ST. JAMES'S PLACE
WEALTH MANAGEMENT

ONLINE WEALTH ACCOUNT: CLIENT GUIDE

PARTNERS IN MANAGING YOUR WEALTH

This document highlights the key Online Wealth Account functionality and the process of registering for Online Services with an activation code, enabling you to access Online Services immediately.

You can contact your St. James's Place Partner if you do not have an activation code, as this can be generated and given to you over the phone. You may already have received an activation code in correspondence from St. James's Place, such as your Quarterly Valuation Statement, please be advised that activation codes are only valid for a limited time.

The Online Wealth Account enables access to a range of services online.

Current capability includes the ability to:

- Use your debit card to make payments to St. James's Place.
- Top up your ISA with your debit card at a time that suits you.
- View the value of your investments in a range of currencies and see a breakdown of that valuation.
- Access SJP Insights for the latest investment news.
- Receive electronic correspondence and update your preferences. *(By registering for electronic correspondence, you will be helping us to reduce our environmental impact)*.

HOW TO REGISTER FOR ONLINE SERVICES

Step 1. Visit the login page of the St. James's Place Online Wealth Account https://clients.sjp.co.uk/.
Please note, the site is currently not optimised for mobile devices, but works on tablets, laptops and desktops.

Step 2. Select the 'Register' button which is highlighted below (Figure A).

