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The 3rd Act — *supporting media pack*

This pack accompanies the public unveiling of The 3rd Act (T3A) on 14 September 2026. It provides background on the business, its leadership team and the two connected markets it will serve. Further detail on T3A and its services will be revealed progressively ahead of its formal launch in February 2027.

All material is supplied for editorial use subject to the embargo above.

SECTION 01

Media facts at a glance

WHAT IS THE 3RD ACT?

The 3rd Act, or T3A, is a new independent business serving advisers, networks, providers, platforms and asset managers. The business is led by:

Tony Wickenden

Phillip Wickenden

Simon Collins

Jamie Dunkley

It brings together:

technical authority;	Regulation & Conduct;	research and market insight;	communications and reputation;	adviser-facing technology.

COMPANY FACTS

Founded: 2026.

Base: location-neutral by design. T3A has no permanent office — an unnecessary overhead that invariably ends up being paid by clients.

Ownership and funding: T3A is independent and privately funded by its founders alongside experienced financial sector investors, with further details to be announced in due course.

WHO WILL T3A SERVE?

T3A is built for two connected markets.

Advisers and advice firms:

- T3A Adviser;
- ASK Tony;
- technical, regulatory and practical professional intelligence.

Financial services institutions, including providers, platforms, asset managers, networks, consolidators and larger advice businesses. T3A's institutional services comprise:

- Research & Insight;
- Technical Consultancy;
- Regulation & Conduct;
- Professional Development;
- Content Campaigns;
- Impact-First PR;
- Adviser and Client Communications.

WHAT IS AVAILABLE WHEN?

T3A will formally launch in February 2027.

The exact launch date, access arrangements and pricing will be confirmed in January.

THE TRANSITION IN ONE LINE

> *The expertise continues. The model changes.*

SECTION 02

Why *'The 3rd Act'?*

Stories are how we make sense of change.

I The first act establishes the world.

II The second tests it: assumptions are challenged, old answers stop working and experience is earned.

III *The third act is where it all comes together.*

It is the point at which everything learned along the way is put to work: resolving what came before, answering the difficult questions and creating the new normal.

That felt rather like us.

The 3rd Act is about knowing enough to see what needs to change ... and having the experience to make it better.

SECTION 03

Why T3A is launching now

For almost four decades, Technical Connection and its specialist team have helped the advice profession address complex questions across pensions, tax, trusts and estate planning.

The decision by St. James's Place to close Technical Connection, with external access to Techlink due to end on 6 March 2027, creates an important market moment – but T3A is not being built simply to replace or reproduce what came before it.

THE ADVICE MARKET NOW FACES:

- increasing technical and regulatory complexity;
- more information than professionals can reasonably absorb;
- changing adviser and client behaviour;
- growing pressure to evidence good decisions and customer outcomes;
- technology developing faster than the professional frameworks around it.

T3A applies long-built expertise through a broader, technology-enabled, independent model designed for that environment.

SECTION 04

One purpose. Two markets.

T3A is built around one shared problem:

> *Financial services has no shortage of information or expertise, but too much is lost between knowing and doing.*

For advisers, the gap is between *knowing what has changed* and *knowing what it means* for the case, the client conversation and the file.	For institutions, it is *carrying the thinking from brief to market* without losing its force.

T3A addresses each problem differently while applying the same underlying principle: **expertise creates value only when it survives the journey into action.**

SECTION 05

For advisers: *clarity they can use*

The problem. Advisers face information spread across technical sources, regulatory updates, provider material, news services and general-purpose technology.

The challenge is no longer simply finding more information. It is establishing:

- what matters;
- what it means for the case;
- what the adviser should consider next;
- how it should be explained to the client;
- what should be evidenced on the file.

> *The adviser market is not short of information. It is short of clarity it can use.*

T3A Adviser

LAUNCHING FEBRUARY 2027

In one line: a professional platform helping advisers understand what matters, what it means and what to do next.

T3A Adviser will be built around practical application rather than simply adding another source of content to the working day. It is intended to help professionals move from an emerging market, technical or regulatory signal towards:

- a clearer understanding of its relevance;
- practical implications for advice;
- a stronger client conversation;
- a better-evidenced decision.

The standard: being right is the baseline. Being useful is the standard.

Who it is for: financial advisers, paraplanners, technical specialists, compliance professionals and advice-firm leaders.

T3A Adviser is not:

— a consumer advice service;
— an aggregated news feed;
— a reproduction of Techlink;
— publicly available before February 2027.

