

Sanlam Investments and Pensions

Online user guide

Contents

2	Contents	20	4.4.2 Re-registering assets (asset selector)
3	2. Introduction	22	4.5 Adviser fees
3	2.1 Process overview	23	4.6 Investments
4	2.2 Illustration and application overview	24	4.7 Withdrawals
5	2.3 Online assistance	25	4.8 Pension age (pension)
5	2.4 Additional help contact details	26	4.9 Final details (illustration)
6	3. Accessing online functionality	27	4.10 Accessing the Sanlam Onshore Bond via external platforms
6	3.1 Registration	28	4.10.1 Top ups to the Sanlam Onshore Bond held via an external platform
7	3.1.1 Upgrade account	29	5 Illustration/application processing
8	3.2 Online services selection	29	5.1 Illustration results
8	3.3 Client search	29	5.2 Application/apply results
9	3.4 Add new client	30	5.3 Application documents
9	3.5 Client home	31	5.4 Application submission
10	3.5.1 Illustrations	32	6. Processing from client home
10	3.5.2 Applications	32	6.1 Illustrations tab
11	4. Illustration/application	32	6.1.1 Illustration variant
11	4.1 Product selection	32	6.1.2 Previous illustration to application
13	4.2 People	32	6.1.3 Saved illustrations/applications
14	4.2.1 Client citizenship/tax residency	33	6.2 Applications tab
15	4.3 Subscriptions (ISA)/contributions (Pension, GIA and Bond)	33	6.2.1 Modifying applications
16	4.4 Transfers (GIA, ISA and Pension)	33	6.2.2 Submit
18	4.4.1 Re-registering assets (portfolio builder)	33	6.2.3 Submitted applications

