Binary Capital

PARTNERSHIP

Partnership Portfolios

Your investment Vision,
Built by Us

binarycapital.co.uk

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.

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.

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.

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.

Our Partnership Team

Sarb Thind

BA, ACSI
Head of Sales / Partnerships

Sarb Thind, Head of Partnerships, who works closely with advisers to integrate our discretionary management as an extension of their firm.

Sarb's focus is simple — to make partnership seamless, aligning our investment expertise with your client relationships to deliver stronger, more consistent outcomes.

Sarb Thind

Tom Jarvis

BSc
Business Development

Sam Boughton

BSc
Client Service Director

Our Investment Team

Saftar Sarwar

FCSI, IMC, PgDip
Chief Investment Officer

Saftar helped create Binary Capital. Within the business he has driven an entrepreneurial, client and performance driven culture.

Over the past 25 years Saftar has worked closely with clients on bespoke and partnership investment strategies. Driving exceptionality in all areas.

Saftar Sarwar

Amir Miah

MSc, MCSI
Portfolio Manager

Chris Li

MEng
Investment Analyst

The Partnership Portfolios

Every advisory firm is different. We offer flexible ways of working together, from ready-made white-label solutions to co-designed portfolios shaped with your Investment Committee. Our aim is to deliver the best-fit framework for your firm, your clients and your long-term strategy.

An extension of your firm's investment expertise.

The Partnership portfolios are built to work seamlessly within your business, giving you the confidence of institutional portfolio management without losing client ownership.

We act as an extension of your firm, providing disciplined discretionary management, rigorous oversight, and continuous governance that align with your advice and your clients' goals.

Built with purpose.

Portfolios are constructed within a defined framework that ensures consistency across clients while preserving the integrity of our investment philosophy.

Every portfolio follows the same disciplined process, rooted in strategic asset allocation.

Managed with precision. Delivered by an experienced management team.

Our investment committee combines quantitative discipline with experienced judgement to keep portfolios aligned through changing markets - ensuring transparency, control, and accountability at every stage.

We support your firm with structured IC processes, reporting, client communications, and consistent research - delivered by an experienced investment manager.

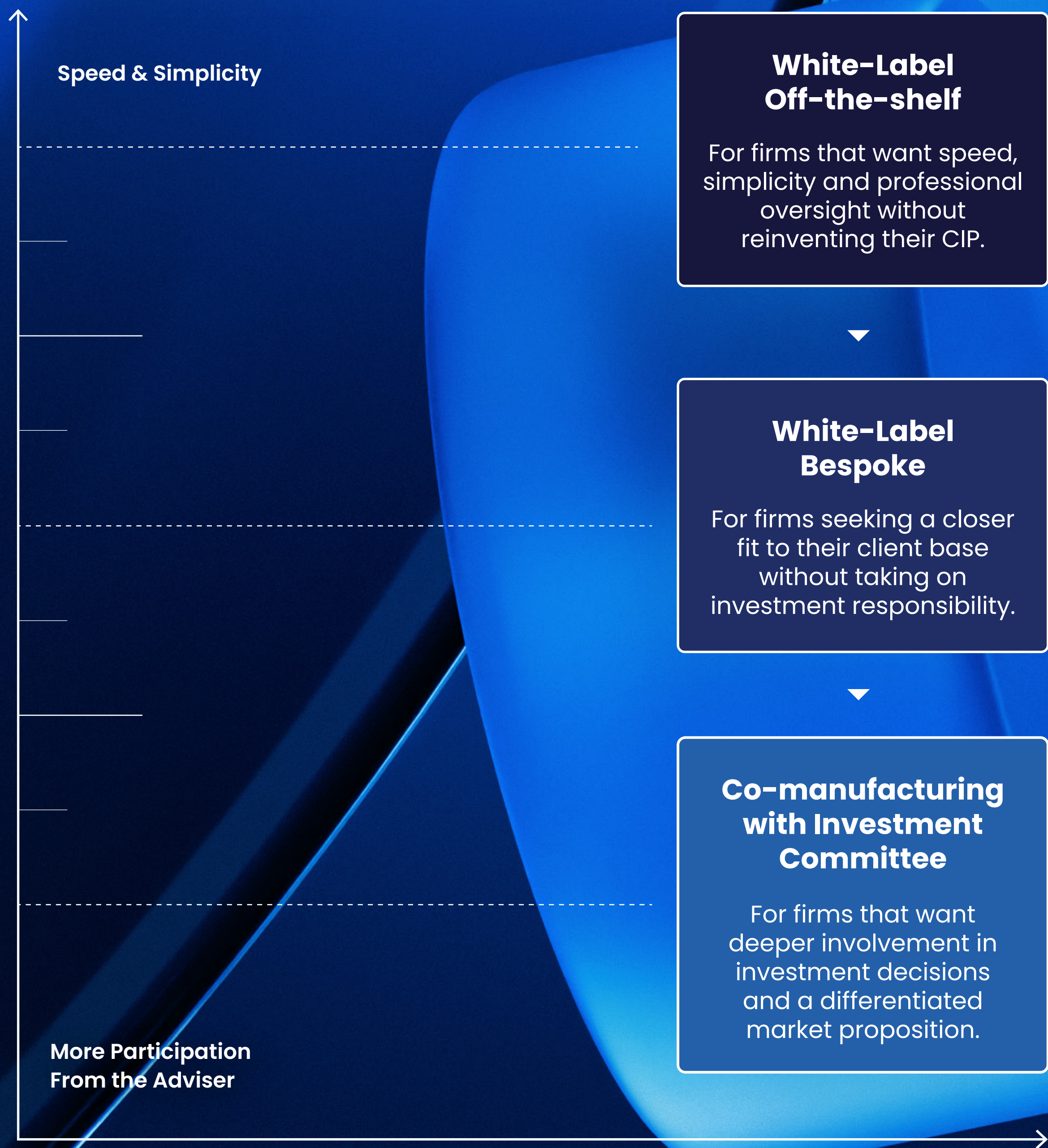
Driven by partnership.

