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Elevate help guide: How to add a new client - Pension payments and transfers

Standard Life

There's a lot to look forward to

How to create a new client account

What you will see

This user guide shows you how to create an Elevate account for new clients setting up pension transfers and new contributions into the Elevate Pension Investment Account (PIA).

The screenshot shows the 'New Client' creation interface. At the top, there is a navigation bar with 'New Client' selected. Below it, a sub-navigation bar has 'Create' selected. The 'Adviser' field is set to 'AA'. The 'What do you want to do?' section has three options: 'Buy a new product' (selected), 'Create a pension illustration', and 'Complete a risk assessment'. The 'Buy a new product' option has a sub-section 'Has advice been given?' with 'Yes' selected. The 'Tailor the information we request' section has four options: 'Single account (ISA, GIA and PIA)' (selected), 'Joint account (GIA)', 'Trust account', and '3rd party Bond (GIA)'. A 'Next' button is at the bottom right. Five numbered callouts (1-5) point to the 'Create' button, the 'Adviser' dropdown, the 'Buy a new product' radio button, the 'Complete a risk assessment' radio button, and the 'Next' button respectively.

What you will need to do

1. Go to **New Client > Create**.
2. Select the adviser in your firm who will be managing this account.
3. In **What do you want to do**, click **Buy a new product** and tell us if advice has been given or not.
4. Click **Single account (ISA, GIA and PIA)** to start setting up the account.

Alternatively you can select **Create a pension illustration** to generate a quick pension quote which you can turn into a full application later on.
5. Click **Next**.

Notes

1. If your client already has an account open with Elevate you can set up a new Elevate PIA (or arrange further contributions and transfers to their existing PIA) by navigating to their account and selecting **New Work > Create > New/amend product purchase**.
3. See **Quick Quote Illustration user guide** if you just want to generate an illustration without having to complete a full application.
5. You can set up Elevate Individual Saving Account (ISA) and General Investment Account (GIA) payments at the same time. Details of how to set up payments and transfers into these wrappers are outlined in a separate user guide.

Step 1: Client Details

What you will see

Account name: New Business x (EL2001986) New Search

1 Client Details 2 Transfer 3 Payments In 4 Pension Details 5 Invest / Allocate 6 Remuneration 7 Payments Out
8 Validate 9 Documents 10 Review 11 Submit

Exit without saving Save and exit Next →

Step 1 Client Details

Client details

Title*

First Name(s)*

Surname*

Gender*

Date of Birth* (dd/mm/yyyy)

Marital Status

Check for existing Elevate account

Contact information

Residential address

Line 1*

Line 2*

Line 3

Line 4

Postcode*

Country*

Add a different postal address

Contact telephone number*

Telephone Country

What you will need to do

1. Go to **Client Details** and add your client's information. This includes name, gender, date of birth etc.
2. Go to **Contact information** and add the relevant details. You can tick **Add a different postal address** if required.

Notes

1. The system will create the account name from these details. If you want to label your client's account in a particular way, enter a new **Account name** located in the top left-hand corner of the page.

Client Details (continued)

What you will see

Paper document preferences

A valid client email address is required for 'read-only' online access. Paper to be sent via post has been selected.

Give client 'read-only' access to their account

Opt client out of receiving paper

Opt client out of receiving Contract Notes only

Email address

Confirm email address

3

Depending on how your firm is set up you can select **Opt out of receiving Contract Notes** here to stop Contract Notes being sent while ensuring your client still receives all other communications from Elevate in the post.

Tax and NI details

UK resident?

Country of Nationality

Is your client:

Solely a UK resident, for tax purposes? Yes No

Solely a UK citizen? Yes No

Town of Birth

Country of Birth

No National Insurance Number

National Insurance Number

Exit without saving Save and exit Next

4

5

6

7

What you will need to do

3. Go to **Paper document preferences**.

Your client will automatically be given 'read-only' access to their account. If this is unsuitable for them, you can change it by un-ticking the **Give client 'read-only' access** box.

Your client will also by default be opted out of receiving paperwork in the post. If this is unsuitable for them, you can change it by un-ticking the **Opt client out of receiving paper** box.

4. Go to **Tax and NI details** then confirm if your client is a **UK resident** and their **Country of Nationality**.
5. Confirm your client is **Solely a UK resident for Tax Purposes** AND **Solely a UK Citizen**. You will need to confirm **Town of Birth** and **Country of Birth**.
6. Enter your client's National Insurance number.
7. Click **Next**.

Notes

3. For your client to have **online access** to view their account, you will need to add a current email address for them. This must be your client's own unique email address. The same email address cannot be used for other clients.

