

Living abroad?
Let your investments
take off with our
specialist funds





Experts in investments

At Canaccord Genuity Wealth Management (CGWM) we are investment specialists, with a heritage of experience in the specific needs of people living or working away from their home country. We understand the financial challenges facing you, and we provide effective, tax-efficient solutions for your current and long-term requirements.

This brochure introduces our range of multi-manager, multi-asset CGWM Funds, designed explicitly to meet your investment needs.

This is a marketing communication not a contractually binding document. Investors should carefully read the prospectus of the UCITS and the KIID and not base any final investment decision on this communication alone.

Investment involves risk. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. The investments described in this brochure may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser. Where investment is made in currencies other than the investor's base currency, the value of those investments, and any income from them, will be affected by movements in exchange rates. This effect may be unfavourable as well as favourable.

The CGWM Funds explained

What is a multi-manager, multi-asset fund?

A multi-manager, multi-asset investment fund (also known as a 'fund of funds') is a fund made up of other investment funds (which are themselves made up of different assets) rather than investing directly in stocks, bonds or other kinds of securities. Funds are also known as collective investment schemes.

What are the benefits of choosing this kind of fund?

Investing in a multi-manager fund means your resources are pooled with those of other investors. This enables you to benefit from the strengths and advantages normally only available to major investors with discretionary portfolios. You can access a greater range of investment expertise and opportunities, as well as the specialist fund selection and ongoing reviews provided by a discretionary service – but at a lower cost.

Some investment opportunities require a high minimum level of investment which you could not achieve as a single investor. A multi-manager fund gives you that buying power, while our fund managers can negotiate better deals and prices than you could as a solo investor.





Why choose a CGWM Fund?

Our CGWM Funds range consists of different multi-manager, multi-asset funds, designed to meet various investment needs, including your individual requirements. They offer you all the advantages of investing with a well-established, highly experienced investment firm, and we like to think of them as 'the best of the best'.

In particular, these funds are ideal for investors living away from their home country. They are designed to be flexible, so you can top up your investments whenever you want, wherever you are living. The CGWM Funds are available through many international life company tax-efficient wrappers, and your financial adviser will help you choose the best one for your needs.

In-house expertise

While you are getting on with your daily life and your financial adviser focuses on how your wider finances are structured, at CGWM – as your investment experts – we will monitor and manage your investments to ensure they are working hard for you.

Our CGWM Funds benefit from all the resource, expertise and knowledge we have accumulated over years of investment experience. Our specialists have built up an excellent track record through both bull and bear markets: for example, Mark Piper has managed our Opportunity Fund since 2001, while Justin Oliver has run the Affinity and Diversity Funds for over 15 years.

Our fund managers draw on our extensive in-house resources to help them make the best investment choices for each of our multi-manager, multi-asset CGWM Funds. These resources include in-depth market research, external fund manager due diligence and asset diversification.

Our substantial fund selection team is made up of 11 members, making it one of the largest at an independent top 10 UK wealth manager. In total, 70 in-house specialists, all extremely knowledgeable in their respective fields, contribute their views and insights towards managing our CGWM Funds, so each Fund benefits from a vast breadth of experience and expertise.

Active management

We don't simply link our funds to a tracker or index. Instead, we dynamically steer them in line with our investment philosophy and process. Our funds are actively managed by our in-house specialists on a daily basis, according to what's happening in the markets and based on our ongoing analysis – ensuring that your investments are keeping abreast of changes in the market.

Research and intelligence

We do a great deal of research and due diligence on our investee funds (including meeting their fund managers) so you don't have to – enabling us to identify funds that are aligned with what you want to achieve. We can often find unique and boutique funds that you wouldn't normally have access to as an individual investor. We look for the star fund managers of tomorrow, rather than just investing in the star fund managers that everyone knows about today.

Diversification

Our CGWM Funds are multi-asset investments, where we spread your money across different asset types and fund managers. These individual fund managers may invest in around 20-30 smaller funds, so one CGWM Fund includes hundreds of different stocks and sectors in funds that are managed on an ongoing basis. This ensures our funds are appropriate core investment solutions for you, as they diversify your commitments, protecting you against volatility and giving you a better chance of achieving the income or growth you want.



