

# Introducing

# Lewis Investment

*We look at an investor's specific goals and ambitions with a clear, common sense approach*

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# Why Lewis Investment?

## About us

Lewis Investment is a privately owned, family business, which was originally established in 1987 to provide advice to individual and corporate clients across the UK from our office in Poole.

We pride ourselves on providing the highest level of customer service and building long term customer relationships. This approach allows us to fully understand our client's needs, goals and aspirations.

Our team of professional advisers have a wealth of experience across all aspects of the financial services industry and hold the appropriate qualifications required to provide focused independent investment and pension advice. We believe that by working together we have the greatest chance of achieving your financial goals.



This brochure deals specifically with investment and retirement planning.

At the end of this brochure you can find a list of the wide range of pension, mortgage, investment & safeguarding future products we can help you with. If you do not find what you are interested in please contact us.

*We aim to meet our clients evolving needs throughout their lifetime. We get to know our clients well and treat them as individuals.*

## What we do

Our aim is to build a clear understanding of your individual circumstances, needs and financial goals. We believe this personalised approach is the cornerstone of sound financial planning.

At our initial meeting we will discuss your needs and objectives and how these could be met. We will also give you a clear understanding of how we are paid - should you choose to proceed.

Once you have appointed us to work on your behalf, we will gain a thorough understanding of your financial and personal circumstances, helping us ensure our advice meets your needs, goals and aspirations.

This information is essential for us to provide you with detailed personal recommendations which will explain the benefits and risks associated with the approach we suggest. We will make sure you fully understand the advice we have given and will be on hand to answer any questions you may have.

If you are happy with our recommendations, we will help you complete the relevant paperwork to put your financial plans in place.

Going forward ongoing regular monitoring reviews are put in place either face-to-face or via video call.

# Our On-going services explained

*“ Our team go over and above for our clients every day providing a high standard of care”*

## **Comprehensive planning and advice service**

Our advice considers all aspects of an individual client's unique financial issues and concerns by viewing and prioritising each financial decision as part of a whole. Our strategies not only look to build wealth, but also aim to protect your family, lifestyle and assets, plan your income, for both now and the future, and determine how to pass your wealth, in a tax efficient manner, to the next generation.

Regularly reviewing your circumstances and objectives ensures your overall financial health is on track allowing you to adapt more easily to life changes.

## **Ongoing administration and intermediation**

Our experienced administration team will assist in the implementation and monitoring of your investments and plans. This includes checking applications prior to submission, scanning and storing copies on your client record and tracking progress until completion. They check the accuracy of investment confirmations and produce portfolio valuations. Additionally, they deal with other issues such as name changes or change of address.

## **Online client portal facility**

Our web-based Client Portal, accessible via mobile, tablet, desktop and laptop offers a secure and straight-forward way for you to communicate with your adviser 24/7, offering an accurate perspective of your investments and financial life. You can access your portfolio and should you wish, update the information we hold for you.

Rather than having to post or fax forms, we can now upload documents directly to the portal which you can view at any time.

Some clients may not wish to use our portal and prefer to have paper based valuations and correspondence and of course, this will be accommodated.

## **Annual valuation and review**

We believe that financial planning is an ongoing process and not a single event.

We will continue to monitor your progress towards your long-goals and will report to you annually, to review your situation, and adjust advice and recommendations, as your life changes.

Our ongoing advice service means that you are free to call us or arrange an appointment with us at any time you desire to discuss any area of concern within our scope of expertise.

## **Constant investment fund monitoring**

The Lewis Investment Committee meets formally on a monthly basis to review developments in the economy and investment climate and to take a detailed look at the current Lewis investment strategy.

Asset allocations and fund selections are examined to ensure they continue to be appropriate to prevailing market conditions and to monitor and reassess individual fund choices. Any recommendations for change in either fund selection or investment strategy are presented to the Lewis Investment Board.

The Investment Committee has, collectively over 70 years of financial experience and their meetings shape the strategies we employ in our recommendations for your assets.