Further detail on the T3A Adviser platform will be revealed later in the pre-launch programme.

ASK Tony

LAUNCHING FEBRUARY 2027

In one line: a premium technical support service for advisers and paraplanners working through complex professional cases.

ASK Tony will apply the team's long-built technical expertise and rigorously governed AI to professional casework. It is being developed to support accountable professional judgement rather than replace advisers, paraplanners or specialist technical teams.

Before launch, T3A will publish the professional standard underpinning ASK Tony, including the principles governing its proprietary governed-intelligence engine and the professional guardrails around its use.

ASK Tony is not:

— a consumer advice service;
— a general-purpose chatbot;
— a digital impersonation of Tony Wickenden;
— a source of personal regulated advice;
— a replacement for professional responsibility;
— publicly available before February 2027.

Further detail on how ASK Tony works will be released later in 2026. Live demonstrations and genuine user evidence will begin once the service is available.

SECTION 06

For institutions: *technical authority, put to work*

The problem. Providers, platforms, asset managers, networks and larger advice businesses frequently have access to strong technical, regulatory, research and communications expertise. The difficulty is what happens as work passes between those disciplines.

Research can identify a market need without changing the decision. Technical thinking can become detached from proposition design. Regulation can arrive after key choices have already been made. Communications can dilute rather than carry the original idea.

> *The problem is not expertise. It is what happens between experts.*

THE T3A MODEL

Earlier challenge. Fewer hand-offs. One accountable thread.

Its distinction is not simply that several services sit within one business. It is the technical and regulatory authority running through the work from the outset, supported by market insight and communications expertise.

One brief. Every discipline. From the start.

The services outlined below can be commissioned individually or combined around one institutional objective.

01 **Research & Insight.** Adviser and consumer research, behavioural analysis, market intelligence and proposition testing designed to change decisions rather than merely report findings.

02 **Technical Consultancy.** Support across complex technical questions, proposition development, adviser application and the practical consequences of change across pensions, taxation, trusts and estate planning.

03 **Regulation & Conduct.** Governance, Consumer Duty, conduct risk, regulatory change and technology governance applied from the beginning of the work.

04 **Content Campaigns.** Evidence-led thought leadership and adviser or consumer content built around a defined commercial, educational or behavioural objective.

05 **Impact-First PR.** Communications beginning with the understanding, market position or action the organisation needs to create. Coverage is treated as a route to impact rather than the final measure of it.

06 **Professional Development.** Outcome-focused programmes for in-house teams, business development managers and advisers, translating technical, regulatory and market change into practical capability.

07 **Adviser and Client Communications.** Technically robust, regulatorily considered communications that help firms explain complex change clearly and usefully to advisers and clients.

THE INTENDED OUTCOME

T3A is designed to produce work that:

- is rigorously outcome-focused;
- stands up internally;
- moves faster;
- remains technically and regulatorily coherent;
- creates a stronger market position;
- lands harder with in-house teams, advisers, clients and the wider market.

SECTION 07

The leadership team

The four leaders will operate as a senior working team rather than a conventional leadership group sitting above delivery.

The people you meet are the people that will lead and shape each brief.

Tony Wickenden

LEADERSHIP TEAM · TECHNICAL AUTHORITY AND PROFESSIONAL JUDGEMENT

Tony Wickenden founded Technical Connection and has spent almost four decades helping advisers and financial services institutions address complex questions across pensions, taxation, trusts and estate planning.

At T3A, Tony leads the technical standard running through its adviser and institutional work. He is also the professional authority behind ASK Tony.

PRINCIPAL MEDIA SUBJECTS

- Technical Connection and the future of technical support
- Pensions, taxation, trusts and estate planning
- Professional technical standards
- ASK Tony
- The appropriate role and limits of technology
- Communication and engagement opportunities arising from tax and legal change

SHORT BIOGRAPHY

Tony Wickenden is a leader of The 3rd Act and founder of Technical Connection. A recognised authority on taxation, trusts, retirement and estate planning, he has spent almost four decades supporting advisers and financial services institutions across all of these areas.

Phillip Wickenden

LEADERSHIP TEAM · RESEARCH, MARKET INSIGHT AND COMMERCIAL STRATEGY

Phillip Wickenden founded Ad Lucem, a research-led financial services consultancy working across adviser and consumer insight, proposition strategy, thought leadership and communications.

