

The Aims of PFP

The primary aims of the Portal are as follows:

1. To enable us to communicate securely.
2. To enable you to store important electronic documents securely.
3. To enable you to update the information we hold about you on our records.
4. To enable you to see information about the portfolio of investments we help you to manage.

We will look at each of these aims in detail and how they can be achieved.

How best to view PFP

You can access the Portal through any of your devices, e.g. PC, laptop, tablet or mobile phone.

However, for best viewing and easy navigation, you will probably find your PC or laptop the best devices to use.



Logging in

The PFP website address is <https://breedelliott.mypfp.co.uk>

It will save you a lot of time in the future to save this address as one of your 'Favourites' so that you can access PFP quickly and easily.

If you have not yet registered, please do. It is a fairly straightforward process. Click on the 'Register' button, enter the email address we have for you on our records and follow the instructions. Your email address will ALWAYS be your Username when you log into PFP.

Providing the email address matches the address on our records, an activation link will be sent to you. Clicking the activation link will direct you to a page where you must create a password and read / accept the terms and conditions of the PFP website.

PLEASE REMEMBER YOUR PASSWORD OR WRITE IT DOWN SOMEWHERE SECURE.

Once registered, all you will have to do in the future is go to your Favourites, click on the PFP website address, enter your email address as your Username and your Password and you will be logged in.

Your Dashboard

The first page you will see when you have successfully logged in is your Dashboard where we aim to put you firmly in the driving seat!

You will see details of your Breed Elliott adviser at the top of the screen. You can tap their number to call them from a phone device or contact them via secure messaging by tapping 'Contact'.

To the right of your adviser's details, you will see your own and here you can logout or bring up the menu at any time using the buttons beside your own picture. If you haven't uploaded your picture yet you can do this from inside the 'Profile' section.

Below these details, the different 'widgets' give you an overview of your finances and communication with your adviser. If viewing on a desktop or laptop, you can drag and drop the widgets into the order that best suits your needs.

The dashboard widgets give you summaries on the following areas of PFP:

Messages: You can see your new secure messages and your most recent read messages, and open them straight from the dashboard. You can also tap to 'compose' a new message to your adviser or to 'view all' of the secure message page.

Emails and post are increasingly open to being intercepted. We would encourage everyone to use the secure message facility when communicating with your adviser about your finances as this will give you the peace of mind of knowing that any information you share is encrypted and completely private.

Documents: You can see and open any new documents that your adviser has shared with you, along with your other most recent documents. You can also tap 'Go to documents' to view the full Documents page.

In the Documents page, you can see Documents you have uploaded yourself from your computer and Adviser Documents shared with you by your Adviser, such as a Portfolio Review. Uploading documents such as your Will or a scanned copy of your Passport may be a handy way of storing this type of document.

Profile: This widget shows you how much of your profile information has been completed and how up-to-date the information is. You can tap to review and update the information. Your profile is also highlighted using traffic light colours - if it is green then that means you have reviewed your data recently; if it is amber then you should think about reviewing your data; if it is red then you should review your data now. It is important that your personal data is current and correct and particularly useful in saving us both time at regular review meetings.

Portfolio: You can see an overview of your net worth which illustrates the size of your assets and liabilities as held on our records. You can tap 'View portfolio' for a full breakdown by category.

In addition, if you click on the 'Assets and Liabilities' tab towards the top of the page next to 'Dashboard', you will access a page which will provide you with full details of your assets and liabilities. This page also enables you to drill down into the investments we help to manage for you, gaining more of an insight into the individual funds held within your portfolio.

Tasks: This widget gives you an insight into the tasks your adviser is working on relating to your specific account and portfolio. Tasks are highlighted in green where completed, or in red where overdue. You can tap to view the full Tasks page where you will find the adviser's notes on the scheduled tasks.



