# Funds Functionality

## User Guide

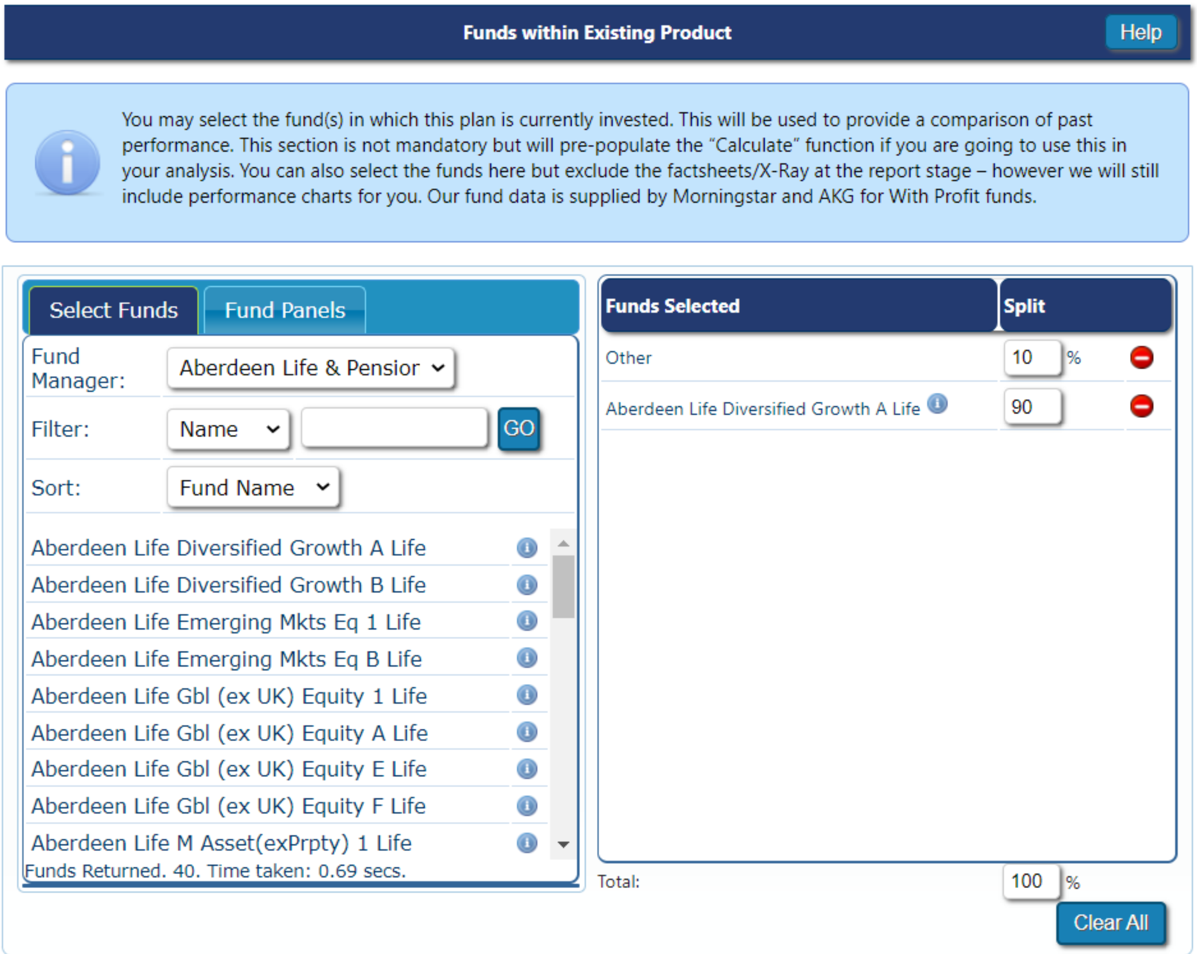
# Contents

## Existing Scheme Details – Funds

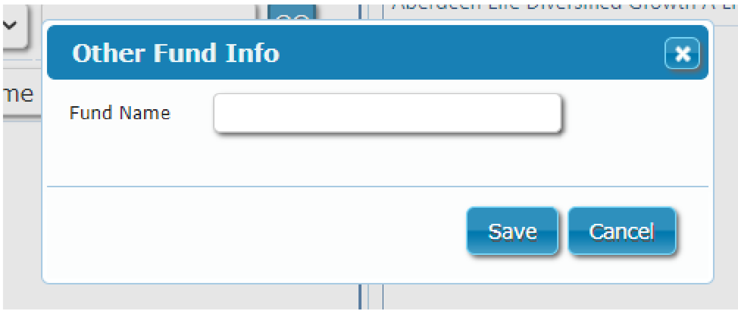
The funds in which the plan is currently invested in can be detailed on this page. Selecting the existing scheme funds is used purely for showing past performance and listing the names and % splits of the funds in the report- the system does not use the charge of the funds to "project forward" the existing scheme.

Funds can be selected by choosing the provider from the drop-down list. The filter also allows a user to search by fund name or ISIN number.

Once the search criteria have been entered, a list of funds will appear in the left-hand box. Once funds have been selected the appropriate split will need to be entered.
Funds **must** total 100% before moving forward.



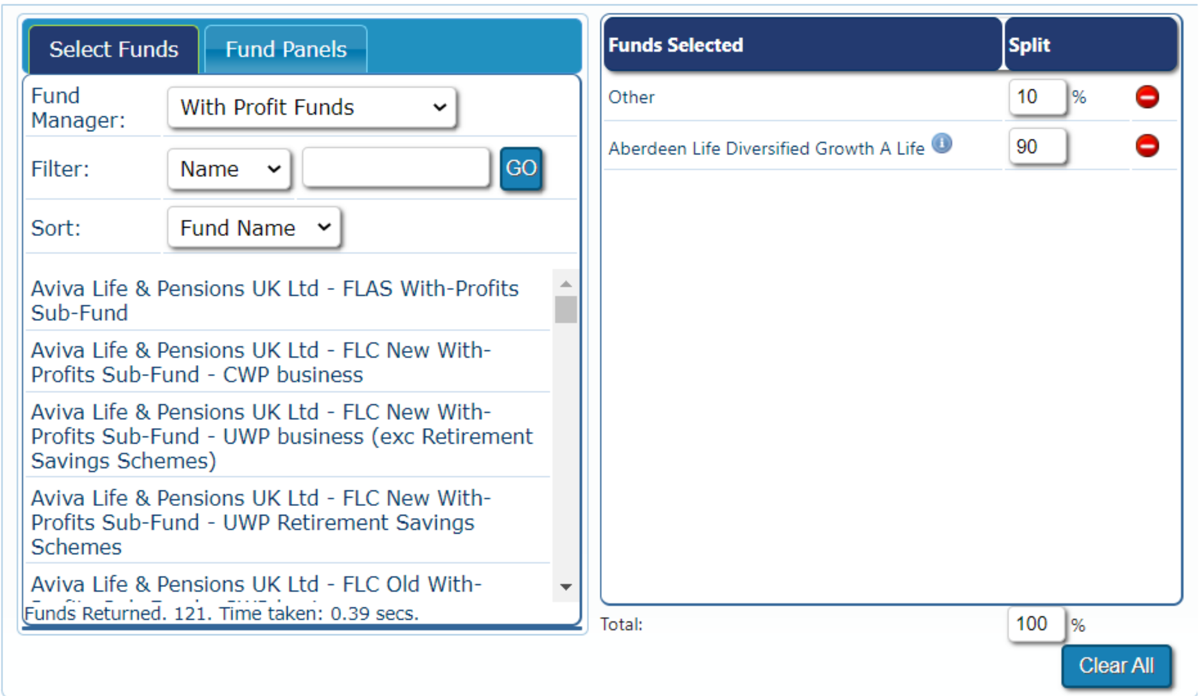
If the fund required is not held on the system, Other Fund can be selected from the top of the Provider drop down list, allowing the name of the fund to be entered.




