

Adviser Portal user guide v1.2

The user-friendly and intuitive adviser portal enables you to open accounts quickly and easily on the Praemium platform.

Applicant types	Account types
<ul style="list-style-type: none">▪ Individual▪ Joint▪ Company▪ Trust	<ul style="list-style-type: none">▪ Offshore Bond▪ GIA▪ ISA▪ SIPP▪ RTS/RATS▪ QROPS▪ IPP

Overview of the account-opening process



When you first start an application, it will remain in draft until you complete the information and finalise. When you finalise the application, it will be marked as Awaiting Signature.

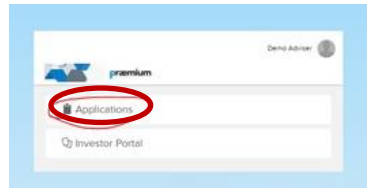
At this stage you will print the forms for your client (or product provider) to sign. Return the signed forms to the Praemium address provided in the contacts section of this document.

Praemium will review the forms, complete our AML checks, and approve the account, at which point it will show as 'Complete/Awaiting funds'. We will request the funds from you or the product provider.

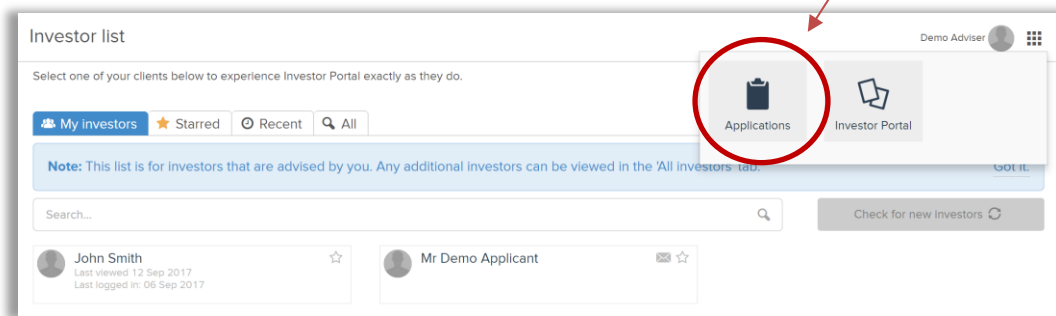
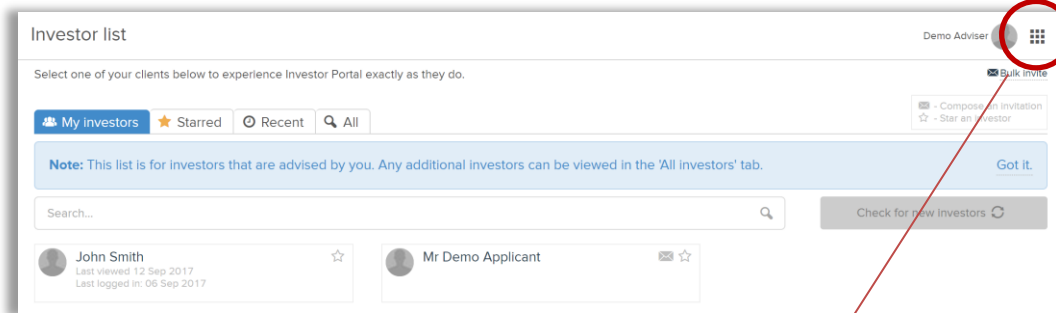
Login

From your resource centre, click on the [adviser portal link](#). (You must be set up as either an adviser or administrator on the platform.) Login with your e-mail and platform password.

