SAUNDERSON
HOUSE

Your wealth matters

Our Discretionary Management Service
For Private Clients

Helping you grow, preserve and pass on your wealth

Saunderson House is a leading firm of independent wealth managers providing award-winning financial planning and investment services to busy professionals and other high net worth individuals.

We always put the best interests of our clients first.

> "I would encourage my colleagues to consider planning ahead with Saunderson House – they are very good at what they do, are exceptionally responsive, and are particularly transparent on pricing. They want to take great care of you."
>
> Partner – City accountancy firm

Awards and accolades

We take pride in our reputation for excellence and continue to invest in our people and resources to support this. We are delighted to have been recognised through numerous awards and accreditations, including:

- **Corporate Chartered Financial Planners since 2008**
- **Awarded the Gold Standard Award 2016, 2015 and 2014 for Independent Financial Advice**
- **Money Marketing Awards 2016, Best Investment Adviser**
- **Winners of the Corporate Livewire's 2016 Finance Awards**
- **Investors in People Silver Standard 2015**

Discretionary management for private clients

Our discretionary management service has been designed to suit those who wish to access our award winning investment proposition and benefit from proactive portfolio management.

Our service enables you to delegate responsibility for the management of your investments to us. This includes adjustments in asset allocation and fund selection as well as day-to-day portfolio administration. Your portfolio manager will work on your behalf to respond to market movements and make timely changes to your investment portfolio without your involvement.

Built upon our award-winning investment approach

Our service is based on our highly successful investment philosophy, encompassing rigorous fundamental analysis undertaken by our Investment Research team and underpinned by a disciplined focus on portfolio construction.

Through this investment approach, you benefit from:

Transparency

We believe portfolios should only hold investments where the source of the returns is clearly identifiable. By investing in assets where we can develop a detailed understanding of the underlying drivers of value, we help to protect your portfolio from hidden risks or costs.

Analysis

We are driven by fundamental research. Our team of highly qualified analysts carry out detailed due-diligence on every prospective investment.

Diversification

We seek to diversify your portfolio across and within asset classes to reduce volatility. Our focus on just four major asset classes (cash, bonds, commercial property and equities) allows us to proactively rotate portfolios towards those that we believe offer the best prospective returns.

Specialist investment management

Investing predominantly via collective funds gives us access to those fund managers who have demonstrated their ability to add value. We build long-term, trusted relationships with our selected fund managers. This gives us deeper insights into a manager's likely performance at any given point in the business cycle.

Active investing

We believe that investment markets offer opportunities at both the asset allocation and fund selection level and we actively flex portfolios to enable you to capitalise on these.

Value investing

We analyse asset classes and individual investments with a view to ensuring your portfolio is weighted towards assets that are attractively valued and away from those that we believe are fully valued. By not being tied to an index, we are afforded the opportunity to generate superior returns.

Minimising the impact of fund management charges

We recognise that charges and costs impact your investment returns. We ensure that you fully understand any charges and we negotiate hard with our providers to minimise them. Our aim is to deliver value for money by ensuring fund management charges are justified by performance.

For more information on our investment philosophy and approach, please speak with your financial adviser.

Your investment goals

By working with your financial adviser, your portfolio manager will obtain a comprehensive understanding of your investment needs, including:

- your investment objectives
- your likely investment time horizon
- your ability to bear investment loss
- your capacity to accept the volatility inherent in stock market investing
- the income or withdrawals you might need from your portfolio
- any investment preferences or restrictions you wish or need us to consider, and
- any UK capital gains and income tax considerations you need us to take account of.

With these factors captured within an investment mandate, our portfolio managers will construct and manage a portfolio of investments that may be held within a combination of pension, ISA, offshore bond or general investment accounts.

Should your financial circumstances change, our portfolio managers can continue to work with your adviser to implement any revisions to your investment mandate and reflect these in how your portfolio is managed.

Communication and reporting

We provide you with a comprehensive valuation report at least every six months, which ensures you receive clear and straightforward information about your portfolio. This report includes a statement of your investment holdings, their current value, transactions undertaken, contributions and withdrawals made, investment performance and fees.

To assist you with tax reporting, we also provide a consolidated summary of investment information.

We aim to ensure our reporting is relevant to you by displaying your portfolio's performance against the appropriate benchmark(s), so that you can see the relative value that we have added.

Charges

We endeavour to keep our charges simple and transparent. Full details of the fees for our discretionary management service are available in our document: Discretionary Management Service – Our Charges.

Security of your assets

The security of your investments is paramount. All investments under our discretionary management service are held on your behalf by our appointed custodian, Platform Securities LLP - part of FIS Group (one of the world's largest providers of banking technology and financial administration services). Platform Securities is based in the UK, regulated by the Financial Conduct Authority (FCA) and is a member of the Financial Services Compensation Scheme (FSCS).

Platform Securities LLP is a limited liability partnership, registered in England and Wales under No. OC301316. Registered office: Level 39, 25 Canada Square, London, E14 5LQ. Authorised and regulated by the Financial Conduct Authority (FCA), FCA firm reference number 214206, and a member of the London Stock Exchange.

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How to instruct us

If you would like further information about our services, or about the way we work in general, or to arrange a meeting, please contact:

Ian McNally
Director

T: 020 7315 6513
E: Ian.McNally@saundersonhouse.co.uk

We cannot assume legal liability for any errors or omissions and detailed advice should be taken before entering into any transaction. The value of investments and any income there from can go down as well as up and you may not get back the full amount you invested.

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