

NFU MUTUAL MY INVESTMENTS USER GUIDE



How to use the online service



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

CONTENTS

Logging in for the first time	2
Online activation	3
Summary of your account	4
Investment asset summary	6
Product summary	8
Payment history	9
Transaction history	10
Fees and charges history	11
Withdrawals	12
Existing regular withdrawals	13
Natural income	14
Important documents	15
Existing regular payments in	16
Literature	17
Select Pension Plan: Drawdown using investment pathway funds	18
Select Pension Plan: Drawdown using own choice funds	20
Your security is our priority	22
The next step	23

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.

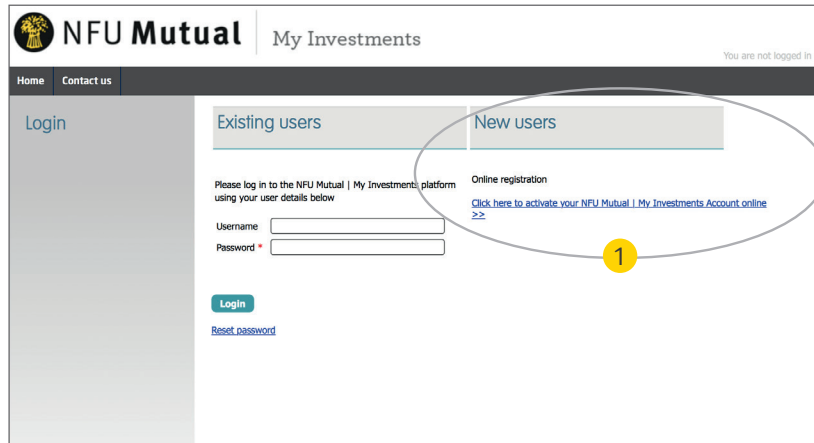
Once you have registered, you will receive two emails: one with your new user name and the second with a temporary password. You are then ready to log in. To find the log in button visit nfumutual.co.uk/myi

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.

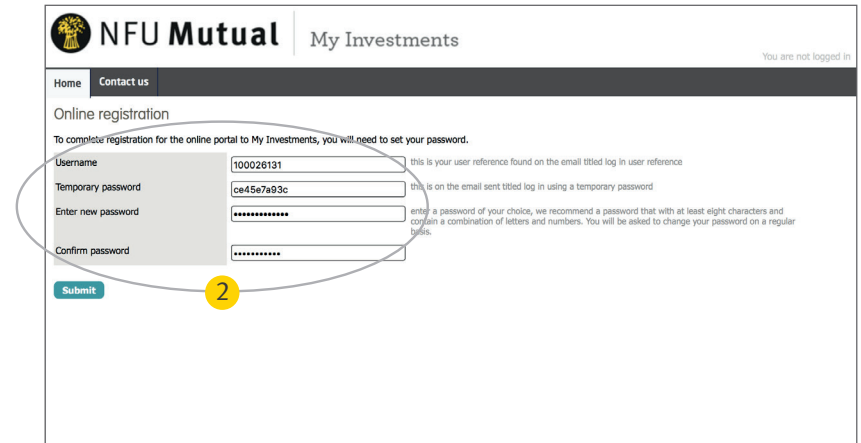
The security of your data is of the utmost importance to us, to find out more please turn to page 22.

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

NFU Mutual My Investments

Welcome
Current login: Thu, 30 Jan 2020 08:49:21 AM GMT
Last login: Wed, 29 Jan 2020 02:02:32 PM GMT

Home Literature ta Logout

My summary 30 Jan 2020 09:04:15

Client documents Existing regular payments in Existing regular withdrawal Tools & reports

My summary

Name Customer, Sample (3)
Reference 100026988
Adviser TFAs Generic - TFAT

My Accounts

Type	Name	Account ID	Ccy	Available cash	Reserved cash	Uncleared cash	Unsettled cash	Total
Cash Account	Cash Account	C20001231	GBP	£0.00	£0.00	£0.00	£0.00	£0.00

Type	Name	Account ID	Joint owner(s)	Money in (including inter-account transfers)	Money out	Valuation	% of portfolio
Select ISA		I20000954		£20,000.00	£0.00	£20,000.00	10.40
Select Investment Plan		G20000409	Customer, Test	£91,000.00	£0.00	£91,000.00	47.33
Select Pension		S20000191		£81,250.00	£0.00	£81,250.00	42.26
Portfolio				£192,250.00	£0.00	£192,250.00	

Portfolio total value including terminal bonus and market value reduction adjustments for with profit holdings. £194,931.25
This value assumes no guarantees apply and all market value reduction (MVR's) are applied in full. The value could be higher if units are sold to a guaranteed event. For more information on the with profits adjustments click the "+" next to the specific fund below.

