

JustFA – More than a Platform

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

August 2024

For Financial Advisers only

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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 <u>JustFA - More than a Platform</u>, 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.



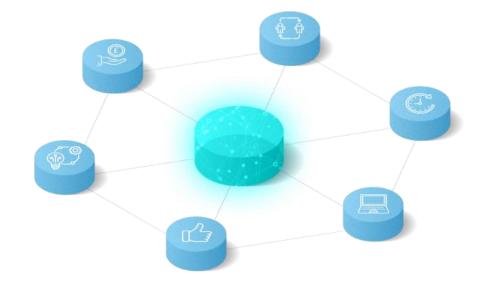
Alexandra (Sasha) Ilinskaia Chief Executive Officer



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 techsavvy 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.



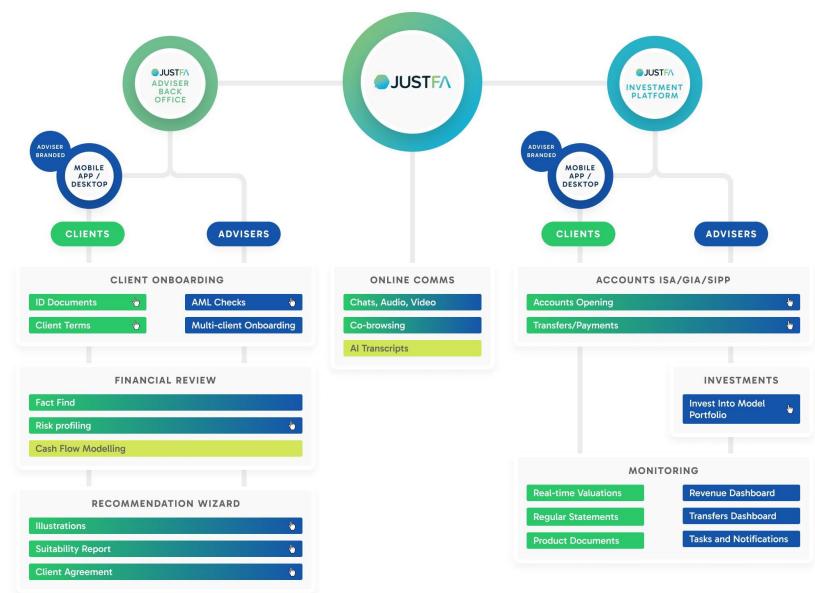
Your Own Digital Proposition

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

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Control panel

Goal Fact Finding
Your Risk Level

S Retake Questionnaire
 S Retake 'Capacity for Loss'

Financial F

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Planning On Advise

Profile

- Streamlined Annual reviews
- → Tasks and Notifications

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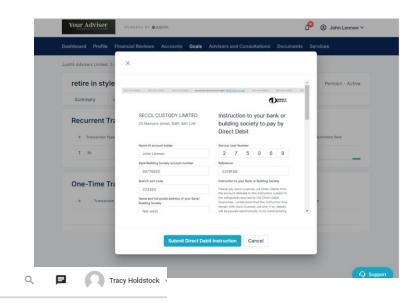


Investment Platform

- → 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

Dashboard	>	Transfers
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C	Costs & Charges
•	Platform Fee – 0.25%

• Competitive SIPP fees

Summary	Та	sks Trans	sfers				
Client		Previous Provio	der	Status All	•	Wrapper All	•
Date Initiated	Date Last Updated	↑ Client	Account Id	Previous Provider	Туре	Status	Wrapper
2023-02-14	2023-04-05	MRS Tracy Holdstock	02CG35D	Vitality Invest	Electronic	With Previous Provider	ISA
2023-03-21	2023-04-05	MR Robert Strike	02D39CB	@SIPP Ltd	Electronic	With Previous Provider	PENSION
2023-03-21	2023-04-05	MR Robert Strike	02D39CB	Aegon Retail (Aegon SIPP only)	Electronic	With Previous Provider	PENSION
2023-02-14	2023-04-05	MRS Tracy Holdstock	02CG318	Fidelity Investments	Electronic	With Previous Provider	PENSION
2023-04-11	2023-04-11	MISS Patty Smith	02D62F7	7IM SIPP	Electronic	With Previous Provider	PENSION
2023-04-12	2023-04-12	MISS Patty Smith	02D62F7	Aviva (ex Friends Life)	Electronic	With Previous Provider	PENSION
2023-05-25	2023-05-25	MRS Caroline Bingley	02DB9C1	7IM SIPP	Electronic	With Previous Provider	PENSION
2023-05-25	2023-05-25	MRS Caroline Bingley	02DB9C1	Natwest	Electronic	With Previous Provider	PENSION
	Client Date Initiated 2023-02-14 2023-03-21 2023-03-21 2023-02-14 2023-04-11 2023-04-12 2023-04-12 2023-05-25	Client Date Initiated Date Last Updated 2023-02-14 2023-04-05 2023-03-21 2023-04-05 2023-03-21 2023-04-05 2023-02-14 2023-04-05 2023-02-14 2023-04-05 2023-04-11 2023-04-11 2023-04-12 2023-04-12 2023-05-25 2023-05-25	Client Previous Provid Date Initiated Date Last Updated 	Client Previous Provider Date Initiated Date Last Updated • Client Account Id 2023-02-14 2023-04-05 MRS Tracy Holdstock 02CG35D 2023-03-21 2023-04-05 MR Robert Strike 02D39CB 2023-03-21 2023-04-05 MR Robert Strike 02D39CB 2023-02-14 2023-04-05 MRS Tracy Holdstock 02CG318 2023-02-14 2023-04-05 MRS Tracy Holdstock 02D62F7 2023-04-11 MISS Patty Smith 02D62F7 2023-04-12 2023-04-25 MRS Caroline Bingley 02D89C1	Status Client Previous Provider All Date Initiated Date Last Updated 	Status Client Previous Provider All Date Initiated Date Last Updated Client Account Id Previous Provider Type 2023-02-14 2023-04-05 MRS Tracy Holdstock 02CG35D Vitality Invest Electronic 2023-03-21 2023-04-05 MR Robert Strike 02D39CB @SIPP Ltd Electronic 2023-03-21 2023-04-05 MR Robert Strike 02D39CB Aegon Retail (Aegon SIPP only) Electronic 2023-03-21 2023-04-05 MRS Tracy Holdstock 02CG318 Fidelity Investments Electronic 2023-02-14 2023-04-05 MRS Tracy Holdstock 02D62F7 7IM SIPP Electronic 2023-04-11 MISS Patty Smith 02D62F7 Aviva (ex Friends Life) Electronic 2023-04-12 2023-04-12 MISS Patty Smith 02D62F7 Aviva (ex Friends Life) Electronic 2023-05-25 2023-05-25 MRS Caroline Bingley 02D62F7 7IM SIPP Electronic	Status Wrapper Client Previous Provider All Previous Status Date Initiated Date Last Updated



