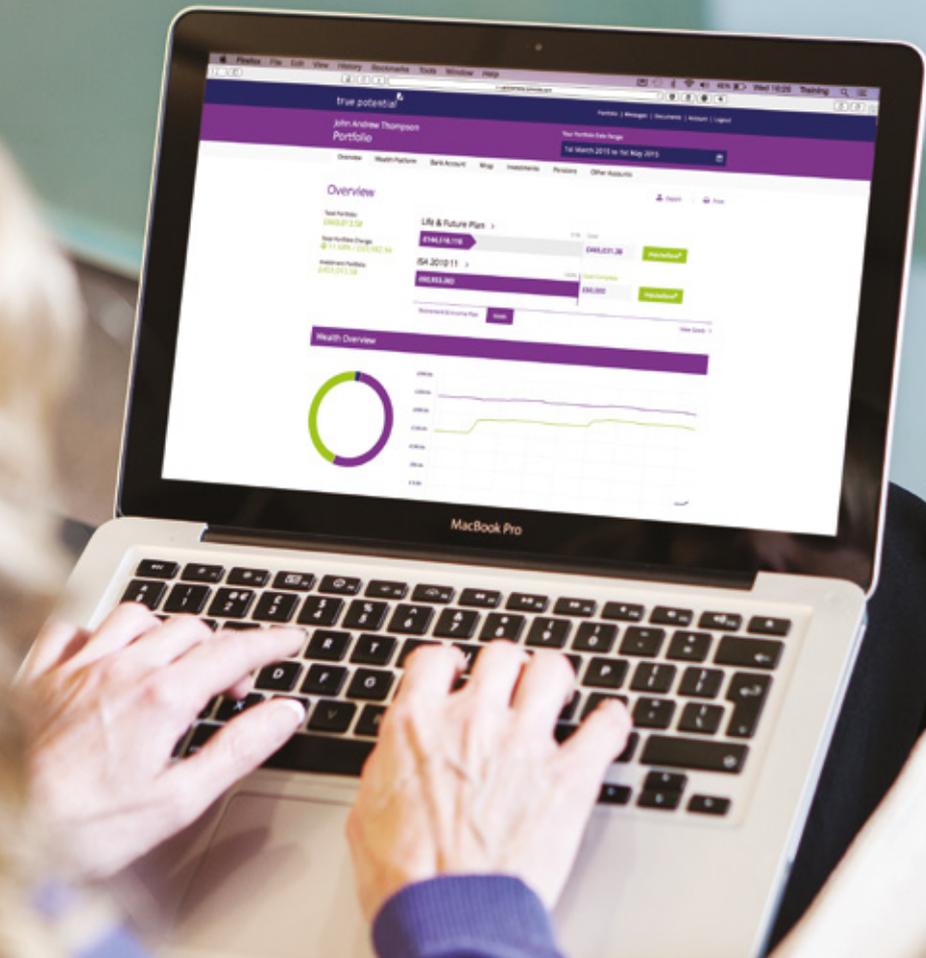


# UNWRAPPING YOUR INVESTMENT NEEDS

Track, analyse and top-up your investments online with your personal client site.



