



M&G Wealth Platform



# How to use the Platform



---

# Contents

<b>1</b>	<b>Getting Started</b>	<b>3</b>	<b>4</b>	<b>Correspondence</b>	<b>11</b>
	Overview of the M&G Wealth Platform	3		How do I access my Correspondence?	11
	How do I log into the platform?	3		What can I find here?	12
<b>2</b>	<b>Your Portfolio</b>	<b>4</b>	<b>5</b>	<b>Producing Valuations</b>	<b>13</b>
	Navigating your Portfolio View	4		How do I create a valuation?	13
	How do I view my account(s)?	5		Spreadsheet valuation	13
	How do I find more details about my account(s)?	6		PDF valuation	13
	How do I find more details on my investments?	7	<b>6</b>	<b>Legacy Transactions</b>	<b>14</b>
	How do I see all of my investments in one place?	8		How do I find pre-April 2018 transactions?	14
<b>3</b>	<b>Reference Hub</b>	<b>9</b>	<b>7</b>	<b>Keeping my Portfolio secure</b>	<b>15</b>
	What is the Reference Hub?	9		How do I change my password?	15
	Contact us	9		How do I log out?	15
	Interest rates	9			
	Useful documents	10			

# 1 Getting Started

## Overview of the M&G Wealth Platform

The M&G Wealth Platform is designed for you to view and track your investments all in one place. This user guide will help you get familiar with the main features, allowing you to access and monitor your client portfolio conveniently.

You need a Financial Adviser to have an account with us. Your adviser will handle your transactions on your behalf, which means your access to the Platform allows you to monitor your account and investments only.

## How do I use this guide?

We recommend using this guide digitally on a Windows, Mac or tablet device. It may also work on a mobile device but the wide format of the document may be hard to view on a smaller screen.

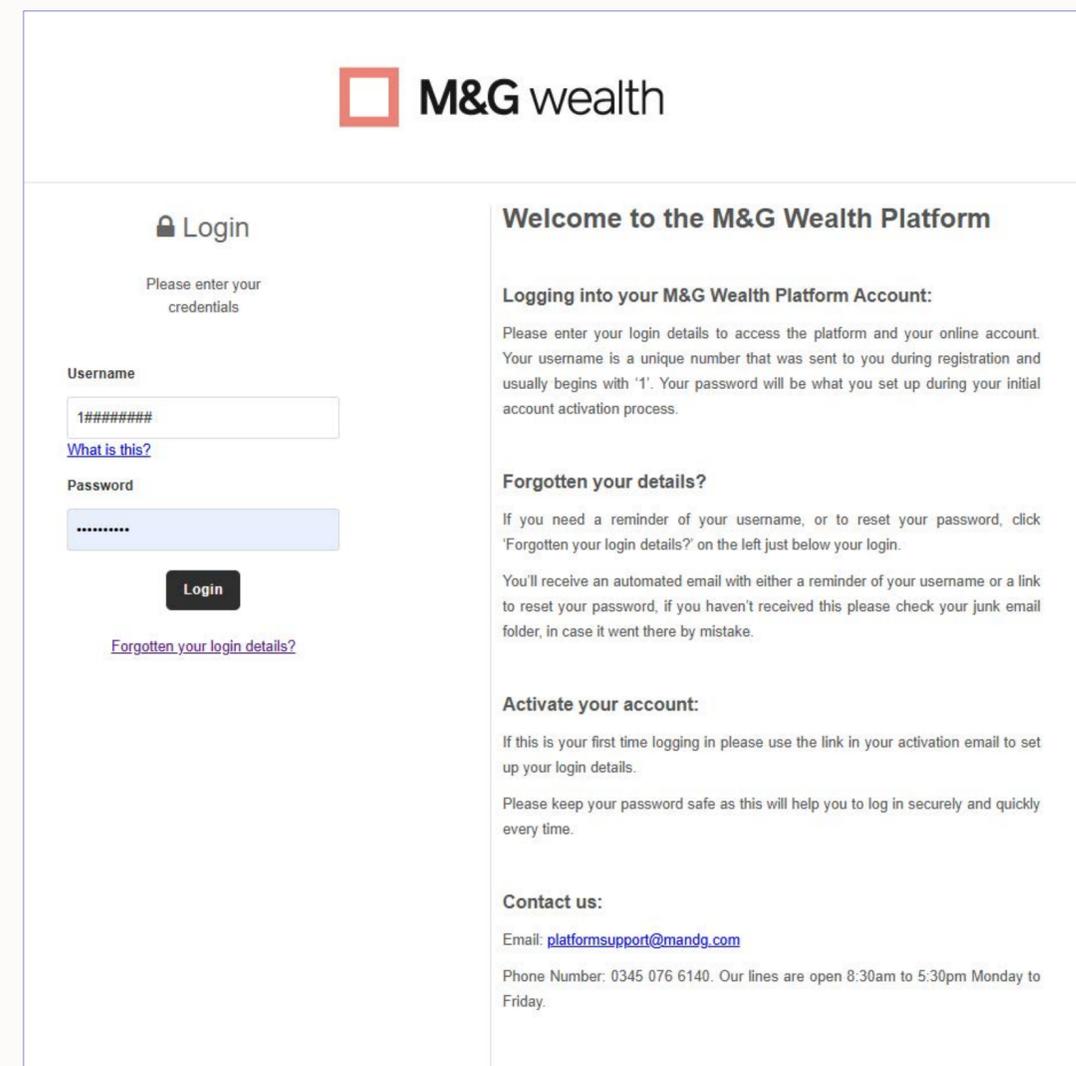
We suggest avoiding printing the document to reduce paper usage, which is beneficial for the environment.

