

Investing with the Clearview platform

Helping you to track the progress
of your investments



What is Clearview?

Clearview is our investment platform which brings together all your investments, which we manage on your behalf, into one secure online portal. Clearview allows you to view, monitor and track your investments at any time, in one easy to access place. So instead of having to monitor your investments in different places, you can access your investment information such as withdrawals, fund switches or money paid in, all within a specified date range and on one digital platform.

Clearview has been tailored to our specifications, with the aim of simplifying the investment process and meeting your requirements. This helps to make sure that your Foster Denovo Partner can focus their time on helping you build your financial future.

Your Foster Denovo Partner will also have access to a variety of tax wrappers and investment products on your behalf, including the Dynamic Portfolios and the Sustainable Dynamic Portfolios.



The Dynamic Portfolios

The Dynamic Portfolios (DPs) are investment portfolios that have been carefully designed to balance investment risk with returns to help achieve your financial goals. The DPs are distinctive because we can directly link the target investment returns of the Dynamic Portfolios with the annual returns you are aiming for. We believe this gives you the best chance of achieving your financial goals in your timescales.

The Sustainable Dynamic Portfolios

In addition to the Dynamic Portfolios, we also offer the Sustainable Dynamic Portfolios, which offer the same benefits as the Dynamic Portfolios, but take into consideration environmental, social and governance (ESG) criteria, providing an extra layer of risk management.

ESG factors are used, alongside traditional criteria, to evaluate potential investments. ESG is not only about what a company manufactures or sells, but also how it goes about it. This allows us to select and put in place investment solutions that align with your personal needs and financial objectives in an ever-changing market.

Feel confident with Clearview

Clearview has been designed to give you peace of mind with your investments.

We're authorised and regulated by the Financial Conduct Authority (FCA). The FCA helps us to make sure we have the right policies and procedures in place to help protect you and your money. This also means that should anything happen to us; your assets will be protected.

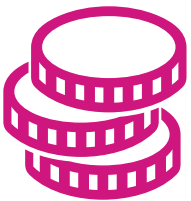
We're also covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we can't meet our obligations, you may be entitled to compensation from the FSCS. For further details, please go to www.fscs.org.uk.

Your Clearview account is available online, 24/7, on any desktop, laptop, tablet or mobile device. Your account is completely secure, and password protected.



Why choose Clearview?

There are many benefits to using Clearview. Along with access to the Dynamic Portfolios and the Sustainable Dynamic Portfolios mentioned previously, you can also benefit from:



Competitive costs

Our Clearview platform is very competitively priced. Ordinarily, the fee will be 0.16%, and this may decrease for larger portfolios. The fee you pay will depend on the amount you have invested as well as the types of products you use.



Easily monitor and track the progress of your investments

Your FD Partner (and you, if you want to be involved) can log in to your Clearview portal at any time and monitor the progress of your investments. Your FD Partner will check this against your financial plan and objectives to help make sure you are on target to achieving your financial goals.





Improved reporting and valuations

You will notice an improvement in the quality and frequency of our reporting, which could help to reduce the amount of administrative work involved in keeping track of your investments. And, you can access up-to-date valuations at any time yourself through your Clearview portal, enabling you to go paperless with your reporting.



Tax efficiency

Clearview allows you to hold your investments, within a tax efficient structure so you can make the most of the investment opportunities and tax allowances available to you.

We put our clients at the heart of everything we do. Your Foster Denovo Partner will be open and honest with you at all times. We understand that investing can sometimes seem complicated, that's why we only use plain English and avoid jargon wherever possible.

Who are our investment proposition partners and what do they do?



AB Investment Solutions Limited (ABIS) holds the discretionary fund management (DFM) permissions. They provide the overall governance and regulatory responsibilities.

AB Investment Solutions Limited (a subsidiary of Alpha Beta Partners Limited) is authorised and regulated by the Financial Conduct Authority.



Third Platform Services (TPS) is an ISA and GIA provider. TPS provides platform services and the platform technology (Tercero Wealth) behind Clearview.

Third Platform Services Limited is authorised and regulated by the Financial Conduct Authority.



FD Dynamic Portfolios Limited (FD DPL) advises how much should be invested in each of the different asset types and funds. FD DPL also advises on the percentage proportion allocated to each investment style (active and passive), and each investment philosophy (growth and value).

FD Dynamic Portfolios Limited (FD DPL) is an appointed representative of Foster Denovo Limited, which is authorised and regulated by the Financial Conduct Authority. FDDPL is an investment adviser to the investment manager, AB Investment Solutions Limited (FRN 705062), which is authorised and regulated by the Financial Conduct Authority.



Alpha Beta Partners also makes use of its highly experienced investment professionals to provide investment risk and oversight services to investment firms and committees. As part of their oversight function they create a second line of defence around the governance of investments, such as the Dynamic Portfolios.

Alpha Beta Partners is a trading name of AB Investment Solutions Limited, which is authorised and regulated by the Financial Conduct Authority.



Morgan Lloyd provides Clearview with a branded SIPP. In the case of the Clearview Morgan Lloyd SIPP, the investment decisions are made on the investor's behalf using the FD Dynamic Portfolios.

The Clearview Morgan Lloyd SIPP is operated and administered by Morgan Lloyd SIPP Services Limited, and is governed by the Morgan Lloyd SIPP Trust Deed and Rules.

Morgan Lloyd SIPP Services Limited is authorised and regulated by the Financial Conduct Authority.



Platform One provides Clearview with a branded SIPP. A SIPP is a form of defined contribution personal pension that allows an investor to choose their own investments. In the case of the Clearview Platform One SIPP those investment decisions are made on the investor's behalf via the FD Dynamic Portfolios.

Platform One is the operator and administrator of the Clearview SIPP. GRSL SIPP is the registered pension scheme and Gaudi Trustees Limited is the Trustee to the Scheme.

Platform One Limited is authorised and regulated by the Financial Conduct Authority.



Utmost Wealth is a specialist international wealth management business that gives access to offshore bonds that can be directly linked to the Clearview portal.



Dunstan Thomas provides business services and technology solutions for the financial services markets. Dunstan Thomas Group Limited is a subsidiary of the Curtis Banks Group. Curtis Banks acquired Dunstan Thomas Group Limited and its subsidiaries in August 2020.

About Foster Denovo

Foster Denovo is a multi-award winning national firm of financial advisers providing specialist financial advice, services and investment solutions for individuals and their families, businesses and charities.



If you have any questions about Clearview, speak to your Foster Denovo Partner. Or if you are new to Foster Denovo:

call 0330 332 7866*

email advise-me@fosterdenovo.com; or
visit fosterdenovo.com

*Calls are charged at your standard landline rate.

Important information

The value of your investment can go down as well as up and you may not get back the full amount invested.

The Financial Conduct Authority does not regulate taxation advice.

Clearview is a solution from Foster Denovo Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Ruxley House, 2 Hamm Moor Lane, Addlestone, Surrey, KT15 2SA. Telephone: 01932 870 920 Email: info@fosterdenovo.com Website: www.fosterdenovo.com