



Policy Services

Policy Services Limited

Client Portal: User Guide

Welcome to your Policy Services Client Portal User Guide

Policy Services have been working alongside the Partners and Advisers of St. James's Place Wealth Management for twenty years and since April 2020 have been part of the St. James's Wealth Management Group.

The Client Portal is an important part of the service Policy Services aim to provide to you along with the support of your St. James's Place (SJP) Partner or Adviser (with whom we work closely to service your non-SJP plans and policies).

This document highlights the key Policy Services Client Portal functionality and shows you the process for registering once you have your Activation Code – which Policy Services will send to you by letter.



Tip – where you see this graphic, we will suggest a tip that will help you register or navigate your way around the Client Portal.

The Client Portal enables you to securely access important information relating to the plans or policies you have with Policy Services. This is all online and secure to protect your data.

The information available includes:

- Digital Copies of your Portfolio Valuation Reports (showing values of investments or pensions)
- Information on the fees and commissions you pay to PS (formally known as costs and charges disclosures)
- An overview of any Policy Services financial advice you may have received from us.



Important - Where you see this symbol, it is highlighting an important part of the process for you to note or remember.

How to Register to use the Client Portal

In most cases your St. James's Place Partner or Adviser will have mentioned our Client Portal to you and asked Policy Services to send you an Activation Code. The Activation Code will be sent to you by letter.

It is a simple and secure process. The security of your data is of primary importance to us, so we will ask you for information to verify who you are and validate that information against the details we hold for you.

 As with any secure system with personal data please do NOT share these codes or details with anyone else. Keep user ID's, passwords etc safe!

How to complete your registration

Step 1. In a modern web-browser, navigate to the Policy Services Client Portal website

<https://client.policyservices.co.uk>

Step 2. Click on the "Register" button



Welcome to Policy Services

Thank you for coming to the Policy Services Client Portal – we are pleased to either welcome you for the first time or welcome you back. The Portal is an important part of our service to you and a source of valuable information for you.

Policy Services Limited (PS or Policy Services) is proud to have been working together with St. James's Place Wealth Management Group plc (SJP) since 2002 and became part of the SJP Group in 2020.

