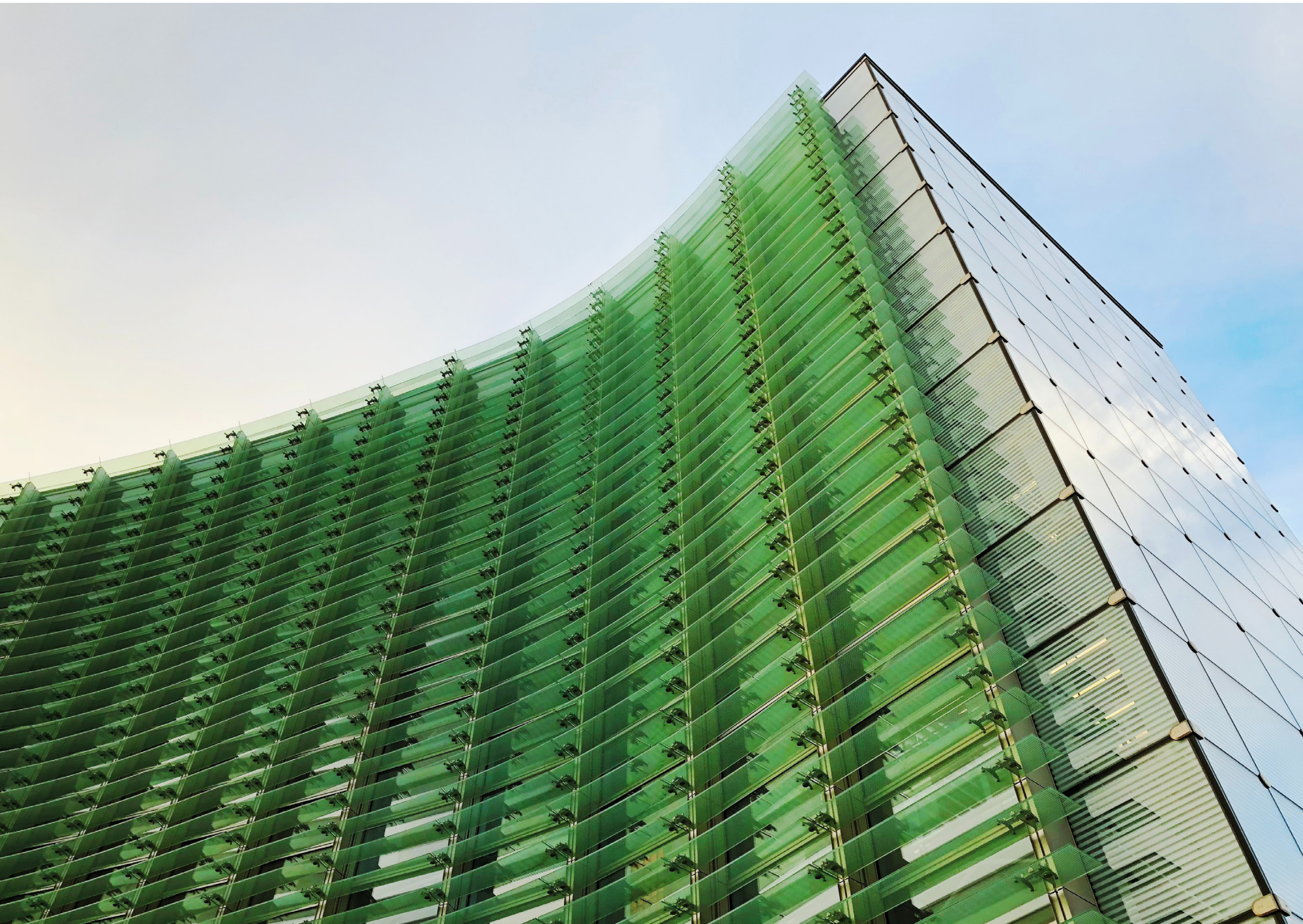
Prudential ISA Online Services

Customer FAQs Getting Started On My Dashboard

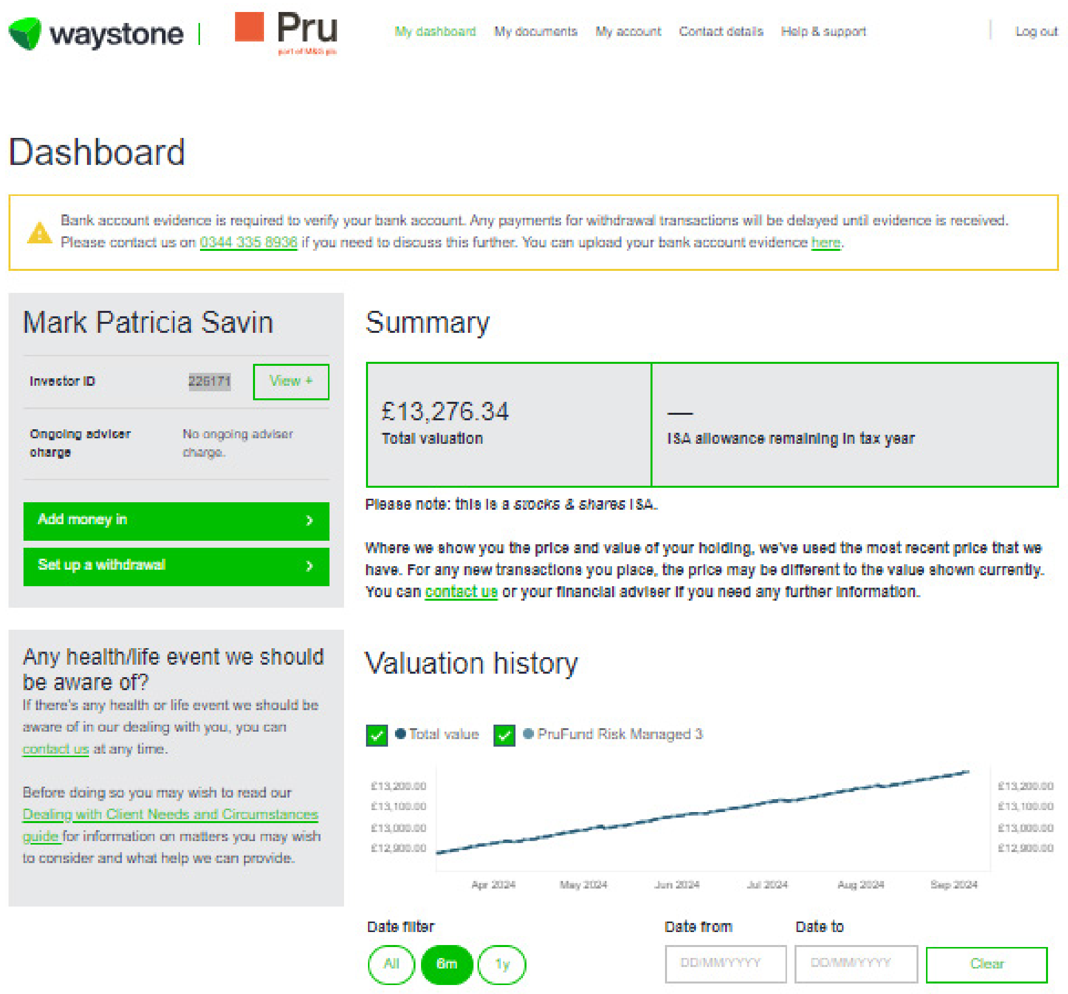
Frequently asked questions for Investors using the Prudential ISA online services digital portal



1.0 Getting started on my dashboard

1.1 HOW DO I USE MY DASHBOARD AND WHAT TYPICAL INFORMATION CAN I SEE?

Once you have successfully logged in you will land on your dashboard, this will present a view of you and your ISA:



Details about you are shown on the left side in the blue box. The rest of the information can be summarised as the following:

- Total valuation of your ISA and remaining ISA Headroom for the year
- A graph showing the valuation history of your ISA which can be filtered over the last year
- A breakdown of your valuation – showing the funds your invested in, units, and most recent bid price
- Details of any regular contributions or withdrawals
- A summary of your transaction history, showing the most recent five transactions.