## How do I log in to the Platform?

If this is your first time logging in, follow our [Get started on the M&G Wealth Platform](#) guide to complete your setup.

Once you're setup, here's how you access your account:

- Go to the [Platform login page](#)
- Enter your username and password
- Click Login



**Login**

Please enter your credentials

Username  
1#####  
[What is this?](#)

Password  
.....  
**Login**  
[Forgotten your login details?](#)

**Welcome to the M&G Wealth Platform**

**Logging into your M&G Wealth Platform Account:**

Please enter your login details to access the platform and your online account. Your username is a unique number that was sent to you during registration and usually begins with '1'. Your password will be what you set up during your initial account activation process.

**Forgotten your details?**

If you need a reminder of your username, or to reset your password, click 'Forgotten your login details?' on the left just below your login.

You'll receive an automated email with either a reminder of your username or a link to reset your password, if you haven't received this please check your junk email folder, in case it went there by mistake.

**Activate your account:**

If this is your first time logging in please use the link in your activation email to set up your login details.

Please keep your password safe as this will help you to log in securely and quickly every time.

**Contact us:**

Email: [platformsupport@mandg.com](mailto:platformsupport@mandg.com)

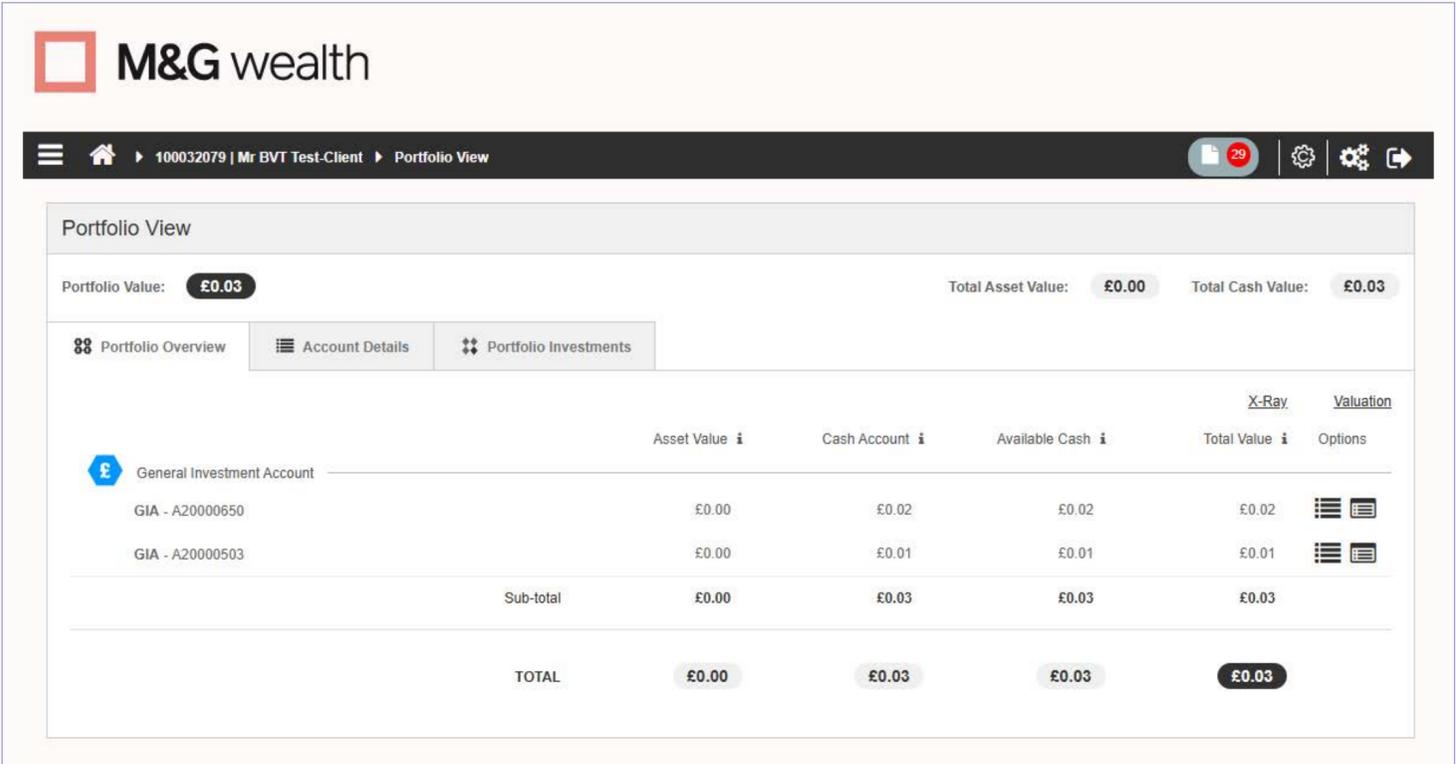
Phone Number: 0345 076 6140. Our lines are open 8:30am to 5:30pm Monday to Friday.