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Client ID

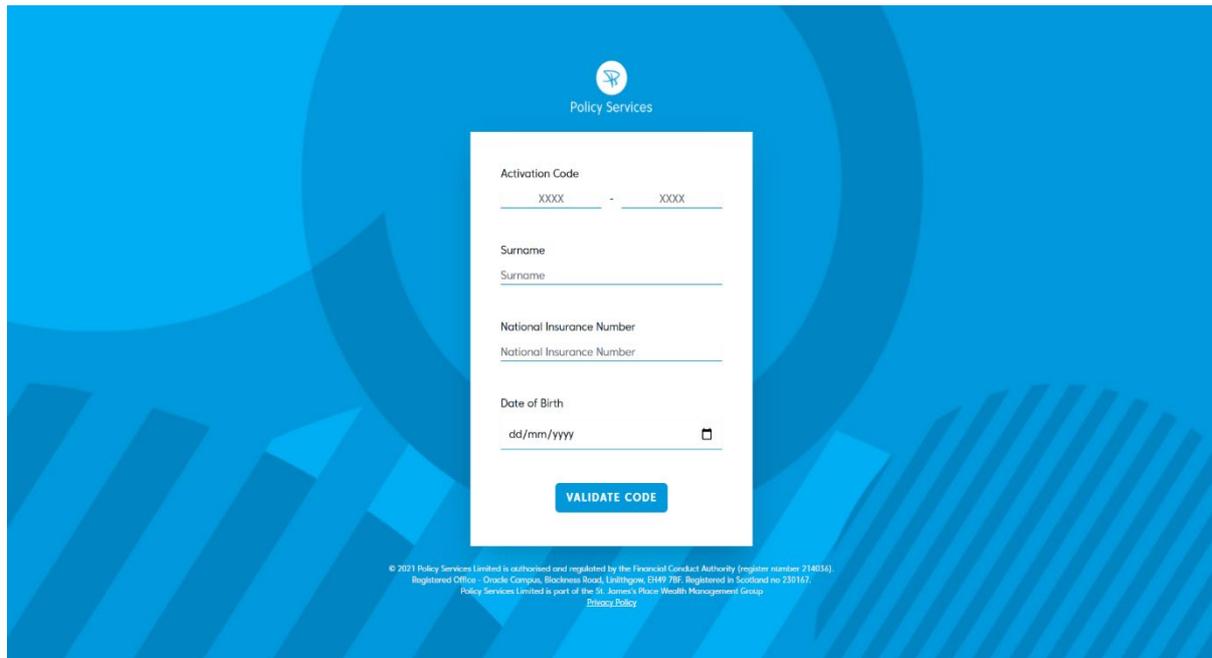
Password

Pin

Remember me

REGISTER **LOG IN**

Step 3. When prompted, enter your unique Activation Code and complete the rest of the form: Surname, National Insurance Number and Date of Birth

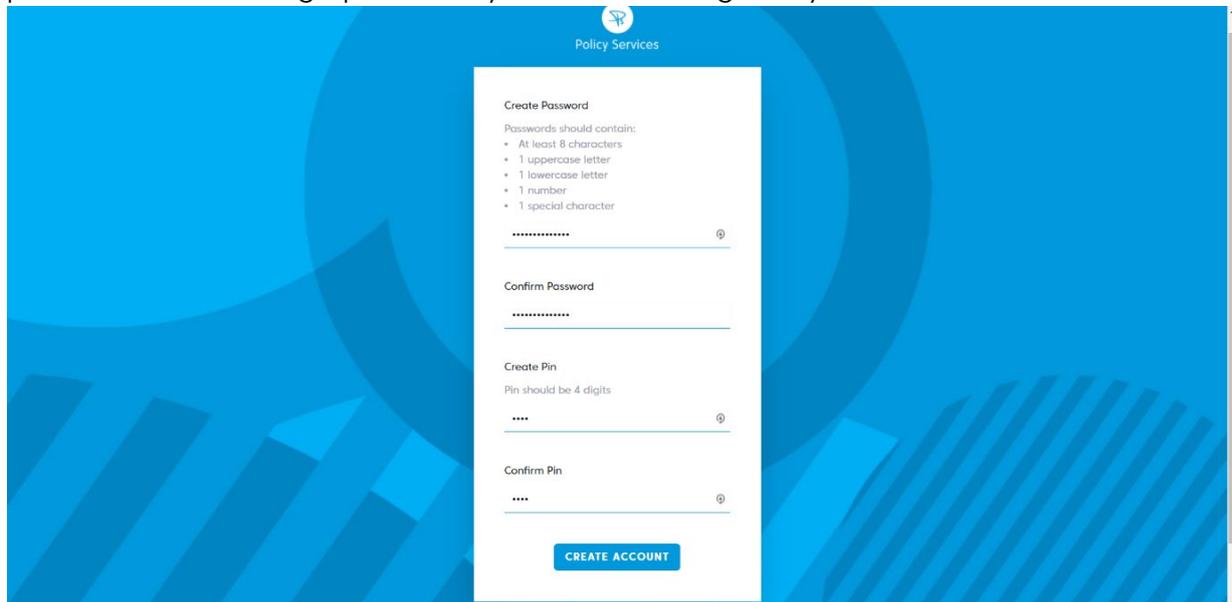


The screenshot shows a white form titled "Policy Services" centered on a blue background. The form has the following fields: "Activation Code" with a placeholder "XXXX - XXXX"; "Surname" with a placeholder "Surname"; "National Insurance Number" with a placeholder "National Insurance Number"; and "Date of Birth" with a placeholder "dd/mm/yyyy" and a calendar icon. A blue "VALIDATE CODE" button is at the bottom. At the very bottom of the page, there is small copyright text: "© 2021 Policy Services Limited is authorized and regulated by the Financial Conduct Authority (register number 2140354). Registered Office - Oracle Campus, Blackwell Road, Littlehampton, BN14 9BF. Registered in Scotland no 230147. Policy Services Limited is part of the St. James's Place Wealth Management Group. Privacy Policy".



