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EQ Investors
Vision Investment Panel

User guide

KEY CONTACT DETAILS

EQ sales & business development team

Matt Hardy, Sales Director
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Buse Yilmaz, Sales Support Associate | 020 7488 7170
Buse.yilmaz@eqinvestors.co.uk

EQ investment team

Daniel Bland, Head of Sustainable Investment Management
Daniel.bland@eqinvestors.co.uk | 020 7488 7185

Damien Lardoux, Head of Impact Investing & Portfolio Manager

Louisiana Salge, Head of Sustainability

EQ-Vision client support team

Kate West, Head of Investment Administration
Visionclientsupport@eqinvestors.co.uk

Hamed Kone, Operations Administrator
Visionclientsupport@eqinvestors.co.uk

Further information

For all administration and client support queries, including information relating to client applications and transfers, please contact the Vision Client Support Team by emailing:
Visionclientsupport@eqinvestors.co.uk

For all sales enquiries, please contact the Sales team directly, or email Visionenquiries@eqinvestors.co.uk

ABOUT EQ

EQ Investors

EQ Investors (EQ) is an award-winning discretionary fund manager focused on sustainable and impact investing with 12 years of experience in the field. Proud to be a Certified B Corporation (B Corp), we believe investors can achieve their goals while doing good for people and the planet. We are owned by our charity, The EQ Foundation, and EQ staff, which allows us to focus on our mission and delivery best outcomes for our clients.

EQ Vision Sustainable MPS

The EQ Vision Sustainable MPS is a dynamic range of portfolios using a multi-lens sustainability framework to deliver positive social and environmental outcomes. Built on the expertise of EQ's range of three established sustainable MPS, the newly created EQ Vision Sustainable strategy revolves around three key pillars that achieve positive sustainability outcomes: Impact Solutions, ESG Leaders & Climate focus.

The portfolios are designed for investors who want their investments to generate reliable long-term returns whilst prioritising sustainability. We believe that incorporating a range of different sustainable factors contributes to your number one priority: generating positive outcomes for your clients.

Key features

- A Globally diversified & risk managed range of multi-asset portfolios, risk mapped and monitored by Vision Investment Portal (VIP) with four risk profiles available; Cautious, Balanced, Balanced Plus & Adventurous.
- A Hybrid active-passive approach with a dual mandate to deliver sustainability outcomes and generate long-term capital growth whilst keeping costs low.
- EQ's stewardship strategy that supports the dual mandate
- Access to award-winning sustainability reporting that helps connect clients with their investments.
- Available for ISAs, SIPPs, GIAs & Offshore Bonds and suitable for portfolios of £40k+.

EQ Bespoke Service

EQ's Bespoke DFM team are specialists in sustainable investment management with access to a dedicated investment manager. Suitable for clients of £1m and over, we tailor portfolios to each client, managed around their individual sustainability preferences and specific tax constraints.

Key features:

- EQ Bespoke Service is held directly with EQ Investors and offers an end-to-end bespoke solution including custody of assets, portfolio management, sustainable reporting and CGT/Tax management.
- Offering clients the flexibility to invest across the spectrum of capital; from light green 'ESG' strategies through to custom impact strategies, made possible through a wider investment universe than model portfolios.
- Available Wrappers – ISA, GIA, SIPP, Offshore Bond, Onshore Bond
- EQ Bespoke Management fee – 0.70% + VAT for the first £1m and 0.30% + VAT thereafter. Total Charges can range from 1.20% to 1.47% based on £1m, and 0.85% to 1,12% based on £3.5m. EQ Bespoke Management Fee includes custody and portfolio management.
- Access to personalised sustainable and impact reporting is available as well as access to the EQ Portal for both clients, and you as the adviser.

HOW TO?

Account opening

Client account opening paperwork/agreement

Once your client has agreed to invest with EQ Investors, either via the EQ Vision Sustainable Model Portfolios or the EQ Bespoke service, you can access all relevant agreements and our client pack by contacting a member of the EQ sales team, emailing Visionenquiries@eqinvestors.co.uk or by accessing the Vision Adviser Resources page on our website https://eqinvestors.co.uk/advisers/visionservice.

A member of the team will send you all relevant documents within two working days.

Please ensure all sections are completed, signed, and returned to us. This should include the Client Application Form, Adviser Charging Form and any applicable transfer documents needed. Please note it is our preference to use digital signatures where possible but in some circumstances, wet signatures may be needed if requested by the transferring party.