1.2 WHAT IF THE INFORMATION DOESN'T LOOK QUITE RIGHT?

If you have spotted a discrepancy with your ISA or the details we hold, you should contact your adviser. Their details can be found in the contact details section of the My details section, found right at the top of your dashboard.

If you don't use a financial adviser, you will find our contact details in the same section.

1.3 I HAVE LOGGED IN AND MY DASHBOARD IS SHOWING AS BLANK, WHAT SHOULD I DO?

This is a technical issue. You should try logging out and clearing the browsing history. If you then log in again and our dashboard is still displaying as blank you should contact our customer service team. If you cannot access the contact information in My details section, the contact number for our customer service team is 0344 335 8936.

1.4 UNDERSTANDING MY VALUATION

At the top of your dashboard, we show an up-to-date summary of your valuation next to your remaining ISA allowance for the current tax year.

A more detailed breakdown is then shown further down the dashboard and looks like the example below:

Valuation breakdown

Asset name	Unit/shares	Price (p)	Value	Proportion of value
PruFund Risk Managed 3 Fund ISA	5,388.127	246.40	£13,276.34	100.00%
Total			**£13,276.34**	

This valuation is broken down as follows:

- Asset name – each fund you have holdings in will be listed under the Asset name column. If you hold any PruFund funds you will see two entries for each PruFund fund you are invested in; one entry showing any holdings you have in the Account part of the fund and another entry showing any holdings you have invested in the PruFund fund.

  We show both parts for each PruFund as your holdings may be held in one or both parts at the valuation date. Any new money you invest into a PruFund, either by paying in new money, transferring from another ISA manager, or switching from another fund, is initially invested in the Account part of the PruFund fund.

  Money held in the Account part of a PruFund fund is switched to the PruFund fund at the next quarter switch date.

  For example, the above shows a value in the PruFund Growth Fund but no value for the PruFund Growth Account. This is because, when money was initially paid into the ISA and invested in that fund, it would initially have been paid into the PruFund Growth Account. As a quarter date switch has taken place, the money has been moved out of the PruFund Growth Account and into the PruFund Growth Fund.

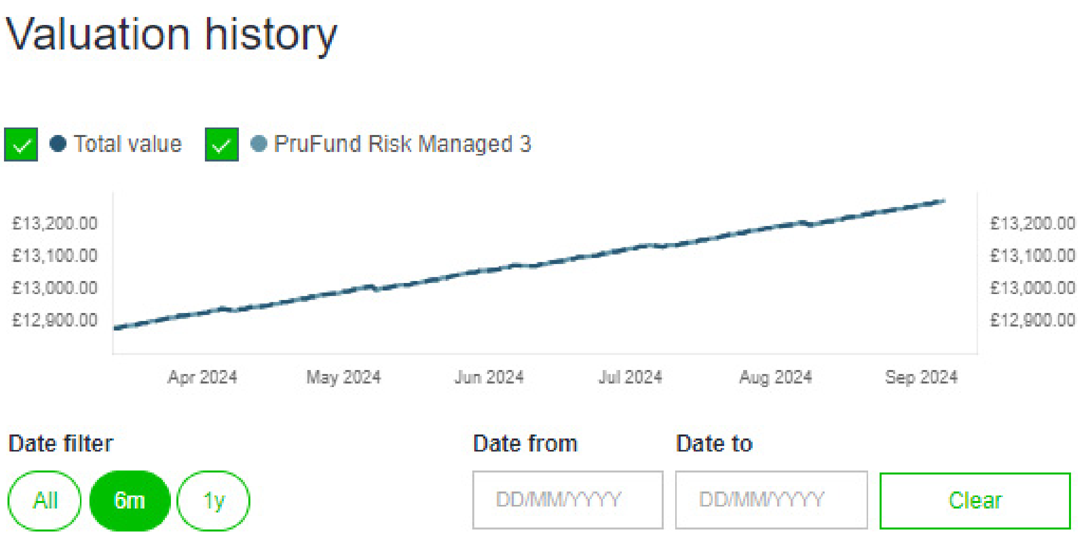
If you want more information on how PruFund investments work, you should contact your adviser.

