JustFA – More than a Platform

We provide financial advisers with a way to build a more valuable business

August 2024

For Financial Advisers only

Welcome to JustFA

We have grown from the investment management and financial advice business, going back 20 years, and we have first-hand experience of the changes within the advisory industry.

The quality of advisory services for retail clients has risen dramatically during this period. Now the industry is striving to maintain and expand its client reach.

Getting new clients is key for any advisory business to grow and succeed. You need streamlined processes and an attractive client proposition.

You need JustFA - More than a Platform, an all-in-one integrated advice solution. We help financial planners provide **excellent client service** and **scale business** easily.

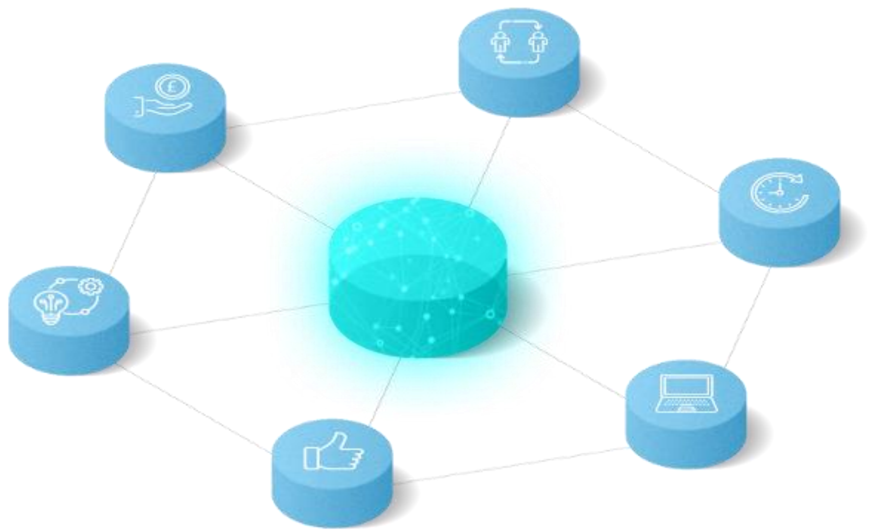
We want to make financial advice better, more affordable, and accessible to all.

Alexandra (Sasha) Ilinskaia
Chief Executive Officer

JustFA – More than a Platform

JustFA is a fully integrated **all-in-one Advice & Investment platform** for Independent Financial Advisers **to run and grow their business digitally**.

We combine digital advice workflow, client engagement, custody and investment management within one platform.



*"For financial adviser business leaders who want to **increase the value in their business**, the JustFA platform is a cradle-to-grave digital advice solution that **saves time** and **reduces admin costs**, **engages new markets** and **accelerates growth**."*

Why JustFA

Fully Integrated Advice Workflow

No need to switch between systems - client CRM, full back-office and investment processes integrated into one platform.

Automated time-consuming tasks like client onboarding, reviews, document management, suitability reports, account opening, payments and transfers.

Free up time to focus on what really matters: building client relationships and providing better services.

Enhanced Client Experience

Deliver digital advice experience to your clients, which is critical for engaging tech-savvy clients.

Modern Client portal and mobile app allows clients to easily enter their personal details, upload their IDs, sign documents, arrange payments and get in touch with their advisers.

