FPI Portal
Online Switching & Redirection Guide

Welcome to our FPI Portal User Guide for Online Switching & Redirection.

This guide will take you through the end to end process on how to create, review and submit instructions to switch or redirect your funds through FPI Portal.

Please note that this is not applicable for Portfolio Bonds.

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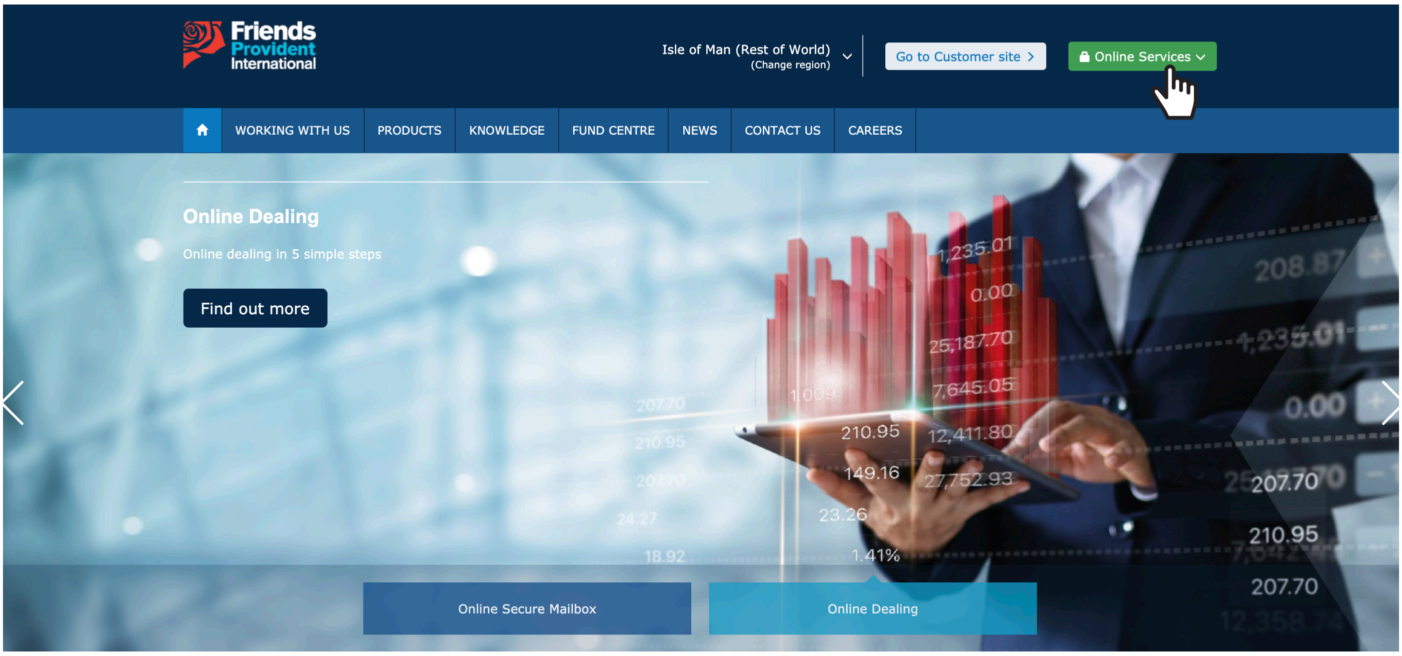
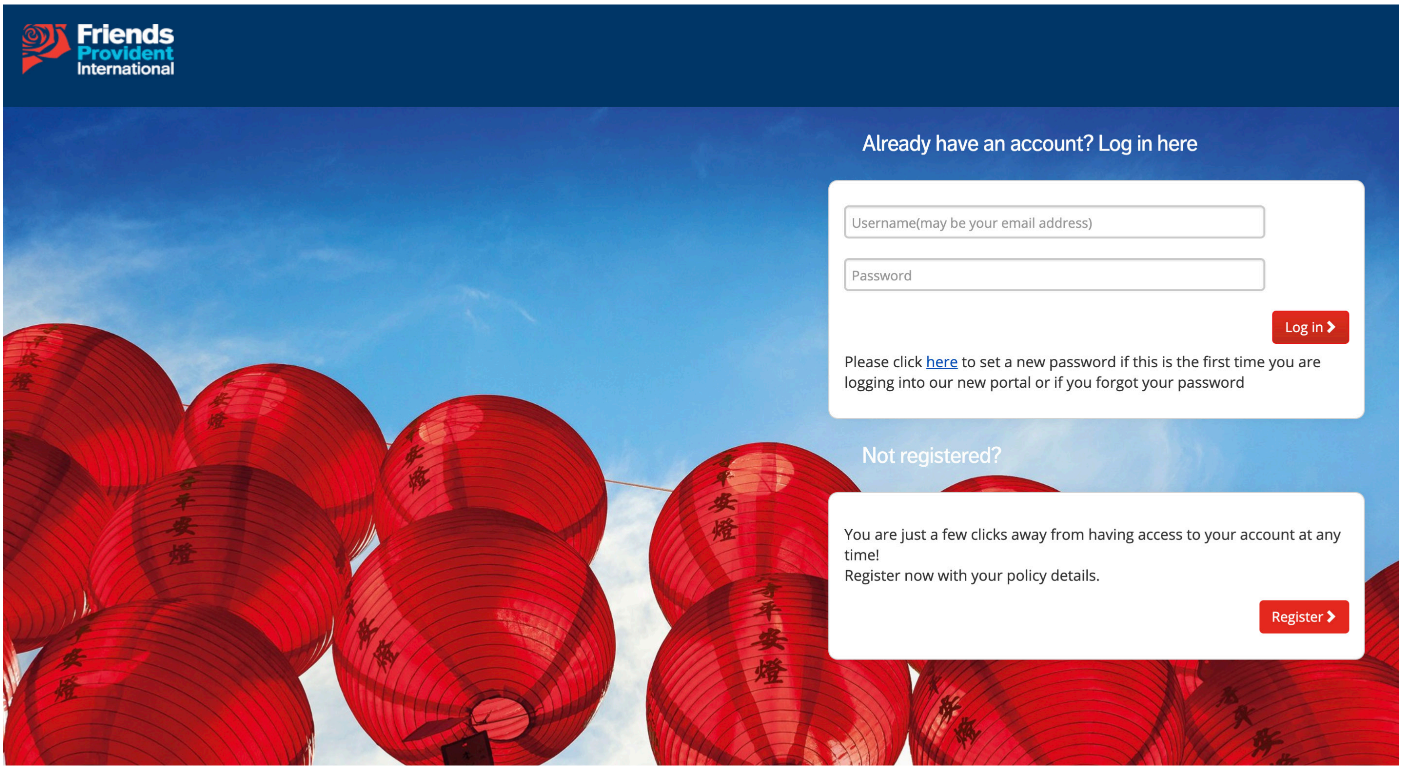
Log in or register

- Log in or register for a FPI Portal account by clicking the **Online Services** button on the home page on our website **www.fpinternational.com**



- Enter your name, password and the one time password (OTP) we send to your mobile device.



Switching & redirection important notice

- Select the policy that you wish to create the instruction on.
- Select the **Switching & redirection** tab and choose the instruction you want to make:
  - Switch
  - Redirect
  - Switch & Redirect

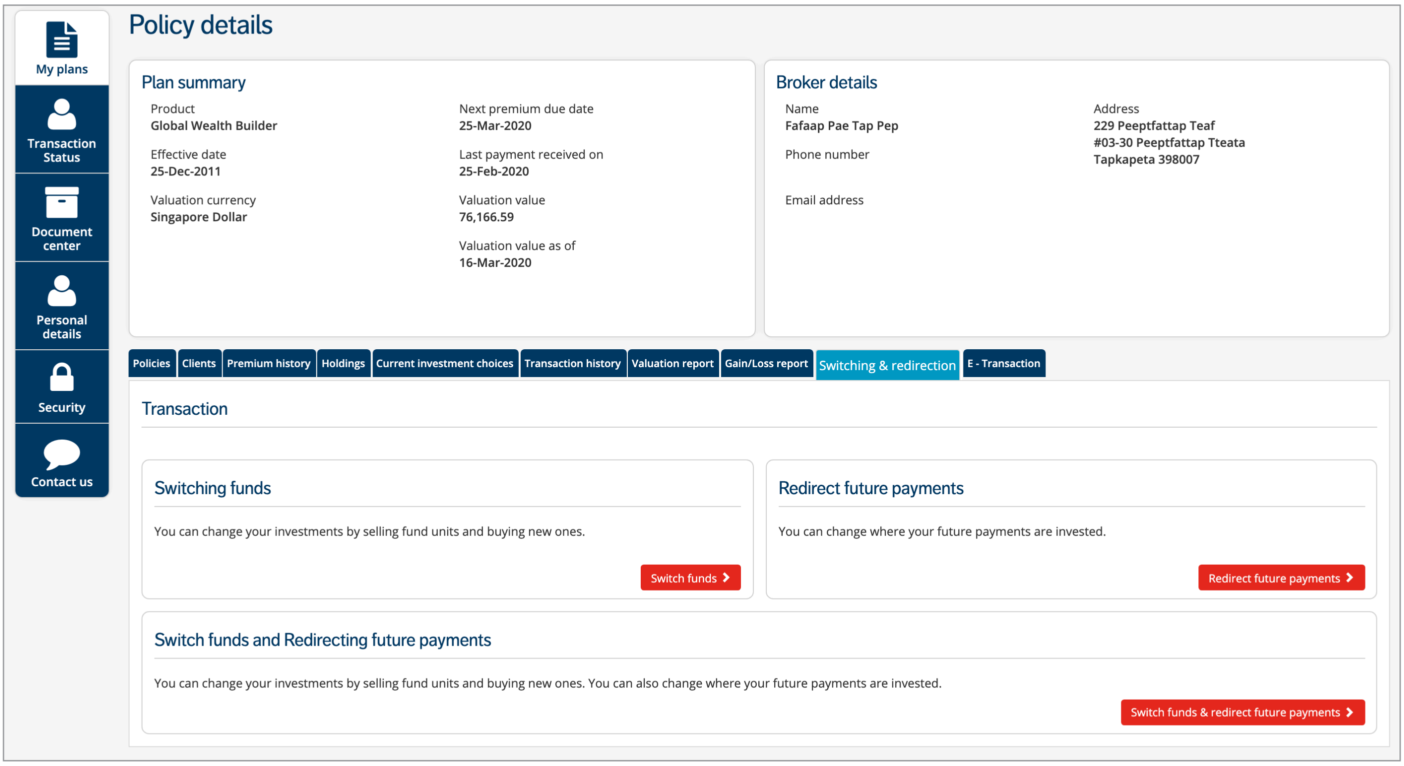
- Please note **NB.** denotes important information.

NB. If you are a joint policyholder or an adviser who requires authority to deal, the approver must have a registered Portal Account in order to approve and submit your transaction requests.

