

# Specialist Investment Services

Our investment expertise,  
built around your investment philosophy



Wealth

# As a financial adviser, your time is valuable

Every successful adviser knows that crafting an individual advice philosophy that is true to your beliefs is the first step to building a successful practice.

You want to offer your clients the best possible advice and service, and ensure you focus on the areas that will make the biggest difference to their financial futures.

There is no single right answer to providing suitable investment advice, but there are many wrong ones. What may be a right answer today may not be right tomorrow as your clients' needs change. At the same time, regulatory pressures are placing ever-greater demands on your time.

When it comes to investing, managing a client base that is diverse in terms of both needs and asset size is not easy. Ensuring your investment recommendations remain relevant to your clients as market and economic conditions change can become a full-time job, especially as your client base grows.

You need a solution that enables you to balance these demands while easing your administrative burden. Underpinned by thorough research and reporting, Sanlam's Specialist Investment Services gives you the opportunity to manage your client relationships while maintaining control of your investment process. We'll help you ensure your ability to build a sustainable practice today and well into the future.

Our approach gives you more time to provide suitable advice to your clients, while making sure you continue to be fully compliant. We lift the significant burden of investment management administration from your shoulders, while delivering a solution that is built around your philosophy.

## A long-term strategic partnership

This long-term strategic partnership provides benefits to you and your clients:



by drawing on our investment management expertise, you enjoy more time to spend with your clients and growing your assets under management



we enhance your service by implementing portfolio changes simultaneously for all clients



we manage the administrative and research burden involved with managing investments



we construct tailored investment solutions aligned with individual risk profiles



our portfolio managers will provide ongoing support and expertise

# The solution

Sanlam's Specialist Investment Services offers you the ability to give your clients the best possible investment options, all based on your advice philosophy.

We work with you to create professionally managed, risk-profiled model portfolios. We'll help you identify the most appropriate investment solutions for your clients and ensure your advice continues to meet their needs.

## Our insight and investment expertise

Working with us provides you with the opportunity to combine your insight and experience with the power of Sanlam's global investment expertise.

## Branding

Keep your own brand to help strengthen your business. Or use the Sanlam brand as support or as product provider.

## Discretionary permissions

Using our discretionary service to help you to manage risk and reduce costs.





### *Managing time and investments*

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Our parent company, Sanlam, South Africa, has been running this type of solution for more than 2,000 advisers for nearly eight years, with R12 billion\* of assets under management.

They recently surveyed a selection of their advisers and we believe similar responses to these statements could be reflected here in the UK.

35%

say they are trying to do too much

30%

say they are thinking about taking action but struggle to execute

13%

feel “completely in control” of their time

10%

feel “completely in control” of their business

That's why so many have chosen this investment service, which is the reason for creating the UK Sanlam Specialist Investment Services.

\*equivalent to more than £680 million; figures as at 31 December 2018.

# What does this mean in practice?

You'll gain access to the wide-ranging expertise that makes up our Specialist Investment Services.

## **Investment expertise**

- A well-defined investment committee framework with a clearly documented investment philosophy and process.
- Clear investment mandates suited to your unique client base with portfolios that are implemented and continually monitored by investment professionals.

## **Flexibility and control**

- You'll continue to participate in the portfolio management process, which includes periodic meetings where decisions are recorded.
- You'll chair regular investment committee meetings so that you remain in control of all decisions that affect your clients' portfolios.

## **Expert support**

- Access to market and manager research, a dedicated investment professional and account director for business development.
- Investment committee feedback incorporated into management decisions.
- We'll deliver a proposition that your clients will recognise as your own investment solution.

## **A safe working environment**

- Confidence that you are meeting your legal and compliance obligations.
- Streamlined investment administration and the ability to implement portfolio changes across your client base in one easy process.

# The investment committee framework

We've designed our solution to bring additional discipline and rigour to your investment process. As well as meeting all your regulatory requirements, you'll continue to be involved in managing portfolios.

Our solution provides a framework for establishing your portfolios and ensures the options you present to your clients are aligned with your advice and suitability processes. The result is a range of model portfolios with clearly articulated and documented goals.

The investment committee framework incorporates:

- A strong focus on fund analysis, ensuring you understand what's driving fund performance.
- Periodic meetings, which include an economic overview, asset allocation and manager analysis.
- Discussions guided by you, your account director and a dedicated investment professional.

# Constructing and managing portfolios

We help you achieve suitable investment outcomes by finding skilled managers that are not only suited to today's environment, but can also help your clients benefit from changing economic conditions.

We believe financial markets are inefficient in the short term and that asset prices can deviate from their fair value. Our investment committee framework can help you achieve suitable investment outcomes and has the following objectives in mind that help us in the construction of your investment solution:

- We gain a better understanding of your advice process so we can establish the guiding principles that underpin the way your portfolio is managed.

