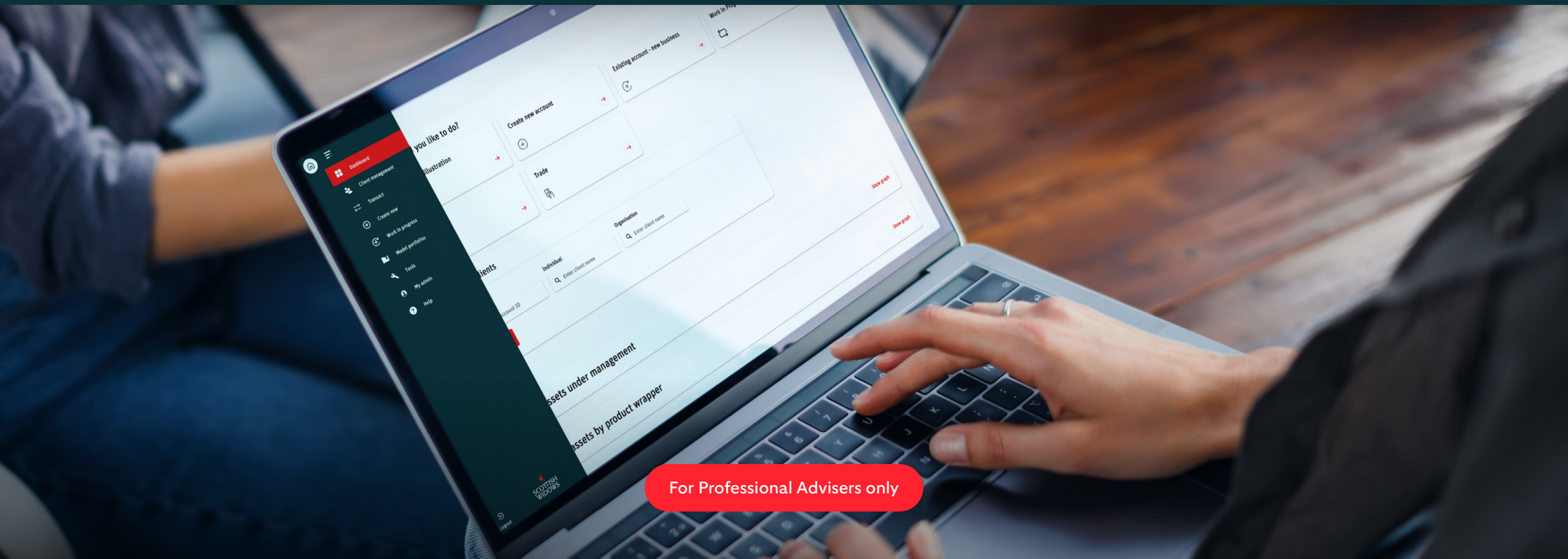


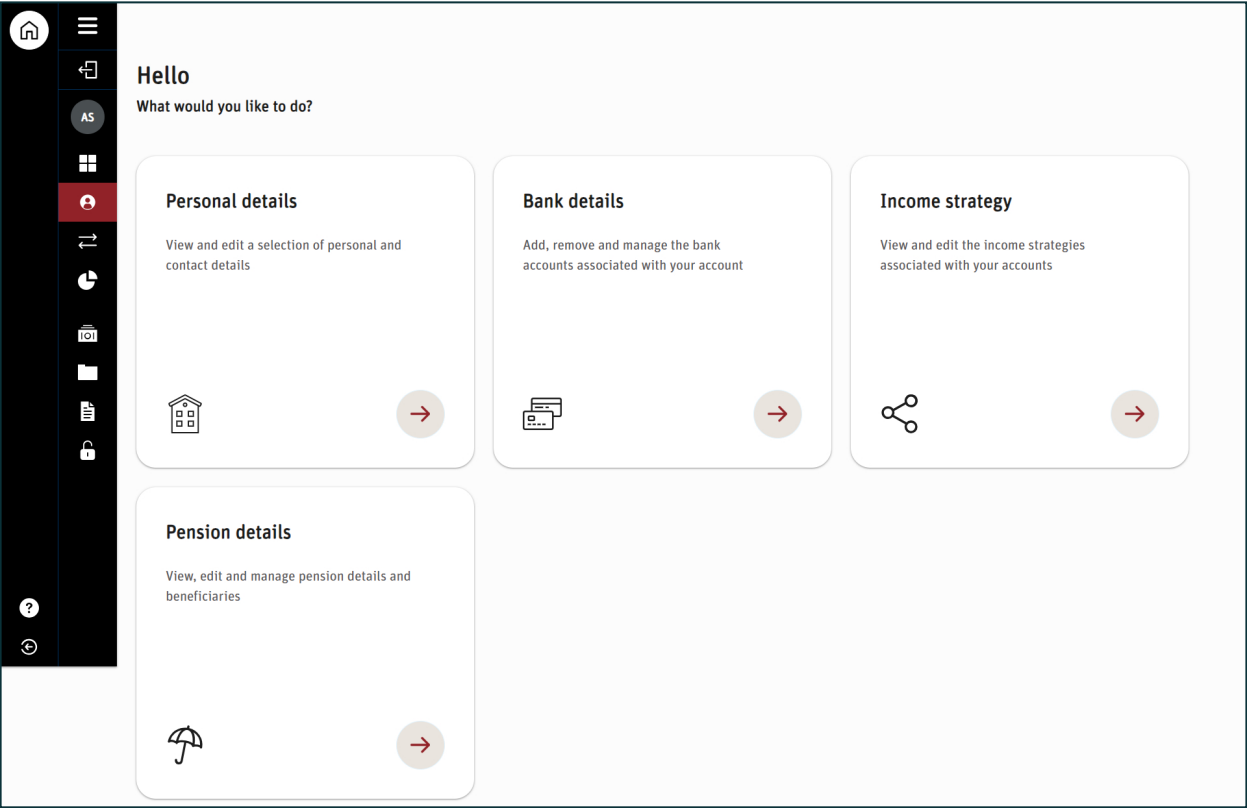
Scottish Widows Platform

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



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Bank details

Add, remove or manage the bank accounts associated with your accounts

EM1747793 - amend bank Account

Add new bank account

Bank account details 1 of 1

Account Type	Individual
Name	Account holder
Bank	METRO BANK PLC
Account No.	****2487
Sort code	23 - 05 - 80
Building society roll number	-
Direct Debit	Requested ⓘ
Linked instruction(s)	In progress one-off direct debit

Remove bank account ⓘ

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



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Pension Details

Edit pension details and beneficiaries

Edit Details

Pension details

Retirement age

60

Selected retirement date

28/08/2024

Marital status

Married

Employment status

Employed

Occupation

Tester

Employer name

Test Company Ltd

Registered office address

1 Whitebeam Avenue
Dublin 14
Dublin
D14 P786
UK

Total income / Salary earned

£ 10,000.00

Expression of wish

Do you want to set up an expression of wish?

By completing an expression of wish instruction the account owner can indicate to whom they would like the Scheme Administrator to consider paying the lump sum.

Recently migrated customers, you may have already completed a paper form to specify Beneficiaries and Nominations, these will be held on file but are not in all cases carried through to this page. Therefore, you may want to take this opportunity to update the information here to reflect your current wishes, please contact your financial adviser.

Please note, any changes made will replace any previous paper instructions

