BROOKS MACDONALD

InvestBM

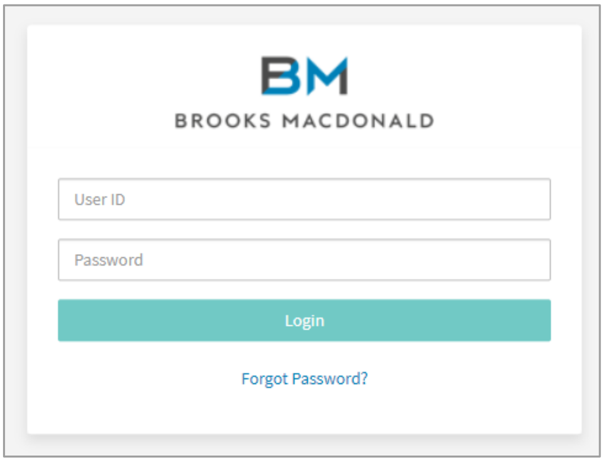
Onboarding User Guide for Advisers

October 2022

V3

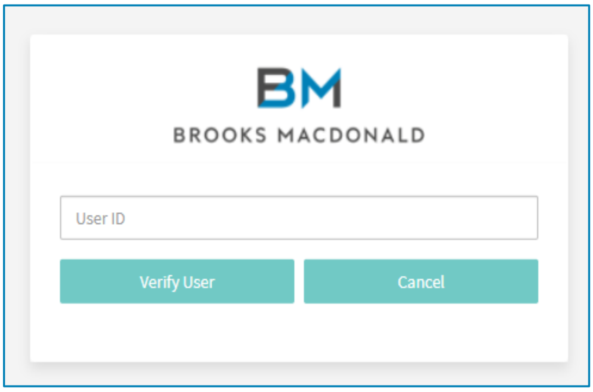
Contents

1. Login

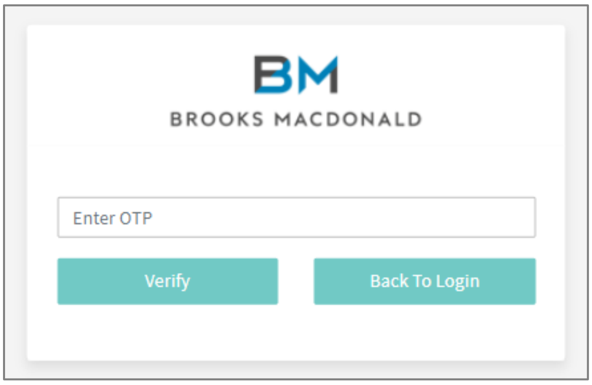


1.1 Forgot password

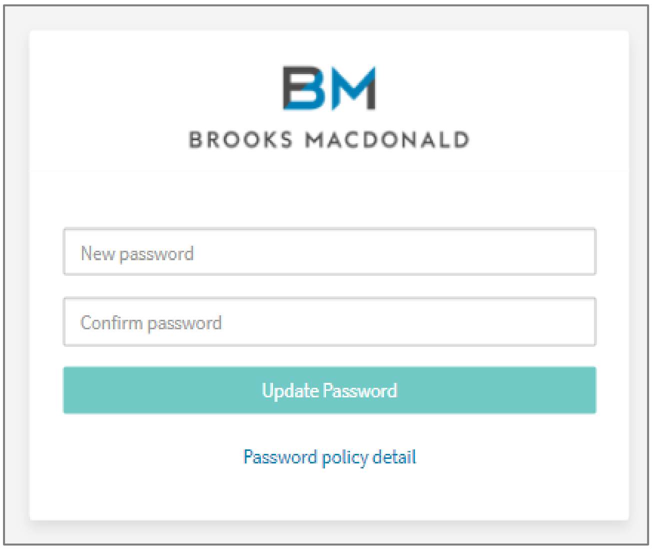
If you forget your password, you can click on the ‘forgot password’ link to reset it. Simply enter your User ID and click on ‘Verify User’.



Enter the One Time Password (OTP) you receive in the email, which will be sent to your registered email address and click ‘Verify’.



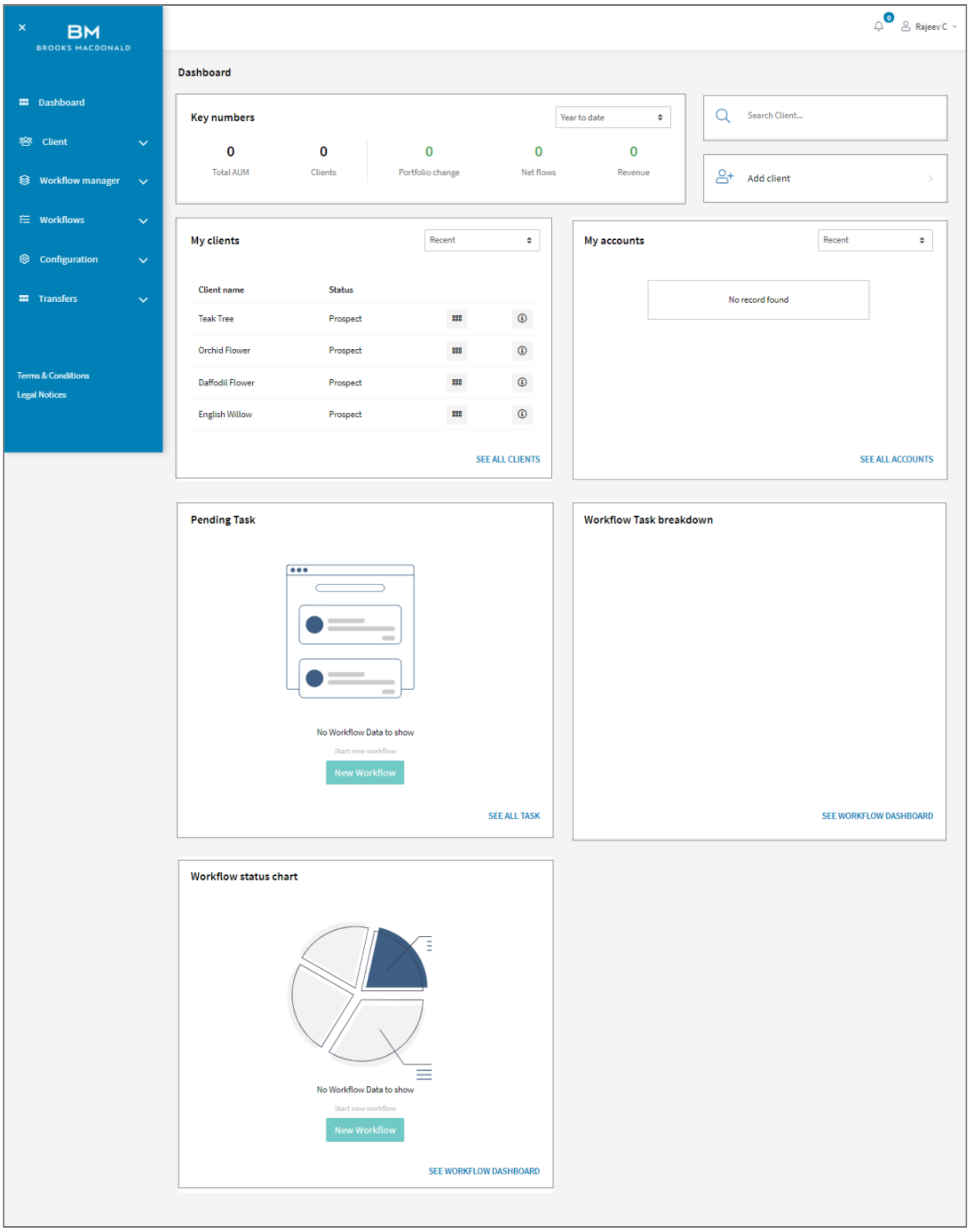
You will then see the screen to create a new password.



2. Landing page

When you log in, you will see your dashboard displayed as your home page (landing page). Here you will find all your clients' details.

If you do not see anything at first try clicking 'see all clients', as the home screen only shows recently viewed clients / accounts.

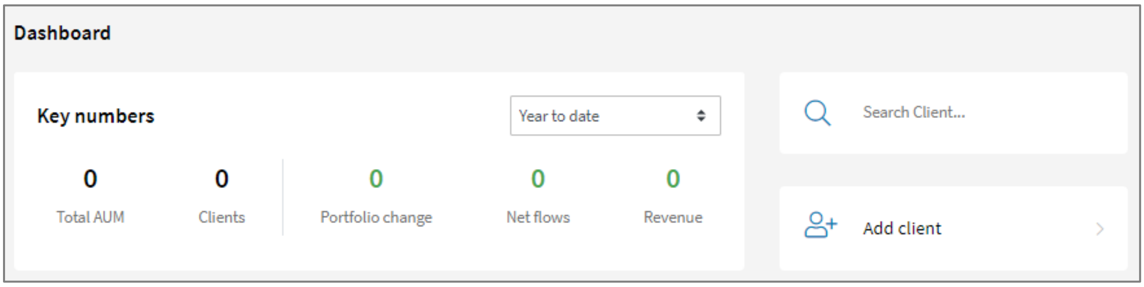


2.1 Dashboard

The default dashboard contains several widgets summarising information about your clients, their accounts, and workflows. Widgets offer various filtering options, as well as links to other pages and dashboards.

#	Widget name	Filter options
1	Key numbers	Various period choices
2	My clients	Recent, Frequent
3	My accounts	Recent, Frequent
4	Pending tasks	None
5	Workflow task breakdown	None
6	Workflow status chart	None
The ‘See workflow dashboard’ link will open up the workflow dashboard.		

The top section of the default dashboard shows your important key numbers - total AUM and number of clients looked after by you. Also displayed are Portfolio change, Net flows, Revenue etc for the period selected.



When selecting a client via the **‘Search client’** link, it opens the Client information page.

- In the Client information page, navigating to the ‘Dashboard’ will bring up the client’s dashboard.

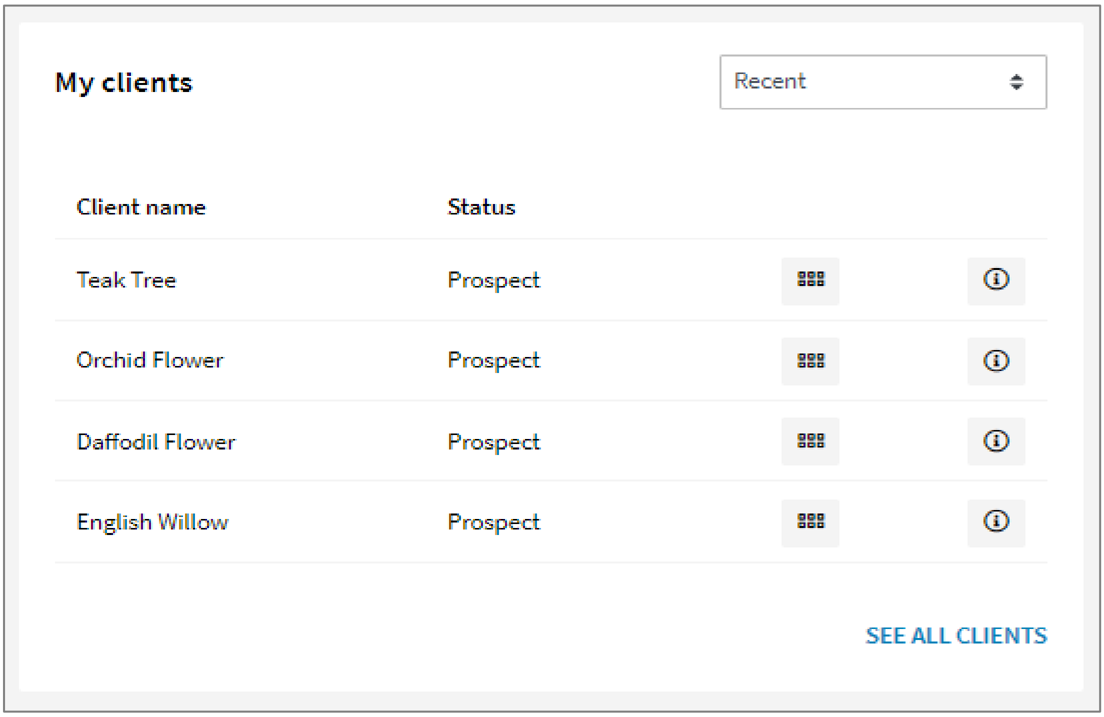
In this search box, you will be able to search by client name, email address, on Brooks Macdonald’s unique identifying number (11 characters).

The **‘Add client’** link will add new clients, starting the onboarding process.

The bottom section of the dashboard shows the default widgets available as below:

My clients

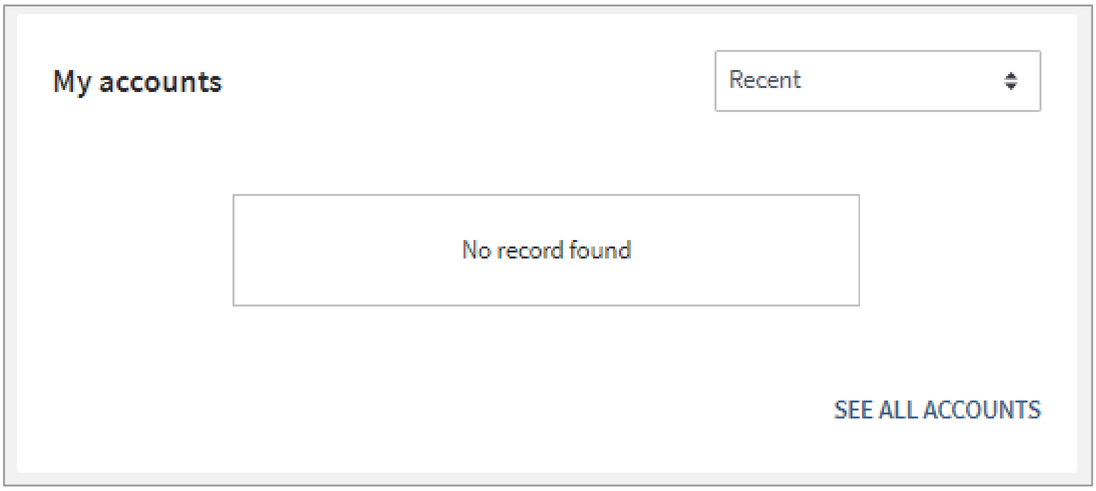
By default, the '**My clients'** widget shows the recent clients you have looked at, and you can change the filter to either recent or frequent.



The '**SEE ALL CLIENTS'** link opens the pre-populated contact page. Use the search option to choose a particular contact / profile.

My accounts

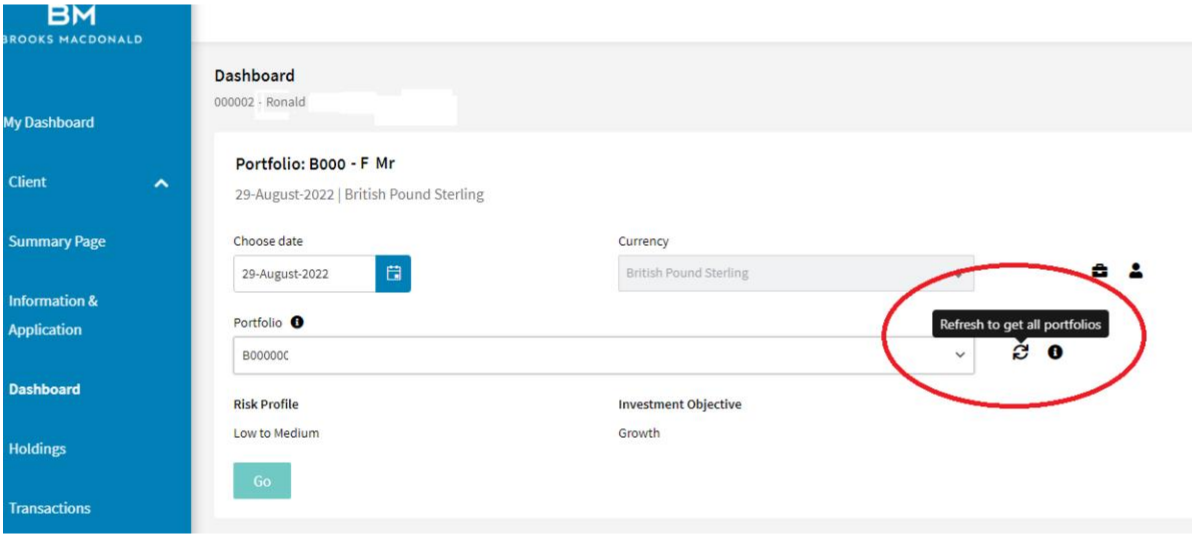
By default, the **'My accounts'** widget shows the recent portfolios you have looked at.



The **'SEE ALL ACCOUNTS'** link opens the portfolios page. This shows the portfolio details of the account selected.

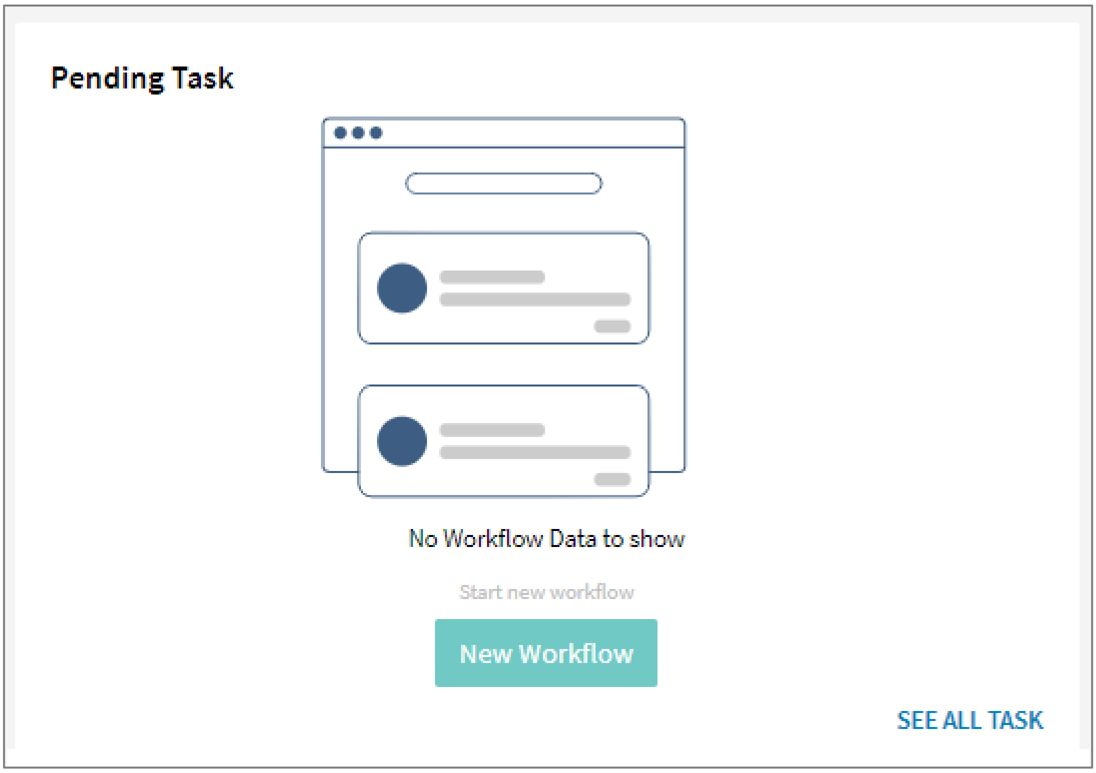
It should be noted that, when you search via an account number, rather than by a client number, it will only show you that account when navigating between the options on the left-hand navigation panel.

To see the other accounts associated with your currently active client, navigate to **'Dashboard',** and select the 'refresh' button after the account number.

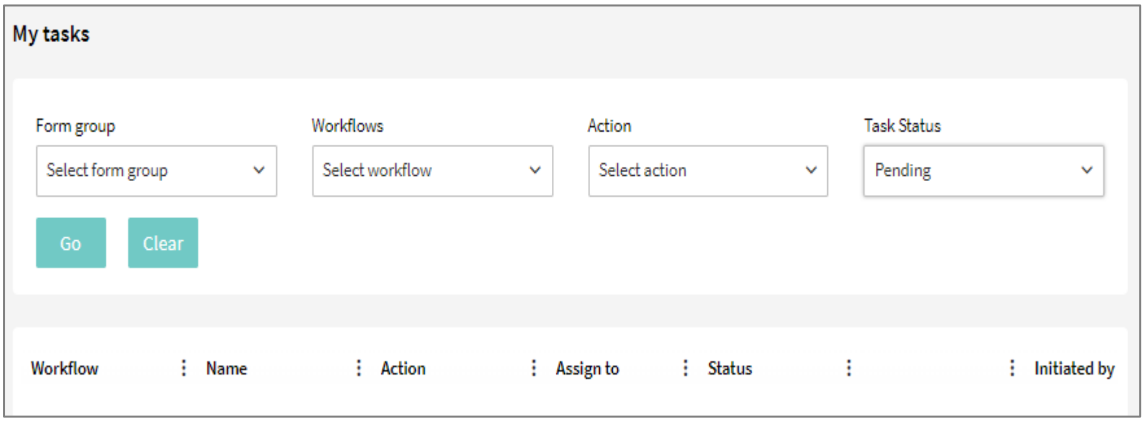


Pending Tasks

This widget shows the pending Workflow tasks. Click the '**New Workflow**' link to start a new workflow.



The '**SEE ALL TASK'** link will open up the '**My tasks'** page, showing all the tasks as below.



Workflow Task breakdown

This widget shows a breakdown of the workflows associated with your clients and prospects. It displays the workflow name, the average days it takes a workflow to complete and the number of pending and completed instances of the workflow.

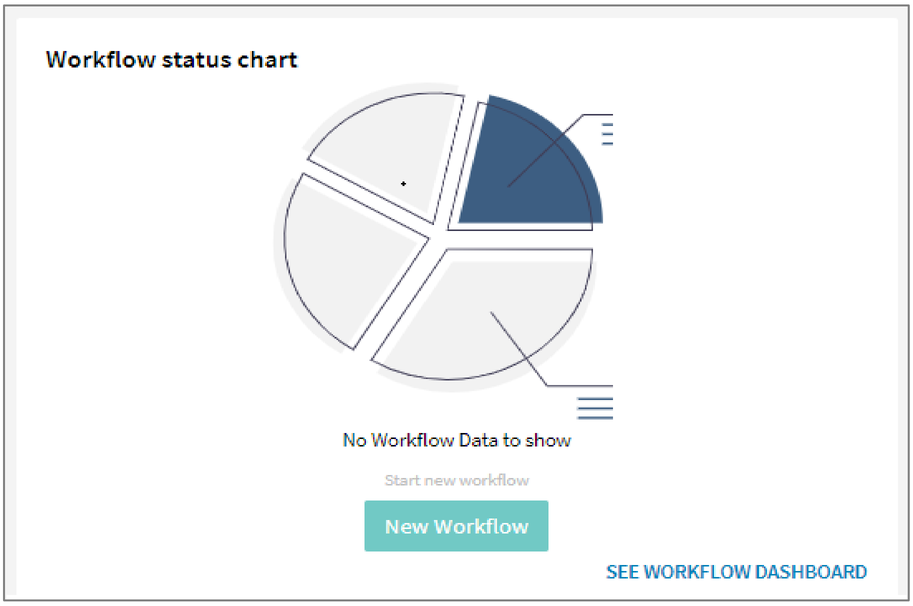
Workflow Task breakdown

Workflow	Pending	Completed
Application - BPS	37	2
Application - Investment Structure	12	2
ISA Transfer	10	0
Application - MPS	76	6
Application - Discretionary Portfolio	9	2

SEE WORKFLOW DASHBOARD

Workflow status chart

This widget shows a pie chart representation of the workflows associated with your clients and prospects. The chart breaks down these workflows by status: completed and in progress.

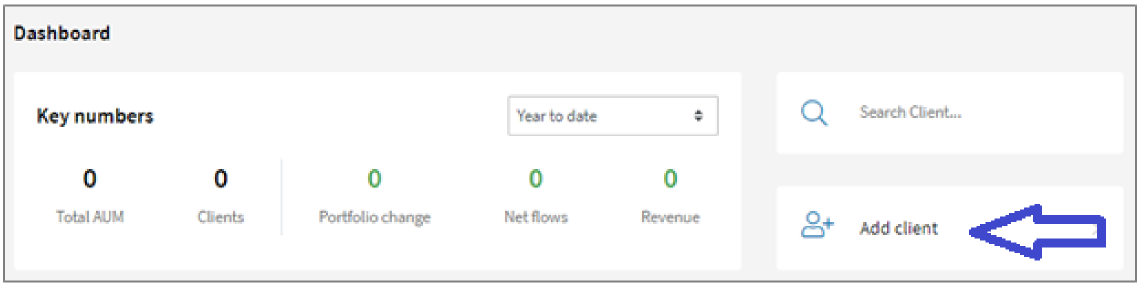


Click '**SEE WORKFLOW DASHBOARD'** link to go to the workflow dashboard.

Note: Click the dashboard menu or the Brooks Macdonald logo to bring up the default dashboard from any other page

3. Onboarding: Adding clients

To start the customer onboarding process in InvestBM, click the **'Add client'** button in your dashboard.



Once you have agreed an appropriate investment solution with your client, you can create a new client record and capture all required personal details, before initiating a digital application form for a new product. The following pages talk you through how to do this.

Once the application is completed and verified, it is sent to your client to sign. Your client can sign digitally, or you can choose for them to be sent a pre-populated application which they can manually sign, scan and upload back into InvestBM.

This will trigger a workflow for our back-office team to perform our internal checks.

The onboarding process consists of three key components:

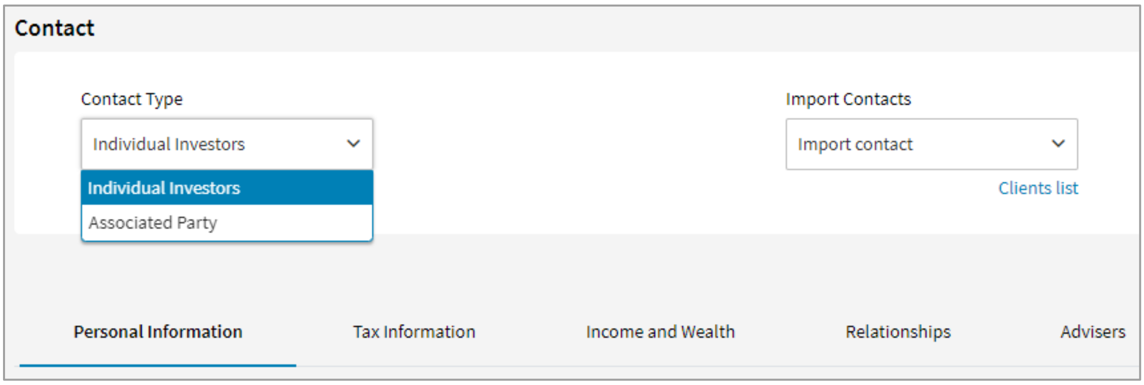
1. Person/entity contact creation.
2. Onboarding application workflow.
3. Application pack generation and sign-off.

The onboarding workflow varies depending on whether the investor is based in the UK or is International.

Each of our Brooks Macdonald entities have their own investment approaches in which single or multiple investment wrappers/accounts may be requested during one onboarding flow.

