WealthHUB user guide

Together.
A better future.

AFH wealth management

WealthHUB

Contents

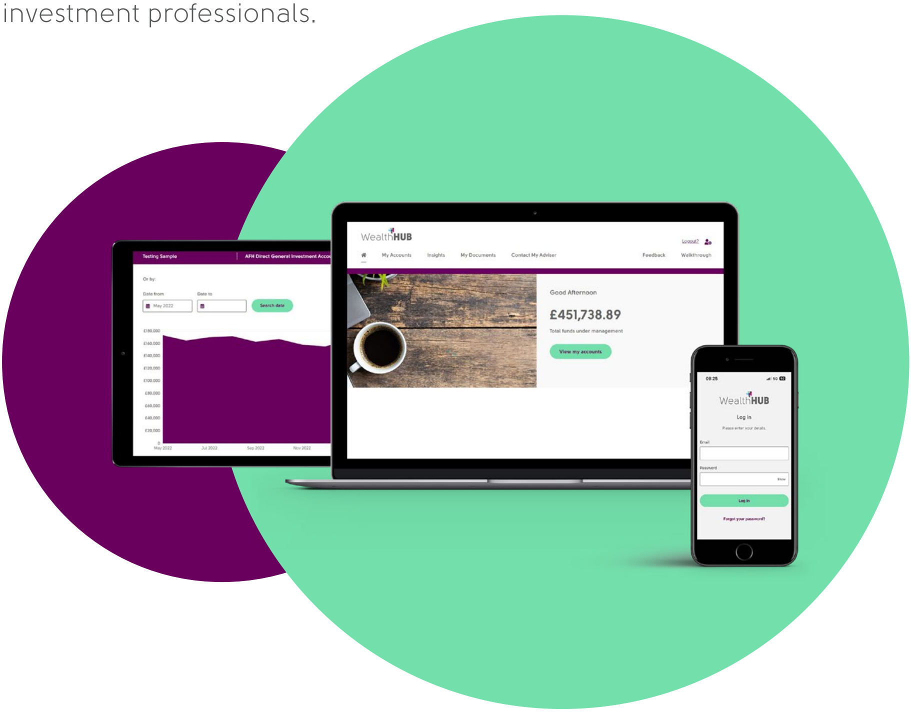
Introduction

WealthHUB enables you to review your managed accounts at any time and on any device.

It is a secure, online client web portal that provides you with access to your serviced accounts, including AFH Direct, as well as the latest market commentary from our team of in-house investment professionals.

WealthHUB will also allow you to view certain documents in electronic format rather than on paper, with the option to download should you wish. It also has the facility to send an email to your adviser directly through the portal.

This document provides guidance on how you access and navigate WealthHUB.

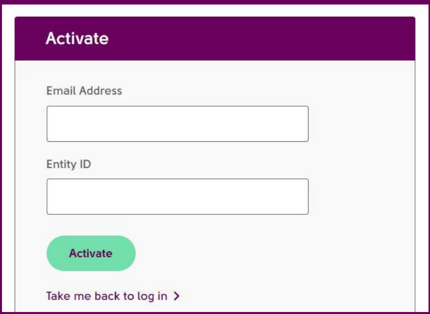


Registration

A link to the registration page will be found within your registration invitation email – or on the link

hub.afhwealth.com/account/login/

The first time you access WealthHUB you will need your email address and unique entity ID to register.



Your unique entity ID can be found on the recent WealthHUB letter you will have received in the post from our WealthHUB team.

If you have not received a letter with your log in details, please contact your adviser directly or email wealthhub@afhgroup.com.

Upon clicking Register, you will be asked to create a password and provide your multi-factor authentication (MFA) details. You must provide details in all 3 options however when you login you can select either text me, call me or email me.

The password you create must follow the password requirements:

- at least 10 characters
- 1 uppercase
- at least 1 lowercase
- 1 number
- 1 special character (i.e.!@%)

Having completed the online registration, you will receive, via your chosen MFA method, your PIN number. Enter this and click login to be taken through to the portal. You will also receive an email confirming that you have sucessfully registered.

What is Multi-factor Authentication (MFA)?

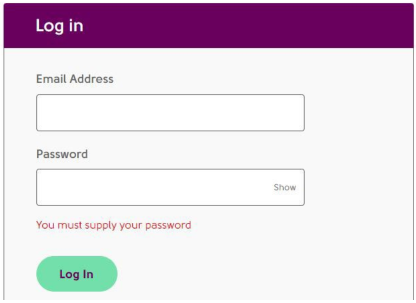
We take security matters seriously, especially with our clients' data. Our strong recommendation is to use mult-ifactor authentication. This is where two passwords (once you set a PIN) are required to access your portfolio data.

