Pembroke
Financial Services

Independent Financial Advisers EST 93

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

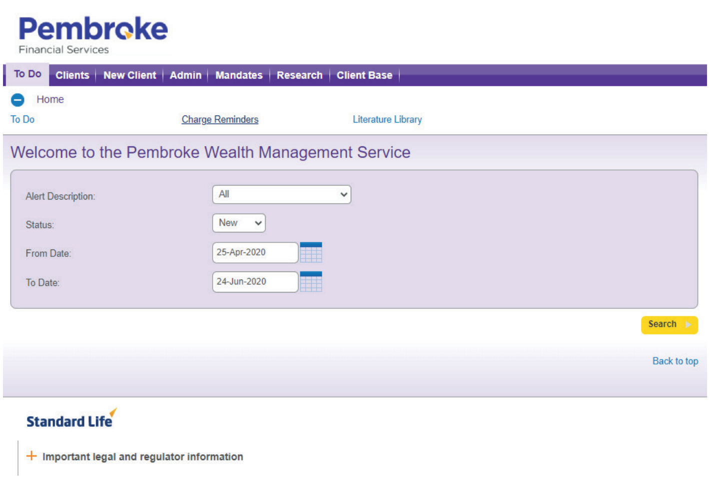
Please use the temporary password that you have been sent by Standard Life. Once you have entered your temporary password for the first time, you will be prompted to enter a new password of your choice. Once you have successfully logged on, you will be taken into your wrap platform.

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.



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

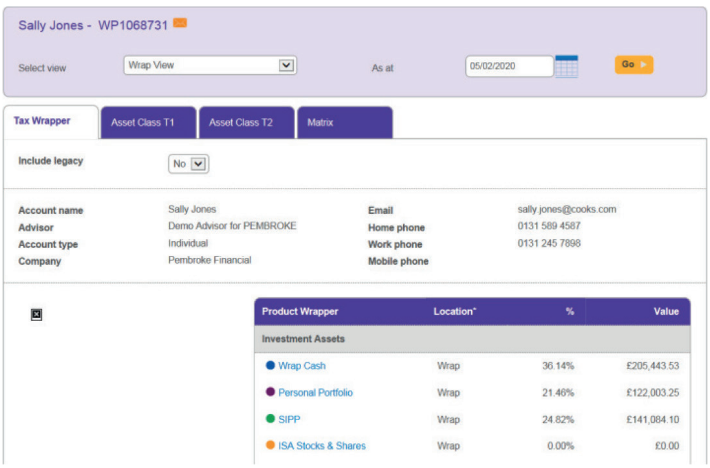
The platform automatically shows your whole portfolio broken down by the products or tax wrappers that you hold.

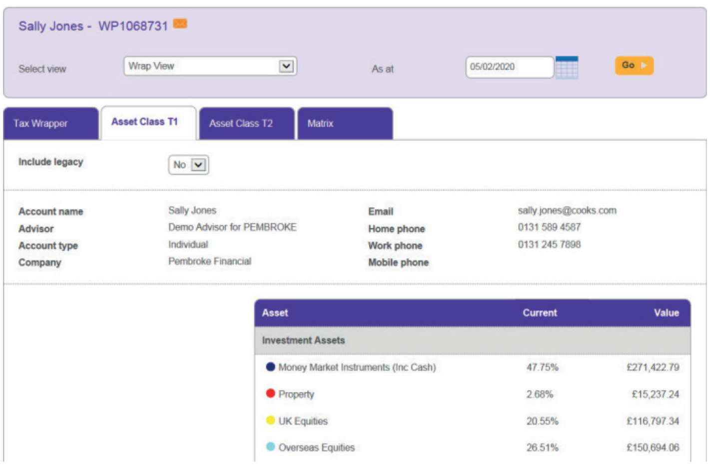
To see investments for just one product or tax wrapper, click on the ‘Select View’ from the dropdown menu or click on the product name that is hyperlinked - Wrap cash, Personal Portfolio, ISA etc.

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.





Portfolio - Detail

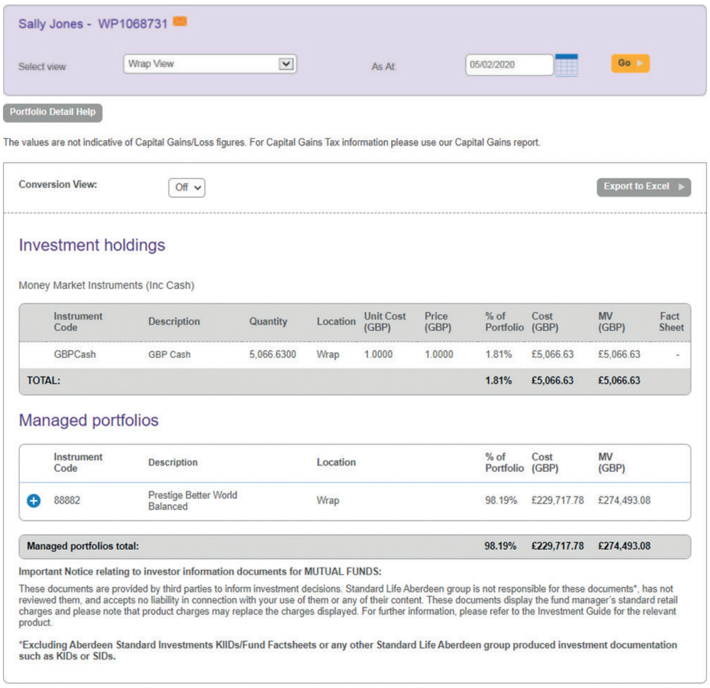
This is where you can access more detailed information on your investments.

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.



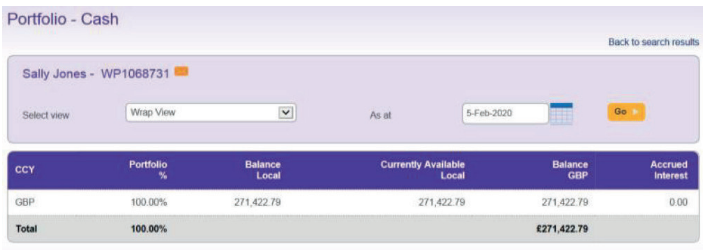
Portfolio - Cash

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



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.

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