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Advisers should ensure that they have the appropriate authorisation to conduct the business promoted.

CHARLES STANLEY

LV= Discretionary Fund Management

Experienced fund managers designing bespoke solutions for your clients

With advisers increasingly focussing on outsourced investment solutions for their pension clients, using a discretionary fund management solution via the LV= Wealth range could be just what you're looking for. Our administrative systems are designed specifically to make your life easier. Our panel of discretionary fund managers will work with you to design bespoke portfolios to meet clients' income and growth needs. Charles Stanley are one of the experienced fund managers who sit on our panel.

Charles Stanley

Charles Stanley are committed to managing your clients, investments actively and within a structured and disciplined framework. They aim to maximise returns from portfolios that have been designed to take account of each client's specific objectives and risk.

Why choose Charles Stanley

Charles Stanley is one of the UK's leading independently owned, full service stockbroking and investment management groups, advising on substantial client funds. The service and support they provide is based on their Investment Managers' extensive depth of experience, combined with sophisticated technology and exceptional research facilities.

Working with Charles Stanley enables you to offer an enhanced service to your clients. It allows you to reduce the administrative and regulatory burden by employing dedicated investment specialists with access to research and analysis.

Charges	
Annual Management Charge	0.75%
Transaction charges	Nil
Minimum fee	£1,500
Minimum portfolio value	£250,000

The above information is correct as at January 2019

Three good reasons why you should choose Charles Stanley Discretionary Fund Management

- **Truly bespoke DFM** - Investment Managers that can make decisions specific to each client's requirements.
- **High quality and good value** - Default Five Star rated bespoke portfolio management at competitive fees. Adviser charging facilitated.
- **Direct relationships** - 'Adviser as client' structure ensures that the adviser retain complete control over clients investment and financial planning.



Relationship management and reporting

You and your clients can be sure that the relationship you build at Charles Stanley will be direct with the Investment Manager making the decisions on the client's portfolios. The amount of contact, and at what level, will be agreed between you and the Investment Manager at the outset of the relationship.

Supporting each Investment Manager is a wider team of Investment Managers and assistants within each local office, plus Charles Stanley's Intermediaries Sales teams based around the UK.

The Charles Stanley investment approach

The investment decision-making is led by research, primarily internal but also supported by external research. Charles Stanley Investment Managers have full discretion with regard to decisions made on the content of client portfolios taking into account the client's risk profile and objectives. In making their investment decisions, the Investment Managers have the support of their local and national Investment Committees and Charles Stanley's research teams.

Charles Stanley's Investment Strategy Committee meets on a monthly basis to provide non-prescriptive guidance to Investment Managers.

The service proposition - the Agent as Client

Charles Stanley know that a key requirement for many advisers when considering discretionary management services is a desire to maintain the close relationship they have with their client, and retain control over their financial affairs.

Charles Stanley have tailored the services to ensure that the adviser remains the primary point of contact for their clients. Charles Stanley therefore have an 'indirect' relationship with the investor – apart from when requested otherwise by the adviser. The adviser acts as the investor of the client and becomes a 'client' of Charles Stanley.

The adviser remains in control of the relationship with the client, enabling them to demonstrate their added value.

LV= and Discretionary Fund Management (DFM)

- Individual investment portfolios designed to meet client income and growth needs – ideal for Drawdown clients looking for income growth and flexibility
- LV= 'special relationship' with a panel of DFM providers, giving your clients choice and value in their pension investment decisions
- Discounted fees, direct billing and simplified set up process, making your life easier Robust reporting and monitoring process, ensuring compliant pension investment solutions



To find out more please speak to your usual LV= sales contact, or call our dedicated Retirement Desk on 08000 850250.

Charles Stanley are one of eight investment managers that we have made administrative arrangements with to act as an investment manager for the Discretionary Management Option. NM Pensions Trustees Ltd and Liverpool Victoria Friendly Society Ltd provide no warranty as to the performance of the investment manager.



**CHARLES
STANLEY**▲



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