Note: By selecting **Other fund,** you will **not** be able to look at past performance data

## With profits

For With Profits Funds, use the Provider drop down and select **With Profits Funds** at the top of the drop-down list. The system will show all of the With Profits Funds held on the system.



## New Investment

This screen allows the user to choose the analysis method for the New Investment. There are four choices: **Funds & Sectors, User Templates, Managed Portfolios and Plan Default Settings.**

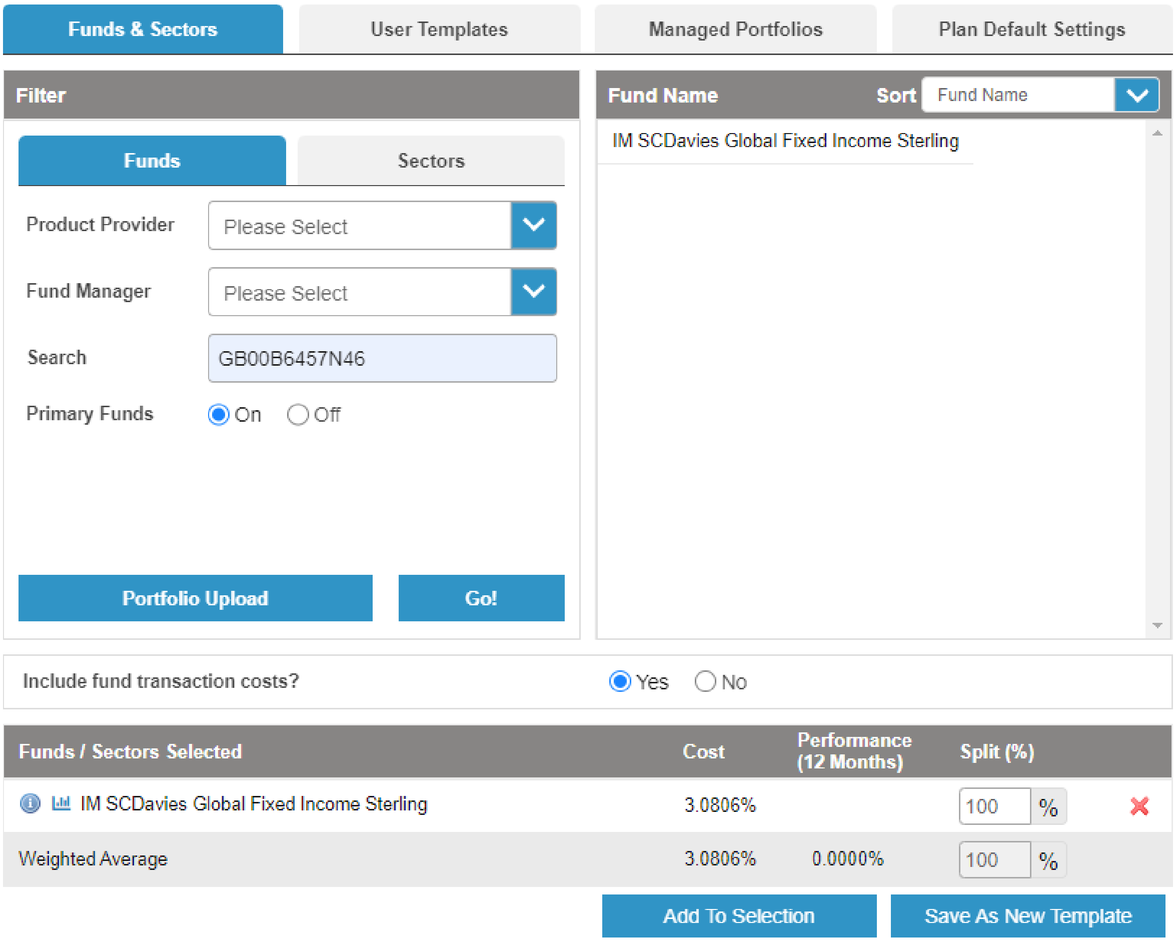
Once an investment has been added to the selection at the top of the page, the user will be able to move between **Funds & Sectors, User Templates** and **Model Portfolios** to add in a combination of investment types. To do this, click the **Add to Selection** button below the chosen investments.