If you need to find your National Insurance number, it will often be quoted on any company payslips or formal letters from the HMRC.

Step 4. Finally, please set up some security details. You will be asked to create a password and a 4 digit pin which you'll need to login to your Client Portal account.



The screenshot shows a white form titled "Policy Services" centered on a blue background. The form is titled "Create Password" and lists requirements: "At least 8 characters", "1 uppercase letter", "1 lowercase letter", "1 number", and "1 special character". It has a password input field with a strength indicator. Below that is a "Confirm Password" field. Then, it asks to "Create Pin" with the requirement "Pin should be 4 digits" and a pin input field. A "Confirm Pin" field follows. A blue "CREATE ACCOUNT" button is at the bottom.



This information is important to remember, so please choose something that is secure and use a password manager if you can.

Step 5. You're now registered for access to the Policy Services Client Portal. Please make a note of your Client ID, as you will also need that to login next time.

How to login once registered

Step 1. In a modern web-browser, navigate to the Policy Services Client Portal website

<https://client.policyservices.co.uk>

Step 2. Fill in the login form, using your Client ID, password and pin created during your registration. Then click the “Log In” button.

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Client ID

Password

Pin

Remember me

REGISTER LOG IN

Using the Policy Services Client Portal

Once you have logged into the Client Portal, you will see the homepage.

The screenshot shows the 'Dashboard' page of the Policy Services Client Portal. At the top, there is a navigation bar with the company logo, 'Portfolio & Valuation Reports', 'Income Disclosure', 'Advice', and 'About Us' links, and a user profile 'Mr. John Smith'. The main content area is titled 'Dashboard' and features a welcome message: 'Dear Mr. John Smith, Thank you for taking the time to log into our portal. Working in conjunction with **Sample Wealth Management**, Policy Services are your adviser and servicing agent for all your non-SJP plans and policies. The links on this page provide access to some important information and key elements of our service for you.'

Below the message are four interactive cards:

- Portfolio & Valuation Reports**: Details and values for your policies and plans with Policy Services.
- Income Disclosure**: Information relating to the fees or commission you pay.
- Next Review Arranged: Dec 2021**: Servicing Level **Level 1** with a link to [Agreement Terms](#).
- 2 Advice Cases**: View information on the times you engaged with us to give you financial advice.

On the right side, there is a section for 'Policy Services working in conjunction with: **My Financial Wealth Management** **Mr. John Smith**'. Below this, there are fields for 'Adviser Address:', 'Adviser Phone Number:', 'Adviser Email:', and 'Adviser Mobile Number:'.

At the bottom of the dashboard, there is a copyright notice: '© 2021 Policy Services Limited is authorised and regulated by the Financial Conduct Authority (register number 2140354). Registered Office - Oracle Campus, Blackwell Road, Lifford, EH9 7BF. Registered in Scotland no 230167. Policy Services Limited is part of the St. James's Place Wealth Management Group. [Privacy Policy](#)'.

Portfolio & Valuation Reports

In this section of the Portal, you can see digital copies of Portfolio & Valuation Reports. We try to reduce our carbon footprint as much as possible, so digital copies are a great way to save paper.

The screenshot shows the 'Portfolio Reports' page of the Policy Services Client Portal. The navigation bar is identical to the dashboard page. The main content area is titled 'Portfolio Reports' and features a 'Latest Report' section. This section contains a list of five 'Portfolio Valuation' reports, each with a date and a 'VIEW' button:

- Portfolio Valuation, Oct 19, 2021
- Portfolio Valuation, Oct 4, 2019
- Portfolio Valuation, Jun 11, 2019
- Portfolio Valuation, Mar 25, 2019
- Portfolio Valuation, Mar 5, 2019

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Income Disclosure

In this section, you can see how much you have paid in fees and commissions.

