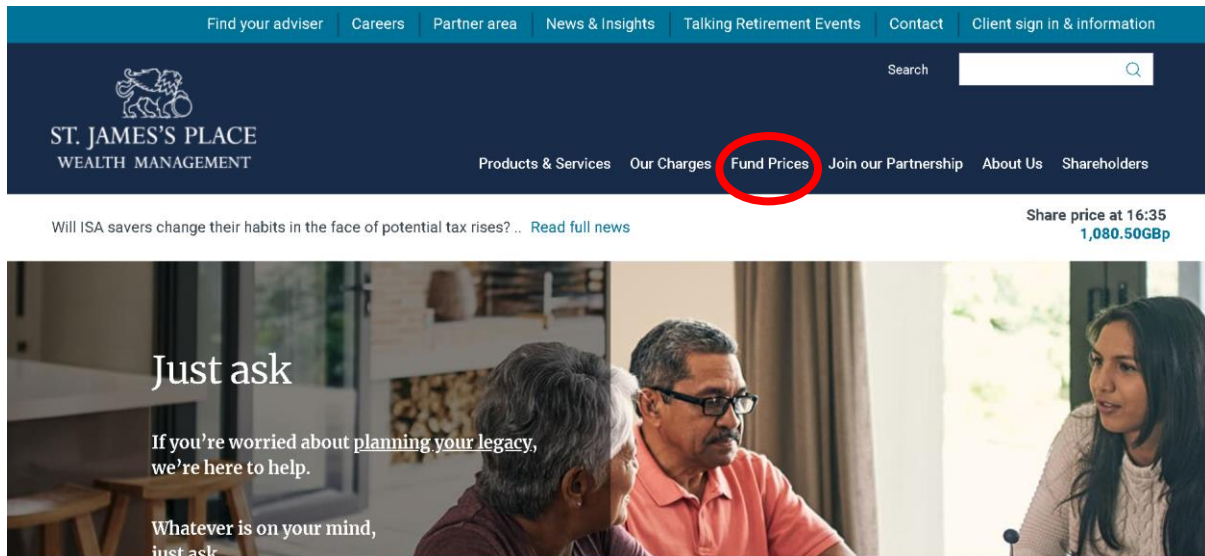


Fund Centre User Guide

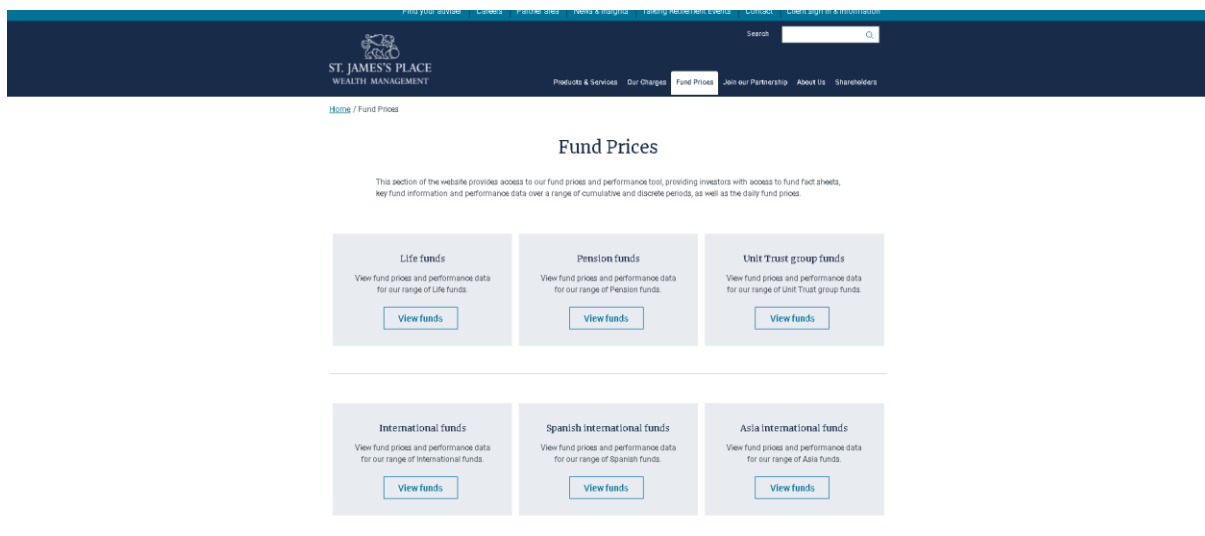
The Fund Centre provides an easy way to find out more about your investment with St. James's Place.

