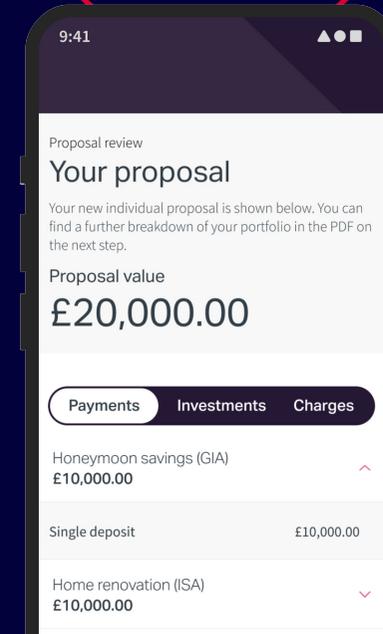
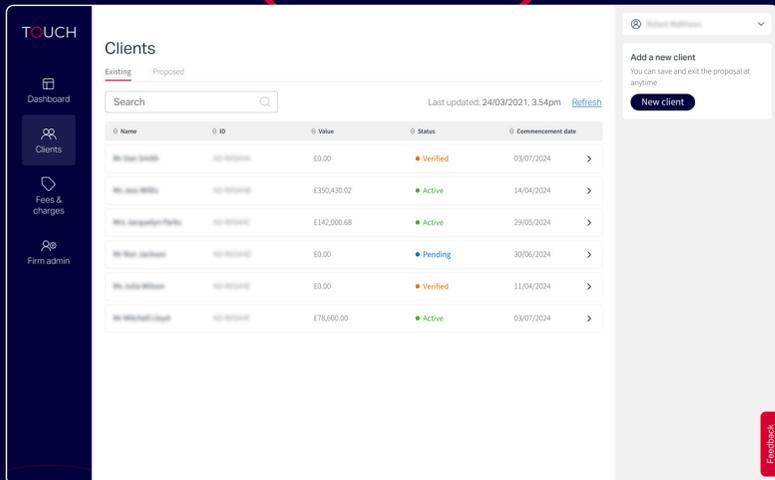
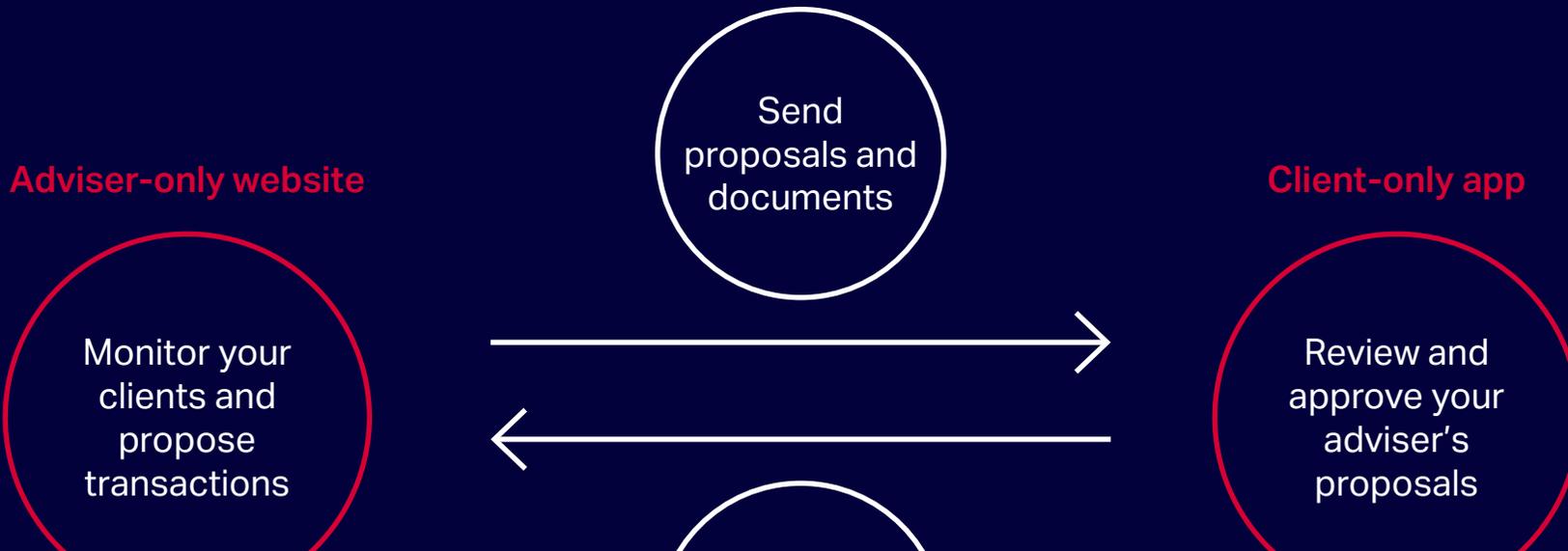


# Adviser guide

This guide will show you just how easy it is to use AJ Bell Touch.

