



Online Customer Centre user guide

This guide gives you an overview of what can be done and seen in the new online Customer Centre

Introduction

The online Customer Centre (OCC) is our service that helps you stay closer to your investments, enabling you to access valuations and correspondence online whenever you need to. This guide covers some of the key actions that you can do using your online account, including setting up and changing regular payments as well as setting up a single payment. You can also get current and backdated valuations on investments, change assets and view fund performance. In addition you can view quarterly statements and other policy documents online. If you receive separate statements because you have more than one head account, you will be able to get a complete view of all your accounts online.

If you wish to conduct transactions (e.g. top ups, withdrawals, switches) through the OCC you should speak to your financial adviser, if you have one, to ensure you have the correct permissions to do so.

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Overview

Once logged in, you will see the **'My accounts overview'** page. This shows all the different accounts you have, along with their account numbers and current valuation. Performance figures in both monetary and percentage terms are also displayed.

You can select each individual account to get more detailed information. And by selecting **'Generate detailed valuation statement'(1)** you can produce a detailed valuation statement that includes all your accounts.

After selecting one of the accounts the **current value** is displayed(2) in addition to the **change in value for the last year(3)** (investment performance less fees and charges).

The menu bar at the top of the screen has several options(4).

- ▶ **Investments** – shows a breakdown of the assets held in the account.
- ▶ **Transaction History** – shows a breakdown of asset and cash transactions in the account in a given date range.
- ▶ **Payments in** – to set up one-off or regular payments into the account. One-off payments will be available if your adviser has the top-ups service turned on for your ISA and CIA.
- ▶ **Payments out** – to take money out of your account as a lump sum, or to set up or amend regular withdrawals.

The three quick link buttons on the right of the screen(5) under the menu bar are used for the following purposes:

- ▶ **'My detailed valuation'** – to produce a current or backdated valuation for the account. This includes fund prices.
- ▶ **'Change assets'** – to change the assets in the account or change regular payment assets.
- ▶ **'My documents'** – to access all account documentation, including any valuation statements produced, as well as documentation sent to you by us. Document preferences can be amended using the 'My details' button at the top of the page.

Quilter My details My messages 1 My documents 1 Contact us Help Sign out

Accounts overview

My accounts overview as 07 March 2022 Total value of my accounts £233,142.65

My accounts

Account	Account number	Value	£ +/-	% +/-
ISA		£32,629.60	£442.73 ↑	1.38% ↑
Collective Retirement Account - Uncrystallised		£200,513.05	£3,314.48 ↑	1.68% ↑

1 → Generate detailed valuation statement

Quilter My details My messages 1 My documents 1 Contact us Help Sign out

My ISA as 07 March 2022 Account reference: AC234 Start date: 16/01/2016

2 → £32,629.60 Current fund value

3 → £442.73 Value change since 07/03/2021

4

5

My detailed valuation Change assets My documents

Overview From (dd/mm/yyyy) To (dd/mm/yyyy) 07/03/2021 07/03/2022 GO

You can choose different dates to see performance over time.

Overview *(continued)*

The **'Account summary'** screen shows various detailed account information and is selected by clicking on the relevant individual account on the **'My accounts overview'** screen. **This example is for an ISA.** This screen is similar for all account types but with an ISA there is an annual allowance section.

► **ISA annual allowance(1)** – the ISA allowance details are shown for the current tax year. The used and remaining allowances are displayed. Select **'More details'** to view adviser contact details and selected distribution payment options.

► **Summary valuation(2)** – this shows the account valuation. You can set the time period covered. The default period is a year ago until today. The total amount paid in and withdrawn from the account is also shown.

► **Performance(3)** – shows the account's performance including the % return on the account and is made up of interest, dividends, fees and charges and fund manager rebates on the account. The ? quick link button can be used for a detailed explanation of what's shown.

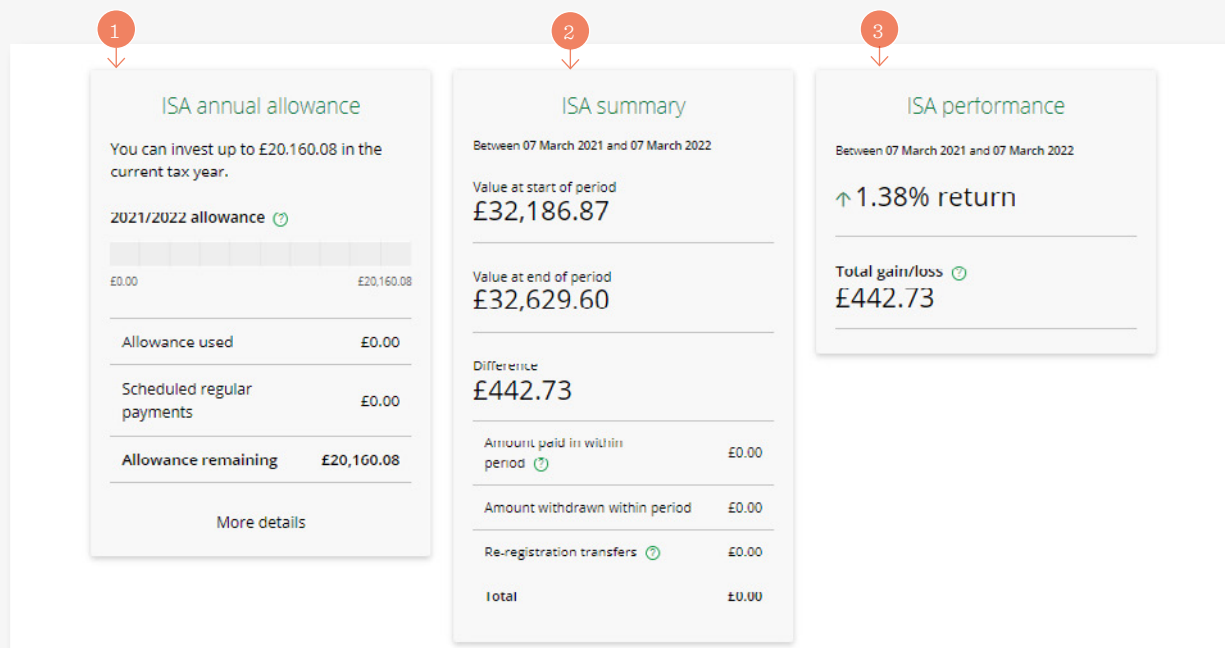
Please note

If you want to see total payments in made across all accounts you will need to follow the above process one account at a time.

