

How to Guide: Pension New Business Illustrations

Creating a New Customer

1. Log in using your Adviser or Admin log in details.
2. From the banner on the left-hand side of the page select “Customer” and from the drop down click on “New Customer”.
3. Enter your client details in the required fields:

Title
First Name
Surname
Gender
Town of Birth
Marital Status

4. Once you have provided the above information select “Next Step”, this will bring you to “Step 2 Regulatory Details”.
5. Provide “Customer Tax Residency” by selecting “Add New”. The “Country Name” will default to the UK, as we are unable to accept customers where the country of residence is not the UK. Answer the question, “Is Main Tax Country of Residency?” by selecting either “Yes” or “No”. Answering “No” will prevent you from creating an account for the customer.

Enter the customer’s National Insurance Number. This should be in the standard format (without spaces) and click “Save”.

Country Name	Primary Tax Residency	Tax Reference	Tax Reference Type	Scottish Tax Resident?	Action
UK				<input checked="" type="radio"/> Yes <input type="radio"/> No	

National Insurance Number: AB123456C

Cancel Save

6. Provide “Customer Citizenship”, again “Country Name” should be set to UK and “Is Primary Citizenship” select “Yes” and “Save”.

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7. Provide "Customer Citizenship", again the "Country Name" will default to UK, as we are only able to accept customers that are UK citizens. The question "Is Primary Citizenship?" should be answered before selecting "Save". You will also need to confirm the "Country of Nationality".

Customer Citizenship

Country Name	Primary Citizenship	Action
UK	<input type="checkbox"/>	

Add New

Country Name: UK Is Primary Citizenship? Yes No

Cancel Save

Please, capture all countries of nationality for a given client

Country of nationality:

8. "Step 3 Address", click on "Add Address".

The Address Type will default to Primary Residential. Ensure that you have selected the Country before moving on to entering the address. You cannot save the address without a Country and this will clear the address details if not entered in the correct order.

Enter the postcode for your address and click "Find", locate the address from the drop down, and click on "Select" next to the drop down to populate the address fields.

Add Address

Address Type: Primary Residential

Country: UK

Address Line 1:

Address Line 2:

Address Line 3:

Address Line 4:

Postcode: LE1 6YJ

Hornbuckle Tyman Hous

Clear Save address

Add New

Email type: Personal

Email Address: testcustomer@abc.co.uk

Confirm Email: testcustomer@abc.co.uk

Cancel Save Email

9. Click "Save" and "Next Step" and navigate to Step 4 Contact Details.
10. Under the heading "Email Address", click on "Add New" and enter the clients email address, before clicking "Save Email".

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11. Under the heading “Phone Numbers”, click on “Add New” enter a number, then click “Save”.

Phone type

Phone Type	Home	▼
Country	UK +44	▼
Area Code	0116	
Number .	2345678	×

12. Select “Next Stage” and navigate to “Step 5 Validate and Submit.” The message on the page should confirm “All data entered has been successfully validated”, alternatively, this will indicate any information missing to prevent the submission of the client.

13. Click “Submit”. This will then confirm “New Customer successfully created”. This has created your customer, the next stage is to create an illustration for this client.

Step 5 Validate and Submit

ⓘ All data entered has been successfully validated.

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Create an illustration

1. Click on “Create New Account”.

Step 5 Validate and Submit

Exit Previous step

New customer successfully created

Create new account

Continue to Customer Search

2. From the “Choose Task” dropdown box select “Get a Pension Quote”.

Choose task	
Task	Get a Pension Quote

3. The options on the page should read as follows, or be changed to read as such:

Task:	Get a pension quote
Platform Provider:	EIS
Company:	Your firm name
Adviser:	The Adviser for the client in question
Account Type:	Individual (or Joint for a Joint GIA)
Registered Pension Schemes:	Embark Personal Pension

Enter the account details			
Platform Provider	EIS	Account type	Individual
Company	Close Asset Management Holdings Ltd	Registered Pension Schemes	Embark Personal Pension
Adviser	Test Adviser		
<p>Next</p>			

4. Click “Next” and navigate to “Step 1 Account”.
5. Under “Account Details” you are required to provide the “Name of Account”. “Account Type” should read as “Individual” and “Reporting Currency” as GBP.