Add Beneficiary

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%.

A guide to managing your client's account

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Viewing charges



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Select account Individual account EM174C

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Client charges

Find and view details of the charges associated with your client's account.

What would you like to do?

You can view details of the platform charges applied to the account below. If you would like to amend ongoing adviser charges or apply a one-off adviser charge then please follow the links below.

Amend ongoing charges

Apply one off charge

Platform charges

View

From

To

All products

All Types

Select Date

Select Date

Search

Showing 10 of 88 results

1 2 3 ... 9 ▶

Results per page 10 20 50

As at	Reference	Product	Product Number	Charge type	Narrative	Amount
14/06/2024	50794926	GIA One	EM1740363-001	Embark charge	Product Charge, GIA One for the period 15-May-2024 to 14-Jun-2024	£1.64
14/06/2024	50794927	GIA One	EM1740363-001	Embark charge	Platform Charge, GIA One for the period 15-May-2024 to 14-Jun-2024 (VAT charge £1.40)	£8.38
14/06/2024	50794930	Scottish Widows Personal Pension	EM1740363-003	Embark charge	Platform Charge, Scottish Widows Personal Pension for the period 15-May-2024 to 14-Jun-2024	£0.70
14/06/2024	50794931	Scottish Widows Personal Pension	EM1740363-003	Embark charge	Product Charge, Scottish Widows Personal Pension for the period 15-May-2024 to 14-Jun-2024	£3.29
10/06/2024	434344	Scottish Widows ISA	EM1740363-002	Embark charge	DIM Fee	£0.19

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.

