Sanlam

PRIVATE Wealth

Discretionary portfolio management

December 2017

For members of the Lighthouse Group

LIGHTHOUSEGROUP

- Clients can invest in Sanlam Private Wealth's (SPW) discretionary portfolios from £50,000.
- SPW offers a diverse array of investment solutions, including access to the whole fund universe, and individual stocks and shares.
- Online valuations available.
- Clients' assets can be held in a number of tax-efficient wrappers.
- SPW takes on the investment management risk.
- SPW can accept 'in specie' transfers of your clients' assets.
- SPW will take into account unrealised CGT positions when managing your clients' portfolios.
- SPW provides a choice of seven portfolios, ranging from low risk to high risk, from Distribution Technology's (DT) risk profiles 3 - 8, including an income option for profile 4.
- All administration is carried out in-house.

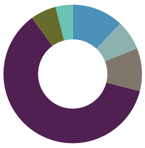
Profile 3

DT weightings

- UK equities 14%
- Overseas equities 10%
- Property 8%
- Global fixed income 58%
- Alternatives 0%
- Cash 10%

SPW weightings

- UK equities 12%
- Overseas equities 7%
- Property 10%
- Global fixed income 61%
- Alternatives 6%
- Cash 4%

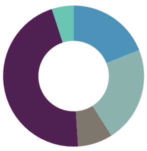


ESTIMATED GROSS YIELD:
2.2% (changes monthly)

Profile 4

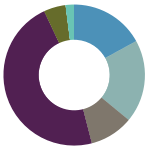
DT weightings

- UK equities 19%
- Overseas equities 22%
- Property 8%
- Global fixed income 46%
- Alternatives 0%
- Cash 5%



SPW weightings

- UK equities 17%
- Overseas equities 19%
- Property 10%
- Global fixed income 47%
- Alternatives 5%
- Cash 2%

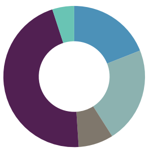


ESTIMATED GROSS YIELD:
2.2% (changes monthly)

Profile 4 Income

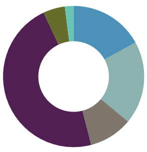
DT weightings

- UK equities 19%
- Overseas equities 22%
- Property 8%
- Global fixed income 46%
- Alternatives 0%
- Cash 5%



SPW weightings

- UK equities 17%
- Overseas equities 19%
- Property 10%
- Global fixed income 47%
- Alternatives 5%
- Cash 2%

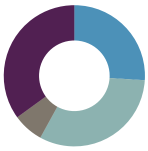


ESTIMATED GROSS YIELD:
3.4% (changes monthly)

Profile 5

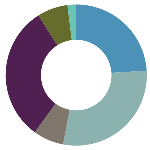
DT weightings

- UK equities 26%
- Overseas equities 32%
- Property 7%
- Global fixed income 35%
- Alternatives 0%
- Cash 0%



SPW weightings

- UK equities 24%
- Overseas equities 29%
- Property 7%
- Global fixed income 31%
- Alternatives 7%
- Cash 2%

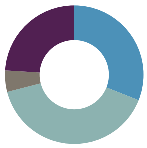


ESTIMATED GROSS YIELD:
2.0% (changes monthly)

Profile 6

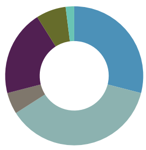
DT weightings

- UK equities 31%
- Overseas equities 40%
- Property 5%
- Global fixed income 24%
- Alternatives 0%
- Cash 0%



SPW weightings

- UK equities 29%
- Overseas equities 37%
- Property 5%
- Global fixed income 20%
- Alternatives 7%
- Cash 2%

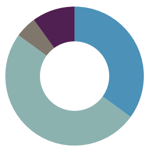


ESTIMATED GROSS YIELD:
1.8% (changes monthly)

Profile 7

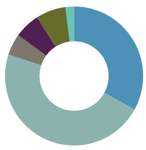
DT weightings

- UK equities 35%
- Overseas equities 50%
- Property 5%
- Global fixed income 10%
- Alternatives 0%
- Cash 0%



SPW weightings

- UK equities 33%
- Overseas equities 47%
- Property 5%
- Global fixed income 6%
- Alternatives 7%
- Cash 2%

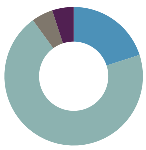


ESTIMATED GROSS YIELD:
1.6% (changes monthly)

Profile 8

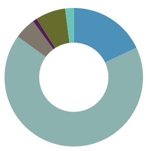
DT weightings

- UK equities 20%
- Overseas equities 70%
- Property 5%
- Global fixed income 5%
- Alternatives 0%
- Cash 0%



SPW weightings

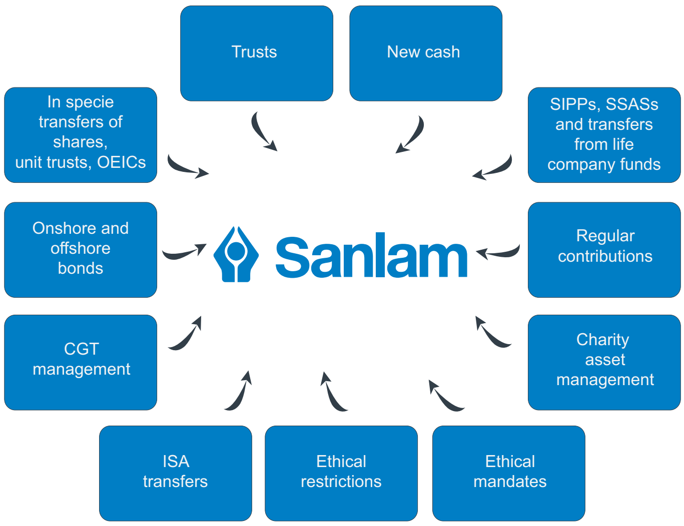
- UK equities 18%
- Overseas equities 67%
- Property 5%
- Global fixed income 1%
- Alternatives 7%
- Cash 2%



ESTIMATED GROSS YIELD:
1.4% (changes monthly)

You will note that SPW's weightings differ from the Distribution Technology recommended weightings. This is likely to be the case at any particular point in time, but SPW's opinion and aim is that the portfolio will match the risk profile as determined by Distribution Technology over the long term.

A variety of portfolios available



Working with SPW

- The Lighthouse adviser undertakes fact find and research, concluding that SPW is most suited to the client's needs.
- The Lighthouse adviser aligns client to DT profile.
- The Lighthouse adviser briefs SPW's Business Development Manager for proposal by telephone, email or fax.
- SPW prepares tailored proposal for client and sends to the Lighthouse adviser.
- The adviser presents proposal to client and recommends service to client in suitability letter.
- The client/Lighthouse adviser completes and returns Client Agreement Form to SPW, together with application forms for providers of any wrappers, eg life company, bonds or SIPPs.
- SPW prepares and provides client reports, on a six-monthly basis.
- Online valuations available to clients and their advisers.

View further information and access other documents at: www.sanlam.co.uk/lighthouse

Important information

Investing involves risk. The value of investments, and the income from them, may fall as well as rise and are not guaranteed. Investors may not get back the original amount invested.

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