### Funds & Sectors

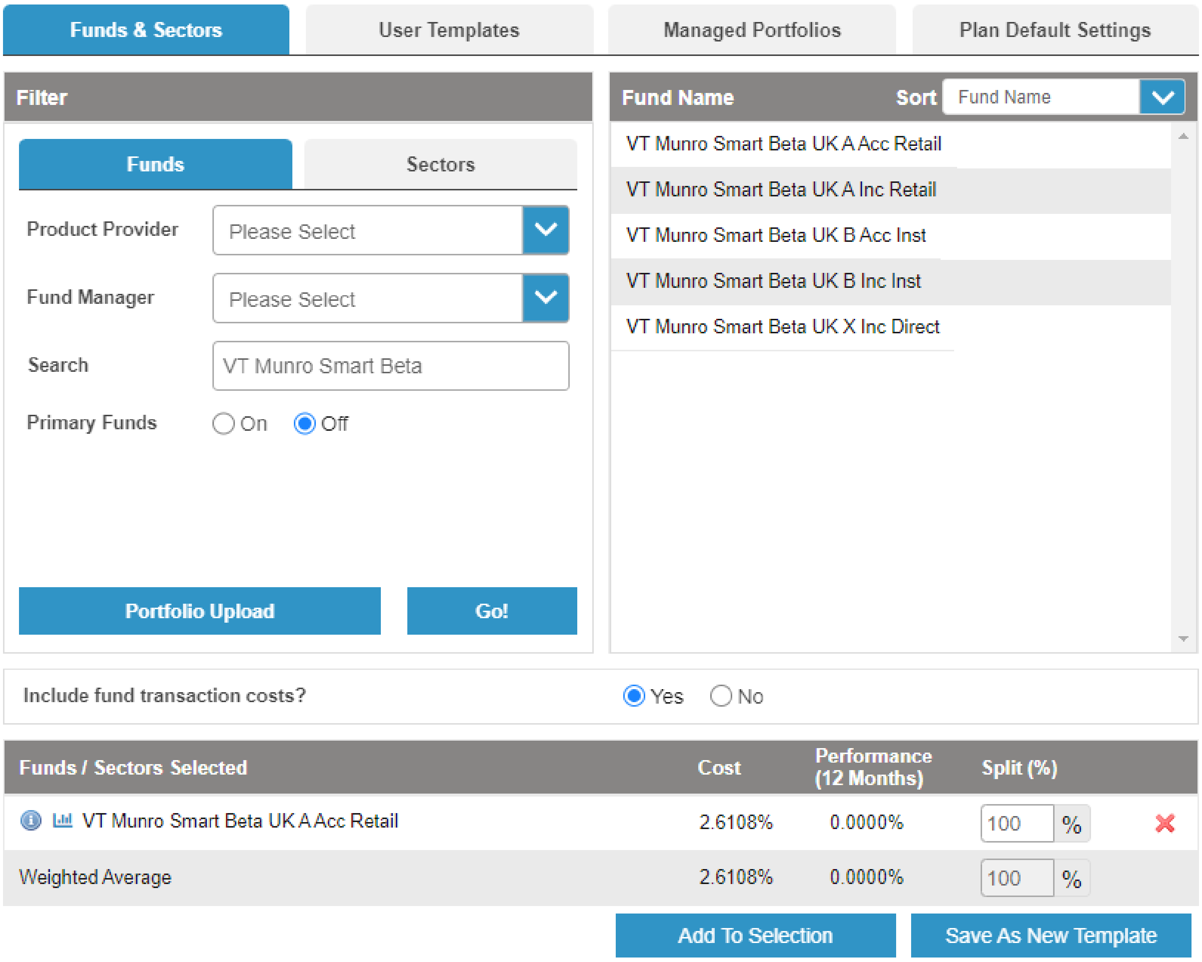
Funds and/or sectors can be selected by clicking on the **Funds & Sectors** button. The system will then filter out products which do not support the funds/sectors selected.

### Funds

To choose specific funds, click the **Funds** button. The underlying fund provider can be selected from the drop-down list, then search, using either the fund name or ISIN, and click **Go** to return the funds. The resulting list of funds returned can be sorted by fund name, performance, fund size and ISIN. Funds can be shown on **Primary Funds Only**, which shows just the primary fund for each share class available.

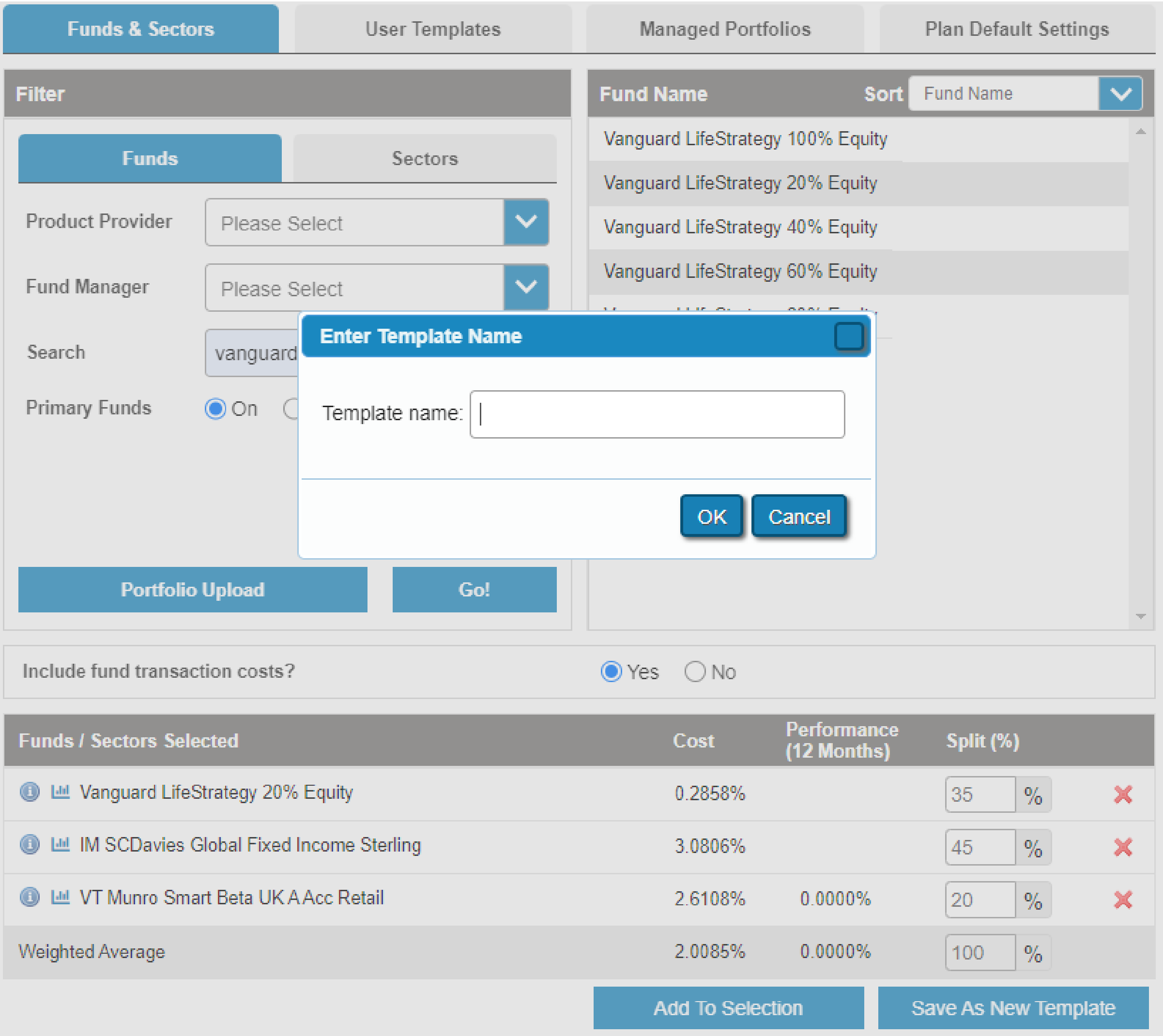


If a product offers more than one share class for a particular fund, the system will choose the cheapest share class. If there are two share classes with the same charge, it will choose the first share class alphabetically. The share class chosen with a particular product can be changed on the Alternative Products page by clicking on the pencil next to the plan name. Alternatively, by switching the Primary Funds option to Off, all share classes will be shown.




