

# ES ONLINE

## USER GUIDE





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## PLEASE NOTE

- > The images in this document are meant as a guide only and will differ on a plan by plan basis.
- > The system functionality and menus available to you will be a function of your plan(s) and not all functions shown in this guide may be available to you.



# LOGGING IN

## LOGGING IN FOR THE FIRST TIME

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Welcome to ES Online

The online service provided by JTC Employer Solutions

### SETTING UP YOUR ACCOUNT:

You will have received two separate emails providing you with your unique 16 digit login ID and a system generated password.

- > To access the service click here <https://www.jtcgroup.com/esonline/> and click on "Sign in" and then ES Online.
- > At the Welcome screen, enter your 'Login' and 'Password' and click on 'Sign In'.
- > The first time you login you will be prompted to:
  1. Set a new password.
  2. Set an 'Identification' question and answer which will be required for subsequent logins.
  3. Set a 'Password Reset' question and answer. You will be able to use this to reset your password if you forget it.

If you are not able to login after two attempts please contact the ES Online helpdesk +44 (0) 1534 702 999 or [eshelp@jtcgroup.com](mailto:eshelp@jtcgroup.com).

### Welcome

Enter your login ID and password

**Login:**

**Password:**

[Forgotten Password?](#)

Your ES Online login guide can be found [here](#)



# LOGGING IN

## LOGGING BACK IN

Once you have completed the required information on first login you will now be able to log back in.

### ACCESSING YOUR ACCOUNT

- > At the Welcome screen enter:
  1. Your 16 digit Login ID.
  2. Your new Password you have set.
  
- > You will then be taken to the Identification screen:
  1. You will be shown the Identification Question you set.
  2. You will be asked to enter specific characters from your Identification Answer, in the example shown the 1<sup>st</sup>, 2<sup>nd</sup> and 4<sup>th</sup> characters.
  
- > Click on 'Continue' to access the site

### Welcome

\* Required fields

#### Enter the answer to your Identification Question

Use the text boxes to choose the characters from your Identification Answer:

*Identification Question:* 6 x a

*Identification Answer:* **1st** **2nd** **4th**

Please note this selection ignores capital or lower case letters.



# LOGGING IN

## FORGOTTEN YOUR PASSWORD

If at any point you have forgotten your password on the Welcome screen click on "Forgotten Password?"

### FORGOTTEN PASSWORD:

- > Step 1:
  1. Enter your 16 digit Login ID.
  2. Enter your Surname, then click on 'Continue'
- > Step 2:
  1. You will be shown the Security Question you set.
  2. You will be asked to enter specific characters from your Security Answer, in the example shown the 1<sup>st</sup>, 3<sup>rd</sup> and 5<sup>th</sup> characters.
- > Step 3:
  1. You will be asked to set a new Password.
  2. You will be asked to confirm that Password.
- > Click on 'Save' to continue to access the site.

If you have forgotten your 16 digit Login ID please contact the ES Online helpdesk on +44 (0)1534 702 999 or by email at [eshelp@jtcgroup.com](mailto:eshelp@jtcgroup.com).



### Welcome

#### Login Self Reset: Step 1 of 3

JTC is dedicated to providing you with a secure Online environment.

You will be required to answer your Security Question as part of the Login Self Reset process.

Please enter your login ID and user surname and then select **Continue**.

**Login:**

**User Surname:**

### Welcome

#### Login Self Reset: Step 2 of 3 – Security Question

Please enter the 1st, 3rd and 5th characters from the answer to your Security question

\* Required Information

#### Security Question

Please enter the characters from your 'Security Answer' in the text boxes below

**Security Question:** 6 x a

**Security Answer:**

Please note: your security answer is not case sensitive.



# NAVIGATION

## MESSAGE CENTRE

If there are any unread messages for you, these will be shown once you login.

### MANAGING MESSAGES

- > Clicking on 'Mark as Read' will remove the message from being shown at subsequent logins.
- > The Message Centre can be accessed at any time from the main menu item of the same name.
- > All read messages can be viewed in the 'My Read Messages' or 'Archived Messages' area.

### MENU NAVIGATION

- > For ease of navigation relevant menu items are displayed on the left hand side of the screen, and remain constant as you move through the website.

