INVESTMENT SWITCHING

SOURCING, PROJECTIONS & SWITCHING

PERSONAL SETTINGS

USER GUIDE

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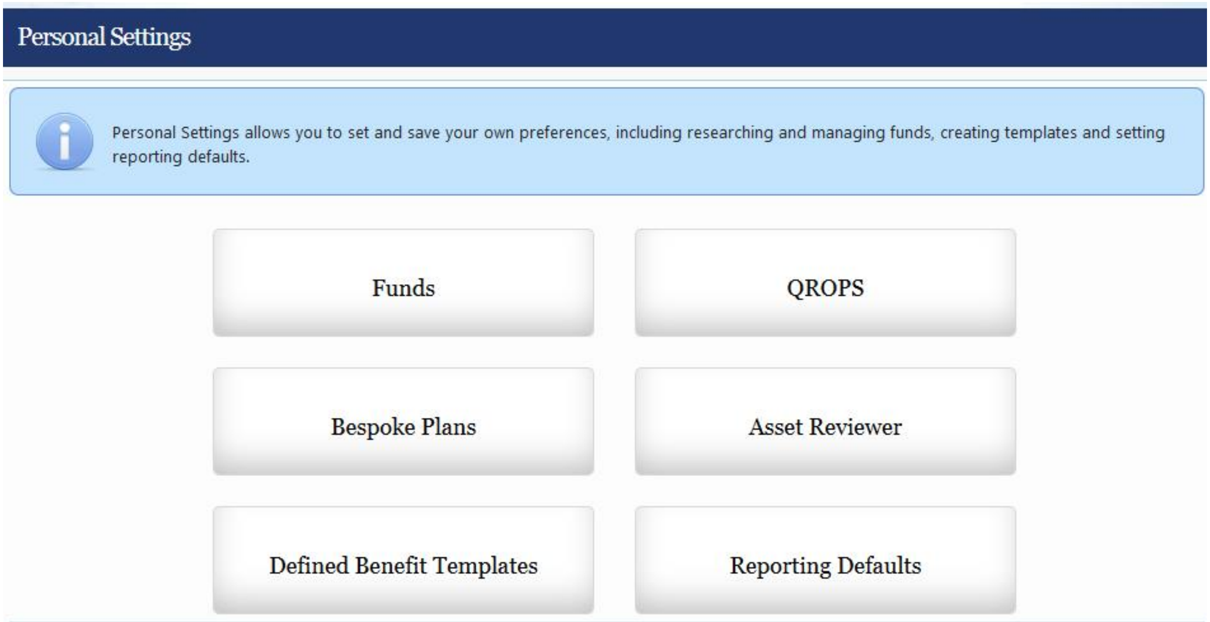
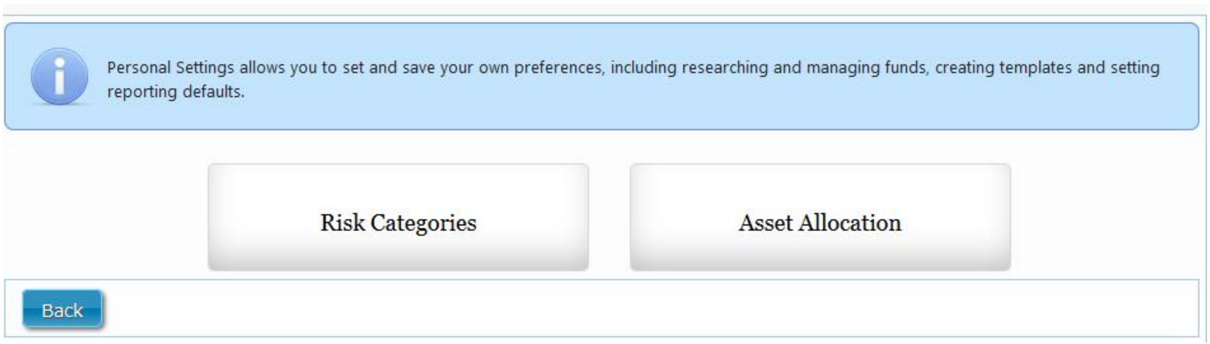
1. PERSONAL SETTINGS

