Information tabs on client accounts

Quilter

Our platform can help you stay in control, by allowing you to review and manage key information and transactions online, putting you in a more informed position and helping to support your clients and run your business more effectively.

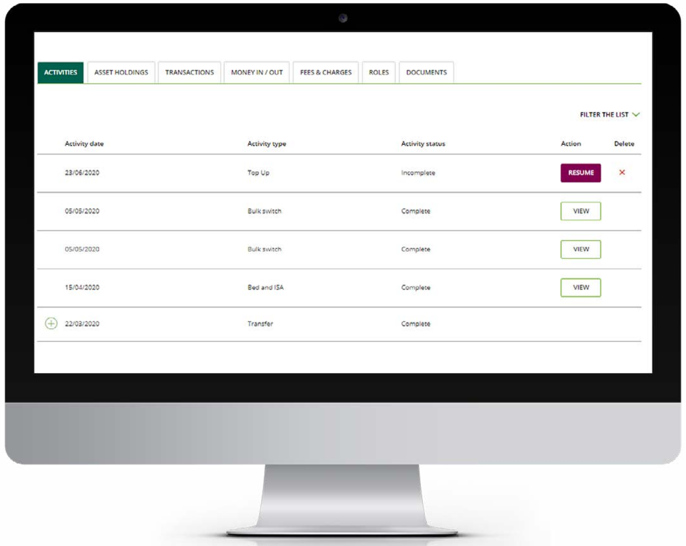
For each account, you can access details of the asset holdings, transactions, payments, fees and charges, and relevant documents that are applicable to the account.

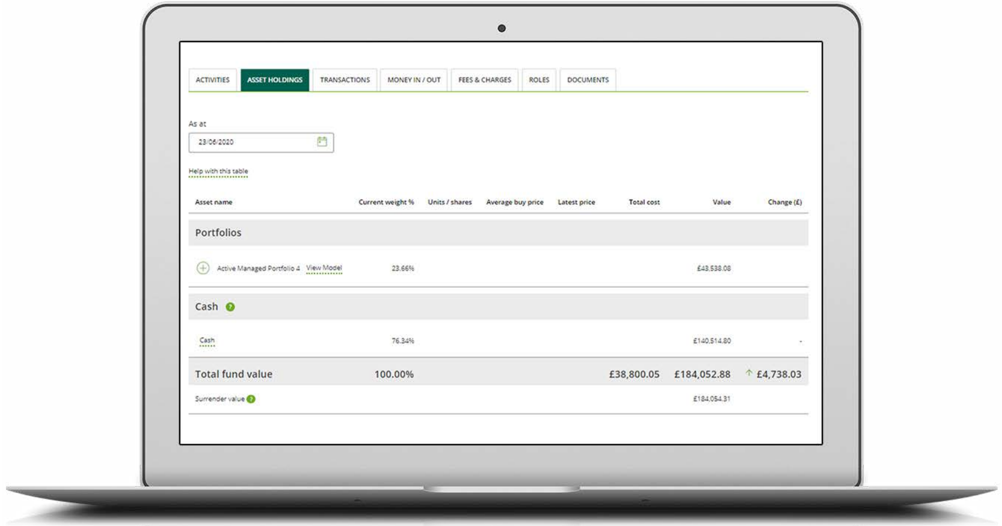
Activities

Each account has an activities tab that provides details of recent activity and transactions allowing you to stay in control and access the key information easily.

You can **View** details and access the documents for transactions that are complete, or you can **Resume** or **Delete** incomplete journeys using the relevant buttons next to each transaction.

A further enhancement to the platform is the **Transfer Tracker** for each separate transfer submitted on the account. By clicking the **+** icon this will display headline progress updates on the transfer into Quilter, and you will be able to see more details on the transfer by clicking on the 'Transfer History' button.





Asset holdings

The asset holdings tab displays key details about the different investments and cash held on the account, including current % weight, units, total cost, current value and the £ change.

If an asset name is displayed with no values, this can indicate a transaction is in progress and that the contract note has not been provided to the Quilter's platform from the relevant fund manager.

WealthSelect, advisory and discretionary portfolios are shown as funds. To view the underlying model holdings, click the **+** icon; this can be helpful to review the portfolio target and current allocation for this account. Click **View Model** to access and review the portfolio details, including options to make changes such as a rebalance or switch of the portfolio.

