11 JULY 2016

Figaroweb User Guide

QUILTER CHEVIOT

INVESTMENT MANAGEMENT

Before You Begin

The Quilter Cheviot on-line valuation application is optimised for use with the most recent versions of commonly used web browsers. To ensure all functionality, displays and request response times are working correctly we recommend that the most recent versions of web browsers are used when viewing the website.

If you wish to update your current web browser please click the links below and follow the download and installation instructions provided by the web browser provider.

Google Chrome:	**http://www.google.com/chrome/browser/desktop/**
Internet Explorer IE9	**https://www.microsoft.com/en-gb/download/internet-explorer-9-details.aspx**
Mozilla Firefox	**https://download.mozilla.org/?product=firefox-stub&os=win&lang=en-GB**

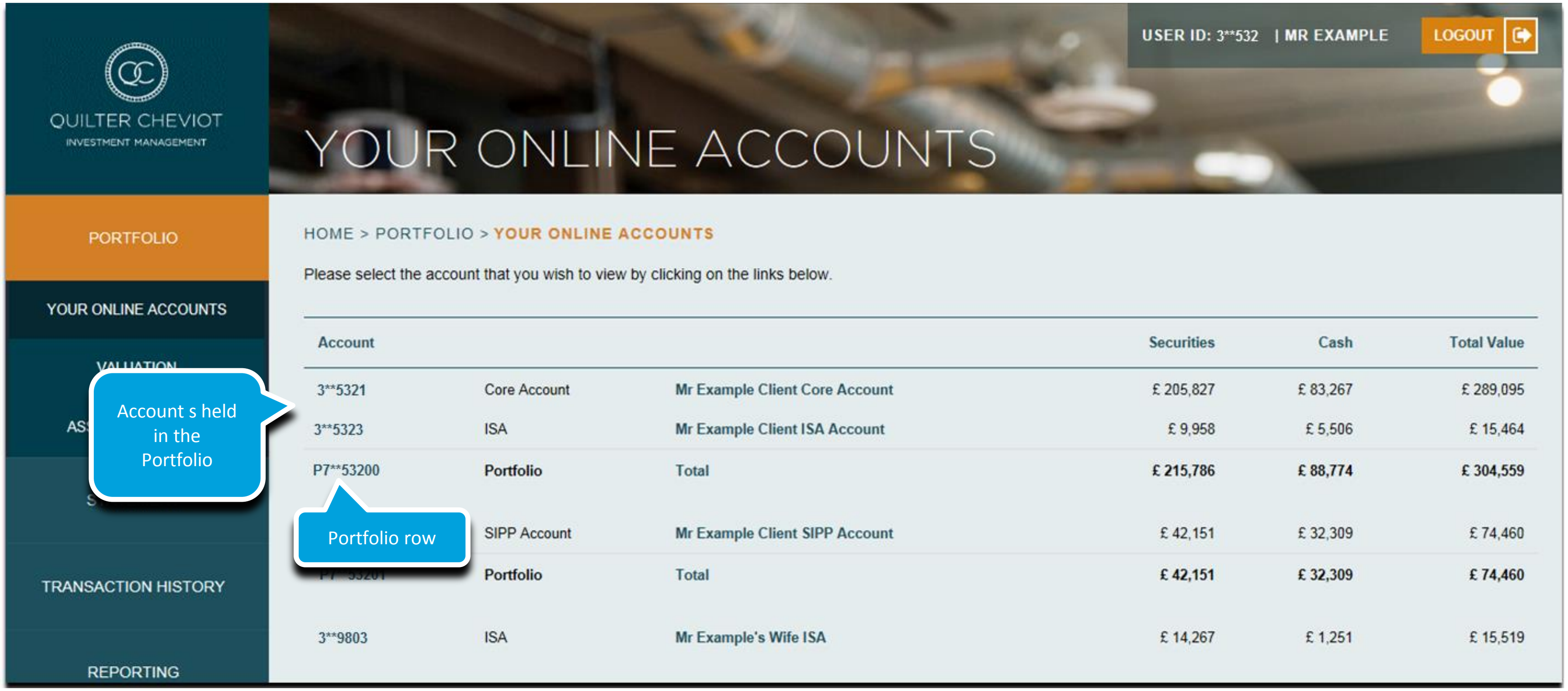
All pages in this guide are provided using the views available to Internet Explorer 9 users.

Your Online Accounts Summary Screen

On logging in you will be presented with a summary screen which lists all portfolios connected with your user login. A **portfolio** represents any group of accounts that together share the same investment strategy or mandate and belong to a single client or group of connected individual clients (for example, husband and wife).

The portfolio is represented on screen by a unique identifying reference and is quoted in the first column, last row, on the summary screen (**P7**53200** in the example below). The Portfolio Total Value and values for assets and cash respectively are shown in the columns running from left to right.

The values and names showing in the rows above the Portfolio row reflect the names associated with and the total values of all the accounts grouped and managed by Quilter Cheviot under the portfolio, as they appear on our client database. (Account numbers 3**5321 (Core Account) and 3**5323 (ISA Account) in the example below)



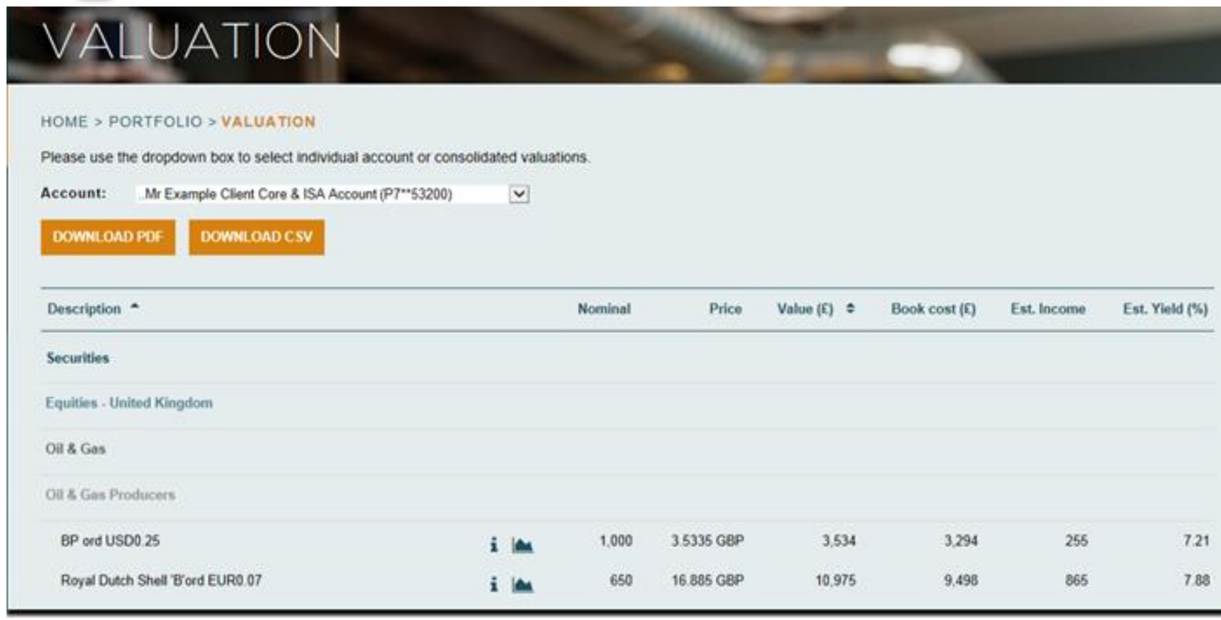
Navigating to the Portfolio Valuation Screen

