

IGI Wealth Management Portal

Wealth Management (WM) is a highly personalized investment advisory service that requires active involvement by Wealth Managers to formulate and implement customized investment strategies for each individual client. Given that these accounts are owned by individuals rather than corporations, with a low average level of investing knowledge and expertise, the feedback and reporting requirements on a Wealth Manager may become quite time consuming. Thus, the WM Portal is a very important tool to automate various client request functions to provide a better client experience focusing on responsiveness, transparency and convenience. For the WM business, the portal is vital to increase efficiency by reducing time spent by a wealth manager in dealing with client requests, allowing them to focus on improving internal coordination and remaining vigilant for new investment opportunities. The goals of this portal can be summarized as below:

Objectives:

- Inform potential customers about IGI WM services
- Provide a platform for the client to be routinely engaged with the IGI WM customer experience that can be accessed through any web compatible medium
- Automation of routine client requests through a web based service (accessing information / market research, performance reporting, document retrieval, etc.)
- Create time for department resources to engage in tasks that improve process efficiency, with the potential for greater ROI
- Set a standard for convenient, personalized web based client tools that will be difficult for competitors to replicate
- Provide Wealth Managers with a Customer Management System or CMS (internal to the portal) to analyze web usage statistics and perform housekeeping tasks through an online medium

Basic Functionality

There will be separate site areas for existing and potential clients. Potential clients who visit the website will view static content pages with details about IGI FS, IGI WM Products & Services, general performance and contact information. The actual client portal is meant to provide a range of client functions, listed with interactivity options as below:

1. Account & Personal Profile (View / Update / Print / Download)
2. View Portfolio Performance (View / Customize View / Save View Settings / Print / Download)
3. Access Market Research and News (View / Sort By / Save Sort By Settings / Print / Download)
4. Document Retrieval (View / Download / Print)
5. View Credit Summary (View / Print / Download)
6. Client Personal Tools: Inbox, Meeting Scheduler, Personal Settings & Preferences (View / Print / Download / Save & Update Settings)

7. Interactivity: Online Messaging w Active (Logged On) WM
8. VIP Area for benefits, promo offers for WM clients (Internally Updated w CMS)
9. WM Business Intel: Activity Log for each client session (for Internal reporting and service improvement)

Process

All Wealth Managers will have a unique ID/Password that allows them to access the CMS portion of the portal. Potential clients can access static pages of the website, and clients can access to their portfolio information through their own profile. These are the step for various portal specific processes:

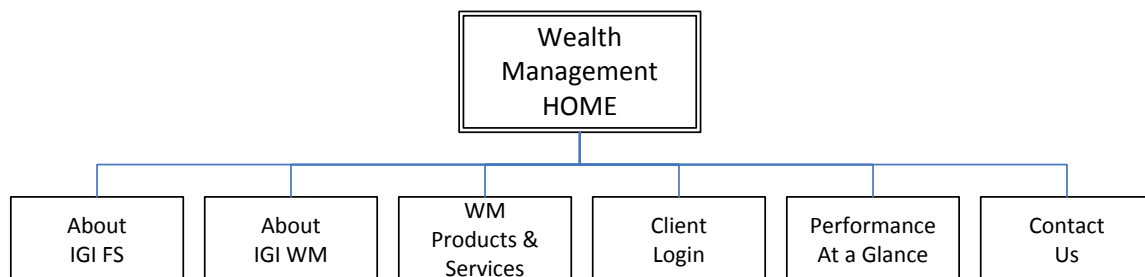
- Wealth Manager Accounts
 1. Head of WM Department has an account option that allows him/her access to all client profiles
 2. HoD can set account privileges of other wealth managers by specifying the clients (by NIC) whose information can be accessed
 3. Wealth Managers have their accounts created by IT, and will be allowed access only to their own client's information
 4. Only the Wealth Manager for a specific client can upload their Fund Manager report or Personal Documents
 5. All Wealth Manager accounts can upload market research reports and create VIP benefit promos
- Client Registration Process
 6. Receive all client documentation relevant to their account opening (and transfer of investment authority to IGI Investment Bank)
 7. Compilation of all relevant details for uploading to Portal:
 - Asset Allocation between asset classes up to instrument level
 - Client and Account Information
 - Credit Lines Information
 - Client Starting Preferences & Settings
 - Copies of all documents relevant for client use
 8. Create User ID / Password + Upload all Client Info (As above) to their User Profile
 9. Communicate Profile ID / Password to client
- Market Research & News Items Uploading
 1. Clients set their market reporting view preferences (by sector, date, tags, specific date range, etc.)
 2. WM uploads market research reports to portal through CMS, tagged by sector / category
 3. News Reports uploading will be automated, but will be tagged everyday by a Wealth Manager by sector / category
 4. When the client clicks on the Market Insight tab, the system displays the market research reports or news items according to the client's defined settings
- Document E-Filing & Uploading Fund Manager's Reports
 1. The wealth manager searches for the client by NIC # using CMS

