

The Sanlam Portal

Your whole-life wealth solution to help you
navigate the complexities of investing



Sanlam
Wealth

In this increasingly complex world it's the simplest things that give the most pleasure

We look after people's money. It's something we're proud of and believe we do very well. It requires care, diligence, respect and, above all, patience.

To support that, we have created a suite of investment vehicles, products, solutions and services designed solely to meet your needs and deliver your expectations.

That's what makes us Wealthsmiths.

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Our Portal

Financial products and services can sometimes seem confusing. This can be off-putting to those people who just want a simple and easy to understand solution to investing and saving their money. That's why we developed the Sanlam Portal.



The Sanlam Portal platform that brings together a simple, cost effective range of investment vehicles with common features.

Working with your financial adviser, you'll have access to your investments in a way that removes the need for any confusion, helping you make the best possible investment decisions. Successful wealth management is all about meeting your objectives; and our Portal gives you and your financial adviser the tools necessary to help you achieve your goals, irrespective of your stage in life.

Featuring only investment vehicles that have been carefully designed by us, you'll find it a simple and refreshing way to track your investments and get all the information you need.

Before we get started

Investment warning: Your capital at risk

However you invest your money, there's always going to be an element of risk connected with it; whether that be erosion in real terms against inflation or loss of value as a result of a change in the markets.

Depending on the nature and spread of your investments, you should always be prepared to accept the associated degree of risk and volatility. For instance, if your investment strategy has the potential for greater than average growth, then you must accept that there will be a greater risk that the value of your investment may also fall.

The benefits you receive will depend on investment performance. The value of investments can fall as well as rise and you may not get back the amount originally

invested. The performance of funds holding assets denominated in foreign currency will also be subject to variations in currency rates. Your capital is at risk and you may lose some or all of your money.

Tax treatment depends on individual circumstances and may be subject to change.

It is important that you and your financial adviser properly understand your appetite for risk and capacity for financial loss so that together you can build an appropriate tailored risk strategy; one that is suited specifically to your needs.

Your whole-life investment solution

There are four distinct phases to financial planning: the creation of wealth; its maintenance and growth; its protection against unnecessary taxation and market loss; and, ultimately, its transfer through the generations.

Throughout these phases there will be the need for income, access to capital and regular reassurance that all is as it should be.

The Sanlam Portal provides access to all the tools necessary for you and your financial adviser to plan your wealth across your lifetime. From regular, tax-efficient saving, whether that be for your children's education, buying a home or your everyday needs, to the investment of lump sums, planning your retirement or taking an income in later life.

Alternatively, you may wish to build a financial legacy for loved ones and future generations. By putting the appropriate trusts and legal mechanisms in place all on our portal, your financial adviser can help you do everything, simply, sensibly and without fuss.

Simple to use, simple to understand

Using tools and systems you understand and feel confident with is really important. It puts you in control and when it comes to the management of your money, we think that's how it should be.

Simple

Our Portal is really simple to use. We have gathered everything you need to make informed investment decisions in one place that is easy to access and easy to understand. You'll see we've applied a consistent approach throughout, used language that's easy to understand and made sure that the fees and charges we apply are clear and explicit so that you see exactly what you are paying and for what.

We've tried to make sure that the layout is easy to follow and have built in a range of flexible withdrawal options, including payment of the 'natural' income generated by your investments.

Focused

Keeping things simple doesn't mean we've lost focus on the need for quality. Our Portal brings together a comprehensive range of investment vehicles designed to meet your needs and circumstances with two clear routes to a wide range of investment opportunities. You'll find more information on this later in the booklet.

Efficient

If you want us to, we can transfer funds to your Portal individual savings account (ISA) direct from your general investment account (GIA) or your bank account at the beginning of each tax year so that you make the most of your annual allowance.

We can also ease concerns you and your financial adviser may have about creating an inheritance tax liability for your loved ones and descendants. You'll be pleased to know that, with the right advice, you can set in place appropriate trusts to ease that burden.

Helpful

With all your investments held in one place, you'll find it easy to keep track of your portfolio. We'll send you a six-monthly statement to give you a complete overview of what you have and what's been going on. You'll also receive an annual tax pack from us to assist you in the completion of your tax return. You'll find more information on this later in the booklet.

With all this combined, we think you'll find our Portal a real pleasure.

Your Sanlam experience

We pride ourselves on our award-winning customer experience and will always endeavour to work to your expectations and deliver a level service of which we can all be proud. Our staff are at the end of the telephone to answer any queries you might have and our specialist teams are able to deal with all aspects of servicing your Sanlam investment; from questions relating to our products, to valuations and income withdrawals.

What's on it?

