

Platform Guide

For your brighter future

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About this Guide

Your financial planner has recommended the Radiant Platform Management for your investments. This guide will help answer some of the questions you might have about the platform and its benefits.

What is a platform?

A platform is the name for the technology and services that allow your financial planner to administer different types of investments and tax wrappers in one place. Managing your account online makes it easy for you and your planner to keep track and control over your money.

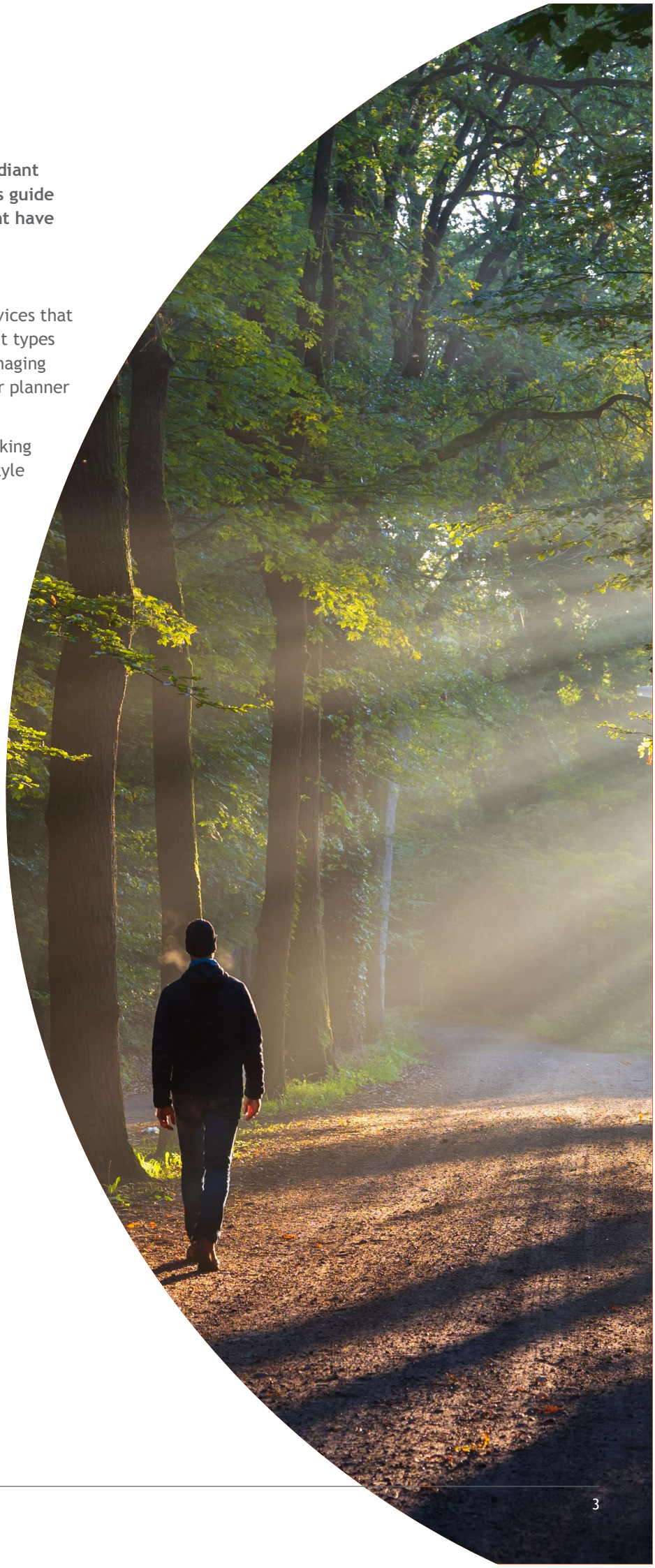
This flexibility and control are key elements in making sure that you achieve the type of retirement lifestyle you are aiming for.

Why save your money on a platform?

There are two main stages to saving on a platform: growing your savings throughout your working life and then taking income as you move into retirement. Through both stages, the types of investments you need to achieve your financial goals may be different. The services and tax wrappers you require may also vary.

A platform offers access to a range of investment types, as well as different tax wrappers to enable your planner to manage your affairs efficiently. The new 'pension freedoms' regulations allow greater flexibility in managing your retirement savings.