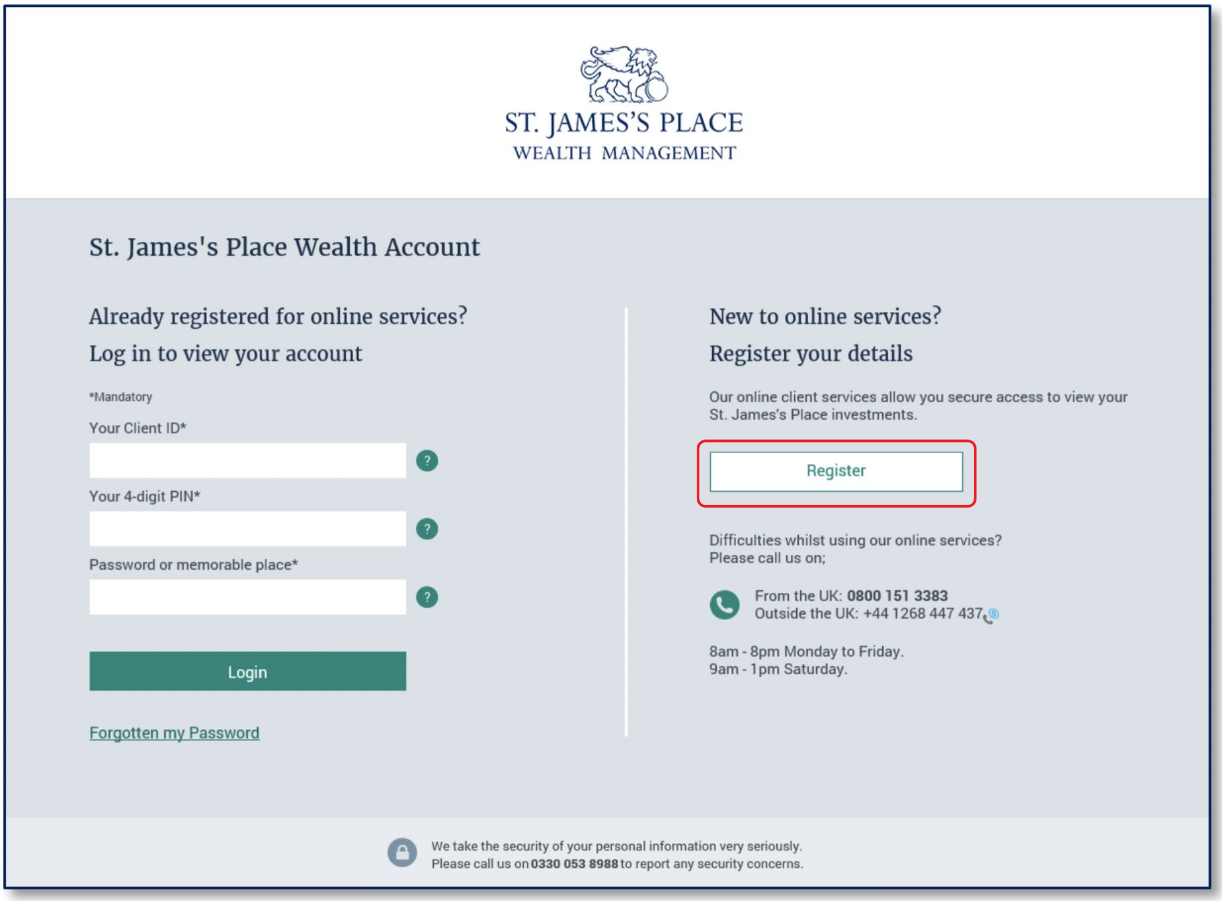


Figure A: https://clients.sjp.co.uk/

Step 3. Next, choose the 'I have a code' button (Figure B).

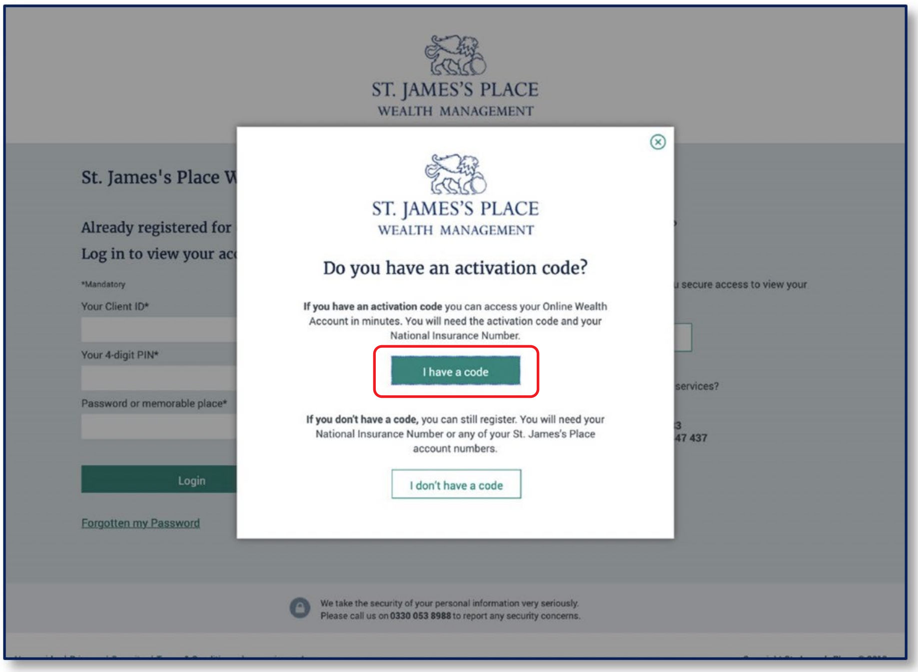


Figure B: I have a code

Step 4. When prompted, you should enter your unique Activation code. Next, complete the rest of the form – Surname, National Insurance Number and Email address (Figure C).

