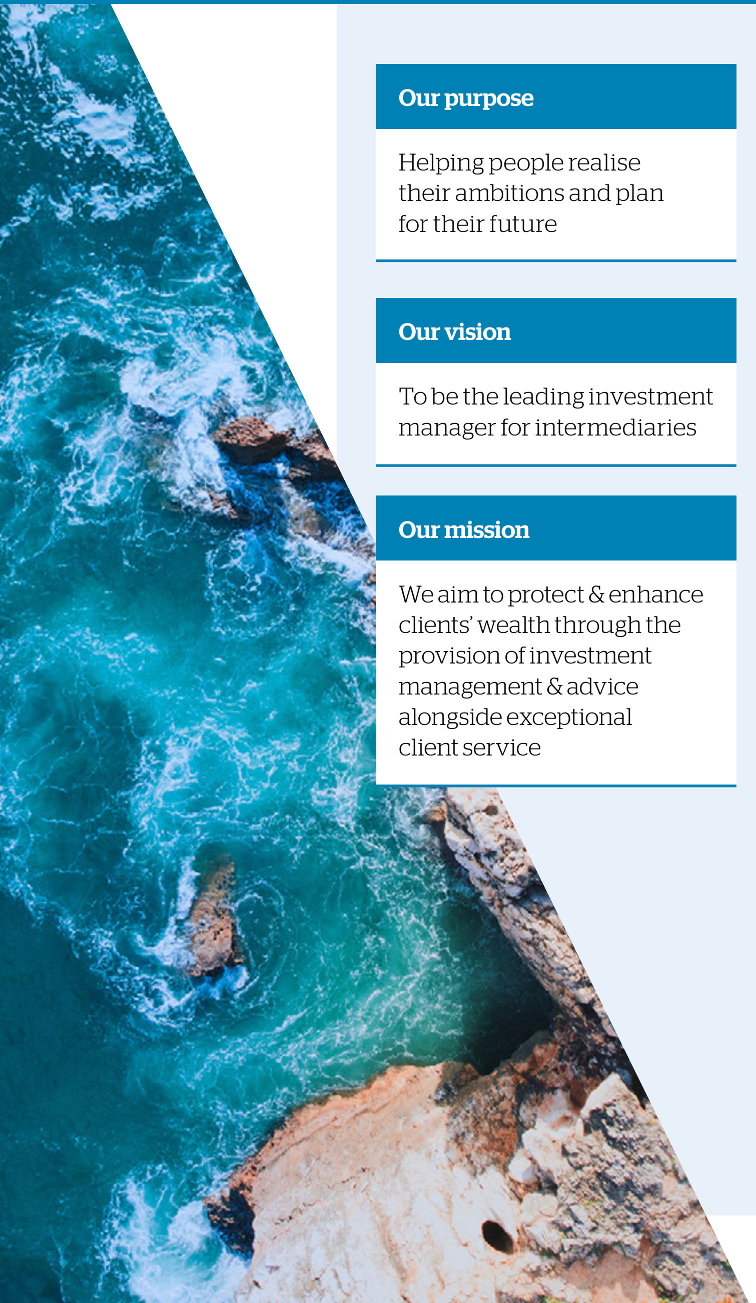
For professional advisers only

Outcome focussed solutions for your clients

From Brooks Macdonald

BROOKS MACDONALD

Why Brooks Macdonald



Our purpose

Helping people realise their ambitions and plan for their future

Our vision

To be the leading investment manager for intermediaries

Our mission

We aim to protect & enhance clients' wealth through the provision of investment management & advice alongside exceptional client service

Services for intermediaries

We believe that by working together with professional intermediaries, we can help to provide the best outcomes for clients. We work to build long-term relationships that are underpinned by trust, professionalism and shared values.

From our Channel Islands and Isle of Man offices we offer a range of tailored, risk managed multi-asset and single strategy investment solutions.

We operate as a local team, leveraging the expertise of 70+ professionals within the wider investment management framework of Brooks Macdonald and working closely with professional advisers, trustees, and private clients around the world. We have extensive experience in managing client investment portfolios and pride ourselves on developing long-standing relationships based on integrity and trust.

Trusted partner
we have over 30 years' experience in managing portfolios for clients and work to build long term relationships underpinned by professionalism and shared values.

Supporting clients
we offer investment solutions that can help to support clients in achieving their financial goals throughout all stages of life.

