

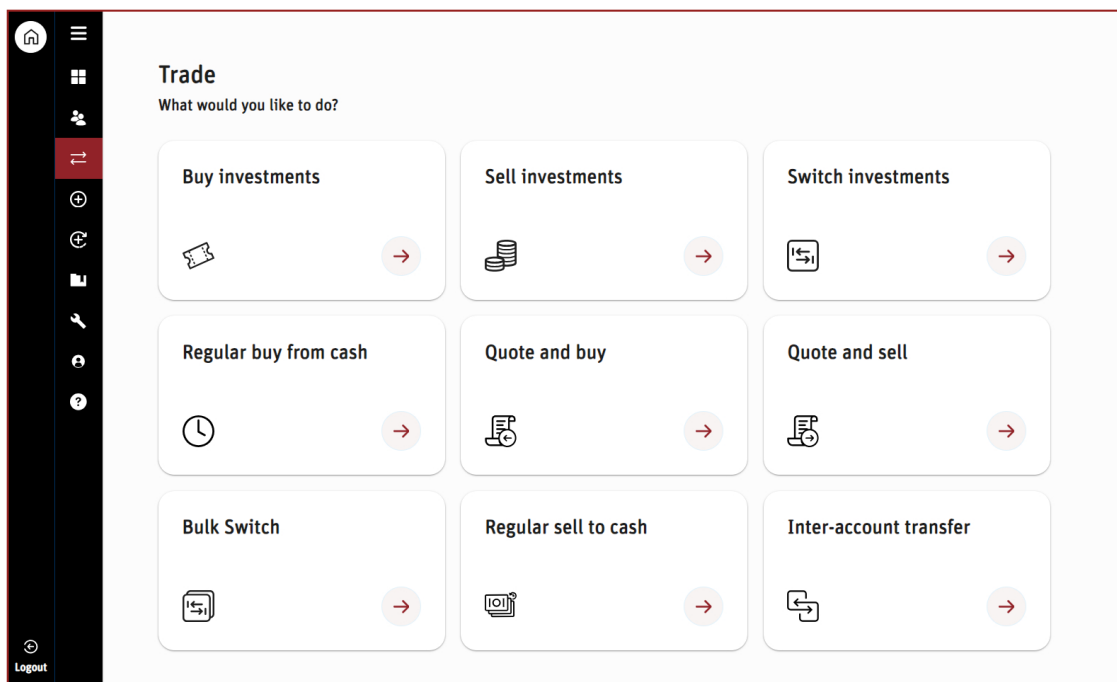
# SCOTTISH WIDOWS PLATFORM

Trading user guide

**SCOTTISH WIDOWS**




## Trading options



### Please Note:

- When switching or selling 100% of an asset, any regular withdrawals targeting that asset will need to be deleted and rekeyed to enable the withdrawal to continue.
- After processing a switch you may wish to delete and re-add any regular contributions in order to redirect future contributions to the client's revised assets.
- All Exchange Traded Investment trades (with the exception of bulk trading) require the full name, date of birth and nationality of the decision maker if this is not the client.

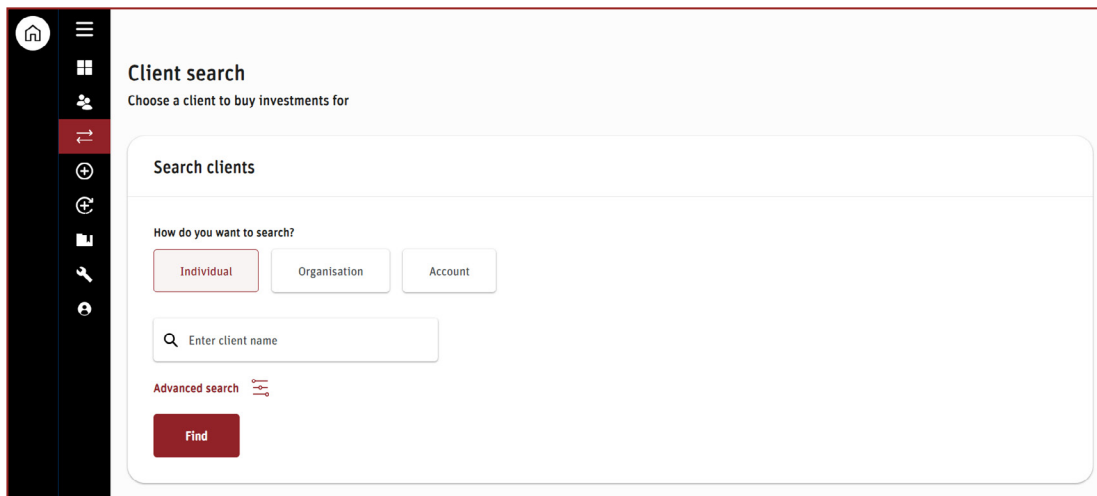
 On your navigation menu, selecting the Transact option will give you the option to:

