PORTFOLIO COMPARISON

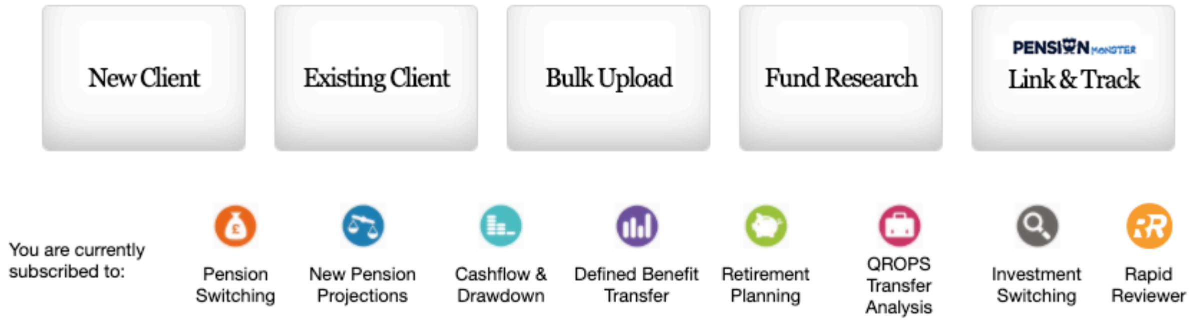
MULTIPLE/INDIVIDUAL FUND & PORTFOLIO COMPARISON

User Guide

Contents

Welcome

Upon initially logging into Selectapension, a user will arrive at our **Welcome** page, which offers a number of options, including the options to create a **New Client** or to access an **Existing Client**. This screen also provides details of which tools are available on the individual subscription, which will be shown in black text.



Selecting **New Client** will enable the user to create a file of their client's basic details which will be stored on the system and can be accessed when using any of the Selectapension tools.

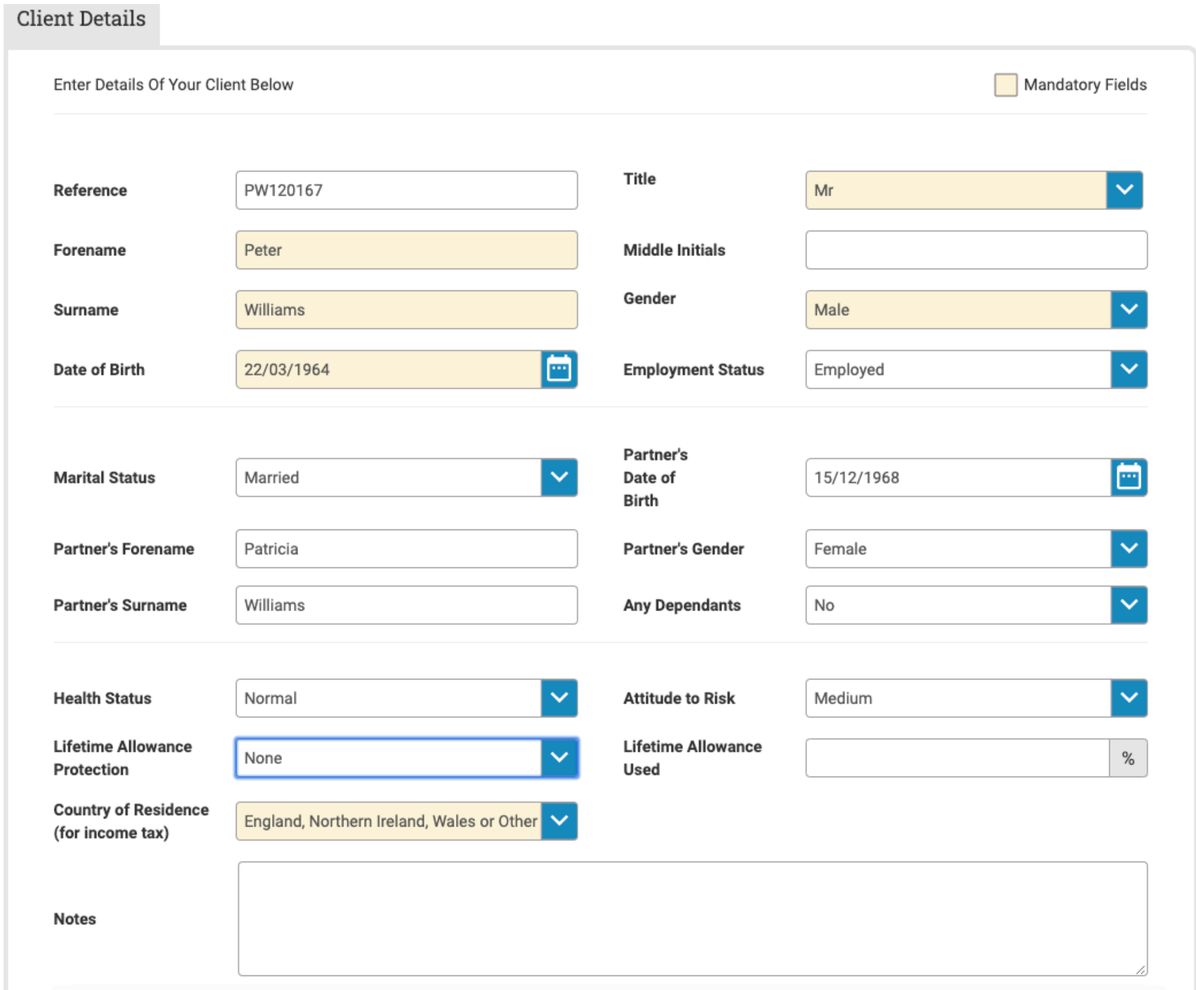
The **Existing Client** option will bring up a library of stored clients. The client details can be accessed by clicking on the client name, from which point the user can choose to **View Stored Analyses** or **Create New Analysis**.

