

# FAL Online

## **User overview and glossary of terms for IMs and other Interested Parties**

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# FAL Online

## Overview and glossary of terms

LLOYD'S

### Background

The new Funds at Lloyd's (FAL) Online portal provides a central location to view and download FAL Member portfolio data. There is also additional functionality to exchange secure information via a document upload application and secure messaging service.

**Please note**, FAL Online does not support any robotic or web scraping activities, as detailed in our terms and conditions.

Please see FAQs for details of how to sign up.

### Accessing the Portal

To access the portal, navigate to [www.lloyds.com](http://www.lloyds.com) and select 'Log in' from the navigation bar at the top right hand side of the screen.



Sign in using your username and password. Once your account profile area has loaded, select the 'FAL Online' link from the Lloyd's Tools menu.

### Navigation Menu

Upon login, you will land on a central dashboard, where you can navigate to any page.

The main navigation menu is populated at the top left of the page, along with the secure messaging feature, which is located to the top right of your screen (denoted by the email envelope icon).

ID	Investor Name	Market Value (£)
0M353ZN	R.H J[, LincolnshireXX	
0I7K8WF	B S FifeXXXXXXXXXX	
0S1K7QX	L.H J[, WarwickshireXXXXX	
0X9L1DX	R.U MidlothianXXXXXXXXXX	

### Home Dashboard

Below the navigation menu, is the home dashboard, which contains the following features:

#### Summary

A combined GBP total FAL value (cash and non-cash) for all the clients who have provided you with access. Please note that any non-GBP cash or assets have been converted to reflect a GBP value.



#### Latest Transactions

These are the most recent cash and stock movements, transacted for clients who have provided you with access. Click 'SEE ALL' for a full breakdown of transactions.

Latest Transactions		<a href="#">SEE ALL</a>
ID	Local CCY	
0P5N1QK.00145	[Redacted]	
0D4W4IV.00123	[Redacted]	
0D4W4IV.00123	[Redacted]	
0S6U2TB.00145	[Redacted]	
0S6U2TB.00145	[Redacted]	

#### Latest Documents

The latest documents which have been uploaded to the portal by either you or Lloyd's, which are attributed to any of the clients who have provided you with access. Click 'SEE ALL' to see a full breakdown of document uploads.

Latest Documents		<a href="#">SEE ALL</a>
ID	Description	
EH6D7T4	Trades queries and responses	

### Funds Under Management

A graph representation of the total GBP value of FAL holdings (cash and non-cash), for all the clients who have provided you with access. The date period can be amended as per your requirements.

#### Funds Under Management

[SEE ALL](#)



### Insights from Lloyd's

Links to Lloyds.com articles, which may be of interest to you.

#### Insights from Lloyd's



#### Complex Risk Platform

A digital, end-to-end platform that complements face-to-face negotiation to submit, quote, bind, issue, endorse and renew complex risks for insurance and reinsurance business. This will evolve over time from a 'document-plus-data' to a 'data-first' solution.



#### Future at Lloyd's blueprint

The Future at Lloyd's will support this new way of working by continuing the digitalisation of the market.



#### Services hub

The services hub is at the heart of Lloyd's future value proposition, building on existing capabilities and providing new, innovative services that offer value to market participants, customers and a competitive advantage for Lloyd's.

### Investors

This page displays a list of Lloyd’s clients and corresponding fund and profile information. If you are an Investment Manager (IM) or dealing broker, the list will contain all the Investor portfolios, for which you have been appointed by the client. If you are not an IM or dealing broker, the list will contain all the client portfolios you have been granted access to.

The search options at the top of each column, allow you to search for a particular member, using either the Investor ID (Member Number), Investor Name (Member Name), Fund code/name or member Status (e.g. Active, Resigned).

ID	Investor Name	Fund	Status	
016P4G5	S P LincolnshireXXXXXXXX	00123 General Deposit	Active	Broker Agreements
0L1ASQZ	M F Cambridgeshi	00101 General Deposit	Active	Broker Agreements
0L1ASQZ	M F Cambridgeshi	01101 Personal Reserve	Active	Broker Agreements
0L1ASQZ	M F Cambridgeshi	04104 Special Reserve Fund	Active	Broker Agreements
0X9L1DX	R U MidlothianXXXXXXXXXX	00101 General Deposit	Active	Broker Agreements
0X9L1DX	R U MidlothianXXXXXXXXXX	01101 Personal Reserve	Active	Broker Agreements
0X9L1DX	R U MidlothianXXXXXXXXXX	04103 Special Reserve Fund	Active	Broker Agreements
05956J5	N P Wigtownshir	00101 General Deposit	Resigned	Broker Agreements
05956J5	N P Wigtownshir	01101 Personal Reserve	Resigned	Broker Agreements
05956J5	N P Wigtownshir	00101 General Deposit IA	Resigned	Broker Agreements

A full list can be downloaded by clicking the arrow download icon.

The ‘Broker Agreements’ link will take you to a page displaying the type of agreement that is currently in place between the appointed IM/broker and client e.g. Advisory, Discretionary, Execution Only, split by fund/fund code. It will also contain the date the agreement commenced.

M S Denbighshire			
ID	Investor Status	Investor Type	WB/W9
0G5K5GD	Not Underwriting	Member	Yes

Broker Agreements		
Fund Description	Agreement Date	Agreement Type
00101 General Deposit	10/01/2017	Execution only

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From the Investors page, you can also access transaction and holdings data for each client or portfolio directly, by selecting the relevant Investor Name or Fund code. Alternatively, you can access the same screens using the main navigation menu, by selecting 'Funds Under Management.'

ID	Investor Name	Fund	Status	
0G5K5GD	M S Denbighshire	00101 General Deposit	Not Underwriting	Broker Agreements
0G5K5GD	M S Denbighshire	00101 General Deposit IA	Not Underwriting	Broker Agreements
056U2TB	D D DenbighshireXXXXXXXXXXXXXXXXXXXX	00101 General Deposit	Not Underwriting	Broker Agreements
056U2TB	D D DenbighshireXXXXXXXXXXXXXXXXXXXX	00145 General Deposit	Not Underwriting	Broker Agreements
056U2TB	D D DenbighshireXXXXXXXXXXXXXXXXXXXX	00145 General Deposit IA	Not Underwriting	Broker Agreements
056U2TB	D D DenbighshireXXXXXXXXXXXXXXXXXXXX	00101 General Deposit IA	Not Underwriting	Broker Agreements

## Funds Under Management

The Funds Under Management page shows asset information.

Assets can be viewed by Asset Class, Sub Asset class or Currency (GBP equivalent value), by selecting the relevant tab.

You can also backdate the graph and holdings view to any previous date, using the 'As of' field at the top of the page.

