Sanlam Investments and Pensions

Online user guide

Sanlam
Wealth

Contents

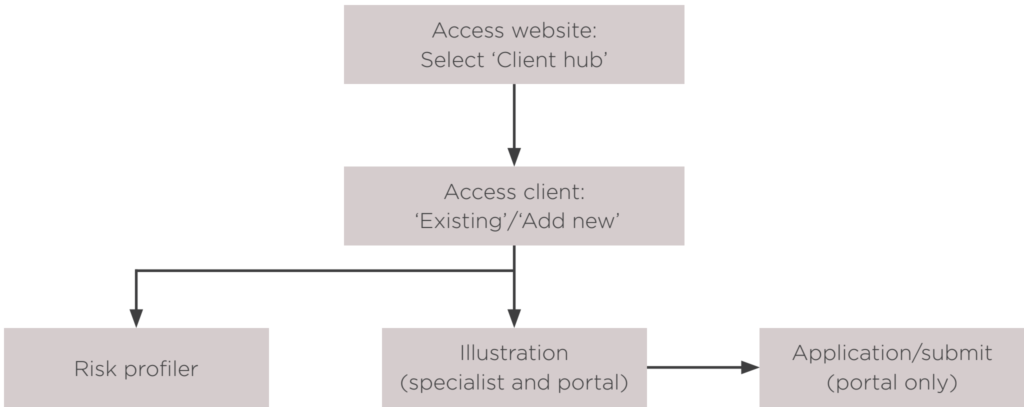
2. Introduction

As part of Sanlam Investments & Pensions' online proposition, a facility to submit applications online is available via our website.

This guide explains the process for illustrations and applications using the system and will confirm the options and facilities available.

2.1 Process overview

Illustration/application process



The above flow diagram gives a high-level view of the process:

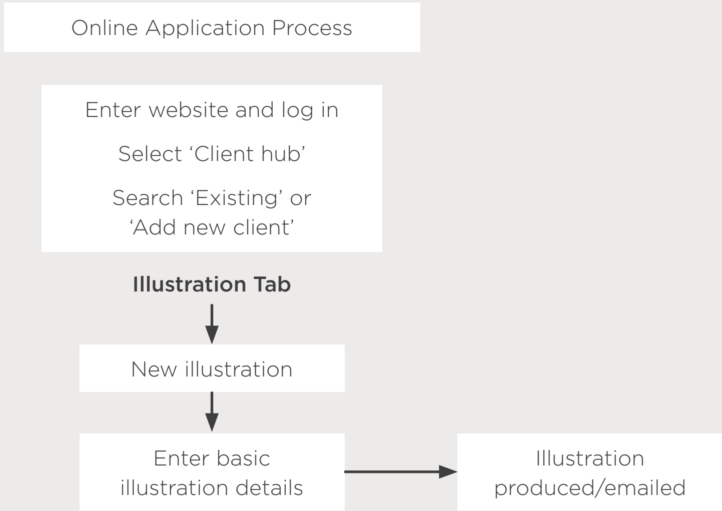
1. The website is accessed and the username and password are entered. Once the details have been confirmed the 'Client hub' link can be selected from the online service main menu.
2. The required client can be selected or added if details have not been entered on the website previously.
3. Illustrations can be requested and applications processed from the client record.

2.2 Illustration and application overview

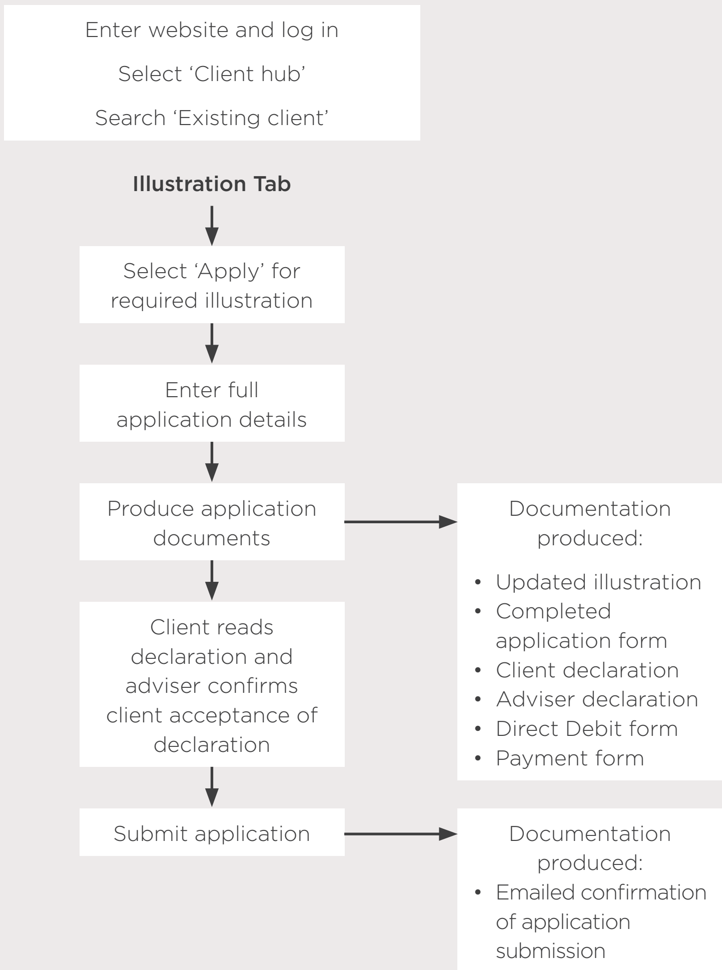
The chart below provides an overview of how to produce an illustration and submit an application.

For a more detailed explanation of any of the steps, please refer to the relevant sections in this guide.

Step 1: Illustration



Step 2: Application



2.3 Online assistance

To help you with any areas you are not sure of when producing an illustration or application online, we have included some additional markers:

i – provides information as to the next steps in the process

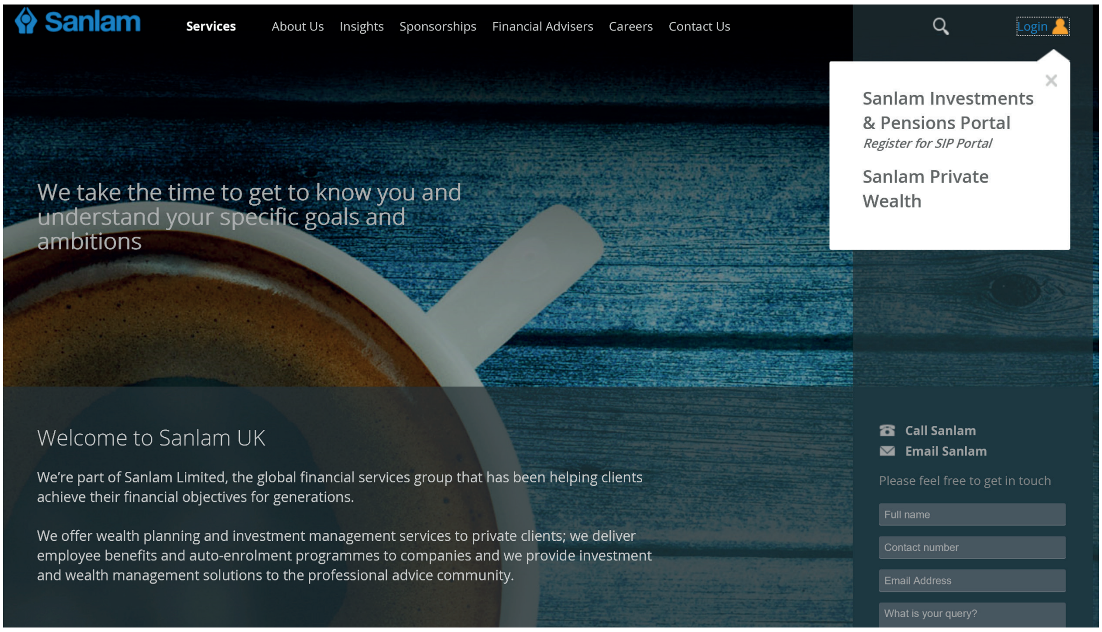
Adviser Assistance – Where applicable, these boxes appear at the bottom right of the screen and when clicked on will bring up additional information that may help answer any questions in relation to the section you are completing.

2.4 Additional help contact details

For further help concerning this process, either speak to your usual Sanlam Investments and Pension representative, contact us on 0117 9266366 or email clientservices@sanlam.co.uk

3. Accessing Online Functionality

3.1 Registration



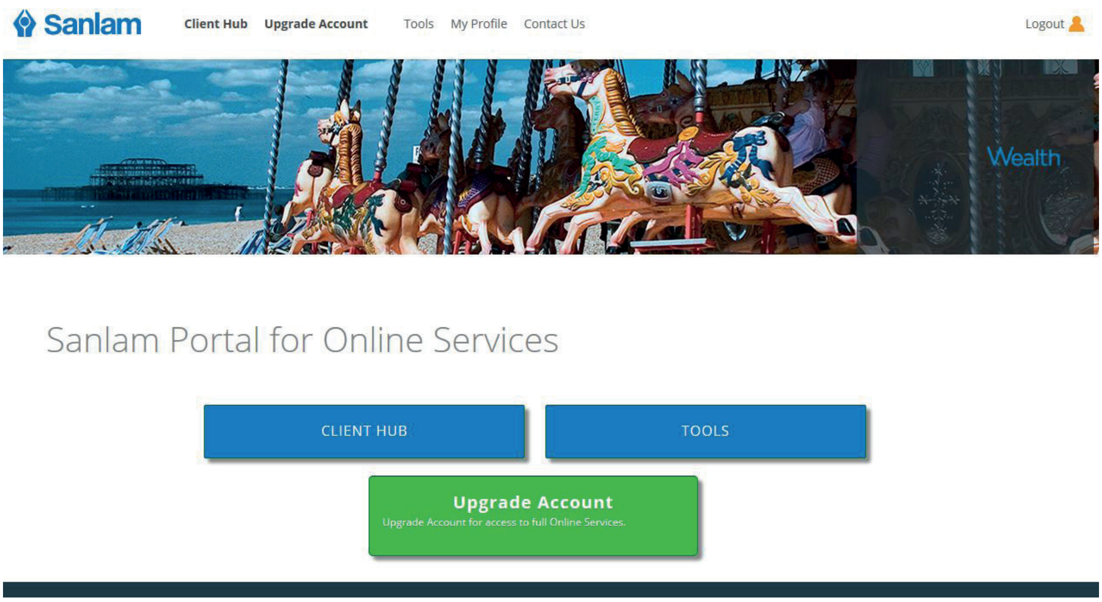
The Sanlam website is accessed at www.sanlam.co.uk

To register for online services (to, for example, produce illustrations, manage clients and submit applications online) please click on 'login'. A pop-up box will then appear as above. From the pop-up box, select the link 'Register for SIP Portal'.

This will then open a page that will require you to input some basic details. Upon completion of the page, you will receive an email advising you that your account is now active.

Once your account is active, you are able to produce illustrations on our standard basis. In order to prepare applications online and to access client details, you will need to upgrade your account (as explained in section 3.1.1).