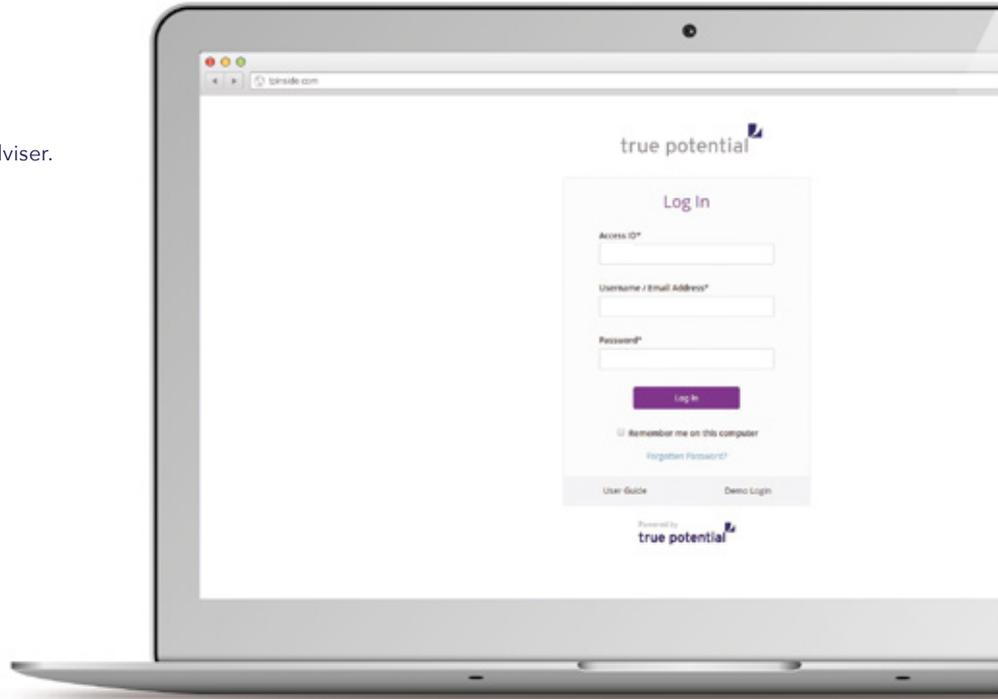
true potential  
investments



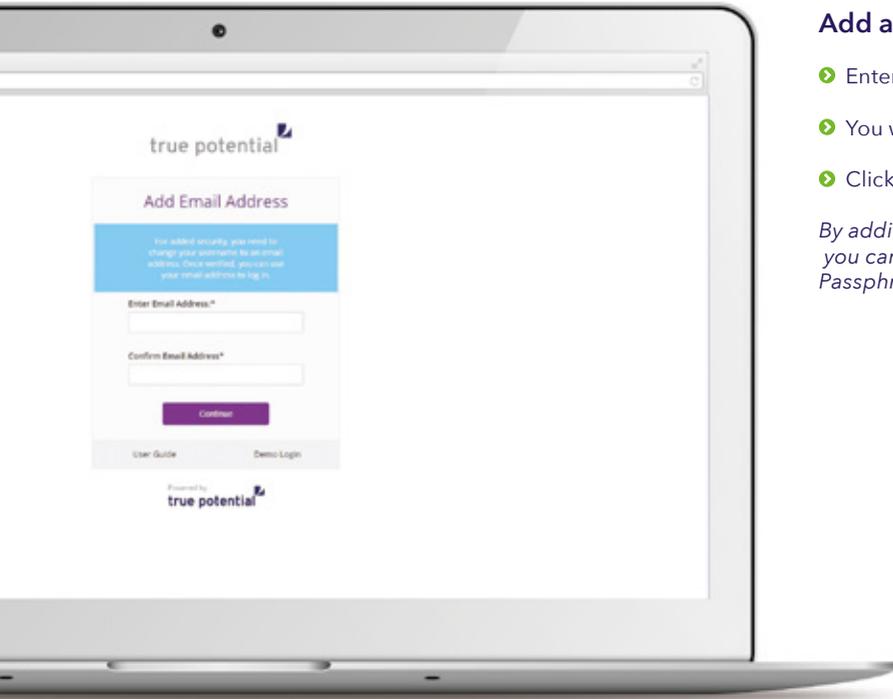
# 1A | LOG IN TO YOUR CLIENT SITE

## Log in for the first time

- Go to <http://clientsite.tpinside.com>
- Enter the Access ID, Username and Password provided by your financial adviser.



# 1B | LOG IN TO YOUR CLIENT SITE



## Add an email address

- Enter your email address.
- You will receive a verification email.
- Click the '**Verify**' button in the email.

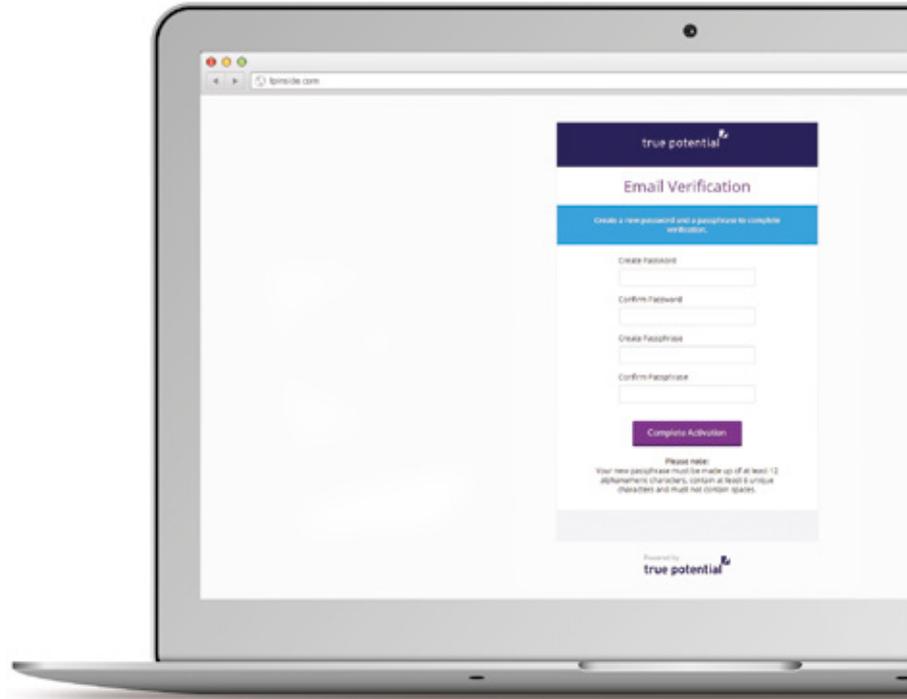
*By adding an email address to your account, you can securely reset your Password and Passphrase at any time.*

# 1C | LOG IN TO YOUR CLIENT SITE

## Create a new Password and Passphrase

- Create a new **Password**.
- Create a **Passphrase**.

*After your first log in, you can access your client site with your Access ID, Email Address, Password and Passphrase.*



