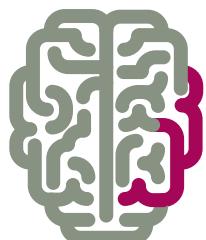


SYNAPTIC PRODUCT & FUND

USER GUIDE



SYNAPTIC
PRODUCT
& FUND

Version 1.1 Feb 2020

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1 Welcome to Synaptic Product Research

The world of financial advice is ever-changing. Regulation is ever more burdensome and advisers are increasingly looking for faster, easier ways to use systems which will source the right contract and funds for a client, provide quality research for the file and enable them to quickly produce a compliant suitability report.

Synaptic Product Research has been designed as a flexible tool enabling you to do all of the above and free up more time to see clients and focus on their needs.

This User Guide is designed to provide sufficient knowledge to conduct basic research using the main functionality of Synaptic Product Research. Far more detailed information is contained within the help files on the system (accessed by pressing the F1 key on your keyboard).

This guide does not explain the more advanced functionality of Synaptic Product Research, such as:

- Multiple reports
- Fund Research
- Integration of fund research with product research

This guide shows how an adviser might use Synaptic Product Research to perform research on all types of products. It depicts the use of the system in the way that advisers have told us they normally use it.

However, a valuable element of Synaptic Product Research is that it is very non-prescriptive. If you were so inclined, you could start a piece of research and go straight to the Report stage, without filtering or ranking.

Please also note that the software is under constant development and evolution. We do not update the User Guides after every small change, so the screenshots you see in this document may be slightly different to what you might see on-screen.

2 Synaptic Research

Synaptic Product Research is a totally web based tool. There is no need for additional software to be loaded onto your own computer. All you need to access it is a connection to the internet.

Go to the Synaptic Software Limited website – www.synaptic.co.uk and click on Synaptic.

The screenshot shows the homepage of the Synaptic Software Limited website. At the top, there is a navigation bar with links for Home, Research Tools, CMS, Research & Opinion, Support, and Contact us. A search bar with the placeholder "I am looking for..." and a magnifying glass icon is also present. The main content area features a banner for "The Synaptic Risk Rating Service" with a sub-section for "Synaptic Risk". The banner includes a list of features: "Risk Rating Table of Funds and Portfolios – Available to Download for Free", "Fund factsheets detailing asset allocation breakdown", and "Online Attitude to Risk Questionnaire enabling risk assessments to be performed and stored". A "Find out more" button and a brain icon with the text "SYNAPTIC RISK" are included. To the right, a "Quick links" sidebar lists several items with icons: "New Webline innovation for Protection: Feature Driven Quotes.", "White Paper – The Lang Cat. Apples, Pears and the RDR.", "Register for Synaptic Webline Protection via our online form", "Register for the Synaptic Risk Rating Service, including ATR Questionnaire", and "Learn more about the new Synaptic Illustrator pension switching tool". Below the banner, there is a row of icons for different Synaptic products: Login, SYNAPTIC COMPATOR, SYNAPTIC ILLUSTRATOR, SYNAPTIC MODELLER, SYNAPTIC PRODUCT & FUND, SYNAPTIC WEBLINE, and SYNAPTIC RISK. The SYNAPTIC FUSION logo is also visible.

This will take you to the Synaptic Suite login page as shown below.

The screenshot shows the Synaptic Suite login page. At the top center is the "SYNAPTIC FUSION" logo. Below it, the word "Welcome" is displayed, followed by the instruction "Please enter your security details. Unauthorised access could lead to prosecution." A horizontal line separates this from the login form. The form contains fields for "User Name" (with a placeholder icon) and "Password" (with a placeholder icon). Below the password field is a blue "Sign In" button. A link "Forgotten your password?" is located just below the password field. To the right of the form, a callout bubble with a blue border contains the text: "Input your username and password and click Sign in." At the bottom of the page is the Unipass logo with the text "Click here to sign in with a Unipass certificate".

Once you have signed in, you can access Synaptic product from the **Product & Fund** tab.

The screenshot shows the Synaptic Product & Fund software interface. At the top, there is a navigation bar with links for Clients, Modeler, Comparator, Webline, Product & Fund (which is highlighted with a blue oval), and Settings. Below the navigation bar is a search bar labeled "Search Clients...". On the right side of the header is a logo for "SYNAPTIC FUSION". The main content area has a title "Synaptic Product & Fund" and a brief description about product research. Below this are three main buttons: "Research" (highlighted with a blue oval), "Research History", and "Account Details". Each button has a small description below it.

Click on **Research** -> to start.

The Synaptic Research home page will now appear as shown below:

The screenshot shows the Synaptic Research home page. At the top, there is a navigation bar with links for User list, File check, Preset criteria, Multiple Report, Resource Centre, Log out, and Help. Below the navigation bar is a menu bar with Home, Pension savings, Pension income, Life, Health, Investment, Finance, Offshore, and [Recent]. A search bar at the top right contains the word "Find:" followed by dropdown menus for Contract, Company, Fund, and Client. The main content area features a "News headlines" section with a list of bullet points and a thumbnail image of a landscape. Below this is a summary of "Synaptic Comparator new platforms and wrappers available for calculations". At the bottom, there are buttons for "Set agency codes" and "Click here to view/edit your provider agency information".

You have three attempts to put your password in correctly. If on the third attempt, the password is entered incorrectly, the system will be locked and you will be unable to attempt a further log in for 30 minutes.

If you have completely forgotten your password, then if you have a user licence, speak to your administrator and they will be able to amend your password. If you use an administrator licence, you will need to call the Support Desk on 0800 028 0033 Option 1 and request a password change.

Once a new password is issued, you will need to wait until the end of the 30 minute lock out period before trying to log in again.

3 Setting Up Synaptic Research

Before using Synaptic Research for the first time, some details will need to be recorded. Look for your licence name within the Menu Bar:



3.1 Recording Your Details for Reports

Within this area there are 2 sections that need to be completed:

A screenshot of a 'Report settings' and 'Contact details' form. The 'Report settings' section includes fields for 'Directly Regulated' (radio buttons for 'Service Provider' selected, 'No Association' dropdown), 'Network/National' (radio button for 'Cert PFS'), 'Qualifications' (text input 'Cert PFS'), 'Job title' (text input 'Financial Planning Consultant'), 'IRN' (text input), 'FRN' (text input '000000' with a note 'This is the number allocated to your firm by the FSA. Check the FSA register'), and 'Regulatory authority' (text input 'Financial Services Authority'). The 'Contact details' section includes fields for 'Address' (text input 'Turing House Business Centre'), 'Town' (text input 'Birmingham'), 'County' (text input 'West Midlands'), 'Postcode' (text input 'B1 1NN'), and 'Phone' (text input '(0121) 555 1234'). A callout bubble points to the 'Contact details' section with the text 'Input the relevant information into these fields.'

3.2 Recording Your Quotation Details

Within this section, there is space to record a Webline and Exchange username and password. As a Synaptic Fusion client you will have a free Webline username and password that is already recorded, however if your details haven't been recorded, add them in.

If you have an Exchange username and password, record your details here:

The screenshot shows a form titled "Quote engine details". It has two main sections: "Exchange" and "Webline". Under "Exchange", there are fields for "User name:" (with placeholder "username") and "Password:" (with placeholder "password"). Under "Webline", there are fields for "User name:" (with placeholder "username") and "Password:" (with placeholder "*****"). There is also a "Number:" field below the Webline section.

3.3 Password Changes

There is also a section within here in which you can change your own password.

The screenshot shows a form titled "Password". It has two fields: "Password:" (with placeholder "password") and "Again, to confirm:" (with placeholder "password"). A note "(min. 6 chars)" is displayed next to the first field.

3.4 Saving these changes

Once any changes have been made in this area, the changes need to be saved. There is a Save button at the bottom of the page:

[Save changes](#) [Delete user](#)

3.5 To Enable Integration with Webline

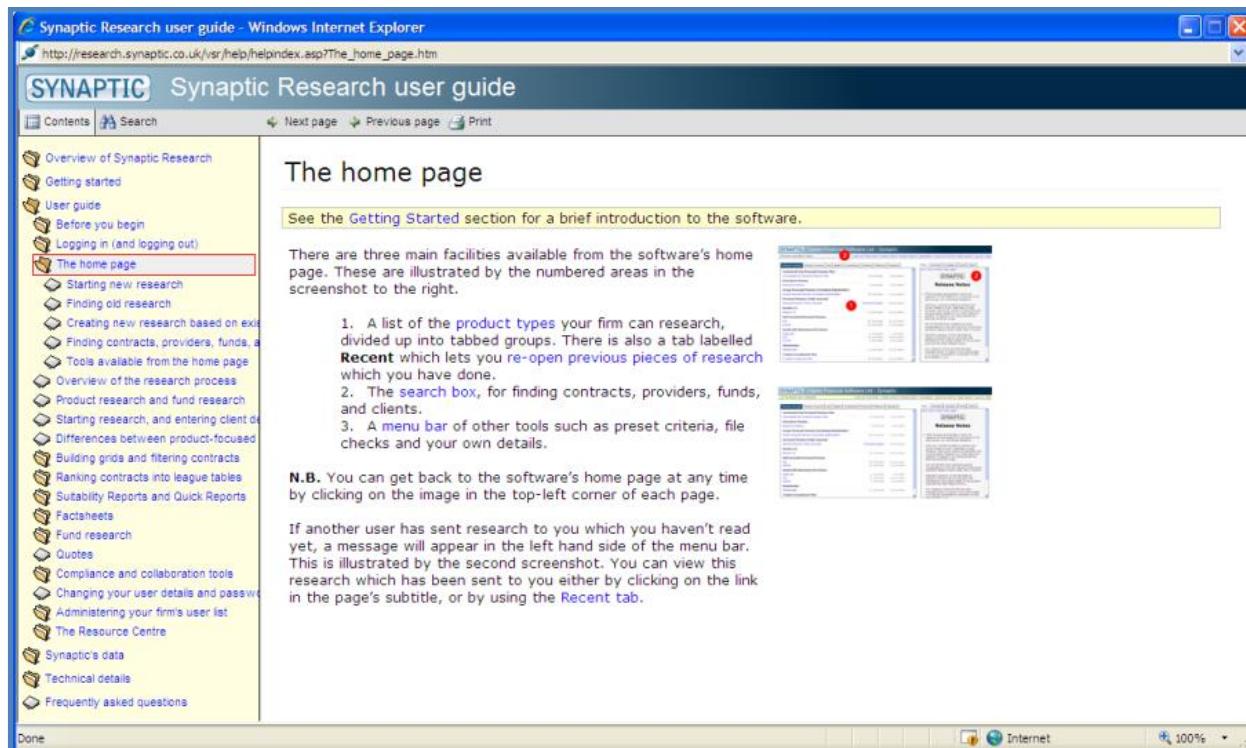
Once your Webline user details have been recorded in Synaptic, your Agency Codes need to be recorded in Synaptic. There is a Menu Bar at the top of the page, use the Agency Codes button:

The screenshot shows a menu bar titled "Your user details". It includes links for "Save changes", "Agency codes" (which is circled in purple), "Change your password", "Create copy", "File check", "User list", "Home page", and "Help".

3.6 The Help System

Whenever you are working on Synaptic and need some help, there is a built in Help system that can be accessed by using the **Help** button on the menu bar, or by clicking the **F1** key on the keyboard.

This will open up the Help system for the Synaptic screen you are on.



You can move through this Help system either using the left hand menu, or by using the links which are within the Help text. Any wording in blue is a link to another section of this Help system.

Use the Red X at the top of the Help system page to shut it down.

3.7 The Support Team

If you have been unable to find information within the Help system and need to contact the Support Team, you will find the telephone number and email address from within the **Contact** tab on the **Home** page.



The screenshot shows a software application window titled "Choose a product type". At the top, there's a menu bar with links like "User list", "File check", "Preset criteria", "Multiple Report", "Bespoke fields", "Resource Centre", "Log out", and "Help". Below the menu is a navigation bar with tabs: "Home", "Pension savings", "Pension income", "Life", "Health", "Investment", "Finance", "Offshore", and "[Recent]". A blue circle highlights the "Contact" tab, which is currently selected. To the right of the tabs is a search bar labeled "Find:" with dropdown options: "Contract", "Company", "Fund", and "Client". The main content area has a green header "News headlines" containing a list of links: "Give us your feedback on Synaptic Research for a chance to win a 1/2 case of wine!", "Finding old research", "FE Crown Fund Ratings", "National Savings and Investments (NSI)", and "Synaptic product and fund statistics - August 2015". To the right of the list is a small thumbnail image of a landscape. Below the headline is a section titled "Give us your feedback on Synaptic Research for a chance to win a 1/2 case of wine!" with a brief description and a link. Further down are closing dates and good luck messages.

3.8 Moving Back to the Home Page

On the majority of screens, you will find a button on the menu bar called **Home Page**. However on some of the screens this button is not there. To move back to the home page from anywhere within Synaptic you can also use the Synaptic Software Limited logo, located in the top left corner.



The screenshot shows a software application window with a blue header bar containing the text "Filtering". Below the header is a navigation bar with tabs: "Features" (highlighted in red), "Sectors", "Conditions", "Stats", and a small square icon. Underneath the tabs is a list of checked filters: "Primary fund" and "Open fund". In the top left corner of the main content area is the Synaptic Software Limited logo, which is a stylized brain composed of colored lines (blue, green, yellow, red) next to the text "SYNAPTIC SOFTWARE".

Simply click on the logo and you will be navigated back to the home page of Synaptic.

4 Fact Sheets

From Synaptic, you are able to produce a number of fact sheets:

- Contract fact sheets
- Company fact sheets
- Fund fact sheets

The information that makes up these fact sheets comes from a number of different places:

- Contract and Company information comes directly from the Provider and is updated a minimum of once a month.
- Fund information comes from FE fundinfo and is updated once a month (around the 6th). The information we are sent will be up to the last working day of the previous month.

4.1 Producing a Fact Sheet

To produce a fact sheet, click on the relevant tab for the fact sheet to be produced. In this example, a fund fact sheet is being produced, but the same needs to be done for all fact sheets.

Type in the name of the fund and click Go.

When completing this search, information can be typed in a number of ways:

- Use the full name of the fund (Schroder Mid 250 Accumulation)
- Use a string search (Sch mid 250)

Once **Go** is clicked, a list of funds which meet the search criteria will be displayed:

Click onto the fund to produce the fact sheet.

The fact sheet will now be displayed:

There is a menu bar at the top of the page. This menu bar will differ depending on the fact sheet that you are producing.

