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Investor Zone Guide

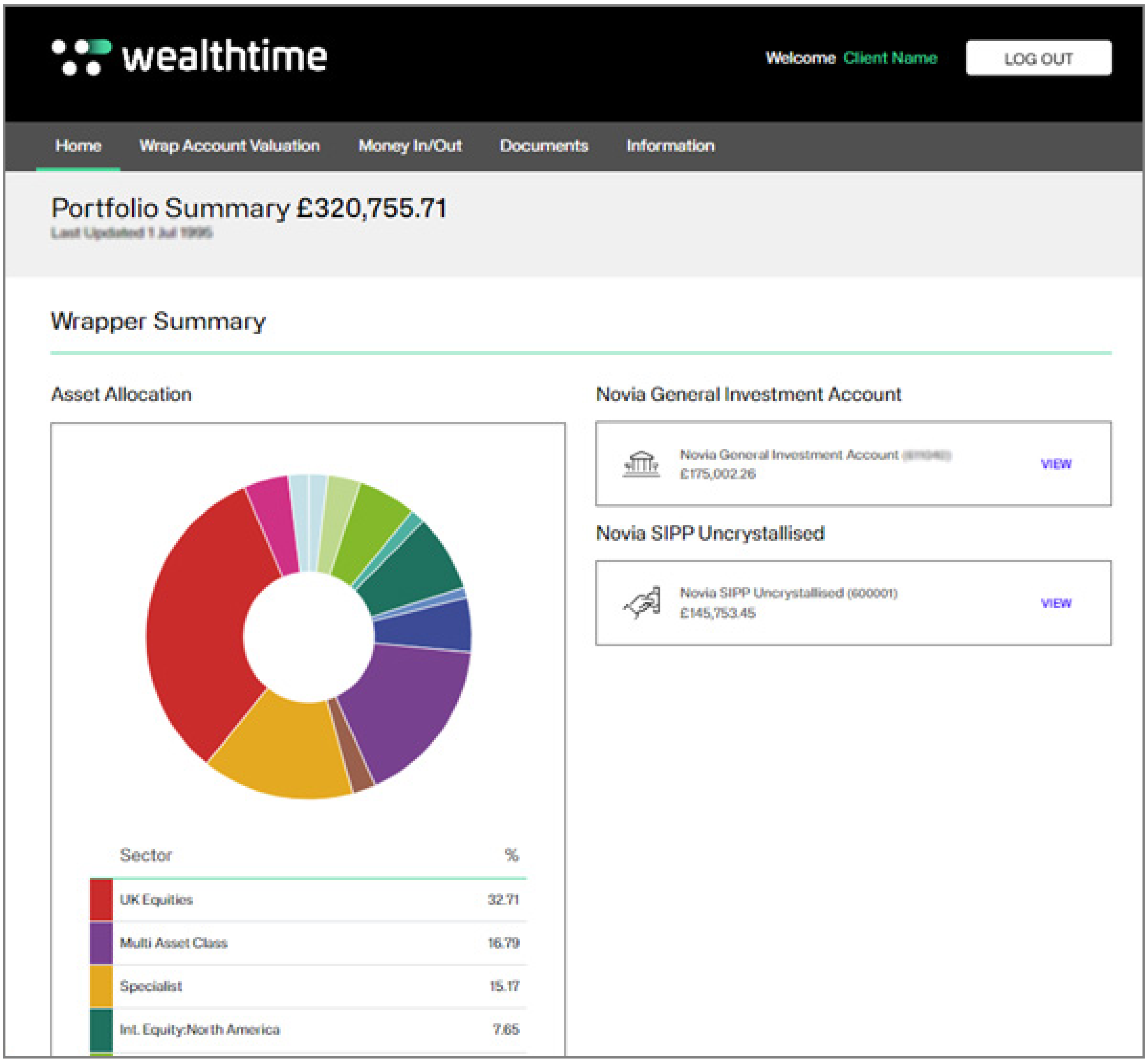
Investor Zone is an online portal that allows you to track all of your Investments on the Wealthtime platform. It enables you to keep in touch with the value of your funds and the composition of your portfolios at your convenience.

Investor Zone allows you to securely view your account and Product Wrapper information on web-enabled devices, giving you access wherever there is internet connectivity. The display resizes for use on mobiles, tablets, and PCs and, by choosing to install the Wealthtime tile on your device, the service is one tap away.

