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# Getting started with Elevate

**Standard Life**

There's a lot to look forward to

# Introduction

The following guide provides you with the initial information you will need to access the Elevate platform and an overview of the platform functionality.

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# The four types of user access are described below

Permission settings are set up to control the options available and the type of information displayed to different users in your firm.

	Members of this user group <u>can</u> :	Members of this user group <u>cannot</u> :
<b>1. Read Only Group</b>	<ul style="list-style-type: none"> <li>• view data on client records, both personal data and investment data</li> <li>• view completed processes</li> <li>• generate and view company level reports</li> </ul>	<ul style="list-style-type: none"> <li>• make any data changes</li> <li>• add clients</li> <li>• transact business</li> <li>• add or edit platform users</li> <li>• generate client account documents</li> <li>• view remuneration statements</li> </ul>
<b>2. Transact Group</b>	<ul style="list-style-type: none"> <li>• view data on client records, both personal data and investment data</li> <li>• add clients</li> <li>• transact business</li> <li>• generate and view company level reports</li> <li>• generate client account documents</li> </ul>	<ul style="list-style-type: none"> <li>• add or edit platform users</li> <li>• view remuneration statements</li> </ul>
<b>3. Management Group</b>	<ul style="list-style-type: none"> <li>• view data on client records, both personal data and investment data</li> <li>• add clients</li> <li>• transact business</li> <li>• generate and view company level reports</li> <li>• generate client account documents</li> </ul>	<ul style="list-style-type: none"> <li>• add or edit platform users</li> <li>• view remuneration statements</li> </ul>
<b>4. Administrator Group</b>	<ul style="list-style-type: none"> <li>• view data on client records, both personal data and investment data</li> <li>• add clients</li> <li>• transact business</li> <li>• generate and view company level reports and client account documents</li> <li>• edit platform users at the network level, e.g. password reset or locking a user account</li> <li>• add platform users when used at company level, e.g. password reset or locking a user account</li> <li>• view remuneration statements</li> </ul>	<ul style="list-style-type: none"> <li>• add platform users at the network level</li> </ul>

The above user profiles can be configured further by customising access at either:

- **Adviser** level – named advisers from your company can be selected in the user profile setup. This user will be granted access to client information under management of specified advisers.
- **Company/network** level – users are set up to see all client information for that company or network.

# Logging in for the first time

## What you will see

The screenshot shows the Elevate login page. At the top left, the Standard Life logo is followed by the Elevate logo. Below the logos, there are two input fields: 'Username:' and 'Password:'. Below the password field is an orange 'Login' button. To the left of the button is a link that says 'Forgotten your password?'. At the bottom of the page, there is a small disclaimer: 'The information contained on this site is restricted and confidential. Service usage is restricted to authorised persons only. Important information for Advisers: The information on the screens available to you is for professional financial adviser use only. It is not to be distributed to, or relied upon, by retail clients. Data source FNZ/Financial Express.' Three orange lines with circular callouts (1, 2, and 3) point to the Username field, the Password field, and the Login button respectively.

## What you will need to do

1. The Elevate login page will be displayed after you have created your password or you can go to the [Elevate login page](#) by entering the URL address in the internet address bar.
2. Enter your username and password.
3. Click **Login**.

## Notes

### Before logging in for the first time

Your Elevate username will be provided to you by your Administrator 'super-user' from your firm.

You will also be sent an email which will contain a link for you to create an Elevate password. This link will be valid for 30 days and can only be used once.

Upon clicking the link you will see the 'Create New Password' screen where you must create an Elevate password.

Add a password that meets the criteria, confirm the password and click 'Go'.

It will be confirmed that the password has been successful. Click proceed and the Elevate login page will be displayed.

# Logging in for the first time - cont.

## What you will see

Standard Life | Elevate

Dashboard New Client Existing Clients Business Mgmt Research Model Portfolios Literature Help Admin

Elevate User Declaration  
ELEVATE TERMS OF BUSINESS

This Declaration relates to the acceptance of the terms of use of Elevate by clients, advisers, discretionary managers and third party product providers. Please refer to the section that applies to you before deciding whether or not to submit your agreement to comply with the relevant terms.

A. Clients  
B. Advisers  
C. Discretionary Managers  
D. Third party product providers

A. CLIENTS

Submit Do not submit

Standard Life | Elevate

Dashboard New Client Existing Clients Business Mgmt Research Model Portfolios Literature Help Admin

**Memorable Word or Phrase**

Please enter a memorable word or phrase. It is important that it is something that you will remember but that others will find difficult to guess. It will be used to improve Elevate security.