## 2A | GET TO KNOW YOUR CLIENT SITE

### Common features



Indicates an increase in value



Select a date range to review your investments



Indicates a decrease in value



Delete item



Account included in chart



Export your portfolio details to a .csv file



Account hidden from chart



Print an overview of your portfolio



Show only this account in chart



Top-up an account with impulseSave®



Edit details



Choose a default date range to show

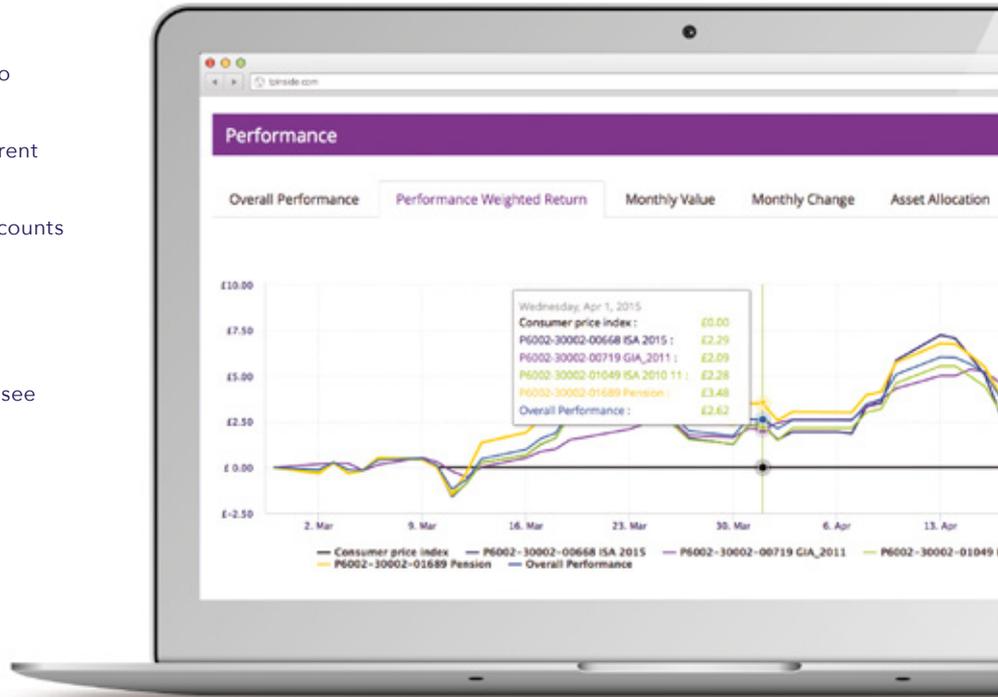
## 2B | GET TO KNOW YOUR CLIENT SITE

### Performance Charts

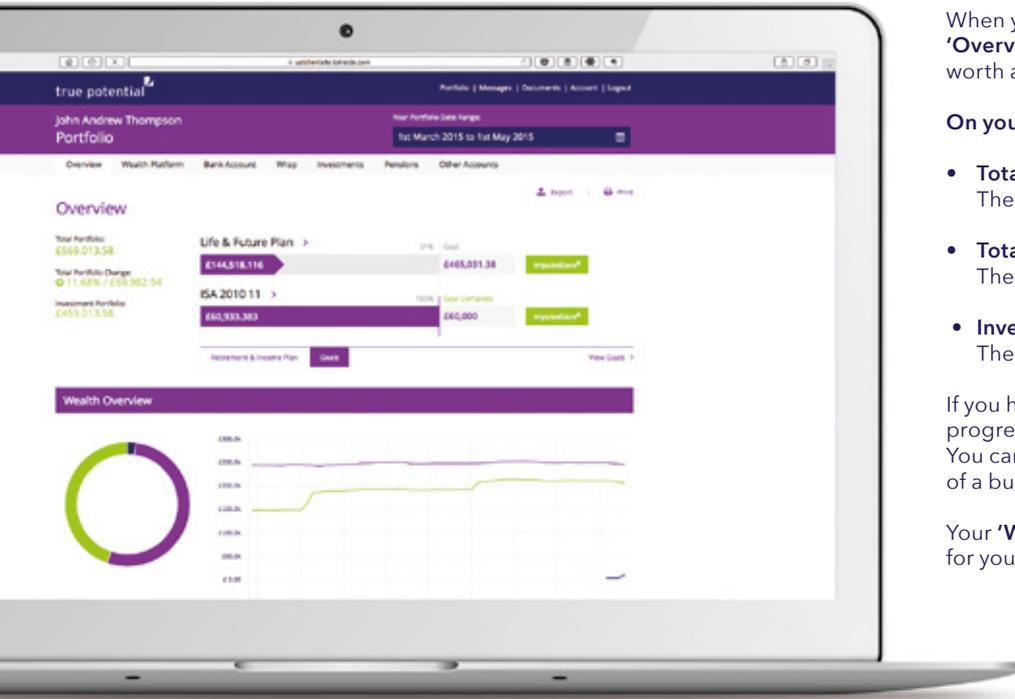
- Hover your mouse over a data point to see a particular value.
- Click and drag your mouse over different data points to show only these dates.
- Choose to hide or show individual accounts on the chart.

### Pie Charts

- Hover your mouse over a segment to see a particular value.



### 3 | VIEW YOUR PORTFOLIO



When you log in to your client site, you'll see your **'Overview'**. This gives you a snapshot of your total net worth and how you are progressing towards your goals.

**On your Overview, you'll see:**

- **Total Portfolio:**  
The total value of your investments and assets.
- **Total Portfolio Change:**  
The change in portfolio value over the set period.
- **Investment Portfolio:**  
The total value of your investments.

If you have goals set up for your investments, your progress will appear at the top of the Overview. You can also top-up these investments at the touch of a button with **impulseSave®** (see Section 6).

Your **'Wealth Overview'** shows a performance graph for your investments over the set period.

## 4 | TRACK YOUR PERFORMANCE

You can track the performance of each of your investments in a variety of ways.

➤ Click on the '**Wealth Platform**' tab to view:

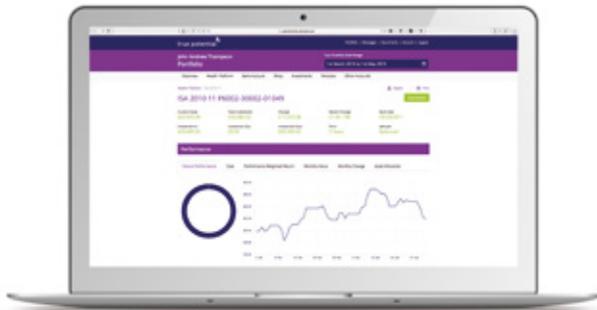
- **Total Investment:** The amount you have invested on the Wealth Platform.
  - **Total Value:** The total value currently invested on the Wealth Platform, including change due to investment performance.
  - **Change:** The difference between your total investment and the current value.
  - **Recent Change:** Change in value over the selected date range.
- Under '**Performance**', you can also see:
- **Overall Performance:** The value of your Wealth Platform investments over the selected date range.
  - **Performance Weighted Return:** The compound month-on-month change in value of your investments over the selected date range.
  - **Monthly Value:** The total monthly value of all your investments over the selected date range.
  - **Monthly Change:** The total change in value of all your investments by month for the selected date range.
  - **Asset Allocation:** A breakdown of your investments across asset classes, shown as a percentage.

# 5A | ANALYSE YOUR INVESTMENTS

## Wealth Platform

Your Wealth Platform investments are accounts invested by your financial adviser through the True Potential Wealth Platform.

- Select the '**Wealth Platform**' tab and choose an '**Account**' to analyse it.



