



ascentric

Your guide to Ascentric

The simple way to manage
your investment portfolio.

ascentric.co.uk

Welcome to Ascentric

Ascentric offers you
a simple way to manage
your investment portfolio.

It's a secure, online wrap platform that brings together all of your investments and pensions in one easy to access place. You can view and manage them - alongside your financial adviser - online at any time.

Here at Ascentric, our goal is to help you plan successfully for the financial events in your life - whatever they might be. We offer a diverse choice of investments, simple information and clear charging alongside reliable service and trusted security. So, working closely with your financial adviser, Ascentric is an essential part of planning and managing your financial future.

**Jon Taylor
Managing Director**

Ascentric is part of the Royal London Group

- ▶ **The largest mutual life, pensions and investment company in the UK**
- ▶ **Funds under management - £106 billion**
- ▶ **And businesses providing around 9 million policies**

(Figures quoted are as at 30 June 2017)

This brochure is a marketing tool. Whilst it aims to share the main features and benefits of Ascentric, it's not a full description.

For a complete description - or more comprehensive coverage of options, risks and uses - please refer to our Key Features Document and our Terms and Conditions. These are available on our website, ascentric.co.uk, or from our Client Services team. They can be contacted by email at customerservices@ascentric.co.uk

In the event of a conflict between this brochure and any of these reference documents, the more detailed documents always take precedence over this brochure. All information contained within this brochure is correct at time of production. Errors and omissions excepted.

Ascentric is a trading name of Investment Funds Direct Limited, part of the Royal London Group. A company authorised and regulated by the Financial Conduct Authority, No. 114432

Registered in England and Wales, No. 01610781

Registered Office: Trimbridge House, Trim Street, Bath BA1 1HB.

Wrap platforms at a glance

Ascentric is what's known as a "wrap platform", which is industry jargon for consolidating all your investments into one place.

Your Ascentric account allows your financial adviser to make informed decisions about your portfolio. They can consider your financial position, attitude to risk and future plans to recommend appropriate products and investments.

It also gives you access to a wide range of investment and tax planning opportunities.

What is Ascentric?

As you manage your finances, plan for the future and build assets throughout your life, you're likely to have a range of financial products from different providers. Keeping track of them, understanding how they're performing, how much they cost and whether they're still right for your aims can become difficult.

Ascentric changes that. We'll work alongside your financial adviser to help manage your investment portfolio by giving you one place to access them. Your account shows your entire portfolio at a single glance - no matter where it's invested. This reduces paperwork and gives a clear view of your investment charges, so you can have informed discussions with your financial adviser and make better financial planning decisions.



Why choose Ascentric?

Ascentric isn't the only wrap platform on the market, but we proudly stand out from the crowd. We put our customers at the heart of everything we do, our platform is designed around your needs and the feedback you give us.

Choice

We're an independent wrap platform service, so we're not tied to any particular fund manager or restricted by a single product provider. That means we can provide you and your financial adviser with a wide choice of investments and products that help you plan for your future financial needs.

Flexibility

Our range of investments can be held in a selection of tax wrappers, including those from specialist third parties. Our flexibility means your financial adviser can meet almost any financial planning needs you may have.

Tax wrappers

We provide a wide range of tax-wrappers. Our in-house wrappers include Stocks and Shares ISAs, General Investment Accounts, SIPPs and Junior ISAs. Some clients want more than the standard offering, so we also provide a range of third-party products including onshore and offshore bonds, SIPPs and SSASs.

Value

Not only are our charges competitive, we've made them simple and transparent too. There's only one fee to pay, so it's easy to see the costs involved with any investment decision you make. This simple approach to charges makes things clearer, helping you understand and agree the cost with your financial adviser.