Please follow these instructions:

- Minimum 10 characters (maximally 50)
- Combination of letters and numbers, must contain at least one letter and at least one number.
- Do not use special symbols including spaces.
- Do not use your Elevate username or password as a part of your memorable word or phrase
- Do not use the same character more than two times in a row
- Do not use your date of birth

New Memorable Word or Phrase:

Confirm New Memorable Word or Phrase:

Go

## What you will need to do

4. Please read the Elevate user terms of business and click 'Submit' to agree to the terms of use

5. Choose a memorable word or phrase.

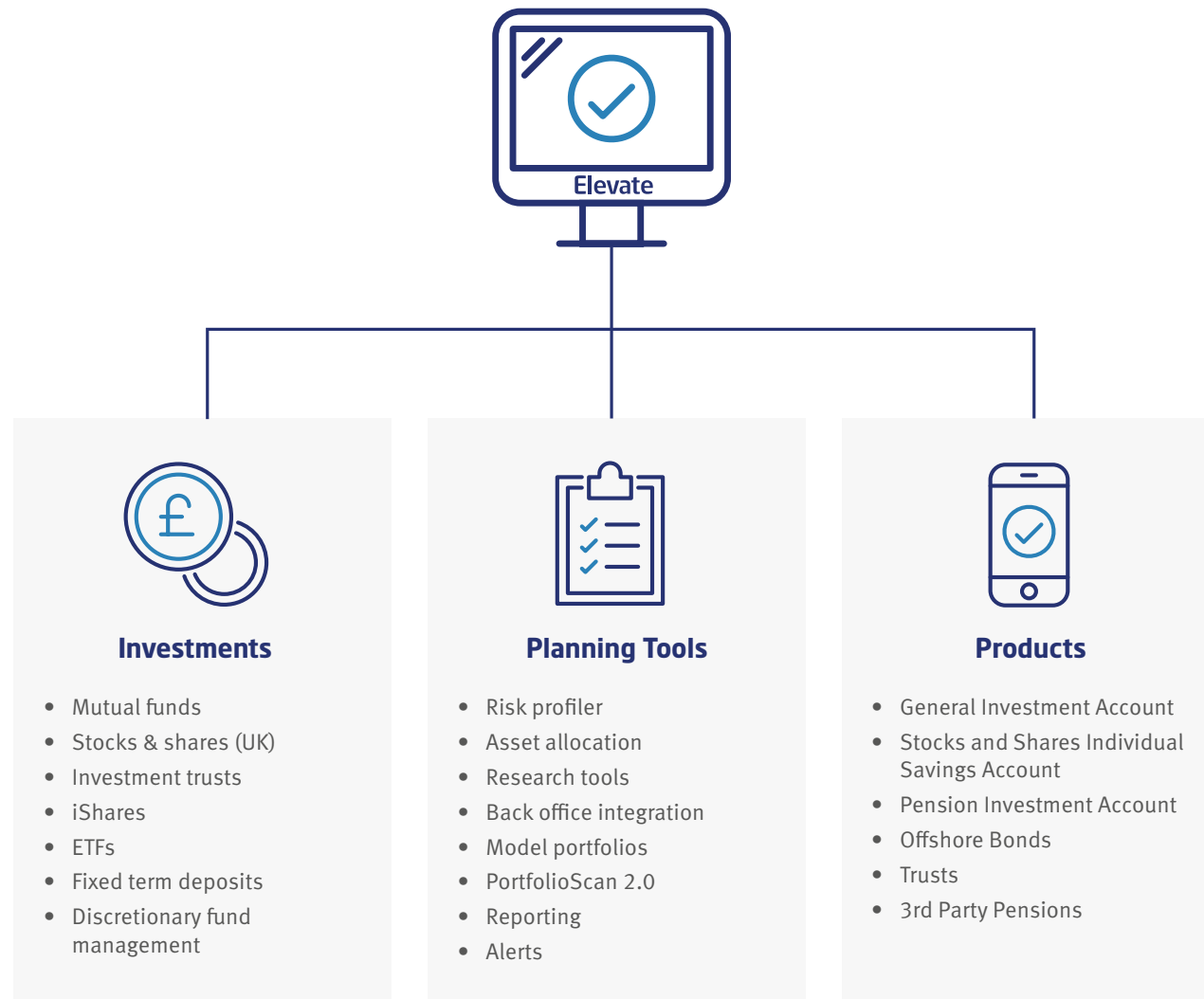
6. Click 'Go', you will be navigated to the existing clients tab

## Notes

4. If you click 'Do not submit' you will not be able to proceed any further.

5. This will be used if you ever forget your password.

# Key features and benefits



## Other benefits include...

### Cost

- Clean & clear pricing
- Family linking
- Flexible adviser charging

### Pre-funding

- Switches
- Tax relief
- Contributions
- One-off payments out of the ISA/GIA

### Client

- Client online access
- Can opt out of receiving paper
- Client app
- One wet signature
- Reduced paperwork
- Holdings all in one place

# Navigating around Elevate

## What you will see

Elevate is a tab based system. A brief overview of each function is shown below.

Client's Portfolios	Value (£)
Elevate Assets	85,479,345.04
Assets Pending: Cash	1,531,439.06
Assets Pending: Re-registration	162,776.95
Total Elevate Assets	87,193,561.05
Memoitems	3,166,215.05
<b>Total Assets</b>	<b>90,359,776.10</b>

Date	Name	Elevate Account Number

Task
Create client - product purchase for all products

## What you will need to do

### The Dashboard tab

1. **Dashboard** – Provides a snapshot of funds under management, quick links to recent activity and any recent alerts to view.
2. **Alerts** – View and manage your alerts and configure your alerts preferences.

