



TAILORED FUND PORTFOLIOS





OLD MUTUAL WEALTH BRINGS YOU TAILORED FUND PORTFOLIOS

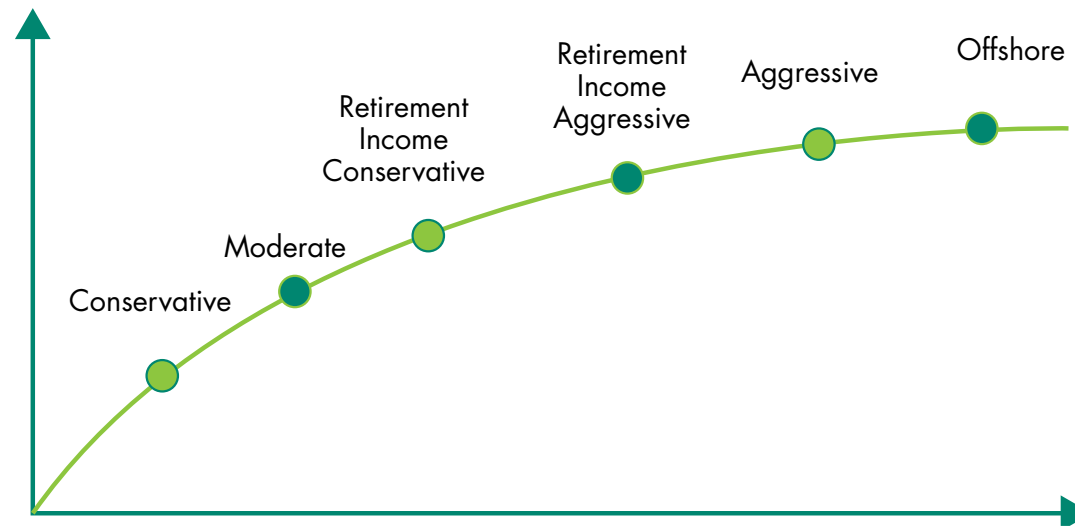
We believe that your advice and investment processes should be aligned so that the investment strategies you implement for your clients meet the objectives of their financial plans.

At Old Mutual Wealth, we are committed to helping you develop a sustainable and prosperous business that is truly fit for the future. In a changing advice landscape we bring you Tailored Fund Portfolios. This capability expertly marries the services and support of Old Mutual Wealth, while delivering the expertise of Old Mutual Multi-Managers directly into your practice.

CREATING TAILORED PORTFOLIOS FOR YOU AND YOUR CLIENTS

Tailored Fund Portfolios offers you the opportunity to create tailor-made portfolios aimed at achieving your clients' financial goals. This enables you, as a financial planner, to standardise your investment implementation across various client profiles and create consistency across your client book. In turn, you grow your practice, thereby enhancing its value to better manage your investment risk.

To complement your advice process, we can design a range of model portfolios.



A neatly packaged investment range to complement your advice process.

By partnering with us, you have access to a large team of experienced specialists with diverse professional backgrounds and qualifications. We bring you a high-quality service that is unique in the financial services industry.

For clients who want to diversify their portfolios offshore, our portfolio solutions can provide maximum offshore diversification in the most cost-effective way.

We can also create living annuity solutions specially designed for retired clients who require a high return to provide sufficient income but can't afford the risk of large investment drawdowns in bear markets.



TRANSFORMING
YOUR PRACTICE,
**HELPING YOU
PROSPER**



WE HELP YOU **TAKE FULL CONTROL** OF THE KEY DRIVERS OF INVESTMENT RETURNS



HOW WE BUILD PORTFOLIOS

At Tailored Fund Portfolios, we combine specialist asset managers in our multi-managed building blocks to construct our model portfolios. This approach gives you access to the best asset managers at a lower cost than using the same managers through their retail funds.

We co-design an optimal set of portfolios for your clients, considering their unique needs, to achieve their financial goals based on your advice process. We offer real return solutions that are diversified across asset classes to meet your clients' long-term investment goals.