At T3A, Phillip leads research, market understanding, institutional strategy and the commercial architecture connecting the adviser and institutional sides of the business.

PRINCIPAL MEDIA SUBJECTS

- Adviser and consumer behaviour
- Financial services research
- Institutional strategy
- Proposition development
- Market positioning
- The wider T3A model

> **SHORT BIOGRAPHY**
>
> *Phillip Wickenden is a leader of The 3rd Act and founder of Ad Lucem. He specialises in adviser and consumer research, market insight, proposition strategy and thought leadership for financial services institutions.*

Simon Collins

LEADERSHIP TEAM · REGULATION & CONDUCT

Simon Collins leads T3A's Regulation & Conduct capability. His work spans governance, conduct risk, Consumer Duty, regulatory change and the implications of emerging technology for regulated firms.

At T3A, Regulation & Conduct helps shape propositions, communications and technology from the beginning rather than operating solely as a final approval stage.

PRINCIPAL MEDIA SUBJECTS

- Regulation & Conduct
- Consumer Duty
- Governance and customer outcomes
- Conduct risk
- Regulatory change
- The governance of emerging technology

> **SHORT BIOGRAPHY**
>
> *Simon Collins is a leader of The 3rd Act, leading Regulation & Conduct. He specialises in governance, Consumer Duty, conduct risk, regulatory change and the responsible use of technology within regulated financial services.*

Jamie Dunkley

LEADERSHIP TEAM · COMMUNICATIONS AND REPUTATION

Jamie Dunkley is a former senior financial journalist and corporate communications director.

At T3A, Jamie leads communications, reputation and media strategy. His work focuses on ensuring that technically and commercially strong ideas retain their force when they reach advisers, clients, journalists and the wider market.

PRINCIPAL MEDIA SUBJECTS

Corporate communications · Reputation · Financial services media · Thought leadership · Impact-First PR · Communicating technical and regulatory complexity

SHORT BIOGRAPHY

Jamie Dunkley is a leader of The 3rd Act, leading communications and reputation. A former senior financial journalist and corporate communications director, he specialises in media strategy, thought leadership and turning complex financial services ideas into communications that earn attention and create action.

SECTION 08

Relationship with Technical Connection and St. James's Place

Q Is T3A replacing Technical Connection?

No. T3A is a new independent business with a broader adviser and institutional proposition.

Q Is T3A acquiring Technical Connection or Techlink?

No.

Q Is T3A reproducing Techlink under a new name?

No. T3A Adviser is being developed as a different professional platform built around technical, regulatory, market and practical application.

Q Are Techlink subscribers being transferred to T3A?

No. There is no transfer of Techlink subscriber data to T3A. T3A will build its own permissioned adviser audience.

Q Is Technical Connection content transferring to T3A?

No acquisition or transfer of Technical Connection or Techlink content forms part of this announcement. T3A will use material it owns, creates or is properly entitled or licensed to use.

Q Is T3A recruiting Technical Connection staff?

No staff transfer of any kind between Technical Connection and T3A forms part of this announcement. Questions about Technical Connection's people are for St. James's Place.

Q **Is St. James's Place involved in or backing T3A?**

No. T3A is a wholly independent business: founded, owned and funded independently of St. James's Place.

Q **Why is Technical Connection closing?**

That is a question for St. James's Place. T3A does not comment on St. James's Place's strategy, operations or intentions.

Q **Where is the continuity?**

The continuity lies in the people, experience and professional authority involved, not in a transfer of the existing business, platform or its assets.

Q **Why announce T3A now?**

The closure of Technical Connection creates an immediate market question about the future of independent technical support. T3A is setting out its plans after allowing that announcement to land separately and on its own terms.

SECTION 09

Principal editorial angles

01 **Life after Technical Connection.**

What should independent technical and professional support for advisers look like after external access to Techlink ends?

02 **The gap between information and action.**

Why access to more content, data and technology does not necessarily create greater adviser confidence or better-evidenced decisions.

03 **Two markets, one underlying problem.**

For advisers, the challenge is turning what has changed into a stronger case, clearer client conversation and well-evidenced decision. For institutions, it is carrying the thinking from brief to market without losing its force.

04 **What happens between experts.**

Why strong technical, regulatory, research and communications capability can still produce weak outcomes when the disciplines enter too late or work in isolation.

05 **Regulation as a source of stronger design.**

Why Regulation & Conduct should improve propositions and customer outcomes from the beginning rather than merely inspect completed work.