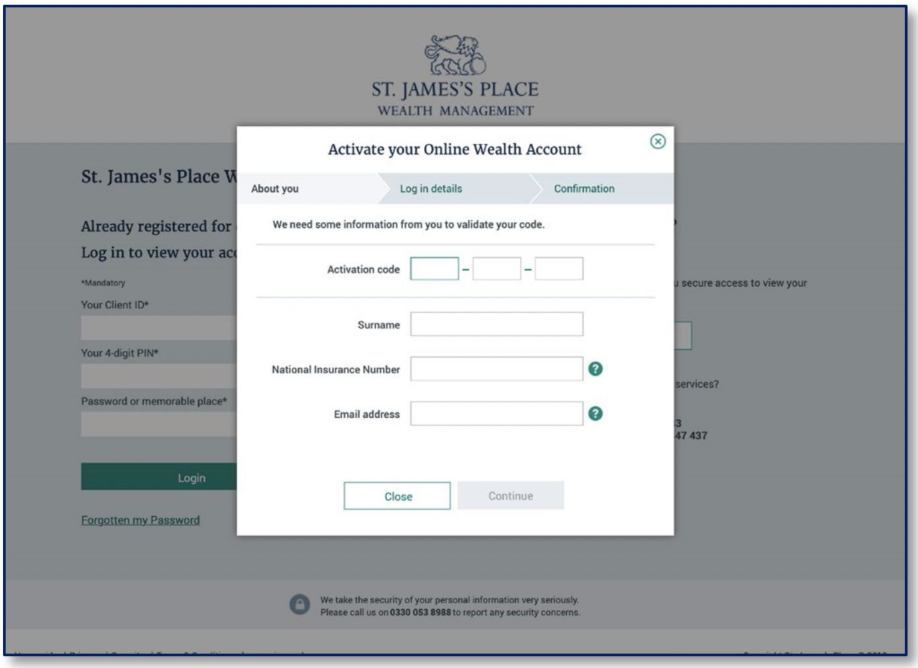


Figure C: Enter Activation code

Step 5. Finally you will need to setup your Security details. You will be asked to create a Password and 4-digit PIN which you will need to use each time you log in to your Online Services account. This information is important to remember, so choose information that is memorable.

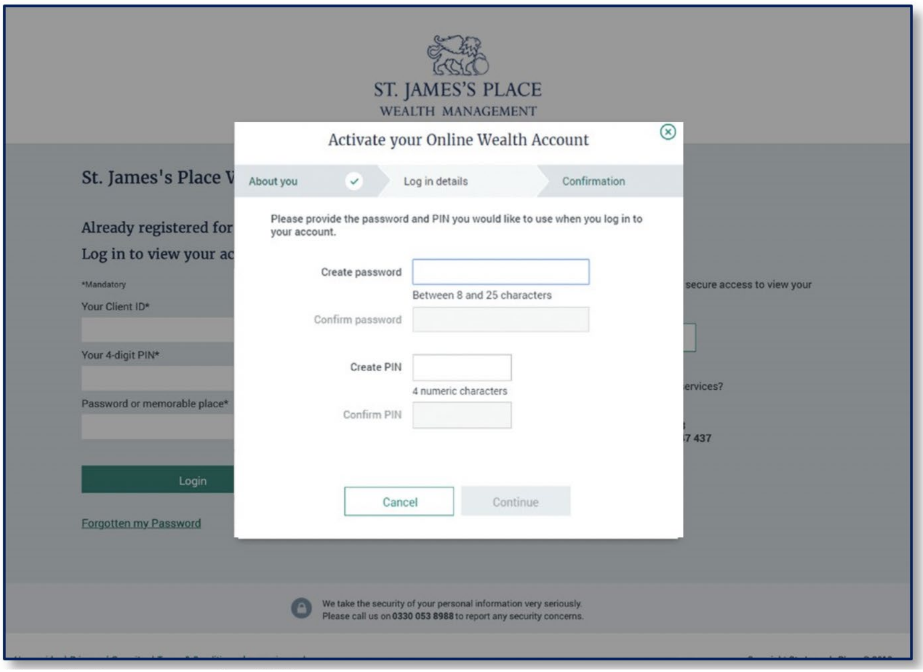


Figure D: Create Password and PIN

Step 6. You are now registered for access to your Online Services account. Please make a note of your Client ID as you will need this to log in (Figure E).

