



## Online Customer Centre user guide

*This guide gives you an overview of what can be done and seen in the new online Customer Centre*

# Introduction

The online Customer Centre (OCC) is our service that helps you stay closer to your investments, enabling you to access valuations and correspondence online whenever you need to. This guide covers some of the key actions that you can do using your online account, including setting up and changing regular payments as well as setting up a single payment. You can also get current and backdated valuations on investments, change assets and view fund performance. In addition you can view quarterly statements and other policy documents online. If you receive separate statements because you have more than one head account, you will be able to get a complete view of all your accounts online. If you wish to conduct transactions (e.g. top ups, withdrawals, switches) through the OCC you should speak to your financial adviser, if you have one, to ensure you have the correct permissions to do so.

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# Overview

Once logged in, you will see the **'My accounts overview'** page. This shows all the different accounts you have, along with their account numbers and current valuation. Performance figures in both monetary and percentage terms are also displayed.

You can select each individual account to get more detailed information. And by selecting **'Generate detailed valuation statement'(1)** you can produce a detailed valuation statement that includes all your accounts.

After selecting one of the accounts the **current value** is displayed(2) in addition to the **change in value for the last year(3)** (investment performance less fees and charges).

The menu bar at the top of the screen has several options(4).

- ▶ **Investments** – shows a breakdown of the assets held in the account.
- ▶ **Transaction History** – shows a breakdown of asset and cash transactions in the account in a given date range.
- ▶ **Payments in** – to set up one-off or regular payments into the account. One-off payments will be available if your adviser has the top-ups service turned on for your ISA and CIA.
- ▶ **Payments out** – to take money out of your account as a lump sum, or to set up or amend regular withdrawals.

The three quick link buttons on the right of the screen(5) under the menu bar are used for the following purposes:

- ▶ **'My detailed valuation'** – to produce a current or backdated valuation for the account. This includes fund prices.
- ▶ **'Change assets'** – to change the assets in the account or change regular payment assets.
- ▶ **'My documents'** – to access all account documentation, including any valuation statements produced, as well as documentation sent to you by us. Document preferences can be amended using the 'My details' button at the top of the page.

The screenshot shows the 'My accounts overview' page on the Quilter website. At the top, there is a navigation bar with links for 'My details', 'My messages', 'My documents', 'Contact us', 'Help', and 'Sign out'. Below this is a sub-navigation bar with 'Accounts overview'. The main header displays 'My accounts overview at 07 March 2022' and 'Total value of my accounts £233,142.65'. A donut chart is on the left, and a table of accounts is on the right. The table has columns for 'Account', 'Account number', 'Value', 'E +/-', and '% +/-'. Two accounts are listed: 'ISA' with a value of £32,629.60 and a 1.38% increase, and 'Collective Retirement Account - Uncrystallised' with a value of £200,513.05 and a 1.68% increase. A red circle with the number 1 points to a button labeled 'Generate detailed valuation statement'.

The screenshot shows the 'My ISA' detailed view page. At the top, there is a navigation bar with links for 'My details', 'My messages', 'My documents', 'Contact us', 'Help', and 'Sign out'. Below this is a sub-navigation bar with 'ISA', 'Investments', 'Transaction history', 'Payments in', and 'Payments out'. The main header displays 'My ISA at 07 March 2022' and 'Account reference: AC234'. The current fund value is £32,629.60, and the value change since 07/03/2021 is £442.73. Three quick link buttons are visible: 'My detailed valuation', 'Change assets', and 'My documents'. A red circle with the number 2 points to the current fund value, a red circle with the number 3 points to the value change, and a red circle with the number 5 points to the 'My documents' button. A date range selector is at the bottom, showing 'From 07/03/2021 To 07/03/2022' with a 'go' button.

# Overview *(continued)*

The **'Account summary'** screen shows various detailed account information and is selected by clicking on the relevant individual account on the **'My accounts overview'** screen. **This example is for an ISA.** This screen is similar for all account types but with an ISA there is an annual allowance section.

► **ISA annual allowance(1)** – the ISA allowance details are shown for the current tax year. The used and remaining allowances are displayed. Select **'More details'** to view adviser contact details and selected distribution payment options.

► **Summary valuation(2)** – this shows the account valuation. You can set the time period covered. The default period is a year ago until today. The total amount paid in and withdrawn from the account is also shown.

► **Performance(3)** – shows the account's performance including the % return on the account and is made up of interest, dividends, fees and charges and fund manager rebates on the account. The ? quick link button can be used for a detailed explanation of what's shown.

