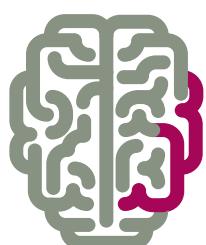


SYNAPTIC PRODUCT & FUND

USER GUIDE



SYNAPTIC
PRODUCT
& FUND

Version 1.0

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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

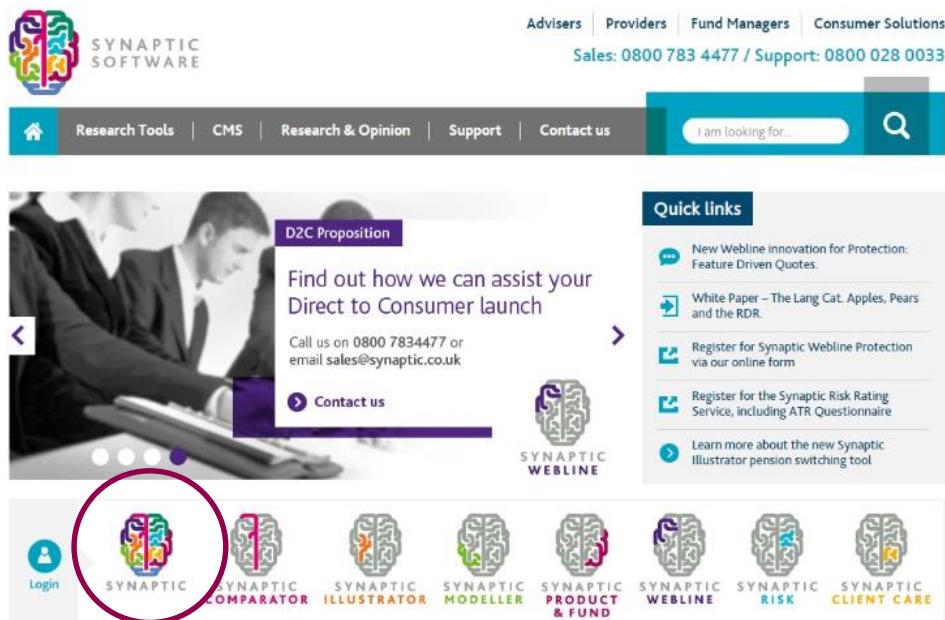
This guide shows how an adviser might use Synaptic Product Research to perform research on all types of products. It depicts the use of the system in the way that advisers have told us they normally use it. However, a valuable element of Synaptic Product Research is that it is very non-prescriptive. 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 Logging In

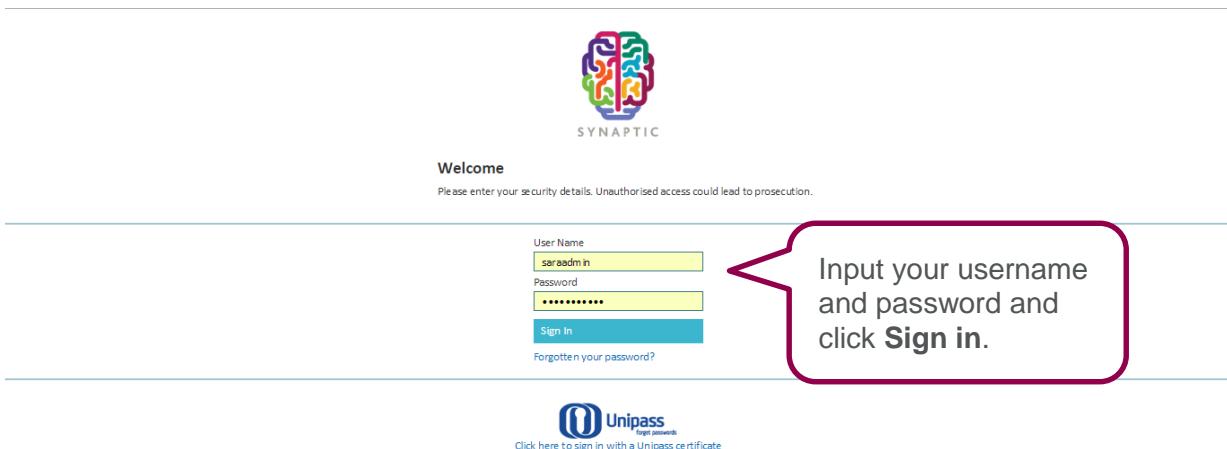
Synaptic Product Research is a totally web based tool. There is no need for additional software to be loaded onto your own computer. All you need to access it is a connection to the internet.

Go to the Synaptic Software website – www.synaptic.co.uk and scroll down the screen until you find the 'log in' option.



Click on Synaptic.

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



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

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

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

Choose a product type | User list | File check | Preset criteria | Multiple Report | Resource Centre | Tiina Kononen | Log out | Help

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

Find: Contract Company Fund Client

News Industry A&D Contact Training Guides

News headlines

- [Synaptic Comparator new platforms and wrappers available for calculations](#)
- [Financial Limited chooses Synaptic Fusion as Strategic Partner for Research and Planning Tools](#)
- [Synaptic product and fund statistics - August 2013](#)
- [Adviser Platform Service Awards](#)
- [Synaptic Product Research Data Enhancements](#)

Synaptic Comparator new platforms and wrappers available for calculations

Set agency codes Click here to view/edit your provider agency information

SYNAPTIC

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:

Emma Sharpe

| User list | File check | Preset criteria | Multiple Report | Resource Centre | **Emma Sharpe** | Log out | Help

3.1 Recording Your Details for Reports

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

Report settings

Directly Regulated: **Service Provider:** No Association

Network/National:

Qualifications: Cert PFS

Job title: Financial Planning Consultant

IRN:

FRN: 000000 This is the number allocated to your firm by the FSA. [Check the FSA register](#)

Regulatory authority: Financial Services Authority

Contact details

Please enter local address details of your firm (this should NOT be the details of your Network)

Address: Thorley Wash Business Centre
Thorley Wash

Town: Bishops Stortford

County: Hertfordshire

Postcode: CM23 4AT

Phone: 01279 756086

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:

Quote engine details

User name:	Exchange:	Webline:
Password:		emma123
Number:		*****
		014179

3.3 Password Changes

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

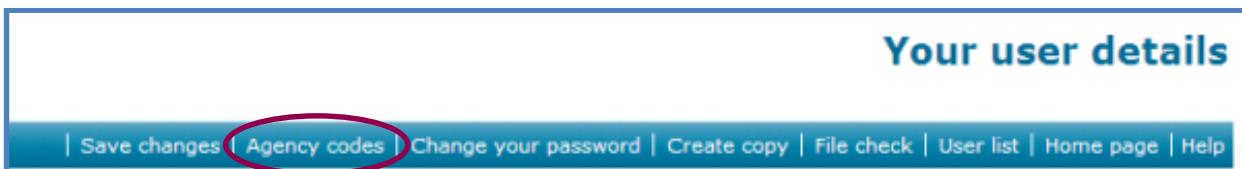
3.4 Saving these changes

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 Weblime

Once your Weblime 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:



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.

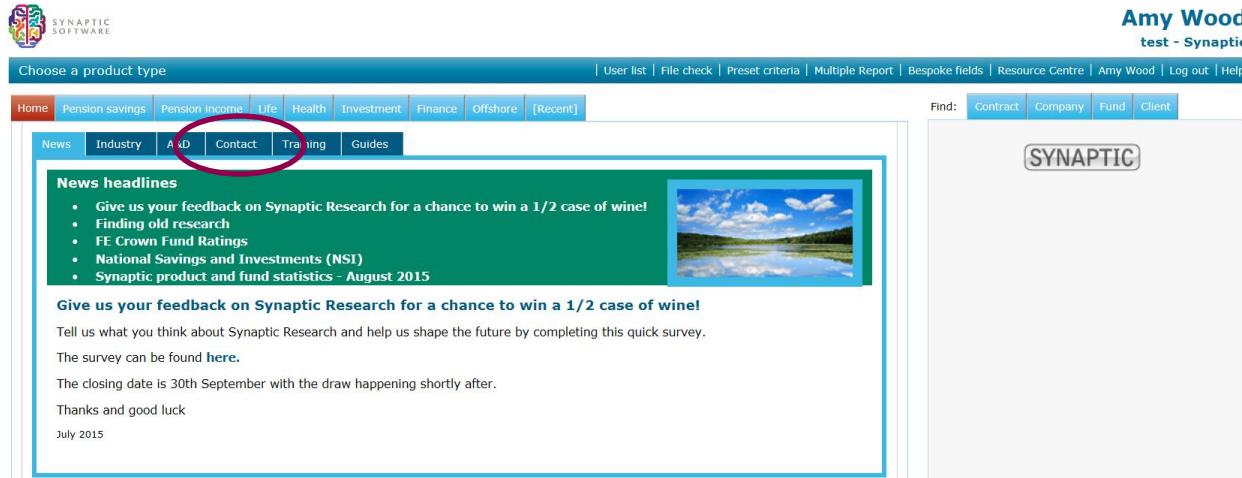
This will open up the Help system for the Synaptic screen you are on.

