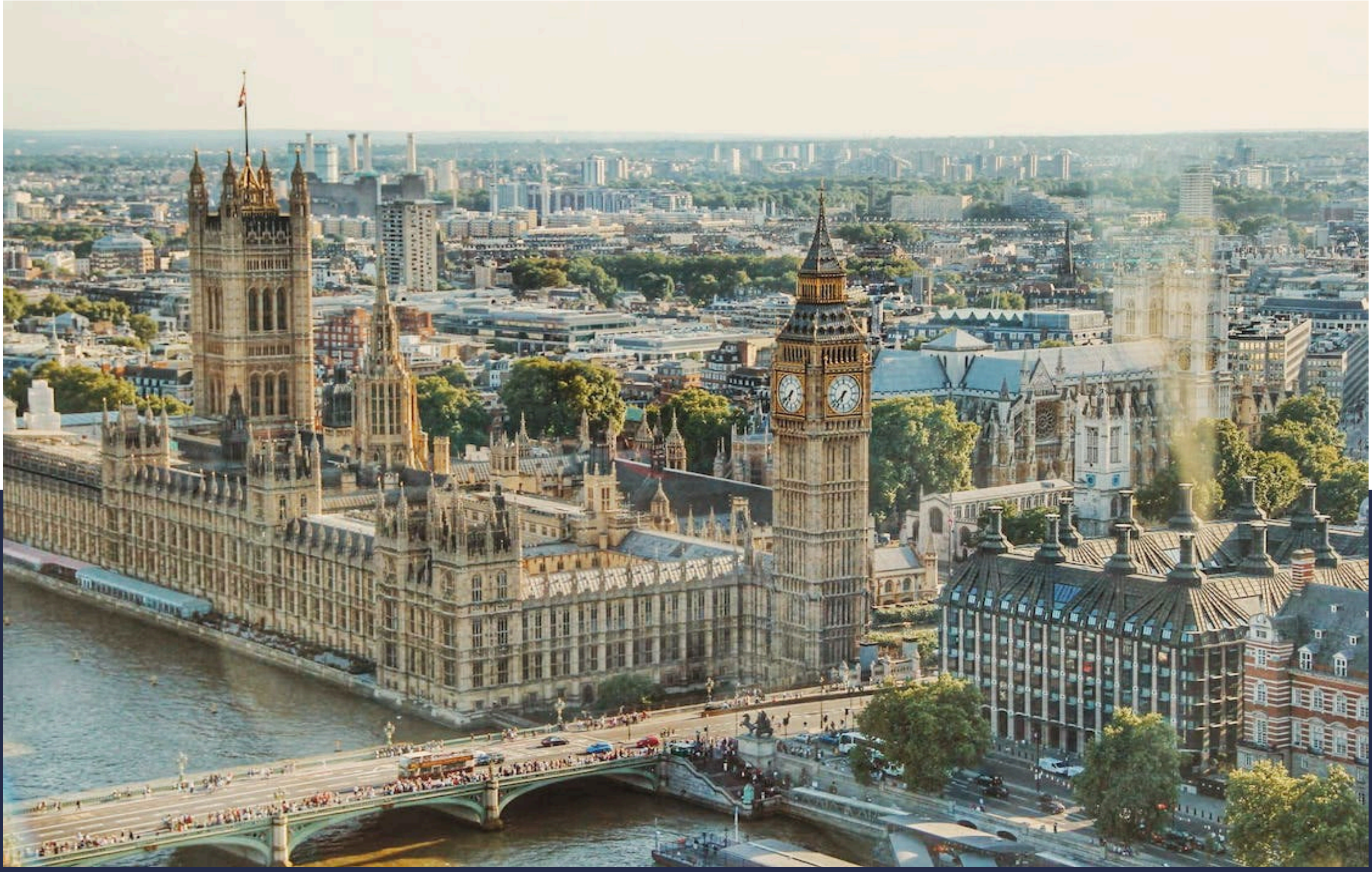
BINARY CAPITAL
Investment Management

Binary Capital Investment Management



We are an FCA regulated, independent investment firm based in London. We collaborate closely with financial advisers across the UK.

We have a unique set of investment solutions which we implement for financial advisers and their clients.

binarycapital.co.uk

As of October 2023

Capital at risk. For authorised financial advisers only.

