OLD MUTUAL WEALTH’S PLATFORM
BUILDING PORTFOLIOS

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1. After logging in to the platform, select the ‘Portfolios’ tab.
PORTFOLIOS TAB

1. Select ‘Build your own portfolio’.

BUILDING PORTFOLIOS USER GUIDE

PORTFOLIOS

Use portfolios to create and manage asset allocation for a group of accounts. We offer a Managed Portfolio Service and the facility to create your own bespoke portfolio.

1. Select 'Build your own portfolio'.
INVESTMENT RANGE

1. Choose either the WealthSelect or SelfSelect investment range.
2. Select ‘Go to risk profiler’.

Notes:
• The WealthSelect fund range is a selection of actively managed funds across all major asset classes, run by the industry’s leading fund managers and fully researched by Old Mutual Wealth.
• SelfSelect is the full range of over 1,300 funds that we offer, many of which are available across multiple share classes.
• Take care in choosing the investment range, as you cannot change it later on the finished portfolio.
RISK PROFILER

1. Choose the product type from the dropdown list.
2. Select one of the three risk assessment options.

Notes:
- Some funds are not available for all products. If you choose ‘All Products’, these funds will not be available for selection.
- The Optimised Portfolio modelling functions will not be available later in the process if the ‘All Products’ and/or ‘No risk assessment’ options are selected.
- ‘Quick risk assessment’ allows you to enter a risk score from 1-10.
- ‘Detailed risk questionnaire’ will take you through 13 questions and answers, and a risk score will be provided at the end. You can then continue with building the portfolio.
- Old Mutual Wealth’s risk levels and asset allocations use expected rates of return and implied volatility. Each risk level has an implied volatility and mean expected return.
TYPE OF PORTFOLIO

1. Select the portfolio type.
2. Select ‘Next’.

Notes:
- Optimised Portfolio modelling provides a suggested asset allocation based on the risk score, product type and investor outcome (growth/income that you select). The asset allocations are provided by the leading investment consultancy, Towers Watson, and are reviewed on a quarterly basis.
- The option for the yield investor is only available for ISA and CIA portfolios.

This guide will go through each of these options on the following pages:
- Optimised Portfolio modelling for the growth investor – pages 8 to 15
- Optimised Portfolio modelling for the income investor – pages 7 to 15
- Creating my own asset allocation – pages 16 to 21
- Copying an existing allocation – pages 22 to 27
OPTIMISED PORTFOLIO MODELLING FOR THE YIELD INVESTOR

If you have chosen Optimised Portfolio modelling for the yield investor, there are a couple of additional steps.

1. Enter your client’s tax rate.
2. Enter the required annual yield.
3. Select ‘Next’.
4. Choose to use the asset allocation for the client’s risk score as suggested by Towers Watson, or your own asset allocation.
5. Select ‘Next’.

Notes:
- If the required annual yield cannot be fulfilled by the recommended asset allocation, a warning will be shown on the following page. You will be able to amend the yield figure accordingly.
1. Enter the name of the portfolio.
2. The suggested asset allocation is shown in the two tables.
3. You can change the portfolio risk score using the arrow buttons. The asset allocation will update accordingly.
4. Use 'Change target sector' to adjust the parameters for each sector. (shown on the next page).
5. Select 'Add funds' when you are finished. (Skip to page 10).
CHANGE TARGET SECTOR

1. If you wish to exclude a specific sector, select the ‘Zero’ button next to it.
2. Should you wish to set a minimum holding in a certain sector, enter the percentage in the box next to the sector.
3. A maximum holding for the sector can also be entered.
4. The components of the International Equity sector are listed in the lower half of the page. You can change the percentages invested in these using the boxes in the Input Column.
5. If you decide not to make changes, select ‘Back’.
6. To save changes and return to the portfolio, select ‘Save and finish’.

Notes:
• By removing sectors and applying constraints, you will limit the Asset Allocator’s ability to optimise the portfolio on the efficient frontier. In some circumstances the Asset Allocator may not be able to provide an asset allocation for a portfolio that matches with your client’s Risk Score.
RESEARCH FUNDS

1. If you know the name of the fund you want to pick, enter all or part of its name and click ‘Search’.

2. The funds are grouped by sector. You can expand a sector by selecting the ‘+’ symbol next to it.

3. Sectors that have been excluded by the asset allocator will be shown in grey and are unavailable to select.

4. The ‘Set display and filters’ button allows you to target certain funds using specific search criteria such as fund performance, industry standard ratings or charging structure. An explanation of how to set up display items and filters is on pages 11 and 12, or continue to page 13 if you do not require filters.
1. Select up to eight items to show as columns in the fund table, by ticking the box next to them.
2. A glossary of the display items is available here.
3. The items on the right of the page have multiple choices for display options. Select the ‘+’ symbol to expand them.
4. Select ‘Next’ to apply filters to the items selected.