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

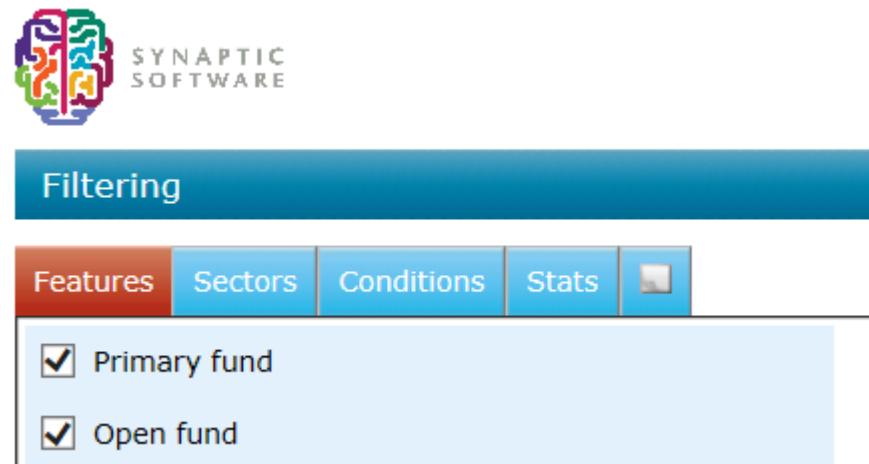
If you have been unable to find information within the Help system and need to contact the Support Team, you will find the telephone number and email address from within the **Contact** tab on the **Home** page.



The screenshot shows the Synaptic Software interface. At the top, there's a navigation bar with links like User list, File check, Preset criteria, Multiple Report, Bespoke fields, Resource Centre, Amy Wood, 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. Underneath these are sub-links: News, Industry, A&D, Contact (which is circled in red), Training, and Guides. A sidebar on the left lists 'News headlines' with items like '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 news is a small image of a lake under a blue sky. Further down the page, there's a section titled 'Give us your feedback on Synaptic Research for a chance to win a 1/2 case of wine!' with instructions to complete a survey, a closing date of 30th September, and thanks for good luck. The date July 2015 is also mentioned. On the far right, there's a 'Find:' search bar and a 'SYNAPTIC' logo.

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 logo, located in the top left corner.



The screenshot shows a 'Filtering' screen. At the top, there's a menu bar with tabs: Features (highlighted in red), Sectors, Conditions, Stats, and a search icon. Below the menu is a list of filters: 'Primary fund' and 'Open fund', both of which have checkboxes checked. The 'Primary fund' checkbox is checked with a blue outline, while the 'Open fund' checkbox is also checked.

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 Financial Express 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.

The screenshot shows a software interface titled "Emma Sharpe". At the top, there is a navigation bar with links: Report | Resource Centre | Emma Sharpe | Log out | Help. Below this is a search bar with the text "Find:" followed by four tabs: Contract (highlighted in blue), Company, Fund (highlighted in red), and Client. Underneath the tabs is a search input field labeled "Name:" with a placeholder "(Enter the fund name to search for)". To the right of the input field is a "Go" button. A red callout bubble points to the "Name:" field with the text: "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:

The screenshot shows a list of fund results. At the top, there is a search bar with the text "Find:" followed by four tabs: Contract (highlighted in blue), Company, Fund (highlighted in red), and Client. Below the tabs is a search input field labeled "Name:" with the placeholder "sch mid 250" and a "Go" button. The search results are listed below, showing two entries: "Schroder UK Mid 250 Acc" and "Schroder UK Mid 250 Inc". A red callout bubble points to the first result, "Schroder UK Mid 250 Acc", with the text: "Click onto the fund to produce the fact sheet."

The fact sheet will now be displayed:

The screenshot shows a web-based fund fact sheet. At the top, there's a menu bar with links like 'Save as PDF', 'Graph', 'Home page', and 'Help'. Below the menu, a section titled 'Fund details' allows users to choose what information to display: 'Basic details' (checked), 'Asset allocation and RSM opinion' (unchecked), and 'Linked contracts' (unchecked). The main content area is for 'Schroder UK Mid 250 Acc'. It includes a table of promoter, type, FE Global/IMA sector, launch date, size, manager, and charges. To the right, there's a 'Based on IMA Classifications' chart showing performance metrics across different time periods (1yr, 3yr, 5yr) and categories (Quartile, Alpha, Sharpe). The chart uses a color-coded grid where green indicates positive performance and red indicates negative performance.

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)

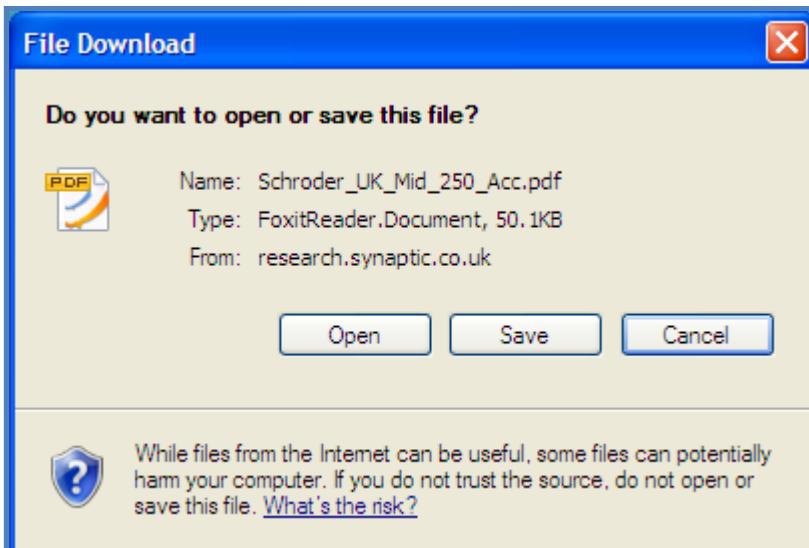
Underneath the menu bar, you will find a further bar:

This screenshot shows a blue header bar with the text 'Choose the information to display'. Below it are three checkboxes: 'Basic details' (checked), 'Asset allocation and RSM opinion' (unchecked), and 'Linked contracts' (unchecked).

