



Welcome

< Client field --> MathVariable VARIABLENAME= ClientGUID TYPE= FIELD DATATYPE= TEXT > Client-ClientGUID /MathVariable
< Client field --> MathVariable VARIABLENAME= ClientGUID TYPE= FIELD DATATYPE= TEXT > Client-ClientGUIDs /MathVariable
< Client field --> MathVariable VARIABLENAME= Client_CompanyName TYPE= FIELD DATATYPE= TEXT > Client-Company
< Client field --> MathVariable VARIABLENAME= Client_CompanyName TYPE= FIELD DATATYPE= TEXT > Client-Company
< Client field --> MathVariable VARIABLENAME= Client_DateOfBirth TYPE= FIELD DATATYPE= DATE > Client-DateOfBirth /MathVariable



An isometric illustration of a cityscape in shades of blue. A central, tall skyscraper with a red top section is the focal point. Other buildings of varying heights and styles are scattered around it. A winding road or path cuts through the scene. There are stylized clouds and thin white lines representing light or data paths. The overall style is clean and modern.

Corporate Update

The last 12 months

- ▶ **It's been a very busy year!**
- ▶ **Products**
 - Completion of Transfer upgrade
 - Dashboard PDP testing
 - Major /Pay feature releases
 - Dashboard staging
- ▶ **Corporate**
 - Sale of Altus Consulting
 - Migration of systems
 - New office(s)



What else have we been doing?

- ▶ **QPDS / Front end Dashboards / Commercial Dashboards**
 - Started our webinar series
 - Stalled, but not stopped
 - Awaiting progress from PDP
- ▶ **Small Pots**
 - Working with PASA on feasibility study
 - Proposed model/flow, example standards, SWIFT/ISO, costings
- ▶ **Webinars**
 - Pensions Dashboards (Onboarding Blueprint)
 - Transfers (Making Transfers Better – Conversions, Rejections, Integration)
- ▶ **Conferences/Awards**
 - SITC, Schrodgers, PMI Penstech, Professional Pensions Live
 - Come meet us at Pension UK Annual Conference – Booth F14 - 14th – 16th October

What's next?

- ▶ **Team growth**
 - Secured investment for sizeable team growth
- ▶ **Continued /Pay development**
- ▶ **Commercial Dashboard work**
- ▶ **Pension Fusion phase 2**
- ▶ **/Trade refresh**
- ▶ **/Transfer UKETRG 2026 release**
- ▶ **New product development**
- ▶ **More client engagement!**

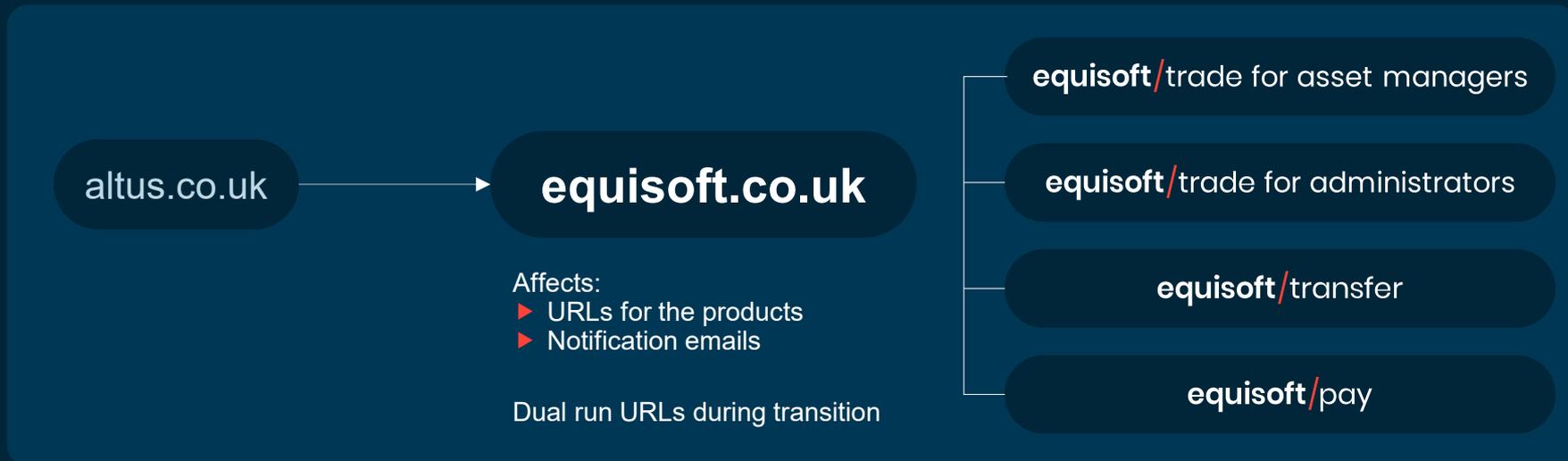
- ▶ The **first** people to ever see Bob!
- ▶ Soft-launch – feedback is welcomed
- ▶ Everyone will go home with a Bob today
- ▶ **Tap your phone!**
Fill in the form for a chance to win another Bob!



Where will we see Bob next?

Pensions UK Annual Conference
Booth #F14
14-15th October, Manchester

Moving to Equisoft domains by end of 2026



Notification emails:
Specific date for each product

Not changing:

- Namespaces in web services
- Names of supplied DLLs

Full details in coming months



BUSINESS-DRIVEN INNOVATION

Enabling digital transformation of Life & Pensions and Wealth Management

USA | Canada | Chile | South Africa | India | Australia | Colombia | UK | Trinidad

equisoft.com



Global Leader Exclusive in Insurance & Wealth Management Solutions

Proven delivery model
onshore | nearshore | offshore

900+ industry experts

- ▶ **200+** R&D
- ▶ **500+** professional services

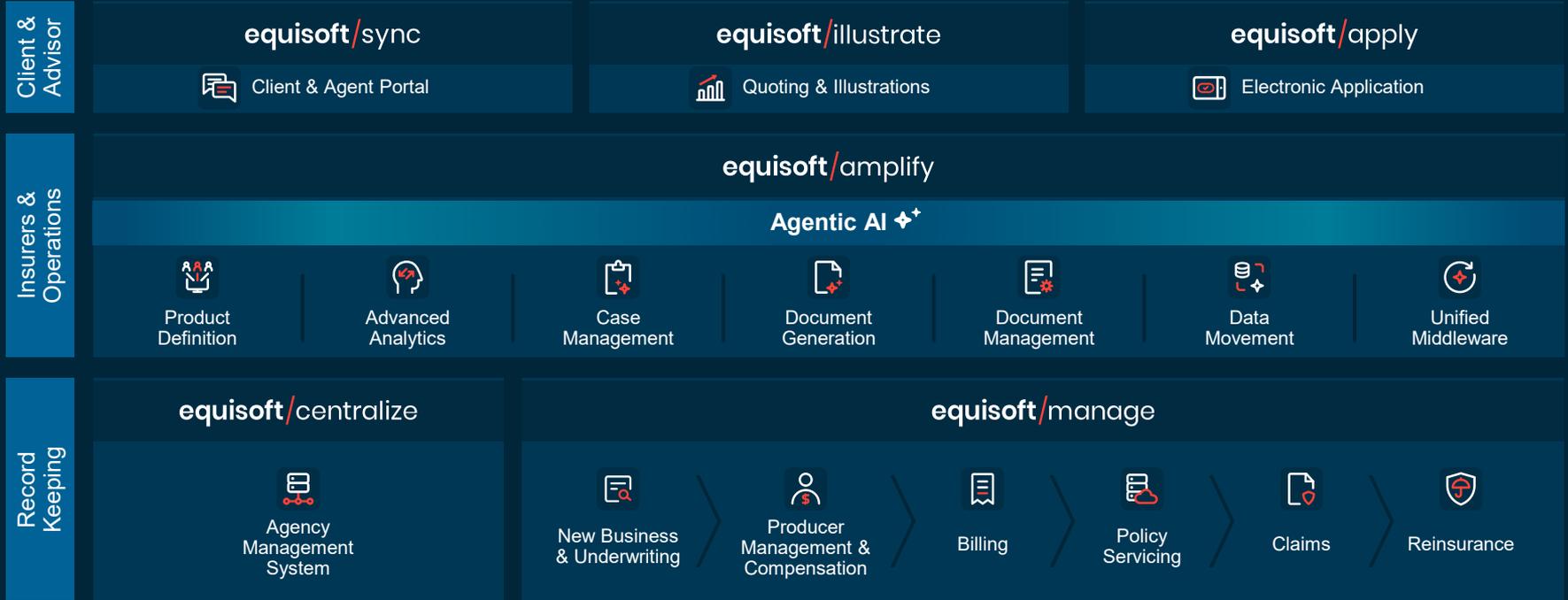
350+ customers in **+18 countries**

20,000+ advisors



Best in Class Solutions

Equisoft Insurance Platform



Operational Efficiency

300+ SaaS Clients Trusting Equisoft



Hosting & Infrastructure

300+ SaaS clients in production

99.9% Reliability and uptime guaranteed

 Automatic scalability for high performance

 Best-in-class cloud hosting providers



Production Support

70+ Dedicated industry experts

24/7 Proactive monitoring and rapid response

 SLA reporting for complete operational transparency

 Market leading customer satisfaction



Security & Compliance

 Dedicated information security experts

 SSAE-18 SOC 2 type 2 & ISO 22301 certified

 24/7 security & threat monitoring

 Resiliency assured via disciplined DR/ BCP

UCT Data Migration: Industry Experts Delivering Solutions With Impactful Services

350+ Successful migration projects

40% Cost & timeline reduction

10% Budget predictability (+/-)

70+ Commercial systems migrated to / from

 Proprietary data migration tools built for complex financial products

UCT is a major differentiator for Equisoft, unlocking opportunities and creating a competitive advantage, which have limited (excl. extract step) or no data migration capabilities.

Fear of data migrations is the biggest barrier to convince CIOs to move from legacy and avoid imposed upgrades

UCT's capabilities are **unique in the market**, with integrations for most major policy administrators

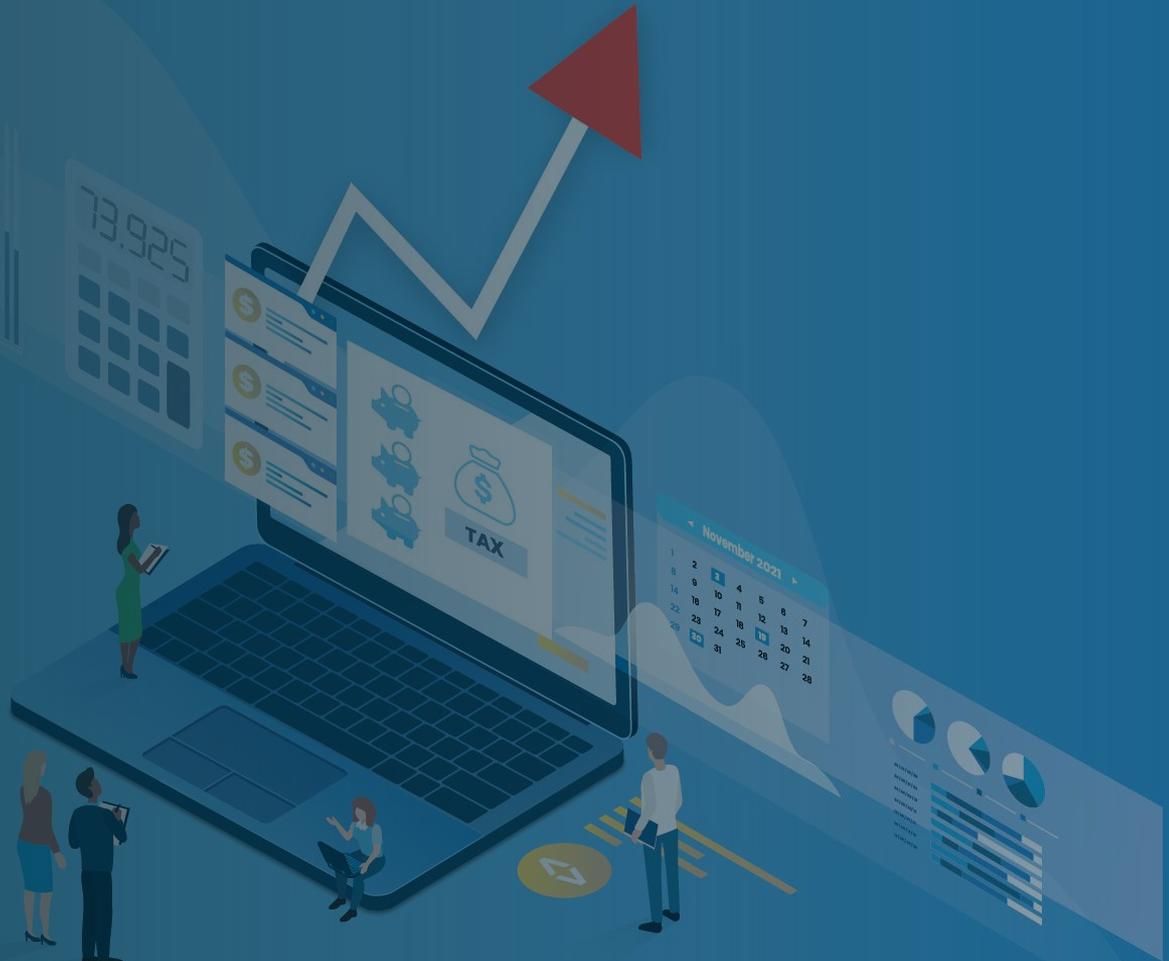
 **UCT**

Successful data migrations are essential in the life space given **policies are 10 to 30+ years in length** and migrating the existing book is critical to go-live

Successful conversion of legacy data is critical to the success of a project; **Equisoft's strength in data migration** is a significant contributor to our go-live success rate



Equisoft/pay update and roadmap



Equisoft/pay

What have we been up to?