- Clear guidelines from the start help to maintain the focus on delivering on the contracted mandate.
- Together, our partnership aims to achieve the investment objectives of the portfolio while keeping the desired investor outcome firmly in focus.

You are integral to the investment committee and manager selection process. We will help you maintain the strength of your proposition, enabling you to offer it to your clients with complete confidence.



The process

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*The investment committee framework provides  
a robust and disciplined process*

# Our expertise

Sanlam's Specialist Investment Services offers you access to a wide range of expertise:



investment committee framework, which you'll chair so that you remain in control of all decisions



expertly managed white-label investment solutions, which we model precisely to your requirements



a dedicated research team and high-quality reporting facilities along with legal and compliance support

# Contact us

To find out more about Sanlam's Specialist Investment Services and the benefits it could offer both you and your clients, please contact your account director or our sales support team.

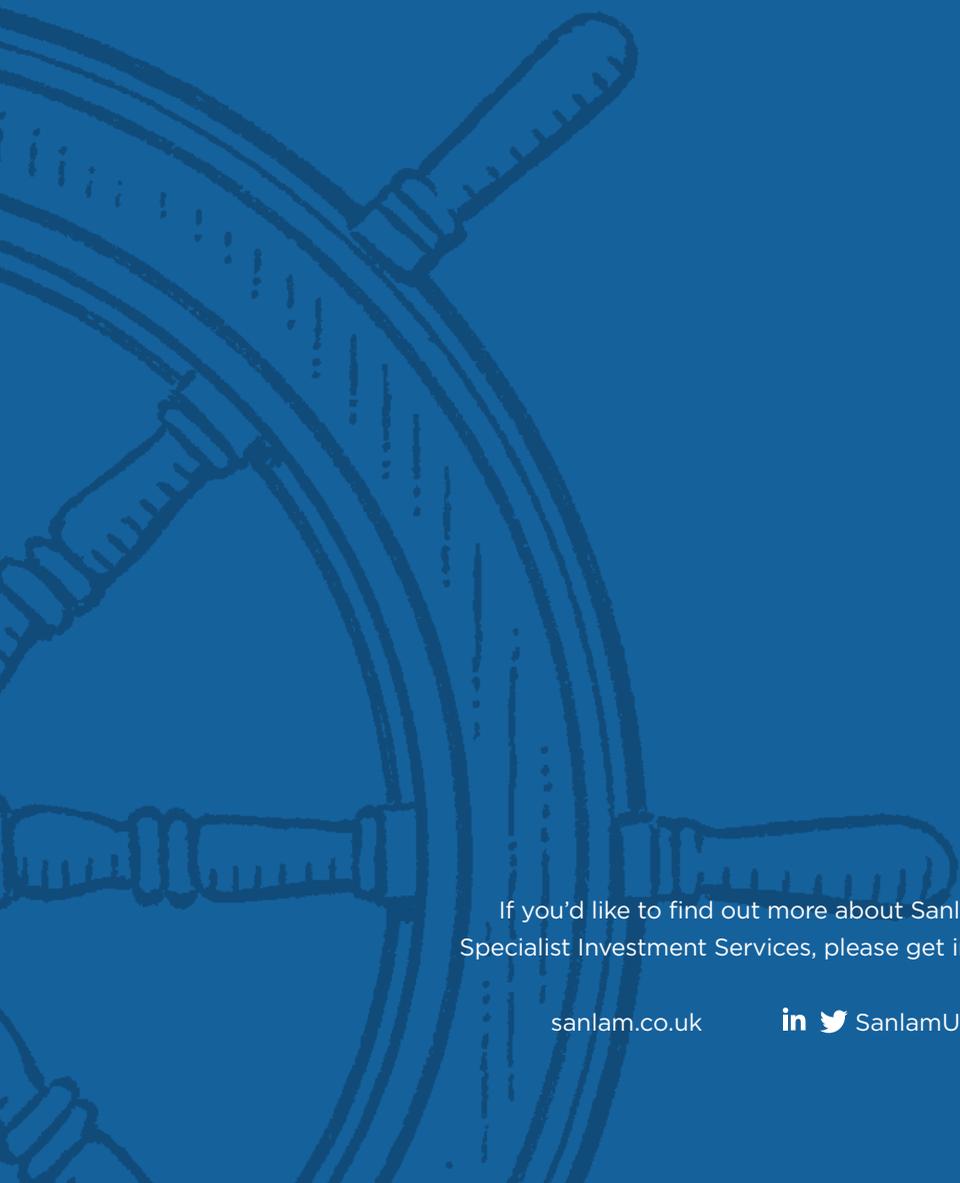
Call 0117 975 2093 or email [salesupport@sanlam.co.uk](mailto:salesupport@sanlam.co.uk)

Past performance is not a guide to the future, investments may fall in value and you may not get all your capital back.

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If you'd like to find out more about Sanlam's  
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