

True Potential Client Site

**A guide to the new and improved
client site**

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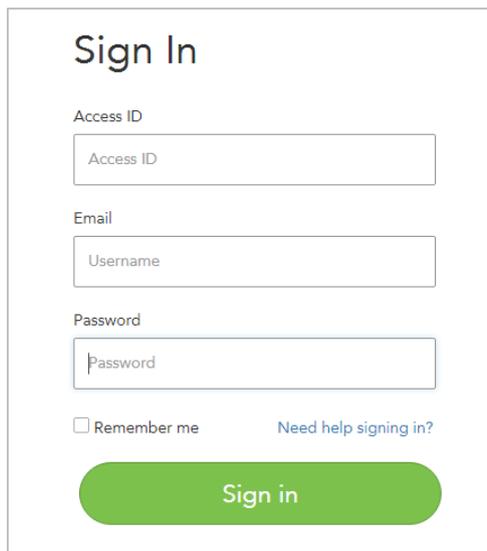
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The newly designed client website is a convenient way for clients to securely review their investments 24/7, track their investments against their personalised goals along with giving them access to impulseSave®, all with a clean and crisp new design.

Logging in for the first time

Clients will initially need to enter the following details provided by you:

- Access ID (the same access ID used to access your firm's TP system)
- The temporary User ID found on the Client Overview or Client Details page
- The temporary password found on the Client Overview or Client Details page



Sign In

Access ID

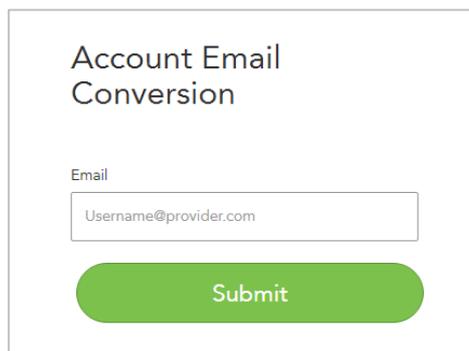
Email

Password

Remember me [Need help signing in?](#)

Sign in

Once the client has entered their details they will be asked to enter their email address.



Account Email Conversion

Email

Submit

A verification email will then be received by the client. Once received the client can follow the instructions within the email taking them back to the site via the **Validate** button or via the link.

Once the client has been directed back to the site they will be asked to create a new password and a passphrase, which they will use for each subsequent login.

Please note that the **password** must be at least 8 characters long and the **passphrase** must be at least 12 characters long, with no fewer than 6 unique characters. Note - special characters and capital letters cannot be used in your passphrase.

Complete Conversion

Please Note: Your Password must contain 8 characters or more and no spaces.

Your Passphrase must be at least 12 characters long with 6 unique characters.

Password

Confirm Password

Passphrase

Confirm Passphrase

Submit

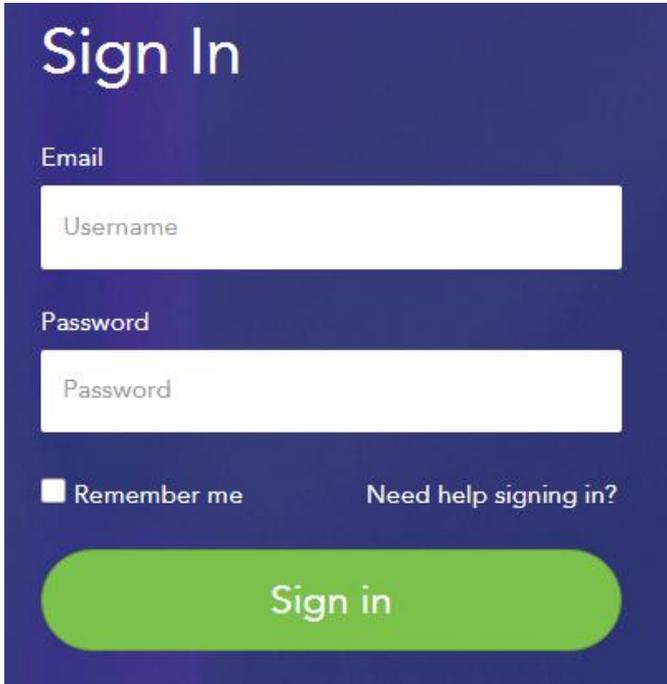
From this point on, the client's username will be their email address and they will use their newly created password and passphrase.

Dealing with login problems

From time to time clients will have problems accessing their site due to forgotten passwords or passphrases; in most circumstances, these issues can be resolved by the client without needing to contact their adviser.

From the initial login screen the client can click on the **Need help signing in?** link just above the **Sign In** button.

They will then be asked which problem they are having logging in and then take them through the steps of how to resolve this.



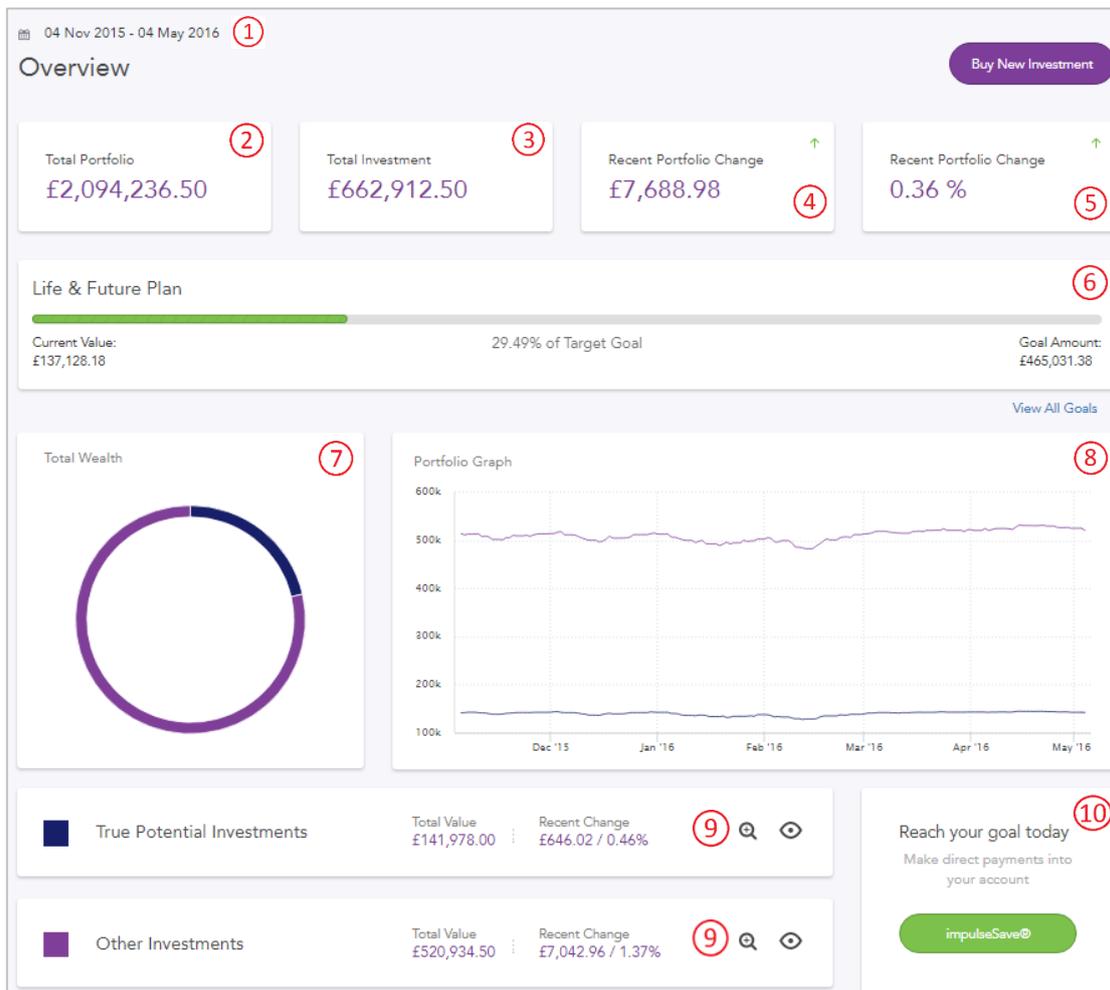
The image shows a 'Sign In' form on a dark blue background. At the top, the text 'Sign In' is displayed in white. Below this, there are two input fields: 'Email' with a placeholder 'Username' and 'Password' with a placeholder 'Password'. Under the 'Email' field, there is a checkbox labeled 'Remember me' and a link 'Need help signing in?'. At the bottom of the form is a large green button with the text 'Sign in' in white.

