

James Hay Online Guide for advisers

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Registering for a James Hay Online account allows you to securely access and manage your clients' portfolios at any time.

Once your account has been set up and your clients have been added, you are able to:

- create, view and requote a new product illustration
- initiate cash transfers into a James Hay SIPP from other pension providers
- use investment tools to access the latest fund research
- buy, sell and switch funds in the James Hay Investment Centre
- monitor your clients' investments with valuations and reporting tools
- view product bank account details and cash balances
- amend the level and frequency of income payments
- view correspondence and contact us through a secure messaging service.

To register for access to James Hay Online, click **Register** at the top of our homepage www.jameshay.co.uk.

Registration

Enter the details of your firm, including the FCA authorisation number, followed by your personal details. You will then be asked to create log-in details and assign security questions and answers in order to keep your account secure.

Once submitted, we will send a verification code in the post to your registered address. Upon receipt, enter this code on the home screen of your James Hay Online account to fully activate it.

You can then set up access for advisers in your office to have full visibility of any of your clients, with or without trading permissions.

To add clients, please send us a secure message with details of the set-up you require. Access to a group of clients can be set at firm level, or set on an individual basis.

1
Firm details

2
Personal details

3
Login details

4
Confirmation

i Please enter your 6 digit FCA Number.

To access the range of tools and functionality available in James Hay Online, you will need to register. Please complete our straightforward, four step registration process.

Please enter your firm's FCA number in the box and then click 'Search'. If details regarding your firm are held within our system, your organisation will appear in the Pre-registered Organisation(s) drop down menu for selection. If your firm is selected, the firm details will be automatically populated. If your firm is not pre-registered, you can still register for online access by manually completing your firm details below.

Before you can start accessing James Hay Online using your newly setup login credentials, you will be sent an email to validate the address entered in the registration process.

Firms FCA authorisation number?	<input type="text"/>	<input type="button" value="Search"/>	<input type="checkbox"/> Non-UK Domiciled Adviser?
Pre-registered Organisation(s)	<input type="text" value="Please select your organisation"/>		
Name of Organisation	<input type="text" value="Organisation"/>		
Business Postcode (UK)	<input type="text"/>		
Business Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Business Phone number	<input type="text"/>		
Business Fax number	<input type="text"/>		

Close

Next

Logging in to your James Hay Online account takes you to your **Home** page. This screen shows you:

- important announcements in a rolling banner
- contact details of your Business Development Manager (BDM) and your Customer Support Team
- links to the Technical Support (TSU) Hub, where you can access talks, webinars and blogs from our industry experts.

On the right are a series of links to areas that you may need to access frequently, including:

- pending Investment Centre trades requiring your authorisation

- unread Secure Messages in your inbox
- cross-client reports/bulk orders that are in process
- a Costs and Charges Disclosure generator.

Using these menus, you can also customise shortcuts to your clients, and quickly navigate to administrative tasks such as viewing client documents or a summary of your adviser charges.

You can connect with third party feeds in order to receive back-office data directly from the platform, such as transaction histories, valuations and adviser charge data. Simply select **Register For Third Party Data Feeds** to set up integration, and visit the **Support** page of our website for more information on the system providers.



Home
Client
Portfolio
Trade
Tools
Messages

Your Logo Here

Welcome To James Hay Online
+

Name: Mr James Hay
 User ID: James Hay Demo
 Email: Test@jameshay.co.uk

You can change the nominated email address for your login by clicking your email address. To change your password and passcode, click your User ID.

For security if this service is left inactive for 30 minutes we will automatically log you out.

What's New
+

How can I view and amend personal details online?

There are two access points to view and instruct changes to personal details.

Firstly, through the Client tab by clicking the person icon next to the client's name. Secondly, when a client has been selected in the Client tab, their name will be displayed in the top bar and you can access personal details by clicking their name at any point throughout the site. Please note that depending on the amendment being made, additional documentation may be requested.

Strategic Account Manager
+



Mr James Hay
 03455 212 414
 jameshay@jameshay.co.uk

Regional Contact Team
+

Your first point of contact for all client and day to day administration enquiries.



Customer Support Team 1
 03455 212 414
[Send us a Secure Message](#)

The Technical Support Unit
+

[Visit the Technical Hub](#)

Requiring Attention
!

Your trades awaiting authorisation	2
Secure messages for review	12
Cross client analysis in progress	0
Bulk orders in progress	0

MiFID II - Costs And Charges
+

Generate Costs and Charges disclosure for Investment Centre trades

Your Client Shortcuts
+

Ms Test
Mr Demo
Mrs Client

[Manage shortcuts](#)

Register for Third Party Data Feeds
+

Export Client's Portfolio to FE Analytics	
Avelo Adviser Office Real Time Download	
Intelligent Office Real Time Download	
Intelligent Office Automated Download	
Sprint's Fastrak Automated Download	

What Do You Want To Do?
+

Register for a webinar

Using the navigation bar at the top, you can select the **Client** tab to find individual clients, view existing client groups, or start a product application for a new client. You can search by client number, surname, or view all of your clients in a single list.