The user can then select the funds required, which will appear in the box below under the heading **Funds/Sectors Selected**, and build up the fund splits as required. As with the sector option, the total must add up to 100% before the user can continue. The user may move to the Sector option if a mixture of funds & sectors is required.

The fund/sector selection can be saved as a Fund Sector Template for repeated use with other cases/clients by clicking **Save as New Template** and entering a template name.



After adding a fund/sector, a reactive counter headed Products Available will show the number of products available with the funds/sectors selected. The **Show Products** button will bring up a list of the products available as well as those unavailable with a reason for their unavailability.

**Products Available: 18** Hide Products

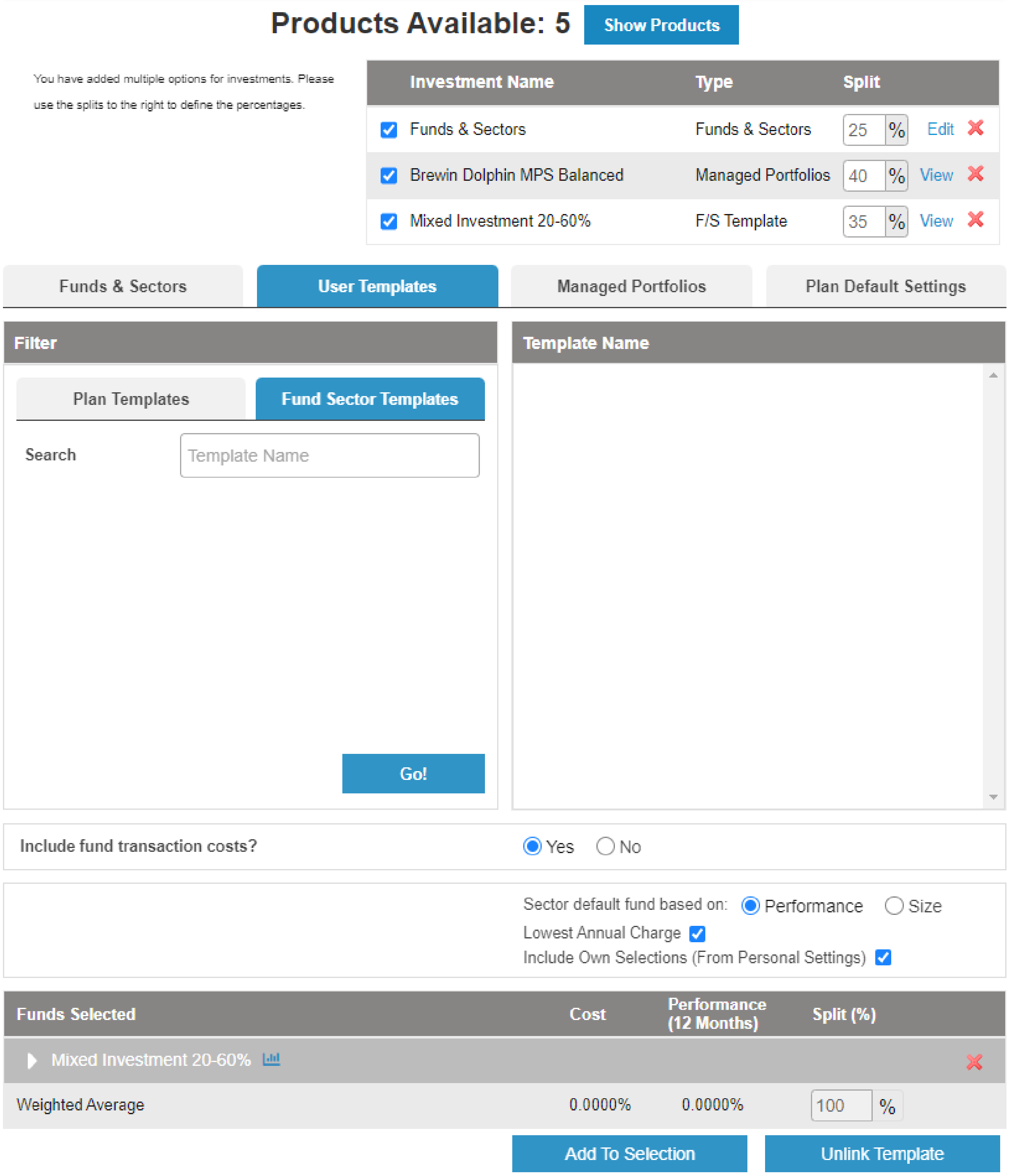
## Available Plans

| Provider | Plan |
|---|---|
| 7IM | 7IM 7IM SIPP (7IM Discretionary/Retirement Income Service) (17428) |
| 7IM | 7IM SIPP (14287) |
| AJ Bell Investcentre | AJ Bell Investcentre SIPP (investing in Funds and Shares Service)(197) |
| AJ Bell Investcentre | AJ Bell Investcentre SIPP (investing in Funds and Shares Service) - Retirement Investment Account(20020) |
| AJ Bell Investcentre | AJ Bell Investcentre SIPP-MPS Service (investing in Funds and Shares Service)(14985) |
| AJ Bell Investcentre | AJ Bell Investcentre SIPP-MPS Service (investing in Funds and Shares Service)- Retirement Portfolio Service(19398) |
| Aviva | Aviva Pension Portfolio (Choice)(3871) |
| Embark Pensions | Embark Pensions EBS Sipp(17157) |
| Embark Pensions | Embark Pensions Option SIPP(19513) |
| Fidelity Adviser Solutions | Fidelity Adviser Solutions Pension(4807) |
| Fundment | Fundment Personal Pension(22225) |
| Nucleus | Nucleus Pension Account(250) |
| Quilter | Quilter Collective Retirement Account(3928) |
| SS&C Hubwise | SS&C Hubwise SS&C Hubwise SIPP(22288) |
| Transact | Transact Personal Pension(488) |
| Transact | Transact Section 32(5707) |
| Transact | Transact SIPP(8733) |
| Wealthtime | Wealthtime Wrap(443) |