Client account setup and anti-money laundering

Once all completed paperwork has been received, we will conduct electronic AML verification on the client(s) account(s), and assuming this passes the accounts will be set up with our custodian, and we will then provide you with client codes and bank details if the client wishes to deposit funds. Please note that if electronic AML fails, we cannot proceed with opening the account(s) until we have received further information.

AML referral/fail

If the electronic AML verification fails, we will need to see original or certified copies of the client(s) passport or driving license and a Bank/Utilities/Council Tax statement, we cannot accept mobile phone statements. Please note, documents must be dated within the last three months. We can accept scanned certified copies.

PEP clients

If the clients are PEPs, we are required to obtain enhanced AML documentation, and a member of the administration team will be in touch.

Portal access

Please ensure email addresses are provided on the client application form; this is essential as they will be used for portal access. For further information on portal access, please refer to the Vision Portal Guide.

Ongoing administration

Payments in/out

Depositing client funds

If your client is depositing funds (as opposed to a transfer), client codes and BNY Pershing bank details will be provided. It is imperative that the client reference is included in the payment request otherwise the payment may be rejected. Once the payment has been received, funds will be credited to the client(s) account the next working day (T+1) and will be invested the next working day after that (T+2). Please confirm when payments have been made by emailing Visionclientsupport@eqinvestors.co.uk quoting the client's name and client codes.

Regular savings plans/direct debits

We can facilitate regular savings plans (direct debit). Please ensure the Direct Debit instruction is completed on the client agreement, as well as confirmation of the regular payment amount and frequency. We will raise a recurring task to invest each month. Once received it be credited to the client(s) account the next working day (T+1), for ISAs it will be transferred to the ISA account the working day after that (T+2) and will be invested the following working day after that (T+3). GIA payments received will be credited to the clients account the next working day (T+1) and will be invested the next working day after that (T+2).

Ad-hoc payments out: bank statement required (within last three months)

Please note that we will need to rebalance the client(s) account to raise the cash to make a payment. This will be instructed the next working day from receipt of instruction (T+1) and the trade settlement period is 4 working days (T+4). We will endeavour to send payment on the 5th working day (T+5). Please send cash requests to Visionclientsupport@eqinvestors.co.uk confirming wrapper, payment details, amount needed and the client's name & code. Please note payment cut off times:

- BACs: 3pm,
- CHAPs: 1.30pm

We instruct all payments via BACs, however if an urgent payment is needed, we can facilitate CHAPs payments, please note, CHAPs may carry an additional charge.

Regular income: bank statement required (within last three months)

We can facilitate regular income payments out, please ensure this is noted on the relevant client agreement. We can set regular income payments on a monthly, quarterly or annual basis. All payments are made via BACs on the 5th of the month.

Transfers

Please note, for Vision Sustainable MPS, all transfers will be instructed as cash.

General Investment Account (GIA) transfer

If GIA Transfer paperwork has been received this will be processed and actioned on the day the account is opened. Please note transfer times vary depending on transferring party – estimated transfer time is six weeks. Please ensure **ALL** sections are completed on the transfer form, if information is missing, we may be required to return the forms to you to be reviewed. Once cash transfers are received, they will be credited to the client(s) account the next working day (T+1) and will be invested the next working day after that (T+2).

ISA transfer: Cash transfers ONLY

If ISA Transfer paperwork has been received this will be processed and actioned on the day the account has been opened. Please note transfer times vary depending on transferring party – estimated transfer time is six weeks. Please ensure **ALL** sections are completed on the transfer form, if information is missing, we may be required to return the forms to you to be reviewed. Once cash transfers are received, they will be credited to the client(s) account the next working day (T+1) and will be invested the next working day after that (T+2).

SIPP (e.g. AJ Bell) and offshore bond accounts (e.g. Canada Life)

If a client wishes to transfer a third-party SIPP/Offshore Bond, paperwork from the third-party provider must be completed, please note it is the Adviser's responsibility to contact the third-party provider directly for requirements and to liaise with client to complete and sign the requirement client agreements and forms. Completed applications must then be sent to the third-party provider by the adviser, the provider will then consult with EQ.

Please provide EQ with a copy of paperwork sent to the third-party provider, so we can ensure account openings are lined up. Please note account set up times vary depending on provider – estimated set up time eight weeks. Once funds are received, they will be credited to the client(s) account the next working day (T+1) and will be invested the next working day after that (T+2).

BAU Money movements between SIPP/OSB provider and BNY Pershing (EQ's Custodian)

Please note it is the Adviser's responsibility to arrange contact and movements between the third-party wrapper and EQ. Please confirm when payments have been made by emailing Visionclientsupport@eqinvestors.co.uk quoting the client's name and client codes.

