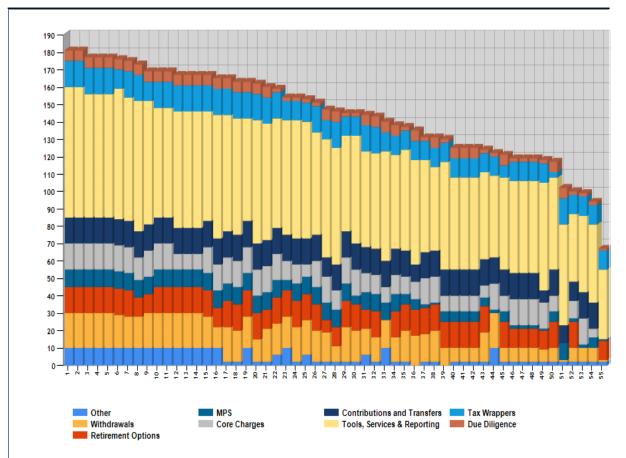
#### **Platform DNA Graph Report**



ld:	Provider Name:	Product Name:
1	Quilter	Quilter Investment Platform
2	Scottish Widows	Scottish Widows Platform
3	Aberdeen	Elevate
4	Fusion Wealth	Fusion Wealth Platform
5	Transact	Transact
6	Fundment	Fundment Platform
7	7IM	7IM Platform
8	Platform One	Platform One - Imperial Service
9	Aberdeen	Aberdeen 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	Aegon	Aegon Retirement Choices (ARC)
22	Aviva	Aviva Platform
23	Hargreaves Lansdown	HL Service
24	James Hay Partnership	James Hay Modular iPlan

25	AJ Bell Investcentre	Funds & Shares Service
26	Morningstar Wealth	Wealth Platform
27	Santander	Investment Hub
28	P1 Investment Management	P1 Platform
29	LV=	LV= Platform Services
30	Willis Owen	: invest
31	Graphene Platforms Ltd	Select Platform
32	SS&C Hubwise	SS&C Hubwise Platform
33	Credo	MyCredo Pro
34	SS&C Hubwise	SS&C Hubwise Platform intelliflo wealthlink
35	AJ Bell	AJ Bell
36	Fidelity Personal Investing	Fund Supermarket
37	7IM	7IM Platform - Self Invest
38	Barclays	Smart Investor
39	Bestinvest	Online Investment Service
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	Aberdeen	Aberdeen FundZone
45	Interactive Investor	Interactive Investor - Pension Essentials
46	Bank of Scotland	Bank of Scotland Share Dealing Service
47	Halifax	Halifax Share Dealing Service
48	Lloyds Bank	Lloyds Bank Share Dealing Service
49	Aviva	Aviva Online Investment Service
50	Interactive Investor	Interactive Investor - Pension Builder
51	James Brearley	Pro Icon Basis Points
52	TrinityBridge	Self Directed Service
53	lWeb	Share Dealing Service
54	Saga Investments	Saga Investments Platform
55	Vanguard Asset Management	Vanguard Investor Platform

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	Quilter Investment		L.	
	Platform	Scottish Widows Platform Scottish Widows	<b>Elevate</b> Aberdeen	Fusion Wealth Platform Fusion Wealth
	Quilter	Scottish widows	Aberdeen	rusion wealth
Linked Accounts Facility	5	5	5	5
for Charging Available				
Adviser and Consumer Product	1	1	1	1
ISA	5	5	E	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
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	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 Available	5	5	5	5
Total	181	181	177	177
				Platform One - Imperial
	<b>Transact</b> Transact	Fundment Platform Fundment	7IM	Service Platform One
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	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	1	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	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
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	3
Model Portfolio Adviser Led	5	5	5	5
Model Portfolio Availability	5	5	5	5
FAD (Flexi Access	5	5	5	5