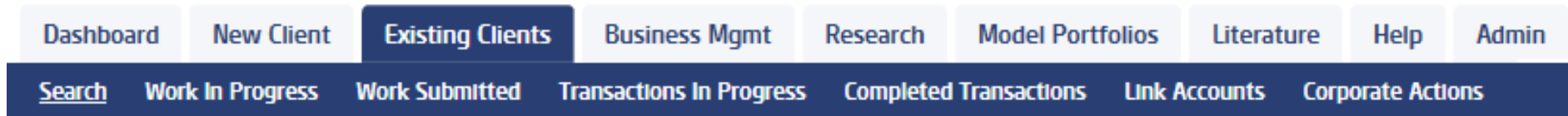
### The New Client tab

1. **Create** – Set up a new account, using our full application process, or start a new account by completing a pension illustration, a risk profile questionnaire or client specific model portfolio (you can add the full account details later).
2. **Work In Progress** – Search for and resume any new client work which has been started but not yet completed.
3. **Work Submitted** – Use a search field to recall any submitted new business items.

## Notes

2. Your options available may be determined by how your firm is set up to receive alerts.

# Navigating around Elevate - cont.

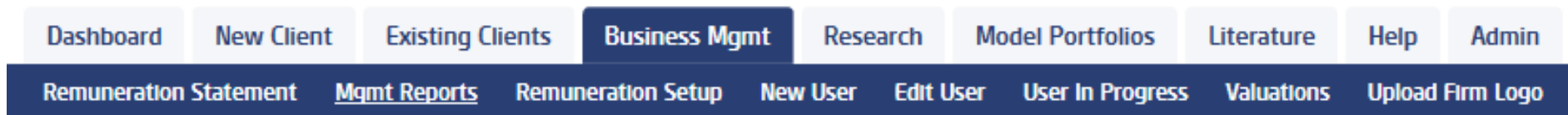


## The Existing Clients tab

1. **Search** – Use the search facility to locate existing clients.
2. **By Investment** – Search for all clients holding a particular investment (i.e. fund, model portfolio, stocks & shares).
3. **Custom Search** – Search for clients within specific parameters entered.
4. **Work In Progress** – Access all open work items which have been started but not yet submitted.
5. **Work Submitted** – Use the search field to recall any submitted new business items. A link is displayed allowing you to view completed work items and the data entered.
6. **Transactions In Progress** – View any current transactions in progress and the status of submitted business.
7. **Completed Transactions** – Displays all the completed cash or investment transactions. The transactions can be filtered by type and date range.
8. **Link Accounts** – Link accounts to provide a single consolidated view. Clients can also link accounts with other family members for charging purposes: however you will need to contact Elevate to set this up (email us at [Elevate\\_Enquiries@standardlife.com](mailto:Elevate_Enquiries@standardlife.com)).
9. **Corporate Actions** – View completed and pending corporate actions.



# Navigating around Elevate - cont.



## The Business Management tab

View remuneration statements and run various business level reports. Users with 'administrator' access can add new user profiles and edit existing ones. They can also unlock and reset passwords for other users in your firm.

## The Research tab

Search for investments, look-up fund information and quickly compare data across a range of performance indicators. The information is provided by Financial Express and updated on a daily basis.

## The Model Portfolios tab

Build and manage model portfolios.

## The Literature tab

This tab is where you can access all the Elevate literature. All the documents are held in PDF format. There is also a literature order form to enable you to order hard copies of any client facing brochures that you require.

## The Help tab

This tab will direct you to our user guides on the Help Centre. Alternatively, the guides are also available under the Literature tab.

## The Admin tab

Change your username to something more memorable, amend your password or update your security questions.

# Product wrappers

Combine different product wrappers and review and manage them in one place.

Once you're set up and ready to go on Elevate, you'll be able to create client accounts and open up our core product wrappers, arrange payments and invest online.

Our minimum payments are:

- £1000 single
- £500 half yearly
- £300 per quarter
- £100 per month

## Elevate Cash Account

Sits outside all wrappers and can provide a base account for money to feed in and out while making investment decisions.

## General Investment Account (Elevate GIA)

A place where your client can invest, without some of the restrictions of the tax-efficient ISA and PIA product wrappers. Your client can also use this account to pay for their Elevate ISA related fees – which means they can make full use of their ISA allowance.