If the client has forgotten either their password or passphrase they will be prompted to enter their access ID and email address, they will then receive an email with a link to reset their details allowing them to create a new password or passphrase as required.

If the client can't remember the email address linked to their client site or is having any other issues the system will refer them back to their adviser.

If you are not able to resolve the client's issue, please contact Adviser Services who will be more than happy to assist. Their email is adviserservices@tpllp.com.

Understanding the Overview



1. This allows the client to select a date range to review their investments.
2. This shows the client the total value of their portfolio **including** assets and liabilities (you can amend what is included in this by managing the client's portfolio within V6).
3. This shows the value of the client's portfolio **excluding** assets and liabilities.
4. This will show how much in £s the client's total portfolio has gone up or down between the dates shown in **1**
5. This will show how much in % the client's total portfolio has gone up or down between the dates shown in **1**
6. This displays the client's progress towards achieving their individual goals.

7. The pie chart will show the percentage of the client's wealth split between on- and off-Platform investments.
8. The portfolio graph tracks the valuations of each of the client's holdings, again split between on- and off-Platform investments.
9. Using the  icon will allow you to exclude holdings from the Portfolio Graph whilst the  icon will set the Portfolio Graph to only show that holding.
10. Clicking impulseSave® will give the client access to top up their True Potential Investment holdings from as little as £1 to further help them achieve their goals.

Tracking Investments & Pensions

Accessing the client's investment and pension policies can be done by either clicking the **Investments** tab or by clicking on one of the plan sections on the Overview page.

The client will initially see the following 4 figures which refer solely to the client's True Potential Investments Wealth Platform holdings:

Total Invested £1,774.92	Total Value £1,837.47	Total Portfolio Change 3.52 % / £62.55 	Recent Change 2.32 % / £41.64 
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- **Total Invested** - This is the net amount the client has paid into their combined True Potential policies. This is the value of all contributions minus any withdrawals.
- **Total Value** - This is the total value of the clients Wealth Platform holdings.
- **Total Portfolio Change** - This is the difference between the client's Total Invested and Total Value.
- **Recent Change** - This is the change in value over the selected date range.

Below these figures the client will see a number of tabs which will give them access to an array of different graphs; each of these graphs is based upon the client's total Wealth Platform holdings.



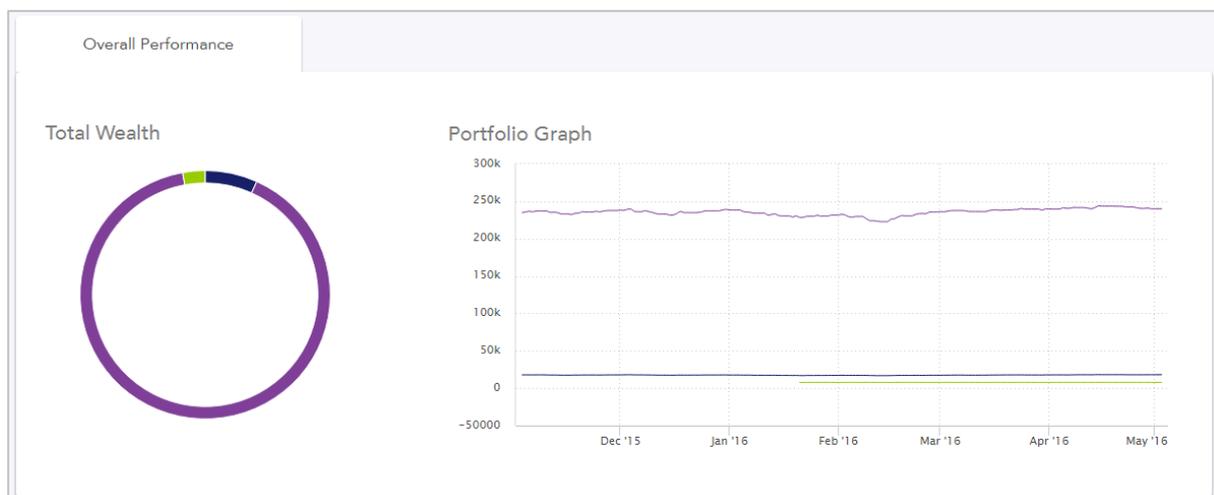
- **Overall Performance** - The value of the client's Wealth Platform investments over the selected date range. This will also show a pie chart will show the percentage of the client's wealth held by each platform policy.
- **Performance Weighted Return** - The compound month-on-month change in the client's investments over the selected date range.
- **Monthly Value** - The value of the client's investments as of the last working day of each month over the selected date range.
- **Monthly Change** - The total change in value of the client's investments by month for the selected date range.
- **Asset Allocation** - A breakdown of the client's investments across asset classes, shown as a percentage.

Tracking Investments & Pensions

Under the **Other Investments** heading the client will be able to see the current value of all of their holdings held with other providers.

Below this figure the client will see the Overall Performance graph; this shows the performance of the client's investments and pensions over the selected date range.

This will also show a pie chart will show the percentage of the client's wealth held by each individual policy.

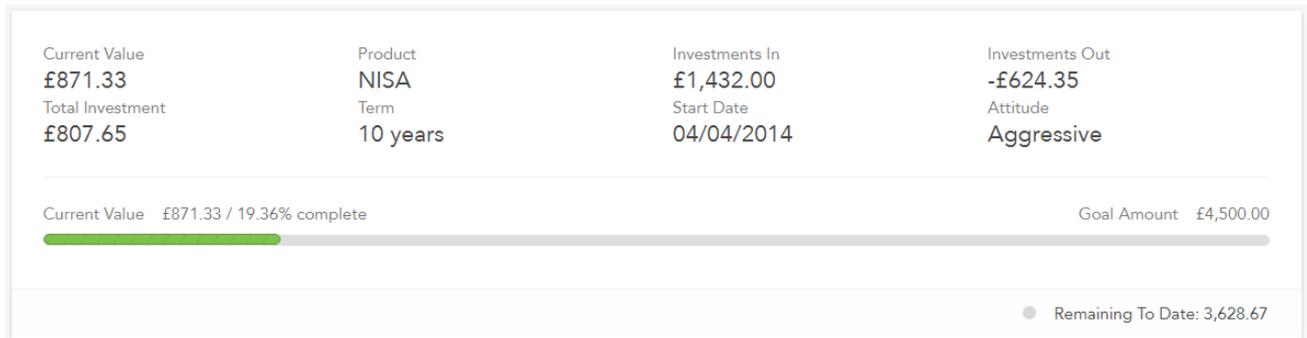


Accessing any individual policy can be done by clicking on the box containing the policy you they to access.

