

# Retail Asset Management AWARDS 2019

## WINNERS BROCHURE

Celebrating excellence in retail and  
wholesale asset management

**14 March 2019**  
**The Waldorf Hilton, London**

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First for IFAs, mortgage brokers and the financial services sector

# Retail Asset Management AWARDS 2019



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# Retail Asset Management AWARDS 2019

## OVERVIEW

The Retail Asset Management Awards 2019 held at the dazzling Waldorf Hilton, London, played host to hundreds of retail and wholesale asset management professionals celebrating excellence within the retail asset management space. Comedian Alun Cochrane conducted the evening, helping to present the trophies to the winners. Congratulations to all the prize winners and a very well done to all those shortlisted firms.

Many thanks to all those who helped make the event such a success including the awards supporter UKSIF and the judges (see below) who gave their time and expertise to help decide the winners; and finally to everyone who entered and attended the awards.

We look forward to welcoming you all with open arms again in 2020, when the awards will be held under the exciting new branding, The Asset Management Awards, incorporating wholesale and retail asset management alongside institutional asset management.

## JUDGES



**Adam Cadle**  
Editor  
**MoneyAge**



**Laith Khalaf**  
Senior Analyst  
**Hargreaves Lansdown**



**Michael Beveridge**  
Head of Investment Distribution  
**Aberdeen Standard Investments**



**Jonathan Lipkin**  
Director of Policy,  
Strategy and Research  
**The Investment Association**



**Ryan Hughes**  
Head of Active Portfolios  
**AJ Bell**

# Retail Asset Management AWARDS 2019

## THE WINNERS

**Global Equity Manager of the Year**

WINNER: Neptune Investment Management

**Fixed Income Manager of the Year**

WINNER: M&G Investments

**Multi-asset Manager of the Year**

WINNER: Premier Asset Management

**Property Manager of the Year**

WINNER: M&G Investments

**Emerging Markets Manager of the Year**

WINNER: M&G Investments

**Sustainable Investment Manager of the Year**

WINNER: Pictet Asset Management

**Risk Manager of the Year**

WINNER: Neptune Investment Management

**Best Retail Investment Platform**

WINNER: AJ Bell Investcentre

**Best Innovation in Retail Finance**

WINNER: Just

**Marketing Campaign of the Year**

WINNER: Architas

**Marketing/PR Team of the Year**

WINNER: Schroders

**Best Technology for Retail or Wholesale Asset Managers**

WINNER: OneTrust

**Best New Product**

WINNER: Hargreaves Lansdown

**Best At-Retirement Solutions**

WINNER: Zen Wealth LLP

**Personality of the Year**

WINNER: Nigel Kershaw, The Big Exchange

# MONEYAge

## AWARDS

2019

Celebrating excellence within the personal finance space

# ENTER NOW


Deadline for entries: 14 June 2019

Awards Ceremony & Gala Dinner: The Waldorf Hilton, London 10 October 2019

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# Retail Asset Management AWARDS 2019

## MULTI-ASSET MANAGER OF THE YEAR PREMIER ASSET MANAGEMENT



**T**he Multi-asset Manager of the Year award recognises the multi-asset manager which has proved itself ahead of its peers when it comes to retail asset management, and has demonstrated a true understanding of the needs of its customers and of the changing needs of the market.

The winner of this year's award is Premier Asset Management. The judges said the asset manager's multi-asset team is long established with significant expertise, with its portfolios often looking very different.

After launching its first multi-asset style fund almost 25 years ago, the firm now manages £4.1bn across a broad range of twelve multi-asset funds, including its highly ranked Premier Multi-Asset Distribution Fund, which is focused on producing a long-term income for investors. While this fund focuses on income, Premier Asset Management's other multi-asset funds are focused on different long-term investment outcomes, including wealth preservation, growth and risk-targeted returns.

The firm's multi-asset, multi-manager team employ a highly diversified, multi-asset and multi-manager approach, opting to invest in a range of carefully chosen funds, providing exposure to various asset classes, including bonds, equities, commercial property and alternative investments.

Premier Asset Management's investment

approach is a combination of top-down and bottom-up decision making, characterised by the team's search for areas of relative value across and within asset classes, also described as a 'contrarian' approach. This type of approach sets the framework for the initial top-down portfolio allocations.

With this approach ongoing, the investment team continually seeks to add value for investors by taking profits from holdings and asset classes that have performed strongly, or where risk to capital value has increased, meaning better value can be obtained by channelling investment towards those assets.

Congratulations to an impressive firm on a deserved award win at the Retail Asset Management Awards 2019. Premier Asset Management is a true leader in its field.





# Retail Asset Management AWARDS 2019

## BEST INNOVATION IN RETAIL FINANCE

# JUST.

### Just

Innovation has been rife in the UK retail finance space, be that in the area of investment, product design, de-risking or any other area. This award aims to reward those retail companies and investors that have truly added value to the retail space with originality and innovation.

