Investec

OUT OF THE ORDINARY

Welcome to Investec

For Private Equity professionals

START

"Our track record of delivering exceptional service comes from the refreshingly human approach of our people, who share a belief that we will find a way to succeed, even in difficult times."

RUTH LEAS
INVESTEC BANK PLC CEO

Our approach to Private Equity is unique

At Investec, our clients' aspirations really matter. We are an international banking and wealth management business with a refreshingly human approach. We provide companies, investors, advisers and high net worth individuals with financial solutions and expert advice that aim to meet – and exceed – expectations.

We're proud to be the only mid-market focused institution to provide a full-service offering for private equity.

We offer private equity funds, their management teams and portfolio businesses tailored solutions throughout every step of their lifecycle.

In 2020, we were recognised for our contribution to the private equity industry, winning Real Deals' prestigious Bank of the Year award for the second consecutive year.

Our full suite of services includes;

Private Banking

At the heart of our service is your dedicated private banker, who can collaborate with Investec's network of specialists, to help you borrow money, move money and save money.

Wealth Management

We can help you to navigate life's journey, aim to achieve financial freedom faster, unlock more opportunities and bring you the peace of mind of knowing where your money can take you.

Advisory

From generating investment ideas to executing deals, our dedicated private equity advisory team provides mergers and acquisitions execution experience to mid-market.

Corporate Lending

We have an extensive track record of providing financing solutions to growth-focused businesses and PE-backed corporates of all sizes. Last year, we put a record £1.5 billion to work for private equity – a third higher than the previous year's £1.1 billion.

Fund Solutions

Our fund solutions team can provide flexible solutions that span across the entire fund and GP lifecycle including Capital Call, GP Financing, NAV-based financing and Secondaries financing.

Helping private equity professionals to create new wealth

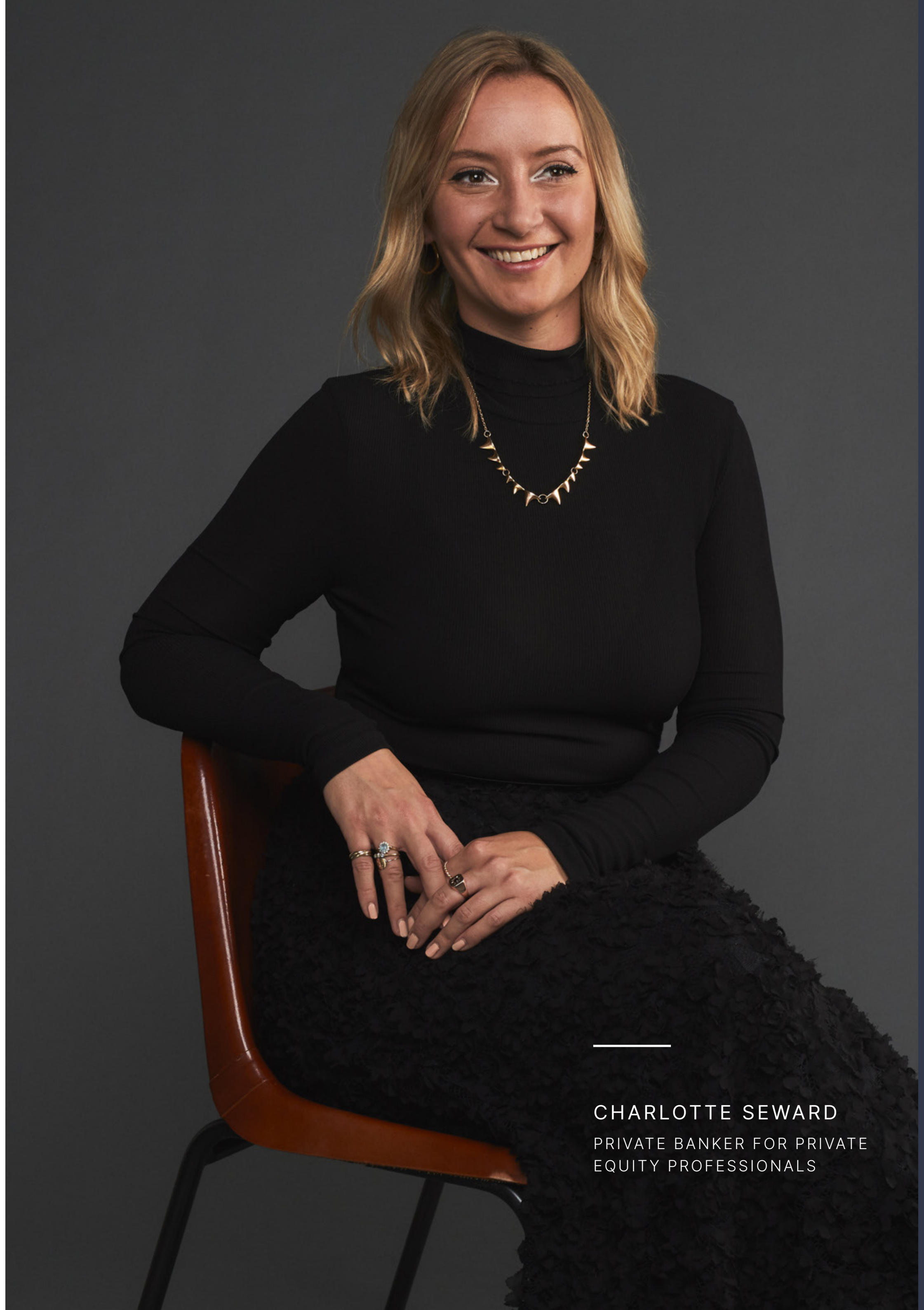
Investec has a dedicated team of specialist bankers focusing on the private equity sector, each with an in-depth understanding and a wealth of experience in lending to clients in this space.