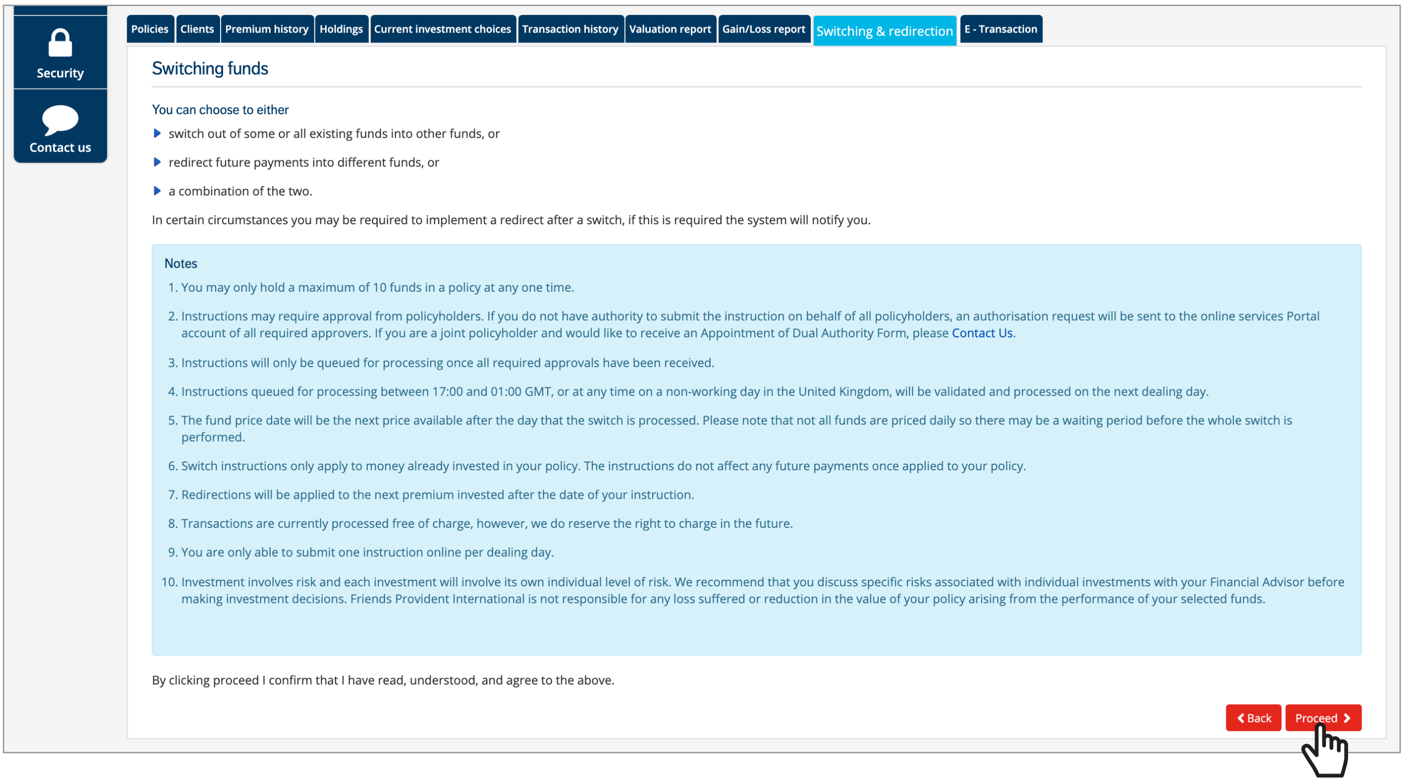
NB. Advisers with OMA levels 2 or 3 are able to do direct submission without approval.

NB. A switch enables you to make changes to the existing unit holdings. A redirection enables you to make changes to the allocation of your future premiums.

NB. You can only submit one online instruction per dealing day.



- Read the important wording and click **Proceed**.



Creating a switch instruction – selling funds

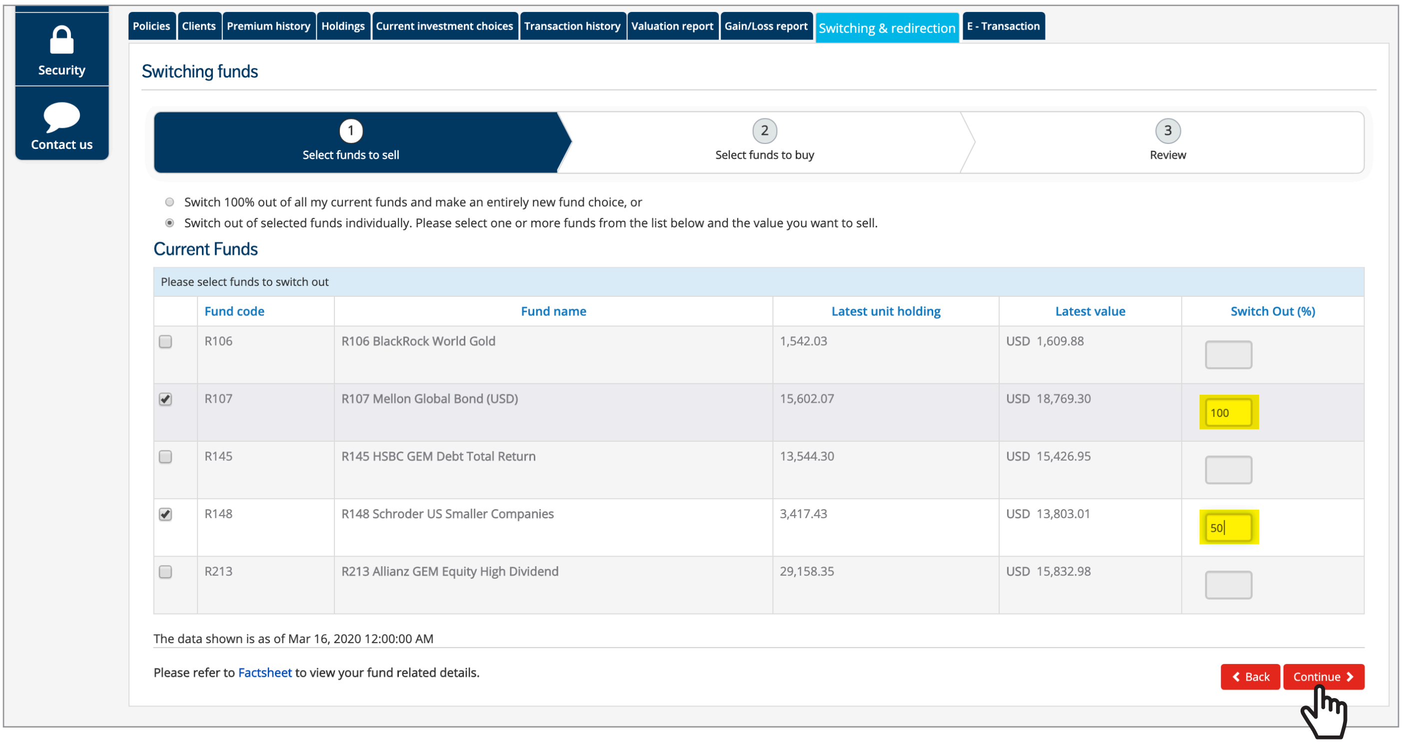
- The next screen displays a breakdown of your current assets. Any assets that are greyed out cannot be sold because they are not available for online switching.

- Select one of the following options in order to create your switch instruction:
  - Switch (sell) 100% out of all your current funds
  - Switch (sell) out of selected funds

- If you are switching out of specific funds, tick the relevant boxes and input the percentage amount of how much you wish to sell from each fund.

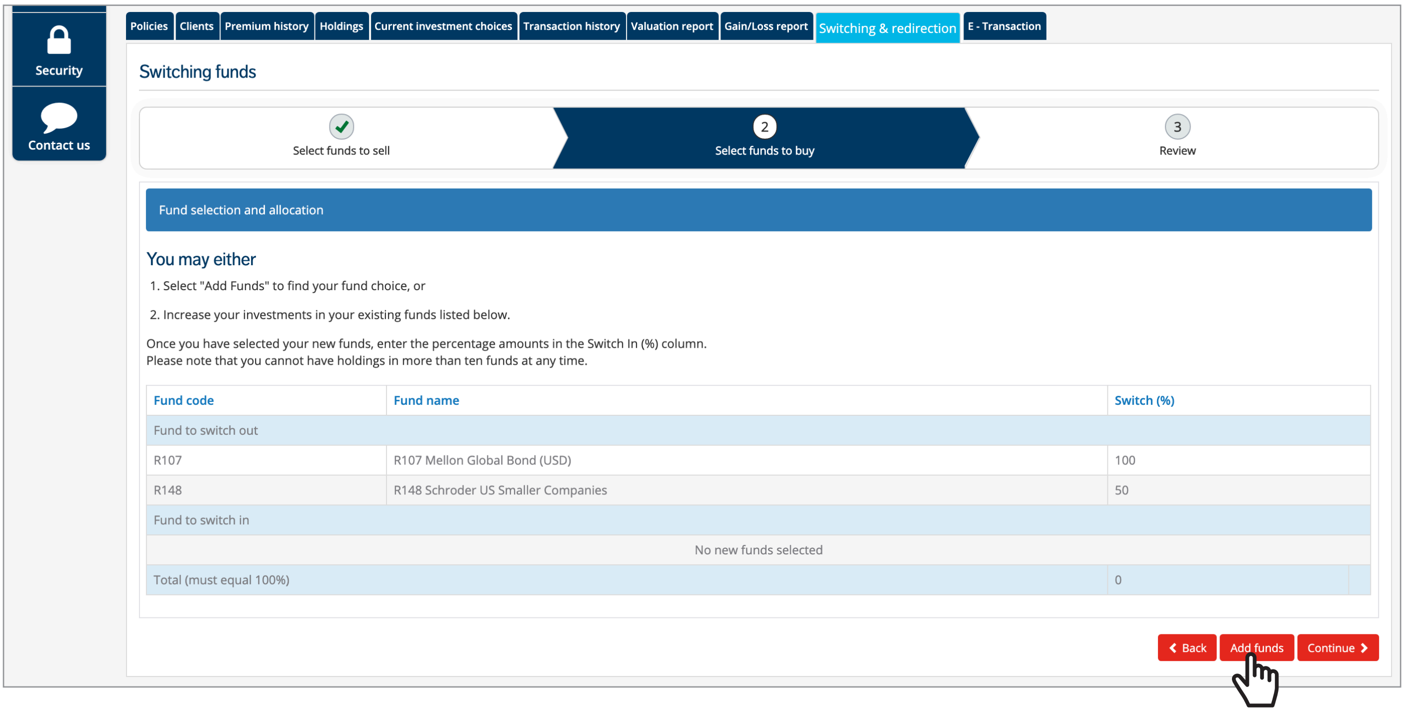
- You can choose to sell different percentage amounts of each chosen fund, as shown in the example below.

- When you have input your sale order, click **Continue**.

