

Supporting Advisers

Easily set up and manage deposits for individuals, businesses, charities and non-profit organisations



What are the benefits of a cash management platform?

Switch accounts
as needed

100+
deposit
accounts

fscs
Protected

Flexibility

The Akoni cash management platform helps you and your clients avoid the hassle of opening and closing multiple accounts in the hopes of chasing the best interest rates. Say goodbye to lengthy sign-up forms - once you're on board, Akoni provides access to rates from various banks and building societies, allowing you and your clients to switch accounts effortlessly whenever it's convenient.

More choice, great rates

At Akoni, we believe managing and earning interest on deposits should be simple. Everyone should have access to competitive products and rates without the hassle of dealing with multiple providers. The Akoni cash management platform gives you and your clients access to over 100 different deposit accounts in one place, with competitive rates. That means less risk and hassle, and a single view of all your clients' deposits that makes it easy to compare all their holdings.

FSCS Protected

When managing cash with Akoni, deposits are protected by the Financial Services Compensation Scheme (FSCS) or an equivalent, up to £85,000 per bank and £170,000 for joint accounts. If you or your clients have more than £85,000, you can distribute the money across our partner banks to maximise FSCS coverage without needing to open new accounts with each provider, as accounts are considered separate when they do not share a licence.

Types of accounts

Individuals

- Individual
- Power of attorney
- Court of protection
- Trustees
- Estate Planning
- Probate
- SIPP & SSAS (Pension)

Businesses

- Limited company
- Partnership
- Sole trader
- SME

Non-profit

- Charitable trust
- Religious organisation
- Co-operatives
- Associations
- Community Group



How it works

Ease of access

Simplified process providing a dashboard overview of all deposit accounts, aided by our dynamic rate search feature to enable you to select the right deposit term and amount for each client.

Range of products

Use the Akoni platform to access a wide range of products to place, monitor and manage your clients' cash deposits more effectively. The platform provides risk and liquidity tools to aid in managing and planning savings portfolios efficiently.

Reduced admin burden

Save time and avoid the inconvenience of applying directly to multiple banks. Once approved, you can instantly place your clients' funds and choose deposit options that work for them, without the need for any additional application forms.

Stay informed

Be informed through alerts and notifications when a fixed term deposit is maturing. Then instruct money to be moved between accounts to access the best rates with one click.

Peace of mind

To give you peace of mind, Akoni has partnered only with banks we trust - we will never sell your clients' data to any other organisations. Each bank displays their Fitch Solutions Financial Implied Credit Score (FICS) rating that allows for a competitive assessment of their credit quality.

Step 1

Register with Akoni

Register your client online for free today and their application could be approved in hours:



Step 2

Make your first deposit

As soon as their application has been approved, they can start building their dashboard by depositing cash into their chosen banks.

Step 3

Start earning interest

Once they've deposited their cash into their chosen bank account, they'll start accruing interest straight away.

