IFDL

Safeguarding of Client Cash & Assets

About IFDL

Investment Funds Direct Limited (IFDL) is a regulated platform service provider and a wholly owned subsidiary of M&G plc.

About M&G plc

M&G plc is a leading international savings and investments business, managing money for around 4.2 million retail clients and more than 1,000 institutional clients in 38 offices worldwide. M&G has 175 years of experience navigating challenges and opportunities – whether that's managing investments, supporting saving, providing financial advice or offering retirement solutions – to help give people and businesses the confidence to put their money to work.

Financial Strength

IFDL

Financial Strength Assessment

AKG

B

Strong
December 2025

Assets under administration

£15bn

August 2026

M&G plc

Credit Rating

Fitch

A+

Outlook 'stable'
October 2025

Credit Rating

Moody's

A3

Outlook 'stable'
June 2026

Credit Rating

Standard and Poor's

A

Outlook 'stable'
July 2026

Assets under administration

£387bn

June 2026

Solvency II coverage ratio

247%

June 2026

Figures and Ratings correct as at the dates shown.

Security of Client Cash & Assets

Client cash and assets are held and administered by Investment Funds Direct Limited (IFDL) in line with UK regulatory requirements, and are always held separately from our own accounts and from those with whom we place the assets.

As such, should IFDL be wound up, your cash and assets will remain yours and any administrator is obliged to return them to you as part of the wind-down process.

Should any deposit taker we use fail financially, your cash remains segregated and you would be able to recover your cash from the banks and/or administrator to the extent allowed in accordance with the rules of the Financial Services Compensation Scheme (FSCS).

In the unlikely event of a bank failure, the FSCS protects cash deposits up to £120,000 per eligible person, per authorised bank, including all other accounts held by the same person with that bank. To offer maximum protection, we divide your cash as equally as possible across our chosen deposit takers, subject to us being able to secure a competitive client interest rate.

Should a fund manager fail financially, and provided you have selected a provider covered by the UK FSCS, your investment may be eligible for compensation. The FSCS investment protection limit is £85,000 per person, per firm, subject to eligibility.

Data

Investment Funds Direct Limited (IFDL) processes personal data in line with UK data protection legislation. Further information about how personal data is collected, used and protected is set out in our privacy policies:

- the Adviser Privacy Policy (for advisers and adviser firm users), and
- the Client Privacy Policy (for clients and investors).

Supporting links

- IFDL AKG Financial Strength Assessment
- M&G plc Annual report 2025
- M&G plc Latest results
- M&G plc Results, reports and presentations
- M&G plc Regulatory returns

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