



Welcome to the Personal Finance Portal (PFP)

Gemini WEALTH GROUP

Client Portal User Guide



Version: 2
12th June 2025

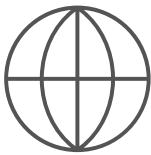
Gemini Wealth Management Limited is authorised and regulated by the Financial Conduct Authority, Reg No: 458880. Registered in England and Wales Reg No: 05919877. Gemini Wealth Management Limited is part of the Gemini Wealth Group Limited VAT Number: 437805380.



Personal Finance Portal

Giving you access to your finances 24/7

Welcome to your new Personal Finance Portal (PFP) – the revolutionary app that gives you access to view all your finances in one place 24/7 on any mobile or web device. PFP enables you to view your fund information and financial portfolio at the click of a button. So, whether you are looking for an up-to-date valuation of your portfolio or want to look at how you are progressing against your goals, PFP has it covered.



21st century services

We recognise that advances in technology mean our clients are increasingly choosing to interact with us across multiple channels, face to face, on the telephone and online. That's why we are introducing our new Personal Finance Portal, a revolutionary new app that enables you to see your complete financial picture in seconds at a time and a place to suit you.



Peace of mind of bank-level security

What's more, everything is completely encrypted, meaning that you can communicate with us using the inbuilt messaging service safely and securely.



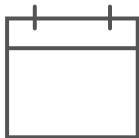
A convenient way to view finances at the click of a button

Accessible online 24/7 across desktops, laptops and mobile devices including a progressive web app. PFP gives you access to your long-term savings and investment information in an easy to use, online format and with the addition of other benefits, you can combine this with your short-term finances, such as bank accounts, savings and credit cards, to see a complete picture of where you stand financially.



Accessible document storage

PFP allows you to house all your documents, both financial and personal, in a single online document vault that is completely secure and fully backed up. It is far more secure than keeping paper copies in your filing cabinet or in a computer file that could be hacked.



Always up-to-date and easy to use

Accounts, transactions and balances are refreshed every day, so the information displayed will always be up to date* and it's displayed in a visually engaging way that's easy to understand. Because your PFP is cloud based, getting up-to-date valuations becomes a breeze so you can always see how your investments are performing *where applicable



PFP additional benefits

You will be able to set savings goals and set alerts to let you know whether you are on track or need to address a shortfall. Plus, there is a progressive web app available from any mobile device, simply add the link into your mobile browser and click 'Get the app' button and follow the instructions.



Why use it?

Unlike conventional e-mail, PFP is a fully encrypted secure portal which we will use to communicate via secure messaging with you from now on. We will be able to securely share documents (and you can too) and keep your personal details up to date.

How do I register for it?

PFP is available via invitation only.

Your adviser will need to set some things up in the background to enable you to use it. Following this setup your adviser will email you a welcome email containing a link to the portal where you will be able to register using your email address and chosen password.

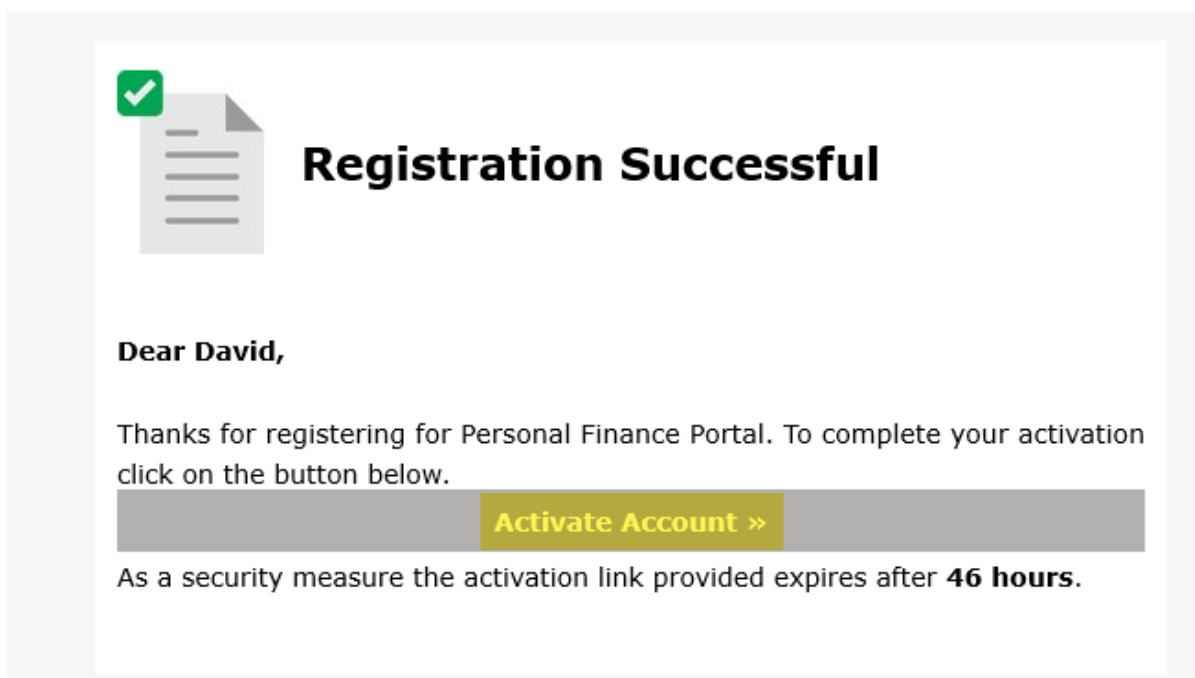
1. Select the link on the invitation email that you received. This will take you straight to the registration page shown below.

2. Enter your email in box 1, perform the security check in step 2 and then select the 'start registration' option.
3. You will then see a message thanking you for registering. The system will now perform some background checks to confirm your access to the system.

Thank You For Registering!

