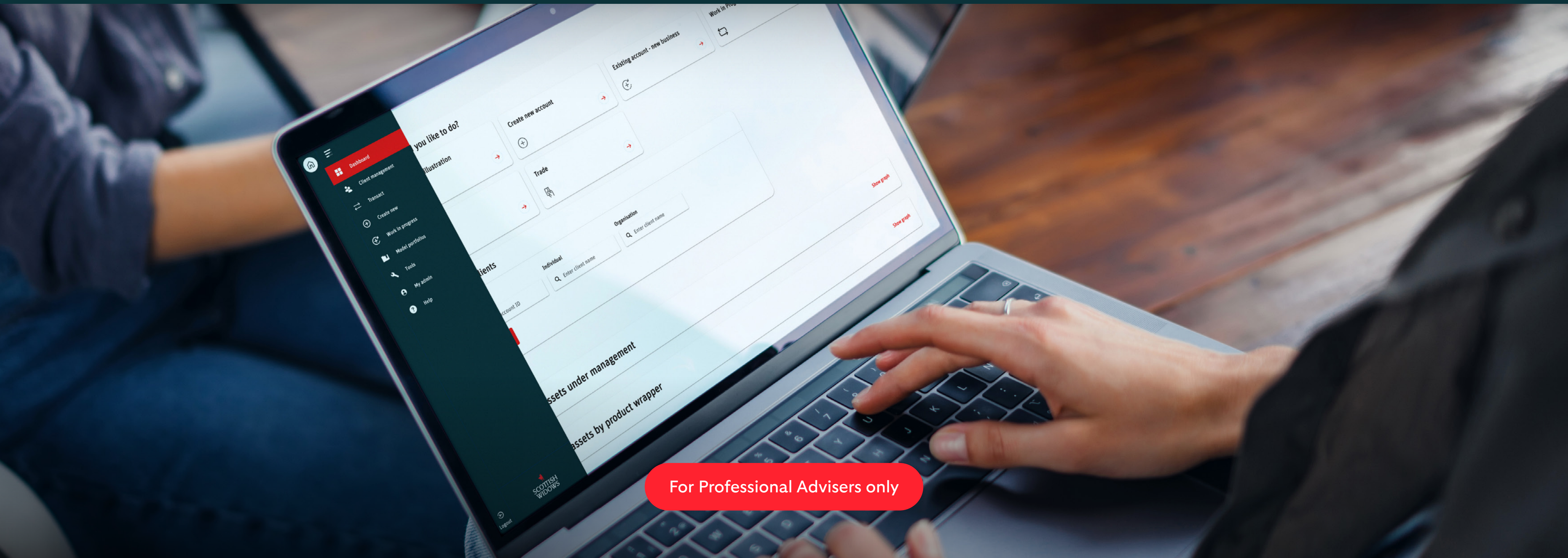
SCOTTISH WIDOWS

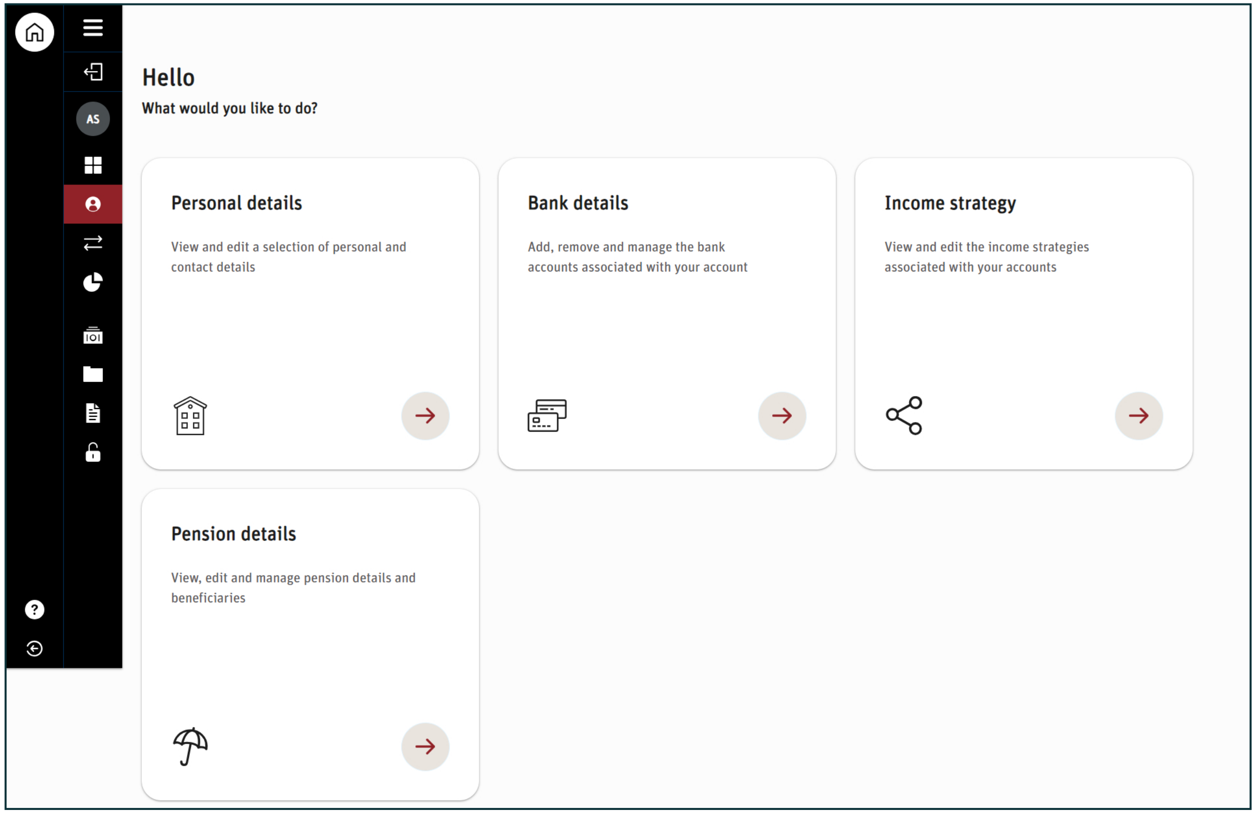
# Scottish Widows Platform

A guide to managing your client's account




For Professional Advisers only

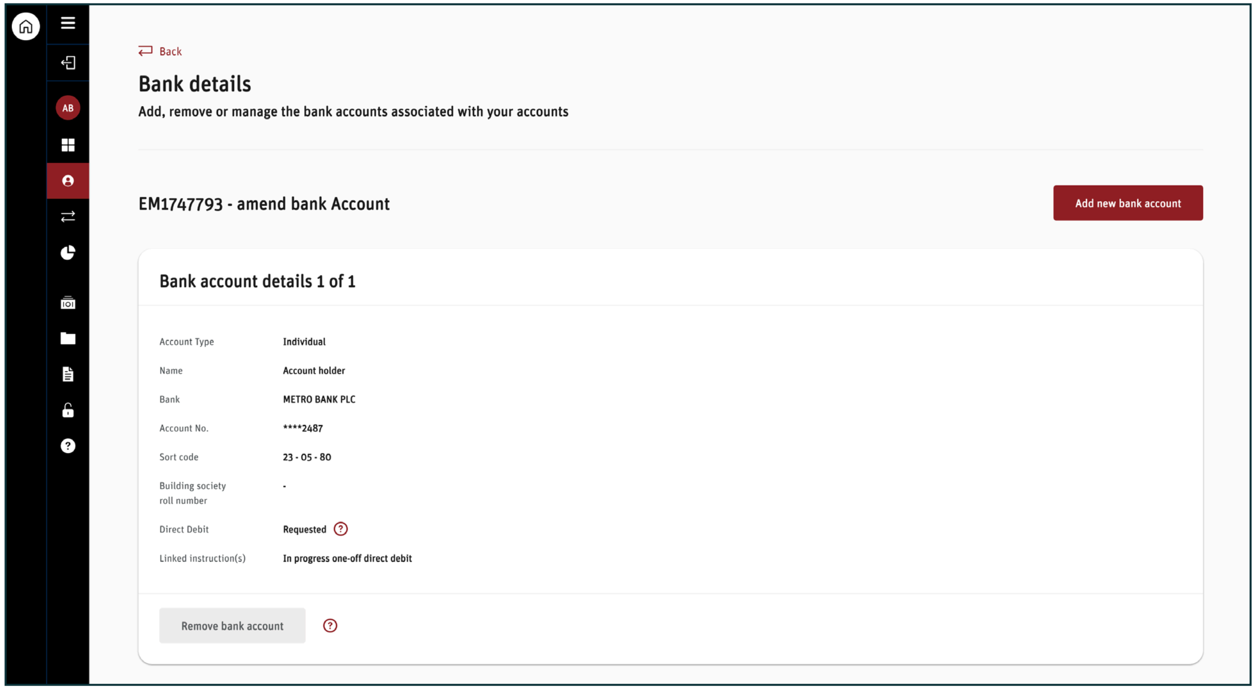
# Managing client details and bank accounts




Once you have logged in to your clients dashboard (by searching for a client within your Adviser Dashboard), you will be given various options within your navigation menu, specific to servicing your client.

The **Client Details** icon navigates you to manage personal details, bank details, income strategy and pension details. You can edit all of these details by going in to the individual action tiles. Before editing these, you will be asked to re-enter your memorable pin.

