

Adviser Portal user guide

The user-friendly and intuitive adviser portal enables you to open accounts quickly and easily on the Praemium platform.

Applicant types	Account types
<ul style="list-style-type: none">▪ Individual▪ Joint▪ Company▪ Trust	<ul style="list-style-type: none">▪ Offshore Bond▪ GIA▪ ISA▪ SIPP▪ RTS/RATS▪ QROPS▪ IPP

Overview of the account-opening process



When you first start an application, it will remain in draft until you complete the information and finalise. When you finalise the application, the status will be marked as Awaiting Signature.

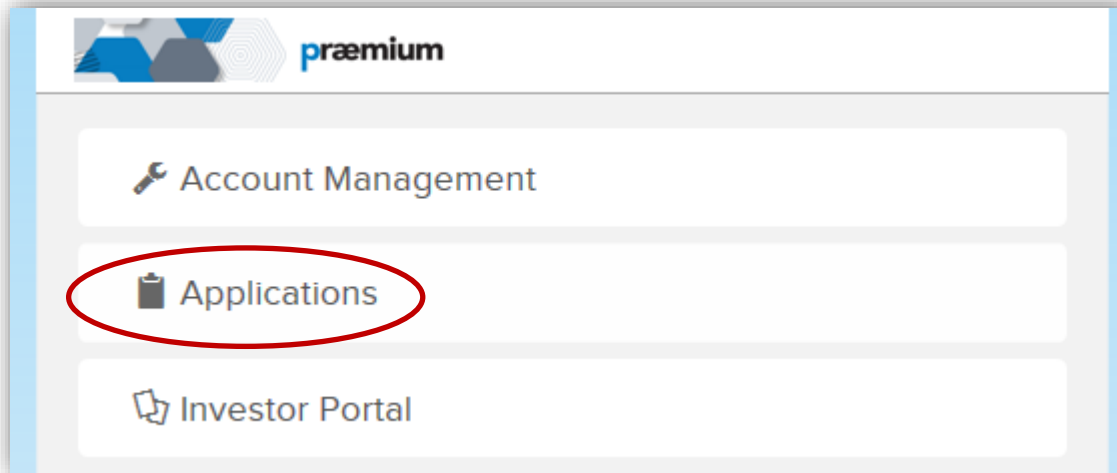
At this stage, you will need to print the forms for your client (or product provider) to sign. The signed forms can be returned electronically to enquiries@praemiuminternational.com or a hard copy can be sent to: Praemium Client Services, 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, Jersey, JE2 3RF

Praemium will review the forms, complete our AML checks, and approve the account, at which point it will show as 'Complete/Awaiting funds'. We will request the funds from you if not received after the expected period of time.

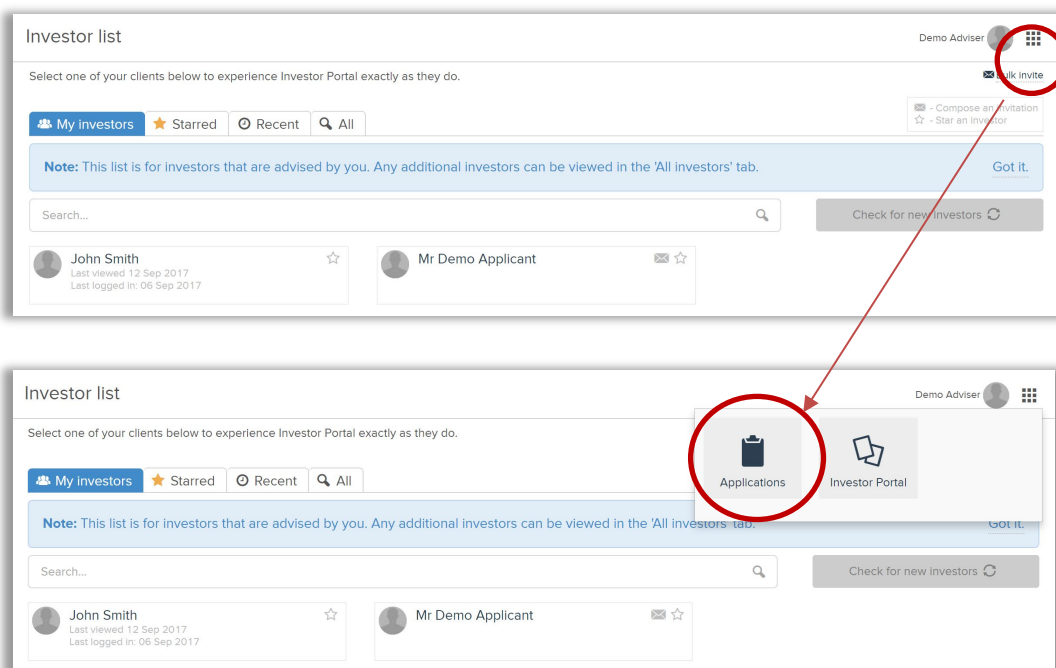
Login

From your resource centre click on the [secure login](#) link (You must be set up as either an adviser or administrator on the platform.) To login, please use your e-mail address and platform password.