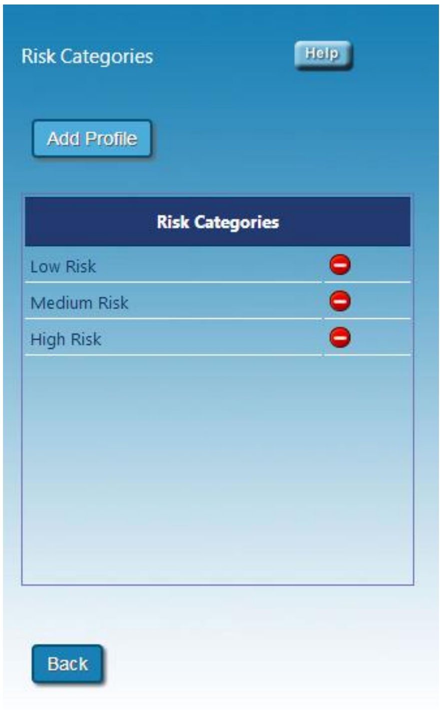
RISK CATEGORIES

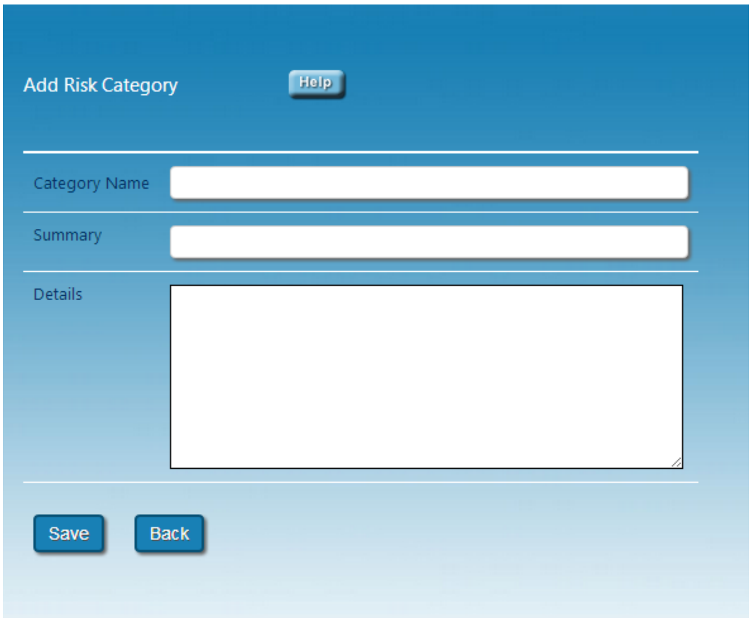
The creation and management of **Risk Categories** is carried out in the Personal Settings area of your Selectapension account. They allow a user to use specific risk ratings as per their own requirements. To access **Risk Categories,** select **Asset Reviewer** from the main Personal Settings Menu.



Select the **Risk Categories** option to begin creating profiles.







To add a new Risk Category, select **Add Profile.**

Enter the Category Name, a Summary and Details if required. A user can create as many categories as required and tailor them to their individual needs.

Risk Categories created will populate the **Attitude to Risk** dropdown on the client input screen.