Strength and depth of expertise
our investment managers leverage the combined investment knowledge of the Brooks Macdonald Group.

High quality service
we are passionate about doing the right thing for our clients and aim to deliver the best outcomes for them.

Centralised Investment Process (CIP)
developed over many years, our CIP brings rigour, consistency and discipline to our investment approach. Our investment managers leverage the broad and varied expertise of our asset allocation committee and specialist sector research teams when managing bespoke portfolios and operate within a robust risk management framework.

Multi-asset solutions
Managed Portfolio Service

Our International Managed Portfolio Service (IMPS) provides five actively managed, risk-rated portfolios of Offshore Funds and Exchange Traded Funds (ETFs), available in several currencies.

Lower Risk

Strategy	Currency	Longer-term targeted return (per annum/pa)	Equity Exposure
Defensive	£ € $	Inflation + pa	10-30%
Cautious Balanced	£ € $	Inflation +2% pa	30-55%
Balanced	£ € $	Inflation +3% pa	55-75%
Growth	£ € $	Inflation +4% pa	75-95%
High Growth	£	Inflation +5% pa	+90%

Higher Risk

The returns quoted above are target returns. The value of investments and the income from them can go down as well as up. Target returns cannot be guaranteed

Multi-asset solutions
Bespoke Portfolio Service

Our International Bespoke Portfolio Service (IBPS) allows clients to access an individual portfolio, run by an appointed investment manager, through funds, direct equities and bonds, and available in sterling, US dollar and euro denominations.

Additional services include phasing of investments, liability matching and portfolio tailoring,

A personal approach

By partnering closely with you, we'll gain an understanding of your client's individual investment goals and requirements. We'll use that knowledge to build and manage an optimum service for your client's precise and evolving needs. It's a winning combination of personal relationships and investment expertise.

IBPS can help:

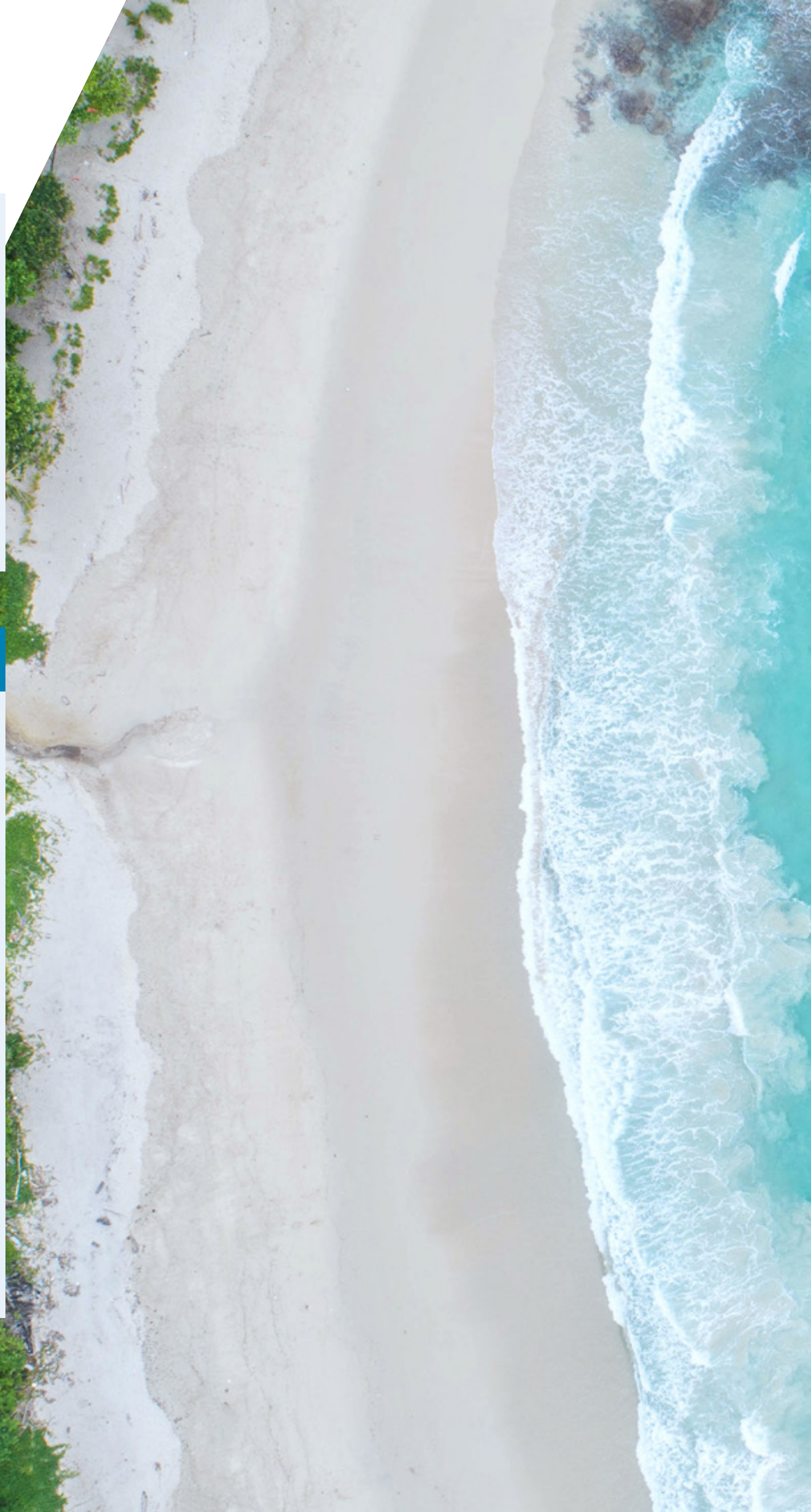
- Provide your client with an individually tailored investment approach that takes account of their full financial portfolio and personal circumstances.
- Reduce your administration workload by outsourcing portfolio management, freeing up time to focus on financial planning activities for your clients.
- Reduce the risk for your business by selecting an investment solution that has the ability to meet a range of suitability scenarios

