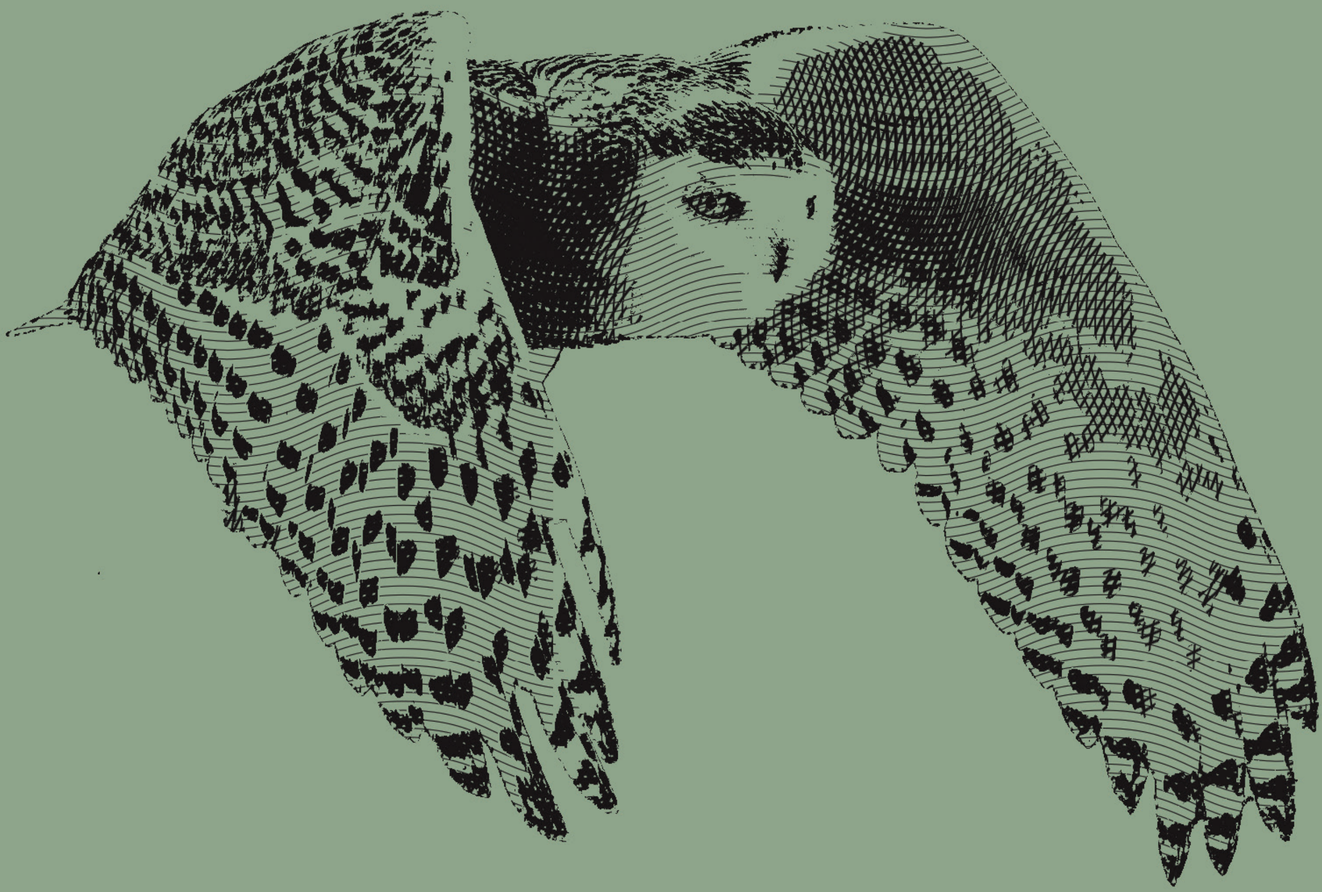
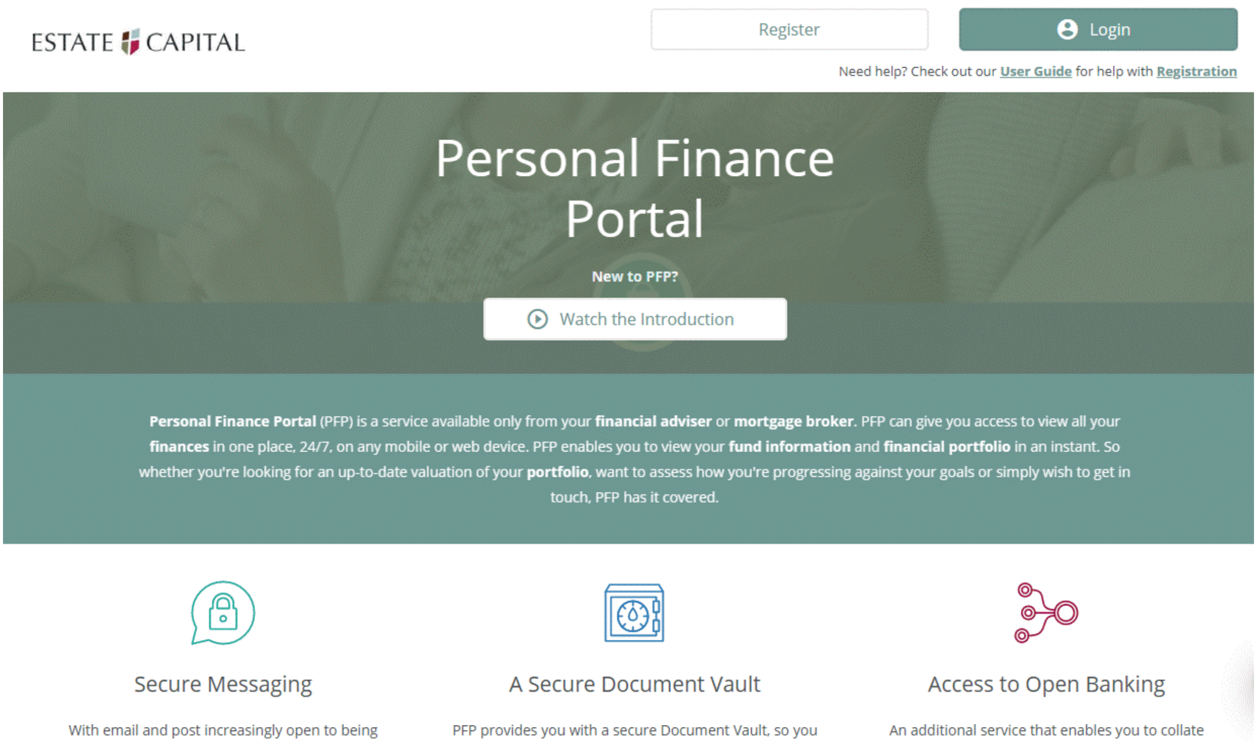
A GUIDE TO YOUR
PERSONAL FINANCE PORTAL