Investments

Asset name (Expand all)	Total cost	Quantity	Last price	Accrued interest	Value
NFU Mutual Equity Income C. (GB00882F8821)	£20,000.00	15,233.4526	£1.312900		£20,000.00
NFU Mutual Mixed Portfolio 40 - 85% Shares C. (GB008837VQ69)	£91,000.00	66,090.4931	£1.376900		£91,000.00
With Profit Growth Smoothed 1. (GB00806T2918)	£81,250.00	72,869.9551	£1.115000		£81,250.00
Total holding					£192,250.00

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For security and training purposes, telephone calls may be recorded and monitored.
www.nfumutual.co.uk

Contact us

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

Investments

Asset name (Expand all) 6	Total cost	Quantity	Last price	Accrued interest	Value
NFU Mutual Equity Income C (GB00882F8821)	£20,000.00	15,233.4526	£1.312900		£20,000.00
NFU Mutual Mixed Portfolio 40 (GB008837VQ69)	£91,000.00	66,090.4931	£1.376900		£91,000.00
NFU Mutual With-Profits (Risk Level 3) Pn Series D1 (GB00BK63FN02)	£81,250.00	72,869.9551	£1.115000		£81,250.00

The values shown below are estimates and are based on the latest available unit prices, terminal bonus factors and market value reduction factors. The exact number of units and values for any transaction will be impacted by the prices and factors effective for the date of encashment.

Face value	£81,250.00
Plus Total terminal bonus(TB)	£2,681.25
Less Total market value reduction(MVR)	£0.00
Encashment value	£83,931.25

The market value reduction shown assumes no guarantees apply. For this fund we will not apply market value reduction on death or for units sold to pay charges.

Total holding	£192,250.00
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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 screenshot shows the 'Account History' menu highlighted with a red circle and a yellow circle containing the number 7. The page displays the following information:

Product summary

Product	Select ISA - I20000112	Owner(s)	Customer, Fred
Adviser	R Bamford - 174	Valuation @	12/11/2018
Reference	001		£0.00

Investments

Asset name (Expand all)	Total cost	Quantity	Last price	Accrued interest	Valuation	% of holding
Total holding					£0.00	

The following pages show you some further screen options.

PAYMENT HISTORY

The screenshot shows the 'Payment history' screen with the following details:

Product summary

Account number	S20000191	Owner(s)	Customer, Sample
Adviser	TFAs Generic - TFAT	Account type	
Pension input period			

Regular payments

Individual - no current regular payment details to display

Payment history

Show: All transactions with description of: All for 30/10/2019 - 30/01/2020

Date	Type	Description	Amount
24/01/2020	Tax Relief Payment	Individual contribution	£ 16,250.00
24/01/2020	Web Application	Individual contribution	£ 65,000.00
Total			£81,250.00

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

Product summary

Account number	S20000191	Owner(s)	Customer, Sample
Adviser	TFAs Generic - TFAT	Account type	
Pension input			

Transaction history

Date range: 30/10/2019 - 30/01/2020 Find All Download CSV Download PDF

Reference	Eff. date	Description	Status	Units	Group 1	Group 2	Price	XD flag	Accrued Interest	Amount
101009495	24/01/2020	Tax Relief Payment - Orig Trans Ref: 101009494								£16,250.00
101009494	24/01/2020	Web Application								£65,000.00

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

Product summary

Account number	S20000191	Owner(s)	Customer, Sample
Adviser	TFAs Generic - TFAT	Valuation @ 30/01/2020	£81,250.00

Fees options

Date range: 30/01/2018 - 30/01/2020 Show All fees Find

Fees

Date	Description	Funding method	Amount
Total			£0.00

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

Each fee is clearly labelled.

