LV= Savings and Retirement

Adviser Portal

User guide

For UK financial advisers only

INVESTMENTS

LV= Savings and Retirement Adviser Portal
User guide

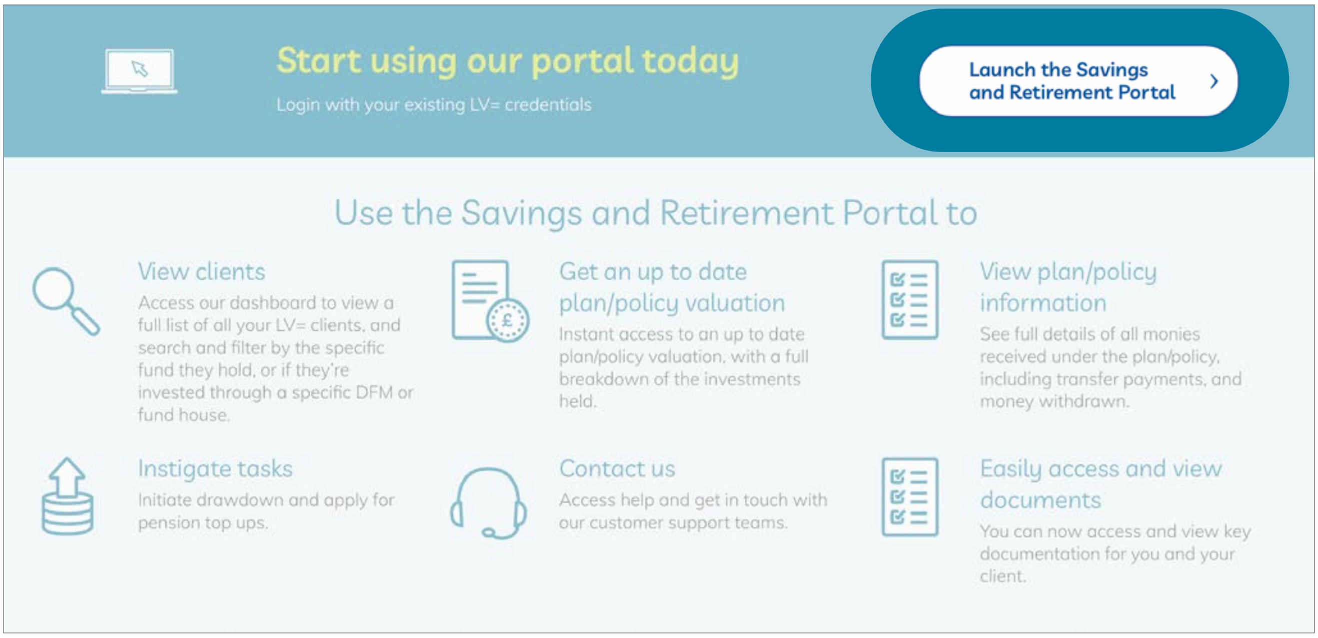
Contents

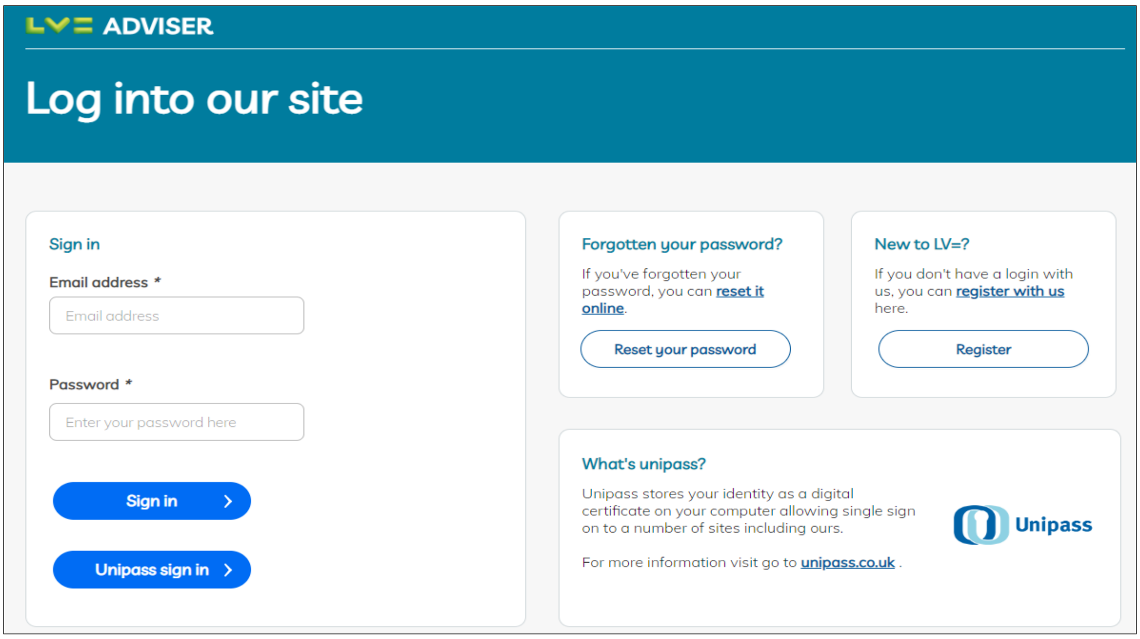
How to log in as an adviser or paraplanner

The portal can be used by three different roles:

1) Advisers/IFA's
2) Paraplanners
3) LV= selected staff (to assist/support)

- As a user you can access the LV= Savings and Retirement Adviser Portal by clicking **www.lvadviser.com/adviser-portal**
- This link will provide all of the useful information you need to log on, details about the new features and self service tools available as well providing access to supporting material to help you get started.
- Using your normal credentials (i.e. your existing username and password) this will take you directly to the Portal. You can also log on using Unipass.
- If, as an adviser, you don't have a username and password then you will need to register for our systems using the 'register' button on the home page of the website.



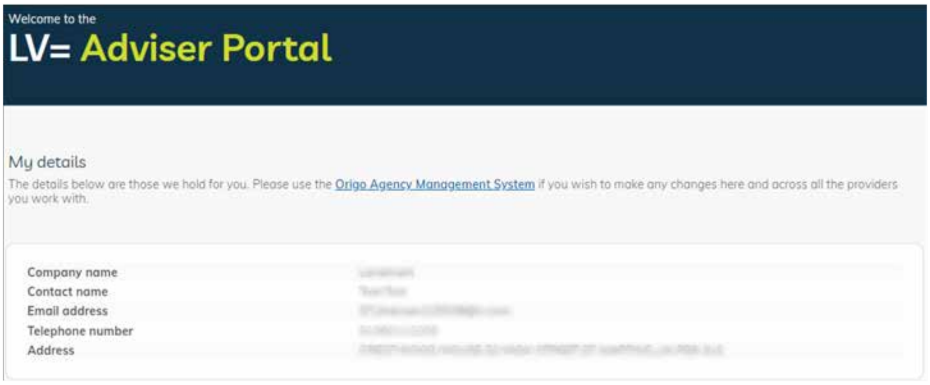


Navigation menu

When you log in, you will see four links in the top right-hand of your screen as highlighted below.

1. Back to Dashboard: This will be visible on all screens other than dashboard to help you to come back directly to dashboard page.

2. My details: this takes you to a page that displays the details of logged in person. This link is not available for LV= users.



3. User Access: By clicking this you will be taken to the Quote and Apply application – users can access this page without needing to log in again.

4. Logout: this will log you out of the current session and the portal.

Please note: By logging out of the LV= Savings and Retirement Adviser Portal you will automatically be logged out of all other related applications such as Quote and Apply and Pension Servicing.

Dashboard

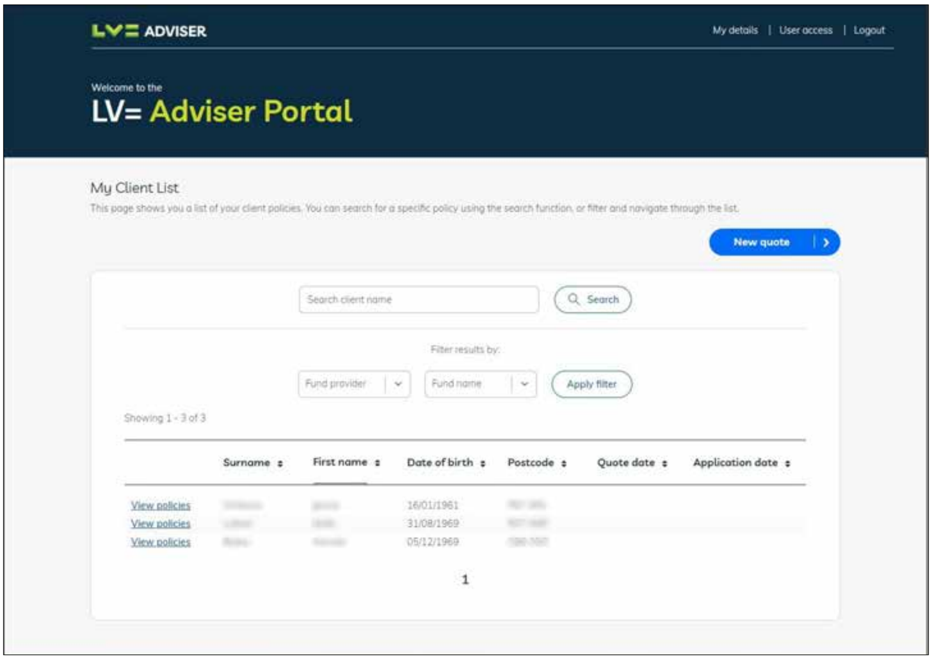
Once logged in, the user will land in the dashboard. Depending if you are an adviser or paraplanner the dashboard will have a slightly different look and feel.

The main components of dashboard are:

1. Search
2. Filter
3. Client list

The dashboard will show you a full list of all of your clients who are associated with the specific Agency Reference Number(s) that was assigned when first registering with LV=.

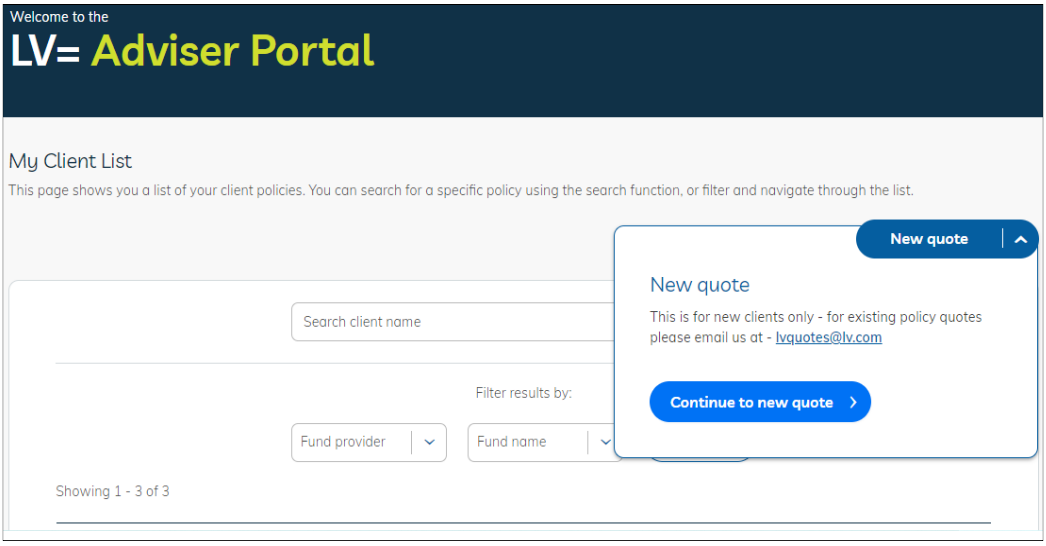
1. **Search:** If you know the client's name, you can search using their First name/Surname. The result will then be populated on screen as shown in the screenshot below.
2. **Filter:** To narrow down the search results, various filter options are available. These filters include: Fund Provider, Fund Name and DFM (where appropriate) and will make searching for clients much easier.
3. **Client list:** By default a full client list is displayed in pages with 10 records per page.



Please note: if you see anything different to the above when logging in to the dashboard there may be an issue with your access to the system. In this case, please contact LV.agency@LV.com for our team to support you to rectify this.

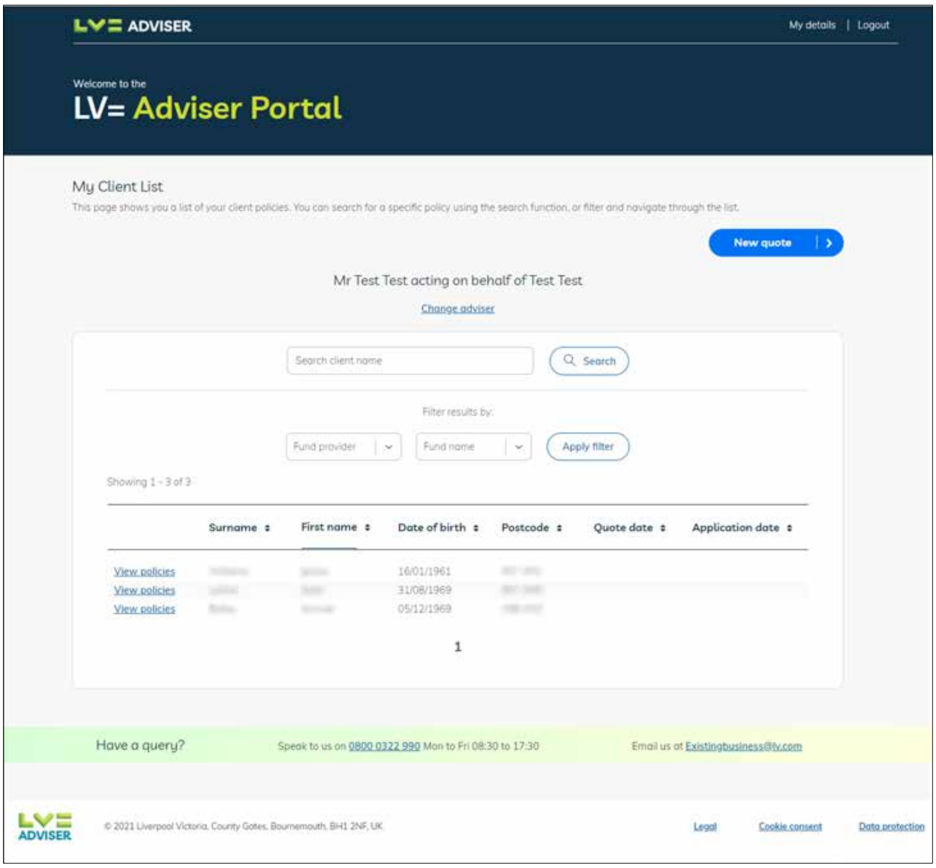
New quote

To produce an illustration you will need select new quote which can be found on the dashboard. Once you have selected new quote it will take you to our online Quote & Apply system, which will open a list of current LV= products available for which you may wish to create a New Quote.

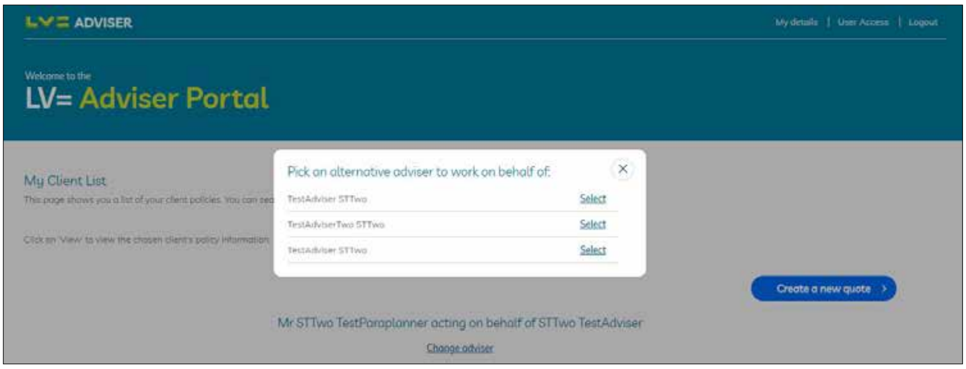


Paraplanner Role:

- Paraplanner dashboard is populated by one adviser's client list at a time. The default is for the system to populate the client list of the adviser who is alphabetically first that is associated with the logged in paraplanner.
- The paraplanner can change the adviser by clicking the **Change Adviser** option.
- The dashboard is then refreshed with the selected adviser's client list.
- The paraplanner also has the option to search clients using the filters.



