

# Pembroke

Financial Services



Your guide to online access to the

# Pembroke Wrap Platform



IN ASSOCIATION WITH STANDARD LIFE



**Pembroke**  
Financial Services

# Before you get started

---

You have recently been provided with online access to your Wrap account. This guide will help you understand a number of simple functions to help you monitor your investments and view the details of your account.

---

# Useful information before you go online.

---

## User ID and password

---

When you are provided with online access, your login details will be issued to you. You will receive a User ID by email and a temporary password by post. Both of these will be sent by Standard Life.

---

## 90 day grace period

---

You will have 90 days to log on with the temporary password. If you have not logged on within this period, your access will be temporarily disabled. To reactivate your access please contact us and we will ask Standard Life to issue you a new temporary password.

---

## Logging in for the first time

---

When you log in for the first time with your temporary password, you will be prompted to change it to a password of your own choice. **Your new password will need to be between 10 characters long, and consist of letters and at least one number.** Once your password has been amended you will be asked to accept online terms and conditions. Once you have accepted them, you will be able to view your Wrap account(s).

# Logging in

Please follow the steps below to ensure smooth access.

## 1. Open a new Internet Explorer browser

Internet Explorer (IE) is the only officially supported browser for the platform and it is recommended that you use this to access your Wrap Account. Other browsers (ie. Firefox, Chrome, Safari) may be used but there may be visual differences and some minor anomalies when using these. We are continuing to monitor any problems reported about the use of non-IE browsers, so feel free to let us know if you encounter a problem.

## 2. Enter the web address

Please enter the following address into your browser **<https://pembroke.wrapadviser.co.uk>**. This will then take you to the login page.

## 3. Enter your User ID

Click on Client Log In and enter your User ID. Please note this is case sensitive.

## 4. Enter your password

Please use the temporary password that you have been sent by Standard Life. Once you have entered your temporary password for the first time, you will be prompted to enter a new password of your choice. Once you have successfully logged on, you will be taken into your wrap platform.

### If you only have one Wrap account

If we have only provided you with access to view one account, you will be directed straight into the portfolio summary page.

### If you have more than one Wrap account

You will be presented with this 'New Search' Screen. You should enter the Wrap Account Number you wish to view in the 'Enter Wrap Account Number' section, and click on 'Search'. Alternatively, you can just click on the Search button, which will provide a list of all accounts you are able to view.

**Pembroke**  
Financial Services

"Whoever said money can't buy happiness,  
simply didn't know where to go shopping"  
- Bo Derek



Pembroke Financial Services Ltd is Authorised And Regulated By The Financial Conduct Authority. We Are Entered In The Financial Services Register Under Registration Number 228341.

**Pembroke**  
Financial Services

**To Do** | Clients | New Client | Admin | Mandates | Research | Client Base

Home

Charge Reminders | Literature Library

Welcome to the Pembroke Wealth Management Service

Alert Description:

Status:

From Date:

To Date:

[Back to top](#)

**Standard Life**

[+ Important legal and regulator information](#)

# Viewing your Wrap account

## Portfolio - Summary

You can customise your view of this screen in a number of ways. Firstly, select the date which you would like to view by selecting “As At” and using the calendar. You can use the calendar to view values/allocations for a historical date.

### Wrap View - Tax Wrapper Summary

The platform automatically shows your whole portfolio broken down by the products or tax wrappers that you hold.

To see investments for just one product or tax wrapper, click on the ‘Select View’ from the dropdown menu or click on the product name that is hyperlinked - Wrap cash, Personal Portfolio, ISA etc.

### Wrap View - Asset Class Summary

By selecting this option, you will see a more detailed breakdown of your portfolio by Asset Class. You can view this at wrap level or by individual product (tax wrapper). This is done by clicking on the ‘Select View’ dropdown menu.

Not all funds can be categorised by a single asset class and within their make-up they may have holdings that can be split between asset classes. These can be viewed using the ‘Matrix’ view option.

