



INVESTMENT SWITCHING
SOURCING, PROJECTIONS & SWITCHING

PERSONAL SETTINGS

USER GUIDE

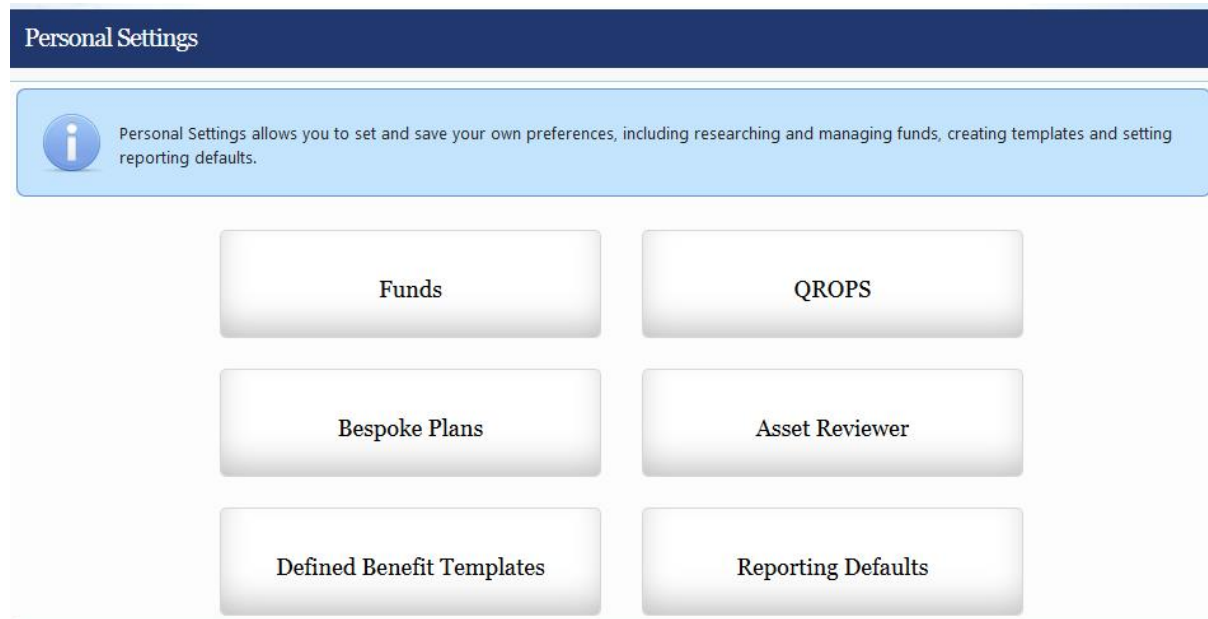
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1. PERSONAL SETTINGS

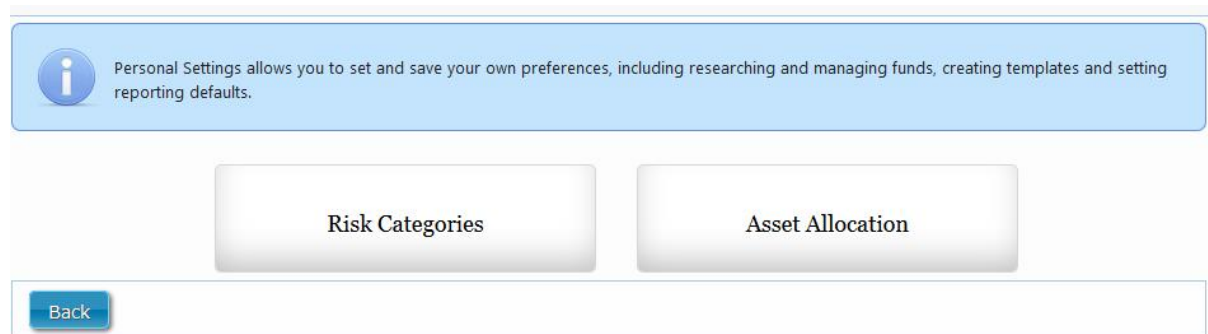
RISK CATEGORIES

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.

