



A Guide To Your Private Office asset management ltd Wrap Account

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A guide to your online wrap account

Your adviser has set up a wrap account for you. A wrap account is a secure, online account that brings all of your investments together, allowing you to view them in a single place.

This guide is designed to help you get started online and shows you how to view and analyse your portfolio. In summary, you can:

- » get an online valuation at any time;
- » export your valuation to printable formats;
- » view your transaction history or contract notes;
- » obtain historic valuations;
- » use the analysis tools to provide an “x-ray” of your portfolio;
- » get further information on the funds that you are invested in.

For more information about your wrap account, please speak to your adviser or refer to the following documents:

- » Terms & Conditions
- » Key Features Document
- » Charges Schedule
- » Client Brochure

Follow the steps below to start getting the most from your wrap account.

Getting Started

Please speak to your adviser for the web address needed to access the wrap platform. You should then have access to the screen below:

The secure login screen will give you access to your portfolio.



The first time you wish to login, you will need to click “Activate Online Account” on the left-hand side of the screen. This will allow you to create a password and Personal Identification Number (PIN) that you will use to access your account in conjunction with your User ID.

Useful Tips

- » Where an item is underlined within your portfolio, you can click on the item and view more detailed information;
- » To return to the main portfolio screen at any time, click on the “My Portfolio” option at the top of the left-hand navigation menu.

Main Portfolio Screen

Once successfully logged in, the first screen you'll see is the summary of your portfolio as shown below:

Security	Cost	Quantity	Price	Value	Profit/Loss	Profit/Loss%	Yields%
GBP Corporate Bonds (24.57%)							
Schroder Corporate Bond Fund A Income	2,153.22	5,055.0000	0.4286	2,166.57	13.35	0.62	6.34
GBP Strategic Bonds (42.25%)							
CF OPM Fixed Interest R Acc	2,480.50	3,000.0000	1.2419	3,725.70	1,235.20	49.60	5.99
Global Emerging Markets (10.49%)							
Garmore Emerging Markets Opportunities R Acc	500.00	679.2300	1.3620	925.11	425.11	85.02	0.75
Cash (22.68%)							
Net Cash	2,000.00			2,000.00			
Total Portfolio Value:	7,143.72			8,817.38	1,673.66	23.43	

For ease of use, you can arrange and refine the information on screen using the three "drop-down" menus at the top of the page:

» By Wrapper

This allows you to focus on a specific wrapper if required e.g. Pension Account (APA), General Investment Account (AGeneral) or ISA.

Security	Cost	Quantity	Price	Value	Profit/Loss	Profit/Loss%	Yields%
Global (1.65%)							

» Sort By

This arranges your assets by sector e.g. UK All Companies, Global, Specialist etc.

Security	Cost	Quantity	Price	Value	Profit/Loss	Profit/Loss%	Yields%
Global (1.65%)							

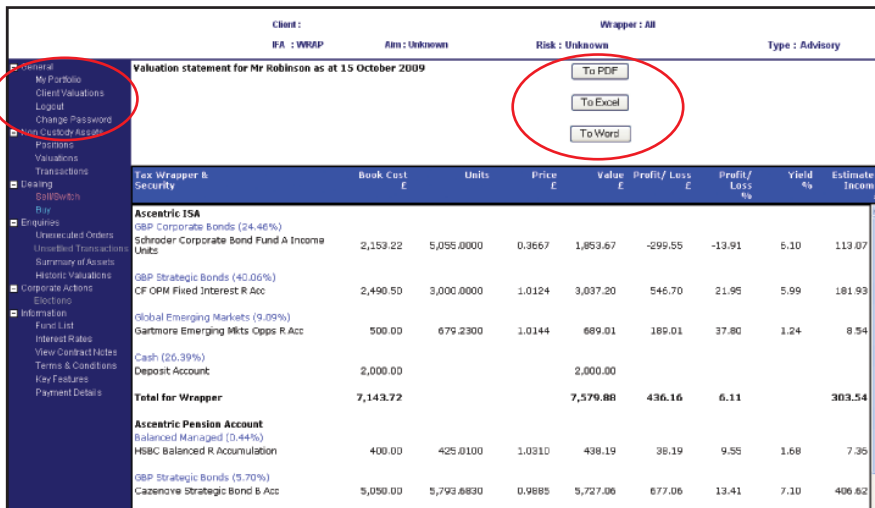
» Show Zero Holdings

You can select whether or not you want to include holdings which you have previously sold i.e. in which you have no active holding.

