

# Apt.

YOUR GUIDE TO  
APT WEALTH  
PARTNERS ONLINE



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## **General Advice warning**

The information provided on this website does not constitute financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. Apt Wealth Partners (AFSL 436121 ABN 49 159 583 847) and Apt Wealth Home Loans (powered by Smartline ACL 385325) recommends that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

# Getting Started

## How to log in

There are a couple of ways you can log in to Apt Wealth Partners Online:

1 Visit our Apt Wealth Partners website [www.apwealth.com.au](http://www.apwealth.com.au) and click on the 'login' button located at the top right-hand side of the screen.

2 Download the app from iTunes or Google Play by searching 'Apt Wealth Partners'

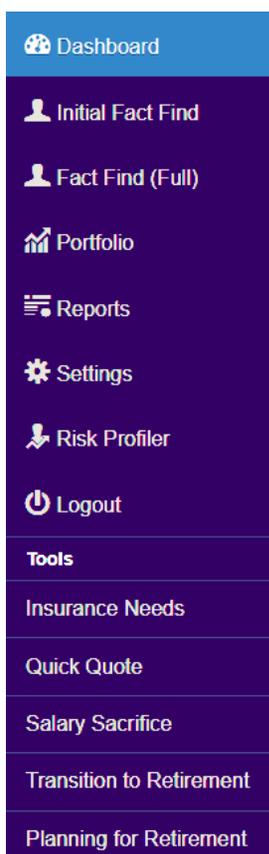


## First login

When you log in for the first time you will be required to change your password. The password must be between 6 and 12 characters in length and contain two of the following:

- > Upper case
- > Lower case
- > Numbers
- > Punctuation

You will also be asked to read and accept the disclaimer. The disclaimer is only shown the first time you log in. If you would like to review it again at a later stage, it is available to view from the settings page.



# Navigating Client Online

Client Online has been designed to be simple and easy to use. The left-hand navigation menu shows a list of the pages within Client Online.

The Main Menu is located in the top left-hand corner of your screen

By clicking on the symbol with 3 lines, a menu will display with the options available to you.

Clicking on a menu item will take you to that page. There are also a number of ways to navigate to different pages by clicking various icons and headings within a page.

The menu options may vary for you depending on how your adviser has personalised your login details.

## Below are some useful navigation buttons:



This symbol enables you to select which portfolio you show information for, listed by:

- your individual account only
- your partner's account only
- your joint accounts only or
- by your related entities i.e. SMSF, company or trust.



This symbol will expand the summary information by taking you to a page with more detailed information.



This symbol will expand the area you are viewing to the full screen



This symbol shows a tiled view of your portfolio



This symbol shows a grid view of your portfolio

# Fact Find

Within your Client Online Access, you are able to complete a questionnaire (fact find) which will provide your adviser with important information about you, your current financial situation, and, most importantly your goals.

There are two questionnaires available via the menu, your adviser will let you know which one to complete.

- Initial Fact Find
- Fact Find (Full)

## Navigation within Fact Finds

Within the Fact Finds to view and update information for yourself or your partner, please click on their name for their information to be displayed.

To navigate between pages within the questionnaire, please use the Next and Previous buttons at the top of the screen.



To finalise and submit your updated information for your adviser to view, navigate to the final page and click Finish.



## Initial Fact Find

This questionnaire is used for new clients to provide initial information to their adviser, and will have the information you have already provided entered.

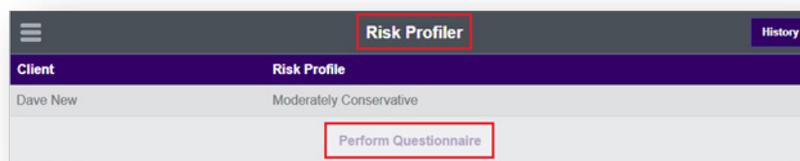
To access the Initial Fact Find, click on the main menu symbol in the top left hand corner of your screen and select Initial Fact Find. This questionnaire has 9 pages for you to complete, with only a few questions per page.