3.1.1 Upgrade account

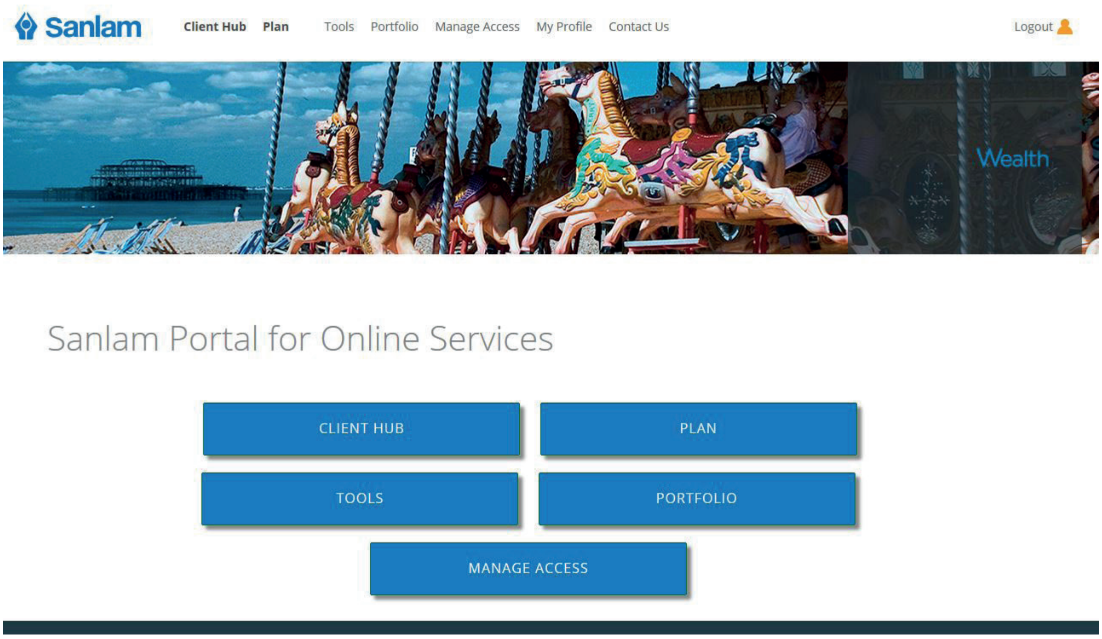


In order to gain full access to the online services, you will need to upgrade your account after registering. This can be done by logging in and selecting the 'upgrade account' option highlighted above and then completing the additional sections.

By upgrading your account, illustrations will reflect your specific terms and charges, you will (if using the Sanlam Portal) be able to submit applications online, and you will be able to access client details including valuations.

The upgrade process is usually completed by the end of the next working day after your request has been submitted.

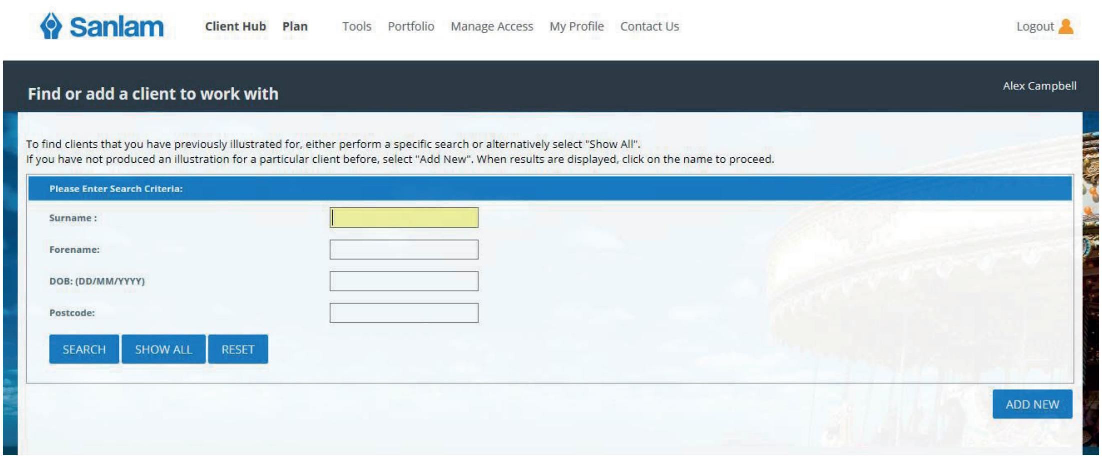
3.2 Online services selection



Once logged in you are given a selection of options available on the website.

To access the illustration and application process, select the 'Client hub'.

3.3 Client search



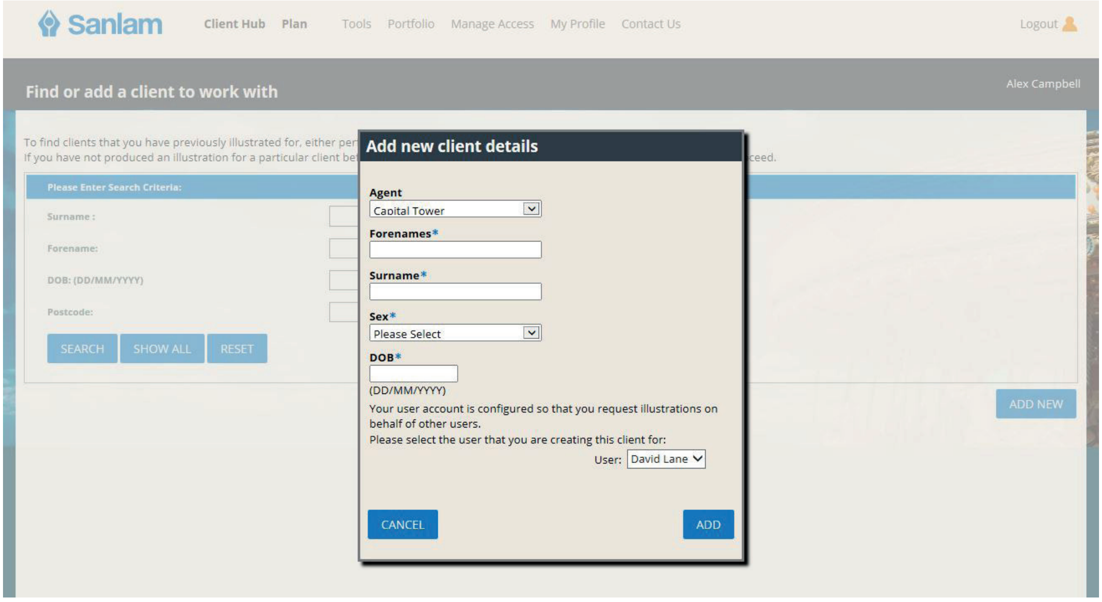
Having selected 'Client hub', the client that is required now needs to be selected. Details of clients previously added to the website are stored and can be accessed. If the client is new, details can be added.

To select the client the following options can be used:

- Search – after adding the client details in the search fields (Surname, forename, DOB or postcode) selecting 'Search' will display the clients that match the criteria entered.
- Show all – will display all the clients entered by the user.
- Reset – clears any values in the search fields.
- Add new – if the client has not been added to the web-site previously, selecting 'Add new' will allow the user to enter their details. See section 3.4 Add new client.

From the results of the various options, select the required client by clicking on their name.

3.4 Add new client



Following the selection of the 'Add new' option on the 'Client search' screen, the 'Add new' pop-up window is displayed, where basic client details need to be added. If your online account is linked to more than one agent, you will need to select the correct agent for the client.

The following options are available:

- Add – saves the client details.
- Cancel – exits the screen without saving details.

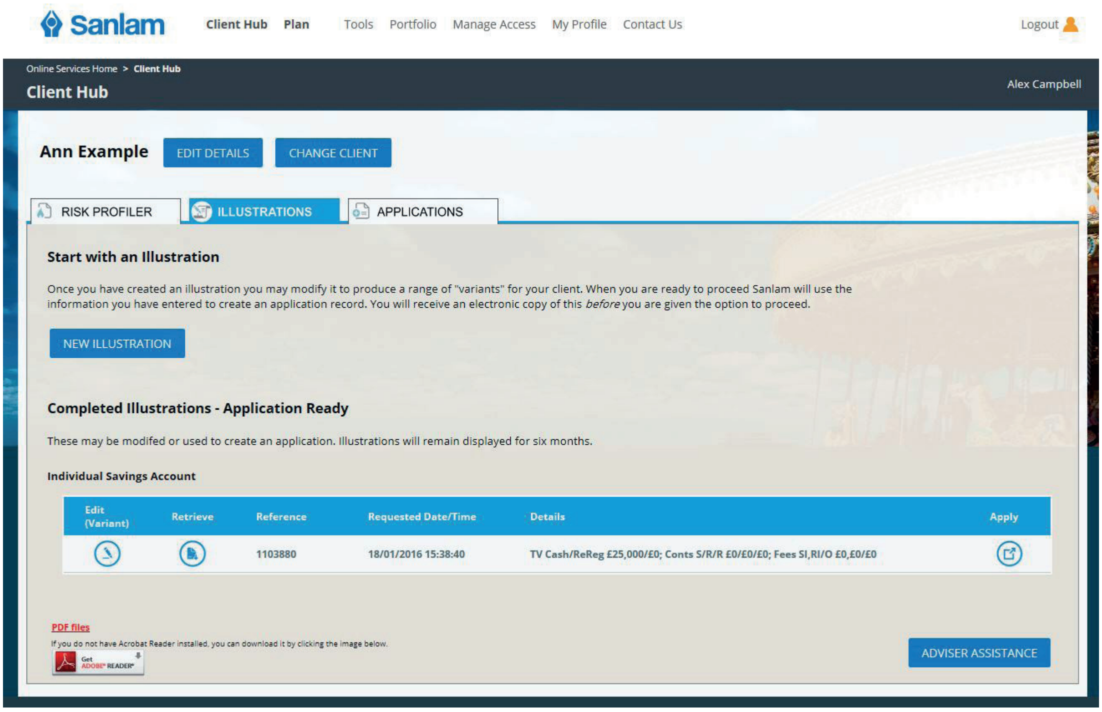
3.5 Client home

When a client has been chosen the 'Client home' screen is accessed. This is where all illustrations and applications are processed.

The following options are available:

- Edit details – this allows for the details of the client selected to be amended by opening the client record pop-up window. Please note that once an application for a client has been submitted, existing details will only be able to be updated by Sanlam Investment & Pensions and will therefore be greyed out.
- Change client – when selected this will return the user to 'Client search' so another client can be selected or added.

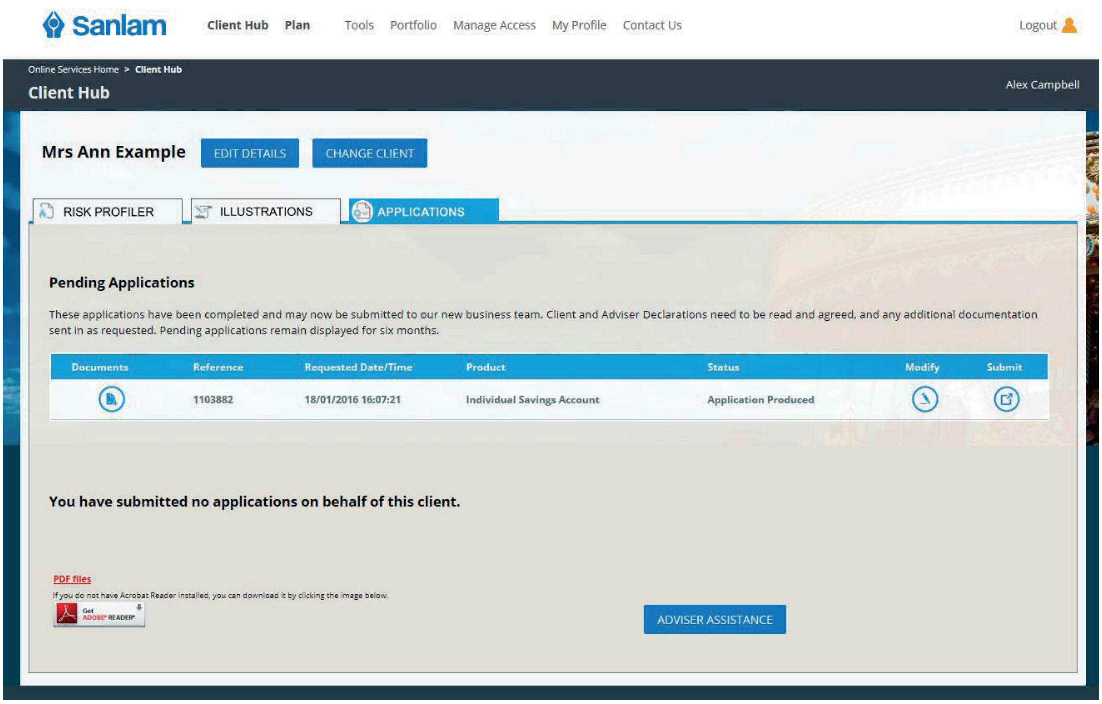
3.5.1 Illustrations



The ‘Illustration’ screen allows details to be input for clients to produce illustrations. This can be done by selecting the ‘New illustration’ button.

