

FAL Online

Single member user and glossary of terms

14th July 2021

| <u>Contents</u> | <u>Page</u> |
|--|--------------------|
| Accessing the portal | 3 |
| Brief overview of the portal | 3 |
| Home | 3 |
| Funds at Lloyd's | 4 |
| Transactions | 5 |
| Documents | 9 |
| Email | 10 |
| Profile | 11 |
| Glossary of Terms | 12 |
| Transaction Code List | 13 |
| Document Upload Categories and Descriptions | 15 |

FAL Online

Overview and glossary of terms

LLOYD'S

Accessing the portal

Access the portal via www.lloyds.com.

Brief overview of the portal

Home

You will land on a central dashboard, where you can navigate to any page. It includes accessible information, holdings, articles, and interactive graphs showing valuation of assets over time.

The screenshot displays the Lloyd's FAL Online portal home dashboard. At the top, a navigation bar includes the Lloyd's logo and links for Home, Funds at Lloyd's, Transactions, Documents, Underwriting Capacity, and Coming Soon. A dark blue banner below the navigation bar says "Welcome back." The main content area is divided into several sections:

- My Funds:** A section with a "SEE ALL" link. It contains a table with columns for "Non Cash Value (GBP)" and "Cash Value (GBP)".
- My Funds For Others:** A section with a "SEE ALL" link. It contains a table with columns for "Non Cash Value (GBP)" and "Cash Value (GBP)".
- Latest Documents:** A section with a "SEE ALL" link. It displays "No data".
- Latest Transactions:** A section with a "SEE ALL" link. It displays "No data".
- My Funds (GBP):** A section with a "Portfolio" dropdown menu. It contains a table with columns for "Fund Description", "Total Value", "IA", and "Non-IA".
- Funding Requirements:** A table with columns for "Member", "Life Funding Requirement", "Non-Life Funding Require...", and "As of Date".
- Insights from Lloyd's:** A section featuring three articles: "COVID-19 information hub", "Latest Press Releases", and "Complex Risk Platform".

The footer of the page includes the Lloyd's logo, a disclaimer about trademarks and financial services, and links for Privacy & Security, Terms & Conditions, and FAQ, along with social media icons for Facebook, Twitter, LinkedIn, and YouTube.

FAL Online

Overview and glossary of terms

LLOYD'S

Funds at Lloyd's

The funds at Lloyd's page shows asset information visualised via clear graphs and has a customisable table of holdings which can be downloaded instantly via the download button.

You can sort the view on any screen by clicking on a field in the grey bar. You can filter what you see/download by keying details into any box with the spyglass.

The screenshot shows the 'Funds at Lloyd's' page. At the top, there's a navigation bar with links: Home, Funds at Lloyd's, Transactions, Documents, Underwriting Capacity, and Coming Soon. Below this is a dark blue header with 'Funds at Lloyd's'. The main content area has tabs for 'Asset Class', 'Sub Asset Class', and 'Currency'. There are input fields for 'Non Cash Value (GBP)' and 'Cash Value (GBP)', both set to '£0'. A 'Fund' dropdown is set to 'All Funds', and an 'As of' date is '04/11/2020'. Below these is a large empty box with the text 'No Data to Display'. At the bottom, there's a table header with columns: Asset Code, Asset Description, Total Qty, IA Qty, Non-IA Qty, Total Value GBP, and Local CCY. A search bar is at the bottom left. A modal window is open, showing a list of fields to filter or sort by: As of, Asset Class, CUSIP, Classification, Exchange Rate, Exchange Rate Date, Expiry Date, Fund Ref, IA Donated To, IA Received From, and IA Value GBP. Annotations include a line pointing from the 'Funds at Lloyd's' header to the 'Asset Class' tab, and two lines pointing from the 'Download' and 'Settings' icons to the modal window.