If the email address you submitted matches one on your Adviser's system you should receive an email from us shortly containing an activation link.
If your activation email doesn't show up within a few minutes please double-check the email address you attempted to register with. If you're still having issues with registration, please contact your Adviser.

4. If your registration has been successful, then you will receive an email stating that your registration has been successful and giving you the option to activate the account. This activation link lasts for 46 hours. **Sometimes you may receive an email stating that your registration has failed. Please see the FAQ section at the back of this document for details on what to do if this happens.**



5. If you have received a successful registration email, then select '**Activate Account**'. You will then be redirected to a page where you need to enter some information to verify your identity as well as setting a password. Please note the password needs to be at least 8 characters long and contain at least one capital letter and at least one number.

Identity Verification

Confirm Existing Security Information	
Please verify your identity by confirming the following details which you have previously provided to your Financial Adviser.	
Date Of Birth DD/MM/YYYY	
National Insurance Number	
Password	
Create a password that you will use to access this service. Passwords must be a minimum of 8 characters and contain at least one capital letter and one number.	
Password	
Confirm Password	
Settings	
Additional user settings.	

6. Once you have entered your details and set your password you will need to accept the terms and conditions at the bottom of the screen and select the '**Register**' button.



Confirm Existing Security Information

Please verify your identity by confirming the following details which you have previously provided to your Financial Adviser.

Date Of Birth DD/MM/YYYY

National Insurance Number

Password

Create a password that you will use to access this service. *Passwords must be a minimum of 8 characters and contain at least one capital letter and one number.*

Password

Confirm Password

Settings

Additional user settings.

Timezone

Terms and Conditions

You must accept the following policies to continue.

☒ I have read and accept the Terms of Use

☒ I have read and accept the Cookies Policy

- If all information matches our records, you will receive a message stating that the activation process is complete. There is also a link that will take you to the web page to log into the system. Click **'this link'**.

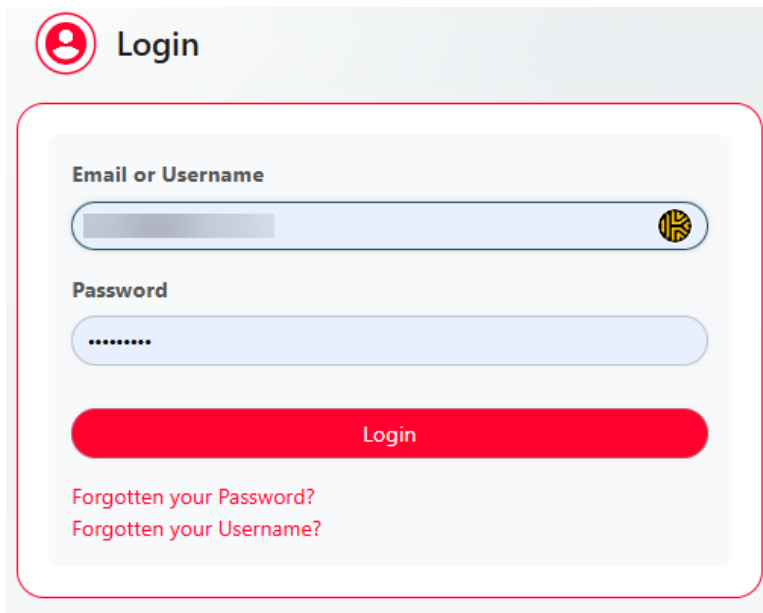
Activation process complete

Thank you - the activation process is now complete

Please click [this link](#) to log in.

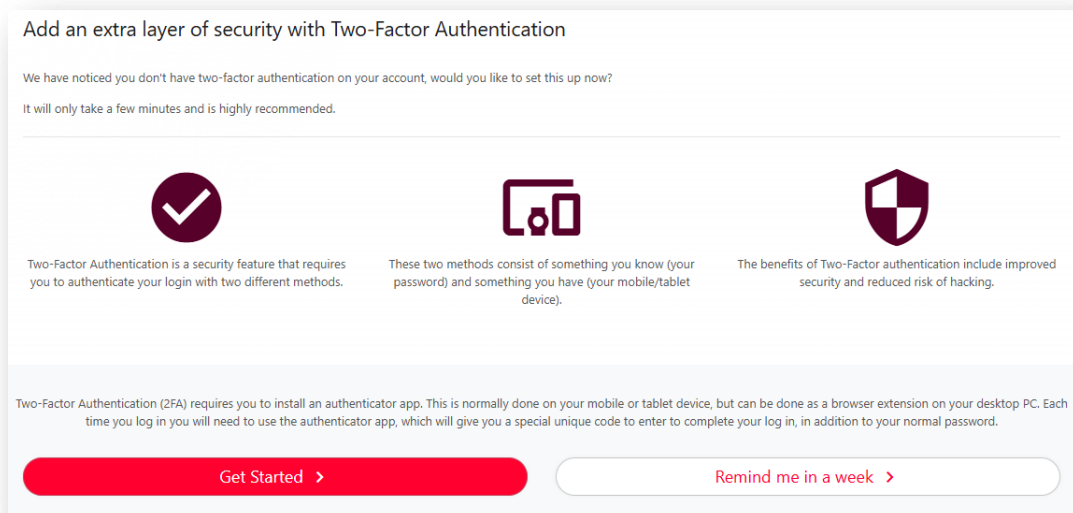


8. Enter your email address and newly created password in the fields specified and select 'login'.



The screenshot shows a login interface with a red header bar containing a user icon and the word "Login". Below this is a light blue rounded rectangle containing two input fields: "Email or Username" and "Password". The "Email or Username" field has a yellow and black circular icon on the right. The "Password" field has a series of dots. Below the fields is a red "Login" button. At the bottom of the light blue box are two links: "Forgotten your Password?" and "Forgotten your Username?".

