

# SCOTTISH WIDOWS PLATFORM

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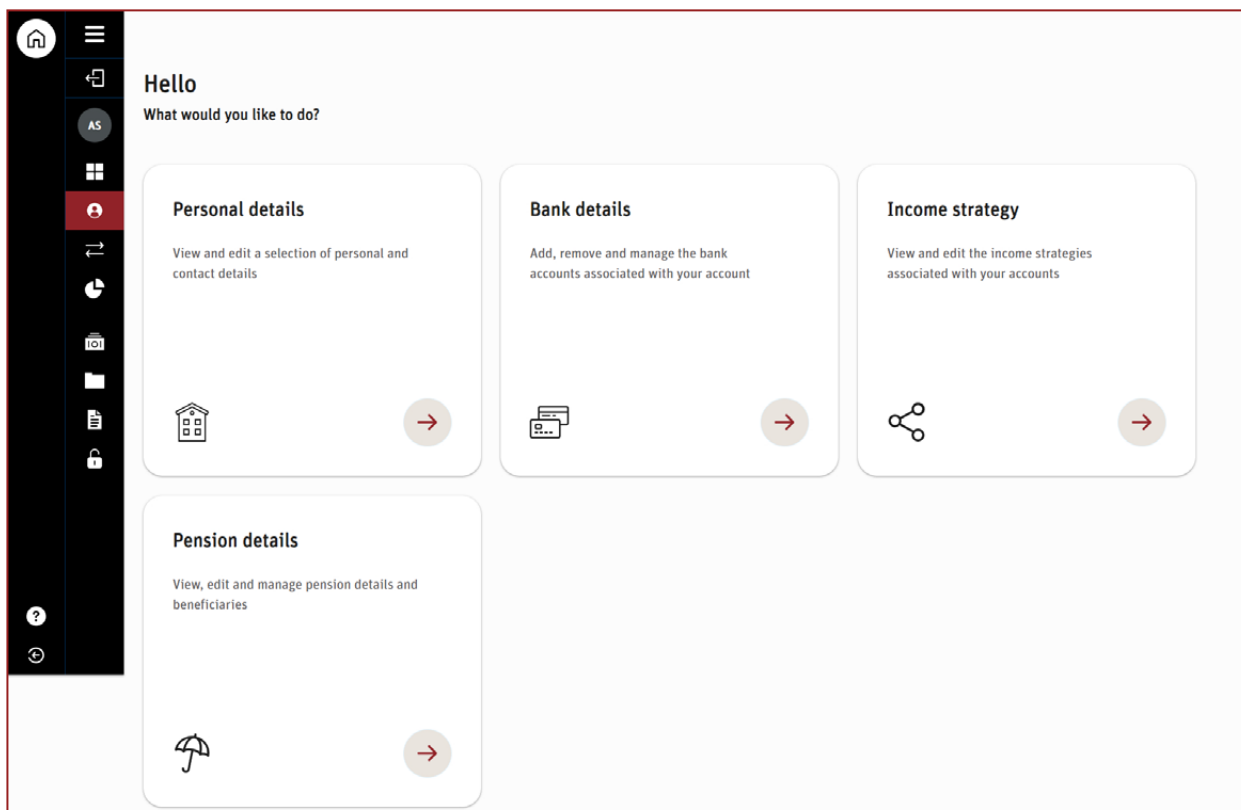
A guide to managing your client's account

For Professional Advisers only


**SCOTTISH WIDOWS**



## 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

[Back](#)

### 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

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%.**

### 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

## Viewing charges

Select account Individual account

Back

### 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: All products | From: All Types | To: Select Date | Search

Showing 10 of 88 results

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.

