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# Adviser Quick Start User Guide

SMARTfund Platform

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April 2010

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## Contents

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<b>Logging in and Navigating</b> .....	<b>3</b>
<b>Navigating the secure site</b> .....	<b>3</b>
<b>Set up a new client</b> .....	<b>3</b>
Key Features Documents.....	3
Initial Investment .....	4
Initial Fee .....	4
Ongoing Fees .....	4
Investing via Products .....	4
Additional Investment.....	4
<b>Search for a client or portfolio</b> .....	<b>5</b>
<b>Onscreen Reporting</b> .....	<b>5</b>
Portfolio Valuation.....	5
Asset Allocation Report .....	6
Performance Report .....	6
<b>Create a Report Pack</b> .....	<b>7</b>
Single Report Pack .....	7
Multiple Report Packs .....	7
<b>Check historical unit-prices</b> .....	<b>8</b>
<b>Queries</b> .....	<b>8</b>
Support Details.....	8
<b>Changing client or adviser details</b> .....	<b>8</b>
<b>Logging out</b> .....	<b>8</b>

## Logging in and Navigating

To access your client portfolios and online application forms, you must log in to SMARTfund's secure site. You can do this from [www.smartfund.co.uk](http://www.smartfund.co.uk) or from a login button on your company website if available.

From this page, you can log in using your unique User ID and Password. These details will have been emailed to you when you were first set up to use the SMARTfund Platform.

The first time you log in, you will be asked to change your password. As this password will give you access to your client's accounts, it is important that you keep this password safe and not share it with anyone. Instructions for the format that the password should take are included on the screen.



Enter Current Password:

Enter New Password:

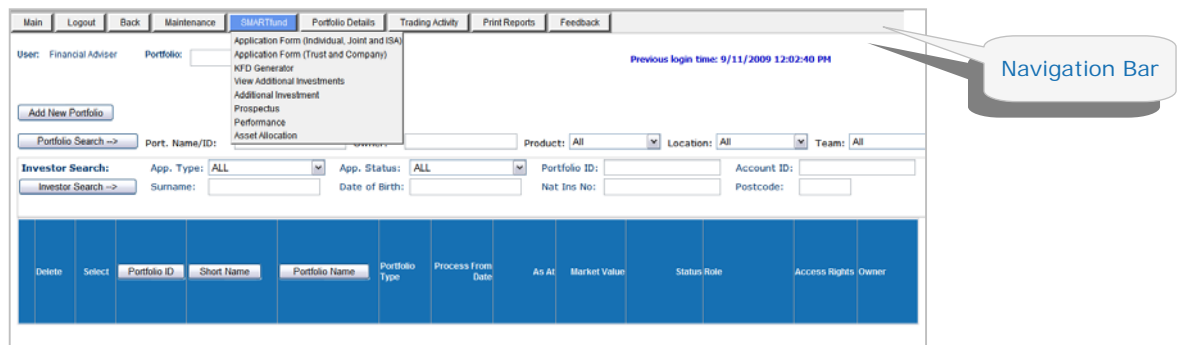
Confirm New Password:

Once inside the platform you can hover over the title menus and a list of options appears. Click on the option required and you will be taken to that screen.

## Navigating the secure site

When you first log in, you will be taken to the 'Main' screen where you can view your existing client portfolios; initially it will be blank. You will be able to see which screen you are currently on by looking at the top of your screen.

By rolling your mouse over the navigation bar at the top of the screen, you will be able to see the different functions you can access.



## Set up a new client

### Key Features Documents

When you complete the online application for a SMARTfund, a personalised Key Features Document is created for your client's investment. Alternatively, if you do not have all your client's details and would like to provide them with a KFD, then you can do so via:-

- **Main>SMARTfund>KFD Generator**

This screen allows you to only enter the client name and investment details in order to create a KFD for your client.

## Initial Investment

To complete an online application form for a new client:

1. Go to SMARTfund > Application Form
2. Select the type of application you are making and complete the online application (i.e. Individual, Joint, ISA, Trust or Company)
3. Print the Application Form and Key Features Document (KFD) – (incorporating the personalised client illustration)
4. Obtain the client signature(s)
5. Send the application form with a signed cheque or signed Direct Debit Form to:  
**SMARTfund Administration Ltd, PO Box 60294, London, EC2P 2DL**

If you do not have all your client details when you are filling in the application, you can save the details you do have and return to it later.

**PLEASE NOTE:-** If you do not know your client's bank details or National Insurance Number when generating the Application Form, you are able to print a copy for signature. Once you have obtained the signature and the missing details, please go online and complete the form and finalise the application. **We will not accept investments unless the online application is finalised.**

## Initial Fee

As an adviser you have the ability to agree your initial fee with each client on new monies invested into the service. Initial fees are subtracted from the amount invested and paid to the adviser on the same day each month.