**Workspace**

- ▶ My Transactions
- ▶ New Request

**Plan Management**

- ▶ Message Centre
- ▶ Plan Summary
- ▶ Investment Preferences
- ▶ Switch History
- ▶ Expression of Wishes
- ▶ My Choices
- ▶ My Choices History
- ▶ Personal Details
- ▶ Retirement Modeller
- ▶ Reports
- ▶ Preferences

**Useful Information**

- ▶ Web Guides
- ▶ FATCA and CRS
- ▶ Privacy & Marketing
- ▶ Benefit & Pension Plans

Message Centre

Mark Selected as Read    Mark All as Read    My Read Messages

[Welcome to ES Online](#)

Mark as Read

JTC Employer Solutions welcome...

View All Archived Messages    Skip



# FINANCIAL INFORMATION

## PLAN SUMMARY

If there are no unread messages for you, you will see the Plan Summary screen.

### USING THE SCREEN

- > This screen will show you a summary position of all of your plans held with JTC Employer Solutions.
- > To view your plan values in a different currency click on the down arrow beside 'Reporting Currency' and selecting your preferred currency.
- > The screen displays a high level summary of the asset types in each plan.
- > In the table display, and on every subsequent screen, a heading title in bold means that you can change the sort order of the table by clicking on the heading.

### USEFUL INFORMATION

- > Changing the reporting currency on this screen will only change it for this session. To change it for all subsequent sessions click on the 'Preferences' menu, select the currency you require and then click on 'Save Changes'.
- > If you click on 'Select a Format' you can download all of the screen data into excel.
- > To view the detailed holdings of any of your plans click on the plan name; this will take you to the 'Plan Details' screen.

**Workspace**

- ▶ My Transactions
- ▶ New Request

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**Plan Management**

- ▶ Message Centre
- ▶ Plan Summary
- ▶ Investment Preferences
- ▶ Switch History
- ▶ Expression of Wishes
- ▶ My Choices
- ▶ My Choices History
- ▶ Personal Details
- ▶ Retirement Modeller
- ▶ Reports
- ▶ Preferences

**Plan Summary as at: 30 Mar 2021**

Value of Assets in My Employee Benefit Plans	(GBP) 149,070.38		Reporting Currency:	<input type="text" value="(GBP) Pound Sterling"/>
Total Value	(GBP) 149,070.38			<input type="button" value="Refresh"/>

The % Vested is the percentage of assets that have vested and therefore met the vesting conditions imposed by the rules of your plan. For details regarding what vesting conditions apply to your plan please refer to the plan guidebook or contact JTC Employer Solutions.

Select a Format

Displaying 1 to 2 of 2 My Employee Benefit Plans

Plan Name	Reporting Currency	Investments	Cash	Other Assets	% Vested	Value
<a href="#">Demonstration Retirement Plan – Employee</a>	GBP	82.36	0.00	0.00	N/A	82.36
<a href="#">Demonstration Retirement Plan – Employer</a>	GBP	147,754.02	1,234.00	0.00	90.00%	148,988.02
Total						149,070.38



# FINANCIAL INFORMATION

## PLAN DETAILS

Once you have clicked on a plan from the Plan Summary Plan screen you will see the Plan Details page.

### USING THE SCREEN

- > This screen shows the underlying assets held in the plan which you have selected.
- > The assets are subdivided into Investments, Cash and Other Assets. Relevant information on each constituent of these can be viewed on screen.
- > You are also able to change the reporting date on this screen so you can view the values at any historical point.
- > You can access investment factsheets (if applicable) and further information on an investment by clicking on the icons next to the investment name.
- > Click on the '[View Historic Investments](#)' button to view assets that currently have a zero balance however were historically held in the plan.
- > To view the transaction history of any asset (investment, cash or other asset) simply click on the asset name and you will be taken to the [Asset Movements](#) screen.

