

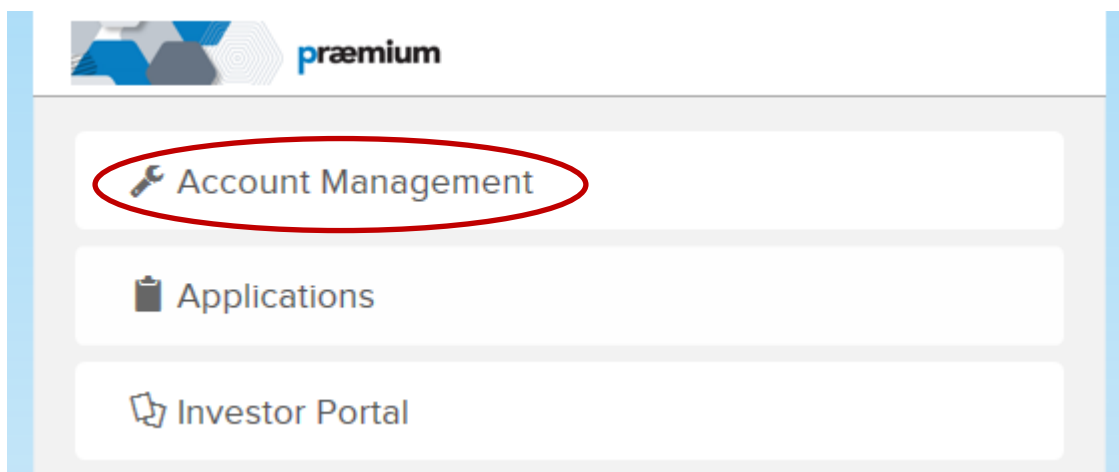
## Account Management User Guide

The Account management section is where you can view your live client accounts, run reports and change the clients' investment strategy.

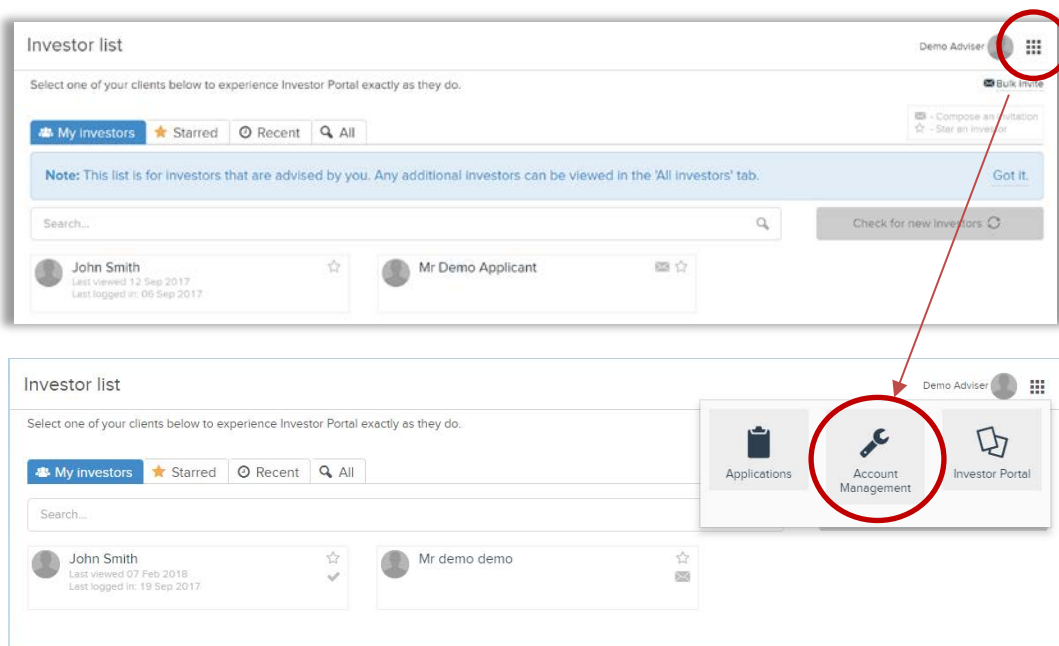
### Login

From your resource centre, click on the [Secure Login](#) link. (You must be set up as either an adviser or administrator on the platform.) Your User ID is your e-mail address and platform password.

Choose Account Management as below:



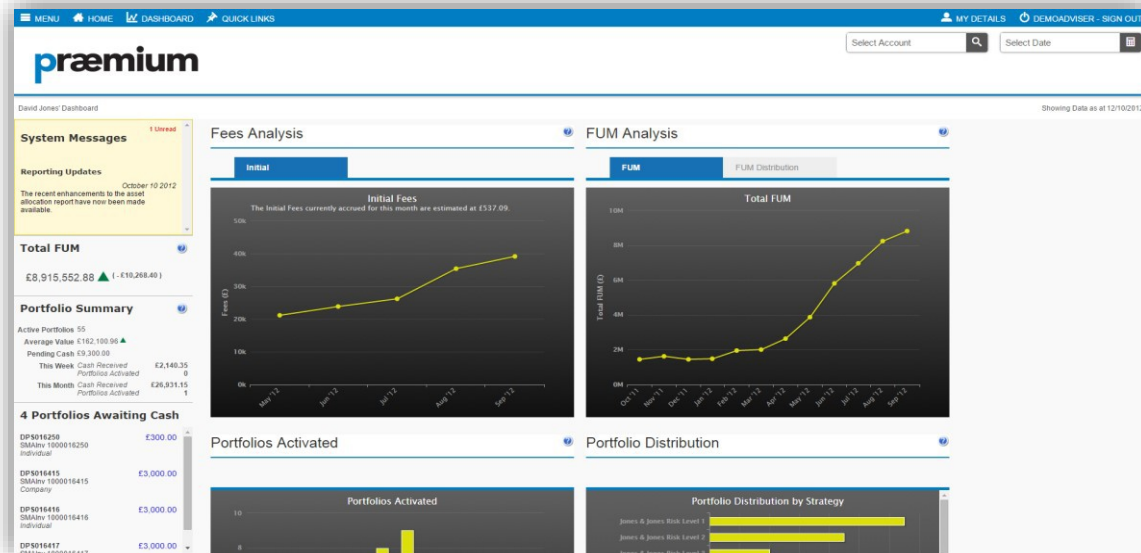
If you are in the investor portal or applications, you can go to account management as below:



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

## Part 1 - Navigation

When you first log in, you will be taken to the 'Adviser Dashboard'. The dashboard shows you several graphical representations of your accounts on the platform. This includes the Total Funds Under Management (FUM), Portfolio Summary (showing the number of active accounts and the average value), any draft accounts that are awaiting cash receipt and the portfolios that have been added to the platform and the models held



If you have more than one service available on the platform, for example a sterling service and a US dollar service, you can switch between the services by going to 'My Roles' at the top right of your screen.

If you are logging in as an adviser, you will only see your own investor accounts. If you are logging in as an administrator, you will see either the accounts for a single adviser that you have requested, or the investor accounts for all advisers in your firm.

Click on 'Home' to see a list of your accounts on the platform:

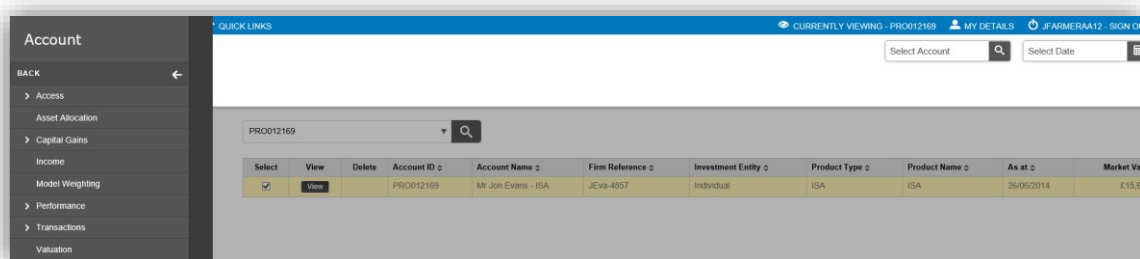
Select	View	Delete	Account ID	Account Name	Firm Reference	Investment Entity	Product Type	Product Name	As at	Market Value	Status	Owner
<input type="checkbox"/>	<a href="#">View</a>		PRO012167	Mr Jon Evans - GIA	JEva7878	Individual	GIA		26/06/2014	£138,970.96	Active	Financial Adviser
<input type="checkbox"/>	<a href="#">View</a>		PRO012169	Mr Jon Evans - ISA	JEva4807	Individual	ISA	ISA	26/06/2014	£15,669.48	Active	Financial Adviser
<input type="checkbox"/>	<a href="#">View</a>		PRO012250	Mr Jon Evans - Bond	JEva0461	Individual	Offshore Bond	Canada Life International	26/06/2014	£232,120.14	Active	Financial Adviser
<input checked="" type="checkbox"/>	<a href="#">View</a>		PRO012251	Mr Jon Evans - SIPP	JEva0958	Individual	SIPP	PY E-SIPP	26/06/2014	£296,865.08	Active	Financial Adviser
<input type="checkbox"/>	<a href="#">View</a>		Evans consolidated	Evans consolidated	Evans consolidated	Individual	GIA		30/09/2013	£681,374.29	Active	Financial Adviser
<input type="checkbox"/>	<a href="#">Edit</a>	<a href="#">Delete</a>	PRO022540	Peter C - GIA		Individual	GIA		01/01/1900		Draft	Financial Adviser
<input type="checkbox"/>	<a href="#">Edit</a>	<a href="#">Delete</a>	PRO022759	Isa		Individual	GIA		01/01/1900		Draft	Financial Adviser

Once an account is selected from the left-hand side of the screen, click on Menu (top left of the home screen) for a list of options. The menu bar will now slide into the screen from the left-hand side.

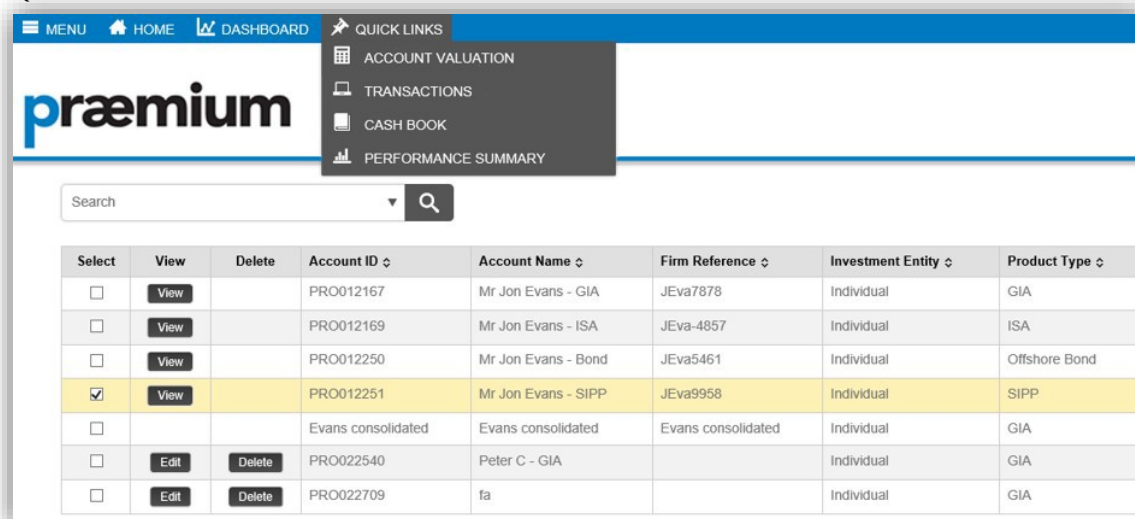
The menu bar is visible on the left side of the screen. The main content area shows the account details for PRO012169.

