

The smart investment platform

novia
global

Platform Essentials

Understanding Investment Platforms

Helping Advisers explain investment platforms to their Clients

For Professional Advisers Only

At its heart, investing doesn't need to be complicated.

Whether Clients are building wealth, planning for retirement or preserving assets for future generations, the financial journey is often simpler than many people think.

Investment platforms have become a core component of modern financial planning because they help Advisers and Clients manage that journey more efficiently through a single online solution.

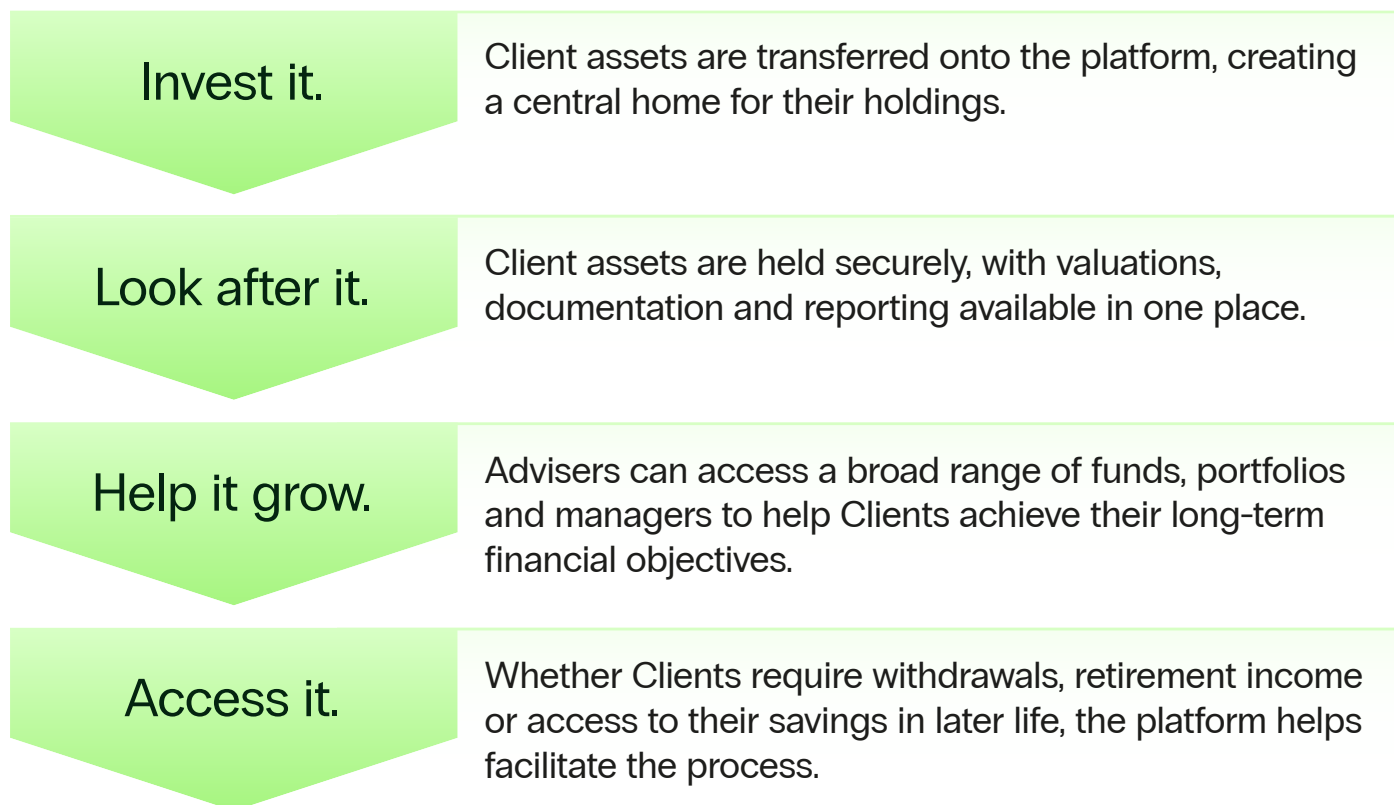
This guide has been created to help Advisers explain investment platforms more clearly to their Clients. It explores what investment platforms are, why they were developed and the role they play in modern day financial planning.



The Investment Journey

While investment platforms can appear complex, their purpose is surprisingly **simple**.

At their core, platforms help Advisers and Clients manage the entire financial journey – from the moment money is invested, through to the point it is needed in the future.



What is an Investment Platform?

An investment platform is a secure online service that allows Client's assets to be held, managed and viewed in one place. It works as both an administration system and a practical workspace for managing Client relationships.

Think of a platform as a central hub for a Client's investments, providing a consolidated view of their portfolio and helping to simplify ongoing management.

Behind the scenes, platforms perform two important functions:

- 1 Administration**
Platforms simplify the day-to-day administration of investments, helping Advisers manage Client portfolios more efficiently.
- 2 Investment Access**
Platforms provide access to a range of investments, allowing Advisers to build and manage portfolios aligned to their Clients' objectives and risk profile.

Together, these functions help create a more efficient and transparent experience for both Advisers and Clients.

Why Were Investment Platforms Created?

Over time, many Clients build up pensions, ISAs, and investments with different providers. While this often reflects changing jobs and circumstances, it can also make managing their overall wealth more complicated.