## Unavailable Plans

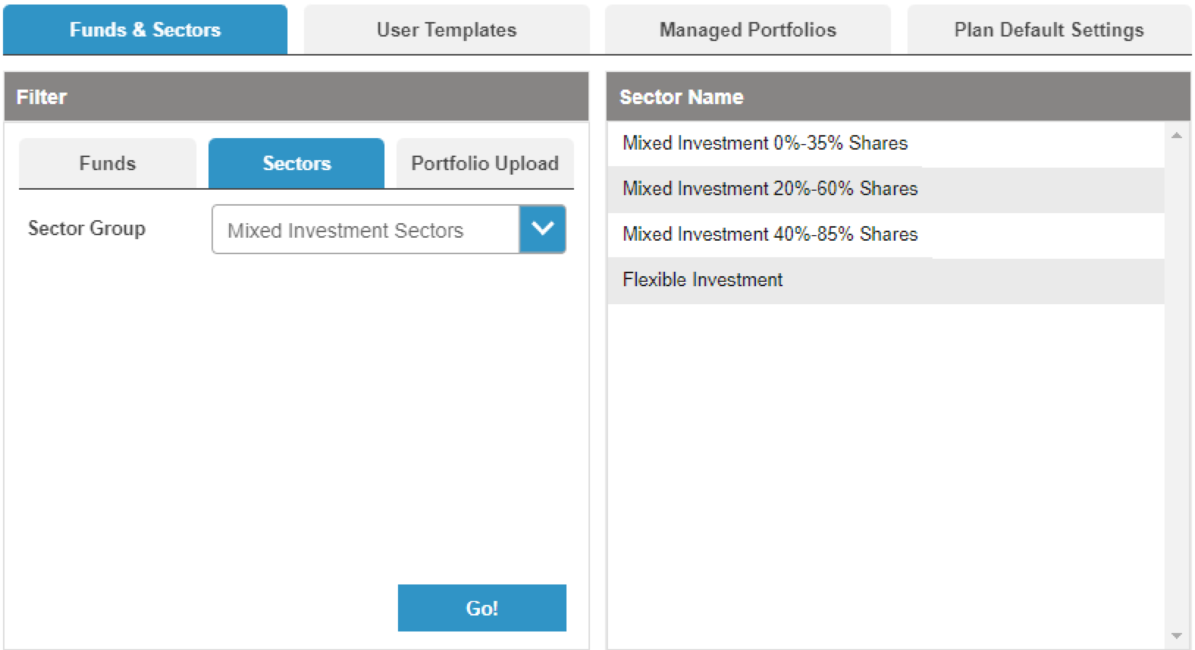
| Provider | Plan | Reason |
|---|---|---|
| AJ Bell Investcentre | AJ Bell Investcentre Junior SIPP (investing in Funds and Shares Service)(17236) | Client age above plan's maximum age limit (max: 18) |
| AJ Bell Investcentre | AJ Bell Investcentre Junior SIPP-MPS Service (investing in Funds and Shares Service)(24441) | Client age above plan's maximum age limit (max: 18) |

Once the split totals 100%, you can proceed next. Alternatively, click the **Add to Selection** option, which will add these funds/sectors to the selection at the top of the page, and allow the user to use a mixture of investment types, including **User Templates** and **Managed Portfolios**. To make any adjustments to the Funds/Sectors selected, return to the **Funds & Sectors** tab, enter the new funds to use, then click **Update Selection**. Any changes made here will replace the current selection.



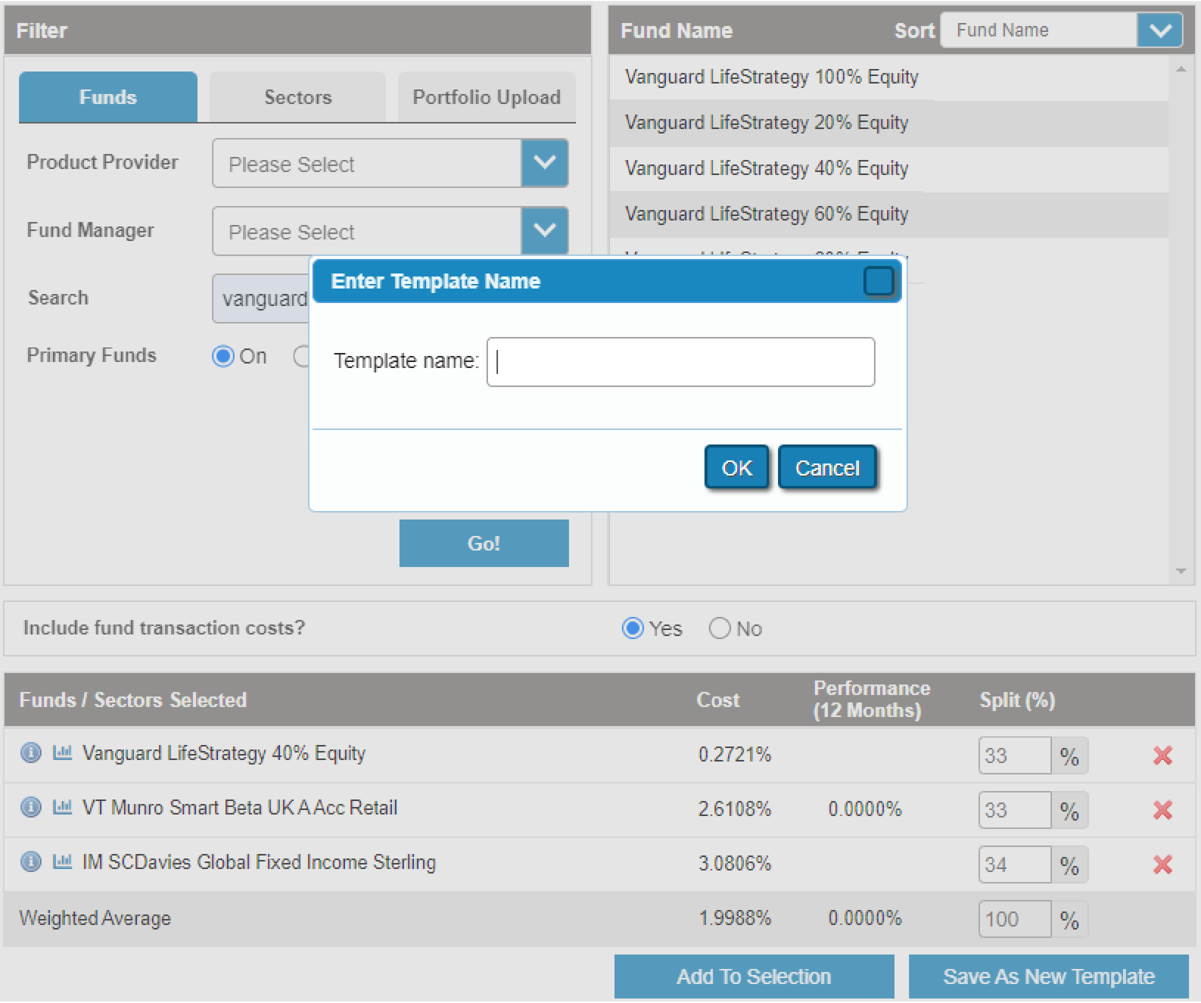
## Sectors

To select sectors, click on the **Sectors** button and a drop-down list of **Sector Groups** will appear. Choose the sector group required, then click **Go,** which will bring up a list of sectors. Click on the sector required and it will appear in the section below, under the heading **Funds/Sectors Selected**. Funds can be added as well as sectors by clicking on the **Funds** button. The total must add up to 100% before the user can move forward.