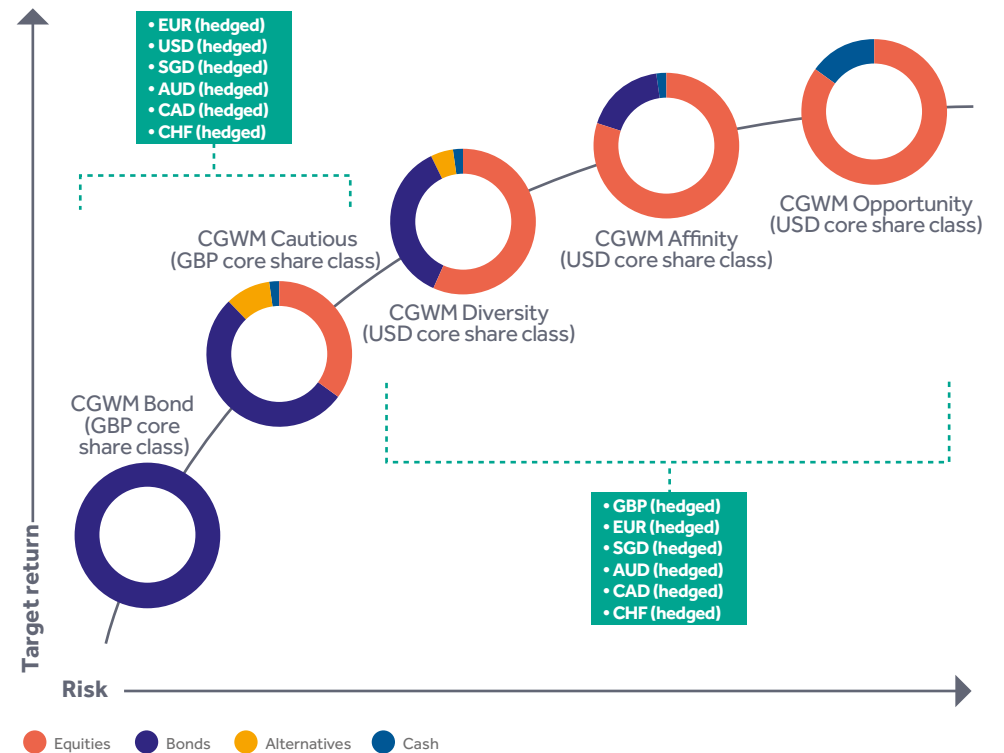
A choice of funds for your individual needs

We offer five multi-manager CGWM Funds with different levels of risk and return, so you can choose the one that meets your specific needs, risk preferences and investment objectives.

Consult your financial adviser to discuss which fund is best for your needs, based on your feelings about risk and what you want to gain from your investment.

The diagram on the right shows the different levels of risk and return for each of our CGWM Funds.

Return vs risk



Our CGWM Funds in detail

Our CGWM Funds are each primarily a 'fund of funds' focused on risk-adjusted returns. Combining active asset allocation with a rigorous fund selection process, they focus on external third-party fund managers who are able to add consistent value over and above their respective market benchmarks. The funds are available in sterling, euro, Swiss franc, Australian, Canadian, Singapore and US dollar hedged share classes but availability will depend on the life company platform you use, so make sure you speak to your adviser to determine the right solution for you.

CGWM Bond

This fund is designed to generate positive total returns from a diversified portfolio of bonds, other debt securities, funds (collective investment schemes) and money market instruments, with a bias towards sterling denominated assets. In normal circumstances, the fund will aim to deliver income in excess of the average rate achievable through a one-year cash deposit.

CGWM Cautious

This fund is designed to generate an income and capital growth. It manages risk to preserve capital value and achieve a consistent total return. The fund holds multiple asset classes, including collective investment schemes, direct bonds and other yielding assets. Up to 50%* of its net asset value may be invested in international equity markets.

CGWM Diversity

This fund is for clients seeking growth over the longer term. To achieve this, the fund holds multiple asset classes. Up to 60%* of its net assets may be invested in international equity markets through the securities of regulated collective investment schemes.