Working on lots of new features

Payroll Grouping

- Elements
- What-If via Elements
- Adjustment Process
- Comparison
- Parameterised Reports

New Overpayment Adjustment MVP

- IOM Regime introduced
- JSON services

Supporting new & existing clients

- Onboarded 12 new clients — 3 using our Payroll Grouping module
- 'Fun' with the HMRC Tax Code issue

25/26 Tax Year in Numbers

35+

Number
of clients

£4.5b

Gross Payments
Reported

800+

Schemes
Reported

3.4m+

Payee Reported
(member)

£1.1b

Tax Payable



Payroll Grouping in Equisoft/pay



Pay Groups

- ▶ Pay Groups sits on top of our 'Continuous Payroll' approach, enables you to create 1 or X 'Payroll Runs'
- ▶ For most of our clients to date, these are set at a 'scheme' level (1 or multi pay date)...but not essential
- ▶ Ability to create Immediate (ad-hoc) runs

Status	Name	First Payment Date	Next Payment Date	Pay Date Rule	Frequency	Payment Generation Offset	No. of Future Runs	Is Automatic
Active	PGRPH PG 1	24/07/2025	24/07/2025	Roll Forward	Calendar Monthly	-	-	No
Active	PGRPH Run	24/07/2025	24/07/2025	None	Calendar Monthly	-	-	No
Active	PGRPH PG 2	24/07/2025	24/07/2025	Roll Forward	Calendar Monthly	-	-	No
Active	PGRPH PG 4	24/07/2025	24/07/2025	Roll Forward	Fortnightly	-	-	No
Active	PGCORP PG 3	26/07/2025	26/07/2025	Roll Forward	4 Weekly	-	-	No
Active	Test Pay Group 3	18/06/2025	18/06/2025	Roll Forward	Calendar Monthly	-	-	No
Active	Trav's med	18/06/2025	18/06/2025	None	Calendar Monthly	-	-	No
Active	PGRPH PG 1	24/07/2025	24/07/2025	Roll Forward	Calendar Monthly	-	-	No
Closed	delco	27/02/2025	27/02/2025	Roll Back	Calendar Monthly	-	-	No
Pending	PG Expression	30/05/2025	30/05/2025	None	Weekly	-	-	No
Pending	PG VNI Patch 01	30/05/2025	30/05/2025	Roll Back	Weekly	-	-	No
Pending	PG VNI Patch 02	30/05/2025	30/05/2025	Roll Back	Fortnightly	-	-	No
Pending	PG VNI Patch 03	30/05/2025	30/05/2025	Roll Forward	4 Weekly	-	-	No
Pending	PG VNI Patch 04	30/05/2025	30/06/2025	Roll Forward	Calendar Monthly	-	-	No
Pending	Pay Group 3.1.4	13/06/2025	13/06/2025	None	Weekly	-	-	No
Pending	A PG 204.4	13/06/2025	13/06/2025	None	4 Weekly	-	-	No
Pending	A PG 204.8	13/06/2025	13/06/2025	None	4 Weekly	-	-	No
Pending	Demo Test	23/06/2025	23/06/2025	None	Weekly	-	-	No

Pay Group Elements

- ▶ What makes up the payment
 - Normal Income (including breaking down benefit), Pension Increases, GMP, etc
- ▶ Can be loaded with payments, can be created against Payment Account and used to automatically create payments for the Pay Group run or not used at all
 - Do you store 'element' data on your PAS system?

The screenshot displays the 'Financial Details' interface for the year 2025/2026. The top section shows a table of 'Pay Group Elements' with columns for ID, Status, Reference, Pension Reference, Element Type, Is Non-Taxable, Is Immediate, Is Temporary, Pay Group, Amount, Start Date, and End Date.

ID	Status	Reference	Pension Reference	Element Type	Is Non-Taxable	Is Immediate	Is Temporary	Pay Group	Amount	Start Date	End Date
200005	Active	PE000100009	DPHC04-001	LumpSum2	✓	—	—	Payment 2	£15,985.89	30/09/2025	—
200019	Active	PE000100019	DPHC04-001	Lump Sum Increase	—	—	—	Payment 2	£2,646.14	30/09/2025	—
200018	Active	PE000100018	DPHC04-001	Pension Increase	—	—	—	Payment 2	£108.89	30/09/2025	—
200017	Active	PE000100017	DPHC04-001	Original Pension	—	—	—	Payment 2	£4,469.52	30/09/2025	—

The bottom section shows a detailed view of a specific element with the following details:

- Pension:** DPHC04-001
- Reference:** PAY00100119
- Payment Method:** BACS
- Payment Frequency:** Calendar Monthly
- Recipient Currency:** Pound Sterling
- Tax Free Amount (£):** £18,632.03
- Tax Deducted:** £0.00
- Net Amount:** £18,600.32
- Tax Code:** 125L
- Payment Type:** Tax Free Cash
- Adjustment/Reversal Ref:**
- Nominal Date:** 30/09/2025
- Manual Payment:**
- Cheque Number:**
- Relationships:**
- Adjusted/Reversal Ref:**
- Effective Date:** 30/09/2025
- Is Family Required:**
- Amounts:**
 - Gross Amount (£): £18,632.03
 - LTA Amount (%):
 - Pre & Post-Tax Deductions: £31.71
 - Taxable Payment To House:
 - Tax Calc on WMI1 Basis:
- Elements Table:**

Type	Description	Amount	Is Non-Taxable	Is Immediate	Is Temporary
Lump Sum Increase	Lump Sum Increase	£2,646.14	✓	—	—
LumpSum2	LumpSum2	£15,985.89	✓	—	—

Pay Group Run

- ▶ Breaks down current, previous and future runs
- ▶ Highlights Pay Date (included if adjusted)
- ▶ High level detail on totals across the run (Gross, Net, Tax & Deduction)
- ▶ Where you operationally will process the payments (Calculate, Reconcile, Approve, etc)

The screenshot displays the 'equisoft pay' interface for a 'Pay Group Run'. The top section shows summary information: Name: Payments 4 weekly, First Payment Date: 22/06/2025, Next Payment Date: 22/06/2025, Frequency: 4 Weekly, and Payment Generation Offset: 0. Below this is a table with columns for Status, Reference, Natural Pay Date, Adjusted Pay Date, Overridden Pay Date, Tax Period, Tax Year, Total Gross, Total Net, Total Tax Deducted, Total Other Deducted, and Is Immediate. The table lists several 'Cancelled' and 'Calculated' runs, with the 'Calculated' run for 22/06/2025 showing a Total Gross of £38,939.74, Total Net of £30,000.00, and Total Tax Deducted of £8,939.74. The bottom of the interface shows navigation controls and a status bar indicating 'Displaying 1 - 13 of 13'.

Status	Reference	Natural Pay Date	Adjusted Pay Date	Overridden Pay Date	Tax Period	Tax Year	Total Gross	Total Net	Total Tax Deducted	Total Other Deducted	Is Immediate
Cancelled	PGR00000000	22/06/2025	-	-	Lunar Month 05	2025/2026	£0.00	£0.00	£0.00	£0.00	---
Cancelled	PGR00000010	22/06/2025	-	-	Lunar Month 05	2025/2026	£0.00	£0.00	£0.00	£0.00	---
Cancelled	PGR00000011	22/06/2025	-	-	Lunar Month 05	2025/2026	£0.00	£0.00	£0.00	£0.00	---
Cancelled	PGR00000012	22/06/2025	-	-	Lunar Month 05	2025/2026	£0.00	£0.00	£0.00	£0.00	---
Calculated	PGR00000013	22/06/2025	-	-	Lunar Month 05	2025/2026	(Tot.) £38,939.74	(Tot.) £30,000.00	(Tot.) £8,939.74	(Tot.) £0.00	---
Pending	PGR00000001	18/06/2025	-	-	Lunar Month 06	2025/2026	-	-	-	-	---
Pending	PGR00000002	17/06/2025	-	-	Lunar Month 07	2025/2026	-	-	-	-	---
Pending	PGR00000003	14/11/2025	-	-	Lunar Month 08	2025/2026	-	-	-	-	---
Pending	PGR00000004	12/12/2025	-	-	Lunar Month 09	2025/2026	-	-	-	-	---
Pending	PGR00000005	09/01/2026	-	-	Lunar Month 10	2025/2026	-	-	-	-	---
Pending	PGR00000006	06/02/2026	-	-	Lunar Month 11	2025/2026	-	-	-	-	---
Pending	PGR00000007	06/03/2026	-	-	Lunar Month 12	2025/2026	-	-	-	-	---
Pending	PGR00000008	03/04/2026	-	-	Lunar Month 13	2025/2026	-	-	-	-	---

Pay Group Run Payments

- ▶ Detail of all payments (created automatically by Elements or by user)
- ▶ 'Calculate' all payments to get individual and run totals
 - Include re-calculating
- ▶ Calculation Warnings to highlight to the user if there are additional considerations
- ▶ Requires Recalculation highlights to the user 'something' has happened to the payee record (i.e. new tax code)
 - Although we do allow to 'lock in' the calculated figures

The screenshot displays the 'equisoft pay' software interface. The main window shows a table titled 'Payments for Pay Group Run'. The table has columns for Status, Payment Reference, Is Excluded, Requires Recalculation, Aggregated Payment Ref, Pension Reference, Effective Payment Date, Nominal Payment Date, Payment Type, Gross Amount, Tax Free Amount, Amount Deducted Before Tax, Tax Code, WHT, and Tax Deducted. The table contains 8 rows of data, with the 4th row (Payment Reference: PAY00100038) highlighted in yellow, indicating a warning or requires recalculation. The interface also shows navigation buttons like 'Edit', 'Calculate', 'Approve', and 'Print' at the top, and a status bar at the bottom indicating 'Displaying 1 - 7 of 7'.

