

Reasons to move to
myM&G



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Our online service allows you to manage your investments whenever and wherever is convenient for you.

This guide explains:

- Five reasons to consider investing online.
- How myM&G keeps your investments safe online.
- A step-by-step guide to moving your investments to myM&G.

There's no fee for using our service, and no charge for moving your M&G investments to myM&G.

We take our responsibility to protect your personal information and investment data very seriously. That's why we have put in place a number of security measures to ensure you can use our online service with confidence.

The value of the fund's assets will go down as well as up. This will cause the value of your investment to fall as well as rise and you may get back less than you originally invested.

Read more about how we keep your investments secure on page 4.

Five reasons to invest online

Millions of us now save time and money by managing our financial affairs online – from utility bills to banking.

You can now choose to manage your M&G investments online too by using our service, myM&G. Here are some of the reasons why moving online could be right for you.

1. Your investments at your fingertips

You can log in to an online account on your mobile device, at home or on the move, so you can manage your investments whenever and wherever it suits you.

2. No more paperwork

All documents relating to your myM&G account will be kept in one safe place – your own online document library – and secure messaging allows you to contact us, and us to contact you, without having to wait for the post to arrive.

3. No more cheques

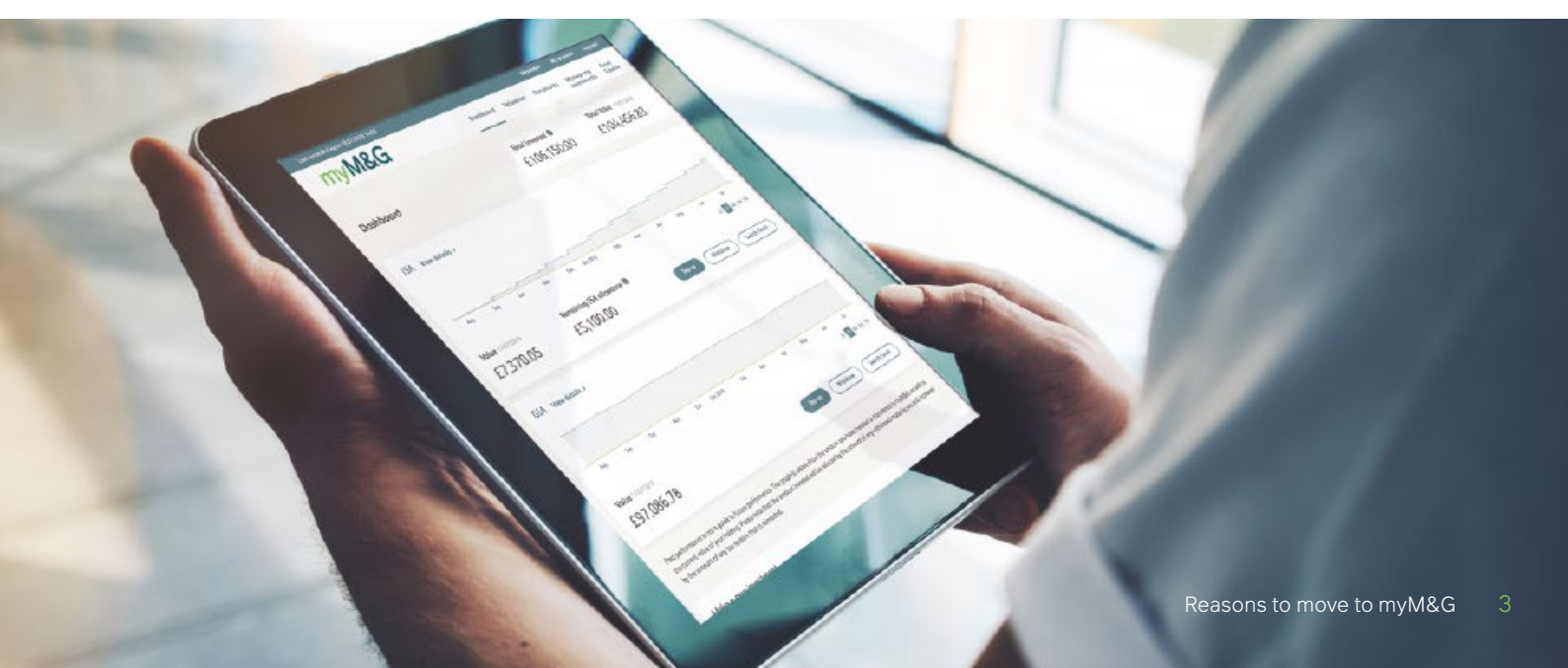
Any income distributions from your funds, as well as any withdrawals you make, will be paid straight into your bank account – saving you a trip to your local branch.

4. Save time on the phone

Our Investor Services team will still be on hand to help, but you'll no longer need to call us up to get your latest valuations or to manage your investments. On myM&G you can check your portfolio online in a few clicks, day or night.