Choose Applications from one of two screens, either:



Or

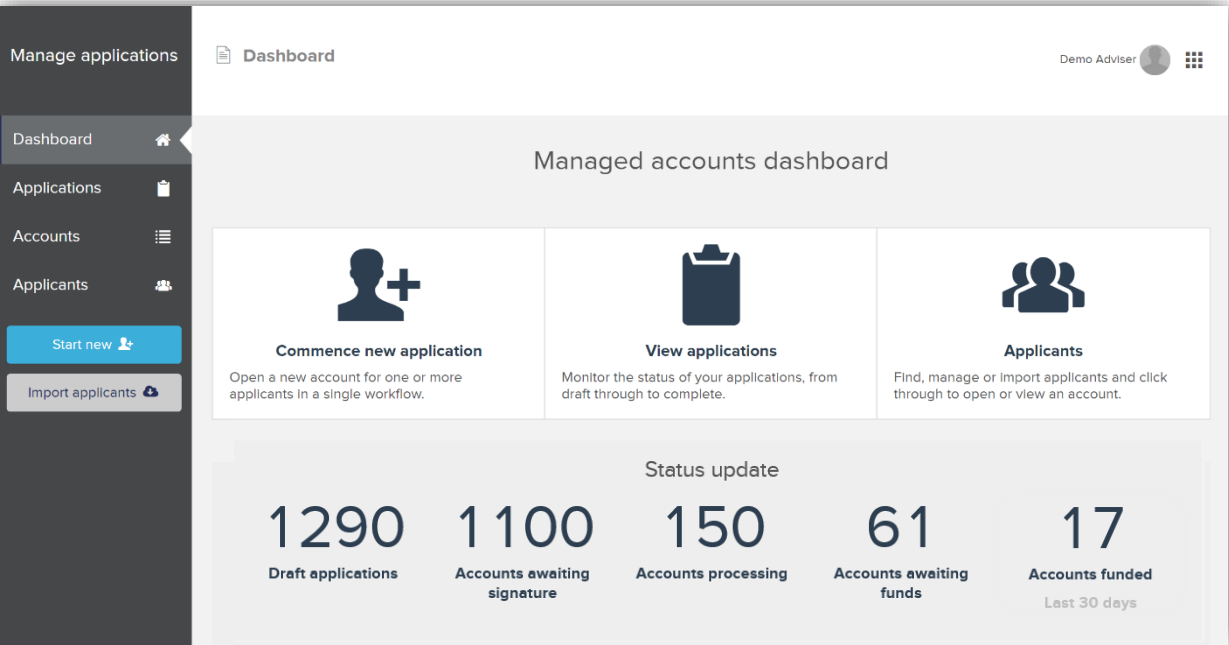


Account Management will take you to the platform for valuations, reporting and model changes.

Investor Portal will take you to the portal that investors can see when they log in.

Dashboard

You will be taken to your Dashboard, which gives you a high-level overview of the status of your applications. From here you can start a new application, view your applications, or find, manage or add applicants.



Start new application

Applicant Details

To open an account, click “Start new application”. Complete all applicable details on the application screen.

Individual applicant

Applicant details

Title

Doctor

▼

First name

Burt

Last name

Downing

Permanent Residential Address

14 Cherry Tree Lane

Postcode

JE2 3RF

Suburb/Town

St Helier

Country

UNITED KINGDOM

▼

▼ Add a mailing address

Email

burt@downing.com

Date of birth

14 Feb 1952

Phone number

01534 765454

▼ Add another phone number

Anti Money Laundering Information

Passport Number

383704127

Profession

Surgeon

Source Of Funds

Earnings

Source of Wealth

Earnings over time

Is Politically Exposed Person?

Applicant tax information

Country of Tax Residence

UNITED KINGDOM

▼

From Date

14 Feb 1952

To Date

Current

National Insurance Number

AC449687D

If you do not have all the required information, you can start the application and leave it in draft, until you do so. The account will not be created until all the information is provided.

Applicant tax information

Tax information is now mandatory under the FATCA and Common Reporting Standards regulatory requirements. Please provide all relevant information. If the applicant has always resided in their current Country of Tax Residence, enter their date of birth in the ‘from’ date.

