M&G wealth

M&G Wealth Platform

GUIDE

How to use the Platform

Contents

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.

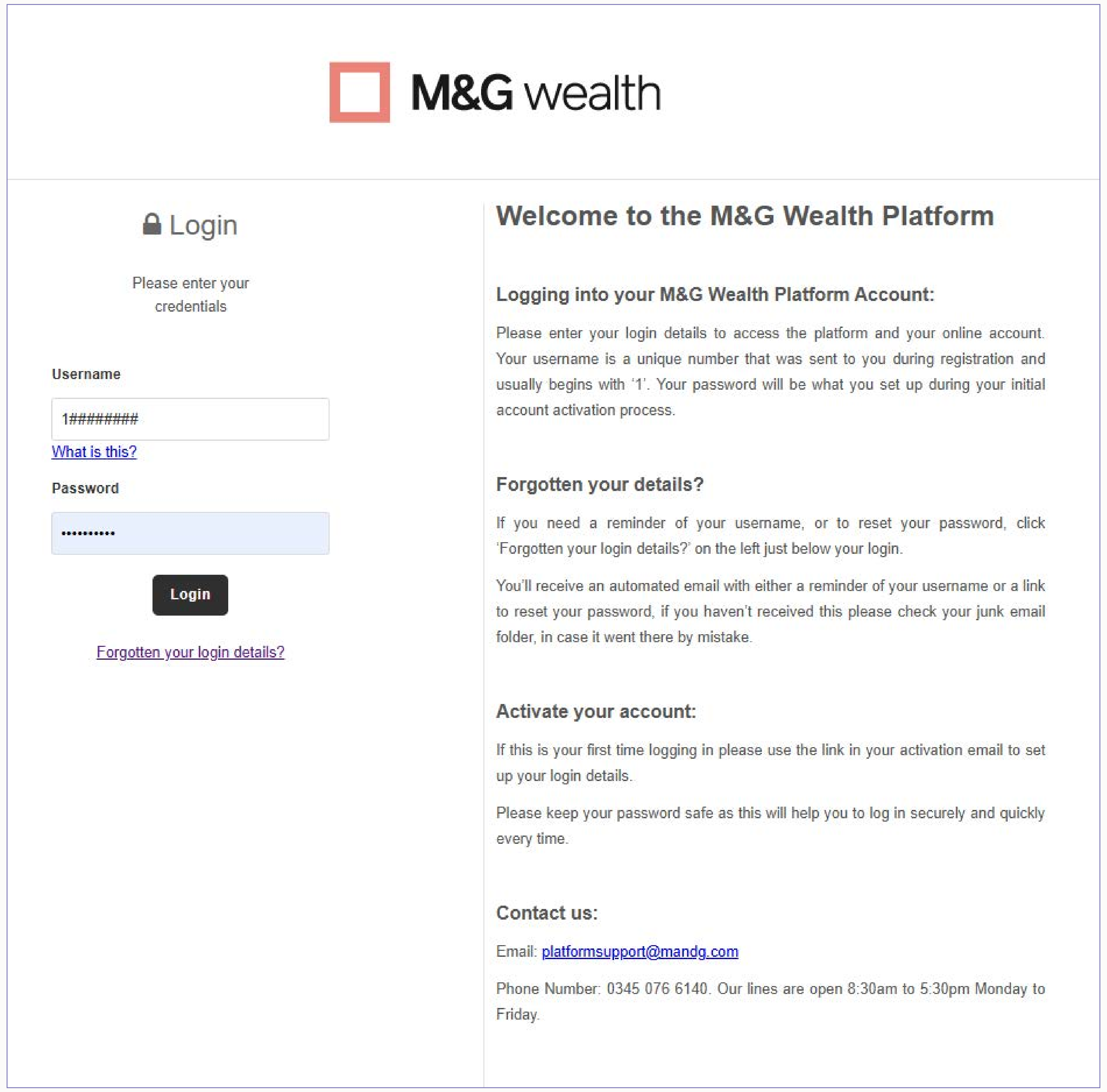
We suggest avoiding printing the document to reduce paper usage, which is beneficial for the environment.