Select	View	Delete	Account ID	Account Name	Firm Reference	Investment Entity	Product Type	Product Name	As at	Market Value
<input checked="" type="checkbox"/>	<a href="#">View</a>		PRO012169	Mr Jon Evans - ISA	JEva4807	Individual	ISA	ISA	26/06/2014	£15,669.48

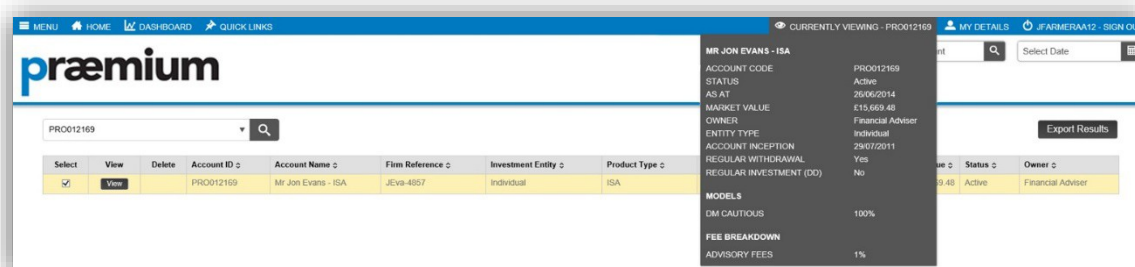
. Items indicated with an '>' have additional options to choose from and when selected another layer of the menu will slide into the screen from the left-hand side. To move back to the previous menu, select the 'BACK' option from the menu bar.



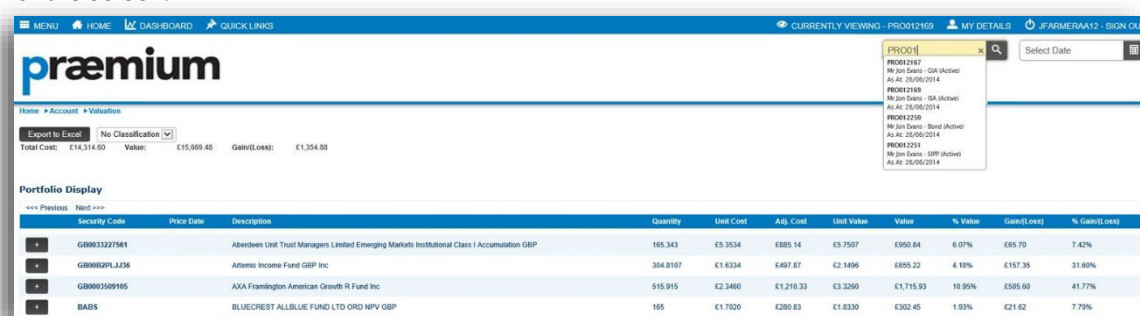
To help you navigate quickly, we have identified the most frequently used pages and these are under the 'Quick Links' tab as below:



When an account is selected this will be displayed on the currently viewing bar at the top of every page. If you hover your cursor over this section of the bar you will see a selection of relevant information relating to the account:



From any screen you can change the account that is selected without having to return to the 'Home' screen simply by typing the account ID number in the 'Select Account' box in the top right-hand corner of the screen.



You can search for any accounts that contain any or all characters from an account ID or name by typing them in the search field. If you select the dropdown arrow from this field you will be able to search using more criteria such as account status or minimum market value (administrators can also search by account owner).

The search interface includes a search bar with a dropdown arrow and a magnifying glass icon. Below the search bar are three filter sections: Status (a dropdown menu set to "-- Any --"), Minimum Market Value (a text input field with a red border), and Maximum Market Value (a text input field). To the right of the filters is a table with the following columns: Account Name, Firm Reference, and Investment Entity. The table contains three rows of data:

Account Name	Firm Reference	Investment Entity
Mr Jon Evans - GIA	JEva7878	Individual
Mr Jon Evans - ISA	JEva-4857	Individual
Mr Jon Evans - Bond	JEva5461	Individual

Below the table are three rows of account details, each with a checkbox, an 'Edit' button, a 'Delete' button, and three columns of text: 'Evans consolidated', 'Evans consolidated', 'Evans consolidated', and 'Individual'.

## Recalculating Accounts

All accounts are shown, as the previous working day's date, on the platform.

If you need to view a client's account at a certain date in the past, the platform has the functionality to be able to recalculate the account to any date since inception.

From the main menu screen select the account on the left-hand side which you require to recalculate and input the date you require in the top right-hand side of the screen and click on the calculator button to the right of the date.

