Mattioli Woods

TOTAL WEALTH PORTAL | CLIENT GUIDE

Welcome to the Mattioli Woods Total Wealth Portal Client Guide

Dear Client

It has long been an ambition of mine for Mattioli Woods to offer a single online platform to support our clients in their wealth management journey. I am delighted to announce the launch of the new Mattioli Woods Total Wealth portal.

This digital offering provides a home for your pension, personal, and trust assets, enabling you to keep up to date with your personal wealth in one secure, convenient, and accessible location.

Available via internet browser, you can securely access your data from anywhere in the world.

Additionally, we can use the Total Wealth portal as your adviser and administrator to securely share key documents for you to review.

The following guide explains how to navigate the Total Wealth portal and will show you what to expect on each screen.

I hope you will enjoy the user experience that Total Wealth offers.

Yours sincerely

Ian Mattioli MBE
Chief Executive Officer

Contents

1. Access

1.1. Requesting Access for the First Time

If you do not currently have access to the Total Wealth portal, you will need to contact your client relationship manager, who will complete your onboarding and be delighted to assist with any queries you may have.

Should you not know who your client relationship manager is, or if you do not have their contact details to hand, please do not hesitate to call us on **0116 240 8700**.

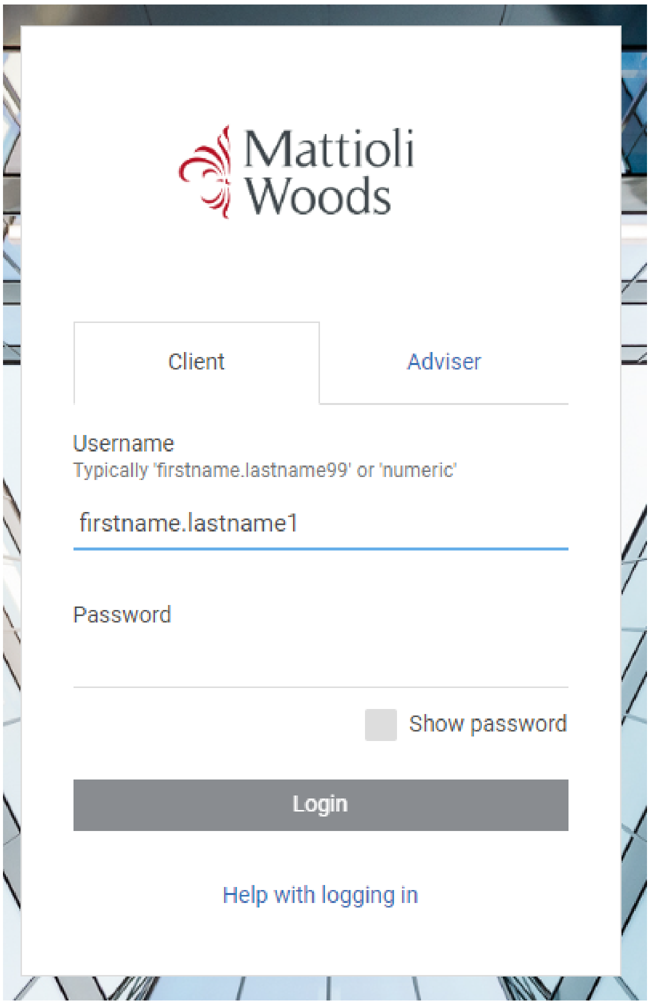
1.2. Activating Your New Total Wealth Portal Account

You should now have received two emails from us:

1. Welcome email with your username
2. Separate email containing your temporary password

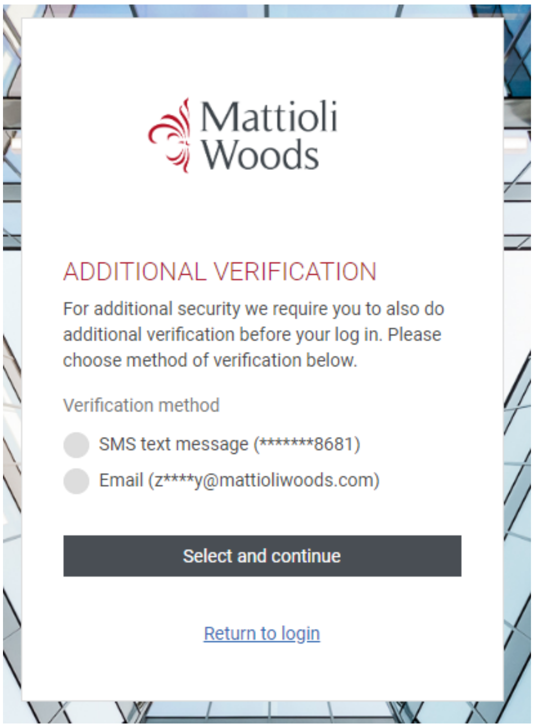
To activate your account, follow the link in the welcome email or head to the **Client Login** section of the Mattioli Woods website, where you will find a secure link to the login page.

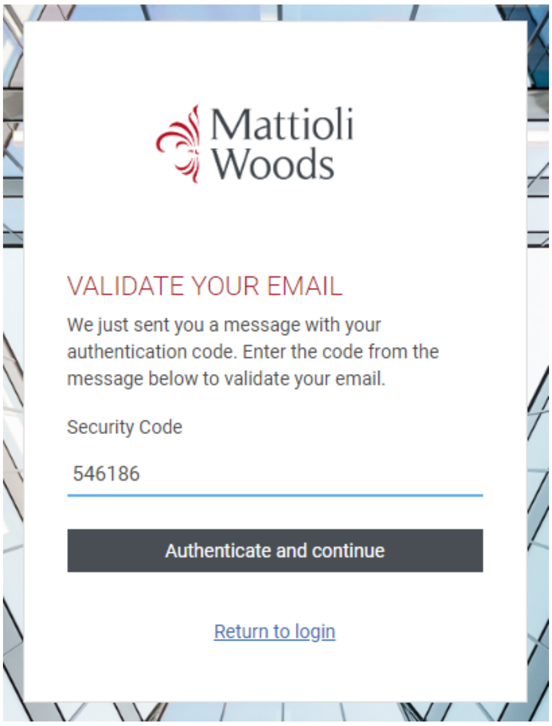
Enter the username and temporary password provided and click **Login**.



After clicking **Login**, you will be asked to choose an additional verification method. The choices are limited to the email address or mobile telephone number we have recorded on file for you. If you wish to change any contact details we hold for you, please contact your client relationship manager.

Your chosen additional verification method will be remembered by the system. You can change your additional verification method at any time in the 'My Account' section of the portal, please see section Error! Reference source not found. Error! Reference source not found. for guidance.

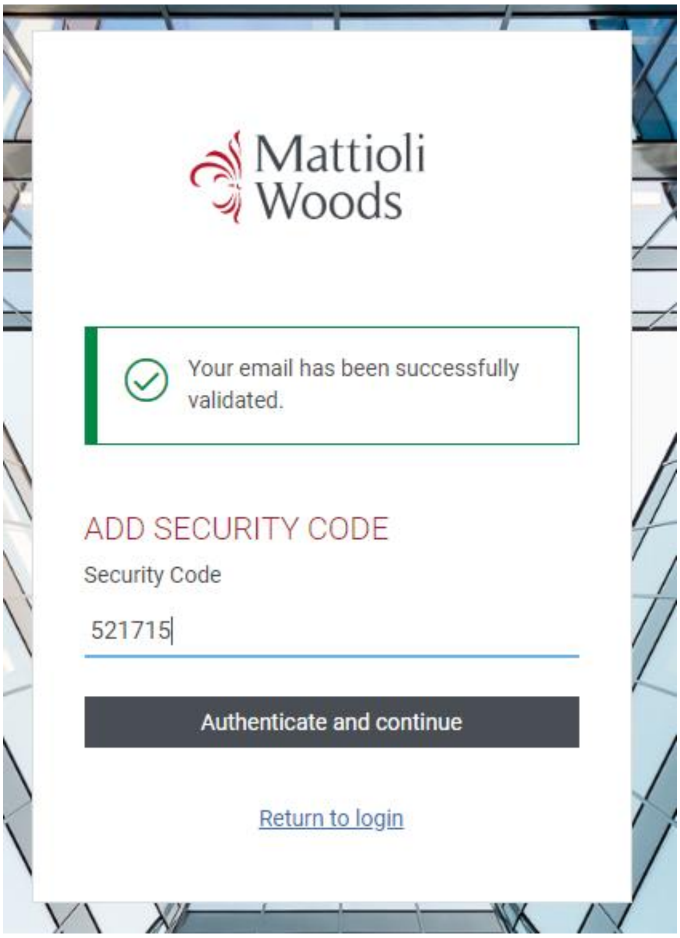




Select the additional verification method you would like to use and click **Select and Continue**.