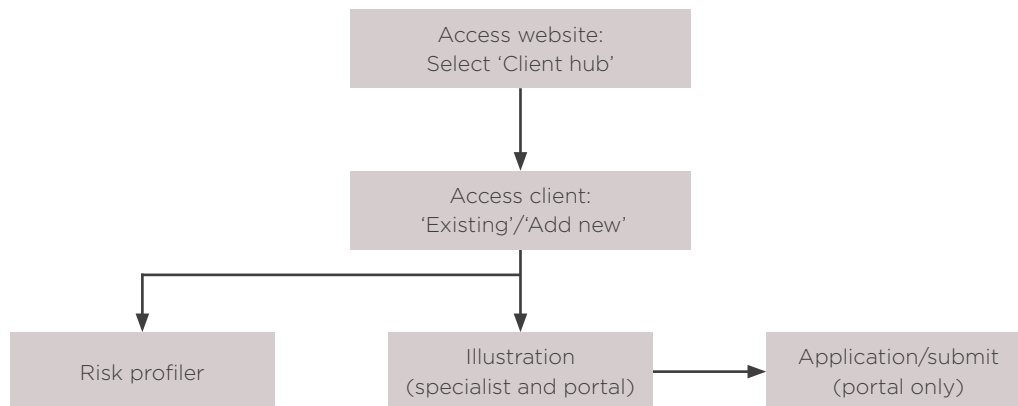
2. Introduction

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



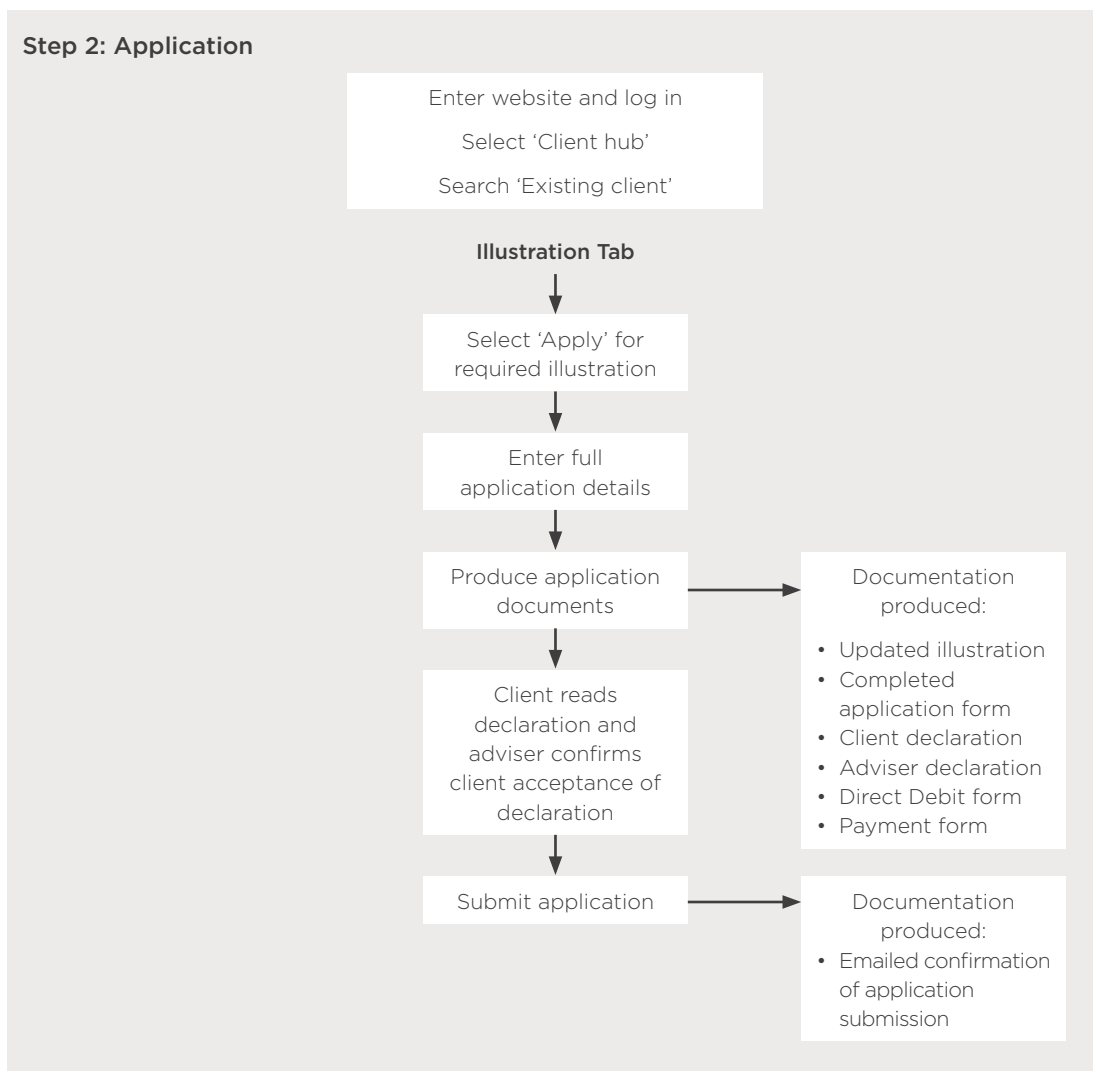
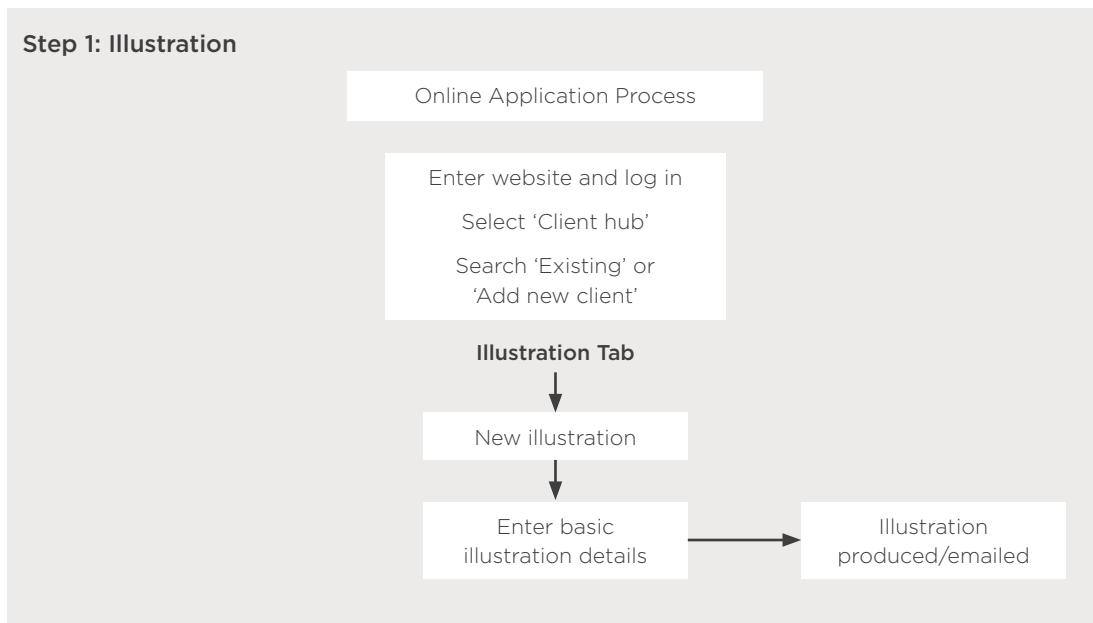
The above flow diagram gives a high-level view of the process:

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.



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:

 - provides information as to the next steps in the process

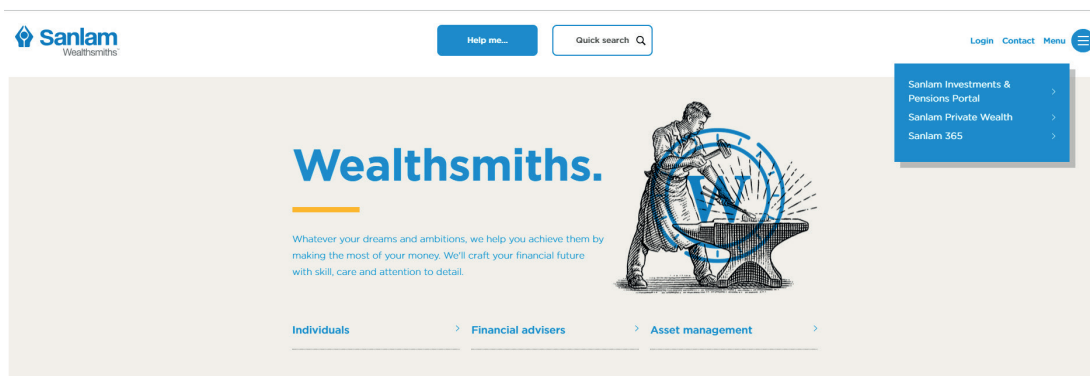
Adviser Assistance - Where applicable, these boxes appear at the bottom right of the screen and when clicked on will bring up additional information that may help answer any questions in relation to the section you are completing.