The screenshot shows the Præmium platform dashboard. At the top, there is a navigation bar with links for MENU, HOME, DASHBOARD, and QUICK LINKS. Below the navigation bar is a search bar with a dropdown arrow and a magnifying glass icon. To the right of the search bar are two input fields: 'Select Account' and 'Select Date'. The 'Select Date' field is circled in red. Below the search bar is a table with the following columns: Select, View, Delete, Account ID, Account Name, Account Type, Firm Reference, Investment Entity, Product Type, Product Name, As at, Market Value, Status, and Owner. The table contains four rows of data. The first row is highlighted in yellow. The second row is highlighted in yellow. The third row is highlighted in yellow. The fourth row is highlighted in yellow. The 'As at' column in the fourth row is circled in red.

You will receive a message on screen advising that the positions have been rebuilt, the account you have chosen will now reflect the new date you have input.

The screenshot shows the Præmium platform dashboard. At the top, there is a navigation bar with links for MENU, HOME, DASHBOARD, and QUICK LINKS. Below the navigation bar is a search bar with a dropdown arrow and a magnifying glass icon. To the right of the search bar are two input fields: 'Select Account' and 'Select Date'. The 'Select Date' field is circled in red. Below the search bar is a table with the following columns: Select, View, Delete, Account ID, Account Name, Account Type, Firm Reference, Investment Entity, Product Type, Product Name, As at, Market Value, Status, and Owner. The table contains four rows of data. The first row is highlighted in yellow. The second row is highlighted in yellow. The third row is highlighted in yellow. The fourth row is highlighted in yellow. The 'As at' column in the fourth row is circled in red. Below the table is a message box that says 'Positions have been rebuilt.' with an 'OK' button.

The 'as at' date is now reflecting the entered date, and to revert to the current day, you will need to repeat the process and choose the previous working day's date. This will return the account to its original state. Please note that any user logging into that account on the same day that you make the change,

will see the account at the 'as at' date that you have selected. Accounts are set to the previous night's date after the close of business each day.

## Part 2 - Quick Links

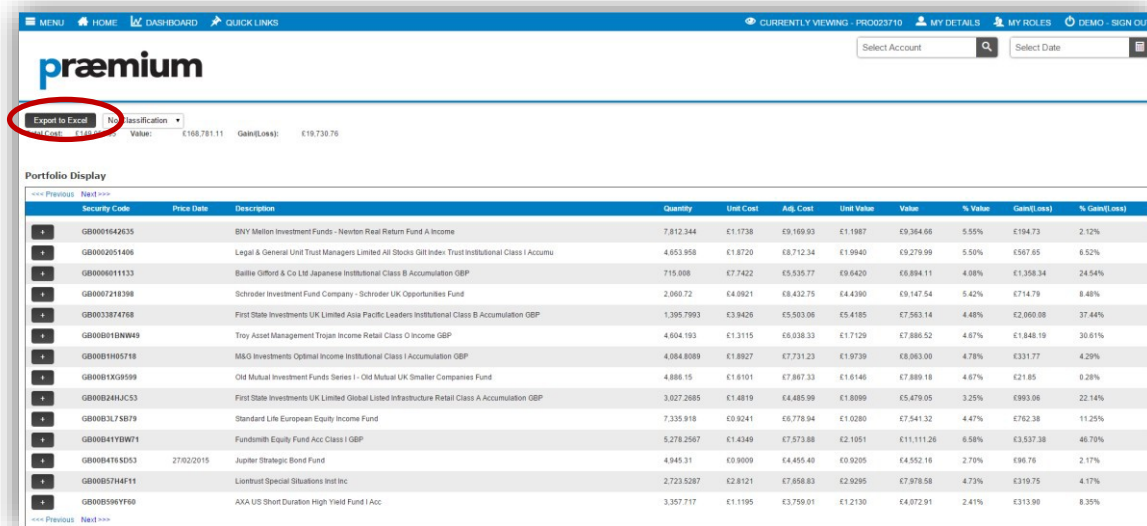
### Account Valuation

To view the valuation of a portfolio:

From the Main page, select the account

Go to the **Menu > Account > Valuation** (alternatively, use the **Quick Links** dropdown and select **Account Valuation**).

This screen will show you the summary level view of investments, as well as the gain or loss on the portfolio.