You lead the client relationship; we manage the investments.

Together, we help clients invest with clarity and confidence - delivering outcomes that endure.

Partnerships

What level of partnership works best for your firm?



“ Binary Capital supported my transition from MPS to partnership portfolios by building solutions that are more suitable for my clients and their outcomes.

The onboarding process was seamless. Binary even helped produce literature for client letters informing them of the decision to rebalance into new models ”

Colchester Partner Firm

Partnership Portfolios

Each Partnership is unique, we follow a process built over years of experience to help you build and launch a new mandate.

FOCUS

What does a Partnership look like in Practice?

STAGE 1

Discovery and Fit

A conversation to understand your advice philosophy, client base, risk framework, preferred platforms and growth ambitions.

We agree where portfolios must be the same and where they should be different.

STAGE 2

Review and Analysis

We assess your current model and reporting, present our underlying research, and explore your approach to risk.

This forms the foundation for mandate design, ensuring portfolios align with your philosophy and client objectives.

STAGE 3

Mandate and Governance

We codify investment beliefs, risk parameters, cost ceilings, exclusions, screening preferences and communication standards.

We define roles, decision rights and reporting. You approve the mandate.

STAGE 4

Portfolio Construction

We translate the mandate into a risk-graded suite. Asset allocation and fund selection reflect your beliefs and our best ideas.

We test historical resilience and forward-looking scenarios. You review and sign-off.

STAGE 5

Launch and Enablement

We place models on agreed platforms, prepare white-label materials, and train advisers and support teams.

We provide client transition guidance to create a frictionless move.

STAGE 6

Ongoing Management and Reporting

We monitor markets and portfolios, implement medium-term views, and rebalance on schedule or when risk limits trigger. We deliver concise reports and investment committee packs at agreed intervals.

STAGE 7

Growth and Strategic Collaboration

We help you deepen client value, support referrals, and scale your proposition. As your firm evolves, the mandate adapts - supported by access to our wider adviser ecosystem beyond investment management.

STAGE 8

Evolution and Future Planning

Partnerships grow over time. We assess portfolio outcomes, identify opportunities for innovation, and refine strategies to strengthen your long-term competitive position and client impact.

What To Expect?

As your partner, we provide branded communications that deepen client engagement and keep your proposition front of mind. Everything is designed to be clear, accessible, and client-ready, with a focus on what matters most.

- **Monthly Factsheets**
  Concise, branded updates that clients can read and trust.
- **Quarterly Investment Reports**
  Transparent reporting on performance, attribution, and positioning.
- **Meet the Managers**
  Access to the Binary Capital Portfolio Management team at a moment's notice.
- **Thought Leadership Pieces**
  Expert insights presented under your brand to build authority.
- **Monthly Market Updates**
  Short, timely summaries of what's driving markets.
- **Market Commentaries**
  Context and analysis to help advisers explain the bigger picture with confidence.
- **Portfolio X-Ray Reports**
  An in-depth reporting for clients who want a detailed view of their investments.