# 2 Your Portfolio

## Navigating your Portfolio View

After logging in, you'll be taken to your portfolio overview where you can see a snapshot of all of your accounts and their value.

### Portfolio Overview



The screenshot shows the M&G wealth 'Portfolio View' interface. At the top, the M&G wealth logo is displayed. Below it, a navigation bar shows the user's account information: '100032079 | Mr BVT Test-Client | Portfolio View'. The main content area is titled 'Portfolio View' and shows a 'Portfolio Value' of £0.03. It also displays 'Total Asset Value: £0.00' and 'Total Cash Value: £0.03'. There are three tabs: 'Portfolio Overview' (selected), 'Account Details', and 'Portfolio Investments'. The 'Portfolio Overview' tab contains a table with columns for 'Asset Value', 'Cash Account', 'Available Cash', 'Total Value', and 'Options'. The table lists two 'General Investment Account' entries: 'GIA - A20000650' and 'GIA - A20000503'. A 'Sub-total' row and a 'TOTAL' row are also present. The 'TOTAL' row shows values of £0.00 for Asset Value, £0.03 for Cash Account, £0.03 for Available Cash, and £0.03 for Total Value.

	Asset Value	Cash Account	Available Cash	Total Value	Options
General Investment Account					
GIA - A20000650	£0.00	£0.02	£0.02	£0.02	
GIA - A20000503	£0.00	£0.01	£0.01	£0.01	
Sub-total	£0.00	£0.03	£0.03	£0.03	
TOTAL	£0.00	£0.03	£0.03	£0.03	



## How do I view my account(s)

To view a specific account click on the 'Account Details' button in the navigation bar:

 Account Details

The page will then load your account(s) in alphanumerical order. The default view is 'Account Investments' which shows the cash and investments associated with that account.

Select the account drop down at the top to switch the view between your accounts.

Portfolio View

Portfolio Value: **£9,347.31** Total Asset Value: **£7,648.80** Total Cash Value: **£1,698.51**

88 Portfolio Overview **Account Details** Portfolio Investments

GIA

Account Investments [Add/remove columns](#)

Asset name ↓	Total cost <i>i</i>	Quantity	Last price	Value	Profit/loss £	Profit/loss %	% of holding	Est yield % <i>i</i>	Est income <i>i</i>	Sector	Excl rebal <i>i</i>
> Cash Account	£1,698.51			£1,698.51			18.17%				<input type="checkbox"/>
Alliance Trust Plc Ordinary Shares 2.5p <a href="#">GB00B11V7W98</a>	£984.00	100.0000	£9.8350	£983.50	-£0.50	-0.05%	10.52%	1.93%	£18.98	Financial Services	<input type="checkbox"/>
AstraZeneca Plc Ordinary Shares USD 0.25 <a href="#">GB0009895292</a>	£1,032.40	10.0000	£103.2200	£1,032.20	-£0.20	-0.02%	11.04%	2.03%	£20.95	Health Care	<input type="checkbox"/>
Atalaya Mining Plc Depository Interests Representing Ordinary Shares 7.5p <a href="#">CY0106002112</a>	£385.00	110.0000	£3.4400	£378.40	-£6.60	-1.71%	4.05%	0.92%	£3.48	Basic Resources	<input type="checkbox"/>
Aviva Plc Ordinary Shares 32 17/19p <a href="#">GB00BPQY8M80</a>	£406.40	100.0000	£4.0625	£406.25	-£0.15	-0.04%	4.35%	7.67%	£31.16	Insurance	<input type="checkbox"/>

[Transactions in Progress](#)  
[Transaction History](#)  
[Withdrawals History](#)  
[Payments History](#)  
[Fees and Charges History](#)