5. Make new investments from just £1

You can start investing in any of M&G's range of funds with a lump sum or regular Direct Debit from as little as £1 when you move your investments to myM&G.



How myM&G keeps your investments safe online

At M&G we're dedicated to protecting the safety and integrity of your personal information and investment. Your security is paramount on our online investing service, myM&G.

Here are some of the ways that we safeguard your data:

- **A secure log-in process** – You will always have to enter your username and a password to give you access to your investments.
- **Single login** – We only allow your myM&G account to be logged into from one device at any time.
- **Two-step verification** – We request random characters in answer to your memorable question to allow certain transactions and any account changes.
- **Account lockout** – We will temporarily disable an account after several incorrect log-in attempts, to protect against anyone trying to access your details.
- **Automatic log off** – We will automatically log you off after a set period of inactivity in case you forget to log off or leave your computer unattended.

M&G has also put in place a range of security measures to protect your investments:

- **Protection against attack** – Our online service is protected by firewalls and there is 24-hour monitoring to ensure we can detect and protect against any malicious attacks.
- **Encryption technology** – This ensures all sensitive data communications are protected until they reach our systems, so any personal information passed over the internet cannot be read or changed by anyone else.

Please note that M&G will never:

- Call or email you asking you for your account or login details.
- Email you with a website link that asks you to verify or provide any details.

To protect you, as well as M&G, there are situations where we will need to **verify the identity of existing investors** even if you have been a customer for a long time.

Providing proof of your identity helps prevent financial crime such as money laundering, terrorist financing, and identity fraud; especially from criminals accessing the financial system using the stolen identities of innocent victims.

We also **verify that the bank account information** registered to your myM&G account belongs to you. We use an independent service provider to carry out our initial verification checks. In some cases this may not give us enough information. When this happens we carry out additional verification checks. These additional checks will be completed within three working days but while these are being made, to protect your investment, we won't be able to allow any further investments or pay out any withdrawal proceeds on your myM&G account.

Visit www.mymandg.co.uk/security for further information on keeping you safe online.

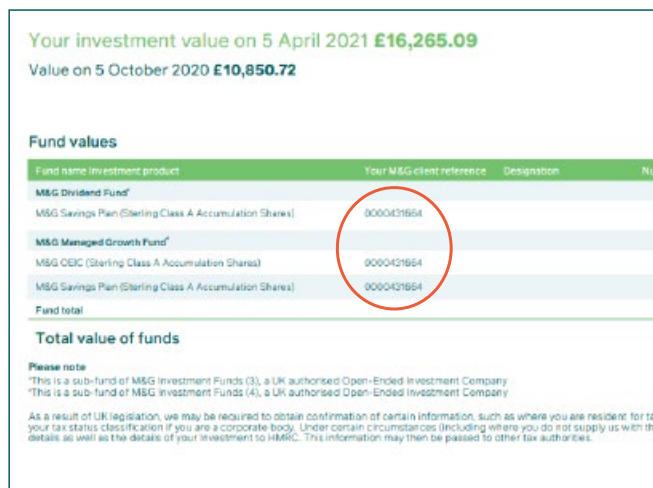
Moving to myM&G A step-by-step guide

As a valued investor with M&G, we've made it straightforward for you to start managing your investments with us online.

Remember, there is no charge for moving your existing investments over to myM&G.

Before you get started

- Locate one of your M&G customer reference numbers – you will find this on any of your paper statements on the 'Your summary' perforated page(s).



The screenshot shows an investment statement with the following details:

- Your investment value on 5 April 2021** £16,265.09
- Value on 5 October 2020** £10,850.72
- Fund values**
- Fund name** Investment product
- Your M&G client reference**
- Designation**
- Num**
- M&G Dividend Fund***
- M&G Savings Plan (Sterling Class A Accumulation Shares) 0000421864
- M&G Managed Growth Fund***
- M&G OEIC (Sterling Class A Accumulation Shares) 0000421864
- M&G Savings Plan (Sterling Class A Accumulation Shares) 0000421864
- Fund total**
- Total value of funds**
- Please note**
- *This is a sub-fund of M&G Investment Funds (3), a UK authorised Open-Ended Investment Company
- *This is a sub-fund of M&G Investment Funds (4), a UK authorised Open-Ended Investment Company
- As a result of UK legislation, we may be required to obtain confirmation of certain information, such as where you are resident for tax purposes, your tax status classification if you are a corporate body. Under certain circumstances (including where you do not supply us with the details as well as the details of your investment to HMRC, this information may then be passed to other tax authorities.

- Ensure we have your up to date personal details, including date of birth and your current address. If you plan to register on myM&G using a different address from that currently held by M&G, or if you don't have an ISA with M&G (and therefore we may not have your date of birth), please ensure this is updated before you begin your move to myM&G. Just call [Customer Relations](#) free on 0800 390 390. Lines are open from 08:00 to 18:00 Monday to Friday and from 09:00 to 13:00 on Saturday. For your security calls may be recorded.