Change adviser



View policies and quotes

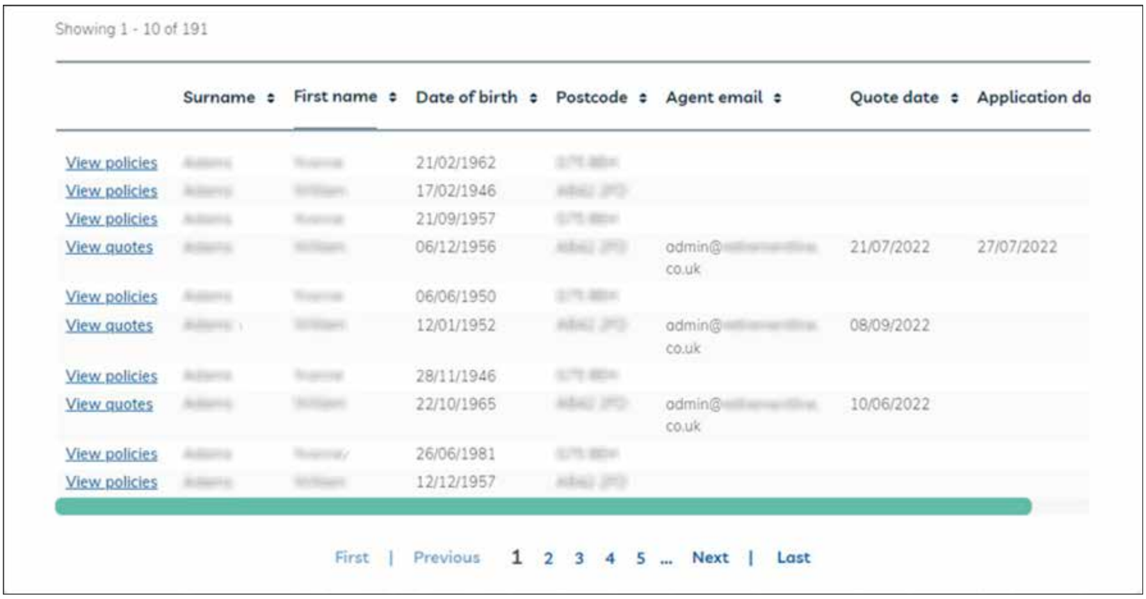
There are two available options to view the information of any client; view policies and view quotes.

As shown below, when logged in and viewing your client list, you will see **view policies** next to each record. Clicking this will allow you to view:

- Client policies
- Client details
- Client documents

View Quotes

If the user clicks **view quotes** it will display all quotes/quotes applied for that have been setup on Quote and Apply. Where a quote has been applied for it will show both the quote date and application date.



Client Summary

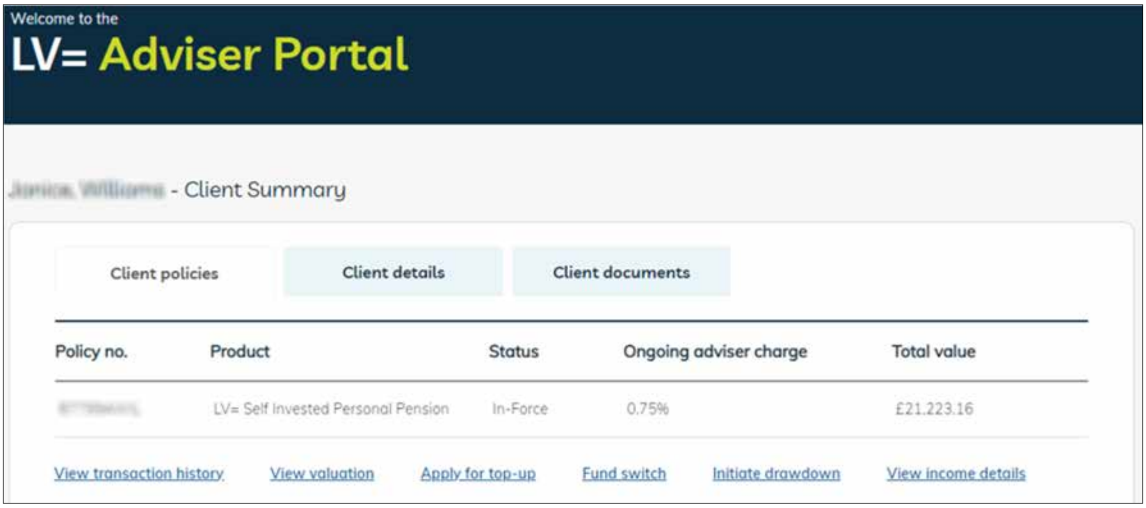
When you click on view policies in the dashboard for a particular client, you will be navigated to the Client Summary page.

The Client Summary page has 3 tabs

1. Client policies

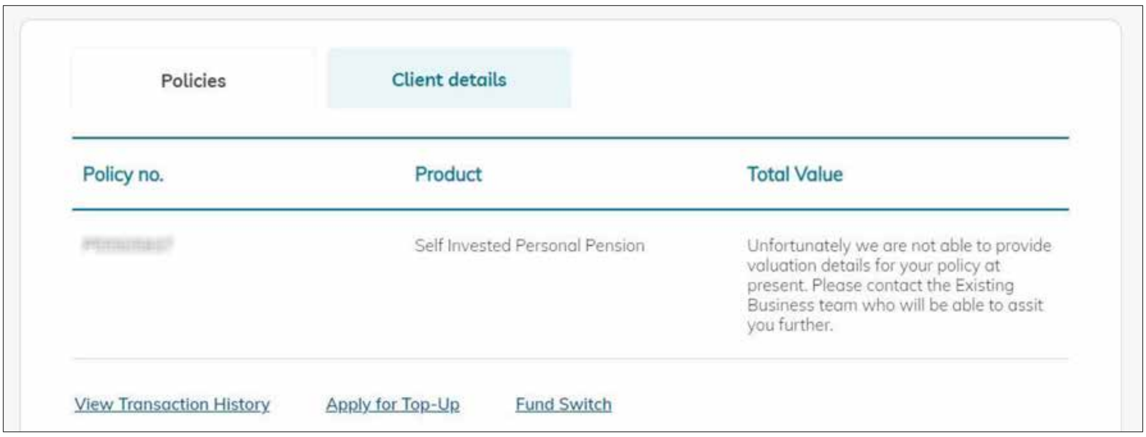
2. Client details

3. Client documents



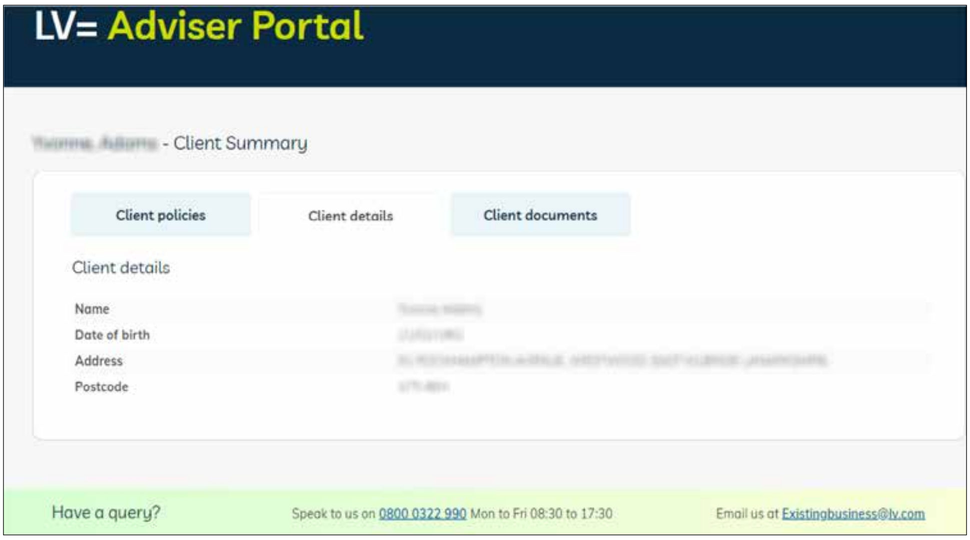
Where client information is not available:

The LV= users have the option to search across a particular Agency Reference Number (ARN). The user can type in the ARN number in same search box and click on Search for a specific agency. In some circumstances it may not be possible to display policy data within the Adviser Portal. This may be for a number of reasons so if you are presented with the example screen shot below please contact our Existing Business team who will be able to assist.



Client details page:

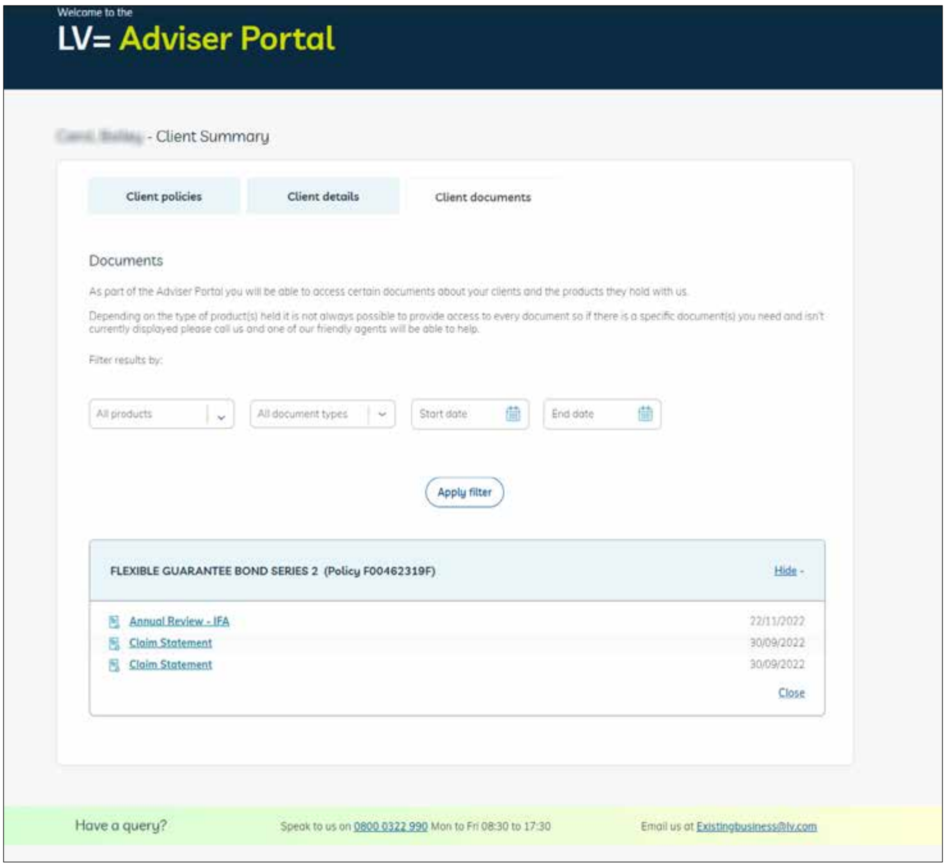
The client details page is displayed when the user clicks the **client details** tab on the Client Summary page.



Client documents

Note: Only documents generated since July 2022 will be available through this system. For older documents, or any documents that are not available, please contact the Existing Business Team who will be able to support you.

This option allows you to access certain documents related to the client and various products they hold with us.



Client policies:

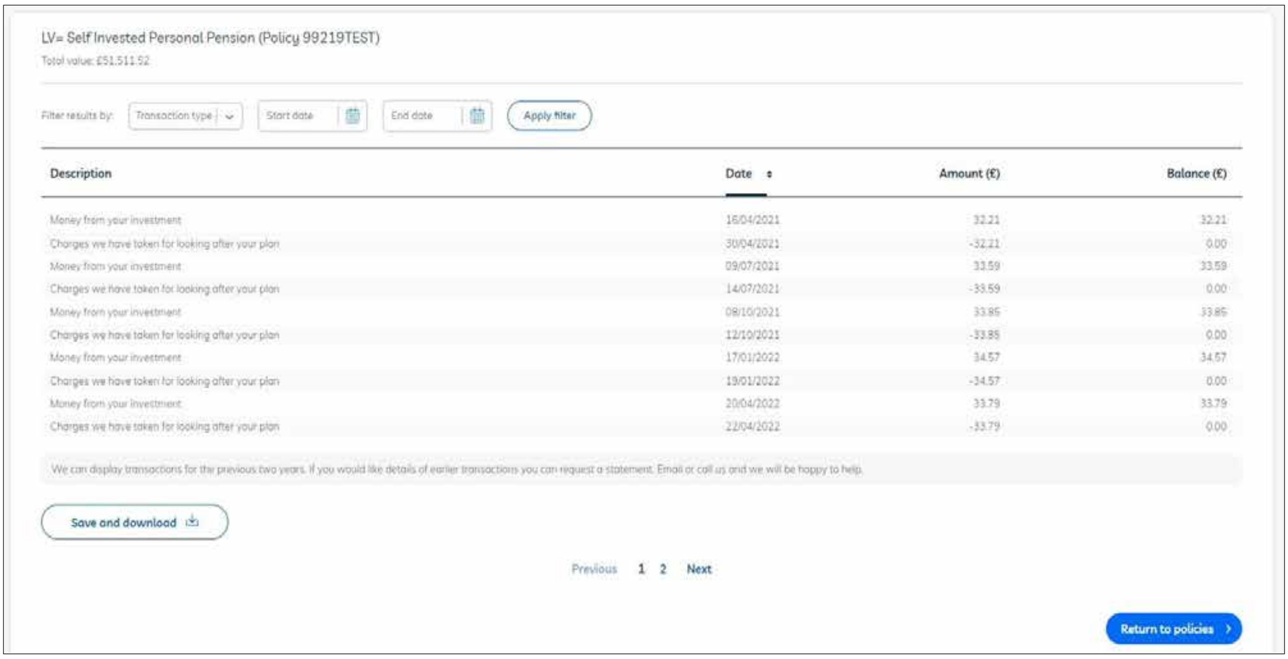
Dependent on the policy type the client holds you will see hyperlinks positioned under each policy which, when selected, will provide the following information:

- View Transaction History
- View Valuation
- Apply for Top- up
- Fund Switch
- Initiate drawdown
- Income details

View Transaction History:

When the user selects the **view transactions** link the below screen is displayed:

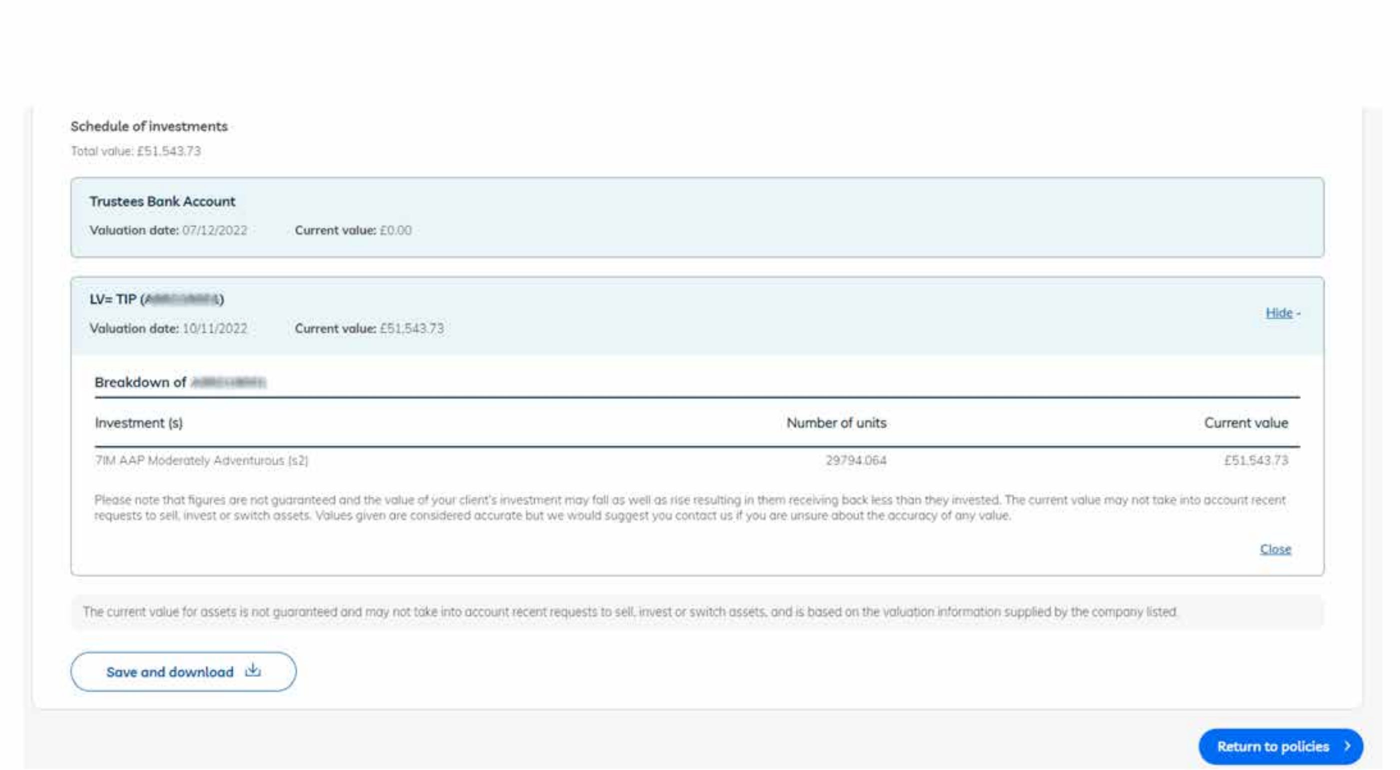
- It shows the transactions for past 2 years for the selected policy in ascending order
- It includes uncleared transactions.
- The user can use filters to narrow down the displayed information.
- Return to policies at the bottom of the screen helps the user to go back to Policies screen.
- Please note: The balance column will not be available where the policy type is ISA or Bond or if the filter has been applied.
- There is also the option to save and download the information.