Login details

This field will prepopulate with the applicant’s email address entered above. If the applicant is already a user in the system, the new account you are creating will be linked to them. If you are creating an account for a new applicant, this email will be used to create a login and link the new accounts to the applicant.

We would strongly advise that you set up access to the Investor Portal so that the investor can receive their regular reports directly. Please refer to the **Investor Portal user guide** available in your resource centre.

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Creating a login for the investor

Below you can create a login for your investor. It is strongly recommended that you do this.

[Don't show me this again](#)

Login details

Username

Create **new** user login when an application is submitted and link the account(s) to it.

Once you have completed the applicant details, you will see the following information:

Applicants

Doctor Burt Downing

burt@downing.com

01534 765454

Edit

Remove

14 Cherry Tree Lane

St Helier, JE2 3RF

UNITED KINGDOM

Applying for more than one applicant?

+ Add more applicants

or

Continue >

cancel

< Back

Continue >

To edit the information, click **Edit**. If you want to add another applicant to the account, then click **Add more applicants**. If you are ready to complete the application, click **Continue**.

Account Details

When you have created an applicant or applicants, you can link an account type to them at any time.

The account types you see available will depend on those your firm provides.

Click the account type you want to choose. If you have a number of different services available on the platform they will be displayed in a 'drop down'. **Make sure that if you have multiple currencies, you choose the correct one.**

Choose new account type

Praemium Accounts

ISA

Choose PDS

GIA

Choose PDS

GIA

Choose PDS

Third Party Accounts

SIPP

Choose PDS

OffshoreBond

Choose PDS

QROPS

Choose PDS


RTSRATS


Choose PDS

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The information required here, depends on the account type. All fields must be completed where applicable.

Please note: If you wish to reinvest income, you must tick the box if it is not prepopulated.



 Doctor Burt Downing - OffshoreBond

Swiss Global - GBP


Account name (will appear in investor portal)

Doctor Burt Downing - OffshoreBond

Adviser Reference (optional)

SampleFirm123


Fee Name

Ongoing Fee 

Amount

%


0.0000




Reinvest Income?

Products

Product Provider

Old Mutual International Isle of Man Ltd 

Product

Executive Redemption Bond 

Provider Reference

OMI ERB re: Burt Downing 123456

Account name – the account name can be any format. If this is in a wrapper, it is a good idea to include the product provider name and policy number.

Adviser reference – this is for your internal records and is an optional field.

Ongoing fees can only be entered as a percentage. Your fees are deducted monthly in arrears and paid the middle of the following month. For example, August fees will be charged to the account and paid to your firm in mid-September.

Products – Choose the product provider and their product and enter a provider reference number. We currently provide data feeds to many third-party product providers, so you must enter this data in the provider's format for the feed to work.

The next section relates to the investment amount expected and the funds selected.

Initial investment

Cash investment

GBP

100,000

Cash investment method

Electronic Transfer

Fee Name

Initial Investment Fee

Amount

%

0.0000

Actual/ Percent

£

%

Regular Contribution

Cash Investment

GBP

0

Payment regularity

Monthly

Investment Method

Direct Debit

Fee Name

Regular Contribution Fee

Amount

%

0.0000

Actual/ Percent

£

%

Regular Withdrawal

Cash Withdrawal

GBP

0

Payment regularity

Monthly

Investment models

Model Manager

DAS

Model name

Schroder Unit Trusts Limi...

%

50

x

Model Manager

DAS

Model name

FP Miton Income B Acc...

%

50

x

Initial investment – Input the initial lump sum cash amount, the investment method (electronic transfer or cheque) and the initial fees as either a currency amount or percentage.

Regular contribution – The investor can contribute regular savings in GBP to their account. Enter contribution amount and the fees to be applied in an amount or percentage.

Regular withdrawal – The investor can take a regular withdrawal from their account monthly, quarterly, semi-annually or annually. Withdrawals are deducted on specific dates: quarterly withdrawals taken in January, April, July and October; semi-annual withdrawals taken in January and July; annual withdrawals taken in January.

Investment models

If you allocate 100% to one model there will be no further lines to add, if you input less than 100 in the first line, a new line will appear.

The total of all the investments must add to 100%.

Please note that 2% of the value of your account will be maintained as a cash balance. This is automatically calculated by the platform and you do not need to add further cash unless requested by the investor.

When fees are deducted, the platform will automatically calculate the cash required and trades will be placed to generate sufficient cash, if the cash buffer has fallen too far below 2%.

