Family Linking

YOUR Platform can link the accounts held by related clients when calculating the platform fees.

This can help drive down the total costs paid by clients. The fees applied remain as per the schedule at https://your-platform.co.uk/our-charges

Eligible for linking

As a default the following groups can be linked. This applies only where the relevant clients have the same financial adviser but does not require the same investment approach or solution to be used.

- Spouses, children and stepchildren, including adult children
- Parents and stepparents
- Grandparents and Grandchildren
- Trusts and the settlor of the trust when both invest on the platform
- Companies investing in a GIA may be linked to majority owners also using the platform in a personal capacity

Additionally, clients must be under the same adviser to be linked and JISA accounts are already linked to the parent account as standard.

Illustrations

To correctly illustrate for the charges resulting from family linking you use the 'Other Platform Assets' box on the Opening Assets section of the illustration engine.

This will be refelected in the platform charge shown but will not explicitly confirm the value considered on the client output pdf.
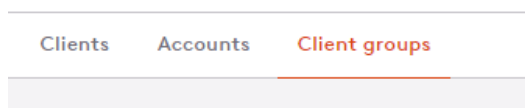
Setting up and managing links

To set up linking between clients YOUR Platform uses the concept of client groups. To access, create and manage client groups the process is as follows.

- On the platform click into the Clients section from the main top menu bar, and then select Client groups

Client groups ⓘ

Clients	Accounts	**Client groups**

- Adding a client group is how to apply family linking across clients, you can do so by clicking the Create group button at the top right
- Name the group, for example 'Smith family 1', these do not *need* to be unique but doing so will assist in later finding and managing the group
- Select the adviser from the drop-down list for the group, note that all clients must be linked to the same adviser to be grouped, and the group must be set up for this adviser here
- You can now add clients to the group using the 'search and add clients' box
- Once all clients have been added click the review button and once happy with the details shown click submit to create the group

Checking links

- On the platform click into the Clients section from the main top menu bar, and then select Client groups
- You can see all the client groups, or search for them
- To see membership of each group you can click on the small arrow to the left of the group name to expand the group to show the membership

Updating links

- On the platform click into the Clients section from the main top menu bar, and then select Client groups
- You can see all the client groups, or search for them
- To see membership of each group you can click on the small arrow to the left of the group name to expand the group to show the membership

- Where changes are needed you can click the three dots on the right of the group name row and select 'Edit'
- Here you can add or remove clients and then click Review and submit to update the group