

An adviser guide to Praemium's Investor Portal

Praemium's Investor Portal provides an easy-to-use and intuitive way for your clients to view their financial information, for assets held both on and off the Praemium platform.

Investor Portal is a cloud-based web service. This means that you can open Investor Portal from any device that has an internet connection: desktop, laptop, tablet, phone, or smart TV.

Investor Portal is designed to be mobile friendly. When you provide your clients with access to Investor Portal, you are giving them online access to up-to-date information about their investment portfolios: valuations, asset breakdowns, performance charts, and more.

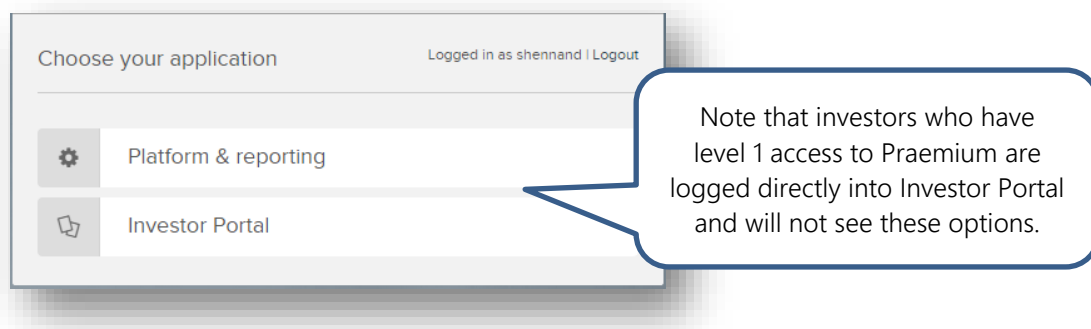
Logging in to Investor Portal

Log in to Investor Portal, using your Praemium username and password, at:

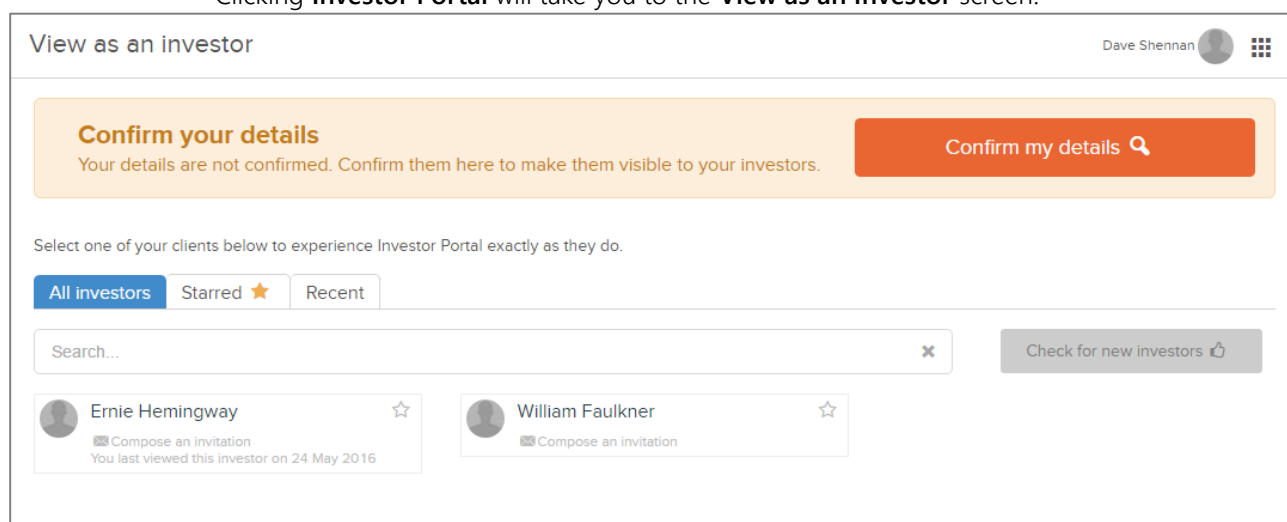
<https://login.onpraemium.com/yourcompany>

where **yourcompany** is the short name representing your unique service. Praemium will email you with the exact URL for your company.

As an adviser, you will see the following options, which allow you to access either the Praemium platform or Investor Portal.



Clicking **Investor Portal** will take you to the **View as an Investor** screen.



The **Confirm my details** box will display until you click the button. This allows you to

confirm your contact details and choose whether or not to make those details available from **My adviser** on your client's Investor Portal menu.

As an adviser, from the **View as an investor** screen you can:

- Send your clients an invitation to use Investor Portal
- Search and view your clients' portfolios in Investor Portal. You will view exactly what they see when they log in.
- See when your clients last logged in to Investor Portal.
- Use the 'star' to flag the investors you work with most frequently
- Use the **Recent** tab to see investors you have view most recently.

Inviting your clients to use Investor Portal

To find a client, type part of their name or email in the **Search** field. This search uses the name or email as recorded in the **My User Details** screen.