Financial options

For clients with more complex financial goals or circumstances, our International Bespoke Portfolio Service is a perfect, tailored, fit. It's a discretionary management service that's designed to go further than standardised investment solutions, with a bespoke portfolio created especially for your client.

IBPS can help your clients with:

- Achieving their personal financial objectives.
- Complex tax circumstances.*
- Specific investment requirements, such as legacy assets and ethical and sustainable inclusions/exclusions.



* Brooks Macdonald does not provide tax advice and independent professional tax advice should be sought.

Multi-asset solutions
Multi Strategy Funds

Our international fund range provides investors with the opportunity to choose a fund suited to their personal needs and can cater for investors seeking capital growth, as well as those seeking to generate income through investment in lower-risk assets.

Once the appropriate fund has been selected, our focus is on achieving the investment objectives, leaving you free to focus on supporting your client's financial planning goals. We actively decide what to invest in and when, creating what we believe to be the optimal blend of assets to achieve the investment objectives, while making sure that the fund remains within its equity risk parameters.

	Fund	Equity exposure
Lower Risk	Cautious Balanced GBP	30-55%
	Balanced GBP	55-75%
	Growth GBP	75-95%
	High Growth GBP	+90%
Higher Risk	US$ Growth USD	75-95%

Key information

A Class Minimum Investment	£100,000
A Class Annual Management Fee	0.5%
B Class Minimum Investment	£10,000
B Class Annual Management Fee	1.00%

- Jersey Domiciled
- Managed in the Channel Islands by a local team, that leverages Brooks Macdonald Group expertise
- Liquid
- Daily dealing
- Listed on The International Stock Exchange and The Malta Stock Exchange
- Low Entry Level
- Access: Direct, pensions, platform, life wrapper
- AIFMD status in Europe

Managed Strategies

Corporate Bond | £ $ €

Segregated portfolio of directly held corporate bonds

The Corporate Bond Strategy invests in a well-diversified portfolio of largely single-A and triple-B investment grade bond issues, aiming to provide a balance of income and liquidity. The strategy aims to provide positive total returns and offers the option of either taking or reinvesting income.

The Corporate Bond Strategy does not aim to reproduce a 'benchmark' return, but rather focuses on meeting investor expectations.

Strategic Income | £ $ €

Segregated portfolio of directly held corporate bonds and equities

Our Strategic Income Strategy blends our Corporate Bond and Direct Equity strategies to provide a balance of income and liquidity.

The strategy aims to produce long-term capital growth by investing in a diversified portfolio of fixed interest and equity securities, while also aiming to provide a competitive yield.

Direct Equity | £ $ €

Segregated portfolio of directly held equities

Our Direct Equity Strategy invests largely in UK, US and European equities, providing a well-balanced and diversified portfolio of equities that are typically of larger market capitalisation companies. This strategy aims to provide lower volatility, medium-to-long-term equity investment, with the potential to mitigate the effects of inflation as a key component of their overall investment strategy.

