

Boost pension savings while balancing risk with the LV= TIP

Complement your client's SIPP or SSAS investments with the LV= smoothed funds, without transferring away

This document aims to explain the LV= TIP and illustrate the benefits it might offer your clients as a stabilising asset within their portfolios to complement an existing pension investment strategy without the need to transfer away.

What is the LV= TIP?

The LV= TIP is a single-contribution investment policy for Trustees of UK registered pension schemes, and an alternative way to access our Smoothed Managed Funds. It allows your clients to invest in our Smoothed Managed Funds via their existing Self-Invested Personal Pension (SIPP) or Small Self-Administered Scheme (SSAS), without the need to transfer away.

Through the LV= TIP clients can benefit from the addition of our modern, transparent smoothed funds and their strong track record of providing a lower risk investment in volatile markets.

Adding an element of smoothing means your clients may feel less of an impact from ongoing market volatility, as well as mitigating sequencing risk.

How could it benefit my clients?

The LV= TIP offers access to our unique multi-asset smoothed funds which are actively managed to our exacting mandate.

Our smoothing mechanism aims to reduce the impact of market fluctuations on your clients, starting from day two of investment working up to a six month rolling average.

This is particularly valuable for clients in, or nearing, decumulation and clients who would be emotionally impacted by sudden market shocks. It could also benefit those who might be at a stage in their financial journey that they couldn't withstand sharp changes in the value of their investments. The LV= TIP can provide balance and diversification alongside other investment strategies in place.

As the LV= TIP can be added to your clients current SIPP/SSAS investments, it can act as a smoothing asset in its own right, and act as a stabilising investment within the client's portfolio to absorb market fluctuations without sacrificing market participation.

How the LV= Smoothed Funds react in volatile times



Key:

- LV= Smoothed Managed Cautious Pn (8.28%)
- ABI Mixed Investment 0-35% Shares (-2.41%)
- FTSE 100 in GB (-3.07%)
- Moneyfacts 90 Days Notice 100K (7.60%)

29/12/2017 - 30/12/2022 Data from FE fundinfo 2023



Should your client wish to change their SIPP/SSAS provider at a later date, then the smoothed funds can be transferred with other investments easily via in-specie transfer.

It also offers unlimited withdrawals, and daily valuations are available to SIPP/SSAS trustees via our website.

As the LV= TIP is a with-profits investment, clients become members of LV= on investment and are therefore eligible to participate in distributions to with-profits policyholders. For more information please visit the '[Why LV=?](#)' section of our website.

How do you access the LV= TIP?

To quote and apply, and manage your existing or new LV= business, log in to our [Savings and Retirement Adviser Portal](#).

Past performance is not a reliable guide to the future. Our smoothing process doesn't prevent investments from dropping in value. Smoothing will not prevent losses in longer term falling markets.

Smoothing can be suspended at our discretion in exceptional conditions or if the underlying price is 80% or less of the averaged or 'smoothed' price. The funds or fund will be valued on the underlying price, or at our discretion, the funds may be valued on the daily gradual averaged price.

Contact us

Our Business Development Managers will be happy to talk through our Smoothed Managed Funds range, including the LV= TIP. Speak to your usual LV= contact, or



0800 032 8298



advisersupportteam@LV.com



lvadviser.com/smoothed-investments/tip

Lines are open 9am – 5pm Monday to Friday. Calls will be monitored and/or recorded for training and audit purposes. Calls will be monitored and/or recorded for training and audit purposes.

You can get this and other documents from us in Braille or large print by contacting us.

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