NFU MUTUAL MY INVESTMENTS USER GUIDE

How to use the online service



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

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NFU MUTUAL
MY INVESTMENTS USER GUIDE

Welcome to NFU Mutual My Investments, the online service where you can monitor the performance of your funds and access other useful information.

We've designed this handy user guide to help you find information easily and quickly.

If you haven't registered yet, it's easy: visit **nfumutual.co.uk/myi** and click on 'Register'. Here you will need to provide your email address and unique nine digit reference number. You can find your unique nine digit reference number on your opening statement.

Once you have registered, you will receive two emails: one with your new user name and the second with a temporary password. You are then ready to log in. To find the log in button visit **nfumutual.co.uk/myi**

Handy tip: you can save the **nfumutual.co.uk/myi** screen as a bookmark so it's easy to navigate to the page whenever you want to log in.

Please note that customer correspondence from NFU Mutual automatically goes paperless on registration and you'll no longer receive your investment fund information from us by post.

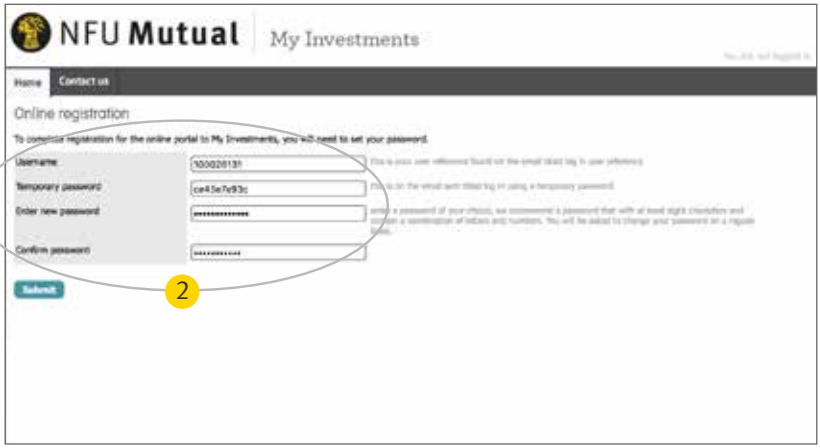
The security of your data is of the upmost importance to us, to find out more please turn to page 22.

LOGGING IN FOR THE FIRST TIME



When logging in for the first time, please select the link under ‘New users’, ‘Online registration’ as shown in **Circle 1**.

ONLINE ACTIVATION



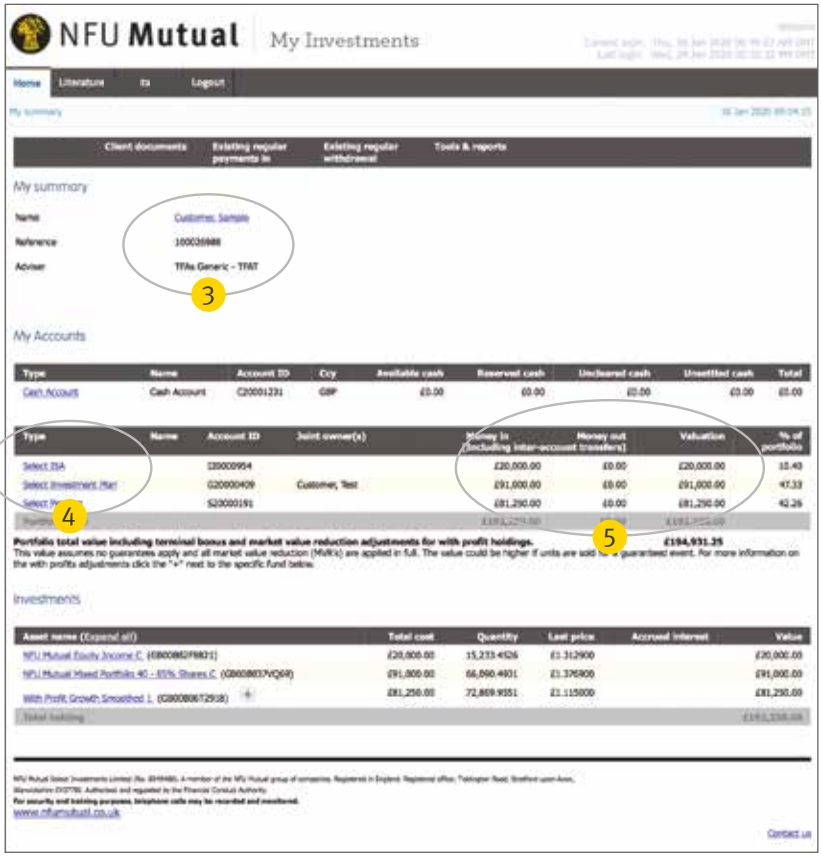
Circle 2 shows where you type in your 'Username' and your 'Temporary password', which will have been sent to you as two separate emails. If you haven't received the emails or registered for access please visit **nfumutual.co.uk/myi** and follow the instructions to register.