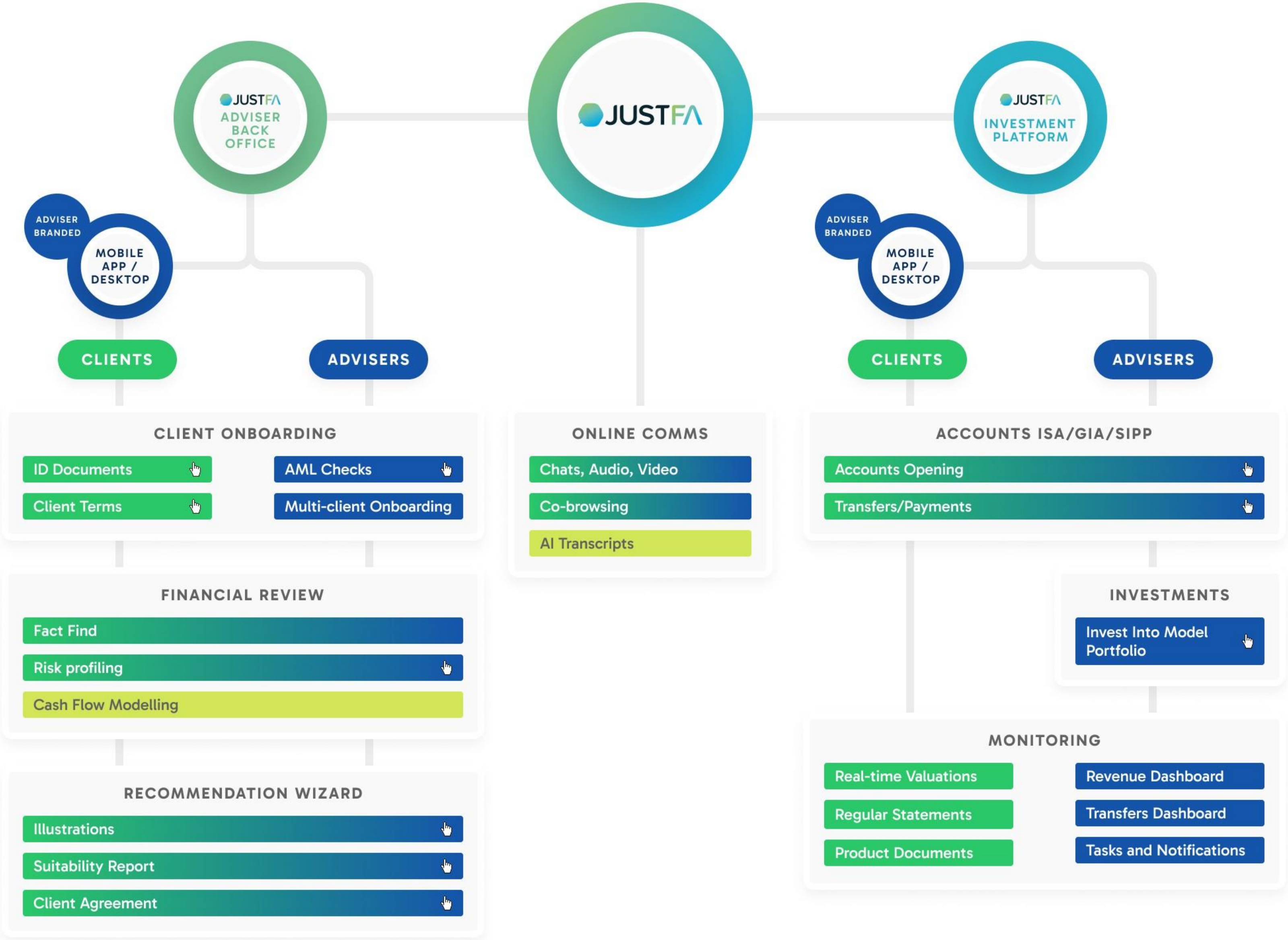
Lower client fees as more efficient processes allow advisers to pass on the costs savings to their clients.

Your Own Digital Proposition

We do the heavy lifting so in 4 weeks you have your own branded advice space and a modern tech-enabled financial planning business that is **ready for the future**.

