



moneyinfo

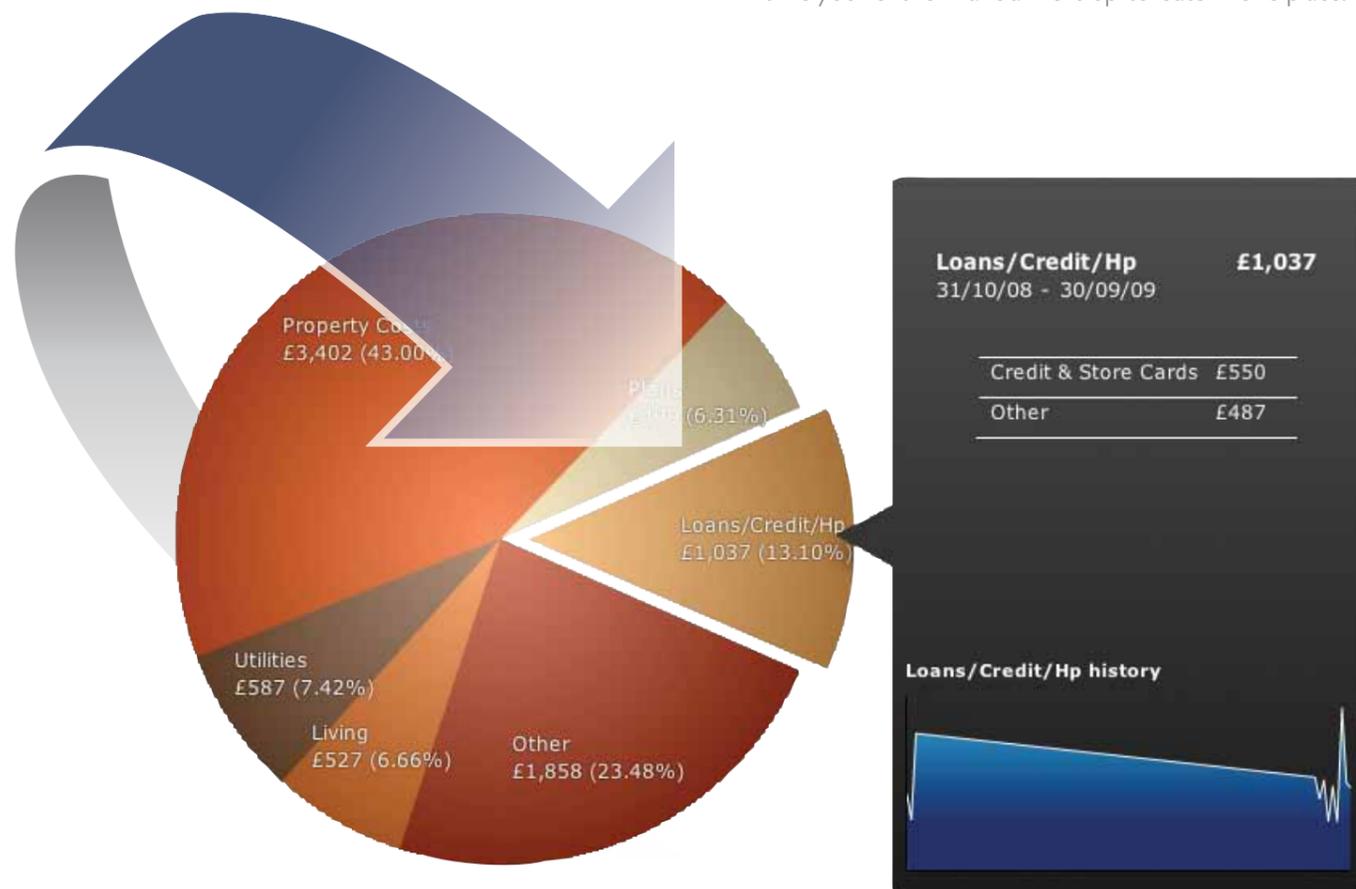
All of your finances... in one place

Moneyinfo gives you a complete picture of your entire financial life

Moneyinfo is an online service that makes managing all of your money really easy.

Moneyinfo is a service provided by us, your IFA, for the benefit of you, our client. It provides you with the ability to view all of your financial information, in one place, with a single login and password. Convenient and simple.

Moneyinfo lets you view all your bank, credit card, mortgage and loan statements alongside each other, irrespective of whether they are provided by different lenders. You can view your latest transactions, just as if you had logged into your online-banking, and track all your assets and liabilities as well as providing daily prices on any investments you may hold. For the first time your entire financial life is up-to-date in one place.



What does Moneyinfo 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. Moneyinfo makes understanding and keeping track of your money easy, safe and fun!

See how you are spending your money

Moneyinfo 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.

Understand your investments

From a single ISA to an extensive investment portfolio, Moneyinfo 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.

Moneyinfo can even let you estimate the value of your home with its property valuation calculator. Everything to do with your money, all in one place.