# Managing client details and bank accounts

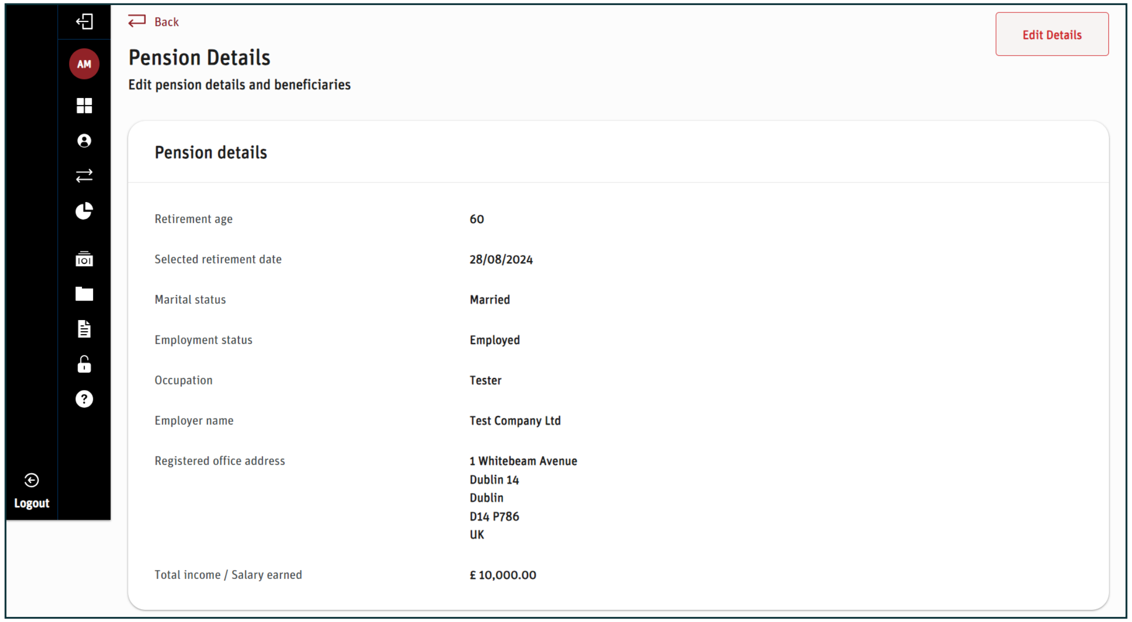


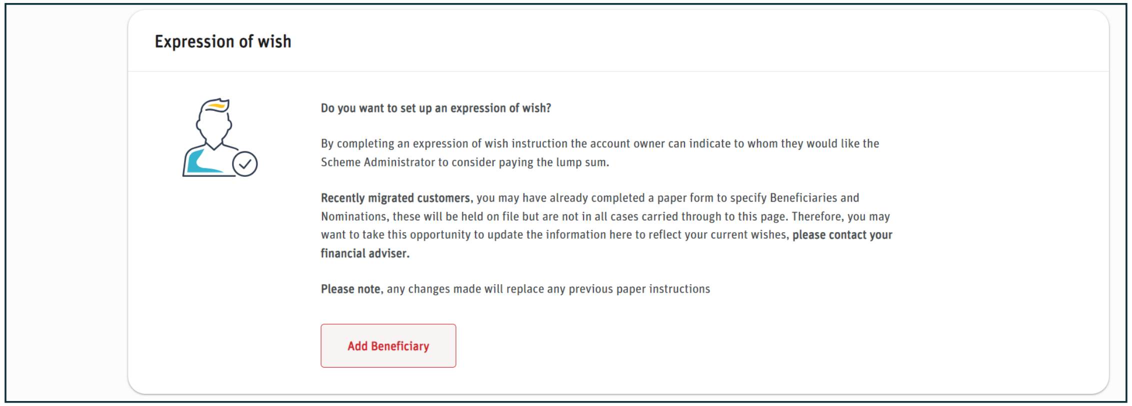

When you select **bank details**, you will be able to manage the bank accounts associated with your clients account (including add or remove).

If adding a new bank account, you will be asked to select account type (Account Holder, Employer or Third Party) and whether you would like to set up a Direct Debit instruction. You cannot have the same bank account saved twice.

**Note: If you need to add an Employer & Employee payment from the same bank account, please contact us and we can help.**

# Managing my client's pension details



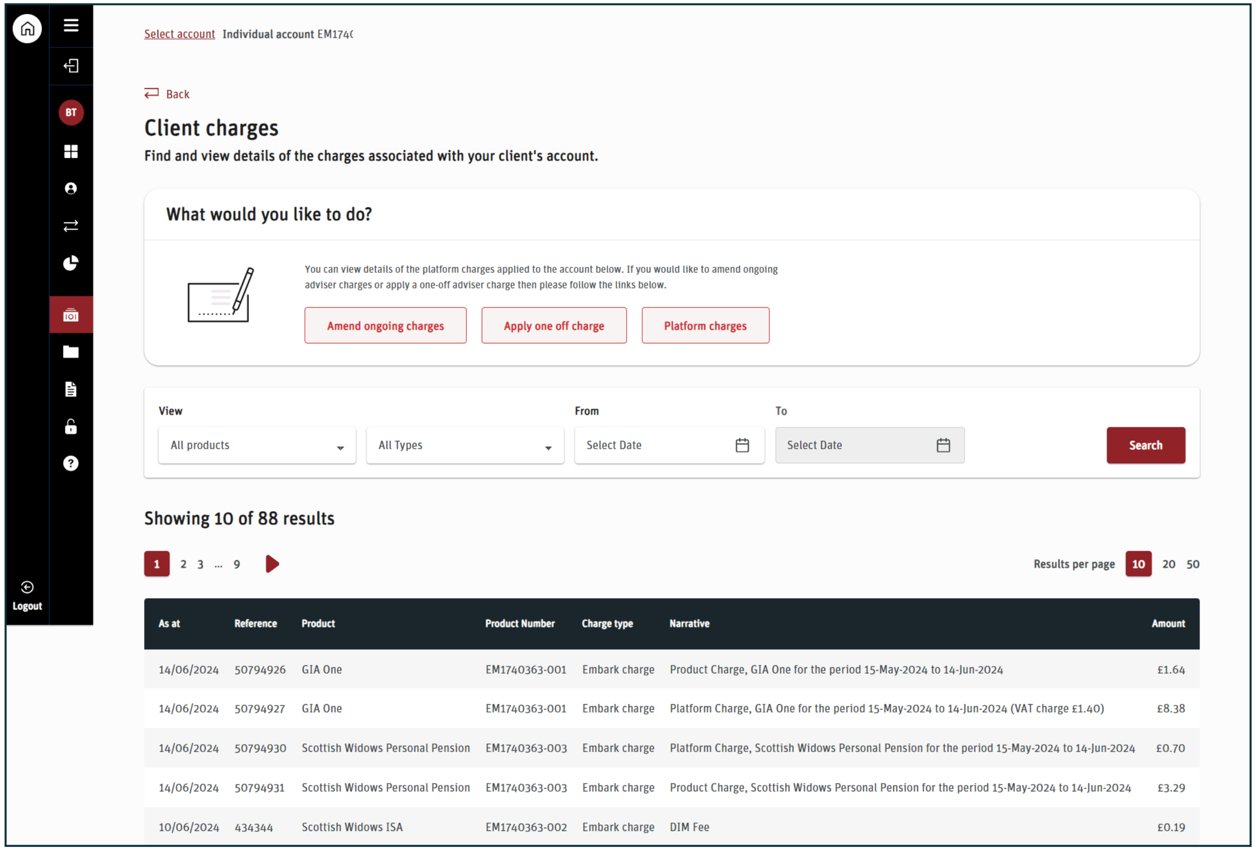




When you select **Pension details** you will be able to update your client's retirement date, employment status, income/salary, pension protection and add pension beneficiaries. You can do this by selecting Edit details in the top right.

To add pension beneficiaries, you will be asked to provide information for each beneficiary such as name, address, date of birth and relationship.

