How do you and your clients approach their **investment choices?**

Brendan Barr, Head of Investment Solutions, Standard Life

At Standard Life, when it comes to our investment support for advisers, our Investment Solutions Team has a clear objective:

To work with advisers and investment providers to offer clients a range of investment choice across the full risk spectrum, from client-friendly pre-packaged solutions to individual, bespoke investment portfolios.

Working with advisers

Our team regularly listen to advisers about the investment choices you're recommending, and what clients are seeking. We analyse industry trends, market environments, and consumer behaviour, and use these insights to develop solutions that work for the current and future needs of clients.

Our multi-asset **Global Index Funds** are a prime example of this in action. Having launched a range of individual Vanguard Index Funds to the Irish market, we learned from adviser feedback that there was an opportunity to package these individual index funds to create a truly client-focused and adviser-led solution.

This was why the readymade, multi-asset portfolios, Global Index Funds were developed. With the Global Index Funds, all the heavy lifting - like asset allocation, fund selection, and rebalancing is taken care of, freeing advisers up to spend more valuable time with their clients.

Another recent example of innovation was the introduction of market leading fixed rate deposits, taking advantage of the interest rate curve to deliver fixed returns of up to 4% p.a. before charges over five years, fulfilling the demand for the more risk-averse investors.

Developing our range of investment choices

We've been helping people in Ireland to plan for and manage their financial futures for almost 200 years. In this time, we've evolved from an investment house to a life savings company, specialising in retirement.

Our investment choice offers a range of investment funds, bank deposits and stockbroking solutions. On the investment fund side, we have strategic partnerships with both abrdn and Vanguard. Our lower risk solutions are provided by leading banks like Societe Generale and Barclays.

We also offer stockbroking services to our pension policyholders through Stocktrade, the execution only stockbroking arm of Lloyds Bank.

Our Investment Solutions team choose the investments we offer based on meeting three key criteria:

- They support diversified, **multi-asset portfolios**
- They **come from reputable, best-in-class** fund managers or banks
- They provide choice to meet the **individuality of the investor's needs**

We fundamentally believe in diversified multi-asset investing. Conducting due diligence in selecting partners, we work with them to provide value and performance, to ensure access to options reflective of investor attitudes. Whether it's ESG investing, passive or active management, lower risk or specialist solutions, we give options for you to consider with and for your clients.

Packaged and bespoke solutions

As Financial Advisers, the investments you recommend to your customers are a crucial element driving their financial outcomes. Investment decisions are important, but the approach taken can vary.

More and more advisers are out-sourcing their investment proposition so that they don't have to do the heavy lifting of portfolio construction and ongoing rebalancing of investments.

With guidance and some hand holding from advisers clients can find their risk profile (using our independent Risk Profiler), match their risk appetite to a readymade portfolio like MyFolio or Global Index Funds and settle into a more hands-off approach to investing, so they can spend more time on clients' holistic financial planning needs.

The newest addition to our readymade options is the recent launch of the Target Retirement Funds. These funds give peace of mind to customers, derisking the investment portfolio along the journey towards retirement.

In addition to the readymade option we also offer a choice of bespoke investment options where you can create a tailored portfolio for your client using our range of investment funds which include our smaller companies funds, property funds, ESG funds or shares with Stocktrade.

Supporting the ways financial advisers work

Investment choices encompasses more than our range of investment options, it supports all the choices advisers and clients make in planning for their future. Like, for example, tools that help make doing business easier for you and your clients. In addition to our Risk Profiler, we've recently launched an Investment Proposal tool which allows advisers to create detailed, bespoke proposals for clients in minutes.

We now also offer more choice in how we engage with advisers, delivering webinars from our own and our partners' expert speakers, to masterclasses, networking events and insightful due diligence visits to meet with our partner fund managers.

Our nationwide roadshows will be kicking off again shortly and we're looking forward to connecting with advisers, to share market views, and to listen to your insights.

Get to know **Investment choices from Standard Life** a little better, reach out to me or my team at **investmentsolutionsireland@standardlife.ie**

or speak to your Standard Life Business Manager for more information on our upcoming roadshows.