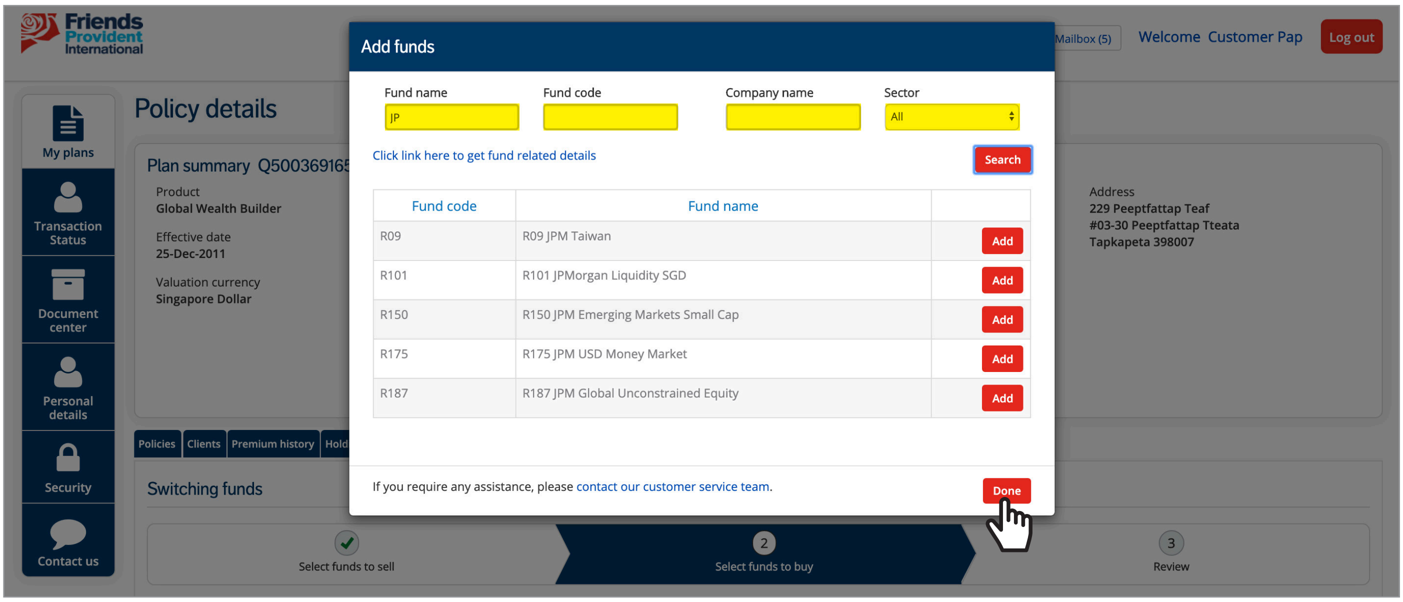


Creating a switch instruction – buying funds

- On this screen, you can now input the funds you wish to buy by clicking **Add funds**.



- Use the search fields and **Search** to locate the funds you want to buy.
- Click **Add** next to the funds you have chosen.
- Once you have added your new funds, click **Done**.



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Creating a switch instruction – buying funds

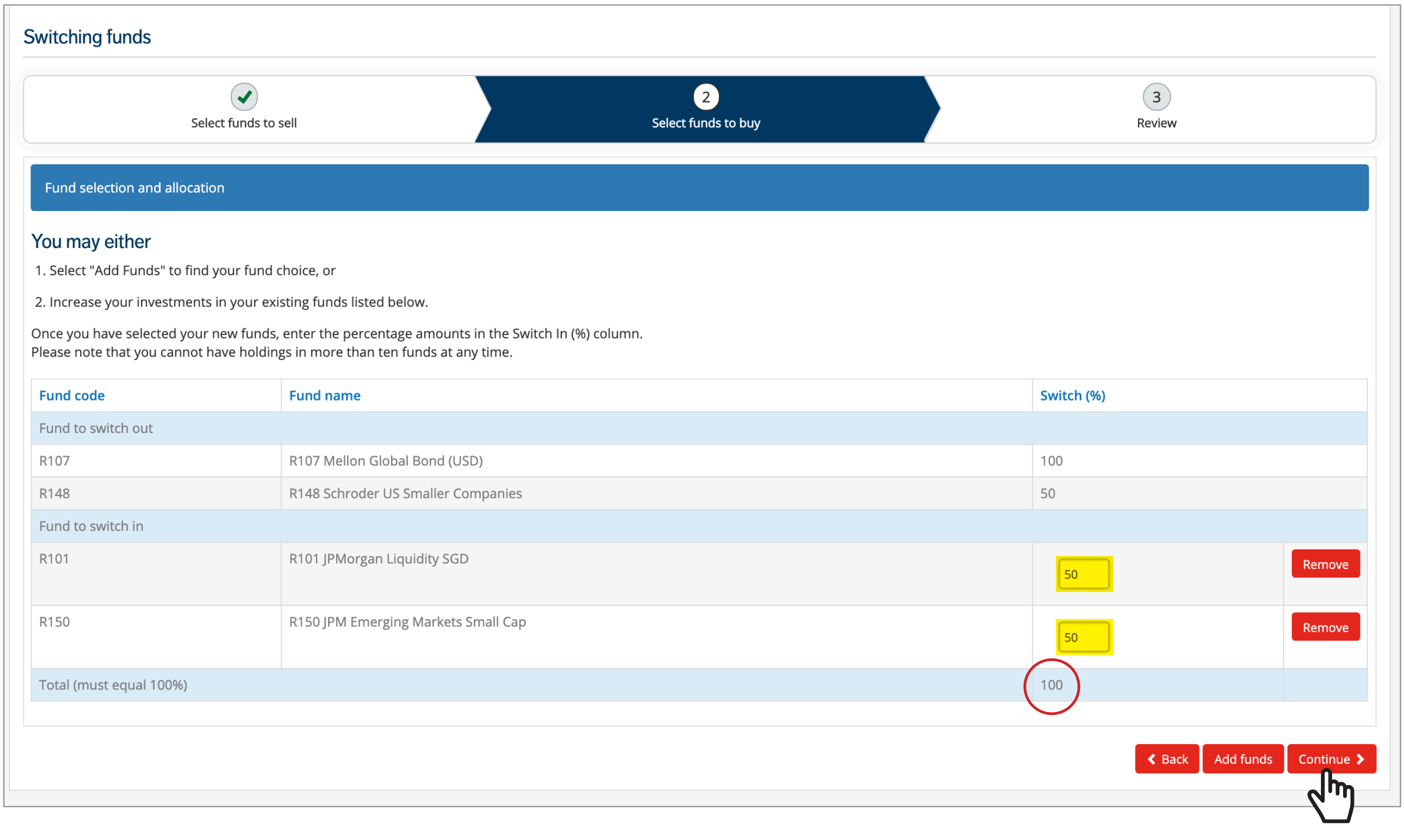
- Indicate how you want to split your new fund choices by adding a % to each new fund (totalling 100%).

NB. You can remove any funds you have added by clicking **Remove** and then **OK** in the notification pop-up.

NB. You can only proceed if the total percentage equals 100%.

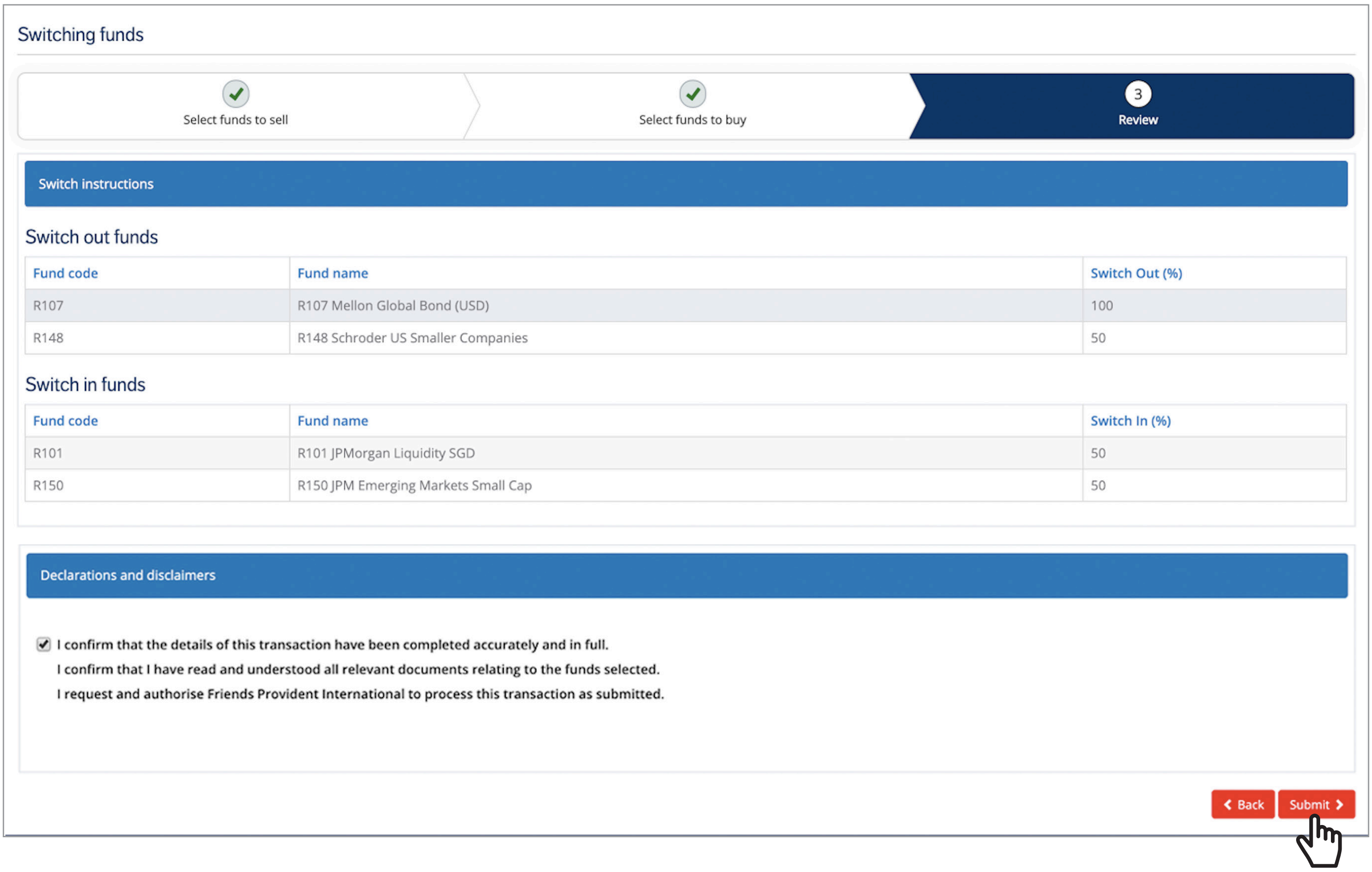
NB. You are able to hold up to 10 funds within a policy. Purpose Saver policyholders can select more than 10 funds on a switching/redirection transaction.

- Click **Continue** to review and submit your instruction.

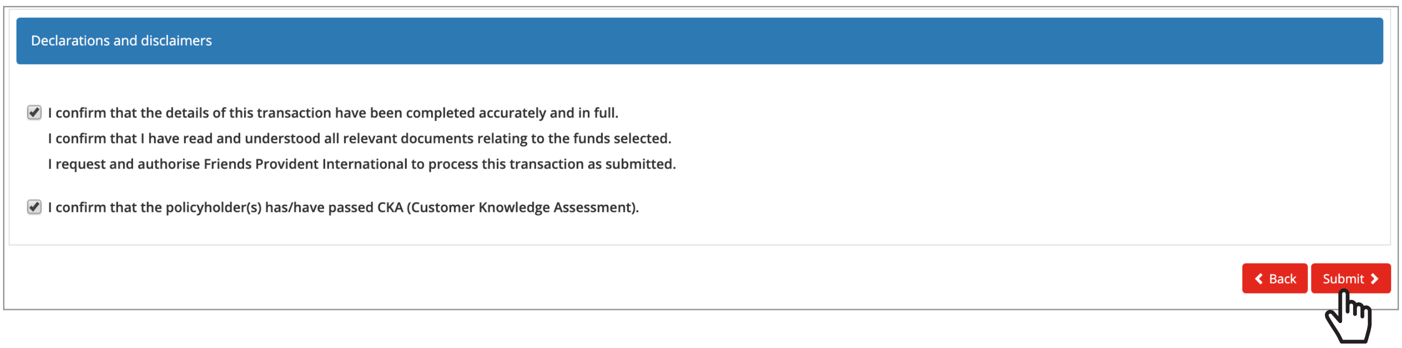


Creating a switch instruction – submitting your instruction

- Review your instruction and ensure that your choices are correct.
- Confirm the declaration and disclaimers and click **Submit**.
- **If you chose Switch & Redirect**, you should click **Continue** to proceed to the Redirection section of the instruction.



