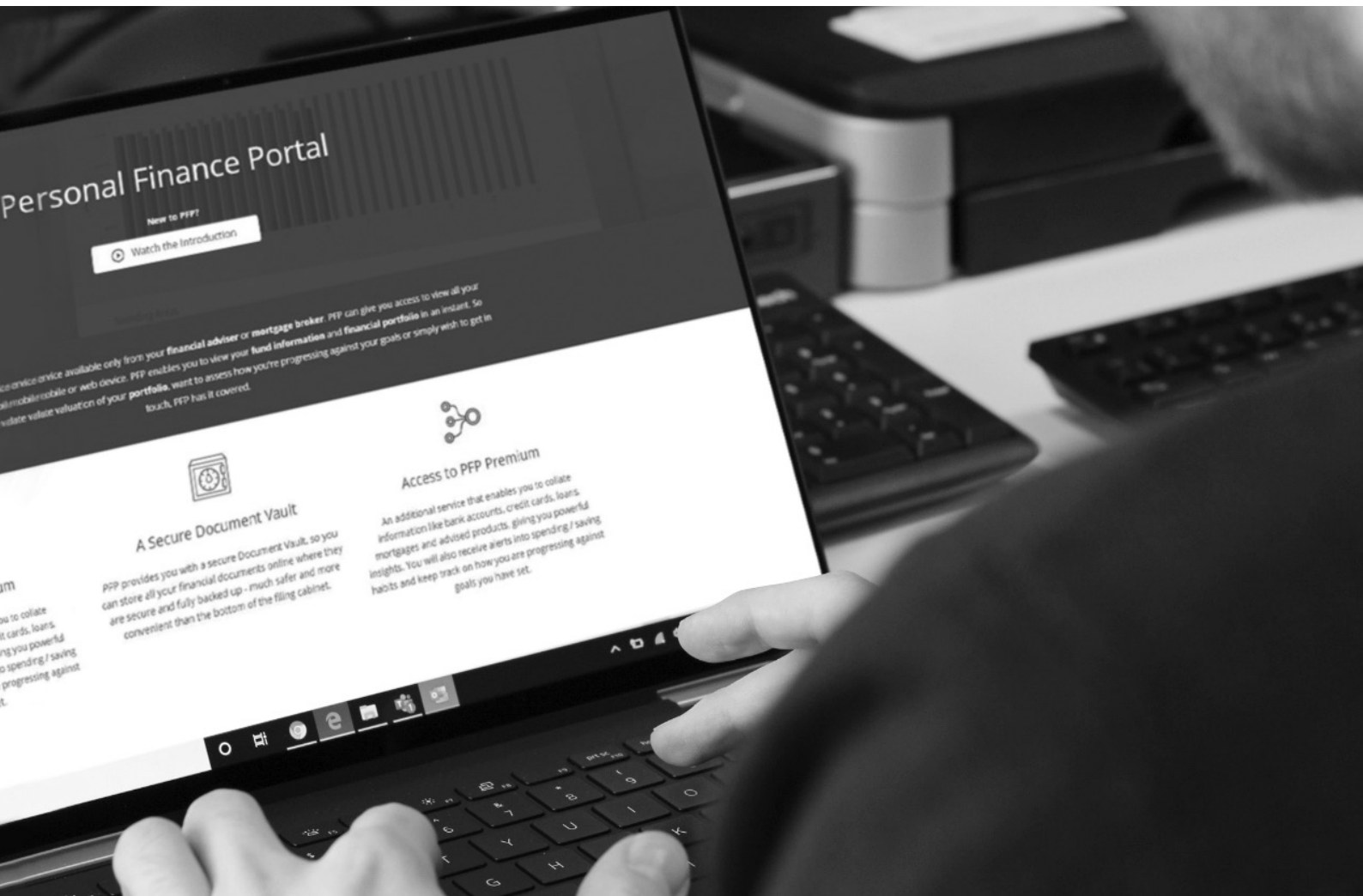


# Guide to your Personal Finance Portal

Putting you in control of your finances



## With your Personal Finance Portal you can...

2



**View your investment portfolio**



**Track your property values**



**Track your financial progress**



**Safely store all your important documents**



**Exchange secure messages with your Financial Planner**

## Introducing your Personal Finance Portal

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Your Personal Finance Portal provides you with a clear overview of your finances and the ability to manage and track them in one place. It is your personal digital filing cabinet where all of your financial records are kept together, making them easily accessible whenever you need them.