Investment platforms were developed to bring these investments together in one place, giving Advisers and Clients a clearer, more efficient way to manage wealth.

By consolidating administration, reporting and investment management into a single online solution, platforms help Advisers spend more time focusing on Clients and less time on administration, while giving Clients a clearer overall view of their investments.

What Can Be Held on a Platform?

The range available will vary between providers, but many platforms offer access to a broad selection of options, including:

- Investment Funds
- Exchange Traded Funds (ETFs)
- Equities
- Model Portfolios
- Discretionary Fund Managers (DFMs)

Access to a diverse range of options can help Advisers build solutions tailored to their Clients' objectives, risk profiles and long-term goals.



How Are Client Assets Protected?

When selecting an investment platform, Advisers and Clients will naturally want reassurance that Client assets are being held and administered appropriately.

Authorised platforms are subject to regulatory requirements designed to help safeguard Client assets and ensure they are administered in accordance with the relevant rules and standards. Many providers also operate governance committees and robust due diligence processes to oversee the investments and third parties available through their platform.

While investment values will rise and fall over time, Advisers should have confidence that the platform they recommend has appropriate controls, oversight and governance in place to help protect Client assets and support good customer outcomes.

At Novia Global, this includes UK FCA regulation, dedicated governance through our Investment Committee and SIPP Operator Committee, and ongoing due diligence on the investments and partners that support our proposition. Our aim is simple: to give Advisers confidence that their Clients' assets are being administered to the highest standards of governance and customer protection.

What If the Platform Provider Fails?

Holding investments together on a platform does not mean that Client assets become assets of the platform provider. Client money and investments are subject to safeguarding arrangements designed to protect Client ownership if the platform provider were to fail.

At Novia Global, Client money is held in segregated client money accounts in accordance with FCA CASS rules, while invested assets are safeguarded through our custodian, Pershing (Channel Islands) Limited, part of BNY Mellon. This separation means Novia Global's creditors would not have a legal claim over segregated Client money if Novia Global were to become insolvent.

Investor Protection and Assets Security

For more information on how we protect your money, please see our document on investor security downloadable from novia-global.com



Why Advisers Use Investment Platforms

Investment platforms can provide a number of benefits for Advisers, including:

Benefit	What's in it for the Adviser?
Save Time	Streamlined administration reduces time spent on routine tasks.
Stay in Control	A holistic view of Client wealth, making it easier to review portfolios and monitor risk.
Build Better Portfolios	Access to a broad range of investment solutions to help build portfolios aligned to Client objectives and attitude to risk.
Demonstrate Value	Consolidated reporting supports more meaningful Client conversations.
Grow Efficiently	A scalable platform that supports business growth.
Focus on Clients	Spend more time providing advice and less time on administration.
Built to Evolve	Investment platforms are designed to evolve alongside changing Adviser and Client needs.

Why Clients Value Investment Platforms

For Clients, investment platforms can help provide greater clarity and control over their assets.

Benefits may include:

Benefit	What's in it for the Client?
Everything in One Place	Bring pensions, ISAs, and investments together on one platform, making them easier to manage and review.
Clear Visibility	Online access to valuations and reporting.
Greater Choice	Access to a broad range of investment opportunities.
Flexibility	Investments can evolve as circumstances change.
Peace of Mind	Supported by a financial Adviser throughout the investment journey.
A Simpler Experience	Less paperwork, easier administration, and a clearer view of their wealth.

Platform vs Traditional Investment Arrangements

While every Client is different, investment platforms are often chosen because they can simplify administration and improve visibility.

Traditional Arrangements	Investment Platform
Investments spread across different providers	Investments held together in one place
Multiple valuations and statements	One consolidated valuation
Different online logins	One secure login
Separate administration	Centralised administration
Opaque charging structures, often with hidden costs.	Greater visibility of all fees and charges

The Power of Consolidation

Bringing pensions, ISAs, and investments together on a single platform can help reduce administration, simplify ongoing management, provide a more complete view of a Client's wealth and support more innovative financial planning, with a clear focus on the client's financial objectives.

Are Investment Platforms Right for Every Client?

Not necessarily.

Different Clients have different needs, objectives and circumstances, and Advisers should always consider the most appropriate solution for each individual Client.

However, investment platforms are often particularly attractive for Clients seeking flexibility, transparency and ongoing Adviser support.

How Novia Global Can Help

Having explored the role investment platforms play in modern day financial planning, it's important to choose a platform that meets the needs of both Advisers and their Clients. Novia Global has been supporting international Advisers since 2015, providing platform solutions designed specifically for internationally mobile Clients and the Advisers who support them.

With access to a broad range of funds and portfolios, transparent charging structures and dedicated support, our proposition is built to help Advisers deliver efficient and effective Client solutions.

Whether supporting Clients through our FCA-regulated UK proposition or our European MiFID II proposition, Advisers can benefit from a platform designed with international wealth management in mind.

Bringing It All Together

While the technology behind investment platforms can be sophisticated, their purpose is surprisingly simple.

They help Advisers support Clients throughout their financial journey, from the moment investments are made, through ongoing management and growth, to the point those assets are needed.

By bringing administration, investment access and reporting together in one place, platforms help make long-term financial planning simpler for both Advisers and Clients.



For more information on the Novia Global platform please contact an International Sales Manager or visit our website.