Once the account is active, you can change these settings at any time via the **Account Holders > Contact Details** tab.

4. Clients who are not **UK resident** will not be able to open an Elevate account.
5. If the answer is **No**, you will be asked to confirm additional details. If the **Main Country of Tax Residence** is not the UK, you will not be able to proceed with the application.
6. If you do not have your client's National Insurance number, please provide it to us within 30 days by completing the **National Insurance number (NINO) verification form** available in the **Literature** tab.

Step 2: Transfer

What you will see

Transfer investments from other providers to your client's Elevate PIA. If you're not making any transfers you can skip this section.

How to transfer into an Elevate PIA

The screenshot shows the 'Step 2 Transfer' interface. At the top, there is a progress bar with steps 1 through 7. Below this, there are buttons for 'Exit without saving', 'Save and exit', 'Back', and 'Next'. The main area is a table with columns: 'Transfer Source', 'Policy Number', 'Transfer Type', and 'Estimated Transfer Value At Valuation Date'. Below the table, there is a section titled 'Add a transfer' with three rows: 'Elevate Stocks & Shares ISA', 'Elevate General Investment Account', and 'Elevate Pension Investment Account - Scheme 1'. Each row has an 'Add' button. Below this, there is a section with a checkbox and a list of conditions (A-E) that the transfer must be free of.

1

2

3

4

The screenshot shows the 'Add Transfer From' form. It has several fields: 'Product Provider/Manager' (dropdown menu), 'Scheme Type' (dropdown menu), 'Policy Number/Member ID' (text input), and 'Transfer Type' (dropdown menu). Below these are three questions with radio button options: 'Does this transfer have a crystallised element?', 'Does this transfer have an uncrystallised element?', and 'Is this transfer to be crystallised immediately?'.

What you will need to do

Setup pension transfer

1. Under **Add a transfer**, click **Add** next to the Elevate PIA.

Confirm transfer details

2. Tick to confirm the transfer is free of the listed conditions.
3. In the **Add Transfer From** section select the **Product Provider/Manager** and **Scheme Type**.
4. Add the **Policy Number/Member ID** and **Transfer Type** - either cash or re-registration.

Notes

3. If the product provider is not listed or has a different address to the pre-populated details, you can enter or amend in the **Manager Details** section. Select **Other** to choose a provider not listed here.
4. This is the policy reference number of the ceding provider.

Step 2: Transfer (continued)

What you will see

Add Transfer From

Product Provider/Manager* Standard Life - Pension Transfers

Scheme Type* Personal Pension

Policy Number/Member ID* 123456

Transfer Type* Cash Transfer

Does this transfer have a crystallised element? No Yes

Does this transfer have an uncrystallised element? No Yes

Is this transfer to be crystallised immediately? No Yes

5a

5b

5c


5d

Crystallised element regular income details

Current income level per annum £

Current year income paid to date £

Existing GAD maximum for the transfer £

Last Income Review Date (If this section is left blank today's values will be used by default) 

6

What you will need to do

Confirm drawdown details

- 5a. Confirm whether the transfer includes crystallised or uncrystallised elements.
- 5b. If the transfer has a crystallised portion, you will be asked to confirm the **Drawdown Type** and, if applicable the **Flexible Drawdown Review Date** and **Flexible Drawdown Review Period**.
- 5c. Confirm if the crystallised portion is currently being used to provide regular income. If you select **Yes**, you will be asked to input the details below.
- 5d. For uncrystallised transfers, you will be asked **Is this transfer to be crystallised immediately?**

Confirm regular income details

6. If you have selected a crystallised transfer that is currently being used to provide a regular income you will be asked to enter **Current income level per annum**.
For Capped Drawdown transfers you will also be asked to enter **Current year income paid to date**, the **Existing GAD maximum for the transfer** and the **Last Income Review Date**.

Notes

- 5b. The **Flexible Drawdown Review Date** is an optional reminder you can set for the Flexi-Access Drawdown arrangement.
- 5d. Selecting **immediate crystallisation** here is for illustration purposes only. Once the transfer has been completed you will need to set up drawdown payments separately. If you intend to crystallise immediately you should consider investing this transfer 100% in cash when setting the investments in **Step 5. Invest/Allocate**. This ensures you will be able to set up pension benefits when the money is received, rather than waiting for trades to settle.
6. This is for illustrative purposes only. You will need to set up any income requirements from the Elevate PIA once the account is active and the transfer has completed.

