



Joint venture

CASE STUDY

"RQ gives us 'belt and braces' compliance and the visibility we need to track leads and referrals across multiple firms. It's made a real difference in monetising relationships that previously sat on the sidelines."

BERNARD CUNNINGHAM

PARTNER

VINTAGE

SUMMARY

Vintage uses RQ to run compliant, trackable referrals across joint ventures and wider partner firms.

RQ removes compliance friction, improves referral MI, and helps Vintage monetise relationships more effectively and proactively.



Relationships
active on RQ



Joint Ventures
run through RQ



Integrated
with XPlan

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BACKGROUND

VINTAGE

Vintage is an FCA-regulated Top 100 wealth-management firm, which sits at the centre of a busy referral ecosystem. It delivers comprehensive financial planning across a wide partner network.

As referrals expanded beyond formal JVs, managing consent, disclosures, and visibility became harder. Existing back-office systems lacked a clear, referral-first view, limiting control and value.

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CHALLENGE

Compliance friction blocked monetisation

While joint ventures were well structured, referrals from non-JV firms required manual disclosure, client sign-off, and follow-up. Many partners chose not to proceed, leaving revenue and value unrealised.

Fragmented referral visibility

Referrals were difficult to track across multiple entities and partners. Its back-office systems Xplan lacked a clear, referral-first view.

Complex organisation, rising expectations

Multiple brands, users, and access needs made it hard to give the right people the right visibility - without increasing admin or risk.

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SOLUTION

RQ

Referral infrastructure partners want to use

RQ captures consent, disclosures, and outcomes in one workflow - making it easy for non-JV firms to refer compliantly and share revenue safely.

Referral-first MI beyond the back office

RQ provides clear visibility across partners, entities, and referral flows, giving Vintage better insights.

Compass for needs discovery and data sharing

Compass helps partners gather structured client information and generate more referrals.

Xplan integration to remove friction

Referrals flow into Xplan automatically, reducing manual handling and supporting advisers.

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IMPACT

Activated dormant relationships by automating compliance, unlocking £x in new revenue from non-JV partners.

Plugged referral leakage across our complex group structure, capturing X leads that were previously invisible.

Secured hundreds of thousands in new AUM from a Fintech partnership by beating competing IFA thanks to RQ's Compass tool.