EQUILIBRIUM

Growing *through* technology

"Technology is well implemented and managed with the team having a clear vision on how to leverage technology to enable and grow the business."

Sovereign, independent due diligence | June 2025

"Equate has been pragmatically designed using the team's industry knowledge to offer effective functionality to the user base. The team work closely with the business and continually make enhancements to improve the effectiveness of the service.

"The functionality compares favourably to other solutions used by competitors in the market already, which is impressive given they are still in relatively early phases of their product development."

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Our technology journey

Most financial planning firms grow organically, adding people, processes and systems as the need arises. The result is often a patchwork; a back office CRM that doesn't quite fit, data scattered across numerous spreadsheets and systems and advisers spending too much time on administration rather than looking after clients.

At Equilibrium we have taken a different path. We have built a technology infrastructure that works the way we want to work, designed by us for us. Looking back, we started our tech evolution in 2017 with our move to the cloud, augmenting it in 2022 with laptops for all employees. However, the revolution truly occurred in September 2022 when we introduced our custom built CRM system.

The result is a genuine differentiator

- **Bespoke CRM system and data storage facilities**
- **Multiple integrations and automated workflows**

Our data and insight capabilities set us apart. Our growing list of automated workflows and integrated systems reduce the administrative burden on the team, freeing them to focus on what matters most. Moreover, because we own the design of our back office system, we can adapt it quickly as our business evolves, something which creates huge competitive advantage when integrating with acquired firms.

This document walks through each part of our technology architecture, what we have built, why we built it and what it means in practice for our team and our clients.

Our tech stack at a glance

Equilibrium's technology ecosystem sits across a number of layers. Our CRM and custom database is at the centre, surrounded by the infrastructure, platforms and tools we integrate with. We are also quick to adopt AI where there is a clear business need and where it enhances our existing processes.

Investment platforms	nucleus, IFSL Fund Services, Fundment, AJBell, transact
AI tools	SATURN, Copilot, Claude, 4admin
Client facing	Financial DNA (Understanding People Before Numbers), GoCardless, moneyinfo, MediaValet, voyant, Paperform
CRM & data	EQUATE, Microsoft Dynamics, papercloud, Azure Data Lake, Power BI, Power Automate
Core office	Office 365, Microsoft Teams, SharePoint, slab, DASHLANE

Cyber security

Managing client wealth carries significant responsibility and that extends to how we protect our systems and data. We take a layered approach to cyber security, combining certified standards, ongoing monitoring and regular testing to keep our infrastructure secure.

Cyber Essentials

Certified since 2022. Achieved Cyber Essentials Plus in 2026, the independently audited, higher level of the government-backed scheme.

Regularly replaced laptops

Computers are replaced every three years and kept up to date with the latest patches and security.

Penetration testing

Annual penetration testing carried out by an independent third party, proactively identifying and addressing vulnerabilities before they can be exploited.

Security as a Service

Delivered by our IT Managed Service Provider, with continual monitoring of our environment and active incident response around the clock.

Vulnerability scanning

Continual scanning of all endpoints with weekly reporting, keeping us informed of our exposure in real time.

Cyber security training

All staff complete fortnightly training modules, keeping security awareness current and embedded in everyday working.

Phishing simulation

Ad-hoc simulated phishing tests keep staff vigilant, identifying anyone who may need additional guidance before a real attack occurs.

Cyber security is not a one off project or activity, but an ongoing commitment. Our multifaceted approach means that no single point of failure can compromise our systems or our clients' data. Firms joining Equilibrium inherit this framework from integration.

Our CRM - Equate

Customer Relationship Management (or back office) systems are a necessity in financial services firms. All too often they do not add value consistent with their hefty price tag. In 2020 we simply lost patience with our off the shelf system.

- It was inflexible - we had no control over how it worked or how it was being developed
- New features were slow to arrive, untested and often completely surplus to our requirements
- Using the system to do anything was difficult and it was unpopular with the team
- We could not adapt it quickly when we needed to do something new
- Data was limited, hard to access and largely unreportable
- Our people were frustrated and spending time working around the system, not with it

We decided to take control and build something better and in September 2022 Equate was born.

- Built entirely by our in house team based on Microsoft Dynamics 365
- Designed from the ground up to reflect how we actually work
- Client reviews, meetings, suitability reports and workflows structured around our internal processes
- Maintained and developed in house - adapts quickly to meet demand for new processes or services

Some of the key features are:

- Simplicity mindset - each screen and workflow designed to reduce clicks and cognitive load
- It speaks our language - records and fields are named using our terminology
- Comprehensive timeline - showing emails, files notes, phone calls and portal messages.
- Native marketing tools - campaign management and events capability built in
- Consolidated fact find - highlights important client data including the family tree
- Custom report templates - dynamically generated from the system

Integrations

Our strategy is to reduce administration work and error rates by connecting the tools and platforms we use. We have built targeted integrations that automate the flow of information where it matters most.