The Direct Equity Strategy does not aim to reproduce a 'benchmark' return but rather focuses on meeting investor expectations.

International Investment Funds

There are three International Investment Funds designed to generate income, all invested in fixed interest securities. The income generated by the funds can either be paid directly to your client or can be reinvested to purchase further shares.

Minimum Investment £5,000 | €5,000

Sterling Bond Fund

The Fund seeks to provide a regular income from a managed portfolio of sterling fixed interest securities with a particular emphasis on those securities on which interest is paid gross to non-residents of the United Kingdom

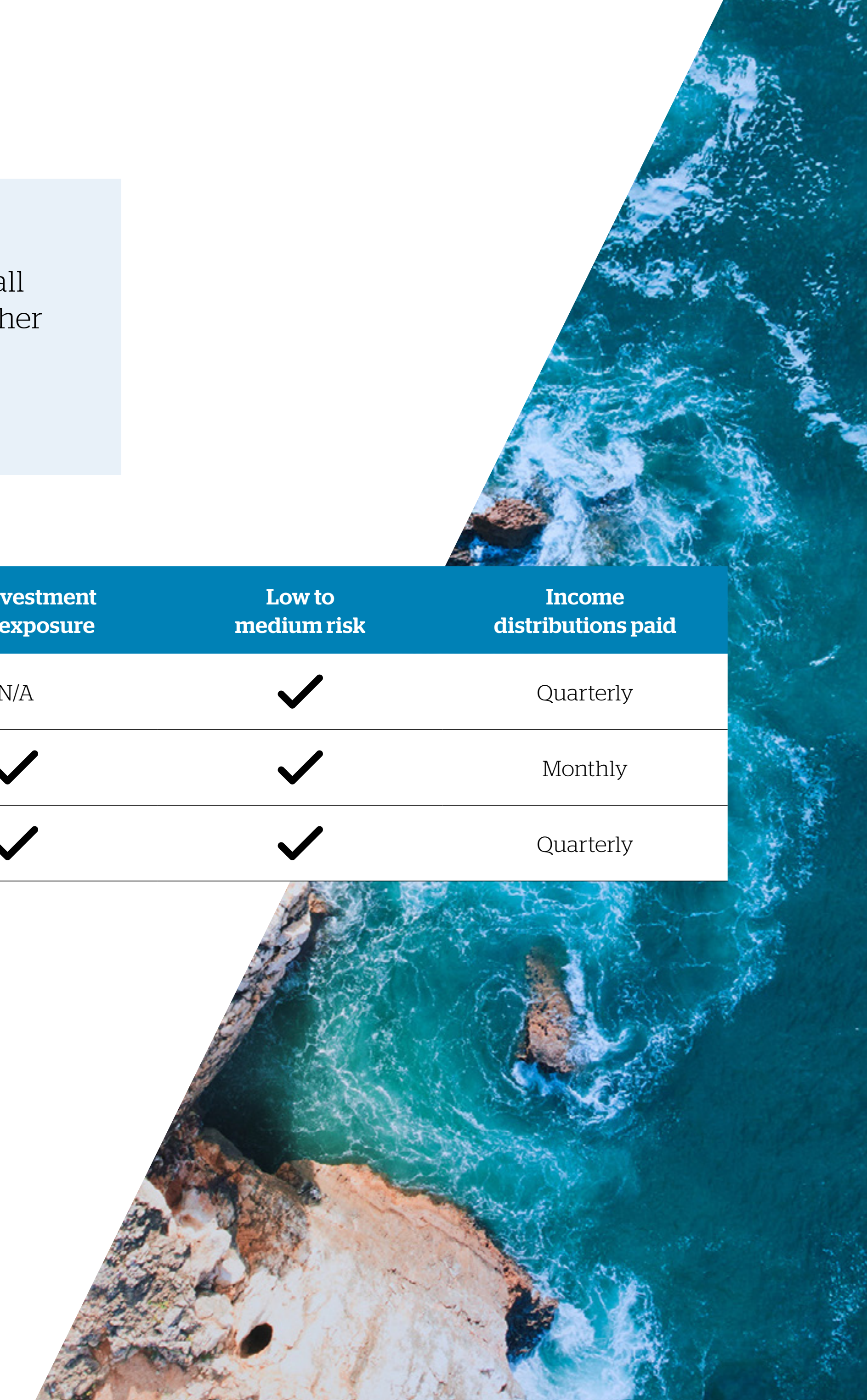
High Income Fund

The Fund seeks a high income from a spread of fixed interest securities.

