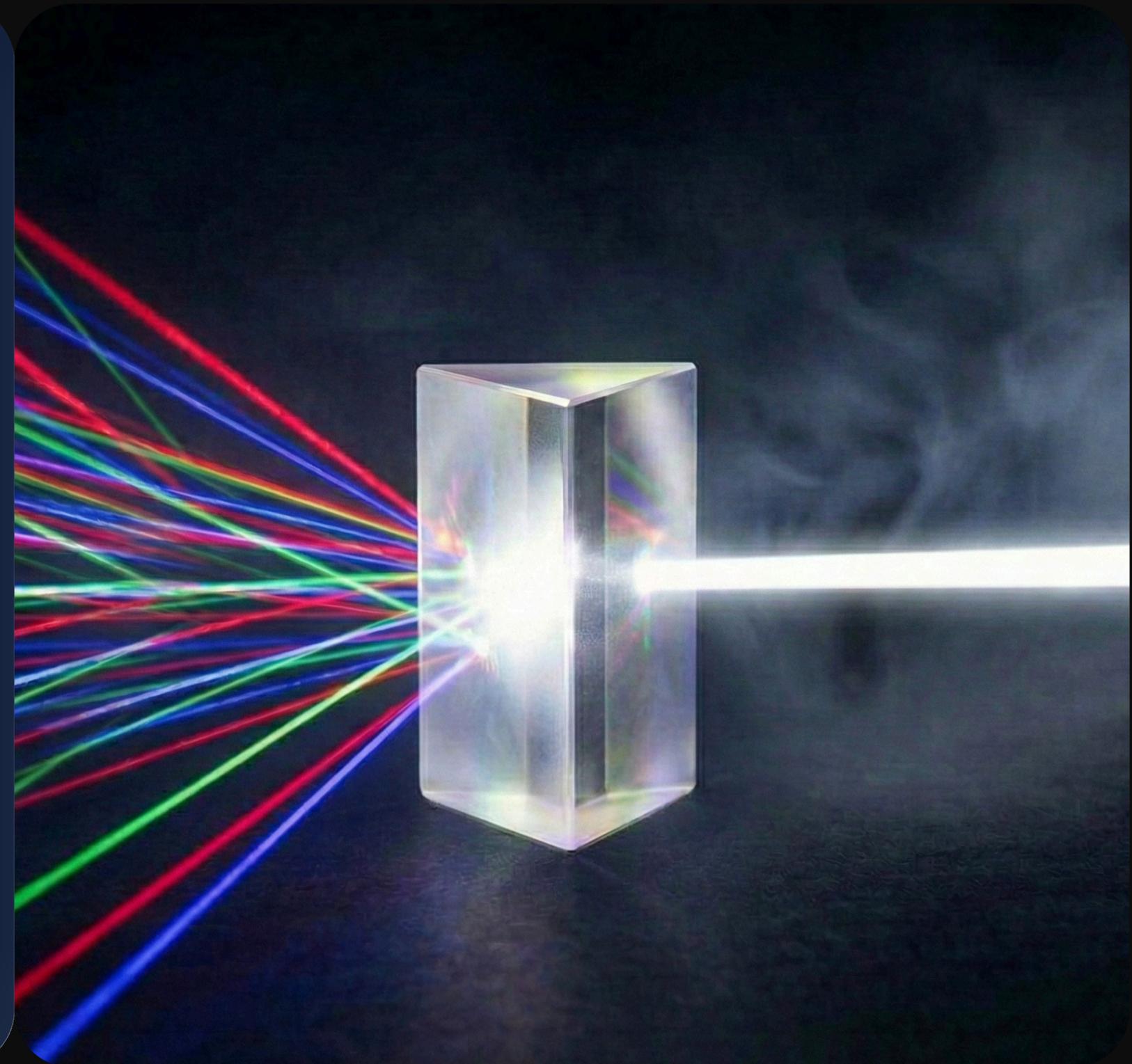




**Beyond Efficiency:
Tech That Transforms Advice**

How Hard Can It Be?