Security	Cost	Quantity	Price	Value	Profit/Loss	Profit/Loss%	Yields%
Global (1.65%)							

Producing a Valuation of Your Portfolio

On the left-hand navigation menu in the “General” section, select the “Client Valuation” option. This will produce the valuation screen as shown below:



Client : **Wrapper : All**
 IFA : WRAP Aim : Unknown Risk : Unknown Type : Advisory

Valuation statement for Mr Robinson as at 15 October 2009

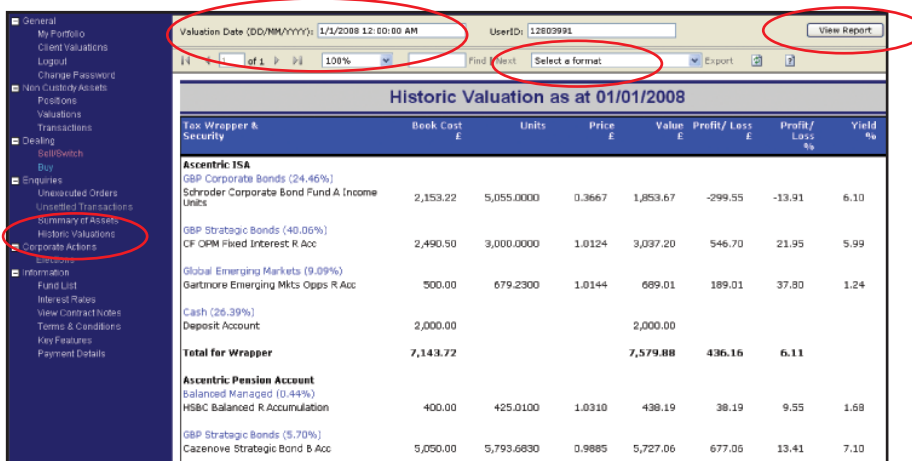
Tax Wrapper & Security	Book Cost £	Units	Price £	Value £	Profit/ Loss £	Profit/ Loss %	Yield %	Estimated Income £
Ascentric ISA								
GBP Corporate Bonds (24.46%)								
Schroder Corporate Bond Fund A Income Units	2,153.22	5,055.0000	0.3667	1,853.67	-299.55	-13.91	6.10	113.07
GBP Strategic Bonds (40.06%)								
CF OPM Fixed Interest R Acc	2,490.50	3,000.0000	1.0124	3,037.20	546.70	21.95	5.99	181.93
Global Emerging Markets (9.09%)								
Gartmore Emerging Mkts Opps R Acc	500.00	679.2300	1.0144	689.01	189.01	37.80	1.24	8.54
Cash (26.39%)								
Deposit Account	2,000.00			2,000.00				
Total for Wrapper	7,143.72			7,579.88	436.16	6.11		303.54
Ascentric Pension Account								
Balanced Managed (0.44%)								
HSBC Balanced R Accumulation	400.00	425.0100	1.0310	438.19	38.19	9.55	1.68	7.36
GBP Strategic Bonds (5.70%)								
Cazenove Strategic Bond B Acc	5,050.00	5,793.6830	0.9885	5,727.06	677.06	13.41	7.10	406.62

You can use the highlighted buttons to produce the valuation in your required format.

Producing Historic Valuations

A historic valuation can also be produced by selecting “Historic Valuations” in the “Enquiries” section of the left-hand navigation menu.

