Heartwood
Investment Management

Client Centre

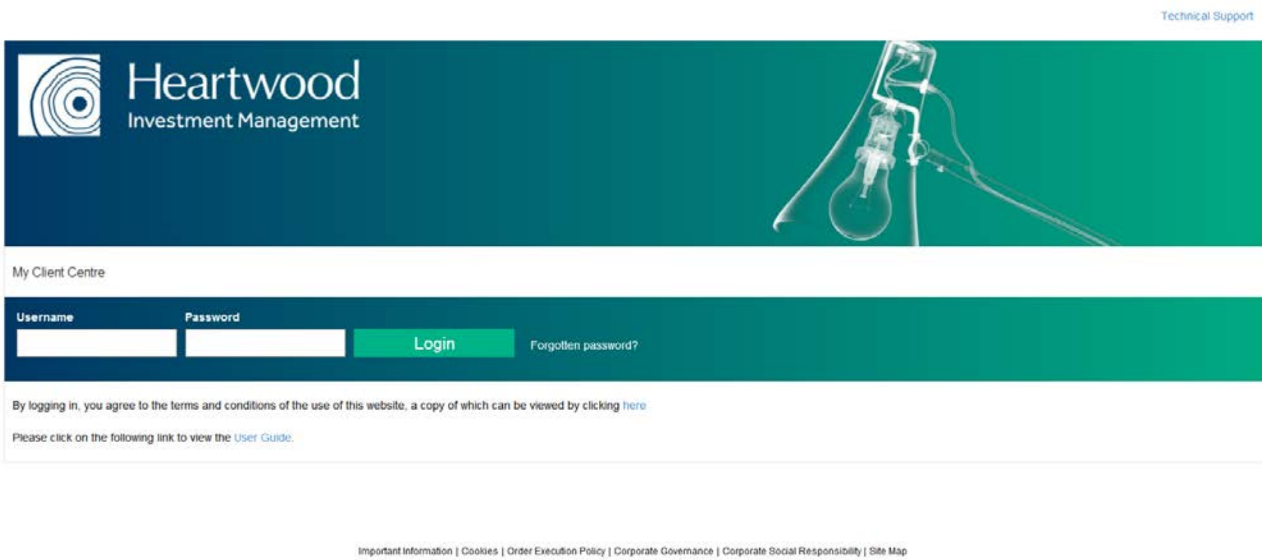
User Guide for Individuals

Clear Thinking

Logging in to Client Centre

Client Centre can be accessed via Heartwood Investment Management's main website: www.heartwoodgroup.co.uk or Handelsbanken Wealth Management's main website: www.handelsbanken.co.uk/wealthmanagement. Once you have opened either website, you will see the 'Client Login' button in the top right hand corner of the home page. By clicking on this button, you will be taken to the login page of Client Centre.

Client Centre Login page



To log in you will need to enter your username and password and then click 'Login'. The first time that you log in you will be prompted to change your temporary username and password in addition to selecting a security question/answer that will be used if you forget your password.

If you have forgotten your password, please click on 'Forgot password' and follow the prompts to reset your password.

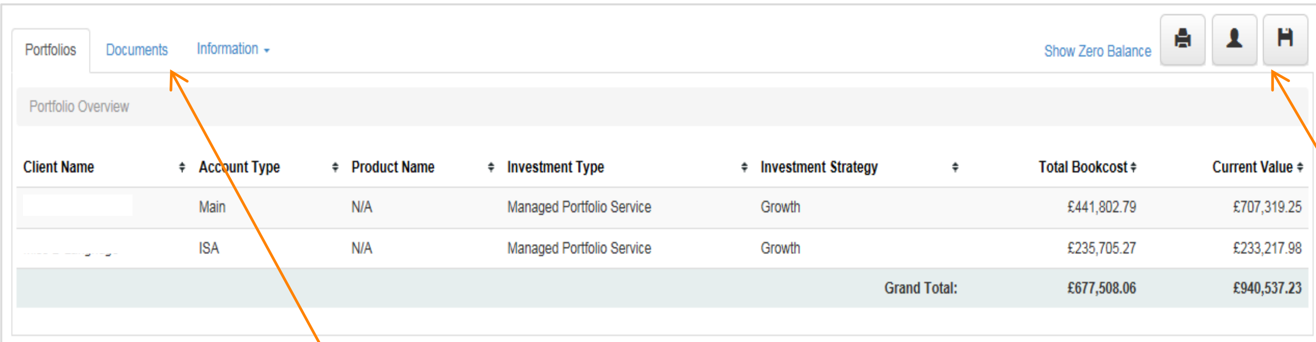
If you have forgotten your username or require a username please contact clientsupport@heartwoodgroup.co.uk or complete the Technical Support Request form which can be located by clicking on 'Technical Support' in the top right hand corner of the Login page.