By logging in to the portal via your computer, tablet or mobile, you can see your investments, savings, pensions, mortgages, loans and properties all on one dashboard whenever you need to. There is no need to log on to multiple financial sites, reducing the risk of online fraud.

The portal makes managing your money simple using easy-to-understand graphics and most importantly, it is completely safe and secure.

With the increasing importance of data security, your Financial Planner will only send your personal documents to you via the fully encrypted portal, which is much safer than email or post.

The portal also gives you the ability to exchange secure messages with your Financial Planner, and it is the ideal place to store your financial documents where they are secure and fully backed up.



**Access your Personal Finance Portal on your computer, tablet or mobile**

# Your financial dashboard

4 The portal dashboard enables you to navigate between each area of your finances and provides a summary of your:

- portfolio
- profile
- messages
- documents
- goals
- insights
- tasks.

## Your portfolio

The portal makes it easy to access your up-to-date valuations and track how your investments are performing. You can see an overview of your net worth which illustrates the size of your assets and liabilities, and a full breakdown by category. It is also possible to add the addresses of any property you own so you can see an up-to-date valuation provided by Zoopla. Property values are also recorded against your property assets as part of your net worth.

## Your profile

Here you can add your personal details such as your date of birth, marital status, employment details etc., and you can also upload a profile photo. It is important to check your personal data regularly to ensure it is current and correct.

## Your messages

With the portal you can exchange secure messages and attachments with your Financial Planner, safe in the knowledge that any information you share is fully encrypted.

## Your documents

The portal keeps your important financial documents secure and makes them easy to access when you need them. You can store all your financial paperwork including wills, property deeds, insurance contracts, policy documents, valuations and statements. Any documents your Financial Planner has shared with you are also stored here and you can upload documents to share with them too. You can even digitally sign documents that your Financial Planner sends to you using DocuSign.

## Your goals

The goals widget shows you your progress towards your savings goals. Once you have created a goal, you will receive insights updating you on your goal progress and keeping you focused on achieving your goal.

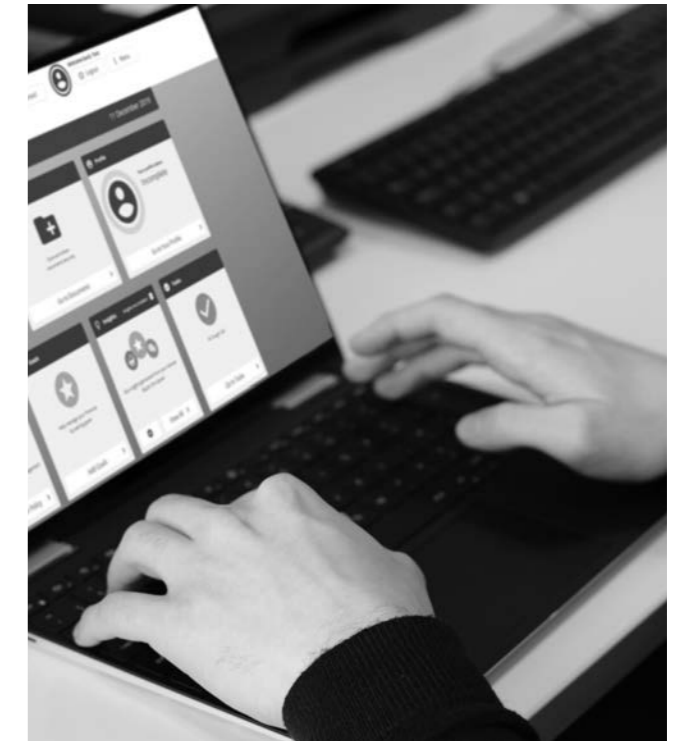
## Your insights

Insights are snippets of information relating to your portfolio. You will receive an email informing you when new insights have been generated. Your insights include:

- a monthly update on your goal progress
- your net worth – value and percentage change over the defined period
- plan valuation – when your investment or pension plans increase or decrease in value over the defined period
- large expenses and incomes – when a transaction is greater than the threshold
- a weekly summary of your top 5 spending areas.