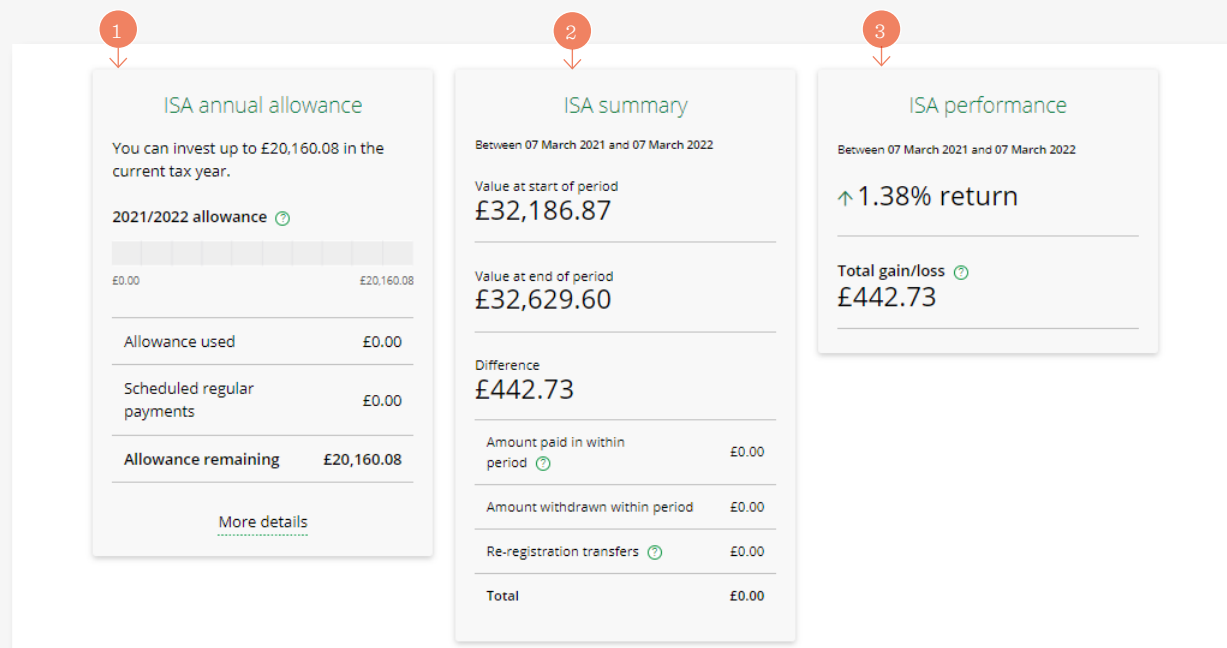
## *Please note*

If you want to see total payments in made across all accounts you will need to follow the above process one account at a time.

Your landing page varies dependent on whether you have one or more accounts. If you have one account only then when you log in you will see the account page (the second screen shot on page 2).

## *Please note*

You will see accounts in your own name and those where you have an interest, for example as a registered contact to a Junior ISA, officer of a corporate client or as a Power of Attorney.



# Valuation - Current and backdated

If you have **more than one account** with us you can create a current or backdated valuation statement with them **all together**. From the **'My accounts overview'** page click on the **'Generate detailed valuation statement'**(1) button.

A current or backdated date can be selected using the **'Date of statement'** option(2). Click the **'Generate'** button(3) and the statement will appear on screen once it has been generated.

After a short time, you can use the **'Click to download your Valuation Statement'** icon(4). The statement will be available in PDF format to print and/or save. The valuation statement is also available to access within the **'My documents'** section(5) accessible from the top of the overview screen.

To produce a current or backdated valuation for a **single account** it is a similar process. From the **'My Accounts Overview'** screen a specific account can be selected from the **'My accounts'** list.

The screenshots illustrate the process of generating and downloading a valuation statement. The first screenshot shows the 'My accounts overview' page with a total value of £233,142.65 and a 'Generate detailed valuation statement' button (1). The second screenshot shows the 'Detailed valuation statement' dialog box with a date of statement set to 07/03/2022 (2) and 'GENERATE' and 'CANCEL' buttons (3). The third screenshot shows the 'Detailed valuation statement' dialog box with a 'Click to download your Valuation Statement' icon (4). The fourth screenshot shows the 'My ISA' account overview page with a current fund value of £32,629.60 and a value change of +£442.73 since 07/03/2021.

# Viewing policy documents and quarterly statements

Select **'My Documents'(1)** to view all policy documents and quarterly statements. You can choose to receive correspondence online only.

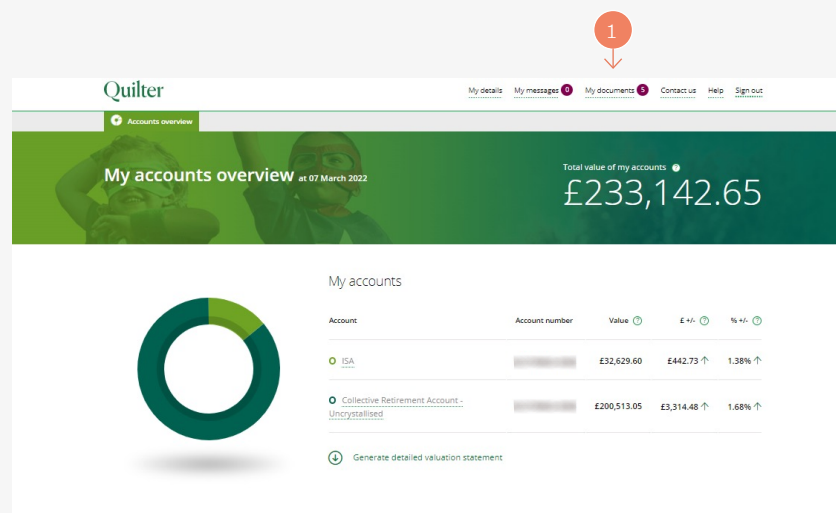
A view of all documents will be displayed. Use the **'Product type'(2)** drop-down menu or **'Date range'(3)** boxes to locate specific documents.