- Buy investments
- Sell investments
- Switch investments
- Regular buy from cash
- Quote and buy
- Quote and sell
- Bulk switch
- Regular sell to cash
- Inter-account transfer

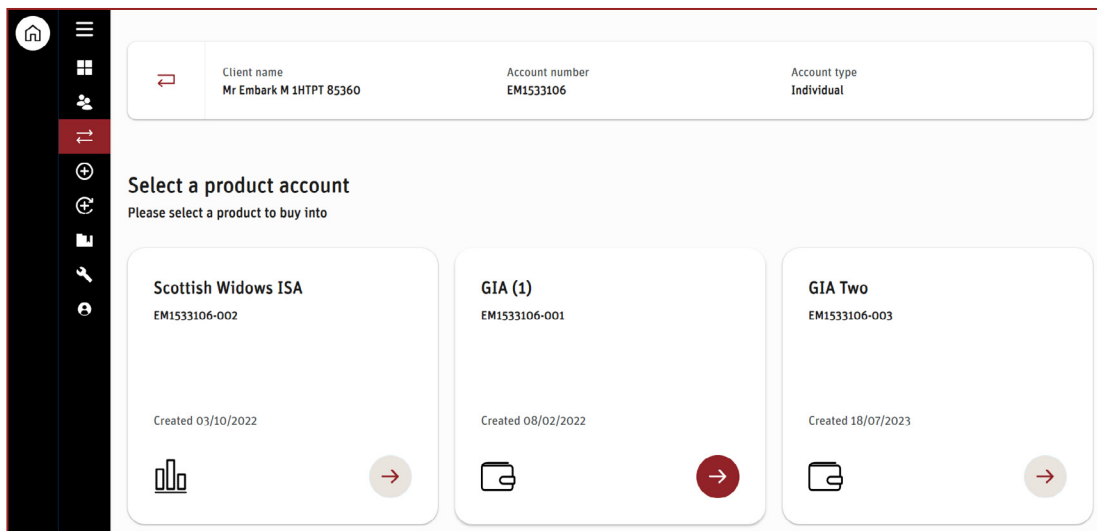
**Quote & Buy** and **Quote & Sell** are real time trading options for Exchange Traded Instruments (ETIs) for individual products.

**Buy Investments, Sell Investments** and **Switch Investments** apply to mutual funds and ETI's for individual products. These options trade at the next available trading point for the asset, in line with our Order Execution policy.

## Buy investments



The screenshot shows the 'Client search' interface. At the top, it says 'Client search' and 'Choose a client to buy investments for'. Below this is a 'Search clients' section. Underneath, it asks 'How do you want to search?' with three buttons: 'Individual' (highlighted in red), 'Organisation', and 'Account'. There is a search input field with a magnifying glass icon and the placeholder text 'Enter client name'. Below the input field is an 'Advanced search' link with a filter icon. At the bottom of the search section is a red 'Find' button.



The screenshot shows the 'Select a product account' interface. At the top, it says 'Select a product account' and 'Please select a product to buy into'. Below this is a table with three columns: 'Client name', 'Account number', and 'Account type'. The first row contains the following data: 'Mr Embark M 1HTPT 85360', 'EM1533106', and 'Individual'. Below the table are three product cards. Each card has a title, an account number, and a creation date. The first card is 'Scottish Widows ISA' with account number 'EM1533106-002' and creation date 'Created 03/10/2022'. The second card is 'GIA (1)' with account number 'EM1533106-001' and creation date 'Created 08/02/2022'. The third card is 'GIA Two' with account number 'EM1533106-003' and creation date 'Created 18/07/2023'. Each card has a bar chart icon on the left and a red arrow icon on the right.