**Please ensure all form fields are complete and the proportions allocated total 100%.**

# Viewing charges



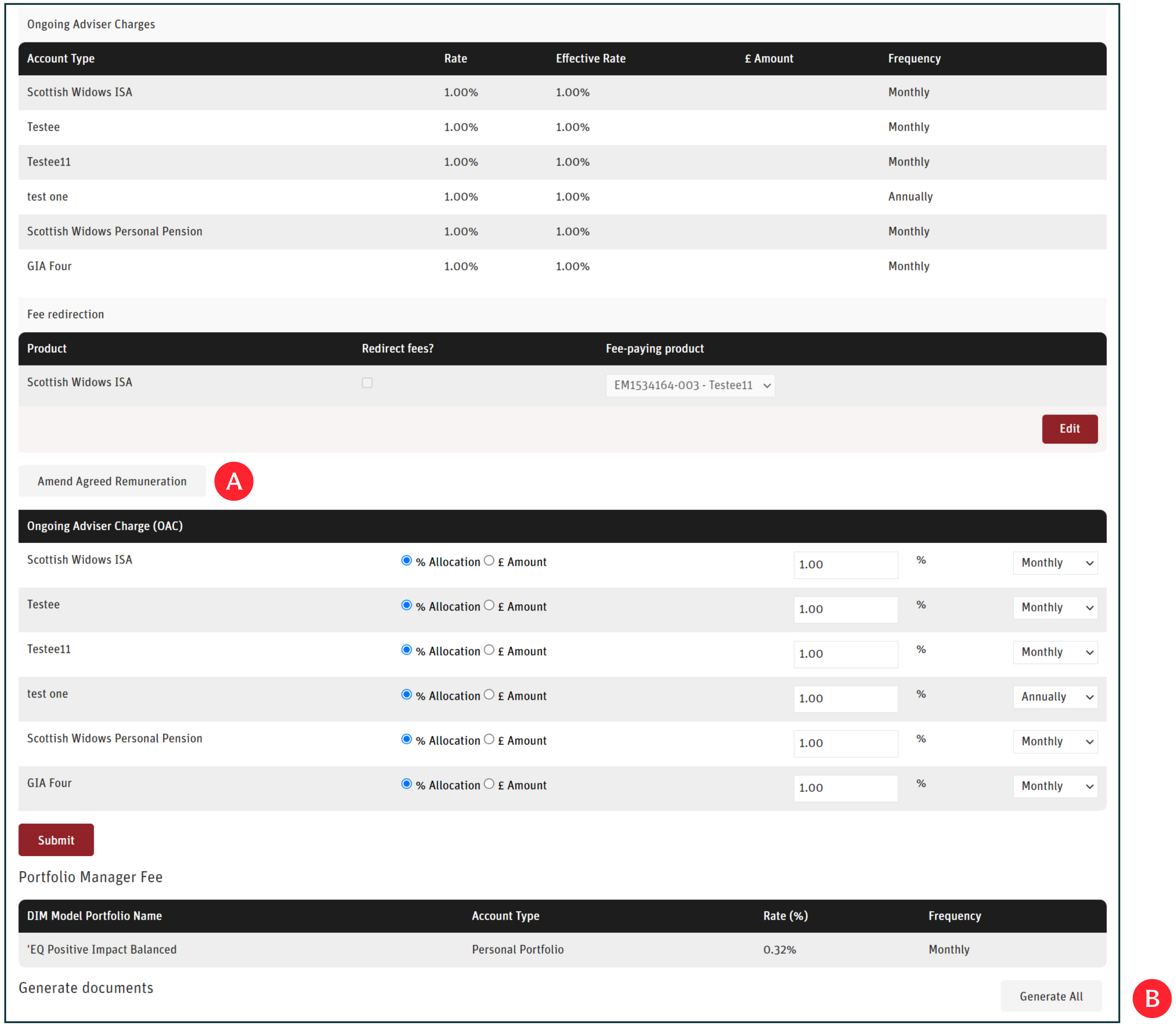

When you click the **charges** icon in your navigation menu, you will find details of the charges associated with your clients account.

At the top you will find three links:

- Amend ongoing charges (see page 5 for more details)
- Apply one off charges (see page 6 for more details)
- Platform charges (see page 7 for more details)

The table on the charges page show all charges that have been deducted for all products within the clients account. You can use the filters to view a specific product, charge type or date range.

# Amending ongoing charges



Ongoing Adviser Charges

| Account Type | Rate | Effective Rate | £ Amount | Frequency |
|---|---|---|---|---|
| Scottish Widows ISA | 1.00% | 1.00% | | Monthly |
| Testee | 1.00% | 1.00% | | Monthly |
| Testee11 | 1.00% | 1.00% | | Monthly |
| test one | 1.00% | 1.00% | | Annually |
| Scottish Widows Personal Pension | 1.00% | 1.00% | | Monthly |
| GIA Four | 1.00% | 1.00% | | Monthly |

Fee redirection

| Product | Redirect fees? | Fee-paying product |
|---|---|---|
| Scottish Widows ISA | | EM1534164-003 - Testee11 |

Edit

Amend Agreed Remuneration A

| Ongoing Adviser Charge (OAC) | | | | |
|---|---|---|---|---|
| Scottish Widows ISA | % Allocation £ Amount | 1.00 | % | Monthly |
| Testee | % Allocation £ Amount | 1.00 | % | Monthly |
| Testee11 | % Allocation £ Amount | 1.00 | % | Monthly |
| test one | % Allocation £ Amount | 1.00 | % | Annually |
| Scottish Widows Personal Pension | % Allocation £ Amount | 1.00 | % | Monthly |
| GIA Four | % Allocation £ Amount | 1.00 | % | Monthly |

Submit

Portfolio Manager Fee

| DIM Model Portfolio Name | Account Type | Rate (%) | Frequency |
|---|---|---|---|
| 'EQ Positive Impact Balanced | Personal Portfolio | 0.32% | Monthly |

Generate documents

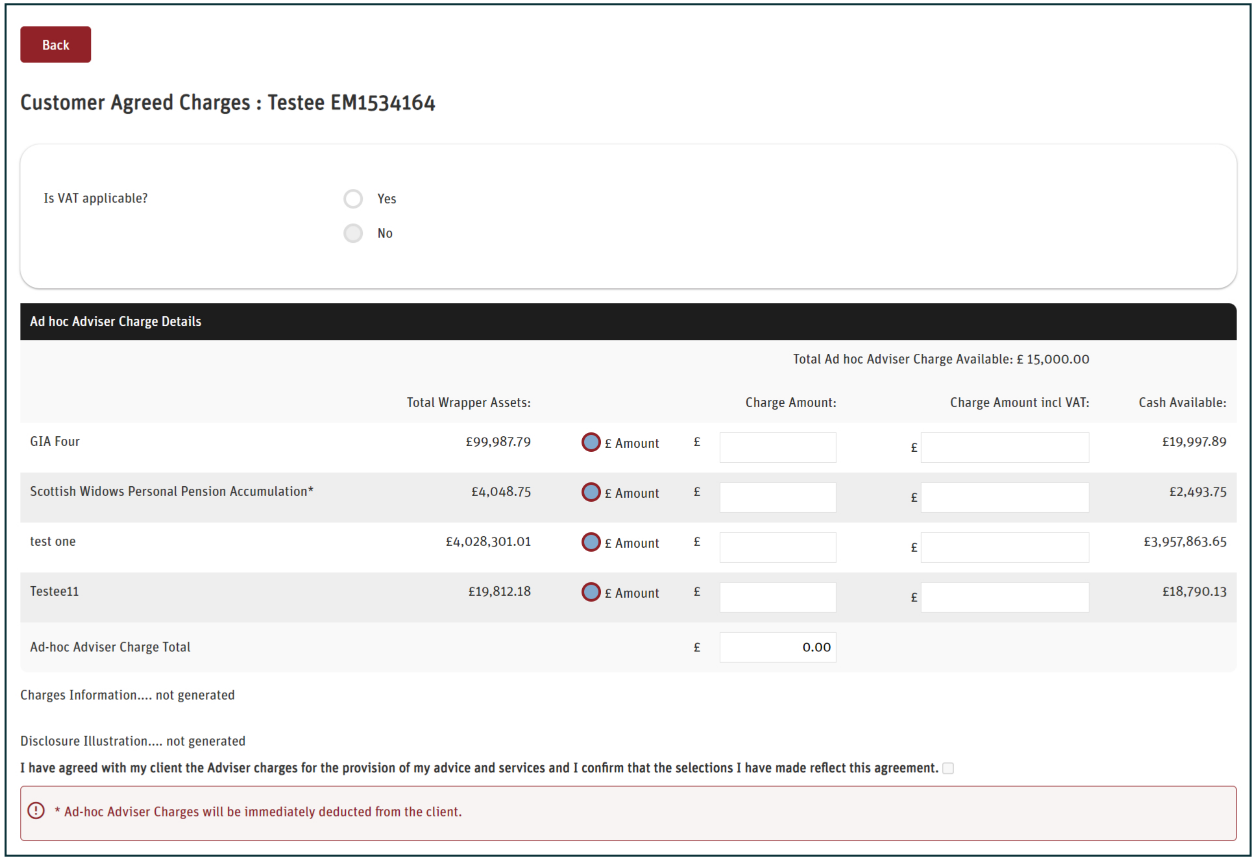
Generate All B

When you click **amend ongoing charges**, you will see full details of agreed charges currently in place.

A Click **Amend Agreed Remuneration** to make changes. This will expand the Ongoing Adviser Charges to allow you make any necessary amendments.

B Once you have made changes, click **Generate All** to generate any relevant charges documents or illustrations, if these are not required, simply click **Submit**.

# Instructing one off charges



Back

Customer Agreed Charges : Testee EM1534164

Is VAT applicable? Yes No

Ad hoc Adviser Charge Details

Total Ad hoc Adviser Charge Available: £ 15,000.00

| | Total Wrapper Assets: | | Charge Amount: | Charge Amount incl VAT: | Cash Available: |
|---|---|---|---|---|---|
| GIA Four | £99,987.79 | £ Amount | £ | £ | £19,997.89 |
| Scottish Widows Personal Pension Accumulation* | £4,048.75 | £ Amount | £ | £ | £2,493.75 |
| test one | £4,028,301.01 | £ Amount | £ | £ | £3,957,863.65 |
| Testee11 | £19,812.18 | £ Amount | £ | £ | £18,790.13 |
| Ad-hoc Adviser Charge Total | | | £ 0.00 | | |

Charges Information.... not generated

Disclosure Illustration.... not generated

I have agreed with my client the Adviser charges for the provision of my advice and services and I confirm that the selections I have made reflect this agreement.

* Ad-hoc Adviser Charges will be immediately deducted from the client.