- Units/Shares – the number of units or shares you have in that particular fund
- Price – unit or share price is shown in pence - in the above example for the PruFund Growth Fund its 263.20 pence or £2.63
- Value – this is the current value of the fund based on the number of shares/units multiplied by the unit/share price
- Proportion of value – this is simply the value of the fund as a proportion of your total ISA value. From the above example, PruFund Growth value (£32,851.49) represents 100% of the total value of the ISA, i.e. PruFund Growth Fund value (£32,851.49) divided by the total ISA value (£32,851.49) is 100%.

If you have any questions or concerns you should contact your adviser. You can also contact our customer service team on 0344 335 8936, who can help if you no longer use an adviser or have any other queries.

1.5 UNDERSTANDING THE VALUATION GRAPH

The valuation graph is shown directly above the valuation breakdown. The vertical axis shows value, the horizontal is time, and the date range can be filtered.



You can also add a customised filter using the Date from and Date to ranges as shown above.

The plotted line on the graph will reflect the valuation of your ISA and how its value has increased or decreased over the selected period of time.

This will be impacted by money you put in or take out of your ISA and the graph will update to reflect those movements.

If you have any questions or concerns you should contact your adviser. You can also contact our customer service team on 0344 335 8936, who can help if you no longer use an adviser or have any other queries.

1.6 WHAT IS SHOWN IN THE REGULAR CONTRIBUTION/WITHDRAWAL SECTION?

Valuation breakdown

Asset name	Unit/shares	Price (p)	Value	Proportion of value
PruFund Risk Managed 4 Fund ISA	4,931.184	264.20	£13,028.19	100.00%
Total			**£13,028.19**	

Here we display any regular contributions or withdrawal arrangements you have in place. The above example shows a regular withdrawal of £100.00 coming from PruFund Risk Managed 2.

1.7 WHY CAN I NOT SEE ALL MY TRANSACTIONS?

The transaction history is where you will see details of any money that has been paid into your ISA, any money that has been withdrawn from your ISA, any money that has been switched between funds and any charges that have been taken from your ISA by cancelling units/shares.

On the main view area of your dashboard, we show a limited view of the transaction history on your ISA, showing the five most recent transactions in date order. These are colour coded; Green to show money coming into your ISA and Red showing money going out of your ISA. This is an example of an initial transaction history:

Transaction history

View all transactions

Legend key

Money out Money in

Date	Transaction type	Asset name	Initial adviser charge	Amount
19/02/2024	Annual management charge	PruFund Risk Managed 4 Fund ISA	£0.00	£10.87
18/01/2024	Annual management charge	PruFund Risk Managed 4 Fund ISA	£0.00	£11.56
18/12/2023	Annual management charge	PruFund Risk Managed 4 Fund ISA	£0.00	£11.53
20/11/2023	Annual management charge	PruFund Risk Managed 4 Fund ISA	£0.00	£11.11
18/10/2023	Annual management charge	PruFund Risk Managed 4 Fund ISA	£0.00	£11.40

If you select the “view all transactions” button you will be taken to the detailed view of your ISA’s transaction history, which we’ll explore in the next section.