You will receive a one-time password (OTP) to the selected email address or mobile telephone number. Enter this security code as shown above and click **Authenticate and continue**.

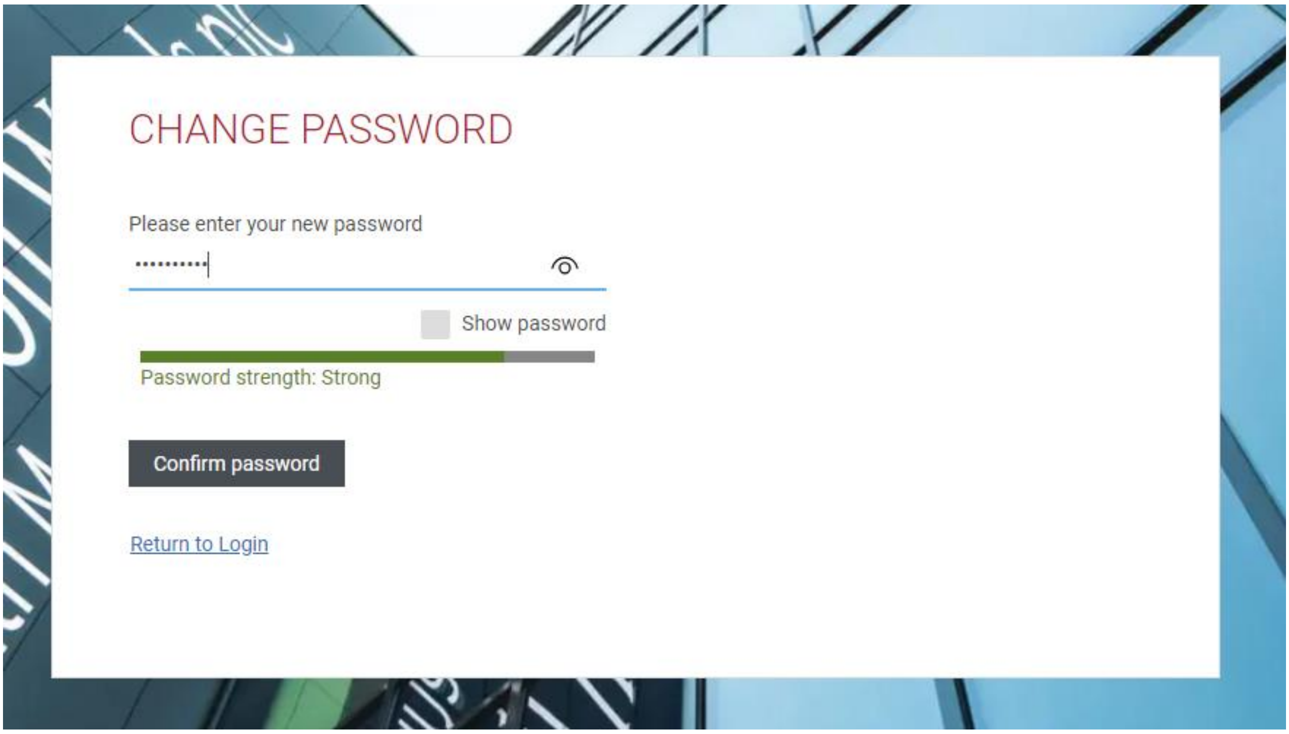
You will now be sent a second OTP to the same device as you received your first. This needs to be input in the 'Add Security Code' box shown below.



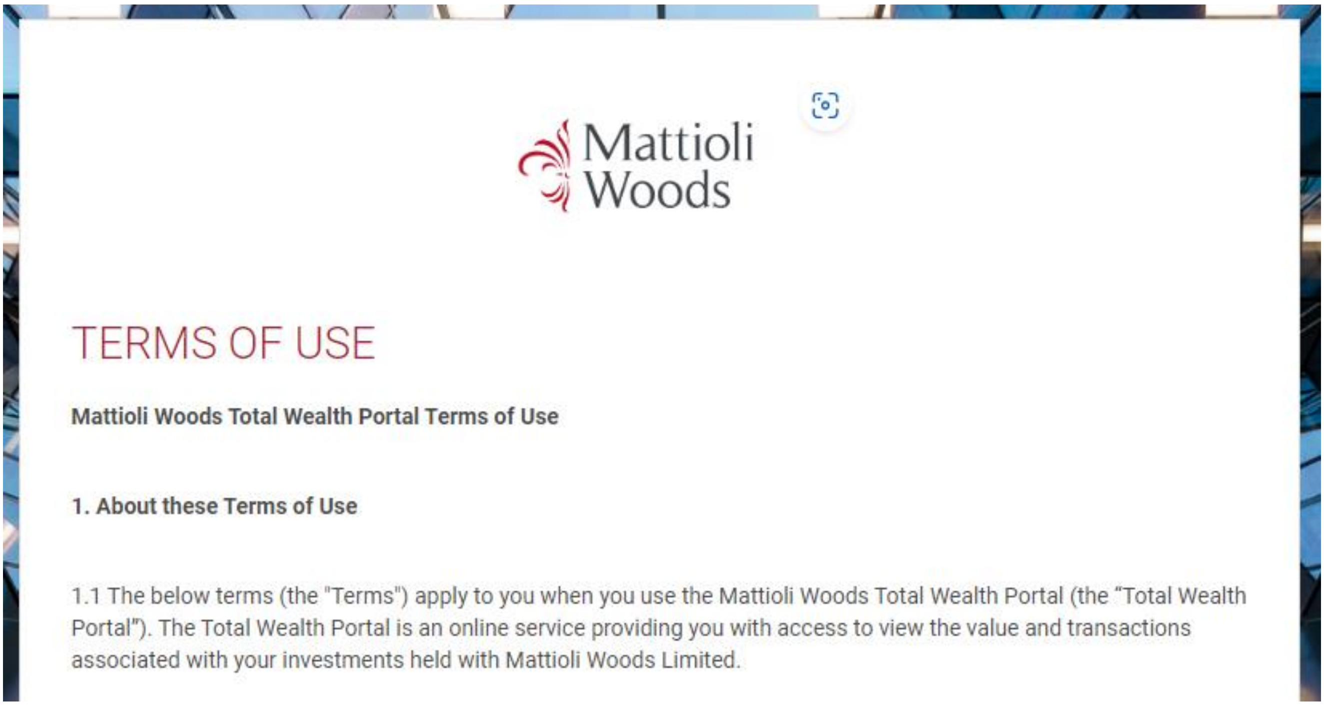
Mattioli Woods and its staff will never ask you for an OTP. Never share your OTP with anyone.

