

## Discretionary Fund Management via Financial Advisers

We recognise that there are times when Financial Advisers choose to outsource the investment management for their clients to a discretionary fund manager. Cornelian Asset Managers offer a range of discretionary services depending on the specific requirements of your clients.

Unlike many of our competitors, we do not offer financial planning services but focus exclusively on investment management.

We provide advisers with a high quality service through delivery of prompt and comprehensive reporting for their clients, as well as regular investment updates.

We allocate a named fund manager to each client, who works in partnership with you to ensure that you and your clients are fully informed of all investment decisions relating to their portfolio.

Whether clients are invested through one of our multi-asset diversified funds, or within a full discretionary portfolio, we aim to achieve investment performance that delivers a real return for clients and matches or exceeds their expectations.

### All clients referred to our Discretionary Investment Management services receive:

- A named Portfolio Manager
- Investment management of all portfolios by a team of highly experienced investment professionals
- Active management of their portfolio, over a wide range of underlying investments to provide the broad diversification across geography and type required to fulfil their objectives
- High quality valuation reports on a six-monthly basis
- Full annual tax reports
- In addition to their adviser if requested, 24 hour access to their valuation through a secure link on the Cornelian website
- In addition to their adviser if requested, an invitation to our annual Investment Seminar

#### **Diversified Portfolio Service**

- Investments held within a range of five underlying OEIC funds
- Each portfolio is designed and managed to align with a specific level of tolerance to risk
- The funds are unconstrained so are not restricted within IMA sectors allowing the fund managers freedom to focus on the investment and risk objectives of each portfolio
- Clients benefit from the tax advantages of investing within a fund structure
- Up to 0.6% trail commission

#### **Discretionary Fund Service**

- Investments held within managed funds
- Client exclusions available at fund or asset class level
- Annual meetings with the Portfolio Manager
- Up to 0.5% trail commission

#### **Discretionary Portfolio Service**

- Investments made through individual stock selection of UK equities, and through funds for other assets
- Tailoring of portfolios is available through client specific inclusions and exclusions
- Annual meetings with the Portfolio Manager
- Up to 0.5% trail commission

Benefits for Advisers	Benefits for Clients	Why is this important?	How does Cornelian deliver
<b>Transparent charges</b>	Competitive Charging Structure	Advisers must ensure charging structure is RDR compliant  Clients want a clear charging structure and value for money	Single annual management charge based on investment size
<b>Relationship with the Investment Manager</b>	Consistent advice from their referring adviser and the Investment Manager	Advisers and clients must place trust in the Investment Manager	Clients have a named Portfolio Manager and annual review meetings to which the adviser can attend
<b>Investments managed by a qualified team</b>	Investments managed by a qualified team	Advisers and clients must have confidence in the investment team	All Cornelian's Investment Managers are fully qualified and have an average of 17 years experience. The majority are also owners of the business
<b>Strong demonstrable Investment Performance</b>	Increased wealth over time	Advisers must ensure choice of discretionary manager is justified  Clients want to protect and enhance their real wealth over time	Strong, demonstrable performance measured against benchmarks
<b>Choice of discretionary services to suit a range of clients</b>	Alignment to their specific investment objectives	Advisers must ensure that client's investment objectives and risk tolerance can be accommodated  Clients may have ethical restrictions or unable to invest in specific company shares	Full range of discretionary services offering multi-asset diversified portfolios aligned to a range of investment objectives and investment sizes
<b>High standard of discretionary client service</b>	High standard of discretionary client service	Advisers and clients must trust that their discretionary Investment Manager understands them and their financial requirements	Experience of managing wealth for private clients, charities and trusts. Invitations to advisers and clients if they wish to quality events and investment seminars
<b>Quality Reporting</b>	Efficient communication of all aspects of their portfolio	Advisers and clients want to ensure that they have regular and informed communication regarding the management of the client's portfolio	Advisers and clients have 24 hour access to the portfolio online. Quality six-monthly reporting ensures that both adviser and client are fully informed of the portfolio management