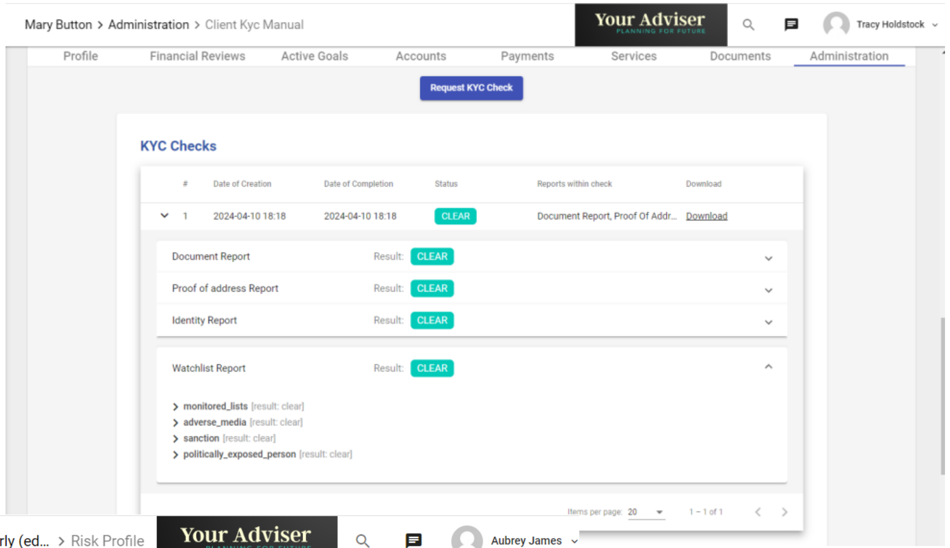
Attract new clients with a comprehensive, user-friendly, and cost-effective solution that stands out in the crowded market.

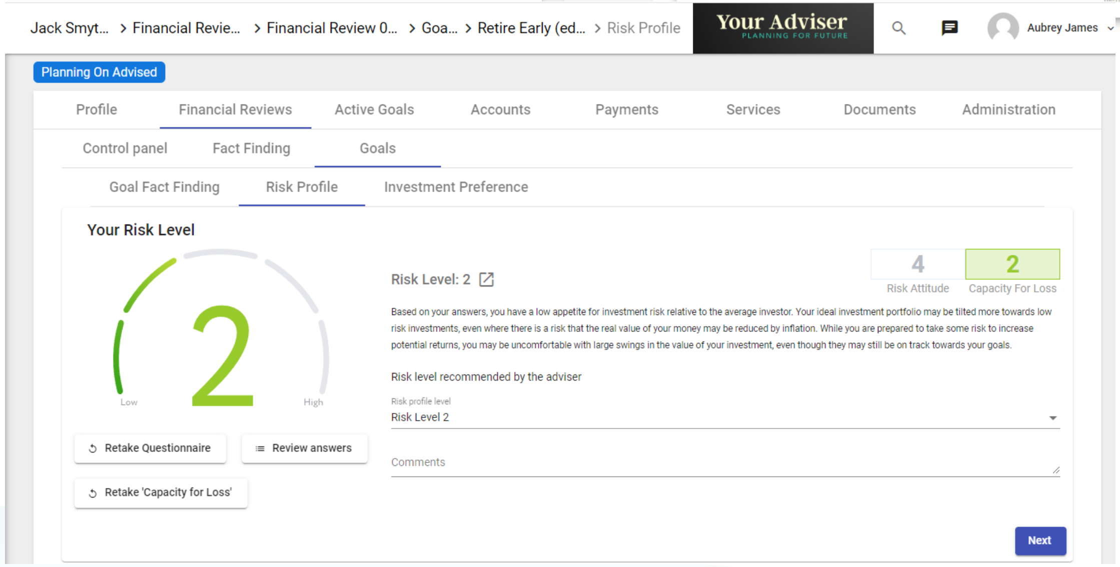
More than a Platform



Integrated Adviser Back Office

- Digital Client onboarding, including multi-client migration
- Integrated ID and AML checks
- Easy to navigate Fact Find and Risk profiling
- Client Documents generated automatically
- Recommendation Wizard and automated Suitability Letters
- Streamlined Annual reviews
- Tasks and Notifications





Investment Platform

→ ISA, GIA and SIPP accounts

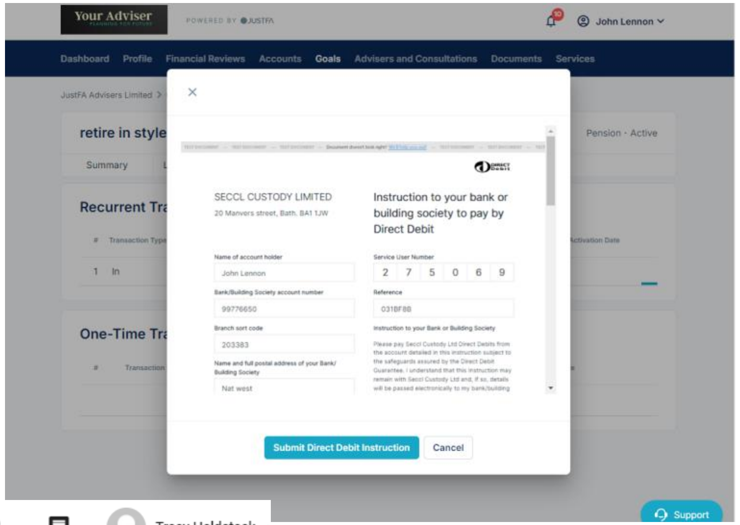
→ Account and Product documents generated automatically

