User **Guide**

HANSARD

Hansard Online User Guide

A step-by-step guide to Hansard Online for Financial Advisers only

Contents

Logging in

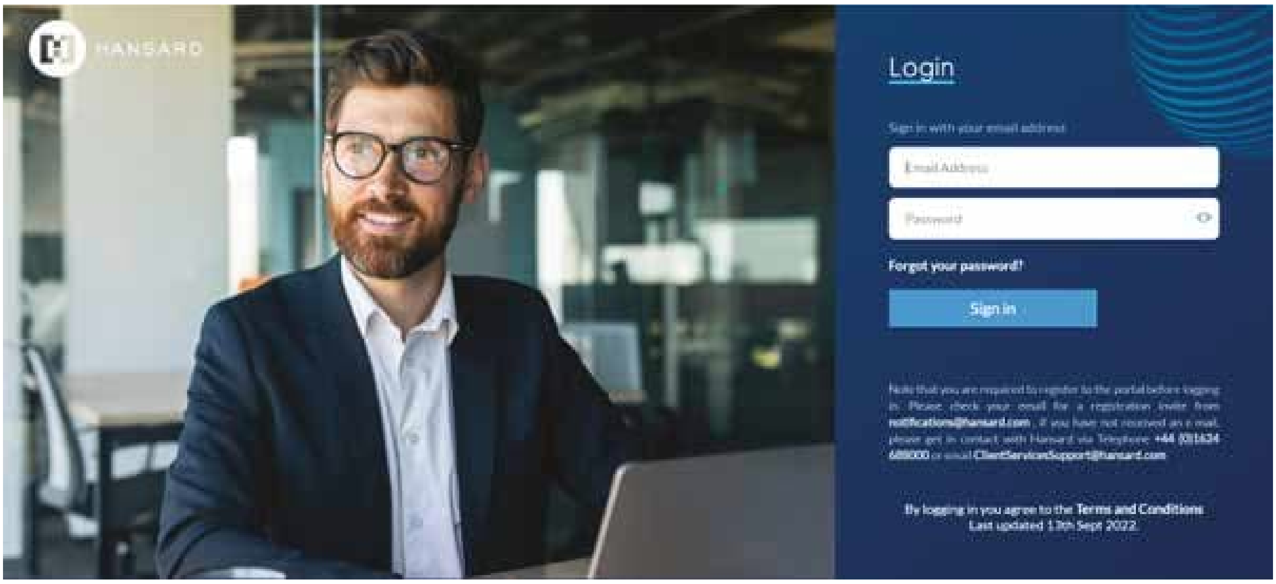
To login, go to www.hansard.com

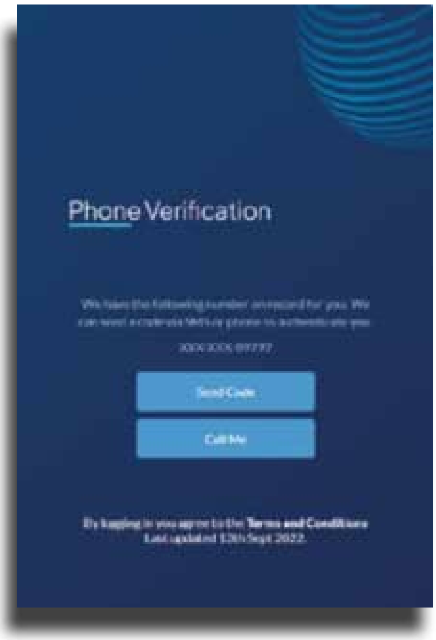
On the home page, in the top right corner is two buttons, one for 'Adviser Login' and another for 'Policyholder login'. Select the appropriate option for you. →

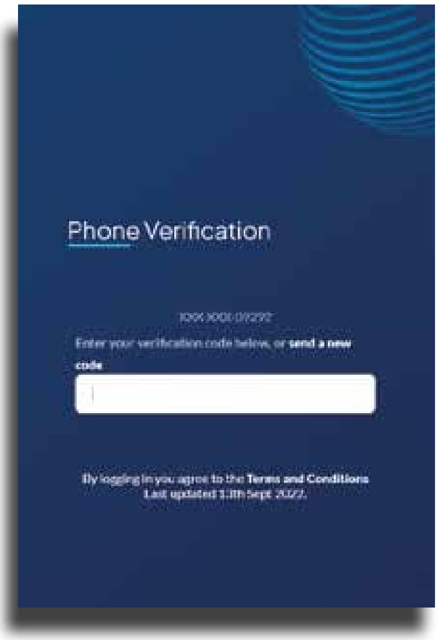
LOGIN SCREEN

You will be directed to the login screen pictured below.

For the best user experience, we recommend accessing the login screen through the the www.hansard.com home page to avoid unintentional logouts. Please use the email address that we have on file for you, which is the same email you received your registration invitation on. Additionally, ensure you use the telephone number that you have registered with us. These steps will help streamline your access and ensure a smooth login process. ↓







↑ To enhance security, we employ two-factor authentication. Upon logging in, you will receive a prompt to authorise us to send a code to your registered telephone number. You can choose whether to receive this code via SMS or through a phone call. This additional step helps safeguard your account while providing flexibility in how you receive the authentication code.

↑ After receiving your code, please enter it in the designated field.

*If you're traveling and change your SIM card, keep in mind that you won't be able to update your registered number. Therefore, ensure that you can receive texts or calls to this number while traveling to complete the authentication process smoothly.