# Risk Profile

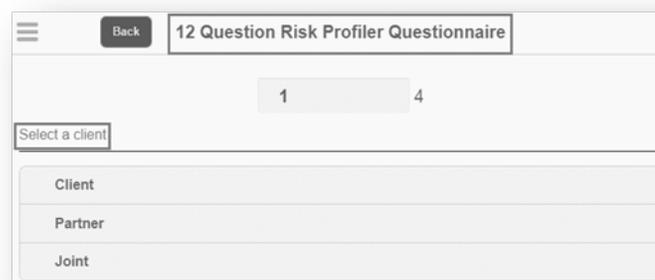
Within your Client Online Access you are able to complete a Risk Profile Questionnaire, which will provide your adviser with important information about you and your attitude to investment risk.

## Navigation within Risk Profile

To commence the Risk Profile Questionnaire, within the main menu click on Perform Questionnaire.



Select who is completing the Risk Profile Questionnaire by clicking on Client, Partner or Joint.



This will commence the first of the questions, which are in 4 sections with a total of 12 questions to complete. Make your selection for the next question to appear. You can re-visit questions by selecting previous.



To finalise and submit your questionnaire, complete each section and on the last question click Finish.

12 Question Risk Profiler Questionnaire

4 4

Section 4

4.3 Investment gearing is the process of borrowing money to invest, although gearing can increase the potential return significantly and often provide taxation benefits; it also significantly increases the level of risk.

Suppose a financial planner recommended that you borrow money to invest in a portfolio of managed funds and shares, which of the following would best describe your reaction?

I would see this as an opportunity to significantly increase my wealth and would not be concerned about the increased risk

I would consider the opportunity but would feel uneasy about the increased risk

I would never agree to borrow money to invest as I consider the risk too high

Previous Finish

## Dashboard – Overview

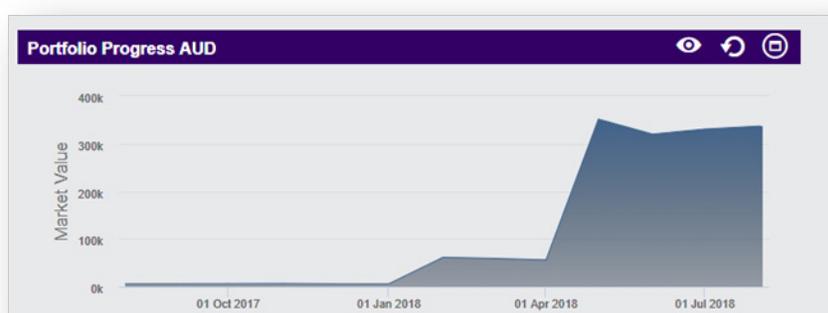
### Portfolio Summary and Portfolios

The portfolio summary and accounts section provides a summary of all the accounts that are linked to your login, their total balance and the breakdown of the total balance between investments and cash holdings.

| Portfolio Summary            | Accounts                             |
|------------------------------|--------------------------------------|
| \$335,097.00 AUD             | Direct Shares - Dave \$56,997.00 AUD |
| Investments \$335,097.00 AUD | Test Account \$278,100.00 AUD        |

### Portfolio Progress Chart

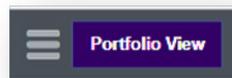
The portfolio progress chart provides a graphical representation of your portfolio balances over the previous 12-month period. You can hover over different months to view the portfolio balance at a point in time.



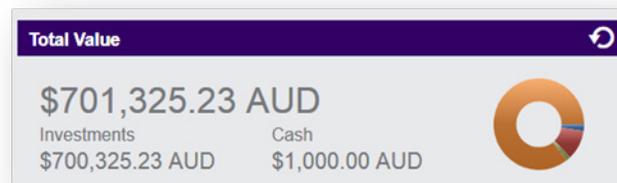
# Portfolio

The portfolio page enables you to view at a glance your total portfolio balance as well as a list of your individual portfolios and account balances. This page also provides a list of recent transactions and a position map. Clicking on the funnel enables you to choose an individual portfolio and the accounts held within that portfolio.

