



Irish Life

Web User Guide

Irish Life's execution-only online trading platform





Irish Life

Online Execution-Only Account User Guide

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Please Note: The Sections above have links attached to them. Cover the page number on the right hand side of the contents table above with your cursor and the follow prompt will appear

Current Document
CTRL + click to follow link

Press CTRL + left button click to jump to the relevant section. This avoids having to scroll through the document to get to the area you need.

Introduction

The execution-only trading account is provided by Irish Life via the Self-Invested Fund linked to your pension plan. This user guide covers typical scenarios which may arise when you are using the execution-only on-line trading account. It provides step by step instructions on how to use the on-line service and should be read together with our 'Frequently Asked Questions' (FAQ's). Before you commence trading via this service, you are also advised to read your product booklet, your 'Guide to your Self-Invested Fund' and your Terms & Conditions booklet. These documents outline charges and restrictions when investing through your Self-Invested Fund in general and specifically in relation to your on-line trading account.

This user guide covers:

- Logging onto the Online Execution-Only Account / SSO (single sign on)
- User access – View or trading
- User front screen information
- Dealing an order
- Portfolio screen
- Deal placement
- Secure message types and view
- Transaction history
- Corporate Action tab

For more information on our execution-only trading service please see “Your Guide to your Self-Invested Fund” available on My Online Services on the Irish Life website, www.irishlife.ie.

Warning: The value of your investment may go down as well as up.

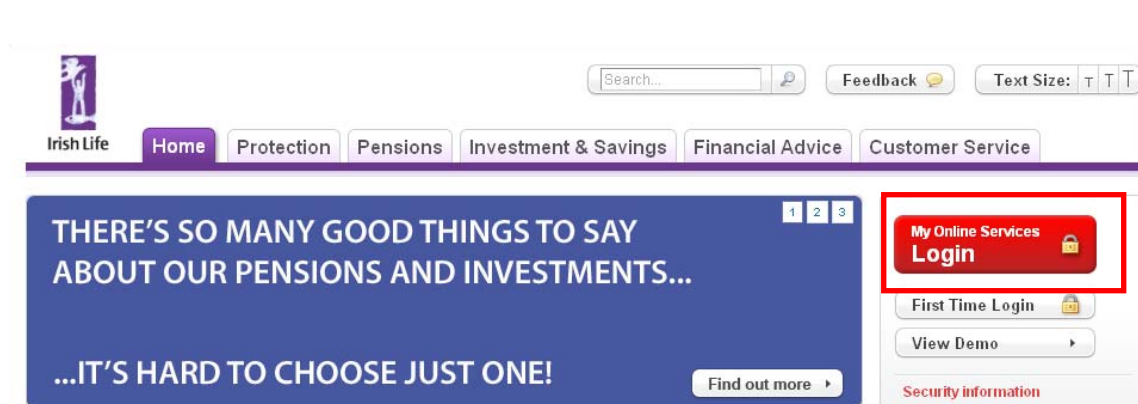
The value of your investment may be affected by changes in currency exchange rates.

Please note Irish Life will not be held liable for any acts, errors or omissions of our third party service providers or any other third party.

I Logging Onto the Online Execution-Only Account

I.1 Single Sign On – Customer Experience

You will access the Online Execution-Only Account dealing platform directly from the Irish Life website without the need for re-authentication. This will be achieved by using the single sign on (SSO) functionality of the Online Execution-Only Account. The initial page visited will be the Irish Life homepage –



You can then click onto the Online Services Login as highlighted. You then enter your Irish Life Policy Number and PIN number as highlighted below and clicks submit

The image shows the "My Online Services" login page. The header features the "My Online Services" logo. Below the header, there is a section titled "Login - step 1 of 2" with the instruction "Please enter your Plan Number and Personal Identification Number (PIN) to log in." The login form contains two input fields: "My Plan Number:" and "My PIN:". Below these fields are "Submit" and "Forgot PIN?" buttons. A red box highlights the entire login form area. Below the form, there is a "Security Warning" section with the text: "Irish Life will NEVER ask you to confirm your secure login details by e-mail. If you do receive such an e-mail please contact us at the phone number above."

You can then click on the plan into which they wish to trade –

My Online Services

Print Page Log out

My Plans

Login Details

Logout

Welcome to Irish Life Customer Online Services

Jw Consultancy 2 Ltd, welcome to Irish Life's Customer Online Services.

You last used Online Services on 27/09/2010.

Your Plans

Click a plan number to view the plan details for that particular plan.

PLAN ID	PRODUCT	STATUS
12185507	Complete Solutions bond for company pensions	Current

Other Options

Customer Feedback Questionnaire

Customer Service forms: Please select.. Go

Change your login details

Logout

From the menus on the left of the page you should click on 'Plan Values' as highlighted below –

My Online Services

Print Page Log out

My Plans

Plan Summary

Plan Values

Investment History

Fund Performance

Projected Values

Fund Switching

Quotation History

Withdraw Funds

Payment Details

Documents

Claim History

Plan 12185507 - Complete Solutions bond for company pensions

Plan Summary

Status	IN FORCE	Plan Assigned	No
Plan Owner 1	JW Consultancy 2 Ltd	Plan Owner 2	
Life Assured 1	Mr James Waldron	Life Assured 2	
Start Date	23/09/2010	Paid To Date	N/A
Inflation Protection	N/A	Maturity Date	07/01/2050
Maturity Age	70		

Your Details

Life Assured 1

Name	Mr James Waldron	Gender	Male
Smoker	No		

Plan Owner

Name	JW Consultancy 2 Ltd
------	----------------------

The screen overleaf is then shown.

Plan 12185501 - Complete Solutions - AMRF

[Plan Values](#) [SIF Guides](#)

Click on a fund name to view performance information.


Fund Name	Units	Unit Price @ 22/09/2010	Current Value
Self-Invested Fund	1020.11	€1.00001	€1,020.11
		Current Value	€1,020.11
		Cash-in Charge	€51.01
		Transfer Value	€969.10

Values are based on fund prices at 22/09/2010.


Self Invested Fund (SIF)

The value of the SIF shown above is indicative only and is based on a valuation of assets as at 01/09/2010. It takes into account new contributions paid into, and withdrawals taken from, the fund up to 22/09/2010. However, other than in exceptional circumstances it does not take into account any costs paid or incomes received by the SIF or any revaluation of assets which may have occurred since 01/09/2010.

The following facilities are available to you:

[Valuation Report](#)  PDF opens in a new window.

[Online Trading](#)
Start online trading with your execution-only account. This opens the trading application in a new window.
☐ I understand that this is an execution-only facility and that Irish Life, or its tied insurance agents, will not provide me with any investment advice in relation to the trades I carry out through this facility. I confirm that any advice I have received in relation to any trades I will place through this facility has not come from an employee of Irish Life or a tied insurance agent of Irish Life.

[Contract Notes](#)  PDF opens in a new window.

[Other Funds](#)

At the bottom of the page (as highlighted) is the link through to the Online Execution-Only Account platform. As this system utilises a single sign on validation system there will be no need for you to re-enter any log on details. You only need to click on 'Online Trading' and the application will pop up in a new window as shown in section 2.1.

1.2 Logging On –Broker Access

Broker access the site through the bline web site. In the first instance you should input the customers 8 digit plan number and search to find the relevant details.

The screenshot shows the 'mybiz' website interface. At the top, there is a logo for 'mybiz' with the tagline 'Everything you need to manage your business' and a 'Print' link. Below this is a navigation bar with 'Main Menu', 'Plan Enquiry', and 'Contact Us'. The 'Plan Enquiry' section is active, displaying a search form. The search form has two sections: 'Plan Number Search' and 'Name Search'. The 'Plan Number Search' section is highlighted with a red box and contains a text input field with the value '12185507' and a 'Search' button. The 'Name Search' section contains input fields for 'Last Name:', 'First Name:', and 'Date of Birth:', each followed by a 'Search' button. A sidebar on the left lists various menu items: 'Plan Enquiry', 'Business Retention', 'Pipeline', 'Documents', 'Fund Prices', and 'Data Download'.

mybiz Everything you need to manage your business

Print

Main Menu Plan Enquiry Contact Us

Plan Enquiry

Search for a plan by entering plan number or search by name.

