



# M&G Wealth Platform

The simple way to manage your investments  
– all in one place





## Introduction

# Welcome to M&G Wealth Platform

**Investing can help you target a range of life goals. From building up a fund to provide a retirement income, to saving for a child's school or university fees.**

**And whatever you're planning in your life, M&G Wealth Platform is here to help.**

M&G Wealth Platform aims to make investing easier. It provides a single, secure online place where you and your financial adviser can manage your investments in line with your agreed financial plan.

Simple to use and completely secure, it offers huge investment choice and clear, simple charging. So you get flexibility, certainty and complete control.

On the following pages, we explain what you need to know.



How it works

# How M&G Wealth Platform supports you

**As you plan for your financial future, you can find yourself building up a lot of different investment products – often held with different providers.**

Keeping track of many investments in lots of different places can get difficult and confusing.

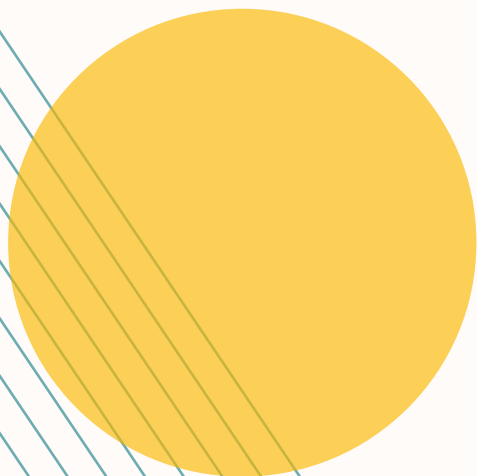
Which is where M&G Wealth Platform comes in.

Instead of holding your investments in multiple places, M&G Wealth Platform provides a single, secure online portfolio where you and your financial adviser can view and manage everything.

From ISAs to investment funds, self-invested personal pensions (SIPPs) to shares, insured funds and cash. You can see your whole portfolio of investments easily and simply.

**In our experience, that can have some big benefits:**

- **Eliminate** the confusion of holding lots of different investments in lots of different places
- **Reduce** your paperwork to a single regular statement for all your investments
- **Allow** you to see the value of your overall portfolio and underlying investments at a glance
- **Enable** your adviser to make changes to your portfolio quickly and efficiently – any time your goals or priorities change
- **Free** up your adviser from admin tasks to focus on advising and supporting you.



Who we are

# A great company behind you

**M&G Wealth Platform is managed by M&G Wealth, part of M&G plc, the international savings and investment business.**

A FTSE 100 company, M&G plc has a history stretching back more than 170 years. It now serves more than 5 million individual customers around the world. Which means it has plenty of experience in creating solutions to help people of all kinds plan for their financial future.

## Here today – and tomorrow

Choosing an investment platform that's part of a major international company like M&G plc can be a sensible move.

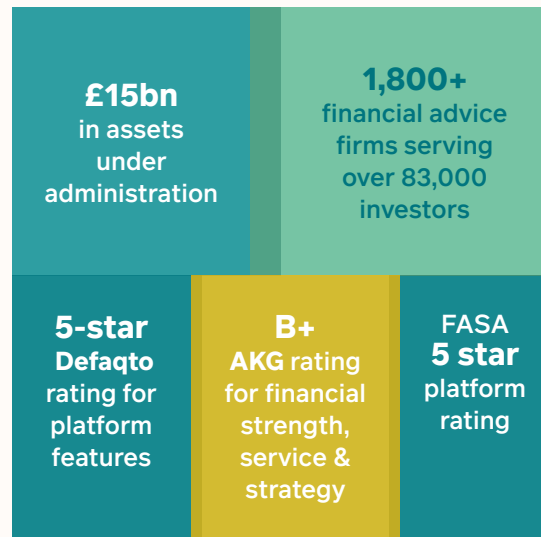
It means we can give you the reassurance that our platform is here for the long term. And we have the resources to keep investing in our technology and service. So we can always strive to give you the best investment experience.

## Trusted by advisers

Today, M&G Wealth Platform is used by more than 1,800 adviser firms and their clients. We're trusted to administer £15bn in assets. And we've been recognised independently for our financial strength and our platform features – see panel below.

Giving you the confidence to put us at the heart of your investment planning.