Euro High Income Fund

The Fund seeks a high income through investment in a spread of fixed interest securities denominated predominately in euro.

Fund	Sub-investment grade exposure	Low to medium risk	Income distributions paid
Sterling Bond GBP	N/A	✓	Quarterly
High Income GBP	✓	✓	Monthly
Euro High Income Fund	✓	✓	Quarterly



The income return achieved for the High Income Fund and Euro High income Funds may be at the expense of capital growth in the value of the shares.

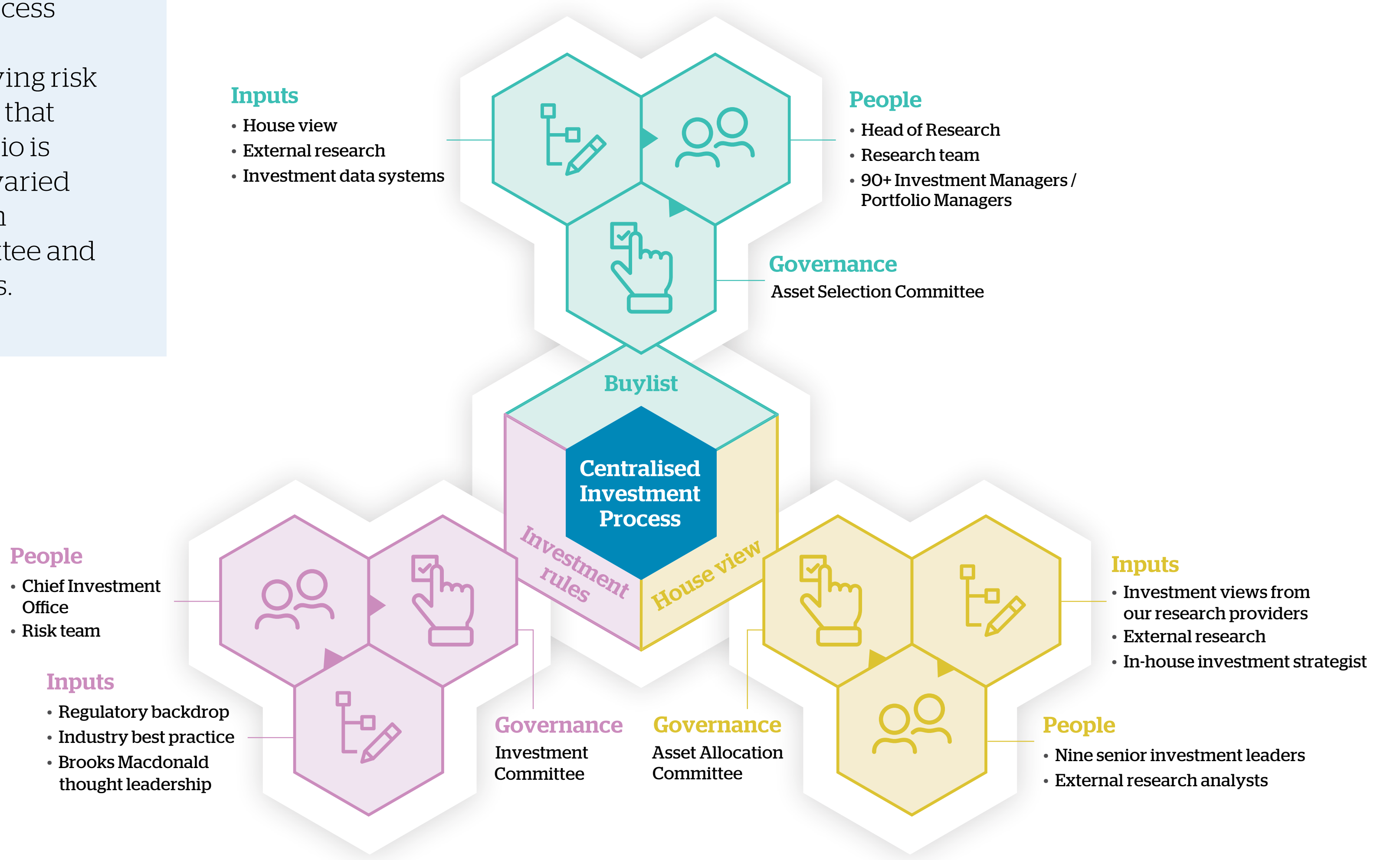
Investment process

Our centralised investment process allows us to create diversified investment portfolios with varying risk profiles. It is designed to ensure that each client's investment portfolio is able to leverage the broad and varied expertise of our asset allocation committee, investment committee and specialist sector research teams.