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



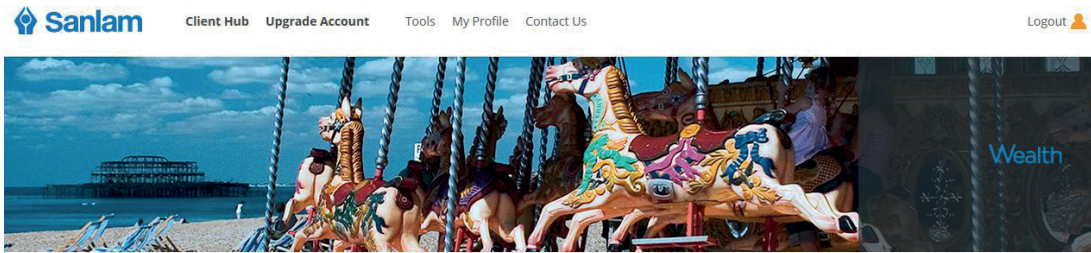
The Sanlam website is accessed at www.sanlam.co.uk

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'.

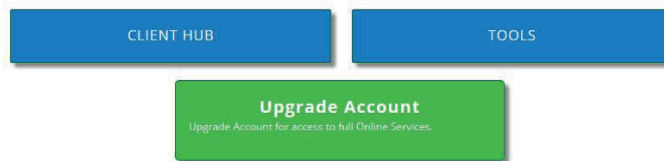
This will then open a page that will require you to input some basic details. Upon completion of the page, you will receive an email advising you that your account is now active.

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



Sanlam Portal for Online Services

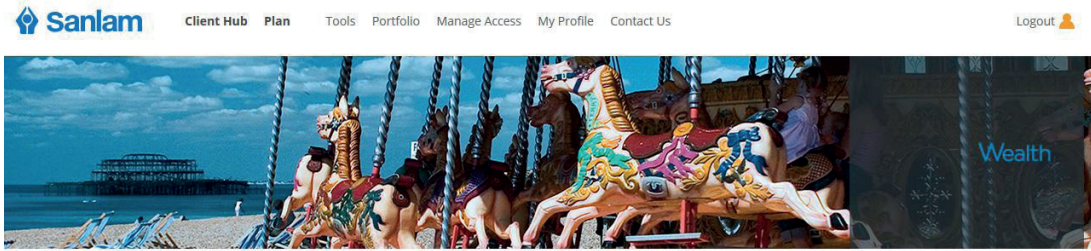


In order to gain full access to the online services, you will need to upgrade your account after registering. This can be done by logging in and selecting the 'upgrade account' option highlighted above and then completing the additional sections.

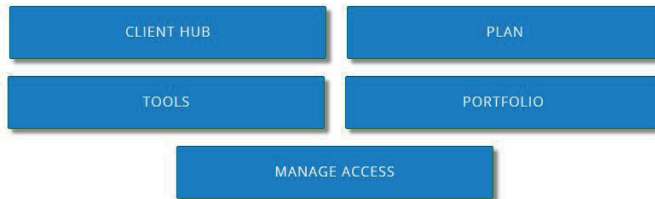
By upgrading your account, illustrations will reflect your specific terms and charges, you will (if using the Sanlam Portal) be able to submit applications online, and you will be able to access client details including valuations.

