



Introduction Brochure

# ebi Model Portfolio Service

*Helping you invest with confidence*

Certified



Corporation

ebi meets high  
standards of social and  
environmental impact.





For Retail Investors



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# Who we are

## ebi is a Discretionary Investment Manager (DIM)

We work alongside your financial adviser to professionally manage the portfolio that supports your long-term financial goals. Our approach is transparent, disciplined and based on evidence-led investment principles.

## What a Discretionary Investment Manager does

A DIM is authorised to make day-to-day investment decisions on your behalf – such as when to buy or sell within your chosen portfolio.

These decisions are always made within the risk level and investment strategy you agree with your adviser. You stay in control of your goals; your adviser recommends the right portfolio, ebi manages it for you.



### You

Set your goals and preferences.



### Your Adviser

Provides professional advice and recommends a suitable portfolio.



### ebi (DIM)

Manages and monitors the portfolio on your behalf.



### Your Portfolio

Kept aligned with your agreed risk level and strategy.

# What we do

Once you and your adviser have agreed your goals, preferences and risk level, ebi manages the portfolio on your behalf. Our role is to keep your investments aligned with the strategy recommended by your adviser.



## Portfolio Management

Monitoring the underlying investments to keep the portfolio aligned with the agreed strategy.

### Example:

If your chosen portfolio strategy is in global equities, we ensure your portfolio continues to reflect that approach.



## Portfolio Rebalancing

ebi rebalances your investments when required. This means if market movements cause your risk level to drift over time, we adjust it back to its intended target.



## Ongoing Monitoring and Adviser Support

Your financial adviser is responsible for making sure the portfolio meets your specific needs over time. We support them in this role by providing research and continuous monitoring.



# Your adviser's role

Working together to support your long-term investment goals. *Below* is a clear view of who does what, so you know exactly how your adviser and ebi work together on your behalf.

## Your Adviser

- Understands goals, financial situation & risk attitude
- Provides personalised financial advice
- Recommends a suitable portfolio for your needs
- Reviews your situation on an ongoing basis
- Acts as your main point of contact for any changes

## ebi

- Designs and manages portfolios your adviser may recommend
- Selects and monitors the underlying investments
- Rebalances portfolios when required
- Provides research, reporting and oversight to your adviser
- Implements updates to the portfolio strategy

**ebi does not provide financial advice. All advice relating to suitability or personal recommendations is given by your adviser.**



## A message from Craig, ebi's founder



"As a financial adviser, I saw how difficult it was for individual investors to make sense of the complex world of investing.

I founded ebi to change that—to offer financial advisors clear, transparent, and evidence-based investment solutions that put their clients' long-term goals first.

We're here to help you invest with confidence and peace of mind."

Craig Burgess,  
Chief Executive Officer and founder of ebi

# Why advisers choose ebi

Advisers choose ebi to help deliver clear, disciplined & transparent investment outcomes for their clients. *These include:*

## Diversification



Advisers gain access to portfolios built with broad global exposure to help manage client risk.

## Lower-cost approach



Cost-effective solutions that help advisers demonstrate value to clients.

## Evidence-Based Philosophy



A clear, long-term investment framework grounded in academic research.

## ESG Choices



Sustainable portfolio options for clients agreed with ethical or Environmental, Social or Governance (ESG) preferences.

## Award-Winning Service



Independent recognition for service, innovation and value.

# Industry recognition

We are proud of the industry acknowledgement of our service, value and innovation.

## Service Excellence



### Best Outsourced Investment Manager

Money Marketing Awards 2025

### Most Useful Digital Interface

Citywire Adviser Choice Awards 2025

### Best Model Portfolio Service

Professional Adviser Awards 2024

## Value for Money



### Best Value for Money

Citywire Adviser Choice  
Awards 2025

## Sustainability



### Best ESG Portfolio: Earth Suite

Investment Week Sustainable  
Investment Awards 2025



# Evidence Based Investing

Our approach is built on long-term research into how markets work. Rather than trying to predict short-term movements, we follow a clear and disciplined plan designed to support your long-term investment goals.

*What this means in practice:*

## Diversification

We invest globally to spread risk across many countries and companies. This helps reduce the impact of any one investment performing poorly.

