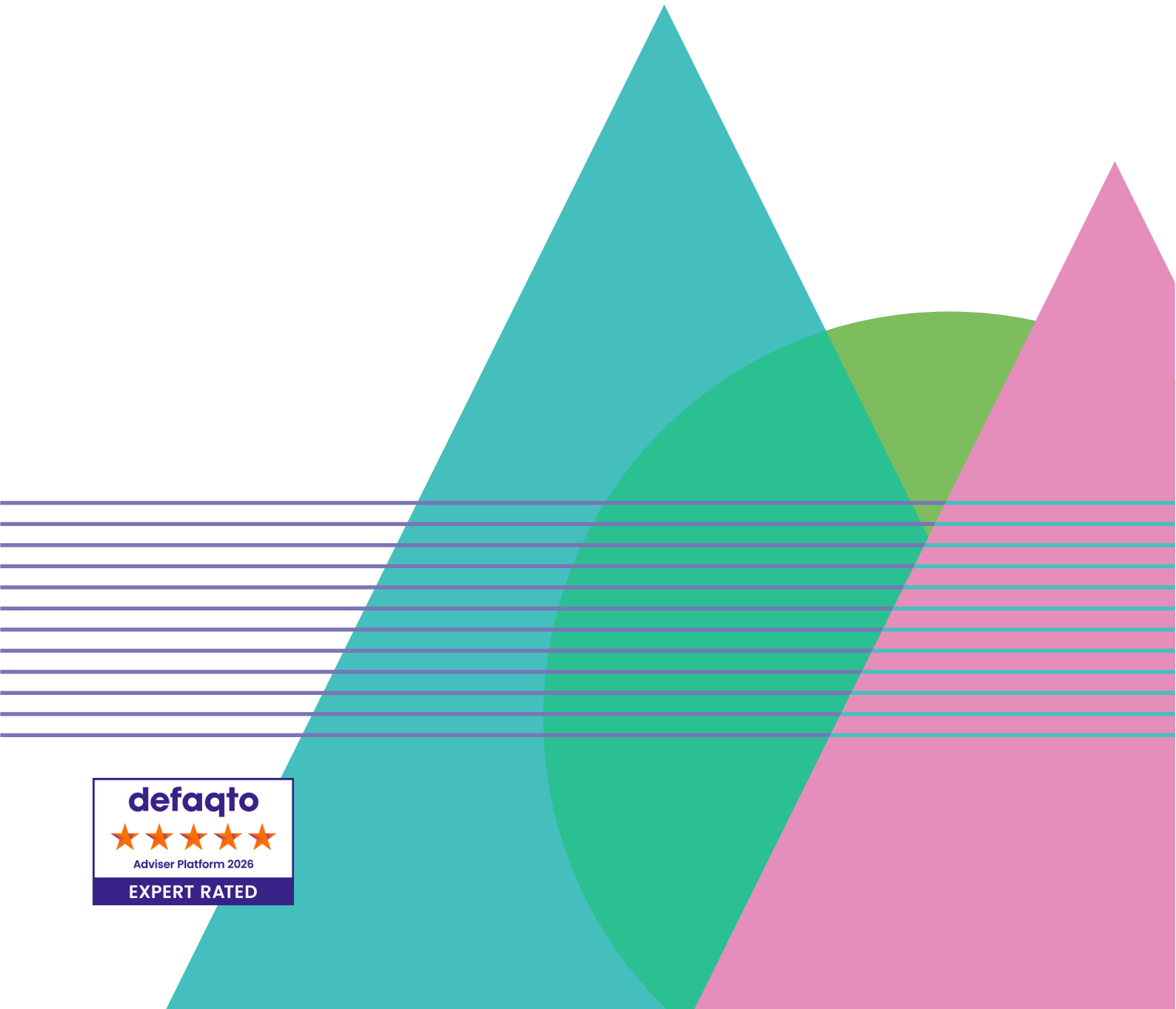
M&G Platform

Welcome to M&G Platform

All in one place – the simple way to manage your investments

October 2026



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Contents

Welcome – M&G Platform at a glance 3

Who we are – A great company behind you 4

In detail – How M&G Platform works 5

In detail – Why M&G Platform could be right for you 6

Managing risks – Keeping you safe 7

Next steps – What happens next? 8

Welcome

M&G Platform at a glance

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.