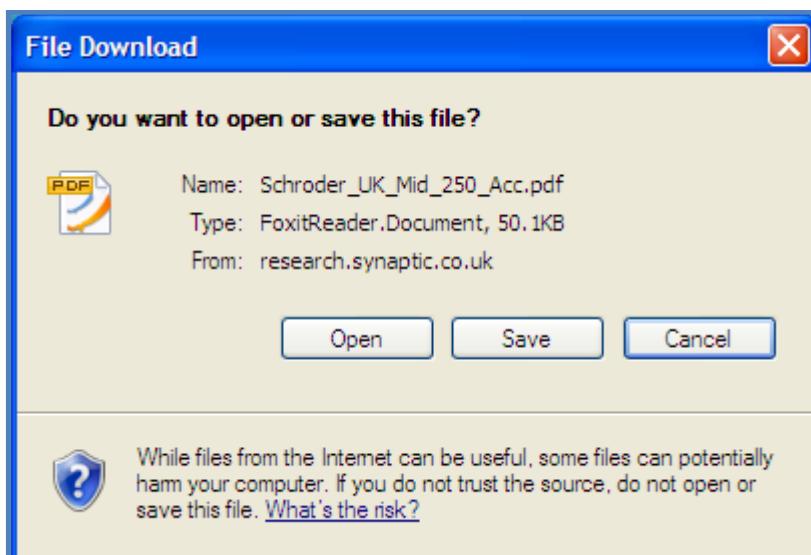
If help is required when in a fact sheet, use the Help button on the menu bar, or use the F1 key on your keyboard. This will open up your help system and display information regarding the fact sheet that you are on. (For more details, please see section 3.6 and 3.7)

Underneath the menu bar, you will find a further bar:

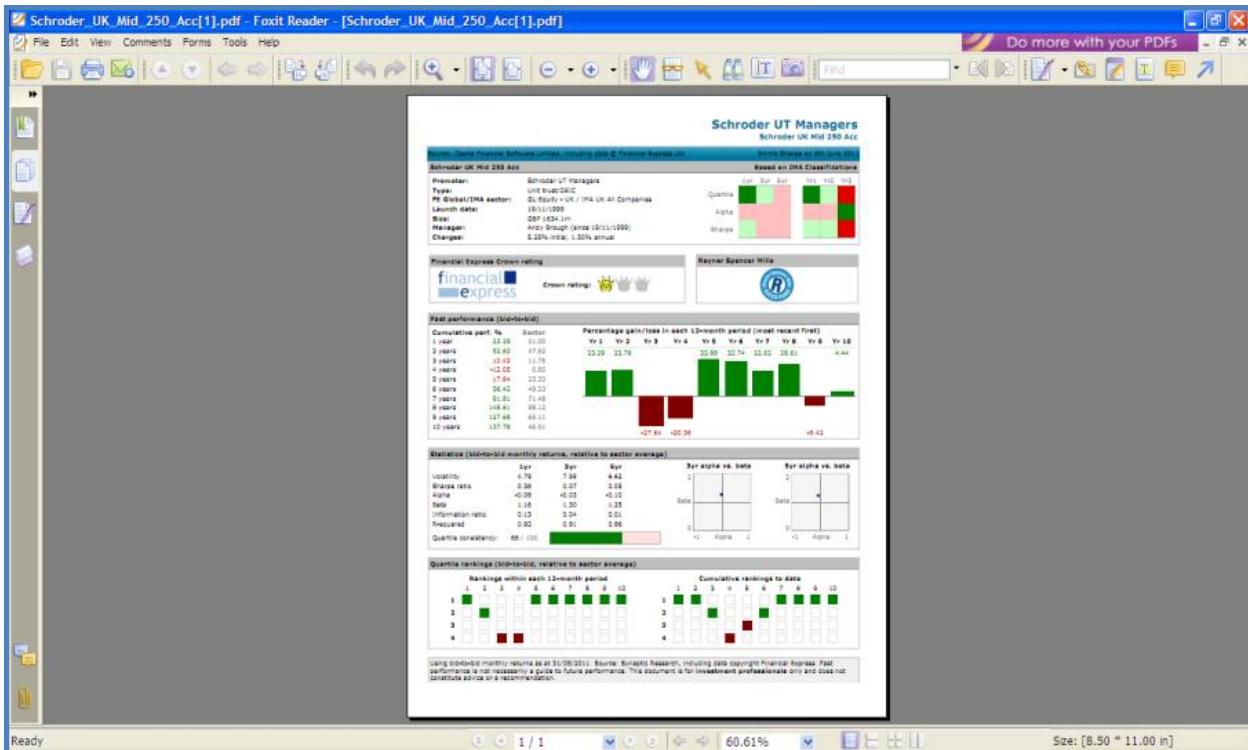
This will look different for the different fact sheets available, but simply allows you to build a fact sheet up with the information you require. Simply click into the boxes to add additional sections.

4.2 Printing a Fact Sheet

Once a fact sheet has all the required information added, to print, email or save this document, always use the Save as PDF button on the menu bar. This will re-size the document to A4. Once the Save as PDF button is clicked, the following box appears:



Use the **Open** or **Save** as applicable. If the document does need to be emailed, use the **Open** button and the appropriate icon.



5 Setting Up Preset Criteria

It is possible to set up criteria which should then be used on all research of a particular type of product. This is particularly useful if you want all people within a company who use Synaptic, to be consistently using the same criteria for their research.

This can be done using Preset Criteria. You will find this button on the menu bar on the Home page.



Once in this area, select the product basis.

Personal and company presets

Preset criteria, for client-focused research

Any presets created will be based on the current database, which may change over time, e.g. new fields may be introduced. We would strongly recommend you to review any presets on a regular basis.

[Home page](#) | [Help](#)

Pension savings Pension income Life Health Investment Finance Offshore ■ = whole-company ■ = personal

Group Life	(none)
Group Life	(none)
Term Assurance	(none)
Convertible	(none)
Decreasing	(none)
Family Income Benefit	(none)
Gift Intervivos	(none)
Increasing	(none)
Level	(none)
Mortgage Protection	(none)
Renewable	(none)
RIC	(none)
Whole of Life	(none)
Whole Of Life	(none)

Locate the product type on which you want to set up the preset criteria. Click on the word None at the end of the product name.

- A box will appear asking what type of preset criteria to set up. The choice is:
- Personal – will only apply to whomever has set them up,
- Company – will apply to all individuals linked to the company.

If Company presets are chosen, there are three options:

- Users cannot deselect criteria – this means that the user must use whatever you have set up.
- Users cannot re-include excluded contracts – any company excluded contracts cannot be put back into the available list
- Users cannot deselect preset ranking criteria – this means that the user must use the ranking criteria that you have set.

Set preset mode -- Webpage Dialog

<http://research.synaptic.co.uk/vsr/pAskPresetMode.asp?typeid=2&basisid=1¤tmc>

Presets for Term Assurance, Level

What type of presets do you want to create?

Personal: presets for my research only
 Everyone: presets which apply to the whole company

Restrictions on presets
(only apply to whole-company, client-focused research)

Users cannot deselect preset filters
 Users cannot re-include excluded contracts
 Users cannot deselect preset ranking criteria

Create presets **Cancel**

Select as appropriate and then click **Create presets**.

Select the filtering criteria that you wish to have preset.

The screenshot shows a software interface titled 'Term Assurance, Level'. At the top, there's a menu bar with options like 'Change preset mode', 'Ranking', 'Comparison', 'Save as PDF', 'Export', 'Delete presets', 'Presets list', and 'Help'. Below the menu, it says 'Presets: Term Assurance, Level'. The main area displays a table with two columns: 'Company' and 'Contract'. The companies listed include AEGON, Bright Grey, Bupa Individual Protection, Friends Life, Legal & General, LV=, PruProtect, Scottish Provident, and others. Each company has a corresponding contract name next to it. On the left side, there's a sidebar titled 'Edit personal presets' with tabs for 'Features', 'Conditions', 'Stats', and a selected 'Presets' tab. Under 'Features', several checkboxes are checked, including 'Increase death benefit', 'Free medical', and 'Own doctor medical'. At the bottom of the sidebar are buttons for 'Clear all filters', 'Audit trail', and 'Import filter'. The status bar at the bottom right shows 'Done', 'Internet', and a zoom level of '100%'.

If you want to you can change the name of the preset criteria. This is particularly useful if you are going to set up more than one preset for a product type.

Once this is done, click **Presets list** on the menu bar to go back to the product type.

The screenshot shows a 'Preset criteria, for client-focused research' interface. At the top, there's a menu bar with 'Home page' and 'Help'. Below the menu, it says 'Any presets created will be based on the current database, which may change over time, e.g. new fields may be introduced. We would strongly recommend you to review any presets on a regular basis.' The main area displays a table with columns for 'Pension savings', 'Pension income', 'Life', 'Health', 'Investment', 'Finance', 'Offshore', and two color-coded columns: '■ = whole-company' and '■ = personal'. The table lists various preset criteria under categories like 'Group Life', 'Term Assurance', and 'Whole of Life'. For example, under 'Term Assurance', there are entries for 'Convertible', 'Decreasing', 'Family Income Benefit', 'Gift Intervivos', 'Increasing', 'Level', 'Mortgage Protection', 'Renewable', and 'RIC'. Most entries show '(none)' in the value column. A link 'Standard Presets: Term Assurance, (create new)' is visible in the 'Term Assurance' section. The status bar at the bottom right shows 'Internet' and a zoom level of '100%'.

If you now want to create more preset criteria for the same product type, click on (**create new**) and repeat the process.

6 Creating Research

The user guide will cover creating two pieces of investment research - one with and another without preset criteria.

6.1 Creating a Piece of Research without Pre-set Criteria

To create a piece of research for a product with no pre-set criteria, from the home page, select the appropriate product type tab.

Category	Sub-Category	Contracts	Providers
Contracted-Out Personal Pension Plan	Contracted-Out Personal Pension Plan	9 contracts	7 providers
Executive Pension	Executive Pension	3 contracts	3 providers
Group Personal Pension (Including Stakeholder)	Group Personal Pension (Including Stakeholder)	17 contracts	8 providers
Personal Pension (Fully Insured)	Personal Pension (Fully Insured)	35 contracts	20 providers
Section 32	Section 32	8 contracts	7 providers
Self Invested Personal Pension	Full	96 contracts	64 providers
	Hybrid	24 contracts	14 providers
Small Self Administered Scheme	Deferred	2 contracts	1 provider
	Full	29 contracts	29 providers
	Hybrid	3 contracts	2 providers
Stakeholder			

Once the correct product type has been selected, look through the list to find the appropriate product. When you have found the product on which to perform the research, click on the **blue** wording.

Client entry		Start research Skip client entry Help	
Client 1 <input type="button" value="Load"/> First name: <input type="text"/> Last name: <input type="text"/> Date of birth: <input type="text"/> (dd/mm/yyyy) Sex: <input type="button" value="Male"/> <input type="button" value="Female"/> Smoker: <input type="radio"/> Yes <input type="radio"/> No Occupation: <input type="text"/> <input type="button" value="Search"/> Annual earnings: <input type="text"/>			
Benefits/contributions Retirement Age: <input type="text"/> years Term: <input type="text"/> years (Leave fields below blank if other premium frequency required): Monthly contribution (gross): £ <input type="text"/> Single contribution (gross): £ <input type="text"/> IMPORTANT - Please select Features to match premium frequency required: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			

There are three options available:

- Skip client entry – this would be used if you are producing a generic piece of research and not producing a suitability letter.
- Load – will enable you to select the client details from a client database held on Synaptic. For a client to be in this database, you must have previously entered their details and started a piece of research.
- Type in – if you have a new client, you can type the details in. All red fields must be completed before you can start the research.

In this instance, we will input the new client details. When adding an occupation, click on the Search field and a pop up box will appear.

The screenshot shows the 'Enter client data' interface. The 'Client entry' tab is active. In the 'Occupation:' field, there is a red asterisk indicating it is a required field. A callout bubble points to a separate 'Find occupations -- Webpage Dialog' window, which contains a text input field for 'Occupation:' and a 'Find' button. A note within the callout bubble instructs: 'Type the occupation in and click Find.'

Once **Find** has been clicked on, a list of occupations will appear.



Select the correct occupation for the client.

Once all the client data has been completed, complete the contribution details. The contribution details will vary depending on the product type selected.

Enter client data

Client entry [Skip client entry]

First name:	<input type="text" value="Jimmy"/>	Last name:	<input type="text" value="Dale"/>
Date of birth:	<input type="text" value="19/01/1980"/> (dd/mm/yyyy)		
Sex:	<input type="button" value="Male"/> <input checked="" type="radio"/> Yes		
Smoker:	<input checked="" type="radio"/> No		
Occupation:	<input type="text" value="Mechanical Engineer"/> <input type="button" value="Search"/>		
Annual earnings:	<input type="text" value="50000"/>		

Benefits/contributions

Retirement Age:	<input type="text" value="65"/>	years
Term:	<input type="text" value="20"/>	years
(Leave fields below blank if other premium frequency required):		
Monthly contribution (gross):	£	<input type="text" value="200.00"/>
Single contribution (gross):	£	<input type="text"/>

IMPORTANT - Please select Features to match premium frequency required:

If a client is doing a transfer in as well as a monthly contribution, you can record both a **Monthly** contribution but the Transfer amount would be included within the **Features** section of filtering. Once done, click **Start Research**. What you will now see is a page which has tabs with features, sectors etc. and a grid which shows the list of companies and contracts.

The screenshot shows a filtering interface with the following details:

- Filtering Tab:** The active tab is "Filtering". Other tabs include "Ranking", "Report", "Quote", "Comparison", and "Change title".
- Features Tab:** The active tab is "Features". Other tabs include "Sectors", "Conditions", "Stats", and "PP".
- Contract List:** A table titled "28 contracts out of 35 (80%) - 0 manually excluded". The columns are "Company" and "Contract".
- Companies and Contracts:**
 - AEGON: Flexible Pension Plan - Financial Adviser Charge
 - Aviva Life & Pensions UK Limited: Personal Pension
 - AXA Wealth: The One from Winterthur FAR (Initial Commission)
 - AXA Wealth: The One from Winterthur FAR (Nil Commission)
 - AXA Wealth: The One from Winterthur FIC (Initial Commission)
 - AXA Wealth: The One from Winterthur FIC (Nil Commission)
 - Canada Life: Flexible Pension Bond
 - Cofunds Ltd: Cofunds Pension Account (provided by Suffolk Life)
 - Friends Life: The Personal Range - Individual Personal Pension
 - HSBC Bank Plc: HSBC World Selection Personal Pension
 - Legal & General: L&G (available on Cofunds) Portfolio Plus Pension
 - Legal & General: Portfolio Plus Pension
 - Prudential Intermediary Division: Pru Flexible Retirement Plan
 - Sanlam Investments and Pensions: OneSIPP
 - Scottish Life (Royal London): Pension Portfolio
 - Scottish Life (Royal London): Pension Portfolio (Financial Advisers Fee)
 - Scottish Life (Royal London): Pension Portfolio (Nil Commission)
- Filter Buttons:** "Clear all filters", "Audit trail", and "Import filter".

6.2 How to Conduct the Piece of Research

When conducting all types of research there are three areas to work through:

- Filtering
- Ranking
- Reporting

6.2.1 Filtering

When conducting filtering, you will be selecting criteria which the client **must have** within their plan. Any plan which does not have the specific criteria will be removed from the list and therefore you will not be able to recommend it to the client. This is a very important part of research and must be carried out on all pieces of research.

6.2.2 Ranking

Once filtering has been completed, there may be a number of contracts that meet the client's needs and could be recommended. Ranking is performed to find which of these contracts is the most suitable for the client. It is done by choosing criteria that the client would like to have within their plan and awarding points to contracts that do have the chosen criteria. The contract with the most points is the most suitable.

If, once you have completed filtering, there is only one contract left in the list there is no need to perform ranking, as that contract will be the one which is recommended to the client.

6.2.3 Reporting

Now that the ranking has been completed, the contracts will have been put into most suitable order. Reports can now be produced:

- to evidence the research performed
- to confirm the features and benefits of the chosen contract
- to complete a suitability letter for the recommendation of the contract

If you do not intend to use the suitability letter from within Synaptic, you will be able to copy and paste sections of it into your own letter if required.