3.1 Add client (Person/Entity contact creation)

Clicking the **'Add client'** button on the dashboard brings up the Contact page.



In the **'Contact Type'** drop-down, select either **'Individual Investors'** or **'Associated Party'**.

> Individual investors are end clients who are not entities/companies.

> Associated parties are other parties such as Solicitors, Accountants, Employers, Power of Attorney holders, etc.

If **'Individual Investors'** is selected, then fill in the information within the five tabs at the top of the page.

Click on the tab name to select it or go through the form flow and click → once each tab is completed to move to the next tab.

If **'Associated Party'**, is selected, only the Personal Information tab is available as we only need to collect the personal information of the contact.

The five tabs are:

a) Personal Information – e.g. name. address and contact details

b) Tax Information – e.g. tax residency and current tax year

c) Income and Wealth – e.g. estimated total annual income and source of wealth

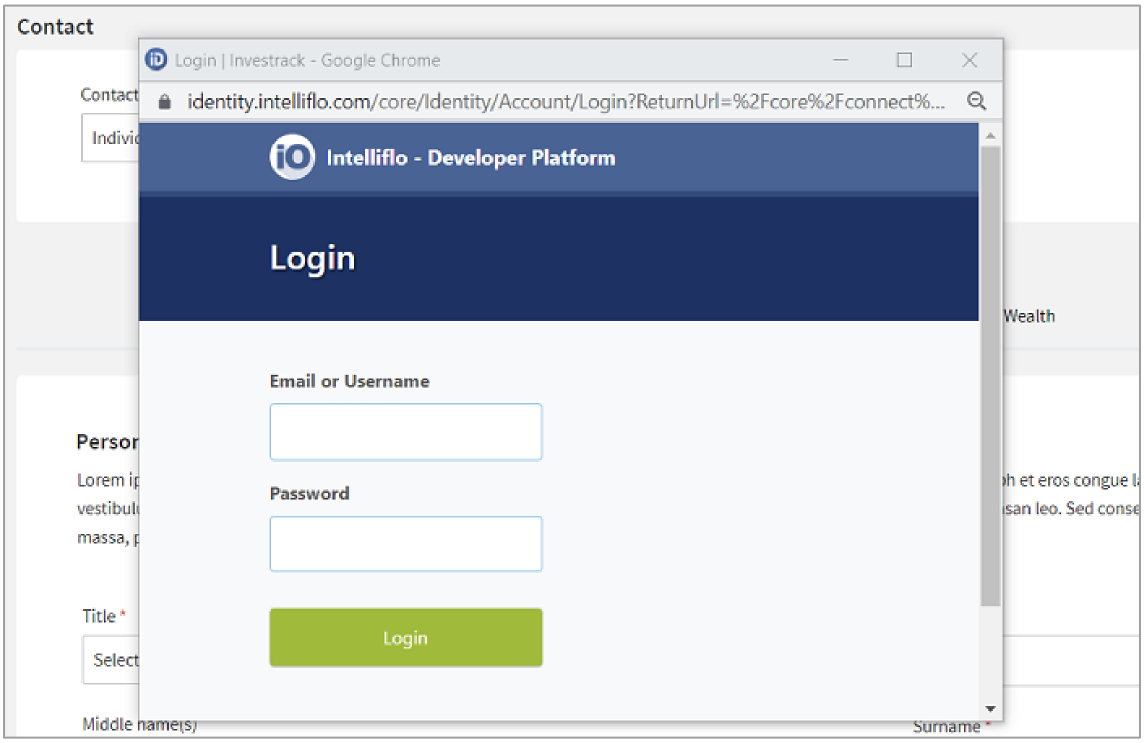
d) Relationships – e.g. spouse, partner, child, etc

e) Advisers - select who the client's advisers are

Note: The fields on the pages may change depending on the options selected in each page.

In the **'Import contacts'** drop-down, select an option for importing data from a source. Currently, the only source available is Intelliflo. When Intelliflo is selected, an Intelliflo login pops up.

After logging into Intelliflo, the contacts list can be displayed by clicking the **'Clients list'** link. Selecting a contact populates the form with all relevant data.



If Intelliflo is not used, all the details must be entered manually.

3.1.1 Personal information tab

The ‘**Personal information’** page collects Personal Details, Personal Status, and Additional Support as illustrated below.

The **‘Personal Details’** section requires information about the client’s name, address, and other identifying details.

Personal Details

Is this a UK client of Brooks Macdonald Asset Management Limited or an International client of Brooks Macdonald Asset Management (International) Limited?*

Select

Title *

Select

First name *

Surname *

Middle name(s) (if you don't have one please leave blank)

Preferred name

Former / maiden name

Any other names currently or previously used?

Permanent residential address *

Country *

Select

Postcode

Is the mailing address different from the residential address?

Citizenship*

Select

Nationality *

Select

Country of birth*

Select

Second nationality (if you don't have one leave blank)

Select

Place of birth (town/city)*

Date of birth*

Gender

Select

Marital status*

Select

Clients digital contact preferences:*

Digital signing by email and/or mobile

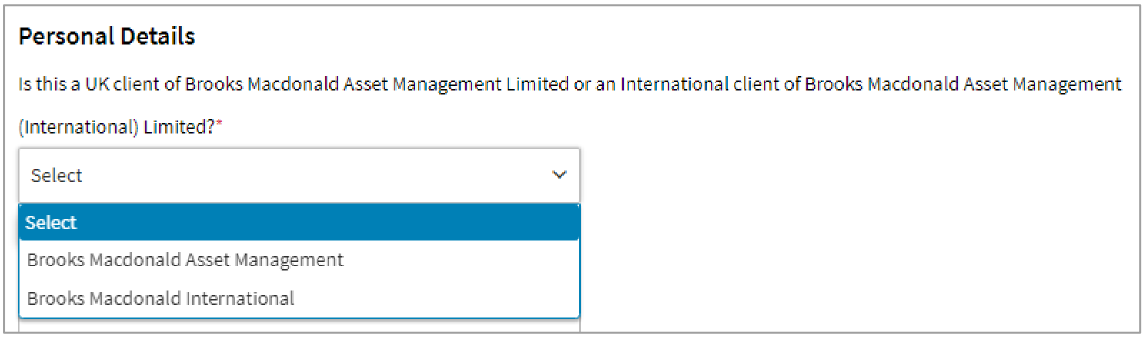
Daytime telephone number*

Contact email address*

Mobile telephone number (Country code + mobile number)*

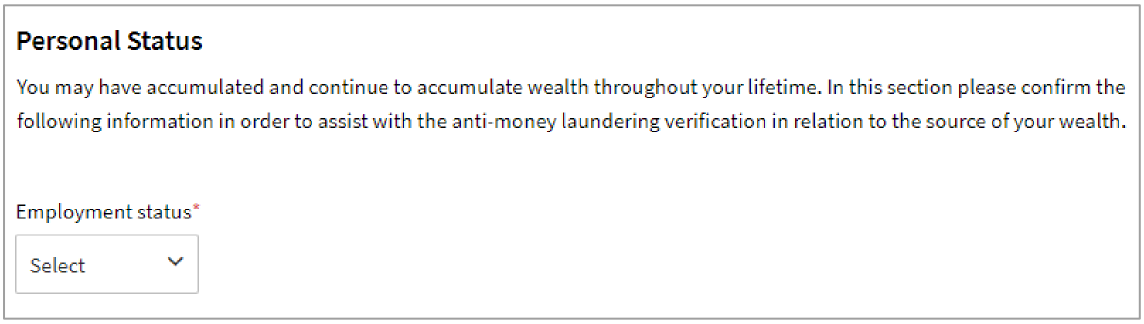
At the top of the Personal Details section, you must first select if the application is for a UK or International client.

For UK clients, select Brooks Macdonald Asset Management (BMAM).
For international clients, select Brooks Macdonald International (International).

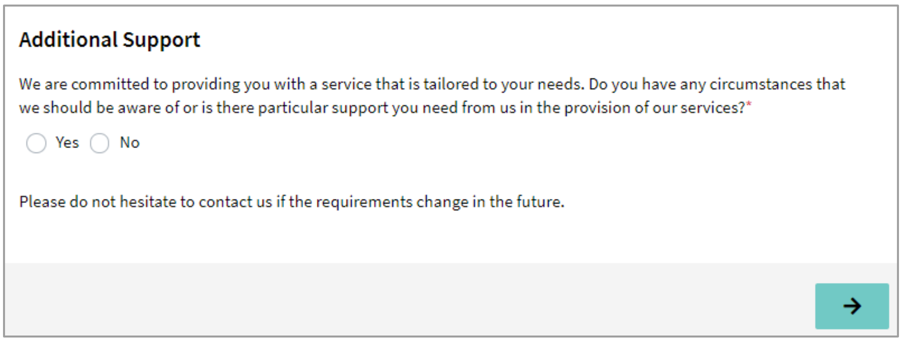


The '**Personal Status**' section requires information about employment status. The options are:

- Employed
- Self-employed
- Retired
- Not Employed
- Student
- Partner/Director
- Other



Use the '**Additional Support**' section to specify any additional services required by the client.



After all the information is entered, click → to go to the 'Tax Information' tab.

3.1.2 Tax information tab

The ‘**Tax information’** page collects information on tax residency and US stocks and shares, current tax year, etc. Multiple tax regimes can be added for the contact.

After all the information is entered, click → to continue to the next tab.

UK / Channel Islands Tax Residential Status

Whether you’re UK or Channel Islands resident usually depends on how many days you spend in the UK or Channel Islands in the tax year.

You’re automatically resident if either:

- you spent 183 or more days in the UK or Channel Islands in the tax year
- your only home was in the UK or Channel Islands - you must have owned, rented or lived in it for at least 91 days in total - and you spent at least 30 days there in the tax year

You’re automatically non-resident if either:

- you spent fewer than 16 days in the UK or Channel Islands (or 46 days if you have not been classed as UK or Channel Islands resident for the 3 previous tax years)
- you work abroad full-time (averaging at least 35 hours a week) and spent fewer than 91 days in the UK or Channel Islands, of which no more than 30 were spent working

○ Yes ○ No

US citizenship / tax residency

Tax regulations including the Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-Operation and Development (OECD) Common Reporting Standard (CRS) were designed to protect the integrity of global tax systems. These regulations require us to collect information about each investor's tax residency. In certain circumstances, we may be obliged to share information about your account with HM Revenue & Customs (HMRC), who may pass this on to other tax authorities in other jurisdictions. If you have any questions about your tax residency, please contact your tax or financial adviser. Should any of the information provided change in the future, please ensure you advise us of the changes immediately and provide a new self-certification within 30 days.

Are you a US citizen?*

◯ Yes ◯ No

Are you a US resident for tax purpose?*

◯ Yes ◯ No

Which additional countries are you a tax resident in?

Please indicate below the any countries you have tax residency in addition to any UK / Channel Islands tax residential status declared above:

a) the country(ies)/jurisdictions in which you are a tax resident. If you are dual tax resident or tax resident in more than two countries/jurisdictions, please provide the details below.

b) your associated Taxpayer Identification Number ("TIN") (such as a National Insurance Number or Social Security Number) or equivalent for each country/jurisdiction. If a TIN is unavailable, please provide the appropriate reason A, B or C:

- Reason A - The country where you are liable to pay tax does not issue TINs (or equivalent number) to its residents.
- Reason B - You are otherwise unable to obtain a TIN (or equivalent number). Please explain why you are unable to obtain a TIN in the table below (e.g. under the age of 16).
- Reason C - No TIN required. Please only select this reason if the authorities of the country/jurisdiction of tax residence below do not require a TIN to be disclosed.

Click to add an additional country of tax residency

Current tax year

Other than with Brooks Macdonald, have you utilised your Capital Gains Tax (CGT) allowance in the current tax year?*

◯ Yes ◯ No

Have you any capital losses to carry forward?

◯ Yes ◯ No

← →

After all the information is entered, click → to go to the 'Income and Wealth' tab.

3.1.3 Income and Wealth tab

The **'Income and Wealth'** page collects information on Estimated total annual income and Source of wealth. Multiple sources of wealth can be added using the **'Add another source of wealth'** link. Once this page is filled in, click the button to continue to the Relationships tab.

Estimated total annual income

please give details of salary, other income and estimated net worth.

Income currency: *

British Pound

Gross salary (or equivalent, eg. pension)*

Other income

Please specify the source of your other income (where specified)

Estimation of net worth: (assets e.g. pension/property/investments minus liabilities e.g. mortgages/loans)*

If by investing with Brooks Macdonald you are investing outside your country of residence

please can you provide an explanationas to the reason why.

*

Source of wealth

Brooks Macdonald is obliged to identify, and in some cases verify, our client's source of wealth. Source of wealth is the activity or activities that generated, or significantly contributed to, the client's overall net worth. This section of the form should capture as much detail as possible regarding how the client accumulated their total net worth, including investments/assets held elsewhere. Information concerning the geographic location of the activities that have generated a customer's wealth is also required.

Source of wealth #1

Source of wealth*

Select

% of total wealth*

Country*

Select

Please specify the details*

Add another source of wealth

Source of wealth (specific / high risk industries)

Where a client's wealth has been generated through involvement in certain high risk industries we are required to assess if this presents a potentially higher risk of financial crime. Such industries may be more susceptible to bribery and corruption, fraud or used to undertake money laundering. By identifying clients connected to such industries we can take a risk-based approach for the client due to diligence and the level of additional information we are required to obtain by the Money Laundering Regulations 2017.

Source of wealth #1

Source of wealth

Select

% of total wealth

Country

Select

Please specify the details

Add another source of wealth for specific/high risk industry

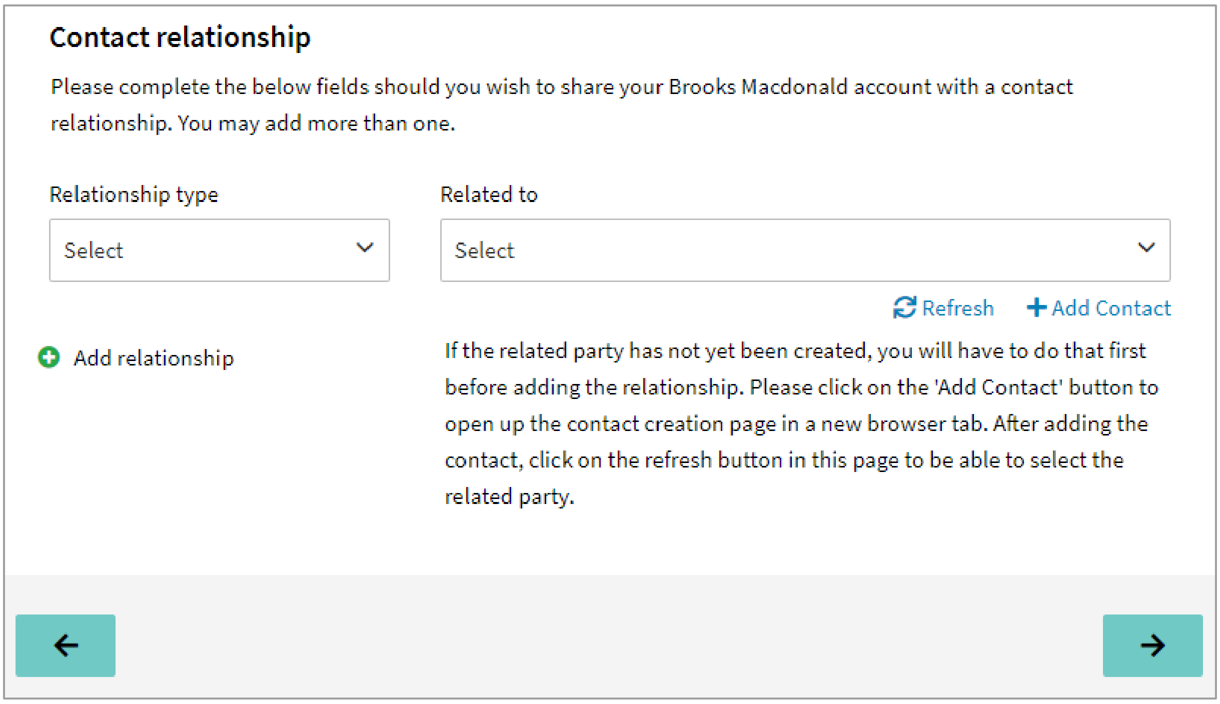
After all the information is entered, click → to go to the 'Relationships' tab.

3.1.4 Relationships tab

The '**Relationship'** page allows you to add relationships (e.g. spouse, partner, child, etc) to the contact. This is where you would link a spouse if you wanted to set up a joint account.

Multiple relationship types can be added using the **'Add relationship'** button below.

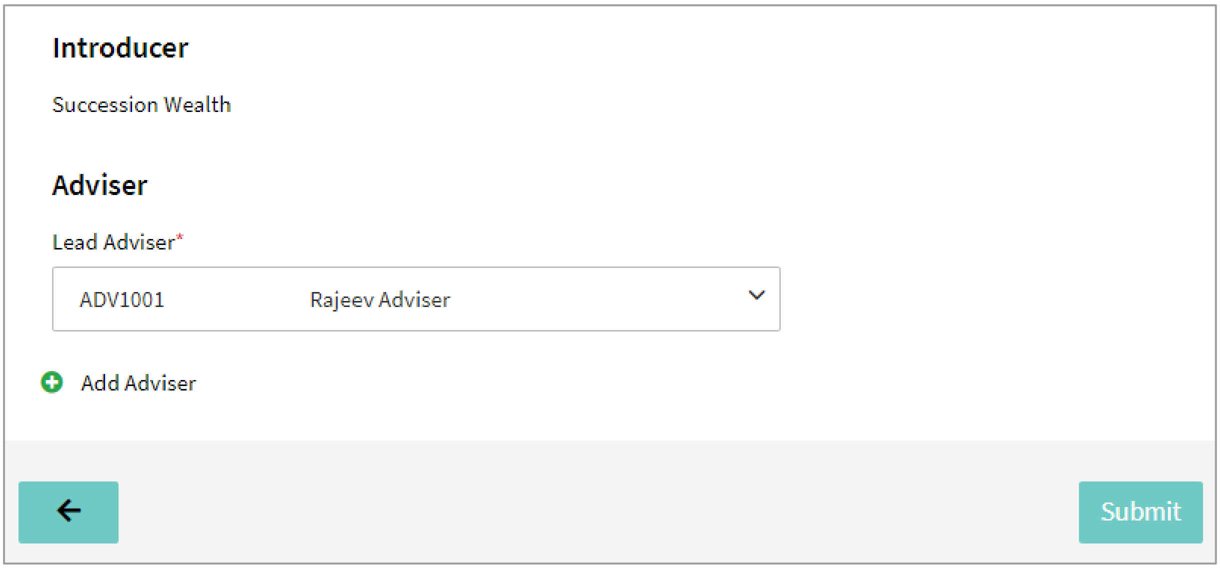
When you click **add contact,** you will automatically have a new window open, which will start the process of completing the five tabs again. Complete this, and save the contact, and close the window. When you navigate back to your original window and click refresh, you will be able to search for the client that you have just added.



After all the information is entered, click → to go to the '**Advisers'** tab.

3.1.5 Advisers tab

Select who the client's advisers are in this tab. More than one adviser can be added using the '**Add Adviser'** link at the bottom of the page.



Once all the required details are filled in on all the tabs, click the '**Submit'** button to create the contact.

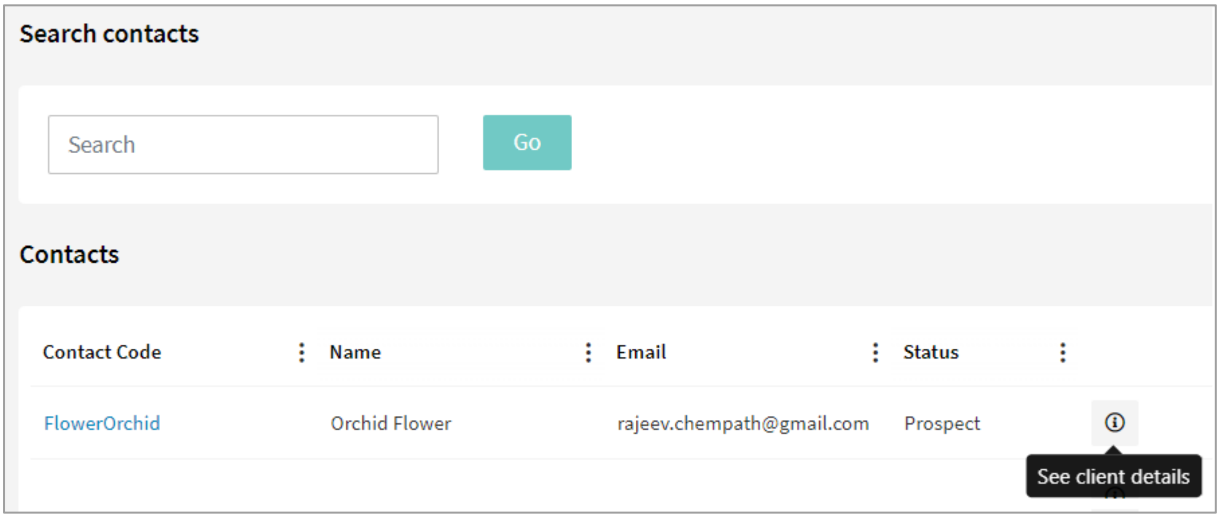
You will be directed back to the **'Client information'** page.

4. Onboarding: Application workflow

4.1 The client information page

Upon saving a new contact, you are directed to the Client information page which shows the latest contact's details you have just added.

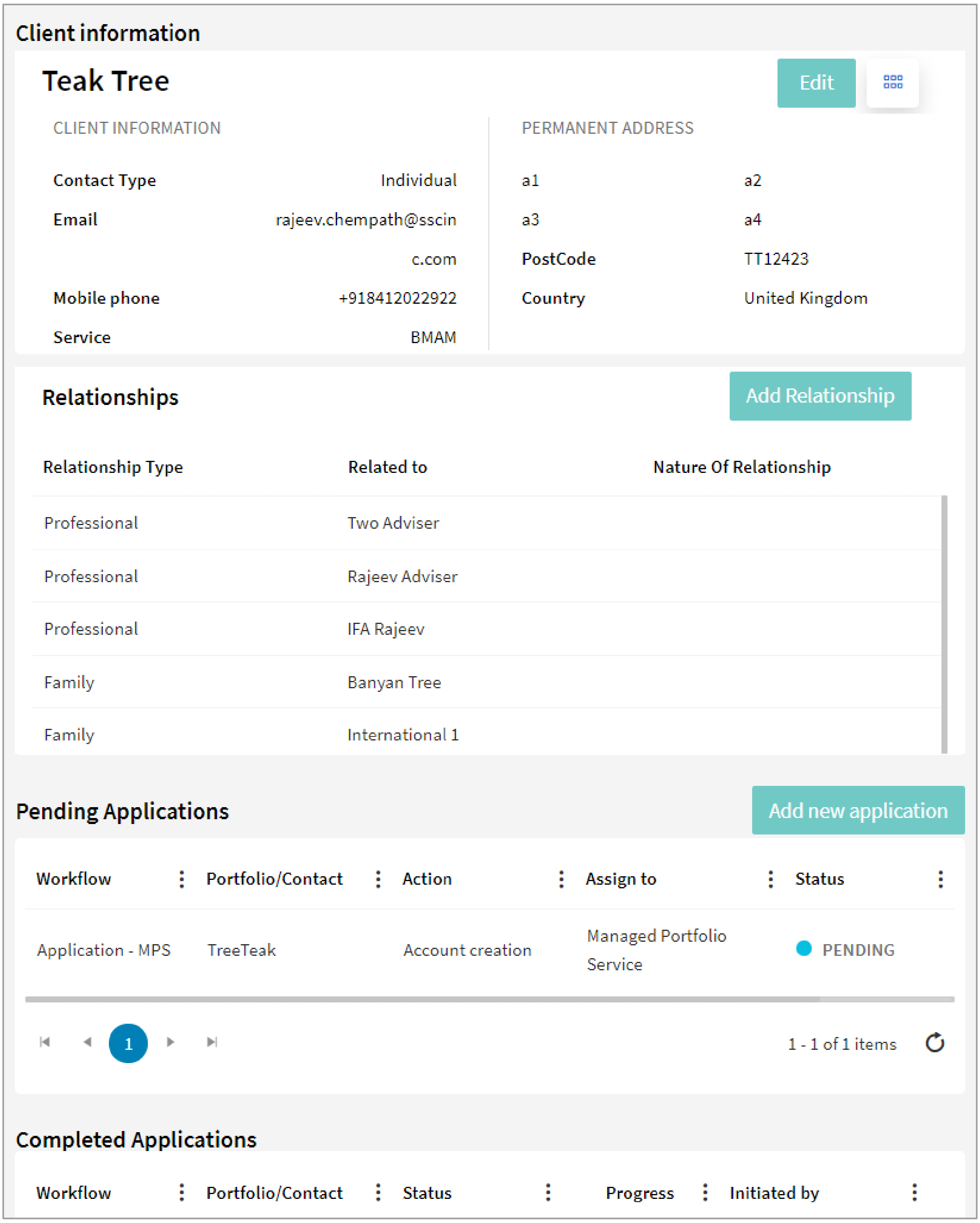
Note: To find and select a different contact select Contacts under Client menu. Then use Search contacts to bring in the client you are looking for. Click the 'See client details' icon to view the 'Client information' page.



The option to add Contact relationships is also available in the **'Client information'** page.

The onboarding workflow will vary depending on whether the investor has a relationship with Brooks Macdonald UK (BMAM) or International. This is displayed on the 'Client information' page.

This page also displays Pending and Completed application status. You can continue working on a pending application from here or view completed applications details.



Click the '**Add new application'** button to show the available plans.

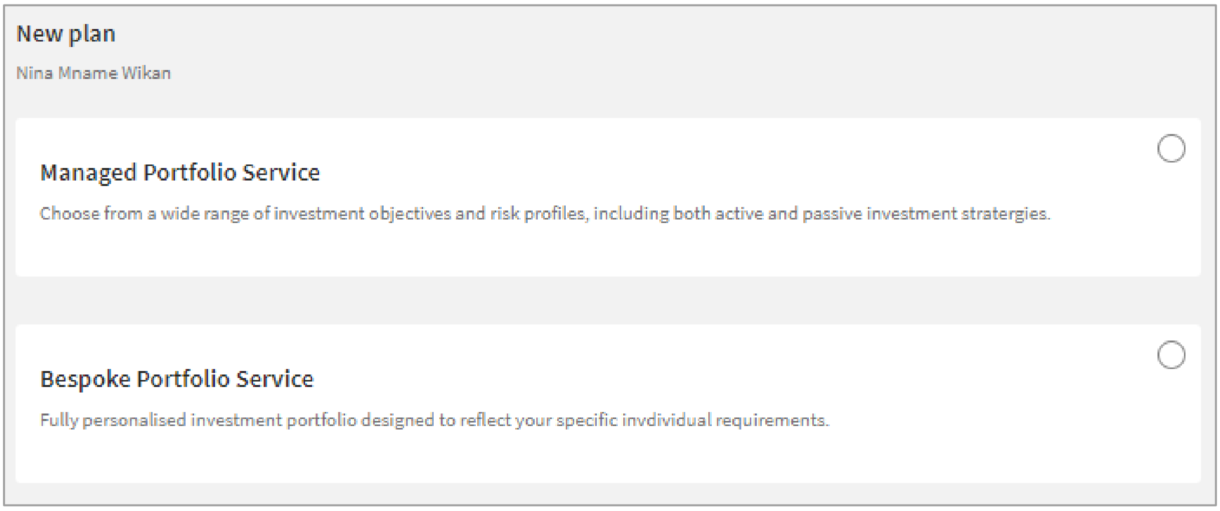
If the service selected for the client is **BMAM**, then plans available are Managed Portfolio Services (MPS) and Bespoke Portfolio Services (BPS).