ASSET ALLOCATION

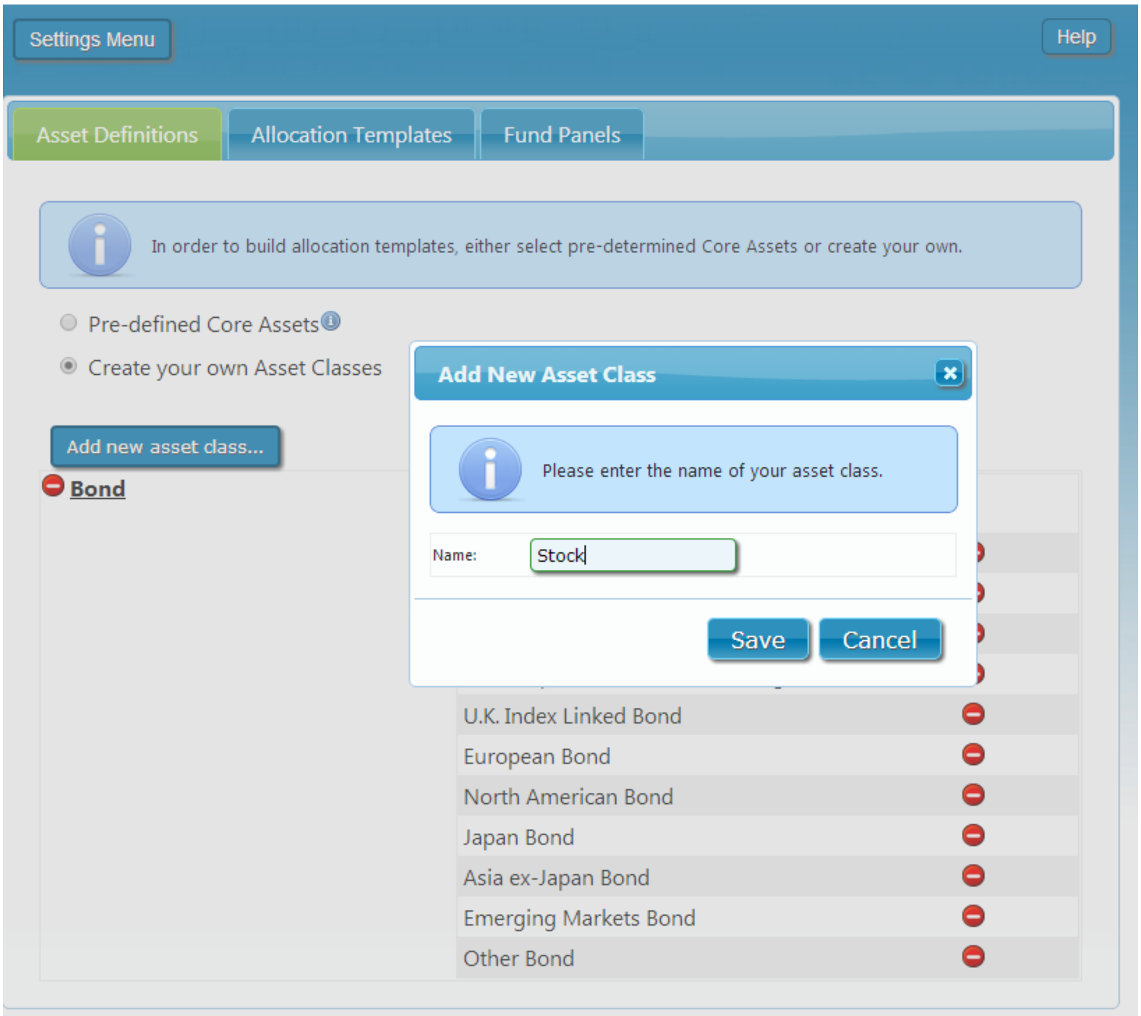
Like Risk Categories, the creation and maintenance of Asset Allocation templates is located within the Personal Settings area of your Selectapension account. Within this section, you can pre-define **Asset Definitions**, create and maintain **Allocation Templates** and **Fund Panels**.

Select the **Funds** and then **Asset Allocation** to begin.