View Valuation:

When user clicks on **view valuation** in the policies page of any product of a client, the below screen will be displayed:

- When there is a marker blocking the plan, then the policies page will not show the view valuation option.
- The valuation screen contains the Policy Number, Product Type, Fund Option and Value (the mutual bonus will be shown separately if applicable).
- The user can click on **view,** so the screen expands to show the investment breakdown.
- In some cases where it may not be possible to display a current valuation a clear disclaimer will be shown.
- There is also the option to save and download the information.

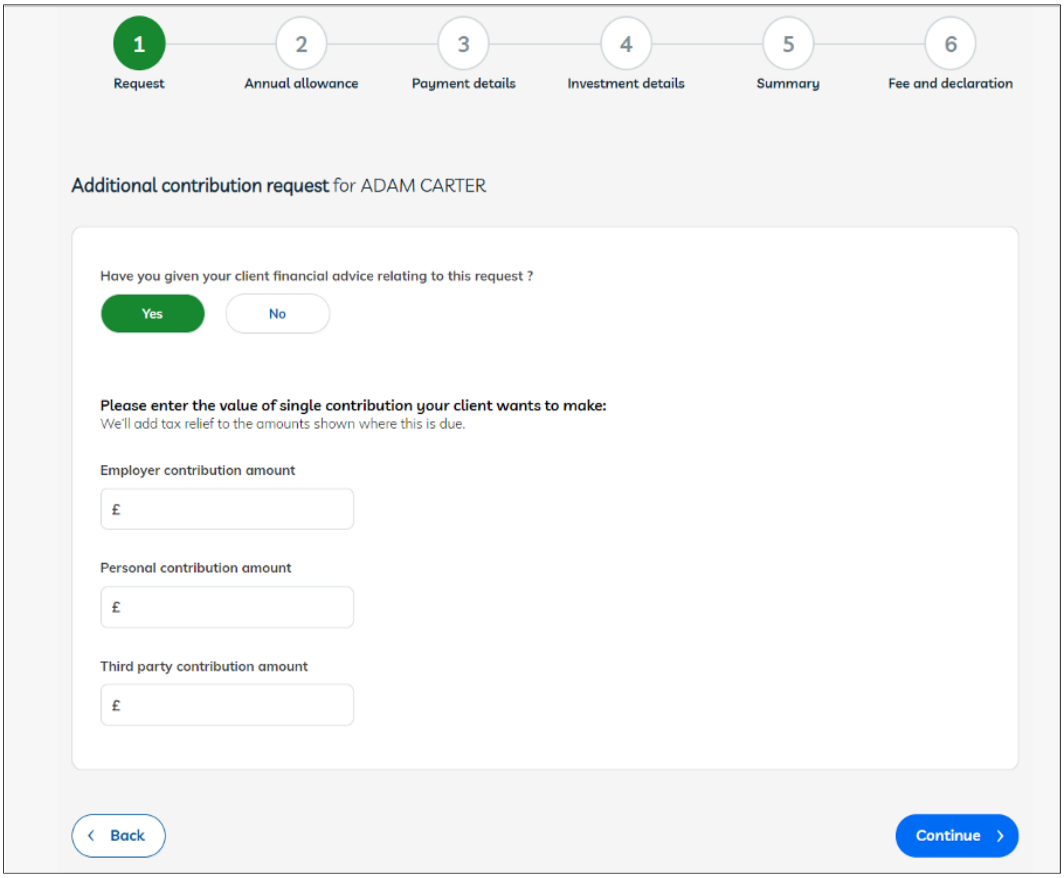


Illiquid marker:

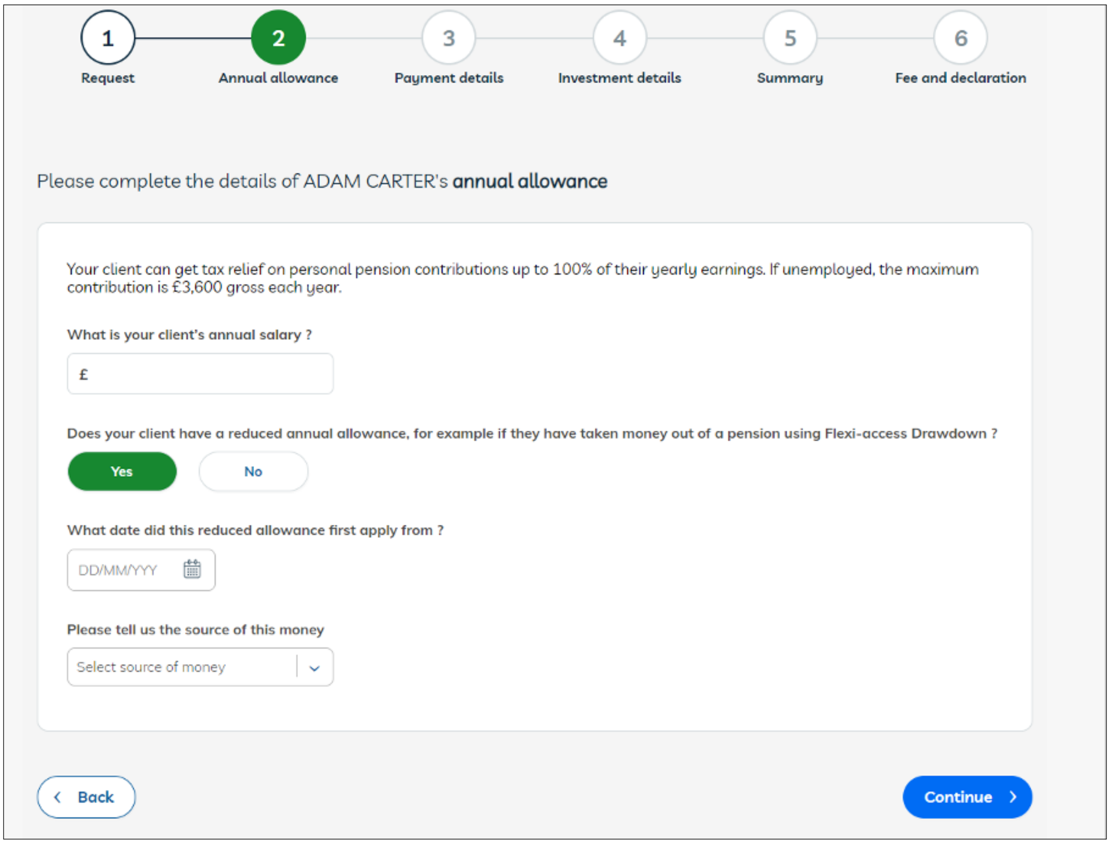
If there is an illiquid marker or if the valuation date is lagging behind 3 months, then for a particular valuation, the disclaimers are shown as below for these respective scenarios.

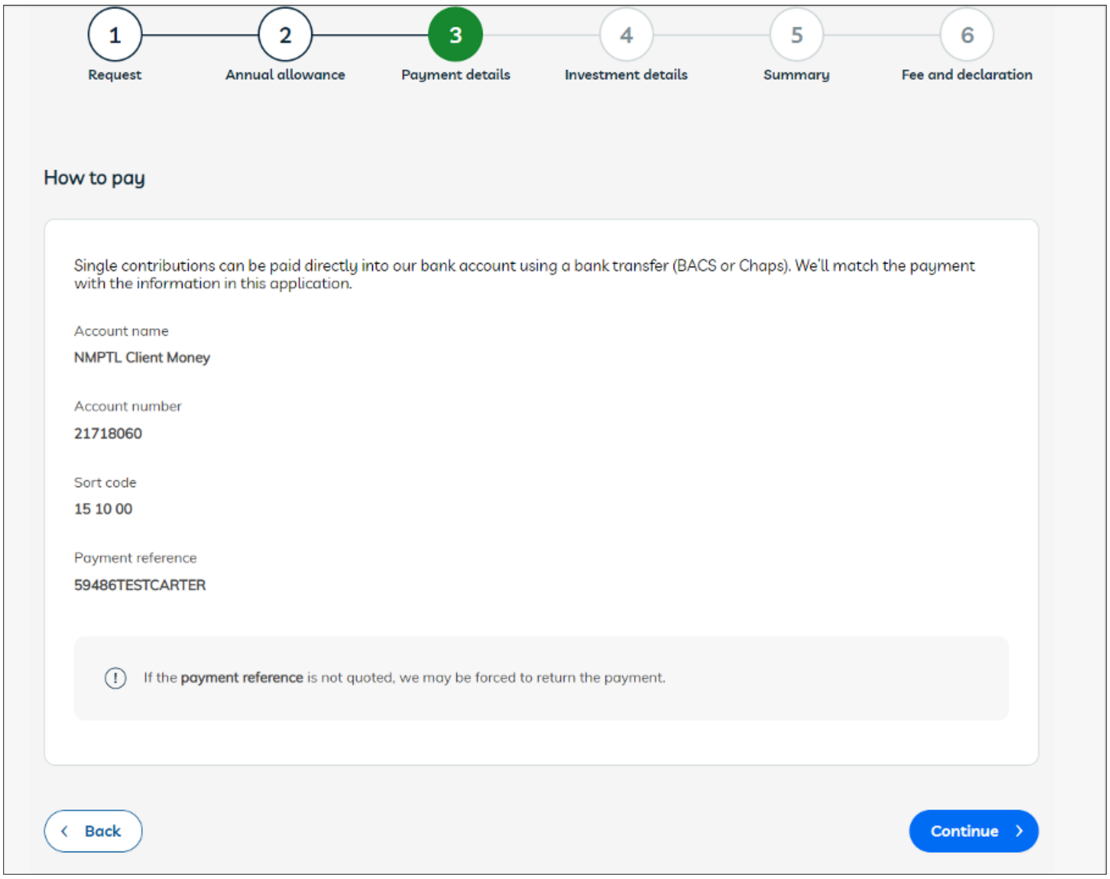
Apply for top-up

When a user clicks on the apply for top-up link you will see the online process for applying for a single member, third party, or employer contribution.

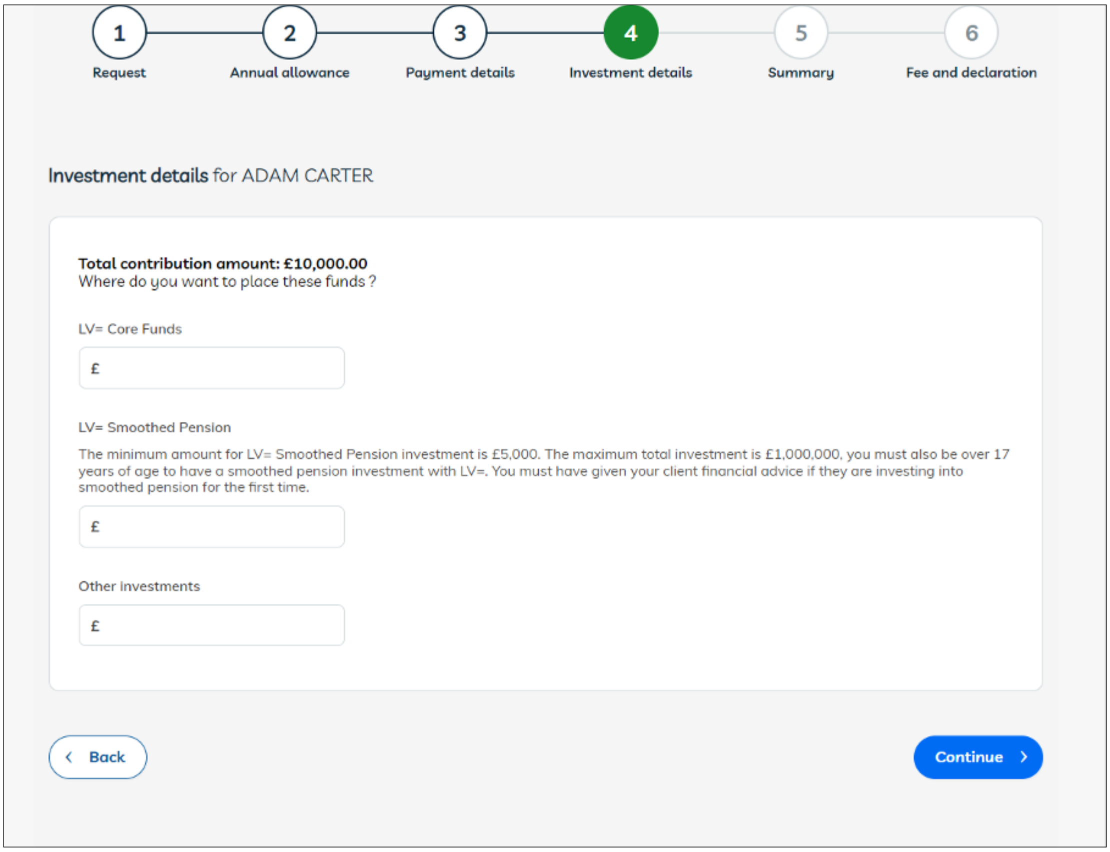


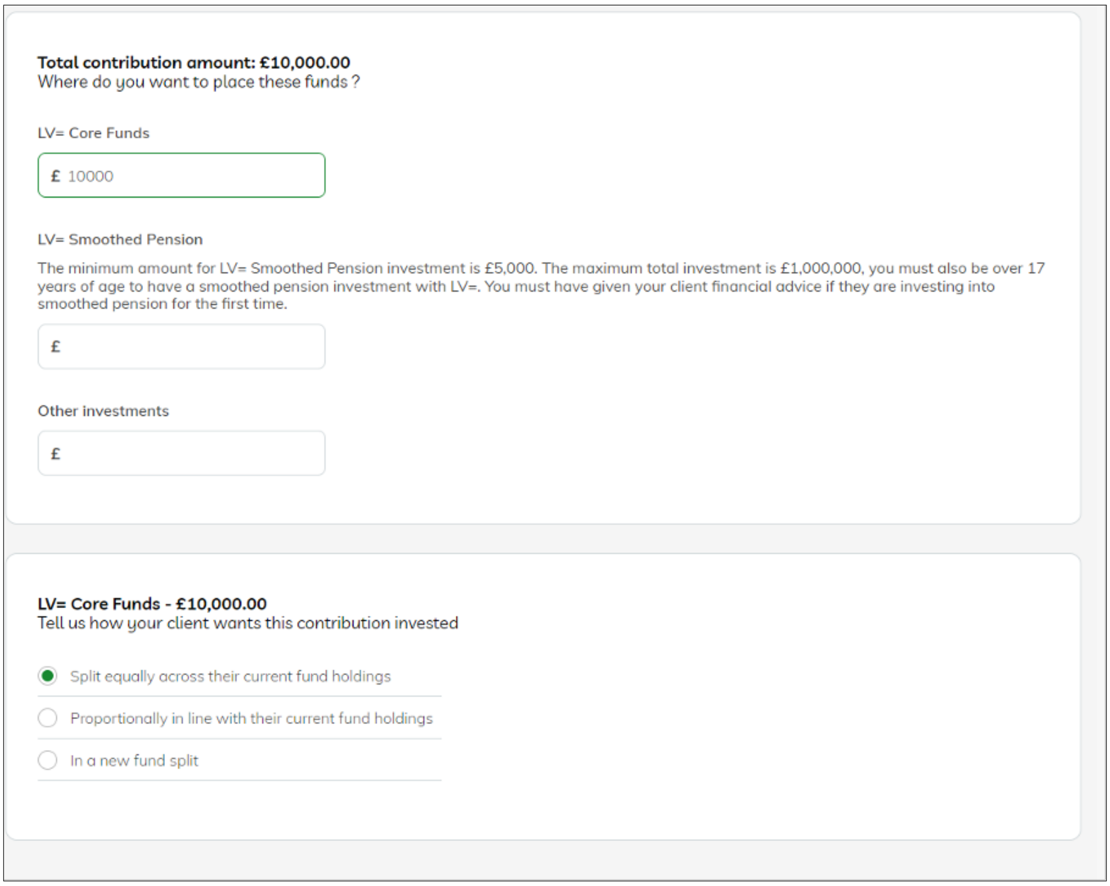
There are a number of stages throughout the online application process. Each section is dynamic, which means depending on the type of request and information provided it will display the appropriate detail and information required.