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

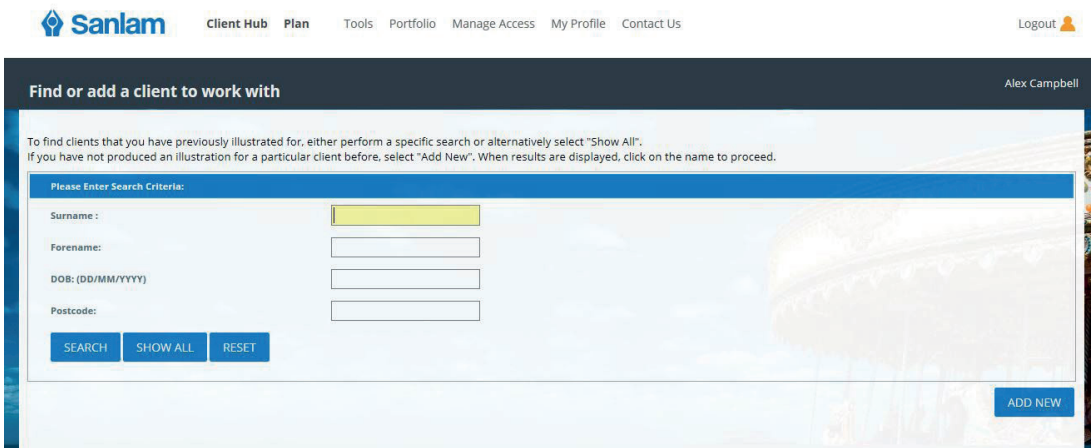


Sanlam Portal for Online Services



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

The screenshot shows the 'Add new client details' pop-up window. The window is titled 'Add new client details' and contains several input fields: 'Agent' (dropdown menu with 'Capital Tower' selected), 'Forenames*' (text input), 'Surname*' (text input), 'Sex*' (dropdown menu with 'Please Select' selected), and 'DOB*' (text input with '(DD/MM/YYYY)' below it). Below these fields is a message: 'Your user account is configured so that you request illustrations on behalf of other users. Please select the user that you are creating this client for:' followed by a 'User:' dropdown menu with 'David Lane' selected. At the bottom of the pop-up are 'CANCEL' and 'ADD' buttons. In the background, the 'Client search' screen is visible with a search criteria form and an 'ADD NEW' button.

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 screenshot shows the 'Illustrations' tab selected in the Client Hub. The client name is 'Ann Example'. There are buttons for 'EDIT DETAILS' and 'CHANGE CLIENT'. Below the navigation tabs (RISK PROFILER, ILLUSTRATIONS, APPLICATIONS), there is a section titled 'Start with an Illustration' with a 'NEW ILLUSTRATION' button. A paragraph explains that once an illustration is created, it can be modified to produce variants, and an application record will be created. Below this is a section for 'Completed Illustrations - Application Ready' with a table of one entry:

Edit (Variant)	Retrieve	Reference	Requested Date/Time	Details	Apply
		1103880	18/01/2016 15:38:40	TV Cash/ReReg £25,000/£0; Conts S/R/R £0/£0/£0; Fees SI,RI/O £0,£0/£0	

At the bottom, there is a PDF icon and a note: 'PDF files: If you do not have Acrobat Reader installed, you can download it by clicking the image below.' and an 'ADVISER ASSISTANCE' button.

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

The screenshot shows the 'Applications' tab selected in the Client Hub. The client name is 'Mrs Ann Example'. There are buttons for 'EDIT DETAILS' and 'CHANGE CLIENT'. Below the navigation tabs (RISK PROFILER, ILLUSTRATIONS, APPLICATIONS), there is a section titled 'Pending Applications' with a paragraph explaining that these applications are completed and submitted to the business team, and that client and adviser declarations need to be read and agreed. Below this is a table of one entry:

Documents	Reference	Requested Date/Time	Product	Status	Modify	Submit
	1103882	18/01/2016 16:07:21	Individual Savings Account	Application Produced		

Below the table, it states: 'You have submitted no applications on behalf of this client.' At the bottom, there is a PDF icon and a note: 'PDF files: If you do not have Acrobat Reader installed, you can download it by clicking the image below.' and an 'ADVISER ASSISTANCE' button.

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

The screenshot shows the 'New Illustration' page in the Sanlam Client Hub. The page has a dark blue header with the Sanlam logo and navigation links: Client Hub, Plan, Tools, Portfolio, Manage Access, My Profile, and Contact Us. A 'Logout' button with a user icon is in the top right. The breadcrumb trail reads 'Online Services Home > Client Hub > Illustrate and Apply'. The user's name, 'Alex Campbell', is displayed in the top right corner. The main content area is titled 'New Illustration' and features a 'PRODUCT' tab. Below the tab, there is a text box with instructions: 'For illustrations on our standalone products (i.e. OneSIPP & Versatile Investment Portfolio) please select 'Specialist', alternatively if you are looking to invest via The Sanlam Portal service please select 'Portal'. Below this, a bold heading asks the user to 'Please select the illustration type, platform and product that you would like to illustrate for:'. Three dropdown menus are provided: 'Illustration Type' (set to 'Quick Quote'), 'Platform' (set to 'The Sanlam Portal'), and 'Product' (set to 'Please Select'). A disclaimer follows: 'You are free to illustrate for this line of business but please note you must ensure that your agency has signed the requisite terms of business and contractual agreements before applying for any of these products or investments. If you choose to continue with this illustration, you are acknowledging that you have understood and accepted this requirement.' Below the disclaimer, a note states: 'Please note that illustrations/applications for the following are not available on-line, so please call us on 0117 9752147:' followed by a bulleted list: '• Top-ups/additions to existing Accounts/Policies', '• Pension transfers already in drawdown', and '• Transfer Pension Portfolio'. At the bottom of the form, there are two buttons: 'PREVIOUS' and 'ACKNOWLEDGE AND CONTINUE'.

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
Application/submit	The Sanlam Portal	Personal Pension
		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:

Product	Illustration		Application	
	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)

Online Services Home > Client Hub > Illustrate and Apply > ISA Illustration / Application

Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout

New Illustration - ISA Alex Campbell

PRODUCT PEOPLE **SUBSCRIPTIONS** TRANSFERS ADVISER FEES INVESTMENTS WITHDRAWALS ILLUSTRATE

Please complete the investment amounts below.
Regular subscriptions are calculated to apply on the next occurring 6th of the month after the next working day.

Please enter investment amounts to apply for this tax year (2015-2016).

Single Subscription:(£)*

Regular Subscription:(£)

Frequency:

* This should be the total investment including initial adviser fees.