A guide to managing your client's account

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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

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

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



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Client Name
Mr Bond Test

Account number

Account type
Individual

Platform charges

Details of the charges applied to your client's account

Linked accounts for charging

Details

Yes

View 1 linkages

Details of linked accounts where the value of the investment is included when calculating the platform charge on this account

Ongoing Platform Charge

Product		Value of Assets	Rate	VAT included
Scottish Widows GIA	On the first	£50,000.00	0.15%	Yes
	On the next	£50,000.01 - £150,000.00	0.20%	
	On the next	£150,000.01 - £500,000.00	0.125%	
	On the next	£500,000.01 - £1,000,000.00	0.30%	
	On holding above	£1,000,000.01	0.35%	
Scottish Widows ISA	On the first	£50,000.00	0.20%	No
	On the next	£50,000.01 - £150,000.00	0.25%	
	On the next	£150,000.01 - £500,000.00	0.35%	
	On the next	£500,000.01 - £1,000,000.00	0.45%	
	On holding above	£1,000,000.01	0.50%	
Scottish Widows Pension	On the first	£100,000.00	0.60%	No
	On holding above	£100,000.01	0.70%	

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



Client

Account number

Type

Mr Adema Test Sachin

EM1534164

Individual

Manage each clients account servicing permissions

Allow account servicing permissions

Scottish Widows Personal Pension - EM1534164-005

Allowed

Scottish Widows ISA - EM1534164-001

Allowed

Testee [GIA] - EM1534164-002

Allowed

Testee11 [GIA] - EM1534164-003

Allowed

test one [GIA] - EM1534164-004

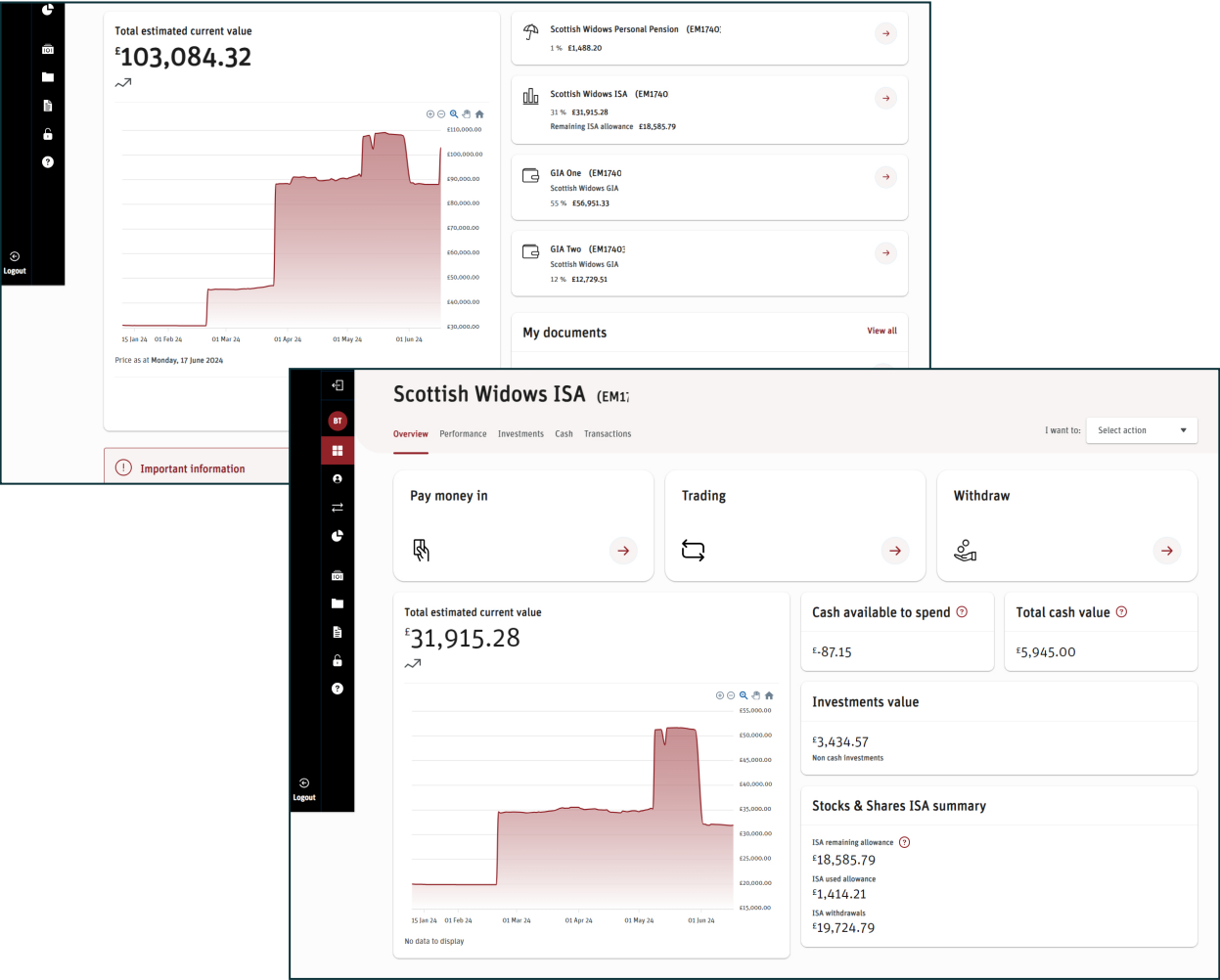
Allowed

GIA Four [GIA] - EM1534164-006

Allowed

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



Logout

Withdrawal

Select withdrawal type

One-off withdrawal

Regular withdrawal

Chat now

Open live chat

Relay UK

<https://www.relayuk.bt.com>

Call us

0330 024 2345

Email us

service@scottishwidowsplatform.co.uk

Scottish Widows Platform is a trading name of Embark Investment Services Limited, a company incorporated in England and Wales (company number 09955930). Embark Investment Services Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 737256).

Registered office: 100 Cannon Street, London EC4N 6EU

Return to top

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

Investment withdrawals – one off withdrawals



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Client
Mrs Anon Customer 374012

Account number
EM14

Type
Individual

Product
Scottish Widows ISA

One-off withdrawal

Available cash value ⓘ

Available investments value ⓘ