In addition to daily prices, the Fund Centre enables you to view an online interactive fact sheet containing fund specific information, performance data, asset, region and sector breakdowns and associated documents. The recent updates to fund centre have a portfolio construction function as well.

To access the fund centre, click on "Fund Prices" tab at the top of the [SJP homepage](#).



You will come through to the menu page where you can select which Fund type you would like more information on.



Once you have selected your Fund type, you will come through to the Fund Centre with the 'Product' pre-filtered based on your selected Fund type.

The screenshot shows the 'Life funds' page on the St. James's Place website. The page includes a navigation bar, a search bar, and a main content area with filters for Product, Investment Type, and Risk. Below the filters is a table of fund performance data with columns for Name, Unit Type, Currency, Bid Price, Offer, Price Date, Change, Factsheet, KIID, PHS, KFID, and Online Factsheet.

Numbered callouts (1-10) point to the following elements:

- 1: Search bar
- 2: Product filter (Life selected)
- 3: Investment Type filter
- 4: Risk filter
- 5: Plus icon in table row
- 6: Online Factsheet icon in table row
- 7: Filter bar area
- 8: Performance tabs (Discrete Performance selected)
- 9: Terms and conditions link
- 10: Charges page link

Name	Unit Type	Currency	Bid Price	Offer	Price Date	Change	Factsheet	KIID	PHS	KFID	Online Factsheet
SJP Alternative Assets	Accumulation	GBX	93.90p	98.80p	02/12/2020	-0.10p		-	-	-	
SJP Alternative Assets Distribution	Income	GBX	72.30p	76.10p	02/12/2020	-0.10p		-	-	-	
SJP Asia Pacific	Accumulation	GBX	583.20p	613.60p	02/12/2020	-0.50p		-	-	-	
SJP Asia Pacific Distribution	Income	GBX	484.90p	510.40p	02/12/2020	-0.50p		-	-	-	
SJP Balance InRetirement Acc	Accumulation	GBX	105.10p	110.60p	02/12/2020	+0.20p		-	-	-	
SJP Balanced Managed	Accumulation	GBX	205.30p	216.10p	02/12/2020	+0.50p		-	-	-	
SJP Balanced Managed Distribution	Income	GBX	171.90p	180.90p	02/12/2020	+0.40p		-	-	-	
SJP Continental European	Accumulation	GBX	766.60p	806.90p	02/12/2020	-2.40p		-	-	-	

	Function	Description
1	Search	Search the Fund Centre by Fund name, Citicode or ISIN
2	Product Filter	Allows you to filter funds by products (multiple selections allowed)
3	Investment Type Filter	Allows you to filter funds by investment type
4	Risk Filter	Allows you to filter funds by risk rating
5	Add to shortlist	When you select the filters, suitable funds will appear in the list below. Clicking on the '+' button will add funds to your shortlist (reference 9).
6	Online Factsheet	Click here to proceed to the online factsheet where you can view fund specific information, performance data as well as asset, region and sector breakdowns.
7	Cumulative Performance	This allows you to have a quick snapshot of cumulative performance of filtered funds over different time periods (3m, 6m, 1y, 3y, 5y, 10y).
8	Discrete Performance	This allows you to have a quick snapshot of discrete performance of filtered funds over different time periods (3m, 6m, 1y, 3y, 5y, 10y).
9	Shortlist	Selected funds (by clicking '+') are added to your shortlist. You are able to construct bespoke portfolios which you have shortlisted.
10	Growth & Income Portfolios	Click here to easily access factsheets about growth and income portfolios

Portfolio Construction

To start constructing a bespoke portfolio, you need to add some funds to your shortlist. Once you had added the funds of your choice, click the 'Shortlist' button.