To make sure we deliver the most suitable investment options possible for clients, our centralised investment process aims to:

- Generate our collaborative 'best' ideas and then use them as widely as possible
- Deliver strong risk adjusted returns for clients
- Have an explainable process and explainable results

We have a well-established investment process which powers the services and products we provide to our clients. This process creates a robust framework for our investment professionals to work together, sharing ideas and challenging each other's views.



Risk management

Asset selection

Once the Asset Allocation Committee has set the house view, it is passed to our sector research teams. All our investment managers and research analysts have the opportunity to involve themselves in sector research and they form the core of the sector research teams.

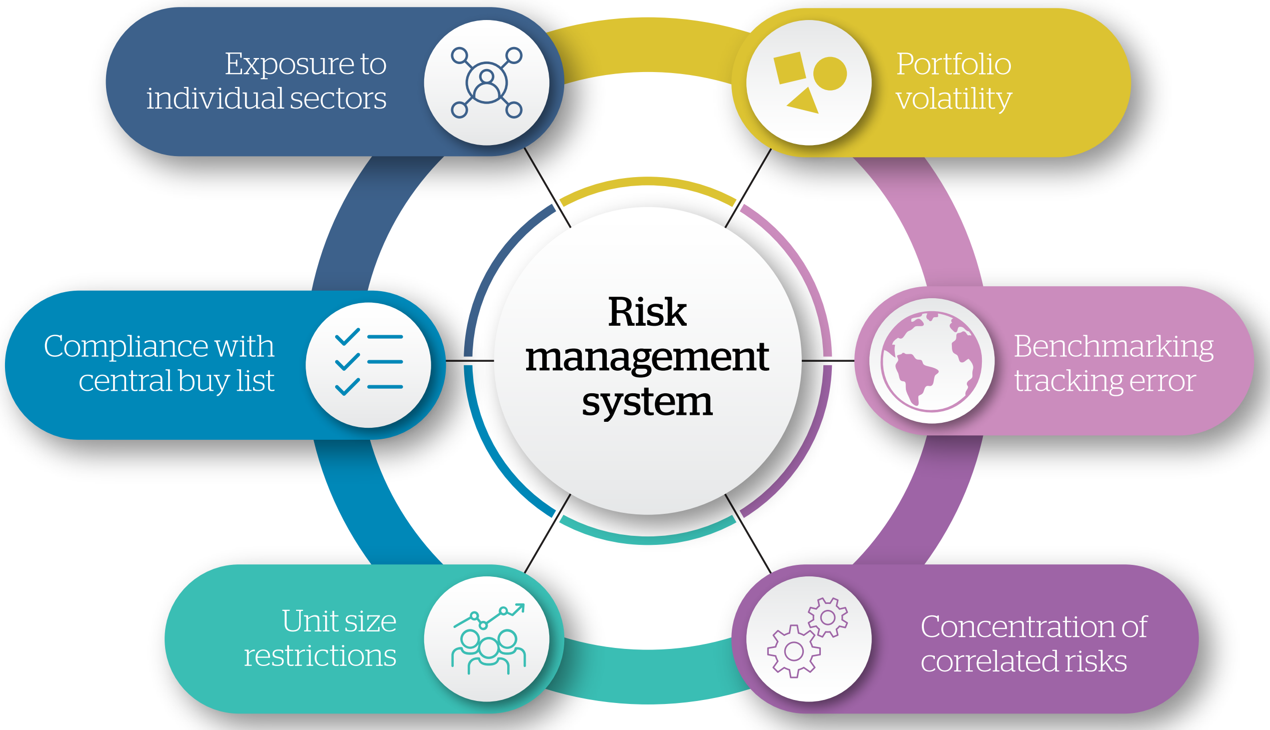
With oversight and peer review from our Asset Selection Committee, the ideas generated by the sector teams drive the buylist. The end result is a substantial buylist of researched assets for investment managers to use when constructing portfolios.

Investment rules

Our investment rules have been designed to operate within the harshest of conditions and, whilst all market crises are different, there is never a reason not to stick to our established investment rules.