To support communication and the effective provision of advice, your Adviser is able to see the same information as you.

Account Level Information

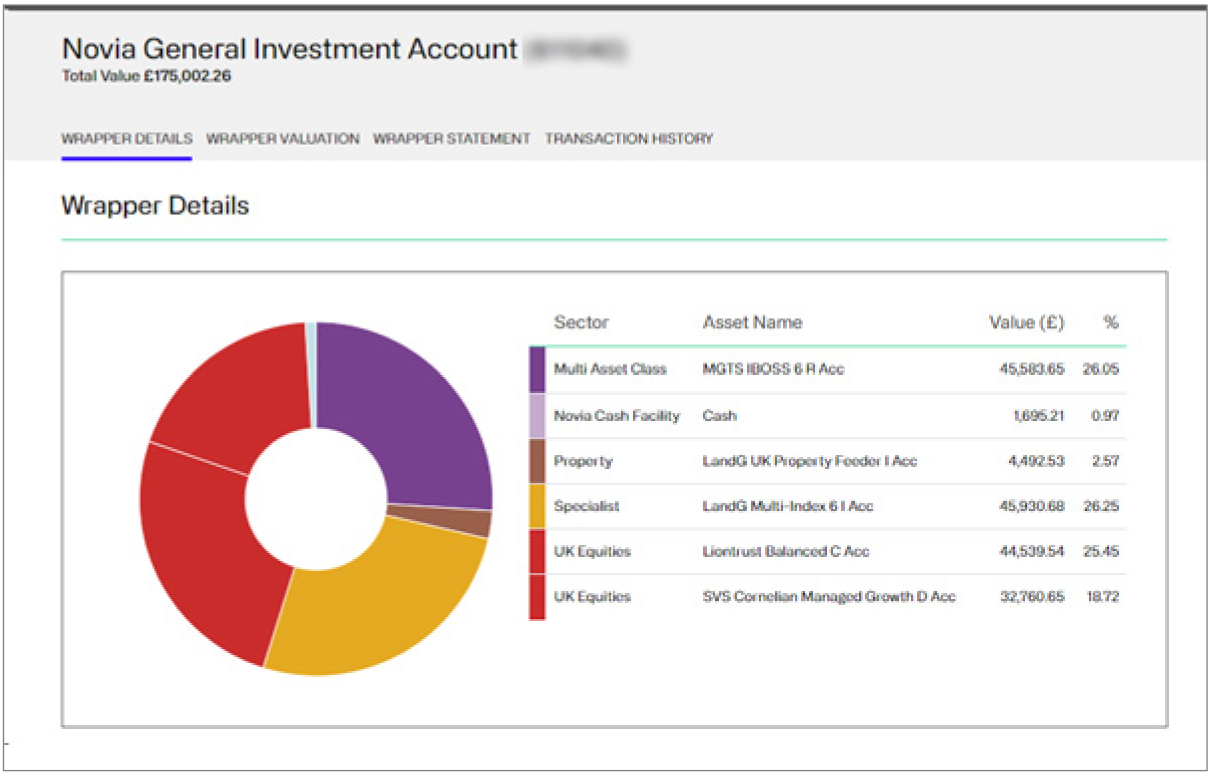
Through a secure log in, you can access your account to see the valuation of all your holdings on the Wealthtime platform. The view on the 'home' screen shows you the value of funds in each Product Wrapper and the overall asset allocation by sector. You can see the value of each by touching or scrolling over the chart. The 'valuation' button takes you to a graphic representation of the changes in value of your portfolio over a six month period. With one more click, you can change this to a 12-month view.



The valuation screen also shows you the total money placed into your portfolio, the amount taken from it and the percentage change over the period selected. From the 'home' screen, you can drill down to investigate the contents of each Product Wrapper by clicking on the Product Wrapper type.