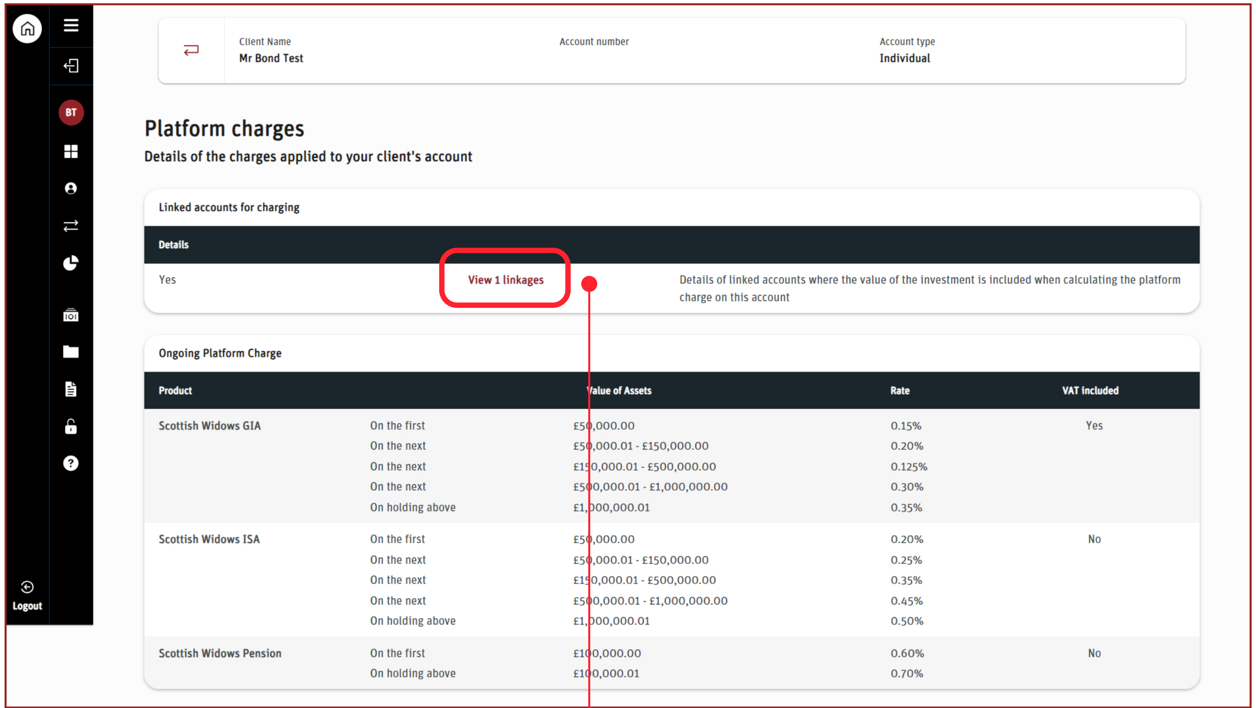
If you select the apply one off charge button, you will then be asked for details in relation to this charge. Please note funds must be in cash (not invested in assets) before a one-off charge can be instructed.

Firstly, you need to select if VAT is applicable.

If the client holds multiple products, add charge to appropriate product.

Click to **Save charges details**.

# Platform charges



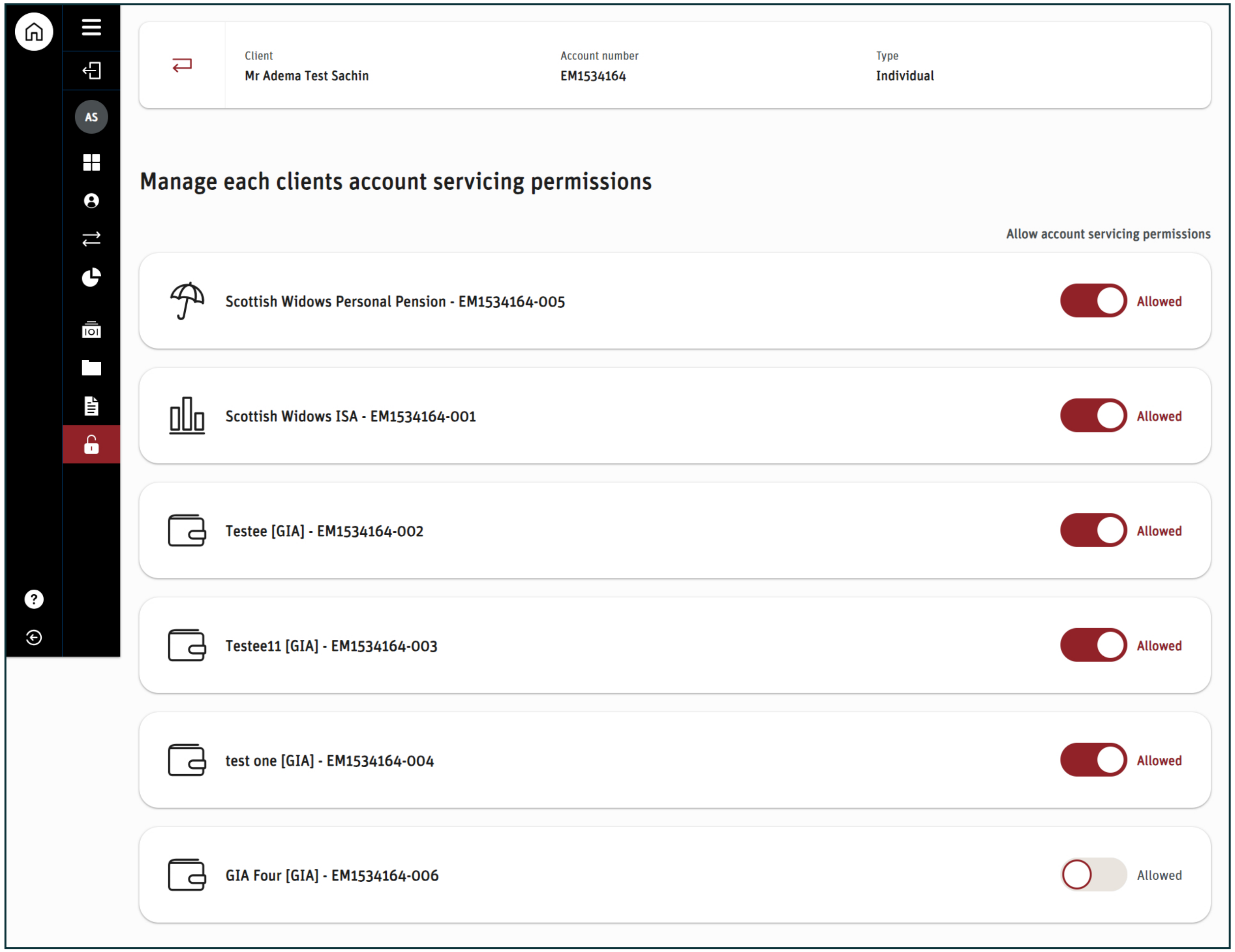

Any accounts that are linked for charging purposes will show here. Providing you have relevant permissions, you can view these accounts by selecting the EM reference upon expanding the quick link.

This screen shows you all charges that could apply to a clients account, as well as details of any accounts that are linked for charging purposes.

The platform charges can consist of the following platform charges:

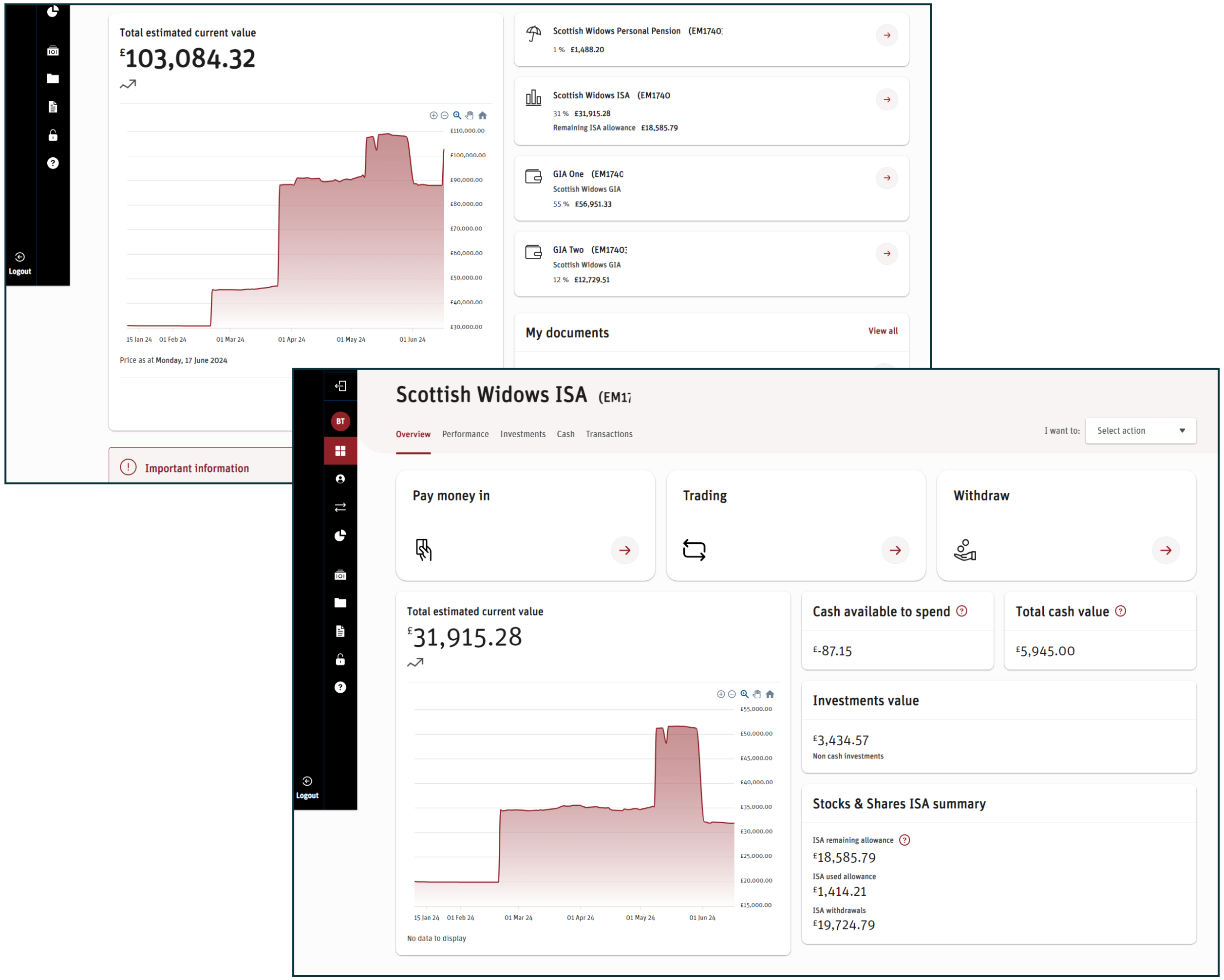
- Regular platform charge
- Product charge
- Buy/Sell Transaction charges
- Drawdown opening charge
- Drawdown ongoing charge
- Pension opening charge