## Your tasks

The tasks widget shows an overview of your Financial Planner's tasks relating to your account. Tasks are highlighted in green where completed, or in red where overdue.





# Your portfolio

## Assets and liabilities

The Assets & Liabilities tab shows your net worth and your portfolio's valuation history in a time series graph. Accounts, transactions and balances are refreshed daily (subject to provider) so your portfolio is always up to date.

### Assets

An asset falls into one of the following categories:

- current accounts
- savings accounts
- investments
- pensions
- property.

### Liabilities

A liability falls into:

- credit cards
- mortgages
- loans.

Your net worth is your assets minus your liabilities.

## Income and expenditure

The Income & Expenditure tab shows a monthly view of your balance history for the current month and a comparison month. You can also view all your transactions here.

Your balance is the total latest available balance across all accounts. Your income is the sum of transactions classified as incomes that have come into the accounts in the current month.

# Your data and privacy

- 8 We take the security of your personal and financial information seriously. Our software partner, Intelligent Office works closely with a number of global security experts to ensure your data is safe at all times.

Regular and comprehensive external auditing of our systems is carried out to ensure they cannot be compromised. The portal uses the same level of data encryption and security as banks to protect your information.

When you link your accounts on the portal, all data is made anonymous on the secure servers so that personal financial information cannot be tracked back to you. We do not share any data or information with third parties unless given explicit consent by you.

“Using the Attivo Financial Portal is as safe as using your online banking service.”



# How to...

## Register for the portal

- Visit [attivofinancialplanning.mypfp.co.uk/account/register](https://attivofinancialplanning.mypfp.co.uk/account/register)
- Enter the email address we hold for you so we can send you an activation link
- Follow the link to verify your details
- Choose a password and click 'Register'
- You will then be able to log in to your account.

## Add an account

- Press 'Add New Account or Policy' on the homepage or within a specific account category
- Select 'Category'
- Type the first 3 letters of your provider and select from the provider list
- Select the type of account you are adding
- Enter the additional information and press 'Confirm'.

## Create a budget

- Press on the spending area for which you want to create a budget
- Enter your monthly target and press 'Add Budget'
- Your budget will appear above all your expenditures
- You will be able to see the amount you have spent in the current month versus your budget, and if you have gone over it.

## Sign a document via the portal

DocuSign enables you to digitally sign documents that your Financial Planner sends to you via the portal. You will receive a secure message notifying you that your Financial Planner has sent you a document which requires your signature.

