It's time for a platform built around you

For Adviser use only

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Welcome to Wealthtime, the next-generation adviser platform built around you. We combine award-winning service with progressive tech to create a smarter platform experience – one that places you at the core of everything we do.

We're proud to be one of the last remaining independent platforms. There's no direct-to-customer arm or team of advisers competing for your clients.

All we're focused on is helping you to build your investment proposition and deliver the best possible outcomes for investors.

15
years' experience as an independent platform

1,400
adviser users

12bn
assets under administration[1]

77k
investors on our platforms

B
(Strong) AKG financial strength rating

5 star
Defaqto rated platform

We're proud to be one of the last remaining independent platforms.

[1]Combined AUA from the Wealthtime Group - June 2023

Why work with us?

One of the few remaining independent platforms – we're not tied to any provider or advice firms.

Powered by modern and progressive technology with regular enhancements.

Transparent prices and charging structure with no hidden charges.

Profitable and resilient business with strong AKG financial strength rating.

Hybrid approach to platform development combining best-in-market solutions with in-house development.

Award-winning Defaqto Gold rated service delivered by dedicated in-house team.

It's time for a smarter platform experience

In an increasingly digital and data-driven world, it's important for platform providers to keep up with the pace of change. At Wealthtime, our flexible platform ecosystem means we can take an agile and responsive approach to platform development. With GBST as our trusted core operating system, we combine best-in-market external solutions with our own inhouse development to create a smarter platform experience for advisers.

Trusted core

Our core operating system is delivered by GBST. Established in Australia, GBST has been developing software solutions for funds administration and financial services since 1996 and for wrap platforms since 1999. Their technology currently looks after £180bn assets.[2]

GBST

As a trusted market leader, GBST provides a stable and secure foundation for our platform. It also gives us the freedom to own and develop our own front-end technology. And as we're independent from any providers or advice firms, we can focus exclusively on building the best platform experience possible.

[2] https://www.gbst.com/insights/company-news/uk-assets-on-gbsts-composer-wealth-management-platform-grow-by-a-fifth-in-2021

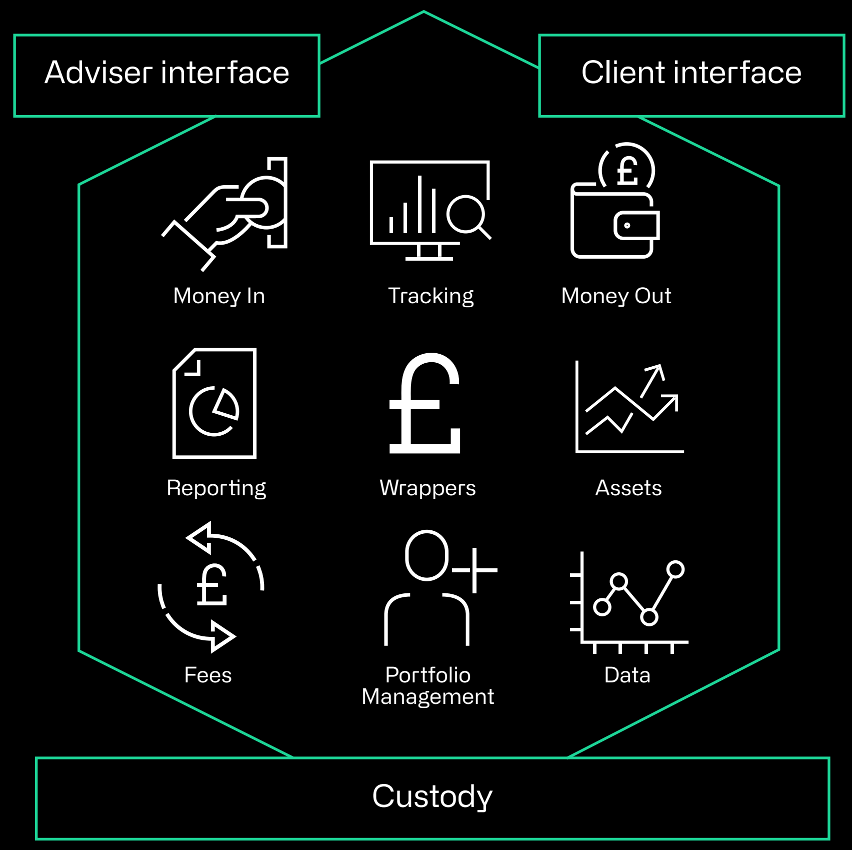
By owning our technology we can focus on continous innovation and improvements.

A hybrid approach

We have a flexible and dynamic approach to platform development, combining independently deployable components with our own in-house tech. This means we can utilise best-in-market solutions where they already exist and develop our own if they don't. It's a pragmatic approach that places our users' needs first.

Investing in our proprietary technology

As we own and develop our own front-end technology, we can take an agile and responsive approach to platform development. This means we're able to rapidly respond to adviser feedback, as well as shifting markets and evolving technology. But we're also proactive with our development, with a regular pipeline of enhancements delivering continuous improvements for our users.



Monolithic

Monolithic architecture is a traditional approach to development, with one code base that manages all services together. Due to the single code base, they can become difficult to scale, maintain and improve as they grow in size and complexity.

Hybrid

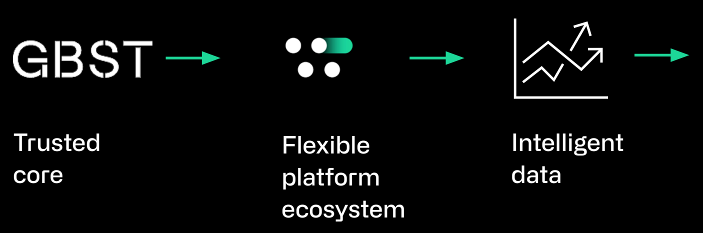
Our hybrid architecture combines our inhouse tech with independently deployable microservices. These separate services have their own code base that can be developed independently, meaning they're much faster to develop, adapt and maintain.