# Client account servicing permissions




Once you have searched for and selected your client, click the **Permissions** icon on the navigation pane. Use the slider to change the clients servicing permissions for each product. Any changes made will auto-save.

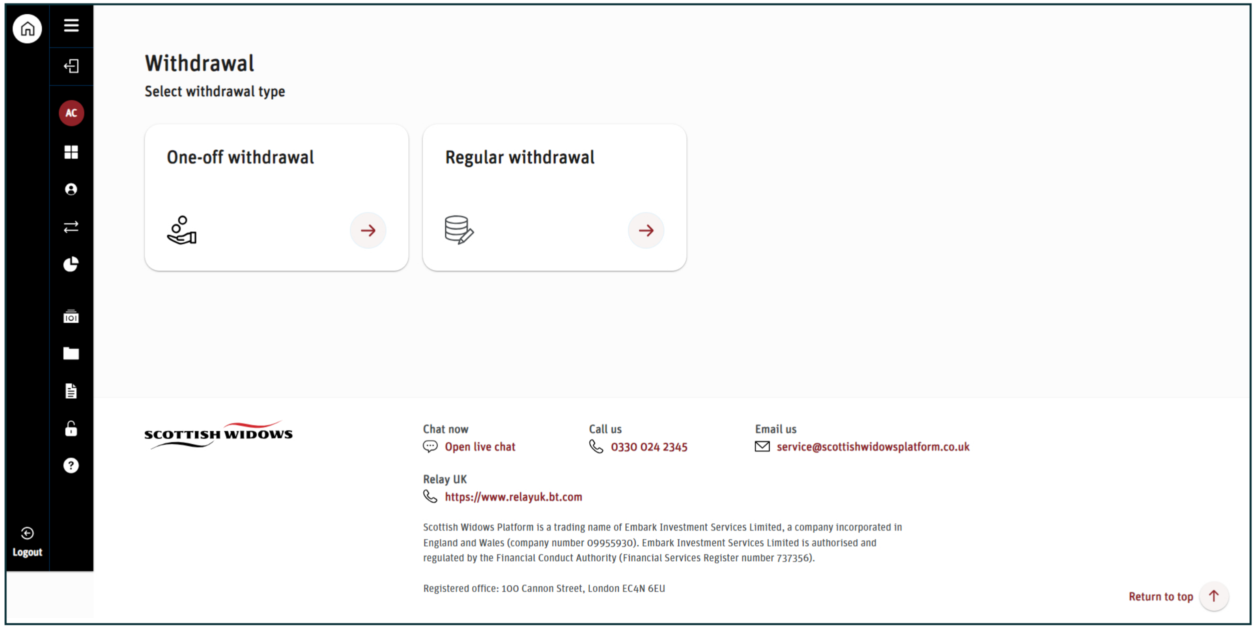
# Investment withdrawals




Firstly, search for and select your client then from the client dashboard select the investment product you wish to withdraw from.

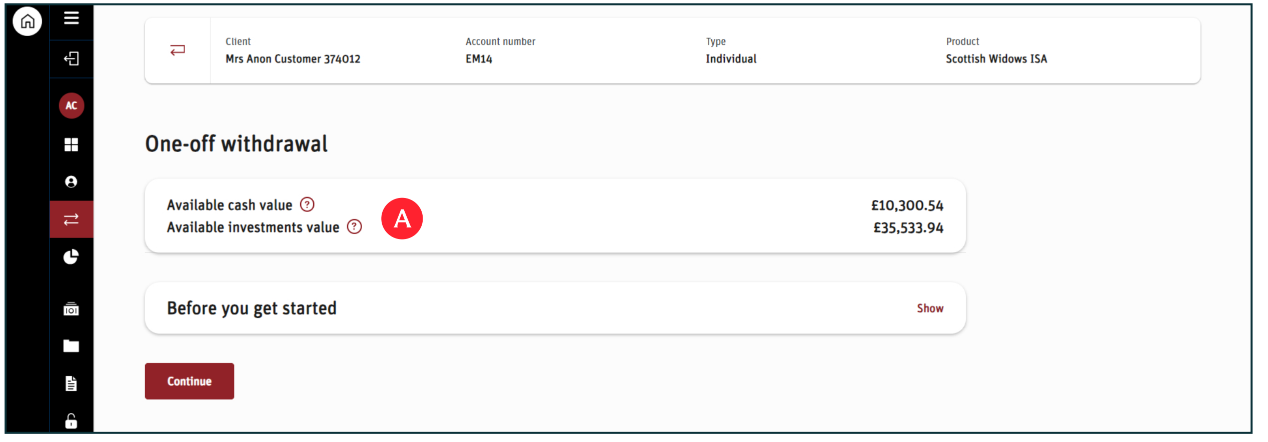
Click the **Withdraw** option.

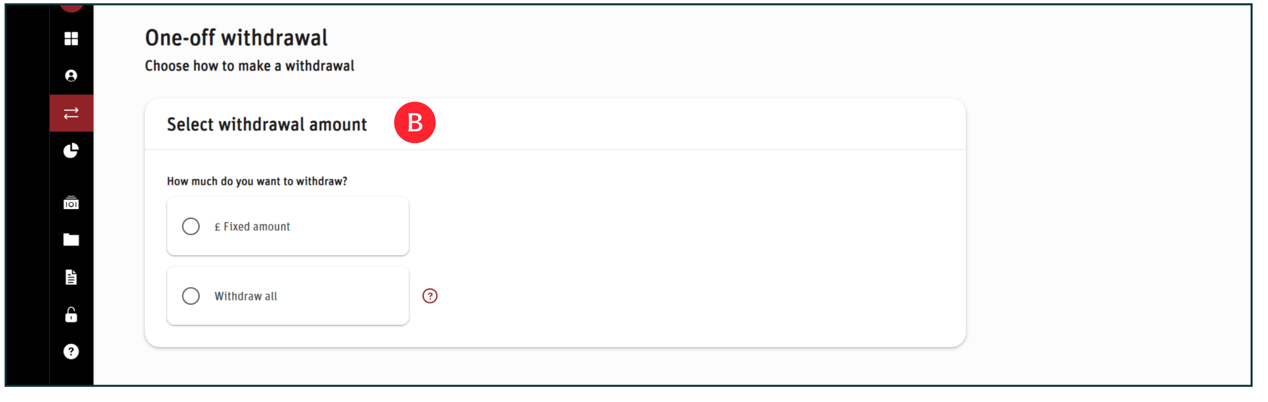
# Investment withdrawals




Choose either **One-Off** or **Regular** withdrawal.

# Investment withdrawals – one off withdrawals




A When you select your withdrawal type, in this case, one off withdrawals, you will be taken to a screen which shows you available cash value and available investments value.

**Available cash value** represents the funds you are able to withdraw and does not include any uncleared funds.

**Available investments value** represents the total value of all assets available to sell based on last known price.

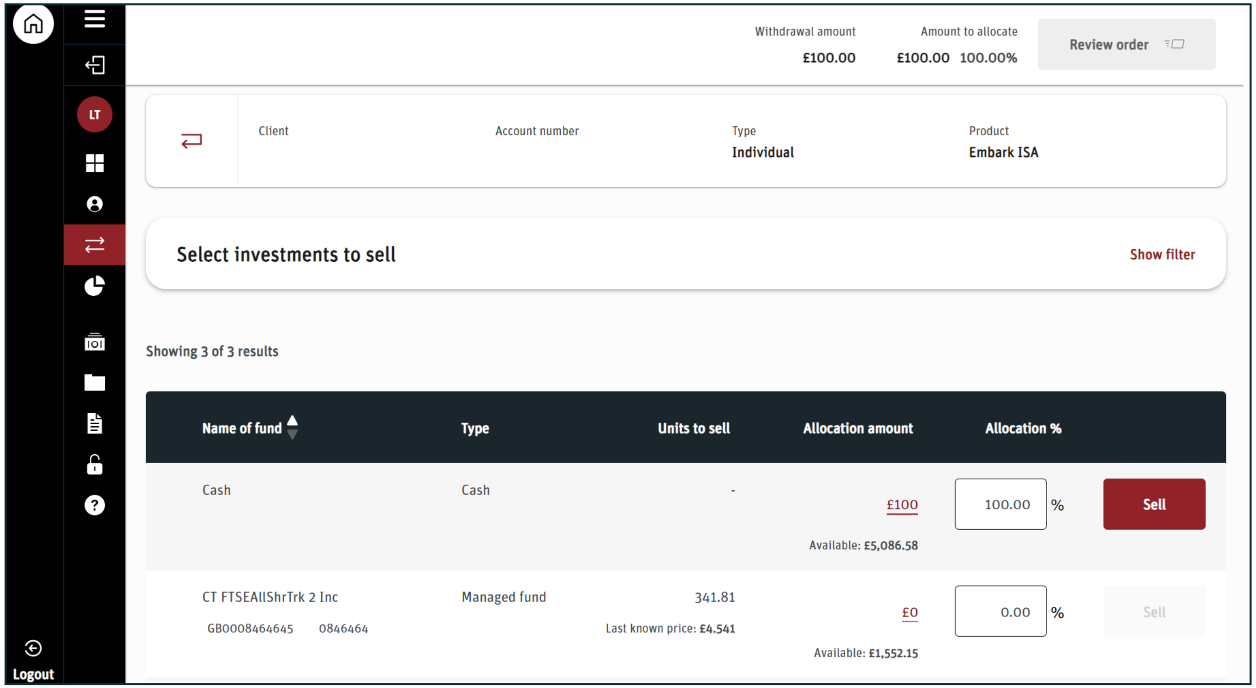
You can select **show** to read the Before you get started information, of select **Continue** to proceed with withdrawal.