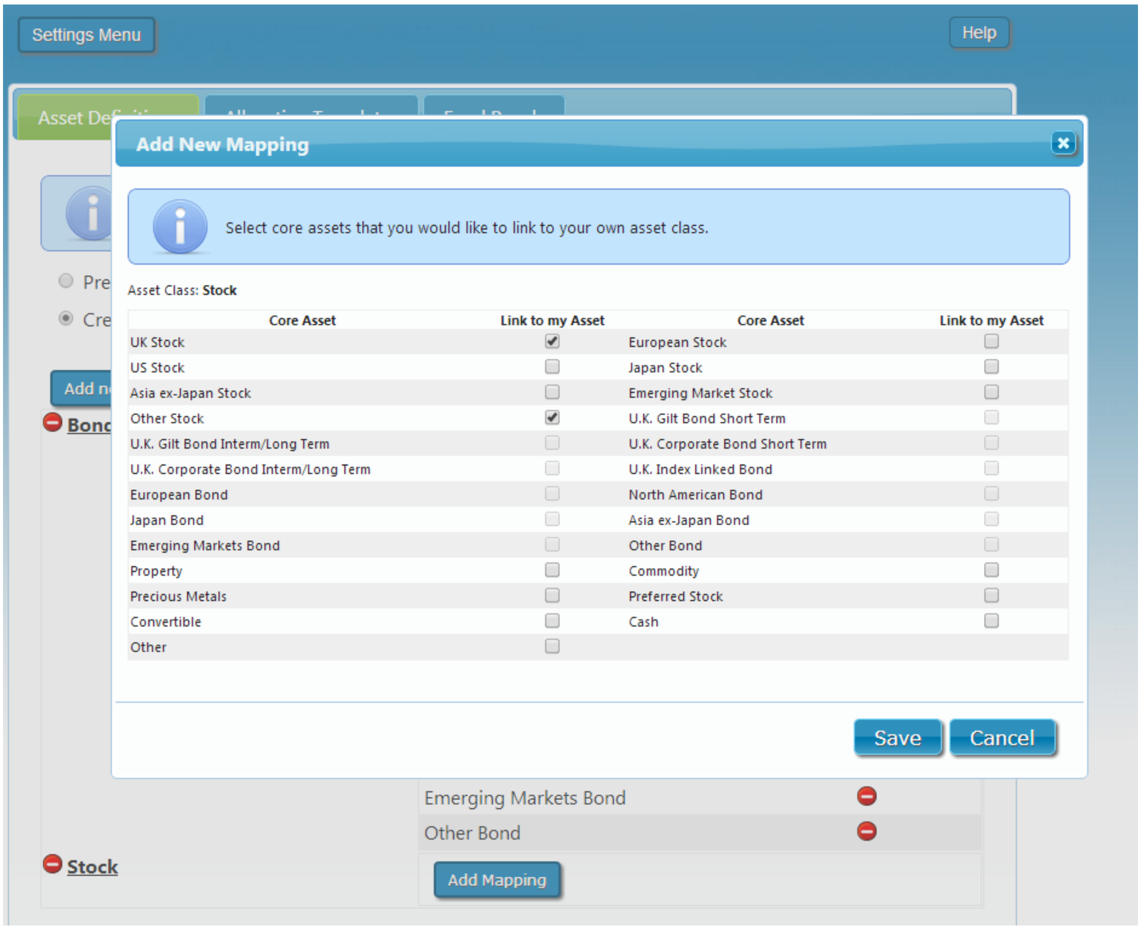
ASSET DEFINITIONS

Pre-defined Core Assets: These asset classes are those derived from the assets linked to funds provided by Morning Star.

Create your own Asset Classes: Creating an asset class allows a user to group together the Pre-defined Core Assets under one umbrella.



To group together **Pre-defined Core Assets**, click on the **Add new asset class** tab, enter the new asset class name and click **Save**.