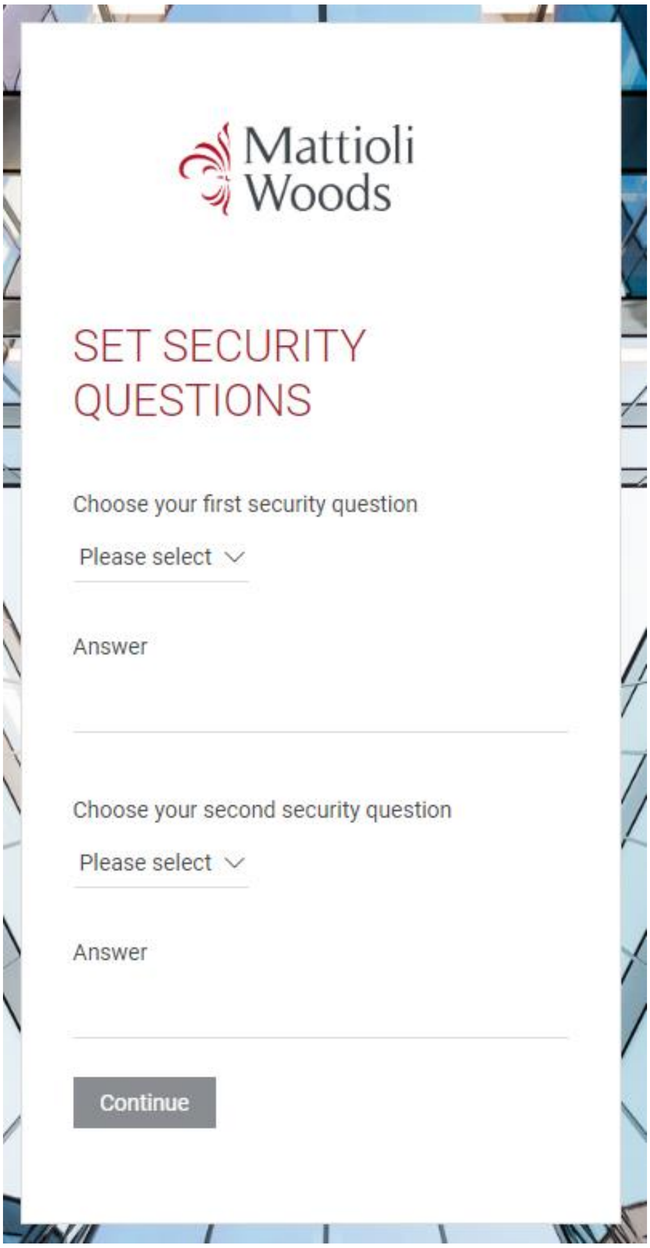
The strength of the password will be indicated; we suggest you use a password with a minimum strength of strong.

You will only be required to type the password once. Click the eye icon to reveal the password temporarily or tick the **Show password** box to reveal permanently. When you are ready, click **Confirm password**.



You will be prompted to accept the Mattioli Woods Total Wealth portal Terms of Use. In order to use the portal, these Terms of Use must be agreed to.





The final step of the verification process is to set your security questions. These security questions are known only to you as a client and will enable you to reset your password independently should you forget it.

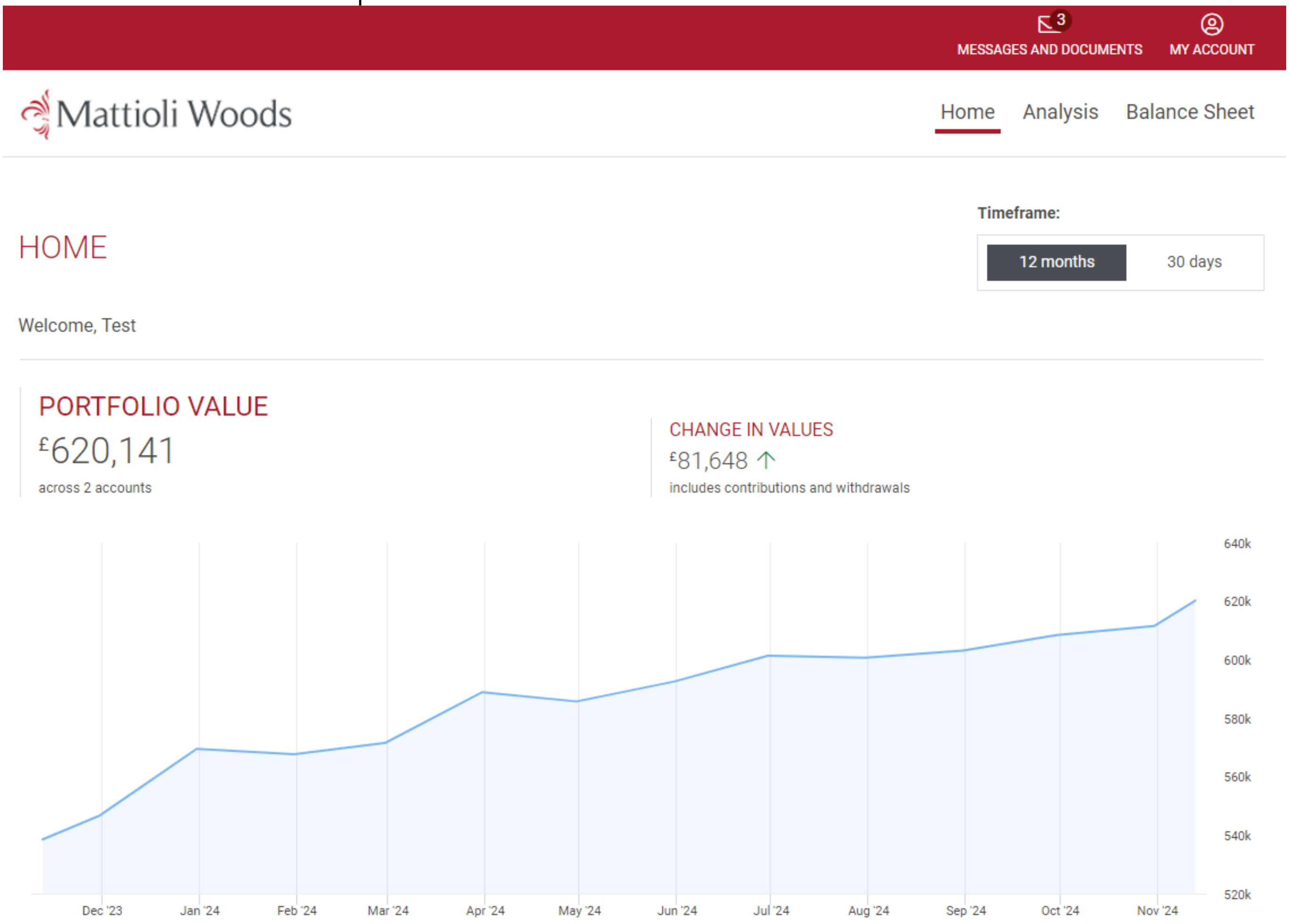
Use the **Please select** dropdown to select one of the available security questions and answer the chosen questions.

Security questions are case sensitive, we therefore encourage you to use all lowercase letters when typing your answer.

When you are happy with your question selection and answers, click **Continue** to complete your Total Wealth portal verification.

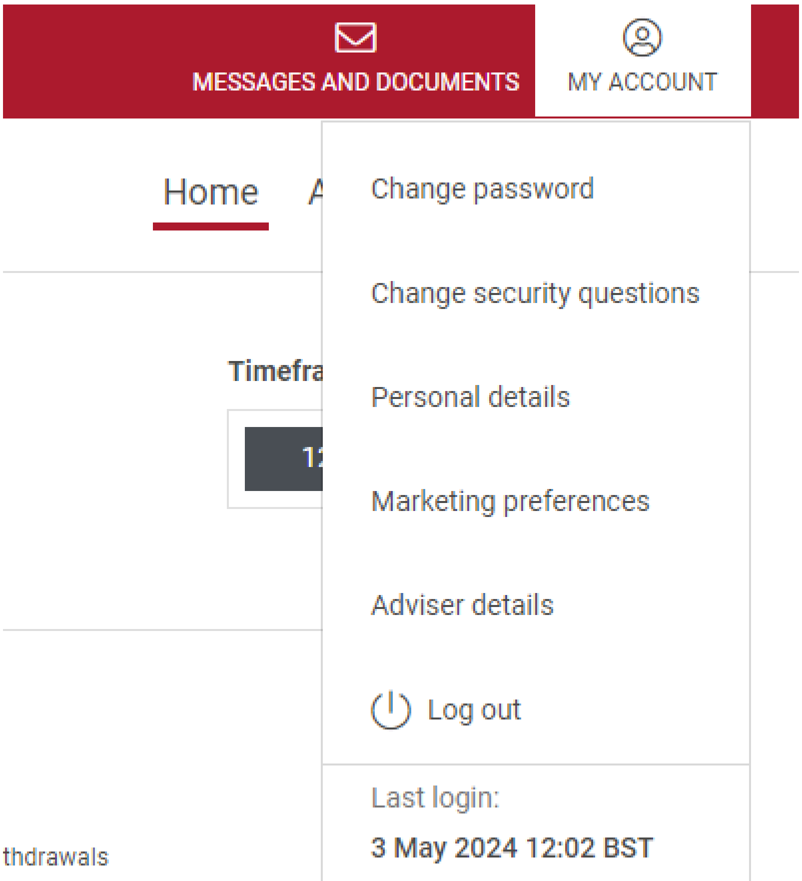
2. Home Screen

Welcome to the Total Wealth portal **Home** screen.



