

LV= Savings and Retirement
Adviser Portal
User guide

For UK financial advisers only

LV= Savings and Retirement Adviser Portal

User guide

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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.

Start using our portal today
Login with your existing LV= credentials

Launch the Savings and Retirement Portal

Use the Savings and Retirement Portal to

- View clients**
Access our dashboard to view a full list of all your LV= clients, and search and filter by the specific fund they hold, or if they're invested through a specific DFM or fund house.
- Get an up to date plan/policy valuation**
Instant access to an up to date plan/policy valuation, with a full breakdown of the investments held.
- View plan/policy information**
See full details of all monies received under the plan/policy, including transfer payments, and money withdrawn.
- Instigate tasks**
Initiate drawdown and apply for pension top ups.
- Contact us**
Access help and get in touch with our customer support teams.
- Easily access and view documents**
You can now access and view key documentation for you and your client.

LV= ADVISER

Log into our site

Sign in

Email address *

Password *

Sign in

Unipass sign in

Forgotten your password?
If you've forgotten your password, you can [reset it online](#).

Reset your password

New to LV=?
If you don't have a login with us, you can [register with us](#) here.

Register

What's unipass?
Unipass stores your identity as a digital certificate on your computer allowing single sign on to a number of sites including ours.

For more information visit go to unipass.co.uk.

Dashboard

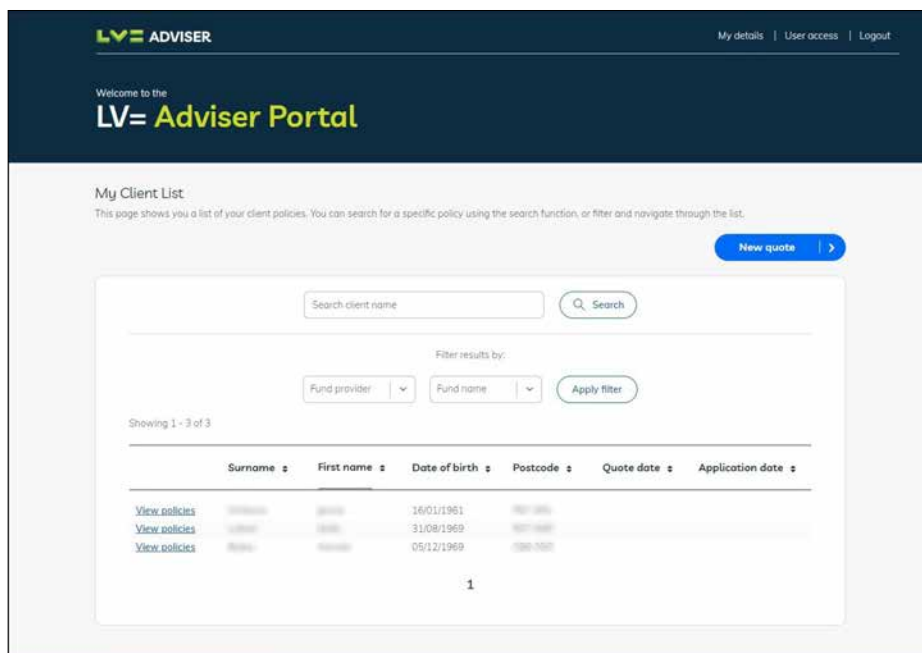
Once logged in, the user will land in the dashboard. Depending if you are an adviser or paraplanner the dashboard will have a slightly different look and feel.

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=.

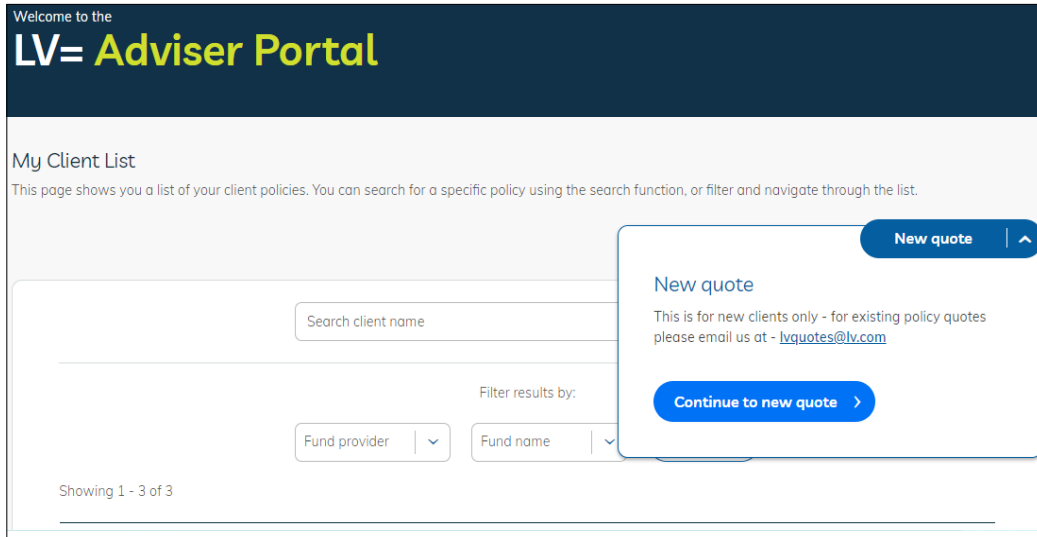
- 1. Search:** If you know the client's name, you can search using their First name/Surname. The result will then be populated on screen as shown in the screenshot below.
- 2. Filter:** To narrow down the search results, various filter options are available. These filters include: Fund Provider, Fund 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.