The cash holding on the account will be shown. Click the **Cash** icon to view the amount available to invest and/or withdraw. These figures will vary depending on amounts ringfenced for trades in progress or transactions pending on the account.

To view the details of assets held on previous dates, change the date field in this section and the page will update showing values on the close of that date.

Account transaction history

Underneath the performance graph select the **Transactions** tab.

Further tabs then show, collating the transactions for:

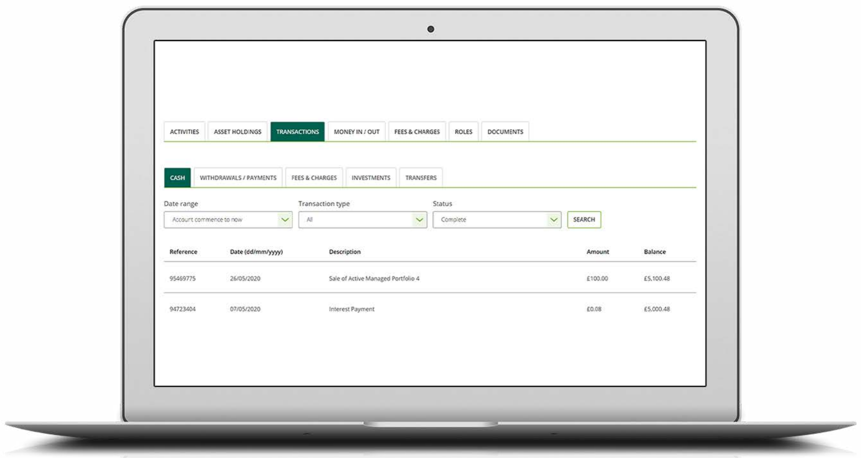
– Cash – including **all** transactions as they touched the cash account

– Withdrawal /payments

– Fees & charges

– Investments

– Transfers



The cash account

The cash account functionality acts as a ledger, recording all transactions as they interact with the cash account, even if you choose not to actively manage cash.

This means that you can see details of all transactions, payments, fees and charges that happen on the account.

And, by changing the status to pending and clicking search again, you can also see details of any transactions that are currently in progress or queueing on the account.

This greater clarity of information on the transactions and payments means you are more informed and can help you to manage your client's expectations.

When reviewing transactions, you can see the date, details of the transaction and amount paid to or from the cash account. You can also see the effect on the running balance of the account to track payments.

As an example, a charge due for £100 will remain under the pending display and will not be taken until the cash balance rises to at least £100 from trades or payments. When it is taken it will be visible from the **Complete** view, as will the recent payments on the account that generated the £100.

Withdrawals/payments

The withdrawals/payments tab will show the amounts credited to or debited from the account with a description, date and value.

This can be helpful to review the recent payments on the account, allowing you to view payments within a certain date range, e.g. the last 3 or 6 months, or within the current tax year.

Fees and charges

The **Fees & Charges** tab will display information for all recent payments within the specific date range. This can include adviser, discretionary management and platform fees, the date of the payment and the amount debited.

Investments

The Investments tab will display all investment movement on the account; this could include buys, sells and transfers.

The information shown will include the fund, portfolio or investment name, the date of the transaction and key details for the units and price traded.

By changing the status from **Complete** to **Pending** you can see the details of any assets currently being traded, allowing you to stay fully informed about the ongoing transactions and progress on the account.

Transfers

The transfers tab will show some headline details of transfers made to or from the account, including the date, provider and type of transfer over the date range chosen.

Money in/out

The money in/out tab summary shows a summary of the payments in and out of the account. This includes all regular payments, client, third party and employer contributions or any crystallisations or regular withdrawals, including the amount, frequency and payment date.

Account specific details will be shown such as ISA allowance and pension payment details.

There are options on the page to **Edit** or **Delete** the existing instructions, as well as links to start the journey to set up new withdrawals or contributions from the account.