This page will show you your total portfolio value or Assets under Management (AUM). The default view for this page is 12 months; you can toggle between this and a more granular 30-day view using the timeframe selection.

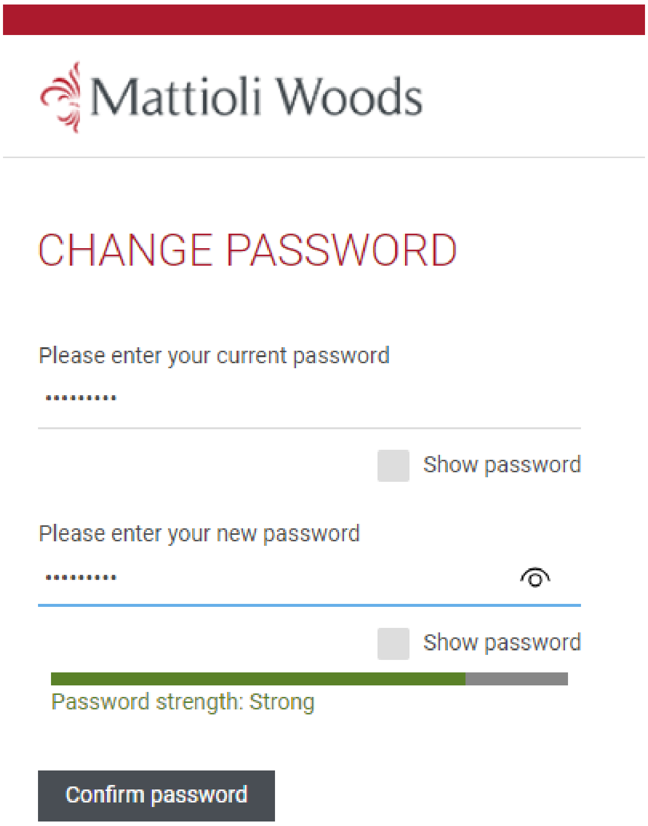
3. My Account



The **My Account** section can be accessed via the button in the top right corner of the screen. There are five sub sections and a **Log out** button.

Instructions on how to use each of the five sub sections is contained below.

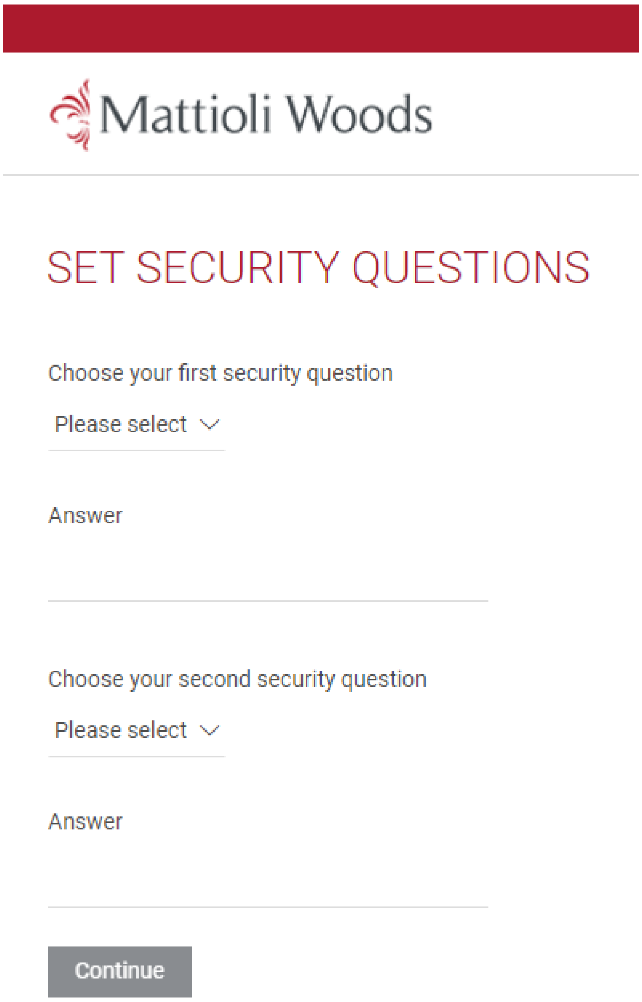
3.1. Change Password



To change your password, begin by entering your current password. Now, in the box below, enter a new password of your choice.

You will only be required to type the password once. Click the eye to reveal the password temporarily or tick the **Show password** box to reveal it permanently. When you are ready, click **Confirm password**.

3.2. Change Security Questions



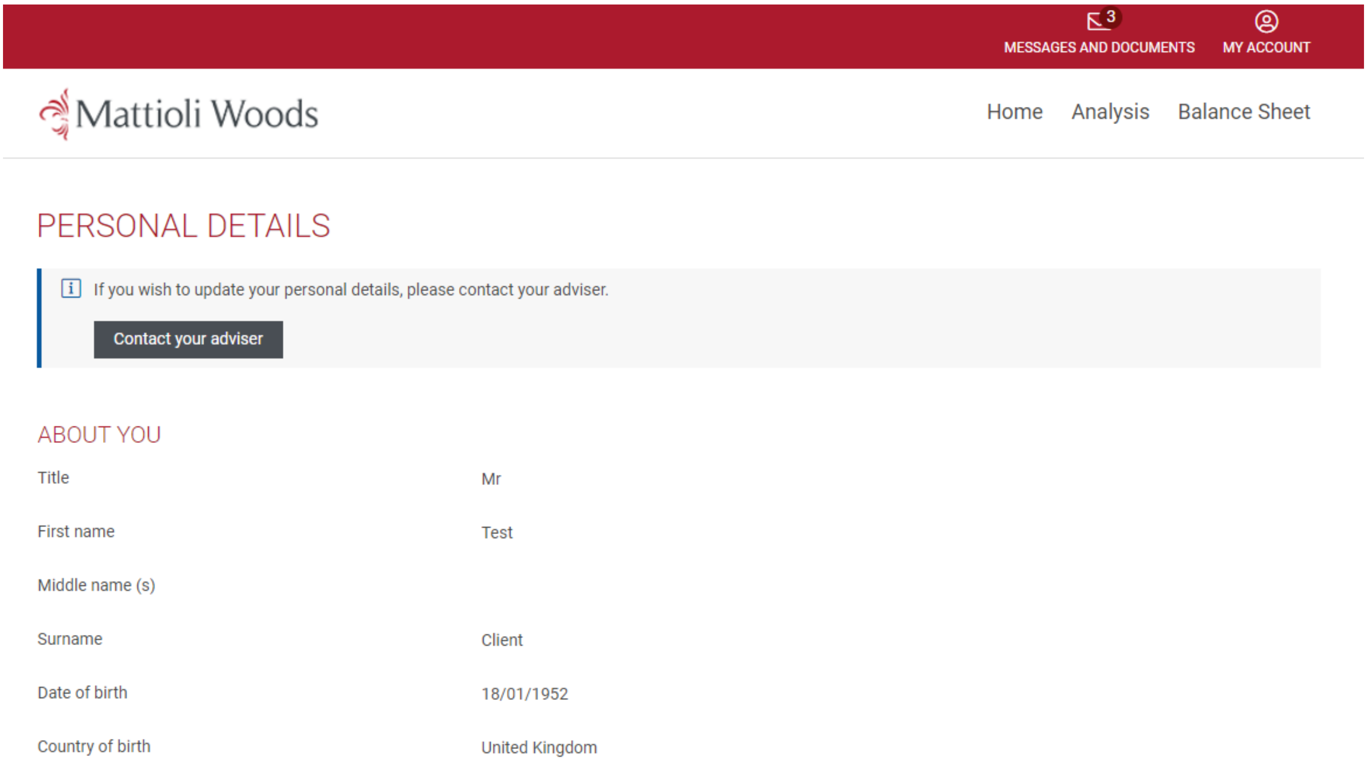
You can reset your security questions in this section. These security questions are known only to you as a client and will enable you to reset your password independently should you forget it.