The screenshot shows the 'My Client List' page in the LV= Adviser Portal. At the top, there is a navigation bar with the LV= Adviser logo and 'My details | Logout'. Below this, a welcome message reads 'Welcome to the LV= Adviser Portal'. The main section is titled 'My Client List' and includes a sub-header: 'Mr Test Test acting on behalf of Test Test'. A 'Change adviser' link is visible. A search bar with the placeholder 'Search client name' and a 'Search' button is present. Below the search bar, there are filter options for 'Fund provider' and 'Fund name', with an 'Apply filter' button. The results show 'Showing 1 - 3 of 3' and a table with columns: Surname, First name, Date of birth, Postcode, Quote date, and Application date. The table contains three rows of client data, each with a 'View policies' link. A 'New quote' button is located in the top right corner. At the bottom, there is a green banner with contact information: 'Have a query? Speak to us on 0800.0322.990 Mon to Fri 08:30 to 17:30 Email us at Existingbusiness@lv.com'. The footer includes the LV= Adviser logo, copyright information '© 2021 Liverpool Victoria, County Gates, Bournemouth, BH4 2NF, UK', and links for 'Legal', 'Cookies consent', and 'Data protection'.

Change adviser

The screenshot shows the 'My Client List' page with a modal window open for changing the adviser. The modal title is 'Pick an alternative adviser to work on behalf of:'. It contains a list of three advisers, each with a 'Select' button: 'TestAdviser STTwo', 'TestAdviser Two STTwo', and 'TestAdviser STTwo'. The background page is dimmed, showing the 'My Client List' header and a 'Create a new quote' button. Below the modal, the text reads 'Mr STTwo TestParaplanner acting on behalf of STTwo TestAdviser' and a 'Change adviser' link.

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.

Showing 1 - 10 of 191

	Surname	First name	Date of birth	Postcode	Agent email	Quote date	Application date
View policies	Adams	Thomas	21/02/1962	LS7 8BN			
View policies	Adams	William	17/02/1946	LS6 2PS			
View policies	Adams	Thomas	21/09/1957	LS7 8BN			
View quotes	Adams	William	06/12/1956	LS6 2PS	admin@adamsretire.co.uk	21/07/2022	27/07/2022
View policies	Adams	Thomas	06/06/1950	LS7 8BN			
View quotes	Adams	William	12/01/1952	LS6 2PS	admin@adamsretire.co.uk	08/09/2022	
View policies	Adams	Thomas	28/11/1946	LS7 8BN			
View quotes	Adams	William	22/10/1965	LS6 2PS	admin@adamsretire.co.uk	10/06/2022	
View policies	Adams	Thomas	26/06/1981	LS7 8BN			
View policies	Adams	William	12/12/1957	LS6 2PS			

First | Previous 1 2 3 4 5 ... Next | Last

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

Welcome to the
LV= Adviser Portal

Janice, Williams - Client Summary

Client policies Client details Client documents

Policy no.	Product	Status	Ongoing adviser charge	Total value
99999999	LV= Self Invested Personal Pension	In-Force	0.75%	£21,223.16

[View transaction history](#) [View valuation](#) [Apply for top-up](#) [Fund switch](#) [Initiate drawdown](#) [View income details](#)

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.

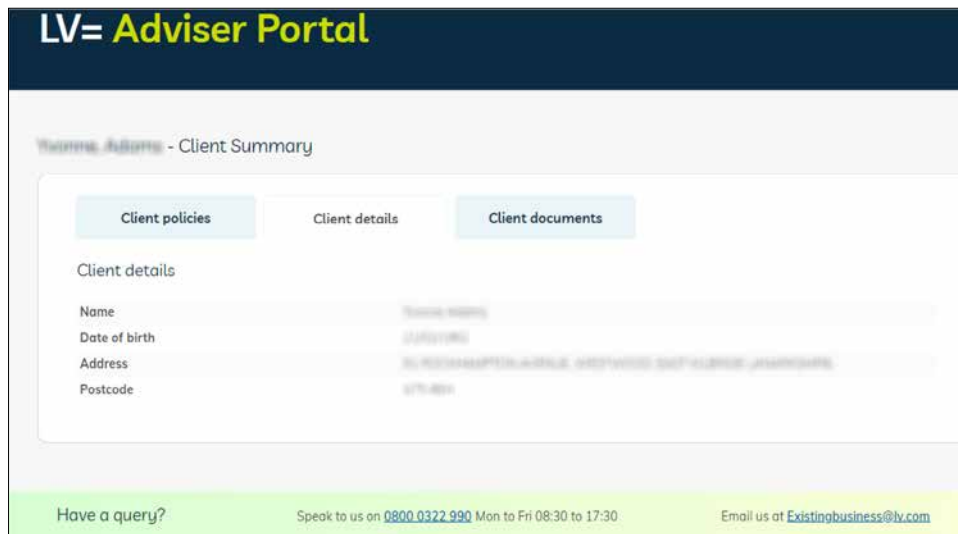
Policies Client details

Policy no.	Product	Total Value
99999999	Self Invested Personal Pension	Unfortunately we are not able to provide valuation details for your policy at present. Please contact the Existing Business team who will be able to assist you further.

[View Transaction History](#) [Apply for Top-Up](#) [Fund Switch](#)

Client details page:

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



The screenshot shows the 'LV= Adviser Portal' interface. At the top, it says 'Welcome, Advisors - Client Summary'. Below this are three tabs: 'Client policies', 'Client details' (which is selected), and 'Client documents'. Under the 'Client details' tab, there is a form with the following fields:

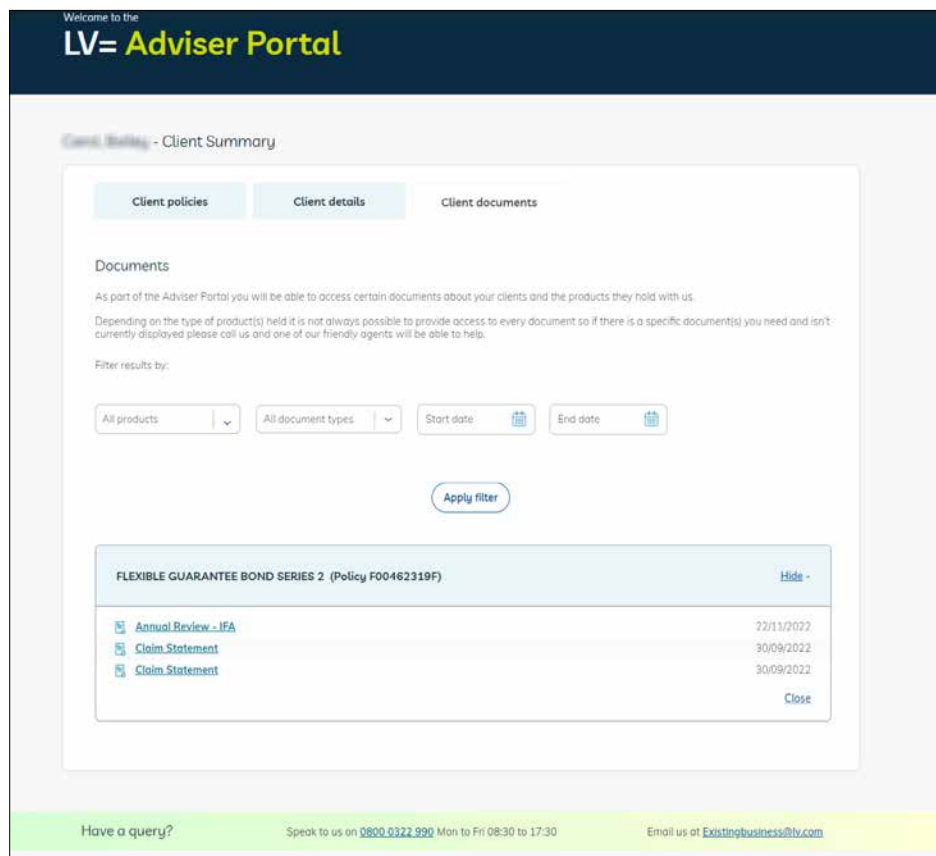
Name	Thomas Adams
Date of birth	01/01/1980
Address	30, WILKINSON STREET, WILKINSON, WILKINSON, WILKINSON, WILKINSON
Postcode	W17 4BN

At the bottom of the page, there is a green bar with contact information: 'Have a query?', 'Speak to us on 0800 0322 990 Mon to Fri 08:30 to 17:30', and 'Email us at Existingbusiness@lv.com'.

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.



The screenshot shows the 'LV= Adviser Portal' interface. At the top, it says 'Welcome to the LV= Adviser Portal'. Below this are three tabs: 'Client policies', 'Client details', and 'Client documents' (which is selected). Under the 'Client documents' tab, there is a section titled 'Documents' with the following text:

As part of the Adviser Portal you will be able to access certain documents about your clients and the products they hold with us. Depending on the type of product(s) held it is not always possible to provide access to every document so if there is a specific document(s) you need and isn't currently displayed please call us and one of our friendly agents will be able to help.

Filter results by:

All products All document types Start date End date

FLEXIBLE GUARANTEE BOND SERIES 2 (Policy F00462319F) [Hide -](#)

<input type="checkbox"/> Annual Review - IFA	22/11/2022
<input type="checkbox"/> Claim Statement	30/09/2022
<input type="checkbox"/> Claim Statement	30/09/2022

At the bottom of the page, there is a green bar with contact information: 'Have a query?', 'Speak to us on 0800 0322 990 Mon to Fri 08:30 to 17:30', and 'Email us at Existingbusiness@lv.com'.

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.

LV= Self Invested Personal Pension (Policy 99219TEST)
Total value: £51,511.52

Filter results by: Transaction type | Start date | End date | Apply filter

Description	Date	Amount (£)	Balance (£)
Money from your investment	16/04/2021	32.21	32.21
Charges we have taken for looking after your plan	30/04/2021	-32.21	0.00
Money from your investment	09/07/2021	33.59	33.59
Charges we have taken for looking after your plan	14/07/2021	-33.59	0.00
Money from your investment	09/10/2021	33.86	33.86
Charges we have taken for looking after your plan	12/10/2021	-33.86	0.00
Money from your investment	17/01/2022	34.57	34.57
Charges we have taken for looking after your plan	19/01/2022	-34.57	0.00
Money from your investment	20/04/2022	33.79	33.79
Charges we have taken for looking after your plan	22/04/2022	-33.79	0.00

We can display transactions for the previous two years. If you would like details of earlier transactions you can request a statement. Email or call us and we will be happy to help.

Save and download

Previous 1 2 Next

Return to policies

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.

The screenshot displays the 'Schedule of investments' interface. At the top, it shows the total value as £51,543.73. Below this, there are two main sections: 'Trustees Bank Account' and 'LV= TIP (Active)'. The 'Trustees Bank Account' section shows a valuation date of 07/12/2022 and a current value of £0.00. The 'LV= TIP (Active)' section shows a valuation date of 10/11/2022 and a current value of £51,543.73, with a 'Hide' link. Below this is a 'Breakdown of investments' table with three columns: 'Investment (s)', 'Number of units', and 'Current value'. The table lists one investment: '7IM AAP Moderately Adventurous [s2]' with 29794.064 units and a current value of £51,543.73. A disclaimer note is present below the table, and a 'Close' link is at the bottom right. At the bottom of the screen, there is a 'Save and download' button with a download icon and a 'Return to policies' button with a right arrow icon.

Schedule of investments
Total value: £51,543.73

Trustees Bank Account
Valuation date: 07/12/2022 · Current value: £0.00

LV= TIP (Active)
Valuation date: 10/11/2022 · Current value: £51,543.73 [Hide](#)

Breakdown of investments

Investment (s)	Number of units	Current value
7IM AAP Moderately Adventurous [s2]	29794.064	£51,543.73

Please note that figures are not guaranteed and the value of your client's investment may fall as well as rise resulting in them receiving back less than they invested. The current value may not take into account recent requests to sell, invest or switch assets. Values given are considered accurate but we would suggest you contact us if you are unsure about the accuracy of any value. [Close](#)

The current value for assets is not guaranteed and may not take into account recent requests to sell, invest or switch assets, and is based on the valuation information supplied by the company listed.

[Save and download](#)

[Return to policies](#)

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.