Client name	Account number	Account type
Mr Embark M 1HTPT 85360	EM1533106	Individual

Product Name	Account Number	Created
Scottish Widows ISA	EM1533106-002	Created 03/10/2022
GIA (1)	EM1533106-001	Created 08/02/2022
GIA Two	EM1533106-003	Created 18/07/2023

Once you have selected which trade you want to do, you will then need to search for the client you wish to trade on behalf of and which product you would like to trade within. In this case we are looking at **Buy investments**.

Guidance will then appear to prompt you as to where you can find additional support, if you are happy to proceed select **Buy investments**.

## Buy investments

**Select investments to buy**

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

**Search for investments**

Investments | Discretionary model portfolios | Adviser model portfolio

embark

Showing 10 of 10 results for — 'embark'

Investment	Type	TFC	Documents	Buy value (est.)	% to invest	
Embark Horizon Multi-Asset I Z Acc GB00BTKH4895   BTKH489	Managed fund	0.84%		£ <input type="text" value="100.00"/>	58.89%	<input type="button" value="Add"/>
Last known price: £0.5811						
Embark Horizon Multi-Asset I Z Inc GB00BTKH4788   BTKH478	Managed fund	0.84%		£ <input type="text" value="0.00"/>	0%	<input type="button" value="Add"/>
Last known price: £0.5431						
Embark Horizon Multi-Asset II Z Acc GB00BTKH4B20   BTKH4B2	Managed fund	0.82%		£ <input type="text" value="0.00"/>	0%	<input type="button" value="Add"/>
Last known price: £0.6566						

You will firstly need to search for the investments you would like to buy on behalf of your client.

The search box allows you to look for mutual funds, ETIs, discretionary or adviser model portfolios.

Next, you will need to allocate the buy value and click **Add**.

Once you have added all the necessary investments, click **Review order**.

## Buy investments

### Review buy order

Investment	Type	TFC <span>?</span>	Documents	Buy value (est.) <span>?</span>	% 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: £0.5811</small>	<u>58.89%</u>

**I'm ready to buy**

### Decision maker

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

Yes

No

### Declaration

- I confirm that my client has seen the Charges information document
- If applicable I confirm that my client has been provided with an up to date version of the relevant Information Document (KIID or KID) for each fund that they are investing in ) and understand the costs and charges for this investment
- If applicable I confirm that all relevant information provided by the Discretionary Investment Manager about the Model Portfolio including any key information documents has been passed on to the Client

If the clients nationality wasn't confirmed when the account was set-up, you will be asked to confirm this as part of this process.

Confirm who the decision maker is (only relevant for ETIs) and click **Continue to summary**.

The decision maker is the individual who is making the decision to trade. In the majority of cases this is the client however advisers with discretionary permissions may make the decision themselves. For cases where a Power of attorney (POA) is involved then it is their details that should be captured here.

A summary of the buy will be displayed along with associated cost and charges, to submit the trade scroll to the bottom of the page, confirm the **declarations** and click **Confirm buy**.

## Sell investments

**Step 2** – click **Review order** to view your basket.

Total value of available assets (est.) ?  
**£1,064.00** [Sell all investments](#)

Sell value **£0.00** [Review order](#)

Client: Mr Adema Test Sachin | Account number: EM1534164-003 | Type: Individual | Product: Testee11

**Select investments to sell**

Filter results

Showing 1 of 1 result

Investment	Type	Units to sell	Value to sell (est.) <span>?</span>	% to sell	
Alliance Trust PLC ORD 2.5P GB00B11V7W98 B11V7W9	Equity	0	£ 0.00	0%	Sell

Available units 100 | Current value: £1,064.00 | Last known price: £10.64

**Step 1** – Enter the monetary value or units to sell and click **Sell** to add the assets to your basket.

When selling investments you will need to search for the client you wish to trade on behalf of and which product you would like to trade within. In this case we are looking at **Sell investments**.

Guidance will then appear to prompt you as to where you can find additional support, if you are happy to proceed select **Sell investments**.

Next, you will be asked to select which investment(s) you want to sell and the amount you wish to sell. Click **Sell** next to each investment you would like to sell and then click **Review order**.