r	I	T	<u> </u>	1
Drawdown)				
Uncrystalised Funds	5	5	5	5
Pension Lump Sum				
Capped Drawdown	5	5	5	1
Automatic Withdrawals	5	5	5	5
Number of Income Options	5	5	3	3
Natural Income	5	5	5	5
Income Frequency	5	4	5	5
Bare or Absolute Trusts	_	_		
Available	5	5	5	5
Discretionary Trusts	5	5	г	Г
Available	5	5	5	5
Total	177	176	175	173
	Aberdeen Wrap	Aegon Platform	Nucleus Wrap	Fidelity Adviser Solutions
	Aberdeen	Aegon	Nucleus	Fidelity Adviser Solutions
Linked Accounts Facility	5	5	5	5
for Charging Available				
Adviser and Consumer Product	1	1	1	1
	-	-	-	-
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	5	1	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	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
	1			5
Client Trading		5	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		ī	I	I	ī
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   Inv		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         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           Asset Allocation Tool         5         5         5         5         5         5           Fund Research Tools         5         5         5         5         5         5         5           Fund Performance Tool         5         5         5         5         5         5         5         5         5         5         5         5         5         5         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_	I_	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	And Cally alth Platface	
	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	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
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 Available	5	5	1	1
Discretionary Trusts Available	5	5	1	1
Total	165	163	163	162
	Aegon Retirement Choices (ARC) Aegon	<b>Aviva Platform</b> Aviva	<b>HL Service</b> Hargreaves Lansdown	<b>James Hay Modular iPlan</b> James Hay Partnership
Linked Accounts Facility for Charging Available	5	1	1	1
Adviser and Consumer Product	1	1	1	1
ISA				
ISA Transfer	5	5	5	5
	5	5 5	5 5	5
Bond Available				
	5	5	5	5
Bond Available Online Illustrations Online Client Valuations	5 5 5 5	5 5	5	5
Bond Available Online Illustrations	5 5 5 5	5 5 5	5 1 5	5 1 5
Bond Available Online Illustrations Online Client Valuations	5 5 5 5	5 5 5 5	5 1 5 5	5 1 5 5
Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution	5 5 5 5 5 5	5 5 5 5 5	5 1 5 5	5 1 5 5
Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available	5 5 5 5 5 5	5 5 5 5 5 5	5 1 5 5 5 5	5 1 5 5 5 5
Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher	5 5 5 5 5 5	5 5 5 5 5 5	5 1 5 5 5 5 5	5 1 5 5 5 5 5
Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution History Available Consolidated Tax Voucher Bulk Trading Automated Rebalancing	5 5 5 5 5 5	5 5 5 5 5 5 5	5 1 5 5 5 5 5	5 1 5 5 5 5 5

	1	1	1	
Asset Allocation Tool	5	1	5	1
Fund Research Tools	5	5	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	0	5
Pension Application	0	0	5	5
On Platform Re-	_	_		_
Registration	5	5	5	5
Off Platform Re-	r	r	г	г
Registration	5	5	5	5
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee	r	r	r	1
Applied	5	5	5	1
Re-Registration Off Fee	5	5	1	5
Applied	5	5	1	5
Probate Valuation Fee	5	5	5	5
£150k for 15 holdings (£)	<u> </u>	<u> </u>		3
Model Portfolio Adviser	5	5	1	5
Led				
Model Portfolio	5	5	5	5
Availability				
FAD (Flexi Access	5	5	5	5
Drawdown)				
Uncrystalised Funds	5	5	5	5
Pension Lump Sum	4	le .	-	F
Capped Drawdown	1	5	5	5
Automatic Withdrawals	5	5	5	5
Number of Income	5	3	3	5
Options	_	_	_	_
Natural Income	5	5	5	5
Income Frequency	4	5	5	5
Bare or Absolute Trusts Available	1	1	5	1
Discretionary Trusts  Available	1	5	5	1
Total	160	159	154	154
				P1 Platform
	Funds & Shares Service	Wealth Platform	Investment Hub	P1 Investment
	AJ Bell Investcentre	Morningstar Wealth	Santander	Management
Linked Accounts Facility	1	1	4	4
for Charging Available	1	1	1	1
Adviser and Consumer	1	1	5	5
Product	1		5	5
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	1	5	1	5
Online Illustrations	5	5	5	5
Online Client Valuations	5	5	5	5
Online Transaction History		5	5	5
Online Contribution	-			
History Available	5	5	5	5
Consolidated Tax Voucher	5	5	5	5
L	<u> </u>	<u> </u>	<u> </u>	