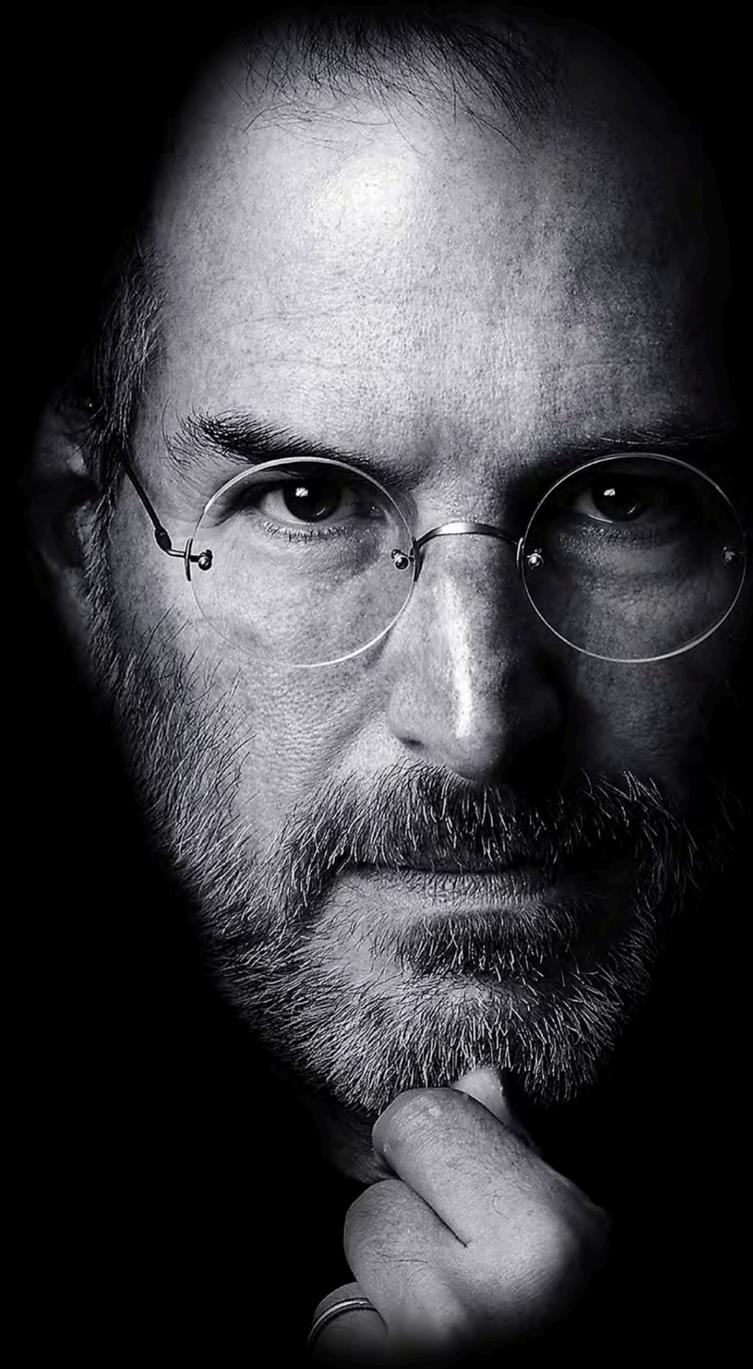
Very hard. No-one's done it before.



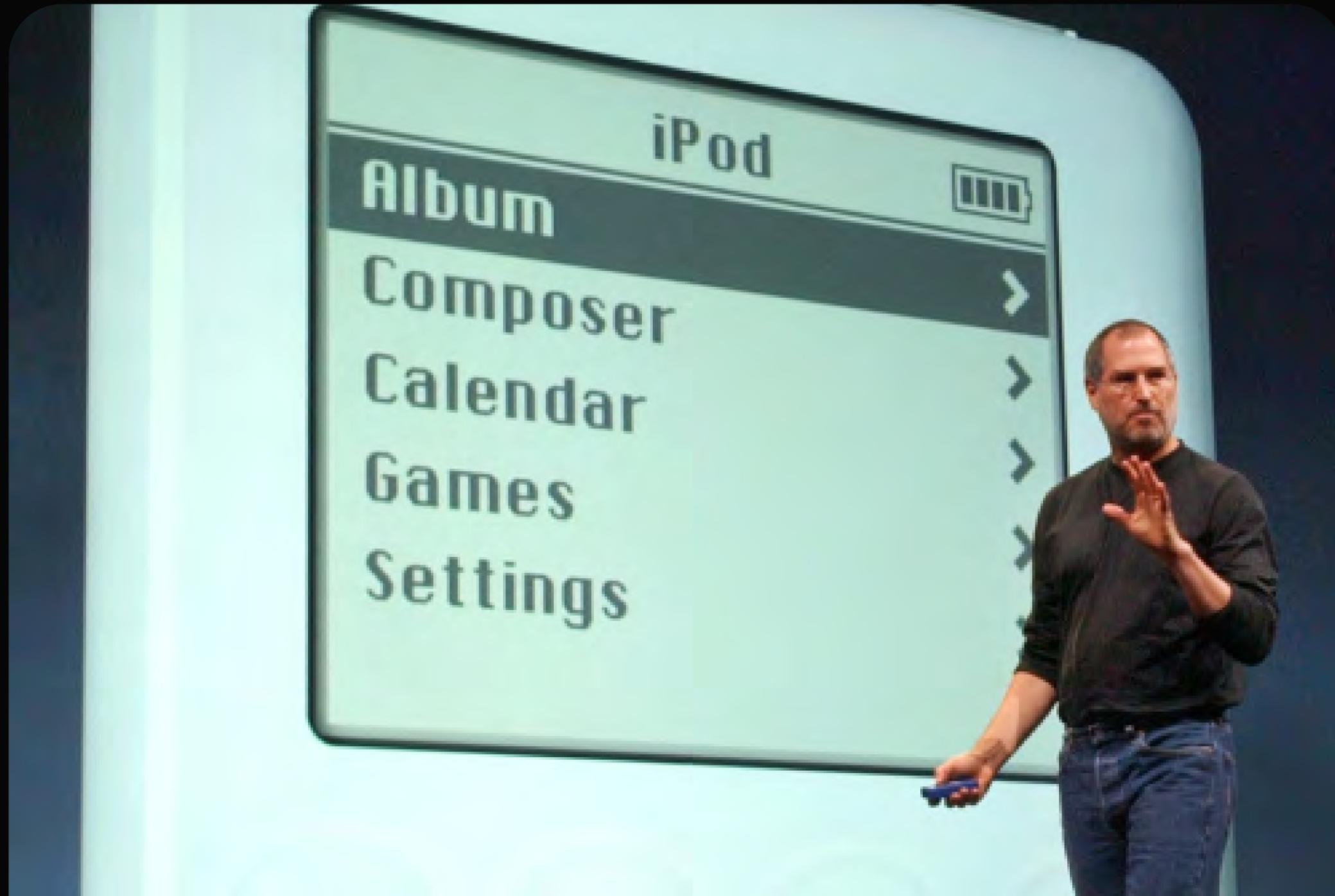
“

Simple can be harder than complex: You have to work hard to get your thinking clean to make it simple.