- You may require a valid Customer Knowledge Assessment (CKA), which has been passed within a year from the date of assessment, for specific FPI products (Global Wealth Advance, Global Wealth manager and Purpose Saver).
- Your instruction will be transacted providing that you have met the CKA criteria and are deemed to possess the knowledge and experience to purchase these funds independently from your financial adviser.
- If your CKA is not sufficient, your financial adviser can process this instruction for you.



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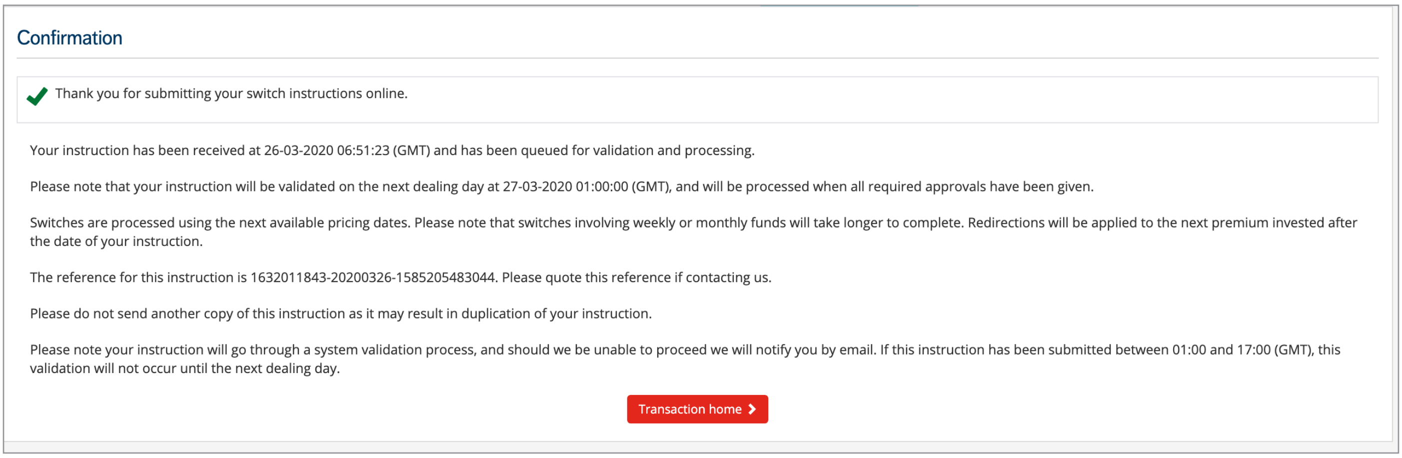
Creating a switch instruction – submitting your instruction

- The following message will display which means that your switching instruction has now been sent.

NB. Instructions that are sent outside of the UK working hours will be submitted the following working day.



Confirmation

Thank you for submitting your switch instructions online.

Your instruction has been received at 26-03-2020 06:51:23 (GMT) and has been queued for validation and processing.

Please note that your instruction will be validated on the next dealing day at 27-03-2020 01:00:00 (GMT), and will be processed when all required approvals have been given.

Switches are processed using the next available pricing dates. Please note that switches involving weekly or monthly funds will take longer to complete. Redirections will be applied to the next premium invested after the date of your instruction.

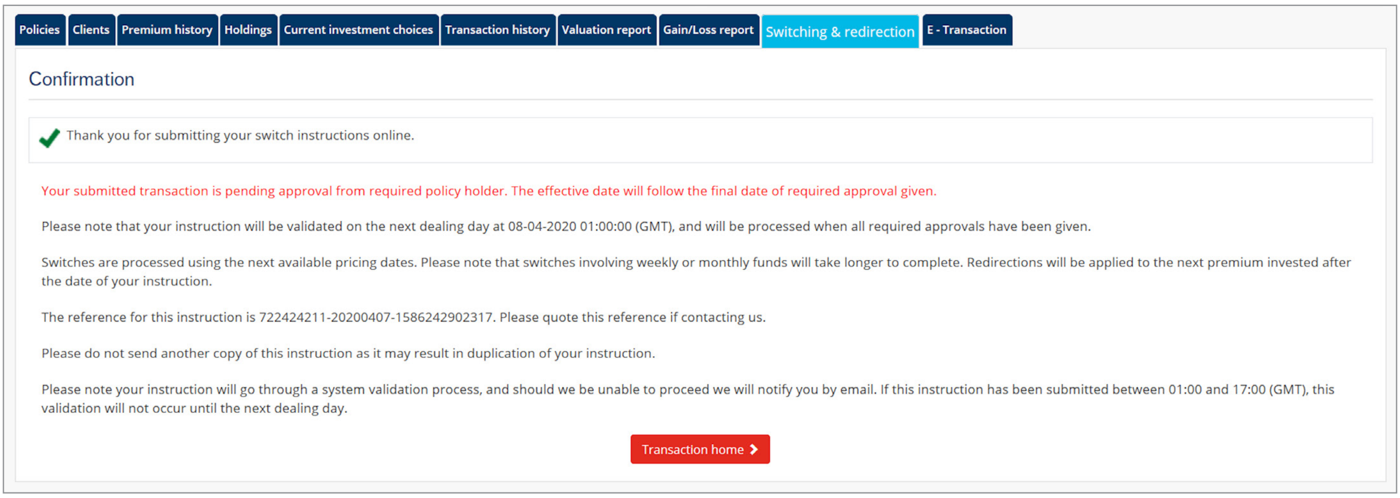
The reference for this instruction is 1632011843-20200326-1585205483044. Please quote this reference if contacting us.

Please do not send another copy of this instruction as it may result in duplication of your instruction.

Please note your instruction will go through a system validation process, and should we be unable to proceed we will notify you by email. If this instruction has been submitted between 01:00 and 17:00 (GMT), this validation will not occur until the next dealing day.

Transaction home

- If your instruction requires policyholder approval the following message will display.
- Your instruction will remain 'Pending Submission' until it is approved.



Policies | Clients | Premium history | Holdings | Current investment choices | Transaction history | Valuation report | Gain/Loss report | Switching & redirection | E - Transaction

Confirmation

Thank you for submitting your switch instructions online.

Your submitted transaction is pending approval from required policy holder. The effective date will follow the final date of required approval given.

Please note that your instruction will be validated on the next dealing day at 08-04-2020 01:00:00 (GMT), and will be processed when all required approvals have been given.

Switches are processed using the next available pricing dates. Please note that switches involving weekly or monthly funds will take longer to complete. Redirections will be applied to the next premium invested after the date of your instruction.

The reference for this instruction is 722424211-20200407-1586242902317. Please quote this reference if contacting us.

Please do not send another copy of this instruction as it may result in duplication of your instruction.

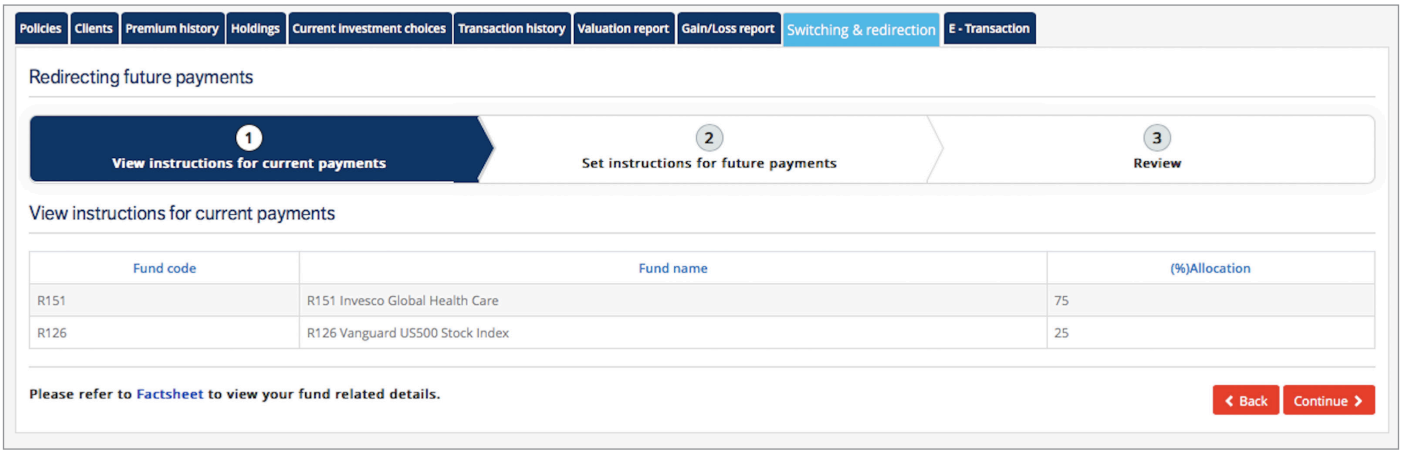
Please note your instruction will go through a system validation process, and should we be unable to proceed we will notify you by email. If this instruction has been submitted between 01:00 and 17:00 (GMT), this validation will not occur until the next dealing day.

Transaction home

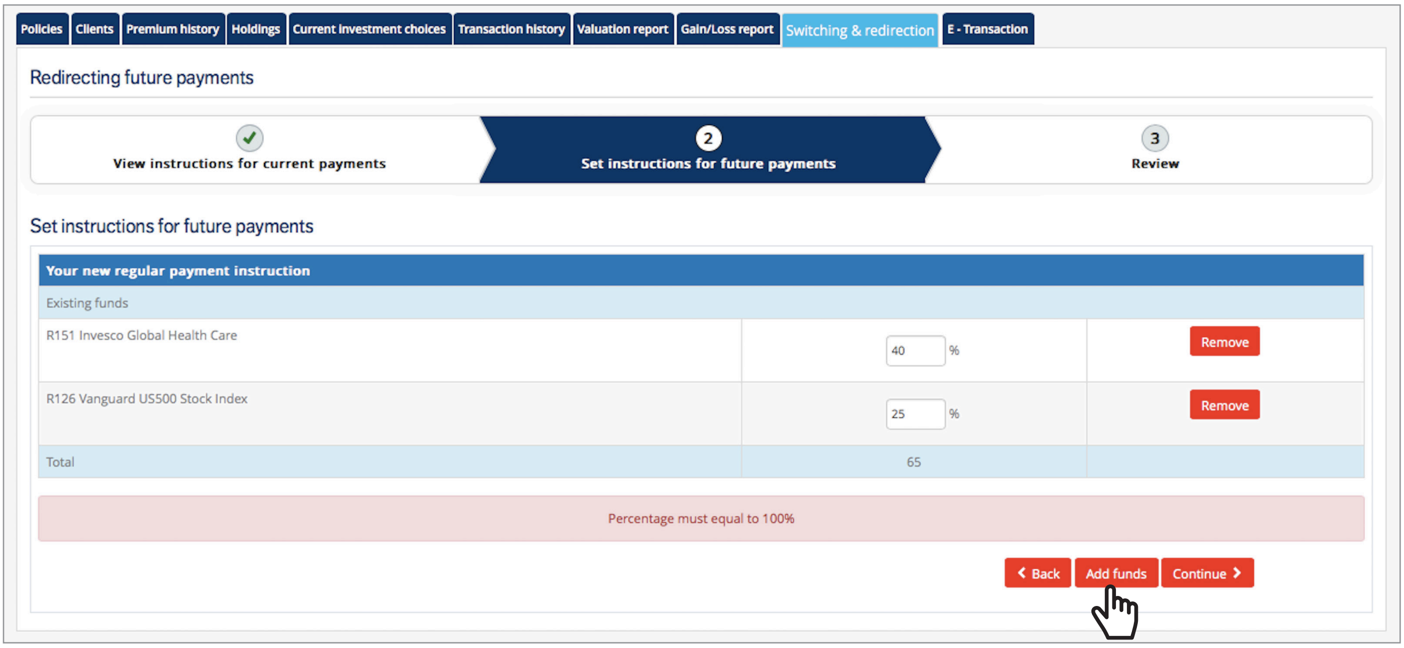
Creating a redirection instruction

- This screen shows an overview of the funds that your premiums currently invest in.
- Click **Continue** to proceed.
- Please note **NB.** denotes important information.