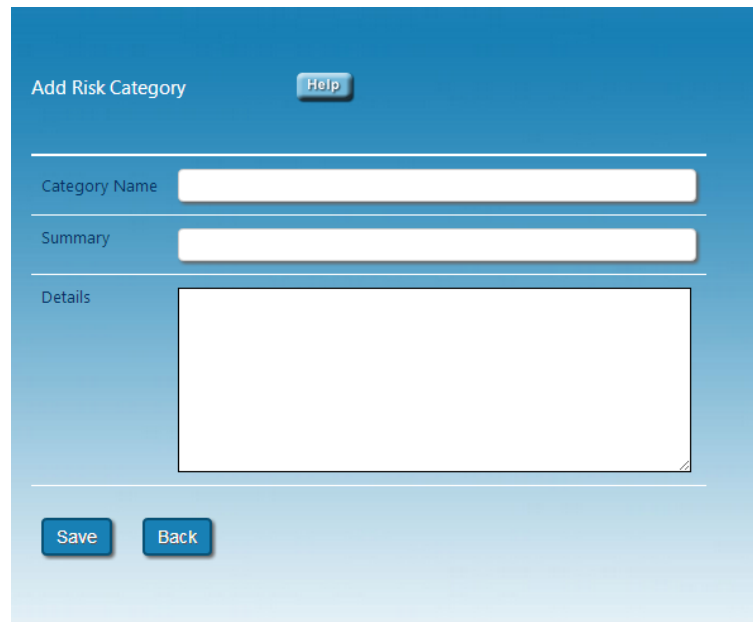
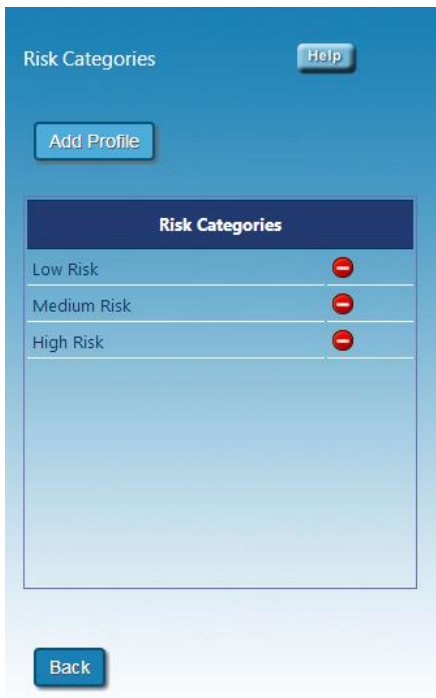


The screenshot shows the 'Personal Settings' interface. At the top, there is a dark blue header with the text 'Personal Settings'. Below this is a light blue information box containing an information icon and the text: 'Personal Settings allows you to set and save your own preferences, including researching and managing funds, creating templates and setting reporting defaults.' The main area contains six buttons arranged in a 3x2 grid: 'Funds', 'QROPS', 'Bespoke Plans', 'Asset Reviewer', 'Defined Benefit Templates', and 'Reporting Defaults'.

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



The screenshot shows the 'Risk Categories' selection screen. It features a light blue information box at the top with the same text as the previous screenshot. Below the information box are two buttons: 'Risk Categories' and 'Asset Allocation'. At the bottom left, there is a blue 'Back' button.