# The services we offer

## INVESTMENTS



Depending on your personal circumstances and risk appetite, you may wish to invest a capital sum or regular savings into a broad selection of investment funds. These allow an individual investor to participate in a professionally managed portfolio of shares or other assets with many other investors. Through the pooling of resources, monies can be invested in a wide spread of investments at a lower cost than could have been achieved by individuals acting on their own. As an example, one of our investment funds for the UK stock market will typically have about 70 different holdings, which provides a higher level of diversification than if investing in just a few different individual company shares. Diversification should lower the overall risk when investing. Within the investment environment, there are different wrappers in which to house the investment, some of which can save tax.

## PENSIONS

Pensions are designed for saving for your retirement. An added benefit to pensions are the potential tax savings on the contributions made. Whether saving via a Workplace Pension or individual personal pension, they are designed for the long term and to provide you with an income and a tax free element in retirement. The death benefits from personal pensions have been greatly enhanced over recent years meaning that in some circumstances, pension funds can be passed to beneficiaries completely tax free!



## WORKPLACE PENSIONS

For the *Workplace Pensions*, The Lewis Workplace Pension Trust is authorised by The Pensions Regulator. We believe this to be a fantastic achievement and demonstrates our hard work and commitment to helping all members and places us with just 38 other Master Trust schemes in the UK. We have our own dedicated team providing advice to company directors/scheme administrators on how best to establish a workplace pension, along with providing individual advice to staff members. The vast majority of other workplace pension providers do not offer either initial or on-going advice. We do! If you are not satisfied with your existing provider, we will be more than happy to talk to you about our scheme.



# The services we offer/continued



## PROPERTY SYNDICATES (by invitation only)

Our commercial property syndicates are designed to allow a number of individual investors (typically between 50 and 80) to join together to purchase a property, whether owned personally (\*) or within a pension. Investors can decide if they prefer to receive an immediate income, or if they prefer to defer their income, they can invest capital and take part of the mortgage to enhance their ownership. Our syndicates tend to be secured with tenants committed to long term leases and provide increased diversification within a balanced portfolio.

*(\*) Please note that these are not FCA regulated investments*

## LIFE COVER & PROTECTION

We probably do not like to think about it and not everyone will need it, but life cover is aimed to provide a lump sum to a relative or dependant and can be used to replace an income or repay a debt. There are two main types of life cover: *Term Insurance* will run for a fixed period of time (known as the 'term' of your policy) – such as 5, 10 or 25 years. These kinds of policies only pay out if you die during the policy and there is no lump sum payable at the end of the policy term. A *Whole of Life policy* will pay out no matter when you die, as long as you keep up with your premium payments.

There are also other types of cover, such as Keyman or Income Protection, many of which are either designed to pay out a lump sum or regular payment on either death, diagnosis of a specified critical illness or even if you are injured or away from work on long term sick leave. The type of cover will much depend on your personal circumstances and affordability.



## MORTGAGES

Whether you are a first time buyer, purchasing a buy-to-let or moving up the property ladder we can help you. Mortgage products and interest rates can change frequently, so you may be paying more interest than you need to! We are not tied to any particular lender and provide whole of market advice. Often, we can secure you a better deal with just an acknowledgement required from you! When was the last time you reviewed your mortgage?

*(Please note: Your home may be repossessed if you do not keep up repayments on your mortgage)*

# The services we offer/continued



## LIFE TIME MORTGAGES - EQUITY RELEASE

There are now a wide range of products letting you access the equity (cash) tied up in your home if you are over the age of 55. You are permitted to take the money released from your property as a lump sum or, in several smaller amounts or as a combination of both. The equity release market has now grown markedly over recent years with many new products being launched to suit your circumstances.

*(This is a lifetime mortgage. To understand the features and risks, ask for a personalised illustration.)*

## LONG TERM CARE

With life expectancy increasing, more of us may need residential or nursing care in later life. Unfortunately, care costs are not cheap and there are various options available which you and your family may wish to discuss with our advisors to determine which is the most suitable, as some provide tax savings.