B Next, you can specify a fixed amount to withdraw, or withdraw the full product balance.

If you select withdraw all this will withdraw all money available at the time of the withdrawal and does not include any uncleared funds. **The product will remain open if you select this option.**

You'll then be asked to select the bank account you wish funds to be paid to. Once you've done this select **Continue** to review.

# Investment withdrawals – one off withdrawals

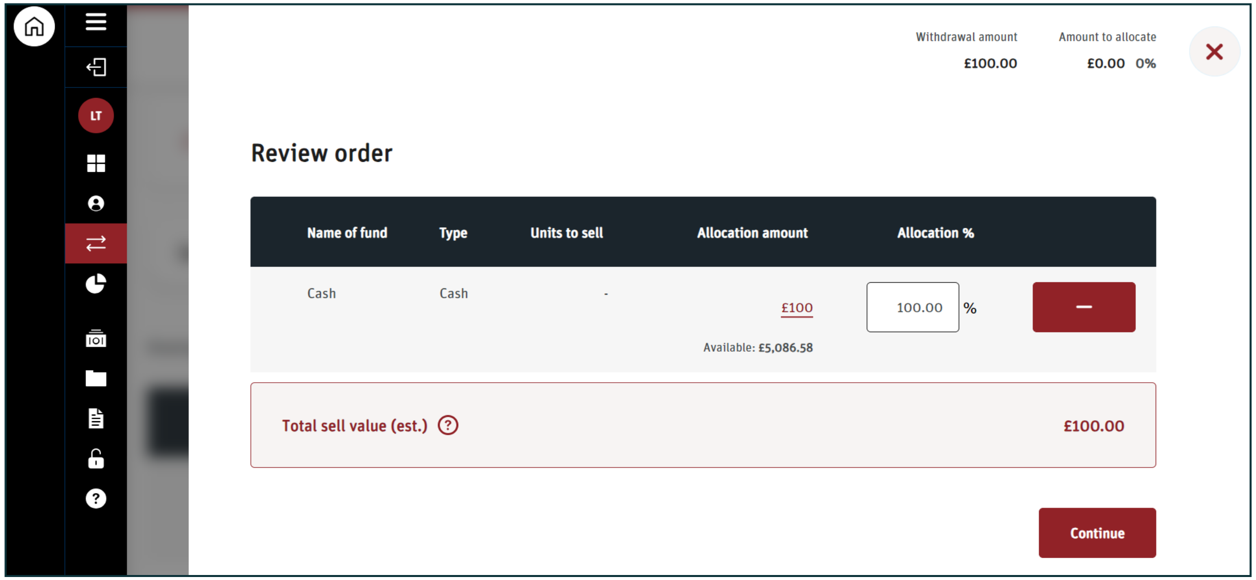



Next, if applicable, you'll need to select which investments you wish to sell to fund the withdrawal. Once you've allocated the % of each investment you wish to sell, select **Sell** to add this to your order.

If you wish to take money from available cash, enter 100% in the allocation box next to cash and select **Sell**.

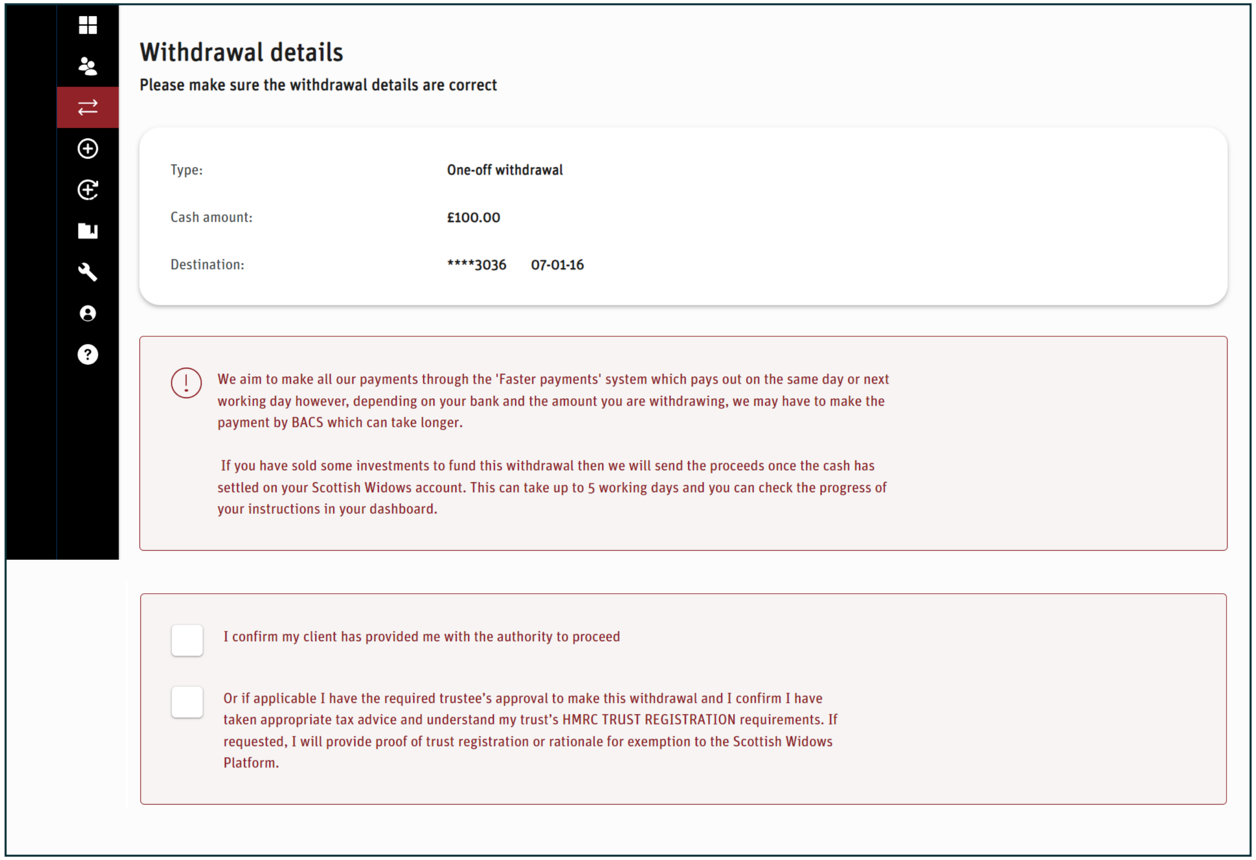
Lastly, select **Review order** in the top right hand side of the page.

# Investment withdrawals – one off withdrawals



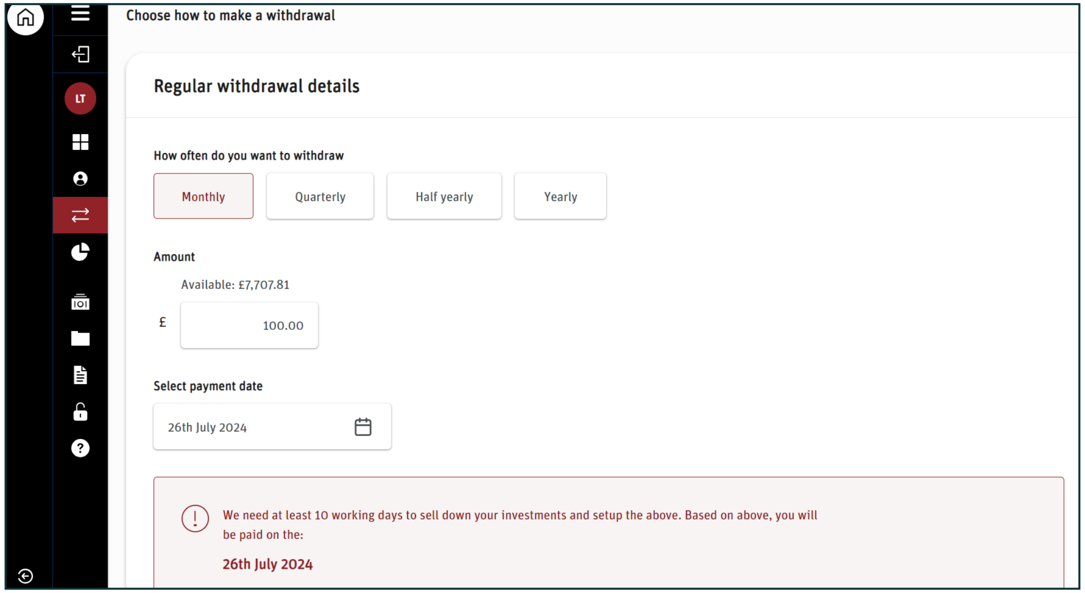

Once you have reviewed your order, and are happy with it, select **Continue**.