All fields in yellow are mandatory and must be completed in order to progress to the next stage of the analysis. Fields in white are not essential, but may provide extra information for the report.

Throughout the system, users can navigate through the pages of their analyses using the **Next** and **Back** buttons at the bottom of each page. Selecting **Next** will automatically save the data entered on each page.

New Client

The first stage of creating an analysis is to create a customer file, by entering the client details, as explained below. Yellow boxes are mandatory and must be completed before moving forward.

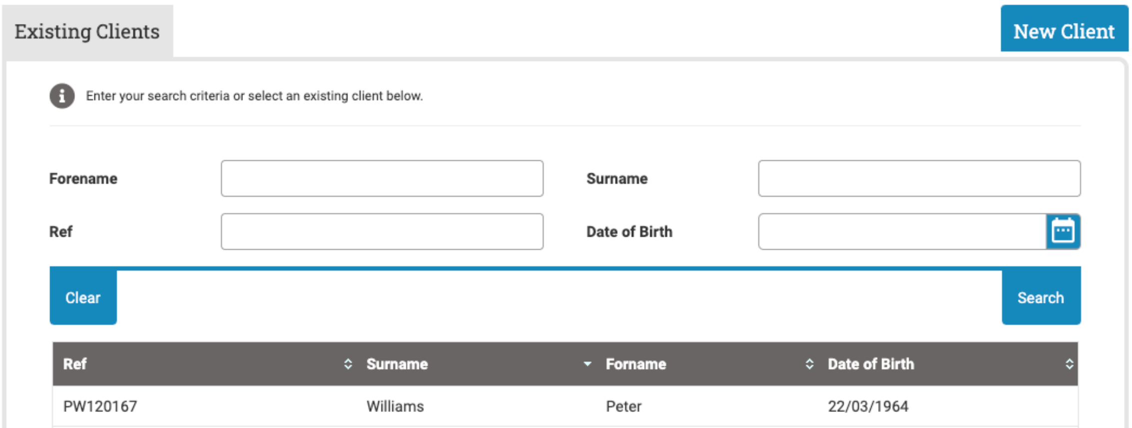


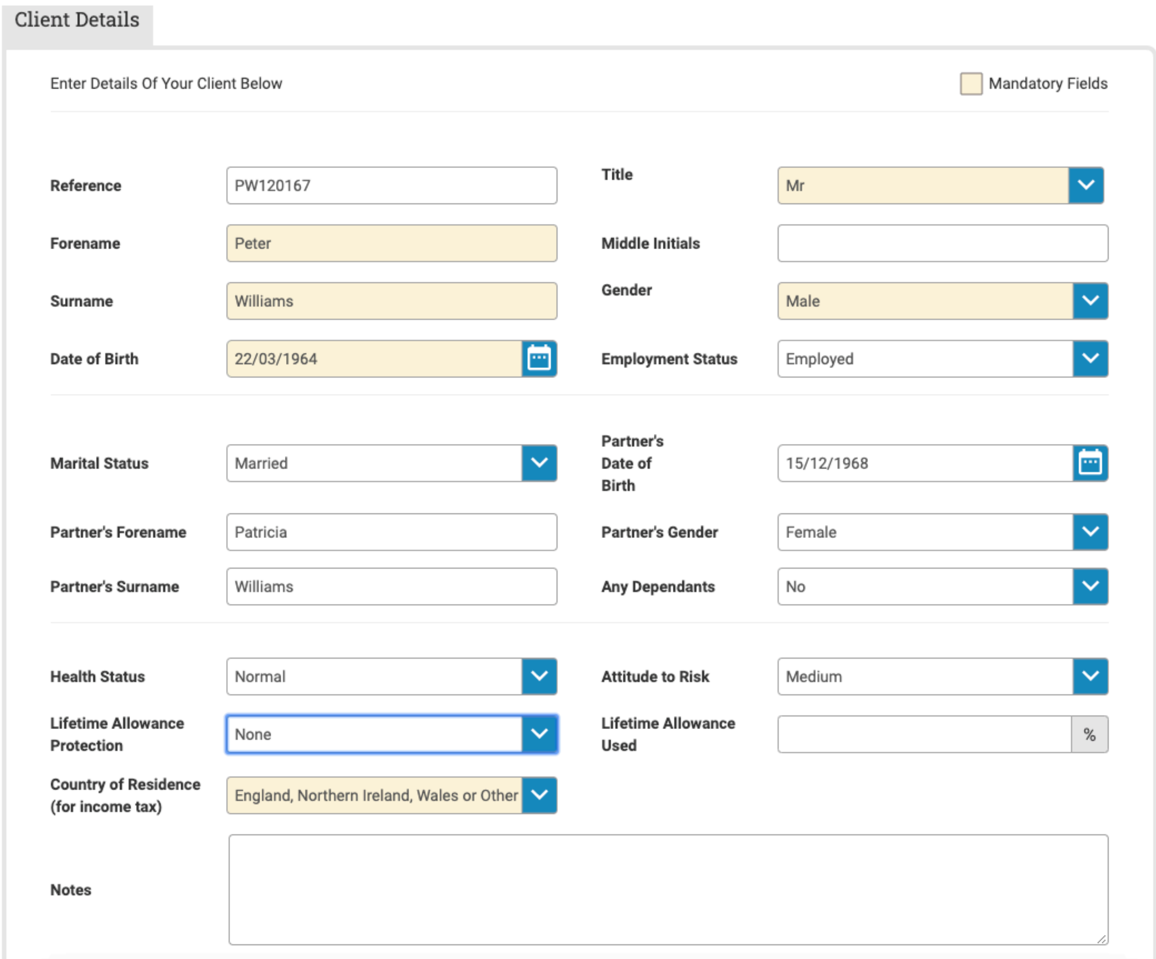
Field	Description
Reference	Enter your own reference, if desired.
Title	Select an option from the drop-down list.
Forename	Enter the client's forename.
Middle Initials	Enter the client's middle initials, if desired.
Surname	Enter the client's surname.
Gender	Select from the drop-down list.
Date of Birth	Enter the client's date of birth.
Employment Status	Select from the drop-down list.
Marital Status	Select from the drop-down list.
Partner's Date of Birth	Enter the partner's date of birth.
Partner's Forename	Enter the partner's forename.