You will be asked for a new password, this should be one you will remember as you will need this every time you log in. Please don't share your password with anyone.

Forgotten password

If you have forgotten your password then please click on reset password under 'Existing user'. Here you will be asked to enter your 'Username' which is your unique reference number, following which you will be sent an email on how to access the service again.

SUMMARY OF YOUR ACCOUNT



This is a summary of your investments:

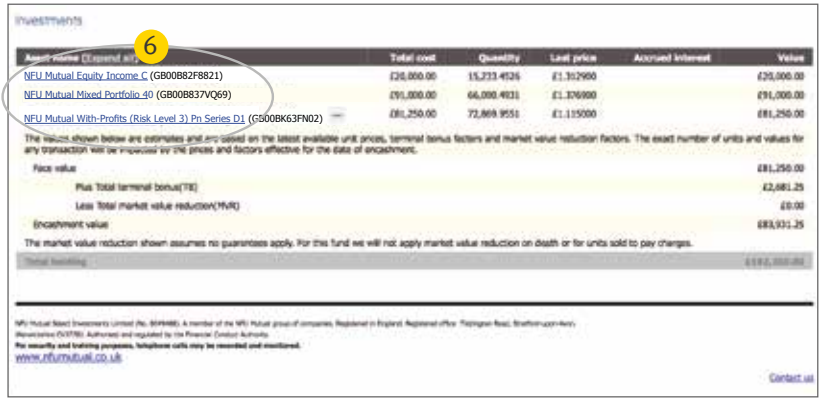
- **Circle 3** highlights the name of the account holder and the unique customer reference number used for logging in.
- **Circle 4** shows the type of accounts you hold, to find out more detail you can click on the underlined type of investment and this takes you to the screen on page 6.
- **Circle 5** highlights money paid in to the account and money taken out from the account since 3rd December 2018. The valuation field is a current value of your investment.

The history available for the Select ISA and Select Investment Plan products starts from 3rd December 2018, the date at which the My Investments service was launched, or the date you took out the product, if later. The history available for the Select Pension and Select Junior ISA products starts from when you took out the product.

For earlier information, please call us on 0800 622 323 or speak to your NFU Mutual Financial Adviser.

Please bear in mind, you will only be able to view your Select ISA, Select Investment Plan, Select Pension and Select Junior ISA. Other products like Shrewd Savings Plan ISA, other Pension Plans or Flexibond will not show here. To find out more information about these products please speak to your NFU Mutual Financial Adviser.

INVESTMENT ASSET SUMMARY



This is a summary of the funds you are invested in:

Circle 6 shows the range of funds you are invested in within this account. You will see details of the latest unit price, the amount of units you have invested and the monetary value of each fund. You can find detailed information on each fund by clicking on the underlined fund name. This link will take you to the NFU Mutual Fund Centre which holds a wealth of information on past performance, key facts about the funds and much more. For more detailed information on the funds available for your My Investments product(s), please ask for a copy of 'A guide to investing with NFU Mutual' or speak to your Financial Adviser.