How Moneyinfo works

A completely private area for all your accounts

We upload data we hold about you to Moneyinfo. You then 'lock' the account to ensure the most sensitive data you add remains totally private (even from us). Then you add any bank, credit card, loans or mortgages. Moneyinfo gathers all of your data and provides you with an assortment of animated charts and tools to make managing your money convenient and easy.

Your money

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

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 {company.name} will be able to see anything on this screen.

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

Your assets and liabilities

How much is your property worth and how much equity do you have? The Assets & Liabilities 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 Insurance

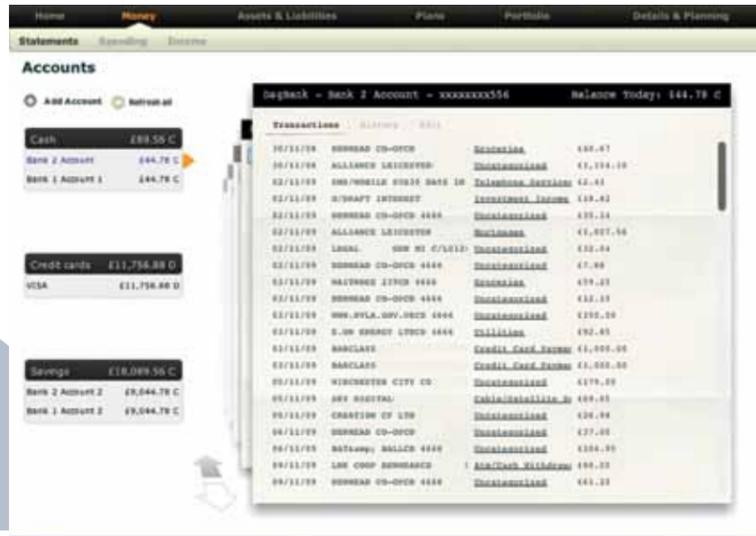
The insurance screen is a convenient place to store all the details of your various insurance policies. Household, car, life assurance, critical illness and income protection plans can all be stored here. It makes it easy to find your important policy details when you need them.

Your portfolio

The portfolio area brings all of your holdings together giving you a complete picture of your financial net worth. 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.



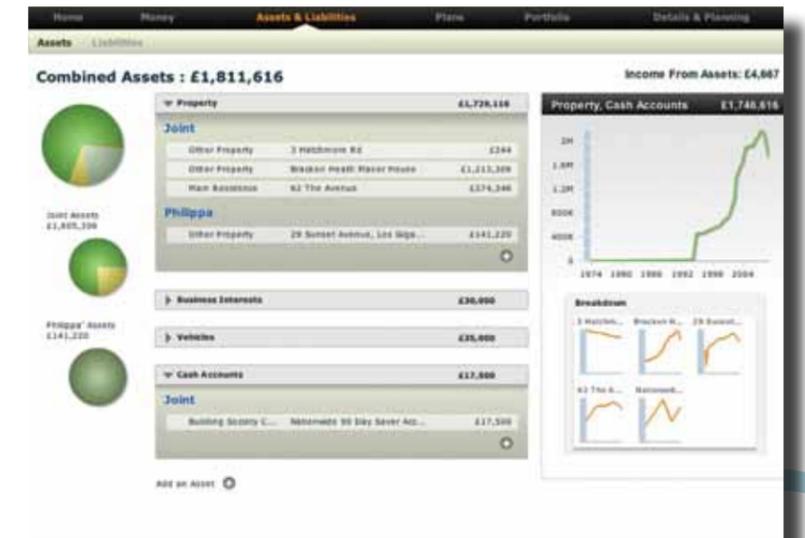
Moneyinfo... making money easy



See all of your statements in one place



Monitor your spending. Monthly and over time



List all of your assets



Monitor the performance of your investments



Track approximate property values



Get an overview of all of your assets

Your money managed

Through Moneyinfo 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



Frequently asked questions.

Is Moneyinfo Secure?

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

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

Why does Moneyinfo need my bank login information?

Moneyinfo needs this so that it can create a secure connection to your bank or credit card company. This enables Moneyinfo 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 Moneyinfo 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 Moneyinfo, 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 Moneyinfo account, can they make any transactions or steal my money?

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

Does Moneyinfo store my bank and credit card details?

No. Neither your IFA or Moneyinfo will ever have access to or store your account login information, your account numbers or your account sort codes. These are encrypted and stored securely in a separate database center using bank-level security and multi-layered hardware and software encryption.

You give Moneyinfo 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 Moneyinfo.

Can my IFA or their 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. Neither your adviser nor anyone else at your IFAs firm can view this screen.

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

No. Moneyinfo does not hold any information that would personally identify you.

When your account is created by us, it's done so on an anonymous basis. Moneyinfo doesn't store anything that can identify you. This means that your data remains anonymous at all times so even if someone were able to log into your Moneyinfo account the information they could see would be meaningless.

Is Moneyinfo run by my IFA?

No. The Moneyinfo service is developed and owned by Sammedia Ltd, a UK national company that has provided technology to the UK Financial Services industry since 1998. We pay to provide Moneyinfo as a service to our clients.

