LV= Platform Services

Customer guide

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Introducing LV= Platform Services

Welcome to LV= Platform Services – a retirement focused platform designed to enable your financial adviser to manage and enhance your investment journey. Through the platform we offer access to an extensive range of investment funds to align with your investment goals, as well as our Smoothed Managed Funds, designed to help cushion investments from the impact of short-term market ups and downs.

What is a platform?

A platform is the name for the technology and services that allow your financial adviser to manage different types of investments and tax wrappers in one place. Enabling your financial adviser to manage your account online makes it easy to keep track and control over your money.

This flexibility and control are key elements in making sure that you achieve the type of retirement lifestyle you are aiming for.

Why is saving on a platform important?

There are two main stages to saving on a platform: growing your savings throughout your working life, and then taking income as you move into retirement.

Through both stages, the types of investments you need to achieve your financial goals may be different. The services and tax wrappers you require should also vary.

A platform offers access to a range of investment types, as well as different tax wrappers to enable your adviser to manage your affairs efficiently and flexibly, and as your income needs change over time.

Important

Stock market investments can rise and fall in value. This means you're not certain to make a profit, and could get back less than you invested.

What does LV= Platform Services offer?

Choice

There is a range of investment accounts that can help you to be better prepared for the future. Whether you are in need of straightforward pension savings options or the ability to save into an ISA each year, our range of accounts can help you achieve your savings and retirement goals.

Efficiency

Most of the transactions your adviser will make on your behalf can be done electronically, without you needing to sign paperwork. Transactions are then processed via the platform without requiring manual intervention by us. You can see a record of the transactions in your online My LV= account, where you can also access copies of all your documentation in your personal document library.

Value

Our platform is easy and efficient for your financial adviser to use. We pass on the benefits of this efficiency to you with competitive pricing. This means that less is taken from your funds in charges, and your fund could grow more quickly.

LV= Platform Services is **provided through the platform operated and administered by Embark Investment Services Ltd**, registered number 09955930, FCA registration number 737356. Embark Investment Services Ltd is part of the Embark Group, part of leading UK-based financial services group Lloyds Banking.

Investment accounts

In order to make the most of your investments, you need to be sure your money is working as hard as possible at all times. To do this you should consult your financial adviser to identify the right product(s) that match both your current circumstances and your future goals.

LV= Platform Services gives you access to a range of investment accounts that can be used on their own or together. Each provides a different approach for dealing with tax on your savings efficiently. Your adviser will help you to choose the right account(s) to match your needs. Charges for each type of account can be found in our Client Charges Guide.

LV= Pension Portfolio

A personal pension is the most popular and efficient way to save for your retirement. There is no tax to pay on any investment gains you make and it allows tax relief on contributions from you, your employer and the government.

LV= ISA Portfolio

This is a popular way to invest as it allows access to your savings when you need them, and the growth is tax efficient. It lets you access your money at any time and you don't have to pay any tax on income or capital gains from your ISA. There are limits to how much you can pay in and you can subscribe to more than one particular type of ISA each tax year.

LV= General Investment Account (LV= GIA)

The LV= GIA may be used when you have more wide ranging investment needs or when you want to hold assets outside of an ISA or a pension. You are able to hold multiple GIAs for different investment goals.

LV= Junior Accounts

To help give your children a head start in life you can manage investments on their behalf through the LV= Junior Pension Portfolio, and the LV= Junior ISA Portfolio (LV= JISA).

Starting your account

All accounts can be set up quickly and easily without the need for lengthy application forms. Your financial adviser will do it all for you online.

Transferring investments

Transferring investments and cash into your account is simple. You may be able to transfer investments without selling them first, provided we offer the same investment you want to transfer. Otherwise you can ask your current provider to sell the investment and transfer in cash. Your adviser will be able to arrange this for you.

Note: there may be a period where you are not invested and when you might not benefit from any increases in the market. Also, not all of your existing investments may be available on LV= Platform Services.

Account management

LV= Platform Services fully supports the role your financial adviser plays in helping you to secure your financial future.

Your financial adviser can:

- Open additional accounts;
- Set-up contributions and transfers into your accounts;
- Buy and sell investments online; and
- Activate and manage online withdrawal capabilities, including income drawdown.