Finalising the Application

When you have completed all the information about the applicant and the account, you will have the opportunity to review and finalise the application.

1 Applicants 2 Account Details 3 Review + Finalise Awaiting signature Received Approved Awaiting funds

Your application is nearly complete.
Please review the details of your application and then finalise to allow for client signature.

cancel < Back Finalise ✓

When you click 'Finalise', the information will be saved to the platform and an account number will be assigned to this account. **From this point, you will no longer be able to make changes to the application online.**

1 Applicants 2 Account Details 3 Review + Finalise Awaiting signature Received Approved Awaiting funds

The application is now ready to print and sign. ✓

Please download, print and arrange for you client to sign the documents and then send them as below.

[Download form](#)

For Praemium UK
Praemium UK
4th Floor
Salisbury House
London Wall
London
EC2M 5QQ

For Praemium International
Praemium International
3rd Floor East
Salisbury House
1-9 Union Street
St Helier
JE2 3RF
Jersey

Investors

Doctor Burt Downing ✓

Name	Doctor Burt Downing	Username	burt@downing.com
Email	burt@downing.com	Tax Residence	UNITED KINGDOM from Feb 14, 1952
Phone	01534 765454	Date of birth	14 Feb 1952
Home Address <small>Registered</small>	14 Cherry Tree Lane St Helier, JE2 3RF UNITED KINGDOM		
Mailing Address	Same as home address		

Accounts

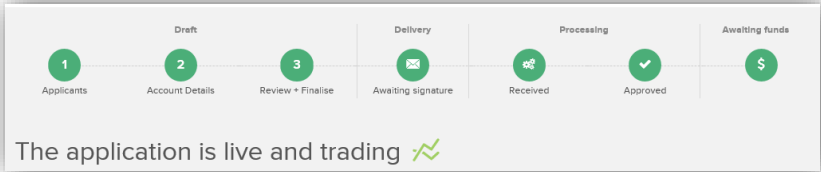
OffshoreBond

Account Number OCG033576

You can now download the application ready to be signed by the investor. The adviser will need to sign the **Adviser Submission Form**. The product provider will sign the **Corporate Investment Instruction**.

Account goes live

When Praemium receives your Adviser Submission form and the Corporate Investment Instruction, we will mark the status in the process bar as **Received**. When we have completed our review and AML checks we will mark the status as **Approved**, then **Awaiting funds** will show in orange. When you see 'Awaiting funds' turn green, you know the cash has been received and the account is 'live'. Cash will be invested according to the percentage weightings of the funds on the following trading day



Ex ante Costs and Charges Illustration

At point of sale, you are now able to provide clients with an illustration showing the cumulative effect of costs on returns, in-line with the MiFID II requirements. You can create an illustration by following the same application process as above, without having to input all the applicant details.

Required information

For the applicant, you only need to input their Title, First Name and Last name.

For the account, you need to input all of the following information (as applicable):

- Ongoing Adviser charges
- Initial investment amount and any initial fee
- Regular Investment amount and any regular fee
- Regular Withdrawal amount
- ISA transfer amount
- Investment Weightings in models

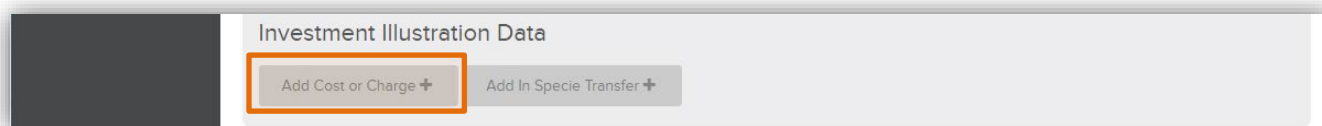
Once this information has been input, you can generate the illustration.

Additional Investment Illustration Data

We source underlying fund fees from third party providers, however if you are starting with a cash model, or would like to input underlying fund charges, or are proposing an in-specie transfer, you will need to input additional data to enable us to calculate the costs and charges.