If you wish to invest a different regular subscription amount in the next tax year (2016-2017) and subsequent tax years, then please enter the amount below. We will assume the current amount for illustration purposes if this is left blank. This value will be used for illustration purposes only.

Regular Subscription:(£)

Frequency:

PREVIOUS NEXT SAVE FOR LATER

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

Online Services Home > Client Hub > Illustrate and Apply > ISA Illustration / Application

Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout

Alex Campbell

PRODUCT PEOPLE SUBSCRIPTIONS **TRANSFERS** ADVISER FEES INVESTMENTS WITHDRAWALS ILLUSTRATE

Complete only if your client is transferring from another ISA provider.

Transferring Fund Manager/Provider:

Policy/Reference number:

Transfer includes re-registration of assets:

Transfer Value (£)

ADD

Currently added Transfers

No transfers selected.

PREVIOUS **NEXT** **SAVE FOR LATER**

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.

Online Services Home > Client Hub > Illustrate and Apply > ISA Illustration / Application

New Illustration - ISA Alex Campbell

PRODUCT PEOPLE SUBSCRIPTIONS **TRANSFERS** ADVISER FEES INVESTMENTS WITHDRAWALS ILLUSTRATE

Complete only if your client is transferring from another ISA provider.

Transferring Fund Manager/Provider:

Policy/Reference number:

Transfer includes re-registration of assets:

Transfer Value (£)

ADD

Currently added Transfers

Transferring Company	Amount	Policy Number	Re-Registration	Specify Assets	Assets Entered	Remove
Another Provider	£25,000.00	123456789	<input checked="" type="checkbox"/>		<input type="checkbox"/>	

PREVIOUS **NEXT** **SAVE FOR LATER**

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 screenshot shows the Sanlam Portfolio Builder interface. At the top, there is a navigation bar with the Sanlam logo and links for Client Hub, Plan, Tools, Portfolio, Manage Access, My Profile, and Contact Us. A user profile icon and the name 'Alex Campbell' are visible in the top right corner. The main content area is titled 'Portfolio Builder' and contains the following text: 'Select assets to re-register from Another Provider to a total value of £ 25000'. Below this, there is a note: 'For assets that cannot be re-registered their value should be added to either : Retained Cash - Money to be held in the product cash facility pending investment Investment Cash - Money to be invested in line with selected investment choice'. An 'ADD ASSETS' button is located below the note. A table with three columns is displayed: 'Asset Name', 'Amount (£)', and 'Remove'. The table contains two rows: 'Retained Cash' and 'Investment Cash', both with a value of '0' in the 'Amount (£)' column and a trash icon in the 'Remove' column. At the bottom of the form, there are 'CANCEL' and 'SAVE AND RETURN' buttons.

Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout Alex Campbell

Portfolio Builder

Select assets to re-register from Another Provider to a total value of £ 25000

For assets that cannot be re-registered their value should be added to either :
Retained Cash - Money to be held in the product cash facility pending investment
Investment Cash - Money to be invested in line with selected investment choice

ADD ASSETS

Asset Name	Amount (£)	Remove
Retained Cash	0	
Investment Cash	0	

CANCEL SAVE AND RETURN

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:




Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout

Portfolio Builder Alex Campbell

Select assets to re-register from Another Provider to a total value of £ 25000

For assets that cannot be re-registered their value should be added to either :
Retained Cash - Money to be held in the product cash facility pending investment
Investment Cash - Money to be invested in line with selected investment choice

ADD ASSETS

Asset Name	Amount (£)	Remove
Retained Cash	<input type="text" value="0"/>	
Investment Cash	<input type="text" value="5000"/>	
Sanlam FOUR Sanlam FOUR Multi-Strategy Class A Accumulation	<input type="text" value="20000"/>	

CANCEL SAVE AND RETURN

Select 'Save and return' to continue.

4.4.2 Re-registering assets (asset selector)

Asset Selector

Please add criteria and click 'Search' to show matching assets. Tick the box on the left hand side of any required assets - they will be stored at the top of the screen if you search again. Repeat the search until all assets for re-registration are listed; click 'Save and Close' to return.

Please note that the data available below is provided by third parties and Sanlam accepts no liability for the accuracy of this data. The data is made available for use by financial advisers and may not be altered or used for any other purpose. Please also be advised that the AMC stated on the illustration for legacy share classes does not take account of a rebate received by Sanlam and subsequently passed on to the client. As a result the charges shown on the illustration are overstated. Please contact our Head Office on 0117 9752147 for further information.

Asset Search:

Sector: ALL	Investment Type: ALL
Asset Name Contains: <input type="text"/>	SEDOL: <input type="text"/>

Portfolio Builder

Select assets to re-register

For assets that cannot be re-registered:

- Retained Cash - Money to be held
- Investment Cash - Money to be invested

Asset Name

Retained Cash

Investment Cash

Logout Alex Campbell

SAVE AND RETURN

© Sanlam. All rights reserved. Sanlam UK Limited is the parent company of Sanlam Investments and Pensions.

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:

Asset Selector

Please add criteria and click 'Search' to show matching assets. Tick the box on the left hand side of any required assets - they will be stored at the top of the screen if you search again. Repeat the search until all assets for re-registration are listed; click 'Save and Close' to return.

