

Insider

October 2019

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**Fergus Lyons**

Managing Director

I am always encouraging the team here at AJ Bell Investcentre to come up with new ideas that will make life easier for the advisers who use our platform. This month I can share news of two fantastic initiatives that should hopefully do just that, namely Rory Percival's guide to platform switching and the launch of our Retirement Portfolio Service.

Our other big mission is to ensure that you are always kept as well informed as possible, to which end I present further details on Luminary, AJ Bell Investival and further enhancements to our 'Report builder' on V2.0 of our site.

Retirement Portfolio Service launch

Managing a client's transition from the accumulation phase of retirement planning to the decumulation phase can be notoriously tricky. To help you with this, we have launched our Retirement Portfolio Service (RPS), which has been

designed in conjunction with advisers to deliver a low-cost Centralised Retirement Proposition specifically aimed at clients who are either at or approaching retirement.

Essentially, we have created a flexible discretionary portfolio service that leaves you in control, and which provides your clients with the potential to achieve long-term investment growth for the future, as well as a regular cash income for their more immediate needs. The service has an innovative approach to managing sequencing risks, whilst still keeping the product simple enough for you to explain to your clients.

In line with AJ Bell Investment's approach to all other managed portfolios, the underlying portfolio and Ongoing Charge Figures (OCF) are completely transparent. What's more, there is no charge on the cash element of the portfolio, and investment charges are capped at 0.9% p.a. (based on the standard initial portfolio weightings). The standard platform charges are in addition to these and will apply as normal.

You can get more information from the [RPS area of our website](#), or by contacting your Business Development Manager. Needless to say, all the usual warnings apply – the value of investments can go down as well as up and clients may not get back their original investment. Full details of the specific risks are available in the [RPS adviser guide](#).

Breaking down barriers to transfer

Last month I explained that we were working with former FCA supervisor Rory Percival to produce a guide to platform switching, with the aim of demystifying the regulator's requirements in terms of driving transferability between platforms. Well, I'm pleased to tell you that the guide is now finished and available for you to read.

Simply titled 'Platform Switching: A Guide', it looks in detail at the FCA's rules and guidance, and provides many good-practice examples of how firms achieve bulk platform switching in a reasonably efficient way from a regulatory perspective. Have a read of it; I am sure you will find it extremely useful.

AJ Bell Investival's special guests ...

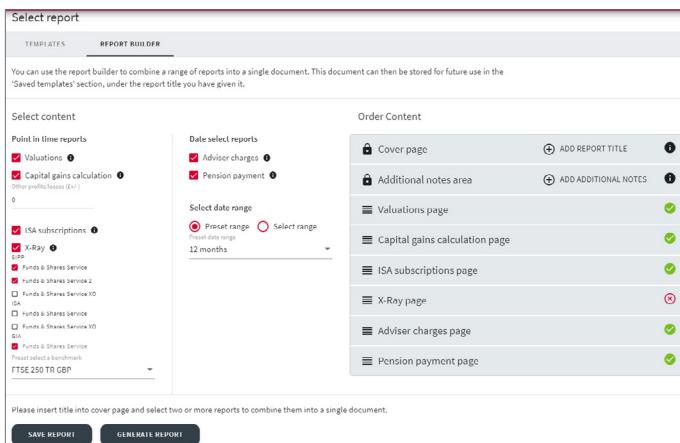
AJ Bell Investival 2019 is only a few weeks away now (14 November) and, just in case a line-up of financial industry heavyweights like Edward Bonham Carter and Sebastian Lyon is not exciting enough, I can now reveal that we will have two special guests for the evening session. With the Rugby World Cup now in full flow, I am delighted to announce that we will be joined by two of England's finest ex-players, Matt Dawson and Mark Cueto. Between them, they have more than 130 England caps and more than 200 points against their names. It is sure to be an interesting and entertaining post-conference session.

There are only a handful of Investival places left; if you haven't registered but want to attend, please [register now](#). We will be closing registration and moving to a waiting list in the next week or so.

AJ Bell Investcentre V2.0

Our new 'Report builder' is now live on AJ Bell Investcentre V2.0. You can tailor your reports so that they perfectly match your business requirements.

The screenshot below and this [demo report](#) give you a good overview of the different options you can select when creating your own bespoke report templates. If you have any queries, or would like a detailed run through, please do not hesitate to contact your Business Development Manager.



Select report

REPORT BUILDER

You can use the report builder to combine a range of reports into a single document. This document can then be stored for future use in the 'Saved templates' section, under the report title you have given it.

Select content

Polis in time reports

- Valuations 1
- Capital gains calculation 1
- View profit losses (A)
- 9
- ISA subscriptions 1
- X-Ray 1
- Funds & Shares Service
- Funds & Shares Service 2
- Funds & Shares Service 10
- Funds & Shares Service 11
- Funds & Shares Service 12
- Funds & Shares Service 13
- FTSE 250 TR GBP 1

Date select reports

Advisor charges 1

Pension payment 1

Select date range

Preset range 12 months

Select range

Order Content

<input checked="" type="checkbox"/>	Cover page	<input type="button" value="ADD REPORT TITLE"/>
<input checked="" type="checkbox"/>	Additional notes area	<input type="button" value="ADD ADDITIONAL NOTES"/>
<input checked="" type="checkbox"/>	Valuations page	
<input checked="" type="checkbox"/>	Capital gains calculation page	
<input checked="" type="checkbox"/>	ISA subscriptions page	
<input checked="" type="checkbox"/>	X-Ray page	
<input checked="" type="checkbox"/>	Adviser charges page	
<input checked="" type="checkbox"/>	Pension payment page	

Please insert title into cover page and select two or more reports to combine them into a single document.

