

REGIS BENTLEY

WEALTH MANAGEMENT

WealthOptimiser



Frequently asked questions

Section 1: General Questions

Frequently asked questions



Q. Why should I use WealthOptimiser?

A. **WealthOptimiser** gives you financial peace of mind, bringing you an overview of your entire financial life in one place. **WealthOptimiser** allows you to track the value of investments and assets, alongside any liabilities. Not only that but you have a secure method of communicating with us and we will share documents with you when required. All in one place, safely, and securely.

Q. What is the benefit of using WealthOptimiser for messaging?

A. You will be notified when a secure message is sent to you and we are using this method to communicate with you in order that you know the message is genuine because it is being delivered securely by **WealthOptimiser** and not sent via email.

Q. What is the benefit of using WealthOptimiser for sharing documents?

A. **WealthOptimiser** allows for documents to be accessed immediately, without waiting for the postman, and allows you to access the documents when you need them most, wherever you are and on whatever device you are using. We care for the environment too and want to take steps to reduce the amount of paper we're using.

Q. Am I able to upload documents myself onto the WealthOptimiser ?

A. In app scanning on the app allows you to take a picture of your chosen document and convert it into a PDF, you can then upload this into your document folder or a message.



Q. I have a query regarding the information being displayed in WealthOptimiser, who do I contact?

A. In the first instance, please send us a secure message from the Messaging area of the portal, or if it is of an urgent nature please contact your Regis Bentley Wealth Management adviser.

Q. Can I download the documents that are sent to me in WealthOptimiser?

A. Yes, you can download any documents, however they are stored within your **WealthOptimiser** and can be easily accessed anytime. We would encourage you not to download documents unless you have a specific need, as the documents are stored securely and backed up to ensure the security is maintained at all times.

Q. What is the maximum size document I can add to WealthOptimiser?

A. The maximum size document is 5MB.

Q. Who is moneyinfo?

A. moneyinfo Limited has developed and maintains **WealthOptimiser** and is our chosen technology partner. More information can be found here www.moneyinfo.com

Q. I cannot remember my log in details, what can I do?

A. If you have forgotten your password, go to the login section of <https://regisbentley.moneyinfo.co.uk> and input your e-mail address to reset your password. An email will be sent to you containing a link allowing you to validate yourself by responding to security questions and then to reset your password. Once you have logged in to **WealthOptimiser** you will be able to amend your username, password or security questions by clicking on me > Settings.



Section 2:

Security

Frequently asked questions



Q. How secure is it?

A. As you would expect, cyber security is of the utmost importance to us and our carefully selected technology partner. All data within **WealthOptimiser** is fully encrypted and together with other security measures ensure your data is protected at all times.

Q. Here's the technical bit...

A. All information is securely sent and received encrypted, which means that information cannot be read by anyone listening between your computer and the **WealthOptimiser** service. Even when we process any of your data internally, we still encrypt it.

Our technology partner, moneyinfo, protects the infrastructure in several ways using advanced technologies and also using a Security Operations Centre (SOC), which constantly monitors what happens in the **WealthOptimiser** environments. This means if something looks suspicious, the SOC will inform us immediately. moneyinfo's infrastructure is designed in such a way to allow for high availability; if there's a blip and something goes wrong, a spare piece of the environment automatically picks it up, which ensures that you can still access your information seamlessly.

Also, your data is stored in an environment located in an ISO27001 certified facility, that is protected by the very best in physical security, electronic security and internal security policies to ensure that your details remain totally secure.

Q. How private is my data?

A. Your privacy and trust are our highest priority and so we put extensive safeguards in place to protect your identity, privacy and financial data at all times. When you add your own information on to **WealthOptimiser** you can decide who it is shared with using the privacy controls.



Q. Is my data protected under the data protection act?

A. Regis Bentley Wealth Management strictly adheres to the General Data Protection Regulation and the Data Protection Act (DPA 2018), so you can be assured that any data, documents or messages are kept safe and secure with rigid data protection principles in mind. We do not share any data or information with third parties, unless given explicit consent by you.