Whatever you're planning in your life, M&G Platform is here to help you and your adviser.

How the platform works

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

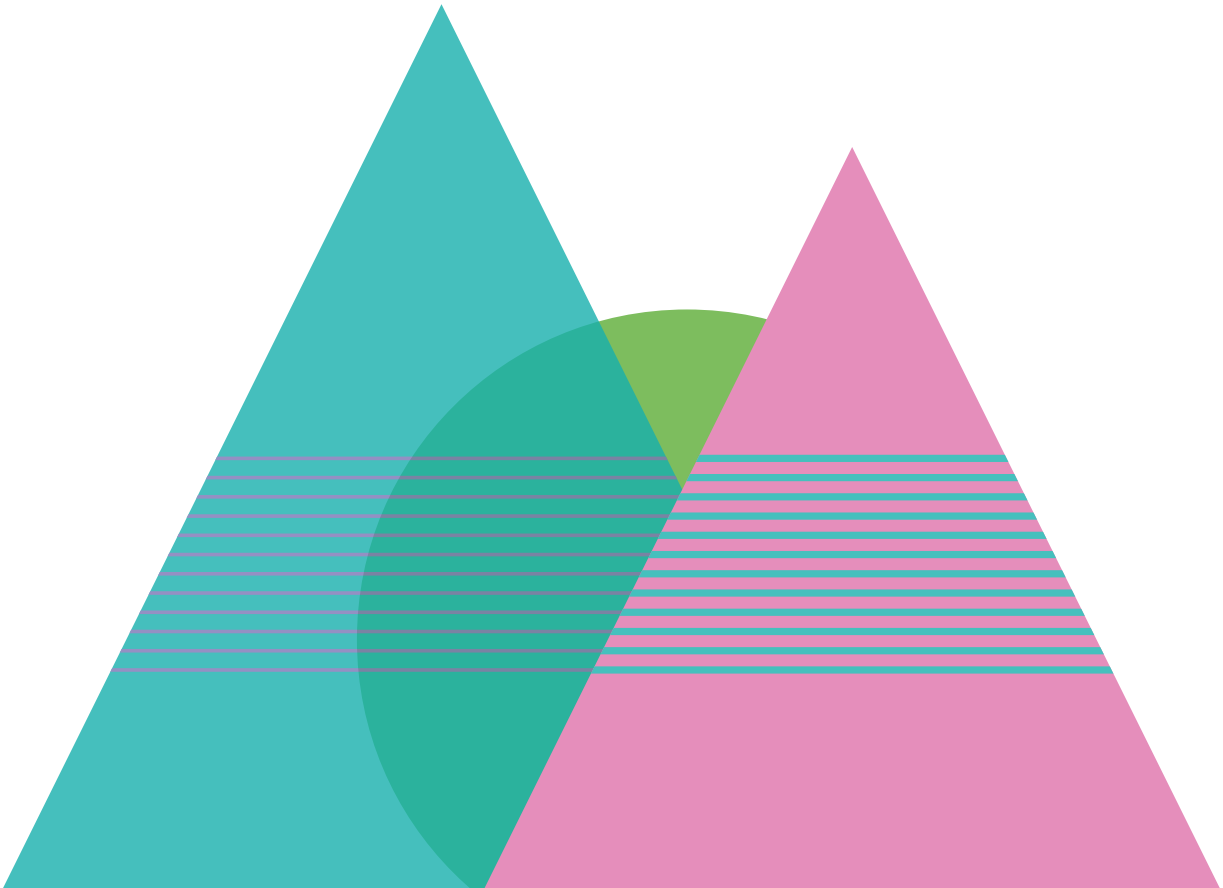
Keeping track of many investments in lots of different places can get difficult and confusing.

This is where M&G Platform comes in. Instead of holding your investments in multiple places, our platform provides a single, secure online portfolio for all your investments.

Making life easier for you

- Keep track of all your investments in one place
- A secure online portfolio for peace of mind
- Check the value of your investments at a glance
- One single regular statement for all your investments
- Huge investment choice and clear simple charging

Giving you flexibility, confidence and control.



Who we are

A great company behind you

M&G Platform is 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

When you're choosing an investment platform you want to know that you've made the right decision. Being part of M&G plc means we have the resources to keep investing in our technology and service, to give you and your adviser the best experience.