Partner's Surname	Enter the partner's surname.
Partner's Gender	Select from the drop-down list.
Any Dependents	Select option from the drop-down list. If yes, provide details.
Health Status	Choose option from drop-down list.
Attitude to Risk	Choose from the drop-down list.
Lifetime Allowance Protection	Choose from the drop-down list.

Lifetime Allowance Used	Enter the percentage of the client's lifetime allowance that has been used prior to this analysis.
Country of Residence	Choose from the drop-down.
Notes	Add any relevant notes here.

Existing Client

Select the existing client that you wish to work with by clicking on the client's name in the list of existing clients. For large client libraries, the user may wish to recall a client using the search function at the top of the page or by clicking on a column header to sort by column.

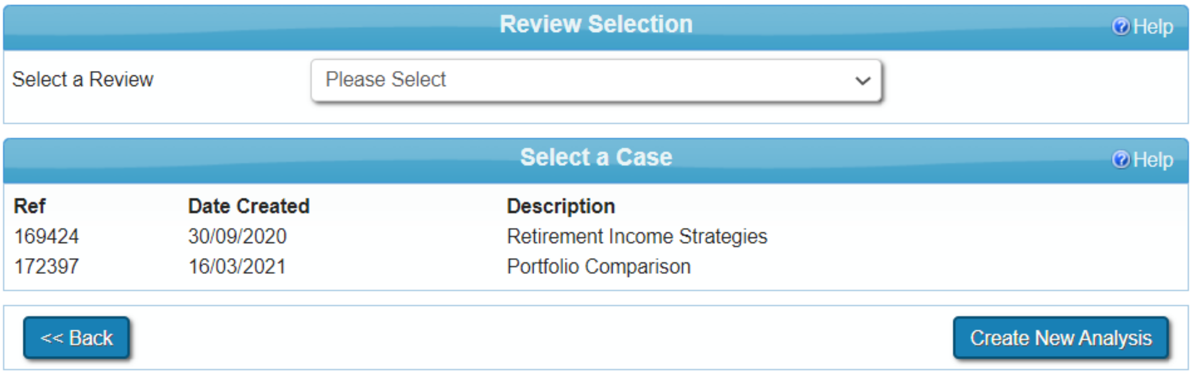




Once the client details have been recalled, the user can complete the following tasks:

Delete Client removes all of the information for that particular client.
Update Client Details enables the user to edit client information.
View Stored Analyses allows the user to access the previous reports for this client.
Create New Analysis allows the user to create a new analysis for this client.

