AJBell Investcentre

Investec Wealth & Investment

Investment partner

Company profile

Investec Wealth & Investment is one of the UK's leading investment management companies, with responsibility for approximately £34 billion (as at September 2017) of client assets.

We have worked closely with financial advisers for over 20 years and gained a unique understanding of the specific needs of advisers and their clients.

Our bespoke Discretionary Portfolio Management service is the result of that expertise and allows advisers to deliver actively managed, bespoke and tax-efficient investment portfolios to their clients – be they individuals, companies, trusts or pension funds.

Our service is highly flexible and can be applied to almost any investment medium, including ISAs, offshore bonds, pension funds, charities and trust assets, and delivered directly or via a wide range of third party providers, including platforms, offshore wrappers and SIPPs.

We believe that a personal touch and high quality of service are paramount and our nationwide presence allows us to extend that offering to financial advisers and their clients across the UK.

Why select Investec Wealth & Investment?

We believe the individual needs of each client to be paramount and their investment requirements to be unique. Whilst operating within an asset allocation framework, each client portfolio is constructed on a bespoke basis. This ability to personalise portfolios in this way is critically important when approaching the management of a client's SIPP. Particularly important is our expertise in rebalancing and managing risk as the client approaches retirement and is looking to consider options such as income drawdown.

The main benefits of our approach are

- Creating and maintaining an appropriate investment strategy
- Completely collegiate relationship between the financial adviser and their appointed investment manager
- Flexibility to accommodate changes in your client's circumstances.

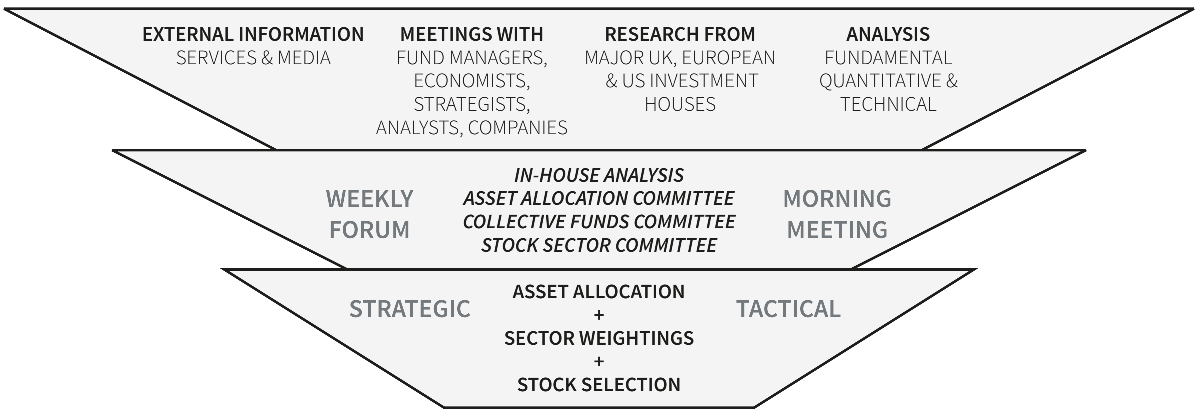
To us the concept of service is all important: it allows us to attract and, more importantly, retain advisers and their clients by offering each of them a portfolio tailored to meet their own individual requirements, both today and in the future. This is especially important in the current environment in which service seems increasingly to be replaced by product. The service ethos not only encompasses the investment process but is also embedded in the strength of our administration function.

Knowing the client's circumstances is fundamental within the service concept and so we allocate dedicated investment managers to each financial adviser relationship. They take full responsibility for the portfolio, and are available to attend the meetings if required to do so by the adviser.

Our investment process

Our approach to the investment process is driven by our asset allocation and stock sector committees. Asset allocations review economic and currency forecasts and the outlook for individual fixed income and equity markets. Our stock sector committee is attended by investment managers and representatives from the research team, including strategists and sector specialists.

We believe that stock selection provides opportunities to enhance investment return. Our collegiate approach, whereby experienced investment managers and in-house analysts discuss and share ideas, encourages creativity in the selection of stocks and funds for purchase.



APPLICATION TO YOUR CLIENT'S PORTFOLIO

Fund charges and investment terms

With the absolute transparency of our charging structure, we ensure that the client, the adviser and the investment manager's objectives are fully aligned in order to focus on increasing and protecting the value of the client's investments.

Our fee options are:

	Discretionary – Fee Only	Discretionary – Fee & Commission
AMC	1% + VAT on the first £1,000,000 0.75% + VAT on the next £1,500,000 0.6% + VAT thereafter	Flat Fee - 0.75% + VAT
Commission	N/A	1% on first £15,000 0.75% thereafter
Bargain Administration Charge	£25*	£25*
Minimum Fee	Discretionary £1,200 + VAT	Discretionary £1,200 + VAT

* Please note higher rates apply to overseas bargains

Adviser charges may be paid out of your SIPP cash account by AJ Bell Investcentre. In addition, your financial adviser may receive initial and ongoing payments from Investec Wealth & Investment. Your adviser will provide you with further details.

AJ Bell Investcentre will not accept investment instructions - these must be arranged directly with Investec Wealth & Investment.

Your adviser is responsible for transferring cash between AJ Bell Investcentre and Investec Wealth & Investment. Your adviser must transfer cash using AJ Bell Investcentre's online cash movement facility.

Contact details

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