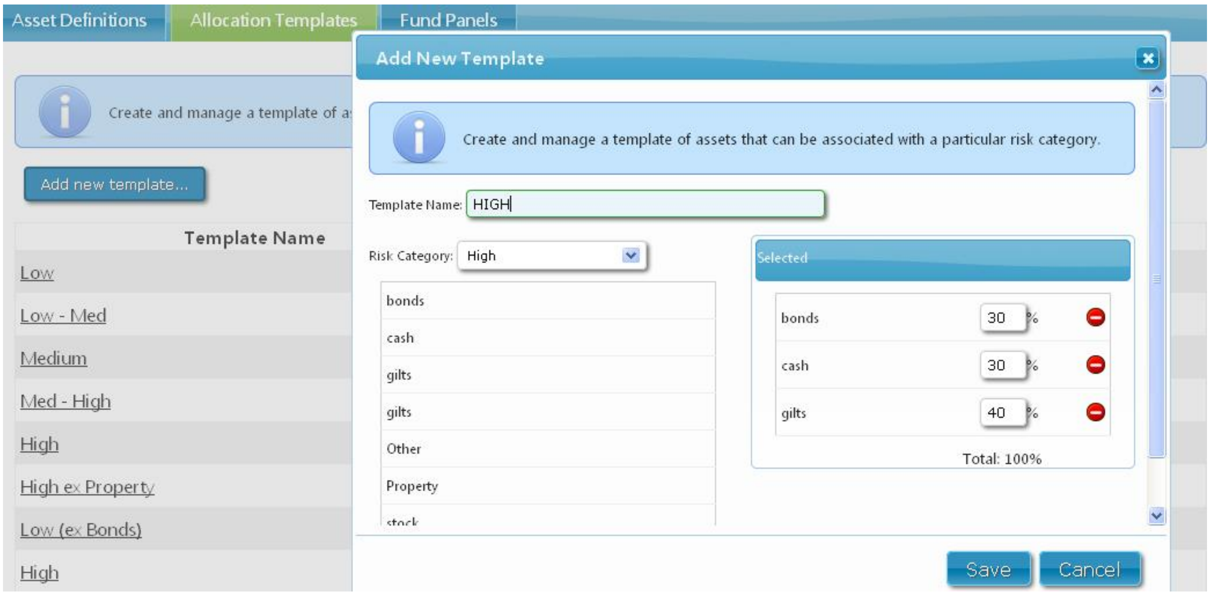


Once an asset class has been created, a user can select a number of Pre-defined Core Assets to link to that particular class using the tick boxes available. For example; ‘UK Stock’ can be grouped together with ‘Other Stock’ under the created asset class ‘Stock’.

Pre-defined Core Assets can only be selected once, all Pre-defined Core Assets <u>must</u> be mapped to a class before the Asset Allocation functionality can be utilised within a case.

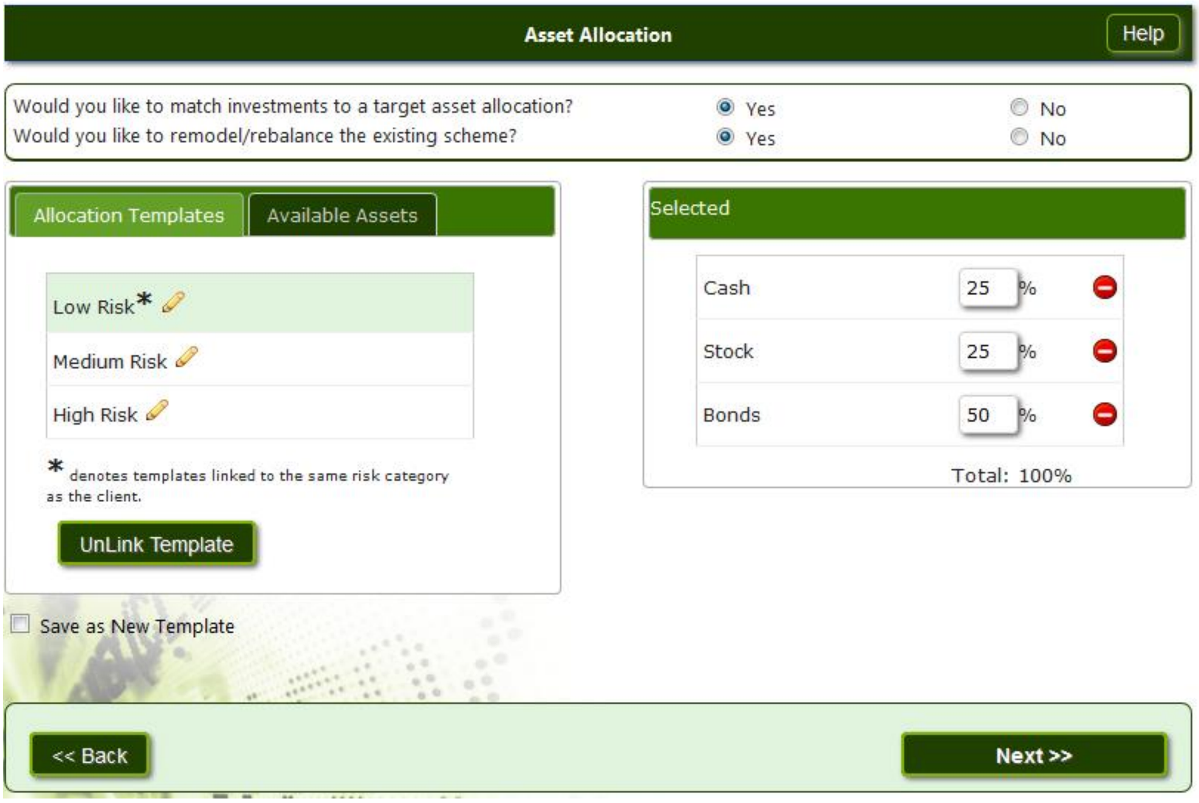
ALLOCATION TEMPLATES

Allocation templates can be built using the **Asset Definitions** set. These templates can also be linked to a Risk Category.