Step 2: Transfer (continued)

What you will see

The screenshot shows a multi-step transfer process. The top section, 'Cash to be transferred', includes fields for Valuation Date, Uncrystallised cash at valuation date, Crystallised cash at valuation date, Estimated transfer value at valuation date, and Crystallised Arrangement Name. Below these are buttons for 'Cancel transfer', 'Clear transfer', and 'Save transfer'. The middle section, 'Investment Breakdown', shows a table with columns for Investment, Type, State, Units held, and Value. Below this is another set of fields for Valuation Date, Uncrystallised amount, Crystallised amount, Re-registration cash value, Estimated transfer value, and Crystallised Arrangement Name. The bottom section, 'Search for Investments', features an 'Investment Selection Tool' with a search bar, 'Quick links', and a table of search results. At the bottom of the search results are buttons for 'Cancel transfer', 'Clear transfer', 'Save transfer', 'Exit without saving', 'Save and exit', 'Back', and 'Next'.

Callouts 7a through 9 point to specific elements in the interface:

- 7a: Valuation Date field
- 7b: Save transfer button
- 8a: Valuation Date field in the Investment Breakdown section
- 8b: Investment Selection Tool search bar
- 8c: Add button next to the search bar
- 8d: Add button next to the search results table
- 9: Next button at the bottom of the search results

What you will need to do

Enter transfer value

- For **cash transfers**:
 - Enter the **Valuation Date** and **Estimated transfer value**.
 - Click **Save transfer**.
- For **re-registration transfers**:
 - Enter the valuation date.
 - Use the **Investment Selection Tool** to search for funds using the criteria or by adding the fund name or code. Click **Add** next to the fund to include it in the transfer.
 - Add in the number of units currently held.
 - Once you've added all the required funds, click **Save transfer** to complete.
- Once all transfer details have been entered, click **Next**.

Notes

- Repeat 8b. and 8c. to include any other funds in the re-registration transfer from the same pension scheme.
- Details of all the transfers you have keyed are displayed at the top of the page. Click **Edit** if you need to make a change or **Remove** if you want to delete transfer details.
- Before you move on you can repeat steps 1 to 8 to add further transfers from other providers to the PIA or any additional transfers for the Elevate ISA or GIA which can be set up at the same time.

Step 3: Payments In

What you will see

Set up payments into the Elevate PIA.
If you're not making any payments in, skip to the next section.

The screenshot shows the 'Step 3 Payments In' form. At the top, there is a progress bar with steps 1-11. Step 3, 'Payments In', is highlighted. Below the progress bar, there is a table with columns: Source of Payment/Product Wrapper, Frequency, Method, Payment Amount, Start Date, Total Annualised (New) Payments, and Total (New) Payments in Current Input Period. The table shows one entry for 'Elevate Pension Investment Account - Scheme 1' with a payment amount of £0.00. Below the table is an 'Add' button. The main form area is titled 'Add payments' and contains several sections: 'From whose bank account will the payment be made?' with a dropdown menu set to 'Individual'; 'Payment type' with a dropdown menu set to 'Single'; 'Payment method' with a dropdown menu set to 'Cheque'; 'Cheque number' with a text input field; 'Elevate Cash Account' with a text input field; 'Elevate Stocks & Shares ISA' with a text input field; 'Elevate Stocks & Shares ISA - next tax year' with a text input field; 'Elevate General Investment Account' with a text input field; 'Elevate Pension Investment Account - Scheme 1' with a text input field set to '£ 100'; 'Pension payment eligible for tax relief' with radio buttons for 'Yes' (selected) and 'No'; and 'Pension gross amount' with a text input field set to '£125.00'. Below this is the 'Additional Pension details' section with fields for 'Employment status' (dropdown set to 'Employed'), 'Employer *' (text input set to 'Standard Life'), 'Job title *' (text input set to 'Customer services'), 'Source of wealth' (dropdown set to 'Income from Employment'), and 'Relevant earnings (£)' (text input set to '50000'). At the bottom right of the form are buttons for 'Cancel', 'Clear', and 'Save payment'.

Source of Payment/Product Wrapper	Frequency	Method	Payment Amount	Start Date	Total Annualised (New) Payments	Total (New) Payments in Current Input Period
Elevate Pension Investment Account - Scheme 1			£0.00		£0.00	£0.00

What you will need to do

Add payment details

1. Click **Add**.
2. Select **From whose bank account will the payment be made**, the **Payment type** and **Payment method**.
3. Enter the payment amount next to the **Elevate Pension Investment Account**. For regular contributions you need to add the **Frequency** and **Start date** for the payments. Confirm if the payment is eligible for tax relief.

Additional pension details

4. Insert **Additional Pension details** about your clients employment status and source of wealth.
5. Click **Save payment**.
Repeat the steps 1 to 4 to add more payments and payment types.

