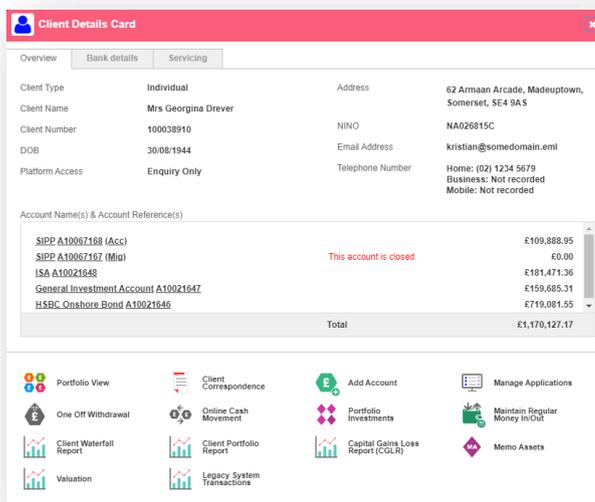


How to exclude cash from a rebalance

One

Open the appropriate **Client Details Card** and then the relevant **Account Details Card**.

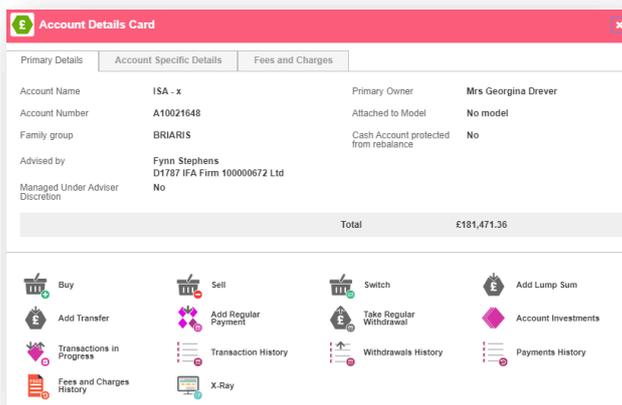


The screenshot shows the 'Client Details Card' interface. It has tabs for 'Overview', 'Bank details', and 'Servicing'. The 'Overview' tab is active, displaying client information such as Client Type (Individual), Client Name (Mrs Georgina Drever), Client Number (100038910), and Address (62 Armaan Arcade, Madeuptown, Somerset, SE4 9AS). Below this is a table of account details:

Account Name(s) & Account Reference(s)	Balance
SIPP A10067168 (Acc)	£109,888.95
SIPP A10067167 (Mip)	£0.00
ISA A10021648	£181,471.36
General Investment Account A10021647	£159,685.31
HSBC_Onshore Bond A10021646	£719,081.55
Total	£1,170,127.17

At the bottom of the account list, a red text label 'This account is closed' is visible next to the SIPP A10067167 (Mip) entry. Below the table is a grid of action buttons including Portfolio View, Client Correspondence, Add Account, Manage Applications, One Off Withdrawal, Online Cash Movement, Portfolio Investments, Maintain Regular Money In/Out, Client Waterfall Report, Client Portfolio Report, Capital Gains Loss Report (CGLR), Memo Assets, Valuation, and Legacy System Transactions.

The account card will show you if the cash account is currently protected from rebalance.



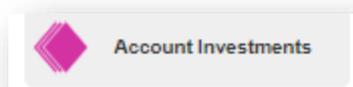
The screenshot shows the 'Account Details Card' interface for the ISA - x account. It has tabs for 'Primary Details', 'Account Specific Details', and 'Fees and Charges'. The 'Primary Details' tab is active, displaying account information:

Primary Details	Account Specific Details	Fees and Charges	
Account Name	ISA - x	Primary Owner	Mrs Georgina Drever
Account Number	A10021648	Attached to Model	No model
Family group	BRIARIS	Cash Account protected from rebalance	No
Advised by	Fynn Stephens D1787 IFA Firm 100000672 Ltd		
Managed Under Adviser Discretion	No		
Total		£181,471.36	

At the bottom of the card is a grid of action buttons including Buy, Sell, Switch, Add Lump Sum, Add Transfer, Add Regular Payment, Take Regular Withdrawal, Account Investments, Transactions in Progress, Transaction History, Withdrawals History, Payments History, Fees and Charges History, and X-Ray.

Two

Go to **Account Investments**.



Three

You'll see that the top line of information in the account is the **Cash Account** section. On the far right of the page is a column titled '**Excl rebal**'. Click Edit and select the radio button to Exclude Cash from a rebalance, click Save and this will immediately exclude the Cash Account from a rebalance.

The screenshot shows a web interface for "Account Investments". On the left, there are three menu items: "Account Investments" (selected), "Transactions in Progress", and "Transaction History". The main area displays a table with the following columns: Asset name, Total cost, Quantity, Last price, Value, Profit/loss £, Profit/loss %, % of holding, Est yield %, Est income, Sector, and Excl rebal. The table contains two rows: "Cash Account" and "Baillie Gifford Japanese B Inc GB0006010945".

Asset name	Total cost	Quantity	Last price	Value	Profit/loss £	Profit/loss %	% of holding	Est yield %	Est income	Sector	Excl rebal
Cash Account	£38,373.13			£38,373.13			4.52%				
Baillie Gifford Japanese B Inc GB0006010945	£12,785.51	914.3640	£15.5800	£12,697.79	-£87.72	-0.75%	1.49%	1.02%	£120.42	Japan	

Please note:

Completing these steps means you can now rebalance this account and any cash, whether it is part of a model or in addition to it, will be protected from the rebalance.

During the rebalance the investment portion of the account will be re-aligned with the weightings of the investment portion of the chosen model. This means any unwanted units will be sold and the proceeds distributed into the investments in the model.

If you don't want to leave cash excluded from future rebalances, you'll need to go back into the relevant **Account Investments** and untick the **Exclude Rebal** box for cash, remembering to save before exiting.