We apply central investment rules to all our investment products. For our bespoke and managed portfolio services, these are the key inputs into our risk management system which assesses portfolios daily for deviations from expected volatility, asset allocation, buylist and concentration limits.

The executive-level Investment Committee is responsible for setting these rules as well as driving the overall investment philosophy of the firm. We believe that rigorous application of these rules, such as maintaining high levels of liquidity, has put us in a good position to weather any investment storm that may occur.



Working together

We believe that by working together with professional intermediaries, we can help to provide the best outcomes for end-clients.We work to build long-term relationships that are underpinned by trust, professionalism, and shared values.

Digital Services

Web portal

Your firm and advisers, along with the underlying client, can have online access to view introduced portfolios via our web portal to see valuations, asset allocations and transaction statements among other items, meaning that the financial adviser firm has a holistic view of all portfolios introduced to Brooks Macdonald.

Investment proposal generator

Our investment proposal generator allows you to create personalised proposals for clients considering the International Managed Portfolio Service.

Key features include:

- Personalised according to investable sum, corporate entity, risk-rated investment strategy and currency
- Pipeline management
- Single-step entry process
- Storage of past proposals
- Access to management information
- 24-hour access

Our website

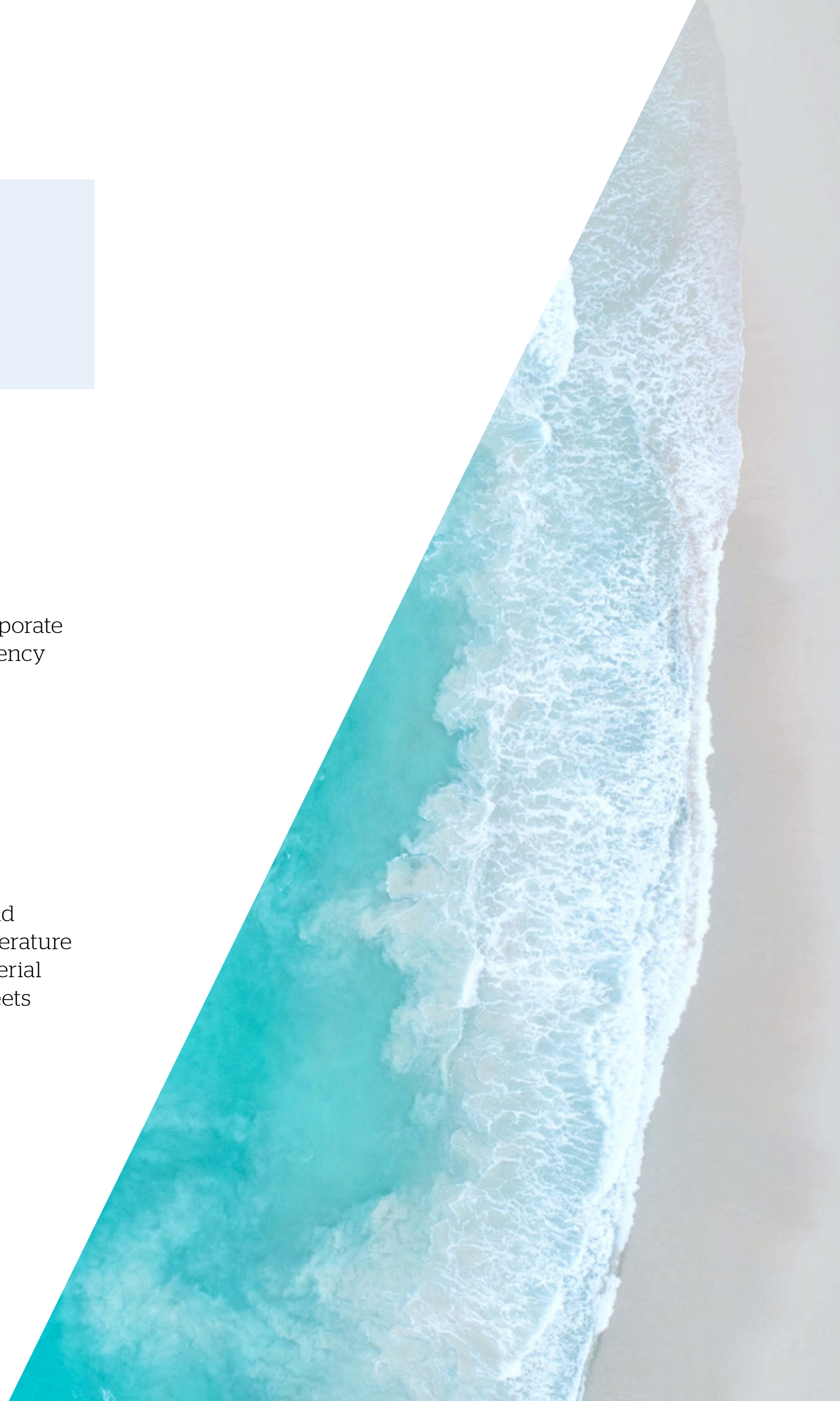
Further information on our services can be found through our website. This area also contains a literature section where our latest relevant marketing material can be found, along with the most recent factsheets and performance reports.