– Steve Jobs



iPod story



It feels like you have to work for your tech rather than your tech working for you



🕒 “We have to train the whole team on how to move from one system to the next”

🔗 9 logins, 9 systems

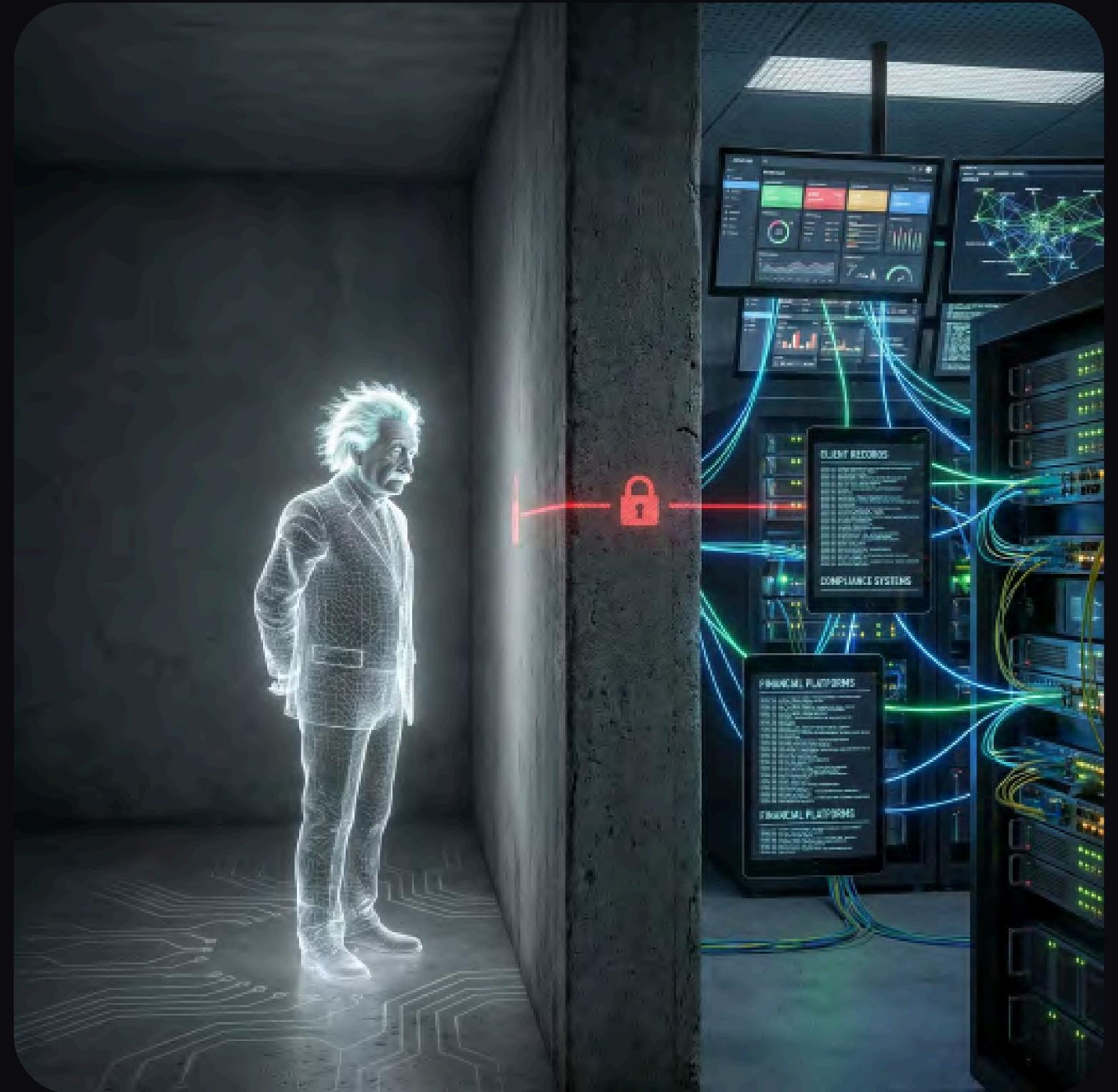
🗣️ None talk to each other properly

AI only works well sitting on top of tools which work together



AI can be as smart as Einstein...

...but if it can't access your tools and data, it has nothing to work with and no data to make decisions with.



**If the data doesn't stay
up to date or the quality
is poor...**



...AI will make the wrong choices.