4.2 Workflow for Brooks Macdonald UK plans

If the service selected for the client is BMAM, then the plans available are:

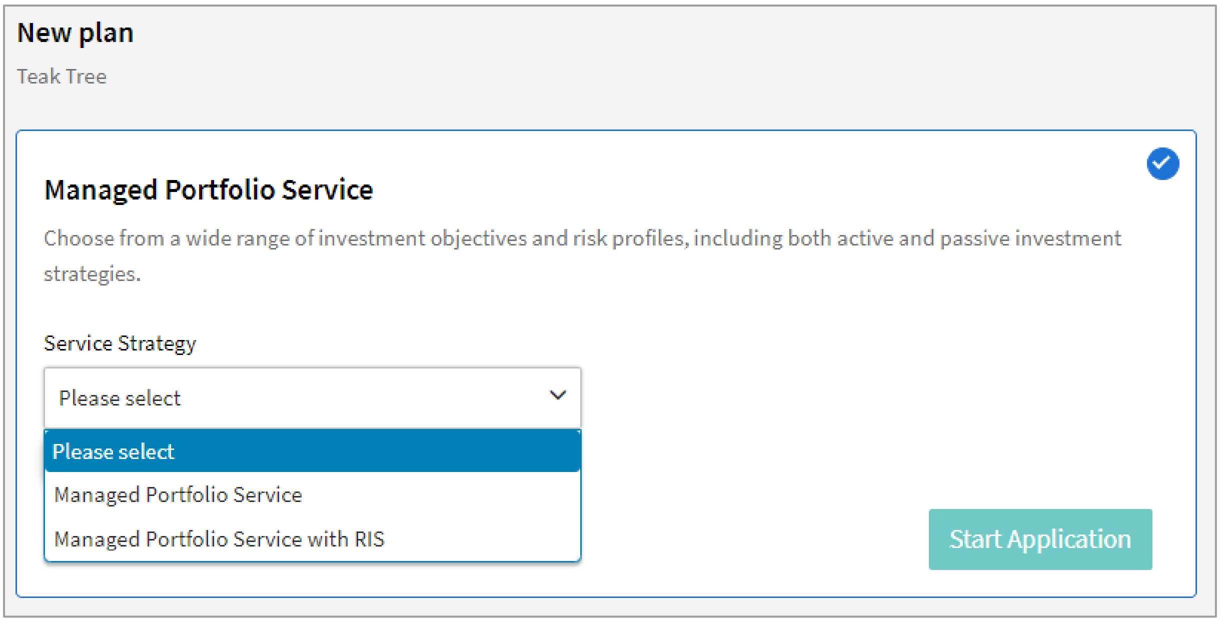
Managed Portfolio Services (MPS)
Bespoke Portfolio Services (BPS)

4.2.1 Applying for a Managed Portfolio Service plan (Brooks Macdonald UK)



The service strategies available for Managed Portfolio Service (MPS) are:

Managed Portfolio Service
Managed Portfolio Service with RIS (Responsible Investment Services)



More strategies may be defined later in the Investment Profile-related tables as required.

Choose the desired service strategy and click the '**Start application**' button. This triggers the onboarding application workflow for BMAM/ Managed Portfolio Service clients. This workflow has several stages, depending on client type, plan and strategy.

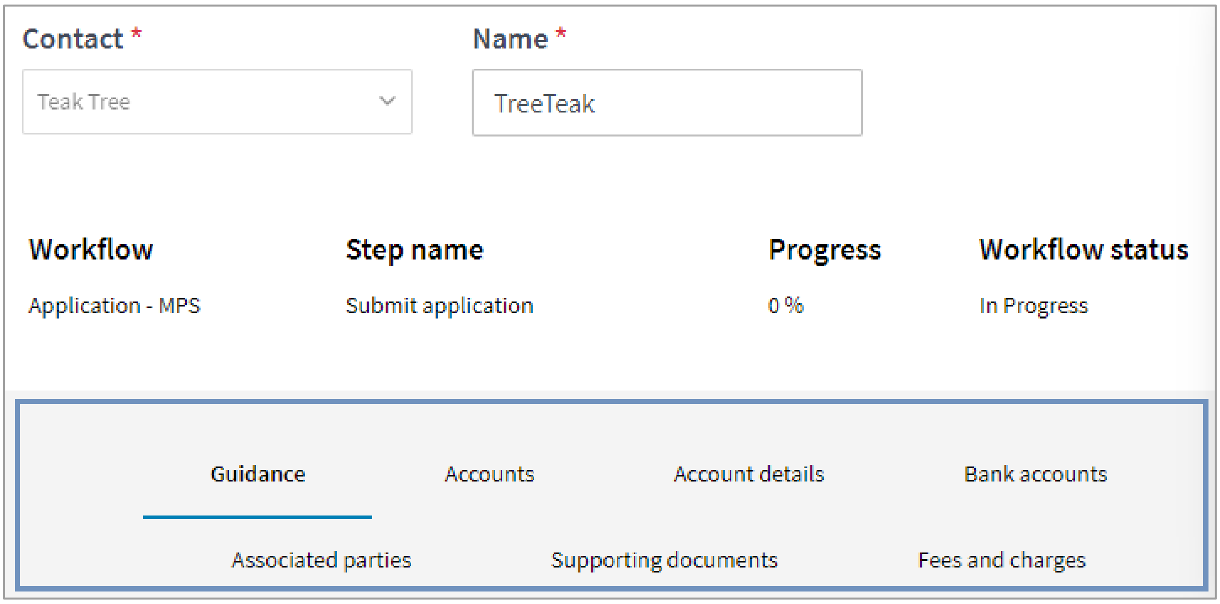
The BMAM/Managed Portfolio Service has the following stages.

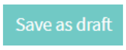
The initial stage is APP: Submit application.

Stage	Workflow description
APP	Submit application
DOC	Generate documents
REV	Review documents
SGN	Documents sign-off
BMR	BM initial review
ACC	Create accounts

Fill in the following tabs (Mandatory fields are marked with a *):

Guidance
Accounts
Account details (Note: Additional 'Accounts details' tabs gets added for each account added in the accounts tab above)
Bank accounts
Associated parties
Supporting documents
Fees and charges



Note: The 

button visible at the bottom in all the tabs can be used to save all the entries made so far in any of the tabs, to save as a draft and continue later.

Guidance tab

The Guidance tab consists of a brief note to help you process a new application.

Adding new accounts

Guidance

Please refer to the accompanying documents for guidance and definitions when completing this application. Please refer to our website (www.brooksmacdonald.com) or contact your local Brooks Macdonald office if you require copies of the following:

- Brooks Macdonald Terms and Conditions
- Client Investing Guide
- Guide to ISAs

Welcome to Brooks Macdonald Asset Management Limited (Brooks Macdonald). This is a general Application Pack for the Brooks Macdonald Bespoke Portfolio Service (BPS) where a Professional Adviser is recommending a Brooks Macdonald service.

This Application Pack is designed to collect information to ascertain:

1. Details of the Account holder(s)
2. Identify the service type and products
3. The Account holder(s) investment profile
4. Professional Adviser details (identified within the client record)
5. Identity and verification information
6. Important information relating to the operation of the Account(s)

As a client, you should only complete this if you have a Professional Adviser, who will need to conduct a full Suitability assessment. Brooks Macdonald will not be seeking enough information in this pack to conduct its own Suitability assessment. This Application Pack is important both at the commencement of our Services and on an ongoing basis. Please refer to section 4 in our Terms and Conditions.

Digital signing

Brooks Macdonald employ a digital signature process (Signicat) enabling client and adviser authorisation to be captured in a quick and secure way online.

investBM Support

Please call the investBM helpdesk if you need any help.

Our helpdesk is available on 0808 281 1069 Monday to Friday 9am to 5pm or please contact investBM support via InvestBMSupport.

The → button selects the '**Accounts**' tab.

Accounts tab

First, select the applicants in the Accounts tab page. A maximum of two applicants are allowed per application.

The choices for the second applicant are related parties that were added when the contact was created. The second Applicant is optional.

Multiple accounts may be added for each applicant selected above. Accounts can be of '**Individual Applicant / Joint Applicant**'. A Joint Applicant is only possible if a second applicant is selected.

Account types available for individual applicants are ISA, SIPP, or OnshoreGIA, etc. For a Joint Applicant account, only OnshoreGIA is allowed.

Applicants

Accounts to be opened
This digital application process can be used to open accounts for:

- *One individual Account*: this is for one individual client opening one account.
- *Two separate Individual Accounts*: two individual clients may open two separate accounts.
- *One Joint Account for two applicants*: two individual clients opening a joint account (one account).

Our digital application process currently allows for the above types of account to be opened where the they have identical investment profiles.

First individual account applicant *

Teak Tree

Second individual account applicant

Select

Account 1

Please select the symbol next to **Account 1** to add additional accounts to the application. You may remove accounts (starting from the bottom record) by selecting the symbol next to the account label.

Individual Applicant / Joint Applicant *

Select

Account Type *

Select

The button selects the '**Accounts details**' tab.

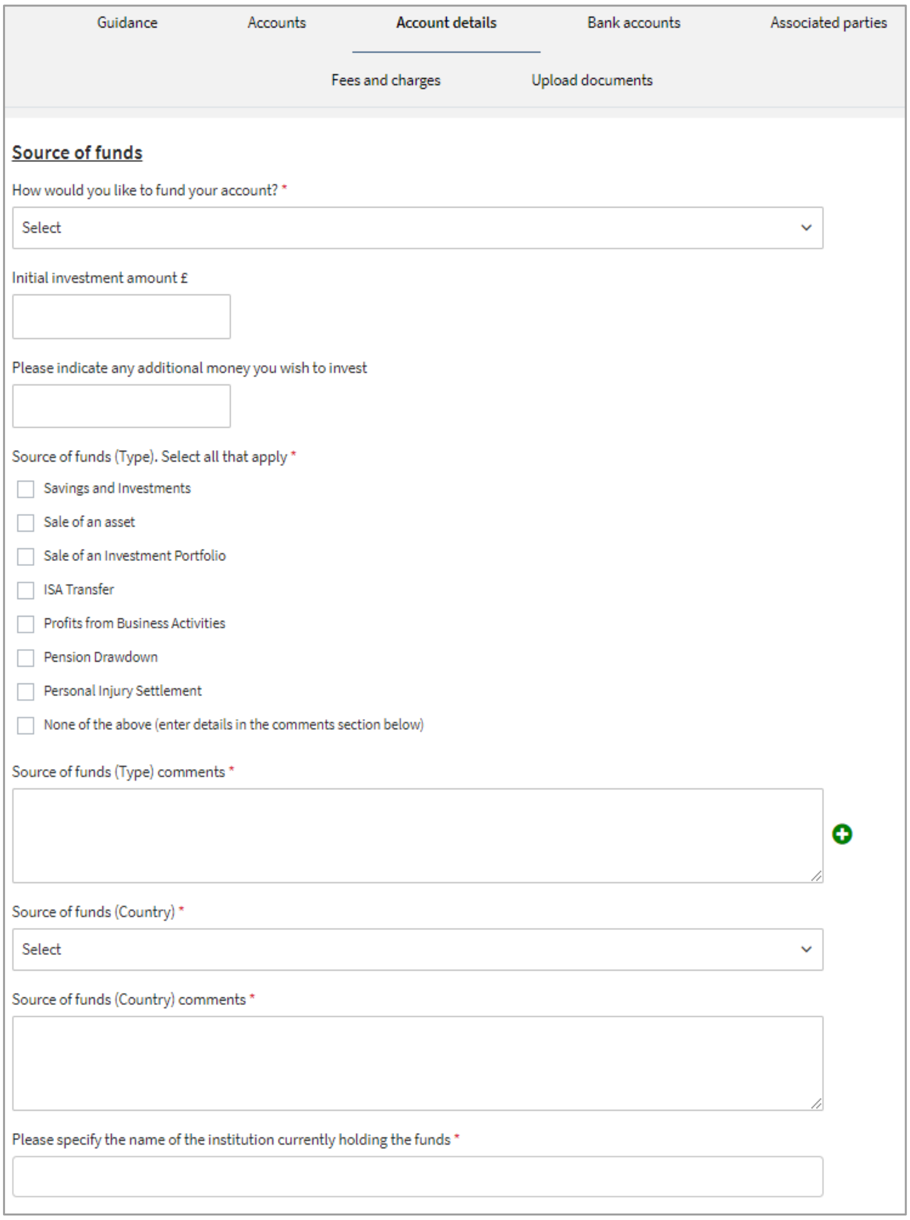
Account details tab

For each account added for the Applicants, a corresponding '**Account details'** tab will be added to the page. The tabs are named with the applicant's name and account type for the corresponding account. The tabs' names section gets updated with each account added.

'**Source of funds'** and '**Investment strategy'** are required for each applicant irrespective of the account type (ISA/SIPP/GIA) selected. The '**Investment need'** option appears only if the service strategy selected is '**Managed Portfolio Service with RIS**'.

Source of funds is different to source of wealth. Source of funds is specifically the money that is being invested in this application, whereas source of wealth is how the client(s) acquired all of their wealth as a total.

Depending on the risk profile chosen, objective and time horizon options will vary by investment strategy. Examples below:


Guidance | Accounts | Account details | Bank accounts | Associated parties
Fees and charges | Upload documents

Source of funds

How would you like to fund your account? *

Select

Initial investment amount £

Please indicate any additional money you wish to invest

Source of funds (Type). Select all that apply *

- Savings and Investments
- Sale of an asset
- Sale of an Investment Portfolio
- ISA Transfer
- Profits from Business Activities
- Pension Drawdown
- Personal Injury Settlement
- None of the above (enter details in the comments section below)

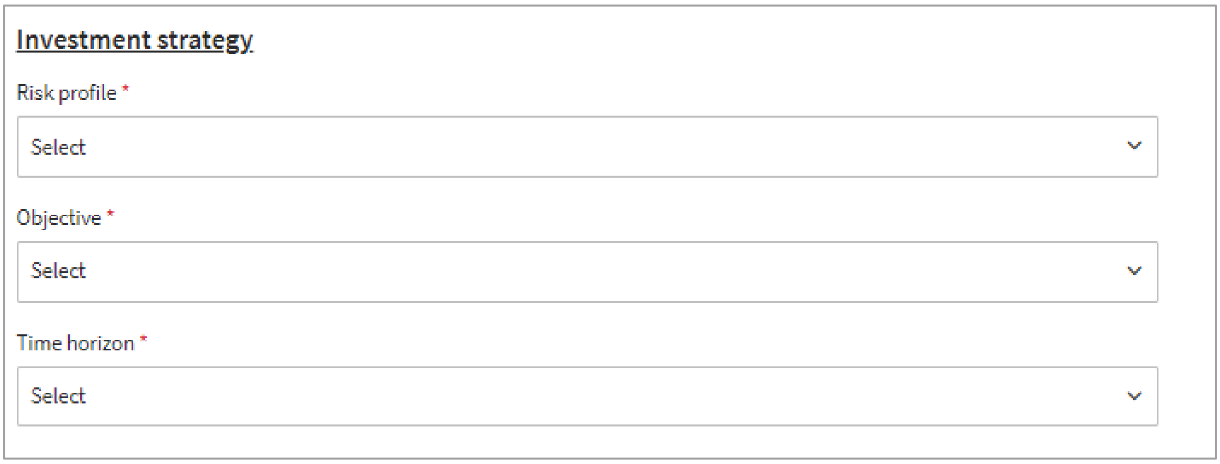
Source of funds (Type) comments *

Source of funds (Country) *

Select

Source of funds (Country) comments *

Please specify the name of the institution currently holding the funds *



Investment strategy

Risk profile *

Select

Objective *

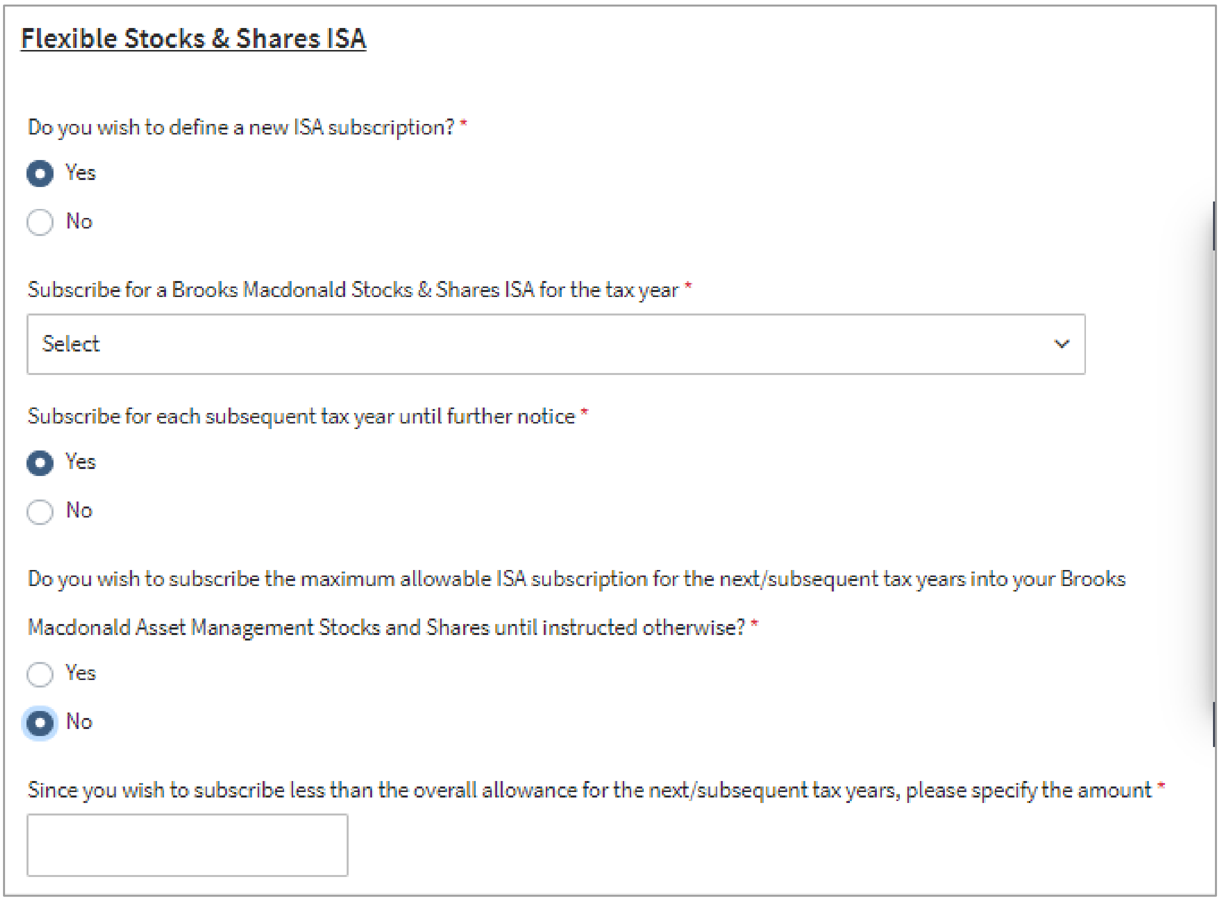
Select

Time horizon *

Select

If the account type selected for the applicant in the accounts tab is ISA, then '**Flexible Stocks & Shares ISA'** title appears in this tab.

If '**Yes'** is chosen for '**Do you wish to define a new ISA subscription'**, additional fields appear to fill in.



Flexible Stocks & Shares ISA

Do you wish to define a new ISA subscription? *

Yes

No

Subscribe for a Brooks Macdonald Stocks & Shares ISA for the tax year *

Select

Subscribe for each subsequent tax year until further notice *

Yes

No

Do you wish to subscribe the maximum allowable ISA subscription for the next/subsequent tax years into your Brooks Macdonald Asset Management Stocks and Shares until instructed otherwise? *

Yes

No

Since you wish to subscribe less than the overall allowance for the next/subsequent tax years, please specify the amount *

If the account type selected for the applicant in the Accounts Tab is '**SIPP'**, then fill in the '**SIPP Details'.**

SIPP Details

Full name of SIPP *

Provider name *

Address 1

Address 2

Address 3

Address 4

Address 5

Country

Select

Postcode

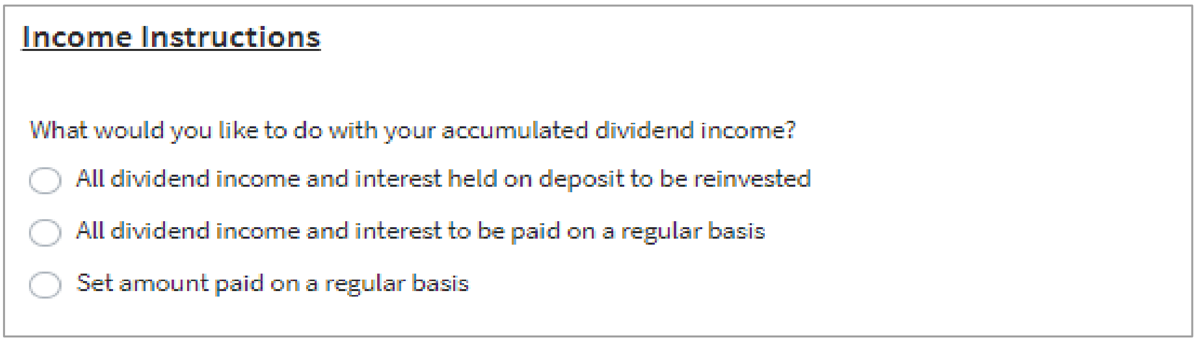
Is account active with identified SIPP provider? *

- Yes
- No

For ISA and GIA, '**Income Instructions'** appears. Please note that this is not available for SIPP account types.

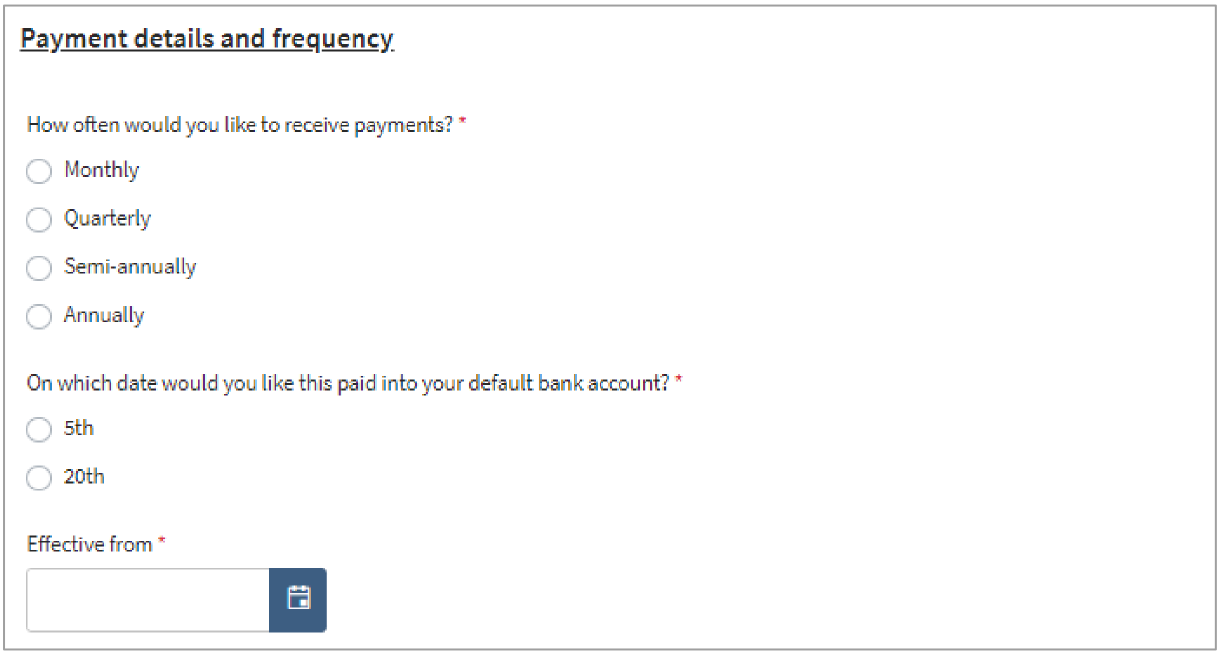
Depending on the option selected under ‘**Income instructions**’, **then ‘Payment details and frequency**’ appears.

Select the frequency, date of payment, payment starting date, etc. Payment amount may also be set.


Income Instructions

What would you like to do with your accumulated dividend income?

- All dividend income and interest held on deposit to be reinvested
- All dividend income and interest to be paid on a regular basis
- Set amount paid on a regular basis


Payment details and frequency

How often would you like to receive payments? *

- Monthly
- Quarterly
- Semi-annually
- Annually

On which date would you like this paid into your default bank account? *

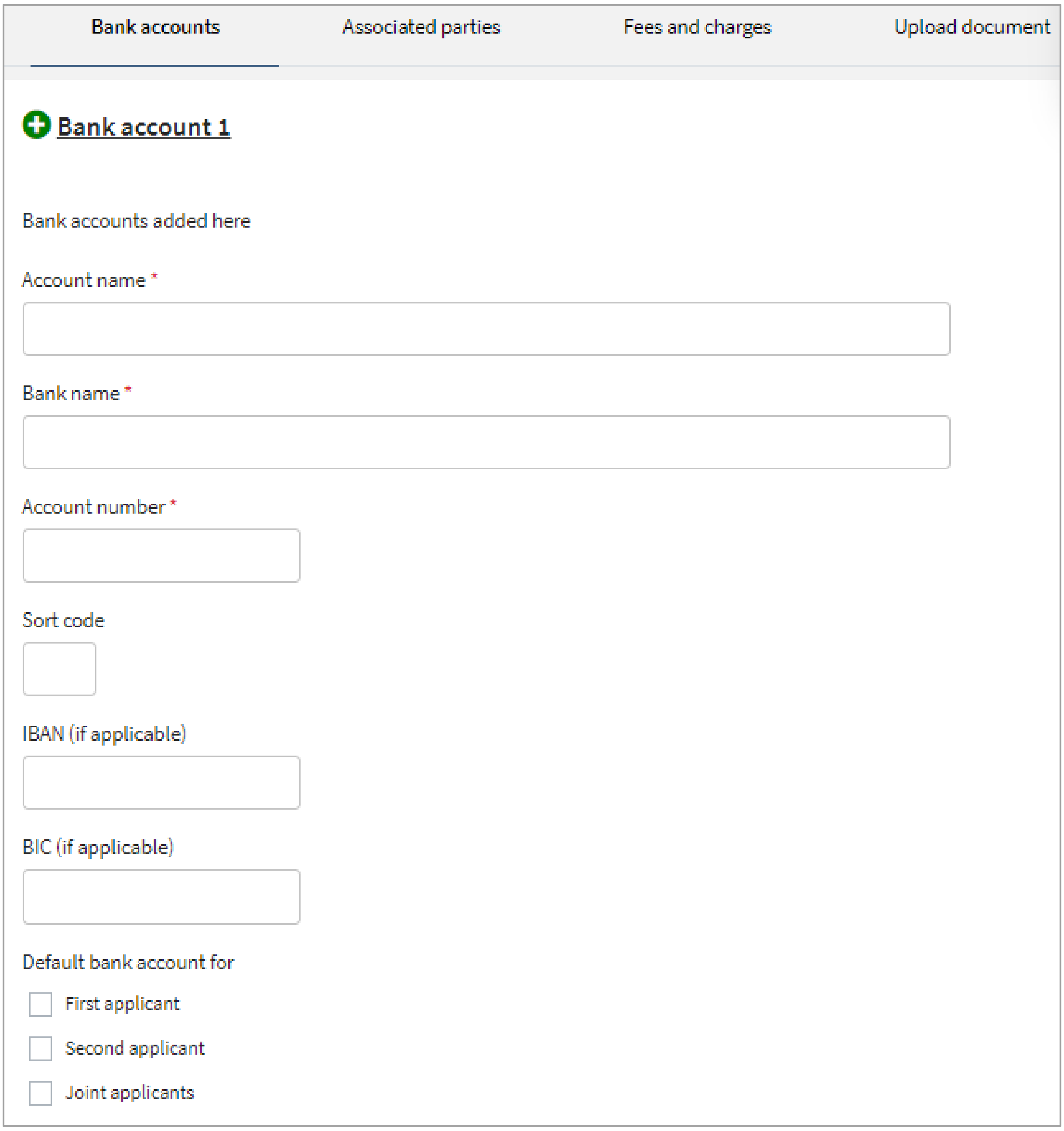
- 5th
- 20th

Effective from *

The button selects the ‘**Bank accounts**’ tab.