We understand the nuances of your income profile and asset base and how that can vary from firm to firm, which enables us to offer you a truly bespoke and flexible experience.

Our approach is to work closely with a small number of clients earning over £300,000 a year, with a typical net worth of more than £3m.

We'll do everything we can to help you achieve your goals and we'll do so with urgency and pace.

> "Our ability to simplify the complex, combined with us injecting real urgency and pace, gives clients a competitive edge when they need to act swiftly".
>
> **Charlotte Seward, private banker for private equity professionals**



CHARLOTTE SEWARD

PRIVATE BANKER FOR PRIVATE EQUITY PROFESSIONALS

Borrowing

- Mortgages to assist you in purchasing or refinancing your main residence, second home or investment property – with no AUM required
- Portfolio loans secured against your investments held with Investec Wealth & Investment to assist in creating further wealth or to provide for short term liquidity needs

Foreign Exchange

- Our foreign exchange dealers can watch the markets for you, lock in Forwards and tailor solutions to proactively manage your currency exposure

Banking and Deposits

- Everyday banking services with our award-winning* Voyage private bank account
- A range of notice, access and fixed term solutions to support your short, medium and long-term ambitions

*Awarded a Moneyfacts 5star rating for 2020. We charge a £500 annual maintaining the account fee for this account.