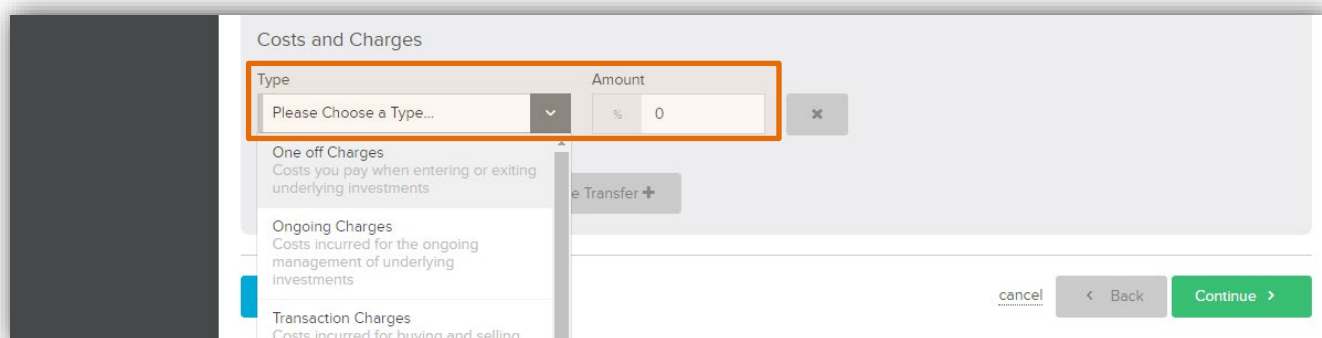
For Cash Models or to Override Fund Charges

Please select **Add Cost or Charge**



The screenshot shows a form titled "Investment Illustration Data". It contains two buttons: "Add Cost or Charge +" and "Add In Specie Transfer +". The "Add Cost or Charge +" button is highlighted with an orange rectangular box.

Here you can enter any additional information required for the Costs and Charges information document.



The screenshot shows a form titled "Costs and Charges". It has a table with two columns: "Type" and "Amount". The "Type" column has a dropdown menu that is highlighted with an orange box. The dropdown menu is open, showing three options: "One off Charges" (with a description: "Costs you pay when entering or exiting underlying investments"), "Ongoing Charges" (with a description: "Costs incurred for the ongoing management of underlying investments"), and "Transaction Charges" (with a description: "Costs incurred for buying and selling"). The "Amount" column has a text input field with a percentage sign and the number "0". There are also "cancel", "Back", and "Continue" buttons at the bottom right.

Where applicable, please enter the underlying product charges for the portfolio once it will be invested. These charges will then be used in the illustration and shown in the Underlying Investment Costs section of the charges information document.

- **One off charges:** *Costs you pay when entering or exiting underlying investments*
- **Ongoing charges:** *Costs incurred for the ongoing management of underlying investments*

- **Transaction charges:** Costs incurred for buying and selling within underlying investments
- **Incidental charges:** The impact of any underlying performance fee of underlying investments
- **Third Party Payment:** Any rebate returned from ongoing charges paid to the manager

For an In-specie Transfer

The screenshot shows a dark sidebar on the left. The main content area is titled 'Investment Illustration Data'. Below the title, there are two buttons: 'Add Cost or Charge +' and 'Add In Specie Transfer +'. The 'Add In Specie Transfer +' button is highlighted with an orange rectangular box.

Here you can enter the **Estimated Transfer Amount** of assets being transferred 'In Specie' which will then be included as part of the investment amount for the illustration.

The screenshot shows the 'Investment Illustration Data' section with the 'In Specie Transfers' sub-section active. A light blue box contains instructions: 'Please enter the estimated value of assets being transferred in below. Any cash should be entered in the Cash Investment field of the Initial Investment section above. Please note you will still need to complete an additional **Transfer Request Form**, which Client Services will be able to provide you with.' A link 'Don't show me this again' is in the top right of this box. Below the instructions, there is an 'Estimated Transfer Amount' input field with a currency dropdown set to 'GBP' and the value '0'. This input field is highlighted with an orange rectangular box. Below the input field is an 'Add Cost or Charge +' button.

Ex ante illustration

Once you have saved the details, you can generate investment illustration documents for the account(s). If you would like to generate multiple versions with different details, please edit the account with the different scenarios you would like to recommend to the client and regenerate the illustration. Only one illustration will be saved for each account

The screenshot shows the 'Investment Illustrations' section. On the left sidebar, 'Applicants' and 'Illustrations' are listed. Below them are buttons for 'Start new' and 'Import applicants'. The main content area has a light blue box with instructions: 'Here you can generate investment illustration documents for the account(s) below. You can go back and update the details below and regenerate the Illustrations here.' A link 'Don't show me this again' is in the top right of this box. Below the instructions, there is a list of accounts. The first account, 'Mrs Ann Stone - GIA', is selected. Below the account name, there is a note: 'The Illustration document includes the Ex-Ante costs and charges information'. To the right of this note is a blue button labeled 'Generate Investment Illustration'.