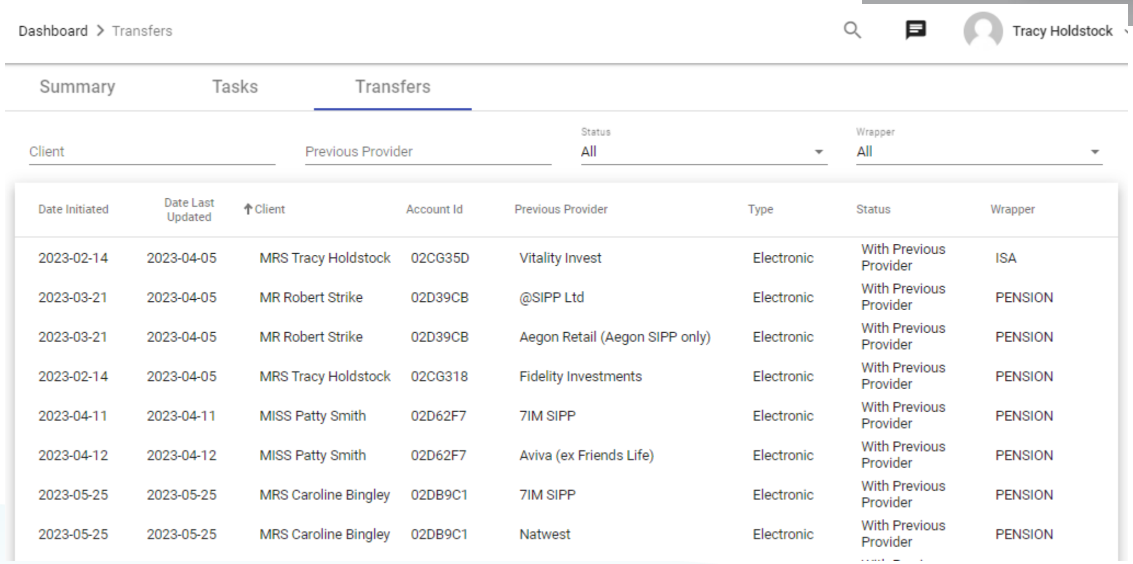
→ Facilitate transfers and payments at a click of a button

→ Transfers dashboard

→ Invest into Model Portfolios at a click

→ Revenues dashboard





Costs & Charges

- Platform Fee – 0.25%
- Competitive SIPP fees

Investment Options

- → Growing range of high-quality risk-rated Model Portfolios
- → Catering for various customer needs – Active, Passive, ESG
- → Total all-in costs, including DFM fees and fund charges, start from 25bps

Costs & Charges

	DFM Fees	Fund Fees*	Total
JustFA Active	0.25%	0.32%	0.57%
JustFA Passive	0.15%	0.11%	0.26%
JustFA Champions	0.10%	0.36%	0.46%
JustFA ProActive Planet	0.25%	0.48%	0.73%

*** Fund fees are an average across all portfolios within the range and are subject to fluctuations**

JustFA Active 4

Factsheet | 01 Aug 2024

PORTFOLIO SUMMARY

- Medium-to-high risk portfolio within the Active portfolio range
- Suitable for investors seeking long-term capital growth through high-risk equity investments
- Tilted towards growth assets, with active protection overlay to reduce potential losses in market downturns
- Systematic strategic asset allocation, active management, and diverse assets aim to enhance long-term performance through market timing and selection expertise

PORTFOLIO INFORMATION

Inception Date	Dec 2019
Investment Horizon	At least 5-7 years
Total Ongoing charges for underlying funds	0.32%
Management Charge	0.25%

INVESTMENT PRINCIPLES

JustFA Active portfolios are developed and managed by Fusion Asset Management LLP for the use on JustFA platform. Portfolios are designed for investors who believe that manager's skill in utilising short-term market opportunities and market timing can increase returns.