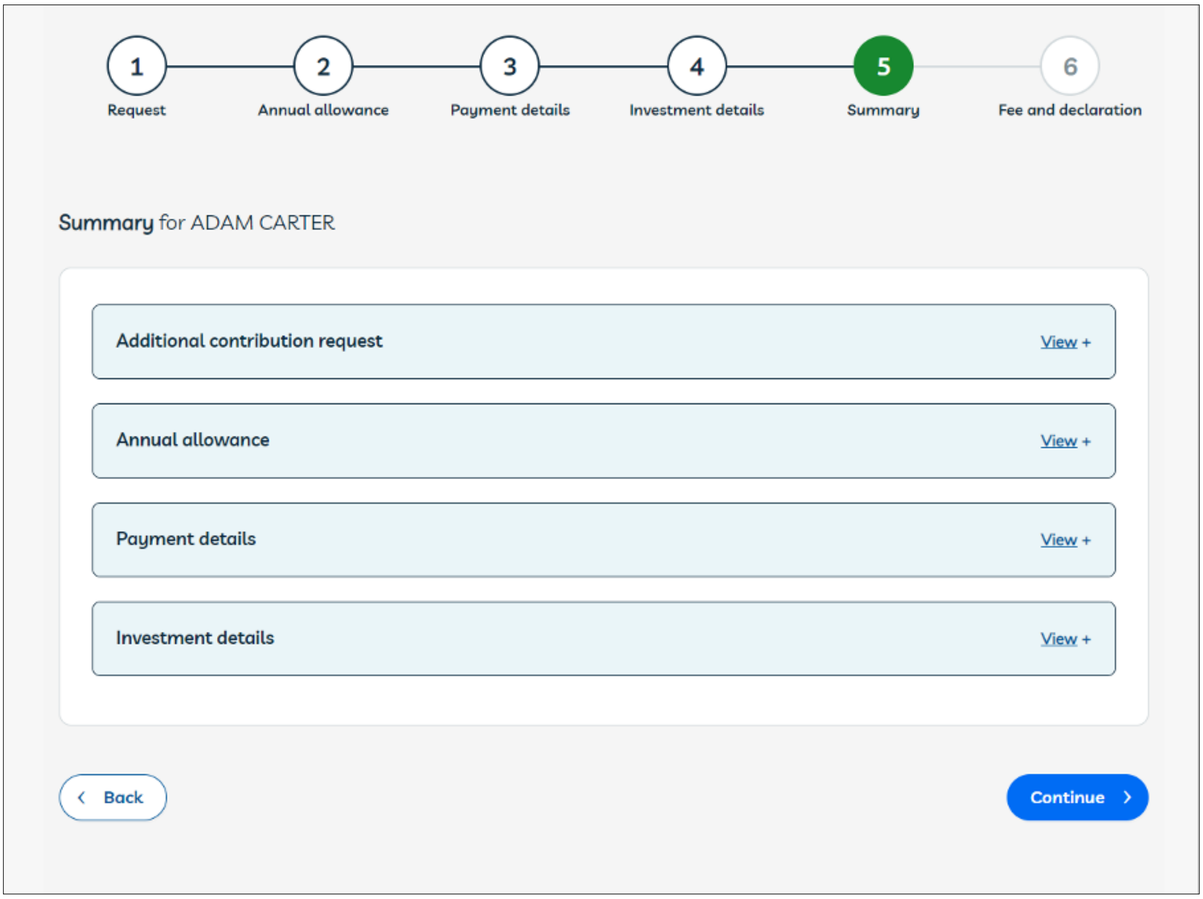


A payment reference will be shown that is made up of the policy reference and the client's name. If this is quoted then the contribution will match directly to the policy when received. If the payment reference is not quoted and we are unable to manually identify the intended client, this may result in money being returned.

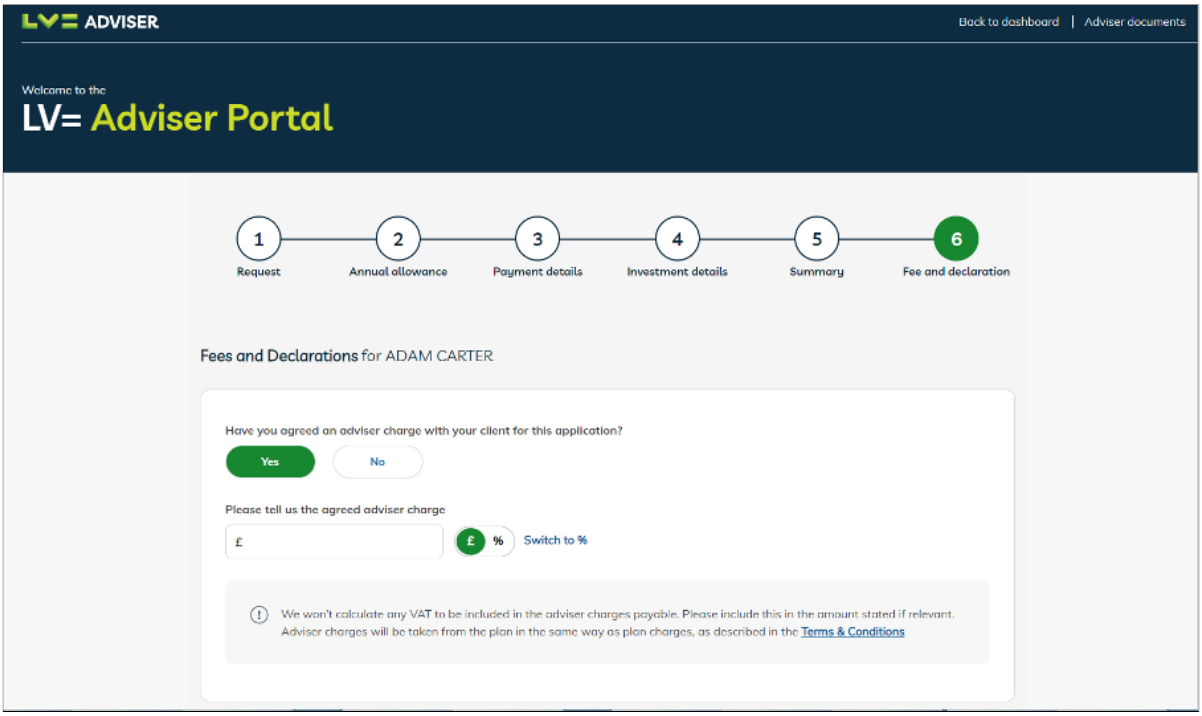




There are a number of different options offered at the investment stage.

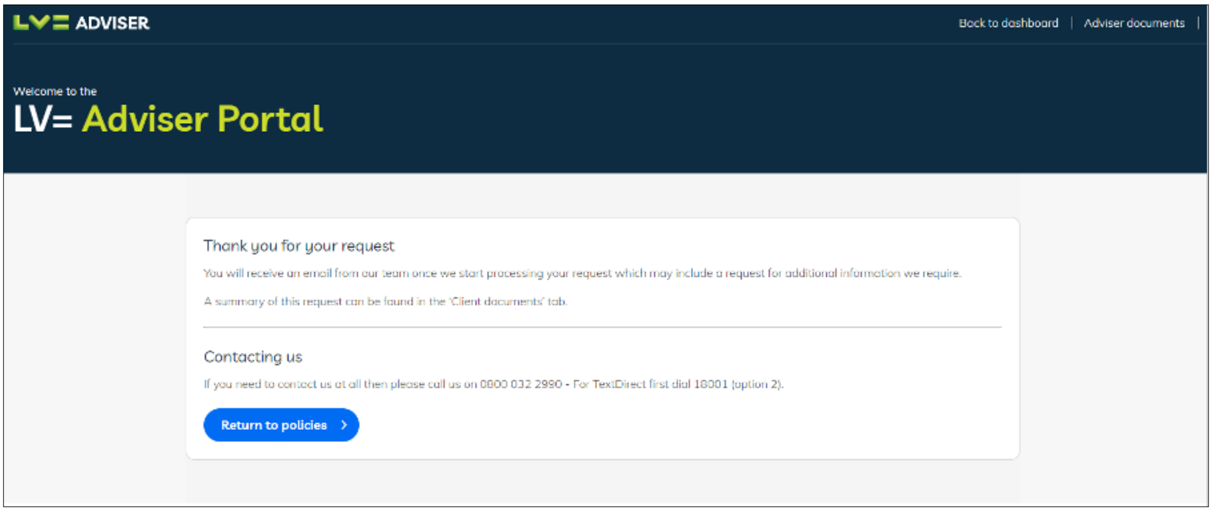


A summary of the request will be shown at stage 5, allowing you to review and amend any of the entered information.



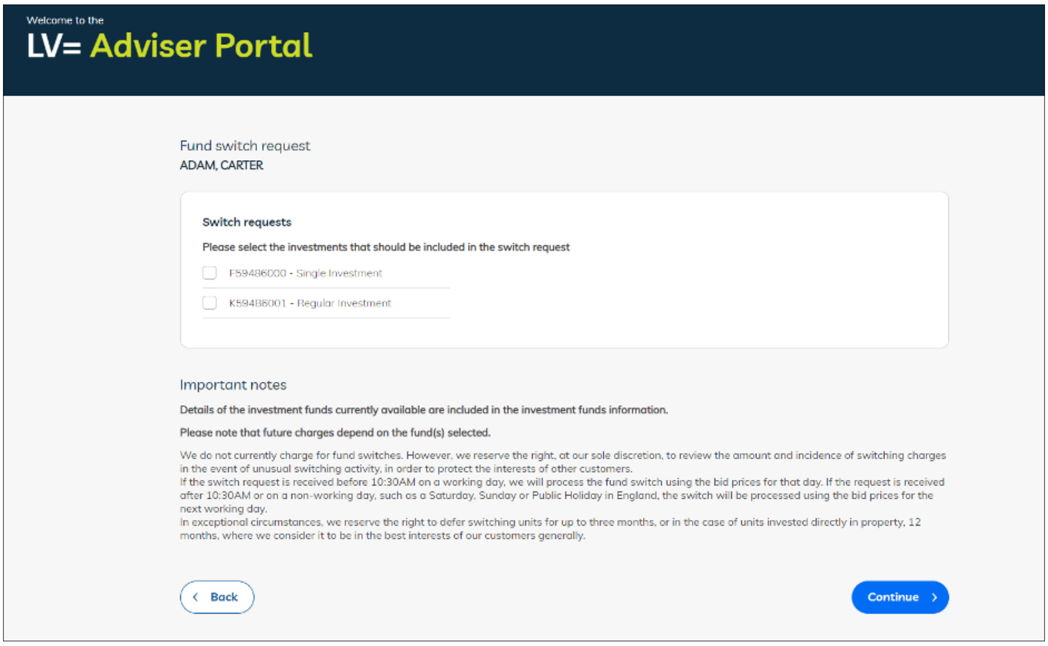
If a fee has been agreed with the client, details can be entered at stage 6 before accepting the relevant declarations.

Once the declarations have been accepted, you will see a thank you page confirming receipt of the request.

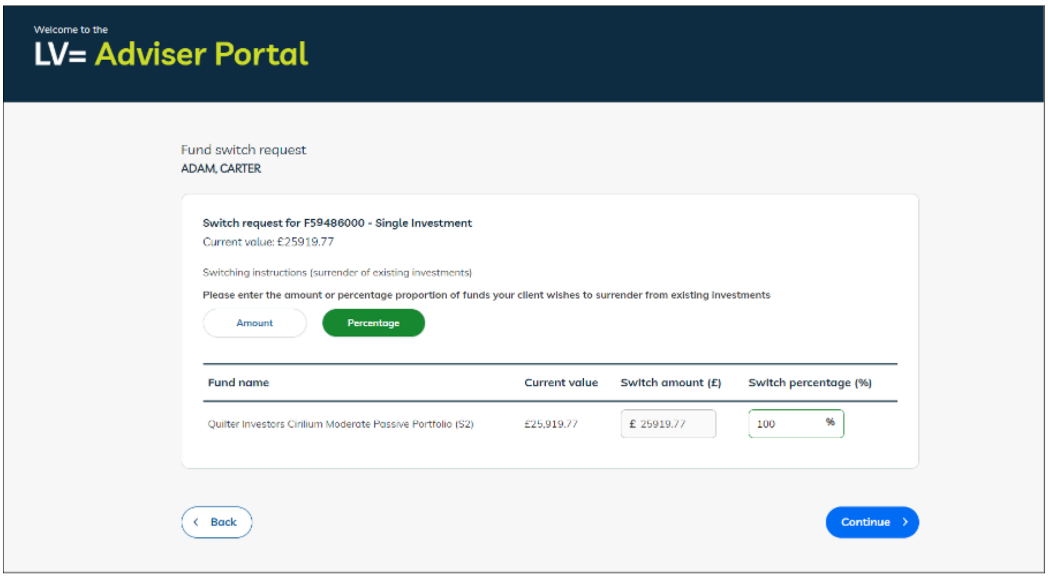


Apply for Fund Switch

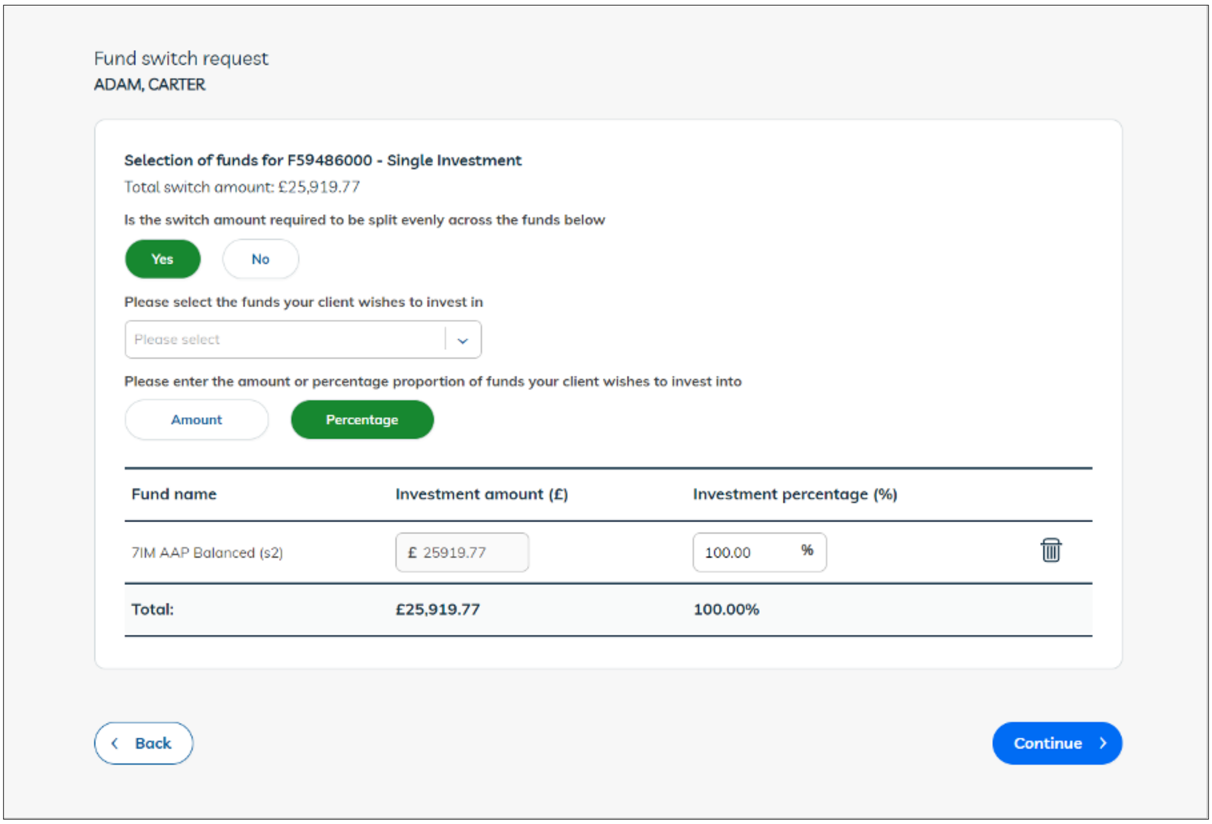
When a user clicks on the Fund Switch link you will see the online process for applying to switch funds in your client's LV Insured funds investments. To submit a Fund Switch request online, you require Investment Authority. If you do not have authority from your client, the following message will appear with instructions on how to submit a Fund Switch request.



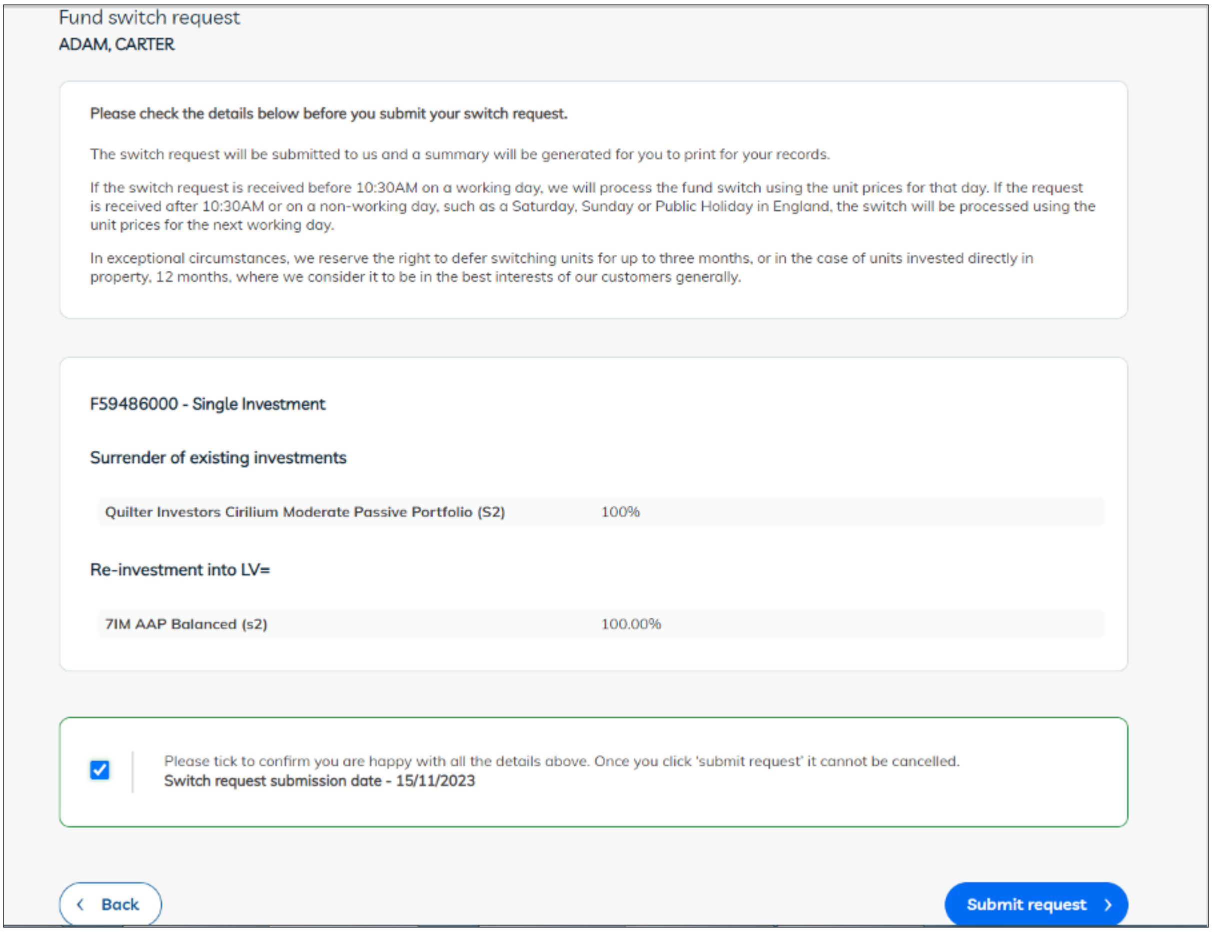
If your client has more than one LV= Insured investment then you can, select which of these investments should be included in the fund switch.