The screenshot displays a 'Schedule of Investments' section with a total value of £224,100.80. It lists two 'SMF Bond' investments, each with a current value of £112,050.40. The first investment has a valuation date of 21/06/2021 and is marked as illiquid, with a disclaimer stating it cannot be sold and its valuation is over 3 months old. The second investment has a valuation date of 22/09/2021 and also has a disclaimer stating its valuation is over 3 months old. A general disclaimer at the bottom states that the current value is not guaranteed and is based on the valuation information supplied by the company listed.

Schedule of Investments
Total value: £224,100.80

SMF Bond (L180100001)
Valuation Date: 21/06/2021 Current Value: £112,050.40
This investment is currently illiquid (cannot be sold)
The most recent valuation held is over 3 months old

SMF Bond (L180100002)
Valuation Date: 22/09/2021 Current Value: £112,050.40
The most recent valuation held is over 3 months old

The current value for assets is not guaranteed and may not take into account recent requests to sell, invest or switch assets, and is based on the valuation information supplied by the company listed.

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.

The screenshot displays a multi-step process for applying for a top-up. At the top, a progress bar shows six stages: 1. Request (highlighted in green), 2. Annual allowance, 3. Payment details, 4. Investment details, 5. Summary, and 6. Fee and declaration. Below the progress bar, the title reads 'Additional contribution request for ADAM CARTER'. The main content area contains a question: 'Have you given your client financial advice relating to this request?'. There are two buttons: 'Yes' (highlighted in green) and 'No'. Below this, a prompt asks: 'Please enter the value of single contribution your client wants to make: We'll add tax relief to the amounts shown where this is due.' There are three input fields, each with a pound sign (£) and a label: 'Employer contribution amount', 'Personal contribution amount', and 'Third party contribution amount'. At the bottom of the form, there are two buttons: '< Back' and 'Continue >' (highlighted in blue).

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.

1 Request 2 Annual allowance 3 Payment details 4 Investment details 5 Summary 6 Fee and declaration

Please complete the details of ADAM CARTER's **annual allowance**

Your client can get tax relief on personal pension contributions up to 100% of their yearly earnings. If unemployed, the maximum contribution is £3,600 gross each year.

What is your client's annual salary ?

£

Does your client have a reduced annual allowance, for example if they have taken money out of a pension using Flexi-access Drawdown ?

Yes No

What date did this reduced allowance first apply from ?

Please tell us the source of this money

[< Back](#) [Continue >](#)

1 Request 2 Annual allowance 3 Payment details 4 Investment details 5 Summary 6 Fee and declaration

How to pay

Single contributions can be paid directly into our bank account using a bank transfer (BACS or Chaps). We'll match the payment with the information in this application.

Account name
NMPTL Client Money

Account number
21718060

Sort code
15 10 00

Payment reference
59486TESTCARTER

If the **payment reference** is not quoted, we may be forced to return the payment.

[< Back](#) [Continue >](#)

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.

1
Request
2
Annual allowance
3
Payment details
4
Investment details
5
Summary
6
Fee and declaration

Investment details for ADAM CARTER

Total contribution amount: £10,000.00
Where do you want to place these funds?

LV= Core Funds

£

LV= Smoothed Pension

The minimum amount for LV= Smoothed Pension investment is £5,000. The maximum total investment is £1,000,000, you must also be over 17 years of age to have a smoothed pension investment with LV=. You must have given your client financial advice if they are investing into smoothed pension for the first time.

£

Other investments

£

< Back
Continue >

Total contribution amount: £10,000.00
Where do you want to place these funds?

LV= Core Funds

£ 10000

LV= Smoothed Pension

The minimum amount for LV= Smoothed Pension investment is £5,000. The maximum total investment is £1,000,000, you must also be over 17 years of age to have a smoothed pension investment with LV=. You must have given your client financial advice if they are investing into smoothed pension for the first time.

£

Other investments

£

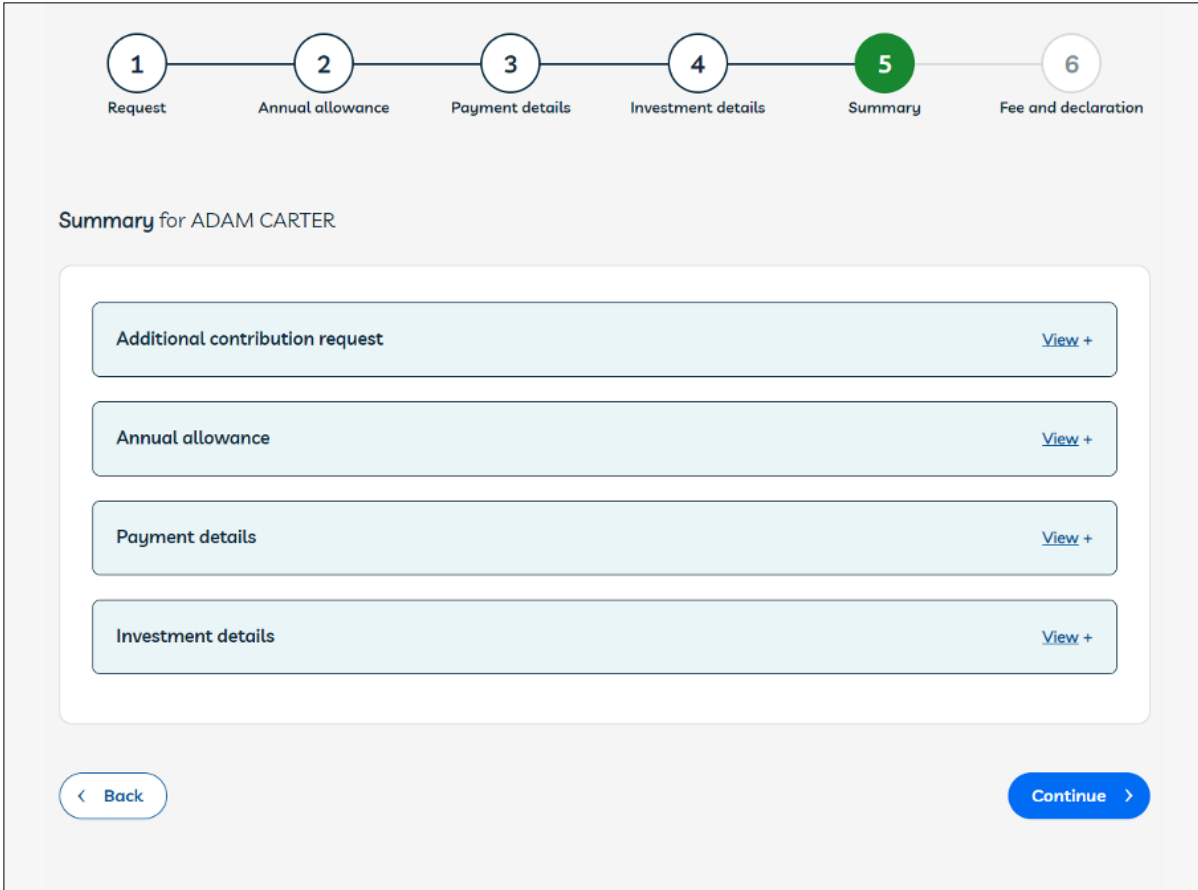
LV= Core Funds - £10,000.00
Tell us how your client wants this contribution invested

