

# Building Tomorrow's Wealth



At Binary Capital,  
we know that what  
we do, takes two.

Partnering exclusively with Independent Financial Advisers to deliver long term value, through high-conviction investment management — we support the futures you shape, for the individuals and families you serve.

# About Binary Capital



## Purpose

Binary Capital is an Independent Discretionary Investment Manager established in 2018 with a clear purpose: to create an investment house that champions Independent Financial Advisers as the cornerstone of financial advice.



## Mission

We don't just manage portfolios — we stand behind IFAs, helping them lead individuals towards enduring wealth and lasting security. Delivering the investment focus, transparency, and alignment advisers need to serve their clients with confidence and long-term success.



## Vision

In response to an industry that often prioritises scale over service, uniformity over independence, and short-term gains over enduring outcomes, Binary Capital represents two independent forces — Investment Manager and IFAs — united by one goal: achieving the best outcomes for investors.



## Promise

Small enough to listen, strong enough to lead. We offer the personal connection and responsiveness that advisers value, without sacrificing the depth, discipline, or ambition it takes to lead in today's investment landscape. Our promise: to stay close to the people we serve and steadfast in the convictions that guide us.

## Our Values

### Fully Independent

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

### Long-Term Vision

Prioritising sustainable growth over short-term trends.

### Client Commitment

Dedicated to exceeding client expectations with tailored solutions.

### Future Focused

Defining success by our impact on advisers, investors, and the industry.

## Introducing Our Team



**John Ruskin**  
Chairman

*John Ruskin*

Binary Capital evolved from the vision of our Chairman, John Ruskin — a seasoned financial services entrepreneur — who recognised that adviser firms needed something different. Not just better investment performance, but a more thoughtful partner: one founded on deep investment capability, long-term alignment, and a new standard of service that respects the vital role IFAs play in guiding individuals towards financial wellbeing.



**Saftar Sarwar**  
FCSI, IMC, PgDip  
Chief Investment Officer

*Saftar Sarwar*

Alongside our Founder, Chief Investment Officer Saftar Sarwar has been instrumental in shaping Binary Capital. With a wealth of buy-side, multi-asset and public markets experience, Saftar has architected a robust investment philosophy that combines institutional-grade infrastructure with an entrepreneurial, performance-driven culture.



**Sam Boughton**  
BSc  
Client Service Director



**Sarb Thind**  
BA, ACSI  
Head of Sales



**Tom Jarvis**  
BSc  
Business Development



**Amir Miah**  
MSc, MCSI  
Portfolio Manager



**Gerry Morgan**  
City Capital Compliance  
Compliance Consultant



**Lee Hughes**  
Non-Executive  
Director



# The Binary Advantage

Enhancing your proposition and elevating your practice.






## The Art of Investing

Science-backed. Experience led.

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**Investing with Conviction, Not Consensus**  
 Identifying enduring value ahead of the curve.
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**Staying Patient in a Short-Term World**  
 We allocate capital for the next decade, not the next cycle.
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**Prioritising Clarity Over Complexity**  
 With risk-managed portfolios that elevate quality over quantity.
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## The Strength of Partnership

A team that aligns with yours.





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**Partnering Exclusively with Financial Advisers**  
 Removing conflict and deepening trust.
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**Delivering Industry Leading Responsiveness**  
 With a personal touch that technology can't replace.
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**Keeping Your Brand at the Forefront**  
 Through white-labelled and co-branded solutions.





