

Insider

November 2020

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As I write this, we are in national lockdown once again here in England, and Mr Trump is trying to contest his defeat in the US elections. Just another bonkers month in 2020 then. There is no doubt that it has been a roller coaster of a year and, no matter what, we will continue to try and deliver new ways of making your life a little easier as you tackle the daily challenge of providing advice in a very unpredictable world. Here's my snapshot of some of the things that we have been up to recently.

AJ Bell Responsible Growth Fund

For many of our advisers and customers, incorporating environmental, social and governance (ESG) factors into their investment strategies is becoming increasingly important. To support this, we have launched our new [AJ Bell Responsible Growth Fund](#), which is designed for investors who care about people and the planet, but still aim to make a profit.

The new fund is an extension of our existing range, so it's managed by the same experienced AJ Bell Investments Team that has earned such a great reputation for itself in recent years. It invests in a well-diversified portfolio, mostly made up of ETFs. These cover multiple regions and sectors, but exclude 'sin stocks' and sectors such as tobacco and gambling, and lean towards the best-performing vehicles with ESG credentials.

To achieve growth over the long term, the Responsible Growth Fund invests mostly in more aggressive assets such as shares, and only sparingly in defensive assets such as bonds.

As with the rest of our fund range, costs are a key factor. The investment management fee is our standard 0.15% p.a., and the OCF will be capped at 1.00%.

The fund's offer period runs for three weeks from 2 November until 11am on 23 November, during which time units can be purchased for a fixed price of £1 per unit. You can order online on behalf of your clients in the usual way through their SIPP, ISA, JISA, LISA or GIA.

If you'd like more information about this fund, please see our [FAQ document](#), or contact your [Business Development Team](#).

! The value of investments can go down as well as up and your client may not get back their original investment.

Third-party MPS

I am delighted to announce that Charles Stanley is now live on the platform and available as an additional [third-party MPS](#) option for you to choose.

Brooks Macdonald will also be added in the next couple of weeks.

V2.0 functionality

Here's a little rundown of the latest functionality enhancements that you can find on the V2.0 site.

Illustrations

To save you having to input the same client details every time you want to create a new illustration or complete an application, we have fully integrated all our illustration tools into the platform. The upshot is that any potential client details you enter when creating an illustration are saved at that point – so the same data can be used to prepopulate an online application form if and when the client decides to use AJ Bell Investcentre.

Equally, any illustrations you create for existing clients can be prepopulated with the details you entered on their application form. The system also allows you to complete part of an illustration or application, leave it for however long you need, then come back and start where you left off without losing the work you'd done up to that point.

Basket of deals

The 'Basket of deals' functionality allows you to build and instruct multiple buy and sell deals on a customer's account with just one instruction. This includes investments that the client already holds. For 'buy' instructions, it includes new investments too.

Retirement Investment Account (RIA) deals are free, and across SIPPs, ISAs and GIAs we charge £3.95 for each online instruction in the basket. Because all deals are executed individually, they contract and settle as soon as possible.

Ad hoc proportionate disinvestments

The beauty of ad hoc proportionate disinvestments is that they let you create a single instruction to realise a specific amount of cash across a portfolio, without having to alter the existing portfolio's makeup or allocation.

Deals can be created for any investments that are available for online dealing. Again, the fact that they are created and executed individually means they contract and settle as soon as possible.

Deals are free of charge for our RIA, and are charged at just £1 per investment in the instruction for SIPPs, ISAs and GIAs.

Adviser support

As well as great functionality, we continue to provide some very valuable sources of information and support too. Here's a recap of some of the changes and materials on offer across all of these areas.

Scanned documents and signatures

Research firm NextWealth has just published its latest Adviser Tech report looking at platform technology. We were delighted to be highlighted as one of its stated 'Champions' and 'Game changers' in the area of documentation and e-signatures. To qualify as a 'Champion', firms must satisfy the test of using paper forms for fewer than 10% of their processes. 'Game changers' are the firms which have made the biggest changes to their signature requirements.

Fundamentals

Fundamentals is a really useful resource because it lets you see all the research that our AJ Bell Investments Team members conduct when they are identifying the active and passive funds and ETFs they use in their day-to-day work. As such, [Fundamentals](#) can provide some very valuable insights for anyone building and managing their own portfolios.

Technical

Our Technical Team continues to create a treasure trove of information on a wide variety of subjects. Detailed guides to everything from annual allowances and death benefits, to divorce and children, to transfers and tax are all there. It's well worth having a look at what's on offer, [here](#).

Off the Road

Since having to move towards virtual events, I have been staggered by the support shown for our 'Off the Road' sessions. Since the spring, we have run 29 webinars, with more than 11,600 viewers joining us over that period. If you have missed some of them and want to catch up on any of the content, all of the sessions can be viewed on the AJ Bell Investcentre [Infocentre](#).

Investival

Our COVID-safe online [Investival](#) will be spread over two days this year, with speakers delivering their talks via webinar on 19 and 20 November. While the banter may not be as good when we're all sat in our own separate homes and offices, I can assure you that the actual standard of content will remain as high as ever.

Unfortunately our usual host, Nina Warhurst, is no longer able to run the show due to her BBC commitments, but we have found a great new front-lady in Rebecca Charlton, who many of you may know from her work as a cycling commentator on ITV and Eurosport.

The line-up this year is as follows.

Day one Thursday 19 November

Andy Bell – Chief Executive, AJ Bell
AJ Bell business update part 1

Russ Mould – Investment Director, AJ Bell
The outlook for 2020

Richard Colwell – Head of UK Equities and Portfolio Manager, Columbia Threadneedle
Why UK equities are in need of a vaccine

Paul Syms – CFA Head of EMEA ETF Fixed Income Product Management, Invesco
Does ESG have a place in bond portfolios?

Ben Rogoff – Fund Manager, Polar Capital
How artificial intelligence is replacing human decision-making

Robin Geffen – Head of Liontrust Global Equity, Liontrust
Is now the time to focus on global small caps?

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Day two Friday 20 November

Andy Bell – Chief Executive, AJ Bell
AJ Bell business update part 2

Kevin Doran – Chief Investment Officer, AJ Bell Investments
Plus ça change – a look at today's world through a historical lens

James Harries – Senior Fund Manager, Troy Asset Management
Global income and the case for investment trusts

Ben Constable-Maxwell – Head of Sustainable and Impact Investing, M&G Investments
Impact investing – now is the time

Sajiv Vaid – Portfolio Manager, Fidelity International
Busting the myths of fixed income

Richard Buxton – Head of Strategy, UK Alpha, Jupiter Asset Management
An informed view on UK large caps

REGISTER

As ever, the event counts as certified CPD time, and certificates will be sent out to everyone who registers and watches both webinars all the way through.

Full details are available on our [event hub](#).



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