Q. Why does WealthOptimiser need the usernames and passwords for my bank and credit card accounts?

A. You give consent using your online credentials and we use it to establish a secure connection to your Bank or Credit Card Company so that we can retrieve your transaction or statement information securely. For most banks, once the connection is made, we do not store your banking or credit card usernames or passwords in **WealthOptimiser**. You may be asked to reconfirm depending on the institution in line with Open Banking regulations. If we do need to store your banking or credit card usernames and passwords in **WealthOptimiser** they are stored encrypted in a separate database through our service provider, Yodlee. For information on Yodlee, please see www.yodlee.com.

Q. Can Regis Bentley Wealth Management employees' access or view my bank login details?

A. No. Regis Bentley Wealth Management does not store any of your Bank or Credit Card account usernames or passwords on any of our servers or systems. This means that no one at Regis Bentley Wealth Management can access your banking credentials. Furthermore, if you choose to share your account data with Regis Bentley Wealth Management via **WealthOptimiser** the service only gives you a read only view of your Bank Account or Credit Card information so you cannot move money around or make any transactions. Regis Bentley Wealth Management will only be permitted to see account balances, and high-level spending and income categorisations, not individual statement data.

Q. What happens to my data if I no longer use WealthOptimiser?

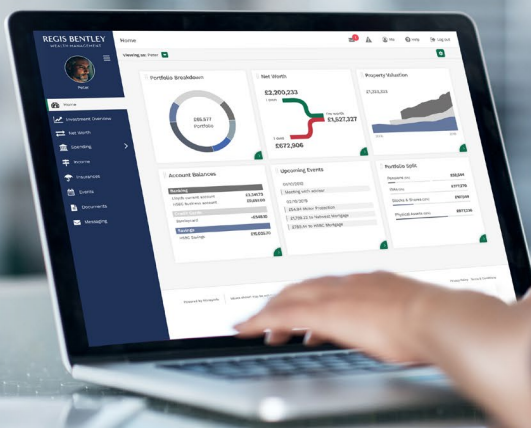
A. If you decide to no longer be a client of Regis Bentley Wealth Management then your **WealthOptimiser** access will be revoked. You will have an opportunity to download your data in line with the regulatory requirements. All data will be completely deleted from the servers after 30 days from the deletion of your account.



Section 3:

Financial Portfolio

Frequently asked questions






All plans that Regis Bentley Wealth Management hold in our system will be automatically added to WealthOptimiser for you. However, should you also wish to add any other assets or plans that are not managed by us, you can do this by following the steps set out below.

Q. How are my Regis Bentley Wealth Management plans updated in WealthOptimiser?

A. Any investment or pension plans managed by Regis Bentley Wealth Management will be updated either by electronic data feeds or by the team dependent on the data available from the providers of your plans. The valuation 'strength' is indicated alongside each plan using a 'wifi' style signal indicator.

Saving & Investments £278,835

<div style="background-color: #004a4a; height: 15px; width: 100%;"></div>	
An ISA - PR 1000292	£51,768.17 
Investment Plan - HARX007831	£28,941.80 
moneyinfo Portfolio	£198,125.00 

- Three bars mean that the unit price and unit holdings are being updated via an electronic data feed from your provider and should always be up to date.
- Two bars mean that the unit prices are being updated via a direct price feed, but units are being manually updated periodically by the team at Regis Bentley Wealth Management so may not be up to date.
- One bar means that the value of the item is manually updated occasionally by the team at Regis Bentley Wealth Management.