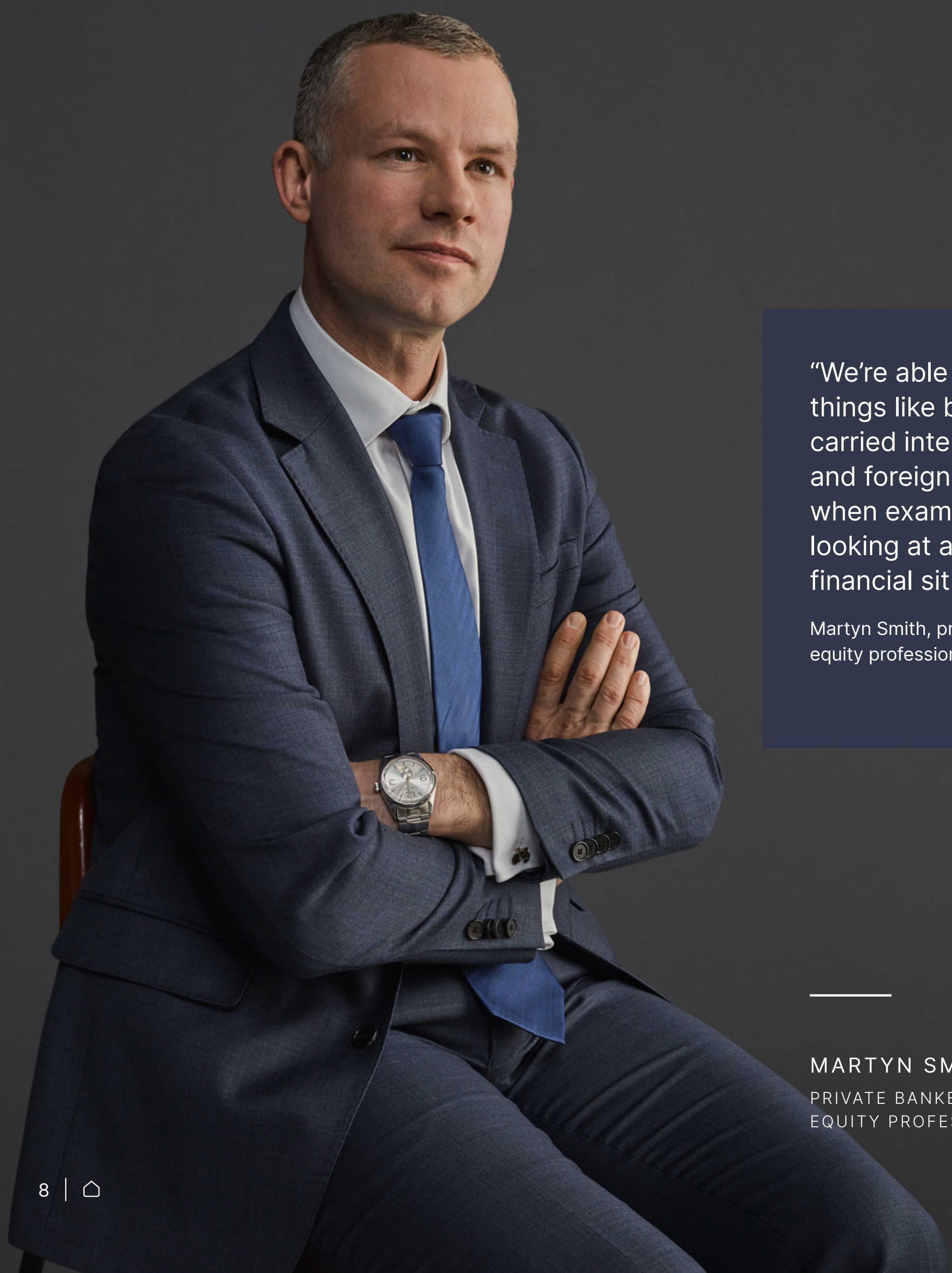
Financial Planning

- A comprehensive overview and plan for your wealth & financial ambitions, including retirement planning, estate planning and tax planning

Investment Management

- Investing globally across all key asset classes in a tax efficient manner that meets your requirements

Terms and conditions apply. Separate terms and conditions apply to Investec Wealth & Investment Limited.



"We're able to consider things like bonus payments, carried interest, co-investment and foreign currency income when examining affordability, looking at a client's entire financial situation."

Martyn Smith, private banker for private equity professionals

MARTYN SMITH

PRIVATE BANKER FOR PRIVATE EQUITY PROFESSIONALS

Built around your requirements

Mortgages

To assist you in purchasing or remortgaging your main residence, second home or investment property; be it residential or commercial. We can finance property held in both personal and company structures. Every mortgage solution we create takes into account your full financial position.

Key mortgage features:

- Available from £250,000 up to £20 million (we may consider higher)
- Term up to 35 years depending on the nature of the transaction
- Flexible over-payment structure. An early repayment charge may apply
- Revolving credit facilities available for owner-occupied mortgages without a non-utilisation fee (this could, for example, help to finance your individual co-investment requirements)
- Build to Own development finance also available

Your property may be repossessed if you do not keep up repayments on your mortgage.

Fees and charges may apply.

Portfolio Loans

A swift, flexible and cost-efficient way to borrow against your existing Investec Wealth & Investment investments. Stay invested in the market while accessing the liquidity you need, without having to liquidate your portfolio.