To view a detailed **Portfolio Valuation** please click the link in the Portfolio Number or Total in the Portfolio Summary Row:

Account			Securities	Cash	Total Value
3**5321	Core Account	Mr Example Client Core Account	£ 205,827	£ 83,267	£ 289,095
3**5323	ISA	Mr Example Client ISA Account	£ 9,958	£ 5,506	£ 15,464
P7**53200	**Portfolio**	Total	**£ 215,786**	**£ 88,774**	**£ 304,559**

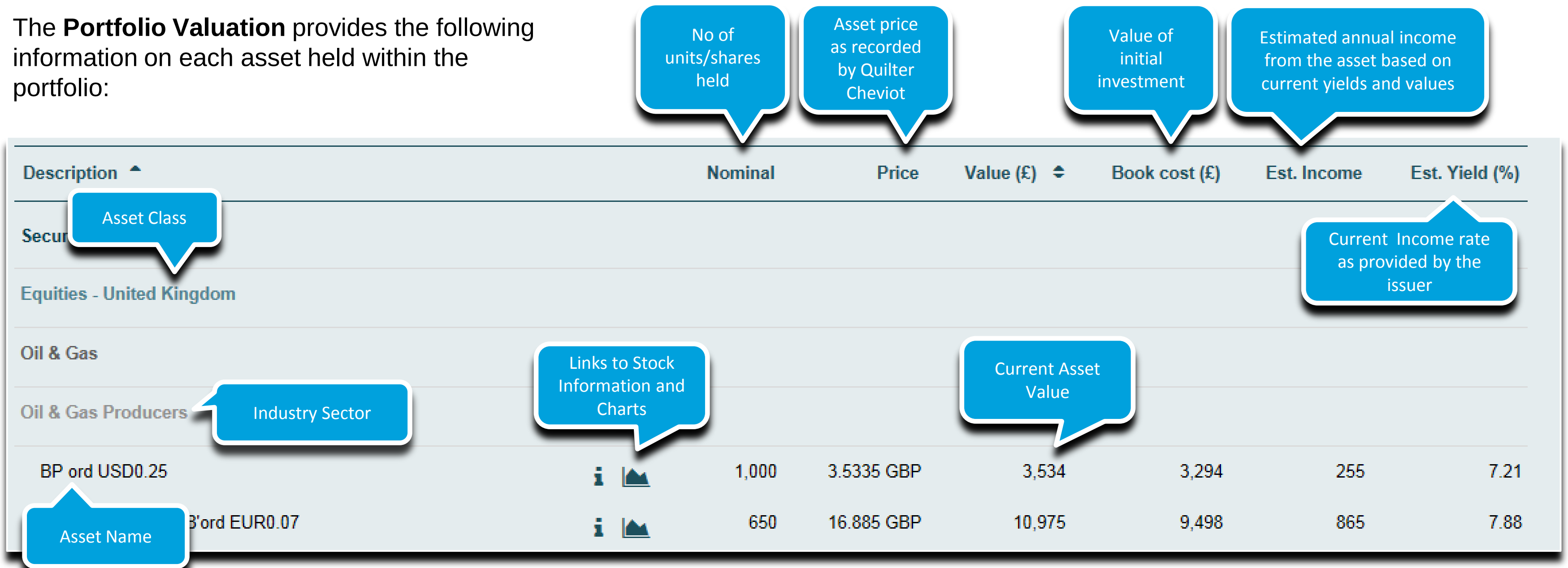
The Portfolio Valuation Screen will be displayed: The Portfolio Valuation screen displays all the underlying securities held within accounts related to the single Portfolio selected by the user. Stocks are grouped by Asset Class as per the printed valuations you will receive from Quilter Cheviot on an annual, semi-annual or quarterly basis.

Please scroll down the screen to view the complete portfolio valuation



The Portfolio Valuation Screen

The **Portfolio Valuation** provides the following information on each asset held within the portfolio:

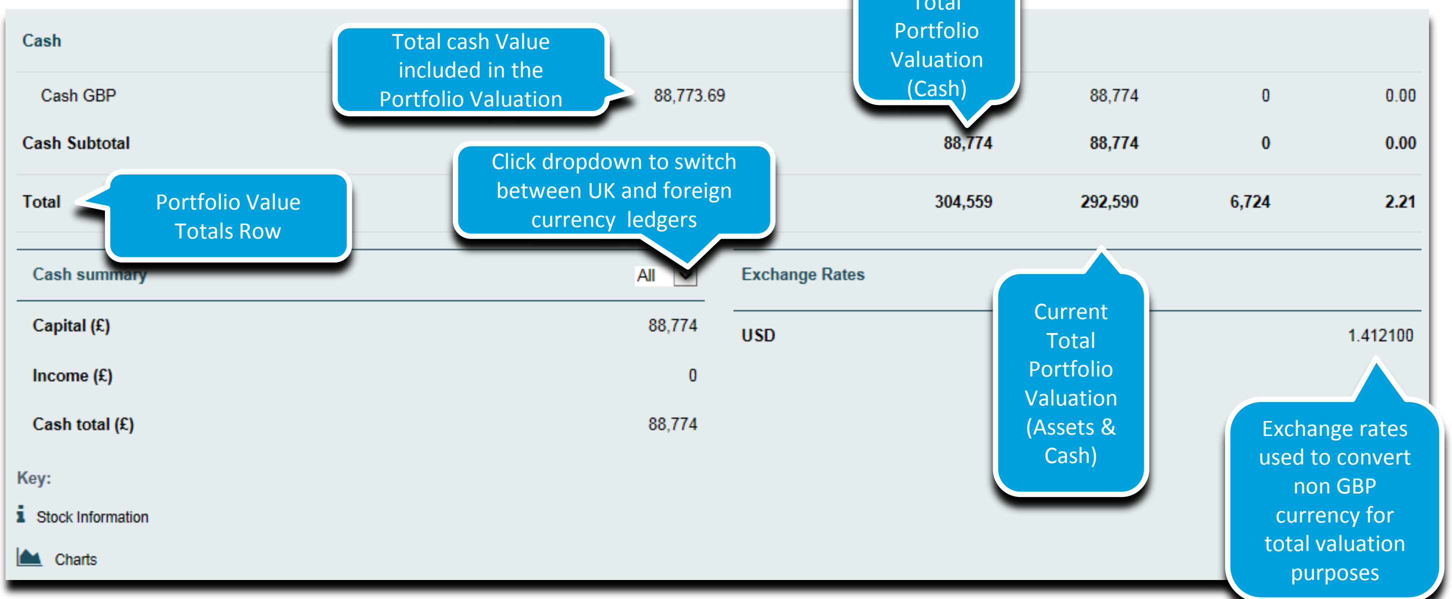


Click the information icons for stock information and charts from Digital Look* on the selected investment (Note currently limited to direct equities only, all stock information displayed is provided by Digital Look and not by Quilter Cheviot)

