

SCOTTISH WIDOWS PLATFORM

Your guide to trading

This guide is intended for use by clients only

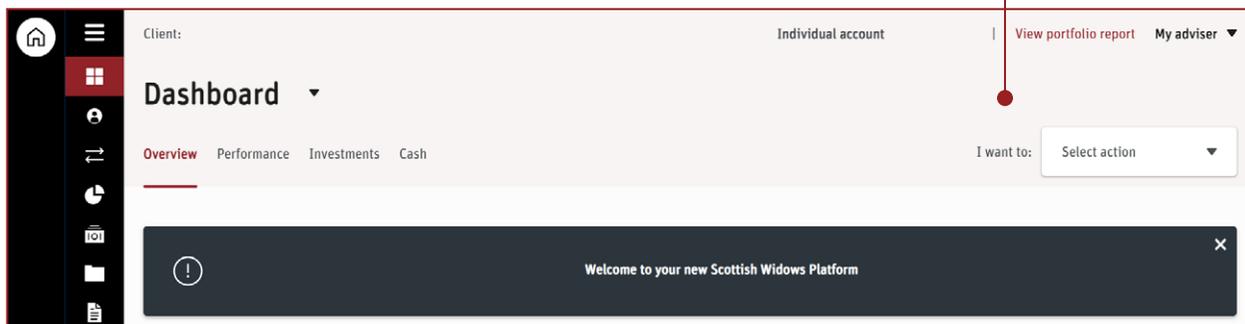
SCOTTISH WIDOWS



Your dashboard

There are different entry points to trade within your account. Firstly, select **Transactions** from the link on the menu navigation.

You can also use the **I want to** quick links on the right hand drop down menu.

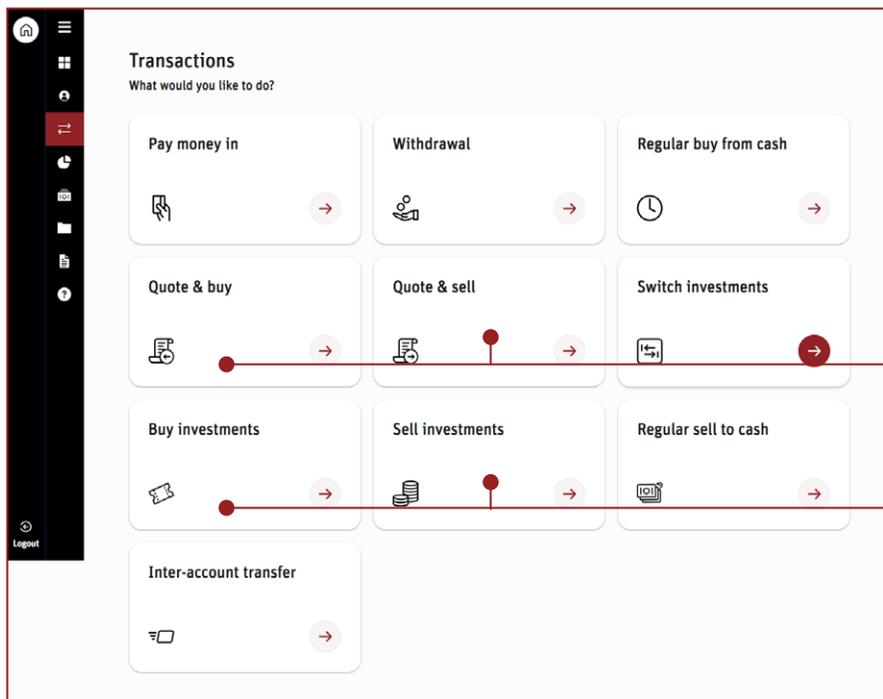


You will only be able to trade on your account if you have servicing permissions (these are usually set by your financial adviser).

 To buy or sell investments, you can either select the Transactions icon in your navigation menu or select **Trade** within the **I want to** drop down menu on the right hand side of your dashboard.

Both options will take you to the **Transactions** page of your dashboard, see next slide.