Your landing page varies dependent on whether you have one or more accounts. If you have one account only then when you log in you will see the account page (the second screen shot on page 2).

Please note

You will see accounts in your own name and those where you have an interest, for example as a registered contact to a Junior ISA, officer of a corporate client or as a Power of Attorney.



Valuation - Current and backdated

If you have **more than one account** with us you can create a current or backdated valuation statement with them **all together**. From the **'My accounts overview'** page click on the **'Generate detailed valuation statement'**(1) button.

A current or backdated date can be selected using the **'Date of statement'** option(2). Click the **'Generate'** button(3) and the statement will appear on screen once it has been generated.

After a short time, you can use the **'Click to download your Valuation Statement'** icon(4). The statement will be available in PDF format to print and/or save. The valuation statement is also available to access within the **'My documents'** section(5) accessible from the top of the overview screen.

To produce a current or backdated valuation for a **single account** it is a similar process. From the **'My Accounts Overview'** screen a specific account can be selected from the **'My accounts'** list.

The screenshots illustrate the following steps:

- Step 1:** The 'My accounts overview' page shows a total value of £233,142.65. A table lists accounts:

Account	Account number	Value	£	%	N/A
ISA		£32,629.60	£442.73 ↑	1.36%	
Collective Investment Account (Unit-linked)		£200,512.65	£3,314.68 ↑	1.68%	

 A button labeled '1' points to 'Generate detailed valuation statement'.
- Step 2:** A dialog box titled 'Detailed valuation statement' shows 'Statement will be generated for: PLWA7K06M3'. The 'Date of statement (dd/mm/yyyy)' is set to 07/03/2022. A button labeled '2' points to the date field.
- Step 3:** The same dialog box shows 'GENERATE' and 'CANCEL' buttons. A button labeled '3' points to the 'GENERATE' button.
- Step 4:** A download icon for the 'Detailed valuation statement' is shown. A button labeled '4' points to the icon.
- Step 5:** A detailed view of a 'My ISA' account as of 07 March 2022. The account reference is PLWA7K06M3. The current fund value is £32,629.60, with a value change of +£442.73 since 07/03/2021. A button labeled '5' points to the 'My documents' link in the top navigation.

Viewing policy documents and quarterly statements

Select **'My Documents'(1)** to view all policy documents and quarterly statements. You can choose to receive correspondence online only.

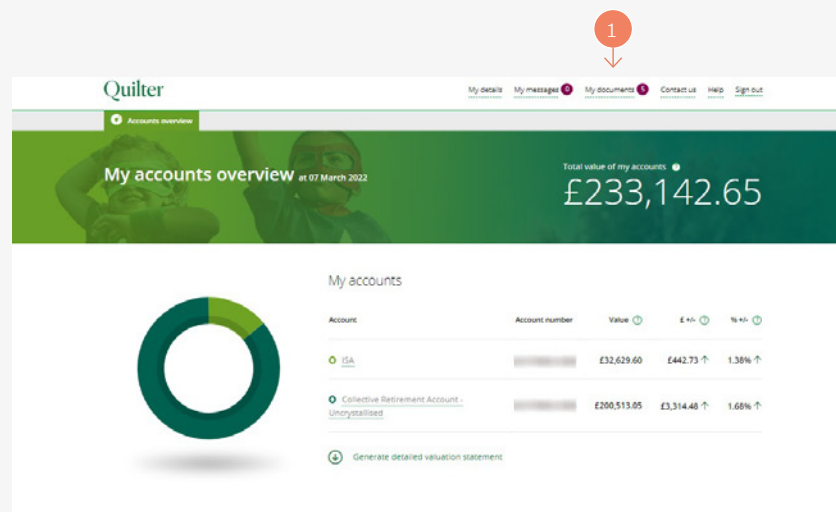
A view of all documents will be displayed. Use the **'Product type'(2)** drop-down menu or **'Date range'(3)** boxes to locate specific documents.

The drop-down menu(4) allows you to select a specific product if you have multiple products and allows all documents for that specific product to be shown for the chosen date range. The date range will automatically show a date range from when the first document was added to the current date. This can then be amended to specific dates if required.

Click on the **'view'** button on the right-hand side of the screen next to a document to view that document.

Please note

If you have multiple head accounts you will need to select the head account number first.