Split equally across their current fund holdings

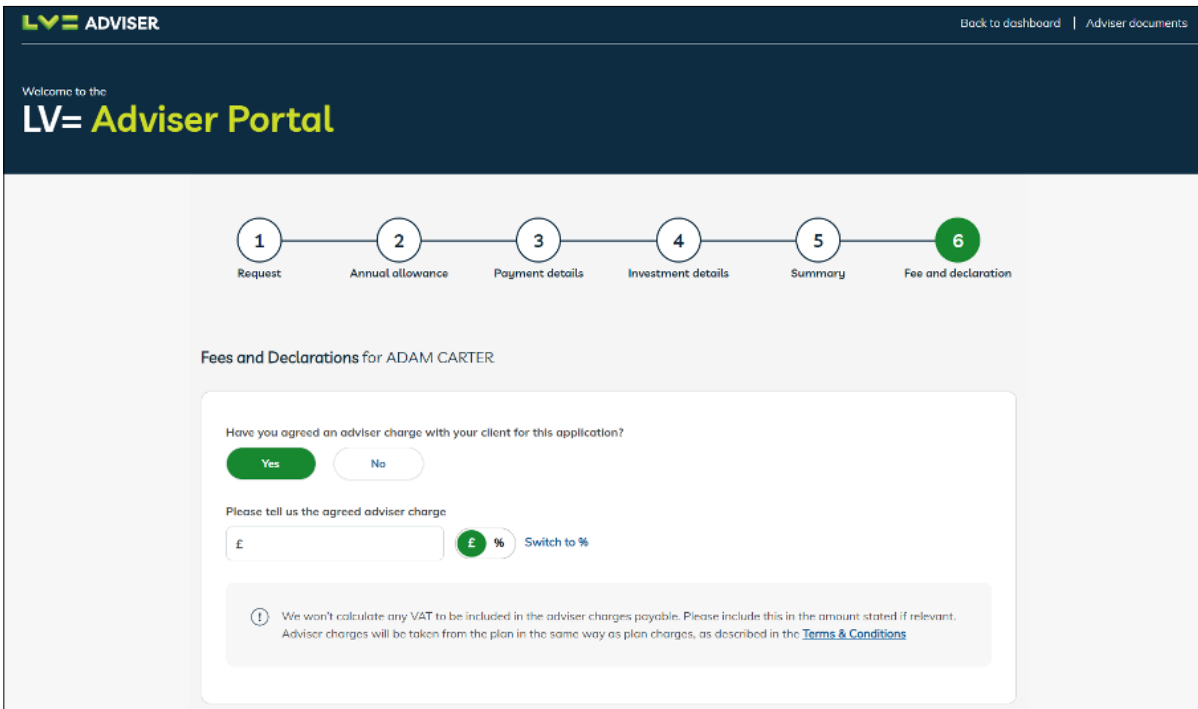
Proportionally in line with their current fund holdings

In a new fund split

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

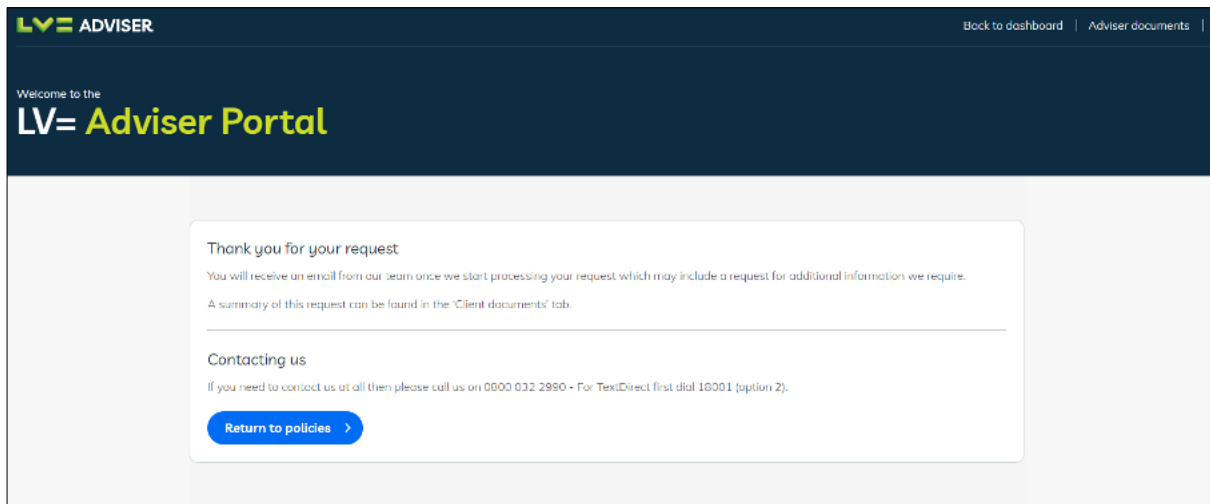


A summary of the request will be shown at stage 5, allowing you to review and amend any of the entered information.



