

PERSONAL FINANCE PORTAL

UPDATING YOUR PROFILE

Adding and updating your information

We ask our clients to provide their details and complete documents on line. This means that we spend our time discussing and helping them with the important issues instead of gathering data (this also keeps our charges down).

Please complete your profile as much as possible – this information synchronises back to our main system, so you can ensure that we hold the correct details for you

After you log in to PFP on the main screen click on Update Profile to get to the Profile Information screen. On the left-hand side, you will see four sections: -

1. Personal Details

Add your full name, date of birth, marital status, NI Number, and check the boxes with Will, Residency, Health, etc. and add a photo of yourself

Address Details - also add previous addresses with the date that you started living there (approx. will do)

Contact Details -- add all phone numbers and email addresses

Dependants -- ignore the literal description of 'dependant' and include all children even if they are not dependant or living with you. Knowledge of your children or other dependents may influence many areas of our advice.

2. Employment Information

Add employment or self-employment details and add gross income

For past employments include start and end dates (approx. dates will be sufficient)

If retired please add details of pre-retirement occupations.

3. Accounts and Policies

You are provided with Premium membership as a benefit of being one of our clients so please make the most of it and link all of your bank accounts and credit cards. This facility allows you to see all of your cash and your investments in one place and it will provide the balances to us so that we don't have to ask you every time.

Add any pensions or other investments manually and we will see if we can obtain automatic updates to valuations later.

4. Income and Expenditure

Add all of your income details – choose category, add description, enter amount, and frequency.

Include all income sources so that we have a comprehensive view for your financial planning.

Add all of your expenditure details. Your expenditure represents your chosen lifestyle and we are all different. We realise that it is difficult to be precise in some areas but please be as accurate as you can – your best guess is better than nothing at all.

Choose Category, provide a Description, state the Net Amount, and choose the Frequency. This information will automatically synchronise to our main system and we can provide you with short, medium, and life time cash flow projections to illustrate how your income will maintain your chosen life style (or not!).

Your ID Documents

It is a regulatory requirement that we hold on file copies of your current identification documents. Please ensure that you have provided us with copies of your current passport, driving licence, birth certificate, and marriage certificate if applicable. Most clients scan and upload these documents but if you have difficulty doing this please let us know. Unlike many other firms we do not need to see the original documents because we use your uploaded documents to verify your ID via Experian. When completed a CVI certificate will be viewable in your documents section.

If you require assistance, we offer an information gathering and updating service where one of our team will contact you by phone and update your information for you. The normal charge for this service is £150 but in practice we have found that most clients prefer to do this themselves. However, if you prefer to use this service just arrange a mutually convenient time for us to contact you.