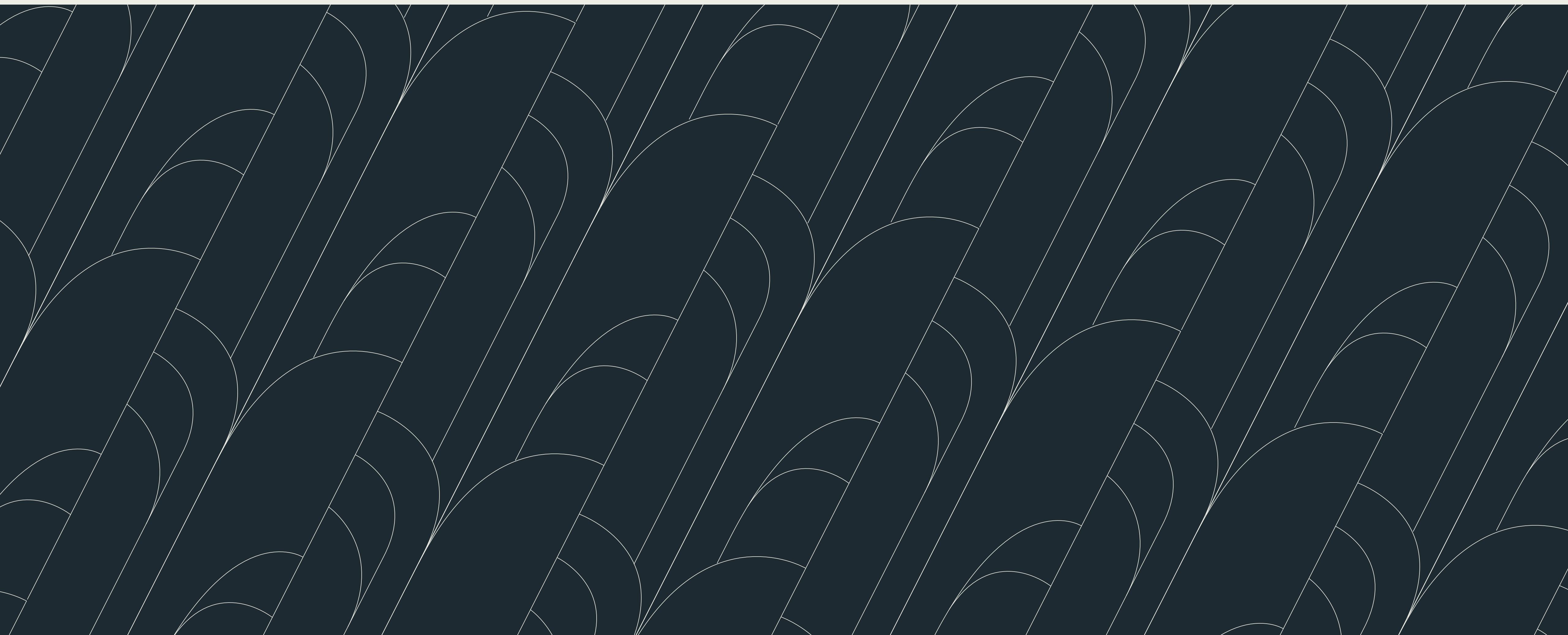


Client Brochure

PWM Partners
Wealth
Management

INSIGNIS



Diversify risk as you grow your cash savings

Optimise FSCS coverage

Explore thousands of savings products from 55 banks and building societies on our platform. Distribute your cash across multiple savings products and optimise your FSCS coverage: the FSCS will compensate up to £120,000 per eligible person per authorised institution should that institution fail.

Access exclusive saving rates

Get exclusive access to rates that you might not find on the high street. We work directly with a wide range of top banks and building societies across the UK to bring you a selection of competitive products.