WITHDRAWALS

NFU Mutual My Investments Welcome
Current login: Fri, 16 Aug 2019 10:03:14 AM BST
Last login: Tue, 13 Aug 2019 02:23:11 PM BST

Home Literature Contact Us Logout

Wrap Summary > Account details (Select Pension - S20000007) > Withdrawals

Natural Income Tools & reports Account History

Withdrawals

Product summary

Account number	S20000007	Owner(s)	Customer, Sample
Adviser	TFAs Generic - TFAT	Account type	
Pension input period			

Regular withdrawals

No regular withdrawals exist for this client

Withdrawal history

16/05/2019 - 16/08/2019

No regular withdrawals exist for this client

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

NFU Mutual My Investments Welcome
Current login: Fri, 16 Aug 2019 10:03:14 AM BST
Last login: Tue, 13 Aug 2019 02:23:11 PM BST

Home Literature Contact Us Logout

Wrap Summary > Existing regular withdrawals 16 Aug 2019 10:07:42

Illustrations Client documents Existing regular payments in Existing regular withdrawal Tools & reports

Existing regular withdrawals

No regular withdrawals exist for this client

On the 'Existing Regular Withdrawals' screen, you'll be able to see a record of any existing regular withdrawals which are in place.

NATURAL INCOME

Asset	Units	Value	Natural Income	Natural Income option
With Profit Growth Smoothed 1 (GB0080672918)	72,869.9551	£81,250.00		
Total holding		£81,250.00		

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.

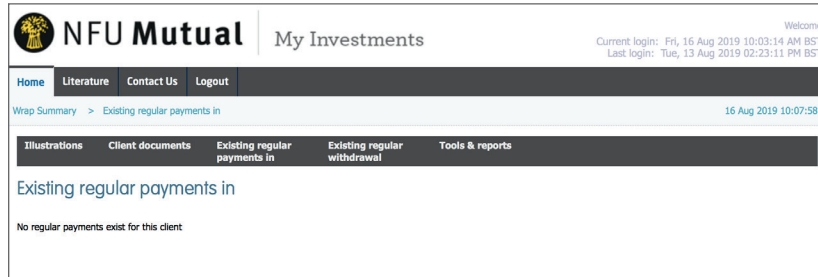
Clicking on the fund name will take you through to our Fund Centre where you can find out more general information about each fund. Please note that when you click on the link, you will be taken to a new window in the main NFU Mutual website. Once you have viewed the document you can close the window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

IMPORTANT DOCUMENTS

Letter id	Description	Account type	Account	Date sent
100038224	N31 - Consolidated Contract Note	Select Pension	S20000191	28/01/2020
100038140	N31 - Consolidated Contract Note	Select ISA	I20000954	25/01/2020
100038133	N31 - Consolidated Contract Note	Select Investment Plan	G20000409	25/01/2020
100038034	MI01 - Payment in confirmation & right to cancel	Select Investment Plan	G20000409	24/01/2020
100038033	MI01 - Payment in confirmation & right to cancel	Select Pension	S20000191	24/01/2020
100038032	NB29 - Pension Declaration Letter	Select Pension	S20000191	24/01/2020
100038031	MI01 - Payment in confirmation & right to cancel	Select ISA	I20000954	24/01/2020
100037117	Post Sales Illustration			17/01/2020
100037121	NB27 - Declaration Letter	Select ISA	I20000954	16/01/2020
100037120	NB26 - Welcome letter			16/01/2020

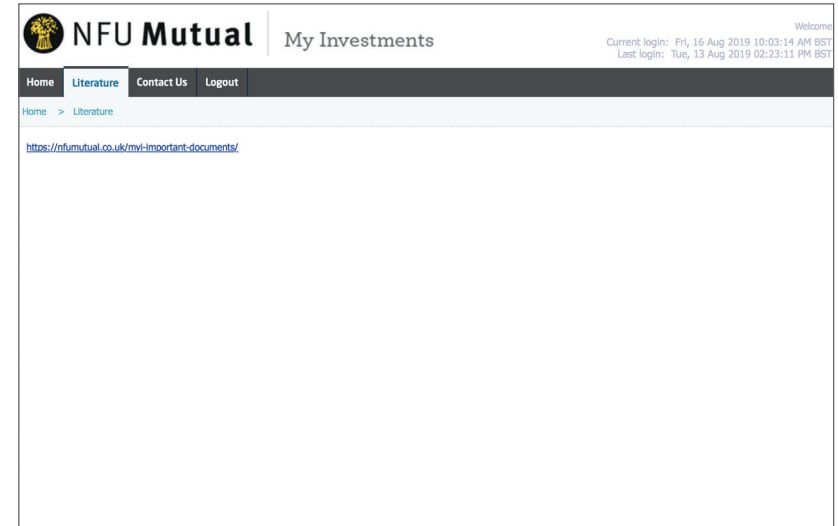
On the Wrap Summary page, by clicking 'Client Documents', you can view important documents such as your personal illustration for the product(s) you hold and quarterly statements. Please note, when you click on these documents they will open in a new window. Once you have viewed the document you can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