Shining like a light in this field is Just. Just Retirement Money Limited (JRML) is the mortgage subsidiary of Just Group, and its latest product innovation is the Just For You Lifetime Mortgage, a flexible customisable lifetime mortgage (LTM) with interest rates that vary by available Loan to Value (LTV) and selectable features. Key components of the product are that it offers a market leading choice of structured interest servicing options – the more the customer contributes to the monthly interest, the lower the interest rate offered, something unique to the firm.

Customers choosing the interest servicing option can take three monthly payment holidays in each 12 month period following completion which is unique. The ability to miss up to six payments over the duration of the mortgage without effecting the ongoing ability to service interest is also a key characteristic. Lending is only capped by the maximum loan to value available or at the maximum advance per location and a drawdown facility is available to all

customers who don't take the maximum loan to value at the outset. The product has clearly been received well by the market and on the first day of launch, the business had received quote requests for a value 17% higher than the daily average for December.

Just has delivered product innovation that not only bridges a gap in the market but also has potentially set a new way that LTMs will operate. The market is one of the fastest growing segments of the financial services market with lending growing by 42% in 2017 and an estimated 27% in 2018 and the number of equity release products available has more than doubled in the past two years, up from 58 in 2016 to 139 in August 2018.

Leading this is Just, setting a performance level for its competitors to aspire to.



# Retail Asset Management AWARDS 2019

## MARKETING/PR TEAM OF THE YEAR

### SCHRODERS

Schroders

The Marketing/PR team of the Year Award is awarded to the team in the retail asset management space that has helped to drive business, meet client demands and deliver sound coverage of the firm.

The clear leader in this category is Schroders. Its marketing team's aim is to make Schroders the strongest, most recognised brand in the industry and to achieve this, in 2017 it modernised its brand, developing a new visual identity which it now uses consistently across the entire platform.

It launched two retail-focused global marketing campaigns; invest IQ and the annual Global Investor Study (GIS), as well as the sustainable investing tool, Climate Progress Dashboard.

The last 12 months have been a huge success for business and the marketing team in particular. In early 2018, Schroders was named the top ranked brand in UK asset management by the coveted Fund Brand 50 survey, a testament to the progress made.

Marketing works with product, sales and distribution teams globally to ensure content is tailored towards client's specific needs in different regions. It studies analytics to learn which products are most popular in different parts of the world and then works locally to ensure clients have the content they need to build investment solutions best suited to their region.

Figures from the GIS show that on the back of this, 6.03 million Twitter impressions were generated, 1,103 articles reaching 129 million people worldwide, through publications including The Daily Telegraph, China Daily, La Tribune and Gulf News.

Invest IQ was initially rolled out to 14 countries worldwide, with over 40,000 people completing the test by June 2018. It produced a range of supporting articles, brochures and videos, resulting in 731,000 unique webpage views, three million advertising impressions and over 17 million views on social media.

Meanwhile, the firm's work on Carbon Value at Risk was covered by 53 publications alone, including the Guardian. Congratulations to a firm that is clearly making giant strides in this space.



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## BEST NEW PRODUCT

### HARGREAVES LANSDOWN

HARGREAVES  
LANSDOWN

The Best New Product Award rewards the firm that has developed the best new product in the retail asset management space helping to drive performance in the industry.

The firm displaying exemplary standards and innovation is Hargreaves Lansdown (HL). The judges were particularly impressed with the firm's new Active Savings service, something which they have said has "truly disturbed the existing market". One of the first new digital marketplace savings services allows investors to manage their cash alongside their ISA, SIPP and other investments.

Active Savings makes managing savings simple and frictionless, letting clients pick and choose from currently 26 easy access and fixed term savings products with terms up to five years, from nine different banks and building societies, all through the convenience of one online account. HL looks after all the money laundering and KYC checks when the account is first opened, so once the client is up and running they can easily spread their money around across a number of banks without having to complete any forms or paperwork. When the clients fixed term savings mature they can give an online instruction in a matter of minutes requesting to roll over with their existing bank/building society or select a new provider.

The service also works alongside clients existing HL ISA, SIPP and general investment accounts so HL's clients can, for example, ask to move money from their unwrapped investment account to Active Savings account, and vice versa. This lets clients make strategic asset allocation calls on how they wish to spread their assets between investments and cash depending on their views on the market.

Equally impressive, is the fact that the service has been created from scratch using HL's own in-house IT team. New systems have had to be built not only for internal use, but also to integrate with HL's partner banks IT systems. Providing this service, firmly fits with the firm's values of going the extra mile for clients to deliver the best service possible.

Congratulations to all at HL.



**SAVE THE DATE**

**The Asset  
Management  
AWARDS 2020**

*Celebrating excellence in retail and wholesale asset management*

**23 April 2020**

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