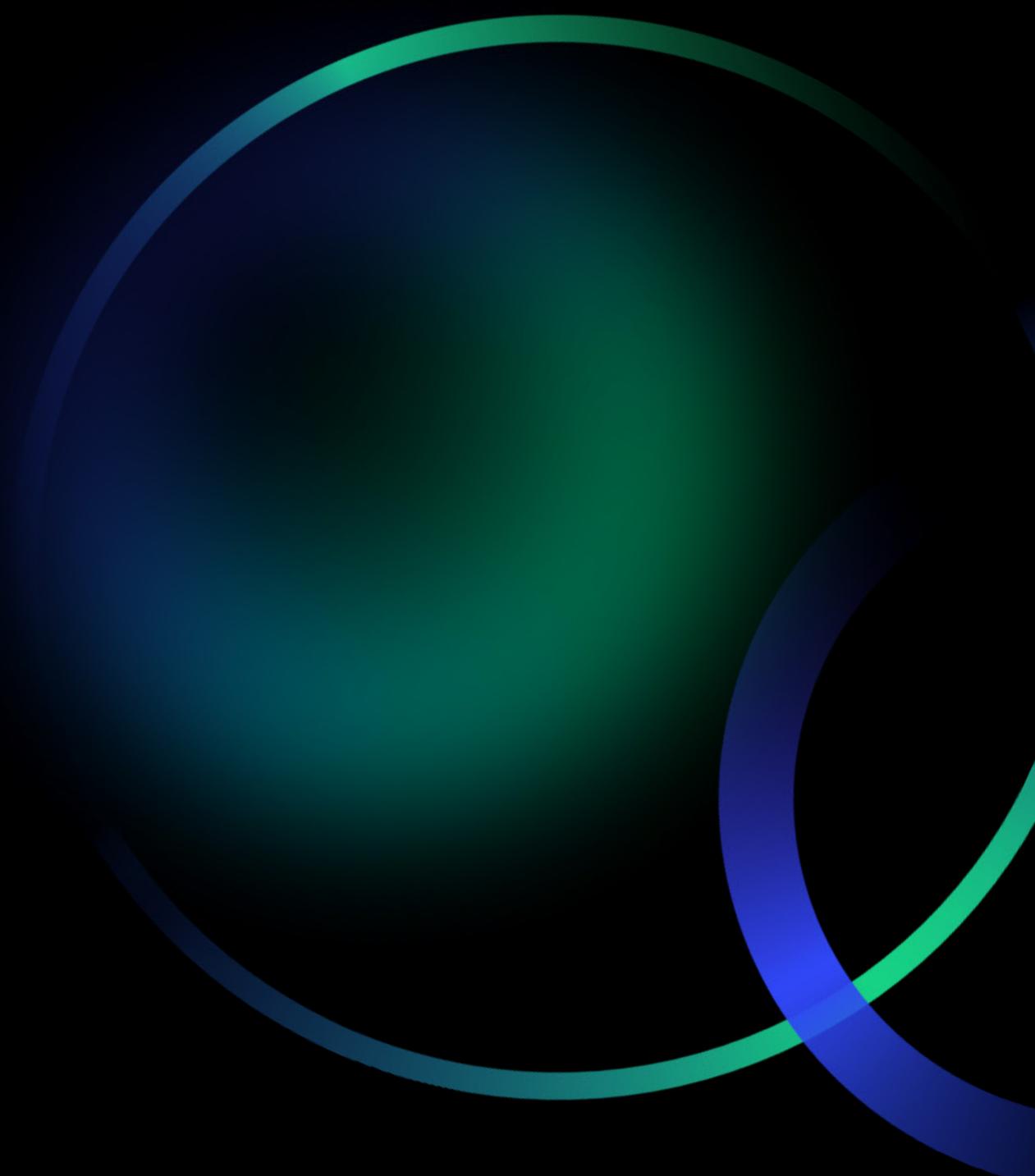


# The Wealthtime Platform

Helpful information for investors





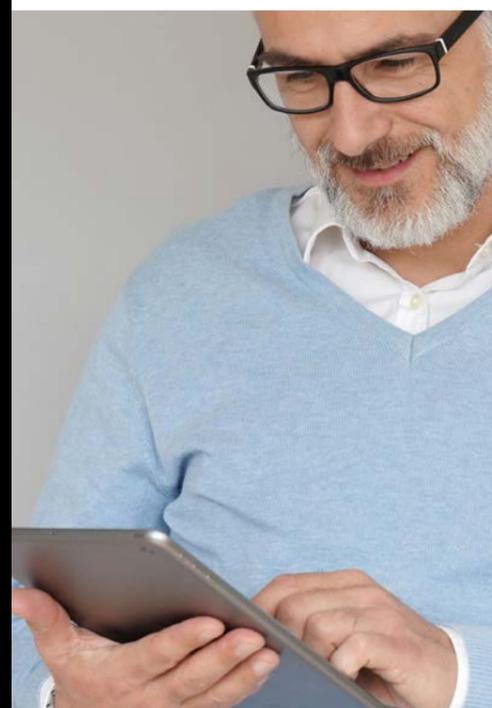
# Welcome to Wealthtime

Investing is a powerful way to make your money work for you, earning returns that can beat inflation and build your wealth. Whether you're saving for your retirement, a home, or for a new business venture, investing can be a way to secure your financial future.

Your financial adviser will help you navigate this journey, supporting you with investment decisions that align with your goals and risk tolerance.

And we're here for you too – we've built our platform business by combining top-tier technology with a service that places you at the core of everything we do. We make managing your investments simpler for you and your adviser. This guide will take you through what you need to know as you get started with Wealthtime.

No matter how hard you try, sometimes you can't avoid a little jargon when talking about money. To help you, we've put together a glossary. You'll find it at back of the document.



Financial growth, security and working towards your goals.





# What do we mean by a 'platform'?

A platform is a secure, online service for managing your investments and savings. It's convenient and makes things more efficient for you and your adviser.

You'll have an account on the platform, which contains various financial products, like an individual savings account (ISA) or a pension, such as a self-invested personal pension (SIPP). These products often have different tax benefits. You can pay into your products, and you can transfer

investments from elsewhere. Your adviser will choose from our wide range of investments to select assets which best align with your financial goals and your attitude to risk.

Our platform will show you your account balances, made up of cash and assets, and your transaction history. This means you can see what's happened on the account like fees being taken, or income being paid to you.

## Your investments, together in one secure, online account.

# How does a platform work?



You and your adviser discuss your financial goals and decide the best approach for your money.



Your adviser uses Wealthtime's extensive range of wrappers, investments and tools to invest your money.



You can log in anytime to see how your investments are performing.

Money paid back to you through withdrawals.