Please note that the data available below is provided by third parties and Sanlam accepts no liability for the accuracy of this data. The data is made available for use by financial advisers and may not be altered or used for any other purpose. Please also be advised that the AIC stated on the illustration for legacy share classes does not take account of a rebate received by Sanlam and subsequently passed on to the client. As a result the charges shown on the illustration are overstated. Please contact our Head Office on 0117 9752147 for further information.

Asset Search:

Sector: **E Corporate Bond** Investment Type: **ALL**

Asset Name Contains: SEDOL:

SEARCH **RESET**

Asset Name	Select	Fund Name	TER	Acc/Inc	SEDOL	KIID	Fact
Retained Cash	<input checked="" type="checkbox"/>	Sanlam FOUR Sanlam FOUR Multi-Strategy Class A Accumulation	1.25000 %	Accumulation	B4QNLR4		
Investment Cash	<input type="checkbox"/>	Alliance Trust Monthly Income Bond Class B Accumulation	0.65000 %	Accumulation	B352P28		
	<input type="checkbox"/>	Alliance Trust Monthly Income Bond Class B Gross Accumulation	0.65000 %	Accumulation	B3Y38F6		
	<input type="checkbox"/>	Alliance Trust Monthly Income Bond Class B Gross Income	0.65000 %	Income	B44MQ01		
	<input type="checkbox"/>	Alliance Trust Monthly Income Bond Class B Income	0.65000 %	Income	B3X2M22		
	<input type="checkbox"/>	Alliance Trust Monthly Income	0.35000	Accumulation	B3M7K0		

CANCEL **SAVE AND RETURN** **SAVE AND CLOSE**

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

Online Services Home > Client Hub > Illustrate and Apply > ISA Illustration / Application

Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout

Alex Campbell

PRODUCT PEOPLE SUBSCRIPTIONS TRANSFERS **ADVISER FEES** INVESTMENTS WITHDRAWALS ILLUSTRATE

Please complete your Adviser Fee details.

Agent: Sanlam Private Wealth

Initial Fees

Single Premiums (or investment cash if re-registration)

Initial Rate (%):

or

Fixed Amount (£):

You cannot select regular premium fees as there is either no regular premium or there is a mix of multiple regular premium frequencies.

Ongoing Adviser Fees

%age of fund value:

Payment Frequency:

PREVIOUS NEXT SAVE FOR LATER

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

Online Services Home > Client Hub > Illustrate and Apply > ISA Illustration / Application

New Illustration - ISA Alex Campbell

PRODUCT PEOPLE SUBSCRIPTIONS TRANSFERS ADVISER FEES **INVESTMENTS** WITHDRAWALS ILLUSTRATE

Select type of investment

Model / Preferred Funds - Model portfolios and preferred funds
 Select Funds - Access to full SIP investment universe

Please select your fund choice.

Discretionary Fund Manager: Model portfolios unavailable as transfer contains re-registered assets

Model/Fund:

Proportion:(%) (0-100%)

Notional Initial Charge:(%) (0-3%, Select Fund Service only)

Notional Annual Charge:(%) (0-3%, Select Fund Service only)

Currently selected Fund Choice

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

Online Services Home > Client Hub > Illustrate and Apply > ISA Illustration / Application

New Illustration - ISA Alex Campbell

PRODUCT PEOPLE SUBSCRIPTIONS TRANSFERS ADVISER FEES INVESTMENTS **WITHDRAWALS** ILLUSTRATE

Complete only if your client wants to take withdrawals immediately.

Withdrawal Type:

Frequency:

Annual Amount(€)

or

Equivalent Annual Percentage:(%)

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)

Online Services Home > Client Hub > Illustrate and Apply > Pension Illustration / Application

Alex Campbell

New Illustration - Pension

PRODUCT PEOPLE CONTRIBUTIONS TRANSFERS ADVISER FEES INVESTMENTS WITHDRAWALS **PENSION AGES** ILLUSTRATE

The selected pension ages must be based on the following criteria:

If your client is under 70, you may select up to three pension ages between 55 and 75 providing that these ages are at least one year in advance:
If your client is over 70, you may select up to three pension ages with the maximum age being 10 years in advance of your client's age next birthday. The maximum age for illustration purposes is 100.

Pension Age:

ADD

Currently added Pension Ages

No Target Pension Ages added.

PREVIOUS **NEXT** **SAVE FOR LATER**

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)

Online Services Home > Client Hub > Illustrate and Apply > ISA Illustration / Application

Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout

Alex Campbell

PRODUCT PEOPLE SUBSCRIPTIONS TRANSFERS ADVISER FEES INVESTMENTS WITHDRAWALS ILLUSTRATE

Final Details

Your Reference:

If you have or are planning other Portal investments with us, please enter the approximate value of these investments below and we will adjust the charges accordingly.

Estimated value of other investments (£):

Estimated value of annual investment (£):

PREVIOUS PRODUCE ILLUSTRATION SAVE FOR LATER

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

Online Services Home > Client Hub > Illustrate and Apply > Life Illustration / Application

New Illustration - Life

PRODUCT PEOPLE CONTRIBUTIONS COMMISSION **INVESTMENTS** WITHDRAWALS ILLUSTRATE

Please select the investments required.