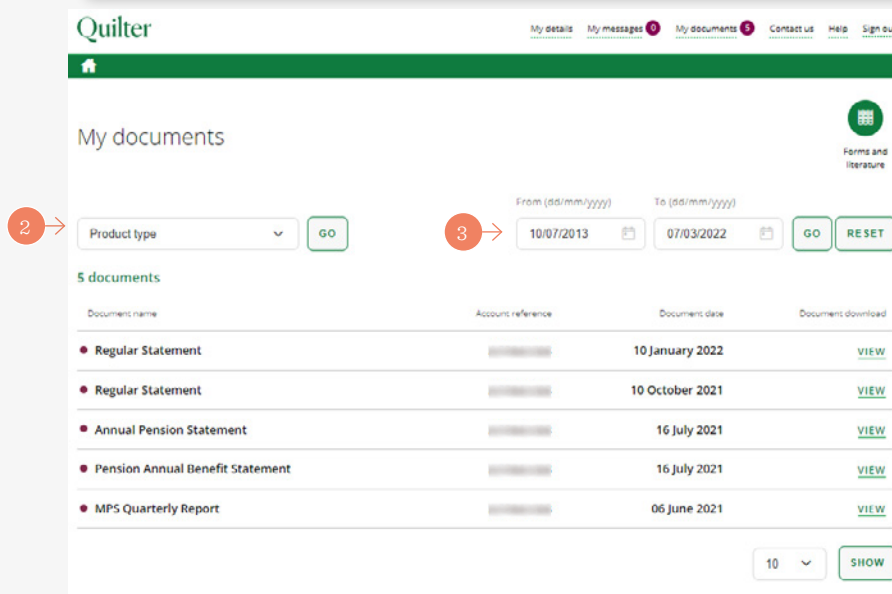


My accounts overview at 07 March 2022

Total value of my accounts: £233,142.65

Account	Account number	Value	£ +/-	% +/-
ISA	[REDACTED]	£32,629.60	£442.73 ↑	1.36% ↑
Collective Retirement Account - Unystabilised	[REDACTED]	£200,513.05	£3,314.48 ↑	1.66% ↑

Generate detailed valuation statement



My documents

From (dd/mm/yyyy) 10/07/2013 To (dd/mm/yyyy) 07/03/2022

Product type [GO] [RESET]

5 documents

Document name	Account reference	Document date	Document download
Regular Statement	[REDACTED]	10 January 2022	VIEW
Regular Statement	[REDACTED]	10 October 2021	VIEW
Annual Pension Statement	[REDACTED]	16 July 2021	VIEW
Pension Annual Benefit Statement	[REDACTED]	16 July 2021	VIEW
MPS Quarterly Report	[REDACTED]	06 June 2021	VIEW

10 [SHOW]

Setting up and editing payments to accounts - ISA and Collective Investment Account

Single payment

The appropriate account is selected from the 'accounts overview' screen(1). The process is the same for both a CIA and ISA. This example is for an ISA.

Select 'Payments in' from the green menu bar at the top of the screen(2).

Then select the 'Make a single payment' button at the bottom right of the screen(3).

Selecting the 'Start' button(4) at the bottom left of the following screen starts the simple three step process.

The screenshots illustrate the following steps:

- Step 1:** The 'My accounts overview' screen shows a table of accounts. The 'ISA' account is highlighted with a red circle '1'.
- Step 2:** The 'Payments in' option is selected in the top navigation bar, indicated by a red circle '2'.
- Step 3:** The 'Single payment' section shows the 'MAKE A SINGLE PAYMENT' button, indicated by a red circle '3'.
- Step 4:** The 'Paying into your ISA' screen shows the 'START' button, indicated by a red circle '4'.

Setting up and editing payments to accounts - ISA and Collective Investment Account

Single payment (continued)

Step one of three starts by entering the amount to pay **(1)**.

Select the payment method - either bank transfer or debit card**(2)**.

For bank transfers, the bank details/reference will be given at the end of the process. Debit card users will be asked to enter debit card details at the end of the process. Confirm the origin of the single payment using the drop-down menu**(3)**.

Then select **'Next'** to proceed**(4)**.

Step two of three of the process is to choose the assets to pay into. This screen shows the current asset choice. Clicking **'Next'** goes through to the final step to review and confirm**(5)**:

Paying into your ISA
Step 1 of 3 Payment options

Amount: £ 20000

ISA Allowance 2021/2022
£20,000.00 £0.00 remaining

How would you like to pay?

By bank transfer

By debit card

The money I am using to pay for my investment has come from

NEXT

Paying into your ISA
Step 2 of 3 Choose assets

Current asset choice

ASI Multi Asset Inc -U	100.00%
TOTAL	100.00%

NEXT

Please note

Advised customers cannot choose funds, the current asset allocation will be used.

Setting up and editing payments to accounts - ISA and Collective Investment Account

Single payment (continued)

The third and last step(1) shows the assets that are being bought. It also includes access to the fund factsheet and Key Information Document (KID)/Key Investor Information Document (KIID) for each asset.

In addition, you can download an ISA illustration, charges information and the KID/KIID. Tick to confirm you have read and understood the investment suitability declaration(2)

Lastly, tick to confirm you have read the relevant documents and are happy to proceed. Then click 'confirm' to submit(3).

Paying into your ISA
Step 3 of 3 Review and confirm

Amount £20,000.00
Payment method By debit card

1 → Your asset choice

ASI Multi Asset Inc -U	100.00%
View Investor Information Document / Key Information Document or Simplified Prospectus	
Fund Factsheet	
Total	100.00%

Your documents

- Key Features
- Terms & Conditions
- ISA Fundraising Illustration
- Charges Information Document
- Consolidated KID / KIID

Suitability of investment

Our service is provided at your own direct request without advice or a personal recommendation and allow you to invest in what we have deemed to be non-complex assets. You may wish to invest in complex assets after giving an appropriate assessment, however, this assessment does not constitute advice or a personal recommendation. In providing this service we are the before not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:

- the relevant product or service meets your investment objectives
- you would be able financially to bear the risk of any loss that the product or service may cause.

This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

I have read and understood the above and am happy to proceed with my investment.

2 →

Important documents

I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:

- Key Features Document and Terms and Conditions relating to my investment
- A Cost and Charges Statement
- All available Key Investor Information Documents or Key Information Documents in respect of my investment and asset choice, and
- Information about rebates, in respect of my choice of assets.

[Link to declaration PDF](#)

By submitting this application to Quilter I confirm that I have read, understood and accept the declarations for my account.