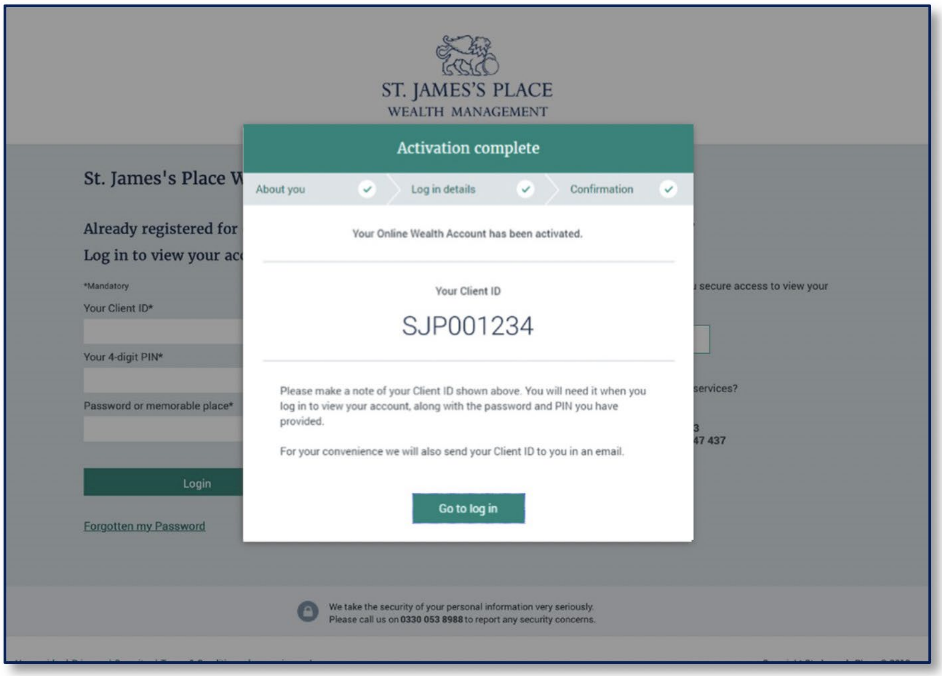


Figure E: Create ID

Step 7. Now you are registered you can log in by entering your Client ID, 4-digit PIN and Password.