Bulk Trading	5	5	1	5
Automated Rebalancing Function	5	1	5	1
Wrapper Specific Investment Strategy	5	5	1	5
Risk Profiling Tool	1	5	5	1
Asset Allocation Tool	1	1	1	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	0	5	0
On Platform Re-				
Registration	5	5	5	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
Re-Registration Off Fee Applied	1	5	5	1
Probate Valuation Fee £150k for 15 holdings (£)	1	5	5	5
Model Portfolio Adviser Led	5	5	5	5
Model Portfolio Availability	5	5	5	5
FAD (Flexi Access Drawdown)	5	5	1	5
Uncrystalised Funds Pension Lump Sum	5	5	5	5
Capped Drawdown	5	5	1	1
Automatic Withdrawals	5	5	5	5
Number of Income Options	5	3	3	1
Natural Income	5	5	5	1
Income Frequency	5	5	4	2
Bare or Absolute Trusts Available	5	1	1	1
Discretionary Trusts Available	1	1	1	1
Total	153	151	147	146
	LV= Platform Services	: invest	Select Platform	SS&C Hubwise Platform
	LV=	Willis Owen	Graphene Platforms Ltd	SS&C Hubwise
Linked Accounts Facility for Charging Available	1	1	5	5
Adviser and Consumer Product	1	1	1	1
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	1	1	5	5
Online Illustrations	5	5	5	5

	ı	1		
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution	5	5	5	5
History Available	3		,	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	1	5	5
Automated Rebalancing	5	0	1	1
Function			_	1
Wrapper Specific	5	1	5	5
Investment Strategy		_		
Risk Profiling Tool	1	5	1	1
Asset Allocation Tool	1	5	1	1
Fund Research Tools	1	5	1	1
Fund Performance Tool	1	5	1	5
Client Trading	1	5	5	1
Platform Access - Client	5	5	5	5
Back Office Integration	5	0	5	5
Pension Application	0	5	0	0
On Platform Re-		<u> </u>		
Registration	5	5	5	5
Off Platform Re-				
Registration	5	5	5	5
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee	5	F	r	г
Applied	כ	5	כ	כ
Re-Registration Off Fee	5	5	1	1
Applied	5		1	1
Probate Valuation Fee	5	5	5	5
£150k for 15 holdings (£)	<u> </u>			
Model Portfolio Adviser	5	0	5	5
Led				
Model Portfolio	5	5	5	5
Availability				
FAD (Flexi Access	5	5	5	5
Drawdown)				
Uncrystalised Funds	5	5	5	5
Pension Lump Sum	_	_		_
Capped Drawdown	5	5	1	5
Automatic Withdrawals	5	5	5	5
Number of Income	5	3	3	3
Options				_
Natural Income	5	5	5	5
Income Frequency	5	5	2	1
Bare or Absolute Trusts	1	1	5	1
Available				
Discretionary Trusts	1	1	1	1
Available				
Total	145	145	144	143
	<b>MyCredo Pro</b> Credo	SS&C Hubwise Platform intelliflo wealthlink	<b>AJ Bell</b> AJ Bell	Fund Supermarket Fidelity Personal Investing
		SS&C Hubwise		,
Linked Accounts Facility for Charging Available	5	5	1	5
Adviser and Consumer	1	1	1	1