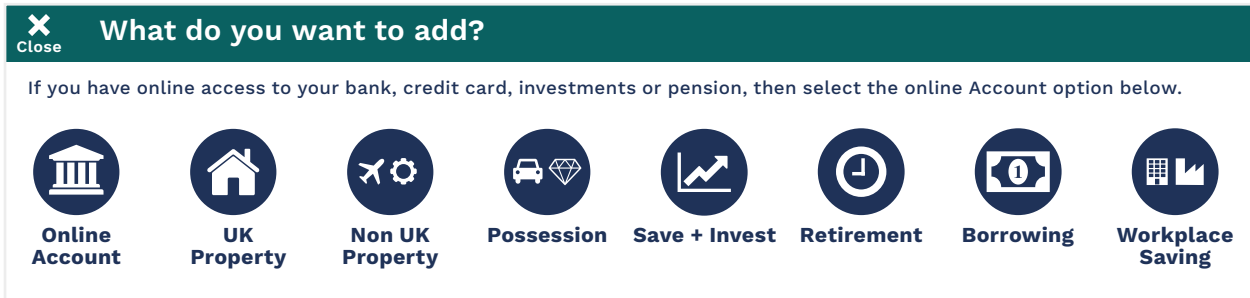


Q. How do I add an investment or pension plan to WealthOptimiser?

A. • Navigate to Net Worth

- Click 


- Choose the correct option from the list i.e.  Save + Invest OR  Retirement



Once you have entered the information you can click on Save and your investment or pension will be added to the portal.

Q. How do I add an insurance policy to WealthOptimiser?

A. To add details of any insurances you hold:

- Navigate to Insurances
- Click 

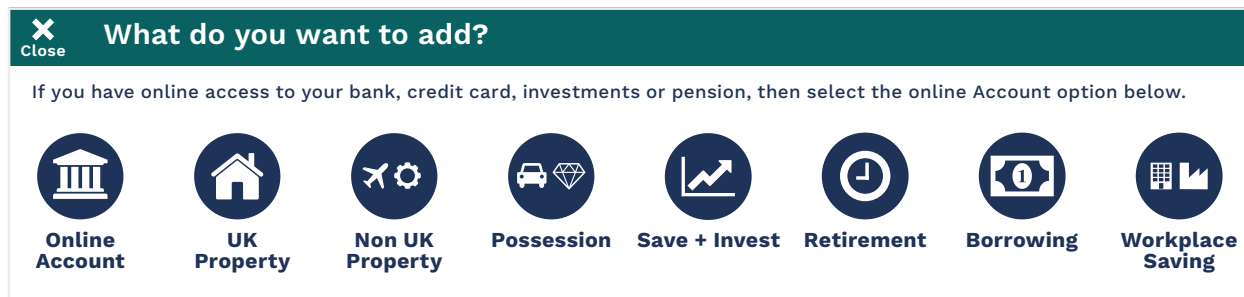


Choose the correct type of protection and follow the screen prompts to enter the data required



Q. How do I add my property details to WealthOptimiser?

- A. • Navigate to Net Worth
- Click **+**
 - Choose the UK Property option from the list below



Enter your house number/name and postcode and click on the magnifying glass, if your property address, purchase date and price are populated, you can click on save, if no data is returned, this can be added manually.

Once you have entered the information you can click on Save and your property will be added to the portal. You can adjust the value if required, otherwise our house pricing data feed will update the values monthly*.

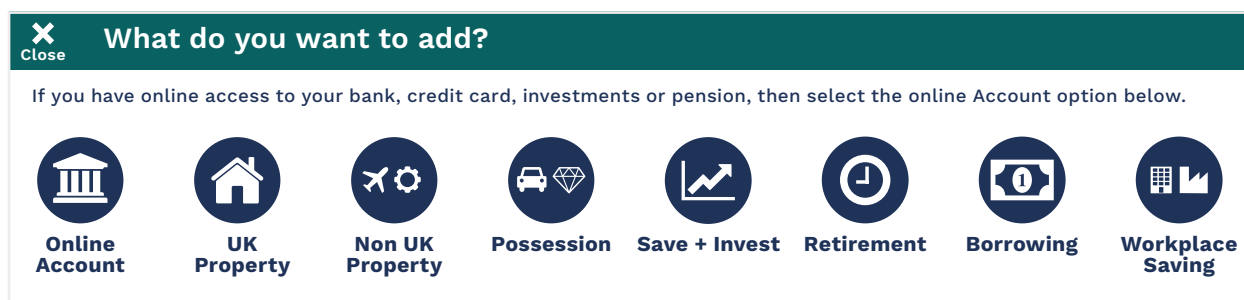
*Valuation data for properties is uploaded quarterly.