Notes

1. You can enter payment details for the PIA, ISA and GIA all at the same time.
3. For payment by Direct Debit (either regular or single contributions), the date should be at least 10 days in the future.
We will pre-fund tax relief for eligible contributions at the basic rate and apply it to your client's PIA as soon as we receive their contribution.
5. Details of the payments you have keyed will be displayed at the top of the page. Click **Edit** if you need to make a change or **Remove** if you want to delete payment details.

Step 3: Payments In (continued)

What you will see

Details of 3rd Party Sources

Third Party Type

Please select the type of Third party

Individual Corporate Power of attorney

Controller Premium Payer Payee

Full Name *

Type of entity (corporate, trusts, etc) *

Registered office in country of corporation *

Registered number, if any (or appropriate)

Relevant company registry *

Names of Directors *

Location of business (full operating address)

Address Line 1 *

Post Code *

Country *

Bank Details

Account Name	Owner	Account Number	Sort Code	Bank Name	Direct Debit	Withdrawal			
test	Individual	12345678	40-43-00	test	YES	YES	View	Edit	Remove

Add

Owner *

Account Name *

Account Number *

Sort Code* (xx-xx-xx)

Use Account for Direct Debits Tick box if account to be used for Direct Debit.

Normalised account for withdrawals

Cancel Clear Save bank account

Add

1 Client Details 2 Transfer 3 Payments In 4 Pension Details 5 Invest / Allocate 6 Remuneration 7 Payments Out

8 Validate 9 Documents 10 Review 11 Submit

Step 3 Payments In

Exit without saving Save and exit Back Next

Source of Payment/Product Wrapper	Frequency	Method	Payment Amount	Start Date	Total Annualised (Pension) Payments	Total (Pension) Payments to Current Input Period	
Elevate Pension Investment Account - Scheme 1			£35,375.00		£39,500.00	£37,625.00	
Individual	Single	Direct Credit	£35,000.00		£35,000.00		Edit Remove
Individual	Monthly	Direct Debit	£250.00	07-Sep-2017	£3,000.00	£1,750.00	Edit Remove
Individual	Monthly	Direct Debit	£125.00	07-Sep-2017	£1,500.00	£875.00	Edit Remove

Add

6

7

8

9

What you will need to do

- If an employer or other third party is making contributions, you'll be asked to input their details and tick the confirmation box.
- You can then add the **Bank Details** you want to use. Click **Add** to enter appropriate bank details for the payments and choose whether this bank account will be used for payments in and/or withdrawals.
- Click **Save bank account**. If you need to add more bank details, for example if you're also setting up PIA contributions from your client's employer or from another third party, click **Add** again and enter the details for the additional bank account.
- When you have entered all payments, click **Next**.

Notes

- For example, corporate registered number, relevant company registry, business address etc.
If you're setting up employer contributions, your client needs to complete an **Employer's record of payments due form**.
The Employer's record of contributions form will be generated at the end of the application and is also available to download from the **Literature** tab on Elevate.
- We will need to verify the account before withdrawals can be authorised. This is normally automatic. If for any reason the bank details cannot be verified automatically you will be notified at the end of this wizard and required to provide further information. Check the additional bank verification list at the end of this guide.

Step 4: Pension Details

What you will see

Confirm extra pension details for the illustration, tell us of any protections that are in place and set up who we should pay on death.

The screenshot shows a multi-step form for pension details. At the top, a progress bar indicates the current step is '4 Pension Details'. Below this, there are several sections:

- Additional client details:** Includes fields for 'Intended retirement date' (01-Aug-2050) or 'Intended age of retirement' (70), 'Total value of all actual or intended Elevate Investments excluding the Pension Investment Account values' (£ 0.00), and checkboxes for 'Are there any pension protections?' and 'Has the client opted out of, or declined to join, a pension their employer will contribute to?'.
- Immediate Crystallisation - Scheme 1:** Includes radio buttons for 'Single Crystallisation' (selected) and 'Regular Crystallisation', 'Available value to crystallise' (£ 30000), 'Tax Free (PCL 5)' (£), and 'Regular Withdrawal' details (Value, Frequency: Monthly, Annualised amount: £ 0.00).
- Pension protection information:** A list of questions about entitlement to various protections (Enhanced, Primary, Fixed Protection 2012, 2014, 2016, Individual Protection 2014) with 'No' or 'Yes' radio buttons.
- Beneficiaries for Elevate Pension Investment Account:** A table with columns for Role, Name, Relationship, and Proportion. It has 'Add' buttons for 'Allocation of pension benefits' and 'Expression of wish'.

Numbered callouts (1-7) point to specific elements: 1 points to the retirement date/age fields; 2 points to the total value field; 3 points to the crystallisation type; 4 points to the pension protection questions; 5 points to the 'Add' button for allocation; 6 points to the 'Add' button for expression of wish; 7 points to the 'Next' button at the bottom.