1.8 WHAT CAN I EXPECT TO SEE ON MY FULL TRANSACTION HISTORY?

After selecting the “view all transactions” button you will be able to see your full ISA transaction history. On entering the full transaction history view, you’ll be presented with a list of all your transactions in date order and will have a number of filtering options as follows:

Show

All 6m 1y 3y 5y

Date from DD/MM/YYYY

Date to DD/MM/YYYY

Clear

Transaction type filter

All Money in Money out Switch Charges

Filter by fund

Enter search term

Legend key

Money out Money in

Date	Transaction type	Asset name	Units/shares	Price (p)	Initial adviser charge	Amount
19/02/2024	Annual management charge	PruFund Risk Managed 4 Fund ISA	-4.166	261.00	£0.00	£10.87
18/01/2024	Annual management charge	PruFund Risk Managed 4 Fund ISA	-4.457	259.30	£0.00	£11.56
18/12/2023	Annual management charge	PruFund Risk Managed 4 Fund ISA	-4.473	257.70	£0.00	£11.53

- Show filter – you can filter your full transaction history to show over a specific time period:
  - All – shows all transactions since the ISA started (default)
  - 6M – shows the transactions over the last 6 months
  - 1y – shows the transactions over the last year
  - 3y – shows the transactions over the last 3 years
  - 5y – shows the transactions over the last 5 years
  - Date range – allows you to select a range from when the ISA started up to the current date.
- Transaction type filters – you can use the ‘Transaction type filter’ to filter the transaction history to show:
  - All – shows all transaction types (default)
  - Money in transactions – shows transactions for money that has been paid into your ISA, like any single contributions, regular contributions and transfer payments
  - Money out transactions – shows transactions for money that has been withdrawn from your ISA, like one-off withdrawals and regular withdrawals
  - Switch transactions – this will show a switch out and a switch in transaction for any switches that have been made on your ISA, e.g. if you are invested in PruFund funds you’ll be able to use this filter to see details of any quarter date switch that moved money out of the PruFund Account in to the PruFund fund
  - Charge transactions – shows charges that have been taken from your ISA by cancelling units/shares, like ongoing adviser charge if you are paying your adviser for ongoing advice and Annual Management Charge if you are invested in PruFund funds.

Please note: if you agreed to pay an initial (set-up) adviser charge from any money paid into your ISA, i.e. a single contribution, regular contribution or transfer payment, you can see the initial (set-up) adviser charge associated to that money by using the 'Money in' filter and finding the relevant transaction as shown in example below:

Legend key

● Money out ● Money in

Date	Transaction type	Asset name	Units/shares	Price (p)	Initial adviser charge	Amount
19/02/2024	Annual management charge	PruFund Risk Managed 4 Fund ISA	-4.166	261.00	£0.00	£10.87

This transaction shows a transfer payment was paid in on 10/05/2019, an initial (set-up) adviser charge of £86.91 was taken from that payment and £8,604.29 was invested in the PruFund Growth Account, i.e. the total transfer in was for £8,691.20 (£8,604.29 plus £86.91).

- **Filter by fund** – you can also filter by fund/asset by entering the name of the fund, asset you wish to view transactions for in the search box.

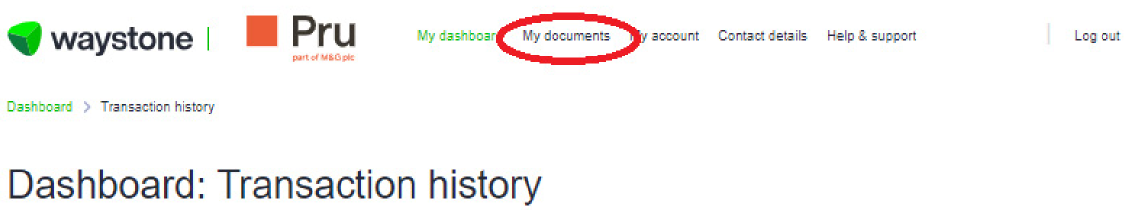
1.9 I STILL CANNOT FIND A TRANSACTION – WHAT SHOULD I DO?

Your transaction history will only be updated once an application or change to your ISA has been successfully processed, any deals have been placed and priced, and the whole transaction is complete. Some transactions, like transfer in, can take longer than others so you should take this into consideration before raising a query with your adviser or our customer service team.