Status	Payment Reference	Is Excluded	Requires Recalculation	Aggregated Payment Ref	Pension Reference	Effective Payment Date	Nominal Payment Date	Payment Type	Gross Amount	Tax Free Amount	Amount Deducted Before Tax	Tax Code	WHT	Tax Deducted
Calculated	PAY00100042	No	Yes	AGG00100013	DP-0004	22/08/2025	22/08/2025	Flex Access - Reg	£1,000.00	£0.00	£170.00	125T	Yes	£98.00
Calculated	PAY00100041	No	Yes	AGG00100013	DP-0004	22/08/2025	22/08/2025	Regular	£707.00	£0.00	£128.89	125T	Yes	£0.00
Calculated	PAY00100029	No	No	AGG00100013	DP-0002	22/08/2025	22/08/2025	Regular	£702.00	£0.00	£128.92	125T	Yes	£0.00
Calculated	PAY00100040	No	No	AGG00100013	DP-0002	22/08/2025	22/08/2025	Flex Access - Reg	£759.66	£0.00	£129.14	125T	Yes	£95.00
Calculated	PAY00100038	No	Yes	AGG00100038	DP-0001	22/08/2025	22/08/2025	Flex Access - Reg	£1,000.00	£0.00	£170.00	125T	Yes	£166.00
Calculated	PAY00100037	No	Yes	AGG00100032	DP-0001	22/08/2025	22/08/2025	Tax Free Cash	£10,000.00	£10,000.00	£4,511.60	125T	Yes	£0.00
Calculated	PAY00100026	No	Yes	AGG00100038	DP-0001	22/08/2025	22/08/2025	Regular	£2,500.00	£0.00	£780.35	125T	Yes	£159.20

Pay Group Run Summary

- ▶ Breakdown of 'what' makes up the Pay Group Run
- ▶ Totals (Gross, Net, Tax, Deductions, Payments, Payee Count, etc)
- ▶ Payment by Payment Method (BACS, Cheque, Faster Payment, etc)
- ▶ Element Types that make up payments
- ▶ Deduction types included in run
 - And its recipients

equisoft pay Pay Group Run PG00010013

Status: Calculated Reference: PG00010013 Tax Period: Lunar Month 05 Tax Year: 2025/2025

Total Gross: £16,539.74 Total Net: £10,393.04 Total Tax Deducted: £300.00 Total Other Deducted: £6,046.70

Total Deduction: £6,546.70 Natural Pay Date: 22/08/2025 Adjusted Pay Date: Payments Count: 7

Payees Count: 3 Payments With Warnings: 1

Payment Method	Payments Count	Net Amount	Deductions Count	Deductions Amount
Cheque	7	£10,393.04	8	£6,046.70

Element Type	Payment Type	Taxable Amount	Non-Taxable Amount	Payment Elements Count	Payments Count	Pre-Run YTD	Post-Run YTD
Flex Income	Flex Access - Reg	£2,759.66		3	3	-	£2,759.66
PLCS	Tax Free Cash		£10,000.00	1	1	-	£10,000.00
Regular Income	Regular	£4,180.08		3	3	-	£4,180.08

Deduction Type	Payment Type	Amount	Payment Deductions Count	Payments Count	Pre-Run YTD	Post-Run YTD
BUPA Healthcare	Regular	£18.75	1	1	-	£18.75
DP Court Order	Flex Access - Reg	£469.14	3	3	-	£469.14
DP Court Order	Regular	£1,047.21	3	3	-	£1,047.21
DP Court Order	Tax Free Cash	£4,511.60	1	1	-	£4,511.60

Recipient Name	Amount	Account Name	Account Number	Sort Code	Roll Number
Cheque	£6,046.70	-	-	-	-

Pay Group Run Comparison

- ▶ Enables a simple, quick reconciliation against previous runs
- ▶ Ability to output as a PDF to support 'trustee sign off' process
- ▶ This is the MVP - more detailed comparison will be coming next year

The screenshot shows the 'equisoft/pay' web application interface. The main content area displays a 'Pay Group Run For Comparison' table with columns for Status, Reference, Natural Pay Date, Adjusted Pay Date, Overrides Pay Date, Tax Period, Tax Year, Total Gross, Total Net, Total Tax Deducted, Total Other Deducted, and Is Immediate. Below this, a 'Compare' button is visible. The 'Comparison' table provides a detailed breakdown of the differences between two pay group runs.

Reference	PGR000100001	PGR000100013	Change	Percentage Change
Total Gross	£6,939.74	£6,939.74	£0.00	-0.0%
Total Net	£5,220.84	£10,393.04	£5,172.20	+99.1%
Total Tax Deducted	£183.80	£500.00	£316.20	+172.1%
Total Other Deducted	£1,535.10	£6,046.70	£4,511.60	+294.1%
Total Deducted	£1,718.90	£6,546.70	£4,827.80	+281.0%
Payments Count	6	7	1	+16.7%
Payees Count	3	3	0	0.0%

Equisoft/pay - Road Map

2025 – today

- 
- ▶ Annual Updates
 - ▶ HMRC Tax Code fix
 - ▶ Payroll Grouping
 - ▶ Simple comparison
 - ▶ Elements
 - ▶ What If Calc
 - ▶ Parameterised Reports
 - ▶ Overpayment Adjustment
 - ▶ IOM MVP
 - ▶ Deductions Improvements
 - ▶ Protected Earnings
 - ▶ Tabular Deductions
 - ▶ JSON Web Services
 - ▶ Performance Improvements
 - ▶ Download / Upload of files
 - ▶ Tax Year end processes
 - ▶ Overall system scaling

Equisoft/pay Roadmap





Equisoft/trade update



Administrators Supporting ViaNova

As of August 2025

- Aegon Pensions

Aon

- Aptia

- Associated British Foods

- Barnett Waddingham

- Broadstone

- BT Pension Scheme

- BWCi

Capita

- Church of England

- Cushon

- DHL

- EQ Investors

- Equiniti

Fidelity

- Gallagher (Buck)

- Hymans Robertson

- ISIO

LGIM

- Link Pensions

- Mercer (Ireland)

- Option Pensions

- **Previnet**

SMART

- Standard Life (Aberdeen)

State Street

- The Peoples Partnership

- Trafalgar House

Willis Towers Watson

- **Wipro**

- XPS Administration



Fund Managers Full ViaNova Support

As of August 2025

	Redemptions	Subscriptions	Switches	Daily Price Feeds	Daily Holding Statements
● Aberdeen	✓	✓	✓	✓	✓
● Aegon	✓	✓	✓	✓	✓
● Aegon (ex-BlackRock)	✓	✓	✓	✓	✓
BlackRock	✓	✓	✓	✓	✓
Fidelity	✓	✓	✓	✓	✓
LGIM	✓	✓	✓	✓	✓
● Mobius Life	✓	✓	✓	✓	✓
● Northern Trust	✓	✓	✓	✓	✓
● Phoenix Group	✓	✓	✓	✓	✓
● Scottish Widows	✓	✓	✓	✓	✓
State Street Global Advisors	✓	✓	✓	✓	✓
● Zurich (Ireland)	✓	✓	✓	✓	✓

Fund Managers Partial ViaNova Support

As of August 2025

	Redemptions	Subscriptions	Switches
Clearstream (Calastone)	✓	✓	X
Eastspring	✓	✓	X
Irish Life Investment Managers Ltd	✓	✓	✓
Kleinwort Benson Investors	✓	✓	✓
Schroders	✓	✓	X

Things to look forward to:

- ▶ No ISO message updates in 2025 or 2026
- ▶ No major features planned
- ▶ Minor release expected in Q1 2026 for both products
 - Extra currencies
 - Minor bug fixes

Work has started on new version of Equisoft/trade products

- ▶ Additional trading markets
- ▶ New code framework
- ▶ Additional features – e.g. Single Sign On
- ▶ Hosted system will upgrade in situ





Pension Fusion Update



47

Clients
Live

333/447

Schemes
Connected

15.3m

Members
Connected

What have we been up to?

- ▶ Completed Onboarding Journey with PDP (old news)
 - Retested to the latest version
- ▶ Connected to the live eco-system
- ▶ Scheme onboarding!
 - Wave 1: nearly complete
- ▶ Receiving & processing 'real' Find Requests

▶ **Development**

- PDP changes
- Enhancements
- Bug fixes
- Performance improvements

▶ **Client Onboardings**

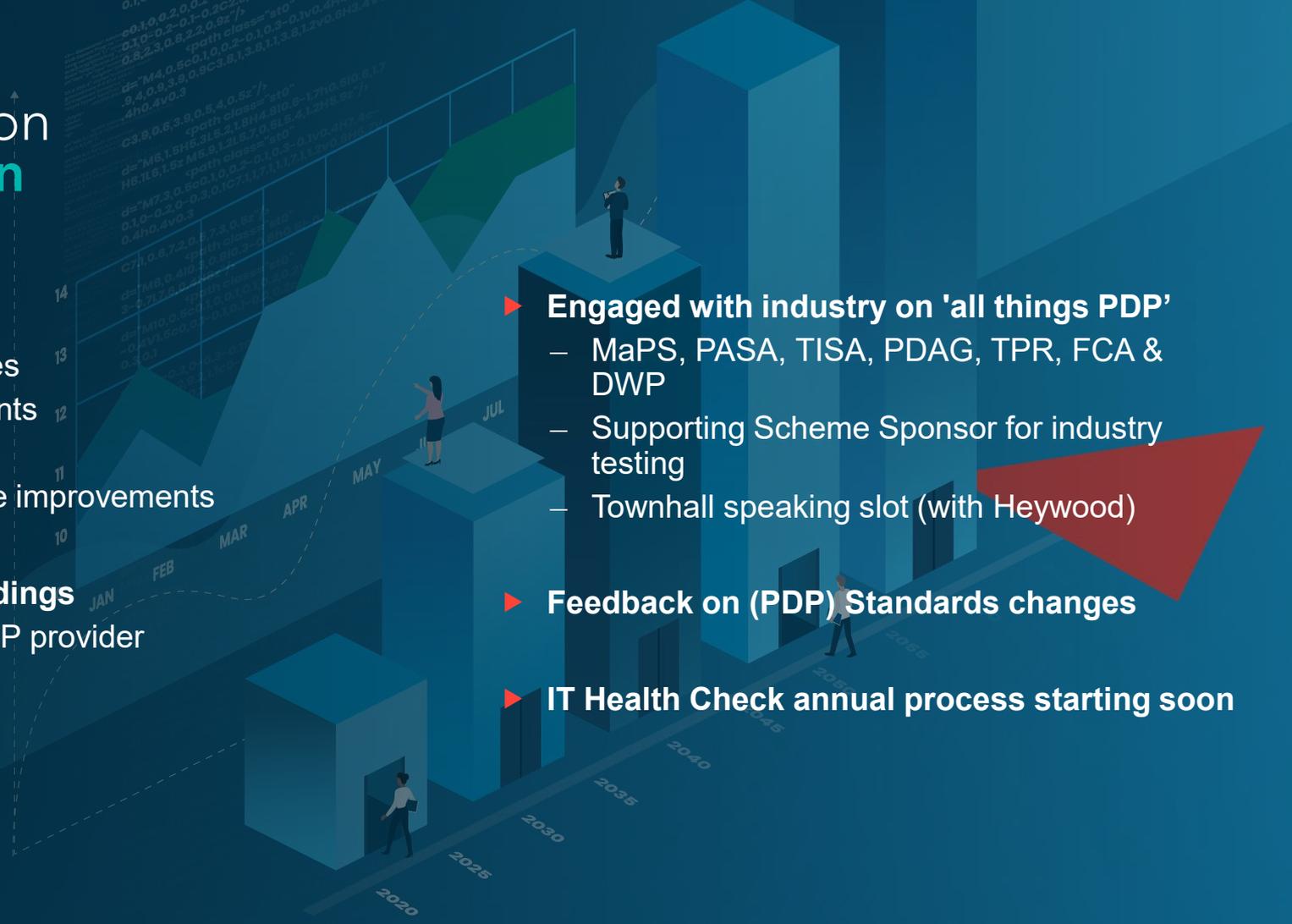
- Switching ISP provider
- Late arrivals
- Wave 2 only

▶ **Engaged with industry on 'all things PDP'**

- MaPS, PASA, TISA, PDAG, TPR, FCA & DWP
- Supporting Scheme Sponsor for industry testing
- Townhall speaking slot (with Heywood)