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

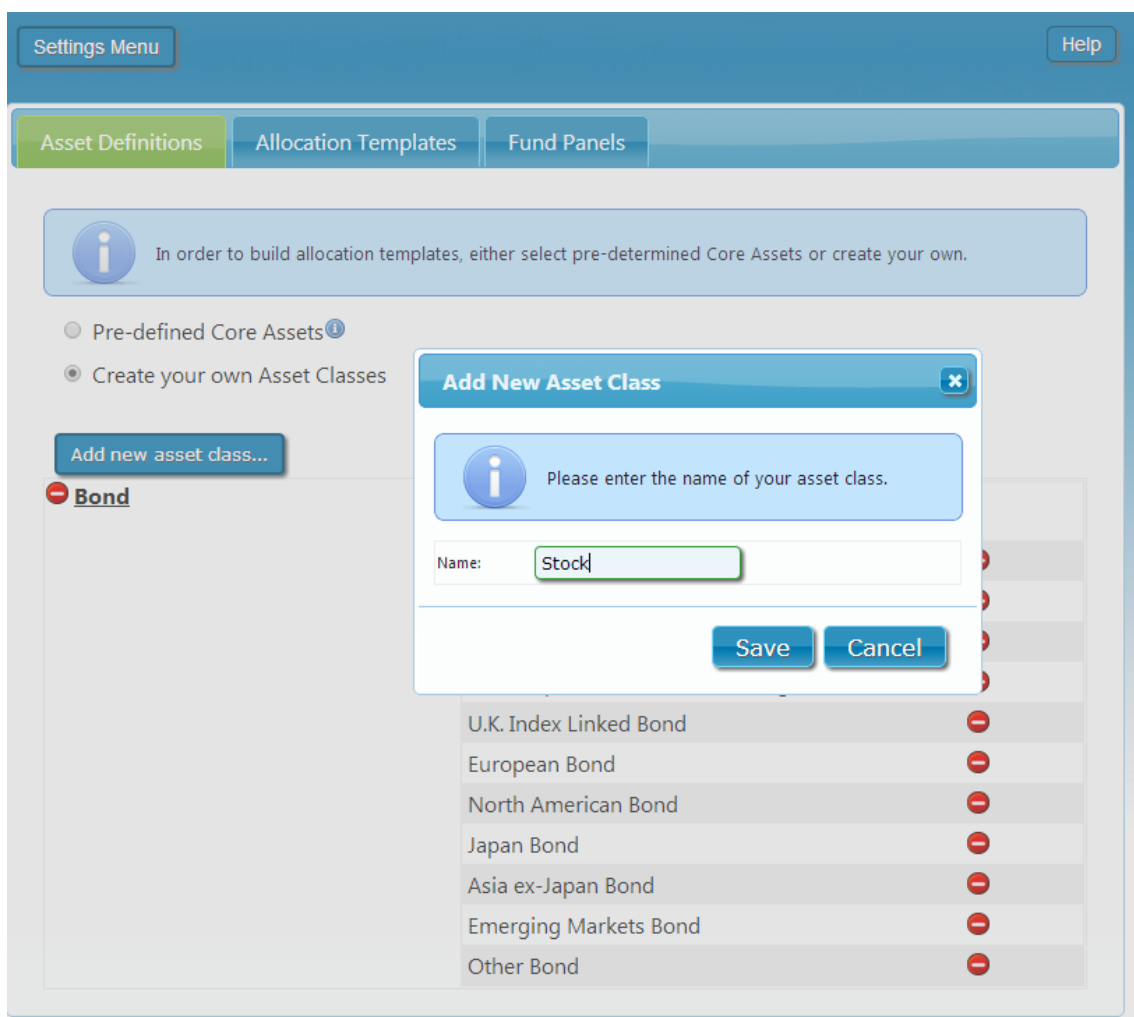
Like Risk Categories, the creation and maintenance of Asset Allocation templates is located within the Personal Settings area of your Selectpension account. Within this section, you can pre-define **Asset Definitions**, create and maintain **Allocation Templates** and **Fund Panels**.

