JUNIOR STOCKS AND SHARES ISA.

Funding and Investing Guide



LUMP SUM INVESTMENTS

If you want to set up a regular monthly investment plan please proceed to page 7 of this guide.

There are 3 steps you must follow to make lump sum investments into your Junior Stocks and Shares ISA:

Step 1 - Sign in to your share dealing online service and check your debit card details

Step 2 - Pay money into your Junior Stocks and Shares ISA

Step 3 - Invest the money into the Scottish Widows UK TRACKER B ACC NAV fund

Following **all three** steps will ensure that your money is invested correctly.

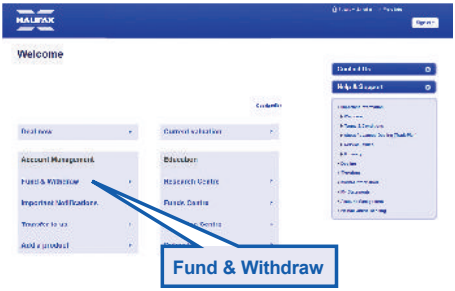


LUMP SUM INVESTMENTS

Step 1

Sign in to your share dealing online service and check your debit card details

To do this select **'Fund & withdraw'** on the Welcome page:



Check the debit card and bank account details displayed are up to date. If they are up to date proceed to steps 2 & 3. If the details need updating follow the instructions below:

- Select **'Change Payment Details'** on the menu on the right hand side of the screen



- On the **'Personal Investment Details'** screen, enter your details and select **'Continue'**
- Follow the instructions on screen to enter your debit card and bank account details
- Select **'Continue'**
- Select **'Finish'**
- This will take you back to the welcome page.

Proceed to steps 2 & 3 if you wish to pay money into your account and invest.

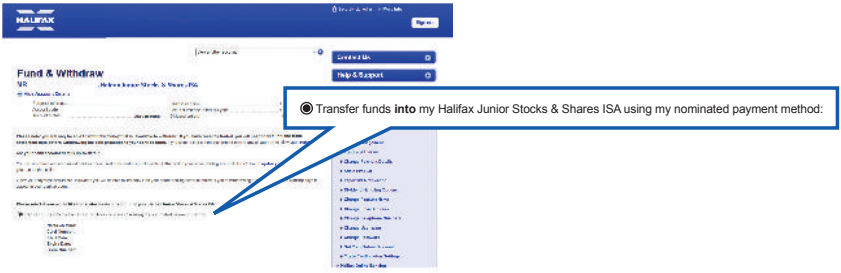
LUMP SUM INVESTMENTS

Step 2

Pay money into your account

To do this select **'Fund & withdraw'** on the welcome page and follow the instructions below:

- Select **'Transfer funds into my Junior Stocks & Shares ISA using my nominated payment method'**

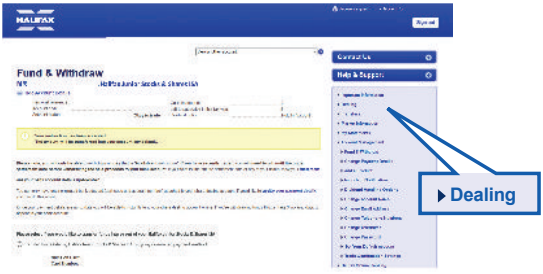


- Input the amount you wish to transfer
- Click on **'Continue'** and confirm by selecting **'OK'**.

The payment of money into your account will be confirmed on screen.

If you have paid in by DIRECT DEBIT you will need to wait 2 working days for the money to transfer before proceeding to Step 3.

If you have paid in using your DEBIT CARD you can now invest this money into the Scottish Widows UK TRACKER B ACC NAV fund by selecting 'Dealing' on the menu on the right hand side of the screen and following the instructions in Step 3.



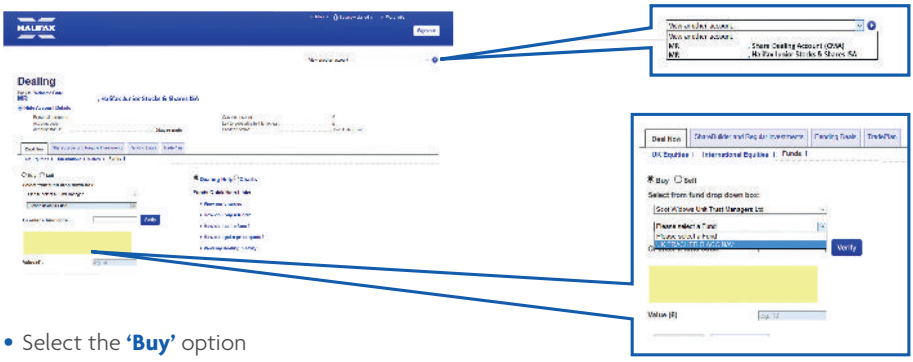
LUMP SUM INVESTMENTS

Step 3

Invest the money into the Scottish Widows UK TRACKER B ACC NAV fund

On the **'Dealing'** page follow the instructions below:

- Check the account you are viewing is your Junior Stocks and Shares ISA. If it isn't, select the **'Junior Stocks & Shares ISA'** account from the dropdown menu in the top right corner of the screen:



- Select the **'Buy'** option
- Select **'Scot Widows Unit Trust Managers Ltd'** from the first dropdown box
- Select **'UK TRACKER B ACC NAV'** from the next dropdown box
- Enter the amount to be invested (amount you paid into your Junior Stocks and Shares ISA) in the **'Value (£)'** box
- Click on **'Continue'**.

