

# The platform built around you



# It's time for a platform built around you

We're Wealthtime, an award-winning investment platform that helps advisers deliver the best outcomes for their clients. We bring together smart technology and expert support to give your business more capacity and make it easier to serve your clients.

We've spent over 15 years listening to advisers and building a platform that puts them first. Whether it's our flexible range of wrappers, our outstanding choice of investments, or our market-leading investment tools - everything we do is built around you.





# Why Wealthtime?

## Established platform provider

15+

years' experience  
in the platform  
market

1,500

adviser firms

B

AKG financial  
strength rating

3,800

adviser users

77k

investors using  
our platforms

12bn

AUA\*

## Award-winning proposition



Annual upgrades  
and continuous  
improvements



Sustainable approach  
to price with competitive  
charging structure



Market-leading  
range of wrappers,  
investments and tools



Best Retirement  
Proposition – UK  
Platform Awards 2024



# Our journey

2008

## Novia launched

Novia and Wealthtime platforms launched in 2008.

2013

## Copia DFM launched

Copia in-house DFM launched as a division of Novia.

2020

## AnaCap acquisition

AnaCap acquires Novia following Amber and Wealthtime.

2023

## Wealthtime rebrand

Novia becomes Wealthtime, Wealthtime becomes Wealthtime Classic.

2025

## Quanta Group

Quanta Group formed and 10-year partnership with Wipro announced.



# It's time for a platform that puts you in control

Our complete set of product wrappers and wide range of investment options puts you in complete control of your clients' investments – no matter what stage they're at in their investment journey.

## Our flexible range of wrappers



### ISA

- Flexible Stocks and Shares ISA
- Junior Stocks and Shares ISA
- Same day withdrawals
- Extensive investment range
- Bed and ISA



### SIPP

- Drip-feed drawdown with online withdrawals
- Supported by our award-winning retirement proposition
- Pre-funded tax relief at source on pension contributions
- Bed and SIPP functionality



### Offshore Bond

- Offshore Bond provided by RL360
- Alternative tax-efficient solution
- RL360 have an AKG rating of B (Strong) and 5\* service



### GIA

- Unlimited contributions
- Same day withdrawals
- Trust / corporate and third-party options
- Comprehensive CGT tool available

## Supporting your business with effective tax planning

Help your clients invest and draw income in the most tax efficient way with our wide range of tax efficient wrappers, investments and tools.

### Intergenerational financial planning

Alongside family account linking, our tax-efficient wrappers span the generations and facilitate effective tax planning. This includes our Junior SIPP, Junior ISA, and an Offshore Bond.

### Market-leading CGT calculator

Our market leading CGT calculator provides realised and unrealised gains reporting. It's integrated with the platform and comes preloaded with full information on your clients' assets – there's no need for re-keying.

### Investment trusts

Access a wide range of investment trusts through our platform. Investment trusts enjoy exemption from tax on chargeable gains if they are approved by HMRC.

### Pre-funded tax relief at source

Our platform provides pre-funded tax relief at source on pension scheme contributions. Customers of other platforms can wait up to 11 weeks for pensions tax relief without this feature.

### Access AIM listed stocks

We provide access to AIM listed stocks, giving your clients the opportunity to reduce the Inheritance Tax (IHT) payable by their estates on death, while maintaining access to capital and income.





# Extensive investment range

Access over 6,000 lines of assets, including 3,500 funds from more than 300 fund managers, plus offshore and onshore, retail and institutional, authorised and non-daily dealt.

- ✓ Over 6,000 lines of assets
- ✓ 3,500 funds from more than 300 fund managers
- ✓ Structured products from dozens of providers, including Investec, Morgan Stanley, Meteor and Walker Cripps
- ✓ Equities traded on the FTSE All-Share, AIM listed stocks, Gilts and corporate bonds, and investment trusts
- ✓ More than 400 ETFs, including aggregated trading on providers like DB x-Trackers, UBS, Lyxor and State Street
- ✓ Smoothed Funds (With Profit)
- ✓ Secure Lifetime Income (Guaranteed Income)

# Simplified portfolio management



## Construct and amend model portfolios online

Full administrative control to construct and amend model portfolios online. Set up an unlimited number of portfolios for different risk profiles and use them instantly.



## Evaluate portfolios quickly and easily

Quickly check historic performance and risk measures. Compare against the market and use PDF reports in presentations and submissions to clients.