Plan Number Search

Enter a Plan Number:


Name Search

Last Name:

First Name:

Date of Birth: / /

Having identified the customer the following screen will be displayed –


Everything you need to manage your business
Print

[Main Menu](#)
[Plan Enquiry](#)
[Contact Us](#)

Associated Plans ▼
Mr James Waldron - 12185507 - Complete Solutions bond for company pensions (C1BCSAA)

Plan Summary

Plan 12185507 - Complete Solutions bond for company pensions (C1BCSAA)

Status	IN FORCE	Plan Assigned	No
Plan Owner 1	JW Consultancy 2 Ltd	Plan Owner 2	
Life Assured 1	Mr James Waldron	Life Assured 2	
Commencement Date	23/09/2010	Maturity Date	07/01/2050
Plan in Trust	No		
IL Revenue Number	4820009C		

Issue/Reissue Online Services PIN

Start New Proposal for Client(s)

Start New proposal for Mr James Waldron

New Proposal

Plan Summary

Fund Details & Current Value

Investment History

Quotation History

Projected Plan Value

Client Details

Proposal Requirements

Documents

Premium Details

Commission Details

Automatic Income

Claims History

Contact History

Transaction History

You should then click on the 'Fund Details and Current Value' menu option as highlighted above. This then progresses you onto the screen shown overleaf.

Plan Summary
Fund Details & Current Value
Investment History
Quotation History
Projected Plan Value
Client Details
Proposal Requirements
Documents
Premium Details
Commission Details
Automatic Income
Claims History
Contact History
Transaction History
Print Summary

Funds

Current Value

Current Value	€500.00	Price Date	23/09/2010
Cash in Charge	€0.00	Total Premiums Paid	€500.00
Exit Tax	€0.00		
Transfer Value	€500.00		

Investment Funds Summary
Self Invested Funds Guides

Click a fund to view factsheet

Fund Name	Units	Bid Price*	Bid Value	1 Month	12 Months	3 Years	5 Years	10 Years
Self-Invested Fund	500.01	€1.00000	€500.00	N/A	N/A	N/A	N/A	N/A
Total: €500.00								

* Bid price date: 23/09/2010

Self Invested Fund (SIF)

The value of the SIF shown above is indicative only and is based on a valuation of assets as at 01/09/2010. It takes into account new contributions paid into, and withdrawals taken from, the fund up to 23/09/2010. However, other than in exceptional circumstances it does not take into account any costs paid or incomes received by the SIF or any revaluation of assets which may have occurred since 01/09/2010.

The following facilities are available to you:

Valuation Report

PDF opens in a new window.

View Portfolio

View Portfolio with your execution-only account. This opens the trading application in a new window.

At the bottom of the page (as highlighted) is the link through to the Online Execution-Only Account platform. As this system utilises a single sign on validation system there will be no need for you to re-enter any log on details. You will only need to click on 'Online Trading' and the application will pop up in a new window

In both instances the customer or broker will move into the overview screen which is broken down in section 2.1.

2 Initial Account View

The user has two possible access levels having entered the system. These are 'view' and 'trading' access. A client and broker will have either trading access or viewing access. Please note that both a broker and client cannot have trading or viewing access together.

The default position is that customers will have trading authority over their accounts while brokers will have viewing access only. If you are interested in giving your broker delegated authority to trade on your account please contact your broker.

This section of the guide will concentrate on moving through the screens as displayed in 'view' access mode. Section 4 concentrates on placing and trading options via the web site. This functionality will not be available to those users with 'view' access.

Additional broker level functionality is covered in section 8.

2.1 Account Summary

The screenshot shows the 'Account Summary' page for a client named PAUL MILLER TRADING7. The page layout includes a top header with the client name (1), a 'Close dealing' button (2), and a navigation bar with 'Dealing', 'Administration', and 'Help' (3). A 'Stock Search' box with a 'Search' button is labeled (5). On the left, a vertical menu lists 'Account Summary', 'Portfolio', 'Buy & Sell', 'Active Orders', 'Transaction History', and 'Cash Statement' (4). The main content area displays the 'Account Summary' title and a table with columns: Account Name, Cash (EUR), Stock (EUR), Total (EUR), and Active Orders. The table shows data for PAUL MILLER TRADING7. To the right of the table, there is a box for 'Available Cash' (EUR 0.00) labeled (6). At the bottom right, there is an 'Announcements' section with a welcome message and a list of site features (7). The Irish Life logo is in the bottom left, and the text 'Powered by TD Waterhouse Corporate Services (Europe)' is in the bottom right.

Account Name	Cash (EUR)	Stock (EUR)	Total (EUR)	Active Orders
PAUL MILLER TRADING7	148,074.69	26,448.15	174,522.84	2

1. The customer's person reference number and broker reference are contained in this area for viewing.
2. This box prompt exits the user from the web function and returns them to the relevant area of the Irish Life web site.
3. The main menu options are listed across the horizontal toolbar. The associated sub-menu options under these titles and displayed in 4.

4. The sub menu and main options are displayed as shown in the table below –

Dealing Tab	Administration Tab	Help Tab
Account Summary	Client Details	FAQs
Portfolio	Secure Messages	Contact Us
Buy & Sell	Corporate Actions	
Active Orders		
Transaction History		
Cash Statement		

5. The stock search option is displayed on the main tool bar. Part or all of a stock name can be entered to search for tradable instruments. A stock search option is available on all the main screens.
6. The Account Summary area will show the user their available cash, the account name, cash amounts held, stock value held a total of both and the number of 'active orders'. All values displayed will be in the customer's portfolio currency (Euro). Available cash is displayed on all screens listed in the table above.
7. There is an option to print the information displayed and the number of applicable secure messages (i.e. relating to corporate events or lapsed limit orders) is shown and is linked to the relevant area of the website. These functions are displayed on all main screens.

3 Dealing Menu Options

In addition to the initial screen as broken down in section 2.1, the following options are available to the user under the main dealing tab option

3.1 Portfolio

The portfolio page is accessed through the dealing menu. The portfolio shows details of the current stock and cash that is held on the policy.

The screenshot displays the 'Portfolio' page within a dealing menu. At the top, the client information is 'SIF10002107 | PAUL MILLER TRADING7'. The main navigation bar includes 'Dealing', 'Administration', and 'Help'. A 'Stock Search' box with a 'Search' button is present. The left sidebar contains links for 'Account Summary', 'Portfolio', 'Buy & Sell', 'Active Orders', 'Transaction History', and 'Cash Statement'. The 'Portfolio' section is active, showing a table of holdings with columns for Stock Name, Quantity, Price, Value (EUR), Cost (EUR), and Change (%). The table lists four holdings: BARCLAYS ORD GBP0.25, STANDARD CHARTERED ORD USD0.50, VODAFONE GROUP ORD USD0.11428571, and NOKIA OYJ NPV. Below the table, there are summary statistics for 'Total assets', 'Portfolio total (EUR)', 'Cash (EUR)', 'Cash (\$)', 'Cash (GBP)', 'Cash total (EUR)', and 'Assets total (EUR)'. A 'Key: Buy/Sell' indicator is shown at the bottom left. The page is powered by TD Waterhouse Corporate Services (Europe).