Trade options available to you



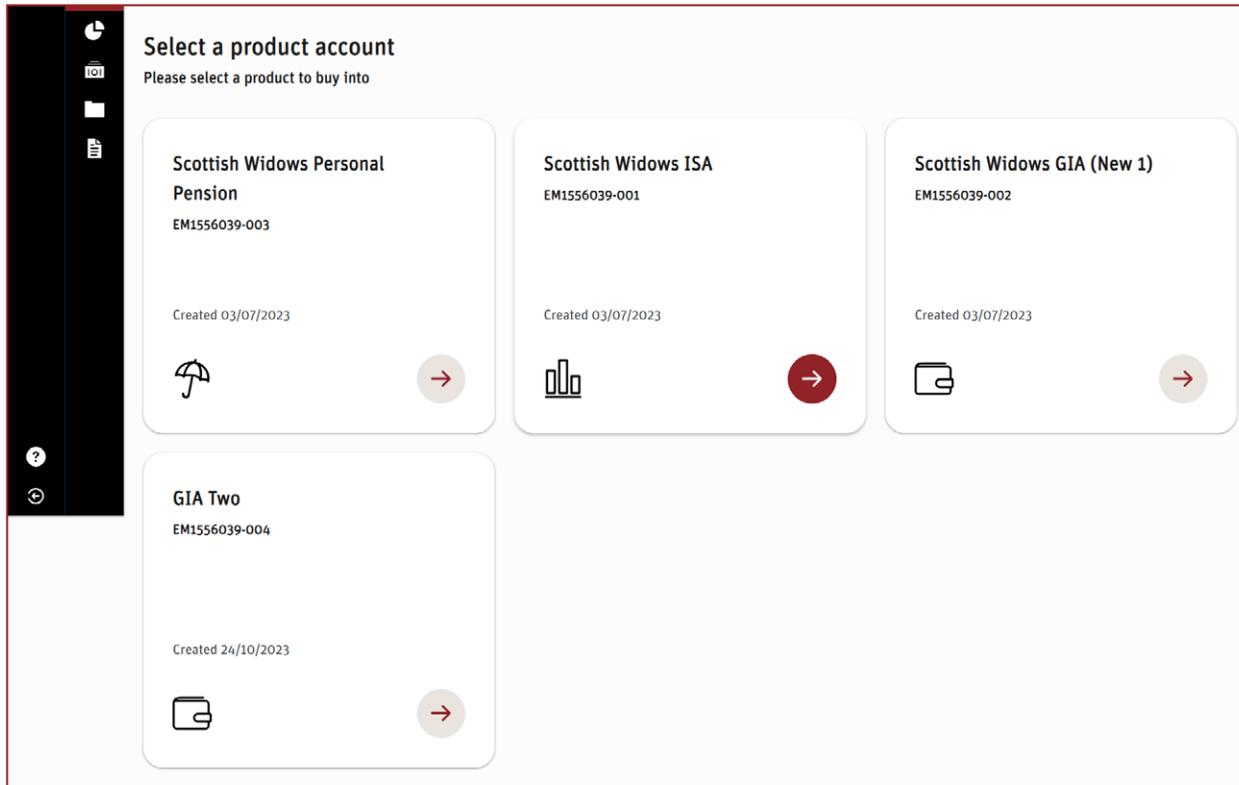
Quote & Buy and Quote & Sell are real time trading options for Exchange Traded Instruments (ETIs) for individual products.

Buy Investments, Sell Investments and Switch Investments apply to mutual funds and Exchange Traded Instruments (ETIs) for individual products. These options trade at the next available trading point for the asset, in line with our Order Execution policy.

Important things to know before trading on your account:

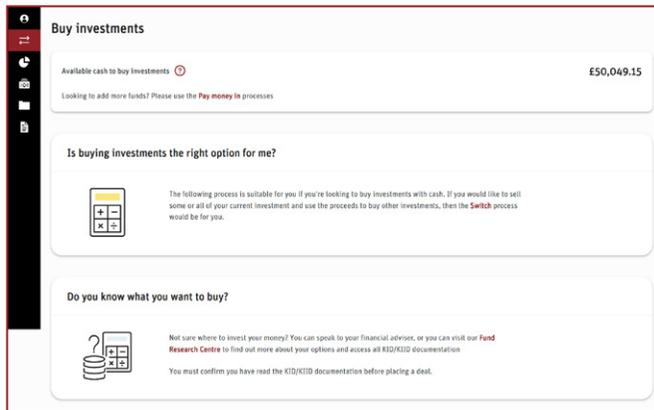
- When switching or selling 100% of an asset, any regular withdrawals targeting that asset will need to be changed and edited using the edit withdrawal option.
- After processing a switch, you may wish to delete and re-add any regular contributions in order to redirect future contributions to your revised assets. You will need your adviser to stop the current regular payment.