Discretionary Fund Manager:

Model/Fund:

Proportion(%): (0-100%)

Notional Initial Charge(%): (0-3%, Wrapper Fund only)

Notional Annual Charge(%): (0-3%, Wrapper Fund only)

Withdrawal only:

Withdrawal Proportion(%): (0-100%)

Currently selected Investment Options

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

Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout

Online Services Home > Client Hub > Illustrate and Apply > Life Illustration / Application

New Illustration - Life

PRODUCT PEOPLE CONTRIBUTIONS COMMISSION INVESTMENTS WITHDRAWALS ILLUSTRATE

Final Details

Your Reference:

If you have or are planning other Sanlam Onshore Bond investments with us, please enter the approximate value of these investments below and we will adjust the charges accordingly.

Estimated value of other investments (£):

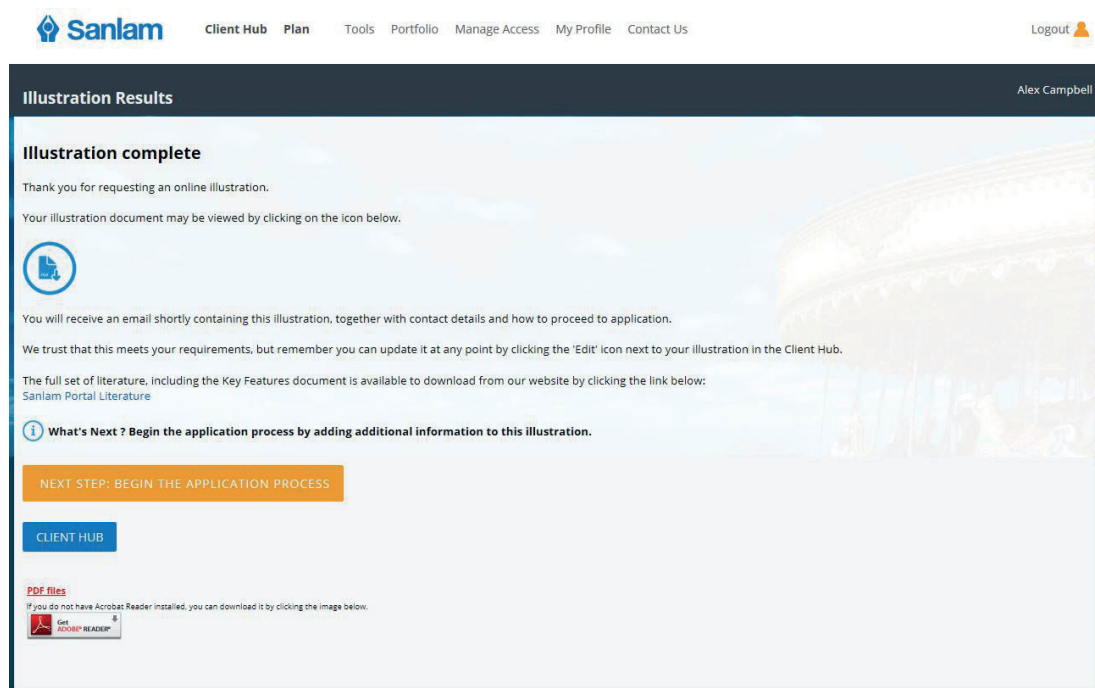
PREVIOUS PRODUCE ILLUSTRATION SAVE FOR LATER

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




Sanlam Client Hub Plan Tools Portfolio Manage Access My Profile Contact Us Logout

Illustration Results

Illustration complete

Thank you for requesting an online illustration.

Your illustration document may be viewed by clicking on the icon below.



You will receive an email shortly containing this illustration, together with contact details and how to proceed to application.

We trust that this meets your requirements, but remember you can update it at any point by clicking the 'Edit' icon next to your illustration in the Client Hub.


The full set of literature, including the Key Features document is available to download from our website by clicking the link below:
[Sanlam Portal Literature](#)

What's Next ? Begin the application process by adding additional information to this illustration.

NEXT STEP: BEGIN THE APPLICATION PROCESS

CLIENT HUB

PDF files
If you do not have Acrobat Reader installed, you can download it by clicking the image below.



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

Application Documentation Alex Campbell

You have almost completed your online application!

Before submitting the application for processing please make sure the Client and Adviser Declaration documents produced below have been read and understood. To acknowledge this has been done, please complete the four questions towards the bottom of the screen. Please be aware that you will not be able to submit the application until these questions have been accepted.

It is your responsibility to ensure you have provided your client(s) with all the applicable documents and information prior to submitting the application and that they are eligible for the product

Please remember:

- If regular premiums are to be paid, your client(s) will need to sign the Direct Debit available below and return it to us.
- If Transfers are to be made from existing policies and the provider is not signed up to Crigo, we will require your client(s) to complete and sign a form that we will send them.
- If withdrawals are to be taken from a pension policy, we will require proof of age.

Please make any cheques payable to 'Sanlam Financial Services UK Limited' and send them to us using the Payment Form below. For Bank or Building Society cheques, please ask for the bank / building society to print the client's name on the cheque to confirm the source of funds. For electronic transfer please instruct the bank / building society to send the payment to:

Account Name: Sanlam Financial Services UK Limited CMA
Sort Code: 20-13-42
Account Number: 70514543
Bank: Barclays
Branch: Queens Square RMS, Bristol

Please note that the illustration and application documents are for you and your client(s) to hold as a record. After your application is submitted we may need to contact you or your client(s) for further information.