GIA - A20000650

£ ISA

ISA A20050352

£ General Investment Account

GIA A20000652

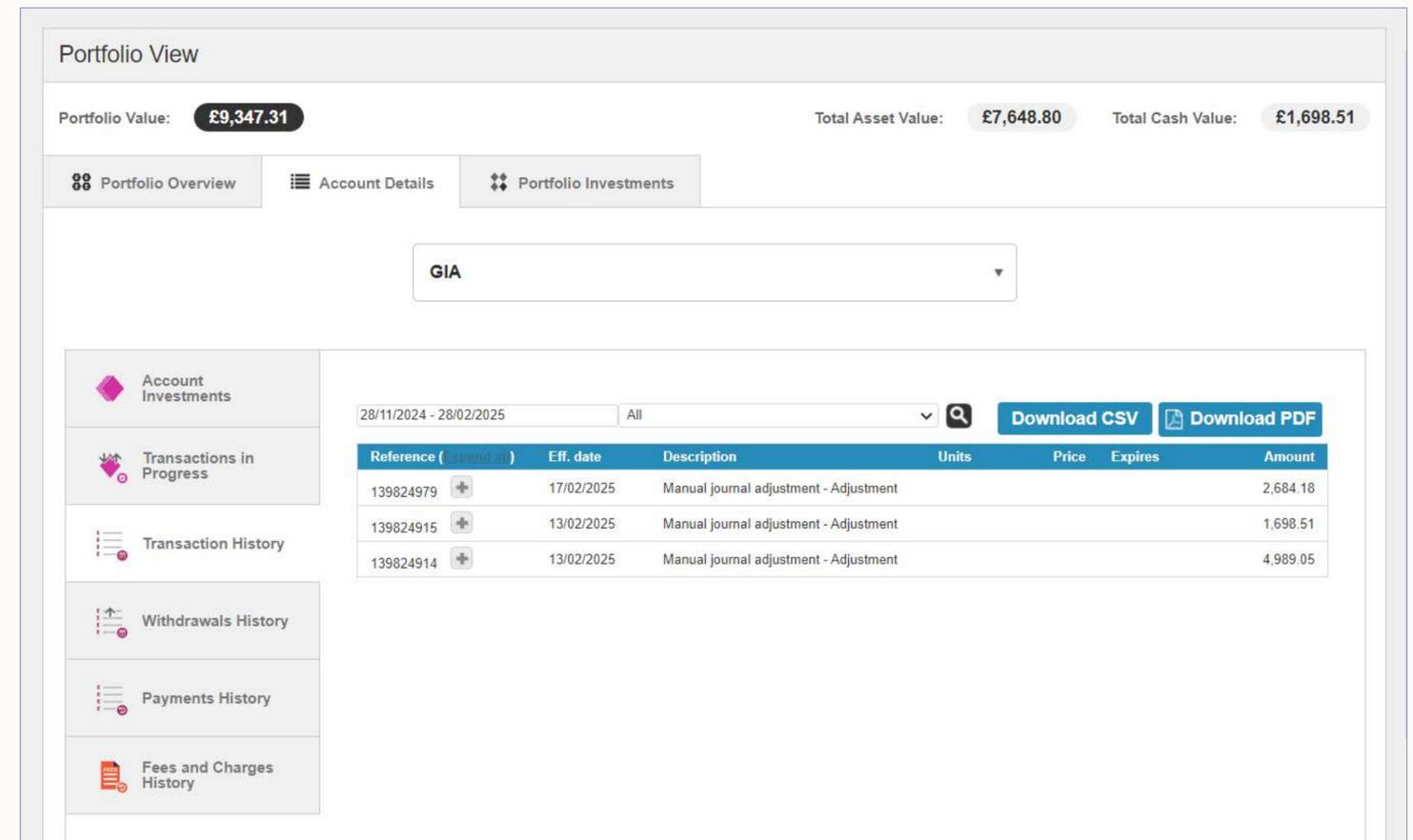
GIA A20000651

**GIA A20000650**

## How do I find more details about my account(s)

From the 'Account Details' screen you'll find the below options on the left side of the page:

- **Account Investments** – Showing the cash and investments in your account.
- **Transactions in Progress**, such as:
  - a. pending trades
  - b. other transactions; and
  - c. pending instructions
- **Transaction History** – Providing a summary of all of the transactions within your account. You can also download a copy of the history in spreadsheet (CSV) or PDF formats.
- **Withdrawals History** – Showing a summary of all of the payments made from your account, particularly helpful for regular SIPP income payments for example.
- **Payments History** – Showing a summary of the payments/subscriptions/contributions made to your account. You can also download a copy of the history in spreadsheet (CSV) format.
- **Fees and Charges History** – Showing a summary of the charges made to your account, such as the Annual Platform Charge, or your Financial Adviser Charges.

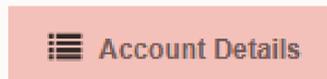


The screenshot displays the 'Portfolio View' interface. At the top, it shows the Portfolio Value as £9,347.31, Total Asset Value as £7,648.80, and Total Cash Value as £1,698.51. Below this are navigation tabs for Portfolio Overview, Account Details, and Portfolio Investments. A dropdown menu is set to 'GIA'. On the left, a sidebar contains menu items: Account Investments, Transactions in Progress, Transaction History, Withdrawals History, Payments History, and Fees and Charges History. The main area shows a table of transactions with columns for Reference, Eff. date, Description, Units, Price, Expires, and Amount. The table contains three rows of manual journal adjustments.