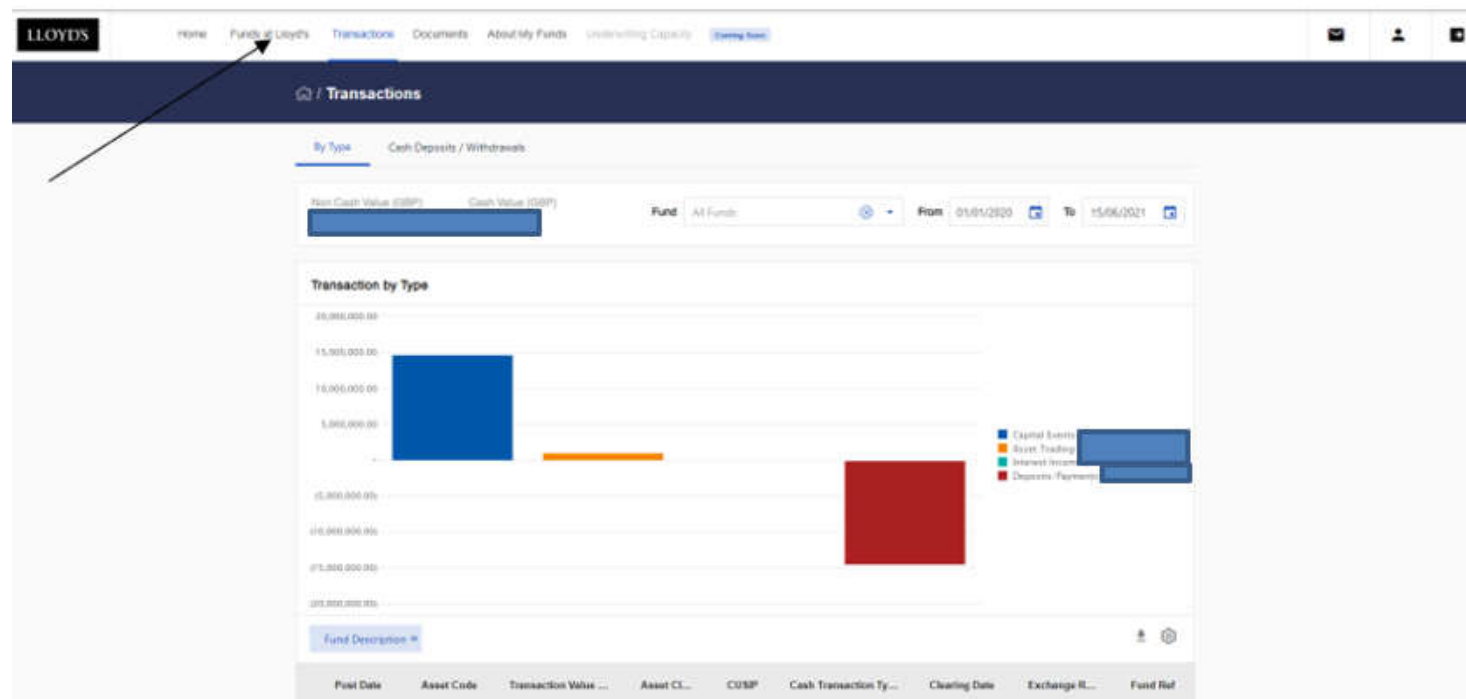
Assets can be viewed by asset class, sub asset class or Currency (GBP equivalent value).

*****IMPORTANT INFORMATION RELATING TO VALUATIONS*****

Valuations for a given day may change if Member Services backdate transactions.

Transactions

You can access the transactions page using the navigation menu at the top of the screen



You can view transactions either 'By Type' (the default view) or you can click on 'Cash/Deposits/Withdrawals' to view cash portfolio movements only.

You can also change different variables to fit your viewing requirements, for example you can filter on a specified fund using the drop down feature (default option to display 'All Funds') and alter the 'From' and 'To' dates according to the date period you are interested in accessing.

Dependent on the selected view, a graph will be displayed containing either the total values transacted for each transaction type, or the total values for any cash deposits/withdrawals, across the date period selected.

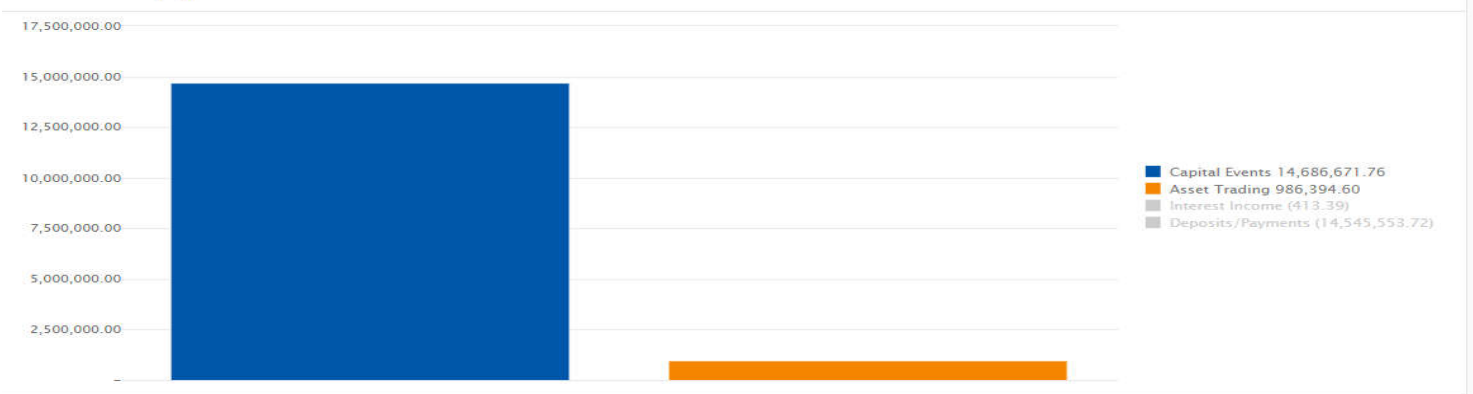
If you wish to only see certain transaction types within the graph, you can remove any of the categories listed within the key by clicking on the relevant category. It will then be excluded from view, as per the below.

FAL Online



Overview and glossary of terms




Transaction by Type




If you scroll down below the graph, you will be presented with the table of transactions, according to the variables you have selected.