If you open an LV= Junior ISA Portfolio for a child you have parental responsibility for, you will be the Registered Contact and required to make the decisions on the account until the child reaches 18 years. At this point the account will automatically change to an LV= ISA Portfolio and the child will take control of their account.

My LV=

Although your financial adviser will normally manage what happens in your accounts for you, it is important that you can see for yourself that things are going according to plan.

That's why we offer online access to view your LV= Pension Portfolio, LV= ISA Portfolio or LV= GIA account whenever you want through our customer portal, My LV=. If you are the Registered Contact for a child with a LV= JISA, you will be able to view their account too.

Through My LV=, you can view and manage your account online, see how your investments are performing and make amendments to your personal details. You can **also access copies of all your documentation** in your personal document library.

Investment options

Once you have opened your LV= Platform Services account, you and your financial adviser will need to decide where your money is invested. This is probably the most important decision you will make on the platform, as investing can enable your money to grow to reach your financial goals.

Wide selection of investment options

A wide range of investment options means that your financial adviser can choose one or a combination of investments to suit your needs and circumstances.

We offer:

- Smoothed Managed Funds
- Around 5,000 mutual funds
- Around 3,000+ listed securities, investment trusts, and exchange-traded investments
- A wide range of model portfolios from leading Discretionary Investment Managers

How much tax you pay depends on your personal circumstances. Any references to taxation are based on our understanding of current legislation and HM Revenue & Customs practice which can change.

Smoothed Managed Funds

Important

Smoothing can be suspended at our discretion. This may be in exceptional conditions or if the underlying price was 80% or less of the averaged price.

BlackRock.

Our asset management partner

Our Smoothed Managed Funds are managed in partnership with BlackRock.

BlackRock is one of the world's largest asset managers and leading providers of investment, advisory and risk management solutions.

If you're someone who wants to know that your investment isn't in the list of things to worry about then Smoothed Managed Funds may be for you – a range of modern and independently risk-rated funds to meet your attitude to risk.

Our Smoothed Managed Funds incorporate an averaging mechanism called 'smoothing', which aims to help cushion investments from the impact of short term market movements and reduce the stress and worry of stock market investing.

If smoothing was suspended the funds may need to be valued using the underlying price. We also have discretion to use a daily gradual averaged price with an appropriate smoothing period of up to 26 weeks. Full details are contained in the document 'Your guide to how we manage our unitised with-profits Smoothed Managed Funds business' which can be downloaded from LV.com

As a with-profits policyholder invested in our Smoothed Managed Funds, you will also be eligible to participate in the future financial performance of LV=. This means that in future years you will be eligible to benefit from a discretionary mutual bonus. In addition, through investing in our Smoothed Managed Funds you will become a member of LV= and can benefit from our member benefits, including discounts of up to 10% on LV= insurance products**.

** General insurance products are offered by Liverpool Victoria General Insurance group, a subsidiary of Allianz Holdings plc

Our Smoothed Managed Funds are accessible through the LV= Pension Portfolio, LV= Junior Pension Portfolio, LV= ISA Portfolio and LV= Junior ISA Portfolio products. They are not available as an investment option available through the General Investment Account (LV= GIA).

This stock market related investment can rise and fall in value. This means you're not certain to make a profit and you could get back less than you invested.

Mutual funds

Think of a mutual fund as a company that brings together a group of people and invests their money in stocks, bonds, and other securities. Each investor owns shares, which represent a portion of the holdings of the fund.

Exchange traded instruments

Shares or bonds in a company, government bonds, investment trusts and exchange traded funds which are bought and sold on a UK secondary market.

Model portfolios

A selected group of financial assets that are managed and traded by a financial professional (such as a Discretionary Investment Manager) to achieve a specific financial goal or objective. Investments to model portfolios can only be instructed by your financial adviser.

Service and support

As your LV= Platform Services account is managed by your financial adviser, we always recommend you contact them in the first instance with any questions you may have.

If you do need to contact us, you can do so by contacting our Customer Service team. Our team is available during the working week, from 9am to 5pm, Monday to Friday.

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Contact us

0800 032 9357

Calls will be monitored and/or recorded for training and audit purposes.

lvplatformservices@LV.com

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

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