

James Hay Online

Creating a Costs and Charges Disclosure for ISA and GIA



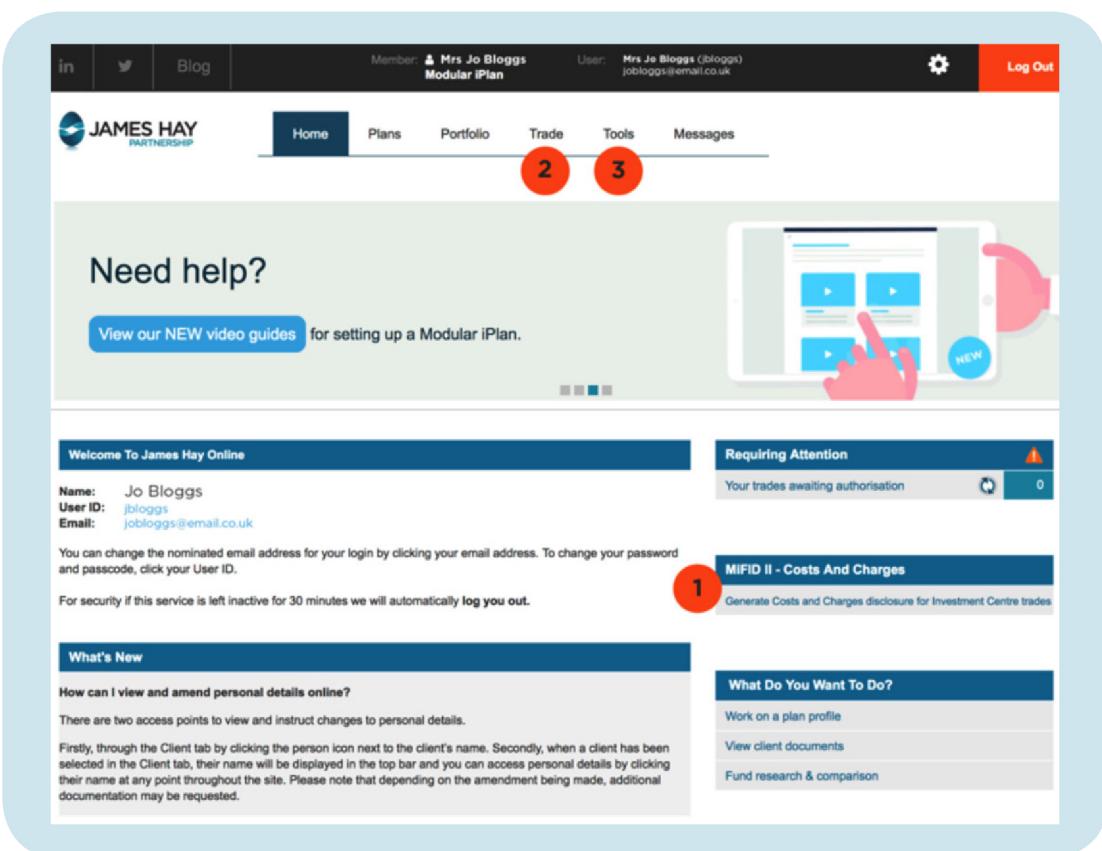
This guide will take you through the process of creating a costs and charges disclosure within the James Hay Investment Centre, in accordance with the MiFID II regulation. You can find out more about the cost and charges disclosure on our dedicated page www.jameshay.co.uk/information/guides-faqs/what-is-mifid-ii/.

Creating a pre-sale disclosure

Step-by-Step

1. To begin, log in to your James Hay Online account. Once logged in, you can access the costs and charges disclosure from three different areas:
 - 1 The 'MiFID II Costs and Charges' section found on the welcome screen
 - 2 The 'Trade' tab
 - 3 The 'Tools' tab

Tip: Look for the following icon to generate a costs and charges disclosure within the 'Trade' and 'Tools' tab. 