Terms and conditions of the use of the website can be viewed via the link shown just below the login fields.

Client Centre

Home page

When you have entered your login details you will be taken to the following home page:



On this page you will see three tabs on the left hand side – Portfolios, Documents and Information.

Portfolios: This provides an overview of all of your associated portfolios.

Documents: This is where you will find all of your Client Reports, Tax Reports and Contract Notes.

Information: This provides a link to the Heartwood Website and also the News and Literature page where you will be able to access the weekly investment briefing, monthly strategy review and other useful information.

When you are viewing the Portfolio Overview page ('Portfolios' tab), and any underlying pages you will see on the right hand side the following 4 options:

Show Zero Balance – If you click on this link, any portfolios with a zero value will be listed in your portfolio overview. Click on this link again to hide these portfolios.

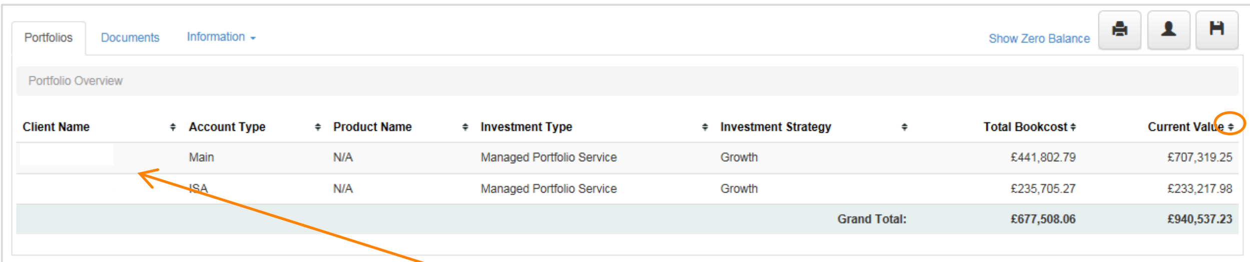
- This will allow you to print the details shown on the page.

- This will show contact details for your main contact at Heartwood and also contact details for the London and Tunbridge Wells offices.

- This will export the details to Excel.

Client Centre
Portfolios tab

On this page you will be shown a list of the accounts held, account type, product name, investment type, investment strategy, total bookcost and the current value of each portfolio.