If you still have a question or cannot find the transaction you can contact your adviser or our customer service team on 0344 335 8936.

1.10 HOW DO I VIEW MY DOCUMENTS ONLINE?

Your online documents can be accessed via the top of your dashboard, as shown below:

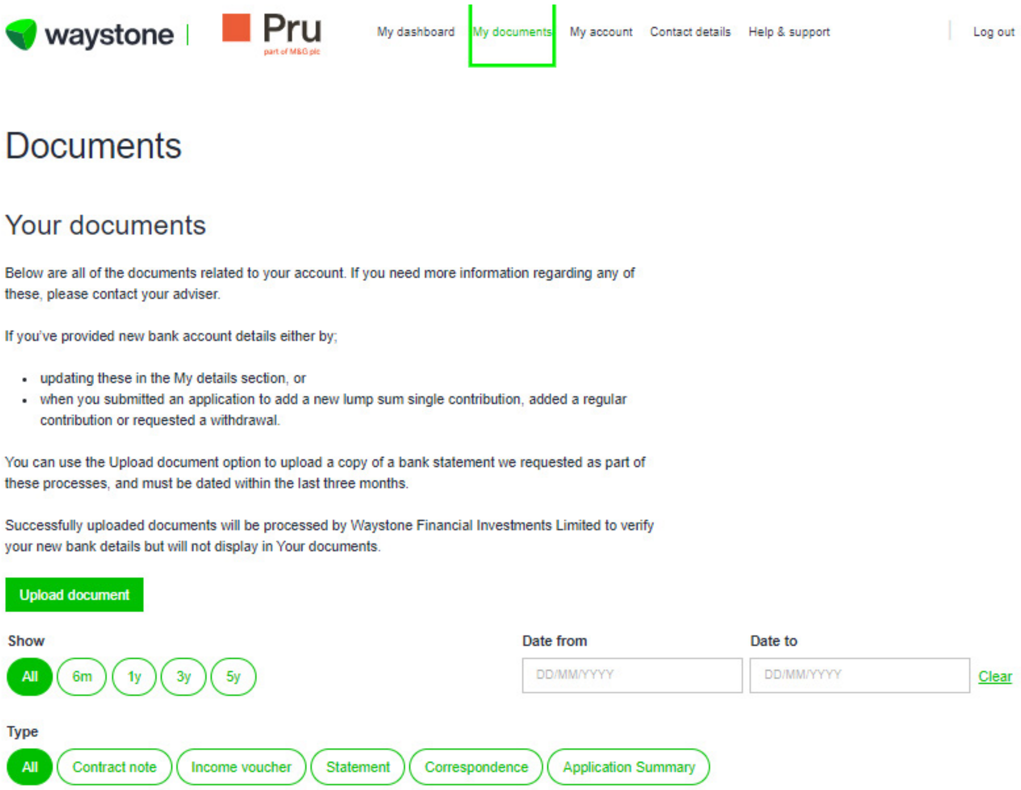


Here you will find all your documents pertinent to your ISA. By default, we display a list of all your documents, and these are shown in date order.

1.11 HOW DO I FIND A PARTICULAR DOCUMENT?

If you are looking for a particular document, you can refine your search in a number of ways:

- You can filter your full document list using the Show filters. Currently you can filter by six months; one, three and five years
- You can also enter a date range if you want to view documents you received within a specific period
- You can filter by document type using the “Contract note”, “Income voucher”, “Statement”, “Correspondence” and “Application summary” buttons. This is defaulted to “All”.



1.12 WHAT SORT OF DOCUMENTS WILL I RECEIVE IN MY DOCUMENT STORE?

The types of document you receive are categorised as follows:

- Contract notes – details of any buys and sells from your investments confirming the number of units/shares, price, and value
- Income vouchers – If you are invested in any income paying share classes you can view your tax vouchers which will detail the income your investments have produced and any tax that has been deducted
- Statements – Your quarterly statement for your ISA
- Correspondence – This is general documents, like confirmation letters, important notices, etc.
- Application summary – Any money in applications submitted by your adviser, the details of which will be in your document store.