▶ **Feedback on (PDP) Standards changes**

▶ **IT Health Check annual process starting soon**



Award

Excellence in Product management for Pension Fusion



Pension Fusion - Roadmap

Recent Releases

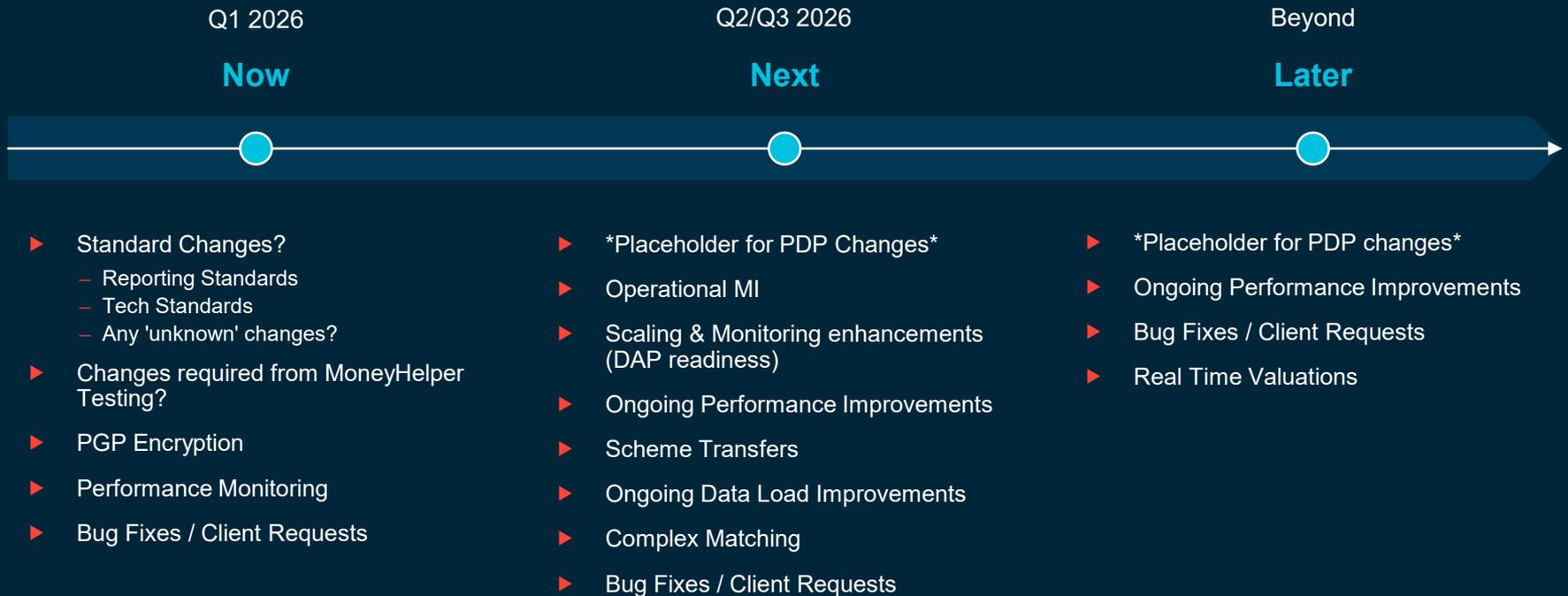
Next Release

- ▶ Data Load Improvements
- ▶ API Improvements
- ▶ UI Improvements
- ▶ Improved Error Messaging
- ▶ Bug fixes
- ▶ Performance Monitoring & improvement

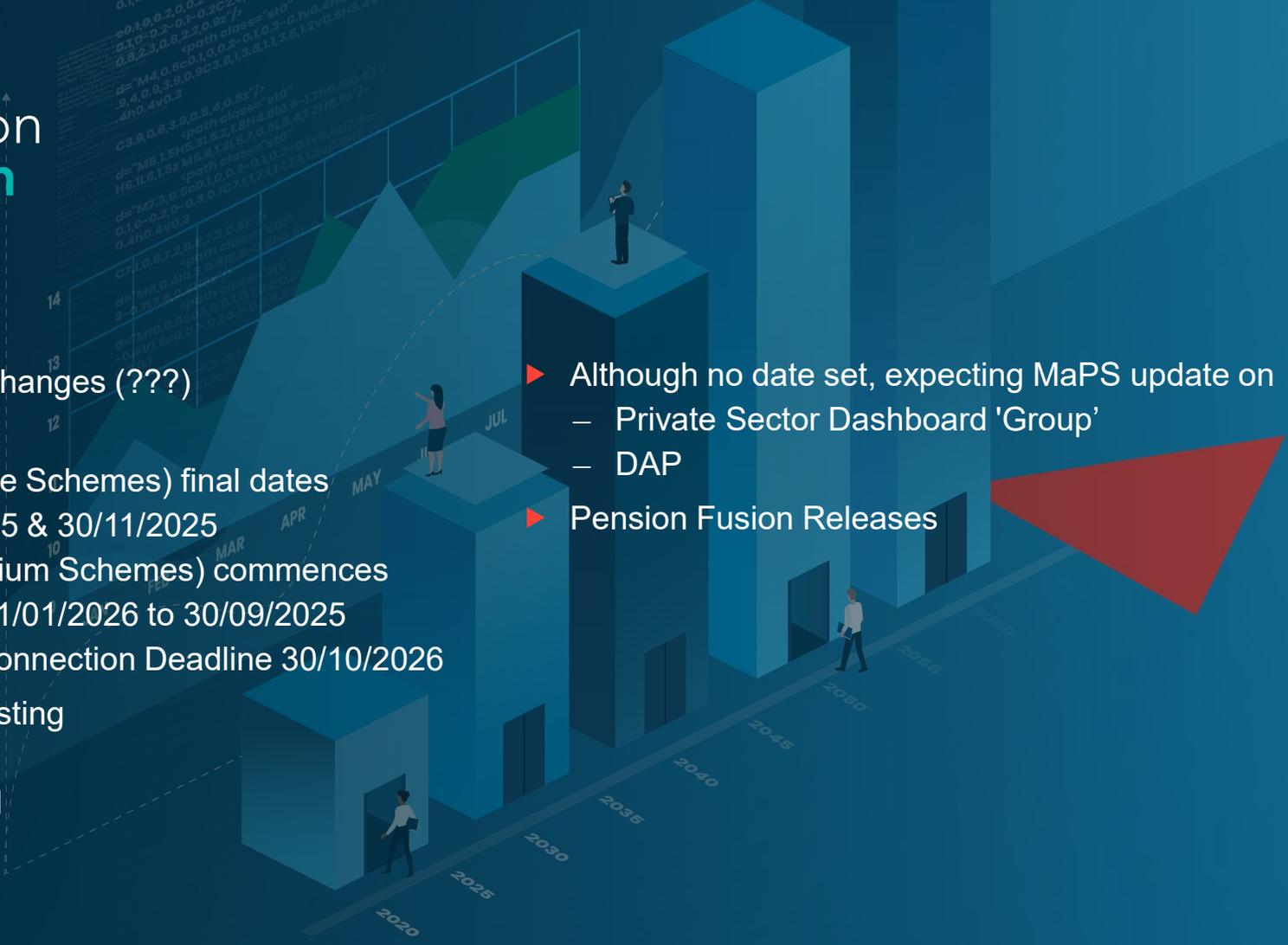
- ▶ Reporting Tracking
- ▶ Departments
- ▶ Performance MI (MVP)
- ▶ Pending Calculations
- ▶ Reconciliation Report

- ▶ Matching Pre-Filter
- ▶ Filtering of Default Dates (view responses)
- ▶ Optional Data Item fields
- ▶ Delete performance
- ▶ Bug Fixes
- ▶ UI Improvements

Pension Fusion - Roadmap



Key Dates

- ▶ PDP Standard Changes (???)
 - ▶ Staging
 - Wave 1 (Large Schemes) final dates
 - 30/10/2025 & 30/11/2025
 - Wave 2 (Medium Schemes) commences
 - Starting 31/01/2026 to 30/09/2025
 - Regulatory Connection Deadline 30/10/2026
 - ▶ MoneyHelper Testing
 - ▶ Moderated
 - ▶ Unmoderated
 - ▶ Additional?
 - ▶ Although no date set, expecting MaPS update on
 - Private Sector Dashboard 'Group'
 - DAP
 - ▶ Pension Fusion Releases
- 



Equisoft/transfer Update



TeX — Transfer Market Summary

30th September 2025

■ Currently Live (424)
■ Use Equisoft/transfer (**246**)

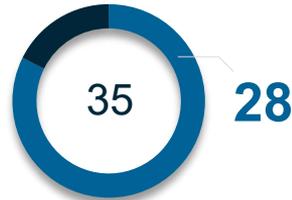
Adviser Platforms



All top 20 Adviser Platforms support electronic transfers

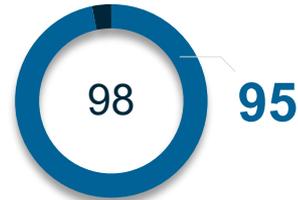
■ 99.3% of AUA
■ 53% of AUA

D2C & Execution Only Brokers

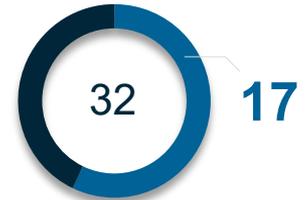


All top 10 D2C Providers

Wealth Managers & Private Clients



Pensions



White Label, Family Office, Charities

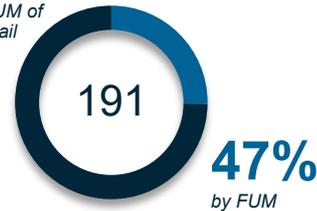


Custodians / IUH



Fund Managers

■ 96% FUM of UK Retail Funds



Technology Vendors

4 Support electronic transfers

100% Interoperability between vendors

Adviser Platforms

Platforms Live with automated transfers and re-registrations as of 31st March 2025

A J Bell

- Aberdeen Elevate (FNZ)

- Aberdeen Wrap (FNZ)

Advance by Embark

- Aegon

- Aegon (ARC)

- Aegon Retail (Cofunds)

Aviva Wrap (FNZ)

- Fidelity

- Fusion Wealth (SEI)

James Hay (FNZ)

- M&G Wealth

- Morningstar Wealth

Nucleus

- P1 Investment Mgt (SECCL)

- Parmenion

- Platform One

Quilter (FNZ)

- Raymond James

Scottish Widows Platform (FNZ)

- Seven IM

- SS&C Hubwise

Transact

True Potential Investments.

Wealthkernel

- Wealthtime

Wealthtime Classic



* Fundscape

D2C Platforms & Execution Only Stockbrokers

Live with automated transfers and re-registrations as of 30th September 2025

A J Bell	● Fidelity	● Moneybox
Aviva (FNZ)	Freetrade	● MyM&G D2C Platform (FNZ)
● Bank of Scotland Online Investments	● Halifax Online Investments	● Nutmeg
● Bank of Scotland Share Dealing	● Halifax Share Dealing	● Octopus Investments
Barclays Smart Investor (FNZ)	● Hargreaves Lansdown	● Redmayne Bentley
Barclays Smart Plan & Invest (FNZ)	● Interactive Brokers	● Revolut
● Charles Stanley Direct	● Interactive Investor	● Shareview Dealing
● CMC Invest	● InvestEngine	● Strawberry Invest (SL)
● Cushon Money	● IWeb Share Dealing	Vanguard UK (FNZ)
● EQ Investor	● Lloyds Bank Direct Investments	Virgin Money (FNZ)
● Evelyn (BestInvest)	● Lloyds Bank e-Investments	● Wombat Invest (SL)
● Exo Investing (WBS)	● M&G Securities	



Wealth Managers and Private Clients

Live with automated transfers and re-registrations as of 30th September 2025

● AFH (P)	● EQ Investors (P)	● Julius Baer (PS)	● Saltus Partners (M)
● Albert E Sharp (PS)	● Evelyn	● Killik & Co LLP	● Santander International (P)
● AllianceBernstein Private Clients (M)	● Evelyn BestInvest (P)	● Killik (PS)	● Saunderson House (PS)
● Alti Wealth Management (P)	● Evelyn DIM (SEI)	● King & Shaxson AM (P)	● Shore Capital (P)
● Arbuthnot Latham	● Evelyn Partners (BI) (P)	● Lincoln Private Office (M)	● St Johns Asset Management
● Artorius (P)	● Evelyn Partners (Europe) (P)	● London & Capital AM (M)	● St. James's Place
● Atomos Investments (P)	● Evelyn Partners (IG) (P)	● Mattioli Woods (P)	● Stanhope Capital (M)
● Barclays Private Bank	● Evelyn Partners (TM) (P)	● Mcinroy & Wood (P)	● Stenham Asset Management (M)
● Barclays Wealth	● Forte Securities (P)	● Method Investments (P)	● Stonehage Fleming IM (M)
● BNY Pershing	● GAM (M)	● MHA Wealth (P)	● TEAM Asset Management (P)
● Boulterbown Wealthcare (P)	● GBM Securities (P)	● Netwealth (SEI)	● Telford Mann (SEI)
● Brompton Asset Management (M)	● Global Wealth Management (M)	● Oakglen Wealth (SEI)	● TMGA (P)
● Brooks Macdonald AM	● Gore Browne (P)	● Odey Wealth Mgt (P)	● TPIO Limited (M)
● Brown Advisory (SEI)	● Hawksmoor Inv Mgt (P)	● Platform Securities	● Tribe Impact Capital (M)
● Canaccord Genuity Wealth	● Hedley & Company (PS)	● Premier Milton (SEI)	● Troy Asset Management (P)
● Cerno Capital Partners (M)	● Henderson Rowe (P)	● Progeny AM (P)	● Umbra Capital Partners LLP (P)
● Charles Stanley	● HFM Columbus Group (P)	● Puma Investment Mgt (P)	● Vermeer Investment Mgt (P)
● Church House IM (M)	● Holden & Partners (P)	● Rathbone	● VWM Wealth (P)
● Citibank (P)	● HSBC	● Raymond James Investment Services	● W H Ireland (SEI)
● City Asset Management (PS)	● Hurley Partners (PS)	● RBC Brewin Dolphin	● Walker Crips Group (P)
● Conexim Advisors (P)	● Intelligent Money	● RC Brown	● Waverton IM (SEI)
● Connor Broadley (SEI)	● Intrinsic Capital (P)	● Redmayne Bentley	● Wise Investments (P)
● Courtiers Investment Services	● J Stern & Co (M)	● Rossie House (PS)	● Wren Investment Office (M)
● Credo Capital (P)	● James Brearley	● Rothschild Wealth Mgt (M)	
● David Booler & Co (P)	● JM Finn & Co Ltd	● Rowan Dartington	



