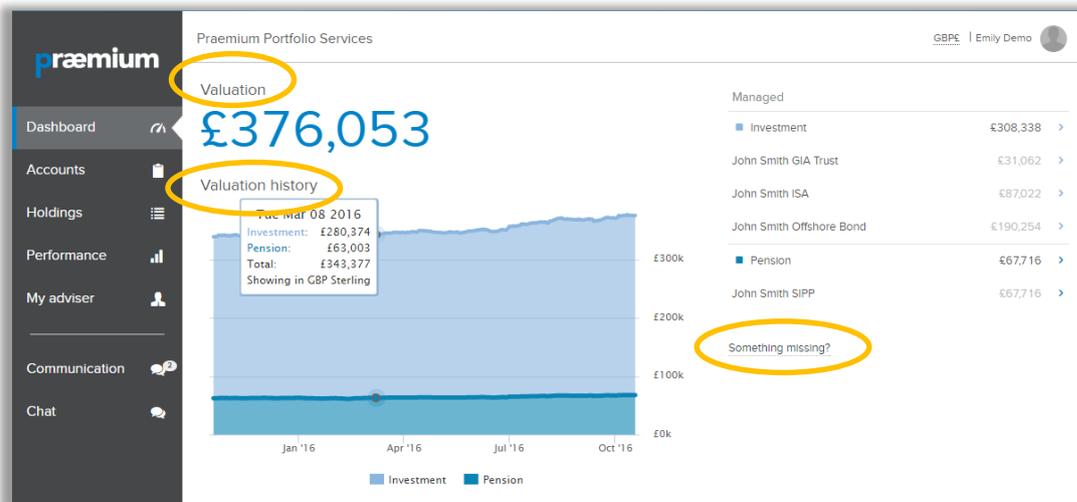


Investor Portal v1.0

The user-friendly and intuitive investor portal enables you to point and click to find what you need. The following guide provides details of the current screens and functionality.

Dashboard

Your dashboard is the first screen you see when you log on, showing all the accounts that you hold on the Præmium platform.



Valuation

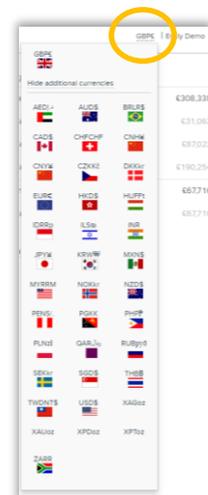
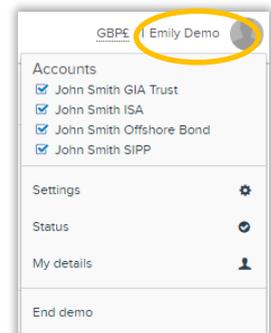
Valuation is the total of all accounts and any non-managed assets you have entered via **"Something missing?"**. Click on your name at the top right corner of the screen to see the list of accounts and tick which to include in Valuation and Valuation History.

Valuation History

The Valuation History is a graph showing the change in value of your investments over time. Hover over the graph to see the value of the accounts on a particular day.

Currency

In the top right next to your name you can see the currency that your valuations are being displayed in. If at any time you want to see a quick converted amount, click on the currency and choose another currency from the menu.



Settings

View and change your default currency and select whether to include your non-managed assets (input under 'Something missing?').

Status

The status screen displays the date at which the foreign exchange and valuations were last updated.

My details

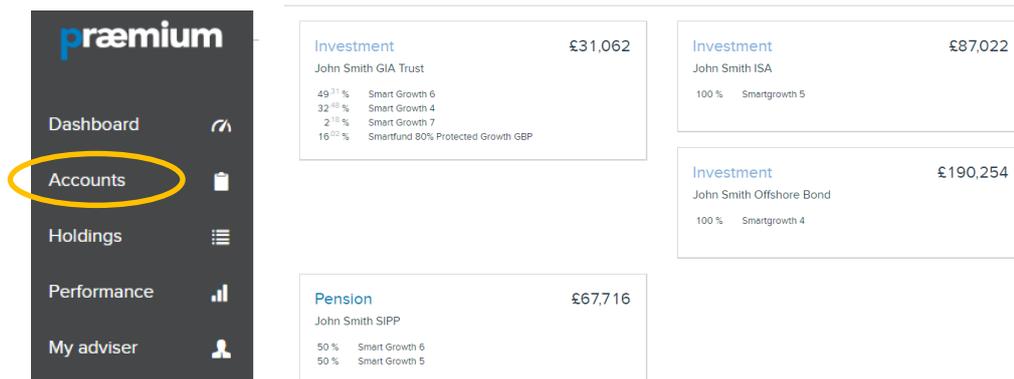
Here you can view and update your telephone number, e-mail and address. (Please note that a change of address will require your adviser to send verification of your new address to Praemium.)