About us

Binary Capital is entirely privately owned. We have developed our investment philosophy in-house, comprising our own processes, models and investment strategies. It is no surprise that we therefore take full ownership of the way we invest for clients. Always striving to ensure that we are dedicated and committed to serving the unique requirements of our clients.

We construct world class investment solutions

In our unique style, we construct investment propositions that are easily understood, aiming to create consistent returns over the long-term. Our portfolios are diversified across asset classes, regions, investment styles and themes.

We take a global outlook

We seek the best investment ideas and strategies globally. Investments that will continue to grow and change and disrupt the future for the benefit of all. Ideas coming from the US, Europe and Emerging Markets for example. We do not have a UK home bias.

We stick to our best ideas

We do not compromise on our investment ideas. We believe in very focused diversification, conviction. We place only our best ideas in our portfolios.

We take a long-term view

Short-term market movements are often just noise and randomness. We have no competitive advantage in this area; hence we prefer to look longer-term for genuine investment return generation.

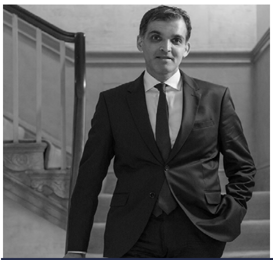
We are client centric in everything that we do

Our focus is on how we can continually deliver a full suite of high-quality investment solutions for our clients. We are always trying to be better and better. No compromise.

Fully independent. No in-house products.

We are an independent investment firm with no conflicts of interest - no in-house products or external shareholders. All our portfolios are 100% whole of market; there are no conflicts of interest.

Our team



Saftar Sarwar
MD, Chief Investment Officer (CIO)

Amir Miah
Portfolio Manager

Sam Boughton
Associate

Zayn Baroo
Client Relationship Manager

Approachable

We are an active and committed entrepreneurial team. We understand the importance of being approachable and available, which is why we make it our top priority to be there for our clients whenever they need us. Whether you have a question about investments, or simply need some guidance on the market, our team is always here to help.

Focused

At Binary Capital, financial advisers and their clients are our sole focus. With a specialised team dedicated to investment and portfolio management, we are confident in our ability to provide the best possible services to you. Our unwavering commitment to this task is evident in our flexibility and tailored approach.

Transparent

Our commitment to integrity and transparency ensures that our clients' interests are always a top priority. With a strong track record of delivering consistent returns and a focus on risk management, you can feel confident in entrusting your clients’ financial future to us. Choose a reliable and strong partner for your investments, choose us.

> “We believe in building long-lasting relationships with our clients and providing personalized guidance to help them achieve their financial goals. Our friendly and knowledgeable team is always available to answer any questions you may have and provide the support you need to feel confident in your investments.
>
> Trust us to be your trusted partner in financial success.”

Investment principles

1.

Long-term, patient and real investors.
We are optimists. We do not worry about short-term market movements. The short-term is random. Being invested for the long-term. All strategies have a recommended minimum investment period of five to seven years.

2.

A preference for high conviction, high-active share, low turnover investment strategies.
A long-term investment philosophy. We are high conviction-led investors with a pragmatic mindset.

3.

Transparency.
We require visibility on daily pricing, monthly holdings and investment commentary from the funds that we buy. We require full visibility of all holdings on a quarterly basis as the minimum.

4.

Investing in liquid assets.
A preference for large and mega-capitalised equities. A strong preference for investment funds issued by large, credible investment houses as well as the best boutique talent.

5.

Long-Term Strategic Asset Allocation.
Semi-annual rebalancing, weekly monitoring and a monthly review. Tactical asset allocation as and when required, but always long-term thinking.

6.

Understandable and repeatable investment processes.
We are systematic in our investment approach. We always focus on the main things and do this with a very consistent approach. We are forward looking, forward thinking.

7.

Good, credible and consistent performance.
That is commensurate with our investment style and methodology. We want full alignment.

8.

Diversified across a wide range of funds and asset classes.
Each portfolio is consistently well diversified but *not* overly diversified. We focus because we know what we like and invest accordingly.

How does it work

The first step is to **understand your business, your client opportunities, your investment philosophy and how you would like your clients' investments to be managed.** Source critical information that will guide us in understanding right solutions for your business.

Agree mandates – agree on which model portfolios are of interest for your clients.

Complete all sign-up documents.

Link the agreed model portfolios on platform(s).