Sally Jones - WP1068731																											
Select view	Wrap View	As at	05/02/2020																								
Tax Wrapper																											
Include legacy																											
<table> <tr> <td>Account name</td><td>Sally Jones</td><td>Email</td><td>sally.jones@cooks.com</td></tr> <tr> <td>Advisor</td><td>Demo Advisor for PEMBROKE</td><td>Home phone</td><td>0131 589 4587</td></tr> <tr> <td>Account type</td><td>Individual</td><td>Work phone</td><td>0131 245 7896</td></tr> <tr> <td>Company</td><td>Pembroke Financial</td><td>Mobile phone</td><td></td></tr> </table>				Account name	Sally Jones	Email	sally.jones@cooks.com	Advisor	Demo Advisor for PEMBROKE	Home phone	0131 589 4587	Account type	Individual	Work phone	0131 245 7896	Company	Pembroke Financial	Mobile phone									
Account name	Sally Jones	Email	sally.jones@cooks.com																								
Advisor	Demo Advisor for PEMBROKE	Home phone	0131 589 4587																								
Account type	Individual	Work phone	0131 245 7896																								
Company	Pembroke Financial	Mobile phone																									
<table> <tr> <th>Product Wrapper</th><th>Location*</th><th>%</th><th>Value</th></tr> <tr> <td colspan="4">Investment Assets</td></tr> <tr> <td>• Wrap Cash</td><td>Wrap</td><td>36.14%</td><td>£205,443.53</td></tr> <tr> <td>• Personal Portfolio</td><td>Wrap</td><td>21.46%</td><td>£122,003.25</td></tr> <tr> <td>• SIPP</td><td>Wrap</td><td>24.82%</td><td>£141,084.10</td></tr> <tr> <td>• ISA Stocks &amp; Shares</td><td>Wrap</td><td>0.00%</td><td>£0.00</td></tr> </table>				Product Wrapper	Location*	%	Value	Investment Assets				• Wrap Cash	Wrap	36.14%	£205,443.53	• Personal Portfolio	Wrap	21.46%	£122,003.25	• SIPP	Wrap	24.82%	£141,084.10	• ISA Stocks & Shares	Wrap	0.00%	£0.00
Product Wrapper	Location*	%	Value																								
Investment Assets																											
• Wrap Cash	Wrap	36.14%	£205,443.53																								
• Personal Portfolio	Wrap	21.46%	£122,003.25																								
• SIPP	Wrap	24.82%	£141,084.10																								
• ISA Stocks & Shares	Wrap	0.00%	£0.00																								

Sally Jones - WP1068731

Select view

Wrap View

As at

05/02/2020

Go

Tax Wrapper

Asset Class T1

Asset Class T2

Matrix

Include legacy

No

Account name

Advisor

Account type

Company

Sally Jones

Demo Advisor for PEMBROKE

Individual

Pembroke Financial

Email

Home phone

Work phone

Mobile phone

sally.jones@cooks.com

0131 589 4587

0131 245 7898

Asset	Current	Value
Investment Assets		
● Money Market Instruments (Inc Cash)	47.75%	£271,422.79
● Property	2.68%	£15,237.24
● UK Equities	20.55%	£116,797.34
● Overseas Equities	26.51%	£150,694.06

## Portfolio - Detail

This is where you can access more detailed information on your investments.

As with the Portfolio Summary screen you can change the view to either a Wrap View or a tax wrapper/product level. You can change the view by using the 'Select View' dropdown option. You can also select Tax Wrapper Summary which displays all your holdings 'product by product'. Within the Tax Wrapper Summary screen, you can view all the investments in each product. Again, you can include or exclude Legacy Investments. You can select the date which you would like to view by selecting 'As At' and using the calendar.

Sally Jones - WP1068731

Select view: Wrap View As At: 05/02/2020 Go

[Portfolio Detail Help](#)

The values are not indicative of Capital Gains/Loss figures. For Capital Gains Tax information please use our Capital Gains report.

