JAN 2025

BinaryCapital

Introduction to Binary Capital

The art of model portfolio investing.

Binary Capital stands as a leading model portfolio manager, operating in close collaboration with IFAs.

Founded in 2018	UK Based MPS Manager	Available on 14+ Platforms	Risked Managed Portfolios	Partnering Exclusively with Financial Advisers	Long-term, High-Conviction Investors

“***Recognising*** the need for better market returns and *meaningful partnerships*, our founders set out to ***enhance*** the financial well-being of UK retail clients by ***supporting*** *independent financial advisers* (IFAs) aligned with our patient capital approach...”

About Binary Capital

Binary Capital, established in 2018, is an independent investment boutique delivering innovative and trusted solutions backed by decades of expertise.

World-Class Solutions

Simple, diversified portfolios focused on long-term returns.

Global Outlook

Sourcing top ideas worldwide without bias.

Focusing Investments

Only our best ideas make it into portfolios.

Long-Term Vision

Prioritising sustainable growth over short-term trends.

Client-Centric

Dedicated to exceeding client expectations with tailored solutions.

Fully Independent

No in-house products, ensuring unbiased, conflict-free advice.

Our Team

John Ruskin
Chairman

Lee Hughes
Non-Executive Director

Saftar Sarwar
FCSI, IMC, PgDip
Chief Investment Officer

Amir Miah
MSc, MCSI
Portfolio Manager

Sam Boughton
BSc
Client Sales Director

Sarb Thind
BA, ACSI
Head of Sales

Gerry Morgan
City Captial Compliance
Compliance Consultant

Investment Philosophy

Our Approach to Portfolio Management

Binary Capital combines art and science to create conviction-driven, actively managed multi-asset strategies. These transparent and engaging propositions inspire client confidence and pride.

Investing long-term.

At Binary Capital, we embrace a long-term investment approach, prioritising enduring themes over short-term trends.

Guided by patience and focus, we avoid daily market timing, instead aiming for future-oriented, goal-driven outcomes.

Long-term strategic asset allocation.

We adhere to a long-term strategic asset allocation framework, supported by semi-annual rebalancing, quarterly investment committee meetings, monthly reviews, and weekly monitoring.

Tactical adjustments are made when necessary, always maintaining a focus on long-term objectives.

Seeking asymmetrical returns. Investing in secular trends.

Our investment philosophy centres on achieving asymmetrical returns by targeting opportunities with significantly greater potential gains than losses.

We employ a thematic approach, focusing on long-term trends like technology, artificial intelligence, and healthcare innovation. Incorporating diverse styles—growth, value, core, and quality—we adapt our strategies to align with evolving market dynamics and opportunities.

Genuine active management. Sticking with our best ideas.

Our strategy is built on high conviction, high active share, and low turnover approaches to achieve exceptional risk-adjusted returns.

We prioritise high-quality, highly-liquid strategies, favouring funds from reputable investment houses and top boutique managers. Guided by clear preferences and unwavering commitment, we invest in our best ideas and remain steadfast throughout the investment cycle.

How it Works

1. 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 recommending the right solutions for your business.

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

3. Complete all sign-up documents.

4. Link the agreed model portfolios on platform(s).

5. Monitor and report accordingly. Working collaboratively with you throughout.

We are here to help.
We are here to add value.

Platforms:

Data Services:

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 Equity Fund

Fulcrum
GQG Partners
HSBC Asset Management
Janus Henderson Investors
Jupiter

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

Liontrust Courage · Power · Pride
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 five defined core risk profiles – Defensive through to Adventurous.

The risk profiles are defined by constraints on equity content (%) and target volatility.

Lower Risk

Higher Risk

	Defensive	Cautious	Balanced	Growth	Adventurous
Equity Risk (%)	0 – 35%	25 – 55%	45 – 75%	65 – 95%	85%+
Typical Equity Allocation	20%	40%	60%	80%	90 – 100%
3-Year Volatility Target	1.0 – 6.0	3.0 – 8.0	5.0 – 11.0	7.0 – 13.0	11.0 – 16.0

1. Flagship Portfolios

Inception Date:
2nd January 2019

0.30%
Annual Management Charge

Our Flagship Portfolio Range
The Active Portfolio

For investors seeking a genuinely active multi-asset investment portfolio that aims to out perform.

- Our flagship best-ideas model portfolio range. The strategy invests in the best of active management; our best active fund ideas.
- Our Active MPS invests in our signature high conviction, high active share and low-turnover style. The portfolios are managed with an overall quality-growth style.

Inception Date:
2nd January 2019

0.05%
Annual Management Charge

Our Very Low-Cost Portfolio Range
The Passive Portfolio

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

- Our Passive MPS is fully whole-of-market, utilising our best-in-class selection criteria aimed at minimising costs and tracking error.
- The investment strategy is constructed using low-cost, physically replicated index-tracking funds. The portfolio utilises our global multi-asset strategic and tactical asset allocation framework.

Inception Date:
1st September 2023

0.25%
Annual Management Charge

A Comprehensive, All-in-One Liquid Investment Solution
The Core Portfolio

For investors seeking:

- **Follows a whole-of-market investment approach** - Invests with a fully independent mindset, selecting the best portfolio management solutions from highly reputable investment providers.
- **Is relatively low-cost with a cost cap** - The strategy is highly competitive, targeting a total cost below 0.75%.
- **Blends active and passive investment management** - Includes a significant allocation to low-cost tracker funds, blending them alongside the best actively managed global equity fund ideas.
- **Follows a genuinely active, risk-targeted, multi-asset approach** - Investing across high-quality fixed income, equities, and liquid multi-asset strategies; ensuring alignment to client risk profiles.