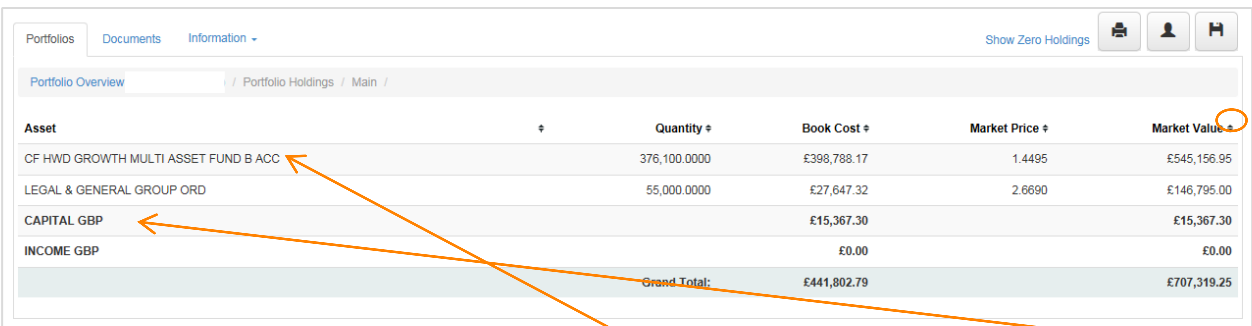


Client Name	Account Type	Product Name	Investment Type	Investment Strategy	Total Bookcost	Current Value
	Main	N/A	Managed Portfolio Service	Growth	£441,802.79	£707,319.25
	ISA	N/A	Managed Portfolio Service	Growth	£235,705.27	£233,217.98
				Grand Total:	£677,508.06	£940,537.23

Portfolio Overview page

The filter option shown to the left hand side of each column heading will allow you to sort your portfolios as appropriate.

To access the portfolio holdings click on the relevant client name and the Portfolio Holdings page will open for the selected portfolio.



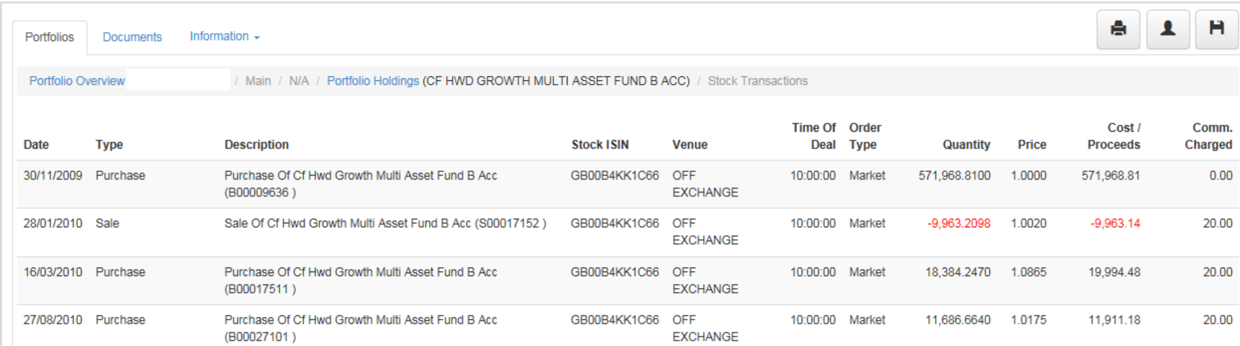
Asset	Quantity	Book Cost	Market Price	Market Value
CF HWD GROWTH MULTI ASSET FUND B ACC	376,100.0000	£398,788.17	1.4495	£545,156.95
LEGAL & GENERAL GROUP ORD	55,000.0000	£27,647.32	2.6690	£146,795.00
CAPITAL GBP		£15,367.30		£15,367.30
INCOME GBP		£0.00		£0.00
	Grand Total:	£441,802.79		£707,319.25

Portfolio Holdings page

Again, you can sort any of the columns using the filter option.

From the Portfolio Holdings page you can either click on an asset name to view the stock transactions or click on the capital or income accounts to check your previous cash transactions. Please see next page for examples of these pages.