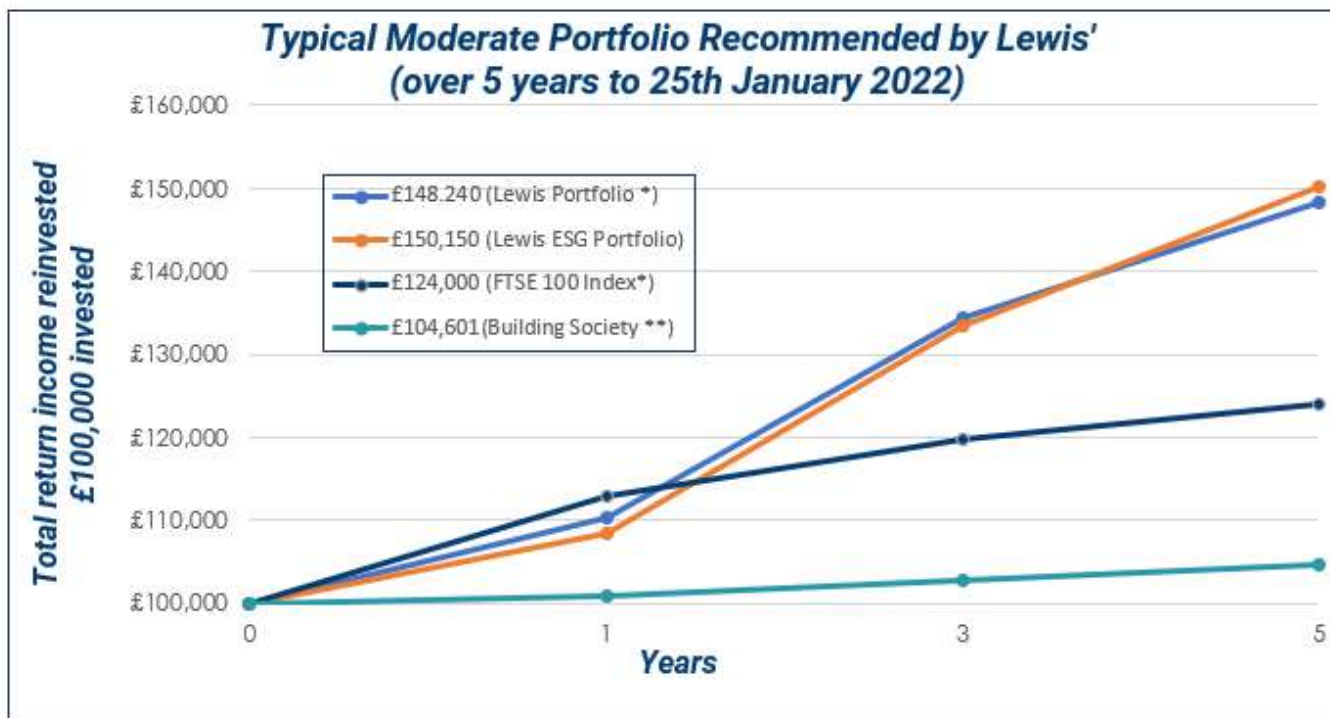


## HEALTHCARE

When the NHS was established in 1948 its aim was to provide healthcare to everyone in the UK regardless of personal wealth. With a growing and ageing population, more strain is being placed on the service with longer waiting times. Private medical insurance, either as a personal policy or via an employer benefit, is designed to give you that extra peace of mind.

We hope this provides you with a brief overview of the services we provide. We are fully independent which means we are not tied to any particular provider and offer whole of market advice. Our advisers are all fully qualified and have gone on to complete further exams to provide specialist knowledge in different areas.