The screenshot shows the 'Shortlist (4)' view in the Fund Centre. At the top, there are navigation tabs: 'Fund Information', 'Shortlist (4)', and 'Growth & Income Portfolios'. Below this, there are tabs for 'Overview', 'Cumulative Performance (%)', 'Discrete Performance (%)', and 'Identifiers'. A table lists four funds: SJP Asia Pacific, SJP Corporate Bond, SJP Emerging Markets Equity, and SJP Global Emerging Markets. Each row has a checkbox, a weight input field, an asset class, and a 'Delete fund' button. At the bottom, there are buttons for 'Portfolio Scan', 'Portfolio Scan Report', and 'Export to Excel'. A disclaimer is visible at the bottom of the page.

	Function	Description
1	Cumulative Performance	This allows you to have a quick snapshot of cumulative performance of shortlisted funds over different time periods (3m, 6m, 1y, 3y, 5y, 10y).
2	Discrete Performance	This allows you to have a quick snapshot of discrete performance of shortlisted funds over different time periods (3m, 6m, 1y, 3y, 5y, 10y).
3	Identifiers	Click here to view fund specific identifiers such as SEDOL, ISIN and Citicode
4	Weighting	Using this functionality, you are able to enter bespoke weightings of each fund you would like in your bespoke portfolio.
5	Delete	Clicking this button will remove the fund from your shortlist.
6	Equal weighting	Click here if you would like your portfolio to be equally weighted across your shortlisted funds.
7	Portfolio Scan	Click here to begin a portfolio scan which will provide further information on your bespoke portfolio including performance, asset class split etc.
8	Portfolio Scan Report	Click here to create a PDF report providing further information on your bespoke portfolio including performance, asset class split etc.
9	Export to Excel	Click here to export data about your selected funds to excel. This includes performance over set time periods as well as fund specific information.

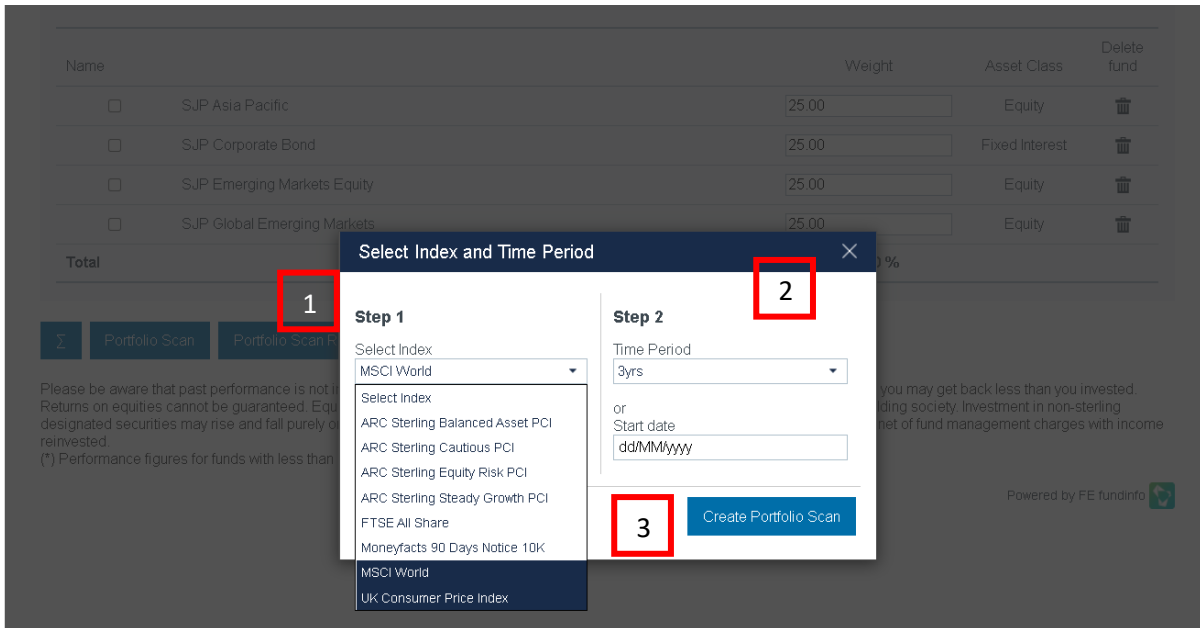
Portfolio Scan

Once you have entered your desired fund weightings for your portfolio, you can click the portfolio scan button to get more details of your bespoke portfolio. Enter Portfolio details (1) which will be represented on the report that is created and click the forward facing arrow to move onto the next step (2).