Please confirm when payments have been made by emailing Visionclientsupport@eqinvestors.co.uk quoting the client's name and client codes.

Top ups

ISA top up

If the client wishes to top up their ISA, client codes and Pershing bank details will be provided. It is imperative that the client reference is included in the payment request otherwise the payment may be rejected. Once the payment has been received, funds will be credited to the client(s) account the next working day (T+1), funds will be transferred to the ISA account by the next working day (T+2) and will be invested the next working day after that (T+3).

Please confirm when payments have been made by emailing Visionclientsupport@eqinvestors.co.uk quoting the client's name and client codes.

Ad-hoc top ups

To make an ad-hoc payment into a clients' account (i.e. once the account is open and generally referring to a top up of an account), please contact Visionclientsupport@eqinvestors.co.uk quoting client's name and client codes to confirm when payments have been made.

GIA Payments - Once the payment has been received, funds will be credited to the client(s) account the next working day (T+1) and will be invested the next working day after that (T+2).

ISA Payments - Once the payment has been received, funds will be credited to the client(s) account the next working day (T+1), funds will be transferred to the ISA account by the next working day (T+2) and will be invested the next working day after that (T+3).

Reports

CTV/CGT reports

These are produced annually in May, and by default are available via the EQ Portal.

Cost & charges statement

These are produced annually in May, and by default are available via the EQ Portal.

Useful documents

Adviser & Client resources/literature – available here: https://eqinvestors.co.uk/advisers/visionservice

- ☐ Brochures – Model Portfolio Service (MPS) & Bespoke Client Brochures
- ☐ Factsheets – Monthly factsheets available, join mailing list to receive ongoing adviser's communications.
- ☐ Client Proposals – We can provide client proposals for both the EQ Vision Sustainable MPS & Bespoke Service. Please contact a member of the team for more information.
- ☐ Portfolio Comparison/X-Ray – We can provide a sustainability comparison of an existing client portfolio including multi-asset fund, MPS portfolio or Bespoke portfolio. These supporting documents highlight the differences between existing portfolios and the EQ Vision Sustainable MPS, looking at Impact (SDG Mapping), Carbon footprint, and exposure to negative sectors and/or companies.
- ☐ Sustainable Case Studies – Client-facing quarterly case studies are available for the EQ Vision Sustainable MPS.
- ☐ Impact/Carbon Calculators – You can produce client-specific Impact & Carbon Calculator reports here; available here: https://eqinvestors.co.uk/advisers/visionservice

Rebalancing

Quarterly rebalancing: MPS

Rebalances are completed in February, May, August and November of each year (instructed in the last two weeks of the month). Please note, there is one week within which rebalancing will lock a client(s) account and no action can be taken until the rebalance has settled. We will endeavour to contact all Vision Advisers with clients invested in the EQ Vision Sustainable Model Portfolios giving notice of our rebalance two weeks prior to the rebalance.

If you wish to remove a client from the rebalance, please contact Visionclientsupport@eqinvestors.co.uk for further information.

Bespoke investment management

For Bespoke portfolios, these are managed on an ongoing basis by the Investment Manager, who will collaborate with you and your client to optimise both your client(s) tax position and investment portfolio.

AOB

Ongoing client administration

For ongoing servicing of client accounts, and to make changes such as address, bank details, fees, risk profiles or for Ad-hoc queries, please contact Visionclientsupport@eqinvestors.co.uk

FAQs

Where can I find costs and charges?

For MPS, the EQ Management fee is 0.50%. For full costs & charges please refer to the factsheet or Vision Costs & Charges via the Vision Adviser Resources page on our website: https://eqinvestors.co.uk/advisers/visionservice

For Bespoke, the underlying portfolio management fee is 0.7% AMC / 0.3% VIP for up to £1m, and then 0.3% AMC / 0.20% VIP thereafter. Full Costs and Charges will be outlined in the Investment Proposal that can be requested by emailing Visionenquiries@eqinvestors.co.uk.

Where can I access performance data?

MPS performance can be found on the EQ Vision Sustainable MPS factsheets, via SquareGo or by speaking to a member of the EQ team. For Bespoke clients, please speak to a member of the team, or for existing clients, access the EQ Portal.

How do I request a client proposal?