Without multi-factor authentication, you can access your data with just one password. Whilst this is fine in theory, should your email account be compromised in any way, a hacker could (based on previously received emails from WealthHUB) login to your WealthHUB account, select the 'forgotten password' option and receive an email to reset this. Your data would then be exposed. Having a second 'factor' (in this case a PIN) would help to prevent a hacker logging into your account.

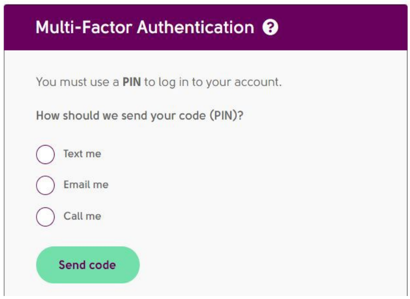
Access

You can access WealthHUB via the AFH Wealth Management website, **afhwm.co.uk**.

In order to access your account once you have registered, you will need to enter your email address and password, prior to clicking log in.

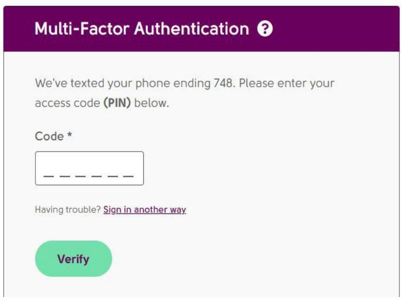


Once you have clicked log in, you will be prompted to select your MFA method.



Your PIN will be sent to the device selected as your MFA method, this could be your mobile, email address or landline.

Enter the PIN and click verify. For security reasons, this PIN will be different each time you access WealthHUB.



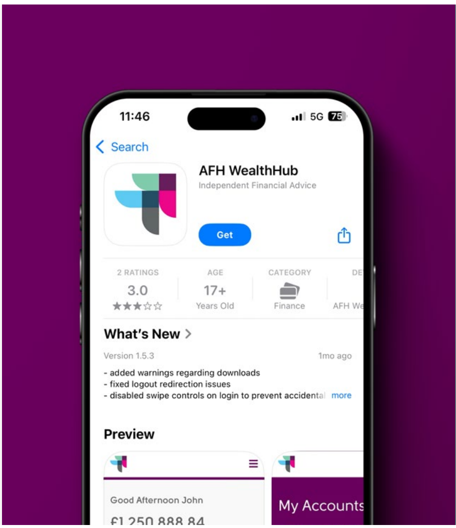
App access

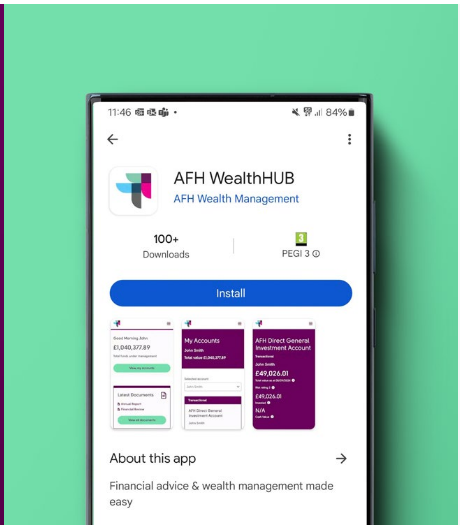
Once you have registered you can also download our WealthHUB App which is available on the Apple App Store and the Google Play Store (see images below). You simply need to search for 'WealthHUB' from within your device's app store and then download the official 'AFH WealthHUB' app, ensuring the app author appears as 'AFH Wealth Management.' For security, do not attempt to download this app from anywhere other than the Apple App Store or Google Play Store on your device.

Once you have downloaded the app and login for the first time you can create a PIN, similarly to how you would on a banking app, and use facial recognition or fingerprint login. Your PIN must be at least 6 digits and can then be used to login each time rather than your username and password.

Please note that some functionality is better viewed in a browser version of WealthHUB.

Document downloads have been switched off within the app.

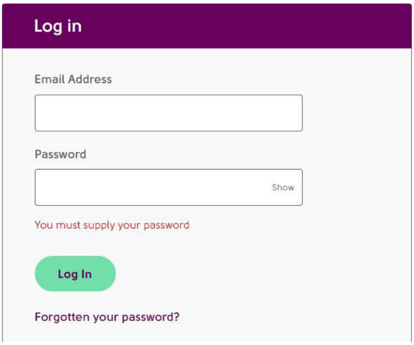




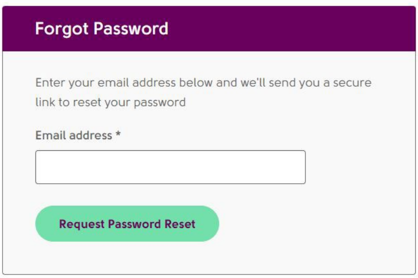
Forgotten your password

If you input your password incorrectly, the following message will appear.

