

Why choose us?

AJ Bell Investcentre is an online investment platform designed specifically for financial advisers. As part of AJ Bell, we are backed by one of the UK's largest providers of online investment platforms and stockbroker services.

A smarter way to invest

By providing outstanding service, a comprehensive investment range and smart tools at a fair price, we can help you look after your clients in the most time- and cost-efficient way possible.

Strong foundations

AJ Bell owes its success to a firm set of foundations, which provide it with strength, stability and a solid launch pad for continued growth.

Specialist administration experience

AJ Bell started out in 1995 as an actuarial consultancy, and went on to launch the UK's first ever online SIPP. As such we are both pensions experts and pioneers, with a reputation as thought leaders in the industry.

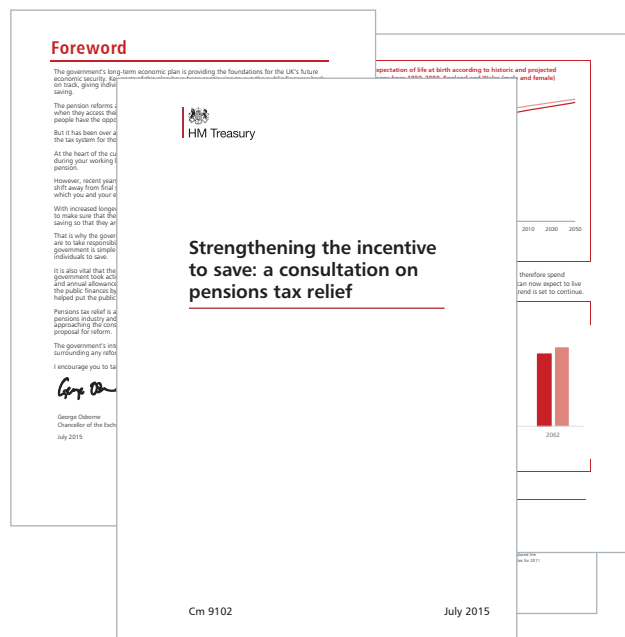
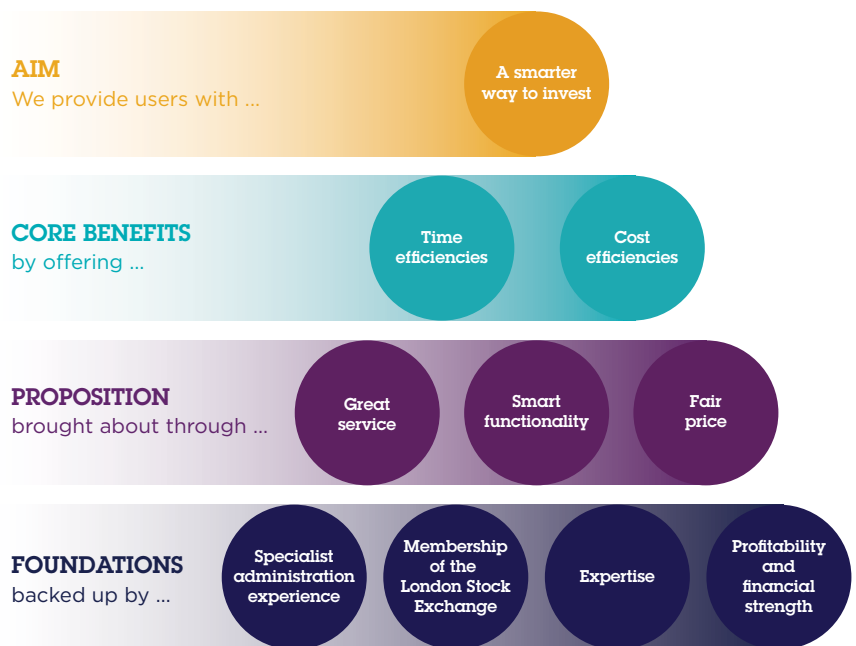
Membership of the London Stock Exchange

Back in 2007, AJ Bell acquired a stockbroker with membership of the London Stock Exchange. This gave us the ability to deal in a wide variety of investments, and react quickly to any changes in demand. It also allowed us to tackle challenges like the RDR with relative ease. Finally, it means we can buy and sell investments at a lower cost, then pass these savings onto your client whenever you deal through us.

Expertise

Our technical team is widely recognised as a source of accurate, reliable information on the ever-changing legislative environment in which we operate. We also have our own in-house investment management business, as well as a number of well-respected commentators who frequently share their insights on national radio, TV and in print.

The strength of our reputation has allowed us to successfully lobby the Government for a fairer deal for pension savers in a number of key areas.



Profitability and financial strength

AJ Bell is a profitable business with no debt, and is wholly owned by its management team and four institutional investors.

"... AJ Bell leads the pack amongst large platforms with excellent profit margins, and a stable yield on assets."