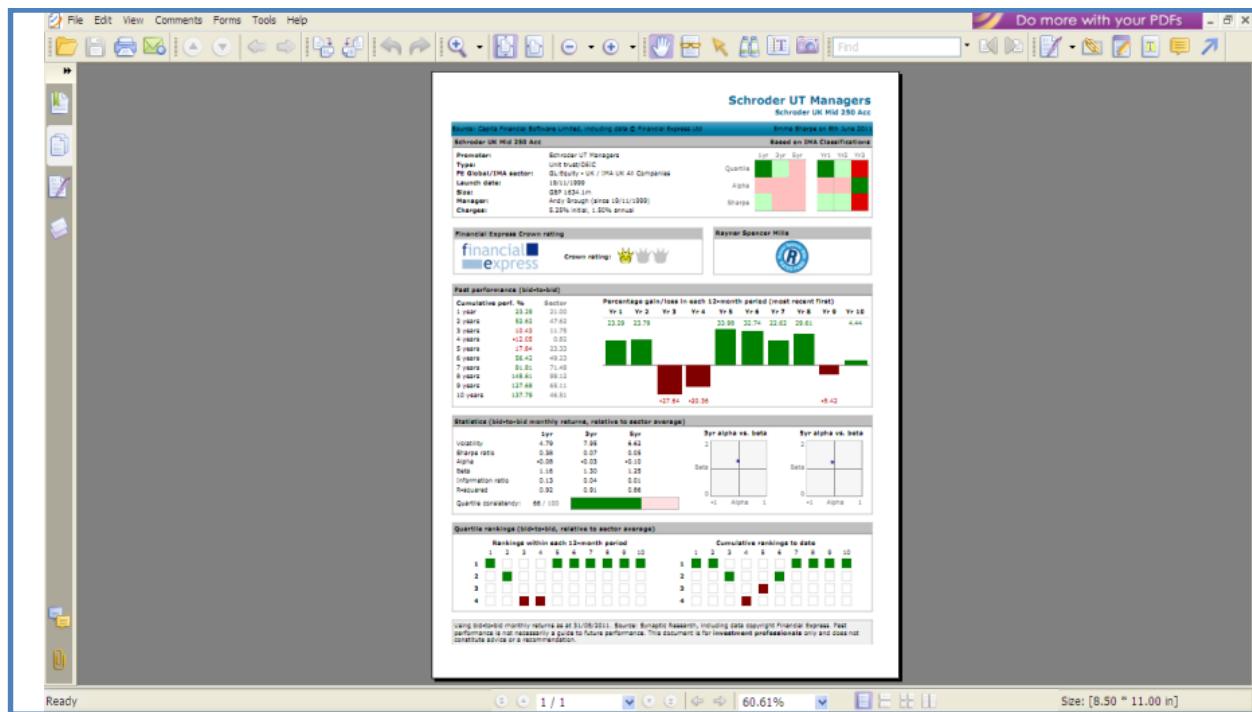
This will look different for the different fact sheets available, but simply allows you to build a fact sheet up with the information you require. Simply click into the boxes to add additional sections.

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 Pre-set 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.

The screenshot shows the top navigation bar of the Synaptic interface. On the right, the user's name 'Emma Sharpe' is displayed. Below the name is a horizontal menu bar containing several links: 'User list', 'File check', 'Preset criteria' (which is circled in red), 'Multiple Report', 'Resource Centre', 'Emma Sharpe' (repeated), 'Log out', and 'Help'. The 'Preset criteria' link is the focus of the instruction.

Once in this area, select the product basis.

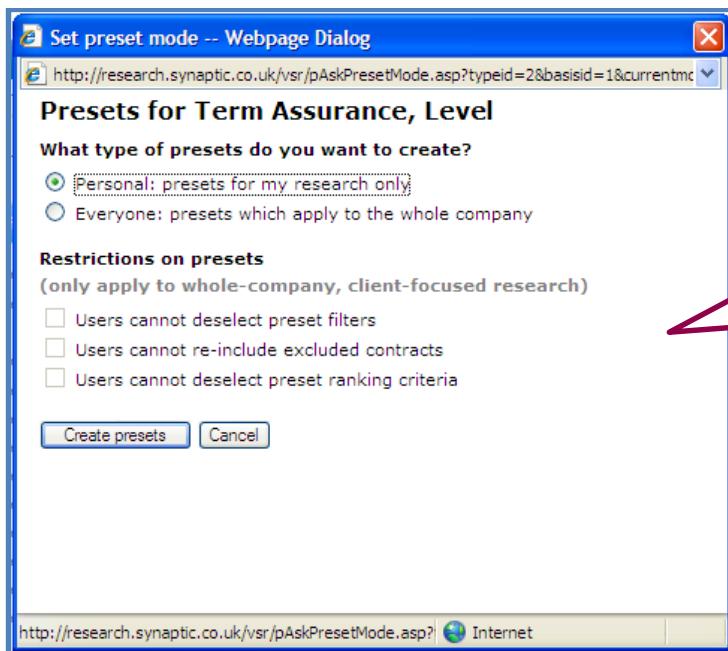
The screenshot shows the 'Personal and company presets' section. At the top, there is a header 'Personal and company presets' and a sub-header 'Preset criteria, for client-focused research'. Below this is a note: 'Any presets created will be based on the current database, which may change over time, e.g. new fields may be introduced. We would strongly recommend you to review any presets on a regular basis.' A 'Home page' and 'Help' link are also present. The main area displays a list of products categorized into 'Group Life', 'Term Assurance', and 'Whole of Life'. Each category has several sub-options listed, each followed by '(none)' indicating no preset criteria have been applied. A legend at the top right indicates that blue squares represent 'whole-company' and orange squares represent 'personal' criteria.

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

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

If Company pre-sets 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 pre-set ranking criteria – this means that the user must use the ranking criteria that you have set.



Select as appropriate
and then click
Create pre-sets.

Select the filtering criteria that you wish to have pre-set.

Term Assurance, Level
Presets: Term Assurance, Level

Edit personal presets

Features Conditions Stats

Change preset mode | Ranking | Comparison | Change title | Save as PDF | Export | Delete presets | Presets list | Help

Company	Contract	Options
AEGON	Business Protection	
AEGON	Personal Protection	
Bright Grey	Business Protection Menu	
Bright Grey	Lifestyle Protection Plan	
Bupa Individual Protection	Personal Protection Menu	
Bupa Individual Protection	Level Term Assurance	
Friends Life	Business Protection Plan - Level	
Friends Life	eSelect Protection - Life Cover Level	
Friends Life	Level Term Assurance	
Friends Life	Life Cover (Level)	
Legal & General	Multi Protection	
Legal & General	The Term Assurance Plan	
LV=	Flexible Protection Plan - Life Protection	
PruProtect	PruProtect	
PruProtect	PruProtect Essentials Plan	
Scottish Provident	Self Assurance Mortgage	
Scottish Provident	Self Assurance Term-Business	

20 contracts out of 34 (59%) - 1 manually excluded

Done

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

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

The screenshot shows a software window titled "Preset criteria, for client-focused research". At the top, there are tabs for "Pension savings", "Pension income", "Life" (which is selected), "Health", "Investment", "Finance", and "Offshore". Below the tabs, there are color-coded legends: a red square for "whole-company" and a blue square for "personal". The main area displays a list of product types under three categories: "Group Life", "Term Assurance", and "Whole of Life". Each product type has a "(none)" entry next to it. A tooltip for "Term Assurance" says "Standard Presets: Term Assurance, (create new)". The status bar at the bottom right shows "Internet" and "100%".

If you now want to create more pre-set 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 pre-set 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.

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

Personal Pension (Fully Insured)

Enter client data

Client entry [Skip client entry](#)

Client 1 [Load](#)

First name:

Last name:

Date of birth: (dd/mm/yyyy)

Sex: Male Female

Smoker: Yes No

Occupation: [Search](#)

Annual earnings:

Benefits/contributions

Retirement Age: years

Term: years

(Leave fields below blank if other premium frequency required):

Monthly contribution (gross): £

Single contribution (gross): £

IMPORTANT - Please select Features to match premium frequency required:

[Start research](#)

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 a software interface titled "Preset criteria, for client-focused research". At the top, there are tabs for "Pension savings", "Pension income", "Life", "Health", "Investment", "Finance", and "Offshore". Below the tabs, there is a note: "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." A legend indicates that red squares represent "whole-company" and blue squares represent "personal". The main area displays a table of preset criteria for "Term Assurance". The table includes columns for the product type and status "(none)". A tooltip "Standard Presets: Term Assurance; (create new)" appears over the "(create new)" link. A large red callout bubble points to the search bar at the bottom of the table, containing the text "Type the occupation in and click Find."

