



Consumer Duty at LGT Wealth Management US

Target Market Statement: Wealth Planning

The purpose of this document is to present an overview regarding the target audience, goals, objectives, and necessities of clients that can be met through LGT Wealth Management US (LGT US) Wealth Planning Service (WP). Its primary objective is to assist clients in assessing their Wealth Planning needs.

An overview of Wealth Planning

We provide holistic financial advice along with a range of wealth planning services, including advice on certain retail products such as pensions, investments, and protection. It may also include complex cases such as family offices, generation planning and business property relief solutions.



What client needs and objectives does Wealth Planning aim to meet?

The LGT US Wealth Planning is compatible with the following client needs and objectives:

- Investing for income (including fixed guaranteed income, only for Annuities)
- Investing for capital growth
- A combination of the above
- Retirement and/or generation planning
- Protection needs for families and businesses



What client needs and objectives does Wealth Planning not meet?

LGT US WP is not suitable for the following client needs and objectives:

- No tolerance for capital loss and/or seeking a full, on-demand repayment of the amount invested
- Need a fully guaranteed income (with the exception of Annuities) or expected investment return

What client characteristics is Wealth Planning designed to be compatible with?

Age range	Suitable for all age ranges
Investment knowledge and experience	Suitable for clients with various levels of understanding and expertise
Wealth Planning knowledge and experience	The client level of understanding is considered by their adviser when selecting the risk profile for any pensions/investments established. Some knowledge and understanding is required where complex investments are recommended
Length of investment	This will vary as some services have no minimum period (e.g. cashflow), whereas where investments/pensions are established this normally has a minimum period of 5 years due to potential short term volatility
Client involvement	Wealth planning is an advisory service provided to LGT US DFM clients and new clients introduced by professional connections or existing clients
Risk profile	The service can be adapted to satisfy a range of risk profiles
Country of residence	The service does not limit in terms of residency* but all clients will need to go through LGT US compliance approval, where appropriate *with the exception of prohibited countries
Client categorisation	Retail, professional, MiFID eligible counterparty, corporate, trusts, charities, joint lives

How is Wealth Planning distributed?

LGT US WP can only be offered on an advised basis.

Reviewing clients against our target market

At LGT US, we conduct frequent assessments of our clients to ensure that we are reaching our desired audience. When LGT US products or services are disseminated through a third party, it is the distributor's obligation to ensure that they comply with the target market, in accordance with the FCA's guidelines.

We will work, where applicable, with distributors to ensure target market adherence and avoid the possibility of poor outcomes for our clients.

LGT and vulnerable customers

At LGT US, we acknowledge our responsibility to identify and treat vulnerable customers fairly, ensuring that they receive the same level of satisfactory results as other clients. To achieve this, we have implemented various policies and guidelines, and we provide consistent training to our people to recognise, accommodate, and assist the unique requirements of vulnerable customers.

We have implemented measures, such as vulnerability assessments, to identify if there could be vulnerable customers in our target market. These assessments consider the four key categories of vulnerability highlighted by the FCA: health condition, life events, financial resilience and capability. In our assessments, we highlight the likelihood of occurrence, types of potential harm and mitigating actions. This will ensure we have accounted for customers that fall into this category and have the correct accommodations to support them.

Contact us

If you have any queries regarding this document, please contact our team on:

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- Email: info-us@lgt.com

Important information

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When we provide investment advice it is on the basis of a restricted approach that is to say, whilst we review and advise on retail investment products from the whole of the investment market and can also advise on direct investments, we will not consider your wider financial planning and pension requirements, unless you wish us to do so when we will refer you to one of our wealth planners.

Past performance is not a reliable indicator of future performance; and the value of investments, as well as the income from them can go down as well as up, and investors may get back less than the original amount invested.

The information and opinions expressed herein are the views of LGT Wealth Management US and are based on current public information we believe to be reliable; but we do not represent that they are accurate or complete, and they should not be relied upon as such. Any information herein is given in good faith, but is subject to change without notice. No liability is accepted whatsoever by LGT Wealth Management US or its employees and associated companies for any direct or consequential loss arising from this document.