Account Details	
Name of Account	John Test
Account Type	Individual
Reporting Currency	GBP

6. In the “Adviser Details” section verify that the details pulled through are that of the correct adviser for the customer created.

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- Under the heading "Customer Search", "Search for Existing Customer" click the "Search" button. This will show you all the clients linked with the adviser that are still to be allocated on account. Locate the client you are intending to create the illustration for and click on "Assign".

Customer Search

Search for Existing Customer

Advanced search criteria

Customer ID: _____ External Customer ID: _____
Customer Status: All First Name: _____
Surname: _____ Date Of Birth: _____
National Insurance Number: _____ Account Number: _____
Account Role: All

Customer ID	Customer Status	External Customer ID	Customer Name
...	Active		

- On choosing the client, the "Client Details" section should populate with the client information completed when registering the client.
- As you scroll down the page there is a section that asks for "Employer Details". The Employment Status defaults to "employed" but this can be amended. (If you update the Employment Status to "Retired", the subsequent questions related to employment will be greyed out).
- After entering the employer details and salary information, scroll down to "Addresses". From the "Select Address" dropdown locate the client address, this will then populate the fields below.
- Click on "Next Step".

Employment Status*

Employed in Financial Services*

Is a Crown Employee, Member of the Armed Forces or the spouse/civil partner of one of the above

Name of Employer *

Employer address

Line 1*

Line 2*

Line 3

Line 4

Country*

Postcode *

Job Title/Occupation *

Total Income Earned*

Estimation of Net Worth*

Source of Wealth*

Source of Wealth Details

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12. "Step 2 Transfer", from the "Add new transfer to" dropdown select "Embark Personal Pension" and "Add Transfer". If you are not adding a transfer, skip to Step 17.

Add new transfer to: Embark Personal Pension

[Add Transfer](#)

Should your transfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Embark

- If all or part of the transfer payment (directly or indirectly) arises from uncrystallised rights under an approved occupational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax free lump sum while deferring receipt of the pension.
- If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
- If any part of a drawdown pension fund has been used to purchase a short term annuity which is still in payment.
- If any part of the application includes a transfer from a defined benefit scheme that relates to an incentive exercise under that scheme.

Add Transfer From

Product Provider/Manager: AJ Bell Management Limited

Scheme Type: Self Inherited Personal Pension (SIPP)

We have recommended to the client to transfer this pension to you.

Policy Number/Member ID: 123456

Transfer Type: Re-registration

Full or Partial: Full transfer

Does this transfer have a crystallised element? No Yes

Does this transfer have an uncrystallised element? No Yes

13. If you have selected a re-registration (in-specie transfer), you will be required to provide the information under "Investment Breakdown". If you are requesting a cash transfer, skip to step 16.

To provide the details of the assets being transferred, please scroll down to "Search Criteria", set "Search Type" to either Investment Funds or Stocks and Shares (depending on the type of asset). You also have the option of searching either via fund name or SEDOL code for ease, then select "Search". The search results will appear on the right of the Search Criteria panel. Then click "Select" for the funds that you want to add.

Search Criteria [Search](#)

Search Type:
Investment Funds

Name:

Code:

SEDOL code:

Fund Manager:

All

Asset Class:

All

Geographical Region:

All

IMA Sector:


All

Type	Code	Sedol	Name ↑	Documents	3 mth perf	6 mth perf	1 yr perf	3 yr perf	
Managed Fund	BFB9	B2PB2C7	7IM AAP Adventurous C Acc		2.6214	5.7365	12.4849	30.6097	Select
Managed Fund	BFB8	B2PB2B6	7IM AAP Adventurous C Inc		2.626	5.7402	12.4984	30.6241	Select
Managed Fund	BFB5	B2PB379	7IM AAP Balanced C Acc		1.089	3.3397	6.2772	18.3056	Select
Managed Fund	BFB4	B2PB2V6	7IM AAP Balanced C Inc		1.0914	3.3419	6.2666	18.3048	Select
Managed Fund	RK17	3395402	7IM AAP Income C Acc		0.0337	1.5213	4.9847	15.2299	Select
Managed Fund	RK18	3395394	7IM AAP Income C Inc		0.0358	1.5154	4.9949	15.2533	Select
Managed Fund	BFA7	B2PB2M7	7IM AAP Moderately Advtur C Acc		1.85	4.5756	9.8306	25.5882	Select


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14. Once you have selected your funds, scroll up the page slightly to see the funds in the “Investment Breakdown”. Input the “Units held” (this will populate the value) and then click “Save Transfer”.

Investment*	Type	State	Units held	Value	Protect from automatic disinvestment to cover fees etc.	Acquisition Date	Tax Book Cost	Tax Book Status	CGT Exempt	Remove
7IM AAP Adventurous C Acc	Managed Fund	Uncrystallised	20000	36302	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	Remove

Valuation Date .	02-Feb-2018	
Uncrystallised amount at valuation date	£ 36302	
Crystallised amount at valuation date	£	
Re-registration cash value	£	
Estimated transfer value at valuation date .	£ 36302	

15. If the transfer is to be in cash, after you have selected “Cash” from the initial dropdown, scroll down the page and complete the estimated valuation amount along with the date of the valuation (making sure to illustrate the valuation split between crystallised and uncrystallised where applicable). Once complete click “Save Transfer”.

Cash to be transferred	
Valuation Date .	02-Feb-2018 
Uncrystallised cash at valuation date	£ 45000
Crystallised cash at valuation date	£
Estimated transfer value at valuation date .	£ 45000

16. Click on “Next Step” and navigate to the Payment In tab - If there are no contributions due to the plan at this time, please click on “Next Step” and move to Step 21 of this guide.
17. If you also wish to add a contribution then select “Embark Personal Pension” from the “Add New Payments for” dropdown and then click the “Add” button.
18. Complete the Payment In information under the “Add Payment” section as appropriate.

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19. Once completed, click "Save Payment" and then "Next Step" which will bring you to Step 4 Invest/Allocate.

Add payments

Source of payment: Individual

Payment type: Single

Payment method: Direct Credit

Amounts

Currency: GBP

Amount: _____

This pension contribution is eligible for tax relief:

Pension gross amount: 0.00

Additional Pension details

Employment status: Employed

Employer: Test Limited

Job title: Tester

Source of wealth: Income from Employment

Relevant earnings (£): 0
Deemed earnings 3,600.00

20. This is where the investment is allocated.

21. The system will show you any cash transactions and ask you to confirm how the funds should be invested. You can nominate to keep all the funds in cash by inputting 100 in the relevant percentage box.

Step 4 Invest / Allocate

Investment Type	Single	Regular	Cash Transfer	Protect from automatic disinvestment to cover fees etc.
Collapse All				
Embark Personal Pension	GBP 6,250.00	N/A	GBP 45,000.00	
Cash Product Cash	100.00 %	N/A	0.00 %	
Remainder to be allocated:	0%	N/A	100.00%	

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22. To invest the funds scroll down the page to “Search for Investments” set “Search Type” to either Investment Funds or Stocks and Shares (depending on the type of asset). You also have the option of searching either via fund name or SEDOL code for ease, then select “Search”. The search results will appear on the right of the Search Criteria panel. Then click “Select” for the funds that you want to add.