Select Pension, With-Profits – If you hold a With-Profits fund in your Select Pension Plan it will show here. You'll notice a small + which when clicked will expand to reveal the value of your fund, as shown in the screen opposite. You will see there are several elements such as terminal bonus and market value reduction, which differ from other investment funds and which could be applied to your investment, these are explained below:

Terminal Bonus – Is an additional payment that can be made when you withdraw money from the With-Profits fund, if investment conditions allow. Terminal bonus is not guaranteed and can be changed or removed at any time.

Market Value Reduction – Is a deduction that may be applied to reduce the value of With-Profits units. This is most likely to happen following a prolonged fall in the stock market and is subject to change.

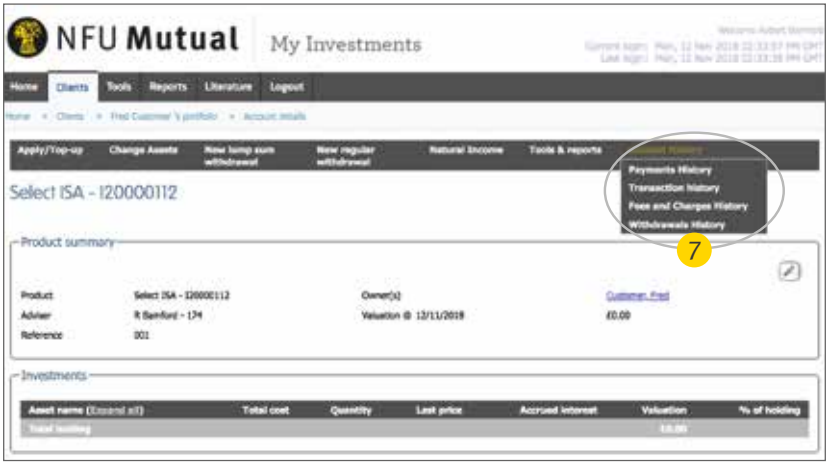
If you're taking drawdown from your Select Pension, then for a summary of the funds you're invested in please refer to the information on pages 18 to 21. This only applies to funds held in the Select Pension Plan product.

PRODUCT SUMMARY

To view an individual product summary, please click on the product name under product type. See **Circle 4** on page 4.

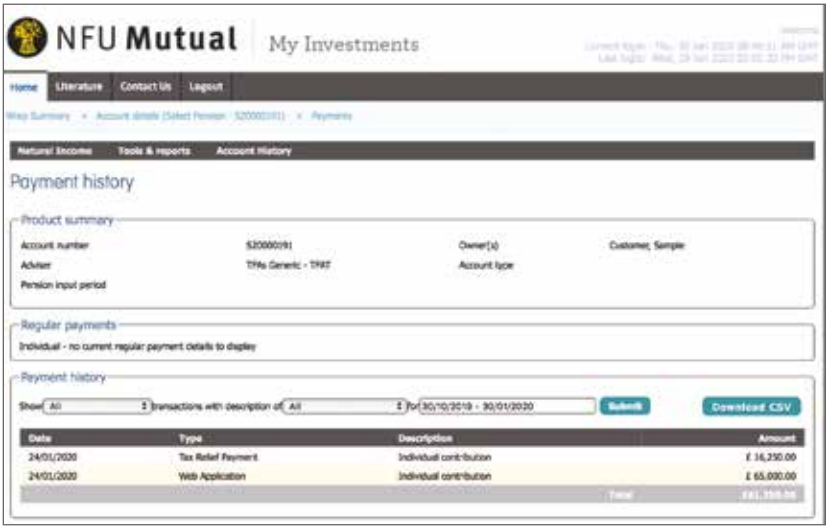
The following screen shows further details on the products you hold through My Investments. Such as: product details, the fund(s) your product(s) are invested in and the value of the fund(s) held.

Circle 7 highlights the 'Account History' which enables you to view the Payment History, Transaction History, Fees and Charges History and Withdrawals History from when the service was launched.



The following pages show you some further screen options.