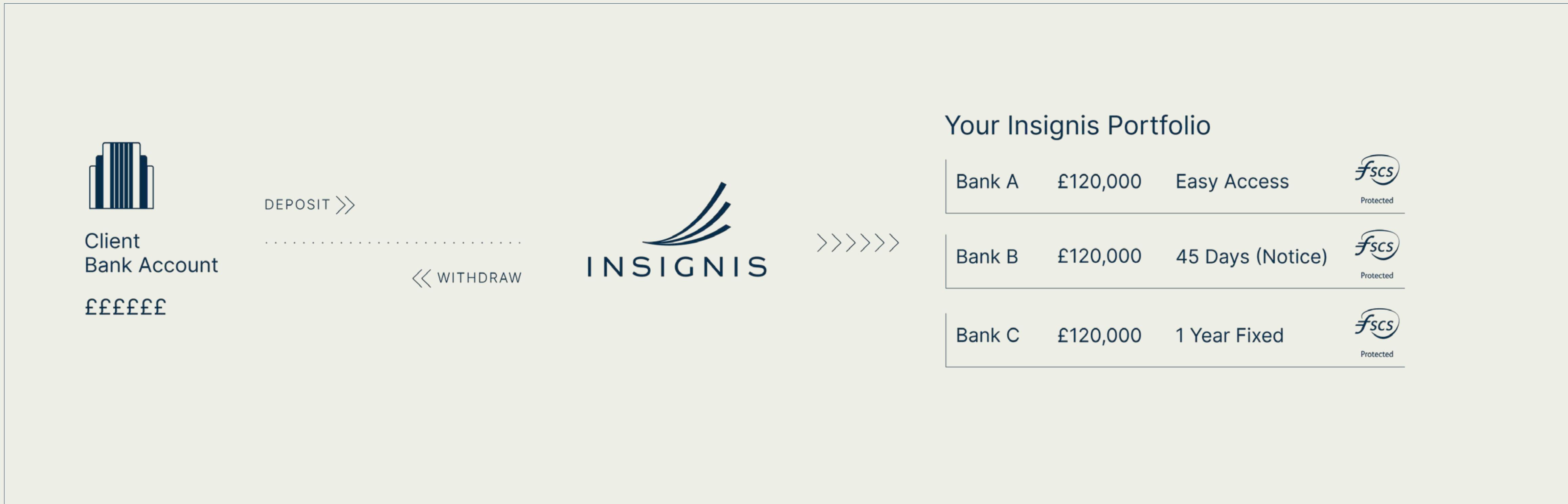
View all interest earned in one platform

See exactly how much interest you have received across all of your deposit accounts. Simplify tax year end when it comes around.



The Insignis platform at a glance

Insignis helps you to diversify your cash across multiple savings accounts using one platform.



View your cash assets in one platform

With an Insignis account, you can access all your savings accounts with a single login.

Portfolio		IN SIGNIS		
TOTAL	TOTAL FUNDS PLACED	HUB	INTEREST RATE	
£553,830	£480,000	£73,830	4.13%	
Place Funds from Hub				
<h2>My Deposits</h2>				
BANKS	◆ AMOUNT	◆ RATE	◆ PRODUCT	◆ AVAILABLE
zopabank	£120,000	4.01%	Easy Access	Now
				Withdraw Add Funds
nationwide	£120,000	4.00%	3 Month Fixed (Term)	10-Mar-2026
			Terms & Conditions	
OakNorth	£120,000	4.21%	95 Days Notice	
			Terms & Conditions	Give Notice Add Funds
Recognise Bank	£120,000	4.30%	1 Year Fixed (Term)	10-Dec-2026
			Terms & Conditions	

Rates shown are for illustrative purposes only and do not represent actual or guaranteed client rates. Rates are subject to change and may vary depending on client type, product availability, and minimum and maximum deposit sizes.

Choose from a selection of 55 banks and building societies



A simple way to optimise interest from cash

If you held £750,000 in a high street bank account earning 1.15% interest, your projected annual return would be just £8,625.

By using the Insignis platform, you could increase your projected annual interest to £32,850 by accessing a wider range of competitive rates. At the same time, you could achieve full FSCS coverage by spreading deposits across multiple deposit-takers, with up to £120,000 of protection available per eligible person per authorised institution.