### Example:

Not just the UK — we invest across the US, Europe, Asia and more.

## Staying Invested

We don't try to time the market. Predicting short-term ups and downs is extremely difficult, so we follow the agreed long-term plan.

### Example:

We stay invested through uncertainty rather than jumping in and out.

## Long-Term Discipline

We focus on long-term goals. Markets can move sharply day to day, so we avoid emotional decisions that may harm outcomes.

### Example:

During volatile periods, we stick to the strategy rather than reacting to short-term noise.

## Cost Efficient

Lower costs mean more of your money stays invested. We use cost-efficient funds where suitable to help reduce long-term fees.

### Example:

Choosing funds with lower ongoing charges helps minimise costs over time.

In summary, our approach follows three key principles: **Diversify**, **Stay the course** and **Keep costs low**.

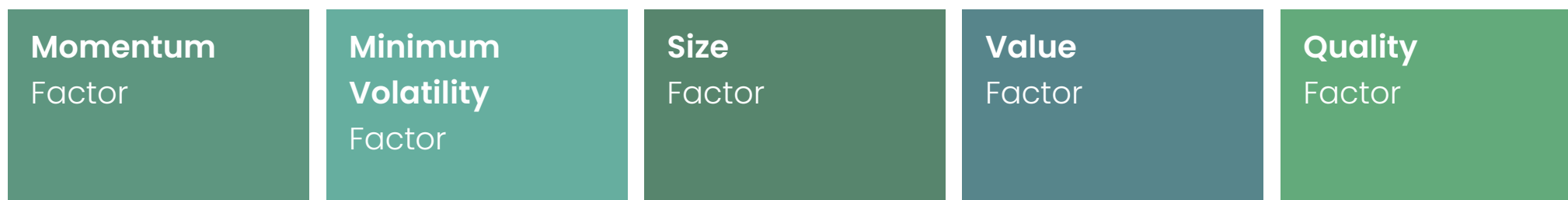
**The value of investments can go down as well as up and it is possible to get back less than the amount invested. Past performance is not a reliable indicator of future performance.**

# Factor Based Investing

Factor investing is an investment approach that uses market data to help explain why different investments perform differently over time.

Rather than relying on individual forecasts or market timing, factor investing focuses on certain investment characteristics, known as “factors”. This approach seeks to improve returns for the level of risk taken over time, though this cannot be guaranteed.

ebi’s Vantage Earth portfolios provide exposure to a range of widely recognised factors, including:



Each factor can behave differently depending on market conditions. Combining factors may help diversify how a portfolio performs over time, but diversification does not eliminate the risk of loss.

Factor-based portfolios can experience periods of both outperformance and underperformance when compared with traditional market-weighted investments.

**Factor investing is a long-term approach and may not be suitable for everyone. The value of investments can fall as well as rise, and you may get back less than you invest.**

**Your financial adviser can help assess whether a factor-based approach is appropriate for your individual circumstances.**

# ESG Investing

What is ESG? ESG stands for Environmental, Social, and Governance — three key factors used to evaluate the sustainability and ethical impact of investments.



## Environmental

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## Social

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## Governance

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ESG portfolios may suit investors who want their investments to reflect environmental, social or governance values, avoid certain industries, or support stronger sustainability practices. They are appropriate for those who understand that ESG portfolios may perform differently from the wider market and that excluding sectors can affect diversification.





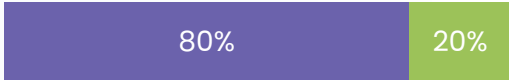
# Risks

Your adviser will explain the specific risks relevant to your plan. *Below* is a summary of common investment risks.

Risk Type	What it means	Why It Matters to You
Market Risk	Investment values can rise and fall due to economic, political, natural or market events.	Your portfolio will experience ups and downs over time. Short-term drops are normal.
Interest Rate Risk	Changes in interest rates affect the value of certain investments, especially bonds.	When interest rates rise, bond values may fall.
Inflation Risk	Prices of goods and services increase over time.	If your investments don't grow faster than inflation, the real value of your money may fall.
Currency Risk	Global investments can change in value as exchange rates move.	Even if the asset stays the same price, currency movements can affect your returns.
Diversification Risk	Diversification aims to lower risk, it cannot remove it entirely.	Even well-diversified portfolios can fall in value.