Please note the submission of applications online are currently only available for Portal products.

3.5.2 Applications



This screen shows the applications for the client that are currently being worked on or have already been submitted.

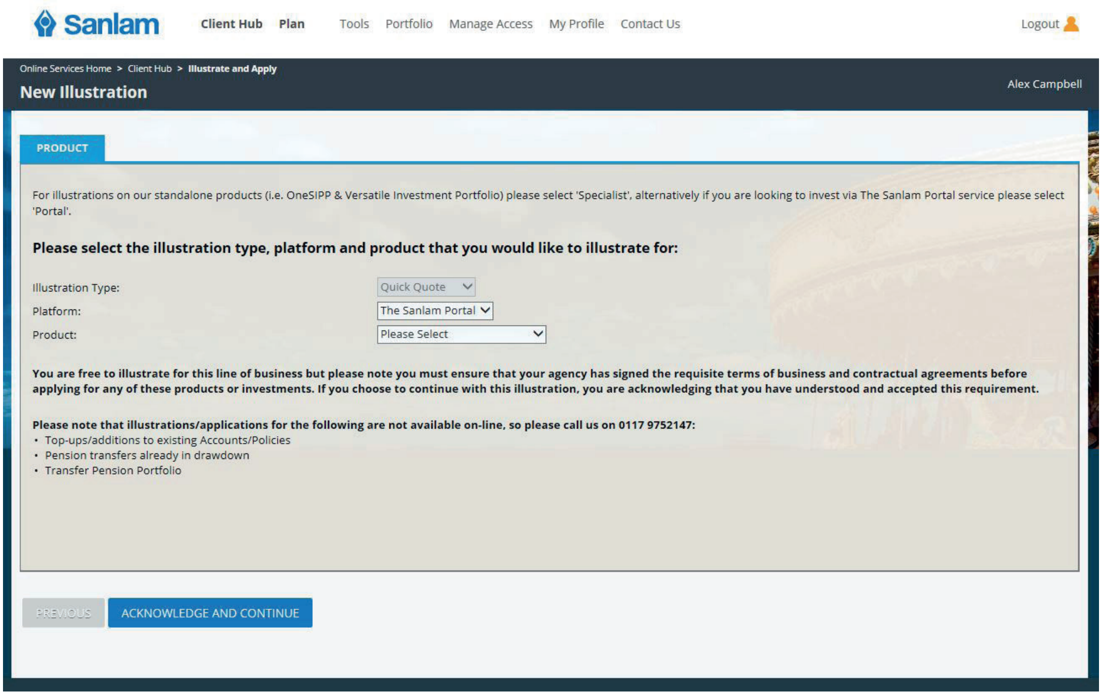
4. Illustration/application

Once an illustration has been selected, you will be taken through the same screens which depend on the product chosen. The only difference is additional details are requested if an application is being completed and these are set out in the box towards the bottom of the screen, headed 'Additional details/Instructions required to complete online application'.

If an existing illustration or non-submitted application has been selected, any of the policy details can be changed as a new illustration matching the details entered is always produced at the end of the process.

For information, a majority of the screen shots shown in the following sections are for an ISA.

4.1 Product selection



You are initially taken to 'Product selection' and here the required platform and product is chosen.

The platform and products available under the selection requested are as follows:

Selection	Platform	Product
Illustration	Specialist	OneSIPP
		Onshore Bond (external platforms)
	The Sanlam Portal	Onshore Bond
		Individual Savings Account
		General Investment Account
		Personal Pension
Application/submit	The Sanlam Portal	Onshore Bond
		Individual Savings Account
		General Investment Account
		Personal Pension

Important note: If you are accessing a Sanlam onshore bond via an external platform you must proceed via the specialist platform.

Following selection of the required platform and product, the following options can be selected:

- Acknowledge and continue – takes you to the screens for adding illustration/application details.
- Previous – not used.

4.2 People

The 'People' screen is common to all products and is where the persons that are to play a role in the application are recorded. The people that can be recorded depend on which option has been requested and the product. The available selections are as follows:

	Illustration		Application	
Product	**Mandatory**	**Maximum**	**Mandatory**	**Maximum**
OneSIPP	One applicant	One applicant	n/a	n/a
Onshore Bond (external platforms)	One applicant One life assured	One applicant Four lives assured	n/a	n/a
Onshore Bond (Sanlam Portal)	One applicant One life assured	Four applicants Six lives assured	One applicant One life assured	Four applicants Six lives assured Two powers of attorney
Individual Savings Account	One applicant	One applicant	One applicant	One applicant One power of attorney
General Investment Account	One applicant	Four applicants	One applicant	Four applicants Two powers of attorney Two designated persons
Personal Pension	One applicant	One applicant	One applicant	One applicant Two beneficiaries

The client originally selected will automatically be populated and any additional people required can be added by selecting the appropriate role from the drop down and pressing 'Add'. This will take you to the 'Client search' screen, where an existing client can be selected or a new one added.

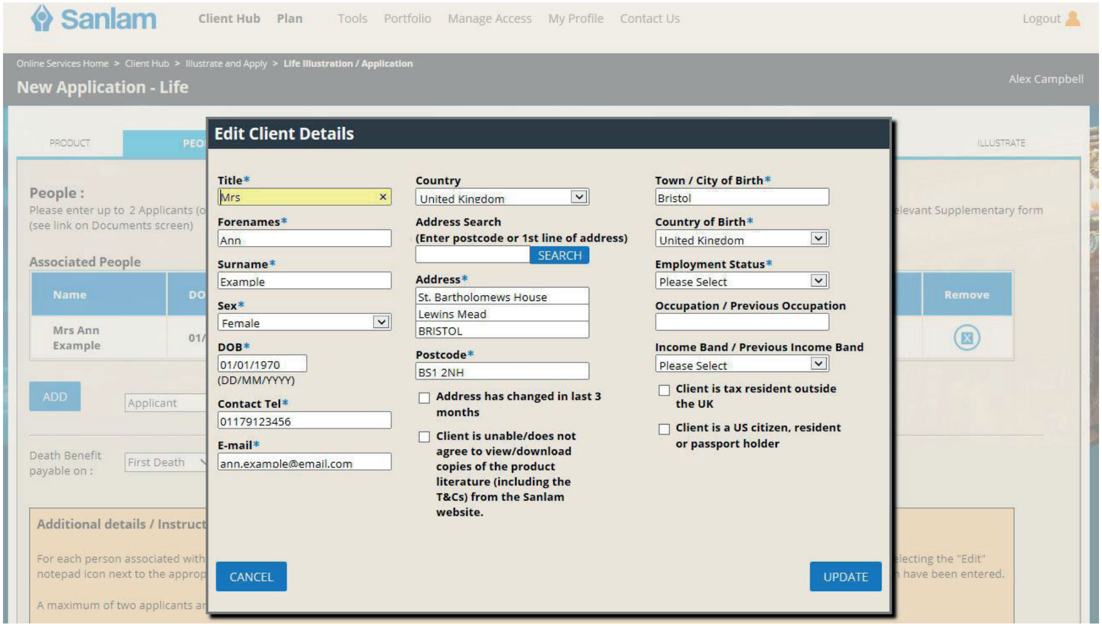
In 'Application' mode, all required details for each person will need to be entered before the next screen can be accessed. See online screen wording for instructions.

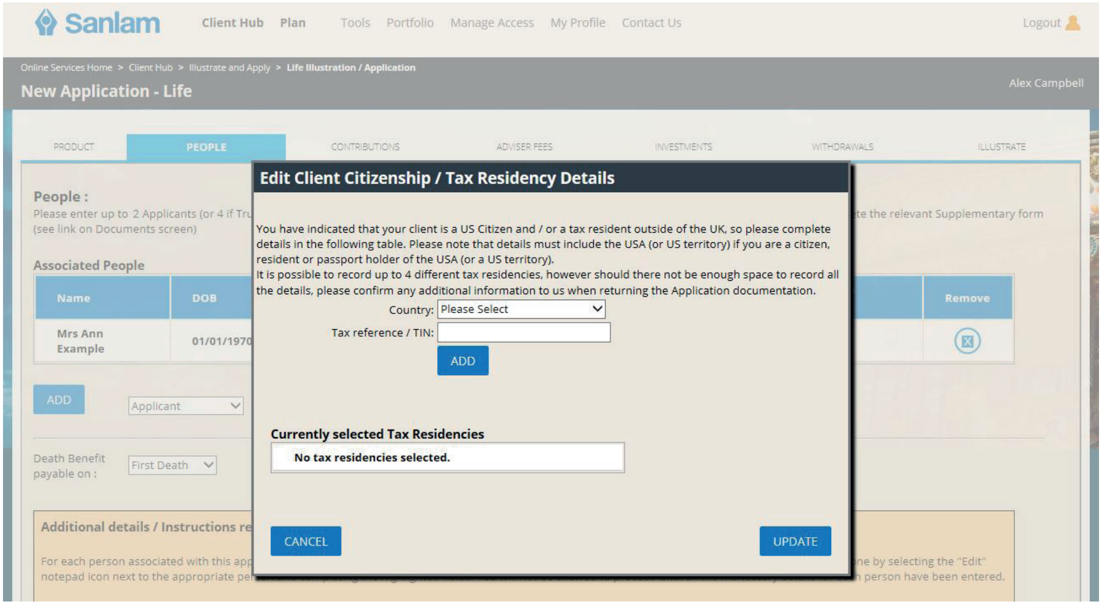
Where the application is for a GIA or Onshore Bond, you will need to answer questions about 'non-UK Tax Residency' or 'US Citizen' position. Please refer to section 4.2.1 for more information.

After adding all the required details, the following options can be selected:

- Next – takes you to the next screen as long as all mandatory details have been entered.
- Previous – not used.
- Save for later – saves the record and returns you to 'Client home'. The record can then be selected again at a later date and proceeded with.

