

HOW TO TOP-UP YOUR INVESTMENTS.

The 'Top-up' section of My Account lets you take out new investments with us. The process is exactly the same as buying. The 'Top-up' page is your gateway to making the most of your ISA allowance and where you can invest up to £50,000 in a unit trust online in a wide range of funds.

Before you start, make sure you have your debit card and National Insurance number handy.

Just go to the 'My Investment Portfolio' section and select 'Top-up' (1).



If we don't have some of your details already on our system, for example your email address, you'll be directed to the 'Personal Details' page. Follow the instructions on screen, making sure you read and confirm your agreement to our 'Data Protection Statement' (2) before you click 'Proceed' (3).



Next, select the type of fund you'd like to top-up – either an 'ISA' (4) or a 'Unit Trust' (5). You can add a name to your unit trust investments (6) to help remind you what you're investing for, for example a 'holiday', 'education', a 'rainy day' or even that new 'kitchen'. We may refer to this as the 'account designation'. When you are topping-up a unit trust, you can only assign a name to it that you've already created for your existing investments. The top-up will then be added to that part of your portfolio.



For this example, we've chosen 'ISA', but the process is the same for unit trusts.

Once you've made your choice, you'll be taken to the 'Select Your Funds' page, where you'll be able to view all the funds available to you.

You should always consider investments of this type as medium to long-term investments, ideally of five years or more. The value of your investment and any income from it may fall as well as rise and you may get back less than you invest.