Stock Name	Quantity	Price	Value (EUR)	Cost (EUR)	Change (%)
BARCLAYS ORD GBP0.25	50	1.065 GBP	63.69	145.45	-56.21
STANDARD CHARTERED ORD USD0.50	56	7.685 GBP	514.71	997.61	-48.41
VODAFONE GROUP ORD USD0.11428571	5,500	1.356 GBP	8,919.77	782.25	1,040.27
NOKIA OYJ NPV	2,500	6.78 EUR	16,950.00	0.00	0.00
Totals			26,448.17	1,925.31	1,273.71

Total assets		Exchange rates	
Portfolio total (EUR)	26,448.17	GBP	1.196
Cash (EUR)	148,074.69		
Cash (\$)	0.00		
Cash (GBP)	0.00		
Cash total (EUR)	148,074.69		
Assets total (EUR)	174,522.86		

Prices used are closing prices.

Field	Description
Stock Name	The stock name.
Quantity	The quantity held.
Price	The price of the stock based on previous days closing bid price (in market currency) or based on 15 minute delayed prices (Irish and UK stocks)
Value	The current value of the holding (in Euro).
Cost	The cost of the holding (in Euro) including charges incurred for the trade.
Change	The percentage change between the current value and the cost.

The totals show the total value of the portfolio in terms of the cash and stock held.

The portfolio can be downloaded as a CSV file by clicking on the 'Download' button or as a PDF file by clicking on the 'PDF' button. The columns can be sorted in ascending or descending order.

3.2 Active Orders

The Active Orders page is accessed through the Dealing menu. The Active Orders page displays details of all orders that have not yet settled.

Client: SIF10002107 | PAUL MILLER TRADING7

Close dealing

Dealing Administration Help

Account Summary
Portfolio
Buy & Sell
Active Orders
Transaction History
Cash Statement

Stock Search > Search

> Print > Messages (0)

Available Cash
EUR 0.00

Reference	Date	Type	Symbol	Stock Name	Order Type	Quantity	Price	Status
10010T13604	07/07/2010 11:23	Buy	VOD	VODAFONE GRP	At Best	500	1.3825 GBP	Executed
10010T13470	30/06/2010 19:22	Buy	VOD	VODAFONE GRP	Limit	50	5.00 GBP	Pending

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Field	Description
Reference	The Online Execution-Only Account reference (contract) number.
Date	The date that the order was placed.
Type	Buy or Sell.
Symbol	The short symbol code for the stock.
Stock Name	The stock name.
Order Type	At Best, Limit, Market or Fund order.
Quantity	The quantity of stock being bought/sold.
Price	If an order is at status 'executed' then this is the price that the order has been executed at. If this is a pending limit order then the limit price. If this is a market or fund order then the price displayed will be 0.00 followed by the relevant currency code (GBP, EUR, USD etc).
Status	Pending – Awaiting capture by a dealer. In Progress – Captured by a dealer in the progress of being executed. Executed – The order is fully executed. Cancelled – Cancelled Cancel Pending – Awaiting cancellation. Rejected – Rejected Expired – Expired limit order.

Note that the contract reference number attributed to any bargain uses the following convention –

100 | 10 | A | 12345

The 100 is the broker code (London Stock Exchange member id) used by TD Waterhouse Corporate Services (Europe). The following two digits indicate the year of trade placement. Therefore the use of 10 shows the trades was placed in 2010. The letter A indicates the month of placement. In the example above the A therefore shows the trade was placed in January. B would indicate February and so on through the year.

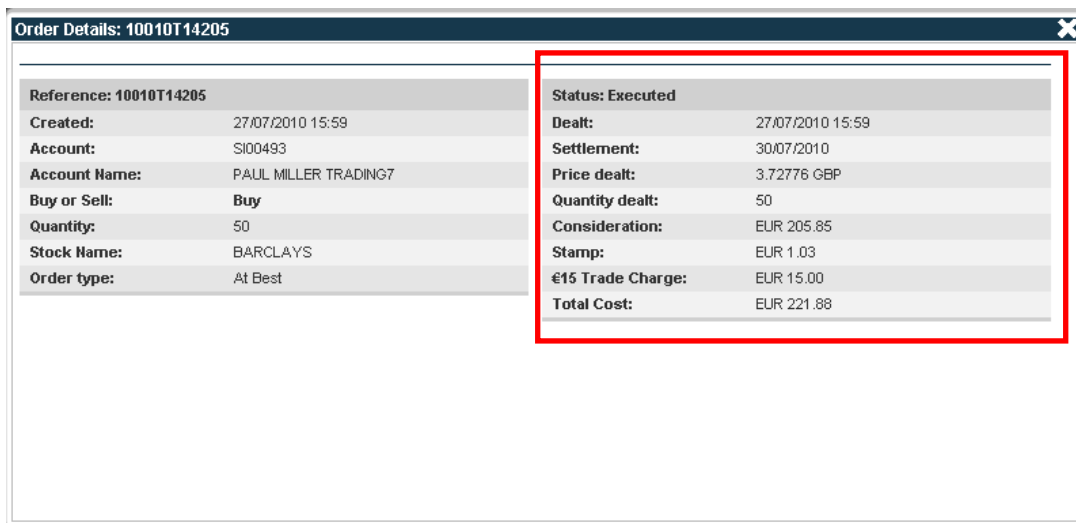
The final five digits are attributed uniquely to the bargain and it is these numbers, along with the preceding letter that should be quoted in any dealings with the execution-only telephone service.

An order at pending status may be cancelled if that order has a cancel icon  to the right of the order status. Pending orders without the icon cannot be cancelled as they are in the process of being dealt.

3.3 Order Details

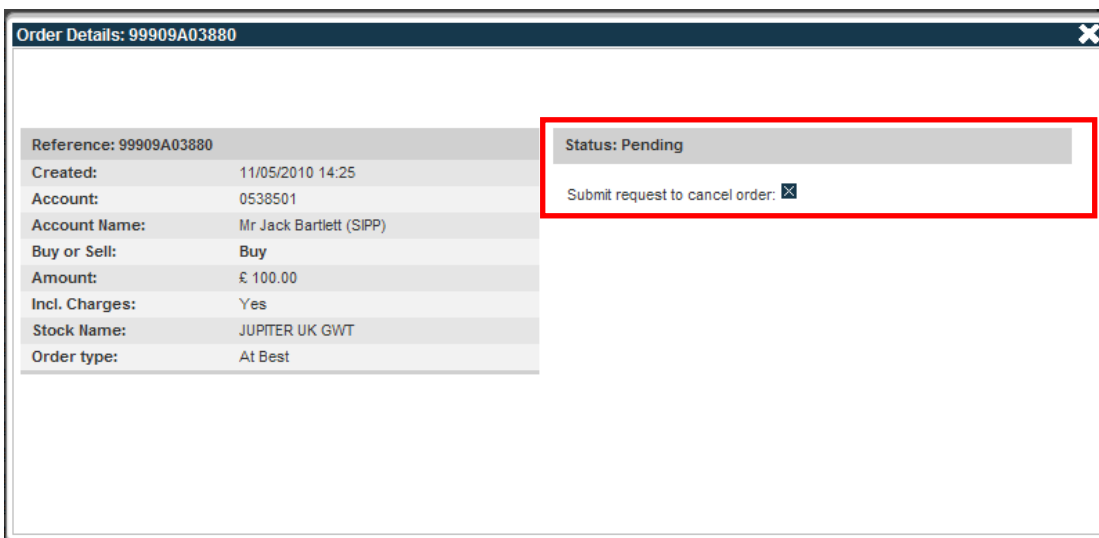
The Order Details popup is displayed when a user clicks on a contract reference in the Active Orders page.