To take advantage of the AI revolution, you need:



All your software to talk to each other seamlessly

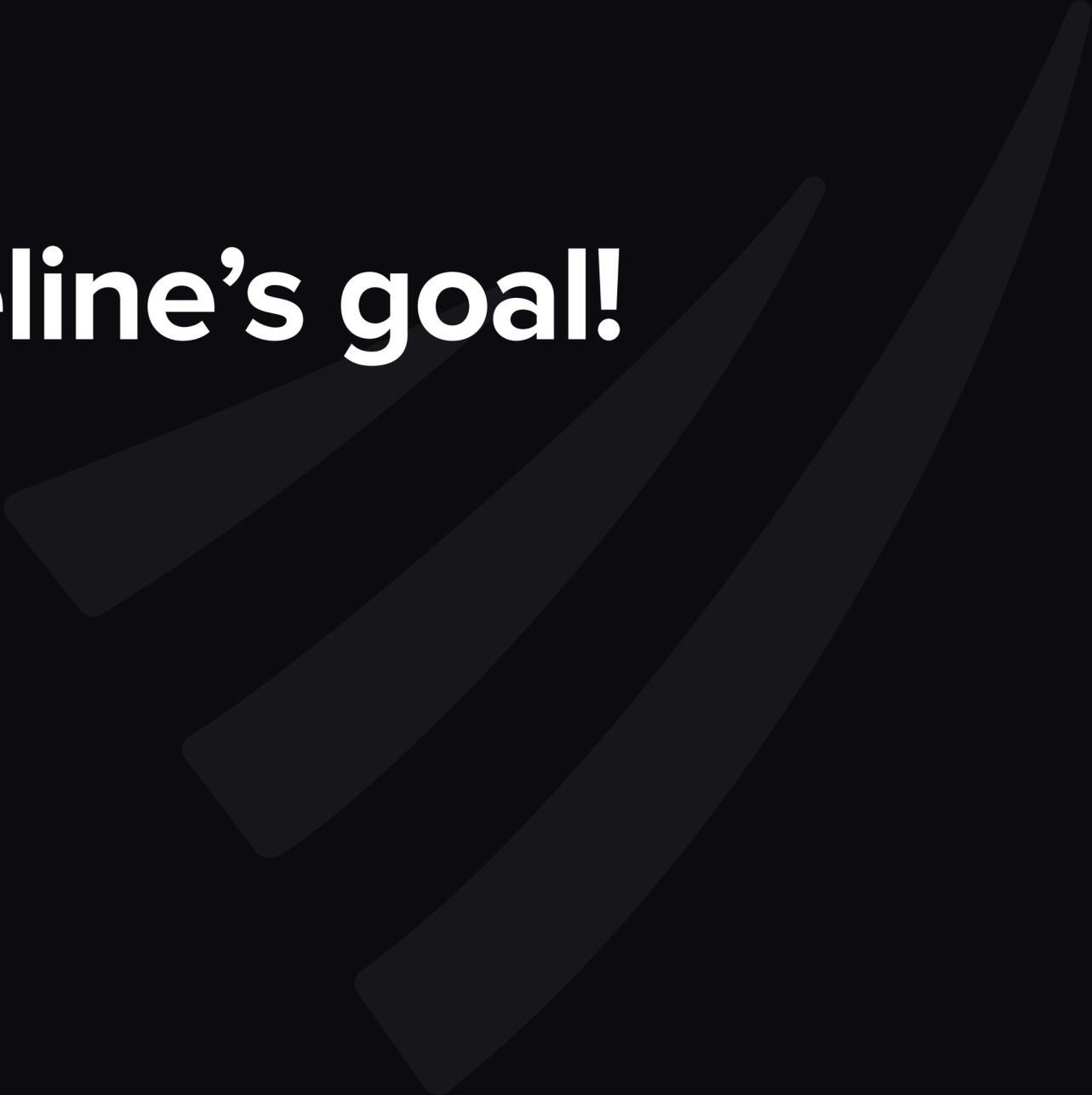


Great data which effortlessly stays up to date



High-quality software

Turns out, this is Timeline's goal!

Three dark gray, curved lines are positioned on the right side of the image, overlapping each other and extending from the bottom right towards the top right. They have a slight gradient and rounded ends.

