



OLD MUTUAL CORPORATE CONSULTANTS INVESTMENT CONSULTING

Old Mutual Corporate Consultants offers employers and trustees the support of a focused investment consulting team with the skills and resources employers, trustees and board of management members need to meet their fiduciary duties in respect of their fund investments, ensuring that their members benefit from an optimal investment strategy.

Offered with the primary aim of creating investment strategies that give fund members the best possible chance of achieving their objectives, the Old Mutual Corporate Consultants investment consulting services include:

INVESTMENT CONSULTING

Our investment consulting service is designed for stand-alone funds, participating employers in umbrella funds and medical aid schemes where the trustees or board of management wish to retain responsibility for the investment strategy of their members. Our role is to equip the trustees or board of management members with sufficient information to enable them to make informed decisions. Once a suitable investment strategy has been finalised we then also assist with the implementation and ongoing monitoring of the strategy, as documented in the Fund's Investment Policy Statement.

Our philosophy revolves around clearly defining each client's objectives and then partnering with them to deliver on those objectives. To ensure that this approach results in optimal outcomes for the employer, fund and members, our investment consulting service includes:

- **Investment philosophy and strategy** – Investment objectives are generally defined relative to inflation, taking a long-term view that we believe enables the trustees, board of management, or employer to make sound decisions that will deliver members safely to retirement or enable the medical fund to achieve its objective.

Once the investment objective has been established, we work with the trustees or board of management to determine the optimal strategy to maximise the probability of achieving the desired return.

Education is essential to ensure that decision makers meet their fiduciary duties and make informed decisions. We provide the fund decision makers with details of the possible investment strategies, together with an opinion on the optimal strategy to meet their members' needs.

On an annual basis we review the investment strategy in light of the dynamic financial industry and market. This also includes an evaluation of the current manager's continued suitability within the strategy and culminates with an update of the fund's Investment Policy Statement.

- **Training** – We offer bespoke training on investments and related issues to trustees and boards of management.
- **Regular interaction** – Our investment consultants attend regular meetings with trustee boards and boards of management to review the performance of the Fund's managers relative to agreed benchmarks and the overall Fund return relative to its return objective. They also share knowledge and provide updates on developments in the economy, investment markets and employee benefits industry, and to provide advice on how to respond to changes.
- **Advice on asset manager selection** – We follow a proven manager research process that emphasises qualitative analysis and historical performance and risk analysis. We provide





HELPING EMPLOYEES ACHIEVE THEIR RETIREMENT OBJECTIVES VIA FOCUSED ACTIONS, INVESTMENT STRATEGIES AND PORTFOLIO COMBINATIONS.

clients with guidance in terms of setting the manager selection criteria and respective weightings. We then use these client-specific selection criteria to analyse the market and identify those managers who best meet the criteria and are most likely to deliver the desired outcomes.

- **Investment monitoring and reporting** – We continuously assess the suitability of the appointed managers and facilitate regular report backs by these managers. Detailed investment reporting is customised to meet each individual client’s needs.

TARGETED RETIREMENT OUTCOMES

Targeted Retirement Outcomes (TRO) is an end-to-end retirement fund analysis and investment advisory service offered by Old Mutual Corporate Consultants. It combines a full analysis of the fund and its membership with best advice to employers, trustees and boards of management on the most appropriate member focused actions, investment strategies and portfolio combinations to help employees achieve their retirement objectives.

The TRO process involves the following three main components:

- **Analysis and planning** – We undertake a full analysis of the fund and its membership, which reveals the contributions members need to make, and the returns they need to achieve, to reach their retirement goals. This highlights any gaps that exist in terms of members’ ability to achieve those goals based on their current savings, contributions, investment choices and personal circumstances.
- **Investment strategy and management** – We partner with employers, trustees and boards of management, advising them on the most appropriate member-focused actions as well

as investment structure and options to help members reach their goals.

- **Ongoing evaluation and communication** – Continued TRO assessment ensures constant alignment of the fund with desired member outcomes and includes regular report backs on the investment strategy. Member retirement savings analysis, investment education and ongoing communication support the strategic fund-level actions.

The benefits of Targeted Retirement Outcomes

TRO is a highly targeted and individualised solution that:

- Provides a clear and detailed view of the retirement savings needs and gaps of an entire fund member base.
- Affords employees/members the best chance of achieving their desired retirement savings outcomes.
- Ensures the fund meets its objectives within legal requirements.
- Equips employers, trustees and boards of management to make good decisions in the best interests of members.

MORE INFORMATION
 For details on Old Mutual Corporate Consultants’ Investment consulting services, please contact:

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