To create a template, click on **Add new template.** Enter a template name and link it to an appropriate risk category from the drop down list. Choose which asset classes are best associated with this risk category and **Save** the template.

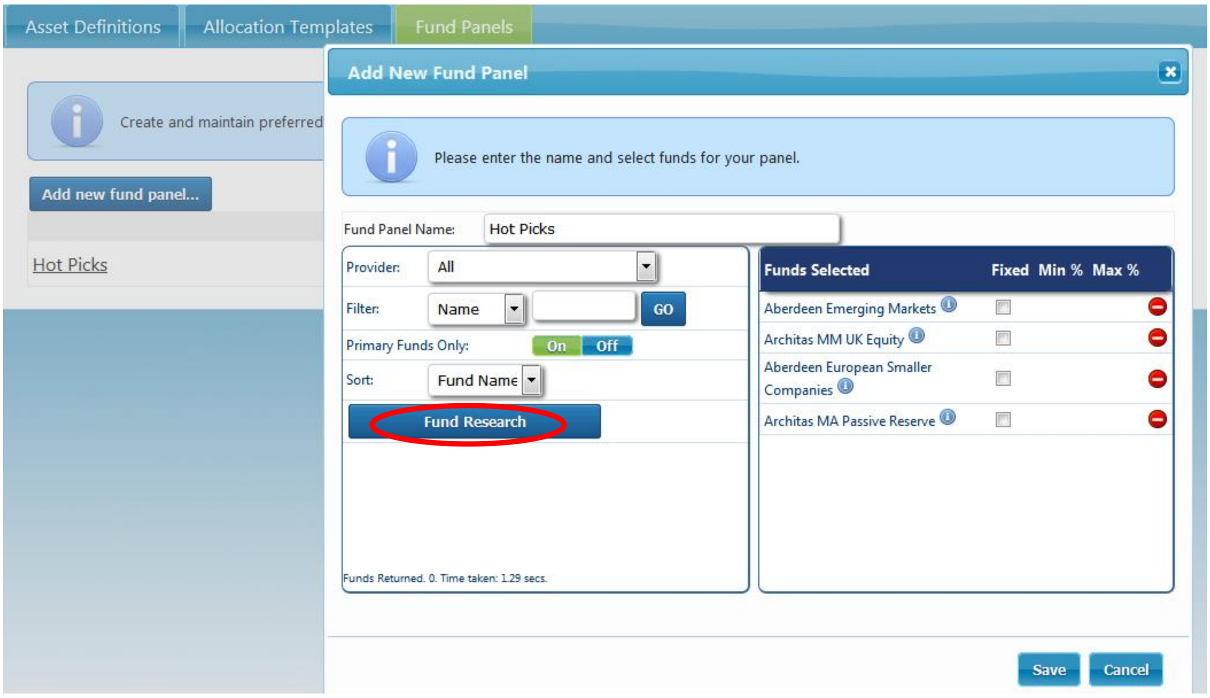
If a client's attitude to risk is defined within the client details, a template with the same risk rating will be highlighted to match when running an analysis.