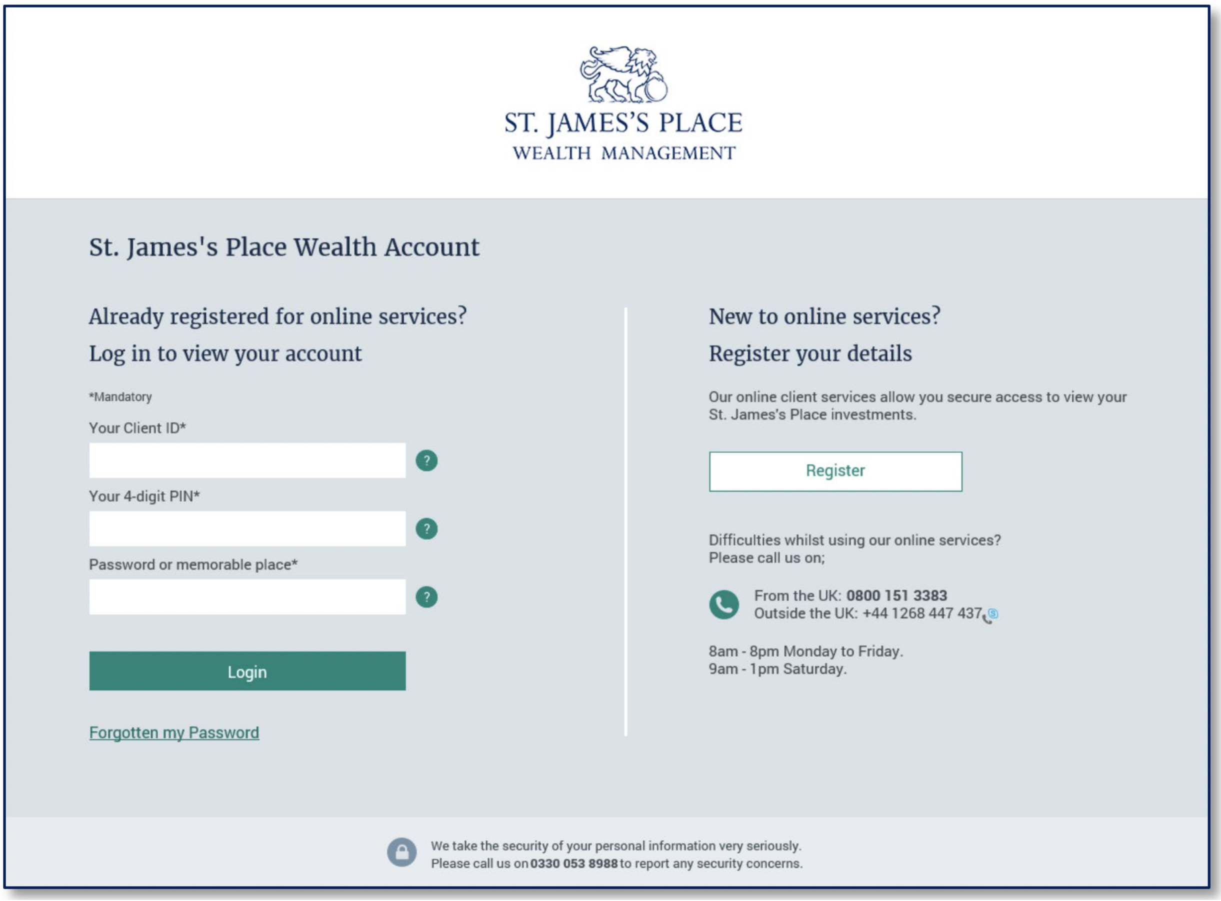
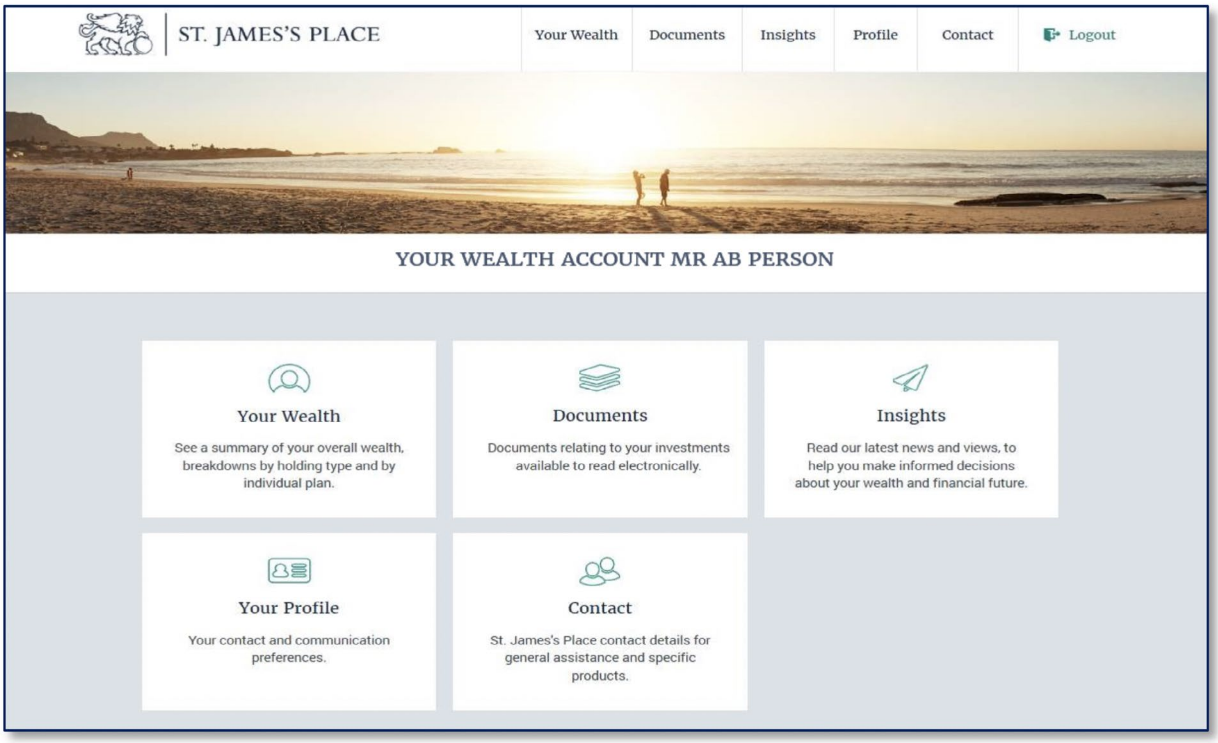


Figure F: Login screen

Please note you can register without an activation code. In this instance, an online form will need to be completed. Once the details have been processed and verified a Client ID will be posted to you.

WITHIN YOUR ONLINE WEALTH ACCOUNT

Once you have logged into your Online Wealth Account, you will be presented with the following homepage.

