

## 'Self Invest' Investment Service

**"The straightforward and affordable way to invest into an ISA or General Investment Account."**

Nowadays, we are all more aware of the need to provide for our financial futures, and to fit in with our busy lives, we're increasingly comfortable with researching and buying products online.

If you're looking for a straightforward, affordable way to invest into an ISA or a General Investment Account, and have decided that you don't want face to face advice, then investing in our Self Invest service via our Personal Finance Portal may be the answer.

**Unlike direct to consumer investment sites, our Self Invest Portal comes with the full protection of regulated advice, so you can be safe in the knowledge that you are protected and can always speak to us if you wish.** What's more, you'll benefit from an easy to use automated process to ensure that your investments are matched to your own personal preferences and requirements.

| Typical costs for a £10,000 investment |              |                |                   |
|--|--------------|----------------|-------------------|
| Charges                                | Percentage   | Annual Amount  | Example month one |
| Adviser                                | 1.00%        | £100.00        | £8.33             |
| Other charges*                         | 0.51%        | £51.00         | £4.25             |
| <b>Total</b>                           | <b>1.51%</b> | <b>£151.00</b> | <b>£12.58</b>     |

### \*Other charges explained

Apart from the Adviser's Fee, there are a number of other charges which contribute to the overall cost of investing. These additional charges are broadly categorized as Product and Investment Charges and explained in more detail below.

| Charge                       | Description   |
|------------------------------|---|
| Product                      | Sometimes referred to as the Platform Charge, these are charges that the Investment Provider take for setting up and managing the investments for your product on their platform. |
| Investment Ongoing Fee       | The fund manager will charge you this each year to manage the fund. This includes all the ongoing charges supplied to the Platform by the fund manager.                           |
| Investment Transaction Costs | These are the dealing costs incurred by the fund manager each year to manage the fund.  |

### A simple and straightforward way to invest

- Firstly, you'll be asked some questions about your circumstances and approach to investing, so we can find out about your investment needs and match your investment to your specific goals.

- Then, based on what you've told us about your attitude to risk, how much you want to invest and over what time period, a risk-appropriate investment will be recommended. You'll then be able to see projections showing how your investment may perform over time to help you understand whether it will meet your goals.
- If you're happy with our recommendations, you can invest straight away with a simple, secure online payment. Or if you have queries and want to talk to someone about your choices, we'll be available to do so at the click of a button. You can interact with us online via our enquiry form/contact details.
- You will receive an illustration and simple report as a record of the process, confirming your input, the charges and the recommended investment. Plus, you'll be able to track your investment whenever you want to see how it's progressing towards your goal. We can even send you automatic alerts to let you know whether you are on track. This functionality is based on you becoming an Opes™ client and you setting goals via your automatic registration to our 'Client Portal' as part of our 'Self Invest' service. Visit [www.opesifas.co.uk/client-portal](http://www.opesifas.co.uk/client-portal)
- Should you want to have face-to-face Independent advice in the future on this or other financial matters, like pension or inheritance tax-planning, then you we will be able to discuss our wider services with you.
- Product not available as a Child or Lifetime ISA. Invest via a lump sum or lump sum top ups (cannot currently facilitate regular contributions) with no initial charge and access to a predominantly passive index tracking investment portfolio at low cost.
- No minimum investment timeframe, no tie ins or penalties to transfer at any time in the future.
- Ongoing service (provided remotely via Client Portal) – unlike many self or direct invest services, our service provides a regular review of your circumstances, re assessment of risk, portfolio re balancing and advice recommendation where appropriate.
- Service powered by a platform through Aegon (previously Cofunds before being acquired by Aegon) using Investment Funds via our Investment Provider - Vanguard.
- Ongoing annual support via our 'Client Portal.'



**So why not let our 'Self Invest' Portal help you invest wisely at a cost you can afford, with the peace of mind that you are protected by financial regulation.**

**Start the investment habit of a lifetime now with our Self Invest Portal !**

***You should be aware that investments carry varying degrees of risk and as their underlying value can fall as well as rise you may not get back the full amount invested.***

Please speak with us via the details provided if you are unsure of which service best suits your needs before contracting to our 'Self Invest' service.

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