	351564 NISA	Current Value £2000.0000	Owner Single	Select to transfer:	<input type="checkbox"/>
	SC134586 SIPP	Current Value £238773.0471	Owner Single	Select to transfer:	<input type="checkbox"/>

Analysing Investments & Pensions

When looking at an individual Wealth Platform policy the client will be able to see the following:



1. **Current Value** - The value of the account at close of business on the previous working day.
2. **Total Investment** - The combined value of all net contributions minus any withdrawals.
3. **Product** - This shows which product the client's funds are held in.
4. **Term** - This is how long the client plans to invest for in that account.
5. **Investments In** - This is the total capital invested into the account (includes lump sums, regular contributions and tax relief for pensions but excludes dividends, interest and fund management rebates).
6. **Start Date** - This is the date the account was opened.
7. **Investments Out** - This is the total capital withdrawn from the account (includes lump sum and regular withdrawals but excludes fees and charges).
8. **Attitude** - The client's attitude to risk for this account.

The bar underneath this information will show the value of the policy versus the client's final goal. It also shows the client's final goal amount and how far they have to go until achieving their goal.

When looking at an individual policy not held on the True Potential Investments Wealth Platform the client will be able to see the current value of the policy at the close of the previous working day.

Analysing Investments & Pensions

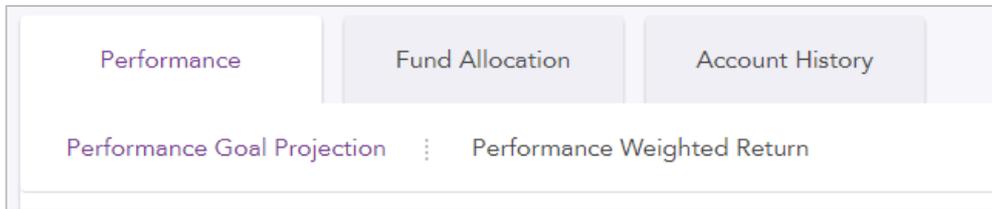
Underneath the headline details of a **Wealth Platform** policy the client will be presented with additional details regarding their policy.



The details on the left hand side show:

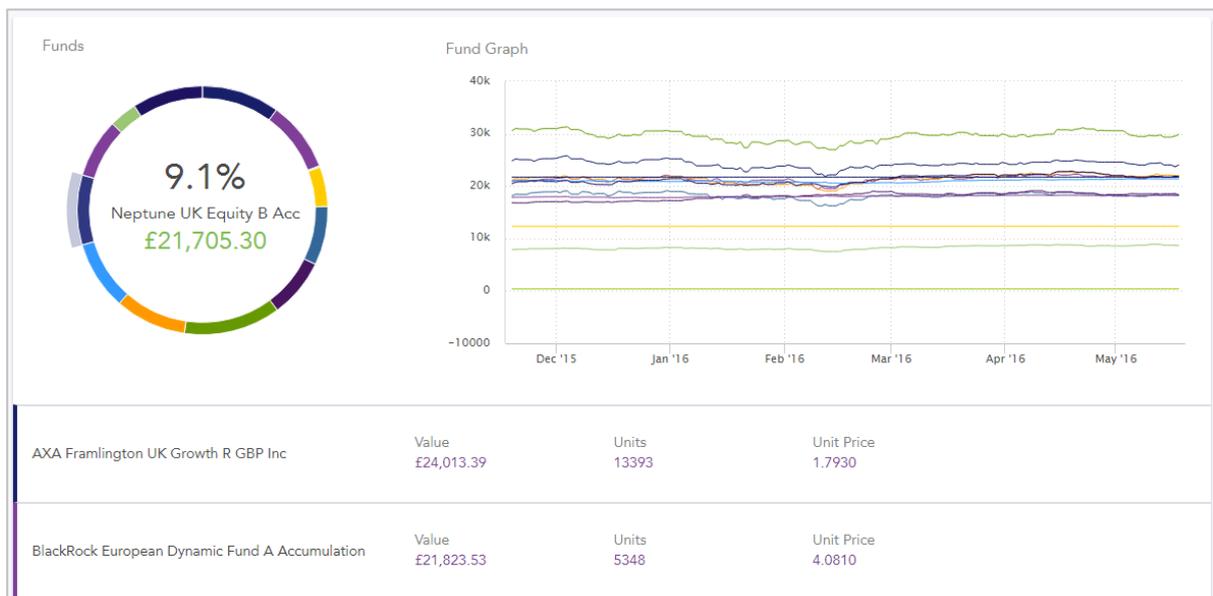
- **Change** - The difference between the client's current value and total investment amount.
- **Recent Change** - The change in value over the selected date range.
- **Goal Amount** - The final value the client is aiming to achieve for their investment.
- **Gap to Goal** - The amount between where the client is now and where they need to be to achieve their goal.

The client can also access a number of graphs and additional details about their policy:



- **Performance Goal Projection** - This graph plots the performance of the policy against the client's goal.
- **Performance Weighted Return** - This shows the compound month-on-month change in the investment over the selected date range.
- **Fund Allocation** - This shows a breakdown of the funds held within a policy including total invested, total value, number of units, current unit price, change and recent change per fund.
- **Account History** - This displays the transaction history for the given policy over the selected date range.

Below the headline details of a **non-platform policy** the client will be able to see a breakdown of the funds held under that policy, along with the amount of units and the unit price, provided these are available on V6 via Real Time Valuation or having been manually input by the adviser.



Topping-Up Investments

impulseSave[®] is a world-first way for your clients to top-up their investments with as little as £1 at a time, whenever and wherever they choose. Topping up their investments little and often can be a great way for clients to achieve their goals early or close any gaps that appear.

Clients can impulseSave[®] into an **ISA, GIA or TPI Pension**. An impulseSave[®] button will appear at the bottom of the client's Overview page and also next to any eligible policy when looking at their policies in more detail.

<div style="display: flex; justify-content: space-between; align-items: center;"> ■ ISA 2015 🔍 👁️ impulseSave[®] </div>						
Total Invested £30,240.00	Total Value £29,112.03	Change -£1,127.97 / -3.73 %	MWRR 0.4374 %	TWRR 0.4300 %	Owner Single	
<div style="display: flex; justify-content: space-between; align-items: center;"> ■ GIA_2011 🔍 👁️ impulseSave[®] </div>						
Total Invested £44,000.00	Total Value £50,548.09	Change £6,548.09 / 14.88 %	MWRR -1.2488 %	TWRR -1.2400 %	Owner Single	

To make an impulseSave[®], the client would click on the button and enter the amount they wish to top-up.