## You'll see:

- **Current Value:** The value of the account at close of business on the previous working day.
- **Total Investment:** How much you have invested.
- **Change:** The difference between your Total Investment and Current Value.
- **Recent Change:** Change in value over the selected date range.
- **Start Date:** The date you opened the account.
- **Investment In:** Total capital invested into the account (includes lump sums, regular contributions and tax relief for pensions, but excludes dividends, interest and fund management charge rebates).
- **Investment Out:** Total capital withdrawn from the account (includes lump sum and regular withdrawals, but excludes fees and charges)
- **Investment Goal:** The amount you have set as a goal for the account.
- **Term:** How long you plan to invest for.
- **Attitude:** Your attitude to investment risk for the account.

## 5B | ANALYSE YOUR INVESTMENTS

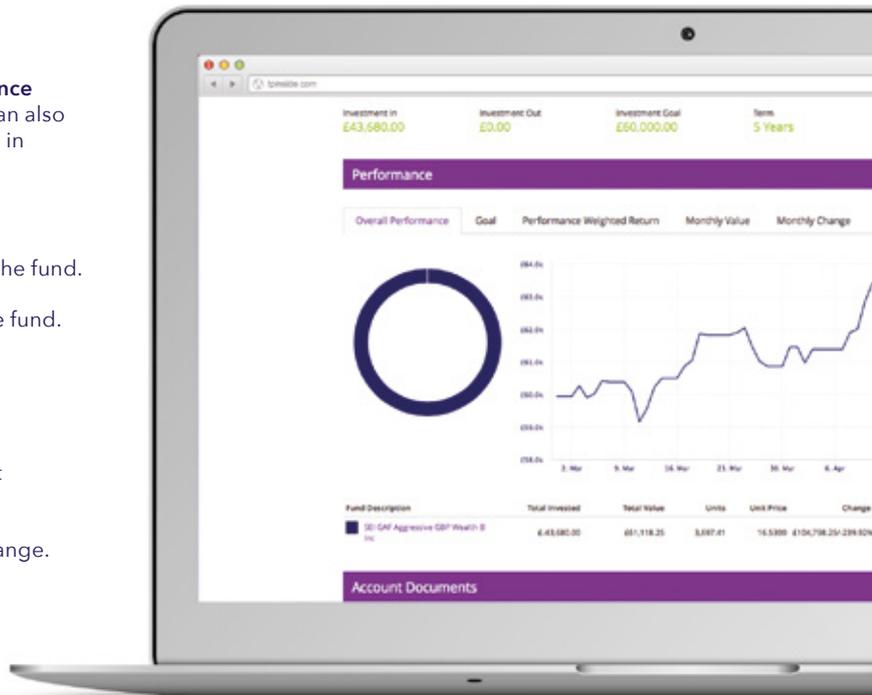
### Account and Fund Performance

Under your account's overview, you'll find **'Performance Charts'** and **'Asset Allocation'** for the account. You can also see a breakdown of your investment account by fund in the **'Fund Description'** section.

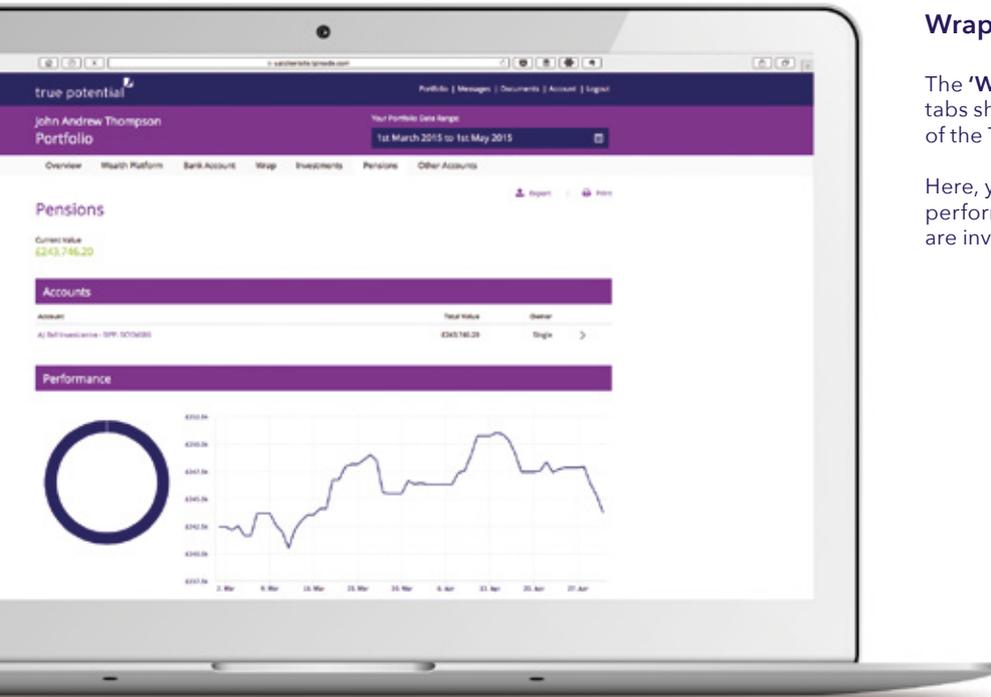
Here, you'll see:

- **Total Invested:** The amount you have invested in the fund.
- **Total Value:** The total value of your holdings in the fund.
- **Units:** The amount of units of the fund you hold.
- **Unit Price:** The value of each unit.
- **Change:** The difference between your investment and total value.
- **Recent Change:** Change over the selected date range.

You can also select a fund from this list to view **Transaction History**, **Fund Performance** and **Unit Performance** over time.