The availability of underlying funds which can be selected is limited by the information received from Morningstar and other fund information received via direct feeds.

The fund/sector selection can be saved as a Fund Sector Template for repeated use with other cases/clients by clicking **Save as New Template** and entering a template name.



After adding a fund/sector, a reactive counter headed Products Available will show the number of products available with the funds/sectors selected. The **Show Products** button will bring up a list of the products available as well as those unavailable with a reason for their unavailability.

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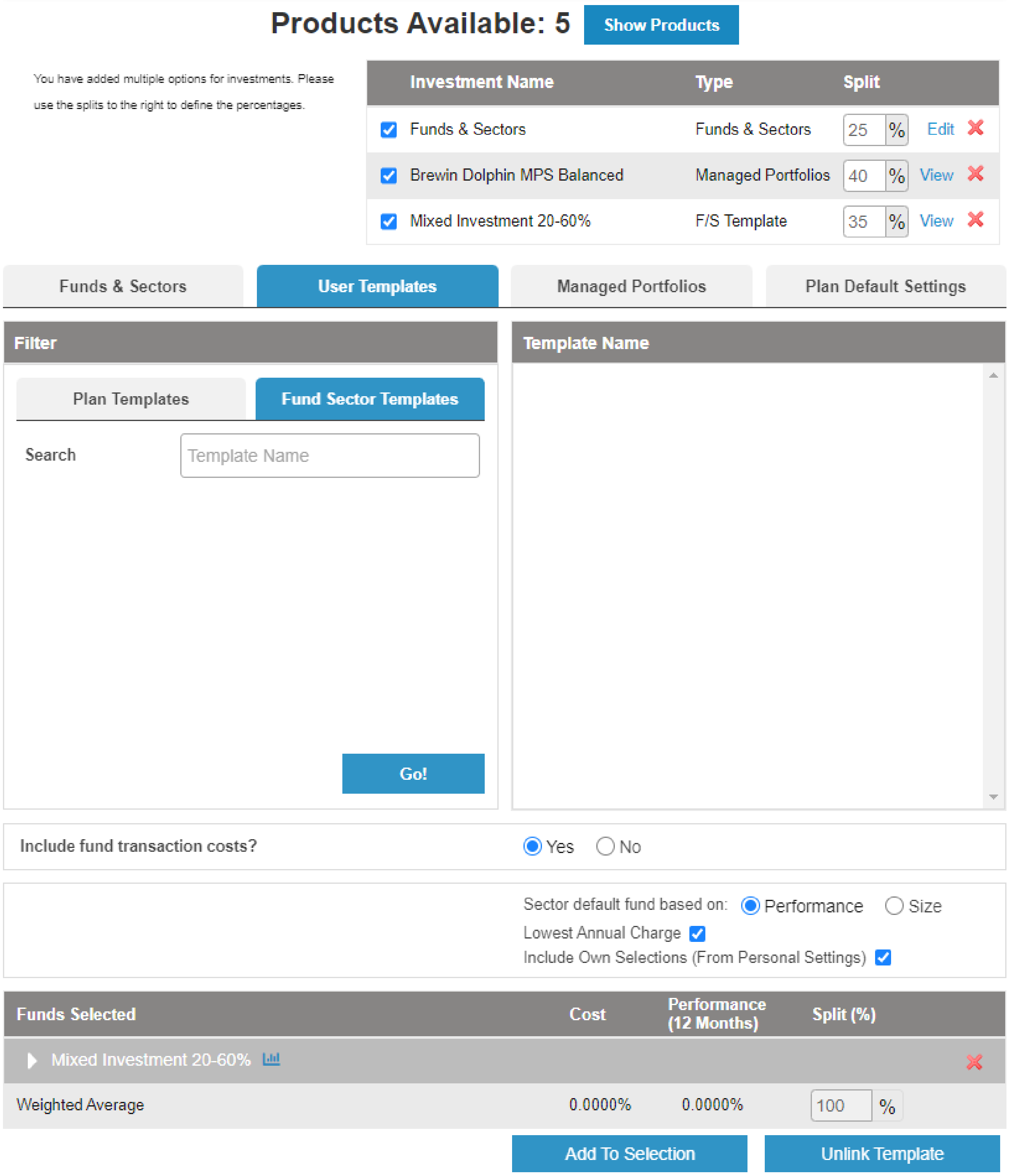
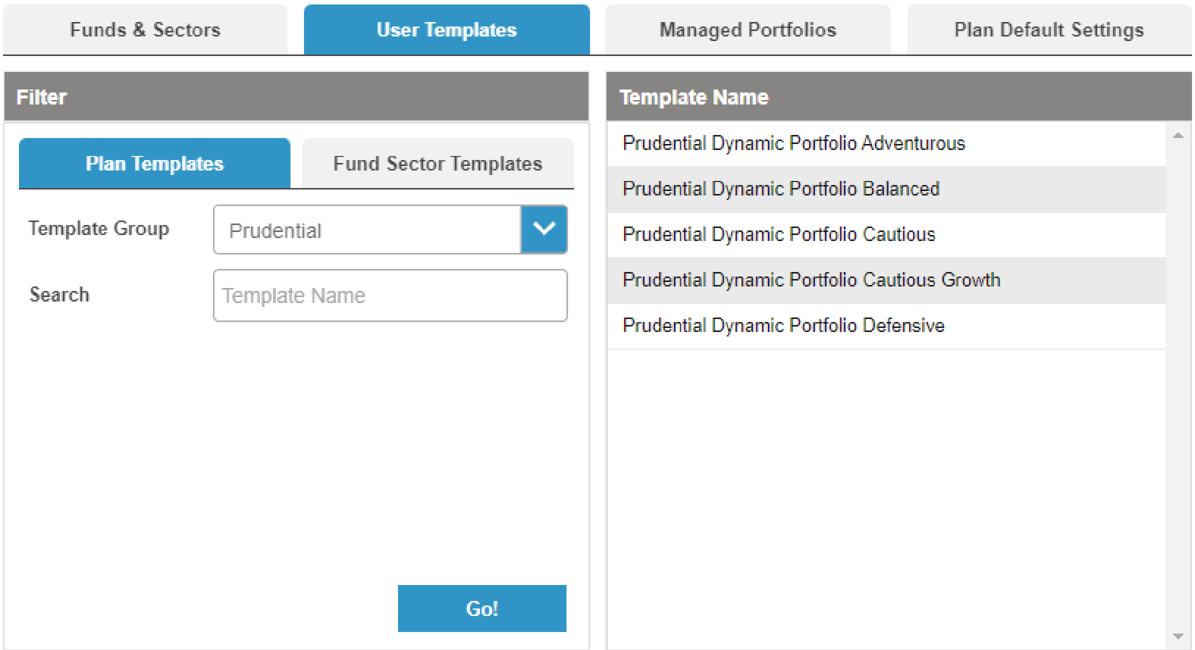


## User Templates

Templates can be found by clicking **User Templates** at the top of the page.