3 → **CONFIRM**

Setting up and editing payments to accounts - ISA and Collective Investment Account

Regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen(1).

Select the **'set up regular payment'** option(2) and the next screen shows the information required.

Then press the **'Next'** button to start the three step process(3).

Firstly, enter the amount of the payment then the frequency of payment from the drop-down menu(4).

The options are the same for both an ISA and CIA and are monthly and annually. Then choose the date of the next payment along with the bank account to use. A bank account can be added if there is not already one set up. Confirm the source of the money for the investment and select **'next'** to go to the second step.

Step two of three confirms the asset choice(5). Clicking **'next'** takes you through to the final review step.

Please note

Advised customers cannot choose funds, the current asset allocation will be used.

The screenshots illustrate the following steps:

- Step 1:** The user is on the 'My ISA' overview page. The 'Payments in' menu item is highlighted with a red circle and arrow labeled '1'.
- Step 2:** The user is on the 'Setting up regular payments for your ISA' screen. The 'SET UP REGULAR PAYMENT' button is highlighted with a red circle and arrow labeled '2'.
- Step 3:** The user is on a confirmation screen titled 'Paying into your ISA'. The 'NEXT' button is highlighted with a red circle and arrow labeled '3'.
- Step 4:** The user is on the 'Setting up regular payments for your ISA' screen. The 'Amount' field is set to £250, 'Frequency' is 'Monthly', and 'Next payment date' is '21 March 2022'. The 'Bank account' is 'Angh Client 1209321'. The 'NEXT' button is highlighted with a red circle and arrow labeled '4'.
- Step 5:** The user is on the 'Setting up regular payments for your ISA' screen. The 'Current asset choice' is 'Blend Managed Portfolio 7' and the 'TOTAL' is '100.00%'. The 'NEXT' button is highlighted with a red circle and arrow labeled '5'.

Setting up and editing payments to accounts - ISA and Collective Investment Account

Regular payment

The third and last step allows you to review the details you have entered and amend them if needed using the **'edit'** button(1).

Review and read the Direct Debit guarantee and you have the facility to download key documents(2).

Tick the appropriate box to confirm you have read and understood the **suitability of investment declaration(3)** and have read the relevant documents and are happy to proceed.

Finally click the **'confirm'** button to set up the payment(4).

The subsequent confirmation screen shows the payment has been set up and clicking the **'back to your homepage'** takes you back to your customer homepage(5).


← **Setting up regular payments for your ISA** CANCEL
Step 3 of 3 [Review](#)

Please review to ensure the details you entered are correct.

Review your details 1 → [Edit](#)

Amount	£250.00
Frequency	Monthly
Starting on	21/03/2022
The money I am using to pay for my investment has come from	Salary
Account name	Anton Client 1209321
Sort code	11 00 05
Account number	****0009
Bank name	Money Bags Bank

The details of your Direct Debit instruction will be sent to you within 5 working days or no later than 10 working days before the first collection. Direct Debit collections will show on your bank statement as Quilter.

The Direct Debit Guarantee 

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Quilter Investment Platform Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Quilter Investment Platform Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Quilter Investment Platform Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Quilter Investment Platform Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Key Features
 Terms & Conditions
 Click to download your Investment Platform Document
 Click to download your Charges Information Document ← 2
 Click to download your Consolidated KID - KID

Suitability of investment
Our service is provided as your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may also choose to complete assets after taking an appropriate assessment. However this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:
• the relevant product or service meets your investment objectives
• you would be able financially to bear the risk of any loss that the product or service may cause
This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

I have read and understood the above and am happy to proceed with my investment.

Your documents

- Key Features
- Terms & Conditions
- KID - Portfolio Declaration
- Charges Information Document
- Consolidated KID - KID

Suitability of investment
Our service is provided as your own direct request without advice or a personal recommendation and allows you to invest in what we have deemed to be non-complex assets. You may also choose to complete assets after taking an appropriate assessment. However this assessment does not constitute advice or a personal recommendation. In providing this service we are therefore not required by our regulator, the Financial Conduct Authority (FCA) to assess whether:
• the relevant product or service meets your investment objectives
• you would be able financially to bear the risk of any loss that the product or service may cause
This means that, if you are subsequently unhappy with your investment decision, you will not benefit from the protection of the FCA rules on assessing suitability.

3 → I have read and understood the above and am happy to proceed with my investment.

Important documents
I have been given the opportunity to read and keep the following, and have had any questions concerning them answered to my satisfaction:

- Key Features Document and Terms and Conditions relating to my investment.
- A Cost and Charges Statement
- All available Key Investor Information Documents or Key Information Documents in respect of my investment and asset choice, and
- Information about rebates, in respect of my choice of assets.

[Link to declaration PDF](#)

4 → By submitting this application to Quilter I confirm that I have read, understood and accept the declarations for my account.

CONFIRM

Quilter

Home

Setting up regular payments

All done
Thank you. Your regular payments have been set up. We will send you your confirmation documents shortly.

Important documentation
Key Features, Terms and Conditions and Charges Information Document are always available in the [Document Library](#).

5 → [BACK TO YOUR HOMEPAGE](#)

Setting up and editing payments to accounts - ISA and Collective Investment Account

Changing a regular payment

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen.

Select the **'edit'** button next to the current regular payment you want to amend(1).

The first step of three is to enter the new regular amount(2), change the frequency of payment using the drop-down menu (if required) and enter the start date of the payment(3).

Options are monthly and yearly for both ISA and CIA. Choose the bank account to make the payment from and click the **'next'** button to proceed to step two(4).

Step two is a review of the payment details(5). The same as setting up a regular payment, you can review and read the Direct Debit guarantee as well as having the option to download key documents. Confirm you have read and understood the **suitability of investment declaration** and have read the relevant documents and are happy to proceed. Finally click the **'confirm'** button to change the payment.