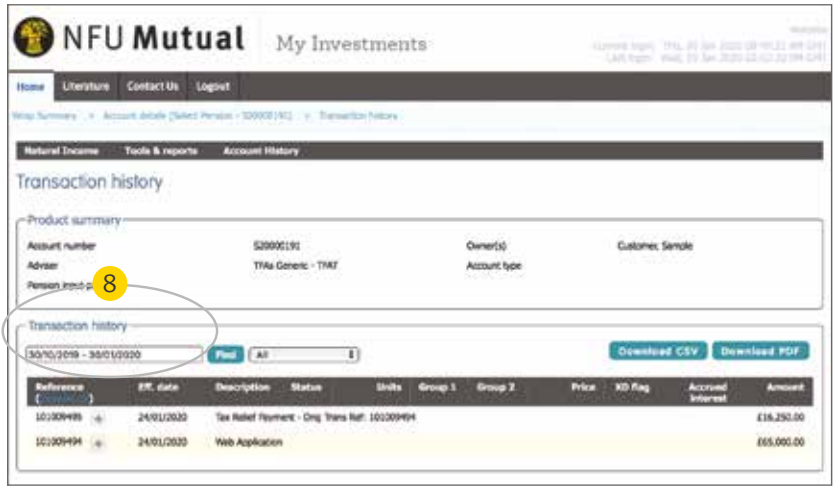
PAYMENT HISTORY



The ‘Payment History’ screen shows the history of payments going in to the account.

For earlier information, please call us on 0800 622 323 or speak to your NFU Mutual Financial Adviser.

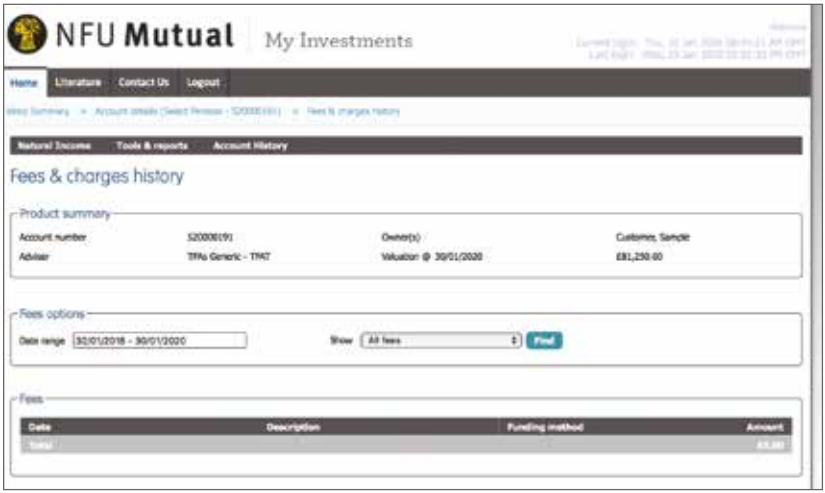
TRANSACTION HISTORY



Circle 8 highlights where you can choose a date range to see the transactions over a specified time frame.

The 'Transaction History' will show the period selected and will allow you to see transactions within that particular time frame.

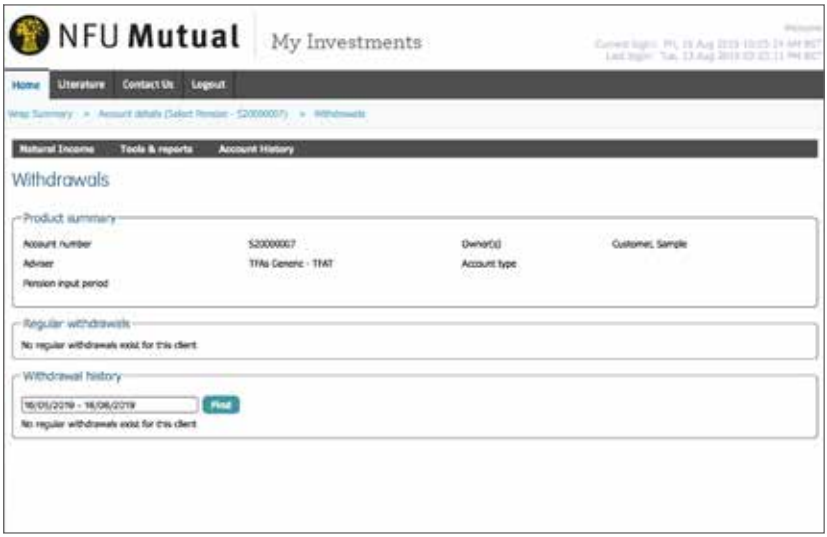
FEES AND CHARGES HISTORY



Clicking on ‘Fees & Charges History’ highlights the fees you’ve paid for using the service.