To change the password, and regain access, please click the **'Forgotten your password?'** button beneath the login section.

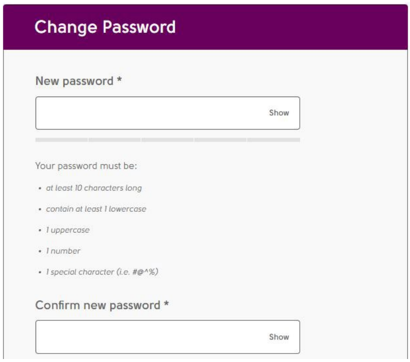


Enter the email address that you use to login to WealthHUB and click **'Request Password Reset'**.



An email should arrive in your email inbox shortly. If this does not happen, please check your junk mail and spam folders.

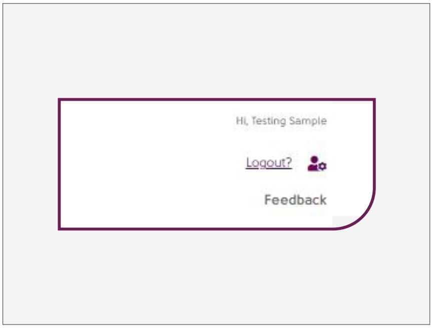
Click the **'Reset my password'** link in the email. Enter your new password using the password requirements and confirm your new password.



Click **'Change Password'** to save the changes and log in with your new password. Once the password has been changed, you will receive an email to confirm the changes.

Log out

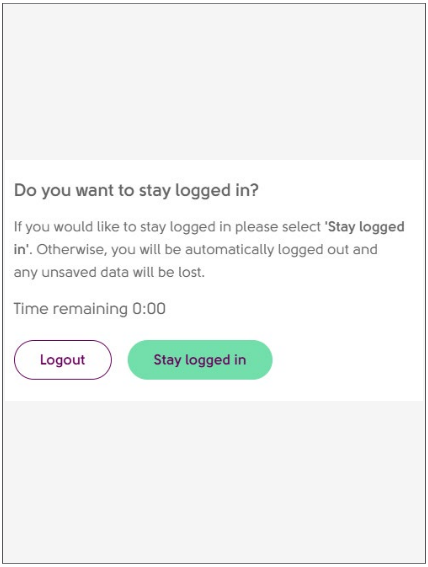
If at any point you wish to log out of WealthHUB, click the log out button on the top right hand side of the page or app. This will log you out and return you to the login screen.



Time out

If you are inactive on WealthHUB, a message will appear to notify you that you are due to be logged out. You are able to extend your session to stay logged in by clicking 'Stay logged in'.

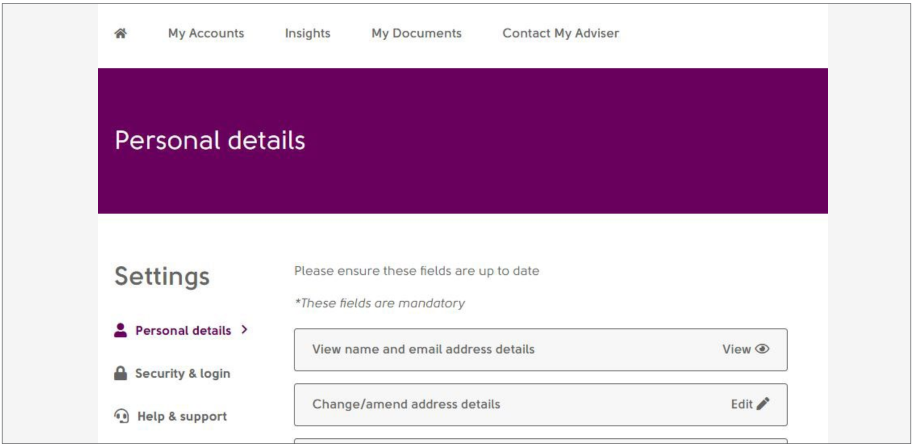
After around 10 minutes of inactivity, you will be automatically logged out and returned to the login screen.