## Deep dive into your clients' portfolios

Deep dive into your clients' portfolios and see their actual cash flow and rate of return. Shows how investments are performing and can measure the success of switching strategies.



## Find the right funds for your clients

Filter through hundreds of funds to find the most suitable investments for your clients. Run portfolio scans, comparison reports and chart selected funds.





# Dig into the detail with our comprehensive range of tools

Our comprehensive range of tools are created with advisers in mind, and we continuously enhance them based on the latest user feedback.



## Report Zone

- Access to an extensive range of 45 user-friendly reports
- Get information about your business and your clients' holdings at the touch of a button



## Model Portfolio Manager

- Unlimited model portfolios
- Build portfolios and use them instantly
- Synchronise all clients' trades within a model portfolio experience scores



## CGT calculator

- Realised and unrealised gains reporting
- Ability to load the book cost when re-registering assets
- Scenario planner functionality



## Fund Research Tools

- Chart selected funds and monitor their performance over a choice of time periods
- Compare against other funds and benchmarks, such as sector averages and indices



## Investor Zone

- Investors can log in anytime, anywhere and see where their assets are invested and how they're performing
- Highly rated user experience scores



## Back-office integration

- We partner with a range of back-office providers
- We also offer integration via the FINIO data hub



## Portfolio scanner

- Drill down and conduct a thorough examination of client portfolios
- Ideal for client updates and annual review packs



## Notification Centre

- Makes it easy to keep track of client cases and submissions, saving you valuable time and energy
- Filter by investor, product or process
- Receive transfer out updates



## Electronic submission

- Most journeys online
- Signatureless forms that can be submitted online where required
- Do more online than ever before



## Performance and risk charting

- Chart funds based on their performance and risk rating
- Information provided by FE fundinfo



## Editable client reports

- Proforma client report for new business or top-up processes
- Tailor any client report and add extra content with ease



## Origo's Unipass LoA

- We've embedded Origo's Unipass Letter of Authority (LoA) service to streamline and speed up the process for advisers
- Save admin time by accessing and actioning your LoA through Origo's online portal



## Model Portfolio Evaluator

- Evaluate a client's portfolio against model portfolios you have previously constructed
- Check the efficiency of your constructed portfolios against the market



## Portfolio Performance Review

- Assess performance of a client's portfolio considering their actual cash flow
- Calculates the rate of return earned on their money



## Imago Illustrations

- Generate clear, personalised, and easy to understand illustrations so your clients can make informed decisions about their financial future.

