



## **Funds Functionality**

### **User Guide**

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## 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.

Help

**Funds within Existing Product**

**i** You may select the fund(s) in which this plan is currently invested. This will be used to provide a comparison of past performance. This section is not mandatory but will pre-populate the “Calculate” function if you are going to use this in your analysis. You can also select the funds here but exclude the factsheets/X-Ray at the report stage – however we will still include performance charts for you. Our fund data is supplied by Morningstar and AKG for With Profit funds.

Funds Selected	Split
Other	10 % <span style="color: red;">-</span>
Aberdeen Life Diversified Growth A Life <span style="color: blue;">i</span>	90 <span style="color: red;">-</span>

**Select Funds** **Fund Panels**

Fund Manager: Aberdeen Life & Pensioner

Filter: Name  GO

Sort: Fund Name

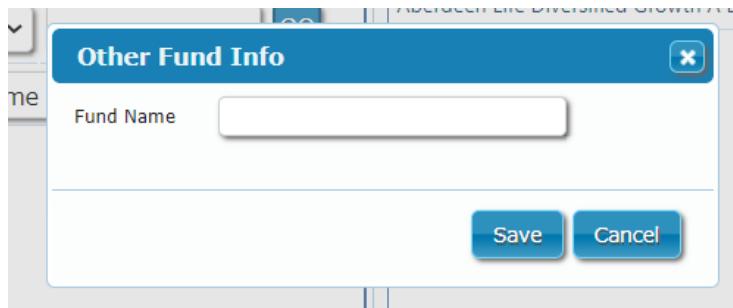
Aberdeen Life Diversified Growth A Life i  
Aberdeen Life Diversified Growth B Life i  
Aberdeen Life Emerging Mkts Eq 1 Life i  
Aberdeen Life Emerging Mkts Eq B Life i  
Aberdeen Life Gbl (ex UK) Equity 1 Life i  
Aberdeen Life Gbl (ex UK) Equity A Life i  
Aberdeen Life Gbl (ex UK) Equity E Life i  
Aberdeen Life Gbl (ex UK) Equity F Life i  
Aberdeen Life M Asset(exPrpty) 1 Life i

Funds Returned. 40. Time taken: 0.69 secs.

Total: 100 % -

**Clear All**

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.

Funds Selected		Split
Other	10	%
Aberdeen Life Diversified Growth A Life	90	%

Total: 100 %

Clear All

## 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.

Funds / Sectors Selected	Cost	Performance (12 Months)	Split (%)
IM SCDavies Global Fixed Income Sterling	3.0806%	0.0000%	100 %
Weighted Average	3.0806%	0.0000%	100 %

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.

Funds & Sectors
User Templates
Managed Portfolios
Plan Default Settings

**Filter**

Funds
Sectors

Product Provider

Fund Manager

Search

Primary Funds

On  Off

Portfolio Upload
Go!

Sort

Fund Name	Sort
VT Munro Smart Beta UK A Acc Retail	Fund Name
VT Munro Smart Beta UK A Inc Retail	Fund Name
VT Munro Smart Beta UK B Acc Inst	Fund Name
VT Munro Smart Beta UK B Inc Inst	Fund Name
VT Munro Smart Beta UK X Inc Direct	Fund Name

Include fund transaction costs?

Yes  No

**Funds / Sectors Selected**

Funds / Sectors Selected	Cost	Performance (12 Months)	Split (%)
<input checked="" type="radio"/> VT Munro Smart Beta UK A Acc Retail	2.6108%	0.0000%	<input style="width: 40px; border: 1px solid #ccc;" type="text" value="100"/> % <span style="color: red; font-size: 2em;">X</span>
Weighted Average	2.6108%	0.0000%	<input style="width: 40px; border: 1px solid #ccc;" type="text" value="100"/> %

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.

5 Funds Functionality User Guide

Selectapension

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.