2. Selecting the client user profile, the wealth manager has the option to upload more documents to their profile (wealth manager can download documents from this view as well)
 3. At the upload option, the wealth manager enters the following information before selecting the document file from a menu
 - Client Name
 - NIC
 - Document Name to be Displayed
 - Category for filing (select from category from drop down menu)
 - Clients will now be able to access a personal document from their E-Filing page, where it is displayed according to asset class and date uploaded
- VIP Benefits Updating
 1. Wealth Manager accesses VIP Benefit Area through CMS
 2. He / She types in Offer Caption, Offer Details and Offer Validity Date, VIP Tier for this Offer (only visible to clients within specified AUM Tier), and may upload a picture for display as well
 3. Offer is posted to the Portal, where eligible clients can view it. Ineligible clients will not have the offer displayed at their VIP Benefits page
 - Access to Client Usage Statistics
 1. Wealth Manager logs into the CMS using their account
 2. On Web Usage Statistics page, the Wealth Manager can run a query by date range, site area, client IDs, or AUM tiers
 3. Portal generates a report of the performance of the site layout, client interest in specific site areas through time spent or number of times accessed, usage of specific tools and services, file download history, etc.

Site Structure and Functional Screen Layout

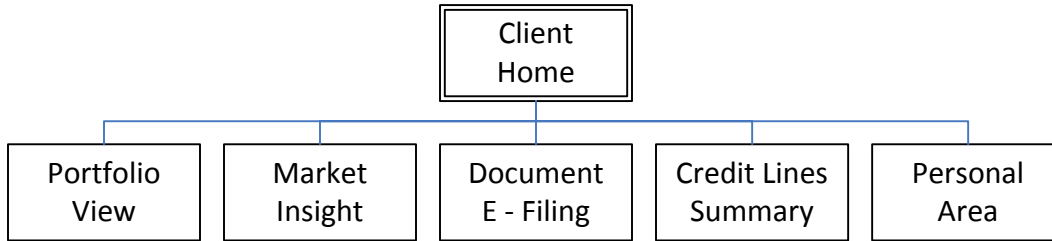
The site consists of two secure areas accessible only by unique login ID / password, and one area accessible by anyone surfing the web. Site structure is as below:

Public Site – IGI Wealth Management Home



This site hosts static content on IGI FS, WM and details of Products & Services offered. Performance reports will be prepared and updated on a quarterly basis, and potential customers can access contact details for IGI WM from here. A link to the Client Login area will be visible on all pages of this site.

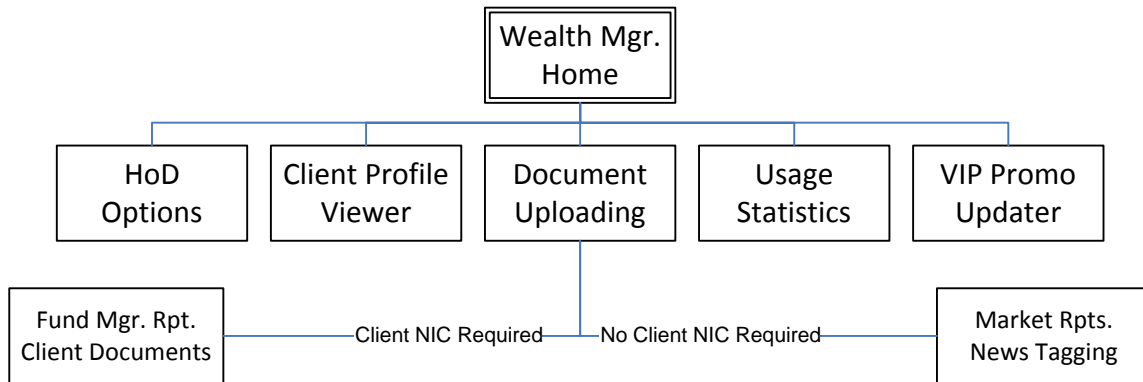
Secure Client Site – IGI Wealth Management Client Portal



