Financial Adviser Brochure

INSIGNIS

Manage your clients' cash savings from one platform

Use the Insignis Hub to support clients in distributing their cash holdings across multiple savings products, boosting returns and optimising FSCS coverage.

View your clients' cash assets in one platform

You, acting under your client's instructions, or your client, can transact on the platform.

Download PDF or CSV reports:

- Interest received
- Portfolio summaries
- Historical transactions

Valuations are now available through our trusted platform partners:

intelliflo · moneyinfo · iress Xplan

Portfolio

INSIGNIS

TOTAL	TOTAL FUNDS PLACED	HUB	INTEREST RATE
£553,830	£480,000	£73,830	4.13%
		Place Funds from Hub	

My Deposits

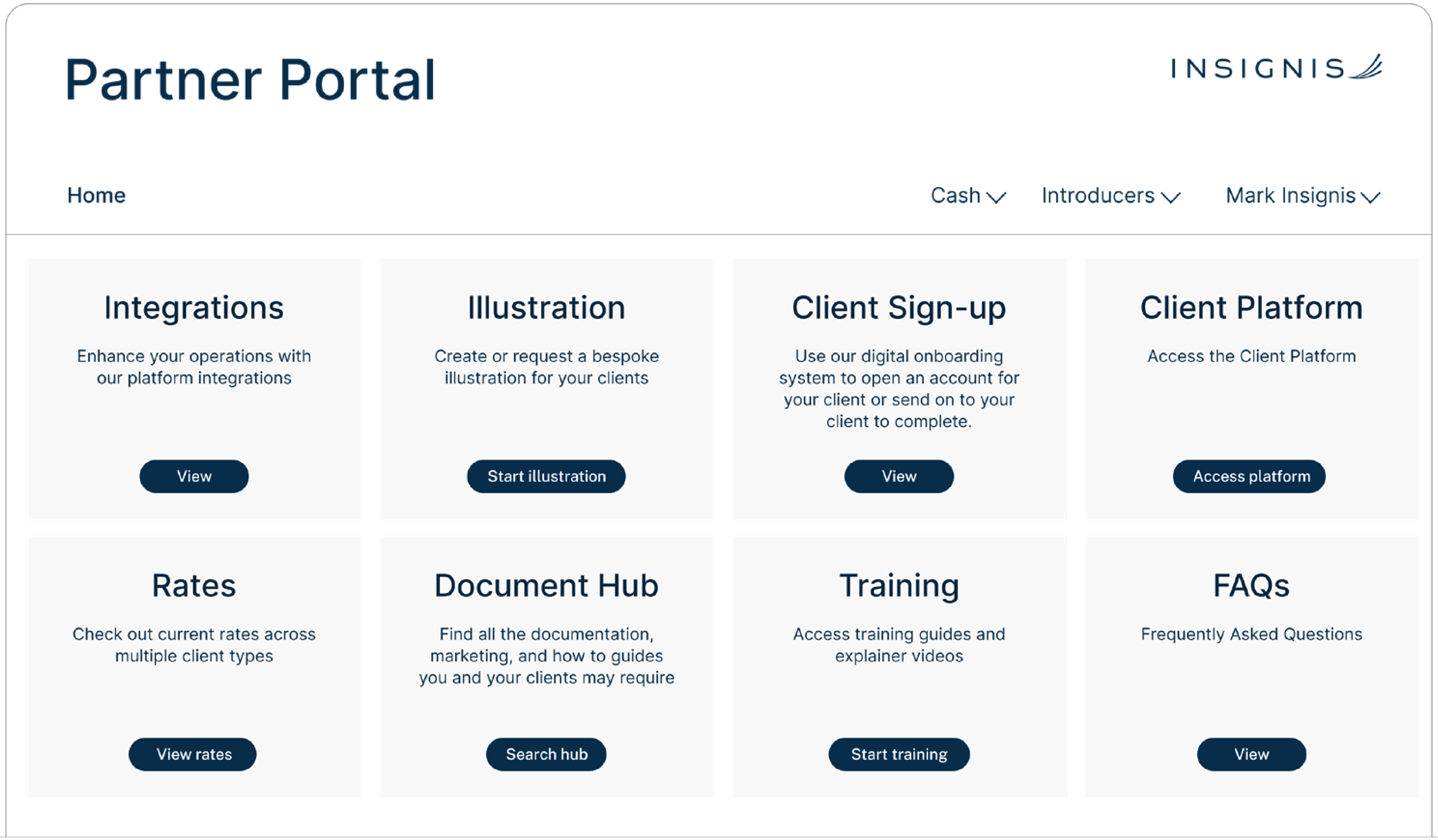
BANKS	AMOUNT	RATE	PRODUCT	AVAILABLE	
zopa bank	£120,000	4.01%	Easy Access	Now	Withdraw · Add Funds
nationwide	£120,000	4.00%	3 Month Fixed (Term) Terms & Conditions	10-Mar-2026	
OakNorth	£120,000	4.21%	95 Days Notice Terms & Conditions		Give Notice · Add Funds
Recognise Bank	£120,000	4.30%	1 Year Fixed (Term) Terms & Conditions	10-Dec-2026	