## 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	<input type="checkbox"/>	EM1534164-003 - Testee11

[Edit](#)

[Amend Agreed Remuneration](#) **A**

Ongoing Adviser Charge (OAC)

Scottish Widows ISA	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	<input type="text" value="1.00"/>	%	<input type="text" value="Monthly"/>
Testee	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	<input type="text" value="1.00"/>	%	<input type="text" value="Monthly"/>
Testee11	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	<input type="text" value="1.00"/>	%	<input type="text" value="Monthly"/>
test one	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	<input type="text" value="1.00"/>	%	<input type="text" value="Annually"/>
Scottish Widows Personal Pension	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	<input type="text" value="1.00"/>	%	<input type="text" value="Monthly"/>
GIA Four	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	<input type="text" value="1.00"/>	%	<input type="text" value="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	<input checked="" type="radio"/> £ Amount	£ <input type="text"/>	£ <input type="text"/>	£19,997.89
Scottish Widows Personal Pension Accumulation*	£4,048.75	<input checked="" type="radio"/> £ Amount	£ <input type="text"/>	£ <input type="text"/>	£2,493.75
test one	£4,028,301.01	<input checked="" type="radio"/> £ Amount	£ <input type="text"/>	£ <input type="text"/>	£3,957,863.65
Testee11	£19,812.18	<input checked="" type="radio"/> £ Amount	£ <input type="text"/>	£ <input type="text"/>	£18,790.13
<b>Ad-hoc Adviser Charge Total</b>			£ <input type="text" value="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

The screenshot displays the 'Platform charges' interface for a client named 'Mr Bond Test'. At the top, client details are shown: Client Name (Mr Bond Test), Account number, and Account type (Individual). Below this, the section 'Platform charges' is titled 'Details of the charges applied to your client's account'. A 'Linked accounts for charging' section shows a 'Details' row with a 'Yes' status and a 'View 1 linkages' button highlighted by an orange box. Below this is an 'Ongoing Platform Charge' table with columns for Product, Value of Assets, Rate, and VAT Included. The table lists charges for Scottish Widows GIA, ISA, and Pension, with various asset value ranges and rates.

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 client's 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

The screenshot displays the 'Manage each clients account servicing permissions' interface. At the top, a client summary card shows the client name 'Mr Adema Test Sachin', account number 'EM1534164', and type 'Individual'. Below this, a list of products is shown with their respective servicing permissions. Each product has a toggle switch and the word 'Allowed' next to it. The products listed are:

Product Name	Account Number	Permission Status
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

The screenshot displays the Scottish Widows platform interface. The top section shows the 'Total estimated current value' of £103,084.32. Below this is a line chart showing the value over time from 15 Jan 24 to 01 Jun 24. To the right, there are four investment products listed with their respective values and remaining allowances:

- Scottish Widows Personal Pension: 1% £1,488.20
- Scottish Widows ISA: 31% £31,915.28, Remaining ISA allowance £18,585.79
- GIA One: Scottish Widows GIA, 55% £56,933.33
- GIA Two: Scottish Widows GIA, 12% £12,729.51

Below these is a 'My documents' section with a 'View all' link. The bottom section is a detailed view of the 'Scottish Widows ISA' account, showing tabs for Overview, Performance, Investments, Cash, and Transactions. The 'Overview' tab is active, displaying three main action buttons: 'Pay money in', 'Trading', and 'Withdraw'. Below these are several summary cards:

- Total estimated current value: £31,915.28
- Cash available to spend: £-87.15
- Total cash value: £5,945.00
- Investments value: £3,434.57 (Non cash investments)
- Stocks & Shares ISA summary:
  - ISA remaining allowance: £18,585.79
  - ISA used allowance: £1,414.21
  - ISA withdrawals: £19,724.79

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

**Withdrawal**  
Select withdrawal type

**One-off withdrawal**

**Regular withdrawal**

**SCOTTISH WIDOWS**

Chat now  
Open live chat

Call us  
0330 024 2345

Email us  
service@scottishwidowsplatform.co.uk

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

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 737356).

Registered office: 100 Cannon Street, London EC4N 6EU

Logout

Return to top

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

## Investment withdrawals – one off withdrawals

This screenshot shows the 'One-off withdrawal' screen. At the top, there is a header with client information: Client (Mrs Anon Customer 374012), Account number, Type (Individual), and Product (Scottish Widows ISA). Below this, the title 'One-off withdrawal' is displayed. A summary box shows 'Available cash value' at £10,300.54 and 'Available investments value' at £35,533.94. A red callout box 'A' points to the available cash value. Below the summary, there is a section titled 'Before you get started' with a 'Show' link. At the bottom, there is a red 'Continue' button.