The range starts with a systematic Strategic Asset Allocation which aims to maximise expected long-term return within well-defined risk parameters. Medium-term market forecasts and short-term tactical tilts are overlaid to exploit current market trends and economic opportunities to derive the Tactical Asset Allocation. This is implemented using actively managed funds, selected from a range of well-established providers who aim to consistently out-perform their benchmarks.

RISK SCORE

6 defaqto RISK RATING

DYNAMIC PLANNER PROFILED 6

7

4 JUSTFA

MARKET COMMENTS

July was a modestly positive month for portfolio performance, with global equities rising 0.2% and bonds up 1.1% (GBP). These gains, while seemingly uneventful on the surface, disguised a volatile month as markets digested significant political events and experienced a sharp mid-month rotation.

Weaker than expected US inflation and labour market data heightened expectations of rate cuts, with investors now expecting the Fed to cut rates at the next meeting in September. This spurred a rotation away from mega-cap tech into small-cap stocks and other interest-rate sensitive asset classes which outperformed, such as bonds and global REITs which posted a healthy 6% return. This rotation was further bolstered by the rise of the 'Trump trade', which came to the forefront of investors' attention due to a surge in the likelihood of his election success following a shocking assassination attempt. The trade features a move out of big tech stocks and into value and income names, as well as smaller companies, as 'Trumponomics' favours domestic industry and small/mid-sized companies over large global tech names. Small-caps finished the month up 5.9%. UK stocks outperformed, where small-caps also rallied (+7%). Robust service sector data and stronger than expected economic growth for Q2 both pointed to improving economic momentum. Markets did not react significantly to the general election, given that a Labour victory was already assumed.

Commodities continued their broad-based decline, including Brent Crude oil, despite the escalating tensions in the Middle East. Precious metals bucked the trend, with gold continuing to glitter, rising 3.5% to another high.

