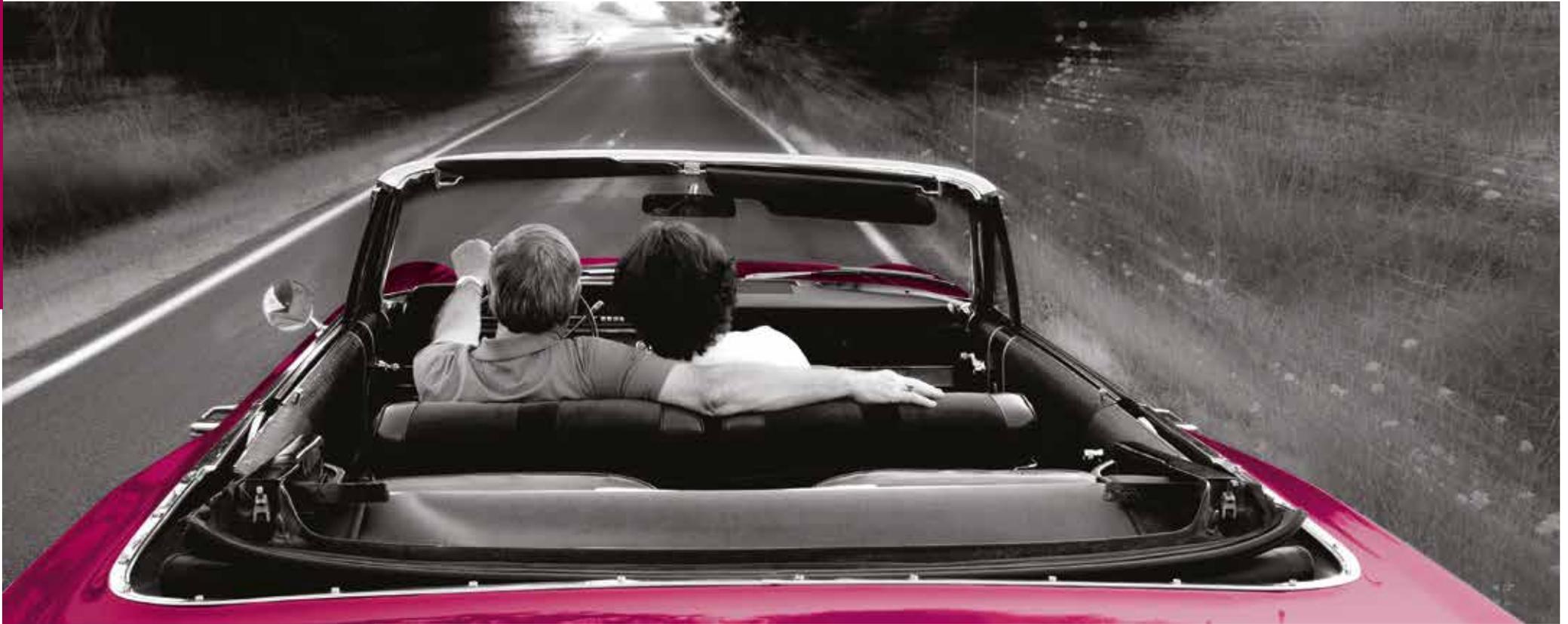


**SANDRINGHAM**  
FINANCIAL PARTNERS  
Your Financial Partner for Life



**SANDRINGHAM**  
FINANCIAL PARTNERS  
INVESTING FOR THE GOOD TIMES AHEAD

# BECAUSE YOUR TIME IS PRECIOUS...

We appreciate that your time is invaluable – the time you spend with your family, the time spent doing all the things you love, and the times in the future when longer term goals and ambitions become reality.

As a UK market-leader in the provision of tailored financial advice, helping you achieve your goals is what drives our expert Sandringham financial advisers. We are dedicated to helping you grow and secure your hard-earned money so that you can enjoy more important and precious times in the future.

Have you thought about your investment goals?



## Improving the return on your savings

Bank interest rates continue to be at historically low levels. If you're saving for an unspecified objective, investing your money may deliver a higher return over longer period.



## Building money for a rainy day

You may be the type of person who prefers to guard against the unknown or the unplanned – an expensive house repair for example, or a luxury trip.



## Money for a specific purpose

You may already know what's coming and want to be financially prepared – getting children through university for example, or helping them onto the property ladder.



## Money you can allow to work harder

Perhaps you're fortunate enough to have some spare money you'd be prepared to invest for a potential higher return, or simply because you enjoy the idea of investing.



## Provide income now or in the future

You may like the idea of supplementing your earnings with an additional income, and then of course there's saving money for a prosperous retirement.