Tip:
If you are creating a portfolio for the yield investor, we recommend selecting the display items in the Yield section (5).
SET FILTERS AND VIEW OPTIONS (CONT.)

1. The display items you selected on the previous page are shown. To add a filter, select the display item.

2. Enter your filter criteria and select ‘Add filter’.

3. If you would prefer to view funds in alphabetical order rather than sector, you can change this here.

4. Exclude certain types of fund using the tick boxes.

5. If you wish to go back and add or change the display columns, select ‘Change your display’.

6. To apply the filters select ‘Continue without saving default’, or ‘Continue & save as default’ if you wish to save these settings for future portfolios.
RESEARCH FUNDS (CONT.)

1. If you have selected display items such as fund performance, you can sort these into ascending or descending order.
2. Tick the box next to the fund you wish to select.
3. The fund will be added to the fund basket. You can remove the fund by unticking the box.
4. Where there is a high number of funds to select from, the results will be shown across multiple pages. Use the arrows to move forward and backwards across pages, or select the ‘Go to page’ or ‘View on single page’ options.
5. A U-Scan fund analysis report is available by selecting the ‘U’ icon.
6. View the fund factsheet/KIID by selecting the name of the fund. It will open in a new window.
7. When you have finished choosing your funds, select ‘Build portfolio with selected funds’.

Notes:
- Funds with accumulation units have ‘(Acc)’ at the end of their name.
- Funds with income units have ‘(Inc)’ at the end of their name.
- Unbundled funds have ‘U’ at the end of their name.

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<tr>
<th>Fund Basket (2 funds selected)</th>
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<th>211 Fund(s) met all filter criteria. Filters excluded 1270 fund(s)</th>
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<td>Blackrock Cash (Acc)</td>
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<td>Blackrock Emerging Markets Equity Tracker (Acc)</td>
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<td>CASH/MONEYYMARKETS (10 funds available after filters applied) page 1</td>
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<td>Emerging Market Equity (1 funds available after filters applied) page 1</td>
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<td>North American (7 funds available after filters applied) page 4</td>
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<td>UK Fixed Interest (113 funds available after filters applied) pages 5 to 11</td>
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FUND PERCENTAGES

1. The funds you selected are shown under their relevant asset class.

2. Use the ‘x’ button to delete funds you no longer want.

3. Enter the percentage to be invested into the funds, keeping within the target percentage for the asset class. You can use the ‘Equal split’ button to split the target percentage for the asset class across the funds.

4. If you would prefer to enter percentages as a percentage of the asset class, rather than a percentage of the portfolio, you can select it here.

5. If you are a master user, you can publish the portfolio for other users in your firm to use for applications.

6. Click ‘Save and finish’ when you have completed this.
PORTFOLIO SUMMARY

Your portfolio is now saved and a summary of it is shown.

1. A U-Scan fund analysis report on the portfolio can be generated.
2. You can view and print/save a Portfolio review report here.
3. Select the ‘Edit portfolio’ button to go back and make changes.
4. Select ‘Work with unlinked plans’ to select your clients’ accounts, in order to switch them into the portfolio now, or just to link them to switch later.
5. Select ‘Exit’ to return to the Portfolios tab.
CHOOSE OWN ASSET ALLOCATION

1. Enter a name for the portfolio.
2. Choose a sector to add from the drop-down list.
3. The sector will automatically be added to the list below.
**TARGET PERCENTAGES**

1. Enter a target percentage for each of your chosen sectors.
2. You can use the ‘Equal split’ button to spread the percentages across all of the sectors.
3. Select ‘Add funds’ when you have finished.
RESEARCH FUNDS

1. If you know the name of the fund you want to pick, enter all or part of its name and click ‘Search’.
2. The funds are grouped by sector. You can expand a sector by selecting the ‘+’ symbol next to it.
3. Sectors that you have not chosen are shown in grey.
4. The ‘Set display and filters’ button allows you to target certain funds using specific search criteria such as fund performance, industry standard ratings or charging structure.

Notes:
- An explanation of how to set up display items and filters is on pages 11 and 12.
RESEARCH FUNDS (CONT.)

1. If you have selected display items such as fund performance, you can sort these into ascending or descending order.
2. Tick the box next to the fund you wish to select.
3. The fund will be added to the fund basket. You can remove the fund by unticking the box.
4. Where there is a high number of funds to select from, the results will be shown across multiple pages. Use the arrows to move forward and backwards across pages, or select the ‘Go to page’ or ‘View on single page’ options.
5. A U-Scan fund analysis report is available by selecting the ‘U’ icon.
6. View the fund factsheet/KIID by selecting the name of the fund. It will open in a new window.
7. When you have finished choosing your funds, select ‘Build portfolio with selected funds’.