**Funds & Sectors**      **User Templates**      **Managed Portfolios**      **Plan Default Settings**

**Filter**

**Funds**      **Sectors**

Product Provider: Please Select

Fund Manager: Please Select

Search: vanguard

Primary Funds:  On  Off

**Enter Template Name**

Template name:

**OK**      **Cancel**

**Portfolio Upload**      **Go!**

Include fund transaction costs?  Yes  No

Funds / Sectors Selected	Cost	Performance (12 Months)	Split (%)
①  Vanguard LifeStrategy 20% Equity	0.2858%		35 %
①  IM SCDavies Global Fixed Income Sterling	3.0806%		45 %
①  VT Munro Smart Beta UK A Acc Retail	2.6108%	0.0000%	20 %
Weighted Average	2.0085%	0.0000%	100 %

**Add To Selection**      **Save As New Template**

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		<a href="#">Hide Products</a>
<b>Available Plans</b>		
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 Wran(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.

Products Available: 5
[Show Products](#)

You have added multiple options for investments. Please use the splits to the right to define the percentages.

Investment Name	Type	Split
<input checked="" type="checkbox"/> Funds & Sectors	Funds & Sectors	25 <input type="text"/> % <a href="#">Edit</a> <span style="color: red;">X</span>
<input checked="" type="checkbox"/> Brewin Dolphin MPS Balanced	Managed Portfolios	40 <input type="text"/> % <a href="#">View</a> <span style="color: red;">X</span>
<input checked="" type="checkbox"/> Mixed Investment 20-60%	F/S Template	35 <input type="text"/> % <a href="#">View</a> <span style="color: red;">X</span>

Funds & Sectors
User Templates
Managed Portfolios
Plan Default Settings

**Filter**

[Plan Templates](#) **Fund Sector Templates**

Search

**Go!**

**Template Name**

Include fund transaction costs?

Yes  No

Sector default fund based on:  Performance  Size

Lowest Annual Charge

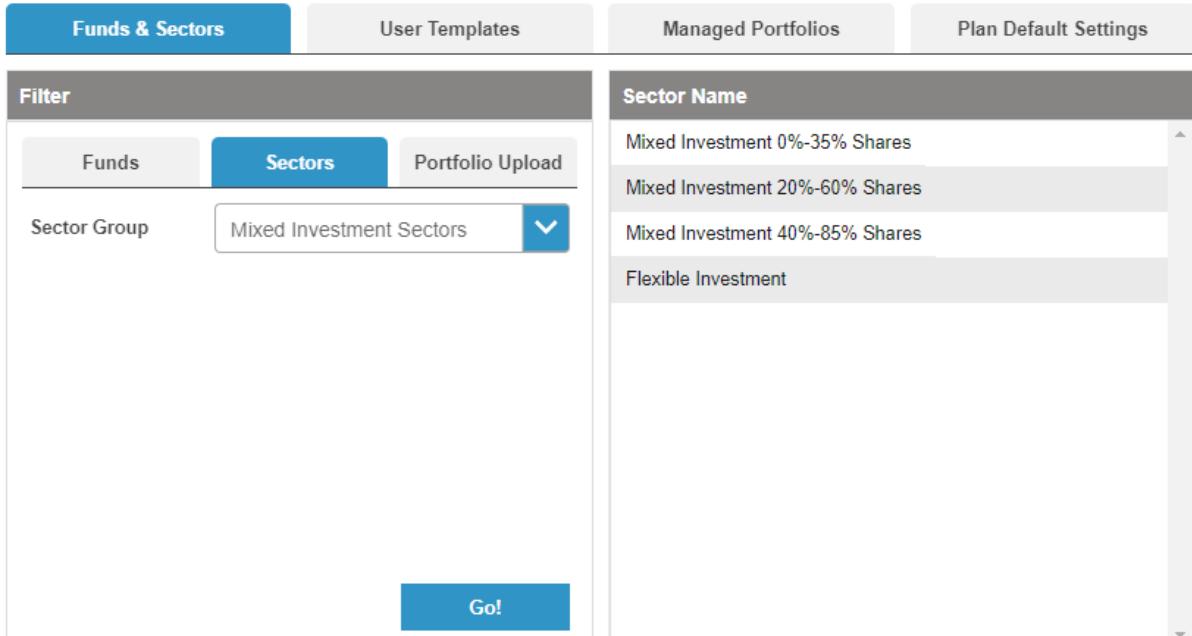
Include Own Selections (From Personal Settings)

