



Viewpoint[®]

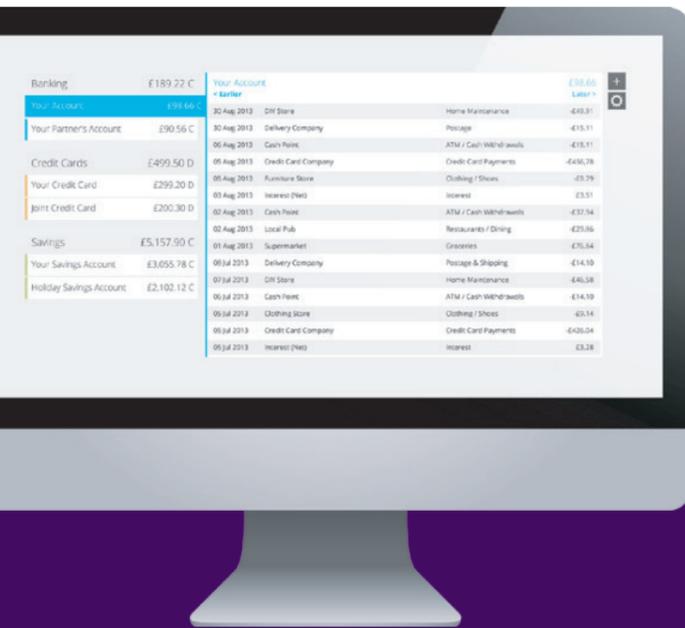
ALL OF YOUR FINANCES
IN ONE PLACE

Viewpoint gives you a complete picture of your entire financial life

Viewpoint lets you view all of your financial information, in one place, with a single login and password. Convenient and simple.

Viewpoint also lets you view all your bank, credit card, mortgage and loan statements alongside each other, irrespective of the provider. You can view your latest transactions, just as if you had logged into your online-banking, and track all your assets and liabilities. Viewpoint provides you with daily prices on any investments you may hold. For the first time your entire financial life is up-to-date in one place. Viewpoint gives you a complete picture of your entire financial life

Viewpoint is a 'view only' service, so neither you, nor anyone else, can move your money.



What does Viewpoint do for you?

You will be able to see all of your financial information in one place, without having to remember multiple user names and passwords. Viewpoint makes understanding and keeping track of your money easy, safe and fun!

Understand your investments

From a single ISA to an extensive investment portfolio, Viewpoint makes it simple to understand how your investments are doing with daily share and unit prices. Whether you are saving for a special event, planning for your retirement or managing a sophisticated portfolio of stock market investments, you can see at a glance how your investments are performing.

Please note: If you are a member of a Small Self-Administered Scheme (SSAS) this will be separated out from your total net worth statement. If your SSAS has multiple members the value will reflect the balance of the entire scheme, not your share.

See how you are spending your money

Viewpoint can track your spending across both your credit cards and your bank accounts. Animated pie-charts provide you with a combined view of all of your income and spending. You'll be able to see not only how much you are spending on things such as utilities, and eating out, but also how that is changing over time.

Property & Pensions view

Viewpoint allows you to add your pension and property investments. You can even add a buyto-let portfolio.



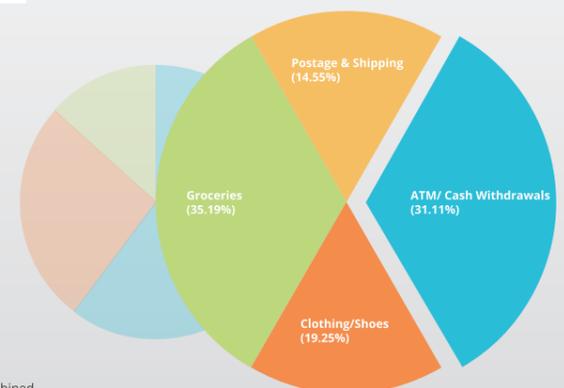
SEE ALL OF YOUR STATEMENTS IN ONE PLACE

SEE A VISUAL REPRESENTATION OF YOUR NET WORTH



Cash Spending > Living

Current Month



Cash V Credit Combined

In the current month, on living, I've spent **£235.10**

LINK 12345678Oxford	£13.10
Tesco CASHWITHDRAWAL 12425	£10.00





How Viewpoint works

Viewpoint provides you with an instant view of your pension and investment assets that are under management within the Clifton Group (including Morgan Lloyd). You can then add additional investments or property to gain a complete picture of your assets.

In addition, Viewpoint allows you to add your bank and credit cards, so you can see your spending categories and how your disposable income can be added to your net worth statement.

Your Dashboard

Viewpoint makes viewing your finances easy by breaking things up into logical screens.

It also provides you with a customisable, financial dashboard, giving you an overview of your personal financial life, so that you can see the bits that matter to you most, as soon as you've logged in.

Your Net Worth

How much is your property worth and how much equity do you have? The Net Worth area shows you values of your assets such as properties or cars, and your liabilities such as your mortgage and loans. You can track values or balances over time and compare different assets or liabilities against each other.

Your Money

The Money screen contains a single view of all of your bank account and credit card balances and statements. This screen can only be seen by you, so no one, including your adviser or any employee of the Clifton Group will be able to see anything on this screen.