Client Centre
Portfolios tab continued

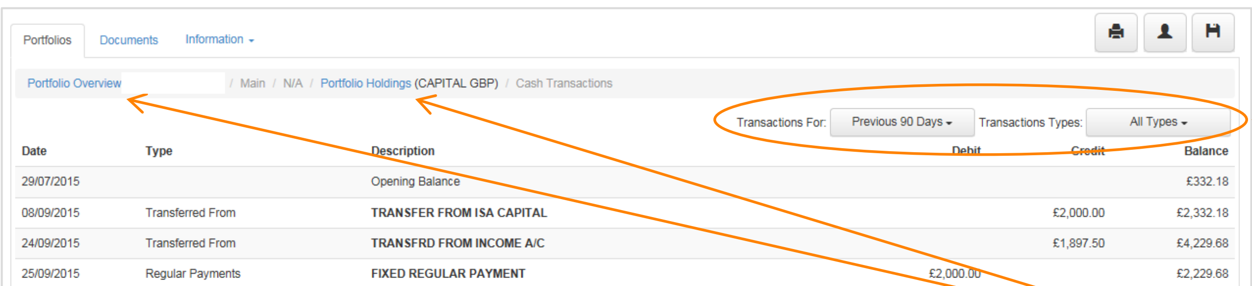


Portfolios | Documents | Information

Portfolio Overview / Main / N/A / Portfolio Holdings (CF HWD GROWTH MULTI ASSET FUND B ACC) / Stock Transactions

Date	Type	Description	Stock ISIN	Venue	Time Of Deal	Order Type	Quantity	Price	Cost / Proceeds	Comm. Charged
30/11/2009	Purchase	Purchase Of Cf Hwd Growth Multi Asset Fund B Acc (B00009636)	GB00B4KK1C66	OFF EXCHANGE	10:00:00	Market	571,968.8100	1.0000	571,968.81	0.00
28/01/2010	Sale	Sale Of Cf Hwd Growth Multi Asset Fund B Acc (S00017152)	GB00B4KK1C66	OFF EXCHANGE	10:00:00	Market	-9,963.2098	1.0020	-9,963.14	20.00
16/03/2010	Purchase	Purchase Of Cf Hwd Growth Multi Asset Fund B Acc (B00017511)	GB00B4KK1C66	OFF EXCHANGE	10:00:00	Market	18,384.2470	1.0865	19,994.48	20.00
27/08/2010	Purchase	Purchase Of Cf Hwd Growth Multi Asset Fund B Acc (B00027101)	GB00B4KK1C66	OFF EXCHANGE	10:00:00	Market	11,686.6640	1.0175	11,911.18	20.00

Stock Transactions page



Portfolios | Documents | Information

Portfolio Overview / Main / N/A / Portfolio Holdings (CAPITAL GBP) / Cash Transactions

Transactions For: Previous 90 Days | Transactions Types: All Types

Date	Type	Description	Debit	Credit	Balance
29/07/2015		Opening Balance			£332.18
08/09/2015	Transferred From	TRANSFER FROM ISA CAPITAL		£2,000.00	£2,332.18
24/09/2015	Transferred From	TRANSFRD FROM INCOME A/C		£1,897.50	£4,229.68
25/09/2015	Regular Payments	FIXED REGULAR PAYMENT	£2,000.00		£2,229.68

Cash Transactions page

On this page you will be able to sort by specific date periods or by transaction type.

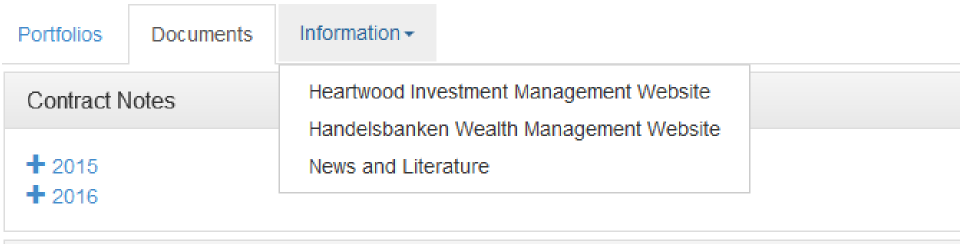
If at any stage you wish to return back to the Portfolio Overview or Portfolio Holdings pages please click on the relevant headings shown in blue.