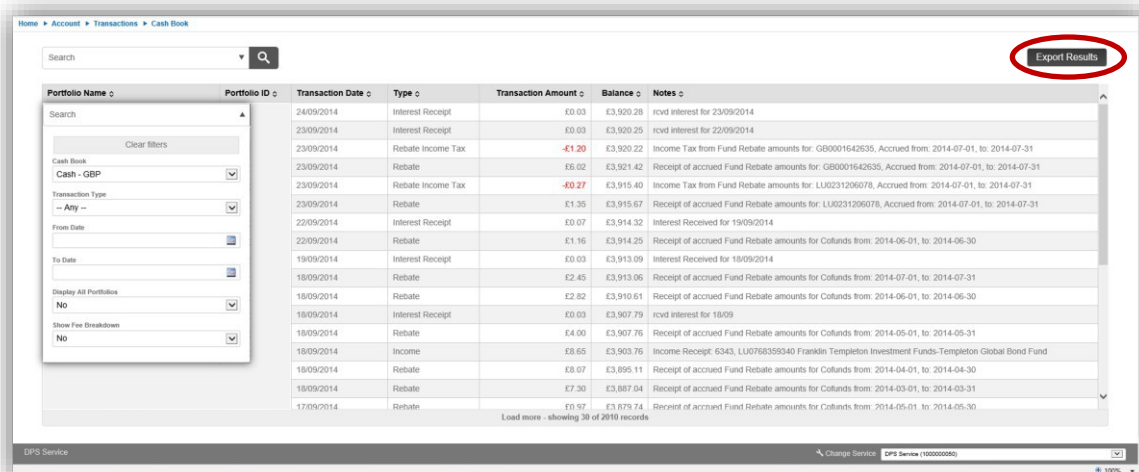
Security Code	Price Date	Description	Quantity	Unit Cost	Adj. Cost	Unit Value	Value	% Value	Gain(Loss)	% Gain(Loss)
GB001642635		BNY Mellon Investment Funds - Newton Real Return Fund A Income	7,812.344	£1.1738	£9.169.93	£1.1987	£9.364.66	5.55%	£194.73	2.12%
GB002051406		Legal & General Unit Trust Managers Limited All Stocks Gilt Index Trust Institutional Class I Accumu	4,653.958	£1.8720	£8.712.34	£1.9940	£9.279.99	5.50%	£567.65	6.52%
GB000601133		Battle Gifford & Co Ltd Japanese Institutional Class B Accumulation GBP	715.908	£7.7422	£5.535.77	£9.6420	£6.894.11	4.08%	£1,358.34	24.94%
GB0007218398		Schroder Investment Fund Company - Schroder UK Opportunities Fund	2,060.72	£4.0921	£8.432.75	£4.4390	£9.147.54	5.42%	£714.79	8.40%
GB0033874768		First State Investments UK Limited Asia Pacific Leaders Institutional Class B Accumulation GBP	1,395.7993	£3.9426	£5.503.06	£5.4185	£7,563.14	4.48%	£2,060.08	37.44%
GB000612N049		Troy Asset Management Trojan Income Retail Class O Income GBP	4,604.193	£1.3115	£6.038.33	£1.7129	£7,886.52	4.67%	£1,846.19	30.61%
GB0011905718		M&G Investments Optimal Income Institutional Class I Accumulation GBP	4,084.8089	£1.8927	£7.731.23	£1.9739	£8,063.00	4.78%	£331.77	4.29%
GB001816G599		Old Mutual Investment Funds Series I - Old Mutual UK Smaller Companies Fund	4,886.15	£1.8101	£7,887.33	£1.6146	£7,889.18	4.67%	£21.85	0.28%
GB002404JC53		First State Investments UK Limited Global Listed Infrastructure Retail Class A Accumulation GBP	3,027.2855	£1.4819	£4,485.99	£1.8099	£5,476.05	3.25%	£993.06	22.14%
GB003L75B79		Standard Life European Equity Income Fund	7,335.918	£9.9241	£6,778.94	£1.0280	£7,541.32	4.47%	£762.38	11.25%
GB0041YBW71		Fundsmith Equity Fund Acc Class I GBP	5,278.2567	£1.4349	£7,573.88	£2.1051	£11,111.26	6.58%	£3,537.38	46.70%
GB004165D53	27/02/2015	Jupiter Strategic Bond Fund	4,945.31	£9.9009	£4,455.40	£9.9205	£4,952.16	2.70%	£96.76	2.17%
GB005714F11		Liontrust Special Situations Inst Inc	2,723.5287	£2.8121	£7,658.83	£2.9285	£7,978.58	4.73%	£319.75	4.17%
GB00596YF60		AXA US Short Duration High Yield Fund I Acc	3,357.717	£1.1195	£3,759.01	£1.2130	£4,072.91	2.41%	£313.90	8.35%

The information is available to download in excel by clicking on the **Export to Excel** button.

### Transactions

Cash and asset transactions can be viewed individually for each account. The asset transactions screen details every stock transaction relating to all assets the account holds/has held.

Go to **Menu > Account > Transactions > Assets** to view. Alternatively, this can be accessed via the Quick Links dropdown.



Transaction Date	Type	Transaction Amount	Balance	Notes
24/09/2014	Interest Receipt	£0.03	£3,920.28	rcvd interest for 23/09/2014
23/09/2014	Interest Receipt	£0.03	£3,920.25	rcvd interest for 22/09/2014
23/09/2014	Rebate Income Tax	-£1.20	£3,920.22	Income Tax from Fund Rebate amounts for: GB0001642635, Accrued from: 2014-07-01, to: 2014-07-31
23/09/2014	Rebate	£6.02	£3,921.42	Receipt of accrued Fund Rebate amounts for: GB0001642635, Accrued from: 2014-07-01, to: 2014-07-31
23/09/2014	Rebate Income Tax	-£0.27	£3,915.40	Income Tax from Fund Rebate amounts for: LU0231206078, Accrued from: 2014-07-01, to: 2014-07-31
23/09/2014	Rebate	£1.35	£3,915.67	Receipt of accrued Fund Rebate amounts for: LU0231206078, Accrued from: 2014-07-01, to: 2014-07-31
22/09/2014	Interest Receipt	£0.07	£3,914.32	Interest Received for 19/09/2014
22/09/2014	Rebate	£1.16	£3,914.25	Receipt of accrued Fund Rebate amounts for: Collunds from: 2014-06-01, to: 2014-06-30
19/09/2014	Interest Receipt	£0.03	£3,913.09	Interest Received for 18/09/2014
18/09/2014	Rebate	£2.45	£3,913.06	Receipt of accrued Fund Rebate amounts for: Collunds from: 2014-07-01, to: 2014-07-31
18/09/2014	Rebate	£2.82	£3,910.61	Receipt of accrued Fund Rebate amounts for: Collunds from: 2014-06-01, to: 2014-06-30
18/09/2014	Interest Receipt	£0.03	£3,907.79	rcvd interest for 18/09
18/09/2014	Rebate	£4.00	£3,907.76	Receipt of accrued Fund Rebate amounts for: Collunds from: 2014-05-01, to: 2014-05-31
18/09/2014	Income	£8.65	£3,903.76	Income Receipt: 6343, LU0768355940 Franklin Templeton Investment Funds-Templeton Global Bond Fund
18/09/2014	Rebate	£8.07	£3,895.11	Receipt of accrued Fund Rebate amounts for: Collunds from: 2014-04-01, to: 2014-04-30
18/09/2014	Rebate	£7.30	£3,887.04	Receipt of accrued Fund Rebate amounts for: Collunds from: 2014-03-01, to: 2014-03-31
17/09/2014	Rebate	£0.97	£3,879.74	Receipt of accrued Fund Rebate amounts for: Collunds from: 2014-05-01, to: 2014-05-30

The information is available to download in excel by clicking on the **Export Results** button.