# Understanding investor types

These examples show how portfolios vary depending on your goals and comfort with risk. Your adviser will help identify the approach that suits you best.

Investor Type	Objective	Portfolio	Example  Equities  Bonds
Cautious Investor	Seeks stability and accepts lower potential growth. May prefer portfolios with a higher proportion of defensive assets.	Higher allocation to bonds and lower exposure to equities.	
Balanced Investor	Seeks a balance between stability and growth. Comfortable with some short-term ups and downs in exchange for the potential for steadier, long-term returns.	A mix of growth and stability over the long term.	
Growth Investor	Comfortable with higher short-term volatility in pursuit of longer-term growth.	Long-term wealth accumulation with higher risk tolerance.	

Example charts are for demonstrative purposes only, and show how portfolios can be matched to different investor needs.

# What fees will I pay?

Your total cost is made up of several parts. Each provider sets their own charges.

Fee Type	What it means
ebi fee	For portfolio management
Fund fees	The costs of the underlying investment funds
Platform fee	For holding and administering your investments
Adviser fee	For personalised financial advice
Transaction costs	Costs incurred when buying or selling investments
Total Cost	Varies depending on your adviser, platform, funds and transactions

Each part of the bar represents a cost included in your total fee.

Actual amounts vary depending on your adviser, platform and the funds used. Speak to your adviser for a full cost breakdown.



\* Total cost excludes transaction costs, which may apply when investments are bought or sold.

# How we deliver good investor outcomes

We aim to support good long-term outcomes by keeping your portfolio aligned with your agreed goals and risk level.

## Regular Oversight



We review portfolios to keep them aligned with their risk level and long-term goals.

## Clear Reporting



Advisers receive simple updates on performance and portfolio changes.

## Robust Governance



A structured process supports disciplined decision-making.

## Adviser Support



Tools and research help advisers show suitability and keep you informed.



# We're here to help

We are committed to supporting all investors, including those who may have additional needs or experience vulnerable circumstances at any time.

If there is anything about your personal situation that might affect how you interact with our services, please let us or your financial adviser know. *Examples may include:*



Changes to  
your health



Life events such as  
bereavement or  
financial difficulty



Low confidence  
with financial  
information



Accessibility needs  
(e.g., large print,  
audio, or digital  
formats)

You can contact us at [enquiries@ebi.co.uk](mailto:enquiries@ebi.co.uk) or 01922 472 226, and we will work with your adviser to put appropriate support in place. Alternative formats of this brochure are available on request.



# Glossary

## **Adviser Charges**

Fees you pay to your financial adviser for advice and ongoing support.

## **Asset**

Something of value you can own, such as cash, shares or bonds.

## **Asset Allocation**

How your money is divided across different types of investments.

## **Bonds**

Loans to companies or governments. Bond values can rise or fall over time.

## **Diversification**

Spreading your investments to reduce the impact of any one asset performing poorly. It does not remove risk.

## **Equities (Shares / Stocks)**

Ownership in a company. Share prices can rise or fall depending on markets and company performance.

## **ESG (Environmental, Social, Governance)**

A way of selecting investments based on sustainability and ethical factors.

## **Factors (Return Drivers)**

Characteristics of certain investments—such as company size or price—that research shows may influence long-term returns. Factors may perform differently from the wider market and are not guaranteed.

## **Fund Costs**

Fees charged by the investment funds within your portfolio.

## **Inflation**

The increase in the cost of goods and services over time, reducing purchasing power.

## **Platform Charges**

Fees for the service that holds, administers and reports on your investments.

## **Portfolio**

A collection of your investments, such as funds, shares and bonds.

## **Rebalancing**

Adjusting your portfolio back to its intended mix when market movements cause it to drift.

## **Risk Profile**

A measure of how much risk you are willing and able to take with your investments.

## **Volatility**

How much the value of an investment moves up and down over short periods.



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The price of shares and investments and the income derived from them can go down as well as up, and investors may not get back the amount they invested.

**This document has been provided to you by your financial adviser, who can help explain its contents.**

**Past performance is not necessarily a guide to future performance.**



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