9. For an added layer of security you may wish to setup two-factor authentication. This is a system where a code is generated via an authenticator app on your smartphone. You can set this up at any time if you wish otherwise select '**Remind me in a week**'



The screenshot shows a "Two-Factor Authentication" setup screen. At the top, it says "Add an extra layer of security with Two-Factor Authentication". Below this, it says "We have noticed you don't have two-factor authentication on your account, would you like to set this up now?" and "It will only take a few minutes and is highly recommended." There are three columns of information: 1. A checkmark icon, followed by text explaining that Two-Factor Authentication is a security feature requiring two different methods. 2. An icon of a smartphone and a tablet, followed by text explaining that these methods consist of something you know (password) and something you have (mobile/tablet device). 3. A shield icon, followed by text explaining that the benefits include improved security and reduced risk of hacking. At the bottom, there is a red "Get Started >" button and a white "Remind me in a week >" button.



10. You may receive a message regarding revisions to the systems terms and conditions should updates been made. These revisions may make reference to the **‘Open Banking’** system. Open banking is a system whereby the portal can be linked to bank accounts to help to automatically update expenditure details and to categorise these appropriately. This can help with budgeting. **This system is not enabled for users by default and so you would need to speak to your adviser should you wish to use it.**

 Terms and Conditions



Terms and Conditions have been updated

Changes have been made to:

- Include the PFP Open Banking service which may be available to you
- Remove references to the PFP Premium service, which is no longer available
- Improve general readability

You must accept the following to continue:

☒ I have read and accept the [Terms of Use](#)

LogoutContinue >

11. Your data security is of paramount importance and as detailed earlier the client portal operates under banking level security. You will have already signed a Gemini term of business including the privacy policy however the system will ask you to confirm that you have read this privacy statement. The website address where the policy can be found will be included in the message below however you can also access it via <https://geminiwealthgroup.com/privacy-policy/>. Once you have read and are happy with our privacy agreement please tick to confirm agreement and select **‘Continue’** to move to the final part of your registration process.

 Data Protection Agreement

Please refer to our privacy statement within the Gemini WM Client Agreement



☒ I agree with the statement above (Required)

☒ ☐ Continue →

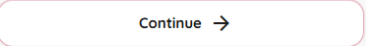


12. The final step is to also verify that you have read the privacy statement for the providers of the system, Intelligent Office. You can view the policy by selecting 'privacy policy' in the message. Once you have read and are happy with the privacy policy please select '**Continue**' to finish your registration.

 Data Protection Agreement

Please read our [privacy policy](#) carefully before using the Personal Finance Portal.

☒ I confirm that I have read the privacy policy

 Continue →

What is the web address for the new portal?

Once you have registered for the portal you can access the login page via a number of methods, as follows.

1. Use your browser to navigate to geminiwm-portal.gb.pfp.net

You should see a page similar to the screen shot below. **TIP: Save this web page as a favourite in your internet browser so that you can just select it in the future.**

Gemini WEALTH MANAGEMENT

[Register](#) [Login](#)

Personal Finance Portal

New to PFP?

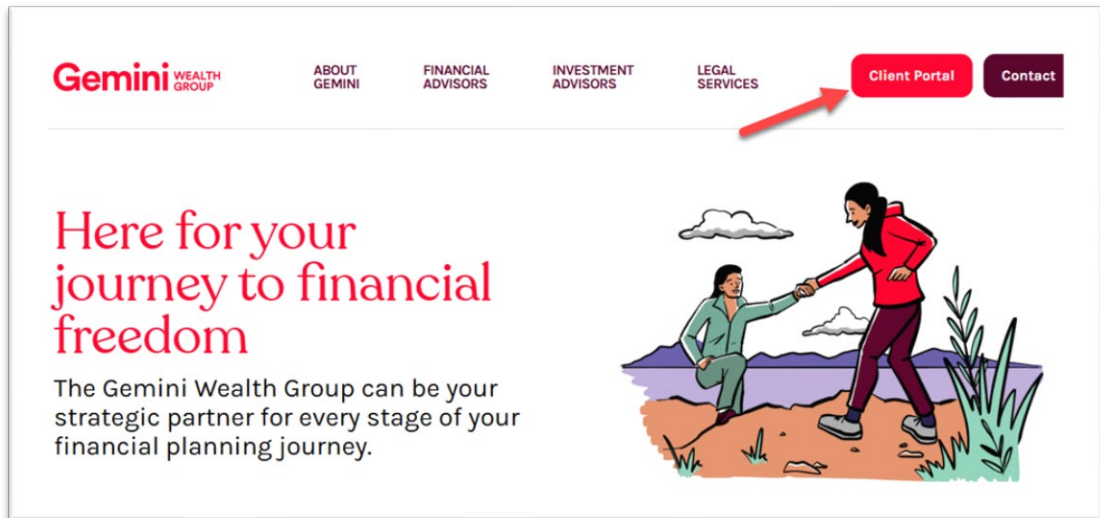
[Watch the Introduction](#)

Personal Finance Portal (PFP) is a service available only from your financial adviser or mortgage broker. PFP gives you access to view all your finances in one place, 24/7, on any mobile or web device. PFP enables you to view your fund information and financial portfolio in an instant. So whether you're looking for an up-to-date valuation of your portfolio, want to assess how you're progressing against your goals or simply wish to get in touch, PFP has it covered.