What Can Be Tailored?

When we work in partnership with growing firms, our goal is to help you and your clients to continue to thrive.

A range that maps to your chosen **risk profiler.**

Content creation to fully enhance the **client journey.**

Tailored **investment committee** content included.

Fully **active**, fully **passive** or a **blend**.

Tailored **asset allocation.**

Cap the overall **cost** to the client.

Tailored range available across the **platforms** you require.

Client-friendly **literature** and communications.

Case Study 1

Two recent examples show how our approach adapts to different adviser needs.

CASE STUDY 1

Low-Cost, White Label MPS

Background

An adviser's client base was spread across a range of multi-asset funds, creating inconsistency and cost pressures. They needed a lower-cost, more streamlined solution to support client transitions, while retaining their brand identity front and centre.

Our Approach

Using our white-label bespoke service, we reviewed their CIP and philosophy, then adapted existing portfolios to align with their client base. Models were launched across four platforms, supported with co-branded factsheets, tailored marketing, and branded reporting.

Results

Cost-sensitive clients were transitioned smoothly, gaining clarity and cost savings. The adviser now has a scalable, simplified CIP with consistent governance and branded materials, reducing operational complexity while reinforcing their market positioning.

At Binary Capital, we work in partnership with advisers to deliver solutions that reduce complexity, strengthen CIP frameworks, and create measurable client value.

Case Study 2

CASE STUDY 2

Blended Portfolio with Investment Trusts

Background

An adviser wanted to offer clients access to investment trusts within model portfolios, recognising their role in delivering long-term outcomes. They were keen to integrate these into their CIP in a way that was both consistent and client-ready - and valued that Binary Capital could support this within our framework.

Our Approach

We conducted a detailed review of their CIP and identified scope to enhance it with a blended solution combining passive funds, active managers, and investment trusts. Together, we agreed a mandate that reflected their philosophy and risk framework, ensuring it aligned seamlessly with their advice proposition.

Results

The adviser seamlessly rolled out the new portfolio across their client base. Clients benefited from a more diversified solution and lower-cost, while the adviser enhanced engagement, reinforced their CIP, and strengthened their reputation with a differentiated, high-quality proposition.

CASE STUDY

Whether the priority is cost leadership or specialist portfolio construction, our role is to design and deliver solutions that carry your brand, fit your CIP, and provide clear value to your clients.

Five Reasons to Partner With Us

Adviser-led, Brand-first

You remain at the centre of the client relationship. We support you with full transparency, producing white-label reporting and commentary that keeps your brand, not ours, front and centre.

Independent and Conflict-free

We have no in-house products and no ties that compromise outcomes. Our open-architecture approach ensures fund selection is guided by evidence, aligned to your philosophy, and focused purely on client benefit.

Disciplined, with Direct Access

Portfolios are managed within a strategic asset allocation framework, using only liquid, transparent instruments. Oversight includes volatility bands and stress testing, with advisers given direct access to the decision-makers behind every adjustment.

Cost Leadership with Purpose

Our Passive Portfolio runs at 0.05% AMC - among the lowest in the UK. We believe cost is a certainty, returns are not, and we only allocate fees where they add demonstrable value.

Breadth with Clarity

From Blended and Passive portfolios to outcome driven and tailored mandates, every solution is risk-mapped, platform-ready and designed to integrate seamlessly into your CIP. Built for scale, managed with discipline, and structured to last.

"Working with Binary Capital has been outstanding. Their market-leading service, direct access to the full investment team, and unwavering commitment to excellence make them an invaluable partner. They respond with clarity and speed, consistently going above expectations, and have become integral to how we deliver the best outcomes for our clients."

Gloucestershire Partner Firm

Sarb Thind

BA, ACSI

Head of Sales / Partnerships

07557 649718

sarb.thind@binarycapital.co.uk

Sam Boughton

BSc

Client Service Director

0203 943 5084

sam.boughton@binarycapital.co.uk

BinaryCapital

t: +44 (0) 203 943 5080
e: info@binarycapital.co.uk
28B Hampstead High Street,
London, NW3 1QA

binarycapital.co.uk