Asset Class

Non Cash Value (GBP)      Cash Value (GBP)

As of 11/05/2021

Asset Class	Value (GBP)
Government Bonds	~1,150,000,000
Investment Funds	~350,000,000
Cash and Deposits	~200,000,000
Equity	~100,000,000
Members Funds Cash	~100,000,000
Corporate Bonds	~100,000,000
Collateralised Securities	~100,000,000

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

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

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

The screenshot shows a table with the following columns: Asset Code, Asset Description, ISIN, Total Qty, Total Value GBP, and Local Ccy. The table contains data for '00101 General Deposit IA' with various values. A settings panel on the right includes fields for 'As of', 'Asset Class', 'CUSIP', 'Classification', 'Exchange Rate', 'Expiry Date', 'Fund Description', 'Fund Ref', 'IA Donated To', 'IA Received From', and 'IA Value Local Ccy'. Arrows indicate the interaction between the table and the settings panel.

Please note, you will only be able to view around 8 field headings at a time within the portal view, to ensure data is still readable. After this, any additional headings will begin disappearing out of view, however data from the additional fields can still be accessed within the portal view by selecting the 3 dots to the far right of the table. Please note, if you drag additional fields to the right, they will maintain the order you have dragged them in. You can confirm the order, by clicking on the three dots. The full table of data can also be extracted to an Excel workbook (.xlsx format).

The screenshot shows a table with 8 columns: Asset Code, Fund Description, Asset Description, ISIN, Total Qty, Total Value GBP, Local Ccy, and As of. The table contains data for '00101 General Deposit IA' with a value of 5,600,000.00. A settings panel on the right includes fields for 'As of', 'Asset Class', 'CUSIP', 'Classification', 'Exchange Rate', 'Expiry Date', 'Fund Description', 'Fund Ref', 'IA Donated To', 'IA Received From', and 'IA Value Local Ccy'. An arrow points from the 'As of' field in the table to the 'As of' field in the settings panel.



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Holdings can be 'grouped' by any of the available field headings (unless there is no data populated within that column).

Asset Code	Fund Description	Asset Description	ISIN	Total Qty	Total Value GBP	Local Ccy
0G5K5GD M S Denbighshire IA Funds for 0P5N1QK L B . Radnorshir						
	00101 General Deposit IA			5,600,000.00		USD
	00101 General Deposit IA			6,800,000.00		USD
	00101 General Deposit IA			8,000,000.00		USD
	00101 General Deposit IA			9,600,000.00		USD
	00101 General Deposit IA			94,409.49		USD
0G5K5GD M S Denbighshire Own Funds						
	00101 General Deposit			-	-	USD

Groupings can be made by dragging and dropping the relevant field heading from the existing valuation table or from any of the headings listed against the icon, to the bar above the valuation data table. In the above example, holdings have been grouped by Investor.

Once you have customised the table, as per your requirements, click 'save' in the cog menu to retain this view for subsequent logins. Click on 'Reset' to remove the saved settings and reset it back to the default view.

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

## Transactions

To access the transactions page, click on the 'Funds Under Management' link on the main navigation menu.

From here, you can view either 'Transactions by Type' (the default view) or you can click on 'Cash Deposits/Withdrawals' to view cash portfolio movements only.

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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 select.

Home Investors Funds Under Management Documents

**Funds Under Management** Investor L R AngusXXXXXXXX Fund All Funds

Asset Class Sub Asset Class Currency Transactions by Type Cash Deposits / Withdrawals

Non Cash Value (GBP) Cash Value (GBP)

From 12/04/2021 To 11/07/2021

00123 General Deposit  
00167 General Deposit

Below the date period menu, 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
Q					
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	08/06/2020				-
00123 General Deposit	08/06/2020				-
00123 General Deposit	01/07/2020				-

← 1 2 3 4 5 →

When you first access the transactions page, you will be shown 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.

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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.

The screenshot displays a financial portal interface. At the top, there is a bar chart with two data series: 'Interest Income (413.39)' in orange and 'Deposits/Payments (14,545,553.72)' in teal. Below the chart is a 'Transaction Type' dropdown menu. The main area is a table with the following columns: Fund Description, Transaction Date, Post Date, Asset Code, Transaction Value GBP, and Local CCY. The table is grouped into 'Capital Events' and 'Deposits/Payments'. A settings panel on the right side, titled 'Reset Save X', contains a list of fields that can be dragged into the table: Asset Class, Asset Code, Asset Description, CUSIP, Cash Transaction Type, Clearing Date, Exchange Rate, Fund Ref, ISIN, Life/Non-Life, and Member Code. The 'Asset Code' field is currently being dragged into the 'Asset Code' column of the table.

Fund Description	Transaction Date	Post Date	Asset Code	Transaction Value GBP	Local CCY
<b>Capital Events</b>					
00123 General Deposit	02/01/2020	02/01/2020			USD
00123 General Deposit	02/01/2020	02/01/2020			USD
<b>Deposits/Payments</b>					
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. Please note, if you drag additional fields to the right, they will maintain the order you have dragged them in. You can confirm the order, by clicking on the three dots. 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 cog 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.

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Transaction Type

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

Reset Save

Asset Class

Asset Code

CUSIP

Cash Transaction Type

Clearing Date

Exchange Rate

Fund Ref

ISIN


Life/Non-Life

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 field headers are dragged into the main table, 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		7,343,335.88	[Redacted]		Capital Account	02/01/2020	1.32	0T7F7FN.00123
02/01/2020		7,343,335.88	[Redacted]		Capital Account	02/01/2020	1.32	0T7F7FN.00123
21/05/2020		(16,806.40)	[Redacted]		Capital Account	21/05/2020	1.23	0T7F7FN.01101
21/05/2020		(16,806.40)	[Redacted]		Capital Account	21/05/2020	1.23	0T7F7FN.01101
08/06/2020		(2,563,365.11)	[Redacted]		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. The Excel workbook will display 2 decimal places by default; however, you can click into each cell to see the true number of decimal places.

### **Interavailable Funds**

*Definition from the Glossary of Terms*

*Also known as IA - Interavailable Arrangement. This is an arrangement whereby the Lloyd's deposit for general insurance business supports the underwriting of two or more different members (investors). Parties to the arrangement are defined as either the **donor** member (investor) or the **recipient** member (investor).*

As an appointed Investment Manager (IM) or interested party, you may look after a client who is party to an Interavailable Arrangement. You may have clients who are either a donor or a recipient or you may look after clients on both sides of the arrangement.

It is important to note that IA positions are now visible to you in the FAL Online portal.

#### **\*\*\*\*\*IMPORTANT INFORMATION RELATING TO IA\*\*\*\*\***

**Please note that although IA received assets are considered for certain FAL business practices, assets are only available for trading purposes from the donor client's portfolio.**

To illustrate the FAL Online IA data, we are going to look at views for two clients – a donor and a recipient. In the examples provided, the IM or interested party has access to both the donor and recipient client:

**DONOR / [M S Denbighshire](#)**

**RECIPIENT / [L B Radnorshir](#)**

#### **1) Function: Viewing within the portal (individual Investor view)**

##### **Portal Page: Investors**

**DONOR / [M S Denbighshire](#)**

If you are the appointed IM for a donor, any funds being donated by means of an interavailable arrangement will be marked as 'IA' within the 'Fund' name on the 'Investors' page.