Your application details will appear on the next screen. Please review these, then follow the instructions below:

- Select the link to the **'Key Investor Information Document (KIID)'** which contains important information about the fund you must read
- Click the check box to confirm you have **"read, saved and / or printed a copy of the KIID"**
- Finally, to proceed with your purchase of the Scottish Widows UK TRACKER B ACC NAV fund, click on **'Place Order'**.

Next Steps

If you wish to make a regular monthly Investment you must follow the instructions on page 7 'Regular Investment Plan.'



REGULAR INVESTMENT PLAN

There are 3 steps you must follow to make regular monthly payments and investments into your Junior Stocks and Shares ISA:

Step 1 - Create a Subscription Plan
Step 2 - Set-up an Investment Plan
Step 3 - Choose Your Shares

Following **all three** steps will ensure that your money is invested correctly.



REGULAR INVESTMENT PLAN

Step 1

Create a Subscription Plan

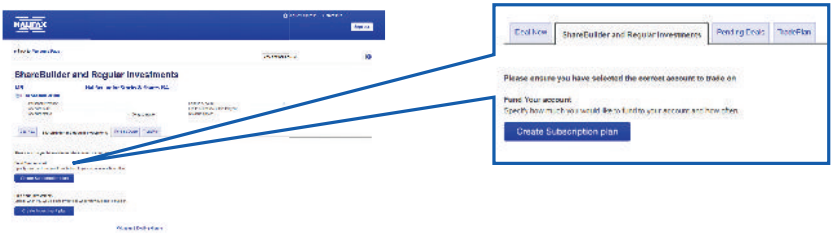
To do this select **'Deal now'** on the Welcome page and follow the instructions below:



- Check the account you are viewing is your Junior Stocks and Shares ISA. If it isn't, select **'Junior Stocks and Shares ISA'** account from the dropdown menu in the top right corner of the screen:



- Select the **'ShareBuilder and Regular Investments'** tab at the top of the screen
- Click on the **'Create Subscription Plan'** button



On the **'Fund Your Account'** screen:

- Enter the amount you want to transfer into your account
- Select the payment frequency from the **'How often?'** dropdown box
- Select a date when you want the funds to be taken from your bank / building society account
- Click **'Continue'**, check the details and confirm the Subscription Plan by clicking **'OK'**.

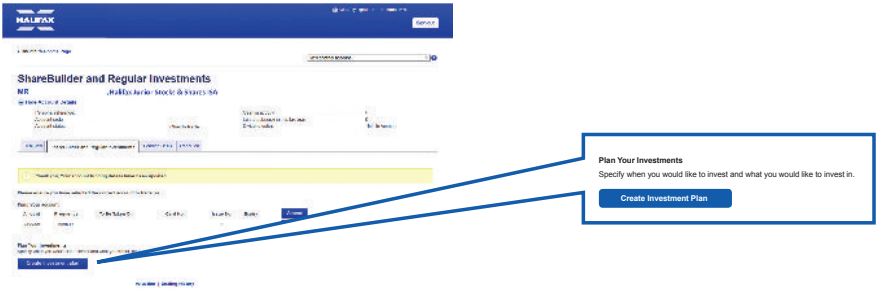
REGULAR INVESTMENT PLAN

Step 2

Set-up an Investment Plan

To do this follow the instructions below:

- On the **'ShareBuilder and Regular Investments'** page, click on the **'Create Investment plan'** button



On the **'Plan Your Investment Date'** screen:

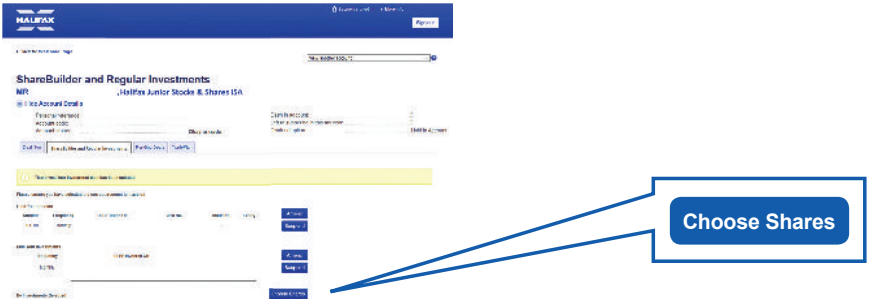
- Select frequency from the **'How often do you wish to invest?'** dropdown box
- Select a date **'To be invested on'**. Make sure to select the next available date after your chosen subscription date to ensure there are sufficient cleared funds and to prevent any investment delay
- Click the **'Percentage'** button as the type of investment you want to make
- Click **'Continue'**, check the details and confirm the Investment Plan by clicking **'OK'**.

REGULAR INVESTMENT PLAN

Step 3

Choose Your Shares

On the **'ShareBuilder and Regular Investments'** page, click **'Choose Shares'**



On the 'Choose Your Shares' screen:

- Enter "UK TRACKER B ACC NAV" in the **'Investment Name'** field OR "SWUKIA" in the **'Company Code'** field
- Click **'Search/Verify'**

- Enter "100.00" in the **'Percentage'** field in the **'How much would like to invest?'** section (selecting 100% for your Investment Plan means that if you amend your Subscription Plan in future you won't have to make any changes to your Investment Plan)
- Select the link to the **'Key Investor Information Document (KIID)'** which contains important information about the fund you must read
- Click the check box to confirm you have **"read, saved and / or printed a copy of the KIID"**
- Finally, click **'Continue'** at the bottom of the screen and confirm the investment plan by clicking **'OK'.**

Your regular monthly investment instruction is complete.

Important: If you wish to suspend your monthly plan at any time you should suspend both your Subscription Plan AND Investment Plan to ensure that no money is taken from your bank account and no further investments are made until you are ready to begin investing again.



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