CORRIVAL
CAPITAL MANAGEMENT

corrivalcm.com

CORRIVAL
CAPITAL MANAGEMENT

A REFRESHING APPROACH TO INVESTMENT MANAGEMENT

Contents

01823 426555

info@corrivalcm.com

corrivalcm.com

About Us

We combine traditional investment management with real value for money

Small changes can sometimes make a big difference. Our vision is to drive better value for loyal clients and advisers from investment management relationships. This is about you.

25 years of industry experience

We've used our industry experience to create a professional and personal investment management service. We blend traditional techniques with modern technology to bring efficiency and automation to routine tasks and processes.

Low, capped fees

These efficiencies reduce our costs and we are delighted to pass-on-these savings to clients through lower, capped annual management fees.

Designed around you

From employees to entrepreneurs, parents to professionals, teachers to trustees, or busy retirees, our services have been designed to appeal to everyday-life individuals, just like you.

Value for money

Modern & Paperless

Safeguarded

Understandable

For Clients

We're in this together

We're not distracted by the challenges that can come from running big businesses. We simply focus on what you pay us to do; manage your portfolio positioning, investment selection, ongoing monitoring and risk. Everything we do is designed to produce good outcomes for clients and advisers that choose to work with us.

Why we're different

We think you'll be reassured to know that...

We make no money for ourselves by changing investments in your portfolio

We have no in-house funds and therefore no temptation to buy them

We have capped our annual management charges for each of our services

We have no external stakeholders to satisfy

Making Your Portfolio Come To Life

We know that not everyone with investments finds them as exciting as we do but we want you to be interested in what is in your portfolio. We do this by:

- **Communicating clearly without jargon**
- **Making your portfolio come alive when we present to you so that you want to see us again**
- **Including exposure to understandable, everyday themes within the investments you hold**
- **Revealing the companies and well-known brands included in your portfolio**
- **Regular digital reporting combined with on-line access so that you can look at your portfolio whenever you want to**

For Advisers

We are taking investment management back to basics so it is easy for you to do business with us.

We have built our services to dovetail seamlessly into your client advice process but you decide how you want to work with us. We do not dictate how you should give your hard-earned business to us.

Attractive features include

- Realistic minimum portfolio levels
- Low, capped annual management fees
- Fast online client set-up and due diligence
- Simple custody and administration charge
- Fast portfolio transfers
- Automated and accurate client reporting
- Monthly adviser charges with reconcilable fee statements
- Access to a portfolio manager for client meetings and calls

Flexible And Modern Approach

We want to share the significant benefits of being modern and smaller with you. We have different operating models depending on how you want to work with us. Our adoption of new technology brings efficiency and automation to routine tasks and processes which reduce the time it takes to on-board new clients.

We are committed to reducing the costs of investing without compromising on our levels of service, or on what goes into our portfolios. So, we've taken an important step by capping our annual management fees across our services, delivering real value for money for your clients.

Our flexible approach gives you a refreshing option to choose what you need to use and only pay for what you use.

What We Do

Simple and traditional solutions

Our investment service is simple and is designed around five risk-based profiles (low risk through to high risk) with three key ingredients. We use well established, independent industry benchmarks to provide the initial framework for each profile and apply a tolerance subject to minimum and maximum allocations.

In order to help to generate the investment return for each profile, we diversify portfolios by investing in different types of:

Assets

Geographical Regions

Industrial Sectors

Investment Styles

Liquid Investments

Other features include:

- No small, short-term asset allocation changes
- 15-25 underlying portfolio holdings
- A diverse mix of regulated collective investment types
- We use managers with proven, consistent long term track records
- Exposure to long term investment themes
- We only buy investments that we can understand

We then manage the portfolio on an ongoing basis to make sure that it continues to reflect the risk and objective requirements. We only change investments when we feel that change is necessary. This helps to reduce costs, which in turn, aids performance.