**My Employee Benefit Plan Details**

Plan Name: Demonstration Retirement Plan – Employer

Summary as at: 30 Mar 2021

Value: (GBP) 148,988.02

Reporting Currency: (GBP) Pound Sterling

Valuation Date: 30/03/2021

Refresh

Select a Format Export

Displaying 1 to 4 of 4 Investment Details

	Investment Name	Investment Currency	Units Held	Purchase Cost in Investment Currency	Market Price in Investment Currency	Value in Investment Currency	Unrealised Profit/(Loss) (GBP)	Value (GBP)	Foreign Exchange Rate	Percentage of Assets
①	<a href="#">BLACKROCK GBL FDS BGF GBL ALLOC HEDG A2 GBP</a>	GBP	48.660	1,500.00	37.5900	1,829.13	329.13	1,829.13	1.000000	1.23%
①	<a href="#">FIDELITY FUNDS UNITED KINGDOM A DIS</a>	GBP	668.240	1,500.00	2.8440	1,900.47	400.47	1,900.47	1.000000	1.28%
①	<a href="#">PIMCO GBL INVRS GBL REAL RETURN FD CLS'E H</a>	GBP	934.400	10,750.48	14.7900	13,819.78	3,069.30	13,819.78	1.000000	9.28%
①	<a href="#">ROYAL BK OF CANADA.COM.NPV.(CAD)</a>	CAD	1,959.000	102,772.68	115.9150	227,077.49	71,275.51	130,204.64	0.573393	87.39%
<b>Total</b>								<b>147,754.02</b>		<b>99.17%</b>

View Historic Investments

Select a Format Export

Displaying 1 to 1 of 1 Cash Details

Bank Account Name	Account Currency	Balance in Account Currency	Value(GBP)	Foreign Exchange Rate	Percentage of Assets
<a href="#">External Account - Demonstration Bank Account</a>	GBP	1,234.00	1,234.00	1.000000	0.83%
<b>Total</b>			<b>1,234.00</b>		<b>0.83%</b>

Include closed accounts



# FINANCIAL INFORMATION

## ASSET MOVEMENTS

Once you have clicked on an asset from the Plan Details screen, the transaction history of that asset will be shown.

### USING THE SCREEN

- > The additional information that is displayed will depend on whether you selected an investment, cash or other asset.
- > You are able to change the reporting date range to view transactions between any time period for the asset selected.
- > As on previous screens the contents of the table can be exported to excel by selecting it as an output from the 'Select a Format' option and clicking the 'Export' button.

**Investment Movements**

<b>Investment Name</b>	BLACKROCK GBL FDS BGF GBL ALLOC HEDG A2 GBP	<b>From Date :</b>	<input type="text" value="30/09/2010"/>	<b>To Date :</b>	<input type="text" value="30/03/2021"/>
<b>Investment Currency</b>	GBP				
<b>Summary as at</b>	30 Mar 2021				
<b>Reporting Period</b>	30 Sep 2010	To	30 Mar 2021		
<b>Value at Period End</b>	(GBP)1,829.13				

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Select a Format

Displaying 1 to 3 of 3 Investment Movement Details

Value Date	Transaction Type	No. of Units	Cost in Investment Currency	Proceeds in Investment Currency	Realised Profit/(Loss)
05 Jul 2020	Purchase	17.320	500.00		
05 Aug 2020	Purchase	16.220	500.00		
05 Sep 2020	Purchase	15.120	500.00		



# MANAGING PLAN ASSETS

## INVESTMENT PREFERENCES

To recommend how any future contributions are invested you need to set your Investment Preference. To do this click on the 'Investment Preferences' menu item.

### USING THE SCREEN

- > A list of plans for which you are able to set investment preferences will be displayed with a status showing if an investment preference is already set.
- > Select the plan for which you would like to make an investment preference and click 'Continue'. You will then be shown details of any investment preference already set for this plan, if applicable.
- > To set or change your investment preference:
  1. Click on the 'Provider' dropdown arrow and select the relevant provider.
  2. Click on the 'Investment' dropdown arrow and select your required investment. Type in the % of any future contribution you wish to invest in the 'Percentage' box.
  3. Click on the 'Add New' button which will create a row in the bottom 'New Investment Preference' section.
  4. If you wish to select more than one investment repeat the steps above. Please note that the percentages must add up to 100%
  5. If you would like to delete a row, click on 'Delete' next to the investment name you wish to remove.
  6. Once you are satisfied with your selection click 'Continue'.
- > A Confirmation screen will be shown, if you are happy with your selection click on 'Continue' and you will be taken to an acknowledgement screen.
- > You need to click in the 'Yes' radio button to accept the acknowledgement and then the 'Finish' button.

