

Step by step guide: Setting up an Embark TPIA

Setting up a new Embark Third Party Investment Account (TPIA)

Creating a New Customer

1. Log in using your Adviser or Admin log in details
2. From the banner on the left-hand side of the page select "Customer" and from the drop down click on "New Customer"
3. Enter your client details in the mandatory fields, indicated with a red asterisk:

4. Ensure that the firm name is correct and select the relevant "Adviser" for the customer in question from the drop down provided.
5. Select "Next Step", this will bring you to "Step 2 Regulatory Details".
6. Provide "Customer Tax Residency" by selecting "Add New". The "Country Name" will default to the UK, as we are unable to accept customers where the country of residence is not the UK. Answer the question, "Is Main Tax Country of Residency?" by selecting either "Yes" or "No". Answering "No" will prevent you from creating an account for the customer.
7. Enter the customer's National Insurance Number. This should be in the standard format (without spaces) and click "Save".



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Step by step guide: Setting up an Embark TPIA

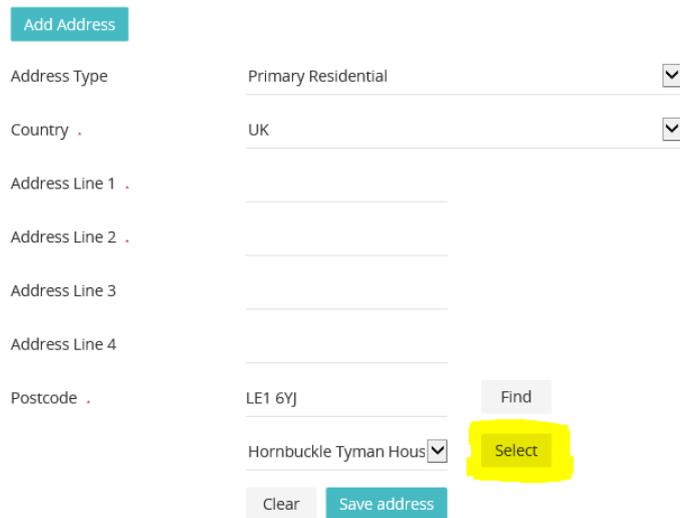
8. Provide "Customer Citizenship", again the "Country Name" will default to UK, as we are only able to accept customers that are UK citizens. The question "Is Primary Citizenship?" should be answered before selecting "Save". You will also need to confirm the "Country of Nationality".



Please, capture all countries of nationality for a given client

Country of nationality

9. "Step 3 Address", click on "Add Address". The "Address Type" will default to "Primary Residential". Ensure that you have selected the Country before moving on to entering the address. You cannot save the address without a Country and this will clear the address details if not entered in the correct order. Enter the postcode for your address and click "Find", locate the address from the drop down, and click on "Select" next to the drop down to populate the address fields. If you cannot locate the address (i.e. new build homes) you may manually populate the relevant fields.



10. Click "Save" and "Next Step" and navigate to "Step 4 Contact Details"



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11. Under the heading “Email Address”, click on “Add New” and enter the customer's email address, before clicking “Save Email”. This is vital for the customer’s read only access to the platform.

Add New

Email type

Email Type

Email Address

Confirm Email

12. Under the heading “Phone Numbers”, click on “Add New” enter the details, then click “Save Phone”

Phone type

Phone Type

Country

Area Code

Number

13. Select “Next Step” and navigate to “Step 5 Validate and Submit.” The message on the page should confirm “All data entered has been successfully validated”, alternatively, this will indicate any information missing to prevent the submission of the client.

Step 5 Validate and Submit

14. Click “Submit”. This will then confirm “New Customer successfully created”.

15. This has created your customer. The next stage is to create an account (TPIA/ISA/JISA/GIA/PP) for this client. The following steps will detail how to do this, but from the above page there is a short cut. If you click on “Create New Account”, this will allow you to skip steps 1 and 2 of the following procedure.