A suite of comprehensive investment vehicles

Through our Portal, you can access a comprehensive range of investment vehicles designed to meet your personal circumstances and requirements, some of which may greatly enhance the tax efficiency of your investment portfolio. On the Sanlam Portal you will find:

A general investment account:

A flexible savings and investment vehicle.

An individual savings account:

Helping you make the most of your annual tax-free savings allowance.

An onshore bond:

A tax-efficient way to make lump sum investments over the long term.

A personal pension plan:

A tax-efficient method for building and enjoying retirement wealth

Your financial adviser will be able to fill you in on the features, benefits and the risks associated with each of the investment vehicles on the Sanlam Portal

Wealthsmiths™

The word 'wealth' means different things to different people.

To some it means enjoying the finest luxuries life has to offer. To others it simply means knowing they have financial security for the future. And to leave something for their loved ones.

That's why our experts possess

a range of qualities. The intricate attention to detail of a goldsmith. The down to earth practicality of a blacksmith. The intelligence and insight of a wordsmith.

Many years of experience have honed our people's skills, making them masters in their field. Ensuring that your money is invested with specialist expertise and a steady hand.

By people who take a quiet pride in their craft.

By Wealthsmiths™.



Two clear investment options

When you invest through our Portal, you will be offered one of two clear pathways, both of which are able to deliver strategies suited to your individual risk profile.

Our range of ready-made investment portfolios can suit a wide range of objectives, and, as life changes, you'll have the freedom to adapt your selection across the entire range of investment vehicles.

Our portfolio solutions:

Our risk targeted portfolios are designed to provide access to the markets whilst always ensuring that your money is managed within your expectations. Each of our portfolios is looked after by a professional investment manager appointed by us on a discretionary basis. By selecting our portfolio solutions, you give them the authority to buy and sell assets on your behalf, enabling them to make quick decisions and regularly update your portfolio, giving you the peace of mind that, as conditions change, your money remains invested as per your instructions.

Portfolio styles:

- Active management
- Passive management
- Ethical focus
- Income generation
- Dynamic risk management

The Select Fund Service:

Where our portfolio solutions don't meet your needs, you can use this service to access a wide range of external funds. If you are applying online, you may also be able to transfer funds into your Sanlam ISA or GIA from existing, similar sources held with other companies without having to cash them in. This process is called re-registration. Full details of all the funds available are available from your financial adviser.

Flexible access to your money

Having investment flexibility is one thing, but at some point you'll want to realise some or all of your investments. We've tried to make this as easy as possible for you.

You can make withdrawals in any one of three ways from your Sanlam Portal ISA, GIA and Onshore Bond:

- on an ad-hoc basis;
- by choosing a fixed, regular withdrawal; or
- by using our 'Income Sweep' facility which allows you to enjoy the natural income that may be generated by your investments.

And when it comes to taking money from your personal pension plan in retirement, we've created a 'flexi access' facility which allows you to:

- keep money invested;
- make lump sum withdrawals; and
- take a regular income.

Any combination of the above can be done without charge. However, we recommend that, before you make any form of withdrawal, you take professional financial advice so that you are aware of all implications with regards to issues such as taxation and impact on future income.

Part of a world-class team

Our UK wealth management business is part of Sanlam Limited, the international financial services group, which has been advising clients around the world for over 100 years.

Valued at almost £13.8 billion*, employing over 16,000 individuals worldwide and managing more than £54 billion* in client assets, the Sanlam Group is an organisation with a growing global presence.

In the UK, we have a strong reputation for innovative product development and design, first class customer service and forward-thinking investment management.

However, we benefit greatly from the expertise of the global group and its collective experience, deepening our knowledge and strengthening our offering. Ours is an organisation built on a strong foundation of shared vision and values.

We wish to achieve excellence by always knowing and doing what is right and putting your needs first. We always remember that your wealth is precious.

*As at 31 December 2017

Sanlam in your community

We believe we have a duty of care, not only to our clients and staff, but to everyone, for the greater good of us all.

The Sanlam Group has a long history of supporting those in need, empowering others with a hand up rather than a hand out, supporting a wide range of both short-term projects and long-term sustainable partnerships.

In the UK, Sanlam is committed to continuing that tradition, providing financial assistance to those in need through fund raising, increasing awareness and engaging with the community whenever possible. Our policy of social responsibility is constantly developing and we make every effort to keep our clients and corporate partners informed of everything we do.

Next steps

We deliver wealth planning and investment management solutions focused solely on delivering your objectives, meeting your needs and securing your position through long-term relationships built on understanding, empathy and trust.

Every relationship begins with a simple conversation. If you would like to learn more about Sanlam, the services we offer and our plans for the future, please ask your financial adviser or, if you are seeking advice for the first time, please do get in touch using the options outlined in this booklet.

We'd love to talk with you.