For their first impulseSave[®] the client can add and store a debit card to fund the top-up; this card can then be used again without the need to re-enter the details.

Enter impulseSave[®] Amount
Step 2 of 5

① Enter amount to impulseSave

£ 0

Or choose a preset amount

£10

£50

£100

Or max your ISA --

£15,240.00

← Return to Account Selection

Next

The client can choose a specific amount to impulseSave[®], select a preset amount or maximise their contribution when topping-up an ISA or pension.

Scheduling an impulseSave®

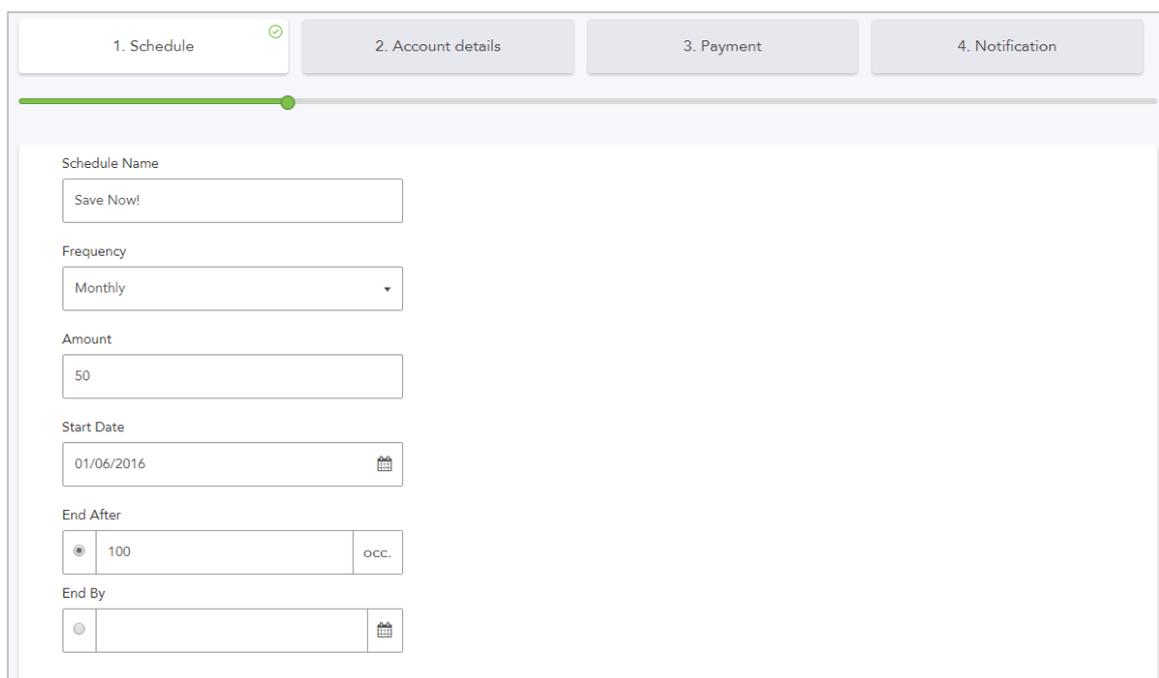
Scheduled impulseSave® is a new feature which will enable clients to set themselves an impulseSave® reminder which will notify them via SMS, email or push notification. The client can set their preference as to how much they would like to save, the frequency and duration of how long they would like the reminder feature to run.

To set up a Scheduled impulseSave® the client would click into the **Settings** menu at the top of the screen below their name and then click **Scheduled impulseSave** on the left hand side.



Once the client has accessed the relevant screen the client will be able to see any schedules they have already set up or have the ability to add a new schedule.

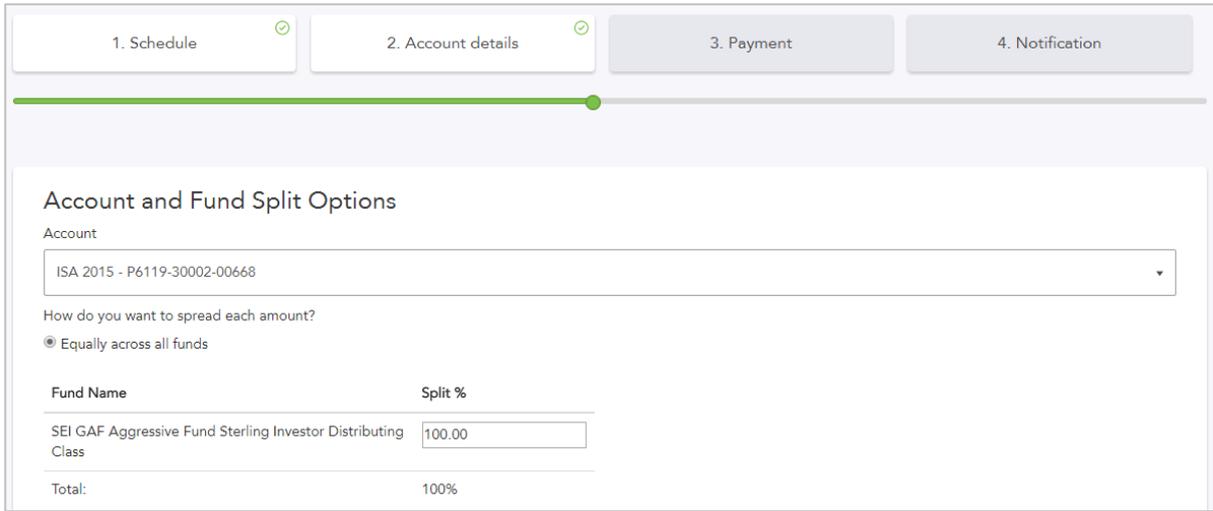
Once the client has clicked **Add New Schedule** they will be taken through a 4 step process. The first step is to complete the basic details of the schedule including the schedule name, frequency, amount and the start and end dates or number of occurrences.



The screenshot shows a 4-step process bar at the top: '1. Schedule' (active, with a green checkmark), '2. Account details', '3. Payment', and '4. Notification'. Below the bar is a form for creating a schedule with the following fields:

- Schedule Name:** A text input field containing 'Save Now!'.
- Frequency:** A dropdown menu set to 'Monthly'.
- Amount:** A text input field containing '50'.
- Start Date:** A date picker field set to '01/06/2016'.
- End After:** A field with a radio button selected, containing '100' and the label 'occ.'.
- End By:** A date picker field with a radio button selected.

Step 2 will ask the client which **account** they would like to schedule the impulseSave® reminder for and how the amount should be **split** across the client's funds.