4.2.1 Client citizenship/tax residency





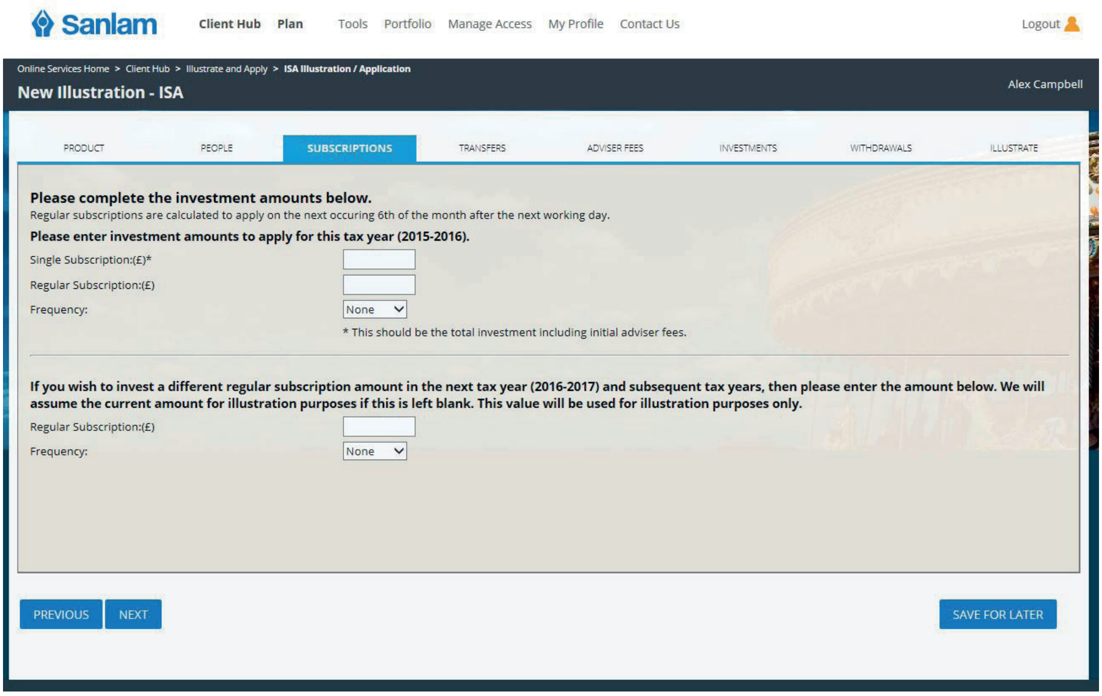
If either of the ‘non-UK tax resident’ or ‘US citizen’ boxes have been ticked on the ‘Client details’ screen, you will be taken to this screen. Here details of the applicable country and tax reference number (TIN) can be added, subject to a maximum of four.

If the ‘US citizen’ tick box is selected, a US territories location must be selected in order to proceed.

The following options are available:

- Update - saves the citizen/tax residency details.
- Cancel - exits the screen without saving details.

4.3 Subscriptions (ISA)/contributions (pension, GIA and bond)

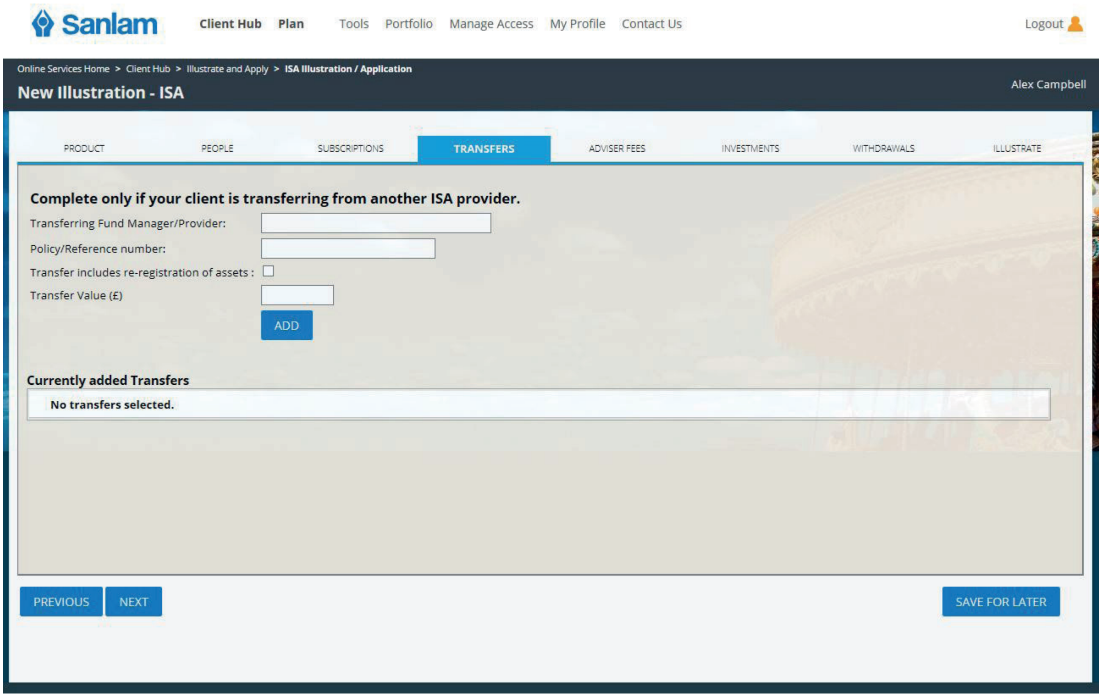


This screen allows details of all payments (excluding transfers) being made to the product to be entered.

After adding all the required details, the following options can be selected:

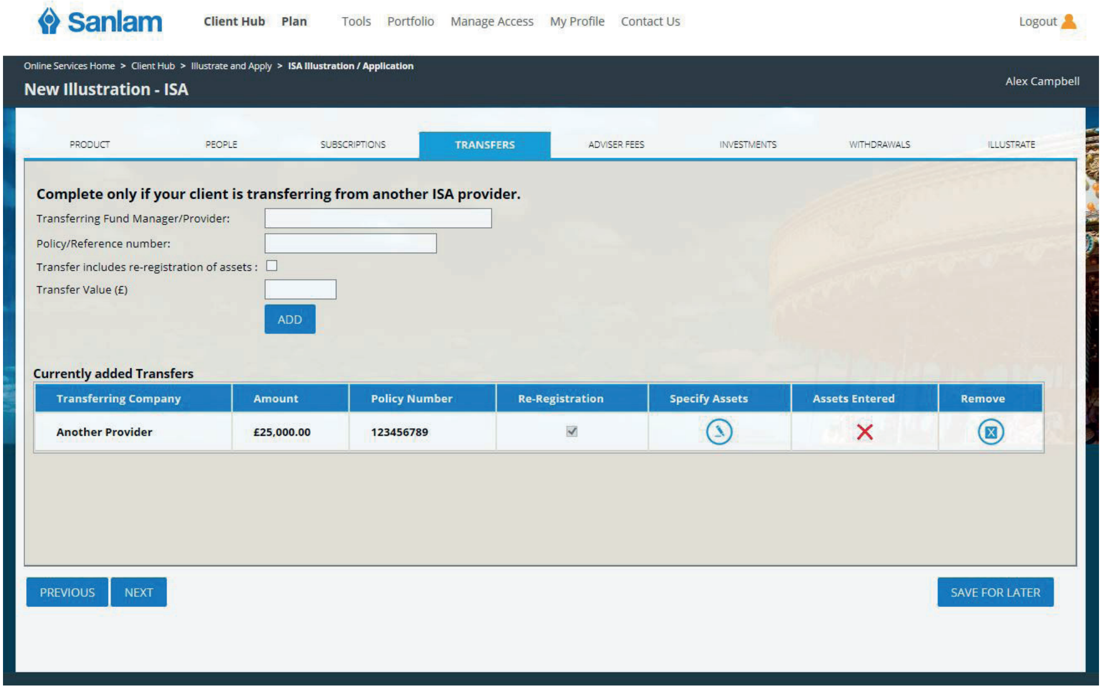
- Next – takes you to the next screen as long as all mandatory details have been entered.
- Previous – returns you to the previous screen.
- Save for later – saves the record and returns you to ‘Client home’. The record can then be selected again at a later date and proceeded with.

4.4 Transfers GIA, ISA and pension



For GIA, ISA and pensions, transfer amounts can be recorded on this screen. You will need to enter a separate record for each company that the transfer is to be requested from, as a separate form may need to be signed by the client.

To add transfer details, please enter the transfer provider, policy/reference number and transfer value. Where the transfer involves re-registering assets, please also tick the specified box. Once all details have been input, select ‘add’. The transfer details will then appear in the ‘Currently added transfers’ section.

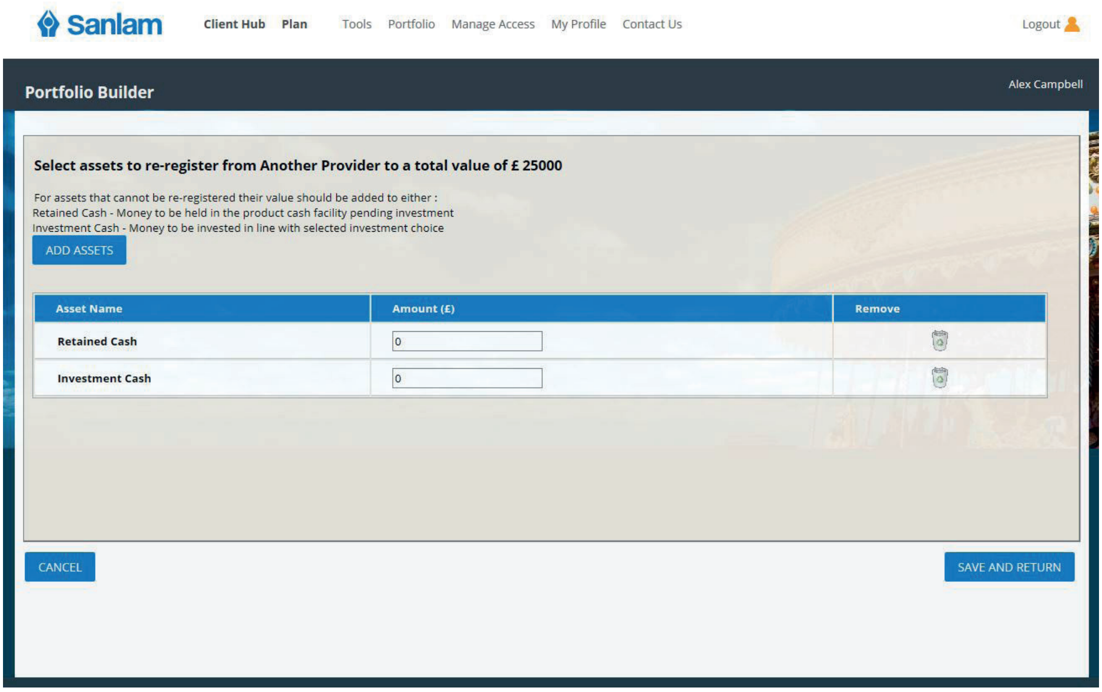


In 'Application' mode, the transfer record will need to be accessed again so additional details can be added. This can be done by selecting the 'Complete details' icon in the middle of the applicable record. This will then allow you to input additional details such as provider address and policy details where applicable. Where you have selected to re-register the assets, you will also need select the 'Specify assets' icon in order to update the illustration/ application. Please note, if the transfers do not include re-registration, the 'Specify assets' and 'Assets entered' boxes will remain blank.

After adding all the required details, the following options can be selected:

- Next – takes you to the next screen as long as all mandatory details have been entered.
- Previous – returns you to the previous screen.
- Save for later – saves the record and returns you to 'Client home'. The record can then be selected again at a later date and proceeded with.

4.4.1 Re-registering assets (portfolio builder)



The portfolio builder section is specific to re-registering assets.