# Our Investment Performance



\* Source: All available figures for the preceding five years from FE Trustnet January 2022

\*\* Based on compound interest of 0.9%

## Composition of the Lewis Moderate Portfolio

Aegon Diversified Monthly Inc	15%
Artemis Income	20%
Baillie Gifford Res Global Equity Inc	20%
L&G US Index Trust	15%
L&G UK 100 Index Trust	15%
Stewart Asia Pacific Leaders Sustainability	15%

## Responsible Investing Moderate Portfolio

Royal London Sustainable Diversified Trust	20%
B Gifford Responsible Global Equity Income	20%
BMO Responsible UK Equity 2	20%
L&G MSCI World SRI Index	15%
L&G Future World ESG Developed Index	10%
Stewart Asia Pacific Leaders Sustainability	15%

## Lewis Performance against the FTSE 100 tracker

Moderate	1 Year	3 Years	5 Years
FTSE 100 Tracker	12.90%	19.80%	24.00%
Lewis Recommended Funds	10.40%	34.32%	48.24%
Variance	-2.50%	14.52%	24.24%

ESG Moderate	1 Year	3 Years	5 Years
FTSE 100 Tracker	12.90%	19.80%	24.00%
Lewis Recommended Funds	8.50%	33.50%	50.15%
Variance	-4.40%	13.70%	26.15%

This graph contains a simplified simulation of actual past performance which is not a reliable indicator of future performance.

The fund performance data quoted is net of the fund annual management charges, but does not incorporate the other product/ advice charges that apply.

Please note that the natural distributions paid out from each investment fund are included within the above performance figures.

Past performance is no guarantee of future performance. The value of your investments can go up or down so you may get back less than your initial investment. The performance figures provided are net of fund management charges only.



# Fees & Services Summary (Excluding Property Syndicates)

## Initial Set Up Fees

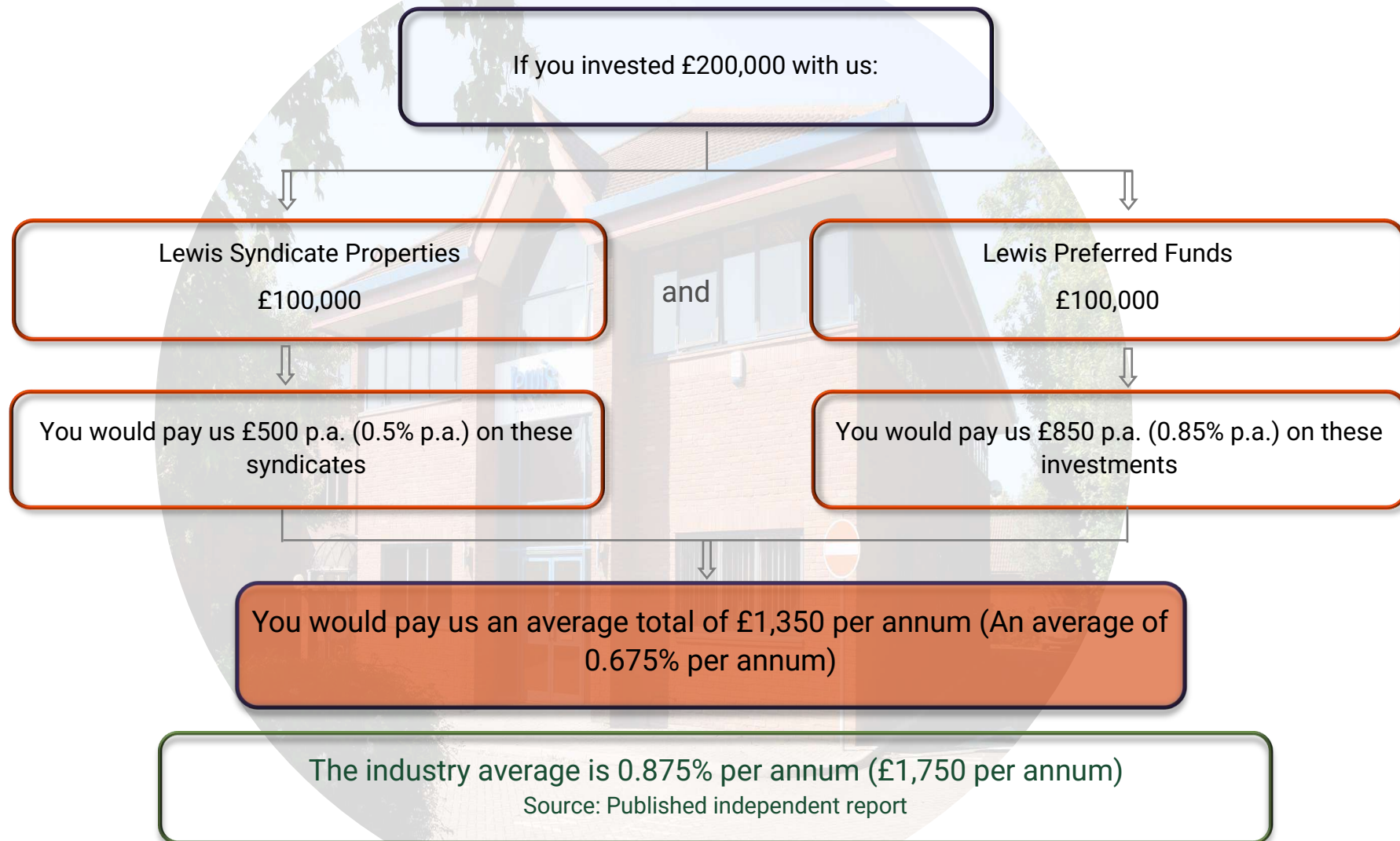
Investment Category	Initial Fee	Initial Service
Up to £50,000	2.5% e.g. If you invest £40,000 our fee will be £1,000	<ul style="list-style-type: none"> <li>• Full advice and research service</li> <li>• Personal information collation and analysis</li> <li>• Lifecycle planning and advice</li> <li>• Full written report and recommendations</li> <li>• Application documentation</li> <li>• Processing investments</li> <li>• Online client portal facility</li> </ul>
£50,000 to £250,000	2% e.g. If you invest £100,000 our fee will be £2,000	
£250,001 to £650,000	1.5% e.g. If you invest £300,000 our fee will be £4,500	
£650,001 to £1.25 million	1% e.g. If you invest £1m our fee will be £10,000	
£1.25 to £2 million	0.85% e.g. If you invest £1.5m our fee will be £12,750	
£2 to £4 million	0.65% e.g. If you invest £3m our fee will be £19,500	
In excess of £4 million	0.45% e.g. If you invest £5m our fee will be £22,500	
Transactional costs  Any fees relating to regular contributions will be fully disclosed in the recommendation report	1% e.g. If a transfer is £10,000 our fee will be £100  0.5% e.g. If a switch is £15,000 our fee will be £75	<ul style="list-style-type: none"> <li>• Unit Trust to ISA transfer</li> <li>• Fundswitches</li> </ul>