Key portfolio loan features:

- Funds can be drawn down in sterling, US dollars or euros
- Receive a decision on your loan within days rather than weeks
- You can choose when and how you repay your loan, with the option to repay interest from Investment portfolio's income
- If your assets are managed elsewhere, your private banker will help to ensure a smooth transfer of your assets to Investec Wealth & Investment

Investec may legally demand repayment of the loan at any time, for example where the agreed loan to value maximum is exceeded.

Looking for business solutions? Click here

Know where life can take you

Whatever stage of life you've reached, whatever your personal goals, the harder your money works, the more freedom of choice it gives you.

Our mission is to help you achieve that financial freedom.

Whilst we know that often the carry you can receive from co-investments offers attractive returns, many clients turn to us assist with diversification, alternative risk portfolios and wider family planning and protection.

We can support private equity professionals with;

Managing your investments

Choosing the best investment strategy for your particular goals is at the heart of our service to you. There are three basic investment strategies that we'll consider on your behalf as a starting point.

- Investing for growth
- Preserving your wealth
- Getting a steady income from your investments

Borrow against your Investec Wealth & Investment investments with our portfolio loans.

Find out more

Planning for the retirement you want

However vague your goals for retirement, it's never too early to be planning ahead. We can help you build a robust and flexible retirement plan.

- Lifetime cash flow analysis
- Pension assessment
- Tax efficient structuring
- Lifestyle & income review

Passing on your wealth

Even if your estate is not affected by IHT today, it could be in future, and there are lots of ways we can help to reduce or even remove any tax liability.

- IHT Mitigation Strategies
- Setting up trusts
- Gifting
- AIM investing

Supporting your family

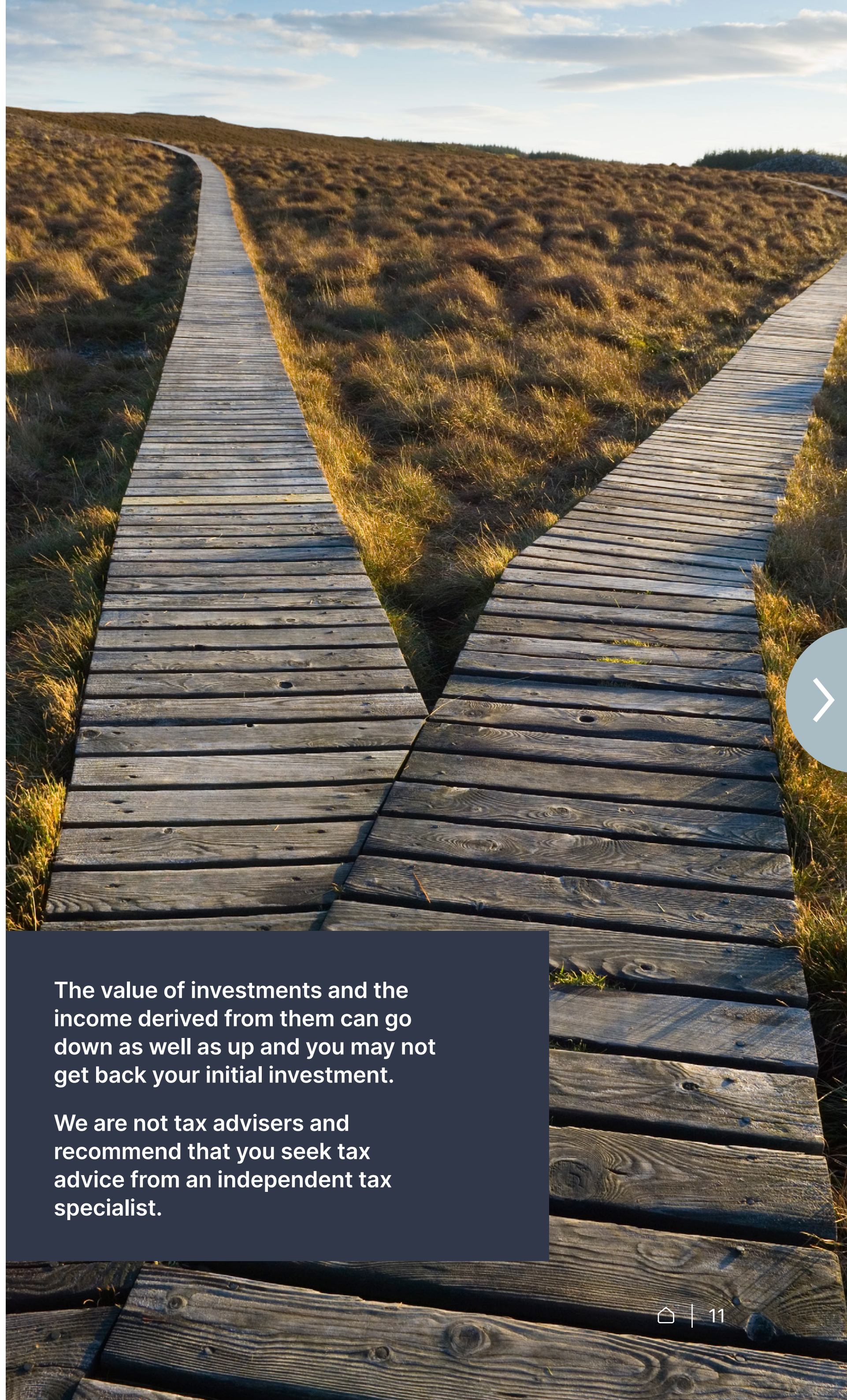
Supporting the people we love is only natural, but none of us can predict the future and its impact on our financial needs. However, with a sound plan you can help ensure any bumps in the road are financially cushioned.