What we've achieved in 2025



A new, customisable FactFind

STERLING ADVISORY

Clients Models Analytics

Account

FactFinds • John Masterclass

How it works? Start fact find

FactFind sent Templates

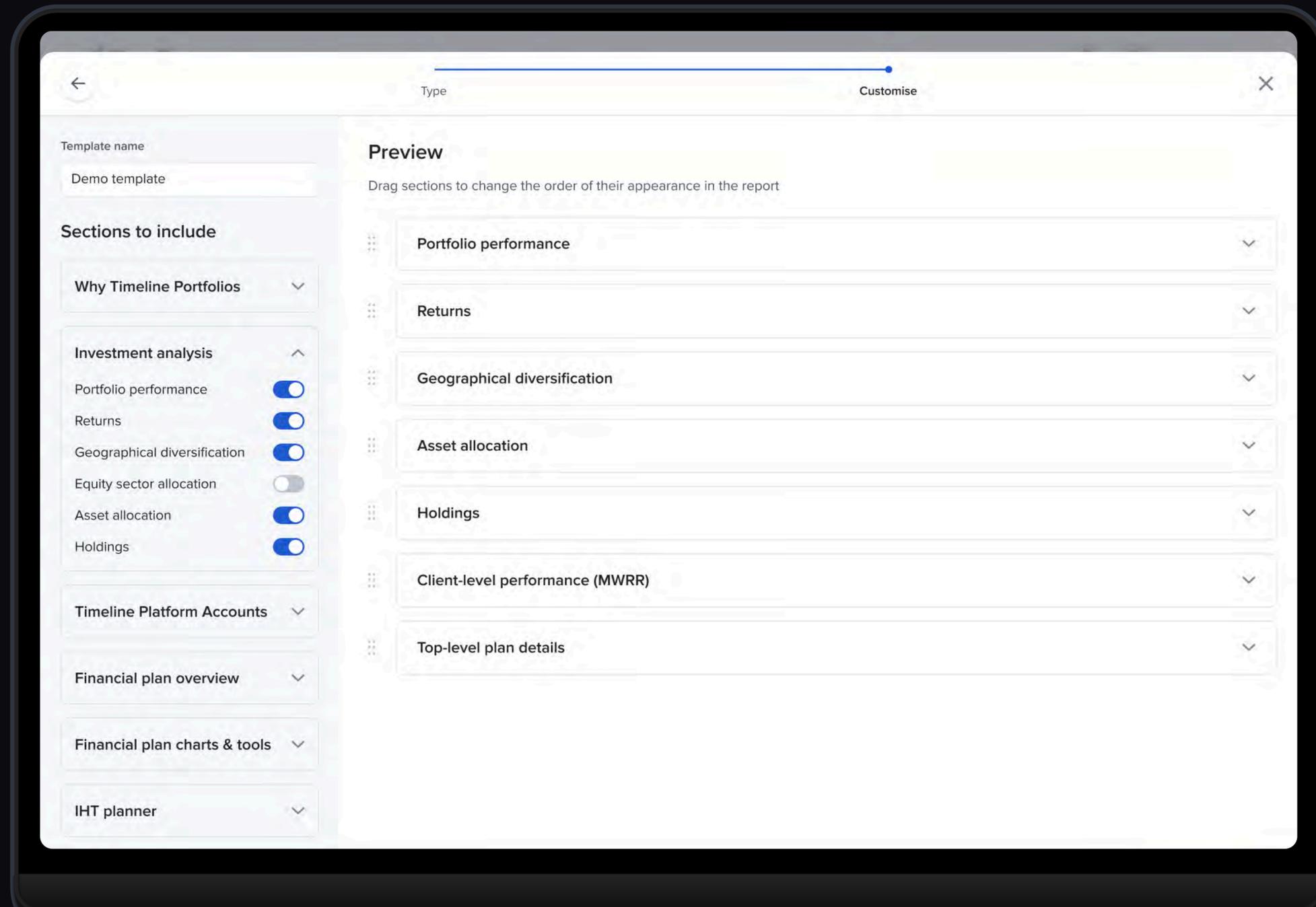
Fact find name	Sent date	Status	Actions
Timeline Template	18 Nov 2025	Underway	...
Timeline Template	23 Jun 2025	Completed	...
Timeline Template	17 Jan 2025	Completed	...
Timeline Template	17 Jan 2025	Completed	...
Timeline Template	14 Jan 2025	Underway	...
Timeline Template	10 Jan 2025	Not completed	...

Letters of Authority tool updates

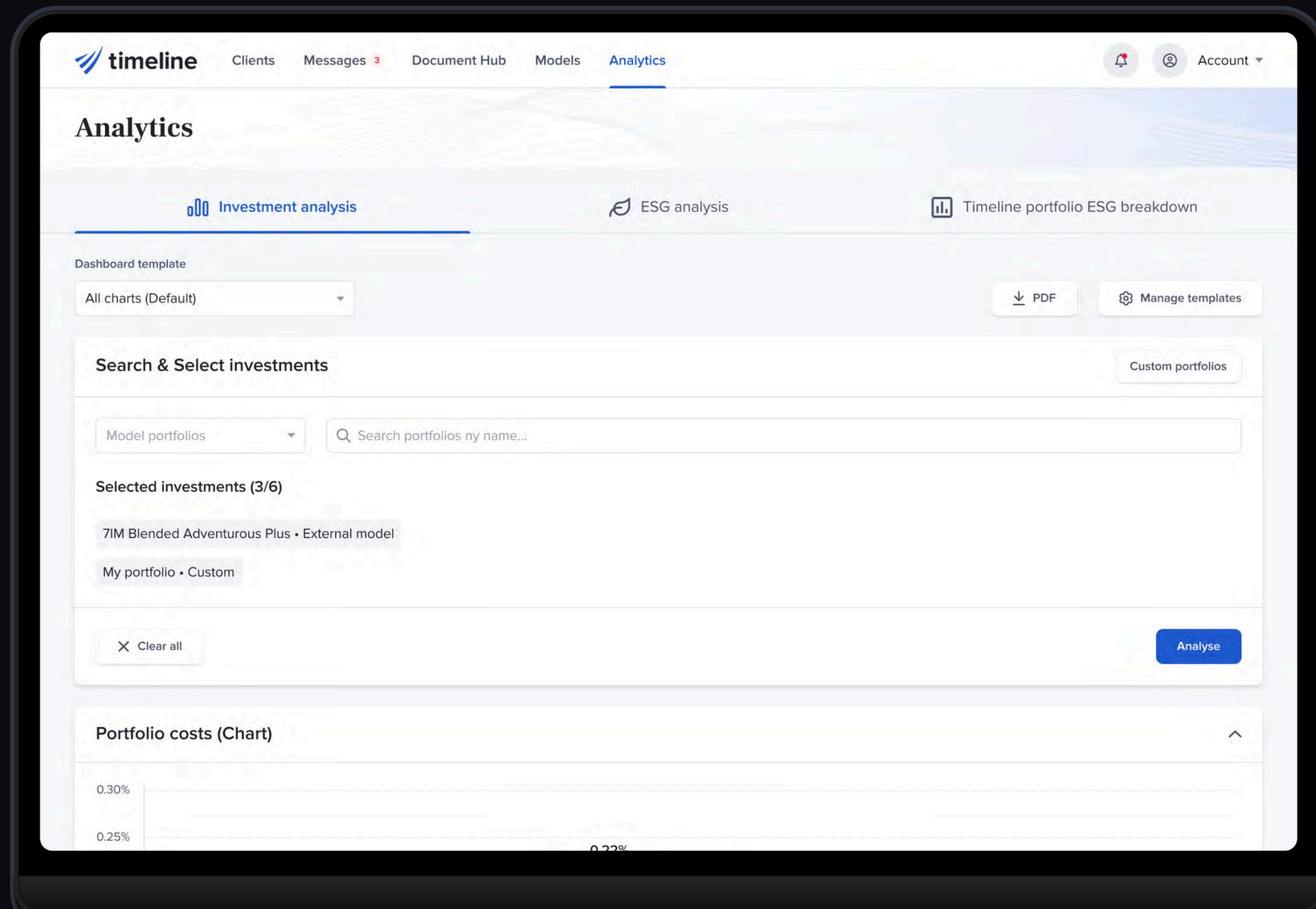
- ✓ Clear outcome expectations per provider, enabling better adviser planning
- ✓ Fewer delays by avoiding providers that don't accept Letters of Authority
- ✓ Timely, clear notifications outlining status and next steps
- ✓ Less rekeying through reuse of FactFind client data
- ✓ More stable Pensionlab integration with fewer errors and rework