Notes:
• Funds with accumulation units have ‘[Acc]’ at the end of their name.
• Funds with income units have ‘[Inc]’ at the end of their name.
• Unbundled funds have ‘U’ at the end of their name.
**FUND PERCENTAGES**

1. The funds you selected are shown under their relevant asset class.
2. Use the ‘x’ button to delete funds you no longer want.
3. Enter the percentage to be invested into the funds, keeping within the target percentage for the asset class. You can use the ‘Equal split’ button to split the target percentage for the asset class across the funds.
4. If you would prefer to enter percentages as a percentage of the asset class, rather than a percentage of the portfolio, you can select it here.
5. If you are a master user, you can publish the portfolio for other users in your firm to use for applications.
6. Click ‘Save and finish’ when you have completed this.
PORTFOLIO SUMMARY

Your portfolio is now saved and a summary of it is shown.

1. A U-Scan fund analysis report on the portfolio can be generated.
2. You can view and print/save a Portfolio review report here.
3. Select the ‘Edit portfolio’ button to go back and make changes.
4. Select ‘Work with unlinked plans’ to select your clients’ accounts, in order to switch them into the portfolio now, or just to link them to switch later.
5. Select ‘Exit’ to return to the Portfolios tab.
COPYING AN EXISTING ALLOCATION

You need to find and select the portfolio which you wish to copy the asset allocation from.

1. Enter the name of the portfolio and click 'Go' to search for it.
2. Or view all portfolios for a specific product type.
3. Results can be filtered into ascending or descending order using the arrow icon in the headers.
4. The results may be displayed over multiple pages – use the arrows to move forward and back between pages.
5. Select the portfolio.
6. Click 'Next'.
The asset allocation and funds that are in the portfolio you are copying are shown.

1. Add additional sectors if you wish, using the drop down list.
2. Use the ‘x’ buttons to delete unwanted asset classes or funds.
3. If you wish to add or change funds, use the ‘Add funds’ button.
RESEARCH FUNDS

1. If you know the name of the fund you want to pick, enter all or part of its name and click ‘Search’.

2. The funds are grouped by sector. You can expand a sector by selecting the ‘+’ symbol next to it.

3. Sectors that you have not chosen are shown in grey.

4. The ‘Set display and filters’ button allows you to target certain funds using specific search criteria such as fund performance, industry standard ratings or charging structure.

Notes:
• An explanation of how to set up display items and filters is on pages 11 and 12.
RESEARCH FUNDS (CONT.)

1. If you have selected display items such as fund performance, you can sort these into ascending or descending order.

2. Tick the box next to the fund you wish to select.

3. The fund will be added to the fund basket. You can remove the fund by unticking the box.

4. Where there is a high number of funds to select from, the results will be shown across multiple pages. Use the arrows to move forward and backwards across pages, or select the ‘Go to page’ or ‘View on single page’ options.

5. A U-Scan fund analysis report is available by selecting the ‘U’ icon.

6. View the fund factsheet/KIID by selecting the name of the fund. It will open in a new window.

7. When you have finished choosing your funds, select ‘Build portfolio with selected funds’.

Notes:
- Funds with accumulation units have ‘(Acc)’ at the end of their name.
- Funds with income units have ‘(Inc)’ at the end of their name.
- Unbundled funds have ‘U’ at the end of their name.
FUND PERCENTAGES

1. Enter a name for your new portfolio.
2. If you are a master user, you can tick the box to publish this portfolio for other users at your company to use on applications.
3. Make any adjustments to the target percentage for the sectors, ensuring they add up to 100%.
4. Enter the percentages for any new funds or make changes to the existing fund percentages.
5. If you would rather enter percentages for the funds as a percentage of the asset class instead of percentage of portfolio, you can do this here.
6. Select ‘Save and finish’ when complete.
PORTFOLIO SUMMARY

Your portfolio is now saved and a summary of it is shown.

1. A U-Scan fund analysis report on the portfolio can be generated.
2. You can view and print/save a Portfolio review report here.
3. Select the ‘Edit portfolio’ button to go back and make changes.
4. Select ‘Work with unlinked plans’ to select your clients’ accounts, in order to switch them into the portfolio now, or just to link them to switch later.
5. Select ‘Exit’ to return to the Portfolios tab.
If you require any further training or assistance with the platform, please contact your E-Business Specialist or Old Mutual Wealth consultant, or call our Customer Contact Centre on 0808 171 2626.

The following information is intended as guidance only – the specific documents required and any other instructions you need to follow are confirmed during and at the end of the online application process, and are based on the details you have entered.