You are also able to agree your initial fee for regular contributions which can be different to the lump sum fee which you have agreed with the client.

## Ongoing Fees

As an adviser you also have the ability to agree with each client the rate you charge as an ongoing fee. The ongoing fee is applied to the average portfolio balance for the month and paid out to the adviser the following month.

To view the ongoing fee that is being charged to a client portfolio select the portfolio and go to:-

- **Main>Maintenance>Portfolio Maintenance>Portfolio Billing**

When filling in the levels of Initial and Ongoing Adviser Charging (formerly referred to as CAR) which you will receive on the investments, please bear in mind the Maximum and Minimum Levels which have been set at your Network or Firm Level.

## Investing via Products

The process for investing via Products will vary depending on each provider. For full details on how to invest into SIPPs and Offshore Bonds, please follow the instructions included within the 'Investing via Products' guide which will be sent out separately. The full list of products which are available to SMARTfund users is available via the relevant SMARTfund website.

## Additional Investment

If you would like to make an additional investment for an existing investor:

1. Go to SMARTfund > Additional Investments
2. Complete the online application
3. Print the application form and ensure the client signs it
4. Send the application form with a signed cheque to SMARTfund Administration Ltd, PO Box 60294, London, EC2P 2DL

## Search for a client or portfolio

To search for an Investor, you should enter a \* before and after their name. For example, to search for 'Mr Sample Client' enter:

- \*Sample Client\*
- \*Sample\* or
- \*Client\*

Then click the Search button.

Delete	Select	Portfolio ID	Portfolio Name	Portfolio Type	Process From Date	As At	Market Value	Status	Role	Access Rights	Owner
<input type="checkbox"/>	<input type="checkbox"/>	Prod001334	Mr Sample Client	Individual	Inception	8/09/2009	£100,487.39	Active	Financial Planner	Read Access	Financial Adviser
<input type="checkbox"/>	<input type="checkbox"/>	Prod001337	Prod001334 Proportion a/c for Aggressive Fund	Individual	Inception	8/09/2009	£20,230.66	Active	Financial Planner	Read Access	Financial Adviser
<input type="checkbox"/>	<input type="checkbox"/>	Prod001335	Prod001334 Proportion a/c for Balanced Fund	Individual	Inception	8/09/2009	£19,710.38	Active	Financial Planner	Read Access	Financial Adviser
<input type="checkbox"/>	<input type="checkbox"/>	Prod001339	Prod001334 Proportion a/c for Cautious Fund	Individual	Inception	8/09/2009	£20,058.03	Active	Financial Planner	Read Access	Financial Adviser
<input type="checkbox"/>	<input type="checkbox"/>	Prod001338	Prod001334 Proportion a/c for Growth Fund	Individual	Inception	8/09/2009	£20,110.95	Active	Financial Planner	Read Access	Financial Adviser
<input type="checkbox"/>	<input type="checkbox"/>	Prod001338	Prod001334 Proportion a/c for Defensive Fund	Individual	Inception	8/09/2009	£20,377.36	Active	Financial Planner	Read Access	Financial Adviser

For each investor, you will see their investor account as well as a proportion account for each sub-fund in which they are invested. The Proportion account is a notional memorandum account maintained in accordance with the Trust Deed for each Class of Unit and used for the purpose of calculating the Unit price for that Class; this allows the Adviser and Investor to view a more detailed breakdown of the holdings in their Portfolio. The example above shows an Investor who has invested in five funds and so has five proportion accounts.

To select the account you wish to view, check the box in the 'Select' column and then navigate to the screen you wish to view.

If you wish to view your full list of clients, you can simply enter a \* in the Portfolio Name/ID field and click on Portfolio Search.

## Onscreen Reporting

### Portfolio Valuation

To review a client's portfolio valuation:

1. Select the client you wish to review
2. Go to Portfolio Details > Portfolio Valuation

Security Code	Price Date	Description	Quantity	Unit Cost	Adj. Cost	Unit Value	Value	% Value	Gain/(Loss)	% Gain/(Loss)	Est. Income	Est. Yield
<b>MANAGED FUNDS</b>												
+1000001316		Aggressive Growth Fund	1	£20,000.00	£20,000.00	£20,230.66	£20,230.66	20.13%	£230.66	1.15%		-
+1000001314		Balanced Fund	1	£20,000.00	£20,000.00	£19,710.38	£19,710.38	19.61%	(£289.62)	(1.45%)		-
+1000001313		Cautious Fund	1	£20,000.00	£20,000.00	£20,058.03	£20,058.03	19.96%	£58.03	0.29%		-
+1000001332		Defensive	1	£20,000.00	£20,000.00	£20,377.36	£20,377.36	20.28%	£377.36	1.89%		-
+1000001315		Growth Fund	1	£20,000.00	£20,000.00	£20,110.95	£20,110.95	20.01%	£110.95	0.55%		-

<<< Previous Next >>>

This screen will show you the summary level view of how much the client has invested in each sub-fund as well as the gain or loss and estimated yield this financial year.