## Pass on your wealth to chosen beneficiaries

You may be in a position to ensure that unused assets can be passed onto your chosen beneficiaries in an efficient and appropriate way.

## Introducing 'Sandringham Time'

We describe 'Sandringham Time' as the positive experience our clients have working with us. It means being liberated from complexity, being given more control over your investments, and more quality time to enjoy the great results of your investments.

### Sandringham Time gives you:

- **More time to think** – we aim to remove the time-consuming complexities and barriers to arranging and managing investments efficiently.
- **Time for your plans to mature** – ensuring your investment choices work for the long term, and are not skewed or altered unnecessarily due to short term populist views, press speculation or opinion.
- **More control** – state-of-the-art technology enables you to see all your investments from a single web page, anywhere, 24/7.
- **More time with your adviser** – our client management systems mean your Sandringham adviser can be freed up to spend more time on your specific investment and wider financial planning needs.



## THE SANDRINGHAM INVESTMENT PROCESS

We fully understand that because you want to get the most out of life, the investment solutions we offer must match your aspirations and ever-changing circumstances by delivering the best possible outcomes.

Our investment approach is based on our tried and tested Sandringham Investment process.

**Built around your needs** – the investments we recommend and any on-going service we provide will be tailored to your specific needs.

**Open, honest with no surprises** – whilst you work with a Sandringham adviser you will be made fully aware of the processes we undertake, the fund managers we work with, and how we charge – there are no hidden extras or unexpected costs.

**Backed by experts** – our investment teams are all professionally qualified to provide expert financial guidance on investments. We invest your money within multiple specialist fund portfolios across multiple investment managers. In this way, we can deliver a well-diversified range of investments - to match your attitude to risk.

**Keeping you informed** – to keep you in touch and in control of your investments we provide you with regular updates and information. We also believe in helping our clients to better understand the world of investments and financial planning – find out more by reading our range of expert online guides.

## Understanding your needs

Our four-stage process follows a tried and tested formula designed to help us fully understand your investment needs, and the best way to achieve your goals.

- **Discovery and assessment** – to find out more about you and your needs, including your attitude to risk and your capacity for loss.
- **Research and recommendation** – to make certain our recommended investment strategy will meet your objectives.
- **Implementation** – to make sure your investments are both fully agreed and implemented in an efficient and hassle-free way.
- **Review and administration** – on a regular on-going basis, to ascertain if changing market conditions or your personal circumstances require refinements to your financial plan.



## How we choose our investment team

The Sandringham Head Office team work with a leading independent research company to choose the best investment managers and their funds to create a range of risk-profiled portfolios to meet the needs of our clients. All fund managers are regularly reviewed to make certain they continue to meet our strict selection criteria.

# IT'S TIME TO TALK ABOUT RISK

Your Sandringham adviser will need to understand the levels of risk you feel comfortable in taking to reach your investment goals, versus any potential losses you can 'afford' to make in pursuit of higher gains. The answers to these important questions will help Sandringham deliver the best investment solutions to meet your needs.

**Your goals and plans** – having discussed your investment objectives for the future it's important to understand where they fit on your time horizons, and the impact if your objectives are not met. Some of your goals may be set in stone, whilst others are more flexible, for example. Some may require a set amount of money for a defined commitment, or simply be on your wish list.

**The risk discussion** – we use a sophisticated risk assessment tool to help us understand your ability to take risk and your capacity for loss. You'll receive a personalised Risk Report which your adviser will use to explain, identify and agree your risk profile.

**Risk rating tailored to your goals** – once your risk profile has been established and agreed for each investment goal, your Sandringham adviser will select a diversified investment portfolio from the Sandringham investment range. See page 5.

## We've no time for jargon

We believe in speaking in plain and unambiguous language when explaining our investment recommendations to you. Here you'll find explained some of the technical terms we've had to use.

- **Risk profile** – a score based on your attitude to risk vs your capacity to bear losses – vitally important for the process of portfolio selection.
- **Ability to take risk** – over and above your attitude to risk score is your actual ability to 'take risk' in terms of affordability and vulnerability.
- **Capacity for loss** – as part of your risk profile, we assess your overall financial position to ensure your investment decisions don't harm your financial security.
- **Risk Report** – a document used by advisers to benchmark investment choices based on your stated attitude to risk.
- **Diversification** – spreading the risk across different types of assets (property, cash, shares and fixed interest securities) – some safer, others riskier – helps protect and build the value of your investments over time.
- **Volatility** – a measure of the fluctuations in the valuation of your investments, as the underlying assets in your portfolio respond to world, economic and financial market events.
- **Rebalancing** – refining the mix of assets in your portfolio to address movements in asset values which have changed the risk profile of your investment.