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

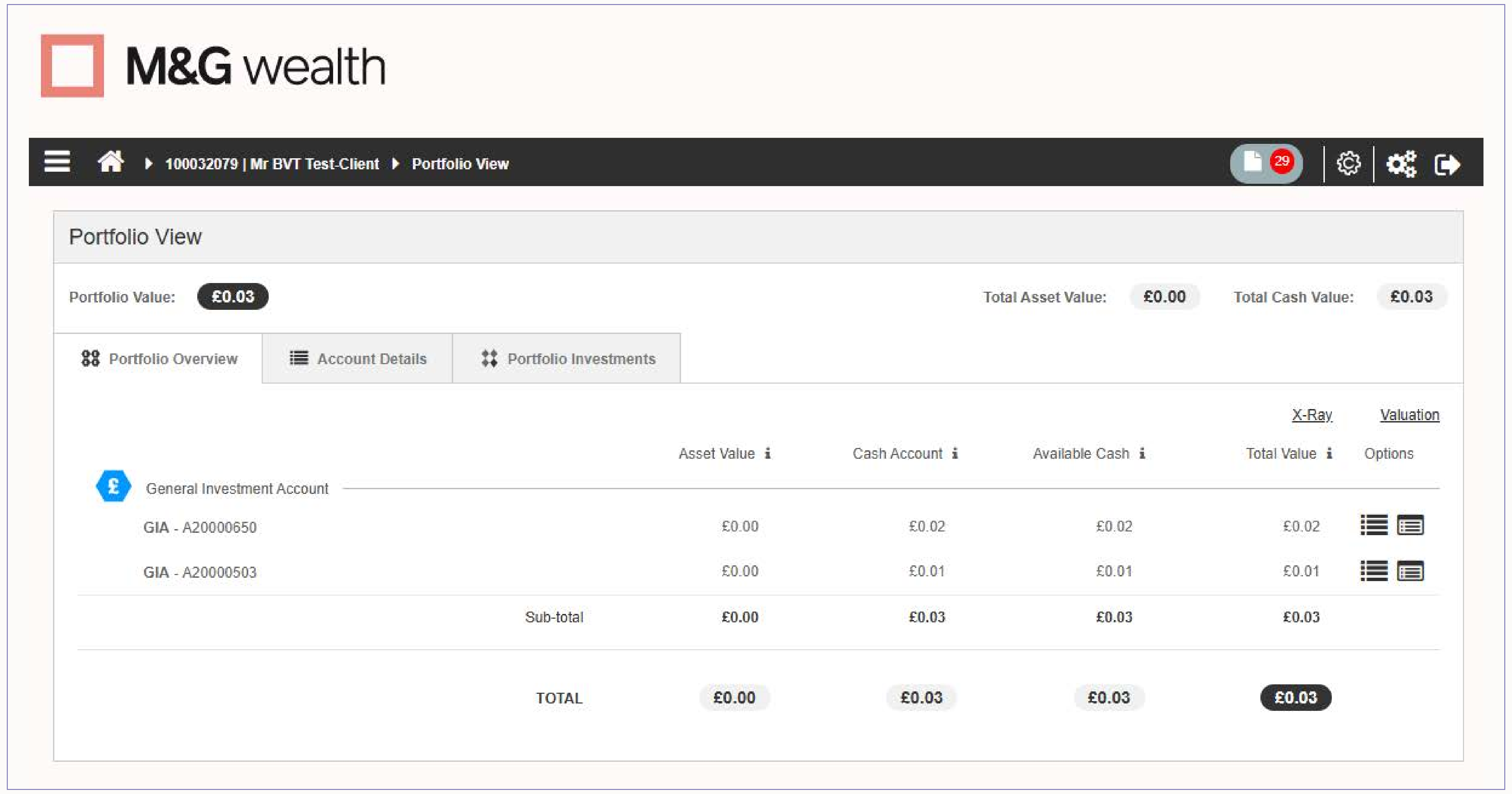


2 Your Portfolio

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

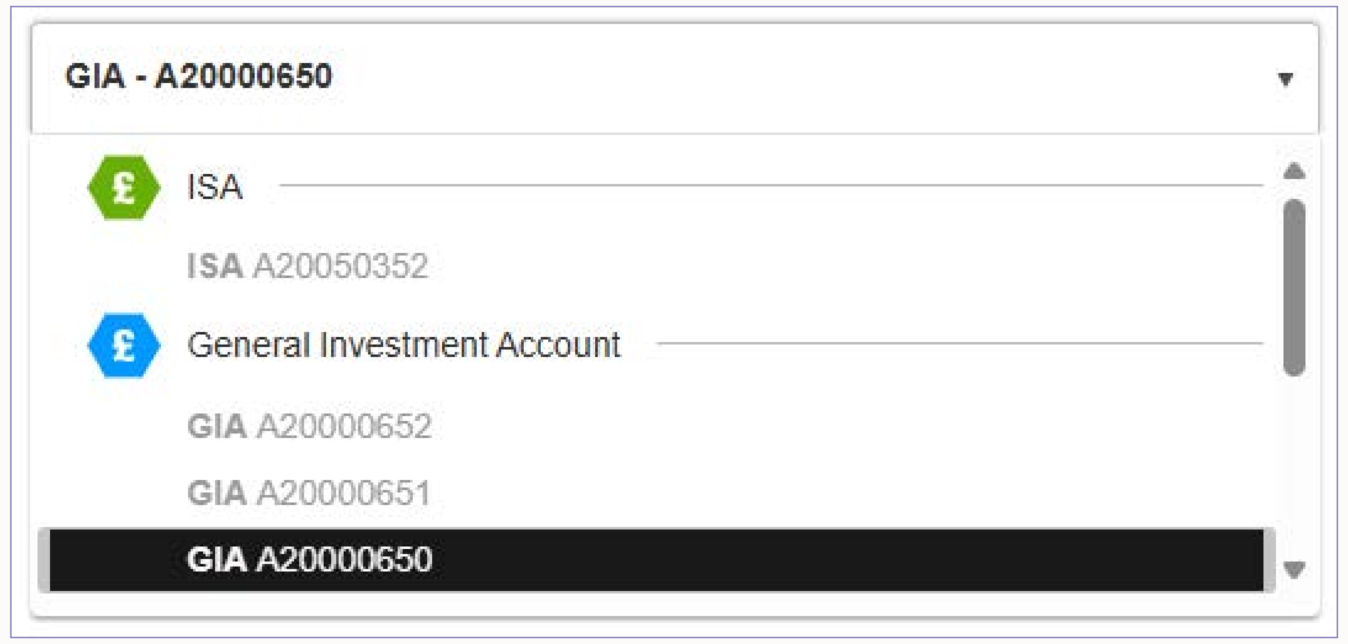


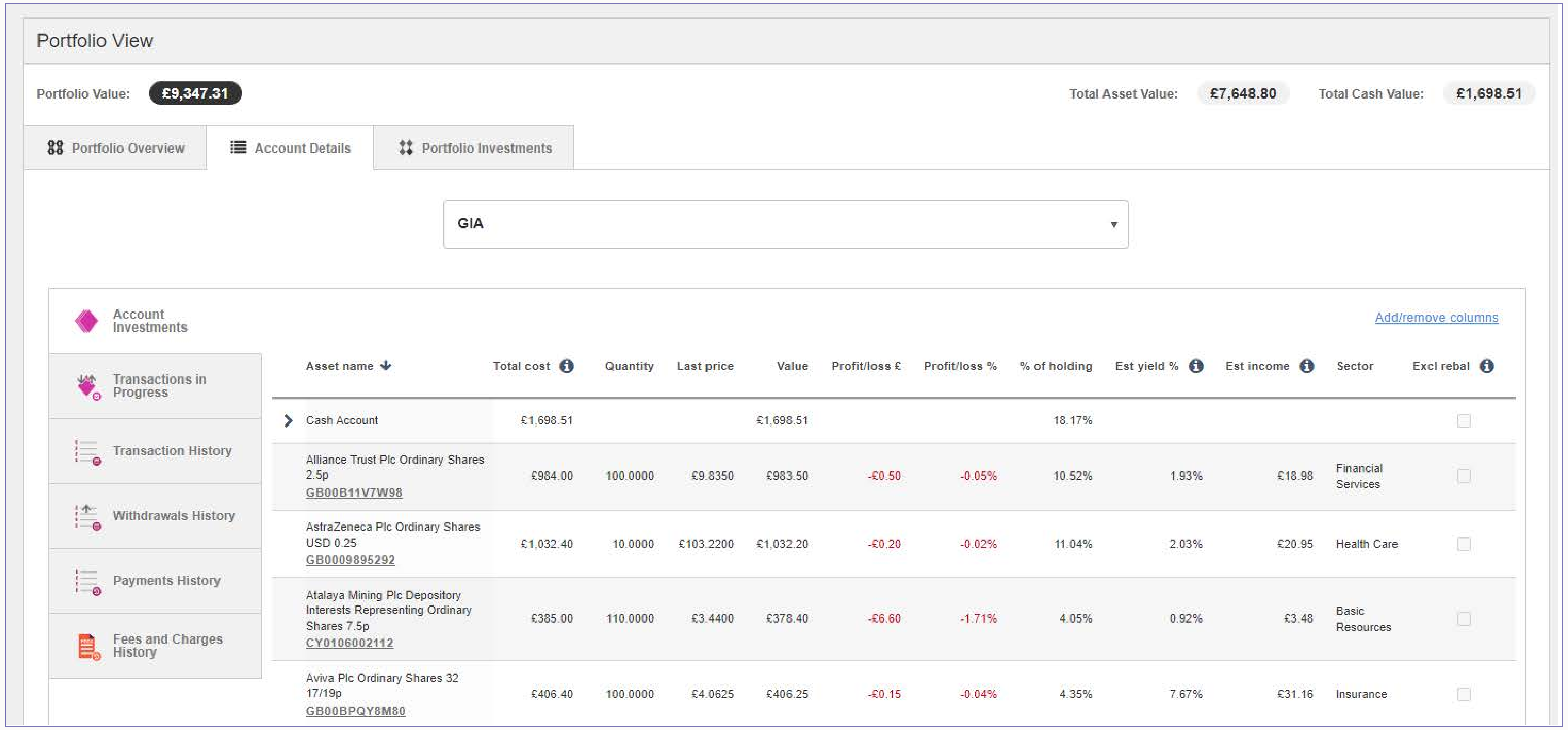
How do I view my account(s)

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

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.

