



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. LGT Vestra are one of the experienced fund managers who sit on our panel.

LGT Vestra

LGT Vestra is a UK-based partnership between LGT and the executive partners of LGT Vestra. LGT is the world's largest Private Bank and Asset Manager owned by a single family, the Princely House of Lichtenstein, for over 80 years. Since 2008, LGT Vestra has offered a fresh approach to wealth management by putting advisers and their clients' interests first, providing a transparent service designed around what is right for each of them.

Investment approach

- A dedicated investment manager, with a team of support staff is responsible for the ongoing management of a client's bespoke portfolio, with the ability to react quickly to market conditions.
- A wide range of asset classes, a full range of investment structures and a combination of active and passive investment vehicles are used in portfolio construction to generate greater diversification for your client.
- Investment managers can leverage off the central committee's "LGT Vestra Market Views". These amalgamated macro-economic views are formed by a team of investment managers and dedicated research analysts on a monthly basis, ensuring each investment manager has access to the best investment ideas for your client.
- Portfolio diversification is ensured by taking meaningful positions in a broad range of investment assets so clients are not exposed to any individual market risks.

Charges	
Management Charge	0.5% (subject to VAT)
Custody Charge	0.25%
Transaction charges	Nil
Minimum Fee	Nil
Minimum portfolio value	£250,000 (recommended)

The above information is correct as at 28 January 2019.

Three good reasons why you should choose LGT Vestra Discretionary Fund Management

- **Truly bespoke:** a highly-personalised service for your clients with long-term stable returns.
- **Transparency:** a clear fee structure, regular portfolio updates and an ongoing relationship so you have access to everything you need to know.
- **Research:** Industry leading investment behind the construction of every portfolio.



Client services

- LGT Vestra has a national business development team, servicing advisers on a consistent face-to-face basis across the UK.
- The Advisers Support team provide on-call telephone and email based support for all advisers.
- Advisers have around the clock access to their clients' portfolios via the LGT Vestra web portal.

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.

LGT Vestra 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.



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

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