

# Introducing

Radiant Platform Management - For your brighter future

## Welcome to Radiant Platform Management

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## Welcome to Radiant Platform Management

We're excited to offer you and your adviser access to the Radiant Platform.

In this guide, we'll introduce ourselves and explain how we collaborate with our strategic partners to deliver the best possible service to you and your adviser team.

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# Who we are

**Radiant Platform Management was founded in early 2022 with the sole aim of improving the way your financial adviser team administer your investments.**

**T**he Radiant Financial Group is a modern and fresh consolidator of financial services businesses, bringing together like-minded IFA businesses with a shared culture and vision - focused on creativity, innovation, integrity and collaboration.

We are a client-centric business. Our purpose is to understand the financial position of our clients, their aims, ambitions and their appetite for risk and deploy appropriate solutions in a compliant and risk-managed structure, maximising efficiencies in all taxation frameworks.

But most of all we are a staff-centric business. We believe that well trained, well-resourced and well remunerated staff who work for an organisation with integrity – which genuinely cares about

its people – provides the best environment for their success and therefore the success of our business.

Everything we do relates to people, and in particular their health and well-being; this starts with our own people and is of course the service that we offer to our clients - as financial wellbeing sits at the heart of a productive, stress-free life for all.

We advise a wide range of clients including large and small businesses, entrepreneurs, owner-managers, senior executives and individuals. As a client of Radiant, our team of experienced planners and consultants will help you to make life changing decisions - empowering you to take control of your financial future, both personally and in your professional life. Our clients feel the benefits

of our scale, scope, governance and resource, whilst keeping local access to exceptional financial planners and their teams.

Run by a team of highly experienced industry leaders, we are passionate about client-centric advice and exceptional delivery. Through this commitment we have developed a market-leading range of services through our subsidiary companies - including financial, tax planning and mortgage advice for individuals, as well as employee benefits, corporate structuring and tax planning for UK businesses.

The Radiant Group now comprises of three operating companies within our group. In this document, we are proud to introduce you to Radiant Platform Management.

Investment platforms play a crucial role in delivering the technology and investment administration needed to trade, hold and grow the financial assets that support your wealth-building and retirement goals. As a result, seamless collaboration between your financial adviser and their chosen investment platform is essential to ensure your savings and investment instructions are executed efficiently.

Over time, our adviser teams have faced increasing frustrations with limited functionality and subpar service received from traditional investment platforms. These challenges lead to higher error rates, slower processing

times and inefficiencies that ultimately increase the burden and risk on you and the management of your investments.

In partnership with Nucleus, a trusted technology provider and custodian within the platform industry, we operate our own investment platform within the Radiant Group. This enables us to provide a dedicated and experienced platform team focused solely on supporting your financial adviser, ensuring greater efficiency in managing your investments, reducing risks, and delivering these benefits at a highly competitive cost—lower than many of our peers.

**We empower your adviser to better support you.**

# What we do

Put simply, our investment platform allows you to combine all your investments into a single manageable online account. Instead of having to keep tabs on different investments in different places, with different statements coming in at different times, our platform holds all your investments in one place. And you can view them, and your transaction history, at any time.

**Y**our investments consist of one or more accounts, which can be added at any time.

You can choose from our General account, Isa account, Junior Isa, Pension account, Offshore Bond and Onshore Bond accounts.

It doesn't matter whether the assets you own in your account are unit trusts or Oeics, or securities such as equities, investment trusts or exchange traded funds (ETFs). You can even hold your cash with us too.

We allow you to invest money, buy and sell assets, receive income

payments and make regular withdrawals. You and your adviser can track how your portfolio is performing and to consider whether it's invested in the right assets.

We also provide information that will allow you to fill in your tax return and manage any capital gains tax liabilities.

The best thing about what we do is provide the tools which enable you and your adviser to meet your personal and financial objectives. There's no one-size-fits-all outcome. It's designed to suit you.

Products	Services
<ul style="list-style-type: none"> <li>General investment account (including joint ownership)</li> </ul>	<ul style="list-style-type: none"> <li>Dedicated servicing team for adviser firm</li> </ul>
<ul style="list-style-type: none"> <li>Flexible Isa</li> </ul>	<ul style="list-style-type: none"> <li>Regular investing</li> </ul>
<ul style="list-style-type: none"> <li>Sipp</li> </ul>	<ul style="list-style-type: none"> <li>Regular withdrawals</li> </ul>
<ul style="list-style-type: none"> <li>Onshore and offshore bond products</li> </ul>	<ul style="list-style-type: none"> <li>Faster payment for withdrawals</li> </ul>
<ul style="list-style-type: none"> <li>Trust and company accounts</li> </ul>	<ul style="list-style-type: none"> <li>One-off and phased drawdown</li> </ul>
<ul style="list-style-type: none"> <li>Access to a range of &gt;5,000 different financial assets</li> </ul>	<ul style="list-style-type: none"> <li>One-off and regular UFPLS</li> </ul>
	<ul style="list-style-type: none"> <li>Capital gains tax calculator</li> </ul>
	<ul style="list-style-type: none"> <li>Discounted platform charges for spouses</li> </ul>
	<ul style="list-style-type: none"> <li>Online read-only access for clients</li> </ul>
	<ul style="list-style-type: none"> <li>Pre-funded tax credits for pension contributions</li> </ul>
	<ul style="list-style-type: none"> <li>Bed &amp; Isa platform tool</li> </ul>
	<ul style="list-style-type: none"> <li>Extensive MI and reporting tools</li> </ul>

The best thing about what we do is provide the tools which enable you and your adviser to meet your personal and financial objectives. There's no one-size-fits-all outcome. It's designed to suit you.