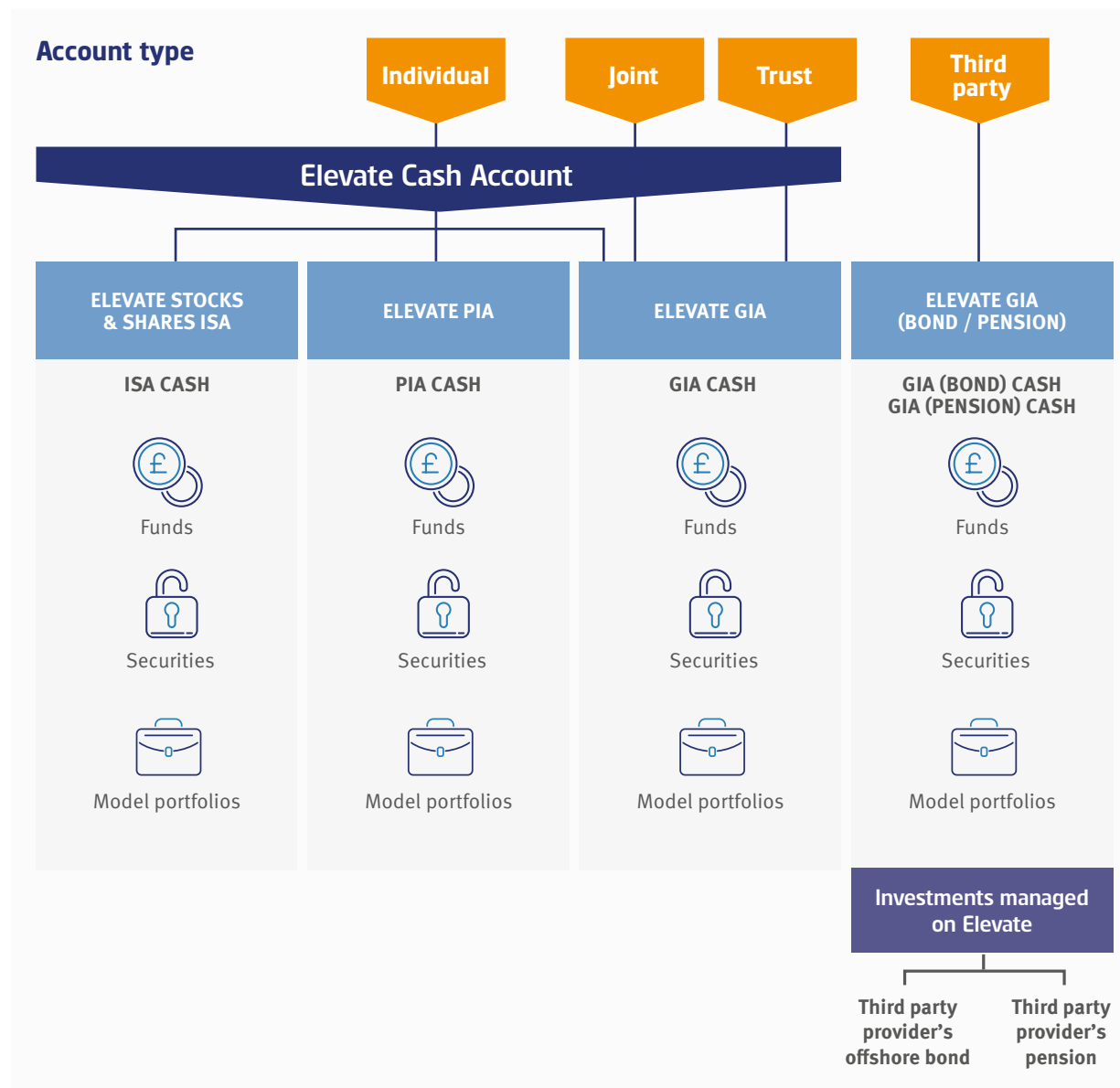
## Stocks and Shares Individual Savings Account (Elevate ISA)

A tax-efficient way for your client to invest for the future. You can set up a new stocks and shares ISA, and consolidate any ISAs your client already has.

## Pension Investment Account (Elevate PIA)

A pension you can manage alongside other investments on the Elevate platform. Your client can start a new pension, as well as bringing together any other pensions that they might hold elsewhere. When they are ready to start taking retirement benefits, Elevate offers you the flexibility to easily manage your client's regular and one-off income requirements.

# Account and product wrapper structure



# Sub-account structure

Elevate accounts consist of multiple elements from the main product wrapper accounts to model portfolios. These elements are held via a series of sub-accounts within the main account.

New client accounts are assigned one main Elevate account number; this remains the same through the life of the account, e.g. EL1234567.

For each wrapper that is opened within an account, a sub account number is assigned, e.g. EL1234567-001.

Depending on when product wrappers are opened, this will determine the sub-account numbers assigned to them.