Please note

Any changes need to be made ten working days in advance. Otherwise the next current contribution will also be made, which could mean two contributions in the same month.

My ISA As of 16 March 2022
Account reference: [redacted]
Start date: 26/09/2019

£23,884.48
Current fund value

Payments in

Current regular payments

You'll need to make any changes at least 10 working days before the next payment date - otherwise they may come into effect on the following payment date.

Amount	Start date	Frequency	Next payment date	Paying from	Action
£99.00	16 November 2021	Monthly	16 April 2022	30-97-80, ***	1 → STOP EDIT

Single payment
Make a one-off payment to your account.

MAKE A SINGLE PAYMENT

Change regular payments for your ISA
Step 1 of 2: Payment details

You can change the frequency or the amount of your regular payments.

Current regular amount: £99.00
New regular amount: £250.00

Frequency: Monthly

Starting from: 16 April 2022

Bank account: S J TAYLOR

2 → 3 → 4 → NEXT

5 → Change regular payments for your ISA
Step 2 of 2: Review

Please review and confirm your details

New details		Current details	
New payment start date	16 April 2022	Current payment due	16 April 2022
New monthly amount	£250.00	Current monthly amount	£99.00
New bank account	S J TAYLOR	Current bank account	S J TAYLOR
New frequency	Monthly	Current frequency	Monthly

Investment allocation

Quilter Investors Coreium Adventurous Blend Portfolio As of 16 April 2022	16.00%
Quilter Investors Coreium Conservative Blend Portfolio As of 16 April 2022	84.00%
Active Managed Portfolio S	96.00%
Total	100.00%

Setting up and editing payments to accounts - ISA and Collective Investment Account

Stopping a regular payment

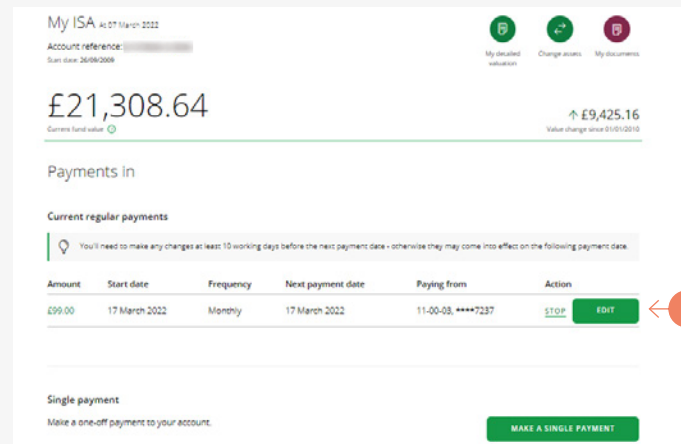
Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments in'** from the green menu bar at the top of the screen.

Select the **'Stop'** button in the current regular payments section next to the payment to stop(1).

The resulting screen prompts for confirmation that you want to stop the payments(2).

By clicking the **'yes, stop payments'** button the payment is cancelled(3).

On the resulting page click the **'back to your homepage'** button to complete the process and go back to your homepage(4).



My ISA As of 17 March 2022

Account reference: [REDACTED]
 Sun date: 26/08/2008

My details | My documents

My details | Change access | My documents

£21,308.64
 Current fund value

↑ £9,425.16
 Value change since 01/01/2010

Payments in

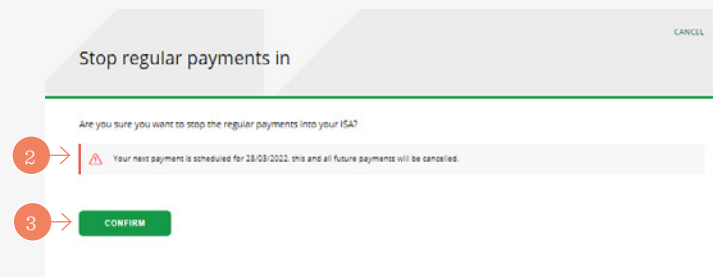
Current regular payments

You'll need to make any changes at least 10 working days before the next payment date - otherwise they may come into effect on the following payment date.

Amount	Start date	Frequency	Next payment date	Paying from	Action
£99.00	17 March 2022	Monthly	17 March 2022	11-00-03, ****7237	STOP EDIT

Single payment
 Make a one-off payment to your account.

MAKE A SINGLE PAYMENT

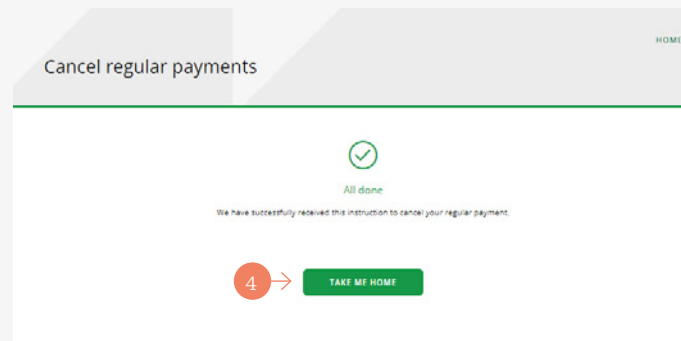


Stop regular payments in

Are you sure you want to stop the regular payments into your ISA?

⚠ Your next payment is scheduled for 18/03/2022, this and all future payments will be cancelled.

CONFIRM



Cancel regular payments

✓
 All done

We have successfully received this instruction to cancel your regular payment.

TAKE ME HOME

Making a single withdrawal

Select the appropriate account from the **'Accounts overview'** screen. Then select **'Payments out'**(1) from the green menu bar at the top of the screen.

