



OVERVIEW

About Credo

- Credo Capital plc (Credo) is a privately owned, independent wealth management services business established in 1998 in the United Kingdom. Credo is authorised and regulated by the Financial Conduct Authority in the UK and is a member of the London Stock Exchange.
- Credo has grown into a multi-national business with group offices in the United Kingdom, Switzerland and South Africa. Credo has assets under custody in excess of £3.1bn, representing over 7,100 Investors, and employs some 90 staff (as at June 2018).
- Credo provides services to Financial Intermediaries (Wealth Managers, Financial Advisory firms and Family Offices) and their clients, as well as directly to Private Clients. The services provided to Financial Intermediaries include a Wealth Platform and a Managed Portfolio Service.
- The Wealth Platform provides access to whole of market, multi-asset class investments and incorporates research, portfolio modelling, trade execution, global custody, white labelled Investor reporting and an online Investor portal.
- The optional Managed Portfolio Service includes both model and bespoke portfolios.

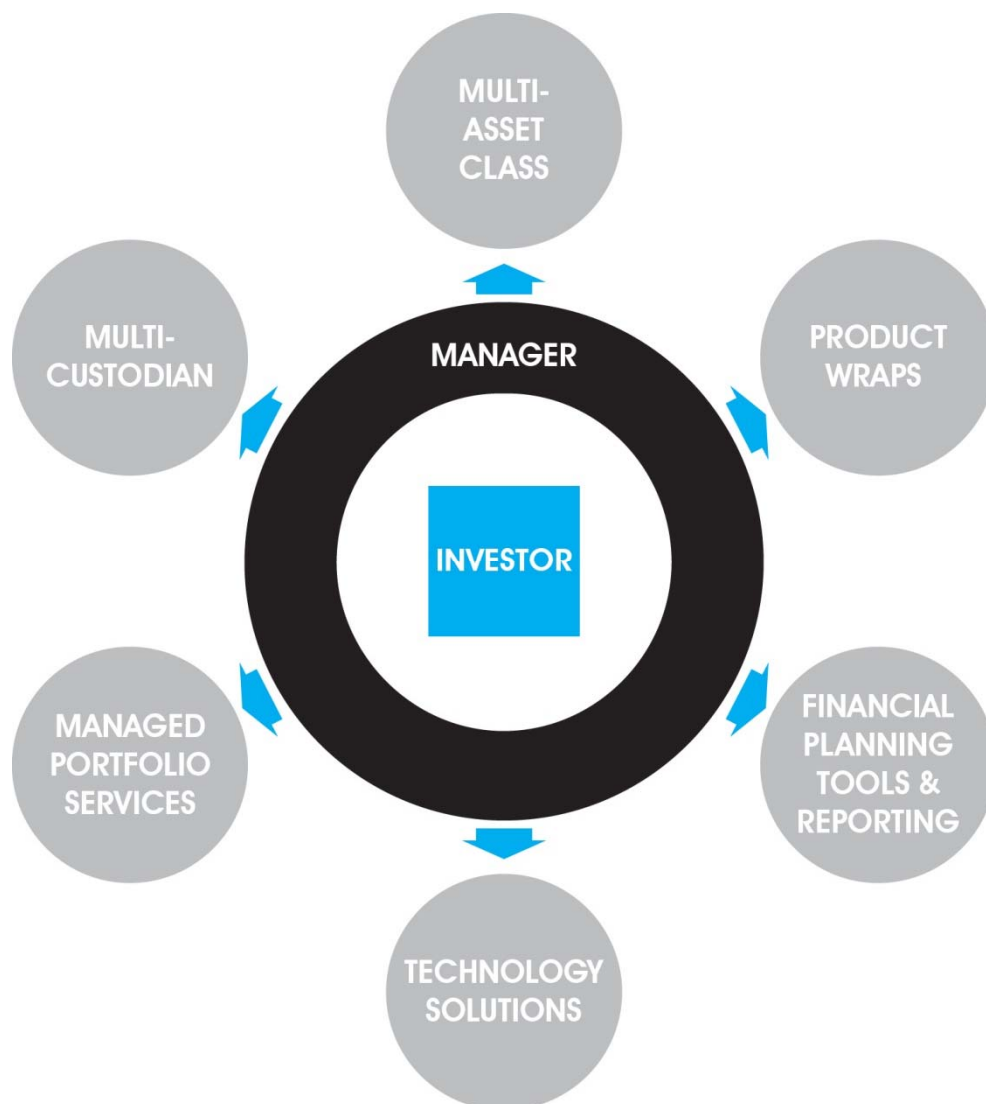
Service Overview

Credo supports Financial Intermediaries, and their Investors by providing access to:

- The Wealth Platform (MyCredo), distributed via the web, provides:
 - Research, powered by Morningstar, covering all the major asset classes
 - Portfolio modelling functionality, including model tolerance, drift analysis and automated rebalancing
 - Trading service for all asset classes globally
 - Multi-currency cash accounts, cross-currency settlement and Investor reporting in Investor's reporting currency of choice
 - Global custody, including access to an Onshore and Offshore custodian
 - On-demand, white labelled Investor performance and tax reporting
 - Fees Management
- On-line, white labelled Investor Portal (MyCredo Client) accessed via Financial Intermediaries own website
- Support for all usual product and tax wrappers

Capabilities Overview

Credo provides a holistic service which allows Financial Intermediaries to compete in the wealth management market



Choice of Business Models

Credo offers a choice of three models, designed to support your specific circumstances and business plans.

