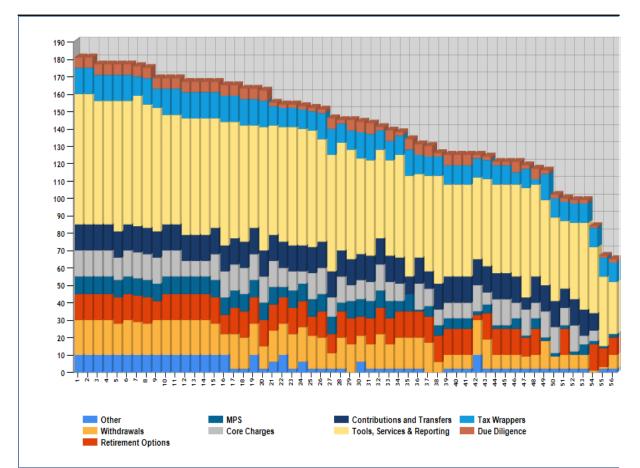
#### **Platform DNA Graph Report**



ld:	Provider Name:	Product Name:
1	Quilter	Quilter Investment Platform
2	Scottish Widows	Scottish Widows Platform
3	abrdn	Elevate
4	Fusion Wealth	Fusion Wealth Platform
5	Platform One	Platform One - Imperial Service
6	Transact	Transact
7	Fundment	Fundment Platform
8	7IM	7IM Platform
9	abrdn	abrdn Wrap
10	Aegon	Aegon Platform
11	Nucleus	Nucleus Wrap
12	Fidelity Adviser Solutions	Fidelity Adviser Solutions
13	Raymond James Investment Services	Raymond James - Option 1
14	Raymond James Investment Services	Raymond James - Option 2
15	Raymond James Investment Services	Raymond James - Option 3
16	Parmenion Capital Partners LLP	Parmenion
17	Wealthtime Classic	Wealthtime Classic Platform
18	James Hay Partnership	James Hay Wrap
19	M&G Wealth	M&G Wealth Platform
20	Wealthtime	Wealthtime Platform
21	Aviva	Aviva Platform
22	Hargreaves Lansdown	HL Service
23	James Hay Partnership	James Hay Modular iPlan
24	AJ Bell Investcentre	Funds & Shares Service

25	Aegon	Aegon Retirement Choices (ARC)
26	Morningstar Wealth Platform	Morningstar Wealth Platform
27	P1 Investment Management	P1 Platform
28	Credo	Wealth Platform - MyCredo
29	Willis Owen	: invest
30	Marlborough Select Platform Ltd	Select Platform
31	SS&C Hubwise	SS&C Hubwise Platform
32	LV=	LV= Platform Services
33	SS&C Hubwise	SS&C Hubwise Platform intelliflo wealthlink
34	AJ Bell	AJ Bell
35	James Brearley	Pro Icon Basis Points
36	7IM	7IM Platform - Self Invest
37	Fidelity Personal Investing	Fund Supermarket
38	Bestinvest	Online Investment Service
39	abrdn	abrdn FundZone
40	Interactive Investor	Interactive Investor - Investor Essentials
41	Interactive Investor	Interactive Investor - Investor Service Plan
42	Interactive Investor	Interactive Investor - Super Investor Service Plan
43	Charles Stanley & Co Ltd	Charles Stanley Direct
44	Bank of Scotland	Bank of Scotland Share Dealing Service
45	Halifax	Halifax Share Dealing Service
46	Interactive Investor	Interactive Investor - Pension Essentials
47	Aviva	Aviva Online Investment Service
48	Interactive Investor	Interactive Investor - Pension Builder
49	Barclays	Smart Investor
50	Lloyds Bank	Lloyds Bank Share Dealing Account
51	Close Asset Management Ltd	Self Directed Service
52	IWeb	Share Dealing Service
53	Saga Investments	Saga Investments Platform
54	Jarvis Investment Management	X-O.CO.UK
55	Vanguard Asset Management	Vanguard Investor Platform
56	Jarvis Investment Management	shareDeal active

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	Quilter Investment			
	Platform	Scottish Widows Platform		Fusion Wealth Platform
	Quilter	Scottish Widows	abrdn	Fusion Wealth
Linked Accounts Facility for Charging Available	5	5	5	5
Adviser and Consumer Product	1	1	1	1
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	5	5	5	5
Online Illustrations	5	5	5	5
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution History Available	5	5	5	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	5	5
Automated Rebalancing Function	5	5	5	5
Wrapper Specific Investment Strategy	5	5	5	5
Risk Profiling Tool	5	5	5	5
Asset Allocation Tool	5	5	5	5
Fund Research Tools	5	5	5	5
Fund Performance Tool	5	5	5	5
Client Trading	5	5	1	1
Platform Access - Client	5	5	5	5
Back Office Integration	5	5	5	5
Pension Application	0	0	0	0
On Platform Re- Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	5
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee Applied	5	5	5	5
Probate Valuation Fee £150k for 15 holdings (£)	5	5	5	5
Model Portfolio Adviser Led	5	5	5	5
Model Portfolio Availability	5	5	5	5
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds Pension Lump Sum	5	5	5	5
Capped Drawdown	5	5	5	5
Automatic Withdrawals	5	5	5	5
Number of Income	5	5	5	5

Options				
Natural Income	5	5	5	5
Income Frequency	5	5	5	5
Bare or Absolute Trusts				
Available	5	5	5	5
Discretionary Trusts	Г	5	Г	Г
Available	5	5	5	5
Total	181	181	177	177
	Platform One - Imperial	Transact	Fundment Platform	7IM Platform
	<b>Service</b> Platform One	Transact	Fundment	7IM
Linked Accounts Facility		_	_	_
for Charging Available	5	5	5	5
Adviser and Consumer	1	1	1	1
Product				-
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	5	5	1	5
Online Illustrations	5	5	5	5
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution	5	5	5	5
History Available	_	_	_	_
Consolidated Tax Voucher		5	5	5
Bulk Trading	5	5	5	5
Automated Rebalancing Function	5	1	5	5
Wrapper Specific	5	5	5	5
Investment Strategy	-	-	-	-
Risk Profiling Tool	5	5	5	5
Asset Allocation Tool	5	5	5	5
Fund Research Tools	5	5	5	5
Fund Performance Tool	5	5	5	5
Client Trading	5	5	5	1
	5	5	5	5
Back Office Integration	5	5	5	5
	0	0	0	0
On Platform Re- Registration	5	5	5	5
Off Platform Re-				
Registration	5	5	5	5
	5	5	5	5
Re-Registration On Fee			_	_
Applied	5	5	5	5
Re-Registration Off Fee	5	5	5	5
Applied			5	
Probate Valuation Fee	3	5	5	5
£150k for 15 holdings (£)				
Model Portfolio Adviser	5	5	5	5
Led Model Portfolio				
Model Portfolio Availability	5	5	5	5
FAD (Flexi Access	5	5	5	5
1	I <sup>-</sup>	<u> -</u>	<u> </u>	