The drop-down menu(4) allows you to select a specific product if you have multiple products and allows all documents for that specific product to be shown for the chosen date range. The date range will automatically show a date range from when the first document was added to the current date. This can then be amended to specific dates if required.

Click on the **'view'** button on the right-hand side of the screen next to a document to view that document.

## Please note

If you have multiple head accounts you will need to select the head account number first.

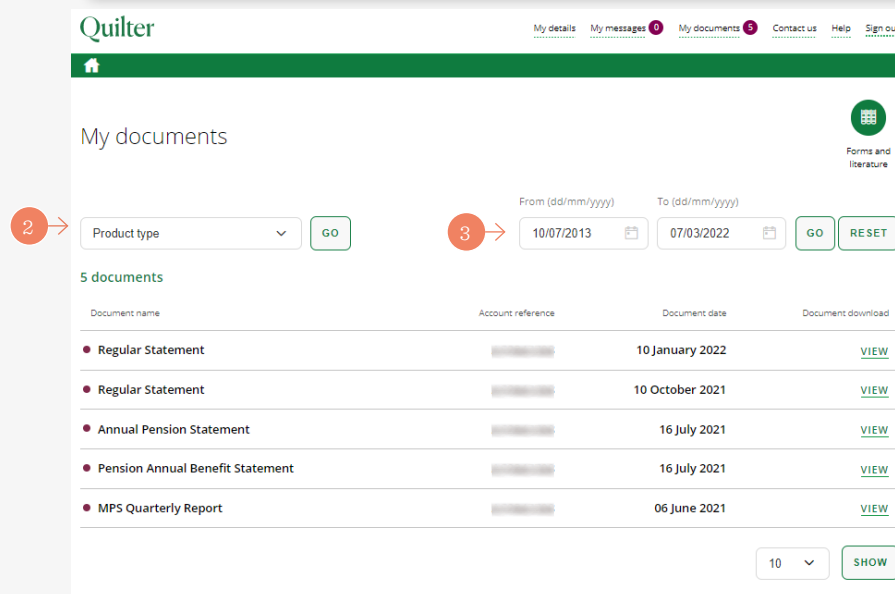


My accounts overview as of 07 March 2022

Total value of my accounts: £233,142.65

Account	Account number	Value	£ +/-	% +/-
ISA	[REDACTED]	£32,629.60	£442.73 ↑	1.38% ↑
Collective Retirement Account - Uncrystallised	[REDACTED]	£200,513.05	£3,314.48 ↑	1.68% ↑

Generate detailed valuation statement



My documents

From (dd/mm/yyyy) To (dd/mm/yyyy)

Product type [GO] 10/07/2013 07/03/2022 [GO] [RESET]

5 documents

Document name	Account reference	Document date	Document download
Regular Statement	[REDACTED]	10 January 2022	<a href="#">VIEW</a>
Regular Statement	[REDACTED]	10 October 2021	<a href="#">VIEW</a>
Annual Pension Statement	[REDACTED]	16 July 2021	<a href="#">VIEW</a>
Pension Annual Benefit Statement	[REDACTED]	16 July 2021	<a href="#">VIEW</a>
MPS Quarterly Report	[REDACTED]	06 June 2021	<a href="#">VIEW</a>

10 [SHOW]

# Setting up and editing payments to accounts - ISA and Collective Investment Account

## Single payment

The appropriate account is selected from the 'accounts overview' screen(1). The process is the same for both a CIA and ISA. This example is for an ISA.

Select 'Payments in' from the green menu bar at the top of the screen(2).

Then select the 'Make a single payment' button at the bottom right of the screen(3).

Selecting the 'Start' button(4) at the bottom left of the following screen starts the simple three step process.

The screenshots illustrate the following steps:

- Step 1:** The 'My accounts overview' screen shows a table of accounts. The 'ISA' account is highlighted with a red circle '1'.
- Step 2:** The 'Payments in' option is selected in the top navigation bar, indicated by a red circle '2'.
- Step 3:** The 'Single payment' section shows a 'MAKE A SINGLE PAYMENT' button, indicated by a red circle '3'.
- Step 4:** The 'Paying into your ISA' screen shows a 'START' button, indicated by a red circle '4'.

# Setting up and editing payments to accounts - ISA and Collective Investment Account

## Single payment (continued)

Step one of three starts by entering the amount to pay **(1)**.

Select the payment method - either bank transfer or debit card **(2)**.

For bank transfers, the bank details/reference will be given at the end of the process. Debit card users will be asked to enter debit card details at the end of the process. Confirm the origin of the single payment using the drop-down menu **(3)**.

Then select **'Next'** to proceed **(4)**.

Step two of three of the process is to choose the assets to pay into. This screen shows the current asset choice. Clicking **'Next'** goes through to the final step to review and confirm **(5)**:

### *Please note*

Advised customers cannot choose funds, the current asset allocation will be used.

**Paying into your ISA**  
Step 1 of 3 Payment options

Amount: £ 20000

ISA Allowance 2021/2022: £20,000.00 £0.00 remaining

How would you like to pay?