Our team blends active and passive management strategies to deliver cost-effective investment solutions. While passive managers provide returns in line with the overall market, we manage the risk of our active managers relative to market benchmarks, as they add value through their views over time.

Each model portfolio is constructed from these multi-managed building blocks to implement a strategic asset allocation and a tactical asset allocation. This approach allows the portfolio to be dynamically managed based on changes in the investment environment. We have a real-time view of the exact asset allocation of each model, so our decisions are based on precise information.

SHORTCOMINGS OF BLENDING BALANCED FUNDS

Balanced funds are the most popular choice for model portfolios. However, we believe that this approach has shortcomings:

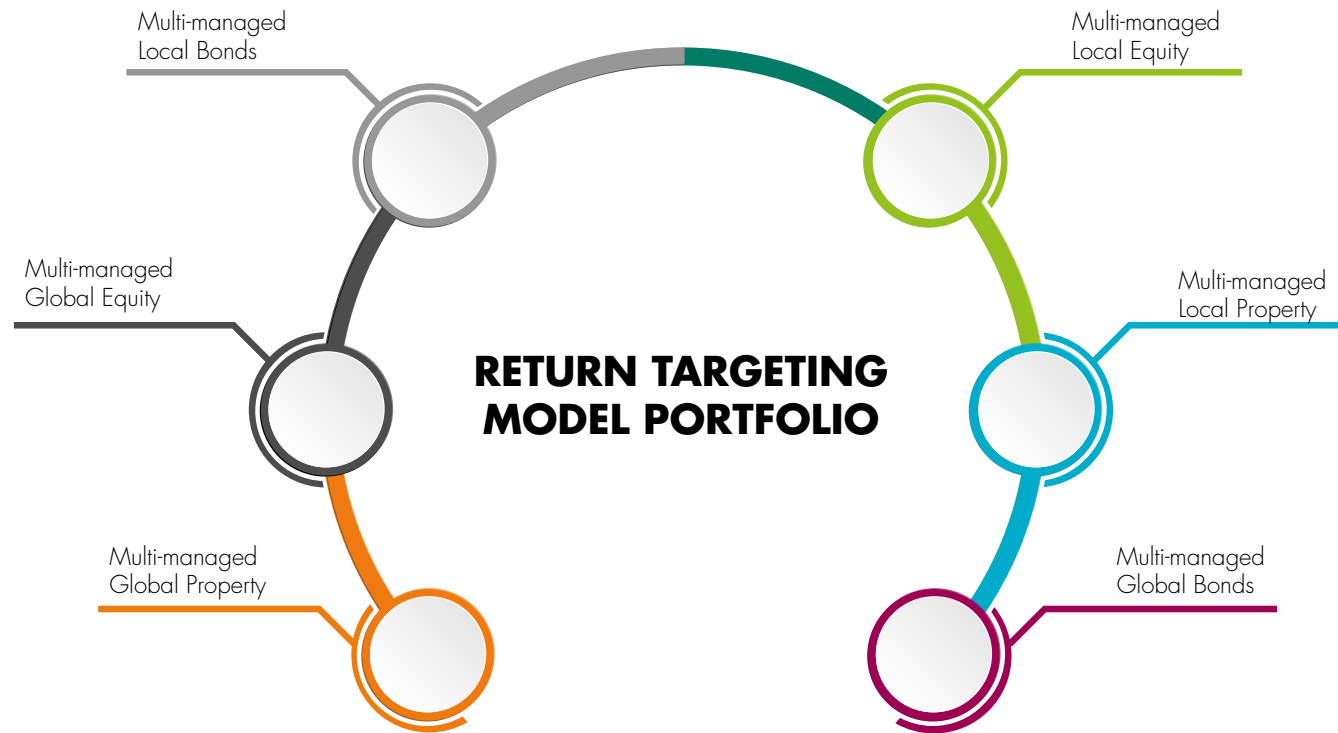
To match investment risk to a client objective, control of the asset allocation is key. Balanced funds can vary from high to low equity exposure even within a single unit trust category, with asset managers often making large changes to asset allocation. Balanced retail funds tend to have high investment fees, and often have a performance fee component, in many cases uncapped, leading to high and varied total investment costs. Asset allocation detail is only available in arrears and often with significant delays, which means that your decisions may be based on out-of-date information.