You then need to enter the valuation date you require and click the “View Report” button on the right hand side of the screen:



Valuation Date (DD/MM/YYYY): 1/1/2008 12:00:00 AM User ID: 12803991 View Report

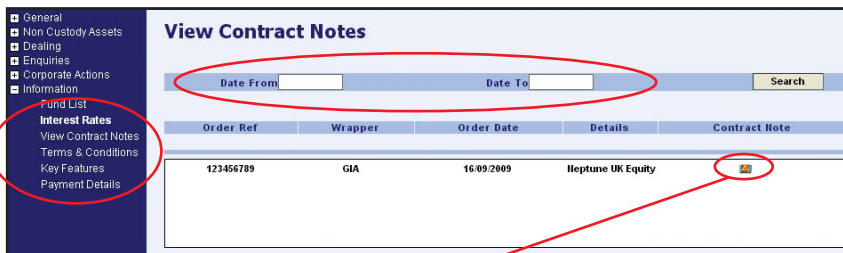
Historic Valuation as at 01/01/2008


Tax Wrapper & Security	Book Cost £	Units	Price £	Value £	Profit/ Loss £	Profit/ Loss %	Yield %
Ascentric ISA							
GBP Corporate Bonds (24.46%)							
Schroder Corporate Bond Fund A Income Units	2,153.22	5,055.0000	0.3667	1,853.67	-299.55	-13.91	6.10
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You can export this into a variety of formats using the “Select a format” drop-down menu.

Viewing Your Contract Notes

You or your tax adviser may need the contract notes associated with the sale and purchase of the assets within your portfolio. To view and print these, click on “View Contract Notes” in the “Information” section of the left-hand navigation menu. In this screen you can find all the contract notes generated for trades made between the date range that you enter.



To view and print the contract note, click on the  icon.



Client Reference: **18610243**
 Wrapper: **GIA**
 Date: **30 June 2009**
 Order: **123456789**

Mrs Susanna Smith
 7 High Street
 Wokingham
 Bath
 BA1 1AA

CONTRACT NOTE for Mrs Susanna Smith

Following your instructions Investment Fundirect Limited have bought 4471 2633 Heptune UK Equity A Accumulation (GB0030607143) for your Charwell General Investment Account. This transaction settles on 16 Sep 2009.

DATE & TIME	ORDER	ORDER	PRICE	AMOUNT
11 Sep 09 11:50	4471 0650	Agent	1.534	GBP 6,840.00

This trade has been executed directly with the Fund Manager

	Initial Charge	Initial Commission
	0.00	140.00
Total Payable	GBP 7,000.00	

Notes:
 1. COPY - The buyer (and NOT the seller) will receive the current dividend.
 2. The Fund Manager reserves the right to purchase on a forward basis.
 3. The standard initial charge of 5% has been discounted to 2%.
 4. The Fund Manager has set a maximum order amount of 100,000.
 5. Your Financial Advisor has received their initial Commission from 2% to 2%.
 6. No platform charge has been applied to this transaction.
 7. Should you have any queries regarding this contract note please contact Investment Funds Direct Limited on 0800 71 11 11.

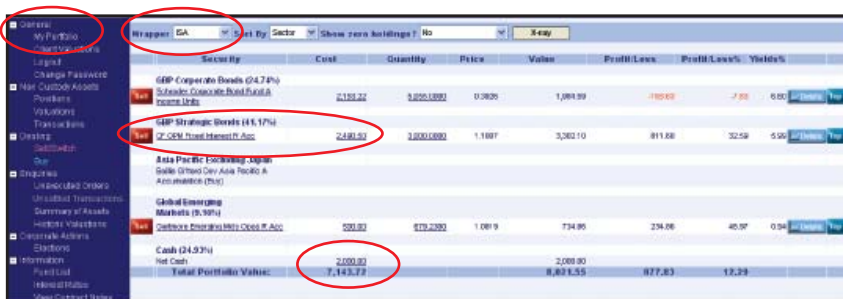
KEEP IT

Approved & Issued by: Investment Fundirect Limited
 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

Viewing Your Transaction History

A full transaction history is available within each wrapper in your portfolio. To view this, return to the main portfolio screen by clicking on “My Portfolio” at the top of the left-hand navigation menu.

You can select the wrapper that you require a transaction history by using the “Wrapper” drop-down menu as highlighted. In this example, the ISA portfolio has been selected.



For an overall transaction history within the selected wrapper, click on the “Net Cash” value towards the bottom of the screen. This will show all funds transferred into your account, the purchases made and the cash balance you have.