## Cash Book

The cash transactions screen details every transaction that has taken place in the account where cash has been affected.

- Go to **Menu > Account > Transactions > Cash** to view. Alternatively, this can be accessed via the Quick Links dropdown.

Portfolio ID	Portfolio Name	Type	Security Code	Security Name	Trade Date	Quantity	Price (GBP)	Consideration	Exit Fee	Transaction Charge	Stamp Tax	Settlement Amount	Settlement Date	Accrued Interest	Legal Ownership Date	Notes	Contract Note Nbr/Trans Ref
	BLUECREST ALLBLUE FUND LTD ORD NPV GBP				01/06/2011	2,263	1.7543	£3,969.99		£0.15		£3,970.14	06/06/2011		01/06/2011	Traded on 01/06/2011 at 10:00AM at market with BNP Paribas.	19968802
	BLUECREST ALLBLUE FUND LTD ORD NPV GBP				28/09/2011	-68	1.7631	-£115.81		£0.21		-£115.60	03/10/2011		28/09/2011	Traded on 28/09/2011 at 10:00AM at market with BNP Paribas.	3035042
	BLUECREST ALLBLUE FUND LTD ORD NPV GBP				13/01/2012	-164	1.667	-£273.39		£0.03		-£273.36	16/01/2012		13/01/2012	Traded on 13/01/2012 at 10:00AM at market with BNP Paribas.	3091112
	BLUECREST ALLBLUE FUND LTD ORD NPV GBP				26/03/2012	496	1.635	£810.97		£0.04		£811.01	29/03/2012		26/03/2012	Traded on 26/03/2012 at 10:00AM at market with BNP Paribas.	41925811
	BLUECREST ALLBLUE FUND LTD ORD NPV GBP				29/09/2012	-2,527	1.665	-£4,207.44		£0.10		-£4,207.34	25/09/2012		29/09/2012	Traded on 29/09/2012 at 10:00AM at market with BNP Paribas.	5352968
	BRITISH EMPIRE SEC & GENERAL TRUST ORD GBP 10				22/07/2010	736	4.3346	£3,190.24		£0.13		£3,190.37	27/07/2010		22/07/2010	Traded on 22/07/2010 at 10:00AM at market with BNP Paribas.	2818899
Buy	ITEM			BRITISH EMPIRE SEC & GENERAL TRUST ORD GBP 10	09/08/2010	5	4.366	£21.83		£0.05		£21.88	12/08/2010		09/08/2010	Traded on 09/08/2010 at 10:00AM at market with BNP Paribas.	3191854
Sell	ITEM			BRITISH EMPIRE SEC & GENERAL TRUST ORD GBP 10	18/08/2010	-18	4.3322	-£77.98		£0.36		-£77.62	23/08/2010		18/08/2010	Traded on 18/08/2010 at 10:00AM at market with BNP Paribas.	3536558
Buy	ITEM			BRITISH EMPIRE SEC & GENERAL TRUST ORD GBP 10	19/08/2010	1	4.36	£4.36		£0.03		£4.39	24/08/2010		19/08/2010	Traded on 19/08/2010 at 10:00AM at market with BNP Paribas.	3570646

There are three Cashbooks you are able to view:

### Clearing

the **Clearing** cashbook shows client deposits receipted onto the platform and then moved into the main cash account. Any Initial Adviser charges will also be detailed here. These are deducted before the balance is invested into the account.

- Cash** the main cashbook is cash that is available for investment. The movements to and from this cashbook are: Client deposits for investment
- Client withdrawals for payments out of the account
- Interest or income receipts
- Rebates on funds
- Stock buys/sells
- Fees

### Pending withdrawals

The Pending withdrawals cashbook holds any amounts that are in the process of being withdrawn from the account. These will be paid away once trades have settled, or regular withdrawals or regular income has been processed..

If the client has elected for income to be paid out, the income or interest will be receipted straight into this account ready to be paid out.

The information is available to download in excel by clicking on the **Export Results** button.

## Performance reporting

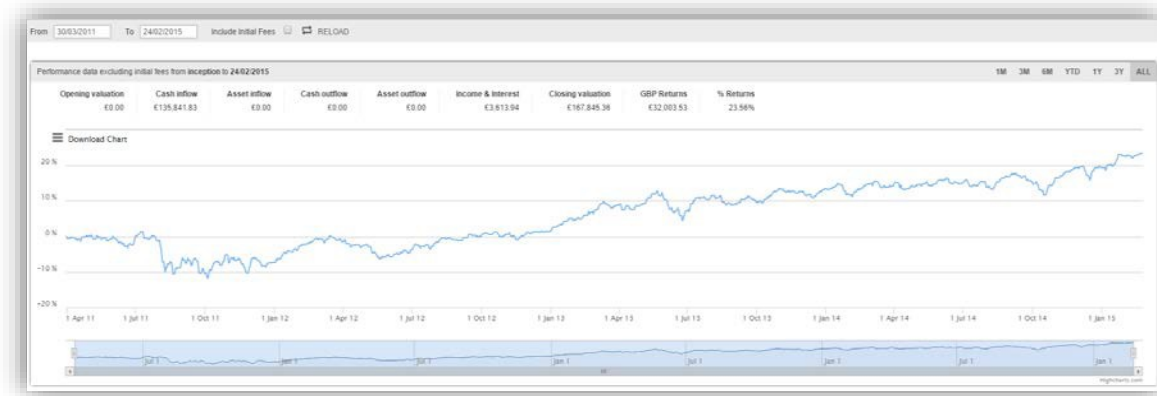
The performance report shows the percentage change of the portfolio between two selected dates compensating for net cash or asset movements into or out of the portfolio. It is calculated on a time weighted basis. The performance figures take into account the effects of any dividend, interest or rebate into the account as well as any fees or expenses taken out of the account.