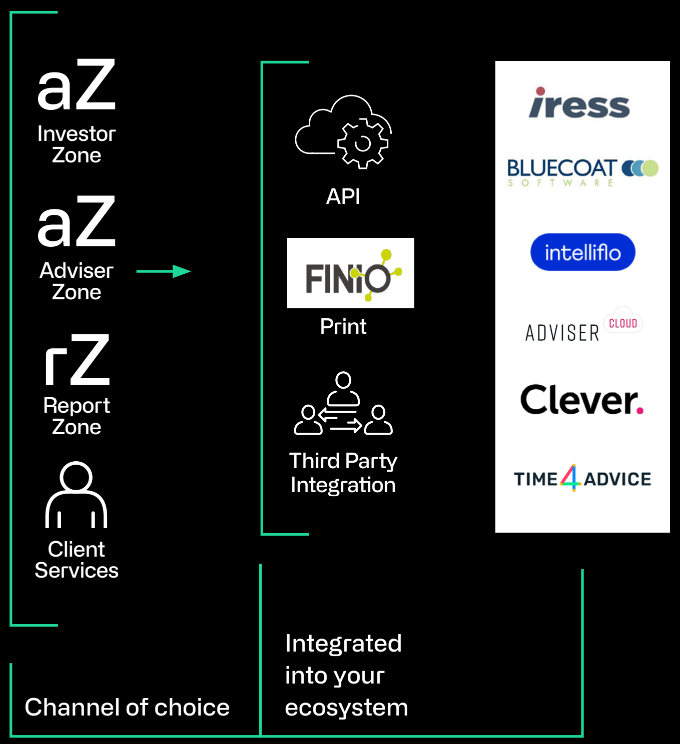
It’s time for a platform that operates in your ecosystem

In today’s interconnected world, 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 a range of tools to make your life easier - at Wealthtime, we operate in your ecosystem.

The future of connectivity

We know connectivity is key for today’s advice firms. And it’s only going to become more important in future. When you work with us, you won’t need to think about how you’re going to manage data transfers or integrate with your other providers – we take care of all of that for you.





Tools to make your life easier

Save time and make informed investment decisions using our wide range of tools and calculators. From our CGT calculator to our model portfolio manager, you’ll have everything you need to take complete control of your clients’ investments.

Smarter data and integration

We’ve invested in our API technology to provide smarter integration for our users. Through our partnership with FINIO, we deliver real platform data into your back-office systems, so holdings and prices match those on the platform. This means you can benefit from better quality data and a reduction in manual inputs.

Access the reports you need

Quickly access reports in a range of formats including adviser charging, client valuations, investments and transaction reports. Our reports can be easily manipulated, edited and branded, and used to support a wide variety of business processes, including TCF management, compliance monitoring and client reviews.

It’s time for service that truly supports

We want our users to take centre stage. That’s why 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, outstanding service

Use our smart tech to self-serve or speak to our award-winning team for one-to-one support. Our platform is built around you – however you work best. Our Defaqto Gold-rated service includes named points of contact and full platform training. Your business will be supported now, and in the future, with help from our dedicated and experienced team of 300 people based in Bath.

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.

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 in experts where needed, as part of our mission to build the best service possible.

Experienced leadership

Our leadership team reports to our company board and is responsible for all day-to-day matters of the business. With combined experience of over 175 years and a commitment to excellence, our company culture and adviser experience are in excellent hands.

Patrick Mill
Chief Executive Officer

From day one, you’ll get a service that’s designed around you.

Eden Scrivenger
Chief Technology and Operations Officer

Lucy Bristow
Chief Customer Officer

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

Our platform provides everything needed to support your business and help you achieve positive outcomes for clients. 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.

Complete set of product wrappers

Whatever your client's needs, we've got the products to match. Save tax efficiently with our flexible ISA and SIPP. Invest for the next generation through our JISA and Junior SIPP.

For simple saving needs we have a GIA and for more complex tax planning, we have an Offshore Bond.

Cash facility

All our product wrappers have their own cash facility, which fully supports adviser charging. This gives you the freedom to manage the levels of cash in your client's portfolio to suit their needs and make withdrawals when required. All cash and investments are protected by us in line with the rules of the Financial Conduct Authority and the Financial Services Compensation Scheme.

We receive interest on the Cash held within your clients' accounts. The amount we receive will vary as interest rates rise and fall. We keep some of this interest and pass the rest on to your clients. Please visit our website for the latest interest rates and for more on what this means for your clients: **wealthtime.com/investors/documents/wealthtime-platform-cash-account**

Wide range of investment options

Choose from over 6,000 investments, including shares, funds, ETFs, Structured Products, DFMs and Bonds - you name it, you can probably access it on our platform.

Transparent charging

Our charging structure is simple and transparent, with no hidden charges. You'll have complete certainty and clarity on all charges from the outset.

Everything you need to support your business and help you achieve positive outcomes for clients.

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.

T: 0345 680 8000
E: info@wealthtime.com
W: wealthtime.com

defaqto 2023 GOLD Platform Service

defaqto 2023 GOLD Pension Service

defaqto EXPERT RATED ★★★★★ Adviser Platform 2023

defaqto EXPERT RATED ★★★★★ Drawdown 2023

defaqto EXPERT RATED ★★★★★ International Bond 2023

defaqto EXPERT RATED ★★★★★ Investment ISA (Self-select) 2023

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