By bank transfer

By debit card

The money I am using to pay for my investment has come from

**NEXT**

**Paying into your ISA**  
Step 2 of 3 Choose assets

Current asset choice

ASI Multi Asset Inc -U	100.00%
<b>TOTAL</b>	<b>100.00%</b>

**NEXT**



# Setting up and editing payments to accounts - ISA and Collective Investment Account

## Single payment (continued)

The third and last step(1) shows the assets that are being bought. It also includes access to the fund factsheet and Key Information Document (KID)/Key Investor Information Document (KIID) for each asset.

In addition, you can download an ISA illustration, charges information and the KID/KIID. Tick to confirm you have read and understood the investment suitability declaration(2)

Lastly, tick to confirm you have read the relevant documents and are happy to proceed. Then click 'confirm' to submit(3).

← CANCEL

**Paying into your ISA**

Step 3 of 3 Review and confirm

---

Amount £20,000.00

Payment method By debit card

1 → Your asset choice

ASI Multi Asset Inc -U	100.00%
<a href="#">Key Investor Information Document / Key Information Document or Simplified Prospectus</a> <a href="#">Fund Factsheet</a>	
<b>Total</b>	<b>100.00%</b>

Your documents

- Key features
- Terms & Conditions
- ISA Portfolio Illustration
- Charges Information Documents
- Consolidated KID / KIID

Suitability of investment

Our service is provided at your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may wish to invest the complete assets after taking an appropriateness assessment, however this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

I have read and understood the above and am happy to proceed with my investment.

2 →

Important documents

I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:

- Key Features Document and Terms and Conditions relating to my investment
- A Cost and Charges Statement
- All available Key Investor Information Documents or Key Information Documents in respect of my investment and asset choice, and
- Information about rebates, in respect of my choice of assets.

Link to declaration PDF

By submitting this application to Quilter I confirm that I have read, understood and accept the declarations for my account.

3 → CONFIRM

# Setting up and editing payments to accounts - ISA and Collective Investment Account

## Regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen(1).

Select the **'set up regular payment'** option(2) and the next screen shows the information required.

Then press the **'Next'** button to start the three step process(3).

Firstly, enter the amount of the payment then the frequency of payment from the drop-down menu(4).

The options are the same for both an ISA and CIA and are monthly and annually. Then choose the date of the next payment along with the bank account to use. A bank account can be added if there is not already one set up. Confirm the source of the money for the investment and select **'next'** to go to the second step.

Step two of three confirms the asset choice(5) Clicking **'next'** takes you through to the final review step.

### Please note

Advised customers cannot choose funds, the current asset allocation will be used.

The screenshots illustrate the following steps:

- Step 1:** The user is on the 'My ISA' overview page. The 'Payments in' option is selected in the top navigation bar.
- Step 2:** The 'Current regular payments' section is active, showing a 'SET UP REGULAR PAYMENT' button.
- Step 3:** The 'Paying into your ISA' screen is shown, with a 'NEXT' button to proceed.
- Step 4:** The 'Setting up regular payments for your ISA' screen (Step 1 of 3) is shown. The user enters an amount of £250, selects 'Monthly' as the frequency, and chooses a bank account.
- Step 5:** The 'Setting up regular payments for your ISA' screen (Step 2 of 3) is shown. The current asset choice is 'Blend Managed Portfolio 7' with a 100.00% allocation. A 'NEXT' button is visible.

# Setting up and editing payments to accounts - ISA and Collective Investment Account

## Regular payment

The third and last step allows you to review the details you have entered and amend them if needed using the **'edit'** button(1).

Review and read the Direct Debit guarantee and you have the facility to download key documents(2).

Tick the appropriate box to confirm you have read and understood the **suitability of investment declaration(3)** and have read the relevant documents and are happy to proceed.

Finally click the **'confirm'** button to set up the payment(4).

The subsequent confirmation screen shows the payment has been set up and clicking the **'back to your homepage'** takes you back to your customer homepage(5).

← **Setting up regular payments for your ISA** CANCEL


Step 3 of 3 Review

Please review to ensure the details you entered are correct

Review your details 1 → Edit

Amount	£250.00
Frequency	Monthly
Starting on	21/03/2022
The money I am using to pay for my investment has come from	Salary
Account name	Anon Client 1209321
Sort code	11 00 03
Account number	****0509
Bank name	Money Bags Bank

The details of your Direct Debit instruction will be sent to you within 8 working days or no later than 10 working days before the first collection. Direct Debit collections will show on your bank statement as Quilter.

**The Direct Debit Guarantee** 

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Quilter Investment Platform Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Quilter Investment Platform Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Quilter Investment Platform Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Quilter Investment Platform Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Key Features  
 Terms & Conditions  
 Click to download your Investment Portfolio Illustration  
 Click to download your Charges Information Document ← 2  
 Click to download your Consolidated KIID / KID

**Suitability of investment**

Our service is provided at your own (direct) request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may also invest into complex assets after taking an appropriateness assessment, however this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

I have read and understood the above and am happy to proceed with my investment.

