embark group

# PARTNERING WITH EMBARK

EMPOWERING CLIENT PARTNERSHIPS TO DELIVER THE BEST CLIENT OUTCOMES

embarkgroup.co.uk

In a financial landscape which is ever changing, its never been more important to have a solution that works with you and builds towards you and your clients' long- term goals.

Whether you are looking for an out-of-the-box white labelled platform solution or seamless integration with an existing front-end, we can tailor the Embark Platform to provide you with the right solution.

We have developed an advanced UI that can be white labelled and bespoked for your target market. Alternatively, we can provide seamless integration with the platform and your back-office systems through our Application Programming Interface (API), an area in which we have extensive in-house experience. We offer comprehensive support from our dedicated team to ensure that we deliver solutions that meet your needs and continue to work with you over the long term.

## Why partner with Embark?

The Embark Platform is provided by Embark Investment Services Limited (EISL), part of the Embark Group. Embark Group is a diversified financial business and one of the UK's largest retirement providers offering platform solutions. We are committed to evolving the retirement market through technology. We enable our partners to provide affordable solutions with the aim of improving the quality of retired life for every UK consumer, whatever their affluence.

In January 2022, Embark became part of Lloyds Banking Group, one of the UK's largest retail banks and a leader in UK-based banking and financial services.

Our white label proposition also benefits from our wider group offering, which means that we can provide our partners with the building blocks and tools required to deliver holistic financial planning, including pension provision, and brokerage services.

# EMPOWERING CLIENT RELATIONSHIPS

## PROPOSITION

**A robust one stop shop**

We elevate our client's business efficiency to drive better value – our white label capabilities exceed our peers.

## PARTNERSHIP

**Foundation built on long term relationships**

A strong track record supporting clients to grow their businesses – through our leading platform and pension solutions – backed by the UK's largest retail bank.

## SIMPLICITY

**Partner with a unique breadth of knowledge to enhance the user experience**

Dedicated teams offering expertise from regulation to flexible on-boarding and share dealing.

## TECHNOLOGY

**Accessing technical innovation that matters**

The latest technology built around your needs providing a simple client experience.

## CUSTOMER EXPERIENCE

**We have the scale and resources to provide flexible solutions**

Built to enhance your business now and in the future.

# HOW WE CAN SUPPORT YOU

Embark has extensive expertise in providing platform and investment solutions to service the needs of your business.

## Platform

Our Platform capability enables us to provide reliable solutions, using our best-in-class technology’

Our advanced UI can be fully white labelled and bespoked for your target market. Your proposition will be supported by our first class service and a high degree of straight-through processing as standard.

## Trade execution service – Stocktrade

Stocktrade is widely recognised as the “go-to” B2B execution only trading platform, with a track record dating back to 1993.

Over this time we have partnered with a number of different businesses, including life companies, investment platforms, building societies and pension schemes. Our solutions offer clients access to multiple markets, using our online or telephone dealing capabilities.

Stocktrade is a brand name of Embark Investment Services Limited, a wholly owned subsidiary of Embark Group.

*In January 2022, Stocktrade officially became part of the Lloyds Banking Group following their acquisition of Embark Group.*

# HOW WE CAN SUPPORT YOU (CONTINUED)

## Trade execution service – Stocktrade (continued)

All our accounts have access to:

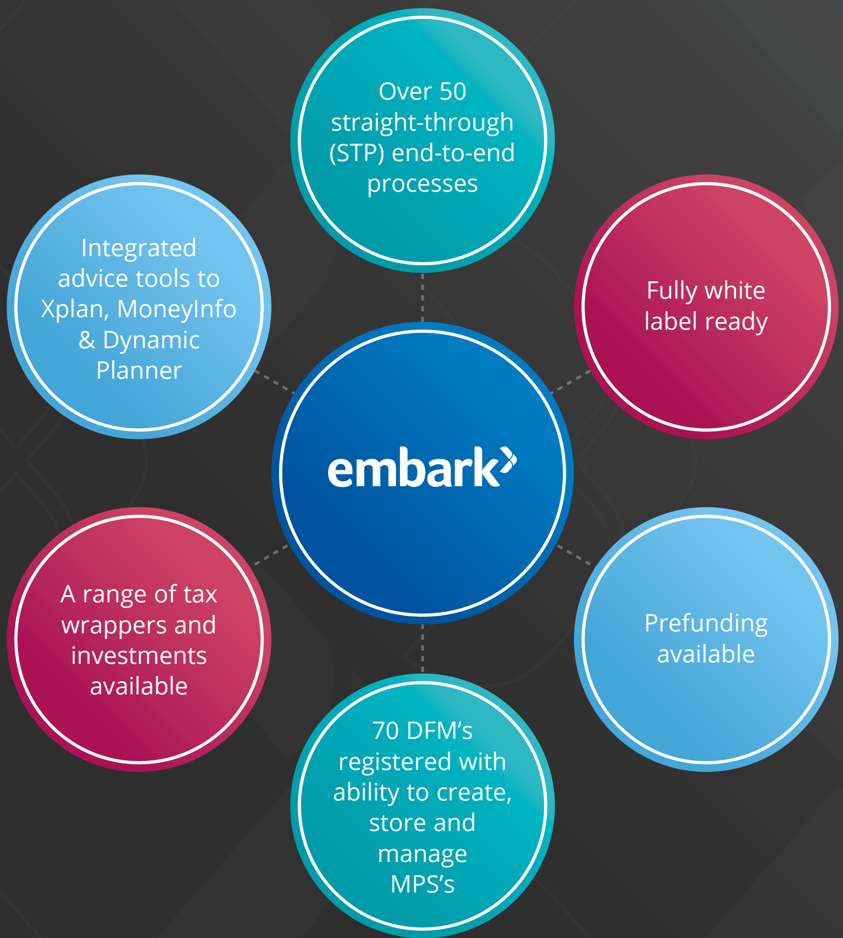
### Trading capability

- Online trading available plus support from our in-house dealing team
- Access to our dealing desk for large / complex orders
- Over 4000 investments to choose from including UK and overseas shares, investment trusts, exchange traded products and Open-Ended Investment Companies (OEICs)
- Access to our 'Research Centre' (through our online platform)

### Experience

- Our staff have a wealth of knowledge and expertise in dealing with pension account administration
- We have provided trading services for pension trustees since 1993
- All administration is handled on your behalf including collection of dividends which are credited to your income Account

# THE EMBARK TECHNOLOGY DELIVERS A HIGHLY CONFIGURABLE, DIGITAL PLATFORM




Our platform proposition uses leading edge technology designed to help you expand your product offering through partnerships or white label arrangements. Our integrated user interface is easy to navigate and intuitive to use for investment professionals and clients alike. It is configurable and future proofed to help our partners meet their long-term objectives.

**Reliable technology**

Delivered in partnership with FNZ, suppliers of quality award-winning technology to some of the largest and best-known platforms in the market.

**Easy to use**

Simple user interface that supports our financial professionals as well as management of their clients.

**Built on strong foundations**

Backed by Lloyds Banking Group, one of the UK's largest retail banks.

# LEADING EDGE TECHNOLOGY

We partner with FNZ to bring you leading-edge technology on which our platform and custody services are built, allowing us to provide great user experiences and seamless integration.

The Platform has been designed and built to meet your needs and those of your customers. Full automation of most key processes with limited need for wet signatures ensure a customer experience that is second to none. As our market leading technology is continually evolving, we will keep you ahead of the game, while integration with your systems will ensure a frictionless service.

## Our white label platform

# EMBARK – EMPOWERING CLIENT RELATIONSHIPS

Embark is a dynamic and innovative, financial services business and a leading retirement solutions provider to the advised and institutional markets in the UK. We are a trusted provider to clients who are looking to expand their own product range through partnerships or white label arrangements.

### DEEP AND PROVEN EXPERTISE

We bring a wealth of experience across banking, investment, pensions and insurance sectors having worked extensively with intermediary distribution partners and consumers of all levels of affluence.

### MARKET-LEADING DIGITAL TECHNOLOGY

We're constantly working behind the scenes to improve our technology and service ensuring that our solutions are built for the future.

### CUSTOMER OUTCOME FOCUSED

We place the security of our clients' assets at the centre of our operations and develop new functionality to help them meet their goals in the ever-changing financial landscape. The delivery of strong and consistent customer outcomes is central to our approach, how we invest and run our businesses.

**£36.9bn**
Assets Under Administration

**483,000**
Individual Accounts

**'A' Superior**
AKG Rating Across Our Platforms

**6 Locations**
Nationwide

All figures as at end December 2023. AKG Rating as of January 2024.

*"We believe that the platform proposition offers more flexibility to advisers with the help of Embark's award-winning technology."*

Clive Bolton, Managing Director of Protection, Savings & Retirement at LV=

*"The platform delivers both flexibility and control allowing us to focus on our award-winning customer experience and investment proposition – inspiring anyone to build their future wealth."*

Simon Holland, Chief Product Officer, Wealthify

*"After an extensive search we chose to partner with the team at Embark who provide an innovative and flexible platform and demonstrated a corporate culture and commitment to service consistent with our own."*

David Cooper, CEO, HUB

# WE ARE RECOGNISED FOR INNOVATION AND SERVICE

## Awards

Embark platform was recognised as one of the worlds leading WealthTech companies in 2019, 2020, 2021, 2022 and 2023.

Embark group was recognised as one of the most influential and innovative companies in the FinTech industry in 2021.

## Defaqto 4 Diamond Rating 2023

Horizon Funds awarded the 4 diamond rating.

## Moneyfacts Star Ratings 2023

Embark Pensions Full SIPP

# MEET THE TEAM

**James Cannon** – Corporate Relationship Manager

James supports Embark's existing partners along with any prospective partners. He has an in-depth understanding of the retail and the institutional areas of the retirement and investment markets.

Contact James

07771 648 297

**Oliver Fitzroy-Kelly** – Corporate Relationship Manager

Oliver is a highly experienced Relationship Manager within the Corporate B2B and IFA Distribution sectors covering Stockbroking, PaaS (Platform) and Custodian solutions.

Contact Oliver

07917 851 903

# FIND OUT MORE

To find out more about how the Embark Group can help you grow your business, speak to our friendly sales team. We can demo the platform, explain more about the Embark Group and discuss any bespoke queries you may have.

sales@embark.co.uk

**For Stocktrade specific enquiries:**

+44 131 240 0400 (Intermediaries & Pension dealing)

support@stocktrade.co.uk

Embark Group Limited is a company incorporated in England and Wales and is the holding vehicle for all companies in the Group. Company registration number: 03578067. Registered at 100 Cannon Street, London, EC4N 6EU.

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