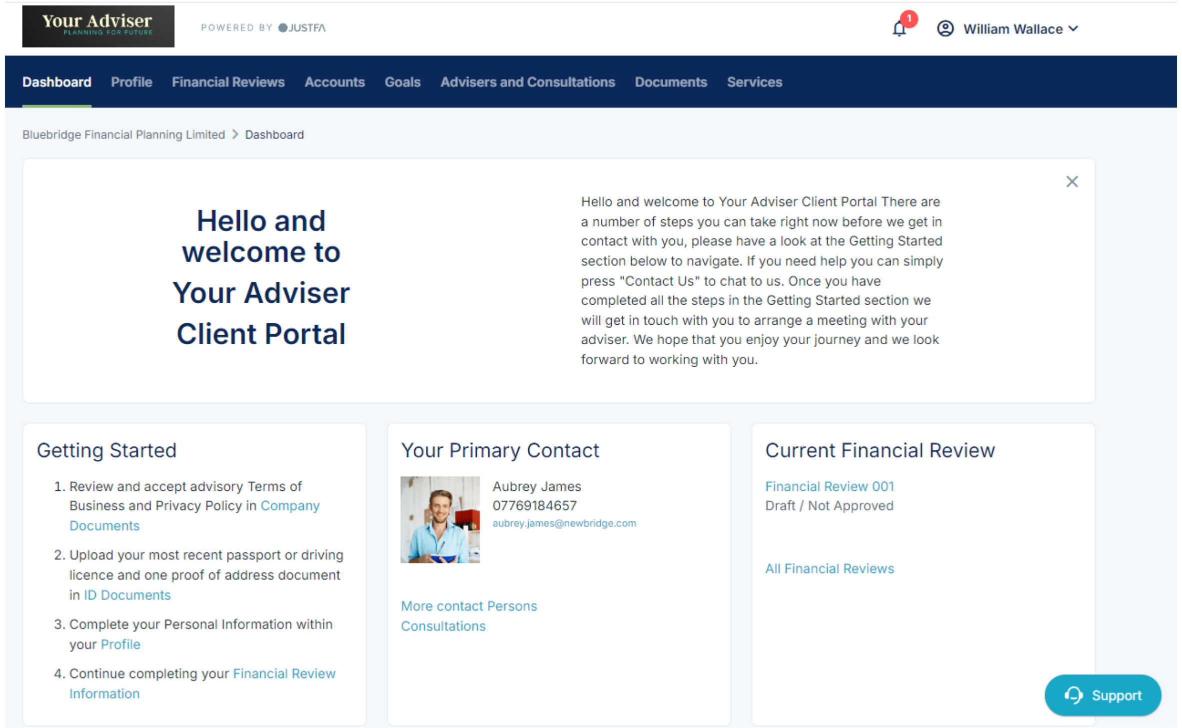
PERFORMANCE

CUMULATIVE PERFORMANCE

	1m	3m	1y	3y	5y	SI
Portfolio	0.76%	4.32%	11.70%	-0.69%	17.04%	92.23%
Benchmark	0.37%	2.56%	8.68%	6.16%	21.48%	73.85%

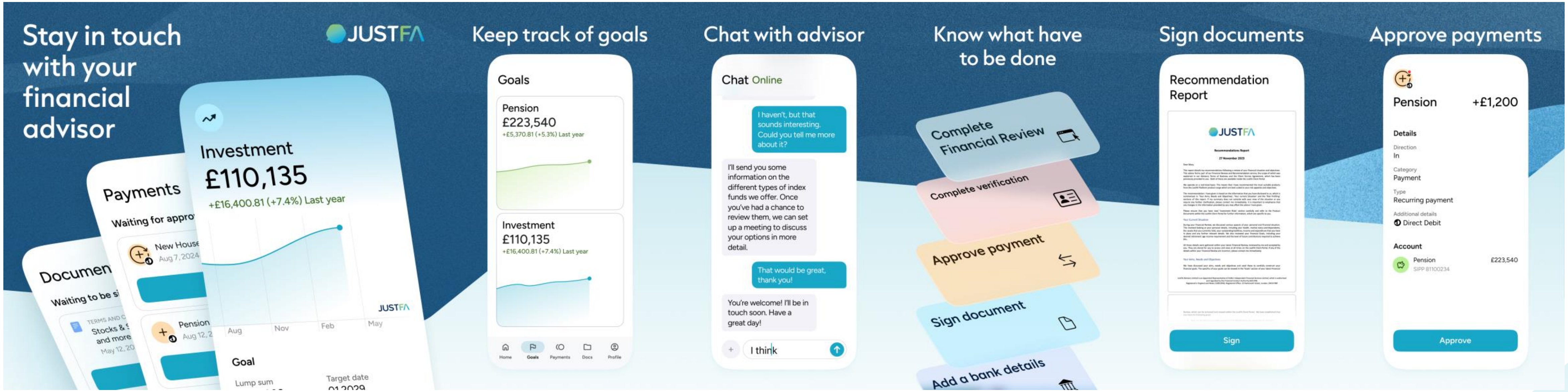
Client Functionality

- Client Portal and Client mobile app under your brand
- ID documents upload
- Client tools for Fact Find and Risk Profiling
- Built-in communication tools
- Client Dashboard for easy navigation
- Signing Documents at a click of a button
- Approving Transfers/Payments/Direct Debits at a click
- Real time valuations and regular statements



Client Mobile App

Keep your clients engaged with a modern, easy-to-use mobile app.



Benefits for Advisers and their Clients

More efficient advice process

- Everything in one system
- Streamlined workflow for admin and advisers
- Significantly less time per client

Attract more clients

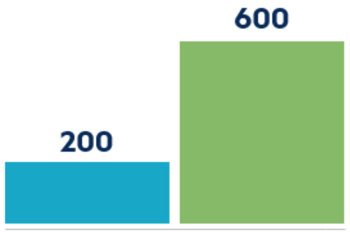
- Modern efficient online proposition
- Easy to use, better client engagement
- Efficient processes, lower fee, more affordable

Build more valuable business

- Lower costs, higher profit
- Attract younger clients, increase business longevity
- Higher business valuation

