Working with us: Adviser guide

HUMAN AT THE FRONT
SMART AT THE CORE

wealthtime

For adviser use only

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We're Wealthtime, an award-winning investment platform that helps advisers deliver the best outcomes for their clients. Our technology is modern, intuitive and always improving. It keeps things running as they should and helps you stay focused on your clients.

We've spent over 18 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 – **Wealthtime is a platform that feels like a partner.**

Why Wealthtime?

Established provider

18
years' platform market experience

66.5k
investors using our platform

B (Strong)
AKG financial strength rating

Award-winning proposition

Annual upgrades and continous improvements

Platform and SIPP service, and five-star ratings for Platform and Drawdown for 2026

Market leading range of wrappers, investments and tools

Sustainable approach to price with competitive charging structure

Future-proofed technology

We've entered into a new partnership with Wipro and GBST to deliver a truly next generation platform for advisers.

Our 10-year partnership will help us future-proof our technology, transform our service and empower you to deliver more for your clients.

Wipro - a global leader partnering with some of the world's biggest brands - will use their substantial business process experience to optimise and improve our operations and service.

Wipro's market-leading technology will revolutionise the adviser and customer platform experience, benefiting from continued investment such as Wipro's $1bn investment in AI in 2024.



Always-on, customer -focused support

Smart tech, real people

Use our smart tech to self-serve or speak to our dedicated inhouse team for one-to-one support.

Defaqto Gold rated service

Defaqto Gold rated Platform and SIPP service, and five-star ratings for Platform and Drawdown.

Dedicated contacts

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

Investing in our people

We're continually investing in our people and technology to provide outstanding service.

Key account support

Training, onboarding and live support

- Adviser and firm onboarding
- New starter training
- Live support
- Targeted training identified from call trends

Service launches and campaigns

- Expert support for industry events such as TYE.
- Advance notice and communication of new service and technology launches.
- Proactive reporting to support good customer outcomes.

Trends analysis and service optimisation

- Identifying service trends from escalations, concessions and complaints and working internally to mitigate these.
- Looking at platform use efficiencies for firms and supporting them to work in a more streamlined way.

Bespoke and insightful reporting

- ISA subscriptions
- High cash balances
- Model portfolio reports
- PAYE reports at client and branch level
- Ongoing adviser fee report
- Online user status report

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.

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.

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.

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.

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.

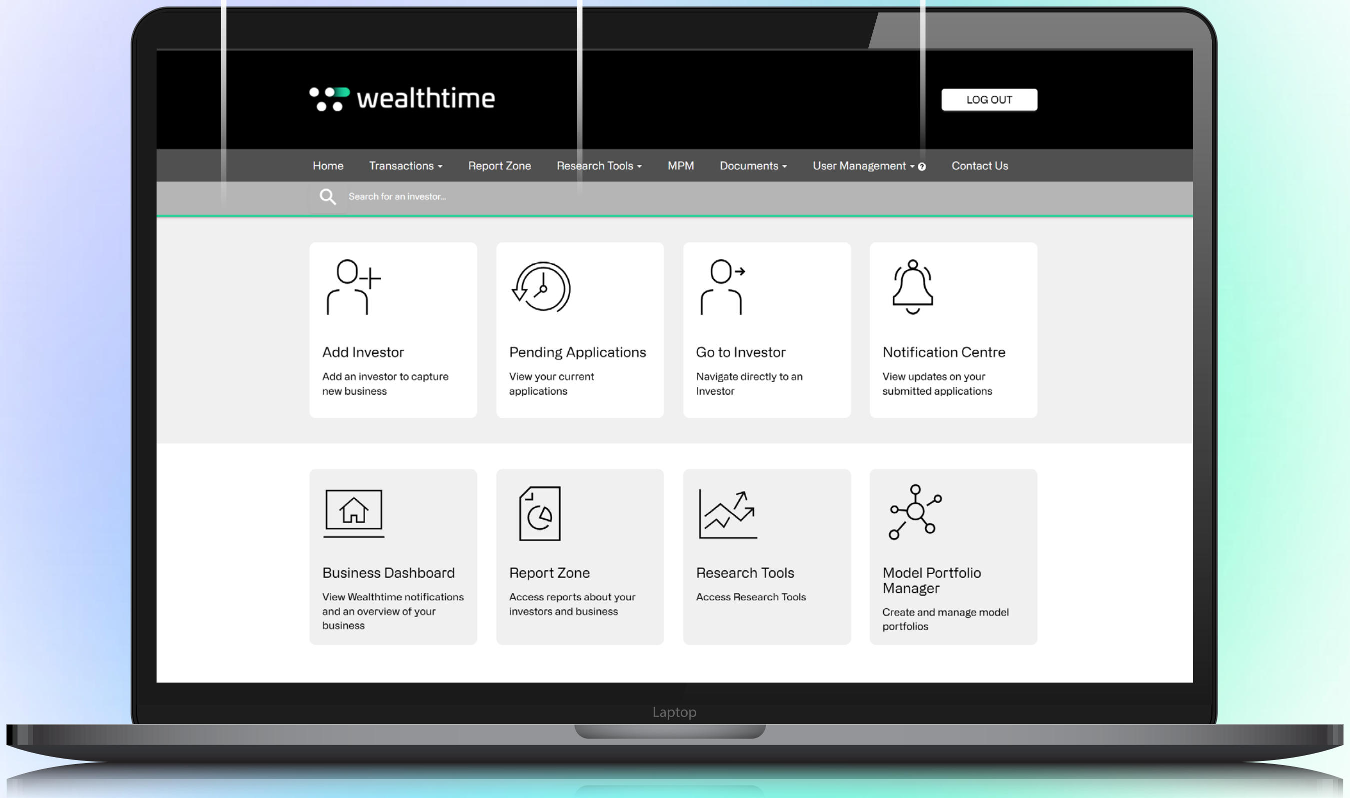
Technology that keeps you ahead

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. We're always evolving, with new technology and smarter tools built around how you actually work, not getting in the way.

Add an investor and open a wrapper in minutes

Continuous improvements and upgrades – based on adviser feedback

Open multiple wrappers at the same time



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.

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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 Adviser Platform 2026 EXPERT RATED
defaqto Drawdown 2026 EXPERT RATED
defaqto Personal Pension 2026 EXPERT RATED
defaqto GOLD Pension Service 2026 EXPERT RATED
defaqto GOLD Platform Service 2026 EXPERT RATED
Good Business Charter Accredited

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