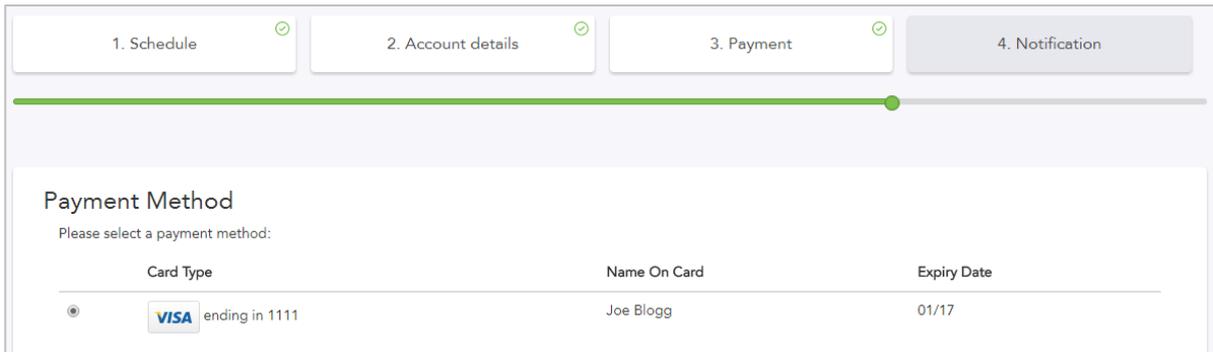
The screenshot shows a progress bar with four steps: 1. Schedule (checked), 2. Account details (checked), 3. Payment, and 4. Notification. The main content area is titled "Account and Fund Split Options".

Account
 ISA 2015 - P6119-30002-00668

How do you want to spread each amount?
 Equally across all funds

Fund Name	Split %
SEI GAF Aggressive Fund Sterling Investor Distributing Class	100.00
Total:	100%

Step 3 will allow the client to select their **payment method** by choosing from their saved card details. (*Note* - A card must be stored via the standard impulseSave® method prior to using the Scheduled impulseSave® option).



The screenshot shows the progress bar with step 3, "Payment", now checked. The main content area is titled "Payment Method".

Please select a payment method:

Card Type	Name On Card	Expiry Date
<input checked="" type="radio"/>  ending in 1111	Joe Blogg	01/17

The final step gives the client the option as to how they will receive the **notification** for their impulseSave® reminder. The client can choose between either email notifications or SMS (text message) notifications direct to their mobile.

If the client chooses to receive **email notifications**, the site will use the email address they have used to register with to send the notifications to, this cannot be changed to another email address.

Notification Method

Select Notification Method

Email
 SMS

Email scheduling will use your current login email address, this is:
 adviserservices@tpllp.com

If the client chooses **SMS notifications**, they will be prompted to enter their mobile number to which they will receive a verification code. Once received, the verification code must be entered on screen to validate and save the mobile number for future notifications.

Notification Method

Select Notification Method

Email
 SMS

Please enter your phone number and we will send you a verification code.

Send

Once the client has set up their impulseSave® schedule they will see a summary of all saved schedules, as well as the options to Edit or Delete.

Scheduled impulseSave®

Name: Save Now! Account: P6119-30002-00668
Edit Delete

Amount	Frequency	Notifications	Start Date	Occurrences	Status
£50.00	Monthly	Email	01/06/2016	100	Saved

[Return to Settings](#)
+ Add new schedule

Purchasing New Investments

Using the same world-first technology which powers impulseSave®, your clients are now able to open True Potential Investments policies on a **non-advised basis**. These new policies can be funded direct from the client's bank accounts or by **transferring existing policies**.

On both the Overview and Investments pages the client will see a button marked **Buy New Investment**. Clicking this will immediately present the client with a notice showing the following:

Buy New Investment

This is a service provided by True Potential Investments.

Any purchase you make is on a non-advised basis.

Important note: Should you require advice before proceeding please contact your financial adviser.

When purchasing a new investment, the client has 2 options; they can either use **Quick Invest** or **Plan & Invest**:

- **Quick Invest** is aimed at confident investors who want to quickly buy an investment with a high level of control.
- **Plan & Invest** is aimed at clients new to investing and takes the client through a goal-based process.

Setting Fees

Much like impulseSave® the level of initial fees charged to a client when purchasing a new investment, the initial fee can be set at a firm level and varied on an individual adviser and client basis on the client's Overview in V6.

The level of recurring fees applied to an account can also be set at a firm level and varied on an individual adviser and client basis also.

Quick Invest

Selecting the Quick Invest method will initially give the client the choice of product they wish to invest in. The client can select from an ISA, Personal Pension (e-SIPP) or a General Investment Account; or select more than one product type if they wish.

Upon selecting a particular account type the client will be asked to set either an initial lump sum to invest, a monthly investment amount or both (the client can also select to **Use Maximum ISA Amount** for ISA accounts).

Stocks & Shares ISA

A Stocks & Shares ISA is a tax-efficient savings account that allows you to invest up to £15,240 in this tax year free of Income and Capital Gains Tax. Using up your allowance each year can significantly boost your investments and save you tax when compared with other saving and investment products.

How much can you invest?

Use Maximum ISA Amount

Initial Lump Sum:

Monthly Investments:

Once the client has chosen their account(s) and set the initial and monthly investment amounts they will then move on to choosing their investment portfolio.

The client can either choose to select a **True Potential Investments Managed Portfolio** or create their own investment portfolio composed of Strategy Funds. To see further details of a Managed Portfolio the client can click on the arrow to the right of the portfolio name. This will show the client details of the portfolio objective, fund allocation, strategy allocation, a description of the risk profile and also details of the portfolio charges.

Balanced Dynamic Managed Portfolio ▶

For investors who want exposure to a select group of investment partners and the potential for greater returns, whilst remaining within the balanced risk profile.

To invest 100% of the contributions into a Managed Portfolio the client can click the tick box to the left of the portfolio name.

If the client chooses to create their own portfolio from Strategy Funds they will be able to use a Fund Filter to narrow down the Strategy Funds available to them.

Fund Filter

<p><u>Fund Managers</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> 7IM <input type="checkbox"/> Allianz <input type="checkbox"/> Close Brothers <input type="checkbox"/> Goldman Sachs <input type="checkbox"/> Schroders <input type="checkbox"/> SEI <input type="checkbox"/> Threadneedle <input type="checkbox"/> True Potential Investments - Close Brothers <input type="checkbox"/> True Potential Investments - Schroders <input type="checkbox"/> True Potential Investments - SEI 	<p><u>Level Of Risk</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Defensive <input type="checkbox"/> Cautious <input type="checkbox"/> Balanced <input type="checkbox"/> Capital Growth <input type="checkbox"/> Aggressive
--	--

They can also run a fund comparison across all available Strategy Funds to see which fund would be most suitable for them.

Not sure which funds to choose?
Use our comparison tool to help you decide.

Fund Comparison

Once they have selected their funds for their own portfolio, they will be asked to confirm the split between those funds on the account. The page will suggest a default split which they can then amend if they wish.

Choose Fund Allocation

Select the percentage of your investment that you would like to invest in each fund.

Stocks & Shares ISA

Fund	% Allocation
7IM AAP Balanced Acc Strategy	<input style="width: 100%; border: 1px solid #ccc;" type="text" value="50"/>
Allianz RiskMaster Moderate Multi Asset	<input style="width: 100%; border: 1px solid #ccc;" type="text" value="50"/>
Total	100.00%

Back
Continue

The final page is simply a summary of the account details so far which the client will need to check and confirm before proceeding to the final steps.

Plan & Invest

Selecting the Plan & Invest method take the client through a step by step goal based process to invest. Initially the client will have the ability to **name their goal** based on what they are investing for, making it more relatable and realistic.

Name Your Goal

Saving with True Potential Investor starts with setting your goal. Popular choices include "My Retirement Fund", "Pay Off My Mortgage" and "Elliot's School Fees"

Name of your goal:

[Continue](#)

The next step will allow the client to set the amount they need and when they will need it by. If the client is unsure as to how much they need they can click on either the **future income calculator** or **lump sum calculator** which will help them to identify the amount they require.