To view the underlying securities that form each model you will need to go to the 'Main' page and:-

1. Select the Proportion account for the SMARTfund you wish to review
2. Go to Portfolio Details > Portfolio Valuation



## Create a Report Pack

To print a report pack for your client, go to Print Reports on the Navigation Bar. On the screen which appears you are able to select a selection of reports you wish to print, the relevant date ranges and the format of the report.

### Single Report Pack

In the Main Screen, select your portfolio. Go to Print Reports on the menu bar. A screen displays for you to make your entries. Select the individual reports by clicking in the Select box against the report.

Note that the report information can be varied by using the drop down boxes on the right hand side.

Report Name	Select	From Date	To Date	
Transactions	Income: <input checked="" type="checkbox"/>	6 Apr 2009	to 2 Sep 2009	Using the tax date
	Income Accrued But Not Paid: <input checked="" type="checkbox"/>	as at 2 Sep 2009		
	Trading Transactions: <input checked="" type="checkbox"/>	6 Apr 2009	to 30 Jun 2009	Include Corporate Actions
	Cash Book: <input checked="" type="checkbox"/>	6 Apr 2009	to 2 Sep 2009	Cash - GBP
	Expenses: <input type="checkbox"/>	6 Apr 2009	to 2 Sep 2009	

Click the **Show Report** button. The report pack will now be created in Adobe Acrobat. If the file is being blocked you can use the following link to enable the document to be displayed <http://www.praemium.co.uk/system-guides.html> and then select the security setting for internet explorer document and follow the instructions.

### Multiple Report Packs

Go to Portfolio Details on the menu bar and select 'Print Selection for Reports'. A screen displays for you to make your filtering selections. You can update the search criteria or simply click on the **Search** button.

The screen will redisplay with all portfolios or portfolios which match your search criteria. If you click the 'Select All' button, all portfolios will be selected or you can individually select each portfolio by clicking the select box next to each portfolio. Once selected a green tick appears in the select button against the portfolios. The Print Sequence may be used to configure the order in which the report packs are compiled.

Click the Print Reports button on the Menu bar and select the desired reports and click the Create Report Packs button. A pop up box displays with details of the file to be created. Check the details and click the 'Build Reports' and then the red X in the top right hand corner to close the box.

To review the progress of the report file compilation

- **Go to Portfolio Details>Download Report Packs**

In the screen that displays you will see the progress of the report pack being built click the Refresh Stats button. This will refresh the details. When the report is ready the file will be listed in the file name grid. Right Click on the file just created and save to your desktop. You can then open the file in Adobe Acrobat.

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## Check historical unit-prices

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Unit prices for SMARTfund operate differently to a traditional unit trust. Units in SMARTfund are created and priced uniquely for each Unit Holder and so the unit prices and performance for each investor's portfolio can be seen by reviewing their own portfolio valuation reports.

Alternatively, you can view prices for sub-funds on [www.smartfund.co.uk](http://www.smartfund.co.uk). The unit prices shown on this screen are the prices for a notional unit with an initial capital value the same as the minimum investment amount of the sub-fund. The issue date of this unit is the inception date of each relevant SMARTfund.

For further information on how the unit price is calculated, you should refer to the relevant SMARTfund prospectus.

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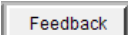
## Queries

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### Support Details

Client services can be contacted between 9am – 5pm each business via the following mediums;

E-mail [clientservicesuk@praemium.com](mailto:clientservicesuk@praemium.com)

Online  button on the navigation bar.

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## Changing client or adviser details

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To change user details once registered on the system, please e-mail our client services department at [clientserviceUK@praemium.com](mailto:clientserviceUK@praemium.com).

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## Logging out

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When you are finished using the system, you should click the log out button on the navigation menu.

You should note that for security reasons, the system will automatically log you out of the system if you have not used it for 20 minutes.

**PLEASE NOTE:** As the system is updated, the User Guide will be updated to reflect any changes. The latest version of this user guide is available on the SMARTfund website - [www.smartfund.co.uk](http://www.smartfund.co.uk).