Funds Selected	Cost	Performance (12 Months)	Split (%)
► Mixed Investment 20-60% <a href="#">Edit</a> <span style="color: red;">X</span>			
Weighted Average	0.0000%	0.0000%	<input type="text"/> 100 %

[Add To Selection](#) [Unlink Template](#)

## 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 screenshot shows a user interface for managing funds and sectors. At the top, there are four tabs: 'Funds & Sectors' (selected), 'User Templates', 'Managed Portfolios', and 'Plan Default Settings'. Below these tabs is a 'Filter' section with three buttons: 'Funds' (disabled), 'Sectors' (selected and highlighted in blue), and 'Portfolio Upload'. Under 'Sectors', there is a dropdown menu labeled 'Sector Group' with the option 'Mixed Investment Sectors' selected. At the bottom of the filter section is a 'Go!' button. To the right of the filter is a list titled 'Sector Name' containing the following items: 'Mixed Investment 0%-35% Shares', 'Mixed Investment 20%-60% Shares', 'Mixed Investment 40%-85% Shares', and 'Flexible Investment'. The 'Flexible Investment' item is partially visible.

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.

**Filter**

**Funds**      **Sectors**      **Portfolio Upload**

Product Provider:

Fund Manager:

Search:

Primary Funds:  On  Off

Go!

Fund Name	Sort	Fund Name
Vanguard LifeStrategy 100% Equity		
Vanguard LifeStrategy 20% Equity		
Vanguard LifeStrategy 40% Equity		
Vanguard LifeStrategy 60% Equity		
Vanguard LifeStrategy 80% Equity		
Vanguard LifeStrategy 90% Equity		

**Enter Template Name**

Template name:

Include fund transaction costs?  Yes  No

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		<a href="#">Hide Products</a>
<b>Available Plans</b>		
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 Wran(443)	
<b>Unavailable Plans</b>		
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.

**Products Available: 5** [Show Products](#)

You have added multiple options for investments. Please use the splits to the right to define the percentages.

Investment Name	Type	Split
<input checked="" type="checkbox"/> Funds & Sectors	Funds & Sectors	25 <input type="text"/> % <a href="#">Edit</a> <span style="color: red;">X</span>
<input checked="" type="checkbox"/> Brewin Dolphin MPS Balanced	Managed Portfolios	40 <input type="text"/> % <a href="#">View</a> <span style="color: red;">X</span>
<input checked="" type="checkbox"/> Mixed Investment 20-60%	F/S Template	35 <input type="text"/> % <a href="#">View</a> <span style="color: red;">X</span>

[Funds & Sectors](#) User Templates [Managed Portfolios](#) [Plan Default Settings](#)

**Filter**

[Plan Templates](#) Fund Sector Templates

Search

**Go!**

**Template Name**

Include fund transaction costs?  Yes  No

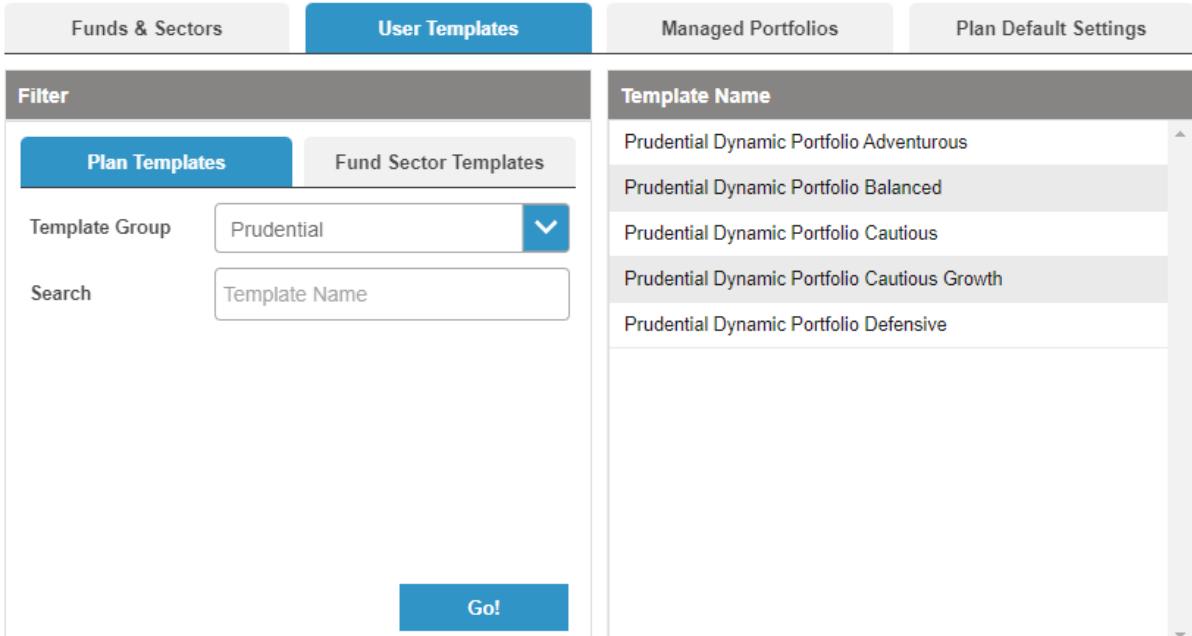
Sector default fund based on:  Performance  Size  
 Lowest Annual Charge   
 Include Own Selections (From Personal Settings)

