



LifePlan 40

Key Features

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If you need this document in an accessible format, such as large print, please contact us at support@investengine.com.



This document outlines key features of our LifePlan Managed Portfolio Service, helping you assess whether InvestEngine's products and accounts suit your needs. Please review it carefully to understand the service, along with its risks and benefits.

If you're uncertain whether LifePlan features, investment options, and charges are right for you, we recommend seeking professional financial advice. **InvestEngine does not provide personal financial or tax advice.**

This Key Features document includes the following sections:

- Who we are
- Its aims
- Your commitment
- Risks
- Questions & Answers

Who we are

InvestEngine (UK) Limited is a UK-incorporated company, authorised and regulated by the [Financial Conduct Authority](#). We offer investment management and execution services through portfolios designed to meet a range of needs.

InvestEngine provides two service options for individuals and businesses

- **(Execution-only):** You make your own investment decisions
- or
- **Managed (or Discretionary):** Our expert investment team manages your portfolio on your behalf.

In both services, InvestEngine acts as your custodian, using the CREST securities depository and NatWest Bank. This ensures your investment assets and cash are held in segregated client accounts, separate from InvestEngine's own funds.



Its aims

1. What is a LifePlan portfolio?

InvestEngine's LifePlan portfolios consist of carefully selected investments managed by our investment team, who choose appropriate securities based on your chosen risk profile. The team monitors the performance of your investments and, if necessary, rebalances or adjusts the portfolio to align with your objectives. While the investment team manages the portfolio, LifePlan portfolios are part of our DIY service. This means it is your responsibility to ensure the LifePlan portfolio you choose best fits your goals and risk tolerance.

The benefits of a LifePlan portfolio are:

- Managed by a team of investment specialists
- Fully diversified portfolios, designed for long-term growth
- Low management fees
- Investment strategy which adapts to changing market conditions

Some aspects of our LifePlan portfolios to bear in mind:

- Portfolios are periodically rebalanced, and you will be notified of any securities bought or sold.
- Portfolios consist of [exchange-traded funds](#) (ETFs), not individual company shares or securities.
- If you need financial advice, please consult an independent financial advisor.

If you choose an InvestEngine LifePlan portfolio, individuals can invest through an InvestEngine General Investment Account – GIA, ISA, or SIPP. For companies, investments can be made via our Business Account. The features of each are outlined below.



2. General Investment Account (GIA) for Personal and Business Accounts

Our General Investment Account (GIA) is a straightforward investment account without any special tax benefits, and you should be mindful of the tax implications of any gains or losses, which may include income tax, capital gains tax (CGT), or, for corporate entities, corporation tax.

Key info for your LifePlan GIA

GIA accessibility

- **Can I open a GIA?** You can open and invest in a personal General Investment Account (GIA) with InvestEngine if you are a UK resident and at least 18 years old.
- Businesses based in the UK can open a Business Account. We are unable to open accounts for individuals or companies based overseas, including the Republic of Ireland.
- **Is the LifePlan right for me?** Our LifePlan may be a good option for you if you:
 - Are comfortable selecting your own portfolio risk grade that aligns with your personal goals, timeline, and risk tolerance
 - have sufficient cash savings for emergencies
 - have familiarity with investing in the stock market
 - do not need personal financial advice
 - Want a diversified investment portfolio and are looking for growth, not income
 - Want your chosen investment portfolio to be managed for you
 - Understand that growth (or income) is not guaranteed
 - Are prepared to accept the risk of potential losses and can afford those losses
 - Prefer unrestricted access to your funds
 - Are focused on long-term investing at least 3–5 years



Terms & Conditions

- **Where can I find your terms and conditions?** Our terms and conditions can be found at <https://investengine.com/terms>

What are the charges? InvestEngine's charge is a management fee of 0.25% per year. The ETFs you invest in have their own charges and buy/sell spreads. More details on our GIA charges are explained on our website <https://investengine.com/costs/>

3. The Portfolio

Investing can be complicated. With our InvestEngine LifePlan Portfolios we try to make investing as easy as possible, but it's still important that you know what you are investing into. We have 5 portfolios to choose from, covering varying levels of risk. The information in this document specifically relates to our LifePlan 40 portfolio.