Step 1 of 3

Plan Name: Demonstration Retirement Plan – Employee

Displaying 1 to 2 of 2 Current Investment Preference

	Provider	Investment	Percentage
①	Pimco	PIMCO GBL INVR5 GLOBAL REAL RETURN E USD	50.00
①	Blackrock BSF	BLACKROCK (LUX) SA BSF MNGD.IDX.PTF.MODERAT D5	50.00

Provider : --Select Provider--

Investments : --Select Investment--

Percentage :

+ Add New

Displaying 1 to 2 of 2 Set New Investment Preference

	Provider	Investment	Percentage	
①	BlackRock	BLACKROCK GBL FDS BGF GBL ALLOC HEDG A2 GBP	50.00	Delete
①	Fidelity	FIDELITY FUNDS CHINA FOCUS A USD DIS NAV	50.00	Delete

Continue

Cancel



# MANAGING PLAN ASSETS

## SWITCHING BETWEEN ASSETS

To switch between current asset holdings select 'New Request' from the menu on the left hand side then click on 'Submit Switch'.

### USING THE SCREEN

A list of plans you are currently able to request switches on will be displayed. Select the plan name you wish to request a switch for and click 'Continue'.

> To submit your switch:

1. Use the check boxes to select the assets you wish to sell then click 'Continue'.
2. Choose whether to sell a percentage or cash amount in the 'Sell Method', then type an appropriate value in the box. Repeat for each asset you wish to sell, then click 'Continue'.
3. Select the provider of the asset you wish to buy under 'Provider Name', the name of the asset required under 'Asset Name' and then the percentage or amount you wish to buy under 'Buy Option' and click 'Add to Buy'.
4. If you wish to select more than one asset to purchase then repeat the process. Please note that percentages must add up to 100% or to the amount of the value sold.
5. If you want to delete a row, click on 'Delete' next to the investment name you wish to remove.
6. Once you are satisfied with your selection click 'Continue'.

> You will be taken to a confirmation screen; if you are happy with your selection click on 'Continue' and you will then be taken to an acknowledgement screen.

> You need to click in the 'Yes' radio button to accept the acknowledgement and then the 'Finish' button.

**Submit Switch**  
Participant Name : Demonstration D Member BD100 Company Name : BD Demonstration Company 10  
Submit Switch - Step 4 of 6

1. Select Plan Plan Name EFRBS B010

2. Investment Details You are selling

3. Enter Sell Details Displaying 1 to 1 of 1 Asset Sell

Investment Name	Provider Name	Investment Currency	Value in Investment Currency	Rem It Currency	Amount/Percentage	Buy Amount/Percentage
EMIRATES NBD FUND GLOBAL SUKOKI USD ACC	Pimco	GBP	83,952.51		100.00%	100.00%

4. Enter Buy Details You are buying

5. Confirmation

6. Acknowledgement

\* - Indicates a Required Field

Provider Name:

Asset Name:

Buy Options:

Displaying 1 to 2 of 2 Asset Buy

Asset Name	Provider Name	Amount/Percentage
BLACKROCK AM (E)ICS USD LOQTY PREMIER ACC	BlackRock Cash Selection Funds	50.00 <a href="#">Delete</a>
EMIRATES NBD FUND GLOBAL SUKOKI USD ACC	Emirates NBD Asset Managmt Ltd	50.00 <a href="#">Delete</a>



# PERSONAL INFORMATION

## CHANGING YOUR PERSONAL DETAILS

To change your personal information click on the 'Personal Details' menu.

### USING THE SCREEN

- > You will see the current personal information we hold for you.
- > To ensure that we can maintain our high level of service please ensure that you add any missing information and remember to update the information if your circumstances change.
- > To update the information click the 'Edit' button at the bottom of the screen. Once you are happy with the information you have entered click on 'Continue'. You will then see a confirmation screen with your updated personal information.
- > Click 'Finish' to accept this information or 'Previous' to return to the input screen to make amendments.
- > Please note that, for some plans, you are unable to update your personal information online and must contact the ES Online helpdesk.

**Personal Details**  
Personal Details - Step 1 of 5

1. General Details Please note any details input will not be saved unless you confirm the changes on the confirmation page by clicking finish!