*** This information is not investment research or a research recommendation as defined in the Handbook of Rules and Guidance issued by the Financial Conduct Authority. It does not recommend or suggest an investment strategy, express a particular investment recommendation, or express an opinion as to the value or price of any asset. The information has not been reviewed or approved by or in conjunction with our Research Department. This information is provided by Digital Look, subject to change and cannot be guaranteed as accurate or complete. This information does not constitute an offer, solicitation or recommendation for the purchase or sale of any assets nor does it constitute advice, a personal recommendation (as defined by the rules of the Financial Conduct Authority) or an expression of our view as to whether a particular asset is suitable or appropriate for you and meets your objectives.**

The Portfolio Valuation Screen Cash and Asset Totals and Cash Summary

The **Portfolio Valuation** provides additional detail on cash held within the portfolio, this is displayed below the Portfolio Total Values Row and provides a breakdown of the cash quantity total quoted as part of the Valuation Total. Scroll down the valuation screen to view the cash detail for the valuation



Cash Summary

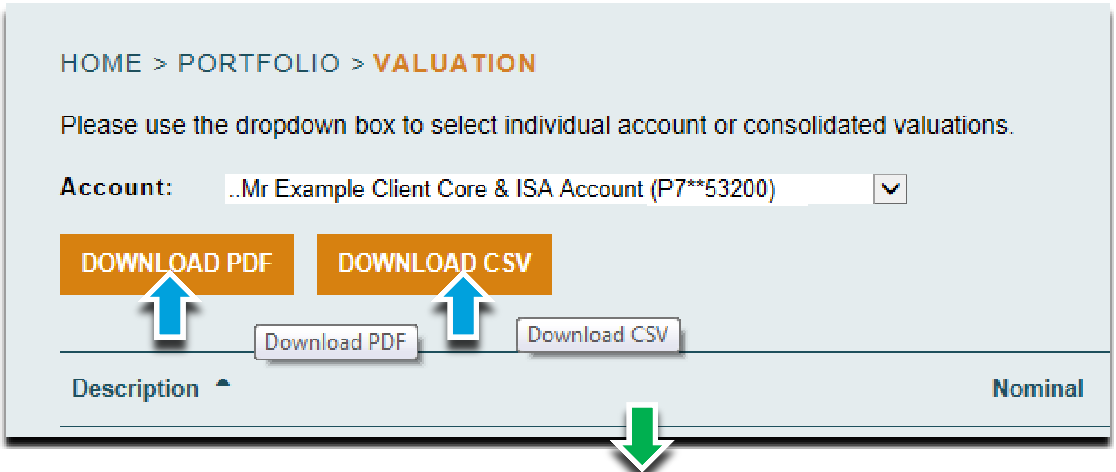
Shows a breakdown by internal ledger (Capital or Income) – cash on the capital account can be available for investment or transfer but underlying account positions should be confirmed using the Account Valuation screen. Cash may be held in an underlying tax efficient account such as an ISA or SIPP account

Non GBP Cash Holdings

Cash held in non GBP currencies can be viewed by switching to the overseas currency ledgers – any cash held in non GBP currency will then be displayed in the Cash Summary Screen. Note as Portfolio Valuation are displayed in GBP, all non GBP currency is converted at the displayed exchange rates and included as a GBP total in the Portfolio Valuation Totals

Adobe PDF and CSV Download Options from the Valuation and Transaction Data Screens

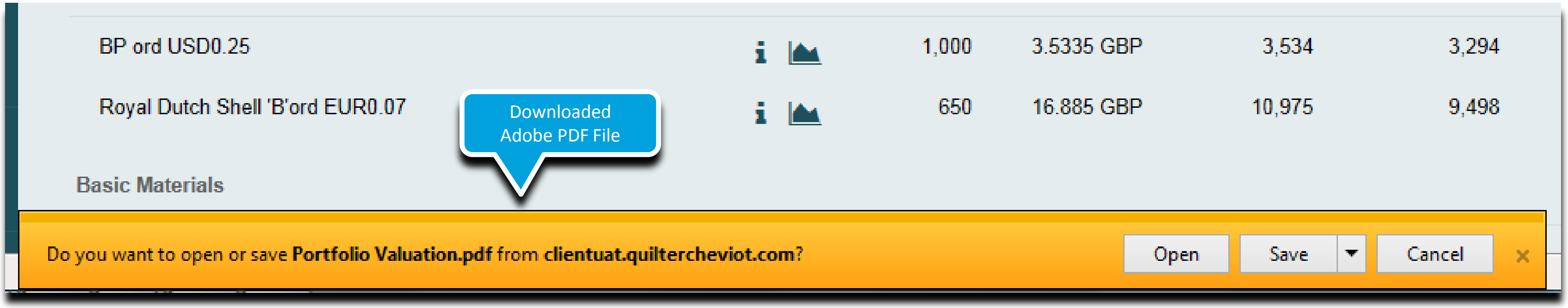
All screens throughout the application, where valuation or transaction data is displayed, provide an option to download the data displayed on screen as either an Adobe PDF or a CSV file. These downloaded files can be printed or saved to local desktops as required.



Adobe PDFs provide a printable portfolio summary should a hard copy of the current valuation be required.

CSV files can be readily converted to MS Excel files or uploaded in to other applications without requiring data to be re-input manually