Pension Providers

Live with automated transfers and re-registrations as of 30th September 2025

A J Bell (Pensions) in-specie only

- A J Bell (Pensions) Cash TeX
-

Advance by Embark (Pensions)

Aviva Pension

CIS Ltd (Pensions)

- CMC Invest - Personal Pension
-

Courtiers (Pensions)

EdenTree IM (Pension)

- Fidelity (Pensions)
-

- Fundment - (Pension)
-

- Hargreaves Lansdown (Pensions)
-

James Hay Partnership (Pension)

- M&G Wealth Platform (Pensions)
-

- Morningstar Wealth (Pensions)
-

Nucleus (Pension)

- P1 Investment Mgt Pensions (SL)
-

- Parmenion (Pensions)
-

- PensionBee
-

- Tavistock (Pensions) (PO)
-

- Platform One (Pensions)
-

- Quai (InvestEngine SIPP)
-

Quai Investment Services (Pension)

Quilter (Pension)

Scottish Widows Platform (Pensions)

- SECCL (Pensions)
-

- Seven IM (Pensions)
-

- Transact (Pensions)
-

Vanguard Pensions

Virgin Money (Pension)

Wealthtime Classic (Pension)

- Wealthtime (Pensions)
-

Willis Towers Watson



Confidential

(SL) = SeccI, (PO)= Platform One

White Label | Family Office | Charities

Live with automated transfers and re-registrations as of 30th September 2025

- | | |
|-------------------------------------|----------------------------------|
| ● A J Bell - Touch | Novia Global |
| ● Alti WM (offshore) (P) | ● Platform One - Tavistock |
| ● Atomos Investments (Offshore) (P) | ● Prudential ISA |
| ● Canaccord Genuity Wealth Intl | Quai Investment Services Limited |
| ● Evelyn Partners (Guernsey) (P) | Royal London |
| ● Evelyn Partners (Offshore) (P) | Sanlam Financial Services |
| ● FNZ Clear | ● Select Platform (SECCL) |
| FNZ Securities - Multi Client | TrinityBridge |
| ● FNZ Securities | ● Vermeer (offshore) (P) |
| ● Gore Browne (Offshore) (P) | ● Wealth at Work (WBS) |
| ● London & Capital WA (M) | ● Wealth at Work staff (WBS) |
| LVFS | ● Wealthify |
| ● McInroy & Wood (offshore) (P) | Wesleyan Assurance Society |
| ● Morningstar Wealth International | ● Whitechurch |



Confidential

(M) = Multrees, (PO) = Platform One, (P) = Pershing, (WSL) = Winterflood Securities Limited

Custodians | Intermediate Unit Holders live

Live with automated transfers and re-registrations as of 30th September 2025

-
- Aegon Institutional

Allfunds Bank S.A.U

- BNY Pershing

Clearstream Banking S.A **

- FNZ (UK) Ltd
-

-
- Platform Securities
-

- Seccl Custody Limited
-

SIX SIS AG **

- Titan Settlement & Custody
-

- Winterflood Securities Limited
-

** Not fully supporting TeX



Fund Managers

Live with automated transfers and re-registrations as of 30th September 2025

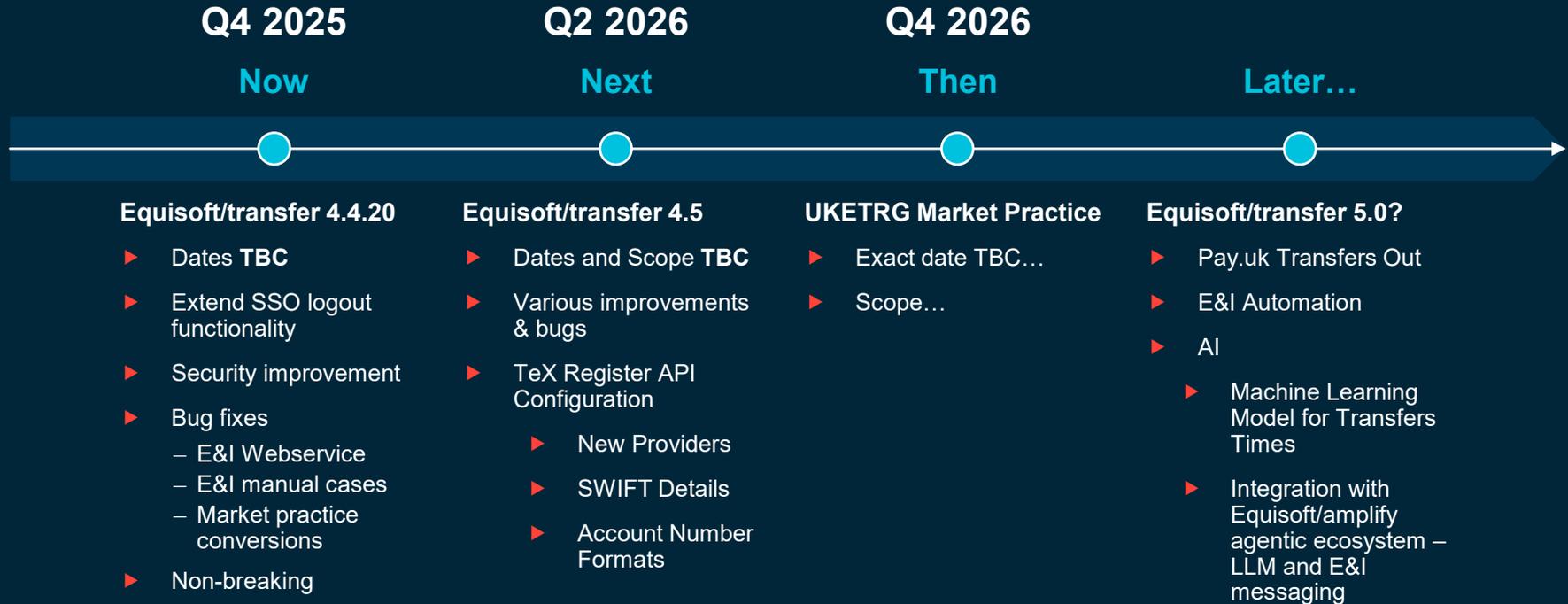


Pay.UK Cash ISA Participants



The AA	Cynergy Bank	Leeds Building Society	Secure Trust Bank
Abundance Investment	Danske Bank (Northern Bank)	Link Asset Services (PRUFUND ISA)	Shawbrook Bank
Aldermore	Darlington Building Society	Lloyds Bank	Skipton Building Society
Bank of Scotland	First Direct	M&S Bank	St James's Place
Barclays Bank	First Trust Bank	Market Harborough Building Society	Standard Life Savings
Bath Investment Building Society	Ford Money – FCE Bank	Monmouthshire Building Society	State Bank of India (UK)
Birmingham Midshires	Furness Building Society	National Westminster Bank	Swansea Building Society
Brent Shrine CU (My Community Bank)	Gatehouse Bank	Nationwide Building Society	Tesco Personal Finance
Britannia	Halifax	Newcastle Building Society	TSB Bank
Castle Trust Capital	Hampshire Trust	Nottingham Building Society	Ulster Bank
Charles Stanley & Co	Hargreaves Lansdown	OakNorth Bank	United National Bank (UBL UK)
Chelsea Building Society	Hargreaves Lansdown Savings	OneFamily (Post Office ISAs/AA online ISAs)	United Trust Bank
Cheltenham & Gloucester	HSBC UK Bank - Cash ISAs	Paragon Bank	Virgin Money
Chorley & District Building Society	HSBC UK Bank - (GIC)	Progressive Building Society	Virgin Money - Sort Codes Start with 05
Close Brothers	HSBC UK Bank - Private Bank	Royal Bank of Scotland	Virgin Money - Sort Codes Start with 82
Co-operative Bank (Smile)	Intelligent Finance	Sainsbury's Bank	West Bromwich BS (WeBSave)
Coventry Building Society	Interactive Investor	Santander UK	West Bromwich Building Society
Cumberland Building Society	Kent Reliance Banking Services	Scottish Widows Bank	Yorkshire Building Society

Equisoft/transfer Roadmap



Market Practice
Nov2026

ETF Currency
- Mandatory

Partial ISA Cash
Amount

Lifetime Allowance
Abolition

Change of Beneficial
Owner Indicator
- IUH & Funds Messages
- Product Setting

LISA Receiving
Account Type
- Replace E&I
workaround

Rejections

Review
the content

Insights, Initiatives, Important Reminders



- ▶ TeX Register Updates
 - Contacts
 - Supported Transfers
 - Account Number Formats
- ▶ TeX Working Groups
 - Rejections
 - Conversions
 - Off-platform Transfers
 - Bulk Transfers
 - Overseas Transfers
 - Data Validation
- ▶ Service Contacts
- ▶ User Maintenance
- ▶ Letter of Appropriation – SAYE/SIP Transfers

Award

Best Transfer System for the second year running!



