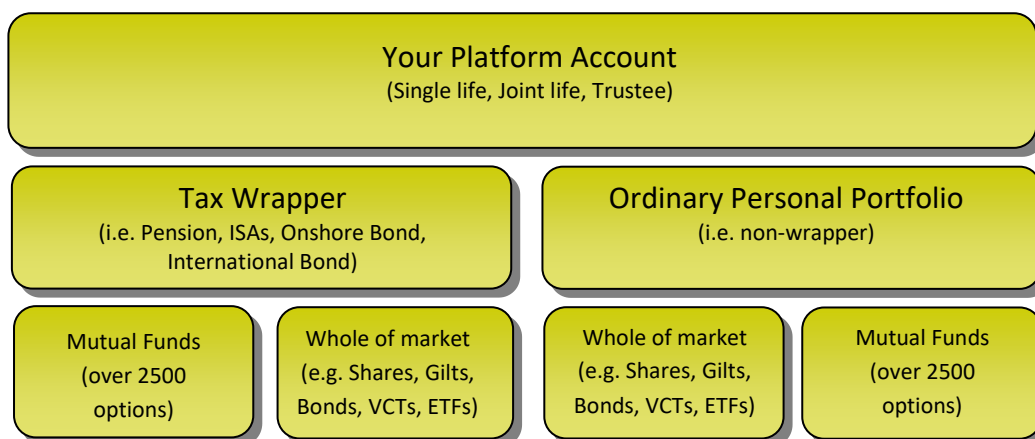


What is an investment platform?

An investment platform is a secure online account that brings all of your investments (including pensions) together so that you and your adviser can view them in one place. Via us, you can access a platform account, and hold a collection of tax wrappers (e.g. Pensions, ISAs, and Bonds) receiving just one statement, giving you a clearer picture of how your entire portfolio is performing.

Within your platform account you can invest in an extensive range of funds (well over 2500) as well as a wide range of other investments such as Gilts, Corporate Bonds, ETFs (Exchange Traded Funds) and Cash.

These can be held inside one of the tax wrappers, or alongside any wrappers within the personal portfolio shown in the diagram below:



The Benefits to You...

- **Consolidation of your investments** - one statement showing all your investments, with significantly less paperwork for you to deal with.
- **24 hour access** – you have the ability to view your investments online, whenever you choose, giving real time values.
- **Greater control of your financial affairs** - updates can be made quicker and in line with your changing circumstances.
- **Greater choice** – you have access to an extensive range of investment options including shares, Gilts, Bonds, ETFs etc.
- **Competitive, transparent charges** – you'll benefit from discounts available on a vast range of investment options, particularly as your portfolio increases.
- **Tax efficient** – you can see where more tax-efficient savings can be made in the future and your platform can be used to provide consolidated tax data for reporting purposes.
- **Flexibility** - there is no requirement for all of your investments to be within the platform from outset. You can move existing investments across if/when you wish, in conjunction with our impartial advice.

Information in this document is valid for tax year 2024/25

04/2024