Transaction Type  

| Fund Description | Transaction Date | Asset Description | Total Qty | Total Value Local CCY | Local CCY |
|-----------------------|------------------|-------------------|----------------|-----------------------|-----------|
| <div>Q</div> | | | | | |
| Asset Trading | | | | | |
| 00123 General Deposit | 02/07/2020 | | (1,200,000.00) | | - |
| Capital Events | | | | | |
| 00123 General Deposit | 02/01/2020 | | | | - |
| 00123 General Deposit | 02/01/2020 | | | | - |
| 00123 General Deposit | 30/06/2020 | | (9,750,000.00) | | - |
| Deposits/Payments | | | | | |
| 00123 General Deposit | 06/06/2020 | | | | - |
| 00123 General Deposit | 06/06/2020 | | | | - |
| 00123 General Deposit | 01/07/2020 | | | | - |
| <div>1 2 3 4 5</div> | | | | | |

When you first access the transactions page, you will be presented with a default view, which is fully customisable. Additional field headings can be applied by selecting the cog  icon and dragging and dropping the headings back and forth between the transaction data table and the cog headings list.

In the below example, 'Asset Code' is being dragged from the additional heading options which are listed against the cog  icon and dropped into the current transaction table.

FAL Online

Overview and glossary of terms

LLOYD'S

| Fund Description | Transaction Date | Post Date | Asset Code | Action Value GBP | Local CCY |
|--------------------------|------------------|------------|------------|------------------|-----------|
| Capital Events | | | | | |
| 00123 General Deposit | 02/01/2020 | 02/01/2020 | | | USD |
| 00123 General Deposit | 02/01/2020 | 02/01/2020 | | | USD |
| Deposits/Payments | | | | | |
| 00123 General Deposit | 01/07/2020 | 01/07/2020 | | | USD |
| 00123 General Deposit | 01/07/2020 | 01/07/2020 | | | USD |
| 00101 General Deposit | 24/07/2020 | 24/07/2020 | | | USD |
| 00101 General Deposit | 24/07/2020 | 24/07/2020 | | | USD |
| 00123 General Deposit | 24/07/2020 | 24/07/2020 | | | USD |
| 00123 General Deposit | 24/07/2020 | 24/07/2020 | | | USD |
| 00101 General Deposit | 24/07/2020 | 24/07/2020 | | | USD |
| 00101 General Deposit | 24/07/2020 | 24/07/2020 | | | USD |
| 00123 General Deposit | 07/07/2020 | 07/07/2020 | | | USD |
| 00123 General Deposit | 07/07/2020 | 07/07/2020 | | | USD |

Please note, you will only be able to view around 8 field headings at a time within the portal view, before any additional headings will begin disappearing out of view, however the full table of data can be extracted to an Excel workbook (.xlsx format).

Transactions can be 'grouped' by any of the available field headings (unless there is no data populated within that column). For example, you cannot group your transaction view by exchange rate, if all your transactions have been processed in GBP, as no data will be present in this column.

Groupings can be made by dragging and dropping the relevant field heading from the existing transactions table or from any of the headings listed against the icon, to the bar above the transaction data table. In the case of the below example, transactions have been grouped by Transaction Type e.g. Capital Events, Deposits/Payments, Asset Trading etc.

| Fund Description | Transaction Date | Asset Description | Total Qty | Total Value Local CCY | Local CCY |
|--------------------------|------------------|-------------------|----------------|-----------------------|-----------|
| Asset Trading | | | | | |
| 00123 General Deposit | 02/07/2020 | | (1,200,000.00) | | - |
| Capital Events | | | | | |
| 00123 General Deposit | 02/01/2020 | | | | - |
| 00123 General Deposit | 02/01/2020 | | | | - |
| 00123 General Deposit | 30/06/2020 | | (9,750,000.00) | | - |
| Deposits/Payments | | | | | |
| 01101 Personal Reserve | 21/05/2020 | | | | - |
| 01101 Personal Reserve | 21/05/2020 | | | | - |
| 00123 General Deposit | 06/06/2020 | | | | - |

It is not compulsory to select a 'grouping' option. If you wish to view all data without a 'grouping', you just need to ensure all

FAL Online


Overview and glossary of terms


LLOYD'S

field headers are dragged into the main table field headings, as per the below example.

Drag a column header here to group grid records

| Post Date | Asset Code | Transaction Value ... | Asset Cl... | CUSIP | Cash Transaction Ty... | Clearing Date | Exchange R... | Fund Ref |
|------------|------------|-----------------------|-----------------------|-------|------------------------|---------------|---------------|---------------|
| 02/01/2020 | | | Members Funds Cash | | Capital Account | 02/01/2020 | 1.32 | 0T7F7FN.00123 |
| 02/01/2020 | | | Members Funds Cash | | Capital Account | 02/01/2020 | 1.32 | 0T7F7FN.00123 |
| 21/05/2020 | | | Members Funds Cash | | Capital Account | 21/05/2020 | 1.23 | 0T7F7FN.01101 |
| 21/05/2020 | | | Members Funds Cash | | Capital Account | 21/05/2020 | 1.23 | 0T7F7FN.01101 |
| 08/06/2020 | | | Members Funds Cash | | Capital Account | 08/06/2020 | 1.27 | 0T7F7FN.00123 |

Once you have customised the table, as per your desired field headings, you can click 'save' in the cog  menu to retain this view for subsequent logins.