Benefits include:

- retain full ownership and control of your clients, irrespective of the business model chosen
- benefit from FCA authorisation and supervision being provided by a third party
- transition seamlessly between business models as your business matures
- white labelled service supports the visibility and growth of your business brand

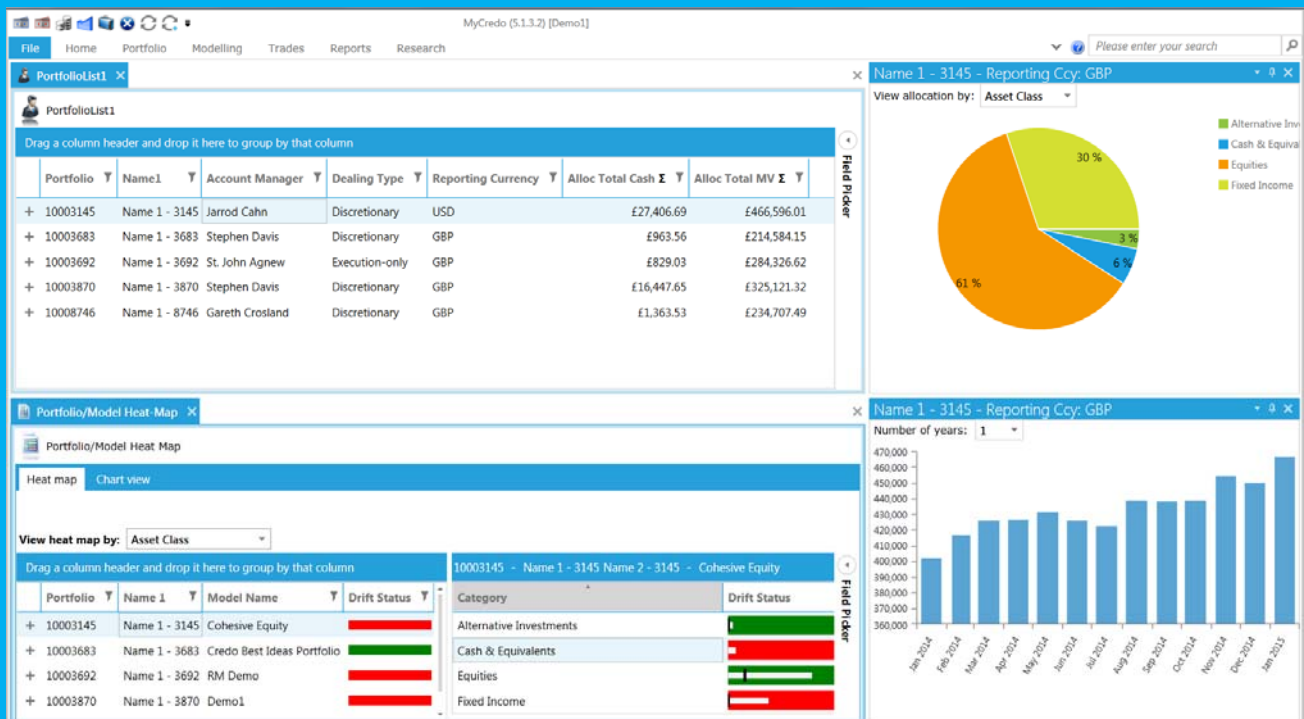
		Independent (‘Credo branded’)	Regulatory Umbrella (‘White labelled’)	Outsource (‘White labelled’)
Client Contracting Party		Individual Unregulated Entity	Regulated entity via Principal	Regulated Entity
Branding		Credo	White labelled – ‘as a trade name of Credo utilised under an exclusive license’	White labelled
Regulatory	Individual FCA Registration	Credo	Principal, as regulated entity	Regulated Entity
	Compliance Supervision/Monitoring	Credo	Principal, as regulated entity	Regulated Entity
	PI cover	Individual – Credo Entity - responsible for own PI	Entity responsible for own PI	Entity responsible for own PI
Investor	TOB	Credo TOB	Principal TOB	Regulated Entity TOB
	Client of:	Credo	Regulated entity via Principal	Regulated Entity