Select **'Single withdrawal'** to take a one off withdrawal(2).

On the following screen clicking **'Next'** begins the simple three step process(3).

The screenshot shows the Quilter website interface. At the top, a green navigation bar contains the Quilter logo and several menu items: 'ISA', 'Investments', 'Transaction history', 'Payments in', 'Payments out', and 'Apply for a new product'. A red circle with the number '1' is positioned above the 'Payments out' menu item. Below the navigation bar, the page displays account information for 'My ISA' (opened 11/11/2022) with a current value of £21,308.64 and a value change of +£80.26 since 07/03/2021. An 'Overview' section shows a green line graph of performance over time. At the bottom, the 'Payments out' section is visible, featuring a 'Single withdrawal' option with a red circle and the number '2' next to it, and a green button labeled 'SINGLE WITHDRAWAL'.

The screenshot shows the 'Taking a withdrawal from your ISA' screen. At the top, the Quilter logo is visible. Below it, a green navigation bar contains the Quilter logo and several menu items: 'ISA', 'Investments', 'Transaction history', 'Payments in', 'Payments out', and 'Apply for a new product'. A red circle with the number '3' is positioned above the 'Payments out' menu item. The main content area features a green header with a close button (X) and the text 'Taking a withdrawal from your ISA'. Below this, there is a 'Cancel' button and a section titled 'When you're setting up withdrawals, we will send a message to your phone for security. You will need to enter the code we send you to complete the withdrawal. The phone number we'll use is *****492. If you want to use a different number, please change it before continuing with the withdrawal. You can do that in the 'Security details' section of the 'My details' page.' A small image of a smiling woman is on the right. Below this, there are three numbered steps: '1) Tell us how much you want to withdraw and to which bank account we should make the payment.', '2) Tell us from which assets you would like withdrawals to be taken.', and '3) Enter the code we send to your phone and confirm.' At the bottom, there is a red circle with the number '3' and a green button labeled 'NEXT'.

Making a single withdrawal *(continued)*

The first step shows the available amount to withdraw on screen(1).

You can select **'Withdraw all'** by ticking the box provided, or enter the amount you wish to withdraw. Then select the bank account to pay to and click **'Next'** to proceed(2).

The second step is to select the assets to sell to pay for the withdrawal. This can be to withdraw the money either **'proportionately across all assets'**, or from **'specified assets'**(3).

Clicking **'Next'** goes to the next and final step(4).

This last step reviews the details of the withdrawal request including the amount, the payment details and the assets being sold(5).

Once happy, submit the request by clicking **'Confirm'**(6). Once submitted we send a message with a unique code to your phone for security. This code then needs to be entered on screen to complete the withdrawal.

Please note

Withdrawals can be done for the Collective Investment Account (sole owned only) and ISA. Payments can only be requested online if the value of the payment is below £50,000 and where we have been able to verify your bank account. Payments above this value can be requested using our withdrawal/closure forms, which are available on our website.

Please note

Payments can take up to 10 working days to complete.

Step 1 of 3: Withdrawal details

Available to withdraw: £21,275.78

Withdraw all:

Amount: £ 10000

Pay to: Transfer to my nominated bank account (Anon Client 765150, Money Bags Bank, ****7237, 11-00-03)

Step 2 of 3: Investments

Which assets would you like to sell to pay for your withdrawal?

Proportionately across all assets
This option will split the amount of your withdrawal proportionately across all of your assets, including any cash you hold.

From specified assets
You can select one or more assets and tell us the percentage to withdraw from each one.

You have selected to withdraw £10,000.00

Asset	Number of units	Current value (£)	Amount of withdrawal (£)
Cash	0.0000	£0.00	£0.00
Active Managed Portfolio 5	20,457.8590	£21,275.78	£10,000.00
Total			£10,000.00

Step 3 of 3: Investments

Which assets would you like to sell to pay for your withdrawal?

Proportionately across all assets
This option will split the amount of your withdrawal proportionately across all of your assets, including any cash you hold.

From specified assets
You can select one or more assets and tell us the percentage to withdraw from each one.

You have selected to withdraw £10,000.00

Asset	Number of units	Current value (£)	Amount of withdrawal (£)
Cash	0.0000	£0.00	£0.00
Active Managed Portfolio 5	20,457.8590	£21,275.78	£10,000.00
Total			£10,000.00

By authorising this instruction to Quilter I confirm that:

- I authorise and request Quilter to carry out the instructions I have provided.
- I understand that my instructions will take effect in accordance with the account Terms and Conditions.
- I confirm that I am authorised to give instructions on the account.
- I confirm that I am entitled to the legal and beneficial interest in the investments to be sold.
- I confirm there is no bankruptcy order against me.
- I confirm that payment to the payee within this instruction will discharge Quilter from all liabilities and claims arising from this transaction.