This site will be accessible only through a secure login with the client’s unique User ID and Password. Each area is carefully designed to maximize the ease and convenience of navigation and the accessibility of various options on the site. As this portion of the portal is built specifically for the client, a conceptual level of design for each page is given below, along with the functions available to the user:

WM Client Home Page

Secure Wealth Manager Site



Although the Wealth Manager site is not accessible from the IGI Wealth Management Home Page, any information uploaded or changed here is reflected in real time on the WM Client Portal, so these are integrated into the same application. As this area is meant for wealth managers and not the client, their design layout is not important as long as all required functionality is maintained. The following section is a visual representation of the conceptual look & feel of the client website to simulate the user experience planned for IGI WM customers.

Functionality of Individual Pages

Client Pages

1. Client Home: This page will have the option to display account information or personal information in the sidebar, which reflects records created at the time of account opening or last revised information. The display area has heads for updates on the internal pages, and information to be displayed has been included as below (subject to updates with further requirements):

- a. Personal Profile:
 - i. Client Name
 - ii. Date of Birth
 - iii. NIC #
 - iv. NTN #
 - v. Contact Information
 - 1. Address (Home / Office)
 - 2. Telephone (Home / Office / Cell)
 - 3. Email (Personal / Official)
 - b. Account Profile:
 - i. Account #
 - ii. Portfolio Size (AUM)
 - iii. Asset Allocation (expandable heads for each asset class)
 - c. Content Display Area:
 - i. Portfolio View:
 - 1. Latest NAV of Portfolio (Real Time)
 - 2. Biggest Gainers / Losers of Today (Real Time Stock Quote)
 - ii. Market Insight:
 - 1. Latest Headlines (Top 2 Stories Displayed)
 - 2. Latest Research (Top 2 Reports Displayed)
 - iii. Document E-Filing:
 - 1. Last three uploaded documents, with Date/Time of uploading
 - iv. Personal Area
 - 1. # of New Msgs in Inbox
 - 2. # of Meetings Scheduled for Today
 - 3. # of New Special Offers in VIP Area (since last login)
 - d. Chat with your WM:
 - i. At the bottom of the sidebar is a link to chat with the client's WM. This displays the WM's online/offline status, and if online the WM can chat with the customer via an instant messaging service
2. My Personal Page: This page is made for client specific functions like Inbox, Meeting Scheduler, Personal Profile (View and Update), Site Settings (View and Update), and a VIP Offer Area
- a. Inbox: This area displays the # of new messages in the client's mailbox. Clicking this icon/link will display all messages with standard options for client action.
 - b. Meeting Scheduler: This allows the client to schedule meetings and receive automated reminders. The icon/display shows the # of meetings scheduled today, this week, and pending requests. Clicking on the icon/link will display standard actions for this service.
 - c. Personal Profile: All fields as listed above can be updated from this area by the Client.