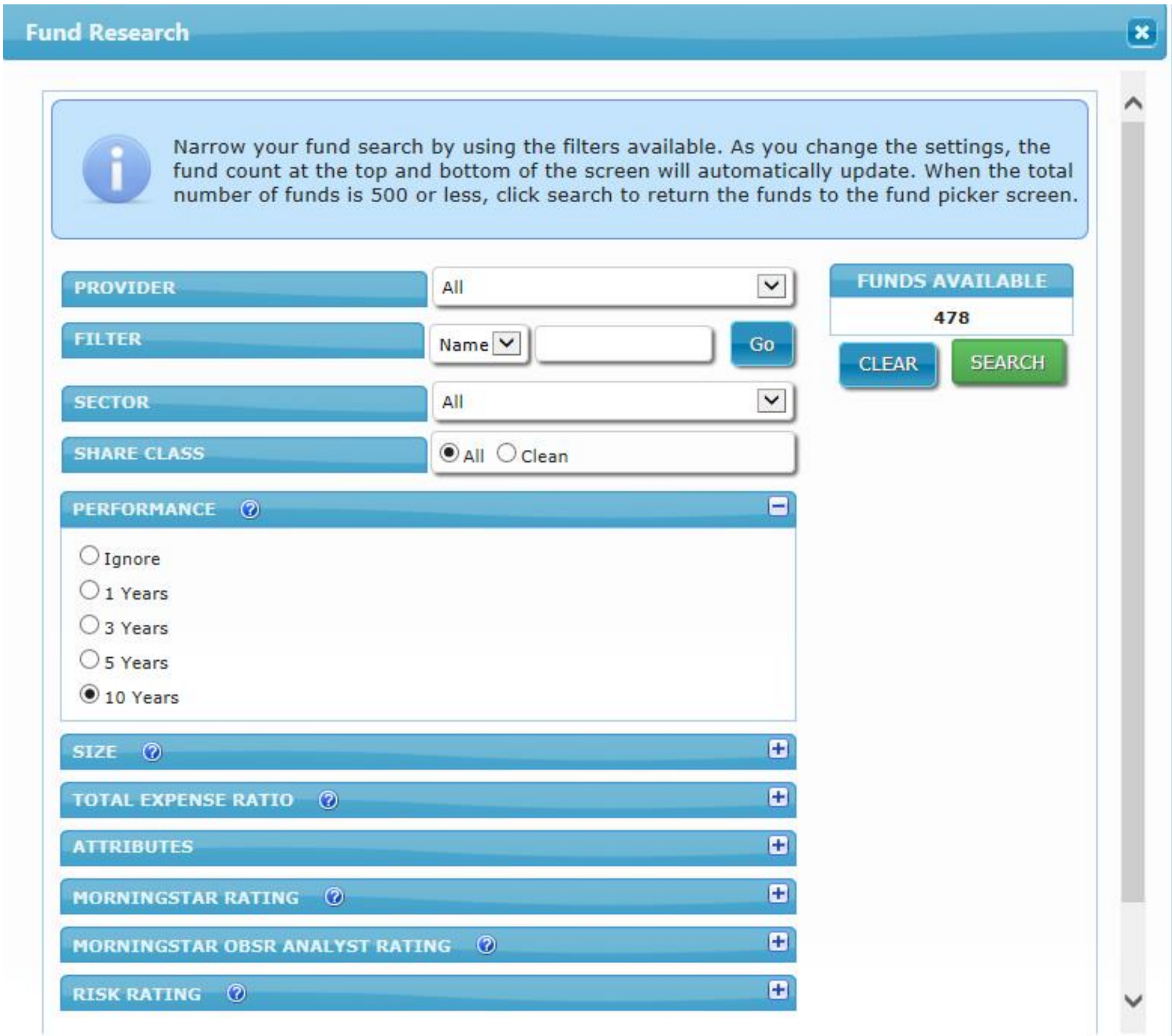
FUND PANELS

Fund Panels can be created by clicking on the **Add New Fund Panel** tab. Name the panel and compile a list of funds that would be potentially recommended to a client. There is no limit to the number of fund panels that can be created.

To select a fund, search by Provider and or use the filter by name or ISIN search box available. Once the fund has been found, click to select and carry over to the right hand side.



