ROUSE
INTELLIGENT FINANCIAL PLANNING

Your wealth in a nutshell

Introducing '**Nutshell**' your
Personal Finance Portal

Nutshell
YOUR PERSONAL FINANCE PORTAL

Keeping track of your investments just got easier

Welcome to Rouse

Who's Who in the Investment Committee?

Meet the valuable and valued team members at Rouse who are directly involved with your wealth management and investment.


Ben Silk

Chair

Ben Silk

In addition to the Certified Financial Planner qualification, Ben holds the Certificate in Discretionary Investment Management. It is Ben's responsibility to report on macro-economics and to chair the scheduled meetings.


Ben Rouse


Andy White

Special Members

Ben Rouse & Andy White

Ben is a Chartered Financial Planner and Andy is a Certified Financial Planner.

They bring a wealth of knowledge and expertise to the team and are invited to attend all meetings to provide comment and input.


Lisa Butler

Oversight Officer

Lisa Butler

Lisa oversees the compliance requirements relating to the Committee.


Linda Thorne


Matt Jones


Jon Silk

Members

Linda Thorne, Matt Jones & Jon Silk

Linda holds the Certified Financial Planner qualification, as well as the CII's Advanced Investment Planning qualification. Her key responsibility is to report on developments in global equity markets.

Matt is a Chartered Financial Planner and also holds the Certificate in Discretionary Investment Management. His key responsibility is to report on developments in fixed interest markets.

Jon holds the Certificate in Discretionary Investment Management and is responsible for maintaining the Minutes of all Committee meetings, as well as providing data on the developments in alternative assets.

For further details: Call us on: **01983 535740**
Email: **admin@rouseltd.co.uk** Visit: **www.rouseltd.co.uk**

FCA FINANCIAL CONDUCT AUTHORITY

CISI CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

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Nutshell
YOUR PERSONAL FINANCE PORTAL

Time to take control of your finances

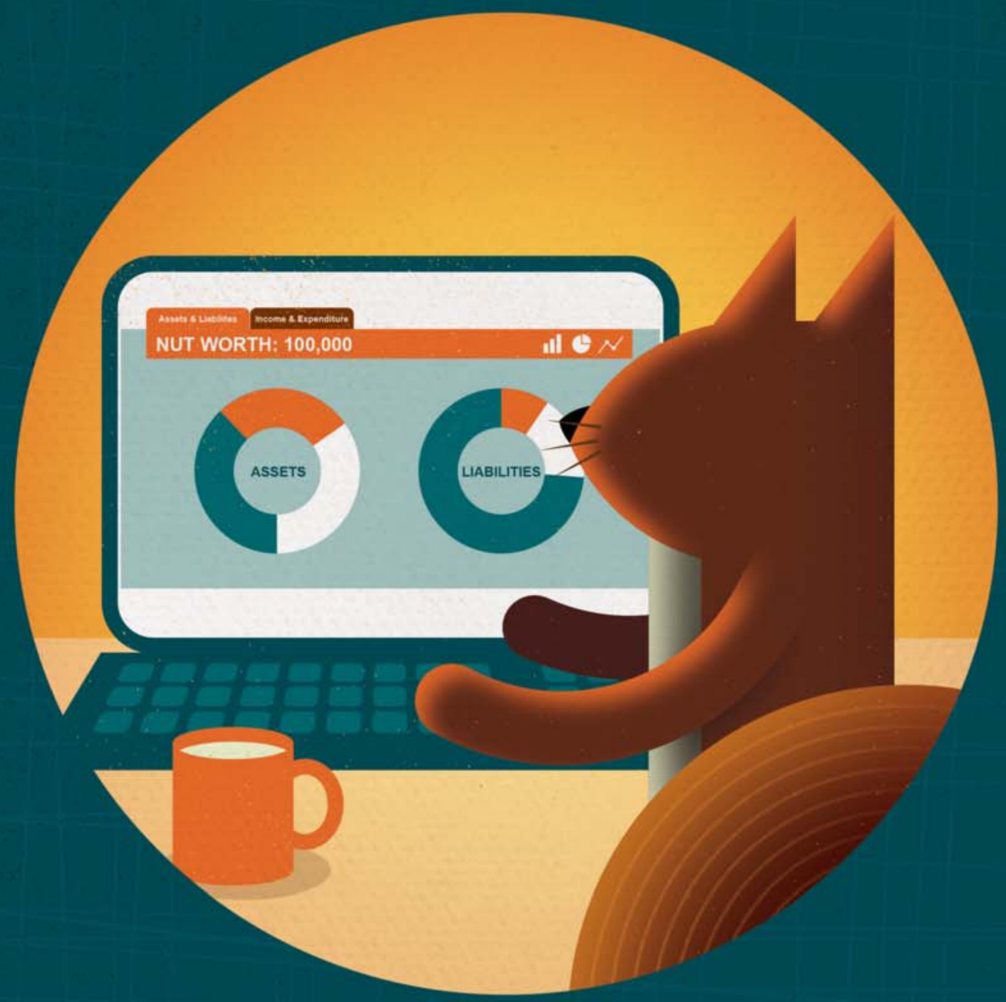
Welcome to Nutshell – your Personal Finance Portal