Drawdown)		<u> </u>		
Uncrystalised Funds Pension Lump Sum	5	5	5	5
Capped Drawdown	5	5	г	5
			5	
Automatic Withdrawals	5	5	5	5
Number of Income Options	3	5	5	3
Natural Income	5	5	5	5
Income Frequency	5	5	4	5
Bare or Absolute Trusts Available	5	5	5	5
Discretionary Trusts Available	5	5	5	5
Total	177	177	176	175
Total	abrdn Wrap	Aegon Platform	Nucleus Wrap	Fidelity Adviser Solutions
	abrdn	Aegon	Nucleus	Fidelity Adviser Solutions
Linked Accounts Facility		_	_	_
for Charging Available	5	5	5	5
Adviser and Consumer Product	1	1	1	1
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	5	1	5	г
				5
Online Illustrations	5	5	5	5
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution History Available	5	5	5	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	5	5
Automated Rebalancing Function	5	5	5	1
Wrapper Specific Investment Strategy	5	5	5	5
Risk Profiling Tool	1	1	1	1
Asset Allocation Tool	1	5	1	1
Fund Research Tools	5	5	5	5
Fund Performance Tool	5	5	5	5
		5		5
Client Trading	1		1	
Platform Access - Client	5	5	5	5
Back Office Integration	5	5	5	5
	0	0	0	0
On Platform Re- Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	5
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee Applied	5	5	5	5
Probate Valuation Fee £150k for 15 holdings (£)	5	5	5	5

Model Portfolio Adviser   Led		ī	I	I	ı
Model Portfolio   Availability   5		5	5	5	5
Availability   S					
Drawdown    Draw		5	5	5	5
Dension Lump Sum	1	5	5	5	5
Automatic Withdrawals   S		5	5	5	5
Number of Income	Capped Drawdown	5	1	5	5
Options   S   S   S   S   S   S   S   S   S	Automatic Withdrawals	5	5	5	5
Income Frequency   S		5	5	5	3
Bare or Absolute Trusts   Available   Discretionary Trusts   Available   Discretionary Trusts   S   S   S   S   S   S   S   S   S	Natural Income	5	5	5	5
Available	Income Frequency	5	5	5	5
Available		5	5	5	5
Raymond James - Option   Raymond James - Option   Raymond James - Option   Raymond James   Parmenion Capital   Raymond James   Investment Services   Parmenion Capital Raymond James   Investment Services   Investment Services   Investment Services   Investment Services   Parmenion Capital Raymond James   Investment Services   I		5	5	5	5
1	Total	169	169	169	167
1		Raymond James - Option	Raymond James - Option	Raymond James - Option	
Linked Accounts Facility for Charging Available   S		1	2	3	
Investment Services   Investment Services   Investment Services   Investment Services					
for Charging Available         5         5         5           Adviser and Consumer Product         1         1         1           ISA         5         5         5         5           ISA Transfer         5         5         5         5           Bond Available         5         5         5         5           Online Illustrations         5         5         5         5           Online Client Valuations         5         5         5         5           Online Client Valuations         5         5         5         5           Online Contribution         5         5         5         5           Online Contribution         5         5         5         5           History Available         5         5         5         5           Consolidated Tax Voucher         5         5         5         5           Bulk Trading         5         5         5         5           Automated Rebalancing Function         1         1         1         5           Wrapper Specific Investment Strategy         5         5         5         5         5           Risk Profiling Tool         5		Investment Services	Investment Services	Investment Services	
Product         1         2         1 </td <td></td> <td>5</td> <td>5</td> <td>5</td> <td>5</td>		5	5	5	5
ISA Transfer		1	1	1	1
Bond Available         5         5         5         5           Online Illustrations         5         5         5         5           Online Client Valuations         5         5         5         5           Online Contribution         5         5         5         5           Online Contribution         5         5         5         5           Online Contribution         5         5         5         5           History Available         5         5         5         5           Consolidated Tax Voucher         5         5         5         5           Bulk Trading         5         5         5         5           Automated Rebalancing Function         1         1         1         5           Wrapper Specific Investment Strategy         5         5         5         5           Wrapper Specific Investment Strategy         5         5         5         5           Risk Profiling Tool         5         5         5         5           Asset Allocation Tool         5         5         5         5           Fund Research Tools         5         5         5         5 <td< td=""><td>ISA</td><td>5</td><td>5</td><td>5</td><td>5</td></td<>	ISA	5	5	5	5
Bond Available         5         5         5         5           Online Illustrations         5         5         5         5           Online Client Valuations         5         5         5         5           Online Contribution         5         5         5         5           Online Contribution         5         5         5         5           Online Contribution         5         5         5         5           History Available         5         5         5         5           Consolidated Tax Voucher         5         5         5         5           Bulk Trading         5         5         5         5           Automated Rebalancing Function         1         1         1         5           Wrapper Specific Investment Strategy         5         5         5         5           Wrapper Specific Investment Strategy         5         5         5         5           Risk Profiling Tool         5         5         5         5           Asset Allocation Tool         5         5         5         5           Fund Research Tools         5         5         5         5 <td< td=""><td>ISA Transfer</td><td>5</td><td>5</td><td>5</td><td>5</td></td<>	ISA Transfer	5	5	5	5
Online Illustrations         5         5         5         5           Online Client Valuations         5         5         5         5           Online Contribution         5         5         5         5           Online Contribution         5         5         5         5           History Available         5         5         5         5           Consolidated Tax Voucher         5         5         5         5           Bulk Trading         5         5         5         5           Automated Rebalancing Function         1         1         1         5           Wrapper Specific Investment Strategy         5         5         5         5         5           Wrapper Specific Investment Strategy         5         5         5         5         5         5           Risk Profiling Tool         5         5         5         5         5         5           Risk Profiling Tool         5         5         5         5         5         5           Asset Allocation Tool         5         5         5         5         5         5           Fund Research Tools         5         5         5		5	5	5	5
Online Client Valuations         5         5         5           Online Transaction History         5         5         5           Online Contribution         5         5         5           History Available         5         5         5           Consolidated Tax Voucher         5         5         5           Bulk Trading         5         5         5           Automated Rebalancing Function         1         1         1         5           Wrapper Specific Investment Strategy         5         5         5         5         5           Risk Profiling Tool         5         5         5         5         5         5           Risk Profiling Tool         5         5         5         5         5         5         5           Asset Allocation Tool         5	Online Illustrations	5		5	5
Online Transaction History         5         5         5           Online Contribution         5         5         5           History Available         5         5         5           Consolidated Tax Voucher         5         5         5           Bulk Trading         5         5         5           Automated Rebalancing Function         1         1         1           Wrapper Specific Investment Strategy         5         5         5           Risk Profiling Tool         5         5         5           Asset Allocation Tool         5         5         5           Fund Research Tools         5         5         5           Fund Performance Tool         5         5         5           Client Trading         1         1         1         1           Platform Access - Client         5         5         5         5           Back Office Integration         5         5         5         5           Pension Application         0         0         0         0           On Platform Re-         5         5         5         5		5		5	
Online Contribution         5         4         8		5		5	
Consolidated Tax Voucher         5         5         5           Bulk Trading         5         5         5           Automated Rebalancing Function         1         1         1         5           Wrapper Specific Investment Strategy         5         5         5         5         5           Risk Profiling Tool         5		5	5	5	5
Bulk Trading       5       5       5         Automated Rebalancing Function       1       1       1         Wrapper Specific Investment Strategy       5       5       5         Risk Profiling Tool       5       5       5         Asset Allocation Tool       5       5       5         Fund Research Tools       5       5       5         Fund Performance Tool       5       5       5         Client Trading       1       1       1       1         Platform Access - Client       5       5       5       5         Back Office Integration       5       5       5       5         Pension Application       0       0       0       0         On Platform Re-       5       5       5       5					
Automated Rebalancing Function       1       1       1       5         Wrapper Specific Investment Strategy       5       5       5       5         Risk Profiling Tool       5       5       5       5         Asset Allocation Tool       5       5       5       5         Fund Research Tools       5       5       5       1         Fund Performance Tool       5       5       5       5         Client Trading       1       1       1       1         Platform Access - Client       5       5       5       5         Back Office Integration       5       5       5       5         Pension Application       0       0       0       0         On Platform Re-       5       5       5       5	Consolidated Tax Voucher				5
Function       1       1       1       5         Wrapper Specific Investment Strategy       5       5       5       5         Risk Profiling Tool       5       5       5       5         Asset Allocation Tool       5       5       5       5         Fund Research Tools       5       5       5       1         Fund Performance Tool       5       5       5       5         Client Trading       1       1       1       1         Platform Access - Client       5       5       5       5         Back Office Integration       5       5       5       5         Pension Application       0       0       0       0         On Platform Re-       5       5       5       5		5	5	5	5
Investment Strategy		1	1	1	5
Asset Allocation Tool 5 5 5 5 5 5 5 1 1 Fund Research Tools 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5		5	5	5	5
Fund Research Tools       5       5       1         Fund Performance Tool       5       5       5         Client Trading       1       1       1       1         Platform Access - Client       5       5       5       5         Back Office Integration       5       5       5       5         Pension Application       0       0       0       0         On Platform Re-       5       5       5       5	Risk Profiling Tool	5	5	5	5
Fund Performance Tool         5         5         5           Client Trading         1         1         1         1           Platform Access - Client         5         5         5         5           Back Office Integration         5         5         5         5           Pension Application         0         0         0         0           On Platform Re-         5         5         5         5	Asset Allocation Tool	5	5	5	5
Client Trading       1       1       1       1         Platform Access - Client       5       5       5       5         Back Office Integration       5       5       5       5         Pension Application       0       0       0       0         On Platform Re-       5       5       5       5	Fund Research Tools	5	5	5	1
Platform Access - Client         5         5         5           Back Office Integration         5         5         5           Pension Application         0         0         0         0           On Platform Re-         5         5         5         5	Fund Performance Tool	5	5	5	5
Back Office Integration         5         5         5           Pension Application         0         0         0           On Platform Re-         5         5         5	Client Trading	1	1	1	1
Pension Application 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Platform Access - Client	5	5	5	5
Pension Application         0         0         0         0           On Platform Re-         5         5         5         5	Back Office Integration	5	5	5	5
On Platform Re-		0		0	0
ı ~	On Platform Re-	5	5	5	5
Off Platform Re- Registration 5 5 5	Off Platform Re-	5	5	5	5