Welcome screen

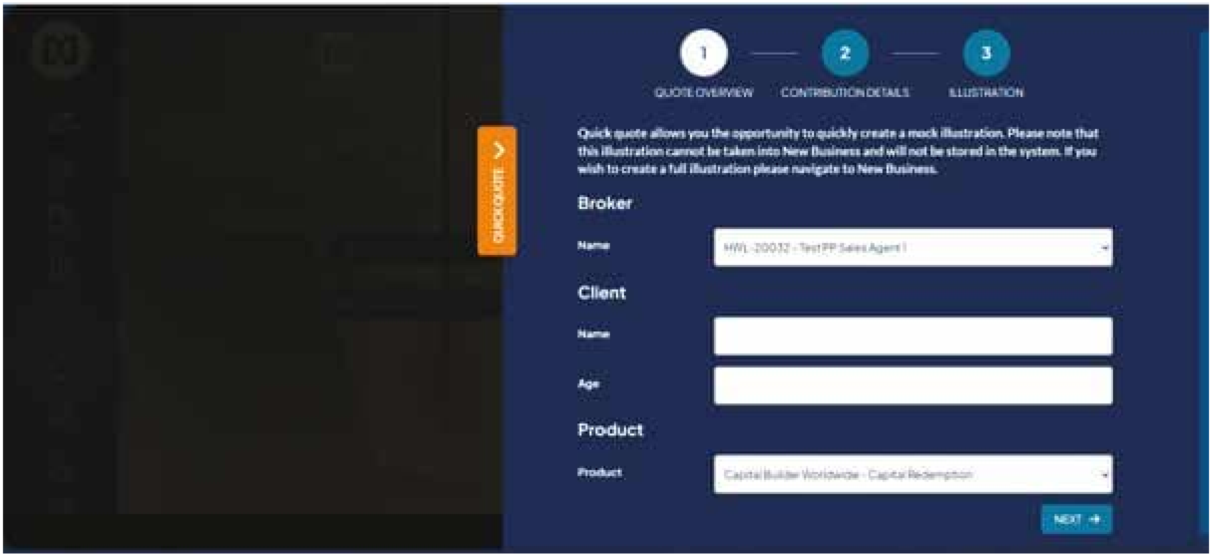
WELCOME SCREEN

Once you successfully login, you will be directed your Welcome Screen.

1 To switch between Hansard International and Hansard Worldwide, simply click on the first tab located in the top right-hand corner labeled 'HWL' (this corresponds to your EOU number). If you find that you only have access to one of these entities when you should have access to both, please inform us. ↓

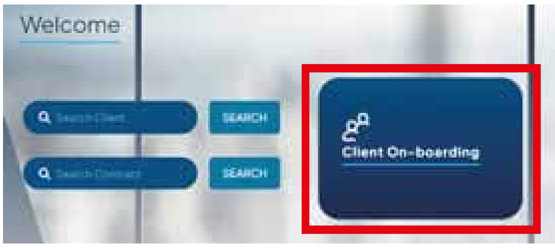
2 Located on the right-hand side of the Welcome Screen is the orange 'Quick Quote' bar, where you can create illustrations for Hansard products using either a premium or a target fund value. Below, you'll find the beginning of the illustration process.

*Please keep in mind that there is only space for one client's details here. If you have a joint policy, you can enter both names in the space provided but only use the client who is the oldest.



CLIENT ONBOARDING

From the Welcome Screen, you can input a New Business Application by selecting 'Client On-boarding'.

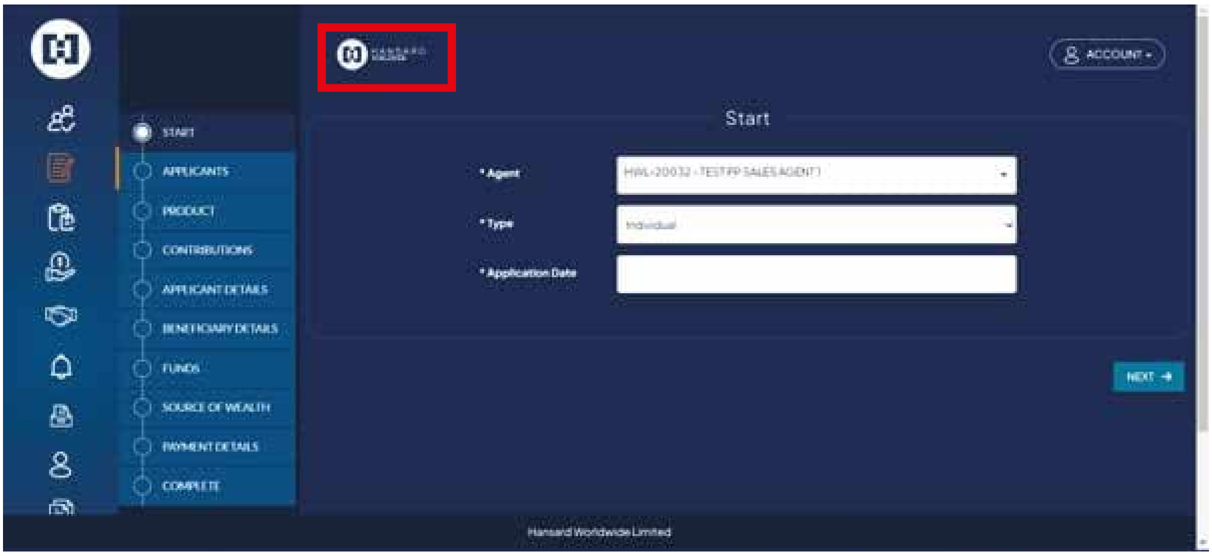


To ensure a smooth onboarding process for clients, it's important to have all the required information available at each step of the application. If any information is missing, you can pause and save your progress. Towards the end of your application, you will be prompted to input the client's credit card details. Additionally, you will need to upload the following documents:

Certified identification	Certified verification of address	Signed client signature card

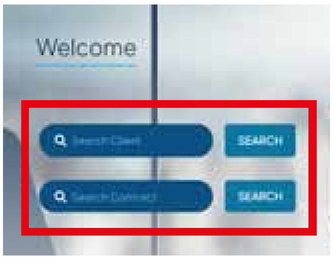
If you're submitting forms signed online, please remember to include the DocuSign certificate. This helps to streamline the document submission process.

To return to your Welcome Screen, simply click on the Hansard Worldwide logo in the top-left corner of the application. ↓



CLIENT SCREEN

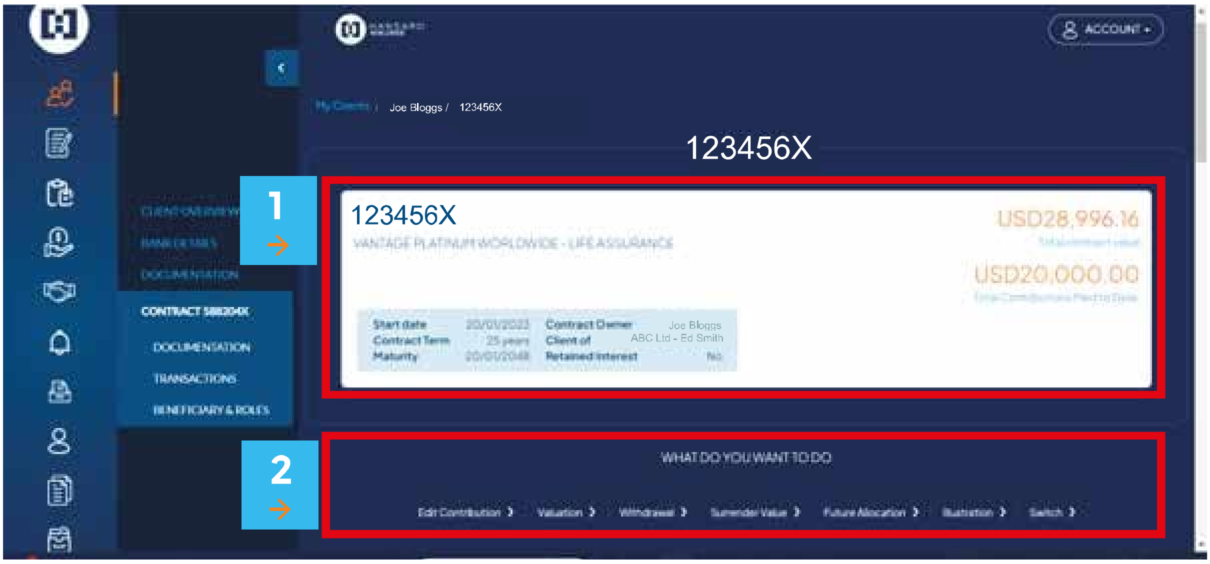
From the Welcome Screen, you can view your client's contracts. Use the search bars below to search by the client's name or their policy number. →



Once you have searched for the contract you'd like to view, click 'View' under the action bar on the right hand side as shown below. ↓

↓ 1 The client screen will give you a snapshot of the client's policy, including the following information:

Value	Total Premiums Paid	Term
Commencement Date	Maturity Date	Adviser Name



↑ 2 To ensure your client's key functionality is accessible, navigate to the toolbar labeled 'What do you want to do'. It is essential to have the following items in place on the system for a fully functional toolbar, as they are crucial for managing policies online:

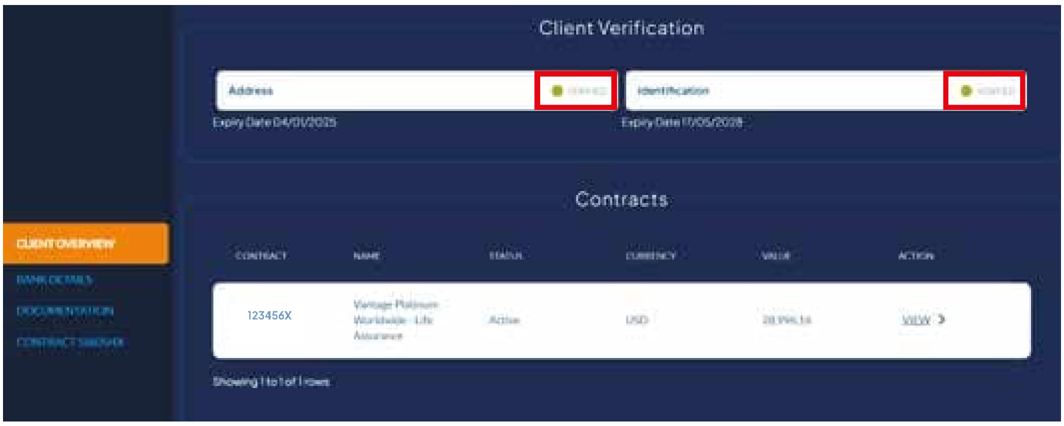
Verified identification and verified address →	Access to 'Edit Contribution'
Fund Adviser Form →	Access to 'Switch' and 'Future Allocation'
Updated bank details, identification & verification of address →	Access to 'Withdrawal'