CONFIRM

Changing assets in an account

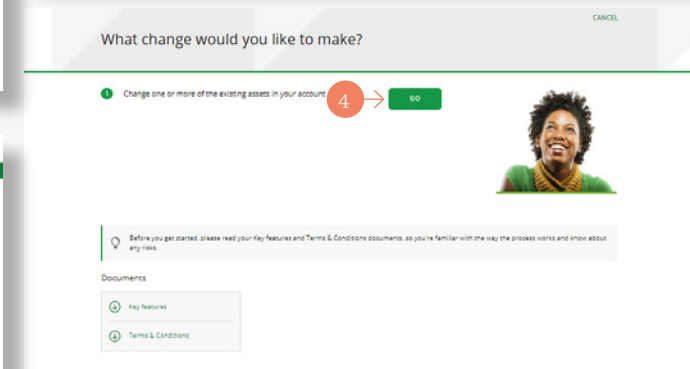
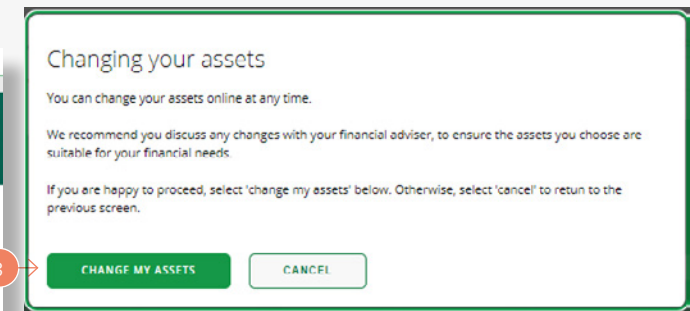
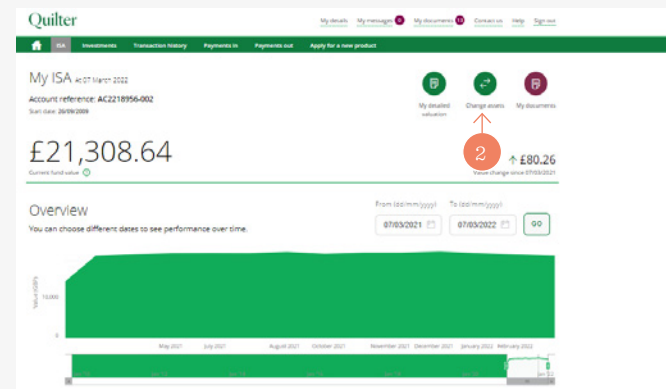
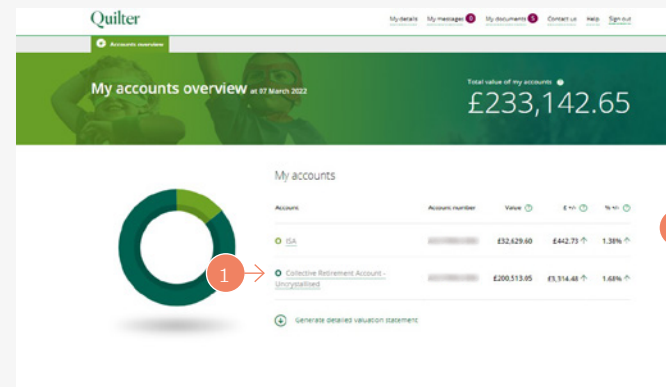
Select the account in which you want to change the assets from the **'Account overview'** page(1).

Once the account is selected, you can change assets by clicking on the **'change assets'** quick link button at the top right of the screen, just below the green menu bar(2).

A warning screen is displayed, recommending these changes are discussed with your financial adviser. If happy to proceed click the **'change my assets'** button(3).

Click the **'Go'** button next to **'Change one or more assets of the existing assets in your account'** to change assets(4). In order to change the asset choice of any future regular payments, you need to submit a separate instruction. Changing assets within a Collective Investment Account (CIA) is considered a disposal for capital gains tax purposes.

We recommend you speak to your financial adviser, if you have one prior to changing assets, to ensure it's suitable for your personal circumstances.



Changing assets in an account *(continued)*

The three step process starts with choosing the assets to sell. Confirm the assets you want to sell by entering the value to sell next to one or more assets, either as a percentage or monetary value(1).

Ticking the **'Sell all'** box sells all units in that asset(2). Once happy to proceed, click the **'next'** button. The process is the same for both an ISA and CIA.

Clicking the **+** symbol(3) next to the asset allows you to replace the assets being sold with any from your **current asset choices**, which you have not elected to fully sell. The allocation will be a percentage. Selecting **'Add'** chooses the asset(4).

Using the search bar or the Advanced Search option at the bottom of the screen allows you to search for and choose **different assets(5)**.

Like existing assets, you can select the **+** button next to the chosen asset to select it, input the allocation to invest in the asset, then select **'Add'** to choose it. Chosen assets will be added to the **'Assets basket'(6)**

The screenshots illustrate the 'Changing assets - ISA' process in three steps:

- Step 1: Choose assets to sell.** The interface shows a table of current assets in the ISA. A 'Sell all' checkbox is visible next to the 'Active Managed Portfolio 5' asset. A 'Next' button is highlighted with a red circle and the number 1.
- Step 2: Confirm assets to sell.** The 'Sell all' checkbox is checked for the 'Active Managed Portfolio 5' asset. A red circle with the number 2 is placed over the 'Sell all' checkbox.
- Step 3: Add new assets.** A modal window titled 'Quilter Inv Midly Inc - GBP PRS (1)' is open, showing a search bar and a list of assets. A red circle with the number 3 is placed over the search bar, and a red circle with the number 4 is placed over the 'Add' button.

The final screenshot shows the 'CURRENT ASSET CHOICE' section with a table of assets. A red circle with the number 5 is placed over the search bar, and a red circle with the number 6 is placed over the 'Add' button next to the 'Quilter Inv Midly Inc - GBP PRS (1)' asset.

Asset name	Asset class	ISAs	Sell all	BUYING
Cash				0.00%
Active Managed Portfolio 5				100.00%
Total				100.00%

Name	Asset class	ISAs	Sell all	BUYING
0.0000 Quilter Investors Emerging Markets Bond Acc-USD	Emerging Markets Bond	EMBD		0.00%
0.0000 Quilter Investors Europe Intd Sm-Mid Cap	Europe	EMBD		0.00%
0.0000 Quilter Investors Europe Intd Sm-Mid Cap	Europe	EMBD		0.00%
Quilter Inv Global Equity Index (BlackRock) Acc-USD	Global Equities	EMBD		0.00%
Quilter Inv Midly Inc - GBP PRS (1) SH CLASS ACC-USD	Managed	EMBD		0.00%
Quilter Inv Midly Inc - GBP PRS (1) SH CLASS ACC-USD	Managed	EMBD		0.00%
Quilter Inv Midly Inc PRS (1) SH CLASS ACC-USD	Managed	EMBD		0.00%
Quilter Inv Midly Inc PRS (1) SH CLASS ACC-USD	Managed	EMBD		0.00%
Quilter Investors Bond 1 Inc	UK Fixed Income	EMBD		0.00%
Quilter Investors Bond 2 Inc	UK Fixed Income	EMBD		0.00%
Quilter Investors Bond 2 Inc	UK Fixed Income	EMBD		0.00%

Changing assets in an account *(continued)*

Chosen assets appear in the **'Assets basket'** and can be viewed by clicking the button **(1)**. The allocation chosen for each asset will be displayed.

