

CREDO



WEALTH PLATFORM

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ENABLING YOUR BUSINESS

A photograph of a business meeting. In the foreground, a hand holds a tablet displaying a dashboard with a bar chart, a pie chart, and a table. The table has columns for 'Sales', 'Profit', 'Growth', and 'Market Share'. In the background, another person holds a tablet with a line graph and a pie chart. A third person is holding a white pen over a document. On the desk, there are several documents with charts and a black binder clip. The text 'Invest globally without restrictions' is overlaid on the left side of the image.

Invest globally  
without restrictions



# Wealth Platform

## **A holistic, digital gateway to the global investment universe**

More than just Funds, Credo also offers Financial Intermediaries whole of market access to global Equities, Bonds, Investment Trusts and ETFs. Manage your investors' portfolios and your own positions effectively with portfolio modelling, research, trade execution and global custody services. We will go the extra mile with investor reporting that can be white-labelled, helping you to grow your business and giving your investors a seamless investment experience.



# Work with a partner, not simply a product provider

Established in 1998, Credo is a privately owned, independent wealth management services business, head officed in the United Kingdom.

Credo is authorised and regulated by the Financial Conduct Authority in the United Kingdom, the Financial Sector Conduct Authority in South Africa and a member of the London Stock Exchange. Credo provides services to Financial Intermediaries (Wealth Managers, Financial Advisory firms and Family Offices) as well as directly to Private Clients.

**Partnering with Financial Intermediaries forms one of the key pillars of the Credo business. We do not simply provide products but rather an ecosystem built around Financial Intermediaries. Holistic and technology enabled.**



# Considering how to effectively manage multiple portfolios?

## The Portfolio Modelling functionality will take it one step further

**Embedded in the Credo Platform is sophisticated portfolio modelling technology. The management of model portfolios has never been easier.**

A model portfolio can be set up on the platform with an allocation to any available instrument from listed securities, ETFs and Funds to name but a few. The naming convention entirely at the Intermediary's discretion with an accompanying benchmark, composite or discrete. Similarly, decide upfront the model's tolerances with a drift analysis to easily identify the impact of market and component movements.

Once set up, multiple portfolios can be allocated to the model with straight through trading to rebalance from an investor's existing holdings or cash.

Adjusting the model is equally simple and can be done either as a complete rebalance, a partial rebalance or simply a switch of a single holding. Similarly, the ability to exclude certain portfolios whether to mitigate tax, or adherence with an investor's personal plan does not require you to complete a form or call someone. Intuitive and built around making your life easier.



# A single platform for all investors

## **The Credo Platform is exactly that**

We recognise the importance of wrappers for certain investors. Credo is proud of our partnerships with several of the leading wrapper providers. For our United Kingdom Financial Intermediaries, Credo has established strategic partnerships with a number of SIPP, SSAS and Offshore Bonds providers including Curtis Banks, James Hay, YorSIPP, Quilter International and Canada Life. Similarly, for South African investors, we have a long-standing relationship with Old Mutual International, Glacier International and Momentum Wealth International.

**A single platform yet with deep personalisation ensuring your needs and those of investors are kept front and centre.**



## Think Global

**The Credo Platform offers you the ability to trade across multiple jurisdictions and in multiple currencies.**

Additionally, we offer 14 currencies to choose from when reporting to investors. Using the platform's seamless and integrated technology, the reporting currency can be dynamically changed to ensure you are not bogged down with administration.



## Safety of client assets

Many investors take for granted that their investments are safe and secure. This is something Credo takes very seriously, and we have consistently, over the past 20 years, focused on providing investors with a safe, robust and secure environment in which to hold their assets. Global custody on the Credo Platform is provided by Pershing.

Pershing is part of BNY Mellon, the world's largest custodian and AA rated bank, with a long history of expertise and experience in custody services. Although there are no zero risk options within the financial services industry, our custodian, Pershing, takes the approach of providing the maximum number of protections available to investors providing the greatest possible assurance.

Pershing's focus as a business is ensuring the safety of investors' assets. They have no competing priorities, it's the only thing they do and we believe they are the best at what they do. Pershing provides a safe, robust service for holding and protecting investors' assets. They operate from a very strong capital position, they have proven expertise in the safeguarding of investors' assets and have a well-developed and holistic risk management framework. You can elect to custodies investors' either in the United Kingdom, or in the Channel Islands. A single platform that caters for multiple needs.