# HOW WE INVEST AND MANAGE YOUR MONEY

## THE SANDRINGHAM WAY

Once we have understood your personal circumstances, your investment goals and ambitions, and your attitude to risk, we are then able to allocate your money to one of our risk-rated portfolios.

Each portfolio is managed by a number of fund managers, each expert in the type and style of investment preference you have identified with your Sandringham adviser.

When we make an investment recommendation for you, our recommendation will be based on an analysis of the market and which is diverse in terms of the product types and product providers. We are not limited by close links, contractual or economic relationships with product providers. This means we give independent advice.

We provide research for all our advisers to help them select the right investments for you. Our investment committee produces the research using a 3-stage process. Strategy, Expertise, Results.

Strategy	Expertise	Results
The Sandringham investment committee agrees the overall strategy. The aim is to produce the investment journey that is right for you. Your adviser can achieve this using different types of investment	Managing investments is a complex task – we use respected research firms and investment managers for their expertise and resources. Each investment type is screened to ensure it provides the investment journey in line with your personal approach to risk	We monitor the results of the investments we research. We ensure that they remain in line with the risk and return profile we expect. You adviser can then discuss any changes you might make to your own investments. We monitor three key parts of each investment:
Discretionary		Asset Allocation
Active	  	Volatility
Passive	  	Performance and benchmarking
Multi-Asset	  	
Smoothed		
Tactical		
Income	  	

Your adviser can select investments that have not been researched by our investment committee, and they will need to apply a similar process in determining their suitability for you.

## A range of investment styles to match your preferences

Each Sandringham portfolio can be managed using a number of investment styles to meet your risk and return objectives.

**Active** – using ‘active’ fund managers means making the best use of their research resources and expertise. These managers will actively look for investment opportunities and make buy and sell decisions designed to minimise risk and maximise returns over the long term.

**Passive** – aims to maximise returns over the long-term by keeping buying and selling to a minimum. A passive strategy often involves index funds, which track the stocks and shares of companies making up that index, the FTSE for example. Passive funds deliver a return by ensuring their assets are correctly spread and by keeping the costs of investing as low as possible.

**Smoothed** – a process designed to deliver long-term returns in a predictable and consistent way to mitigate against short-term volatility. A smoothed investment carries the same risks as Active and Passive alternatives, but is managed actively with a target level of return in mind.

**Discretionary** – a more active form of investment where you can select your fund management team who will make decisions based on your portfolio needs and risk profile. Although more costly, discretionary might be considered a bespoke service for clients looking for more control and involvement with their investments.

**Income investing** – aims to provide a steady income typically from a balanced portfolio of income producing assets.

# YOUR INVESTMENT STRATEGY IS A CONTINUOUS PROCESS

Time doesn't stand still. Your personal circumstances are ever-changing with world, political and economic factors continually impacting on financial markets. This is why it's important to review, and if necessary rebalance your investments. Sandringham investment portfolios automatically rebalance on a quarterly basis\*.

**Introducing Precision** – our proactive client-focused service designed to help you meet your investment goals. Your adviser will explain the benefits of paying for an ongoing service charge, which provides a range of continuous benefits;

**Regular reviews** – this service includes;

- An annual comprehensive review pack summarising your progress towards achieving your goals.
- Regular breakdowns of your assets and the underlying details of each portfolio.
- An annual review of your investments to check your portfolios are performing as expected, and if any new thinking is required due to changing personal circumstances affecting your risk profile.

**Existing investments** – your adviser will help you assess the need to adjust existing investments to maintain their risk profile. Depending on your personal circumstances, it may be advantageous on a cost basis to move them to Fusion, the Sandringham Investment Platform. Your Sandringham adviser will make suitable recommendations as part of their advice report.

**Priority access** – access to your adviser over the phone to discuss financial matters arising between your review meetings.

**Wealth Platform client portal** – gives you access to your own investment dashboard, investment analytics data, plus a whole lot more. For more information, please see page 7.

**Keeping you up-to-date** – proactive information to help you keep in touch with the market, economic and wider financial developments.

\*Only applies to investments on the Fusion platform



**Regular updates** – you'll also benefit from informed commentary, opinion and views to help you stay up-to-date with emerging investment trends and changing market conditions. You'll also find interesting investments related articles and blogs on our website.

**Expert Guides\*\*** – our website also features a series of easy to read guides covering subjects relating to investments and more, including Investment planning and asset allocation, investing for income and Investing for children.

\*\*Please note: These guides are for your information only and should not be considered financial advice. You should always seek appropriate professional advice before making any decisions regarding financial planning.