We are always working hard to find ways to improve the service we provide and Nutshell (the Rouse Personal Finance Portal) is part of our commitment to that goal.

We want you to have the simplest, most secure way in which to correspond with us and keep track of the comings, goings and growth of all your financial interests with Rouse Limited: everything in a nutshell.

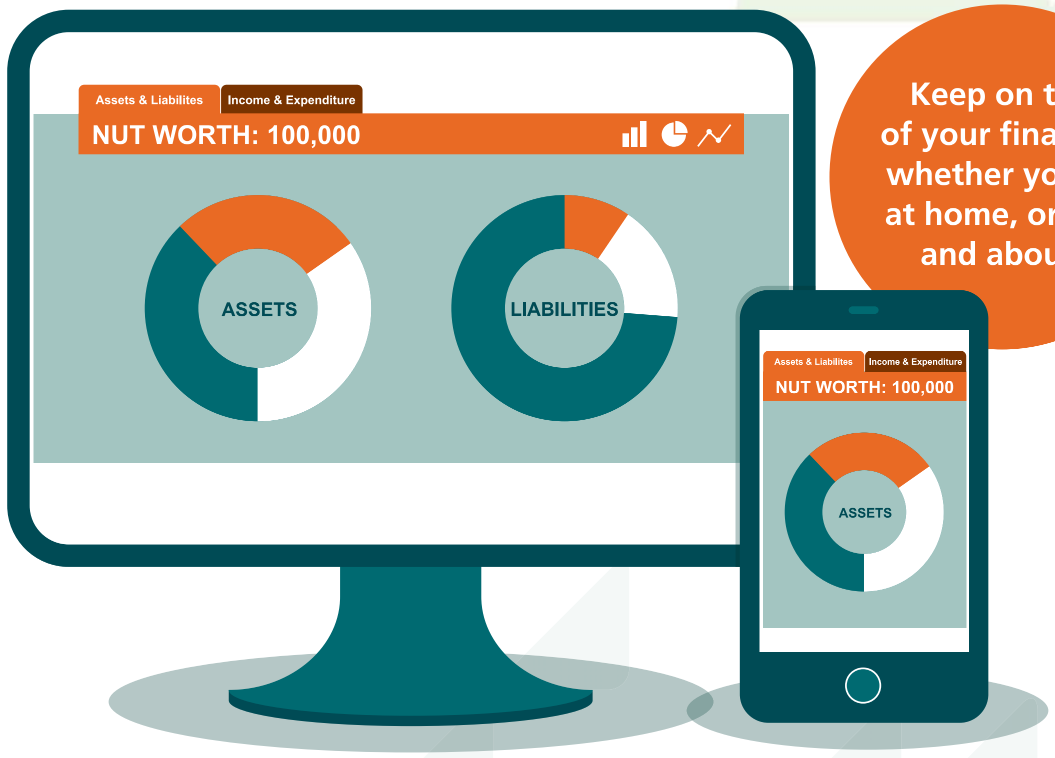
We take our role as guardians of your wealth management very seriously but appreciate you are likely to have many questions regarding this innovative facility. So we thought it would be useful to provide an in-depth look at what Nutshell is, the benefits of using the system and how you can get the best from it. We've also tried to anticipate some of the questions you might have but if we haven't fully addressed your concerns, then please contact us for further information.