Cost and Charges Information

Application Details

Client Name	Mrs Ann Jones - GIA		
Adviser Name	2154	Adviser Firm	Firm 3846
Product Type	GIA	Product Name	
Investment Amount	£ 100,000	Income Paid Out?	No
Regular Investment	£ 1,000	Regular Investment Frequency	Monthly

Investment Details

Discretionary Portfolio Manager	Investment Strategy	Weighting (%)
Model Manager Firm 3187	Phoenix Ruby Growth Portfolio 8	100.00
-	-	-
-	-	-
-	-	-

The growth rate is assumed at 4.5% for a GIA and 5% if investing within a tax wrapper.

The tables below are based on investing using Praemium Administration Limited to administer and hold custody of your portfolio. The total charges deducted will have an impact on the investment return you might receive. While performance cannot be guaranteed, we can provide examples of how the charges will affect what you might get back. The illustration on page 2 shows you the effect charges have when comparing the returns before and after fees.

An annual growth rate of 4.5% and an annual income yield of 1.5% is assumed for the portfolio before the allocated share of transaction costs and charges and underlying asset management charges are met. Growth, income and annual charges are paid monthly including any applicable VAT.

Lists out the Service charges and includes all Platform, Adviser and Investment Manager charges

Charges Details – Year 1

	£	%		£	%	
Account charges	2,285	2.21	One off charges	1,120	1.11	Initial Adviser Charges
			Ongoing charges	1,162	1.10	Ongoing Adviser, Investment and Custody Charges
			Transaction charges	3	0.00	Charges incurred buying & selling in your account
Underlying Investment costs	883	0.84	One off costs	0	0.00	Fund's Initial or Exit Charges
			Ongoing costs	883	0.84	Costs for managing investments
			Transaction costs	0	0.00	Costs incurred buying & selling within investments
			Incidental costs	0	0.00	Performance charges
Rebate	-1	0.00				Payment of rebates from ongoing costs
Total Costs	3,167	3.05				

Charges Details – Year 2

	£	%		£	%	
Account charges	1,444	1.20	One off charges	1,120	1.11	Initial Adviser Charges
			Ongoing charges	1,162	1.10	Ongoing Adviser, Investment and Custody Charges
			Transaction charges	3	0.00	Charges incurred buying & selling in your account
Underlying Investment costs	1,006	0.84	One off costs	0	0.00	Fund's Initial or Exit Charges
			Ongoing costs	1,006	0.84	Costs for managing investments
			Transaction costs	0	0.00	Costs incurred buying & selling within investments
			Incidental costs	0	0.00	Performance charges
Rebate	-1	0.00				Payment of rebates from ongoing costs
Total Costs	2,449	2.04				

Showing Year 2 charges to differentiate the effects of initial charges.

Lists the charges for underlying funds in the selected model(s). This can be overridden manually in the Additional Illustration Data.

Lists the charges for underlying funds

Cost and Charges Information

The Cumulative Effect of Costs on Return

This table shows how much your investment would be worth after 10 years if you remain invested in the same portfolio. It shows the effect of charges on your return. Shows what you might get back after 10 years at standardised growth rates

The table below shows a year by year analysis of the estimated charges on your investment and what you might get back before and after charges.

Effective Growth Rate	What you might get back (£)
1.5% low rate of growth	210,000
4.5% mid rate of growth	261,000
7.5% high rate of growth	324,000

At the end of the year	Investment to date (£)	Withdrawals & income paid out to date (£)	What you might get back before charges (£)	What you might get back after charges (£)
1	112,000	0	116,000	113,000
2	124,000	0	134,000	128,000
3	136,000	0	152,000	143,000
4	148,000	0	171,000	159,000
5	160,000	0	191,000	175,000
6	172,000	0	212,000	191,000
7	184,000	0	234,000	208,000
8	196,000	0	257,000	225,000
9	208,000	0	280,000	243,000
10	220,000	0	305,000	261,000

In this example:

- over the first year, charges would reduce the amount your investment grows by 2.04% from 4.5% to 2.5%.
- over the second year, charges would reduce the amount your investment grows by each year by 2.04% bringing down the illustrated growth rate from 4.5% to 2.5%.
- over a ten year period, charges would reduce the amount your investment grows by each year by 2.1%. Putting it another way, this would have the effect of bringing down the illustrated growth rate from 4.5% to 2.4%.

Shows what you have invested, withdrawn and the effect of charges for up to ten years.

These figures are for illustrative purposes only and are not guaranteed. What you will get back depends on the actual rate at which your investments grow and may be less than the amount you invest.

Past performance is not a guide to future performance. The value of investments may go down as well as up and cannot be guaranteed; you may receive back less than your original investment.

Important information

This document provides you with expected costs and charges information about the proposed portfolio. It is not marketing material. This information is required by law and you are advised to read it so you can make an informed decision about whether to invest.