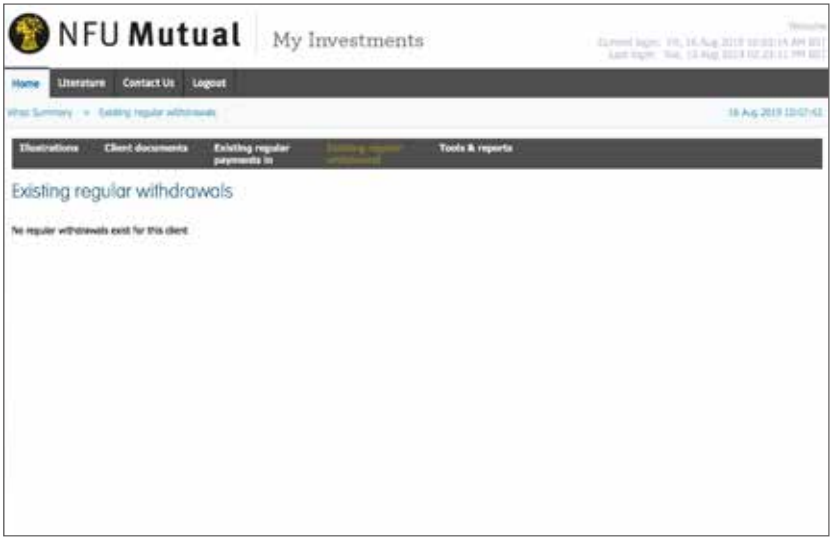
Each fee is clearly labelled.

WITHDRAWALS



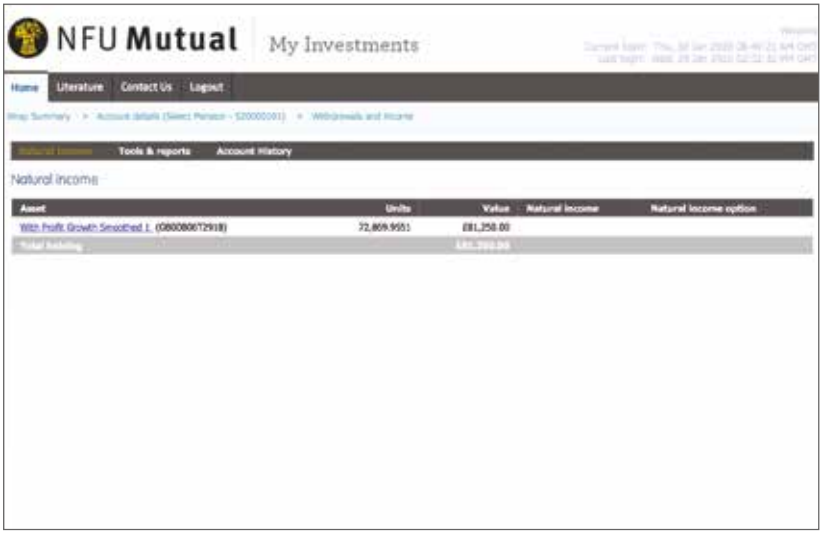
On the ‘Withdrawals’ screen, you’ll be able to see a record of any regular and ad hoc withdrawals you have made.

EXISTING REGULAR WITHDRAWALS



On the ‘Existing Regular Withdrawals’ screen, you’ll be able to see more detailed information on existing regular withdrawals which are in place, including the payment date, amount and bank account it's being paid to.