6.3 Conducting Filtering

As you can see within this piece of research a number of contracts have already been filtered out. To view the products that have been filtered out and why they are no longer available, you are able to view the audit trail.

This can be done using the **Audit Trail** button at the bottom left of the screen or by clicking on the number of contracts available.

Company	Contract
AEGON	Flexible Pension Plan - Financial Adviser Charge
Aviva Life & Pensions UK Limited	Personal Pension
AXA Wealth	The One from Winterthur FAR (Initial Commission)

A page will be displayed with a grid displaying the information.

Filtered contracts		
28 out of 35 contracts (80%) match all filters		
AEGON Flexible Pension Plan - Financial Adviser Charge Option	100%	Yes
AEGON Flexible Pension Plan - Increased AMC Option	0%	NO
Aviva Life & Pensions UK Limited Personal Pension	100%	Yes
AXA Life Europe Ltd Secure Advantage Retirement Solution: Lifetime Income	0%	NO
AXA Life Europe Ltd Secure Advantage Retirement Solution: Protected Capital	0%	NO
AXA Wealth The One from Winterthur FAR (Initial Commission)	100%	Yes
AXA Wealth The One from Winterthur FAR (Nil Commission)	100%	Yes
AXA Wealth	100%	No

This information can be saved as a PDF. To get back to the previous screen use **Back to filtering**.

If the information has been supplied by the provider, you can click on No to see what the minimum initial contribution is.

This audit trail will be built up as you select criteria that must be available on the contract that you recommend to the client.

6.3.1 Adding to the Grid

To add more columns into the grid to view whether a contract has a particular feature, condition etc., click on the text of the item to be added.

28 contracts out of 35 (80%) - 0 manually excluded		
Company	Contract	Phased retirement
AEGON	Flexible Pension Plan - Financial Adviser Charge	Yes
Aviva Life & Pensions UK Limited	Personal Pension	Yes
AXA Wealth	The One from Winterthur FAR (Initial Commission)	Yes
AXA Wealth	The One from Winterthur FAR (Nil Commission)	Yes
AXA Wealth	The One from Winterthur FIC (Initial Commission)	Yes
AXA Wealth	The One from Winterthur FIC (Nil Commission)	Yes
Canada Life	Flexible Pension Bond	No
Cofunds Ltd	Cofunds Pension Account (provided by Suffolk Life)	No
Friends Life	The Personal Range - Individual Personal Pension	No
HSBC Bank Plc	HSBC World Selection Personal Pension	Yes
Legal & General	L&G (available on Cofunds) Portfolio Plus Pension	Yes
Legal & General	Portfolio Plus Pension	Yes
Prudential Intermediary Division	Pru Flexible Retirement Plan	Yes
Sainsbury's Investments and Pensions	OneSIPP	Yes
Scottish Life (Royal London)	Pension Portfolio	Yes
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)	Yes
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)	Yes
Scottish Life (Royal London)	Individual Personal Pension Plan	No

This has been done with **Phased retirement**. By clicking on the text, the column has been added to the grid with confirmation of which contract will have the Phased retirement option.

If this item was to be used to filter on, you would need to click on the box at the beginning of the text.

The screenshot shows a filtering interface on the left and a main content area on the right. The filtering sidebar has tabs for Features, Sectors, Conditions, Stats, PP, and a search icon. Under the Features tab, several options are listed with checkboxes: Payment frequency options (checked), Payment methods, Pension premium insurance, Guarantee options, Accept minors, Switching option, Automatic rebalancing, Lifestyle strategy, Model portfolios, Death benefits, Integrated life cover, Switch to self investment, Phased retirement (checked), Total permanent disability benefit, and Loyalty bonus (circled). Below the sidebar are buttons for Clear all filters, Audit trail, and Import filter. The main content area displays a table titled '25 contracts out of 35 (71%) - 0 manually excluded'. The table has columns for Company, Contract, and Phased retirement. A green progress bar at the top indicates 25 contracts out of 35.

Company	Contract	Phased retirement
AEGON	Flexible Pension Plan - Financial Adviser Charge	Yes
Aviva Life & Pensions UK Limited	Personal Pension	Yes
AXA Wealth	The One from Winterthur FAR (Initial Commission)	Yes
AXA Wealth	The One from Winterthur FAR (Nil Commission)	Yes
AXA Wealth	The One from Winterthur FIC (Initial Commission)	Yes
AXA Wealth	The One from Winterthur FIC (Nil Commission)	Yes
HSBC Bank Plc	HSBC World Selection Personal Pension	Yes
Legal & General	L&G (available on Cofunds) Portfolio Plus Pension	Yes
Legal & General	Portfolio Plus Pension	Yes
Prudential Intermediary Division	Pru Flexible Retirement Plan	Yes
Sanlam Investments and Pensions OneSIPP		Yes
Scottish Life (Royal London)	Pension Portfolio	Yes
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)	Yes
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)	Yes
Scottish Widows	Individual Personal Pension Plan	Yes
Scottish Widows	The Retirement Account - Flexible Commission	Yes
Scottish Widows	The Retirement Account - Nil Commission	Yes
Scottish Widows	The Retirement Account - Standard Commission	Yes

The products which do not have access to phased retirement have been filtered out and the number of contracts left has changed.

To remove a column from the grid, click back on the wording of the item on the left.

Therefore, by adding a column to the grid you are simply looking at whether the contracts have the feature or not.

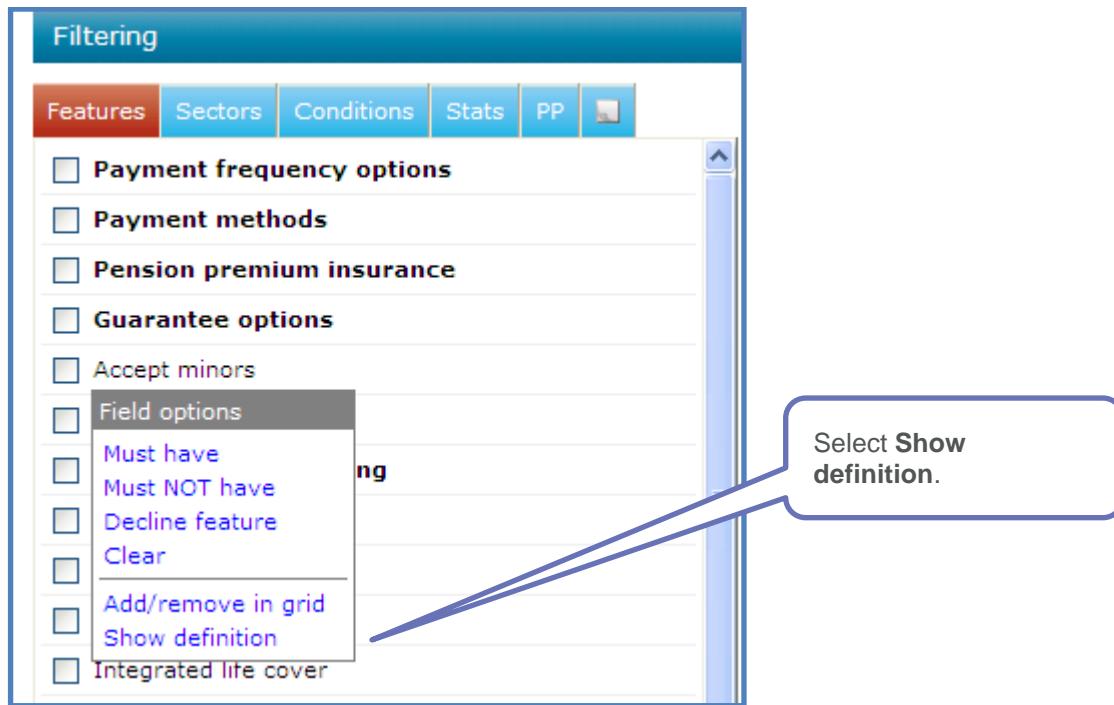
6.3.2 Criteria in Bold

When the features appear in bold, there will be a sub menu within that item. For instance, **Payment frequency options** is in bold. When that item is selected for filtering, a sub menu appears giving a list of the different payment frequency options which then need to be chosen from.

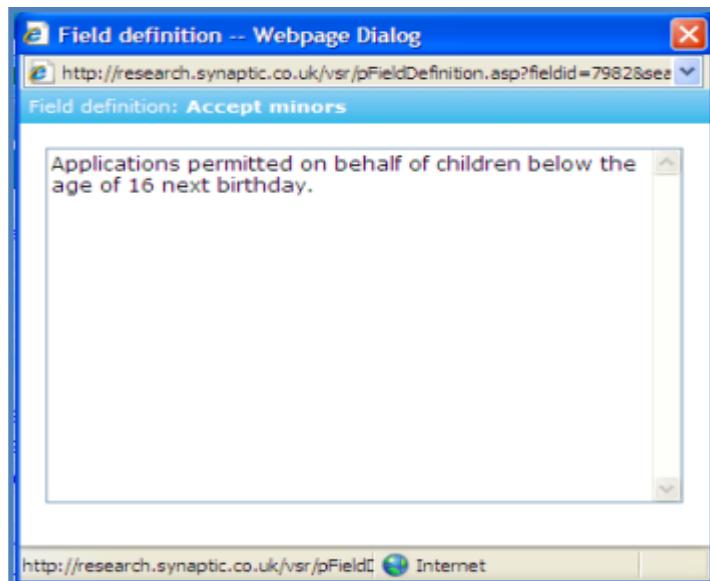
The screenshot shows a filtering sidebar with a sub-menu for 'Payment frequency options' which is bolded. The sub-menu lists: Single premium, Weekly, Fortnightly, 4 weekly, Monthly, Quarterly, Termly, Half yearly, and Annually. A callout bubble points to the sub-menu with the text: 'Select which of these the client wants access to.'

6.3.3 Viewing Quick Reference Guide

The majority of the filtering criteria have a quick reference guide built in and can be accessed by right clicking on the item.



The following will be displayed:



6.3.4 Filtering

- To complete the filtering on a piece of research, there are six tabs to look through:

- Features – select the features that the clients must have on their contract
- Sectors – select the sectors that the client wants access to (only applies to investment based research)
- Conditions – select different conditions that will affect the contract
- Stats – select statistical information for filtering
- PP (Past performance) – select the past performance of sectors to filter on (only applies to investment based research)
- Own notes – record your own notes regarding the research

Each section should be worked through and criteria which are must haves for the client should be selected.

Features	Sectors	Conditions	Stats	PP	
PPI minimum age at entry NB	>= <input type="text"/>				
PPI maximum age at entry NB	>= <input type="text"/>				
PPI cover ceases at age NB	>= <input type="text"/>				
PPI minimum premium per month	>= <input type="text"/>				
PPI minimum premium per annum	>= <input type="text"/>				
PPI escalation rates available	>= <input type="text"/>				
PPI exclusions					
PPI activities of daily living (ADLs)					
Summary of all charges					
Number of free switches per annum	>= <input type="text"/> 21				
Cost of additional switches	>= <input type="text"/>				
Lifestyle strategy details					
Model portfolio details					
Lowest fund AMC (%)	>= <input type="text"/>				
Highest fund AMC (%)	>= <input type="text"/>				
Clear all filters	Audit trail	Import filter			

When completing some filtering you need to use these symbols. Once entered, tab away for the field and the list of contracts which don't have more than 21 free fund switches per annum will be removed.

The symbols are:

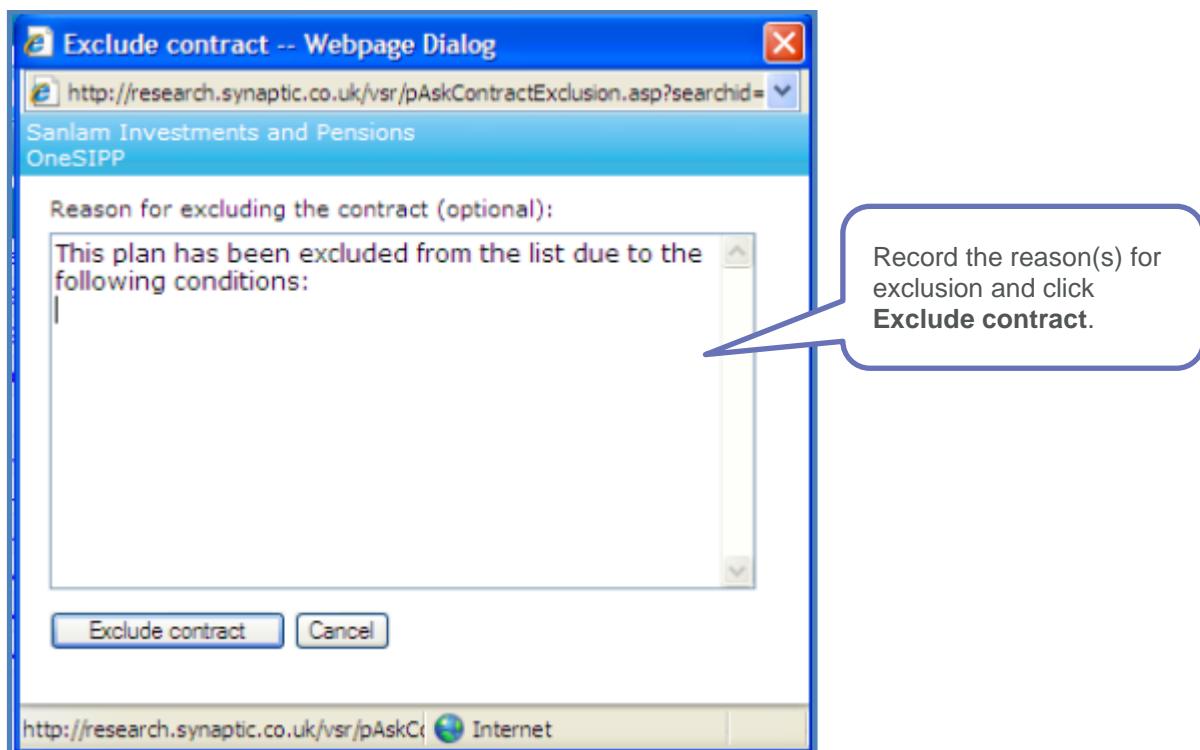
- >= greater than or equal to
 <= less than or equal to
 = equal to

6.3.5 Manually Excluding Contracts

It is possible to remove a contract from the list without filtering. It can be manually excluded. To do this, right click on the contract name to be excluded.

12 contracts out of 35 (34%) - 0 manually excluded		
Company	Contract	Number of free switches per annum
Aviva Life & Pensions UK Limited	Personal Pension	Unlimited
Legal & General	L&G (available on Cofunds) Portfolio Plus Pension	Unlimited
Legal & General	Portfolio Plus Pension	Unlimited
Prudential Intermediary Division	Pru Flexible Retirement Plan	Unlimited
Sanlam Investments and Pensions	OneSIPP	Unlimited
Scottish Life (Royal London)	Contract options	Unlimited
Scottish Life (Royal London)	View contract details (Social Advisers Fee)	Unlimited
Scottish Life (Royal London)	Linked funds (Commission)	Unlimited
Scottish Widows	Fund picker (Flexible Commission)	Unlimited
Scottish Widows	Exclude contract (Nil Commission)	Unlimited
Scottish Widows	View contract notes (Scaled Commission)	Unlimited
Skandia	Personal Pension - Single Price	Unlimited

Select **Exclude contract**. You will be prompted to type in the reason why you are excluding this contract. This needs to be done if you are using any of the reports from the **Report** section. It will record the contract and the reason why it has been excluded.