# 5C | ANALYSE YOUR INVESTMENTS



## Wrap, Investments and Pensions

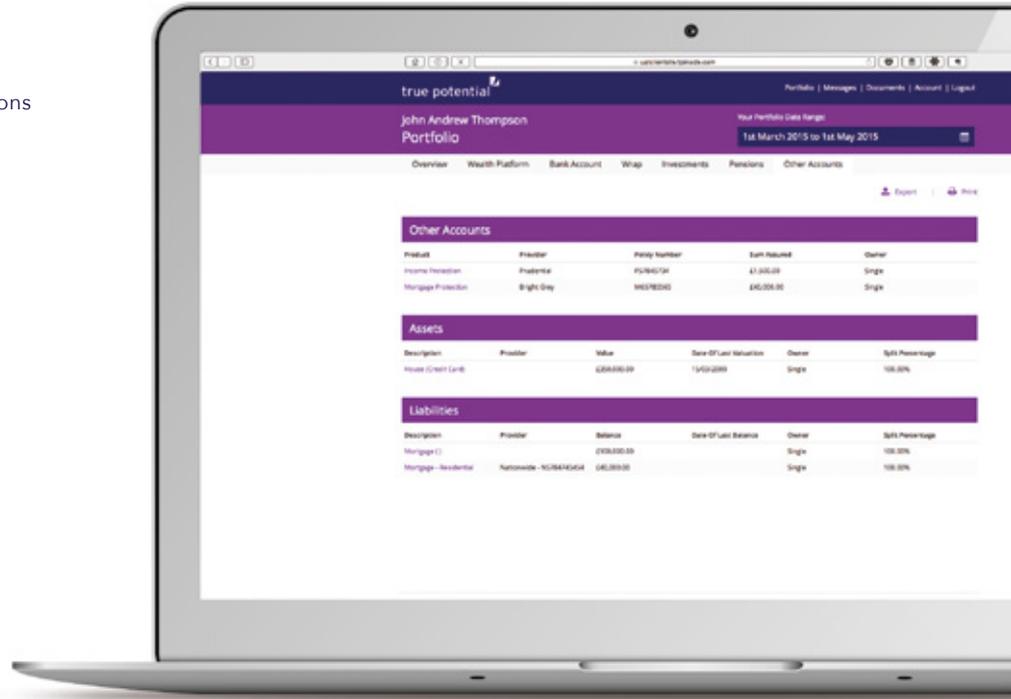
The 'Wrap', 'Investments' and 'Pensions' tabs show investments you have outside of the True Potential Wealth Platform.

Here, you can view a current value, track performance and analyse the funds you are invested in.

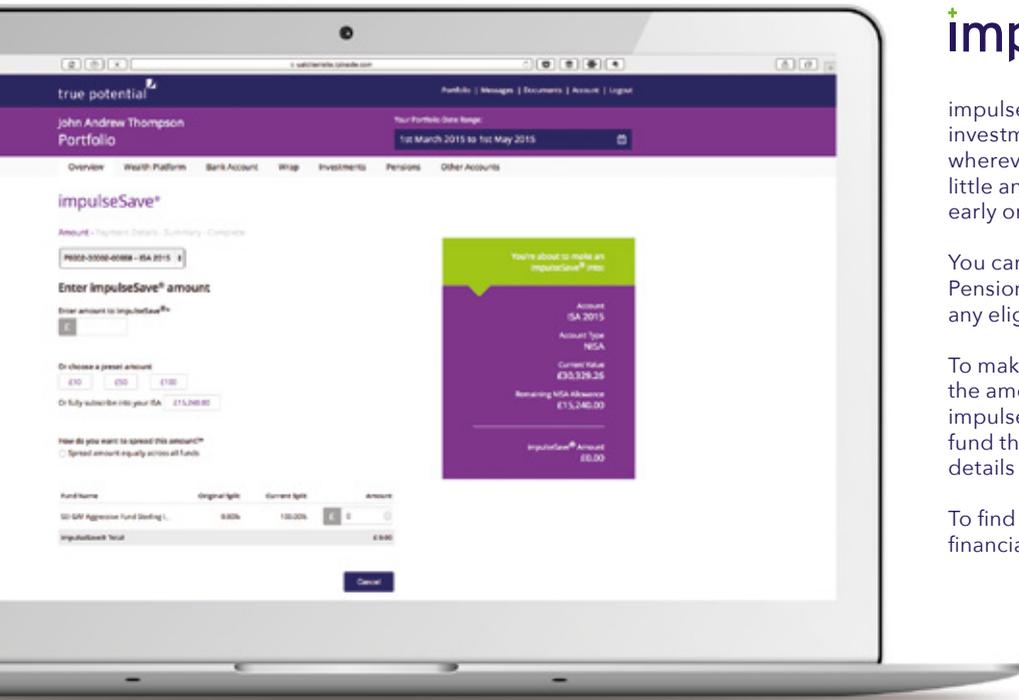
# 5D | ANALYSE YOUR INVESTMENTS

## Other Accounts

The 'Other Accounts' tab shows an overview of your other assets, protections and liabilities.



## 6 | TOP-UP YOUR INVESTMENTS



## impulseSave®

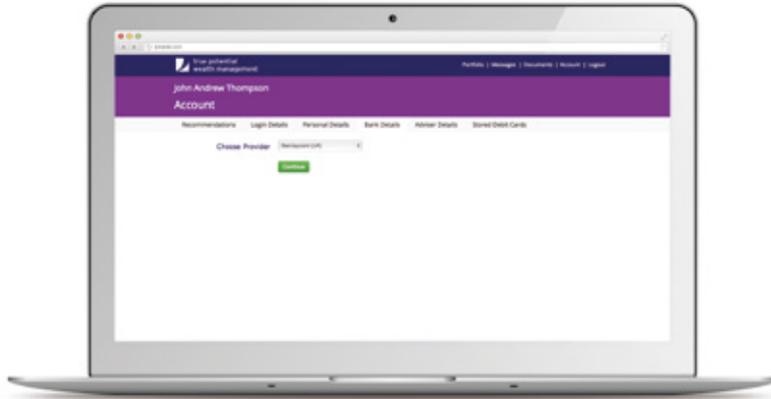
impulseSave® is a world-first way for you to top-up your investments with as little as £1 at a time, whenever and wherever you choose. Topping up your investments little and often can be a great way to reach your goals early or close any gaps that appear.

You can use impulseSave® with an ISA, GIA or TPI Pension. An impulseSave® button will show next to any eligible investments you have.

To make an impulseSave®, click the button and enter the amount you wish to top-up. For your first impulseSave®, you can add and save a debit card to fund the top-up. You can then use these saved card details to top-up without adding the card each time.