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

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

 Titted 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 managen'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 welldefined 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





MARKET COMMENTS July was a modestly positive month for portfolio performance, with global equilites rising 0.2% and

bonds up 1.1% (GBP). These gains, while seemingly uneventful on the surface, disguised a votatile month as markets digested significant political events and experienced a sharp mid-month rotation. Markets these exceeded 1% inferience of lakes under advectational experience of rate with the survey of the su

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 tach into small-cap stocks and other interest-rate sensitive asset classes which outperformed, such as bonds and global RETs which posted a healthy 6X return. This rotation was further boltered 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 assessination attempt. The trade features a move out of big tech stocks and into value and income names, as well as smaller companies, as Trumponomics flavours domestic industry and small/midsized companies over large global tech names. Small-caps finished the month up 5.9%. UK stocks outperformed, where small-caps also railied (+7%). Robust service sector data and stronger than exect significantly to the general election, given that a Labour viconomic momentum. Markets did not react significantly to the general election, given that a Labour viconomic momentum. Markets did not react significantly to the general election, given that a Labour viconomic momentum. Markets did not react significantly to the general election, given that a Labour viconomic momentum. Markets did not react significantly to the general election, given that a Labour viconomic momentum. Markets did not react significantly to the general election, given that a Labour viconomic momentum. Markets did not react significantly to the general election, given that a Labour viconomic momentum. Markets did not react significantly to the general election.

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

PERFORMANCE



JustFA Active 4 — Benchmark

CUMULATIVE PERFORMANCE

	1m	3m	1y	Зу	5y	sı
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

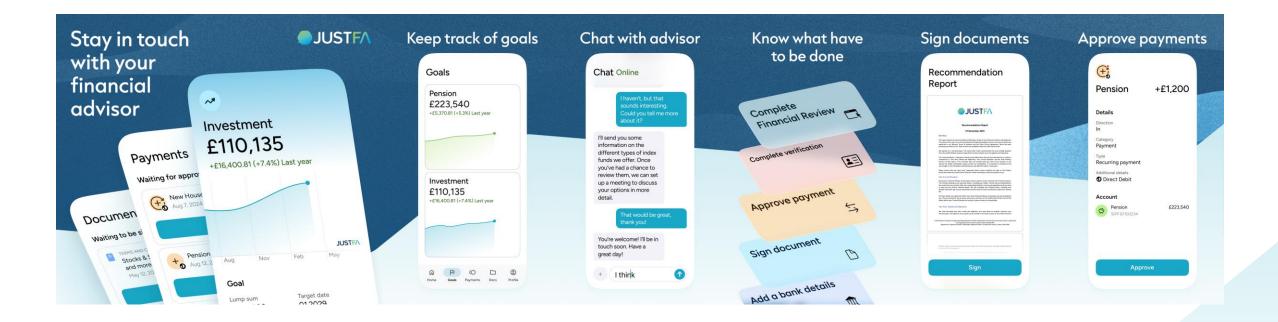
- → Client Portal and Client mobile app under your brand
- → ID documents upload
- → Client tools for Fact Find and Risk Profiling
- → Built-in communication tools
- → Client Dashboard for easy navigation
- → Signing Documents at a click of a button
- → Approving Transfers/Payments/Direct Debits at a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

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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





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				

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**.

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

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

Home Pensions Investments Mortgages Protection Regulation

Platform provider bags 60 IFA clients in 8 months

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By Ruby Hinchliffe

C ustomised 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.



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
- in platform typically aimed at clients with less assets than their core market.

Professional Adviser

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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.a 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.

money marketing

Pensions • Regulation • Investments • Consumer Duty Protection Fir

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. i



Meet the Team



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