Selecting an Existing Analysis

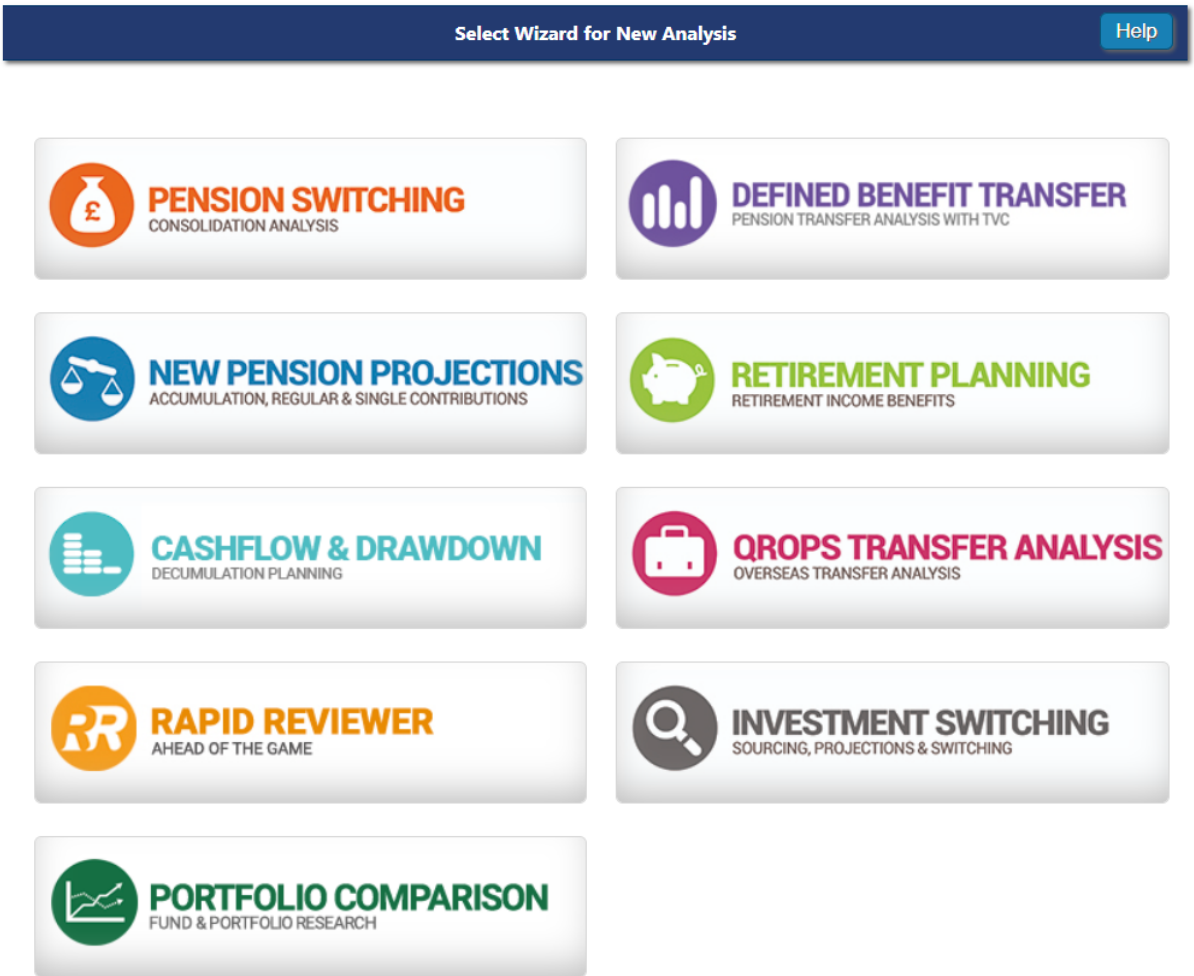


Ref	Date Created	Description
169424	30/09/2020	Retirement Income Strategies
172397	16/03/2021	Portfolio Comparison

Click on the case in the list to view or edit an analysis that was created previously. Alternatively, click on **Create New Analysis** to start a brand-new analysis.

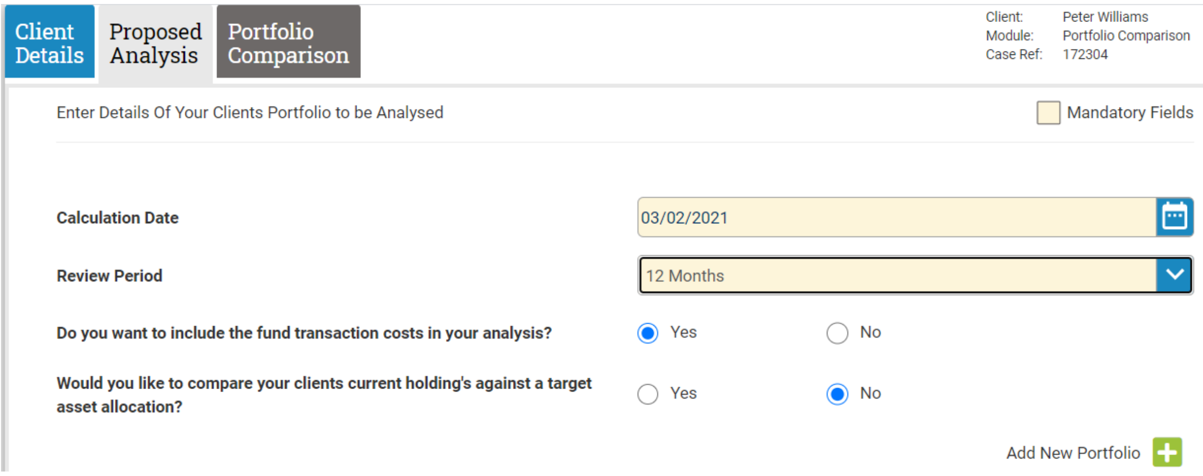
Create New Analysis

Click on **Create New Analysis** to select an analysis type.