## Client dashboard

**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? ?

Yes No

Continue

Confirm who is the decision maker and click **Continue** to summary. This is only relevant where an ETI has been selected.

For certain investments, you will need to confirm who is the decision maker. Please see page 5 for more details on this.

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

**Investments to be sold**

Investment	Type	Units	%	Sell value (est.)
Alliance Trust PLC ORD 2.5P GRO0811VW98 B11VW9	Equity	5	4.70%	£ 50.00 Last known price: £10.64
<b>Total sell value (estimated)</b>				<b>£50.00</b>

**Summary of charges based on investment type.**

Please note that any fees and charges quoted are subject to the price available at the point the transaction takes place.

Charge	Amount
Transaction charge	£7.50
<b>Total charges</b>	<b>£7.50</b>

**Declaration**

I confirm I have my client's permission to instruct this sale


Confirm sell Cancel

A summary of the buy will be displayed along with associated cost and charges, to submit the trade scroll to the bottom of the page, confirm the declarations and click **Confirm sell**.

## Switch investments

**Step 1** – Select the asset you want to sell, input the amount, % or units and click **Sell** to add the asset to your basket.

Select investments to sell


Filter results 

Showing 3 of 3 results


Investment	Type	Units to sell	Value to sell (est.)	% to sell
71M Emerging Mkts Eq Val C Inc GBO0BWSHQ12 BWBSHQ1	Managed fund	0	£ 0.00	0%

Available units 7,204.77      Current value: £8,005.94

### Investments I'm selling

Investment	Type	Units to sell	Value to sell (est.)	% to sell	
71M Emerging Mkts Eq Val C Inc GBO0BWSHQ12 BWBSHQ1	Managed fund	0	£ 10.00	0.12%	

Available units 7,204.77      Current value: £8,005.94  
Last known price: £1.1112

Total sell value (est.)  **£10.00**

**Choose investments to buy**

**Step 3** – On reviewing your order the assets you are selling will be displayed, click **Choose investments to buy** to proceed to the next stage of the switch.

The Switching process is suitable if you would like to sell some or all of your clients current investment and use 100% of the proceeds to buy **Mutual funds, discretionary or adviser model portfolios only**.

For Switching investments you will first need to search for the client you wish to trade on behalf of and which product you would like to trade within. In this case we are looking at **Switch investments**.

Guidance will then appear to prompt you as to where you can find additional support, if you are happy to proceed select continue to **Switch investments**.

Next, you will be asked to select which investment(s) you want to sell and the amount you wish to sell. Click **Sell** next to each investment you would like to sell and then click **Review order**.

After you have reviewed click **Choose investments to buy**.



## Switch investments

**Step 1** – Search for mutual funds, discretionary or adviser model portfolios to switch into.

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

**Step 3** – click **Review order**.

The screenshot shows the following details:

- Account Summary:** Starting with £10.00, Left to invest £10.00 (100.00%), Review order button.
- Client Information:** Client: Mr Embark M LHPT 85360, Account number: EM1533106-001, Type: Individual, Product: GIA (1).
- Search for investments:** Search bar with placeholder "Start typing investment name, ISIN, SEDOL...", Search button.
- Investments I'm buying Table:**

Investment	Type	Last known price (£)	TFC	Documents	Buy value (est.)	% to invest
Embark Horizon Multi-Asset I Z Acc	Managed fund	£0.5811	0.84%	[Document Icon]	£10.00	100.00 %
		Last known price: £0.5811				

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

Confirm the decision maker if prompted. Please see page 5 for more details on this. Click **Continue to summary**.

## Switch investments

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### Investments I'm selling

Investment	Type	Units	%	Sell value (est.)
7IM Emerging Mkts Eq Val C Inc <small>GB00BWBBSHQ12 BWBSHQ1</small>	Managed fund	9.00	0.12%	£ 10.00
				Last known price: £1.1112
<b>Total sell value (est.)</b>				<b>£10.00</b>

### Investments I'm buying

Name of fund	Type	Documents	Buy value (est.)	%
Embark Horizon Multi-Asset I Z Acc <small>GB00BTKH4895 BTKH489</small>	Managed fund	<span style="font-size: 10px;">▼</span>	£10.00	100.00 %
<b>Total buy value (est.)</b>				<b>£10.00</b>

### Summary of charges based on investment type.

Please note that any fees and charges quoted are subject to the price available at the point the transaction takes place.