ADDING VALUE THROUGH OUR ACTIVE ASSET ALLOCATION

Portfolios are linked to a specific, expected real return and a minimum investment period. To create a portfolio, suitable asset classes are selected and a long-term strategic asset allocation is developed.

We employ a unique way of developing the appropriate strategic asset allocation for any given real return objective. This process involves selecting suitable asset classes and developing the long-term strategic asset allocation required for each investment strategy to achieve its targeted return.

Our tactical asset allocation tilts are underweight and overweight positions in specific asset classes around their strategic target weights. Through our tactical asset allocation approach we can reduce investment risk and enhance returns. We combine fundamental valuation research with economic insights to derive suitable tactical weights for your portfolios in an ever-changing environment.



DIVERSIFIED PORTFOLIO SOLUTION COMBINING ACTIVE AND PASSIVE MANAGEMENT ACROSS ASSET CLASSES





HARNESSING INVESTMENT EXPERTISE

Our investment process is supported by an experienced team of talented investment specialists in Old Mutual Multi-Managers. For over 15 years, the performance track records of the Old Mutual Multi-Managers' funds have illustrated the strength of the manager selection and asset allocation process.

Three main principles underline their philosophy:

1. They take a long-term view and believe in allowing returns to compound over time.
2. They believe diversified portfolios represent the best approach to meeting your clients' objectives.
3. They follow a valuation driven approach to minimise the risk of permanent loss of capital.

The investment team researches and selects the most suitable fund managers within asset classes, awarding them specialist mandates. The managers are selected by following a disciplined process, assessing both quantitative and qualitative factors.

Old Mutual Multi-Managers is the proud winner of the Imbasa Yegolide Manager of Managers Award 2015 and 2016. These awards honour and pay tribute to service providers who demonstrate professional excellence in their service of retirement funds.



HOW OUR STRATEGY HELPS YOU



ADMINISTRATION

We reduce the burden of administration by simplifying implementation



COMPLIANCE

We take care of all compliance management requirements



REPORTING

We provide you with detailed monthly and quarterly reporting to help you with your client engagements



MONITORING

You are a key member of the investment committee that manages and monitors your clients' solutions



COST-EFFECTIVE SOLUTION

We support competitive, stable investment costs that limit the effect of fees on your clients' investment capital over time, helping them to achieve their financial goals.

Our building blocks and manager mandates do not include performance fees, therefore leading to more consistent investment costs.

This approach gives you control over asset allocation, as well as the cost structure of your solutions.

The standard model portfolio management fee of 0.114% per year is the lowest in the market. We can deliver a model portfolio range with total investment costs around 1.2% across the full range of real return targets your clients require.





ROLAND GRÄBE, CFA

HEAD | TAILORED FUND PORTFOLIOS

Roland has over 15 years' investment experience and earned his CFA charter in 2004. Before heading up Old Mutual Wealth Tailored Fund Solutions, he was the Chief Investment Officer of SYm|metry and Head of Product for Old Mutual Multi-Managers. Prior to joining Old Mutual he fulfilled various roles in the multi-management and investment consulting industries.



KIM JOHNSON

INVESTMENT ANALYST

Kim has been in the investment management industry for 16 years and her experience includes both active and passive management. Prior to joining the team, Kim was a Portfolio Manager in the Indexation team at Old Mutual Customised Solutions. In addition to her portfolio management responsibilities, she was responsible for the team's retail business development.



MASEABI **MARAGENI**

BUSINESS DEVELOPMENT EXECUTIVE

Maseabi is responsible for building new strategic relationships with Independent Financial Advisory businesses. With 13 years' investment experience, specifically within institutional and retail asset management, Maseabi has worked at Coronation and Stanlib. Before joining Old Mutual Wealth, she fulfilled roles at Allan Gray as Fund Manager and Business Development Manager, caretaking boards of trustees and key accounts within those businesses.

