



EBI fact sheet

What is your corporate background?

ebi was the first UK Turnkey Asset Management Program (TAMP) and has been constructing portfolios built on Nobel prize-winning academic research since 2010. ebi was built upon the foundation of a wealth management business, so we have the adviser experience in mind. We support financial advisers with portfolio construction and to provide a number of online tools and resources to help improve the efficiency of their firm.

ebi Portfolios Ltd became authorised by the FCA in April 2013 to enable it to offer a Discretionary Fund Management service.

In December 2013, the 'Vantage' Model Portfolio Service was launched. Vantage follows the research born out of two studies that indicates portfolios are most efficiently rebalanced using tolerance bands as opposed to date based rebalancing. ebi designed a program to monitor tolerance bands and deliver the instructions to rebalance only once a pre-determined tolerance limit has been breached.

Why should I consider using your Discretionary Fund Management service?

Our vision is to facilitate advisers in delivering improved financial outcomes for their clients. To be achieved through offering a forward looking investment proposition in conjunction with a Model Portfolio Service designed to present complex information clearly to investors. Our investment philosophy is based on academic evidence, including factor driven strategies which aim to deliver increased diversification and superior returns over a long-term horizon.

What separates ebi from a traditional MPS provider is that we use technology and our deep collaboration with financial planners to provide a comprehensive range of services, extending beyond managing money.

We take as much administration away from the adviser as possible so the adviser can focus on doing what their best at – providing the best outcome for clients and building their business.

ebi is dedicated to bringing science, efficiency and innovation to investing. We partner with advisory firms to provide portfolios through our Managed Portfolio Service, Vantage. We also offer additional support in the form of cashflow modelling tools, portfolio analysis, client ready content and assisting with daily administration tasks with these supporting resources aimed at helping advisers communicate their investment proposition to clients.

What is your approach to discretionary fund management?

Discretionary fund management for ebi is simply a tool to allow us to rebalance efficiently and undertake occasional fund swaps, ebi does not use its discretionary powers to engage in any form of active fund management. ebi's portfolios are evidence based and employ a long term buy and hold strategy.

ebi's optimised 'tolerance-based' rebalancing software uses a dynamic, yet systematic process to identify optimal rebalance triggers. Built on a number of studies, the rebalancing solution is designed to minimise the frequency of rebalancing and the volume of trades, thus reducing the cost of rebalancing and improving portfolio performance as the process forces the portfolio to sell high and buy low.

What investment solutions can you offer through the Nucleus platform?

ebi's Earth portfolios provide investors with the opportunity to combine a passion for ethical behaviour with a positive financial return. ebi has worked extensively with best-of-breed managers to bring on board ESG funds that embody our core ethos of factor-based investing, while operating with ESG investing at their heart.

All portfolios are available as either accumulation or income and are segmented into 11 portfolios ranging from a 100% Bond portfolio to a 100% Equity portfolio with increments of 10% equity increases.

Alternative portfolio suites are available, please speak to a member of ebi's team to discuss.

What are your fees?

The cost of ebi's Vantage Managed Portfolio Service is 0.12% per annum.

Who should I contact to discuss the service further?

For more information on ebi's Model Portfolio Service, please contact ebi's Client Relations team who will be happy to help and answer any queries you may have;

Telephone: 01922 472226

Email: enquiries@ebi.co.uk

Web: www.ebi.co.uk