What you will need to do

1. In **Additional client details**, enter the client's **Intended retirement date** or **Intended age of retirement**.
2. Add details of any other assets that may also be moved onto Elevate.
3. If you have set up a pension transfer and indicated that it is to be crystallised immediately, you can illustrate the drawdown benefits that will be applied once the transfer has been received. Select either **Single** or **Regular Crystallisation**, the amount of tax free cash and details of any regular income that will be reflected in your client's pension illustration.
4. Tick to confirm if any pension protections apply then specify the **Pension protection information** by selecting the appropriate options.
5. Select death benefit options. You can arrange **Allocation** to spouse/civil partner or **Expression of wish** to any nominee.
6. If applicable, you will be asked to enter the details of any **Beneficiaries**.
7. Click **Next**.

Notes

2. This will be used in the illustration to show the appropriate Elevate Portfolio Charge. Total values for any ISA and GIA payments you have added will automatically populate. You can also add the value of any linked accounts if you want this to be factored into the illustration. If no other assets are to be considered, please enter £0.00.
3. This is for the purpose of the illustration only. You will set up your client's drawdown pension once the account is active and the transfer has been received via a separate process.
5. You can also set up a Discretionary Bypass (Pilot) Trust using the Pilot Trust Deed available in the **Literature** tab. If you choose to do this you must also name the trust as a beneficiary in the Expression of wish here.

Step 5: Invest/Allocate

What you will see

This step lets you choose investments and select how to allocate any cash transfers or other payments that you have set up.

Step 5 Invest / Allocate

Investment Type: Expand All

Search for Investments

Type	Date	Name	OCPIER	KID	Checked	Favorites	Action
Investment Fund	01/75	Stan Life Inv AAA Inc Int Acc	0.63		<input checked="" type="checkbox"/>	★	Add
Investment Fund	01/82	Stan Life Inv AAA Inc Int DC	0.63		<input checked="" type="checkbox"/>	★	Add
Investment Fund	10/02	Stan Life Inv AAA Inc S P 1 A	0.60		<input type="checkbox"/>	★	Add
Investment Fund	10/03	Stan Life Inv AAA Inc R P 1 A	0.64		<input type="checkbox"/>	★	Add
Investment Fund	10/01	Stan Life Inv AAA Inc R P 1 A	0.64		<input type="checkbox"/>	★	Add
Investment Fund	10/01	Stan Life Inv AAA Inc R P 1 A	0.64		<input type="checkbox"/>	★	Add

Choose which of these wrappers to apply your selection to:

All

Choose which types of payments to apply your selection to:

Allocate: All Payments

All Payments: 5.00 %

Investment Type: Expand All

Investment Type	Single	Regular	Cash Transfer	Protect from automatic disinvestment to cover fees etc.
Expand All	100.00 %	100.00 %	100.00 %	N/A
Cash	10.00 %	10.00 %	N/A	
Enquest Plc	20.00 %	20.00 %	N/A	
Abbeycrest Plc	20.00 %	20.00 %	N/A	
Stan Life Inv Assn Plc Cth R P 1 A	5.00 %	5.00 %	N/A	<input type="checkbox"/>
Remainder to be allocated:	45.00%	45.00%	N/A	

What you will need to do

1. Use the **Investment Selection Tool** to locate the investments you want then click **Find**.
2. Click **Add** next to the investment you want to select.
3. In the pop-up window, indicate which product wrappers you want to invest in.
4. Input the amount to be invested – either as a percentage or a £ amount.
5. To protect this fund from automatic disinvestment tick the box.
6. Click **Add investment**.
7. The investments you have selected will be displayed at the top of the page. Expand each row by clicking on the **+** icon to view your selection, make amendments and remove funds if entered in error.
8. When you've completed the allocation, click **Next**.

Notes

1. You can search for a specific investment name or code. Use the extra tabs here if you want to search for model portfolios or **Other** to search for stocks & shares or discretionary managers.
6. To add further investments, repeat steps 1 to 6.
7. The total must come to 100%. **Remainder to be allocated** is displayed (and the text will turn from red to black). Product cash is used to pay charges for each product wrapper so you will need to consider this when setting your cash allocation. If you have keyed a pension transfer and intend to crystallise it immediately you should consider investing this transfer 100% in cash. This ensures you will be able to set up pension benefits when the money is received, rather than waiting for trades to settle.

Quick links

Quick links provides you with easy access to fund solutions, funds with discounted share prices and extra fund information.