## M&G Wealth Platform – the facts



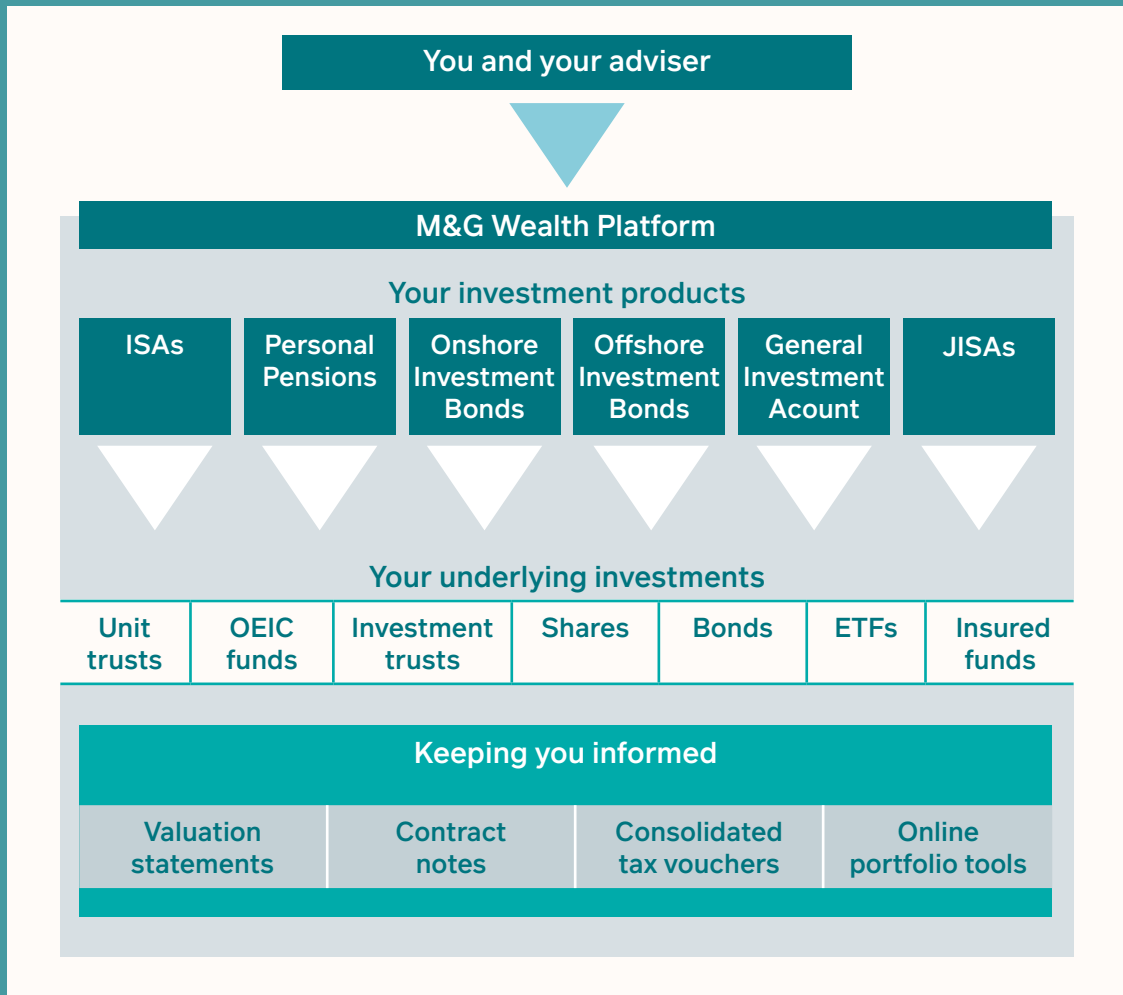
Information as at end November 2022

Defaqto is an independent financial information business, focused on helping consumers make better informed decisions.

AKG is an independent organisation specialising in the provision of assessment, ratings, information and consultancy to the financial services industry.