Your documents

- Key Features
- Terms & Conditions
- ISA Portfolio Illustration
- Charges Information Document
- Consolidated KIID / KID

**Suitability of investment**

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- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

3 →  I have read and understood the above and am happy to proceed with my investment.

**Quilter**

Home

Setting up regular payments

All done  
Thank you. Your regular payments have been set up. We will send you your confirmation documents shortly.

**Important documentation**

Key Features, Terms and Conditions and Charges Information Document are always available in the [Document library](#).

5 → **BACK TO YOUR HOMEPAGE**

**Important documents**

I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:

- Key Features Document and Terms and Conditions relating to my investment
- A Cost and Charges Statement
- All available Key Investor Information Documents or Key Information Documents in respect of my investment and asset choice, and
- Information about rebates, in respect of my choice of assets.

Link to declaration PDF

4 →  By submitting this application to Quilter I confirm that I have read, understood and accept the declarations for my account.

**CONFIRM**

# Setting up and editing payments to accounts - ISA and Collective Investment Account

## Changing a regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen.

Select the **'edit'** button next to the current regular payment you want to amend(1).

The first step of three is to enter the new regular amount(2), change the frequency of payment using the drop-down menu (if required) and enter the start date of the payment(3).

Options are monthly and yearly for both ISA and CIA. Choose the bank account to make the payment from and click the **'next'** button to proceed to step two(4).

Step two is a review of the payment details(5). The same as setting up a regular payment, you can review and read the Direct Debit guarantee as well as having the option to download key documents. Confirm you have read and understood the **suitability of investment declaration** and have read the relevant documents and are happy to proceed. Finally click the **'confirm'** button to change the payment.

### Please note

Any changes need to be made ten working days in advance. Otherwise the next current contribution will also be made, which could mean two contributions in the same month.

The image shows two screenshots of a financial platform interface for editing ISA payments. The first screenshot shows the 'Current regular payments' table with an 'EDIT' button highlighted. The second screenshot shows the 'Change regular payments for your ISA' form with fields for new amount, frequency, start date, and bank account, with a 'NEXT' button highlighted.

**Current regular payments table:**

Amount	Start date	Frequency	Next payment date	Paying from	Action
£99.00	16 November 2021	Monthly	16 April 2022	30-97-80, ***	STOP EDIT

**Change regular payments for your ISA - Step 1 of 2: Payment details**

You can change the frequency or the amount of your regular payments.

Current regular amount: £99.00

New regular amount: £ 250.00

Frequency: Monthly

Starting from: 16 April 2022

Bank account: S J TAYLOR

Buttons: MAKE A SINGLE PAYMENT, NEXT

**Change regular payments for your ISA - Step 2 of 2: Review**

Please review and confirm your details

New details		Current details	
New payment start date	16 April 2022	Current payment due	16 April 2022
New monthly amount	£250.00	Current monthly amount	£99.00
New bank account	S J TAYLOR	Current bank account	S J TAYLOR
New frequency	Monthly	Current frequency	Monthly

**Investment allocation**

Quilter Investors Critical Adventurous Blend Portfolio Acc (U)	100.00%
Active Managed Portfolio S	90.00%
<b>Total</b>	<b>100.00%</b>

# Setting up and editing payments to accounts - ISA and Collective Investment Account

## Stopping a regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen.

Select the **'Stop'** button in the current regular payments section next to the payment to stop(1).

The resulting screen prompts for confirmation that you want to stop the payments(2).

By clicking the **'yes, stop payments'** button the payment is cancelled(3).

On the resulting page click the **'back to your homepage'** button to complete the process and go back to your homepage(4).

My ISA As of 07 March 2022

Account reference: [REDACTED]  
Sun date: 26/09/2009

My detailed valuation | Change assets | My documents

£21,308.64  
Current fund value

↑ £9,425.16  
Value change since 01/01/2019

Payments in

Current regular payments

You'll need to make any changes at least 10 working days before the next payment date - otherwise they may come into effect on the following payment date.

Amount	Start date	Frequency	Next payment date	Paying from	Action
£99.00	17 March 2022	Monthly	17 March 2022	11-00-03, ****7237	STOP EDIT

Single payment  
Make a one-off payment to your account. MAKE A SINGLE PAYMENT

Stop regular payments in CANCEL

Are you sure you want to stop the regular payments into your ISA?

⚠ Your next payment is scheduled for 28/03/2022, this and all future payments will be cancelled.

CONFIRM

Cancel regular payments HOME

✓  
All done

We have successfully received this instruction to cancel your regular payment.

TAKE ME HOME

# Making a single withdrawal

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments out'**(1) from the green menu bar at the top of the screen.

Select **'Single withdrawal'** to take a one off withdrawal(2).

On the following screen clicking **'Next'** begins the simple three step process(3).

The screenshot shows the Quilter website interface. At the top, a green navigation bar contains the following items: Home, ISA, Investments, Transaction history, Payments in, **Payments out** (highlighted with a red circle and the number 1), and Apply for a new product. Below the navigation bar, the account details for 'My ISA' are displayed, including the account reference, start date, and current fund value of £21,308.64. An 'Overview' section features a green area chart showing performance over time. At the bottom of the page, the 'Payments out' section is visible, with the 'Single withdrawal' option highlighted by a red circle and the number 2. A green button labeled 'SINGLE WITHDRAWAL' is positioned next to it.