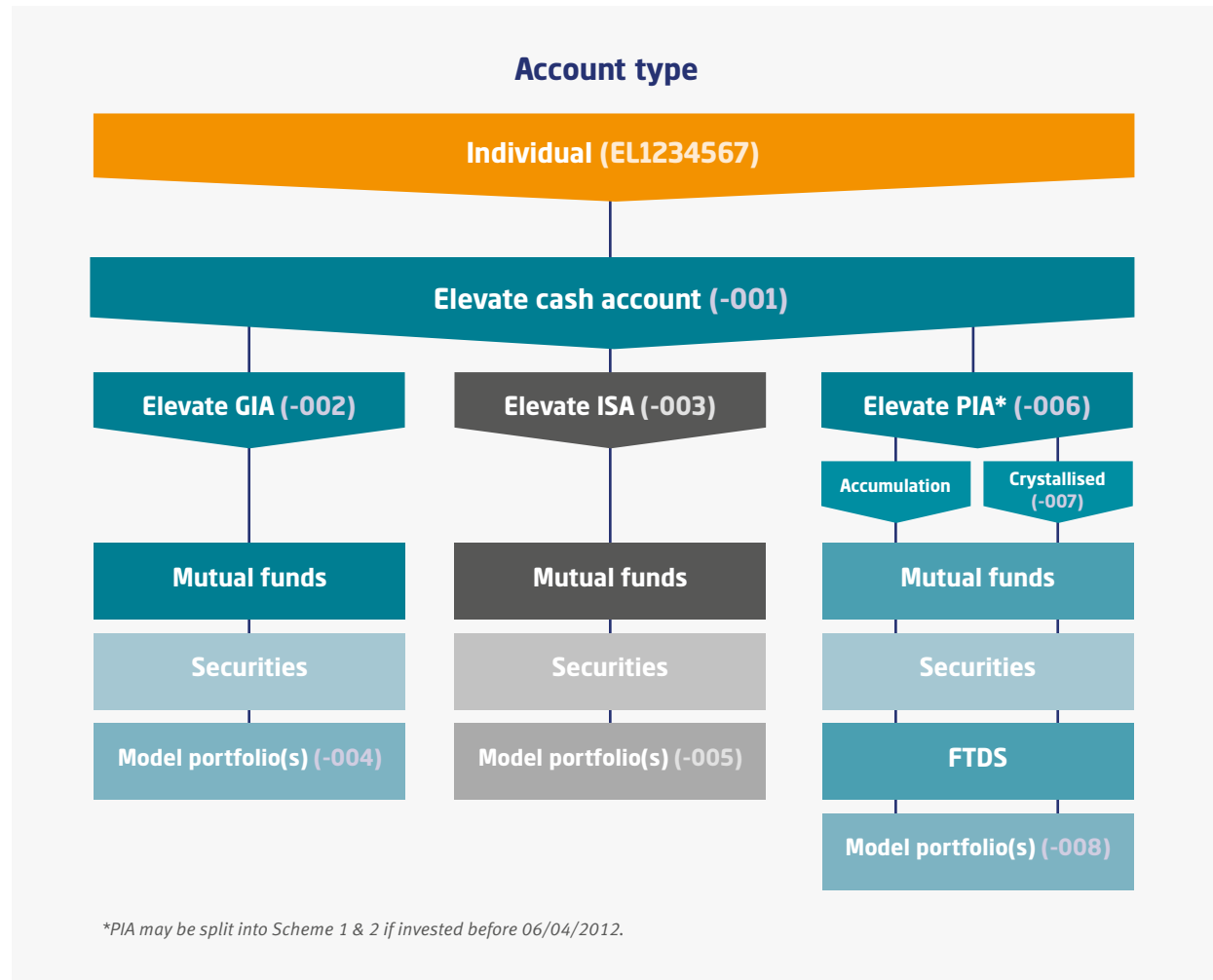
Pension Scheme 1 & Scheme 2 will be assigned separate sub-account numbers as will any applicable drawdown arrangements.

Further sub-accounts within product wrappers are created for any investments held in model portfolios.

You might see these sub-account numbers from time to time when navigating a clients account.

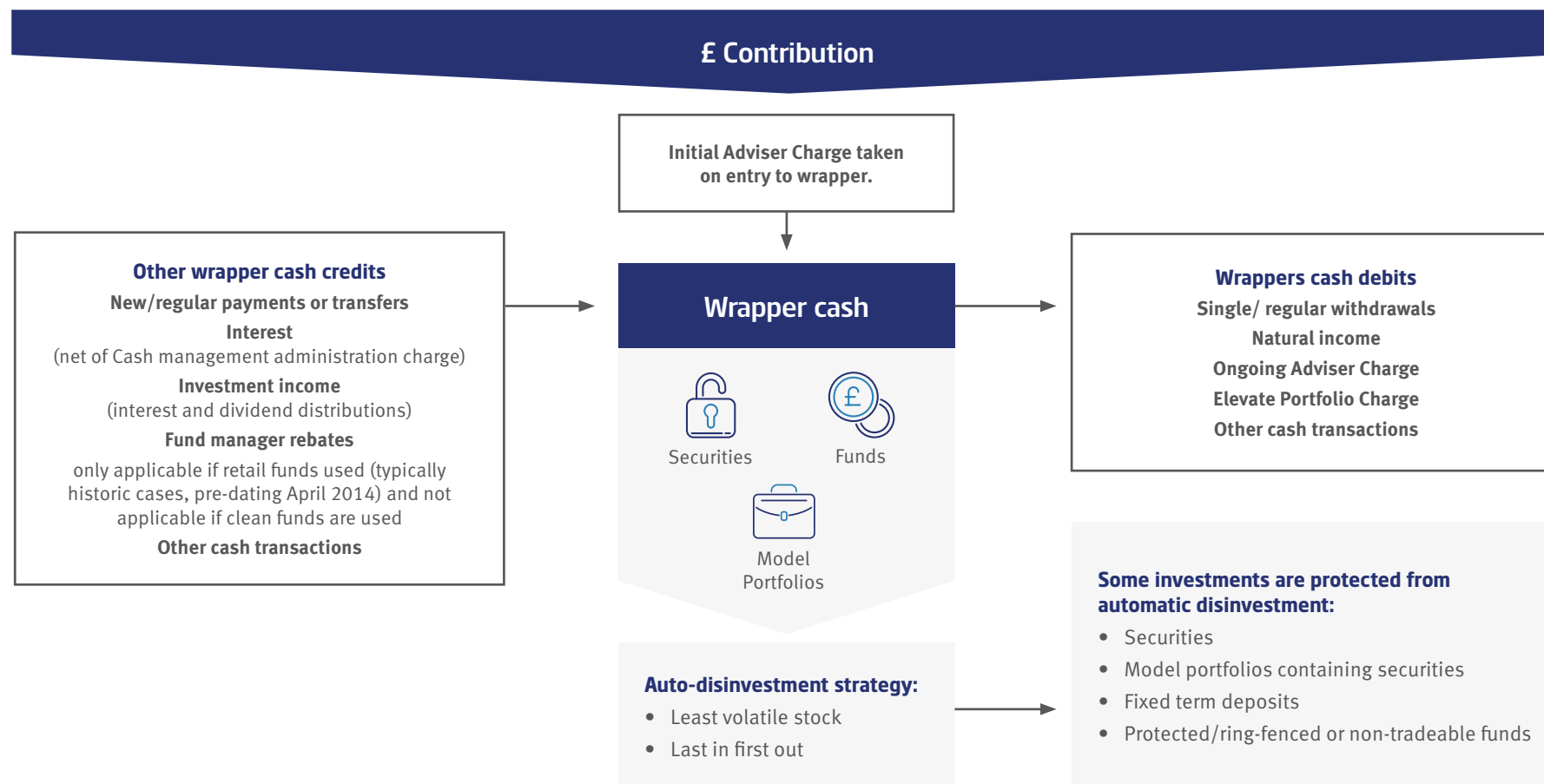
Knowing the sub-account structure can be useful for understanding when and how charges are deducted.