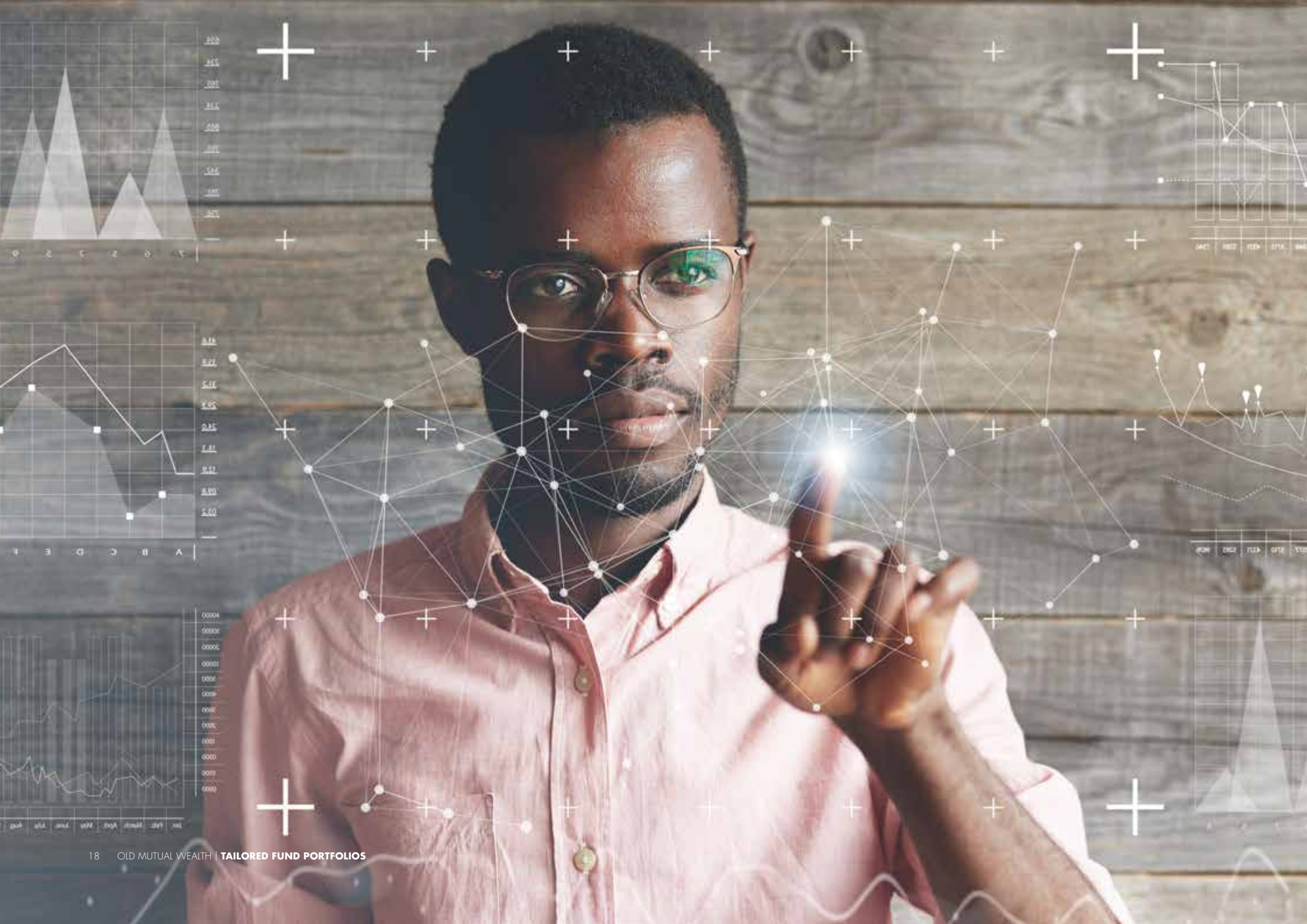


RENEE **BECK**

IMPLEMENTATION SPECIALIST

Renee has 8 years' asset management experience, specialising in fund operations. She joined Tailored Fund Portfolios in 2016 as an Implementation Specialist with a focus on client take-on, LISP and CIS portfolio implementation and business administration operational support.

Renee is a CFP® professional.



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