Client Centre
Documents tab

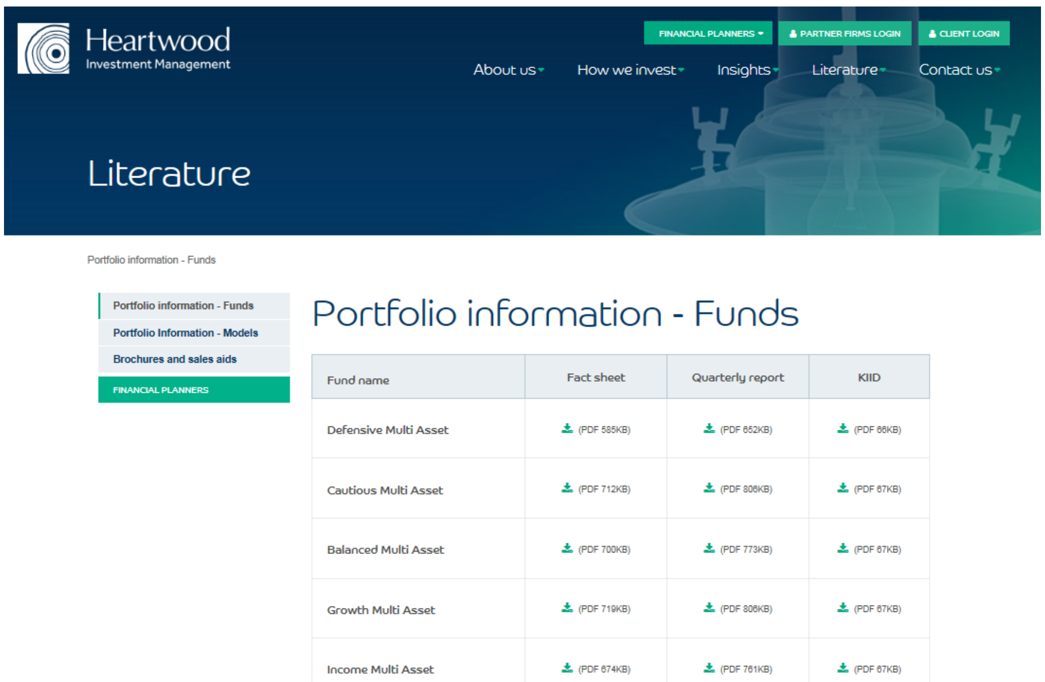
On this page you will be able to view all of your Contract Notes, Client Reports and Tax Reports from December 2015 onwards as Adobe pdf documents. When you have opened the relevant document you will be able to print it or save it locally.