Bank accounts tab

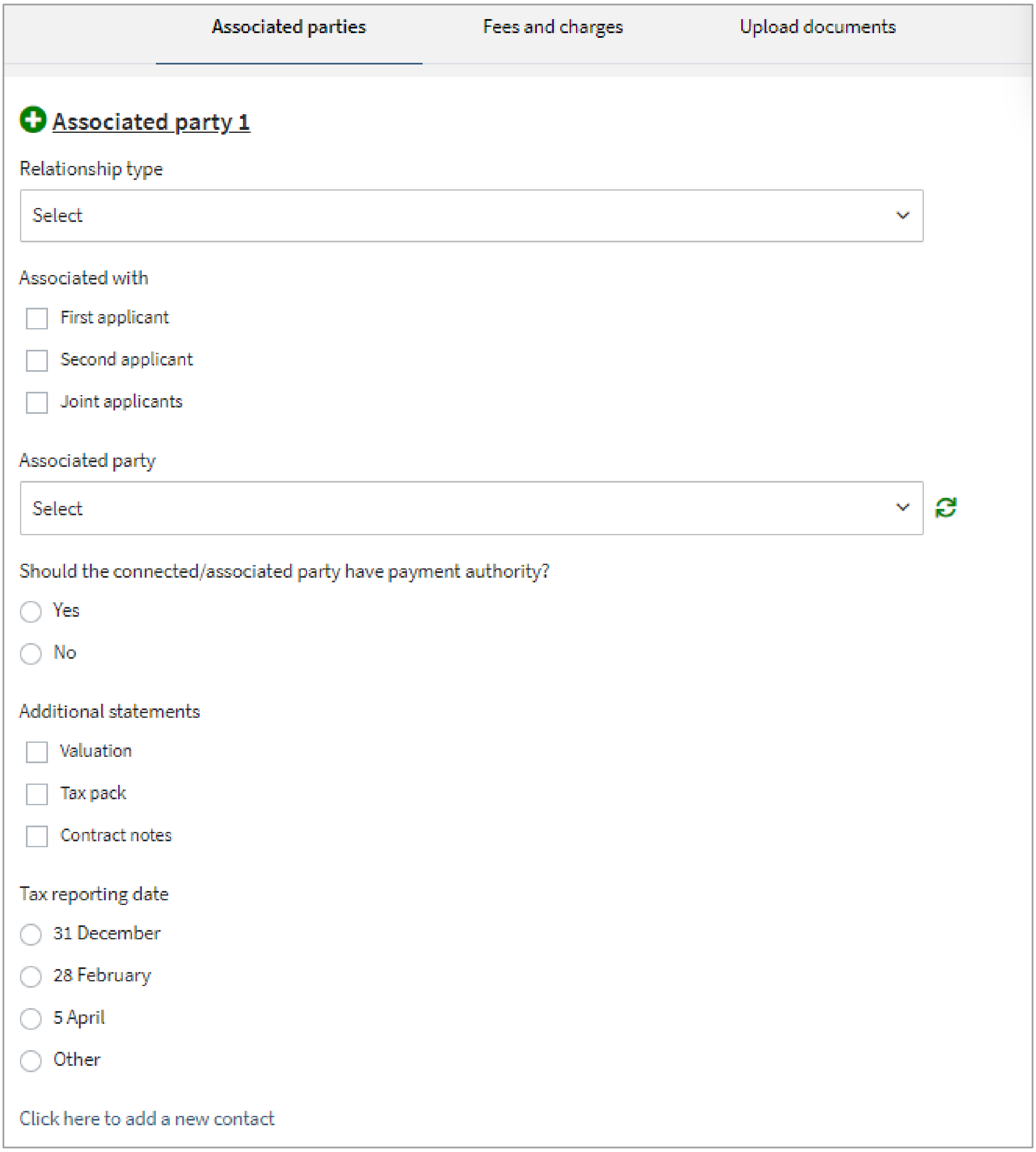
Add bank account details for the applicants. Multiple bank accounts can be added.



The → button selects the '**Associated parties**' tab.

Associated parties ab

An associated party can be a client or a professional associate. You can add multiple parties against each applicant.


Associated parties | Fees and charges | Upload documents

Associated party 1

Relationship type

Select

Associated with

- First applicant
- Second applicant
- Joint applicants

Associated party

Select

Should the connected/associated party have payment authority?

- Yes
- No

Additional statements

- Valuation
- Tax pack
- Contract notes

Tax reporting date

- 31 December
- 28 February
- 5 April
- Other

Click here to add a new contact

New contacts can be created from this tab using the **'Click here to add a new contact'** link at the bottom.

The  button selects the **'Fees and charges'** tab.

Supporting documents tab

Upload any additional supporting documents that may require signatures from the applicant.

Legal and regulatory requirements

Verification of identity

It is important that Brooks Macdonald has access to appropriate information about you in order to meet its obligations to identify and verify clients. Your Professional Adviser (or Investment Manager) will collect this information.

We will attempt to verify your identity using our online electronic verification system. However, in instances where this is unsuccessful, we will require certified copies of two of the following items for each individual covered in this Application Pack. These documents should be included when returning this Application Pack to Brooks Macdonald.

Please ensure at least one form of ID contains a photograph and one other states your address.

- driving licence (certified copy)
- passport (certified copy)
- national identity card (certified copy)
- a recent utility bill or bank statement (within the last three months)

Original bills and statements will be returned immediately. Where originals are unavailable Brooks Macdonald will require certified copies of original documentation.

Certified copies

Where Brooks Macdonald requires certified copies of original documentation such certification must be made by a regulated professional person having sight of the original documentation. This can include a FCA registered individual, Solicitor, Barrister, Justice of the Peace, Accountant, Notary public, who is a member of a recognised professional body, or persons equivalent to such persons in other jurisdictions.

These should always bear a stamp or hand written declaration in addition to a signature that follows the requirements detailed below:

1. that the original document has been seen
2. that the document is a certified copy of the original
3. in the case of Photo ID, the photo on the document bears a good and true likeness to the individual

W-8BEN: Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

Where the Professional Advisers or the Brooks Macdonald Investment Manager have determined the individual(s) are required to provide a W-8BEN form (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting) form should be completed and attached.

Individual/Joint (resident in the UK) : W-8BEN form

Supporting documents (Select **Add file here** to upload one or more files)

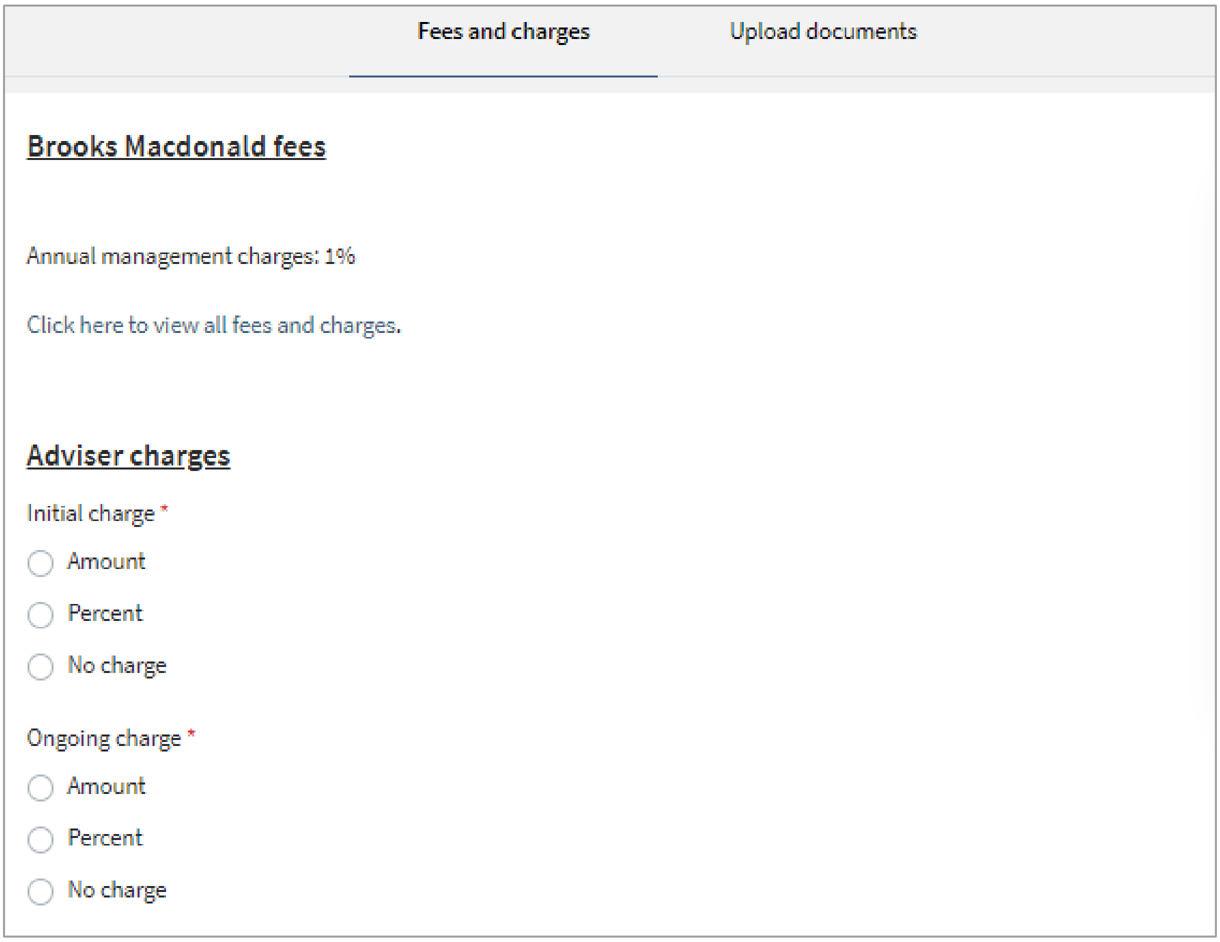
Add file here.

Please provide details of the documents attached, identifying the individual and nature of the document.

The → button selects the '**Fees and charges**' tab.

Fees and charges tab

The Brooks Macdonald fee, as well as Adviser/IFA fee for the service are defined in this tab.


Fees and charges
Upload documents

Brooks Macdonald fees

Annual management charges: 1%

Click here to view all fees and charges.

Adviser charges

Initial charge *

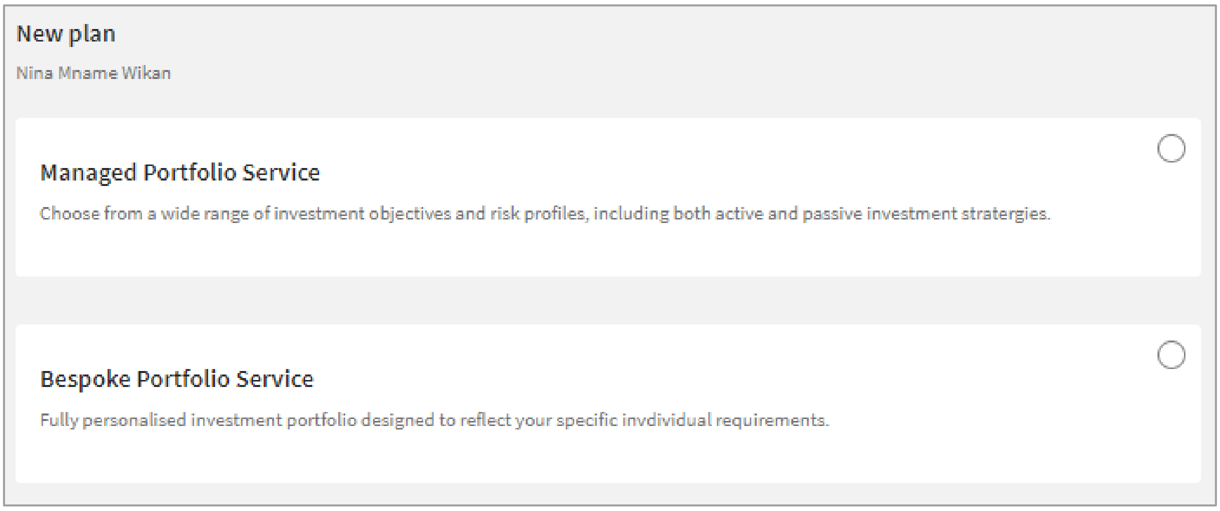
- Amount
- Percent
- No charge

Ongoing charge *

- Amount
- Percent
- No charge

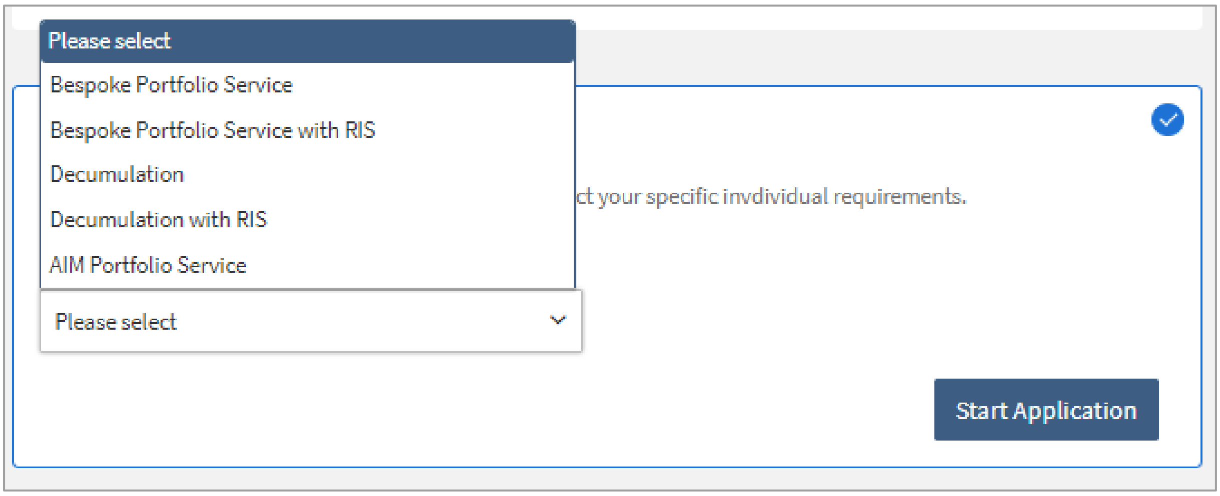
Click the 'SUBMIT' button to save and submit the application.

4.2.2 Applying for a Bespoke Portfolio Service plan (Brooks Macdonald UK)



The service strategies available for Bespoke Portfolio Service (BPS) are:

Bespoke Portfolio Service
Bespoke Portfolio Service with RIS
Decumulation
Decumulation with RIS
AIM Portfolio Service



More strategies may be defined later in the investment profile-related tables as required.

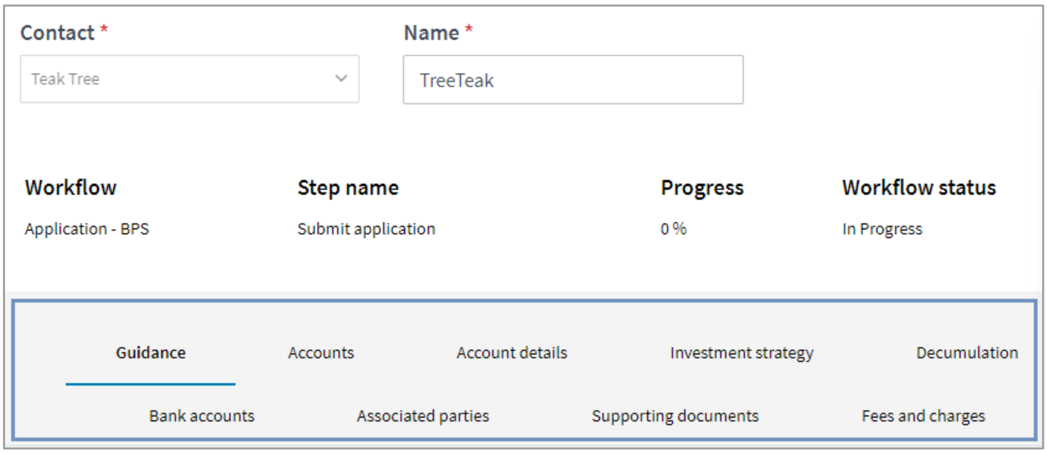
Choose the desired service strategy and click the **'Start application'** button. This triggers the onboarding application workflow for BMAM/BPS clients. This workflow has several stages. The available stages depend on client type, plan, and strategy.

The BMAM/Bespoke Portfolio Service has the following stages. The initial stage is APP: Submit application.

Stage	Workflow description
APP	Submit application
DOC	Generate documents
REV	Review documents
SGN	Documents sign-off
BMR	BM initial review
ACC	Create accounts

Fill in the following tabs (mandatory fields are marked with a*):

Guidance
Accounts
Account details (Note: Additional 'Accounts details' tabs gets added for each account added in the Accounts tab above)
Investment strategy
Decumulation
Bank accounts
Associated parties
Supporting documents
Fees and charges



Guidance tab

The guidance tab consists of a brief note to help you process a new application.

Adding new accounts

Guidance

Please refer to the accompanying documents for guidance and definitions when completing this application. Please refer to our website (www.brooksmacdonald.com) or contact your local Brooks Macdonald office if you require copies of the following:

- Brooks Macdonald Terms and Conditions
- Client Investing Guide
- Guide to ISAs

Welcome to Brooks Macdonald Asset Management Limited (Brooks Macdonald). This is a general Application Pack for the Brooks Macdonald Bespoke Portfolio Service (BPS) where a Professional Adviser is recommending a Brooks Macdonald service.

This Application Pack is designed to collect information to ascertain:

1. details of the Account holder(s)
2. identify the service type and products
3. the Account holder(s) investment profile
4. Professional Adviser details (identified within the client record)
5. identity and verification information
6. important information relating to the operation of the Account(s)

As a client, you should only complete this if you have a Professional Adviser, who will need to conduct a full Suitability assessment. Brooks Macdonald will not be seeking enough information in this pack to conduct its own Suitability assessment. This Application Pack is important both at the commencement of our Services and on an ongoing basis. Please refer to section 4 in our Terms and Conditions.

Digital signing

Brooks Macdonald employ a digital signature process (Signicat) enabling client and adviser authorisation to be captured in a quick and secure way online.

investBM Support

Please call the investBM helpdesk if you need any help.

Our helpdesk is available on 0808 281 1069 Monday to Friday 9am to 5pm or please contact investBM support via InvestBMSupport.

Decumulation Investment Service

This Application Pack may be used to open Long-Term Accounts for up to two individual accounts and one joint account, as well as a Short-Term Account, where required, as long as the Risk Profile for each Long-Term Account is the same.

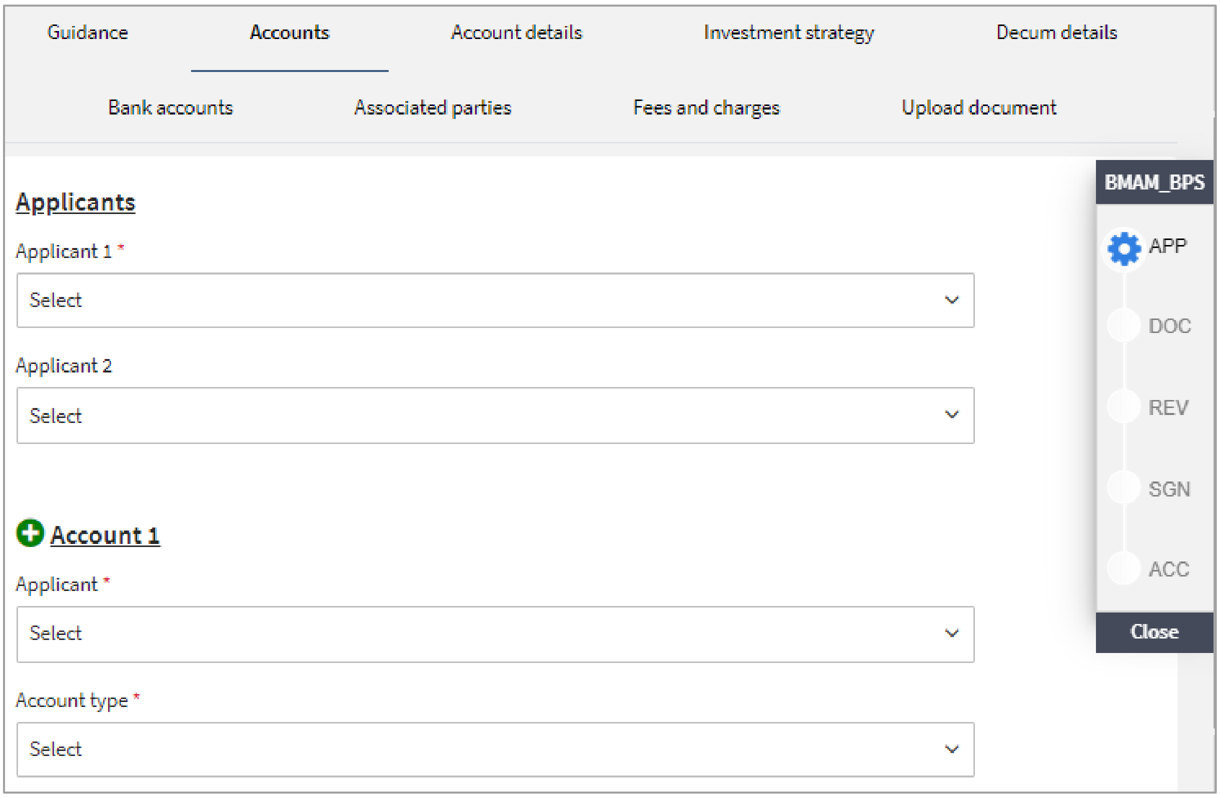
The → button selects the **'Accounts'** tab.

Accounts tab

Applicants are selected in the accounts tab. A maximum of two applicants are allowed per application. The second applicants are the related parties that were added when the contact was created.

Multiple accounts can be added for each applicant. If a second applicant is selected, you can choose to add a joint account. Otherwise, account types for individual applicants can be ISA, SIPP, OnShoreGIA, or OffShoreGIA. For joint accounts, either OnShoreGIA or OffShoreGIA are only allowed.

As each account is added, a corresponding '**Account details**' tab is added in the page. The tab is named with the applicant's name and the account type of the added account.

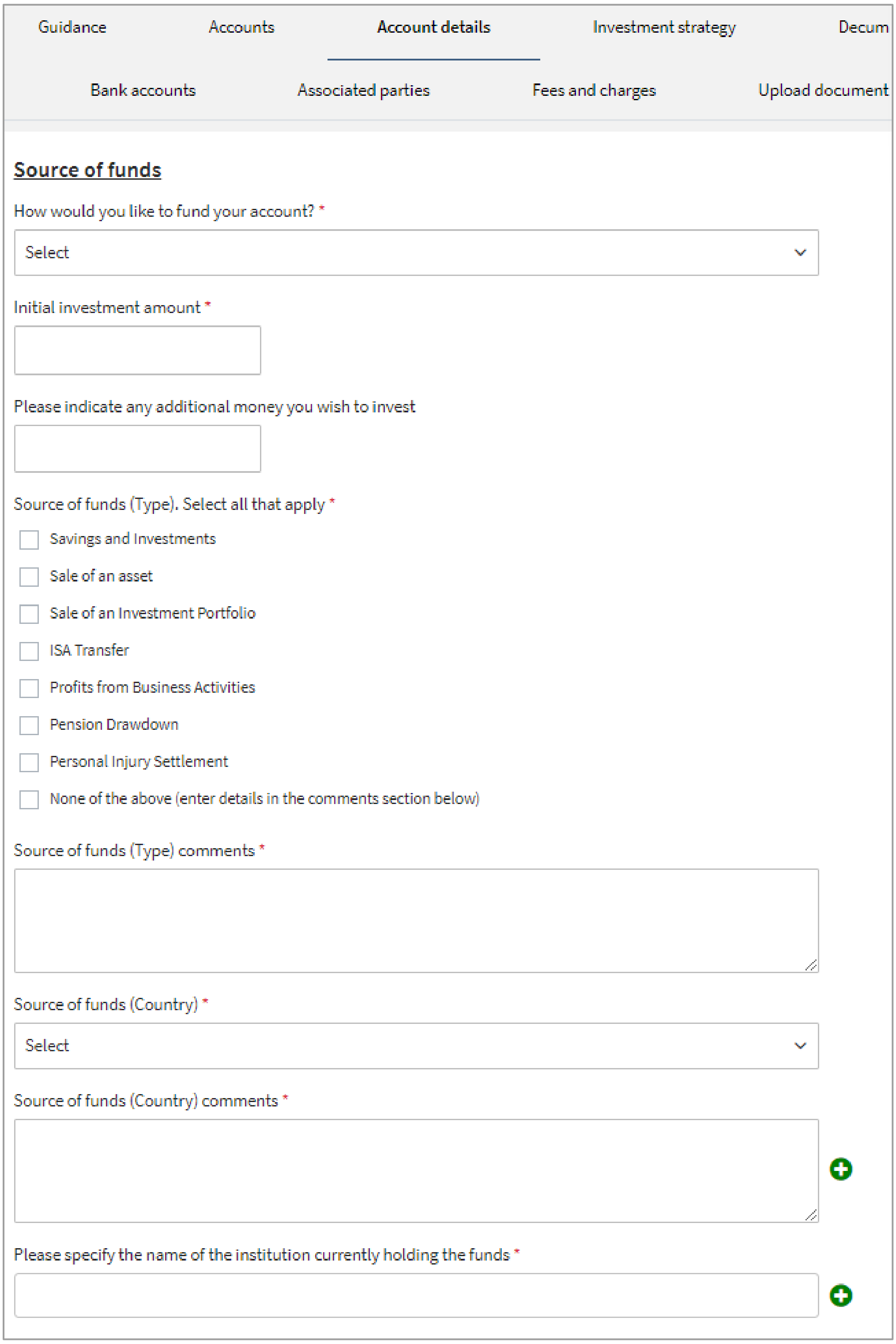


The button selects the '**Accounts details**' tab.