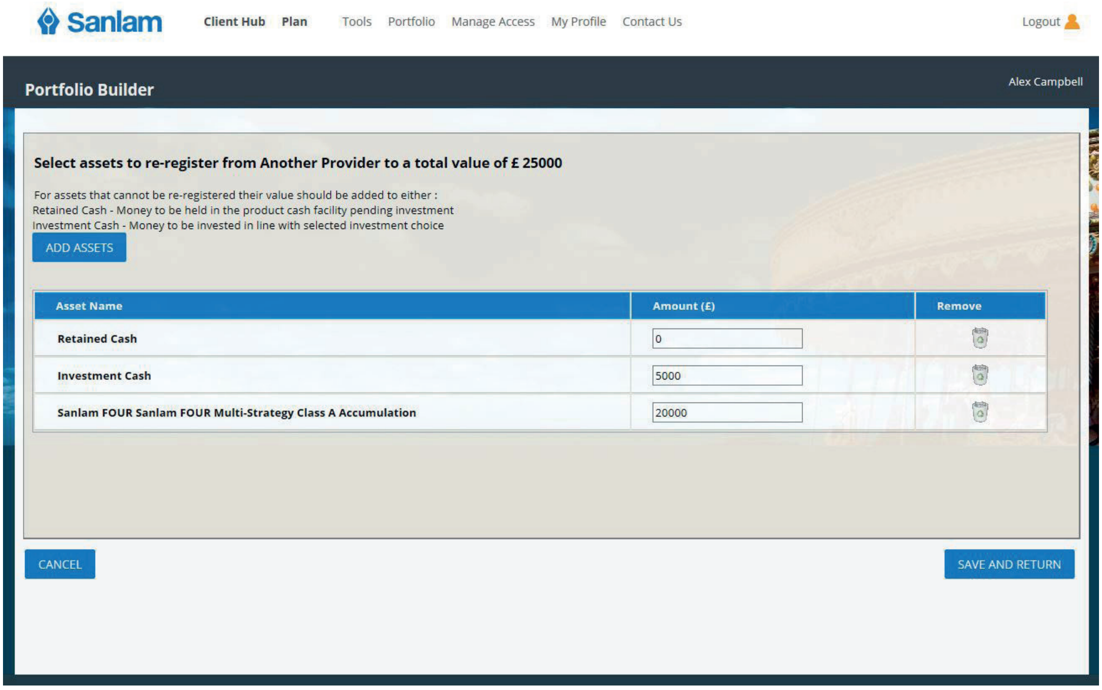
From this section, you can input details into three categories:

- Retained cash* - any amount that is to be held as cash pending investment instructions.
- Investment cash* - any amount that is transferred from selling assets (as they are unable to be re-registered) and are to be invested in other assets on the Sanlam Portal.
- Selected funds - assets to be re-registered.

* You are only able to input amounts for retained cash or investment cash, not both.

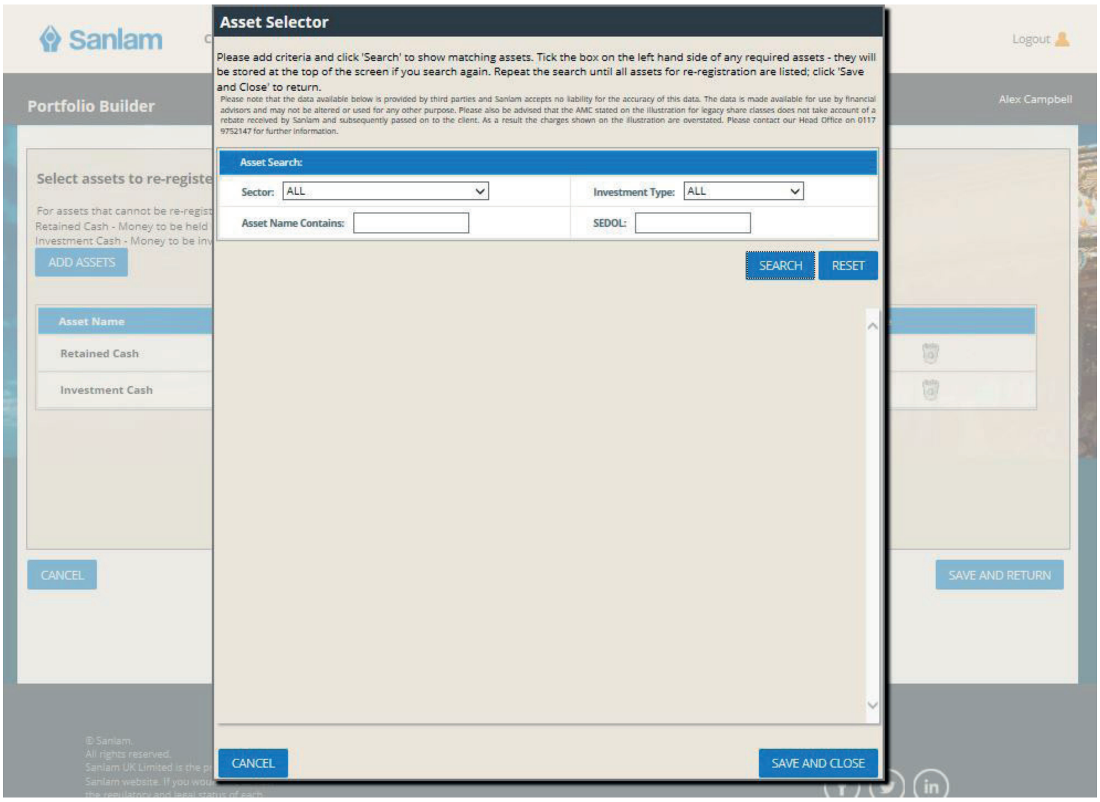
To select assets to be re-registered click on ‘Add assets’. This will then take you to the Asset selector section (refer to 4.4.2).

Once all assets have been selected, you will need to input the split of the transfer value as appropriate:



Select 'Save and return' to continue.

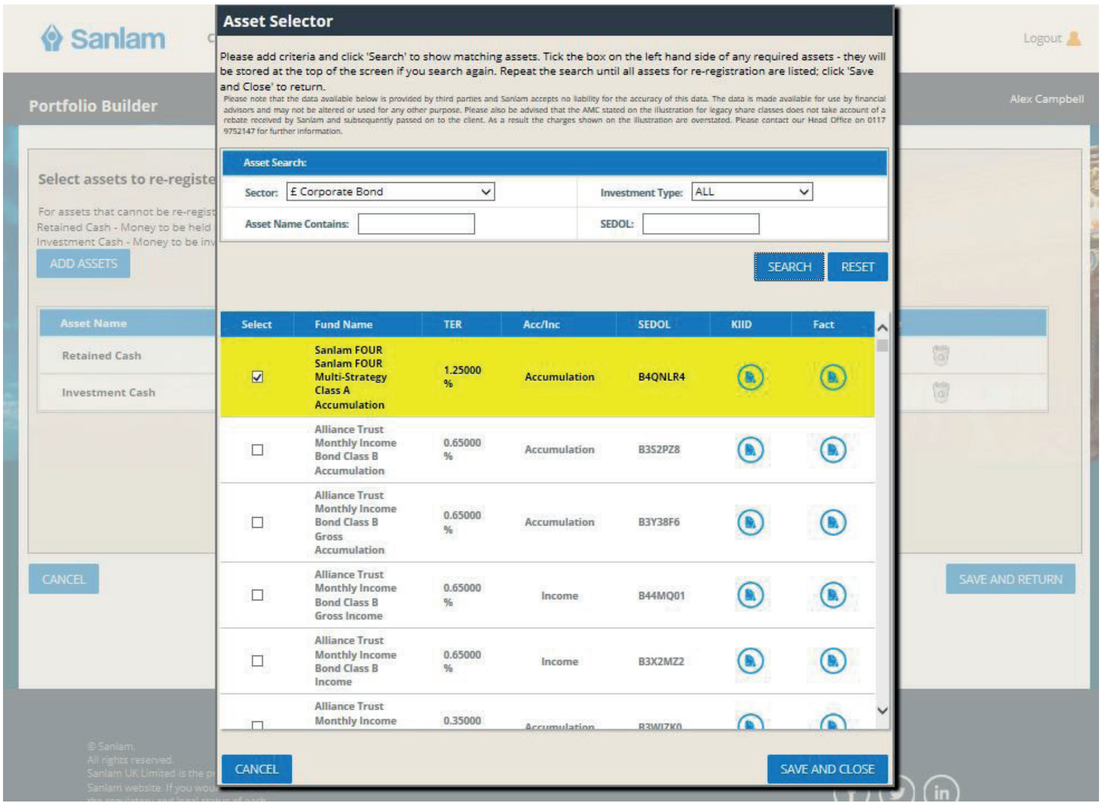
4.4.2 Re-registering assets (asset selector)



From here you can select the assets to be re-registered.

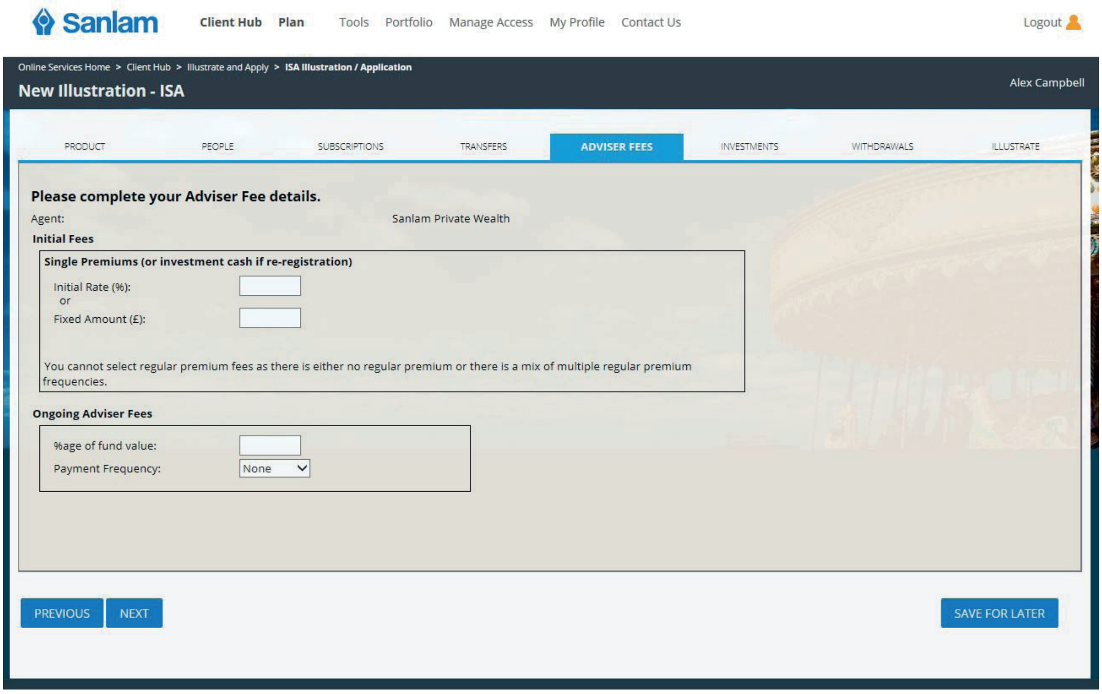
You can search for an asset by using any of the four search tools available - sector, investment type, asset name or SEDOL.

Once you have found an asset you are looking for, place a tick in the box on the left and this asset will then be stored. When you search again, the assets you have selected will be highlighted in yellow and will move to the top of the search list, as highlighted below:



Once you have selected all your assets, click on ‘Save and close’. You will then be taken back to the ‘Portfolio builder’ screen.