	I_	1_	<u></u>	I_ 1
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee Applied	1	1	1	5
Probate Valuation Fee £150k for 15 holdings (£)	3	3	3	5
Model Portfolio Adviser Led	5	5	5	5
Model Portfolio Availability	5	5	5	5
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds	5	5	5	5
Pension Lump Sum	5			5
Capped Drawdown	5	5	5	5
Automatic Withdrawals	5	5	5	5
Number of Income Options	5	5	5	5
Natural Income	5	5	5	5
Income Frequency	5	5	5	5
Bare or Absolute Trusts				
Available	5	5	5	1
Discretionary Trusts Available	5	5	5	1
Total	167	167	167	165
	Wealthtime Classic	lamas Hay Muan	AAG CAMAALIA Bladfaaa	
	Platform Wealthtime Classic	James Hay Wrap James Hay Partnership	M&G Wealth Platform M&G Wealth	<b>Wealthtime Platform</b> Wealthtime
Linked Accounts Facility	Platform Wealthtime Classic			
Linked Accounts Facility for Charging Available				
	Wealthtime Classic	James Hay Partnership		Wealthtime
for Charging Available Adviser and Consumer	Wealthtime Classic 5	James Hay Partnership 5	M&G Wealth 5	Wealthtime 5
for Charging Available Adviser and Consumer Product	Wealthtime Classic  5	James Hay Partnership 5	M&G Wealth 5	Wealthtime 5
for Charging Available Adviser and Consumer Product ISA	Wealthtime Classic  5	James Hay Partnership  5  1  5	M&G Wealth 5	Wealthtime 5
for Charging Available Adviser and Consumer Product ISA ISA Transfer	Wealthtime Classic  5  1  5  5	James Hay Partnership  5  1  5  5	M&G Wealth  5  1  5  5	Wealthtime  5  1  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available	Wealthtime Classic  5  1  5  5  5	James Hay Partnership  5  1  5  5  5	M&G Wealth  5  1  5  5  5	Wealthtime  5  1  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations	Wealthtime Classic  5  1  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  1  1  1  1  1  1  1  1  1	M&G Wealth  5  1  5  5  5  5	Wealthtime  5  1  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations	Wealthtime Classic  5  1  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  1  5  1  5  5  5	M&G Wealth  5  1  5  5  5  5  5	Wealthtime  5  1  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution	Wealthtime Classic  5  1  5  5  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  1  5  5  5  1  5  1	M&G Wealth  5  1  5  5  5  5  5	Wealthtime  5  1  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher	Wealthtime Classic  5  1  5  5  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  1  5  5  5  1  5  5  5  5	M&G Wealth  5  1  5  5  5  5  5  5  5	Wealthtime  5  1  5  5  5  5  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing	Wealthtime Classic  5  1  5  5  5  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  1  5  5  5  1  5  5  5  5	M&G Wealth  5  1  5  5  5  5  5  5  5  5	Wealthtime  5  1  5  5  5  5  5  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading	Wealthtime Classic  5  1  5  5  5  5  5  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  5  5  5  5  5  5  5  5  5	M&G Wealth  5  1  5  5  5  5  5  5  5  6  7  8  8  8  8  8  8  8  8  8  8  8  8	Wealthtime  5  1  5  5  5  5  5  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific	Wealthtime Classic  5  1  5  5  5  5  5  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  5  5  5  5  1  1  1  1  1	M&G Wealth  5  1  5  5  5  5  5  5  5  6  7  8  8  8  8  8  8  8  8  8  8  8  8	Wealthtime  5  1  5  5  5  5  5  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy	Wealthtime Classic         5         1         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5	James Hay Partnership  5  1  5  5  5  5  5  5  1  5  5  1  5  5	M&G Wealth  5  1  5  5  5  5  5  5  1  5  1  5  5	Wealthtime  5  1  5  5  5  5  5  5  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool	Wealthtime Classic  5  1  5  5  5  5  5  5  5  5  5  5  5	James Hay Partnership  5  1  5  5  5  5  1  5  1  5  1  5  1  1	M&G Wealth  5  1  5  5  5  5  5  1  1  5  1  1  1	Wealthtime  5  1  5  5  5  5  5  5  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool	Wealthtime Classic         5         1         5	James Hay Partnership  5  1  5  5  5  5  5  1  5  1  5  1  1	M&G Wealth  5  1  5  5  5  5  5  5  1  5  1  5  1  5  1  5  1	Wealthtime  5  1  5  5  5  5  5  5  5  5  5  5  5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool Fund Research Tools Fund Performance Tool	Wealthtime Classic         5         1         5	James Hay Partnership  5  1  5  5  5  5  5  1  5  5  1  1  5  5	M&G Wealth  5  1  5  5  5  5  5  5  1  5  1  5  5	Wealthtime         5         1         5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool Fund Research Tools	Wealthtime Classic         5         1         5	James Hay Partnership  5  1  5  5  5  5  5  1  5  1  5  1  1	M&G Wealth  5  1  5  5  5  5  5  5  1  5  1  5  5	Wealthtime         5         1         5