Adviser Capacity

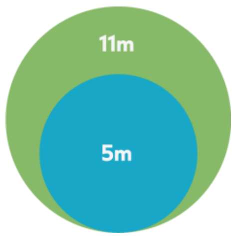
(No. of clients per adviser)



More Clients

Target Client Market

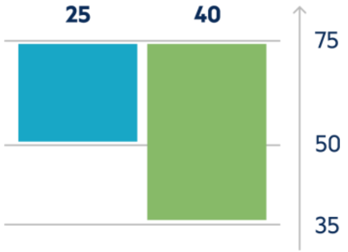
(No. of people)



More Revenue

Client Longevity

(No. of years)



Higher Multiples & Increasing EV

TODAY WITH JUSTFA

Illustrative Case Study

Annual Reviews per client

	Traditional	JustFA
Average review costs (£)	900	300
Ongoing fees	1%	0.50%
Fee per client (£)	1,000	500

With more efficient advice processes we see at least 3X reduction in time and costs required from an advisory team on every client review.

Assets suitable for JustFA proposition	£20m
Average client assets	£100,000
Number of clients	200

Financial Planning business with £200m AUA would move around £20m AUA into JustFA proposition.

With the same resources the business will be in a position to **service 3X more clients** and will be able to afford to **lower the fees** and still **improve the profit margin**.

Annual costs and revenues

	Traditional	JustFA
Annual Costs £	180,000	180,000
Number of clients	**200**	**600**
Assets £	**20,000,000**	**60,000,000**
On-going annual revenue £	200,000	300,000
Profit £	**20,000**	**120,000**
Profit margin	**10%**	**40%**

Feedback from Advisers

"[JustFA] gives me an **easy way to service younger tech-savvy clients.** I can now develop my online proposition to these clients through JustFA and **secure my business for the future."**

Will Green
Managing Director,
H&D Wealth (£250m AUA)

David Nichol
Financial Adviser,
Lowland Financial (£200m AUA)

"I am **impressed with the functionality** offered by JustFA. It will make it very easy for me to service my clients – no more paperwork or reconciliations and all **client details and accounts in one place**."

"JustFA is a **modern investment platform,** keeping it simple with full end to end back office support. This is what advisers are currently lacking. **A very timely development.**"

Andrew Hennah
Director,
Milsted Langdon (£520m AUA)

In the Media

FT ADVISER

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Platform Nov 14 2022

Platform provider bags 60 IFA clients in 8 months

The JustFA team

By Ruby Hinchliffe

Customised platforms and digital advice journeys should not just be options for the UK's largest IFAs, according to a fintech firm helping mid-size and smaller advice firms take control of their technology.

CITYWIRE NEW MODEL ADVISER

INVESTMENTS CONNECT ELITE COMPANIES SPECIAL REPORTS

TECHNOLOGY | 10 APR, 2024

How JustFA built a digital advice platform for IFAs using Seccl

Using Seccl as a custodian, JustFA is offering advice firms a digital platform aimed at low-asset clients.

BY JACK GILBERT

A recently launched digital advice platform targeting low-asset clients has signed up 30 advice firms to use the service.

JustFA, which launched 18 months ago, offers IFAs an end-to-end digital advice platform typically aimed at clients with less assets than their core market.

ProfessionalAdviser

FOR SUSTAINABLE, PROFITABLE, CLIENT-FOCUSED ADVISER FIRMS

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Hybrid advice models to tackle lack of investor confidence

Number of firms in the hybrid space expected to grow near-term

Julia Bahr explores the growing world of hybrid advice and outlines why it fits people that lack investment confidence...

There are 9.2 million people in the UK who own some form of long-term saving or investments but are not receiving financial advice due to lack of confidence in their investment knowledge, according to a research report published by Boring Money earlier this year.

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ADVISERS OPINION

Closing the advice gap by empowering young advisers

By John Driscoll | 8th August 2022 12:44 pm

Last week an article in *Money Marketing* revealed the challenge that the financial services industry is facing when recruiting young advisers.

"The average age of an adviser is 57; with less than 1% below the age of 35 the article told us.

It continued to say how firms could recruit and retain younger advisers, by offering flexible working, quality training and a resilient business model.

Meet the Team

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