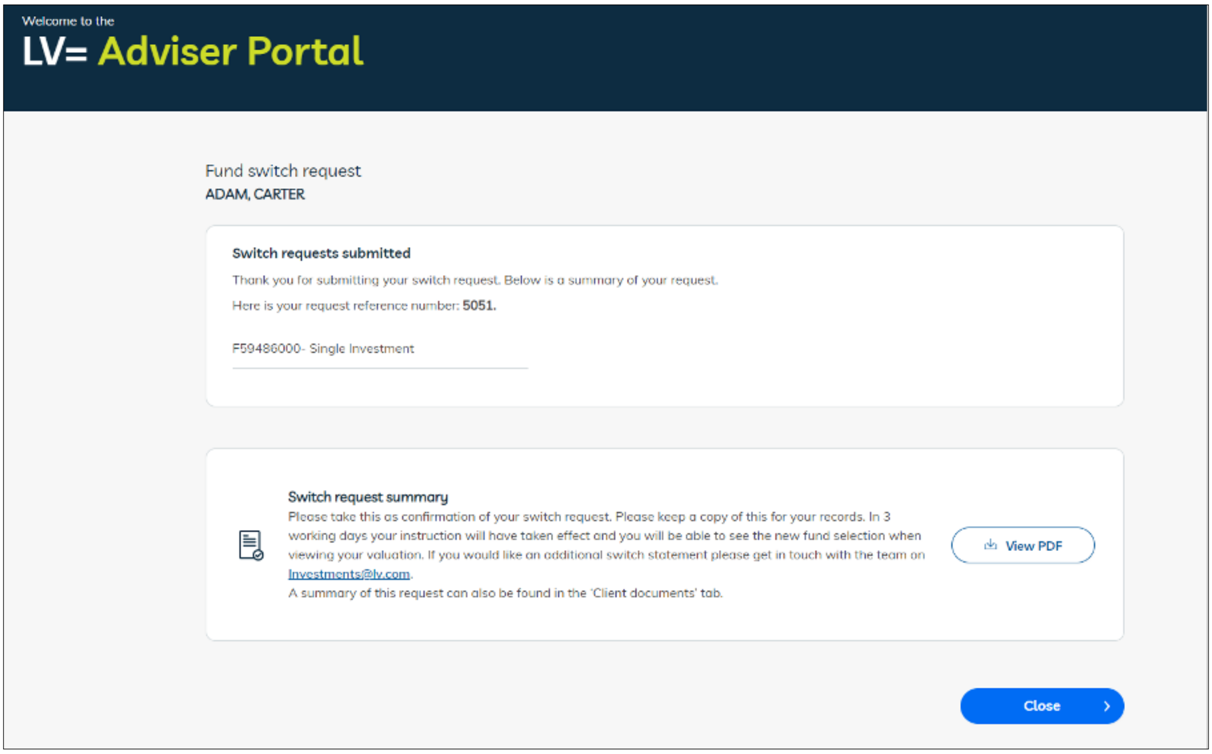
You can either switch out of specific monetary amounts or use a percentage basis.



For switching into new funds, you can either choose to split the switch amount evenly across the selected funds or select a percentage basis for each fund.



You will have the opportunity to review the switch details before submitting the final request.



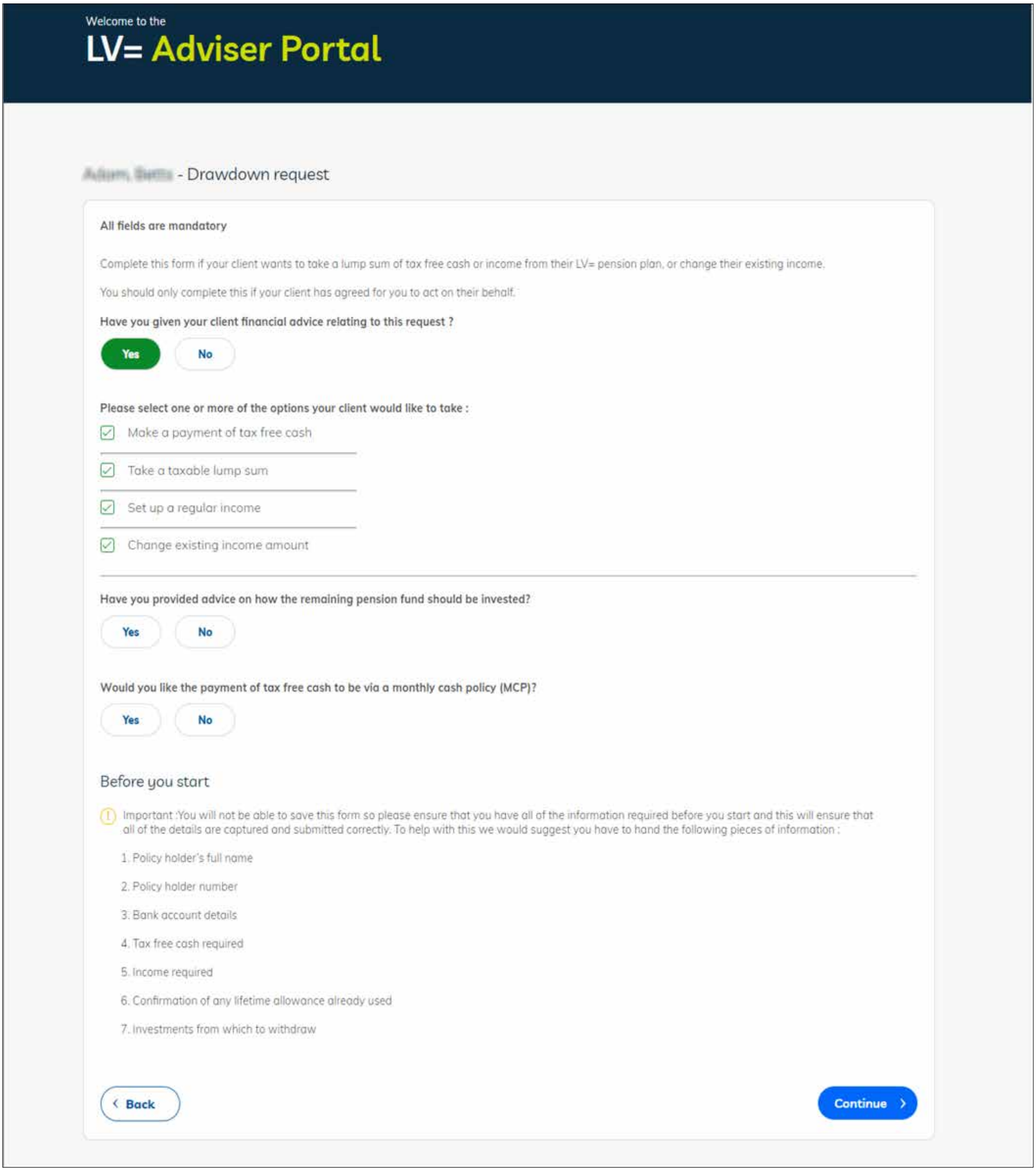
A summary of the request will be available at the end of the process as a downloadable pdf and will also be uploaded to the Client Documents tab for this client.

Initiate drawdown

When a user clicks on the Initiate drawdown link under the policies tab it is important to have all your client details available to complete the on-line process as there is no save feature.

There will be key risk questions that will be presented and only if you can answer 'Yes' to these questions will you be able to continue and complete the process.

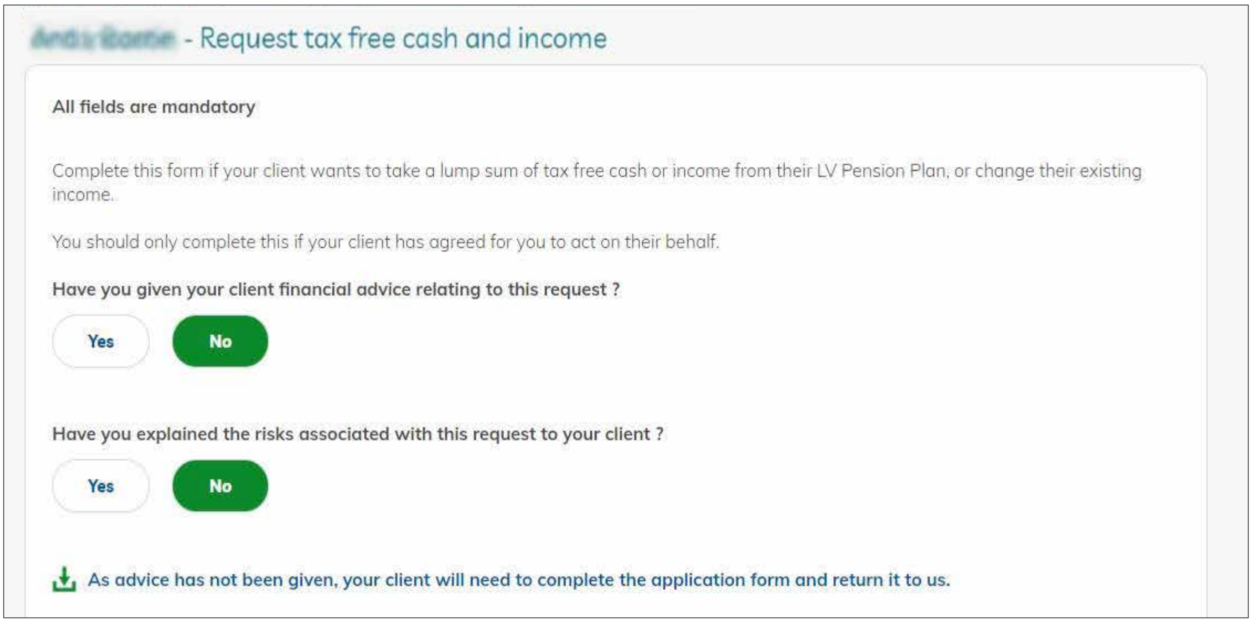
The following section provides examples of the on-line process which may prove useful.



Please note: You can select Monthly Cash Policy (MCP) for the payment of tax free cash and the options are displayed subsequently in tax free cash page.

Click on **continue** to move on to the next page.

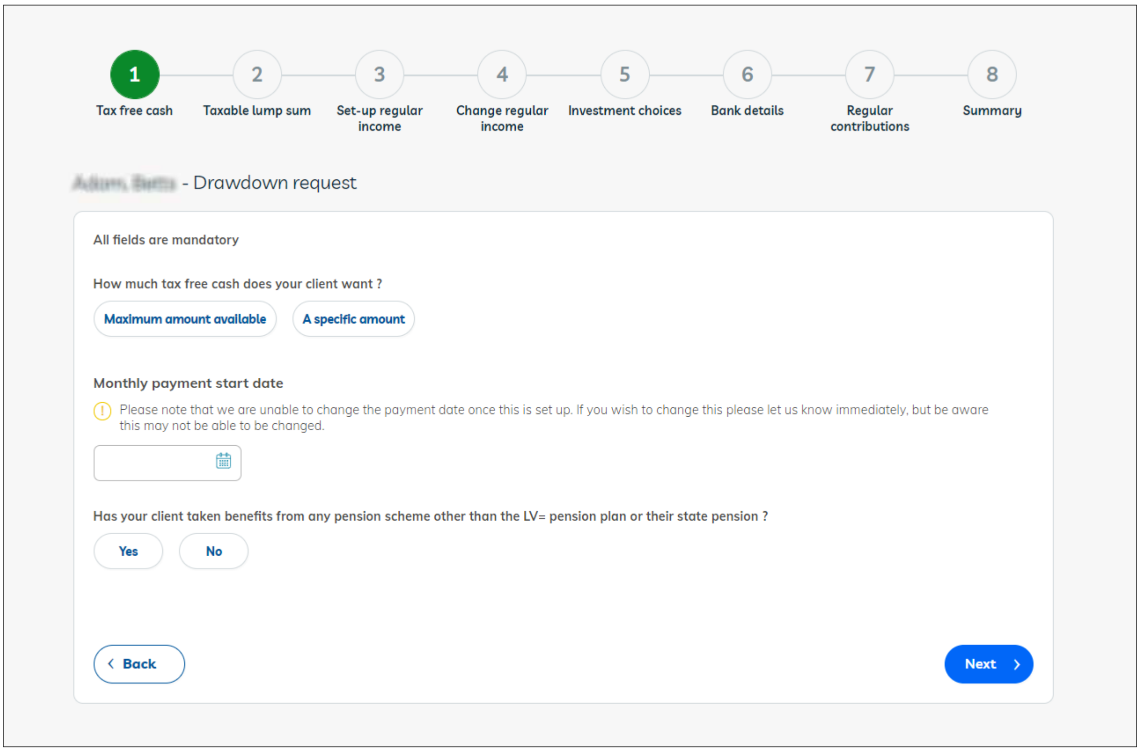
If you select "No" for both questions, then you will not be allowed to continue but a link to the manual form be shown. You need to download the form and send it to LV=.



There are a number of stages throughout the on-line application process. Each section is "dynamically driven" which means depending on the type of request and information provided it will display the appropriate detail and information required.

Stage 1: Tax free cash

Initially the page looks like this:

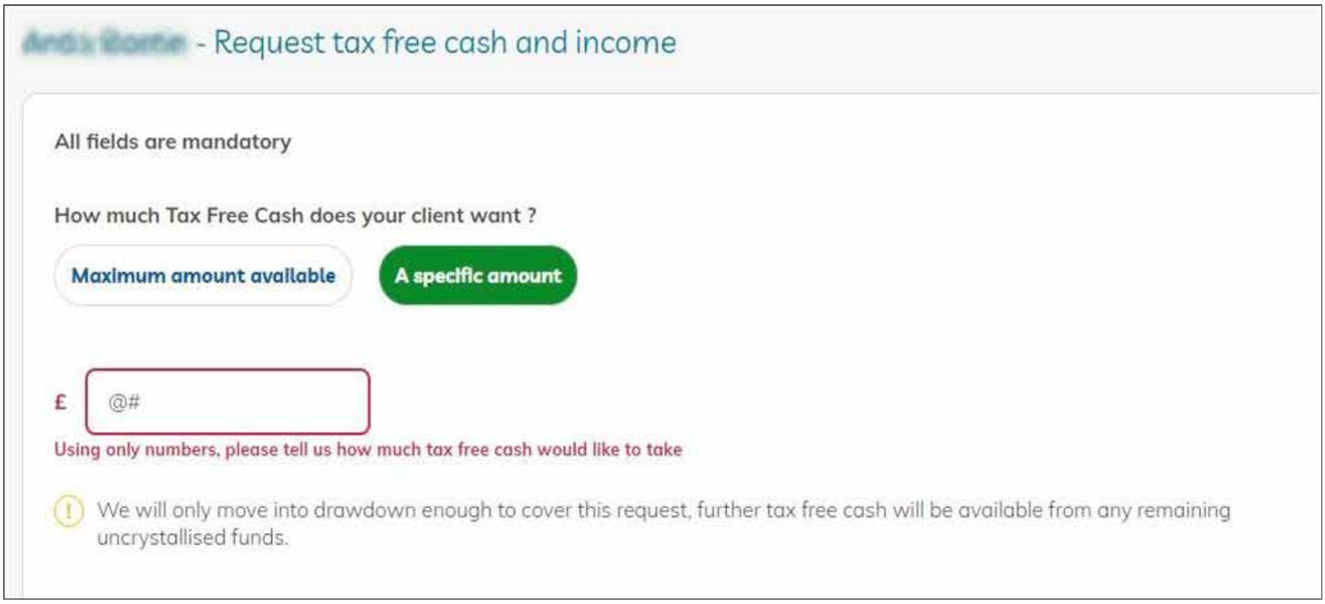


If Monthly Cash Plan is available in the Advice and Request page, the payment start date calendar will be displayed. The user can select a date that is no later than 2 months from the current date.