4.5 Adviser fees



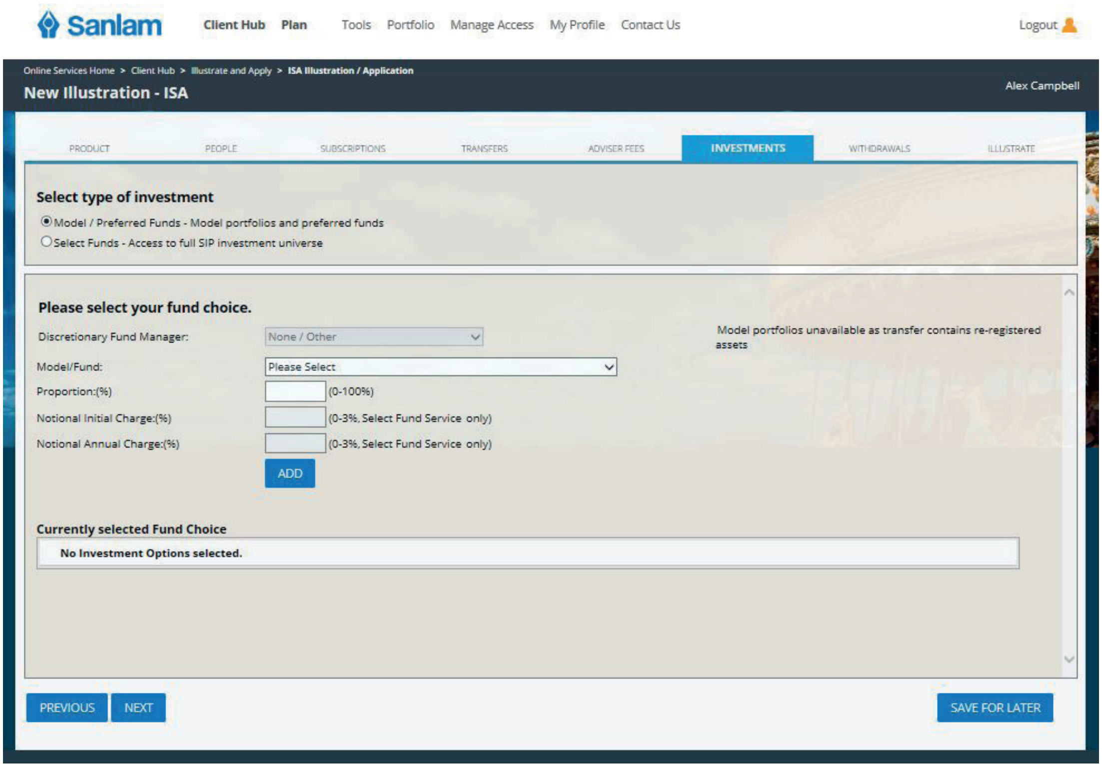
This screen allows details of any adviser fees to be paid to be entered.

Where you are re-registering assets, initial fees can only be taken on investment cash and any new monies.

After adding all the required details, the following options can be selected:

- Next – takes you to the next screen as long as all mandatory details have been entered.
- Previous – returns you to the previous screen.
- Save for later – saves the record and returns you to ‘Client home’. The record can then be selected again at a later date and proceeded with.

4.6 Investments



The investment choice for the payments or transfers should be requested on this screen. You have two options (where applicable) to select from:

- Model/preferred funds - this option is to be selected for model portfolios and also those funds that have been added to Sanlam's preferred list. This option is available to both specialist and Sanlam Portal products.
- Select funds - this option provides access to the full list of funds available through the SIP investment universe and is only available to Sanlam Portal products with the exception of the Onshore Bond..

Where you are selecting model portfolios, you will need to select the discretionary fund manager. Once selected, the relevant models will then appear in the dropdown. With the appropriate model selected, input the proportion as 100% and click on 'add'.

Please note, where you are re-registering assets and there is no investment cash, an investment choice is not required.

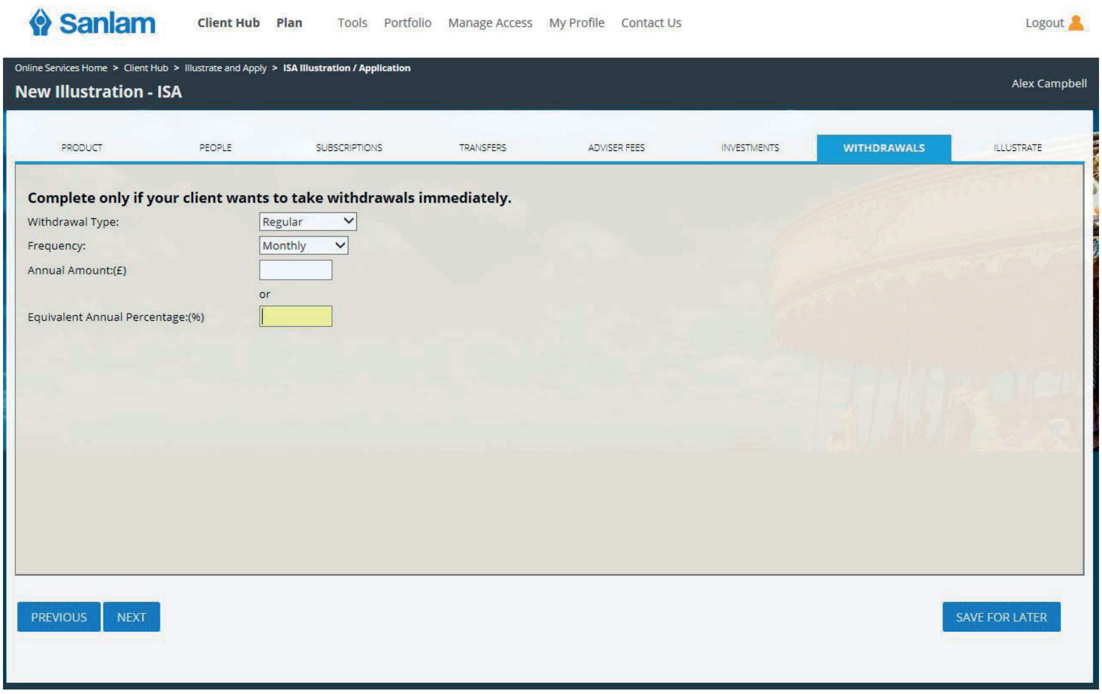
If you select the select funds option, you will then be taken via the portfolio builder to the 'Asset selector' section (see section 4.4.2)

Important note: If you are accessing the Sanlam onshore bond via an external platform, please ensure you also read section 4.10 of this guide.

After adding all the required details, the following options can be selected:

- Next – takes you to the next screen as long as all mandatory details have been entered.
- Previous – returns you to the previous screen.
- Save for later – saves the record and returns you to 'Client home'. The record can then be selected again at a later date and proceeded with.

4.7 Withdrawals



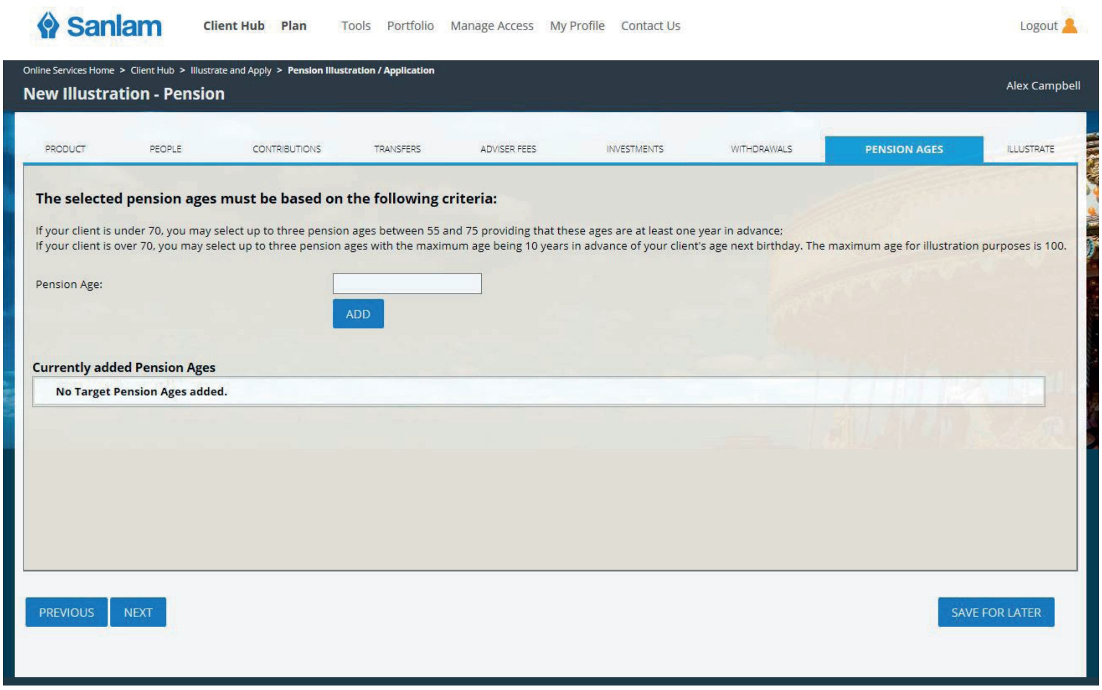
If withdrawals are to be taken from the product, the details should be entered on this screen. There are various options available depending on the product selected:

Selection	Platform	Options available
Specialist	OneSIPP	Flexi-access
	Onshore Bond (external platforms)	Regular
The Sanlam Portal	Onshore Bond (Sanlam portal)	Regular
		Income sweep
	Individual Savings Account	Regular
		Income sweep
	General Investment Account	Regular
		Income sweep
		Bed and ISA
	Personal Pension	Flexi-access

After adding all the required details, the following options can be selected:

- Next – takes you to the next screen as long as all mandatory details have been entered.
- Previous – returns you to the previous screen.
- Save for later – saves the record and returns you to ‘Client home’. The record can then be selected again at a later date and proceeded with.

4.8 Pension age (pension)



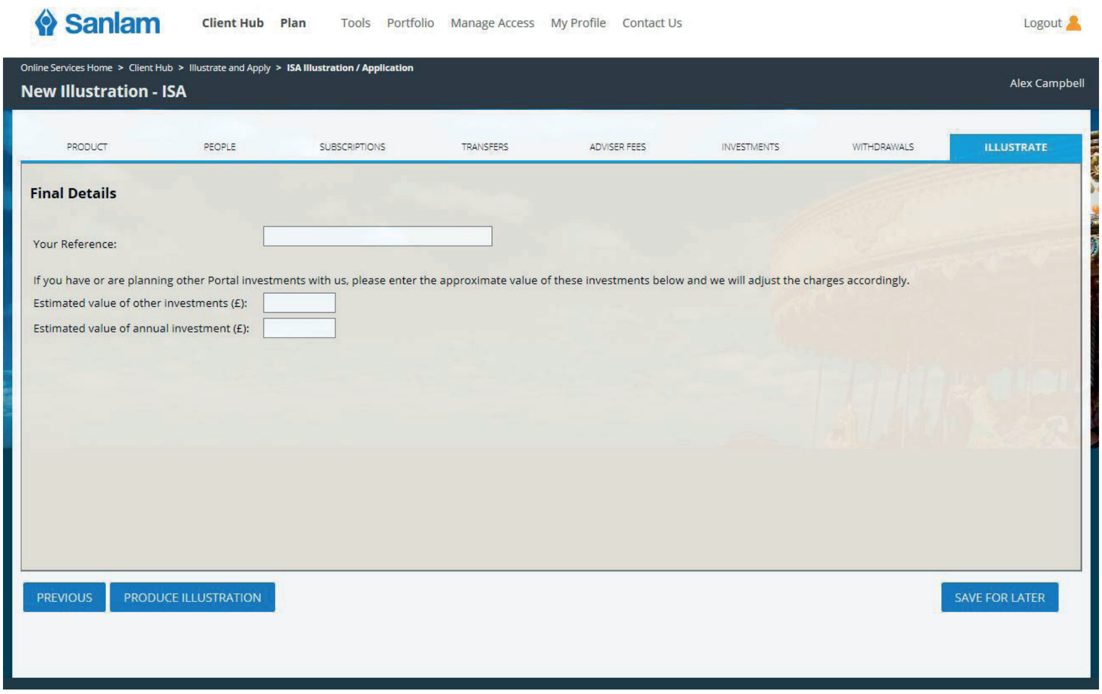
For pensions using the 'Illustration' option, this screen allows up to three pension ages to be chosen and illustrated on. In the 'Application' selection, the field cannot be amended as the age selected on the applicant record is used.