Support a number of great causes at the AJ Bell Courmayeur Classic

If you have a love of the mountains and are partial to the odd ski trip, our latest charity initiative may be of interest.

Working in conjunction with the fantastic team at National Youth Charity Snow-Camp, we are delighted to announce the launch of the first ever 'AJ Bell Courmayeur Classic' in association with the City Ski Championships. The new event uniquely combines five snowsports challenges in one epic alpine experience, and will take place from the 30 January to the 2 February 2020 in the beautiful Italian resort of Courmayeur.

Over two action packed days, teams of four will compete against other teams in ski orienteering, laser biathlon, parallel slalom racing, a team distance challenge and a snow shoe relay. Alongside the challenges, there will be networking opportunities with fellow Courmayeur Classic teams as well as City Ski Championships participants and lots of Italian food and drinks for participants to enjoy.

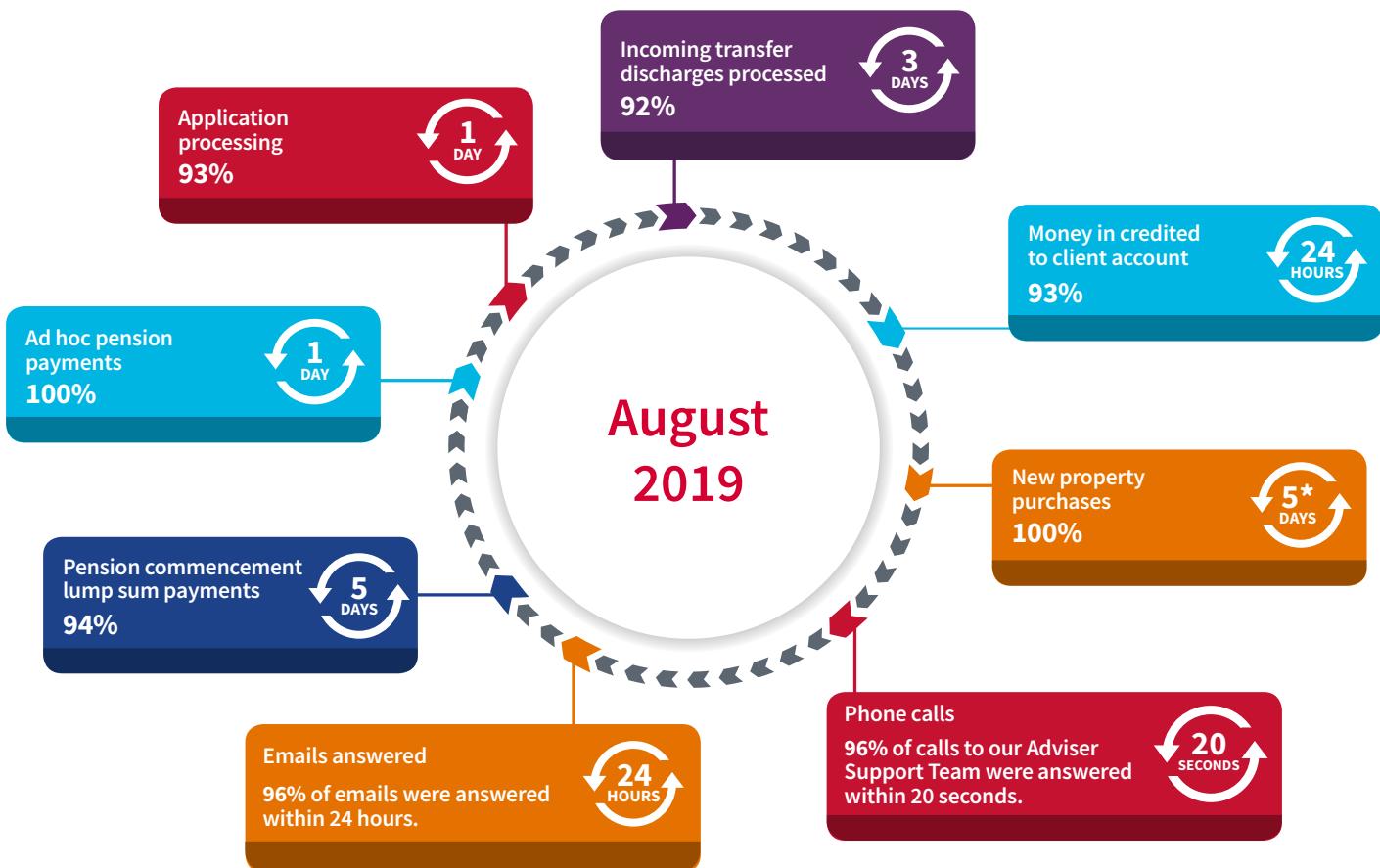
Fundraising for Snow-Camp is at the heart of this event and by taking part you will help support youth charity Snow-Camp's growing work with inner city young people – providing them with opportunities to participate in a range of snowsports-based youth training and vocational programmes.

Andy Bell is leading the AJ Bell challenge from the front and will be there with a team. Full details including costs, fundraising targets and registration can be found at www.snow-camp.org.uk/courmayeurclassic.

Monthly service performance

To give you a flavour of our service delivery and how we are performing, our typical turnaround times for a number of key service areas are outlined below.

The information below is not provided as a formal measure of our service levels, but rather to give you a general flavour of how our Customer Services Team is currently performing.



*Assuming all required information and documentation has been received.

Key contacts

Adviser Support Team

 0345 83 99 060

Business Development Team

 0345 40 89 100

 enquiry@investcentre.co.uk

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