Reference (+)	Eff. date	Description	Units	Price	Expires	Amount
139824979	17/02/2025	Manual journal adjustment - Adjustment				2,684.18
139824915	13/02/2025	Manual journal adjustment - Adjustment				1,698.51
139824914	13/02/2025	Manual journal adjustment - Adjustment				4,989.05

## How do I find more details on my investments?

Click the 'Account Details' button to load the default 'Account Investments' view, and use the drop down to view your chosen account (as shown on page 5).



Your investments, which are also known as assets, will be listed in alphabetical order by default. In the first column you'll see the investment name and ISIN, which stands for International Securities Identification Number. It's a unique 12-digit code used to identify a specific financial investment like a fund or stock.

Choose the investment you require more information on, and click the ISIN's hyperlink.

Alliance Trust Plc Ordinary Shares 2.5p <a href="#">GB00B11V7W98</a>	£984.00
AstraZeneca Plc Ordinary Shares USD 0.25 <a href="#">GB0009895292</a>	£1,032.40
Atalaya Mining Plc Depository Interests Representing Ordinary Shares 7.5p <a href="#">CY0106002112</a>	£385.00

The 'Asset Details Card' will load giving you the latest available information on the investment, such as price and type.

**Asset Details Card** ✕

Details | Sustainability Information

Asset Name: Alliance Trust Plc Ordinary Shares 2.5p

ISIN: [GB00B11V7W98](#)

Type: Investment Trust

Complex Asset: Yes

Sector: Financial Services

Min Investment (£): -

Discount Initial (%): -

AMC (%): -

Last Available Mid Price (£) 9.835

From here it's possible to see how sustainable the investment is by clicking on the 'sustainability information' tab.

The 'Sustainability Label' may or may not be shown depending on whether one has been approved by the Financial Conduct Authority (FCA). The label gives you an indication of the investment's sustainability credentials. This information is provided by asset managers, and may not be available for every investment you hold. Overseas assets are not expected to have labels, instead you'll see a disclaimer explaining why.

If a 'SDR Consumer Facing Disclosure' link is shown, then more sustainability information will be available from the asset manager by clicking on the link.

SDR stands for Sustainability Disclosure Requirements, a regulation from the FCA. The regulation is designed to improve trust and transparency in the sustainability claims of investment products. You can find more information on the [FCA's website](#).

**Asset Details Card** ✕

Details | Sustainability Information

Sustainability Label: Sustainability Focus

SDR Consumer Facing Disclosure: [Click here](#)

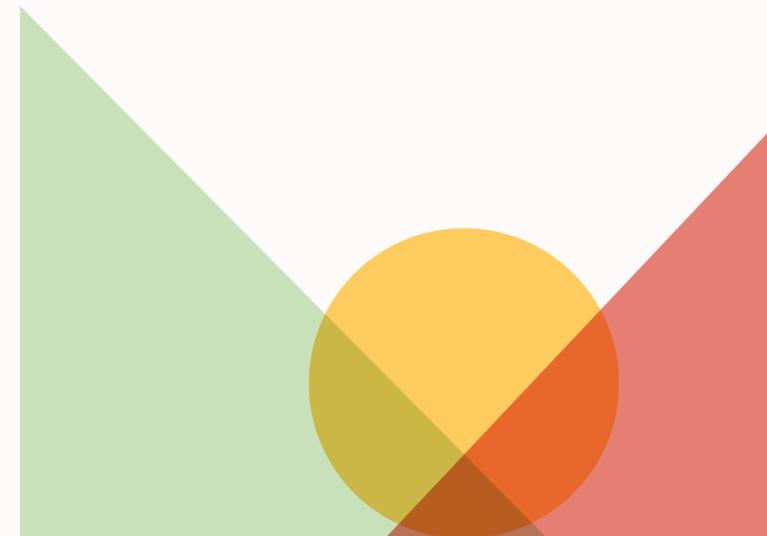
## How do I see all of my investments in one place?

To see all of your investments (including cash) across your portfolio click the 'Portfolio Investments' button in the navigation bar:

 Portfolio Investments

You could also use x-ray tool which gives you an overall view of your investments. It shows how your money is spread across different types of investments, regions, and sectors, helping you understand your portfolio better.

It's available by clicking the home icon, and then the 'X-Ray' link on the right side of the page. Once loaded, you can also download a PDF version for your records.