Your adviser's details can be found both here and in the "My adviser" section at the bottom of the main menu.

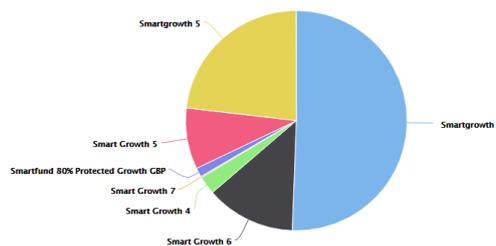


Accounts

The Accounts screen provides a summary of the accounts you have selected (see Valuation above for more information).



Total model breakdown



Each account is displayed on a card. Each card shows the type of account, its name, models and total market value.

Click on a card to drill further into detail on that particular account.

Holdings

Clicking on Holdings in the menu on the left hand side of the screen, brings you to the detailed list of holdings in your accounts.

Valuation	Cost	Gain/Loss	Gain/Loss%	Date
£376,053	£317,997	£58,056	18.25 %	Oct 18, 2016

Asset	Category	Average unit cost	Unit price	Cost	Value	Gain/loss %
Aberdeen Investment Funds ICVC - Aberdeen Absolute Return Bond Fund GB00BWK27D16	Investment	£1.05	£0.96 Yesterday	£10,864	£9,968	-8.25 %
Absolute Insight Emerging Market Debt Fund IE00B1HL8X10	Investment	£1.26	£1.26 Yesterday	£4,292	£4,292	0 %
Ardereva UK Equity Fund GBP D IE00B95N3336	Investment	£1.22	£1.60 Yesterday	£2,636	£3,458	31.19 %
Artemis Strategic Assets R Acc GB00B3VDDQ59	Pension	£0.77	£0.74 6 months ago	£954	£921	-3.48 %
AXA Sterling Credit Short Duration Bond Fund Z GBP Inc GB00B5W86639	Investment	£1.03	£1.04 Yesterday	£2,212	£2,228	0.73 %
AXA Sterling Index Linked Bond Z Acc Net GB00B02Y6C39	Investment	£1.87	£2.73 Yesterday	£1,705	£2,484	45.69 %
AXA US Short Duration High Yield Fund GBP I GB00B5VW2D63	Investment	£1.03	£0.98 Yesterday	£2,819	£2,681	-4.90 %
AXA US Short Duration High Yield Fund I Acc GB00B596YF60	Investment Pension	£1.12	£1.25 Yesterday	£4,501	£5,022	11.66 %
Baillie Gifford & Co Ltd Japanese Institutional Class B Accumulation GBP GB0006011133	Investment Pension	£7.74	£13.42 Yesterday	£6,839	£11,854	73.33 %
BCIF Corporate Bond 1-10 Year D Acc GB00B84D1147	Investment	£1.26	£1.40 Yesterday	£2,774	£3,083	11.11 %

The total figures at the top of this page show, for the accounts you have selected, the:

- **Valuation** – the total value of assets
- **Cost** – the total cost of the assets
- **Gain/Loss** – the total gain or loss you have made on the assets
- **Gain/Loss%** – the total gain or loss as a percentage
- **Date** – the date of the valuation data

The top menu also provides a search function where you can search for an asset by name or ISIN.

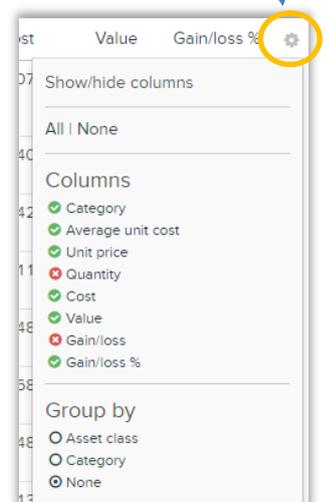
Columns display

The small cog to the right of the table header allows you to see more or fewer columns in the display. The viewable columns are:

- **Category** – indicates which account type the asset belongs to
- **Average unit cost** – the average amount paid for the asset
- **Unit Price** – the latest available market price for the asset
- **Quantity** – the number of shares, units or nominal held in that asset
- **Cost** – the average cost price for the asset
- **Value** – the latest market value for the asset (quantity x unit price)
- **Gain/Loss** – the amount of gain or loss on the asset, the difference between the cost and value
- **Gain/Loss%** - the percentage gain or loss based on the gain/loss divided by the cost

You can group your assets according to:

- **Asset class** – e.g. equities, bonds, cash
- **Category** – by account type
- **None** – all together in alphabetical order



Asset Performance

Click on an asset to see its performance and average unit cost.

