A STEP-BY-STEP GUIDE TO:

Dealing on the platform

Buying bespoke assets

- Access 'View details' from the product details within the Client record and click the 'buy' icon on the left. Here you can buy an amount or units by selecting the option under the 'buy' method, top left
- It's better to search for your asset by using an ISIN but you can search by the asset name
- Once you have selected the required asset, you can add further assets into the asset selection section by searching again in the 'asset search' box
- When searching for ETIs you will need to open the search box by selecting the radio button for 'listed securities'
- You can set limit orders for ETIs but only one trade can be submitted when a limit order is selected
- However multiple types of assets can be selected when no limit order is selected
- The instructor of the trades is relevant when trading in ETIs. It defaults to the client unless the client is advised under discretionary management, then this option would be selected
- Once you have selected your trades moving through to the next screen allows you to preview your buys and then confirm the transaction

Buying PruFund assets

(only available in the ISA, JISA and SIPP products)

- When searching for a PruFund asset you can only search by the ISIN of the holding account and not the smoothed fund. However, you can also search for PruFund and 12 options will be displayed
- Each month the units from the holding account will be swept into the smoothed fund
- The unit price for the holding account versus the smoothed fund may be different, so in order to keep the value the same we alter the number of units upon the sweep
- The ISIN for the holding asset should be used for the purchase and not the smoothed fund
- You can buy a number of PruFund assets within this same screen

Selling bespoke assets

- Access 'View details' from the product details within the Client record and click the 'sell' icon on the left
- This will pre-populate all of your client's holdings within their account
- You can sell individual assets by selecting whether you want to sell in units or % or generate an amount. Select the preferred option from the 'withdrawal method' drop down box
- You can select multiple assets to sell within this screen
- You can sell all assets using the top right icon
- You can also sell proportionately or according to the live model portfolio splits by selecting the option at the top left of the screen under 'allocation method'. You can then select the amount you wish to raise
- To exclude an asset from being sold within your sells you can tick the exclude button next to the asset(s) which protects the asset(s) from being sold during a model split, proportionate raise of cash or sell all scenario. This should be done before you select 'allocate assets' when raising cash or when you click 'sell all'
- To sell an asset in its entirety you would need to sell out as **100%** and this will ensure all of the asset will be sold
- The instructor of the trades is relevant when trading in ETIs. It defaults to the client unless the client is advised under discretionary management, then this option would be selected
- Once you have selected your trades to sell, moving through to the next screen allows you to preview your sells and then confirm the transaction

M&G Platform

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Selling PruFund assets

- The sell screen will pre-populate as with selling bespoke assets and will show an overarching fund name with the holding account and smoothed funds shown underneath
- You need to enter how many units, what amount or what % of the PruFund asset you wish to sell
- This amount will be converted to a % and automatically applied across both the holding account and smoothed fund
- For ad hoc sells the 28-day waiting period kicks in the date that the trade is placed. This date also triggers the trading rule of one switch from a PruFund per rolling 3 months
- However there is no 28-day delay when cash is required for regular income, cash withdrawal off platform or for ongoing and platform charges

- **When raising cash from PruFund to be sent off Platform to a client for:**
  - **an ISA** – You must use the 'Take money out (single)' option from the Account information
  - **a SIPP** – If you're making an ad hoc withdrawal or new benefit event you must send the request to our platformsipp@mandg.com team, who can raise the cash for you

Important – Using both of these processes for PruFund will prevent the 28 day delay.

Switching bespoke assets

- Access 'View details' from the product details within the Client record and click the 'switch' icon on the left. Assets will be pre-populated as on the 'sell' screen
- You can switch individual assets by selecting whether you want to switch the assets in units, % or generate an amount
- Select the preferred option from the 'withdrawal method' drop down box
- You can select multiple assets to switch within the same screen
- You can switch all assets using the top right icon
- You can also switch proportionately or according to the live model portfolio splits by selecting the option at the top left of the screen under allocation method
- You can then select the amount you wish to raise to be placed into another asset
- To exclude an asset from being sold within your switch outs you can tick the 'exclude' button next to the asset(s) which protects the asset(s) from being sold during a model split, proportionate raise of cash or switch all scenario

  This should be done before you select 'allocate assets' when raising cash or when you click 'switch all'
- Once you have selected all the assets you are looking to switch out and how, you would then add your selected new assets below in the asset search box. Again you can add multiple types of assets here to switch into. (For buying PruFunds please refer to notes on Switching PruFund)
- You can only select % and it must add up to 100% of assets, you cannot switch part to cash. This would need to be a separate event
- The instructor of the trades is relevant when trading in ETIs. It defaults to the client unless the client is advised under discretionary management, then this option would be selected
- Once you have selected your trades you wish to switch out and switch in, moving through to the next screen allows you to preview your proposed trades and then confirm the transactions

Switching PruFund assets

- Access 'View details' from the product details within the Client record and click the 'switch' icon on the left. Assets will be prepopulated
- When searching for a PruFund asset within a switch you can only search by the ISIN of the holding account and not the smoothed fund. However, you can also search for PruFund and 12 options will be displayed
- The 28-day waiting period kicks in the date that the trade is placed. This date also triggers the trading rule of one switch from a PruFund per rolling 3 months
- For switching into a PruFund allow 28 days for settlement (this only applies if you're switching from another PruFund into a PruFund. This is because the 28 day rule relates only to where you're switching out of a PruFund fund)
- Only one switch request from PruFund is allowed over a 3 month rolling period

Please note that Orphan clients will only be able to sell and withdraw PruFund assets out of the account and this should be conducted via Customer Services.



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