For Financial Adviser and internal use only.
Not to be used with Customers.

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

Investec
Wealth & Investment

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. Investec Wealth & Investment are one of the experienced fund managers who sit on our panel.

Investec Wealth & Investment

Investec Wealth & Investment (IW&I) is proud to represent the UK arm of Investec Group who are very supportive of this sector. With its origins dating back to 1827, IW&I (formed from the original Rensburg Sheppards business in 2011 and Williams de Broë in 2012) is the result of the amalgamation of some of the oldest names on the London Stock Exchange. We are significant in size whilst retaining a clear commitment to dealing with each client on a personal and individual basis. We manage approximately £36.3 billion of funds under management (as at 30th September 2018) across a network of 15 offices. We have the ability to invest globally, think nationally and act locally on behalf of you and your clients.

Why choose Investec Wealth & Investment?

We have worked closely with Financial Advisers for over 25 years and gained a unique understanding of the specific needs of advisers and their clients. Our bespoke Discretionary Managed Service is the result of that expertise, and allows advisers to deliver actively managed, bespoke and tax-efficient investment portfolios to our clients – be they individuals, companies, trusts or pension funds. Our service is highly flexible and can be applied to almost any investment medium.

Charges	
Management Charge	0.80% up to £1M 0.55% on next £1.5M 0.50% over £2.5M 0.40% thereafter
Transaction charges	Nil
Minimum Fee	£1,200
Minimum portfolio value	£150,000

The above information is correct as at October 2018

Three good reasons why you should choose IW&I for Discretionary Fund Management

- Cast iron integrity: We demand cast iron integrity in all internal and external dealings, consistently and uncompromisingly displaying moral strength and behaviour which promotes trust. We will go the extra mile to meet our clients' expectations and requirements within the framework we operate in.
- High quality: Defaqto DFM Gold and 5 Star rating.
- Research is critical to our business: The quality of our research team is matched only by the high quality of their output.

Industry-leading investment process

IW&I's clients' portfolios are managed on an active 'best of breed' basis, whereby the allocation of asset classes held and individual holdings will evolve and adapt to reflect the market environment and any changes in the client's circumstances or objectives. We employ a team of dedicated research analysts to provide us with detailed and independent analysis of economies, markets, funds and companies. We possess the ability to invest via collective funds, in individual directly held equities and bonds and other specialist areas including alternative assets and ethical investments. The firm holds a substantial value of collective investments allowing greater access to institutional unit classes and new issues. Alongside our specialist investment process, we have developed rigorous in-house systems that continually monitor the suitability of our mutual clients' portfolios against their bespoke investment mandate and provide alerts where action is needed.

Monitoring performance

The performance of all portfolios is measured against an agreed benchmark, either industry recognised, or a bespoke combination of indices designed to match the unique nature of a client's portfolio. This comparison allows you to easily monitor if we are adding value and judge the consistency of relative returns over the longer term. Our Research Team and Investment Managers work closely together to choose an appropriate blend of assets suited to clients' objectives and risk profiles and performance is under constant review as are the specific investments we recommend.

Personalised service

We take a great deal of pride in the bespoke services that you and your clients receive. We understand that no two clients are the same and believe great relationships start with a conversation. Each Financial Adviser and their client is assigned a dedicated Investment Manager. Your Investment Manager will act as a point of contact, supported by a close knit team of experienced investment and administrative professionals. Initial and regular face-to-face meetings are encouraged, as we seek to work in partnership with the Financial Adviser to ensure a premium service. Our job is to offer you a service of the highest possible standard delivered by high calibre people with expertise and integrity. Composed of experienced, unbiased, professionals,
we are well equipped to give you the support you need. We constantly bring together the best ideas of all the firm's resources in pursuit of our aim to deliver consistently good risk-adjusted returns for client portfolios.

The client/adviser/fund manager relationship

Our intention is to always make it easy to do business with IW&I by offering highly flexible and bespoke investment management services designed specifically to support our Financial Adviser partners. In addition to our core services, we have developed focused marketing materials, client agreements and reporting options, all aimed at enhancing this partnership approach. Beyond this day-to-day interaction, we also pro-actively collaborate with our Financial Adviser partners to place our well respected research capability at their disposal via regular publications and meetings. This helps bring the adviser community together to ensure that our partners and clients truly understand our investment strategy. We are acutely aware of the importance of our longstanding partnerships with Financial Advisers and we always strive to exceed expectations and to fulfil the needs of our clients.

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.

Investec Wealth & Investment is one of six 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.

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