Sanlam

PRIVATE Wealth

YOUR WEALTH. OUR CRAFT.

High net worth investors have unique goals, challenges and ambitions and often require a customised end-to-end solution that goes above and beyond conventional investment management. This could vary from investment portfolio construction to intergenerational wealth planning and cross-geographical tax structuring.

At Sanlam Private Wealth, we work closely with clients and advisers to craft customised portfolios that suit individual risk profiles and investment objectives.

WHY CHOOSE US?

- YOUR PERSONAL WEALTH PLAN. A personal wealth plan will be structured around your specific needs, objectives and circumstances. You'll enjoy ownership of the assets in your portfolio, instead of buying into a large pooled product such as a unit trust fund. This allows for complete transparency and greater flexibility.

- MORE THAN INVESTMENTS. In addition to investments, our holistic offering includes a comprehensive range of specialised services such as fiduciary and tax, equity-backed lending, derivatives trading and stockbroking.

- PERSONAL RELATIONSHIPS. You have direct access to the professionals who manage your portfolio instead of having to deal with a private banker, relationship manager or call centre. You can choose the extent to which you wish to participate in the day-to-day management of your affairs.

- DEMONSTRATED EXPERTISE. Our team of highly skilled specialists offers a robust combination of experience and youth to ensure we're able to consistently deliver the long-term results our clients expect.

- PROVEN PERFORMANCE. We build robust portfolios and manage them actively to deliver on our clients' objectives. Our local and global equity and multi-asset portfolios have a strong record of outperformance over the long term.

- GLOBAL REACH. Our international footprint offers you a wide investment perspective and choice of solutions. We have a direct presence in South Africa, the UK and Mauritius. We're also expanding our offering on the African continent.

- STABILITY AND DEPENDABILITY. With the backing of the Sanlam Group, we're financially solid and stable. Sanlam Private Wealth is a wholly-owned subsidiary of Sanlam Investments and has assets under management and administration of more than R151 billion.

WHAT WE OFFER

INVESTMENT MANAGEMENT

Whether you're looking for a traditional investment strategy focused on equities, fixed income and cash, or a non-traditional approach incorporating hedge funds, real estate and commodities, we'll customise a portfolio to suit your risk profile and ambitions.

Guided by your ambitions, we offer a broad range of investment solutions:

- **GROWING AND PRESERVING YOUR OVERALL WEALTH**
  We build and manage customised portfolios to deliver growth and diversification for investors who wish to supplement their retirement capital and leave a legacy for the next generation.

- **INVESTING FOR RETIREMENT**
  We manage a comprehensive range of multi-asset (balanced) portfolios that complies with retirement fund limits. Depending on your risk profile, we'll select the most suitable portfolio and customise it for your requirements.

- **SAFEGUARDING YOUR INCOME AFTER RETIREMENT**
  We craft customised post-retirement solutions to provide you with an income to cover everyday living expenses while your capital continues to grow.

- **INVESTING OFFSHORE**
  We're able to tailor-make a stand-alone offshore portfolio or one that complements your South African investments. You can use your offshore allowance to transfer funds abroad, or you can make use of our asset swap capacity.

- **SHARIAH-COMPLIANT INVESTMENTS**
  Our customised Shariah portfolios combine our investment expertise with the wisdom and respect of an independent Shariah board comprising senior Ulama. Riba is avoided and the dividend is purified.

FIDUCIARY AND TAX

We can assist you with structuring local and offshore trusts and international estate planning, exchange controls and tax matters. We also help to ensure the orderly transfer and preservation of your wealth for future generations.

EQUITY-BACKED FINANCE

As a Sanlam Private Wealth client, you have the option of using your equity portfolio to secure finance or arrange a short-term guarantee. The service is fast and flexible, and offered at highly competitive rates.

STOCKBROKING AND DERIVATIVES TRADING

We offer a range of institutional and retail equity and derivative trading services, including an online share trading platform. Our institutional services include trading, market making for exchange traded funds (ETFs) and direct market access (DMA) for third-party managers. We're a licensed stockbroker and a member of the JSE.

WHY CHOOSE A CUSTOMISED INVESTMENT SOLUTION?

- A private client investment portfolio is very different to a pooled product such as a collective investment or unit trust fund. In a pooled fund, all investors have the same exposure to the range of instruments – shares, bonds or cash – selected by the fund managers on their behalf.
- When we build your customised wealth plan, we don't simply add your funds to a pre-existing, collective product. Instead, we consider your personal circumstances, requirements and investment objectives to craft a solution designed to meet your individual needs.
- Guided by your personal goals, we'll combine equities, government or corporate bonds, money market funds and other instruments – both local and offshore – into a unique blend to ensure you enjoy the best possible investment outcome.
- In a collective investment scheme, assets are held in the name of the fund, but with a customised solution, you'll hold all the assets in your portfolio in your own name. You'll also have direct access to and a personal relationship with your portfolio manager.

T +27 (0) 21 950 2770 / **F** +27 (0) 86 688 3738 / **E** info@privatewealth.sanlam.co.za
The Vineyards Office Estate / Farm 1 / Jip de Jager Drive / Welgemoed / Cape Town 7530 / Private Bag x8 / Tygervalley 7536 / South Africa
BRN: C10099403

www.sanlamprivatewealth.co.za