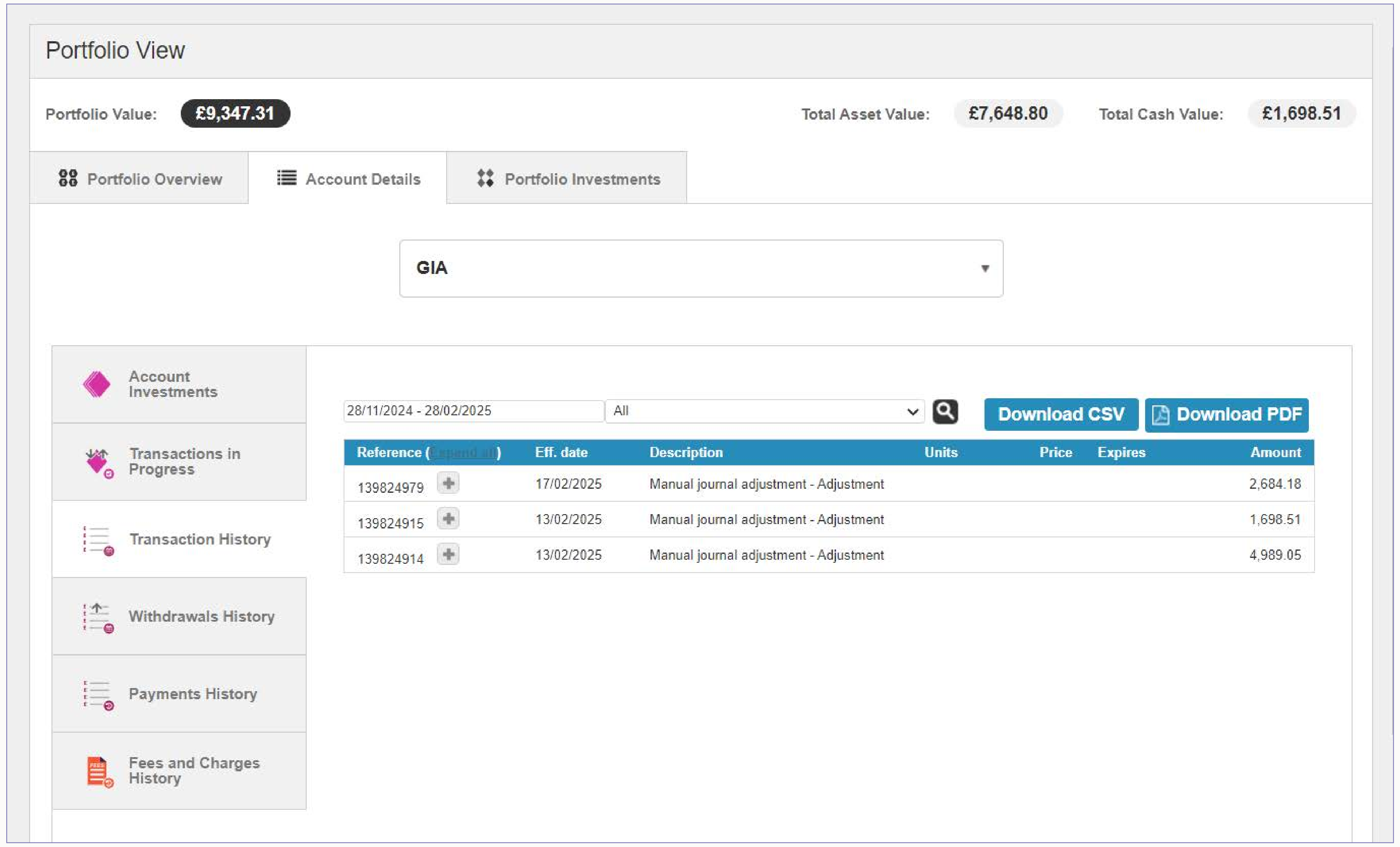




How do I find more details about my account(s)

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.



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).

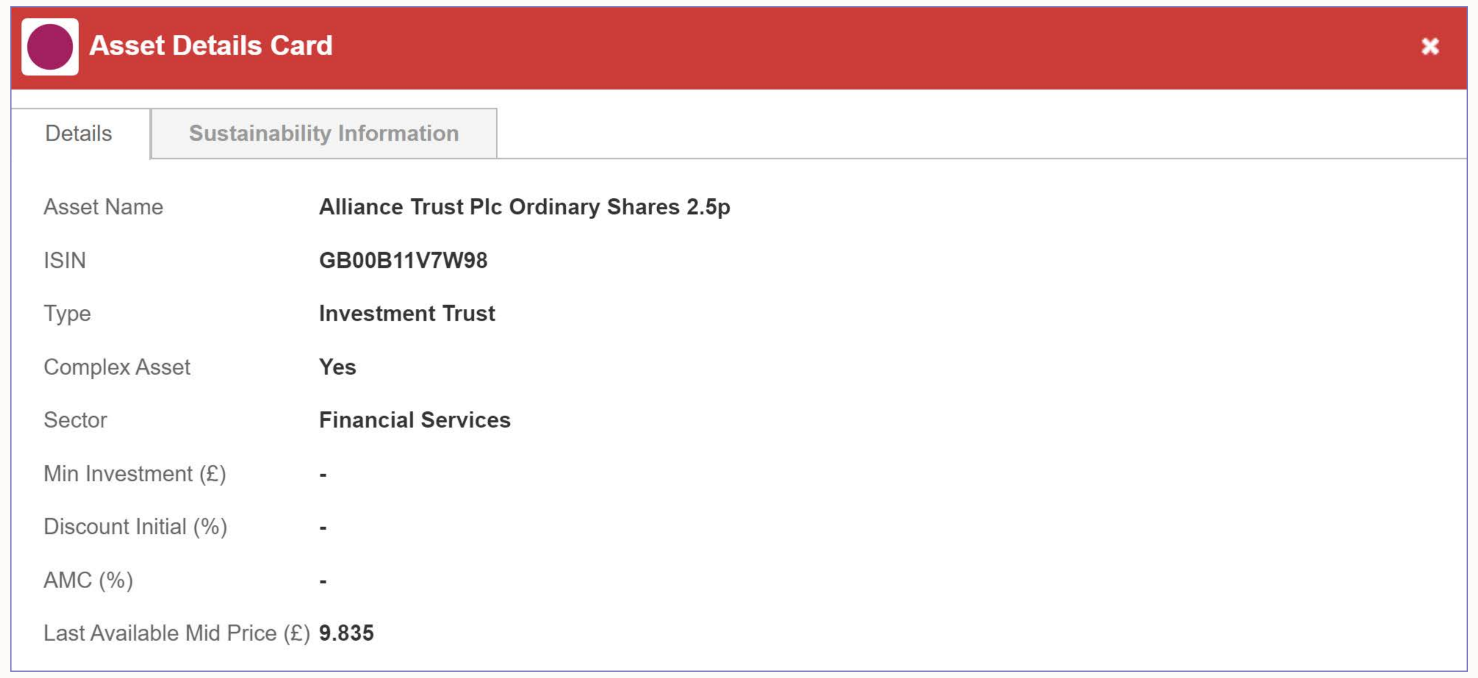
Account Details

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 GB00B11V7W98	£984.00
AstraZeneca Plc Ordinary Shares USD 0.25 GB0009895292	£1,032.40
Atalaya Mining Plc Depository Interests Representing Ordinary Shares 7.5p CY0106002112	£385.00