The number of available contracts will now be updated and there will be a note to say that one has been manually excluded.



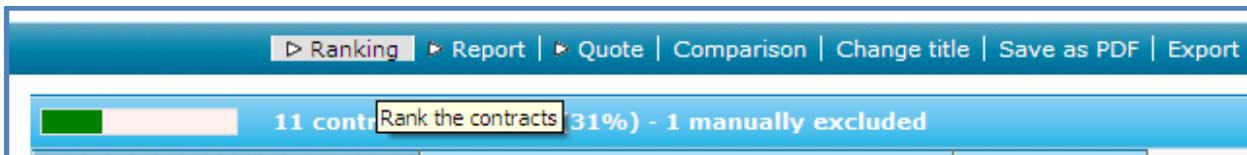
Once all the filtering tabs have been worked through, you will be left with all the contracts that meet the clients must have needs. If there is only one contract left, you can go straight to **Reports** and bypass the **Ranking** area of research.

If you want to print out a copy of the audit trail, access the **Audit trail** and click **Save as PDF**.

6.4 Ranking

Once filtering has been completed, click on **Ranking** in the menu bar. From the list of remaining contracts, ranking will help you find the most suitable contract to meet the client's needs.

During ranking, criteria is selected that the client has said that they would like to have included and points are awarded to contracts based on the criteria chosen. The contract with the most points is deemed to be the most suitable for the client.



6.4.1 Ranking scores

Once in this section, you will see that each criteria item has a low, medium and high importance level score. The difference between these is the number of points used with the scoring:

- Low is scored out of 7.5
- Medium is scored out of 10
- High is scored out of 12.5

If you select low on the desirable features those that have the criteria will be awarded 7.5, those that don't have it will be awarded zero points. With other criteria, like the stats, the points awarded will be on a sliding scale from 7.5 down to zero.

Choose the relevant ranking criteria and select the importance level for those.

To see the quick reference guide for ranking criteria, click on the wording and the information box will appear (as shown on page 26).

6.4.2 Conducting Ranking

As confirmed, look through this list to find all of the criteria that the client would like to have, but are not essential. Once all of the ranking criteria have been selected and the importance level has been selected, use the **Calculate** button.

Ranking

Choose a group below, and then choose one or more fields to rank on

Maturity Values
PUP Values
Transfer Values
Other stats
Fund link stats
Financial strength
Past Performance: Pension Funds: ABI Asia Pacific excluding Japan Equities
Past Performance: Pension Funds: ABI Global Emerging Markets Equities
Desirable features

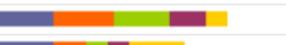
Fund link stats
Each field you select on this list is treated as a separate ranking item. Click You only need to tick the items you want to rank on. Any items which you co

Fund link stats	Importance
Linked funds	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>
Linked sectors	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Calculate **Clear all ranking**

You will also find **Calculate** button on the menu bar, either one can be used.

The contracts will now be put into the most suitable order and the contract with the most points will be at number one. The overall score is displayed on the following page, and each criteria selected will have been given a specific colour.

Ranking results						Report Quote Save as PDF Export	
Total score	Desirability	AKG Unit Linked Business	Moody's rating	Linked funds	Age 50, retiring at 65, £200pm		
1 Scottish Widows	The Retirement Account - Nil Commission	38.4 pts	90%				
2 Scottish Widows	The Retirement Account - Scaled Commission	35.7 pts	84%				
3 Scottish Widows	The Retirement Account - Flexible Commission	34.3 pts	81%				
4 Prudential Intermediary Division	Pru Flexible Retirement Plan	33.4 pts	79%				
5 Aviva Life & Pensions UK Limited	Personal Pension	31.6 pts	74%				
6 Scottish Life (Royal London)	Pension Portfolio (Nil Commission)	26.4 pts	62%				
7 Scottish Life (Royal London)	Pension Portfolio	25.7 pts	60%				
8 Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)	25.0 pts	59%				
9= Legal & General	L&G (available on Cofunds) Portfolio Plus Pension	22.7 pts	53%				
9= Legal & General	Portfolio Plus Pension	22.7 pts	53%				
11 Skandia	Personal Pension - Single Price	18.2 pts	43%				

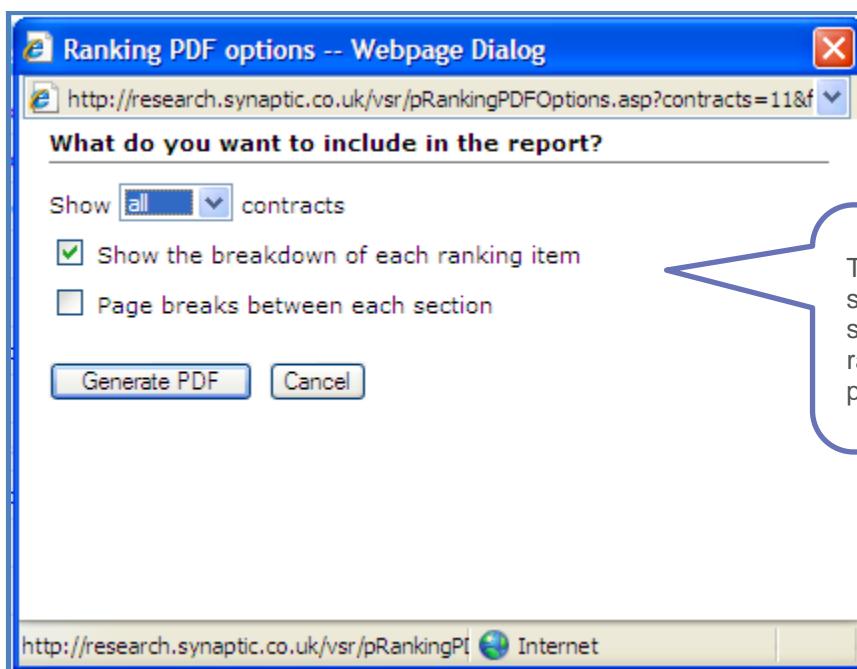
Each ranking criteria can be viewed by clicking on each tab.

Ranking results						Report	Quote	Save as PDF
Total score	Desirability	AKG Unit Linked Business	Moody's rating	Linked funds	Age 50, retiring at 65, £200pm			
1 (4)	Prudential Intermediary Division	Pru Flexible Retirement Plan		7.5 pts (Aa2)				
2= (1)	Scottish Widows	The Retirement Account - Nil Commission		6.8 pts (Aa3)				
2= (2)	Scottish Widows	The Retirement Account - Scaled Commission		6.8 pts (Aa3)				
2= (3)	Scottish Widows	The Retirement Account - Flexible Commission		6.8 pts (Aa3)				
2= (5)	Aviva Life & Pensions UK Limited	Personal Pension		6.8 pts (Aa3)				
2= (9)	Legal & General	L&G (available on Cofunds) Portfolio Plus Pension		6.8 pts (Aa3)				
2= (9)	Legal & General	Portfolio Plus Pension		6.8 pts (Aa3)				
8= (6)	Scottish Life (Royal London)	Pension Portfolio (Nil Commission)		2.7 pts (A2)				
8= (7)	Scottish Life (Royal London)	Pension Portfolio		2.7 pts (A2)				
8= (8)	Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)		2.7 pts (A2)				
8= (11)	Skandia	Personal Pension - Single Price		2.7 pts (A2)				

To move back to the **Total score**, click back on the wording.

6.4.3 Printing this Ranking

Once the ranking has been completed, this information can be saved as PDF so that it can be saved, printed or emailed. Use the **Save as PDF** button on the menu bar.



Click on **Generate PDF**.

An example copy of the ranking document can be found within the Appendices section at the back of this user guide.

Now that the ranking has been completed, move onto the **Reports** button in the menu bar.

6.5 Reporting

Now that the research has been done and **Report** from the menu bar has been clicked on, select the contract that you will be recommending to the client.

The screenshot shows a software interface for selecting a report template. At the top, there's a header with links for 'Fund picker', 'Back to ranking', 'Back to filtering', 'Quote', and 'Help'. Below this, a section titled 'Choose a report template' asks '1. Choose the contract you are recommending (if any)'. A list of contracts is shown with their names and scores: 1. Scottish Widows The Retirement Account - Nil Commission (38.4 pts), 2. Scottish Widows The Retirement Account - Scaled Commission (35.7 pts), 3. Scottish Widows The Retirement Account - Flexible Commission (34.3 pts), 4. Prudential Intermediary Division Pru Flexible Retirement Plan (33.4 pts, highlighted in green), 5. Aviva Life & Pensions UK Limited Personal Pension (31.6 pts), 6. Scottish Life (Royal London) Pension Portfolio (Nil Commission) (26.4 pts), and 7. Scottish Life (Royal London) Pension Portfolio (25.7 pts). Below this, another section titled '2. Click on a report template' lists four options: 'Quick reports (open in your browser)', 'Standard research report', 'Factsheet for the selected contract', 'Report Manager suitability reports (download as RTF)', 'Research Report', and 'Standard Report - Personal Pension'.

Once the contract has been selected, the name of the contract will be bold and the background slightly darker.

There are 4 reports which you will have access to.

Two are **Quick reports** – these will open up in a browser window

Two are **Report Manager suitability reports** – these will open up in Word.

6.5.1 Quick Reports

The two quick reports are:

- Standard research report
- Factsheet for the selected contract

The Standard research report is an editable report as long as you have the correct permissions set by your administrator.

The Standard research report will include the filtering information, ranking information and excluded contracts. To access the report, click on **Standard research report**.

The screenshot shows a software interface for managing financial products. At the top, there's a menu bar with options like 'Save as PDF', 'Edit report', 'Back to report selection', etc. Below the menu, there are several input fields: 'DoB:' (Male), 'Retirement Age:', 'Term:', and 'Monthly contribution (gross:)'. Underneath these, it says 'Prepared by: Financial Planning Consultant'. The main title of the report is 'Personal Pension (Fully Insured)'. Below the title, it says 'Personal Pension (Fully Insured)'. A note at the bottom states 'The recommended contract is: Prudential Intermediary Division Pru Flexible Retirement Plan'. A table below lists contracts based on various criteria.

Company	Product name	Score

Use the **Edit report** button to make changes to the information. An example copy of this report can be found in the Appendices at the end of this user guide.

Use the **Back to report selection** button to move back. The **Save as PDF** button can be used to save and print this report.

This screenshot shows a detailed factsheet for a 'Pru Flexible Retirement Plan' under the 'Prudential Intermediary Division'. The factsheet includes sections for 'Contract details', 'Contract summary', and 'Contract features'. The 'Contract features' section is a grid where rows represent different payment frequencies and columns represent various product characteristics like 'No additional fee' and 'Death benefits'. The 'Edit report' button is located in the top right corner of the factsheet area.

The contact factsheet can be printed by using the Save as PDF button from the menu bar. Use the Back to report selection to move back to the reports section. This report is not editable.

6.5.2 Word Reports

The two reports which can be produced from this section are:

- Research Report
- Standard Report – this is the suitability report

These reports will both open up in Word, which means they are totally editable but do need to be saved to the client file once the reports have been amended.

The Research Report is accessed by clicking on the wording.

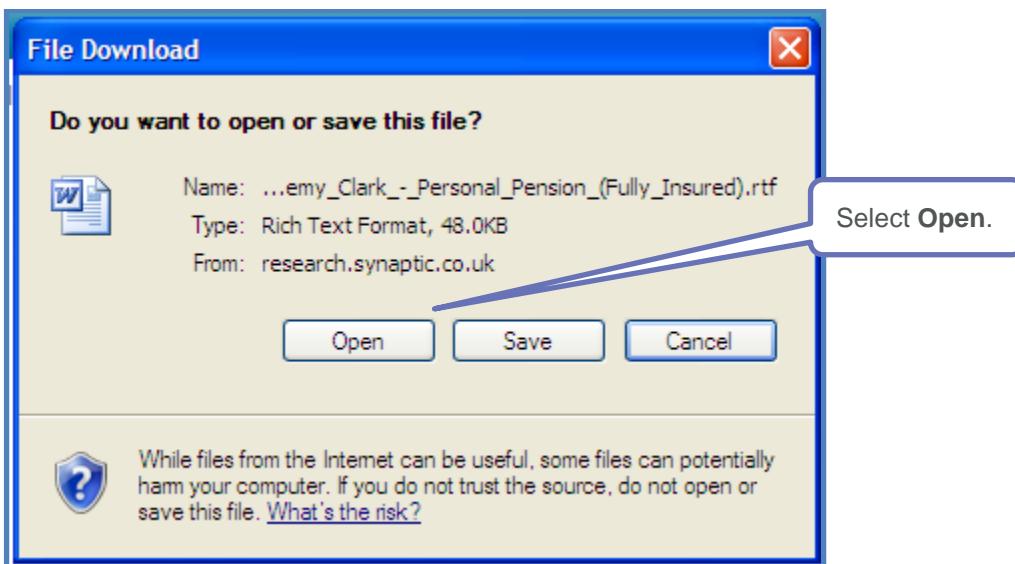
Journey Planner Personal Pension (Fully Insured)

Enter report information

(This report does not contain any fields which need to be completed manually. You can simply click on the button below to generate the report, and download it onto your computer.)
If you are using Word 97 or lower please click here

Create report

To start up this report, click **Create report**.



Capita Financial Software Ltd

The name on your licence will display here.

Date of birth: [REDACTED]

Retirement Age: 65
Term: 20
Monthly contribution (gross): £200

Product Research

The following report describes the research we have conducted to identify the most suitable contract for your circumstances and requirements. It shows the contract features we are recommending, and the criteria we have used to rank those contracts which have the required features.

Policy Details

Essential contract features
Phased retirement

Once the report has been edited, save it to the client file on your PC or server.

The Standard Report (suitability report) is produced in the same way, however there will be a number of questions that need to be answered before it is generated.

Enter report information

This report template contains fields which need to be completed based on information from the client's fact-find. You can either download the basic report template and then edit it manually, or you can complete some of the information on this screen before generating the report.

If you are using Word 97 or lower please click here

[Download basic template](#)

Costs and Services documentation

- Advisers own material
- CIDD
- SCDD

Marital Status

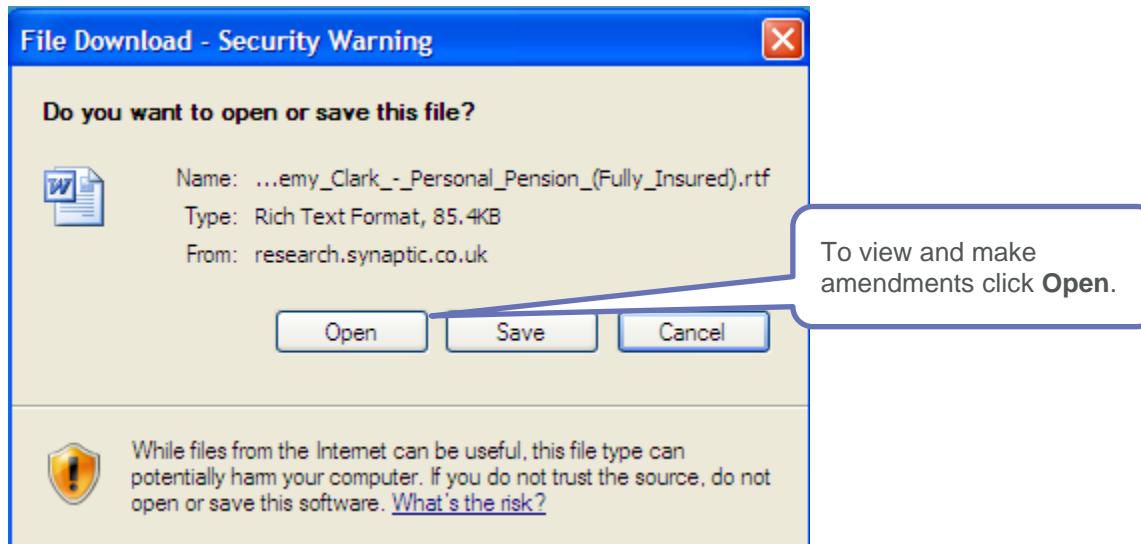
- Married
- Single
- Divorced
- Separated
- Widowed

Living with

[Create complete report](#)

Answer the questions here. Ensure that all are answered before clicking **Create complete report**.