The filters at the top of each column allow you to sort the data as desired. As with most tables within James Hay Online, you can export the selected data to PDF or Excel format at any time.

[in](#)
[Twitter](#)
[Blog](#)

 Client: (Not Selected) Q (Not Selected)
 User: Mr James Hay (James Hay Demo) Test@jameshay.co.uk
⚙️
Log Out

Your Logo Here

Home
Client
Portfolio
Trade
Tools
Messages

Client Search

Please use the search facilities below to select a client.

Start a new application

Click the button below to start a new product application

Apply Online

Client Search

Client Number: Search

Surname Begins: Search

Show All Clients

Client Groups New Group

Search: 🔄

ID ↕	Name ↕
There were no groups found	

❓ **Why does the value of the plan differ from values shown below?**

The figures displayed in the table are updated four times per month and therefore may differ from actual plan values. Once an individual plan is selected the values shown will reflect the latest valuation.

Show 10 clients per page Search these results: 🔄

Client Name ↕	Client Number ↕	Date of Birth ↕	Last Valuation Date ↕	SIPP (£) ↕	ISA (£) ↕	GIA/IP (£) ↕	OFB (£) ↕	Total (£) ↕
Mrs June Demo **	Modular iPlan	23/06/1943	01/04/2021	199,307.09	0.00	0.00	N/A	199,307.09
Grand Total				199,307.09	0.00	0.00	0.00	199,307.09

Displaying a total of 1 clients. Showing (1 to 1) First Previous 1 Next Last

👤 Click the icon to view and make changes to personal details. Personal details can also be accessed throughout by clicking the client name, once selected in the top bar.

** Excluding Other Assets and Liabilities total.

🖨️ Print to PDF
📄 Save as Excel

Clicking the avatar next to a client's name opens a screen that allows you to view and edit their personal details, including the contact information of their financial adviser.

Clicking a client's name moves you on to the **Portfolio** tab.

Once you have selected a client, the **Portfolio** screen displays the James Hay products held by that individual. There are also quick links to application, performance and reporting tools, as well as snapshots of the product values.

Please note that these figures are based on the latest available pricing data and are for illustrative purposes only at this level.

in
Blog
Client: Mr Carl Client
Modular iPlan
User: Mr James Hay (James Hay Demo)
Test@jameshay.co.uk
Log Out

Your Logo Here

Home
Client
Portfolio
Trade
Tools
Messages

Overall Modular iPlan Portfolio

Below is the summary of the overall Modular iPlan portfolio.

Generate Plan Report

Go

View Performance Summary

Go

Products

- ISA 37.83%
- SIPP 34.84%
- General Investment 27.33%

Modular iPlan Portfolio	Number	Valuation (£)	% of Portfolio
SIPP	90478	491,288.65	34.84
ISA	90512	533,487.85	37.83
General Investment Account	90511	385,338.54	27.33
Total Modular iPlan Portfolio		1,410,115.04	100.00
Other Assets and Liabilities		0.00	
Total Portfolio Value		1,410,115.04	

Apply for additional products
Print to PDF
Save as Excel

To review an individual product, select the product name from the table. This will expand the **Portfolio** page to show the underlying holdings and cash balances for the selected product.

You can then click on the investment headings within the new table to view details of current holdings, including collectives and other investments, investment manager accounts, properties and trustee cash.

Product Selector:

SIPP

Go

Overall Portfolio

Valuation

Collective Holdings

Other Investments

Trustee Cash

Investment Manager

Holdings

Cash Transactions

Cash Transfer

Plan Report

Expression of Wish

Transfers In

Contributions

Lifetime Allowance

Income Summary

Income History

Collective Transactions

Other Investment Transactions

Modular SIPP - Portfolio

Below is the valuation summary for the Modular SIPP portfolio.

Generate Plan Report

Go

View Performance Summary

Go

Instruct a Cash Transfer In

Go

Cash Available to Invest: £1,357.67

Asset Class	Valuation (£)	% of Value
Collectives	488,580.98	98.49
Other Investments	0.00	0.00
Trustee Cash Alert Me	6,475.04	1.31
Investment Manager Portfolios	0.00	0.00
Investment Manager Cash Cash Transfer	0.00	0.00
Unconfirmed Trades - What is this?	1,000.00	0.20
Total	491,288.65	100.00

Alongside the Trustee Cash title, there is an orange icon that allows you to set up **Cash Alerts**. Cash Alerts allow you to set parameters for the product bank account balance so that you receive a notification when a threshold has been met.

Setting an upper limit could be used to notify you when a cash transfer has been received, or an alert for a lower limit could help you to monitor the product bank account to ensure that sufficient cash is available to pay a client's income.

Please note that the **Portfolio** tab will continue to display information for the selected product even as you navigate elsewhere. To switch between products, you can use the **Product Selector** menu in the top-left corner.