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.

Welcome to the
LV= Adviser Portal

Fund switch request
ADAM, CARTER

Switch requests

Please select the investments that should be included in the switch request

F59486000 - Single Investment

K59486001 - Regular Investment

Important notes

Details of the investment funds currently available are included in the investment funds information.

Please note that future charges depend on the fund(s) selected.

We do not currently charge for fund switches. However, we reserve the right, at our sole discretion, to review the amount and incidence of switching charges in the event of unusual switching activity, in order to protect the interests of other customers.

If the switch request is received before 10:30AM on a working day, we will process the fund switch using the bid prices for that day. If the request is received after 10:30AM or on a non-working day, such as a Saturday, Sunday or Public Holiday in England, the switch will be processed using the bid prices for the next working day.

In exceptional circumstances, we reserve the right to defer switching units for up to three months, or in the case of units invested directly in property, 12 months, where we consider it to be in the best interests of our customers generally.

[Back](#) [Continue](#)

Fund switch request

You are not authorised to place Investment instructions for this client. In order to place Investment instructions on their behalf you will need to provide evidence of their authority to us. For more information on this please email investments@lv.com or call 0800 032 2990 (option 5)

[Close](#)

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.

Welcome to the
LV= Adviser Portal

Fund switch request
ADAM, CARTER

Switch request for F59486000 - Single Investment

Current value: £25919.77

Switching instructions (surrender of existing investments)

Please enter the amount or percentage proportion of funds your client wishes to surrender from existing investments

[Amount](#) [Percentage](#)

Fund name	Current value	Switch amount (£)	Switch percentage (%)
Quilter Investors Cinilium Moderate Passive Portfolio (S2)	£25,919.77	£ 25,919.77	100 %

[Back](#) [Continue](#)

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

Fund switch request
ADAM, CARTER

Selection of funds for F59486000 - Single Investment
Total switch amount: £25,919.77

Is the switch amount required to be split evenly across the funds below

Yes No

Please select the funds your client wishes to invest in

Please enter the amount or percentage proportion of funds your client wishes to invest into

Amount Percentage

Fund name	Investment amount (£)	Investment percentage (%)	
7IM AAP Balanced (s2)	<input type="text" value="£ 25919.77"/>	<input type="text" value="100.00"/> %	
Total:	£25,919.77	100.00%	

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.

Fund switch request
ADAM, CARTER

Please check the details below before you submit your switch request.

The switch request will be submitted to us and a summary will be generated for you to print for your records.

If the switch request is received before 10:30AM on a working day, we will process the fund switch using the unit prices for that day. If the request is received after 10:30AM or on a non-working day, such as a Saturday, Sunday or Public Holiday in England, the switch will be processed using the unit prices for the next working day.

In exceptional circumstances, we reserve the right to defer switching units for up to three months, or in the case of units invested directly in property, 12 months, where we consider it to be in the best interests of our customers generally.

F59486000 - Single Investment

Surrender of existing investments

Quilter Investors Cirilium Moderate Passive Portfolio (S2)	100%
--	------

Re-investment into LV=

7IM AAP Balanced (s2)	100.00%
-----------------------	---------



Please tick to confirm you are happy with all the details above. Once you click 'submit request' it cannot be cancelled.
Switch request submission date - 15/11/2023

< Back

Submit request >

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

Fund switch request
ADAM, CARTER

Switch requests submitted

Thank you for submitting your switch request. Below is a summary of your request.
Here is your request reference number: **5051**.

F59486000- Single Investment

Switch request summary



Please take this as confirmation of your switch request. Please keep a copy of this for your records. In 3 working days your instruction will have taken effect and you will be able to see the new fund selection when viewing your valuation. If you would like an additional switch statement please get in touch with the team on Investments@lv.com.
A summary of this request can also be found in the 'Client documents' tab.

View PDF

Close >

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.

Welcome to the
LV= Adviser Portal

Adam, Smith - Drawdown request

All fields are mandatory

Complete this form if your client wants to take a lump sum of tax free cash or income from their LV= pension plan, or change their existing income.
You should only complete this if your client has agreed for you to act on their behalf.

Have you given your client financial advice relating to this request ?

Yes No

Please select one or more of the options your client would like to take :

- Make a payment of tax free cash
- Take a taxable lump sum
- Set up a regular income
- Change existing income amount

Have you provided advice on how the remaining pension fund should be invested?

Yes No

Would you like the payment of tax free cash to be via a monthly cash policy (MCP)?

Yes No

Before you start

1 Important :You will not be able to save this form so please ensure that you have all of the information required before you start and this will ensure that all of the details are captured and submitted correctly. To help with this we would suggest you have to hand the following pieces of information :

1. Policy holder's full name
2. Policy holder number
3. Bank account details
4. Tax free cash required
5. Income required
6. Confirmation of any lifetime allowance already used
7. Investments from which to withdraw

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=.

Andy, Betty - Request tax free cash and income

All fields are mandatory

Complete this form if your client wants to take a lump sum of tax free cash or income from their LV Pension Plan, or change their existing income.

You should only complete this if your client has agreed for you to act on their behalf.

Have you given your client financial advice relating to this request ?

Yes No

Have you explained the risks associated with this request to your client ?

Yes No

↓ As advice has not been given, your client will need to complete the application form and return it to us.

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:

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

Andy, Betty - Drawdown request

All fields are mandatory

How much tax free cash does your client want ?

Maximum amount available A specific amount

Monthly payment start date

ⓘ Please note that we are unable to change the payment date once this is set up. If you wish to change this please let us know immediately, but be aware this may not be able to be changed.

📅

Has your client taken benefits from any pension scheme other than the LV= pension plan or their state pension ?