Account details tab

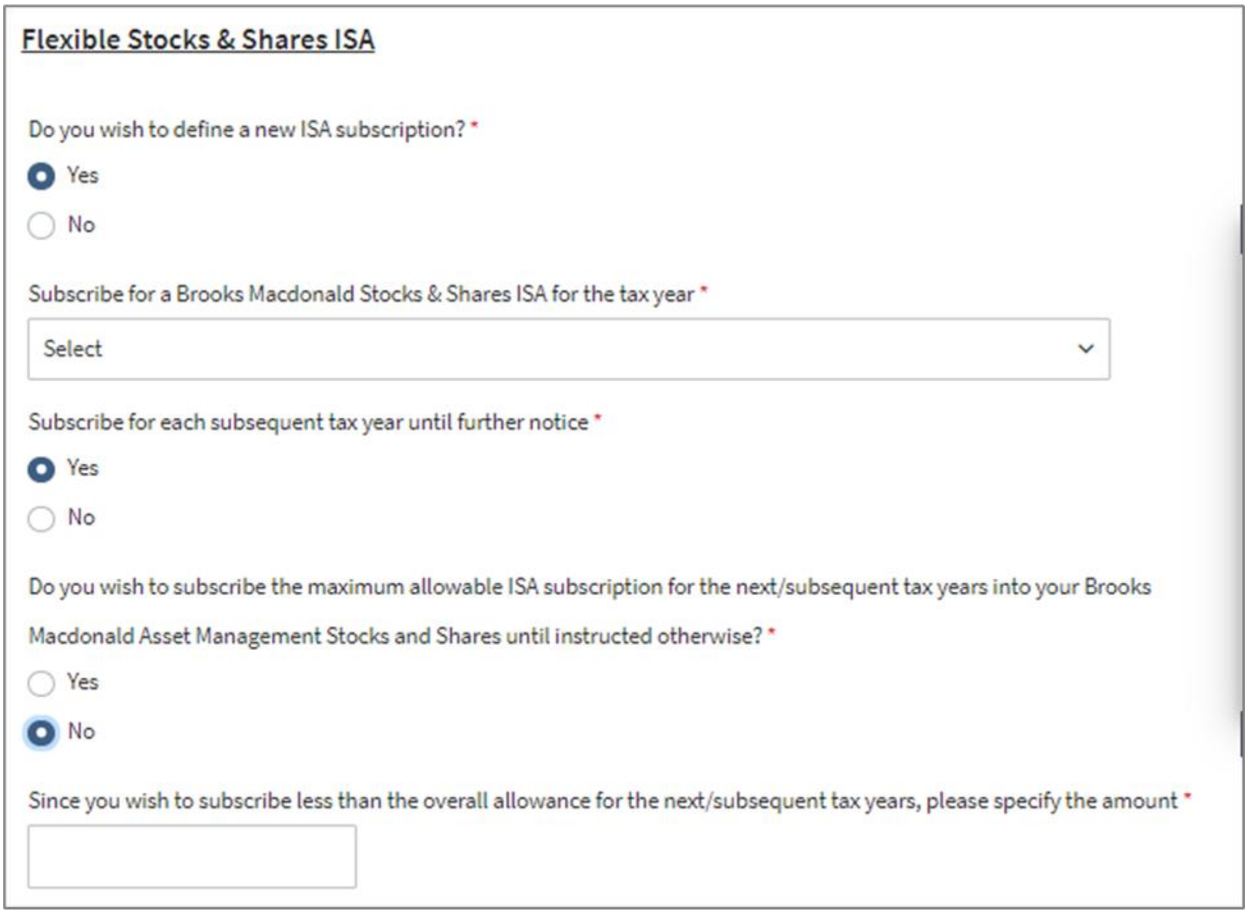
As each account is added, a corresponding **'Account details'** tab is added in the page. The tab is named with the applicant's name and the account type of the added account.

'**Source of funds'** is required for each applicant, irrespective of the account type (ISA/SIPP/OnShoreGIA/OffShoreGIA) selected.



If the Account type selected for the applicant in the '**Accounts**' tab is ISA, then '**Flexible Stocks & Shares ISA'** title appears in this tab.

If the choice is '**Yes'** in response to '**Do you wish to define a new ISA subscription**', additional fields appear under this option.



Flexible Stocks & Shares ISA

Do you wish to define a new ISA subscription? *

Yes

No

Subscribe for a Brooks Macdonald Stocks & Shares ISA for the tax year *

Select

Subscribe for each subsequent tax year until further notice *

Yes

No

Do you wish to subscribe the maximum allowable ISA subscription for the next/subsequent tax years into your Brooks Macdonald Asset Management Stocks and Shares until instructed otherwise? *

Yes

No

Since you wish to subscribe less than the overall allowance for the next/subsequent tax years, please specify the amount *

If the Account type selected for the applicant in Accounts tab is **SIPP**, then '**SIPP details'** appears.

SIPP Details

Full name of SIPP *

Provider name *

Address 1

Address 2

Address 3

Address 4

Address 5

Country

Select

Postcode

Is account active with identified SIPP provider? *

- Yes
- No

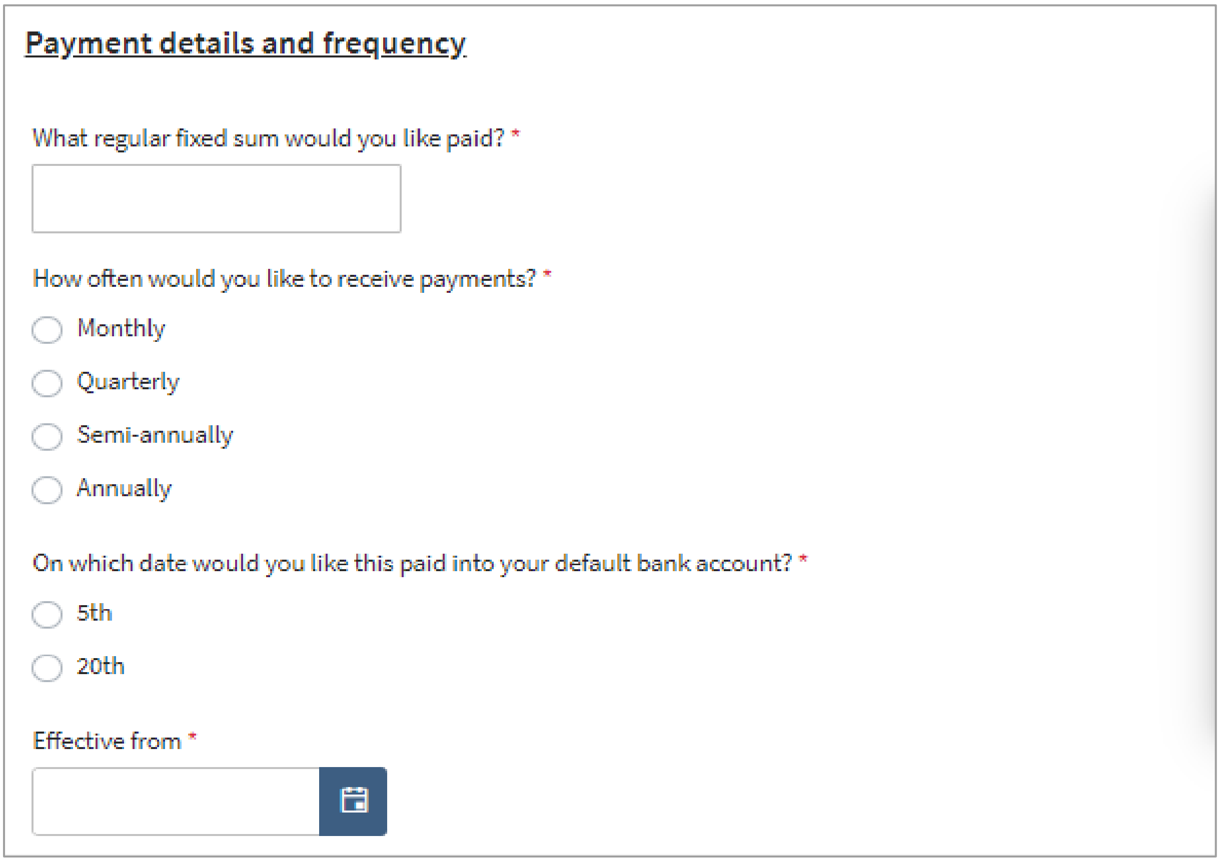
The ‘**Income instructions’** title in Accounts details tab appears if the account type is ISA, OnShoreGIA or OffShoreGIA. Please note that ‘**Income Instructions’** is not available for SIPP account types and Decumulation strategies.

Income instructions

What would you like to do with your accumulated dividend income? *

- All dividend income and interest held on deposit to be reinvested
- All dividend income and interest to be paid on a regular basis
- Set amount paid on a regular basis

If any payment option is selected under '**Income instructions'**, then '**Payment details and frequency'** appears. Complete the frequency, date of payment, payment starting date, etc. The payment amount may also be set.


Payment details and frequency

What regular fixed sum would you like paid? *

How often would you like to receive payments? *

Monthly

Quarterly

Semi-annually

Annually

On which date would you like this paid into your default bank account? *

5th

20th

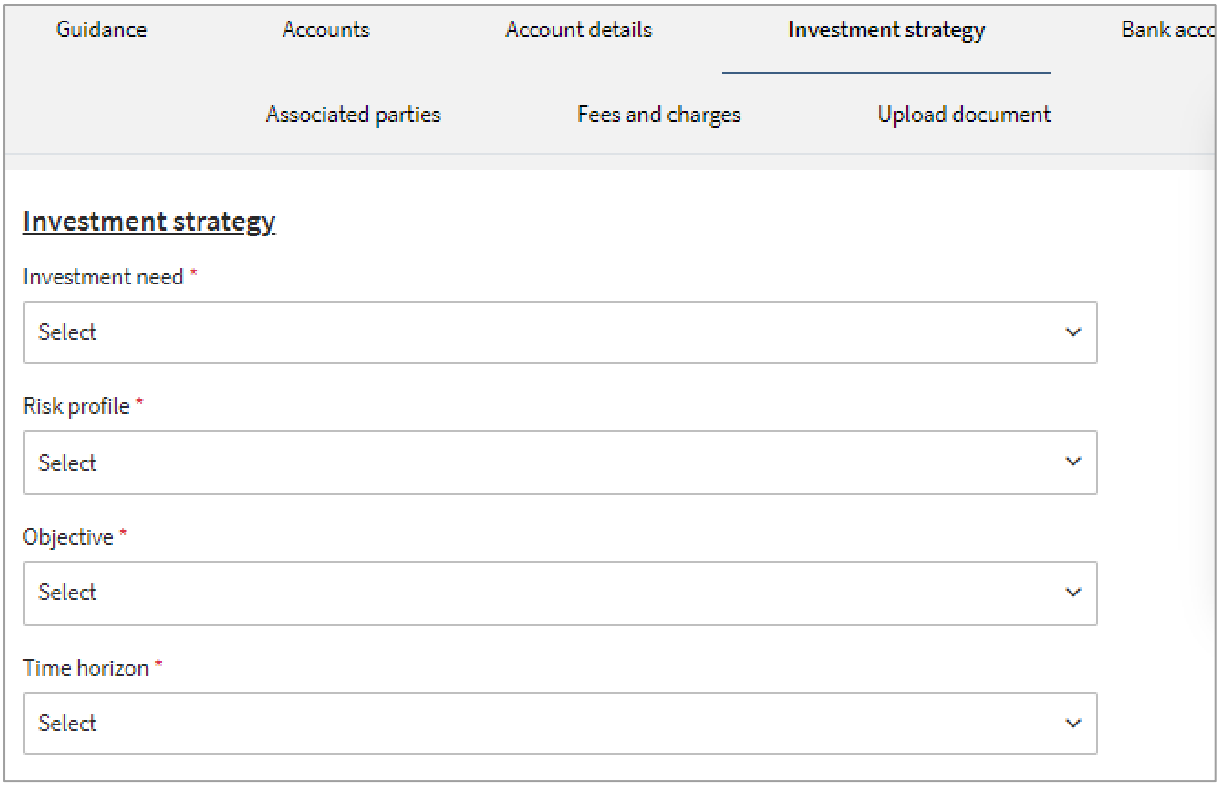
Effective from *

The button selects the '**Investment strategy'** tab.

Investment strategy tab

The **'Investment need'** option appears only if the service strategy selected is **'Bespoke Portfolio Service with RIS'** or **'Decumulation with RIS'.**

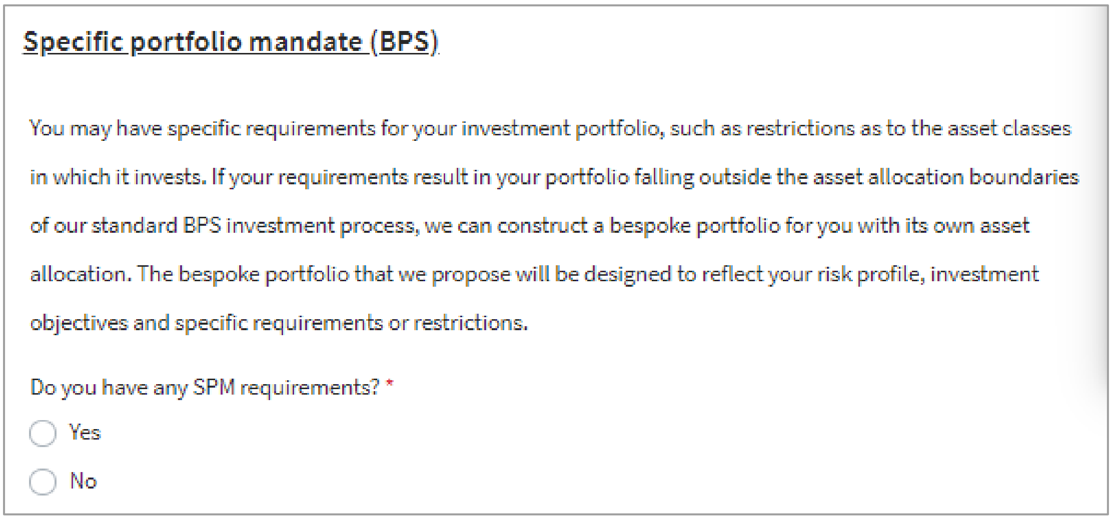
Depending on the risk profile chosen, the choices under objective and time horizon options will vary for investment strategy.



'Specific portfolio mandate' is not required for the following strategies:

Bespoke Portfolio Service with RIS
Decumulation
Decumulation with RIS
AIM Portfolio Service

Please note that, unlike Managed Portfolio Service plans, there are no separate investment strategies for each applicant in BPS plans.


Specific portfolio mandate (BPS)

You may have specific requirements for your investment portfolio, such as restrictions as to the asset classes in which it invests. If your requirements result in your portfolio falling outside the asset allocation boundaries of our standard BPS investment process, we can construct a bespoke portfolio for you with its own asset allocation. The bespoke portfolio that we propose will be designed to reflect your risk profile, investment objectives and specific requirements or restrictions.

Do you have any SPM requirements? *

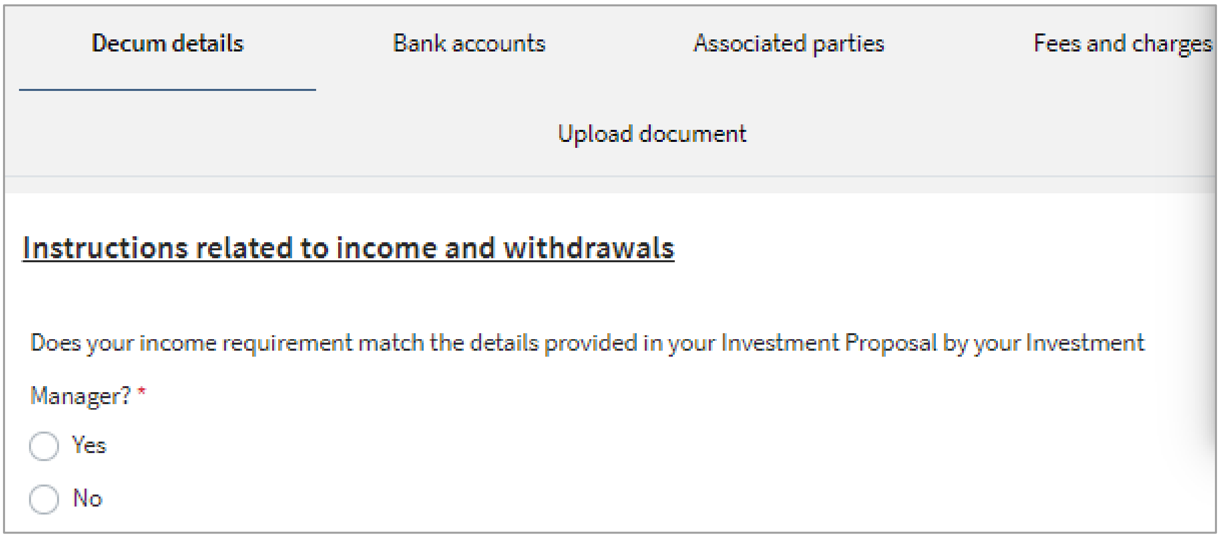
Yes

No

The → button selects the '**Decumulation details**' tab.

Decumulation details tab

This tab is available if the strategy selected is '**Decumulation**' or '**Decumulation with RIS**'. Choose the payment details and frequency here.


Decum details
Bank accounts
Associated parties
Fees and charges
Upload document

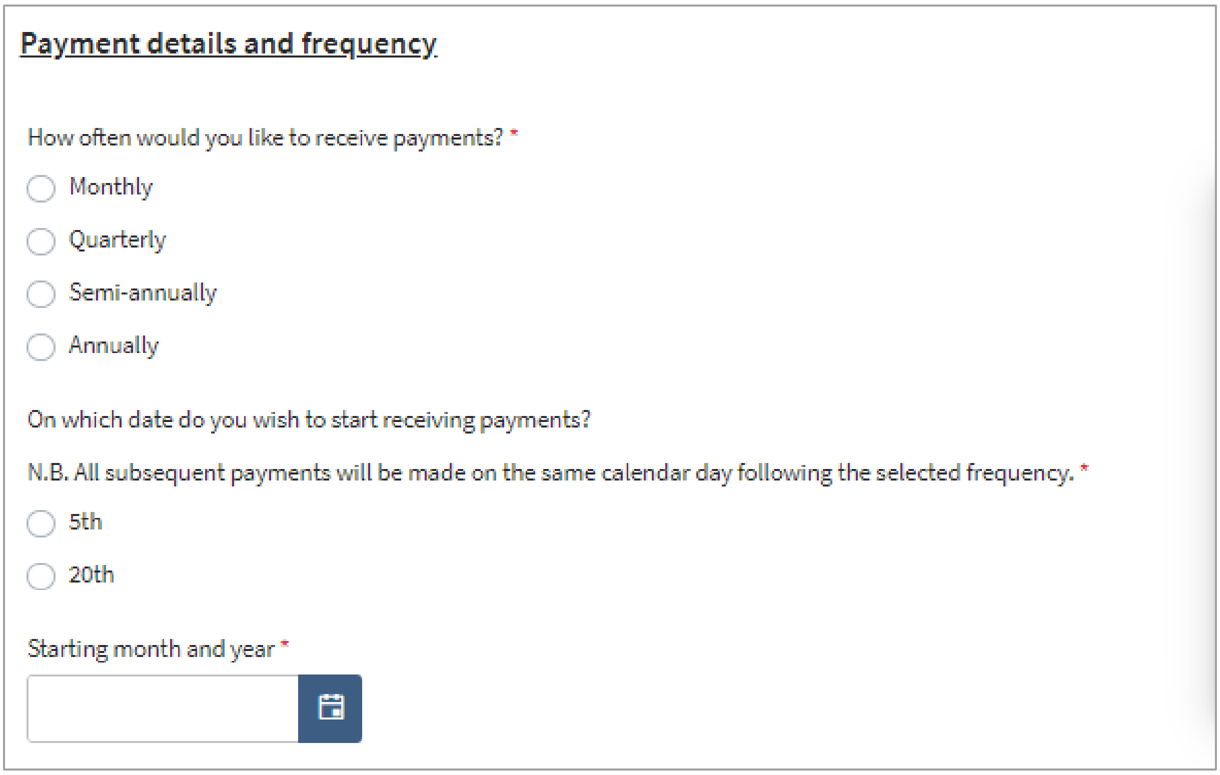
Instructions related to income and withdrawals

Does your income requirement match the details provided in your Investment Proposal by your Investment Manager? *

Yes

No

If 'No' is selected, the following titles appear:


Payment details and frequency

How often would you like to receive payments? *

Monthly

Quarterly

Semi-annually

Annually

On which date do you wish to start receiving payments?

N.B. All subsequent payments will be made on the same calendar day following the selected frequency. *

5th

20th

Starting month and year *

Updated income requirements

Would you like annual amounts to be different year to year? *

- Yes
- No

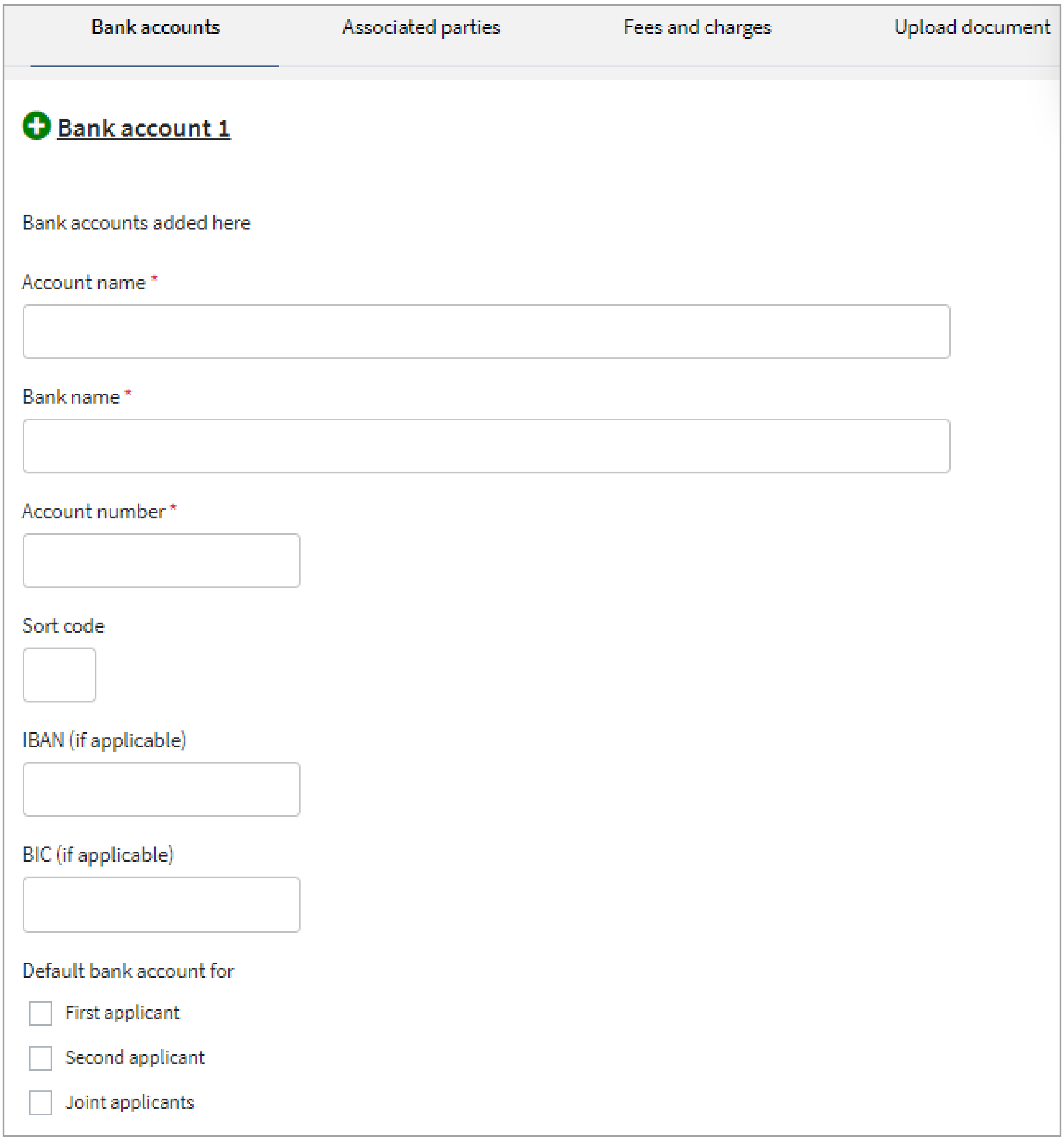
Do you wish for this annual income to increase by an inflation assumption? *

- Yes
- No

The → button selects the **'Bank accounts'** tab.

Bank accounts tab

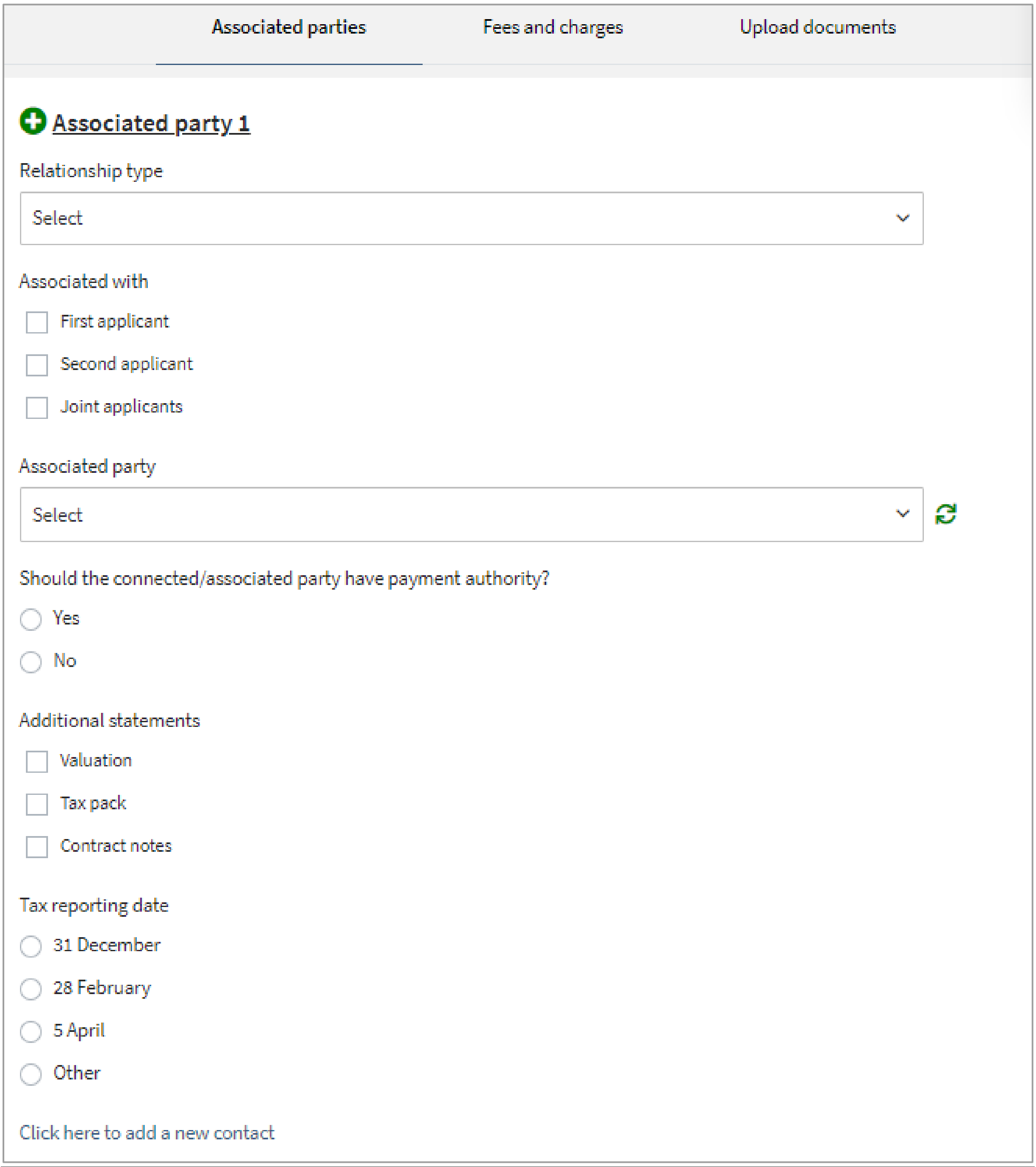
Add bank account details for the applicants. Multiple bank accounts may be added.