Rates shown are for illustrative purposes only and do not represent actual or guaranteed client rates. Rates are subject to change and may vary depending on client type, product availability, and minimum and maximum deposit sizes.

Become a partner

Built for Financial Advisers

- View our latest rates
- Generate and request a bespoke illustration
- Download application forms for all client types
- Start digital applications
- Access sign-up guides and training materials



Key Adviser benefits

Complete oversight

If your client places their cash directly with a number of banks, this prevents you from having full oversight of their assets. An Insignis account provides a consolidated view of their cash holdings, saving you time and allowing you to quickly advise on future investments as deposits mature.

Provide value

You can offer your clients market-leading rates using Insignis, optimising their interest earnings and and so enhancing the value of your service to them. Providing this level of value increases the likelihood of client recommendations.

Nurture relationships

Being able to view your clients' cash assets in one place helps you offer advice across their wider portfolio. It strengthens your client relationships and can create opportunities to support them further.

Enhance your professional networks

Foster valuable relationships with accountants, lawyers and other professionals to create a referral network that drives new business and recurring revenue.

Help clients diversify risk as they grow their cash savings

Diversify risk

Support your clients in distributing their cash holdings across thousands of savings products from 50+ banks and building societies.

Use our secure platform to help your clients access multiple accounts and optimise their FSCS coverage.

Optimise returns

Provide your clients with competitive rates from a panel that includes some of the world’s largest banking institutions.

Clients have access to 3,500+ savings accounts to suit their liquidity requirements.

Save time

Our single onboarding process offers access to multiple banks and building societies.

Streamline how your clients manage their cash savings. Easily monitor and report on your clients’ interest earnings.

A simple way to optimise interest from cash

If your client held £750,000 in a high street bank account earning 1.15% interest, your client's projected annual return would be just £8,625.

By using the Insignis platform, your client could increase projected annual interest to £32,850 by accessing a wider range of competitive rates. At the same time, your client could achieve full FSCS coverage by spreading deposits across multiple deposit-takers, with up to £120,000 of protection available per eligible person per authorised institution.

Potential FSCS coverage

FROM
16%

TO
100%

Improvement on interest rate accessed[1]