And finally

While this guide has provided you with an introduction to the Sanlam Portal, you should visit our website www.sanlam.co.uk to read the *Key features* and *Terms and conditions* documents in order to understand all the details associated with each of the investment vehicles included in the Sanlam Portal range.

You'll be able to make yourself aware of 'who does what', key features, terms and conditions, charges and how they are applied as well as the risk of investing in the Sanlam Portal range, something you need to consider and understand. Your financial adviser will be able to help you with any questions.

If you would find a paper copy more suited to your needs, please get in touch with us and we'll arrange that for you.

You should also ensure you receive a Key features illustration from your financial adviser.

Contact us

To find out more please call our sales support on 0117 975 2093 or by emailing us at salesupport@sanlam.co.uk

We can arrange a meeting with one of our regional development managers.

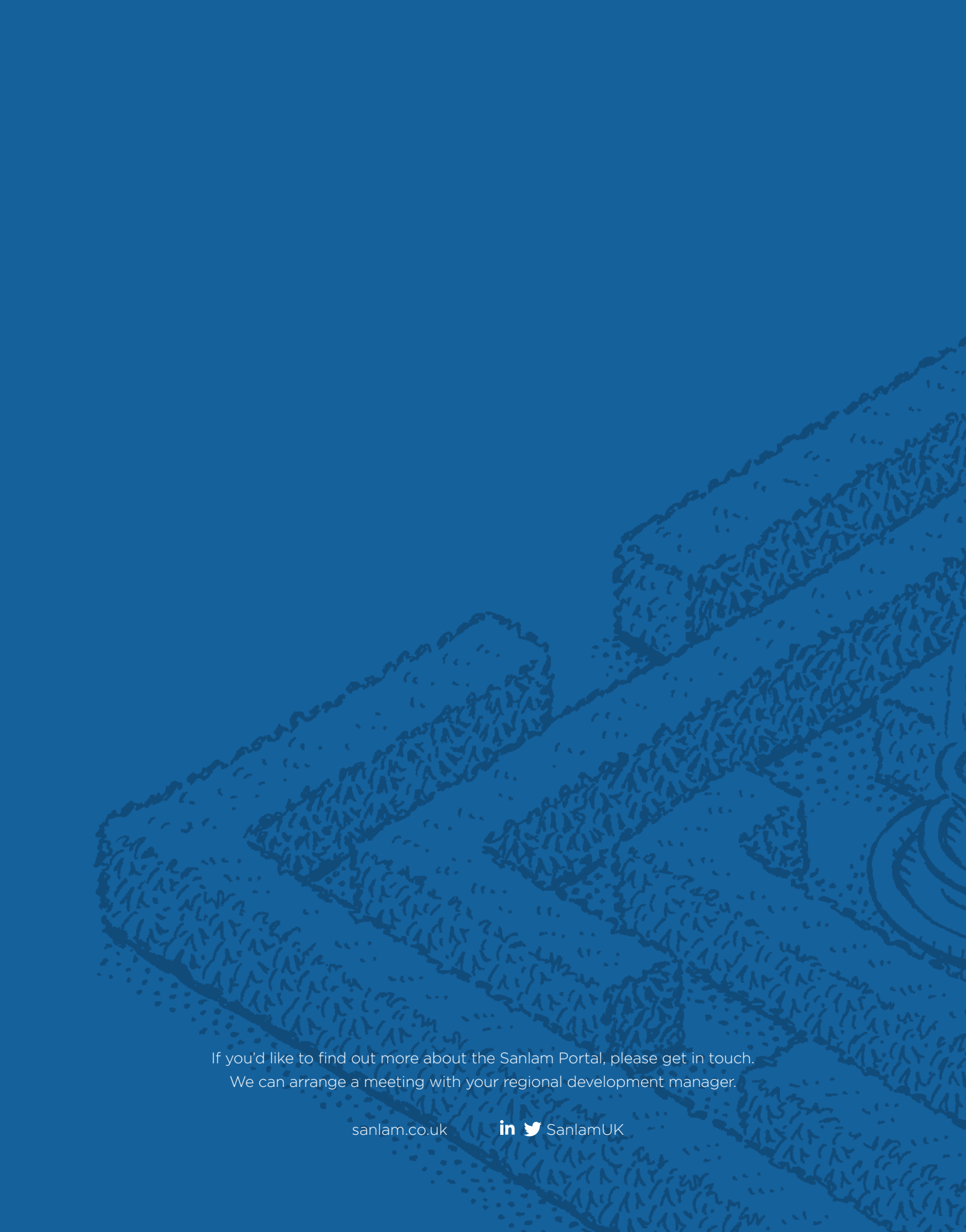


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If you'd like to find out more about the Sanlam Portal, please get in touch.
We can arrange a meeting with your regional development manager.

sanlam.co.uk

  SanlamUK