Our Elevate Portfolio Charge and your ongoing adviser charges are deducted separately from the cash portion of each main product wrapper sub-account (for multiple pension arrangements this separately from each separate arrangement sub-account) so you will need to manage cash balances for each product wrapper separately. There are user guides available explaining how different charges are deducted and the Cash Management user guide.



# Managing cash

All charges are taken from product wrapper cash and each product wrapper should be managed to ensure charges can be paid and withdrawals can be maintained. Please also refer to the **Cash Management help guide**.



If there is not enough product wrapper cash to pay for charges or to make regular withdrawals, then investments will be sold automatically. The amount sold is:

- The value of any negative cash balance
- + an additional 10% (to cover potential market movements during the process)
- + an additional £50 cash buffer

# Alerts

Alerts are an important part of the platform and are there to help you manage your client accounts. An alert will notify you of certain actions to take and keep you up to date with the progress on an account.

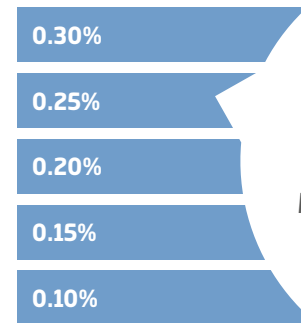
Alert settings can be set to either personal preference of an individual or set up at company level. Depending on how your company is configured, you can choose which alerts to receive and which ones are not required. Please see the **How to set up and manage alerts** user guide for more information on how to configure alerts.

# Charges

Platform charges could vary depending on the options you choose and the investment choices you make.

The following table is a typical example of the Elevate Portfolio Charge.

## Elevate Portfolio Charge



**Invest £150,000**  
 (for a whole year) and  
 pay an Elevate Portfolio  
 Charge of just **0.25%**  
 Monthly charge: **£31.25**  
 equating to a yearly  
 charge of: **£375**

## Value of Elevate portfolio

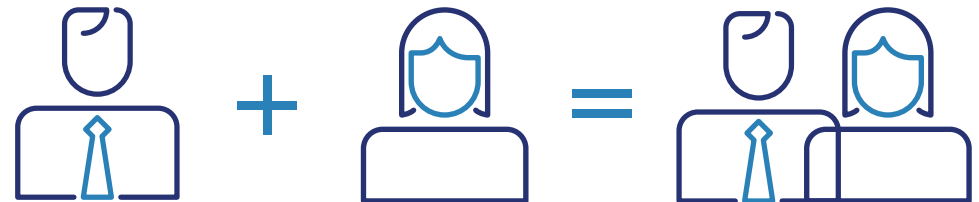
£0 – £149,999
£150,000 – £999,999
£1,000,000 – £2,499,999
£2,500,000 – £4,999,999
£5,000,000+

Please refer to **Your Guide to Charges** and **Elevate Simple and clear platform costs** for more information about our charges or the relevant user guide.