To find out more about impulseSave®, speak to your financial adviser or visit [www.tplp.com/impulsesave](http://www.tplp.com/impulsesave).

## 7A | MANAGE YOUR FINANCES



### Link-up your bank accounts and credit cards

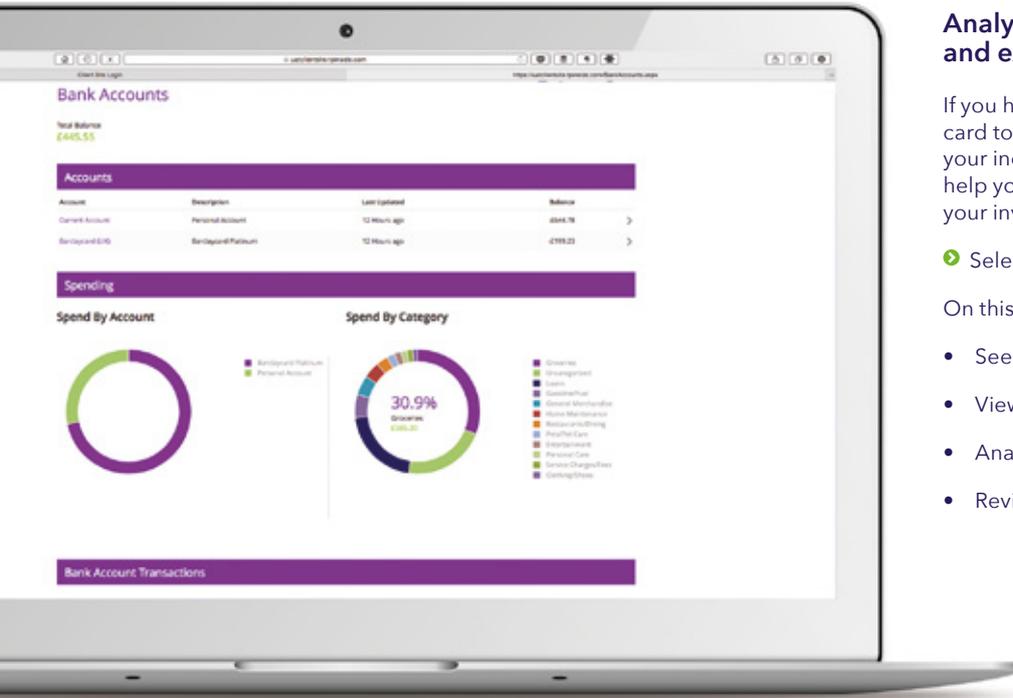
To get a more accurate picture of your net worth and begin to analyse your spending habits, you can link your bank accounts and credit cards to your client site.

This gives you a consolidated view of your banking and credit card information in one convenient place, so you can analyse your spending across multiple accounts.

To add an account:

- Click the **'Account'** link.
- Select the **'Bank Details'** tab.
- Choose your bank from the dropdown list.
- Follow the onscreen instructions to link your account with your client site.
- Your account balance will now show in your client site.

## 7B | MANAGE YOUR FINANCES



### Analyse and track your income and expenditure

If you have linked a bank account or credit card to your client site, you can analyse your income and expenditure. This can help you find new ways to add money to your investments.

➤ Select the '**Bank Accounts**' tab.

On this screen, you can:

- See your account balance.
- View your spending by account.
- Analyse your spending by category.
- Review a list of recent transactions.

## 8A | MANAGE YOUR DOCUMENTS

### View your documents

Your documents are stored in the **'Documents'** section of your client site.

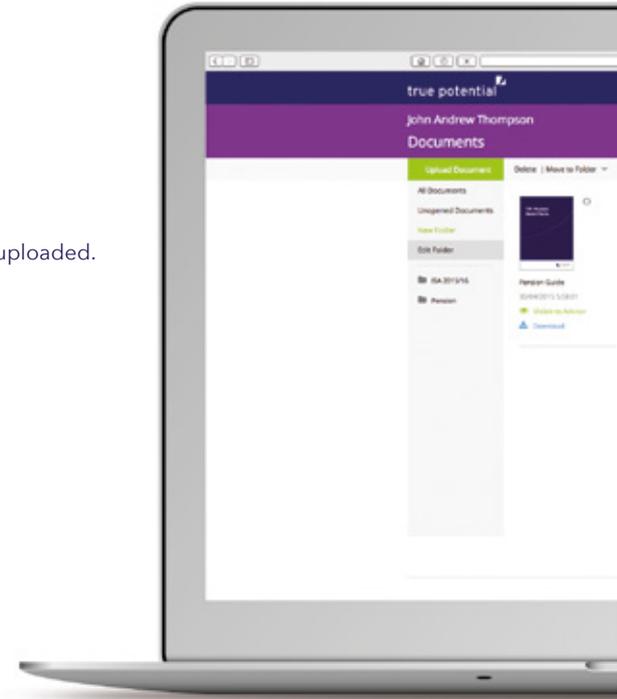
You and your financial adviser can upload and share documents at any time. New documents are stored in the **'Unopened Documents'** folder.

Click a document to:

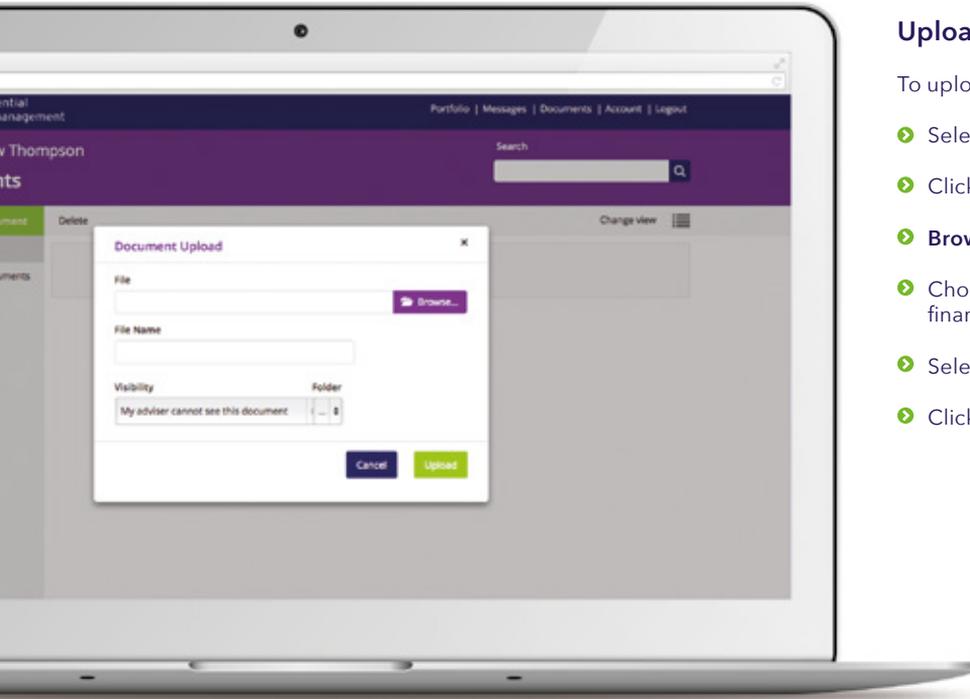
- **Show to Adviser:** Allow your financial adviser to access documents you have uploaded.
- **Download:** Open a PDF version of your document.
- **Move to Folder:** Add the document to a folder.
- **Delete:** Remove the document from your client site.

You can also organise your documents into files:

- Select **'New Folder'**.
- Choose a name for the folder and save it.
- Edit the folder name or delete it by selecting **'Edit Folder'** from the menu.



## 8B | MANAGE YOUR DOCUMENTS



### Upload and share new documents

To upload a new document to your client site:

- Select the '**Documents**' link.
- Click '**Upload Document**'.
- **Browse** for the document on your hard drive.
- Choose a **Visibility** to set whether your financial adviser can access the document.
- Select a **Folder** to save the document in.
- Click '**Upload**'.

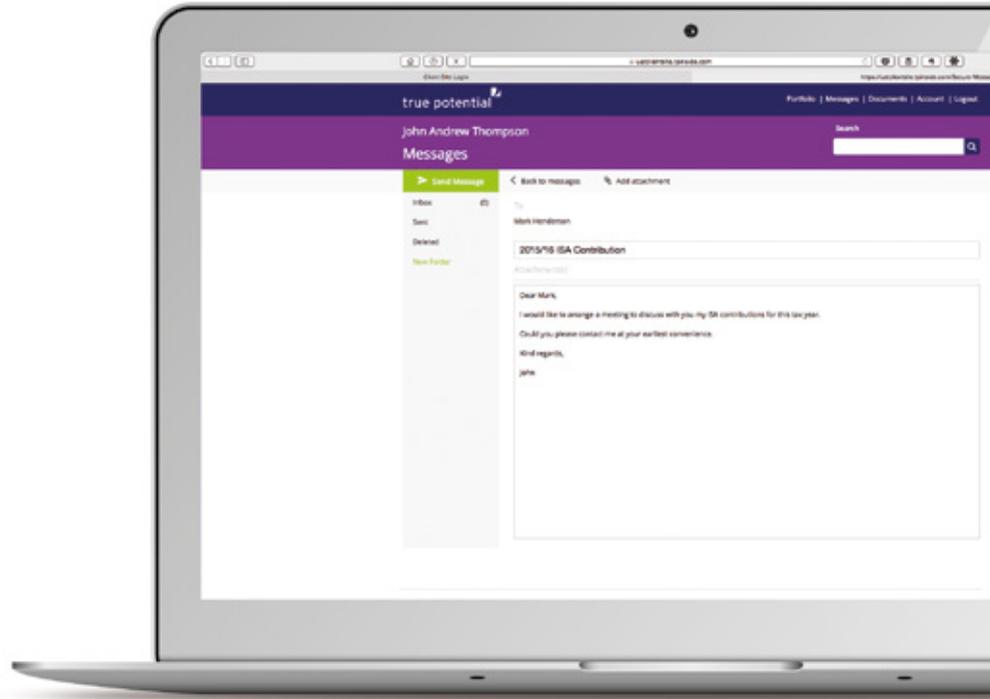
## 9 | CONTACT YOUR FINANCIAL ADVISER

Your client site offers a **'Secure Message'** which allows for encrypted communication between you and your financial adviser.

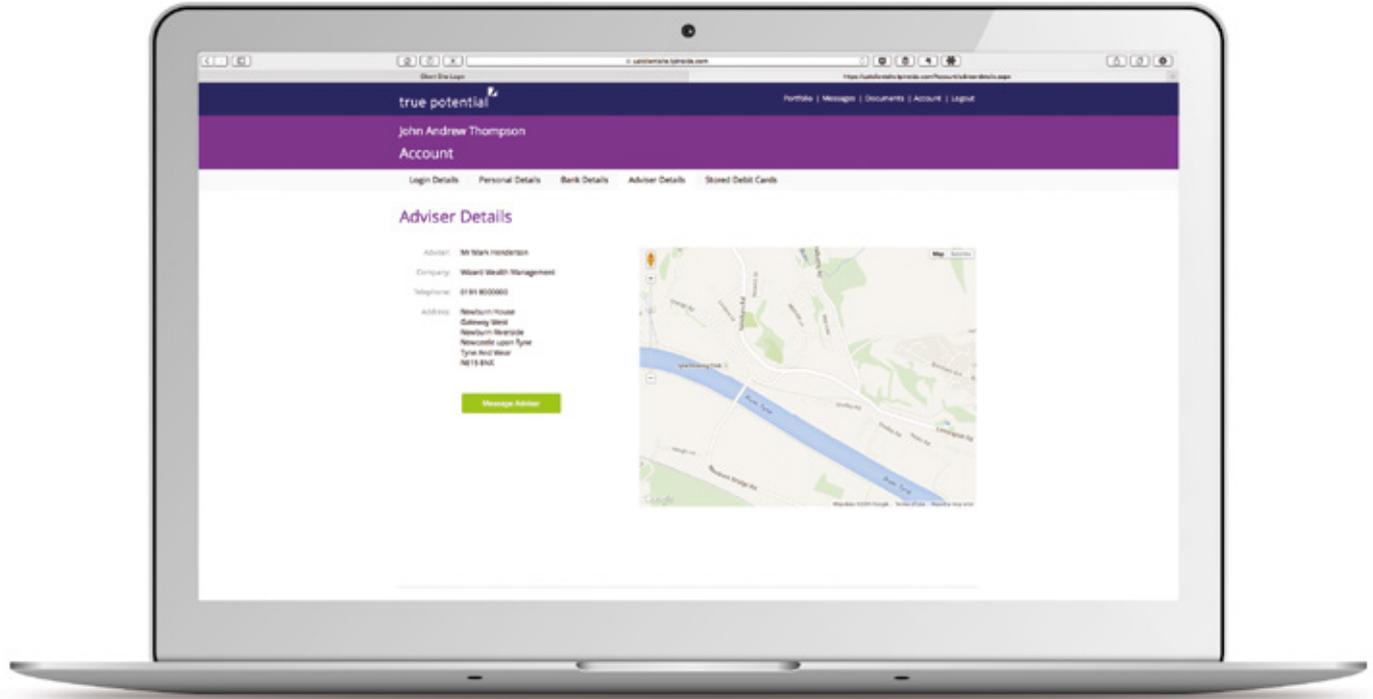
When your financial adviser sends you a message, you will also receive an email notification to your registered email address.