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

Enter client data

Client entry [Skip client entry](#)

First name:	<input type="text" value="Jeremy"/>	Load
Last name:	<input type="text" value="Clark"/>	
Date of birth:	<input type="text" value="15/12/1965"/> (dd/mm/yyyy)	
Sex:	Male <input type="button" value="▼"/>	
Smoker:	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Occupation:	<input type="text"/>	Search
Annual earnings:	<input type="text"/>	

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"/>
Single contribution (gross):	£ <input type="text"/>

IMPORTANT - Please select Features to match premium frequency required:

Find occupations -- Webpage Dialog

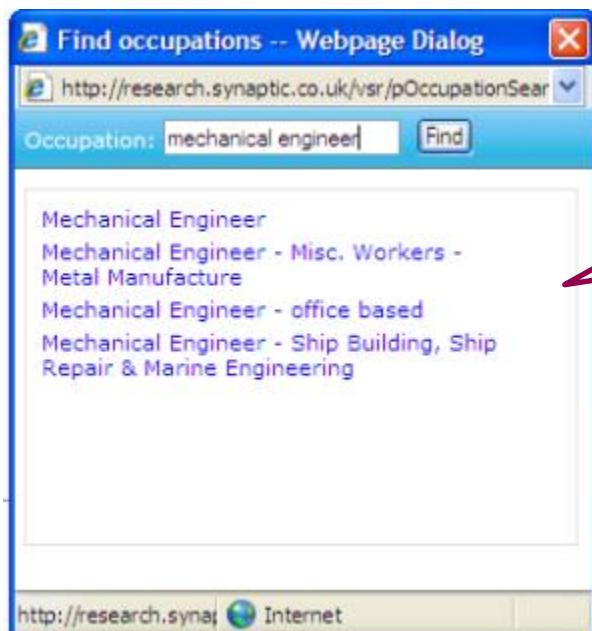
http://research.synaptic.co.uk/vsr/pOccupationSearch

Occupation: [Find](#)

(Enter the occupation to search for)

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

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



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:	Jeremy
Last name:	Clark
Date of birth:	15/12/1965 (dd/mm/yyyy)
Sex:	Male
Smoker:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Occupation:	Mechanical Engineer Search
Annual earnings:	50000

Benefits/contributions

Retirement Age:	65	years
Term:	20	years
(Leave fields below blank if other premium frequency required):		
Monthly contribution (gross):	£	200.00
Single contribution (gross):	£	

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.

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)
Standard Life Assurance Company	Individual Retirement Plan

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		Min monthly initial contributions	Provider Supplied
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 MicroLife		100%	No

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.

The screenshot shows the Synaptic Product & Fund software interface. On the left is a 'Filtering' sidebar with tabs for 'Features', 'Sectors', 'Conditions', 'Stats', 'PP', and a search bar. Under the 'Features' tab, there is a list of checkboxes for various pension features. One checkbox, 'Phased retirement', is checked. The main area displays a grid titled '28 contracts out of 35 (80%) - 0 manually excluded'. The grid has columns for 'Company', 'Contract', and 'Phased retirement'. Most contracts listed have the 'Phased retirement' column set to 'Yes', except for a few which are set to 'No' or 'Nil Commission'.

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
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

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 the same interface as the previous one, but with a specific row highlighted in the grid. The row for 'Scottish Widows' is selected, indicated by a blue background. The 'Phased retirement' column for this row is also highlighted in blue. The rest of the grid and the filtering sidebar remain the same.

25 contracts out of 35 (71%) - 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
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

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.

Filtering

Features Sectors Conditions Stats PP

Payment frequency options

- Single premium
- Weekly
- Fortnightly
- 4 weekly
- Monthly
- Quarterly
- Termly
- Half yearly
- Annually

Payment methods

Pension premium insurance

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.

Filtering

Features Sectors Conditions Stats PP

Payment frequency options

Payment methods

Pension premium insurance

Guarantee options

Accept minors

Field options

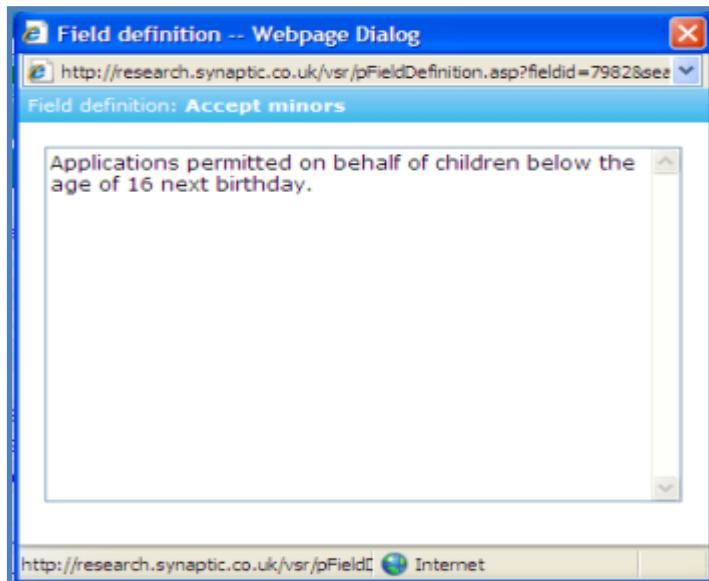
- Must have
- Must NOT have
- Decline feature
- Clear

Add/remove in grid

Show definition

Integrated life cover

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	>=				
PPI maximum age at entry NB	>=				
PPI cover ceases at age NB	>=				
PPI minimum premium per month	>=				
PPI minimum premium per annum	>=				
PPI escalation rates available	>=				
PPI exclusions					
PPI activities of daily living (ADLs)					
Summary of all charges					
Number of free switches per annum	>=	21			
Cost of additional switches	>=				
Lifestyle strategy details					
Model portfolio details					
Lowest fund AMC (%)	>=				
Highest fund AMC (%)	>=				

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

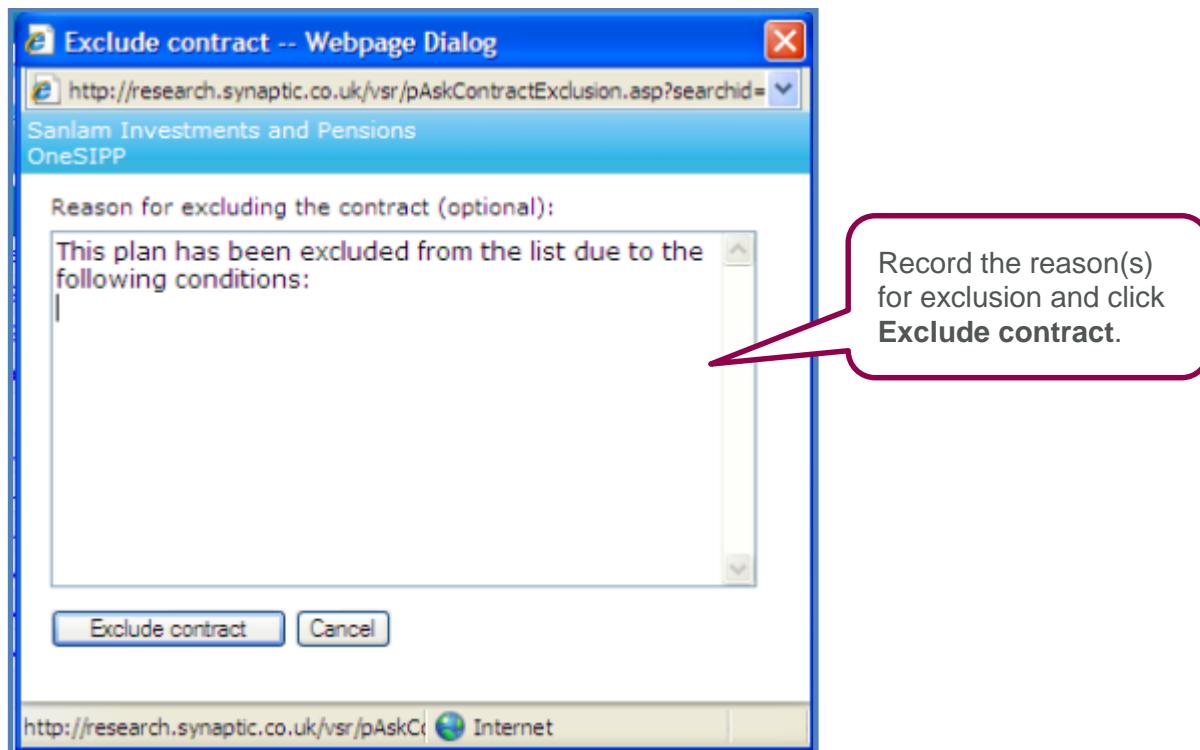
= equal to

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	Unlimited
Scottish Life (Royal London)	Linked funds	Unlimited
Scottish Widows	Fund picker	Unlimited
Scottish Widows	Exclude contract	Unlimited
Scottish Widows	View contract notes	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.