The → button selects the ‘**Associated parties**’ tab.

Associated parties

An associated party can be a client or a professional associate. You may have multiple parties for each applicant.



New contacts can be created from this tab using the **'Click here to add a new contact'** link at the bottom.

The → button selects the '**Supporting documents**' tab.

Supporting documents tab

Upload any additional documents that may require signatures from the applicant.

Legal and regulatory requirements

Verification of identity
It is important that Brooks Macdonald has access to appropriate information about you in order to meet its obligations to identify and verify clients. Your Professional Adviser (or Investment Manager) will collect this information.

We will attempt to verify your identity using our online electronic verification system. However, in instances where this is unsuccessful, we will require certified copies of two of the following items for each individual covered in this Application Pack. These documents should be included when returning this Application Pack to Brooks Macdonald.

Please ensure at least one form of ID contains a photograph and one other states your address.

- driving licence (certified copy)
- passport (certified copy)
- national identity card (certified copy)
- a recent utility bill or bank statement (within the last three months)

Original bills and statements will be returned immediately. Where originals are unavailable Brooks Macdonald will require certified copies of original documentation.

Certified copies
Where Brooks Macdonald requires certified copies of original documentation such certification must be made by a regulated professional person having sight of the original documentation. This can include a FCA registered individual, Solicitor, Barrister, Justice of the Peace, Accountant, Notary public, who is a member of a recognised professional body, or persons equivalent to such persons in other jurisdictions.

These should always bear a stamp or hand written declaration in addition to a signature that follows the requirements detailed below:

1. that the original document has been seen
2. that the document is a certified copy of the original
3. in the case of Photo ID, the photo on the document bears a good and true likeness to the individual

W-8BEN: Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

Where the Professional Advisers or the Brooks Macdonald Investment Manager have determined the individual(s) are required to provide a W-8BEN form (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting) form should be completed and attached.

Individual/Joint (resident in the UK) : W-8BEN form

Supporting documents (Select **Add file here** to upload one or more files)

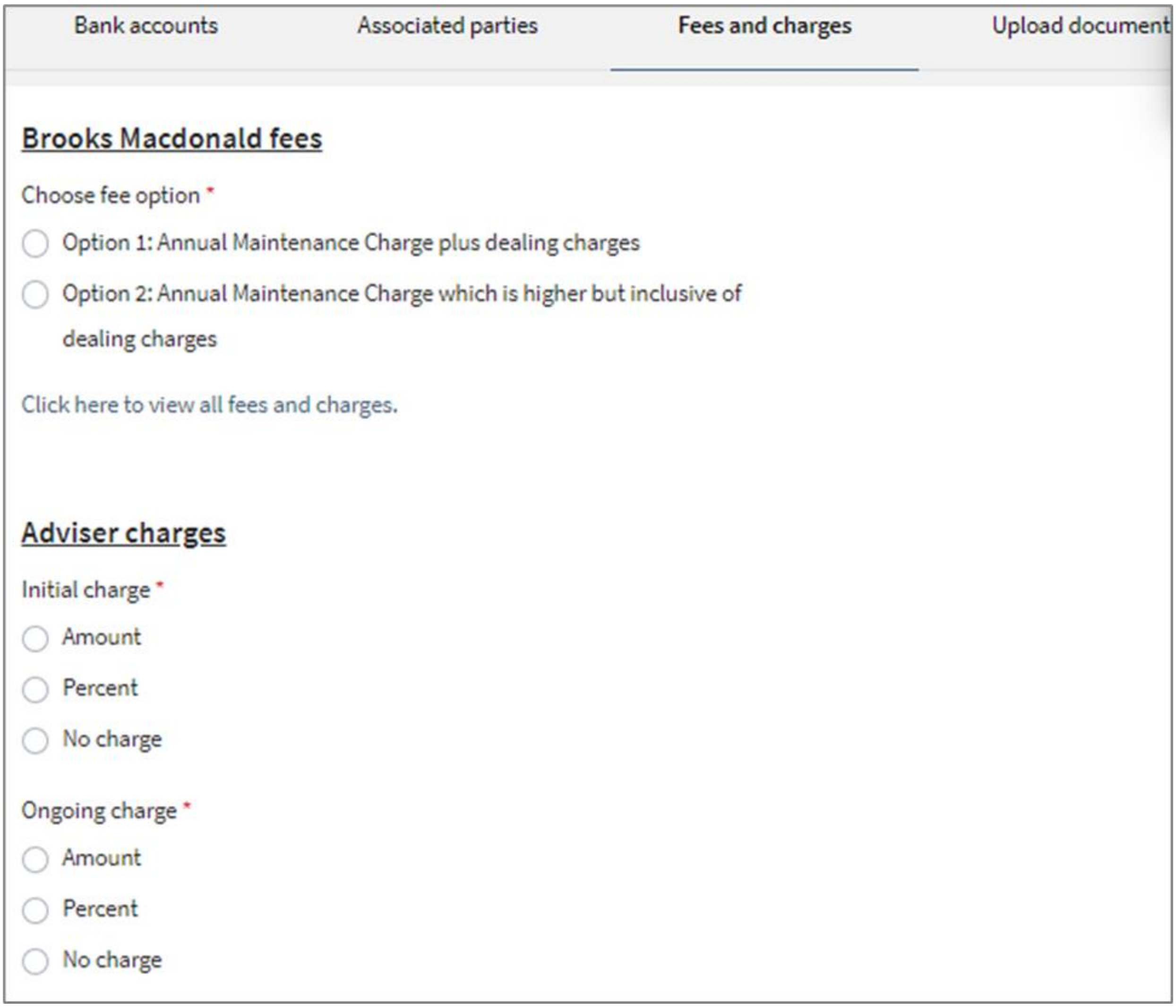
Add file here.

Please provide details of the documents attached, identifying the individual and nature of the document.

The button selects the **'Fees and charges'** tab.

Fees and charges tab

Define Brooks Macdonald fees as well as Adviser/IFA charges.


Bank accounts | Associated parties | Fees and charges | Upload document

Brooks Macdonald fees

Choose fee option *

- Option 1: Annual Maintenance Charge plus dealing charges
- Option 2: Annual Maintenance Charge which is higher but inclusive of dealing charges

Click here to view all fees and charges.

Adviser charges

Initial charge *

- Amount
- Percent
- No charge

Ongoing charge *

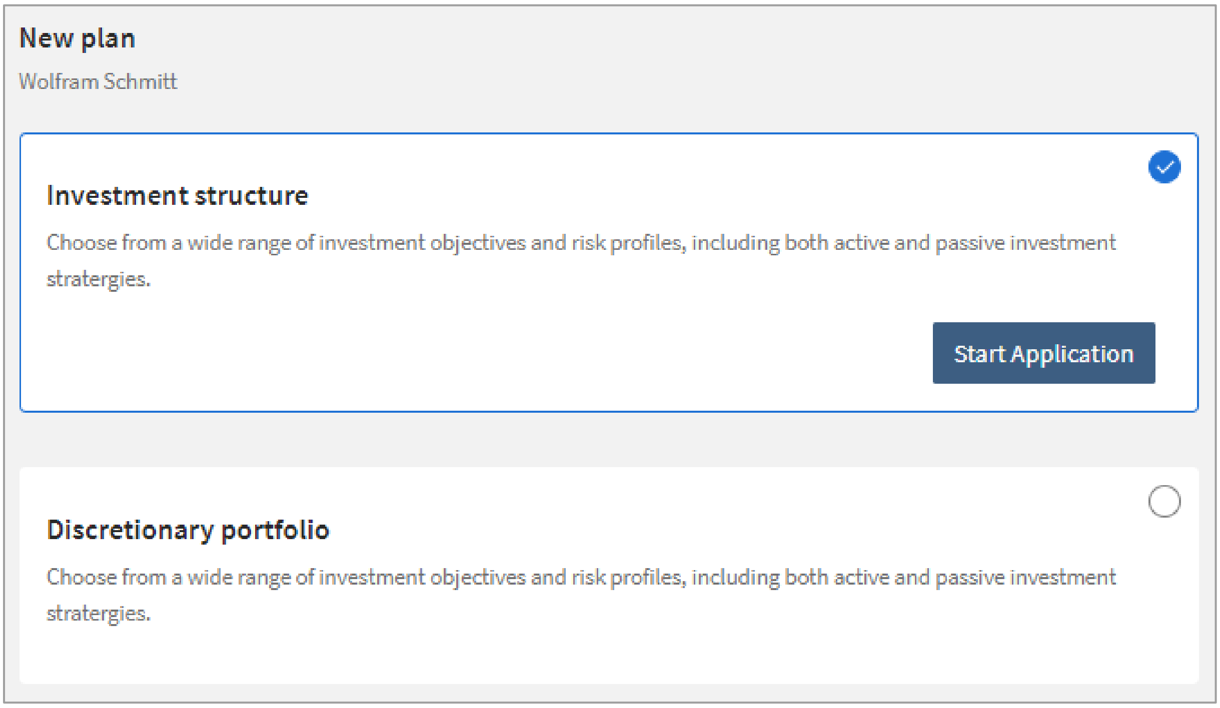
- Amount
- Percent
- No charge

Click the 'SUBMIT' button to save and submit the application.

4.3 Workflow for Brooks Macdonald International plans

If the service selected for the client is **International**, then the plans available are:

Investment structure
Discretionary portfolio



Note: unlike BMAM plans, International plans have no strategy options.

Choose the desired plan and click the **'Start Application'** button. This triggers the onboarding application workflow for International/Investment structure. This workflow has several general stages. The available stages depend on client type and plan.

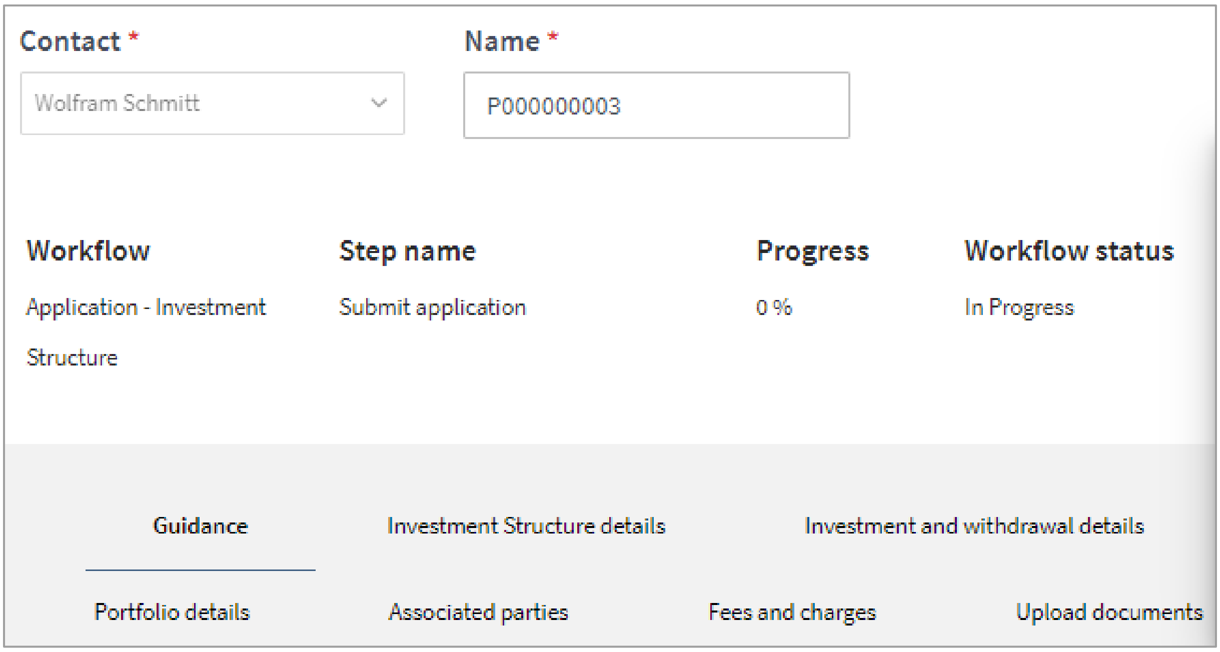
4.3.1 Applying for an Investment structure plan (Brooks Macdonald International)

The International/Investment structure plan has the below stages.

The initial stage is APP: Submit application.

Stage	Workflow description
APP	Submit application
DOC	Generate documents
REV	Review documents
SGN	Documents sign-off
ACC	Create accounts

Fill in the following tabs. Mandatory fields are marked with a *:



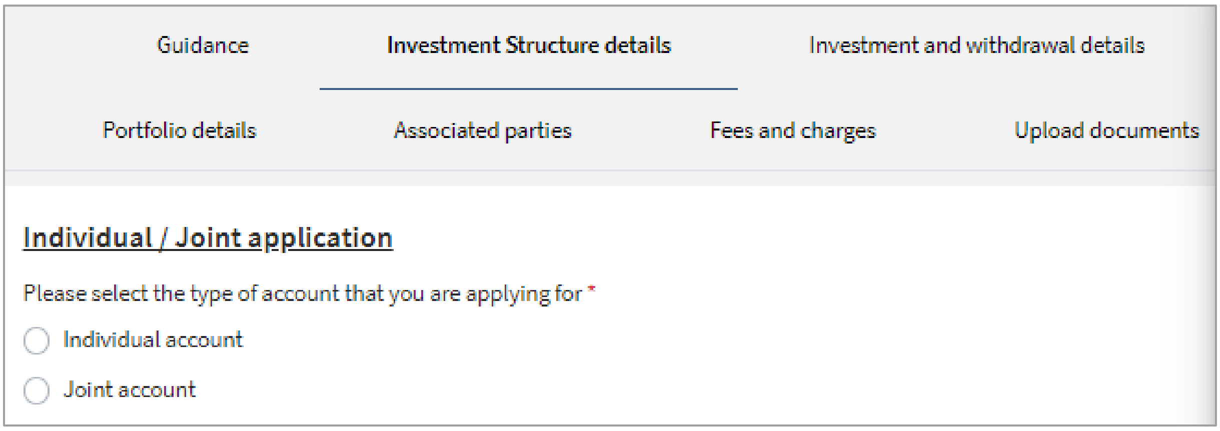
Guidance tab

The guidance tab consists of a brief note to help you process a new application.

Investment Structure details tab

This tab has the following titles to fill:

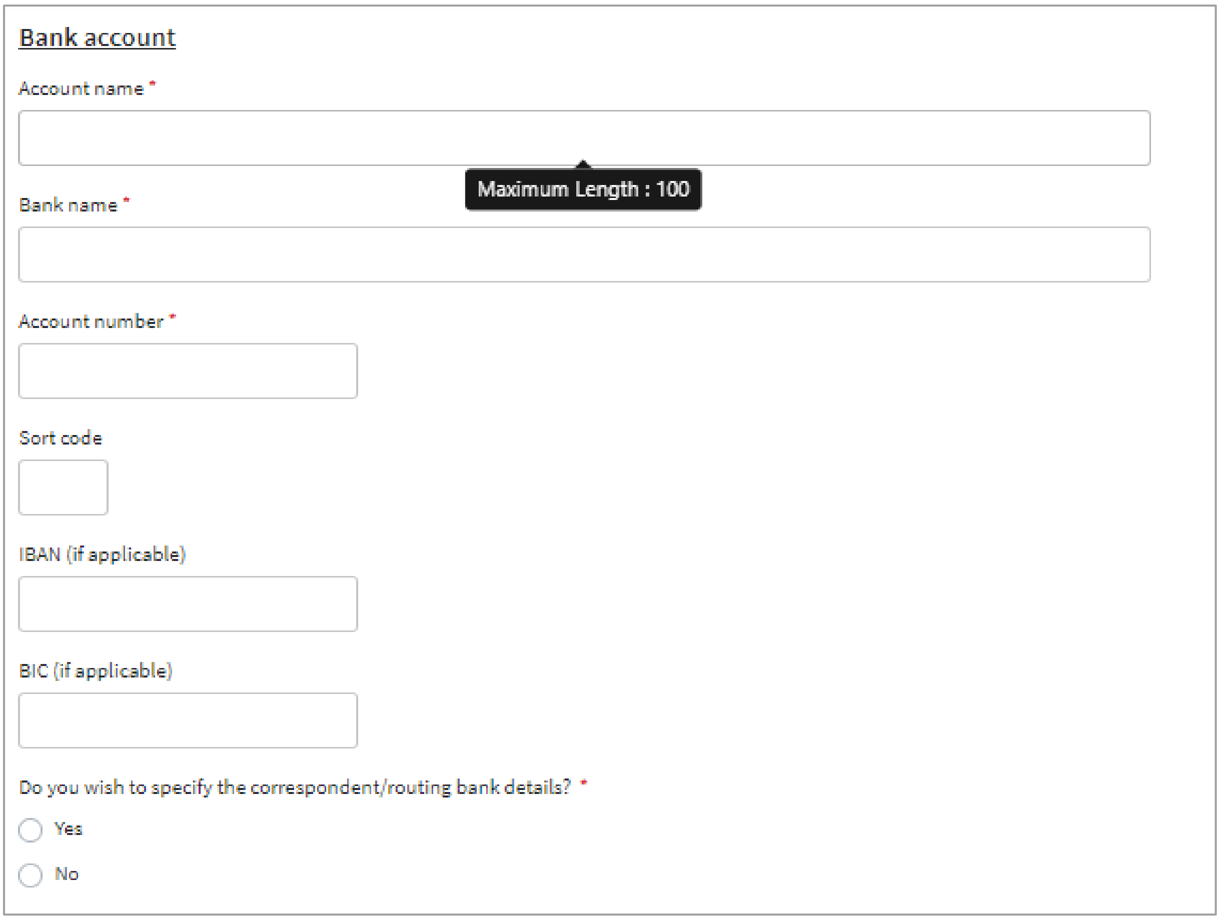
Individual/Joint application, first investment structure details, second investment structure details (optional), and bank account. There is no separate tab for bank account details for this plan.


Guidance | Investment Structure details | Investment and withdrawal details
Portfolio details | Associated parties | Fees and charges | Upload documents

Individual / Joint application

Please select the type of account that you are applying for *

- Individual account
- Joint account


Bank account

Account name *

Maximum Length : 100

Bank name *

Account number *

Sort code

IBAN (if applicable)

BIC (if applicable)

Do you wish to specify the correspondent/routing bank details? *

- Yes
- No

Bank account

Account name *

Maximum Length : 100

Bank name *

Account number *

Sort code

IBAN (if applicable)

BIC (if applicable)

Do you wish to specify the correspondent/routing bank details? *

- ◯ Yes
- ◯ No

Investment and withdrawal tab

This tab has the following titles to fill: Source of funds, Income instructions.

Guidance | Investment Structure details | **Investment and withdrawal details** | Port

Associated parties | Fees and charges | Upload documents

Source of funds

How would you like to fund your account? *

Select

Investment currency *

- ( ) Sterling
- ( ) US dollars
- ( ) Euros

Initial investment amount or anticipated transfer value *

Please indicate any additional money you intend to invest

Will an FX conversion be required? *

- ( ) Yes
- ( ) No

Source of funds (Type). Select all that apply *

- [ ] Savings and Investments
- [ ] Sale of an Asset
- [ ] Sale of an Investment Portfolio
- [ ] Profits from Business Activities
- [ ] Personal Injury Settlement
- [ ] None of the above (enter details in the comments section below)

Source of funds (Type) comments *

Source of funds (Country) *

Select

Source of funds (Country) comments *

Please specify the name of the institution currently holding the funds *

Income instructions

What would you like to do with your accumulated dividend income? *

- ◯ All dividend income and interest held on deposit to be reinvested
- ◯ All dividend income and interest to be paid on a regular basis
- ◯ Set amount paid on a regular basis

If any payment option is selected under **'Income instructions'**, then '**Payment details and frequency'** appears. Fill in the frequency, date of payment, payment starting date, etc. The payment amount may also be set.

Payment details and frequency

What regular fixed sum would you like paid? *

How often would you like to receive payments? *

- ◯ Monthly
- ◯ Quarterly
- ◯ Semi-annually
- ◯ Annually

On which date would you like this paid into your default bank account? *

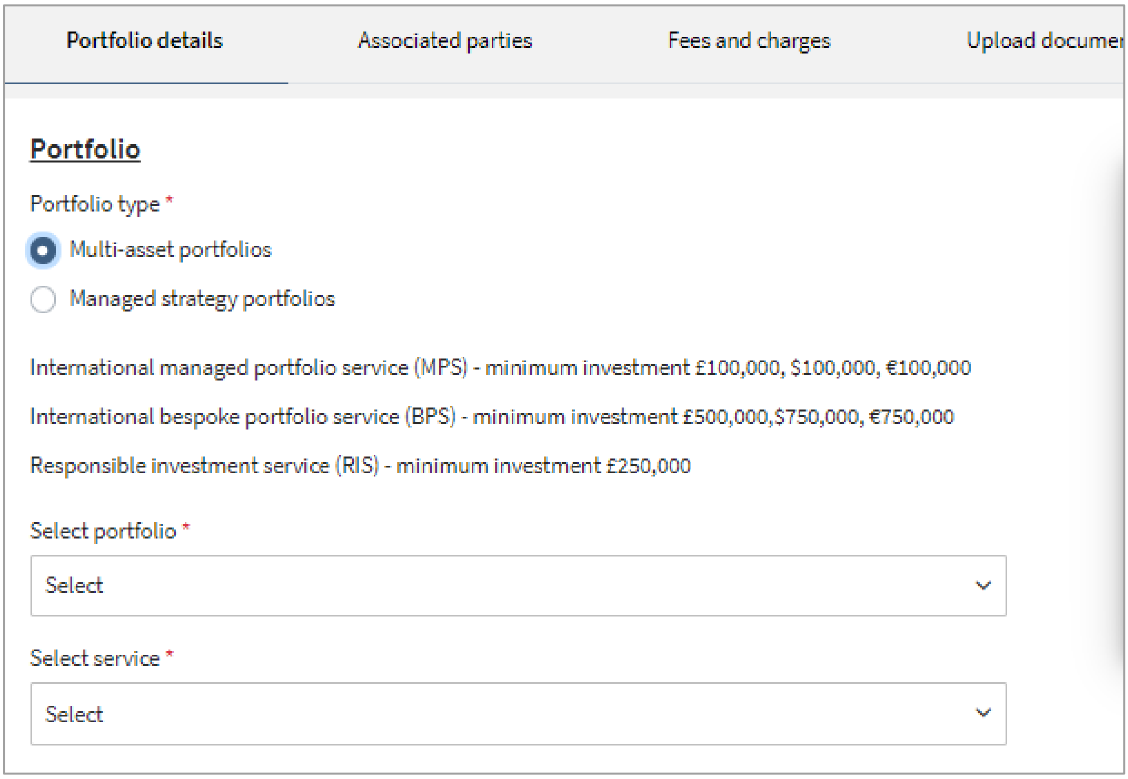
- ◯ 5th
- ◯ 20th

Effective from *

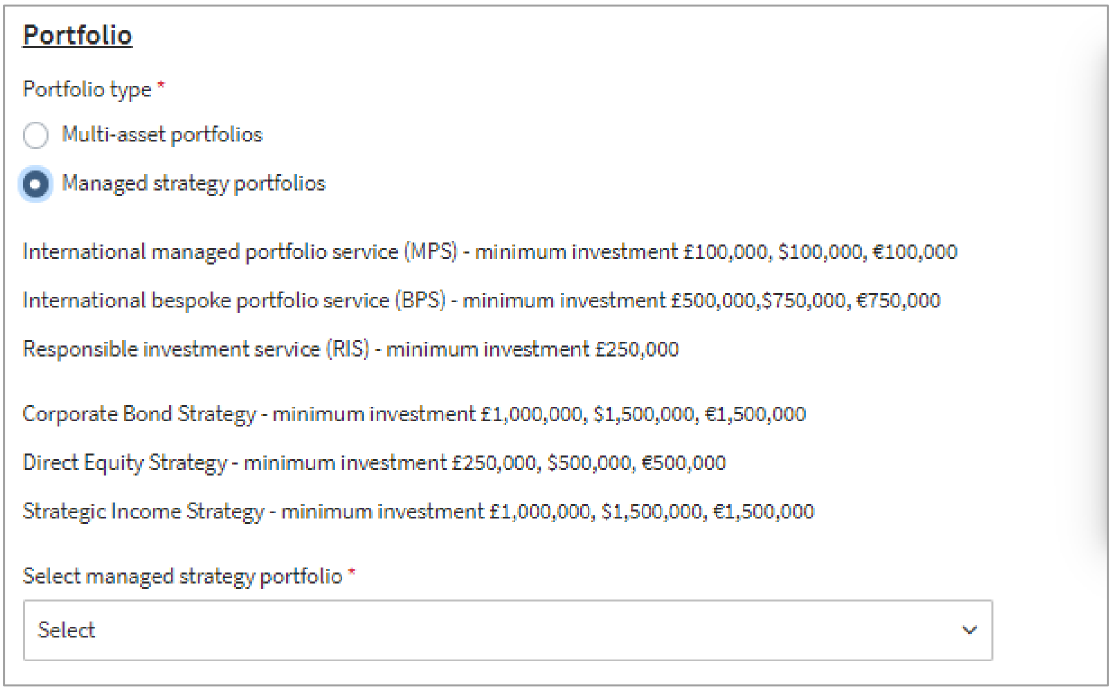
Portfolio details tab

Portfolio types can be either Multi-asset portfolios or Managed strategy portfolios.