The LifePlan portfolios mirror our discretionary Managed Portfolio range, and are managed in exactly the same way. The LifePlan 40 portfolio will seek to hold investments which we aim to increase in value through exposure to a diversified selection of ETFs comprising approximately 40% shares and 60% bonds. The portfolio will maintain a minimal cash balance to facilitate trading and the taking of fees, which may increase or decrease depending on market conditions.

Please note that this data is subject to change, as we may choose to rebalance or reallocate the portfolio to bring it into line with the desired risk profile. For more information on how the portfolio is constructed and managed, please refer to our [Investment Philosophy](#) document.

The portfolio is appropriate for long-term investment, and you should have an investment horizon of at least 3–5 years.

You're free to withdraw funds at any time without a set investment period. Withdrawals may have tax implications if held outside a tax wrapper.

Portfolio Description: LifePlan 40

This portfolio allocates around 40% to equities through a range of Exchange-Traded Funds (ETFs), providing broad exposure to global markets and asset classes. It invests across developed and emerging markets, covering various sectors and regions, including the US, Europe, Asia-Pacific, and beyond.



1. **Global Equity Exposure:** ETFs cover large, mid, and small-cap companies from both developed and emerging markets.
2. **Diversified Asset Classes:** Although focused on bonds, the portfolio includes ETFs with exposure to shares and money market instruments for risk management and liquidity.
3. **Sector Diversity:** Investments span multiple sectors such as technology, healthcare, and financials to balance risks and capture growth opportunities.
4. **Risk Management:** Periodic rebalancing ensures diversified exposure and helps control risk in volatile markets.

Investment Objective

The portfolio aims for long-term capital growth by diversifying across global equity and bond markets, utilising various asset classes within ETFs for optimised returns and risk management.

This portfolio may be suited to investors seeking growth, but only willing to accept a lower level of risk.

Asset Class Breakdown – This table shows the underlying split of investments for the LifePlan 40 portfolio. This represents our typical split, and is subject to change throughout the year.

Equities	Fixed Income	Cash
40%	59%	1%

Your commitment

In making your selection:

- You will be confirming that you have assessed your financial situation, affordability, and risk tolerance, and that you have sufficient liquid assets (e.g. savings, cash, stable income) outside of this investment to cover unexpected expenses or emergencies.
- You acknowledge the risks involved, including potential capital loss and market volatility, and confirm that you could financially withstand losing part of your investment without affecting your lifestyle or financial stability.



- You understand that you are choosing a pre-set, risk-graded portfolio appropriate for your needs, and that we will manage your portfolio under a discretionary mandate, making decisions on your behalf.

Contributions

- **How can contributions be made?** Once your GIA is set up you can pay via bank transfer, faster payments or via a regular [Savings Plan](#) (A Direct Debit or Variable Payment).
- **Are there any contribution minimums or limits?** Our initial minimum contribution is £100. There is no maximum contribution limit.
- **Can I make regular contributions?** You can make regular contributions through your Nominated Bank Account or you can set up a [Savings Plan](#) to be paid into your GIA on a periodic basis.
- **Will I receive interest on any uninvested cash?** You will not receive interest on any cash held in your GIA account.

Risks

Portfolio Risks

Our portfolios are assigned risk levels based on how much their values have historically fluctuated. We measure this using "Value at Risk" (VaR), which estimates the minimum loss we might expect within a set period, with a high level of certainty (97.5%). This is the same data used to calculate the portfolio's simulated performance.