The screenshot shows the James Hay Online homepage. At the top, there are social media links for LinkedIn and Twitter, a 'Blog' button, and a top bar with 'Member: Mrs Jo Bloggs Modular iPlan' and 'User: Mrs Jo Bloggs (jbloggs@email.co.uk)'. On the right, there are 'Log Out' and a gear icon. Below the top bar, there is a navigation menu with 'Home' (highlighted in blue), 'Plans', 'Portfolio', 'Trade' (with a red circle containing '2'), 'Tools' (with a red circle containing '3'), and 'Messages'. The main content area features a 'Need help?' section with a 'View our NEW video guides' button. To the right, there is a graphic of a smartphone displaying a video player interface with a 'NEW' badge. A pink hand icon is pointing at the 'NEW' badge. Below this, there are two sections: 'Welcome To James Hay Online' (with user details: Name: Jo Bloggs, User ID: jbloggs, Email: jbloggs@email.co.uk) and 'Requiring Attention' (with a red circle containing '1' and the text 'Your trades awaiting authorisation 0'). On the far right, there is a 'MiFID II - Costs And Charges' section with a red circle containing '1' and the text 'Generate Costs and Charges disclosure for Investment Centre trades'. At the bottom, there are two columns: 'What's New' (with a question about viewing and amending personal details) and 'What Do You Want To Do?' (with options: 'Work on a plan profile', 'View client documents', and 'Fund research & comparison').

Creating a pre-sale disclosure cont.

2. Once you have selected to create a costs and charges disclosure in the 'Trade' or 'Tools' section, go to 'Add Funds' and enter the amount you want to invest in each fund, along with the frequency of investment.

Please note: If you have more than one ISA or GIA held with us, ensure you have selected the relevant product by clicking on the 'Change Product' button. You can only generate a costs and charges disclosure for ISA and GIA products, as SIPPs are exempt under MiFID II requirements.

Costs and Charges disclosure

Change Product Mrs Jo Bloggs - 123456

Click the Add Funds button, select your required funds and enter your intended investment amount and any adviser charges (if applicable) that apply.

Add Funds

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

Frequency of investment(s): Single Adviser Charges %: Ongoing

If you have agreed to pay your adviser (if you have one) an ongoing fee in relation to this policy, please enter the amount in the Adviser Charges box. Speak to your adviser if you do not know this amount. Where no fee is applicable please enter '0'.

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

Close **Generate PDF**

3. All selected funds must have the same investment frequency in order to produce a costs and charges disclosure. If adviser charges apply, please indicate the amount. If adviser charges do not apply, please enter '0' as the value.

Costs and Charges disclosure

Change Product Mrs Jo Bloggs - 123456

Click the Add Funds button, select your required funds and enter your intended investment amount and any adviser charges (if applicable) that apply.

Add Funds

Fund Range	Fund Name	Key Documents	Latest Valuation (£)	Price(E)	Price Date	Amount (£)
ISA	Baillie Gifford American A Acc	PDF	0.00	4.971	13/07/2017	500.00

Frequency of investment(s): Single Adviser Charges %: Ongoing 0.00

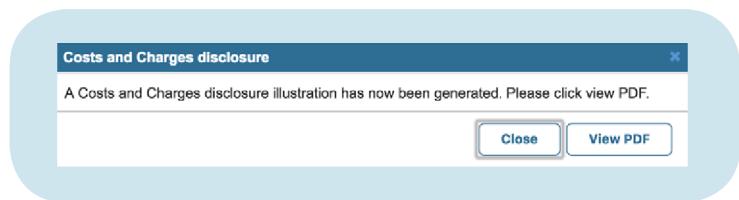
If you have agreed to pay your adviser (if you have one) an ongoing fee in relation to this policy, please enter the amount in the Adviser Charges box. Speak to your adviser if you do not know this amount. Where no fee is applicable please enter '0'.

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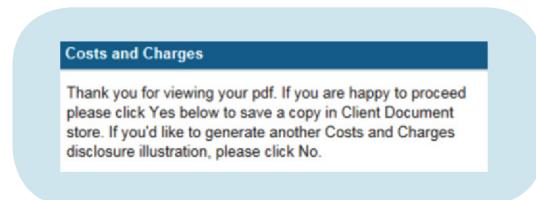
Creating a pre-sale disclosure cont.