If you require the transaction history of a particular fund within this wrapper, click on the value associated with that fund. This is particularly useful where you’ve made multiple purchases of the same fund; for example, if you make monthly contributions you will be able to see the money enter your trading account and then track the purchase of the assets for that amount each month.

Research Tools and Information

The wrap platform provides you with a number of research and information services.

From the main portfolio screen, you can apply these tools to your overall portfolio, a specific wrapper or individual fund.

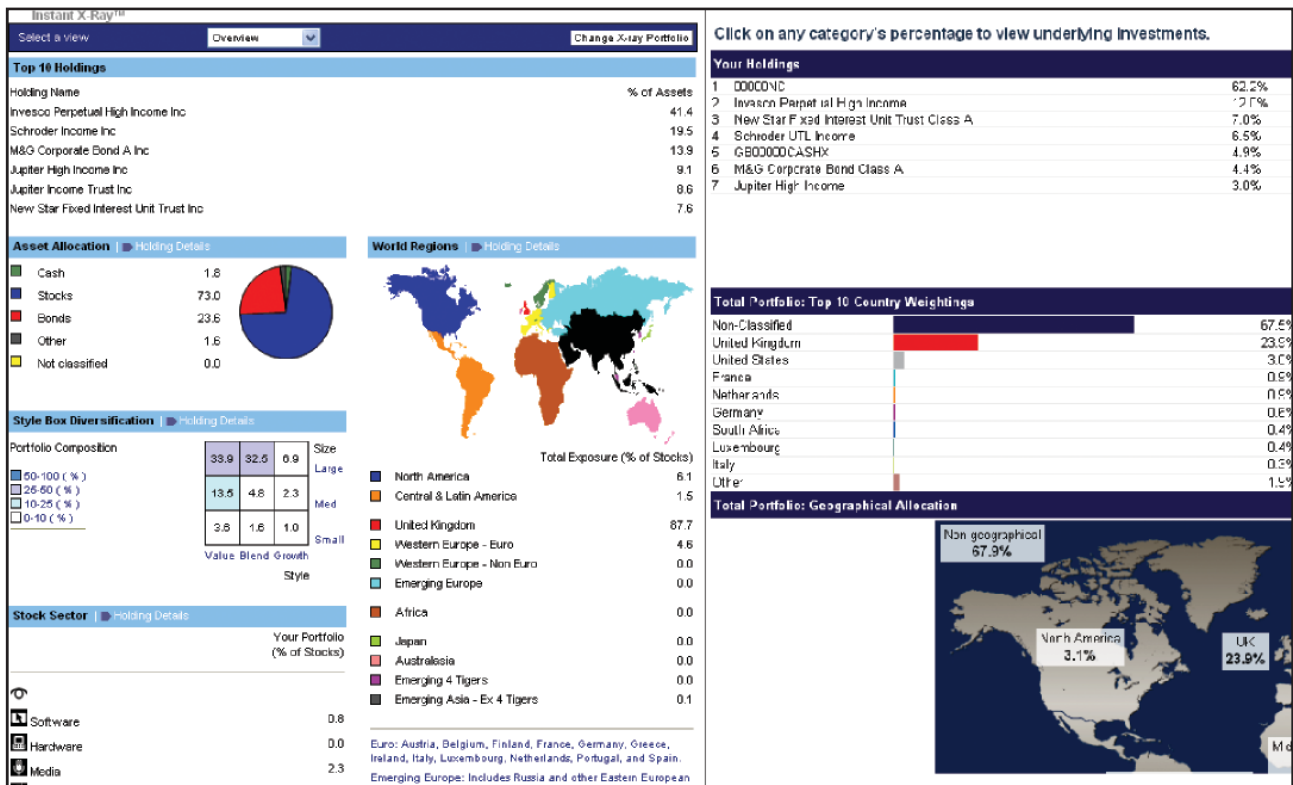
» Portfolio X-Ray

The X-Ray tool provides you with an in-depth summary of either your whole portfolio or a particular wrapper you hold. Once you have made your selection, simply click “X-Ray” as shown below. The X-Ray shows you the split of your portfolio by fund, geographical location, asset class, fund management style, stock composition and sector. You can select either Morningstar or Fundslibrary to provide the X-Ray report.