From this menu, you also access further history for the selected product, including records of payments in and out, transfers, and investments. There are also options to execute changes to the product, including:

• **Updating SIPP beneficiaries**

Visit the **Expression of Wish** page to view the client’s nominated pension beneficiaries. These are the individuals, charities and/or trusts who should receive pension benefits following the SIPP member’s death. Should you wish to make any changes, click on the **Nominations** link to access the Expression of Wish form to be completed and sent on to us.

• **Transferring money to/from investment manager accounts**

Select the **Cash Transfer** option under the **Investment Manager** heading to move money between a client’s product bank account and that of their chosen investment manager. Simply enter the amount, direction and click **Submit**. Please note that the account must already be set up and active in order for this option to appear. Trades can then be placed directly with them.

• **Transferring in an existing pension**

From the **Transfers In** link, you can instruct the cash transfer of an existing pension into your James Hay SIPP. Completing the **Transfer Details** pop-up generates a completed Transfer Request Form, which can be forward to James Hay for us to arrange. For in-specie transfers, please use the In-specie Transfer Request Form from the literature pages of our website.

• **Amend pension income**

If a client has yet to make any withdrawals from their SIPP, or has no further crystallised funds to draw from, clicking the **Income Summary** link will provide signposts to the relevant Benefit Payment Forms in order to initiate a new tranche of benefits. There is also an option to inform us that the client has flexibly accessed another pension and/or wishes to convert to flexi-access drawdown.

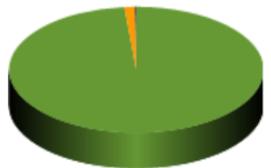
For clients with crystallised funds available, the **Income Summary** screen can be used to amend current income levels, including requesting a one-off payment. To do so, select **Request Change of Income** and enter the amount, date and frequency as desired.

Existing bank details for the recipient will prepopulate, and can be amended if required. Please note that this will overwrite any existing information held.

In order to fund the withdrawals, money must be available within the product bank account. If disinvestments are required, you and your client are responsible for arranging this so that payments can be made, unless we have existing disinvestment instructions on file. If you intend to sell Investment Centre funds, you can select this option and will be automatically redirected to the **Investment Centre Trading** page following confirmation of the income change.

Product Selector:

- Overall Portfolio
- Valuation
- Collective Holdings
- Other Investments
- Trustee Cash
- Investment Manager
 - Holdings
 - Cash Transactions
 - Cash Transfer
- Plan Report
- Expression of Wish
- Transfers In
- Contributions
- Lifetime Allowance
- Income Summary
- Income History
- Collective Transactions
- Other Investment Transactions



Modular SIPP - Income Summary (Flexi-Access)

Detailed below are details about current income levels:

Crystallised Value £188,725.67		Uncrystallised Value £0.00	
Type:	Flexi-Access	Potential PCLS:	£0.00
PCLS Paid:	£0.00	Potential Income Available:	£0.00
Last valued at:	29/04/2020		

Pending Income Change requests?
1

Tranche No	Value (€)	Annual Income (€)	Frequency	Income Taken (€)	Income Taken Since	Income Available Until	Next Pay Date	Next Pay (€)	LTA %		
2	188,725.67	15,000.00	Monthly	10,000.00	29/04/2020	29/05/2022	01/08/2021	1,250.00	0.00	more	Change Income
Grand Total	188,725.67	15,000.00		10,000.00			01/08/2021	1,250.00			

Uncrystallised Value
 The uncrystallised values and projected income figures represent the potential benefits from uncrystallised funds but do not reflect the recalculation of the income from the tranche that any additional income requirements will be added. These are for indicative purposes only and will be subject to fluctuation through market movements. Any fees incurred as part of the income request may reduce the actual amount available.

Trade

The **Trade** tab of your James Hay Online account shows the types of investment options available within the selected product. This page provides links to manage these investment options (if they are currently held by the client) or links to the literature associated with accessing an option for the first time (such as application forms). Depending on the product, this could include:



Non-Investment Centre trading

Using the Instruction to Trade Forms from our website, you can instruct the purchase, switching and sale of permissible assets that are not available within our Investment Centre, such as investment trusts, structured products and gold bullion. Please see your product's Technical Guide and Permitted Investments List for more information on these investment types.

Cash Panel fixed term deposit accounts

You can apply to open a fixed term deposit account for your client's SIPP with one of the banks on our Cash Panel. Terms range from six months to five years with competitive rates, and can be opened by completing an application form found in the final column of the table. Please visit the Cash Deposit Account page on our website for the latest information.



EQi trader terminal

If you wish to open a stockbroking account with EQi in order to trade in stocks and shares, you can complete an application by clicking the link in the EQi table. Once your account is open, you can use the same link to access your EQi account. Please note that clients and their advisers place trades directly with EQi; instructions for these types of trades should not be submitted to us.

Investment Manager cash transfer tool

If you have an Investment Manager account set up within your product, you can use this tool to request that money is transferred between a client's product bank account and their Investment Manager account. If you wish to set up a regular transfer, please contact us via secure message and confirm the direction of the payment, amount, frequency and start date.