FinalytiQ, Platform Profitability Guide



Since its foundation in 1995, the company has demonstrated a strong track record of consistent, profitable growth. Today AJ Bell looks after more than £36.3 billion of assets on behalf of 152,400 customers.

Great service

Our aim is to make every single interaction you have with our platform as easy as possible, which is why we invest almost as much in our Customer Services Department as we do in platform development. The upshot is an outstanding level of support that has earned us various accolades over the years, including a 5 star rating at the FT Adviser Online Service Awards.

Each year we also conduct an adviser survey, which consistently reveals high overall levels of satisfaction with the work we do.



"Your customer service skills should be used as an example to all companies."

Smart functionality

Back to front is best

An online investment platform thrives or fails on the strength of its web assets. When it came to rebuilding ours, we decided to do things back to front. That meant bringing all the 'back office' functions to the front of our priority list, and ensuring that we could continue to deliver a great level of service even as the demands on it grew over time. This 're-platforming' process was a massive undertaking, but it means that all the fundamental online elements of our business have now been future-proofed.





"The technology underneath platforms is crucial because it does the heavy lifting for everything advisers do on the platform. And this has become even more crucial in the post-pension freedoms world, with increasing complexity around tax wrappers and income planning options."






Re-platforming is a huge exercise for platforms, so kudos to AJ Bell on successful completion. It means that the platform can now turn its attention to delivering functionality that would make a real difference to advisers and clients, while its competitors are still trying to get a grip on their own re-platforming."

Abraham Okusanya, Director, FinalytiQ













To ensure you get the most from our updated platform, we have created a range of user-friendly tools and functionality. Our aim is to deliver changes that help you improve client outcomes, mitigate risk and increase efficiency by saving time and reducing costs. The table below describes some of the features that we have implemented, along with an icon to show how each one can help you.

	Mitigates risk (e.g. by reducing the chance of human error)		Enables cost efficiencies (e.g. by achieving economies of scale)
	Enables time efficiencies (e.g. by reducing your workload)		Improves client outcomes

Tool	Benefit to you
Investment performance tool - analyse and generate reports on the performance of a client's account or portfolio over a selected period, against a selected benchmark.	
Portfolio x-ray - quickly analyse the asset allocation, stock sectors and underlying holdings that make up a portfolio.	
Bulk Dealing and Model Portfolio Service - lets you manage your clients' portfolios more efficiently by 'bulking' together individual client instructions.	
Auto or ad-hoc rebalancing - makes it easy to bring a client's portfolio back in line with any model portfolio you have created.	 

If you invest through AJ Bell Investcentre's Funds & Shares Service you can also use our suite of cash management tools.

Function	Benefit to you
Summary of transactions - view an at-a-glance summary of transactions in and out of your clients' accounts, including overdue transactions which have not been processed due to insufficient funds.	  
Cash movements - create one-off and regular cash movements for SIPP accounts to transfer available money between the SIPP cash account and the Funds & Shares Service cash account, or vice versa.	 
Regularly invest - on your clients' behalf via our SIPP, ISA, JISA or GIA on a monthly basis, without incurring any dealing charges.	 
Create and manage regular disinvestments - to make cash available. Regular disinvestments can be made on an individual basis (stock-by-stock) or a proportionate basis (across the whole portfolio of eligible assets).	  

The secure area of the site will also have a range of useful new features delivered in the coming months.

Feature	Benefit
<p>A brand new website beyond login</p> <ul style="list-style-type: none"> Configurable content that allows you to set your preferred navigation, information dashboards and branding. Reactive charts that quickly present large amounts of information without having to look through lists or search functions. 	
<p>Better reporting functionality</p> <ul style="list-style-type: none"> A standard set of professional reports available to generate on demand, alongside the ability to create bespoke reports. 	 
<p>iPad app and bespoke client view area of the website</p> <ul style="list-style-type: none"> A new iPad app and client view area to improve accessibility to account and portfolio information. 	
<p>Enhanced company co-branding</p> <ul style="list-style-type: none"> Capability to easily change the website to incorporate your logo and colour theme. Your branding will flow through to client pages and the mobile app. 	
<p>CGT tool</p> <ul style="list-style-type: none"> Ability to view for all GIA clients' transactions that are subject to CGT, calculate the liability based on 'actual' and 'what if' scenarios and execute trades based on those 'what if' scenarios. Summarise each client's capital gains, and any tax due on them. 	 
<p>Functionality that allows you to set up clients with the ability to deal on an execution-only basis</p> <ul style="list-style-type: none"> Once you have set up a new client he/she will be able to place deals on all or part of their account. 	
<p>A single, secure document store</p> <ul style="list-style-type: none"> Allows you to manage your clients' documentation, secure messages and corporate actions in a single place. 	 
<p>A new online application process</p> <ul style="list-style-type: none"> Ability to stop and restart applications. Integrated use of data so that you can start an application from an illustration or generate an illustration from an application. Better ID&V integration with option to upload ID&V or certificate online. 	  
<p>Login via a single screen, without any compromise to our rigorous security standards</p> <ul style="list-style-type: none"> Login more quickly whilst keeping your account secure. 	
<p>Case tracking</p> <ul style="list-style-type: none"> Immediately view the status of applications, transfers and benefit requests. 	 
<p>Straight through transfers</p> <ul style="list-style-type: none"> Initiate an automated message through Origo that will start the process, request money and complete the transfer with no need for user interaction. 	   