This is because the Broker Agreement is in place against the donor client, whose assets are available for trading.

To distinguish between the client's 'own funds' and funds which have been made available under IA, the fund will be displayed across two investor lines, shown in the below screenshot for IA donor **M S Denbighshire** - '00101 General Deposit' (client's own funds) and '00101 General Deposit IA' (the IA funds).

Home [Investors](#) Funds Under Management Documents

Home / Investors

Investors			
ID	Investor Name	Fund	Status
0G5K5GD	M S Denbighshire	00101 General Deposit	Not Underwriting
0G5K5GD	M S Denbighshire	00101 General Deposit IA	Not Underwriting

### RECIPIENT / L B Radnorshir

If you are the appointed IM for a recipient, the IA funds will only be marked against the donor's portfolio, as in the above donor example.

This is because the Broker Agreement is in place against the donor client and assets are therefore not available for trading from the recipient client's side.

In the below screenshot, you will see that IA recipient **L B Radnorshir** has no marked IA funds on the Investors page.

0P5N1QK	L B . Radnorshir	00156 General Deposit	Active	Broker Agreements
0P5N1QK	L B . Radnorshir	00125 General Deposit	Active	Broker Agreements
0P5N1QK	L B . Radnorshir	00145 General Deposit	Active	Broker Agreements
0P5N1QK	L B . Radnorshir	00101 General Deposit	Active	Broker Agreements

## 2) Function: Viewing within the portal (individual Investor view)

### Portal Page: Funds Under Management (*Asset Class, Sub Asset Class and Currency' views*)

#### DONOR / M S Denbighshire

Any funds which have been made IA under the donor view, will be displayed across two investor lines – firstly, the client's IA funds line, for any assets which have been donated to a recipient and secondly, the client's 'Own Funds.'

Please note - The IA funds line will always display the name of the donor first and the recipient second, so when validating any data, please check this formatting to establish if the client portfolio you are viewing is the donor or recipient.

e.g. 0G5K5GD M S Denbighshire IA Funds for 0P5N1QK L B Radnorshir

In the below screenshot example, donor **M S Denbighshire** has donated an IShares position as part of an interavailable arrangement. This is therefore visible within the client's 'Own Funds', but also marked under 'IA Funds' for the recipient, L B Radnorshir.

Although the position is displayed twice, IA positions are only valued once across the IA line, to avoid any double counting.

Should you wish to sell a donor's position, the 'Total Quantity' of the holding will be populated within the IA line and the

value of the asset will be populated in the 'Total Value GBP' column. Both columns will be blank in the client's 'Own Funds' line. In the client's 'Own Funds' lines, any positions which have been made interavailable, will contain a value in the 'IA Value Local Ccy' field.

Below screenshot displays portfolio view when selecting the donor investor from the drop-down menu – M S Denbighshire:

Asset Description	ISIN	Total Qty	Total Value GBP	IA Value Local Ccy	Local Ccy
0G5K5GD M S Denbighshire IA Funds for 0P5N1QK L B . Radnorshir			12,891,317.10		
00101 General Deposit IA			12,891,317.10		
ISHARES ACC		3,230,000.00	12,891,317.10	-	USD
0G5K5GD M S Denbighshire Own Funds			-		
00101 General Deposit			-		
ISHARES ACC			-	18,233,350.00	USD
<b>Total</b>			<b>12,891,317.10</b>		

### RECIPIENT / L B Radnorshir

Any funds which have been made interavailable to a recipient will be displayed within an 'IA Funds' line in the 'Investor' column. This may be in addition to the client's Own Funds.

Please note - The IA funds line will always display the name of the donor first and the recipient second, so when validating any data, please check this formatting to establish if the client portfolio you are viewing is the donor or recipient.

e.g. 0G5K5GD M S Denbighshire IA Funds for 0P5N1QK L B Radnorshir

As assets cannot be traded from the recipient portfolio, it is advised that when viewing a recipient member, to 'minimise' any 'IA Funds' from the recipient view. You can do this by selecting the down arrow marked against the IA line.

Below screenshot displays portfolio view when selecting the recipient investor from the drop-down menu – L B Radnorshir

Home / Funds Under Management

Investor: L B . Radnorshir

Fund: All Funds

Asset Description	ISIN	Total Qty	Total Value GBP	IA Value Local Ccy	Local Ccy
0G5K5GD M S Denbighshir IA Funds for 0P5N1QK L B . Radnorshir			59,931,164.18		
00101 General Deposit IA			59,931,164.18		
[Redacted]		5,600,000.00	3,959,304.01	-	USD
[Redacted]		6,800,000.00	4,807,726.30	-	USD
[Redacted]		8,000,000.00	5,656,148.59	-	USD
[Redacted]		9,600,000.00	6,787,378.30	-	USD
[Redacted]		94,409.49	66,749.26	-	USD
ISHARES ACC [Redacted]		3,230,000.00	12,891,317.10	-	USD
PATCHAM BALANCED A USD NAV	IE00BNG8T677	259,031.92	25,762,540.62	-	USD
0P5N1QK L B . Radnorshir Own Funds			157,217,948.09		
00101 General Deposit			157,217,948.09		
[Redacted]		41,440,000.00	29,298,849.68	-	USD

In the screenshot, you can see the Ishares position, which has been donated from donor M S Denbighshire to recipient L B Radnorshir.

### 3) Function: Viewing within the portal (all Investors view)

#### Portal Page: Funds Under Management (Asset Class, Sub Asset Class and Currency' views)

#### DONOR / M S Denbighshire & RECIPIENT / L B Radnorshir

If the portal view you have selected is for 'all investors,' the IA Funds line will only be displayed once, plus any applicable 'Own Funds' lines.

Please note - The IA funds line will always display the name of the donor first and the recipient second, so when validating any data, please check this formatting to establish which client is the donor and which is the recipient.

e.g. 0G5K5GD M S Denbighshire IA Funds for 0P5N1QK L B Radnorshir

As with the individual view examples, the 'Total Value GBP' and 'Total Quantity' values have only been counted once. Assets are only available for trading, where values appear in these two columns. Therefore, there is no need to make any changes to your portal view in order to establish which assets are available for trading, however you may wish to 'minimise' any zero value 'Investor' lines from the table, to reduce the amount of data rows visible. You can do this by selecting the down arrow marked against any zero value lines – see arrow below.



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Below screenshot displays an all Investors view - All Members & All Funds selected against the drop-down Investor menu.