If the order has been executed then details of the charges are shown:



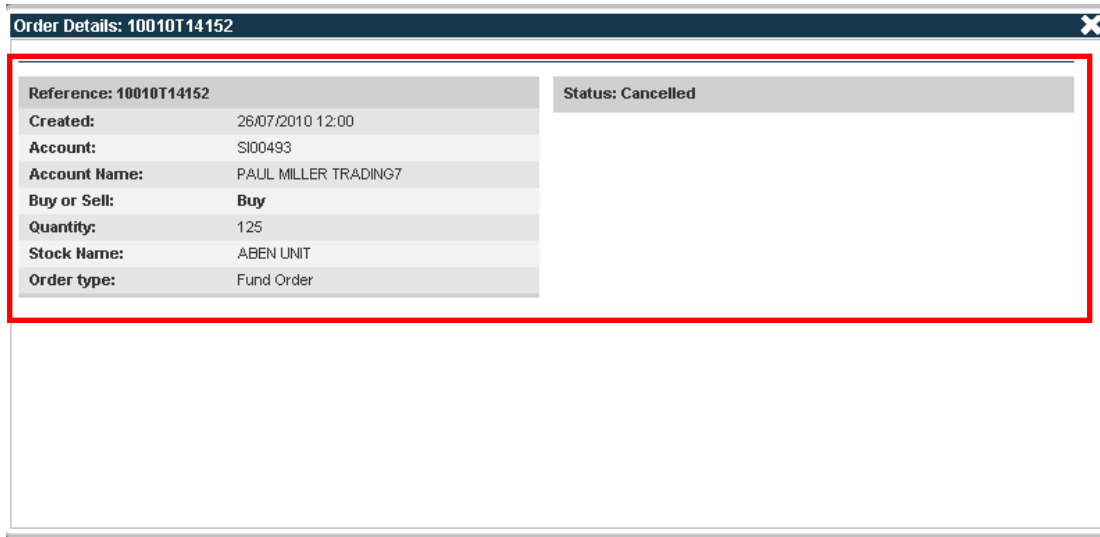
Order Details: 10010T14205	
Reference: 10010T14205	
Created:	27/07/2010 15:59
Account:	SI00493
Account Name:	PAUL MILLER TRADING7
Buy or Sell:	Buy
Quantity:	50
Stock Name:	BARCLAYS
Order type:	At Best
Status:	Executed
Dealt:	27/07/2010 15:59
Settlement:	30/07/2010
Price dealt:	3.72776 GBP
Quantity dealt:	50
Consideration:	EUR 205.85
Stamp:	EUR 1.03
€15 Trade Charge:	EUR 15.00
Total Cost:	EUR 221.88

If the order is pending then the user is given the option to cancel the order from the order details:




Order Details: 99909A03880	
Reference: 99909A03880	
Created:	11/05/2010 14:25
Account:	0538501
Account Name:	Mr Jack Bartlett (SIPP)
Buy or Sell:	Buy
Amount:	£ 100.00
Incl. Charges:	Yes
Stock Name:	JUPITER UK GWVT
Order type:	At Best
Status:	Pending
Submit request to cancel order: 	

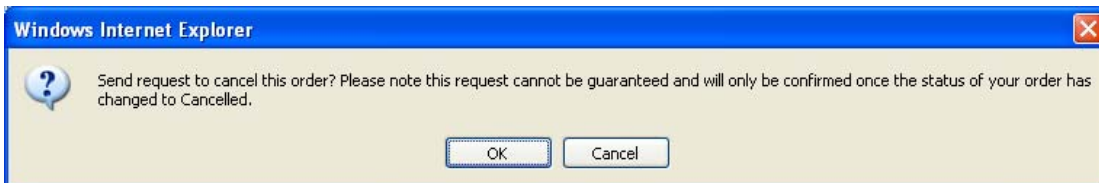
For orders with any other status (Rejected, Cancelled, In Progress) basic order details are shown with the status:



Order Details: 10010T14152

Reference: 10010T14152	Status: Cancelled
Created: 26/07/2010 12:00	
Account: SI00493	
Account Name: PAUL MILLER TRADING7	
Buy or Sell: Buy	
Quantity: 125	
Stock Name: ABEN UNIT	
Order type: Fund Order	

If an order is at status Pending then it may be cancelled from either the Active Orders page or the Order Detail popup by clicking on the cancel icon  (if this icon is displayed). This will display a dialog box requesting that the user confirms the cancellation:



Windows Internet Explorer

Send request to cancel this order? Please note this request cannot be guaranteed and will only be confirmed once the status of your order has changed to Cancelled.

OK Cancel

The order will be cancelled immediately and the status will go to 'Cancelled'.

3.4 Transaction History

The Transaction History page is accessed through the Dealing menu. The Transaction History page shows details of completed stock movements. Search criteria for the Transaction History page includes Acquisitions, Disposals or All and date.

Client: SIF10002107 | PAUL MILLER TRADING7

Close dealing

Dealing Administration Help Stock Search Search

Account Summary

Portfolio

Buy & Sell

Active Orders

Transaction History

Cash Statement

Print Messages (0)

Available Cash EUR 0.00

TRANSACTION TYPE All

FROM 08/06/2010

TO 08/07/2010

Go Download

Date	Transaction	Quantity	Description	Costs (EUR)	Reference
30/06/2010	Transfer in	5,000	VODAFONE GROUP ORD USD0.11428571	0.00	10010%55676
30/06/2010	Transfer in	2,500	NOKIA OYJ NPV	0.00	10010%55678
01/07/2010	Purchase	50	BARCLAYS ORD GBP0.25	145.45	10010T13471
01/07/2010	Purchase	56	STANDARD CHARTERED ORD USD0.75	997.61	10010T13476
07/07/2010	Purchase	500	VODAFONE GROUP ORD USD0.11428571	782.25	10010T13604

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Field	Description
Date	The date of the transaction.
Transaction	The type of the transaction.
Quantity	The quantity involved.
Description	A description of the stock transacted.
Costs	The costs in Euro.
Reference	The transaction reference.

Clicking on the transaction reference link will bring up the order details page as previously shown.

The transaction list may be downloaded as a CSV file by clicking on the 'Download' button.

3.5 Cash Statement

The Cash Statement page is accessed through the Dealing menu. The Cash Statement page shows details of cash movements. The Cash Statement may be searched by date (1).

Client: SIF10002107 | PAUL MILLER TRADING7

Close dealing

Dealing Administration Help

Stock Search > Search

Account Summary

Portfolio

Buy & Sell

Active Orders

Transaction History

Cash Statement

Cash Statement

> Print > Messages (0)

Available Cash
EUR 0.00

CURRENCY: 2 EUR

START DATE: 1 08/06/2010

END DATE: 08/07/2010

Go Download

Date	Description	Injection	Withdrawal	Balance
08/06/2010	* BALANCE B/F *	0.00	0.00	0.00
01/07/2010	10010T13471 Bought 50 BARCLAYS 2.62 S Date 06/07/10	0.00	145.45	-145.45
01/07/2010	10010T13476 Bought 56 STDRD CHTRD 16.05 S Date 06/07/10	0.00	997.61	-1,143.06
07/07/2010	10010T13604 Bought 500 VODAFONE GRP 1.38 S Date 12/07/10	0.00	782.25	-1,925.31

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Field	Description
Date	The date of the transaction.
Description	A description of the cash movement. If this relates to an order then clicking on the contract reference will open a window displaying the contract.
Injection	The amount received in Euro.
Withdrawal	The amount paid out in Euro.
Balance	The running balance in Euro.

If a user holds more than one currency then details of the different currency accounts may be selected from the Currency drop down (2).

The download button allows the cash statement to be downloaded as a CSV file. Should there be records for bargains executed online on the account, the reference will be hyperlinked to show the full bargain details.

3.6 Buy/Sell

If a user has trading access to a policy then they will be able to execute at best and limit orders through the Buy & Sell page (this option will not be available for view-only access).

Client: SIF10002107 | PAUL MILLER TRADING7

Close dealing

Dealing Administration Help

Stock Search Search

Account Summary

Portfolio

Buy & Sell

Active Orders

Transaction History

Cash Statement

Buy & Sell

Print Messages (0)

Available Cash

EUR 0.00

Enter order

Security Search

Buy/Sell Buy

Market status OPEN

Order Type At Best

Settlement Currency EUR

Quantity 0

Amount 0.00

Charges: Include Exclude

Next

Security info

Prices used are closing prices.

