



# GOODBYE PAPER

Website Address: **arceden.com**

january 2016

WEBSITE

**MOST WEBSITES  
ARE JUST  
ADVERTS  
OURS  
IS DESIGNED  
TO BE USEFUL  
EXCLUSIVELY FOR  
EXISTING CLIENTS -  
YOU**

Arc Eden Ltd,  
1c Wavell Drive, Rosehill,  
Carlisle, Cumbria, CA1 2ST  
Tel: 01 228 830003  
[www.arceden.com](http://www.arceden.com)

We are very pleased to announce we have launched our new website. Unlike many other websites, although it carries very attractive pictures of us all, it is not designed for us.

## THE WEBSITE IS FOR OUR CLIENTS - YOU

Firstly, the content can be filtered to reflect your own personal interests. If you wish, you can also have your own secure portal. It does mean you will have to come up with yet another username and password but it will give you access to your own files, 24 hours a day, 365 days a year. This will save you having to file all our papers away - and you know how big some of those reports can be!

We know some people will know exactly how to navigate websites with ease, but for those of our clients who are allergic to technology, this brief guide could be worth holding onto. For others, there's still some important points to note and so please scan through this newsletter for a broad overview.

This newsletter sets out the various topics and items you will be able to look at in more detail but the important bit is what is in it for you in particular.

Instead of sending you reams of paper when you want to invest in pensions or ISAs or whatever, we can post it all to your own secure portal. You will get a quick e-mail to say it is there and you can then review it at your leisure, not just now but at any time in the future too.

You do not need to print it off, it will always be available to view in your own online file. You can then give us instructions to proceed with any investments, including switches, literally by the press of a button which will automatically send your instructions for us to act. This is all 256 bit encrypted. How much is that? A lot... but don't worry. For your own security as well as ours, certain issues will still be dealt with in the traditional way - think encashments, bank changes etc.

The choice of using your own portal is entirely up to you and if you don't want to use it, we will continue to communicate in the normal way.

## YOUR OWN SECURE PORTAL

If you wish, you can have your own secure portal on the website.

We can store various documents such as valuations and investment reports. More importantly, we can communicate with you via the portal and take your instructions by secure message. This eliminates the need for paper and will be far quicker than using surface mail.

Your own portal will also give you access to all our articles and links. These will be highly topical and personalised to your own interests, so there'll be no unnecessary or irrelevant commentary going on.



## HOW DO I REGISTER?

If you would like your own portal, just let us know. We will then send you some documentation which we are required to have, partly for regulatory reasons. This includes:

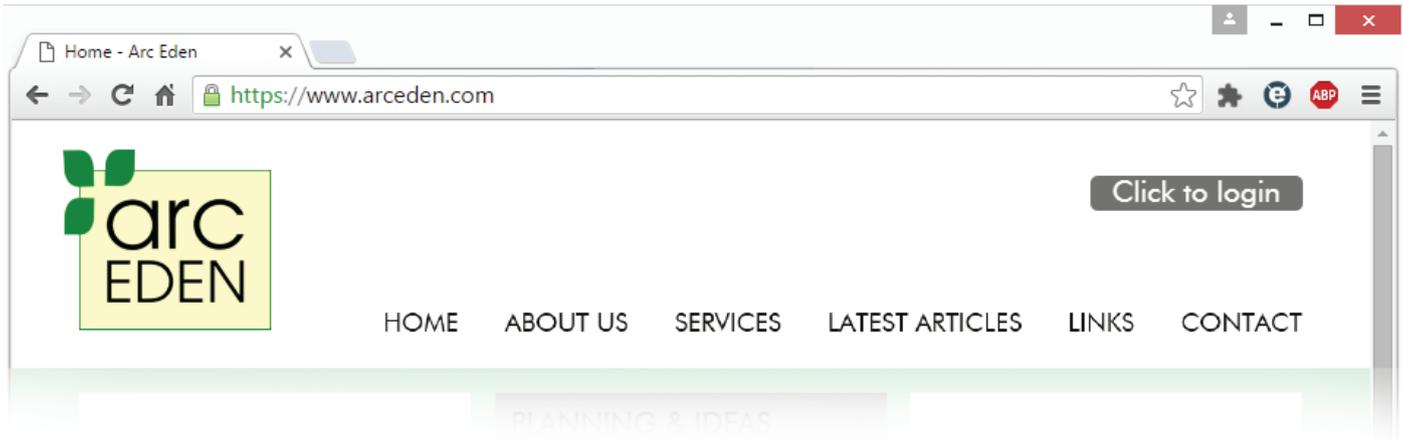
**A new client agreement** for signature and return (this covers the regulations relating to data protection etc)

**A subject list.** You can choose which subjects are of interest and if we post an article relating to the subject, you will see it. If it's not on your list of interests, you won't. You can of course change your preferences at any time but think of it as a very effective junk mail filter. You'll only see what's relevant to you.

We will then set up your personal portal and send you a link with your username (which is always unique) and asking you to set up your password. You can always change your password at any time, and we encourage you to make this something very secure. Please do not use the same passwords that you have with your banks etc.