Praemium Portfolio Services

GBPE | Emily Demo

IE00B985N336

£1.602

Ardevora UK Equity Fund GBP D

Name	Quantity	Avg unit cost	Cost	Current value	Gain/loss	Gain/loss %	
Total	2,158.428	£1.22	£2,635.73	£3,457.80	£822.07	31¹⁹ %	
John Smith GIA Trust Managed Account	875.902	£1.23	£1,073.49	£1,403.19	£329.70	30 ⁷¹ %	
John Smith ISA Managed Account	1,282.526	£1.22	£1,562.24	£2,054.61	£492.37	31 ⁵² %	

IE00B985N336 price history

Zoom 1m 3m 6m YTD 1y All

From Oct 18, 2015 To Oct 18, 2016



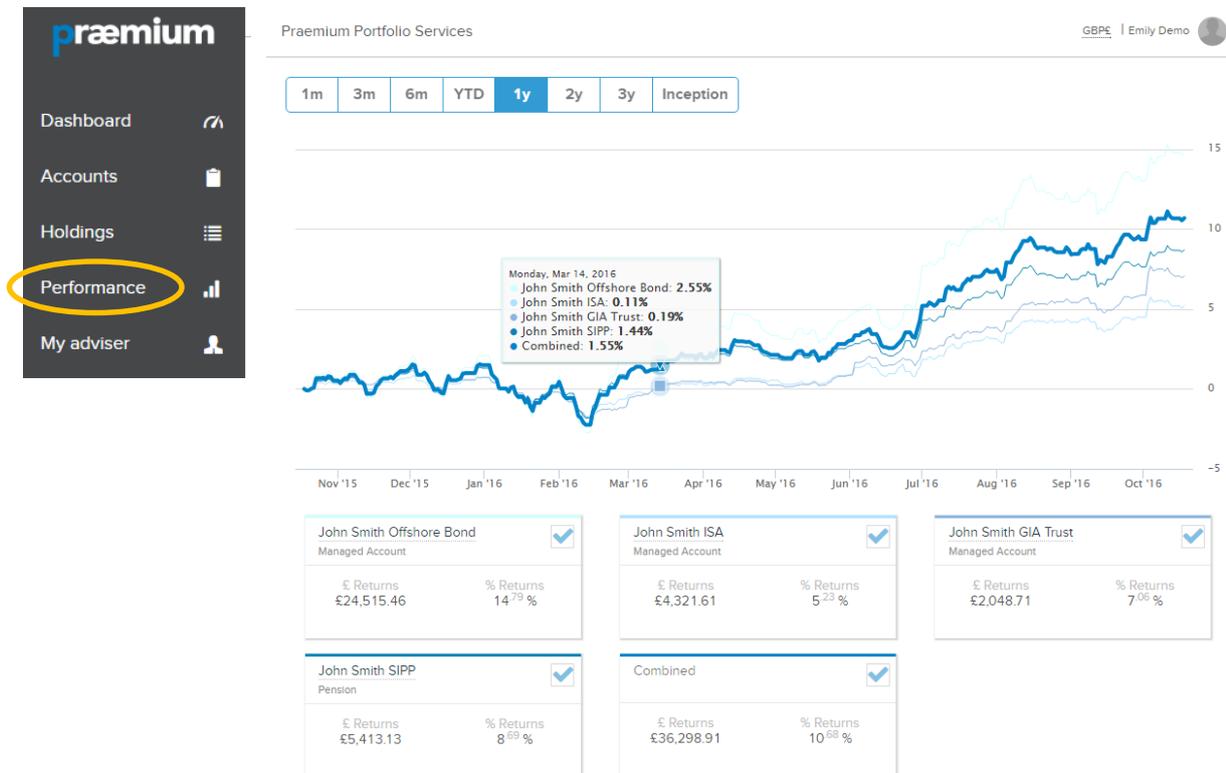
The top section of the screen shows the value of your holding of the asset.

To see how the asset has performed over a particular period:

- Choose a specific period, such as 1m, 3m, etc.
- Hover over a particular day on the graph to see the asset price on that date.
- Use the date range to see performance between specific dates
- Pull the tabs on the bottom graph to change the performance period.

Performance

This section shows the performance over time of all your selected accounts.



The account cards under the graph show what the account has returned (capital and income). Tick the card's tick box to include the account in the graph.

You can choose a specific time period at the top of the chart and hover over a specific day to see the performance to that date. If the account has been opened for less than the time period selected, the graph will simply display from inception to the latest valuation date.

Contact

If you have any queries about using the investor portal, please contact your adviser in the first instance.

Alternatively, you can email the Praemium client services team at enquiries@praemiuminternational.com or call +44 1534 765450.

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