Click on **Portfolio Comparison** to enter the tool.

Proposed Analysis



Using the information provided below, complete all relevant fields.

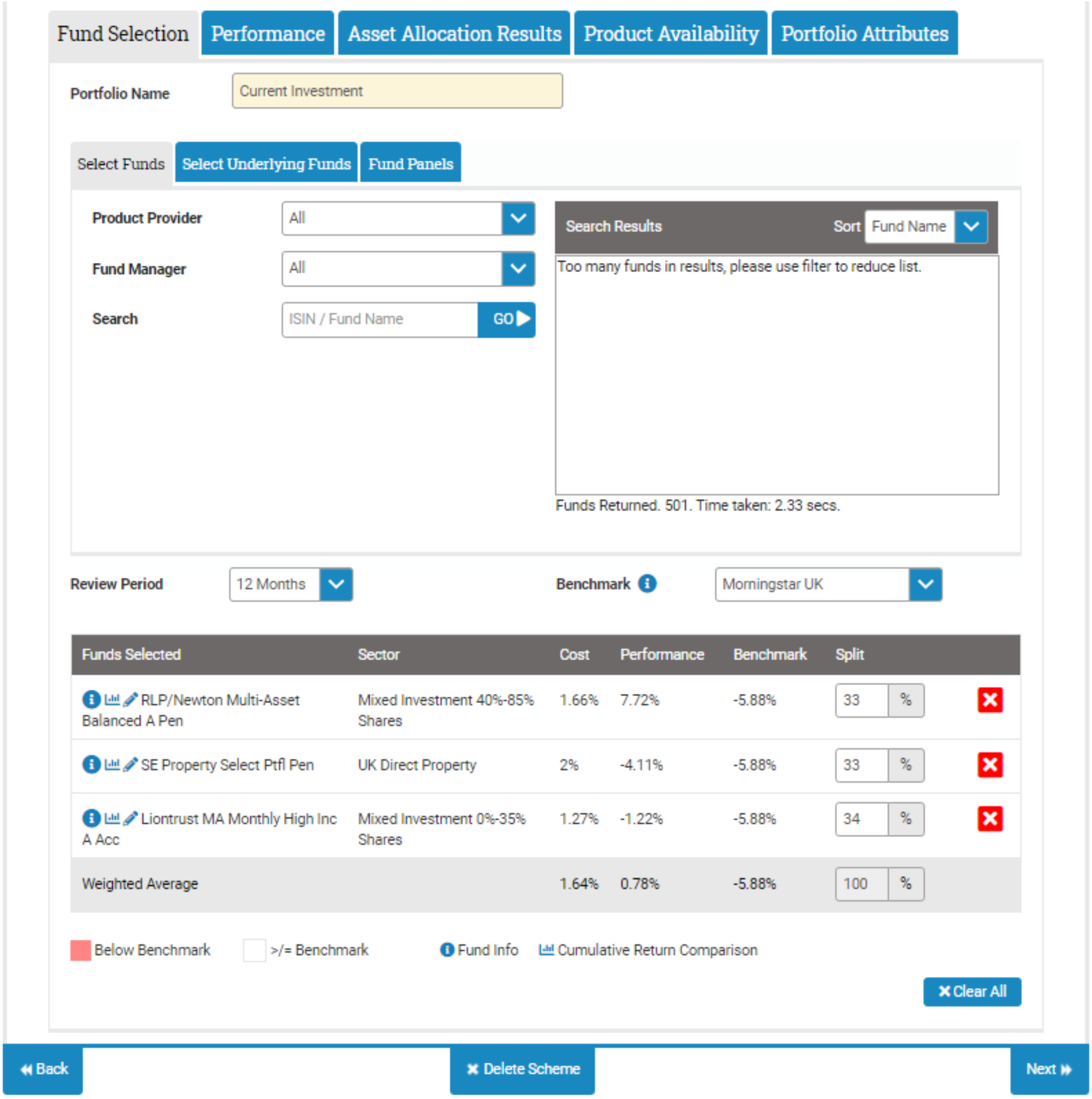
Field	Description
Calculation Date	The start date of the analysis.
Review Period	Choose from the drop-down list, or select Custom to enter a different period.
Do you want to include the fund transaction costs in your analysis?	Select yes or no accordingly.
Would you like to compare your clients current holdings against a target asset allocation?	Select yes or no accordingly. If you select yes, you will be able to enter the target asset allocation in a pop-up window.

Once you have completed all fields, click the plus icon to add your portfolio.

Up to three portfolios can be added to the comparison. These can be completely new portfolios, or the initial portfolio could be remodelled. To remodel an existing portfolio, return to the Proposed Analysis page and click the Remodel option next to the desired portfolio.