Our Services

At Corrival Capital Management, our services can be accessed in three ways, depending on the portfolio value, the level of service required, and the personal circumstances of the client. The three options are as follows:

MODEL

- *Select from five managed-risk profile options*
- *Ready-made, diversified, collective investment portfolios*
- *Online-access for monitoring and review*
- *Available on our platform from £50,000*

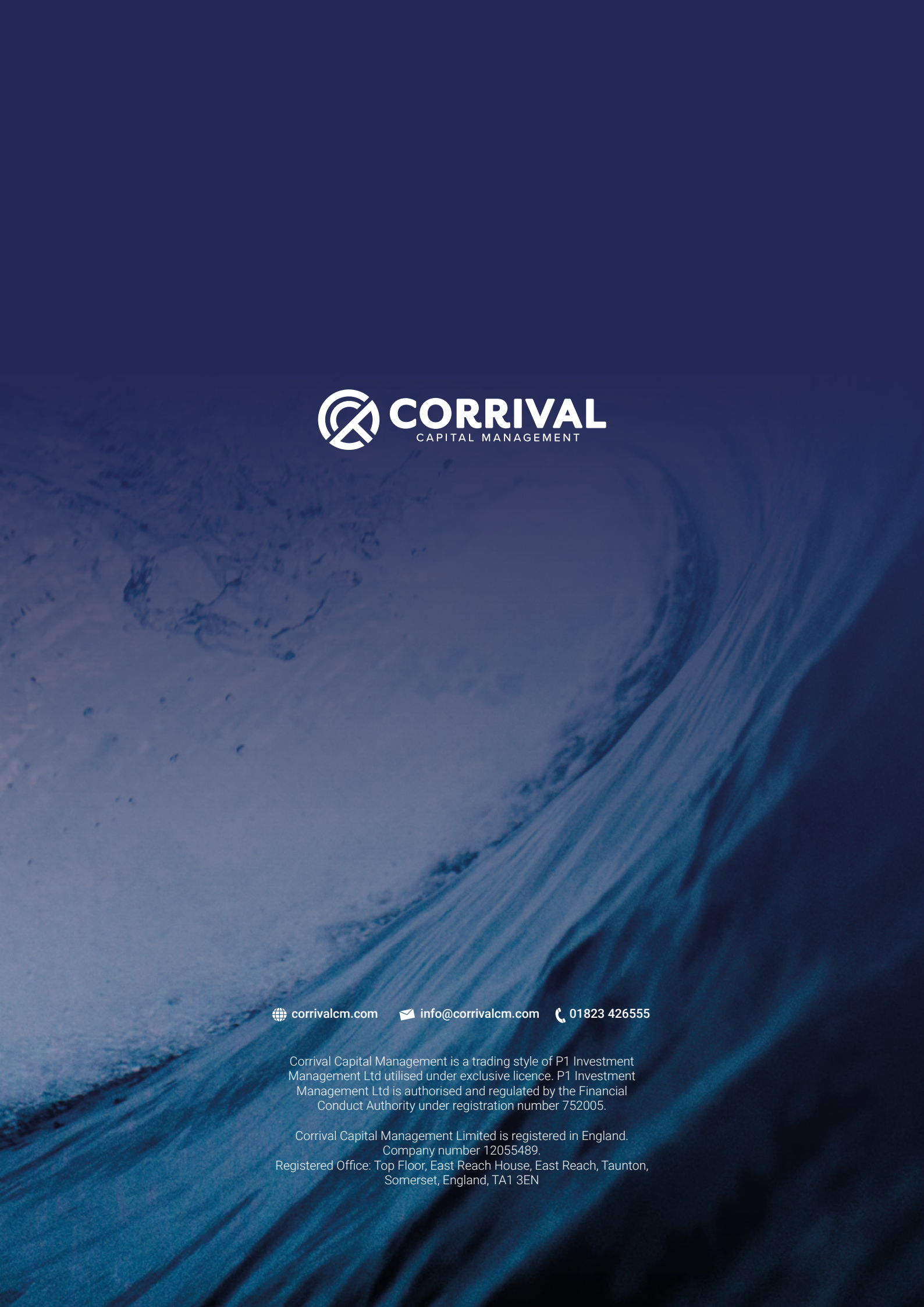
MODEL+

- *Investment manager available for client meetings*
- *Select from five managed-risk profile options*
- *Ready-made, diversified, collective investment portfolios*
- *Online-access for monitoring and review*
- *Available on our platform from £100,000*

PERSONAL

- *Investment portfolio designed to meet individual client circumstances*
- *Capital Gains Tax management*
- *Investment manager available for client meetings*
- *Select from five core risk profile options*
- *Online-access for monitoring and review*
- *Available on our platform from £150,000*

Investing carries risks. The value of your investments can go down as well as up, so you could get back less than you invested.



CORRIVAL
CAPITAL MANAGEMENT

corrivalcm.com info@corrivalcm.com 01823 426555