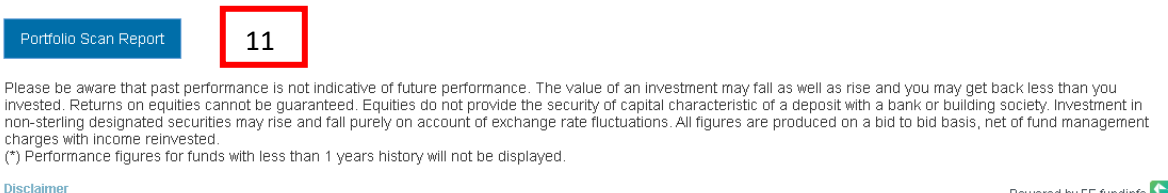
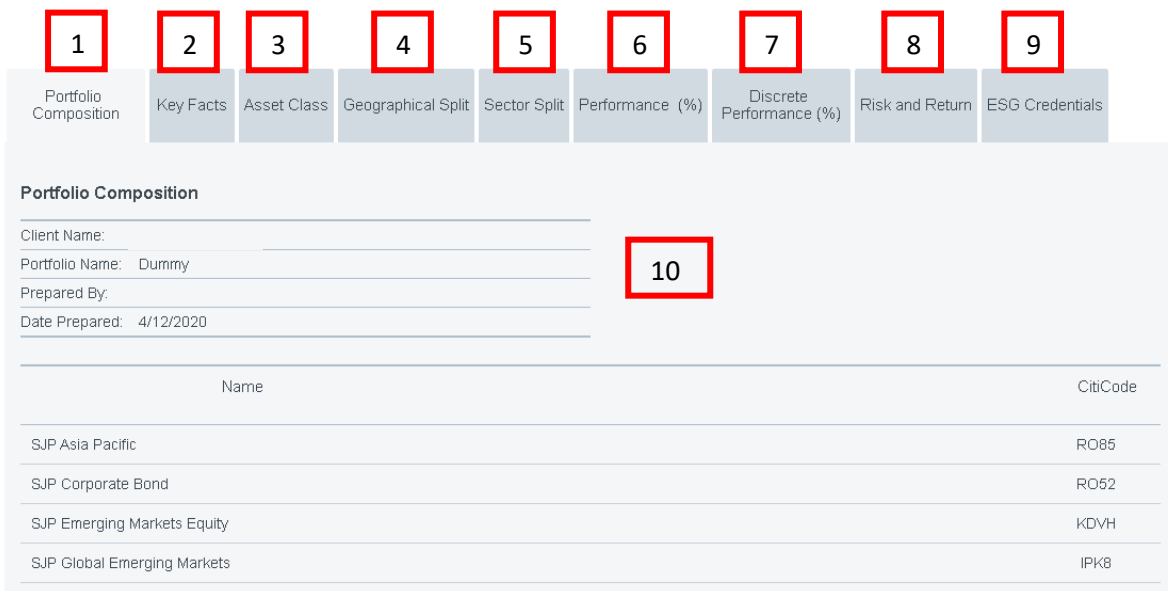
The screenshot shows the 'Fund Centre' interface with a 'Shortlist (4)' tab selected. Below the tabs, there's a table of funds with columns for Name, Weight, Asset Class, and Delete fund. A 'Portfolio Details' dialog box is overlaid on the table. The dialog contains the following fields:

- Client Name:
- Portfolio Name:
- Prepared By:
- Date Prepared:

Below the fields, it says '* none of the fields are mandatory'. A red box labeled '1' is placed over the 'Portfolio Scan' button in the background interface. Another red box labeled '2' is placed over the blue forward arrow button in the dialog box.