Use the **Please select** dropdown to select one of the available security questions and answer the chosen question.

Security questions are case sensitive, we therefore encourage you to use all lowercase letters when typing your answer.

When you are happy with your question selection and answers, click **Continue** to complete the reset process.

3.3. Personal Details

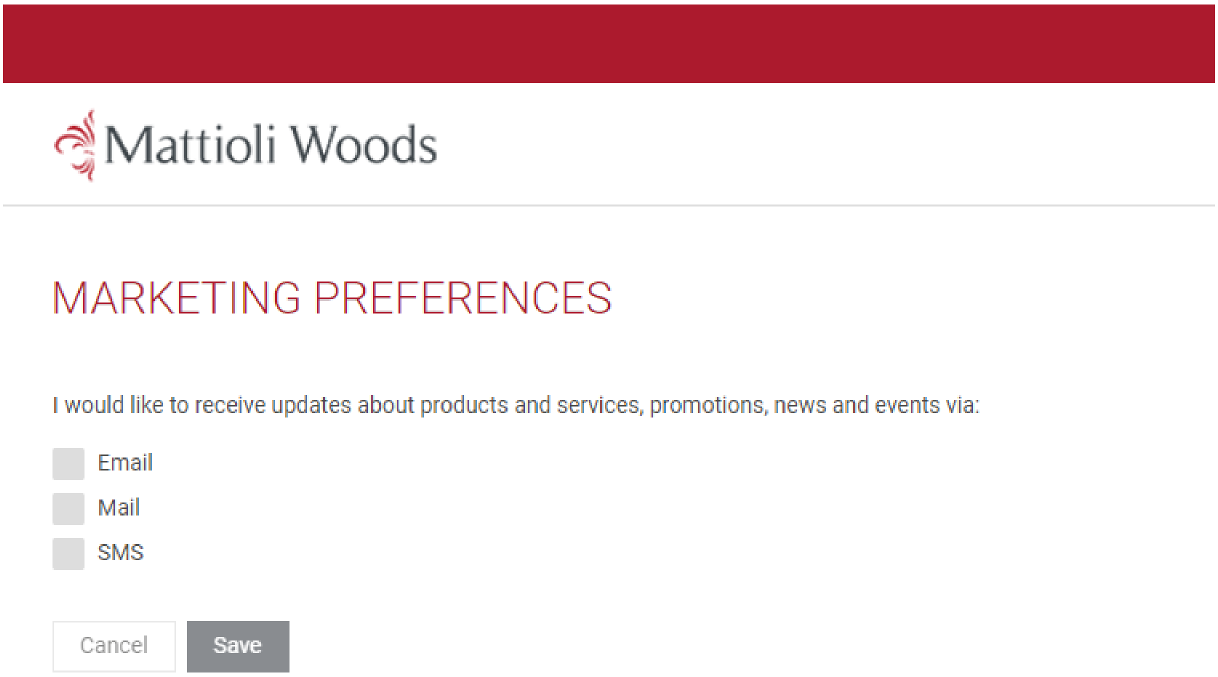


The **Personal Details** section allows you to review the personal details that Mattioli Woods holds for you.

Scrolling down this page, you will be able to see the About You, Contact Details and Residential Address sections.

These details cannot be changed from within the Total Wealth portal. Should you wish to update any details, please contact your consultant via the **Messages and Documents** section detailed in section 4 of this guide.

3.4. Marketing Preferences



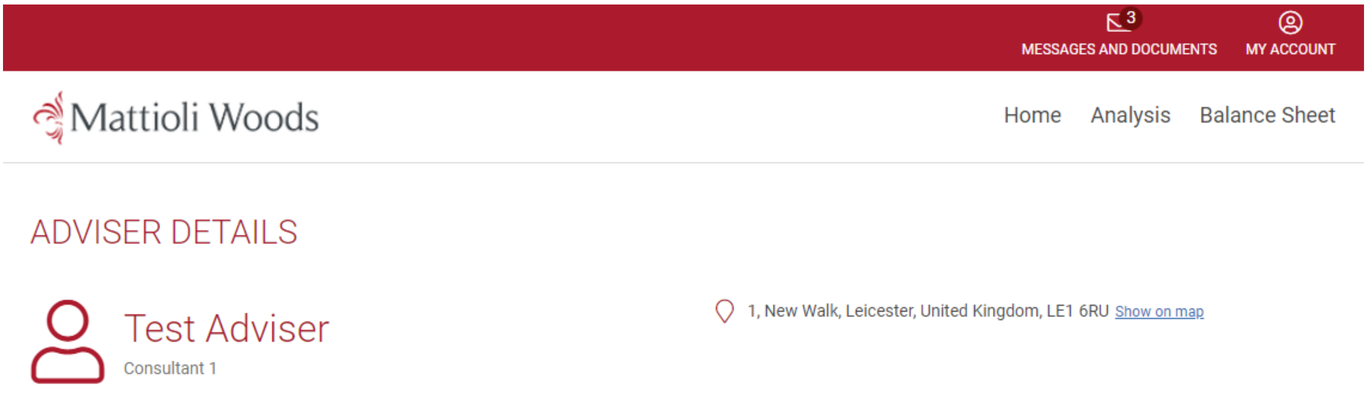
Your personal marketing preferences can be updated here and will influence the way we contact you with marketing material.

Tick the boxes for as many or as few contact methods as you would like us to use.

Please note these preferences are for marketing material only and will not influence how your consultant or client relationship manager contact you.

3.5. Adviser Details

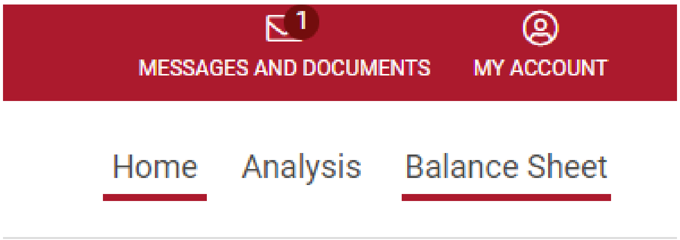
From the **Adviser Details** page, you will be able to see who your consultant is and which of our offices they are based at.



You can contact your consultant directly and securely via the **Messages and Documents** section of the portal.

4. Messages and Documents

Click the **Messages and Documents** icon in the header to access your messages and documents as well as send a message to your consultant.



Please note these messages are not monitored 24/7 and will be responded to within our business working hours as an email ordinarily would.