## HOME PAGE

When you open the home page, once logged in as an authorised user, you will see the following menu across the top:



### HOME

This is our 'landing' page and introduces you to the website. Above the menu, you will see a banner with some of our latest articles. If you are not logged in, you will only see a restricted range, those we are making public but these are very limited. Even if you are logged in, this is only a mere taster.

At the bottom of the page is data showing you the current state of investment markets as well as currency exchange rates. These appear on all the pages and prices are delayed typically by 20 minutes.

At the bottom left hand side of the home page is a quick link to our articles, but again, accessible only by registered users. This quick link also appears on all the main pages.

### LOGIN

At the top right of the page is the link which you need to click to log in. You will be prompted for your username and password. Once in, if you see a bell symbol at the top right hand side of the page with a number in brackets, this means you have a secure message from us. Click on the bell to read it.

Your secure message page also allows you to see any of your stored documents. You can upload your own files to store them on the system if you wish, although we would prefer it if you do not store your whole family album, however 'colourful' it may be!

You can also send us a secure message using the boxes on the right of that page.

### View Documents

Another way to get to the same page is by clicking on the link "View Documents" on the top right hand side of the page.

### Red Underlined

Anything underlined in red is a quick link to the subject under discussion - yes, a 'hyperlink'.

### ABOUT US

This is just a general introduction to Arc Eden and if you are desperate you can click on our team and see pictures of us all..... which you can print off and use for darts practice.

### SERVICES

Clicking on 'Services', a drop down box appears with our main services. These give you a brief description of each topic, points and questions you need to think about. Once again, by clicking on anything underlined in red, you'll be taken to a more in-depth article.

### LATEST ARTICLES

This, as well as your secure portal is really perhaps the one section which is of most interest to you. The rest is there more because we have to outline at least some basic details for anybody who doesn't yet know us.

Clicking on 'Latest Articles' releases a drop down box which you can use to go to each topic. There are many 'sub topics' eg 'Income Tax', 'Inheritance Tax' underneath 'Tax' but we do not show them in the menu because we have designed the site to be mobile, tablet and touch friendly. It's hard to 'hover over' using your finger!

Articles are then shown in date order, the most recent at the top. The number of pages will be displayed and you can click on each to jump to the next page. These articles are constantly reviewed and updated. This means we will be able to report very immediate news where we feel this may be beneficial to you and your work with us.

Some will be topical, such as our current market view, whereas others will carry information and facts such as the tax articles which you can look up at any time.

For instance, if you click on Tax, this will come up with a list of articles on different elements of tax. Say you want to know what this tax year's Personal Allowance is, you just need to click on 'Income Tax - The Basics'.

Pensions will give you details such as how much you can invest, what are the death benefits etc.

Clicking on 'Display Featured Articles' will bring up the menu of our most recent posts. To get rid of it, just click on 'Hide Featured Articles'.

### LINKS

Our section called 'Links' in the menu bar will bring up another drop down list of topics. Our objective has been to pull together lots of useful information all into one easily accessible portal. You'll find information about savings rates, market prices, links to external sites and many other useful elements here.

Bear in mind that Links are different to Articles in the sense that they either take you to external resources not produced by Arc Eden, or they summarise market data, unit prices, performance information etc.

For instance, if you click on Market Data, a menu of different market indices appears. If you click on UK equities, this gives you the prices of all shares quoted on the London Stock Exchange. By clicking on any of the red links at the top of each page eg FTSE100, the list can be refined still further. Alternatively, when looking at market data, and where you see a search box above the table, if you type the name of the company you seek, you will be taken straight to it.

### Some examples:

- If you click on 'FTSE 100 News' this takes you to a page with the latest news occurring in the FTSE100.
- If you click on 'Financial News' you will first see a range of headlines and clicking on one will take you to the relevant website.

- On Pensions and Retirement, there is a link to the Government website which takes you straight to the forms you need to fill in to ask about your future State Pension.

These are but a few of the many examples so take a look and let us know if you want us to add more for everybody's benefit.

## CONTACT

This does exactly what it says on the tin. However, we actively encourage you to send us messages via our secure portal as this is then encrypted, which means it's safe.



## VIEW DOCUMENTS

In the top right hand corner, once logged in you will see a tab called 'Your Documents and Secure Messages'.

If you wish you can upload any of your own documents by browsing your files on your own computer. Your chosen document will then be securely filed with your other documents.

Within this section, you also will see a list of the documents stored by us. By clicking on the document title you will be able to read the document, copy it, print it and send it to others if you wish. Likewise, you can use the message board on the right hand side to send us a secure message. If you click on 'Subject' you will see we've given you some standard headings to save you time, but you can message us about anything you wish.

## PRODUCT EXPLANATIONS

Within Articles, you will see certain sub headings. Some of these are product explanations.

So, if you want to know what an ISA is and the current investment limits, you just have to click on the link and this will give you an article about ISA explaining how they work, the amount you can invest etc.

Similar articles appear for a host of other subjects such as taxation, pensions, investment trusts, VCT as well as explanations of the main types of life assurance. You can also search for these in the main search box signified by the magnifying glass.