Conversion View: Off Export to Excel

### Investment holdings

Money Market Instruments (Inc Cash)

Instrument Code	Description	Quantity	Location	Unit Cost (GBP)	Price (GBP)	% of Portfolio	Cost (GBP)	MV (GBP)	Fact Sheet
GBPCash	GBP Cash	5,066.6300	Wrap	1.0000	1.0000	1.81%	£5,066.63	£5,066.63	-
<b>TOTAL:</b>						<b>1.81%</b>	<b>£5,066.63</b>	<b>£5,066.63</b>	

### Managed portfolios

Instrument Code	Description	Location	% of Portfolio	Cost (GBP)	MV (GBP)
88862	Prestige Better World Balanced	Wrap	98.19%	£229,717.78	£274,493.08
<b>Managed portfolios total:</b>			<b>98.19%</b>	<b>£229,717.78</b>	<b>£274,493.08</b>

**Important Notice relating to investor information documents for MUTUAL FUNDS:**  
These documents are provided by third parties to inform investment decisions. Standard Life Aberdeen group is not responsible for these documents, has not reviewed them, and accepts no liability in connection with your use of them or any of their content. These documents display the fund manager's standard retail charges and please note that product charges may replace the charges displayed. For further information, please refer to the Investment Guide for the relevant product.  
\*Excluding Aberdeen Standard Investments KIIDs/Fund Factsheets or any other Standard Life Aberdeen group produced investment documentation such as KIDs or SIDs.

## Portfolio - Cash

This provides information on your cash balance both at Wrap level and individual product level.

The platform details:

**Currently Available Local** - this shows the balance including any pending deals. You can hover over the balance and a box will appear to show any pending entries.

**Balance GBP** - this shows the cash which is available

Portfolio - Cash

[Back to search results](#)

Sally Jones - WP1068731

Select view: Wrap View As at: 5-Feb-2020 Go

CCY	Portfolio %	Balance Local	Currently Available Local	Balance GBP	Accrued Interest
GBP	100.00%	271,422.79	271,422.79	271,422.79	0.00
<b>Total</b>	<b>100.00%</b>			<b>£271,422.79</b>	

# Making Sense of Investment Terminology

Wrap uses some investment terms. The table gives you an explanation of the most common ones.

## Instrument Code

This is the unique identifier that we give to each investment. For funds and equities, we normally use the “Citicode”, which is an industry standard identifier.

## Price (GBP)

Shows the Sterling value of each unit at the date you have selected. If you have chosen date = today, then the price shown will be the most up to date price for that investment that we could get at the start of the day.

## Description

This is the name of the investment in question. These often include abbreviations and acronyms

## % of portfolio

Shows what proportion of your entire portfolio (as at the date specified) is represented by that fund. As funds perform differently over time, this may be different from your original fund weighting.

## Quantity

This is the number of units that you hold / held on the platform on the date that you have selected.

## Cost (GBP)

Shows in Sterling the average cost of the units held times the number of units held.

## Location

This tells you where the investment is held. If the fund is in the process of being transferred to the wrap or the purchase hasn't settled yet or is held as a “Off Platform Investment”, the location will be “External”; otherwise the location will be “Wrap”.

## MV (GBP)

Shows the Sterling value of the investment at the date you have selected. If you have chosen date = today, then the value shown will be the most up to date value for that investment that we could get at the start of the day.

## Unit Cost (GBP)

Shows the Sterling average cost of the units held.

## Factsheet

If the investment is a Mutual Fund, the final field will show a little ‘page’ icon. Click on this to get the current fund factsheet from the fund manager or be taken to the fund manager’s website.





Email. [advice@pembrokefs.co.uk](mailto:advice@pembrokefs.co.uk)  
Web. [www.pembrokefinancial.co.uk](http://www.pembrokefinancial.co.uk)

Telephone. 01273 774855  
Facsimile. 01273 737848

Marlborough House, 102-110 High Street,  
Shoreham-by-Sea, West Sussex BN43 5DB



**Managing Partners:** Keith Relf BA (Hons) Cert PFS, Keith Bonner Dip PFS

Authorised and Regulated by the Financial Conduct Authority Reference No. 228341.

Registered and Incorporated in England & Wales at 30 New Road, Brighton BN1 1BN. Company No. 2518721

