

case study

TWG's Pi Illustration System

TWG's Pi Illustration platform accelerated the launch of Wealthkernel's straight-through digital SIPP - enhancing its award-winning digital investment platform.



WealthKernel are established market leaders in empowering digital investments, with their proposition offering low cost, highly integrated, Platform as a Service (PaaS) ISA and GIA products. In 2021, they expanded their products to include a digital SIPP.

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TWG Solutions was founded with the goal of transforming illustration technology by building a modular, cloud native solution, that features an easy to integrate powerful API interface, with modern engaging FCA and FRC Illustration statements.

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Wealth Kernel's Challenge

OVERVIEW

Wealthkernel have developed a reputation for providing a highly automated, cost efficient Platform as a Service solution for digitally investing in product wrappers.

The next step was to apply the same determination and mindset into developing and implementing a SIPP product that was aligned to their values.

Wealthkernel understood that this could **not** be achieved with the legacy SIPP providers and their legacy systems so set to work creating their own SIPP capability, but recognised that exceptional technology partners were essential to help create the most stream-lined customer processes.

Wealthkernel's preferred posture is to build out their own technology platform but recognised the benefit of selecting an Illustrations system partner with the following core requirements:

Trusted Illustration Experts and Partners

Wealthkernel immediately felt confident that they could place their trust in TWG's illustration experts, who were focused on building long term relationships with their clients.

Support for Accumulation and Decaccumulation

Capability was required for SMPI, Simplified Annual Statements, Flexi-Access Drawdown, and UFPLS which are all provided by TWG's Pi.

Comprehensive & Modern Integration

The Pi platform has a modern, cloud native, RESTful API suite that allowed Wealthkernel to securely, fully integrate their illustration operations.

Regulation & Actuarial Compliance

Unlike other illustration platforms, PI includes the ongoing implementation of all regulatory & actuarial change.

Evolving and Expanding Products

Unlike other illustration software providers, TWG invest heavily in evolving the scope and capability of its products.



PARTNERING

TWG implemented Pi within days, supporting Wealthkernel across API mapping, fee configuration, and investment structures implementation. To accelerate integration, weekly alignment meetings were introduced alongside the regular team interaction—providing a focused space to resolve challenges and refine delivery. These meetings remained in place long after go-live, giving both teams a consistent forum to align on Wealthkernel's evolving needs and TWG's product roadmap.

This close collaboration delivered several core outcomes:



PRODUCT DEVELOPMENT

Wealthkernel's initial illustration requirements centred on SMPI and KFIs for pre-retirement. As their proposition evolved, so too did the complexity of their needs. Close collaboration between the teams ensured Pi continuously delivered the right features when they were needed.



COST MANAGEMENT

The competitive, modular Pi pricing approach allowed Wealthkernel to meet their goal of creating a very keenly priced and highly automated product, where the client only pays for the features they need at that moment. TWG enabled lower initial costs that only scaled as their business scaled.



NO SURPRISES

All fees were agreed upfront, with no additional or hidden costs. TWG expanded Pi at their own expense where a feature was deemed to benefit the product. Combined with Pi's inclusive support, maintenance, regulatory updates, and illustration factor changes, the result was a truly surprise-free integration.



TEAM WORKING

"The team at TWG added our **requested features into their roadmap** and **delivered them quickly** as part of their version update."

Lee Bareford, Head of Pensions.



The TWG team **were always responsive**, answering our questions promptly and **providing invaluable support throughout** the implementation. Their **deep expertise** and **hands-on guidance** made the entire process **smooth and stress-free**.

The Pi solution **stands out** for its **intuitive design and seamless integration**. The system-to-system capabilities make generating both **single and bulk illustrations effortless**.

I **highly recommend** TWG Solutions to any firm looking to elevate their illustration workflows.



Chris Lovell,
Product Manager



TWG
SOLUTIONS

»» THE OUTCOME

Wealthkernel's impressive empowerment of digital investing now includes straight-through SIPP processing for their corporate partners. Having signed-up financial adviser firms, they have launched their deaccumulation proposition offering an integrated digital journey. TWG have supplied an adaptable market leading illustration platform as a true cloud native software as a service solution.

A PARTNERSHIP WITH PURPOSE

Together, TWG and Wealthkernel have delivered a best-in-class, straight-through experience - combining robust technology with visionary execution. Their joint platform is poised to take partners from strength to strength as they redefine digital pension delivery.

POWERED BY Pi

TWG Solutions has provided a market-leading, adaptable illustration platform - delivered as a true cloud-native, API-first solution. This flexibility has enabled rapid integration, empowering Wealthkernel to support seamless digital experiences.

SCALING FOR SUCCESS

With strong early adoption, Wealthkernel is now focused on expanding its partner network and ensuring full integration with Pi Illustrations. This next phase will see Wealthkernel delivering even more value to advisers through automation, efficiency, and personalisation.

➔ YOUR NEXT STEPS



- ✓ Your innovation, powered by Pi.
 - ✓ Let's build the future of pensions - together.
 - ✓ Connect with us to explore what Pi can unlock for your firm.
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Having used many Illustration vendors' products, **TWG's Pi Illustrations is streets ahead of its peers.**

The team at TWG make **excellent technology partners** as they are **highly responsive**, have **extensive domain and technical knowledge**, and they go that **extra mile** to make integration **easy**.

The combination of **APIs**, with its easy-to-use UX, make **integration, setup and testing very easy**.

I **strongly recommend** TWG's Pi Illustration platform.



Lee Barefoot
Head of Pensions