LifePlan 40 represents a 3 out of 7 VaR – Low-Medium Risk

Represents a low-medium risk profile, which might be good for those who are somewhat cautious but open to moderate risk to achieve potential growth. This approach balances capital preservation with growth potential, aiming to grow your money steadily over the long term, with some exposure to market fluctuations. It could be appealing if you're comfortable with limited ups and downs and value stability while seeking gradual returns.

Higher volatility and a higher VaR generally mean a higher risk level, as these portfolios may experience bigger ups and downs. By using market data going back to 2004, we ensure these risk



levels reflect a broad range of market conditions, helping investors choose portfolios that match their comfort with risk.

Each portfolio's risk level is assigned based on the VaRs below:

Band	Value at Risk	LifePlan portfolio
1	<0.5%	
2	0.5%–5.0%	
3	5.0%–12%	LifePlan 20, LifePlan 40
4	12%–20%	LifePlan 60
5	20%–30%	LifePlan 80, LifePlan 100
6	30%–80%	
7	>80 %	



Risk Indicator

Lower risk

Higher risk



Typically lower rewards

Typically higher rewards

LifePlan Portfolios						
1	2	3	4	5	6	7

- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the portfolio.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean “risk free”.
- The portfolio is rated **3** due to the nature of its investments which include the risks listed below. These factors may impact the value of the portfolio’s investments or expose the portfolio to losses.
 - The value of equities and bonds can be affected by factors such as stock market movements, interest rates, credit spreads and volatility. Other driving factors include political, economic news, company earnings and significant corporate events.
 - Movements in currency exchange rates can adversely affect the return of your investment.
 - Emerging markets are generally more sensitive to economic and political conditions than developed markets. Other factors include greater 'Liquidity Risk', restrictions on investment or transfers of assets and failed/ delayed delivery of securities or payments to the portfolio.
 - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the portfolio is more sensitive to any localised economic, market, political or regulatory events.

The risk and reward indicator does not take account of the following risks of investing in the portfolio:



- Counterparty risk. The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the portfolio to financial loss.
- Liquidity risk. Lower liquidity means there are insufficient buyers or sellers to allow the portfolio to sell or buy investments readily. This could cause the portfolio to incur higher costs when buying or selling investments or could mean that the portfolio is not able to buy or sell investments when it would like to do so.
- Credit risk. The issuer of a financial asset held within the portfolio may not pay income or repay capital to the portfolio when due.
- Inflation risk. The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.

Fees and their impact

At InvestEngine, we keep our fees simple. With our LifePlan Portfolios, we charge just 0.25% per year for managing your investments – among the [most competitive](#) in the industry.

There are no set-up fees, no withdrawal fees and no dealing fees. The only other charges you will pay are on the underlying ETF investments. More on ETF costs at <https://investengine.com/costs/>

You can also find information on the latest average ETF costs and our fee calculator, to show you the total cost of investing in our LifePlan Portfolios.

Estimated cost of investing over the next 12 months:	InvestEngine Management fee (including VAT where applicable)	ETF Underlying Costs (average TER)	ETF Market Spread Average Costs	Total Annual Costs	Additional fees if in ISA
Fee & Costs (%)	0.25%	0.11%	0.08%	0.44%	0%
Assuming investment returns of 0% on £1,000 investment	£2.50	£1.10	£0.80	£4.40	£0

Returns are not guaranteed. Figures may not add up to the given total due to rounding.

The portfolio will maintain a minimal cash balance to facilitate trading and the taking of fees, which may increase or decrease depending on market conditions.



Underlying ETF Charges

ETF charges are collected by the ETF issuer, and are charged at fund level. The TER ([Total Expense Ratio](#)) for each fund is available to view on our [ETF range page](#), and is also displayed on the costs and charges statement.

ETF Spread Costs

Market spread is the cost associated with buying and selling an ETF and it is the difference between the buy and the sell price for a given time.

Spread costs are factored into the buy and sell prices of each ETF by brokers and market makers that deliver and sell stock to fulfil our orders. The spread that they factor into the price depends on the market maker and the conditions of the market. InvestEngine does not add any amount to the spread and does not profit from the spread charged by our counterparties.