Choose Applications from one of two screens, either:

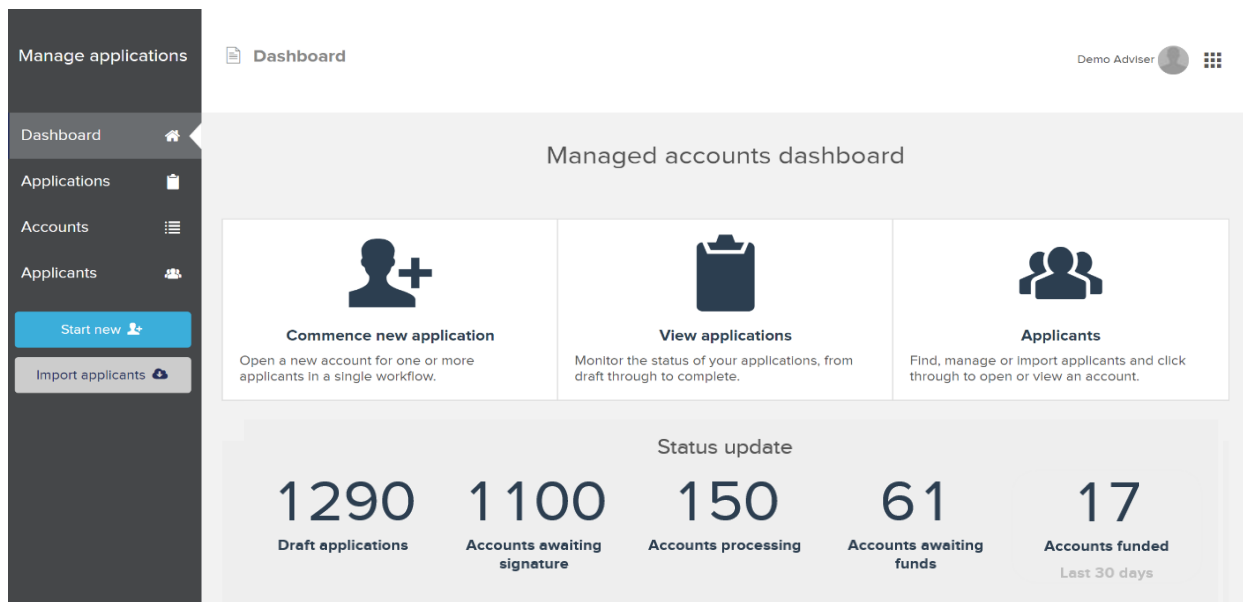


Or



Dashboard

You will be taken to your Dashboard, which gives you a high-level overview of the status of your applications. From here you can start a new application, view your applications, or find, manage or add applicants.



Start new application

Applicant Details

To open an account click "Start new application". Complete all applicable details on the application screen.

Individual applicant

Applicant details

Title	First name	Last name
Doctor	Burt	Downing

Permanent Residential Address	Postcode	Suburb/Town	Country
14 Cherry Tree Lane	JE2 3RF	St Helier	UNITED KINGDOM

+ Add a mailing address

Email	Date of birth	Phone number
burt@downing.com	14 Feb 1952	01534 765454

+ Add another phone number

Anti Money Laundering Information

Passport Number	Profession	Source Of Funds
383704127	Surgeon	Earnings

Source of Wealth	Is Politically Exposed Person?
Earnings over time	<input type="checkbox"/>

Applicant tax information

Country of Tax Residence	From Date	To Date	National Insurance Number
UNITED KINGDOM	14 Feb 1952	Current	AC449687D

If you do not have all required information you can start the application and leave it in draft. The account will not be created until all the information is provided.

Anti-Money Laundering Information

For information on source of funds, PEPs and source of wealth, please refer to our **Customer Due Diligence Guidelines** available in your resource centre.

Applicant tax information

Tax information is now mandatory under the FATCA and Common Reporting Standards regulatory requirements. If the applicant still resides in the country of tax residence simply enter their date of birth in the 'from' date.

Login details

This field will prepopulate with the applicant's email address entered above. If the applicant is already a user in the system, the new account you are creating will be linked to them. If you are creating an account for a new applicant, this email will be used to create a login for and link the new accounts to the applicant.



You have the discretion whether or not to provide the applicant with their login details and/or access to their investor portal. Please refer to the **Investor Portal user guide** available in your resource centre.

Creating a login for the investor [Don't show me this again](#)

Below you can create a login for your investor. It is strongly recommended that you do this.


Login details

Username

burt@downing.com   Create **new** user login when an application is submitted and link the account(s) to it.

Once you have completed the applicant details, you will see the following information:

Applicants

 **Doctor Burt Downing** [Edit](#) [Remove](#)

burt@downing.com
01534 765454

14 Cherry Tree Lane
St Helier, JE2 3RF
UNITED KINGDOM

Applying for more than one applicant?