This screenshot shows the 'One-off withdrawal' screen with the title 'Choose how to make a withdrawal'. Below the title, there is a section titled 'Select withdrawal amount' with a red callout box 'B'. Underneath, the question 'How much do you want to withdraw?' is followed by two radio button options: '£ Fixed amount' and 'Withdraw all'. A red callout box 'B' points to the 'Withdraw all' option.

**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.

## Investment withdrawals – one off withdrawals

Withdrawal amount: £100.00  
Amount to allocate: £100.00 100.00%  
Review order

Client: [Redacted] Account number: [Redacted] Type: Individual Product: Embark ISA

Select investments to sell [Show filter](#)

Showing 3 of 3 results

Name of fund	Type	Units to sell	Allocation amount	Allocation %	
Cash	Cash	-	£100	100.00 %	<b>Sell</b>
Available: £5,086.58					
CT FTSEAllShrTrk 2 Inc GB0008464645 0846464	Managed fund	341.81 Last known price: £4.541	£0	0.00 %	Sell
Available: £1,552.15					

Logout

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

Withdrawal amount: £100.00  
Amount to allocate: £0.00 0%

### 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**.


## Investment withdrawals – one off withdrawals



### Withdrawal details

Please make sure the withdrawal details are correct

Type:	One-off withdrawal
Cash amount:	£100.00
Destination:	****3036 07-01-16

 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 investments to fund this withdrawal then we will send the proceeds once the cash has settled on your Scottish Widows 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.

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

## Investment withdrawal – regular withdrawal

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**

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**.

**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**



## Investment withdrawal

Withdrawal amount  
**£150.00**

Amount to allocate  
**£150.00 100.00%**

**Review order**

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

**Select investments to sell**

**Filter results**

Showing 2 of 2 results

Name of fund	Type	Units to sell	Allocation amount	Allocation %	
Cash	Cash	-	£ <input type="text" value="50.00"/>	<a href="#">33.33%</a>	<b>Sell</b>
Available: £102.11					
7IM Emerging Mkts Eq Val C Inc <small>GB00BWB5HQ12 BWB5HQ1</small>	Managed fund	7,654.734 <small>Last known price: £1.1112</small>	£ <input type="text" value="100.00"/>	<a href="#">66.67%</a>	<b>Sell</b>
Available: £8,505.94					

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**.

### Review order

Name of fund	Type	Units to sell	Allocation amount	Allocation %	
7IM Emerging Mkts Eq Val C Inc <small>GB00BWB5HQ12 BWB5HQ1</small>	Managed fund	7,654.734 <small>Last known price: £1.1112</small>	£ <input type="text" value="500.00"/>	<a href="#">100%</a>	<b>-</b>
Available: £8,505.94					

**Total sell value (est.)**

**£500.00**

**Sell Investments for withdrawal**

## 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.

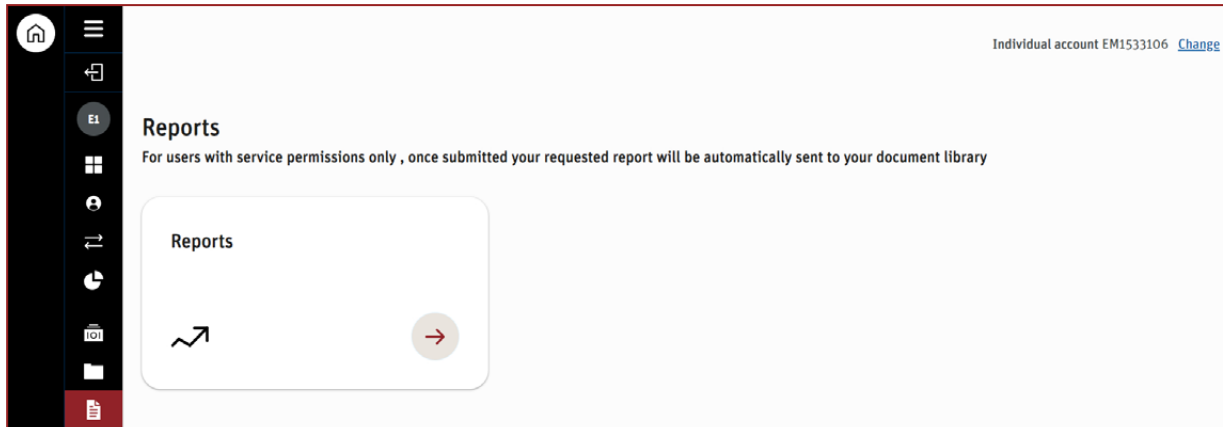
I confirm my client has provided me with the authority to proceed