Yes No

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

Regular benefits - 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>

XXXXXXXXXX

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>

MAPXXXXXXXXXX

How much tax free cash your client has taken from any pension funds since 6 April 2006

£ 10000

i 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

i 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

i 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

Welcome to the
LV= Adviser Portal

- 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

Adrian, Smith - Drawdown request

All fields are mandatory

Taxable lump sum your client wants to take: ①

The entire residual amount placed into drawdown with this request

A specific amount

[Back](#) [Next](#)

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Stage 3: Set up Regular income

Welcome to the
LV= Adviser Portal

- 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

Adrian, Smith - Drawdown request

All fields are mandatory

Total amount of annual income required

£ 50000

① If your client is still in a capped arrangement and they want to take income above the GAD limit, we will convert the plan into flexi-access drawdown. This will trigger the Money Purchase Annual Allowance (MPAA).
If there are a number of drawdown pots within this plan, we'll pay the income from the largest in value.

How often does your client want regular income to be paid ?

[Monthly](#) [Yearly](#) [Quarterly](#) **[Half-Yearly](#)**

When would your client like the first income payment to be made ?

12 02 2023

① If you pick a date that's too early for us to set up the payment, we'll pay the first instalment as soon as we can and then on the chosen date going forward

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Stage 4: Change Regular income

Welcome to the
LV= Adviser Portal

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

Adam, Sarah - Drawdown request

All fields are mandatory

What should your client's new level of regular income be, per annum ?

Do you want the benefits to come from the same funds as any existing income arrangements on this plan?

Yes No

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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.

All fields are mandatory

Which investments should be sold to pay the selected benefits ?

Investment	Value (£)	Percentage (%)
<input type="checkbox"/> Property	£182,250.00	<input type="text" value=""/>
<input checked="" type="checkbox"/> LV= TIP	£4,020.94	<input type="text" value="100"/>
<input type="checkbox"/> LV= TIP	£1,000.00	<input type="text" value=""/>
<input type="checkbox"/> Self investment	£229,100.00	<input type="text" value=""/>
<input type="checkbox"/> Smoothed Pension	£4,000.00	<input type="text" value=""/>

Which LV= Insured Funds should be sold to pay the selected benefits ?

Investment	Value (£)	Percentage (%)
<input checked="" type="checkbox"/> White Knight	£4,020.94	<input type="text" value="100.00"/>

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).

Welcome to the
LV= Adviser Portal

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

Adam, Betts - Drawdown request
Adam, Betts

All fields are mandatory

Where your client would like their money to be paid

To the bank account already on file To a new bank account

Your new bank details

The bank details should be for a personal account in your client's name or one where they are a joint account holder.
Payments will always be made in Pounds Sterling and to UK bank accounts only.

Bank/Building society name

Account holder name

Account number

Sort code
 - -

Roll number (for building society accounts)

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Stage 7: Regular contributions

Welcome to the
LV= Adviser Portal

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

Adam, Betts - Drawdown request

All fields are mandatory

Would you like to continue or stop paying in regular contributions.

None being paid Continue Stop

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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.

Welcome to the
LV= Adviser Portal

- 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**

Adam, Batts - Drawdown request

Tax free cash [View +](#)

Taxable lump sum [View +](#)

Set-up regular income [Hide -](#)

Total amount of annual income required	50000
How often does your client want regular income to be paid ?	Half-Yearly
When would your client like the first income payment to be made ?	12/02/2023

[Edit my answer](#)

Change regular income [View +](#)

Investment choices [View +](#)

Bank details [View +](#)

Regular contributions [View +](#)

Fee and declarations

Are you charging a fee for this request ?

No fee charged Yes, a fee amount Yes, a fee percentage

%

Should this % be calculated on:

The whole fund The newly crystallised amount

Should this % be calculated on:

After deducting any tax free cash Including the value of any tax free cash

Please read and tick to confirm the attached declarations.

By completing this online application you are confirming your client has given authority for you to do so and is aware of the requested action and any associated risks.

[Tax free cash & income - Adviser declaration](#)

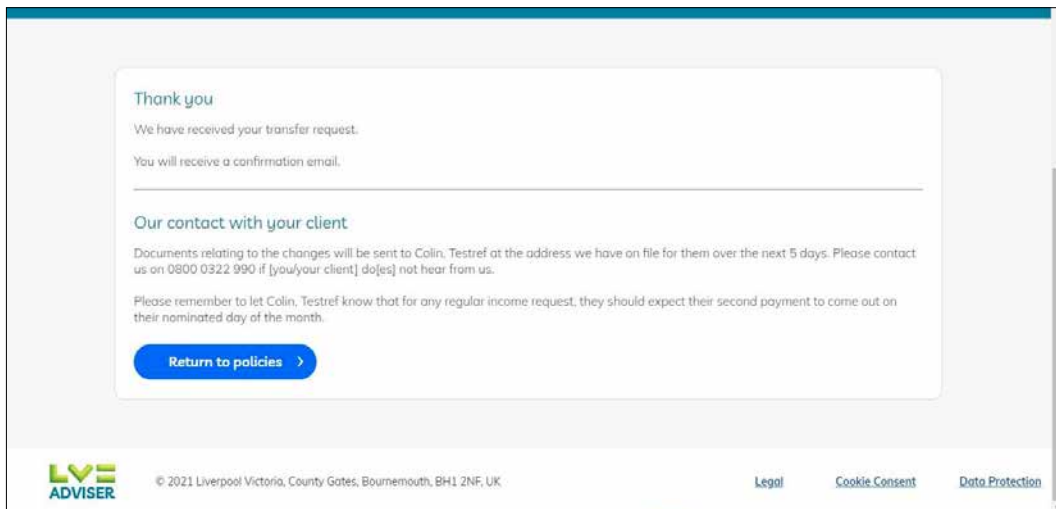
I have read and understand the declarations

[Back](#) [Submit](#)

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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.