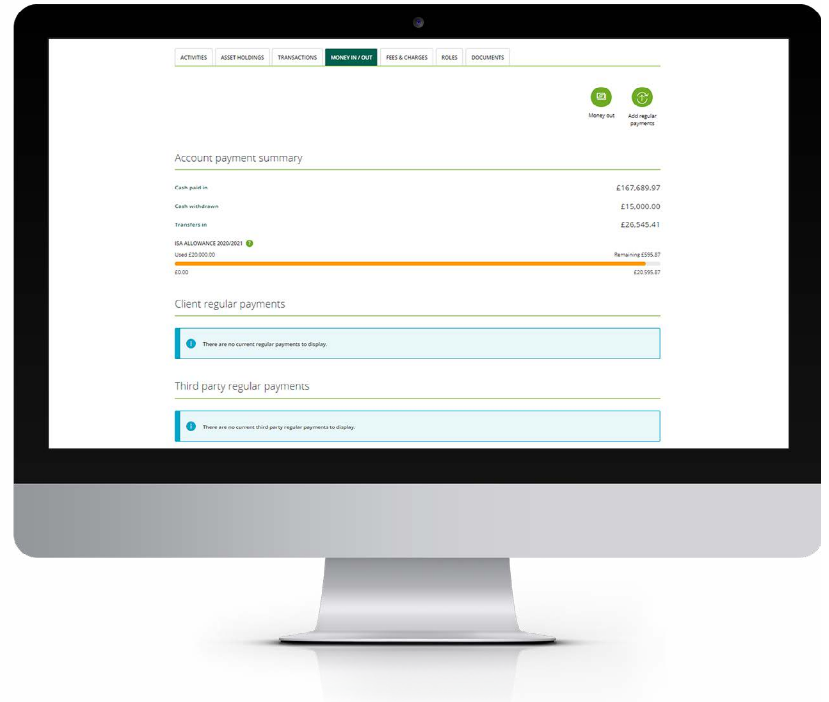
At the foot of the page there are options to edit the **Distribution Options** for the account. These will vary with the account type but could include options to instruct natural income and dividends generated from a fund to either:

– Reinvest

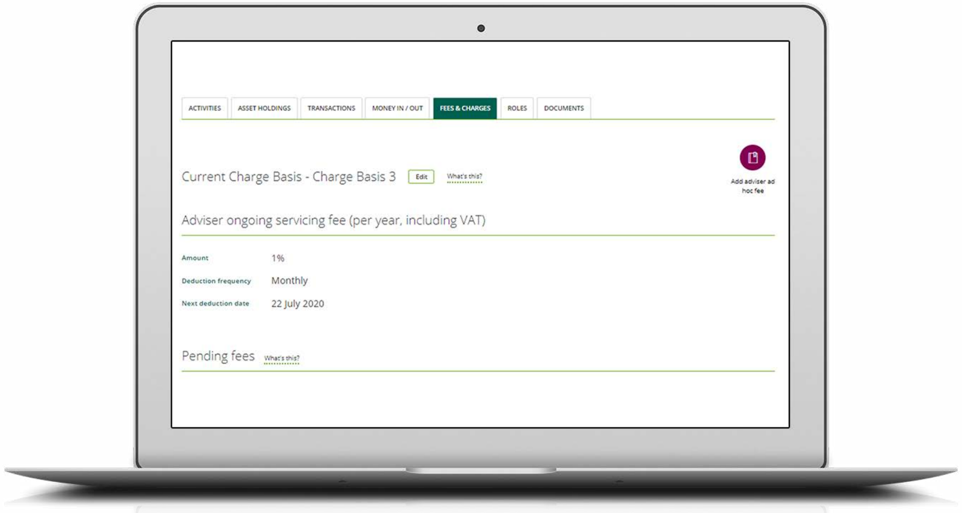
– Stay in cash on the account

– Pay directly out to a nominated bank account

Details of all payments and withdrawals on the account can be viewed from the Transactions tab on the account.



Fees and charges



The **Fees & Charges** tab will display key details about the reoccurring charges and fees that are set up on the current account.

It will show the current Charge Basis that the account is on, possibly including options to convert to Charge Basis 3 if the account is not on this already.

The ongoing servicing fee will be displayed, including the amount, frequency and next deduction date. Regular initial adviser fees and discretionary managed portfolio fees will also be shown, and the regular initial fee can also be edited.

If the account is on a tiered charging structure you will be able to see the structure applied to the account. The day following the first daily fee accrual calculation you will also be able to see the effective (blended) rate based on the tiered structure being applied.

The charge date for the account will align with any other plans under the client's current head account and mean that the charge date will align to the anniversary of when the first account was set up.

On the tab there is an option to edit and change the amount or frequency of the ongoing fees. This option will generate the necessary documents and allow you to accept the declarations and submit the changes online.