You can also select from your **Favourites** list for quick access to your preferred investment solutions. Add funds, securities and model portfolios to your **Favourites** by ticking the 'star' next to the investment.

Step 6: Remuneration

What you will see

Here you can include the level of charges you've agreed with your client. You can also use this step to confirm the automatic disinvestment strategy. And, if you're also setting up an Elevate ISA and an Elevate GIA, you can redirect the ISA charges so that they are taken from the GIA wrapper cash.

The screenshot shows the 'Paper document preferences' form. It includes a header with the title and a note: 'A valid client email address is required for 'read-only' online access. Paper to be sent via post has been selected.' Below this are three checkboxes: 'Give client 'read-only' access to their account' (checked), 'Opt client out of receiving paper' (unchecked), and 'Opt client out of receiving Contract Notes only' (unchecked). There are two text input fields for 'Email address' and 'Confirm email address'. Five numbered callouts (1-5) are overlaid on the form: 1 points to the first email input field, 2 points to the second email input field, 3 points to the 'Next' button (not fully visible), 4 points to the 'Initial Adviser Charge' field, and 5 points to the 'Ongoing Adviser Charge' field.

What you will need to do

1. In **Summary Details**, choose the **frequency, disinvestment strategy** and, if applicable, choose if you want to **take Elevate ISA charges from the Elevate GIA**.
2. Select the **Initial Adviser Charge** amount.
3. If you're setting up a regular payment, you can select a **Spread Initial Adviser Charge** – this is paid from money held in wrapper cash (not as a deduction from the regular payment received). This can be either a **£ Total charge amount** (divided over a number of payments) or a specified **£ Deduction amount** for each payment over a period of time.
4. Select the **Ongoing Adviser Charge** amount.
5. Click **Next**.

Notes

2. An Initial Adviser Charge cannot be selected for in-specie transfers. For pension transfers that you intend to **crystallise immediately**, the initial charge selected here is for illustration purposes only. Initial Adviser Charge (Drawdown) is selected and paid following completion of the separate drawdown process and is based on the value after tax free cash has been calculated. You will need to complete the separate drawdown process after the transfer has completed.
4. Any Ongoing Adviser Charge, Spread Initial Adviser Charge and Elevate Portfolio Charge are paid using product wrapper cash. Ensure that you set up and maintain sufficient cash in each product wrapper to pay these charges (and any withdrawal commitments). Where there is not enough cash we will sell investments automatically. Product cash allocation is not normally required for your Initial Adviser Charge as this is normally deducted immediately before the money is allocated to investments. Details about the adviser charging options and how they are calculated are shown in separate user guides.

Step 7: Payments Out

What you will see

Set up regular withdrawals and natural income payments from the Elevate ISA or GIA. If you're only setting up an Elevate PIA skip to **Step 8. Validate**.

1 Client Details 2 Transfer 3 Payments In 4 Pension Details 5 Invest / Allocate 6 Remuneration 7 Payments Out

8 Validate 9 Documents 10 Review 11 Submit

Step 7 Payments Out

Exit without saving Save and end Back Next

Specify where to pay natural income

Distributions and dividends destination Destination account

Elevate Stocks & Shares ISA Pay into wrapper cash Pay out to client

Elevate General Investment Account Pay into wrapper cash Pay out to client

Payment Value	Frequency	Start date	End date	Destination account	Action
Elevate Stocks & Shares ISA					Add
Elevate General Investment Account					Add

Bank Details

Account Name	Owner	Account Number	Sort Code	Bank Name	Direct Debit	Withdrawal			
test	Individual	12345678	40-43-34	test	YES	YES	View	Edit	Remove

Add

Exit without saving Save and end Back Next

What you will need to do

1. Set up regular withdrawals and natural income payments from the Elevate ISA/GIA to your client's bank account.

2. Click **Next**.

Notes

1. You cannot set pension payments out during this application.

Natural income payments (i.e. the payment of distributions and dividends) direct to your client's bank account cannot be set up from the Elevate PIA.

Step 8: Validate

What you will see

If you have entered all information correctly, you will see 'All data entered has been successfully validated'. Any errors will be highlighted.

The screenshot shows a multi-step process bar at the top with steps 1 through 11. Step 8, 'Validate', is highlighted with a blue circle and a line pointing to it, labeled with a '1'. Below the progress bar, the title 'Step 8 Validate' is displayed. A message states 'All data entered has been successfully validated.' Below this message is a table with three columns: 'Field', 'Reason', and 'Page'. The table contains one row with 'ALL' in the 'Field' column and 'All data entered has been successfully validated.' in the 'Reason' column. At the bottom of the screen, there are navigation buttons: 'Exit without saving', 'Save and exit', 'Back', and 'Next'. A '2' is placed next to the 'Next' button with a line pointing to it.

