

PLATFORM ONE UK - FACT SHEET

Platform One is a financially secure high quality Premium UK Wrap service for top tier UK advisers dealing with investors of substantial wealth. We deliver a dedicated personal service to all of our advisers and provide access to specialist product providers.

WRAPPERS AVAILABLE	
ISA	Stocks and Shares ISA and Junior ISA
ISA (Direct Equities)	Yes
ISA (Funds)	Whole of market - over 3,400 clean share classes
AIM IHT ISA	Yes
ISA (Cash)	Stocks and Shares ISA
ISA Transfer	Yes
PEP Transfer	Yes (ISA Transfer)
OEIC & Unit Trust	General Investment Account (GIA)
AIM IHT Portfolios	Yes
Offshore Bond	Yes - Canada Life International, AXA Isle of Man, AXA Life Europe (Ireland)
SIPP (funds only)	Yes - London & Colonial, MC Trustees, Guinness Mahon, Liberty SIPP, Carey Pensions, MW Pensions, Suffolk Life, Westerby Trustee Services. More available on request/adviser demand.
SIPP (Full)	Yes dependant on SIPP Provider.
SSAS	Yes - Rowanmoor Trustees Ltd More available on request/adviser demand.
Income Drawdown	Yes dependant on SIPP Provider.
Section 32	Yes dependant on Pension Provider.
Trust Accounts	A wide range of trust accounts are available
Charity Accounts	Yes
Corporate Accounts	Yes
Cash Account	Yes, every client has a Deposit, Income, Trading and Reserve Cash account.
Joint Accounts	Family Group Discounts are offered & large portfolio discounts are available.

INVESTMENTS AVAILABLE	
Fund Managers	Over 270
Mutual Funds	Over 3,600 clean share classes
Hedge Funds	None
Offshore Funds	Over 700
Investment Trusts	Over 300
Direct Equities	Yes
Exchange Traded Funds/Commodities	Over 640
Structured Products	Yes
Institutional Funds	Yes
Off Platform Assets	Yes you are able to list any non-custody asset
EIS & SEED EIS Investments	Yes
Discretionary Fund Managers	Yes - Stellar Asset Management, LGT Vestra, Tatton Investment Management. More available on request/adviser demand.

CASH MANAGEMENT	
Suggested Cash Balance	2% of portfolio value
How to generate the cash	One off withdrawals from assets held or by way of cash injection from client
Monitoring Cash Balances	We are able to provide Cash balance reports through our online system but it is the Advisers responsibility to manage this.
Autoselling	If inadequate cash balance, and remains unresolved we will automatically sell from largest holding to restore a 2% balance.

ADVISER REMUNERATION

Adviser Remuneration Options	<p>There are a range of flexible adviser charging options available which are as follows:</p> <p>Initial Adviser Charge (% or £) on initial lump-sum investments and subsequent top-ups.</p> <p>Regular Contributions Charge (% or £) on regular transfers in to the clients account.</p> <p>Trading Charge (%) charge available based on the investment amount for a purchase.</p> <p>Ongoing Adviser Charge (% or £) this charge is deducted monthly in arrears, and based on the month end value of the clients portfolio.</p> <p>Adhoc Adviser Charge (£) facility available to allow for the deduction of one off fees subject to signed client agreement.</p>
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TECHNOLOGY AND MARKETING

Platform Provider	Investment Funds Direct Limited
Branding Options	A basic co-branded white label is offered at no extra charge for the client access screens. A fully bespoke white label service is also available to advisers, product providers and trustees - more details are available on request.
Asset Allocation	Coming soon
Risk Profiling	Coming soon
Model Portfolios	<p>We provide a modern and intuitive online model portfolio tool. The adviser is able to set up an unlimited number of model portfolios. Each model portfolio can be made available to other members of the financial adviser firm and individual wrappers can be linked to a portfolio. A key benefit of this is that it enables financial advisers to manage multiple client investments in bulk.</p> <p>Dealing fees are also reduced for advisers/clients which adopt model portfolios.</p>
Processing	<p>Once an adviser has been registered with us they are able to login in to Platform One and carry out the following main functions:</p> <ul style="list-style-type: none"> • Perform client and account specific searches using our intuitive adviser dashboard. • Create Illustrations • Trade on a clients account (buy/sell/switch) • Obtain updates on transfers in progress • Access to an electronic document library • Access fund information tools • Obtain Capital gains reports • Current and historic valuations • Instruct payment of fees dues • Instruct client withdrawals
Rebalancing	Available as part of the model portfolio tool.
Client Access	All clients can have access to Platform One's portfolio system. We are able to offer clients both enquiry only and trading access.
Fund Research Tools/Portfolio Planning	Coming soon
Links to CRMs	Adviser Office from Avelo, True Potential, Dynamic Point Of Sale (DPOS) - Distribution Technology, Plum, Intelliflo, Best Practice, Moneyinfo, Prestwood.

IMPLEMENTATION & SUPPORT

Resource	A business development manager will be assigned as your point of contact and to assist with becoming familiar with how we work.
Training	Onsite training to all staff as part of implementation as well providing electronic and hard copy user guides.
Configurability	User configuration options re access, dealing, reports etc are available.

RISK MANAGEMENT

Access Levels	Access can be restricted in terms of functionality and data. (i.e. who can see which clients)
Fund Factsheets/KIIDs	Available for all funds listed on Platform One. Data provided by FundsLibrary.
Client Reports	Key Client reports available on the Platform: - Six monthly consolidated valuation statement. - Ad hoc valuations - Transaction History - Consolidated Tax Vouchers - Capital Gains Report - ISA subscriptions report for all an adviser firms clients - Reports details all clients holding a particular asset. - Historical Valuation
Disaster Recovery	We maintain disaster recovery and business continuity plans.

CHARGES

Annual Platform Charge	Balances up to £1m	On balances between £1m and £3m	On balances between £3m and £5m	On balances in excess of £5m	Charge Frequency
	0.30% (£120 minimum)	0.09%	0.07%	0.03%	Deducted Monthly in arrears

Our Family Group facility allows our Annual Platform Charge to be based upon the consolidated assets of a Family Group, with the Charges being applied proportionately to each Family Group member.

Dealing	Cost	Charge frequency
Electronic Funds and ETF deals*	£12.00	Per deal
Electronic Regular Investment	£3.00	Per deal
Non Electronic Deal**	£25.00	Per deal

Fund switches, including those between two Funds provided by the same Fund manager, are treated as a sale and a buy and will incur two dealing charges.

* Where we are able to deal electronically via EMX

** This includes non electronic deals such as Structured Product, Fixed Term deposit, notice account and posted contact note trades.

Model Portfolio Dealing Charges	Cost	Charge frequency
Electronic Fund Deal	£3.00	Per deal
Non-Electronic Fund Deal	£6.00	Per deal
Exchange Traded Asset Deal	£6.00	Per deal

To operate a model portfolio on your account there is an annual fee of £80 per wrapper (subject to a maximum charge of £240) which will be deducted quarterly in arrears.