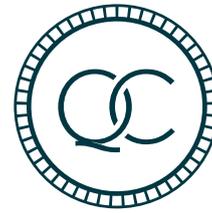


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Advisers should ensure that they have the appropriate authorisation to conduct the business promoted.



QUILTER CHEVIOT

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. Quilter Cheviot is one of the experienced fund managers who sit on our panel.

Quilter Cheviot

Quilter Cheviot is one of the largest bespoke discretionary fund managers, with a network of 14 regional offices located in the UK, Ireland, Jersey and Dubai. Their heritage can be traced back to 1771 and they are part of the Old Mutual Group. They manage £24.4 billion (as at 30 September 2018) of private client, charity, pension and trust investments and have worked closely with financial advisers for many years.

Why Quilter Cheviot?

- Their investment managers create genuinely bespoke portfolios that meet not only clients' investment objectives and personal risk requirements, but also cater for cherished holdings and capital gains tax management.
- Advisers will have access to a dedicated intermediary support team to help with any questions they may have.
- They place a strong emphasis on research and analysis, specialising in innovative and well researched investment ideas. This means advisers can be confident that all monitored investments held in their clients' portfolios are fully researched and have been subject to due diligence.
- They regard benchmarking as an integral part of portfolio management and subscribe to independent industry performance surveys, most notably ARC, Defaqto, Enhance and the WM Charity Index.

Charges	
Management Charge	0.8% on the first £500,000 0.5% thereafter
Transaction charges	Nil
Minimum portfolio value	£200,000

The above information is correct as at January 2019

Three good reasons why you should choose Quilter Cheviot Discretionary Fund Management

- **Adviser Partnership** - A genuine deference to an adviser partnership having actively worked with advisers, since the 1990s.
- **Performance** - They submit client performance data to Asset Risk Consultants (ARC) providing a useful comparator against their peer group of 52 investment managers.
- **Service Focus** - Their focus is entirely on investment management with no internal financial planning arm.



- They do not divide the roles of relationship and investment manager; you and your clients will always speak directly to the person making the investment decisions.
- Their investment managers are experienced and understand how they can best work with financial advisers and their clients.
- They provide clear, regular and comprehensive reports to keep advisers and their clients fully informed about the progress and structure of their portfolio.

Investment Approach:

- Quilter Cheviot believes that successful investment requires a constantly evolving process given the dynamic world in which we live. Therefore rather than restrict themselves to any specific approach such as value or growth, they employ a range of styles to adapt to the market cycle; their objective is to identify future trends and formulate an appropriate investment strategy for your clients' portfolios.
- An appropriate asset allocation is key to meeting a client's investment objectives, which includes the proportions invested in direct equities, fixed interest, cash and other investments. They also take into account the amount which should be invested overseas and the use of alternative assets, where appropriate, such as hedge funds, private equity and property funds.
- Their focus on bespoke investment management means that client portfolios receive the full benefit of a truly independent service from their dedicated research team.

Client Services

- Quilter Cheviot's philosophy is one of partnership – they believe by working closely with advisers and their clients a clear understanding of the client's investment needs is forged.
- They believe the personal attention which advisers and their clients deserve can only be provided face to face. Their network of offices throughout the UK, Jersey and Ireland ensures that they can provide their service locally.
- As well as meeting an investment manager regularly, clients and their advisers will receive notification of transactions and regular portfolio valuations.
- Access to portfolio valuations is available 24 hours a day, 7 days a week via their secure website and additional valuations are available on request.

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



LV= sales contacts

North 0800 678 1682

South East 0800 678 1681

South West 0800 678 1680

For textphone dial 18001 first
8.30am - 5.30pm Monday to Friday

Quilter Cheviot is 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.

Please note: This factsheet has been prepared for investment professionals only. It is not intended for any other persons and should not be relied upon by other persons. It is for information only and is not an offer or solicitation to buy or sell any investment. Quilter Cheviot Limited is registered in England with number 01923571, registered office at One Kingsway, London, WC2B 6AN. Quilter Cheviot Limited is a member of the London Stock Exchange and authorised and regulated by the UK Financial Conduct Authority.



QUILTER CHEVIOT

Liverpool Victoria Friendly Society Limited, Tilehouse Street, Hitchin, SG5 2DX.

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