Investment Centre trading

Our fund platform, giving you trading access to over 3,700 funds from the UK's leading providers. You can find more information about our Investment Centre on our website, and a basic how-to guide can be found below.

Trade

The Investment Centre area of the **Trade** screen hosts links to **Funds Lists** (allowing you to check which funds are available for the client's product) and a **Fund Research Tool** – details of which are explained later in this guide.

Using this table, you can choose to place a Buy, Switch or Sell trade for the client's product.

The screenshot shows the 'Trade' section of the James Hay online account. At the top, there are navigation links for 'Home', 'Client', 'Portfolio', 'Trade' (highlighted), 'Tools', and 'Messages'. A user profile for 'Mr Carl Client' is visible. Below the navigation, the 'Trading' section features a table of available funds:

Product	Cash Available to Invest (£)	Buy	Sell	Switch
SIPP	1,357.67	Buy	Sell	Switch
ISA	1,623.96	Buy	Sell	Switch
General Investment Account	2,882.98	Buy	Sell	Switch

Below the table, there is a note: 'To review a list of the available funds, click here. For access to filters and key supporting documents on each fund, you can visit [fund research](#). If you need to generate a 'Costs and Charges' disclosure prior to carrying out a trade, please click on the 'Cost and Charges disclosure' button below.'

Clicking Buy opens a table of the client's existing Investment Centre holdings, including prices, price dates and links to the associated supporting literature. The balance of their product bank account is also displayed, as this is the amount available in cash to fund the trades.

After entering the amounts, including any adviser charges required, you must confirm that you have provided the client with the relevant supporting documentation, including a Costs and Charges Disclosure.

You can use this screen to top-up the funds currently held, and/or purchase new funds. Clicking **Add Funds** allows you to search for new Investment Centre funds by name, code, provider or from your saved favourites. Favourites can be stored by clicking the star next to the fund name.

You are then presented with a summary of the trade ready for confirmation, which you can execute immediately or save for approval. Trades pending approval can be found on the **Home** page of your James Hay Online account.

The screenshot shows the 'Buy Funds' confirmation screen. At the top, there are three numbered steps: 1. Buy Funds, 2. Confirm Purchase, and 3. Finish. Below the steps, there is a section for 'Cash Available to Invest: £2,882.98' with an 'Add Funds' button. A table lists available funds:

Fund Range	Fund Name	Key Documents	Latest Valuation (£)	Price(£)	Price Date	Initial Adviser Charge (%)	Amount (£)
GIA	Fundsmith Equity I Acc		10,359.43	5.433	26/11/2020	<input type="text"/>	<input type="text"/>
GIA	Baillie Gifford European B Acc		10,969.44	33.380	26/11/2020	<input type="text"/>	<input type="text"/>
Grand Total							0.00

Below the table, there is a checklist of FCA requirements:

- I confirm that if the client is investing in a UCITS fund, I have provided the client with a copy of the Key Investor Information Document (KIID) or Key Investor Document (KID), as appropriate (and any other documentation required under the UCITS IV Directive).
- I confirm that I have provided the client a 'Costs and Charges' disclosure document where required (under MiFID II)
- I confirm that I have provided financial advice to the client in respect of this transaction.

At the bottom, there are three buttons: 'Cancel', 'Next', and 'Download Target Market Information'.

Trade

Instructions to sell Investment Centre funds can also be placed from this area of the **Trade** tab. You can choose to disinvest a set number of units, amount, percentage or redeem the whole fund, and execute/save the instruction in the same way as a purchase.

The Switch option ultimately combines both of these screens, showing the existing holdings to be sold followed by the option to purchase other funds.

Please note that we execute switches by selling a fund on one day and buying a fund the next, to ensure that the client remains invested for as long as possible. Please see the product's Technical Guide for more information on this process.

The screenshot displays the 'Trade' section of the James Hay Partnership client portal. At the top, there is a navigation bar with 'Home', 'Client', 'Portfolio', 'Trade' (selected), 'Tools', and 'Messages'. The user is identified as 'Mr Carl Client' with 'Modular iPlan' and the user ID is 'Mr James Hay (James Hay Demo)'. A 'Log Out' button is visible in the top right.

The main content area is titled 'Trading' and features a sub-section 'Trade Investment Centre funds'. This section contains a table with the following data:

Product	Cash Available to Invest (£)	Buy	Sell	Switch
SIPP	1,357.67	Buy	Sell	Switch
ISA	1,623.96	Buy	Sell	Switch
General Investment Account	2,882.98	Buy	Sell	Switch

Below the table, there is explanatory text: 'To review a list of the available funds, click [here](#). For access to filters and key supporting documents on each fund, you can visit [fund research](#). If you need to generate a 'Costs and Charges' disclosure prior to carrying out a trade, please click on the 'Cost and Charges disclosure' button below.'