Welcome to the
LV= Adviser Portal

Adam, Smith - Income details

LV= Self Invested Personal Pension (Policy #0021714607)
Payable to HALIFAX ****17 bank account Tax code BR

Previously used LTA: 28.61%

Arrangement 1 [View +](#)

Start date: 10 Feb 2021 Fund value: £39,460.33

Arrangement 2 [Hide -](#)

Start date: 11 Feb 2021 Fund value: £41,194.84

PCLS taken: £15,716.99

Flexi-access drawdown

Start date	Frequency	Next due	Amount
23/03/2021	Monthly	23/03/2023	£0.00

[Close](#)

Arrangement 3 [View +](#)

Start date: 27 May 2021 Fund value: £39,893.95

Arrangement 4 [View +](#)

Start date: 23 Feb 2022 Fund value: £40,028.98


Arrangement 5 [View +](#)

Start date: 14 Nov 2022 Fund value: £45,097.50

Only active arrangements for the policy are displayed. Any arrangements that have been paid out in full or transferred out will not be shown.

[Return to policies >](#)

Have a query? Speak to us on [0800 0322 990](tel:08000322990) Mon to Fri 08:30 to 17:30 Email us at Existingbusiness@lv.com



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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.

The screenshot shows the 'Client Summary' page in the LV= Adviser Portal. The page is titled 'Welcome to the LV= Adviser Portal' and 'Andrew, Joseph - Client Summary'. A 'New quote' button is visible in the top right corner. The main content area is divided into two tabs: 'Client quotes' (selected) and 'Client applications'. The 'Client quotes' tab displays a list of quotes. The first quote is for a 'Pension' policy, with a quote number, total value of £42,000.00, and a date created of 16/11/2022. Below this, there is a 'Retirement age: 76' section. A table shows 'Transfers' with columns for 'Amount', 'Drawdown', and 'Tax free cash'. The table includes a 'Flexi transfer' row with a value of £42,000.00, and a 'Total' row with a value of £42,000.00. Below the table, there is a 'Transfer funds' section with a 'Smoothed Managed Balanced' fund at 100%. A 'Drawdown income' section follows, with a table showing 'Start date', 'Payable', 'Total', 'Drawdown', and 'Income'. The table includes a 'Monthly in advance' row with a total of £42,000.00, a drawdown of £42,000.00, and an income of £2,000.00. The 'Advice details' section shows an 'Advice type' of 'Independent' and an 'Initial charge' of '0%'. At the bottom of the quote details, there are three buttons: 'View quote PDF', 'Requote', and 'Apply for this quote'. A 'Close' button is also present. Below the main quote details, there is a list of other quotes, including a 'Bond' quote with a total value of £40,000.00, two 'Pension' quotes with total values of £40,000.00, and another 'Bond' quote with a total value of £25,000.00.

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.

Welcome to the

LV= Adviser Portal

Pension quote for

Andrew Joseph

Your quote results

Quote ID : **PN02000000**
RA ID : **000000**

Product	Transfers	One-off contribution	Regular contribution ^①	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	00000000
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](tel:0800.0322.990) Mon to Fri 08:30-17:30
Email us at Newbusiness@lv.com



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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.

Welcome to the
LV= Adviser Portal

Andrew Stangor - Client Summary New quote >

Client quotes
Client applications

Policy no.	Product	Status	Total value
Not yet allocated	LV= Self Invested Personal Pension	Applied	£40,000.00

[View quote](#) [View application summary](#)

Have a query?
Speak to us on [0800 0322 990](tel:08000322990) Mon to Fri 08:30 to 17:30
Email us at Existingbusiness@lv.com

Policy no.	Product	Status	Total value
Not yet allocated	LV= Self Invested Personal Pension	Applied	£50,000.00

[View quote](#) [View application summary](#)

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Policy no.	Product	Status	Total value
Not yet allocated		Applied	£30,000.00

[View quote](#) [View application summary](#)

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Policy no.	Product	Status	Total value
Not yet allocated	LV= Self Invested Personal Pension	Applied	£50,000.00

[View quote](#) [View application summary](#)

Have a query?
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Policy no.	Product	Status	Total value
Not yet allocated	LV= ISA Series 1	Applied	£20,000.00

[View quote](#) [View application summary](#)

Have a query?
Speak to us on [0800 0322 990](tel:08000322990) Mon to Fri 08:30 to 17:30
Email us at Existingbusiness@lv.com

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.

Welcome to the
LV= Adviser Portal

This summary contains details of the application you have submitted to us. This, along with the Conditions form the contract between you and us. You should read this alongside your personal quote and the Key Features document.

[Print application summary](#)

Advice and requests Quote ID: [123456789](#)
RA ID: [123456](#)

What product would you like to quote for? *

[Flexi](#) **[Fixed Term Annuity](#)** [ISA](#) [Trustee Investment Plan](#) [Flexi](#)

Customer details Quote ID: [123456789](#)
RA ID: [123456](#)

Title

First name

Middle name(s)

Surname

Marital status

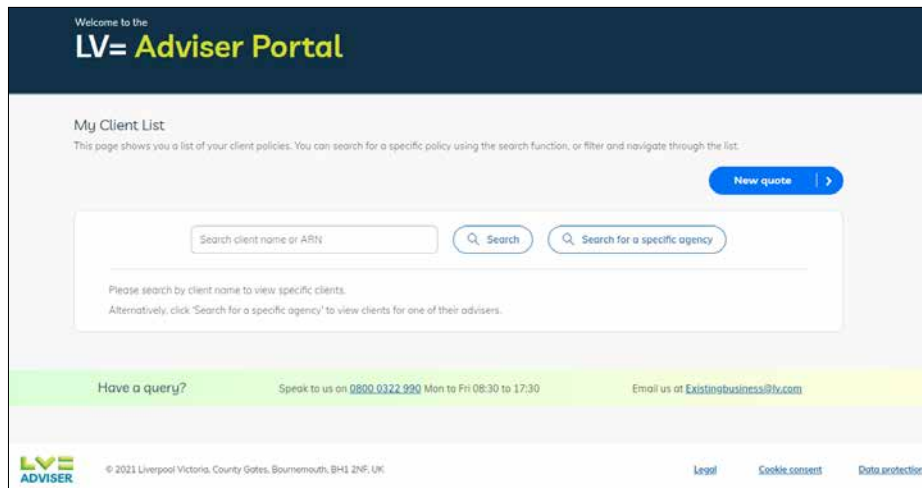
Gender
 Male Female

Date of birth [or age](#)

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.

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