11 contracts out of 35 (31%) - 1 manually excluded

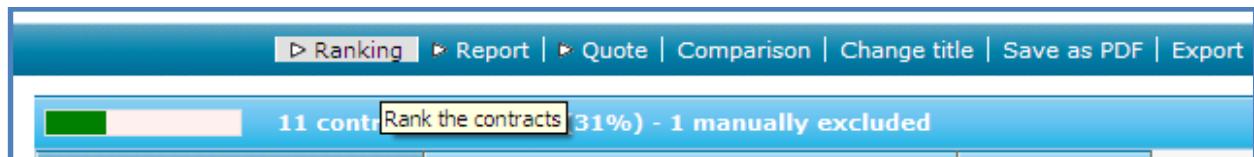
Once all the filtering tabs have been worked through, you will be left with all the contracts that meet the clients must have needs. If there is only one contract left, you can go straight to **Reports** and bypass the **Ranking** area of research.

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.



► Ranking | ► Report | ► Quote | Comparison | Change title | Save as PDF | Export
Rank the contracts (31%) - 1 manually excluded

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.

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%			

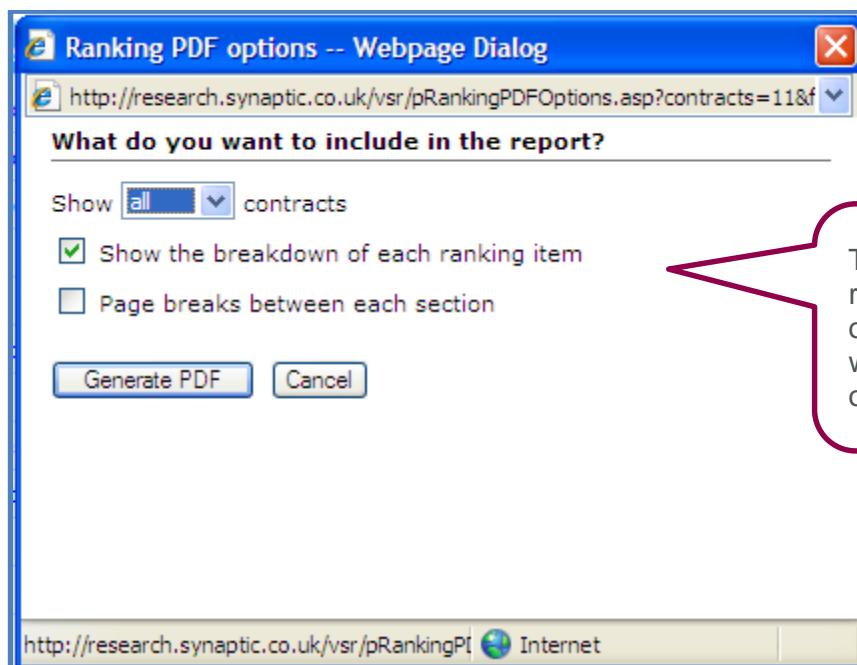
Each ranking criteria can be viewed by clicking on each tab.

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)		

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.



This option will show all ranking scores, one after the other. The second option will put each ranking score on a different page.

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 pension contract. At the top right, it says "Jeremy Clark Personal Pension (Fully Insured)". Below that is a table titled "Choose the contract you are recommending (if any)". The table lists several pension options with their scores:

Rank	Contract	Score
-	(No recommendation)	
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
5	Aviva Life & Pensions UK Limited Personal Pension	31.6 pts
6	Scottish Life (Royal London) Pension Portfolio (Nil Commission)	26.4 pts
7	Scottish Life (Royal London) Pension Portfolio	25.7 pts

Below the table, there's a section titled "2. Click on a report template" with two options: "Quick reports (open in your browser)" and "Report Manager suitability reports (download as RTF)".

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 generated report for "Jeremy Clark: Personal Pension (Fully Insured)". At the top, there's a toolbar with buttons for "Save as PDF", "Edit report" (which is circled in red), and other navigation links. The main content area displays personal details: Jeremy Clark, DoB: 15/12/1965, Male. It also shows retirement age (65 years), term (20 years), and monthly contribution (gross) of £200. Prepared by Emma Sharpe Cert PFS, Financial Planning Consultant, Capita Financial Software Ltd.

Below this, the title "Personal Pension (Fully Insured)" is repeated. A note at the bottom states: "The recommended contract is: Prudential Intermediary Division Pru Flexible Retirement Plan".

At the very bottom, a table lists the contracts meeting the criteria, with columns for Company, Product name, and 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.

Payment frequency options	Yes	No additional fee	Yes
Single premium	Yes	Reviewed monthly	Yes
Weekly	No	Reviewed quarterly	Yes
Fortnightly	No	Reviewed half yearly	Yes
4 weekly	No	Reviewed annually	Yes
Monthly	Yes	Reviewed other frequency	Yes
Quarterly	No	Outcome of reviews communicated to customers	Yes
Termly	No	Option to customise portfolio	No
Half yearly	No	Death benefits	Yes
Annually	Yes	Return of fund on death	Yes
Payout methods	Yes	Higher level linking available	No

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:

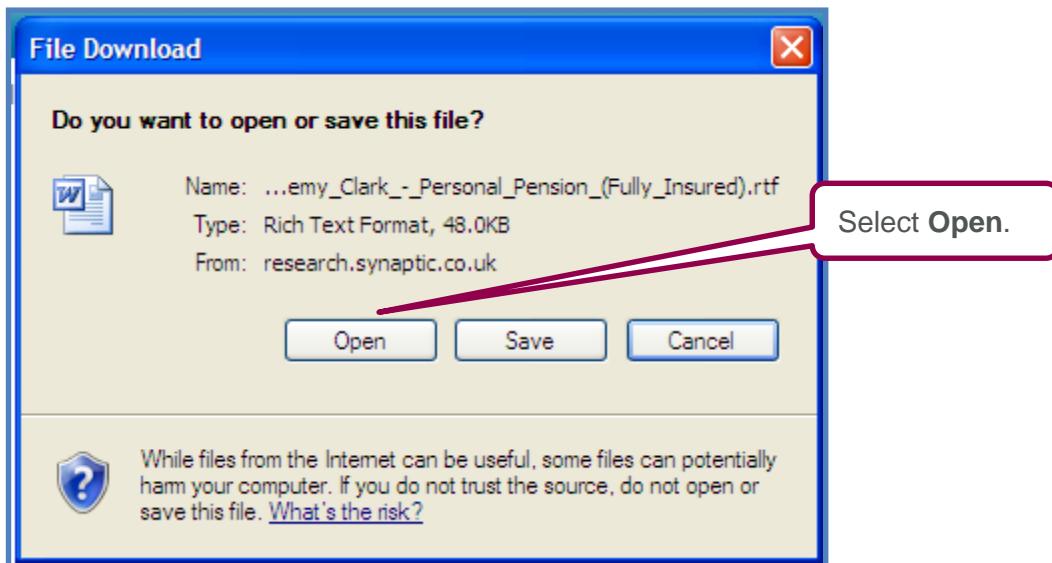
- Research Report
- Standard Report – this is the suitability report

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.

(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

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



The screenshot shows a software interface for financial planning. At the top left is the company logo 'Capita Financial Software Ltd'. In the center, a box displays personal details: Name: Jeremy Clark, Date of birth: 15/12/1965 Male, Retirement Age: 65, Term: 20, Monthly contribution (gross): £200. A callout bubble points to the name field with the text 'The name on your licence will display here.' Below this is a section titled 'Product Research' with a descriptive paragraph. Under 'Policy Details', there are two boxes: 'Essential contract features' and '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.

Jeremy Clark: Personal Pension (Fully Insured)

Enter report information

If you are using Word 97 or lower please click here

Costs and Services documentation

- Advisers own material
- CIDD
- SCDD

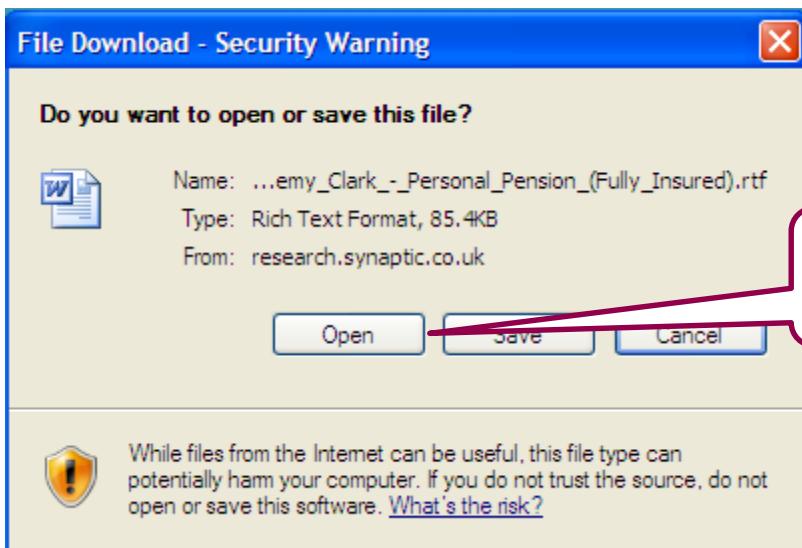
Marital Status

- Married
- Single
- Divorced
- Separated
- Widowed

Living with

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).