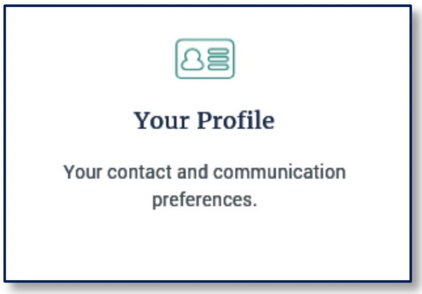


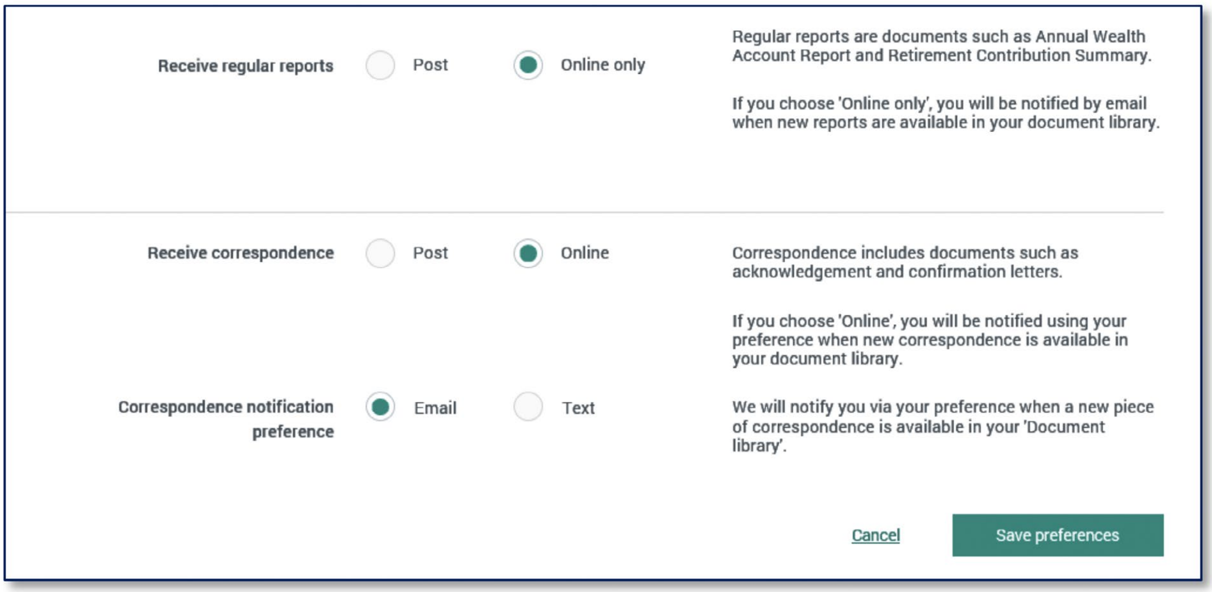
UPDATING YOUR CONTACT AND COMMUNICATION PREFERENCES

By selecting the 'Your Profile' tile you will be able to update your contact and communication preferences. Alternatively you can click the 'Profile' tab from the menu at the top of your Online Wealth Account homepage.

You can set your preferences for receiving regular reports and correspondence. **By setting your correspondence to online, you will be helping us to reduce our carbon footprint.**

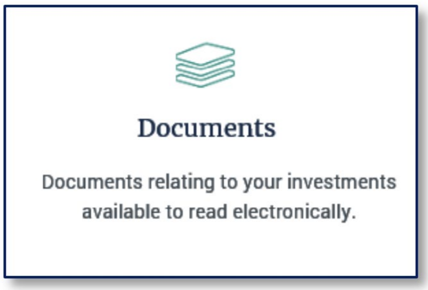
For correspondence, an option is available to receive notifications via email or text. This will notify you when a new piece of correspondence is available in the 'Document library' as detailed below.





DOCUMENTS AND CORRESPONDENCE AVAILABLE

If you have opted to receive an electronic version of certain documents, as detailed above, they will display within the 'Documents' tile.



Having now set your preferences to online, you will receive the majority of correspondence about your St. James's Place Pensions, Unit Trusts, ISAs and Onshore Bonds electronically.

Other online documents available include:

- Annual Wealth Account.
- Investment Management Approach mailing.
- Quarterly Valuation Statements.
- Regular income and withdrawal statements.
- Regular contribution summaries.

There are some items of correspondence which will continue to be sent in the post, these include:

- Letters with additional enclosures such as terms & conditions, reply-paid envelopes, cheques and return of original documentation.
- Change of address letters, which are sent by post for security purposes.
- Correspondence in respect of International Investment Bonds and other St. James's Place International plans.

If you need further help with any of these features, please contact our Administration Centre on 0800 151 3383.

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