Search Criteria Search

Search Type:
 Investment Funds

Name:

Code:

SEDOL code:

Fund Manager:
 All

Asset Class:
 All

Geographical Region:
 All

IMA Sector:
 All

Type	Code	Sedol	Name ↑	Documents	3 mth perf	6 mth perf	1 yr perf	3 yr perf	
Managed Fund	BFB9	B2PB2C7	7IM AAP Adventurous C Acc		2.6214	5.7365	12.4849	30.6097	Select
Managed Fund	BFB8	B2PB2B6	7IM AAP Adventurous C Inc		2.626	5.7402	12.4984	30.6241	Select
Managed Fund	BFB5	B2PB379	7IM AAP Balanced C Acc		1.089	3.3397	6.2772	18.3056	Select
Managed Fund	BFB4	B2PB2V6	7IM AAP Balanced C Inc		1.0914	3.3419	6.2666	18.3048	Select
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Managed Fund	RK18	3395394	7IM AAP Income C Inc		0.0358	1.5154	4.9949	15.2533	Select
Managed Fund	BFA7	B2PB2M7	7IM AAP Moderately Advtur C Acc		1.85	4.5756	9.8306	25.5882	Select

23. Once, you have invested the funds, click on “Next Step” and navigate to the Remuneration page, enter the agreed adviser charge. You can enter both initial and ongoing charges in either pounds or percentage, by clicking on the relevant option. You are also able to select the frequency for ongoing payments, you may choose from monthly, quarterly or annually. Click “Save” and then “Next Step”.

Initial Adviser Charge					
Single Payments		Adviser charge (£)	Embark charge (£)	Total charge (£)	
Embark Personal Pension	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	0.50 %	31.25	0.00	31.25
Cash Transfers					
Embark Personal Pension	<input type="radio"/> % Allocation <input checked="" type="radio"/> £ Amount	£ 1000	1,000.00	0.00	1,000.00
Ongoing Adviser Charge					
		Adviser annual charge amount (£)	Charging frequency	Total annual charge amount (£)	
Embark Personal Pension	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	£ 0.00	0 %	Monthly	

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24. Navigate to Pension Detail screen and under “Additional Client Details” enter the “Intended Retirement Date”. For the purposes of the illustration that is generated on successful submission you can also enter any other products that you are planning to transfer to Embark to show the correct fees and click on “Save”.

Additional client details	
Intended retirement date •	01-Jan-2040
Total value of all actual or intended Embark investments excluding the Self-Invested Personal Pension values (this value is used in the illustration to derive the level of Embark Portfolio Charge to be used)	£ _____

25. Click on “Next Step” and navigate to the Validate screen and verify that all data entered is validated successful.

1 Account 2 Transfer 3 Payments In 4 Invest / Allocate 5 Remuneration 6 Pension Details 7 **Validate** 8 Review 9 Submit

Step 7 Validate Exit Save Previous step Next step

All data entered has been successfully validated.

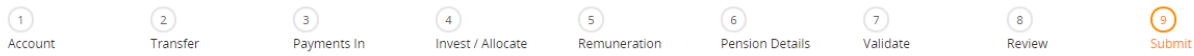
Field	Reason	Page
ALL	All data entered has been successfully validated.	

Previous step Next step

26. Click on “Next Step” and navigate to Review screen and verify that information entered is saved successfully

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27. The illustration is now produced under pre-sales illustration



Step 9 Submit

Exit Save Previous step

1. Produce Sign Up Documents

Please note that if you change any of the information entered in the previous screens you must revisit this page to re-generate the following documents.

Client documents			
Name	Date Requested	Status	Include
Charges Information	05-Feb-18 3:56 pm	Pending..	Required
Pre-Sale Pension Illustration	05-Feb-18 3:56 pm	Running..	Required

Adviser documents		
Name	Date Requested	Status
Pre-Sale Pension Illustration	05-Feb-18 3:56 pm	Running..
Charges Information	05-Feb-18 3:56 pm	Pending..

2. Select next action

- Create a new product wrapper purchase using the details entered for this illustration
 - Create a new illustration using the details entered for this illustration
 - End process
- Next

28. Finally you have three options, select your chosen option and then click on "Next"

2. Select next action

- Create a new product wrapper purchase using the details entered for this illustration
 - Create a new illustration using the details entered for this illustration
 - End process
- Next

This action is then complete.



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