This information will create appropriate paragraphs in the suitability report. Any questions which aren't applicable should be left blank and these paragraphs can be removed from the letter in Word.



Once the letter is in Word, look for any text in red. This indicates that either something needs to be checked or input.

In the following picture, some red text is in { }, this means that the information was not selected on the screen shown at the top of this page.

Some text has * before it, this means that a simple choice needs to be made e.g. *pensionable/non-pensionable.

Current Situation

The following information represents a summary of your present position as I understand it, based upon the details provided during our previous meeting(s).

[REDACTED], you are currently single and are living on your own. You are currently employed as a Mechanical Engineer with earnings of £50,000 and are a higher rate taxpayer your employment is *pensionable/non pensionable. You are in excellent health and have confirmed to me that you are a non-smoker.

, you are currently single and are living on your own. You are currently employed {2ND_LIFE_OCCUPATION} with earnings of {2ND_LIFE_EARNINGS} and are a Your employment is *pensionable/non pensionable. You are in excellent health me that you are a non-smoker.

You have {NUM_DEPENDANTS} who are financially dependent upon you.

You have purchased your own home, which is currently valued at £200,000. A mortgage of £100,000 you have equity of £100,000.

Having conducted a thorough Personal Financial Questionnaire/Fact Find and Needs Analysis we have

Check the whole letter
for red text, amend as
appropriate and
remove as required.

Know Capital Financial Services

Page 2 of 13

09 Jun 2011

Once the letter has been amended as appropriate select all text (Ctrl A) and change the colour to black. If not, those of you with a colour printer may find that the red text appears on your printed letter. Now all the changes have been made, save the report to the client file on your PC or server.

A copy of the research report is automatically added to the suitability report.

6.5.3 Finding Research

There will be occasions when you are not able to complete the research and produce the reports on the same day. If this is the case, you can navigate back to the home page without having to save the research, as it will be automatically saved.

The research can then be found again by using the **Recent** tab.



A list of all research recently carried out will now be shown.



You have new research

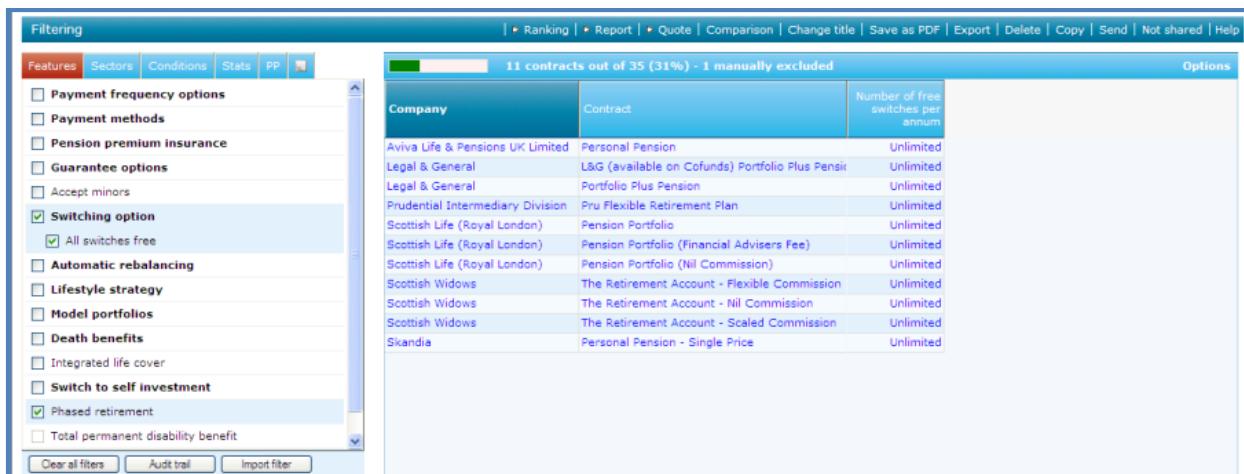
Home | Pension savings | Pension income | Life | Health | Investment | Finance | Offshore | **[Recent]**

Find by client name: Find | Find by title: Find | Show recent

For information on coloured backgrounds and icons [click here](#).

	Client	Last viewed	Actions
<input type="checkbox"/> Personal Pension (Fully Insured)	(none)	Yesterday	Copy
<input type="checkbox"/> Fund data: Unit trusts/OEICs	(none)	08/06/2011	Copy
<input type="checkbox"/> Individual Savings Accounts: Stocks and Shares	(none)	08/06/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)	(none)	06/06/2011	Copy
<input type="checkbox"/> Critical Illness: Term	(none)	06/06/2011	Copy
<input type="checkbox"/> Personal Pension : Personal Pension £200.00 pm	(none)	06/06/2011	Copy
<input type="checkbox"/> Copy of Personal Pension : Personal Pension £200.00 pm	(none)	06/06/2011	Copy
<input type="checkbox"/> Private Medical Insurance: Comprehensive	(none)	06/06/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)	(none)	03/06/2011	Copy
<input type="checkbox"/> Fund data: Pension funds	(none)	03/06/2011	Copy
<input type="checkbox"/> Individual Savings Accounts , £10640 - with presets	(none)	31/05/2011	Copy
<input type="checkbox"/> Adviser Platforms	(none)	31/05/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)	(none)	31/05/2011	Copy
<input type="checkbox"/> Fund data: Pension funds	(none)	27/05/2011	Copy
<input type="checkbox"/> Fund data: Manual fund list	(none)	27/05/2011	Copy

To retrieve a piece of research, click on the name of the research. You will be taken to the filtering area for that piece of research.



Filtering

| Ranking | Report | Quote | Comparison | Change title | Save as PDF | Export | Delete | Copy | Send | Not shared | Help

Company	Contract	Number of free switches per annum
Aviva Life & Pensions UK Limited	Personal Pension	Unlimited
Legal & General	L&G (available on Cofunds) Portfolio Plus Pension	Unlimited
Prudential Intermediary Division	Pru Flexible Retirement Plan	Unlimited
Scottish Life (Royal London)	Pension Portfolio	Unlimited
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)	Unlimited
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)	Unlimited
Scottish Widows	The Retirement Account - Flexible Commission	Unlimited
Scottish Widows	The Retirement Account - Nil Commission	Unlimited
Scottish Widows	The Retirement Account - Scaled Commission	Unlimited
Skandia	Personal Pension - Single Price	Unlimited

Features | Sectors | Conditions | Stats | PP |

- Payment frequency options
- Payment methods
- Pension premium insurance
- Guarantee options
- Accept minors
- Switching option
 - All switches free
- Automatic rebalancing
- Lifestyle strategy
- Model portfolios
- Death benefits
- Integrated life cover
- Switch to self investment
- Phased retirement
- Total permanent disability benefit

[Clear filters](#) [Audit trail](#) [Import filter](#)

6.5.4 What Happens to Existing Research after an Update

You may notice that some of the research items have a pink background and red **Last viewed** date.

Home	Pension savings	Pension income	Life	Health	Investment	Finance	Offshore	[Recent]
Find by client name: <input type="text"/> <input type="button" value="Find"/> Find by title: <input type="text"/> <input type="button" value="Find"/> Show recent <input type="button" value="List your recent research, or find research by client name."/>								
For information on coloured backgrounds and icons click here.								
Research								
						Client	Last viewed	Actions
<input type="checkbox"/>	Personal Pension (Fully Insured)					(none)	Today	<input type="button" value="Copy"/>
<input type="checkbox"/>	Fund data: Unit trusts/OEICs					(none)	08/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Individual Savings Accounts: Stocks and Shares					(none)	08/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Personal Pension (Fully Insured)					(none)	06/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Critical Illness: Term					(none)	06/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Personal Pension £200.00 pm					(none)	06/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Copy of Personal Pension £200.00 pm					(none)	06/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Private Medical Insurance: Comprehensive					(none)	06/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Personal Pension (Fully Insured)					(none)	03/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Fund data: Pension funds					(none)	03/06/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Individual Savings Accounts, £10640 - with presets					(none)	31/05/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Adviser Platforms					(none)	31/05/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Personal Pension (Fully Insured)					(none)	31/05/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Fund data: Pension funds					(none)	27/05/2011	<input type="button" value="Copy"/>
<input type="checkbox"/>	Fund data: Manual fund list					(none)	27/05/2011	<input type="button" value="Copy"/>

This is an indicator that since the research has been carried out there has been an update to the fund and or contract/company information. What this means is that if you are going to see a client whose research has a pink background, you will need to work through the research again before seeing the client to recommend that contract.

This will ensure that the product is still available and still the most suitable for the client.

6.5.5 Deleting Old Research

All of your research will be saved within Synaptic and after a period of time, you may want to delete the research from Synaptic. This can be done by selecting the research to be deleted from within the **Recent** tab:

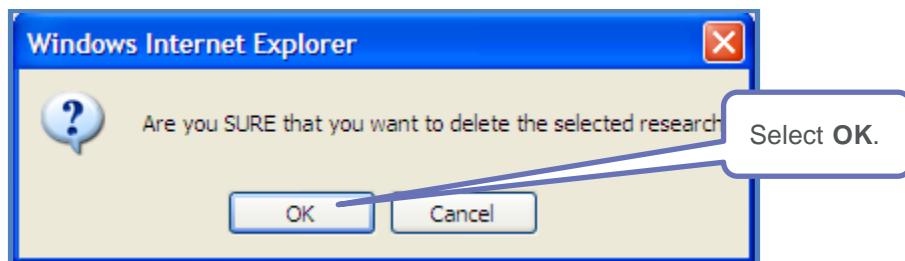


The screenshot shows a software interface with a menu bar at the top. Below the menu bar is a search bar with fields for 'Find by client name' (containing 'smith') and 'Find by title'. There are also buttons for 'Find', 'Show recent', and '[Recent]'. The main area displays a list of research items in a grid format. The columns include a checkbox, the research title, a date, and a 'Copy' button. One specific item in the list has a blue arrow pointing to its checkbox, indicating it is selected.

	Research Title	Date	Action
<input type="checkbox"/>	Critical Illness: Term	15/09/2010	Copy
<input type="checkbox"/>	Critical Illness: Term	13/09/2010	Copy
<input type="checkbox"/>	Personal Pension (Fully Insured) £200.00pm	13/09/2010	Copy
<input type="checkbox"/>	Personal Pension (Fully Insured)	06/09/2010	Copy
<input type="checkbox"/>	Personal Pension (Fully Insured)	06/09/2010	Copy
<input type="checkbox"/>	Critical Illness: Term	06/09/2010	Copy
<input type="checkbox"/>	Personal Pension (Fully Insured) £200.00pm	06/09/2010	Copy
<input type="checkbox"/>	Personal Pension (Fully Insured)	23/08/2010	Copy
<input type="checkbox"/>	Personal Pension (Fully Insured) £200.00pm	23/08/2010	Copy
<input type="checkbox"/>	Personal Pension (Fully Insured)	23/08/2010	Copy
<input checked="" type="checkbox"/>	Critical Illness: Term	26/04/2010	Copy
<input checked="" type="checkbox"/>	Personal Pension (Fully Insured) £200.00	26/04/2010	Copy
<input type="checkbox"/>	Self Invested Personal Pension, Full done 04/01/2010	04/01/2010	Copy
<input checked="" type="checkbox"/>	Term Assurance, Level Done 04/01/10	04/01/2010	Copy

Delete selected research Select all

Select the items to be deleted by clicking into the box to the left of the research and once done, click **Delete selected research**.



The selected research will be deleted and you will not be able to access it again.

6.5.6 Renaming Research

If you want to change the name of your research so that it is easier to find at a later date, it is simple to do and can be done when carrying out the research, or once it has been finished.

To rename a piece of research whilst carrying it out, use the **Change title** button on the menu bar:

Personal Pension (Fully Insured)

| ► Ranking | ► Report | ► Quote | Comparison | **Change title** | Save as PDF | Export | Delete | Copy | Send | Not shared | Help

8 contracts out of 35 (23%) - 0 manually excluded

Options

Company	Contract
AEGON	Flexible Pension Plan - Financial Adviser Charge
Prudential Intermediary Division	Pru Flexible Retirement Plan
Scottish Life (Royal London)	Pension Portfolio
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)
Standard Life Assurance Ltd	active money personal pension - Initial Commis
Standard Life Assurance Ltd	active money personal pension - Nil Commis
Zurich Assurance Ltd	Self Invested Personal Pension

Give the research its own title:

Change title -- Webpage Dialog

http://research.synaptic.co.uk/vsr/pChangeTitle.asp?searchid=33D79632F10

Choose a new title for this research

New title:

Personal Pension £100.00pm

Save Cancel

Click Save.

http://research.synaptic.co.uk/vsr/pChangeTi Internet

The name will now be displayed on the research:

Personal Pension £100.00pm

| ► Ranking | ► Report | ► Quote | Comparison | Change title | Save as PDF | Export | Delete | Copy | Send | Not shared | Help

8 contracts out of 35 (23%) - 0 manually excluded

Options

Company	Contract
AEGON	Flexible Pension Plan - Financial Adviser Charge
Prudential Intermediary Division	Pru Flexible Retirement Plan
Scottish Life (Royal London)	Pension Portfolio
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)
Standard Life Assurance Ltd	active money personal pension - Initial Commis
Standard Life Assurance Ltd	active money personal pension - Nil Commis
Zurich Assurance Ltd	Self Invested Personal Pension

To rename a piece of research which you have completed, simply select it from the Recent tab by clicking on the name of the research:



Research	Client	Last viewed	Actions
<input type="checkbox"/> Personal Pension £100.00pm		Today	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)		10/06/2011	Copy
<input type="checkbox"/> Adviser Platforms		10/06/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)		10/06/2011	Copy
<input type="checkbox"/> Adventurous Pension Portfolio June 2011	(none)	10/06/2011	Copy
<input type="checkbox"/> Research for Adventurous pension portfolio - June 2011	(none)	10/06/2011	Copy
<input type="checkbox"/> Reviewing my existing portfolio June 2011		10/06/2011	Copy
<input type="checkbox"/> Linked funds on Transact Transact Wrap ISA		10/06/2011	Copy
<input type="checkbox"/> Funds of CF 7IM Investment Funds	(none)	10/06/2011	Copy
<input type="checkbox"/> Fund data: Pension funds	(none)	10/06/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)		10/06/2011	Copy
<input type="checkbox"/> Fund data: Unit trusts/OEICs	(none)	08/06/2011	Copy
<input type="checkbox"/> Individual Savings Accounts: Stocks and Shares	(none)	08/06/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)		06/06/2011	Copy
<input type="checkbox"/> Critical Illness: Term		06/06/2011	Copy

Then use the Change title button on the menu bar and change the name as previously described.