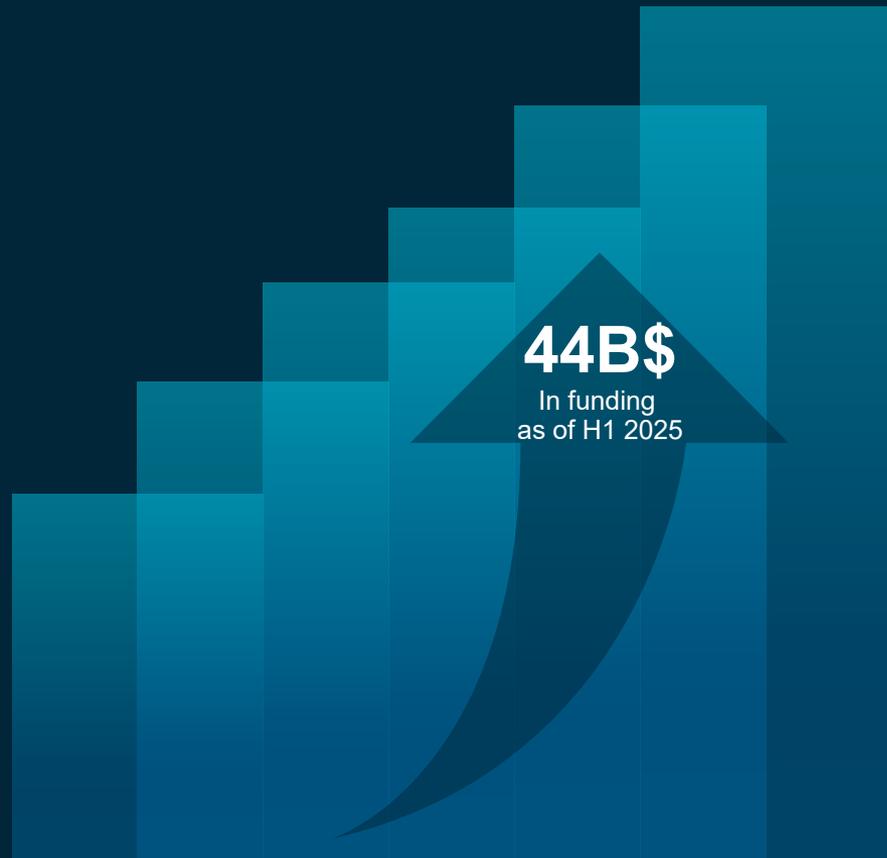


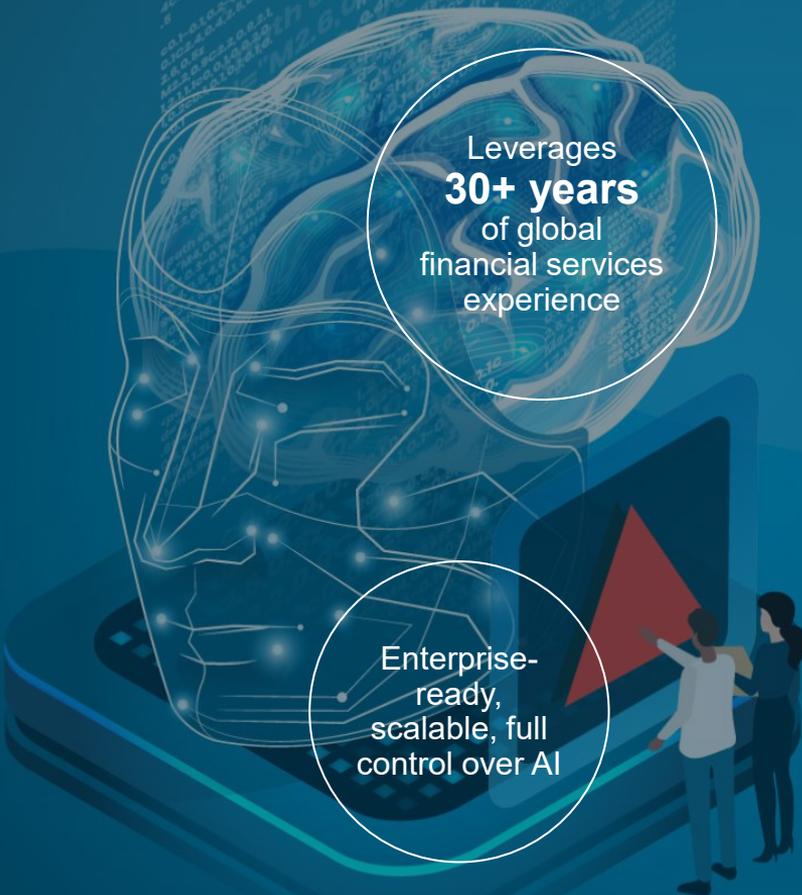
The AI Industrial Revolution

AI Agents are changing the world

In the first half of 2025 alone,
AI startups secured more than
\$44 billion in funding, already
outpacing the total for all of 2024.

Source: Goldman Sachs





equisoft/amplify

Leverages
30+ years
of global
financial services
experience

Enterprise-
ready,
scalable, full
control over AI

Integrated AI Solution

An integrated suite of components that leverage **Agentic AI, Large Language Models (LLMs) and Machine Learning (ML)**

- ▶ Accelerate financial services operations
- ▶ Increase productivity
- ▶ Identify opportunities & drive sales
- ▶ Enhance Customer Experience (CX)

Applicable to all Financial Services Workflows:



New business processing



Investment suitability checks



Customer service efficiency and effectiveness



Pension transfer due diligence & processing



Opportunity discovery and marketing campaigns



ESG compliance evaluation



Mortgage processing



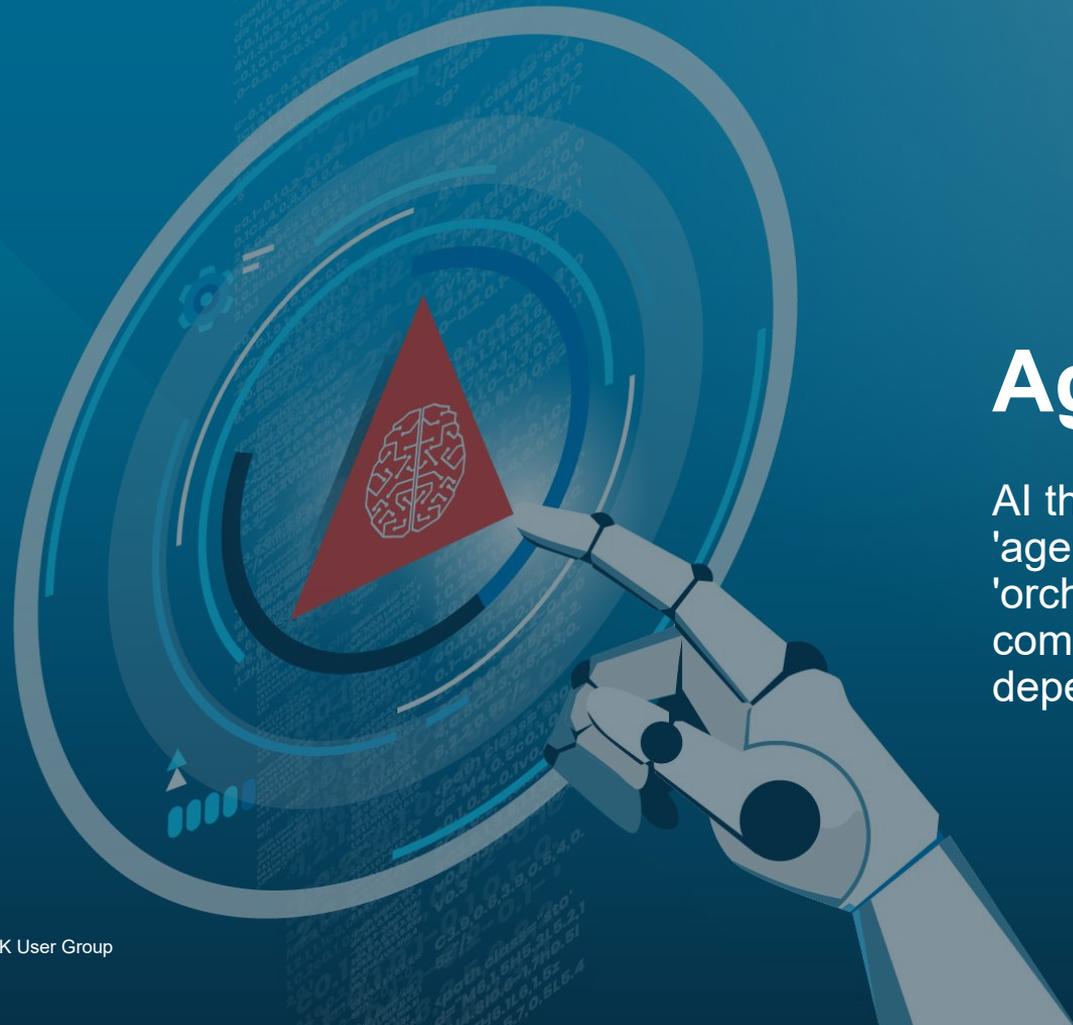
Insurance application good order checks and automated underwriting



Commercial loan origination

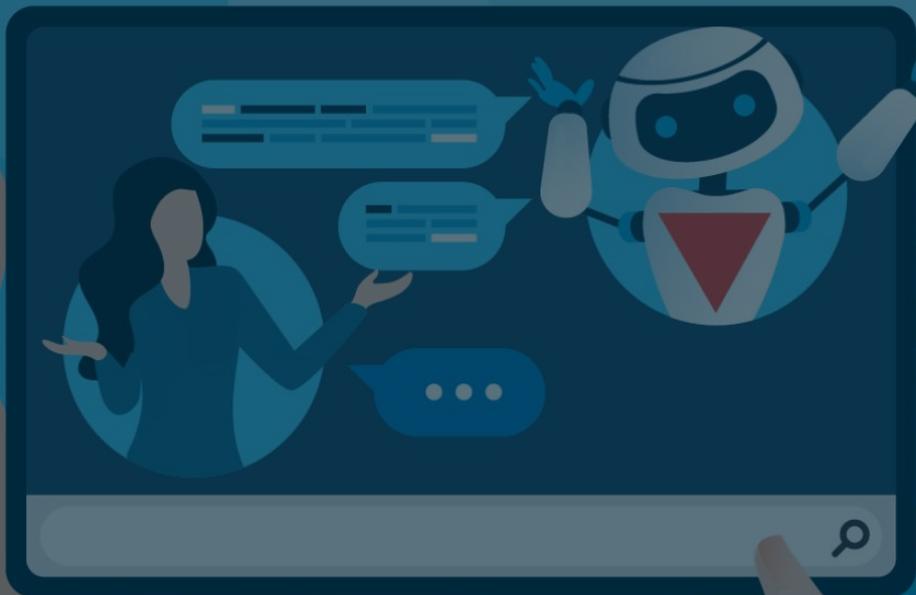


Claims adjudication



Agentic AI

AI that learns the tasks operational 'agents' do and can be configured to 'orchestrate' workflows, consisting of complex tasks that are individually dependent on rules.



Use Case Example

Intelligent Compliance

AI that understands rules better than humans

The Universal Financial Services Challenge

Every financial product – whether insurance, investments, or banking – comes with a maze of requirements

- ▶ Regulatory documents needed
- ▶ Verification steps required
- ▶ Compliance checks mandated
- ▶ Deadlines that can't be missed



Traditional Solution

**Massive
procedure manuals**



**Endless
checklists**



**Constant
regulatory updates**



**Hope nothing
gets missed**



The AI Transformation

Agentic AI, ML and LLMs working across integrated solutions automatically doing all the heavy lifting:

1 **Reads** incoming applications or requests in real-time

2 **Knows** current requirements for all your company products and jurisdictions

3 **Identifies** what's missing before it becomes a problem

4 **Explains** requirements in plain English to advisors

5 **Tracks** deadlines and sends intelligent reminders

6 **Learns** from patterns to predict issues before they occur

Use Case Example

AI Enhanced Compliance Workflow



Why Equisoft/amplify vs. 1000+ generic platforms?



Accelerated Value and ROI

- Pre-built models & workflows for financial services
- No resource drain on proprietary development
- Immediate deployment vs. lengthy build

Domain-specific Accuracy and Efficiency

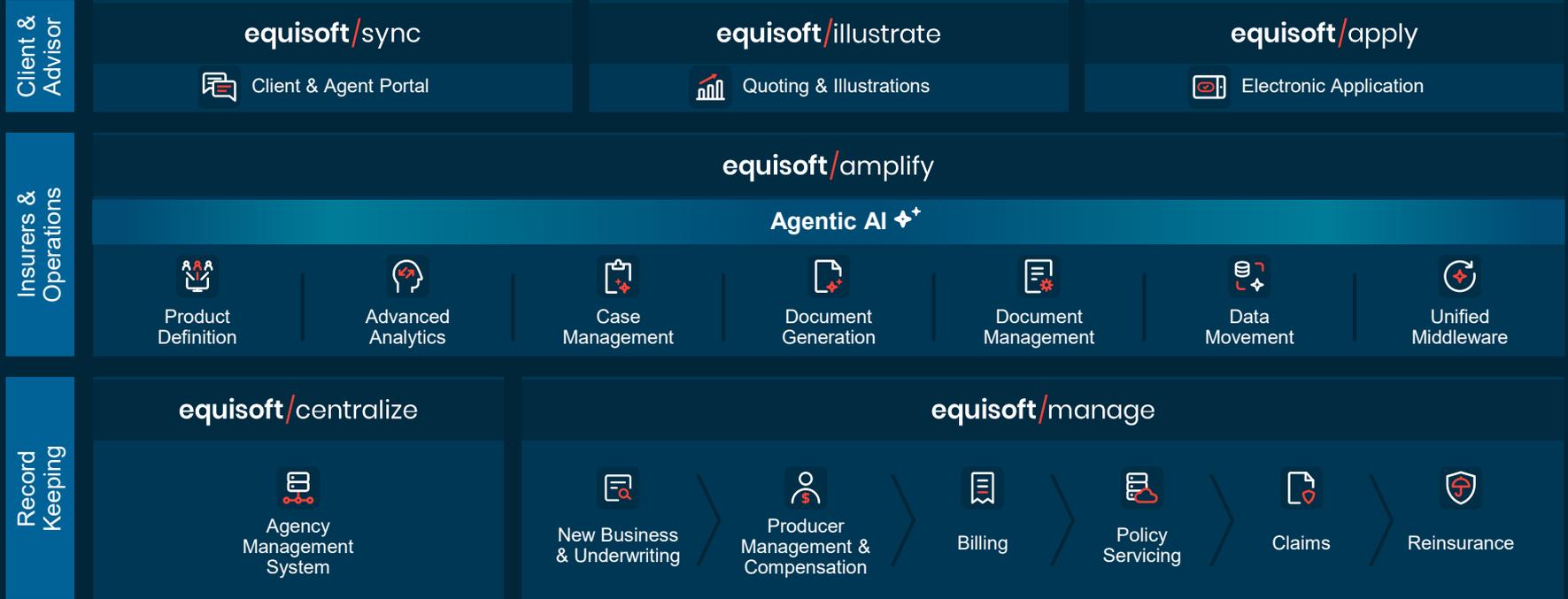
- Purpose-built
- Market-specific optimisations
- Superior efficiency vs. generic AI