There's a dedicated website where you can pass key documents to your client. And all your client's interactions will be via an intuitive mobile app.

The whole system is designed to make life as efficient as possible for both of you. It works like this:



# Getting started

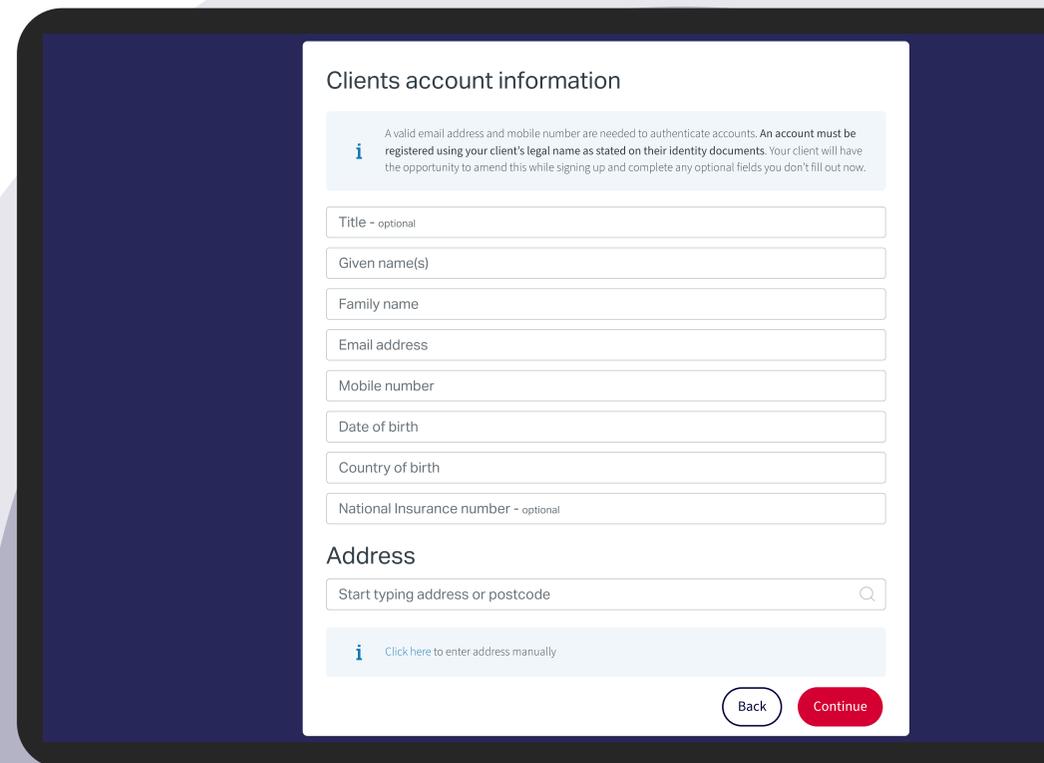
In this guide, we'll show you how to set up a new client on AJ Bell Touch, and briefly explain the processes that take place at their end too. Before we start, please make sure you know your client's:

- full name – which must match the ID they provide us with;
- email address;
- mobile phone number;
- date of birth;
- National Insurance Number (this can be provided later in the process by you, or your client); and
- address (this can be provided later in the process by you, or your client).

You'll also need:

- details of any proposed regular payments and planned withdrawals;
- information about your proposed investments and adviser charges; and
- any other documents you want to give your client as part of the initial proposal.

Every client must have a unique email address and mobile phone number. If you're setting up two related clients on the system, make sure they both have unique email addresses and phone numbers.

