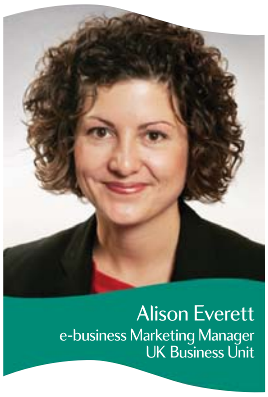
for financial advisers only

efficient reviewing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In the fourth of a series of Selestia Investment Solutions 'masterclasses', Alison Everett explains how to review existing investments and portfolios.

visit Selestia Investment Solutions

To log on visit **www.skandia.co.uk/fasite** and click on Selestia Investment Solutions in the right-hand side of the page. If this is the first time you have visited the site you will need to click on 'register' and follow the instructions for your User ID and Password.

online masterclasses

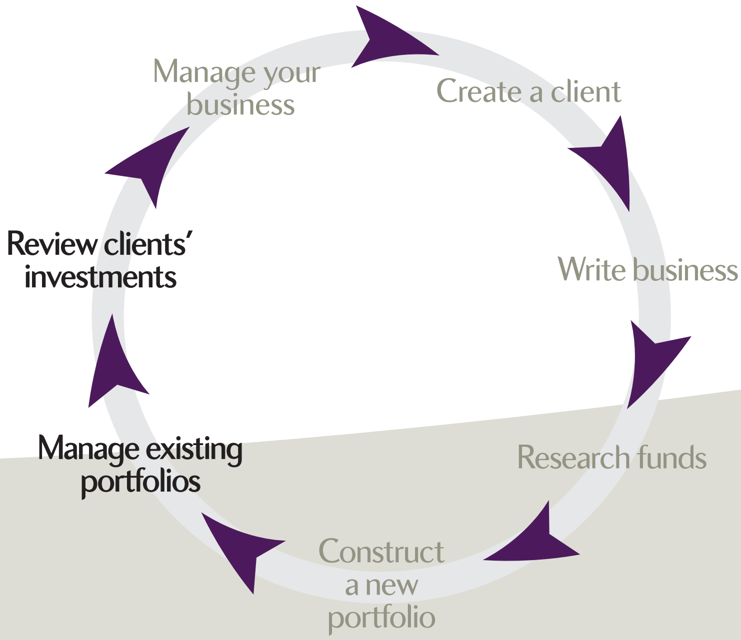
Neil Bage, Skandia E-Business Development Manager, has put together a series of online masterclasses so you can learn more about using our services. Visit **www.informerlive.co.uk** and click on 'The Knowledge' to find out more.

In this series I have been demonstrating how the online functionality behind Selestia Investment Solutions supports each stage of the client lifecycle to increase the efficiency of your business processes.

The online functionality of Selestia Investment Solutions allows you to quickly and accurately review all of your existing client's investments as well as any model portfolios you have created. This functionality has been designed to allow you to add real value to your customer proposition in a timely and efficient manner.

The steps on the facing page run you through the key processes to follow when reviewing existing portfolios on the Selestia Investment Solutions investment platform.

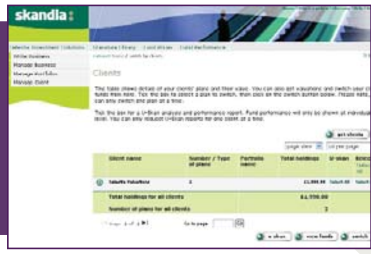
the circle of financial advice



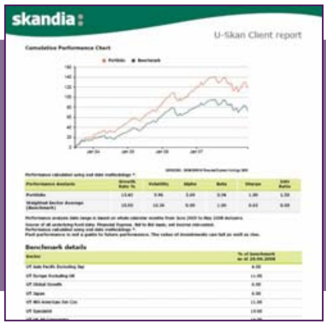
review existing portfolios and investments

Once logged on to Selestia Investment Solutions select 'switch/value by client'.

The next screen will list all of your existing clients. For each client you can obtain a current valuation statement by clicking on '?'. If your client has more than one plan on the Selestia Investment Solutions platform you can choose to either produce a consolidated valuation statement covering all their investments or a single valuation statement focusing on an individual plan.



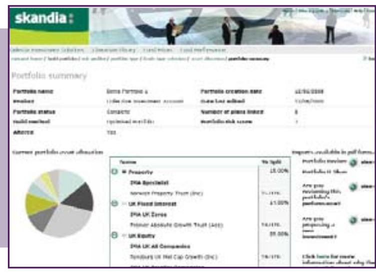
In addition to valuations, our U-Skan investment analysis report is automatically available for all of your existing clients. Simply select the client or plan you wish to work with and click on the 'U-Skan' button.



Like the valuation statement, the U-Skan report can be produced at 'client level' to analyse all of your clients' plans on one report, or alternatively you can produce a U-Skan for an individual plan. In both instances the report will detail the current level of risk for the plan or client. The risk assessment used within U-Skan directly matches to our attitude to risk questionnaire. By using both the questionnaire and U-Skan during a client review you can ensure your clients' existing investments are performing in line with their expectations.

Having reviewed your client's portfolio you may wish to instruct a switch. Click on 'switch funds' to enter the online switching system. Here you can specify which funds you wish to switch out of, or if you wish to rebalance you can confirm the target percentages for your client's portfolio. Please note that in order to switch a client's plan online you must hold an online switching authority. You will also need your client's agreement to the transaction itself, unless you have the appropriate FSA authorisation to manage your client's assets at your discretion.

As well as reviewing an individual client's plan you are also able to review the performance of any model portfolios you have created. From the Selestia Investment Solutions homepage, click on 'review portfolios' to access this functionality. All of your model portfolios are listed on the next screen. Select the one you wish to work with to move to the portfolio summary screen.



The portfolio summary screen gives you access to all you need to review your model portfolio. First, you can produce a U-Skan report for the portfolio to confirm exactly how it has been performing. If as a result of this analysis you wish to make a change to the portfolio this can be carried out using the 'edit portfolio' option. Once the change has been made, you can then apply this to any clients who are linked to the portfolio (providing you hold the relevant online switching authority and execute the instructions in accordance with your regulatory permissions).

Select the 'work with linked plans' option to see exactly which clients are linked to your model portfolio. From here you can rebalance their existing holdings so that they are in line with the model portfolio. This screen also allows you to view the total value of the plans currently invested in your model portfolio.

Visit the informer archive at www.informerlive.co.uk/informerarticle to download the previous Selestia Investment Solutions masterclass articles.