- d. Site Settings: Various site customization options are displayed initially. On a click, the client can set notification options (by SMS, Email or Phone) for various services on the site, as well as customize display options for the News Feed and Research Reports area. Further options may be added for client customization.
 - e. VIP Areas: This area shows all applicable VIP promotions for the client. These can be in the form of printable PDF files or simple click to avail options.
 3. Portfolio View: This page displays all information regarding the performance of various investments for the client portfolio. There are two views available to the client, one is graphical and the other is a tabular format. The two options are available at a click on the first page, and display settings are to be updated and saved as last viewed. Downloading and Print options are available.
 - a. Graphical View: The client can choose to display a trend of returns on various asset classes, both at the aggregate level as well as for individual securities in their portfolio. The client can also choose a date range for the returns graph, and all trend lines displayed are color coded according to their returns above or below an agreed benchmark. The graph view reflects real time values.
 - b. Tabular View: This view has the same expandable heads of asset classes, down to the individual security level. Returns are displayed in real time for various asset classes with their Book Value, Market Value, the Benchmark Return for each asset class, and the Current Return. All values are real time, and client has the option to set their display range.
 4. Market Insights: This page displays all reports and news feeds that are relevant to the client. The client can go to the Site Settings page (in Personal Area) to change the priority of news and research reports relating to various sectors, the number of items displayed on each page, and the archive settings for his account. The client also has the option to flag news items and reports of interest to him/her into their 'My Research' or 'My News' category, which is accessible by a simple click. Downloading and Print options are available.
 5. Document E-Filing: This page shows all available documentation categories for which client documents are held on file. The client can access scanned copies from this page for any document submitted to or required from IGI, and options for Download and Print are available.
 6. Credit Lines Summary: This page displays all existing borrowing (credit) lines active for the customer in a tabular format, with options to Print or Download the information.

Visual Representations of the above functions are displayed on the following pages. Note that the Static pages (User Login not required) will be implemented as per the norm, and the Wealth Manager pages' functional processes have already been defined in previous sections.

Client Home:

Header + Graphic Area + IGI WM Logo					
Portfolio View	Market Insight	Document E – Filing	Credit Lines Summary	Personal Area	Welcome Client!
Nav. Path > Client Home (Hyperlink)					Personal Profile
<div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Portfolio View</p> <ul style="list-style-type: none"> - NAV: 14.5% - Biggest Gainer: HUB 4.5% - Biggest Loser: ENGR0 2.3% </div> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Market Insight</p> <ul style="list-style-type: none"> - Latest Headline <Date/Time> - Latest Report <Date/Time> </div> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Document E-Filing</p> <ul style="list-style-type: none"> - Last Uploaded <Date/Time> - Last Uploaded <Date/Time> - Last Uploaded <Date/Time> </div> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Credit Lines</p> <ul style="list-style-type: none"> - Current Borrowing Limit - Next Payment: PKR 15,678 - Payment Due: <Date/Time> </div> <div style="width: 100%; border: 1px solid black; padding: 5px; margin-top: 10px; text-align: center;"> <p>Personal Area Icon / Link</p> <ul style="list-style-type: none"> - 3 New Messages in Inbox - 2 Meetings Today - 1 New Special Offer! </div> </div>					<p>Account Profile</p> <ul style="list-style-type: none"> • Account # • Portfolio Size (AUM) • Asset Allocation: <ul style="list-style-type: none"> - Fixed Deposit <ul style="list-style-type: none"> ▪ Govt. Securities ▪ Deposit A/C ▪ Shariah Compliant ▪ TFCs - Equity <ul style="list-style-type: none"> ▪ Mutual Fund ABC ▪ Directly Managed ▪ Shariah Compliant ▪ Foreign MF XYZ ± Commodities ± Real Estate ± Insurance Coverage • Chat with your WM (Online)

My Personal Page:

Header + Graphic Area + IGI WM Logo					
Portfolio View	Market Insight	Document E – Filing	Credit Lines Summary	Personal Area	Welcome Client!
Home > Personal Area					Personal Profile
<div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Message Inbox</p> <ul style="list-style-type: none"> - 5 New Messages </div> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Meeting Scheduler</p> <ul style="list-style-type: none"> - 1 Meeting at 4:30pm today - 2 Meetings this Week - 1 Pending Meeting Request </div> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Personal Profile</p> <ul style="list-style-type: none"> - View Personal Info - Edit Personal Info - Print Personal Info </div> <div style="width: 50%; border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="text-align: center;">Site Settings</p> <ul style="list-style-type: none"> - Set Notification Options - Customize News Feed - Customize My Research </div> <div style="width: 100%; border: 1px solid black; padding: 5px; margin-top: 10px; text-align: center;"> <p>VIP Area</p> <ul style="list-style-type: none"> - Special Offers - VIP Event Passes </div> </div>					<p>Account Profile</p> <ul style="list-style-type: none"> • Account # • Portfolio Size (AUM) • Asset Allocation: <ul style="list-style-type: none"> - Fixed Deposit <ul style="list-style-type: none"> ▪ Govt. Securities ▪ Deposit A/C ▪ Shariah Compliant ▪ TFCs - Equity <ul style="list-style-type: none"> ▪ Mutual Fund ABC ▪ Directly Managed ▪ Shariah Compliant ▪ Foreign MF XYZ ± Commodities ± Real Estate ± Insurance Coverage • Chat with your WM (Online)