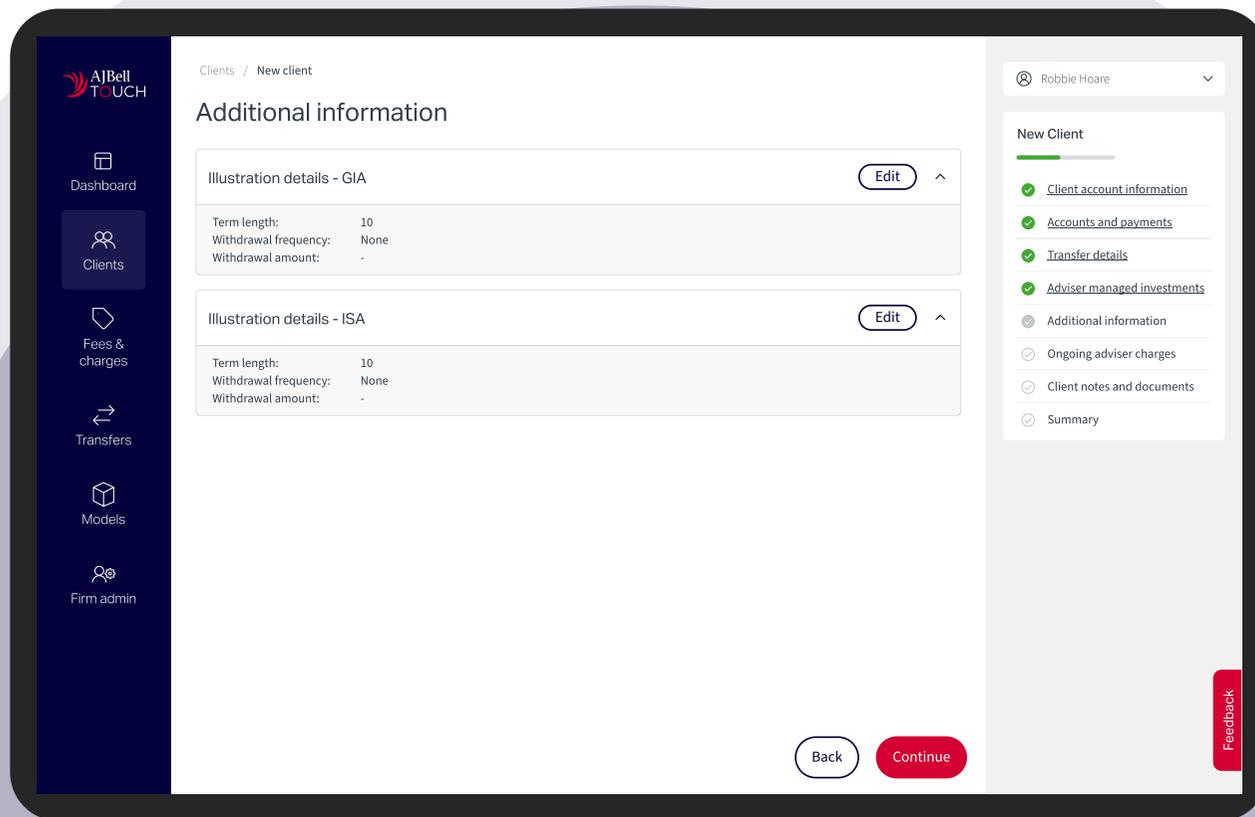


The screenshot shows a mobile application interface for entering client information. The form is titled 'Clients account information' and includes a light blue informational banner at the top stating: 'A valid email address and mobile number are needed to authenticate accounts. An account must be registered using your client's legal name as stated on their identity documents. Your client will have the opportunity to amend this while signing up and complete any optional fields you don't fill out now.' Below this banner are several input fields: 'Title - optional', 'Given name(s)', 'Family name', 'Email address', 'Mobile number', 'Date of birth', 'Country of birth', and 'National Insurance number - optional'. Underneath these fields is an 'Address' section with a search bar containing the text 'Start typing address or postcode' and a magnifying glass icon. At the bottom of the form, there is another light blue banner with an information icon and the text 'Click here to enter address manually'. At the very bottom of the screen, there are two buttons: a white 'Back' button and a red 'Continue' button.

# Getting started

At each stage of the journey, you'll only see a 'Continue' button when you've provided enough information. You can go back to any previous stage at any time – just go to the menu on the right, where you'll see 'Edit' buttons that allow you to amend information as necessary.

You can leave and return to the process at any time – you'll find ongoing applications on your 'Proposed' client dashboard, where they'll have a 'Draft' status.