# Enhance the investor experience

With over 25 reports available 24/7, the Credo Platform ensures you can guide and report to investors every step of the way. Every conceivable piece of information is available, including in-depth performance reporting whether your preference be money weighted or time weighted. With the option to include a benchmark with returns displayed graphically or in the form of tabulated data for the more sophisticated investor.

**The Credo Platform takes convenience one step further with the scheduling tool.**

What does this mean? You can quickly and easily schedule any report to be automatically sent to investors according to your specified time intervals. You don't need to set a reminder or even push a button. We also recognise the importance of your brand. As such, all reporting can be white-labelled, enabling your business and ensuring you remain front and centre of your success.

This white-labelling can be extended to the Investor Portal. This portal allows investors to view their portfolio on demand in a secure and verifiable manner embedded in your own web site. Lastly, where you make use of a third-party systems, Credo can provide data via our Data Service.

# Functionality integrated into a single platform

## **Technology Solutions**

MyCredo (professional manager), MyCredo Invest (white-labelled Investor Portal), Data Service (API interface solutions to third party systems)

## **Multi-Asset Class**

Access to global Equities, Fixed Income, ETFs, Investment Trusts, whole of market Funds and Hedge Funds

## **Multi-Currency**

Support investors' currency preferences where cash management and performance reporting are reflected in the investors' currency of choice. 14 currencies supported

## **Multi-Custodian**

Access is also provided to both United Kingdom Custodian and offshore Channel Island Custodian

## **Cash Management**

Client money is managed in the investors' currency of choice

## **Lending**

Ability for investors to borrow against the market value of qualified securities for investment, personal or business reasons





### **Trading**

Member of the London Stock Exchange, highly sophisticated and near real-time trading and execution system providing access to over 60 global markets, including placings. Pre-trade compliance rules and monitoring

### **Advanced Portfolio Modelling Software**

User defined model tolerance, drift analysis and automated/bulk rebalancing

### **Financial Management Tools & Reporting**

Morningstar research, client relationship management, white-labelled investor reporting and tax reporting

### **Scheduling Tool**

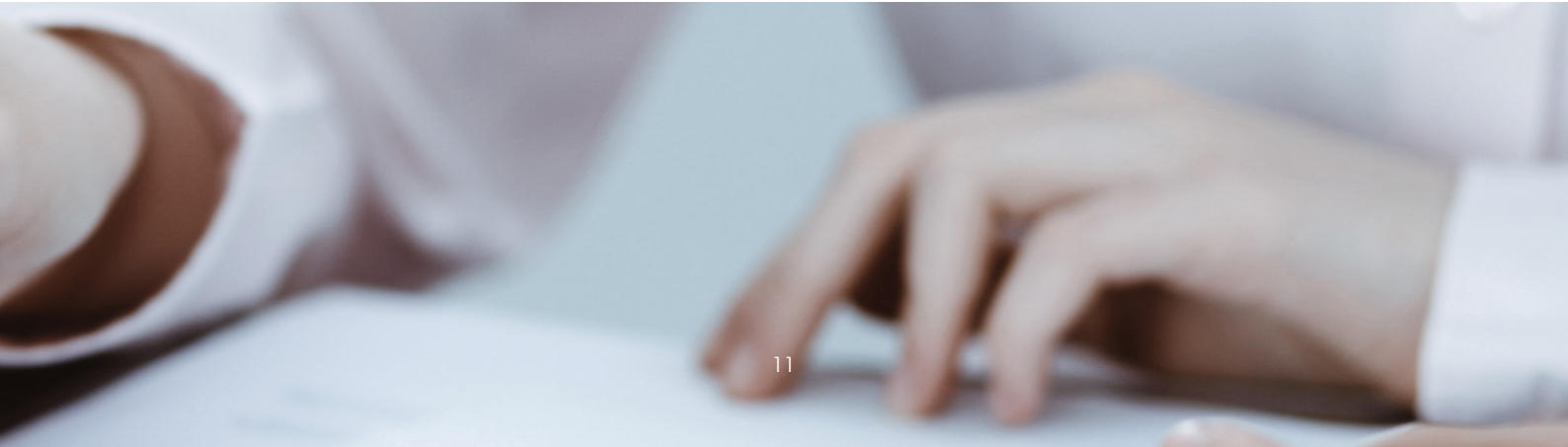
Automatically generate and electronically distribute any of the 25 white-labelled investor reports

### **UK Product Wraps**

Leverage Credo as ISA and JISA manager. Access a network of wrapper providers, including SIPP, SSAS, Onshore Bonds, Offshore Bonds and QROPS

### **SA Product Wraps**

Endowments, Offshore Trusts and Fiduciary Services





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