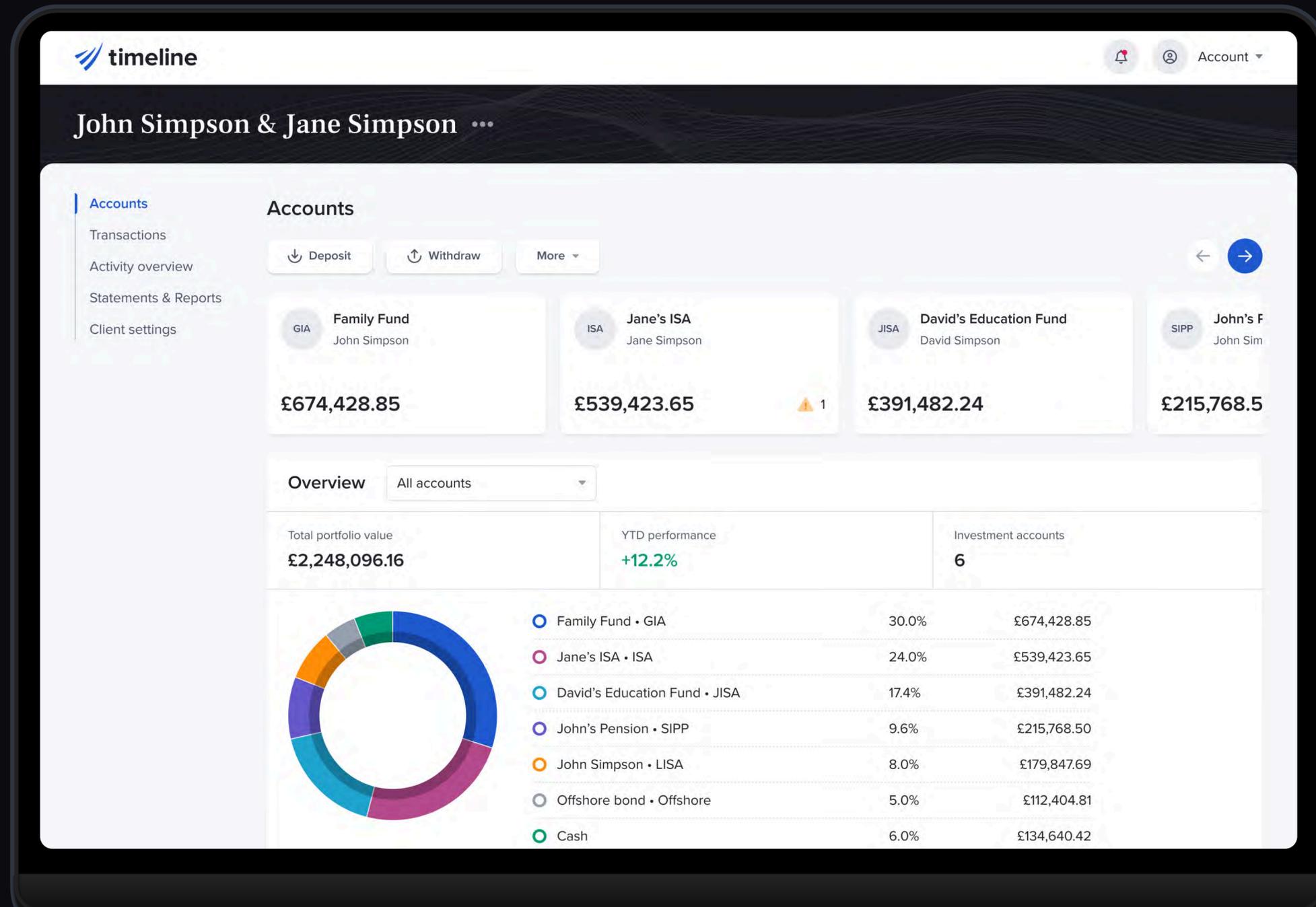
Customisable reporting suite



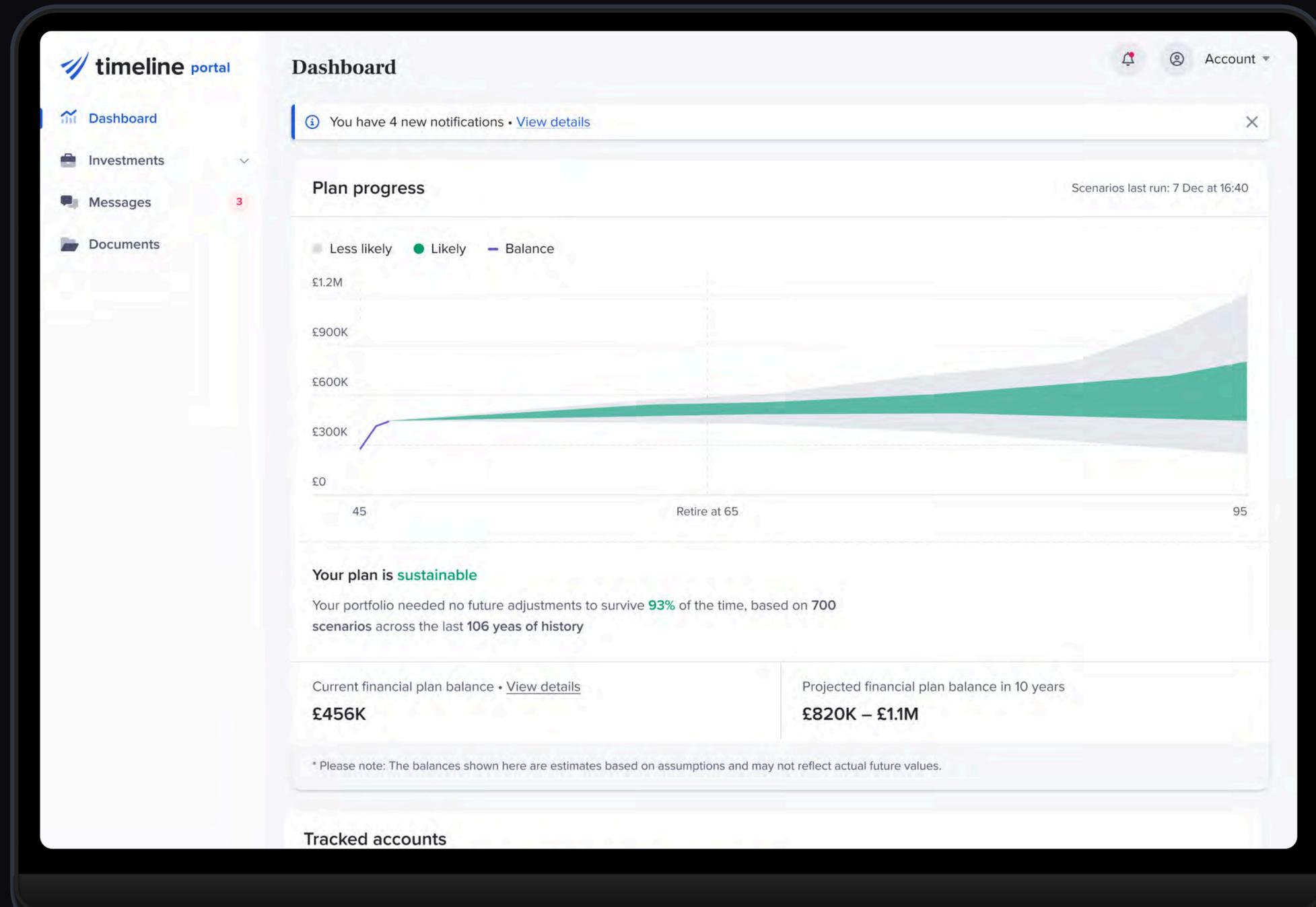
In-depth, customisable investment analysis



Built an investment platform



Built a client portal



Cashflow modelling now rivals Voyant and CashCalc on modelling scenarios



More accurate modelling and calculations



Ability to model >95% of client circumstances



Tax-planning



Clarity in our calculations

And Risk Profiling

timeline Clients Messages 3 Document Hub Models Analytics Account

Risk profile • John Simpson & Jane Simpson

[Download](#) [More](#)

Risk score

Client	Risk Score	Interpretation
John Simpson	6	Lower, stable returns to Higher, volatile returns
Jane Simpson	10	Lower, stable returns to Higher, volatile returns

What this means for John Simpson

Your portfolio would offer a balance between what are known as 'defensive' assets and 'growth' assets, leaning towards more 'growth' assets. Defensive assets tend to be low-growth but stable, while growth assets tend to be high-growth but volatile.

[Learn more](#)

What this means for Jane Simpson

You are happy to focus totally on growth and accept a high level of volatility in your portfolio's value to maximise your assets' potential.

[Learn more](#)

Please note: John Simpson's risk score may change when the capacity for loss is available

Some answers from **Jane Simpson** seem at odds with their overall attitude to volatility score. You may wish to discuss these answers with them. When you open the questionnaire, you will see we have flagged the answers in question.

[View conflict answers](#) [Don't show this message again](#)

Integrations to come...



Two-way syncing with iO. Plannr later in the year.