Jeremy, 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 as {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. After mortgage of £100,000 you have equity of £100,000.

Having conducted a thorough Personal Financial Questionnaire/Fact Find and Ne

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

Source: Capita Financial Software

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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

| User list | File check | Preset criteria | Multiple

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](#).

Research	Client	Last viewed	Actions
<input type="checkbox"/> Personal Pension (Fully Insured)	Jeremy Clark	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)	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Critical Illness: Term	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Stuart Taylor: Personal Pension £200.00 pm	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Copy of Stuart Taylor: Personal Pension £200.00 pm	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Private Medical Insurance: Comprehensive	(none)	06/06/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)	John James	03/06/2011	Copy
<input type="checkbox"/> Fund data: Pension funds	(none)	03/06/2011	Copy
<input type="checkbox"/> John James: Individual Savings Accounts, £10640 - with presets	John James	31/05/2011	Copy
<input type="checkbox"/> Adviser Platforms	(none)	31/05/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)	John James	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 to continue as mentioned in section 6.2.1.

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: Find | Find by title: Find | Show recent | 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)	Jeremy Clark	Today	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)	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Critical Illness: Term	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Stuart Taylor: Personal Pension £200.00 pm	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Copy of Stuart Taylor: Personal Pension £200.00 pm	Stuart Taylor	06/06/2011	Copy
<input type="checkbox"/> Private Medical Insurance: Comprehensive	(none)	06/06/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)	John James	03/06/2011	Copy
<input type="checkbox"/> Fund data: Pension funds	(none)	03/06/2011	Copy
<input type="checkbox"/> John James: Individual Savings Accounts, £10640 - with presets	John James	31/05/2011	Copy
<input type="checkbox"/> Adviser Platforms	(none)	31/05/2011	Copy
<input type="checkbox"/> Personal Pension (Fully Insured)	John James	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

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

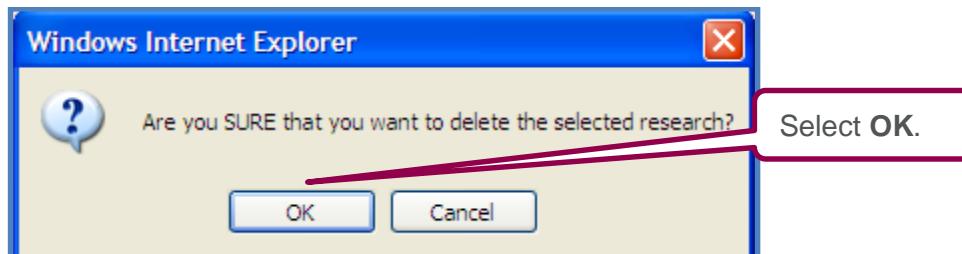
All of your research will be saved within Synaptic and after a period of time, you may want to delete the research from Synaptic. This can be done by selecting the research to be deleted from within the **Recent** tab:



	Client Name	Date	Action
<input type="checkbox"/>	John Smith	15/09/2010	Copy
<input type="checkbox"/>	Gary Smith	15/09/2010	Copy
<input type="checkbox"/>	David Smith	13/09/2010	Copy
<input type="checkbox"/>	David Smith	13/09/2010	Copy
<input type="checkbox"/>	John Smith	06/09/2010	Copy
<input type="checkbox"/>	John Smith	06/09/2010	Copy
<input type="checkbox"/>	John Smith	06/09/2010	Copy
<input type="checkbox"/>	John Smith	06/09/2010	Copy
<input type="checkbox"/>	Gary Smith	23/08/2010	Copy
<input type="checkbox"/>	Gary Smith	23/08/2010	Copy
<input type="checkbox"/>	Gary Smith	23/08/2010	Copy
<input checked="" type="checkbox"/>	Critical Illness: Term		
<input checked="" type="checkbox"/>	Susan Smith: Personal Pension (Fully Insured)£200.00	26/04/2010	Copy
<input checked="" type="checkbox"/>	Mike Smith: Self Invested Personal Pension, Full done 04/01/2010	04/01/2010	Copy
<input checked="" type="checkbox"/>	Mike Smith: 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:

Mary Brown
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 Commissio
Zurich Assurance Ltd	Self Invested Personal Pension

Give the research its own title:

Change title -- Webpage Dialog

Choose a new title for this research

New title:
Mary Brown: 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:

Mary Brown
Mary Brown: 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 Commissio
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:

Client	Last viewed	Actions
Mary Brown	Today	Copy
Stuart Taylor	10/06/2011	Copy
Stuart Taylor	10/06/2011	Copy
Stuart Taylor	10/06/2011	Copy
(none)	10/06/2011	Copy
(none)	10/06/2011	Copy
Beverley King	10/06/2011	Copy
Stuart Taylor	10/06/2011	Copy
(none)	10/06/2011	Copy
(none)	10/06/2011	Copy
Jeremy Clark	10/06/2011	Copy
(none)	08/06/2011	Copy
(none)	08/06/2011	Copy
Stuart Taylor	06/06/2011	Copy
Stuart Taylor	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.

Stuart Taylor
Personal Pension (Fully Insured)

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

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:

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:



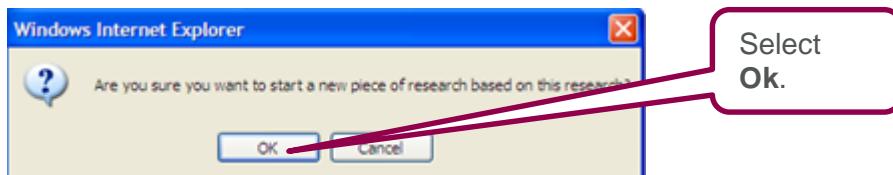
This information contained in this grid can be saved as a PDF for printing or saving use the **Save as PDF** button.

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:

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)

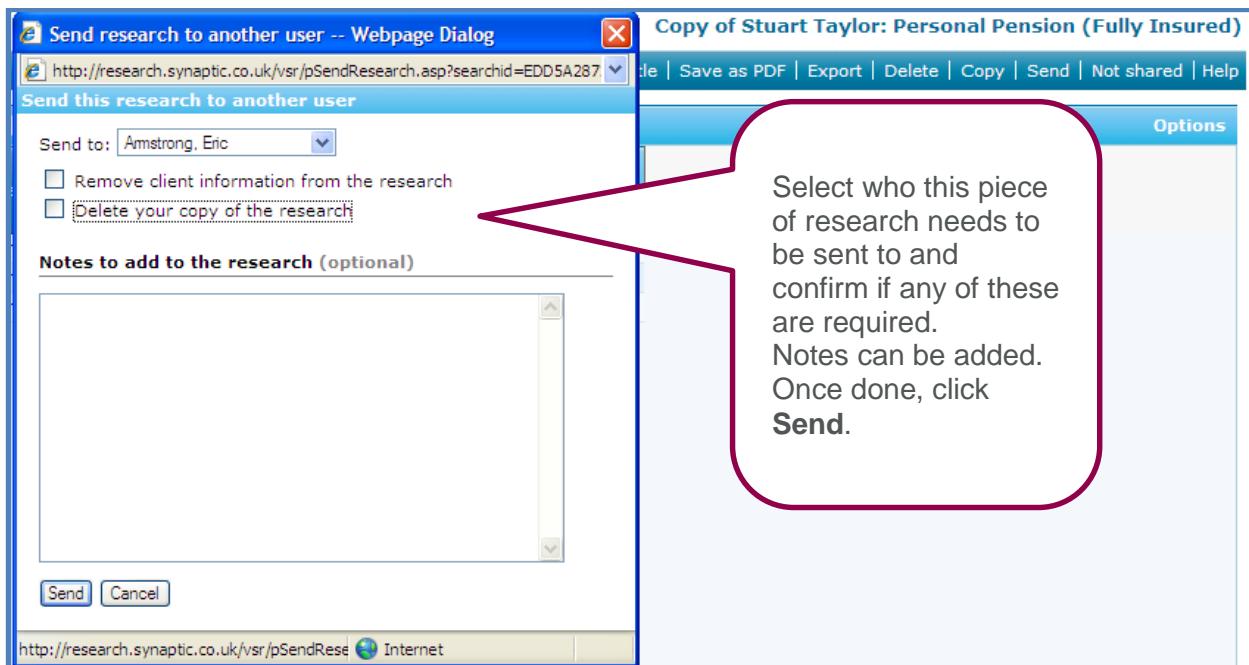
This might be useful if you want to repeat research for the same client and product but using different criteria. Once you have the copy, the criteria can be amended.