At the bottom of the trading section, there are five circular icons representing different functions: 'Regular Trading' (orange), 'Cross Client Trading' (blue), 'Fund Research' (blue), 'Trade Tracker' (blue), and 'Cost and Charges disclosure' (dark blue).

You can also use the Regular Trading function to set up Investment Centre trades for clients on a repeat basis. New and existing regular trades can be accessed from

this screen, where you will also find tools for cross client trading, fund research, trade tracking and generating a Costs and Charges Disclosure.

James Hay Online offers a series of tools to help you and your clients manage their products. To access these, select the **Tools** heading, which gives you access to the following areas:

- Applications
- Online Illustration
- Model Portfolios
- Client Document Store
- Adviser Charges
- Cross Client Reports
- Trade Tracking
- Fund Research
- Fund Target Market
- Costs and Charges Disclosure
- Literature

APPLICATIONS

From the **Applications** screen, you can apply for a new product on behalf of a client, or manage any saved online applications.

Please note that new business illustrations and applications are independent from each other; when applying for a Modular iSIPP, ISA or GIA, please use the **Applications** tool.

When applying for a Modular iSIPP, you will first be asked for the client’s personal information (name, address, National Insurance number etc.). The application process will then take you through the following sections:

- Contributions
- Transfers in
- Investments
- Adviser charges
- Expression of Wish
- Identity verification
- Benefits

For an in-depth guide on how to apply for a new Modular iSIPP, ISA or GIA, please see the process guides available on our website.



ONLINE ILLUSTRATION

Create an Illustration

Start Date

02/07/2021



- 1 Personal Details
- 2 Add Modular iSIPP
- 3 Add ISA or GIA (Modular)
- 4 Calculate

The **Online Illustration** tool allows you to produce illustrations for a new Modular iSIPP, ISA and GIA based on the client information and variables provided. It also allows you to save and manage existing new business illustrations.

Before initiating a Modular iSIPP illustration, you should ensure that client data is available for the following areas:

- Personal details (including tax rate)
- Transfers and contributions
- Investment choices
- Drawdown preferences
- Proposed retirement date
- Adviser charges

Begin a new illustration by selecting the relevant product from those shown at the top of the screen.

The first section captures the client’s personal details. These will automatically carry over to any additional products if an ISA or GIA is added. Please note that illustrations relating to dependants’ pension rights can be also be produced, and this can be specified at the bottom of the Personal Details page.

Once you have entered and saved the client’s personal details, you will return to the previous menu, with the Personal Details section indicated as complete. Next select **Add Modular iSIPP**.

ONLINE ILLUSTRATION (continued)

The SIPP Preferences screen will appear, starting with questions regarding money coming in, the type of illustration required (i.e. whether withdrawals are to be included in the calculations), investment choices, applicable charges, growth rates and confirmation of the comparable annuity basis. *Please ensure that growth rates do not exceed the FCA recommended level for the product.*

In the Retirement Benefits section, you can choose the income strategy for the illustration, if required.

In addition to choosing to take income from crystallised funds only (or showing the effect of Full Crystallisation), you can also choose Partial or Phased Crystallisation:

- **Partial Crystallisation** allows for the targeting of a specific lump sum, or the crystallisation of a specific proportion of uncrystallised funds.
- **Phased Crystallisation** allows you to target a desired level of income, comprised of both lump sum and income payments. Where a UFPLS payment is to be included, select the relevant option.

SIPP Preferences

Money In

What type of transfers will your illustration contain?

Non-crystallised i

Crystallised i

Will you be making any single contributions to this plan?

Yes No

Will you be making any regular contributions to this plan?

Yes No

Retirement Benefits

What type of illustration would you like?

Income Withdrawal Pre-Retirement

Would you like to include an Uncrystallised Funds Pension Lump Sum (UFPLS) in the illustration? i

Yes No

Completing this first page will take you to the Plan screen, requiring further details of the client's benefit status (such as lifetime allowance and protections), as well as a potential annuity purchase date and an editable title field for the name of the illustration.

On the Money In page, enter the details of any incoming transfers and/or asset re-registrations for the SIPP. You can also enter any contribution information, as well as the adviser charge rates that may apply to these transactions. Please ensure that you enter any personal and employee contributions net of basic rate tax, and the gross amount will be calculated for you. Employer contributions should be entered as gross.

On the next screen, enter the client's investment choices to be included in the illustration. For funds held in the James Hay Investment Centre, a search menu is available, providing details of the funds that can be held within the product.

Percentages or fixed amounts can also be entered for other permissible investment types, such as Whole of Market holdings, investment manager accounts, cash deposit accounts or commercial property (where applicable). Applicable adviser and fund management charges can again be added at this point.

Once each relevant section has been completed, you can save this information and return to the illustration home page, where you can add further products or select **Calculate** to calculate the results. The summary page should provide you with an identification number and quick links to any sections that you may want to amend. If you have any queries regarding your new business illustration, please provide us with this reference number.

Illustrations can be exported as a PDF file and saved. They can also be amended and requoted at any time by returning to the **Illustration** tool and selecting **Manage Existing Illustrations**.