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

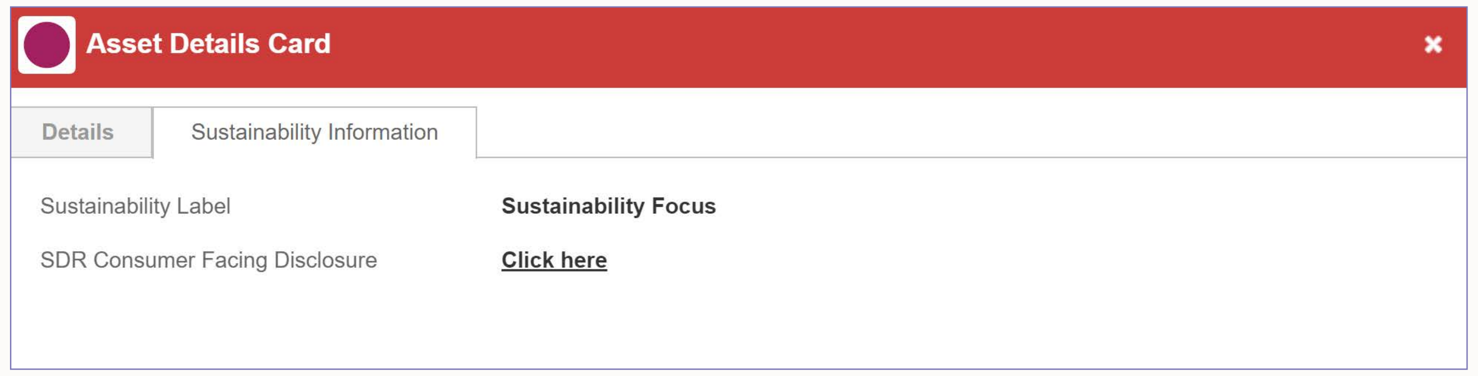


From here it's possible to see how sustainable the investment is by clicking on the 'sustainability information' tab.

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.



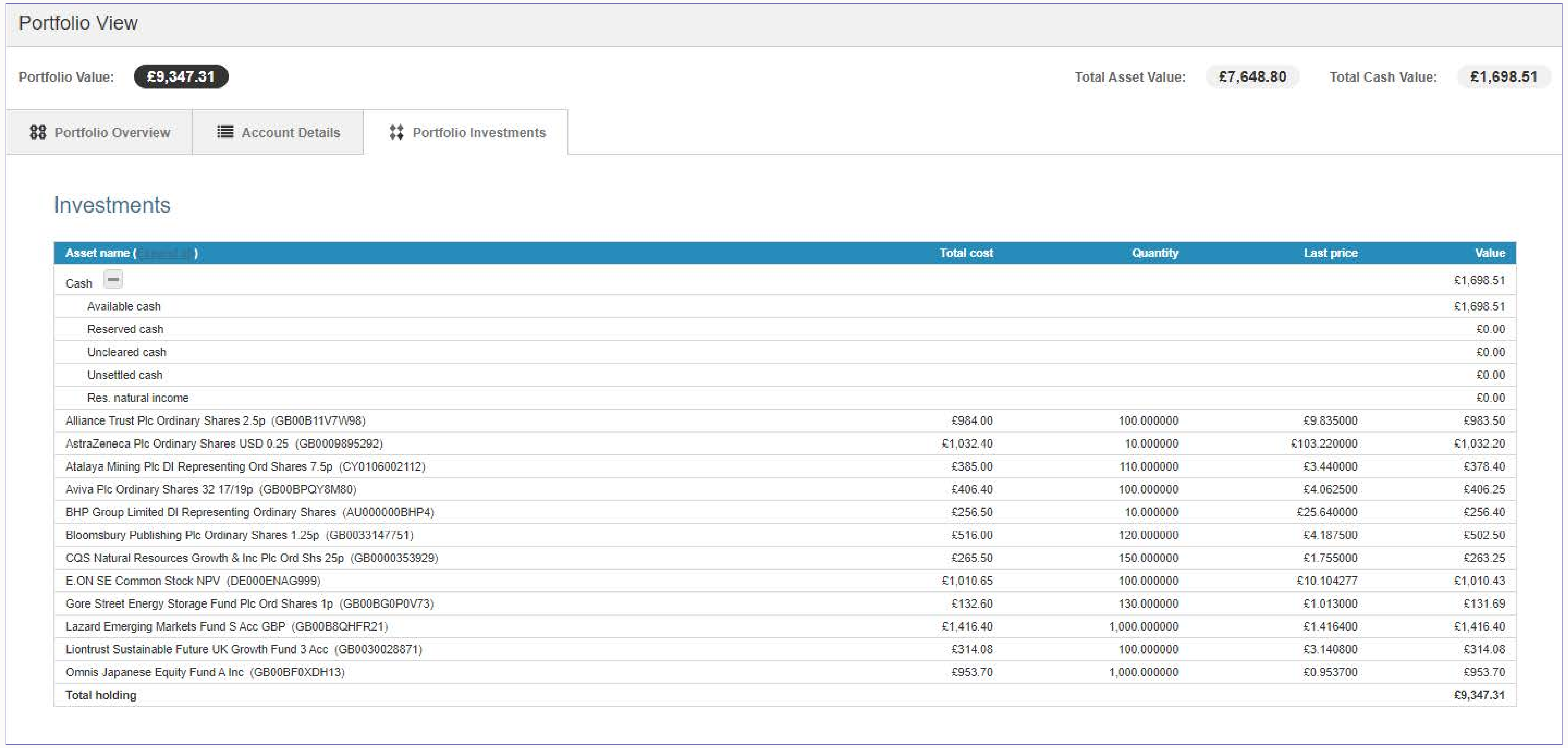
How do I see all of my investments in one place?

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
Total holding				**£9,347.31**

3 Reference Hub

What is the Reference Hub?