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



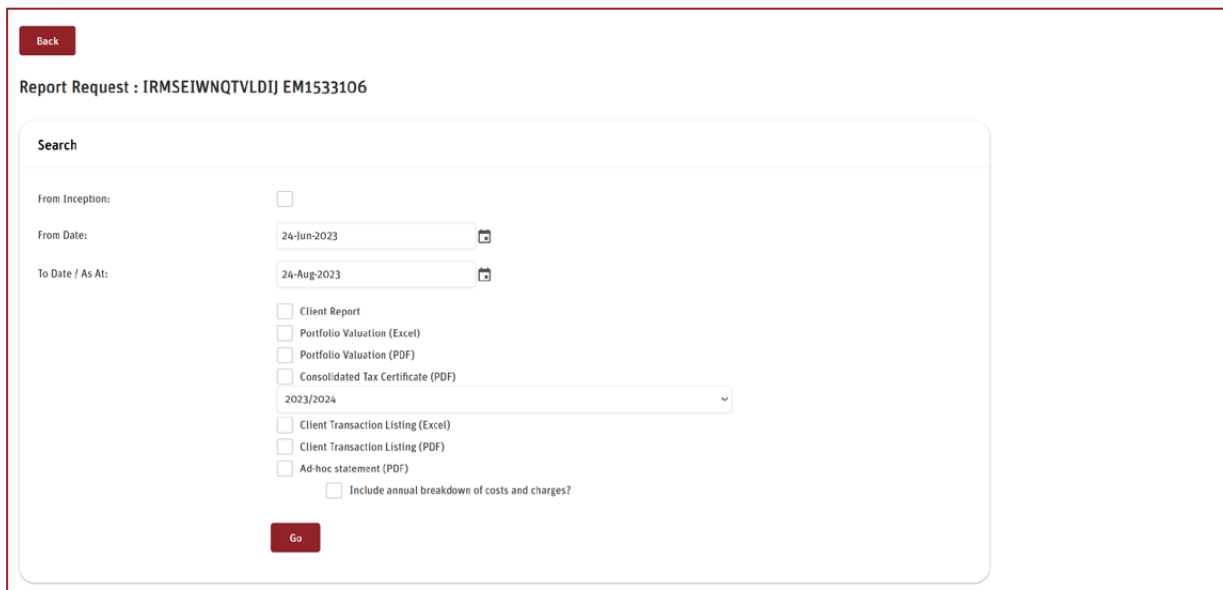
When you click on **Reports** in the navigation pane, you will be presented with an action tile called 'Reports'.

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:

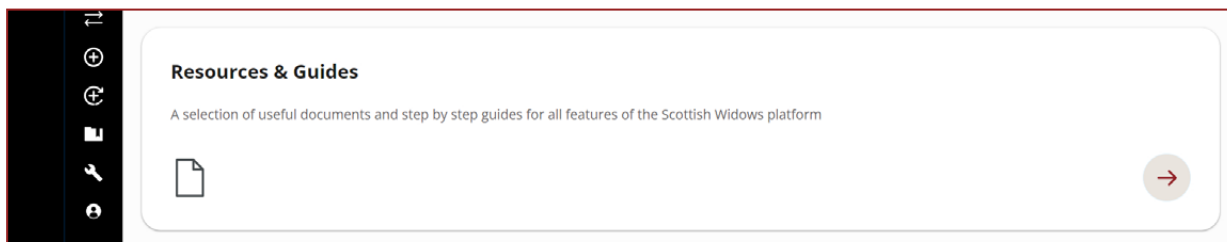
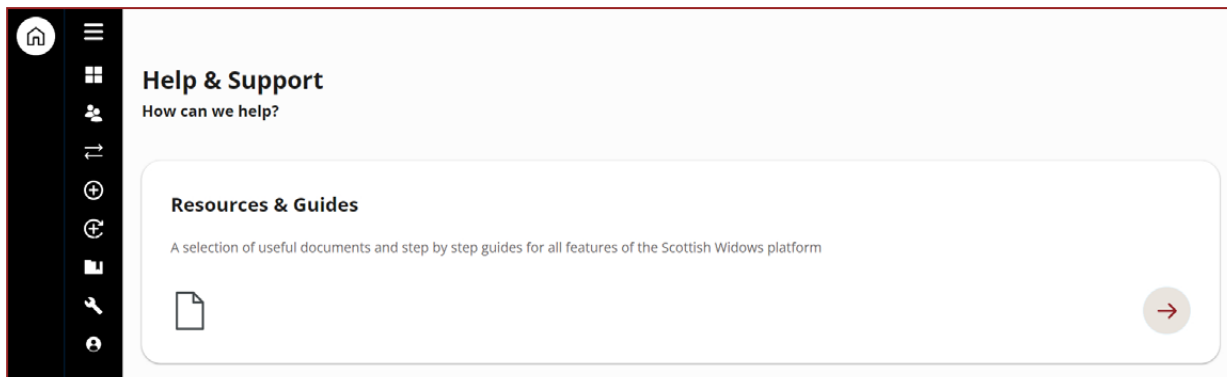
- Client Report - more details on the next slide
- Portfolio Valuation
- Consolidated Tax Certificate
- Client Transaction Listing
- Adhoc Statement

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



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.

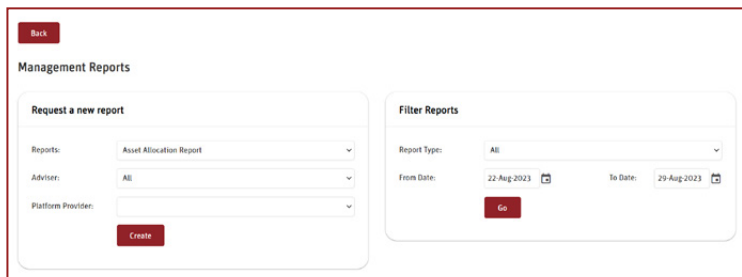
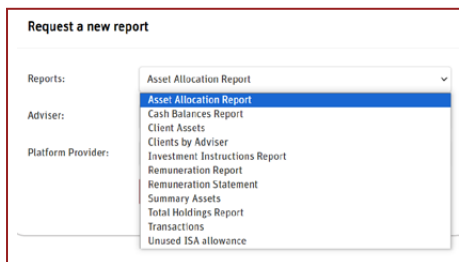
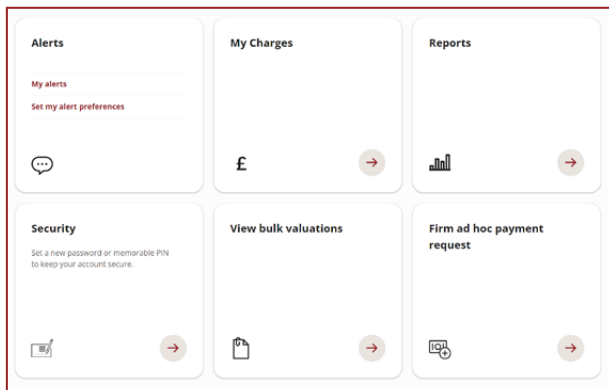
Click **Help & Support**

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](mailto:service@scottishwidowsplatform.co.uk)



[scottishwidows.co.uk/platform](https://scottishwidows.co.uk/platform)