## Linking Accounts for Charges

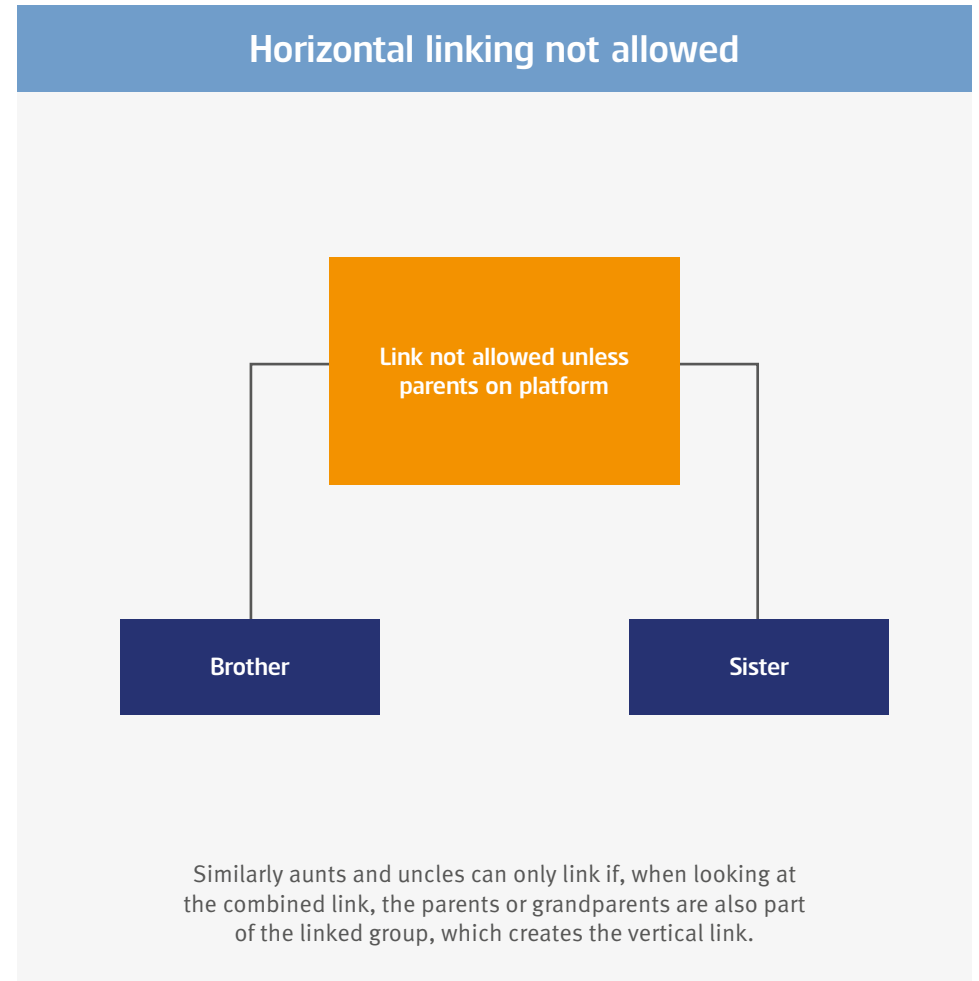
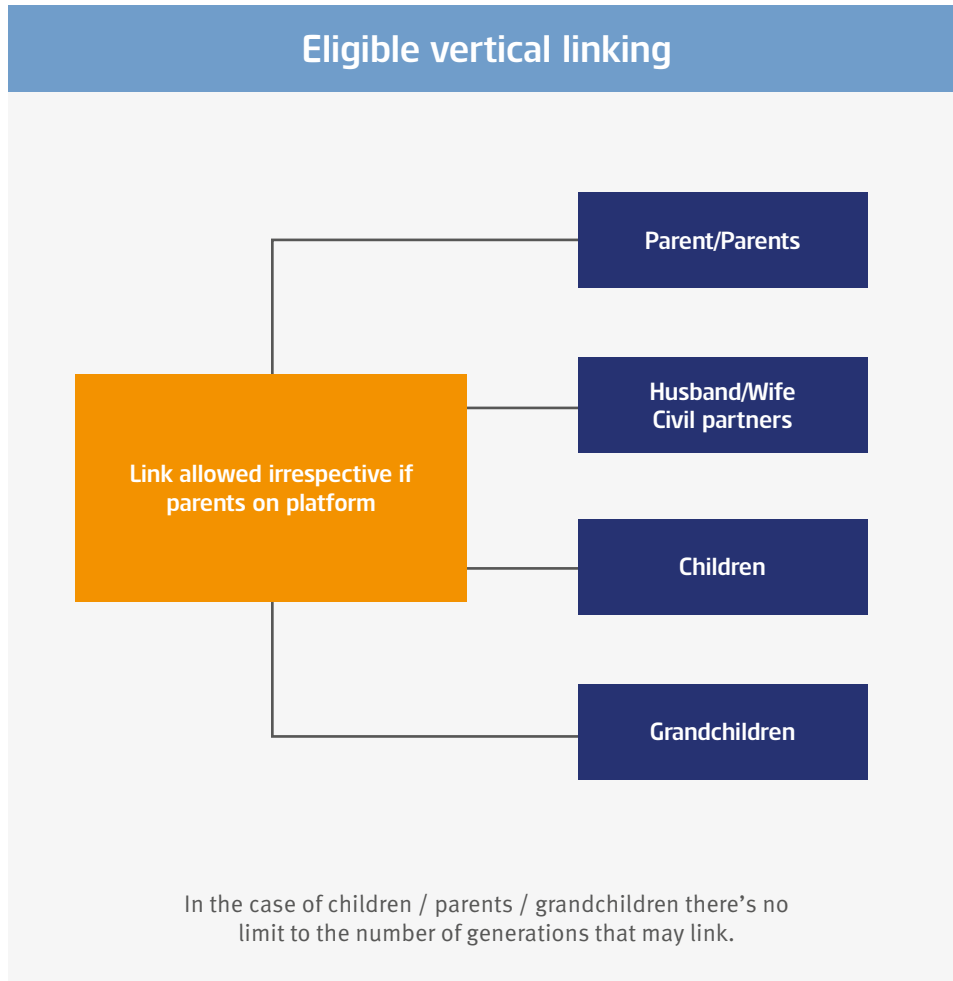
You can also link Elevate accounts between family members. By combining the account values, clients could benefit from a lower Elevate Portfolio Charge.