Potential FSCS coverage

FROM
16%

TO
100%

Improvement on interest rate accessed¹

FROM
1.15%

TO
4.38%

Improvement on income return from interest²

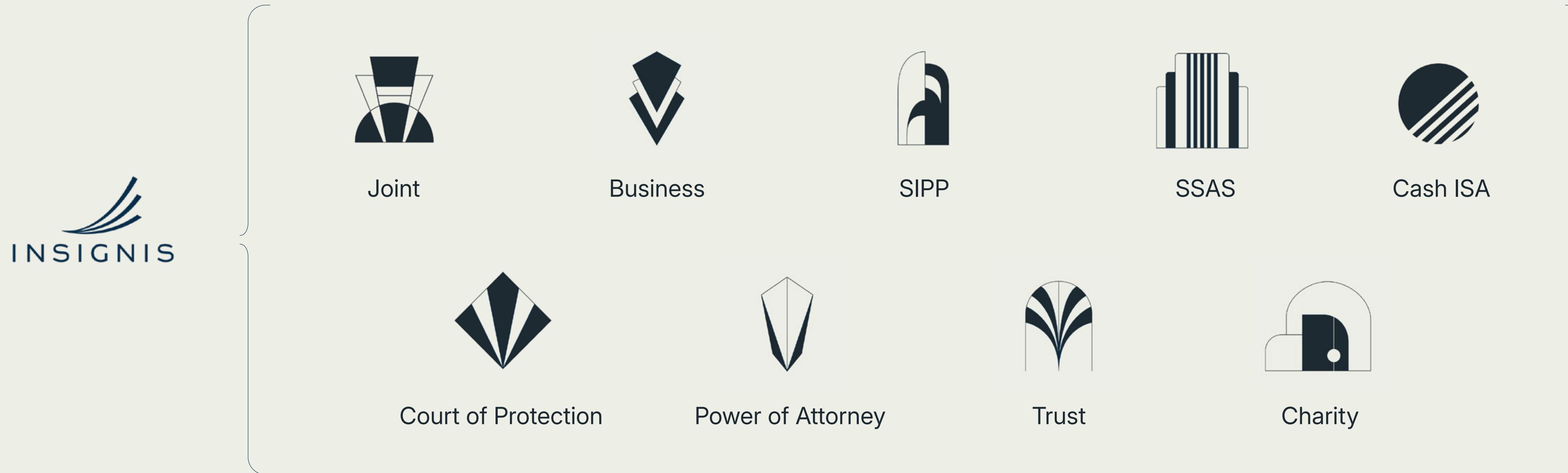
FROM
£8,625

TO
£32,850

¹ Rates are for illustrative purposes only.

² Based on projected interest earned over a year.

Our services extend beyond personal cash management

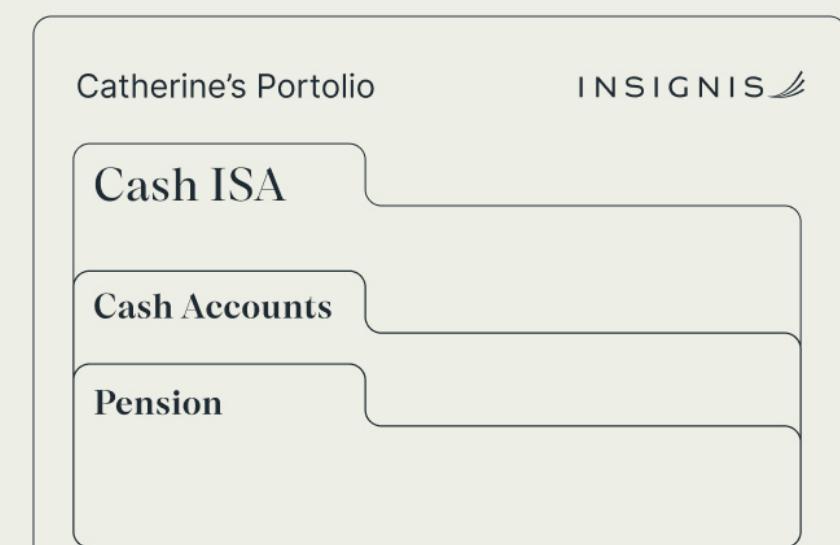


Make your cash ISA work harder

Imagine a cash ISA that grows with you. With Insignis, you can bring together all your existing cash ISA holdings into one flexible, powerful account—giving you access to competitive savings products and rates from a wide range of trusted deposit-takers.