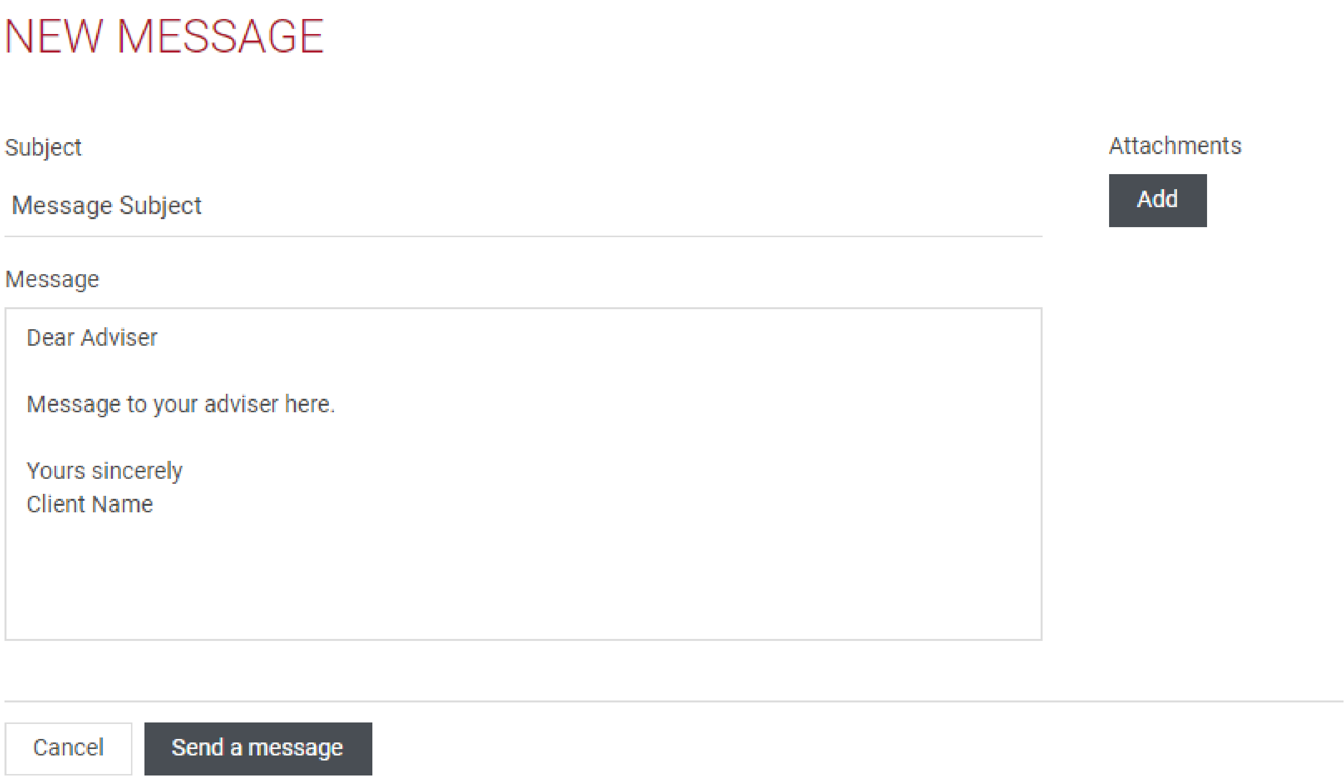
Mattioli Woods' core working hours are Monday to Thursday 9am to 5pm and Friday 9am to 4.30pm.

4.1. Compose

Using the **Compose** button, you can write a message that will be sent directly to your consultant through our secure messaging system.

Documents can be attached to the message using the **Add** button.

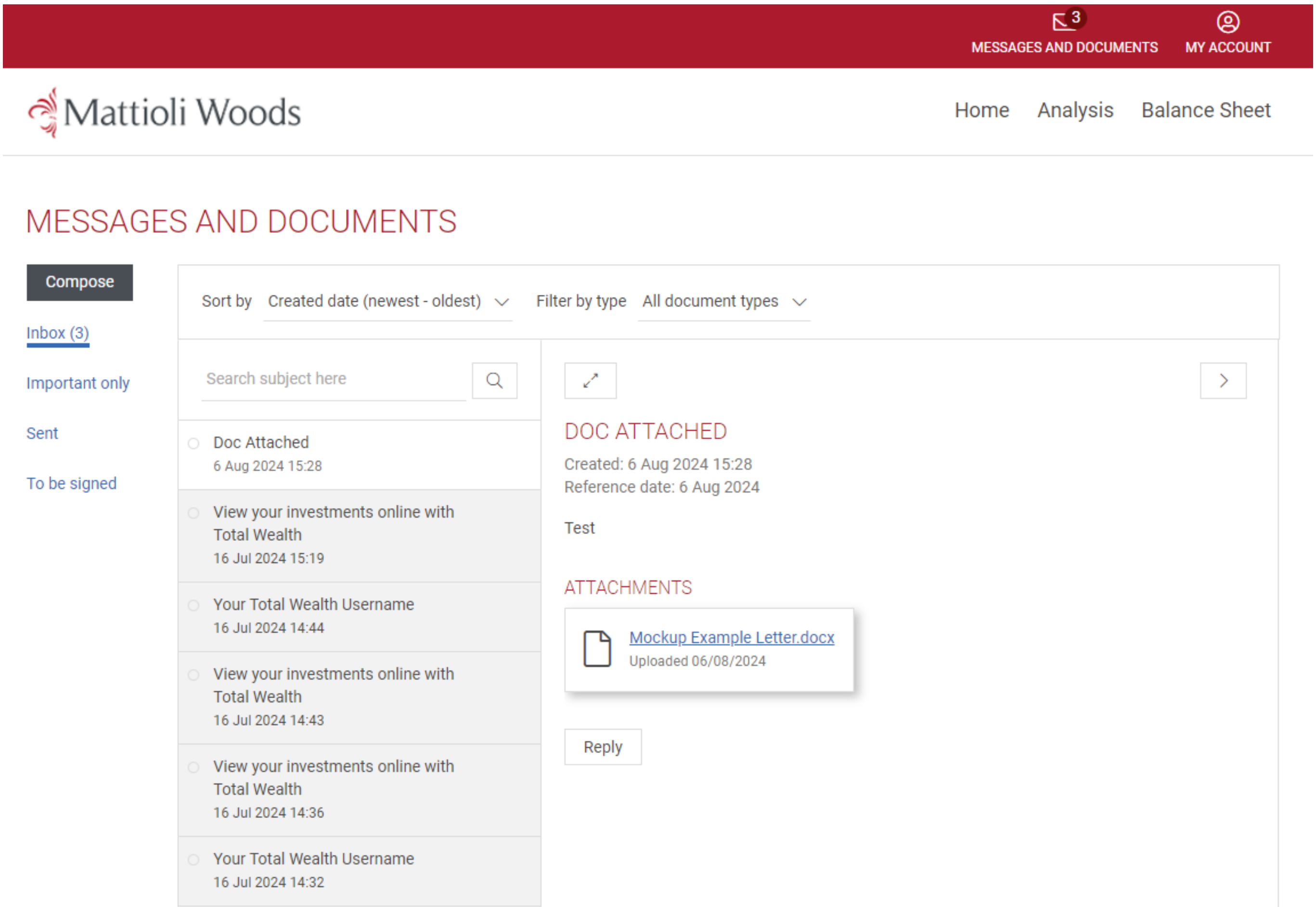
When you are happy with your message, press **Send a message** to send it to your consultant.



4.2. Inbox

Your **Inbox** will have a record of all secure messages sent to you via the Total Wealth portal. The portal is best utilised for single communications with your client relationship manager and consultant. Ongoing conversations are encouraged via email and other methods.

Messages cannot be deleted and will remain in the **Inbox** as a record of your communications with your client relationship manager and consultant.



4.3. Important Only

Mattioli Woods do not use the **Important Only** inbox, as we consider all our communication with you to be important. This means all your messages will arrive in one inbox and remove the need to check multiple locations.

4.4. Sent

The **Sent** box will contain a record of all messages that you have sent to Mattioli Woods via the Total Wealth portal.

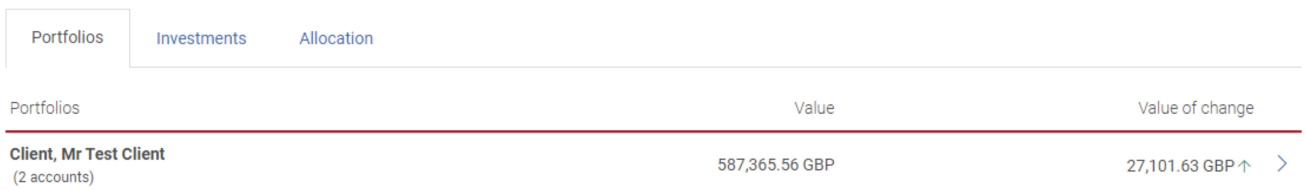
5. Analysis Screen

The **Analysis** screen allows deeper exploration of the valuation graph over time. Click on the date range or calendar icon to open the filter options, where you can choose from a range of preset periods or enter a custom date range of your choosing.

Press **Apply** to regenerate the graph. Hover your cursor over the graph to reveal the value at different dates.

