

Why choose us?

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

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.

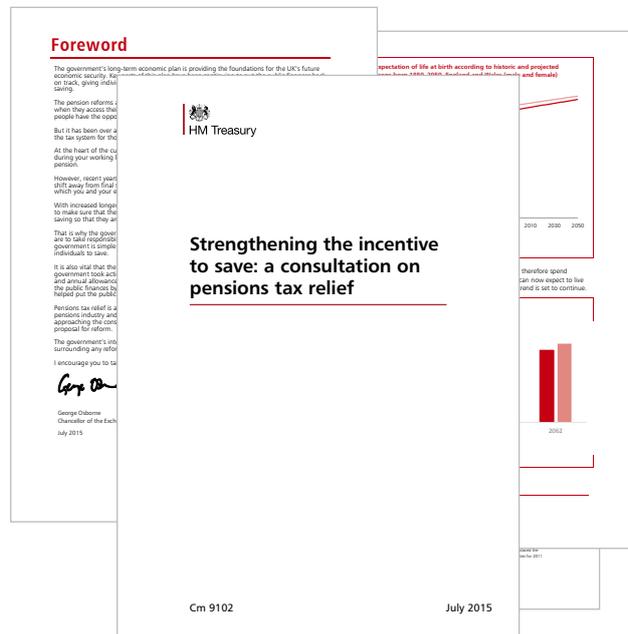
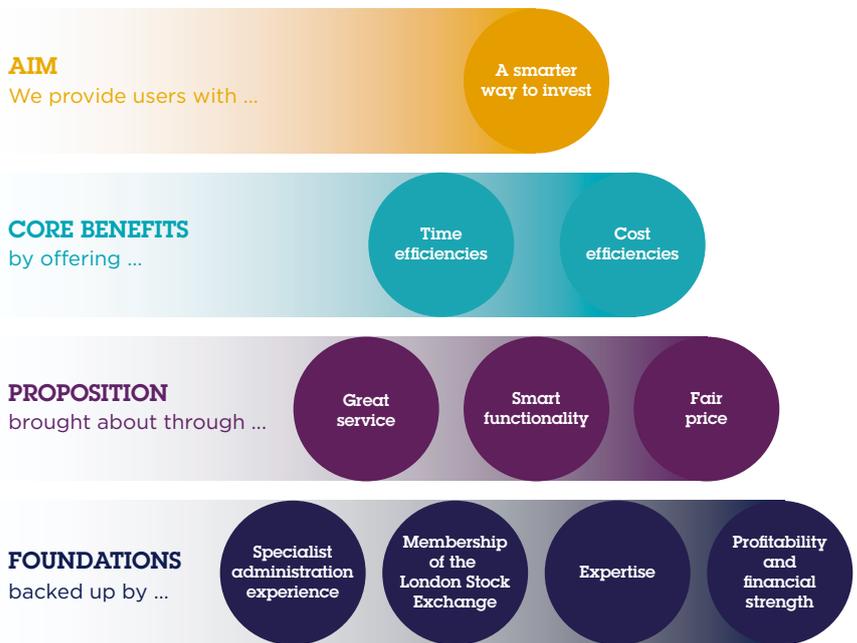
Membership of the London Stock Exchange

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

Since its foundation in 1995, the company has demonstrated a strong track record of consistent, profitable growth. Today AJ Bell looks after £50.7 billion of assets on behalf of 224,600 customers.

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

FinalytiQ, Platform Profitability Guide



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 Defaqto 5 star ratings for SIPP, Drawdown and Platform SIPP.

Each year we also conduct customer and adviser surveys, which consistently evidence 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 - create model portfolios and manage them efficiently by 'bulking' together individual client instructions. Auto and ad-hoc rebalancing features make it easy to bring individual client portfolios back in line with a given model portfolio.	  

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 management - set up and manage regular disinvestments either for an individual stock, or proportionately across the whole portfolio of eligible assets. Create one-off and regular cash movements to transfer any 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.	 

The secure area of the site also has the following useful new features.

Feature	Benefit
Bespoke client view area of the website, and new mobile app <ul style="list-style-type: none"> A new mobile app and client view area to improve accessibility to account and portfolio information. 	
CGT tool <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. 	 

Feature	Benefit
F&SS XO account <ul style="list-style-type: none"> Available through the Funds & Shares Service, this new execution-only account gives your client full flexibility and control over the funds held within it, allowing them to place deals on all or part of their SIPP accounts. 	
A new online application process <ul style="list-style-type: none"> Ability to stop and restart applications. 	  
Case tracking <ul style="list-style-type: none"> Immediately view the status of transfers. 	 
Straight through transfers <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. 	   

For details of our product development 'road map', please visit www.investcentre.co.uk/platform-enhancements

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, Lifetime ISA, General Investment Account and access to offshore bonds via Canada Life International (Isle of Man and Dublin) and Utmost Limited.

Funds & Shares Service

Available through our SIPP, ISA, JISA, LISA 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 4,200 collectives (of which over 3,500 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 preference shares.

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

SIPP investment partners and off-panel investments

Our SIPP also offers access to a range of over 40 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)

Available to advisers exclusively through the Funds & Shares Service, our Managed Portfolio Service (MPS) offers a broad range of passive, active and income-based investment options, all mapped to industry-leading risk profiling tools.

AJ Bell Passive funds

A range of risk-targeted, multi-asset funds focusing on passive investment strategies. By offering a clear, transparent, low-cost approach to investing, these funds aim to ensure that more of your clients' money is working to help achieve their financial goals.

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.

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 0 to 20 basis points. It's a move which makes us competitive across a wide range of client scenarios.

For more information, please read the 'Charges' and 'Customer scenarios' documents at: www.investcentre.co.uk/charges

AJ Bell Investcentre receives the top score for 'value for fees charged' ... A primary user likes the value for fees saying that "one of the overriding things is it provides an extremely economical cost for our clients".

Platforum – UK Adviser Guide, March 2018



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 0161 876 2828. 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 07803 426 715.

Coverage map



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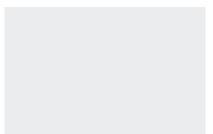
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South East (South of the River Thames)