Funds Selected	Cost	Performance (12 Months)	Split (%)
► Mixed Investment 20-60% <a href="#">Edit</a> <span style="color: red;">X</span>			
Weighted Average	0.0000%	0.0000%	<input type="text"/> 100 %

[Add To Selection](#) [Unlink Template](#)

## User Templates

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



The screenshot shows a user interface for managing templates. At the top, there are four tabs: 'Funds & Sectors', 'User Templates' (which is highlighted in blue), 'Managed Portfolios', and 'Plan Default Settings'. Below these tabs is a 'Filter' section with two tabs: 'Plan Templates' (which is selected and highlighted in blue) and 'Fund Sector Templates'. The 'Plan Templates' tab is active. Under 'Plan Templates', there is a 'Template Group' dropdown set to 'Prudential' and a 'Search' input field with the placeholder 'Template Name'. At the bottom of this section is a 'Go!' button. To the right of the filter is a list titled 'Template Name' containing five items: 'Prudential Dynamic Portfolio Adventurous', 'Prudential Dynamic Portfolio Balanced', 'Prudential Dynamic Portfolio Cautious', 'Prudential Dynamic Portfolio Cautious Growth', and 'Prudential Dynamic Portfolio Defensive'. The list has a vertical scrollbar on the right side.

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.

Funds & Sectors	User Templates	Managed Portfolios	Plan Default Settings																				
<b>Filter</b>  <b>Plan Templates</b> <input type="button" value="Fund Sector Templates"/>  Template Group <input type="button" value="Prudential"/> <input type="button" value="▼"/>  Search <input type="text" value="Template Name"/>  <input type="button" value="Go!"/>	<b>Template Name</b>  Prudential Dynamic Portfolio Adventurous Prudential Dynamic Portfolio Balanced Prudential Dynamic Portfolio Cautious Prudential Dynamic Portfolio Cautious Growth Prudential Dynamic Portfolio Defensive																						
  <b>Include fund transaction costs?</b> <input checked="" type="radio"/> Yes <input type="radio"/> No																							
 <b>Match other products by sector(s) used above?</b> <input type="radio"/> Yes <input checked="" type="radio"/> No																							
<table border="1"><thead><tr><th>Funds Selected</th><th>Cost</th><th>Performance (12 Months)</th><th>Split (%)</th></tr></thead><tbody><tr><td>▼ Prudential Dynamic Portfolio Cautious</td><td></td><td></td><td><input type="button" value="X"/></td></tr><tr><td>Retirement Account</td><td></td><td></td><td></td></tr><tr><td>     <a href="#">WS Prudential Risk Managed Actv 2 P Acc</a></td><td>0.6010%</td><td></td><td><input type="text" value="100.0"/> <input type="text" value="%"/></td></tr><tr><td>    Weighted Average</td><td>0.6010%</td><td>0.0000%</td><td><input type="text" value="100"/> <input type="text" value="%"/></td></tr></tbody></table>				Funds Selected	Cost	Performance (12 Months)	Split (%)	▼ Prudential Dynamic Portfolio Cautious			<input type="button" value="X"/>	Retirement Account				 <a href="#">WS Prudential Risk Managed Actv 2 P Acc</a>	0.6010%		<input type="text" value="100.0"/> <input type="text" value="%"/>	Weighted Average	0.6010%	0.0000%	<input type="text" value="100"/> <input type="text" value="%"/>
Funds Selected	Cost	Performance (12 Months)	Split (%)																				
▼ Prudential Dynamic Portfolio Cautious			<input type="button" value="X"/>																				
Retirement Account																							
 <a href="#">WS Prudential Risk Managed Actv 2 P Acc</a>	0.6010%		<input type="text" value="100.0"/> <input type="text" value="%"/>																				
Weighted Average	0.6010%	0.0000%	<input type="text" value="100"/> <input type="text" value="%"/>																				
<input type="button" value="Add To Selection"/>																							