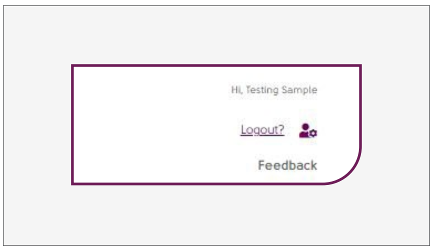
Account

Your Details

When you login for the first time, you will be asked to ensure personal details are up to date by reviewing your details. Once you have reviewed details, you can get away from this screen by either selecting the home icon or the WealthHUB logo.



You can view or update your account details including your address and MFA settings at any time by selecting the icon at the top right-hand side of the page or app.



Navigating through WealthHUB

Top Navigation Bar

Once you have logged in you will see the following areas at the top of the page:

- **WealthHUB** - this takes you back to the main home page at any time
- the **settings icon** will redirect you to a page where you are able to amend your contact preferences, including multi-factor authentication & address details
- our help & support area is also located here for access to guides and FAQs (Frequently Asked Questions)
- the hyperlink to the left of the settings icon enables you to **log out**.

Navigation Bar

The next navigation bar looks like this:

Further information on each of these areas is described in the following sections.

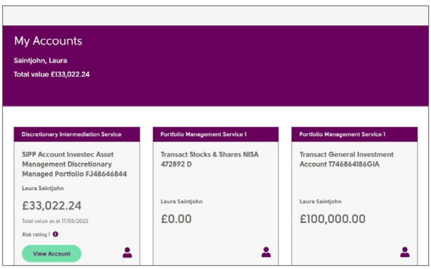
Navigation within the app is in a dropdown menu.

Home

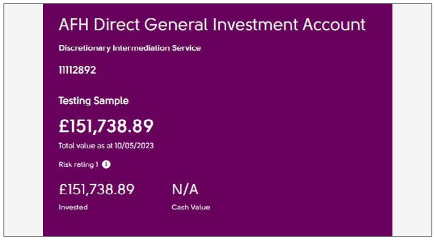
This will display 'Total Funds Under Management' which is the amount of money you have invested with AFH Financial Group. It also includes recent articles for you to read and a link to other useful areas of WealthHUB.

My Accounts

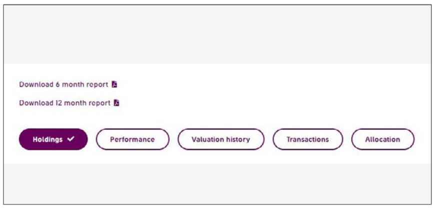
After clicking 'My Accounts' you will see details of your plans held with AFH. From here, you can select 'View Account' to see more information about each plan.



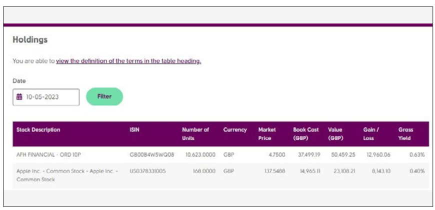
Once you have selected 'View Account' a summary of the account will be visible, this also includes a breakdown for what is invested and what is in cash.



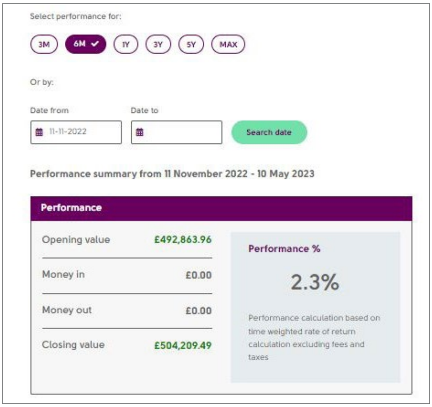
You will notice an option to download a six and 12 month report*, on selection you will see a pop-up window whilst this completes. You will then be able to select between different tabs to give you the information you need.



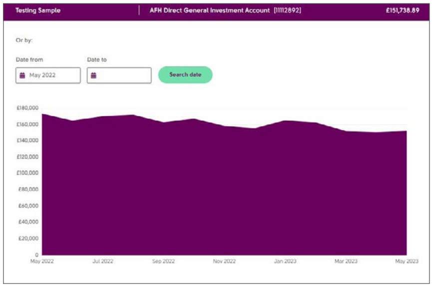
1. **Holdings** - The fund positions, including a description, units or holdings, market price and gains/losses of each investment.



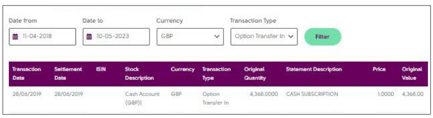
2. **Performance*** - The performance of your account, the default option is six months however you can select different time periods. This is calculated on a time-weighted rate of return.