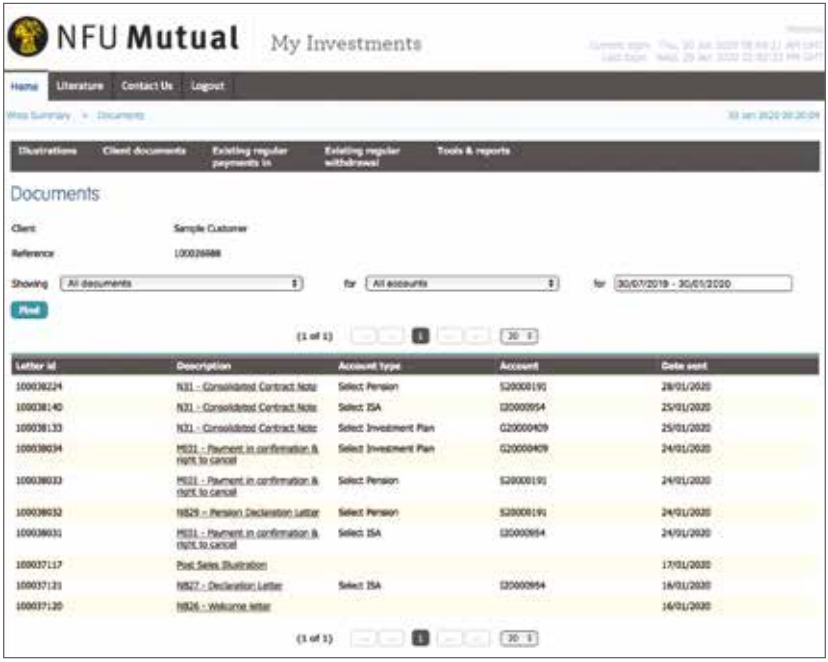
NATURAL INCOME



Natural income is the income generated from a fund. On the 'Natural Income' option you can see what you've selected to do with the income - for example to reinvest it or have it paid out.

Clicking on the fund name will take you through to our Fund Centre where you can find out more general information about each fund. Please note that when you click on the link, you will be taken to a new window in the main NFU Mutual website. Once you have viewed the document you can close the window to return to the page you were originally on.

IMPORTANT DOCUMENTS



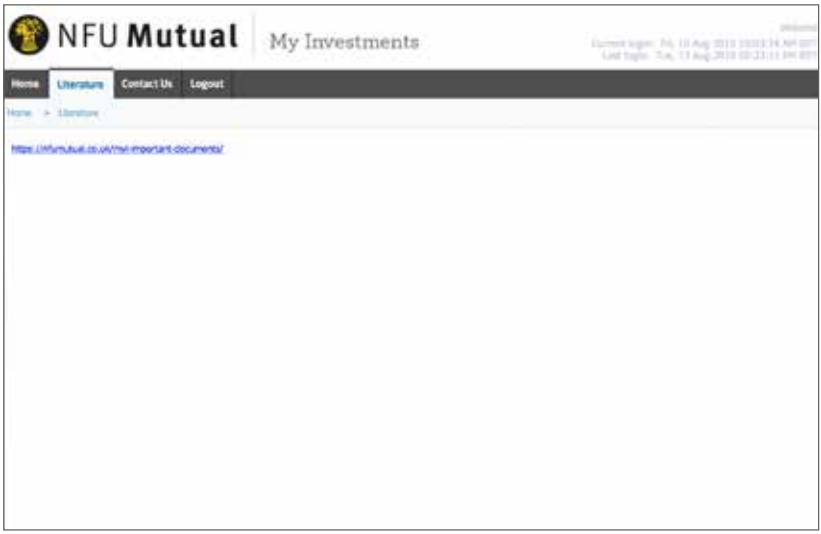
On the 'Wrap Summary' page, by clicking ‘Client Documents’, you can view important documents such as your personal illustration for the product(s) you hold and quarterly statements. Please note, when you click on these documents they will open in a new window. Once you have viewed the document you can close the window to return to the page you were originally on.