The screenshot shows the 'Income Disclosure' page. At the top, there is a navigation bar with 'Portfolio & Valuation Reports', 'Income Disclosure' (selected), 'Advice', and 'About Us'. The user's name 'Mr. John Smith' is displayed in the top right. Below the navigation bar, the page title 'Income Disclosure' is centered. The main content area has a blue background with a white box containing the following text:

Dear Mr. John Smith,

Thank you for taking the time to log into our portal.

This income, known as adviser fees or commission payments, may have been paid to Policy Services from either your policy provider or directly from you and will be in relation to your non-SJP policies or plans.

Whilst Policy Services Limited are appointed as your financial adviser, your main point of contact will be with **Sample Wealth Management**.

Please note your St. James's Place Partner will have received the majority share of this income.

For further information on provider & fund costs, please refer to your regular statements which are issued by the provider directly.

January 2020 - December 2020 ▾

Summary of Ongoing Charges

Provider	Policy Number	Commission - Initial	Commission - Renewal	Adviser Charge - Initial	Adviser Charge - Ongoing	Clawback / Returned to Provider
Aviva	test123	£0.00	£0.00	£0.00	£108.41	£0.00
Subtotal		£0.00	£0.00	£0.00	£108.41	£0.00
Total	£108.41					

If you have any questions regarding this information, we recommend that you contact **Sample Wealth Management** as your principal point of contact on **07841359617**.

Alternatively, Policy Services will be happy to help you and answer any questions you may have. Please get in touch with us using the contact form on this page.

Advice

Should you need advice from Policy Services, then details will be on this page of the Client Portal.

The screenshot shows the 'Advice' page. At the top, there is a navigation bar with 'Portfolio & Valuation Reports', 'Income Disclosure', 'Advice' (selected), and 'About Us'. The user's name 'Mr. John Smith' is displayed in the top right. Below the navigation bar, the page title 'Advice' is centered. The main content area has a blue background with a white box containing the following text:

Policy	Provider	Policy Type	Description	Status	Added	Application to Provider	Completed
test	Brewin Dolphin	Income Protection Insurance	Advice - Limited	Pending	Aug 5, 2019		
test	Brewin Dolphin	Income Protection Insurance	Advice - Full	Completed	Jan 25, 2018		Jul 25, 2019

Below are some cases that we did not advise you on, but some changes were made to your policy or plan.

Policy	Provider	Policy Type	Status	Added	Application to Provider	Completed
test1234	Aviva	Bond	Pending	Jul 14, 2020		
test1234	Aviva	Bond	Pending	Jun 30, 2020		
test1234	Aviva	Bond	Pending	Jun 30, 2020		
test	Brewin Dolphin	Income Protection Insurance	Pending	Aug 1, 2019		

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Profile

On this page, you can update your password and pin, and enable two factor authentication from their profile page. We highly recommend two factor authentication, as it adds an extra layer of security to your account.

The screenshot shows a user profile page with a blue header and a white content area. The header includes a logo, navigation links (Portfolio & Valuation Reports, Income Disclosure, Advice, About Us), and the user's name (Mr. John Smith). The main content area is titled 'Profile' and contains five sections:

- Profile Information:** A form with an 'Email' input field and a 'SAVE' button.
- Update Password:** A form with 'Current Password', 'New Password', and 'Confirm Password' input fields, each with a password strength indicator, and a 'SAVE' button.
- Update PIN:** A form with 'Current PIN', 'New PIN', and 'Confirm PIN' input fields, each with a PIN strength indicator, and a 'SAVE' button.
- Two Factor Authentication:** A section with a heading 'Two Factor Authentication' and a sub-heading 'You have not enabled two factor authentication.' Below this is a paragraph explaining the benefits of two-factor authentication and an 'ENABLE' button.
- Browser Sessions:** A section with a heading 'Browser Sessions' and a sub-heading 'Manage and log out your active sessions on other browsers and devices.' Below this is a paragraph explaining the feature and a list of active sessions. One session is listed: 'Windows - Chrome 10.0.2.2, This device'. Below the list is a 'LOG OUT OTHER BROWSER SESSIONS' button.

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