Trusted by advisers

M&G Platform is used by more than 1,800 adviser firms and their clients. We're trusted to administer over £16bn in assets. And we've been recognised independently for our financial strength and our platform features – just take a look below.

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

M&G Platform – the facts	
Over £16bn in assets under administration	**1,800+** financial advice firms serving over 88,000 investors
5-star Defaqto rating for platform features	**B AKG rating** for financial strength, service & strategy

Information as at end March 2025

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

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



In detail

How M&G Platform works

Your adviser can set up and manage investments on your behalf on the platform. And you can use the platform to check your portfolio at any time using your secure online account. We even have a handy guide to help you get started.

Access products & investments

Your adviser can set up investment products like tax-efficient ISAs and personal pensions on your behalf. Investments held elsewhere can be transferred onto the platform.

Your adviser can then select which investments to hold in those products. They can choose from over 7,000 assets which include over 4,000 investment funds, along with shares, bonds, smoothed funds and securities, all available on platform.

Managing your portfolio

Your adviser can make changes to your platform portfolio and choice of investments easily and quickly, when required. You'll be kept informed through regular portfolio reports.

You can also see the latest value and performance of your overall portfolio 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 no tax to pay on any income or profits you make.	✓
Junior Individual Savings Account (JISA) – These can allow an investment portfolio to be built up tax efficiently for under-18s.	✓
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 retired.	✓
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 that aren't in one 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.

In detail

Why M&G Platform could be right for you

M&G Platform isn't the only online investment platform on the market. But there are some features that really make the platform stand out, helping you and your adviser get the most from your investment planning opportunities.

Here are some of our platform features:

Investment freedom

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

Best-of-breed expertise

The platform provides information to many of the market's leading online tools and access to investment specialists to support financial advisers with your planning.

All-in-one platform fee

Competitive and clear charges with no extra charges for products like ISAs and pensions or for trading shares and securities. So you know upfront what the cost is.

There's a minimum charge of £15 per month, so the platform may not be suitable for all investors. More details of our charging structure and how we treat cash and apply interest can be found here.

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

Family wealth planning

When you and your family hold investments with us through the same adviser, your annual platform charge will be reduced so everyone pays a lower rate.

Spouses, civil partners, cohabitees, parents, grandparents, children, grandchildren and step relations are included, because families come in all shapes and sizes.

Digital technology

Investing in digital technology keeps the platform fast, reliable and secure, as well as reducing paper-based processes. That 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 secure – including ring-fencing capital and investing in the latest online security features and data protection software.

Ongoing investment

Continually investing in our technology, service, tools and features to keep on giving you and your adviser the best platform experience.



Managing risks

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 safeguarding the M&G Platform and deploy a combination of technical controls, ongoing monitoring, and proactive security measures to ensure a secure online experience for its users.

Personal data – We secure personal information by implementing strong data protection measures, encryption technology and adhering to relevant privacy regulations.

You can find our Privacy Policies on our website.

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)*. All capital held on M&G 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 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 might 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.

Support when you need it

We know everybody can face challenging times at different points in their lives. Whether it's a change in your health, circumstances, or a life event such as a bereavement.

Our dedicated customer support team are trained to identify your needs and address them in the most appropriate way. And we recommend letting your adviser know about any changes in your circumstances or support needs.

Our Support for you website section provides a range of information including links to external resources to support you in different situations.

All our communications are available in large print, braille and spoken word. Key Investor Information Documents (KIIDs) and Fund fact sheets are also available in alternative formats on request.



Next steps

What happens next?

Now you know about M&G Platform, here's what happens next:	
Step 1 **Discuss**	If you have any questions about M&G Platform or want to explore your options further, talk to your financial adviser.
Step 2 **Apply**	Once you and your adviser feel the platform is the right place for your investments, your adviser will complete an application, together with any investment instructions.
Step 3 **Confirmation**	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.
Step 4 **Log on**	Log on to your secure platform portfolio and see all the investments your adviser has arranged or transferred on your behalf. You can find more information on getting started with the platform here.
Step 5 **Stay informed**	Once set up, you can check on your portfolio online at any time. And we'll email you to let you know when correspondence such as your portfolio valuations, contract notes (when an investment is purchased) and consolidated tax vouchers (to help with tax returns) are uploaded to your account.



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Contact us:

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Find out more on our website

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