

Reconfirming your goals

This guide covers:

- What is 'Reconfirmation of Goals'?
- Step-by-step advice for completing your review
- Why it matters

Log-in as normal
and use this guide to
accompany you, as
you go through the
reconfirmation process

Reconfirming your goals

What is 'Reconfirmation of Goals'?

When you first opened an account with us, whether a Pension, ISA, JISA or GIA (General Investment Account), you will have made some important decisions to help ensure we make your money work as hard as possible for your personal circumstances and requirements.

For example, when you set an account up, you would have provided detail about:

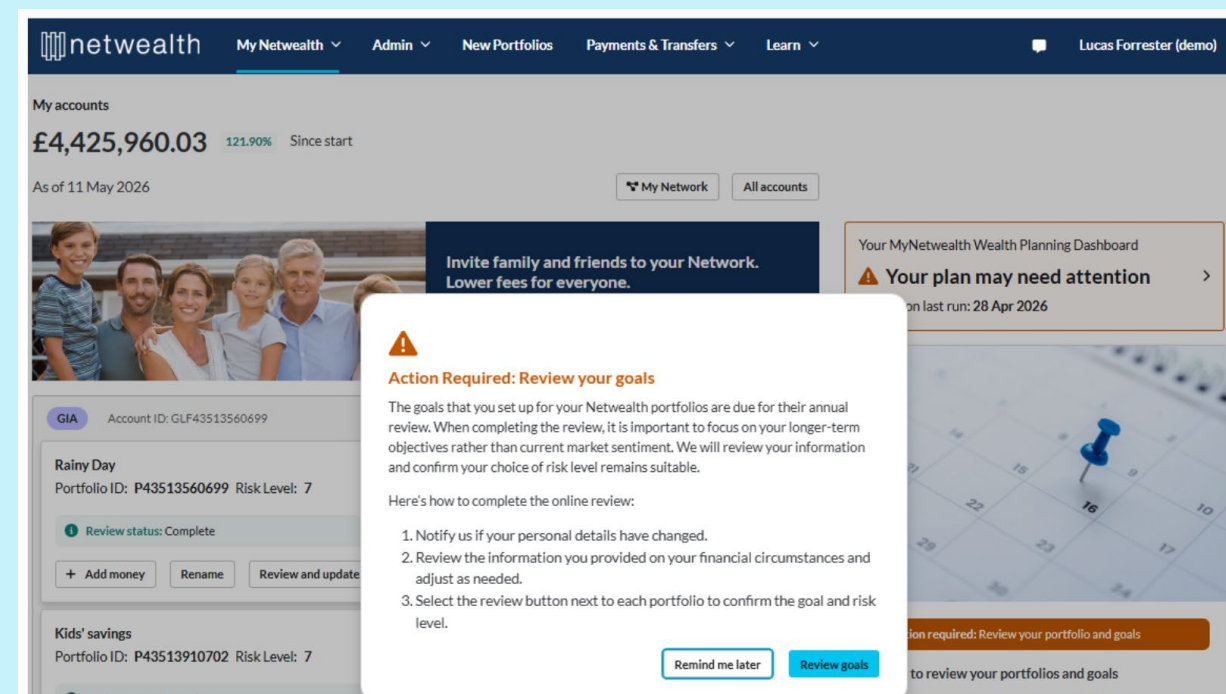
- Your personal and financial circumstances
- How much risk you were willing to take
- How much time you'd like to invest your money for, to meet your goals.

Why do I need to review and confirm?

Over time your circumstances and needs may have changed. Reviewing and updating your goals provides an opportunity to make sure your investments are optimised to meet your needs.