Back Office Integration	5	5	5	5
Pension Application	0	0	0	0
On Platform Re-				
Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	5
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee Applied	5	5	5	5
Probate Valuation Fee £150k for 15 holdings (£)	5	5	5	5
Model Portfolio Adviser Led	5	5	5	5
Model Portfolio Availability	5	5	5	5
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds Pension Lump Sum	1	5	5	5
Capped Drawdown	5	5	5	5
Automatic Withdrawals	5	5	5	5
Number of Income Options	1	3	3	3
Natural Income	1	5	5	1
Income Frequency	5	5	5	4
Bare or Absolute Trusts	3			'
Available	5	5	1	1
	5	5	1	1
Available Discretionary Trusts		5 163	1 1 163	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Available Discretionary Trusts Available	5 165 Aviva Platform	163 HL Service	1 163 James Hay Modular iPlan	162 Funds & Shares Service
Available Discretionary Trusts Available <b>Total</b>	5	163	1 163	162
Available Discretionary Trusts Available	5 165 Aviva Platform	163 HL Service	1 163 James Hay Modular iPlan	162 Funds & Shares Service
Available Discretionary Trusts Available Total Linked Accounts Facility	5 165 Aviva Platform Aviva	163 HL Service Hargreaves Lansdown	1 163 James Hay Modular iPlan James Hay Partnership	162 Funds & Shares Service
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer	5 165 Aviva Platform Aviva	163 HL Service Hargreaves Lansdown	1 163 James Hay Modular iPlan James Hay Partnership 1	162 Funds & Shares Service AJ Bell Investcentre
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product	5 165 Aviva Platform Aviva 1	163 HL Service Hargreaves Lansdown 1	1 163 James Hay Modular iPlan James Hay Partnership 1	162 Funds & Shares Service AJ Bell Investcentre 1
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA	5 165 Aviva Platform Aviva 1	163 HL Service Hargreaves Lansdown  1  1	1 163 James Hay Modular iPlan James Hay Partnership 1	162 Funds & Shares Service AJ Bell Investcentre  1 1
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer	5 165 Aviva Platform Aviva 1 1 5	163 HL Service Hargreaves Lansdown  1  5 5	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5	162 Funds & Shares Service AJ Bell Investcentre  1 1 5 5
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available	5 165 Aviva Platform Aviva 1 1 5 5	163 HL Service Hargreaves Lansdown  1  5  5  1	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5	162 Funds & Shares Service AJ Bell Investcentre  1  1  5  5  1
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations	5  165  Aviva Platform  Aviva  1  1  5  5  1  5  5	163 HL Service Hargreaves Lansdown  1  5  5  1	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 1	162 Funds & Shares Service AJ Bell Investcentre  1  1  5  5  1
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations	5  165  Aviva Platform  Aviva  1  1  5  5  1  5  5	163 HL Service Hargreaves Lansdown  1  5  5  1  5  5	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 1 5 5	162 Funds & Shares Service AJ Bell Investcentre  1 1 5 5 1 5 1 5
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution	5 165 Aviva Platform Aviva 1 1 5 5 5 5 5 5 5	163 HL Service Hargreaves Lansdown  1  5  5  5  1  5  5  5	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 1 5 5	162 Funds & Shares Service AJ Bell Investcentre  1 1 5 5 1 5 1 5
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher	5 165 Aviva Platform Aviva 1 1 5 5 5 5 5 5 5	163 HL Service Hargreaves Lansdown  1  1  5  5  5  5  5  5  5	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 5 1 5 5 5 5	162 Funds & Shares Service AJ Bell Investcentre  1 1 5 5 5 1 5 5 5 5
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available	5  165  Aviva Platform  Aviva  1  1  5  5  5  5  5  5	163 HL Service Hargreaves Lansdown  1  1  5  5  5  1  5  5  5  5	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 5 5 5 5	162 Funds & Shares Service AJ Bell Investcentre  1  1  5  5  1  5  5  5  5  5  5
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing	5  165  Aviva Platform  Aviva  1  1  5  5  5  5  5  5  5  5	163 HL Service Hargreaves Lansdown  1  1  5  5  5  5  5  5  5  5	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 5 5 5 5 5 5	162 Funds & Shares Service AJ Bell Investcentre  1  1  5  5  1  5  5  5  5  5  5
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific	5  165  Aviva Platform  Aviva  1  1  5  5  5  5  5  5  5  5	163 HL Service Hargreaves Lansdown  1  1  5  5  5  5  5  6  7  6  7  7  8  8  8  8  8  8  8  8  8  8  8	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 5 5 5 5 5 5	162 Funds & Shares Service AJ Bell Investcentre  1  1  5  5  1  5  5  5  5  5  5
Available Discretionary Trusts Available Total  Linked Accounts Facility for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy	5 165 Aviva Platform Aviva  1 1 5 5 5 5 5 5 5 5 5 5 5	163 HL Service Hargreaves Lansdown  1  1  5  5  5  5  5  6  7  7  8  9  9  9  1  1  1  1  1  1  1  1  1  1	1 163 James Hay Modular iPlan James Hay Partnership 1 1 5 5 5 1 5 5 5 1 5 1 5 5 1 5 5 5 5	162 Funds & Shares Service AJ Bell Investcentre  1  1  5  5  5  5  5  5  5  5  5

Fund Research Tools	5	5	5	5
Fund Performance Tool	5	5	5	5
Client Trading		5	5	5
Platform Access - Client	5	5	5	5
Back Office Integration	5	0	5	5
Pension Application	0	5	5	0
On Platform Re- Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	5
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee Applied	5	5	1	5
Re-Registration Off Fee Applied	5	1	5	1
Probate Valuation Fee £150k for 15 holdings (£)	5	5	5	1
Model Portfolio Adviser Led	5	1	5	5
Model Portfolio Availability	5	5	5	5
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds Pension Lump Sum	5	5	5	5
Capped Drawdown	5	5	5	5
Automatic Withdrawals	5	5	5	5
Number of Income Options	3	3	5	5
Natural Income	5	5	5	5
Income Frequency	5	5	5	5
Bare or Absolute Trusts Available	1	5	1	5
Discretionary Trusts Available	5	5	1	1
Total	155	154	154	153
	Aegon Retirement Choices (ARC) Aegon	Morningstar Wealth Platform Morningstar Wealth Platform		Wealth Platform - MyCredo Credo
Linked Accounts Facility for Charging Available	1	1	1	5
Adviser and Consumer Product	1	1	5	1
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	1	5	5	1
Online Illustrations	5	5	5	1
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution	5	5	5	5
History Available				
Consolidated Tax Voucher	5	5	5	5

Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool 1	
Investment Strategy   S	
Risk Profiling Tool         1         5         1         1           Asset Allocation Tool         5         1         5         5           Fund Research Tools         5         1         5         5           Fund Performance Tool         5         5         5         5           Client Trading         5         1         5         5           Platform Access - Client         5         5         5         5           Back Office Integration         5         5         5         5           Pension Application         0	
Asset Allocation Tool 5	
Fund Research Tools 5	
Fund Performance Tool 5	
Client Trading         5         1         5         5           Platform Access - Client         5         5         5         5           Back Office Integration         5         5         5         5           Pension Application         0         0         0         0           On Platform Re-Registration         5         5         5         5           Registration         5         5         5         5         5           Registration         5 <td< td=""><td></td></td<>	
Platform Access - Client   S   S   S   S   S   S   S   S   S	
Back Office Integration         5         5         5           Pension Application         0         0         0         0           On Platform Re-Registration         5         5         5         5           Off Platform Re-Registration         5         5         5         5           Segistration         5         5         5         5         5           Electronic Re-Registration On Fee Applied         5         5         5         5         5         5           Re-Registration Off Fee Applied         5         5         5         1         1         1         1         4         4         4         1         1         1         4         4         1         4         4         4         4         5	
Pension Application         0	
On Platform Re-Registration         5<	
Registration         5         5         5         5           Off Platform Re-Registration         5         5         5         5           Electronic Re-Registration On Fee Applied         5         5         5         5           Re-Registration Off Fee Applied         5         5         5         5           Re-Registration Off Fee Applied         5         5         1         1         1           Probate Valuation Fee E150k for 15 holdings (£)         5         5         5         3         3           Model Portfolio Adviser Led         5         5         5         5         5         5           Model Portfolio Availability         5         5         5         5         5         5           Availability         5         5         5         5         5         5         5           FAD (Flexi Access Drawdown)         5	
Off Platform Re-Registration         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         8         5         8         5         8         5         8         5         8         5         8         5         8         5         8         5         8         5         8         5         8         5         8         9         8         8         8         9         8         8         9         8         9         8         9         8         9	
Registration         5         5         5         5           Electronic Re-Registration         5         5         5         5           Re-Registration On Fee Applied         5         5         5         5           Re-Registration Off Fee Applied         5         5         1         1           Probate Valuation Fee E150k for 15 holdings (£)         5         5         5         3           Model Portfolio Adviser Led         5         5         5         5         5           Model Portfolio Availability         5         5         5         5         5           FAD (Flexi Access Drawdown)         5         5         5         5         5         5           Uncrystalised Funds Pension Lump Sum         5	
Re-Registration On Fee Applied         5         5         5         5         5         8         Applied         5         5         5         1         1         1         Applied         1         1         1         Applied         1         1         Applied         1         1         1         Applied         1         1         1         Applied         1         1         1         Applied         1         1         1         3	
Applied       5       5       5         Re-Registration Off Fee Applied       5       1       1         Probate Valuation Fee £150k for 15 holdings (£)       5       5       5         Model Portfolio Adviser Led       5       5       5       5         Model Portfolio Availability       5       5       5       5         FAD (Flexi Access Drawdown)       5       5       5       5       5         Uncrystalised Funds Pension Lump Sum       5       5       5       5       5       5         Capped Drawdown       1       5       1       5       5         Automatic Withdrawals       5       5       5       5       5         Number of Income Options       5       3       1       3       3         Natural Income       5       5       2       3	
Re-Registration Off Fee Applied         5         1         1           Probate Valuation Fee £150k for 15 holdings (£)         5         5         5         3           Model Portfolio Adviser Led         5         5         5         5         5           Model Portfolio Availability         5         5         5         5         5           FAD (Flexi Access Drawdown)         5         5         5         5         5         5           Uncrystalised Funds Pension Lump Sum         5	
Probate Valuation Fee £150k for 15 holdings (£)         5         5         3           Model Portfolio Adviser Led         5         5         5         5           Model Portfolio Availability         5         5         5         5           FAD (Flexi Access Drawdown)         5         5         5         5         5         5           Uncrystalised Funds Pension Lump Sum         5	
### ##################################	
Led       5       5       5       5         Model Portfolio Availability       5       5       5       5         FAD (Flexi Access Drawdown)       5       5       5       5         Uncrystalised Funds Pension Lump Sum       5       5       5       5         Capped Drawdown       1       5       1       5         Automatic Withdrawals       5       5       5       5         Number of Income Options       5       3       1       3         Natural Income       5       5       1       5         Income Frequency       4       5       2       3	
Availability       5       5       5       5         FAD (Flexi Access Drawdown)       5       5       5       5         Uncrystalised Funds Pension Lump Sum       5       5       5       5         Capped Drawdown       1       5       1       5         Automatic Withdrawals       5       5       5       5         Number of Income Options       5       3       1       3         Natural Income       5       5       1       5         Income Frequency       4       5       2       3	
Drawdown)         5         5         5         5           Uncrystalised Funds Pension Lump Sum         5         5         5         5           Capped Drawdown         1         5         1         5           Automatic Withdrawals         5         5         5         5           Number of Income Options         5         3         1         3           Natural Income         5         5         1         5           Income Frequency         4         5         2         3	
Pension Lump Sum       5       5       5         Capped Drawdown       1       5       1       5         Automatic Withdrawals       5       5       5       5         Number of Income Options       5       3       1       3         Natural Income       5       5       1       5         Income Frequency       4       5       2       3	
Automatic Withdrawals         5         5         5         5           Number of Income Options         5         3         1         3           Natural Income         5         5         1         5           Income Frequency         4         5         2         3	
Number of Income Options         5         3         1         3           Natural Income         5         5         1         5           Income Frequency         4         5         2         3	
Options         5         3         1         3           Natural Income         5         5         1         5           Income Frequency         4         5         2         3	
Natural Income         5         5         1         5           Income Frequency         4         5         2         3	
Income Frequency 4 5 2 3	
Available 1 1 1 0	
Discretionary Trusts Available  1	
Total 152 151 146 145	
: invest Select Platform SS&C Hubwise Platform LV= Platform Willis Owen Platform Ltd SS&C Hubwise LV= Platform LV=	rm Services
Linked Accounts Facility for Charging Available 5 5 1	
Adviser and Consumer Product 1 1 1 1	
ISA 5 5 5	
ISA Transfer 5 5 5	
Bond Available 1 5 5 1	
Online Illustrations 5 5 5 5	

	-	I <sub>-</sub>	I_	-  -
Online Transaction History	5	5	5	5
Online Contribution	5	5	5	5
History Available				
Consolidated Tax Voucher		5	5	5
Bulk Trading	1	5	5	5
Automated Rebalancing Function	0	1	5	5
Wrapper Specific Investment Strategy	1	5	5	5
Risk Profiling Tool	5	1	1	1
Asset Allocation Tool	5	1	1	1
Fund Research Tools	5	1	1	1
Fund Performance Tool	5	1	1	1
	5	5		
Client Trading			1	1
	5	5	5	5
	0	5	5	1
	5	0	0	0
On Platform Re- Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	5
	5	5	5	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee	5	1	1	5
Applied				
Probate Valuation Fee £150k for 15 holdings (£)	5	5	5	5
Model Portfolio Adviser				
Led	0	5	5	5
Model Portfolio				
Availability	5	5	5	5
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds	5	5	5	5
Pension Lump Sum	5	5		5
Capped Drawdown	5	1	5	5
Automatic Withdrawals	5	5	5	5
Number of Income Options	3	3	3	5
Natural Income	5	5	5	5
Income Frequency	5	2	1	5
Bare or Absolute Trusts Available	1	5	1	1
Discretionary Trusts	1	1	1	1
Available	145	144	142	141
		144	143	141
	SS&C Hubwise Platform intelliflo wealthlink SS&C Hubwise	<b>AJ Bell</b> AJ Bell	<b>Pro Icon Basis Points</b> James Brearley	<b>7IM Platform - Self Invest</b> 7IM
Linked Accounts Facility				
for Charging Available	5	1	5	5
Adviser and Consumer				
המעוזכו מווע כטווזנוווופי	1	1	<b>l</b> 1	1

ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	1	1	5	1
Online Illustrations	5	5	1	1
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution History Available	5	5	5	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	1	5	5
Automated Rebalancing Function	5	1	5	0
Wrapper Specific Investment Strategy	5	5	0	5
Risk Profiling Tool	1	1	1	1
Asset Allocation Tool	1	1	1	1
Fund Research Tools	1	5	5	1
Fund Performance Tool	1	5	5	5
	1	5	5	1
Client Trading Platform Access - Client	5	5	5	5
	5	0	5	0
Back Office Integration				
Pension Application	0	5	0	3
On Platform Re- Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	5
Electronic Re-Registration	5	5	0	5
Re-Registration On Fee Applied	5	5	0	5
Re-Registration Off Fee Applied	1	5	0	5
Probate Valuation Fee £150k for 15 holdings (£)	5	0	0	5
Model Portfolio Adviser Led	5	1	5	0
Model Portfolio Availability	5	5	5	1
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds Pension Lump Sum	5	5	5	5
Capped Drawdown	5	5	5	5
Automatic Withdrawals	5	5	5	5
Number of Income Options	3	3	3	3
Natural Income	5	5	5	5
Income Frequency	1	5	5	5
Bare or Absolute Trusts				
Available	1	1	1	1
Discretionary Trusts Available	1	1	1	1
Total	139	138	134	131
	Fund Supermarket	Online Investment Service	abrdn FundZone	Interactive Investor -

Fidelity Personal Investing	Bestinvest	abrdn	Investor Essentials Interactive Investor
5	1	1	5
	_		
1	1	1	1
5	5	5	5
5	5	5	5
1	1	1	1
5	5	5	0
5	5	5	5
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3	0	5	1
5	1	5	5
4	0	5	1
	5 1 1 5 5 1 5 1 5 5 6 7 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	5       5         5       5         5       5         5       5         5       5         5       5         6       0         7       1         8       1         8       5         9       5         5	5       1       1         1       1       1         5       5       5         5       5       5         5       5       5         5       5       5         5       5       5         5       5       5         6       5       5         6       6       6         7       1       1         8       1       1         9       5       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1         2       2       3         3       5       1         3       5       1         3       5       1         3       5       1         3       5       1         3       5       1         4       5       5

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Bare or Absolute Trusts Available	0	0	5	1
Discretionary Trusts Available	0	О	5	1
Total	130	126	125	125
	Interactive Investor - Investor Service Plan Interactive Investor	Interactive Investor - Super Investor Service Plan Interactive Investor	Charles Stanley Direct Charles Stanley & Co Ltd	Bank of Scotland Share Dealing Service Bank of Scotland
Linked Accounts Facility for Charging Available	5	5	1	1
Adviser and Consumer Product	1	1	1	1
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	1	1	1	1
Online Illustrations	0	0	1	0
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution History Available	5	5	5	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	1	5
Automated Rebalancing Function	0	0	0	0
Wrapper Specific Investment Strategy	1	1	1	1
Risk Profiling Tool	1	1	1	1
Asset Allocation Tool	1	1	1	1
Fund Research Tools	5	5	5	5
Fund Performance Tool	5	5	5	5
Client Trading	5	5	5	5
Platform Access - Client	5	5	5	5
Back Office Integration	0	0	0	0
Pension Application	5	5	5	3
On Platform Re- Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	5
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee Applied	1	1	1	5
Probate Valuation Fee £150k for 15 holdings (£)	3	3	1	5
Model Portfolio Adviser Led	1	1	0	1
Model Portfolio Availability	5	5	5	1
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds Pension Lump Sum	5	5	5	5

Capped Drawdown	5	5	5	5
Automatic Withdrawals	1	1	5	1
Number of Income	_		<u> </u>	_
Options	1	1	3	1
Natural Income	5	5	5	5
Income Frequency	1	1	4	1
Bare or Absolute Trusts	_			_
Available	1	1	1	1
Discretionary Trusts	1	1	1	1
Available Total	125	125	124	121
Total	Halifax Share Dealing	Interactive Investor -		Interactive Investor -
	Service	Pension Essentials	Service	Pension Builder
	Halifax	Interactive Investor	Aviva	Interactive Investor
Linked Accounts Facility	4	-		_
for Charging Available	1	5	1	5
Adviser and Consumer Product	1	1	1	1
ISA	5	5	5	1
ISA Transfer	5	1	5	1
Bond Available	1	1	1	1
Online Illustrations	0	0	5	0
Online Client Valuations	5	5	5	5
Online Transaction History		5	5	5
Online Contribution	,	5	5	5
History Available	5	5	5	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	5	5
Automated Rebalancing Function	0	0	1	0
Wrapper Specific	1	1	5	1
Investment Strategy	4	<u></u>	<u></u>	4
Risk Profiling Tool	1	1	1	1
Asset Allocation Tool	1	1	1	1
Fund Research Tools	5	5	5	5
Fund Performance Tool	5	5	5	5
Client Trading	5	5	5	5
Platform Access - Client	5	5	5	5
Back Office Integration	0	0	0	0
Pension Application	3	5	5	5
On Platform Re- Registration	5	5	5	5
Off Platform Re- Registration	5	5	1	5
Electronic Re-Registration	5	5	1	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee Applied	5	1	5	1
Probate Valuation Fee £150k for 15 holdings (£)	5	3	5	3
Model Portfolio Adviser Led	1	1	0	1

Model Portfolio Availability	1	5	1	5
FAD (Flexi Access	5	5	5	5
Drawdown)				
Uncrystalised Funds Pension Lump Sum	5	5	5	5
Capped Drawdown	5	5	1	5
Automatic Withdrawals	1	1	1	1
Number of Income Options	1	1	1	1
Natural Income	5	5	<u> </u>  1	5
	1	1	4	
Income Frequency	1	1	<del>4</del> 	1
Bare or Absolute Trusts Available	1	1	1	1
Discretionary Trusts Available	1	1	1	1
Total	121	121	119	117
	Consult Investment	Lloyds Bank Share Dealing	Self Directed Service	
	Smart Investor Barclays	<b>Account</b> Lloyds Bank	Close Asset Management Ltd	Share Dealing Service IWeb
Linked Accounts Facility for Charging Available	1	1	1	1
Adviser and Consumer Product	1	1	1	1
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	5	1	1	1
Online Illustrations	0	0	0	0
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution				
History Available	5	5	0	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	1	5	1	1
Automated Rebalancing	1	0	0	0
Function	1	0	0	U
Wrapper Specific Investment Strategy	1	1	0	1
Risk Profiling Tool	1	1	1	1
Asset Allocation Tool	5	1	1	1
Fund Research Tools	5	5	5	5
Fund Performance Tool	5	5	5	5
Client Trading	5	5	5	5
Platform Access - Client	5	5	5	5
Back Office Integration	0	0	1	0
Pension Application	0	0	0	0
On Platform Re-	C			c
Registration	5	5	<u> </u>	5 
Off Platform Re- Registration	5	5	5	5
Electronic Re-Registration	5	5	1	5
Re-Registration On Fee			-	_
Applied	5	5	5	5