Monitor and report accordingly. Working collaboratively with you throughout. We are here to help. We are here to add value.

- Our team are always glad to have the opportunity to present alongside you to bring the proposition to life – whether that be through bespoke documentation or face-to-face meetings.

Platforms Currently available on:

7IM, abrdn Wrap platform, AVIVA, Fundment, FundsNetwork, M&G wealth, novia, nucleus, P | PLATFORM, Quilter, transact take control, wealthtime

Data Services Currently available on:

MORNINGSTAR, FE fundinfo, defaqto, DD hub

Featured Investment Houses

We invest in fund solutions from the very best investment houses in the world. Below are examples of fund houses that we invest alongside.

Amundi Asset Management | Artemis The Profit Hunter | Baillie Gifford | BlackRock | cgam

Columbia Threadneedle Investments | Dodge & Cox | edentree | Fidelity International | Fundsmith

Fulcrum | GQG Partners | HSBC Asset Management | Janus Henderson Investors | Jupiter

J.P.Morgan | Kennox True Value Investors | Lazard Asset Management | LGIM | Lindsell Train

Liontrust | Montanaro Asset Management | Ninety One | Polar Capital | Royal London Asset Management

Ruffer | Schroders | Troy Asset Management | TwentyFour Asset Management | Vanguard

Our Risk Profiles

Our model portfolios come in 5 defined core risk profiles – Defensive to Adventurous. The risk profiles are defined by constraints on equity content (%) and target volatility (measured by 3-year standard deviation of returns) bounds.

Lower Risk ⟷ *Higher Risk*

	Defensive	Cautious	Balanced	Growth	Adventurous
Equity risk (%)	0 - 35%	25 - 55%	45 - 75%	65 - 95%	85% +
3-year Volatility target	1.0 - 6.0	3.0 - 8.0	5.0 - 11.0	7.0 - 13.0	11.0 - 16.0

Our Core Accumulation portfolios

Aim for above benchmark returns

The Active Portfolio

Inception Date:
2nd January 2019

Binary Capital MPS Charge:
0.30% p.a.

For investors seeking a genuinely active multi-asset investment portfolio.

- The portfolio predominantly invests in high conviction, low-turnover actively managed open-ended funds.
- The portfolio seeks to invest in the best companies in the world, companies that continually innovate, disrupt and grow. The portfolio seeks to do this in a risk-controlled manner.
- Available in 5 risk profiles.

Low-cost access to a diversified, multi-asset portfolio

The Passive Portfolio

Inception Date:
2nd January 2019

Binary Capital MPS Charge:
0.05% p.a.

For investors seeking a low-cost, whole of market multi-asset investment portfolio.

- The portfolio is invested in tracker funds and ETFs from credible investment houses.
- Aligned to our in-house strategic and tactical asset allocation frameworks.
- Available in 5 risk profiles.

The one-stop shop liquid investment solution

The Core Portfolio

Inception Date:
1st September 2023

Binary Capital MPS Charge:
0.25% p.a.

For investors seeking:

- **A core portfolio that is highly diversified in approach.**
- **Is relatively low-cost** when compared to industry averages.
- **Is highly transparent** – fully transparent on all costs and charges, underlying funds and holdings, with monthly and quarterly reporting and on demand transparency as and when required.
- **Follows a whole of market investment approach** investing with a fully independent mindset, in the best portfolio management solutions from reputable investment providers.
- **A risk-targeted, multi-asset approach** – investing across highly credible fixed income, equities and liquid multi-asset strategies to ensure alignment to client risk profiles.
- **Includes a significant allocation to low-cost tracker funds,** ensuring costs are kept low.
- **Is highly liquid** - can be sold to cash effectively, and efficiently on demand (subject to platform trading restrictions).
- **And Is genuinely active**, to ensure optimal returns are achieved for clients over an investment cycle.

Our Responsible Investment portfolios

Invest in sustainable businesses

The Sustainable Portfolio

Inception Date:
2nd January 2019

Binary Capital MPS Charge:
0.30%

For investors seeking an investment portfolio that is significantly aligned to the United Nations Sustainable Development Goals.