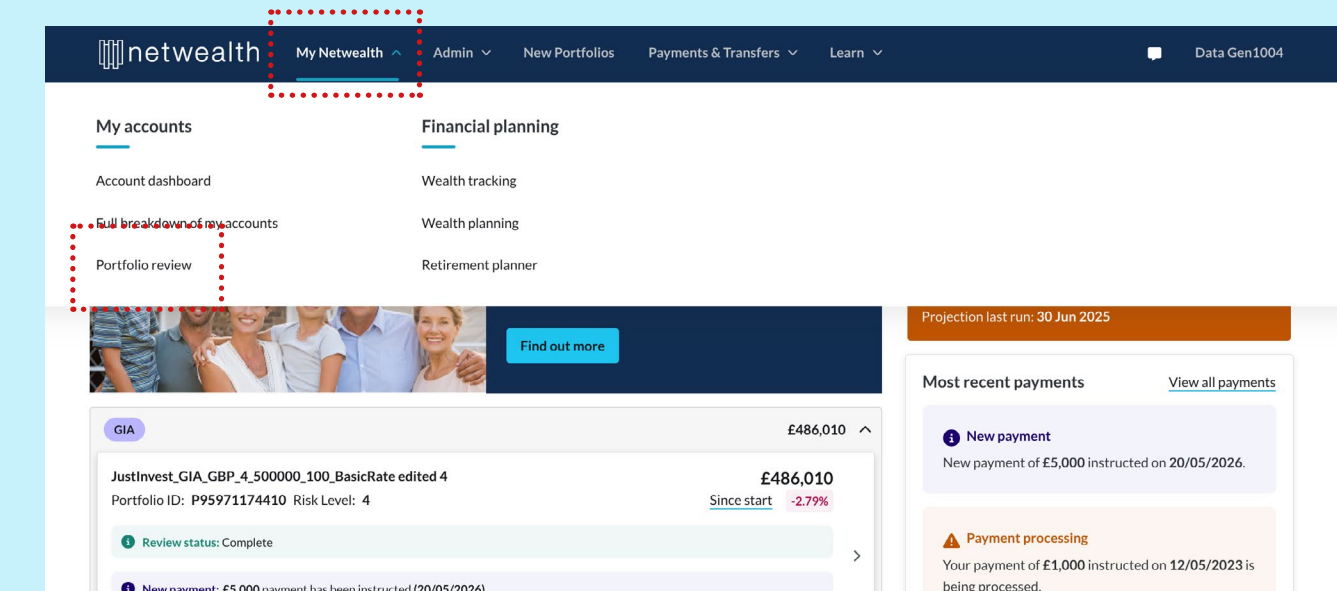
Option 1: Proceed with an on-screen prompt

- Log-in to your account
- Follow the on-screen prompt



Option 2: Use the navigation

- If you don't see an on-screen prompt, navigate to '**Portfolio review**' under '**My Netwealth**' in the navigation at the top of the screen

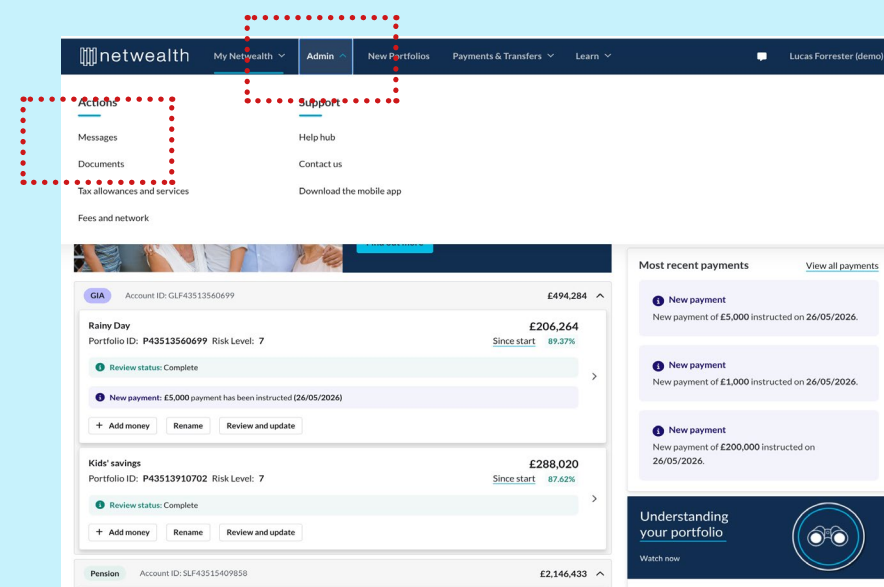


Personal details and financial circumstances

1

Check your personal details

- Confirm that your personal information is accurate
- If you would like to change any details: Send a secure message, via **'Admin'** in the main navigation and then choose **'Messages'**.