The screenshot shows the 'Taking a withdrawal from your ISA' screen. At the top, a green navigation bar contains the Quilter logo and navigation items. Below the navigation bar, the title 'Taking a withdrawal from your ISA' is displayed. A 'Cancel' button is located on the left. The main content area contains a message: 'When you're setting up withdrawals, we will send a message to your phone for security. You will need to enter the code we send you to complete the withdrawal. The phone number we'll use is \*\*\*\*\*492. If you want to use a different number, please change it before continuing with the withdrawal. You can do that in the 'Security details' section of the 'My details' page.' Below this message, it states 'Requesting a withdrawal takes just three simple steps.' and lists three steps: 1) Tell us how much you want to withdraw and to which bank account we should make the payment. 2) Tell us from which assets you would like withdrawals to be taken. 3) Enter the code we send to your phone and confirm. A 'Next' button is located at the bottom right, highlighted with a red circle and the number 3. A small image of a smiling woman is visible on the right side of the screen.

# Making a single withdrawal (continued)

The first step shows the available amount to withdraw on screen(1).

You can select **'Withdraw all'** by ticking the box provided, or enter the amount you wish to withdraw. Then select the bank account to pay to and click **'Next'** to proceed(2).

The second step is to select the assets to sell to pay for the withdrawal. This can be to withdraw the money either **'proportionately across all assets'**, or from **'specified assets'**(3).

Clicking **'Next'** goes to the next and final step(4).

This last step reviews the details of the withdrawal request including the amount, the payment details and the assets being sold(5).

Once happy, submit the request by clicking **'Confirm'**(6). Once submitted we send a message with a unique code to your phone for security. This code then needs to be entered on screen to complete the withdrawal.

## Please note

Withdrawals can be done for the Collective Investment Account (sole owned only) and ISA. Payments can only be requested online if the value of the payment is below £75,000 and where we have been able to verify your bank account. Payments above this value can be requested using our withdrawal/closure forms, which are available on our website.

## Please note

Payments can take up to 10 working days to complete.

Single withdrawal from your ISA  
Step 1 of 3 Withdrawal details

Available to withdraw £21,275.78

Withdraw all

Amount: £ 10000

Any amount you withdraw can be added back into the ISA in the same tax year, without counting towards your annual allowance.

Pay to:  Transfer to my nominated bank account (Anon Client 765150, Money Bags Bank, \*\*\*\*7237, 11-00-03)

1 →

2 → NEXT

---

Single withdrawal from your ISA  
Step 2 of 3 Investments

The values shown on this page are the amounts available for this transaction. These may be lower than the values shown on other screens if the difference has been set aside for another imminent transaction.

Which assets would you like to sell to pay for your withdrawal?

Proportionately across all assets  
This option will split the amount of your withdrawal proportionally across all of your assets, including any cash you hold.

From specified assets  
You can select one or more assets and tell us the percentage to withdraw from each one.

You have selected to withdraw £10,000.00

Asset	Number of units	Current value (£)	Amount of withdrawal (£)
Cash	0.0000	£0.00	£0.00
Active Managed Portfolio 5	20,457.8590	£21,275.78	£10,000.00
<b>Total</b>			<b>£10,000.00</b>

3 →

4 → NEXT

---

Single withdrawal from your ISA  
Step 2 of 3 Investments

The values shown on this page are the amounts available for this transaction. These may be lower than the values shown on other screens if the difference has been set aside for another imminent transaction.

Which assets would you like to sell to pay for your withdrawal?

Proportionately across all assets  
This option will split the amount of your withdrawal proportionally across all of your assets, including any cash you hold.

From specified assets  
You can select one or more assets and tell us the percentage to withdraw from each one.

You have selected to withdraw £10,000.00

Asset	Number of units	Current value (£)	Amount of withdrawal (£)
Cash	0.0000	£0.00	£0.00
Active Managed Portfolio 5	20,457.8590	£21,275.78	£10,000.00
<b>Total</b>			<b>£10,000.00</b>

5 → NEXT

By submitting this instruction to Quilter I confirm that:

- I authorise and request Quilter to carry out the instructions I have provided.
- I understand that my instructions will take effect in accordance with the account Terms and Conditions.
- I confirm that I am authorised to give instructions on the account.
- I confirm that I am entitled to the legal and beneficial interest in the investments to be sold.
- I confirm there is no bankruptcy order against me.
- I confirm that payment to the payee within this instruction will discharge Quilter from all liabilities and claims arising from this transaction.

6 →

CONFIRM

# Changing assets in an account

Select the account in which you want to change the assets from the **'Account overview'** page(1).

Once the account is selected, you can change assets by clicking on the **'change assets'** quick link button at the top right of the screen, just below the green menu bar(2).

A warning screen is displayed, recommending these changes are discussed with your financial adviser. If happy to proceed click the **'change my assets'** button(3).

Click the **'Go'** button next to **'Change one or more assets of the existing assets in your account'** to change assets(4). In order to change the asset choice of any future regular payments, you need to submit a separate instruction. Changing assets within a Collective Investment Account (CIA) is considered a disposal for capital gains tax purposes.