## Ongoing Monitoring/Servicing Fees

Investment Category	Ongoing Fee	Ongoing Service
Up to £50,000	1.00% p.a. e.g. If your portfolio is valued at £40,000 our fee will be £400 per annum	<ul style="list-style-type: none"> <li>• Lifecycle planning and advice</li> <li>• Ongoing administration and intermediation</li> <li>• Online client portal facility</li> <li>• Annual valuation and adviser consultation</li> <li>• Constant investment fund monitoring</li> </ul>
£50,000 to £2 million	0.85% e.g. If your portfolio was valued at £100,000 our fee will be £850 per annum	
£2 to £4 million	0.65% e.g. If your portfolio was valued at £3m our fee will be £19,500 per annum	<ul style="list-style-type: none"> <li>• Plus 6-monthly valuation and adviser consultation for investment category over £2 million</li> </ul>
In excess of £4 million	0.45% e.g. If your portfolio was valued at £6m our fee will be £27,000 per annum	



## Our ongoing fees for a typical Lewis proposition investment



*The value of the actual ongoing fee will go up or down depending on the value of your portfolio. You will be advised of any third-party fees in our recommendation report to you.,*

The logo for Lewis Investment is displayed within a dark blue rectangular box. The word "Lewis" is written in a white sans-serif font, with the letter 'i' in a light blue color. The word "Investment" is written in a white sans-serif font to the right of "Lewis".

**Lewis Investment**

**If you need assistance with any aspect of financial  
planning please call us on**

**01202 718400 or visit our website at**

**[www.lewisinvestment.co.uk](http://www.lewisinvestment.co.uk)**

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