# Getting started

- ① You'll start by providing your client's personal details. Don't worry if you don't have their National Insurance Number or address; your client will be able to add those later, in the app.
- ② Then you'll confirm what accounts you want to open and your proposed investment strategy. The cash and investment allocations you set will automatically apply to every future payment into the account, including transfers, until you decide to change them. This means you can leave our automated processes to take care of executing trades.
- ③ We'll also need details of planned transfers, one-off or ongoing payments into the accounts and any adviser charges you've agreed with your client. Finally, we'll ask for your proposed investment timeframe and any planned future withdrawals.
- ④ All the information you've provided goes to create the investment proposal. This consists of an illustration, together with confirmation of any proposed funding, investments and adviser charges.
- ⑤ Until you send the investment proposal to your client through the website, they will appear in the 'Proposed' section of your online client dashboard as 'Draft'.
- ⑥ You can review the investment proposal and go back to change any information if you need to. At this point, you can also add supporting information for your client – this could include suitability reports, helpful notes and any other information you want to share with them. You're essentially creating a permanent online audit record of all the information that's passed to your client.
- ⑦ Once you're happy, click 'Continue', and an email will be sent to your client so they can download the AJ Bell Touch app onto their smart device.
- ⑧ At this stage, your client will show in the 'Proposed' section of your online client dashboard as 'Proposed'. From this point on, you won't be able to make any further changes – like adding new account types – until your client completes their onboarding steps in the app.

