



EXTERNAL INVESTMENT SOLUTIONS

An increasing number of advisers are choosing model portfolios and discretionary fund managers as their investment solution of choice. The benefit of this is that it helps provide a consistent, robust investment process. However if you have a segmented client bank you already know that one solution is unlikely to be appropriate for everyone.

By offering a range of investment solutions to meet the needs and objectives of your different client segments you can increase the number of clients for whom an outsourced investment solution is suitable for.

HOW CAN WE HELP?

Our range of governed investment solutions includes funds from leading discretionary fund managers. This means you can access a range of low cost, risk graded, investment options for use across your client bank.





THE BENEFITS OF OUTSOURCING THE INVESTMENT SOLUTION

- Cuts the amount of chargeable time from your process.
- Provides a consistent investment advice service with the consequent compliance benefits.
- Helps to manage the risks associated with investment selection.

OUR EXTERNAL INVESTMENT SOLUTIONS

The table below shows the funds available and their additional investment charge.

Find out more about each discretionary fund manager and their funds along with their respective Distribution Technology risk grading overleaf.

|  |  |  |  |
|---|--|--|---|
| Schroder MM Diversity Schroder MM Diversity Balanced Schroder MM Diversity Tactical Schroder MM UK Growth Schroder MM International | 7IM AAP Moderately Cautious 7IM AAP Balanced 7IM AAP Moderately Adventurous 7IM AAP Adventurous | BMF Defensive Income BMF Cautious Growth BMF Balanced | Rathbone Total Return Rathbone Strategic Growth Rathbone Enhanced Growth |

THE PROVIDERS

Schroders

- Multi-Manager funds investing in combination of funds and direct investment – accessing equities, bonds and alternatives.
- Funds focus on achieving capital growth in excess of inflation relevant to a given level of risk.
- Traditional top-down macro and bottom-up fund selection process run by two fund managers and backed by an extensive research team.

| Fund name | Distribution technology risk grading | Additional Fund Management Charge | Additional Expenses* |
|--------------------------------|--------------------------------------|-----------------------------------|----------------------|
| Schroder MM Diversity | 4 | 0.35% | 0.77% |
| Schroder MM Diversity Balanced | 5 | 0.35% | 0.81% |
| Schroder MM Diversity Tactical | 6 | 0.35% | 0.83% |
| Schroder MM UK Growth | 7 | 0.35% | 0.97% |
| Schroder MM International | 8 | 0.35% | 0.93% |

Lifestyle strategy

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| Schroder MM Lifestyle Strategy |
| Schroder MM Lifestyle Strategy (Annuity) |

Seven Investment Management

- Active asset allocation – accessing passive investments including ETFs, tracker funds and alternatives.
- Strategic asset allocation committee construct core of portfolio – remainder of portfolio tactically managed.
- Funds aim to maximise real return and minimise volatility specific to risk profile.

| Fund name | Distribution technology risk grading | Additional Fund Management Charge | Additional Expenses* |
|--------------------------------|--------------------------------------|-----------------------------------|----------------------|
| 7IM AAP Moderately Cautious | 4 | 0.45% | 0.14% |
| 7IM AAP Balanced | 5 | 0.45% | 0.10% |
| 7IM AAP Moderately Adventurous | 6 | 0.45% | 0.10% |
| 7IM AAP Adventurous | 7 | 0.45% | 0.13% |

Lifestyle strategy

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| 7IM AAP Lifestyle Strategy |
| 7IM AAP Lifestyle Strategy (Annuity) |

* Additional Expenses does not include the Additional Fund Management Charge.

- Fund of funds offering sits alongside their traditional DFM offering – accessing equities, bonds, alternatives and property.
- Funds aim to grow capital over long term relative to appropriate level of risk.
- Traditional top/down macro and bottom up fund selection process – asset allocation committee provide strategic views with fund selection done by managers.

Rathbones

Look forward

- Portfolios benefit from same extensive process as DFM service.
- Specific objectives taking into account volatility and performance by investing into equities, bonds and alternatives.
- Funds targeting specific returns versus specific levels of volatility.
- Unique investment process categorising assets as liquid, beta and alternatives – asset allocation decided by committee with fund/stock research conducted by managers.

| Fund name | Distribution technology risk grading | Additional Fund Management Charge | Additional Expenses* |
|----------------------|--------------------------------------|-----------------------------------|----------------------|
| BMF Defensive Income | 3 | 0.45% | 0.85% |
| BMF Cautious Growth | 4 | 0.45% | 0.77% |
| BMF Balanced | 5 | 0.45% | 0.89% |

Lifestyle strategy

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|----------------------------------|
| BMF Lifestyle Strategy |
| BMF Lifestyle Strategy (Annuity) |

| Fund name | Distribution technology risk grading | Additional Fund Management Charge | Additional Expenses* |
|---------------------------|--------------------------------------|-----------------------------------|----------------------|
| Rathbone Total Return | 3 | 0.45% | 0.69% |
| Rathbone Strategic Growth | 5 | 0.45% | 0.84% |
| Rathbone Enhanced Growth | 8 | 0.45% | 0.87% |

Lifestyle strategy

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|---------------------------------------|
| Rathbone Lifestyle Strategy |
| Rathbone Lifestyle Strategy (Annuity) |

* Additional Expenses does not include the Additional Fund Management Charge.



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