To extract the transactions data to an Excel workbook (.xlsx format), click on the download icon  at the top of the data table.

Notes on Transactions

- **Rounded Figures** – within the portal view, transaction data is rounded to two decimal places. If reconciling transactions, please ensure that the data is extracted to Excel, with any value columns formatted to the correct number of decimal places. Note that the Excel workbook will also display 2 decimal places by default, however you can click into each cell to see the true number of decimal places required.

FAL Online

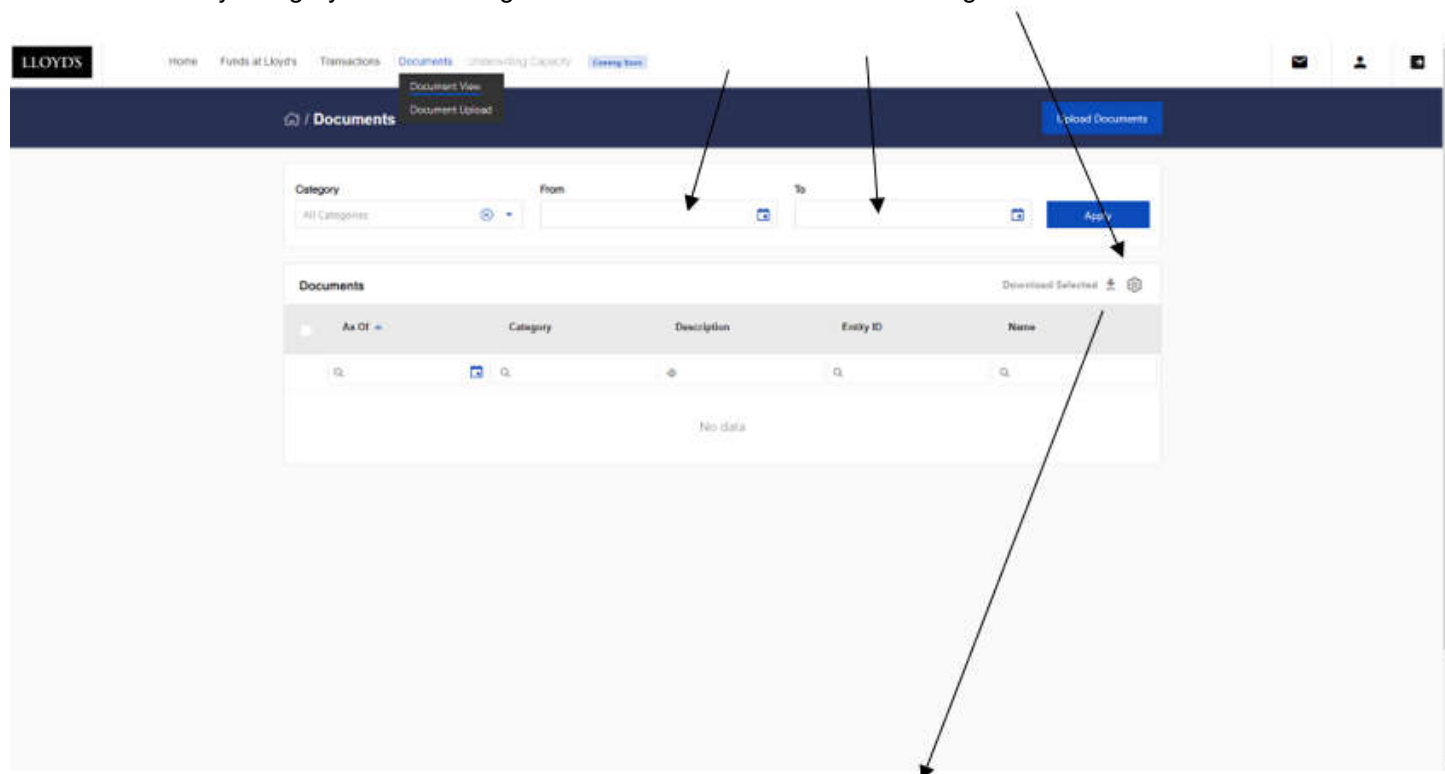
Overview and glossary of terms

LLOYD'S

Documents

A secure location for document viewing, upload, and overall management. You can view any documents that have been uploaded by you for a Member Services team or by Members Services for you.

You can search by category or a date range and customise the screen via the cog.



Reset

Save

×

Entity ID / Name

Entity Name

Upload Time

Uploaded By

You can also sort via the grey bar or filter using any box with a spyglass

You can upload documents to Member Services and have a choice of category and description. A full list of categories and descriptions is available in the 'Document Upload Categories and Descriptions' section at the end of this document. A variety of formats are supported (further details in the FAQs). The member/third party code will be pre-filled for you.