Funds Under Management		Investor	Fund
		All Members	All Funds
Investor	Fund Description		
Asset Description	ISIN	Total Qty	Total Value GBP
0G5K5GD M S Denbighshire IA Funds for 0P5N1QK L B . Radnorshir			59,931,164.18
00101 General Deposit IA			59,931,164.18
[Redacted]			3,959,304.01
[Redacted]			4,807,726.30
[Redacted]			5,656,148.59
[Redacted]			6,787,378.30
[Redacted]			66,749.26
ISHARES USD ACC	[Redacted]	3,230,000.00	12,891,317.10
[Redacted]			25,762,540.62
0G5K5GD M S Denbighshire Own Funds			-
0P5N1QK L B . Radnorshir Own Funds			157,217,948.09
00101 General Deposit			157,217,948.09
[Redacted]			29,298,849.68
[Redacted]			35,577,174.61
[Redacted]			41,855,499.54
[Redacted]			50,226,599.45
[Redacted]			259,824.81

#### 4) Function: Extracting from the portal (all Investors view)

Portal Page: Funds Under Management (Asset Class, Sub Asset Class and Currency' views)

**DONOR / M S Denbighshire & RECIPIENT / L B Radnorshir**

When extracting data against an all Investors view, the data formatting will be replicated from the all Investors portal view, therefore please see function 3 for details on the formatting.

As the IA line will only be displayed once, you do not need to make any changes to the download file, as the quantities and values will not be double counted. Alternatively, if you do wish to remove any zero-value data, then if the following fields are blank, the entire row(s) can be discarded as unavailable for trading:

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- Total Quantity
- Total Value GBP

Investor	Fund Description	Asset Description	RIN	SDOL	Total Qty	Total Value GBP	UK Value Local Ccy	Local	Fund Ref	Non-UK Value Local	Total Value Local Ccy
Investor: 005K5GD M S Demiglo/Nov UK Funds for OPSN1GK L B - Railroads	00001 General Deposit IA				5,800,000.00	5,959,304.01	USD	005K5GD OPSN1GK 00101			5,000,000.00
	00001 General Deposit IA				6,800,000.00	4,807,728.30	USD	005K5GD OPSN1GK 00101			6,800,000.00
	00001 General Deposit IA				8,000,000.00	5,656,148.58	USD	005K5GD OPSN1GK 00101			8,000,000.00
	00001 General Deposit IA				5,800,000.00	6,787,378.30	USD	005K5GD OPSN1GK 00101			5,800,000.00
	00001 General Deposit IA				84,409.48	86,749.26	USD	005K5GD OPSN1GK 00101			84,409.48
	00001 General Deposit IA				5,230,000.00	12,891,817.10	USD	005K5GD OPSN1GK 00101			18,231,350.00
Investor: 005K5GD M S Demiglo/Nov Own Funds	00001 General Deposit						5,800,000.00 USD	005K5GD 00101			
	00001 General Deposit						6,800,000.00 USD	005K5GD 00101			
	00001 General Deposit						8,000,000.00 USD	005K5GD 00101			
	00001 General Deposit						5,800,000.00 USD	005K5GD 00101			
	00001 General Deposit						84,409.48 USD	005K5GD 00101			
	00001 General Deposit						18,231,350.00 USD	005K5GD 00101			
Investor: OPSN1GK L B - Railroads Own Funds	00001 General Deposit				37,217,948.00						
	00001 General Deposit				41,440,000.00	28,248,845.68	USD	OPSN1GK 00101		41,440,000.00	41,440,000.00
	00001 General Deposit				90,320,000.00	35,977,174.81	USD	OPSN1GK 00101		90,320,000.00	90,320,000.00
	00001 General Deposit				58,200,000.00	41,855,499.54	USD	OPSN1GK 00101		58,200,000.00	58,200,000.00
	00001 General Deposit				71,040,000.00	30,226,509.49	USD	OPSN1GK 00101		71,040,000.00	71,040,000.00
	00001 General Deposit				367,493.62	159,824.81	USD	OPSN1GK 00101		367,493.62	367,493.62
	<b>Total</b>					217,149,122.28					

## Documents

### Viewing Documents

Recent document uploads can be accessed from the Home dashboard or you can select 'Documents' from the main navigation menu.

The screenshot shows the LLOYD'S FAL Online dashboard. At the top, there is a navigation bar with 'Home', 'Investors', 'Funds Under Management', and 'Documents' (indicated by an arrow). A 'Welcome back.' message is displayed below the navigation. The dashboard is divided into several sections:

- Summary:** Shows 'Non Cash Value (GBP)' and 'Cash Value (GBP)' with corresponding bar charts.
- Latest Transactions:** A table with columns 'ID' and 'Local CCY'. It lists transactions with IDs like '0F1M8XH.06601' and '0F1M8XH.00101'.
- Latest Documents:** A table with columns 'ID' and 'Description'. It shows a document with ID '0F1M8...' and description 'FAL Valuation' (indicated by an arrow).
- Funds Under Management:** A line chart showing value over time from Sep 14, 2020, to Dec 15, 2020. The y-axis ranges from 1,475k to 1,575k. The chart shows a significant increase in value starting around late September.
- Top 10 Investors:** A table with columns 'ID', 'Investor Name', and 'Market Value (£)'. It lists investors such as 'H L J. MidlothianXXXXXX', 'N B Buteshir', and 'Y C NorfolkXXX'.

### Who can view uploaded documents?

When a document is uploaded for or by Lloyd's, the following access criteria applies:

		Who can see the document				
		Uploader/Lloyd's	Member	Entity	IM	Agent
Uploaded for	Member	X	X			X
	Entity	X		X		
	IM	X			X	
	Agent	X				X

The screenshot shows the 'Documents' page in the LLOYD'S system. At the top, there is a navigation bar with 'Home', 'Investors', 'Funds Under Management', and 'Documents'. Below this is a dark blue header with a home icon, 'Documents', and an 'Upload Documents' button. The main content area features a search bar with 'Category' (set to 'All Categories'), 'From' and 'To' date pickers, and an 'Apply' button. Below the search bar is a table of documents. The table has columns for 'As Of', 'Category', 'Description', 'Entity ID', and 'Name'. Two documents are listed: one dated 28/01/21 with description 'FAL Valuation' and another dated 08/10/20 with description 'Capital Test Statement/data'. A 'Download Selected' button with a download icon and a settings gear icon is located to the right of the table. Arrows point to the 'Download Selected' button and the first document row.

To view a document upload from the Document page, click on the name of the file. Multiple files can be downloaded as a ZIP file by ticking the boxes to the left of the table, then clicking 'Download Selected.'


The search bar above the document table will find a specific document that has been uploaded by category or date range.

This screenshot shows the 'Documents' page with search filters applied. The 'Category' dropdown is set to 'Distribution/Results/SRF'. The 'From' date is '28/06/20' and the 'To' date is '30/01/21'. The 'Apply' button is highlighted. Below the search bar, the document table shows one document: dated 25/09/20, category 'Distribution/Results/SRF', description 'DRAFT Single Application form AA (1)\_20200907024801', and name 'DRAFT Single Application form AA (1)\_20200907024801.docx'. Arrows point to the search filters and the document table.