We recommend you speak to your financial adviser, if you have one prior to changing assets, to ensure it's suitable for your personal circumstances.

My accounts overview at 07 March 2022

Total value of my accounts: £233,142.65

My accounts

Account	Account number	Value	£	%	%
ISA		£32,629.60	£442.73 ↑	1.38%	↑
Collective Retirement Account - Uncrystallised		£200,513.05	£1,112.48 ↑	1.62%	↑

Generate detailed valuation statement

My ISA at 07 March 2022

Account reference: AC2218956-002

Start date: 26/09/2009

£21,308.64

Current fund value

Overview

You can choose different dates to see performance over time.

From: 07/03/2021 To: 07/03/2022

GO

## Changing your assets

You can change your assets online at any time.

We recommend you discuss any changes with your financial adviser, to ensure the assets you choose are suitable for your financial needs.

If you are happy to proceed, select 'change my assets' below. Otherwise, select 'cancel' to return to the previous screen.

CHANGE MY ASSETS

CANCEL

What change would you like to make?

1 Change one or more of the existing assets in your accounts

4

GO

Before you get started, please read your Key Features and Terms & Conditions documents, so you're familiar with the way the process works and know about any risks.

Documents

Key Features

Terms & Conditions



# Changing assets in an account *(continued)*

The three step process starts with choosing the assets to sell. Confirm the assets you want to sell by entering the value to sell next to one or more assets, either as a percentage or monetary value(1).

Ticking the **'Sell all'** box sells all units in that asset(2). Once happy to proceed, click the **'next'** button. The process is the same for both an ISA and CIA.

Clicking the **+** symbol(3) next to the asset allows you to replace the assets being sold with any from your **current asset choices**, which you have not elected to fully sell. The allocation will be a percentage. Selecting **'Add'** chooses the asset(4).

Using the search bar or the Advanced Search option at the bottom of the screen allows you to search for and choose **different assets(5)**.

Like existing assets, you can select the **+** button next to the chosen asset to select it, input the allocation to invest in the asset, then select **'Add'** to choose it. Chosen assets will be added to the **'Assets basket'(6)**

The screenshots illustrate the 'Changing assets - ISA' process in three steps:

- Step 1: Choose assets to sell.** The interface shows a table of current assets in the ISA. A red circle '1' points to the percentage input field for 'Active Managed Portfolio 5', which is set to 50.00%. A red circle '2' points to the 'Sell all' checkbox, which is checked.
- Step 2: Choose assets to buy.** A modal window is open, showing a search for 'Quilter Inv Mdy Inc - Gen PE (EU) Shr class Acc -U2'. A red circle '3' points to the '+ Add' button, and a red circle '4' points to the 'Add' button in the modal.
- Step 3: Choose different assets.** The interface shows a list of 'CURRENT ASSET CHOICE' assets. A red circle '5' points to the search bar, and a red circle '6' points to the '+ Add' button next to the 'Quilter Inv Mdy Inc - Gen PE (EU) Shr class Acc -U2' asset, which is highlighted with a green checkmark.

# Changing assets in an account *(continued)*

Chosen assets appear in the **'Assets basket'** and can be viewed by clicking the button **(1)**. The allocation chosen for each asset will be displayed.

The allocations can be amended or removed if required. Cash will appear as an asset to invest in if you have not chosen to completely switch out of cash on the previous step. A percentage allocation can be entered here to switch any assets to cash. Then click **'Next'** to proceed.

The third and final step is a review of the changes showing the assets being bought and sold. These can be edited using the appropriate **'Edit'** button **(2)**.

The fund factsheet and Key Investor Information Documents for the assets being bought can be viewed from here.

You need to confirm you have read and understood the **suitability of your investment declaration** and the important documents provided in this process. Selecting **'Confirm'** completes the switch **(3)**.

The screenshot shows the 'Changing assets - ISA' interface. The top section is titled 'Changing assets - ISA' and 'Step 2 of 3: Choose assets to buy'. Below this, there is a 'CURRENT ASSET CHOICE' section with a table showing the current asset choice. The table has columns for 'Asset', 'Allocation', and 'Current Asset Choice'. The assets listed are 'Cash' (0.00%), 'Active Managed Portfolio 5' (99.99%), and 'Total' (100.00%).

Below the table is a 'CHOOSE DIFFERENT ASSETS' section with a search bar and a 'SEARCH' button. A red circle with the number '1' points to the search bar.

The bottom section shows a list of assets with columns for 'Asset', 'Asset class', 'ISIN', 'Sector', 'Current Asset Choice', and 'Current Asset Choice'. The assets listed are 'Quilter Investors Emerging Markets Bond Acc-USD', 'Quilter Investors Europe Int'l (UK) Bond Acc-USD', 'Quilter Inv Global Equity Index (Bloomberg) Acc-USD', 'Quilter Inv Mly Inc + Gm PR (U1 Shr class) Acc-U2', 'Quilter Inv Mly Inc - Gm PR (U1 Shr class) Acc-U2', 'Quilter Inv Mly Inc PR (U1 Shr class) Acc-U2', 'Quilter Inv Mly Inc PR (U1 Shr class) Acc-U2', 'Quilter Investors Bond 1 Inc', 'Quilter Investors Bond 2 Acc', and 'Quilter Investors Bond 2 Inc'. A red circle with the number '1' points to the 'Quilter Inv Mly Inc + Gm PR (U1 Shr class) Acc-U2' row.

