Investec
Wealth & Investment

Investec Wealth & Investment for Financial Mutuals

Enduring values. Modern methods

Investec Wealth & Investment is one of the country's leading providers of investment solutions for financial mutuals. We have managed funds for a significant number of clients in this sector for over 20 years.

Our approach is to have a dedicated team who have deep experience in providing the most appropriate investment solutions for our financial mutual clients.

We aim to provide you with the most appropriate asset allocation to match our ethos of responsible, long-term investment maximising risk through diversification, as well as understanding any bespoke liability matching requirements.

Investec Wealth & Investment offers financial expertise combined with out-of-the-ordinary levels of personal service, supported by one of the most experienced and best resourced research teams in the industry.

We have been entrusted with client assets since 1827, and have been part of the international specialist bank and asset manager Investec plc since 2011.

The Benefits

- A dedicated, experienced team that has over 50 years' combined experience working in partnerships with financial mutuals and their professional advisers
- A fully automated, in-house solution to meet Solvency II reporting requirements, with no additional licence costs
- The depth and breadth of Investec plc behind us with an unrestricted investment policy
- Equity, Fixed Interest and Alternative Investment specialists, "best of breed" investment philosophy
- Expert guidance regarding ongoing asset allocation and liability matching strategies
- Consistent long-term performance and an enviable track record
- A transparent charging structure and efficient administration

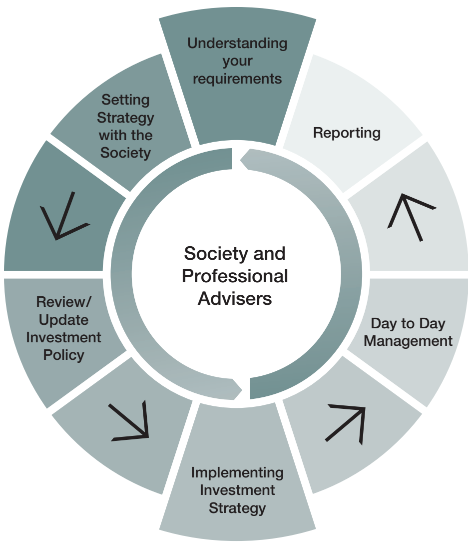
A deep mutual understanding

With many financial mutual companies sharing similar financial goals, we appreciate that no two organisations are exactly the same and have different investment objectives and capital requirements.

This is why we invest time in understanding your particular objectives and your attitude to risk. Based on these factors, we seek optimal returns on your capital and advise on the most tax-efficient use of your society's assets.

We offer segregated solutions to allow asset allocation to be constructed to meet your specific requirements, at both a capital and income level, as well as incorporating your requirements for socially responsible investments.

The transparent nature of our process enables our clients to comprehend and review the components and discuss strategy accordingly. Amendments can also easily be made to the investment structure at any point to reflect changing circumstances.



Solvency II Reporting

Investec Wealth & Investment has developed a fully-automated Solvency II reporting solution; this was developed after extensive consultation with industry bodies, clients and actuarial contacts. We have invested significant resources to provide a 'one stop' solution to comprehensive Solvency II data reporting. The data solution does not affect our 'best of breed' investment philosophy.

Our Solvency II reporting solution includes:

- Fixed interest ratings – we have obtained all-encompassing fixed interest rating licences from two of the market leaders covering more than 95% of the Sterling fixed interest universe.
- Collectives look-through data – we have acquired a licence from one of the market leaders in fund analysis, which allows us to provide clients with underlying data on a comprehensive list of open ended collectives.
- No additional licence fees – we have signed contracts with our data providers which allow for distribution of our reports to our clients and professional advisers (for Solvency II reporting purposes).
- Quarterly reports – through our automated solutions we provide clients with quarterly reports delivered through a secure file transfer. Ad hoc valuations can also be provided at month-end downloads.

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We believe great relationships start with a conversation, so why not give us a call?

Please contact:

Darren Ruane
Head of Fixed Interest
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Darren Ruane is Head of Fixed Interest. He provides strategy on global bond markets, including research on individual bonds. In addition, Darren manages the firm's largest fixed interest mandates and supports in the selection of bond funds. Darren is a member of the firm's Asset Allocation, Global Investment Strategy and Collectives Committees.

Nigel Partington
Senior Investment Director
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Nigel manages portfolios on behalf of individuals, trusts and SIPPs as well as the equity allocations of some of the firm's larger institutional accounts. Nigel holds an Honours degree from the University of York in Economics and Economic History and is a Chartered Fellow of the CISI.

Chris Hills
Chief Investment Officer
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Chris splits his time between ensuring that the firm plays to its strengths in research and portfolio management and ensuring it receives the best input from its suppliers, namely the large investment banks and asset management organisations.
He also presents the firms views on current markets to a range of external clients and interested advisers, and is heavily involved in risk and suitability monitoring for the firm's institutional clients.

Chris has an Honours degree from Cambridge and over 38 years' experience in managing portfolios for a wide range of clients across the world. He is a non-executive director of two investment trusts and has provided counsel to his old Cambridge college for many years.

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

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Out of the Ordinary