wealthtime

The next generation adviser platform

For adviser use only

It’s time for a platform built around you

Welcome to Wealthtime, the next generation adviser platform. We’re here to help advisers grow their investment proposition and deliver the best possible outcomes for investors.

We have over 15 years’ experience in the platform market as an award-winning and innovative provider. We’ve seen many things change in that time, but at least one thing hasn’t – our commitment to supporting advisers and delivering a truly next generation adviser platform experience.

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

[1]Combined AUA from the Quanta Group - April 2025.

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
- Extensive investment range
- Bed and ISA

SIPP

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

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
- 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.

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.

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.

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.

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.

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

CGT calculator

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

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

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

Model Portfolio Evaluator

- Assess performance of a client's portfolio considering their actual cash flow
- Signatureless forms that can be submitted online where required
- Do more online than ever before

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

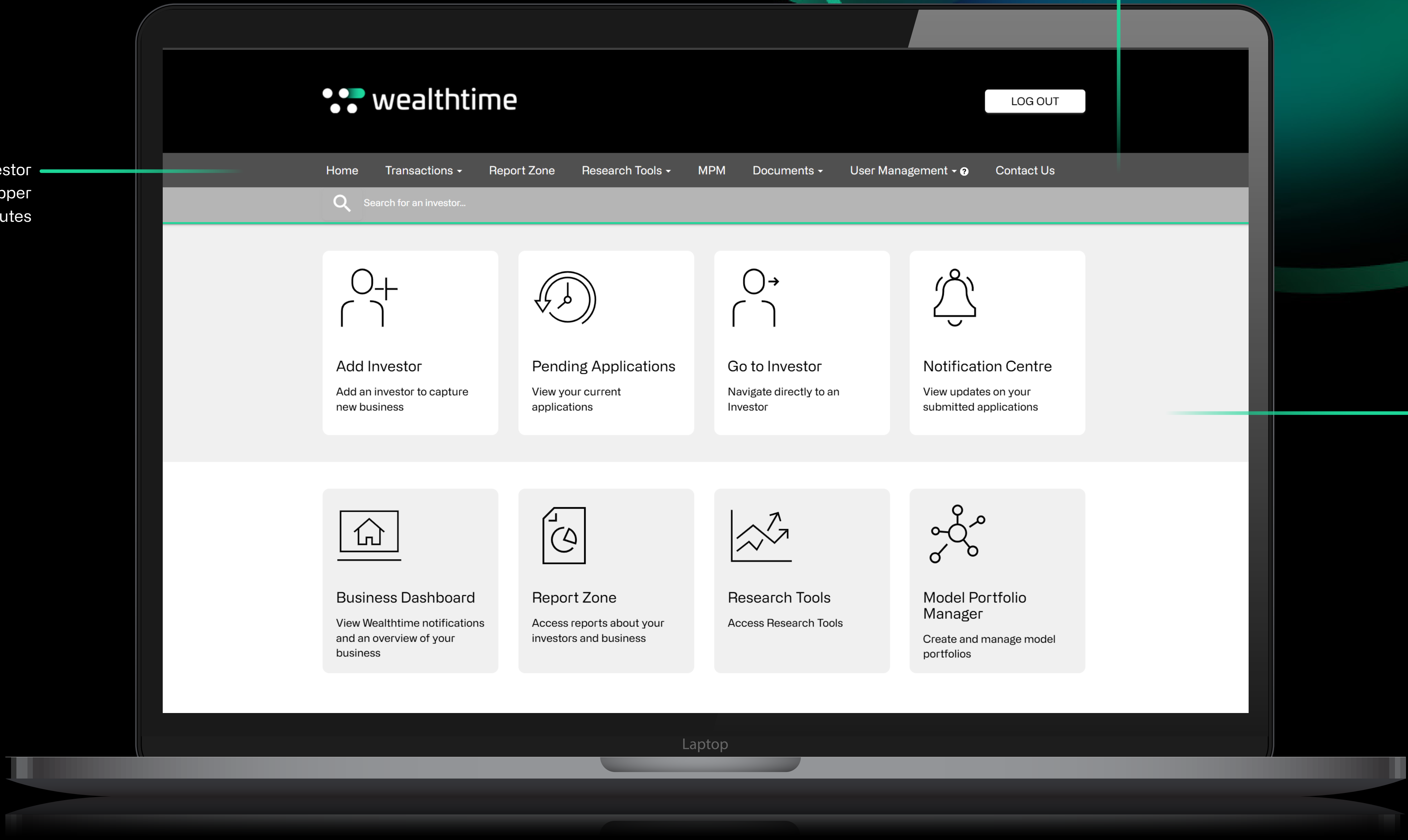
- Generate clear, personalised, and easy to understand illustrations so your clients can make informed decisions about their financial future.

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

FINIO
Connecting our platform with adviser back-office software.

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

Origo LOA
Manage LoAs completely online across multiple providers.

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

Minimum trade cycles for Net GIA
Switch and rebalance instructions complete much more quickly when calling us.

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

Report Zone improvements
White-labelling improvements plus enhancements to several existing reports.

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

UI enhancements
Multiple enhancements to the platform UI.

2025 H1

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.

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

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

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

SLI upgrade
New enhancements to death and valuations.

Faster ad hoc income payments
New online process allowing for faster ad hoc income payments.

Illustrations improvements
Implemented various regulatory changes, alongside UI and PDF improvements.

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

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 enrich-es 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.

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.

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.

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.

1. **Terms of business**
   Meet your dedicated Wealthtime contact and experience our platform.
   Sign terms of business.

2. **Platform training**
   Training plans agreed. Remote and face-to-face training sessions delivered by our support team based on your requirements.

3. **Migration support**
   Legacy and migration support provided if required by our expert support team.

4. **Go live**
   Extensive go live support provided for initial business submissions.
   Quarterly reviews set up.

5. **Ongoing support**
   Ongoing support provided by our dedicated contact and client services teams.

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 a next-generation 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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defaqto GOLD Pension Service 2024 EXPERT RATED
defaqto GOLD Platform Service 2024 EXPERT RATED
defaqto ★★★★★ Adviser Platform 2024 EXPERT RATED
defaqto ★★★★★ Drawdown 2024 EXPERT RATED
defaqto ★★★★★ Investment ISA (Self-select) 2024 EXPERT RATED
defaqto ★★★★★ SIPP 2024 EXPERT RATED
defaqto ★★★★★ International Bond 2024 EXPERT RATED
GBC Good Business Charter Accredited

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