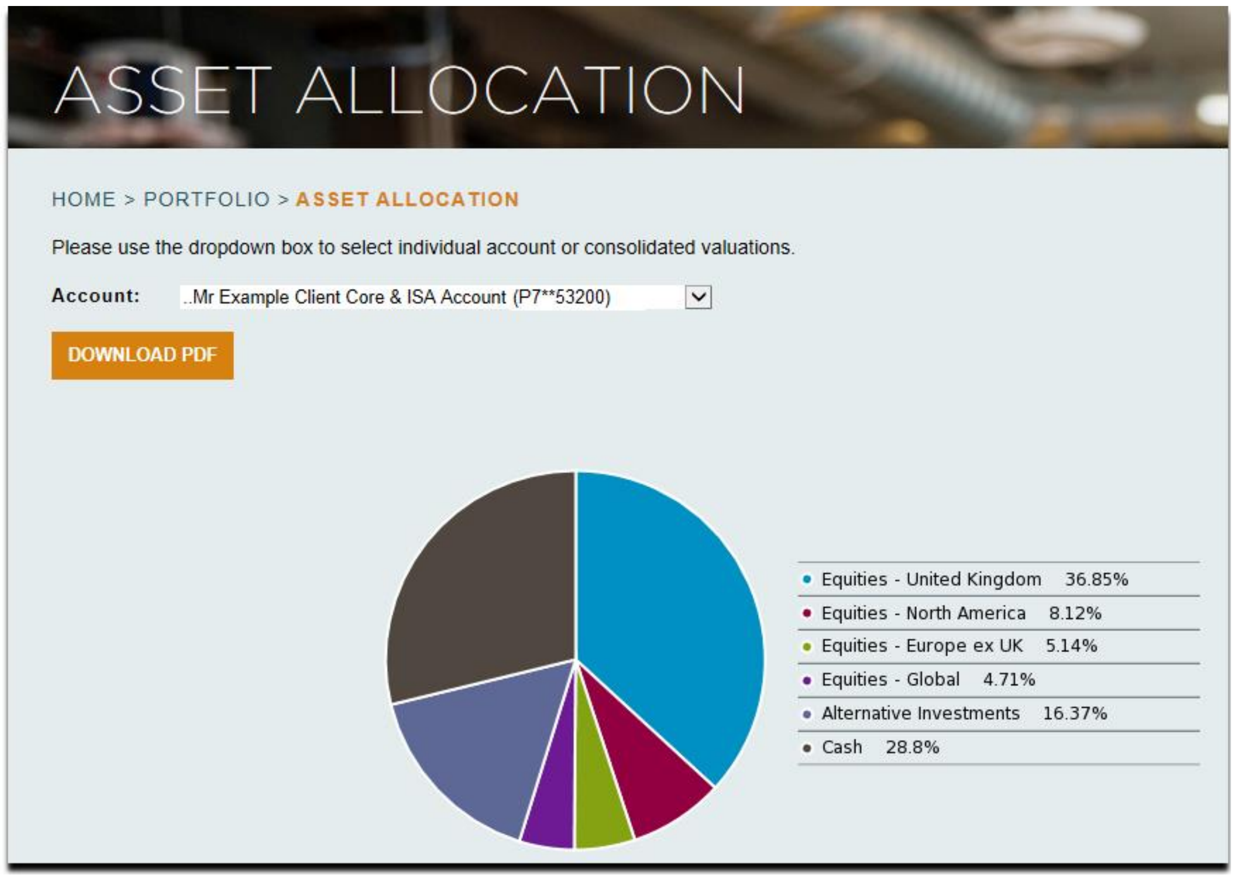
Once the PDF or CSV file has downloaded a message will appear at the foot of your screen providing options to open the file or save to your local desktop



Displaying The Portfolio Asset Allocation

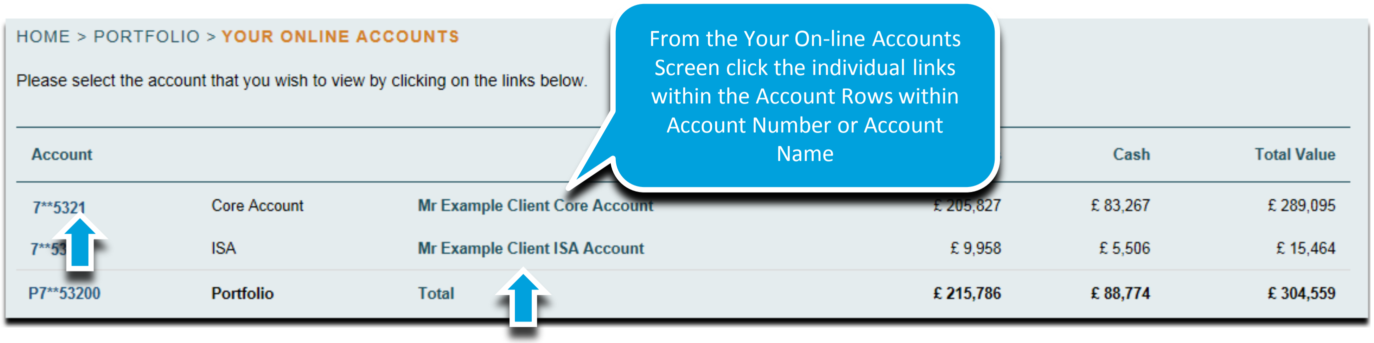
When in the Portfolio Valuations Screen you can click the sidebar menu link at the left hand of the screen to be provided with a pie chart and percentages for the asset allocation of the portfolio:

Click the **Asset Allocation** Link in the menu bar at left of the screen

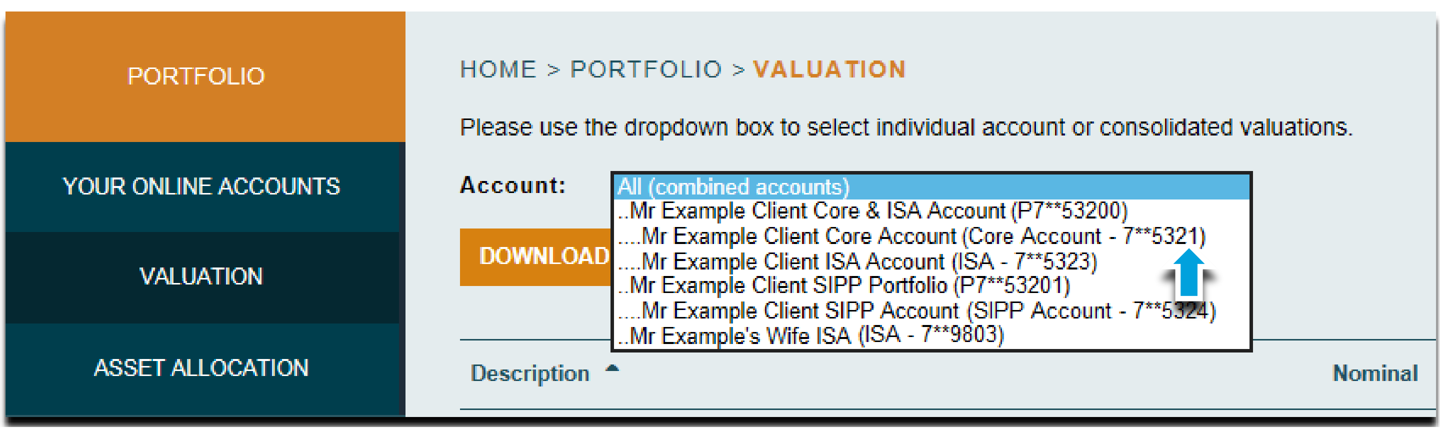


Account Valuations

As outlined previously the Portfolio Value Screen displays all Portfolios connected to your individual user ID. Portfolios may consist of one or more accounts. Valuations can also be viewed at an individual account level. There are two ways of switching from the Portfolio Valuation to the Account Valuation level