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

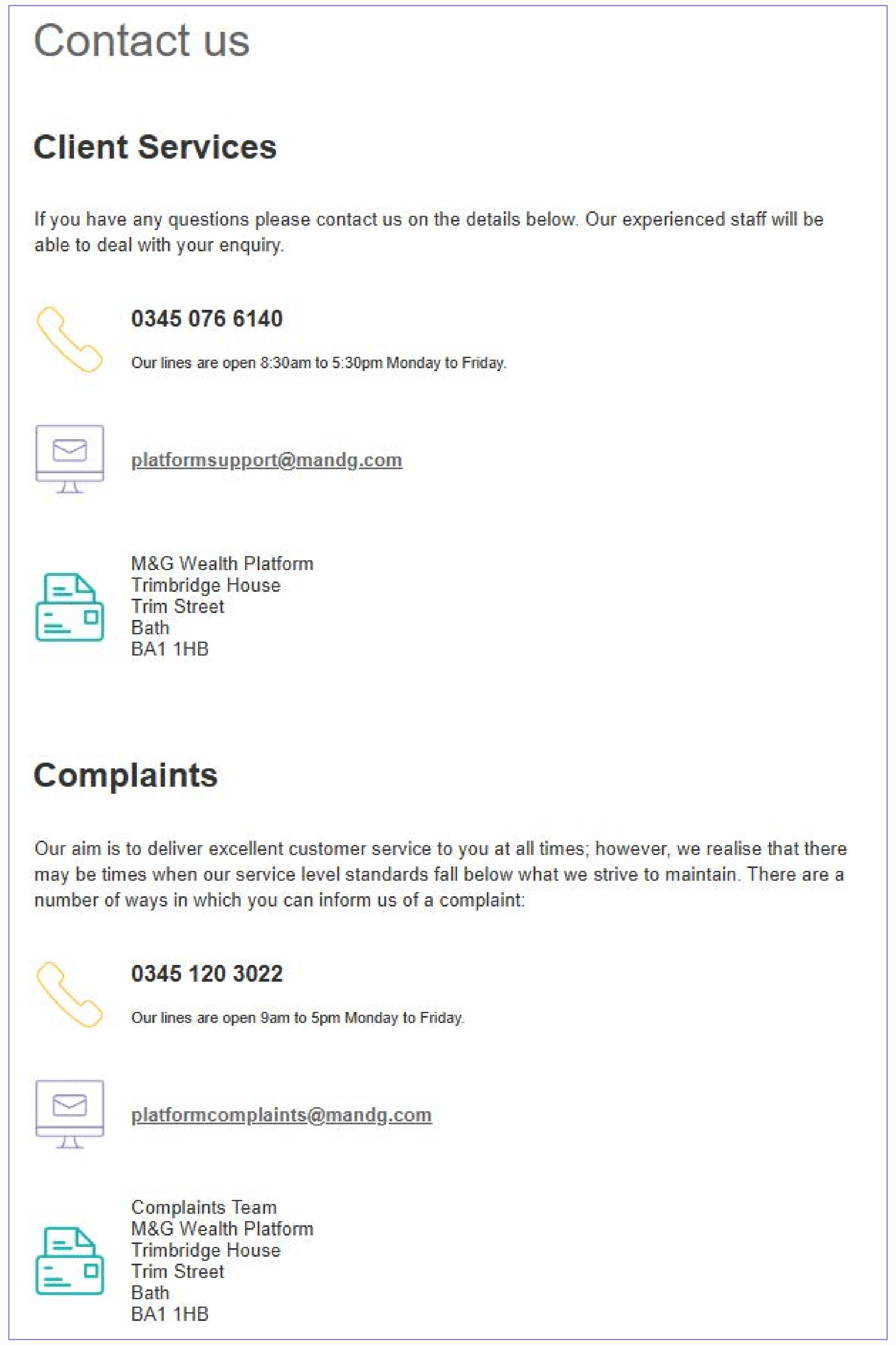
- Contact us
- Interest rates
- Useful documents

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

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

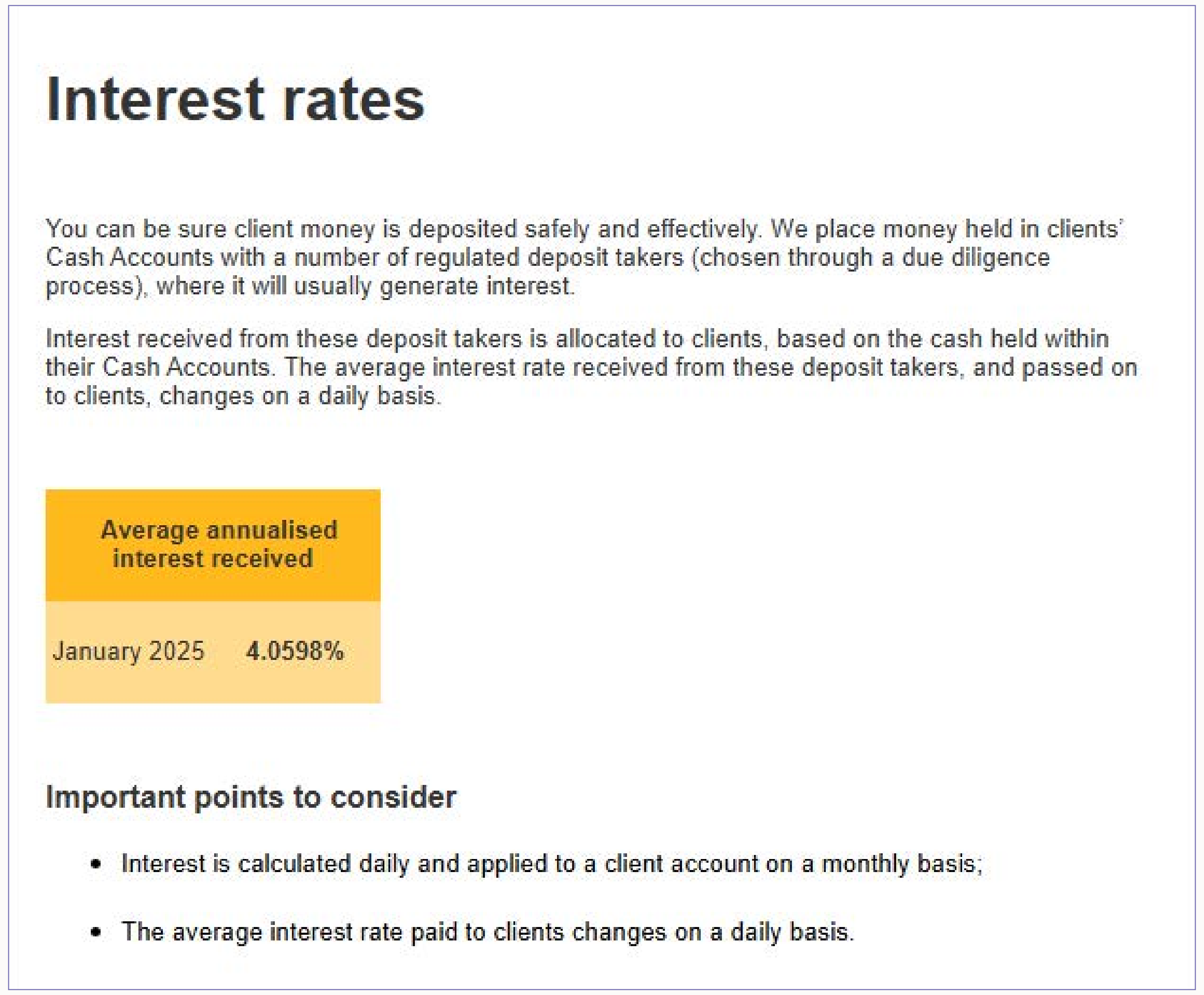
Our lines are open 9am to 5pm Monday to Friday.