ESTATE CAPITAL

Putting you in control of your finances



WITH YOUR PERSONAL FINANCE PORTAL YOU CAN...

View your investment portfolio

Track your financial progress

Safely store all your important documents

Exchange secure messages with your Financial Planner

INTRODUCING YOUR PERSONAL FINANCE PORTAL

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 Adviser 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 our team, and it is the ideal place to store your financial documents where they are secure and fully backed up.

YOUR FINANCIAL DASHBOARD

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

- your profile
- documents
- messages
- investments and pensions
- personal goals and outstanding requirements or tasks.

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. All profile information entered onto PFP will automatically update our system in the office and your factfind for your next meeting.

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 we have shared with you are also stored here and you can upload documents to share with us too.

Your messages

With the portal you can exchange secure messages and attachments with your Adviser, or other member of staff, safe in the knowledge that any information you share is fully encrypted.

Your Investments & Pensions

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 also allows you to update any holdings which are not held under Estate Capital, therein providing us with an accurate overall picture of your current position.

Your goals and tasks

The goals widget show your progress towards your individual 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. The goals tab can also help you set budget limits on your spending if you are using open banking on PFP.

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

YOUR PORTFOLIO

Assets

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.

An asset falls into one of the following categories:

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

Currently PFP will not show any Liabilities. Any Loans and mortgages can be added as added on request. Credit Cards can be added via Open Banking.

SPENDING

The spending tab works with the open banking function that is available. This function links the portal with your chosen bank account and credit cards. It will then pull back your transaction history from the bank to display under the spending tab.

The spending tab is entirely private and only you will be able to access it.

YOUR DATA AND PRIVACY

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.

Make better-informed financial decisions that are right for you

Financial Advice & Wealth Management

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