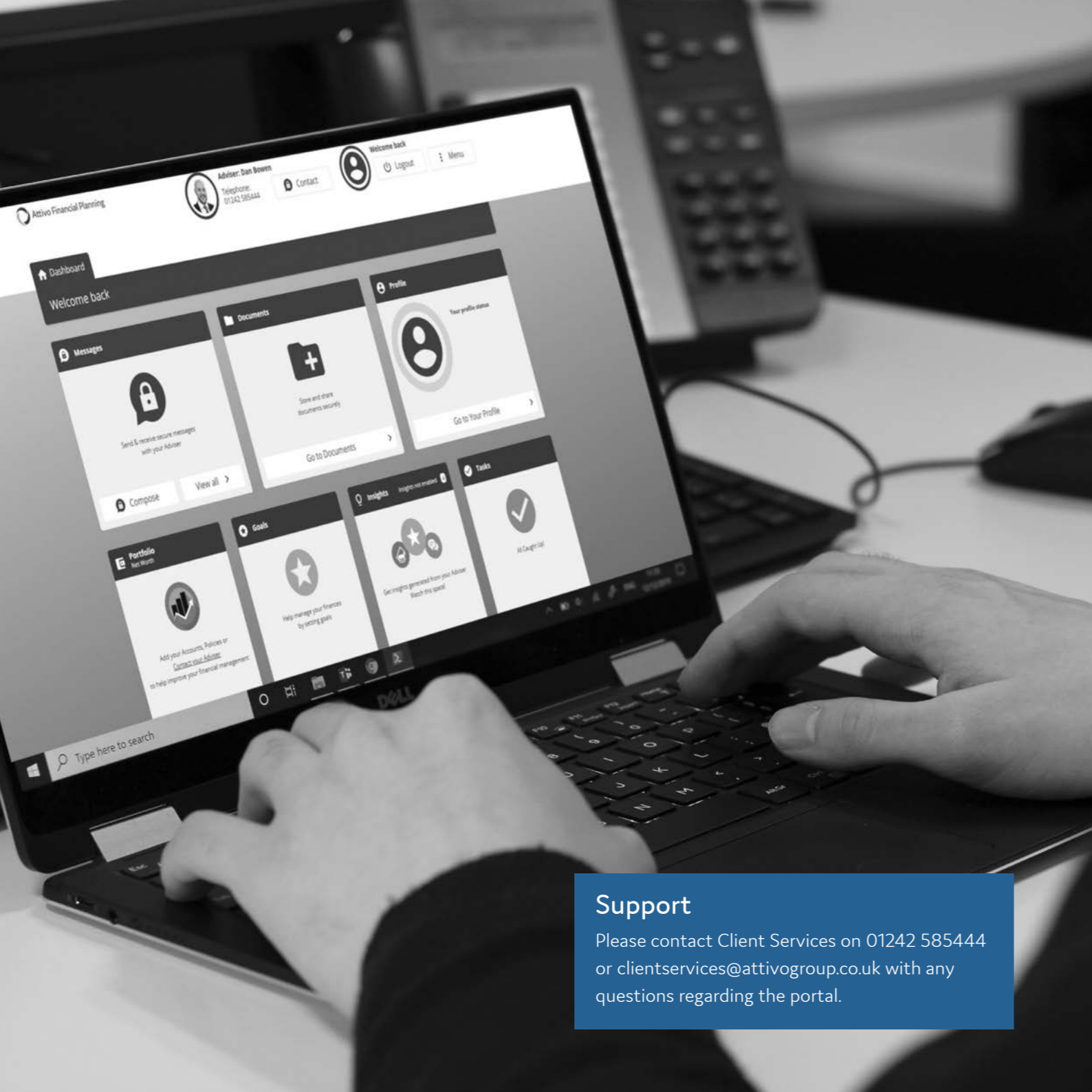
The first time you use DocuSign to sign a document you will need to agree to the terms and conditions and add a digital signature. You can choose an automatic signature or draw a custom one. Once the signature is adopted, it will appear on the document.

## Share a document with my Financial Planner

Documents you upload to the portal are not automatically shared with your Financial Planner. To share a document, select the 'Share this document with your Adviser' tick box when uploading, or if you have already uploaded it, press Share to the right of the file name. Your Financial Planner can view and download the document, but they cannot edit or delete it.

## Send a secure message to my Financial Planner

- Press Compose in the Messages widget
- Enter a subject and your message
- Add an attachment if required and press Send.



## Support

Please contact Client Services on 01242 585444 or [clientservices@attivogroup.co.uk](mailto:clientservices@attivogroup.co.uk) with any questions regarding the portal.

# FAQs

## How do I change my password?

Go to:

- Menu
- Security Settings
- Manage Sign-In Security
- Enter your current password and your new password and press Save.

Please note that it is not possible to change your username.

## Why are there transactions missing?

Your accounts are refreshed daily but there could be a lag between updates to your bank and the portal. If you have noticed that transactions are not showing, you can refresh the account by going to:

- Portfolio
- Your Accounts
- Press Refresh Values.

## Why are some of my valuations not up to date?

Not all valuations are updated daily. The frequency of updates from providers may vary from daily, weekly, quarterly, or annually. Not all valuations are automated so if any are showing no value, or are inaccurate, please contact us.

## How do I update my account provider security details?

If you have changed your security details with your provider you can update them in the portal by going to:

- Portfolio
- Your Accounts
- Press Update Account.

## How do I change categories for a transaction?

If you are unhappy with the category selected or if one has not been assigned, you can define a category by clicking the arrow to the right of the transaction. The portal will use the same categorisation for similar future transactions.

## How do I split a transaction?

Click the arrow to the right of the transaction, select Split Transaction, and allocate the split amount. The original transaction cannot be altered manually and instead auto calculates based on the new split. The split cannot be more than the original value and a transaction cannot be consolidated once split. You can split a transaction up to six times. If there are transaction discrepancies, go to Portfolio > Your Accounts and press Update Account.



## Chartered, Independent Financial Planners

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