

Investment Proposition

New Leaf
2025



FCA Guidance



"A standard approach to providing investment advice, including how the client's risk profile is assessed through to a centrally agreed investment solution".

Client Segmentation



Assets

Cash – Portfolio – Property



Objectives

Lifestyle – Retirement – Legacy



Risk

Willing – Able – Need



Preferences

Likes – Dislikes – Experience

Solutions



Bespoke

£££ to invest
Sophisticated Investors
Tax Management
Specific Preferences



Platform

Multiple Wrappers
Diversification
Automation
Live Reporting



Life Office

Low Cost
Simple Requirements
Basic Reporting
Individual Wrappers



Boutique

Specific Requirements
Unique Products
Specialist Tax Options
Existing Holdings



Digital

Simple Requirements
Low Complexity
Up To £25k to invest
Digitally serviced

Digital

The advice Gap

- Just FA
- Digital Servicing
- Risk-Rated & Pre-Built Portfolios
- Low Complexity



Our Investment Proposition



Best of Breed Fund Selection & Due Diligence

- Our approach ensures that we provide clients with the best investment solutions by rigorously selecting funds and portfolios based on robust quantitative and qualitative analysis.

Overview of Our Investment Proposition



We have four key shortlists for best-of-breed:

- Platform (multi-asset fund families)
- Life Office
- Model Portfolio Service (MPS)
- Sustainable (ESG)

Stage 1: Universe of Available Funds



- We start with the entire fund universe, with Dynamic Planner screening thousands of funds across multiple asset classes, strategies, and providers. This includes mutual funds, ETFs, investment trusts, and discretionary portfolio services.

Stage 2: Initial Screening





We apply a filtering process based on:

- Asset class and investment strategy suitability
- Fund performance relative to peers
- Cost efficiency and fee structure
- Fund size, Stability & Resources

Stage 3: Quantitative Analysis



We conduct detailed data-driven research using tools such as Dynamic Planner and FE Analytics to assess:

- Historical performance vs benchmark
- Risk Mapping  
- Assess risk-adjusted returns
- Volatility measures
- Asset allocation consistency
- Cost-effectiveness of the fund

Dynamic Planner Risk Mapping



The Dynamic Planner Risk Profile Badge confirms a fund or portfolio's alignment with a specific risk level based on volatility and asset allocation.



The Gold Badge goes further, indicating independent suitability research, ensuring the investment manager regularly reviews and adjusts the portfolio to maintain its intended risk level.



Our proposition includes both risk-profiled and risk-target managed solutions, providing a balance of structured risk alignment and deeper suitability assessment to meet a range of client needs.

Stage 4: Qualitative Analysis



Beyond numbers, we assess:

- Fund manager expertise
- Investment philosophy and process
- Governance and regulatory compliance
- ESG and sustainability factors (for sustainable funds)
- Ongoing Provider Support (IFA Fundamentals)

80%

Stage 5: Shortlisting & Approval



Funds that meet our strict criteria are assigned to one of our four best-of-breed shortlists:

Platform	Life Office	MPS	Sustainable
Multi-Asset Fund Families accessible through our platforms	Funds and investment options provided within life insurance and pension products	Professionally managed, risk-rated portfolios	Funds that integrate environmental, social, and governance (ESG)

A multi-asset fund offers a straightforward, all-in-one investment with built-in diversification, professional management, and simplified reporting, while a model portfolio provides a structured mix of funds with tailored allocations, increased transparency, and more detailed reporting.

Formal Review Cycle



We conduct a structured review process:

- **Quarterly Reviews:** Assessing fund performance and market conditions.
- **Annual Strategic Review:** A comprehensive deep dive into all selected funds.
- **Ad-hoc Reviews:** Triggered by major market events or significant changes in fund structure.
- **ESG Compliance Reassessments** – Ensuring continued sustainability alignment.

Adviser & Client Benefits



By implementing this structured investment selection process, clients benefit from:

- A disciplined and research-backed approach to investing
- Access to best-of-breed funds across different investment categories
- Regular reviews and due diligence to ensure ongoing suitability
- A clear investment framework that aligns with risk tolerance and financial goals

Reach Out



Contact us today to take the next step!

www.newleafdistribution.co.uk