[+ Add more applicants](#) or [Continue >](#)

[cancel](#) [< Back](#) [Continue >](#)

To edit the information, click **Edit**. If you want to add another applicant to the account, then click **Add more applicants**. If you are ready to complete the application, click **Continue**.

Account Details







When you have created an applicant or applicants, you can link an account type to them at any time.

The account types you see available will depend on those your firm provides.

Click the account type you want to choose. If you have a number of different services available on the platform they will be displayed in a 'drop down'. **Make sure that if you have multiple currencies, you choose the correct one.**

Choose new account type

Managed account


 ISA Choose PDS ▼	 GIA Choose PDS ▼	 OffshoreBond Choose PDS ▼	 GROPS Choose PDS ▼
 RTSRATS Choose PDS ▼	 SIPP Choose PDS ▼		

The information requested depends on the account type. All information is required.

Doctor Burt Downing - OffshoreBond Swiss Global - GBP

Account name (will appear in investor portal)

Adviser Reference (optional)

Fee Name	Amount
<input data-bbox="225 1357 692 1417" type="text" value="Ongoing Fee"/> 	<input data-bbox="724 1357 999 1417" type="text" value="0.0000"/> %

Reinvest Income?

Products

Product Provider <input data-bbox="225 1718 727 1778" type="text" value="Old Mutual International Isle of Man Ltd"/> ▼	Product <input data-bbox="823 1718 1326 1778" type="text" value="Executive Redemption Bond"/> ▼
Provider Reference <input data-bbox="225 1839 804 1899" type="text" value="OMI ERB re: Burt Downing 123456"/>	

Account name – the account name can be any format. If this is in a wrapper, it is a good idea to include the product provider name and policy number.

Adviser reference – this is for your internal records and is an optional field.

On-going fees can only be entered as a percentage. Your fees are deducted monthly in arrears and paid the middle of the following month. For example, August fees will be charged to the account and paid to your firm in mid-September.

Products – Choose the product provider and their product and enter a provider reference number. We currently provide data feeds to most third-party product providers, so you must enter this data in the provider's format for the feed to work.

The next section relates to the investment amount expected and the funds selected.

Initial investment

Cash investment: GBP 100,000
Cash investment method: Electronic Transfer

Fee Name: Initial Investment Fee
Amount: % 0.0000
Actual/ Percent: £ %

Regular Contribution

Cash Investment: GBP 0
Payment regularity: Monthly
Investment Method: Direct Debit

Fee Name: Regular Contribution Fee
Amount: % 0.0000
Actual/ Percent: £ %

Regular Withdrawal

Cash Withdrawal: GBP 0
Payment regularity: Monthly

Investment models

Model Manager: DAS
Model name: Schroder Unit Trusts Limi...
% 50

Model Manager: DAS
Model name: FP Miton Income B Acc...
% 50

Initial investment – Input the initial lump sum cash amount, the investment method (electronic transfer or cheque) and the initial fees as either a currency amount or percentage.

Regular contribution – The investor can contribute regular savings in GBP, EUR or USD to their account. Enter contribution amount and the fees to be applied in a currency amount or percentage.

Regular withdrawal – The investor can take a regular withdrawal from their account monthly, quarterly, semi-annually or annually. Withdrawals are deducted on specific dates: quarterly withdrawals taken in January, April, July and October; semi-annual withdrawals taken in January and July; annual withdrawals taken in January.

Investment models – The Dynamic Advisory Service (DAS) uses our Separately Managed Account technology for efficiency. Each fund is set up on the platform as a model and you can simply pick and choose the funds/models you need to make up a portfolio.

Under the 'model manager' you choose DAS and the investment manager name if it is a core multi-asset manager, or simply DAS if it is a satellite asset.

Under the 'model name' you choose the fund name.

If you allocate 100% to one asset there will be no further lines to add, if you input less than 100 in the first line, a new line will appear.