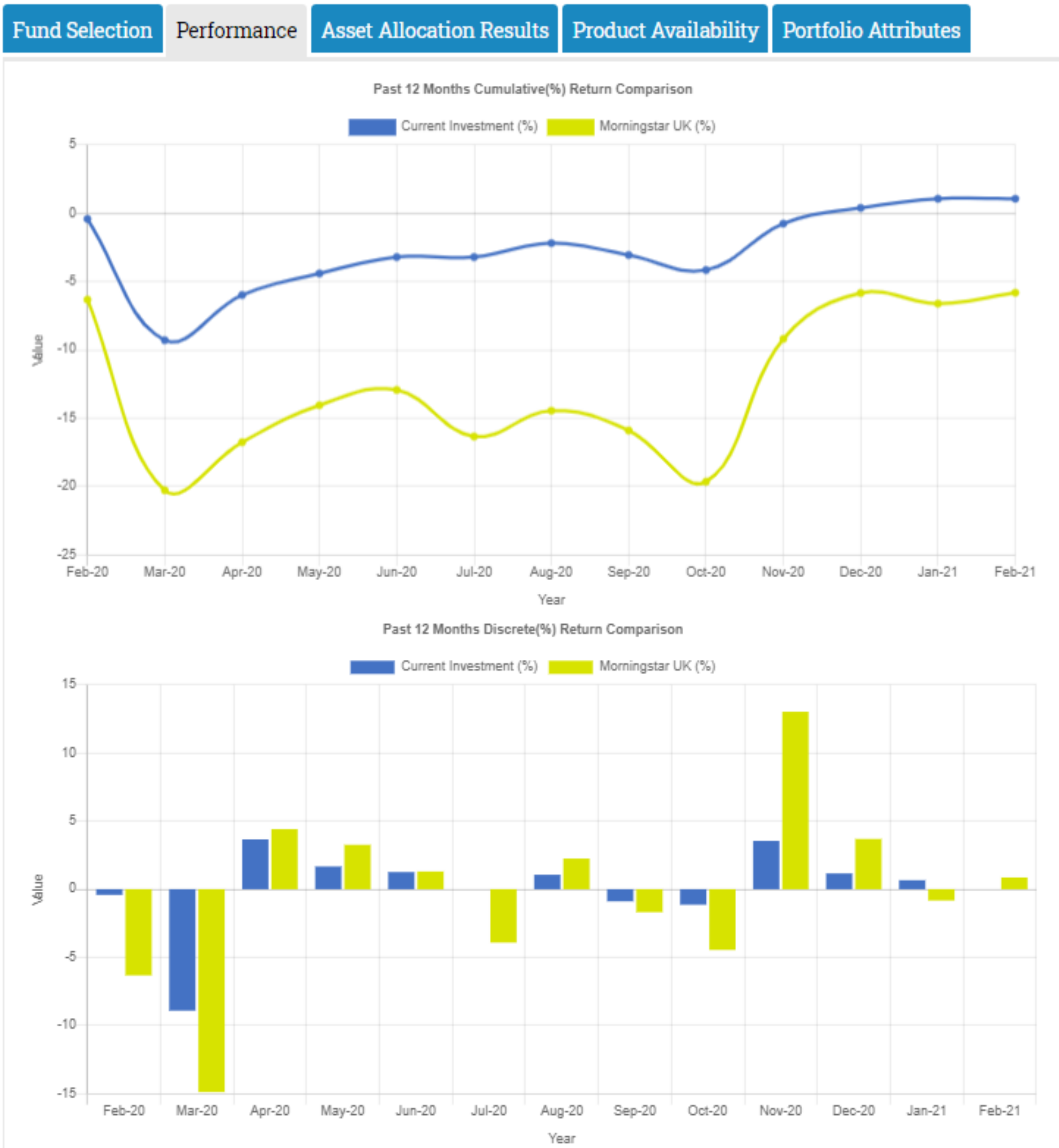
Fund Selection

Use the filters and search function to add the funds within the portfolio that you wish to compare. Funds can be found by searching by name, ISIN or SEDOL. Use the tabs along the top of the page to view the portfolio performance, asset allocation, product availability and portfolio attributes.



Once the portfolio totals 100%, click next to save this page and continue.

Clicking the Performance tab at the top of the screen will show the performance graphs for the current portfolio selection.

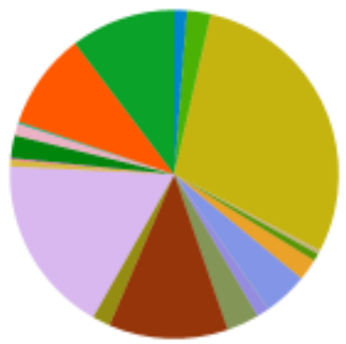


Click the Asset Allocation tab to view the current asset allocation and the target allocation chosen on the first page.

