

Model portfolios – risk-rated solutions

We offer financial advisers a wide choice of investments that can meet their clients’ individual objectives through our ranges of risk-rated model portfolios.

Financial advisers are increasingly seeking investment solutions from asset managers with the experience and resources required to manage client portfolios. By partnering with a leading firm like Sanlam, you can spend more time focusing on growing your business and adding value to your client relationships.

Managing wealth to agreed risk profiles can be particularly time consuming, and comes with additional regulatory responsibilities. That’s why many advisers choose to use Sanlam’s risk-rated model portfolio services.

These provide the flexibility and control that today’s financial advisers need to meet different investment objectives with precision through the most appropriate vehicles, including ISAs and SIPPs.

Active model portfolios

Our active model portfolios are a range of investment funds blended in line with specific risk profiles and managed by a team looking to outperform the relative benchmark. We create portfolios by combining actively managed third-party funds from the whole of the market, which we blend according to the investment environment and outlook for potential returns. By adjusting the mix of funds, we ensure the portfolios remain within the agreed level of risk.

This service is suitable for your clients who are willing to pay active management fees in the expectation that it is possible to outperform the benchmark.

Index model portfolios

A lower-cost option, suitable for your clients who are more sensitive to fees or don’t believe it’s possible to outperform a benchmark through active management. The investment team constructs and manages the portfolios in line with their risk profiles by combining index-tracking vehicles, such as exchange-traded funds (ETFs). They aim to match, as closely as possible, the risk and reward of the Sanlam risk benchmark over the long term.

Socially responsible investment (SRI) model portfolios

Socially responsible investing is increasingly popular, particularly among a new generation of younger investors. We offer a straightforward way for financial advisers to provide their clients with SRI investments through our range of risk-rated model portfolios. The investment team combines investment funds with a bias towards SRI investing, which they blend according to risk profiles.

These portfolios are suitable for clients who want a portfolio manager to make active investment decisions and offer the potential to outperform the Sanlam risk benchmark over the long term, while also investing ethically.

Investment expertise

Partnering with Sanlam gives financial advisers access to our award-winning fund managers and their research teams. 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.

The senior fund manager behind our model portfolios is Barry Cowen Senior, who has been working in investment management since 1997 and in the finance industry since 1991. Before joining Sanlam in 2011 as a senior investment manager, Barry was a managing director at Titan Fund Management (Mauritius), which he helped to establish. Before this he was a portfolio manager at Société Générale, specialising in fixed income, money markets and foreign exchange.



“We aim to deliver a more comfortable investment journey for clients.”

Barry Cowen, Fund Manager