£10,300.54

£35,533.94

Before you get started

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One-off withdrawal

Choose how to make a withdrawal

Select withdrawal amount ⓘ

How much do you want to withdraw?

☐ £ Fixed amount

☐ Withdraw all ⓘ

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, or 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.

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



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Withdrawal amount

£100.00

Amount to allocate

£0.00 0%

Close

Review order

Name of fund	Type	Units to sell	Allocation amount	Allocation %	
Cash	Cash	-	£100	100.00 %	-
Available: £5,086.58					
Total sell value (est.) ?					£100.00

Continue

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

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

Investment withdrawal – regular withdrawal



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Choose how to make a withdrawal

Regular withdrawal details

How often do you want to withdraw

Monthly

Quarterly

Half yearly

Yearly

Amount

Available: £7,707.81

£

Select payment date

We need at least 10 working days to sell down your investments and setup the above. Based on above, you will be paid on the:

26th July 2024

When would you like the regular withdrawals to end?

Don't worry you can easily cancel a regular withdrawal at any time. Please note we will not be able to cancel a withdrawal that is already being processed.

☒ Until further notice

☐ On a certain date

Withdrawal = £100.00 / Monthly

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**.

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

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

A guide to managing your client's account

Investment withdrawal



Withdrawal details

Please make sure withdrawal details are correct

Type:Regular withdrawal

Destination:****3036 07-01-16

Frequency:Monthly

Payment scheduled:26th

Payment end date:Until further notice

Name of fund	Type	Units to sell	%	Withdrawal amount
Cash	Cash	-	80.00 %	£80.00
CT FTSEAllShrTrk 2 Inc GB0008464645 0846464	Managed fund	4.40	20.00 %	£20.00 Last known price: £4,541

Total sell value (est.)

We aim to make all our payments

We aim to make all our payments through the 'Faster payments' system which pays out on the same day or next working day however, depending on your bank and the amount you are withdrawing we may have to make the payment by BACS which can take longer. If you have sold some of your investments to fund this withdrawal then we will send the proceeds once the cash has settled on your account, this can take up to 5 working days and you can check the progress of your instructions in your dashboard.