Investment choice

We aim to offer the widest possible choice of ways to invest. As well as providing a full SIPP, we also offer an ISA, Junior ISA, General Investment Account and access to offshore bonds via Canada Life International.

Funds & Shares Service

Available through our SIPP, ISA, JISA and GIA, the Funds & Shares Service offers a comprehensive range of investments, while keeping charges low and service levels high.

The range of investments available through our Funds & Shares Service includes around 5,000 collectives (of which over 4,000 are clean share classes), investment trusts, Exchange Traded Funds, Exchange Traded Commodities, Exchange Traded Notes, UK equities and gilts, warrants, structured products, VCTs, corporate bonds, eurobonds, REITs and preferential shares.

Our clean funds universe is made up of the cheapest available share class for each fund on the platform.

SIPP investment partners and off-panel investments

Our SIPP also offers access to a range of 39 investment partners. Using the SIPP, clients can also hold investments off-panel, including direct holdings in UK commercial property. Further details of the wide range of asset types available via the off-panel option can be found here: www.investcentre.co.uk/investment-range/off-panel/.

The Managed Portfolio Service (MPS)

In the coming months we will launch our Managed Portfolio Service (MPS). Available to advisers exclusively through the Funds & Shares Service, the MPS will be provided in conjunction with AJ Bell Investments, an AJ Bell Group company with an established team of experts and a strong track record of delivering successful managed investment solutions.

Fair price

Our unbundled charging structure is designed to be simple, while at the same time recognising the need for fairness across a wide variety of customers with differing requirements.



The platform is at the less expensive end of the price spectrum for most clients ... which is reflected in advisers rating the platform highly on value for money.

The Platform - UK Adviser Guide, November 2014

Rather than using one person to cross-subsidise another, we aim instead for each customer's charges to reflect the features and benefits they utilise.

We have also linked our annual custody charge to asset values, using a tiered system ranging from 5 to 20 basis points. It's a move which makes us competitive across a wide range of client scenarios.

For more information, please read our:

- Charges document, which can be found at: www.investcentre.co.uk/charges
- Charges – customer scenarios, which can be found at: www.investcentre.co.uk/sites/default/files/AJBIC_customer_scenarios.pdf

Find out more

For more information on how AJ Bell Investcentre can benefit your business and clients, contact your local Business Development Manager.

Our Business Development Managers are supported by dedicated office-based support staff, who can demonstrate the powerful features of the AJ Bell Investcentre website through online meetings. In this way they can help both existing and potential new users to make the most of the various online tools available. The support team is managed by Mark Wood and can be contacted on 0345 40 89 100. Please see the map below for details of your regional support staff.

The Business Development Team is led by Gary Dale, Sales Director, who can be contacted on 0345 83 99 060 and 07803 426 715.

Coverage map



Colin Cunningham
Business Development Manager
Direct: 0161 876 2812
Mobile: 07590 774 608
Email: colin.cunningham@ajbell.co.uk
Supported by: Vicki O'Hare
Email: victoria.ohare@ajbell.co.uk



Matthew Jonas
Business Development Manager
Direct: 0161 876 2863
Mobile: 07803 409 589
Email: matthew.jonas@ajbell.co.uk
Supported by: Jonathan Garner
Email: jonathan.garner@ajbell.co.uk



Mike Parker
Business Development Manager
Direct: 0161 876 2813
Mobile: 07515 325 841
Email: mike.parker@ajbell.co.uk
Supported by: Sanjay Bhandari
Email: sanjay.bhandari@ajbell.co.uk



Andy Witter
Business Development Manager
Tel: 0345 40 89 100
Mobile: 07739 677 754
Email: andy.witter@ajbell.co.uk
Supported by: Vicki O'Hare
Email: victoria.ohare@ajbell.co.uk



Alison Mollard
Business Development Manager
Direct: 0161 876 2814
Mobile: 07590 443 785
Email: alison.mollard@ajbell.co.uk
Supported by: Neil Hodge,
Rob McKinnon
Email: neil.hodge@ajbell.co.uk
robert.mckinnon@ajbell.co.uk



Damian Bryant
Business Development Manager
Tel: 0345 40 89 100
Mobile: 07850 651 854
Email: damian.bryant@ajbell.co.uk
Supported by: Nathan Mulrooney
Email: nathan.mulrooney@ajbell.co.uk



Mike Sharp
Business Development Manager
Tel: 0345 40 89 100
Mobile: 07595 465 316
Email: mike.sharp@ajbell.co.uk
Supported by: Mike Mannion
Email: michael.mannion@ajbell.co.uk