# Who we work with

nucleus

We're delighted to offer our platform in collaboration with Nucleus. The Nucleus Financial Platforms group forms one of the UK's leading, independent, adviser platform and product groups, with over £100 billion in assets under administration, helping over 5,300 advisers firms and almost 240,000 customers.

The Radiant Platform leverages Nucleus' scale, technology, experience and custodial services alongside our in-house platform team to bring our unique proposition to clients of the Radiant Group.

Together, we operate around principles of transparency and simplicity with the objective of promoting the alignment of advisers and their clients, all in pursuit of delivering good customer outcomes.

We work closely with

Nucleus to improve continually the platform to meet the requirements of ever-changing regulation and increasingly sophisticated financial planning needs.

- We'll always do our best.
- We'll avoid jargon and industry-speak wherever we can.
- If we make a mistake, we'll do what we can to put things right as quickly as possible.

We'll avoid jargon and industry-speak wherever we can.

# What you can expect from us

## Before you're officially on-board, you'll receive these documents:

1. **A key features document** - this shows the important information you need to know before you make that decision to invest with us.
2. **A copy of our terms and conditions** - this shows detailed information about the Radiant Platform, between you and us.
3. **An illustration showing the benefits that you might receive** once you reach your selected retirement age.
4. **A declaration form** for you to sign and return to us - this document forms part of your application for the Radiant Platform, and along with your terms and conditions, is the agreement between you and us.

## Here's what you'll receive once you're on-board:

1. **A welcome letter** from Radiant Platform Management.
2. **Quarterly statements** - these will show how your investment(s) are performing, including payments in and out of your account(s) at a certain point in time.
3. **Annual statements** - these cover the costs and charges that you've incurred in relation to managing your investments.
4. **Consolidated tax vouchers** - if you receive taxable income payments, you'll be sent these annually to help you fill out your tax return (General accounts only).
5. Each time your adviser carries out a trade on the platform you'll receive a **contract note**, or we'll make this available online, detailing the transaction.

Simple, reliable and transparent.

# Your money is safe with us

As detailed on page 8, the Nucleus Platforms Group provides the custodial element of our service which ensures your money and assets are safe and held in line with industry requirements.

**B**oth Radiant and Nucleus are authorised and regulated by the Financial Conduct Authority (FCA). The FCA makes sure that we put safeguards in place to protect you and your assets.

In line with the FCA's rules, your assets are held in separate accounts and investments. That means they're completely independent from Nucleus, and therefore protected from anything that might happen to them as a company.

To reduce the risk to you, your cash is held with a panel of banks who have the appropriate authorisations from the UK regulators and are covered by the Financial Services Compensation Scheme (FSCS).

In the unlikely event that a bank fails, this diversification reduces any potential impact by spreading the risk across the banks used. Diversification also reduces the risk that cash may not be available should any of the banks have system issues.

The cash you hold is protected under the FSCS. In the unlikely event that Nucleus can't meet our obligations, you may be entitled to compensation from the FSCS. Under FSCS rules, you could be entitled to compensation of up to £85,000 per banking licence, so by spreading your money across many different banks, you could be covered for a higher sum than if we held all your cash with a single bank.

This depends on how much cash you hold and how much of it is with each bank, and includes anything you hold directly with them, as the limits are applied per person. Also, Nucleus don't spread platform cash equally across the banks we use and the amounts change regularly.

For further details on the FSCS, please go to [www.fscs.org.uk](http://www.fscs.org.uk).

We'll never send you emails asking for confidential information such as your password or bank details.

If you'd like to find out more about the safety of your money, or if you're unsure about anything we've sent you, please speak to your adviser.

The custodial element of our service ensures your money and assets are safe.

# Our People

At Radiant, we're deeply passionate about what we do. Our experienced and dynamic team is dedicated to supporting your adviser in managing your investments.

The Radiant Platform Operations team consists of three professionals with over 40 years of combined experience in the platform and adviser firm industries.

We work closely with our colleagues at Nucleus, fostering a collaborative relationship built on open communication and constructive challenges to the status quo—constantly refining processes to better serve our adviser team.



**Greg Klar**

Operation and Compliance Director Radiant Platform Management

Greg is the Operations Director for our platform company, Radiant Platform Management. Greg has held a variety of operational roles across a number of different investment platforms throughout his 15-year career to date. Greg joined our team in September 2022 and is keen to help shape our platform's proposition so that it remains aligned to the needs of our planners and clients that use it. Outside of work, Greg spends most of his time trying to keep up with his energetic toddlers at home in Edinburgh.

[greg.klar@radiantplatform.co.uk](mailto:greg.klar@radiantplatform.co.uk)



**Simon Cogman-Hellier**

Chief Executive Officer of Radiant Financial Group

Simon is CEO of Radiant Financial Group and is responsible for group strategy, risk oversight, funding and group brand. With over 43 years' experience in the sector, Simon has run many organisations focused on the delivery of excellent advice to clients, both corporate and individual. During his career, Simon has been involved with acquisition and integration of over 100 businesses in the financial services sector. Simon is passionate about a staff-first culture and leads this development within Radiant. Away from work, Simon and his husband are renovating yet another house on their farm in Cheshire and are devoted to their large family of dogs.

[simon@radiantfinancial.co.uk](mailto:simon@radiantfinancial.co.uk)



**Alan Hopley**

Head of Financial Planning and Analysis

Alan joined Radiant Financial Group in Feb 2021. He previously worked as head of FP&A at Addison Lee Group, where he developed and supported the business through its sale process and subsequent bank led takeover in March 2020. Prior to this he has held senior financial planning roles as The Regard Group, Complete Cover Group and Bupa. In his spare time Alan loves an adventure, whether it be hiking or camping in the countryside with his wife, children and dog. He is also a keen lover of rugby and golf.

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