To access the Performance Summary screen, go to:

- **Menu > Account > Performance > Summary** (alternatively, use the **Quick Links** dropdown and select **Performance Summary**).

Enter your desired start and end dates and click **Reload** (the default will be from the account inception date to the previous business day).

The performance information will then display for the chosen date range.



<b>Opening Valuation:</b>	The portfolio valuation at the start of the period (the account value as at the previous pricing point to the 'From Date').
<b>Cash inflow:</b>	The value of all client cash deposits into the portfolio over the period.
<b>Asset Inflow:</b>	The value of assets transferred into the portfolio over the period.
<b>Cash Outflow:</b>	The value of all cash withdrawals paid away from the account over the period. This includes income paid away if the client has chosen this option.
<b>Asset outflow:</b>	The value of assets transferred away from the portfolio over the period.
<b>Income &amp; Interest:</b>	The total income and interest receipted into the account over the period.
<b>Closing Valuations:</b>	The portfolio valuation at the end of the period (the account value on the selected 'To Date'.
<b>Returns:</b>	The net change in the portfolio value compensating for net cash or asset movements into or out of the portfolio. <b>% Returns:</b> The percentage change is calculated on a time-weighted basis.

You are also able to download the performance summary for each period (up until the previous business day) by clicking the export button(s). This will provide you with an excel spreadsheet detail of the data used.

## Part 3 - Creating Client Report Packs

There are four methods for printing report packs:

To produce client reports, go to **Menu > Report Builder**.

### Single Account (Short Report)

To print a report pack, ensure Client Short Report has been selected in the report builder tool bar, as shown below.

The screenshot shows the 'Report Builder' interface for 'Single Account'. At the top, there are three tabs: 'Single Account', 'Multiple Accounts', and 'Report Search'. On the right side of the top bar, there are two buttons: 'Client Short Report' (highlighted with a red circle) and 'Individual Reports'. Below the tabs, a message states: 'This is a summary report containing principal investment details over the selected period.' The main area contains several input fields: 'Enter An Account Code Or Name...', 'Select A From Date...', and 'Select A To Date...'. There are also checkboxes for 'Initial Fees to be included', 'Cash Transactions', 'Security Transactions', and 'Income Statement'. A 'Run' button is located at the bottom right of the form.

You will then need to follow the below steps:

1. Enter the account code or account name and your desired date ranges.
2. Select whether you wish 'Initial fees to be included' in the calculation (only relevant if running the report from inception.)
3. Select whether you wish to include the
  - a. Cash Transactions
  - b. Security Transactions
  - c. Income Statement
4. Click **Run** and a pdf document will be made available to download to your computer, the report will run on the bottom right hand side of the screen. Once complete click to open.

### Single Account (Individual Reports)

Ensure that Single Account and Individual Reports are selected on the Report Builder toolbar. The following screen will then be displayed:

The screenshot shows the 'Report Builder' interface for 'Single Account (Individual Reports)'. At the top, there are three tabs: 'Single Account', 'Multiple Accounts', and 'Report Search'. On the right side of the top bar, there are two buttons: 'Client Short Report' and 'Individual Reports' (highlighted with a red circle). Below the tabs, there are input fields for 'Enter An Account Code Or Name...', 'Select A From Date...', 'Select A To Date...', and 'Select Report(s)...'. There are also checkboxes for 'Include Contents Page' and 'Include Cover Sheet', and a 'Run' button (labeled with a red '3'). Below the input fields, there is a list of report types with checkboxes and descriptions:

- [ Select All ]**
- ☐ **Income** - This report lists the details of any income payable during the reported period.
- ☐ **Trading Transactions** - This report lists the purchases, sales, corporate actions and any stock adjustments on your portfolio during the reported period.
- ☐ **Cash Statement** - This report displays bank transactions and running balances for bank accounts associated with your portfolio.
- ☐ **Realised CGT** - This report will only display capital gains or losses incurred on sale transactions and relevant corporate actions during the current tax year. For previous tax year reports please contact Customer Services on 0844 801 0700.
- ☐ **Unrealised CGT** - This report details any unrealised capital gains or losses attributable to your portfolio during the current tax year.
- ☐ **Portfolio Valuation** - This report provides the value of each holding in your portfolio for the reported date. It lists the cost, market value and unrealised gain/loss at the reported date.
- ☐ **Portfolio Asset Allocation** - This report provides the weighting of the holdings in each asset class. You will also be able to view which assets are in each asset class.
- ☐ **Portfolio Performance** - This report details the performance of your portfolio during the reported period.

Red boxes with numbers 1, 2, and 3 are overlaid on the screenshot. Box 1 points to the 'Select Report(s)...' field. Box 2 points to the 'Unrealised CGT' checkbox. Box 3 points to the 'Run' button.