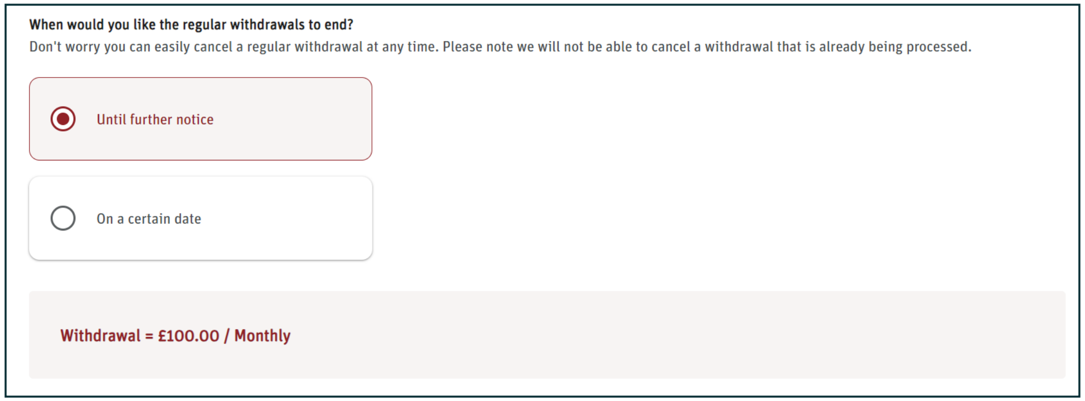
# Investment withdrawals – one off withdrawals




Lastly, review the details of the withdrawal, and if happy to proceed, accept declarations and select **Confirm withdrawal**.

# Investment withdrawal – regular withdrawal



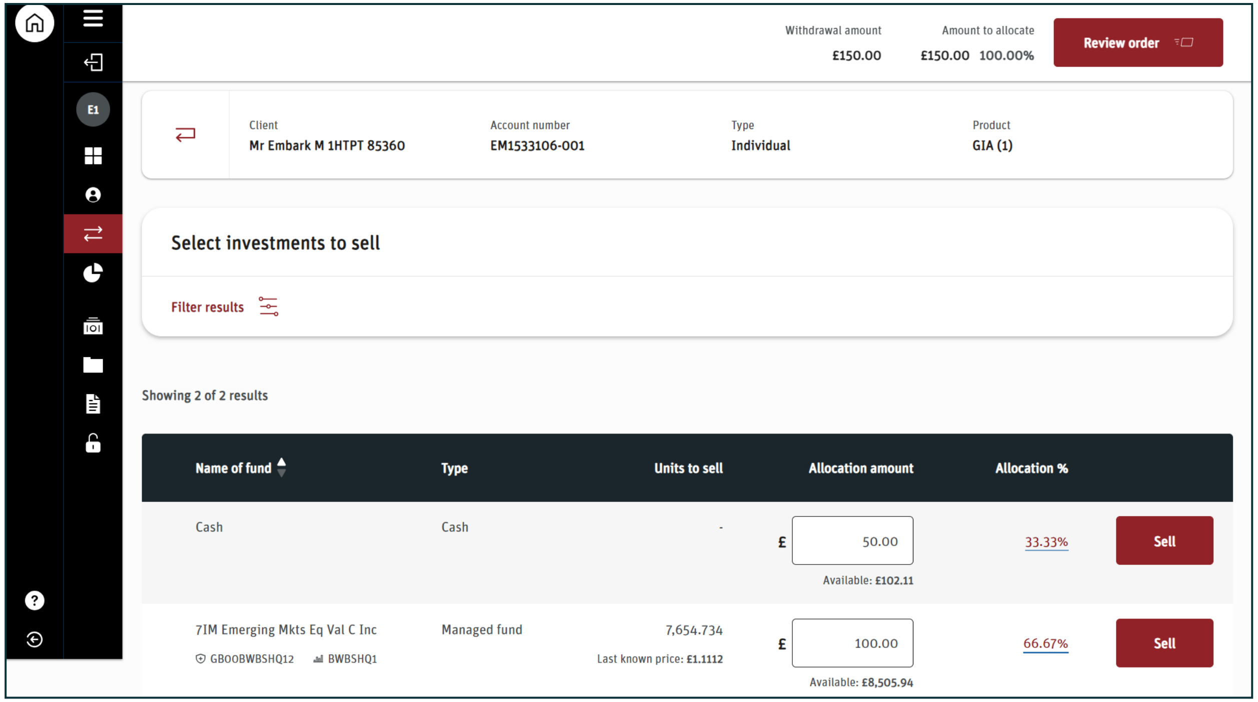



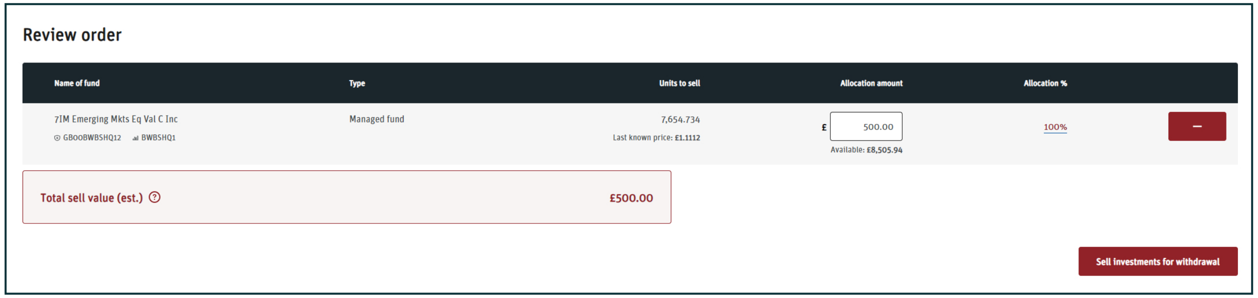

If you selected a regular withdrawal, you will be asked to input frequency, amount and payment date.

Complete regular withdrawal details, including when you would like the withdrawal to end (on a certain date or until further notice).

Click **continue**.

# Investment withdrawal



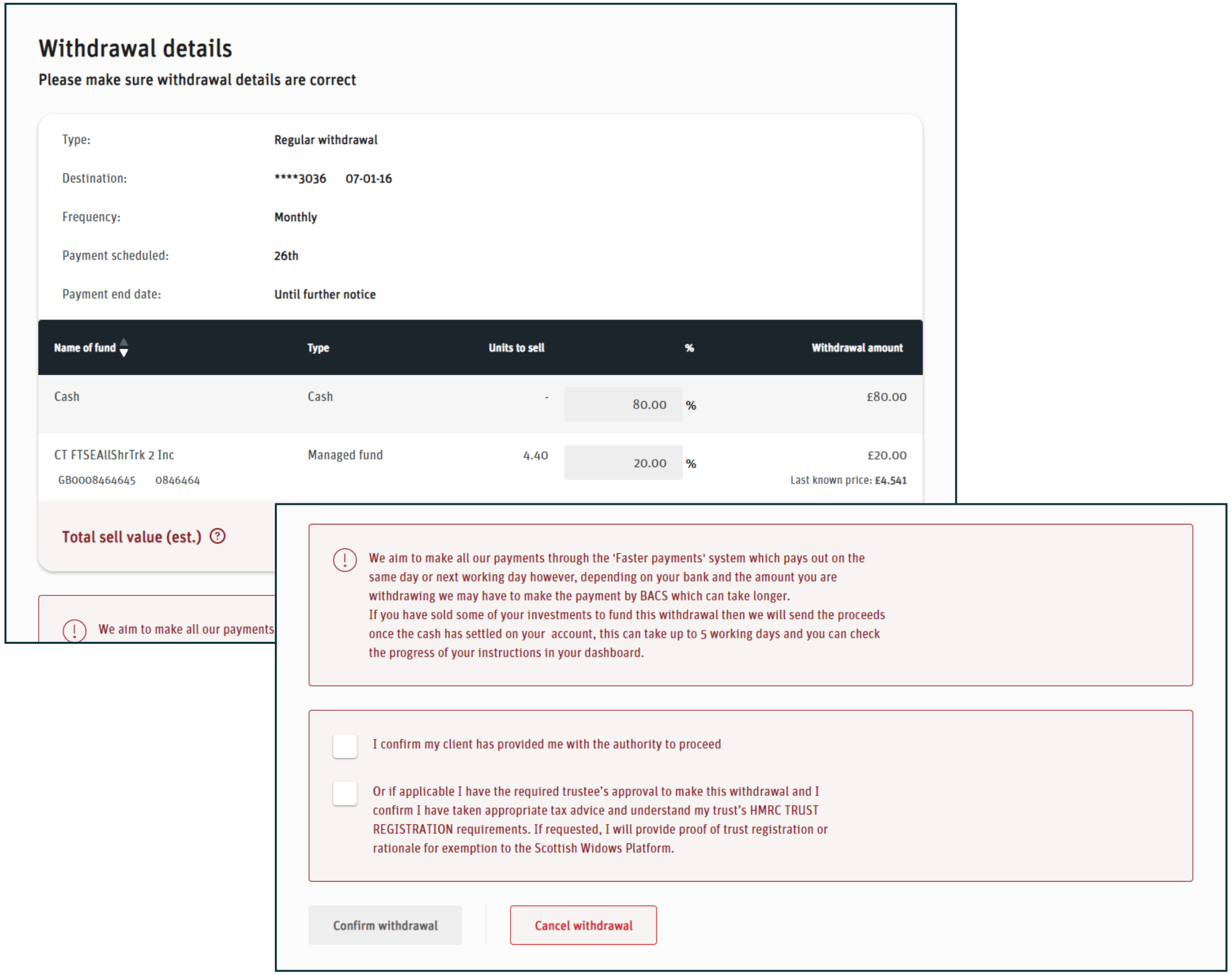




Once you have confirmed frequency and amount you will then need to select which investments you would like to sell to fund the withdrawal.