If you would like any further information about our LifePlan Portfolios, please contact our customer service team at support@investengine.com.

We look forward to welcoming you to our InvestEngine community.

Questions & Answers

Transfers

- **Can I transfer existing GIA investments to you?** You can transfer your existing GIA (or similar account) into us. In order to do this, you can request a transfer form by contacting our customer service team at support@investengine.com or by submitting a request via our website [contact form](#).
- **Can I transfer my GIA held with you to another GIA provider?** You can transfer your GIA to another provider at any time. In order to do this, you must contact your new provider and request a transfer form.

Withdrawals

- **Can I withdraw money from my GIA?** The GIA is intended to be a long-term investment, however, you can withdraw cash from your GIA at any time. You can either withdraw the full balance held in your GIA or withdraw part of the balance. If you request a withdrawal of cash that is already in



your portfolio, this will generally be sent the same day. If you are selling investments to withdraw cash it will take 2 or more business days for the sale proceeds to be available for withdrawal.

- **Are withdrawals free?** Yes, we do not charge you for any withdrawals that you make.
- **How long after I process my withdrawal will I receive my money?** You will generally receive your money in your nominated bank account within 2 business days of requesting the cash withdrawal.

Tax Implications - Individuals

- **Do I pay tax on any dividends?** InvestEngine does not deduct tax from your dividends but you may have a tax liability depending on your individual circumstances. For Individuals If your total dividend income from all sources (excluding ISAs and other tax-free accounts) is below your annual dividend allowance then no tax will be due on your dividends. But any dividend income that exceeds your annual allowance will be subject to tax at the applicable dividend tax rate for your personal circumstances. For further information we recommend that you speak to a qualified tax adviser.
- **Will I be subject to Capital Gains Tax (CGT)?** You may have to pay CGT on realised gains from the sale of your investments, if your overall gains from all sources (net of losses) exceed your annual tax-free allowance. Note that rebalancing your portfolio involves crystallising gains and losses, which may create a CGT liability. Gains and losses from your investments with InvestEngine are detailed in the annual Capital Gains Tax Report we send you. For further information we recommend that you speak to a qualified tax adviser.

Tax Implications - Companies

- **Will I be subject to Corporation Tax?** InvestEngine doesn't deduct tax from income or capital gains on your Business Account. However, your business may need to pay tax on these investment returns. If you are investing as a UK-based company, your returns are subject to the UK corporation tax regime. This means that interest income (from bond ETFs, for example) and realised gains (net of losses) are potentially liable for corporation tax. However, dividend income (from equity ETFs, for example) is usually exempt from corporation tax. InvestEngine portfolios generally pay dividend income.



Investments and Statements

- **What investments will be made on my account?** We will invest in the ETFs in our securities universe.
- **Am I guaranteed a return on my investment within my GIA?** As is the case with any investment the value may rise or fall. Please ensure that you are aware of both the risks and benefits before opening an account with us.
- **Are my investments protected?** We hold your money and investments in segregated accounts, separate from our own, in line with the Financial Conduct Authority's Client Money and Custody rules. When you transfer money into your GIA, these will be received directly into a client bank account held with NatWest Bank Plc or another approved bank at the discretion of InvestEngine. Your money is segregated in a client bank account at all times, whilst your investments are held in a pooled account at CREST separate from the firm's own investments.
- **Are there any compensation arrangements covering my GIA?** The Financial Services Compensation Scheme (FSCS) may provide protection if InvestEngine cannot meet claims made against it or if investments or money cannot be returned. If you are eligible, the maximum level of compensation for claims against firms declared in default on or after 1 April 2019 is £85,000 per person per firm.