The right side of the screenshot shows the 'Changing assets - ISA' interface for 'Step 3 of 3: Review and confirm'. It displays a summary of the changes requested. The text says: 'Below is a summary of the changes you have requested. Please be aware that values may change by the time your transaction completes.' There are two sections: 'You are selling' and 'You are buying'. The 'You are selling' section shows 'Active Managed Portfolio 5' with a 99.99% allocation and an 'Edit' button. The 'You are buying' section shows 'Quilter Inv Mly Inc + Gm PR (U1 Shr class) Acc-U2' with a 100.00% allocation and an 'Edit' button. A red circle with the number '2' points to the 'Edit' button in the 'You are buying' section. Below these sections is a 'Your documents' section with links to 'Generating your Charges Information Document' and 'Consolidated KID / KID'.

The screenshot shows the 'Suitability of investment' declaration form. The text reads: 'Our service is provided as your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may also invest into complex assets after carrying an appropriateness assessment, however this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

There are two checkboxes:
 

- I have read and understood the above and am happy to proceed with my investments.
- I authorise and request Quilter to carry out the instructions I have provided and confirm that I am authorised to give instructions on the account. I understand that these changes will take effect in accordance with the account Terms and Conditions.

 A red circle with the number '3' points to the 'CONFIRM' button at the bottom right.

## Complex Assets

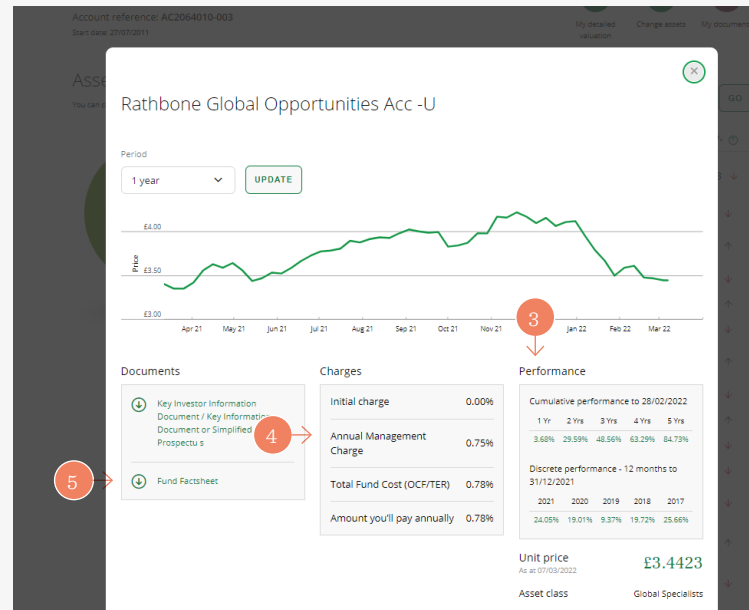
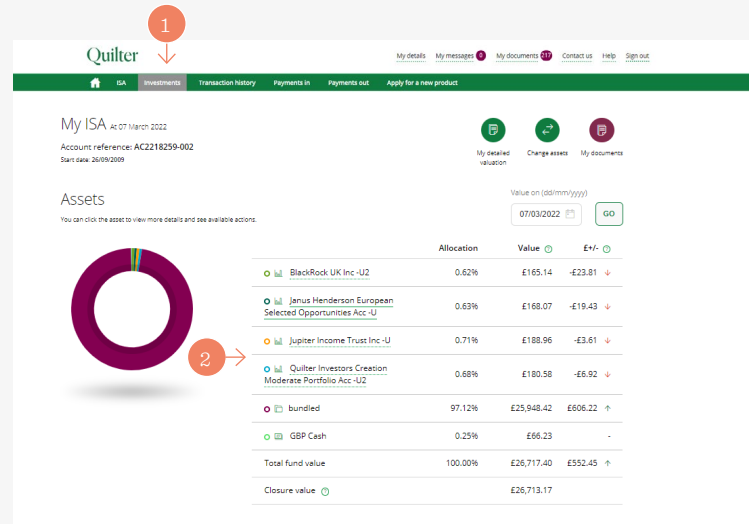
Some funds and exchange traded investments are considered as complex assets and we therefore recommend customers either seek professional financial advice, or complete our appropriateness assessment, before investing in them. The appropriateness assessment includes a series of questions required by our regulators, which are designed to check customers understand the terms and risks involved and, therefore, whether the asset is appropriate for them. The assessment is carried out online at the time a complex asset is selected for investment.

# Viewing fund performance

Select **'Investments'(1)** from the green menu bar. Here you can view the funds invested in, the value of each fund, the monetary increase and decrease per fund and for the policy.

Select an **individual fund(2)** to view more detailed performance information on that fund. By changing the date in the **'value on'** box you can see performance on different dates.

You can view how the **fund has performed(3)**, the **fund charges(4)** and access the **fund factsheet(5)**.



*[platform.quilter.com](https://platform.quilter.com)*

*Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.*

*Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).*

*Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.*

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