ID & address **verification**

To check if the above is in place for your client, follow these steps:

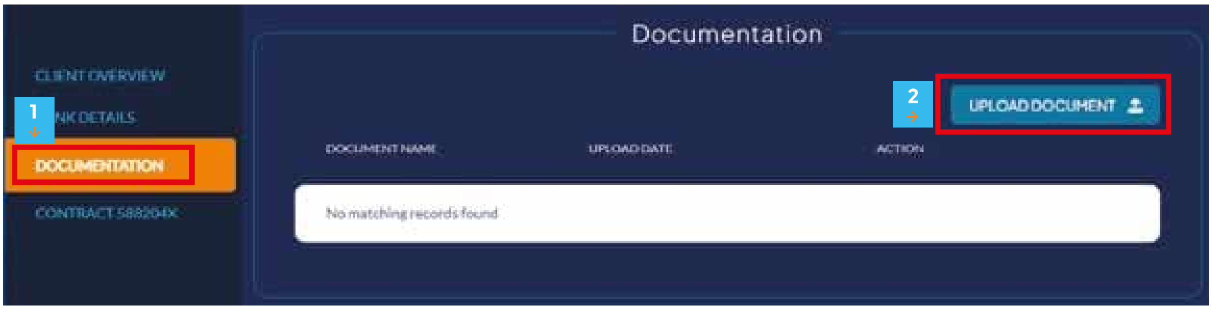
VERIFICATION OF IDENTIFICATION AND ADDRESS

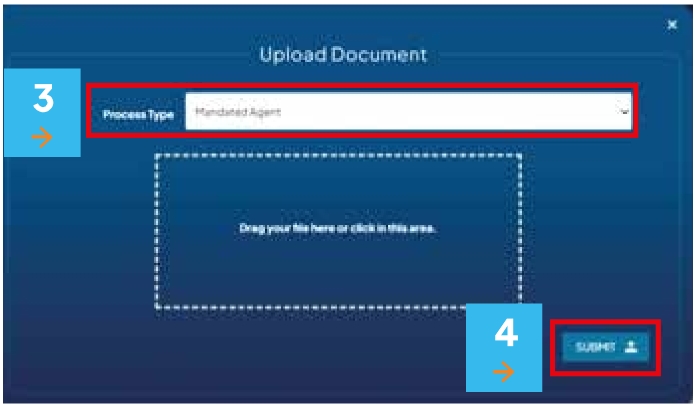
Select 'Client Overview', and you'll notice that both 'Address' and 'Identification' are marked green, indicating they are valid. If they were to become invalid, a 'verify' button would appear next to them, allowing you to upload the necessary certified document. It's important to note that even after uploading, these fields won't turn green automatically. Approval from Hansard is still required, which typically takes approximately 5 working days. ↓



SWITCH / FUTURE CONTRIBUTION

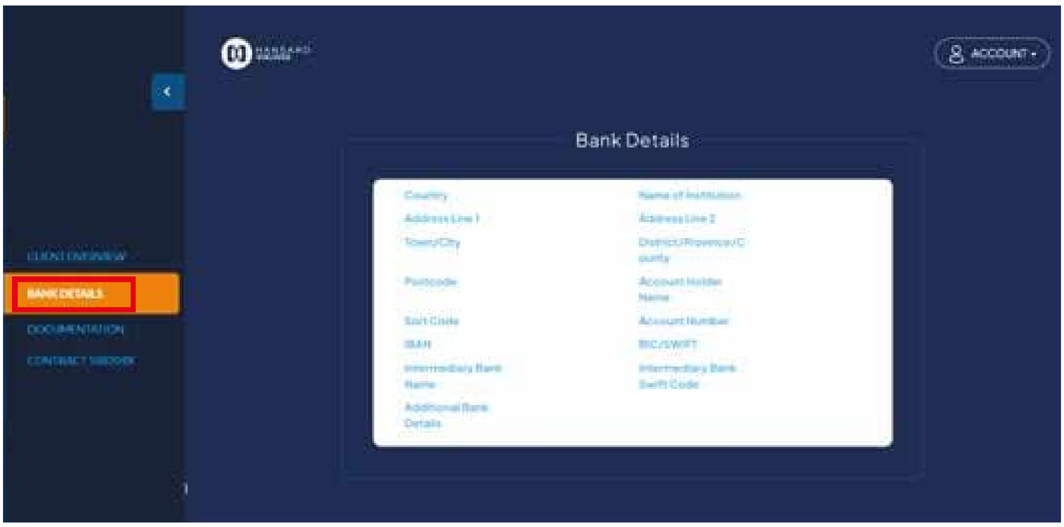
To become the fund adviser or mandated agent for fund redirection on behalf of your client, please complete the Fund Adviser Form and upload it in the designation documentation space below. 1 Simply click on the documentation bar within the contract screen, 2 choose the 'Upload Document' tab on the right-hand side, and 3 select the relevant form and 4 select 'Submit'.





WITHDRAWALS ONLINE

For online withdrawals, please ensure that the client's ID and address verification are valid as outlined above. Additionally, the client should update their bank details online. You can verify if the bank details have been updated by following the steps below:



Now that everything is in place, return to the 'Contract' screen and you can utilize the functionality available within the 'What do you want to do' tool.