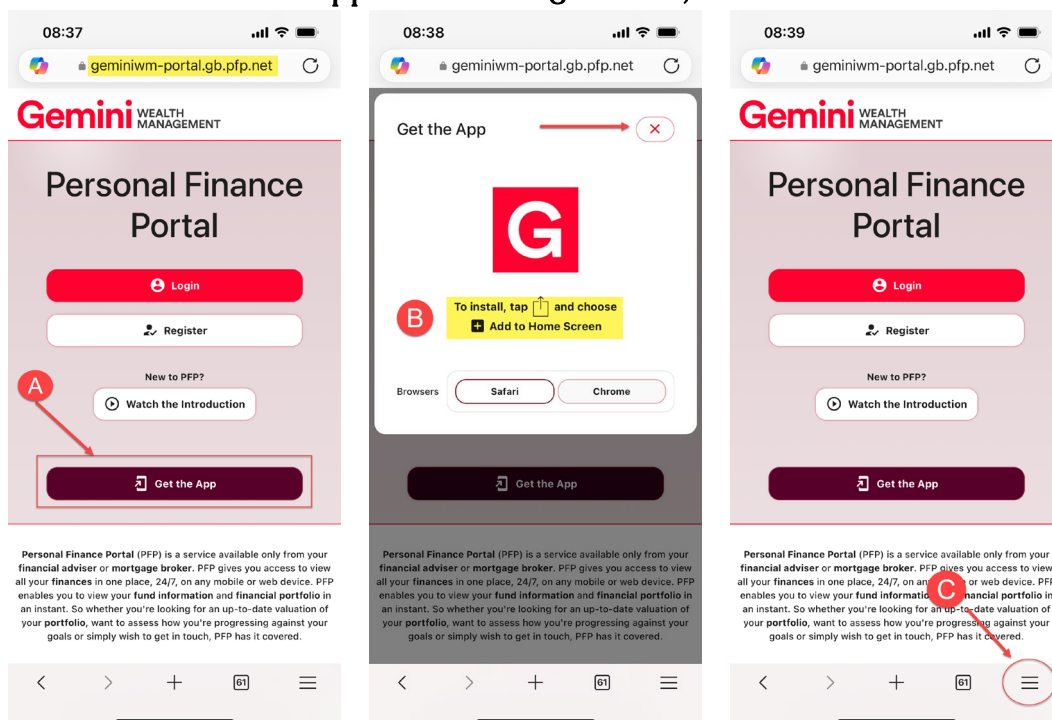
What other ways can I access the portal?

Via the Gemini website. When you navigate to geminiwealthgroup.com you will see an option in the top right-hand corner called **'Client Portal'**. Selecting this will take you to the page above and allow you to select the option to login.



1. You can also install the portal on your smart device by following these steps on either Apple or Android devices.

Apple Devices e.g. iPhone, iPad



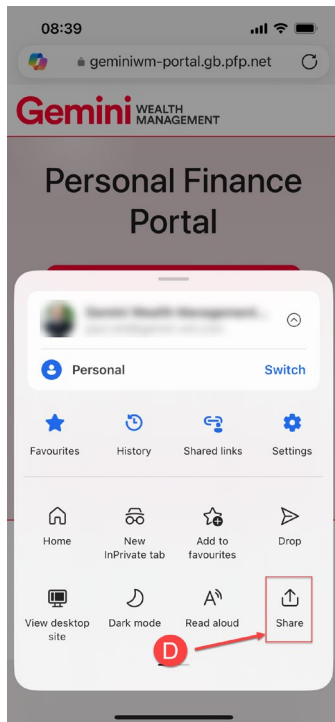
On your smart device, open the internet browser e.g. safari, and navigate to geminiwm-portal.gb.pfp.net. Select **'Get the App'** option shown above.

Instructions will then be displayed on how to install the app by tapping the  icon at the bottom of the screen and selecting **'Add to Home Screen'**

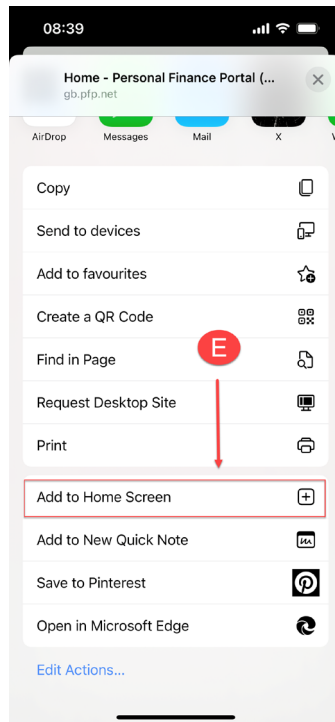
Some later versions of IOS have hidden this icon in the menu icon shown above.



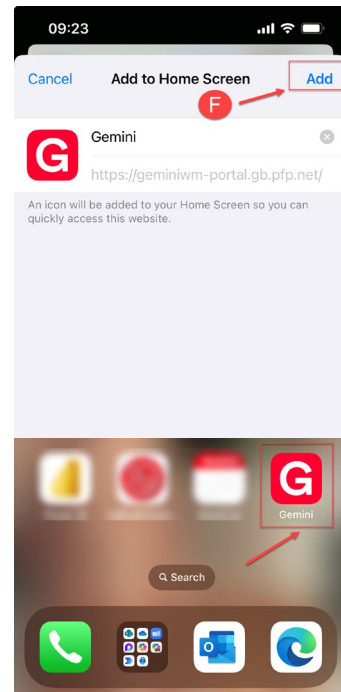
Welcome to the Personal Finance Portal (PFP)



Selecting the menu icon shown and then select 'Share'



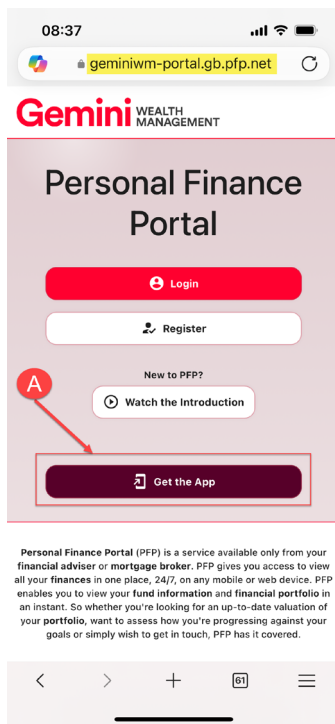
Select 'Add to Home Screen'