FROM
1.15%

TO
4.38%

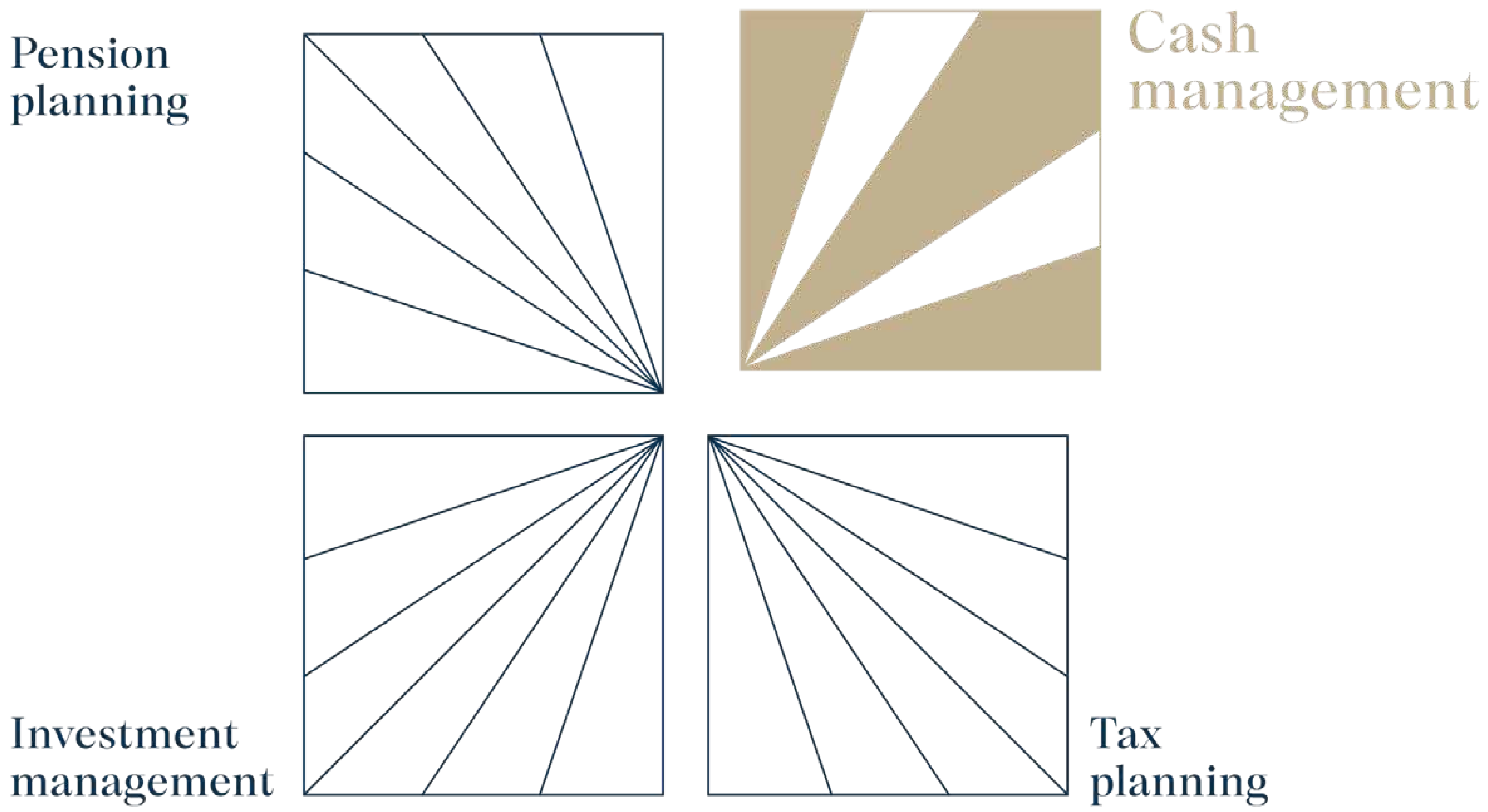
Improvement on income return from interest[2]

FROM
£8,625

TO
£32,850

[1] Rates are for illustrative purposes only.
[2] Based on projected interest earned over a year.

Full oversight of your clients' financial affairs



Bring cash into view

If your clients hold their cash directly with multiple banks, that cash exists outside of your field of vision.

Empower your clients to achieve their financial goals by optimising their cash holdings.

Bring together all aspects of their financial portfolio into your services.

Become a partner

Say hello to our “forever” cash ISA

Consolidate your clients’ existing ISA holdings into one cash ISA, giving them access to selected savings products and rates from a range of deposit-takers. Funds can be placed across selected deposit-takers and adjusted in response to changing interst rates—all within the same ISA wrapper, without the extra admin.