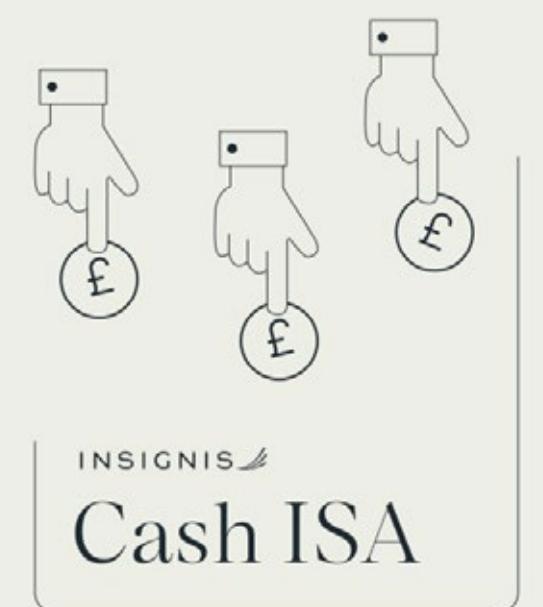
See everything, clearly

View all your cash ISAs and savings in one place. No more juggling accounts—just a single, streamlined view of your ISA cash.



Support that goes the distance

Our dedicated ISA transfer team takes care of the setup and transfer process, making it smooth and stress-free.



Reporting made simple

Your ISA becomes part of your regular financial reviews and valuations, helping you and your adviser stay on top of your assets.



Your peace of mind is our priority

Beneficial owner

You, as the client, remain the beneficial owner of your funds at all times.

Security

We provide a secure platform and require two-factor authentication on all transactions.

FCA regulated

Insignis Asset Management Limited is authorised and regulated by the Financial Conduct Authority (813442) for the provision of payment services.

Proactive communication

We will provide notifications on upcoming maturing accounts 14 days and again 24 hours before the maturity, allowing clients to assess their options to either place their funds into new products or withdraw them.

Credit rating information

Insignis provides clients access to credit rating information for the counterparties on the bank panel.

Support

Our client services team in Cambridge can be reached via email or telephone to address any queries you may have.



How our fees work

Fees are calculated daily as a percentage of total deposits held on the platform and are collected monthly in arrears at the end of each month.

There are no setup, administration, or transaction fees, regardless of deposit size. As an intermediary financial service, our fees are exempt from VAT. For clients who leave the service within a 3-month period, there will be a minimum charge of one quarter's fees applied.

The full savings rates offered by our deposit-takers are passed directly to you without deductions.

Platform Fees

From	To	Platform Fee
£50,000	£499,999	0.25%
£500,000	£1,999,999	0.20%
£2,000,000	£9,999,999	0.15%
£10,000,000	No maximum	0.10%

Example of how our fees work

Mrs P has a deposit amount of £400,000 into the Insignis platform. The fee rate on that amount is 0.25% per annum.

Initial fee reserve: £1,000

This is set aside at the start, leaving £399,000 available to deposit across accounts.

How fees are calculated:

The fee reserve is charged monthly based on the daily value of the overall portfolio.

Transparency for clients:

Mrs P can log in to the Insignis platform at any time to view her portfolio summary and the fee reserve is displayed alongside her holdings.

Get in touch

Find out how we can help you or your clients to reduce risk, increase return and savetime.

- ✉ info@partnerswealthmanagement.co.uk
- ☎ +44 (0)20 7444 4030
- 🌐 partnerswealthmanagement.co.uk