What you will need to do

1. If applicable correct any errors highlighted and click through each screen again until you return to **Step 8. Validate.**
2. When you see **All data entered has been successfully validated** click **Next.**

Step 9: Documents

What you will see

Produce the documents you need to open the new account.

Step 9 Documents

Please note
Your orders contain securities trading instructions. If, for any reason, we are unable to complete your instructions, we will notify you through an Elevate alert.

Client documents

Name	Date Requested	Status	Include	Consolidate
Direct Debit Form	23-Aug-17 3:03 pm	Complete	Required	<input type="checkbox"/>
Transfer Form		Complete	Required	<input type="checkbox"/>
Charges Information	23-Aug-17 3:03 pm	Complete	Required	<input type="checkbox"/>
Disclosure Illustration (ID: 73160389)	23-Aug-17 3:03 pm	Complete	Required	<input type="checkbox"/>
Adviser Charges Agreement	23-Aug-17 3:03 pm	Complete	Required	<input type="checkbox"/>

To consolidate the above client specific documents into one printable version please select each of the documents required once they have completed and then generate a consolidated version by clicking the following button.

Adviser documents

Name	Date Requested	Status
Disclosure Illustration (ID: 73160389)	23-Aug-17 3:03 pm	Complete

What you will need to do

1. Go to **Client documents** where the relevant paperwork will be generated.
2. You can check the boxes next to each document and click **Consolidate documents** so that you can print them all in one go.
3. Once you've reviewed the application with your client give them the **Charges Information document, Elevate Terms & Conditions Declaration** and any other relevant documentation.
4. Click **Next**.

Notes

3. Ask your client to sign the Terms and Conditions, Adviser Charges Agreement, any transfer request documents and Direct Debit agreement (if applicable). Send all completed paperwork and transfer forms to us at Elevate, PO Box 6877, Basingstoke, RG24 4RT.

Step 10: Review

What you will see

Review your information before submitting the application.

1 Account 2 Transfer 3 Payments In 4 Invest / Allocate 5 Remuneration 6 Payments Out 7 Pension Details
8 Menotems 9 Validate 10 Review 11 Submit

Step 10 Review Exit without saving Save and exit ← Back Next →

Information successfully saved.

Account Information Edit

Client 1
Client Name: Mr Test Test
Role: Client

Elevate Pension Investment Account - Scheme 1

Payments in Edit

Payment type	Amount	Initial Adviser Charge	Elevate Entry Charge	Net Amount For Investment	OAC Frequency	OAC Value
Single	£1,250.00	£37.50	£0.00	£1,212.50	Monthly	1.50%
Regular	£250.00 Monthly	£0.00	£0.00	£250.00	Monthly	
Cash Transfers	£30,000.00	£0.00	£0.00	£30,000.00	Monthly	

Single Investment Selection Edit

Investments	% Allocation	Amount	Fund Manager Initial Charge	TER	Fund Manager Rebate (FMR)	Diff. between FMR and selected OAC
Cash	10.00%	£121.25	0.000000%	0.0000%	0.00%	1.5%
Stan Life Inv AAA Inc Inst Acc	90.00%	£1,091.25	0.000000%	0.6300%	0.00%	1.5%
Total	100.00%	£1,212.50				

Transfer Investment Selection Edit

Investments	% Allocation	Amount	Fund Manager Initial Charge	TER	Fund Manager Rebate (FMR)	Diff. between FMR and selected OAC
Cash	10.00%	£3,000.00	0.000000%	0.0000%	0.00%	1.5%
Stan Life Inv AAA Inc Inst Acc	90.00%	£27,000.00	0.000000%	0.6300%	0.00%	1.5%
Total	100.00%	£30,000.00				

2

What you will need to do

1. Check the details carefully and make any corrections if necessary.
2. Click **Next**.

Notes

1. Be aware that once you have completed this process, you won't be able to make any further changes. You can still make amendments here by clicking **Edit** or navigating directly to the relevant section. If applicable, make any necessary amendments and click through each screen again until you return to **Step 10. Review**.

Step 11: Submit

What you will see

1 Client Details 2 Transfer 3 Payments In 4 Pension Details 5 Invest / Allocate 6 Remuneration 7 Payments Out
8 Validate 9 Documents 10 Review 11 Submit

Step 11 Submit

Exit without saving Save and exit Back

2. Make Declarations

Please tick the boxes below to confirm you agree to the following declarations and that you have completed Anti Money Laundering verification.