Portfolio View

Portfolio Value: **£9,347.31** Total Asset Value: **£7,648.80** Total Cash Value: **£1,698.51**

Portfolio Overview
Account Details
Portfolio Investments

### Investments

Asset name ( )	Total cost	Quantity	Last price	Value
Cash				£1,698.51
Available cash				£1,698.51
Reserved cash				£0.00
Uncleared cash				£0.00
Unsettled cash				£0.00
Res. natural income				£0.00
Alliance Trust Plc Ordinary Shares 2.5p (GB00B11V7W98)	£984.00	100.000000	£9.835000	£983.50
AstraZeneca Plc Ordinary Shares USD 0.25 (GB0009895292)	£1,032.40	10.000000	£103.220000	£1,032.20
Atalaya Mining Plc DI Representing Ord Shares 7.5p (CY0106002112)	£385.00	110.000000	£3.440000	£378.40
Aviva Plc Ordinary Shares 32 17/19p (GB00BPQY8M80)	£406.40	100.000000	£4.062500	£406.25
BHP Group Limited DI Representing Ordinary Shares (AU000000BHP4)	£256.50	10.000000	£25.640000	£256.40
Bloomsbury Publishing Plc Ordinary Shares 1.25p (GB0033147751)	£516.00	120.000000	£4.187500	£502.50
CQS Natural Resources Growth & Inc Plc Ord Shs 25p (GB0000353929)	£265.50	150.000000	£1.755000	£263.25
E.ON SE Common Stock NPV (DE000ENAG999)	£1,010.65	100.000000	£10.104277	£1,010.43
Gore Street Energy Storage Fund Plc Ord Shares 1p (GB00BG0P0V73)	£132.60	130.000000	£1.013000	£131.69
Lazard Emerging Markets Fund S Acc GBP (GB00B8QHFR21)	£1,416.40	1,000.000000	£1.416400	£1,416.40
Liontrust Sustainable Future UK Growth Fund 3 Acc (GB0030028871)	£314.08	100.000000	£3.140800	£314.08
Omnis Japanese Equity Fund A Inc (GB00BF0XDH13)	£953.70	1,000.000000	£0.953700	£953.70
<b>Total holding</b>				<b>£9,347.31</b>

# 3 Reference Hub

## What is the Reference Hub?

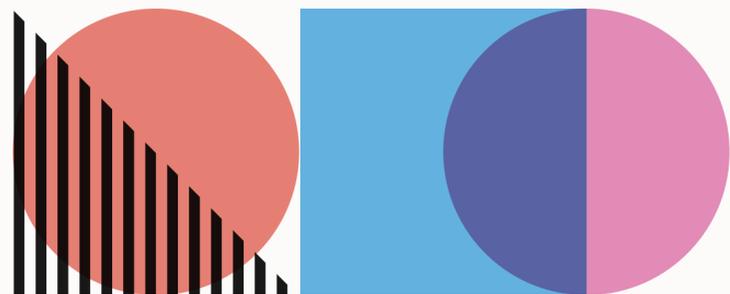
The Reference Hub is a useful location where you can find the below content:

- Contact us
- Interest rates
- Useful documents

To access it you need to find the navigation menu in the top left, and then click the menu icon circled here:



From there you can select the page you want.



## Contact us

Here you can find our phone numbers and email addresses.

### Contact us

#### Client Services

If you have any questions please contact us on the details below. Our experienced staff will be able to deal with your enquiry.

 **0345 076 6140**  
Our lines are open 8:30am to 5:30pm Monday to Friday.

 [platformsupport@mandg.com](mailto:platformsupport@mandg.com)

 M&G Wealth Platform  
Trimbridge House  
Trim Street  
Bath  
BA1 1HB

#### Complaints

Our aim is to deliver excellent customer service to you at all times; however, we realise that there may be times when our service level standards fall below what we strive to maintain. There are a number of ways in which you can inform us of a complaint:

 **0345 120 3022**  
Our lines are open 9am to 5pm Monday to Friday.

 [platformcomplaints@mandg.com](mailto:platformcomplaints@mandg.com)

 Complaints Team  
M&G Wealth Platform  
Trimbridge House  
Trim Street  
Bath  
BA1 1HB

## Interest rates

Here you can find the latest cash interest rate applicable to your account(s).

### Interest rates

You can be sure client money is deposited safely and effectively. We place money held in clients' Cash Accounts with a number of regulated deposit takers (chosen through a due diligence process), where it will usually generate interest.

Interest received from these deposit takers is allocated to clients, based on the cash held within their Cash Accounts. The average interest rate received from these deposit takers, and passed on to clients, changes on a daily basis.

Average annualised interest received	
January 2025	4.0598%

#### Important points to consider

- Interest is calculated daily and applied to a client account on a monthly basis;
- The average interest rate paid to clients changes on a daily basis.

## Useful documents

A helpful page with useful documents relating to your client portfolio, such as:

- your Charges Document, and helpful guides
- disclosures such as the Platform Guide, Pension Account Key Features, and other product factsheets
- the legal stuff such as your Terms, and our Privacy Policy

### Useful Documents



Please read the below documents to ensure you have all of the information you need.



If you require any other information or documents please speak to your Financial Adviser.