## The importance of regular reviews

**World events** – for example, the Japanese tsunami of March 2011 knocked 20% off the value of the Nikkei since the beginning of the same year, and 3% off the value of the FTSE in the immediate aftermath. \*\*\*

**Financial markets** – the fall in the value of sterling post the 2016 Brexit decision has seen a surge in stocks and shares in the UK, for example. But what could the longer-term effects be?

**Personal circumstances** – in one 12-month period you could have had a child, changed job with an increased income, planned to move to a new house, perhaps even starting a business or taken early retirement.

**Your risk profile** – since your last review, and in relation to all the points mentioned above, your attitude to risk and capacity for loss may have become either 'braver' or more 'cautious' – generally, or in relation to specific goals.

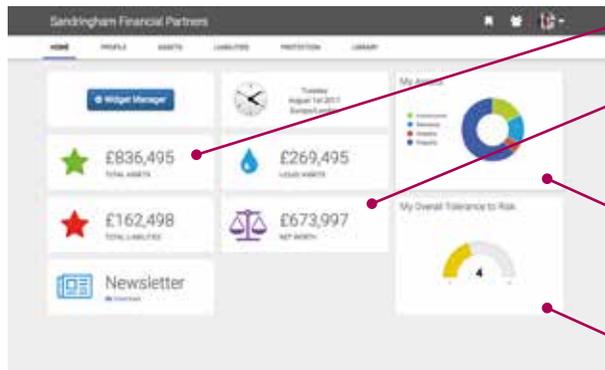
\*\*\*Mail Online 15th March 2011

# WE HELP YOU MAKE THE MOST OF YOUR PRECIOUS TIME

We use cloud based state-of-the-art, highly secure technology to give you access to your investment portfolio status and performance. For additional convenience, you can also record other tangible assets on to the Sandringham Wealth Platform client portal, such as your house, car and other valuables.

Online access is available on PC, tablet or smart phone, 24/7.

## Investment dashboard



- 1: Keep track of your Total Assets and Liabilities
- 2: Here you'll find the amount of assets you have immediate access to and your total net worth
- 3: See the investments you own as a percentage of all your assets including pensions, chattels and property
- 4: A reminder of your overall attitude to risk score

## Investment analytics



- 5: Track the value of your investments over time

## All your investments in one place

Our Wealth Platform is a software application providing an efficient and convenient way to obtain valuations and gain access to extensive portfolio information, all from one screen.

As part of the Sandringham ongoing service you can access the Wealth Platform via our Client Portal which allows you to...

- View a summary and valuation of your investments and other financial products.
- Access valuations of your assets held on third party platforms.
- Analyse individual assets and their performance over time.
- Review and update your attitude to risk and loss.
- Review key documents your adviser has shared with you.
- Upload documents you wish to keep safe.
- Update personal information.
- Prepare for important review meetings with your adviser.
- Use our secure messaging service.

## How we charge for investing on Fusion

**0.2% per year** – this represents one of the lowest charges in the market for investors looking to invest, and then monitor performance data on their portfolios.

**Keeping charges low** – we work tirelessly with our fund management partners to keep their charges low and their levels of expertise high.

**Clear and transparent** – our advisers agree with you a charge for their advice in an open and honest way.



## The key benefits of investing with Sandringham

**Your interests first** – Sandringham is dedicated to helping you make the most of your investments ‘For the time of your life’.

**Experts in the field** – Sandringham works with only the best investment experts in the business.

**Mitigating the risk** – risk management is a core Sandringham investment principle - it’s how we are able to protect our clients, their money, and deliver positive investment outcomes.

**5 risk-rated portfolios** – featuring up to 80 different stocks and funds, plus 7 different investment styles to choose from. There’s sure to be a combination to suit your risk profile.

**Rebalancing** – Sandringham investment portfolios automatically rebalance every quarter.

**Any time access to your investment information** – our Wealth Platform client portal puts you in control, at a time and place to suit you.

**Knowledge** – Sandringham is prolific in providing our clients with the latest thinking and commentary on the world of investments.

**Ongoing service** – if you choose to subscribe to this service, a high quality, comprehensive review pack followed up with regular face-to-face meetings with your adviser to ensure all your plans are on track.

# YOUR MONEY IS PRECIOUS LET’S MAKE THE MOST OF IT

Thank you for considering Sandringham Financial Partners as your investment advisers. To find out more about how we can help deliver great investment outcomes for the important times ahead:  
01484 504900 | [info@sandringham.co.uk](mailto:info@sandringham.co.uk)



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Sandringham Financial Partners  
5th Floor  
30 Market Street  
Huddersfield  
West Yorkshire  
HD1 2HG

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