or email us:

clientservice@netwealth.com

2

Review your financial circumstances

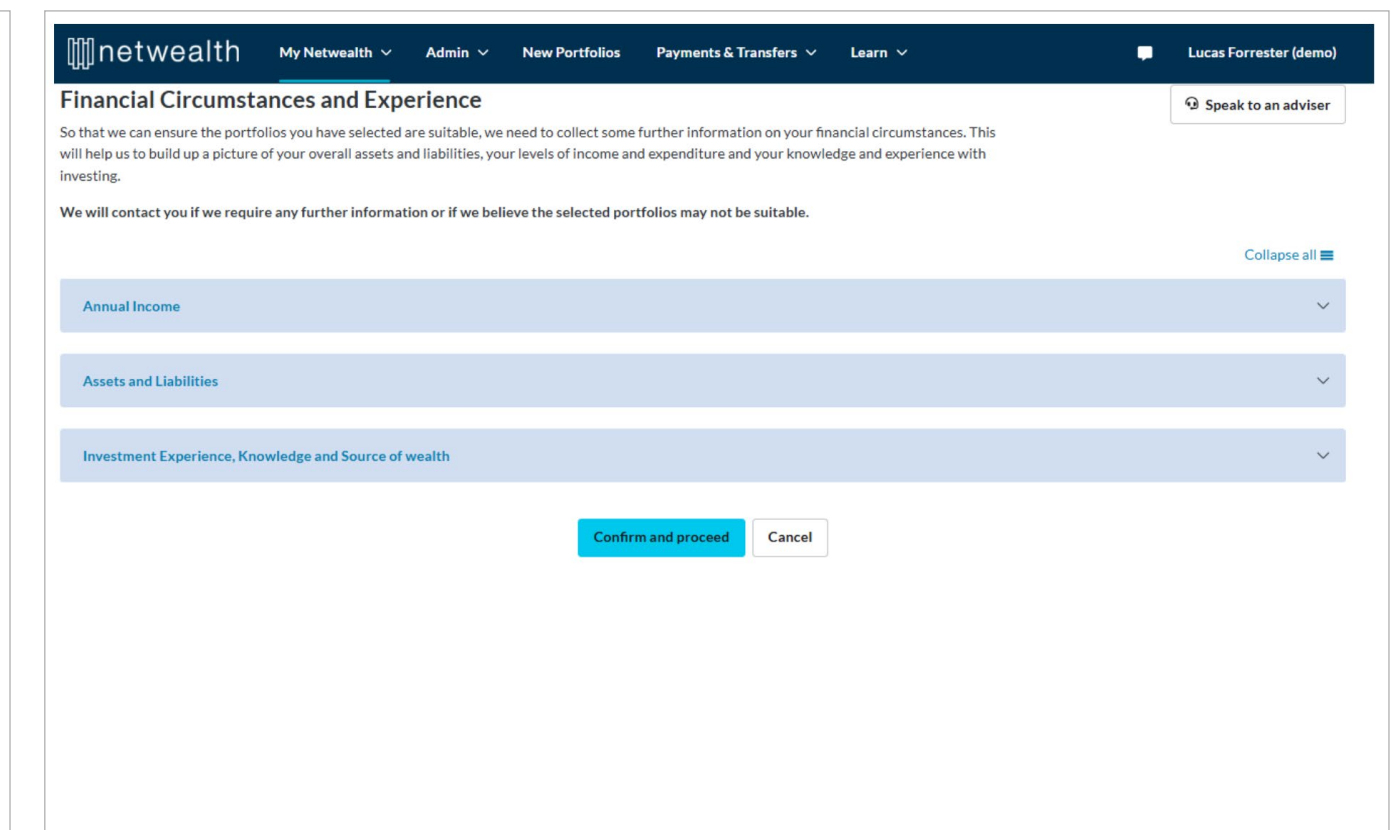
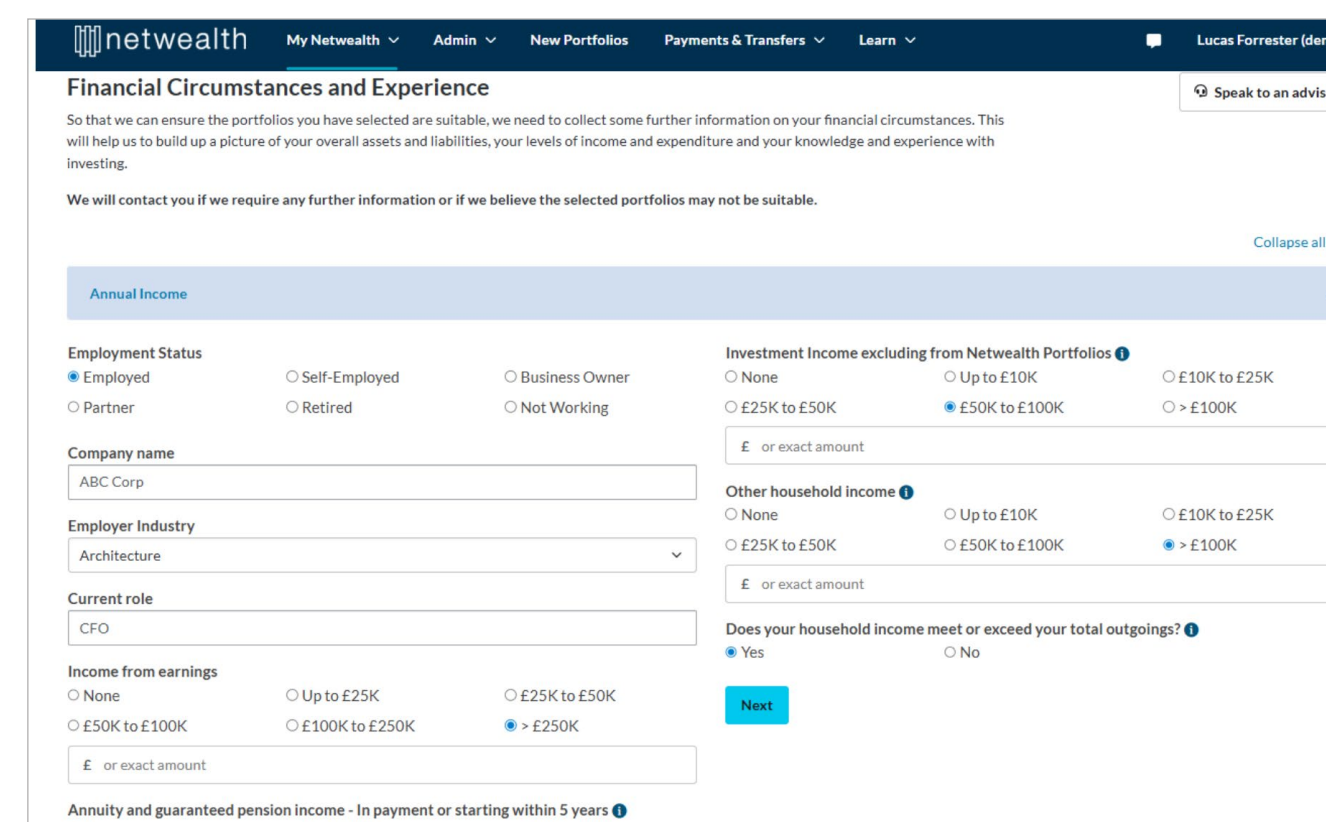