As your need for income changes over time, the Radiant platform allows your planner to manage this new flexibility to deliver the retirement you expect.



Who is Radiant Platform Management?

Radiant Platform Management launched in February 2022 with the aim of offering you and your financial planner a smarter working environment which combines all your investments under one platform. This makes it easier to manage your portfolio.

In view of Radiant's relationship with platform technology providers, we are able to operate our own platform at a significant cost reduction when compared with industry peers.

We are a fully independent wrap platform with access to a wide range of tax wrappers with an open architecture to investments.

Why use our platform?

Clarity

We offer a clear and simple charging structure which means you know exactly what you're paying for our service. Your accounts are easy to view and compare using our simple online interface, so you know what your investment is worth and can access the information you need.

Cost

We have embraced the latest smart technology which means our services are streamlined and efficient. As a result, our charges are amongst the most competitive in the market.

Control

You can set up multiple accounts which means that if you're saving for a particular purpose, you can easily see how you're progressing against your goals and set different investment strategies for different goals depending on the risk you're happy to take.

We are continually developing our technology, products and service so you can be sure we're future proof.

Investment Accounts

In order to make the most of your investments, you need to be sure your money is working as hard as possible. To do this, you need to speak to your financial planner who will recommend the right product (or products) which are suitable for your needs now and in the future.

Our platform gives you access to a range of investment accounts that can be used on their own or together. Each account provides a different approach for dealing with tax on your savings efficiently. Charges for each type of account can be found in our platform charges document.

Individual Savings Account (ISA) and Junior ISA

This is one of the most popular ways to invest as it allows access to your savings when you need them and the growth is tax efficient. There are limits to how much you can pay in and you can only subscribe to one ISA of each type in each tax year. We also offer a Junior ISA so that you can save for your kids too.

General Investment Account (GIA)

The GIA may be used when you have more wide ranging investment needs or when you want to hold assets outside an ISA or a pension. You are able to hold multiple GIAs for different investment goals.

Pension Account

A Personal Pension is the most popular and efficient way to save for your retirement. There is no tax to pay on any investment gains you make and it allows tax relief on contributions from you, your employer and the government.

Further details of our available pension products can be found in the relevant Key Features Document in the Literature section on our website.

Offshore Bond

The Offshore Bond allows you to save tax efficiently over the medium to long term. You can invest lump sums or a regular payment and you won't normally pay tax on investment growth. When you decide to take your money this can be as lump sum or as regular income.

Opening your Account

All accounts can be set up quickly and easily via documents which can be sent through electronically. Your financial planner will complete the relevant forms for you to provide the necessary signature either electronically online or in writing.

Our platform enables a range of flexible contribution frequencies.

Transferring your Investments

Transferring investments and cash into your account is simple. You may be able to transfer investments without selling them first provided we offer the same investment you want to transfer. Otherwise, you can ask your current provider to sell the investment and transfer in cash. Your planner will be able to arrange this for you.

Note: if you transfer in cash, there may be a period where you are not invested and when you might not benefit from any increases in the market. Also, not all of your existing investments may be available on Radiant Platform Management. Your planner will discuss this with you.

Account Management

Our platform fully supports the role your financial planner plays in helping you to secure your financial future. Not only can our accounts be opened by your planner, but they are also responsible for administering them on your behalf.

Your financial planner can



Open additional accounts



Set-up contributions and transfers into your accounts



Buy and sell investments online



Activate and manage online withdrawal capabilities

Online Account View

Although your financial planner will normally oversee what happens in your accounts for you, it is important that you can view for yourself that things are going according to plan.

That is why we give you secure online access to view your personal pension, ISA or GIA whenever you want. Our online account view allows you to see where your money is invested and how the account is performing.

If you choose to access your accounts online, we can provide all of your documentation electronically to you through our personal online messaging system.

Investment Options

Once you have opened your Radiant Platform Management account, you and your financial planner will need to decide where your money is invested. This is probably the most important decision you will make on the platform, as how you invest will determine how quickly you can achieve your goals.

Radiant Platform Management offer a wide range of investment options which means your financial planner can choose one or a combination of investments to suit your needs and circumstances.

To find out more,
please contact
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Based on our current understanding of UK law and taxation which may be subject to future change.