1.13 HOW DO I KNOW WHEN TO LOOK IN MY DOCUMENT STORE?

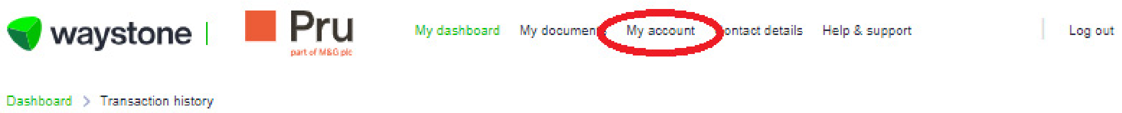
We will send you an email every time there is a new document for you to view in your document store:

> A new document has been added to your Prudential ISA Online Services account. You can access this in the Documents section at the top of your Dashboard when you log in to your account.
>
> **If you have registered for the online service.**
>
> Follow the link below to access the login page. You'll need your username, password, and memorable word to hand in order to login. Your username is the email address your adviser provided for your account.
>
> https://uatpruisa.casfs.co.uk
>
> **If you haven't registered for the online service.**
>
> Please contact your adviser and request them to invite you to register using the Invite client to register option.
>
> If you have any questions, please contact your adviser. Alternatively, you can contact our customer service team on 0344 335 8936 or go to the contact us section of the Prudential ISA Online Services. The line is open Monday to Friday 8:30 am to 5:30 pm, excluding bank holidays.
>
> **This is an automatically generated email. Please do not reply to this email.**

There will be a link for you to follow and complete the login process to view the document.

1.14 HOW DO I MANAGE MY PERSONAL DETAILS?

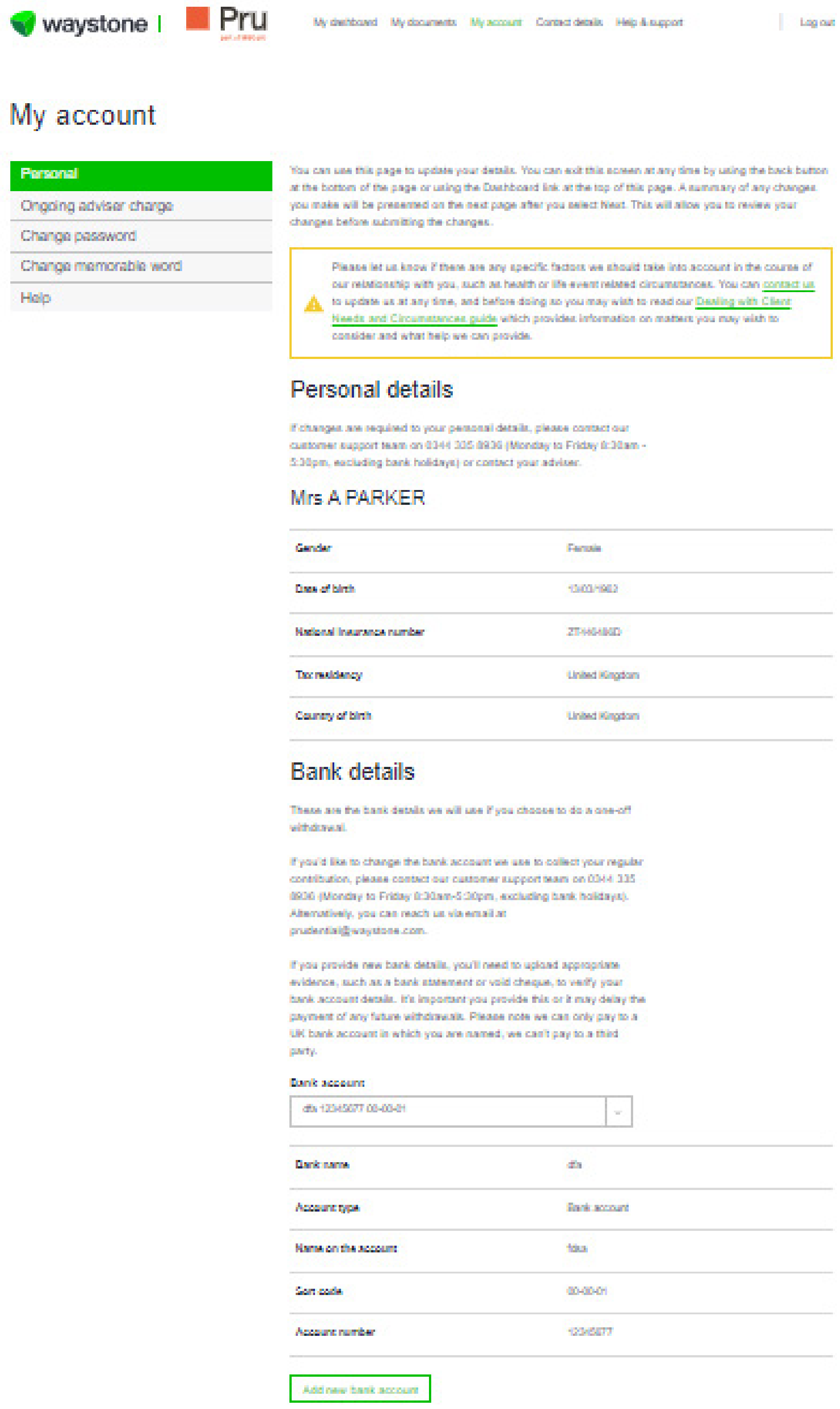
From your dashboard you can navigate to the "My account" section.