Security NONE SELECTED

Bid Price

Offer Price

Current Holding

Irish Life

Powered by TD Waterhouse Corporate Services (Europe)

Users can input buy and sell orders by both quantity and amount. To choose the amount options constitutes the placement of a raise and invest order. In this instance the user must choose to include or exclude charges.

For a buy order the user must have enough cash for the purchase. If the user does not have enough cash then an error message is shown and the user may not place the order.

For a sell order the user must have enough stock for the sale. If the user does not have enough stock then an error message is shown and the user may not place the order.

There will be dealing restrictions placed on some stocks e.g. Irish Life shares or bonds. If a user attempts to place an order for a stock where there is a dealing restriction then an error message will be displayed and the user will not be able to place the order. For further details on permitted assets please refer to "Your guide to your Self-Invested Fund" available on My Online services on the Irish Life website www.irishlife.ie.

When the markets are open the user will be able to place an at best or limit order. When the markets are closed the user will only be able to place a limit order. Further detail and dealing options are covered in section 4.

3.7 Stock Search

Clicking on Search brings up the stock search window:

Stock Search




SEARCH

Name	Symbol
• Please enter at least two characters for your search	

Typing in the name (full or partial) of a stock will bring up a list of all stocks matching the search criteria, based upon the range of permitted assets.

Stock Search

SEARCH

Name	Symbol	Currency	
STOCK			
BARCLAYS ADR-EACH REP 4 ORD STK GBP0.25(BNY)	BARD.L	USD	
BARCLAYS CAPITAL DJ EUROSTOXX 50 LADDER GR BD	9275218	GBP	
BARCLAYS ORD GBP0.25	BARC.L	GBP	

A stock is selected for trading by clicking on the trade icon to the right of the stock symbol.

4 Deal Placement – Equities, Funds and International Stocks

The following section covers the screens shown after the placement of a successful order request, as covered in section 3.6

4.1. Market/At Best order

When placing an at best order for an equity the Online Execution-Only Account will attempt to find the best price available (subject to certain geographical confines and electronic dealing capabilities). If a price can be found then the user is given 15 seconds to confirm or reject the price offered:

Client: SIF10002107 | PAUL MILLER TRADING7

[Close dealing](#)

Dealing Administration Help

Stock Search [Search](#)

[Account Summary](#) [Portfolio](#) [Print](#) [Messages \(0\)](#)

Buy & Sell

Active Orders
Transaction History
Cash Statement

Review Quote

Entered order	
Security	LLYD BKG
Buy/Sell	Buy
Order type	At Best
Quantity	200

Quote breakdown	
Price	GBP 0.6085
Consideration	EUR 134.41
Irish Life 15.00 EUR Fixed	EUR 15.00
Stamp duty	EUR 0.67
Total	EUR 150.08

Quote valid for
14 seconds

[Back](#) [Accept quote](#)

Irish Life

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You may either go back and amend the order or accept the quote that they have been offered. If you do not accept the quote within 15 seconds then the quote will expire. At this point you may go back and revise the order or request a new quote:

Client: SIF01004407 | PAUL MILLER TRADING7

Adviser: PAUL MILLER IFAS

Close dealing

Dealing Administration Help

Stock Search

Search

Account Summary

Portfolio

Buy & Sell

Active Orders

Transaction History

Cash Statement

Review Quote

Print

Messages (1)

Entered order

Security	LLYD BKG
Buy/Sell	Buy
Order type	Market Order
Quantity	200

Back

Quote breakdown

Price	0.71302 GBP
Consideration	EUR 171.22
€15.00 Trade Charge	EUR 15.00
Stamp duty	EUR 0.86
Total	EUR 187.13

Accept quote

Quote valid for

Time expired

Get new quote

Irish Life

Powered by TD Waterhouse Corporate Services (Europe)

If the user chooses to accept the quote then the order will be executed and if successful then the trade confirmation window is shown:

Client: SIF01004407 | PAUL MILLER TRADING7

Adviser: PAUL MILLER IFAS

Close dealing

Dealing Administration Help

Stock Search

Search

Account Summary

Portfolio

Buy & Sell

Active Orders

Transaction History

Cash Statement

Order Detail

Print

Messages (1)

Reference: 10010T15401

Created:	18/08/2010 13:57
Account:	SI00493
Account Name:	PAUL MILLER TRADING7
Buy or Sell:	Buy
Quantity:	200
Stock Name:	LLYD BKG
Order type:	At Best

Active Orders

Back to Buy/Sell page

Status: Executed

Dealt:	18/08/2010 14:01
Settlement:	23/08/2010
Price dealt:	0.71282 GBP
Quantity dealt:	200
Consideration:	EUR 171.22
Stamp:	EUR 0.86
€15 Trade Charge:	EUR 15.00
Total Cost:	EUR 187.08

Irish Life

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4.1. Limit order

When placing a limit order the user must enter a limit price in the currency of the underlying stock. This should be entered in unit values, i.e. a limit of €10 would be entered as 10, a limit of 50 cents should be entered as 0.50.

They must also enter the date that the limit order is to be valid until. This may either be typed in directly or chosen from the calendar popup and must be a valid working day. Limit orders are valid up to 90 days:

The screenshot displays the 'Buy & Sell' interface on the Irish Life trading platform. The client is identified as SIF10002107 | PAUL MILLER TRADING7. The main navigation bar includes 'Dealing', 'Administration', and 'Help'. A sidebar on the left lists various account functions: 'Account Summary', 'Portfolio', 'Buy & Sell' (active), 'Active Orders', 'Transaction History', and 'Cash Statement'. The 'Enter order' form is the central focus, with fields for Security (VOD), Buy/Sell (Buy), Market status (OPEN), Order Type (Limit), and Settlement Currency (EUR). It also includes input for Quantity (75) or Amount (0.00), a 'Charges' section with 'Include' and 'Exclude' options, a 'Limit Price' field (0.00), and an 'Order valid until' date field (08/07/2010) with a calendar popup. A 'Next' button is at the bottom of the form. To the right, the 'Security info' section shows 'Prices used are closing prices.' for Vodafone Group Ord (USD0.11426571), with a Bid Price of 1.356 GBP, Offer Price of 1.357 GBP, and Current Holding of 5,500. An 'Available Cash' box shows EUR 0.00. The footer includes the Irish Life logo and the text 'Powered by TD Waterhouse Corporate Services (Europe)'.

S	M	T	W	T	F	S
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Before a limit order is committed the user is presented with a trade confirmation window from which they may either go back and amend the order details or place the order.