Further information about the compensation arrangements is available from the FSCS website at www.fscs.org.uk

- **Can I obtain up-to-date valuations?** Yes, you can check the value of your holdings at any time through the InvestEngine app or your online account. You can also find further information on the performance of your GIA via our app or your online account.
- **Will I receive statements regularly?** We will provide a costs and charges statement on an annual basis. You can generate a report at any time via your online account. Please [see our FAQ](#) for more information.

Cancellation

- **Can I cancel my GIA?** You have a legal right to cancel your GIA if you change your mind in accordance with our Terms & Conditions for Clients Section 22. This will give you the right to cancel your GIA within 30 days of your application being accepted. Your GIA will be invested in assets during this period. If you choose to cancel your GIA during the cancellation period, any



investments held will be sold and we will return any contributions or transfers. In the case of a transfer, the previous provider might not accept the funds back. The amount to be repaid may be less than the amount paid to us if the value of the investment has fallen at the time it is sold or where we have deducted any applicable charges.

Complaints

- **How do I complain?** If you feel dissatisfied with any aspect of our service, please write to us at complaints@investengine.com or at InvestEngine, 4th Floor, 57 Great Suffolk Street, London, SE1 0BB.

We will deal with your complaint in line with our complaints procedure as is detailed in <https://investengine.com/complaints/>.

Additional Individual Savings Account Features

Our Individual Saving Account (ISA) is similar to our Personal Account for individuals, but benefits from the government's ISA scheme which is designed to encourage saving through tax incentives.

Key Info for your LifePlan ISA

All questions and answers in relation to the LifePlan GIA are also applicable to the LifePlan ISA with the exception of the following:

- Tax implications
- Contribution limits
- Cancellations

If you can't find your answer here, be sure to check our GIA features above.

ISA accessibility

Is an ISA right for me? Our ISA could be right for you if you:

- Are looking to build up a portfolio of investments and enjoy a tax-free return



- Understand that growth is not guaranteed and you may lose some of your investment
- Want unrestricted access to your money
- Desire access to a range of investment opportunities
- Are looking for a long-term investment

Contributions

- **Who can pay contributions into my ISA?** You can contribute to an InvestEngine ISA if you are aged 18 or over and are resident in the UK. Once your ISA is set up you can make single and/or regular (direct debit) contributions. You may only contribute a maximum of £20,000 in any given tax year across all of your ISA accounts with us and any other providers.
- **Are there any contribution minimums or limits?** Our initial minimum contribution is £100. The contribution limit is £20,000 across all your ISA accounts with us and any other providers for each tax year running April to April.
- **How can I make contributions?** You can make contributions to your ISA via your Nominated Bank Account. You can pay via bank transfer, faster payments or via a regular [Savings Plan](#) (A Direct Debit or Variable Payment). You can also transfer an ISA, which does not count as a contribution.
- **Will you tell me if you've gone over my contribution limit?** We will only stop you putting more than £20,000 into your ISA with us. We will not track any deposits or funding into other ISA accounts which may form part of your ISA limit, and this remains your responsibility.
- **Is the InvestEngine ISA flexible?** We offer a flexible ISA, which means you can withdraw your money and put it back again, without affecting your annual allowance. This must be done within the same tax year.

For example, let's say you currently have £50,000 in your ISA accumulated from previous tax years. If you withdraw £10,000, you can pay this back into your ISA during this tax year and still use your full £20,000 annual allowance, before the end of the current tax year.



Tax implications

- **Do I pay tax on any dividends or gains within my ISA?** Any investments held within an ISA are free of income tax and capital gains tax (CGT) up to the £20,000 tax year threshold. If you're looking to invest more than £20,000 in an ISA please seek independent financial advice.

Transfers

- **Can I transfer existing ISA investments to you?** As default, all ISA transfers into InvestEngine will be requested as in-specie. These are electronic ISA transfers, where the transfer of securities between two providers is completed without needing to sell the holdings to cash monies. To do this, request a transfer form by submitting a request via our [contact form](#).