FAL Online

Overview and glossary of terms

LLOYD'S

The screenshot shows the 'Documents / Upload' page in the LLOYD'S FAL Online system. The top navigation bar includes links for Home, Funds at Lloyd's, Transactions, Documents (active), Underwriting Capacity, and a Linking form. The main content area has a dark blue header with a home icon and the text '/ Documents / Upload'. Below this, there is a form on the left with fields for 'Member / Third Party' (a dropdown menu), 'Category' (a dropdown menu with 'Select Category' text), 'Description' (a dropdown menu with 'Select Description' text), and 'As Of' (a date field showing '05/11/20'). There are 'Clear' and 'Save' buttons at the bottom of the form. To the right of the form is a large dashed blue box containing a cloud icon with an upward arrow and the text 'Click here to select a file, or drag and drop from your computer'.

Underwriting Capacity

Coming soon.

Email

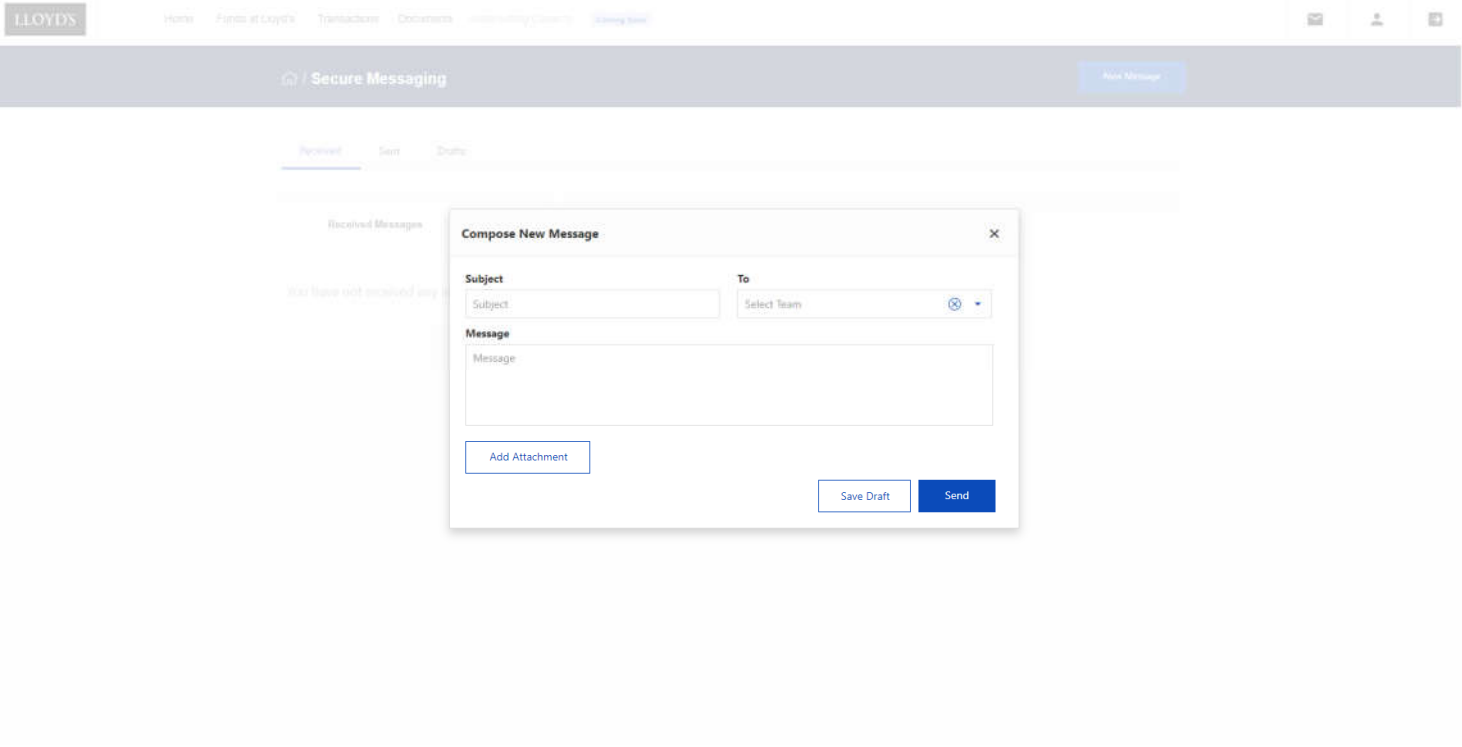
You can send and receive secure messages with Member Services using the envelope icon to the top right of the screen.

The screenshot shows the 'Secure Messaging' page in the LLOYD'S FAL Online system. The top navigation bar is the same as the previous page, but the 'Documents' link is no longer active. The main content area has a dark blue header with a home icon and the text '/ Secure Messaging', along with a 'New Message' button. Below the header, there are tabs for 'Received', 'Sent', and 'Drafts'. The 'Received' tab is selected. The main content area shows a box titled 'Received Messages' with the text 'You have not received any secure messages'.