Select 'Add' and the Gemini client portal app will be shown on your device with the

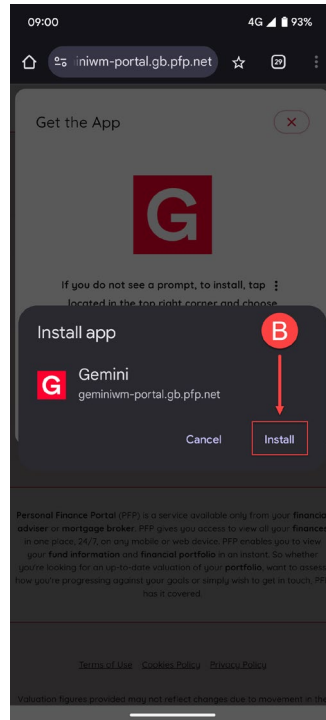


Android Devices e.g. Samsung, Google

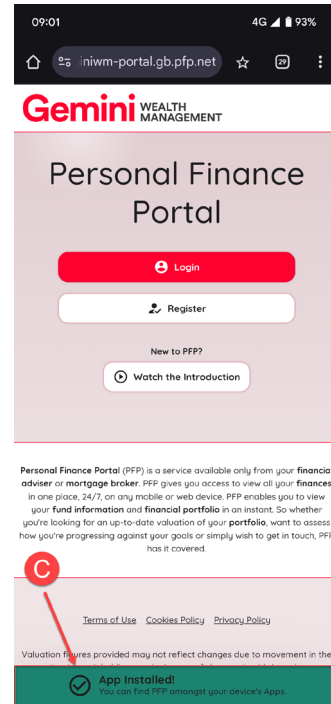


On your smart device, open the internet browser e.g. chrome, and navigate to **geminium-portal.gb.pfp.net**.

Select the 'Get the App' option shown above.

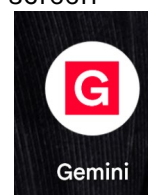


A pop up window will be displayed. Select 'Install'



You will be taken back to the previous screen and should see the message at the bottom of the screen to say 'App installed'

The icon to access the app will then be displayed on your home screen

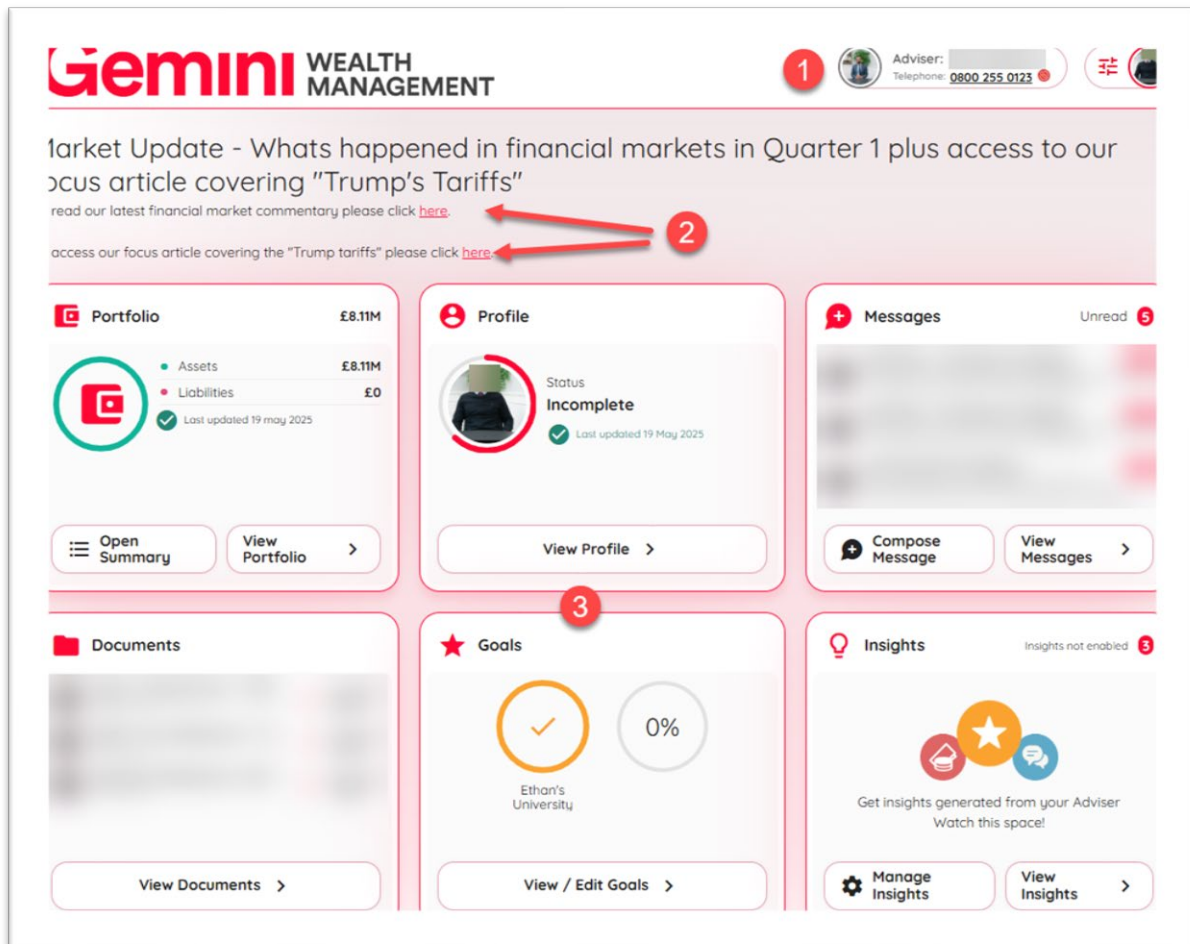




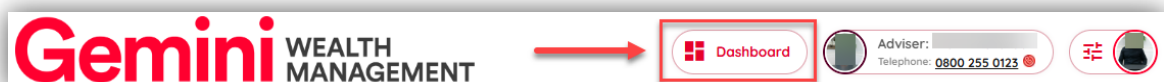
Navigation

When you first login to the portal you will be presented with the home screen. There are various elements on the home screen as follows.