- Planning for school fees
- Protection planning
- Long-term care

Managing life-changing events

Most of us will experience a life-changing event in our lives at some point. The immediate decisions you make can have long-lasting consequences for your family's future, which is why it's important you have the right support and guidance.

- Managing your finances after divorce
- Widowhood
- Receiving an inheritance



The value of investments and the income derived from them can go down as well as up and you may not get back your initial investment.

We are not tax advisers and recommend that you seek tax advice from an independent tax specialist.

Advice across all areas of corporate finance

Benefit from long-term advice delivered by our team of experienced professionals. Wherever you are in your business lifecycle, our fresh ideas, advice and solutions can be tailored to your needs.

From generating investment ideas to executing deals, our dedicated private equity advisory team provides mergers and acquisitions execution experience to the mid-market.

We offer;

Mergers and Acquisition

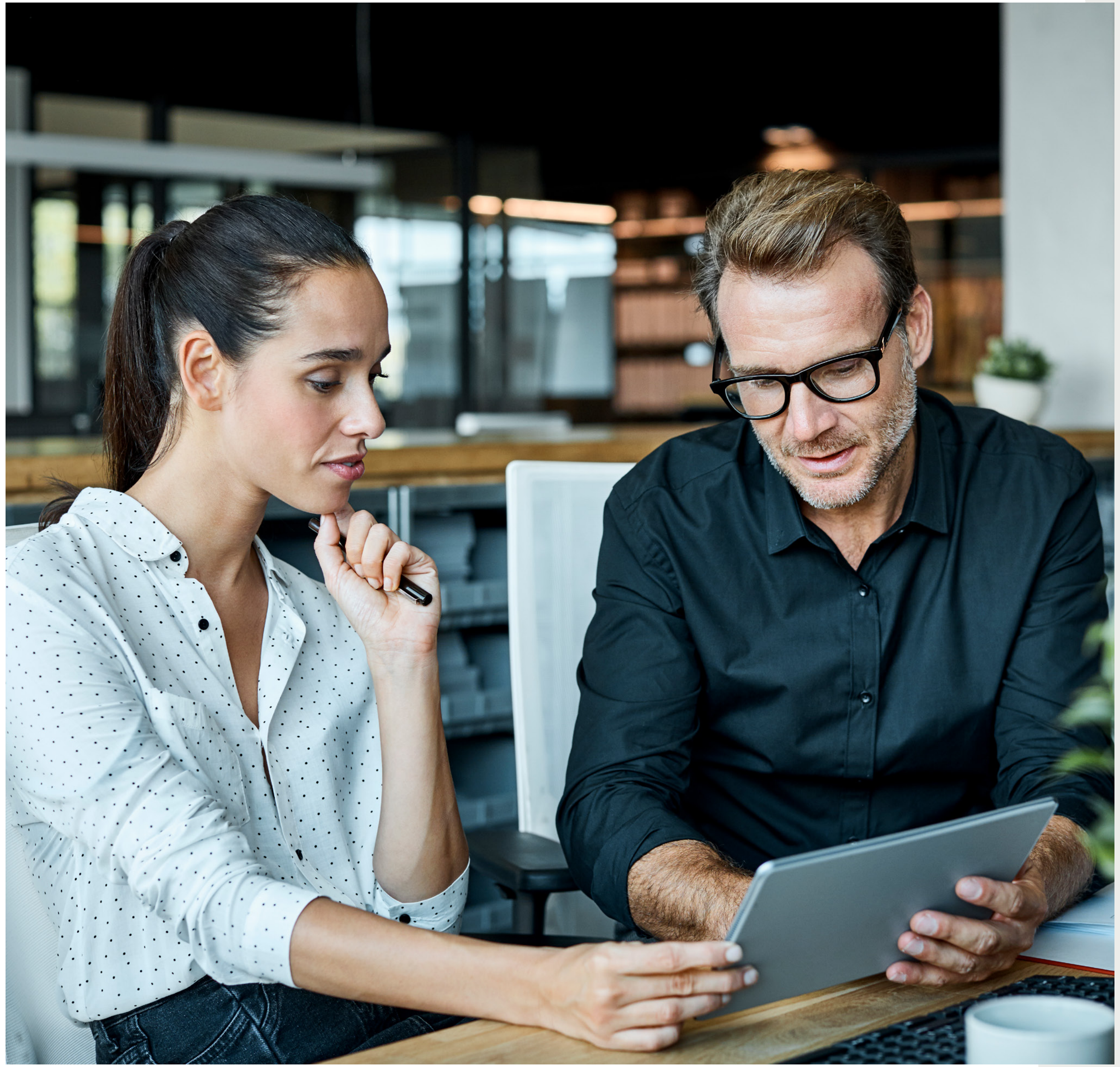
Provide both sell-side and buy-side advice for private equity and corporates with deep sector expertise, a long track record of successful deals, and exceptional judgment in the delivery of advice across all aspects of transactions

Fundraising

Equity fund raising's and strategic input to companies, by combining extensive sector insights with a broad experience of working with growth-focused businesses

Corporate Broking and IPOs

Extensive hands-on experience of the full breadth of equity markets, to provide our clients with access to capital through both IPOs and the full range of secondary capital raising, as well as balance sheet Equity Underwriting



Financing solutions for growth-focused businesses

Our Growth & Leveraged Finance team has been supporting the UK and Europe mid-market by lending to growth businesses for 10 years.

Our 35+ strong team offers clients global lending capabilities and debt capital markets capabilities.