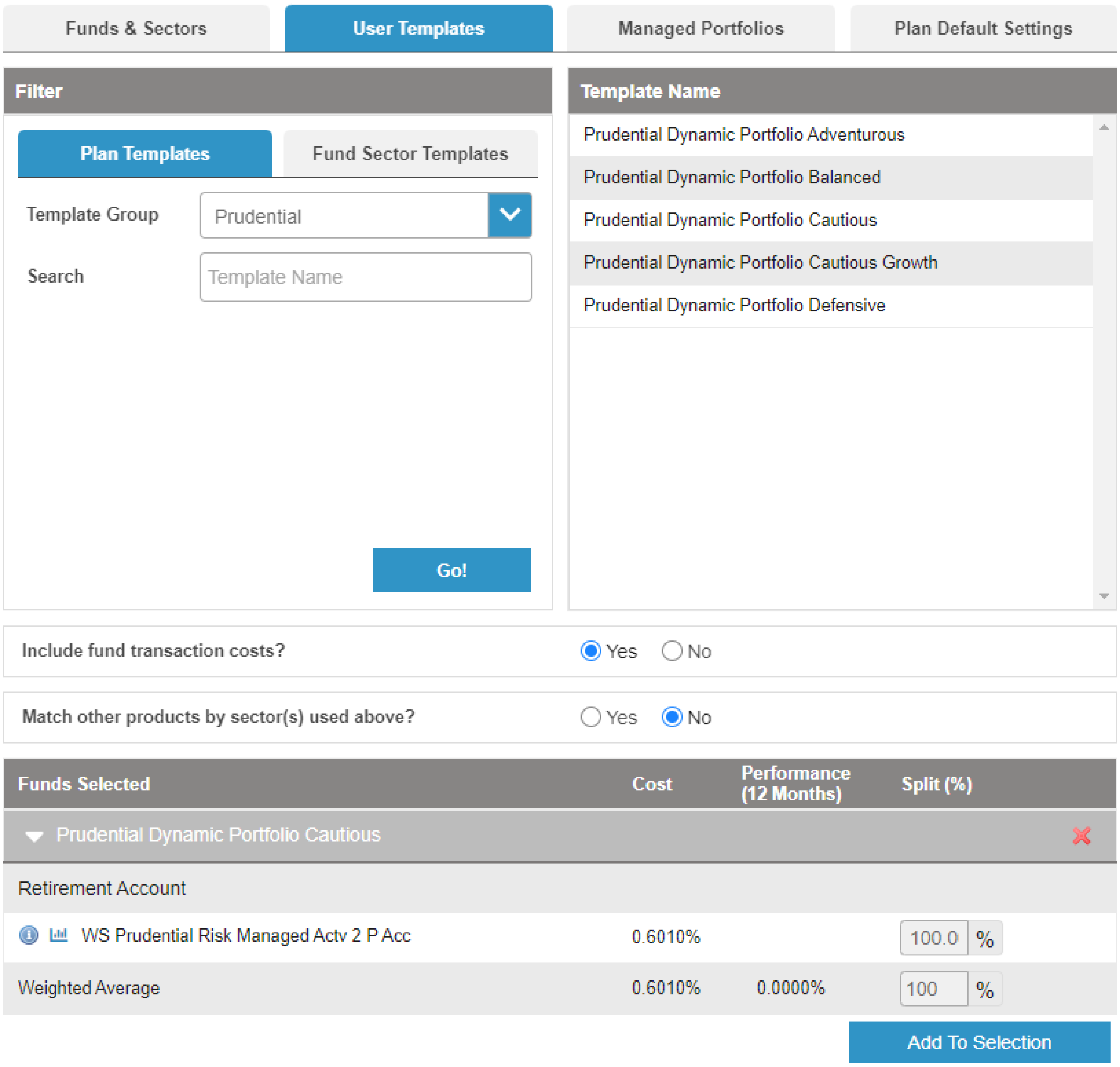



These can be further accessed by choosing either **Plan Templates** or **Fund Sector Templates**.

## Plan Templates

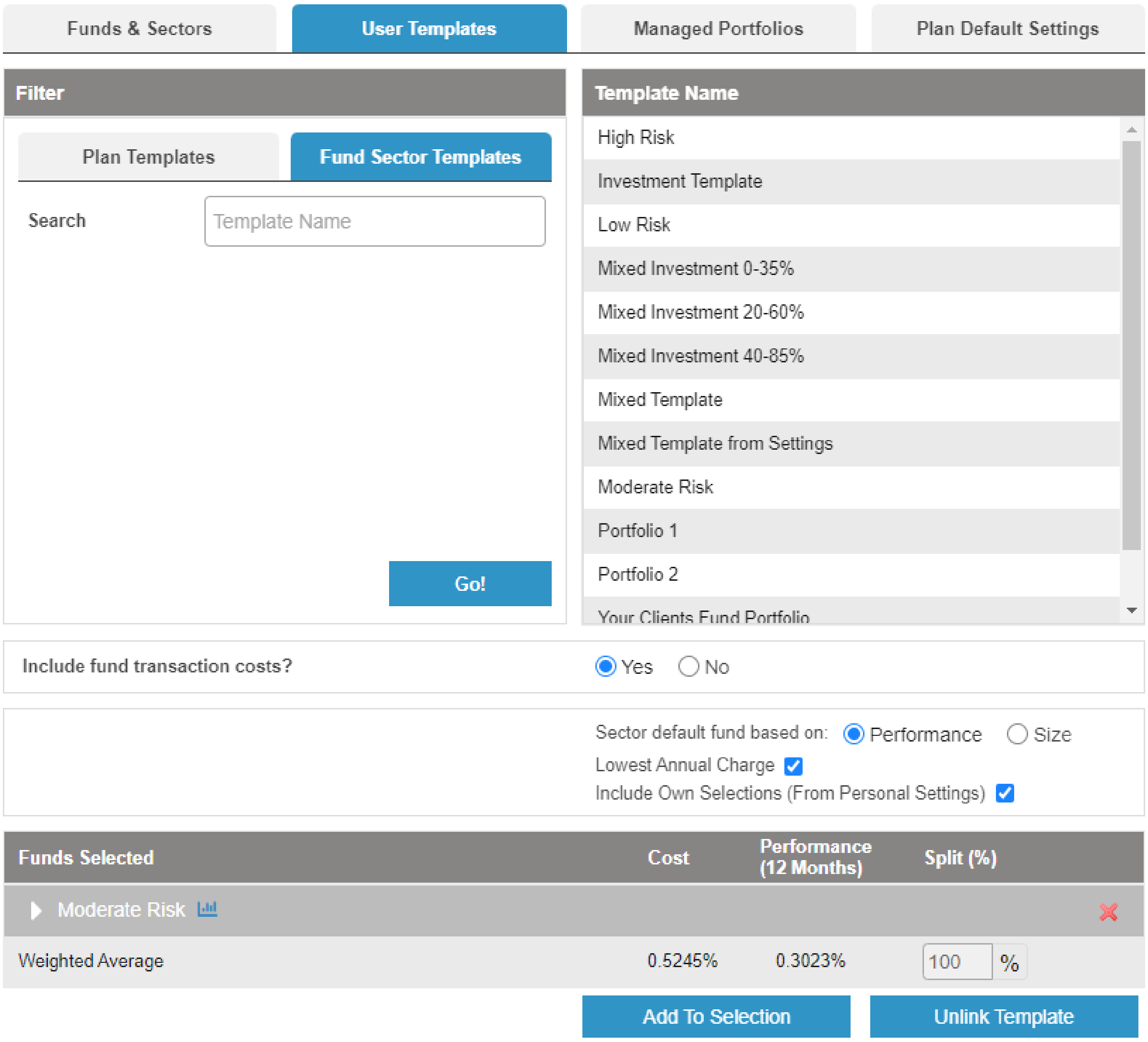
Plan Templates are a selection of funds that are built to be used specifically with individual plans.