Illustration Results

Name: Mr carl client
Gender: Male
Date of birth: 19/06/1967

Illustration ID: 1085984
Illustration date: 02/07/2021

[Back](#)

SIPP

Your current plan details	Fund value			
	£250,000.00			
What the benefits might be	Assuming investment grows each year at	-0.2 %	2.8 %	5.8 %
	Your fund at the end date would be	£186,000	£346,000	£634,000
	Providing an initial annuity of	£7,860	£17,500	£37,700
	(after the payment of any Pension Commencement Lump Sum and/or Lifetime Allowance Tax Charge)			
Amend the details	Personal Preferences Plan Money In Investments			
Your printable results	View Inflation Adjusted Illustration (PDF)* View (Non-Inflation Adjusted) Illustration (PDF)*			

MODEL PORTFOLIOS

Using the **Model Portfolio** tool, you can create defined portfolios of Investment Centre funds, to which you can add multiple clients if desired.

From the main screen, you can create a new Model Portfolio, view your existing Portfolio Summary, and review details of our panel of Investment Managers with whom a Managed Model Portfolio may be available.

Model Portfolio Summary

Model Portfolios

Click the New Model Portfolio button and follow the on screen process to create a new Model Portfolio.

[New Model Portfolio](#)

Investment Managers on our platform

Investment Manager	View details	Has Terms Agreed?
Morningstar (passive)	View details	No
Sanlam	View details	No
Fairstone Private Wealth	View details	No
Financial Express Investments Ltd	View details	No
Tatton Investment Management Ltd	View details	No

[First](#) [Previous](#) 1 2 3 4 5 [Next](#) [Last](#)

Your model portfolios are listed below. Click the model portfolio name to review, edit and rebalance clients in the model.

Your Model Portfolio Summary Search:

Product Category	Model Portfolio Name	Ownership	Status	Has Pending Changes	Number of clients
SIPP Collect	ABC	Personal	Active (Awaiting Authorisation)	Yes	2
SIPP Collect	Adventurous	Personal	Active	No	4
SIPP Collect	Adventurous	Office	Awaiting Authorisation	Yes	0
SIPP Collect	Balanced	Office	Active	No	0
SIPP Collect	CBA	Personal	Active	No	0

Displaying a total of 5 records. Showing (1 to 5) [First](#) [Previous](#) 1 [Next](#) [Last](#)

To create a new one, click on **New Model Portfolio**. Choose the relevant product's fund range, and assign a title and objective for it. You can also set an acceptable level of deviation from the model (as a percentage) before a rebalance notification is issued.

Next, add the required funds using the search option available, as well as the percentage weighting and any relevant adviser charge. Clicking the star to the left of the fund name will add it to you favourites, and a Favourites option is then available from the **Add Funds** menu.

Your Model Portfolio can now be saved for approval, and accessed in the Summary section of the main page. Click on the portfolio name to view/edit the full details, authorise/reject any changes, add/remove clients, access key information documents or generate a Costs and Charges Disclosure. An audit table also tracks a summary of the changes made to the Model Portfolio.

1
Preferences

2
Fund Details

3
Confirmation

4
Finish

Portfolio Product Category:

Portfolio Name:

Portfolio Objective/ Notes:

Access Level: Personal Office

Model Deviation Indicator (%): ● ●

Rebalance reminder regardless of deviation: (in months - max. 12)

Notification Method:

- Any movement above the percent specified in orange will display as red.
- Any movement greater than the percent specified in green but less than the percent specified in orange will display as orange.
- Any movement less than the percent specified will display as green.

CLIENT DOCUMENT STORE

From the **Client Document Store** you can access and save the documents related to your clients' recent plan activity. The heading of each column has a filter that can be applied to sort the documents.

You can also search within a specific date range, or make use of the search function. Clicking the **Document ID** number on the left side will open the item in your browser, or you can download multiple items using the column on the right.

Client Documents Area

Detailed below are the documents available for clients within the selected period. Alternatively you can return back to Tools page via this [link](#)

Date Range:

Show documents Search: Sub Document: Client: Downloaded?:

Document ID	Created On	Client Name	Client Number	Document	Sub Document	Direction	Last Downloaded	Download
26449793	02/07/2021 13:14:10	Mr Christopher Robert Bailey	90512	Costs and Charges	Ex-post costs and charges statement	From James Hay		<input type="checkbox"/>
26449788	02/07/2021 13:14:08	Mr Christopher Robert Bailey	90511	Costs and Charges	Ex-post costs and charges statement	From James Hay		<input type="checkbox"/>

Displaying a total of 2 documents. Showing (1 to 2) [First](#) [Previous](#) 1 [Next](#) [Last](#)

ADVISER CHARGES

This page contains a summary of the adviser charges paid across your clients' plans. You can search by client name or by charge type, and select a date range to review the charge history.