# Who we are and what we do

The Wealthtime platform was created in 2008 by an expert team with decades of investment experience. Their goal was to create a business focused on positive outcomes for advisers and their clients at every stage of the investment lifecycle. This has remained at the heart of what we do as we've evolved and grown. We pride ourselves on combining people-centric service with progressive technology, to provide an award-winning platform designed for investors and their advisers.

## How we help your adviser

Your adviser works with you to understand you and your goals, and then uses their expertise to help you make the best investment decisions for you.

Our platform makes it simpler for your adviser to place investments, review and manage your portfolio. They can create the right investment mix for you, and they have the flexibility to quickly make adjustments to respond to market conditions or life changes.

## We do this by providing:

 Powerful reporting capabilities and tools.

 A wide range of investment choices.

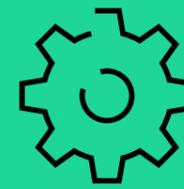
 Streamlined administration. This means they're able to spend less time on administration and more time focused on you.

## How we help you

Our platform is designed to make things easier for you, as well as for your adviser.

Having your investments on our platform means all your financial products are together in one online, secure account:

-  It's convenient for you - you can see your holdings, transactions and investment performance in one place.
-  You're kept informed - we'll send you regular statements and other information you need about your portfolio.
-  You understand what you pay for - our charging structure is transparent and simple to understand.



A smarter technology experience that places you and your adviser at the core of everything we do.



We give your adviser the tools, service and investment range they need to make your money work smarter.





# Why choose Wealthtime?

At a glance, the key stats:

Started in  
**2008**

**B**  
(Strong)  
AKG rating for  
financial strength

Over  
**£12bn**  
in assets under  
administration

We work with over  
**1,500**  
adviser firms

**5 star**  
Defaqto rating for  
our pension and  
drawdown.

**77,000**  
investors

Assets under administration, and numbers of users, are the combined figures from the Wealthtime Group.