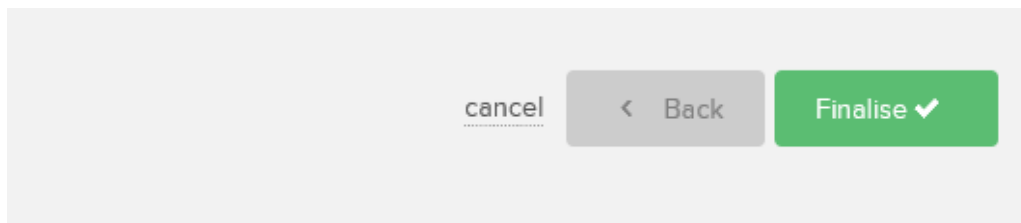
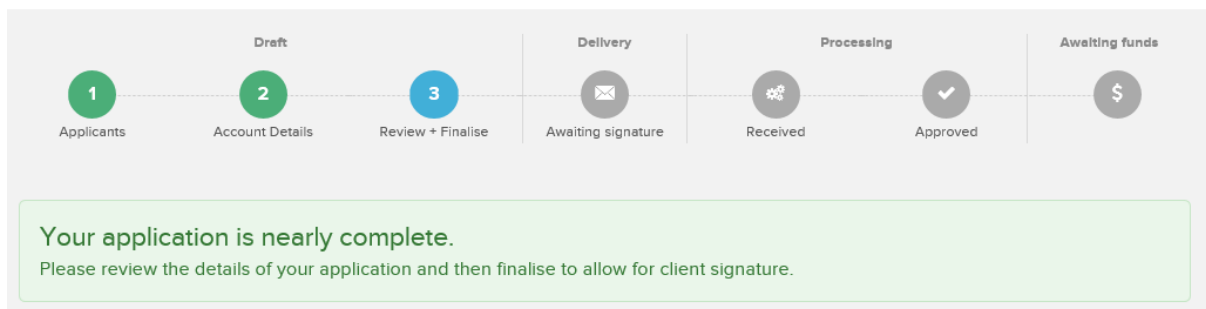
The total of all the investments must add to 100.

Please note that up to 2% of the value of your account will be maintained as a cash balance. This is automatically calculated by the platform and you do not need to add further cash unless requested by the investor.

When fees are deducted, the platform will automatically calculate the cash required and trades will be placed to generate sufficient cash, if the cash buffer has fallen too far below 2%.

Finalising the Application

When you have completed all the information about the applicant and the account, you will have the opportunity to review and finalise the application.



When you click 'Finalise', the information will be saved to the platform and an account number will be assigned to this account. **From this point, you will no longer be able to make changes to the application online.**



The application is now ready to print and sign. ✓

Please download, print and arrange for you client to sign the documents and then send them as below.

[Download form](#)

For Praemium UK

*Praemium UK
4th Floor
Salisbury House
London Wall
London
EC2M 5QQ*

For Praemium International

*Praemium International
3rd Floor East
Salisbury House
1-9 Union Street
St Helier
JE2 3RF
Jersey*

Investors

Doctor Burt Downing ✓

Name	Doctor Burt Downing	Username	burt@downing.com
Email	burt@downing.com	Tax Residence	UNITED KINGDOM from Feb 14, 1952
Phone	01534 765454	Date of birth	14 Feb 1952
Home Address <small>Registered</small>	14 Cherry Tree Lane St Helier, JE2 3RF UNITED KINGDOM		
Mailing Address	Same as home address		

Accounts

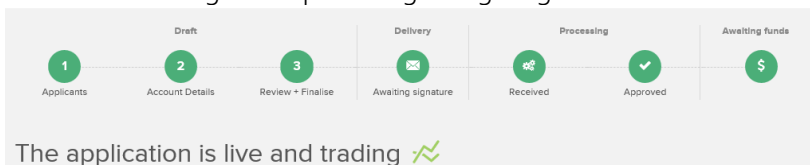
OffshoreBond **OCG033576**

Account Number

You can now download the application ready to be signed by the investor. The adviser will need to sign the **Adviser Submission Form**. The product provider will sign the **Corporate Investment Instruction**.