6.5.7 Comparing Contracts

When completing filtering on Synaptic, there is a Comparison button on the menu bar which enables you to compare the features and conditions of the products that are in the contracts list.



Once this button is clicked, a list of the remaining contracts in your research will appear at the top of the page and a list of features and conditions appear on the left hand side. This can be useful to quickly and easily compare contracts. If there are too many then you will need to scroll across to view all the products:

Comparison grid

Choose the information to display
 Features Conditions Financial strength Stats Notes

Save as PDF | Export | Back to filtering | Help

Company	Scottish Life (Royal London)	Scottish Life (Royal London)	Scottish Life (Royal London)
Contract	Pension Portfolio	Pension Portfolio (Financial Advisers Fee)	Pension Portfolio (Nil Commission)
Features			
Payment frequency options	Yes	Yes	Yes
Single premium	Yes	Yes	Yes
Weekly	No	No	No
Fortnightly	No	No	No
4 weekly	No	No	No
Monthly	Yes	Yes	Yes
Quarterly	No	No	No
Termly	No	No	No
Half yearly	No	No	No
Annually	Yes	Yes	Yes
Payment methods	Yes	Yes	Yes
Bacs	Yes	Yes	Yes
Cheque	Yes	Yes	Yes
Debit card	No	No	No
Direct debit	Yes	Yes	Yes
Standing order	No	No	No
Telegraphic transfer	No	No	No
Transfer of shares	No	No	No
Pension premium insurance	Yes	Yes	Yes

Use the scroll button to view all the features and conditions.

The information about the contracts can be changed by selecting what is and is not required from the blue bar:

Choose the information to display
 Features Conditions Financial strength Stats Notes

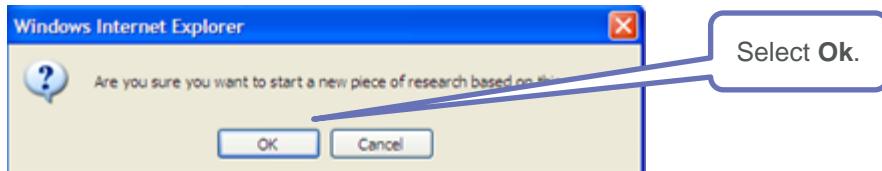
This information contained in this grid can be saved as a PDF for printing or saving use the **Save as PDF** button.

To move back to the filtering page, use **Back to filtering** on the menu bar.

6.5.8 Copying Research

If you are carrying out research and need to duplicate the piece of research, you will have access to a **Copy** button on the menu bar. If this is used a copy of the research will be created.

A message will appear asking if you want to create a copy based on this piece of research:



A new piece of research will now be created for this client and product:

Stuart Taylor
Copy of Stuart Taylor: Personal Pension (Fully Insured)

| ► Ranking | ► Report | ► Quote | Comparison | Change title | Save as PDF | Export | Delete | Copy | Send | Not shared | Help

3 contracts out of 35 (9%) - 0 manually excluded Options

Company	Contract
Scottish Life (Royal London)	Pension Portfolio
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)

This might be useful if you want to repeat research for the same client and product but using different criteria. Once you have the copy, the criteria can be amended.

6.5.9 Sending Research

Once a piece of research has been completed, you can send this piece of research to other named users on your licence.

You may want to use this if a Paraplanner has completed a piece of research and wants to send it to their Adviser for checking, or perhaps when a Paraplanner is off on holiday and wants the Adviser to have access to the research that they have completed.

Once you have completed a piece of research, navigate back to the filtering page and click the Send button in the menu bar:

Send research to another user -- Webpage Dialog
http://research.synaptic.co.uk/vsr/pSendResearch.asp?searchid=EDD5A287

Copy of [REDACTED] Stuart Taylor: Personal Pension (Fully Insured)

Send this research to another user

Send to: [REDACTED]

Remove client information from the research
 Delete your copy of the research

Notes to add to the research (optional)

Send Cancel

Select who this piece of research needs to be sent to and confirm if any of these are required.
Notes can be added.
Once done, click Send.

http://research.synaptic.co.uk/vsr/pSendRese Internet

This will now be sent to the chosen user. They will see a message the next time they log in:



They will be able to access the sent research via the **Recent** tab:

Client	Last viewed	Actions
Critical Illness: Term CIC Rider	Today	Copy
Copy of Personal Pension (Fully Insured)	Today	Copy
Personal Pension (Fully Insured)	Today	Copy
Term Assurance: Convertible	Today	Copy
Term Assurance: Level	Yesterday	Copy

To access this piece of research, click on the name.

28 contracts out of 33 (85%) - 0 manually excluded				
Company	Contract	Recommend contract	Live Quote Premium £	Live Quote Benefit £
AEGON	Business Protection		No quote	No quote
AEGON	Business Protection Reducing Life			
AEGON	Personal Protection		No quote	No quote
AEGON	Personal Protection Reducing Life			
Aviva Life & Pensions	Business Protection Decreasing Term			
Aviva Life & Pensions	Business Protection Term Assurance			
Aviva Life & Pensions	Level Term Assurance			
Aviva Life & Pensions	Mortgage Life Insurance			
Bright Grey	Business Protection Menu			
Bright Grey	Lifestyle Protection Plan			
Bright Grey	Personal Protection Menu		No quote	No quote
Bupa Individual Prote	Critical Illness With Life Cover		No quote	No quote
Bupa Individual Prote	Critical Illness With Life Cover Fan		No quote	No quote
Bupa Individual Prote	Critical Illness With Life Cover Mor			
Friends Life	eSelect Protection Life or Earlier C		No quote	No quote
Friends Life	Homebuyer Protection Plan (Decre			

It is also possible to use this sent research to import the filtering criteria onto a new piece of research for the same product type.

To use the criteria from this piece of research on another client, start a piece of research and use the **Import filter** button:

The screenshot shows a 'Import existing research - Webpage Dialog' window. On the left, there's a 'Filtering' sidebar with various checkboxes for features like 'Term', 'Available to UK residents', etc. The main area lists research items with columns for 'Research', 'Client', and 'Last change'. A callout bubble points to the 'Do import' button at the bottom of the dialog.

Research	Client	Last change
Critical Illness: Term CIC Rider		13/12/2010
Critical Illness: Term CIC Rider		07/10/2010
Critical Illness: Term CIC Rider		07/10/2010
Critical Illness: Term CIC Rider		13/12/2010
Critical Illness: Term CIC Rider		07/10/2010
Critical Illness: Term CIC Rider		Today

Import: Filtering Excluded contracts Grid fields

Once done, any filtering criteria used on the imported research will now show on this new piece of research:

The screenshot shows a quote details page with a 'Filtering' sidebar on the left. The sidebar has a checkbox for 'Non Qualifying' which is checked. The main area displays a table of 20 contracts out of 33, with a header '20 contracts out of 33 (61%) - 0 manually excluded'. The table includes columns for Company, Contract, Recommend contract, Live Quote Premium £, and Live Quote Benefit £.

20 contracts out of 33 (61%) - 0 manually excluded				
Company	Contract	Recommend contract	Live Quote Premium £	Live Quote Benefit £
Aviva Life & Pensions	Mortgage Life Insurance			
Bright Grey	Business Protection Menu			
Bright Grey	Personal Protection Menu	<input type="button" value="SELECT"/>	46.68	200000.00
Bupa Individual Prote	Critical Illness With Life Cover	<input type="button" value="SELECT"/>	See message	See message
Bupa Individual Prote	Critical Illness With Life Cover Fan		No quote	No quote
Bupa Individual Prote	Critical Illness With Life Cover Mor			
Friends Life	eSelect Protection Life or Earlier C	<input type="button" value="SELECT"/>	44.28	200000.00
Friends Life	Homebuyer Protection Plan (Decre			
Friends Life	Level Term with CIC	<input type="button" value="SELECT"/>	44.28	200000.00
Friends Life	Life or Earlier Critical Illness Cove	<input type="button" value="SELECT"/>	49.30	200000.00
Legal & General	Multi Protection			
Legal & General	The Term Assurance Plan	<input type="button" value="SELECT"/>	52.91	200000.00
LV=	Flexible Protection Plan - Combine	<input type="button" value="SELECT"/>	See message	See message
PruProtect	PruProtect	<input type="button" value="SELECT"/>	46.45	200000.00
PruProtect	PruProtect Essentials Plan	<input type="button" value="SELECT"/>	44.82	200000.00
Scottish Provident	Self Assurance Term - Business	<input type="button" value="SELECT"/>	44.18	200000.00

Carry on with this piece of research as previously explained.

6.5.10 Sharing Research

Once a piece of research has been completed, it can be shared to all users named on your licence. This will enable all users to import the criteria used on the piece of research being shared.

To share research use the **Not shared** button on the menu bar:

The screenshot shows a software interface titled "Copy of [redacted]: Personal Pension (Fully Insured)". The menu bar includes options like Ranking, Report, Quote, Comparison, Change title, Save as PDF, Export, Delete, Copy, Send, Not shared, and Help. Below the menu, a progress bar indicates "3 contracts out of 35 (9%) - 0 manually excluded". A "Company" column lists three entries: Scottish Life (Royal London) with three corresponding contract options: Pension Portfolio, Pension Portfolio (Financial Advisers Fee), and Pension Portfolio (Nil Commission). An "Options" button is located in the top right corner of the main content area.

Click on this and this will change the wording to **Shared**.

This screenshot shows the same software interface after the research has been shared. The "Shared" button in the top menu bar is circled in blue, and a tooltip message "Other users can import details from shared research, using it as a template" is displayed above the menu bar. The rest of the interface remains identical to the first screenshot, showing the list of contracts and the company column.

This piece of research can now be viewed by all named users within the company licence. In the **Recent** tab any shared research can be viewed:

The screenshot shows the "Recent" tab of the software. The top navigation bar includes Home, Pension savings, Pension income, Life, Health, Investment, Finance, Offshore, and Recent, with "Recent" highlighted. Below the navigation is a search bar with fields for "Find by client name:" and "Find by title:", and buttons for "Find" and "Show recent". A note says "For information on coloured backgrounds and icons click here." The "Research" section displays two items: "Copy of [redacted]: Personal Pension (Fully Insured)" and "Critical Illness: Term CIC Rider". Each item has a small icon at the beginning, a "Client" column with a profile picture, a "Last viewed" column (Today or Yesterday), and an "Actions" column with a "Copy" button. A vertical scroll bar is visible on the right side of the list.

The icon at the beginning of the research indicates that the research has been shared.

To use the criteria chosen on a shared piece of research in a piece of new research, start the new piece of research and use the **Import filter** button:

Filtering

Ranking | Report | Quote | Comparison | Change title

Features	Sectors	Conditions	Stats	PP	
<input type="checkbox"/> Payment frequency options					
<input type="checkbox"/> Payment methods					
<input type="checkbox"/> Pension premium insurance					
<input type="checkbox"/> Guarantee options					
<input type="checkbox"/> Accept minors					
<input type="checkbox"/> Switching option					
<input type="checkbox"/> Automatic rebalancing					
<input type="checkbox"/> Lifestyle strategy					
<input type="checkbox"/> Model portfolios					
<input type="checkbox"/> Death benefits					
<input type="checkbox"/> Integrated life cover					
<input type="checkbox"/> Switch to self investment					
<input type="checkbox"/> Phased retirement					
<input type="checkbox"/> Total permanent disability benefit					
<input type="checkbox"/> Loyalty bonus					

Clear all filters Audit trail **Import filter**

28 contracts out of 35 (80%) - 0 manually excluded

Company	Contract
AEGON	Flexible Pension Plan - Financial Adviser Charge
Aviva Life & Pensions UK Limited	Personal Pension
AXA Wealth	The One from Winterthur FAR (Initial Commission)
AXA Wealth	The One from Winterthur FAR (Nil Commission)
AXA Wealth	The One from Winterthur FIC (Initial Commission)
AXA Wealth	The One from Winterthur FIC (Nil Commission)
Canada Life	Flexible Pension Bond
Cofunds Ltd	Cofunds Pension Account (provided by Suffolk Life)
Friends Life	The Personal Range - Individual Personal Pension
HSBC Bank Plc	HSBC World Selection Personal Pension
Legal & General	L&G (available on Cofunds) Portfolio Plus Pension
Legal & General	Portfolio Plus Pension
Prudential Intermediary Division	Pru Flexible Retirement Plan
Sanlam Investments and Pensions	OneSIPP
Scottish Life (Royal London)	Pension Portfolio
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)

Then choose the piece of shared research to import the filters from:

Import existing research -- Webpage Dialog

http://research.synaptic.co.uk/vsr/pImportResearch.asp?searchid=26C7CBA2E0E04D59B0D5A7D0EA36954E&contracttype=

Client name:	Find	Title:	Find	Show recent	Show shared	Show matches
Research		Client	Last change			
<input type="radio"/> Personal Pension (Fully Insured)		Gary Smith	23/08/2010			
<input checked="" type="radio"/> Personal Pension (Fully Insured)		Steve Taylor	06/06/2011			
<input type="radio"/> [REDACTED]: Personal Pension (Fully Insured) £200.00pm		Karen Parkinson	17/01/2011			
<input type="radio"/> Personal Pension (Fully Insured)		Stephen Brown	06/12/2010			
<input type="radio"/> [REDACTED]: Personal Pension (Fully Insured) £200pm		Williams Kelly	11/01/2010			
<input type="radio"/> Personal Pension (Fully Insured)		Jane Davies	06/09/2010			
<input type="radio"/> [REDACTED]: Personal Pension (Fully Insured) £200.00		Julian Carter	05/07/2010			
<input type="radio"/> Personal Pension (Fully Insured)		Pauline Lawrence	30/03/2011			
<input type="radio"/> [REDACTED]: Personal Pension (Fully Insured) £200.00		Karen Harris	15/03/2010			
<input type="radio"/> Personal Pension (Fully Insured)		(none)	28/01/2011			

Import: Filtering Excluded contracts Grid fields

Do import Cancel

http://research.synaptic.co.uk/vsr/pImportResearch.asp?searchid=26C7CBA2E0E04D59B0D5 Internet

The filters from the piece of shared research will now be applied to the new research:

The screenshot shows the software's filter configuration on the left and the resulting search results on the right.

Filter Configuration (Left):

- Features tab selected.
- Selected filters:
 - Automatic rebalancing
 - Lifestyle strategy
 - Model portfolios
 - Death benefits
 - Integrated life cover
 - Switch to self investment
 - Phased retirement** (selected)
 - Total permanent disability benefit
 - Loyalty bonus
 - Indexation**
 - Accept pension credits on divorce
 - Accept transfers in**
 - For expats living overseas with UK pension
 - Transfer out no penalty
 - Paid up without penalty** (selected)
- Buttons at the bottom: Clear all filters, Audit trail, Import filter.

Search Results (Right):

8 contracts out of 35 (23%) - 0 manually excluded

Company	Contract
AEGON	Flexible Pension Plan - Financial Adviser Charge
Prudential Intermediary Division	Pru Flexible Retirement Plan
Scottish Life (Royal London)	Pension Portfolio
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)
Standard Life Assurance Ltd	active money personal pension - Initial Commis
Standard Life Assurance Ltd	active money personal pension - Nil Commis
Zurich Assurance Ltd	Self Invested Personal Pension

Carry on now and complete the research.