Easy & secure



Secure access to your investments whenever & wherever

Nutshell allows you easy access to your investments. It stores all your financial information securely in one place, giving you peace of mind knowing that it's completely secure: managing your money couldn't be easier.



Keep on top of your finances whether you're at home, or out and about.

Easy and secure online access

The Rouse Personal Finance Portal (Nutshell) is an is an application designed to provide encrypted messaging between you and your Financial Planner at Rouse Limited and encapsulate all your investments in one place. It gives you a bird's eye view of all the financial interests we hold for you, anytime, anywhere and on any mobile or web device.

Improved communication

With email and post increasingly open to being intercepted, Nutshell provides a secure messaging service, which allows us to communicate with you safely and efficiently and supports the regulatory requirements for information security. So you can get in touch with us knowing that any information you share is encrypted and completely private.

Improved security

We treat the security of the data you share with us with the utmost importance. The Personal Finance Portal was created with cyber security as a priority. It provides you with a secure document vault, so you can house all your financial documents online where they are secure and fully backed up. If you've ever mislaid an important document, letter or financial statement, you'll appreciate the value of this facility. No more rummaging around in a filing cabinet!

Additional access to PFP Premium

This is a premium subscription level that enables you to make even fuller use of the system. It allows you to collate information on your short-term finances such as bank accounts, credit cards, loans and mortgages, along with your advised products, providing you with access to your complete financial picture, in a nutshell. With PFP Premium you will also receive alerts and insights into your spending and saving habits so you can keep track of how you're progressing against the goals you've set.

What do I do…?

…register, sign in & get going

Our handy at-a-glance guide to using Nutshell, the Rouse Personal Finance Portal.

The system itself provides step-by-step guidance as you go through the process not only of registering and signing in but also its use once you're up and running. But we thought it might be helpful to distil some of that process into a handy at-a-glance guide to give you an idea of what to expect.

There is in-depth help and information within the system itself and in order to fully understand how it works we suggest you take some time to look through the site. By doing this you will be able to see how you can adapt it to your own set of circumstances. This includes considering the use of PFP Premium, a subscription level facility that allows you to collate information on your short-term finances, such as bank account(s), credit cards, loans and mortgages, together with your advised products.

We understand that the implementation of a new system can be unsettling. However, you may be pleasantly surprised by how straightforward it is to register, sign in and get going.

Getting started

Visit our website www.rouseltd.co.uk and click on the Nutshell link.

There is a short registration process, which requires you to enter the email address we currently hold for you. You will then receive an activation email and this will in turn take you to some simple onscreen instructions, such as verifying your identity and creating a password. Once this is done you're ready to login into Nutshell.

It's important that you use the email address we already have as it is linked to other security information about you and will provide the system with the means to verify your identity.

What you see

Once you've been through the registration process and can now login to your account, it's essentially up to you where you go and what you do.

Note though: although you can see all your money in one place, it is not possible to move money in, out or between accounts. This can only happen through liaison with your Financial Planner.

A lot of the information you see is a summary and acts as a navigation point that, by using the arrows on the page, will allow you to explore in greater detail.

Graphs have a default setting for a three-month range but there are filters that allow you to change this and select a range yourself. If you are unhappy with any of the categories that Nutshell allocates to your transactions, you can change those too. There are straightforward instructions within the site to help you through the process.

Any information you update in Nutshell will feed back to your Financial Planner in real time.

Terminology

The term 'Account' is used throughout the site and encompasses all financial terms, with the exception of 'policies' (this is reserved for 'protection') and 'property' (this refers to actual physical property, such as buildings, art, cars etc).

Your portfolio is split into Assets (five account categories: current accounts, savings, investments, pensions, property) and Liabilities (three categories – the usual mortgage, credit cards and loans).

Protection is included as a category in Assets (but it's a standalone category) but no value figure will appear next to its navigation bar and it isn't included in any of the calculations.