Defaqto is the UK's most trusted source of financial product intelligence. Their independent ratings are an assessment of quality, providing guidance that helps you to choose financial products with certainty.

AKG is a leading company providing specialist information to the financial services community, including financial strength assessments.





# A choice of product wrappers to suit you

Your adviser will help you select the best combination of product wrappers for tax-efficient investing, depending on your individual circumstances. Taking advantage of tax savings over a period of years could potentially make a real difference to your financial outcomes.

## Stocks and Shares Individual Savings Account (ISA)

Allows you to invest money without paying income or capital gains tax on returns.

Our ISA is flexible. This gives you the freedom to withdraw money, then pay it back into your ISA within the same tax year, without going over your allowance.

## Self Invested Personal Pension (SIPP)

Allows you to build your pension up over time with investments from you, and/or your employer. You can also transfer in old pensions from other providers.

## Offshore Bond

An important part of tax planning, as it allows you to draw down your capital in a tax-efficient way.

Our Offshore Bond is provided by RL360 Insurance Company Limited.

## Junior ISA (JISA)

Used to put money away for a saver who is under the age of 18.

Our JISA gives you access to a wide range of investment options, and you can transfer any Child Trust Funds you might have too.

## Junior SIPP

Can help to give your child a head start on saving for their retirement.

As with the Junior ISA, you have the flexibility to choose from a wide range of investment options.

## General Investment Account (GIA)

Allows you to make unlimited payments into one product wrapper. There are no restrictions on taking money out of your GIA so you can take money out when you need it.

You can hold it individually, jointly, or you can set up a GIA for investing on behalf of a trust or a company.



Taking advantage of tax savings over a period of years could potentially make a real difference to your financial outcomes.



# Five reasons why

1.

## Choose from over 6,000 assets

We've always offered a broad range of assets and maintained an 'open architecture' philosophy. Your adviser can either choose assets individually to create an investment portfolio for each of your products or they might opt to use an expert Discretionary Fund Manager (DFM). A DFM will build and monitor portfolios on their behalf. We have over 350 Fund Managers and around 100 DFMs constantly adding to their ranges available through our platform.

2.

## Access types of investing usually reserved for very large portfolios

Our technology and investment capabilities allow us to offer investments that are traditionally not available on a platform or are usually only available for large investments. This means that investment options such as Exchange Traded Funds, which can traditionally only be traded efficiently for large amounts, are available for all investors.

3.

## Invest ethically

More and more investors are choosing to make investment choices to reflect their views on ethics and sustainability. Many of the fund managers and DFMs on the platform make available a range of ethical investments. Our in-house DFM, Copia Capital has a range of Environmental, Social and Governance portfolios that provide a convenient way for your adviser to invest ethically on your behalf.

4.

## Invest for your children or grandchildren

We offer a Junior Stocks and Shares ISA, allowing you to start investing on behalf of your child. And if you want to get the earliest possible head start, you could also open a SIPP for your child or grandchild to help them begin saving for their retirement.

5.

## Secure Guaranteed Income

We offer a Guaranteed Income element as part of a SIPP drawdown wrapper. This allows you to secure a set level of income with a portion of your pension, while maintaining complete control over the rest. You have the flexibility to decide what to do with your money - such as leaving it invested.



# What to expect

## Opening your account

Start by talking to your financial adviser. They'll help you assess whether our platform is suitable for you. Your adviser will start the application process, which may involve transferring existing investments.

We'll set up your new account and notify you and your adviser.

Your adviser will select the best investments to align with your financial goals.

## Logging in and accessing your account

We'll send you your login details so you can access Investor Zone. This dedicated investor portal makes it easy for you to monitor your investments and transactions at any time.

## Ongoing monitoring

Your adviser will continuously oversee and adjust your investments as needed.

We'll keep you informed with regular portfolio statements and essential documents for tax planning, like consolidated tax vouchers or P60s.





# Your money and your personal data

We take our responsibilities to you very seriously and have stringent measures and controls in place. So you can be sure that when you put your investment portfolio with us, we will keep your money and your data safe.

