

OneSIPP

<p>The retirement solution that's big on choice and low on cost.</p>

What investments are included in the offer?

There are two different routes to access the expertise of our award-winning investment team through the free OneSIPP offer. Each investment solution has a minimum qualifying investment amount as detailed below:

Sanlam Multi-Asset Range

The Sanlam multi-asset range uses the same investment philosophy and process behind our discretionary portfolios but with lower management fees in a unitised fund structure.

Clients investing £100,000 and above will benefit from having the OneSIPP initial and annual charges waived. Please read the **OneSIPP At A Glance** document for further details on charges.

The range consists of four directly invested funds with different long-term return and risk objectives so they may appeal to a variety of clients depending on their individual risk appetite:

- Sanlam Conservative Fund (risk profile 2)
- Sanlam Defensive Fund (risk profile 3)
- Sanlam Cautious Fund (risk profile 4)
- Sanlam Balanced Fund (risk profile 5)
- Sanlam Growth Fund (risk profile 6)

Investments in the range through the OneSIPP special deal will be made through insured mirror funds which invest directly in the underlying fund and clients hold units in the mirror fund.

These funds 'mirror' the performance of the underlying fund that they invest in. The unit price of the mirror fund will be different to that of the underlying fund as each fund will have a different launch date. Performance of the mirror fund compared to the underlying fund may slightly differ due to differing charges and cash holdings required to facilitate fund flows.

Find out more about our Multi-Asset range

Discretionary Fund Management

Designed to support you and your clients manage their investments with a tailored service, our discretionary service comes with a dedicated investment professional who will create and then manage bespoke client portfolios in line with their specific requirements.

Clients investing £350,000 and above will benefit from having the OneSIPP initial and annual charges waived. Please read the **OneSIPP At A Glance** document for further details on charges.

Experience matters

The team has been established for more than 15 years and has experience across a range of asset classes including equities, fixed income, property (listed and non-listed) and alternatives. They have the expertise required to seek out investment opportunities from around the world and adapt to a continuously changing investment environment.

Ethical investing

As well as providing the choice of active and passive investments, our portfolio managers are able to create bespoke ethical portfolios which are focused on meeting investment objectives while reflecting ethical considerations. With over 20 years' ethical investment experience, we are proud to offer this capability as part of our DFM service.

Working in partnership with you

Our discretionary management teams have offices across the country and will work with you and your clients to build portfolios to suit their financial needs and requirements. You can speak to our portfolio managers as much or as little as you like, and we encourage regular contact so that we can review performance and respond to any changes.

[Find out more about our DFM service](#)