For further details, please refer to **Your guide to charges**.



<p><b>Husband's portfolio</b>                  Value = <b>£100,000</b>                  Elevate Portfolio Charge = <b>0.30%</b></p>	+	<p><b>Wife's portfolio</b>                  Value = <b>£100,000</b>                  Elevate Portfolio Charge = <b>0.30%</b></p>	=	<p><b>Linked Account</b>                  Value = <b>£200,000</b>                  Elevate Portfolio Charge = <b>0.25%</b></p>
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# Vertical vs horizontal linking examples



# Business level reporting

## What you will see

Generate company level reports or specify reports for a particular adviser's client base.

The screenshot displays the Elevate Business Mgmt interface. At the top, there is a navigation bar with tabs for Dashboard, New Client, Existing Clients, Business Mgmt (selected), Research, Model Portfolios, Literature, Help, and Admin. Below this is a sub-navigation bar with links for Remuneration Statement, Mgmt Reports (selected), Remuneration Setup, New User, Edit User, User In Progress, and Valuations. The main content area is divided into two panels: 'Request a new report' and 'Filter Reports'. The 'Request a new report' panel has fields for Reports (ACA Status Report), Adviser (All), and As at (31-May-2017), with a 'Create' button. The 'Filter Reports' panel has fields for Report Type (All), From Date (24-May-2017), and To Date (31-May-2017), with a 'Go' button. Below these panels is a table with columns for Report, Criteria, Request Time, and Status. The table contains two rows, both for 'Cash Balances Report' with status 'Complete'. Four numbered callouts (1-4) point to the Mgmt Reports link, the 'Request a new report' panel, the 'Filter Reports' panel, and the 'Complete' status in the table, respectively.

Report	Criteria	Request Time	Status
<a href="#">Cash Balances Report</a>	Adviser: All, As at: 31-May-2017, Company: Elevate Portfolio Services, Advisor: ...	31-May-17 8:41 am	<a href="#">Complete</a>
<a href="#">Cash Balances Report</a>	Adviser: All, As at: 31-May-2017, Company: Elevate Portfolio Services, Advisor: ...	31-May-17 8:41 am	<a href="#">Complete</a>

## What you will need to do

### Management Reports

1. Navigate to **Business Mgmt > Mgmt Reports**.
2. Use **Request a new report** to generate new company level reports – or specify a single adviser's client base.
3. Use **Filter Reports** to search for reports that have already been created.
4. Once the report has generated, click **Complete** to view the report.

# The types of reports available are as follows:

## **ACA Status Report**

Displays a list of all clients that either have or haven't submitted the signed Adviser Charge Agreement for active and in-progress accounts. (Please note this report lists all tax wrappers per client, report should be sorted by client to make it easier to read.)

## **Asset Allocation Report**

Displays associated investments split by Asset Type e.g. GIA, ISA etc. Each Asset is displayed as a percentage and as a monetary value. (Please note that any unwrapped assets listed in Memo Items will not be included in this report.)

## **Cash Balances Report**

Displays the percentage of products held as cash, by client. Details the cash balances £ and % per tax wrapper.

## **Client Listings Report**

Displays the full client list by Adviser and includes their individual portfolio value. (Handy for creating mail merges and mailing lists.)

## **Contributions and Withdrawals Report**

For a consolidated view of business flows into and out of all your Elevate accounts.

## **Failed Disinvestment Report**

Displays any disinvestments that have failed in the event of an instruction to sell funds. An alert will also be issued on an individual client basis.

## **Instrument Holdings Report**

Displays a list of all clients invested in a particular fund.

## **Investment Instructions Report**

Provides a breakdown of all buy and sell transactions per client over the specified time period.

## **Investment & Charges Report**

Displays the cash status of client accounts and highlights product wrappers where insufficient cash or dis-investable assets exist to pay Elevate and adviser charges. Includes a column showing how long present cash balance and dis-investable assets are forecast to last.

## **ISA Allowance Report**

Displays per client the ISA contributions made for the current tax year and also shows any unused allowance still available.

## **Model Portfolio Assets Report**

Breaks down the holdings within each model portfolio, whether or not they are clean share classes, TER & AMC as well as how many active accounts are invested in that version.

## **Natural Income Usage Report**

Displays a list of clients that take a natural income from their investments.

## **Regular Trades Report**

Displays the value of regular premiums, the funds they are buying and whether they are purchasing a model portfolio of being managed by DFM.

## **Spread Initial Adviser Charge Report**

Displays which clients are paying an initial adviser charge from a regular contribution over a set period.

## **Total Holdings**

Displays the total holdings by Investment and Asset Sector for each client, grouped together by Adviser. (Please note this will include unwrapped assets listed under Memo Items.)



## Get to know us better

We hope you've got a good insight into our platform and the potential benefits it can bring to you and your firm.

If there is anything more you want to know, please contact us.

### Call us on 0345 600 2399

Our lines are open 8am to 6pm, Monday to Friday. Call charges may vary.

### Email us at [Elevate\\_Enquiries@standardlife.com](mailto:Elevate_Enquiries@standardlife.com)

Emails are not secure as they can be intercepted, so please do not send personal or confidential information in this way.

### Address

Elevate, PO Box 6877, Basingstoke, RG24 4RT

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