#### Investments I'm selling

Charge	Amount
<b>Total charges</b>	<b>£0.00</b>

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

## Quote and buy/sell

The screenshot displays the 'Quote and buy/sell' interface. At the top, a navigation bar includes a home icon, a menu icon, and several utility icons. Below this, a header section contains client and account information:

Client Mr Embark M 1HPT 85360	Account number EM1533106-002	Type Individual	Product Scottish Widows ISA
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The main section is titled 'Order details'. It features a red warning box with the following content:

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

I can confirm that where applicable my client has been provided with an up to date version of the relevant Information Document (KIID or KID) for each fund that they are investing in ) and understand the costs and charges for this investment

Below the warning box, there is a summary box for the ISA:

ISA £39.80

Available cash to buy investments ?

A second red warning box states: **!** You can only select one investment at a time for Quote and Buy transactions.

At the bottom, there is a link: You can visit our [Fund research centre](#) to find out more about investments.

The 'Search investments' section includes a search bar with the placeholder text 'Start typing investment name, ISIN, SEDOL...' and a red 'Search' button.

In this guide, we've illustrated the quote and buy journey. For **Quote & sell** this will look exactly the same with the only difference being you are looking to sell units instead of buy.

If you select **Quote & Buy** from the Transact Options. Like the other processes, you will be shown a page with key information, once you are happy with how this process works, select get started.

Next, confirm who the decision maker is and that they have read the relevant KIID document(s) if applicable.

Now you can search for the investment(s) you wish to buy or sell on behalf of your client.

## Quote and buy/sell

The screenshot displays the 'Quote and buy/sell' interface. At the top, a header bar contains client and account information:

Client	Account number	Type	Product
Mr Embark M 1HTPT 85360	EM1533106-002	Individual	Scottish Widows ISA

Below the header, the 'Order details' section is visible. It includes a warning message:

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

A confirmation checkbox is present:

I can confirm that where applicable my client has been provided with an up to date version of the relevant Information Document (KIID or KID) for each fund that they are investing in ) and understand the costs and charges for this investment

The 'ISA' section shows the available cash to buy investments as **£39.80**.

Another warning message is displayed:

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

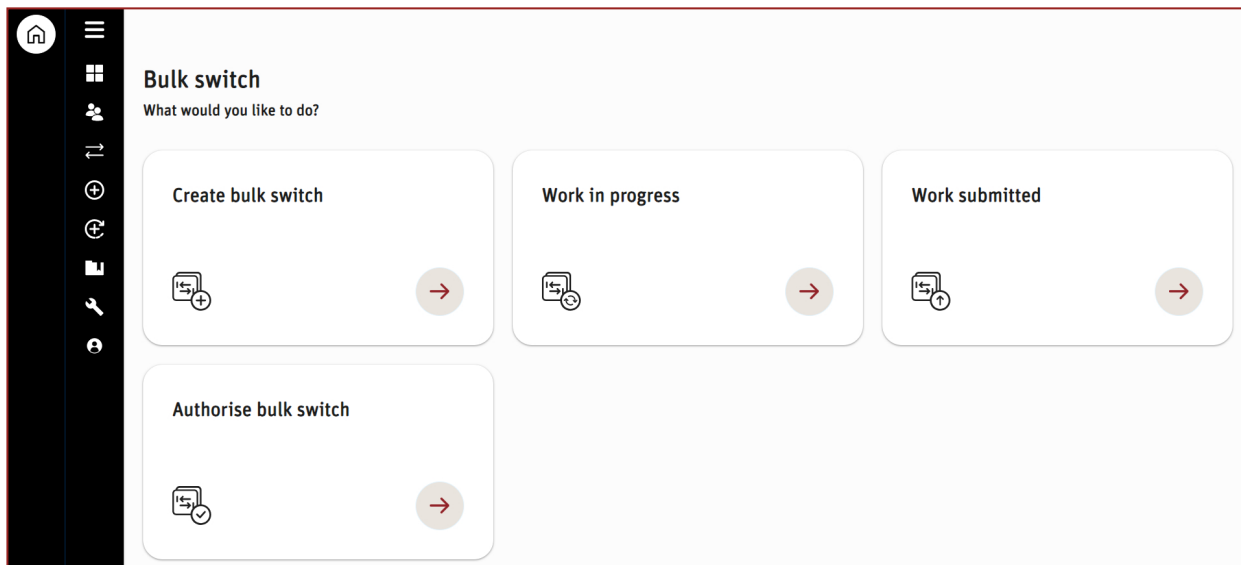
At the bottom, there is a 'Search investments' section with a search bar containing the text 'horizon' and a 'Search' button.

