



## LGT Vestra fact sheet



### What is your corporate background?

We challenge convention in our industry but offering a transparent service built around our clients' needs.

Since 2008, we have been committed to offering a fresh approach to wealth management for Independent Financial Advisers. The plan was simple: put your clients first by providing a transparent service, designed around what is right for them.

In the years since, we have been turning our vision into a reality. The partnership ethos of our business has allowed us to attract some of the best talent in our industry and draw together in-depth experience from multiple disciplines. We offer an experienced, personalised, flexible and direct approach to investment planning and management across multiple asset classes.

Running through this approach is our core value of always putting clients' interests first.

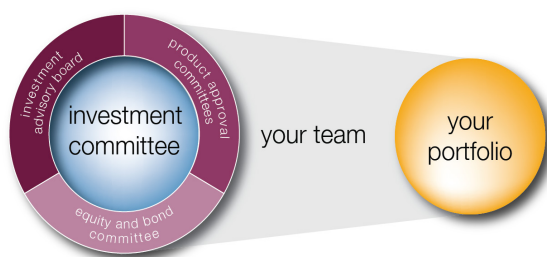
### Why should I consider using your discretionary fund management service?

LGT Vestra are different for the following reasons:

- We value each of our clients and put their interests at the heart of our business.
- We are transparent with our fees and in our investment recommendations.
- We are privately owned which ensures a long-term outlook and financial stability
- We have investment expertise with a rigorous investment process
- We continue to search for ways to improve our service.

### What is your approach to discretionary fund management?

LGT Vestra's investment philosophy is to add value through both top-down asset allocation and bottom-up security selection. Our clients' strategic asset allocation is built with a five year investment horizon. However, as returns, diversification and risk change over time, we aim to manage our clients' expectations over the different market environments through tactical shifts to the strategic asset allocation.



LGT Vestra's Investment Committee is ultimately responsible for the firm's investment policy decisions. The Investment Committee sits at the heart of our investment process. This body is comprised of internal portfolio

managers, strategists and risk professionals. It sets out the investment strategy of the firm and disseminates the investment recommendations to all of our portfolio managers.

The Investment Committee meets bi-weekly (and more often, as required) and is responsible for:

Asset allocation (strategic and tactical)

Asset classes including:

- Equities
- Bonds and cash
- Alternatives (sub divided into hedge funds, private equity, commodities and property).

Model portfolios

Monitoring model portfolio performance

Reviewing market risk

In order to capture market dynamics, LGT Vestra's has set up an external Investment Advisory Board comprised of economists, wealth managers and industry professionals to provide independent macro economic and market views. The Investment Advisory Board assists LGT Vestra to formulate its tactical investment strategy based on prevailing market conditions.

The Investment Committee will consider input from the external Investment Advisory Board as well as "bottom up" analysis and recommendations from two in house sub-committees (our Equity and Bond committee for direct securities and our Product Approval Committee formed of two committees – authorised collectives committee and unregulated collectives committee).

LGT Vestra's set of strategic model portfolios encompasses three risk bands – low, medium and high. Each client's profile will be mapped into one of these three risk categories. These are defined by the asset mix and assigned a volatility and Value at Risk (VaR) band which will be monitored. The strategic allocation determines the weighting in models to the three main asset classes of equities, bonds/cash and alternatives. The Investment Committee refines the strategic allocation within equities across regions, bonds to sovereign and corporate and alternatives into private equity, commodities, hedge funds and property. The strategic asset allocations are defined over an investment time horizon of five years. The strategic allocation is expected to be the primary generator of a portfolio's return. Shorter term asset allocation changes will be derived from tactical asset allocation.

Tactical allocation is the short term (6-12 months) adjustment to the long term strategic allocation. The tactical tilts are based on changes in the economic or market environment or other specific information which might impact short term portfolio performance. The Investment Committee decides upon tactical changes to asset weightings, taking into account advice from the Investment Advisory Board and the appropriate sub-committees. Tactical opportunities attempt to enhance return or reduce risk, as appropriate. This is expressed as an overweight/underweight in the asset class. The added value of the tactical tilt for the model portfolios is monitored weekly and reported to the Investment Committee.



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### What investment solutions can you offer through the Nucleus platform?

- choice of competitively priced models,
- provides access to a full discretionary management service to clients with a professional portfolio manager, overcoming minimum investment restrictions,
- experienced and knowledgeable having managed client assets on various platforms
- active portfolio management incorporating long term strategic and short term tactical calls,
- value added through top-down asset allocation and bottom-up security selection,
- clear investment parameters with active risk monitoring,
- total independence with no bias towards funds or managers,
- management of funds can be held within the tax shelter of an ISA, SIPP, income drawdown pension or offshore bond, as well as general investment account,
- discretionary model portfolios enabling rebalancing and switching within portfolios to be carried out more efficiently,
- fees are fully transparent & based on funds under management. Therefore we share a vested interest in growing and, more importantly preserving clients wealth,
- reporting via monthly fact sheets & regular investment updates.

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### What are your fees?

- Actively Managed Discretionary Model Portfolios (Platform Based)
  - 0.25%
- Bespoke Discretionary Managed Portfolios (Off Platform)
  - 1% all Inclusive

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### Who should I contact to discuss the service further?

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