2. Corporate Information \* - Indicates a Required Field

3. Bank Details \*\*\* - If any of the address details are present, these fields are mandatory

4. Spouse Details

5. Confirmation

**My Details**

\* Title:  Mr.  Mrs.  Miss.  Dr.  Others

First Name: Member BD19E Surname: Demonstration

Date of Birth: 28/09/2008 JTC ID: 815445

**Nationality Details**

Nationality: Irish

**Personal Contact Details (Send Correspondence to:  Home  Work)**

Home Address	Work Address
*** Address Line1: Address Line 1	Company Name: BD Demonstration Compa
Address Line2: Address Line 2	Address Line1: Work Address Line 1
Address Line3: Address Line 3	Address Line2: Work Address Line 2
*** Town: Address Town	Address Line3: Work Address Line 3
County/State: Address County	Town: Work Address Town
Post Code: AB12 3CD	County/State: Work Address County
*** Country: United Kingdom	Post Code: AB12 3CD
Contact Telephone No: 123456789	Country: United Kingdom
Contact Fax No: 123456789	Contact Telephone No:
* Contact Email Address: lain.weston@bfc.com	Contact Fax No:
	Contact Email Address: lain.weston@bfc.com

Continue Cancel

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# PERSONAL INFORMATION

## EXPRESSION OF WISHES

To ensure that your beneficiaries are looked after in the event of your death, where applicable, you should ensure that you have communicated their details to us via the 'Expression of Wishes' menu option.

### USING THE SCREEN

A list of plans for which you are able to submit an 'Expression of Wishes' election will be shown with a status to show if an election has already been made. To view a previously saved election click on the plan name.

- > To submit a new Expression of Wishes election or to update existing details:
1. Tick the checkbox(s) of the plan(s) you wish to update.
  2. Click 'Add / Edit'.
  3. Populate the contact details of the elected beneficiary in the fields provided along with confirmation of the proportion of your benefit that you would like them to receive.
  4. Once all details have been populated click '+ Add New'.
  5. Repeat this step for all elected beneficiaries until the sum of all Proportion of Benefits is equal to 100% and click Continue.

### Expression of Wishes

Set Expression Of Wish - Step 1 of 3

Plan Name: Demonstration Retirement Plan - Employee

Please note any details input will not be saved unless you confirm the changes on the confirmation page by clicking finish:

**Beneficiary Details**

* Title	<input type="text"/>	* Address Line1	<input type="text"/>
* First Name	<input type="text"/>	Address Line2	<input type="text"/>
* Surname	<input type="text"/>	* Town	<input type="text"/>
* Relationship	<input type="text"/>	County/State	<input type="text"/>
* Date of Birth	<input type="text"/>	Post Code	<input type="text"/>
Telephone Number	<input type="text"/>	* Country	--Select a Country-- <input type="button" value="v"/>
Email Address	<input type="text"/>	* Proportion of Benefit	<input type="text"/>

+ Add New

\* - Indicates a Required Field

Continue Cancel

- > A confirmation screen will be shown; if you are happy with your selection click on 'Continue' to be taken to an acknowledgement screen.
- > You need to click in the 'Yes' radio button to accept the acknowledgement and then the 'Finish' button. Please note that payment of benefits on your death may be restricted by the plan deed and / or subject to trustee discretion.



# ONLINE TOOLS

## INVESTMENT INFORMATION

To view detailed information on the investment options available in your plan(s) click on the 'Investment Information' menu. If you are in more than one plan you may need to then select the specific plan for which you would like to see this information.

### USING THE SCREEN

The investment information screen shows you all the investment options that are available on the plan selected.

- > If the list is too long you may use the various drop down selectors and slide bars to narrow the list down. For example by clicking on the 'Asset Class' down arrow and selecting equity this will reduce the list to only show equity funds.
- > Once you have the list in the required view you can then look at the relevant information. The data available is displayed on different tabs covering the following groups:
  - > Price information
  - > High level fund information
  - > Performance information
  - > Risk & ratings information
  - > Fund charges
  - > Research information

The screenshot shows the investment information interface with the following filters and controls:

- Search bar: Fund Name or Fund Identifiers
- Asset Class: All
- Sector: All
- Manager: All
- FE Crown Rating: All
- FE Risk Score: 0 - 300+
- AMC: 0% - 2.5+%
- Yield: 0% - 5+%

Navigation tabs: Price (selected), Fund Info, Performance (%), Discrete Perf. (%), Calendar Perf. (%), Ratios and Risk, Ratings, Charges, Research.