The Multi-asset portfolio details required:

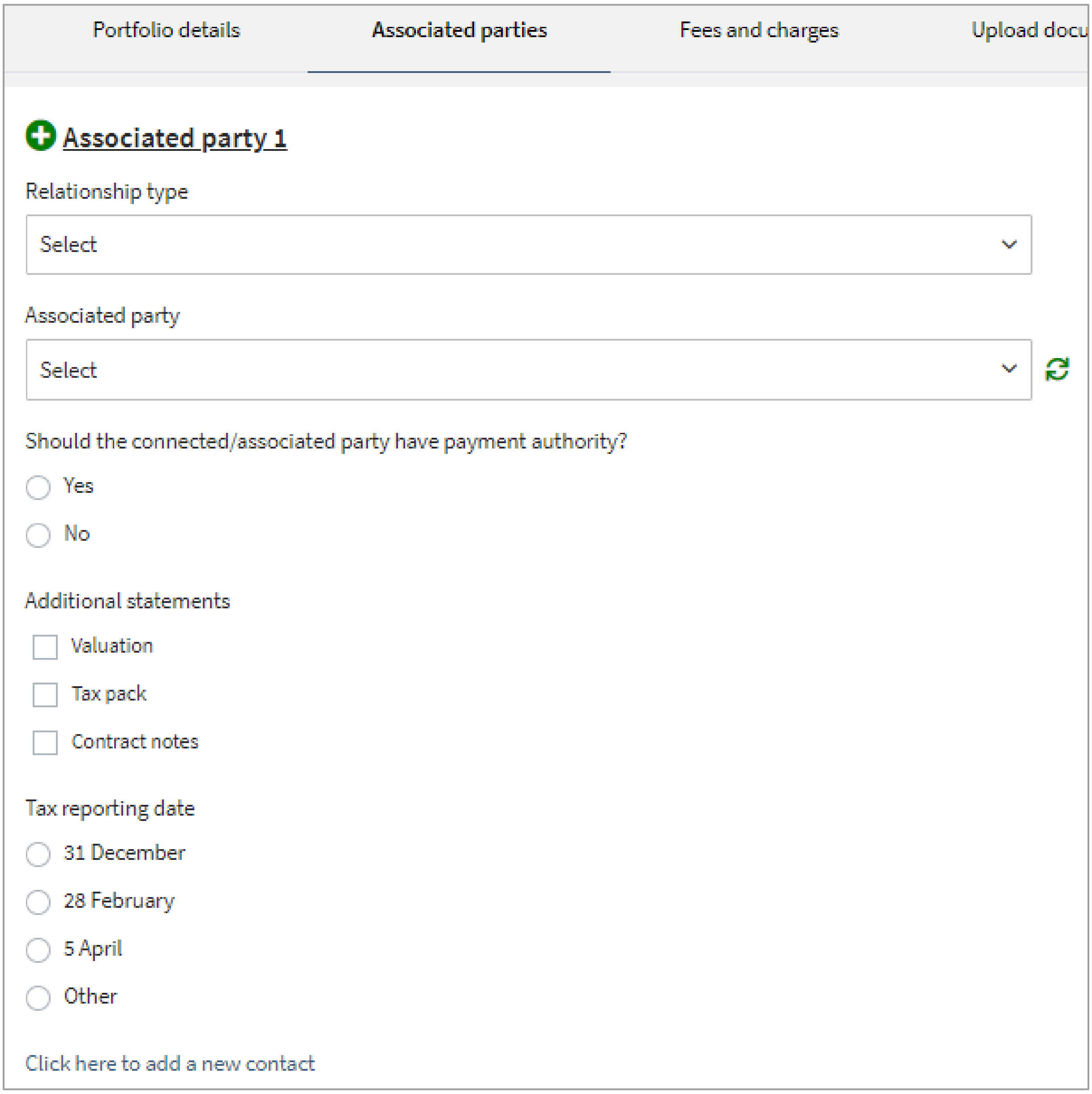


Managed strategy portfolio details required:



Associated parties tab

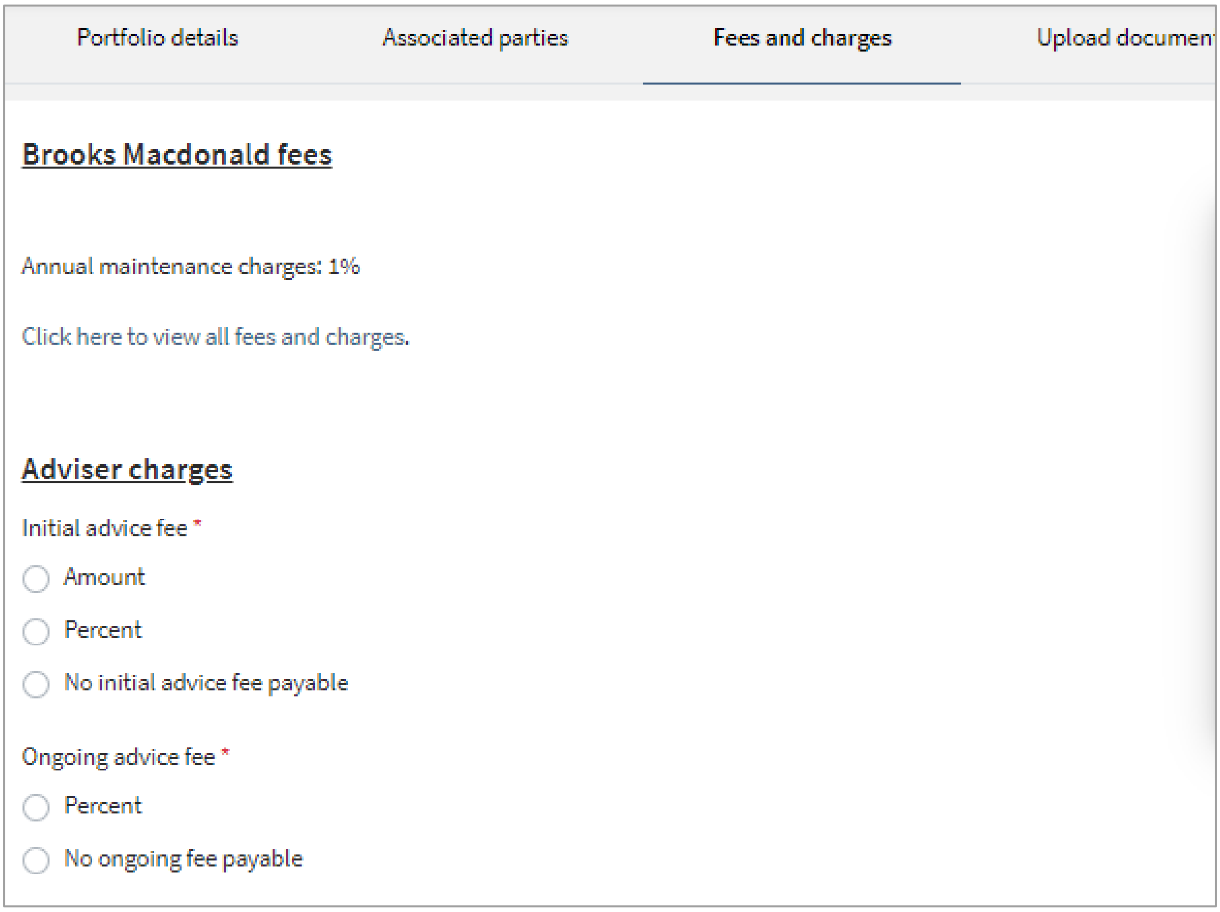
An associated party is generally a professional associate. You may have multiple parties for each applicant.



New contacts can be created from this tab using the **'Click here to add a new contact'** link at the bottom.

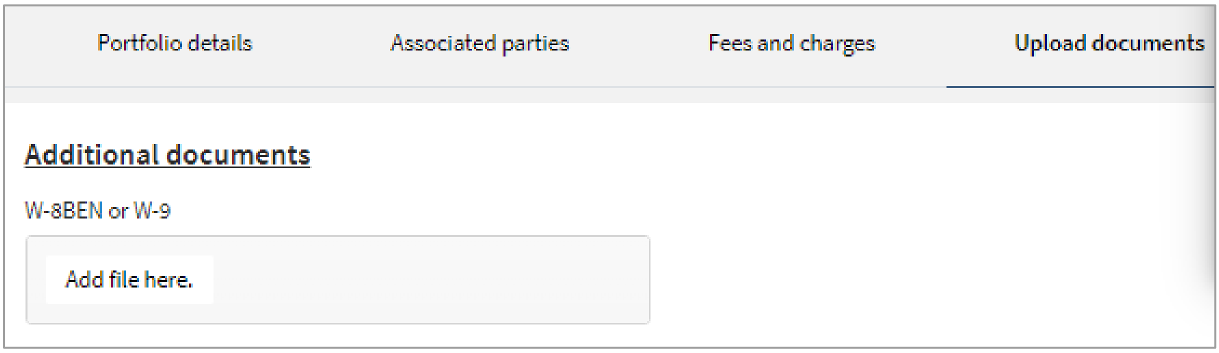
Fees and charges tab

Define Brooks Macdonald fees as well as Adviser/IFA charges.



Upload documents tab

Upload any additional documents that may require signatures from the applicant.

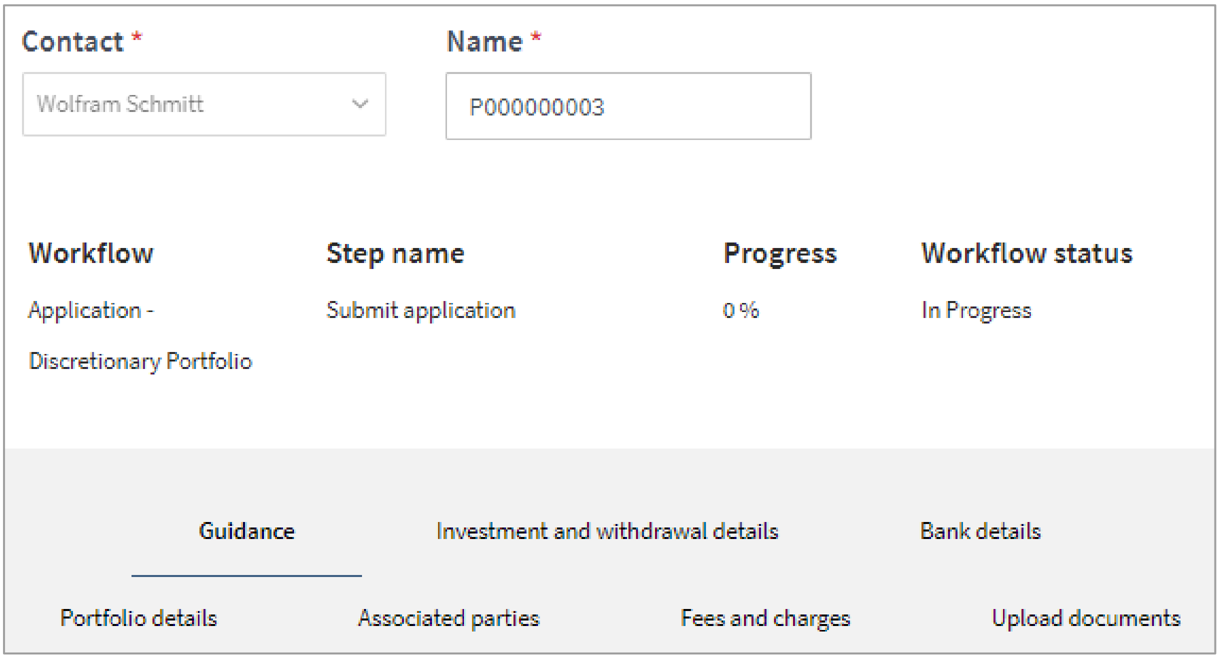


4.3.2 Applying for a Discretionary portfolio plan (Brooks Macdonald International)

The International/Discretionary portfolio plan has the below stages. Initial stage is APP: Submit application.

Stage	Workflow description
APP	Submit application
DOC	Generate documents
REV	Review documents
SGN	Documents sign-off
ACC	Create accounts

Fill in the following tabs (Mandatory fields are marked with a *):



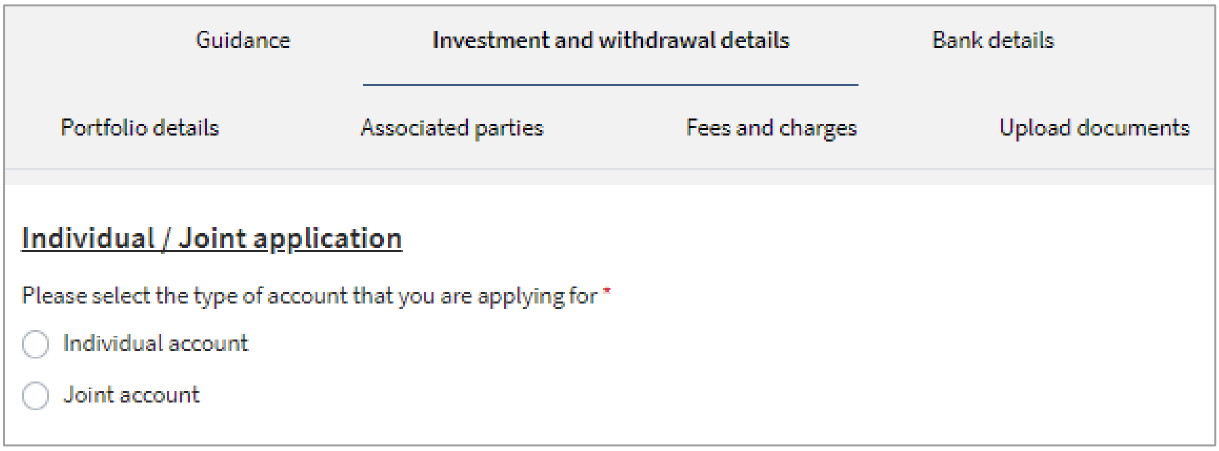
Guidance tab

The guidance tab consists of a brief note to help you process a new application.

Investment and withdrawal details tab

This tab has the following titles to fill:

Individual/Joint application, source of funds, and income instructions.

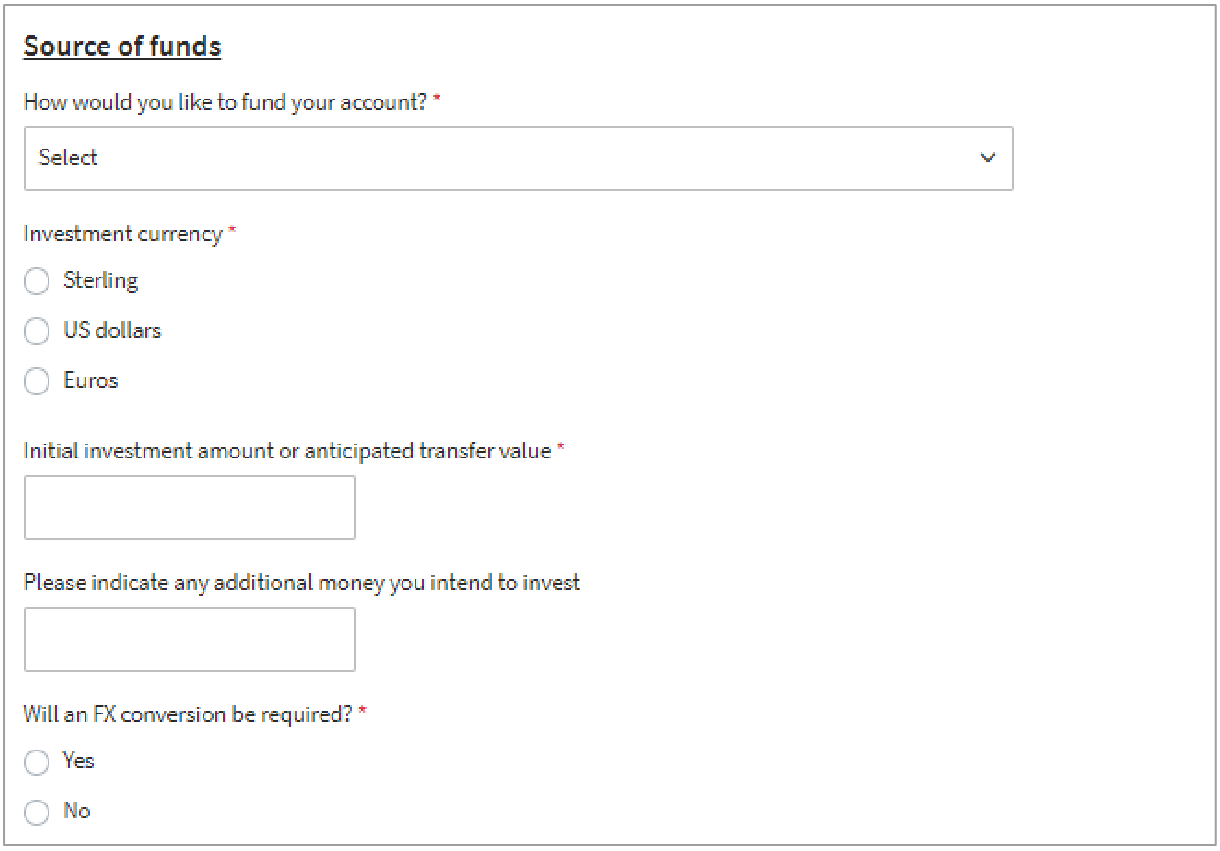

Guidance | Investment and withdrawal details | Bank details

Portfolio details | Associated parties | Fees and charges | Upload documents

Individual / Joint application

Please select the type of account that you are applying for *

- Individual account
- Joint account


Source of funds

How would you like to fund your account? *

Select

Investment currency *

- Sterling
- US dollars
- Euros

Initial investment amount or anticipated transfer value *

Please indicate any additional money you intend to invest

Will an FX conversion be required? *

- Yes
- No

Source of funds (Type). Select all that apply *

- ☐ Savings and Investments
- ☐ Sale of an Asset
- ☐ Sale of an Investment Portfolio
- ☐ Profits from Business Activities
- ☐ Personal Injury Settlement
- ☐ None of the above (enter details in the comments section below)

Source of funds (Type) comments *

Source of funds (Country) *

Select

Source of funds (Country) comments *

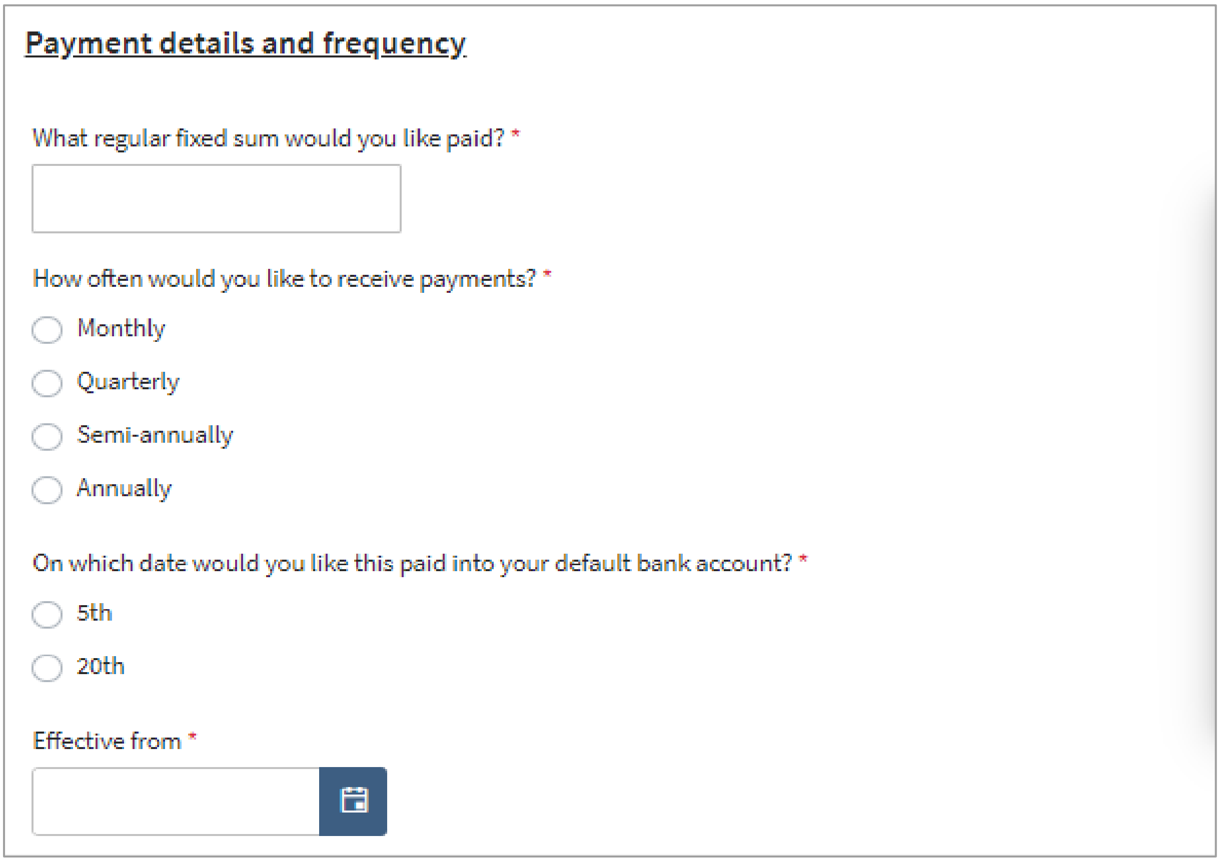
Please specify the name of the institution currently holding the funds *

Income instructions

What would you like to do with your accumulated dividend income? *

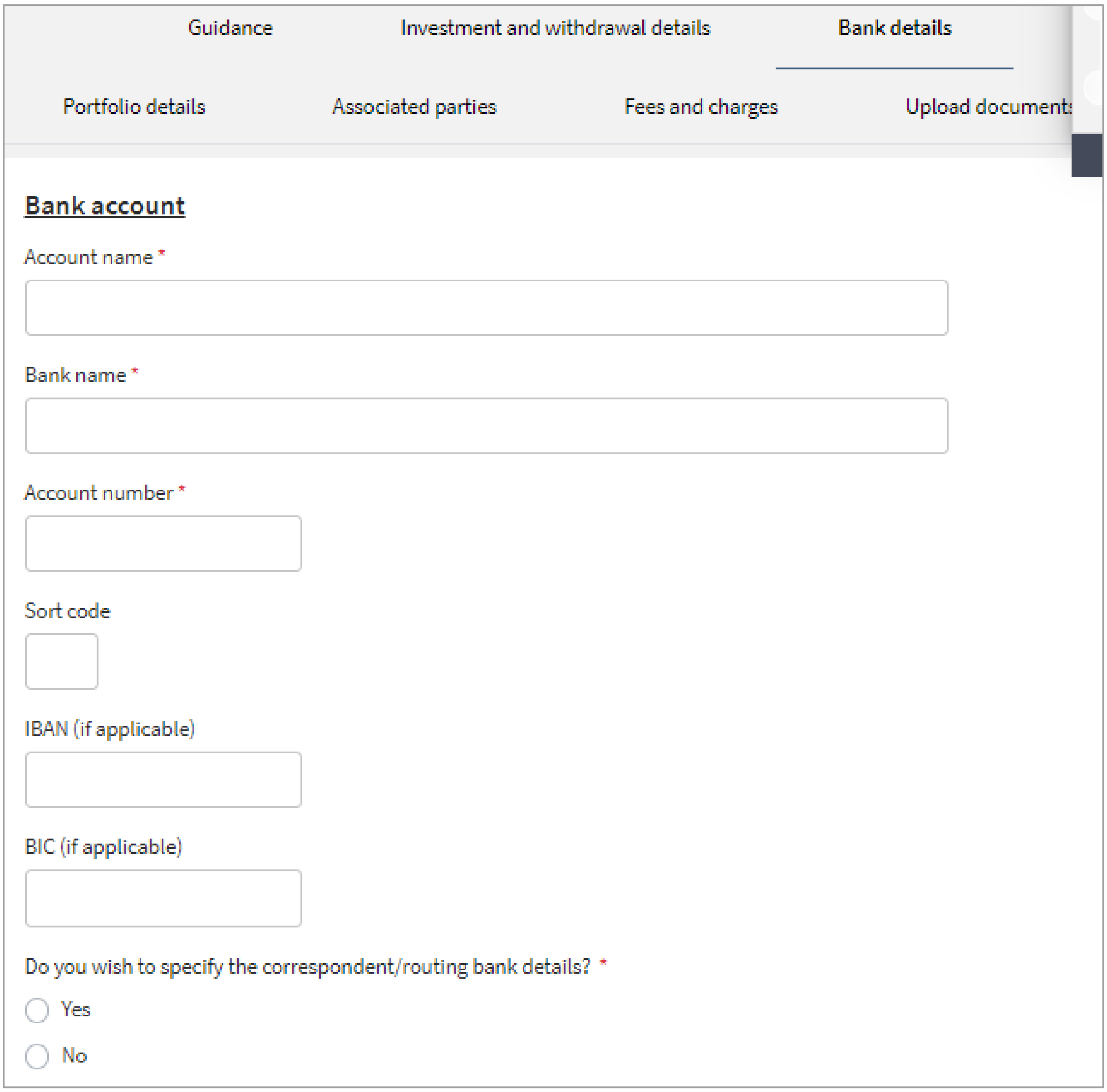
- ○ All dividend income and interest held on deposit to be reinvested
- ○ All dividend income and interest to be paid on a regular basis
- ○ Set amount paid on a regular basis

If any payment option is selected under '**Income instructions**', then '**Payment details and frequency**' appears. Fill in the frequency, date of payment, payment starting date, etc. The payment amount may also be set.



Bank details tab

Add bank account details for the applicants.


