

YOUR QUESTIONS ANSWERED

ONLINE POLICY SERVICES (non self-invested)

Contents

1. **Why should I use online services (OLS)?**
2. **How do I register?**
3. **What do I need to do if I'm locked out?**
4. **What browsers/devices can I use OLS on?**
5. **How do I check my policy value?**
6. **Will I be able to see what payments I've made?**
7. **How can I see how my investments are performing?**
8. **Can I find out about alternative funds I could invest in?**
9. **I have a Phoenix Wealth Pension Funds only policy. How do I switch my investment choices?**
10. **Are the values on OLS real-time?**

1. Why should I use online services ('OLS')?

OLS gives you easy and secure access to your Phoenix Wealth policy, 24/7. It's a simple way to instantly view and manage your policy, straight from your device.

Once registered, you can do all of the following:

- **Check the value of your policy** – see what your policy is worth now, as well as how it did in the past.
- **Check your contributions and income payments** – helping you get closer to your investments, whenever you wish.
- **View the funds you're invested in** – keep track of your investment choices and see how your investments are performing.

For non self-invested plans you can also:

- **Quickly switch your investment choices** – change the funds your pension is currently invested in and change the funds your future regular contributions will be invested in. You'll get instant confirmation.

Please remember, we don't provide investment advice and we recommend speaking to a financial adviser before changing your investments.

2. How do I register?

To register just click the 'Register' button in the top right corner of our website www.phoenixwealth.co.uk. You'll be taken to a registration page where you'll need to follow the simple on-screen instructions.

3. What do I need to do if I'm locked out?

You'll need to contact us on 0345 129 9993 so we can reset your account for you.

4. What browsers/devices can I use OLS on?

The best browsers to use are Chrome and Firefox. You can also use Internet Explorer version 9 and later. OLS is optimised for desktops and tablets. You can also view it on mobiles – although it depends on the type of handset you have. You may find you need to move your screen around to view all the information.

5. How do I check my policy value?

This is simple. All you need to do is login and your policy value will appear next to the product description on your 'dashboard'.

6. Will I be able to see what payments I've made?

Yes. Just select 'transaction history' from the left hand side of the navigation screen.

Once you access the transaction history you can view all payments into your policy within the previous 12 months, including any transfers in, employer and employee contributions. It'll also show any money that has left your policy, including income withdrawals, charges and adviser payments.

You can click on any transaction to view further details.

If you want details of any earlier contributions made to your policy you can click on the 'contribution history' tab in the left hand navigation bar for a summary of these.

For further information about any withdrawals made, click on the 'withdrawals' tab in the left hand navigation bar.

7. How can I see how my investments are performing?

You just need to click on 'policy summary' to download it to your 'dashboard'. This will show the:

- Latest policy value and net return
- Portfolio holdings and performance
- Transactions over the previous 12 months (charges, rebates, switches, investments and withdrawals).

8. Can I find out about alternative funds I could invest in?

You don't need to be logged in to see what funds you could invest in through your existing product. Just visit the fund section on our website www.phoenixwealth.co.uk.

Here you'll be able to view:

- Fund prices, asset allocation and growth, as well as download fund factsheets
- Historic fund prices

9. I have a Phoenix Wealth Pension Funds only pension. How do I switch my investment choices?

If you have multiple transfers into your policy, each is treated as a single source. For example, you might have three sources – two transfers in, and a regular contribution. If you have more than one source you can either switch everything together as the 'whole policy', or just one source.

If you want to switch multiple sources, but not the whole policy, you'll need to ask us to do this for you.

In the left hand navigation bar you'll have the options to:

- Switch (change the funds your pension is currently invested)
- Redirect (change the funds your future regular contributions will be invested in)

Click the cross to begin switching.

If you have regular paying premiums, choose from:

- Switch
- Redirect, or
- Switch and redirect

If you don't have any regular paying premiums you can only switch.

In the following case we'll select the whole policy to switch. Click 'next'.

Choose what percentage (up to two decimal places) to switch out of each fund. The corresponding switch out value is displayed next to the percentage. This is indicative and could change as the markets fluctuate. If you place your switch/redirect before 12pm (on a business day), you'll get the next business day's unit prices. After 12pm and it will be the unit prices two working days later.

Click 'next'.

On the next screen you can select which funds to switch your investment into. Choose from either 'existing funds', 'new funds' or 'existing and new funds'. Click 'add' and select what percentage of the investment you'd like to be allocated to the selected fund or funds.

The bar in the right will let you know what percentage of allocation remains before you can carry on. Once you're satisfied with the selection and this bar goes green, click 'next'.

You'll then be able to review your selection and print a copy of it before submitting your request.

Once you click 'submit', you'll instantly receive an email confirming your switch instructions. And you can track the transaction through the 'switch/redirect history' tab in the left hand navigation bar.

10. Are the values on OLS real-time?

We don't use real-time values on OLS.

On the policy screens, the values are as of close of business the previous day but also reflect payments made in and out (e.g. charges, drawdown payments) of the policy throughout the day.

Phoenix Wealth is the trading style used by Phoenix Wealth Services Limited (No. 02238458) and Phoenix Life Limited (No. 1016269). Phoenix Wealth Services Limited is authorised and regulated by the Financial Conduct Authority. Phoenix Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Both companies are registered in England and have their registered office at: 1 Wythall Green Way, Wythall, Birmingham, B47 6WG.