*important
message*

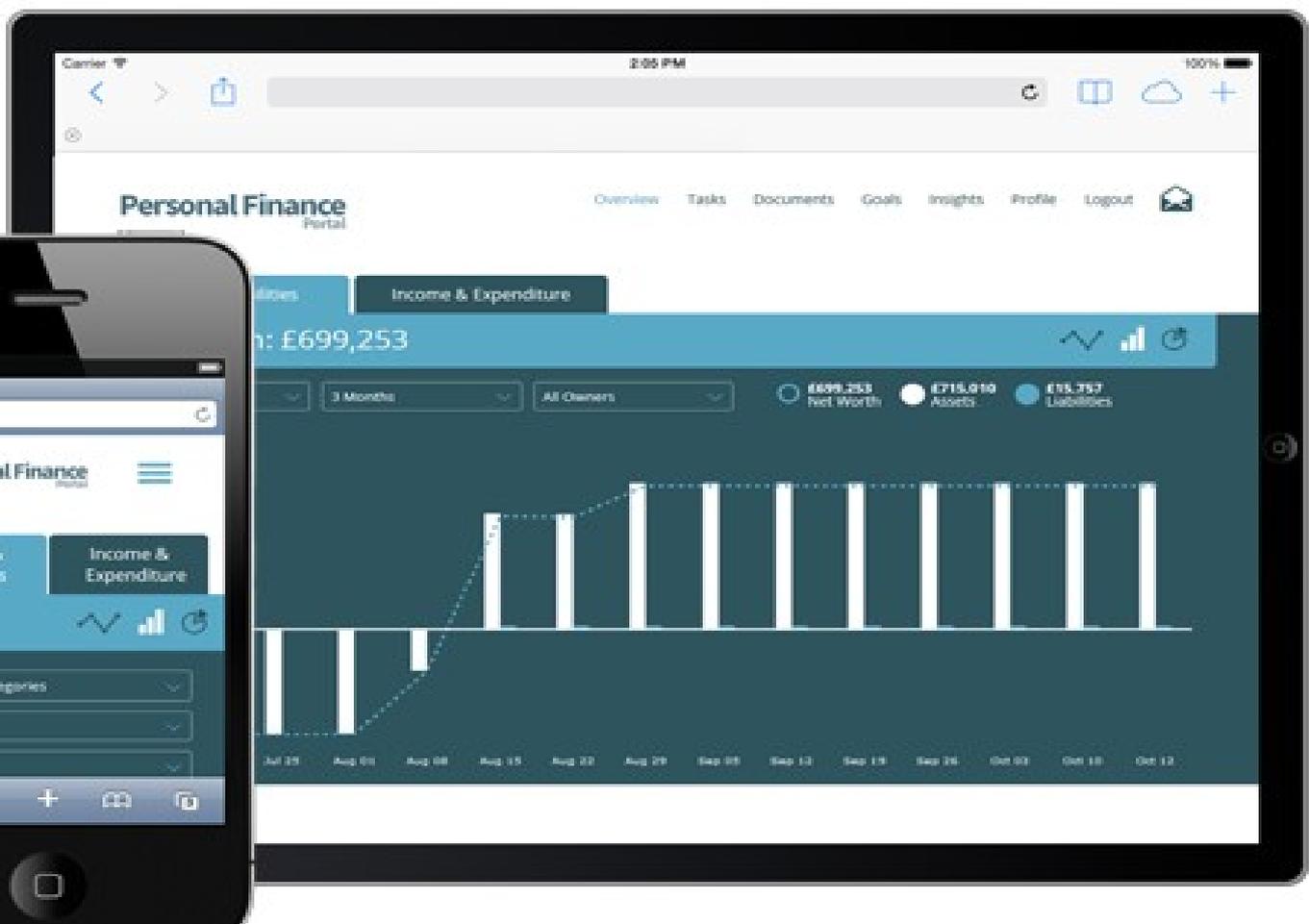
Goals: This widget shows your progress towards your savings objectives. For example, you may have set yourself a target of accumulating a certain amount in your ISA by a certain date. You can view / edit your own savings objectives on the full Goals page.

Insights: Insights are little snippets of information that relate to you and your portfolio, which are generated based on rules that exist in PFP. You can see these by tapping on the cog icon in the Insights widget. Your latest Insights are shown in the widget and you can view the full list of Insights by tapping the 'Go to Insights' button.

Familiarise yourself

We hope the above summaries of the main elements of PFP help to give you confidence in navigating your way around the Portal. The best way to familiarise yourself with PFP is to have a play around with it. There are no buttons you can press or actions you can take that will create faults in the system, so just have a play and before you know it you will be an expert.

In next month's newsletter, we will look in a little more detail at the 'Income & Expenditure' tab on the Dashboard and explain how you can benefit from PFP Premium. This is an additional service provided for free that enables you to collate information on your short-term finances like bank account(s), credit cards, loans and mortgages, giving you powerful insight into how you can budget and manage your total net worth.



Market	Value at the start of 2017	Current situation	Comments
Interest Rates (BOE base rate)	0.25%	0.25% at 31.10.17	The Bank of England Base Rate remains at 0.25%., although Mark Carney has indicated an increase is imminent.
House Prices (Nationwide)	House prices increased by 4.5% in 2016	The annual change in house prices is 2.5% at 31.10.17	Slight pick up in annual house price growth in October. Annual house price growth picks up to 2.5%. Modest 0.2% month-on-month increase.
UK Share Prices (FTSE 100)	7142.83	7,493.08 at the close on 31.10.17	The FTSE 100 increased in value by 1.63% in October.

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Helping you to manage your money

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