defaqto EXPERT RATED ★★★★★ DFM Bespoke 2023

defaqto EXPERT RATED ★★★★★ DFM MPS Direct 2023

defaqto EXPERT RATED ★★★★★ DFM MPS on Platform 2023

defaqto 2023 GOLD DFM Service



Accessing our services

Our services can be accessed through numerous third party providers. We have established processes in place with numerous life and pension providers in terms of client onboarding and can provide assistance in this area.

As well as being used as a standalone service, many of our solutions can be held within a range of tax-efficient structures*.

These include:

- Self-Invested personal pensions (SIPP)
- Qualifying recognised overseas pension schemes (QROPS)
- Qualifying non-UK pension schemes (QNUPS)
- Retirement annuity trust schemes (RATS)
- Individual trusts, foundations and charity accounts
- Offshore bond accounts
- Platforms

Working with platforms

Many of our solutions can also be accessed via a range of platforms. These include:

- ARDAN International
- FusionWealth
- Morningstar Wealth Platform
- novia global
- Quilter
- 7IM
- RL360

* Brooks Macdonald does not provide tax advice and independent professional tax advice should be sought.

Dedicated support

At Brooks Macdonald, communication, trust and understanding are at the heart of what we do. Our adviser solutions and trustee solutions teams are on hand to support you and answer queries, as are our regionally dedicated investment specialists, ensuring a consistent, harmonised approach.

Adviser Solutions Team

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Trustee Solutions Team

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Important Information

All data provided by Brooks Macdonald, unless otherwise stated, as at 30 September 2023.

The information within this document is intended for suitably qualified advisers and intermediaries who have professional experience in matters relating to investments. Such advisers and intermediaries include Financial Advisers, Professional Trustees, Lawyers, Accountants, Family/ Multi-Family Offices. This document is for information purposes only and is not suitable for distribution to retail clients.

Past performance is not a reliable indicator of future results. The value of your investment and the income from it can go down as well as up and neither is guaranteed. Investors may not get back the amount invested. Changes in exchange rates may have an adverse effect on the value, price or income of an investment.

An investment in a currency other than the shareholder's own currency or in a fund that invests in securities denominated in currencies other than sterling, will be subject to the movement of foreign exchange rates. Consequently, investors may receive an amount greater or less than their original investment. The value of your investment may be impacted if the issuers of underlying fixed income holdings default, or market perceptions of their credit risk change. Changes in interest rates may also impact the value of fixed income investments. Investors should be aware of the additional risk associated with investing in smaller companies, emerging or developing markets.

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Brooks Macdonald International Investment Funds Limited and the Brooks Macdonald International Multi Strategy Fund Limited ("the Funds") are incorporated in Jersey and are authorised by the Jersey Financial Services Commission, under the Collective Investment Funds (Jersey) Law 1988.

The Funds are recognised schemes under Paragraph 1, Schedule 4 of the Collective Investment Schemes Act 2008 of the Isle of Man. The Isle of Man Authorised Collective Investment Schemes (Compensation) Regulations 2008 do not apply to the Funds.

The Funds are licensed as Collective Investment Schemes by the Malta Financial Services Authority (the "MFSA") and are listed on the Malta Stock Exchange.

The Funds have been approved by the South African Financial Sector Conduct Authority under Section 65 of the Collective Investment Schemes Control Act, 2002.

Further information can be found in the Funds' prospectuses, their report and accounts and the key information documents which are available free of charge upon request from the Fund Manager or from the website www.brooksmacdonald.com/international-funds.

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More information about the Brooks Macdonald Group can be found at www.brooksmacdonald.com.

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