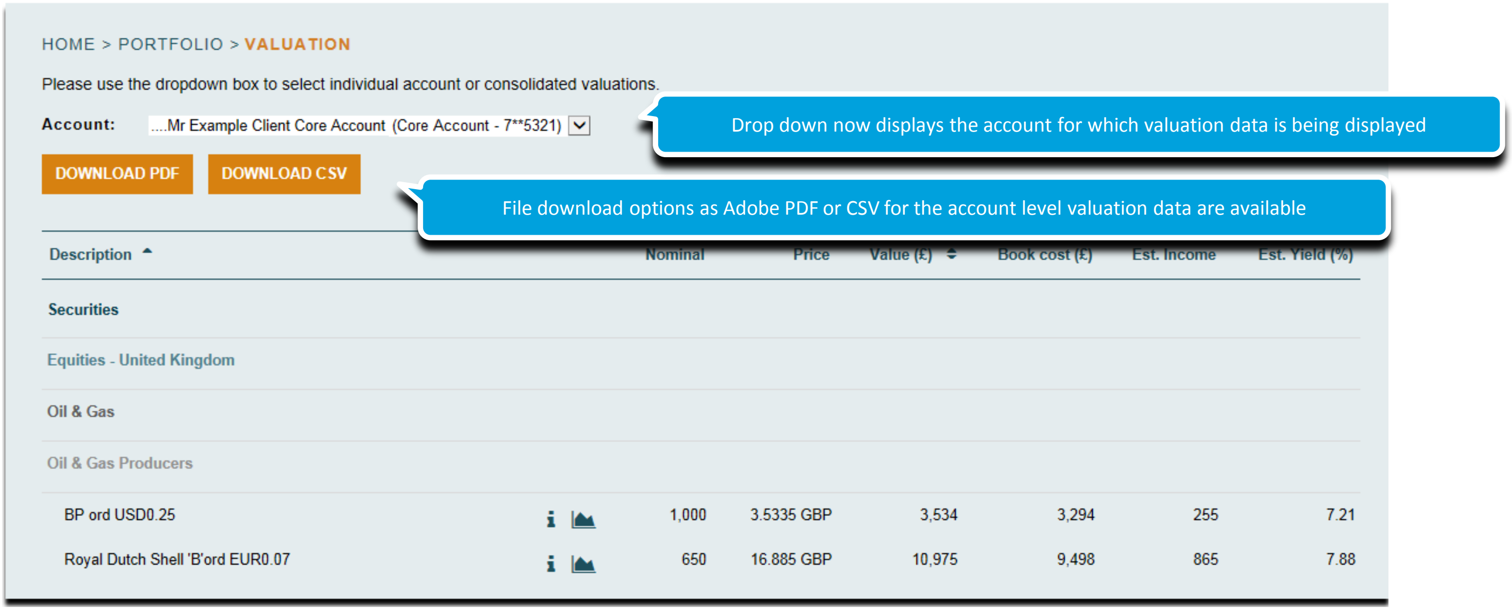


Alternatively you can switch within the Portfolio Valuation Screen from the portfolio level to individual account level by using the dropdown at the top of the screen. Click the account you wish to view from the drop down list which will be provided:



Account Valuation Detail

The Account Valuation Detail uses the same format as the Portfolio Valuation. Values are displayed for the individual account for which the valuation request has been made:.



HOME > PORTFOLIO > VALUATION

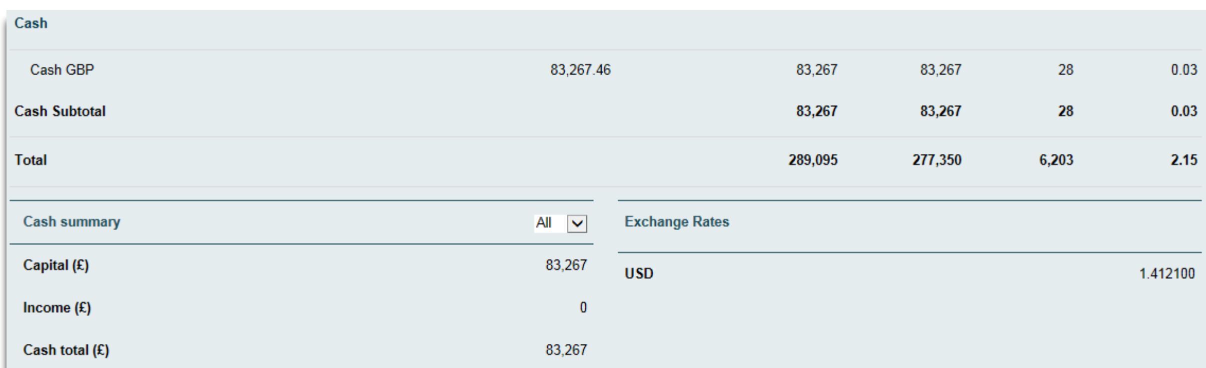
Please use the dropdown box to select individual account or consolidated valuations.

Account: ....Mr Example Client Core Account (Core Account - 7**5321)

DOWNLOAD PDF DOWNLOAD CSV

Description	Nominal	Price	Value (£)	Book cost (£)	Est. Income	Est. Yield (%)
Securities						
Equities - United Kingdom						
Oil & Gas						
Oil & Gas Producers						
BP ord USD0.25	1,000	3.5335 GBP	3,534	3,294	255	7.21
Royal Dutch Shell 'B'ord EUR0.07	650	16.885 GBP	10,975	9,498	865	7.88

Account Valuation Totals and the Account Cash Summary displays follow the same format as that for Portfolio Valuations. The Account Cash Summary displays a breakdown by ledger of the cash totals used for the Account Valuation Totals



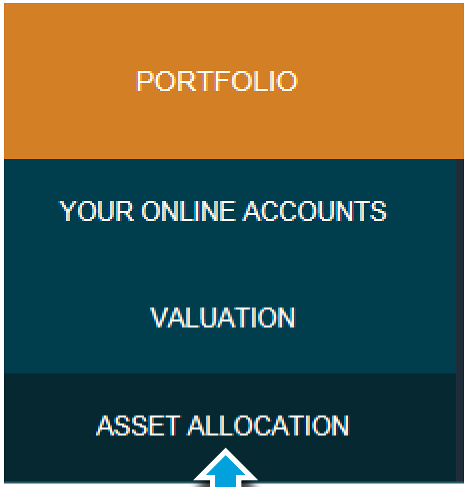
Cash					
Cash GBP	83,267.46	83,267	83,267	28	0.03
Cash Subtotal		**83,267**	**83,267**	**28**	**0.03**
Total		**289,095**	**277,350**	**6,203**	**2.15**