Account goes live

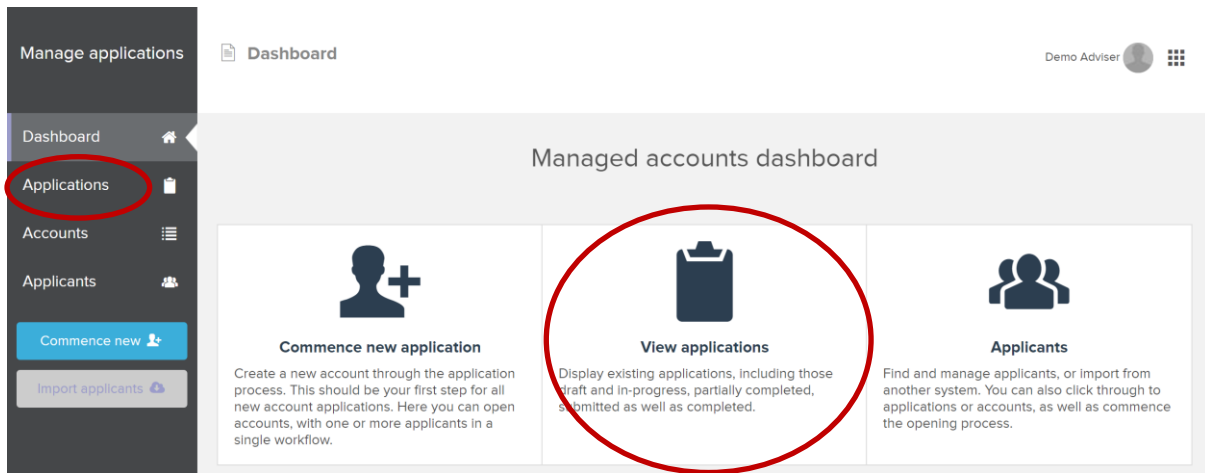
When Praemium receives your Adviser Submission form and the Corporate Investment Instruction, we will mark the status in the process bar as **Received**. When we have completed our review and AML checks we will mark the status as **Approved**, then **Awaiting funds** will show in orange. When you see 'Awaiting funds' turn green, you know the cash has been received and the account is 'live'. Cash will be invested according to the percentage weightings of the funds on the following trading day.



View applications

The Applications page will show you the status of each of your applications.

There are two ways to access the applications page:



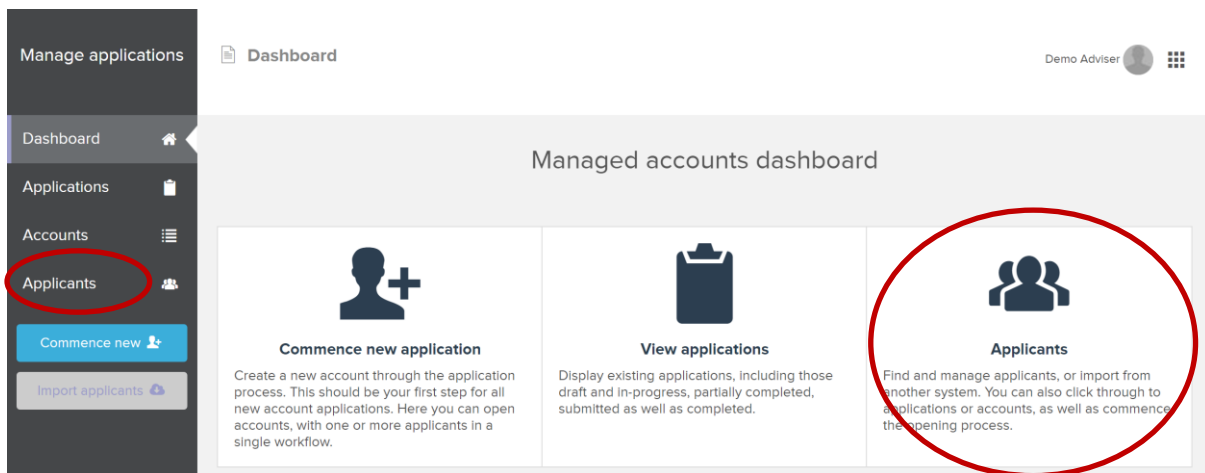
Example applications page:

Recent activity				
Recent activity	Drafts	Finalised	Complete/Awaiting funds	Archived
Last updated	Progress	Applicants	Accounts	
Yesterday	Awaiting funds	Ms Jane Sample	OffshoreBond	
6 days ago	Complete	Ms jaya lakshmi	OffshoreBond	
2 weeks ago	Complete	Prof UKIndividualFN2017Aug25013705 UKIndividualLN2017Aug25013705	OffshoreBond	
2 weeks ago	Awaiting funds	Mr John Galt	OffshoreBond ISA	

Applicants

In this section, you can view a list of the individuals, companies or trusts that you have created, create new ones and edit applications in draft, or start new applications for existing investors.

There are two ways to access the applications page:



Applicant information is designed to 'stand-alone' from the account types that you choose, so that you can add information on an investor or applicant and then choose the different accounts that you want to open when you are ready.

You do not need to re-enter information on the applicant for each account type.

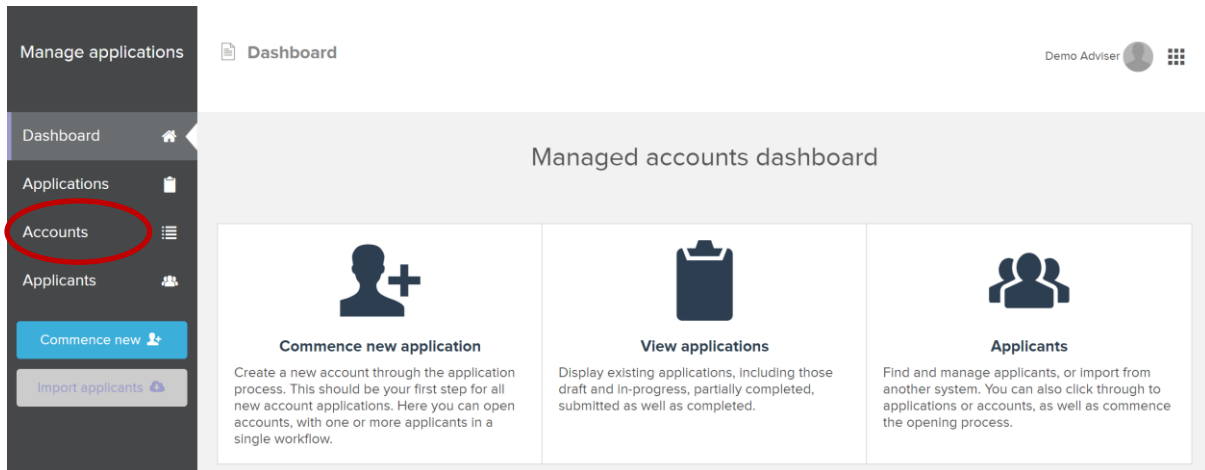
When you create an account, you choose which applicants to add to it, so an individual account will have one investor, a joint account up to four investors, a company will have company directors and shareholders, a Trust will have trustees, beneficiaries, a settlor and in some cases a protector.

Name	Phone	Address	Applications
Doctor Burt Downing	01534 765454	14 Cherry Tree Lane St Helier, JE2 3RF UNITED KINGDOM	1 Submitted

Accounts

Applications will appear in the Accounts section when you have clicked on Finalise in the 'Review and Finalise' stage. From here you can see all the account types you have, their investors and status.

Access the Accounts section from the left menu:



When Praemium receives all the documentation the application will move to the 'Processing' stage.

Once we have completed all our checks and 'approve' the account on the platform, it will move to 'awaiting funds'.

The day after receiving the funds onto the account, the platform will show the account as 'live'.

At this point the application process for this account is complete.

Recent activity	Awaiting Signature	Processing	Awaiting funds	Live
Last updated	Accounts	Investors	Account code	
2 days ago	OffshoreBond Awaiting funds	Ms Jane Sample	OCG033492	
2 weeks ago	OffshoreBond Awaiting funds	Mr John Galt	OCG033417	

Contact

If you have any queries or feedback about using the adviser portal, please contact us at enquiries@praemiuminternational.com or call +44 1534 765450.

Praemium International Limited Company Registration No. 107624 is regulated by the Jersey Financial Services Commission

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