Product				1
ISA	5	5	5	5
ISA Transfer	5	5	5	5
Bond Available	1	1	1	1
Online Illustrations	1	5	5	5
Online Client Valuations	5	5	5	5
Online Transaction History		5	5	5
Online Contribution	2	3		5
History Available	5	5	5	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	1	0
Automated Rebalancing Function	1	1	o	o
Wrapper Specific	_	_	_	_
Investment Strategy	5	5	5	5
Risk Profiling Tool	1	0	1	5
Asset Allocation Tool	5	1	1	0
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	0	0
Pension Application	0	0	5	5
On Platform Re-				
Registration	5	5	5	5
Off Platform Re- Registration	5	5	5	0
Electronic Re-Registration	5	5	5	5
Re-Registration On Fee Applied	5	5	5	5
Re-Registration Off Fee Applied	1	1	5	0
Probate Valuation Fee £150k for 15 holdings (£)	3	5	0	5
Model Portfolio Adviser Led	5	5	1	1
Model Portfolio				
Availability	5	5	5	5
FAD (Flexi Access Drawdown)	o	5	5	5
Uncrystalised Funds Pension Lump Sum	0	5	5	5
Capped Drawdown	0	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	3	1	5	4
Bare or Absolute Trusts Available	5	1	1	0
Discretionary Trusts	5	1	1	0
Available				
Total	140	138	137	135

	<b>7IM Platform - Self Invest</b> 7IM	Smart Investor Barclays	Online Investment Service Bestinvest	Interactive Investor - Investor Essentials Interactive Investor
Linked Accounts Facility				_
for Charging Available	5			5
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	1	0	5	0
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution History Available	5	5	5	5
	5	5	5	5
Bulk Trading	5	1	1	5
Automated Rebalancing				_
Function	0	0	0	0
Wrapper Specific Investment Strategy	5	1	1	1
Risk Profiling Tool	1	1	5	1
Asset Allocation Tool	1	5	5	1
Fund Research Tools	1	5	5	5
Fund Performance Tool	5	5	5	5
Client Trading	1	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	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 £150k for 15 holdings (£)	5	5	3	3
Model Portfolio Adviser Led	0	1	1	1
Model Portfolio Availability	1	1	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	1	5	1
Number of Income Options	3	5	0	1
Natural Income	5	5	1	5

. ,	5	5	4	1
Bare or Absolute Trusts				<u> -</u>
	1	1	0	1
Discretionary Trusts		Ĺ		
Available	1	1	0	1
Total	131	131	130	125
	Interactive Investor -	Interactive Investor -		
	Investor Service Plan	Super Investor Service	Charles Stanley Direct	Aberdeen FundZone
	Interactive Investor	Plan Interactive Investor	Charles Stanley & Co Ltd	Aberdeen
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	5
Online Client Valuations	5	5	5	5
Online Transaction History	5	5	5	5
Online Contribution	E	5	5	5
History Available	J			
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	1	1
Automated Rebalancing Function	0	0	0	1
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	1
Client Trading	5	5	5	1
Platform Access - Client	5	5	5	5
Back Office Integration	0	0	0	5
Pension Application	5	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	5	5
Re-Registration Off Fee	1	1	1	5
Probate Valuation Fee £150k for 15 holdings (£)	3	3	1	5
Model Portfolio Adviser	1	1	0	1
Model Portfolio Availability	5	5	5	1
FAD (Flexi Access Drawdown)	5	5	5	0
·	5	5	5	0