EXISTING REGULAR PAYMENTS IN



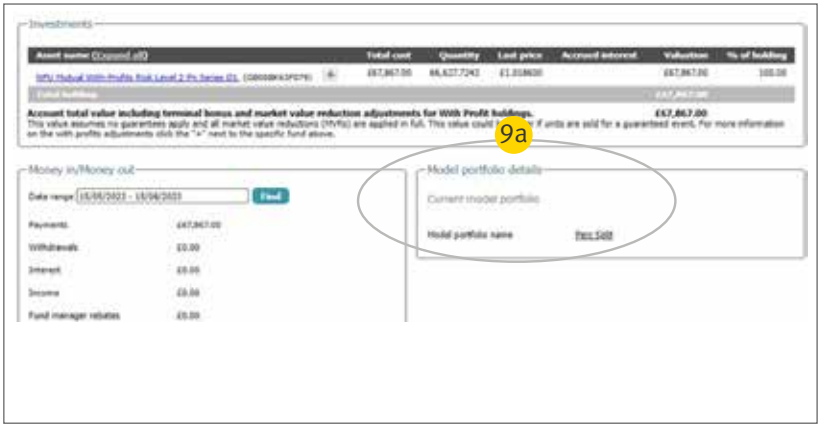
If you make regular payments in, you can see this information here. If you have several transactions due to be paid on the same day, you can click on a ‘plus’ box to expand your payments list.

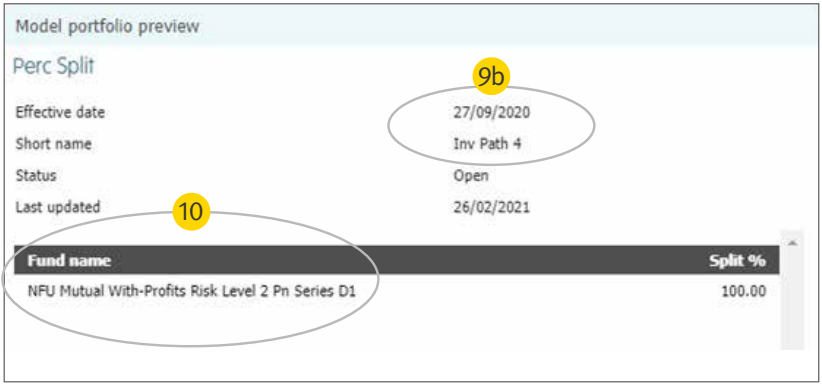
LITERATURE



By clicking on ‘Literature’, you can access documents related to your investments such as the Terms and Conditions, the Guide to Charges and Glossary of Terms. Also available are the Key Facts Documents and forms you may need. Please note that when you click on the link, you will be taken to a new window in the main NFU Mutual website.

SELECT PENSION PLAN: DRAWDOWN USING INVESTMENT PATHWAY FUNDS





How to view details of your 'Drawdown using Investment Pathway' funds

The screenshot opposite shows the account details screen if you've opted for drawdown with an Investment Pathway fund, and which Investment Pathway fund you've chosen.

There are four Investment Pathways options available, as shown in the table below:

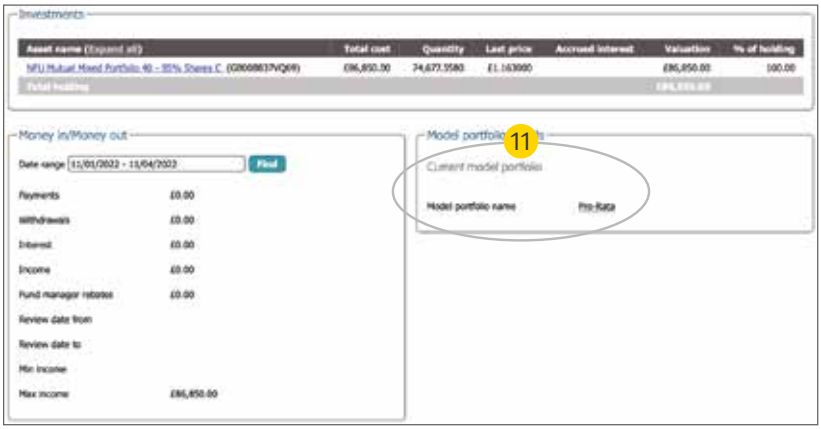
Investment Pathway Fund	Investment Profile Short Name
NFU Mutual Mixed Portfolio 40-85% C	Inv Path 1
With-Profits Risk Level 2	Inv Path 2
NFU Mutual Mixed Portfolio 20-60% C	Inv Path 3
With-Profits Risk Level 2	Inv Path 4