Q. How is my property value worked out?

- A. We use a third party to provide house price valuation data which uses sold prices in the area and works out averages according to the location.

Q. How do I add an asset or liability to WealthOptimiser?

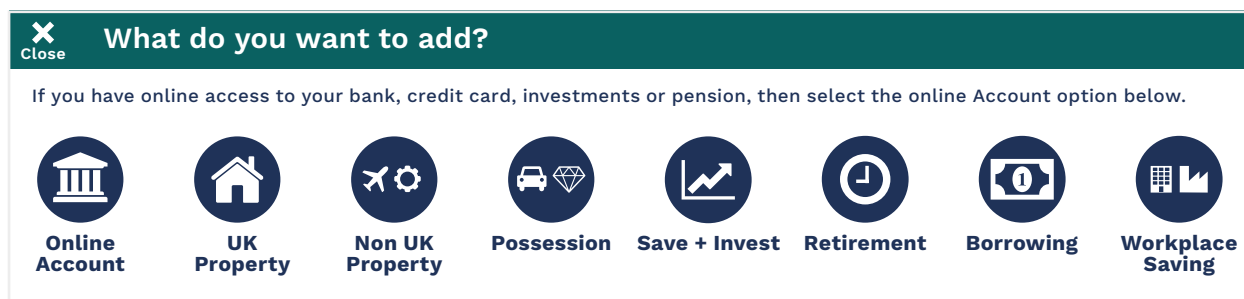
- A. • Navigate to Net Worth
- Click **+**



Choose the category for the item you want to add and follow the on screen prompts

Q. How do I add an online Bank Account or Credit Card to WealthOptimiser?

- A. • Navigate to Net Worth
- Click 




Choose the Online Account for the item you want to add and follow the on screen prompts.

Your account will be added, and you will be able to monitor all transactions and up to date balances.

Q. What happens if my bank or credit card supplier are not listed?

- A. Our banking integration partner (Yodlee) is working to increase the number of providers currently being supported. If you are unable to locate a provider in the options available, firstly try inputting any variation of the bank's name i.e. RBS, Royal Bank of Scotland. If you are still unable to locate the provider, please note that not all institutions are available, but new ones are being added all the time, so it may become available in future.

Q. I have changed my online banking credentials, how do I update WealthOptimiser?

- A. If the service encounters an issue such as changed login details or a need to consent, you will be presented with an on screen message to that effect. By clicking on Me > Online Accounts you will see the account(s) which have failed 

You will be able to carry out the necessary changes by clicking on the cog icon 

Q. Who are Yodlee?

- A. Yodlee is a software company that moneyinfo have partnered with to provide the account aggregation functionality in **WealthOptimiser**. For information on Yodlee, please see www.yodlee.com.

Q. How do I edit or delete an item that is already showing on WealthOptimiser?

- A. You can only amend or delete items that you have added yourself by accessing the item and clicking in Edit Details *. If you believe there to be something added by Regis Bentley Wealth Management that should not be showing, please contact Regis Bentley Wealth Management by sending a secure message with your query.

Statement - These FAQs should be read in conjunction with T&Cs and Privacy Policy

* Editing or deleting items must be done on desktop or tablet'



Access your online portal today
regisbentley.moneyinfo.co.uk

Call 02380 171 070

Email info@regisbentley.com

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REGIS BENTLEY
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