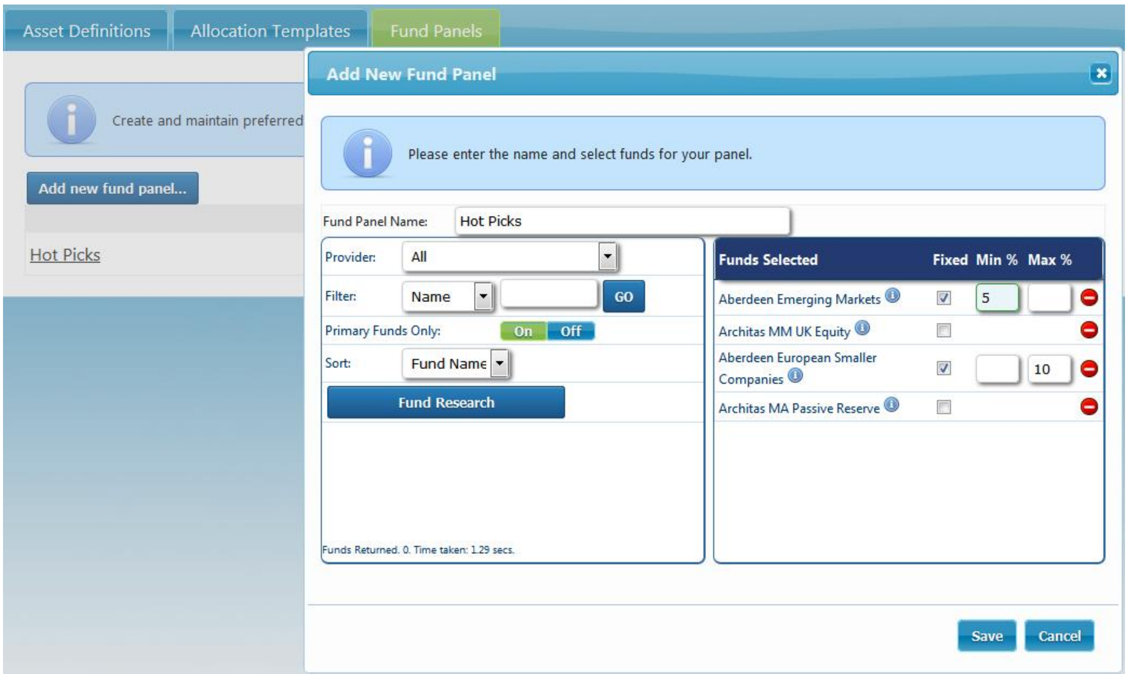
Clicking on the **Fund Research** button allows a more detailed search. Fund choice can be narrowed down by using the available filters. The option to filter and search can be performed with Primary Funds 'On' or 'Off'.



Field	Description
Provider:	Select a provider from the dropdown list. Alternatively set to ‘All’ for a whole of market search
Filter:	Select **Name** or **ISIN** to search for a specific fund
Sector:	Select a specific Sector from the dropdown list
Share Class:	Select **Clean** to search for clean share classes only. Alternatively, select **All** to search all share classes
Performance:	Selecting a performance option will return funds with the corresponding performance available. For example, selecting 5 years will show all funds with at least 5 years performance available, (therefore includes all funds with 5 years or more). When you return to the fund picker screen, funds will automatically rank by the best performing

Size:	Multiple selections can be chosen to select total assets under management globally. If assets of up to £1billion are required then the first three options should be selected
Total Expense Ratio:	Defined from the Key Investor Information Documents (KIID). This includes AMC and any other management charges but will not reflect any Provider Specific Rebates and Discounts. Use the sliding scale to filter by range
Attributes:	Select **Attributes** to base the search on a particular fund characteristic i.e. Ethical Funds
Morning Star Rating:	The Morningstar Rating is a backward-looking, quantitative, risk-adjusted measure of a fund's performance versus its peer group
Morningstar OBSR Analyst Rating:	The Morningstar OBSR Analyst Rating is the qualitative expression of Morningstar's forward-looking analysis of a fund
Risk Rating:	This is Morningstar's 3 year deviation. Standard deviation measures how much the total returns of a fund have fluctuated in the past. The more a fund's return fluctuate, the riskier the fund is likely to be. Standard Deviation allows comparisons across all funds and sectors

Funds meeting the search criteria selected will be listed as shown below. To make a selection for the fund panel, click on the fund (s) from the list, which in turn will be carried over to the right hand side.



To guarantee the use of a specific fund for the investment you can use the **Fixed** tick box. A minimum and/or maximum percentage can be entered to specify the level of investment in the fund.

Click **Save** to save the fund panel.

Fund Panels created within **Personal Settings** will be available to select within the New Products section of a case. Select the **Auto Allocation** button to access the fund panels. The system will select the optimum combination of funds from the fund panel to match the target asset allocation. This can be overridden by fixing funds to be used and specifying minimum and/or maximum investment within those funds.