Fund Selection | Performance | Asset Allocation Results | Product Availability | Portfolio Attributes

Target Allocation	Percentage
Commodity	4%
Convertible	7%
European Bond	18%
Japan Bond	13%
North American Bond	12%
Other Bond	11%
Other Stock	8%
Precious Metals	12%
U.K. Corporate Bond Interm/Long Term	10%
UK Stock	5%

Current Investment	Percentage
Asia ex-Japan Bond	1.23%
Asia ex-Japan Stock	2.34%
Cash	29.1%
Convertible	0.37%
Emerging Market Stock	0.02%
Emerging Markets Bond	0.74%
European Bond	2.13%
European Stock	4.33%
Japan Bond	0.04%
Japan Stock	1.25%
North American Bond	3.18%
Other	11.73%
Other Bond	1.75%
Other Stock	0.03%
Preferred Stock	0%
Property	17.53%
U.K. Corporate Bond Interm/Long Term	0.68%
U.K. Corporate Bond Short Term	0.14%
U.K. Gilt Bond Interm/Long Term	2.23%
U.K. Gilt Bond Short Term	1.18%
U.K. Index Linked Bond	0.2%
UK Stock	9.48%
US Stock	10.32%



Click the Product Availability tab to view a list of products that offer the portfolio of funds that has been entered.

Fund Selection | Performance | Asset Allocation Results | Product Availability | Portfolio Attributes

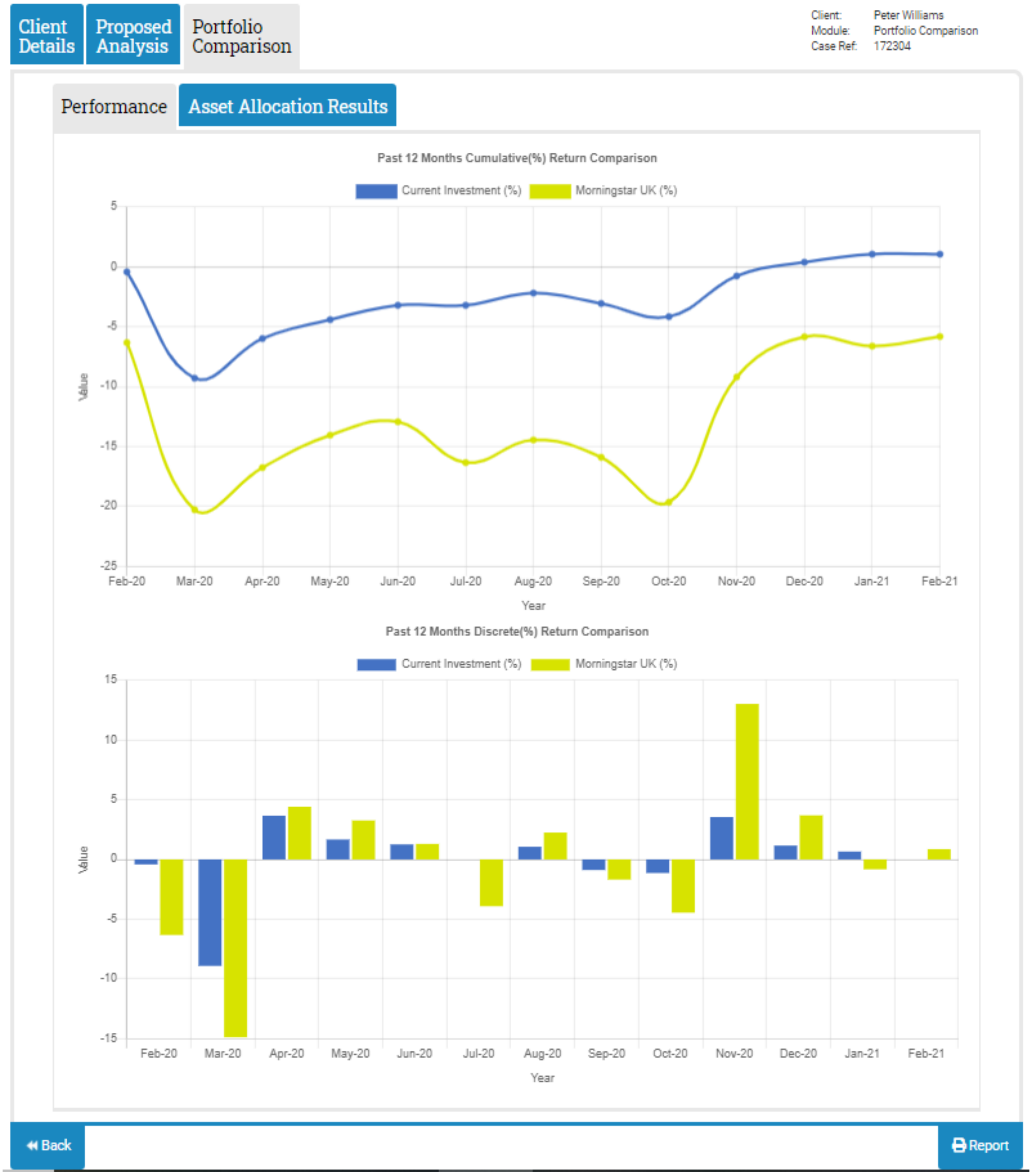
The portfolio entered can be accessed via the following Providers / Products