## 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.

The screenshot shows the 'User Templates' section of a financial application. At the top, there are four tabs: 'Funds & Sectors', 'User Templates' (which is selected and highlighted in blue), 'Managed Portfolios', and 'Plan Default Settings'. Below the tabs is a 'Filter' section with a 'Plan Templates' button (which is greyed out) and a 'Fund Sector Templates' button (which is blue and highlighted). There is also a 'Search' input field and a 'Template Name' input field. A 'Go!' button is located at the bottom of the filter section. To the right is a list of 'Template Name' entries, including 'High Risk', 'Investment Template', 'Low Risk', 'Mixed Investment 0-35%', 'Mixed Investment 20-60%', 'Mixed Investment 40-85%', 'Mixed Template', 'Mixed Template from Settings', 'Moderate Risk', 'Portfolio 1', 'Portfolio 2', and 'Your Clients Fund Portfolio'. Below this list is a section for 'Include fund transaction costs?' with radio buttons for 'Yes' (selected) and 'No'. There are also checkboxes for 'Sector default fund based on: Performance' (selected), 'Lowest Annual Charge' (selected), and 'Include Own Selections (From Personal Settings)' (selected). At the bottom is a table titled 'Funds Selected' with columns for 'Funds Selected', 'Cost', 'Performance (12 Months)', and 'Split (%)'. It shows a row for 'Moderate Risk' with a red 'X' icon, a row for 'Weighted Average' with a cost of 0.5245% and a performance of 0.3023%, and a row for '100 %'. At the bottom right are 'Add To Selection' and 'Unlink Template' buttons.

Funds Selected	Cost	Performance (12 Months)	Split (%)
► Moderate Risk 			
Weighted Average	0.5245%	0.3023%	<input type="text" value="100"/> %

Add To Selection      Unlink 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.

Funds & Sectors	User Templates	Managed Portfolios	Plan Default Settings
<b>Filter</b>  DFM Provider: <input type="text" value="Brewin Dolphin Ltd."/>  Search: <input type="text" value="Portfolio Name"/>  <b>Go!</b>	<b>Portfolio Name</b>  Brewin Dolphin MPS Balanced Brewin Dolphin MPS Cautious Brewin Dolphin MPS Cautious Higher Eq. Brewin Dolphin MPS Global Equity Brewin Dolphin MPS Growth Brewin Dolphin MPS Income Brewin Dolphin MPS Income Higher Eq. Brewin Dolphin MPS Passive Plus Balanced Brewin Dolphin MPS Passive Plus Caut HE Brewin Dolphin MPS Passive Plus Cautious Brewin Dolphin MPS Passive Plus Gbl Eq. Brewin Dolphin MPS Passive Plus Growth		
 Include fund transaction costs? <input checked="" type="radio"/> Yes <input type="radio"/> No			

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.

### Products Available: 24 [Show Products](#)

You have added multiple options for investments. Please use the splits to the right to define the percentages.

Investment Name	Type	Split	
<input checked="" type="checkbox"/> Brewin Dolphin MPS Balanced	Managed Portfolios	45 %	<a href="#">View</a> <a href="#">X</a>
<input checked="" type="checkbox"/> Brewin Dolphin MPS Growth	Managed Portfolios	45 %	<a href="#">View</a> <a href="#">X</a>
<input checked="" type="checkbox"/> Funds & Sectors	Funds & Sectors	10 %	<a href="#">Edit</a> <a href="#">X</a>

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.