



BESPOKE SOLUTION

A segregated, bespoke investment portfolio (sometimes referred to as a personal/private share portfolio or PSP) is an individualised investment portfolio, that is constructed and managed on behalf of an investor. The individual investments (domestic and offshore shares, bonds and cash instruments) are bought and held in the client's name and not in a "pooled" vehicle like a unit trust.

The bespoke solution is a purpose built investment solution, based on the unique circumstances of each individual client. Everything in the segregated investment

portfolio can be customized to fit the client's risk and return profile – from asset allocation to security selection. Segregated portfolios may range from high risk equity only portfolios with growth objectives, to low risk balanced funds with capital preservation and income objectives. These portfolios can be positioned as direct discretionary investments or within "wrappers" like retirement annuities, living annuities or preservation funds.

- ✓ Investment needs analysis
- ✓ Investor risk profiling
- ✓ Portfolio construction
- ✓ Risk management
- ✓ Investment strategy determination
- ✓ Security selection
- ✓ Thorough research

Segregated bespoke portfolios
Individual, segregated portfolios: securities held in the client's name
Cost efficient: flexible and transparent
Flexible and nimble: ability to adjust investment strategy based on changing environment and investor circumstances, can invest in smaller or less liquid investments
Bespoke, tailor made
High touch service model and regular communication with portfolio manager
Risk management: investment(s) made can be phased in and out of markets to manage risk of entry and exit

A TAILORED SOLUTION TO MEET INVESTOR'S NEEDS

In increasingly volatile financial markets, investors need increased flexibility, agility, transparency, more competitive fees and high service levels to improve the probability of reaching their investment objectives. Hands on investment management is crucial to navigating complexity and volatility.

Segregated, bespoke investment portfolios are sometimes perceived to be riskier than unit trusts. While this may be true under certain circumstances, the risk profile of a segregated portfolio should be no higher than a unit trust that follows a similar investment mandate. Investors must ensure that their investment managers employ a rigorous and well thought through Investment needs analysis.