Dansian Lump Sum				
Pension Lump Sum	-	le .	-	0
Capped Drawdown	5	5		0
Automatic Withdrawals	1	1	5	5
Number of Income	1	1	3	5
Options	-	_	_	_
Natural Income	5	5	5	5
Income Frequency	1	1	4	5
Bare or Absolute Trusts Available	1	1	1	5
Discretionary Trusts	4			-
Available	1	1	1	5
Total	125	125	124	122
	Interactive Investor -	Bank of Scotland Share	Halifax Share Dealing	Lloyds Bank Share Dealing
	Pension Essentials	Dealing Service	Service	Service
	Interactive Investor	Bank of Scotland	Halifax	Lloyds Bank
Linked Accounts Facility	5	1	1	1
for Charging Available				
Adviser and Consumer	1	1	1	1
Product				
ISA	5	5	5	5
ISA Transfer	1	5	5	5
Bond Available	1	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	5	5
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	5	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	5
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	C	c	c	С
Applied	5	5	3	J
Re-Registration Off Fee	1	5	5	5
Applied				<u> </u>
Probate Valuation Fee £150k for 15 holdings (£)	3	5	5	5
Model Portfolio Adviser	1	1	1	1
	<u> </u> =	<u> </u> =	<u> </u> =	<u> </u> -

	1	1	г	
Led				
Model Portfolio	5	1	1	1
Availability				
FAD (Flexi Access Drawdown)	5	5	5	5
Uncrystalised Funds Pension Lump Sum	5	5	5	5
Capped Drawdown	5	1	1	1
Automatic Withdrawals	1	1	1	1
Number of Income				
Options	1	1	1	1
Natural Income	5	5	5	5
Income Frequency	1	1	1	1
Bare or Absolute Trusts Available	1	1	1	1
Discretionary Trusts Available	1	1	1	1
Total	121	119	119	119
		Interactive Investor -	Pro Icon Basis Points	Self Directed Service
	<b>Service</b> Aviva	Pension Builder Interactive Investor	James Brearley	TrinityBridge
Linked Accounts Facility				
for Charging Available	1	5	5	1
Adviser and Consumer Product	1	1	1	1
ISA	5	1	5	5
ISA Transfer	5	1	5	5
Bond Available	1	1	5	1
Online Illustrations	5	0	1	0
Online Client Valuations	5	5	5	5
Online Transaction History		5	5	5
Online Contribution	5	5	5	0
History Available				
Consolidated Tax Voucher	5	5	5	5
Bulk Trading	5	5	5	1
Automated Rebalancing Function	0	0	5	0
Wrapper Specific Investment Strategy	5	1	0	0
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	5	1
Pension Application	5	5		0
On Platform Re-			_	_
Registration	5	5	5	5 
Off Platform Re- Registration	1	5	5	5
Electronic Re-Registration	1	5	0	1
Re-Registration On Fee	5	5	0	5