Future-proofing and Competitive Advantage

- Stay ahead of digitally native competitors
- Purpose-built for financial services market
- Strategic AI adoption, not experimentation

Best in Class Solutions

Equisoft Insurance Platform



Lead your company's transformation



Identify market opportunity

Analyse customer requests

Measure customer experience

Summarise underwriting documents

Evaluate lapse ratios

Track policy alerts

Route claims





Pensions Dashboard Industry Updates

Pensions
Dashboards
Programme

Pensions Dashboards Programme

Chris Curry, Principal

07 October 2025



Over **50 million**
pension records
connected

Connection to dashboards: Headline figures

- **Connecting organisations began their connection journeys in August 2024**
- **22 organisations** connecting directly (including 3 later additions to the original 19)
- **Most schemes connect via ISPs**, represented in the 22
- **14 organisations** have completed technical connection and are adding providers and schemes
- PDP prioritised organisations with the **widest coverage** to connect first
- **Hundreds of pension providers and schemes** are now connected, including the State Pension
- **Progress is good** and the **October 2026 deadline is on track**

22

Organisations
connecting
directly

14

Completed
connection

18

Completed
integration
testing

100s

Providers and
schemes
connected

Private sector dashboards

- The Minister for Pensions has confirmed the government's commitment to delivering pensions dashboards
- The state-provided MoneyHelper dashboard will be made publicly available before private sector dashboards launch
- Better insights into consumer behaviour and ensure greater confidence in operational delivery, security and consumer protection
- PDP has been working closely with potential dashboard providers, DWP and the regulators on a pathway for dashboard development and implementation, and will be looking to share findings

Pensions
Dashboards
Programme

 @pensions-dashboards-programme

 @PensionsDboards

 Sign up to our newsletter via our website

Thank you

Money and Pensions Service, Borough Hall,
Cauldwell Street, Bedford MK42 9AP

Email: supportpdp@maps.org.uk

Web: pensionsdashboardsprogramme.org.uk



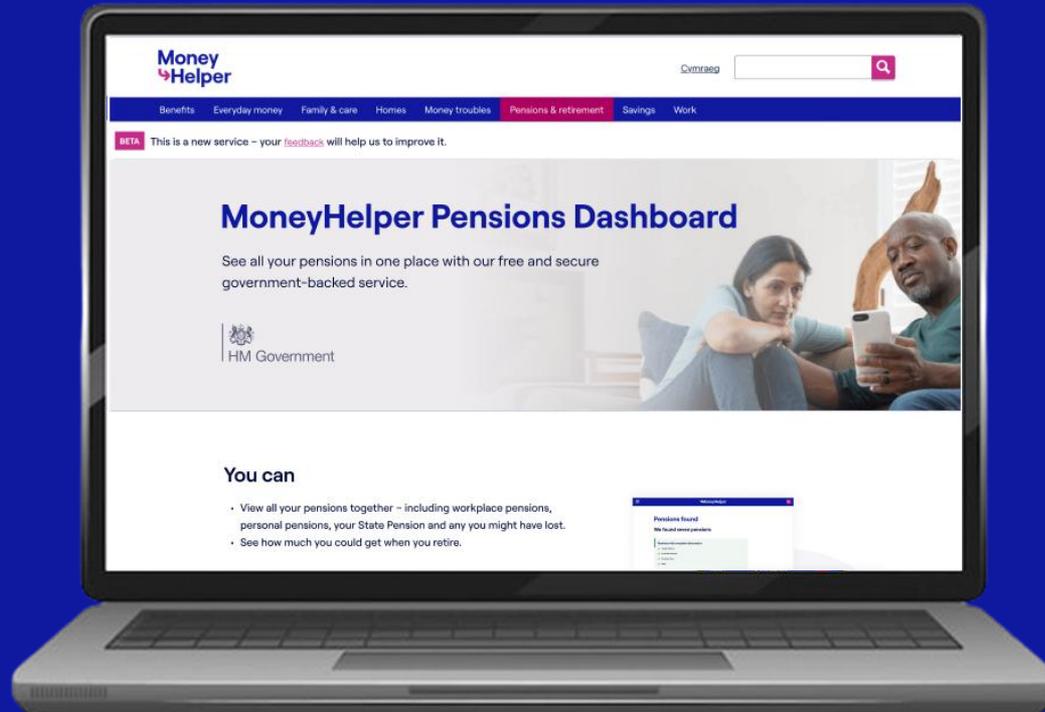


MoneyHelper Pensions Dashboard

18 September 2025

Agenda

1. Research foundation
2. Consumer Testing Plan
3. Questions
4. Demo





Our foundation

What did we learn?

We researched:



50+ Reports



273 Interviews



24 Rounds of usability testing



4k Survey responses



29k Survey responses from relevant FCA/MaPS(FCA Financial Lives survey and MaPS Adult Financial Wellbeing survey)

We learned:

- Pensions are seen to be complex, hard to engage with or even mysterious.
- Pensions are seen to be something that can be put off or dealt with only after a life event.
- The dashboard had high appeal because tracking down pensions was difficult.
- Participants need to see current value of pots, projected value of pots and expected retirement income.
- Some users will need knowledge gaps filled as part of the process of using the dashboard.



Our foundation

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- Some users will need knowledge gaps filled as part of the process of using the dashboard.

Testing objectives

- 1. Test the MHPD (including the Find and ID services)** with likely users to make sure it meets their need with a view **to sharing insights about the overall consumer experience** that can support development of private sector dashboards.
- 2. Identify issues relating to the user experience**, including usability, accessibility, comprehension and engagement to find possible areas for improvements.
- 3. Understand** the uniformity/consistency/timeliness and completeness of data being returned and **users comprehension of the data presented**.
- 4. Understanding how well matching is working** and users reactions and subsequent behaviours/actions to possible matches. Inform improvements to matching.
- 5. Ensure a joined-up user journey across the wider pensions landscape**, including signposting to onward guidance and pension schemes.
- 6. Understand when users need support, how they seek it and if the MHPD and Find/ID support models** meet the needs of users, including those with access needs, as well as how to improve and operate at scale.
- 7. Share insights to support pension providers and schemes** setting up their supporting processes and journeys including the type of questions they might be asked and users reactions to admin processes and timelines.
- 8. Understand user behaviour and onward decisions and actions following use of MHPD** such as their propensity to opt out, increase contributions, or transfer.

Consumer testing – target timeline will flex with outcomes

We're here

Timings and volumes are indicative

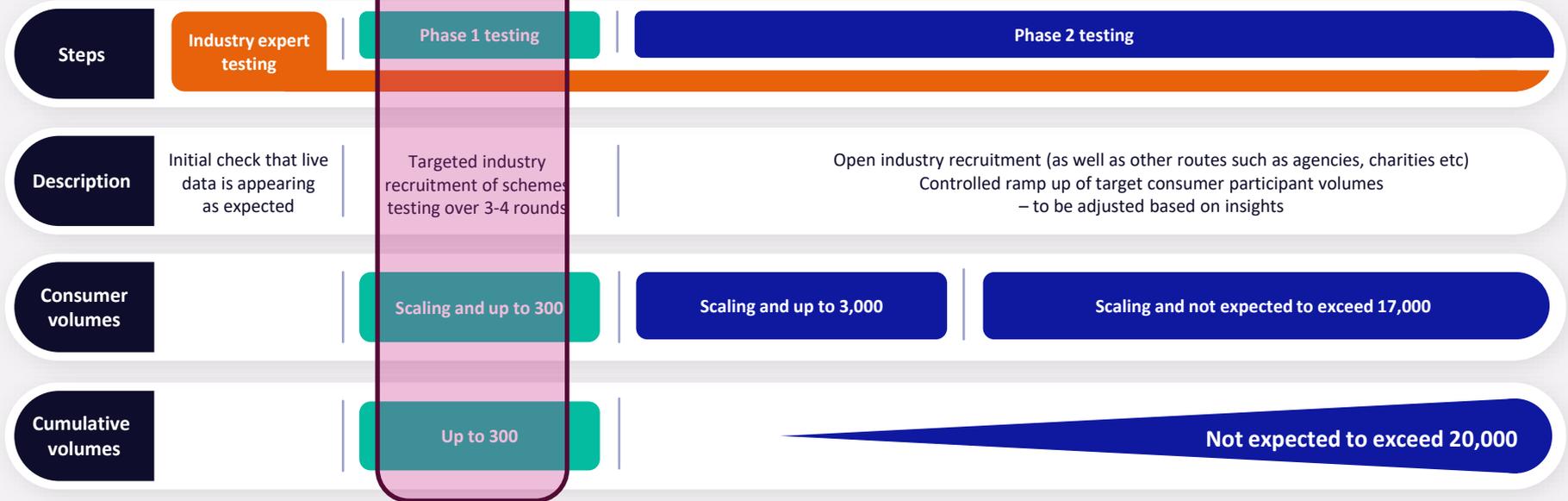
FYQ2
2025/26

FYQ2/3
2025/26

FYQ3
2025/26

FYQ4
2025/26

FYQ1
2026/27



The timeline and user volumes shown are indicative. Quarters are based on financial year from April. These are being shared with industry to assist with operational planning. However, these volumes and timelines may change, depending on the needs of the programme. We are committed to the delivery of MHPD safely and securely so it's important that we conduct sufficient testing to ensure a positive user experience while considering and seeking to understand user behaviour at a dashboard. We'll continue to review the above throughout the testing period and will share any significant changes in a timely manner.

Consumer testing – target timeline will flex with outcomes

We're here

Timings and volumes are indicative

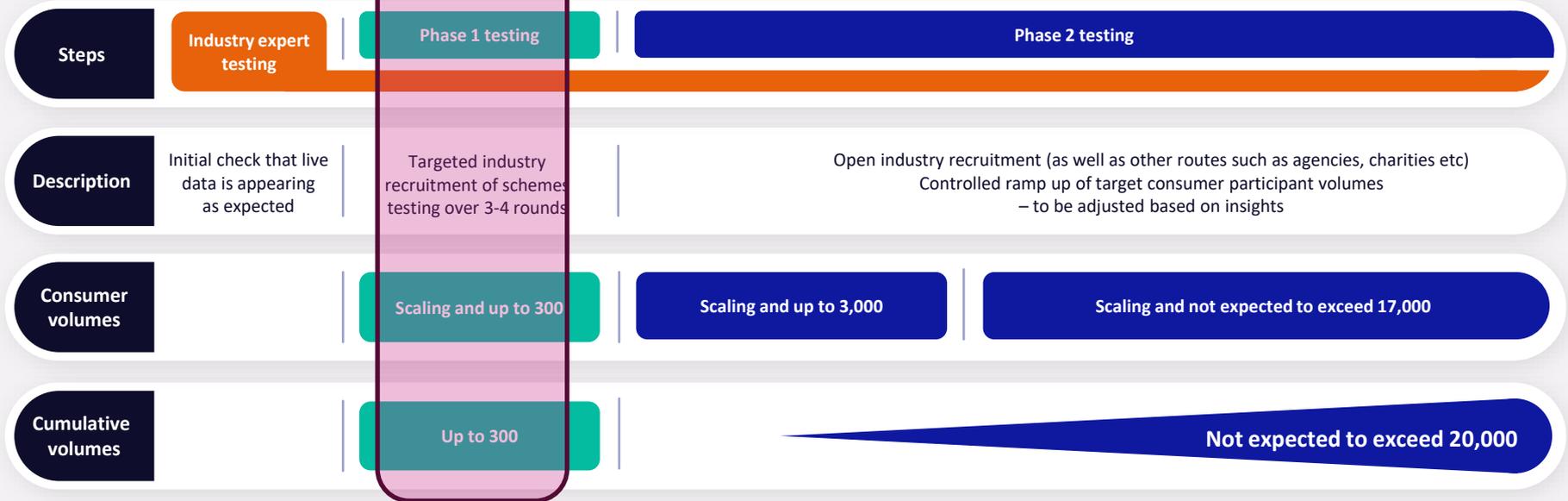
FYQ2
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Supporting industry to stay informed

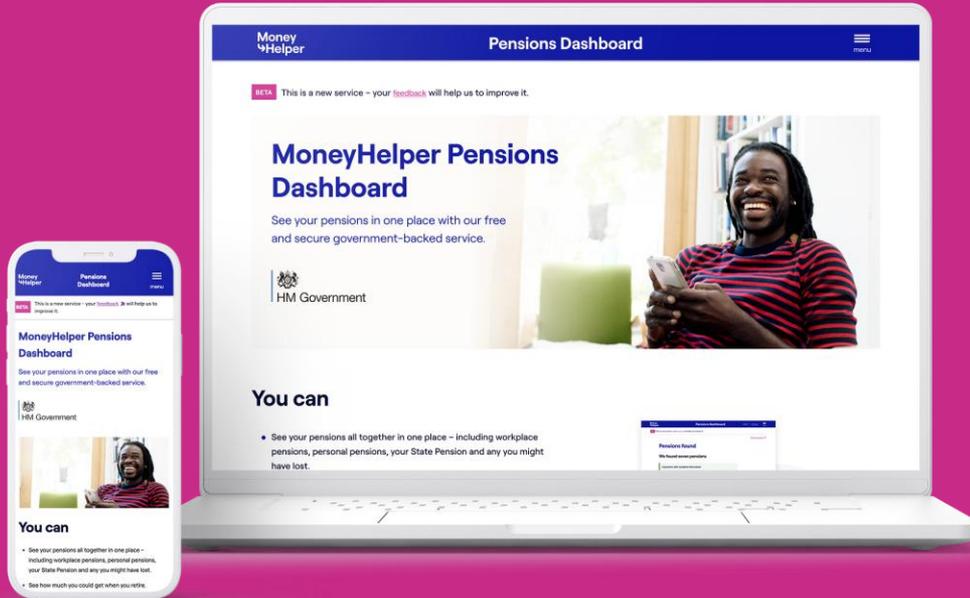
Throughout the process, we will continue to provide updates and insights to support readiness. Established channels will enable regular dialogue and communication.