Three simple steps to success

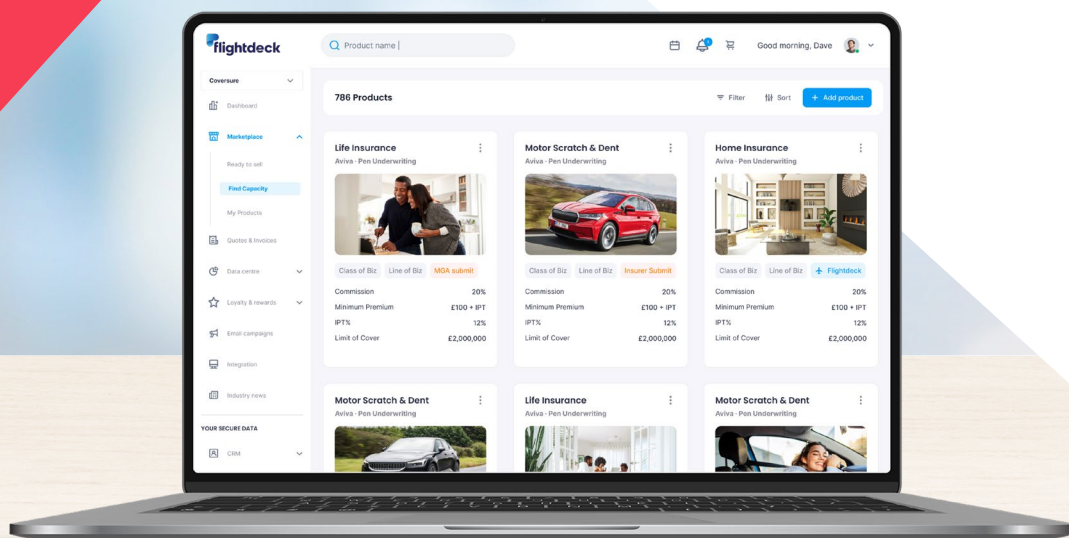


Want to Offer Your Clients More and Help Your Business Grow?

Whatever your sector, our suite of dynamic financial tools, including insurance and finance, can help you grow your business in today's economy. Akoni, part of the Stubben Edge Group, helps advisers and brokers access products and services to connect with a wider market, build new business pipelines, and enhance service resilience for your clients.

Introducing flightdeck

Find out how we can help you start and build **new income stream** for your business and provide your clients with the **insurances** they need to protect themselves, their staff and their future growth.



Sign up to Flightdeck and start selling:

Business insurances

- > Public liability
- > Professional indemnity
- > Directors & Officers
- > Private client
- > Group life

Personal insurances

- > Income protection
- > Home and car
- > Life insurance



Business insurances

Public liability insurance:

Public liability insurance protects your business finances if a customer or member of the public claims to have been injured, or have their property damaged, because of your business.

Benefits

- ◆ Protects your business against claims made by third parties for injuries or property damage.
- ◆ Covers legal costs and compensation.
- ◆ Provides peace of mind.

Risks

- ◆ Neglecting this coverage could lead to costly legal claims.

Typical costs

- ◆ Varies based on factors like business size, industry, and claims history.
- ◆ Median cost: Around £50 per month or approximately £600 per year.

Professional indemnity (PI) insurance:

Professional indemnity insurance (PI insurance) protects you against claims made against your business for loss or damage incurred by your clients or third parties because of the impact of negligent services or advice provided by your business.

- ◆ Protects against claims due to negligent advice or services.
- ◆ Allows professionals to act confidently.

- ◆ Without PI insurance in place, this can lead to financial losses and reputational damage.

- ◆ Varies by profession and coverage needs.
- ◆ On average: £400 to £800 annually.

Directors' & Officers' insurance:

While having seniority can be both rewarding and a career highlight, it puts your directors and officers at a higher risk. If your directors or officers commit a 'wrongful act', even if it was unintentional or unforeseeable, they could become personally liable for their actions. Directors' and officers' insurance can help to take the stress away if a claim is made against them.

Benefits

- ◆ Protects against claims due to wrongful acts.
- ◆ Allows professionals to act confidently.

Risks

- ◆ Directors can be held directly liable for a range of actions which can lead to financial losses and reputational damage.

Typical costs

- ◆ Varies by business and coverage needs.
- ◆ On average: from £400 annually depending on sector

Private client insurance:

Private client insurance is specifically available to individuals and families who have more complex needs and requirements when looking to protect their high value assets. It provides bespoke insurance solutions for clients who expect more from their insurance products.

- ◆ Protects high value assets against a range of risks.
- ◆ Bespoke insurances for homes, fine arts, collectibles, jewellery, watches and more.

- ◆ Bad advice can lead to financial losses on your client's most valued possessions.

- ◆ Organised on a case-by-case basis dependent on each client's needs.

Group life insurance:

This policy operates in the same way as a standard life insurance policy; however, it is offered as an employee benefit within an employment contract. Employee life insurance can also cover critical illness and income protection.