From here you will be able to view the following:

- Your personal details
- Your bank details
- Any ongoing adviser charge that is currently active on your ISA
- The contact details for our customer service team and your adviser if you have one.

You also have the ability to change your password and memorable word.



Address details

Registered address

As part of our automated application process we are required to record your permanent residential address as we'll use this address for identification purposes.

Please ensure the registered address is your permanent residential address.

If you are moving outside of the UK, please contact contact our customer support team on +44 (0) 344 335 8936 (Monday to Friday 8:30am-5:30pm, excluding bank holidays) or contact your adviser. If you are moving overseas we may require more evidence and will need to ascertain if your ISA eligibility is impacted in any way

Registered address

Woodhill
Dalkeith
6 Cavendish Road
Appleby-in-westmorland
Sandbach, Cheshire
United Kingdom
PL3 4NH

Edit address

Contact details

You can add or change your contact telephone number(s) and email address in the fields below. If you wish to add a telephone number outside of the UK, please contact our customer support team on +44 (0)344 335 8936 (Monday to Friday 8:30am-5:30pm, excluding bank holidays) or contact your adviser

This is the email address linked to your digital account and is also the username you'll use each time you log in to the online service. If you provide a new email address you'll be prompted to log out and asked to log back in using your new email address.

Email

530836@linkgroup.co.uk

You can provide us with a new telephone number or update your existing telephone numbers below.

If you wish to add a telephone number outside of the UK, please contact our customer support team on +44 (0) 344 335 8936 (Monday to Friday 8:30am-5:30pm, excluding bank holidays) or contact your adviser.

Mobile phone number

+44

Work phone number

+44

Home phone number

+44 7234749444

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1.15 I NEED TO UPDATE MY PERSONAL DETAILS – HOW DO I DO THIS ONLINE?

You can now update your bank details, address, email address and contact number(s) online yourself, please refer to the “Edit your personal details” guide for details.

If you have an adviser, you can contact them to make the updates for you, their details can be found in the “Help” section, as shown below.

Alternatively, you can contact our customer service team. For some updates to your personal information, we may require you to send us additional documents as proof. Our details are also found in the “Help” section, as shown below.