Display: Show 25, Display 1 - 25 (of 26)

Name	Price	Price Date	Currency	Change	Change (%)	Yield	Info
BlackRock GF Global Allocation D2 USD	\$67.02	30/01/2020	USD	-\$0.29	-0.43	0.00	[Info] [Chart] [Print]
BlackRock GF Global Dynamic Equity D2 USD	\$24.67	30/01/2020	USD	-\$0.22	-0.88	-	[Info] [Chart] [Print]
BlackRock ICS Sterling Liquidity Core Acc	£169.34	30/01/2020	GBP	+\$0.00	+0.00	0.62	[Info] [Chart] [Print]
BlackRock ICS US Dollar Liquidity Core Acc	\$152.55	30/01/2020	USD	+\$0.01	+0.00	1.70	[Info] [Chart] [Print]
BlackRock SF Managed Index Portfolios - Defensive D5 Hedged USD	\$121.22	30/01/2020	USD	-\$0.26	-0.21	-	[Info] [Chart] [Print]
BlackRock SF Managed Index Portfolios - Moderate D5 Hedged USD	\$135.33	30/01/2020	USD	-\$0.79	-0.58	-	[Info] [Chart] [Print]
Comgest Growth Emerging Markets I Acc USD	\$43.21	29/01/2020	USD	-\$0.05	-0.12	-	[Info] [Chart] [Print]
Fidelity America Y Acc USD	\$21.78	30/01/2020	USD	-\$0.21	-0.96	0.00	[Info] [Chart] [Print]
Fidelity Global Bond Y Acc USD	\$11.21	30/01/2020	USD	+\$0.03	+0.27	1.48	[Info] [Chart] [Print]
Instl Cash Series Instl Eur Liquidity EUR Acc	€0.00	31/12/2018	EUR	+€0.00	0.00	-	[Info] [Chart] [Print]

- > From any of these screens you can access detailed fund fact sheets by clicking on the icons in the 'Info' column. If you click on the [Chart] icon it will launch a charting tool where you can compare one fund's performance with another's over time.



# ONLINE TOOLS

## RETIREMENT MODELLER

The Retirement Modeller is an integrated tool which enables you to project future retirement income and assess your attitude to risk. It comprises two integrated parts: the **Risk Questionnaire** and the **Retirement Planner**. To access the tool click on the Retirement Modeller menu.

### USING THE SCREEN

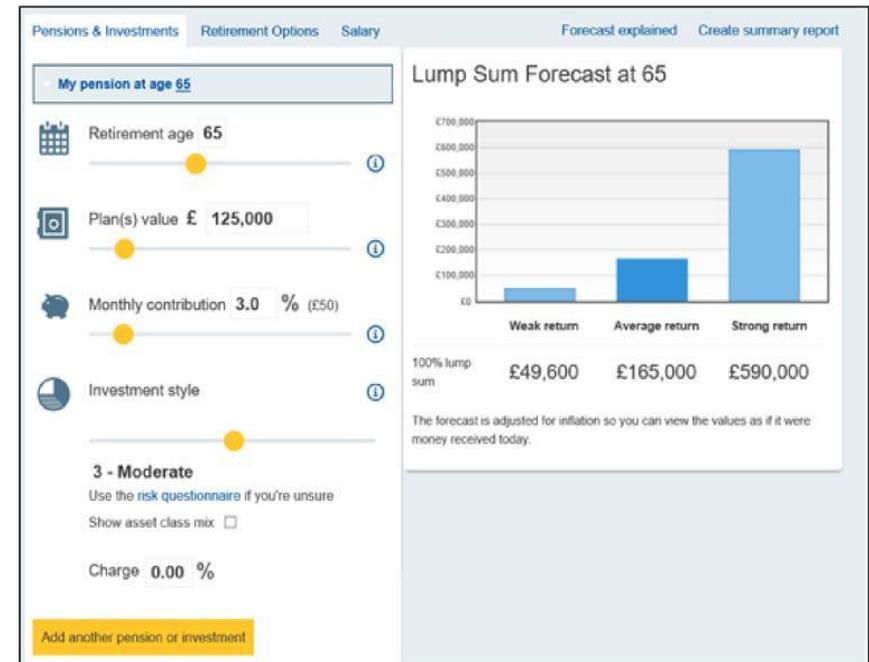
You will be asked to select the plan(s) for which you wish to include the assets in the modelling process. You will also be asked to select the currency in which you want to use the tool. The available currencies are USD, GBP and EUR.