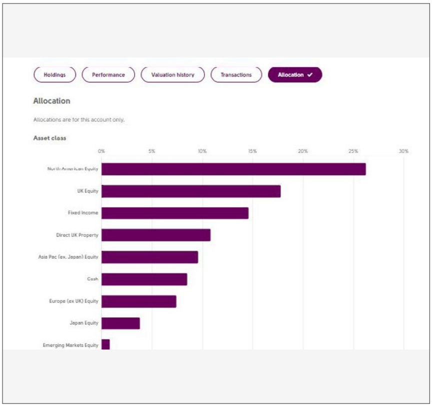
3. **Valuation History** - An interactive chart providing the valuation history of the account. 1 Year will show as a default however you can select between different time periods.



4. **Transactions*** - Details of all transactions on the account, this can be filtered and exported for record.



5. **Allocation** - Allocations of funds, showing asset class and region of investments.



Information should be used for indicative purposes only and does not constitute any form of advice or recommendation. The information provided is produced by third party providers and we cannot always guarantee the accuracy or the completeness of this information. You should always seek advice from your adviser before acting on the information.

Past performance is not a guide to future returns. The value of investments may go down as well as up and investors may not get back the amount invested.

6. **Underlying holdings** - If you have a Unitised Portfolio plan you will be able to see a breakdown of the underlying funds within the fund in your 'Holdings' tab.

*Currently performance figures are only available for AFH Direct (Pershing) due to data restrictions.

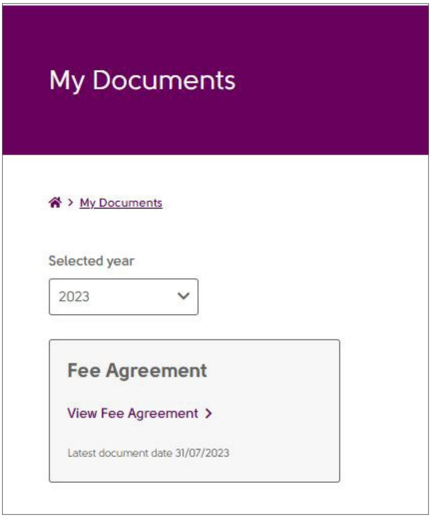
The Transactions information is only available for AFH Direct (Pershing) policies as they are the only provider who provide us with transactional data information.

Insights

This will be updated with investment news, analysis, articles and general notifications. To read each article click anywhere in its display box. You will also be able to see the latest economic commentary and investment report details here each month.

My Documents

This gives you access to your documentation. To read the document, click the view button. This will open your document, you also have the option to download should you wish. You can filter by year.



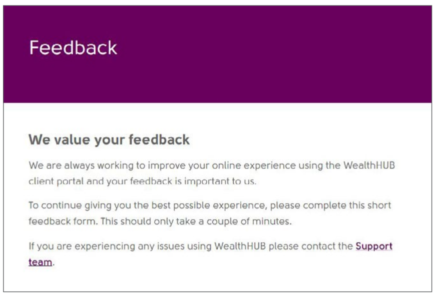
Please note documents are not available in the app but are still available through a browser version of WealthHUB.

Contact My Adviser

This shows contact information for your adviser. By filling in the message section and selecting 'Get in touch', this will send an email directly to your **adviser**.

Feedback

This enables you to provide feedback on the use and navigation of WealthHUB only and is not for policy enquiries. **Please do not include any sensitive or personal information within your message.**



Annual suitability questionnaire

This section will be provided via a link in a separate email when your annual review has not taken place with your adviser. It gives you the opportunity to consider any changes in circumstances that have taken place recently or are likely to take place in the next 12 months. This enables us to consider if they have any impact on the ongoing suitability of the financial planning solutions you hold with AFH.

Your Annual Suitability questionnaire and results will be sent to your adviser to review.

You will also be asked to review your personal financial summary, these are your fact find details that you can update with any changes in your circumstances or information.

Contact our support team

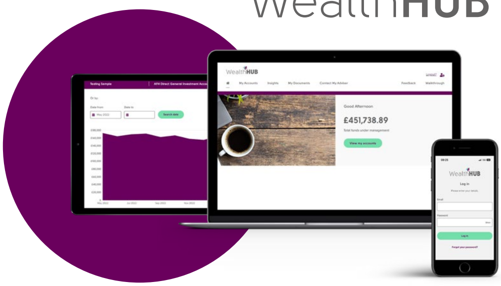
If you have any questions about the information in your WealthHUB account, please contact your adviser.

Alternatively, if you are having issues with site access and system queries, please contact us via email or telephone.

Note that support is available during office hours only.

For more information contact WealthHUB support on **0333 230 9254** or email **WealthHUB@afhgroup.com**

WealthHUB



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