1. Enter the account code or account name and your desired date ranges.
2. Select the reports you wish to include in the pack by ticking the box next to the desired report type.
3. Click **Run** and a pdf document will be downloaded to your computer.

### Multiple Accounts (Short & Individual Reports)

Producing regular report packs for clients will no longer be a time-consuming task. In order to assist you to produce the report packs we have developed a Report Builder tool which allows you to create multiple client reports at the same time.

This feature allows you to:

- Create standard template report packs
- Filter client accounts by Product type
- Include a branded cover sheet
- Run reports easily for various time periods

For all the information you need to use this feature please refer to our Report Builder [User Guide](#).

### Report Period

The platform allows a user to run reports to historic dates without the need to recalculate the account back to the required date.

To allow the user to run reports and include data for new or closed accounts which were only active through part of the period selected, the period used for each report also uses the following rules:

- The 'From' date will always be the latest of the account's **Inception date** or the **From Date** entered.
- The 'To' date will always be the earliest of the account's **Closed date**, **As At date** (the date the portfolio is recalculated to on the platform, or the **To Date** entered.

Each report section will therefore cover:

- **Portfolio Performance, Trading Transactions, Income** and **Cash Statement** reports will include detail between the 'From' and 'To' dates.
- The **Realised Gains CGT** report will include detail from 6<sup>th</sup> April to the 'To' date for the Tax Year selected.
- **Portfolio Valuation, Portfolio Asset Allocation** and **Unrealised CGT** reports are run to the 'To' date.

## Part 4 - Changing Strategy on an Account

When you need to change the investment strategy of the client's account, you can go to the portfolio management screen.

To update account settings, go to **Menu > Account > Portfolio Management**.

The screenshot shows the 'Portfolio Management' interface. At the top, there's a breadcrumb trail: Home > Account > Portfolio Management. Below it is a confirmation checkbox: 'I confirm that I have received all authorisations required to make this change on behalf of my client'. A row of buttons includes 'Add' (highlighted with a red box and number 1), 'Save', 'Cancel', and 'Export History'. Below the buttons is a table with columns: Strategy Name, Discretionary Manager, Last Instructed Weight %, Drifted Value £, Drifted Weight %, New Target £, New Target %, Weighting History, and REMOVE. The table has two rows: 'Smart growth 5' and 'Smart growth 6'. The 'Smart growth 6' row has a dropdown menu next to its name (highlighted with a red box and number 2). Below the table, there's another confirmation checkbox: 'I confirm that I have received all authorisations required to make this change on behalf of my client'. Below this are three buttons: 'Audit' (highlighted with a red box and number 3), 'Remove from Rebalance', and 'Pay-Away Income'. At the bottom, there's a 'Close account' button (highlighted with a red box and number 4) and a note: 'If you would like to close the account and sell all holdings, please click here.'

### 1. Change the Investment Strategy and portfolio weightings

To change the Investment Model that a client account is linked to; add a new fund, or remove an existing fund or update the 'New Target' amount or % as needed. Then tick the confirmation box and click save.

There is an Export History button which will allow you to view the history of changes to the account's weightings.

### 2. Change the Income Payment Status

To change income payment instructions (to either reinvest or pay away) at any time, once you've received client authorisation, simply tick the confirmation box and select to either pay income away or reinvest income.

If you select to reinvest income, any income receipted into the account from then on will be held in the main cashbook ready to be used to invest in line with the model weightings. If you select to pay away income, any income receipted into the account from then on will be moved into the account's pending withdrawal cashbook and paid into the nominated bank account (per Platform set-up) at the next monthly income payment run 15<sup>th</sup> of each month.

There is an audit button which will allow you to view when the account's status was changed and by whom.

### 3. Include or exclude an account from trading

**For adviser firms who have discretionary permissions to manage models only;** (using the Direct service.) You are able to remove the account from the re-balancer by selecting 'exclude from re-balance' on this page. Please note that the account will no longer stay in-line with its model and you will need to monitor the cash position to ensure that the account does not go overdrawn due to fees deducted on a monthly basis. Even if you make changes to the model weightings, the account will not be traded, unless you include it back in the re-balance. You must do this by the close of business on a day prior to a trading day.

#### 4. Close an account

If you would like to close an account and sell all holdings click on the Close Account button.

The screenshot shows the 'Close account' form within the 'Portfolio Management' section. The form includes a confirmation checkbox, buttons for 'Audit', 'Remove from Rebalance', 'Pay-Away Income', and 'Close account' (which is circled in red). Below these buttons, there is a question 'Do you want to in specie?' with 'Yes' and 'No' radio buttons. A 'Payment Method' dropdown menu is also present, followed by a 'Seek approval to close account' button.

Strategy Name	Discretionary Manager	Last Instructed Weight %	Drifted Value £	Drifted Weight %	Weighting History	REMOVE
Smart growth 5	Smart Investment Management	100	72,338.37	100		

Then select the Payment Method – the choices available are electronic transfer or if in sterling, a cheque. Any charges that might be applied will be shown alongside.

If your firm requires single authorisation, you should then click on the 'Close account' button.

If your firm has been set up to require second authorisation for closing an account, you will then need to click on the 'Seek approval to close account' button – another authorised member of the firm will then need to login, confirm the correct account has been chosen, and confirm the closure request.

Please note you will not be able to close an account if any of the below scenarios are in place for the account and instead will have to contact our client services teams in order to complete the closure process.

- Any of the assets have holding locks or have special trading considerations (for e.g. cash accounts)
- The account is out of the rebalance and excluded from trading
- You would like to 'in specie' transfer any assets away to another provider

## Contact

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If you have any queries or feedback about using the platform, applications module or investor portal, please contact us at

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