According to the inputs/selections done by the adviser further questions and options will be displayed.

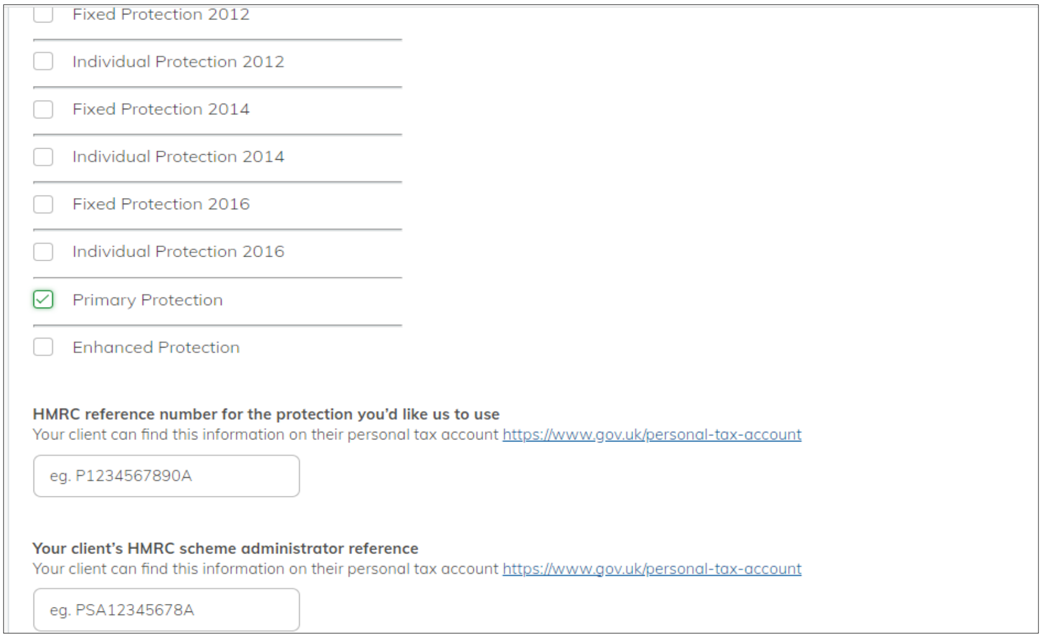
If you select **a specific amount** then the corresponding amount field will be displayed.

Note: If the user enters the wrong information then clearly highlighted messaging will appear to assist with what is required to continue with the process.



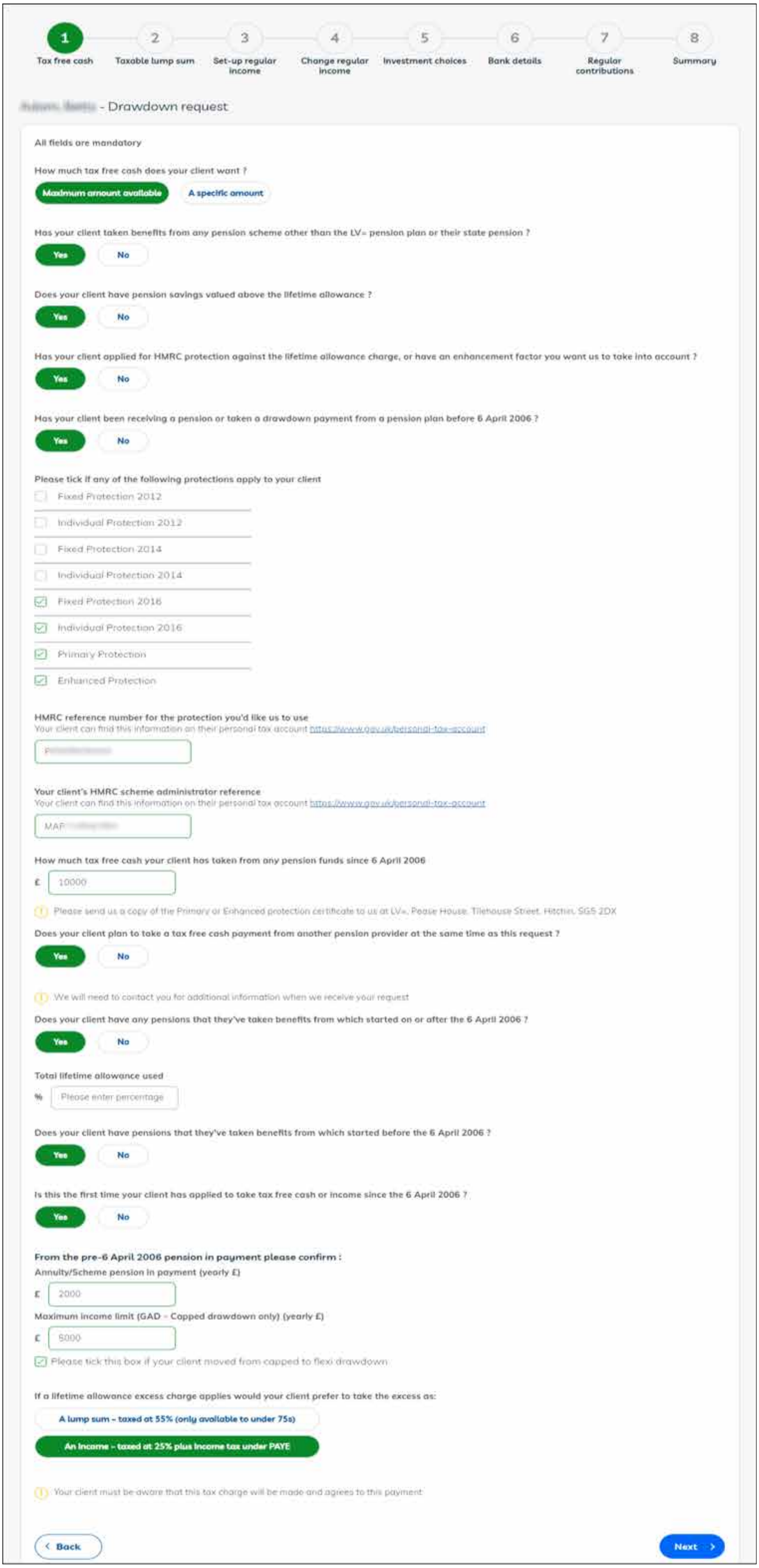
Similarly, if you select **Yes** for the next three or five questions then the user will be presented with a list of Protections.

When you select Fixed Protection and/or Enhanced Protection and/or Individual protection then HMRC reference number, HMRC scheme administrator reference should be entered in the page.



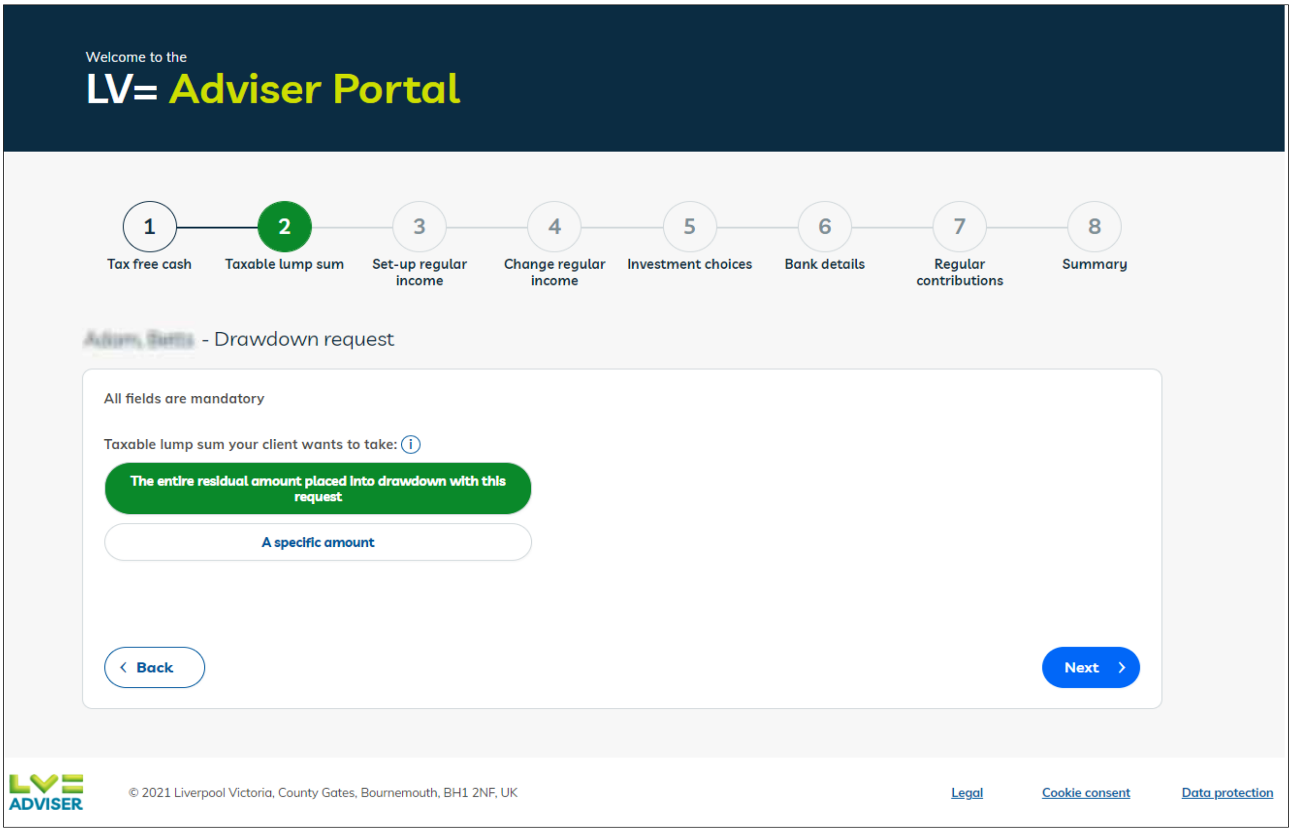
If you select Primary Protection, another field will be displayed with the question "Please confirm how much tax-free cash your client has taken from any pension funds since 6 April 2006".

Below is the screenshot for the same

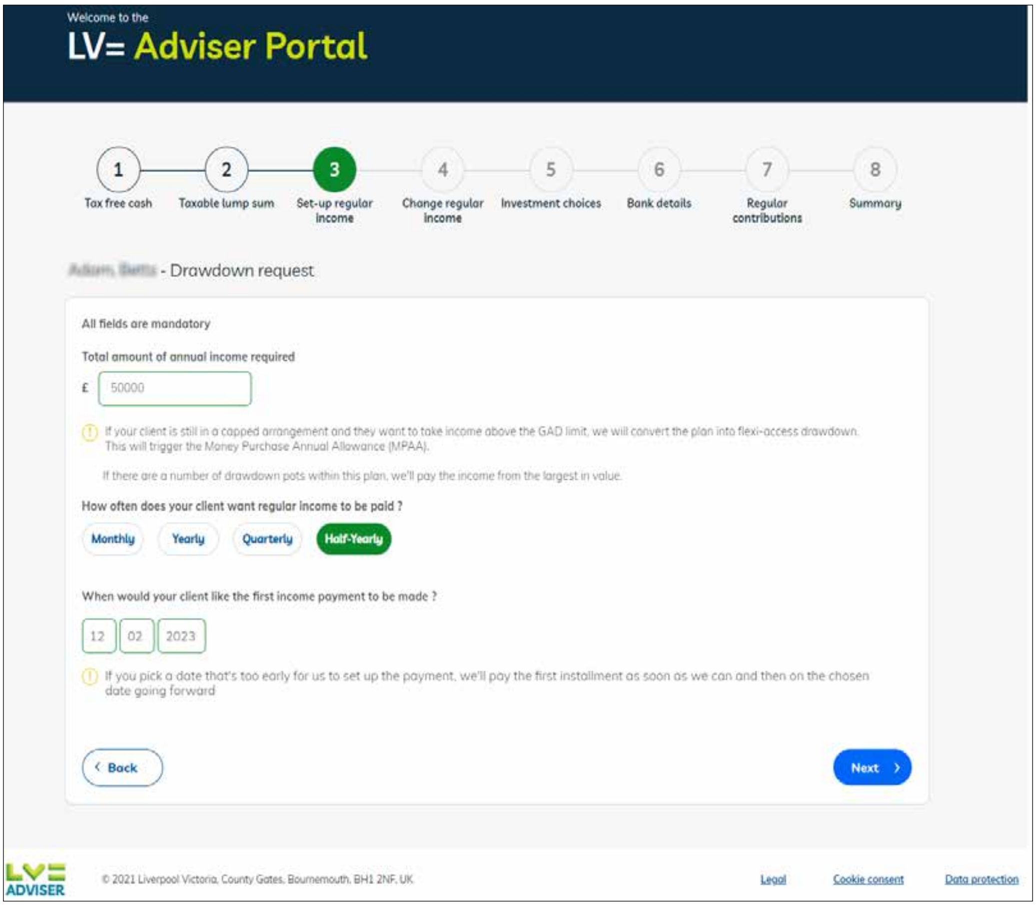

1
Tax free cash
2
Taxable lump sum
3
Set-up regular income
4
Change regular income
5
Investment choices
6
Bank details
7
Regular contributions
8
Summary
- Drawdown request
All fields are mandatory
How much tax free cash does your client want ?
Maximum amount available
A specific amount
Has your client taken benefits from any pension scheme other than the LV= pension plan or their state pension ?
Yes
No
Does your client have pension savings valued above the lifetime allowance ?
Yes
No
Has your client applied for HMRC protection against the lifetime allowance charge, or have an enhancement factor you want us to take into account ?
Yes
No
Has your client been receiving a pension or taken a drawdown payment from a pension plan before 6 April 2006 ?
Yes
No
Please tick if any of the following protections apply to your client
Fixed Protection 2012
Individual Protection 2012
Fixed Protection 2014
Individual Protection 2014
Fixed Protection 2016
Individual Protection 2016
Primary Protection
Enhanced Protection
HMRC reference number for the protection you'd like us to use
Your client can find this information on their personal tax account https://www.gov.uk/personal-tax-account
Your client's HMRC scheme administrator reference
Your client can find this information on their personal tax account https://www.gov.uk/personal-tax-account
MAP
How much tax free cash your client has taken from any pension funds since 6 April 2006
£ 10000
Please send us a copy of the Primary or Enhanced protection certificate to us at LV=, Pease House, Tilehouse Street, Hitchin, SG5 2DX
Does your client plan to take a tax free cash payment from another pension provider at the same time as this request ?
Yes
No
We will need to contact you for additional information when we receive your request
Does your client have any pensions that they've taken benefits from which started on or after the 6 April 2006 ?
Yes
No
Total lifetime allowance used
% Please enter percentage
Does your client have pensions that they've taken benefits from which started before the 6 April 2006 ?
Yes
No
Is this the first time your client has applied to take tax free cash or income since the 6 April 2006 ?
Yes
No
From the pre-6 April 2006 pension in payment please confirm :
Annuity/Scheme pension in payment (yearly £)
£ 2000
Maximum income limit (GAD - Capped drawdown only) (yearly £)
£ 5000
Please tick this box if your client moved from capped to flexi drawdown
If a lifetime allowance excess charge applies would your client prefer to take the excess as:
A lump sum - taxed at 55% (only available to under 75s)
An income - taxed at 25% plus income tax under PAYE
Your client must be aware that this tax charge will be made and agrees to this payment
Back
Next