Please note if regular withdrawals have been selected, the pension age will default to age 99 regardless of any age already entered.

The following options can be selected:

- Next – takes you to the next screen as long as all mandatory details have been entered.
- Previous – returns you to the previous screen.
- Save for later – saves the record and returns you to 'Client home'. The record can then be selected again at a later date and proceeded with.

4.9 Final details (illustration)

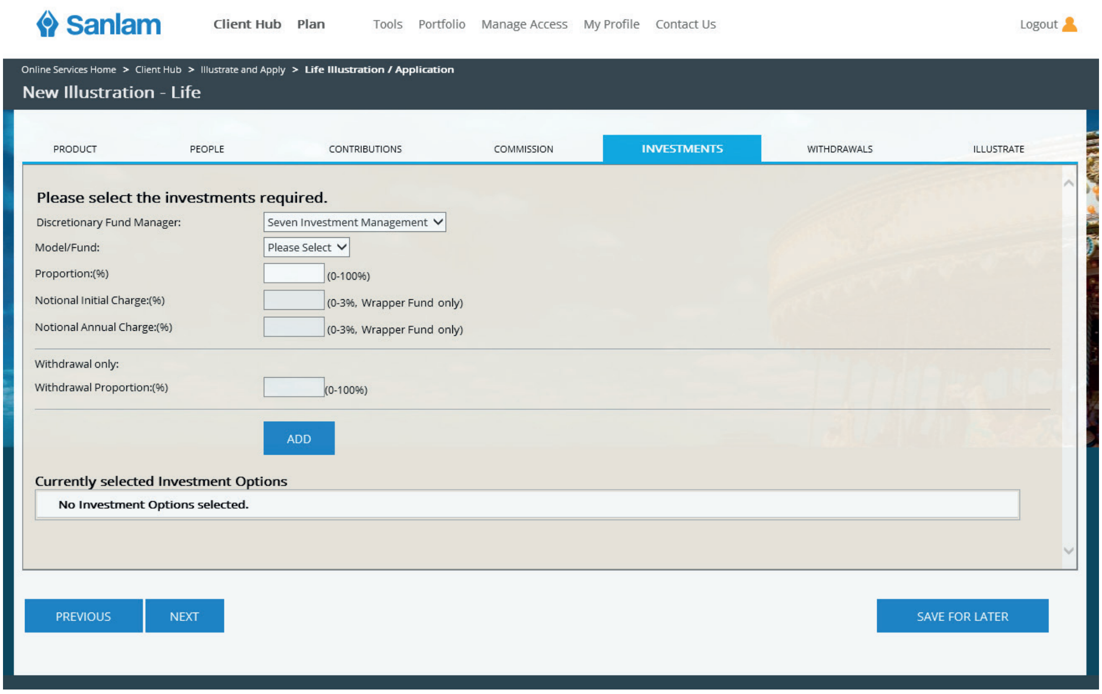


Having completed all other details, this final screen requests some general information relating to the Illustration/application.

The following options can be selected:

- Produce illustration – produces an illustration for the details provided.
- Previous – returns you to the previous screen.
- Save for later – saves the record and returns you to 'Client home'. The record can then be selected again at a later date and proceeded with.

4.10 Accessing the Sanlam onshore bond via external platforms



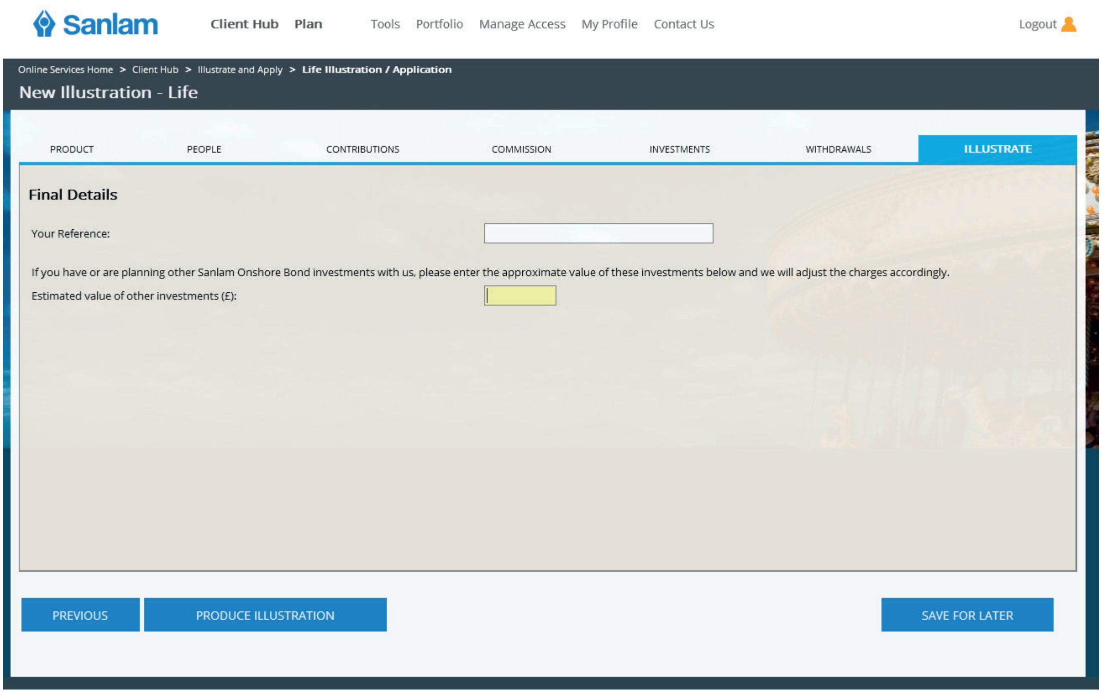
If you are accessing the Sanlam onshore bond via an external platform, you will need to select the name of the platform from the 'Discretionary fund manager' dropdown. This appears on the 'Investments' tab.

Important note: The Sanlam fees applied to the illustration are dependent on the platform selected. If you do not select the correct platform, the fees applied may be incorrect.

In addition, you will need to enter any other applicable ongoing fees in the box titled 'Notional annual charge'. Such fees could include:

- Annual charge made by a discretionary investment manager.
- Annual management charge of underlying funds/assets.
- Indicative TER of the underlying funds held in a wrapper fund.
- Platform charges imposed by a third-party platform provider.

4.10.1 Top ups to the Sanlam onshore bond held via an external platform

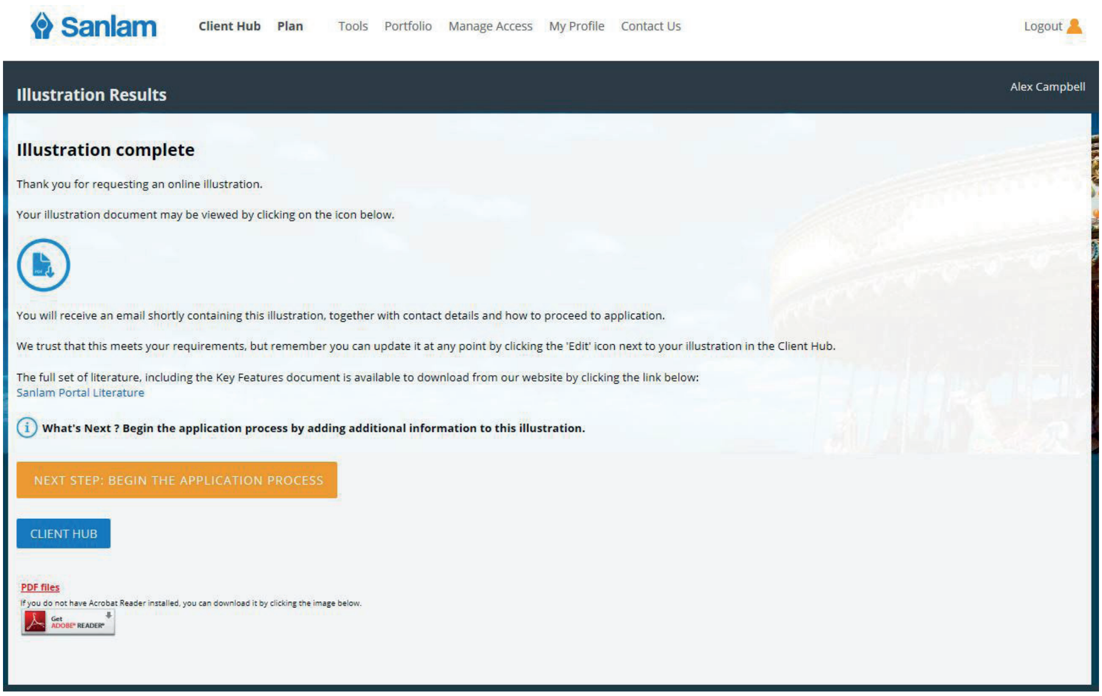


If you are making a top up to an existing policy, please enter the value of the existing policy.

5. Illustration / application processing

Following the completion of the illustration/application process, an illustration will be produced that matches the details entered. This will be emailed to the you, as well as being stored on the website. If there is a delay in producing the illustration, a screen will be displayed confirming and explaining that the email will be sent as soon as possible.

5.1 Illustration results



Where the 'Illustration' option has been selected, the illustration PDF is made available to select. There are also links to the product literature pages on the website.