platformcomplaints@mandg.com

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%

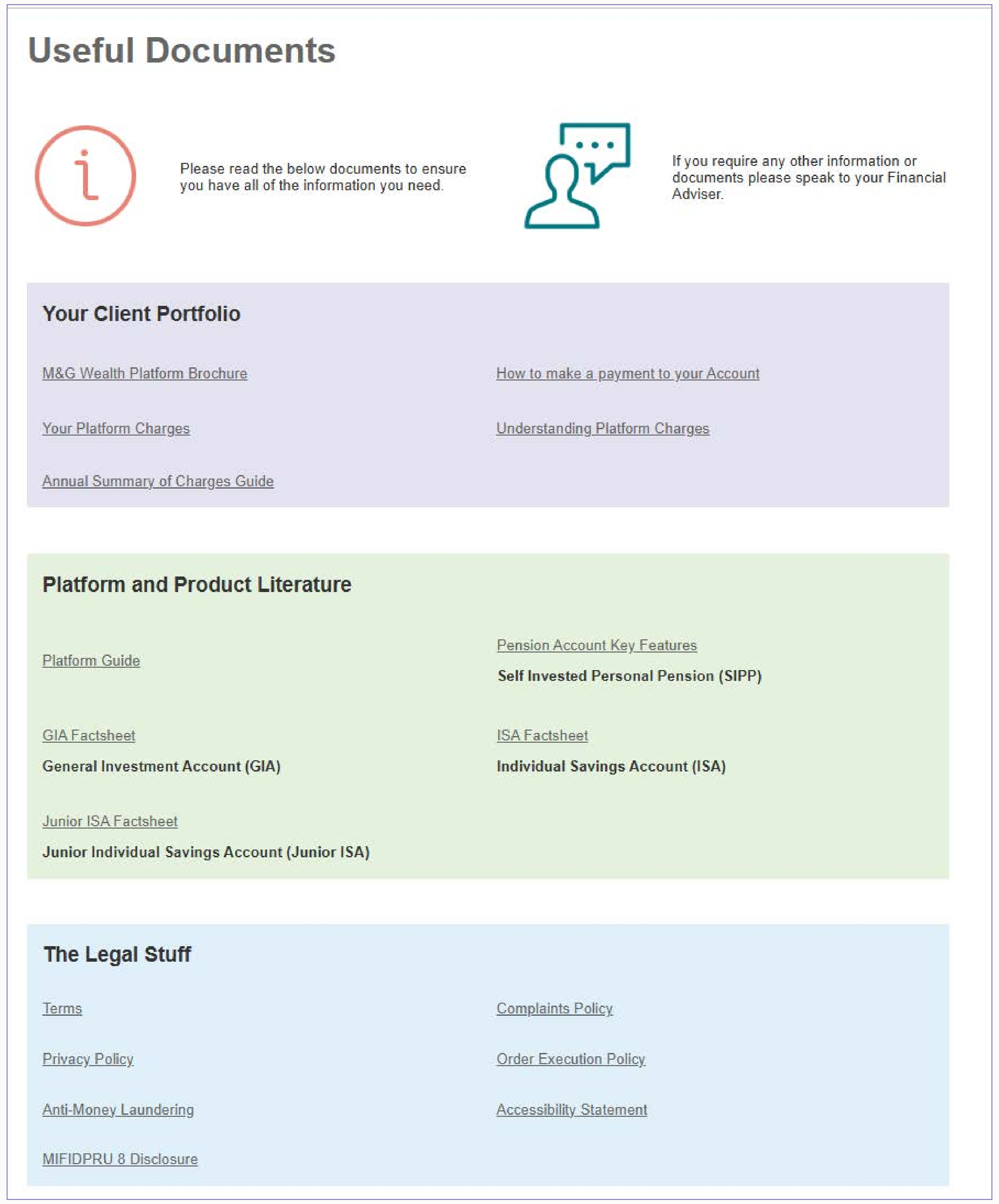
Important points to consider

- 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

M&G Wealth Platform Brochure

How to make a payment to your Account

Your Platform Charges

Understanding Platform Charges

Annual Summary of Charges Guide

Platform and Product Literature

Platform Guide

Pension Account Key Features

Self Invested Personal Pension (SIPP)

GIA Factsheet

General Investment Account (GIA)

ISA Factsheet

Individual Savings Account (ISA)

Junior ISA Factsheet

Junior Individual Savings Account (Junior ISA)

The Legal Stuff

Terms

Complaints Policy

Privacy Policy

Order Execution Policy

Anti-Money Laundering

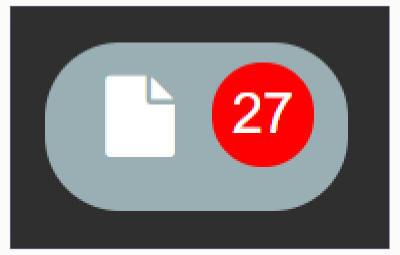
Accessibility Statement

MIFIDPRU 8 Disclosure

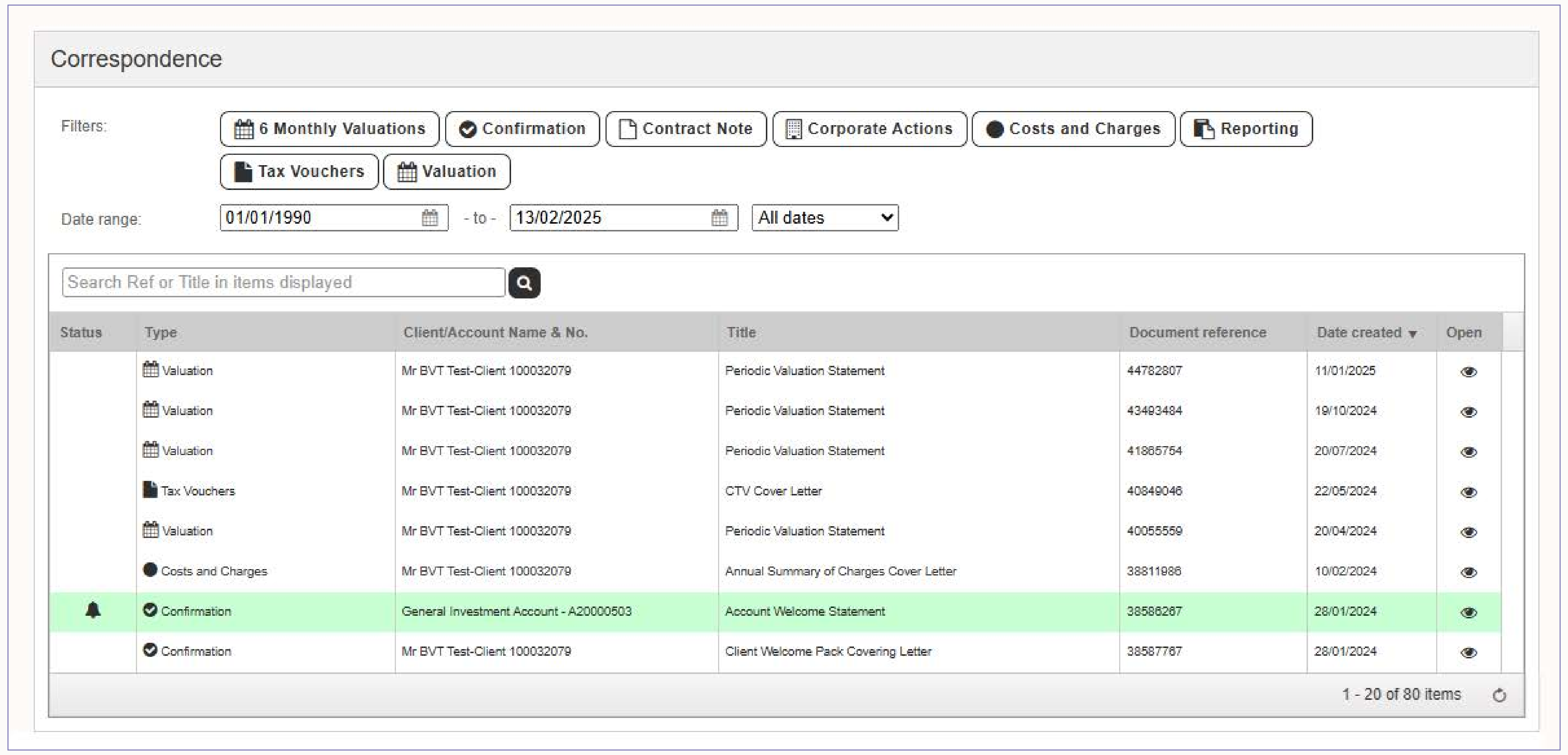
4 Correspondence

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.