Set Goal Amount and Term

How much do you need to meet your goal and when do you need it by?

① How much do you need?

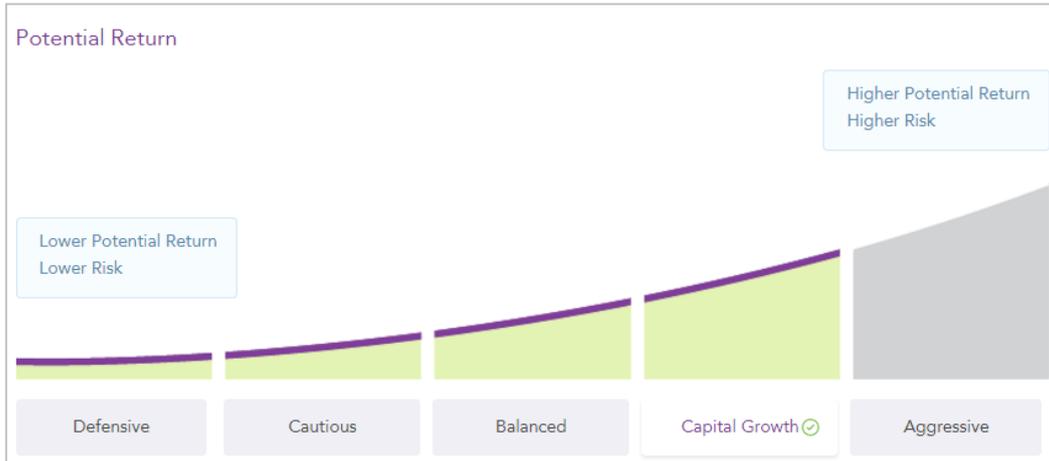
② When do you need it?

Not sure how much you need?
Try our calculators to work it out.

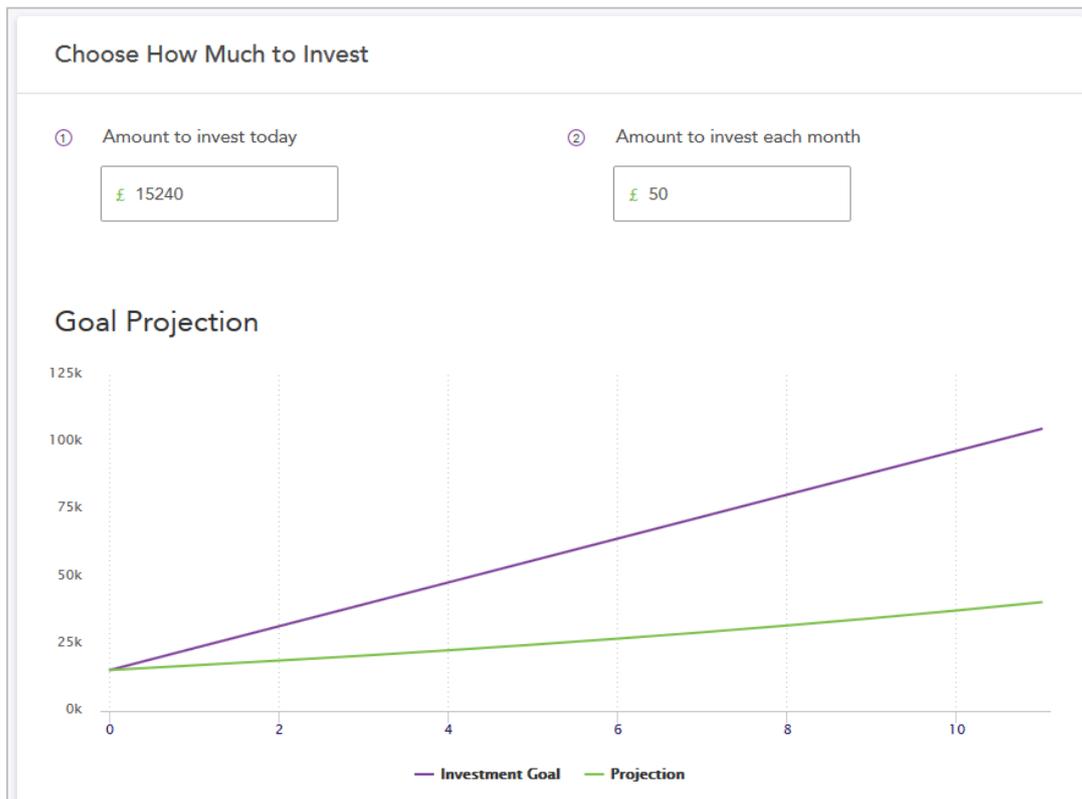
[Future Income Calculator](#) [Lump Sum Calculator](#)

[Back](#) [Continue](#)

Once the client has set the amount and period of their goal, the next screen will ask them to select their attitude to risk for this investment, ranging from Defensive to Aggressive. Clicking on a risk profile they will give the client a description of their attitude to risk and what this means to their investments.



Now the client has set their attitude to risk they will now be shown their goal projection and how they can achieve their goal based on an initial amount or a monthly amount. Upon entering either an initial or monthly amount the system will automatically update to show the client how they can achieve their goal by adjusting either amounts.



If the client has a shortfall in their projection graph, a shortfall calculator will be displayed giving suggestions as to how the client can amend their contribution amounts to align more to their goal.

If you are unlikely to reach your goal, you can increase your initial or monthly investment to reduce the shortfall. Or edit your goal amount, invest over a longer time period or adjust your attitude to risk.

Shortfall Calculator

You could reach your goal by either of the two options below:

Change your initial investment Or change your monthly investment

The final steps of the Plan & Invest process are the same as the Quick Invest process, detailed above, allowing the client to pick their product type and Managed Portfolio or create their own portfolio of Strategy Funds.

Completing an Investment Purchase

Once the client has completed the Quick Invest and Plan & Invest process, they will be ready to complete the purchase of the investment(s).

The first page will ask the client to complete their personal details including their pension tax details (if relevant).

Personal Details ISA/GIA Payment Pension Payment Confirm Payment

Enter Your Personal Details

Fill out your details below to purchase your investment.

Title

Gender

Forename

After completing their personal details, the client will be asked to confirm the funding options for their investment.

For initial investment amounts this can be done by either debit card, transferring an existing investment or a combination of the two. If the client has used impulseSave® in the past they will not need to enter their card details again if these have been saved. For monthly amounts the client will be asked to enter details for their Direct Debit setup.

Payment Choice

Choose from one of the selections below to make payment for your investment.

- I would like to fund using a debit card
- I would like to fund using transfers
- I would like to fund using a combination of debit card and transfers

The next stage of the process is a summary of all of the account details entered up to this point, the client should check this over to ensure everything is correct before finalising the purchase.

After checking the details in full the client will be taken through the Terms & Conditions and will have to click to agree to these. Once all of the Terms & Conditions are agreed to the client can now complete their investment purchase.