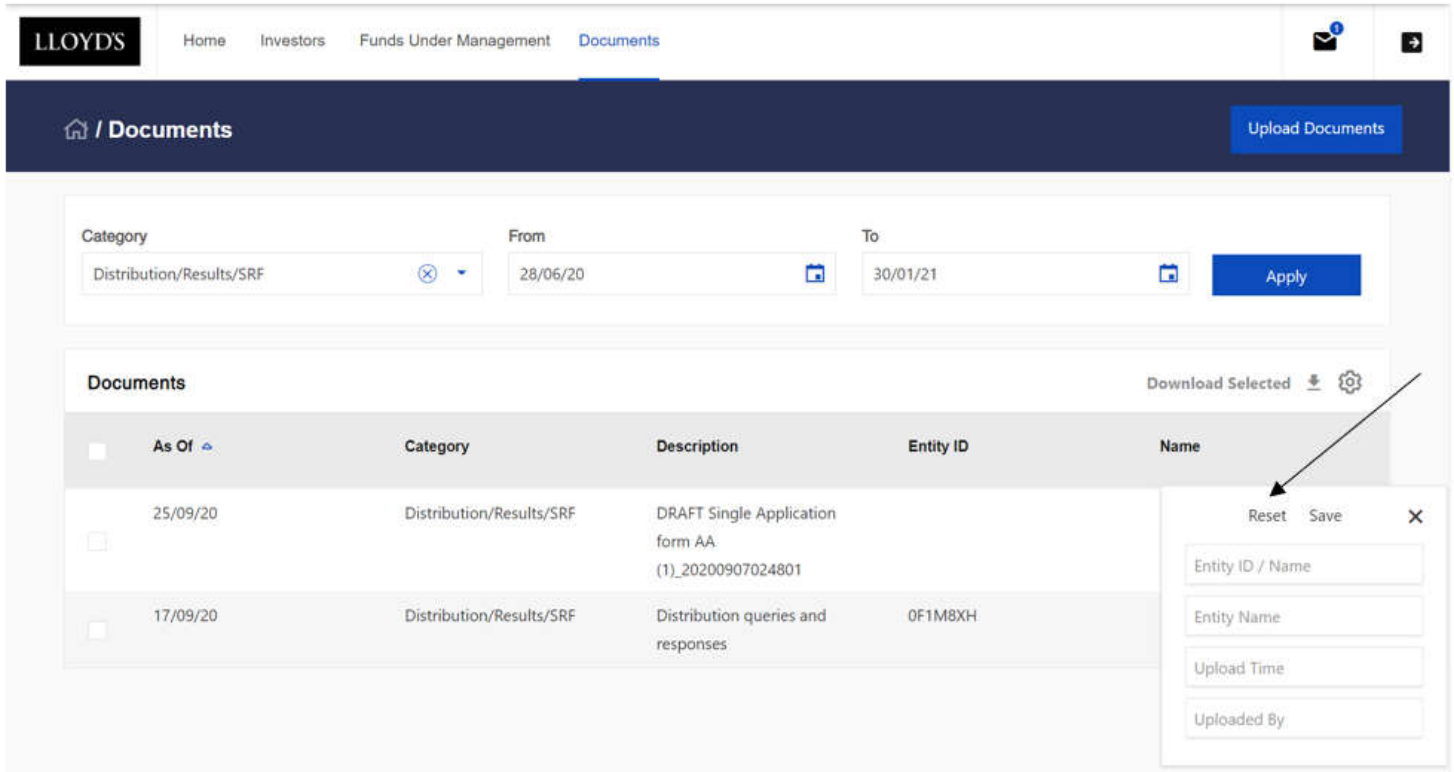
# FAL Online

## Overview and glossary of terms

LLOYD'S

As with the asset holdings and transactions screens, clicking on the Settings Cog  will allow you to remove or add field headings by clicking and dragging them into the Documents table.

Within the cog menu, click on 'Save' to retain the current configuration. Click on 'Reset' to remove the saved settings and reset it back to the default view.

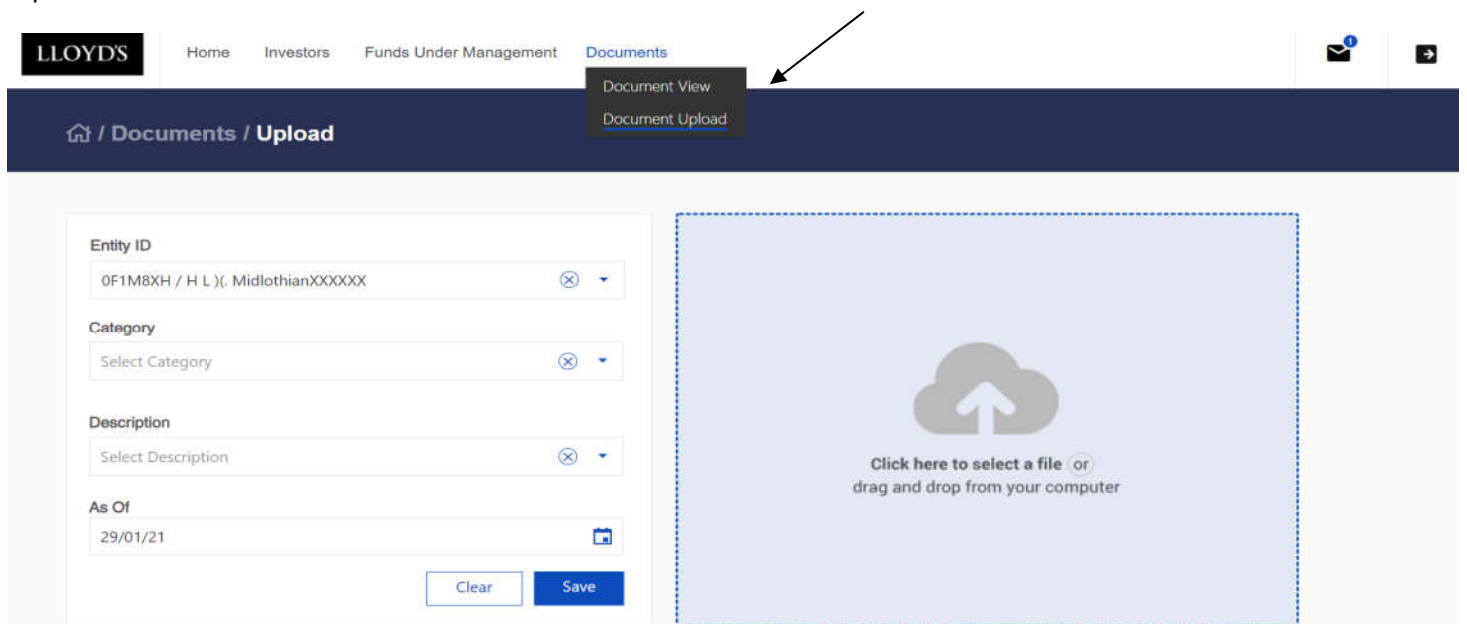


The screenshot shows the LLOYD'S Documents page. At the top, there is a navigation bar with 'Home', 'Investors', 'Funds Under Management', and 'Documents'. Below this is a dark blue header with a home icon and 'Documents', and an 'Upload Documents' button. The main content area has filters for 'Category' (Distribution/Results/SRF), 'From' (28/06/20), and 'To' (30/01/21), with an 'Apply' button. Below the filters is a table of documents with columns: 'As Of', 'Category', 'Description', 'Entity ID', and 'Name'. Two documents are listed: one dated 25/09/20 and another dated 17/09/20. A settings cog icon is visible in the top right of the table area, with an arrow pointing to a dropdown menu that contains 'Reset', 'Save', and 'X' options, and a list of fields to be displayed: 'Entity ID / Name', 'Entity Name', 'Upload Time', and 'Uploaded By'.