Selecting your product

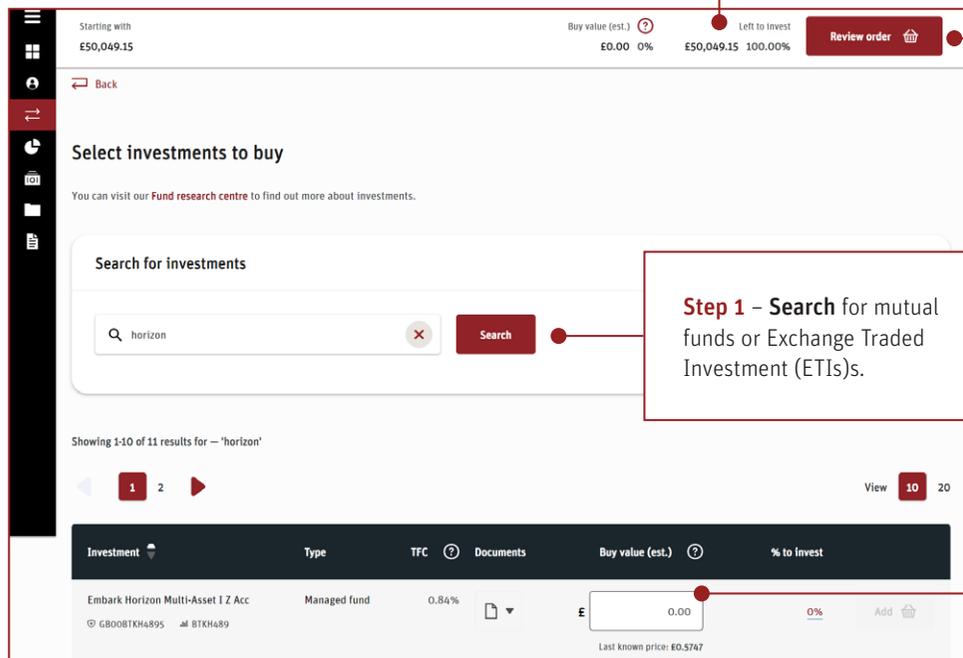


Once you select which transaction you would like, you will be asked to select which product you would like to transact from.

Buy investments



The amount available to invest is displayed here.



Step 1 – Search for mutual funds or Exchange Traded Investment (ETIs)s.

Step 3 – click Review order to view your basket.

Step 2 – Enter the value or percentage and click **Add** to add assets to your basket.

When looking to buy investments, the first page provides useful information for you to read, once you are comfortable you have all the necessary information, you can click **Buy Investments** at the bottom of the page.

The next page will take you to our search investments tool. Step by step guidance is provided to the left.

Buy investments

Review buy order

Investment	Type	TFC ?	Documents	Buy value (est.) ?	% to invest
Embank Horizon Multi-Asset I Z Acc <small>GB00BTKH4895 BTKH489</small>	Managed fund	0.84%		£ <input type="text" value="100.00"/> <small>Last known price: £0.5747</small>	0.2%

I'm ready to buy

Before we finish

Because of the type of investments you've chosen we just need to confirm the decision maker

Decision maker

Is the account owner(s) the decision maker for this transaction? ?

Declaration

I can confirm that I am the account owner and am authorised to make this sale

A summary of the trades will appear, once you are happy, click **I'm ready to buy**,

If you are buying an Exchange Traded Investment (ETI), you will need to confirm who is the decision maker the decision maker. The decision maker is the individual who is making the decision to trade. For cases where a Power of Attorney (POA) is involved, the POA may have made the decision so it would be their details that should be input here.

A summary of the buy will be displayed along with associated cost and charges. To submit the trade you will also need to read and agree to the declarations at the bottom of the page.

Sell investments

Total value of available assets (est.) ⓘ
£8,742.46

Sell value
£0.00 Review order

Client: Mr Embark M IHTPT 85360
Account number: EM1533106-001
Type: Individual
Product: GIA (1)

Select investments to sell

Filter results ⌵

Showing 3 of 3 results

Investment	Type	Units to sell	Value to sell (est.) ⓘ	% to sell	
7IM Emerging Mkts Eq Val C Inc GB00BWB5HQ12 ▲ BWB5HQ1	Managed fund	0 Available units 7,204.77	£ 0.00 Current value: £8,005.94 Last known price: £1.1112	0%	Sell
Barclays nil paid GB003134425 ▲ 3134425	Equity	0 Available units 15,620	£ 0.00 Current value: £0.00 Last known price: £0.00	0%	Sell

To sell investments, you should click the **Sell investments** tile, as shown on page 3. Next, you will be asked to confirm which product you would like to sell investments from.

When looking to sell investments, the first page provides useful information for you to read, once you are comfortable you have all the necessary information, you can click **Continue** to the bottom of the page.