Alternative Product
AJ Bell Investcentre SIPP (investing in Funds and Shares Service)
Nucleus Pension Account
LV= Flexible Transitions Account - LV= Core Funds
AJ Bell A J Bell Platinum SIPP
AJ Bell A J Bell Platinum SIPP (Capped Drawdown)
Ascentric Pension Account
Standard Life SIPP for Wrap
Elevate, part of Standard Life Elevate Pension Investment Account
@SIPP Full SIPP
@SIPP Collective SIPP
Elevate, part of Standard Life Elevate Pension Investment Account (Personal Touch)
James Hay Partnership Wrap SIPP
Elevate, part of Standard Life Elevate Pension Investment Account
Generic Pension Plan 1 amc default
Aegon Retirement Choices SIPP
Generic Test PLan - PK 1.4%
Standard Life Active Money SIPP [Mutual Funds]
Advance by Embark Retirement Account
Aviva Pension Portfolio (Choice)
Old Mutual Wealth Collective Retirement Account (Self Select) - Unbundled
James Hay Partnership Modular iSIPP
Advance by Embark Retirement Account
DP Pensions 7IM Single Investment SIPP
Ascentric Pension Account
@SIPP Solo SIPP
Transact Section 32

Click the Portfolio Attributes tab to view the details of the current portfolio. Use the Add Graphs button to choose which graphs you would like to include in the report.

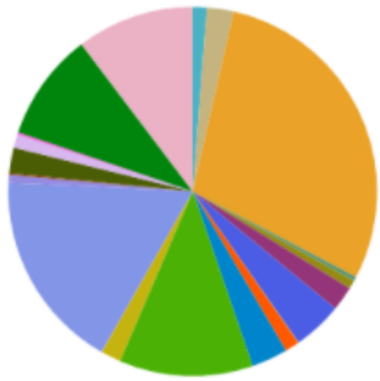
Portfolio Comparison

Once all portfolios have been entered, you can proceed to the portfolio comparison. This will show you how the portfolios have performed over the chosen period and compare these to a selected benchmark.



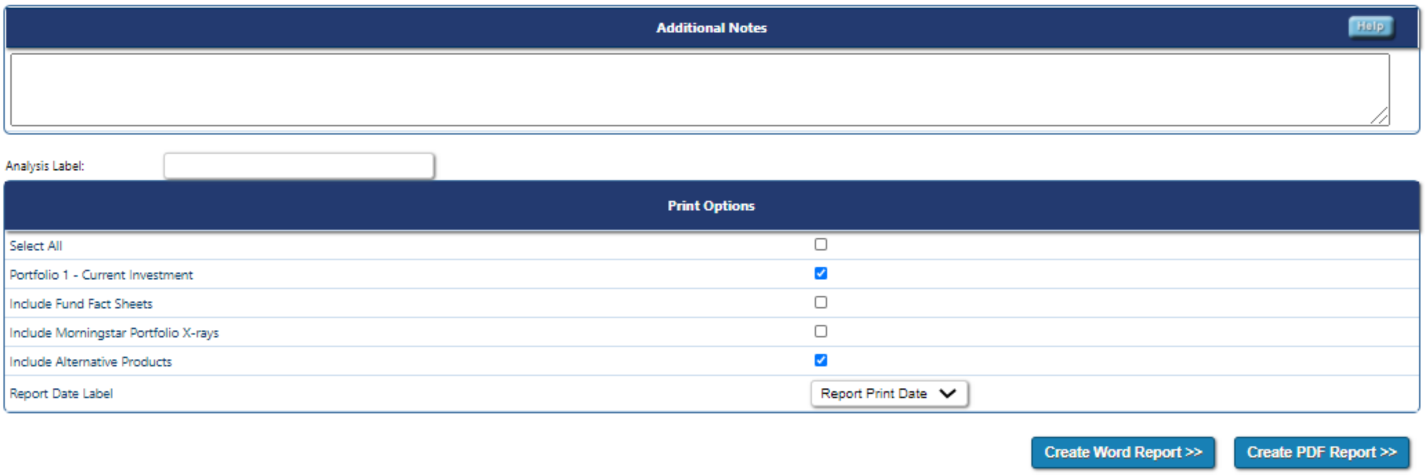
You can toggle across the top of the page to view the asset allocation results.

Current Investment	Percentage
Asia ex-Japan Bond	1.23%
Asia ex-Japan Stock	2.34%
Cash	29.1%
Convertible	0.37%
Emerging Market Stock	0.02%
Emerging Markets Bond	0.74%
European Bond	2.13%
European Stock	4.33%
Japan Bond	0.04%
Japan Stock	1.25%
North American Bond	3.18%
Other	11.73%
Other Bond	1.75%
Other Stock	0.03%
Preferred Stock	0%
Property	17.53%
U.K. Corporate Bond Interm/Long Term	0.68%
U.K. Corporate Bond Short Term	0.14%
U.K. Gilt Bond Interm/Long Term	2.23%
U.K. Gilt Bond Short Term	1.18%
U.K. Index Linked Bond	0.2%
UK Stock	9.48%
US Stock	10.32%



Click the report button at the bottom of the page to select the features to include in the report.

A pop-up window will open with a list of report features that can be included in the report.



Any additional information can be included in the text box at the top of the page and the report features can be selected accordingly. Once features have been selected, click the button to create report.