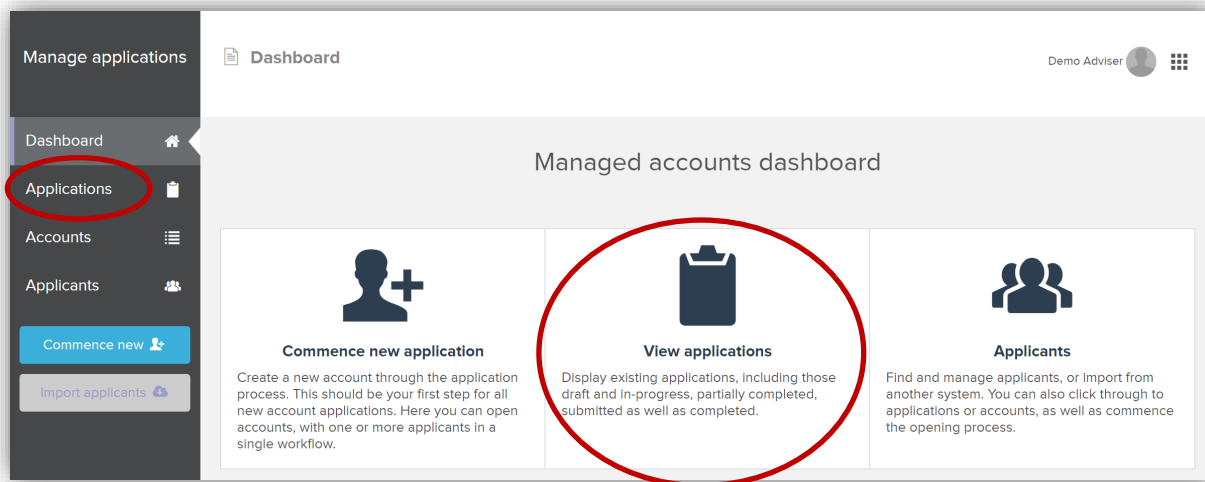
Praemium Administration Limited does not recommend a holding period for your portfolio. The above information shows the impacts that charges may have on your return based on a 10 year period for illustrative purposes only. Where possible, Praemium Administration Limited have used actual costs as a proxy for the expected costs and charges. Where actual costs are not available, Praemium Administration Limited have made reasonable estimations of these costs. This report is prepared on the basis of information relating to portfolios administered on the Praemium Platform and known to us at the report date. In so doing we rely in part on information provided by third parties both in terms of accuracy and timely delivery to us. Values shown have been rounded. Charges may vary from year to year. Praemium Administration Limited will provide you with an annual statement of actual charges incurred, following the anniversary of your initial investment.

Praemium Administration Limited is the custodian of your assets and responsible for buying, selling and settling trades on an execution-only basis in accordance with the discretionary portfolio manager's instructions. Your adviser is responsible for assessing the suitability of the investments selected.

View applications

The Applications page will show you the status of each of your applications.

There are two ways to access the applications page, from the Dashboard or the left hand menu:



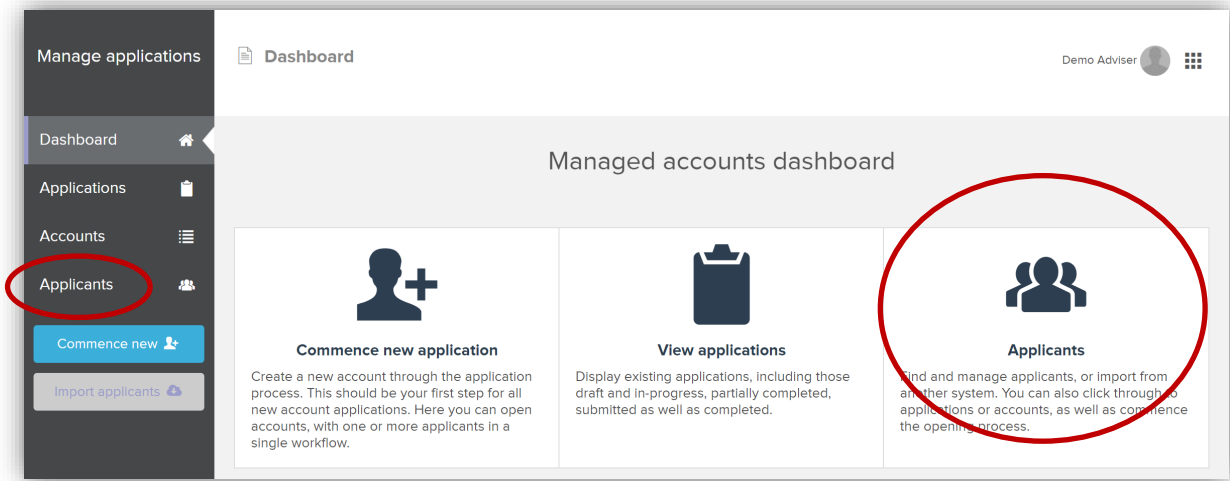
Example applications page:

Recent activity	Drafts	Finalised	Complete/Awaiting funds	Archived
Last updated	Progress	Applicants	Accounts	
Yesterday	Awaiting funds	Ms Jane Sample	OffshoreBond	
6 days ago	Complete	Ms jaya lakshmi	OffshoreBond	
2 weeks ago	Complete	Prof UKIndividualFN2017Aug25013705 UKIndividualLN2017Aug25013705	OffshoreBond	
2 weeks ago	Awaiting funds	Mr John Galt	OffshoreBond ISA	

Applicants

In this section, you can view a list of the individuals, companies or trusts that you have created, create new ones and edit applications in draft, or start new applications for existing investors.

There are two ways to access the applicants page:



Applicant information is designed to ‘stand-alone’ from the account types that you choose, so that you can add information on an investor or applicant and then choose the different accounts that you want to open when you are ready.

You do not need to re-enter information on the applicant for each account type.

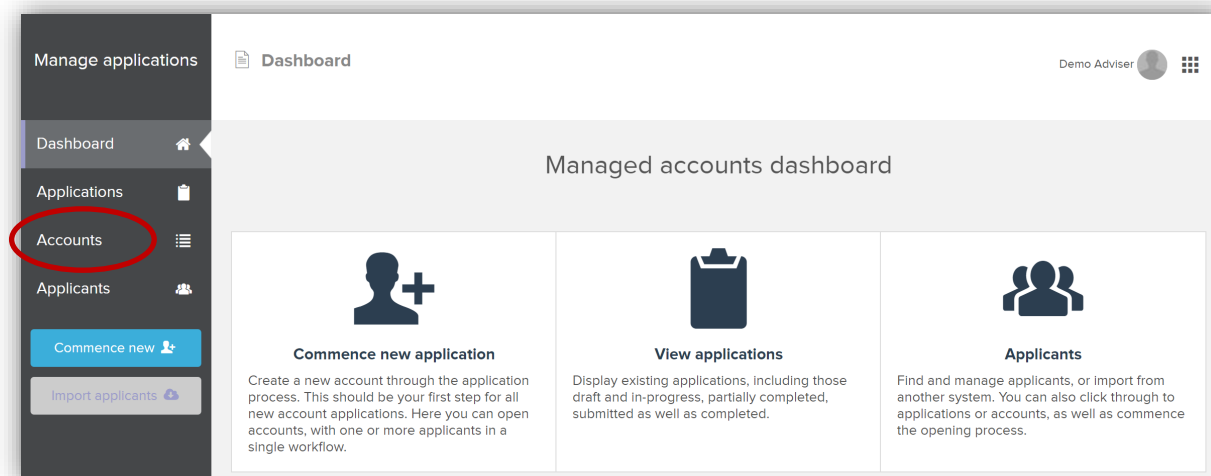
When you create an account, you choose which applicants to add to it, so an individual account will have one investor, a joint account up to four investors, a company will have company directors and shareholders, a Trust will have trustees, beneficiaries, a settlor and in some cases a protector.

downing				Import	New applicant +
Name	Phone	Address	Applications		
Doctor Burt Downing	01534 765454	14 Cherry Tree Lane St Helier, JE2 3RF UNITED KINGDOM	1 Submitted	Edit	Commence

Accounts

Applications will appear in the Accounts section when you have clicked on Finalise in the 'Review and Finalise' stage. From here you can see all the account types you have, their investors and status.

Access the Accounts section from the left menu:



When Praemium receives all the documentation the application will move to the 'Processing' stage.

Once we have completed all our checks and 'approve' the account on the platform, it will move to 'awaiting funds'.

The day after receipting the funds onto the account, the platform will show the account as 'live'.

At this point the application process for this account is complete.

Recent activity	Awaiting Signature	Processing	Awaiting funds	Live
Last updated	Accounts	Investors	Account code	
2 days ago	OffshoreBond Awaiting funds	Ms Jane Sample	OCG033492	
2 weeks ago	OffshoreBond Awaiting funds	Mr John Galt	OCG033417	

Contact

If you have any queries or feedback about using the adviser portal, please contact us at enquiries@praemiuminternational.com or call +44 1534 765450.

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