Step 5 Validate and Submit



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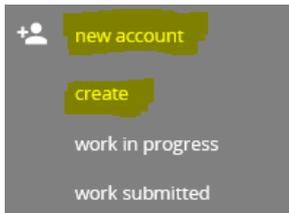


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Step by step guide: Setting up an Embark TPIA

New Client On-boarding / Create a New Customer Account

1. Log in using your Adviser or Admin log in details
2. From the banner on the left-hand side of the page select "New Account" and from the drop down click on "Create".



3. The options on the page should read as follows, or be changed to read as such:

Task:	Create new product wrapper
Platform Provider:	EIS
Company:	Your firm name
Adviser:	The Adviser for the client in question
Account Type:	Third Party GIA
Pension Provider:	Avalon SIPP Trustees Ltd

Enter the account details			
Platform Provider	EIS	Account type	Third Party GIA
Adviser Firm	EMBARK	Pension Provider	Avalon SIPP Trustees Ltd
Adviser	Embark Advisor		
Next			

4. Click "Next" and navigate to "Step 1 Account".
5. Under the "Declaration" section ensure that you select the checkbox "I confirm that I have assessed the suitability of the platform for my client".
6. Under "Existing Policy Details" you are required to provide the "Existing Policy Number" and "Name of the existing policy". These should be the details of the underlying SIPP.

Please note that these fields are alphanumeric only and special characters such as : ! * / (), cannot be used. If the policy contains any special characters, please ensure that they are not included and only the alphanumeric characters are detailed.

Existing Policy Details	
Pension trust provider	Avalon SIPP Trustees Ltd
Existing Policy Number	<input type="text"/>
Name of the existing policy	<input type="text"/>



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Step by step guide: Setting up an Embark TPIA

7. In the "Adviser Details" section verify that the details pulled through are that of the correct adviser for the customer.
8. Under the heading "Customer Search", "Search for Existing Customer" click the "Search" button. This will show you all the clients linked with the adviser that are still to be allocated on account. Locate the client you are intending to onboard and click on "Assign".

Customer Search

Search for Existing Customer

Advanced search criteria ↑↓

Customer ID:	<input type="text"/>	External Customer ID:	<input type="text"/>
Customer Status:	All <input type="button" value="v"/>	First Name:	<input type="text"/>
Surname:	<input type="text"/>	Date Of Birth:	<input type="text"/>
National Insurance Number:	<input type="text"/>	Account Number:	<input type="text"/>
		Account Role:	All <input type="button" value="v"/>

Customer ID	Customer Status	External Customer ID	Customer Name
306599	Active		John Test <input type="button" value="Assign"/>

9. On choosing the client, the "Client Details" section should populate with the client information completed when you created the customer.
10. For the "Contact Information", select the appropriate answers from each of the dropdowns.
11. Select "Next Step" and move to "Step 2 Payments".
12. Click the dropdown for "Add New Payments for" and select "New Embark GIA" before clicking the "Add" button, this will open the "Add Payments" information that should be completed as appropriate.

Add payments

Source of payment	Pension Provider <input type="button" value="v"/>
Payment type	Single <input type="button" value="v"/>
Payment method	Direct Credit <input type="button" value="v"/>
Amounts	
Currency	GBP <input type="button" value="v"/>
Amount	<input type="text"/>



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Step by step guide: Setting up an Embark TPIA

- The funds should be paid via Direct Credit via the SIPP provider. Complete the "Amount" to be transferred into the TPIA.
- Once completed, click "Save Payment" and then "Next Step" which will bring you to Step 3 "Invest/Allocate".
- The system will show you any cash transactions and ask you to confirm how the funds should be invested. You can nominate to keep all the funds in cash by inputting 100 in the relevant percentage box.
- To invest the funds, scroll down the page to "Search for Investments" set "Search Type" to either Investment Funds or Stocks and Shares (depending on the type of asset). You also have the option of searching either via fund name or SEDOL code for ease, then select "Search". The search results will appear on the right of the Search Criteria panel. Then click "Select" for the funds that you want to add.

