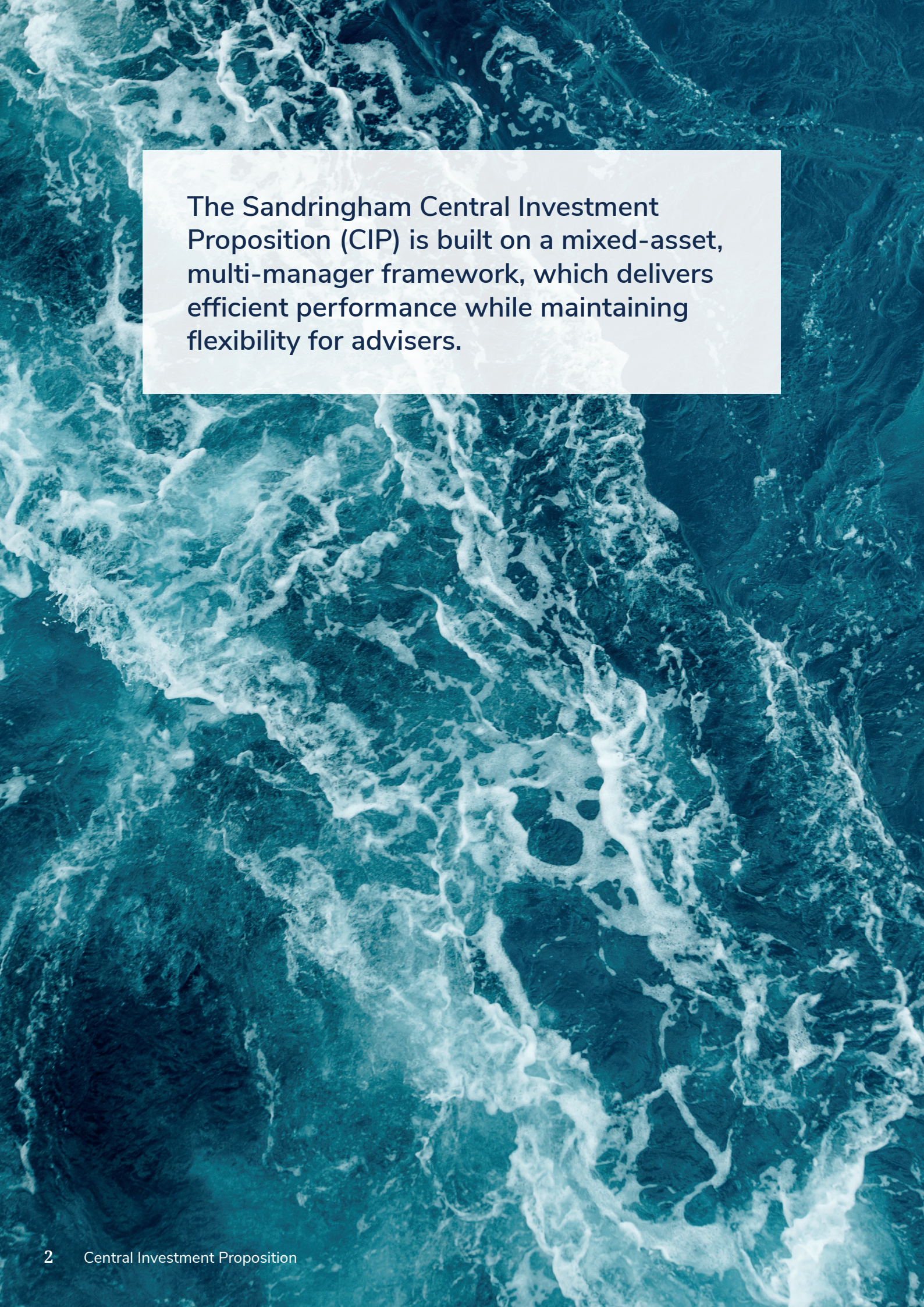


Central Investment Proposition



An overview

An aerial photograph of the ocean with white-capped waves. A white rectangular text box is centered in the upper half of the image.

The Sandringham Central Investment Proposition (CIP) is built on a mixed-asset, multi-manager framework, which delivers efficient performance while maintaining flexibility for advisers.



By combining diversification across asset classes and expert management from a wide range of investment professionals, the CIP is built to deliver robust, risk-adjusted returns.

Comprehensive research and due diligence have already been conducted, streamlining the selection process and allowing advisers to confidently tailor their recommendations to clients without the burden of extensive fund analysis. This structure empowers advisers to retain full control over investment decisions, aligning portfolios with specific client needs while benefiting from high-quality solutions.

Ultimately, the CIP enhances adviser efficiency, simplifies portfolio construction and helps to ensure a consistent, well-managed investment approach.

The Central Investment Proposition (CIP) has been created in alignment with the principles of Modern Portfolio Theory (MPT), ensuring investment solutions prioritise efficiency over chasing top performers.

This approach helps to optimise asset allocation through:

Efficient markets

Leveraging market dynamics to enhance portfolio stability

Diversification

Spreading investments across different regions and sectors to reduce risk

Multi-asset investment

Combining a wide range of asset classes to deliver risk-adjusted returns

Risk and return considerations

Structuring portfolios to help maximise returns while maintaining risk within your clients' comfort zone

Continuous market review and fund selection

Our CIP continually assesses the available fund universe, identifying suitable inclusions through robust market analysis and due diligence.

Comprehensive investment solutions

The CIP provides a broad range of investment approaches, tailored to different client needs.

Multi-manager solutions

Access to diversified portfolios managed by leading investment professionals.

A variety of investment strategies

Active management

Aiming to outperform benchmarks through expert fund selection

Passive management

Lower-cost indexed solutions tracking market movements efficiently

Smoothed solutions

Designed to reduce short-term volatility while achieving consistent long-term growth

ESG solutions

Incorporating Environmental, Social, and Governance (ESG) factors to align investment choices with sustainability values

Investment governance and risk profiling

Our CIP is actively monitored and managed by an Investment Governance Committee, responsible for:

Research and market analysis

Ensuring fund inclusions reflect the best available solutions

Performance tracking

Reviewing fund outcomes relative to expectations

Risk consideration and oversight

Assessing solutions based on various risk tolerances

Regulatory and compliance governance

Ensuring adherence to best practices

To support a client-centric approach, the Sandringham CIP maps investment solutions into seven distinct risk profiles, following Oxford Risk methodology, enabling tailored investment recommendations for varying risk appetites.

The size of the Sandringham business means we're able to benefit from strong ongoing relationships with managers of the various solutions. We have access to more intricate information and insights surrounding strategy, solution response to market dynamics and general management of the solutions, which all impact client outcomes.

Efficiency through the investment solution hub

The Sandringham CIP is structured as an investment solution hub, equipping financial advisers with tools to streamline portfolio management, enhance decision-making, and drive efficiency in their advisory processes. The value of any investment can go down as well as up, so your customer might not get back the amount they put in.

The CIP. Solution providers



Platform availability

At Sandringham there are no restrictions regarding the use of platforms by advisers, and many of the operating platforms provide access to the solutions provided in the CIP with seamless execution.

The platforms commonly used by our advisers include:

- Aviva
- Quilter
- Fusion
- Aegon
- Transact
- Elevate

These platforms offer automated rebalancing, performance tracking, and reporting tools, making CIP fund management much more efficient. We're also able to negotiate considerable discounts with most of the platforms due to the scale of our business.

Charges

Other than the platform/product charges and charges associated with the fund provider solution, there are no additional costs for using funds available on the CIP. Although, we might change our charges in the future.



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