Client:

SIF01004407 | PAUL MILLER TRADING7

Adviser:

PAUL MILLER IFA5

Close dealing

Dealing

Administration

Help

Stock Search

Search

Account Summary

Portfolio

Review Order

Print

Messages (1)

Buy & Sell

Active Orders


Transaction History

Cash Statement

Entered order	Indicative price
Security: VODAFONE GRP	Price: 1.25 GBP
Buy/Sell: Buy	Consideration: EUR 112.60
Order type: Limit	€15.00 Trade Charge: EUR 15.00
Quantity: 75	Stamp duty: EUR 0.56
Limit price: GBP 1.25	Total: EUR 128.16
Order valid until: 18/08/2010	

Back

Submit order



Irish Life

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From here the user may either go back and amend the order or submit the order for placement. If the order is successfully placed then the Trade Confirmation page is shown:

Client:

SIF01004407 | PAUL MILLER TRADING7

Adviser:

PAUL MILLER IFA5

Close dealing

Dealing

Administration

Help

Stock Search

Search

Account Summary

Portfolio

Order Detail

Print

Messages (1)


Buy & Sell

Active Orders

Transaction History

Cash Statement

Reference: 10010T15409	Status: In progress
Created: 18/08/2010 14:14	Active Orders
Account: SIO0493	Back to Buy/Sell page
Account Name: PAUL MILLER TRADING7	
Buy or Sell: Buy	
Quantity: 75	
Stock Name: VODAFONE GRP	
Order type: Limit	
Limit Price: GBP 1.25	
Expires: 18/08/2010	



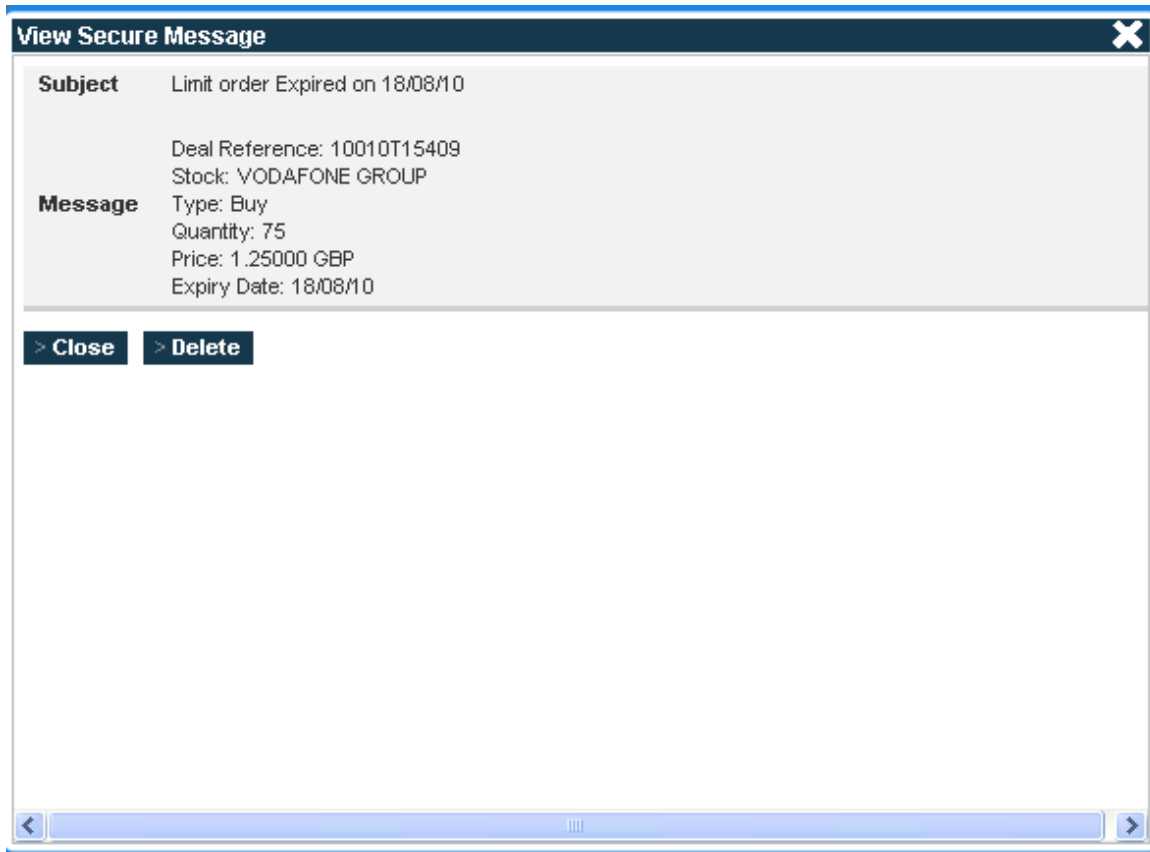
Irish Life

Powered by TD Waterhouse Corporate Services (Europe)

From here the user may go to the Active Orders page or back to the Buy & Sell page.

4.2 Limit Order Expiry

When a limit order expires a secure message will be sent to the client showing details of the order:



4.3 Raise and Invest Orders (Not Funds)

Raise and invest orders may be entered by specifying an amount for the order rather than a quantity;

4.4 Funds

As with equity orders, the user may enter a fund order as a 'raise and invest' or 'unit amount' trade request. There is no limit offering on this order type.

Quantity based order

Raise and Invest Order

Buy & Sell

Enter order	
Security	0479213 Search
Buy/Sell	Buy
Settlement Currency	EUR
<input type="radio"/> Quantity 0	
<input type="radio"/> Amount 0.00	
Charges: <input type="radio"/> Include <input type="radio"/> Exclude	
Next	

Buy & Sell

Enter order	
Security	0479213 Search
Buy/Sell	Buy
Settlement Currency	EUR
<input type="radio"/> Quantity 0	
<input type="radio"/> Amount 0.00	
Charges: <input type="radio"/> Include <input type="radio"/> Exclude	
Next	

Full Order Input Screen

Client: SIF10002107 | PAUL MILLER TRADING7

[Close dealing](#)

Dealing Administration Help

Account Summary Portfolio Buy & Sell Active Orders Transaction History Cash Statement

Buy & Sell

Enter order

Security 0479213 Search

Buy/Sell Buy

Settlement Currency EUR

☐ Quantity 0

☐ Amount 0.00

Charges: ☐ Include ☐ Exclude

Next

Security info

Security JUPITER UT MINORS UK GROWTH

Bid Price 1.6692 GBP

Offer Price 1.7707 GBP

Initial commission 0 %

Current Holding 0

Available Cash EUR 0.00

Print Messages (0)

Irish Life

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Clicking on Next brings up the Review Order window:

Client: SIF10002107 | PAUL MILLER TRADING7

Close dealing

DealingAdministrationHelp

Stock SearchSearch

Account SummaryPortfolio

Review Order

PrintMessages (0)

Buy & Sell

Entered order

Indicative price

Active OrdersTransaction HistoryCash Statement

Security	JUPITER UK GWT
Buy/Sell	Buy
Order type	Fund Order
Quantity	150

Price	GBP 1.7707
Consideration	EUR 293.34
Irish Life 15.00 EUR Fixed	EUR 15.00
Total	EUR 308.34

Back

Submit order

Irish Life

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From here the user may either go back and amend the order or choose to submit the order. If the order is successfully placed then the Trade Confirmation window is shown:

DealingAdministrationHelp

Stock SearchSearch

Account SummaryPortfolio

Order Detail

PrintMessages (0)

Buy & Sell

Reference: 10010T15419

Status: Pending

Active OrdersTransaction HistoryCash Statement

Created:	18/08/2010 15:02
Account:	S100493
Account Name:	PAUL MILLER TRADING7
Buy or Sell:	Buy
Quantity:	100
Stock Name:	JUPITER UK GWT
Order type:	Fund Order

Active Orders

Back to Buy/Sell page

Irish Life

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4.5 International Stocks

There are slight differences in the way the Online Execution-Only Account handles trades for international stocks (non-UK and Irish stocks).

- Prices are displayed in the underlying currency of the stock.
- If the market is open then an at best order or limit may be placed. This will not be executed immediately but will go onto a dealer queue for execution by a dealer.
- A corresponding FX order will automatically be generated if required.

If the user enters an order for a stock where the underlying market is closed:

- The Market Status is shown as 'Closed'
- The user may only enter a limit order.