For information on in-specie transfers and LifePlan portfolios, please see our [FAQ](#)

- **Can I transfer my ISA held with you to another ISA provider?** Yes, you can transfer the value of your ISA to another provider at any time. In order to do this, you can request a transfer form by submitting a request via our [contact form](#).

Cancellation

- **Can I cancel my ISA?** You have a legal right to cancel your ISA if you change your mind in accordance with our Terms & Conditions for Clients Section 22. This will give you the right to cancel your ISA within 30 days of your application being accepted. Your ISA will be invested in assets during this period. If you choose to cancel your ISA during the cancellation period, any investments held will be sold and we will return any contributions or transfers. In the case of a transfer, the previous provider might not accept the funds back. The amount to be repaid may be less than the amount paid to us if the value of the investment has fallen at the time it is sold or where we have deducted any applicable charges.
- **Can my ISA be closed or voided?** If your ISA is cancelled within 30 days, we will treat the ISA as voided – meaning it will not count as your ISA for the current tax year. You may then go and open an ISA with another provider.



Additional SIPP features

The InvestEngine self-invested personal pension (SIPP) is a registered pension scheme governed by a Trust Deed and Rules, a copy of which is available on request. The below should be read in conjunction with the InvestEngine Pension Plan key features document. The InvestEngine Pension Plan is aimed at those who have sufficient knowledge, experience, and interest in investing to make their own investment decisions and want to actively manage their investments, building a retirement fund that can provide income and support their desired lifestyle as they move from paid employment to relying on pension income and savings.

Key Info for your LifePlan SIPP

SIPP accessibility

Is a SIPP right for me? Our SIPP could be right for you if you:

- Are looking to build a retirement fund that can provide income and support for your desired lifestyle, as you move from paid employment to relying on pension income and savings
- Understand that growth is not guaranteed and you may lose some of your investment
- Desire access to a range of investment opportunities
- Do not need access to funds in the SIPP, until you reach the age of 55 (age 57 from 6 April 2028)

Contributions

- **Who can pay contributions into my SIPP?** You can contribute to an InvestEngine ISA if you are aged 18 or over and are resident in the UK. Once your ISA is set up you can make single and/or regular (direct debit) contributions.
- **Are there any contribution minimums or limits?** Our initial minimum contribution is £100. You can contribute 100% of your annual income to your SIPP each tax year, up to the maximum annual allowance of £60,000. This annual allowance includes personal contributions, employer contributions and tax relief.

Your personal contributions receive a top up from tax relief. The amount of tax relief you receive will match your highest rate of income tax.



Employer contributions count towards your £60,000 annual allowance but are not limited by your income.

If you do not have any earnings in a tax year, you can still contribute a maximum of £3,600 (£2,880 in personal contributions and £720 tax relief).

- **How can I make contributions?** You can make contributions to your SIPP via your Nominated Bank Account. You can pay via bank transfer, faster payments or via a regular Savings Plan (A Direct Debit or Variable Payment).
- **Will you tell me if you've gone over my contribution limit?** We will let you know if your contributions exceed £60,000. This is the annual allowance for most people, but can vary due to personal circumstances and our notifications are not tailored. It is your responsibility to check your contribution limits with HMRC and ensure you stay within them.

Tax implications

- **Do I pay tax on any dividends or gains within my SIPP?** Investment gains in your SIPP are not subject to Capital Gains Tax and Income Tax. Any dividends received will not count towards your annual Dividend Allowance and any interest received will not count towards your Personal Savings Allowance.

Cancellation

- **Can I cancel my SIPP?** You have a legal right to cancel your SIPP if you change your mind in accordance with our Terms & Conditions. This will give you the right to cancel your SIPP within 30 days of your application being accepted. If you choose to cancel your SIPP, any contributions will be returned to you less any tax relief claimed on your behalf. Where you have invested during the cancellation period, any investments held will be sold. The amount to be repaid may be less than the amount paid to us if the value of the investment has fallen at the time it is sold or where we have deducted any applicable charges.