## How we look after your money

We're authorised and regulated by the Financial Conduct Authority (FCA). As part of this, we have to have certain safeguards in place.

The money and assets belonging to investors is ring-fenced, kept separate from our company's money. This means that in the unlikely event of our company failing, your money would be protected and safe from claims by creditors.

Any uninvested cash is held in client money accounts with our banking partners. We spread client money across several banking partners to further reduce risk.

With each of these banks, your money is protected under the Financial Services Compensation Scheme (FSCS) up to a maximum of £85,000 per bank. Learn more here: [www.fscs.org.uk](http://www.fscs.org.uk)

We receive interest on the Cash held within your account. The amount we receive will vary as interest rates rise and fall. We keep some of this interest and pass the rest on to you. Visit our website for the latest interest rates and for more on what this means for you: [wealthtime.com/investors/our-charges-and-pricing](http://wealthtime.com/investors/our-charges-and-pricing)

## How we look after your data

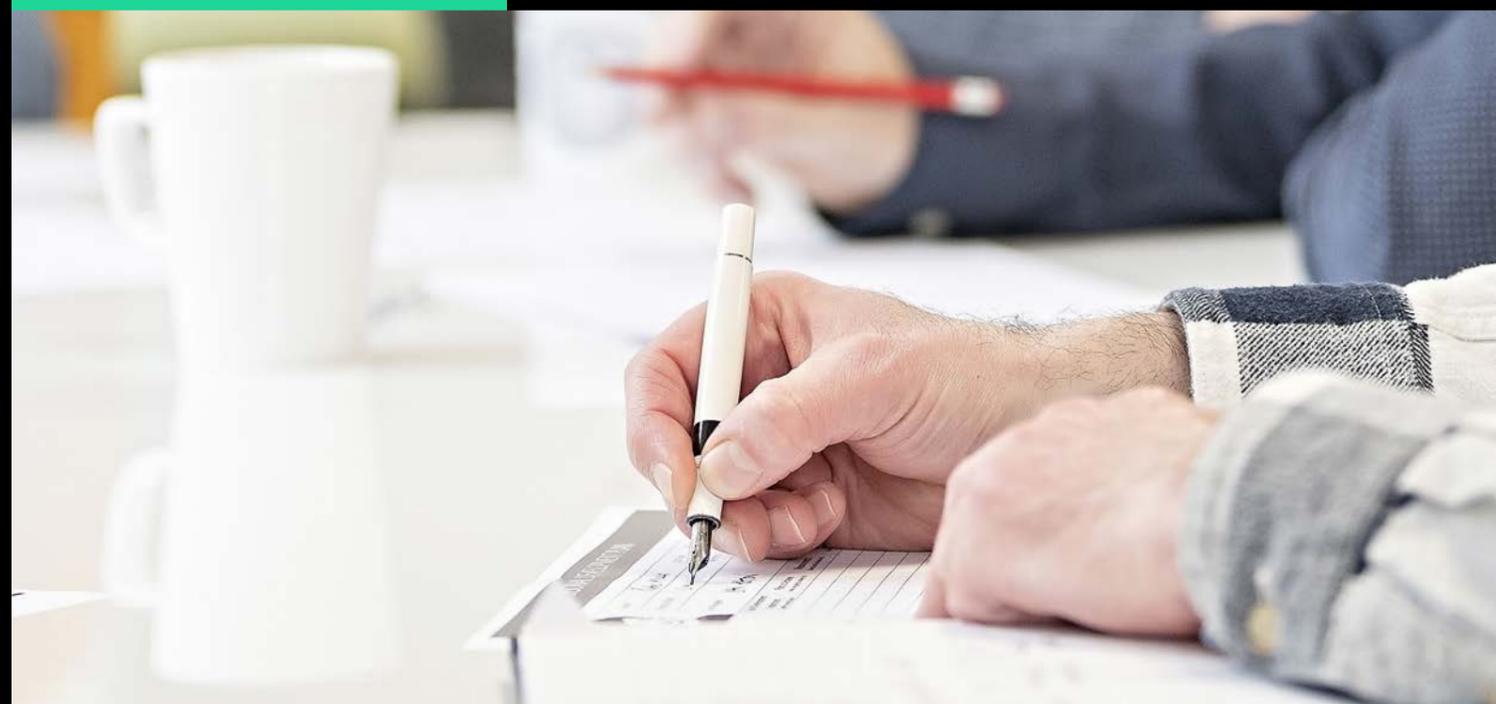
The processes we have in place ensure that we know where data comes from, the value of that data, where it is stored and how we protect that data. Data is classified and handled accordingly based on its classification and is kept only as long as necessary before being securely deleted.

