

Client Scenario > Advice and Solution Map

Helping advisers align portfolio solutions to client priorities

Priorities	Typically suited to clients who	Portfolio objective	Adviser conversation themes
 1 Core growth clients	- Want a professionally managed core portfolio - Are seeking long-term growth - Value diversification across asset classes	Deliver consistent long-term growth through diversified multi-asset exposure.	- Core portfolio foundation - Diversification - Governance
 2 Cost-conscious clients	- Are focused on cost efficiency - Prefer broad market exposure - Value transparency and simplicity	Provide efficient market exposure through a lower-cost index-based solution.	- Cost efficiency - Market exposure - Transparency
 3 Values-aligned clients	- Want investments aligned to personal values - Prioritise sustainability considerations - Are seeking long-term wealth creation	Build long-term wealth through a diversified portfolio that integrates sustainability considerations into investment decisions.	- Values-based investing - Long-term investing - Responsible investing
 4 Growth-oriented clients	- Have higher growth objectives - Are comfortable with increased risk - Have longer investment horizons	Enhance long-term growth potential through geared market exposure.	- Growth acceleration - Long-term wealth creation - Risk awareness
 5 Diversification-focused clients	- Want exposure beyond traditional asset classes - Are seeking differentiated return sources - Have longer investment horizons	Enhance portfolio diversification through access to private market opportunities.	- Alternative return streams - Portfolio resilience - Long-term investing
 6 Income-focused clients	- Require regular income generation - Are approaching or in retirement - Prioritise stability and cashflow	Support retirement income generation while maintaining exposure to long-term growth.	- Income generation - Portfolio defensiveness - Retirement support



Consistent implementation
Map solutions across client segments



Stronger Governance
Maintain robust oversight and control



Simplified Transitions
Streamline execution with confidence



Better outcomes
Drive stronger, more consistent client outcomes

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