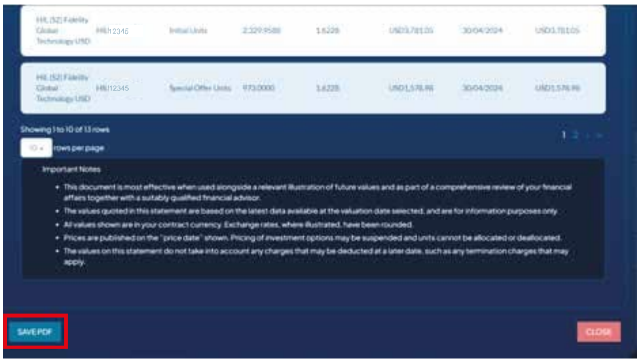
What do you want to do **functionality**

EDIT CONTRIBUTION

You can use the 'Edit Contribution' feature for managing all aspects of your client's contributions. This includes making missed payments, reducing payments, taking a premium pause (holiday), and updating your client's card details. No forms are needed for these actions, but please ensure the ID and address verification are valid to access the 'Edit Contribution' button. Otherwise, this function will not appear in the toolbar.

VALUATION REQUEST

Within the 'What do you want to do' toolbar, select 'Valuation'. At the bottom of the page, you will have the option to 'Save PDF' which you can email to the client.

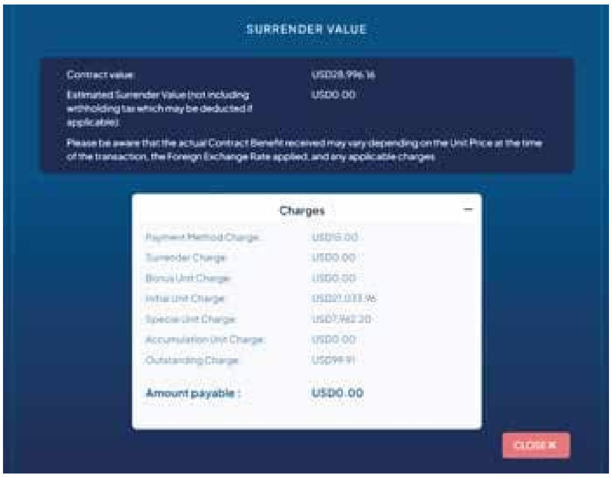


ONLINE WITHDRAWAL REQUEST

Navigate to the 'What do you want to do' toolbar and choose 'Withdrawal'. From there, you'll have the choice to initiate a new instruction for either a full surrender of the contract or a partial withdrawal. Select the option that suits your needs, and follow the on-screen instructions accordingly.

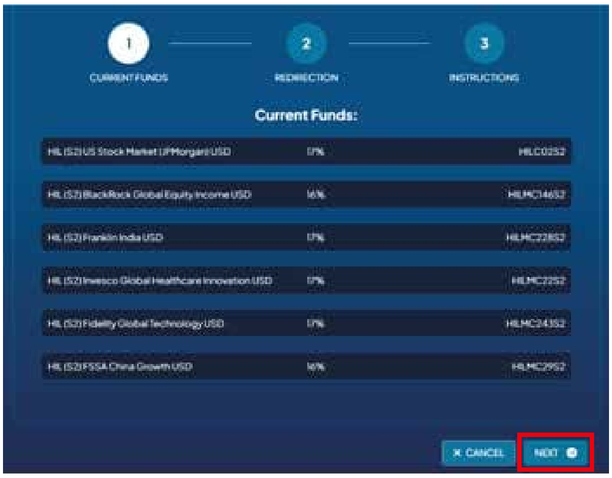
SURRENDER VALUE

Navigate to the 'What do you want to do' toolbar and choose 'Surrender Value'. From there, you can view how much the client will be able to fully surrender, and any charges that are applicable.

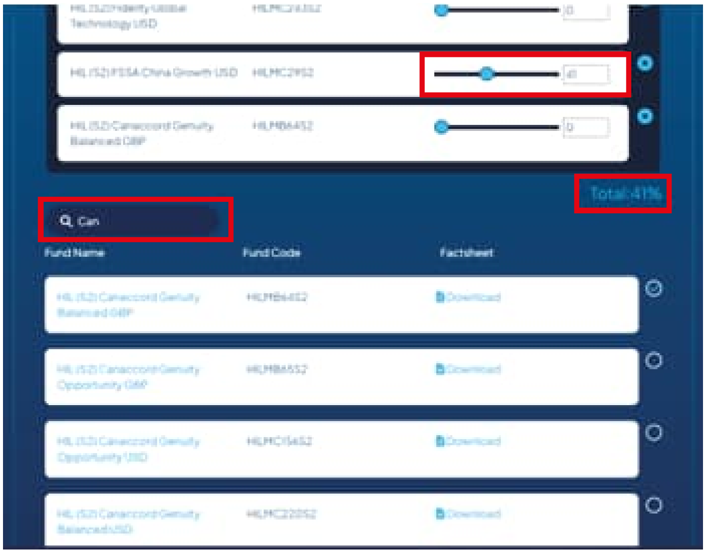


FUTURE ALLOCATION

Navigate to the 'What do you want to do' toolbar and select 'Future Allocation'. This feature allows you to view the funds and their respective percentages to which premiums will be allocated. If you wish to redirect these assets, simply click 'Next' and serch for the funds you want to allocate to.