Click **next**

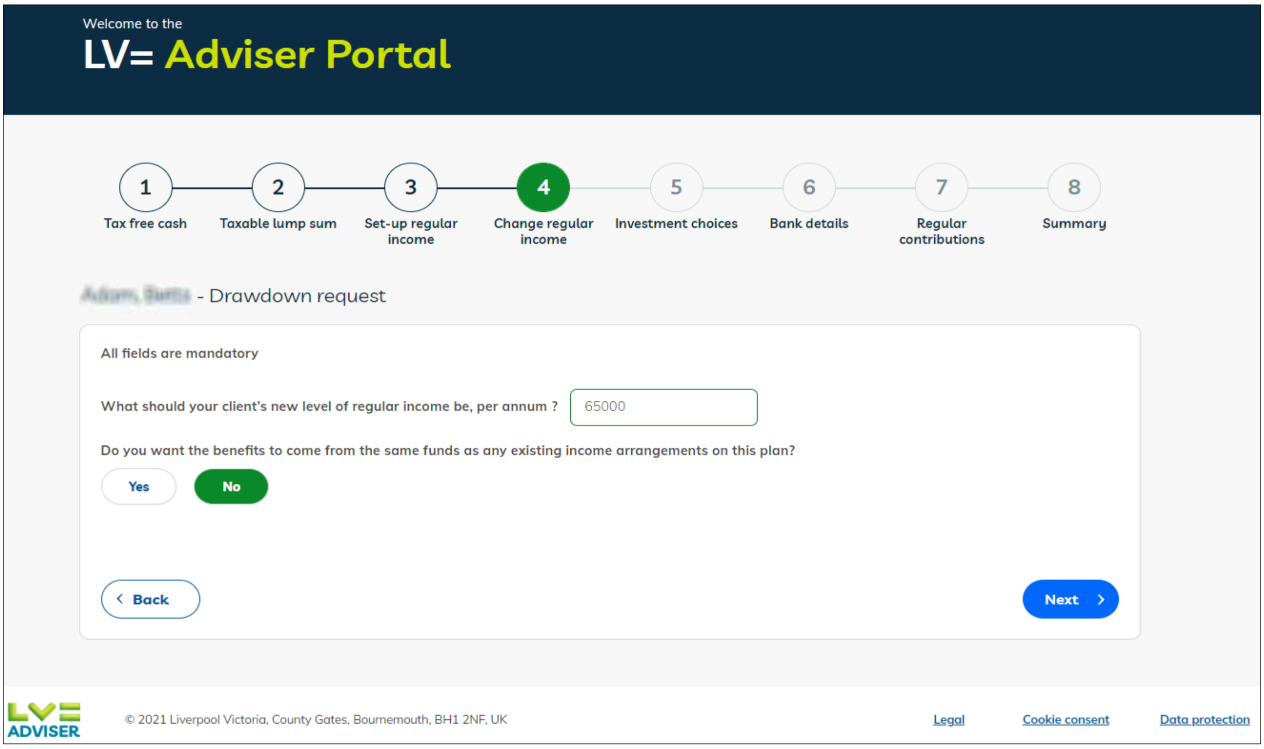
Stage 2: Taxable lump sum



Stage 3: Set up Regular income

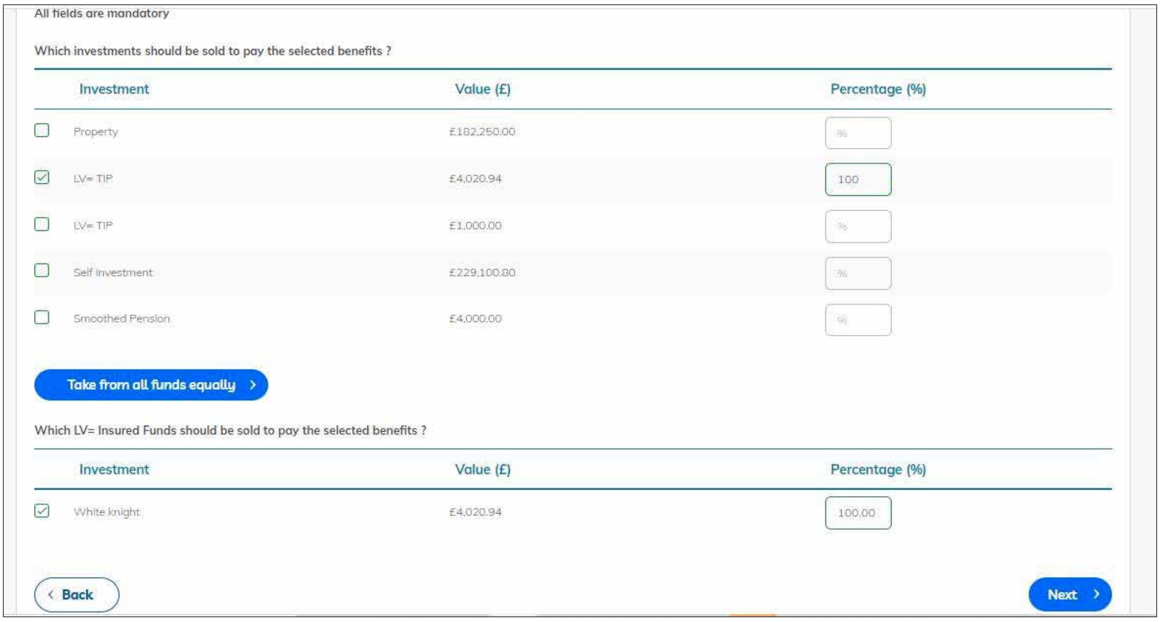


Stage 4: Change Regular income



Stage 5: Investment choice.

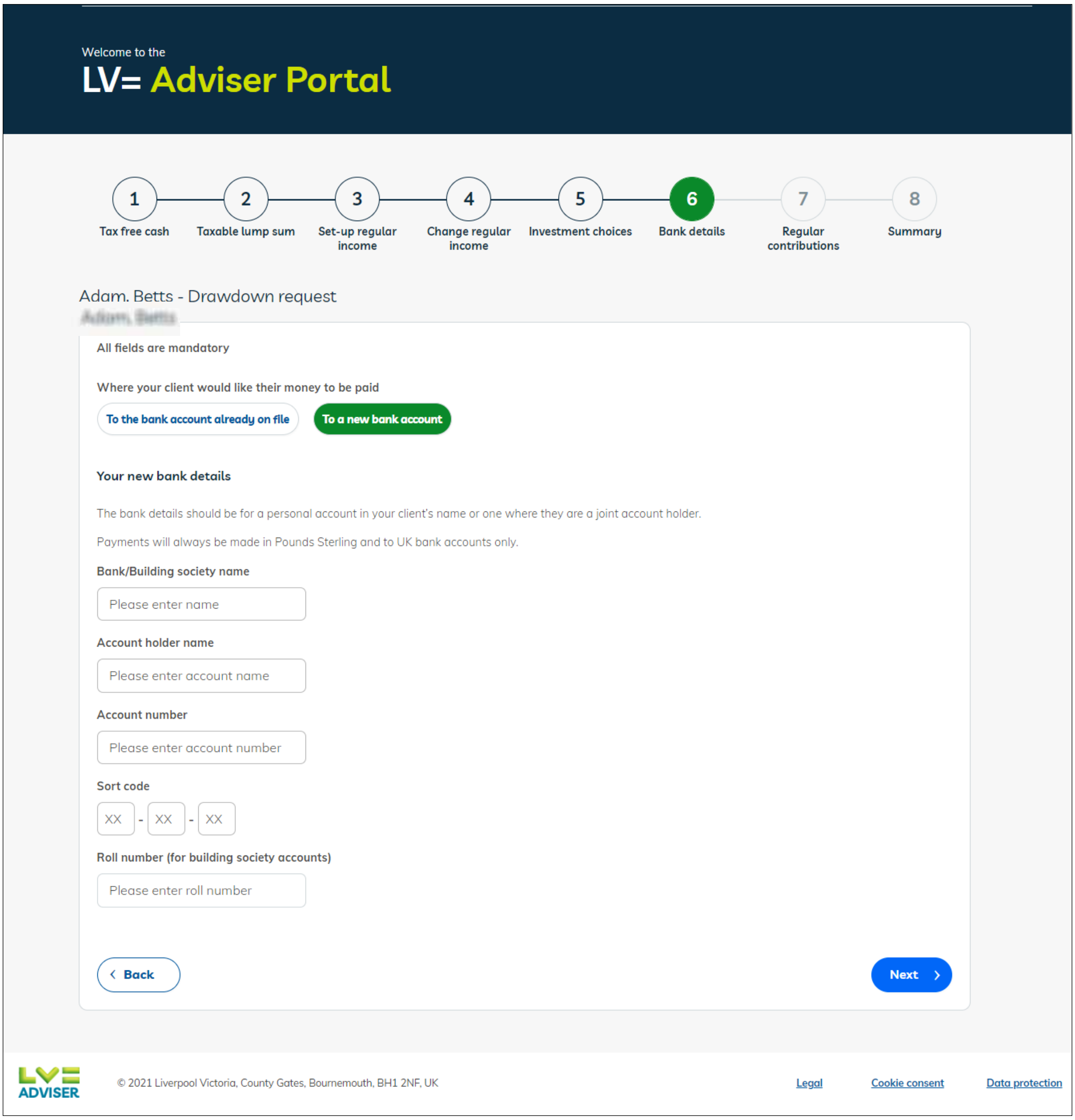
Please note: For LV= Insured Funds/LV= TIP, you will get to see the second table shown below to select the fund.



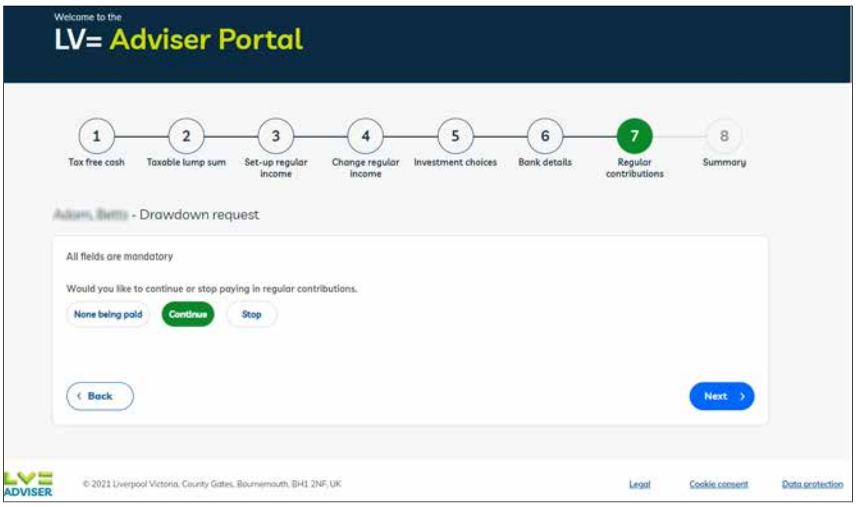
You can select one investment and enter 100%, or select multiple investments ensuring that the sum of all their values equals 100%.

Stage 6: Bank details

If you select **new bank details** then you will need to enter the clients bank name, account holder name, account number, sort code, roll number (optional).

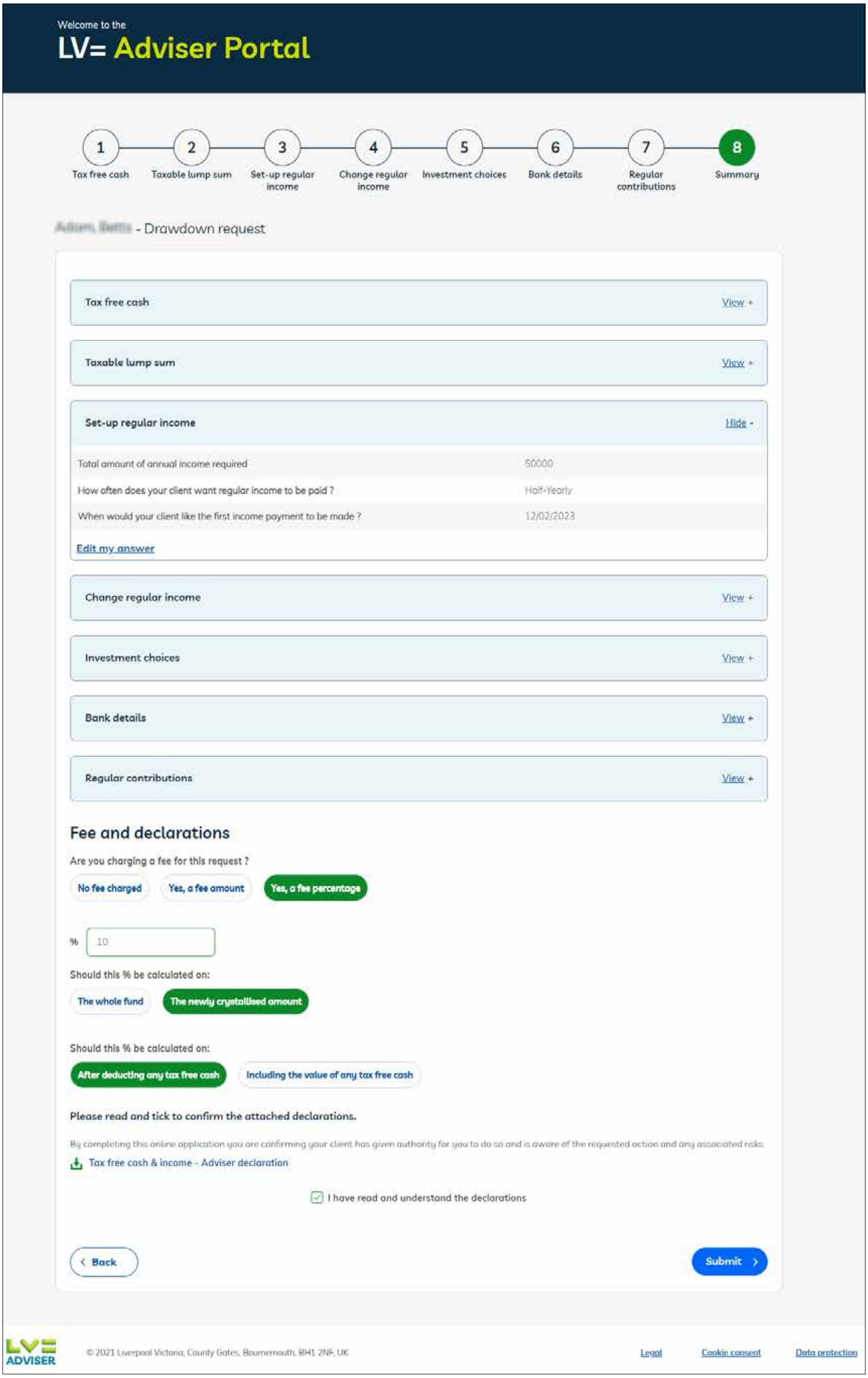


Stage 7: Regular contributions



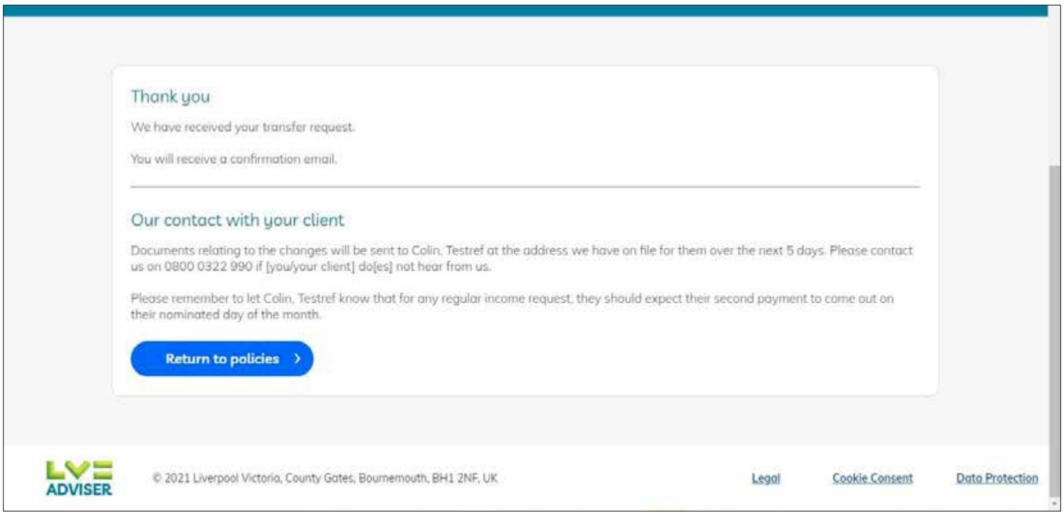
Stage 8: Summary

You can then review all the details you have input into the form, and if any modifications are required then, choose **edit my answer** in the respective dropdown and correct it.



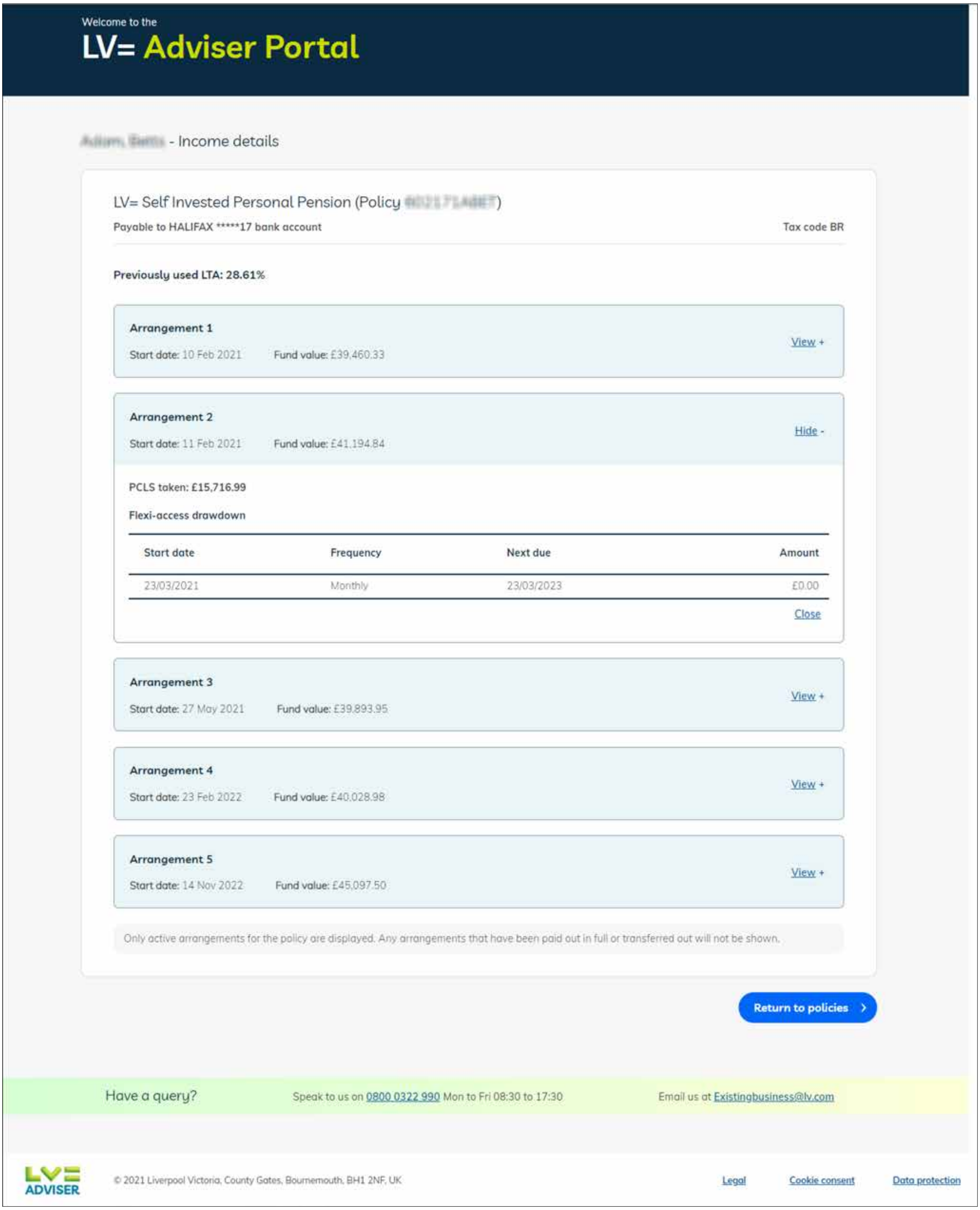
After reviewing the summary, click **Submit** to complete the drawdown request.