2. Responsive Investment Portfolios

Our Better Future Portfolio Range

The Sustainable Portfolio

Inception Date:
2nd January 2019

0.30%
Annual Management Charge

For investors seeking a portfolio aligned to the United Nations Sustainable Development Goals (SDGs).

- Our Sustainable MPS invests in actively-managed responsible investment funds which are focused on bottom-up, fundamental research to drive portfolio management and security selection

Our Low-Cost Approach to Responsible Investing

The ESG Blend Portfolio

Inception Date:
3rd January 2019

0.20%
Annual Management Charge

For investors seeking a portfolio that invests responsibly at a lower cost.

- The ESG Blend MPS invests with a core-satellite approach to portfolio management, blending the best of active and passive responsible investment funds.
- Our ESG Investment Strategy has a total cost cap of 0.75% p.a.

Our 'Dark Green' Portfolio Range

The Ethical Portfolio

Inception Date:
3rd October 2022

0.30%
Annual Management Charge

For investors seeking a portfolio that has a deep focus on screening out harmful investments.

- Our Ethical MPS focuses on fund strategies that have strict avoidance criteria that match our ethical screening.

Invest in Alignment to Your Faith

The Islamic Portfolio

Inception Date:
1st June 2020

0.30%
Annual Management Charge

For investors seeking a multi-asset shariah-compliant investment solution.

- Our Islamic MPS focuses on funds that invest in shariah compliant investment opportunities.
- The Islamic Investment Strategy invests in the best of liquid active and passive shariah-compliant investment funds available for UK investors

3. Discretionary Portfolio Management

Invest in a Portfolio of Best-in-Class Investment Trusts.

The Investment Trust Portfolio

Inception Date:
3rd August 2020

0.30%
Annual Management Charge

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

- The Investment Trust MPS the best of investment trusts and the unique features of investment trusts such as access to private investments to generate exceptional returns over the long term.

Seeking to Achieve Defined Return Targets

The Defined Returns Portfolio

Inception Date:
3rd October 2022

0.30%
Annual Management Charge

For investors seeking a portfolio that invests with a highly pragmatic mindset, seeking downside protection

- The strategy seeks to generate consistent long-term returns in any market environment, minimising draw downs in time of market stress.
- Invests with an innovative approach to asset allocation, with a significant allocation to absolute return funds.

Invest According to your Clients' Exact Required Outcomes

Bespoke Model Portfolios

0.50 -0.75%
Annual Management Charge

Minimum 500k

Investments

- Input into the investment process.
- Utilise our expertise across asset and product classes.
  Ability to build portfolios with Open-ended funds, ETFs and Investment Trusts.
- Fully risk aligned to your clients' risk profile.

Service

- Dedicated investment and account manager contact. Direct investment team access.
- Upload on your platform of choice

Marketing

- Bespoke portfolio proposal document which you can use with your client to outline the solution.

4. Partnership Portfolio | Whitelabel

Your portfolios, designed and managed by Binary Capital.

Price is determined by portfolio requirements

Investment

- Input into the investment process.
- Invest in the investment style aligned to your firms' investment philosophy.
- Active, passive or a blend of both. An informed collective choice, decision.
- Cap the overall cost to your clients.
- Utilise our expertise across all asset and product classes. We have experience across all asset classes and the ability to build portfolios with Open-ended funds, ETFs and Investment Trusts.
- Fully risk aligned and managed to your risk profiling framework.
- Adapt asset allocation framework.
- Input into the fund buy list to be utilised for your MPS range.
- If necessary, integrate responsible investment objectives.

Marketing

- Marketing brochure in your brand to bring the proposition to life.
- Monthly Fact-sheets in your branding.
- Monthly / Quarterly dedicated analysis and commentary.

Service

- Quarterly investment committee meetings.
- Dedicated investment and account manager contact. Direct investment team access.
- Upload on your platform of choice with your company name.

Our Partnership Portfolios service is for advisers seeking control of their investment proposition or the ability to co-manufacture alongside Binary Capital.

The service allows you to set the specifications of the service we deliver for you.

Funds Selection

- Select product classes to be utilised – Open ended funds, ETFS and/or Investment Trusts.
- Active, Passive, or blend of both?
- Let us know about any fund preferences, funds that you like, or do not like.
- Approve the fund buy list to be utilised in your MPS range.

Asset Allocation

- Select the asset classes to be utilised.
- Select fixed income sub asset classes.
- Geographic equity over/underweights based on your views.
- Include alternatives or not – i.e. Absolute Return, Commodities.
- Come up with a consensus view.

Portfolio Construction

- Cap the overall cost of the solution. Choose cost cap. i.e. total cost under 0.75%.
- Align to your risk profiling framework of choice.
- Overall investment style preference (Large Value, Core or Growth).

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 ou website: binarycapital.co.uk

Sarb Thind *BA, ACSI*
Head of Sales
t: 0755 764 9718
e: sarb.thind@binarycapital.co.uk

Sam Boughton *BSc*
Client Sales Director
t: 0203 943 5084
e: sam.boughton@binarycapital.co.uk

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Binary Capital Investment Management Ltd is incorporated in England under company number 06692644, registered address, 43-45 Dorset Street, London, England, W1U 7NA, 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: 28 Hampstead High Street, London, NW3 1QA

binarycaptial.co.uk

t: +44 (0)203 943 5080

e: info@binarycaptial.co.uk

28B Hampstead High Street, London, NW3 1QA