To send a secure message:

- Select the **'Messages'** link.
- Click **'New Message'**.
- Type a subject and your message.
- Add an attachment via:
- Click **'Send Message'**. 



# 10 | EXPLORE THE REST OF YOUR CLIENT SITE



# 10 | EXPLORE THE REST OF YOUR CLIENT SITE

➤ Click on the **'Account'** link to see:

- **Recommendations:** Review any recommendations your financial adviser has provided.
- **Login Details:** Update your password, passphrase and email address.
- **Personal Details:** View and update your personal details. Your financial adviser will be notified of any changes.
- **Bank Details:** Link-up bank accounts and credit cards.
- **Adviser Details:** See contact information for your financial adviser.
- **Stored Debit Cards:** View and remove debit cards stored for impulseSave® top-ups.

## Your login details

You can record your login details here for easy reference. If you have not received your login details yet, please contact your financial adviser.

Access ID:

Username\*:

Password:

Passphrase:

\*After your first log in, your username is your email address.  
If you lose your password or passphrase, you can reset them at <http://clientsite.tpinside.com>

# FREQUENTLY ASKED QUESTIONS

## Who is True Potential?

True Potential is a market-leading group of financial technology firms. We currently support close to 20% of UK financial advisers and their clients. Our goal is to deliver a simple, effective and unique way for clients to conduct their financial affairs in a modern way that suits their lifestyle. We have appeared in the Deloitte Technology Fast 500 EMEA for 2013 and 2014. This is a prestigious ranking of the fastest-growing companies across Europe, Middle East and Africa. In 2014, we were also listed as one of the Deloitte UK Technology Fast 50.

## What is a client site?

Your personal client site is a convenient way for you to track your investments 24/7, from any device with an internet connection.

## Is my client site secure?

Yes, as soon as you log in you are protected by a 128-bit secure socket layer. This is the same level of encryption that protects your online banking. Your client site is hosted on servers with network-based intrusion detection systems that provide 24/7 network monitoring, alerting us to any external attempts to access the network. In addition, multiple layers of firewalls are used to guard against unauthorised access to the network.

## How often is my portfolio updated?

Every time you log in to your client site, a new real-time valuation is requested. This updates the information and valuations to close of business on the previous working day.

## One of my policies isn't listed. How can I get this on my client site?

It is likely that your financial adviser does not have authority to access information relating to this policy or plan. Please contact your financial adviser, who will make arrangements to add this.

## Can my financial adviser see my bank details?

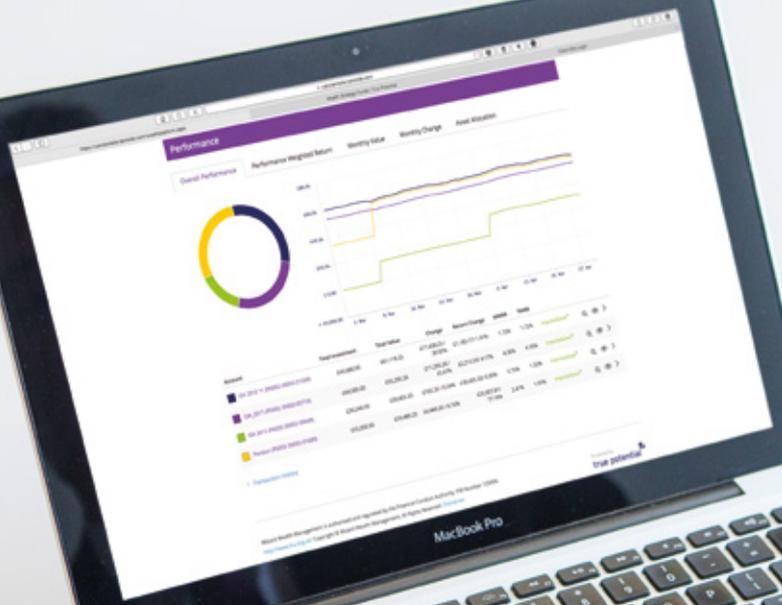
No, only you can see your saved bank details. Your client site can only be accessed with your unique login details.

## What happens to my bank account information if I choose to remove it?

Once your request has been received, your information will be securely and permanently deleted from our database. You can also request, via your financial adviser, to close your client site down.

## Will the True Potential app work with my device?

The True Potential iOS app supports devices running iOS 7.0 or later and the Android app supports Android 4.0 or later.





Your capital is at risk. Investments can fluctuate in value and you may not get back the amount you invest. Past performance is not a guide to future performance. Tax rules can change at any time.

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