- ◆ Employee life insurance provides life insurance coverage for employees.
- ◆ Often viewed as a valuable benefit that attracts and retains talent.

- ◆ There is no legal requirement to take out employee life insurance, but offering it enhances employee satisfaction.

- ◆ Costs vary based on coverage and company size.



Personal insurances

Accident-only income protection:

Accident-only income protection insurance covers your client financially if they are medically certified as unable to carry out the core duties of their job due to an accident.

Benefits

- ◆ Financial peace of mind if a disabling accident means they're unable to work
- ◆ Can be tailored for specific circumstances or hazardous occupations

Risks

- ◆ Unsuitable for people working outside the UK for 30 days in any year
- Maximum cover up to 70% of income

Typical costs

- ◆ Dependent upon age and level of cover, can start at £7 per month

Home emergency cover:

Stubben Edge offers a range of home insurance products for your clients, including cover for when an emergency happens in their home.

Benefits

- ◆ Cover for most situations, including pest infestations, security repairs after a break-in and storm damage to roofs, plumbing and heating issues or electrical damage
- ◆ Cover available up to £1000 per claim and up to three claims per year

Risks

- ◆ Unsuitable for renters, landlords or second homes
- ◆ Not suitable for anyone who already has home emergency cover included as part of another policy

Typical costs

- ◆ Cover from £33 per year.

Motor breakdown insurance:

One of a range of motor products from Stubben Edge, depending on the level of cover chosen with motor breakdown insurance your clients will get help with their vehicle when they need it most. Give your clients peace of mind that there's a trained professional on hand to fix their vehicle and get them back on the road as quickly as possible.

- ◆ Suitable for private cars or motorcycles aged 15 years or less; for light commercial vehicles aged 10 years or less.
- ◆ Customisable from standard breakdown to national coverage, including UK and EU assistance.

- ◆ Unsuitable for minibuses, motorhome, horseboxes or limousines, or any European trip taken in the vehicle of more than 90 days
- ◆ Unsuitable for any vehicle exceeding 3,500kg in gross weight

- ◆ Cover from £25 per year.

Specialist life insurance:



Specialist life cover is for your clients who have usually been declined life insurance by providers due to pre-existing health conditions, which can include cancer, brain injuries and long-term chronic conditions such as cystic fibrosis, cardiovascular disease and HIV/AIDS.

Benefits

- ◆ Peace of mind for clients whose conditions cause them to fear they might not be able to provide the financial safety-net they want for their families.
- ◆ Highly bespoke to each client's health and coverage needs.

Risks

- ◆ This specialised product often requires clients to share personal medical information, and insurers may request additional doctors' reports or tests to ensure accurate premium and coverage estimates.

Typical costs

- ◆ Costs vary according to clients' medical conditions, the type and length of cover plus assured payout.

Over 50s life insurance:

Over 50s life cover offers your clients a straightforward policy; they make fixed monthly payments, don't have to answer lots of medical questions and a confirmed lump sum is paid on their death. This is not to be confused with a funeral plan, which is a different product.

- ◆ Peace of mind for clients who want to leave their loved ones a guaranteed lump-sum payment on their death, helping with mortgage payments or education.
- ◆ Simple product with quick online buying process.

- ◆ This isn't suitable for clients needing guaranteed funeral coverage or an inflation-adjusted sum.
- ◆ This is not suitable for clients who may want to change the premium or cover on the policy once it has started.

- ◆ Cover typically starts at £20 per month for a guaranteed sum payout.

ESG & Sustainability

Akoni has built strong ties with sustainable and ethical banking partners, whose dedication to ESG and Sustainability means they continually evaluate, implement, and champion initiatives that benefit the environment. We're actively seeking to expand our network with **'green' banks**, environmentally conscious businesses, and collaborative initiatives that drive positive change.