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

ASSET DEFINITIONS

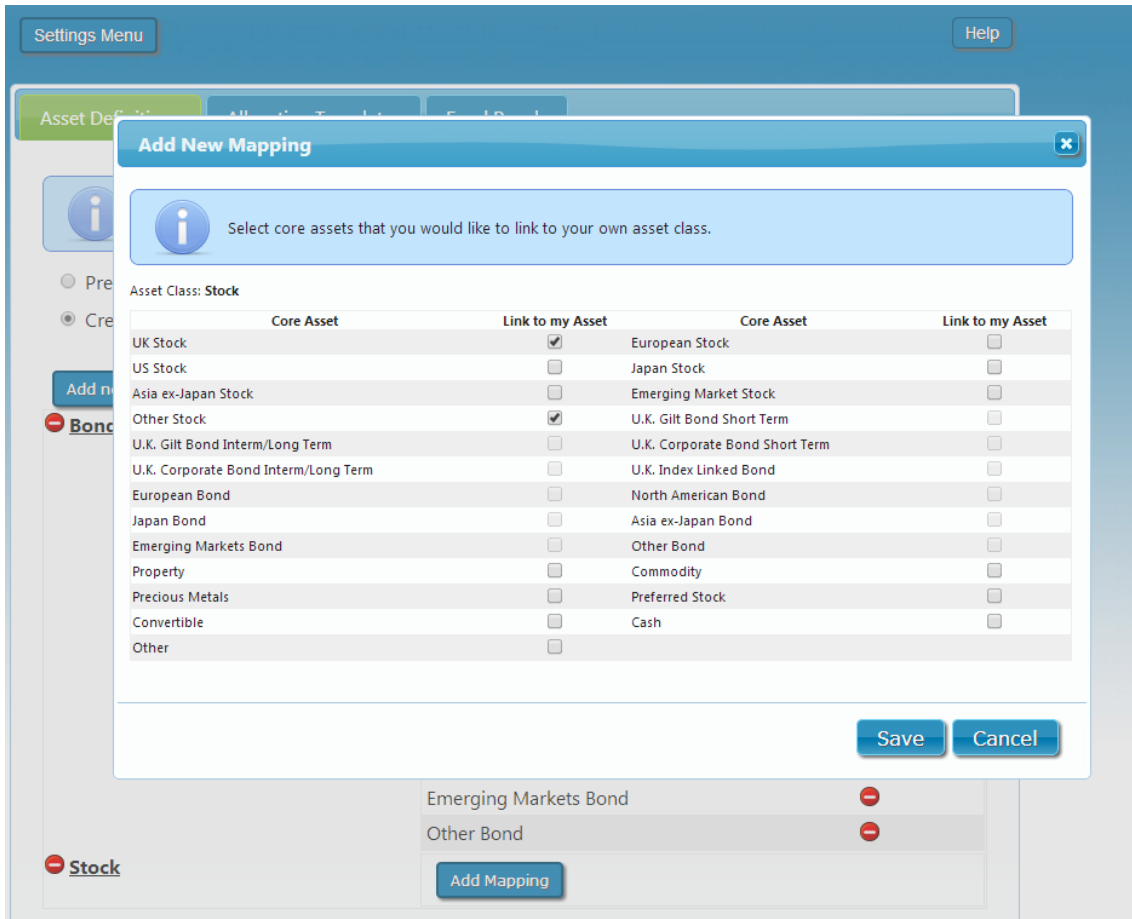
Pre-defined Core Assets: These asset classes are those derived from the assets linked to funds provided by Morning Star.

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



The screenshot displays the 'Asset Definitions' section of a web application. At the top, there are tabs for 'Asset Definitions', 'Allocation Templates', and 'Fund Panels'. Below the tabs, an information box states: 'In order to build allocation templates, either select pre-determined Core Assets or create your own.' There are two radio buttons: 'Pre-defined Core Assets' (unselected) and 'Create your own Asset Classes' (selected). A button labeled 'Add new asset class...' is visible. Below this, a list of asset classes is shown under a 'Bond' category, including 'U.K. Index Linked Bond', 'European Bond', 'North American Bond', 'Japan Bond', 'Asia ex-Japan Bond', 'Emerging Markets Bond', and 'Other Bond'. A modal dialog box titled 'Add New Asset Class' is open, containing an information box that says 'Please enter the name of your asset class.' and a text input field with 'Stock' entered. 'Save' and 'Cancel' buttons are at the bottom of the dialog.

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 must 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.

The screenshot shows the 'Add New Template' dialog box. It has a title bar with 'Add New Template' and a close button. Below the title bar is an information icon and the text 'Create and manage a template of assets that can be associated with a particular risk category.' The dialog contains the following fields and controls:

- Template Name:** A text input field containing the text 'HIGH'.
- Risk Category:** A dropdown menu currently set to 'High'.
- Asset List:** A list of asset classes: bonds, cash, gilts, Other, Property, and stock. The 'bonds' entry is selected.
- Selected Allocation Table:** A table showing the selected assets and their percentages:

Asset	Percentage	Action
bonds	30 %	[-]
cash	30 %	[-]
gilts	40 %	[-]
Total: 100%		
- Buttons:** 'Save' and 'Cancel' buttons at the bottom right.

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.

The screenshot shows the 'Asset Allocation' screen. It has a title bar with 'Asset Allocation' and a 'Help' button. The screen contains the following elements:

- Confirmation Questions:**
 - Would you like to match investments to a target asset allocation? Yes No
 - Would you like to remodel/rebalance the existing scheme? Yes No
- Allocation Templates:** A list of templates:
 - Low Risk* (highlighted)
 - Medium Risk
 - High Risk

* denotes templates linked to the same risk category as the client.
- Available Assets:** A section for selecting assets, currently empty.
- Selected Allocation Table:** A table showing the selected assets and their percentages:

Asset	Percentage	Action
Cash	25 %	[-]
Stock	25 %	[-]
Bonds	50 %	[-]
Total: 100%		
- Buttons:** 'UnLink Template' button below the templates list, 'Save as New Template' checkbox, '<< Back' button, and 'Next >>' button.