1. Your adviser's details and contact number for the office.
2. Important updates that are available such as financial market updates or focus articles.
3. Portal widgets including your portfolio information and a document area where we will also give you access to important updates such as budget updates.



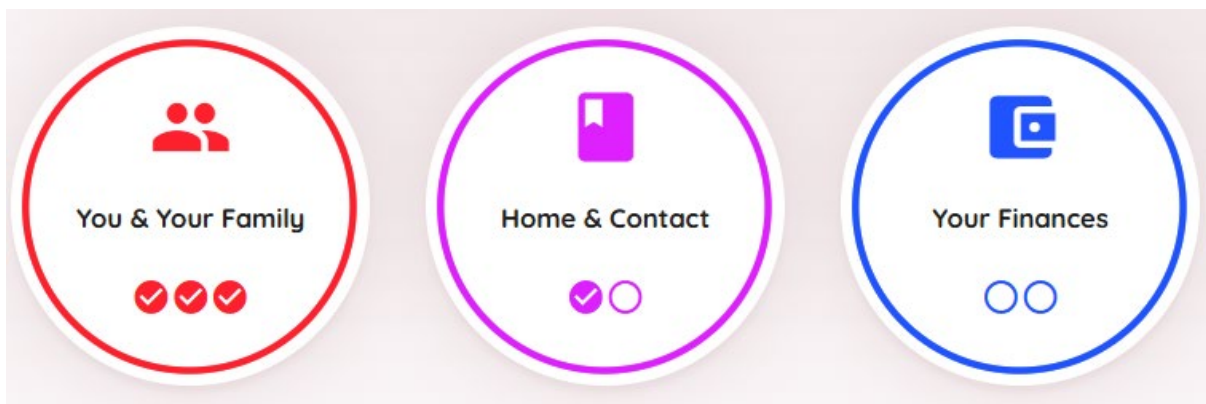
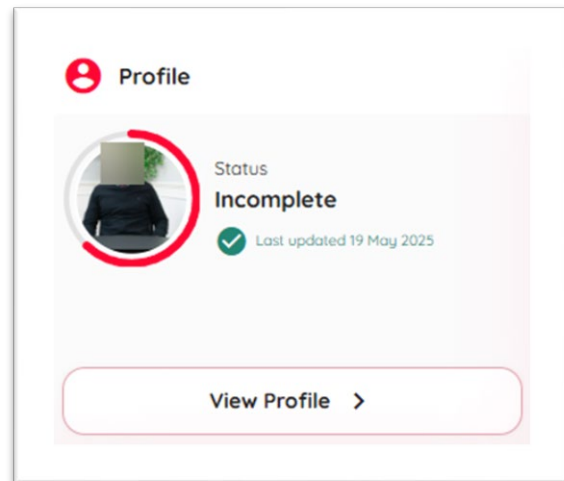
Once you have selected one of the widgets it is easy to navigate back to the home screen using the 'Dashboard' option at the top of the screen.





What should I do when I first login?

The first thing to do when you first login to PFP is to **complete the profile section**. The profile section will look something like this and essentially is the area when you can keep details relating to you and your family updated, including assets, liabilities, income and expenditure. The system will show you if you have completed each section as you step through or if you have areas that have been missed.



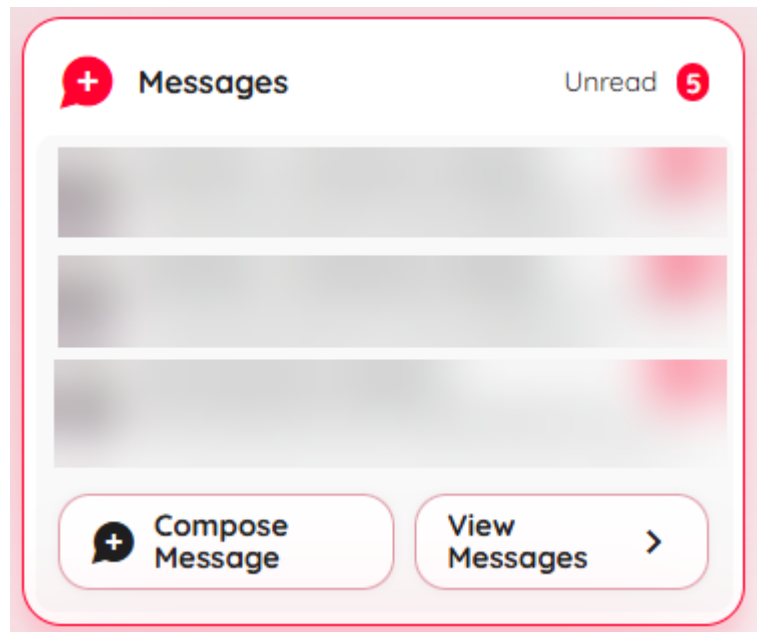


How to communicate securely?

You can make contact with your adviser via the secure messaging widget.

Here you can compose a message to your adviser or if you have received an email to say that your adviser has messaged you, you can view their message using the **'view messages'** option.

To send your adviser a message simply select **'compose message'**. Your advisers name will already be displayed in the 'To' field.



You can add a scanned or saved document that you have on your PC or smart device if you need to and then simply complete the subject of the message, type the message you want to send and then select the 'send' button.