This focus on sustainability not only benefits the environment, but also enhances the value we provide to IFAs and their clients. By partnering with sustainable institutions, we enable you and your clients to align your financial activities with your core values, promoting a more environmentally conscious approach to banking. This emphasis on 'green' partnerships helps create a more sustainable future for all, attracting customers who prioritise ethical and sustainable practices.

When customers deposit funds through the platform for their chosen Initiative, they not only earn interest on their cash; they also contribute to the project by sharing a percentage of the interest generated. We call this the..

Planet Saver account:
planetsaver.uk

Join us in making a positive impact on the environment and creating a brighter future.

1

Impact

You can actively contribute to positive environmental change. By collaborating with 'green' banks and businesses, you can support eco-friendly initiatives and play a direct role in promoting sustainability.

2

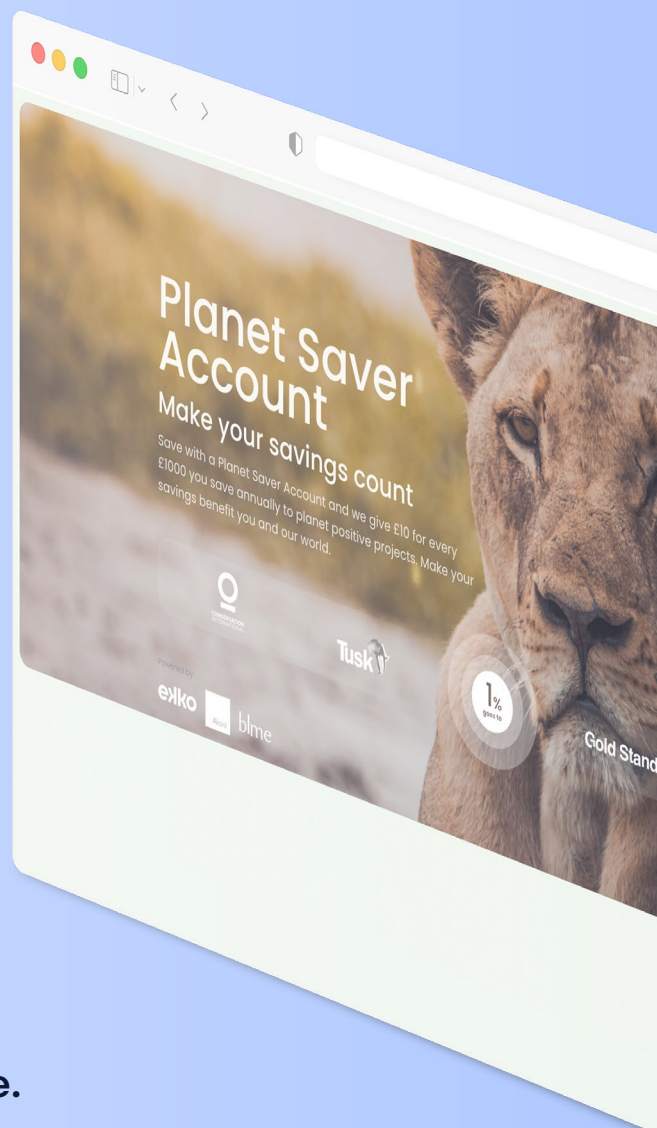
Engagement

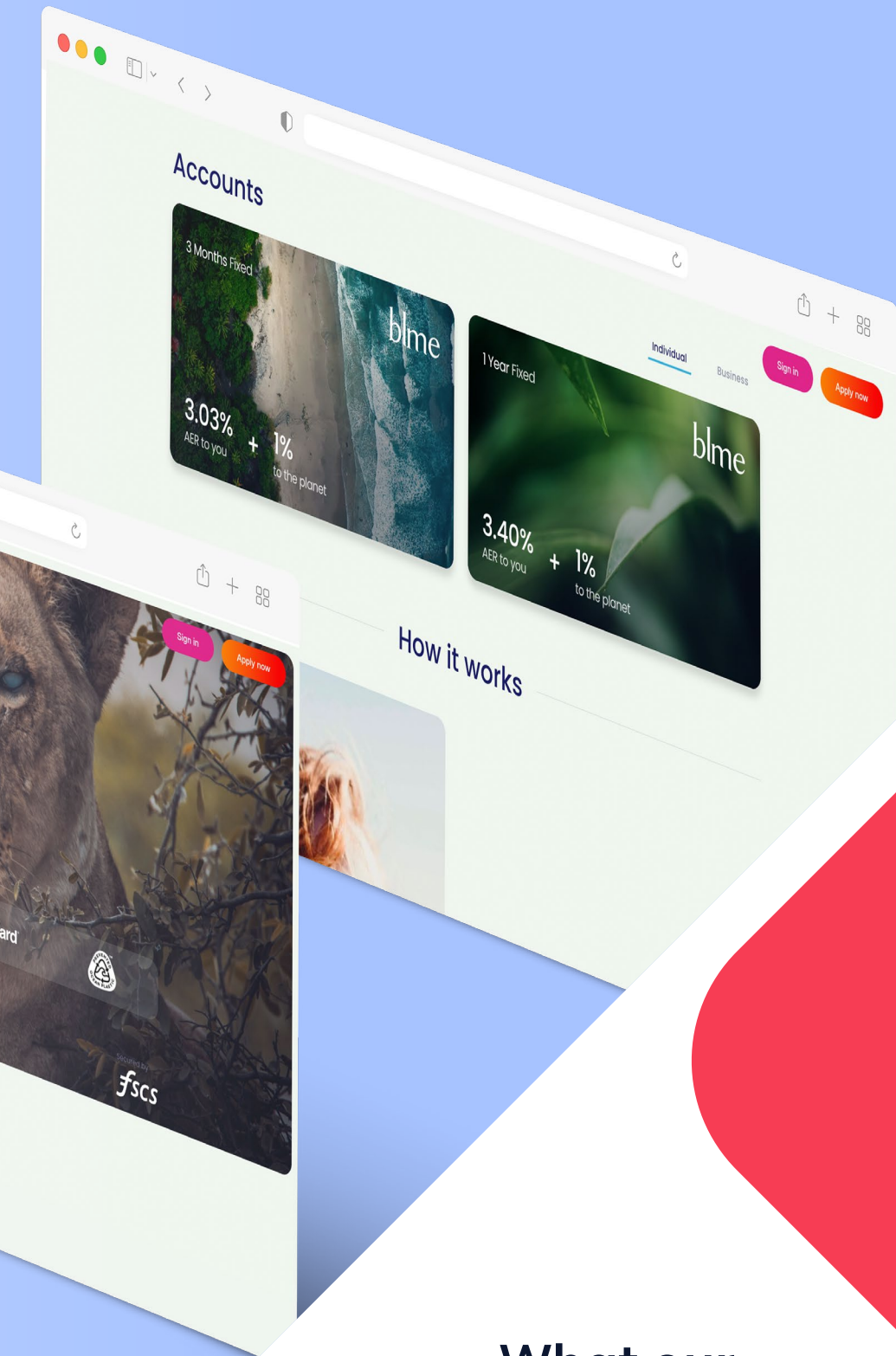
Through this network of sustainable partners, you can contribute to community well-being and be part of a larger movement driving positive change.

3

Alignment

This focus on sustainability enables you to engage with a company that shares your values, fostering a sense of purpose and connection with their financial activities.





Don't just take our word for it

Clients from various sectors trust Akoni to simplify their cash management, maximise their savings, and earn top interest rates effortlessly.

What our clients have to say:





"Our clients find that Akoni's 'one and done' process takes the strain out of reviewing and changing cash savings accounts."




Kay Ingram
Top 10 UK adviser firm

"We now have far greater and easier access to a range of banks, diversifying risk at the same time as increasing our returns by over 20% - all with no effort."

Ben Terrett
CFO Hamilton Fraser

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