

## RCBIM – Select portfolio service

### Summary

The RC Brown Investment Management Plc (RCBIM) Select portfolio service was launched in 2025 specifically for Private Clients and Financial Advisers wanting an active discretionary portfolio management service that is not constrained by industry benchmarks and centrally prepared buy lists.

RCBIM take a highly disciplined approach to managing investments, which begins by deciding on the overall structure of the portfolio, to ensure it contains the most appropriate balance between different asset types and geographical markets to achieve the particular investment objectives.

We are not wedded to a particular investing style, and we are prepared to think “contrarian” where appropriate.

By avoiding over-concentration in any one stock, fund or market sector, we aim to achieve consistent, above average long-term performance without exposing our clients to undue volatility or risk. We invest directly in our core areas of expertise, primarily UK equities and investment trusts, and use a combination of well researched third-party managers and, if necessary, an index approach for exposure to other global markets. We have particular expertise and access to the UK ‘wholesale markets’ – Initial Public Offerings (IPOs), Rights Issues, Placings by companies to raise new share capital, and Placings by Known Sellers.

### Asset Allocation

The Asset Allocation model for the Select portfolio service is:

| Asset Class           | Defensive | Cautious | Balanced | Growth   |
|-----------------------|-----------|----------|----------|----------|
| Equities              | 0 – 40%   | 5 – 70%  | 5 – 80%  | 5 – 100% |
| Alternatives          | 0 – 25%   | 0 – 15%  | 0 – 15%  | 0 – 20%  |
| Commodities           | 0 – 10%   | 0 – 15%  | 0 – 15%  | 0 – 20%  |
| Property              | 0 – 10%   | 0 – 15%  | 0 – 15%  | 0 – 20%  |
| Fixed Interest / Cash | 50 – 100% | 30 – 60% | 15 – 45% | 0 – 30%  |

### Performance (as at 30<sup>th</sup> September 2025)

The historic performance data (after fees) is for information only and is taken from the RCBIM Core portfolio range, which was launched in 2010 specifically for Private Clients and Financial Advisers wanting a UK bias. Please note the asset allocation and security selection of portfolios in the RCBIM Select range may be different to the Core range and performance may vary.

| Risk Category     | Portfolio           | Last Quarter | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years |
|-------------------|---------------------|--------------|--------|---------|---------|---------|----------|
| Growth            | RCBIM Managed Funds | 5.7%         | 11.1%  | 36.4%   | 52.2%   | 44.3%   | 104.1%   |
|                   | RCBIM Direct Equity | 4.8%         | 8.1%   | 32.2%   | 52.6%   | n/a     | n/a      |
|                   | ARC £ Equity Risk   | 6.2%         | 9.3%   | 31.1%   | 38.8%   | 43.7%   | 96.4%    |
| Balanced Growth   | RCBIM Managed Funds | 5.0%         | 9.6%   | 32.0%   | 43.7%   | 35.3%   | 86.6%    |
|                   | RCBIM Direct Equity | 6.0%         | 10.5%  | 33.8%   | 52.8%   | 45.1%   | 101.6%   |
|                   | ARC £ Steady Growth | 5.1%         | 8.0%   | 26.7%   | 31.0%   | 35.8%   | 76.2%    |
| Balanced          | RCBIM Managed Funds | 4.4%         | 8.8%   | 30.2%   | 38.6%   | 30.6%   | 76.2%    |
|                   | RCBIM Direct Equity | 5.2%         | 8.6%   | 30.0%   | 45.1%   | 37.6%   | 85.8%    |
|                   | ARC £ Steady Growth | 5.1%         | 8.0%   | 26.7%   | 31.0%   | 35.8%   | 76.2%    |
| Cautious Balanced | RCBIM Managed Funds | 3.9%         | 7.7%   | 26.7%   | 30.1%   | 23.5%   | 59.8%    |
|                   | RCBIM Direct Equity | 4.7%         | 7.9%   | 27.1%   | 36.8%   | 30.9%   | 69.9%    |
|                   | ARC £ Balanced      | 4.0%         | 6.9%   | 22.1%   | 23.1%   | 28.2%   | 54.2%    |
| Cautious          | RCBIM Managed Funds | 2.8%         | 5.6%   | 21.1%   | 18.6%   | 13.1%   | 36.3%    |
|                   | RCBIM Direct Equity | n/a          | n/a    | n/a     | n/a     | n/a     | n/a      |
|                   | ARC £ Cautious      | 2.6%         | 5.6%   | 16.0%   | 13.3%   | 19.0%   | 32.8%    |

**Address:** 1 The Square, Temple Quay, Bristol BS1 6DG

**Tel:** 0117 203 2541

**Email:** [clifton@rcbim.co.uk](mailto:clifton@rcbim.co.uk)

**[www.rcbim.co.uk](http://www.rcbim.co.uk)**

## Fees

### Investment Management Fees for the Select discretionary portfolio service

| Option 1: Conventional Fee | Option 2: Performance fee                                           |
|----------------------------|---------------------------------------------------------------------|
| 0.50% pa                   | 0.10% pa<br>+ 20% of the portfolio's annual return, in excess of 4% |

Fees are calculated calendar monthly and charged according to the total portfolio value at the month end. There are no dealing or compliance charges. Please see our separate Schedule of Fees document for a full breakdown.

### CUSTODY FEE

A flat rate Custody Fee of 0.30% pa will be charged monthly, at the same time as the Investment Management fee.

### INDEX-LINKED OPTION

Fixed Index-Linked fee is calculated as Option 1, but fixed at outset and increased annually by RPI (as determined by table RP02 issued annually by the Office for National Statistics). Adjusted for inflows & outflows.

## Risk Warnings

Investing in equities involves risk. The value of investments, and the income from them, can go down as well as up. Investments may be subject to an initial charge. You may not get back all that you originally invested, particularly in the case of early withdrawal.

For portfolios invested in overseas markets, the value of investments may also rise and fall purely as a result of exchange rate changes. Investment in corporate bonds involves some risk to capital and income, particularly in the event of default by the issuer.

Some portfolios may include investment funds (including hedge funds and funds of hedge funds) that use gearing as part of their investment strategy. Such investment funds may be subject to sudden and large falls in value and you may get back nothing on this part of your portfolio if the fall in value is sufficiently large.