	<u> </u>	T	T	T 1
Re-Registration Off Fee	5	5	5	5
Applied				
Probate Valuation Fee	5	5	0	5
£150k for 15 holdings (£)  Model Portfolio Adviser				
Led	1	1	1	1
Model Portfolio				
Availability	1	1	1	1
FAD (Flexi Access				
Drawdown)	0	0	5	0
Uncrystalised Funds				
Pension Lump Sum	0	0	5	0
Capped Drawdown	0	0	5	0
Automatic Withdrawals	1	0	1	1
Number of Income				
Options	5	1	1	1
Natural Income	5	5	5	5
Income Frequency	5	1	1	1
Bare or Absolute Trusts				
Available	1	1	1	1
Discretionary Trusts	_		i.	
Available	1	1	1	1
Total	116	102	100	99
	Cogo lavostarouto	X O CO UK	Vanguard Investor	shareDeal active
	Saga Investments Platform	X-O.CO.UK  Jarvis Investment	Platform	Jarvis Investment
	Saga Investments	Management	Vanguard Asset	Management
			Management	1 101 1
Linked Accounts Facility	1	0	0	1
for Charging Available	1	0	0	1
for Charging Available Adviser and Consumer	1	0	0	1
for Charging Available Adviser and Consumer Product	1	1	1	1
for Charging Available Adviser and Consumer Product ISA	1	1	0 1 5	1
for Charging Available Adviser and Consumer Product ISA ISA Transfer	1 5 5	1	0 1 5 5	1
for Charging Available Adviser and Consumer Product ISA	1	1	0 1 5	1
for Charging Available Adviser and Consumer Product ISA ISA Transfer	1 5 5	1 5 5	0 1 5 5	1 5 5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available	1 5 5	1 5 5 1	0 1 5 5	1 5 5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations	1 5 5 1 5 5	1 5 5 1 5	0 1 5 5 1	1 5 5 1
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations	1 5 5 1 5 5	1 5 5 1 5 5 5	0 1 5 5 1 5 5	1 5 5 1 0 5 5 5 5 5 5 5 1 1 1 1 1 1 1 1
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History	1 5 5 1 5 5	1 5 5 1 5 5	0 1 5 5 1 5 5	1 5 5 1 0 5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution	1 5 5 1 5 5 5 5 5 5 5	1 5 5 1 5 5 5	0 1 5 5 1 5 5	1 5 5 1 0 5 5 5 5 5 5 5 1 1 1 1 1 1 1 1
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available	1 5 5 1 5 5 5 5 5 5 5	1 5 5 1 5 5 5 5	0 1 5 5 5 1 5 5 5 5 5 5	1 5 5 1 0 5 5 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher	1 5 5 5 5 5 5 5 5 5	1 5 5 5 5 5 0 0 0 0	0 1 5 5 5 5 5 6 0	1 5 5 1 0 5 0 5 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading	1 5 5 5 5 5 5 5 5 5	1 5 5 5 5 5 0 0	0 1 5 5 5 1 5 5 5 5 5 5	1 5 5 1 0 5 5 0 5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing	1 5 5 5 1 5 5 5 5 5 5 5 5 5 5 5	1 5 5 1 5 5 5 5 5 0 0	0 1 5 5 1 5 5 5 5 6 0 0	1 5 5 1 0 5 0 5 0 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function	1 5 5 5 5 5 5 5 5 5	1 5 5 5 5 5 0 0 0 0	0 1 5 5 5 5 5 6 0	1 5 5 1 0 5 0 5 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific	1 5 5 5 1 5 5 5 5 5 5 5 5 5 5 5	1 5 5 1 5 5 5 5 5 0 0	0 1 5 5 1 5 5 5 5 6 0 0	1 5 5 1 0 5 0 5 0 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy	1 5 5 5 1 5 5 5 5 1 5 1 1 5 1	1 5 5 5 1 5 5 5 0 0 0 0	0 1 5 5 5 1 5 5 5 6 0 0	1 5 5 5 1 0 5 0 5 0 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool	1 5 5 5 1 5 5 5 1 5 1 1 1 1	1 5 5 5 1 5 5 5 0 0 0 0 1	0 1 5 5 5 1 5 5 5 6 0 0 0 1	1 5 5 1 0 5 5 0 5 0 0 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool	1 5 5 5 1 5 5 5 5 1 5 1 1 1 1	1	0 1 5 5 5 1 5 5 5 0 0 0 1 1 1	1 5 5 1 0 5 5 0 5 0 0 0 0 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool Fund Research Tools	1 5 5 5 1 5 5 5 1 1 5 1 1 1 1 1	1 5 5 5 1 5 5 5 0 0 0 1 0 1	0 1 5 5 5 1 5 5 5 6 0 0 1 1 1 1 1	1 5 5 1 0 5 5 0 5 0 0 0 0 0 0 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool Fund Research Tools Fund Performance Tool	1 5 5 5 1 5 5 5 1 5 1 1 1 1 1 1 1	1 5 5 5 1 5 5 5 6 0 0 0 0 1 1 0 1 1 5 5	0 1 5 5 5 1 5 5 5 6 0 0 0 1 1 1 1 1	1 5 5 1 0 5 5 0 5 0 0 0 0 0 0 0 0 0 0
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool Fund Research Tools Fund Performance Tool Client Trading Platform Access - Client	1 5 5 5 1 5 5 5 1 1 5 1 1 1 1 1 1 5 5 5 5	1 5 5 5 1 5 5 5 6 0 0 0 0 1 1 0 1 1 5 5 5	0  1  5  5  1  5  5  5  6  0  0  1  1  1  1  1  1  1  1	1 5 5 1 0 5 5 0 0 5 0 0 0 0 0 0 0 0 5 5 5 5
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing Function Wrapper Specific Investment Strategy Risk Profiling Tool Asset Allocation Tool Fund Research Tools Fund Performance Tool Client Trading	1 5 5 5 1 5 5 5 1 1 1 1 1 1 1 5 5 5	1 5 5 5 1 5 5 5 6 0 0 0 0 1 1 0 1 1 5 5	0 1 5 5 5 1 5 5 5 6 0 0 0 1 1 1 1 1 1	1 5 5 1 0 5 5 0 5 0 0 0 0 0 0 0 0 0 0 0

On Platform Re- Registration	5	5	0	0
Off Platform Re- Registration	5	5	0	0
Electronic Re-Registration	5	0	0	0
Re-Registration On Fee Applied	0	5	0	0
Re-Registration Off Fee Applied	0	1	0	0
Probate Valuation Fee £150k for 15 holdings (£)	5	0	0	0
Model Portfolio Adviser Led	1	1	0	1
Model Portfolio Availability	5	1	1	1
FAD (Flexi Access Drawdown)	0	5	5	5
Uncrystalised Funds Pension Lump Sum	0	5	5	5
Capped Drawdown	0	5	1	0
Automatic Withdrawals	5	0	0	5
Number of Income Options	1	0	0	1
Natural Income	1	1	1	1
Income Frequency	1	0	0	1
Bare or Absolute Trusts Available	1	0	1	1
Discretionary Trusts Available	1	0	1	1
Total	99	84	67	65