NB. You are able to hold up to 10 funds within a policy. Purpose Saver policyholders can select more than 10 funds on a switching/redirection transaction.



- You can either: change the percentage of your premiums allocated to your chosen funds; or **Remove** them so they will no longer receive future investments.
- If you wish to invest into a fund not displayed on the screen, click **Add funds**.



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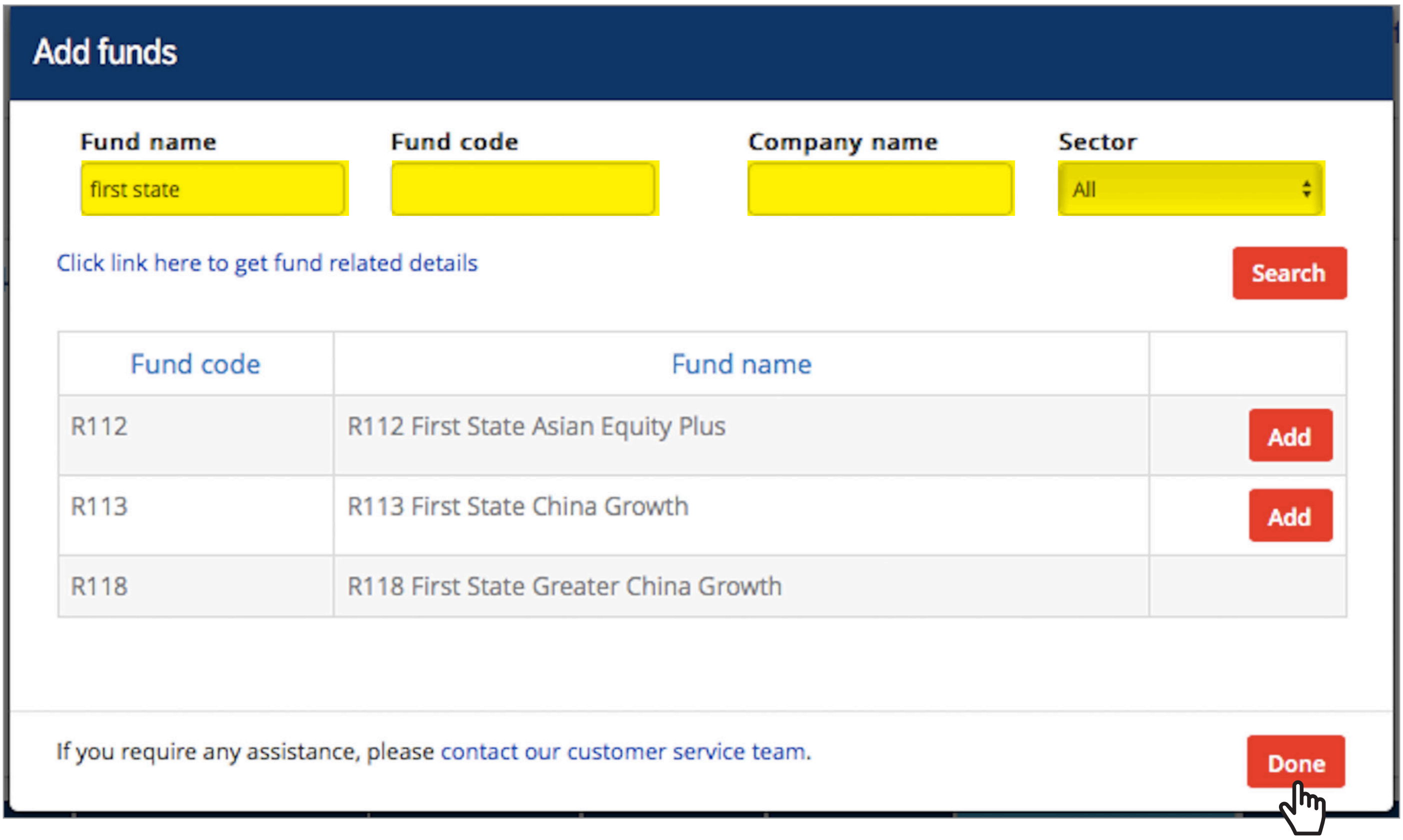
Creating a redirection instruction – buying funds

- Use the search fields and **Search** to locate your funds.
- Click **Add** next to the funds you want to invest in.
- Once you have added your new funds, click **Done**.



Creating a redirection instruction – buying funds

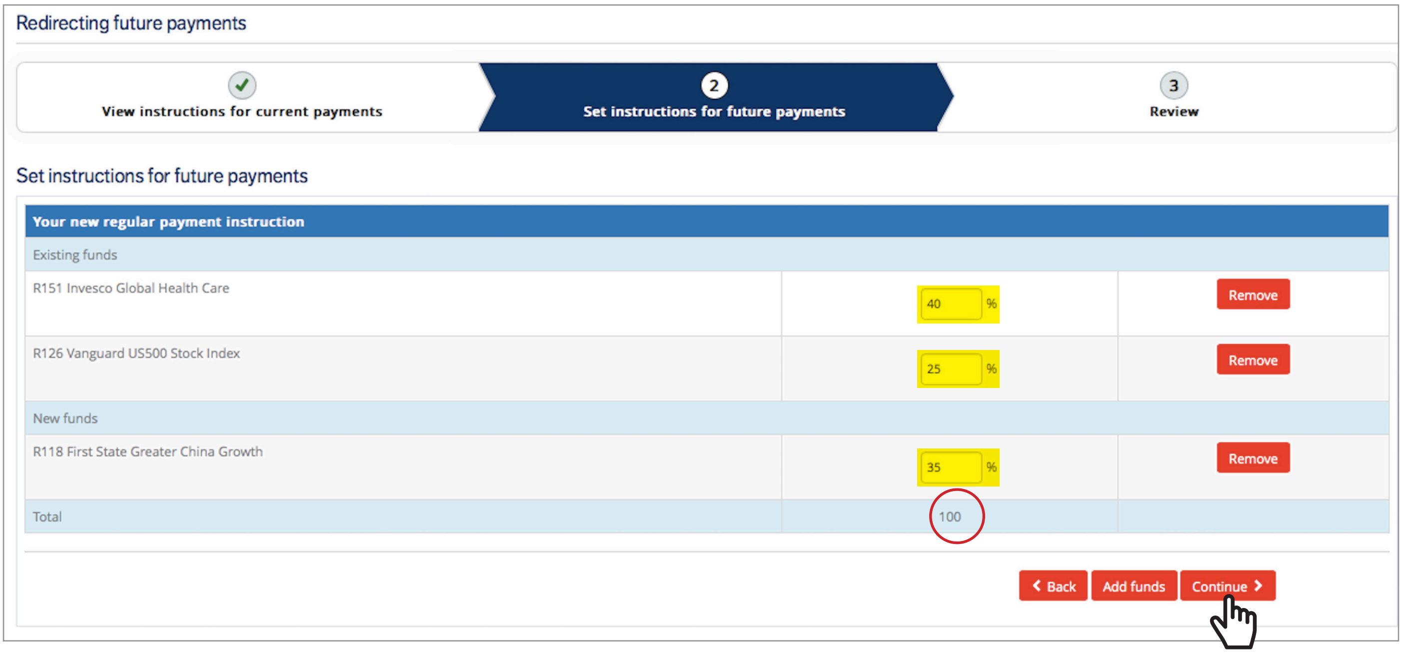
- Indicate how you want to split your new fund choices by adding a % to each fund (totalling 100%).

NB. You can remove any funds that you have added by clicking **Remove** and then **OK** in the notification pop-up.

NB. You can only proceed when the total percentage equals 100%.

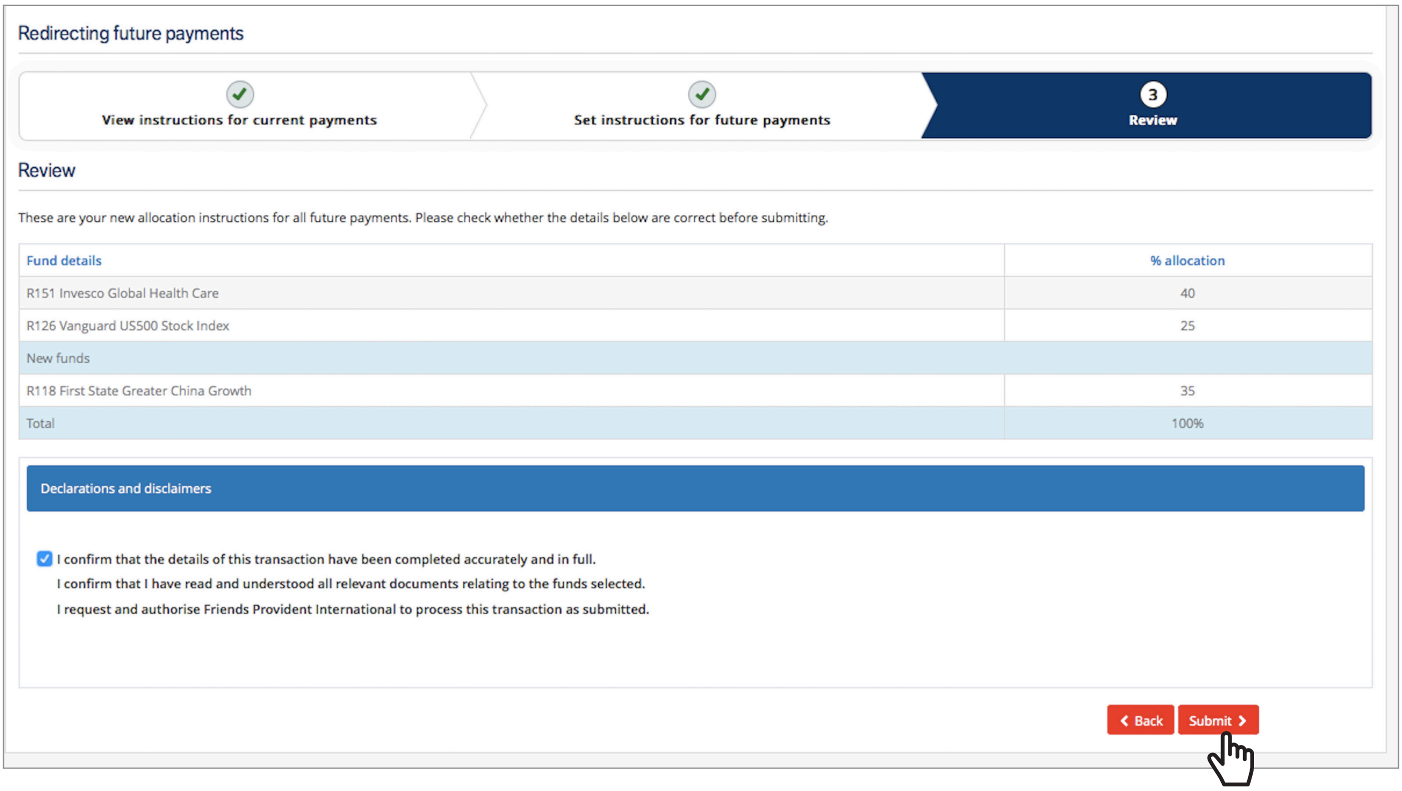
NB. You are able to hold up to 10 funds within one policy. Purpose Saver policyholders can select more than 10 funds on a switching/redirection transaction.

