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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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 their accounts.

After selecting one of the accounts the current value is displayed(2) in addition to the change since the account start date(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 ‘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)** – for ISAs 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).
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’ button.

A current or backdated date can be selected using the ‘Date of statement’ option. Click the ‘Generate’ button 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. 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 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.
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.
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.
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 in the appropriate box(1).
Select the payment method - either bank transfer or debit card(2).
If paying into an ISA you can select to make the payment from the cash in a Collective Investment Account (CIA), if one is set up (a Bed and ISA). 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.

Did you know?
While the name ‘Bed and ISA’ might seem like an obscure expression, the idea is simple—you sell investments that you’re holding outside an ISA and then buy the same investments back within your ISA.
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 were being contributed to and the new allocation. 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).
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.
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 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, quarterly, half-yearly 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.
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).
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).
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. They are only available if the account is less than £50,000 in value. The bank account used may not pass verification and if this happens you will need to contact us.
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.
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 their remaining current asset choices. 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).

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.
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).

Exchange traded instruments (ETIs)

We regard ETIs 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).
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).

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