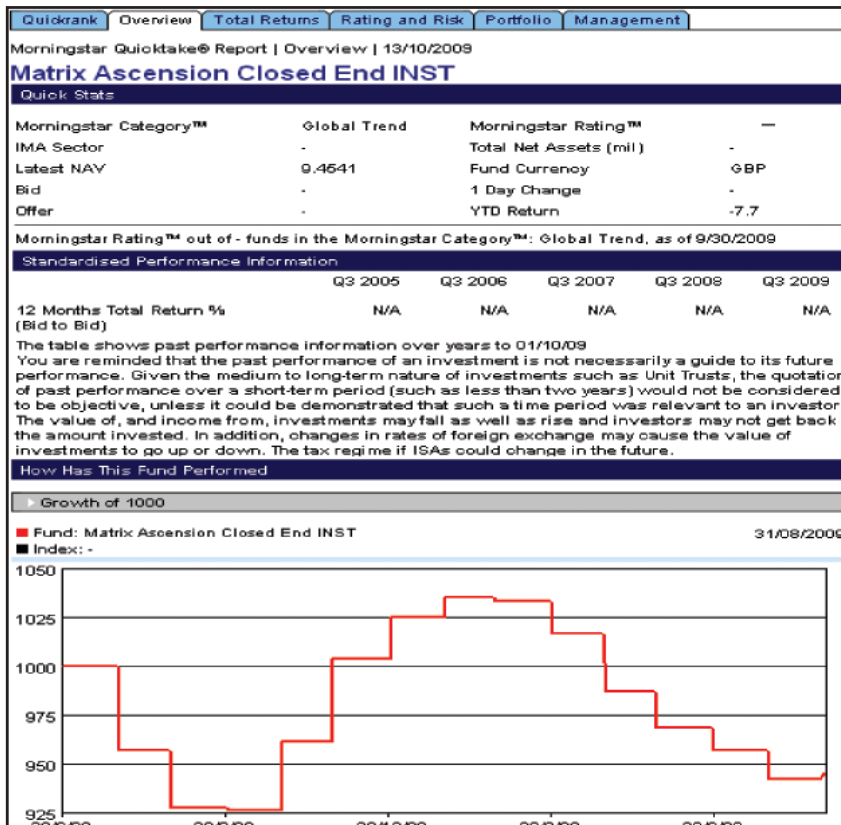
Security	Cost	Quantity	Price	Market Value	Profit/Loss	Profit/Loss %	Yield %
Global (LRP)							0.00
M&G Absolute Bond Inst. Acc.	2,500.00	284.2269	8.8088	2,517.43	-182.57	-5.11	
Specialist (S.384)							0.00
Investment Growth Bond Inst. Acc.	12,300.00	6,729.8068	1.0930	12,348.89	-121.87	-1.07	
GAP Corporate Bonds (0.55%)							
Schroder Corporate Bond Fund A Income	2,552.22	5,028.9300	0.5028	1,884.58	-188.23	-7.35	6.80
GAP Strategic Bonds (2.87%)							
Centaurus Strategic Bond B Acc	4,260.00	6,789.8550	1.6094	4,988.97	-1,135.57	-22.47	5.30
CFORM Bond Inst. Acc	2,490.00	2,088.9300	1.1027	2,302.10	-811.85	-32.62	5.20

Sample X-Ray reports using Morningstar (l) and Fundslibrary (r) are shown below:



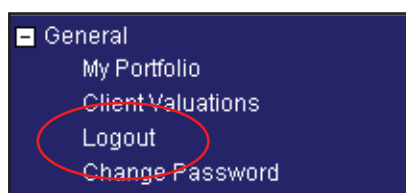
» Fund Information

To find out more details on a specific fund held in your portfolio, simply click on [LINK](#) to access the Morningstar Quicktake report that will provide performance data, geographical and asset class splits, management style and objectives along with other useful information on your fund.



Logging Out

Once you have finished using your wrap account, just click "Logout" in the "General" section of the left-hand navigation menu.



For more information please contact your adviser directly.

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