Enter order		Security info	
Security	MSFT.US > Search		Prices used are closing prices.
Buy/Sell	Buy	Security	MICROSOFT CORP COM USD0.00000625
Market status	CLOSED	Bid Price	24.38 USD
Order Type	Limit	Offer Price	24.39 USD
Settlement Currency	EUR	Current Holding	10
<input checked="" type="radio"/> Quantity <input type="text" value="0"/> <input type="radio"/> Amount <input type="text" value="0.00"/> Charges: <input checked="" type="radio"/> Include <input type="radio"/> Exclude Limit Price <input type="text" value="0.00"/> Order valid until <input type="text" value="19/08/2010"/> > Next			

This will go onto a dealer queue for manual execution once the markets open. Until the order is executed the order will display as pending in the Active Orders List and may be cancelled:

Reference	Date	Type	Symbol	Stock Name	Order Type	Quantity	Price	Status
10010T15443	19/08/2010 08:36	Buy	MSFT	MICROSOFT CORP	Limit	50	22.00 USD	Pending

5 Capturing Corporate Actions Responses

5.1 Notification of a Corporate Action

Notification that a user is required to respond to a corporate action will come through a secure message. The user may access their secure messages through the Administration menu:

The screenshot shows the 'Secure Messages' page. At the top, client and adviser information is displayed: Client: SIF01004407 | PAUL MILLER TRADING? and Adviser: PAUL MILLER IFAS. A 'Close dealing' button is in the top right. The navigation bar includes 'Dealing', 'Administration' (selected), and 'Help'. A 'Stock Search' box with a 'Search' button is also present. The left sidebar shows 'Client Details', 'Secure Messages' (selected), and 'Corporate Actions'. The main area is titled 'Secure Messages' and includes filters for 'From Date' (19/07/2010), 'To Date' (19/08/2010), 'Show Deleted' (checkbox), and a 'Refresh' button. Action buttons include 'Delete selected', 'Select', 'All read', and 'All unread'. A table lists messages with columns for Date, Subject, and Status. The messages are:

Date	Subject	Status
19/08/2010 00:14	Limit order Expired on 18/08/10	Read
11/08/2010 14:31	CA Secure Message email notification test	Read
05/08/2010 14:54	CA ELECTION REQUIRED	Read

The Irish Life logo is in the bottom left, and 'Powered by TD Waterhouse Corporate Services (Europe)' is in the bottom right.

To view a secure message the user double clicks on the message line:

The screenshot shows a 'View Secure Message' dialog box. It displays the subject 'CA ELECTION REQUIRED' and the message content 'TEST'. At the bottom, there are 'Close' and 'Delete' buttons.

To delete the secure message the user can either click on the Delete button when viewing the message or the user may delete multiple secure messages by selecting them in the Secure Message page.

5.2 Viewing and Responding to Corporate Actions

A user may view any corporate actions that relate to their policy through the corporate actions page. This is accessed through the Administration menu.

Dealing **Administration** Research Help > Search

Client Details
Secure Messages
Corporate Actions

Corporate Actions > Print > Messages (0)

Available Cash: £ 237,750.89

Stock Name	Description	Date	Status
VODAFONE GROUP ORD USD0.10	Dividend	11/01/2010	No Response Required
VODAFONE GROUP ORD USD0.10	Bonus Same Stock	09/05/2007	No Response Required
VODAFONE GROUP ORD USD0.10	Takeover	25/04/2005	Closed
VODAFONE GROUP ORD USD0.10	Takeover	25/04/2005	Response Required
VODAFONE GROUP ORD USD0.10	Dividend	25/04/2005	No Response Required

Irish Life

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Field	Description
Stock Name	The name of the stock.
Description	The description of the corporate action.
Date	Corporate Action date.
Status	The current status, one of: No Response Required – no response is required from the user. Closed – The corporate action is closed. Response Required – the user is required to make a response. Response Received - the response to the corporate action has been received.

This shows the details of all corporate actions that are relevant to the client. Clicking on one of the actions expands the action to show the options:

Dealing **Administration** Research Help Stock Search > Search

Client Details > Print > Messages (0)

Secure Messages

Corporate Actions

Available Cash: £ 237,750.89

Corporate Actions

Stock Name	Description	Date	Status
VODAFONE GROUP ORD USD0.10	Dividend	11/01/2010	No Response Required
VODAFONE GROUP ORD USD0.10	Bonus Same Stock	09/05/2007	No Response Required
VODAFONE GROUP ORD USD0.10	Takeover	25/04/2005	Closed
VODAFONE GROUP ORD USD0.10	Takeover	25/04/2005	Response Required
VODAFONE GROUP ORD USD0.10	Takeover		Response Required
VODAFONE GROUP ORD USD0.10	Dividend	25/04/2005	No Response Required

Irish Life

Powered by T D Waterhouse

Clicking on the underlying option will show details of the option. If the user is required to make a response then they may enter their response from this window:

Corporate Action Detail

Reference

3079667-10

Stock

VODAFONE GROUP ORD USD0.10

Holding

2000

Status

Response Required

Type

Takeover

Description

Takeover

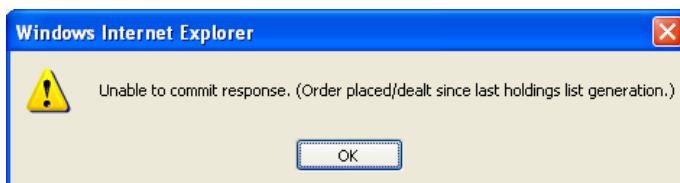
Notes

Please complete your allocations before 12/05/2010

Option	Allocation	Allocate all?
Takeover	<input type="text" value="0"/>	<input type="checkbox"/>
Takeover cash	<input type="text" value="0"/>	<input type="checkbox"/>

> Allocate

Please note that when you click on allocate it will not close the Corporate Action Detail window. To close the window, please click on the X on the window. The action should have a status of "Response Received" if you have made an allocation. If for any reason the response fails to be committed then an error dialog is shown with an appropriate error message:



6 Contact Us Page

The Contact Us page is accessed through the Help menu. This page allows a user to view contact details for the client without having to leave the Online Execution-Only Account.

Two sets of contact details will be displayed (group email address and phone number):

- Trade queries
- Non trade queries

The screenshot shows the 'Contact Us' page within a web application. At the top, the client information is displayed: 'Client: SIF10002107 | PAUL MILLER TRADING7'. Below this is a navigation bar with tabs for 'Dealing', 'Administration', and 'Help'. The 'Help' tab is selected, and a 'Stock Search' box with a '> Search' button is visible. A 'Close dealing' button is also present. The left sidebar contains links for 'FAQs' and 'Contact Us', with 'Contact Us' being the active page. The main content area is titled 'Contact Us' and contains the following text: 'If you require any further assistance in relation to the online trading service, or if you have any trade related queries, please contact the Telephone Support Team on **1800 800090**. For any Irish Life policy related queries please contact the Self-Invested Fund Customer Services Team on **(01) 704 1831** or email us at selfinvestedteam@irishlife.ie.' The Irish Life logo is in the bottom left corner, and the text 'Powered by TD Waterhouse Corporate Services (Europe)' is in the bottom right corner.

7 Other Pages

7.1 Client Details

The Client Details page is accessed from the Administration menu. It shows some basic client information. It is a view only page and the customer may not edit the information displayed. Amendments must be requested through the Irish Life Self Invested Fund Customer Service team.