Next, tell us how much you would like to invest in each investment (quote and buy) or sell from each investment (quote and sell) and press **Quote**.

The platform will request a price from our broker, once this is received, you will have 20 seconds to accept the quote. If you don't accept within 20 seconds or you need to change the quote you can modify or repeat the quote. To proceed with the trade click **Accept quote**.

A summary page will then appear with confirmation of the deal as well as any associated fees or charges.

## Bulk switch



When you first select bulk switch, you will be given various options:

- **Create bulk switch** - allows you to start a bulk switch.
- **Work in progress** - lists all bulk switches in progress.
- **Work Submitted** - shows all bulk switches that have been submitted.
- **Authorise bulk switch** - will show all bulk switches awaiting authorisation. Click view on each bulk switch to view details and authorise.

## Bulk switch - create

**Step 2** Click **Select** to search assets that you wish to switch, you must do this separately for the switch from and switch to elements of the transaction.

**Step 4** – Click **Next step**.

**Step 1** – Select the adviser whose clients you wish to trade for.

When you select **Create bulk switch**, step 1 asks you to input the investments you would like to switch from and to.

Type	Code	Manager	Model Portfolio	Minimum investment
Managed Fund	16298	Fairstone Private Wealth Ltd	Fairstone Target Date 2053	0.00
Managed Fund	16300	Fairstone Private Wealth Ltd	Fairstone Target Date 2053	0.00
Managed Fund	16301	Psigma Investment Management	Psigma Embark MPS Balanced SRI Portfolio	0.00
Managed Fund	16324	Fairstone Private Wealth Ltd	Fairstone Target Date 2053	0.00
Managed Fund	16301	Psigma Investment Management	Psigma Embark MPS Balanced SRI Portfolio	0.00
Managed Fund	16324	Fairstone Private Wealth Ltd	Fairstone Target Date 2053	0.00

**Step 3** – Search for the asset and click **Select**. You can only switch out of one asset at a time but can switch into multiple assets (Managed funds only).

## Bulk switch - create

**Work In Progress**

Date Started	Status	Last Updated	Created By	Action	Delete
21-Nov-2023	New	21-Nov-2023 3:36 pm	A. Surya	Resume	<input type="checkbox"/>
16-Nov-2023	InProgress	16-Nov-2023 8:45 pm	A. Surya	Resume	<input type="checkbox"/>
16-Nov-2023	InProgress	16-Nov-2023 8:41 pm	A. Surya	Resume	<input type="checkbox"/>

**Work Submitted**

Date Started	Status	Last Updated	Created By	Action	Delete
26-Jul-2023	Complete	26-Jul-2023 5:48 pm	L. Tyksova	View	<input type="checkbox"/>
02-Jun-2023	Complete	02-Jun-2023 4:09 pm	A. hadj-bouazza	View	<input type="checkbox"/>
02-Dec-2022	Complete	02-Dec-2022 11:24 am	A. AKAdviser	View	<input type="checkbox"/>

**Bulk switch request**

Completion Status:

Bulk switch selection

Request number	Description	Date submitted	Created by	Document status	
425387	Bulk Switch	15/08/2022 12:23:28	Mradv te	Complete	<input type="button" value="View"/> <input type="button" value="Remove"/>
429560	Bulk Switch	28/08/2022 10:42:14	Mradv te	Complete	<input type="button" value="View"/> <input type="button" value="Remove"/>

- Selecting the **Work in progress** tile, will allow you to see any bulk switches in progress.
  - You can filter by **Date started**, **Status** and **Last Updated**.
- If you select the **Work submitted** tile, you will get a view of all bulk switches that are complete.
  - Here, you have the option to filter by **Date Started** and **Last Updated**.
- **Authorise bulk switch** takes you to the bulk switches awaiting authorisation. Click **View** next to the bulk switch you wish to review to bring up the declaration page.



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