



Sanlam FOUR fact sheet



What is your corporate background?

Sanlam FOUR Investments UK Limited (Sanlam FOUR¹) is a boutique asset manager, founded in 2006 and currently manages £4.7bn². Our focus is on surpassing clients' expectations for investment objectives, operational efficiency and service.

We are majority owned by the Sanlam Group which is a substantial financial services company with a market capitalisation of £7.9bn and a Fitch credit rating of AA+². Sanlam FOUR is the Group's international Centre of Excellence for asset management.

¹ Previously FOUR Capital Partners Limited. The Fund Solutions business, acquired in 2014, was founded in 1998.

² As at September 2016.

Why should I consider using your discretionary fund management service?

In our Model Portfolio Service a portfolio manager will select a range of different investment funds and blend them into a portfolio in line with the client's risk profile. They will aim to outperform the client's Sanlam risk benchmark over the long term, while sticking closely to the agreed risk level.

Unlike many other managed funds they are not benchmarked against other fund managers but against a fixed range of asset classes; a process which may provide for a more consistent level of risk in varying market conditions.

What is your approach to discretionary fund management?

Our aim is to help clients get to their goals without taking undue investment risk. Rather than focusing on pure performance, this is about trying to deliver a more comfortable customer experience. To achieve this, we utilise a strategic asset allocation framework made up of three main asset classes: Cash, fixed interest securities and equities. We select assets whilst looking at four main investment criteria: Performance, volatility, drawdown-risk and liquidity.

Rather than making big 'bets', our approach is instead to make only moderate asset allocation decisions, instead leaving the long term combination of the basic asset classes to work together, in an appropriate risk-minded way, whilst trying to deliver the best possible performance from those asset classes.

What investment solutions can you offer through the Nucleus platform?

The Sanlam Portfolio Service offers a range of risk-rated model portfolios in both Active and Passive forms.

What are your fees?

Active Model Portfolios 0.36% AMC (inc VAT)

Passive Model Portfolios 0.30% AMC (inc VAT)

Who should I contact to discuss the service further?

The Sanlam Client Services team on 01179 752355 or at ClientServices@sanlam.co.uk.