06 **A leader-led working model.**

Why the senior people who establish the problem should remain involved in shaping and delivering the answer.

07 **The next phase of adviser technology.**

How ASK Tony will apply rigorously governed AI and long-built technical expertise to complex professional casework. Detailed ASK Tony positioning will be released later in the pre-launch programme.

SECTION 10

Timeline

7 SEPTEMBER 2026	Technical Connection closure announced.
14 SEPTEMBER 2026	The 3rd Act is publicly unveiled. The T3A website, leadership communications, adviser registration and institutional enquiry routes go live.
AUTUMN 2026	T3A begins publishing leadership commentary, original adviser and market research, institutional evidence and case studies, Regulation & Conduct analysis, permissioned adviser preview content and controlled introductions to its future propositions.
JANUARY 2027	T3A confirms the formal launch date, access arrangements, pricing, launch registration and post-launch demonstration opportunities.
FEBRUARY 2027	T3A formally launches. Live demonstrations, adviser onboarding and enterprise engagement begin.
6 MARCH 2027	Technical Connection ceases to provide services to the market, including Techlink access.

SECTION 11

Quick factual answers

Q **Is T3A already operating?**

T3A formally launches in February 2027.

Q **Who is funding T3A?**

T3A is independent and privately funded by its founders alongside experienced financial sector investors, with further details to be announced in due course.

Q **What happens to Ad Lucem?**

Ad Lucem, the research-led consultancy founded by Phillip Wickenden, will close in February 2027. The client work the team already delivers across the market continues within T3A, with expanded capability.

Q Is T3A primarily there to support advisers or financial services institutions?

It is deliberately both. The adviser proposition creates a direct relationship with the profession. The institutional business helps providers, platforms, asset managers, networks and larger firms develop stronger propositions and engage the adviser market more effectively.

Q Is T3A a technology company or a consultancy?

It is a hybrid business combining senior specialist services with adviser-facing technology, underpinned by T3A's proprietary governed-intelligence engine.

Q Is T3A Adviser available to consumers?

No. It is a professional B2B platform for advisers and advice firms.

Q Is ASK Tony a general AI chatbot?

No. ASK Tony applies rigorously governed AI within a professional technical support service for complex adviser casework, and will operate to a professional standard T3A will publish before launch.

Q Can ASK Tony be demonstrated before launch?

T3A may provide controlled previews and explain the proposition before February. Live demonstrations begin when the service becomes available.

Q Has ASK Tony been independently validated?

Not at this stage. ASK Tony is being developed with specialist AI engineering partner Winder.AI through a structured build, testing and assurance programme. Independent validation is a formal part of the assurance roadmap, and we will only make validation claims once that work has been completed and supports them.

Q When will pricing be announced?

In January, alongside final access arrangements and the confirmed February launch date.

Q Can journalists interview the leadership team?

Yes. Tony Wickenden, Phillip Wickenden, Simon Collins and Jamie Dunkley are available for interviews from 14 September, subject to scheduling.

SECTION 12

Approved company boilerplate

STANDARD BOILERPLATE

The 3rd Act, or T3A, is an independent specialist business supporting the financial services market, founded in 2026, led by Tony Wickenden, Phillip Wickenden, Simon Collins and Jamie Dunkley. It brings together technical authority, Regulation & Conduct, research and market insight, communications expertise and adviser-facing technology. T3A works with advisers, advice firms and the providers, platforms, asset managers, networks and other institutions serving the advice market. T3A will launch in February 2027.

SHORT BOILERPLATE

The 3rd Act is an independent specialist business supporting financial services, combining technical authority, Regulation & Conduct, research, communications and adviser-facing technology.

SECTION 13

Photography and assets

The following assets are available at [press-pack link] or on request:

- leadership-team image, captioned: The leaders of The 3rd Act: [left to right] Jamie Dunkley, Simon Collins, Tony Wickenden and Phillip Wickenden;
- individual leadership portraits, captioned: [Name], leader of The 3rd Act;
- T3A logo pack (full-colour PNG, transparent PNG, SVG, white reversed and black versions);
- a high-resolution image of the T3A website homepage as it appears from 14 September.

Any pre-launch product material supplied later will carry the caption: *Pre-launch preview. The final interface may change before the service becomes available in February 2027.*

SECTION 14

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THE 3RD *Act*

BETTER JUDGEMENT. CARRIED THROUGH.