Guidance | Investment and withdrawal details | Bank details

Portfolio details | Associated parties | Fees and charges | Upload documents

Bank account

Account name *

Bank name *

Account number *

Sort code

IBAN (if applicable)

BIC (if applicable)

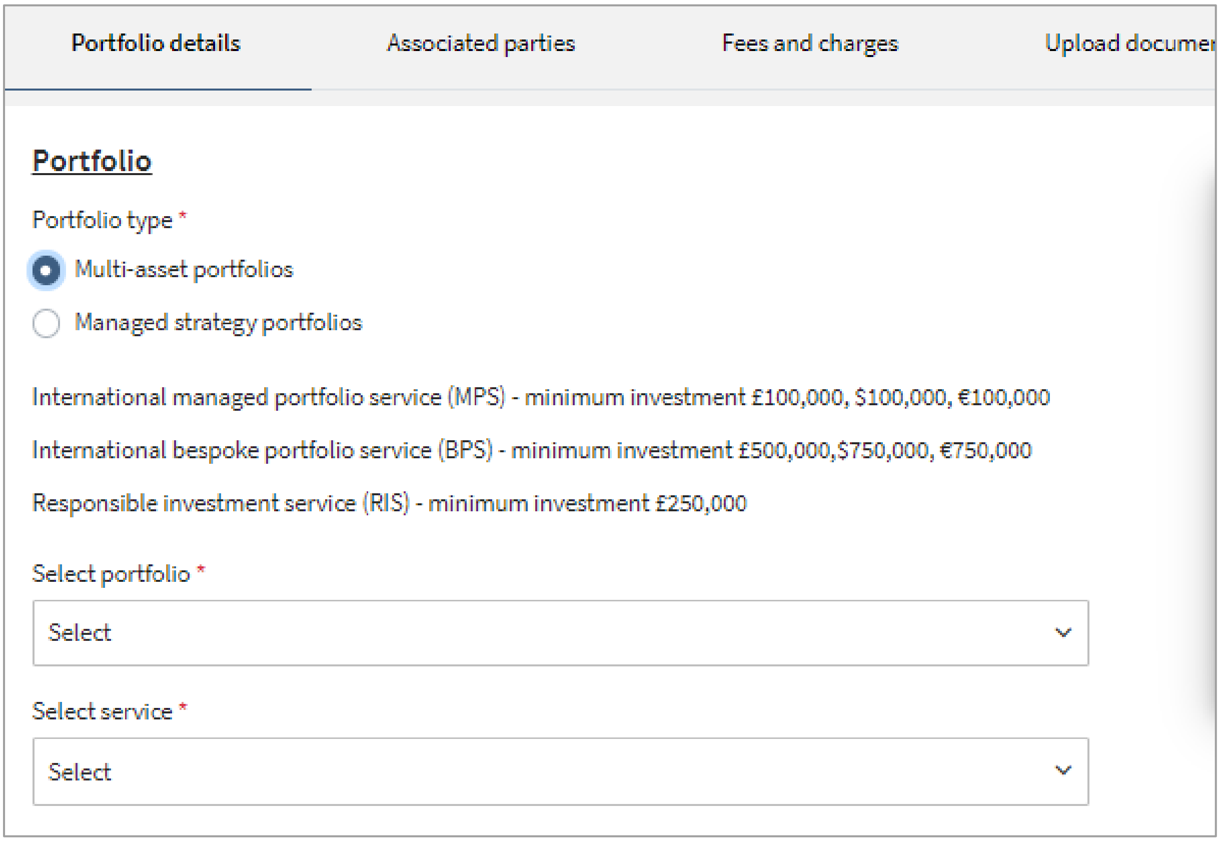
Do you wish to specify the correspondent/routing bank details? *

- Yes
- No

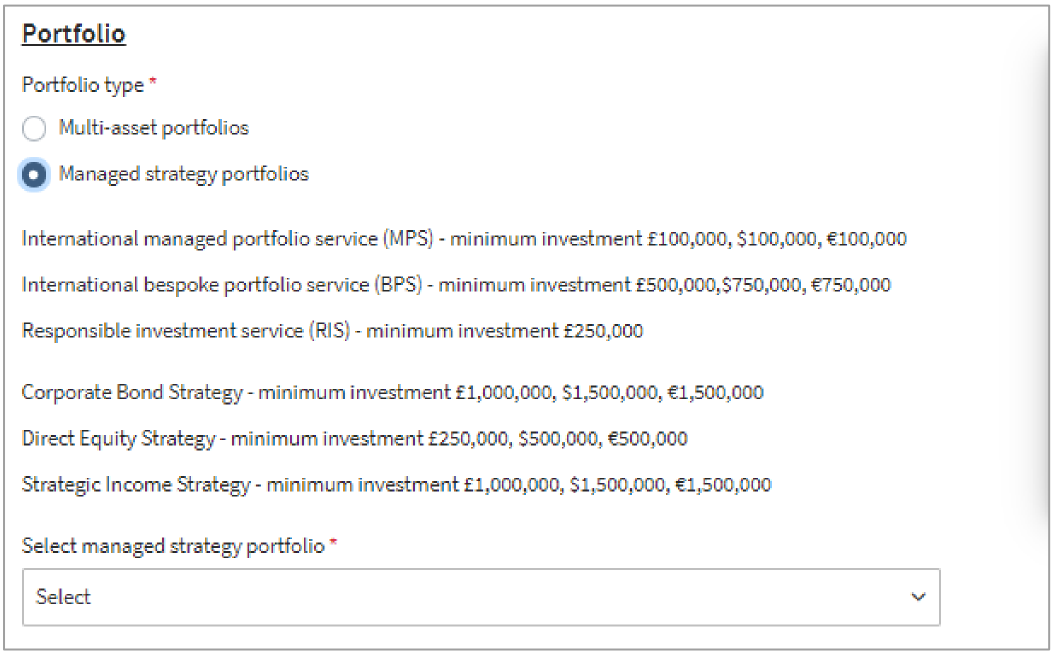
Portfolio details tab

Portfolio type can be either Multi-asset portfolio or Managed strategy portfolio.

Multi-asset portfolio details required:

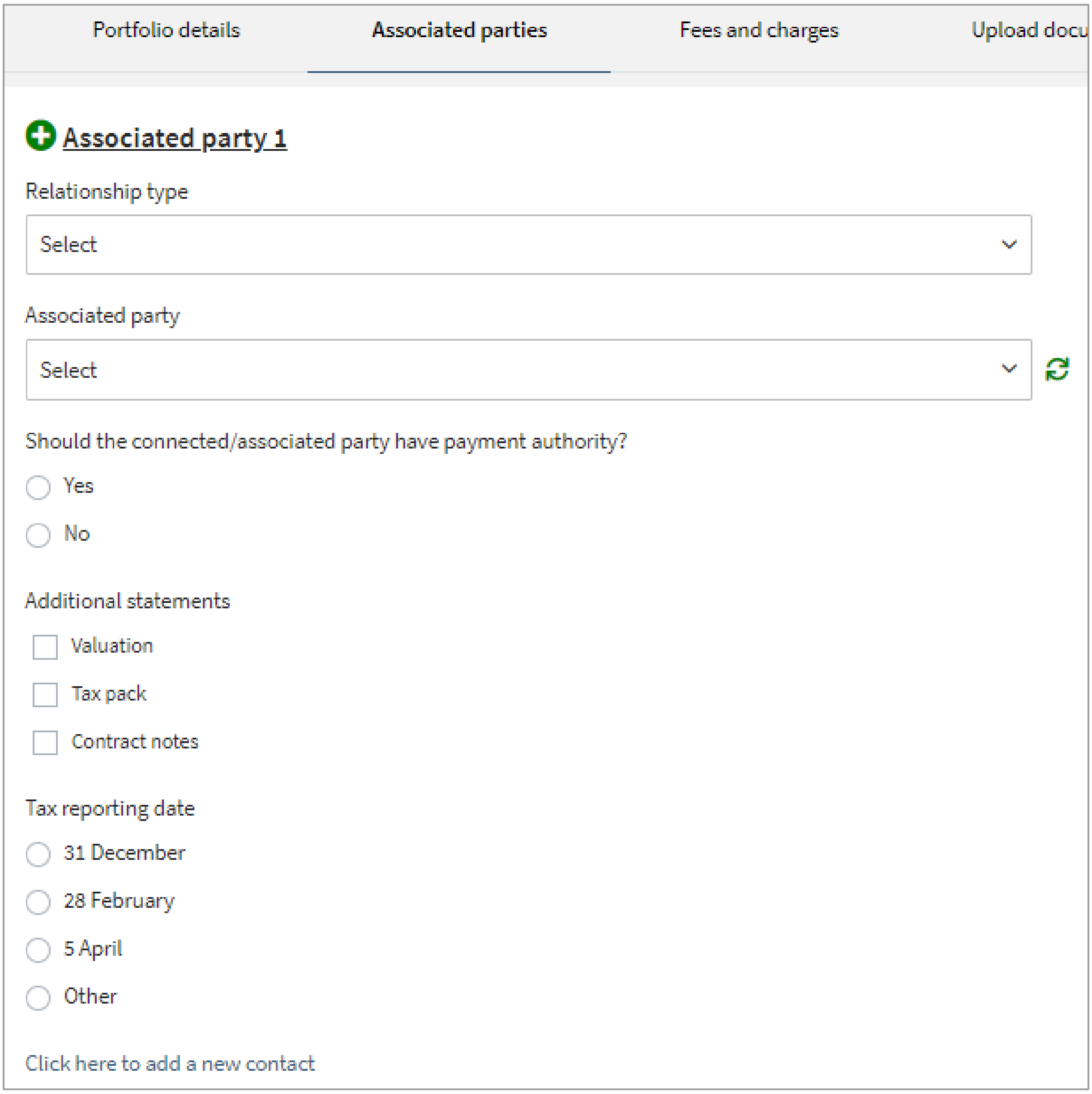


Managed strategy portfolio details required:



Associated parties tab

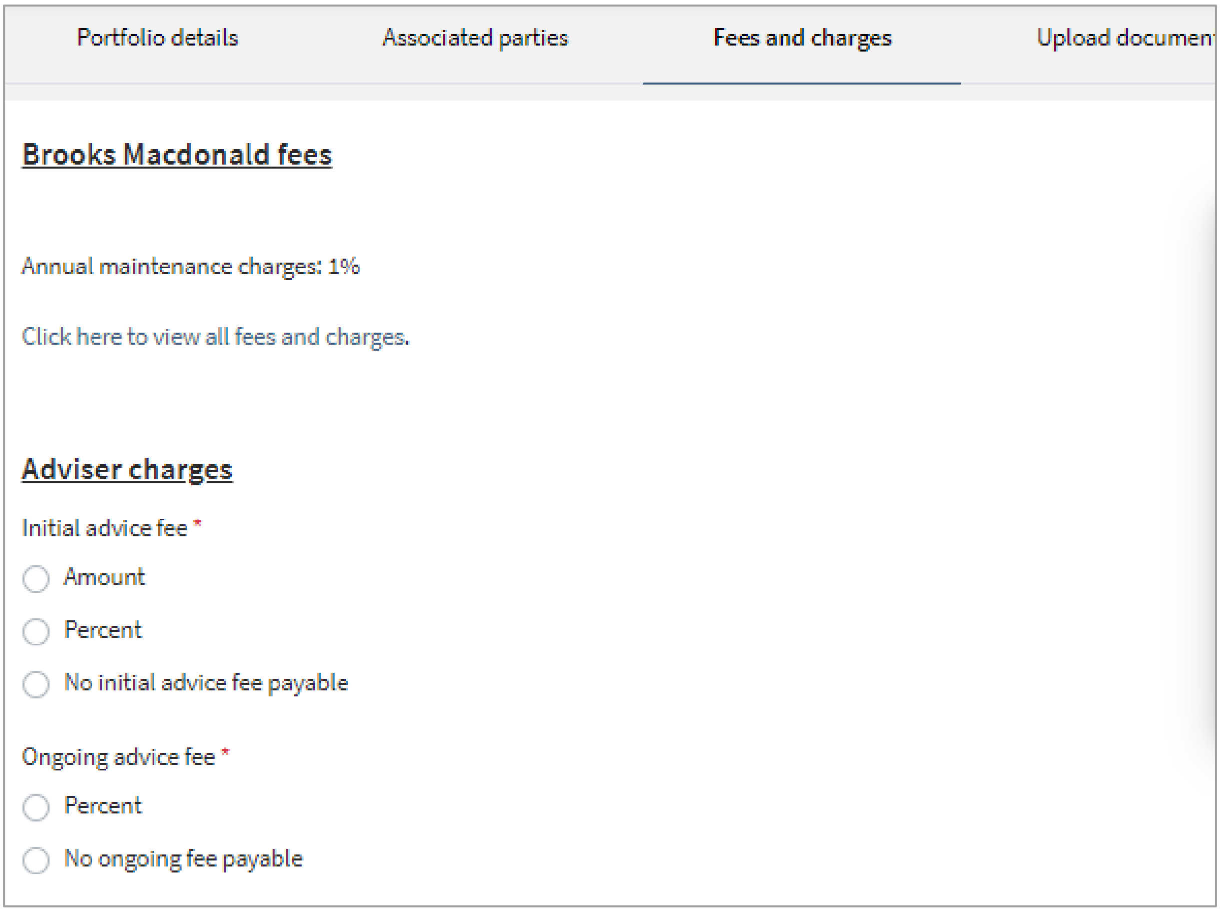
An associated party is generally a professional associate. Multiple parties against each applicant are allowed.



New contacts can be created from this tab using the '**Click here to add a new contact**' link at the bottom.

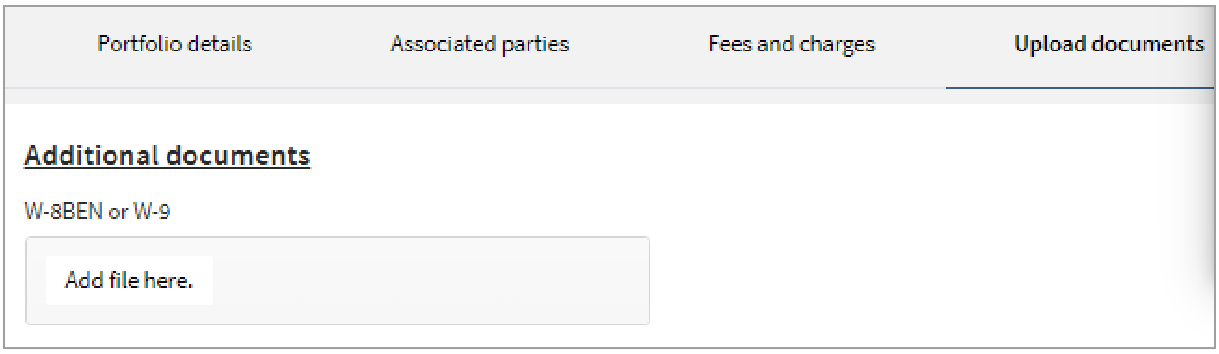
Fees and charges tab

Define Brooks Macdonald fees as well as Adviser/IFA charges.



Upload documents tab

Upload any additional documents that may require signatures from the applicant.



Once the application is completed, click the '**Submit**' button to generate documents.

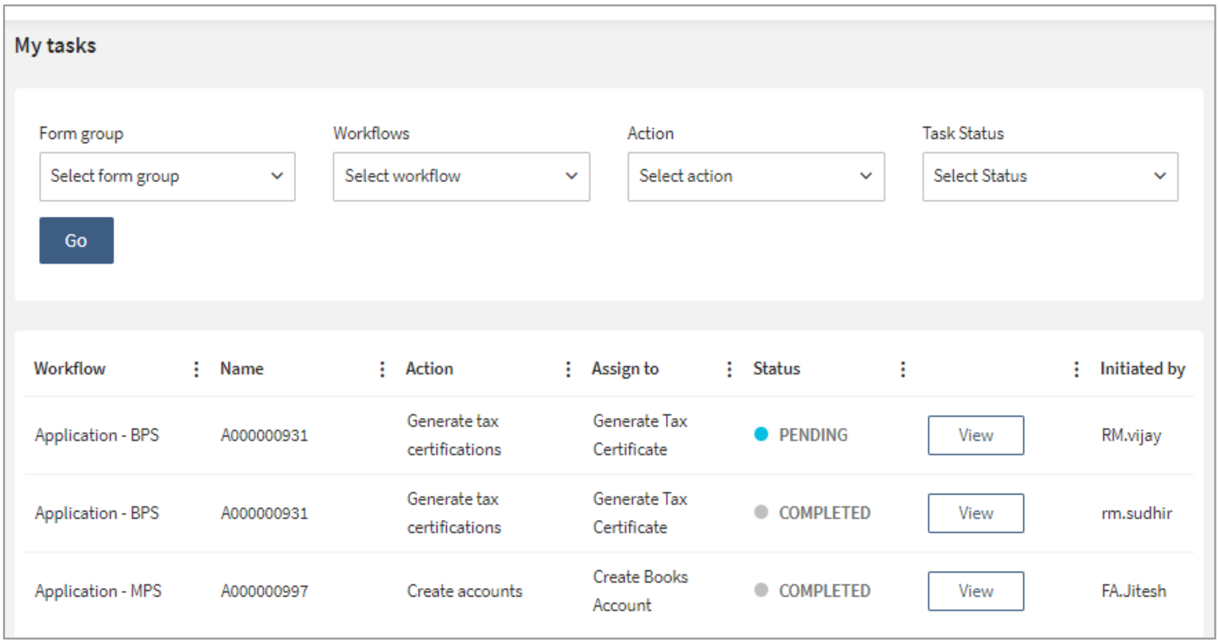
5. Onboarding: Application pack generation and sign-off workflow

5.1 DOC: Generate documents

When the '**Submit**' button is clicked after filling up the details for a plan, all the relevant documents are generated for signature. You can choose to either:

- **Manual Print -** print the application form(s), which you can then hand to the client to sign manually, or you can load it into your own signature tool to have the client sign it along with any other documents you require signature for.
- **Digital signature –** follow our digital signature process, which will send an email to all clients associated with the application for signature through Signicat – Brooks Macdonald's chosen signature provider.

The generated documents status can be viewed in the Workflows/My tasks menu.

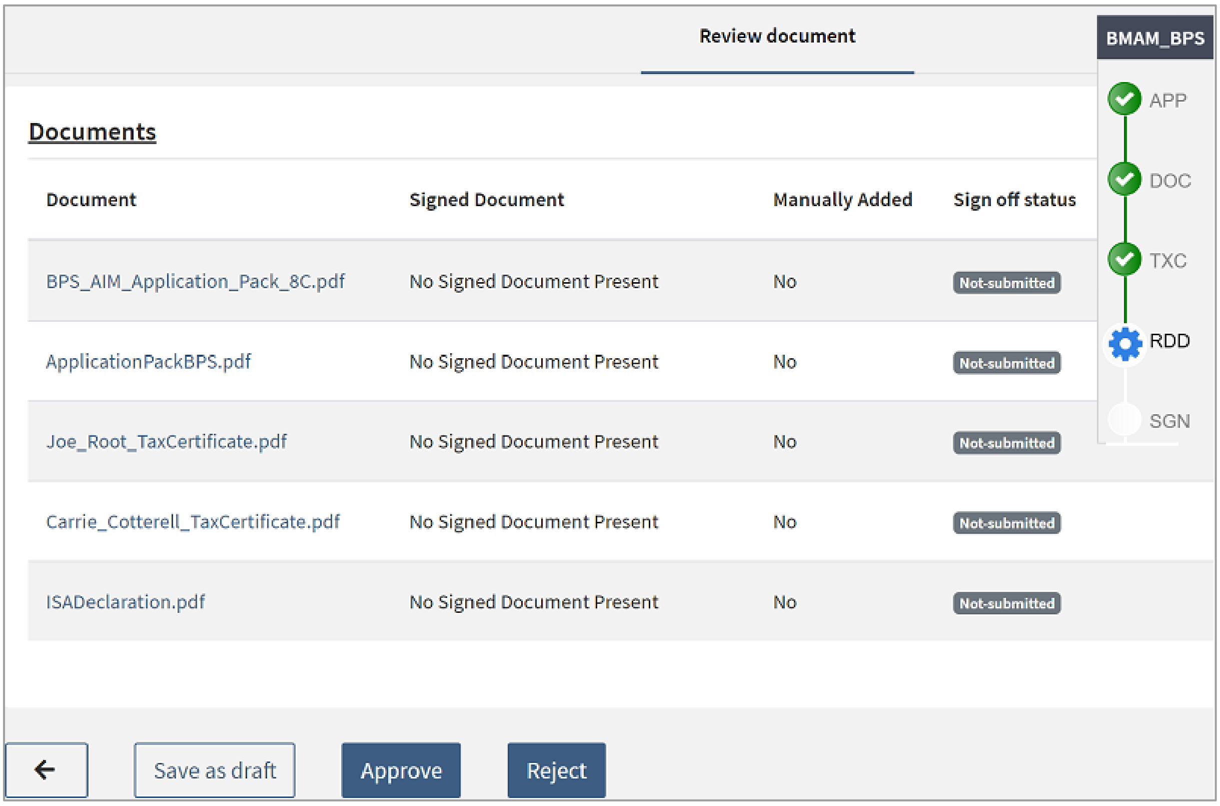


When the application is submitted, tax certification documents are also generated.

5.2 REV: Review documents

Once the documents have been generated, the action/status appears in Workflows/My tasks as ‘Review documents/Pending’ for you to review and approve. Once you have approved the documents, they are sent to the Applicant(s) for review and signature.

The action/status in Workflows/My tasks appears as ‘Document sign-off/Pending’.



Document	Signed Document	Manually Added	Sign off status
BPS_AIM_Application_Pack_8C.pdf	No Signed Document Present	No	Not-submitted
ApplicationPackBPS.pdf	No Signed Document Present	No	Not-submitted
Joe_Root_TaxCertificate.pdf	No Signed Document Present	No	Not-submitted
Carrie_Cotterell_TaxCertificate.pdf	No Signed Document Present	No	Not-submitted
ISADeclaration.pdf	No Signed Document Present	No	Not-submitted

5.3 SGN: Documents sign-off

Once the documents are approved and signed by the applicant(s), this will allow your action of final 'Documents sign-off' in the workflow.

This will generate an email to the designated adviser to sign and release it to Brooks Macdonald for processing.

If you have chosen to have the client manually sign the documents, you will be asked to reupload the signed version as a PDF for Brooks Macdonald to process.

Associated parties | Fees and charges | Upload documents | **Document Signature** | BMAM_MPS

APP | DOC | TAX | Rev | SGN | CAC

Documents

Document	Signed Document	Manually Added	Sign off status
W-8BEN.pdf	No Signed Document Present	Yes	Processing
MPS_InvestmentProposal.pdf	Signed_MPS_InvestmentProposal.pdf	No	Completed
Carrie_Cotterell_Individual_Tax_Certificate.pdf	No Signed Document Present	No	Processing
Joe_Root_Individual_Tax_Certificate.pdf	No Signed Document Present	No	Processing
ISADeclaration.pdf	No Signed Document Present	No	Processing

The Comment history can be seen at the Review (REV) and Signature pending (SGN) pages.

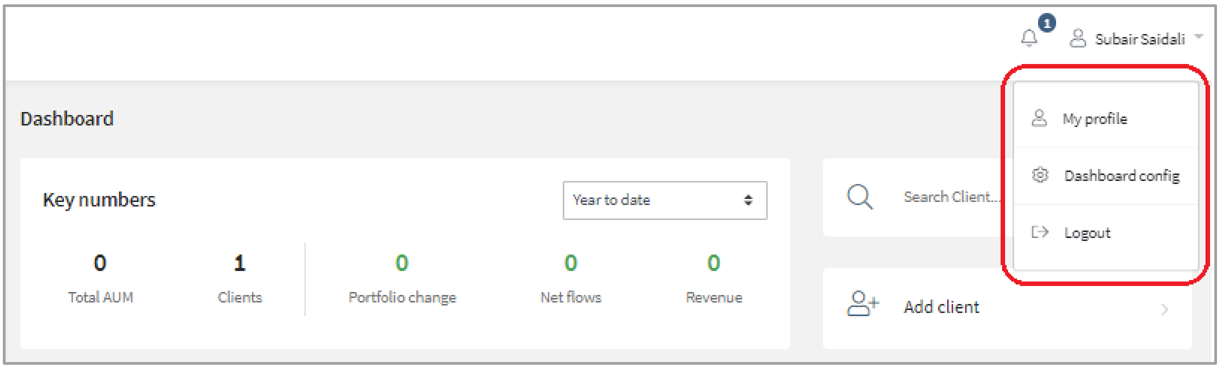
Comment history

Step name	User	Action taken on	Comment
Review Document	Rm.Rajeev2	14-May-2021 1:24 PM	
Submit application	Rm.Rajeev2	14-May-2021 1:17 PM	
Generate Tax Certificate	dbadmin	14-May-2021 5:20 AM	Document created successfully
Generate Documents	dbadmin	14-May-2021 5:18 AM	Document created successfully

6. Logout

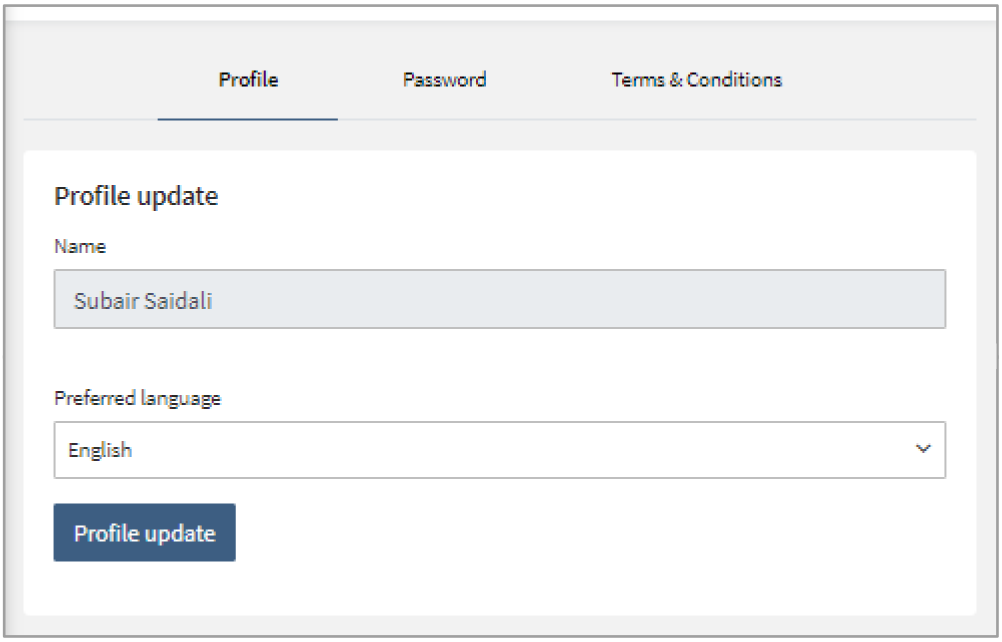
Click on your username on the top-right corner of the page, to display the dropdown menu with the following options:

> My profile
> Dashboard config
> Logout



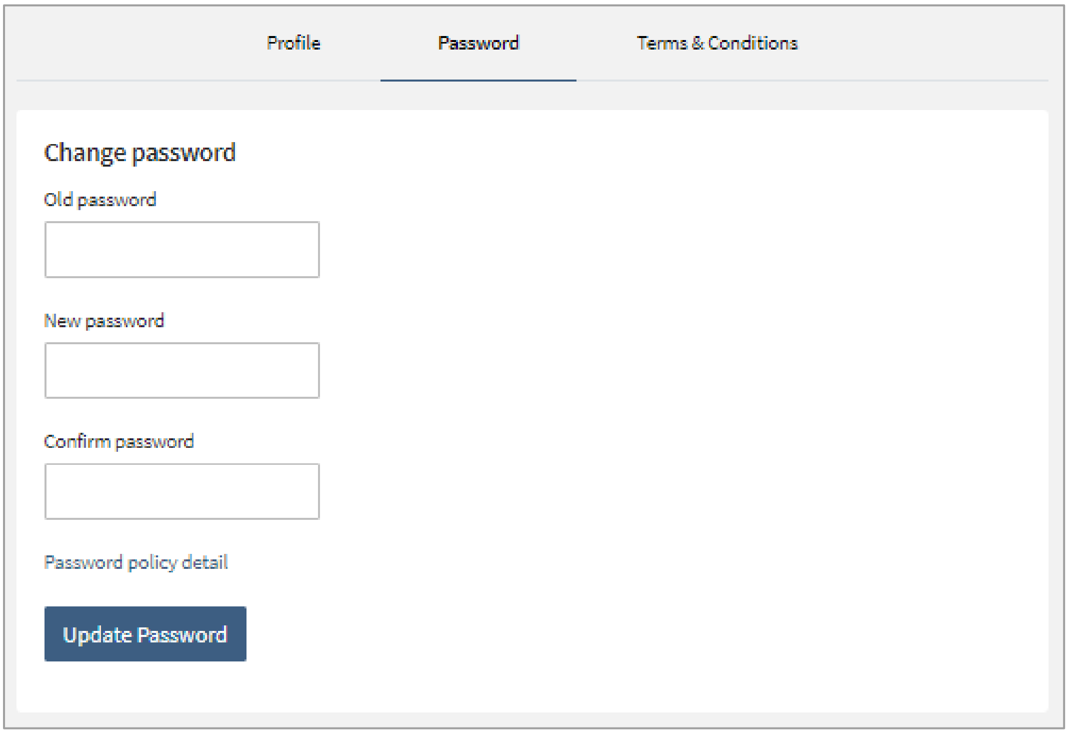
6.1 My profile

You can modify your profile details.



6.1.1 Change password

Select the '**Password**' tab to change the password.



6.2 Dashboard Config

You can change some settings in your Dashboard Config, including the size and location of tiles. This will allow you to personalise to suit you.

6.3 Logout

Click on **'Logout'** to exit the portal.