You can also view any unpaid adviser charges by clicking on the **View Outstanding Adviser Charges** button. Please note that adviser charges paid following an invoice are not included within these tables, so please contact us if you require this information.

CROSS CLIENT REPORTS

The **Cross Client Reports** tool allows you to produce individual tables showing the cash balances, plan valuations, Investment Centre holdings or contributions for all of your clients in one report. You can also view plan valuations from a custom list of clients that you select.

Simply select the relevant icon from the top of the screen and a report will be created. Please note that this can take up to five minutes to generate.

Reports requested but not yet available will show as 'In Queue' in the table.

Once generated, the report (and any previously generated reports) can be viewed by selecting it from the **Name** column of the table. Reports can then be exported to Excel or saved as a PDF via the links at the bottom. Please note that you can continue to navigate elsewhere on the site whilst your requested reports are being generated.



Below is a list of previously issued reports.

Date Range:

Show reports Search:

ID	Custom Report	Name	Submitted Date Time	Creation Date Time	Is Complete	
87	No	Cross Client Cash Balance Report	29/06/2021 09:07	29/06/2021 09:08	✓	delete
84	No	Cross Client Cash Balance Report	09/06/2021 16:17	09/06/2021 16:18	✓	delete
81	No	Cross Client Analysis	27/05/2021 11:51	27/05/2021 11:53	✓	delete
60	No	Cross Client Cash Balance Report	12/04/2021 11:26	12/04/2021 11:28	✓	delete

Displaying a total of 4 report. Showing (1 to 4)

[First](#) [Previous](#) 1 [Next](#) [Last](#)

TRADE TRACKING

From the Trade Tracking page, you can check the status of Investment Centre trades placed for your clients. You can search for an individual by client number or an order ID, or alternatively search by order status or date range to view this information for multiple clients.

Insert the information in the relevant fields and select **Apply** to generate a trade order history. For full details of the trade, click on the **Order ID** number. From this screen, a confirmation PDF can be downloaded (if applicable).

Trade Order Tracking

Below are all the orders placed within our system for the search conditions you have specified.

Order ID:	<input type="text"/>	Client Number:	<input type="text"/>
Order Status:	Awaiting Authorisation ▼		
Date Range:	1 Week ▼	Apply	

Show **10** orders. Search: Product: All

Order ID	Date/Time Received	Client Name	Client Number	Product	Order Type	Order Channel	Order Status	Submitted By
You do not have any trade orders within our system for the search conditions you have specified. Please try changing the search conditions. If you have any queries please contact us .								
First Previous Next Last								

FUND RESEARCH

From the **Fund Research** page, you can choose to either conduct Investment Centre fund research, or view the Investment Centre Funds Lists for each product.

The **Fund Document Research** tool allows you to search for a specific fund within the product's fund range, and view the supporting information and documentation, including:

- **Provider factsheets**
- **Reports and accounts**
- **Key Investor Information Documents (KIID) or Prospectus information**
- **Supplementary Information Documents (SID).**

Please be aware that the KIID and SID are generic documents published by the relevant fund manager and contain information in accordance with the normal retail distribution of the fund. The documents cannot be tailored and may therefore reflect information that is inconsistent if purchased through the James Hay Investment Centre, specifically in relation to the discounted prices available on the fund supermarket.



[Fund Document Research](#) 



SIPP	Collect Funds List 
	Select Funds List 
ISA	Modular ISA Funds List 
GIA	Modular GIA Funds List 
WRAP	Wrap Funds List  †

Please note that the Funds Lists use the latest information available and therefore may take a short time to load.

FUND TARGET MARKET

From the **Fund Target Market** screen, you can obtain target market information for the funds available through the James Hay Investment Centre. The information is provided to help you assess whether particular funds are designed and managed in alignment with the profile of your client and their individual needs. Please note that target market information is not available for pension funds in the Select Fund range, as these are exempt from having to provide such information.

After selecting the client's product and fund group, you can see a list of funds followed by an icon on the right-hand side. Click this to add it to the list at the bottom of the screen.

You can repeat this action to select all of the funds that you wish to obtain market information for, and then select **Download Target Market information**. This will generate a single PDF displaying one fund per page, which can be saved or printed.

You can also access the **Fund Research** and **Fund Target Market** tools outside of your James Hay Online account by visiting the Investment Centre page of our website www.jameshay.co.uk.

COSTS AND CHARGES DISCLOSURE

Selecting the **Costs and Charges Disclosure** icon opens a new pop-up screen. From here, use the **Add Client** and **Add Funds** buttons to populate the disclosure to be produced.

Your selected funds are shown in a table, which provide links to the funds' key documents, the latest valuations, prices and price dates.

Next, specify the intended investment amount, frequency and any adviser charges that apply. Please note that all funds must have the same investment frequency in order to produce one Costs and Charges Disclosure.

You can then select **Generate PDF** to produce a Charges Summary Document that can be saved both outside of James Hay Online and within the Client Document Store.

Costs and Charges disclosure
✕

Add Client

Click the Add Funds button, select your required funds and enter your intended investment amount and adviser charges that are to apply.