A thank you page will be displayed, and a PDF copy of the submission will be uploaded to client documents. By clicking return to policies you will be redirected to policies page.



View income details

All arrangements for the chosen policy are displayed here. Any arrangement that is either paid out or transferred won't be reflected here.

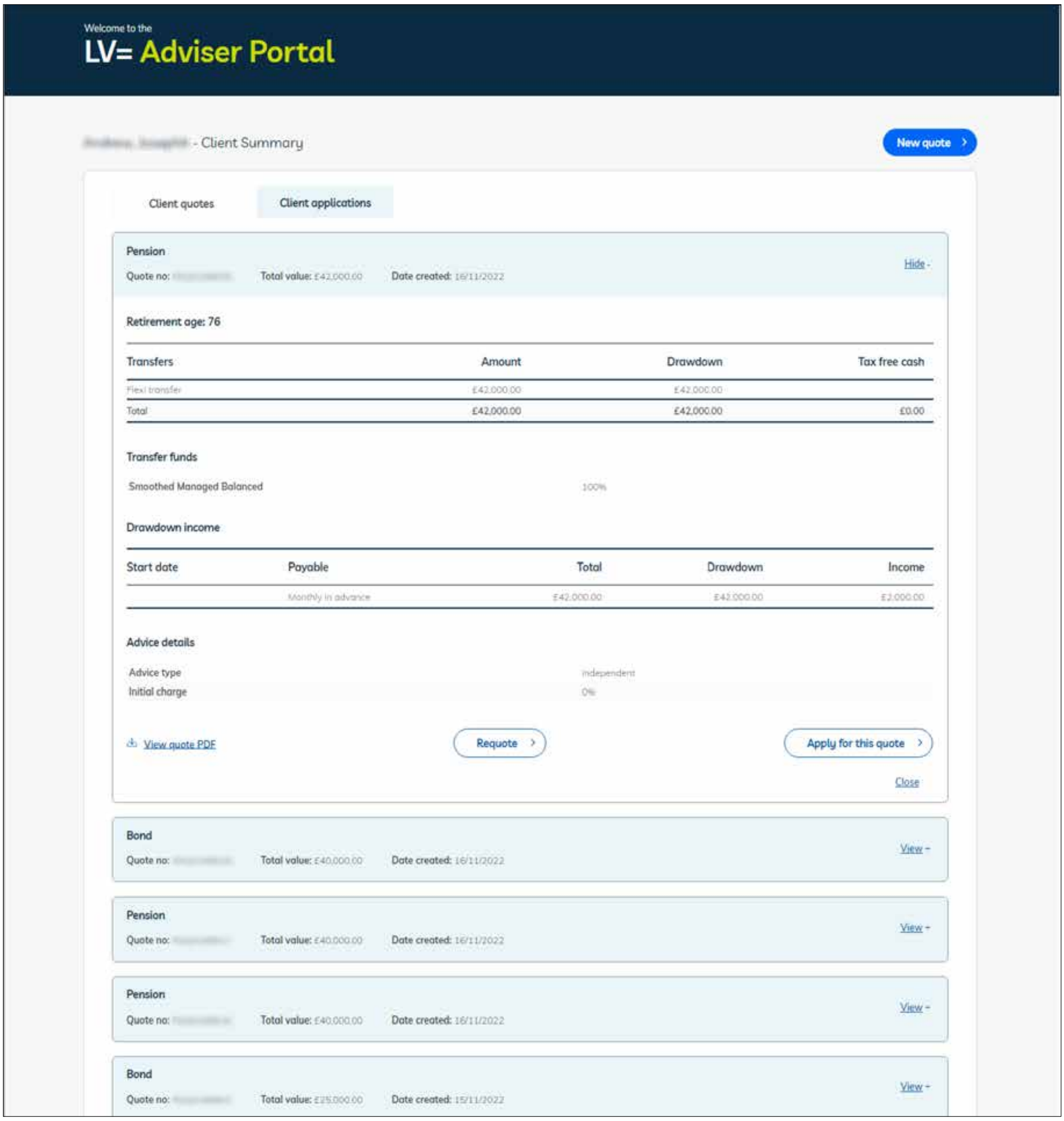


Quote and Apply

View quotes

From the dashboard page, if the user selects **view quotes**, they are navigated to the illustrations screens. The screen has 2 options:

1) Client quotes: has a list of all policies that haven't been applied yet. The user can expand these illustrations to get a detailed information about his quotes.



View quote PDF option enables the user to download a copy of the quote associated with the selected policy as a pdf.

Requote option navigates the user to Retirement view screen in a new tab, where the user can requote/modify existing quotes as well as do any changes as required.

ADVISER

Home | User access

Welcome to the

LV= Adviser Portal

Pension quote for
[redacted]

Your quote results

Quote ID : [redacted]
RA ID : [redacted]

Product	Transfers	One-off contribution	Regular contribution	Annual income	Guaranteed maturity
Pension	£42,000.00	£0.00	£0.00	£24,000.00	£0.00

Quote documents

[Pension Quote PDF]
[Pension Terms and conditions]
[Pension Key Features]

Requote

Pension

Description	Value
Quote submission date	16 November 2022
Illustration reference	[redacted]
Annual income	£24,000.00

Transfers and single contribution funds

Fund	Investment	Income
Smoothed Managed Balanced	£42,000.00	100.0%

What happens next?

Find out how we use your personal information, and what rights you have by reading '**how LV= uses your personal information**'. This includes who we are, how long we hold your information, what we do with it and who we share it with.

Please let us know if you would like us to send you a copy or have any questions.

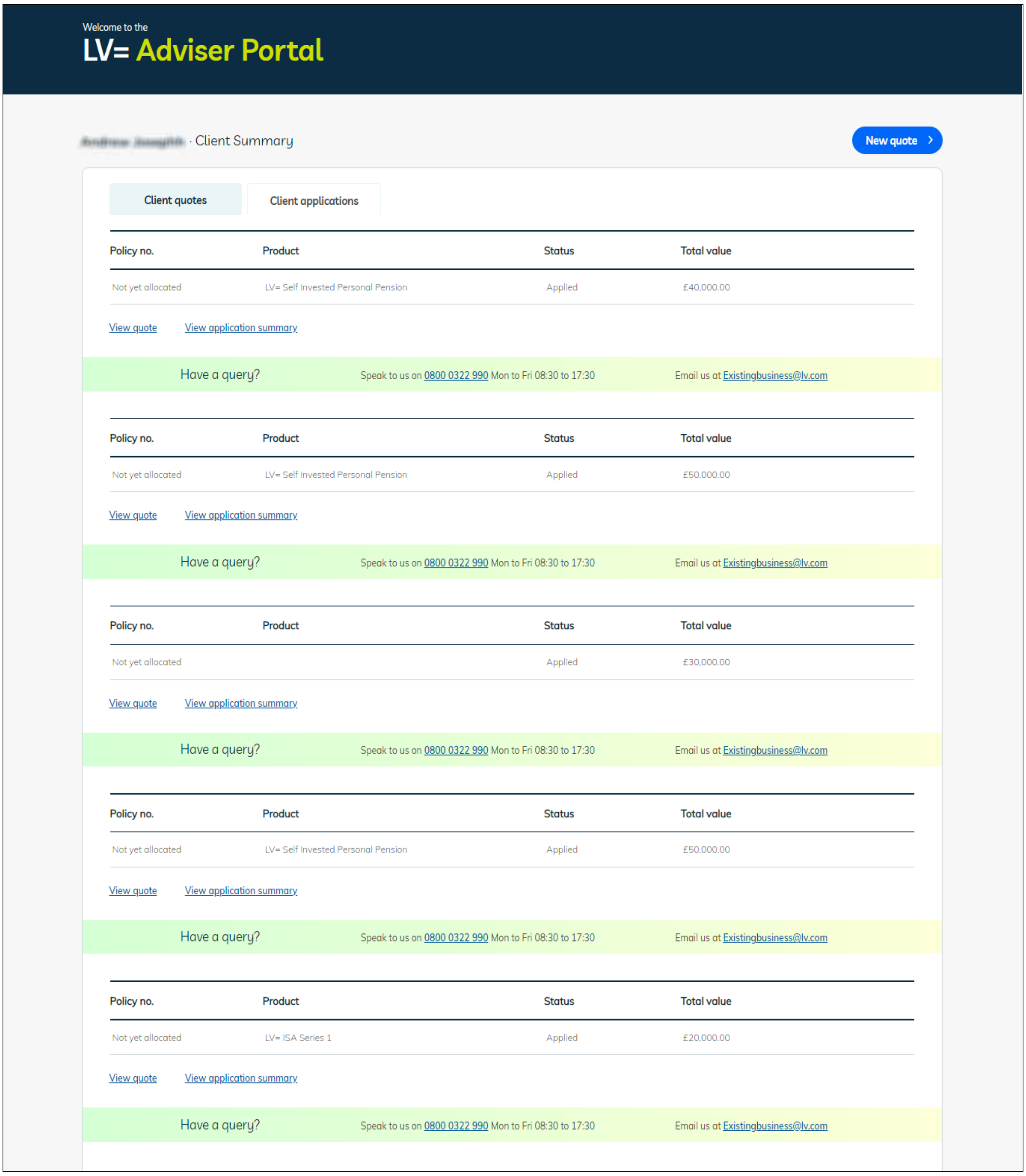
Apply for this illustration

Have a query? Speak to us on 0800 0322 990 Mon to Fri 08:30-17:30 Email us at Newbusiness@lv.com

ADVISER

Legal Cookie consent Data protection

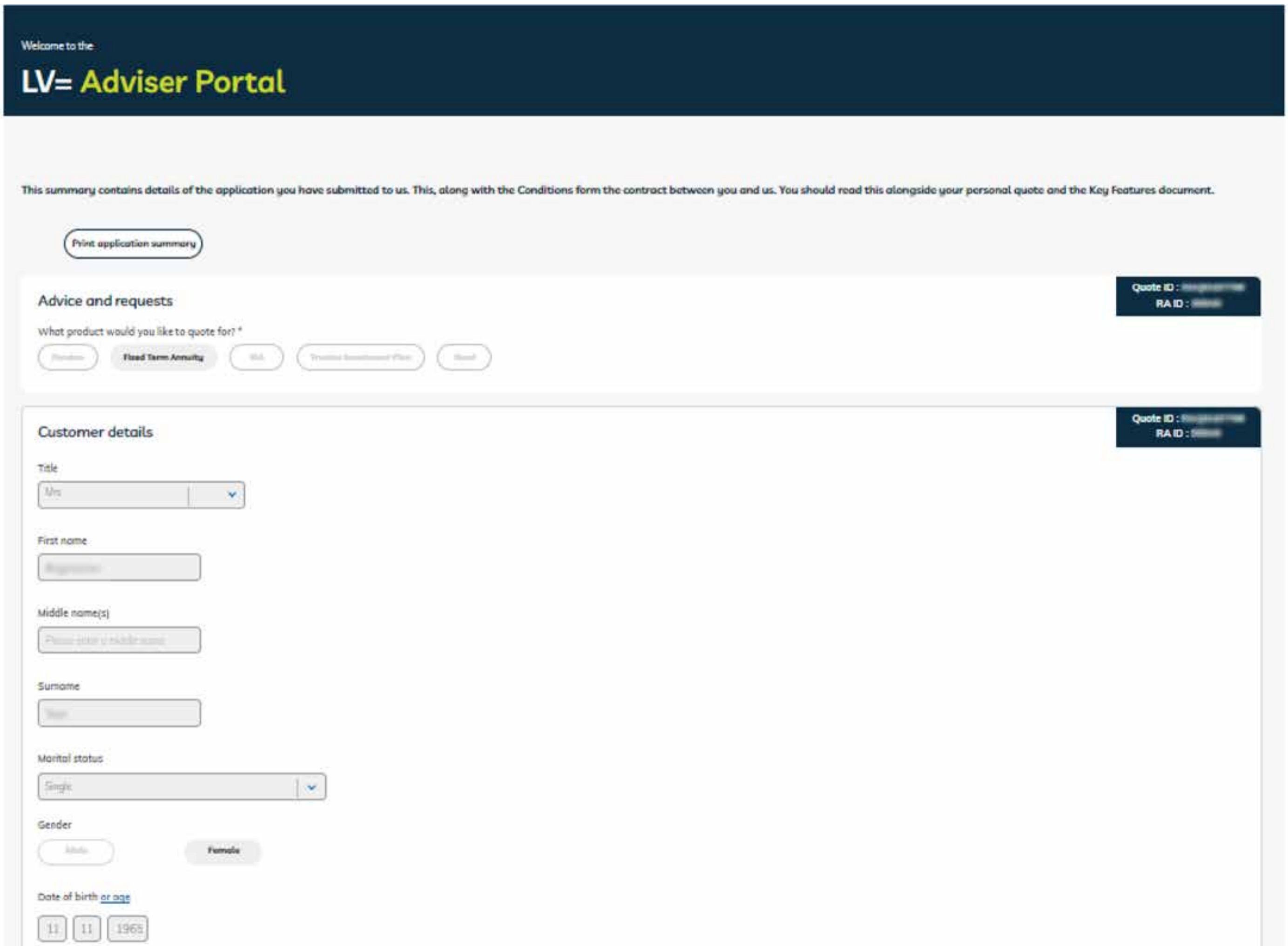
2) Client applications: This tab contains all the illustrations that have been applied. The policy table in expanded view shows the status and total value of each applied illustration.



There are two options to choose from when the product table is expanded.

1) **View quote:** This option takes the user back to the specific illustration under which the selection was made.

2) **View application summary:** The user is navigated to retirement view page that contains adviser details, policy details and other policy related information. An example of the screen is shown below.

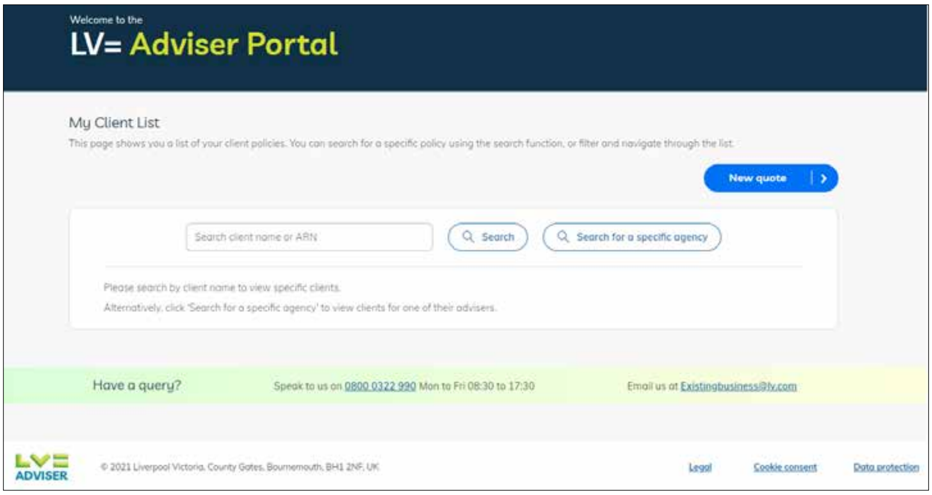


Internal Users

So that we can provide assistance or support if needed our Customer Support team will also access to the LV= Savings and Retirement Adviser Portal.

1) **Search:** Internal users can search for clients using either Client Name or Agency Reference Number (ARN) using one of the 2 search buttons.

2) **Refine/Filter Search:** To assist with search options the user can re-order the search results using Surname/First name or by using the filter options; Fund Provider/Fund Name or DFM if provided.



Any queries related to the new portal please contact our head office on:

0800 032 2990

Existingbusiness@LV.com

Lines are open 9am – 5pm Monday to Friday.
Calls will be monitored and/or recorded for training and audit purposes.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

42493-2024 03/24

INVESTMENTS