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:



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
Jane Green	Today	Copy
Stuart Taylor	Today	Copy
Stuart Taylor	Today	Copy
Geraldine Taylor	Today	Copy
Stuart Taylor	Yesterday	Copy

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](#).

Research

- Critical Illness: Term CIC Rider
- Copy of Stuart Taylor: Personal Pension (Fully Insured)
- Personal Pension (Fully Insured)
- Term Assurance: Convertible
- Term Assurance: Level

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

The screenshot shows a software interface for managing insurance products. On the left, there's a sidebar with 'Features' selected, displaying various filtering options like 'Term', 'Available to UK residents', etc. Below this are 'Clear all filters', 'Audit trail', and 'Import filter' buttons. The main area shows a table titled '28 contracts out of 33 (85%) - 0 manually excluded'. The columns are 'Company', 'Contract', 'Recommend contract', 'Live Quote Premium £', and 'Live Quote Benefit £'. The table lists contracts from companies like AEGON, Aviva Life & Pensions, Bright Grey, Bupa Individual Prote, and Friends Life.

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:

This screenshot shows the 'Import existing research - Webpage Dialog' window. It lists research items such as 'Critical Illness: Term CIC Rider' for clients Peter Andre and Jane Green. Below the list are import options: 'Filtering' (checked), 'Excluded contracts' (checked), and 'Grid fields' (unchecked). Buttons for 'Do import' and 'Cancel' are at the bottom. A red circle highlights the 'Import filter' button on the main interface below. A callout bubble points to the 'Do import' button with the text: 'Choose which piece of sent research you want to use and select Do import.' The background shows a partial view of a research list for Suzanne Shaw.

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

Filtering | Ranking | Report | Quote | Comparison | Change title | Save as PDF

Quote ref: 30044648 quoted on 14/06/2011 at 16:40 - change quote/client options

Features	Conditions	Stats	
<input type="checkbox"/> Qualifying			
<input checked="" type="checkbox"/> Non Qualifying			
<input type="checkbox"/> Unit linked			
<input type="checkbox"/> Split sum assured			
<input type="checkbox"/> Split trusts available			
<input type="checkbox"/> CIC as a % of life cover			
<input type="checkbox"/> Additional life cover available			
<input type="checkbox"/> Simplified acceptance terms			
<input type="checkbox"/> Accidental death benefit			
<input type="checkbox"/> Tele-underwriting			
<input checked="" type="checkbox"/> Free life cover during underwriting			
<input type="checkbox"/> Free cover during underwriting			
<input type="checkbox"/> Screenings/paramedics			
<input type="checkbox"/> Own doctor medical			
Clear all filters Audit trail Import filter			

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	SELECT	46.68	200000.00
Bupa Individual Prote	Critical Illness With Life Cover	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	SELECT	44.28	200000.00
Friends Life	Homebuyer Protection Plan (Decre			
Friends Life	Level Term with CIC	SELECT	44.28	200000.00
Friends Life	Life or Earlier Critical Illness Cove	SELECT	49.30	200000.00
Legal & General	Multi Protection			
Legal & General	The Term Assurance Plan	SELECT	52.91	200000.00
LV=	Flexible Protection Plan - Combine	SELECT	See message	See message
PruProtect	PruProtect	SELECT	46.45	200000.00
PruProtect	PruProtect Essentials Plan	SELECT	44.82	200000.00
Scottish Provident	Self Assurance Term - Business	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:

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

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

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

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

| Ranking | Report | Quote | Comparison | Change title | Save as PDF | Export | Delete | Copy | Send | **Shared** | Help

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

Other users can import details from shared research, using it as a template

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 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:

	Client	Last viewed	Actions
<input type="checkbox"/> Copy of Stuart Taylor: Personal Pension (Fully Insured)	Stuart Taylor	Today	Copy
<input type="checkbox"/> Critical Illness: Term CIC Rider	Suzanne Shaw	Yesterday	Copy

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:

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 I
Friends Life	The Personal Range - Individual Personal Pensi
HSBC Bank Plc	HSBC World Selection Personal Pension
Legal & General	L&G (available on Cofunds) Portfolio Plus Pensi
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

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)	Stuart Taylor	06/06/2011
<input type="radio"/> Karen McKinnon: Personal Pension (Fully Insured) £200.00pm	Karen McKinnon	17/01/2011
<input type="radio"/> Personal Pension (Fully Insured)	Kirstie Strutt	06/12/2010
<input type="radio"/> William Kelly: Personal Pension (Fully Insured) £200pm	William Kelly	11/01/2010
<input type="radio"/> Personal Pension (Fully Insured)	John Smith	06/09/2010
<input type="radio"/> Alison Carter: Personal Pension (Fully Insured) £200.00	Alison Carter	05/07/2010
<input type="radio"/> Personal Pension (Fully Insured)	Holly Johnston	30/03/2011
<input type="radio"/> Richard Morris: Personal Pension (Fully Insured) £200.00	Richard Morris	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:

Features Sectors Conditions Stats PP

- Automatic rebalancing
- Lifestyle strategy
- Model portfolios
- Death benefits
- Integrated life cover
- Switch to self investment
- Phased retirement
- 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

Clear all filters Audit trail Import filter

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 Pre-set Criteria

When pre-set 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.

Product Type	Contracts	Providers
Contracted-Out Personal Pension Plan	17,000	8 providers
Executive Pension	Personal presets	20 providers
Group Personal Pension (Including Stakeholder)		
Group Personal Pension (Including Stakeholder)	8 contracts	7 providers
Personal Pension (Fully Insured)	96 contracts	64 providers
Personal Pension (Fully Insured)	24 contracts	14 providers
Section 32		
Section 32	2 contracts	1 provider
Self Invested Personal Pension	29 contracts	29 providers
Small Self Administered Scheme	3 contracts	2 providers
Full		
Hybrid		
Deferred		
Full		
Hybrid		
Stakeholder		

Confirmation that Pre-set criteria have been set up for this product type.

Enter the client details as previously described:

Preset criteria

Standard Presets

Client entry [Skip client entry](#)

First name:	Stuart
Last name:	Taylor
Date of birth:	1/1/1970 (dd/mm/yyyy)
Sex:	Male
Smoker:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Occupation:	Mechanical Engineer - office based
Annual earnings:	50000

Confirmation that pre-sets will be used. If there is more than one pre-set for a product type, you will need to choose which pre-set to use.

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

The screenshot shows a software interface for filtering products. On the left, there's a sidebar with tabs: Features, Sectors, Conditions, Stats, PP, and a search bar. Under 'Features', several options are listed with checkboxes: Payment frequency options, Payment methods, Pension premium insurance, Guarantee options, Accept minors, Switching option (which is checked), Automatic rebalancing (which is also checked), and Lifestyle strategy. Below these, under 'Automatic rebalancing', are checkboxes for Monthly, Quarterly (which is checked), Half yearly, Annually, Other frequency, and a partially visible 'lifestyle strategy'. At the top right, it says '14 contracts out of 35 (40%) - 0 manually excluded'. The main area is a table with two columns: 'Company' and 'Contract'. The companies listed are AXA Wealth, AXA Wealth, AXA Wealth, AXA Wealth, Sanlam Investments and Pensions OneSIPP, Scottish Life (Royal London), Scottish Life (Royal London), Scottish Life (Royal London), Scottish Widows, Scottish Widows, Scottish Widows, Skandia, Skandia Investment Solutions, and Skandia Investment Solutions. The contracts listed next to them include 'The One from Winterthur FAR (Initial Commission)', 'The One from Winterthur FAR (Nil Commission)', 'The One from Winterthur FIC (Initial Commission)', 'The One from Winterthur FIC (Nil Commission)', 'OneSIPP', 'Pension Portfolio', 'Pension Portfolio (Financial Advisers Fee)', 'Pension Portfolio (Nil Commission)', 'The Retirement Account - Flexible Commission', 'The Retirement Account - Nil Commission', 'The Retirement Account - Scaled Commission', 'Personal Pension - Single Price', 'SIS Collective Retirement Account initial charge', and 'SIS Collective Retirement Account phased char'.