### How M&G Wealth Platform works

- M&G Wealth Platform lets your adviser set up investment products like tax-efficient ISAs and personal pensions on your behalf. Investments held elsewhere can also be transferred onto the platform.
- Your adviser can then select which investments to hold in those products. They can choose from our universe of more than 4,000 investment funds, shares, bonds, insured funds and other securities to meet your agreed investment goals.
- Your adviser can make changes to your platform portfolio and choice of investments easily and quickly as and when required. You'll be kept informed through regular portfolio reports.
- You can also check the latest value and performance of your overall portfolio and underlying products at any time using your secure online account.



## Products on platform

**Tax-efficient** **Individual Savings Account (ISAs)** – These flexible accounts let you invest up to a certain amount each year in funds, stocks and shares. There's then no tax to pay on any income or profits you make.

**Tax-efficient** **Junior Individual Savings Account (JISA)** – These can allow an investment portfolio to be built up tax-efficiently for under-18s.

**Tax-efficient** **Pensions** – We host a range of pension plans to help you and your adviser plan tax-efficiently for your later life – and manage the income you take once you're in retirement.

**Tax-efficient** **Onshore and offshore bonds** – These can hold a range of investments and allow you to draw down capital tax-efficiently, subject to your specific tax status.

**General Investment Account (GIA)** – This is designed to hold any investments you don't hold in any of the tax-efficient products above. There's no limit on how much money you can put in a GIA.

**Please note, the tax treatment of ISAs, pensions and investment bonds could change in the future. The tax benefits of these products will depend on your individual circumstances.**



Supporting you

# Why choose M&G Wealth Platform?

**M&G Wealth Platform isn't the only online investment platform on the market. But we think there are some features that really make us stand out, allowing you and your adviser to make the most of your investment planning opportunities.**

## Investment freedom

Our platform isn't restricted to any investment provider. We host a full universe of funds, including access to insured funds, shares and other investments, as well as tax efficient products like pensions and ISAs. So whatever you and your adviser want to achieve with your portfolio, you can do it all with us.

## Ease and control

You can access your portfolio when it suits you, allowing you to get an accurate overview of your wealth at any time. You'll also receive an online portfolio valuation statement every three months.

## Best-of-breed expertise

We don't just rely on our know-how. We give your adviser access to many of the market's leading online tools and investment specialists to support your financial planning.

## All-in-one platform fee\*

Our charges are competitive and clear. You pay a single low fee to use the platform, with no extra charges for products like ISAs and pensions or for trading shares and securities. So there are no nasty surprises on cost.

## Environmentally friendly

We are investing in digital to keep the platform fast, reliable and secure, not to mention kind to the environment. Going paperless means less time spent on admin and more time for you and your adviser to do what matters.