As you navigate within the Portfolio area, to return to the overview screen click on Portfolio View located at the top of the screen.



The total value of all selected portfolios is broken down by investments and cash. This is the default for all portfolios unless you select a specific portfolio using the funnel icon.



## Summary

Portfolios show the total balance of each individual portfolio.

| Portfolios               |                  |
|--------------------------|------------------|
| Dave New                 | \$335,097.00 AUD |
| Annie New                | \$28,500.00 AUD  |
| Dave & Annie New (Joint) | \$701,325.23 AUD |

Clicking a portfolio will drill down to the accounts held in that portfolio.

Clicking a portfolio will drill down to the accounts held in that portfolio.

## Accounts

When viewing an individual portfolio, the accounts within that portfolio are shown.

| Holdings                                   |                |                 |   |
|--|----------------|-----------------|---|
| Commonwealth Bank. - Ordinary Fully Paid   | 500.0000 Units | \$36,840.00 AUD | ➤ |
| National Aust. Bank - Ordinary Fully Paid  | 200.0000 Units | \$5,562.00 AUD  | ➤ |
| Westpac Banking Corp - Ordinary Fully Paid | 500.0000 Units | \$14,595.00 AUD | ➤ |

## Asset Allocation

Your asset allocation provides an overview of which area your portfolio is invested in, e.g. cash, property, equities (shares).

The asset allocation option can be selected from within a portfolio. It can be found in the top right-hand corner of the page.

This page presents your asset allocation information in a number of ways as set out below.



The donut chart presents the asset allocation breakdown of all asset classes in the portfolio. By hovering your mouse on a particular segment of the chart, the individual asset class and amount invested in that class will appear.

# Reports

In addition to the portfolio information available onscreen, reports can be generated and saved or printed as required. The reports available are:

| Reports                                 |                              |
|---|------------------------------|
| Portfolio Valuation                     | Valuation                    |
| Asset Allocation (Table)                | Asset Allocation             |
| Asset Allocation (Pie Chart)            | Asset Allocation             |
| Transaction Summary                     | Transactions                 |
| Cash Transaction Report by Cash Account | Transactions                 |
| Portfolio Valuation - Simple (TEST WH)  | Valuation                    |
| Portfolio Watch Report                  | Portfolio Watch Report (COL) |

# Settings

The settings page enables you to:

- change your password
- view the disclaimer

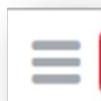
# Questions and answers

## 1. My new password is not being accepted

Ensure your new password meets the password requirements outlined in the Logging In information.

## 2. I can't see the left-hand navigation menu

Click the 3-line icon (hamburger) in the top left-hand corner of the page to show the menu.



## 3. I can't see the Fact Find

Click the 3-line icon (hamburger) in the top left-hand corner of the page to show the menu; the Fact Find should appear here. If you are unable to see the Fact Find listed in the menu, contact your adviser.

## 4. I can't see the Risk Profile

Click the 3-line icon (hamburger) in the top left-hand corner of the page to show the menu, the Risk Profile should appear here. If you are unable to see the Risk Profile listed in the menu, contact your adviser.

**5. I can't see all my portfolios on the dashboard**

Click on the funnel to check that all portfolios have been selected. If you are unable to see all your portfolios on the dashboard, contact your adviser to confirm that your portfolios have been linked.

**6. The values of some of the assets on the portfolio screen do not seem up to date**

Many of the portfolios managed by your adviser provide up-to-date information on pricing and transactions directly through to Client Online. Some of your investments, such as bank accounts, do not send this information. The investments that do not provide this information will need to be updated by your adviser when you meet with them.

**7. The balance of my account differs from the product provider's website**

It is possible that Client Online is still updating transactions made in the last day or two. If the balance is still different after 48 hours, please contact your adviser.

**8. I have clicked 'generate report' but I still can't see the report**

Delete the temporary files and items in the download folder located on your PC. Once you have done this, try downloading again.

**9. I have generated a report but I can't see any of my investments**

Before you run your report, ensure you select all relevant entities, as shown in the report options section.

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WEALTH PARTNERS

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