Six simple steps

1. Go to www.mymandg.co.uk/move and, once you're ready, select **Move to myM&G**
2. Enter your M&G customer reference number and personal details – this allows us to locate your current M&G investments.
3. Register with myM&G to create your online myM&G account.
4. Check and confirm your holdings with M&G.
5. Provide us with details of your UK bank account that you would like any income or withdrawals to be paid in to.
6. Finally, check your details. If they are all correct, select **Confirm move**

If you require any information or assistance with moving to myM&G please call [myM&G Investor Services](#) on 0808 178 4035 (free from landlines and mobiles). Lines are open 08:00 to 18:00, Monday to Friday and 09:00 to 13:00 Saturday. All calls are recorded.

Start investing online

- After you have confirmed your move, we will move your investments to myM&G and perform a number of online checks for your security (such as bank account verification). We aim to finish moving your investments within seven to 12 working days.
- We will always try to verify your identity using an electronic verification system first. If this is not possible, we will ask you to provide two pieces of documentation – one to prove your personal identity and one to prove your address.
- You will receive an email to confirm your move has been completed. At this point your investment valuation will be shown on your dashboard, and you can start exploring myM&G.
- We will make sure that you are in the right share class for the total value of your investments. In most cases this will mean converting your shares into a lower charging share class. This can take up to five working days and you will receive an email once it's done. Please note that whilst the value of your investment remains the same, you will hold a different number of shares due to a different share price for your new share class/type. During this time you may not be able to sell or switch out of your funds but you will stay invested.

What to expect in the post

- You will receive a transfer confirmation in the post for each of your holdings that we move to myM&G. We recommend you keep these safe as reference for you and your family at a later date.
- You will receive one final Half Yearly Statement in the post (as at 5 April or 5 October). This will show a zero valuation as all your holdings will have been transferred to myM&G.
- You may also receive one final Consolidated Tax Voucher in the post (as at 5 April), depending on how you invest with us and when you move to myM&G.

A few points to consider

- For us to be able to move your joint accounts, both holders will need to go through the move process on myM&G to confirm that they are happy to join myM&G.
- You can only have one bank account with myM&G and one of the names on the bank account will need to match your registered name. This is known as your nominated bank account, and is the one that we will use for all payments in to and out of your investments with myM&G.
- Please note that you cannot split your investments between myM&G and the existing service. If you move one investment to myM&G, we will automatically bring over all your other accounts as well. This includes any joint accounts, which we will move to myM&G as soon as both joint holders have asked to move.
- **Remember**, you do not have to move to myM&G if you would prefer to keep things as they are.

Frequently asked questions

Why do I have to provide a nominated bank account? I don't want my bank details kept online.

Having your nominated bank account details registered and verified when you move to myM&G means that all future payments in to and out of your myM&G investment account can be completed without delay.

Why do I have to have my own email address to register on myM&G?

Due to our ongoing commitments to client security, we require individuals on myM&G to have their own email address and not one that they share with anyone else registered on myM&G. Communications are sent via email to our customers, and in certain circumstances these can be of a personal/private matter related to that customer only, not someone else with access to that email account.

I would like to move to myM&G but my fund is due to make an income payment; can this be reinvested into my fund on myM&G?

There are times within the income distribution period that mean we are unable to move across any income generated by your fund(s) for reinvesting back into your account. If this is the case, you will receive the income payment by cheque.

I currently have my income reinvested. On myM&G this option is not available and I have to select accumulation shares if I want my income reinvested. How does this work?

To keep things simple, on myM&G we offer two types of shares: Income and Accumulation. If you want to receive your income we will pay out all income to your nominated bank account (this means you will hold income shares). If you choose not to receive income, the income will instead be retained within the fund which has the effect of increasing the price of the shares (this means you will hold accumulation shares – this has the same effect as holding income shares and reinvesting the income to purchase more shares which you may have been used to with M&G).

Do I have to move to myM&G?

You don't have to move your M&G investments to myM&G if you want to keep things as they are. MyM&G is primarily an online service, so if you prefer to communicate with us by phone and post it might not be right for you.

Contact

If you have any questions about myM&G, or in particular the move journey, you can contact the Investor Services team in the following ways:

 **0808 178 4035**

You can call our UK based [Investor Services](#) team, free from landlines and mobiles.

+44 808 178 4035

If you are calling from outside the UK. All calls to myM&G are recorded.

We are open 08:00 to 18:00, Monday to Friday and 09:00 to 13:00 on Saturday (excluding UK Bank Holidays).

 **Chat**

Use our online 'Chat' service to chat directly to a member of our Investor Services team.

Please note our Investor Services team don't give financial advice, so if you need advice you should contact a financial adviser.

www.mymandg.co.uk