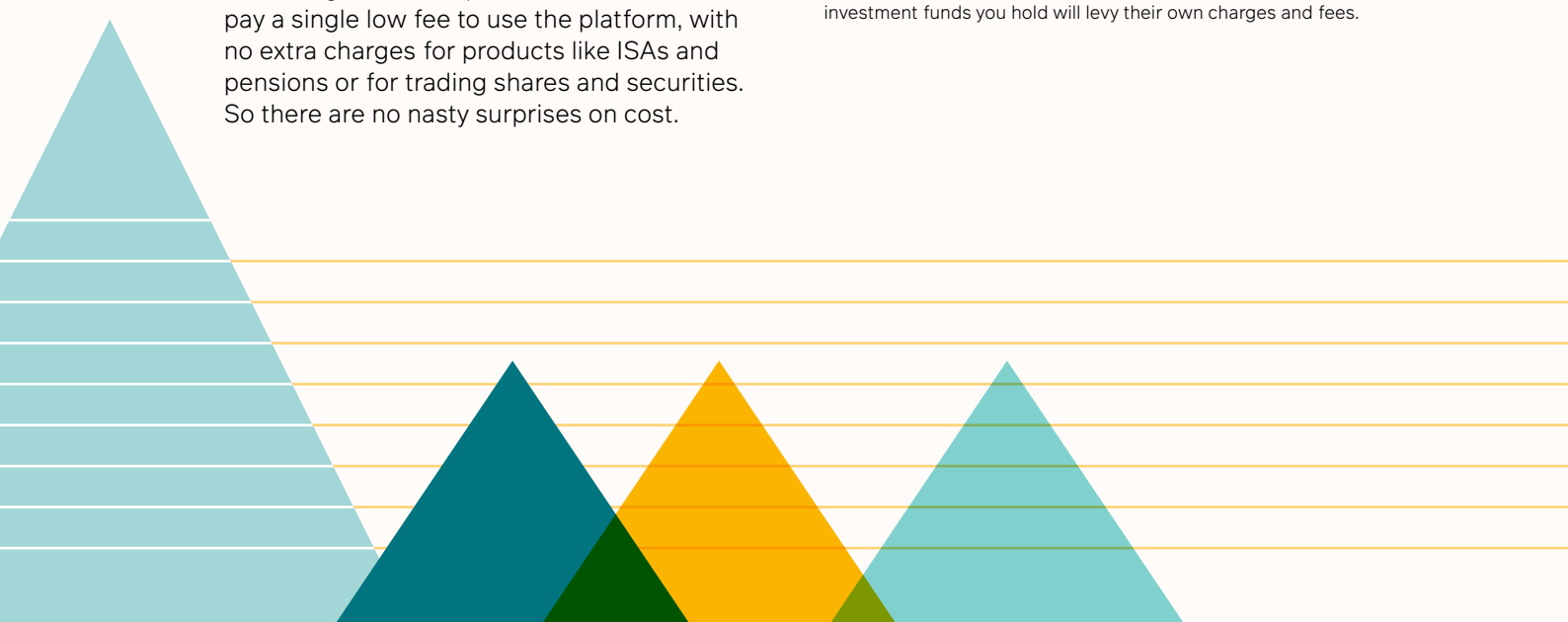
## Safe and secure

As well as being backed by the financial strength of M&G plc, we take extensive measures to keep your money 100% secure – including ring-fencing capital and investing in the latest online security features and data protection software.

## Ongoing investment

We have the financial resources to keep investing in our technology, service, tools and features so we keep on giving you and your adviser the best platform experience we can.

\* Your financial adviser and the managers of the underlying investment funds you hold will levy their own charges and fees.





# Keeping you safe

**As an online platform, we work hard to keep your data and capital safe and secure. Allowing you to feel completely confident about putting your investment portfolio with us.**

**Online security** – We invest extensively in software, online firewalls and automated defence tools to safeguard M&G Wealth Platform against online attacks and malware.

**Personal data** – All personal information provided on the platform is transmitted through a secure channel using secure encryption technology.

**Data systems** – We host all client data using our own secure offsite data centres with robust access controls. Data is mirrored between sites and we hold external backups for added protection.

**Client money** – Any uninvested cash in your portfolio is placed with a range of banks selected for their financial strength. It's also protected under the Financial Services Compensation Scheme (FSCS).\*

**Ring-fencing** – All capital held on M&G Wealth Platform is fully ring-fenced and cannot be accessed by any other part of M&G plc.

## Investment risks

All investments such as those available on M&G Wealth Platform carry risks.

- The value of money invested in funds, shares and other stock market investments can fall and rise – as can any income generated from them
- You may not get back the amount that you originally invested
- The performance of your portfolio will be reduced by the effect of charges
- The risks in your portfolio will depend on the investments chosen.

To learn more about all these risks, please talk to your financial adviser.

\* Up to a maximum of £85,000. Learn more here: [www.fscs.org.uk](http://www.fscs.org.uk)

Next steps

# What happens next?

Now you know about M&G Wealth Platform, here's what happens next:

<b>Step 1</b>	<b>Discuss</b>	If you have any questions about M&G Wealth Platform or want to explore your options further, talk to your financial adviser.
<b>Step 2</b>	<b>Apply</b>	Once you feel the platform is the right place for your investments, your adviser will complete an application, together with any investment instructions.
<b>Step 3</b>	<b>Confirmation</b>	When we receive your application, we'll set up your platform portfolio. We'll send you and your adviser confirmation – including details to log on.
<b>Step 4</b>	<b>Log on</b>	Log on to your secure platform portfolio and see all the investments your adviser has arranged or transferred on your behalf.
<b>Step 5</b>	<b>Stay informed</b>	Once set up, you can check on your portfolio online at any time. And portfolio valuations, contract notes (when a new investment is purchased) and consolidated tax vouchers (to help with tax returns) will be uploaded to your account.





M&G Wealth Platform  
Our platform, your way.

Contact us:  
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[Find out more on our website](#)