Wrapper Level Information

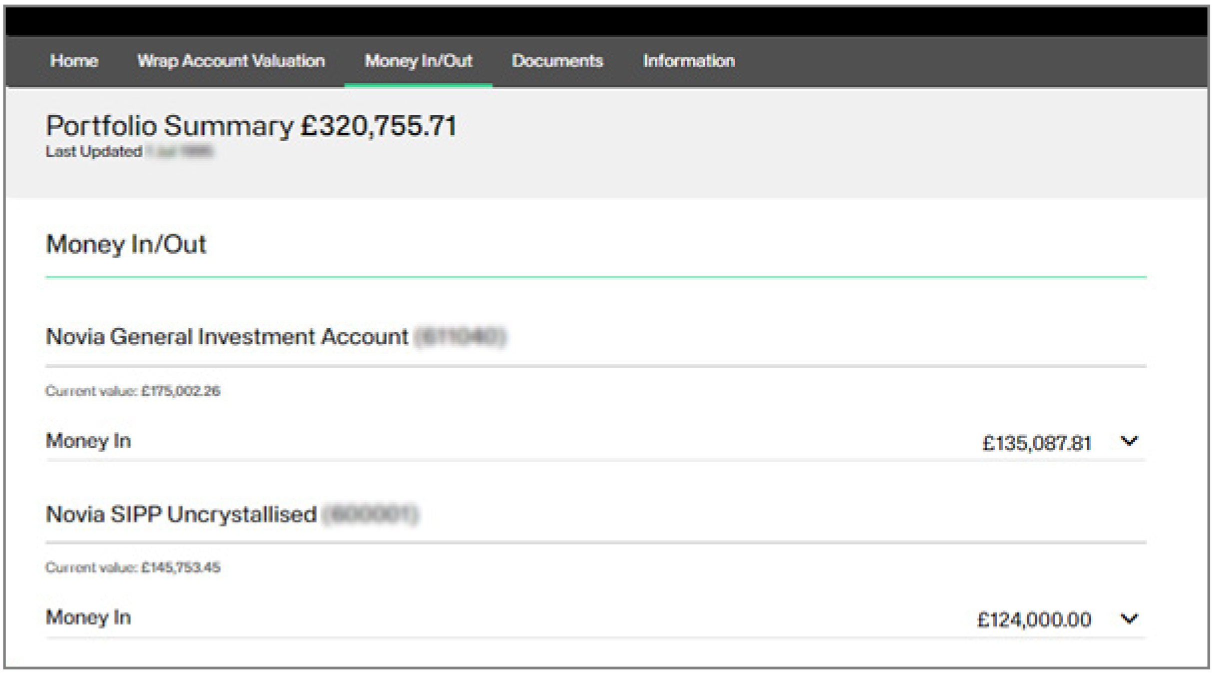
Investor Zone shows you a breakdown by sector, the individual funds, and the value of the holding. You can view this for every Product Wrapper held.



This screen also has buttons to give you further details. 'Wrapper valuation' will show you the value, including money in and out, over a 6 or 12 month period and a graph of the movement over the selected period for the wrapper selected.

Below this chart there is a table of the underlying Investments in the Product Wrapper. This shows the Model Portfolio where applicable, sector, units, unit price, the default investment strategy agreed with your Adviser where applicable, the current proportion of fund in the portfolio and the current value. This can all be downloaded at a click of a button.

The ‘wrapper statement’ button gives you a breakdown of the money in and out of your Product Wrapper for either a 6 or 12 month period. You can see all charges in easy-to-view sections and download a full transaction history when required.