6.6 Creating Research with Preset Criteria

When preset criteria has been set up for a specific product type, research is started in the same way as explained earlier, select the appropriate product type tab.

The screenshot shows the software's product type selection and search results.

Product Type Selection (Top):

- Home tab selected.
- Preset criteria tabs: Pension savings (selected), Pension income, Life, Health, Investment, Finance, Offshore, [Recent].

Search Results (Bottom):

Confirmation that **Preset criteria** have been set up for this product type.

Category	Count	Providers
Personal Presets	20 providers	
Contracts	8 contracts	7 providers
Providers	96 contracts	64 providers
Contracts	24 contracts	14 providers
Providers	2 contracts	1 provider
Contracts	29 contracts	29 providers
Providers	3 contracts	2 providers

Enter the client details as previously described:

Enter client data

Preset criteria

Standard Presets

Client entry [Skip client entry](#)

Client 1 [Load](#)

First name:	<input type="text"/>
Last name:	<input type="text"/>
Date of birth:	<input type="text"/> (dd/mm/yyyy)
Sex:	Male <input type="button" value="▼"/>
Smoker:	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No
Occupation:	Mechanical Engineer - office based Search
Annual earnings:	<input type="text"/> 50000

Confirmation that **presets** will be used. If there is more than one **preset** for a product type, you will need to choose which **preset** to use.

Once the research has been started, all the criteria chosen within the preset will be applied to the piece of research:

Filtering (using preset criteria)

| [Ranking](#) | [Report](#) | [Quote](#) | [Comparison](#) | [Change title](#)

Company	Contract
AXA Wealth	The One from Winterthur FAR (Initial Commission)
AXA Wealth	The One from Winterthur FAR (Nil Commission)
AXA Wealth	The One from Winterthur FIC (Initial Commission)
AXA Wealth	The One from Winterthur FIC (Nil Commission)
Sanlam Investments and Pensions	OneSIPP
Scottish Life (Royal London)	Pension Portfolio
Scottish Life (Royal London)	Pension Portfolio (Financial Advisers Fee)
Scottish Life (Royal London)	Pension Portfolio (Nil Commission)
Scottish Widows	The Retirement Account - Flexible Commission
Scottish Widows	The Retirement Account - Nil Commission
Scottish Widows	The Retirement Account - Scaled Commission
Skandia	Personal Pension - Single Price
Skandia Investment Solutions	SIS Collective Retirement Account initial charge
Skandia Investment Solutions	SIS Collective Retirement Account phased char

14 contracts out of 35 (40%) - 0 manually excluded

Features Sectors Conditions Stats PP

- Payment frequency options
- Payment methods
- Pension premium insurance
- Guarantee options
- Accept minors
- Switching option
 - All switches free
- Automatic rebalancing
 - Monthly
 - Quarterly
 - Half yearly
 - Annually
 - Other frequency
- Lifestyle strategy
- Model portfolios

[Clear all filters](#) [Audit trail](#) [Import filter](#)

As these preset criteria are **Personal** it will be possible to remove criteria if required.

It is now possible to carry on with a piece of research as described in sections 6.3, 6.4 and 6.5.

7 Creating Protection Research

If your Weblne details are recorded in Synaptic, each time you do a piece of Life Assurance, Critical Illness or Permanent Health Insurance research as part of filtering you will be given additional columns in the grid for premium and sum assured. This information will have been gathered using Weblne.

Your Weblne details are recorded in the user info section of the **Menu bar**.

Quote engine details	
User name:	<input type="text"/>
Password:	<input type="password"/>
Number:	<input type="text"/>
Exchange:	<input type="text"/>
Weblne:	<input type="text"/>

You may find that you do not get the premiums for each of the products in the list, this will be due to the product in Synaptic not being identical to the product on Weblne.

7.1 Carrying Out a Piece of Protection Research

When adding client information, there will be some fields that need to be completed to enable Weblne to produce the quotes.

Benefits/contributions	
Term:	20 years
Please enter monetary amount in sum assured OR premium:	
Sum assured:	£ 150000 OR
Premium:	£ <input type="text"/>
Premium frequency:	Monthly <input type="button" value="▼"/>
Premium rates:	Reviewable <input type="button" value="▼"/>
Business protection:	No <input type="button" value="▼"/>
Waiver of premium:	Single <input type="button" value="▼"/>
Increasing benefit:	No <input type="button" value="▼"/>
Benefit type:	CIC and TPD (own occ) <input type="button" value="▼"/>
<input type="button" value="Start research"/> <input type="checkbox"/> Enable live quotes	

All red fields need to be completed.

When carrying out a piece of Protection research, the main difference that you will see is when you get to the filtering stage. The grid that you see will have additional columns:

17 contracts out of 24 (71%) - 0 manually excluded				
Company	Contract	Recommend contract	Live Quote Premium £	Live Quote Benefit £
AEGON	Personal Protection	SELECT	See message	See message
AEGON	Personal Protection Reducing Critical Illness			
Bright Grey	Personal Protection Menu	SELECT	94.03	150000.00
Bupa Individual Protection Critical Illness Family Income Benefit			No quote	No quote
Bupa Individual Protection Critical Illness Mortgage Protection				
Bupa Individual Protection Critical Illness Plan		SELECT	See message	See message
Friends Life	Critical Illness Cover	SELECT	See message	See message
Friends Life	Homebuyer Protection Plan (Decreasing)			
Legal & General	Critical Illness Cover (Level)	SELECT	85.83	150000.00
Legal & General	Mortgage Decreasing CIC			
Legal & General	Multi Protection			
LV=	Flexible Protection Plan - Critical Illness	SELECT	See message	See message
PruProtect	PruProtect	SELECT	97.21	150000.00
Scottish Provident	Self Assurance Term - Personal	SELECT	74.31	150000.00
Scottish Provident	Self Assurance-Mortgage			
Zurich Assurance Ltd	Decreasing Mortgage Cover - revised		No quote	No quote

To order the **Live Quote Premium** column right click on the title:

17 contracts out of 24 (71%) - 0 manually excluded				
Company	Contract	Recommend contract	Live Quote Premium £	Live Quote Benefit £
AEGON	Personal Protection	SELECT	S	Field options
AEGON	Personal Protection Reducing Critical Illness			
Bright Grey	Personal Protection Menu	SELECT		
Bupa Individual Protection Critical Illness Family Income Benefit				
Bupa Individual Protection Critical Illness Mortgage Protection				
Bupa Individual Protection Critical Illness Plan		SELECT	See message	See message
Friends Life	Critical Illness Cover	SELECT	See message	See message
Friends Life	Homebuyer Protection Plan (Decreasing)			
Legal & General	Critical Illness Cover (Level)	SELECT	85.83	150000.00
Legal & General	Mortgage Decreasing CIC			
Legal & General	Multi Protection			
LV=	Flexible Protection Plan - Critical Illness	SELECT	See message	See message
PruProtect	PruProtect	SELECT	97.21	150000.00
Scottish Provident	Self Assurance Term - Personal	SELECT	74.31	150000.00
Scottish Provident	Self Assurance-Mortgage			
Zurich Assurance Ltd	Decreasing Mortgage Cover - revised		No quote	No quote

Select Sort descending

The order will now be changed:

Company	Contract	Recommend contract	Live Quote Premium £	Live Quote Benefit £
PruProtect	PruProtect	SELECT	97.21	150000.00
Bright Grey	Personal Protection Menu	SELECT	94.03	150000.00
Legal & General	Critical Illness Cover (Level)	SELECT	85.83	150000.00
Scottish Provident	Self Assurance Term - Personal	SELECT	74.31	150000.00
AEGON	Personal Protection	SELECT	See message	See message
Bupa Individual Prote	Critical Illness Plan	SELECT	See message	See message
Friends Life	Critical Illness Cover	SELECT	See message	See message
LV=	Flexible Protection Plan - Critical Il	SELECT	See message	See message
Bupa Individual Prote	Critical Illness Family Income Ben		No quote	No quote
Zurich Assurance Ltd	Decreasing Mortgage Cover - revis		No quote	No quote
Zurich Assurance Ltd	Level Protection Plan - reviewable		No quote	No quote
AEGON	Personal Protection Reducing Critic			
Bupa Individual Prote	Critical Illness Mortgage Protectio			
Friends Life	Homebuyer Protection Plan (Decre			
Legal & General	Mortgage Decreasing CIC			
Legal & General	Multi Protection			

In the example above there are a number of products which have **See message** or **No quote**. Either of these wordings can be clicked on for more information:

-- Webpage Dialog

http://research.synaptic.co.uk/vsr/pQuoteDetails.asp?fromxml=y&searchid=9789DADF44E84DF1AEF478A66D79D01F&contractid=4-4-40-28&refi

Quote information

Premium:	-	Documents (open in a new window)
Benefit:	-	KFD of the Personal Protection policy KFD
Rates:	Reviewable	Personal Protection Application Proposal
Loan rate: (if applicable)		Personal Protection Data Capture Form Data Capture Form
Notes:	ERROR	
1. According to our records, your FSA number is not authorised for this type of business.		

http://research.synaptic.co.uk/vsr/pQuoteDetails.asp?fromxml=y&searchid=9789DADF44E84DF1AEF478A66D79D0 Internet

The Filtering and Ranking will be completed in the same way for Protection as for Investments.

7.2 Applying for Recommended Contracts

Once you have completed your research and are at the reporting stage, there is an additional section:

The screenshot shows the 'Choose a report template' section of the software. It includes:

- 1. Choose the contract you are recommending (if any):** A list of contracts with their names and scores. The top entry is '(No recommendation)'.
- 2. Click on a report template:** Options include 'Quick reports' (open in browser), 'Report Manager suitability reports' (download as RTF), 'Research Report', 'Standard Report - Critical illness', and 'Multiple Reports'.
- 3. Quote details:** A placeholder text 'Select a contract to obtain an personal quote and display it here'.

A callout bubble points to the '3. Quote details' section with the text: 'This is an additional section.'

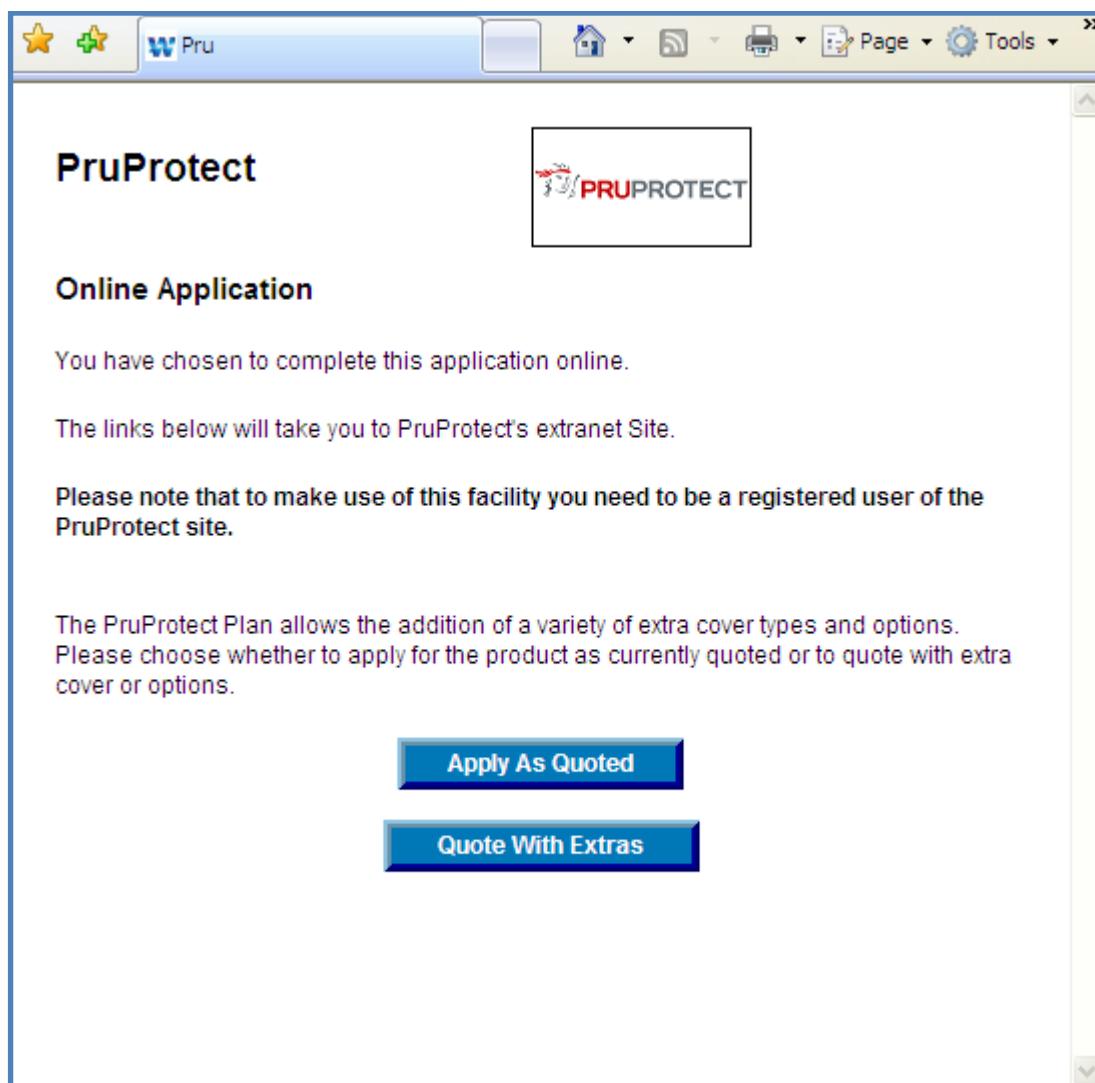
When a product is selected which has the Eapply logo, section **3 Quote details** will display an illustration, Key Features Document and any other documentation supplied by the providers.

The screenshot shows the '3. Quote details' section with the following content:

- Premium:** £97.21
- Benefit:** £150,000
- Rates:** Reviewable
- Loan rate:** (if applicable)
- Documents:** A list of available documents with descriptions and file types:
 - Personalised Illustration (Illustration)
 - PruProtect Plan Summary - All benefits (KFD)
 - Personal Protection Application Form (Proposal)
 - PruProtect Plan Provisions - All benefits (Brochure)
 - PruProtect Overview (Brochure)
 - PruProtect Conditions Covered sales aid (Brochure)
 - A guide to trusts (General Document)
 - Deed of appointment of additional trustee(s) (General Document)
 - Discretionary Trust for use with a PruProtect Plan (General Document)

You may also be able to apply for the contract online by using **Continue to extranet**.

This will link you to the provider's website to apply for the contract:



8 Client Information

Now that research has been completed for a client, their details and their research will be saved in Synaptic. To access your client database, use the **Client** tab:

The screenshot shows the 'Client' tab selected in the top navigation bar. A search bar contains the name 'tay' and a 'Go' button. Below the search bar, there are two client records listed. Each record includes a 'Type' column, a 'Name' column, a 'Last updated' column, and 'List research' and 'Edit client' buttons. A blue callout bubble points from the right towards the 'Go' button, containing the text: 'Type the client name and click Go'.