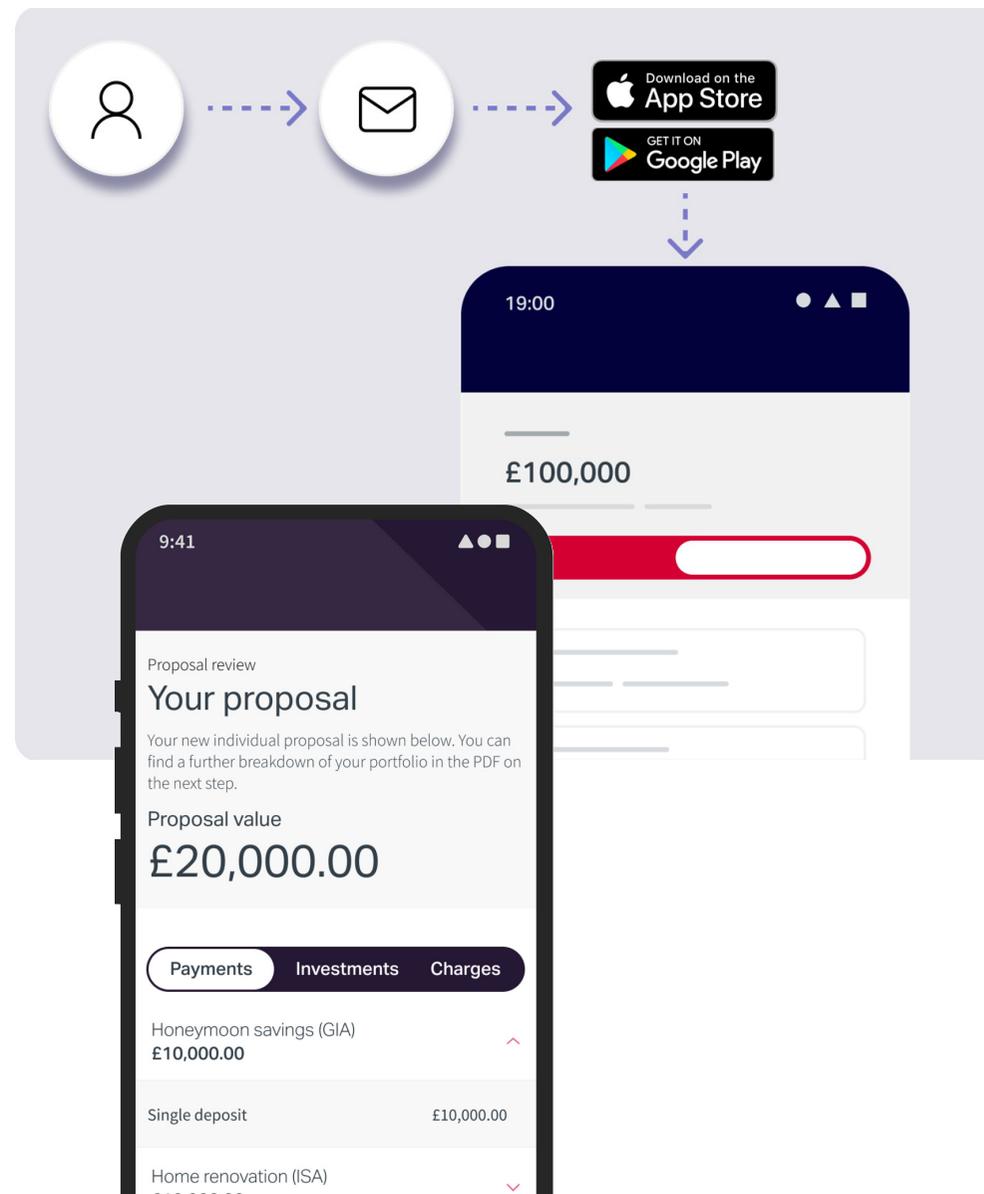
# Client onboarding steps

- 1 Once your client has received our welcome email and downloaded the app, they can review our Terms and Conditions, Key Features and Privacy Policy.
- 2 Next, we'll walk them through setting up a PIN, verifying their device through two-factor authentication and setting up face ID.
- 3 **When prompted, your client must agree to receive notifications from the app. Otherwise, they may miss a notification from you, which could delay an important task/transaction that you have set up.**

They can now move on to activate their account and, from now on, your client's view of the app is branded with your firm's logo and colour scheme.

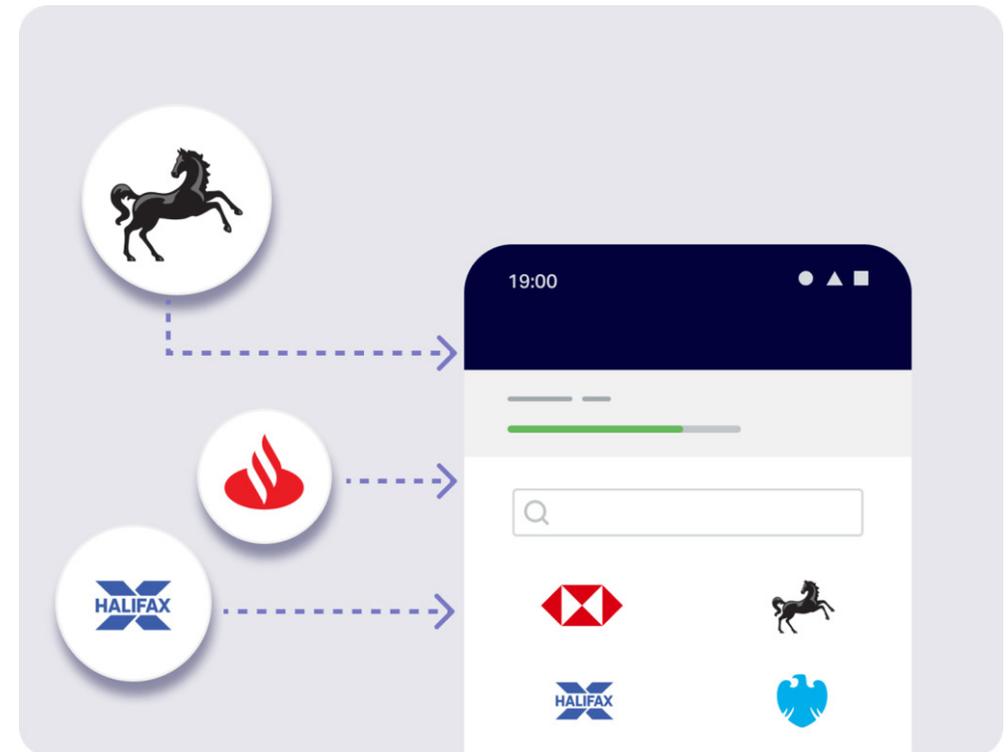
- 4 Your client can review all the information and documentation you've provided, and, assuming they're happy, they can give the necessary declarations within the app and the account will be set up — although not yet fully activated.

At this point, you'll see the client move from the 'Proposed' client dashboard to your 'Existing' client dashboard, with a status of 'Pending'.



# Client onboarding steps

- ⑤ Your client can now provide any additional information that we need, such as their National Insurance Number or address.
- ⑥ They will also need to upload identity documentation, such as a driving licence or passport, and complete video-based checks so that we can fully verify their identity.
- ⑦ We use a third-party service to verify their identity using the information provided. Once that's complete, they'll receive a notification from the app, and can log back in to complete the final steps.
- ⑧ At this point, they can add their bank account details, which are validated instantly through open banking, and they'll also be able to approve any single or recurring payments that you request, using the same open banking links. Their account is now fully activated.





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