I confirm that I/we have:

- a) Assessed the suitability of the Elevate platform for my client(s)
- b) Supplied my client(s) with all relevant documentation, including the Elevate Terms and Conditions, product wrapper Terms and Conditions and Charges Information Document.
- c) Instructed my client(s) to read all documentation carefully before proceeding and ask for further information if they do not understand any of the content.
- d) Explained all applicable data protection, anti-money-laundering and counter terrorism financing requirements to my client(s).
- e) Understood that Elevate will issue confirmation of any appropriate declarations direct to my client(s).
- f) Informed my client(s) as the contract owner(s), controller(s), and payee(s), that an identity verification check(s) will be carried out to comply with current Money Laundering Regulations, and that:
(1) The information in the Client Details section was obtained by me/us, in relation to my client(s).
(2) The evidence obtained to verify identity meets, or exceeds, the standard evidence set out within the guidance for the UK Financial Sector issued by JML 99.

I confirm that my client(s) has/have:

1. Supplied and checked the information in this application, and signed all of the documentation required by Elevate, including the Elevate Terms and Conditions Declaration.
2. Read and agreed to be bound by the Elevate Terms and Conditions and the relevant product wrapper Terms and Conditions and the Charges Information Document, and has/have given me authority to accept these on their behalf
3. Confirmed they wish to proceed and has/have authorised me to submit this application on their behalf.

If the evidence exceeds the standard set out within the guidelines, please detail the evidence obtained

Please confirm this by ticking the box

Name:

Position:

Date: 30-Aug-2017

3. Submit Application

PLEASE NOTE: Once submitted, no further changes can be made to this account. It will be activated using the data input entered by you during this online application process. Please check that information is correct before proceeding.

Submit

What you will need to do

1. When you have reviewed the application with your client and they have agreed to proceed, complete the **Make Declarations** section and enter your user details.
2. Now go to the **Submit application** section. You can submit the account by clicking the **Submit** button.
3. Send all completed paperwork and transfer forms to us at Elevate, PO Box 6877, Basingstoke, RG24 4RT

Notes

3. You can **Save and Exit** at any time before submitting the application and resume it later on by navigating to **New Client > Work in Progress**.

Be aware that once the account application has been submitted, you won't be able to make any further changes.

We will activate the account once we receive the signed **Terms and Conditions Declaration**.

Bank verification

If we have been unable to verify the bank account details for any reason, you can send us one of the following documents so that we can confirm these details:

- **Original/certified copy of the client's current bank account statement** (including online accounts) – dated within six months and containing client name, sort code, account number.
- **Personal cheque for the investment.**
- **Voided personal cheque** – stating account name, sort code, account number.
- **Letter from the branch manager** – on headed paper, listing account name, sort code, account number, branch address.
- **Pre-printed paying-in slip from client's bank account** – containing the client name, sort code, account number.
- **Certified copy of passbook** – showing transactions made in last 12 months and containing client name, sort code, account number.

Hints and tips

- Single payments in via Direct Credit will require the client to contact their bank in order to send the payment to Elevate. Contact us to request our payment details.
- Alternatively, a one-off Direct Debit payment can be requested if a mandate has been signed by your client and you have set up their bank account for Direct Debit payments.
- In this case, Elevate can collect the payment directly from the clients bank account on the selected payment date without further instruction from the client.
- Throughout the process you always have the option to **Save and Exit** or **Exit Without Saving**.
- To retrieve work that has been previously saved, go to **New Client > Work in Progress**. Complete the **Search** criteria section and click **Search**. Find the case and click **Resume**.
- If you make any amendments by returning to previous screens, you'll need to move through each step in sequence so that the correct paperwork can be regenerated at the end of the process.
- It's advisable that you place some money into wrapper cash when choosing where to invest and review this regularly when the account is active. This is where all ongoing platform and adviser charges are paid. If there is not enough cash available when the charge is due we will automatically sell investments to pay the charge. Please see our charge user guides for more information.
- If any regular payments have been set to commence within a 10 day period of this application being keyed - or the application is delayed and the original date set can no longer be applied - the first collection will instead commence 10 working days from receipt of the signed Direct Debit Mandate and the account activation date. Subsequent regular contributions will revert to the date and frequency you have specified.
- Clients with online access to view their account can also be set up with paperless communications. Further flexibility allows you to stop just contract notes from being sent in the post - even for those clients who do not have online access (depending on your firm's Elevate settings). For these clients you must ensure contract notes are passed to them in a durable medium and within regulatory timeframes. See **Setting up client access and paperless communications** help guide for more information.

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. As part of our commitment to quality service and security, telephone calls may be recorded.

Email us at Elevate_Enquiries@standardlife.com

Please be aware that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Address

Elevate, PO Box 6877, Basingstoke, RG24 4RT

elevateplatform.co.uk

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