CAPITA

Synaptic Client Care

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Financial software

SYNAPTIC CLIENT CARE

Choosing Client Care Desktop for your business

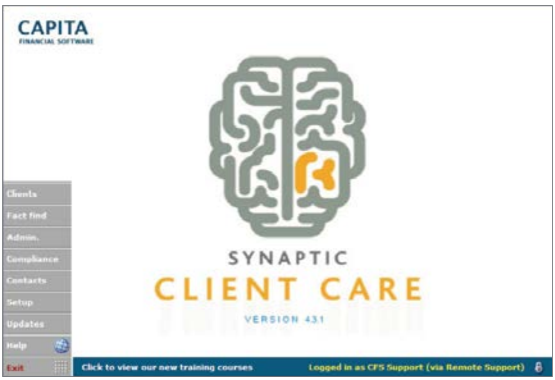
- Specialist client management for financial advisers and mortgage brokers
- Control your business for greater profitability
- Benefit from efficiencies as a result of automated processes
- Increase and lock in value within your business

There are various reasons for professional advisers choosing Client Care Desktop
An effective back office can coordinate activities throughout a business, and ultimately, make a major contribution to supporting your clients over the long term towards financial wellbeing.

This is where you as an adviser will build your income and the value in your business. The system will maintain information about a client's holdings so that they are always accessible, up to date and complete. This makes for easy reporting and servicing, and allows you to build profitability in a sustainable and efficient way, giving you and your staff time to concentrate on the service you offer to your clients.

Choosing the right client management system is important. We urge you to speak to us to hear how we can make a difference:

- increase profitability in your business;
- giving you the tools to manage your organisation effectively and control your exposure to compliance risk;
- automate complex business processes;
- build value into your business for when you eventually want to move on.



Client Care Desktop offers control, efficiency and opportunity

Whether a client is acquired via referral or as a result of marketing activity, Client Care Desktop will build a complete and up to date history of communication and activity.

The system integrates with those essential tools required to aid the process of advice including:

- product research;
- quotations and e-submission of business;
- automation of administration processes;
- real time reporting.

Minimum data entry standards are maintained to minimise errors arising from duplication and mis-keying. The information that is gathered and contained in the system can then be used as a powerful driver for business growth.

Electronic data is searchable data. Client Care Desktop has simple to use search facilities to enable opportunities to be identified and acted upon with a click of a button, including reviews, maturities and key life events.

Opportunity arising from the information at your fingertips

Client Care Desktop is a hub for gathering and processing information in support of advice and enabling effective collaborative working:

- preparing for reviews, performing fact finds well and providing effective analysis of holdings will lead to greater opportunities to earn from a client;
- Client Care Desktop allows segmentation and analysis of customers to facilitate marketing activity, develop client contact strategies and setting service levels.

This is the proven way to develop the potential profitability of each client. Monitoring your clients closely means that you can take advantage of opportunities for remuneration such as making pension transfers or the rebroking of policies:

- complete client records including contact history, holdings and reports are instantly available;
- planning marketing campaigns is easy when all the information about clients, their holdings and their profitability is available.

Efficiency and ease through automation

All too often you hear the complaint

'I am drowning in administration and I don't have enough time to see clients'.

Client Care Desktop enables advisers to save hours of administrative overhead;

- minimising reliance on skilled manpower;
- maximising client facing time.

Some of the best integrations and some of the most effective automated processes in the industry are part of the system. Client Care Desktop is one of the 'easiest' tools of its kind to use, the rich functionality of this proven client management system will be accessible and intuitive for you as well. Nothing is more frustrating than failing to get the best out of software for the tasks that you know it is capable of performing.