- Click **Continue** to review and submit your instruction.



Creating a redirection instruction – submitting your instruction

- Review your instruction and ensure that your choices are correct.
- Confirm the declaration and disclaimers and click **Submit**.


Redirecting future payments

View instructions for current payments | Set instructions for future payments | 3 Review

Review

These are your new allocation instructions for all future payments. Please check whether the details below are correct before submitting.

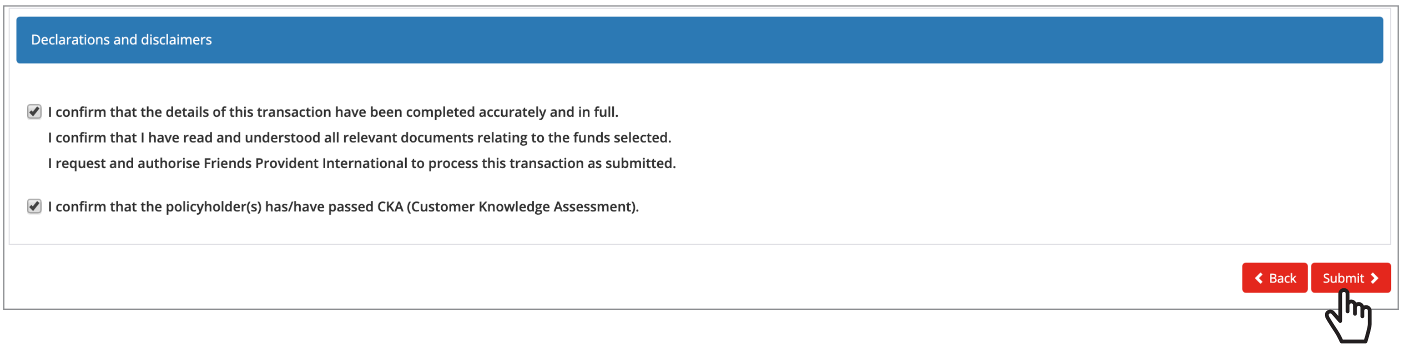
Fund details	% allocation
R151 Invesco Global Health Care	40
R126 Vanguard US500 Stock Index	25
New funds	
R118 First State Greater China Growth	35
Total	100%

Declarations and disclaimers

I confirm that the details of this transaction have been completed accurately and in full.
I confirm that I have read and understood all relevant documents relating to the funds selected.
I request and authorise Friends Provident International to process this transaction as submitted.

Back Submit

- You may require a valid Customer Knowledge Assessment (CKA), which has been passed within a year from the date of assessment, for specific FPI products (Global Wealth Advance, Global Wealth manager and Purpose Saver).
- Your instruction will be transacted providing that you have met the CKA criteria and are deemed to possess the knowledge and experience to purchase these funds independently from your financial adviser.
- If your CKA is not sufficient, your financial adviser can process this instruction for you.


Declarations and disclaimers

I confirm that the details of this transaction have been completed accurately and in full.
I confirm that I have read and understood all relevant documents relating to the funds selected.
I request and authorise Friends Provident International to process this transaction as submitted.

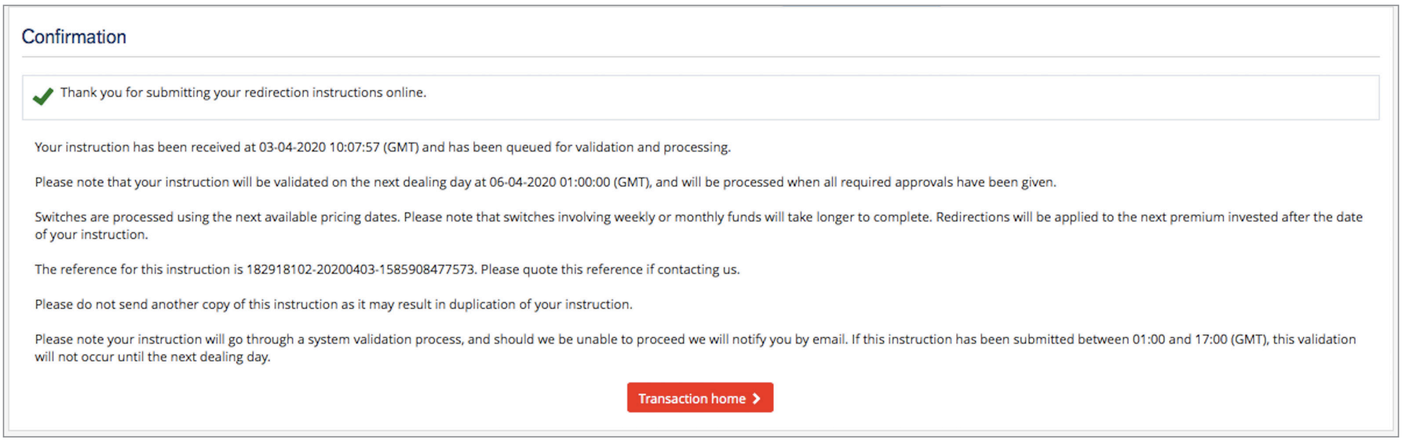
I confirm that the policyholder(s) has/have passed CKA (Customer Knowledge Assessment).

Back Submit

Creating a redirection instruction – submitting your instruction

- The following message will display which means that your instruction has now been submitted.

NB. Instructions that are sent outside of the UK office hours will be actioned the following working day.


Confirmation

Thank you for submitting your redirection instructions online.

Your instruction has been received at 03-04-2020 10:07:57 (GMT) and has been queued for validation and processing.

Please note that your instruction will be validated on the next dealing day at 06-04-2020 01:00:00 (GMT), and will be processed when all required approvals have been given.

Switches are processed using the next available pricing dates. Please note that switches involving weekly or monthly funds will take longer to complete. Redirections will be applied to the next premium invested after the date of your instruction.

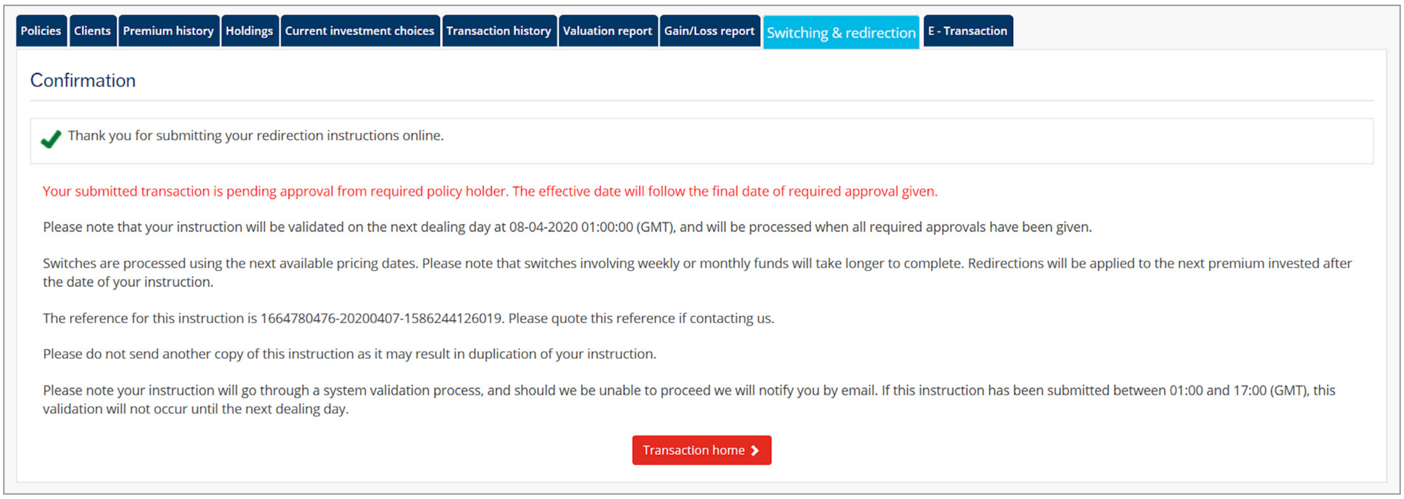
The reference for this instruction is 182918102-20200403-1585908477573. Please quote this reference if contacting us.

Please do not send another copy of this instruction as it may result in duplication of your instruction.

Please note your instruction will go through a system validation process, and should we be unable to proceed we will notify you by email. If this instruction has been submitted between 01:00 and 17:00 (GMT), this validation will not occur until the next dealing day.

Transaction home

- If your instruction requires policyholder approval, the following message will display.
- Your instruction will remain 'Pending Submission' until it is approved.


Policies | Clients | Premium history | Holdings | Current investment choices | Transaction history | Valuation report | Gain/Loss report | Switching & redirection | E - Transaction

Confirmation

Thank you for submitting your redirection instructions online.

Your submitted transaction is pending approval from required policy holder. The effective date will follow the final date of required approval given.

Please note that your instruction will be validated on the next dealing day at 08-04-2020 01:00:00 (GMT), and will be processed when all required approvals have been given.

Switches are processed using the next available pricing dates. Please note that switches involving weekly or monthly funds will take longer to complete. Redirections will be applied to the next premium invested after the date of your instruction.

The reference for this instruction is 1664780476-20200407-1586244126019. Please quote this reference if contacting us.

Please do not send another copy of this instruction as it may result in duplication of your instruction.

Please note your instruction will go through a system validation process, and should we be unable to proceed we will notify you by email. If this instruction has been submitted between 01:00 and 17:00 (GMT), this validation will not occur until the next dealing day.

Transaction home

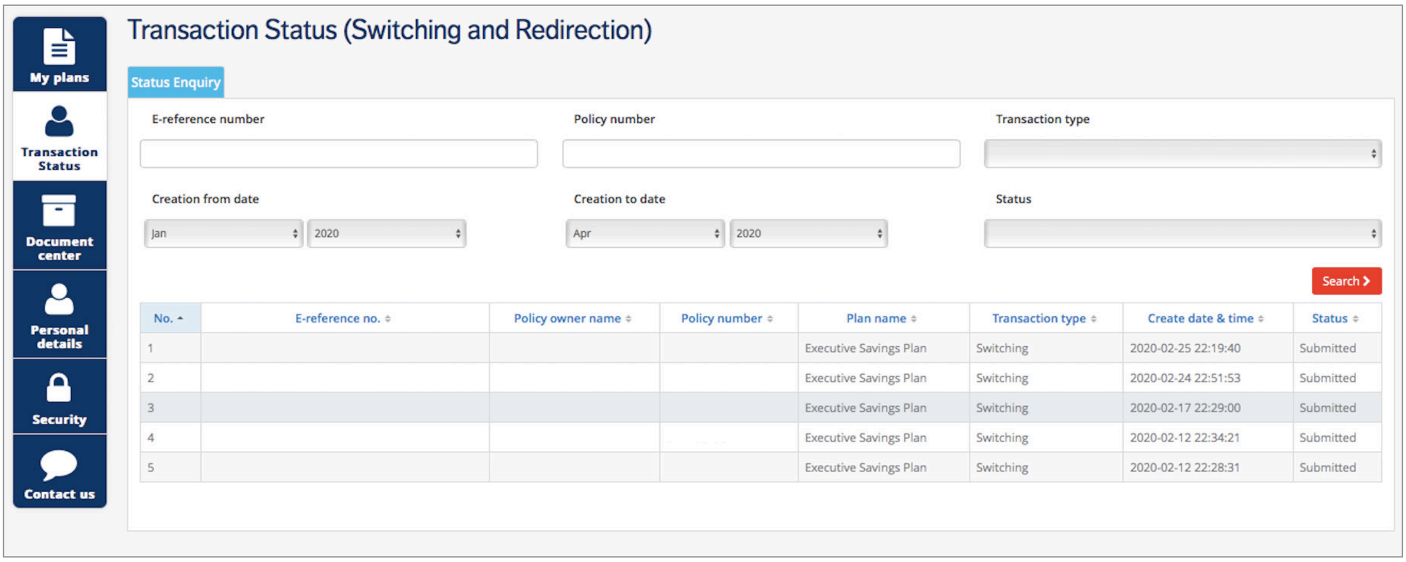
Post-submission – accepted instructions

- Please note that if you are a joint policyholder or an adviser who requires authority to deal, please refer to the section ‘Policyholder approval process’ for the appropriate next steps.