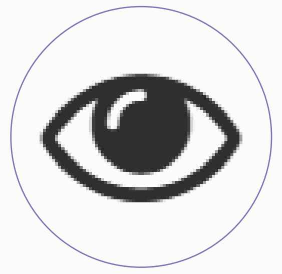


Status	Type	Client/Account Name & No.	Title	Document reference	Date created	Open
	Valuation	Mr BVT Test-Client 100032079	Periodic Valuation Statement	44782807	11/01/2025	
	Valuation	Mr BVT Test-Client 100032079	Periodic Valuation Statement	43493484	19/10/2024	
	Valuation	Mr BVT Test-Client 100032079	Periodic Valuation Statement	41865754	20/07/2024	
	Tax Vouchers	Mr BVT Test-Client 100032079	CTV Cover Letter	40849046	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	38811986	10/02/2024	
	Confirmation	General Investment Account - A20000503	Account Welcome Statement	38586267	28/01/2024	
	Confirmation	Mr BVT Test-Client 100032079	Client Welcome Pack Covering Letter	38587767	28/01/2024	

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.**

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:

Confirmations	**Account Welcome Statement** This confirms the Financial Adviser Charges and cancellation rights on your newly opened account
	Client Welcome Pack This confirms your newly opened account(s) is now open and ready for you to view online
Contract Note	**Contract Note** Records of each transaction made within your account, serving as official proof of your trades
Corporate Actions	**Info Only Event Confirmation** Notification letter informing you of changes made to your funds, such as a fund name change
Costs and Charges	**Annual Summary of Charges (ASoC)** An annual report we provide you confirming the total amount of charges your have paid
Reporting	**Ad Hoc Valuation** These are the instant Valuation Statements you can request via the Portfolio Overview
SIPP	**ARS/SMPI Letter** Annual statement and projected retirement benefits illustration to enable pension fund tracking and future planning
	Cash Warning Letter Notification about high percentage cash holdings in pension, as a prompt for review to avoid poor investment outcomes
	P60 Annual summary of income and tax paid, required for tax returns and financial records
	SIPP Payslip Breakdown of pension payments, tax deductions, and net pay for the specified period
Tax Vouchers	**Consolidated Tax Voucher** This details all of the taxable income you received during the stated tax year across the accounts in your portfolio
Valuations	**Periodic Valuation Statement** 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.

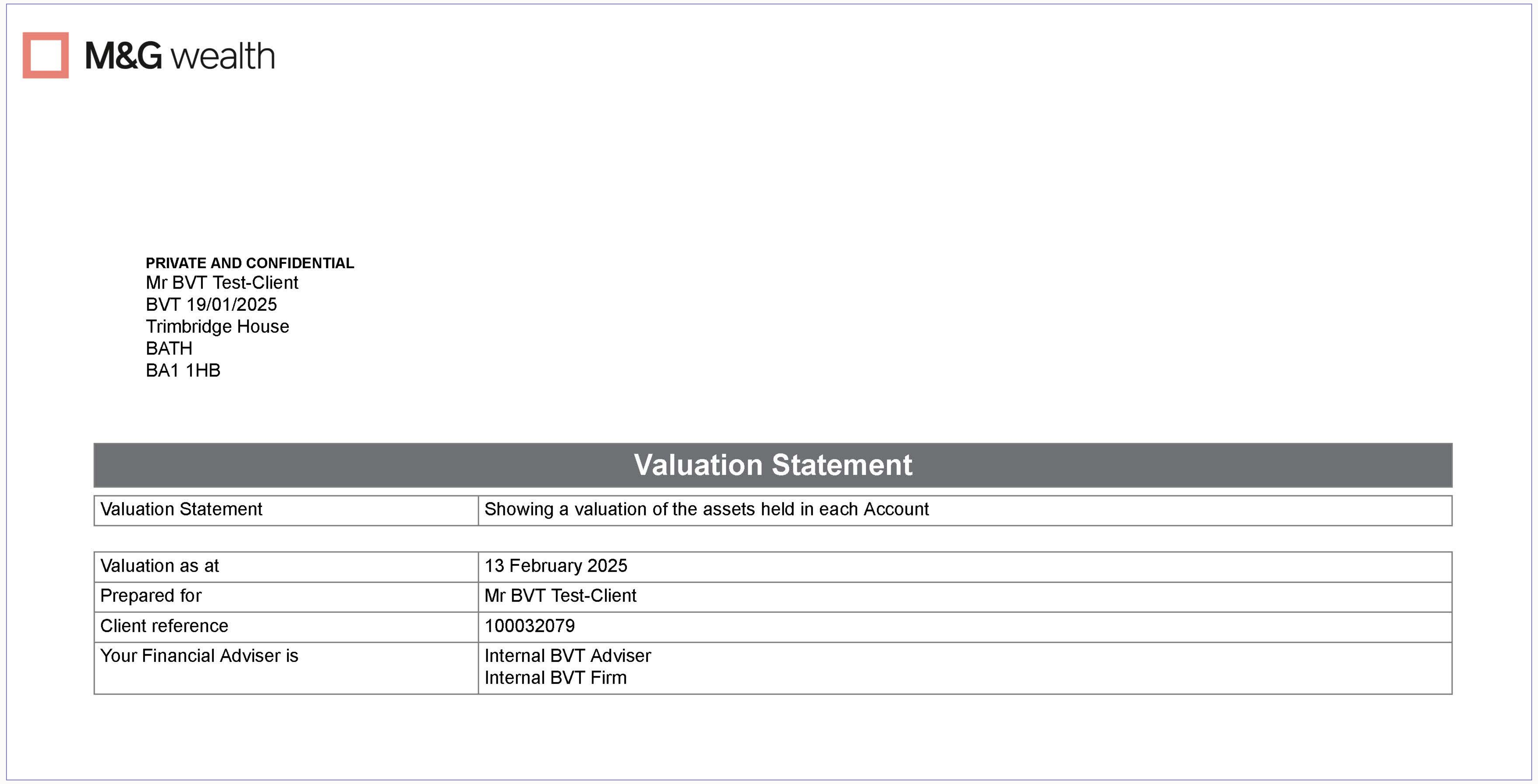
Spreadsheet valuation

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.



M&G wealth

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

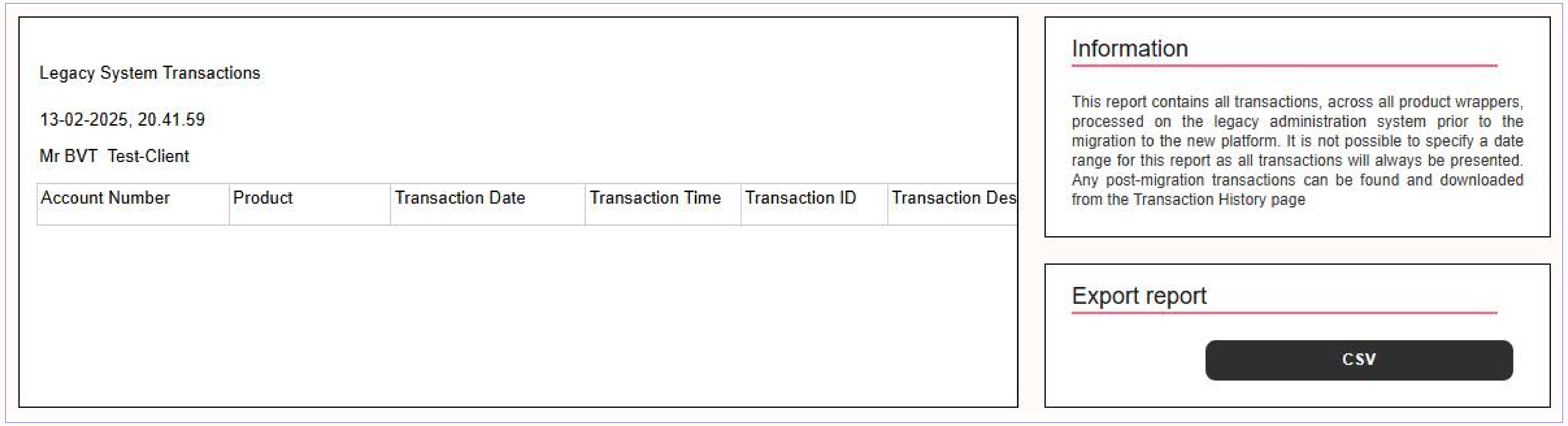
How do I find pre-April 2018 transactions?