The next page will show you all of the investments within your chosen product to allow you to select how much of each investment(s) you would like to sell. Once complete, click **Review Order**.

After you have reviewed your order, select **I'm ready to sell**.

A summary of the trades will appear, once you are happy, read and agree to the declarations and select **Confirm sell**.

Note:

- If you are trading an Exchange Traded Investment, you will need to confirm who is the decision maker. The decision maker is the individual who is making the decision to trade.
- For cases where a POA is involved, it's their details that should be captured here.

Switch investments

A

Back

Switch investments

Total value of available assets (est.) ? **£602.43**

Before we get started

Not sure where to invest your money? You can speak to your financial adviser, or you can visit our [Fund Research Centre](#) to find out more about your options. Please make sure you do this before you start.

Is switching investments the right option for me?

The switching process is suitable for you if you would like to sell some or all of your current investment and use the proceeds to buy **Funds** only.

Before you proceed please ensure you have sufficient cash to cover the cost of any applicable trading charges if you are selling an Exchange Traded Investment (ETI).

If you would like to buy or sell investments with or to cash then please use the **Buy or Sell** processes.

If you would like to sell investments to withdraw the proceeds into your bank account then please use the relevant **Withdrawal** process.

B

Investments I'm selling

Investment	Type	Units to sell	Value to sell (est.) ?	% to sell
Aberdeen Asian Income Fund LTD ORD NPV <small>© GB00B0P6J834 80P6J83</small>	Equity	5 <small>Available units 29</small>	£ 10.00 <small>Current value: £57.13 Last known price: £1.97</small>	17.5%

Total sell value (est.) ? **£10.00**

Choose investments to buy

The Switching process is suitable if you would like to sell some or all of your current investment and use 100% of the proceeds to buy **Funds** only.

To switch investments, you should click the **Switch investments** tile, as shown on Page 4. Next, you will be asked to confirm which product you would like to switch investments from.

A When looking to switch investments, the first page provides useful information for you to read, once you are comfortable you have all the necessary information, you can click **Continue to Switch Investments** at the bottom of the page.

The next page will show you all of the investments within your chosen product to allow you to select how much of each investment (s) you would like to sell. Once complete, click **Review Order**.

B Once you have reviewed your order and are happy to move on, click **Choose investments to buy**.

Switch investments

The proceeds of the sell along with the remaining amount to invest are displayed here. You must invest 100% before you can submit the instruction.

Starting with £20.00 Left to invest £20.00 100.00% [Review order](#)

[Back](#)

Buy investments

You can visit our [Fund research centre](#) to find out more about investments.

Search for investments

horizon

Showing 9 of 9 results for -- "horizon"

Investment	Type	Last known price (£)	TFC	Documents	Buy value (est.)	% to Invest
Embark Horizon Multi-Asset I Z Acc GB00BTKH4895 BTKH489	Managed fund	£0.583	0.84%		£0.00 Last known price: £0.583	<input type="text" value="0.00"/> % Add
Embark Horizon Multi-Asset I Z Inc GB00BTKH4788 BTKH478	Managed fund	£0.5409	0.84%		£0.00 Last known price: £0.5409	<input type="text" value="0.00"/> % Add
Embark Horizon Multi-Asset II Z Acc GB00BTKH4B20 BTKH4B2	Managed fund	£0.6595	0.82%		£0.00 Last known price: £0.6595	<input type="text" value="0.00"/> % Add
Embark Horizon Multi-Asset II Z Inc GB00BTKH4903 BTKH490	Managed fund	£0.6037	0.82%		£0.00 Last known price: £0.6037	<input type="text" value="0.00"/> % Add
Embark Horizon Multi-Asset IV Z Acc GB00BTKH4G74 BTKH4G7	Managed fund	£0.8102	0.81%		£0.00 Last known price: £0.8102	<input type="text" value="0.00"/> % Add
Embark Horizon Multi-Asset IV Z Inc GB00BTKH4F67 BTKH4F6	Managed fund	£0.738	0.81%		£0.00 Last known price: £0.738	<input type="text" value="0.00"/> % Add
Embark Horizon Multi-Asset V Z Acc GB00BTKH4J06 BTKH4J0	Managed fund	£0.9403	0.82%		£0.00 Last known price: £0.9403	<input type="text" value="0.00"/> % Add
Embark Horizon Multi-Asset V Z Inc GB00BTKH4H81 BTKH4H8	Managed fund	£0.8813	0.82%		£0.00 Last known price: £0.8813	<input type="text" value="0.00"/> % Add
Latitude Horizon Acc. GBP IE00BDC7CZ89 BDC7CZ8	Managed fund	£1.4083	1.18%		£0.00 Last known price: £1.4083	<input type="text" value="0.00"/> % Add

Step 1 – Search
for mutual funds to
switch into.