Up to 5,000 documents are shown on the Documents page. If you wish to view older documents, please use the From and To filter at the top of the page.

### Uploading a Document

To upload a document, click on 'Documents' from the navigation menu, followed by Document Upload. There is also an 'Upload Documents' button available in the 'Document View' screen.



The screenshot shows the LLOYD'S Documents Upload page. At the top, there is a navigation bar with 'Home', 'Investors', 'Funds Under Management', and 'Documents'. Below this is a dark blue header with a home icon and 'Documents / Upload'. A dropdown menu is open under 'Documents', showing 'Document View' and 'Document Upload'. The main content area has a form with fields for 'Entity ID' (0F1M8XH / H L )(, MidlothianXXXXXX), 'Category' (Select Category), 'Description' (Select Description), and 'As Of' (29/01/21). There are 'Clear' and 'Save' buttons at the bottom of the form. To the right of the form is a large blue dashed 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'.

# FAL Online

## Overview and glossary of terms



To upload, choose a category and description from the drop-down menus. The category chosen will ensure the document goes to the correct team.

Please ensure that the document you are uploading contains the Investor ID (Member Number) or designation within the title. Enter a date by manually typing or selecting from the calendar. The date can be in the past or future.

Click on 'Click here to select a file' or drag and drop a file directly into the blue box. A preview of the file type and name will be displayed. Only one file can be uploaded at a time, however multiple files can be uploaded within a ZIP file.

Supported document types are .jpg .png .gif .doc .docx .xlsx .ppt .pptx .mdb .pdf .zip .wav and .mp3. Microsoft Excel 97-2003 .xls documents are not supported.

Click on Save to upload the document. A pop-up confirmation message will confirm if the upload has been successful. The document will now be visible in the Document View screen.

	As Of	Category	Description	Entity ID	Name
<input type="checkbox"/>	29/01/21	Resigning membership	Perpetuity process	0F1M8XH	Test_20201102084215.xlsx
<input type="checkbox"/>	28/01/21	Statements	FAL Valuation	0F1M8XH	Test_20201102084215.xlsx

**Please note, Lloyd's will not be notified that a document has been uploaded. If it is urgent, please email the relevant team to advise it's there.**

## Document Upload Categories and Descriptions

Category	Description
Acceptabilities	Acceptabilities
Audit	Auditors valuation request
Audit	Bank Audit correspondence
Corporate actions	Corporate Action Acceptances
Corporate actions	Corporate Action beneficial owner details
Corporate actions	Corporate Action queries and responses
Corporate actions	Corporate Actions event advices
Corporate actions	Corporate Actions instructions
Corporate actions	Proxy voting
DCP trades	Blanket Counter Indemnities
DCP trades	Bloomberg Customer Agreements
DCP trades	Citibank Account Opening Documentation
DCP trades	Contract Notes
DCP trades	DCP trades queries and responses
DCP trades	UT Account Opening - Application Forms & Prospectuses
DCP trades	UT Account Opening - beneficial owner - controlling persons required
Distribution - Results - SRF	Consolidated Person Accounts (CPAs)
Distribution - Results - SRF	Distribution data
Distribution - Results - SRF	Distribution queries and responses
Distribution - Results - SRF	SRF Inland Revenue valuations
Distribution - Results - SRF	Loss funding options
FAL Online	Annual user review
FAL Online	FAL Online applications
FAL Online	FAL Online queries and responses
Funds at Lloyd's - DCPs	Comfort Letters
Funds at Lloyd's - DCPs	DCP queries and responses
Funds at Lloyd's - DCPs	FAL Files (Additional assets - releases - substitutions etc)
Funds at Lloyd's - DCPs	LOC Collateral Return forms
Funds at Lloyd's - DCPs	LOC notice of cancellation
Funds at Lloyd's - DCPs	PLDs and Appendix 5's
Funds at Lloyd's - DCPs	Regulating Trustee Directions (RTDs) for Distribution
Funds at Lloyd's - Non Dcps	Custody FAL queries and responses
Funds at Lloyd's - Non Dcps	FAL Files (Additional assets - releases - substitutions etc)
Funds at Lloyd's - Non Dcps	LOC notice of cancellation
Funds at Lloyd's - Non Dcps	Total Release reports
Funds at Lloyd's - Non Dcps	Weekly Agent Reports
Gateway Team	Gateway Team
Gateway Team	Investment Correspondence
Income and Dividends	Consolidated Tax Voucher
Income and Dividends	DCP - Investment manager income report
Income and Dividends	Dividend mandates
Income and Dividends	Dividend queries and responses

# FAL Online

## Overview and glossary of terms

LLOYD'S

Income and Dividends	Interest queries and responses
Income and Dividends	Interest statements
Legal documents	Deeds
Legal documents	Change of coordinating agent
Legal documents	Delegated authority request
Legal documents	Grant of Probate - Letters of administration
Legal documents	Individual or Company name change
Legal documents	Notification of Death (Death certificate)
Legal documents	OPOA - USPOA
Legal documents	POA - enduring - lasting or General POA
Legal documents	PTF Trustee changes
MS Charges	MS Charge queries and responses
MS Complaints	MS Complaints queries and responses
Onboarding - New Clients	Change of Controller - Director
Onboarding - New Clients	Deeds
Onboarding - New Clients	FAL Online applications
Onboarding - New Clients	HRR
Onboarding - New Clients	Lloyd's forms of appointment
Onboarding - New Clients	Master and customer agreements
Onboarding - New Clients	Onboarding - third parties - new members and new entities
Onboarding - New Clients	Onboarding queries and responses
Onboarding - New Clients	Onboarding - Declaration of Compliance
Remediation	Documents requested
Remediation	Remediation queries
Resigning membership	Perpetuity process
Resigning membership	Resignations
Resigning membership	Terminations
Returns	Agents FRR return
Returns	Schedule 3
Statements	Capital Test Statement - data
Statements	Cash Statements
Statements	FAL Asset Allocation
Statements	Quarterly corridor test - Release test
Statements	FAL Valuation
Statements	Solvency Statements - Report
Statements	Schedule 3
Tax Documents	BEAT Reports
Tax Documents	Canadian Income Tax Return
Tax Documents	Country by Country reporting
Tax Documents	CTA1 Forms
Tax Documents	CTA2 Forms
Tax Documents	Expense Declaration Forms (EDF)
Tax Documents	Japan Income Tax Return
Tax Documents	Member Level Reinsurance (FET)
Tax Documents	Tax Retention
Tax Documents	US FIT Schedules - 1 <sup>st</sup> Level