- Regular updates via PDP Forums and at dashboard working groups
- Report progress at the middle and end of phase 1
- Regular reporting of progress throughout phase 2
- A JIRA ticketing system in place for industry to feed in issues or areas of concern
- Where broader thematic issues emerge we will look to deep dive into these with industry via a working group
- DWP has committed to providing 6 months notice to industry before the MoneyHelper Pensions Dashboard moves into public beta



Demo

Pensions Dashboard Demo



Future roadmap

MoneyHelper Pensions Dashboard Roadmap



Q3

October - December



Content updates & bug fixes

Address minor bugs and apply content updates based on testing and industry input.



Improve DC & DB details pages

Make pension details clearer and more user-friendly.



Analytics & screen replay

Add enhanced analytics and screen replay tools for research insights.



McCloud Schemes

Prepare for October connections by reviewing and updating how these pensions are displayed.



Pension summaries

Finalise and enable the summary view, including pension timeline and summary sentence(s).



Matching & multiple illustrations

Improve how multiple illustrations are handled to support user understanding.



Enable AVC & HYB pension types

Enable additional pension types to gather further insights.



Help & support for unmoderated testing

Refine help content and prepare feedback mechanisms for unmoderated research.

Q4

January



Welsh translation

Translate the service and test with Welsh-speaking users.



Enable CDC & CB pension types

Enable additional pension types to gather further insights.



Return to find journey

Allow users to return to the 'find' experience from the dashboard.



Enable downloads

Let users download their data and export it.



Onward guidance

Initial integration and testing of onwards guidance from the dashboard.

Research, feedback and iteration based on consumer & industry feedback

Platforms association

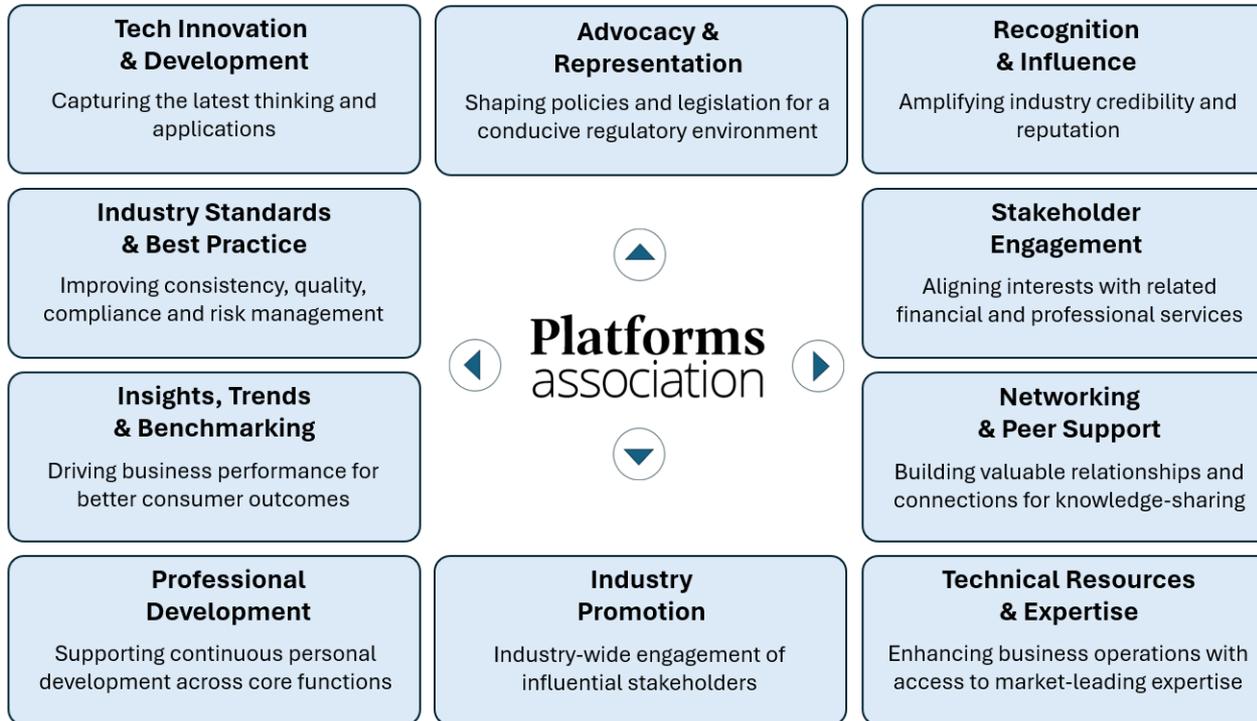
Shaping the **future** of
investing

David Moffat

Exec Chair

7th October 2025

Building Industry-wide Support: Comprehensive Sector-focused Services and Engagement Supported by our Associate Partners.



Membership: Continuing Expansion now Representing >£1.4Trn AuA along with Sector Leading Related Financial and Professional Service Firms.

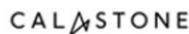
Platform Members (40)



Continuing expansion across Trading & Digital Wealth Platforms

Associate Partners (27)

Infrastructure



Related Financial & Professional Services



Targeted expansion with Consulting, Advisory & Legal Firms

The Platforms Association: Formed to Address Sector Issues with a Growing Board to Enhance Industry Profile and Advocacy.

Membership Definition – Full Members

Membership will be open to UK and European regulated firms whose primary activities are the settlement, custody and safe keeping of retail investor assets, whether held bare or through relevant tax wrappers.

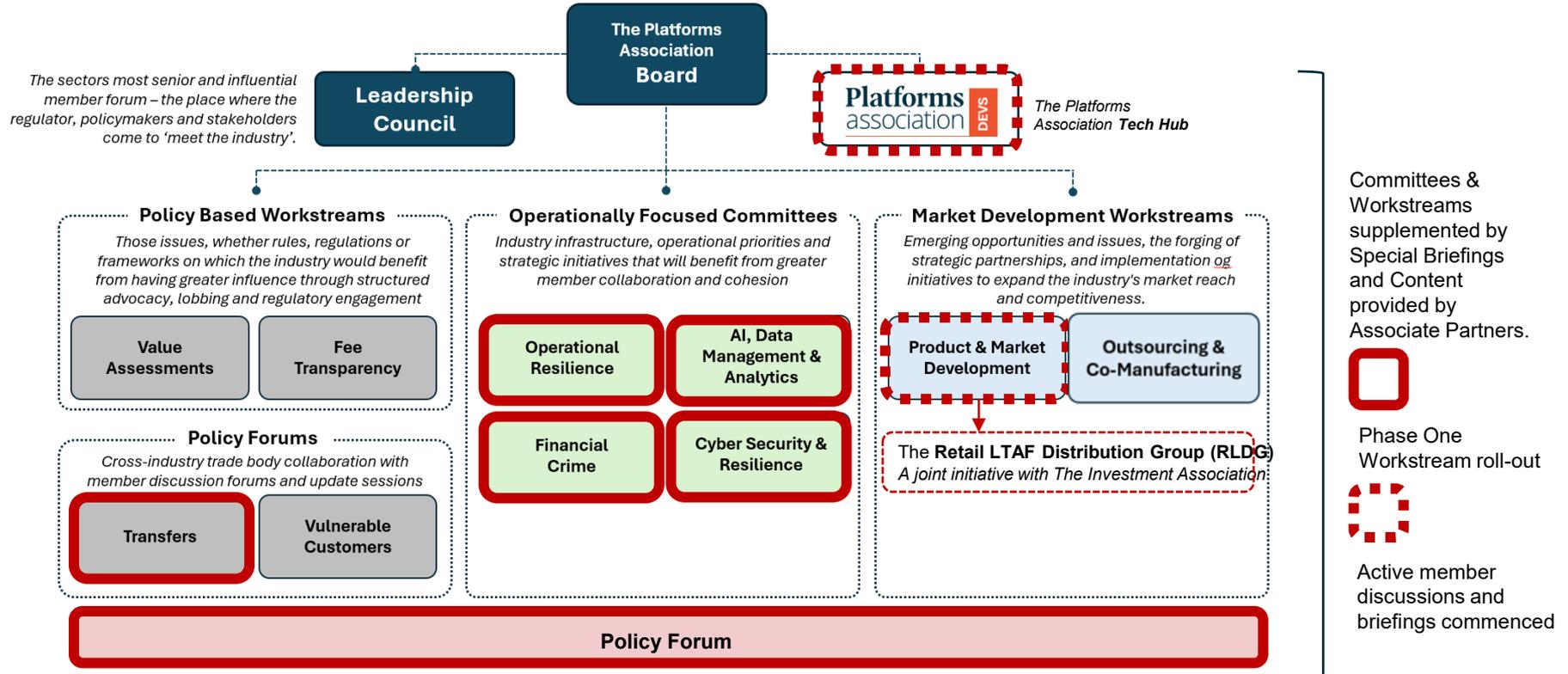
Such assets may include listed securities, collective investments and ancillary cash along with related financial activities.

Membership will also be open to regulated sub-custodian firms providing dealing and safe-keeping services to organisations acting on behalf of retail investors.

Managed by a growing Board of leading industry players



Prioritised Workstream Rollout: Building a Robust Framework for Delivery – 5 Workstreams and a Regular Policy Forum.



Priority Workstream	Core Focus
<ul style="list-style-type: none">▶ Transfers (inc. Overseas Transfers)	<ul style="list-style-type: none">▶ Overcoming consumer delays and transfer processing challenges to ensure timely services and better oversight.
<ul style="list-style-type: none">▶ Operational Resilience (inc. outsourcing and basic service levels)	<ul style="list-style-type: none">▶ Platform service disruptions from IT failures, cyberattacks, or third-party issues threaten investors and markets, requiring robust risk management and recovery plans. Examining processes to improve governance, third-party oversight, and coordination to ensure resilience, manage risks, and deliver positive customer outcomes.
<ul style="list-style-type: none">▶ AI & Data Technologies	<ul style="list-style-type: none">▶ Adoption of AI and data technologies to enhance efficiency and customer outcomes while implementing responsible governance to prevent bias, privacy breaches, and consumer harm.
<ul style="list-style-type: none">▶ Financial Crime (Fraud controls, KYC and AML onboarding processes)	<ul style="list-style-type: none">▶ Implementing stronger security and information sharing to combat rising fraud, money laundering, and cybercrime risks.
<ul style="list-style-type: none">▶ Cyber Security (Attack vectors, risk mitigation and enhanced resilience)	<ul style="list-style-type: none">▶ Digital platforms face escalating fraud, money laundering, and cybercrime risks that threaten financial and reputational damage, requiring stronger preventative measures.

Platforms association

Shaping the **future** of investing

Thank You

david.moffat@platformsassociation.org

07799 777774

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Transfers: Stuck in Second Gear?





Lucy Bristow

Executive Director

Platforms
association



John Parker

Head of Business
Development

 pensionlab



Nicky Riddel

Programme Change
Manager

transact 



Matt Smith

Product Manager

 equisoft

Equisoft Products User Group & Networking Event

Thank you

Nick Meredith

Products Director

nick.meredith@equisoft.com

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