Calculations

The Asset figure is the sum of the latest valuations of the accounts in this category. The Liabilities figure is the sum of the latest valuations/outstanding balances of the accounts detailed. Your net worth is simply total Assets – total Liabilities.

Secure messaging

A messages icon makes it easy to click, create and send a secure message to your Financial Planner. The secure messaging facility means that all interactions between us are strictly governed using your security details.

Secure messages also act as an audit trail for correspondence between you and your Financial Planner so cannot be deleted.

This will be our preferred method for written communication and we will ultimately phase out correspondence via email.

Data security

The Personal Finance Portal (Nutshell) was created with cyber security as a priority. Its security is provided by a number of global partners with outstanding reputations and expertise in security to ensure your data is safe. All your data is held in an extremely secure environment used by thousands of financial institutions and financial advice businesses in the UK.

Regular security audits are carried out by third-party experts, such as NCC, a global information assurance specialist that provides cyber security services to the UK government. This ensures the Nutshell system can't be compromised.

Further details regarding the security of the site can be found by following the security link within Nutshell.

Nucleus

If you have previously used the Nucleus login to access your information via the Rouse Limited website, this will change. The Nucleus link will be replaced by the Nutshell link. Logging into Nutshell will provide you with a valuation of your Nucleus investments, however, transaction histories and correspondence from Nucleus will need to be sourced directly from the Nucleus website.

As always, we are with you every step of the way. If you would like to know more about any of these points, please contact us on 01983 535740.

Q&A

We understand you'll want to ask questions about Nutshell and have tried to anticipate some of them here. However, if we haven't... we'll be with you every step of the way

Why have you chosen to change to this system?

With email and post increasingly open to being intercepted we wanted to provide a communication system that meant any information that passes between our clients and us was encrypted and secure. Nutshell's secure messaging system gives that peace of mind as well as enabling you to see all your financial interests with Rouse Limited in one place, at any time of the day or night and on any mobile or web device.

I'm not convinced online security is robust enough to protect my financial interests.

We understand that you may feel a bit cautious about storing your financial data online. However, the Personal Finance Portal was created with cyber security as a priority and its security is provided by a number of global partners with outstanding reputations and expertise in security to ensure your data is safe. All your data is held in an extremely secure environment used by thousands of financial institutions and financial advice businesses in the UK.

Your bank login details are never provided to us, we will never ask for them and you should not pass them to anyone else. Your banking details are stored at Yodlee, the world's leading specialist in providing secure data services with more than 15 years' experience in linking financial institutions safely.

Regular security audits are carried out by third-party experts, such as NCC, a global information assurance specialist that provides cyber security services to the UK government. This ensures Nutshell can't be compromised.

Will I still get to meet with or talk to my Financial Planner or does this mean we will have less personal contact?

Your Financial Planner will still be available to you in the same way as before. Nutshell will enable you to securely message your Financial Planner with instructions or other details and then see for yourself when the action has been completed. You are in control.

I normally like to phone my Financial Planner to discuss my wealth management and email or post confirmation of any action we've agreed will be taken – can I still do this with Nutshell?

Your Financial Planner will be available to you in the same way as before and we encourage you to continue to contact them by phone in the first instance. However, as email has become increasingly susceptible to being intercepted we will ultimately stop using this method of communication to send and receive any financial information or instructions relating to your account. Instead we will use Nutshell's secure messaging service to do this so as not to compromise the security of your data. We will still use email for sending alerts and other non-sensitive information.

The benefit of using the secure messaging service is not only the obvious one of information security but also that it will act as an audit trail for correspondence between you and your Financial Planner. Messages sent via this system cannot be deleted.

How often does the financial information on Nutshell get updated?

There is a 'refresh values' tab so you could update anytime should you want to. The system attempts to update information on a daily basis but this is not a fixed schedule. This means that, because Nutshell is gathering information from all your account providers, there could be a delay between when Nutshell updates and when your bank, or other provider, has updated.

Valuation figures shown might not reflect changes due to movement in unit price/unit holdings owing to withdrawals or contributions. We would always recommend that you speak to your Financial Planner before making decisions based on this information.

If you have any questions or concerns about using Nutshell, please contact us.

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