Portfolio View – Graphical:

Header + Graphic Area + IGI WM Logo

Portfolio View | Market Insight | Document E – Filing | Credit Lines Summary | Personal Area | Welcome Client! | Personal Profile

Home > Portfolio View > Graphical Print | Download

Graphical View | Tabular View

Set Date Range: 1 Day 1 Week 1M 3M 6M 1 Yr Custom

Display Trend: Total Portfolio Fixed Return Equity Commodity FX Foreign Investments Real Estate

Account Profile

- Account #
- Portfolio Size (AUM)
- Asset Allocation:
 - Fixed Deposit
 - Govt. Securities
 - Deposit A/C
 - Shariah Compliant
 - TFCs
 - Equity
 - Mutual Fund ABC
 - Directly Managed
 - Shariah Compliant
 - Foreign MF XYZ
 - ± Commodities
 - ± Real Estate
 - ± Insurance Coverage
- Chat with your WM (Online)

Portfolio View – Tabular:

Header + Graphic Area + IGI WM Logo

Portfolio View | Market Insight | Document E – Filing | Credit Lines Summary | Personal Area | Welcome Client! | Personal Profile

Home > Portfolio View > Tabular Print | Download

Investment Instrument	Book Value	Market Value	Benchmark Return %	Current Return %
GSS Deposits TFCs Shariah Compliant	4,567,890 abc def ghi	7,000,000 Abc Def Ghi	15% Abc Def Ghi	XYZ% Abc Def Ghi
Mutual Funds Direct Equity Commodity FX Foreign Investment	Similar to above	Similar to above	Similar to above	Similar to above

Set Date Range: 1 Day 1 Week 1M 3M 6M 1 Yr Custom

Account Profile

- Account #
- Portfolio Size (AUM)
- Asset Allocation:
 - Fixed Deposit
 - Govt. Securities
 - Deposit A/C
 - Shariah Compliant
 - TFCs
 - Equity
 - Mutual Fund ABC
 - Directly Managed
 - Shariah Compliant
 - Foreign MF XYZ
 - ± Commodities
 - ± Real Estate
 - ± Insurance Coverage
- Chat with your WM (Online)

Market Insight – Research View:

Header + Graphic Area + IGI WM Logo					
Portfolio View	Market Insight	Document E – Filing	Credit Lines Summary	Personal Area	Welcome Client!
Home > Market Insight > Market Research					Personal Profile
		Market Research	News & Headlines		
Sector & Title	Date Uploaded	Select	Print	Download	
Today's Reports:					
Research Report Title 1	Date/Time	<input type="checkbox"/>	Print	Download	
Research Report Title 2	Date/Time	<input type="checkbox"/>	Print	Download	
Research Report Title 3	Date/Time	<input type="checkbox"/>	Print	Download	
Energy & Power:					
Last Uploaded Report Title 1	Date/Time	<input type="checkbox"/>	Print	Download	
Last Uploaded Report Title 2	Date/Time	<input type="checkbox"/>	Print	Download	
Fertilizer:					
Last Uploaded Report Title 1	Date/Time	<input type="checkbox"/>	Print	Download	
Next Page 2 3 Last		Add Selection to My Research			
Go To Market Research Archive		Go to My Research			
					Account Profile <ul style="list-style-type: none"> • Account # • Portfolio Size (AUM) • Asset Allocation: <ul style="list-style-type: none"> - Fixed Deposit <ul style="list-style-type: none"> ▪ Govt. Securities ▪ Deposit A/C ▪ Shariah Compliant ▪ TFCs - Equity <ul style="list-style-type: none"> ▪ Mutual Fund ABC ▪ Directly Managed ▪ Shariah Compliant ▪ Foreign MF XYZ ± Commodities ± Real Estate ± Insurance Coverage • Chat with your WM (Online)