☐

I confirm my client has provided me with the authority to proceed

☐

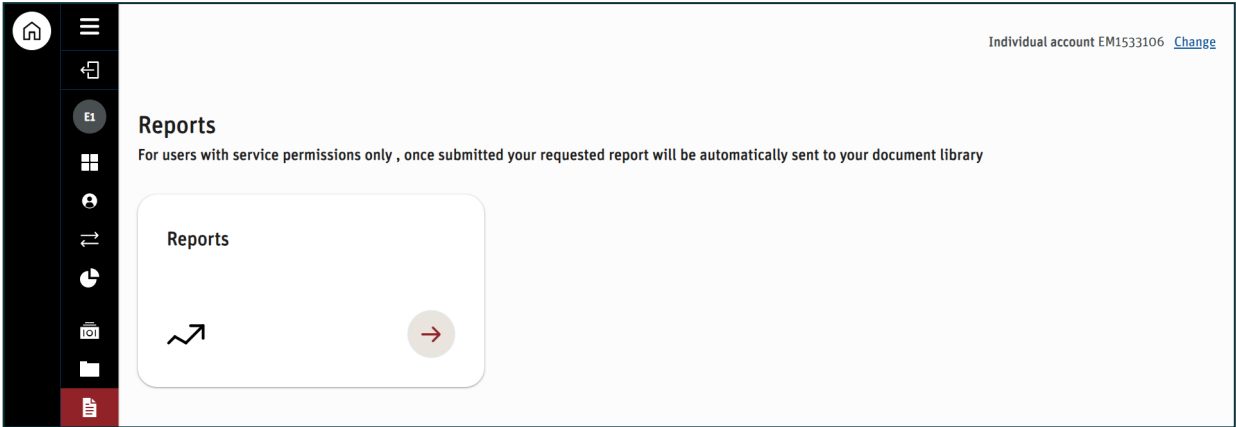
Or if applicable I have the required trustee's approval to make this withdrawal and I confirm I have taken appropriate tax advice and understand my trust's HMRC TRUST REGISTRATION requirements. If requested, I will provide proof of trust registration or rationale for exemption to the Scottish Widows Platform.

Confirm withdrawal

Cancel withdrawal

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

Client reports



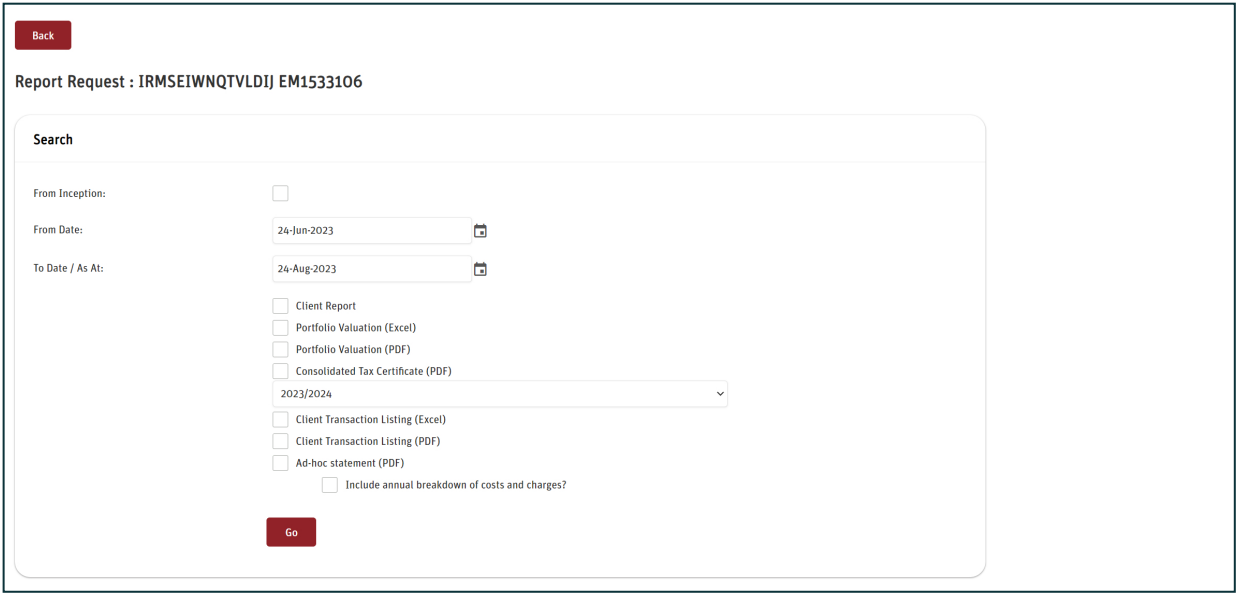
When you click on **Reports** in the navigation pane, you will be presented with an action tile called 'Reports'.

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



Help & Support

How can we help?

Resources & Guides

A selection of useful documents and step by step guides for all features of the Scottish Widows platform

→

Resources & Guides

A selection of useful documents and step by step guides for all features of the Scottish Widows platform

→

Step by Step Guides

A series of Step by Step Guides on key features of the Scottish Widows Platform

→

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



Alerts

My alerts

Set my alert preferences

...

My Charges

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Reports

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Set a new password or memorable PIN to keep your account secure.

→

View bulk valuations

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Request a new report

Reports: Asset Allocation Report

Adviser: Asset Allocation Report

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Client Assets

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Request a new report

Reports: Asset Allocation Report

Adviser: All

Platform Provider:

Create

Filter Reports

Report Type: All

From Date: 22-Aug-2023

To Date: 29-Aug-2023

Go

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

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



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scottishwidows.co.uk/platform

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