 **Compose Message**



To:

Add attachment from: Computer

Subject

Message

 Cancel

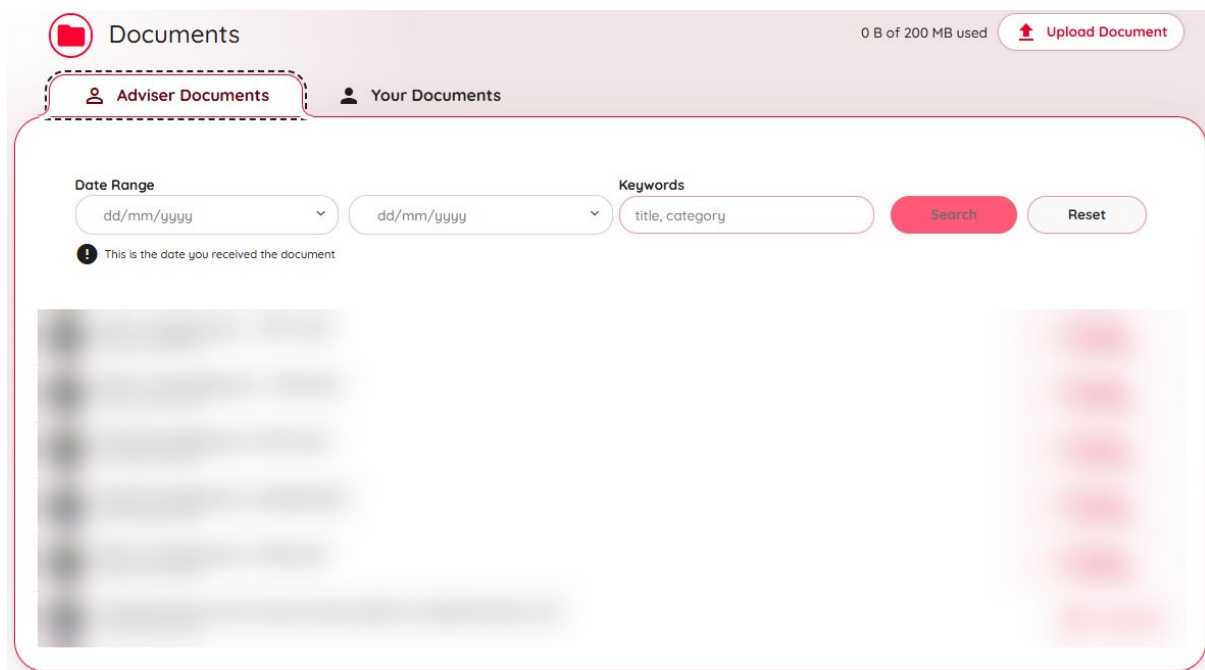
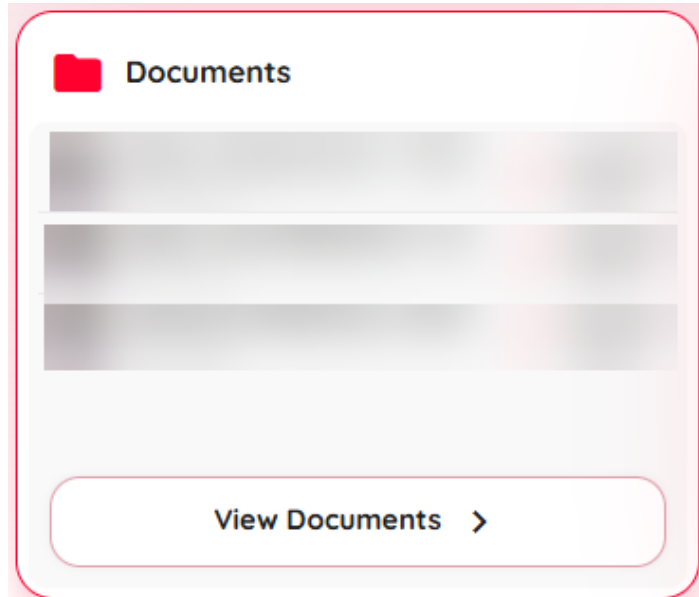
Send 



Documents

Your PFP will allow your adviser to share important documents or useful insights with you as well as give you the ability to share a document that you may want your adviser to take a look at. All this can be done via the 'Documents' widget on your PFP dashboard.

You will initially see the most recent documents that your adviser has shared with you but by selecting **'View Documents'** you will also be able to see all the documents your adviser has shared with you, all the documents you have shared with your adviser and also give you the opportunity to upload any new documents you wish to share with your adviser.

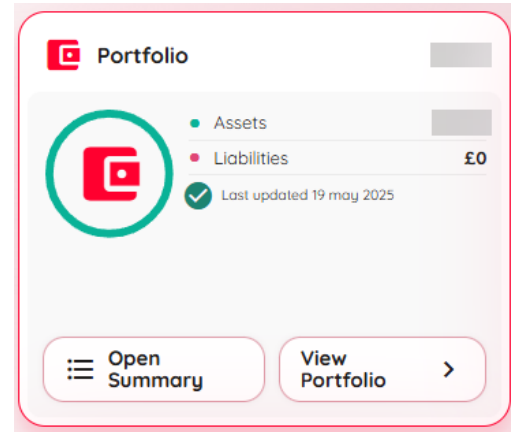




Where can I see my portfolio values?

On your PFP dashboard you will see a widget called **'Portfolio'**. The widget will display an overall value of your assets and liabilities.

Selecting the **'Open Summary'** option within the portfolio widget will give you a simple list of your assets and liabilities, the owner and the most up to date valuation we have of these.