Integrations with 7 platforms via Finio



Client portal for all clients

AI Features Coming Up ✨



AI follow-up questions, initial meeting prep



AI suggestions on financial plan optimisations



Finding outlying answers on a risk questionnaire



Bringing in data from handwritten notes, LoAs & PDFs

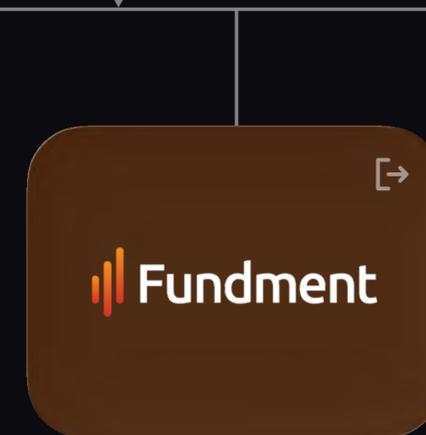
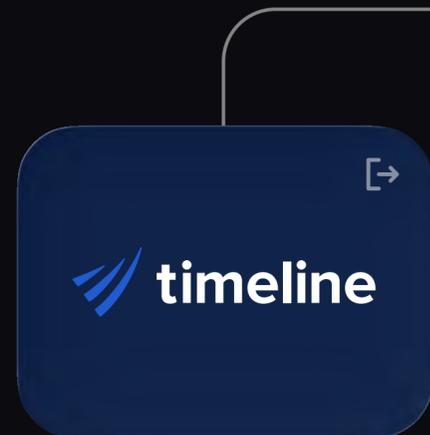


AI meeting notes

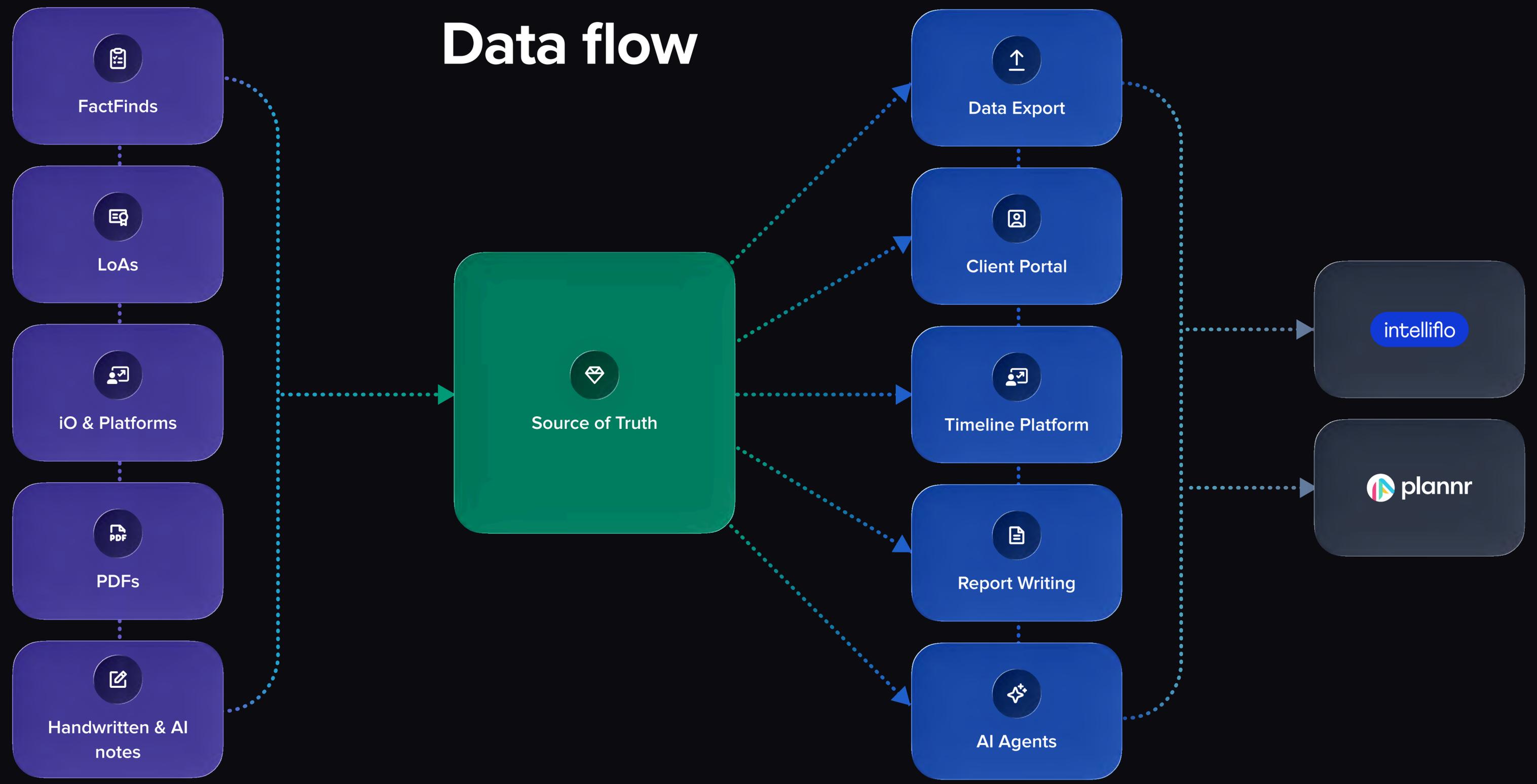


Much more...

You are independent.



Data flow



The fee calculator

Timeline Ecosystem Calculator

Discover how much you could save with Timeline Platform 3.0 and our integrated ecosystem of products

Current Spending Timeline Portfolios Timeline Platform **Timeline Portfolios & Platform**



Household Savings

£95,500

during the first year

£955 per household



Adviser Savings

£22,550

for your practice during the first year



Hours Saved

217h

hours saved during the first year



Building the software of the future for independent advisers.

No-one else getting close to our suite of tools, including a platform. This puts Timeline at the forefront of what AI can do for you.