- The portfolio predominantly invests in actively managed responsible investment focused open-ended funds.
- The portfolio seeks to avoid: Adult entertainment; armaments; alcohol production and tobacco.
- The portfolio seeks to invest in corporates that are aligned to the UNs SDGs as well as maintain a lower portfolio carbon footprint than the reference benchmark.
- Available in 5 risk profiles

Invest in better environmental, social and governance characteristics

The ESG Blend Portfolio

Inception Date:
3rd January 2022

Binary Capital MPS Charge:
0.20%

For investors seeking a low-cost approach to responsible investing.

- The portfolio predominantly invests in both tracker funds and responsible investment focused open-ended funds. A passive, active blend.
- The portfolio seeks to avoid Adult entertainment; armaments; alcohol production and tobacco.
- The portfolio seeks to invest in ESG leaders as well as maintain a lower portfolio carbon footprint than the reference benchmark.
- Available in 5 risk profiles

A strategy for investors seeking to avoid harm

The Ethical Portfolio

Inception Date:
3rd October 2022

Binary Capital MPS Charge:
0.30%

For investors seeking an investment portfolio that looks to avoid harm through strict negative screening criteria.

- The portfolio invests in funds aligned with our exclusionary criteria.
- The portfolio seeks to exclude out harmful industries: adult entertainment; alcohol production; armaments; gambling; oil and gas majors; tobacco and minimise animal testing.
- Available in 5 risk profiles

Align your portfolio with your faith

The Islamic Portfolio

Inception Date:
1st June 2020

Binary Capital MPS Charge:
0.30%

For investors seeking a shariah-compliant investment solution.

- The portfolio exclusively investments in shariah-compliant funds.
- The portfolio excludes: Armaments; Alcohol production; Tobacco; Pork production; Gambling and speculation; Adult Entertainment; Interest on transactions (riba).
- Available in 5 risk profiles

Discretionary Portfolio Management (DPM)

A portfolio with more flexibility

The Investment Trust Portfolio

Inception Date:
3rd August 2020

Binary Capital MPS Charge
0.30%

For investors that are seeking a genuinely active multi-asset investment portfolio with a preference for investment trusts.

- The portfolio predominantly invests in closed-ended funds (investment trusts).
- Available in 5 risk profiles

Invest for a reliable higher income

The Multi Asset Income Balanced Portfolio

Inception Date:
3rd October 2022

Binary Capital MPS Charge
0.30% p.a.

For investors seeking a reliable 4%-6% gross annual yield from a diversified multi-asset portfolio.

- The portfolio is invested in both open-ended and closed-ended investment vehicles to deliver a sustainable income.
- The portfolio is diversified across various asset class, countries and focuses on delivering a higher income.
- Available in Balanced risk profile only.

Seeking to achieve a defined target return

The Defined Returns Portfolio

Inception Date:
3rd October 2022

Binary Capital MPS Charge:
0.30% p.a.

For investors seeking a highly pragmatic approach to active multi-asset investing. Seeking to achieve defined returns.

- The portfolio predominantly invests in active open-ended funds. The funds have a pragmatic style of investing.
- The Balanced portfolio seeks a 4%-6% net annual return with the growth portfolio seeking 5%-7% net annual return.
- Available in Balanced and Growth risk profiles.

A portfolio designed just for you

- DPM for Advisers / White-label
- DPM for Clients

Binary Capital DFM Charge
0.30-0.75% p.a.
Minimum 250k

Our bespoke service is for investors that have requirements that cannot be met by our model portfolio solutions and require a genuinely *bespoke solution* to meet their investment requirements and objectives.

- Invest for income, growth or a combination of both.
- Investing in line with your investment philosophy, whether that be a blended approach (passive and active), core style portfolios, value style, or quality growth. We have expertise in managing portfolios of various styles and mandates.
- Bespoke benchmarks, performance comparators if necessary.
- Align with clients' ethical values if required – negative screening, positive impact. Our team have deep expertise around responsible investments.

Sales Contacts

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Disclaimer

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Binary Capital Investment Management Ltd is incorporated in England under company number 06692644, registered office, 15 Half Moon Street, London, W1J 7DZ. Binary Capital is a trading name of Binary Capital Investment Management Ltd.

Binary Capital Investment Management Ltd is authorised and regulated by the UK Financial Conduct Authority (reference number 507900). Principal place of business: 15 Half Moon Street, London, W1J 7DZ.

Contact Us

Discuss your investment needs with us.

If you are a financial advisor seeking to find out more about our services, please contact the team using any of the methods below or visit our website: binarycapital.co.uk

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