DNA description for DNA Graph Export : 02/01/2025 08:38:47		
Linked Accounts Facility for Charging Available Facility to link platform accounts for family/business members for charging purposes  1 No facility to link platform accounts for family/business members 5 Facility exists to link platform accounts for family/business members	Adviser and Consumer Product  Product available both direct to consumer and via advisers  1 Product available either direct to consumer or via advisers  5 Product available both direct to consumer and via advisers	
ISA ISAs available 1 ISA is not available on the platform 5 ISA is available on the platform	ISA Transfer ISA Transfers available 1 ISA transfer product not available on the platform 5 ISA transfer product available on the platform	
Bond Available Bonds available 1 Bond not available 5 Bond available	Online Illustrations Are illustrations available online? 1 Online illustrations not available 5 Online illustrations available	
Online Client Valuations  Platform provides clients valuations online  1 Online client valuations are not available  5 Online client valuations are available	Online Transaction History  Fully online transaction history available  1 Online transaction history not available  5 Online transaction history available	
Online Contribution History Available Online contribution history available, including all contributions, not just pension contributions 1 Online Contribution History Not Available	Consolidated Tax Voucher  Consolidated income tax voucher included in reporting facility  1 Consolidated income tax voucher not issued  5 Consolidated income tax voucher issued	

5 Online Contribution History Available	
Bulk Trading  Facility to trade for multiple clients in the same security available  1 Bulk trading facility not available  5 Bulk trading facility available	Automated Rebalancing Function  Adviser able to define frequency and parameters for automated rebalancing  1 Automated portfolio rebalancing function not available  5 Automated portfolio rebalancing function available
Wrapper Specific Investment Strategy Investment strategy specific to wrapper  1 Wrapper specific investment strategy not available  5 Wrapper specific investment strategy available	Risk Profiling Tool  Name of risk profiling tool  1 There is no client risk profiling tool available on the platform  5 There is a client risk profiling tool available on the platform
Asset Allocation Tool  Asset allocation tool available on the platform  1 This platform does not offer an asset allocation tool  5 This platform offers an asset allocation tool	Fund Research Tools Fund research facilities available 1 Platform does not offer fund research tools 5 Platform offers fund research tools
Fund Performance Tool  Fund performance data available  1 This platform does not include fund performance comparison tools  5 This platform includes fund performance comparison tools  Platform Access - Client  Client can have platform access	Client Trading Clients can execute own investment trades  1 Clients cannot execute own investments without need for an adviser  5 Clients can execute own investments without need for an adviser  Back Office Integration
Client can have platform access  1 Client may not have platform access  5 Client may have platform access	Platform integration with back office systems available through data feeds  1 Does not integrate with any back office systems  5 Integrates with back office systems
Pension Application  Method by which a direct consumer opens their pension account  3 Consumer signs up by paper application  5 Consumer signs up online	On Platform Re-Registration  Re-registration onto the platform permitted  1 Re-registration is not permitted onto the platform  5 Re-registration is permitted onto the platform
Off Platform Re-Registration  Re-registration off the platform permitted  1 Re-registration is not permitted off the platform  5 Re-registration is permitted off the platform	Electronic Re-Registration  Electronic re-registration available  1 Electronic Re-registration is not available  5 Electronic Re-registration is available
Re-Registration On Fee Applied Fee applied for re-registration on platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and re- purchase their investment.  1 Fee applied for re-registration on platform  5 Fee not applied for re-registration on platform	Re-Registration Off Fee Applied Fee applied for re-registration off platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and re- purchase their investment.  1 Fee applied for re-registration off platform  5 Fee not applied for re-registration off platform
Fee applied for re-registration on platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and repurchase their investment.  1 Fee applied for re-registration on platform	Fee applied for re-registration off platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and repurchase their investment.  1 Fee applied for re-registration off platform
Fee applied for re-registration on platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and repurchase their investment.  1 Fee applied for re-registration on platform  5 Fee not applied for re-registration on platform  Probate Valuation Fee £150k for 15 holdings (£)  Probate Valuation Fee. For 15 holdings where varies  1 Probate valuation fee of over £150 payable  3 Probate valuation fee of up to £150 payable	Fee applied for re-registration off platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and repurchase their investment.  1 Fee applied for re-registration off platform  5 Fee not applied for re-registration off platform  Model Portfolio Adviser Led  Adviser is able to build their own portfolios on the platform  1 Adviser is not able to build their own portfolios on the platform
Fee applied for re-registration on platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and repurchase their investment.  1 Fee applied for re-registration on platform  5 Fee not applied for re-registration on platform  Probate Valuation Fee £150k for 15 holdings (£)  Probate Valuation Fee. For 15 holdings where varies  1 Probate valuation fee of over £150 payable  3 Probate valuation fee of up to £150 payable  5 No monetary probate valuation fee payable  Model Portfolio Availability  Model portfolio available either through the provider, advised, or from a third party  1 Model portfolio not available	Fee applied for re-registration off platform - Re-registration is a term used to describe the transferring of customer assets from one platform to another without the customer having to sell and repurchase their investment.  1 Fee applied for re-registration off platform  5 Fee not applied for re-registration off platform  Model Portfolio Adviser Led  Adviser is able to build their own portfolios on the platform  1 Adviser is not able to build their own portfolios on the platform  5 Adviser is able to build their own portfolios on the platform  FAD (Flexi Access Drawdown)  Flexi access drawdown facility available  1 Flexi access drawdown not available

No facility to set up fixed regular withdrawals from the platform     Facility to set up fixed regular withdrawals from the platform	1 One income option available     3 Two income options available     5 All three income options available
Natural Income Natural income is income produced by assets that is 'automatically' paid to the client's bank account, without a deduction in value. It is distinctly different to other 'automated income payments' which pay a pre-set value (£ or %) as natural income fluctuates to reflect the different level of income being produced by the underlying assets (for example, dividend income).  1 Natural income not available 5 Natural income available	Income Frequency Regular income payment frequencies  1 one of a, hy, t, q, m, ad hoc  2 two of a, hy, t, q, m, ad hoc  3 three of a, hy, t, q, m, ad hoc  4 four of a, hy, t, q, m, ad hoc  5 five of a, hy, t, q, m, ad hoc
Bare or Absolute Trusts Available Bare or Absolute Trusts Available  1 Bare or absolute trusts not available 5 Bare or absolute trusts available	Discretionary Trusts Available Discretionary Trusts Available 1 Discretionary trusts not available 5 Discretionary trusts available

#### **Notes**

KEY: na = not applicable, ns = not stated, nd = not disclosed

The Data Numerical Analysis (DNA) allows the analysis of data on both a quantitative and a qualitative basis, showing not only who does what, but more importantly, how well they do it. This is achieved by a system of benchmarking or ranking on a 1 to 5 basis called DNA. A score of 1 indicates a weak feature; a score of 5 indicates an excellent feature.

Source: Defaqto Matrix, data effective as of 02 January 2025 00:00

Produced on 02 January 2025

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