CGWM Affinity

This fund is for clients seeking growth over the longer term. The portfolio invests to achieve the best return while considering the risk of each investment, and holds multiple asset classes to achieve this. Up to 85%* of its net assets may be invested in international equity markets through the securities of regulated collective investment schemes.

CGWM Opportunity

We have been running the strategy for this dynamic fund with great success since 2001. It is for clients seeking growth. It can hold multiple asset classes but focuses on achieving growth with less concern about volatility, so up to 100%* of its net assets may be invested in international equity markets through the securities of regulated collective investment schemes.

* This percentage is indicative only and the CGWM fund manager may, if necessary, alter or adjust it because of prevailing market conditions.

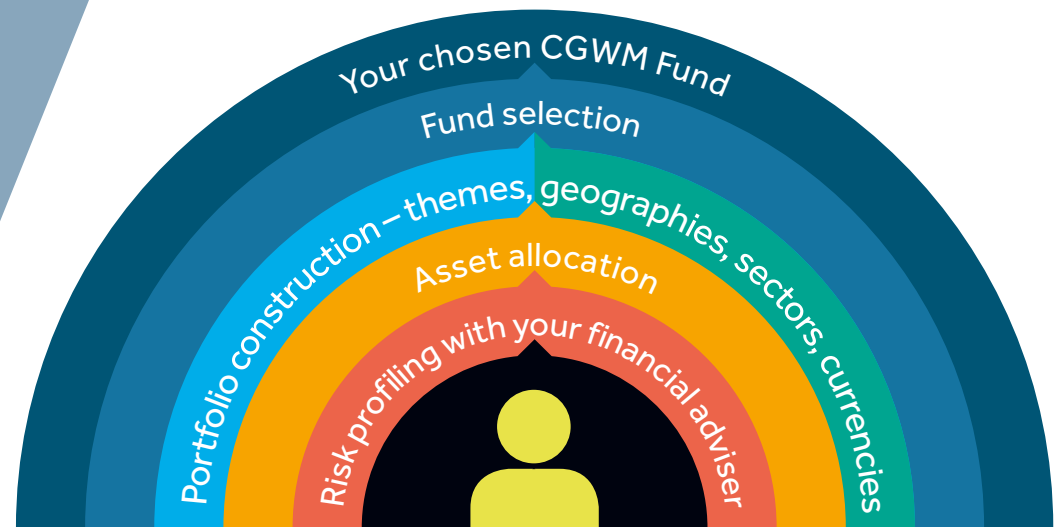
Our investment process

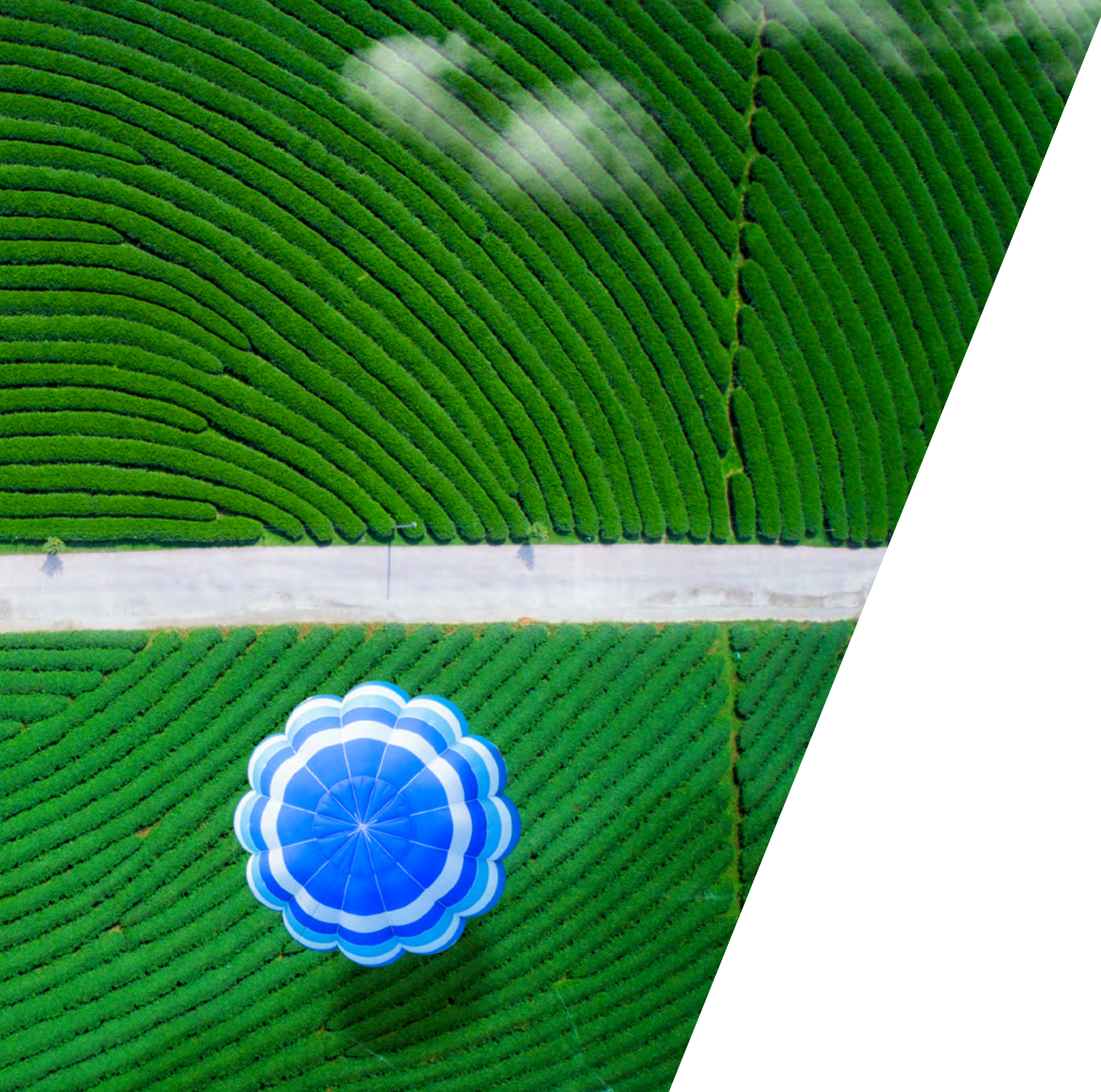
Our CGWM Fund range offers you the best of a multi-manager investment approach, backed by the investment expertise of CGWM, which ultimately aims to help your investments go further.

Your financial adviser will talk to you about what you want from your investment, and how much risk you're happy with, and then help you choose the fund that's right for you.

Our meticulous, robust and trustworthy investment process starts with asset allocation. Unlike some other solutions available on the market which use a fixed asset allocation, we believe in a more dynamic approach using active asset allocation. Our asset allocation committee meets monthly to agree the weightings for different asset classes (e.g. equities, bonds/fixed income, alternatives) in each risk-profiled CGWM Fund. They also meet on an ad-hoc basis whenever they need to assess changing financial market conditions.

- We take a global approach to asset allocation which makes us very different from other multi-manager funds
- We actively review and select from a wide range of global funds, choosing from different markets, asset classes, geographical regions and sectors
- We make sure each CGWM Fund is fully diversified to spread the investment risk and actively monitor and change the funds, aiming to maximise returns and minimise losses
- We carry out in-depth research and due diligence while constantly reviewing the market to identify the best external funds, regularly meeting investee fund managers and monitoring performance
- Our CGWM Funds draw on the wider knowledge and expertise of our Chief Investment Office, benefiting from their top-down research and insight into ever-changing investment styles and themes
- Our CGWM Funds' investment process also benefits from the resources of our global company, with its access to third-party research, proprietary analytical tools and global networks.





Responsible investing

At CGWM, we take a responsible approach to investment.

We believe investing cannot be segregated from the world we live in. We therefore take all environmental, social and governance (ESG) issues into consideration in our investment process. This means exercising our stewardship of the underlying funds we invest in, and engaging with and encouraging underlying funds to support the consideration of ESG matters.

We are a proud signatory to the United Nations-supported Principles for Responsible Investment (PRI) reflecting our ongoing commitment to responsible investment.

