Discretionary fund management

Sanlam discretionary fund management supports financial advisers and their clients whatever their investment needs. Providing a bespoke or model type approach based on client requirements.

Using a discretionary manager can free up more time to spend with your clients and helps to build consistency of investment approach and management.

We work closely with financial advisers to create the right portfolios for your clients. You assess your client's attitude to risk and tell us their financial goals and any specific requirements they may have, like how much growth they would like to achieve or a regular income. We can also incorporate ethical and socially responsible investing into portfolios. We'll then work within these parameters to create and maintain a portfolio for your client.

We don't believe in a 'one size fits all' approach. Our services are designed with the specific requirements of you and your clients in mind, with the overall goal of giving you both peace of mind. Effective communication is important and we aim to provide information about your clients' investments in a timely and well-presented manner. Regular portfolio valuations are designed to be clear and transparent, and you can access your account online at any time.

Bespoke portfolio management

An investment portfolio can help your clients set and meet realistic financial goals, whatever their stage in life. Our experienced portfolio managers have support from our teams of analysts and investment managers. Their knowledge means they take a holistic view of your clients' finances.

Our approach focuses on the following:

Realistic goals - We like to protect and grow your clients' wealth in equal measures. We always work to realistic longer-term goals so that we don't expose them to unnecessary risk.

Flexibility -We understand that your clients' circumstances are always changing and that our approach may need to as well. Our personalised service means we can respond to your clients' needs promptly, whatever life throws at them.

Value for money - We're dedicated to giving your clients value for money as we believe investment cost has a meaningful bearing on overall investment returns.

Evidence based investments - Our robust evidence-based framework means our investment decisions are based on in-depth fundamental research.

Transparency - We'll help keep your clients informed by explaining our investment decisions in detail and updating you regularly on how their portfolios are performing.

Tax-efficient solutions - Managing your clients' investments tax efficiently is central to our service, by using the various tax wrappers available to help manage client assets as part of a cohesive strategy.

Capital gains tax (CGT) management - We offer CGT management as part of our service and, where applicable, we seek to make use of your clients' annual allowances when managing their portfolios.