

LV= Platform Services

LV= Smoothed Managed Funds client charges guide (February 2026)

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 (JISA)

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

Using this guide

This guide outlines the fund management charges for investments in LV= Smoothed Managed Funds through an LV= Platform Services account(s). These charges are in addition to the platform wrapper fee.

The details of charges outlined in this document is correct as at June 2025.

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.

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)

Charges

Charges apply to both LV= Smoothed Managed Funds Pension and LV= Smoothed Managed Funds ISA.

Annual Management Charge	Fund value (including mutual bonus)	Fund Size Discount*
0.80%	£0 up to £99,999.99	0.00%
	£100,000 up to £149,999.99	0.05%
	£150,000 up to £249,999.99	0.10%
	£250,000 +	0.15%

The Annual Management Charge is taken monthly as 1/12 of the annual charge by cancelling units.

*The Fund Size Discount applied is based on the total fund value (including any mutual bonus) of all Smoothed Managed Funds investments held within a particular portfolio account.

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 2990



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.

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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