A 1 ! al				
Applied				
Re-Registration Off Fee Applied	5	1	О	5
Probate Valuation Fee £150k for 15 holdings (£)	5	3	0	0
Model Portfolio Adviser Led	0	1	5	1
Model Portfolio Availability	1	5	5	1
FAD (Flexi Access Drawdown)	5	5	0	5
Uncrystalised Funds Pension Lump Sum	5	5	0	5
Capped Drawdown	1	5	0	5
Automatic Withdrawals	1	1	0	1
Number of Income Options	1	1	0	1
Natural Income	1	5	1	5
Income Frequency	4	1	0	1
Bare or Absolute Trusts Available	1	1	1	1
Discretionary Trusts Available	1	1	1	1
Total	118	117	102	100
	Share Dealing Service	Saga Investments Platform	Vanguard Investor Platform	
	lWeb	Saga Investments	Vanguard Asset Management	
Linked Accounts Facility		Saga Investments	Management	
Linked Accounts Facility for Charging Available	1			
		Saga Investments	Management	
for Charging Available Adviser and Consumer	1	Saga Investments	Management 0	
for Charging Available Adviser and Consumer Product	1	Saga Investments  1	Management 0	
for Charging Available Adviser and Consumer Product ISA	1 1 5	Saga Investments  1  1  5	Management 0 1 5	
for Charging Available Adviser and Consumer Product ISA ISA Transfer	1 1 5 5	Saga Investments  1  1  5  5	Management  0  1  5  5	
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available	1 1 5 5	Saga Investments  1  1  5  1	Management  0  1  5  1	
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations	1 1 5 5 1 0 5	Saga Investments  1  1  5  1  5  1	Management  0  1  5  1  5  5	
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations	1 1 5 5 1 0 5	Saga Investments  1  1  5  5  5  1  5	Management  0  1  5  1  5  5  1	
for Charging Available Adviser and Consumer Product ISA ISA Transfer Bond Available Online Illustrations Online Client Valuations Online Transaction History Online Contribution	1 1 5 5 1 0 5 5 5 5 5	Saga Investments  1  1  5  5  5  5  5  5	Management  0  1  5  5  5  1  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	1 1 5 5 1 0 5 5 5 5 5	Saga Investments  1  1  5  5  5  5  5  5	Management  0  1  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	1 1 5 5 5 1 0 5 5 5 5 5 5	Saga Investments  1  1  5  5  5  5  5  5  5	Management  0  1  5  5  5  1  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	1 1 5 5 5 1 0 5 5 5 1 1 1 1 1 1 1 1 1 1	Saga Investments  1  1  5  5  5  1  5  1  1  1  1  1  1	Management  0  1  5  5  5  5  5  5  6  6  7  7  8  8  8  8  8  8  8  8  8  8  8	
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 1 5 5 5 1 0 5 5 5 1 0 0 5 1 0 0	Saga Investments  1  1  5  5  5  1  5  5  1  0	Management  0  1  5  5  5  5  5  6  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 1 5 5 5 1 0 5 5 5 1 0 1 1 0 1	Saga Investments  1  1  5  5  1  5  1  0  1	Management  0  1  5  5  5  5  5  6  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 1 5 5 5 1 0 5 5 1 0 1 1 1 1 1 1	Saga Investments  1  1  5  5  5  1  5  1  0  1  1  1	Management  0  1  5  5  1  5  5  5  6  0  0  1	

		I		
Client Trading	5	5	1	
Platform Access - Client	5	5	5	
Back Office Integration	0	0	0	
Pension Application	0	0	5	
On Platform Re- Registration	5	5	0	
Off Platform Re- Registration	5	5	0	
Electronic Re-Registration	5	5	0	
Re-Registration On Fee Applied	5	0	0	
Re-Registration Off Fee Applied	5	0	0	
Probate Valuation Fee £150k for 15 holdings (£)	5	5	0	
Model Portfolio Adviser Led	1	1	0	
Model Portfolio Availability	1	5	1	
FAD (Flexi Access Drawdown)	0	0	5	
Uncrystalised Funds Pension Lump Sum	0	0	5	
Capped Drawdown	0	0	1	
Automatic Withdrawals	1	5	0	
Number of Income Options	1	1	0	
Natural Income	5	1	1	
Income Frequency	1	1	0	
Bare or Absolute Trusts Available	1	1	1	
Discretionary Trusts Available	1	1	1	
Total	99	94	67	

