

LV= Platform Services

LV= Smoothed Managed Funds client charges guide

(January 2023)

Introduction

LV= Platform Services is a retirement focused platform, providing access to a range of investment accounts. Your financial adviser will help you to choose the right account(s) to match your needs, and select the appropriate investment options to enable your money to grow to reach your financial goals.

Through LV= Platform Services you can choose to invest in our Smoothed Managed Funds, available through the following LV= Platform Services accounts:

- LV= Pension Portfolio
- LV= Junior Pension Portfolio
- LV= ISA Portfolio
- LV= Junior ISA Portfolio*

The Smoothed Managed Funds are not available as an investment option through the LV= General Investment Account.

* The LV= Junior ISA Portfolio (LV= JISA) will be coming soon to LV= Platform Services. Information provided in this document relating to the LV= JISA is correct at the time of publication, but is subject to review as we bring this account to market.

Using this guide

This guide outlines the fund management charges for investments in LV= Smoothed Managed Funds through an LV= Platform Services account(s).

The details of charges outlined in this document is correct as at January 2023.

For full details of all charges that could apply to your LV= Platform Services account(s) please view the LV= Platform Services Client Charges Guide.

Once your financial adviser has set up your LV= Platform Services account(s), you can find details of the charges that apply specifically to your account(s) in the Charges Information Document, which will appear in your Document Library accessible through our customer portal, My LV=. LV= Pension Portfolio account holders will also receive a personal retirement illustration.

Charges

	Annual Management Charge*	Fund Size Discount**
LV= Smoothed Managed Funds Pension	0.90%	Up to £99,999.99 - 0.00%
		£100,000 to £249,999.99 - 0.05%
LV= Smoothed Managed Funds ISA		£250,000 to £499,999.99 - 0.10%
		Over £500,000 - 0.15%

*The Annual Management Charge is 0.90% of the funds' value across all of our Smoothed Managed Fund options. The charge is taken monthly as 1/12 of the annual charge by cancelling units.

**The Fund Size Discount applies based on the total value (including any mutual bonus) of Smoothed Managed Funds investments within a particular account i.e. aggregation of separate Smoothed Managed Funds policies held within a single account.

Mutual bonus

If you choose to invest in our Smoothed Managed Funds you will be investing in a with-profits policy.

This means you will be eligible to participate in the future financial performance of LV=, and in future years you will be eligible to benefit from a discretionary mutual bonus.

For more information please visit [LV.com/mutualbonus](https://lv.com/mutualbonus)

Contact us

For more information about LV= Platform Services or LV='s Smoothed Managed Funds, please speak to your financial adviser.

If you do need to contact LV= direct, you can do so by contacting our Customer Service team.



0800 032 9357



lvplatformservices@lv.com

Lines are open 9am – 5pm Monday to Friday.
For textphone dial 18001 first. We will record and/or monitor your calls for training and audit purposes.

You can get this and other documents from us in Braille or large print by contacting us.

Liverpool Victoria Financial Services Limited: County Gates, Bournemouth BH1 2NF.

LV= is the registered trademark of Liverpool Victoria Financial Services Limited and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Teachers Financial Services Ltd (TFS), a company incorporated in England and Wales (company number 03401635) is an introducer for the ISA and JISA Portfolio, Pension Portfolio and GIA, TFS is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 415652). Registered office: County Gates, Bournemouth, Dorset BH1, 2NF. The Platform Service Provider for the ISA and JISA Portfolio, Pension Portfolio and GIA is Embark Investment Services Limited, a company incorporated in England and Wales (company number 09955930). Embark Investment Services Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 737356). Registered office: 100 Cannon Street, London, EC4N 6EU.

