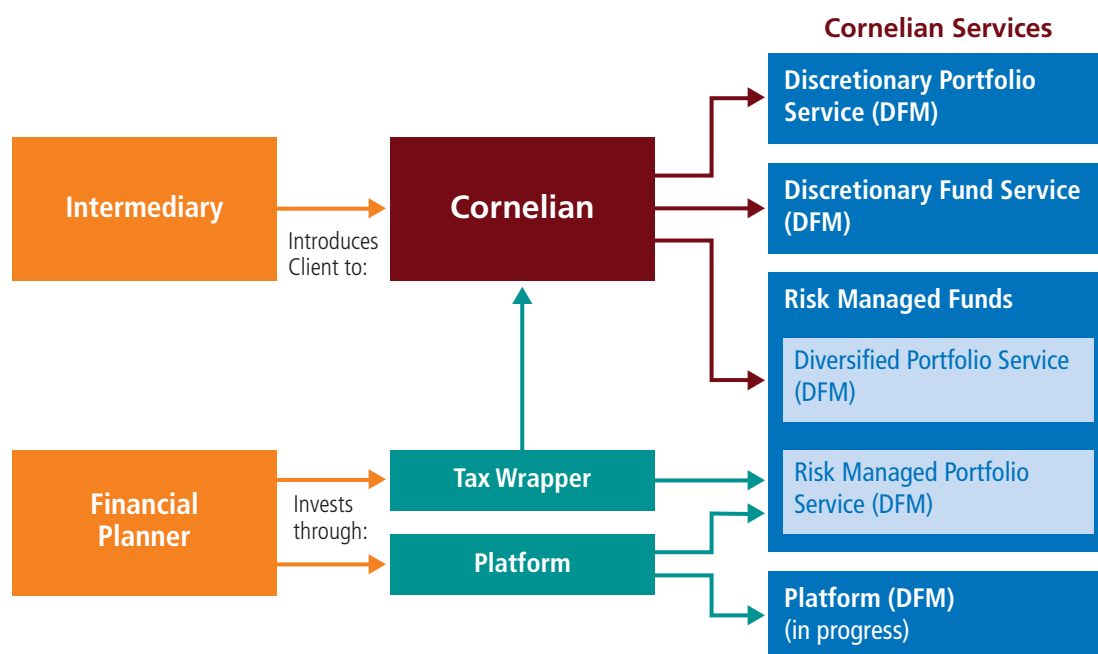


## Access Routes to Cornelian Services



### Case Study 1

A large IFA firm has seven Business Writers based around Scotland. The MD was concerned about the consistency of the investment process and in particular the alignment of investments with the client risk profile. The increased focus on this by the FSA in recent papers had also highlighted his concerns. He looked at a number of propositions but wanted a cost effective solution available through a platform.

#### Solution

The firm are now using the CF Cornelian Risk Managed Funds for client investments. They implemented a consistent risk profiling tool and clients with an agreed profile rated 3 to 7 are invested into the appropriate multi-asset Fund. Cornelian actively manage and monitor the Funds to ensure alignment to the risk profile under normal market conditions.

#### Summary

IFA Requirements	Cornelian Asset Managers Solution
Aligning risk profile and investment strategy	5 Actively managed, multi-asset funds
Availability	Available on a wide range of platforms and Tax Wrappers
Cost effective	TER capped at 2.00% with a range of share classes paying up to 0.75% trail commission

## Case Study 2

IFA had segmented his client bank and had around 100 clients who invested their ISA allowance most years, but their portfolios were not generating enough income to qualify for his Wealth Management service, nor did they require holistic advice. The IFA was keen to keep them as clients but wanted a cost effective solution for servicing them i.e. provision of a client review and portfolio rebalancing without significant administration.

### Solution

The IFA wrote to all his clients asking them to complete a new risk questionnaire, and suggested they invest in the CF Cornelian Risk Managed Funds. Once clients had accepted this suggestion, their money was transferred into the CF Cornelian Fund most appropriate to their risk rating. All future ISA payments will be made into the Fund with an annual check on the client risk profile.

### Summary

IFA Requirements	Cornelian Asset Managers Solution
Cost effective investment strategy, particularly for rebalancing	Active management of the Risk Managed Funds held in a single OEIC structure therefore negates the need to rebalance or seek client permission to change the assets.
Provision of a quality client review	Quality reports produced monthly for each Fund can be combined with a valuation to produce a client review pack. All reports and information available at <a href="http://www.cornelianam.com">www.cornelianam.com</a>

## Case Study 3

A law firm identified that they were managing a number of Trusts but were concerned that the risk profiles had not been reviewed recently and were likely to be overweight in equities. Many of the partners in the law firm were also Trustees and therefore concerned that they may not be fulfilling the appropriate duties and obligations as Trustees in relation to the level of risk being taken and potential outcomes. The firm was also looking for a solution which could manage the payment of regular fees to them, and give them regular information on performance and holdings.

### Solution

The Trusts were all reviewed and risk profiles adjusted appropriately and documented. The investments were then moved into the appropriate Risk Managed Funds through the 'Diversified Portfolio Service'. Using this service, the investments are held on Cornelian Asset Managers' systems and a cash account also opened within the portfolio. An designated Portfolio Manager is also assigned to each Trust who will meet Trustees on an annual basis to discuss performance.

### Summary

IFA Requirements	Cornelian Asset Managers Solution
Investment solution aligned to the appropriate level of risk	Trust Investments placed into one of five Risk Managed funds
Method for regular fees to be paid	Cash account within the overall portfolio enables the payment of fees to the law firm
Quality support for Trustees	Quality reporting and a designated portfolio Manager ensures support for the Trustees