DNA description for DNA Graph Export : 01/08/2025 09:52:40				
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	Online Transaction History
Platform provides clients valuations online	Fully online transaction history available
1 Online client valuations are not available	1 Online transaction history not available
5 Online client valuations are available	5 Online transaction history available
Online Contribution History Available	Consolidated Tax Voucher
Online contribution history available, including all contributions, not	Consolidated income tax voucher included in reporting facility
just pension contributions	1 Consolidated income tax voucher not issued
1 Online Contribution History Not Available	5 Consolidated income tax voucher issued
5 Online Contribution History Available	
Bulk Trading	Automated Rebalancing Function
Facility to trade for multiple clients in the same security available	Adviser able to define frequency and parameters for automated
1 Bulk trading facility not available	rebalancing
5 Bulk trading facility available	1 Automated portfolio rebalancing function not available
,	5 Automated portfolio rebalancing function available
Wrapper Specific Investment Strategy	Risk Profiling Tool
Investment strategy specific to wrapper	Name of risk profiling tool
Wrapper specific investment strategy not available	1 There is no client risk profiling tool available on the platform
5 Wrapper specific investment strategy available	5 There is a client risk profiling tool available on the platform
Asset Allocation Tool	Fund Research Tools
Asset allocation tool available on the platform	Fund research facilities available
<b>1</b> This platform does not offer an asset allocation tool	1 Platform does not offer fund research tools
5 This platform offers an asset allocation tool	5 Platform offers fund research tools
Fund Performance Tool	Client Trading
Fund performance data available	Clients can execute own investment trades
1 This platform does not include fund performance comparison	1 Clients cannot execute own investments without need for an
tools	adviser
5 This platform includes fund performance comparison tools	5 Clients can execute own investments without need for an adviser
Platform Access - Client	Back Office Integration
Client can have platform access	Platform integration with back office systems available through
1 Client may not have platform access	data feeds
5 Client may have platform access	1 Does not integrate with any back office systems
	5 Integrates with back office systems
Pansion Application	On Blatform Bo Bogistration
Pension Application  Method by which a direct consumer opens their pension assount	On Platform Re-Registration  Re-registration onto the platform permitted
Method by which a direct consumer opens their pension account  3 Consumer signs up by paper application	1 Re-registration is not permitted onto the platform
5 Consumer signs up online	5 Re-registration is permitted onto the platform
Off Platform Re-Registration	Electronic Re-Registration
Re-registration off the platform permitted	Electronic re-registration available
1 Re-registration is not permitted off the platform	1 Electronic Re-registration is not available
5 Re-registration is permitted off the platform	5 Electronic Re-registration is available
Re-Registration On Fee Applied	Re-Registration Off Fee Applied
Fee applied for re-registration on platform - Re-registration is a	Fee applied for re-registration off platform - Re-registration is a
term used to describe the transferring of customer assets from one	term used to describe the transferring of customer assets from one
platform to another without the customer having to sell and re-	platform to another without the customer having to sell and re-
purchase their investment.	purchase their investment.
1 Fee applied for re-registration on platform	1 Fee applied for re-registration off platform
<b>5</b> Fee not applied for re-registration on platform	5 Fee not applied for re-registration off platform
Probate Valuation Fee £150k for 15 holdings (£)	Model Portfolio Adviser Led
Probate Valuation Fee. For 15 holdings where varies	Adviser is able to build their own portfolios on the platform
1 Probate valuation fee of over £150 payable	1 Adviser is not able to build their own portfolios on the platform
3 Probate valuation fee of up to £150 payable	5 Adviser is able to build their own portfolios on the platform
5 No monetary probate valuation fee payable	
Model Portfolio Availability	FAD (Flexi Access Drawdown)
Model portfolio availability  Model portfolio available either through the provider, advised, or	Flexi access drawdown facility available
from a third party	1 Flexi access drawdown not available
1 Model portfolio not available	5 Flexi access drawdown not available
2 Model portiono not avanable	TICAL GCCC33 GTGWGOWIT GVGHGDIC

5 Model portfolio available	
Uncrystalised Funds Pension Lump Sum Uncrystalised Funds Pension Lump Sum facility available 1 Uncrystalised Funds Pension Lump Sum not available 5 Uncrystalised Funds Pension Lump Sum available	Capped Drawdown Capped drawdown available 1 Capped drawdown facility not available on platform 5 Capped drawdown facility available on platform
Automatic Withdrawals Facility to set up fixed (percentage or amount) regular withdrawals, other than pension related income drawdown facilities  1 No facility to set up fixed regular withdrawals from the platform  5 Facility to set up fixed regular withdrawals from the platform	Number of Income Options  Number of income options available, out of % of current fund, % of initial fund or fixed £ sum, and natural income  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 01 August 2025 00:00

Produced on 01 August 2025

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