When completing/processing an online application, and making/storing copies or records of an online application, you confirm that you shall comply with your obligations under the Data Protection Act, and in particular you agree that you shall take appropriate technical and organisational measures against unauthorised access to or disclosure to third parties of personal information contained in an online application, and accidental loss or destruction of, or damage to, such personal information.

File/View	Description	Instructions
	Pre-Sale Illustration	
	Payment Form	To be sent with any payment if applicable
	Direct Debit Instruction	To be used when appropriate
	Sanlam Portal ISA Application	For information only
	ISA Client Declaration	To be read by the Client
	Adviser Declaration	To be read by the Adviser

What's Next ? When you and your client have agreed all the details, accept the four questions below and you will be able to submit the application.

- 1) Client Declaration - General Declaration section has been read, understood and agreed by your client(s).
- 2) Client Declaration - Adviser Fees section has been read, understood and agreed by your client(s).
- 3) Client Declaration - Data Protection notice has been read, understood and agreed by your client(s).
- 4) Adviser Declaration has been read, understood and agreed by you and further, as adviser to the applicant(s), upon submission of the application on their behalf you warrant and confirm the applicant(s) understand, agree and commit to all statements contained in the Client Declaration.

NEXT STEP: CONFIRM DECLARATIONS

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

- 1) Client Declaration – General Declaration section has been read, understood and agreed by your client(s).
- 2) Client Declaration – Adviser Fees section has been read, understood and agreed by your client(s).
- 3) Client Declaration – Data Protection notice has been read, understood and agreed by your client(s).
- 4) Adviser Declaration has been read, understood and agreed by you and further, as adviser to the applicant(s), upon submission of the application on their behalf you warrant and confirm the applicant(s) understand, agree and commit to all statements contained in the Client Declaration.

NEXT STEP: SUBMIT THE APPLICATION

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

The screenshot shows the Sanlam Client Hub interface. At the top, there is a navigation bar with the Sanlam logo and links for Client Hub, Plan, Tools, Portfolio, Manage Access, My Profile, and Contact Us. A user profile for Alex Campbell is visible in the top right. Below the navigation bar, the page title is 'Client Hub' and the user name 'Alex Campbell' is displayed. The main content area is titled 'Mrs Ann Example' and includes buttons for 'EDIT DETAILS' and 'CHANGE CLIENT'. There are three tabs: 'RISK PROFILER', 'ILLUSTRATIONS' (which is active), and 'APPLICATIONS'. Under the 'ILLUSTRATIONS' tab, there is a section 'Start with an Illustration' with a 'NEW ILLUSTRATION' button. Below that is a section 'Completed Illustrations - Application Ready' with a note that these may be modified or used to create an application. A table lists individual savings accounts with columns for Edit (Variant), Retrieve, Reference, Requested Date/Time, Details, and Apply. The table contains one row with the following data: Edit (Variant) icon, Retrieve icon, Reference: 1103880, Requested Date/Time: 18/01/2016 15:38:40, Details: TV Cash/ReReg £25,000/£0; Conts S/R/R £0/£0/£0; Fees SI, RI/O £0, £0/£0, and an Apply icon. At the bottom left, there is a PDF icon and a note about Acrobat Reader. At the bottom right, there is an 'ADVISER ASSISTANCE' button.

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

The screenshot shows the Sanlam Client Hub interface. At the top, there is a navigation bar with the Sanlam logo and links for Client Hub, Plan, Tools, Portfolio, Manage Access, My Profile, and Contact Us. A Logout button with a user icon is in the top right. The main header area includes 'Online Services Home > Client Hub', 'Client Hub', and the user name 'Alex Campbell'. Below this, the client name 'Mrs Ann Example' is displayed with 'EDIT DETAILS' and 'CHANGE CLIENT' buttons. A tabbed interface shows 'RISK PROFILER', 'ILLUSTRATIONS', and 'APPLICATIONS' (which is selected). The 'Pending Applications' section contains a message: 'These applications have been completed and may now be submitted to our new business team. Client and Adviser Declarations need to be read and agreed, and any additional documentation sent in as requested. Pending applications remain displayed for six months.' Below this is a table with columns: Documents, Reference, Requested Date/Time, Product, Status, Modify, and Submit. One application is listed with Reference 1103882, Requested Date/Time 18/01/2016 16:07:21, Product Individual Savings Account, and Status Application Produced. Below the table, a message states 'You have submitted no applications on behalf of this client.' At the bottom, there is a 'PDE files' section with a small icon and a note about Acrobat Reader, and an 'ADVISER ASSISTANCE' button.

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.



Sanlam and Sanlam Investments and Pensions are trading names of Sanlam Life & Pensions UK Limited (SLP (Reg. in England 980142)) and Sanlam Financial Services UK Limited (SFS (Reg. in England 2354894)). SLP is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. SFS is authorised and regulated by the Financial Conduct Authority. Registered Office: St. Bartholomew's House, Lewins Mead, Bristol BS1 2NH.

enq@sanlam.co.uk

sanlam.co.uk