- An instruction submitted successfully will have a status of ‘submitted’. You can track the status of your instructions in the Transaction Status menu on Portal.

- You will receive an email with the subject ‘Friends Provident International Switching and Premium Redirection Instruction’ which will confirm the submission of the instruction.

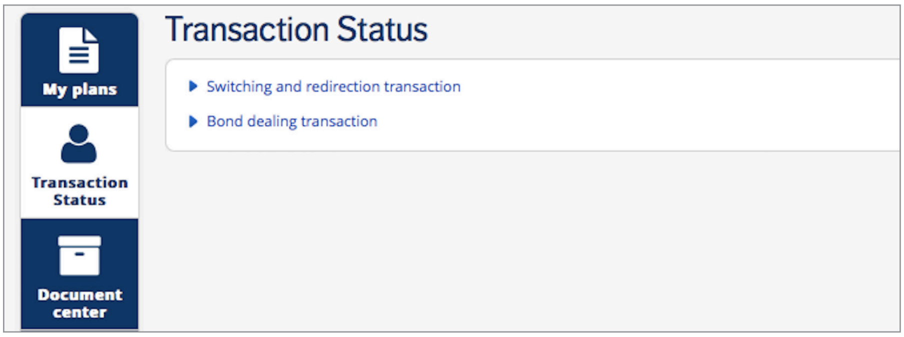
- An instruction that has been ‘Pending Submission’ for 7 days will expire.



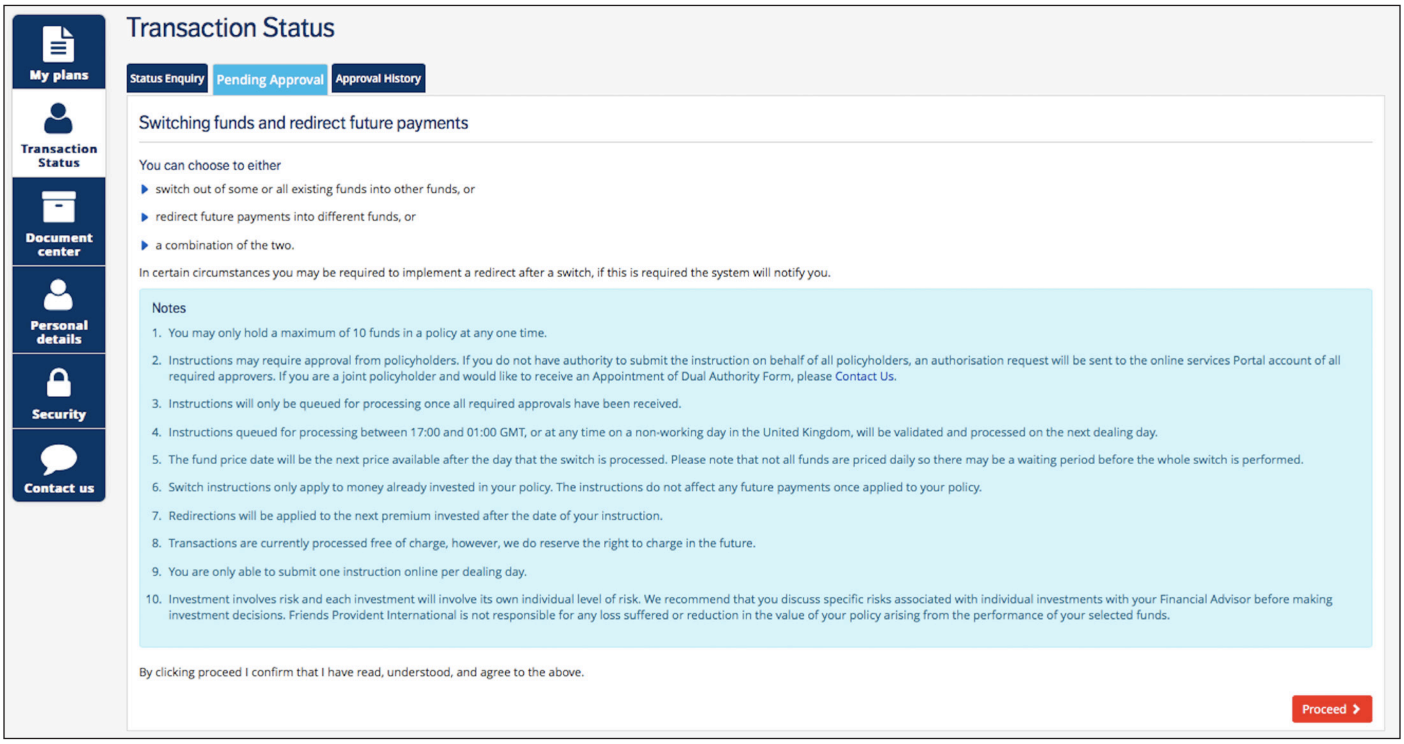
No.	E-reference no.	Policy owner name	Policy number	Plan name	Transaction type	Create date & time	Status
1				Executive Savings Plan	Switching	2020-02-25 22:19:40	Submitted
2				Executive Savings Plan	Switching	2020-02-24 22:51:53	Submitted
3				Executive Savings Plan	Switching	2020-02-17 22:29:00	Submitted
4				Executive Savings Plan	Switching	2020-02-12 22:34:21	Submitted
5				Executive Savings Plan	Switching	2020-02-12 22:28:31	Submitted

Policyholder approval

- An email with the subject line 'Friends Provident International Switching Transaction Approval Request' will be sent to the policyholder for review and approval.
- Log in to Portal to review and approve the instruction through the **Transaction Status** menu.
- Enter the **Transaction Status** menu and select **Switching and redirection transaction**.

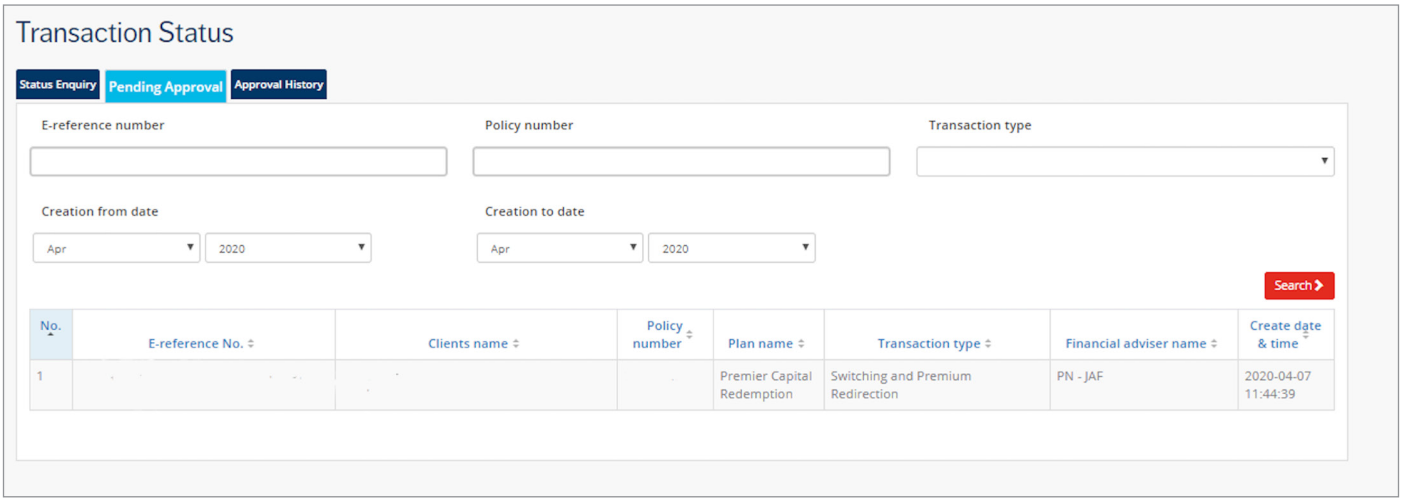


- Select the **Pending Approval** tab.
- Read the important wording and click **Proceed.**



Policyholder approval

- Using the e-reference number provided in the email, identify and click into the instruction.



Transaction Status

Status Enquiry | Pending Approval | Approval History

E-reference number

Policy number

Transaction type

Creation from date: Apr 2020

Creation to date: Apr 2020

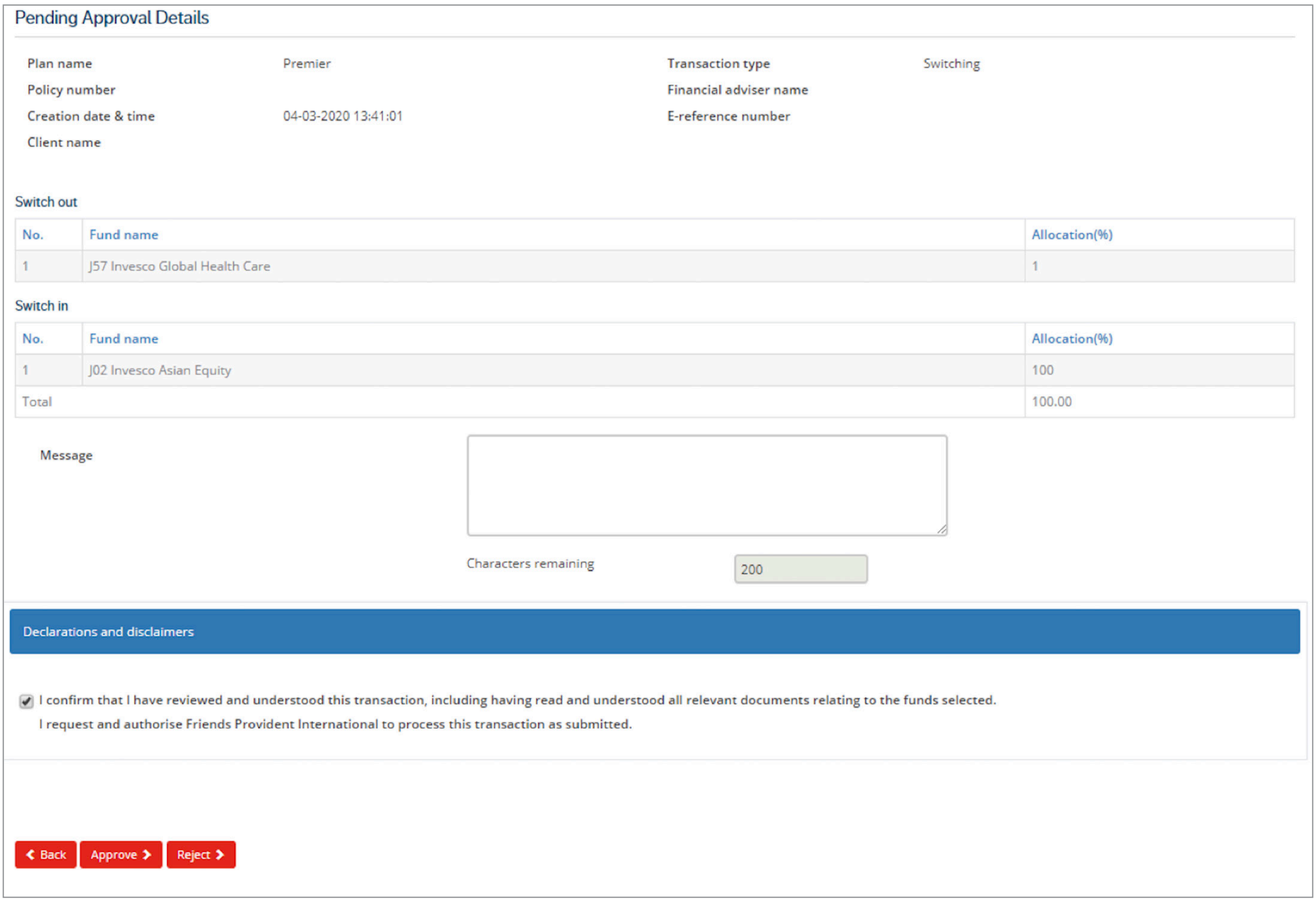
Search

No.	E-reference No.	Clients name	Policy number	Plan name	Transaction type	Financial adviser name	Create date & time
1				Premier Capital Redemption	Switching and Premium Redirection	PN - JAF	2020-04-07 11:44:39

