



LIA
WEALTH
ADVISERS

LIA Wealth Advisers





LIA Wealth Advisers

LIA Wealth Advisers (“LWA”) is an insurance intermediary based in London. LWA chooses to operate on a restricted basis advising retail clients, resident in the UK with regards to unit-linked life assurance and international life cover products from Lombard International Assurance S.A. (LIA) to high and ultra-high net worth individuals, their families and institutions. Please see LWA’s Financial Conduct Authority (FCA) information in the *Who regulates us?* section.

Lombard International Assurance S.A. is based in Luxembourg and regulated by the Commissariat aux Assurances.

Our values

Our core values ensure that we treat our clients fairly by acting with the utmost degree of integrity and professionalism and are open and ethical at all times. In essence, we put our clients’ best interests at the heart of the business to ensure that we provide you with the peace of mind that your financial future is more secure as a result of working with us.

Our services

LIA Wealth Advisers Limited is permitted to advise upon and arrange transactions on your behalf for unit-linked life assurance and non-investment insurance contracts.

We advise clients and their families in respect of flexible and effective wealth plans using insurance solutions from Lombard International Assurance. These insurance products, which are detailed below, are designed to let clients enjoy the peace of mind of knowing that their wealth will be transferred as they wish.

LWA's advice and recommendations are given with regards to the suitability of the product

ensuring that it meets your needs and requirements, however, it is at the sole discretion of LIA to provide the product to you through their application process.

LWA will only provide advice and make recommendations to you having fully understood your current needs and objectives, circumstances and attitude and tolerance to risk. This means that we will spend time discussing with you exactly what you want to achieve financially to ensure that any advice and services we may offer you are appropriate for your needs. Any advice provided to you will be confirmed in writing.

Advice and recommendations can be provided in two ways:

One Off – Tailored Advice

We will request information from you which may include information on the types of services, transactions or products you are familiar with, the number of transactions you have carried out previously and your financial situation. Using this information we will undertake a suitability assessment to enable us to act in your best interests, provide advice and make a recommendation with regards to your specific needs and requirements.

No further evaluation of your needs, requirements or any change in your circumstances or UK tax changes will take place in relation to your insurance policy. No annual review will be performed by LWA and no further administration support will be provided post the assistance that may be needed to support your tailored advice.

When providing our tailored advice services, we will be representing you in dealings with the insurance provider.

We will assist with completing any documentation that may be required by the insurance provider.

This service is only available to clients who are looking to leave the UK or who have very specific advice needs relating to their current circumstances.

Ongoing Advice Service

Our ongoing advice service offers the same assessment of your financial situation, suitability assessment and providing advice and recommendation with regards to the product that best suits your needs.

Also, as part of this service, we will carry out an assessment of the continued suitability of products that we have recommended to you on an annual basis. This will mean that we work with you to understand any changes to your circumstances or wishes that may alter our advice or recommendations. This is a very important part of the overall service as it ensures that the products and service remain relevant for you and your family.

Our qualified support team works on your behalf throughout the life of the policy providing advice where needed, ongoing administration services and intermediation between you and the insurance company.

Communication with Us

Irrespective of the service you choose it is important to us that we communicate with you in a clear and transparent manner and that you fully understand how we will advise you. If anything is unclear, please ask us for more detail.

Products

Unit-Linked Life Insurance

Unit-linked life insurance is an established and internationally recognised tool for wealth preservation.

It is adaptable to the most complex situations, and its robustness and flexibility make it highly complementary to other wealth management solutions. It can be tailored to suit the unique needs of individuals, families and institutions, with the potential to enhance financial planning.

If none of the products offered by the insurance provider are suitable or consistent with your demands and needs, we will **not** recommend any products to you.

International Life Cover

It is important for wealth creators to protect their families and businesses from consequences associated with succession planning. LWA offers international life cover through the International Life Plan which has been designed by LIA for individuals to efficiently manage fiscal and other obligations, while ensuring that their financial legacies remain intact.

Our commitments to our clients

Our business is structured in a manner that is designed to meet in full all of the requirements set by our Regulator, the Financial Conduct Authority and the rules of the European Securities and Market Authority. We require our financial advisers and administration staff to demonstrate their competence to undertake their role, whilst striving to deliver consistently high standards and an excellent customer experience.

Our four key business principles centre around honesty, integrity, reliability and value for money:

- We will be open, honest and transparent with you at all times and believe that honesty is always the best policy.
- We will act with integrity in everything that we do, understanding that our professional reputation depends upon it.
- We believe in delivering on our promises and commitments to you and ensuring that we do what we say we will do.
- We believe that you have every right to expect value for money from us, which is exactly what we will constantly strive to deliver.

Meet the team

Our dedicated Relationship Managers and Senior Financial Planner work with our clients to fully understand your needs and requirements ensuring that the products and advice are right for you. They are assigned to you as part of the LWA service as your dedicated adviser and will provide you with continued support.