Partnership based

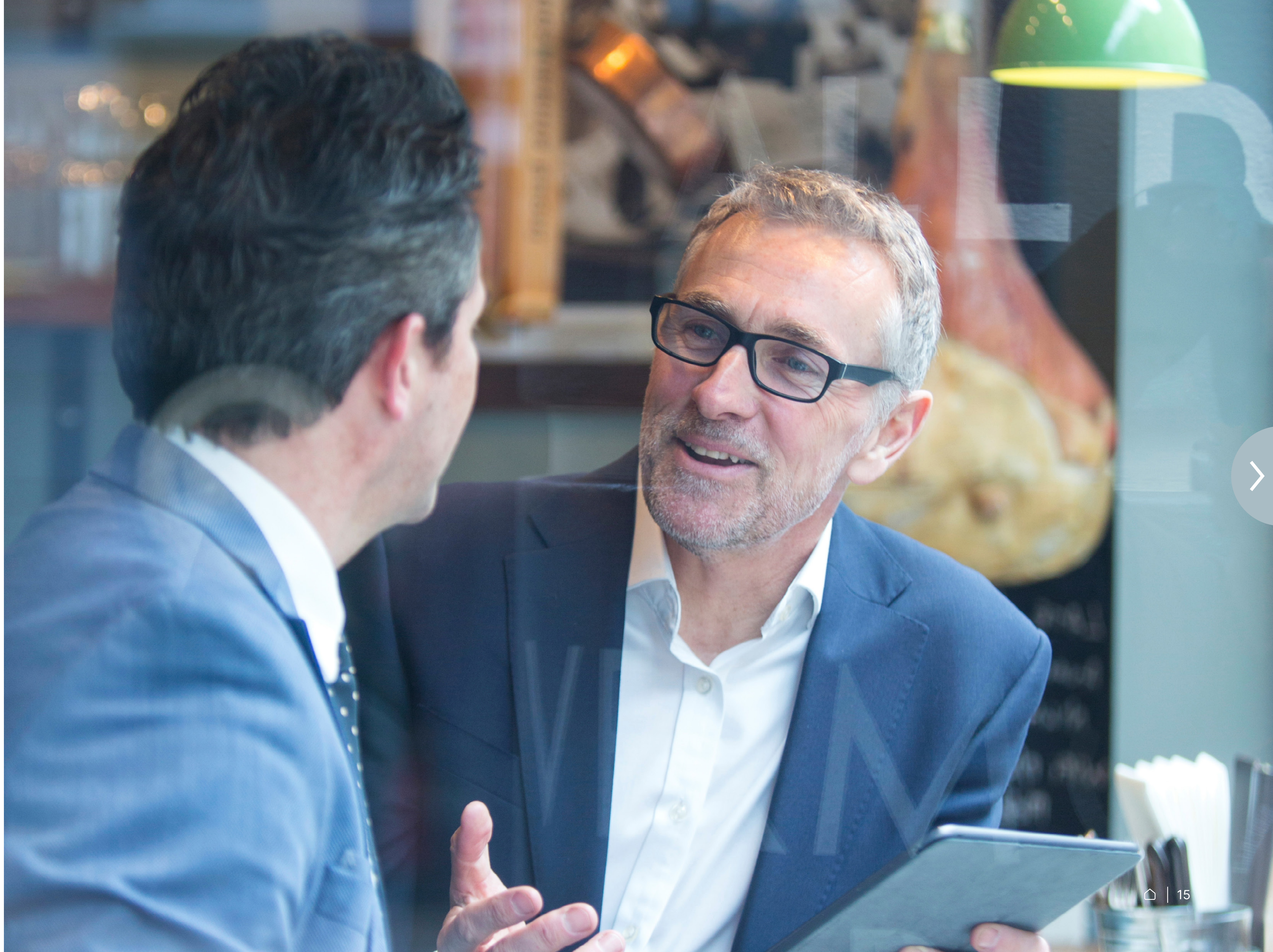
We lend to corporates, sponsor owned and owner-managed companies, primarily funding:

- MBOs/MBIs/LBOs/ Buy and Build
- Acquisitions
- Refinancings
- Public to private
- Growth and working capital

Empowered team with flexible mandate

We are a single, empowered team with the capability to fund across the full capital structure:

- Senior secured debt; standalone, club syndicate loans and unitranche
- Asset-based and cash flow lending
- Subordinated debt and minority equity



Tailored solutions for clients across the full fund and GP life cycle

Decades of experience in funds globally have equipped our team with a unique understanding of this sector's opportunities, providing us with some of the broadest capabilities in the industry.

Today, we draw on this, creating tailored solutions for clients across all stages of the fund life cycle and the capital structure.

We are leaders in the funding of GPs, providing bespoke financing facilities to unlock liquidity or accelerate growth.

Looking for personal solutions? Click here

Our funds heritage is at the heart of our ability to create innovative, cost-effective finance solutions for clients that reflect the true challenges funds and their teams face today;

- **Capital call facilities**
  Bridging investor call-downs and smoothing distributions to investors
- **GP financing**
  Enabling the funding of strategic capital needs from co-investment to succession
- **NAV-based financing**
  Liquidity to protect and enhance value, and accelerate returns in mature portfolios
- **Secondary market fund leverage**
  Funding acquisitions of LP investments and GP led transactions
- **Treasury and risk solutions**
  Hedging FX, equity and other market risks with unsurpassed collateral flexibility

Sound good?
Let's start talking

Email us

+44 (0) 20 7597 4000