

IG Smart Portfolios

Transparent and affordable wealth management.

Fully online.



Built with
iShares
by BLACKROCK



Introducing IG Smart Portfolios

Now you can have the opportunity to invest in an expertly managed portfolio, at a fraction of the cost of traditional wealth managers and independent financial advisors (IFAs). IG Smart Portfolios combine high-end portfolio management with the convenience of an online platform, to provide you with a superior investment service.

Whether you're just starting to invest for the future, or already have considerable funds available, IG Smart Portfolios can cater for your requirements. Our general investment portfolios have no limit on contributions, and you can also invest via an ISA or SIPP for a tax-efficient solution.¹

However you choose to invest, you'll receive an expertly managed, broadly diversified portfolio with exposure to many global markets such as fixed income and equity, along with alternative investments such as gold and property.

IG's partnership with BlackRock

We're committed to making the financial markets more accessible, working at the forefront of technology to bring you better ways to invest. By partnering with world-leading asset manager BlackRock, we can offer you the new standard in online wealth management.*

We're responsible for constructing and managing your IG Smart Portfolio, but we draw on BlackRock's portfolio construction insights to make our decisions. This means we can provide you with an institutional-quality portfolio that's tailored for your risk profile and regularly rebalanced as market conditions change.

Why invest in an IG Smart Portfolio?

IG Smart Portfolios are built with BlackRock's market-leading iShares ETFs, to deliver long-returns while keeping costs low. In addition, they are:



Transparent

Unlike other providers, we have no hidden fees. See your total cost of ownership (TCO) before you invest, and monitor your portfolio's construction and performance at any time



Innovative

We've developed fractional-share technology to invest in ETFs at up to seven decimal places, so your portfolio will be immune from the long-term effects of cash drag



Affordable

ETFs offer a cost-efficient way to invest, with broad exposure from a single trade. And our tiered management fees are some of the industry's lowest, helping you to keep more of what you make



Diversified

We use portfolio construction insights from BlackRock to ensure your risk is intelligently balanced across many different asset classes, sectors and regions

¹ Tax laws are subject to change and depend on individual circumstances. Tax law may differ in a jurisdiction other than the UK.

How much does it cost?

We're committed to being transparent about our charges, so we'll show you your total cost of ownership (TCO) before you invest. This is our estimate of all the costs you'll incur in owning a Smart Portfolio, and includes your IG management fee (including VAT) and the Total Expense Ratio (TER) of the ETFs you'll hold. There are no sign-up fees, exit fees or hidden charges.

	Investment value	Estimated ETF costs (%)	Management fee (%)	Est. TCO (%)
IG Smart Portfolio only clients	<£50,000	0.25 ²	0.65	0.90
	£50,000 - £250,000	0.25	0.35	0.60
	£250,000+	0.25	0.10	0.35

Our fee structure applies to each IG Smart Portfolio bracket (general, ISA or SIPP) and is based on the underlying value of all the portfolios you hold within it – so the more your investments are worth, the more you'll save.

If you regularly trade our other products, you'll also qualify for discounted rates.

	Investment value	Estimated ETF costs (%)	Management fee (%)	Est. TCO (%)
Clients who use other IG products ³	<£50,000	0.25	0.50	0.75
	£50,000 - £250,000	0.25	0.30	0.55
	£250,000+	0.25	0.05	0.30

How do our fees compare?

See how our fees compare to the UK wealth management average, and find out how much you could save by investing with us.

	Annual total cost of ownership (TCO) for a £100,000 investment	
IG Smart Portfolio	0.75% ⁴	£750
UK wealth management average	2.56% ⁵	£2560
Annual savings for an IG client	1.81%	£1810

² The Total Expense Ratio (TER) for the ETFs in an IG Smart Portfolio is subject to your portfolio allocation and will be between 0.22% and 0.27%. Correct at 28/03/2017.

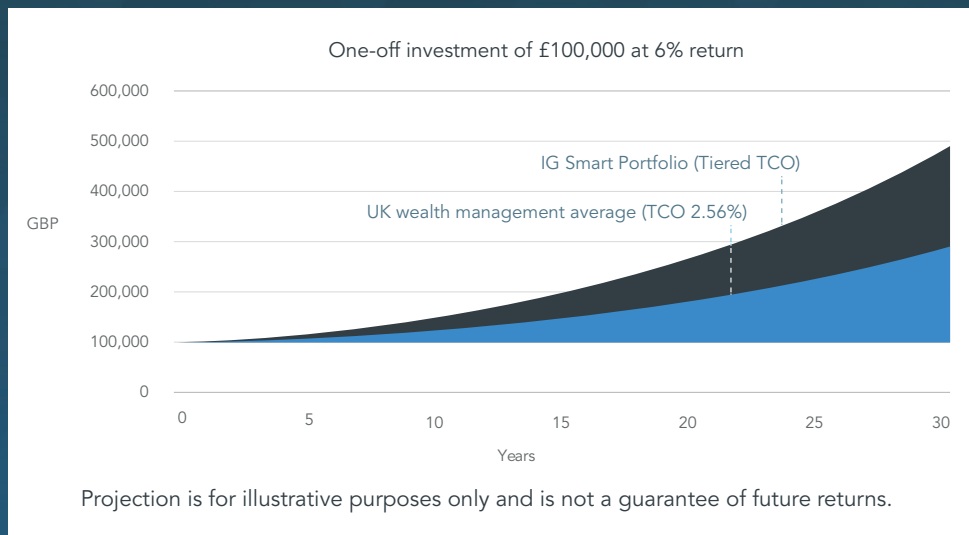
³ If you have spread betting, CFD or share dealing accounts which are accessible under the same login as your IG Smart Portfolio, you'll automatically qualify for a special discounted fee rate if, in the previous calendar month, you've placed at least one spread bet or CFD trade, or five share dealing trades.

⁴ This includes a tiered IG management fee, and an average TER of 0.25% for the ETFs held in your IG Smart Portfolio. Correct at 28/03/2017.

⁵ Source: Grant Thornton

What do low fees mean for you?

By saving you money on fees, we're able to reinvest a greater portion of the earnings your IG Smart Portfolio generates. These past earnings will then be able to generate their own earnings – a process known as compounding that can have a significant impact on the value of your portfolio over the long term. Take a look at our graph below:



Investing £100,000 in an IG Smart Portfolio could potentially save you over £50,000 on fees after 15 years. Over a 30-year period, you could potentially save over £200,000 on fees by investing with us.

The value of investments can fall as well as rise and you may get back less than you originally put in.

Contact us

If you have any questions about our service or would like information on opening an IG Smart Portfolio account, please contact us on:

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