

About Lowes Structured Investment Centre: By Advisers | For Advisers

Lowes Structured Investment Centre has been developed by Lowes Financial Management, a leading Chartered Financial Planning and advisory firm in the UK, with a long standing reputation for specialisation and expertise with structured investments.

The Centre has been conceived as a collaboration with the UK structured investment sector, to create a structured investment 'hub' to help broaden and advance the sector's product and service proposition for UK-based Professional Advisers and wealth managers.

A range of structured investments, designed in co-operation with Sector Partners, will aim to extend product ranges across the sector, building on areas of strength and interest with each Issuer and Provider.

Professional Advisers accessing the products available through the Centre will be supported by both Lowes Structured Investment Centre and the Issuers and Providers.

About Lowes Financial Management

Lowes Financial Management is one of the longest standing Chartered Financial Planning and Independent Advisory firms in the UK. The firm was founded in 1971 and has served clients since that point, building more than £600 million funds under advice throughout this time.

Lowes has developed a reputation and profile for specialisation, experience and expertise with regards to the structured investment sector, which it has researched and used with its own clients since the mid 1990's, developing proprietary research, product monitoring and portfolio management tools for its own advisory use.

The firm is well known not only for identifying and using products judiciously, based upon objective research, but also for being objectively outspoken, as an independent and client-centric advisory firm, when and where it feels the sector and / or products warrant comment or even criticism.

In 2009, Lowes developed StructuredProductReview.com as a research, information and education portal for other Professional Advisers in the UK – the site now has more than 11,000 registered users. Lowes Structured Investment Centre develops further services for Professional Advisers, including making Lowes' own research and product monitoring and portfolio management tools freely available.

Disclosure of Interests

Lowes Structured Investment Centre is a trading style of Lowes Financial Management Limited. The Centre has been conceived to provide a 'By Advisers | For Advisers' initiative to help improve the sector's engagement with Professional Advisers and to assist in the conceptualisation, development, promotion and distribution of products in co-operation with Issuers and Providers, helping advance and extend the market and provide improved investment options for investors. The aim of developing products in co-operation with Issuers and Providers, with Lowes/advisory input, is that they should be amongst the best available in the market.

StructuredProductReview.com provides research, industry and product information, and education to Professional Advisers, with regard to structured investments. The site is maintained with the financial support of Issuers and Providers, who may also be providers to the products available through Lowes Structured Investment Centre. In addition, a premium subscription service is offered to Professional Advisers.

Issuer's and Provider's charges are usually built into the terms of their products - with the potential returns usually stated after allowing for any charges. Lowes Structured Investment Centre is likely to have a commercial interest in the products that it is involved in conceiving, developing and promoting.

Lowes Financial Management Limited is the core IFA business of Lowes Group. As Independent Financial Advisers, Lowes Financial Management can advise on products from the whole market place, including the products available through Lowes Structured Investment Centre. Where Lowes Financial Management is involved in advice on or the intermediation of the products available through the Centre to retail clients it will not be paid any fees from Providers or Issuers for its input.

Lowes Group has robust systems and controls in place to ensure that it manages any actual or potential conflicts of interests in its activities.