



ADVISER  
SOLUTIONS

A robust, integrated investment proposition, designed to enhance value for your business and your clients.

# PACIFIC ADVISER SOLUTIONS

Empowering Financial Advisers

## In-Source

Institutional investment expertise into your business

## Control

Retain control of your clients

## Value

Driving value back through you

## Technology

Customised adviser web portal





# WE UNDERSTAND YOUR BUSINESS

We believe the 'alpha' lies with you. The value you have created in your business hinges around the relationships you have built with your clients.

Most advisers wish to retain control of their clients. However, the challenge of managing an investment proposition has never been greater and can drain precious resource away from your business.

As modern asset managers, we recognise this quandary. We must deliver not just products, but solutions, utilising the breadth of the asset management industry, combined with technology, to deliver you and your clients an extraordinary level of service and support.

Our in-sourced, partnership approach brings investment solutions closer to your clients. By using our institutional investment expertise, regulatory permissions and proprietary technology, we can drive value back through your business to the benefit of you and your clients.



**MATTHEW LAMB**  
Chief Executive Officer



**BEN SEARS**  
Head of UK Strategy





# EXPERIENCED GROWTH PARTNERS

## ABOUT US

Pacific Asset Management (PAM) is the core asset management division of Pacific Investments, the diversified investment group of Sir John Beckwith. Founded in 1993, Pacific Investments has a long track record backing, supporting and growing highly successful UK financial services businesses.

Pacific Asset Management is firmly established within the global infrastructure of the Pacific Investments Group. The Group has:

11

OFFICES  
WORLDWIDE

150+

EMPLOYEES

20+

YEARS'  
EXPERIENCE

Financial services businesses built by Pacific Investments currently manage over \$50bn in assets. These businesses include:

River & Mercantile Group plc | Thames River Capital | Liontrust plc

“Fundamental to Pacific’s success is its partnership with the highest calibre management and investment teams with whom we work to build a first-class business”

**SIR JOHN BECKWITH**  
FOUNDER AND CHAIRMAN OF PACIFIC INVESTMENTS



# CENTRALISED INVESTMENT PROPOSITION (CIP)

## KEY CHALLENGES

We believe advisers should retain control over their clients.

But we also understand the challenges faced by advisers in managing the investment proposition, perhaps using third parties to input on asset allocation, fund selection, nervously awaiting those days a 're-balance' is required and the administrative work that follows.

In our experience, Model Portfolios are cumbersome structures that are unable to respond quickly to changes in market conditions. Most discretionary model portfolios are tied to a quarterly re-balance, and platforms were just not built with portfolio management at their core.

Operationally, funds offer far more efficiency – but, without full 'look-through' transparency, it can be a challenge to convey the diversification benefits of one 'line-item'.

As we approach the longest economic expansion since World War II, we believe the need for flexibility within the investment proposition is vital. With interest rate rises and higher market volatility on the horizon, clients' portfolios must be able to react, free from the constraints of platforms, consent or a quarterly re-balance.

“The more control an adviser has over their investment proposition, the greater the value of the business.”

**BEN SEARS**  
HEAD OF UK STRATEGY  
PACIFIC ASSET MANAGEMENT

## CIP ADVANTAGES

### Funds



- Dynamic investment management
- No client consent required
- No VAT
- No DFM agreement
- Operational efficiency
- CGT efficient
- Transparent fees

### Model Portfolio (In-house Advisory)



- Ongoing adviser value demonstration
- Perceived portfolio diversification
- Perceived adviser input
- Perceived bespoke feel
- No DFM Fee on top of adviser fee
- CGT Management

### Model Portfolio (Out-Sourced Discretionary)



- De-risks adviser business model
- Perceived investment management expertise
- Perceived portfolio diversification
- Perceived premium feel
- CGT Management

## CIP DISADVANTAGES

### Funds



- Ongoing adviser value demonstration
- Perceived lack of portfolio diversification
- CGT Management

### Model Portfolio (In-house Advisory)



- Client consent prevents dynamic management
- Portfolio drift from central model
- Administration burden on adviser
- Fund choice platform dependent
- Instrument availability platform dependent

### Model Portfolio (Out-Sourced Discretionary)



- Loss of control over client
- Quarterly rebalance not dynamic
- Platform portfolio management
- Additional DFM Fee + VAT
- Fund choice platform dependent
- Instrument availability platform dependent
- Not accretive to business valuation

As modern asset managers we must challenge the operational integrity of the model portfolio framework and the platforms they are built upon, seeking the best of both worlds to deliver clients a better solution.

# WHY PARTNER WITH PACIFIC?

## Flexible solutions to drive your business forward

Whether you are looking for an efficient way to manage your advisory model portfolios, or considering modernising your investment proposition, we offer a range of flexible solutions.

We are driven by our mission to build value, closely integrating with a select number of advisers to help streamline business and unlock future growth potential.

PAM's portfolio solutions are managed by a world class investment team, optimised for efficiency and designed to sit at the heart of your offering.

## A CLOSE WORKING PARTNERSHIP

### **In-sourced**

Institutional investment management expertise into your business

### **Your models**

Customised model portfolios, your platform(s), mapped to your risk profiler, powered by Pacific

### **Your materials**

Customised high touch range of materials in your brand

## WHAT ARE THE KEY BENEFITS?



De-risk your  
business model



Focus on  
client engagement



# REALISING VALUE IN YOUR BUSINESS

Our partnerships start with investment management, but often branch out into other areas.