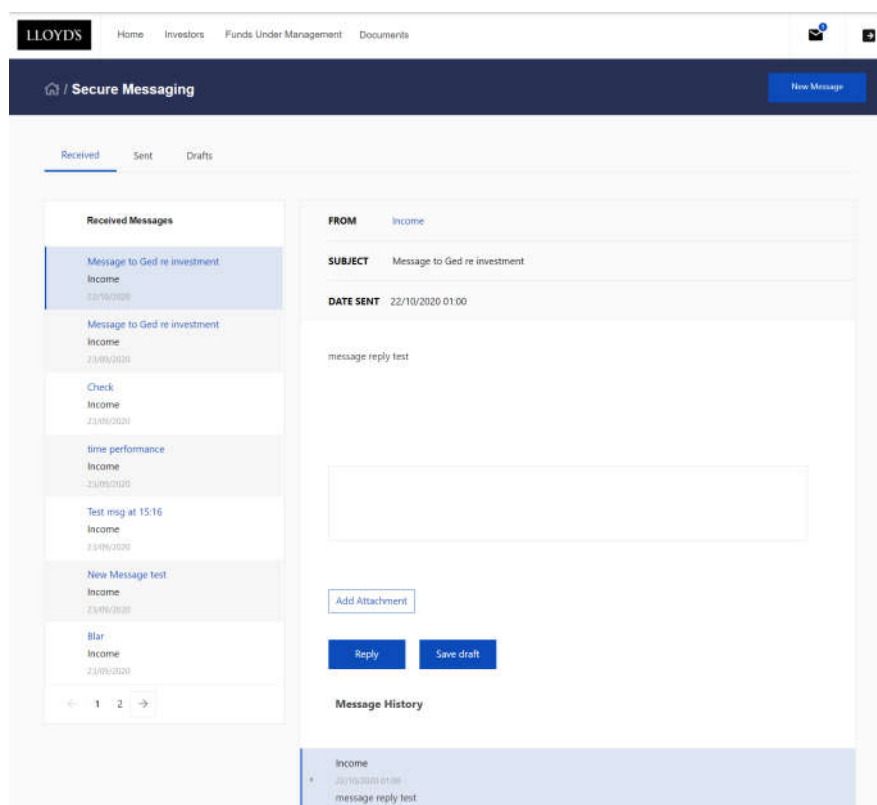
Tax Documents	US FIT Schedules - 2 <sup>nd</sup> Level
Tax - Direct Tax Teams	Tax queries and responses
Trades	Blanket Counter Indemnities
Trades	Bloomberg Customer Agreements
Trades	Citibank Account Opening Documentation
Trades	Contract Notes
Trades	Trades queries and responses
Trades	UT Account Opening - beneficial owner - controlling persons required
Trades	UT Account Opening - Application Forms & Prospectuses
Trades	UT Account Opening - Dealing Authorities - UT Application Forms
Verification Documents	Bank account evidence - Agent update
Verification Documents	Change of address (individual - corporate - TFPF and directors - controllers)
Verification Documents	ID evidence

### Secure Messaging

#### Viewing messages

To access the secure messaging feature, select the envelope  icon on the top right-hand side of the navigation menu. This will open the 'Received' messages page, which will display in order of the most recent.

Clicking on a message will display the message history and an option to reply to the message.



Clicking on the 'Sent' tab will display previously sent messages and 'Drafts' will display any messages saved as a draft. Any draft messages which have been sent will move to the "Sent" area once actioned.

#### Sending messages

Messages will be sent directly to the relevant team at Lloyd's.



To send a message, click on the New Message button on the top right of the screen. This will open a pop-up window, where you will be prompted to enter the message details. All fields must be entered, otherwise the message will not send. A team can be selected from the drop-down box under the 'To' field.

### Compose New Message ✕

---

**Subject**  **To**  ✕ ▾

**Message**

Hi

Please find the file attached.

Add Attachment

Save Draft Send

To add an attachment, click 'Add Attachment' and locate the relevant file from your desktop, or drag and drop your file in to the blue box. Click Save to add the attachment to the message.

The supported file types are .jpg .png .gif .doc .docx .xlsx .ppt .pptx .mdb .pdf .zip .wav and .mp3. Microsoft Excel 97-2003 .xls documents are not supported.

**Please note - unfortunately, there is currently no search functionality in the secure messaging application, therefore if uploading a document, it is advisable to use the Document Upload page, rather than attaching via a secure message.**

Document Upload



File



Test\_20201102084248.xlsx



Save Cancel

Once uploaded, the attachment file name should be viewable underneath the message.

**Compose New Message** ✕

**Subject**  
Distribution

**To**  
Distribution ✕

**Message**  
Hi  
Please find the file attached.

[Add Attachment](#)

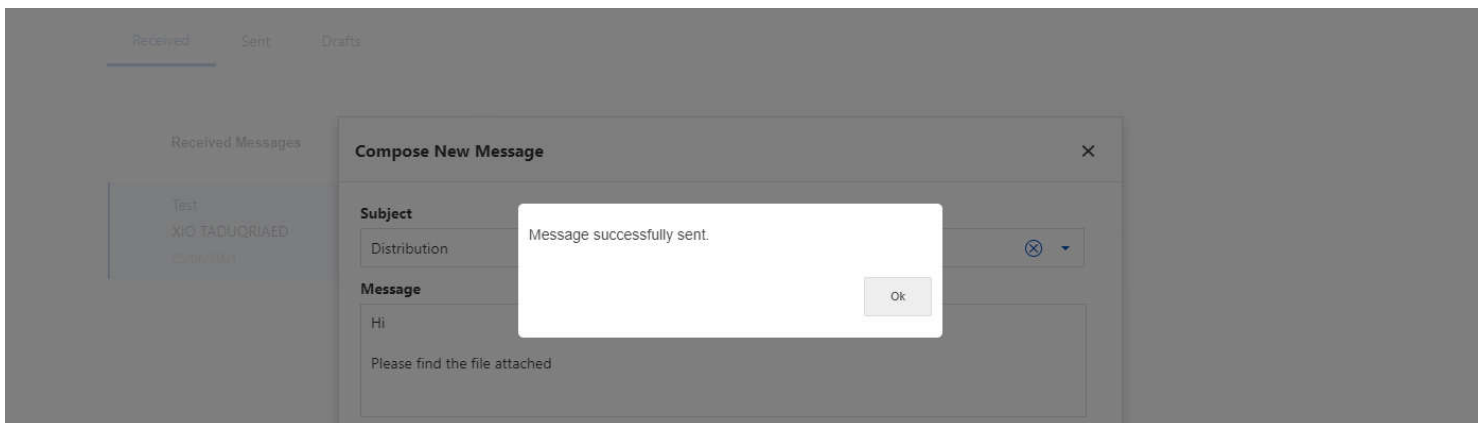
---

[Test\\_20201102084248.xlsx](#) ✕

[Save Draft](#) [Send](#)