EXISTING REGULAR PAYMENTS IN



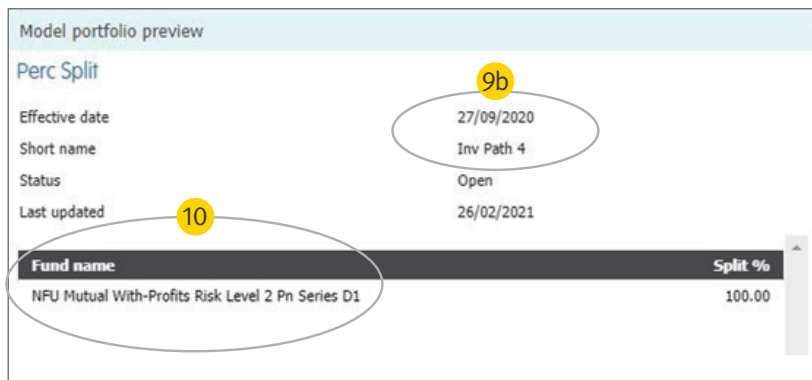
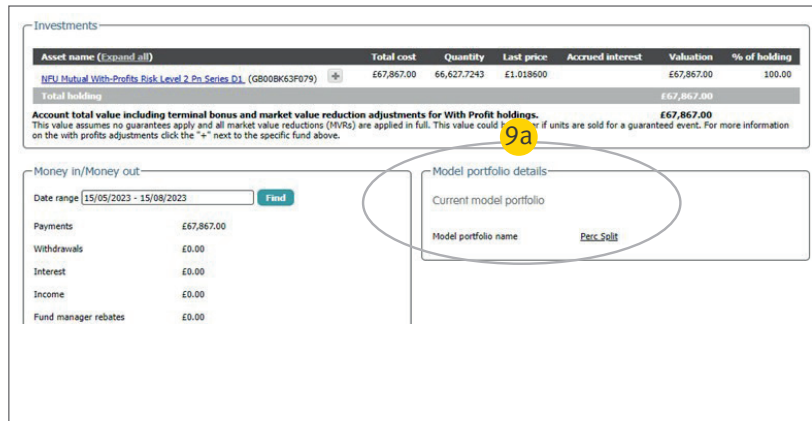
If you make regular payments in, you can see this information here. If you have several transactions due to be paid on the same day, you can click on a 'plus' box to expand your payments list.

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

Investments

Asset name (Expand all)	Total cost	Quantity	Last price	Accrued interest	Valuation	% of holding
NFI Mutual Mixed Portfolio 40 - 85% Shares C. (GB000837VQ69)	£86,850.00	74,677.5580	£1.163000		£86,850.00	100.00
Total holding					£86,850.00	

Money in/Money out

Date range

Payments	£0.00
Withdrawals	£0.00
Interest	£0.00
Income	£0.00
Fund manager rebates	£0.00
Review date from	
Review date to	
Min income	
Max income	£86,850.00

Model portfolio **11** is

Current model portfolio

Model portfolio name [Pro-Rata](#)

Model portfolio preview

Pro-Rata

Effective date	13/08/2020
Short name	DefaultNFUM
Status	Open
Last updated	13/08/2020

Fund name	Split %

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 they'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 go to nfumutual.co.uk/privacy.

To stop us contacting you for marketing or giving your information to other members of the NFU Mutual Group, 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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FSGUIMYI-0923 | REVIEW DATE: TBC



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