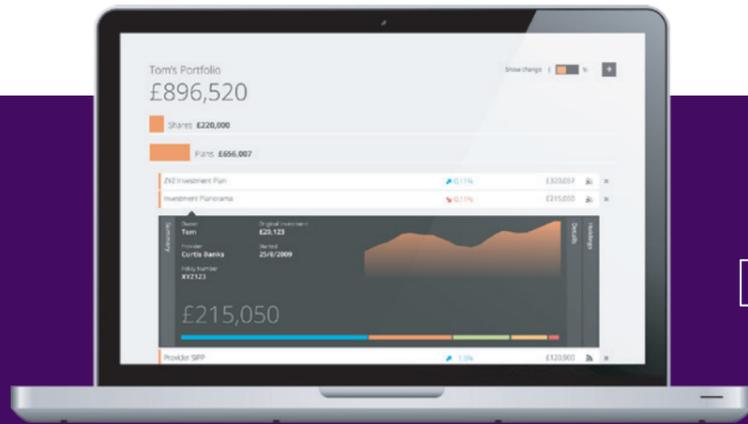
Your Insurance

The insurance screen is a convenient place to store all the details of your various insurance policies. Household, car, life assurance, critical illness and income protection plans can all be stored here. It makes it easy to find your important policy details when you need them.

Accounts are added to Viewpoint in just the same way as you would login to your online banking. Your login details are encrypted and stored using bank level security. Viewpoint is then able to collate your account transactions and statements on your behalf.

Your portfolio

The portfolio area brings all of your holdings together giving you a complete picture of your investments. It shows you a history of your overall portfolio values over time, how your investments are split across different plans or sectors as well as a history of transactions that have been made.

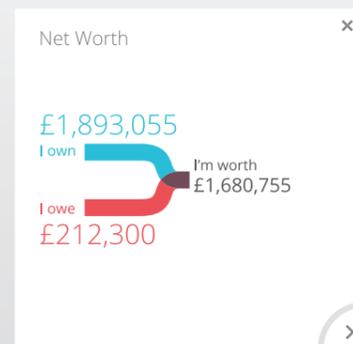


GET DETAIL AND OVERVIEWS OF ALL YOUR INVESTMENTS

MONITOR YOUR SPENDING MONTHLY AND OVER TIME



Account Balances	
Toms Account	£90.56
Lloyds	£98.66
Barclaycard	-£499.50
Capital One	-£312.33
Halifax Savings	£5,157.90



Recent Transactions	
Banking	
Supermarket	£54.33
Restaurant	£41.98
Local Pub	£7.58
Credit Cards	
Online Music Store	£23.99
Petrol Station	£41.31
News Agents	£2.52

Your money managed

Through Viewpoint we provide you with 24/7 access to all of your financial information so that you can log in whenever you want, when it is convenient for you. It's completely secure and it's easy to use. Here's a quick recap on what it means for you...

- One secure place for all your financial details which you can access at any time
- Understand and manage how much you and your family are spending each month
- Keep track of the overall value of your portfolio, your plans, investments and assets
- Compare the values of your assets, properties or plans over time
- Keep an eye on the market and your portfolio performance so that you know at all times how your financial products are performing
- Stay informed and stay in control

your finances wherever you are...



Frequently asked questions

Is Viewpoint Secure?

Yes. Viewpoint provides bank-level security so you're as safe logging into Viewpoint as you are your own online account.

- 128-bit SSL encryption, so the connection between you and Viewpoint is always secure.
- Viewpoint is a 'view only' service so neither you, nor anyone else can move your money.
- Your **bank** information is anonymous. Viewpoint will never store anything that can identify you or your account numbers or sort codes.

Why does Viewpoint need my bank login information?

Viewpoint needs this so that it can create a secure connection to your bank or credit card company. This enables Viewpoint to download and categorise your transactions **securely and automatically**, saving you the time of having to manually collate all of your financial information yourself.

Is using Viewpoint as safe as using online banking?

One could argue it's even safer. The existence today of computer viruses that can track a PC's key-strokes could mean that the fewer times you use your account login information, the lower the risk. With Viewpoint you only ever enter this information once, making it much harder for a criminal to track your account login information.

If someone did access my Viewpoint account, can they make any transactions or steal my money?

No. Viewpoint provides a strictly 'read only' view of your transaction information. You cannot move money around or make any transactions and neither can anyone else. Furthermore, no one can login into your accounts via Viewpoint.

Does Viewpoint store my bank and credit card details?

No. Neither your adviser nor Viewpoint will ever have access to or store your **personal** account login information, your account numbers or your account sort codes. These are encrypted and stored securely in a separate database centre using bank-level security and multilayered hardware and software encryption.

You give Viewpoint your account login information just once and it uses it to establish a secure connection to your bank or credit card company so that it can retrieve your transaction or statement information securely. Once the connection is made, we do not store your banking or credit card usernames or passwords in Viewpoint.

Can my adviser's employees access or view my bank statements or login codes?

No. The 'Statements' screen that displays all of your transactions and statements can only be viewed by you. Your adviser cannot view this screen.

Am I at greater risk of someone stealing my identity with Viewpoint?

Viewpoint does not hold any information that would personally identify you. Viewpoint only holds your first name but it does hold the name of your pension scheme and your company name if you hold a SSAS or a SIPP.

Is Viewpoint run by my adviser?

Viewpoint is provided by the Clifton Group however, the Viewpoint technology is powered by market-leading companies - including Novia and Sammedia Limited. These are national companies that have provided technology to financial services companies for more than a decade.

To find out more about Viewpoint, visit
www.viewpoint-portfolio.co.uk

The logo for Viewpoint, featuring the word 'Viewpoint' in a purple serif font with a registered trademark symbol. The 'V' is underlined with a green line.

Viewpoint®

Call 0808 169 6789

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Viewpoint is a view only service, so neither you, nor anyone else can move your money. It is designed to give you an overview of your finances and it should not be regarded as financial advice. The value of your investments can go down in value as well as up so you could get back less than you invest. Some investments can not be valued daily. The online Viewpoint technology is provided by Sammedia Limited and you will need to accept their Terms and Conditions of use.

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