To request a client proposal, please send the following client information to: Visionenquiries@eqinvestors.co.uk. If you would like us to personalise the proposal, please also include client name as well as the following information:

- ☐ Investment amount
- ☐ Tax wrappers & providers
- ☐ Risk profile
- ☐ Service required: MPS or Bespoke

We provide proposals within five working days. For any urgent requests, we will do our best to turn them around as a priority.

How do I request a portfolio comparison versus an existing portfolio?

To request a portfolio comparison, please send details of the current portfolio including fund or model name, underlying fund names, ISIN/SEDOL and allocations to Visionenquiries@eqinvestors.co.uk.

We aim to turn around portfolio comparisons within ten working days. For any urgent requests, we will do our best to turn them around as a priority.

Can I meet a member of the EQ team to discuss client requirements and EQ's proposition?

Please contact Matt Hardy (matt.hardy@eqinvestors.co.uk) to arrange a meeting with the EQ Sales team to discuss client requirements and EQ's Sustainable proposition for Vision advisers. Our investment team are also willing to meet your clients if needed, please speak to the Sales team to discuss.

My client has a question relating to an EQ portfolio/sustainability requirement, who do I contact?

Please speak to your EQ sales team contact or email Visionenquiries@eqinvestors.co.uk.

Which platforms can I access EQ Vision Sustainable MPS and bespoke services on?

The EQ Vision Sustainable service is a direct service, with custody provided by BNY Pershing. We are not currently available on third party platforms.

Which third party wrappers do you partner with?

We can work with the majority of open architecture SIPP and Offshore Bond providers. For more information, please contact a member of the sales team or email Visionenquiries@eqinvestors.co.uk.

Account opening

How do I request an account opening pack?

Application and Transfer forms can be accessed via the Vision Investment Portal page on our website, here; https://eqinvestors.co.uk/advisers/visionservice

For any questions on account opening or help completing the forms, please contact a member of the sales team or email Visionenquiries@eqinvestors.co.uk.

Documents included in Account Opening Pack:

- ☐ MPS Application Form and/or
- ☐ Bespoke Application Form
- ☐ ISA & GIA Transfer Form
- ☐ JISA Application & Transfer Form
- ☐ Adviser Charging Form – Your Adviser Fees
- ☐ Terms of Business
- ☐ Terms & Conditions

N.B. For third party wrappers, advisers are required to complete account opening forms with the provider to appoint EQ as Investment Manager.

Client transfer update required?

For transfer updates, please contact the operations team at Visionclientsupport@eqinvestors.co.uk

We aim to provide updates on transfer within three working days. Please note, we allow providers a two-week period to start transfers before we can provide updates.

How do I get access to EQ portal?

Portal access for your client is setup once account opening is complete. A welcome email will be sent directly to the client and linked to your account. If this is your first client with EQ, you will also receive a welcome email.

Please see the portal guide for more details. For any issues with portal access please contact Visionclientsupport@eqinvestors.co.uk.

Do you do Auto-ISA?

Yes, please select the option on the client application form if you would like this set up or contact the team at Visionclientsupport@eqinvestors.co.uk.

How does a client fund their account?

For new applications, please await confirmation of account opening, at which point a member of the EQ team will contact you to confirm bank details and client account reference. For account top ups, please email Visionclientsupport@eqinvestors.co.uk.

How often do you send client review documents including valuation?

Client valuations are sent on a quarterly basis (calendar quarters), we can also send ad-hoc valuations if requested for review meetings. For ad-hoc valuations please email Visionclientsupport@eqinvestors.co.uk.

How are valuations and client review packs sent to my clients?

Our default stance is to be a paperless business, with all client documentation accessed via the portal. However, in some circumstances, we are happy to provide paper valuations. Please email visionclientsupport@eqinvestors.co.uk for more information.

Ongoing support/service

How often do you provide portfolio commentaries and how do I request them?

We produce monthly and quarterly commentaries, as well as rebalance commentaries post-rebalancing our model portfolios in February, May, August and November. If you need ad-hoc portfolio commentaries, please contact a member of the team.

How do I join the mailing list for factsheets and commentaries?

Please speak to a member of the EQ Sales Team to be added to our adviser distribution list. Please note, we are not able to add underlying clients to the adviser mailing list.

How do I request client tax packs?

Please request client tax packs by contacting; Visionclientsupport@eqinvestors.co.uk.

How can I check if my client has used their ISA allowance?

You can check the status of your clients' ISA allowance via the EQ Portal or by contacting our administration team at Visionclientsupport@eqinvestors.co.uk.

Can my clients meet your investment team?

Yes, if you require a meeting with a member of our investment team, we will do our best to accommodate your request, please contact a member of the team for more information.