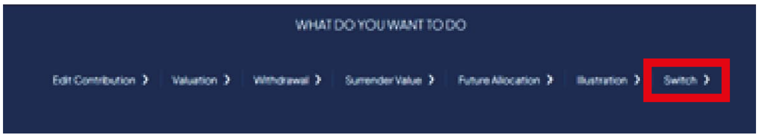


You can adjust the percetage of future premiums allocated to each fund using the sliders. To find a new asset, simply use the search bar and select your preferred fund. For example, in the case below, 41% has been allocated to the HIL (S2) FSSA China Growth USD, and 59% will be allocated to a new Canaccord asset. Please make sure that the total allocation adds up to 100%. ↓



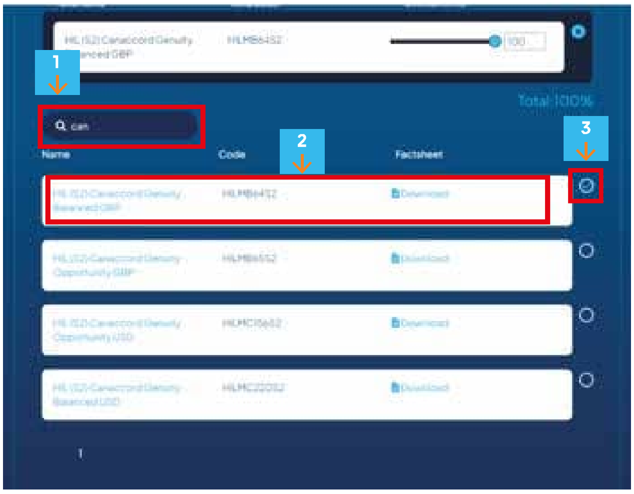
FUND SWITCH REQUESTS

To switch your client's funds, navigate to the 'What do you want to do' toolbar and select 'Switch'. ↓



In this example, 100% of the HIL (S2) US Stock Market (JPMorgan) USD will be switched into the HIL (S2) Canaccord Genuity Balanced GBP fund. 1 To do this, click on the HIL (S2) US Stock Market (JPMorgan) USD from the fund list to select it. 2 Once selected, a tick will be displayed next to the asset. 3 Then select the 'Switch Now' button at the bottom of the screen. ↓

A new screen will appear, showing the fund(s) that you selected to switch. Using the slider, or the text box, enter the percentage of the fund(s) you would like to switch and click 'Next'. →



1 Search for the fund(s) you wish to switch into using the search bar. 2 Select the fund(s) you want to use. 3 A tick will appear in a circle next to the selected asset. You can now complete this instruction. ←

ILLUSTRATION

Navigate to the 'What do you want to do' toolbar and select 'Illustration'. Enter the quote type, type of contract, regular premium amount, the frequency and the growth rates you would like to see. Once complete, click 'Illustrate'. ↓

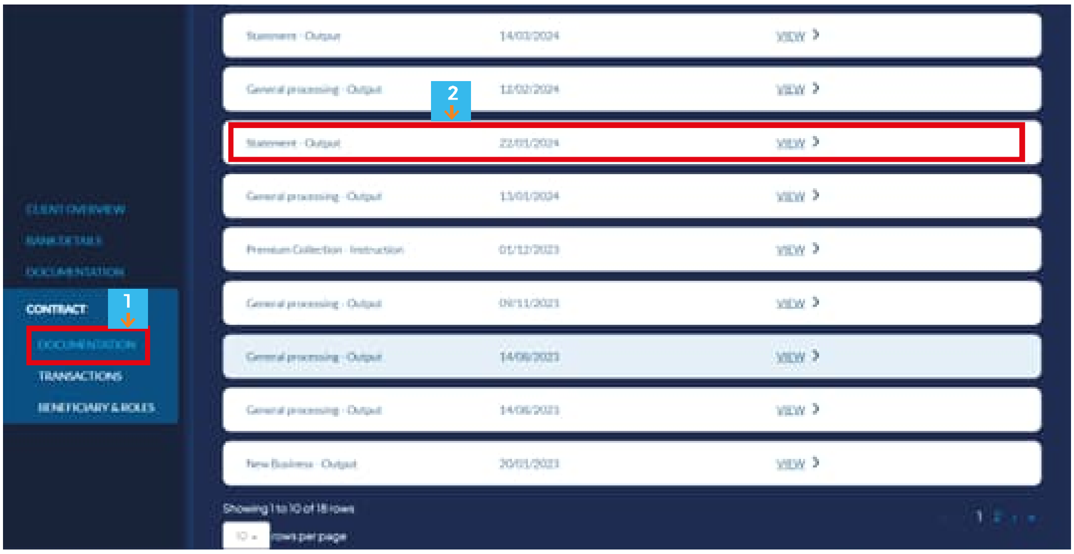
→

Your illustration will be displayed. You can print the estimated maturity value and use this for your client reviews to show how they are progressing towards their savings goals. ↓