Once you are happy with your allocation, click **Sell** to add to your order, then click **Review order**.

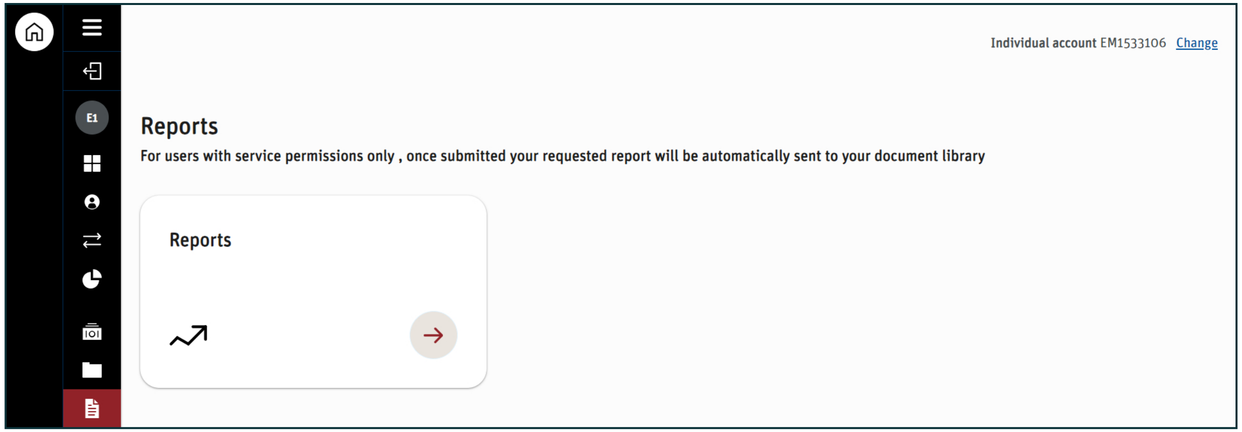
After you've reviewed the order and are happy with your selections, click **Continue**.

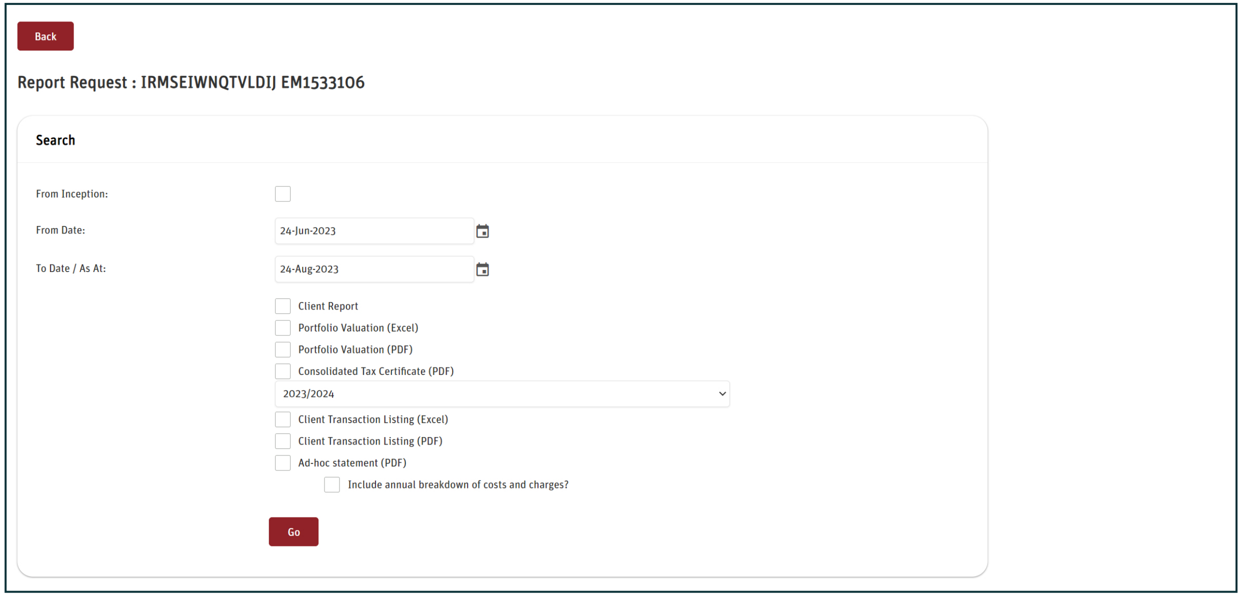
# Investment withdrawal




Lastly, review the details of the withdrawal, and if happy to proceed, accept declarations and select **Confirm withdrawal**.

# Client reports




When you click on **Reports** in the navigation pane, you will be presented with an action tile called 'Reports'.

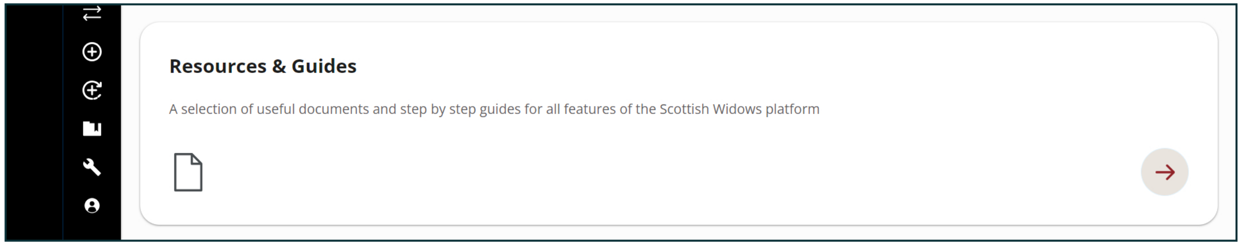
When you click on this it will take you to a summary screen to allow you to choose the type of report you would like to see:

- Client Report - more details on the next slide
- Portfolio Valuation
- Consolidated Tax Certificate
- Client Transaction Listing
- Adhoc Statement

Once you choose your report type, you will be asked for more detail of what you would like in the report.

Please note reports can only be generated by users with servicing permissions.

# Client reports



We appreciate how important client reports are to supporting you with client reviews. A separate guide to help you create these is available within the **Help & Support** icon on the Dashboard navigation pane.

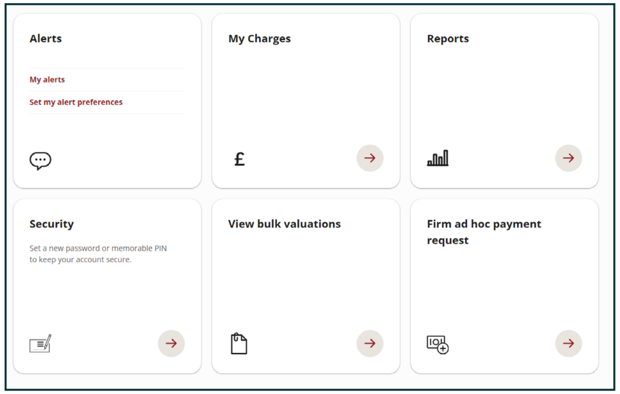
Click **Help & Support**

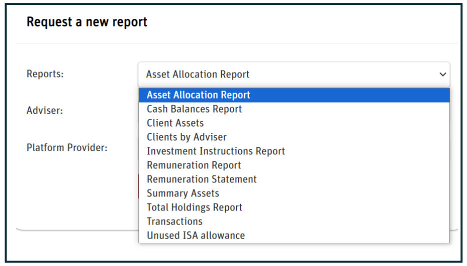
Go to **Resources & Guides**

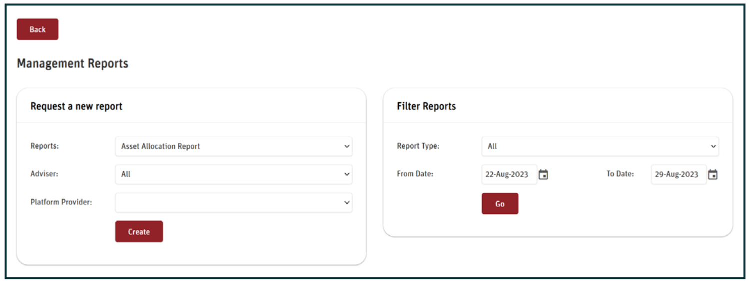
Select **Step by step Guides**

Look for **Client Report Guide.**

# Firm reports




Within your Adviser Dashboard, you can also access firm reports.

A separate guide is also available to help you with these.

0330 024 2345

service@scottishwidowsplatform.co.uk

scottishwidows.co.uk/platform

SCOTTISH WIDOWS



SWP GD 0012 (1125 IH)