In the example above, there are two matching investors. You can tell that one investor has not yet logged in to Investor Portal by the **Compose an invitation** link that displays beneath their name.

When you click **Compose an invitation**, Investor Portal produces an email addressed to your client with sample text that you can edit and includes a link to Investor Portal.

Viewing your clients' portfolios

To view your client's portfolio exactly as they will see it, click on the portfolio name in the **View as an Investor** screen.

To return to the **View as an Investor** screen, click **change investor**.

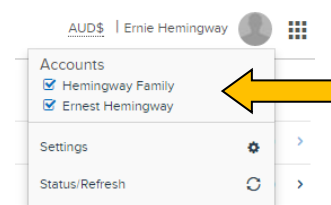


Frequently asked questions

The following are some of the questions we have been asked about Investor Portal.

What if my client has more than one account

If your client is linked to more than one account, by default all accounts they are linked to are consolidated in their dashboard. You can easily add and remove accounts using the **Account Selector** available from the user name in the top corner of the window.



Where does the data come from?

The information in Investor Portal comes from your Praemium platform. The holdings are the ones you currently maintain and the pricing and performance information is the same as you see in there.

Does Investor Portal include service assets?

Yes. Any assets you have entered into the Praemium platform will be included in Investor Portal. For example, if you want a property they own to be visible in Investor Portal, you will add and price the property as a service asset in Praemium. The same goes for fixed-interest assets, managed funds, ETOs, and all other security types.

These assets will display in the Investor Portal under **Assets > Managed**. Service assets classed as 'Direct Property' will display under **Assets > Property**.

How do I give my clients' access to Investor Portal?

Your client needs a Praemium level 1 username and password to login to Investor Portal.

For SMA investors, their username defaults to the email address you provide when you create the new SMA applicant.

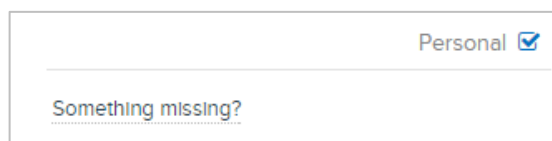
For non SMA investors, you can create a login for them in the platform. To do this, you create a new Investor user from the Maintenance > User maintenance > My user details screen. A temporary password displays which you can note down to provide to your investor.

To link the new investor to the portfolios you want them to see in Investor Portal, you can use the platform's **Maintenance > Portfolio Management > Portfolio User Links** screen to link the level 1 username you created to the portfolio you want them to be able to view.

Can I include assets in Investor Portal that are not managed in the platform?

Yes. Investor Portal allows you and/or your client to add a simple dollar value for assets not managed within the platform. From the **Dashboard** you can click **Something missing** to display the personal asset categories.

You can click on any of these to add the dollar amount owned by the investor but not maintained in your service.



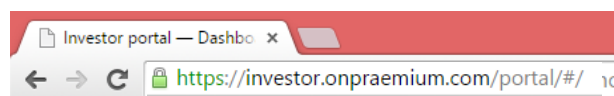
Can I customise what Investor Portal looks like?

The colour scheme for Investor Portal and the branding that displays on the login page is controlled by the colours and logos used for your company in your platform.

Your System Administrator can edit the **Display name** and **Page title** for your service from the **System Management** > Service Maintenance screen.

The **Display name** displays at the top of each Investor Portal window. The **Page Title** displays in the browser tab and favourites bookmark.

Edits to these fields may take up to six hours to be visible to your clients.



Refer to our [branding guidelines](#) for more information.

Can I hide sections of the Investor Portal?

Yes. You can hide the **Performance** tab and/or the **Personal** column. This means your clients will not be able to view performance charts and figures for their investments, or enter amounts for personal assets not managed within your Praemium platform.

To hide either of these functions for your service, contact Praemium's Client Services team on support@praemium.com.

How are performance figures and charts calculated?

The performance figures and charts displayed in Investor Portal are based on the settings you maintain within your Praemium platform, as shown on the **Performance Settings** screen. For example:

Performance settings

Save Cancel

Performance inception date: Inception Unless a later date is specified, performance calculations will commence from the day after the portfolio's first positive balance (01/09/2006).

Percentage calculation method: Time Weighted Return The default calculation method is the Time Weighted Return method.

Benchmark index 1: Service default The default benchmark index 1 is S&P/ASX 200 ACCUMULATION INDEX.

Benchmark index 2: None

Inclusions and exclusions

Cash books: Include The default is to include cash book transactions and balances from performance calculations.

Loans: Include The default is to include loan transactions and balances from performance calculations.

Tax credits: Include The default is to include tax credits in portfolio dollar and percentage returns.

How do I access Investor Portal from my mobile phone, iPad or tablet?

All you need is a Praemium username and password, the Investor Portal address (URL) and internet access to log in. You can save the URL as a favourite on any device so you can return to Investor Portal easily and quickly.

Can you print reports from Investor Portal?