Cash summary	All
Capital (£)	83,267
Income (£)	0
Cash total (£)	83,267

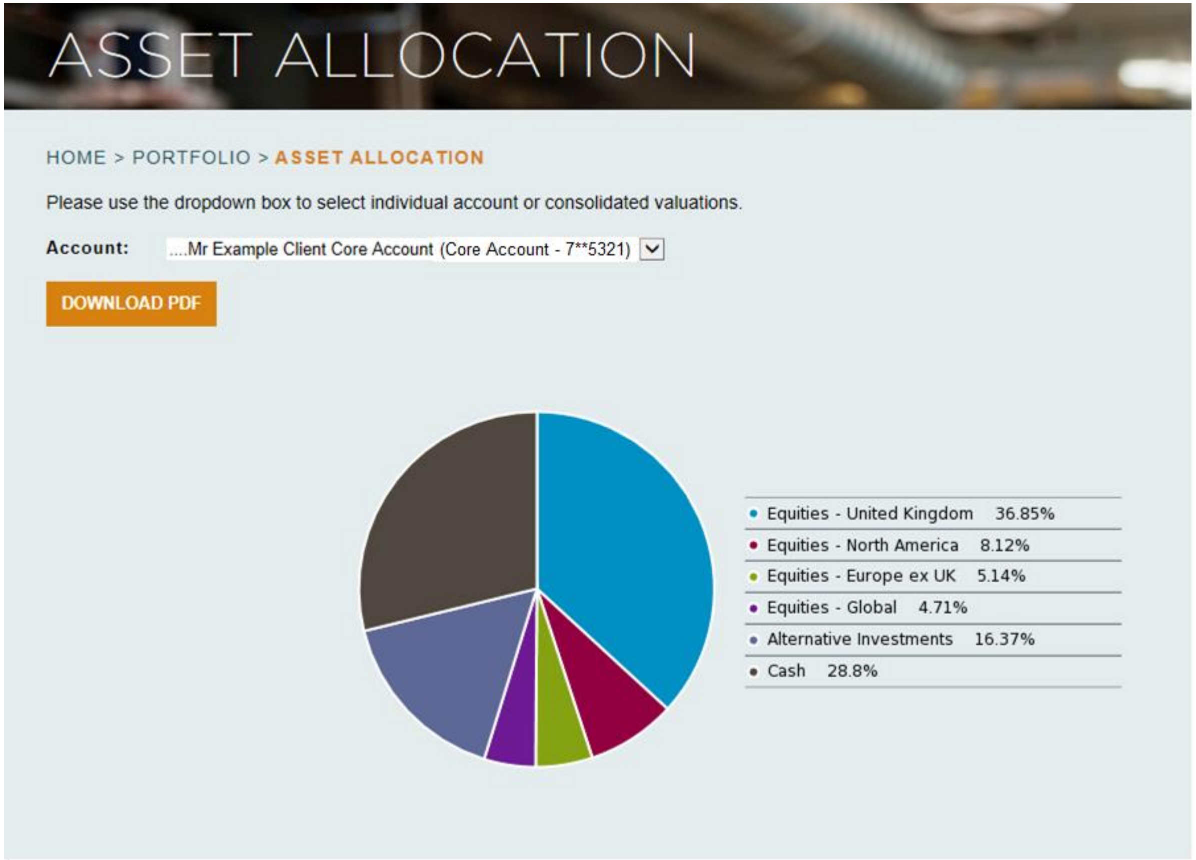
Exchange Rates	
USD	1.412100

Displaying The Account Asset Allocation

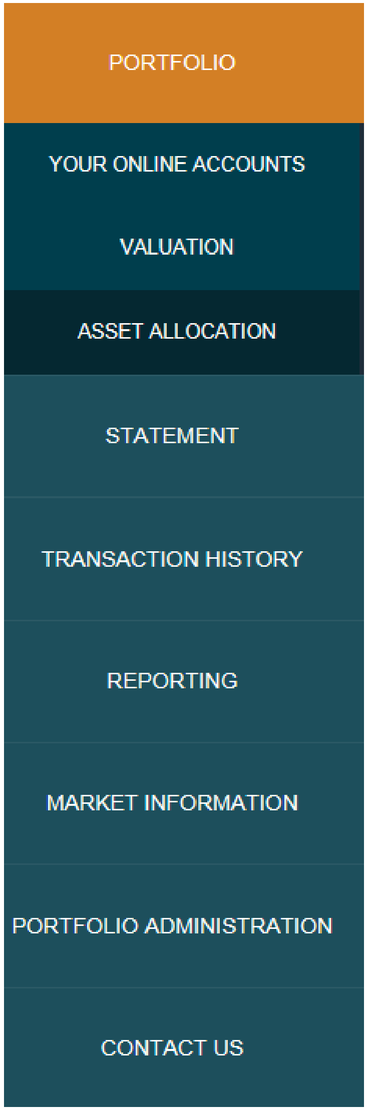
When in the Account Valuations Screen you can click the menu link to be provided with a pie chart and percentages for the asset allocation of the account:



Click the **Asset Allocation** Link in the menu bar at left of the screen



Navigation Menu

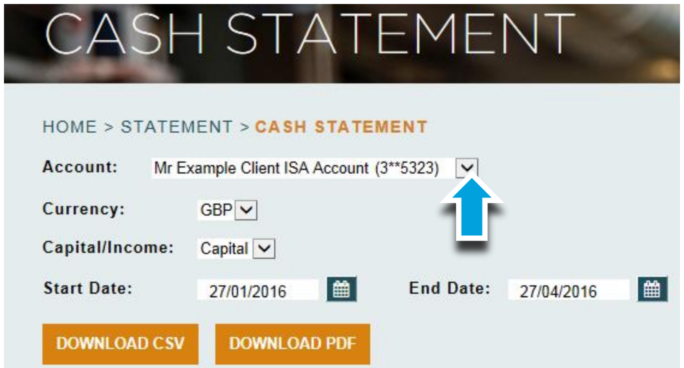


The Navigation menu to the left of the screen is used to switch between Valuation and Asset Allocation views at **Portfolio** and **Account** level. It should also be used to Cash Statements and Investment Transaction histories at an **Account** level (note statements and transaction histories are displayed at Account Level only and cannot be viewed at a Portfolio Level) and a Quilter Cheviot Contacts list

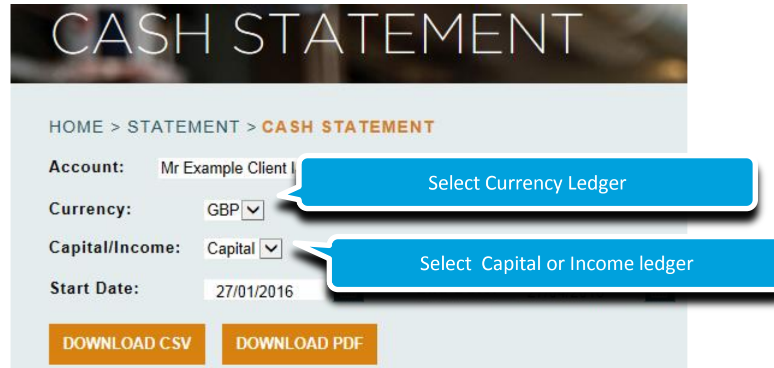
- **Valuation:** Switch to Valuation view at Portfolio or Account Level
- **Asset Allocation**: Switch to Asset Allocation view at Portfolio or Account Level
- **Statement:** Displays a list of **cash** movements on individual **accounts**
- **Transaction History:** Displays a list of **stock** movements on individual **accounts**
- **Reporting:** Click to select downloadable documents to include Valuations, Client Data, Transaction Histories, Contract Notes and Cash Statements
- **Market Information**: Click for stock information and charts from Digital Look* on the selected investment (Note currently limited to direct equities only, all stock information displayed is provided by Digital Look and not by Quilter Cheviot)
- **Portfolio Administration**: Click to check Account standing data (user name etc.) or to change your password
- **Contact us**: Contact telephone number for assistance with website enquiries and any general enquiries relating to services from Quilter Cheviot