Select the product provider from the Template Group drop-down list. Click **Go** and the templates will appear on the right-hand side. Click the template required and it will move to the box below. One plan template can be used for each product in the analysis, i.e. Royal London Governed Portfolio 4 for use with Royal London, Prudential Dynamic Portfolio Cautious for use with Prudential. The user can proceed to Next once this has been added to use only this investment type. Alternatively, click **Add to Selection** to move this to the top of the page and allocate the desired amount in the split. This will enable the user to enter different investment types.



## Fund Sector Templates

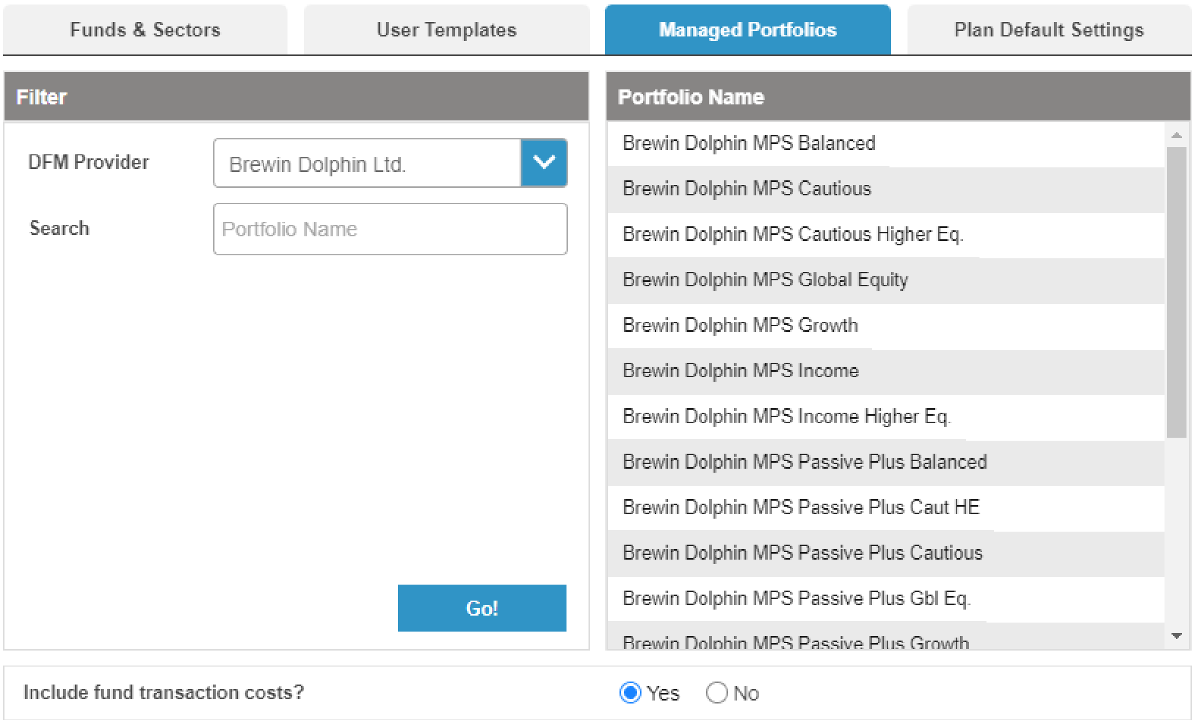
Fund Sector Templates will hold any previously created templates of funds. They will all appear in the list on the right-hand side, but there is a search box to reduce the number of templates returned. Enter the name of the template and click **Go** to return the matching portfolios. Select the required template and it will move to the box below. Click next to proceed with 100% invested in this template.




To use a selection of different investments, click **Add to Selection** to move this to the selected investments at the top of the page. Multiple templates can be used in conjunction with each other. Allocate the splits at the top of the page to achieve 100%.

## Managed Portfolios

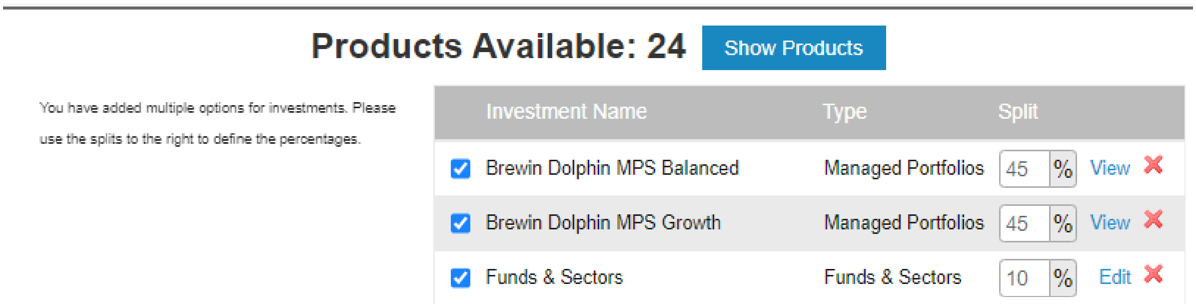
Choose from the list of DFM Providers to view the list of portfolios available on the system and click **Go** to return all DFMs with this provider.




Select the portfolio to add it in the Funds Selected section and proceed next if 100% of the investment will be in this selection. Alternatively, click **Add to Selection** to move this to the selected investments section at the top of the page and allocate the desired split. Additional investment types can also be added here.

## Selecting Multiple Investments

All types of investments can be used in conjunction with each other. Once an investment has been added to the selection at the top of the page, other types of investments can be selected.




This will allow for a blend of different funds and portfolios within one product. To add investments to the selection, select them to move them to the box at the bottom of the page, then click **Add to Selection** to move them to the top of the page. Once the selected investments total 100%, proceed next to continue the analysis.