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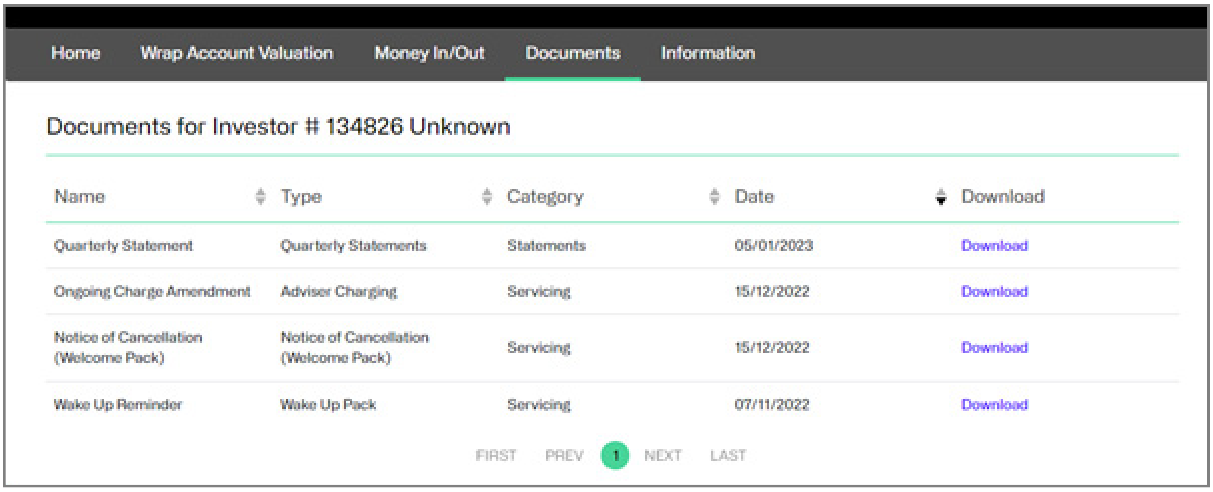
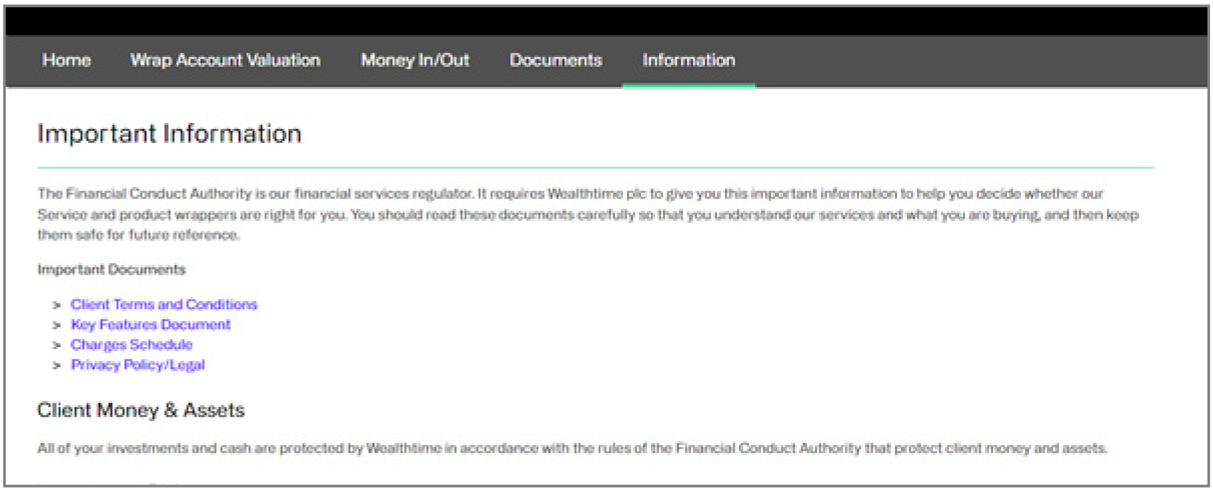


Name	Type	Category	Date	Download
Quarterly Statement	Quarterly Statements	Statements	05/01/2023	Download
Ongoing Charge Amendment	Adviser Charging	Servicing	15/12/2022	Download
Notice of Cancellation (Welcome Pack)	Notice of Cancellation (Welcome Pack)	Servicing	15/12/2022	Download
Wake Up Reminder	Wake Up Pack	Servicing	07/11/2022	Download

Investor Zone also gives you easy access to a library of documents, supplied as pdfs, by pressing the ‘docs’ button. This includes quarterly statements and other docs, such as contract notes and pension payslips.



Under the “Info” button, there is useful information about the Wealthtime service that you receive (including the Terms and Conditions, Charging Schedule and Privacy Policy), notes about investing, term definitions, and contact details. We provide Investor Zone with no additional charge to either you or your Adviser.

Money In/Money Out

The Money In/Money Out page is helpful due to allowing you to see all money that has come into, and gone out of, your Product Wrapper. Combined with the transaction history, this paints the complete picture and enables you to assess any movements in your Product Wrapper value. The Money In categorisation will include things such as deposits, transfers, distributions, and interest. Money Out includes things where money has left the cash facility of your product wrapper, including withdrawals, Adviser fees and charges. Being able to drill down into this information is useful when having discussions with your Adviser, serving as a reminder of the volume and direction of cash in your savings.