Client Centre

Information tab



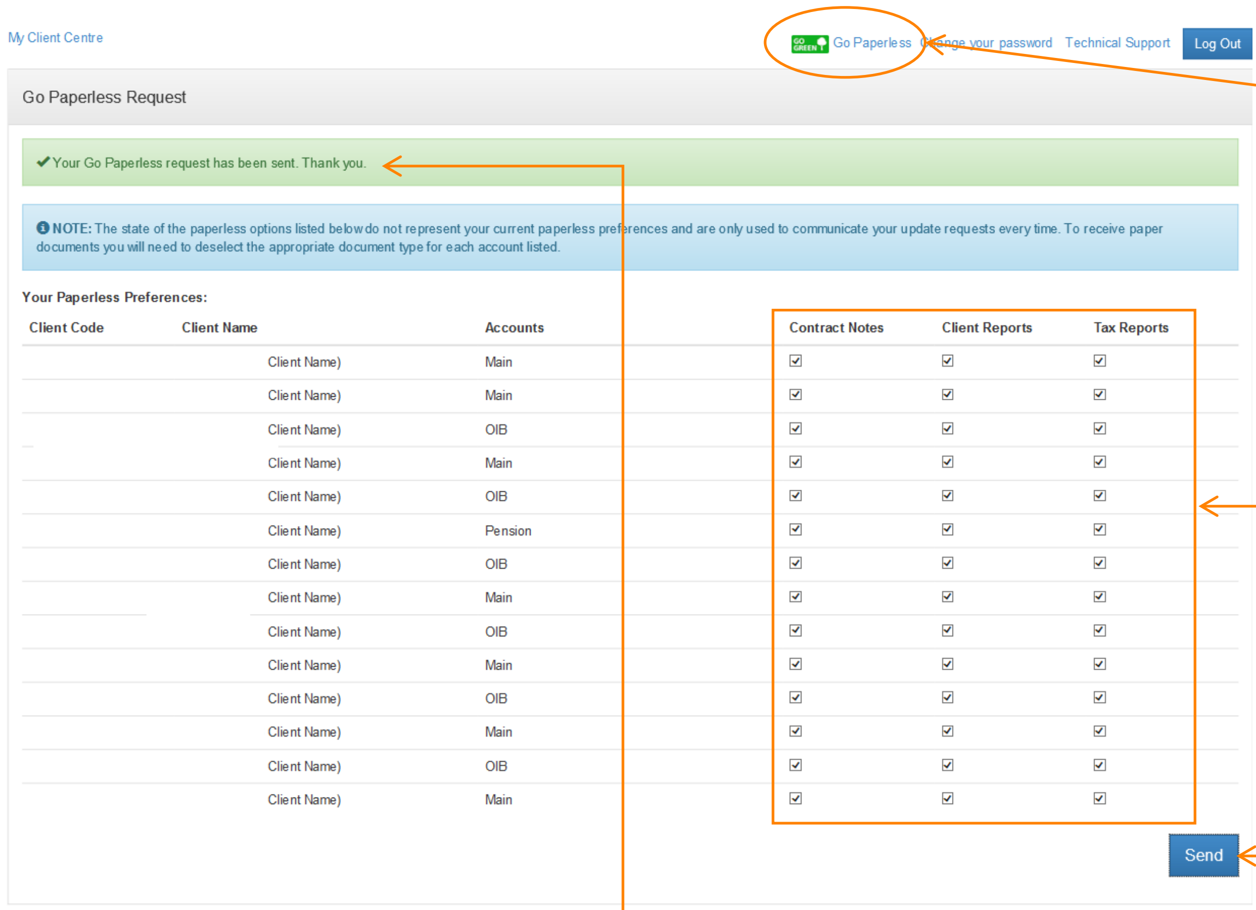
The information tab holds links to the main Heartwood Investment Management website, the Handelsbanken Wealth Management website and also to the News and Literature page.



From the News and Literature page you will be able to access the latest versions of the fund fact sheets and quarterly reports. By clicking on Insights, you will be able to access our weekly investment briefings, monthly strategy review in addition to articles on events such as the Budget and Autumn Statement.

Client Centre

Go Paperless



Once you have logged in, you will see the ‘Go Paperless’ option in the top menu bar.

Unless you have already informed us that you do not require hard copies of your reports, you will currently be receiving your reports by hard copy in addition to them being securely stored on Client Centre.

If you would prefer to only receive them electronically via Client Centre you can select the appropriate document type for each account listed to confirm that you no longer require hard copies i.e. in the example shown, the client has selected all fields to confirm that they are happy to only receive electronic copies for all of their reports and contract notes.

Once you have completed the table, click on Send and we will update your records accordingly.

A green box will appear at the top of the screen confirming that your request has been sent.

You will be notified via email (from clientsupport@heartwoodgroup.co.uk) each time a new document has been posted to your Documents section on Client Centre.

Client Centre

Logging out / Security / Additional Information

To log out
Once you have finished viewing all of your information, you can exit Client Centre by clicking on ‘Logout’ in the top right hand side of the page. You will be automatically logged out after a 20 minute period of inactivity.

Security
Client Centre is protected by a globally validated SSL Certificate (with 2048 bit encryption), complying with industry best practices regarding encryption levels. The site also benefits from new rules around password complexity. When access to the site is initially granted you will be provided with a temporary username and password, which on first login you will be asked to change. Once you have completed the process your password will be encrypted, and from this point onwards nobody at Heartwood or elsewhere will have access to the details.

Additional Information
If you require any further information please contact the Client Support Team by email at clientsupport@heartwoodgroup.co.uk or by telephone 01892 701803 or your usual contact. We will always try to respond to your communications promptly, and in any event within one business day. If we are continuing to work on your request then we will always contact you to confirm the position.