Client reports

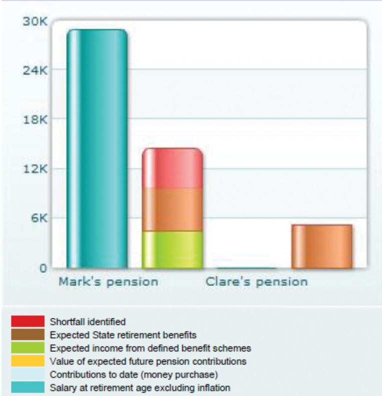
Pension Shortfall Analysis

Pension Provision (analysis)

Current position	Mark	Clare
Term to your retirement age (years)	24	22
Your current monthly pension commitment is:		
Current value of personal pension fund		
Estimated value of personal fund at retirement	0	0
Plus estimated value of expected (future) contributions		
Total estimated personal pension fund	0	0
Estimated Income (based on total money purchase funds)	0	0
Plus income from defined benefit schemes	4,440	0
Plus State pension income in today's terms	5,200	5,200
You are on target for a retirement income at today's values of	**9,640**	**5,200**
Expressed as a percentage of current earnings	33.24%	520000.00%
Shortfall analysis		
Your salary at retirement excluding inflation would be	29,000	1
Your required retirement income also excluding inflation is	14,500	1
From the analysis above, your current target income is	9,640	5,200
Which means that you have a projected income shortfall of	4,860	0
Estimated required increase in your monthly contribution	**177**	**0**
Expressed as a percentage of current earnings, this is	7.00%	0.00%
Assumptions used		
Assumed real rate of return*, net of all contract charges	3.00%	3.00%
Assumed annuity rate (see note regarding income profile)	7.50%	7.50%

* When analysing pension needs we use a real rate of return. This omits inflation entirely from the calculations and enables us to present retirement income in today's terms. This basis has been used for simplicity of understanding. Regular reviews will help to keep your planning on target.

How your current pension position is constructed



Your income profile in retirement

Annuity rate basis used for Mark:

Annuity rate basis used for Clare:

Personal Financial Review for Mr & Mrs M K Pound

Pension provision (analysis)

Some of the features offered by CCD that will help streamline your business:

- the software enables data to be exchanged electronically between employers, product providers and scheme administrators;
- Client Care Desktop has led the industry in automated commission reconciliation capability. This offers considerable time savings, especially for larger firms and for those with large volumes or ongoing remuneration;
- Electronic Commission statements are currently available from over 20 Product Providers offering automatic reconciliation.

Automation of processes can result in a spectacular reduction in the administration burden:

- electronic diary, workflow, document management, valuations and reporting;
- prospect and sales management;
- connection to Provider extranets for efficient transaction of business and ongoing valuations;
- access to fund supermarkets, portals and platforms;
- full suite of risk assessment, asset allocation, rebalancing tools – Client Care Desktop integrates with over 30 best of breed tools;
- remuneration reconciliation and distribution handled automatically;
- integration with mortgage sourcing tools.

Control of your business

In any regulated business, management control is a 'must'. Moreover control is the only route to creating scalability and growing profitability:

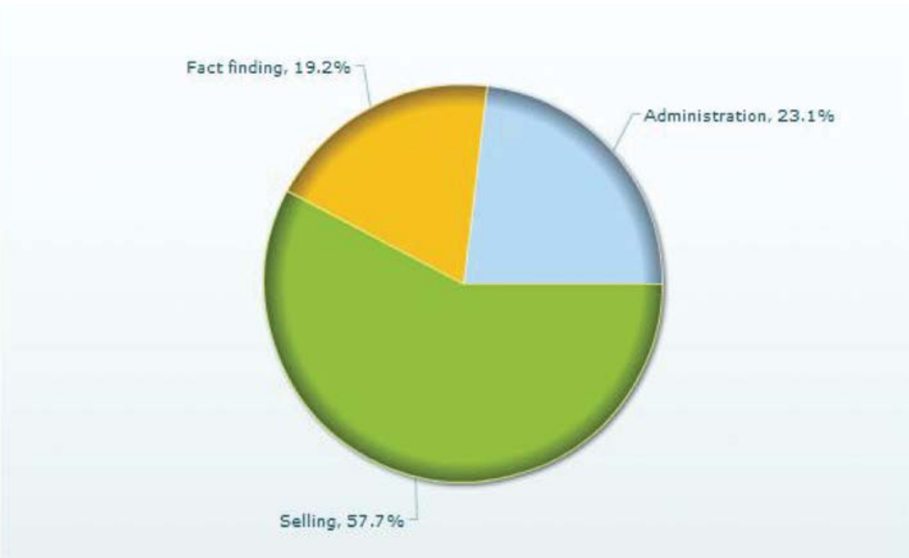
- the system supports and promotes compliance best practice in regards to compliance management, PI underwriting, RMAR and other regulatory reporting;
- risk cases are easily identified and files can be automatically selected for review;
- audit trails are created within the system to ensure full accountability;
- good presentation is crucial. Client Care Desktop easily produces a full range of outputs from detailed financial planning reports to simple statements of holdings;
- this ability is matched by its advanced management reporting capability;
- performance can be quickly assessed, allowing the right decisions to be made for the business.