#### Your Client Portfolio

<a href="#">M&amp;G Wealth Platform Brochure</a>	<a href="#">How to make a payment to your Account</a>
<a href="#">Your Platform Charges</a>	<a href="#">Understanding Platform Charges</a>
<a href="#">Annual Summary of Charges Guide</a>	

#### Platform and Product Literature

<a href="#">Platform Guide</a>	<a href="#">Pension Account Key Features</a>
<a href="#">GIA Factsheet</a>	<a href="#">Self Invested Personal Pension (SIPP)</a>
<a href="#">General Investment Account (GIA)</a>	<a href="#">ISA Factsheet</a>
<a href="#">Junior ISA Factsheet</a>	<a href="#">Individual Savings Account (ISA)</a>
<a href="#">Junior Individual Savings Account (Junior ISA)</a>	

#### The Legal Stuff

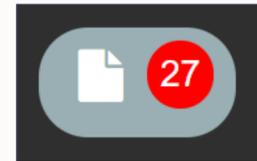
<a href="#">Terms</a>	<a href="#">Complaints Policy</a>
<a href="#">Privacy Policy</a>	<a href="#">Order Execution Policy</a>
<a href="#">Anti-Money Laundering</a>	<a href="#">Accessibility Statement</a>
<a href="#">MIFIDPRU 8 Disclosure</a>	



# 4 Correspondence

## How do I access my Correspondence?

**1** In the top right of your screen click this icon.



This is your digital Correspondence area, and it's where we put most of your statements, reports, valuations and letters.

**2** There are various category filters are the top to help you find what you're after.

**3** Unread correspondence items are highlighted in green.

Correspondence

Filters: 6 Monthly Valuations Confirmation Contract Note Corporate Actions Costs and Charges Reporting  
Tax Vouchers Valuation

Date range:  - to -  All dates



Status	Type	Client/Account Name & No.	Title	Document reference	Date created	Open
	Valuation	Mr BVT Test-Client 100032079	Periodic Valuation Statement	44782807	11/01/2025	
	Valuation	Mr BVT Test-Client 100032079	Periodic Valuation Statement	43493484	19/10/2024	
	Valuation	Mr BVT Test-Client 100032079	Periodic Valuation Statement	41885754	20/07/2024	
	Tax Vouchers	Mr BVT Test-Client 100032079	CTV Cover Letter	40849048	22/05/2024	
	Valuation	Mr BVT Test-Client 100032079	Periodic Valuation Statement	40055559	20/04/2024	
	Costs and Charges	Mr BVT Test-Client 100032079	Annual Summary of Charges Cover Letter	38811988	10/02/2024	
	Confirmation	General Investment Account - A20000503	Account Welcome Statement	38588267	28/01/2024	
	Confirmation	Mr BVT Test-Client 100032079	Client Welcome Pack Covering Letter	38587767	28/01/2024	

1 - 20 of 80 items 

**4** To open the document as a PDF click the eye icon on the right.

The document will open either in your browser or in PDF reader software (depending on your settings), from there you can save or print it.



## What can I find here?

Below are some examples of what may be shown in your Correspondence feed:

<b>Confirmations</b>	<b>Account Welcome Statement</b> This confirms the Financial Adviser Charges and cancellation rights on your newly opened account
	<b>Client Welcome Pack</b> This confirms your newly opened account(s) is now open and ready for you to view online
<b>Contract Note</b>	<b>Contract Note</b> Records of each transaction made within your account, serving as official proof of your trades
<b>Corporate Actions</b>	<b>Info Only Event Confirmation</b> Notification letter informing you of changes made to your funds, such as a fund name change
<b>Costs and Charges</b>	<b>Annual Summary of Charges (ASoC)</b> An annual report we provide you confirming the total amount of charges your have paid
<b>Reporting</b>	<b>Ad Hoc Valuation</b> These are the instant Valuation Statements you can request via the Portfolio Overview

<b>SIPP</b>	<b>ARS/SMPI Letter</b> Annual statement and projected retirement benefits illustration to enable pension fund tracking and future planning
	<b>Cash Warning Letter</b> Notification about high percentage cash holdings in pension, as a prompt for review to avoid poor investment outcomes
	<b>P60</b> Annual summary of income and tax paid, required for tax returns and financial records
	<b>SIPP Payslip</b> Breakdown of pension payments, tax deductions, and net pay for the specified period
<b>Tax Vouchers</b>	<b>Consolidated Tax Voucher</b> This details all of the taxable income you received during the stated tax year across the accounts in your portfolio
<b>Valuations</b>	<b>Periodic Valuation Statement</b> A quarterly valuation of your account(s)

# 5 Producing Valuations

## How do I create a current valuation?

You can produce a valuation whenever you like by following the below steps:

- Click the Home icon in the top left, this will take you back to the Portfolio Overview screen
- Click the 'Valuation' link on the right side of the screen, beneath your 'Total Cash Value'
- Configure what date you'd like the valuation to reflect
- Then choose if you want to export it to a spreadsheet (CSV) or PDF

**Note:** You won't be able to produce valuations earlier than April 2018, if you require these please contact Client Services using the details on the last page.

