



# AllenbridgeEpic DC investment advisory service

## With auto-enrolment taking effect in October last year, Defined Contribution (DC) schemes have a number of issues to consider including:

- Validating or establishing an appropriate governance structure - ie. who is responsible for what?
- Reviewing the existing or new default fund, taking into account the desire to align the membership profile with the underlying investments.
- What 'best practice' now is when designing a default fund
- Whether 'diversified growth funds' are a good idea
- What the pros and cons of 'white labelled' lifestyle funds are, as compared with target date funds
- How Group Personal Plan (GPP) providers compare in terms of their investment offerings and governance of funds on their platforms
- What modelling tools are the most useful and user-friendly for members (whether available from employee benefit consultants or GPP providers)
- What the 'next generation' DC arrangements will look like

If you need help answering these questions then, as a genuinely independent pension fund advisory group, AllenbridgeEpic is in a unique position to offer you expert DC investment advice.

### Our core service includes:

- Access to a seasoned industry expert who will provide you with independent, expert advice on investment governance, the default fund and fund choice, both before and after auto-enrolment
- An individual relationship with your Senior Adviser - you will have one point of contact and that same Adviser will attend your meetings, produce your reports and communicate with your team
- The choice between taking stand-alone advice required for Trustees or a Governance Committee, or taking advantage of our independent, expert 'sense check' when an employee benefit consultant is involved

### Fees

We charged fixed fees, negotiated in advance, with no hidden extras. Alternatively we are happy to quote for an ongoing advisory service.

# AllenbridgeEpic

investment advisers

This document is directed at professional investors only and is issued by AllenbridgeEpic Investment Advisers Limited, an appointed representative of Allenbridge Capital Limited which is Authorised and Regulated by the Financial Conduct Authority.

AllenbridgeEpic Investment Advisers Limited is a subsidiary of Allenbridge Investment Solutions LLP.

## Effective decision-making encompassing expert investment advice

“ We have a distinctive business model that has allowed us to attract exceptional individuals from the pensions and investment industries. Above all, we value the independence of our advisers; we provide advisory services and solutions to our clients. We do not sell products. Our clients all receive an expert investment senior adviser, who is also able to draw on the collective wisdom and practical experience of a team of industry professionals. ”

Odi Lahav - CEO

### **The expert advice that we provide makes it possible for your trustee body to exhibit tangible examples of best practice in decision-making.**

AllenbridgeEpic advisers have all held senior positions in the investment and pension fund industry. Many of our advisers are well-known industry figures, having worked for some of the UK's largest pension schemes. A number of advisers were investment managers and have hands-on practical experience of investing for pension schemes. Your chosen adviser will provide you with practical, in-depth knowledge and experience of all aspects of the management of your pension assets, by accessing this expertise available within the AllenbridgeEpic group.

A distinctive characteristic of our service is a truly unbiased view. Our focus is purely on investment related issues and the provision of investment advice. We don't offer administrative, actuarial or HR services.

Our advisers provide you with independent advice. They operate within a collegiate framework formulating the best advice for your fund, based on their own expertise and experience, but supported by a peer group exchange of ideas and information at monthly meetings.

### **AllenbridgeEpic advisers provide personalised and expert opinion supported by a high calibre, experienced team.**

You also have the reassurance that all our client-facing advisers are Financial Conduct Authority Approved Persons. Your adviser comes to you with professional indemnity insurance and is dedicated to your fund.

### **At AllenbridgeEpic our clients' interests are paramount.**

We have what we believe is a unique business model in the investment advisory industry.

Instead of being set target income levels to generate from clients, our advisers specify the number of clients they are comfortable and best able to work with. This low client/adviser ratio not only allows AllenbridgeEpic advisers to maintain their enthusiasm and capacity for client work, but it ensures that our clients' interests remain paramount.

Our advisers come to this role after many years in the investment, pensions and charities fields with the express intention of concentrating on what they enjoy most - working directly with clients to provide the best advice possible. We want to be here and we want to work with you. Our business growth is based on 'word of mouth' recommendation and growing with clients, not at your expense.

You are provided with a dedicated named adviser and an experienced named senior alternate who can step in, should that ever be necessary.

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investment advisers

T: +44 20 7079 1000 E: [info@allenbridgeepic.com](mailto:info@allenbridgeepic.com) W: [www.allenbridgeepic.com](http://www.allenbridgeepic.com)

### **AFFORDABLE CONSULTANCY**

At AllenbridgeEpic we charge fixed fees. Everything is clearly costed before you commit to our advisory service. You can buy as much or as little as you require. But you can be sure you're unlikely to receive such excellent value for money from any other adviser.

### **EXPERT OPINION**

At AllenbridgeEpic you will find the widest range of expertise on tap: advisers who have worked both in the investment and pension fund arenas. All have distinguished, enviable track records and you'll be unlikely to get such expert advice anywhere else.

### **INDEPENDENT THINKING**

At AllenbridgeEpic we strive to formulate the best advice for clients in a truly independent fashion. The advice you'll receive will be genuinely tailored to your specific requirements and free of 'house view' syndrome.

### **ACTIONABLE OUTCOMES**

At AllenbridgeEpic we won't leave you feeling 'what, exactly, did I pay my adviser for?' Our objective is to deliver a clear step-by-step set of actionable outcomes' - in response to your objectives - ensuring the results of any recommendation is known.