Client: SIF10002107 | PAUL MILLER TRADING7

[Close dealing](#)

Dealing Administration Help Stock Search [Search](#)

Client Details [Print](#) [Messages \(0\)](#)

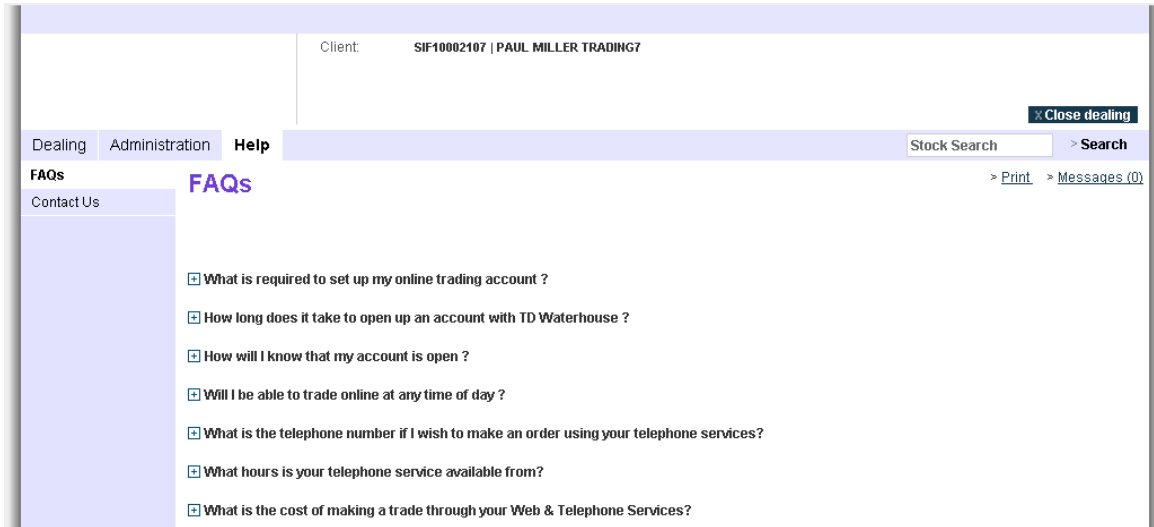
NAME	PAUL MILLER TRADING7
ADDRESS	4 ASH DRIVE HAUGHTON STAFFORD
POST CODE	ST18 9EU
HOME PHONE	01785 777777
MOBILE PHONE	07973 777777
EMAIL ADDRESS	paul.miller@tdwcs.co.uk

 Irish Life

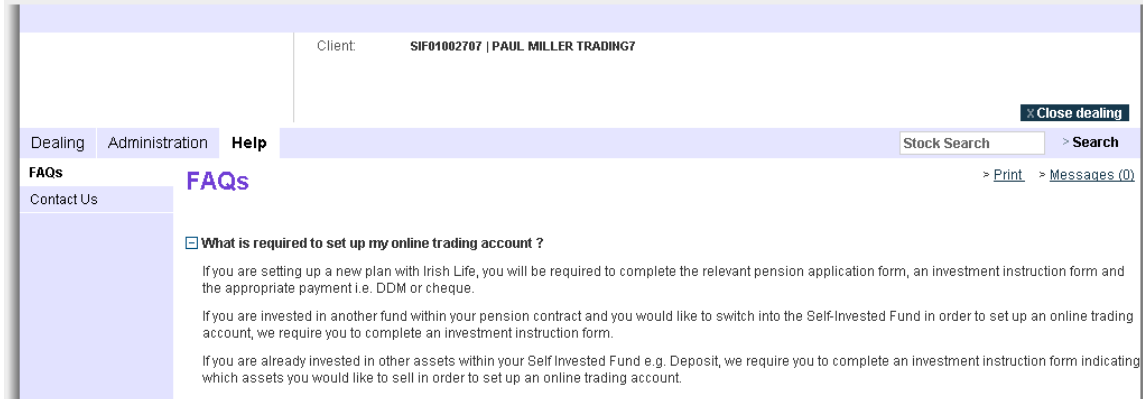
Powered by TD Waterhouse Corporate Services (Europe)


7.2 FAQs

The FAQs page is accessed through the Help menu. It is designed to aid the Irish Life customer through some of the questions that may arise through their usage of the Online Execution-Only Account.



Each question can be expanded upon by clicking on the  button –



The boxes can be minimised by then clicking on the  button.

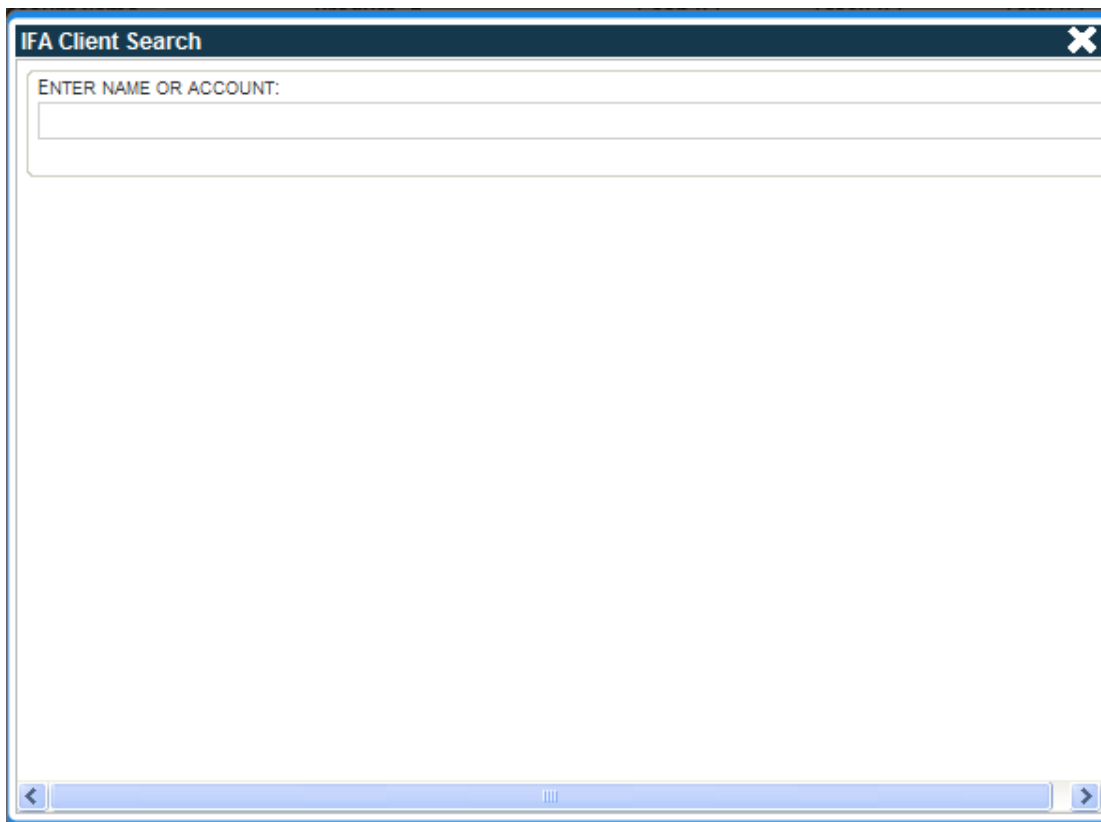
8 Broker Functionality

Some extra functionality is available if the user logged on is identified as a Broker. On the header of each page the name of the Broker is shown with the client name. There is also a 'Client Lookup' button.

Client:	00000579600 Mr John Bartlett	X Close dealing > Client lookup
Adviser:	Bernard Madely London Bridge Financial Advisors	

8.1 Client Lookup

To access a different client the 'Client Lookup' is used. Clicking on this button brings up the client search window:



The image shows a window titled "IFA Client Search" with a close button (X) in the top right corner. Inside the window, there is a text input field with the placeholder text "ENTER NAME OR ACCOUNT:". Below the input field is a large, empty rectangular area, likely intended for displaying search results. At the bottom of the window, there is a horizontal scrollbar.

When the surname or policy number is entered into this box a list will be displayed showing matching client policies. Please note that the broker will need to log in separately to view all clients that the broker has viewing access for and all clients that the broker has trading authority for.

IFA Client Search

ENTER NAME OR ACCOUNT:

000

0000001
00000486700

Test-Client-Two Andrew Mr - 00000073235
Conway Eric Mr - 00001000008
Test-Client-Three Andrew Mr - 00000073236
Cairns Brenda Mrs - 00001000010
Bartlett John Mr - 00000579600
Watson Andrew Mr - 00000073233
Test-Client-One Andrew Mr - 00000073234

Clicking on any of the rows in the list will then load that client into the Online Execution-Only Account.

For more information on our execution-only trading service please see "Your Guide to your Self-Invested Fund".

Irish Life Assurance plc is regulated by the Financial Regulator.

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