We employ good technical controls, including encryption, firewalls and other methods, to protect against online threats.

We use two factor authentication and biosecurity measures to make sure that your online account is kept secure.



When you put your investment portfolio with us, we will keep your data and your money safe.





# Bear in mind

With any investment, there are risks.

The value of your investments can fall, as well as rise, and you may get back less than your original investment. Past performance is not a guide to the returns you may receive in the future.

Your tax implications and charges made by us, the managers of the underlying investment and by your adviser will all have an impact on the value of your investment.

We make our charges clear from the outset. These charges may be subject to change.

Your adviser will be able to inform you about any investment that is not authorised or recognised by the FCA. The majority of investments made available through our platform are authorised or recognised.

Please refer to our Key Features Document and Terms and Conditions for more information and to make sure you understand our product services and risks. We recommend that you speak to your adviser about the risks that may affect you.

# Glossary

## Asset

Something you own with the goal of increasing your wealth or generating returns for you over time.

## Discretionary Fund Manager (DFM)

May also be known as an 'investment manager'. An expert responsible for making investment decisions for an investment portfolio.

## Ethical investing

May also be known as 'sustainable investing' or 'responsible investing'. This is an investment approach where, as well as financial returns, ethical, social and environmental factors are also considered. As a brief example, this may include 'negative screening' (avoiding investment in companies that engage in unethical activities) or 'positive screening' (investment in companies that are chosen for their positive contributions to society eg renewable energy).

## Exchange Traded Fund (ETF)

An exchange-traded fund is made up of different types of assets (like stocks, bonds etc) that you can buy or sell on the stock exchange.

## Financial Adviser

May also be known as a 'financial planner'. A financial professional who gives guidance on managing money and investments, and provides financial planning advice to help their clients meet their financial goals.

## Fund Manager

An expert who decides how to invest money to grow a fund and generate returns for investors.

## Guaranteed income

From age 55, you can use some or all of your pension to provide a Guaranteed Income. It gives you the financial security of a set income for the rest of your life.

## Investment

You purchase things (eg stocks, bonds etc) with your money with the expectation that you will receive a return.

## Open architecture philosophy

This refers to the way we give you total flexibility of investment choice. You can access a wide range of investment options from various providers, rather than being limited to our products.

## Pension drawdown

Drawdown allows you to take income flexibly from your pension. You can take an amount that suits you. You can leave the rest of your pension invested.

## Platform

A one-stop shop for you and your adviser to buy, sell and manage your investments.

## Portfolio

May also be known as an 'investment portfolio'. This is the collection of investments you hold, which is put together to align with your specific financial goals.

## Product wrapper

This is like a container for organising your different assets. There are different types, with distinct features and advantages, including tax efficiencies (see the section 'A choice of product wrappers to suit you' for more information).

# Contact us

**Telephone: 0345 680 8000**

(Lines are open Monday – Friday  
from 9am to 5pm, except for Bank Holidays)

**Email: [clientservices@wealthtime.com](mailto:clientservices@wealthtime.com)**

**Web: [wealthtime.com](http://wealthtime.com)**

Wealthtime,  
2nd Floor, Royal Mead,  
Railway Place, Bath,  
BA1 1SR



Wealthtime is a trading name of Novia Financial plc.  
Novia Financial plc is a private limited company registered  
in England and Wales. No. 06467886.

Registered office: 2nd Floor, Royal Mead, Railway Place, Bath,  
BA1 1SR. Novia Financial plc is authorised and regulated by  
the Financial Conduct Authority. FCA Number 481600.

The Novia Offshore Bond is issued by RL360 Insurance  
Company Limited ('RL360') (RL360 is authorised by the Isle  
of Man Financial Services Authority and registered in the Isle  
of Man. No. 053002C Registered office International House,  
Cooil Road, Douglas, Isle of Man IM2 2SP) and is marketed and  
administered by Novia Financial plc, trading as Wealthtime.

WT-investor-0126