Full visibility over clients’ cash assets

Oversee your clients’ cash holdings, including cash ISAs and savings, in one place.

Dedicated ISA transfer team

Our expert team is on hand to support account setup and your clients’ ISA transfers.

Simpler reporting of AUA

Integrate ISAs into client reviews, valuations and reporting.

Support your clients at every stage of their lives

Clients have benefited from our cash management services at different stages of their lives:

- Savings
- Inheritance
- Sales of Investments
- Redundancy
- House and Land Sales
- Pensions
- Personal Injury Settlements
- Lottery Wins
- Business Sales
- Gifts
- Insurance Payouts
- Divorce

Become a partner

Choose from a selection of 50+ banks and building societies

Close Brothers Savings
بنك الإمارات دبي الوطني Emirates NBD
Investec
nationwide
Santander International
ALRAYAN BANK
Aldermore
blme
Charity bank
البنك الأهلي المصري NATIONAL BANK OF EGYPT (UK) LIMITED
Cambridge & Counties Bank Built on understanding
Charter Savings Bank
Cynergy Bank
GB BANK
Hampden & Co. BANKERS
HSBC
HTB
Monmouthshire Building Society
OakNorth
QIB UK
RateSetter
Recognise Bank
SBI UK
shawbrook
SOCIETE GENERALE
Teachers Building Society
THE CAMBRIDGE Building Society
The Loughborough Building Society
UNITED TRUST BANK
unity trust bank
Vida Bank
ZOPA

Become a partner

Insignis fee structures

Choose from one of our two fee structure options.

1 Fee share structure

Speak to one of our team to learn more about how you can earn a percentage of fees.

2 Fee discount structure

If you decide to work with Insignis on a fee discount basis, your client will receive a discount to their fees.

Platform Fees

Over	Platform Fee
£50,000	0.25%
£500,000	0.20%
£2,000,000	0.15%
£10,000,000	0.10%

Become a partner

Our services extend beyond personal cash management

INSIGNIS

- Joint
- Business
- SIPP
- SSAS
- Cash ISA
- Court of Protection
- Power of Attorney
- Trust
- Charity

Become a partner

Peace of mind for you, and your clients

Our client services team is committed to answering any questions you or your client may have.

We're available by phone or email, ensuring you'll speak to a real person—not a bot.

You'll also have a dedicated account management team to support your needs.

Beneficial owner

Your client remains the beneficial owner of their funds at all times.

Security

We provide a secure platform and require two-factor authentication on all transactions.

FCA regulated

Insignis is authorised as both an Account Information Service Provider, this enables us to access and aggregate financial data from a client's various bank accounts, with their explicit consent, to provide a comprehensive view of their financial situation, and a Payment Initiation Service Provider, this allows us to initiate payments from a client's bank account under their instruction.

How Insignis became the home of cash savings

Founded by former investment bankers Paul Richards and Giles Hutson, Insignis has helped clients grow cash savings since 2017.

As a founder-owned business, Insignis operates with independence. We work closely with banks and financial partners to deliver value for our clients. With offices in London and Cambridge, Insignis has grown into a dynamic team of specialists passionate about reshaping the savings market.

As we continue to expand, we remain committed to transforming how savings are managed by making them more accessible, more transparent, and easier to oversee.

PAUL RICHARDS GILES HUTSON

Wealth & Asset Management AWARDS 2025 SHORTLISTED

2025
Wealth & Asset Management Awards
Shortlisted for WealthTech Firm of the Year

fintech Awards London

2024
Fintech Awards London
Highly Commended Fintech Company of the Year

PAM Private Asset Managers AWARDS

2022
Pam Awards
Digital Wealth Proposition

Savings Champion 2021 Awards WINNER

2021
Savings Champion
Best Cash Savings Platform

Become a partner

Get a clear overview of your clients' savings and access higher interest rates.

Become a partner

insigniscash.com