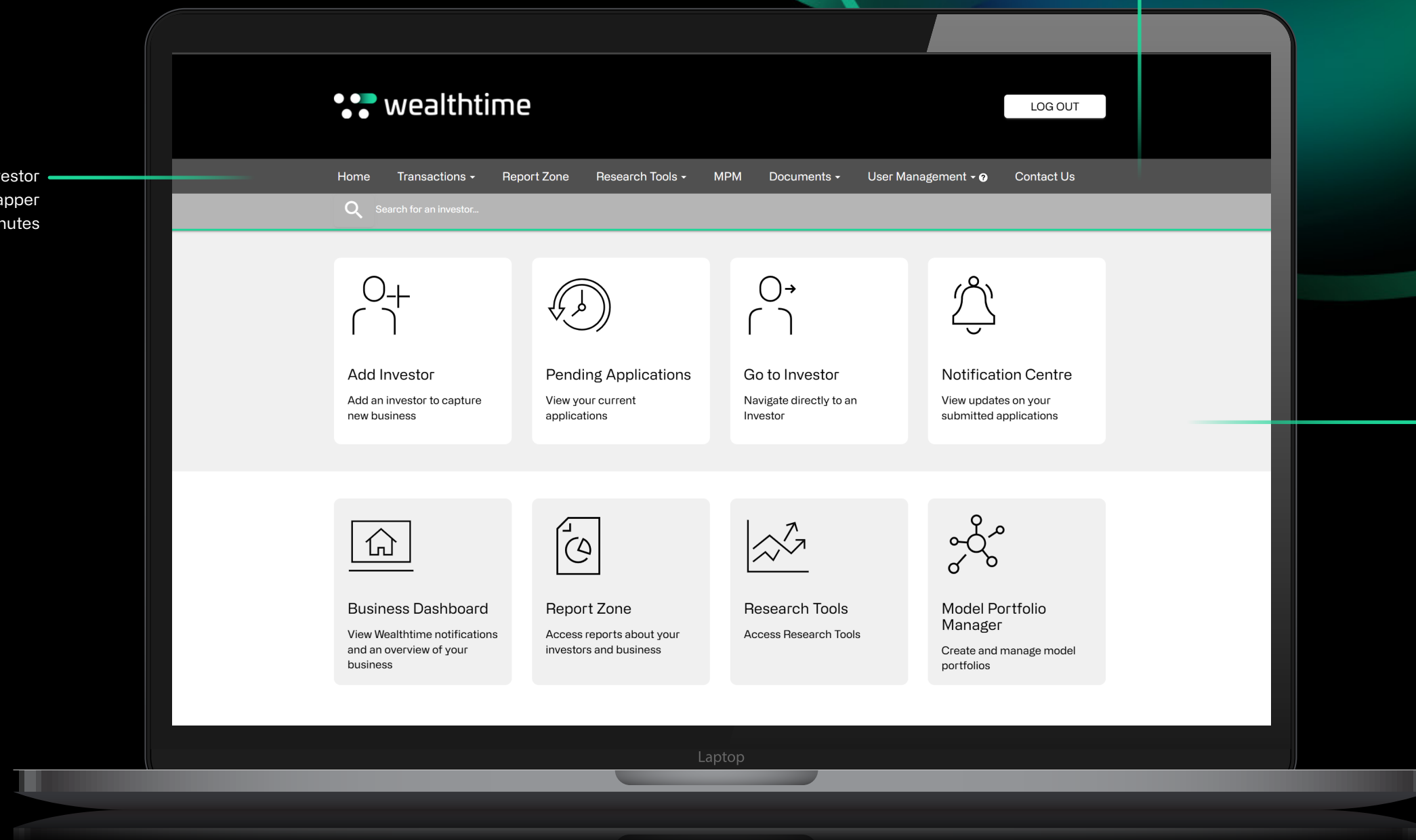


# It's time for a future-proofed platform experience

Clean, modern and easy-to-use – the Wealthtime platform has been designed to make your life easier. Our intuitive platform experience saves you time and makes investing your clients' money as straight-forward as possible.

Continuous improvements and upgrades – based on adviser feedback

Add an investor and open a wrapper in minutes



Open multiple wrappers at the same time





# Continuous platform improvements

We're continually improving our platform to equip our users the latest technology and propositional features. Through our partnership with Wipro, we have access to extensive development resources, allowing us to deploy significant improvements to our platform regularly and frequently.

2024

**Notification Centre**

A new one-stop shop for the latest updates on client cases and submissions.

**Online verification**

Dramatically cuts the time it takes to complete data protection checks when calling us.

**Partnership with Wipro and GBST**

First announcement of innovative business transformation through partnership with Wipro and GBST.

**Adviser Zone upgrade**

Various improvements, including ability to view existing cash reserves on a wrapper.

**FINIO**

Connecting our platform with adviser back-office software.

**Origo LOA**

Manage LoAs completely online across multiple providers.

**Minimum trade cycles for Net GIA**

Switch and rebalance instructions complete much more quickly when calling us.

**Report Zone improvements**

White-labelling improvements plus enhancements to several existing reports.

**UI enhancements**

Multiple enhancements to the platform UI.

2025 H1

**Pension allowances**

New feature showing a client's new pension allowances and utilisation.

**10% limit removed**

Removal of the 10% regular withdrawal limit on GIA and ISA, reducing friction in process.

**Faster ad hoc income payments**

New online process allowing for faster ad hoc income payments.

**Model Percent Drift Report**

Allows DFMs to see how much a client has drifted out of their default investment strategy.

**Tax code history**

Improved tax code history for clients in Adviser Zone.

**10-year partnership finalised**

New 10-year partnership with Wipro and GBST finalised to revolutionise platform and service.

**Pensions Dashboard**

All pension data for Wealthtime now being uploaded to Equisoft's Pensions Fusion.

**SLI upgrade**

New enhancements to death and valuations.

**Illustrations improvements**

Implemented various regulatory changes, alongside UI and PDF improvements.



# We operate in your ecosystem

The ability to access high-quality data and insight is paramount for advisers. Whether that's providing seamless integration with your back-office provider, or client reports with your company branding – at Wealthtime, we operate in your ecosystem.