Terms & Conditions

Please read and agree to the following Terms & Conditions

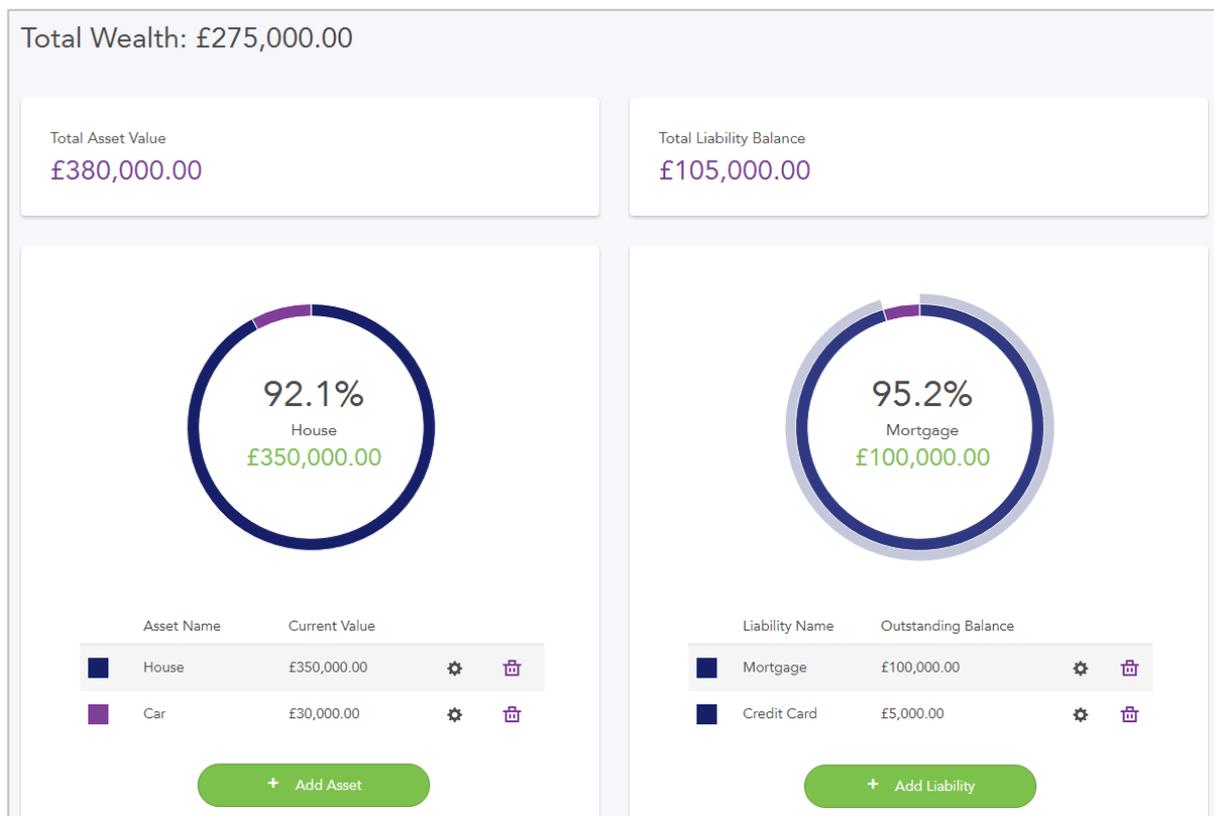
- I declare that I have not recieved any financial advice from Wizard IFA during this application process
- I agree to the Declarations outlined in the [Applications](#)
- I confirm that I am happy to receive all correspondence in electronic format direct to my Wizard IFA online account.
- I have read and accepted the [Key Features & Terms and Conditions](#) and fees outlined in this document
- I have read and accepted the [Key Facts Document](#)
- I have read and accepted the [Best Execution Policy](#)
- I have read and accepted the [Managed Portfolio Series Client Agreement](#)

You will be notified of any new purchases made by a client via a secure message within V6, this will include the client and investment details. No further action is required by you upon receipt of this message.

Assets & Liabilities

To further enhance the client's view of their total wealth, their assets and liabilities are now included within their site as a separate page to their personal details and fact find.

The client now has the ability to add, amend or remove their own assets and liabilities via his page within the site leading to a more interactive experience.

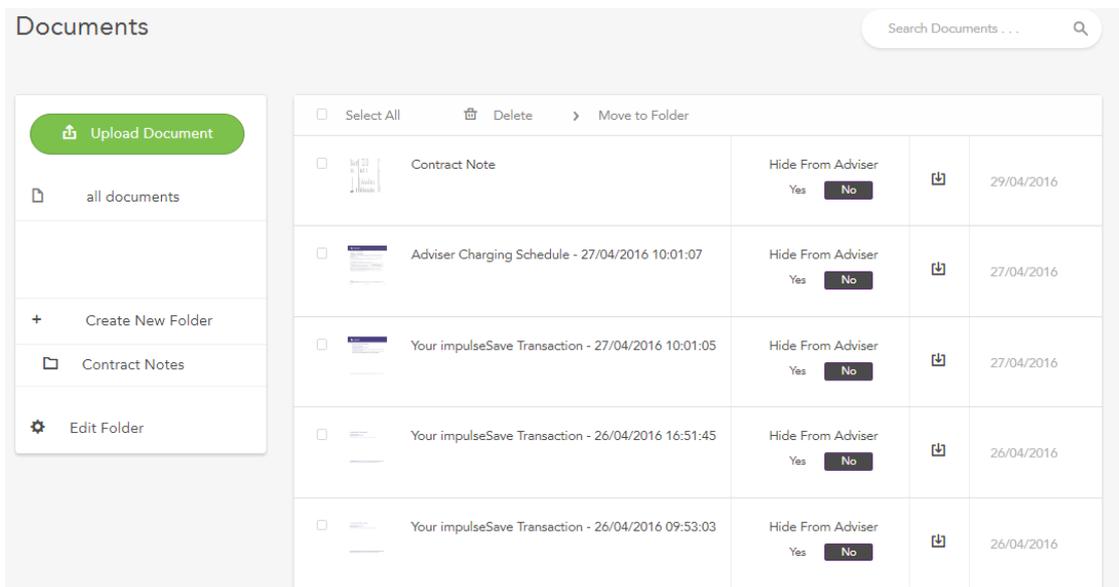


Note - When a client adds, removes or amends an asset or liability this will be updated in the V6 fact find for your visibility.

Managing Documents

The client's documents are stored in the Documents section which can be found by clicking on **Portfolio** and then **Documents**.

Both you and the client can upload and share documents at any time, you can also create folders within V6 that copy to the client site making it even easier for the client to manage their documents.



Within the documents section the client can also:

- Hide a document from their adviser.
- Download a document to view.
- Move a document to a folder.
- Delete a document (only documents added by the client can be deleted).

The client can also organise their documents into folders by:

1. Select **Create New Folder**
2. Choose a name for the folder
3. Click **Create Folder**

Once created the client has the ability to edit or delete any folders they have created.