Step 2 – Enter the
percentage and click
Add to add to your
basket.

Switch investments

The screenshot shows a user interface for managing investments. At the top right, it displays 'Starting with £20.00' and 'Left to invest £0.00 0%'. The main heading is 'Investments I'm buying'. Below this is a table with the following columns: Investment, Type, Last known price (£), TFC, Documents, Buy value (est.), and % to Invest. The table contains one row for 'Embark Horizon Multi-Asset I Z Acc' (Managed fund) with a last known price of £0.583, TFC of 0.84%, and a buy value of £20.00. The '% to Invest' column shows a text input field with '100.00' and a percentage sign, and a red button with a minus sign and a shopping cart icon. Below the table is a red button labeled 'Switch summary'.

Investment	Type	Last known price (£)	TFC	Documents	Buy value (est.)	% to Invest
Embark Horizon Multi-Asset I Z Acc GB00BTKH4895 BTKH489	Managed fund	£0.583	0.84%		£20.00 Last known price: £0.583	100.00 %

Switch summary

A summary of the assets you're buying will be displayed. To continue, click **Switch summary**.

If asked, confirm who the decision maker is and click **Continue to summary**. this is only relevant where an ETI has been selected.

A summary of the switch will be displayed along with any associated costs and charges, along with documents. To complete the transaction click the declaration at the bottom of the page and **Confirm switch**.

Quote and buy

Back

Quote and Buy

Pension £49,049.15

Available cash to buy Investments ?

Support

 As your Scottish Widows account is managed by your financial adviser, we always recommend you contact them in the first instance with any questions you may have.

There is a live chat facility built into every page of the Scottish Widows platform, which means help is just a few clicks away. This service is available during business hours, every weekday (excluding bank holidays).

Alternatively, you can call us on 0330 024 2345 between 9.00am and 5.00pm, Monday to Friday.

Do you know what you want to buy?

 Not sure where to invest your money? You can speak to your financial adviser, or you can visit our [fund research centre](#) to find out more about your options and access all KID/KIID documentation

You must confirm you have read the KID/KIID documentation before placing a deal.

Order details

 Please confirm that you have read the relevant KID/KIID documentation

I confirm that I have read the relevant KID/KIID documentation and that I understand the costs and charges for this investment

Before we start

Because of the type of investments you've chosen we just need to confirm whether you are the decision maker for the following process.

Decision maker

Is the account owner(s) the decision maker for this transaction? ?

When you select **Quote & Buy**, you will be given some useful information for you to read and understand before proceeding. Once you have done this you can select **Get started** at the bottom of the page.

Next, you must confirm who the decision maker is for this transaction and that they have read the relevant KIID documents.

Quote and buy

Back

Order details

⚠ Please confirm that you have read the relevant KID/KIID documentation

I confirm that I have read the relevant KID/KIID documentation and that I understand the costs and charges for this investment

ISA £3,479,363.14

Available cash to buy investments ⓘ

⚠ You can only select one investment at a time for Quote and Buy transactions.

You can visit our [Fund research centre](#) to find out more about investments.

Search investments

Q horizon

Showing 2 of 2 results for — 'horizon'

Investment	TFC ⓘ	Documents	Amount to Invest
Horizonte Minerals PLC ORD 1P <small>Ⓞ GB00B11DNM70 ⓘ B11DNM7</small>	0.00%		£ <input type="text" value="50.00"/> <input type="button" value="Quote"/> <small>Last known price: £0.094</small>
Pacific Horizon Investment Trust PLC ORD 10P <small>Ⓞ GB0006667970 ⓘ 0666797</small>	0.00%		£ <input type="text" value="0.00"/> <input type="button" value="Quote"/> <small>Last known price: £5.28</small>

Logout

Once you have confirmed the decision maker for the transaction, you can search for assets by ISIN, SEDOL or asset name.

Enter the monetary amount or number of units and click **Quote**.

The platform will request a price from our broker. Once this is received, you will have 20 seconds to accept the quote. If the 20 seconds elapse, or you need to change the quote, you can modify or repeat the quote. To proceed with the trade click **Accept Quote**.

Confirmation of the deal will be displayed along with any associated costs and charges.



0330 024 2345



service@scottishwidowsplatform.co.uk



scottishwidows.co.uk/platform