On accessing the tool you will be asked for the following information:

- > Date of Birth
- > Gender
  - > Salary in selected tool currency. If the tool currency differs from the currency your salary is paid in, you will need to convert the value to the currency shown on screen.

Within the tool, on the Pensions & Investments tab you can elect to change variables such as:

- > Retirement age
  - > Monthly Contribution Percentage inclusive of all employer, employee and voluntary contributions
- > Investment Style
- > Salary
- > Additional Pensions and Investments not held with RBC



Click on the '**Retirement Options**' tab to view the projected value of your savings as a 100% lump sum, or set a target annual income. Note that not all the options displayed may be available under your plan rules.

The bar chart on the right hand side of the tool displays 3 projected outcomes for your savings based on a weak, average or strong return on your investments. Amending any of the variables within the tool will update the projected results of the model in real time.

To download a PDF report showing the details of your modelled scenario, click '**Create Summary Report**'.



# ONLINE TOOLS

## RETIREMENT MODELLER *continued*

To calculate your personal attitude to investment risk click on the ['Risk Questionnaire'](#) hyperlink on the Investment style section of the ['Pensions & Investments'](#) tab.

The Risk Questionnaire comprises a set of questions on your attitude to risk, and indicates your investment risk appetite as well as a suggested asset class mix which can assist you with selecting your Investment Preferences. Details of the funds available on your plan, together with fact sheets, performance data and charting tools, are shown in the Investment Information section.

### USING THE SCREEN

- > You will be presented with a number of statements in response to which you select the answer you feel is most appropriate for you. These answers will provide you with your suggested personal Investment Style based on the answers given by you in the tool, which will be displayed after you answer the final statement.
- > The Investment Style will also include a suggested asset mix, which can be used within the Retirement Modeller tool itself, as well as in conjunction with the Investment Information section data for your plan(s) to assist you with selecting Investment Preferences or to assist with switching to re align your portfolio allocation in cees Online, should your plan allow them.
- > Details of the suggested asset mix can also be downloaded via the 'Create Summary Report'.

# OTHER OPTIONS

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There are a number of other options which can be accessed while logged into the website.

> ['SWITCH HISTORY'](#)

This option displays all switches that have been submitted via ES Online.

> ['MY CHOICES'](#)

This enables you to access a workflow task that has been setup specifically for your plan(s).

> ['MANAGE MY LOG-IN'](#)

This enables you to change your password and memorable questions which are used to access the website.

> ['REPORTS'](#)

This enables you to access your annual online statement.

> ['USEFUL INFORMATION'](#)

You may also see a number of other options under this menu grouping which have been created specifically for your plan(s).



# CONTACT US

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If you experience any problems or require any assistance in using the website please contact us.

Our Communications Team are available between 08:00 and 17:00 UK time on business days, on:

+44 (0) 1534 702 999

Alternatively, you can email any queries to:

[eshelp@jtcgroup.com](mailto:eshelp@jtcgroup.com)



## REGULATION AND TERMS OF BUSINESS



JTC Employer Solutions Limited is regulated by the Jersey Financial Services Commission. Registered office 28 Esplanade, St Helier, Jersey, JE2 3QA , Channel Islands, registered company number 65008 and is also registered as a UK branch at 19 Canning Street, Edinburgh, EH3 8EG, UK establishment no. BR019198. JTC Employer Solutions (Guernsey) Limited is licensed by the Guernsey Financial Services Commission for the provision of fiduciary services. Registered office: Ground Floor, Dorey Court, Admiral Park, St Peter Port, Guernsey GY1 2HT, Channel Island, registered company number 34375.

Full regulatory and corporate details of JTC Employer Solutions Limited and its subsidiaries, together with all regulated entities within JTC Group, can be found at <https://www.itcgroup.com/legal-and-regulatory/>

Terms and conditions are updated from time to time and can be found at [www.itcgroup.com/ES-terms](http://www.itcgroup.com/ES-terms)

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