Wealth
Management US

LGT Wealth Management US

for US connected clients

Forward-looking
for generations

Cover image
Karoly Marko the Elder, detail from "Italianate landscape in the evening sun," 1837

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Paul Nixon, CEO LGT Wealth Management US

LGT Wealth Management US

We are a specialist subsidiary of the wealth management firm LGT Wealth Management UK. Our team was set up specifically to help clients with personal and financial connections to the US.

We believe that a global perspective is the best way to achieve our clients’ goals: an approach we adopt wherever our clients reside.

Our wealth management proposition for US connected clients

Our aim is to make sure we meet a clients’ investment objectives in a way that is efficient wherever they reside, avoiding the many pitfalls that can present themselves to international mobile individuals. Our expertise means that we can help implement strategies that are tax efficient for US connected clients and we provide full US tax reporting.

We are authorised and regulated by the Financial Conduct Authority in the UK and a Registered Investment Adviser with the Securities & Exchange Commission in the US.

Our services

Discretionary and advisory investment management

Model Portfolio Service

- A range of five risk-rated strategies, ranging from Defensive to Adventurous
- Our minimum investment requirement for model portfolios is GBP 500k or USD equivalent
- We also offer sustainable and ethical investment strategies
- Available in GBP, USD and EUR (Balanced)

Bespoke solutions

- Our bespoke solutions require a minimum investment of GBP 1m or USD equivalent
- All portfolios are actively managed and available in either GBP and USD base currency
- Full US and UK tax reporting provided

Alternative Investments

- Private Equity
- Property Investments
- Enterprise Investment Schemes (EIS)

Wealth Planning

- Support in matters relating to international and cross-generational asset structuring
- Tax efficient structuring of assets and liabilities
- Generational planning: trusts, estate planning and inheritance tax mitigation
- Wealth structuring: lifetime cashflow analysis and reviews taking into consideration a wide range of account types including UK pensions, US retirement accounts and general investment accounts
- Pension accumulation and retirement planning
- Family business governance and succession planning
- Philanthropic considerations and charitable giving

Lombard Lending

- Via LGT for non-US resident clients
- Via RBC for US resident clients

Custody and fees

Custody

We undertake the investment management whilst, we utilise one of three custodians to provide the custodial services. We acknowledge that different platforms are useful for different portfolios, for example: utilising London for UK pensions and US domestic for IRAs. We have the capability to custody assets in the UK, US, or Jersey:

Provider	Service	Capabilities	Protections
LGT Wealth Management	Onshore	Multi-currency portfolios UK/US compliant tax reporting Lombard lending	FCA registered
LGT Wealth Management (Jersey)	Offshore	Offshore multi-currency portfolios UK/US compliant tax reporting Lombard lending	JFSC registered
RBC Adviser Services	US domestic	Multi-currency portfolios US compliant tax reporting Checking account options including debit card Credit facilities Lombard lending	SEC/FINRA/SIPC registered Cash deposits protected by FDIC up to $250k per depositor for each ownerhsip category

Fees

Our fees are charged in quarterly instalments, in arrears, based on the total value of the investments across accounts as at the end of the quarter. All accounts custodied via LGT Wealth Management UK and Jersey are subject to a separate custody fee of 0.25%. RBC accounts are subject to a separate custody fee of 0.05%. VAT is

minimised (where applicable) as our fee is structured to charge for management and custody separately. Our investment management fees are outlined below:

Custodian	Assets under management	Investment management fee
LGT Wealth Management UK LGT Wealth Management (Jersey)	First £1 000 000	0.90% per annum
	From £1 000 001 to £5 000 000	0.75% per annum
	From £5 000 001 to £10 000 000	0.50% per annum
	Above £10 000 000	0.35% per annum
RBC	Entire balance	0.95%

The above fee is all inclusive with the exception of FX transactions. The following margins are applied to the market quoted FX rate depending on the size of a trade:

- FX transactions less than £250,000: 0.35% on the entire amount
- FX transactions £250,000 or more: 0.08% on the entire amount

There are underlying costs from holding ETFs. The weighted average costs across the total portfolio would carry a further 0.02%.

We comply with MiFID II requirements and provide a Summary of Fees and Charges annually, covering the calendar year. We do not charge any entry/exit fees, internal transaction fees, or reporting fees.

Imprint

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Important information

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LGT Wealth Management (CI) Limited is registered in Jersey and is regulated by the Jersey Financial Services Commission: 5769. Registered Office: at IFC1, The Esplanade, St Helier, Jersey, JE1 4BP

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Investors should be aware that past performance is not an indication of future performance, the value of investments and the income derived from them may fluctuate and you may not receive back the amount you originally invested.

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