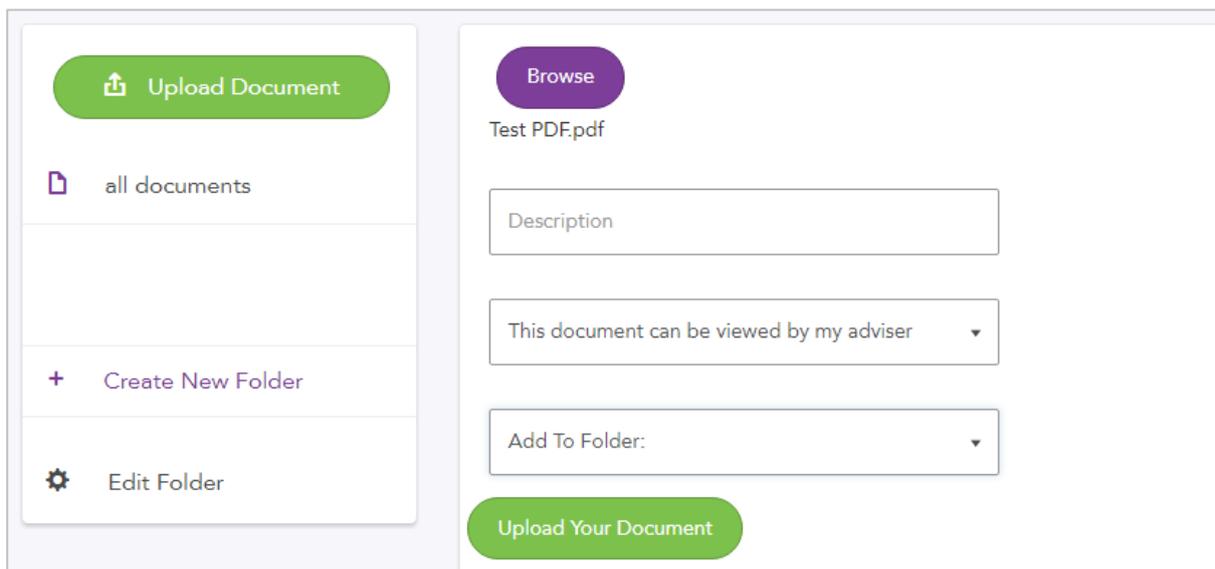
Managing Documents

There is no limit to the number of documents a client can upload to their site. As with the adviser site, clients can upload either PDFs, JPEGs or PNG files with a maximum size of 4mb each.

To upload a document, the client must be in the **Documents** section and click **Upload Document**. They would then find the document by clicking Browse and locating the document within their own files.

They would then add a description for the document and choose whether the document should be private or available to the adviser via V6.

Once all the details have been completed they would then click the **Upload Your Document** button to upload.

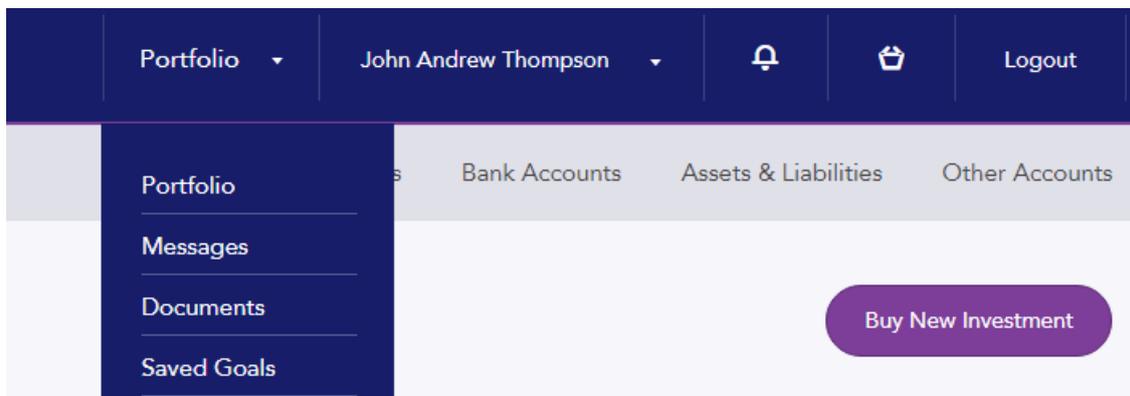


The screenshot shows a user interface for uploading documents. On the left, there is a sidebar with a green 'Upload Document' button, a folder icon labeled 'all documents', a '+ Create New Folder' button, and a gear icon labeled 'Edit Folder'. The main area on the right features a purple 'Browse' button, the filename 'Test PDF.pdf', a text input field for 'Description', a dropdown menu for visibility settings currently set to 'This document can be viewed by my adviser', another dropdown menu for 'Add To Folder:', and a final green 'Upload Your Document' button.

Secure Messaging

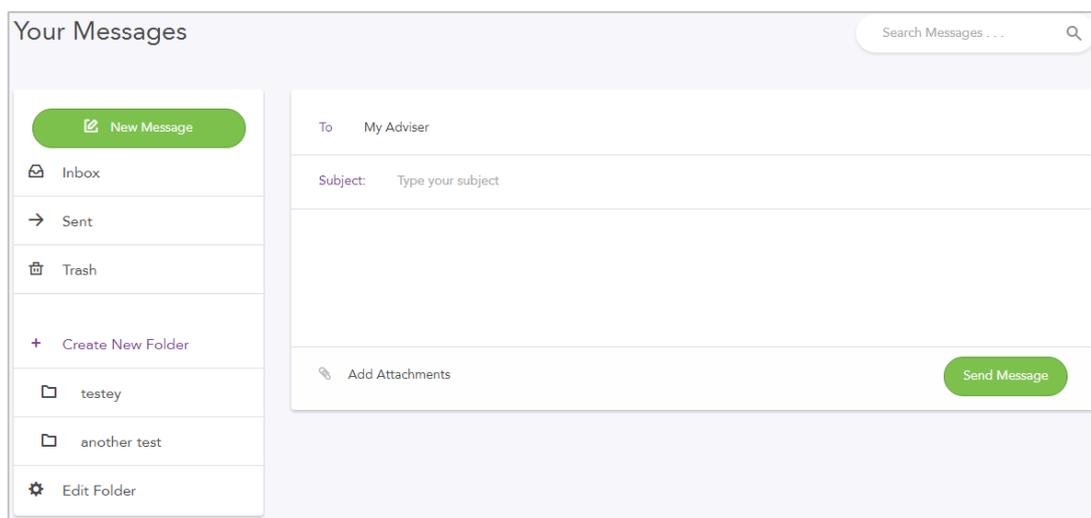
The client website features access to secure messaging which allows for encrypted communications between the client and you as their financial adviser.

When you send a secure message to a client they will receive an email notification to their registered email address. The client can then access their messages by clicking into the **Portfolio** drop down then **Messages** at the top of the page.



The client can also start a new message conversation with you. Once in the Messages section as shown above the client can do this via the following steps:

1. Click **New Message**
2. Complete the **Subject** section
3. Write the body of their message to you
4. Click **Send Message**



Maintaining Your Details

The client can maintain a number of areas within their client website. To access this click on the link at the top of the page.



Within the Settings menu, there are a number of sub-menus which give the client the following options:

Account Details	
Personal details	1
Banking	2
Stored debit cards	3
Scheduled impulseSave	4
Change login details	5
Marketing preferences	6

1 - This option gives the client the ability to update their personal details including address and contact details.

2 - This page lets the client can record their bank details and bank address for use in new purchasing investments.

3 - The client can view the bank cards stored for impulseSave®s and delete cards when required.

4 - The client can view, edit or create new Scheduled impulseSave®s.

5 - The client can update their email address, password and passphrase here.

6 - The client can choose to opt in or out of marketing campaigns via telephone, SMS, email and post.