5.1. Portfolios

The **Portfolios** tab shows the total value of your portfolio held with Mattioli Woods, the number of accounts within this portfolio and the value of change to your portfolio within the period.



Portfolios | Investments | Allocation

Portfolios	Value	Value of change
Client, Mr Test Client (2 accounts)	587,365.56 GBP	27,101.63 GBP

5.2. Investments

The **Investments** tab shows a more granular break down of the accounts within your portfolio. This could include General Investment Accounts (GIAs), Individual Savings Accounts (ISAs), Junior ISAs (JISAs), and bonds etc.

You can see:

- underlying security name
- units/price per unit
- percentage amount this makes up of your overall portfolio
- market value

These terms are further explained and clarified by the **What does this mean?** link.

Portfolios | Investments | Allocation

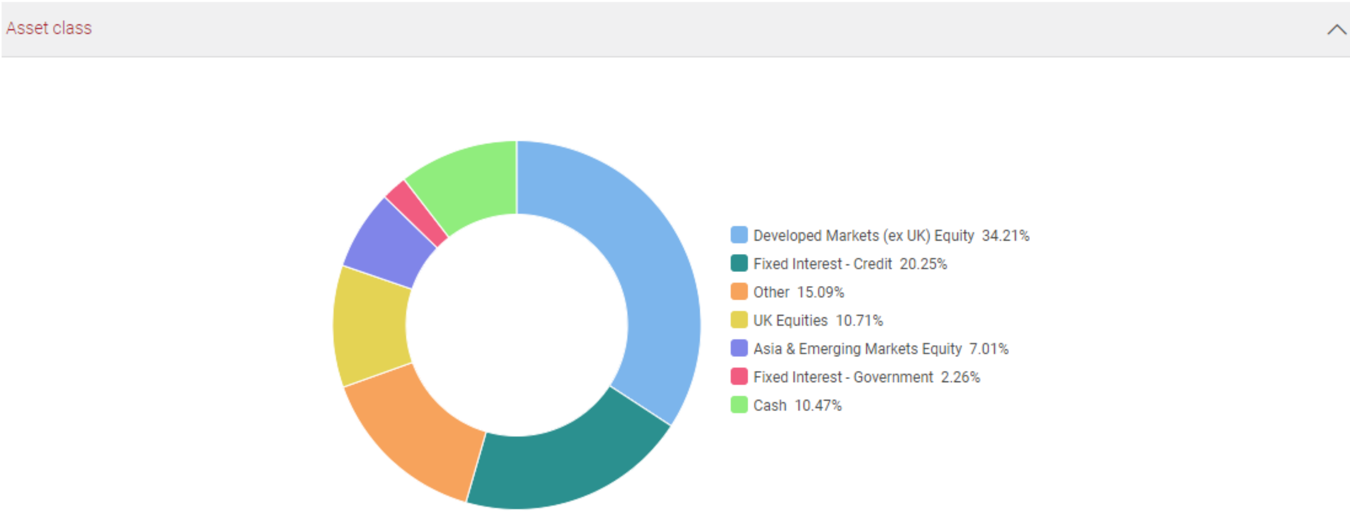
Expand all | Collapse all | What does this mean?

Account				Market value
WOCA0001 ID (PershingUK) - Pershing ISA Dealing Account Client, Mr Test Client				£103,799.39
Security name	Book cost	Units / Price	% Amount	Market value
Mattioli Woods PLC - FP Mattioli Woods Adventurous B GBP Inc	£100,000.00	69,079.8563 £1.50	17.24%	£103,799.39
WOCA0002 D (PershingUK) - Pershing Dealing Account Client, Mr Test Client				£498,122.94
Security name	Book cost	Units / Price	% Amount	Market value
Mattioli Woods PLC - FP Mattioli Woods Balanced C GBP Acc	£485,000.00	171,541.7536 £2.90	82.76%	£498,122.94

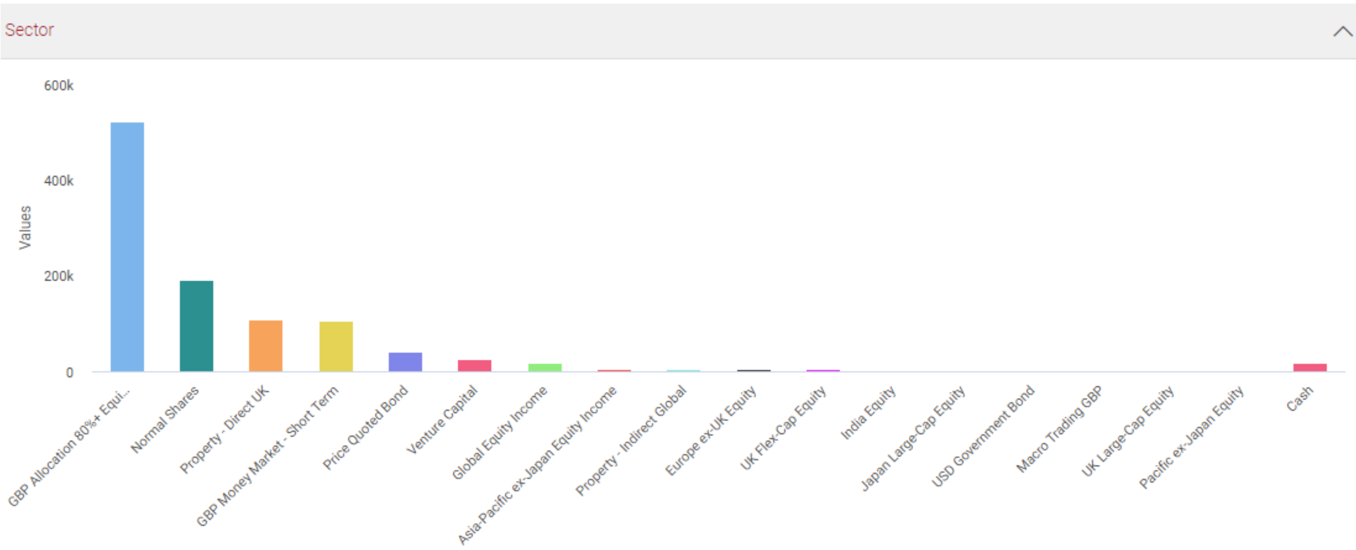
5.3. Allocation

There are three levels of **Allocation** data.

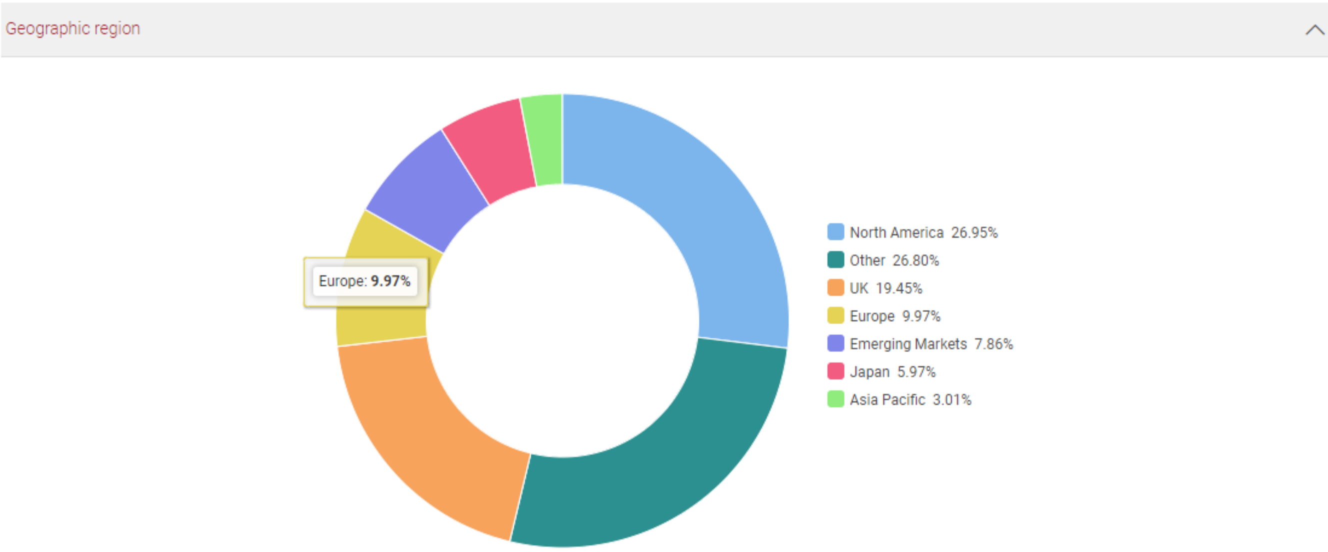
Asset class shows the asset allocation across different classes and your portfolio's exposure to them.