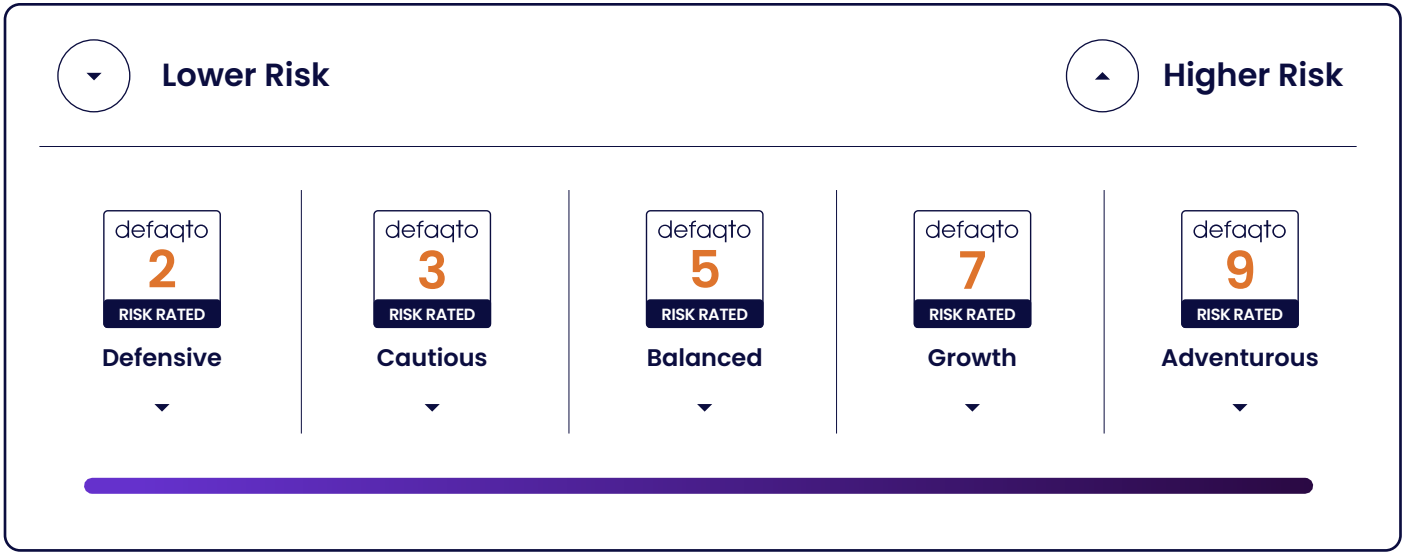
# Investment Philosophy

As a privately owned investment firm, we have developed our investment philosophy entirely in-house, including proprietary processes, models, and strategies. Guided by our values, we emphasise full ownership and independence in our approach to client investments.

Values	Fully Independent	Long - Term Vision	Client Commitment	Future Focused
Investment Principles				
	High Conviction Investors	Investing Long - Term	High - Quality, Liquid Strategies	Targeting Secular Trends
	Genuine Active Management	Long - Term Strategic Asset Allocation	Outcome - Focused, Risk Optimised Portfolios	Seeking Asymmetrical Returns

## Risk Profiles

Mapped to defaqto, our model portfolios come in five defined risk profiles — Defensive through to Adventurous.



# 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.

### Active Providers



### Passive Providers



## Available On

### Platforms



### Data Services



# Portfolios

The Binary Capital offering spans a comprehensive suite of MPS and DFM solutions, underpinned by rigorous risk management and a long-term investment philosophy.

## Flagship Portfolios

Off The Shelf,  
Direct To Adviser

## The Core Portfolio

Blending the Best  
of Active and Passive

## The Passive Portfolio

**0.05%**  
Annual Management Charge

## The Defined Returns Portfolio

Invest in Any Market Environment  
With Downside Protection

## Discretionary Portfolios

Custom Built,  
Direct To Adviser

## Bespoke Model Portfolios

Invest According To  
Your Clients Exact  
Required Outcomes

## The Islamic Portfolio

Invest in Alignment  
to Your Faith

## The Ethical Portfolio

Stringent  
Screening

## The Sustainable Portfolio

Focused on a  
Better Future

## Responsible Investment Portfolios

Built To Last, Invested  
in What Matters

## The ESG Blend Portfolio

A Comprehensive Approach  
to Responsible Investing

## Your Investment Vision Built by Us

## Partnership Portfolios

An Extension of  
Your Business

## In Partnership with Advisers

# The Binary Experience

## What To Expect from a DFM Partnership

### Discovery & Fit 1

We begin with a conversation — not a pitch. This stage is about mutual clarity: understanding your advice philosophy, client base, and growth ambitions to ensure strong alignment before we move forward. *What it feels like: Thoughtful questions, no pressure, honest dialogue.*

### Portfolio Alignment 2

We map your client needs to our investment approach. You'll gain a deep understanding of how our portfolios are built — with transparency, long-term conviction, and a focus on outcomes that match your promise to clients. *What it feels like: Clarity over complexity, trust in process.*

### Onboarding & Integration 3

We make it easy to get started. You'll be guided through a streamlined onboarding process, including client transition support, operational setup, and any platform integrations required. *What it feels like: Efficient, responsive, frictionless.*

### 4 Partnership Enablement

Once you're live, we empower you with everything you need to thrive — from portfolio documentation and communication materials to custom support for client conversations and business development. *What it feels like: Confidence, capability, co-creation.*

### 5 Ongoing Communication

Expect consistent, relevant updates — not noise. Our insights are proactive, timely, and built to help you advise with perspective, not react with panic. We're available when you need us, and transparent when markets shift. *What it feels like: Supported, never surprised.*

### 6 Growth & Strategic Collaboration

As your business evolves, so does our partnership. We co-create strategies to deepen client value, support referrals, and scale your impact — with Binary as an extension of your team. *What it feels like: A true partner, in sync with your growth.*



With deep respect for the human relationships at the heart of wealth management, we work together with IFAs to deliver better outcomes for investors, and a stronger future for advice.

Sam Boughton, Client Service Director

## CONTACT

# Discuss Your Investment Needs With Us

If you are a financial adviser seeking to find out more about our services, please contact us by any of the methods below or visit our website: [binarycapital.co.uk](http://binarycapital.co.uk)



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