- Review the instruction and **Confirm** that Friends Provident International can proceed with placing the deals.

- Click **Approve** to complete the submission process.

- All parties will receive a notification email confirming the submission of the instruction.



Pending Approval Details

Plan name	Premier	Transaction type	Switching
Policy number		Financial adviser name	
Creation date & time	04-03-2020 13:41:01	E-reference number	
Client name			

Switch out

No.	Fund name	Allocation(%)
1	J57 Invesco Global Health Care	1

Switch in

No.	Fund name	Allocation(%)
1	J02 Invesco Asian Equity	100
Total		100.00

Message

Characters remaining 200

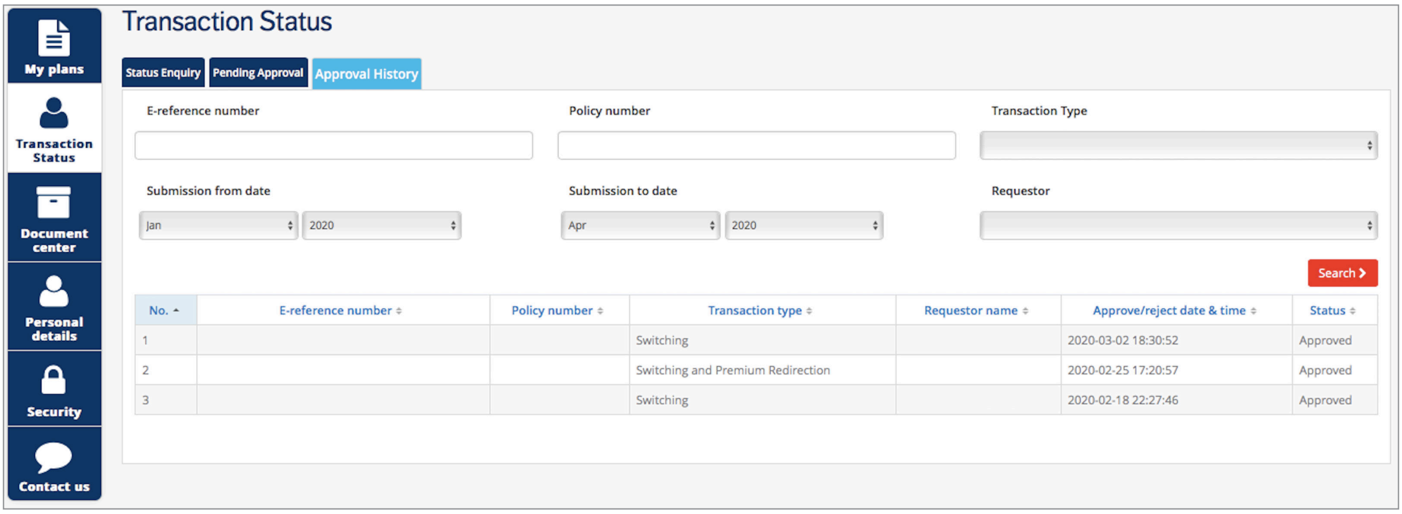
Declarations and disclaimers

I confirm that I have reviewed and understood this transaction, including having read and understood all relevant documents relating to the funds selected.
I request and authorise Friends Provident International to process this transaction as submitted.

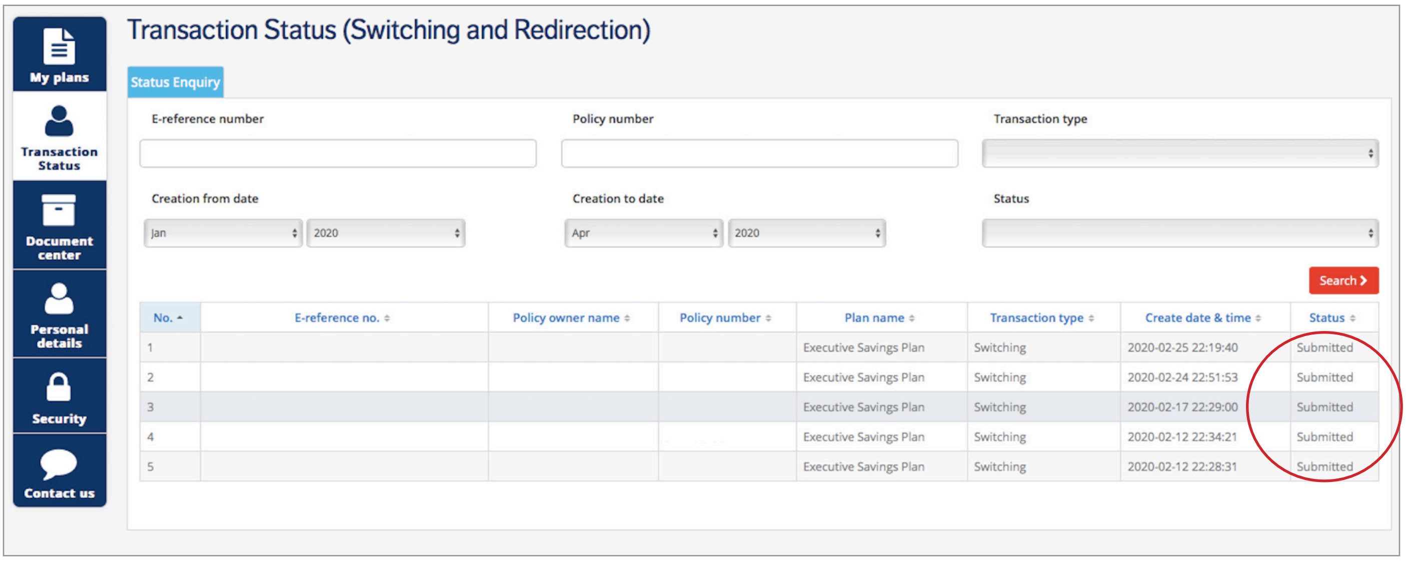
Back | Approve | Reject

Policyholder approval

- The approver will be able to view all approved or rejected instructions in **Approval History**.

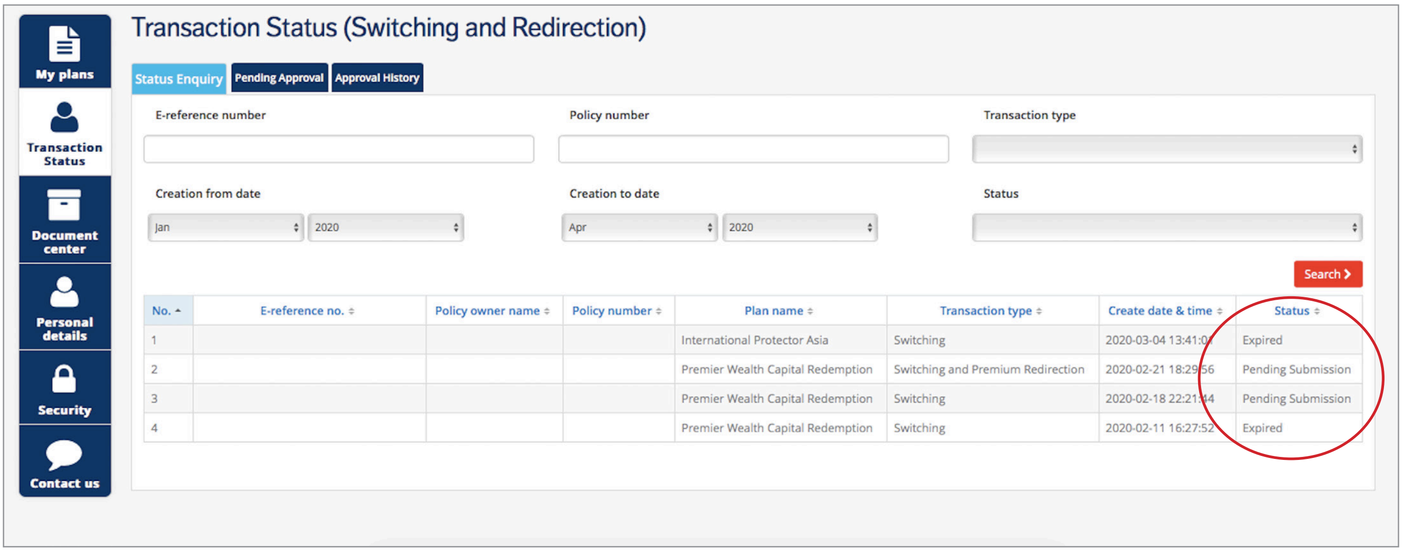


- All instructions can be viewed in **Status Enquiry**.



Policyholder approval process – rejected or expired instructions

- If the instruction has been rejected, the submitter will receive an email with the subject line "Friends Provident International Switching Instruction Rejected'.
- If no action is taken after 7 days then the pending instruction will expire and an email will be sent with the subject line 'Friends Provident International Transaction Expired'.
- All instructions will be shown in the **Transaction Status** menu and a full audit trail will be displayed.



Online Switch & Redirection – FAQs

What if I have a joint account without dual authority?	• A request will go to the other party, who must be registered to Portal, for their approval – your confirmation message will advise you of this. • Another confirmation message will advise you when it is approved.
What if I want to go back and make more switches?	• You can only submit one switch or redirection instruction on your policy per day. • The following day you will be able to submit another instruction.
I have more than one policy. Will my fund choices affect all of them?	• No, a switch & redirection transaction will only apply to the policy you select after logging in.
How long will my instruction take to be actioned?	• An instruction that requires policyholder approval will remain 'pending submission' until it is approved. • Instructions that are sent outside of UK office hours (9am – 5pm GMT) will be actioned the following working day.
Who do I contact if I am having issues with submitting my instruction?	• If you have any issues regarding online instructions, please contact our Customer Services team on +44 1624 821 212 or through the secure mailbox on FPI Portal.

If you have any questions, please contact the Switching & Redirection Team on the details below

Email: ccs@fpiom.com
Telephone number: +44 (0) 1624 821212
Portal Secure Mailbox

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