Signatory of:



Keeping you informed and up to date

At CGWM, we believe in sharing information and ensuring you are always fully up to date with how your investments are performing, and how they are measuring up against your objectives.

Our fund managers are easily accessible and will provide you with regular updates via monthly factsheets and quarterly video commentaries. Your financial adviser will agree with you how often you want updates, and how much detail you would like.

With Canaccord Genuity Wealth Management, you can access a wealth of online information, including videos, blogs, articles, current reports and expert commentaries on the economic and investment market landscape.



Placing your investments in expert hands

At Canaccord Genuity Wealth Management, we have a strong track record of meeting the investment needs of clients living away from their home country and delivering consistent returns. If you want to check how we're succeeding at any time, you can clearly measure our performance against industry benchmarks.

Investing with us gives you access to a broad range of investment opportunities. We have built up our business and reputation over the years and now, in the UK and Europe, our investment specialists manage and administer over £34.8 billion of assets (as at 31 December 2021).

We are part of Canaccord Genuity Group Inc., a publicly traded company under the symbol CF on the Toronto Stock Exchange. The Group has offices in 10 countries, including the UK, while Canaccord Genuity, our international capital markets division, operates around the world, including the UK, Europe, Asia and the Middle East.

How can we help?

For more information about the individual funds in this brochure, or our other services, please contact your IFA.

E: CGWMFunds@canaccord.com
[canaccordgenuity.com /wealth-management-uk](http://canaccordgenuity.com/wealth-management-uk)



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This document is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments or related financial instruments.

The information provided is not to be treated as specific advice. It has no regard for the specific investment objectives, financial situation or needs of any specific person or entity.

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Canaccord Genuity Investment Funds plc (CGIF) is an umbrella fund with segregated liability between sub-funds. CGIF is incorporated with limited liability as an open-ended umbrella investment company with variable capital under the laws of Ireland with registered number 367917 and authorised under the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations, 2011. The registered office of CGIF is 25-28 North Wall Quay, IFSC, Dublin 1, Republic of Ireland. CGIF is regulated by the Central Bank of Ireland. In the UK, CGIF is a recognised collective investment scheme for the purposes of Section 264 of the UK Financial Services and Markets Act, 2000. In Guernsey, CGIF is recognised under Section 29(1) of the Protection of Investors (Bailiwick of Guernsey) Law, 1987 and the Investor Protection (Designated Countries and Territories) Regulations 1989 and 1992. In Jersey, CGIF is recognised under the Control of Borrowing (Jersey) Order 1958 and the Collective Investment Funds (Jersey) Law 1988. In Singapore, a number of CGIF sub-funds are classified as Restricted Foreign Schemes by the Monetary Authority of Singapore under paragraph 2(3) of the Sixth Schedule to the Securities and Futures (Offers of Investments) (Collective Investment Schemes) Regulations 2009. In the Isle of Man, CGIF is recognised under Paragraph 1 of Schedule 4 to the Collective Investment Schemes Act 2008. The Isle of Man Financial Services Authority does not vouch for the correctness of any statements or opinions expressed with regard to CGIF. In Austria, Belgium, France, Germany, Italy and Spain, a number of the CGIF sub-funds are registered under Article 93(3) of Directive 2009/65/EC of the European Union.

Canaccord Genuity Wealth Management (CGWM) is the trading name of Canaccord Genuity Wealth Limited (CGWL) and Canaccord Genuity Wealth (International) Limited (CGWIL), both subsidiaries of Canaccord Genuity Group Inc.

CGWL is authorised and regulated by the Financial Conduct Authority (registered number 194927); its registered office is at 88 Wood Street, London, EC2V 7QR.

CGWL is registered in England & Wales no. 03739694.

CGWIL is licensed and regulated by the Guernsey Financial Services Commission, the Isle of Man Financial Services Authority and the Jersey Financial Services Commission. CGWIL is registered in Guernsey no. 22761 and has its registered office at Trafalgar Court, Admiral Park, St. Peter Port, GY1 2JA.

The products and services offered by CGWM in the UK may differ from those offered by other Canaccord Genuity Group Inc. offices.



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