## Back-office integration

Adviser charging, valuation and transaction data can all be integrated through a direct feed or via Report Zone. Our platform interfaces with a wide range of back-office systems seamlessly, including:

- Adviser Cloud
- Bluecoat Software
- Clever Adviser
- Dynamic Planner
- Intelliflo
- iress
- Fastrak
- JCS
- Plannr
- Moneyhub
- Wealthcraft
- Moneyinfo
- Time4Advice
- True Potential

## FINIO

We've teamed up with FINIO to automatically send daily valuation data from our platform to back – office systems.

## White labelling

Our white labelling service allows you to brand various aspects of our platform, including client view screens, reports, and the outputs from tools like Portfolio Performance Review.

This simple and smart solution enriches and reconciles data before passing it on, helping you to benefit from better quality data and less manual data inputs.





# It's time for service that truly supports

We're continually investing in our people and technology to provide outstanding service. From day one, you'll get a service that's designed around you. One that makes administration processes easier, giving you time to focus on the important things, like looking after your clients.

## Smart tech, real people

Use our smart tech to self-serve or speak to our dedicated inhouse team for one-to-one support. Our platform is built around you – however you work best.

## Highly trained, expert team

Our service teams undergo extensive training including a six-week intensive starter course and a long-term 12-month training programme.

## Dedicated contacts

You'll have your own dedicated, named points of contact here to help whenever you need it.

## Good Business Charter accredited

We're accredited by the Good Business Charter (GBC) – a clear indicator that we put people first and meet the 10 standards set out by GBC, including commitment to customers, employee wellbeing and environmental responsibility.

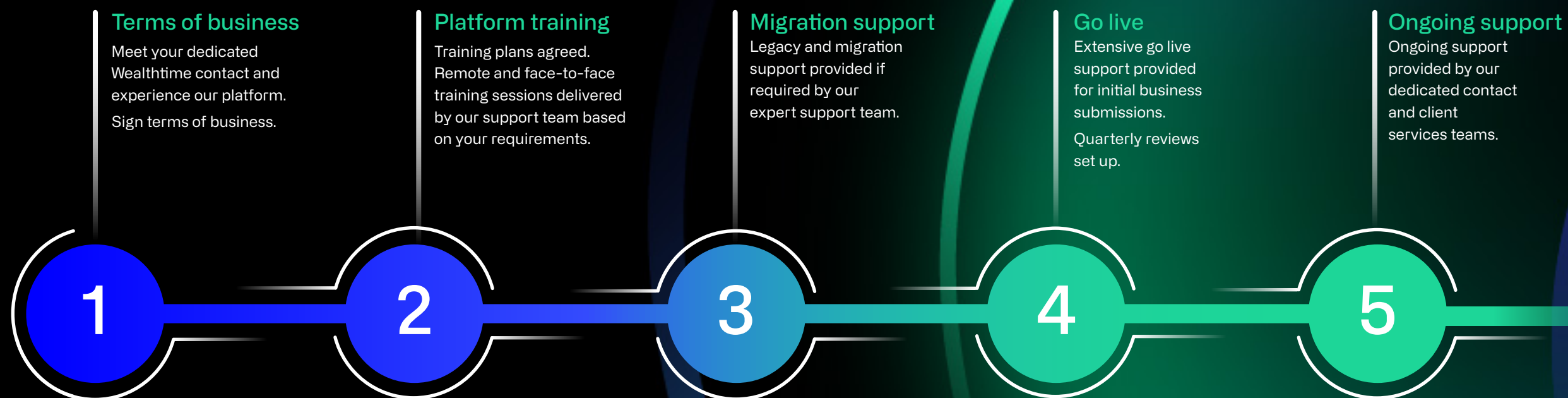
## Investing in our people

We're a people business and that means we're always investing in our team to continuously improve. We've invested heavily in our existing people and hired experts where needed, as part of our mission to build the best service possible.



# Onboarding made easy

Our straightforward onboarding process gets your team trained and ready to use to platform in no time at all.







# The Wealthtime community

At Wealthtime, we work in partnership with our users to improve our platform. Our user working groups provide valuable insight into the improvements we prioritise. And our Community of Practice events bring together Wealthtime experts and platform users to share best practice and seek feedback on upcoming developments.



## Community of Practice

Bringing platform users together to learn about the platform and showcase new features



## Regular events and webinars

Insightful regular events and webinars with guest speakers discussing topical industry issues market and advice



## AX Board

Hosting a varied group of industry experts to discuss the UK platform market and advice



## Expert insight

Whitepapers, articles commentary, guides and more delivered directly to your inbox

# It's time for a chat

If you're interested in an adviser platform built around you, we'd love to chat. Get in touch to learn more about our platform and how we can support your business.

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