Understanding investment platforms

What is an investment platform?

An investment platform is an online service where you can manage all your investments, and sometimes other products like cash savings and direct stocks, in one place. It helps you keep track of everything easily and gives you more control over your money.

The benefits

- A platform gives you real time visibility of your investments.
- You can buy and sell funds as you see fit.
- Everything is in one place.
- Because you still hold individual products (also called 'wrappers') on the platform, you still benefit from all the relevant tax advantages that you always received when holding them separately.

How your financial adviser will help you

Your financial adviser can manage your investments online with you. They will guide you by:

- Offering advice and recommending funds from a range of fund managers that you can hold in your investment platform wrappers.
- Identifying ways to leverage the benefits of technology to make your money tax-efficient and maximise your savings.
- Discussing services and products that may benefit you.
- Explaining any costs involved.
- Reacting more quickly to market developments and altering your asset choice when appropriate.





The costs

When you invest through a platform:

charges usually consist of a platform fee based on a percentage of your assets and any fund costs

you could benefit from any preferential (or discounted) charges available through Quilter Financial Planning

you will agree with your adviser at the outset how you will pay for the advice services you receive.

Putting all your various investments and cash savings under one roof can help to reduce your overall costs and charges.

Should you have a family member who also invests on the same platform, you can sometimes secure a discount for you both.

We're here to help you

Managing your finances effectively and making the right decisions for your future can seem like a daunting prospect, so we're here to help make the process easy and stress-free.

Your next step

Think about your goals and contact your financial adviser to discuss your objectives.

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