Type	Code	Sedol	Name ↑	Documents	3 mth perf	6 mth perf	1 yr perf	3 yr perf	
Managed Fund	BFB9	B2PB2C7	7IM AAP Adventurous C Acc	 ▼	2.6214	5.7365	12.4849	30.6097	Select
Managed Fund	BFB8	B2PB2B6	7IM AAP Adventurous C Inc	 ▼	2.626	5.7402	12.4984	30.6241	Select
Managed Fund	BFB5	B2PB379	7IM AAP Balanced C Acc	 ▼	1.089	3.3397	6.2772	18.3056	Select
Managed Fund	BFB4	B2PB2V6	7IM AAP Balanced C Inc	 ▼	1.0914	3.3419	6.2666	18.3048	Select
Managed Fund	RK17	3395402	7IM AAP Income C Acc	 ▼	0.0337	1.5213	4.9847	15.2299	Select
Managed Fund	RK18	3395394	7IM AAP Income C Inc	 ▼	0.0358	1.5154	4.9949	15.2533	Select
Managed Fund	BFA7	B2PB2M7	7IM AAP Moderately Advtur C Acc	 ▼	1.85	4.5756	9.8306	25.5882	Select

- On selecting the fund, a pop up will appear, for you to confirm which funds should be applied to the particular product(s). If you have multiple payments you can click on the dropdown next to "Allocate", which will allow you to provide different investment options for the individual payments.



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Search Criteria

Search Type:

Name:

Code:

SEDOL code:

Fund Manager:

Asset Class:

Geographical Region:

IMA Sector:

18. There is also a tick box at the bottom of the screen, which will allow you to protect a fund from automatic disinvestment as a means of recovering our fees. Please be advised that while we do not have a minimum cash balance requirement if there are insufficient funds to cover the monthly fees we will disinvest proportionally across the portfolio, but by selecting this box we will not disinvest from the fund.

Managed Fund - 7IM AAP Adventurous C Acc

Choose which of these wrappers to apply your selection to:
 All
 Pension

Choose which types of payments to apply your selection to:

Allocate:

All Payments:

Protect this investment from automatic disinvestment to recover fees etc

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19. Once, you have invested the funds, click on “Next Step” and navigate to the Remuneration page and enter the agreed adviser charge. You can enter both initial and ongoing charges in either pounds or percentage, by clicking on the relevant denomination. You are also able to select the frequency for ongoing payments, you may choose from monthly, quarterly or annually. Click “Save” and then “Next Step”.

Initial Adviser Charge					
Single Payments		Adviser charge (£)	Embark charge (£)	Total charge (£)	
Embark Personal Pension	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	0.50 %	31.25	0.00	31.25
Cash Transfers					
Embark Personal Pension	<input type="radio"/> % Allocation <input checked="" type="radio"/> £ Amount	£ 1000	1,000.00	0.00	1,000.00

Ongoing Adviser Charge				
		Adviser annual charge amount (£)	Charging frequency	Total annual charge amount (£)
Embark Personal Pension	<input checked="" type="radio"/> % Allocation <input type="radio"/> £ Amount	£ 0.00	0 %	Monthly

20. “Step 5 Payments Out”, the heading “Income Strategy” relates to the treatment of dividends. Even if you have not selected any income funds, this is set should you select income funds in the future. Click “Edit” and then choose the appropriate option, “Save and select “Next Step”.

Add distribution and dividend destination

Income Strategy

Product Cash
 Re-Invest

21. This will bring you to the Validate screen and verify that all data entered is validated successfully. It is at this point that the system will highlight any missing information that will prevent you from submitting the client account creation.
22. Click on “Next Step” and navigate to Review screen and verify that information entered is correct.
23. Click on “Next Step” and navigate to the Submit screen. The page generates the relevant declarations based on the information provided. Please read through these carefully before checking each box, then click on “Open Account”

2. Make Declarations

I confirm that my client:

- (i) wishes to proceed with the application to become a client of Embark;
- (ii) has provided me with the authority to proceed with this application and agrees to the Embark terms and conditions and terms of use;
- (iii) has checked and approved the information that is being provided to Embark with this application; and
- (iv) has signed any applicable documentation required by Embark.

I further confirm that I have explained Embarks applicable data protection, anti-money laundering and counter terrorist financing requirements to my client.



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