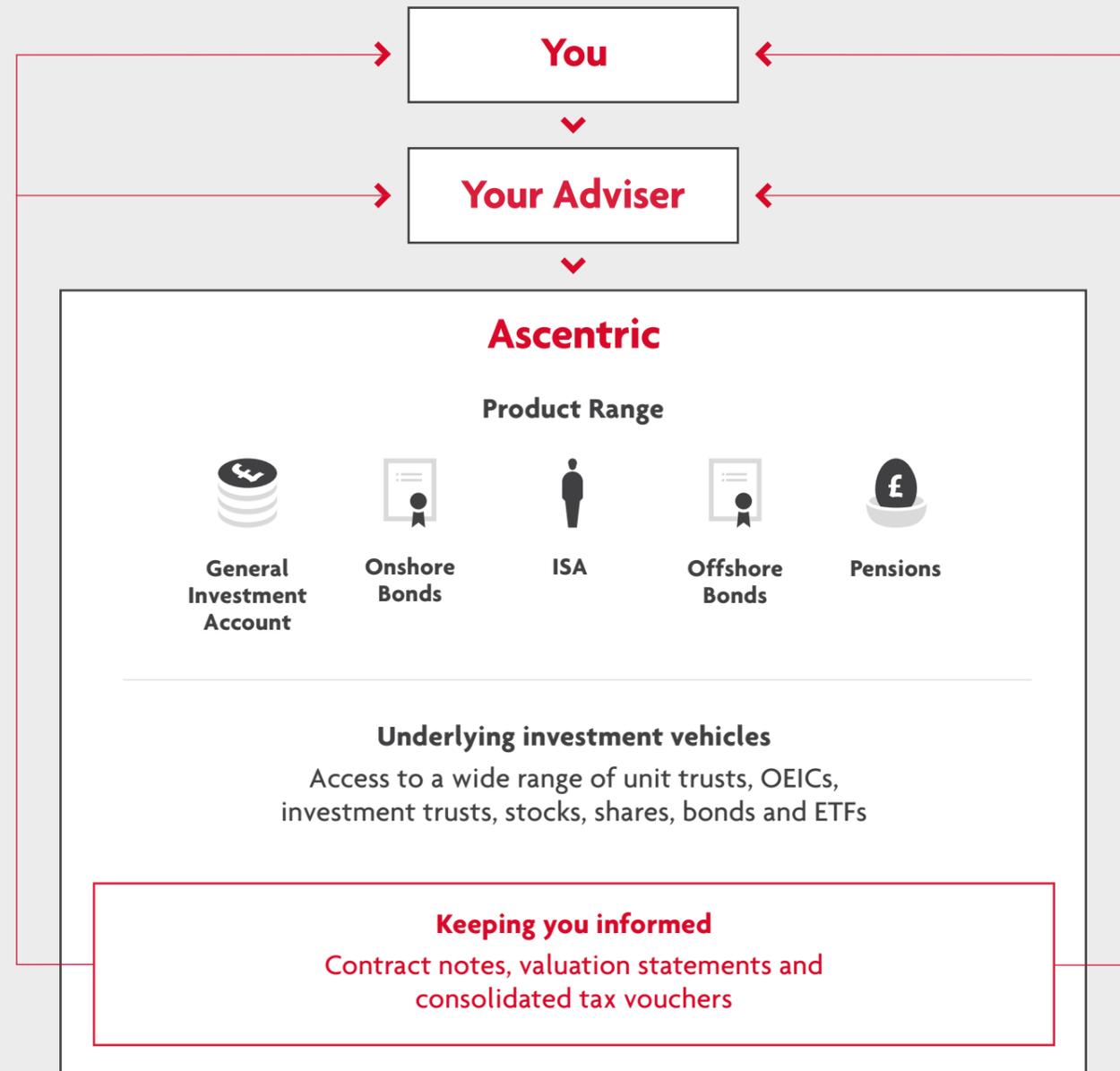
Control

You can access your portfolio 24/7, allowing you to get an accurate overview of your wealth at anytime and make informed decisions when you need to.

Confidence

Ascentric is part of the Royal London Group, dedicated to helping people empower themselves and committed to delivering the best value for customers.

How does the Ascentric wrap platform work?



Ascentric tax wrappers and securities



Individual Savings Account (ISA)
Subject to annual ISA limits and HMRC rules, this generates tax efficient savings by investing in funds, stocks and shares.



Junior Individual Savings Account (JISA)
Subject to annual ISA limits and HMRC rules, this provides tax efficient investment for the benefit of a child by investing in funds, stocks and shares.



Offshore and Onshore Bonds
These provide access to a range of investments that may offer further tax advantages subject to your specific tax status.



Pensions
As well as our own Self Invested Personal Pension (SIPP), we provide access to a wide range of SIPPs and Small Self Administered Schemes (SSASs) to help plan a tax efficient retirement.



General Investment Account (GIA)
This is subject to normal Income and Capital Gains Tax and gives you access to funds and other securities.



Securities
We offer securities from the London Stock Exchange, such as Exchange Traded Funds (ETFs), Investment Trusts, Bonds and Gilts. We trade in-house, we can deal in real time.

What are the risks?

As with all investments, there are risks.

The value and the income generated can fall and rise, which means you may not get back what you originally invested or transferred into your account. The performance of your investment will also be reduced by the effect of charges. These include platform charges, financial adviser charges, fund manager charges and product provider charges.

The risks in your particular portfolio will depend on the investments you've chosen. Your financial adviser should explain these risks to you as part of their recommendation.

If the Ascentric wrap platform isn't right for you, it may be better for you to invest in other ways. Again, your financial adviser should be able to explain the options to you.

What happens next?



Discuss

If you'd like to learn more about Ascentric, discuss your options with your financial adviser.



Complete

Your financial adviser will complete the application with you, along with any investment instructions.



Confirm

Once we've got your application, we'll set up your account and send you confirmation.

ascentric

Plan for difference with the platform of choice.

Contact us.

0345 076 6140

ascentric.co.uk

ASC_CBO_0118_V1