Investment platform data feeds

We receive daily valuations and transaction data directly from the key investment platforms we use including Nucleus, Transact, Fundment and AJ Bell. We also have daily valuations from Quilter. This data is mapped back into Equate, matched to the correct client records, and enriched with additional information as needed. It also forms the foundation of our valuation reports. We do not require the team to obtain any valuations themselves.

Our Microsoft environment

Equate is linked into our Teams phone system, meaning we know when a client is calling. All emails are tracked through the system and files are automatically saved into the client's linked Sharepoint folder.

Bespoke integrations

MoneyInfo

Automated account creation and portal messages pull into the Equate timeline

Papercloud

Automated account creation and one click fact find uploads

Paperform

Client facing forms connect data directly into Equate with no rekeying. This is in place for new client initial fact find and annual review updates.

Saturn

Automated account creation

Data or insight?

Data is only useful if it is accurate, accessible and presented in a way that drives better decisions. We have invested in all three, building a data infrastructure that gives our leadership, management and client-facing teams the insight they need, when they need it.

Our data & insight team

A dedicated team of three specialists manages our data infrastructure. They ensure our data is of the required quality, develop new reports and maintain the pipelines that connect our systems.

Our database

Data is extracted directly from investment platforms and stored in a central database alongside our Equate CRM data. This gives us unrestricted access and infinite analytical possibilities.

Visualisation

We use Microsoft Power BI to surface data as clear, visual reports. Dashboards are available at board level, to management and to the wider team, each tailored to the decisions they need to make.

Our dashboards

Assets under management

Total and segmented totals with movement over time

Net flows

Money in, money out (and why) at client level across the business

New business pipeline

Prospect tracking and conversion rates

Fee income

Predicted, received and reconciled fee data

Capacity and workload

Team capacity and activity data to support resource planning

Centralisation

The most significant advantage of owning our data is the ability to centralise processes that most firms handle in a fragmented, manual way. We have used that advantage to build automated workflows around two of the most operationally intensive areas of any financial planning business: valuations and fees.

Centralised valuations

- Daily automated valuation and transaction feeds from key platforms. These are built and maintained in house.
- Where automated feeds are not available our centrally managed team collects data from provider websites or by phone
- All data is reconciled and mapped back to client records in Equate, creating a single, reliable view of client portfolios

New for 2026!

A brand new, revamped valuation tool and reporting pack. Everything a client might need to know for a review at the touch of a button. Fully customisable and configurable for different types of clients and services.

High quality and consistent valuation data is the foundation of building improved fee processes. We are now in the position to be able to completely revamp how we deal with fees:

Centralised fee management

- Centralised fee processes standardise fee calculation, collection and reconciliation across all clients
- The system allows us to predict expected fee income and verify what has been received against what is owed, with very few manual steps
- Running balances on client accounts will be maintained automatically, reducing risk of errors and missed fees.
- This gives us and any firm that joins us, a clear, reliable picture of fee income at any point in time

New for 2026!

A comprehensive fees tool showing fee expectations, how fees are set up at asset level, balances on account and what needs to be collected.

Our development roadmap

Flagstone integration
A live link to the Flagstone cash platform will give advisers and clients a complete picture of both investments and cash holdings in one place. We will be able to spot maturing fixed rate accounts and report on interest rates as part of our review pack.

Two-way Fundment integration
Moving beyond a data feed to a full two-way connection with Fundment, enabling instructions and updates to flow both ways automatically.

Nucleus platform integration
We are preparing a full integration with the new Nucleus platform as it launches - this will be a prerequisite of platform migration.

Saturn meeting note sync
Actions and fact find updates from Saturn meeting notes will flow directly into Equate, keeping client records current without any manual re-entry.

4admin LOA integration
Connecting to 4admin will streamline our letter of authority process, reducing the administrative burden on our client services team.

Client fact find in MoneyInfo
Clients will be able to view, complete and update their own fact find through the MoneyInfo portal, improving data quality and client engagement.

Equifax ID & bank verification
Integrating Equifax will automate identity checking and bank account verification, accelerating the onboarding process for new clients.

Voyant cashflow integration
Cashflow planning data from Voyant will be connected to Equate, bringing financial planning outputs into the same system as client records and portfolio data.

Technology built to grow with you

Our technology is a constantly evolving platform. Every integration, every new report and every workflow improvement makes us more efficient and better placed to serve our clients. Joining Equilibrium means taking part in that journey and embracing our purpose of making peoples lives better.

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