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About our services and costs

The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

LIA Wealth Advisers Ltd is authorised and regulated by the Financial Conduct Authority (FCA). FCA Number 829788. You can check this on the FCA's Register by visiting the FCA website www.fca.org.uk/register, or by contacting the FCA on +44 (0)800 111 6768.

Whose products do we offer?

We only offer unit-linked life insurance and non-investment insurance products from a single insurer, Lombard International Assurance S.A. which is based in Luxembourg and regulated by the Commissariat aux Assurances in Luxembourg.

Which service will we provide you with?

We will advise and make recommendations for you with regards to the suitability of the above product after we have assessed your needs for unit linked life insurance.

What will you have to pay us for our services?

One-Off Tailored Adviser Fee

Our One-Off Tailored Adviser Fee will be paid by way of a deduction from your insurance policy, if a new insurance policy is recommended or by withdrawal from an existing insurance policy. We charge 0.1% of the premium with a minimum of £2,500.

For example: If you invest a lump sum of £10,000,000 then our fee is £10,000, whereas if you invest a lump sum of £1,000,000 our fee is £2,500. This fee may impact your 5% withdrawal allowance.

This is a one-off fee for tailored one time advice and will **not** be collected from your insurance policy on an ongoing basis.

Ongoing Advice Service Fee (Adviser Fee)

Policy Amount	Ongoing Adviser Fee
250k-500k	0.15% p.a.
500k-1m	0.10% p.a.
1-2m	0.08% p.a.
2-5m	0.07% p.a.
5-10m	0.06% p.a.
10-20m	0.04% p.a.
20m and above	0.03% p.a.

Basis of Calculation – Ongoing Adviser Fee

The LWA Ongoing Adviser Fee is calculated on a quarterly in arrears basis in the base currency of your policy. The policy valuation at the end of each calendar quarter (March, June, September and December) is used to calculate the fee. The LWA Ongoing Adviser Fee percentage is multiplied by the number of days in the calendar quarter and divided by 360 (Day Count Fraction). The Ongoing Adviser Fee amount is then debited to your policy during the following quarter. Your Ongoing Adviser Fee remains fixed for the duration of the service you receive from LWA.

First Quarter Calculation example:

Number of days in January to March = 92

Policy Valuation at the end of March = £1,000,000.00

LWA Adviser Fee Percentage = 0.08%

Day Count Fraction = 360

Ongoing Adviser Fee Calculation

$£1,000,000.00 \times 92 \times 0.08\% / 360 = \text{LWA Adviser Fee of } £204.44$

You will also receive further information which will tell you about any other fees relating to any particular insurance policy. These fees may impact your 5% withdrawal allowance.

Who regulates us?

LIA Wealth Advisers Limited, 58 Grosvenor Street, London W1K 3JB is regulated by the FCA. Our Financial Services Register number is 829788.

Our permitted terms of business is as an FCA-regulated insurance intermediary that distributes and advises on unit-linked life assurance products from Luxembourg-regulated Lombard International Assurance S.A.

Our regulated activity for both retail and commercial customers is

- (i) assisting in the administration of a contract of insurance in respect of non-investment insurance contracts; and
- (ii) advising on and arranging deals in investments in life policies.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing: Write to LIA Wealth Advisers, for the Attention of the Chief Compliance Officer, 58 Grosvenor Street, London, W1K 3JB
by phone: Telephone 020 3928 7759

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service: www.financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme (FSCS)?

LWA is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

UK resident holders of policies issued by Lombard International Assurance S.A. will not be protected by the Financial Services Compensation Scheme if Lombard International Assurance S.A. becomes unable to meet its liabilities to them.

Disclaimer

Policy values may go down as well as up and in the event of withdrawal, encashment or death claim, policyholders may realise less than their original investments. Policy values will also be subject to exchange rate fluctuations. Tax treatment depends on clients' individual circumstances and may be subject to change in future. Holders of policies issued by Lombard International Assurance S.A. are protected by Luxembourg provisions, including Luxembourg policyholder protection rules. **UK resident holders of policies issued by Lombard International Assurance S.A. will not be protected by the Financial Services Compensation Scheme if Lombard International Assurance S.A. becomes unable to meet its liabilities to them.**

This document was produced by LIA Wealth Advisers Limited. Its content is intended for informational purposes only and is not to be construed as a solicitation or an offer to buy or sell any life assurance product. Neither is the information contained herein intended to constitute any form of legal, fiscal or investment advice. Acceptance of an Insurance Policy signed by the client remains at the discretion of Lombard International Assurance.

The overview of tax rates is indicative and is directed towards high net worth investors. The tax rates are therefore those levied on substantial portfolios. The rates and bases of taxation are liable to change.

This financial promotion has been approved for distribution in the UK by LIA Wealth Advisers Limited, 58 Grosvenor Street, London W1K 3JBF, United Kingdom, a company registered under number 11732755, which is authorised and regulated by the Financial Conduct Authority under number No. 829788.

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LIA Wealth Advisers
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