



# 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= Retirement could be just what you're looking for. Our administrative systems are designed specifically to make your life easier, with a unique cashflow management system. Our panel of discretionary fund managers will work with you to design bespoke portfolios to meet clients' income and growth needs. Brooks Macdonald are one of the experienced fund managers who sit on our panel.

### Brooks Macdonald

Brooks Macdonald is an independent company that specialises in providing discretionary investment management services in the UK and internationally. The Group, which was founded in 1991 and began trading on AIM in 2005, has discretionary funds under management (FUM) of £12.8 billion as at 30 September 2018.

Through its core divisions, Brooks Macdonald offers a range of investment management services and advice to professional advisers, individuals, pension funds, institutions, charities and trusts.

### Our proposition

At Brooks Macdonald, our fundamental belief is that partnerships between professional advisers and discretionary fund managers (DFMs) provide the best possible outcome for clients.

Our investment process enables us to create active investment portfolios with varying risk profiles on behalf of a wide range of clients. The process is centralised to ensure that our investment philosophy is reflected in all client portfolios. This allows each investment manager to fully leverage the broad expertise of our asset allocation and investment committees, as well as the in-depth knowledge of our specialist sector research teams.

Charges	
Management Charge	Up to £1m - 0.8% Over £1m - 0.6%
Transaction charges	Nil
Minimum Fee	Nil
Minimum portfolio value	£250,000

The above information is correct as at 28 January 2019.

### Brooks Macdonald and Discretionary Fund Management

Our discretionary fund management service is designed to help you grow your business.

You will have:

- **Time** to focus on financial planning, suitability and relationship management
- **Capacity** to develop your business, work on retaining current clients, and win new clients
- **Complete control** of your client relationships
- **Access** to our discretionary investment management expertise and research team



## Working with advisers

As a professional adviser, you provide your clients with holistic financial advice. You have a unique understanding of their financial positions, goals and aspirations, which enables you to assess suitability on an ongoing basis. Our aim is to support you in achieving the best possible investment performance for your clients, thereby allowing you to concentrate on growing your business.

Our discretionary investment solutions apply our proven, centralised investment process. This involves the implementation of an asset allocation strategy and the evaluation and selection of individual investments, operating within the boundaries of defined risk controls.

## Working with you

We work with you to find the most appropriate investment solutions for your clients. Our range of investment offerings caters for a broad spectrum of requirements.

By choosing us as your discretionary fund manager, you can focus on your core business needs, growing your firm and retaining your clients through excellent service, while we take care of the investment management.

Instead of dividing your time between client service, business development and portfolio management, choosing us as your discretionary fund manager allows you to use your time and resources more efficiently.

## 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.**

Brooks Macdonald 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.



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