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.

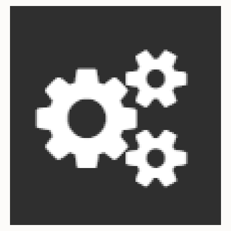


7 Keeping my Portfolio secure

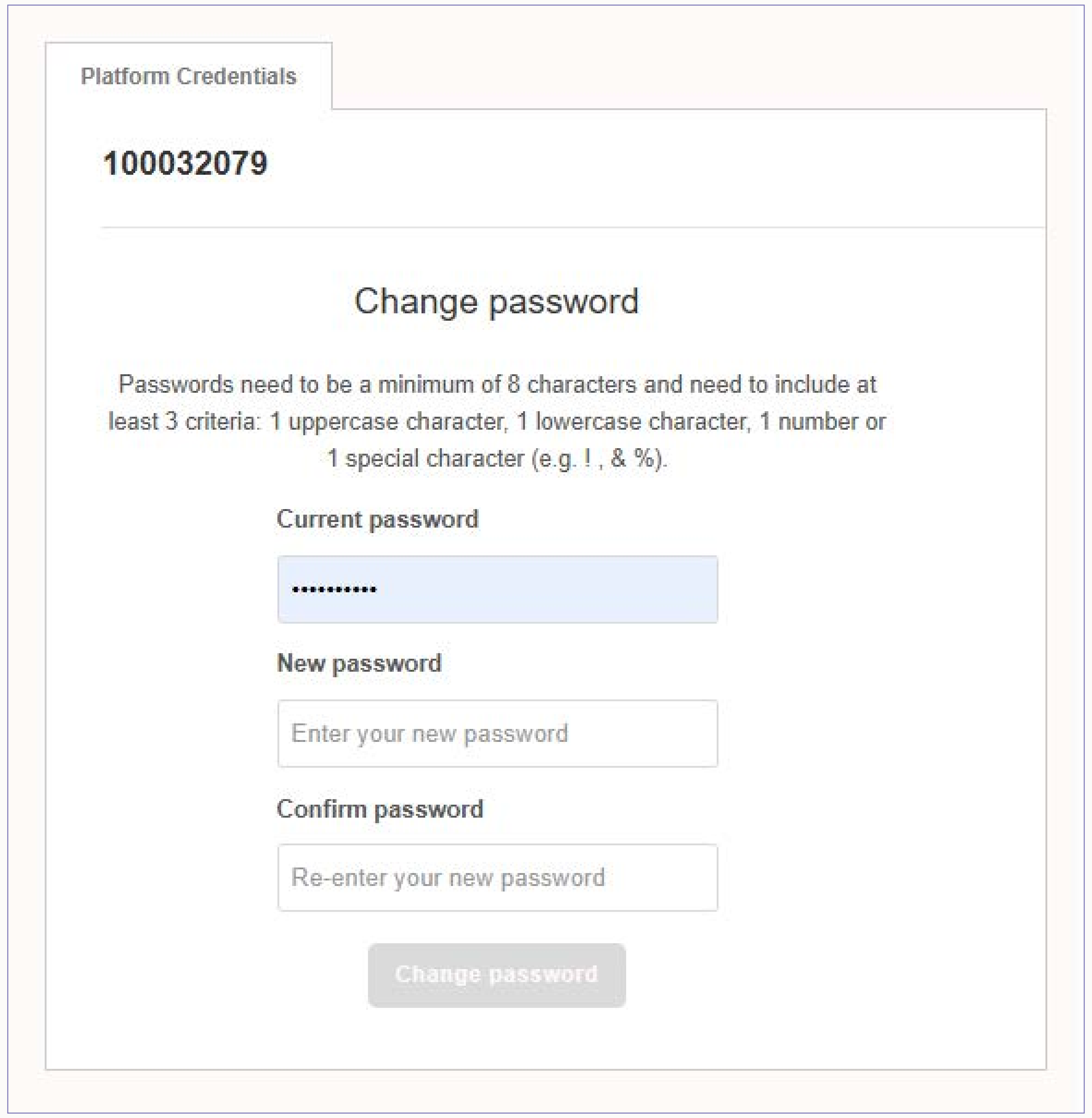
How do I change my password?

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:

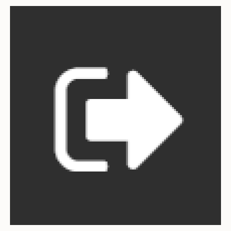


On the next page enter your new password, and then again to confirm it. When ready, hit ‘Change password’ and this will be actioned immediately.

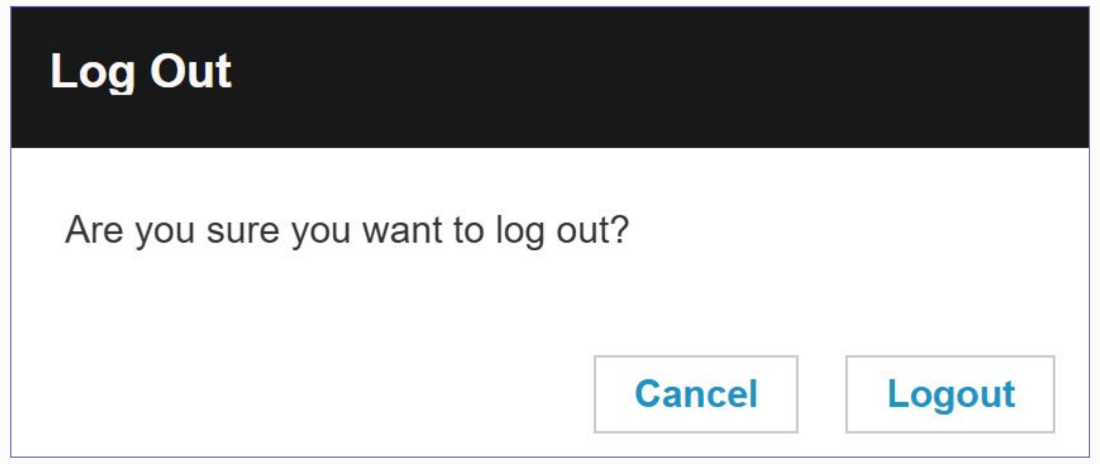


How do I log out?

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



Then on the pop-up click ‘Logout’:



M&G wealth

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

mandgwealth.com/platform