In addition to this, it is possible to instruct one off or ad hoc adviser fees online from the current account using the option on the page.

Roles

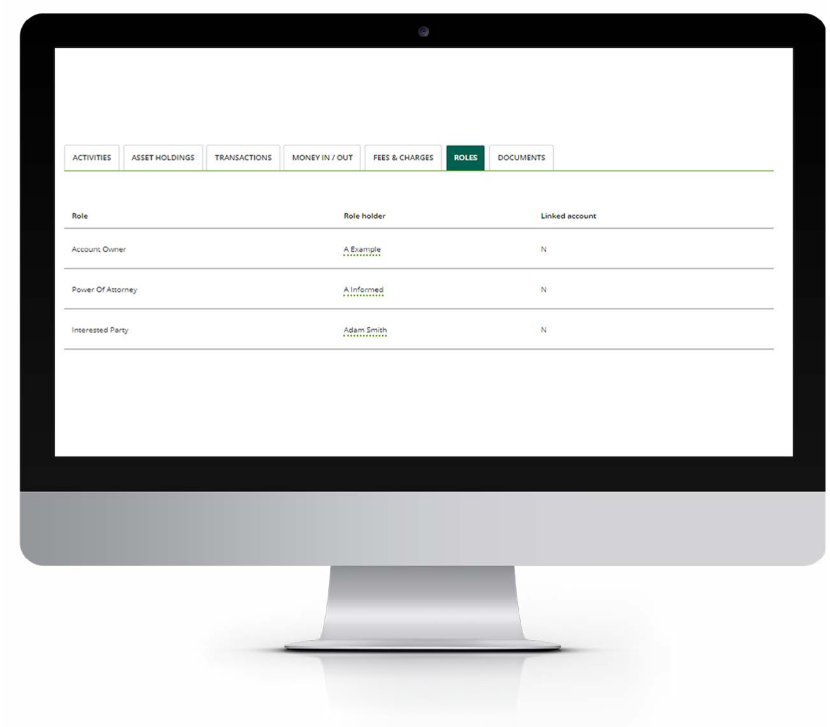
The **Roles** tab will display the name and details of related and linked parties to the current account. This could include account and joint holders, Powers of Attorney, registered contacts etc.

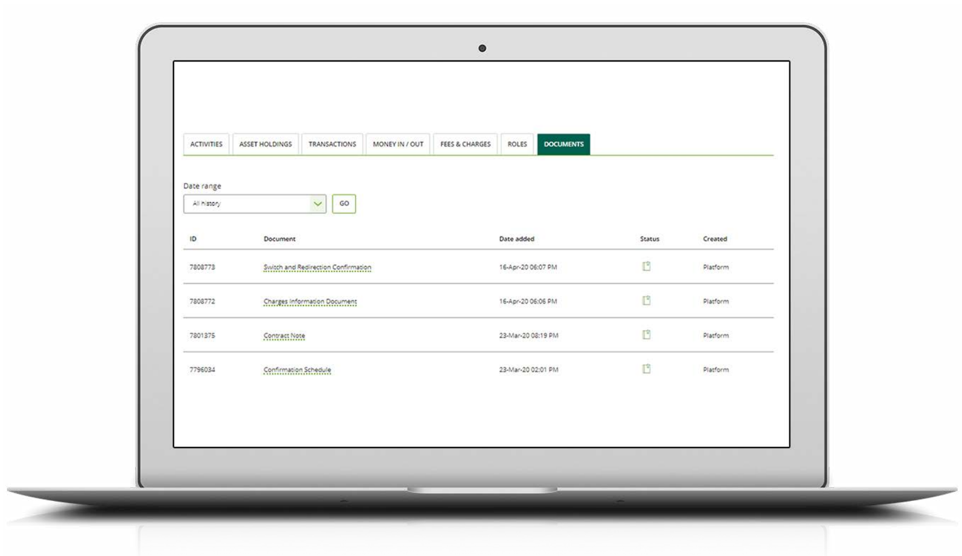
Click on the role holder's name to access the record.

Documents

The **Documents** tab will display any documents that have been generated on the platform in the date range chosen. Most documents will be accessible at account level, however you may need to check at client level for some documents if they are not visible at account level.

It will include a description of the document and the details of when it was added. By clicking on the icon, you can view the document when it opens in a new tab.





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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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