We are not a 'consolidator', nor are we a network or national. With the backing of our parent company, we are able to take long-term decisions to deliver great value for your business.

## ACCESSING CAPITAL

As part of a private family-led investment group, we also offer our adviser partners access to Pacific Group resources, infrastructure and financial expertise.

Whether you are considering succession plans for your business, or seeking additional working capital to grow your business, we can consider bespoke arrangements to meet both longer and shorter term objectives.

Please contact Ben Sears (Head of UK Strategy) to find out how we can help.



Optimise long term  
business value



Potential exit partner  
with Pacific Group

# MODERN PORTFOLIO MANAGEMENT

## THE BEST OF BOTH WORLDS

Where investment management efficiency meets model portfolio investing

Using PAM's proprietary developed 'smart' portfolio technology, our model portfolios harness the benefits of modern multi-asset fund investing inside a neat model portfolio structure, managed on a range of platforms by a world class investment team.

This unique structure allows you to unlock the potential of your advisory models or in-source our DFM expertise.

## KEY FEATURES



### Active portfolio management

that will react quickly to changing market conditions



### Cost-Efficient



### No on-going client consent required



### Minimised re-balancing

on platform



### Advisory and Discretionary



### Quasi-DFM with no VAT



### Access wide range of investment instruments to ensure optimal positioning



### Customised materials

Designed in your brand



# ENHANCING YOUR VALUE PROPOSITION

For each firm we work with, we create a suite of adviser branded materials to enhance your value proposition with clients.



Strategy  
Sheets



Information  
Sheets



Quarterly Investment  
Outlooks



Monthly  
Commentaries



Investment  
Proposal Centre



All of these can be accessed via  
your exclusive online web portal

YOUR **BRAND**

YOUR **PROPOSITION**

OUR **INVESTMENT EXPERTISE**

# ONLINE WEB PORTAL

The exclusive Pacific online web portal provides a range of dynamic tools to help you manage your advisory models more efficiently and better service your clients.



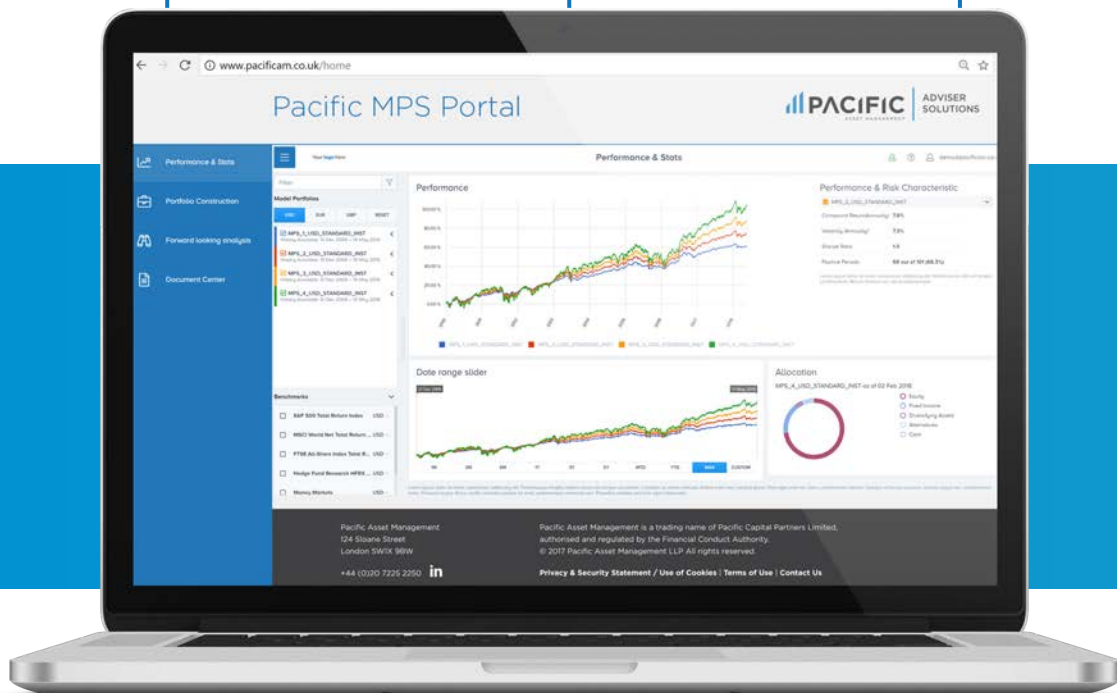
Portfolio construction  
and rebalancing tool



Live strategy performance  
monitoring tool



Live transparent asset  
allocation display



YOUR **BRAND**

YOUR **PROFESSIONAL CLIENT REPORTING**

OUR **PROPRIETARY TECHNOLOGY**





“We firmly believe the alpha lies with the adviser. Our solutions are ultimately designed to create efficiency and enhance value for our partners and their clients.”

**MATTHEW LAMB**  
CHIEF EXECUTIVE OFFICER

**INSTITUTIONAL  
INVESTMENT  
EXPERTISE**

**ACTIVE  
PORTFOLIO  
MANAGEMENT**

**A MODERN  
PORTFOLIO  
APPROACH**

**BESPOKE  
ADVISER  
SOLUTIONS**

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