Sector shows the split between equities, fixed interest and cash sectors.



Geographic region identifies the percentage of your portfolio exposed to certain countries.

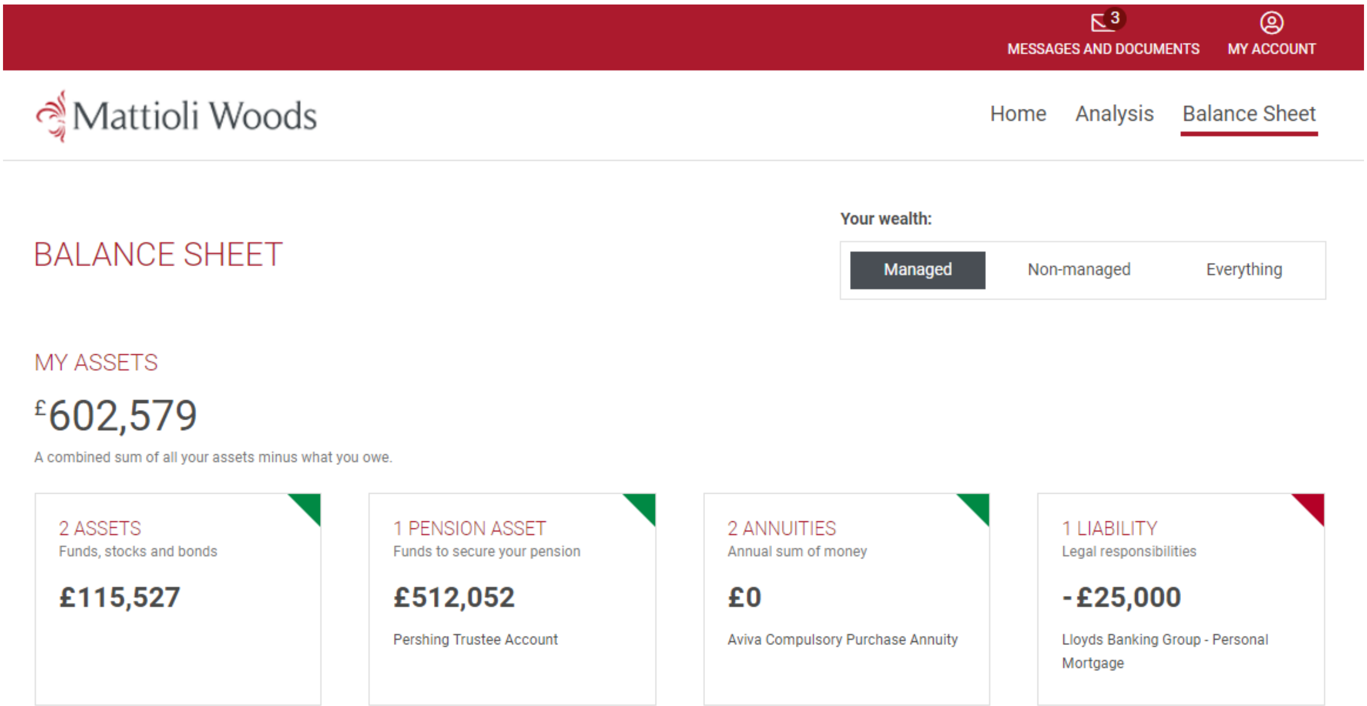


6. Balance Sheet

The **Balance Sheet** provides a holistic view of all your personal assets. These can be viewed in different groupings by changing the **Your wealth** selection:

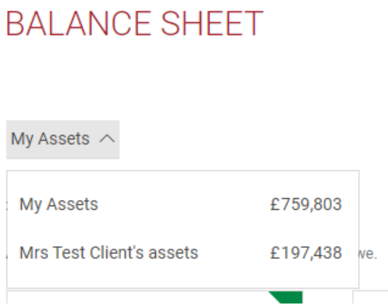
- **managed** – all assets managed by Mattioli Woods such as GIAs, ISAs, bonds, and pension scheme assets
- **non-managed** – all assets that are not managed by Mattioli Woods but that we are aware of for financial planning, such as your main residential property
- **everything** – all of your assets and holdings recorded by us regardless of managed status

The headline figure is a combination of your assets minus any liabilities.



Below the **Balance Sheet** heading, there may be a dropdown that will allow you to view your partner's personal assets if this has been configured by your client relationship manager.

If you cannot view your partner's personal assets and would like to, please contact your consultant to discuss this.



6.1. Assets

The **Assets** tab will detail each of your assets, the total value of each asset and the percentage of each asset you own.

3 Assets | 1 Pension asset | 2 Annuities | 1 Liability

MANAGED

Description Owner(s)	**Type** Policy number	**Total value** Valuation date	**Value owned** % owned
Client (GEM) Test Client Test Client	**Bank Account/ Savings Account** 00865152	**£14,876**	**£7,438** 50%
Test Client	**Stocks & Shares ISA** WOCA0001 ID	**£100,255** Last transaction 2 May 2012 Price updated 7 May 2024	**£100,255** 100%

NON-MANAGED

Description Owner(s)	**Type** Policy number	**Total value** Valuation date	**Value owned** % owned
Test Client Test Client	**Main Residence**	**£380,000**	**£190,000** 50%

6.2. Pension Assets

The **Pension assets** tab identifies those assets that are held within your pension scheme(s) and the total value.

3 Assets | 1 Pension asset | 2 Annuities | 1 Liability

MANAGED

Description Type	**Policy number** Provider	**Value** Valuation date
Pershing Trustee Account General Investment Account	**WOCA0002 D** Pershing UK	**£487,109** Last transaction 2 May 2007 Price updated 7 May 2024

6.3. Annuities

Any annuities purchased will appear in this section detailing the provider, policy number, income amount per annum and valuation.

3 Assets | 1 Pension asset | 2 Annuities | 1 Liability

MANAGED

Description Owner(s)	Type Provider	Policy number Income amount (pa)	Capital amount Valuation date	Value owned % owned
Aviva Compulsory Purchase Annuity Test Client	**Compulsory Purchase Life Annuity** Aviva	**33110222** £5,694	**£0**	**£0** 100%
Test Client	**Company Scheme**	£0	**£0**	**£0** 100%

6.4. Liabilities

Your liabilities are documented by your consultant when they complete your fact find. These are static points of data collected by us and are not on a live feed; therefore, the value will only change when you update us on your financial circumstances.

3 Assets | 1 Pension asset | 2 Annuities | 1 Liability

MANAGED

Description Owner(s)	Type Provider	Interest rate (pa) Policy number	Outstanding balance Valuation date	Value owned % owned
Lloyds Banking Group - Personal Mortgage Test Client Test Client	**Additional Property Mortgage** Lloyds	**3.25%** LL - TE064498	**£50,000**	**£25,000** 50%

7. Linked Portfolios & Accounts

Total Wealth provides functionality to link your account with your partner's assets or any assets you may hold in another trust.

To have a partner's or another trust's assets linked to your account please speak to your client relationship manager who will be able to update this for you.

Where you do have additional accounts linked such as a pension scheme / trust record, the pension / trust record (tile) will show all assets within that trust and does not account for any ownership splits.

If you wish to see your own share of the holdings in a multi-member pension scheme, please view the pension assets using the Pensions filter in the Balance Sheet tab, ensuring you have only your name selected on the drop down.

8. Valuation Basis

Prices displayed are as at close of business on the previous working day or the most recently available price and are provided by Morningstar or sourced by Mattioli Woods. Investment holdings are provided by product providers.