## Spreadsheet valuation

If you chose CSV, a spreadsheet will begin downloading to your browser. When downloaded, you can open it straight away or find it later in your local downloads folder.

## PDF valuation

If you chose PDF, we'll begin creating an 'Ad Hoc Valuation' for you which will be available for you in your 'Correspondence' area. Follow the steps on page 9 to access it.

**Note:** It may take a few minutes for the document to become available.



**PRIVATE AND CONFIDENTIAL**  
Mr BVT Test-Client  
BVT 19/01/2025  
Trimbridge House  
BATH  
BA1 1HB

Valuation Statement	
Valuation Statement	Showing a valuation of the assets held in each Account
Valuation as at	13 February 2025
Prepared for	Mr BVT Test-Client
Client reference	100032079
Your Financial Adviser is	Internal BVT Adviser Internal BVT Firm

## 6 Legacy Transactions

### How do I find pre-April 2018 transactions?

If you were a customer before April 2018 you may remember we upgraded the Platform around this time. Because of this, transaction history before this date isn't available using the features mentioned above.

To access your legacy transactions, you need to find the navigation menu in the top left, and then click the menu icon circled below:



Then click the 'Legacy Transactions' tile and the subsequent 'Legacy System Transactions' tile.

Once loaded, you can choose to download a spreadsheet (CSV) report by clicking the button on the right.

**Legacy System Transactions**

13-02-2025, 20.41.59

Mr BVT Test-Client

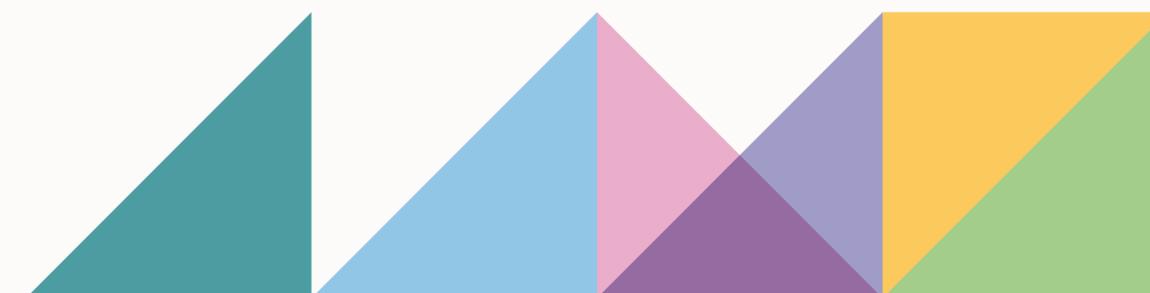
Account Number	Product	Transaction Date	Transaction Time	Transaction ID	Transaction Des

**Information**

This report contains all transactions, across all product wrappers, processed on the legacy administration system prior to the migration to the new platform. It is not possible to specify a date range for this report as all transactions will always be presented. Any post-migration transactions can be found and downloaded from the Transaction History page

**Export report**

[CSV](#)



# 7 Keeping my Portfolio secure

## How do I change my password?

We recommend setting a secure yet memorable password to avoid any unauthorised access to your client portfolio.

To do this, click the below icon in the top right of your screen:



On the next page enter your new password, and then again to confirm it. When ready, hit 'Change password' and this will be actioned immediately.

**Platform Credentials**

**100032079**

---

**Change password**

Passwords need to be a minimum of 8 characters and need to include at least 3 criteria: 1 uppercase character, 1 lowercase character, 1 number or 1 special character (e.g. !, & %).

**Current password**

**New password**

**Confirm password**

## How do I log out?

Click on the below icon in the top right of your screen:



Then on the pop-up click 'Logout':

**Log Out**

Are you sure you want to log out?





## Contact us

 0345 076 6140

Our lines are open 8:30am to 5:30pm Monday to Friday

Telephone calls may be recorded for training and security purposes.

 Client Services, M&G Wealth Platform, Trimbridge House, Trim Street, Bath BA1 1HB

 [platformsupport@mandg.com](mailto:platformsupport@mandg.com)

 [mandgwealth.com/platform](https://mandgwealth.com/platform)

The M&G Wealth Platform is provided by Investment Funds Direct Limited, registered in England and Wales No. 1610781. Registered office: 10 Fenchurch Avenue, London EC3M 5AG. Authorised and regulated by the Financial Conduct Authority No. 114432.

Investment Funds Direct Limited is a subsidiary of M&G plc, incorporated and registered in England and Wales. Registered office: 10 Fenchurch Avenue, London EC3M 5AG. Registered number 11444019. M&G plc is a holding company, some of whose subsidiaries are authorised and regulated, as applicable, by the Prudential Regulation Authority and the Financial Conduct Authority.