Contract **functionality**

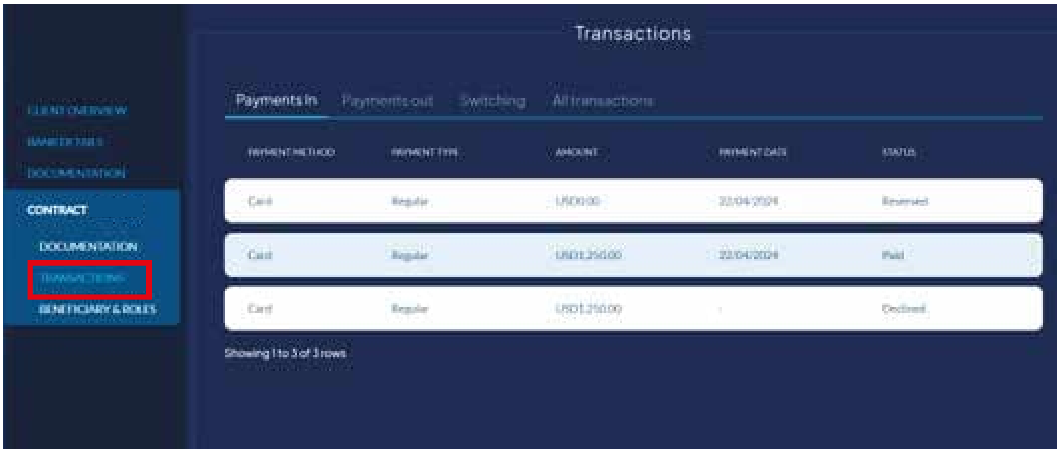
HISTORICAL CLIENT INFORMATION - PRE-MIGRATION

If you want to review unit allocation statements or premium history before the migration to the new system, you can find this in 1 'Contract' > 'Documentation' under 2 'Statement Output'.



TRANSACTIONS

To find recent premium history, and other transactions that have taken place post migration to our new system, go to 'Contract' > 'Transactions'.



BENEFICIARIES

To find the noted beneficiaries on a policy, go to ‘Contract’ > ‘Beneficiaries & Roles’. If there is no beneficiary noted, the client will need to update this section on their own client site, Online Accounts.

Reports **functionality**

REPORTS

Within the Reports functionality, you will be able to find your commission statements.
1 Navigate to this section by locating the clipboard icon from the menu bar on the left-hand side of the screen.

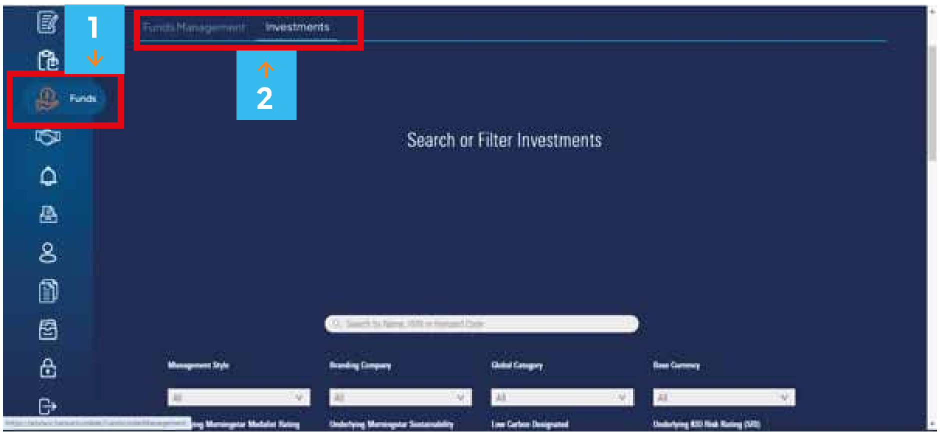
2 As shown above, there are three tabs within this section that will provide you with different information:

Summary Payment Statement →	This will show the total amount(s) paid to you, and the dates paid.
Detailed Commission Report →	This will show a breakdown of the payment(s), including policy details & payment dates.
Commission Account Balances →	This will show any balance due to be paid on the next commission run.

Funds **functionality**

FUNDS

Within the Funds functionality, you will be able to find the internal fund centre.
1 Navigate to this section by locating the hand holding a coin icon from the menu bar on the left-hand side of the screen.



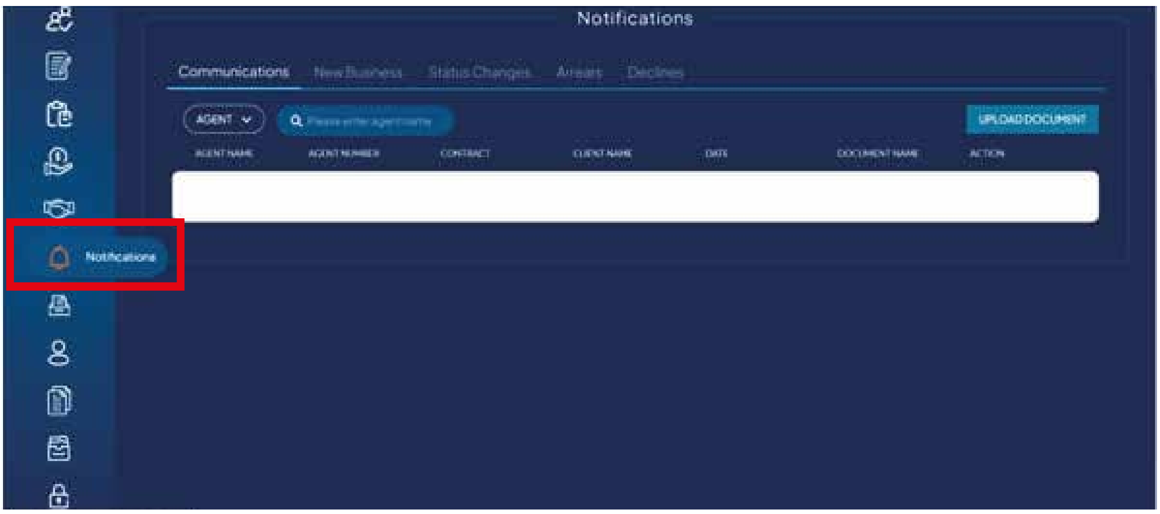
2 As shown above, there are two tabs within this feature, these are outlined below:

Funds Management →	Provides an overview of all funds available.
Investments →	Within this tab, you will be able to search for assets, and begin analysis on the internal Hansard fund range. All information is powered by Morningstar.