The allocations can be amended or removed if required. Cash will appear as an asset to invest in if you have not chosen to completely switch out of cash on the previous step. A percentage allocation can be entered here to switch any assets to cash. Then click **'Next'** to proceed.

The third and final step is a review of the changes showing the assets being bought and sold. These can be edited using the appropriate **'Edit'** button **(2)**.

The fund factsheet and Key Investor Information Documents for the assets being bought can be viewed from here.

You need to confirm you have read and understood the **suitability of your investment declaration** and the important documents provided in this process. Selecting **'Confirm'** completes the switch **(3)**.

The screenshot shows the 'Changing assets - ISA' interface. The top section is titled 'Changing assets - ISA' and 'Step 2 of 3 - Review and confirm'. Below this, there is a summary of changes. The 'You are selling' section shows 'Active Managed Portfolio 5' with a 50.00% allocation. The 'You are buying' section shows 'Quilter Inv Mktly Inc + Gm PR (U) Shr class Acc-U2' with a 500.00% allocation. The 'Your documents' section lists 'Generating your Charges Information Documents' and 'Consolidated KID - KID'. A red circle with the number '2' and an arrow points to the 'Edit' button next to the 'You are buying' section.

The screenshot shows the 'Suitability of investment' declaration form. It includes a section for 'Important documents' with a list of documents to be read and understood. A red circle with the number '3' and an arrow points to the 'CONFIRM' button at the bottom of the form.

Complex Assets

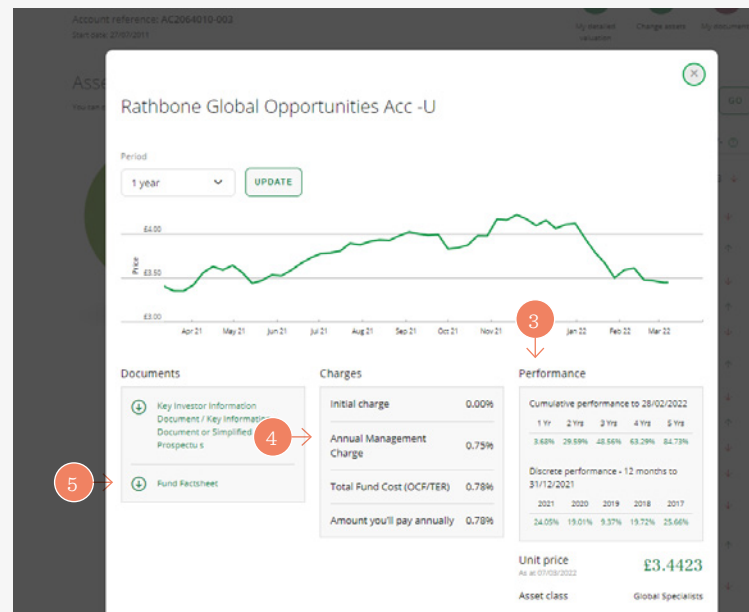
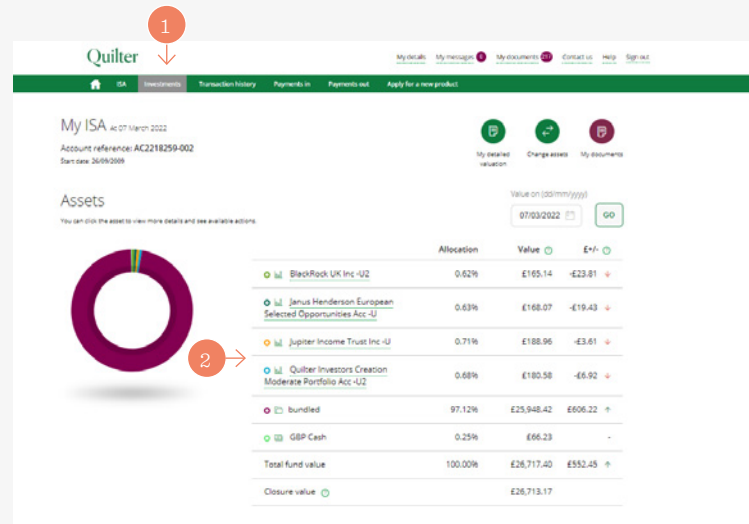
Some funds and exchange traded investments are considered as complex assets and we therefore recommend customers either seek professional financial advice, or complete our appropriateness assessment, before investing in them. The appropriateness assessment includes a series of questions required by our regulators, which are designed to check customers understand the terms and risks involved and, therefore, whether the asset is appropriate for them. The assessment is carried out online at the time a complex asset is selected for investment.

Viewing fund performance

Select **'Investments'(1)** from the green menu bar. Here you can view the funds invested in, the value of each fund, the monetary increase and decrease per fund and for the policy.

Select an **individual fund(2)** to view more detailed performance information on that fund. By changing the date in the **'value on'** box you can see performance on different dates.

You can view how the **fund has performed(3)**, the **fund charges(4)** and access the **fund factsheet(5)**.



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Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.

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