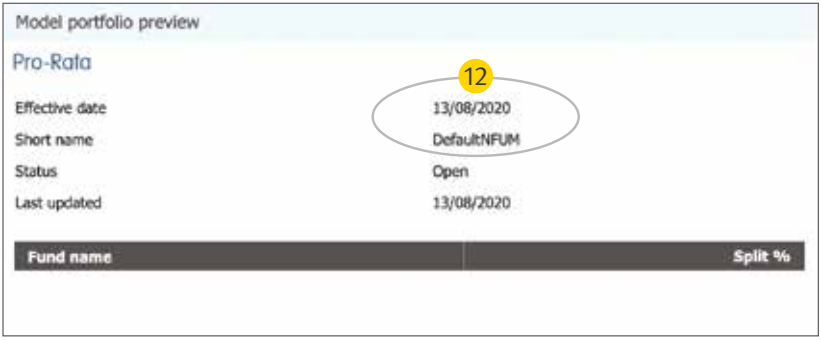
As shown in **Circle 9a**, the 'Model Portfolio Details' section shows a 'Perc Split' link, this means that you have at least one Investment Pathway fund. Clicking on the 'Perc Split' link will then cause a new window to pop up, which will show your NFU Mutual fund name/s and corresponding Investment Pathway choice/s.

In the example screenshot opposite, **Circle 9b** shows that the customer holds Investment Pathway 4 which is the With-Profits Risk Level 2 fund, and is indicated by the fund split that appears in **Circle 10**.

More general information about Investment Pathway funds can be found at **nfumutual.co.uk/investmentpathways**

SELECT PENSION PLAN: DRAWDOWN USING OWN CHOICE FUNDS





On this Investments page, the section called ‘Model Portfolio Details’ shows a link called ‘Pro-Rata’, as shown in **Circle 11**. If you see this link it means that you hold Unit Linked or With-Profits funds which don’t have an Investment Pathways flag because you’ve selected drawdown without an Investment Pathway fund.

If you click on the ‘Pro-Rata’ link, a new window will pop up with a mostly blank screen with ‘Default NFUM’ displayed as the abbreviated fund name, as shown in **Circle 12**. This further identifies that you haven’t selected an Investment Pathway fund.

General information about Investment Pathway funds can be found at **nfumutual.co.uk/investmentpathways** and a list of our Investment Pathways funds can be found on page 19.

YOUR SECURITY IS OUR PRIORITY

We take the security of your personal data seriously and therefore want to remind you to never share your password and access details with anyone. We advise you to only look at this service on a device you own. If you hold a joint account you will be able to see your own investment(s) and the joint account investments too, but you will not be able to see any joint personal details. You will also have separate login details even if you share an email address.

Please note that the NFU Mutual cookie policy means that we don't collect information through the use of non-essential cookies or similar technologies on the My Investments site.

We also advise that each time you finish using the service you log out by selecting the 'logout' button at the top of the screen and close the browser, that way you know you have shut the service down.

THE NEXT STEP

For more information about My Investments please speak to your NFU Mutual Financial Adviser or call us on 0800 622 323. Alternatively, visit **nfumutual.co.uk/myi**

NFU Mutual Financial Advisers advise on NFU Mutual products and selected products from specialist providers. When you contact us we'll explain the advice services offered and the charges.



We're committed to supporting our customers, whatever your circumstances or needs we're here to help.

If you'd like this document in large print, braille or audio, just contact us.

If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

To find out more about how we use your personal information and your rights, please view the Privacy Policy on our website.

To stop us contacting you for marketing, write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ or talk to your local agency office.

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