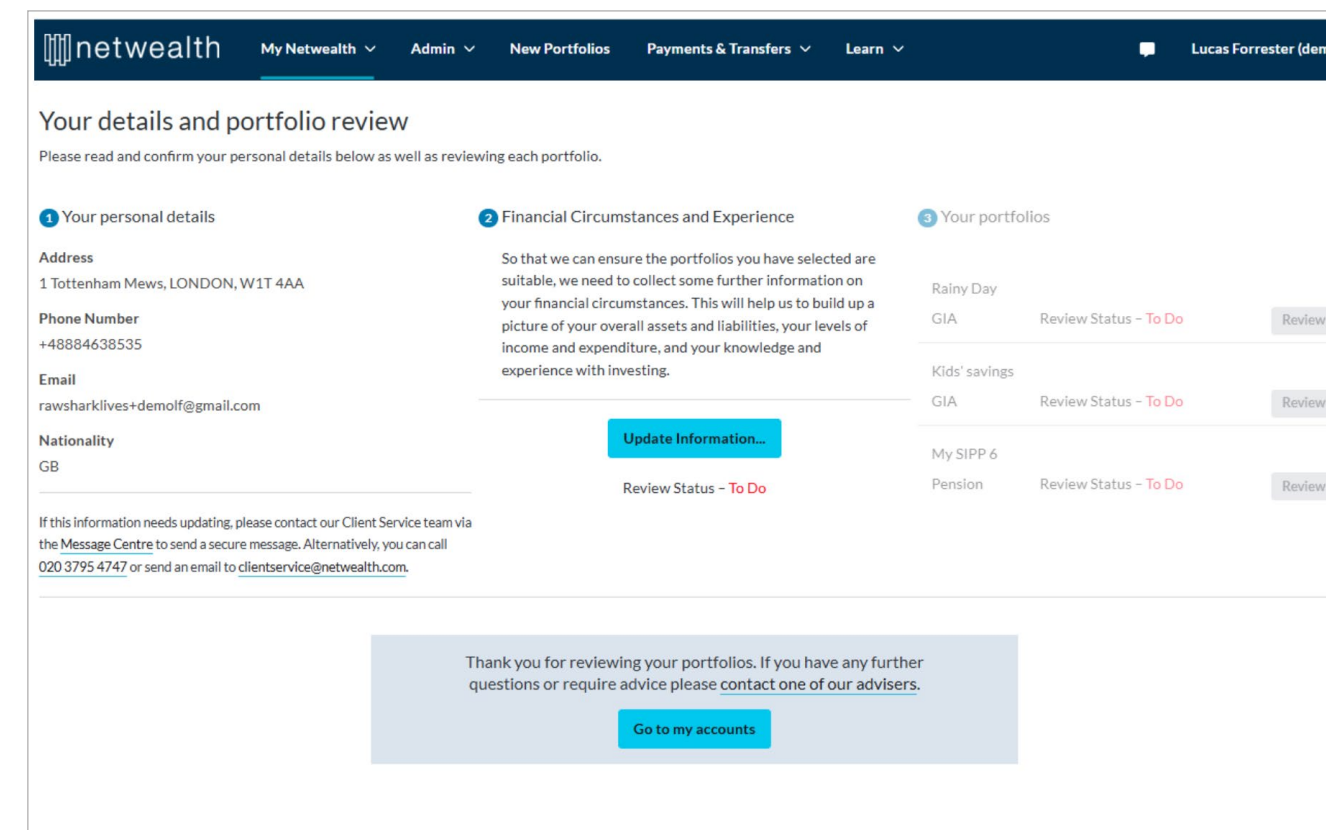
To ensure your portfolios still meet your needs, you'll need to confirm your financial position. Review and update the following:

- Annual income
- Assets and liabilities
- Investment experience
- Financial knowledge
- Source of wealth

Choose **'Update information'** to review your existing choices.

Make any changes where required and choose **'Next'** after completing each one.

Once finished, select **'Confirm and proceed'**.



Reviewing your portfolios

3

Individual portfolio review

Choose **'Review'** for each of your portfolios, listed on the right hand side of the screen

When you originally opened each portfolio, or previously completed this process, you made a number of choices around such things as the length of time you wanted to invest for and if you like to contribute on a monthly basis.

This is your opportunity to consider if the original choices you made still suit your circumstances and make adjustments if you'd like to.

For Each Portfolio

1. Set target

Confirm the number of years you'd like to invest these funds for and choose **'Next'**

2. Set Account Type

At this stage it's not possible to change the account type, simply choose **'Next'**

3. Set Contributions

This reflects the current value of the portfolio. Please check and amend the following, where necessary:

- One-off contributions
- Monthly contributions

This helps ensure your investment projection is accurate.

4. Set Risk Level

Review your current investment risk level.

- If you are happy with the existing risk level choose **'Next'** and **'Continue'**
- If you'd like to change the risk level, choose **'Edit'**.

If at step **'4. Set Risk Level'**, you choose **'Next'** and **'Continue'**, the following page isn't relevant, please continue to page 6.

If you choose to 'Edit' your portfolio

If at step '4. *Set Risk Level*', on the previous page, you chose 'Next' and 'Continue', this page isn't relevant, please continue to page 6.

Individual portfolio review

If at the final step of the previous section, '4. *Set Risk Level*' you choose to 'Edit', you'll be presented with more detailed information about risk level choices.

You'll see projected outcomes based on your inputs, showing potential performance under different scenarios:

- Strong
- Average
- Weak

You can also review the underlying holdings of this risk level by choosing the 'Full detail of holdings' button.

Risk level characteristics

You can review the investment characteristics of each risk level, by choosing an option from the picker.

Individual characteristics for each risk level will be displayed, when you make a selection from the numbered scale.

Your choice of Risk Level will determine the typical weighting in your portfolio between less risky investments (e.g. bonds) and more risky investments (e.g. equities).



Once you are happy with your risk selection, choose 'Next' and 'Continue'

! Please note that changing the risk level will involve buying and selling certain holdings. In a taxable portfolio, this will result in capital gains or losses.