## TELL US WHAT TO DO

An important key feature of your secure portal is to help you and us arrange transactions or action as quickly as possible. As an example, we might issue a switch recommendation as part of your investment review. We would post our switch report to your own portal and send you a brief email telling you it is there to view.

You can go in and look at it and if you are happy to proceed, all you need do is click on 'Send a secure message', choose your selected heading and then add any notes or instructions as necessary.

You will have to type little, if anything in many cases.

We can then switch your funds. We do not have to send you a paper authority for you to sign which you then have to post back. Such a switch could take 5 or 6 days. By using your own personal portal, it could all be done on the same day.

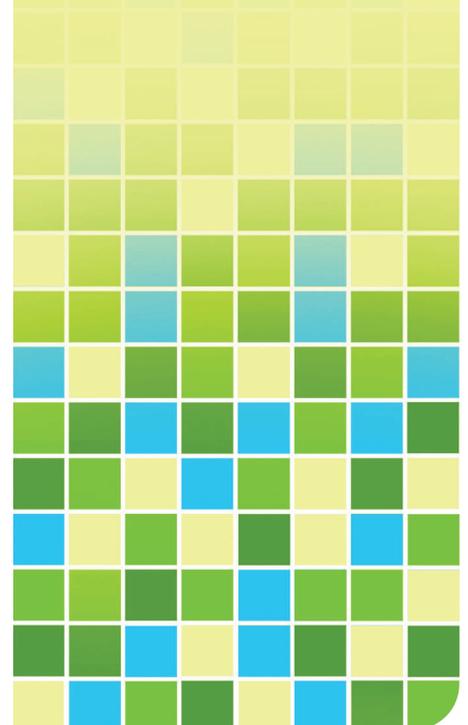


## SECURITY

Security of course is vitally important on any website and we take it seriously. Hackers will inevitably try to penetrate secure portals and so we have various active and passive methods to protect you and us.

One example of a passive method would be for us never to post your bank details anywhere in our portal. We will also rely on you to play your part in keeping your data private, so in this example, we will ask you never to publish highly sensitive data either.

As for making encashments, we have decided that to protect you and us even further, if you want to encash lump sums, whilst you can give instructions to do so via the portal, we will always require further documentation before doing so.



## PERTINENT INFORMATION

As you can see, we will be posting information about a variety of topics which you can access whenever you wish.

Sometimes there may be an article or a development which we think might be of particular interest to you. An example may be a change to the pension rules, or Royal Bank of Scotland's latest suggestion that everybody should sell everything. NOW.

However, you won't be inundated with emails. We will only alert you by email if there is something particularly urgent and we will do this via your secure portal too. In all other cases, you may just want to add our website to your favourites and regularly call back for updates. You can get to them very quickly if you bookmark our Articles page.

If there's something significant happening in markets at any point, there's a good

chance we will be posting an update on our portal to explain what this means. This isn't a substitute for personal advice of course and you should continue to contact us whenever you choose, but these articles will be a handy way to get an impartial review of some of the wider scale scaremongering you'll often read in the press in the meantime.

Our new site is very sophisticated behind the scenes and is able to filter out topics which are of no relevance to you. This means there should be no junk fighting for your attention and time. For instance, if you are in your 60s, have no debt and never intend to have any ever again, why would you want to see anything about our thinking on rising borrowing rates? Having said this, if you still want to see everything, just let us know and we'll widen the range of topics delivered to you.

### PATIENCE

I suspect you are like me. If a website page does not appear within a nano second of pressing the button, you're off. Some of the more comprehensive articles we have on our website have to be streamed from our servers which can take 3 nano seconds longer. We have optimised our technology to meet your needs but on rare occasions, please be patient. It should be worth the wait!

### QUICK LOOK

Before you register for your own secure portal, you can have a quick glimpse of the type of information available on the website by clicking on the article 'Extracts from our Secure Client Portal'.

Scroll down using the wheel on your mouse.

### YOU CAN TOUCH PAPER

If you would prefer to carry on receiving paper via the post in the normal way, this is no problem and you need take no action.

Please be aware that as regulatory rules become ever more onerous, you will receive increasing amounts of paper in the future. This is a fact of life no matter where you go for advice.

Whilst the current level of our service and costs will remain totally unchanged if you prefer to remain on a paper basis, the significant additional service and updates we will be sending you via our portal will not be possible by post. This is not only because cost would be prohibitive, but also because many updates are highly topical and may become out of date within a day or week of publication.



#### Arc Eden Limited

1c Wavell Drive, Rosehill,  
Carlisle, Cumbria, CA1 2ST

Email: [advice@arceden.com](mailto:advice@arceden.com)

Tel: 01228 830003

Web: [www.arceden.com](http://www.arceden.com)

Mike Couzens & Geoff Adamson

Arc Eden Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Not all services are authorised or regulated by the FCA. Company Registered in England no 05299049. Registered Office 1c Wavell Drive, Rosehill, Carlisle, CA1 2ST.

This newsletter is for general information only. No responsibility is accepted for any consequences arising from any action taken without first seeking our advice. Past performance is no guide to the future and the value of some investments can fall as well as rise.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.** Please contact us for further details.