Add Funds

Fund Range	Fund Name	Key Documents	Latest Valuation (£)	Price (£)	Price Date	Amount (£)
No data available in table						

Frequency of investment(s): Single ▼

Adviser Charges %: Initial Ongoing

Where you intend to take an initial charge on this transaction you should enter it in the 'Initial' box. Where you currently receive an ongoing charge on this product you should enter it in the 'Ongoing' box. Where no initial and/or ongoing fee is applicable please enter '0' in the relevant box(es).

A copy of the Costs and Charges disclosure PDF will be stored in your client's Document Store.

Close

Generate PDF

LITERATURE

Selecting the **Literature** tool provides links to the document library on our website www.jameshay.co.uk. These documents are used to manage your products and provide the information you need regarding the Modular iPlan, SIPP and Wrap product suites. This includes many of the documents named in this guide, including the Technical Guides, Permitted Investments Lists and Investment Centre Funds Lists.



James Hay offers a **Secure Messaging** service that allows you and your clients to contact us with information, queries and instructions. This encrypted service is safer than standard email, and provides a clear audit trail for your communications with us.

You will receive notification to your contact email address each time a secure message is received, but you must log in to your James Hay Online account to access it.

You can access secure messaging from the **Messages** tab at the top of your screen, or from the **Requiring Attention**

table on the right side of your James Hay Online Home screen, which also shows your current number of unread messages.

From your inbox, you can see your most recently received correspondence. Details of the messages can be accessed by clicking on the message reference number in the left column. On this screen, you can also reply to ongoing correspondence, print and delete messages, search for specific clients and keywords, view your sent items or start a new message by using the **Compose Message** button.

The screenshot shows the 'Messages' section of the James Hay Online account. At the top, there are navigation links for 'Home', 'Client', 'Portfolio', 'Trade', 'Tools', and 'Messages'. The 'Messages' tab is selected. Below the navigation, there is a search bar and a 'Log Out' button. The main content area is titled 'Secure Messages - Inbox' and contains a summary of received messages. A filter section allows users to search by message reference, subject, product number, client name, and date. Below the filter is a table of messages with columns for Reference, Date Received, Subject, Date Read, Client List, and Has Attachment. Two messages are listed, both with reference numbers 13663 and 13662, dated 22/03/2021, and subject 'Trade Order Receipt Reference for plan 509438'. The table also shows 'Print' and 'Delete' buttons for each message. At the bottom, it indicates 'Displaying a total of 2 messages. Showing (1 to 2)' and provides navigation links for 'First', 'Previous', '1', 'Next', and 'Last'.

Start by selecting a message subject from the list of available options; this will allow us to direct your query to the appropriate department. The text box underneath allows you to provide further context.

Your stored contact details will prepopulate in the corresponding fields, though these can be edited if required. Next, add the client(s) to whom this message relates, up to a maximum of 15 individuals. Each client's James Hay product will then appear below. If a client has multiple products, you can use the blue check boxes to deselect any that are not required.

You may then include any attachments you wish to send with your message, up to a maximum of five items (not exceeding 20MB in size). Please note that only Microsoft Word/Excel or PDF documents can be sent as attachments, and all items will be converted to PDF upon submission.

Finally, the text box at the bottom of this menu allows you to write your message. You can click and drag the bottom-right corner to change the size of the box, which holds a maximum of 8,000 characters.

Before sending your message, you will need to read and agree to the **Important Information**, which provides further guidance on what should/should not be sent via secure message, as well as a table that shows the types of instruction that we can accept electronically. You can also find this table in our **'Secure Messaging Factsheet'**.

New Secure Message

If you want to follow up on a secure message or instruction that you've already submitted, please select "General Enquiries" and where possible we'll respond to you within 24 hrs.

Message Subject ¹:

Additional Subject ¹:

Your Email Address:

Your Telephone Number ¹:

Associated Clients ²: Add Client

Client Products:

Attachment ³: Attach Files

Your Message ¹: (Max 8000 chars)

I understand and agree to the **Important Information** about Secure Messages

¹ Additional subject is mandatory if 'Other' is selected as the message subject. Either Message Subject or Additional Subject should be specified.
² At least one associated client needs to be selected if Valuation or Recs Enquiry, Property Enquiries, Share Class Conversion are selected as the message subject.
³ For security reasons, only the following document types can be attached via this service: PDF, Word, Excel. Documents that are of type docx and xlsx are currently not supported. The maximum document size that can be attached is 20 MB. All attachments will be verified by our anti-virus Software. A maximum of 5 files may be attached to the same message. Please be aware that Word and Excel attachments will be converted to PDF before being sent to James Hay.



If you have any questions about the processes in this guide or require further assistance with James Hay Online, please visit our website www.jameshay.co.uk, send us a **Secure Message**, call your Customer Support Team on **03455 212 414** or write to us at **Dunn's House, St Paul's Road, Salisbury, SP2 7BF**.

We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

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