LUCAS FETTES

Lucas Fettes Client Portal: Frequently asked questions

Lucas Fettes Financial Planning

Frequently asked questions

The Lucas Fettes Client Portal has been developed in partnership with Time4Advice, who supply our client relationship management system, CURO, which holds our client data and supports our client servicing requirements.

Why should I use the Lucas Fettes Client Portal?

Our Client Portal, which is integrated within CURO, gives you an online tool to help you track your finances. Detailed views give you up-to-date summaries of your financial information, including your portfolio valuation, net worth, income and expenditure and an overview of your basic account details, including contact details, health, employment (if applicable) and family details, giving you a clear picture of your financial arrangements managed by us.

Secure messaging and document transfer

Currently the Client Portal does not include the functionality to allow you to electronically sign and return documents to us, which will be added later in 2022. In the meantime, we will continue to send you documents electronically via our Virtual Cabinet Portal, which supports this functionality to speed up processing times for you.

What technology is used to host our Client Portal?

The Client Portal is built on the Microsoft Azure hosted platform, which provides a foundation of trusted best practice around storage and security of data.

Ongoing data management

The portfolio valuation data held within our Client Portal is generally reliant on third party daily data feeds from our platform partners, investment managers and various insurers. We cannot be held liable for any errors related to these external data sources, although every effort is made to identify and rectify any known issues.

Data regarding your personal financial circumstances is reliant on information you have historically supplied to us as part of our ongoing client servicing arrangements. We take care to keep these records up to date on your behalf, but please do notify us if any data visible via the Client Portal is out of date and therefore needs updating.

Why does my Client Portal view not show the plan level valuation history?

The valuation history data, including transaction history data, will only be available from 1 January 2022 and therefore the valuation history will start to build up from that date. This valuation history will reflect the changes in the valuation of your plans between dates and will not include performance reporting.

Due to the absence of historical valuation and plan level historical transaction data, we are unable to provide access to the “net investment” and “gain/loss” data at plan level, which is referenced in the Client Portal online help files.

Is my data protected under the Data Protection Act (2018)?

Both Time4Advice and Lucas Fettes Financial Planning strictly adhere to the requirements of the Data Protection Act (2018).

For additional information, please view the privacy policies of both Time4Advice and Lucas Fettes Financial Planning.

Personal data held within a "Household account"

Please note that where records are maintained on a combined basis under a "Household account" in CURO for example, including partner or spouse records, you will be able to view all records held under the "Household account" within the Client Portal.

If you wish for your own records to remain private within the Client Portal and therefore not visible to a partner or spouse, please contact us.

How secure is my data and am I at risk of someone stealing my identity?

Your privacy and trust are our priority, therefore appropriate safeguards are in place to protect your identity, privacy, and financial data at all times.

Our Client Portal does not hold any information that would personally identify you, such as your full name or your address details. This means that your data always remains anonymous.

The system uses 2-factor authentication to protect against malicious access attempts. This 2-factor authentication not only applies upon initial registration, but will also be reapplied every 30 days, or when our Client Portal is accessed from a new device.

Your authentication data is not stored in our back-office system, but instead it is hashed*and is held in an Azure Cosmos Database. The benefit of hashing over encrypting is that it cannot be decrypted.

*"Hashing" means that data is passed through a formula that produces a result called a "hash" which cannot be turned back into the original authentication data.

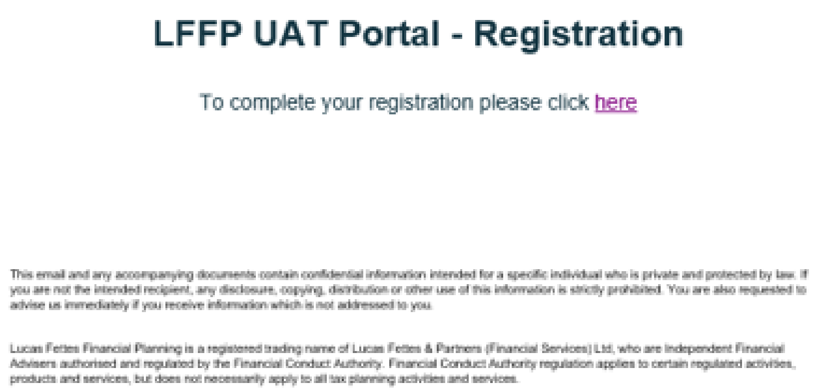
Our Client Portal does not store any of your personal data other than your email address, but instead retrieves it on demand from our back-office system (CURO) when you log in. All transfer of data is encrypted in transit using HTTPS and an SSL certificate using the SHA256 encryption algorithm.

Your documents are stored in Azure Blob storage, and upon request our Client Portal will generate a short-term unique URL which is used to retrieve a document from Blob to your device.

As with your data, any documents being retrieved from Azure Blob storage are encrypted at rest and in transit using the same standards as described above. This means that personal or sensitive data contained within documents held within the Client Portal is also protected.

How do I access the Client Portal?

We will send you a registration invitation via email to set up access to our Client Portal. This will require you to set up a username and password and will include text message authentication. The email you will receive will look as below:



LFFP UAT Portal - Registration

To complete your registration please click here

This email and any accompanying documents contain confidential information intended for a specific individual who is private and protected by law. If you are not the intended recipient, any disclosure, copying, distribution or other use of this information is strictly prohibited. You are also requested to advise us immediately if you receive information which is not addressed to you.

Lucas Fettes Financial Planning is a registered trading name of Lucas Fettes & Partners (Financial Services) Ltd, who are Independent Financial Advisers authorised and regulated by the Financial Conduct Authority. Financial Conduct Authority regulation applies to certain regulated activities, products and services, but does not necessarily apply to all tax planning activities and services.

I have forgotten my login details, what can I do?

If you have forgotten your password, go to the login section of the Client Portal and input your email address to reset your password. Once you have validated your username, a confirmation email will be sent to you containing a link for you to validate yourself. You can then reset your password.

I have locked myself out, what can I do?

You can try again after 20 minutes with same credentials. If this doesn't work, please contact us.

What happens to my data if I no longer use the Lucas Fettes Client Portal?

Should you stop using our Client Portal, your data will still be stored by Lucas Fettes Financial Planning for 30 days after confirmation of cancellation. All your personal and financial data, along with any documents stored will then be completely deleted from the Client Portal.

I need help, who do I speak to?

For general queries, the online Client Portal help centre will give you access to an online user guide which provides a full breakdown of how to use the system, from registration and amending settings, to secure messaging and more.

If your query relates to your portfolio or financial information or your account details showing in the Client Portal, please contact us.