Displaying the Cash Statement Screen

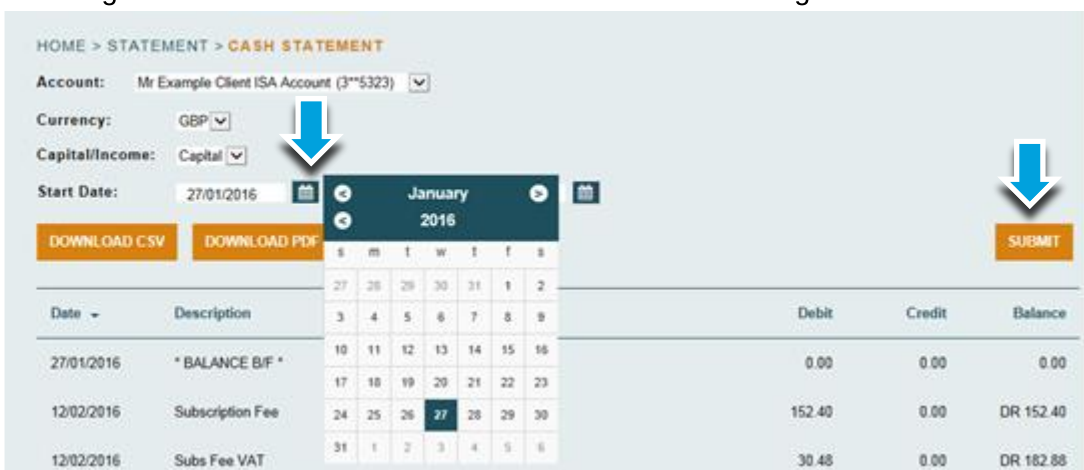
To load a cash statement ensure the correct account is requested from the **Account:** drop down menu



Select the required currency and whether transactions are to be displayed for capital or income ledger:



Enter your required date range in the date fields or select start and end dates using the calendar icons and click the SUBMIT button at right of screen:



Cash Statement Screen

CASH STATEMENT

HOME > STATEMENT > **CASH STATEMENT**

Account: Mr Example Client ISA Account (3**5323)

Currency: GBP

Capital/Income: Capital

Start Date: 27/01/2016 **End Date:** 27/04/2016

DOWNLOAD CSV DOWNLOAD PDF

File download options as Adobe PDF or CSV for the account statement data are available

Date	Description	Debit	Credit	Balance
27/01/2016	* BALANCE B/F *	0.00	0.00	0.00
12/02/2016	Subscription Fee	152.40	0.00	DR 152.40
12/02/2016	Subs Fee VAT	30.48	0.00	DR 182.88
12/02/2016	MAXI ISA SUBS	0.00	15,422.88	15,240.00
	07716BBPF51 Bought 3050 NEWR RETA (Del) 3.19 S Date 22/02/16	9,733.77	0.00	5,506.23

Transaction narrative with brief description of transaction, as displayed on printed valuation and statements received by clients from Quilter Cheviot

Account running balance, most recent balance at top of column

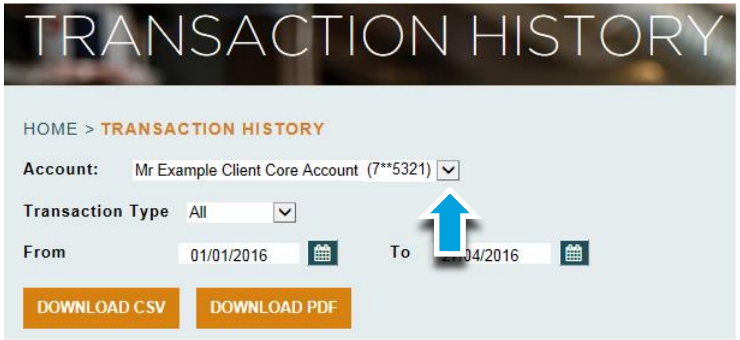
Date of transaction booked on to the Account ledger

Cash out from the account

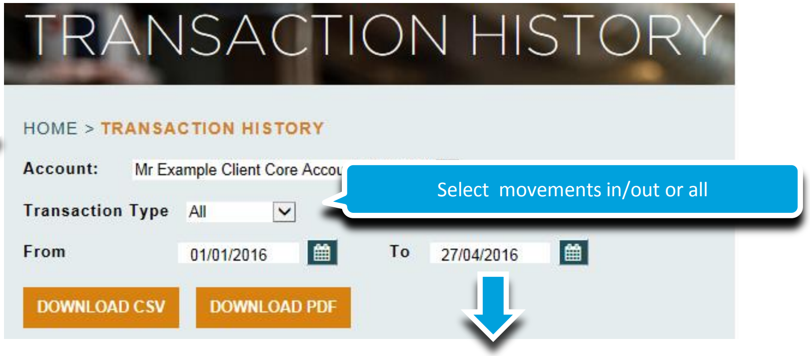
Cash in to the account

Displaying the Stock Transaction Statement Screen

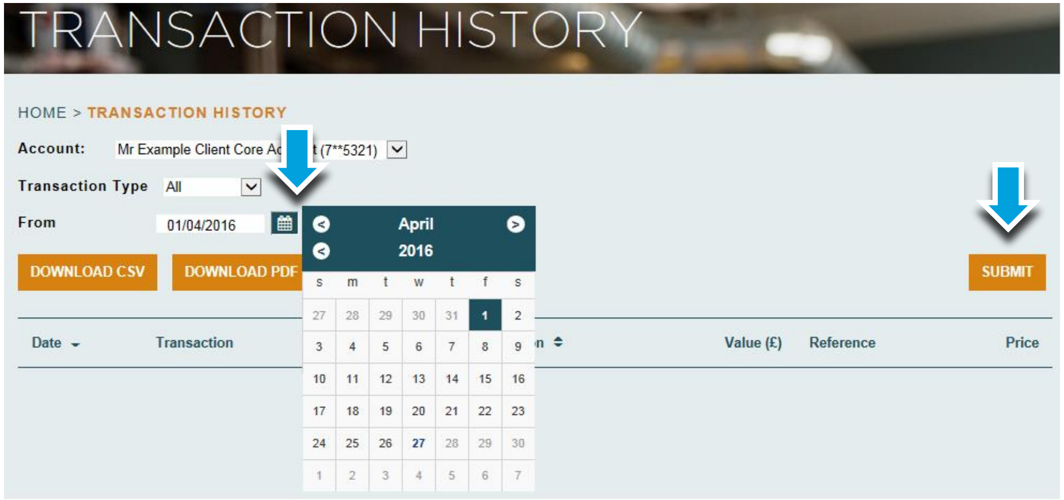
To load a stock Transaction statement ensure the correct account is requested from the **Account:** drop down menu