Type	Name	Last updated	Action	Action
Individual	tay	31/12/1980	List research	Edit client
Family Plan		01/01/1970	List research	Edit client

You will be able to view the research that has been conducted by clicking **List research**.

The screenshot shows a search interface with a top navigation bar containing 'Find:' and tabs for 'Contract', 'Company', 'Fund', and 'Client'. The 'Client' tab is highlighted in red. Below the tabs is a search input field with 'Name: tay' and a 'Go' button. The main area displays a list of research items:

- Personal Pension (Fully Insured)
Today, Stuart Taylor
- Personal Pension (Fully Insured)
Today, Stuart Taylor
- Personal Pension (Fully Insured)
10/06/2011, Stuart Taylor
- Adviser Platforms
10/06/2011, Stuart Taylor
- Linked funds on Transact Transact Wrap ISA
10/06/2011, Stuart Taylor

A callout bubble points to the first item in the list with the text: "To view a piece of research, click on the wording."

To change the client information, click on **Edit client**.

The screenshot shows a client details form for 'Stuart Taylor'. The title bar says 'Stuart Taylor'. The form is titled 'Change client details'.

Fields and their values:

- First name: Stuart
- Last name: Taylor
- Date of birth: 19/01/1970 (dd/mm/yyyy)
- Sex: Male
- Smoker:
 Yes
 No
- Occupation: Mechanical Engineer - office based
- Earnings: 50000

Buttons at the bottom:

- Save details
- Delete client

A callout bubble points to the 'Save details' button with the text: "Once details have been changed, click Save details."

Next time you do some research for this client, you will be able to use the **Load** button.

9 Updating Synaptic Product Research

Once an update has been done on Synaptic, information will be updated on the home page. There are 6 tabs which give different information which might be useful:

The screenshot shows the Synaptic software interface. At the top, there is a navigation bar with tabs: Home, Pension savings, Pension income, Life, Health, Investment, Finance, Offshore, and [Recent]. Below this, a secondary navigation bar contains tabs: News, Industry, A&D, Contact, Training, and Guides. The 'News' tab is highlighted with a blue oval. The main content area displays 'News headlines' with a list of five items. To the right of the list is a small thumbnail image of a landscape. At the bottom of the content area, there is a link 'Set agency codes' and a note 'Click here to view/edit your provider agency information'.

- The **News** tab gives information on any changes that have been made, or that will affect Synaptic. This will be updated at the same time as the information on Synaptic. To view any of the news items, click on the required news item and it will open fully.
- The **Industry** tab will give news from IFA online and is updated daily. To view any of these, click on the title and you will be taken to the item on the IFA online website.
- The **A&D** tab gives information on any products added and deleted from Synaptic on the last update. It will also give news on product/provider name changes.
- The **Contact** tab will give telephone numbers and email addresses for key teams within Synaptic Software Limited.
- The **Training** tab will give you details of the training that you can get access to on this software.
- The **Guides** tab will give you a link to the Synaptic Software Limited website in which you will find access to a number of guides on topics such as Discretionary Fund Management and SIPP's.

10 File Checks

Any individual who has an Administrator licence or a user who has been given the authority to carry out file checks can choose pieces of research to check.

Use the **File check** button on the menu bar:



Use the appropriate criteria to select files for checking:

Select a user

Find research matching the following criteria

User:	(all users)
Client surname:	
Date last modified:	Last week
Product type:	Personal Pension (Fully Insured)
Sort by:	Date (most recent first)

Find research

Once you have completed your criteria, click **Find research**.

A list of all research matching the chosen criteria will then be displayed:

Research matching your criteria			
Research	Client(s)	User	Last change
Personal Pension (Fully Insured)			10/06/2011 16:54:51
Personal Pension (Fully Insured)			10/06/2011 11:42:31
Personal Pension (Fully Insured)			10/06/2011 11:39:08
Personal Pension (Fully Insured)			10/06/2011 10:34:09
Personal Pension (Fully Insured)			09/06/2011 16:25:13
Personal Pension (Fully Insured)			06/06/2011 16:13:29
Personal Pension (Fully Insured)			06/06/2011 15:51:27
Personal Pension (Fully Insured)			06/06/2011 15:32:06
Personal Pension (Fully Insured) 200.00 pm			
Copy of Personal Pension (Fully Insured) 200.00 pm			

Click on the blue wording of the item that you want to check:

Company	Contract	Min transfer in amount
AEGON	Flexible Pension Plan - Financial Adviser Charge £2500 initial, £49	
Aviva Life & Pensions UK Limited	Personal Pension	£1,000 (into exis
Prudential Intermediary Division	Pru Flexible Retirement Plan	£5,000
Sanlam Investments and Pensions	OneSIPP	£1,000
Scottish Widows	Individual Personal Pension Plan	£5,000
Scottish Widows	The Retirement Account - Flexible Commission	£2,000
Scottish Widows	The Retirement Account - Nil Commission	£2,000
Scottish Widows	The Retirement Account - Scaled Commission	£2,000
Skandia	Personal Pension - Single Price	£5,000
Standard Life Assurance Ltd	active money personal pension - Initial Commis	£1,000
Standard Life Assurance Ltd	active money personal pension - Nil Commis	£1,000

As this is a file check, you will only be able to view the criteria chosen for filtering, ranking and to view the contract chosen within reports.

11 Managing Your User List

If you have a licence with more than 1 named user, then the first licence will be an Administrator licence and all others will be User licences.

The Administrator will have the authority to give users certain rights within Synaptic, such as the ability to carry out file checks. To check and to give additional permissions to users, select **User list** from the menu bar:

From here, the list of people who are named on the licence will be shown, select the appropriate user by clicking on their name:

The screenshot shows the 'Your user accounts' section of the software. At the top, there's a 'Firm's details' panel with fields for Company name, Total user accounts, Concurrent users, Product module licences, Fund module licences, and Create new accounts. Below this is a 'Users' list area with a search bar. A large number of user records are listed, each with a small icon next to the name.

Those individuals with this icon: at the beginning of the name are using an Administrator licence.

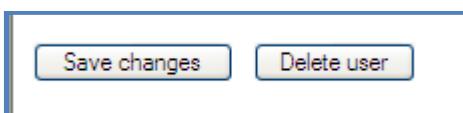
Once an individual has been selected, you will be on their record. Scroll down the page until you come to **Account settings:**

The 'Account settings' dialog box contains various checkboxes for managing user permissions. Some checkboxes are checked (e.g., 'Allow this person to edit their own contact details, qualifications etc.'), while others are unchecked (e.g., 'Disable this account').

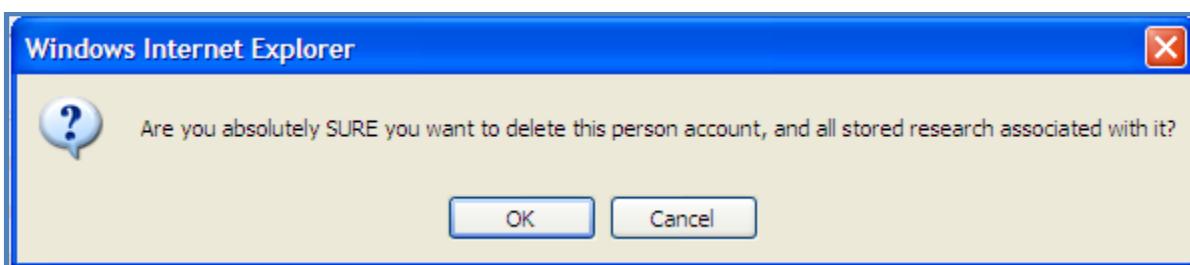
The Administrator can now amend the permissions for the user selected. A tick in the box means that the user has the permission.

If changes are made to a user's permissions, use the **Save changes** button at the bottom of the page.

If a user has left a company, there is also the ability to delete a user:



If **Delete user** selected, a message will appear:



Confirm as appropriate.

12 Multiple Report Licence

Some of you may have the Multiple Report licence, which enables you to create one suitability report for multiple recommendations. If you have the licence, you will see **Multiple Report** within the menu bar:



If you do not have this licence, but are interested please contact our Sales team for further information.

When the second/third piece of research for a client has been completed, the multiple suitability report can be accessed from the **Reports** button on the Menu Bar. There will be a **Multiple Reports - Client Name** which needs to be selected:

Choose a report template

1. Choose the contract you are recommending (if any)

(No recommendation)

1	Scottish Widows The Retirement Account - Nil Commission
2	Prudential Intermediary Division Pru Flexible Retirement Plan
3=	Scottish Widows The Retirement Account - Flexible Commission
3=	Scottish Widows The Retirement Account - Scaled Commission
5	Scottish Life (Royal London) Pension Portfolio (Financial Advisers Fee)
6=	Legal & General L&G (available on Cofunds) Portfolio Plus Pension
6=	Legal & General Portfolio Plus Pension

2. Click on a report template

<input checked="" type="checkbox"/> Quick reports (open in your browser) Standard research report Factsheet for the selected contract	<input checked="" type="checkbox"/> Report Manager suitability reports (download as RTF) Research Report Standard Report - Personal Pension Multiple Reports - [REDACTED]
---	--

Once this has been selected, choose the pieces of research for which this suitability report needs to be written:

Research

Research

	Created	Last viewed
<input checked="" type="checkbox"/> Personal Pension (Fully Insured)	25/03/2011	Today
<input checked="" type="checkbox"/> Individual Savings Accounts: Stocks and Shares	25/03/2011	Today
<input type="checkbox"/> [REDACTED] Personal Pension (Fully Insured) £200.00 pm	10/01/2011	Today
<input type="checkbox"/> Personal Pension (Fully Insured)	21/02/2011	21/02/2011
<input type="checkbox"/> Prudential Inv Bond funds	14/01/2011	14/01/2011
<input type="checkbox"/> Investment Bond: Unit Linked	14/01/2011	14/01/2011
<input type="checkbox"/> Personal Pension (Fully Insured)	10/01/2011	10/01/2011
<input type="checkbox"/> Critical Illness: Term	10/01/2011	10/01/2011

Next

Once done, click **Next**. Now select the sections that need to be added into the letter. Use the **Add** button at the end of each section to add the relevant sections into the multiple suitability report:

Product	Basis	Template name	Research	Last viewed	Action
General	All	Introduction - Multi Sale	Personal Pension (Fully Insured)	25/03/2011	Add
Personal Pension (Fully Insured)	Personal Pension (Fully Insured)	Definitions - PPP	Personal Pension (Fully Insured)	25/03/2011	Add
Personal Pension (Fully Insured)	Personal Pension (Fully Insured)	Research - Personal Pension	Personal Pension (Fully Insured)	25/03/2011	Add
Individual Savings Accounts	Stocks and Shares	Definitions - ISA	Individual Savings Accounts: Stocks and Shares	25/03/2011	Add
Individual Savings Accounts	Stocks and Shares	Research - ISA	Individual Savings Accounts: Stocks and Shares	25/03/2011	Add

Product	Template name	Research	Action
General	Introduction - Multi Sale	Personal Pension (Fully Insured)	Remove
Personal Pension (Fully Insured)	Definitions - PPP	Personal Pension (Fully Insured)	Remove
Personal Pension (Fully Insured)	Research - Personal Pension	Personal Pension (Fully Insured)	Remove
Individual Savings Accounts	Definitions - ISA	Individual Savings Accounts: Stocks and Shares	Remove
Individual Savings Accounts	Research - ISA	Individual Savings Accounts: Stocks and Shares	Remove

Generate Report

Once all the relevant sections have been added into the Suitability Letter, use the **Generate Report** button to generate the letter.

Work through the tabs answering for questions that have been added:

Enter report information

This report template contains fields which need to be completed based on information from the client's fact-find, manually, or you can complete some of the information on this screen before generating the report.

If you are using Word 97 or lower please click here

Download basic template

Introduction - Multi Sale **Definitions - PPP** **Research - Personal Pension** **Definitions - ISA** **Research - ISA**

Costs and Services documentation

Advisers own material
 CIDD
 SCDD

Marital Status

Married
 Single
 Divorced
 Separated
 Widowed

Create complete multiple report

Once completed, click **Create complete multiple report**.

Check the suitability report now for red text to check the information or to input the required information. Once completed, select all the text and change the colour to black.

As this letter is produced in Word, save the letter to your PC or Server as appropriate. If this is not done, all your amendments will be lost.

13 Resource Centre

Within Synaptic you will find an area on the menu bar where useful information is kept. Select **Resource Centre** on your menu bar:



Within the resource centre you will find the following information:

A screenshot of the 'Special offers' section within the Resource Centre. It lists various links with icons: ABI PMI Guide (document icon), Annuities: Common Quotation Form (globe icon), CIC Definitions (plus sign icon), Green/Ethical Support (plus sign icon), Overseas Pension Schemes (globe icon), Rayner Spencer Mills (plus sign icon), SHIP Website (globe icon), Trust Documentation (plus sign icon), Capita Financial Software Website (globe icon), With Profit Documentation (plus sign icon), Quotes (plus sign icon), Synaptic web site (globe icon), Financial Express web site (globe icon), and Tax Information (plus sign icon).

In this example, **Annuities – Common Quotation Form** has been selected:

Documents and links relating to products and recent industry changes

Resources

Special offers

- ABI PMI Guide
- Annuities: Common Quotation Form
- CIC Definitions
- Green/Ethical Support
- Overseas Pension Schemes
- Rayner Spencer Mills
- SHIP Website
- Trust Documentation
- With Profit Documentation
- Quotes
- Synaptic web site
- Financial Express web site
- Tax Information

Annuities: Common Quotation Form

Canada Life just Retirement Legal & General LV=

AVIVA partnership PRUDENTIAL mgmadvantage DESIGNS FOR RETIREMENT

Common Quotation Form...

What is this form?
This annuity Common Quotation Request Form has been agreed between the major providers of Enhanced Annuities.

Its aim is to simplify and speed up the process of getting you offer terms for your clients that qualify for enhanced annuity terms.

What are the advantages?

Roll over the companies logo to show their contact details

Legal and General

Phone: 08456 740 747

E-mail:

In this example, **Tax Information** has been selected:

Documents and links relating to products and recent industry changes

Resources

Special offers

- ABI PMI Guide
- Annuities: Common Quotation Form
- CIC Definitions
- Green/Ethical Support
- Overseas Pension Schemes
- Rayner Spencer Mills
- SHIP Website
- Trust Documentation
- Capita Financial Software Website
- With Profit Documentation
- Quotes
- Synaptic web site
- Financial Express web site
- Tax Information
- Benefits in Kind
- Capital Gains Tax
- Child Trust Fund
- Corporation Tax
- Employees own cars
- Income Tax Rates

Capital Gains Tax

Print Full screen New window

Capital Gains Tax (2011/12)

Annual Exemptions

Individuals	£10,600
Trusts	£5,300
Chattels Exemption	£6,000

Other Exemptions

Entrepreneurs Relief	First £10,000,000 charged at 10%. Gains in excess of this will be charged at the standard rate.
----------------------	---

Rates

Individuals	18% (low & middle rate tax payers) 28% (higher rate tax payers)
Trusts	28%

This information is updated as and when required.



Products & Services from Synaptic Software:

SYNAPTIC PRODUCT & FUND

SYNAPTIC WEBLINE

SYNAPTIC WEBLINE PLAY

SYNAPTIC WEB SERVICES

SYNAPTIC ANALYSER

SYNAPTIC COMPARATOR

SYNAPTIC MODELLER

SYNAPTIC RISK



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SYNAPTIC