Management Information reports

Analysis of time recorded and charged.

Analysis of time recorded

Analysis of tasks recorded between 01/01/2000 and 11/08/2014

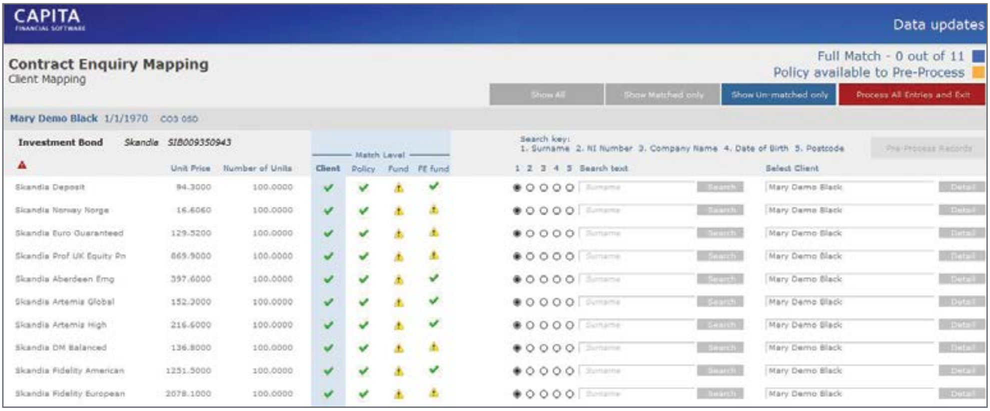


Activity		Time Recorded	Chargeable	Non Chargeable
Administration		00:36 hrs.	00:36 hrs.	00:00 hrs.
Fact finding		00:30 hrs.	00:30 hrs.	00:00 hrs.
Selling		01:30 hrs.	01:30 hrs.	00:00 hrs.
	Totals	**02:36 hrs.**	**02:36 hrs.**	**00:00 hrs.**
			100.00%	**0.00%**

Client Care Desktop supports you in your ultimate goal in the provision of the best possible experience for your clients, leading to long term satisfaction and loyalty:

- differentiate the levels of service you offer to your customers based on analysis of their profitability;
- manage commissions and fees with records generated automatically;
- avoid repetition, errors and omissions - enter data once and store it in one place;
- detailed information at your fingertips keeps your finger on the pulse of the business.

Contract enquiry mapping



Choosing Capita Financial Software

as your technology partner

Can you afford to trust your client data to anyone else?

Capita Financial Software are experienced at managing the successful implementation of new systems:

- We start by establishing a clear understanding of what's required by whom and by when;
- We take responsibility for the process of coordinating all parties and keeping your staff informed throughout the processes of data conversion, software installation, training, hand holding and sign off.

Training

We offer a range of standard courses across the Synaptic Suite with the option of creating your own bespoke training session:

- our learning contract underpins our commitment to you as it guarantees that your staff will be able to apply the skills that they learn effectively;
- we offer a range of delivery options including remote learning so you have flexibility on location and delivery.

Data Transfer

This is a critical part of most implementations. We have extensive experience in ensuring that you will get the best out of your existing data with our two stage process that ensures that users have the time to properly evaluate the converted data before going live.

Data conversion costs vary according to systems and their previous use, volumes of data and the requirements for data cleansing.

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