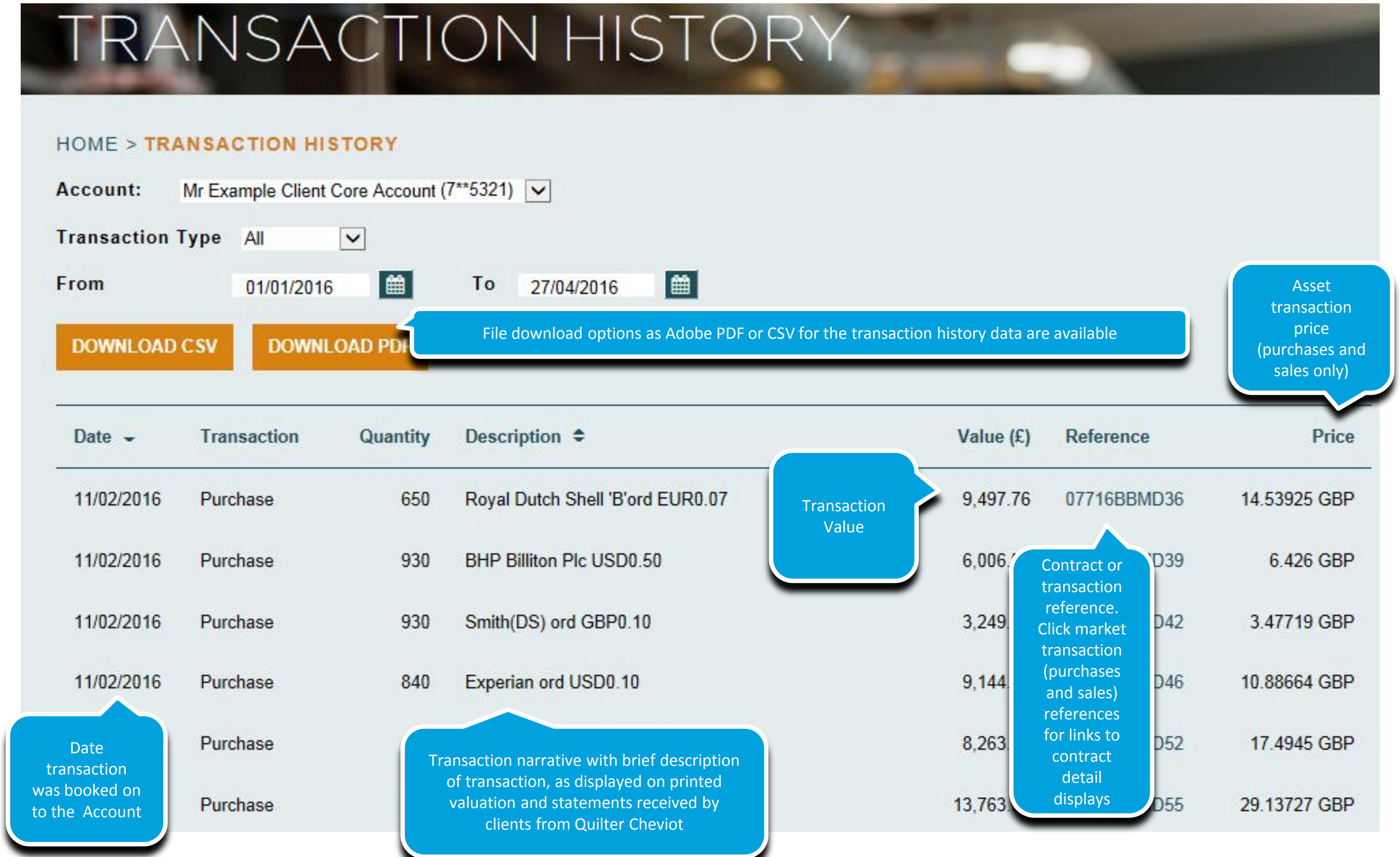
Select the type of transactions to be displayed – movements in to the account, movements out or all



Enter your required date range in the date fields **or** select start and end dates using the calendar icons and click the SUBMIT button at right of screen:



Stock Transaction Statement Screen



Purchase and Sale Transaction Contract Detail

Date	Transaction	Quantity	Description	Value (£)	Reference	Price
11/02/2016	Purchase	650	Royal Dutch Shell 'B'ord EUR0.07	9,497.76	07716BBMD36	14.53925 GBP

Click the contract reference for detail display

Order Detail

Reference: 07716BBMD36		Status: Dealt	
Created:	11/02/2016 15:00	**Dealt:**	11/02/2016 15:00
Account:	3**5321	**Settlement:**	15/02/2016
Account Name:	Mr Example Client Core Account	**Price dealt:**	£ 14.53925
Buy or Sell:	Buy	**Quantity dealt:**	650
Quantity:	650	**Consideration:**	£ 9,450.51
Stock Name:	ROYAL DUT'B'	**Commission:**	£ 0.00
Order type:	At Best	**Stamp:**	£ 47.25
		Net Value:	£ 9,497.76

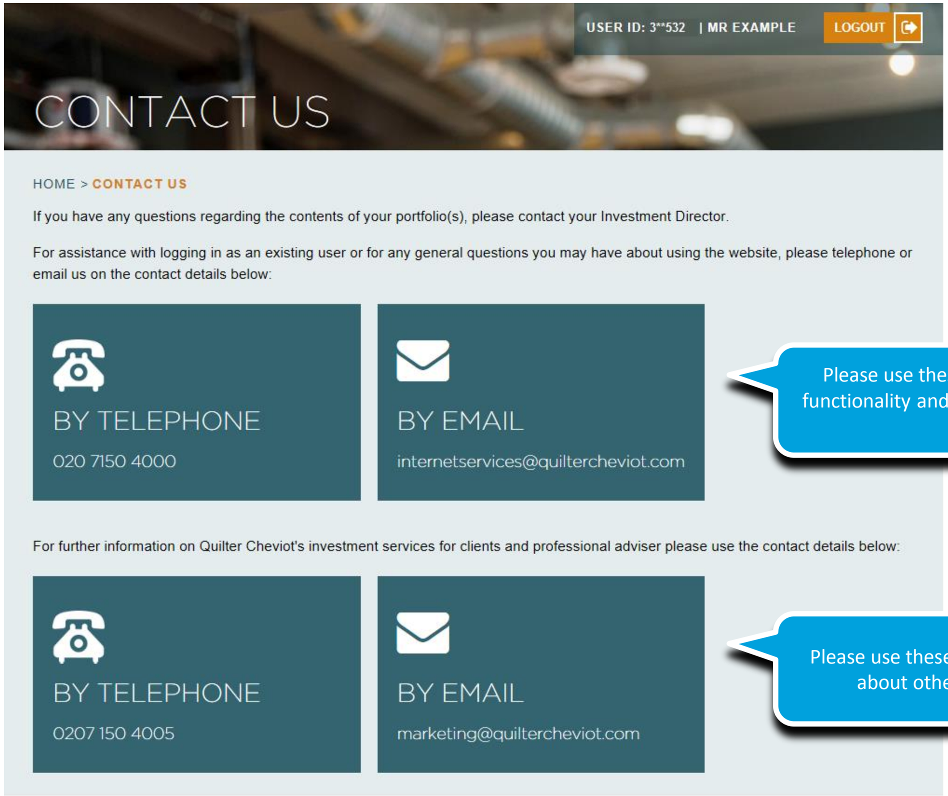
Reporting

The Reporting screen provides options to view and download account data and documents. Select **downloads** for data and **documents** for pdf copies of all documents provided in our regular reporting packs.

Contact Us Page

The page displays telephone and email contact information for Quilter Cheviot that you may find useful

For enquiries specifically regarding investments within your portfolios please speak to your usual Quilter Cheviot Investment Manager, these numbers are for general queries only.



Please use these details for assistance with website access, functionality and performance , including any requests for login passwords to be reset

Please use these details for any general queries you may have about other services available from Quilter Cheviot