



## Kleinwort Benson fact sheet



### What is your corporate background?

For over 200 years Kleinwort Benson has offered private banking and wealth management services to international private clients, families, business owners and entrepreneurs, and to institutions including pension funds, endowments and charities.

We have a strong belief in building long-term relationships. Innovative and forward-thinking, it is our goal to look at the whole spectrum of your interests - both personal and corporate - to create, conserve and grow your wealth.

As an independently-owned company, we have no ties to any investment or retail bank. Our total focus is on achieving your objectives.

### Why should I consider using your discretionary fund management service?

However ambitious your financial plans may be, the key to achieving them lies in finding an adviser that is committed to you today and over the long term. An adviser that brings in-depth knowledge while also understanding the need to listen before they do anything else. It is this fresh perspective that helps our clients to prosper and Kleinwort Benson to stand out from the crowd.

We believe that it takes patience and discipline to implement an effective long-term investment strategy, so we use an objective process to evaluate investment opportunities.

In identifying and evaluating opportunities, we seek to understand how financial markets behave by observing asset valuations, price momentum, investor sentiment and economic climate as indicators of future investment performance.

Our investment philosophy is based on the following three core beliefs:

- Focus on getting the big decisions right - asset allocation will be dynamically managed
- Only take risk when risk is likely to be well rewarded – valuation will be the key driver of returns over the long term
- Seek to avoid losses - portfolios are constructed to withstand market stress scenarios

Our recent awards include:

2014 PAM Awards – Total Wealth Solutions – HNW

Winner of the STEP Private Client Awards (2013/2014) Institutional Trust Team of the Year

Wealth Manager of the Year 2013

### What is your approach to discretionary fund management?

At Kleinwort Benson, our core objective is to support you in creating, protecting and enhancing your clients' wealth.

Our success lies in the close partnerships we develop with financial advisers. We act as an extension of your team and add value to the services you offer your clients.

Our dedicated intermediary team has a significant depth of knowledge and expertise, backed by skilled investment specialists and Kleinwort Benson's carefully structured investment process. They draw on this powerful combination of advice and information when developing solutions for your clients.

We provide a comprehensive range of investment management services which can be tailored to match each of your client's specific risk profiles, financial goals and the level of involvement they wish to have in managing their investment portfolio.

### What investment solutions can you offer through the Nucleus platform?

We offer six risk-rated standalone model portfolios provided via a variety of market-leading platforms and wrappers. Our models are constructed using 'best of breed' whole of market funds. With six models, including an income option, there is a solution to suit most risk appetites.

We are agnostic towards active / passive and currently positioned circa 80:20 in favour of active. Our portfolios are independently risk-rated by Distribution Technology and also highly rated by independent ratings agency Defaqto.

Being a true multi-asset house, our portfolios will provide exposure to a wide range of asset classes and perhaps most importantly a cost effective way of accessing Kleinwort Benson's investment philosophy and process.

### What are your fees?

AMC is 0.35% +VAT plus underlying fund costs (circa 0.7% OCF)

### Who should I contact to discuss the service further?

Leigh Philpot  
Head of Discretionary Fund Management  
t: 020 307 7694  
e: leigh.philpot@kleinwortbenison.com

Jeremy Hippolite  
Head of UK Financial Intermediaries  
t: 020 3207 7160  
e: jeremy.hippolite@kleinwortbenison.com