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.

Add New Fund Panel

Please enter the name and select funds for your panel.

Fund Panel Name: Hot Picks

Provider: All

Filter: Name GO

Primary Funds Only: On Off

Sort: Fund Name

Fund Research

Funds Selected	Fixed	Min %	Max %
Aberdeen Emerging Markets	<input type="checkbox"/>		<input type="checkbox"/>
Architas MM UK Equity	<input type="checkbox"/>		<input type="checkbox"/>
Aberdeen European Smaller Companies	<input type="checkbox"/>		<input type="checkbox"/>
Architas MA Passive Reserve	<input type="checkbox"/>		<input type="checkbox"/>

Funds Returned: 0. Time taken: 1.29 secs.

Save Cancel

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'.

Fund Research ✕

Narrow your fund search by using the filters available. As you change the settings, the fund count at the top and bottom of the screen will automatically update. When the total number of funds is 500 or less, click search to return the funds to the fund picker screen.

PROVIDER All ▼

FILTER Name ▼ Go

SECTOR All ▼

SHARE CLASS All Clean

PERFORMANCE ? -

Ignore
 1 Years
 3 Years
 5 Years
 10 Years

SIZE ? +

TOTAL EXPENSE RATIO ? +

ATTRIBUTES ? +

MORNINGSTAR RATING ? +

MORNINGSTAR OBSR ANALYST RATING ? +

RISK RATING ? +

FUNDS AVAILABLE

478

CLEAR
SEARCH

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.

The screenshot shows the 'Add New Fund Panel' dialog box. The 'Fund Panel Name' is 'Hot Picks'. The 'Provider' is set to 'All'. The 'Filter' is set to 'Name' with a 'GO' button. The 'Primary Funds Only' toggle is set to 'On'. The 'Sort' is set to 'Fund Name'. A 'Fund Research' button is visible. On the right, a table shows the 'Funds Selected' with columns for 'Fixed', 'Min %', and 'Max %'. The table contains the following data:

Funds Selected	Fixed	Min %	Max %
Aberdeen Emerging Markets	<input checked="" type="checkbox"/>	5	
Architas MM UK Equity	<input type="checkbox"/>		
Aberdeen European Smaller Companies	<input checked="" type="checkbox"/>		10
Architas MA Passive Reserve	<input type="checkbox"/>		

At the bottom of the dialog, there are 'Save' and 'Cancel' buttons. A status bar at the bottom left indicates 'Funds Returned: 0. Time taken: 1.29 secs.'

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.

Specify Investments
Defined Templates
DFM Strategies
Auto Allocation

Products Available: 6 i

Funds
Fund Panels

Provider: BNY Mellon ▼

Filter: Name ▼ GO

Primary Funds Only: On Off

Fund Research

- BNY Mellon Em Mkts Debt Local Currency i
- BNY Mellon Emerging Mkts Debt i
- BNY Mellon Euroland Bond Hedged i
- BNY Mellon GIBI Em Mkts Eq Val i
- BNY Mellon Global Bond I EUR Hdg i
- BNY Mellon Global Equity Higher Income i
- BNY Mellon Global Opportunities i
- BNY Mellon Global Property Securities i
- BNY Mellon Global Real Return i
- BNY Mellon Global Strategic Bond i

Funds Returned: 61. Time taken: 2.17 secs.

Funds Selected	Fixed	Min %	Max %	
Aberdeen American Equity i	<input checked="" type="checkbox"/>	<input type="text"/>	20	-
Aberdeen Charity Select UK Equity i	<input type="checkbox"/>			-
Aberdeen Diversified Growth i	<input type="checkbox"/>			-
BNY Mellon Brazil Equity i	<input checked="" type="checkbox"/>	<input type="text" value="5"/>	<input type="text" value="5"/>	-
BNY Mellon Euroland Bond Hedged i	<input type="checkbox"/>			-
Insight Eq Inc Booster £ Inc i	<input type="checkbox"/>			-
Insight GIBI Abs Return £Inc i	<input checked="" type="checkbox"/>	<input type="text" value="10"/>	<input type="text"/>	-

Fix All
Clear All