Notifications **functionality**

NOTIFICATIONS

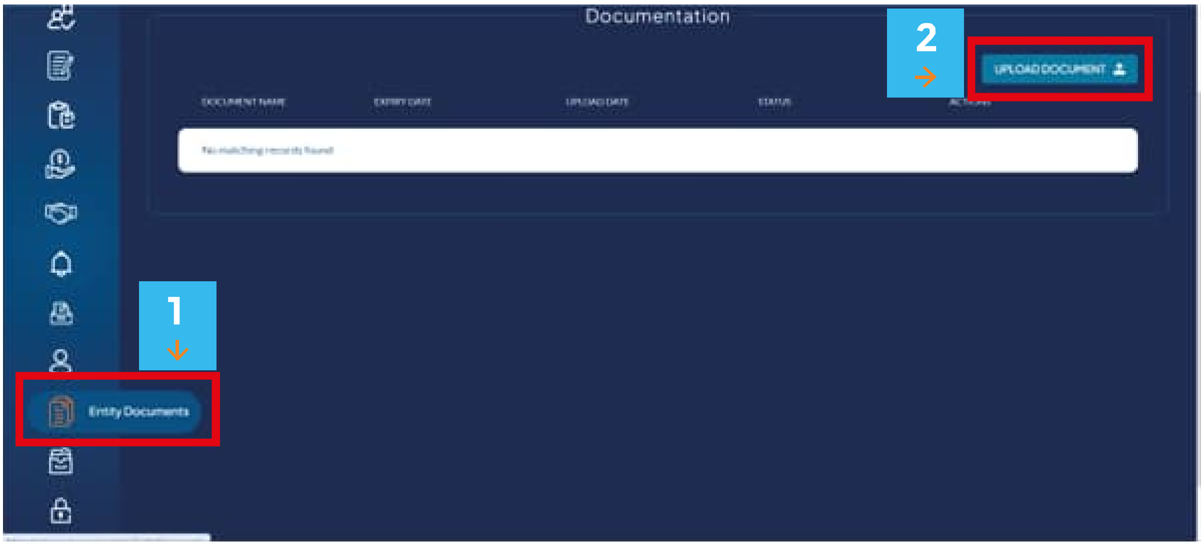
Within this section, you will find any communication from us. It is also where we will notify you of arrears, declines and any another important information. Navigate to this section using the bell icon in the menu on the left-hand side of the screen.



Entity **Documents**

ENTITY DOCUMENTS

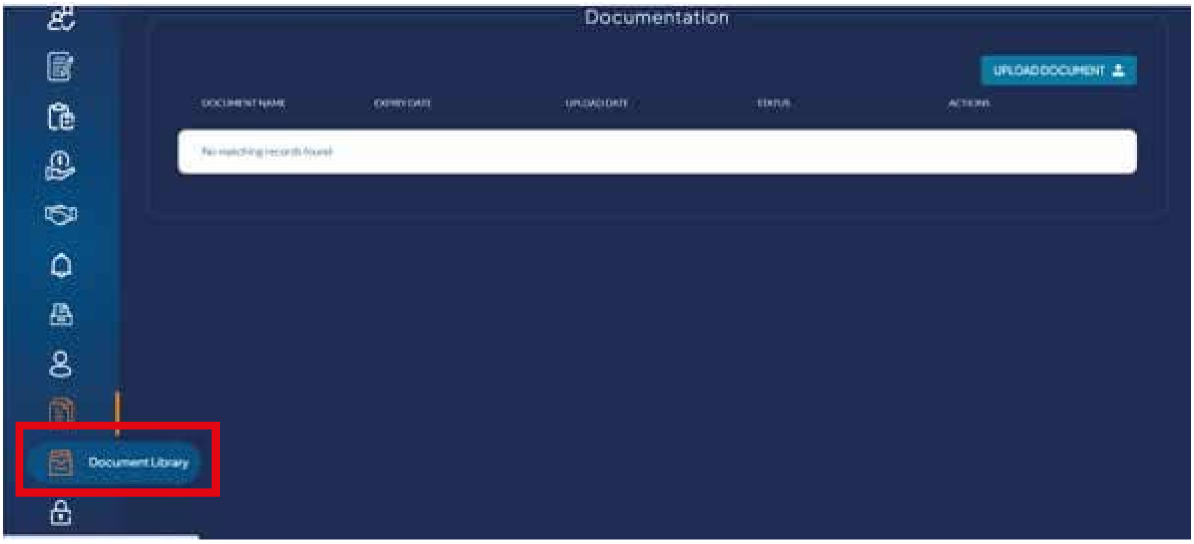
Within this section, you can upload any documents relating to your advisory firm. 1 From the menu on the left-hand side of the screen, select the documents icon. 2 From there, you can select the 'Upload Document' button to upload your documents.



Document Library

DOCUMENT LIBRARY

The document library gives you access to all Hansard literature that you may need. To navigate to this section, simply select the files icon from the menu on the left-hand side of the screen.



Once selected, simply scroll down and use the search bar to look for the document you require. Alternatively, you can search by entity and then select the category of literature you are looking for. ↓