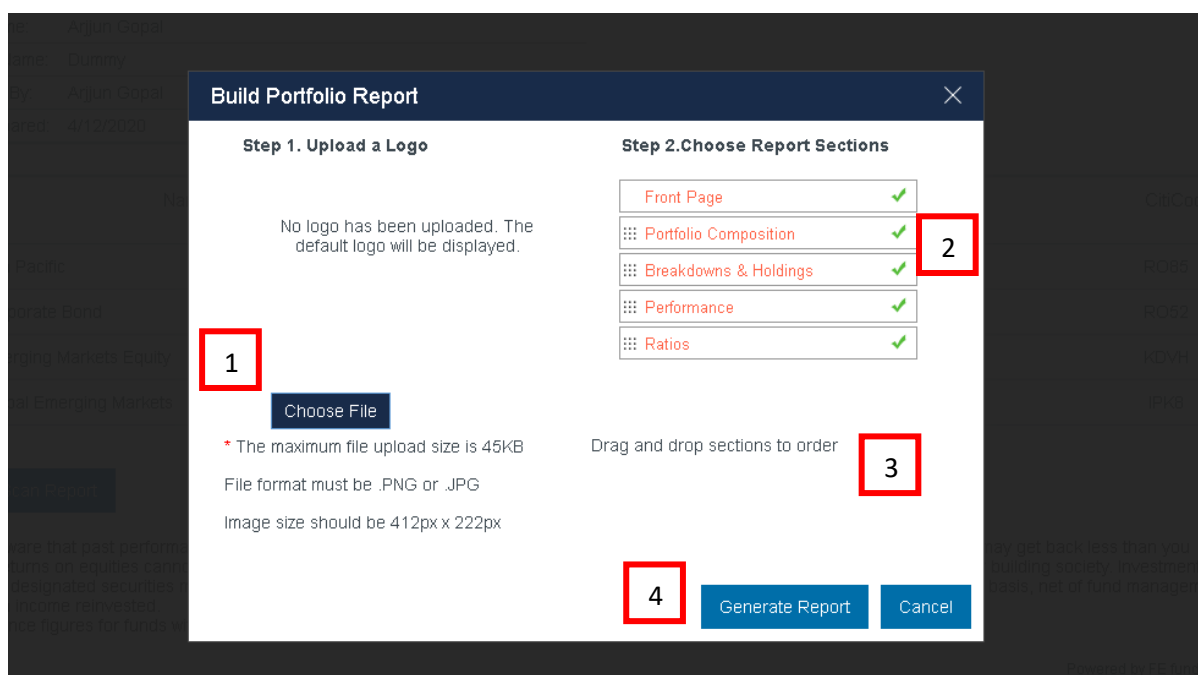


Select an index (1) to compare your bespoke portfolio with. You can also select a time period (2) for your comparison. The drop down menu has options for 3m, 6m, 1 yr or 3yr. Alternatively, you also have the option to select your start date. Once these options are selected. Please click on ‘Create Portfolio Scan’ (3) to get more portfolio specific information.



	Feature	Description
1	Portfolio Compositon	This tab provides key information about your bespoke portfolio including the funds used to construct the portfolio.
2	Key Facts	This tab provides further information on the selected funds such as the fund launch date, fund size (£) and mandate size.
3	Asset Class	The tab provides a breakdown of the asset class split of the bespoke portfolio. It also contains asset class split for each fund within the portfolio.
4	Geographical Split	The tab provides a breakdown of the geographical split of the bespoke portfolio. It also contains geographical split for each fund within the portfolio.
5	Sector Split	The tab provides a breakdown of the sector split of the bespoke portfolio. It also contains sector split for each fund within the portfolio.
6	Performance (%)	This tab provides a cumulative performance chart for your selected time period. The chart also includes the comparative index you selected. There is also a table that breaks this down on a fund level.
7	Discrete Performance (%)	This tab provides a discrete performance chart for your selected time period. The chart also includes the comparative index you selected. There is also a table that breaks this down on a fund level.
8	Risk and Return	This tab provides a risk analysis that shows the return and volatilty of your bespoke portfolio in comparison to the index. Each individual fund is included on the return volatility chart.
9	ESG Credentials	The tab provides information on which of your selected funds are signatories of the UNPRI.
10	Portfolio Details	The portfolio details entered when starting your portfolio scan is presented here.
11	Portfolio Scan Report	Click on this button to create a report which includes all the details shown in the portfolio scan.

Portfolio Scan Report



	Feature	Description
1	Branding – logo	Each individual is able to upload their specific Practice logo which will be inserted into the report.
2	Configure your report – customise content	Click on the green tick if you would like to omit a certain topic from the report.
3	Configure report – customise order	You can change the order the content is displayed within the report by dragging and dropping them sections.
4	Generate Report	Click this button for your personalised PDF report to be created which includes all the information you have inputted into the Fund Centre Portfolio builder.