Documents can be attached to your email however to locate them via the search functionality, we encourage you to upload the documents rather than attach them.

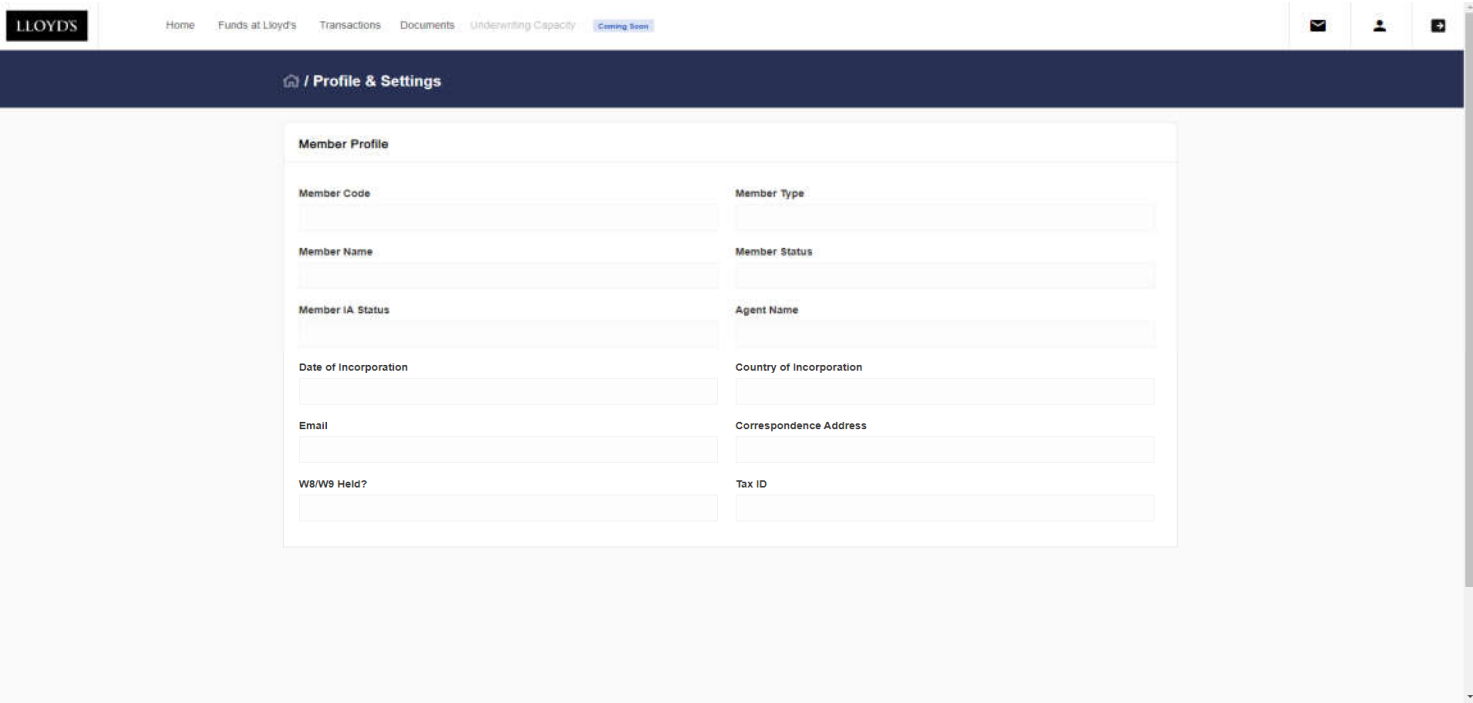
FAL Online

Overview and glossary of terms



Profile

Standing member information is displayed here.



Glossary of terms

| | |
|-------------------------------|--|
| Advisor | This could be an Investment Manager, Solicitor, accountant etc. |
| Asset Class | The Asset category of a holding or transaction e.g. Members Fund Cash, Investment Funds etc. |
| Asset Code | Also known as a Stock Code or Sedol. This is the code to define the asset held |
| Asset Description | The public description of the asset held |
| C&C | Covenant and Charge. A type of arrangement that is no longer used |
| Cancellation Indicator | This shows if a Policy is under notice of cancellation |
| Clearing Date | The value date or settlement date of a transaction |
| CUSIP | Another version of a Stock Code, primarily used for the identification of USA Securities |
| Donor Member | The originating member who donates their funds to a recipient member |
| Exchange Rate | FX rate applied to a transaction or holding |
| FAL | Funds at Lloyd's. A Members Funds or Assets held under trust at Lloyd's |
| Fund Description | Fund Number and Name (see Fund) |
| Fund Ref | Member Number & Fund a holding or transaction relates to |
| Interavailable | Also known as IA. Interavailable Arrangement - An arrangement whereby the Lloyd's deposit for general insurance business supports the underwriting of two or more different members. Parties to the arrangement are defined as either the donor member or the recipient member |
| Investment Manager | A company that provides Investment advice and trading services as well as other wealth-based services |
| ISIN | International Securities Identification Number. A 12-digit identifier usually set at a company issuer level. |
| LAF | Lloyd's Access Framework. This is the security framework by which Lloyd's controls all applications hosted by it. |
| Local CCY | The currency a transaction has been processed in or an asset is held in |
| Member | The member account at Lloyd's |
| Member Code | The unique 7-digit number to identify the Member |
| Narrative | Description of the transaction |
| Post Date | The date a transaction has been processed |
| Product | Also known as a Fund. This is a five-character figure, with the first three characters resulting in the type of fund. E.g. Personal Reserve Fund, Special Reserve Fund, General Deposit Fund, these can be further split by a Life or Non-Life fund. |
| Recipient Member | The member receiving donated funds |
| Sub-Asset Class | The sub-category of an asset holding or transaction e.g. Cash – Transferable Deposits, Investment Funds – Equity Funds etc. |