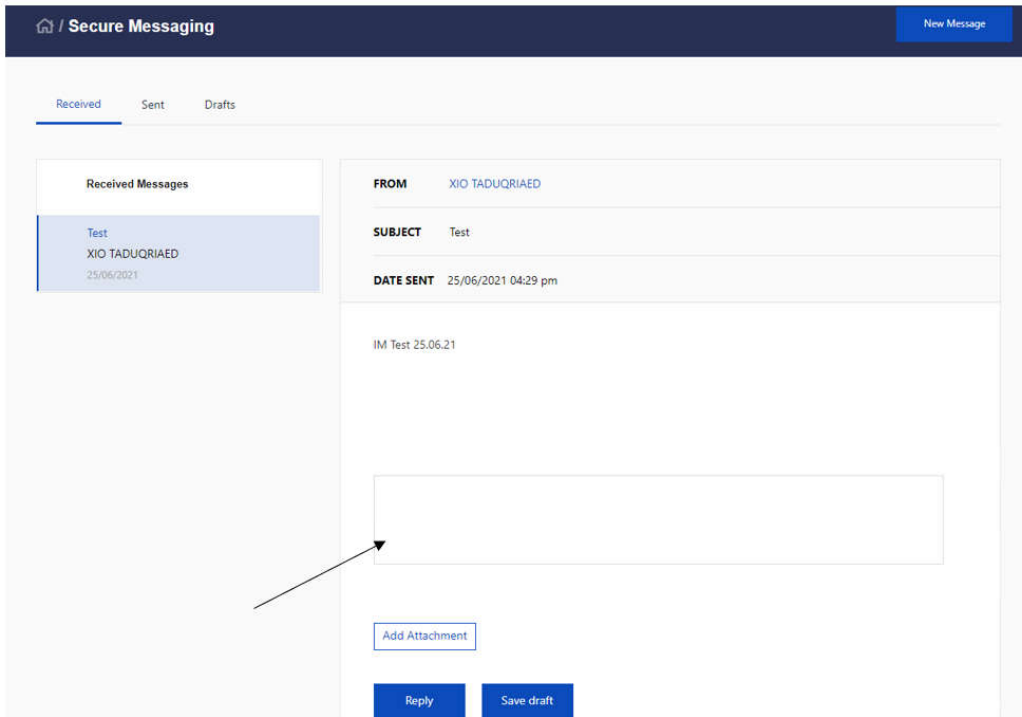
Click on 'Send' to send the message or 'Save Draft' if you wish to send the message at a later date or time.

A pop-up message will confirm it has been successfully sent.



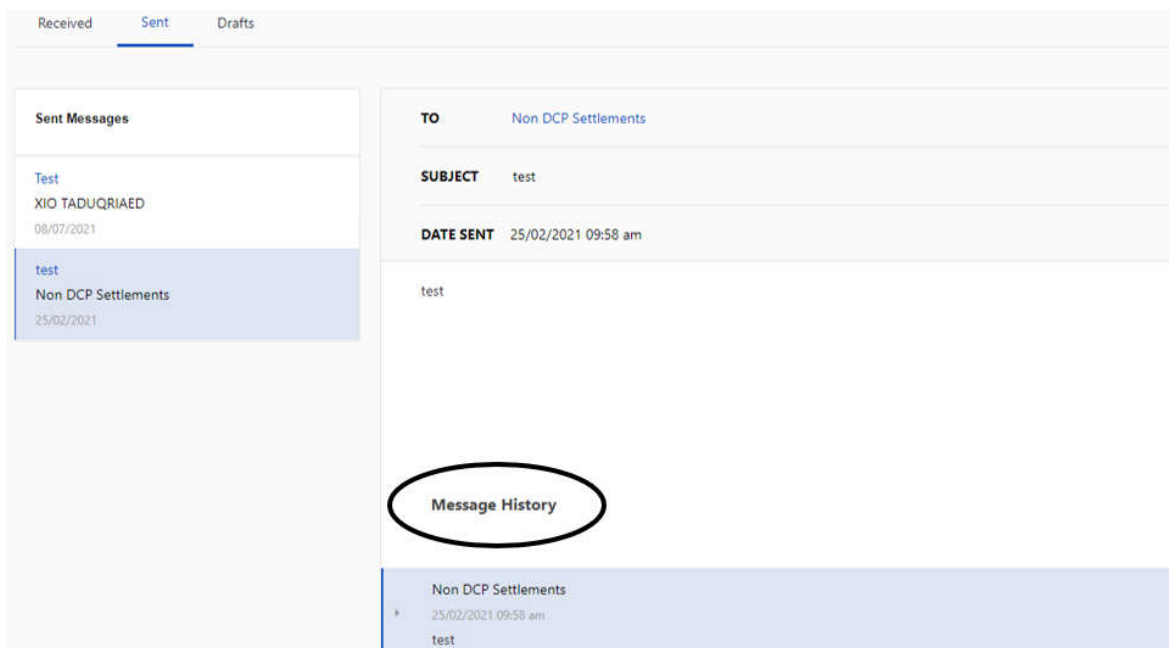
### Replying to a message

A reply can be sent to any received message by clicking into the message and entering text into the text box underneath the message display.



Clicking on the 'Add Attachment' button will open the usual attachment box to add a file.

Once the message is ready to send, click on the 'Reply' button underneath the message history. If there are two or more messages within a chain, the Message History will be displayed when accessing the message.



### Glossary of Terms

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

<b>Sub-Asset Class</b>	The sub-category of an asset holding or transaction e.g. Cash – Transferable Deposits, Investment Funds – Equity Funds etc.
<b>Total Qty</b>	Number of shares/units held or transacted
<b>Total Value Local CCY</b>	Value of the holding or transaction in the transacted currency
<b>TPO</b>	Known as a Third Party FAL provider. A company or individual who provides assets to and forms part of a larger member
<b>Transaction Code</b>	Abbreviated code for the type of transaction posted. Please see ‘Transaction Code List’ below for a full list
<b>Transaction Date</b>	The trade date of a transaction
<b>Transaction Type</b>	The category of a transaction e.g. Deposits/Payment, Dividend Income etc.
<b>Transaction Value GBP</b>	The GBP value of a transaction
<b>W8/W9</b>	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

# FAL Online

## Overview and glossary of terms

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CSHTFRD	Cash Transfer Debit
CSHTFRDR	Cash Transfer Debit Reversal
CT	Client Transfer
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

# FAL Online

## Overview and glossary of terms

LLOYD'S

SCNC	Solvency Credit Non-Chargeable
SDC	Solvency Debit Chargeable
SDNC	Solvency Debit Non-Chargeable
SI	Scrip Issue
SOLV	SOLVENCY CR
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