Renaissance Wealth Management (UK) Limited (FRN: 941766)
IFPR Regulatory Disclosures for the year ending 31 March 2026

Introduction

The Investment Firms Prudential Regime (IFPR) came into effect on the 1st of January 2022 as a new regime for UK firms authorised under the Markets in Financial Instruments Directive (MiFID), or 'MiFID firms' which includes AIFM's which conduct MiFID like activities (Collective Portfolio Investment Management firms in FCA parlance). The IFPR was implemented by the Financial Conduct Authority ("FCA") as prudential regulation within the "MIFIDPRU" rules of the FCA's handbook.

The new prudential regime, as set out in the MIFPRU Handbook, seeks to address the potential harm posed by investment firms to not only the firm itself (i.e., manage risks to the Firm directly based on their exposure), but also to their clients and the markets they operate in. MIFIDPRU contains disclosure requirements to improve transparency for market participants as to how firms are operated, which even apply to small firms subject to MIFIDPRU.

This document sets out Renaissance Wealth Management (UK) Limited's ("RWM", "we", "us" or the "firm") public disclosures required under MIFIDPRU, as implemented on a proportionate basis given the size and complexity of the firm, in relation to governance Arrangements, own funds and own funds requirements as set out under the FCA's MIFIDPRU rules.

Scope and application of disclosures

The disclosures in this document relate to RWM, incorporated in England and Wales and authorised by the FCA.

RWM is "small and non-interconnected investment firm" ("SNI" firm) under MIFIDPRU.

These disclosures are published on at least an annual basis in line with the annual publication of RWM's audited financial statements, with reference point 31st March 2026. Revised disclosures will be published should significant changes occur to RWM's business model.

None of the disclosures have been audited and they have been produced solely for the purposes of satisfying the MIFIDPRU requirements. These disclosures are published on the RWM's website.

Basis of disclosures

RWM is required to disclose on an individual entity basis, and these disclosures have been prepared in line with the requirements described in MIFIDPRU 8. These disclosures include information in relation to the firm's:

- Risk Management objectives and policies
- Remuneration

Risk Management objectives and policies

The Firm's risk appetite has been set by the directors and it records all identified risks in its Risk Matrix. The Compliance Officer is responsible for maintaining the Risk Matrix. The Risk Matrix is linked to the firm's Internal Capital Adequacy Risk Assessment (ICARA).

The Board have overall responsibility to:

- oversee the risk management framework including systems, practices and policies/ procedures that are in place to ensure there is appropriate risk identification and management;
- ensure the Firm has complied with all the relevant FCA rules and regulations and that the Firm has appropriate procedures in place which document how it complies with the FCA rules;
- to review and assess the risk management strategy and Risk Matrix including, where appropriate, to ensure that risks are adequately mitigated; and
- to ensure that the compliance and risk management functions are adequately resourced, have appropriate independence within the Firm and have the appropriate standing.

Remuneration

The MIFIDPRU Remuneration Code is split into three sections, which the FCA refers to as the "basic", "standard" and "enhanced" requirements. Which requirements apply depends on whether the firm is classified for the purposes of the IFPR as a small and non-interconnected (SNI) firm, a non-SNI firm, or a large non-SNI firm.

Renaissance Wealth Management (UK) Limited, a company registered in England and Wales No.: 10524129. www.ukrwm.co.uk
Registered address: Niddry Lodge, 51 Holland Street, Kensington, London, W8 7JB. Physical address: The Clubhouse, 8 St James's Square, St James's, London SW1Y 4JU
Directors: BG Kirsch, JM Ralph, A Rapanos, CJ Trower
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Renaissance
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RWM is a SNI firm subject to the “basic” remuneration requirements under the MIFIDPRU Remuneration Code.

The objectives of its financial incentives

RWM aims to establish a staff remuneration framework that is appropriate to its size and internal organisation, nature, scope, and complexity of its activities and is developed to align the Firm’s remuneration practices with its risk tolerance. The Firm has designed its Remuneration Policy to ensure that it complies with the MIFIDPRU Remuneration Code (and AIFMD remuneration rules). This Policy aims to ensure that the way in which RWM compensates its staff:

A. is consistent with and promotes sound and effective risk management;
B. does not encourage risk taking which is inconsistent with the risk profile of the portfolios it manages;
C. includes measures to avoid conflicts of interest; and
D. is in line with the business strategy, objectives, values and interests of Marsham and its investors
E. is proportionate to the size and complexity of the Firm
F. is gender neutral and do not discriminate on the basis of the protected characteristics of an individual in accordance with the Equality Act 2010.

How the firm’s remuneration is determined

The Board review remuneration annually for all staff. Basic salaries and pension contributions are reviewed in line with individual performance and agreed by the Board. Bonuses are discretionary and agreed by the Board linked to the firm’s overall financial position and in line with individual performance.

Quantitative disclosure

In the year ended 31st March 2026 the Firm defined its Code Staff as the Board and Senior Managers. The aggregate annual remuneration for Code Staff for the year was:

Fixed - £ 856,766.96

Variable - £ 408,326.04

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