Market Insight – News View:

Header + Graphic Area + IGI WM Logo					
Portfolio View	Market Insight	Document E – Filing	Credit Lines Summary	Personal Area	Welcome Client!
Home > Market Insight > News & Headlines					Personal Profile
		News & Headlines	Market Research		
Sector & Title	Date Uploaded	Select	Print	Download	
Today's Headlines:					
News Headline Title 1	Date/Time	<input type="checkbox"/>	Print	Download	
News Headline Title 2	Date/Time	<input type="checkbox"/>	Print	Download	
News Headline Title 3	Date/Time	<input type="checkbox"/>	Print	Download	
Energy & Power:					
Latest News Item Title 1	Date/Time	<input type="checkbox"/>	Print	Download	
Latest News Item Title 2	Date/Time	<input type="checkbox"/>	Print	Download	
Fertilizer:					
Latest News Item Title 1	Date/Time	<input type="checkbox"/>	Print	Download	
Next Page 2 3 Last		Add Selection to My News			
Go To News Archive		Go to My News			
					Account Profile <ul style="list-style-type: none"> • Account # • Portfolio Size (AUM) • Asset Allocation: <ul style="list-style-type: none"> - Fixed Deposit <ul style="list-style-type: none"> ▪ Govt. Securities ▪ Deposit A/C ▪ Shariah Compliant ▪ TFCs - Equity <ul style="list-style-type: none"> ▪ Mutual Fund ABC ▪ Directly Managed ▪ Shariah Compliant ▪ Foreign MF XYZ ± Commodities ± Real Estate ± Insurance Coverage • Chat with your WM (Online)

Document E-Filing Page:

Header + Graphic Area + IGI WM Logo

Portfolio View	Market Insight	Document E – Filing	Credit Lines Summary	Personal Area	Welcome Client!
					Personal Profile

Home > Document E-Filing > Fund Manager’s Reports

Account Statements

Fund Manager’s Rpt.

Insurance Docs

Investment Docs.

Estate / Trust Docs

Forms / Other

Fund Manager’s Reports (Category Selected on Click)			
Document Title	Date Added	Print	Download
Latest Fund Manager’s Report Jan	Date/Time	Print	Download
Latest Fund Manager’s Report Dec	Date/Time	Print	Download
Latest Fund Manager’s Report Nov	Date/Time	Print	Download

Account Profile

- Account #
- Portfolio Size (AUM)
- Asset Allocation:
 - Fixed Deposit
 - Govt. Securities
 - Deposit A/C
 - Shariah Compliant
 - TFCs
 - Equity
 - Mutual Fund ABC
 - Directly Managed
 - Shariah Compliant
 - Foreign MF XYZ
 - ± Commodities
 - ± Real Estate
 - ± Insurance Coverage
- Chat with your WM (Online)

Credit Lines Summary:

Header + Graphic Area + IGI WM Logo

Portfolio View	Market Insight	Document E – Filing	Credit Lines Summary	Personal Area	Welcome Client!
					Personal Profile

Home > Credit Lines Summary Print | Download PDF

Summary of Outstanding Limits on Credit Lines				
Facility (Limit)	Balance	Markup %	Payment	Payment Due
Limit A	Balance A	A %	Payment A	Due Date
Limit B	Balance B	B %	Payment B	Due Date

Account Profile

- Account #
- Portfolio Size (AUM)
- Asset Allocation:
 - Fixed Deposit
 - Govt. Securities
 - Deposit A/C
 - Shariah Compliant
 - TFCs
 - Equity
 - Mutual Fund ABC
 - Directly Managed
 - Shariah Compliant
 - Foreign MF XYZ
 - ± Commodities
 - ± Real Estate
 - ± Insurance Coverage
- Chat with your WM (Online)