4. Click 'Generate PDF' when you are ready to produce your costs and charges disclosure. The PDF will appear in a new browser window for you to review, save or print.



5. If you would like to save the PDF, select 'Yes' and the document produced will be stored in the Client Document Store within the 'Tools' section of your James Hay Online account.

Select 'No' if you want to change the funds, investment amounts or investment frequency in the costs and charges disclosure. If you select 'No' the PDF will not be saved.



Creating a costs and charges disclosure within the Investment Centre

Step-by-Step

1. For completing a trade using the Investment Centre, you will need to go to the 'Trade' section and click 'Buy'.

James Hay Partnership

Home Plans Portfolio Trade Tools Messages

Trading

Trade Investment Centre funds

Product	Cash Available to Invest (£)	Buy	Sell	Switch
SIPP	1,933.68	Buy	Sell	Switch
ISA	21.08	Buy	Sell	Switch

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.

Investment Centre Trading

Regular Trading Fund Research Trade Tracker Cost and Charges disclosure

2. Select the fund you want to invest in. You can invest further into your existing funds, which will appear in the table, or click 'Add Funds'.

When confirming the purchase, you will need to enter the amount of any adviser charges that apply. If there are no charges, please enter '0' in the relevant field. Once complete, click 'Generate PDF' to view the document, a copy of which will be saved in your Client Document Store.

Buy Modular ISA Funds

Client Name: Mrs Jo Bloggs Client Number: Modular ISA - 123456 [Help and Glossary](#)

1 Buy Funds 2 Confirm Purchase 3 Finish

Review your transaction

This is a summary of the trade(s) you have entered. Please review it carefully. If there is anything that is not correct or is not what you intended, use the Amend or Cancel buttons to change or void the transaction.

You have chosen to buy 1 fund.

Funds chosen to invest

Fund Range	Fund Name	Key Documents	Price (£)	Price Date	Amount (£)
ISA	Fidelity Index Emerging Markets W Acc		1.392	13/07/2017	20.00
				Grand Total	20.00

Adviser Charges % Ongoing: 0.00%

Before submitting the instruction to trade we must provide you with a Costs and Charges disclosure document. It is important that you read this document. Please click on the Generate PDF button to view this document. A copy of the PDF will be saved in your Document Store.

Back Cancel Generate PDF

Creating a costs and charges disclosure within the Investment Centre cont.

3. Once you have generated the PDF, you can return to the Buy screen. The 'Generate PDF' button will have changed to 'Execute Now', allowing you to proceed with your investment.
4. Take some time to review the key information and if you are happy to proceed, tick the boxes to confirm you have read and agree and select 'Execute Now'.

Buy Modular ISA Funds

Client Name: Mrs Jo Bloggs Client Number: Modular ISA - 123456 [Help and Glossary](#)

1 Buy Funds 2 Confirm Purchase 3 Finish

Review your transaction

This is a summary of the trade(s) you have entered. Please review it carefully as the next step is to submit the instruction. If there is anything that is not correct or is not what you intended, use the Amend or Cancel buttons to change or void the transaction.

You have chosen to buy 1 fund.

Funds chosen to invest

Fund Range	Fund Name	Key Documents	Price (£)	Price Date	Amount (£)
ISA	Fidelity Index Emerging Markets W Acc		1.392	13/07/2017	20.00
					Grand Total 20.00

Adviser Charges % Ongoing: 0.00%

Please confirm the following:

I confirm I am eligible, under the terms, to invest in the chosen fund(s).

Please confirm that you have read the [Modular ISA Funds Terms & Conditions](#) (PDF), [Key Features](#) (PDF) and Fund Fact Sheet(s) for this investment.

Please confirm that you have read the Costs and Charges disclosure document for this transaction.

⚠ Fund managers often restrict access to certain funds based on eligibility, most notably because of your residential status and where the fund is registered and allowed to be marketed and sold for tax purposes. If you are not sure, you should contact the fund manager directly to be satisfied that you meet the eligibility criteria before investing.

[Back](#) [Cancel](#) [Execute Now](#)



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