Review and confirmation

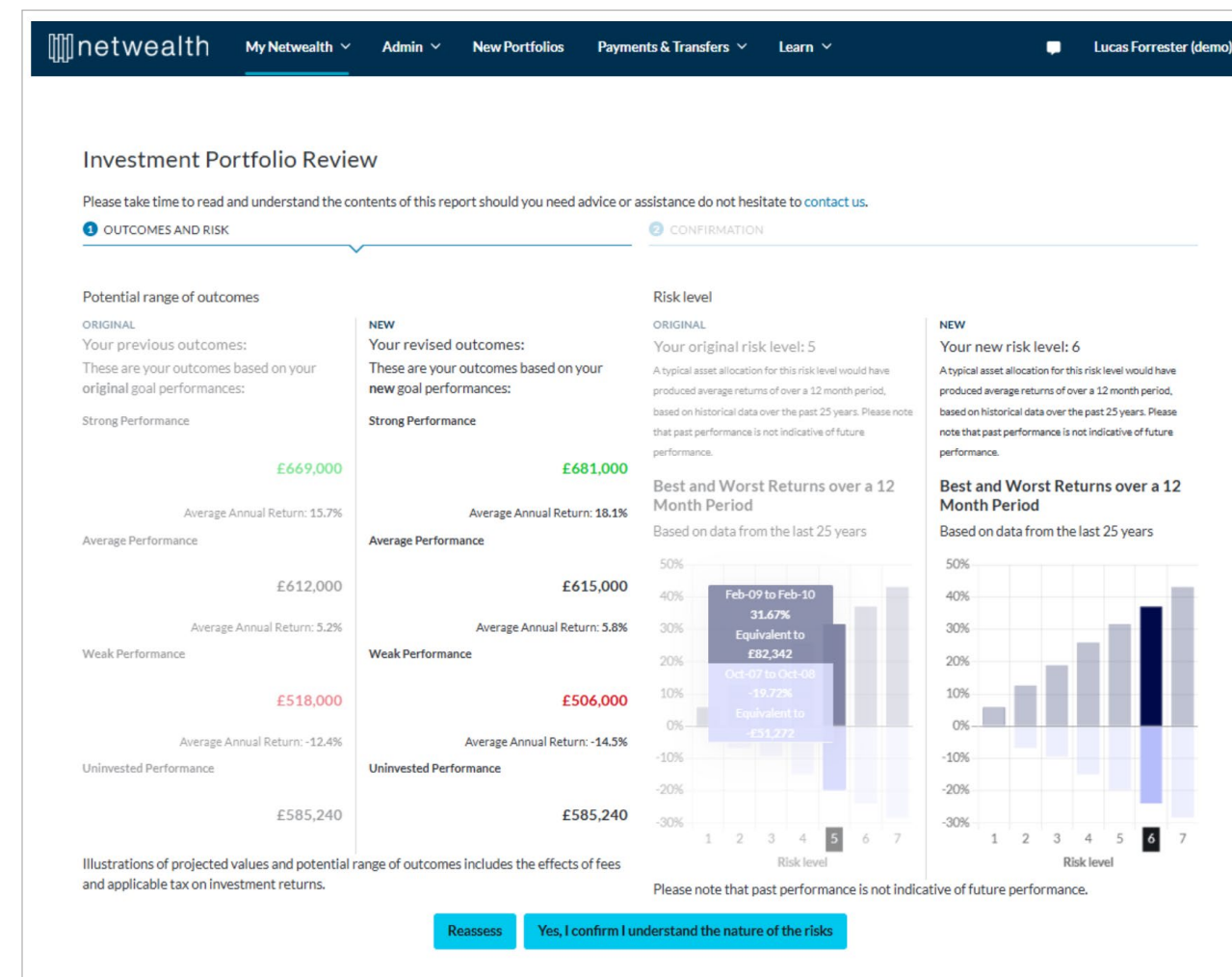
Portfolio illustration

The next page displays the outcomes and risk characteristics based on the information you have provided.

An illustration of how your portfolio may look over your chosen time horizon based on strong, average and weak performance scenarios is shown.

Please take time to read and understand the contents of this page.

To proceed, please click 'Yes, I confirm I understand the nature of the risks' at the bottom of the page.



Your choices summarised

Please review the final page and click on 'Yes, I confirm and would like to complete this review' at the bottom of the page.

The portfolio review has now been submitted to the team. Any risk level changes will be actioned within 1 working day.

If we feel it will be beneficial to discuss any changes with you, a member of the Netwealth Team will be in touch.

Should you need advice or assistance do not hesitate to contact the Netwealth Team:

(0) 20 3795 4747

clientservice@netwealth.com