No. If your client requires printed reports, you will need to create them in Praemium or give them access to the platform so they can create their own.

To learn how, visit **Online Help** > **Setting up the service** > **Users** > **Creating users** > **Creating external investor users**.

Is there an Investor Portal app?

Not at the moment. We see distinct advantages for an Investor Portal that requires no downloads or installation, and one that allows Praemium to upgrade the software without your clients having to do anything. We believe this is currently the safest, easiest to use and most accurate solution.

How up-to-date is the information in Investor Portal?

In line with the ASX, prices for Australian assets in Investor Portal are on 20 minute delay. A status line at the bottom of your dashboard gives you information on when your asset prices were last updated, but you can refresh your Investor Portal page at any time to update your account with the latest ASX prices.

Portfolio data is also based on the recalculation (As At) date of the portfolio. If there are changes that occur during the day to the portfolio in Praemium, click **Sync accounts** in the **Account Status** box available by clicking **Status/Refresh** from the user name menu.

Accounts status

	Account date
● Hemingway Family	May 23, 2016
● Ernest Hemingway	May 23, 2016

*Account dates may vary during reporting periods.
Transactions entered today may not be shown until tomorrow.*

We are working towards syncing accounts automatically. Until then your data will be refreshed nightly and you will retain the ability to sync accounts below.

[Sync accounts](#)

Does Investor Portal work with all internet browsers?

Typically, your investors will be using recent versions of the most common internet browsers, so viewing Investor Portal will not be a problem.

Known non-compatible browsers are early versions of Internet Explorer (version 8 and below). If you are using an early version of IE, we recommend downloading the latest version of Chrome or Firefox.

How do I display prices in a currency other than AUD?

If your portfolio contains international investments, then the **AUD\$** link beside your user name allows you to choose between a selection of international currencies.

	Average unit cost	Unit price	Cost	Value
Unit price in AUD	\$0.91	AUD \$0.90 <small>Yesterday</small>	£4,531	£4,482

Reporting in GBP£

Selecting a currency changes the reporting currency in all Investor Portal screens. In the following example, the reporting currency has been changed to GBP.

The date displayed beneath the **Unit price** shows the date of the exchange rate used to calculate the value in GBP.

Exchange rates are based on the latest available rate.

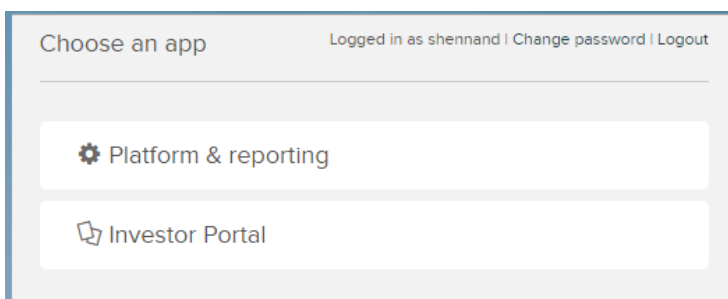
How long does it take Investor Portal to load?

The time it takes for your data to display in Investor Portal depends on several factors, such as your internet download speed. However, when a client first logs in to Investor Portal, this initial download of their data may take longer than any subsequent occasions they log in.

Basically, all data for the client is downloaded the first time they log in, whereas for subsequent log ins, their existing data is refreshed.

Can my level 1 investors still access the Praemium platform?

By default, any investors who have level 1 access to the platform will not see the **Platform & Reporting** option when they log in via login.onpraemium.com.

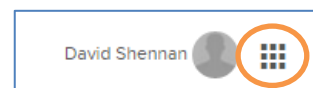


Your System Administrator can enable the **Platform and reporting** option on the **Maintenance > User maintenance > My User details** screen (see below).

The screenshot shows the 'User details' form for a user named Patrick Harte. The form is divided into several sections: 'User type' (Investor), 'User identification' (User ID: patrick.harte@praemium.com, Title: Mr, First name: Patrick, Last name: Harte, Gender: Male), 'Contact details' (Phone number: 8622 1222, Mobile number, Fax number, Email address: patrick.harte@praemium.com), 'Street address' (Level 3, 50 Queen Street, Suburb/City: Melbourne, Postcode: 3000, State: VIC, Country: AUSTRALIA), 'Mailing address', 'Security questions' (Date of birth, Mother's maiden name), and 'User status' (Current status: Active, Expiry date, Last logged in, Reset Password). The 'Access to applications' section is circled in orange and contains 'Investor Portal' (checked) and 'Platform and reporting' (with an 'Enable access' button).

This allows a specific investor to see the **Choose an app** window to choose between Investor Portal or the platform when they login.

From within Investor Portal, users who have access to the platform will see an app selector which enables them to switch at any time.



How can I provide feedback on Investor Portal?

Each page in Investor Portal has a link to provide feedback along the right edge of the screen.

Where can I find more information on Investor Portal?



Contact your Praemium business development manager, or email the Client Services team on support@praemium.com.