FAL Online

Overview and glossary of terms

LLOYD'S

| | |
|------------------------------|---|
| Total Qty | Number of shares/units held or transacted |
| Total Value Local CCY | Value of the holding or transaction in the transacted currency |
| TPO | Known as a Third Party FAL provider. A company or individual who provides assets to and forms part of a larger member |
| Transaction Code | Abbreviated code for the type of transaction posted. Please see 'Transaction Code List' below for a full list |
| Transaction Date | The trade date of a transaction |
| Transaction Type | The category of a transaction e.g. Deposits/Payment, Dividend Income etc. |
| Transaction Value GBP | The GBP value of a transaction |
| W8/W9 | These are Tax relevant forms required by Members to be able to trade. W9 forms are for US residents with W8 forms for the rest of the world |

Transaction Code List

| | |
|----------|-----------------------------------|
| ACC | Additional Credit Chargeable |
| ACNC | Additional Credit Non-Chargeable |
| ADC | Additional Debit Chargeable |
| ADJ | Adjustment |
| ADNC | Additional Debit Non-Chargeable |
| APPD | Application of interest payable |
| APPIGC | Credit Interest - Gross |
| APRD | Debit interest |
| B | Purchase |
| BI | Bonus Issue |
| BRI | Bonus Rights Issue Stk Ent |
| BVA | Book Value Apportionment |
| CAI | Corp Action Transfer In |
| CAO | Corp Action Transfer Out |
| CCT | Credit Chargeable Transaction |
| CNCT | Credit Non-Chargeable Transaction |
| CND | Converted |
| CNV | Conversion |
| CON | Consolidation |
| CRED | Credit Redesignation |
| CRJN | Credit journal |
| CRJNR | Credit Journal Reversal |
| CSHTFRC | Cash Transfer Credit |
| CSHTFRCR | Cash Transfer Credit Reversal |
| CSHTFRD | Cash Transfer Debit |
| CSHTFRDR | Cash Transfer Debit Reversal |
| CT | Client Transfer |

FAL Online

Overview and glossary of terms

LLOYD'S

| | |
|--------|-----------------------------------|
| DCT | Debit Chargeable Transaction |
| DNCT | Debit Non-Chargeable Transaction |
| DRJN | Debit journal |
| DRW | Drawdown |
| DVSWCR | Dividend Sweep Credit |
| DVSWDR | Dividend Sweep Debit |
| EB | Purchase (External) |
| ES | Sale (External) |
| EXT | Line Extinct |
| F60I | Fund 60 Transfer In |
| F60O | Fund 60 Transfer Out |
| F60P | Fund 60 Purchase |
| F60S | Fund 60 Sale |
| IAJC | Credit interest adjustment |
| IAJD | Debit interest adjustment |
| ICORC | Interest recalculation |
| ICORD | Interest recalculation |
| ID | Incoming Dematerialised |
| LTFC | Losses Transfer Credit |
| LTFD | Losses Transfer Debit |
| MLCD | Merrill Lynch Holdings Clear-down |
| MLCM | Merrill Lynch Credit Movement |
| MLCR | Merrill Lynch Credit Trans |
| MLDM | Merrill Lynch Debit Movement |
| MLDR | Merrill Lynch Debit Trans |
| OBCR | OPENING BALANCE CR |
| OBDR | OPENING BALANCE DR |
| OD | Outgoing Dematerialised |
| OO | Open Offer |
| OPCR | Opening Proposed Credit |
| OPDR | Opening Proposed Debit |
| PAR | PAR Value Change |
| PPI | Pari Passu Issue |
| PPO | Pari Passu |
| PRSWCR | Half Yearly Interest Payment |
| PRSWDR | Half Yearly Interest Payment |
| RA | Rights Call |
| RDM | Redeemed |
| RI | Rights Issue |
| S | Sale |
| SC | Scrip Dividend |
| SCC | Solvency Credit Chargeable |
| SCNC | Solvency Credit Non-Chargeable |
| SDC | Solvency Debit Chargeable |
| SDNC | Solvency Debit Non-Chargeable |
| SI | Scrip Issue |
| SOLV | SOLVENCY CR |