MYCREDO

For Professional Managers

Credo provides Wealth Platform to Financial Intermediaries:

- Consolidated view of all Investor accounts
- Online research, powered by Morningstar, covering all the major asset classes
- Advanced portfolio modelling functionality, including model tolerance, drift analysis and automated rebalancing
- Online global trading covering all assets classes with trading desk support
- Large suite of Investor reports including performance reporting and subscription service

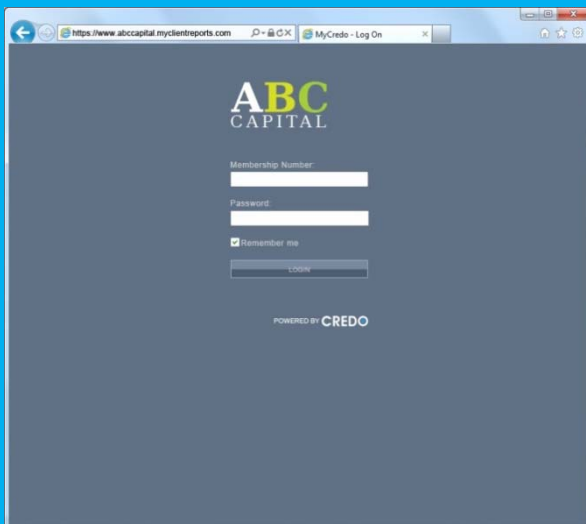


Example Home Page

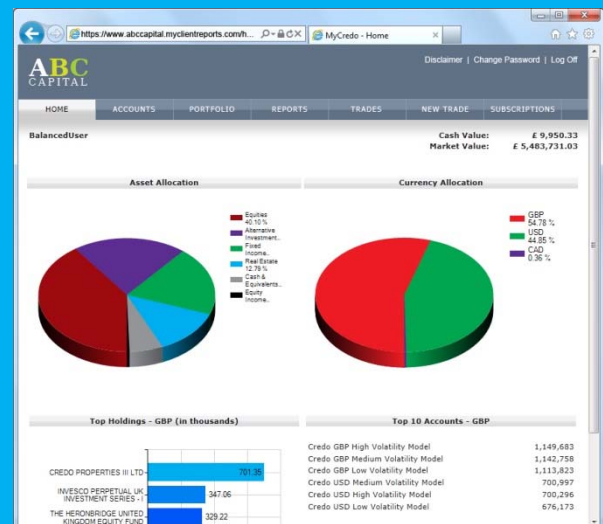
MYCREDO Client For Investors

Credo provides an Investor Portal for Financial Intermediaries' Investors:

- Secure, multi-browser portfolio access
- White labelled and integrated to your website
- Configurable to your specific requirements (with online trading or view-only)
- Consolidated view of all accounts via a single login
- Online reporting



Example Login Page



Example Home Page

Client Testimonials

Discretionary Investment Manager

“When we decided to expand our business to provide discretionary services to our existing advisory clients, we looked around for an outsourcing partner who we felt matched our own aspirations, who clearly understood our business requirements and who could provide a functionally rich technology solution. Having identified two potential candidates and then assessed the functionality and level of integration provided by their respective software systems, it became obvious to us that Credo’s offering was vastly superior. We have not been disappointed in making that choice.”

Financial Advisor with client assets held across multiple platforms

“We were keen to consolidate our clients’ holdings into one place so that we could create scale in our business by managing investments, trading and reporting on a single Platform. We were also keen to develop our own brand awareness in the marketplace rather than that of the various Platform providers. By moving to Credo and migrating clients onto the MyCredo platform on a piecemeal basis, we have already started to reap the benefits of that decision.”

Private Client Broker with high net-worth clients

“We have over 1800 clients holding investments through Credo and our experience over the years has proved to be both a pleasant and a profitable one. We have found Credo to be a stable service provider that has always maintained an excellent level of service and displayed a genuine interest in growing our business with us. We do not hesitate in recommending Credo to any of our clients or peers.”

Managed Portfolio Service

If required, Credo provides access to both a model and a bespoke discretionary portfolio service across all asset classes.

Benefits include:

- market research conducted by full time, well-resourced investment team
- choice of model portfolios, available as an individual investment or combination of various models
- ability to quickly rebalance client portfolios when market events occur
- more time to focus on building and developing your Investor relationships
- further expand your client proposition

The model portfolios currently available:

Equities	Fixed Income	Multi-Asset
Best Ideas Portfolio	Income Plus Portfolios	Multi-Asset Portfolios
	Low Volatility	MAP 20/80
Dividend Growth Portfolio	Medium Volatility	MAP 45/55
	High Volatility	MAP 60/40
Special Opportunities Portfolio		MAP 70/30

Contact Credo's Wealth Outsourcing Solutions team

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