



Lloyds makes its Ready-Made Investments the market leader on costs

Lloyds lowers Ready-Made Investments (RMI) ongoing fund charge to 0.1% to become leading provider on costs across the Ready-Made investment market

Lloyds is marking the second anniversary of the launch of [Ready-Made Investments](#) by lowering the ongoing fund charge to 0.1%, as it aims to be the natural home for first-time investors.

Helping people take the first step into investing

Designed to make investing more accessible and less intimidating for first-time investors, with a range of diversified investment options, RMI caters to different risk appetites and allows customers to tailor their exposure to risk based on individual financial goals and needs.

Since its launch in 2023, Ready-Made Investments (RMI) has attracted nearly 60,000 customers, with over £700 million invested to date. The average age of new investors signing up was 40 years old, with those aged 25 to 34 the largest group, accounting for more than a quarter of all RMI customers (28%).

Get started in minutes

Customers sign up using their existing banking app or via internet banking and can begin investing right away with a seamless mobile journey. They have the choice of three funds to pick from that best suit their investment aims and risk appetite – cautious, balanced or adventurous – and they can also change this at any time if their circumstances or view of risk changes.

New multi-asset fund range

The overhaul in pricing follows the launch of a new range of multi-asset funds included in Ready-Made Investments, which have been developed to meet a growing demand for simple, low-cost, portfolio in a box solutions.

The new funds are diversified across global bonds and equities. Portfolios are dynamically managed by Lloyds' investment specialists from Scottish Widows, with responsible investment principles fitted as standard.

Kevin Doran, Chief Investment Officer at Lloyds, said: "We know that many people who want to start investing feel overwhelmed by complexity and cost, so we created Ready-Made Investments to be a simple, affordable 'portfolio in a box' solution that removes any guesswork.

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“It has been built on Lloyds’ deep understanding of customers and powered by the investment expertise of Scottish Widows. By bringing institutional pricing to everyday investors, we’re turning what may feel like a frightening leap into a simple, confident step forward.”

Ends

Ready Made Investments charges

Account fee: **£3 a month**

Ongoing charge: **0.1%**

Transaction costs: **0.11% (cautious); 0.12% (balanced / adventurous)**

Comparison of fees

Provider	Fund type	Ongoing charge
Lloyds	Ready Made Investments	0.10%
Vanguard	LifeStrategy Funds	0.22% - 0.24%
Blackrock	MyMap Funds	0.17% - 0.25%
Aviva	Multi-Asset Funds	0.35% - 0.65%
L&G	Multi-Index Funds	0.31% - 0.33%
AJ Bell	Growth Funds	0.31%
	Responsible Growth	0.45%
	Income Funds	0.50%
HSBC	Global Strategy Funds	0.17% - 0.25%

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