FAL Online

Overview and glossary of terms

LLOYD'S

| | |
|--------|--|
| SPL | Stock Split |
| SPO | Stock Split Out |
| SUB | Subdivision |
| TFI | Transfer In |
| TFIR | Rev PEP Tfr From Plan Mgr |
| TFO | Transfer Out |
| TI | Takeover Issue |
| TO | Taken Over |
| TOD | Dematerialised Converted Out |
| UAPRD | Debit Interest |
| UCAC | Product Corporate Action Credit |
| UCAD | Product Corporate Action Debit |
| UCARC | Product Corporate Action Credit Reversal |
| UCARD | Product Corporate Action Debit Reversal |
| UCRJN | Credit Journals |
| UCRJNR | Credit Journal Reversal |
| UDRJN | Debit Journals |
| UDRJNR | Debit Journal Reversal |
| UDVCR | Dividend Credit |
| UDVRC | Dividend Credit - Reversal |
| UIAJC | Credit Interest Adjustment |
| UIAJD | Debit Interest Adjustment |
| UICJD | Product Interest Correction Journal Dr |
| UPTCR | Credit Payment |
| UPTDR | Debit Payment |
| UPTRC | Credit Payment Reversal |
| UPTRD | Debit Payment Reversal |

Document Upload Categories and Descriptions

| Category | Description |
|-------------------|--|
| Acceptabilities | Acceptabilities |
| Audit | Auditors valuation request Bank Audit correspondence |
| Corporate actions | Corporate Action acceptances Corporate Action beneficial owner details Corporate Action queries and responses Corporate Actions event advices Corporate Actions instructions Proxy voting |
| DCP trades | Blanket Counter Indemnities Bloomberg Customer Agreements Citibank Account Opening Documentation Contract Notes |

FAL Online

Overview and glossary of terms

LLOYD'S

| | |
|-----------------------------|--|
| | DCP trades queries and responses |
| | UT Account Opening - beneficial owner/controlling persons required |
| | UT Account Opening - Application Forms & Prospectuses |
| | UT Account Opening - Dealing Authorities/UT Application Forms |
| Distribution/Results/SRF | Consolidated Person Accounts (CPAs) |
| | Distribution data |
| | Distribution queries and responses |
| | SRF Inland Revenue valuations |
| Funds at Lloyd's - DCPs | Comfort Letters |
| | DCP queries and responses |
| | FAL Files (Additional assets/releases/substitutions etc) |
| | FX requests |
| | LOC Collateral Return forms |
| | LOC notice of cancellation |
| | PLDs and Appendix 5's |
| | Regulating Trustee Directions (RTDs) for Distribution |
| Funds at Lloyd's - Non DCPs | Comfort Letters |
| | Custody FAL queries and responses |
| | FAL Files (Additional assets/releases/substitutions etc) |
| | FX requests |
| | LOC Collateral Return forms |
| | LOC notice of cancellation |
| | PLDs and Appendix 5's |
| | Total Release reports |
| | Weekly Agent Reports |
| Gateway Team | Gateway Team |
| Income and Dividends | DCP/Investment manager income report |
| | Dividend mandates |
| | Dividend queries and responses |
| | Interest queries and responses |
| | Interest statements |
| Legal documents | Change of coordinating agent |
| | Delegated authority request |
| | Grant of Probate/Letters of administration |
| | Individual or Company name change |
| | Notification of Death (Death certificate) |
| | OPOA/USPOA |
| | POA - enduring/lasting or General POA |
| | PTF Trustee changes |
| MS Charges | MS Charge queries and responses |
| MS Complaints | MS Complaints queries and responses |
| Onboarding/New Clients | Change of Controller/Director |
| | FAL Online applications |
| | HRR |
| | Lloyd's forms of appointment |

| | |
|------------------------|---|
| | Master and customer agreements |
| | Onboarding - third parties/new members and new entities |
| | Onboarding queries and responses |
| | Onboarding/Declaration of Compliance |
| Remediation | Documents requested |
| | Remediation queries |
| Resigning membership | Perpetuity process |
| | Resignations |
| | Terminations |
| Statements | Capital Test Statement/data |
| | Cash Statements |
| | FAL Valuation |
| | Solvency Statements/Report |
| Tax Documents | BEAT Reports |
| | Canadian Income Tax Return |
| | CTA1/CTA2 Forms |
| | Expense Declaration Forms (EDF) |
| | FATCA |
| | Japan Income Tax Return |
| | Member Level Reinsurance (FET) |
| | Tax Retention |
| | UK Tax Residency Declaration Forms |
| | US FIT Schedules – 1 st Level |
| | US FIT Schedules – 2 nd Level |
| Tax Operations | Tax queries and responses |
| Trades | Blanket Counter Indemnities |
| | Bloomberg Customer Agreements |
| | Citibank Account Opening Documentation |
| | Contract Notes |
| | Trades queries and responses |
| | UT Account Opening - beneficial owner/controlling persons required |
| | UT Account Opening - Application Forms & Prospectuses |
| | UT Account Opening - Dealing Authorities/UT Application Forms |
| Verification Documents | Bank account evidence |
| | Change of address (individual/corporate/TPFP and directors/controllers) |
| | ID evidence |