Portfolio



Net Worth

£2,110,123

Assets

Owner

£2,110,123

Property & Valuables

£2,000,000

24 November 2023

Savings

Santander | Savings Account

£60,000

13 September 2023

Investments

£50,123

Hargreaves Lansdown | ISA (Stocks And Shares)

123

£25,123

24 November 2023

Quilter Investment Platform | ISA (Stocks And Shares) | ISA Stocks and Shares Prod Name

123456

£25,000

12 September 2023

Liabilities

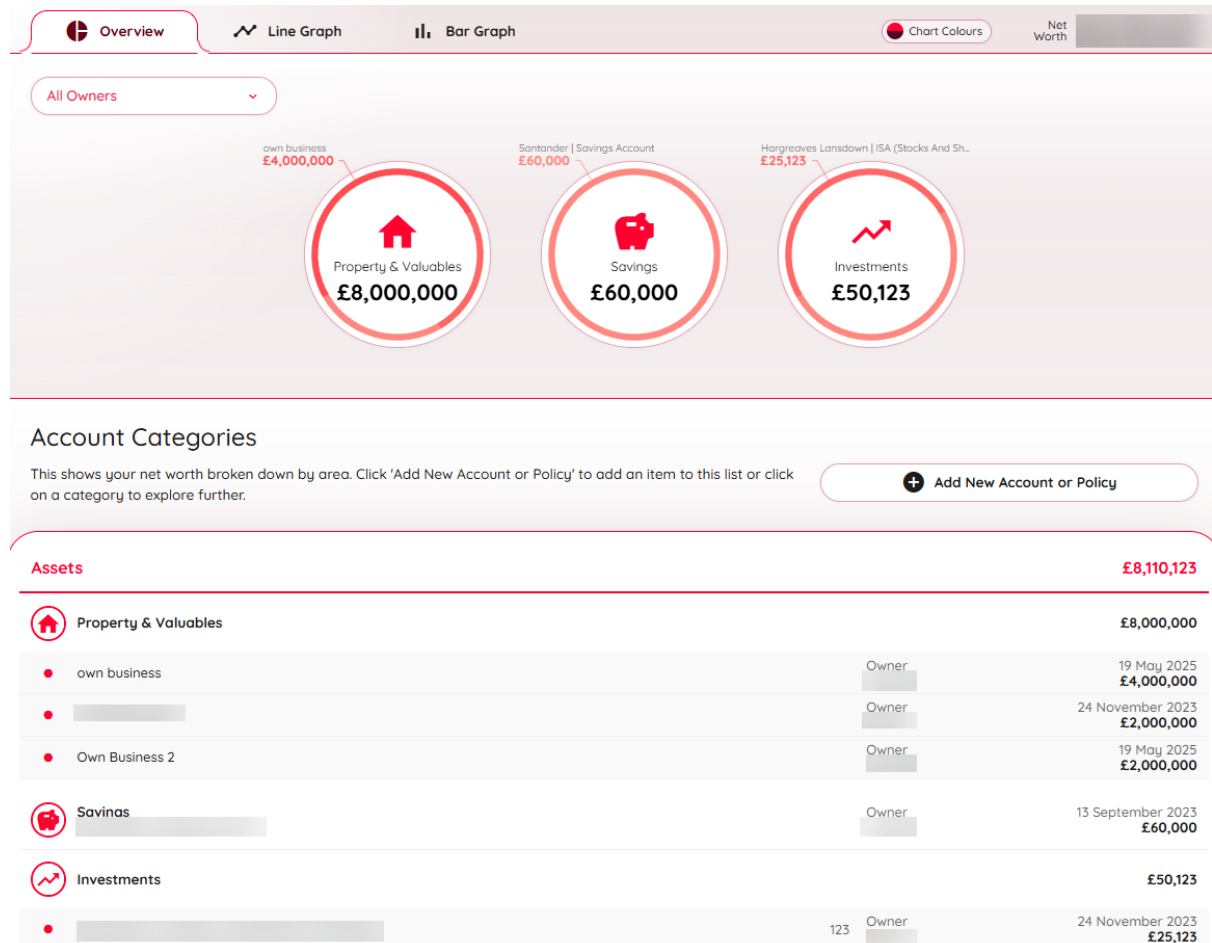
Owner

£0



For a more detailed look you can select the **‘View Portfolio’** option. Please note that this option is only available to certain service levels offered by Gemini Wealth Management Limited.

The portfolio view will allow you to dive into your investments in more detail, chart the progress of your investments over different time periods and also look at how your investments are spread across different funds, sectors and geographies.





FAQ

- Does PFP replace the login system I have been using to date from Gemini?

Yes, PFP is a far more sophisticated and modern system that does replace the old Gemini client login system. Once setup for PFP we will remove you from the old system.

- Will i still receive my quarterly portfolio reports from Gemini?

No, PFP gives you everything the reports gave you, and much more. As well as seeing your current values, you will be able to chart progress of your investment values over multiple time periods and delve into your investments in much more detail.

You will still receive your investment reports direct from the investment platform provider where your investments sit, and these are typically quarterly.

- Issues logging in?

Often for existing clients that have used the old client login system your internet browser may take you to the old client login system. The old system login will ask for things like a **memorable word** (not a feature of the new system) and will look like the image to the right.

Please ensure that you are always navigating to the new web page for the new PFP.

- Can I reset my PFP password?

Yes, there is an option to reset your password on the login page for PFP as shown below. Just select **'Forgotten your password'**.

Your username is typically your email address but if this has been set to something else and you have forgotten it, you can also use the **'forgotten your username'** option on the login screen.

- What if my email address changes?

If you change your email address you will need to re-register under your new email address. There is due to be an enhancement to the system that will allow you to do it via the portal later in 2025. For the moment please contact Gemini for the necessary change.



- **I have tried to register but received a failed registration notice?**

If you receive an email saying that your registration has failed, the most common reason for this is a duplication of the email address. Your adviser will have been notified of the error and will rectify this allowing you to try the registration again. Please liaise with them to enable successful registration.



Registration Failure

This email address has just been used in attempt to register for Personal Finance Portal. Unfortunately there is more than one instance of this email in your adviser's system so we cannot verify the identity of the client associated with this email address at this point.

Paul Reid has been notified of the issue, however please contact them to help complete the registration process.