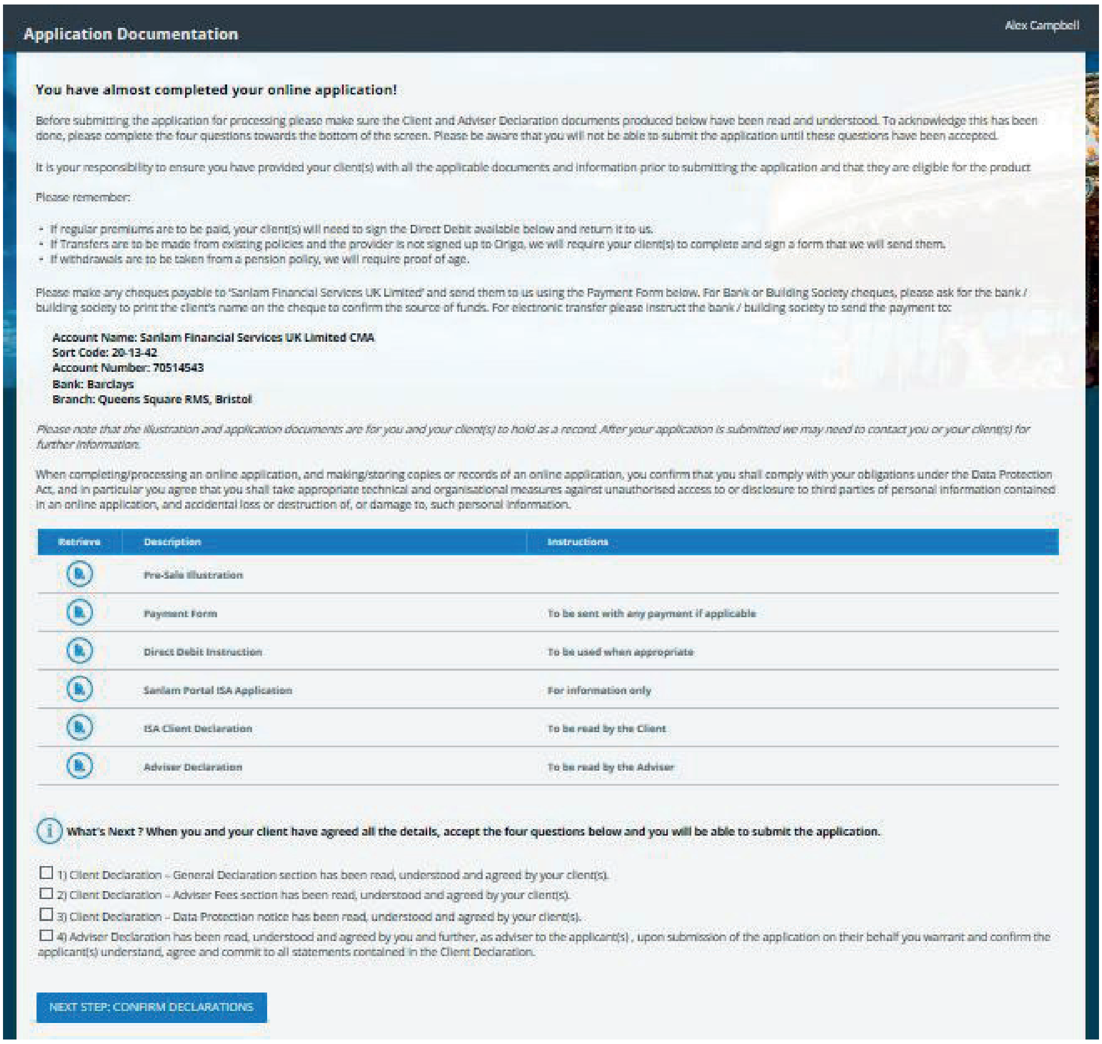
If the illustration is to be taken forward to an application, select the 'Next step: Begin the application process' button. You will then be taken back through the screens, this time being asked for the additional details required to submit an application.

The 'Client hub' button takes you to 'Client home'.

5.2 Application / apply results

If the application is to be taken forward, then the 'Next step: Begin the application process' button should be selected on the 'Final details' (application) screen. This takes the details entered and produces the application form and the other required documentation for the client.

5.3 Application documents



The screen is accessed by selecting the following for the required application:

- Selecting ‘Produce client documents’ on the ‘Final details’ screen.
- Selecting ‘Documents’ on the ‘Client home’ screen, ‘Applications tab’, ‘Pending Applications’ or ‘Submitted Application’ sections.

All client documentation relating to the entered application can be accessed from this screen.

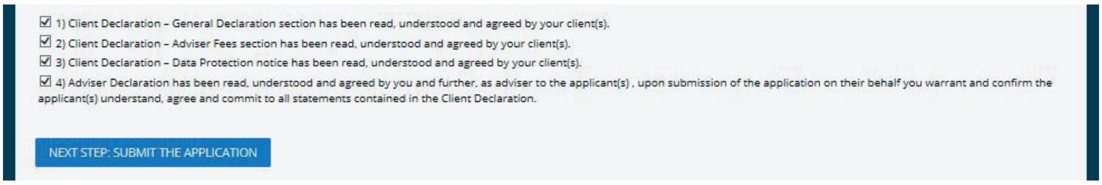
There is also a link to the website literature page, so any additional forms or information can be obtained.

The documentation produced is as follows:

- Illustration – document with figures relating to the application.
- Application - this confirms the details that will be submitted and processed.
- Client declaration – these are the terms that the client will be agreeing to. Prior to submitting the application, you must run through this document with the client.
- Adviser declaration - this document references the terms by which you are bound. Again, you must read this before you submit the application.
- Direct Debit instruction - where a regular payment is to be set up, this form should be printed, completed and returned to us.
- Payment form - where a cheque is to be submitted, this form should be printed and attached to the cheque.

The ‘Client hub’ button takes you to ‘Client home’.

5.4 Application submission



Once you have viewed/actioned (where appropriate) all the documentation and completed all the necessary steps (including running through the declaration with the client), you are ready to submit the application.

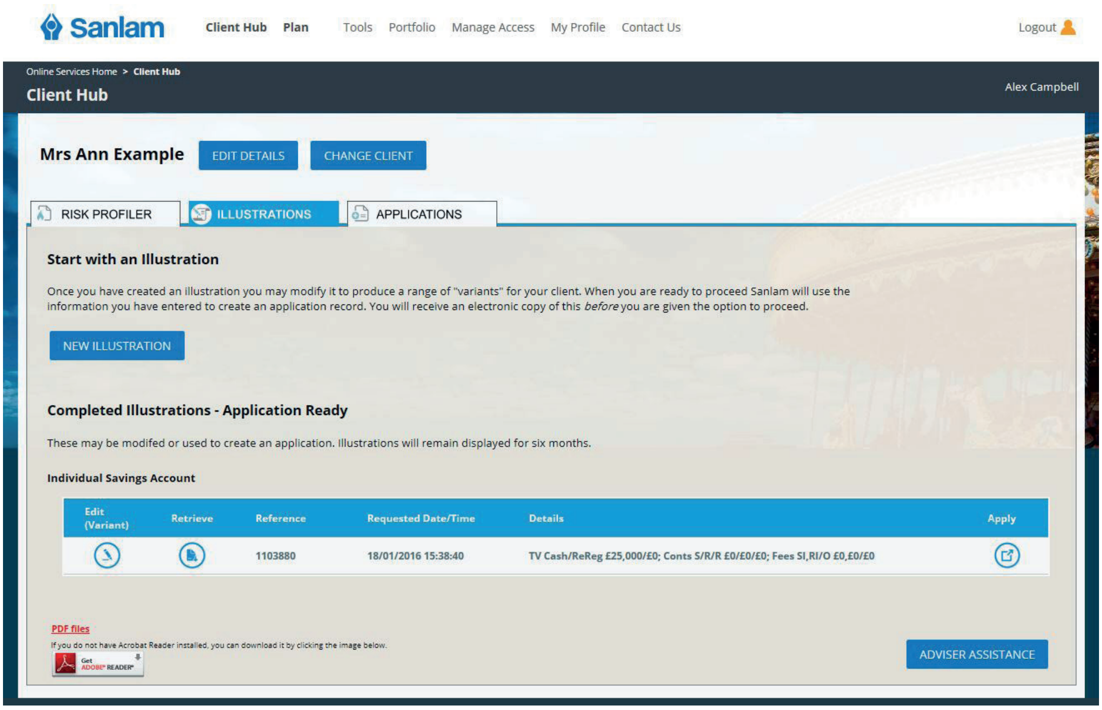
To do this you need to tick the four boxes to confirm that you have run through the necessary steps.

Once you have ticked all four boxes the text on the 'Next step' button will change from 'Next step: confirm declarations' to 'Next step: submit the application'. By now clicking on the button the application will be submitted and processed by the New business team.

6. Processing from client home

From ‘Client home’, various selections can be made from the illustrations applications already keyed.

6.1 Illustrations tab



6.1.1 Illustration variant

Where an illustration is already in existence, by selecting the ‘Edit’ icon on the left of the required record, the details can be accessed again and amended. At completion of the screens another illustration is produced/emailed.

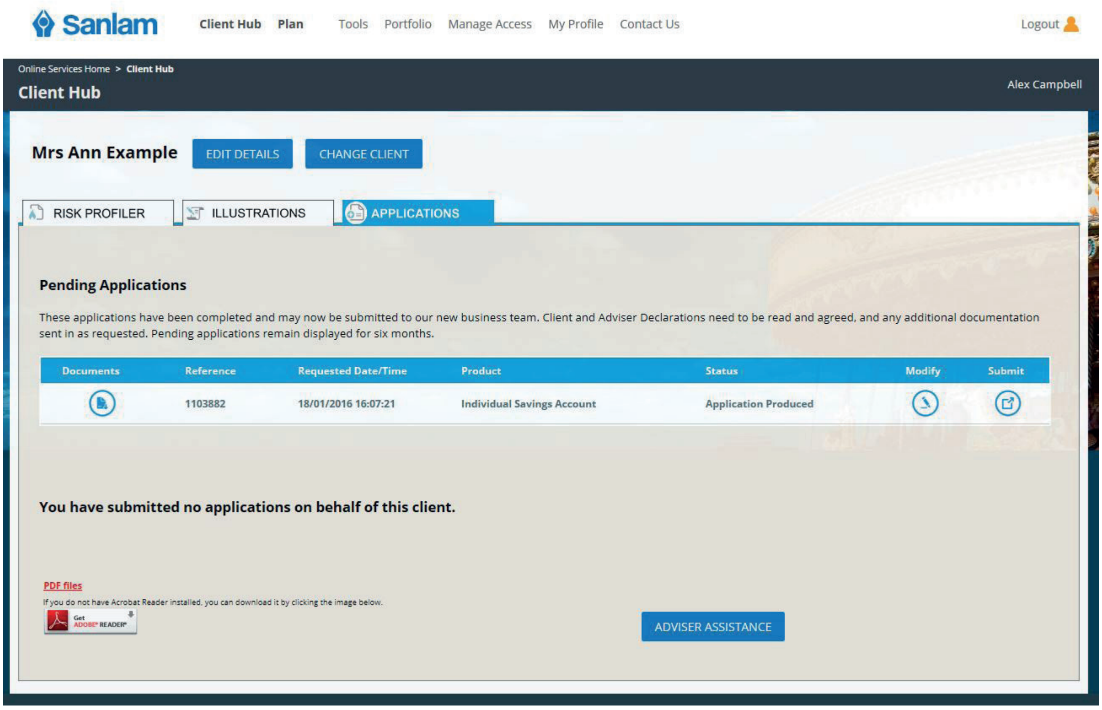
6.1.2 Previous illustration to application

If a previous illustration is to proceed to application, select the ‘Apply’ icon on the right of the required record and the details can be accessed again. This time the additional fields required to complete the application are also displayed. If the application is then taken forward, the record will move to the ‘Applications tab’ and any variant illustrations linked to the record will be removed.

6.1.3 Saved illustrations/applications

If an illustration was saved during completion of the details, the information can be accessed again and processing continue by selecting the ‘Retrieve’ icon on the left of the required record. Once in the record, to save it again, the ‘Save for later’ button must be chosen before exiting the screen, or all details will be lost.

6.2 Applications tab



6.2.1 Modifying applications

Prior to submission, if the application details have changed from those originally entered, the application can be amended by selecting the 'Modify' button towards the right of the record. The application details can then be accessed again and amended to match the changes requested in the client documentation. At completion of the screens, another illustration is produced/emailed.

6.2.2 Submit

Where a pending application is to be submitted, select the 'Submit' icon on the right of the required record and the user is taken to the 'Application documents' screen where all the documentation will be displayed. Once the application has been submitted, the record will move to the 'Submitted applications' section.

Once you have ticked the four declaration questions and clicked on submit, you will no longer be able to access the client declaration. Also, by clicking submit, this means the New business team will start processing the application.

6.2.3 Submitted applications

Following an application being submitted, the record is moved to the 'Submitted applications' section. You will be able to track the progress of the application by checking the status.

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