As these pre-set 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 Webline 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 Webline.

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

The screenshot shows a 'Quote engine details' form. It has a logo of a red pen icon at the top left. The form contains four input fields: 'User name:' with value 'emma.sharpe', 'Password:' with value '*****', 'Number:' with value '014179', and two empty fields labeled 'Exchange:' and 'Webline:'.

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 Webline.

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	<input type="button" value="SELECT"/>	<input type="button" value="See message"/>	<input type="button" value="See message"/>	
AEGON	Personal Protection Reducing Critical Illness	<input type="button" value="SELECT"/>			
Bright Grey	Personal Protection Menu	<input type="button" value="SELECT"/>	94.03	150000.00	
Bupa Individual Prote	Critical Illness Family Income Benefit		No quote	No quote	
Bupa Individual Prote	Critical Illness Mortgage Protector				
Bupa Individual Prote	Critical Illness Plan	<input type="button" value="SELECT"/>	<input type="button" value="See message"/>	<input type="button" value="See message"/>	
Friends Life	Critical Illness Cover	<input type="button" value="SELECT"/>	<input type="button" value="See message"/>	<input type="button" value="See message"/>	
Friends Life	Homebuyer Protection Plan (Decreasing)				
Legal & General	Critical Illness Cover (Level)	<input type="button" value="SELECT"/>	85.83	150000.00	
Legal & General	Mortgage Decreasing CIC				
Legal & General	Multi Protection				
LV=	Flexible Protection Plan - Critical Illness	<input type="button" value="SELECT"/>	<input type="button" value="See message"/>	<input type="button" value="See message"/>	
PruProtect	PruProtect	<input type="button" value="SELECT"/>	97.21	150000.00	
Scottish Provident	Self Assurance Term - Personal	<input type="button" value="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:

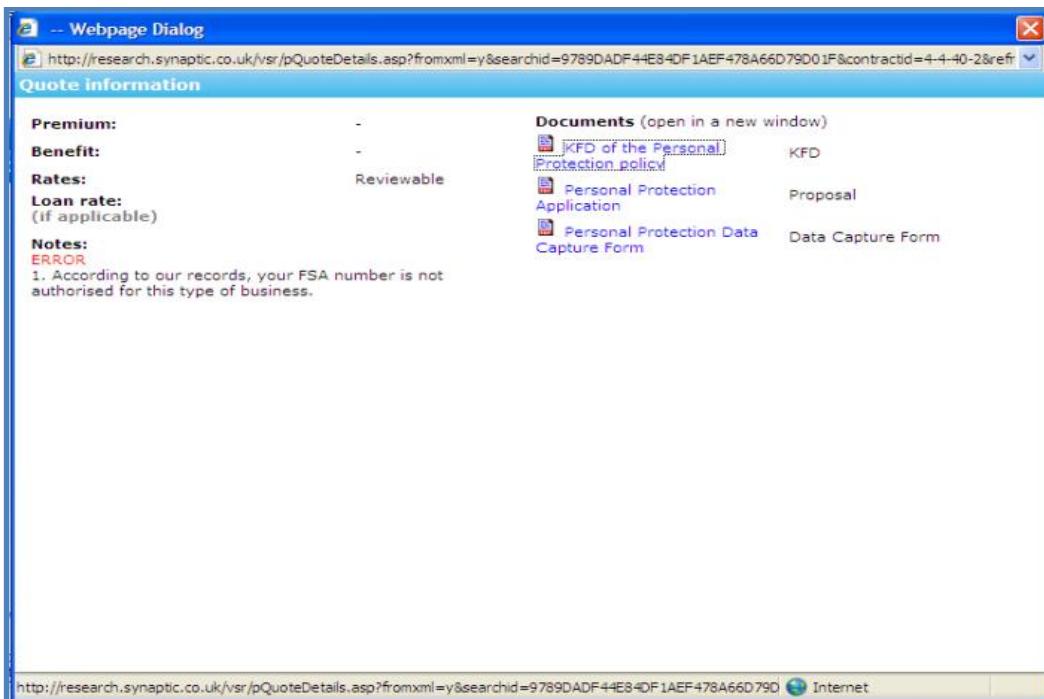
17 contracts out of 24 (71%) - 0 manually excluded					
Company	Contract	Recommend contract	Live Quote Premium £	Live Quote Benefit £	
AEGON	Personal Protection	SELECT			Field options
AEGON	Personal Protection Reducing Critic	SELECT			Remove from grid
Bright Grey	Personal Protection Menu	SELECT			Sort ascending
Bupa Individual Prote	Critical Illness Family Income Ben				Sort descending
Bupa Individual Prote	Critical Illness Mortgage Protector				No quote
Bupa Individual Prote	Critical Illness Plan	SELECT	See message	See message	
Friends Life	Critical Illness Cover	SELECT	See message	See message	
Friends Life	Homebuyer Protection Plan (Decre				
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 II	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 - revi		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 II	SELECT	See message	See message
Bupa Individual Prote	Critical Illness Family Income Ben		No quote	No quote
Zurich Assurance Ltd	Decreasing Mortgage Cover - revi		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 Protector			
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:



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:

Stuart Taylor
 Critical Illness, Term

Choose a report template

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

-	(No recommendation)	-
1	PruProtect	Apply 45.0 pts
2	Friends Life Critical Illness Cover	Apply 39.1 pts
3=	Bupa Individual Protection Critical Illness Family Income Benefit	36.9 pts
3=	Bupa Individual Protection Critical Illness Mortgage Protection	36.9 pts
3=	Bupa Individual Protection Critical Illness Plan	Apply 36.9 pts
6	Scottish Provident Self Assurance Term - Personal	Apply 30.8 pts
7	Bright Grey Personal Protection Menu	Apply 28.3 pts

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 - Critical Illness Multiple Reports - Stuart Taylor
---	---

3. Quote details

Select a contract to obtain a personal quote and display it here

This is an additional section.

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

3. Quote details	
Click the checkboxes below to confirm you have read the documents.	
<input type="checkbox"/> Personalised illustration	Personalised Illustration
<input type="checkbox"/> Key facts document	PruProtect Plan Summary - All benefits
Continue to extranet	
Premium:	£97.21
Benefit:	£150,000
Rates:	Reviewable
Loan rate: (if applicable)	
Proceed to the PruProtect extranet (client and adviser data will be sent securely)	
Documents (open in a new window)	
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 General Document	
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:

PruProtect

Online Application

You have chosen to complete this application online.

The links below will take you to PruProtect's extranet Site.

Please note that to make use of this facility you need to be a registered user of the PruProtect site.

The PruProtect Plan allows the addition of a variety of extra cover types and options. Please choose whether to apply for the product as currently quoted or to quote with extra cover or options.

Apply As Quoted

Quote With Extras

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 a search interface with tabs for Find, Contract, Company, Fund, and Client. The Client tab is selected. A search bar contains the name 'tay'. Below the search bar are two client entries:

Name	Date of Birth
Taylor, Geraldine	31/12/1980
List research	Edit client
Taylor, Stuart	01/01/1970
List research	Edit client

A callout bubble points to the search bar with the text: "Type the client name and click Go."

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

The screenshot shows a search interface with tabs for Find, Contract, Company, Fund, and Client. The Client tab is selected. A search bar contains the name 'tay'. Below the search bar are several research items listed:

Research Type	Date	Client Name
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 Wrap ISA	10/06/2011	Stuart Taylor

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

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

Stuart Taylor

Change client details

First name: Stuart

Last name: Taylor

Date of birth: 01/01/1970 (dd/mm/yyyy)

Sex: Male

Smoker: No

Occupation: Mechanical Engineer - office based

Earnings: 50000

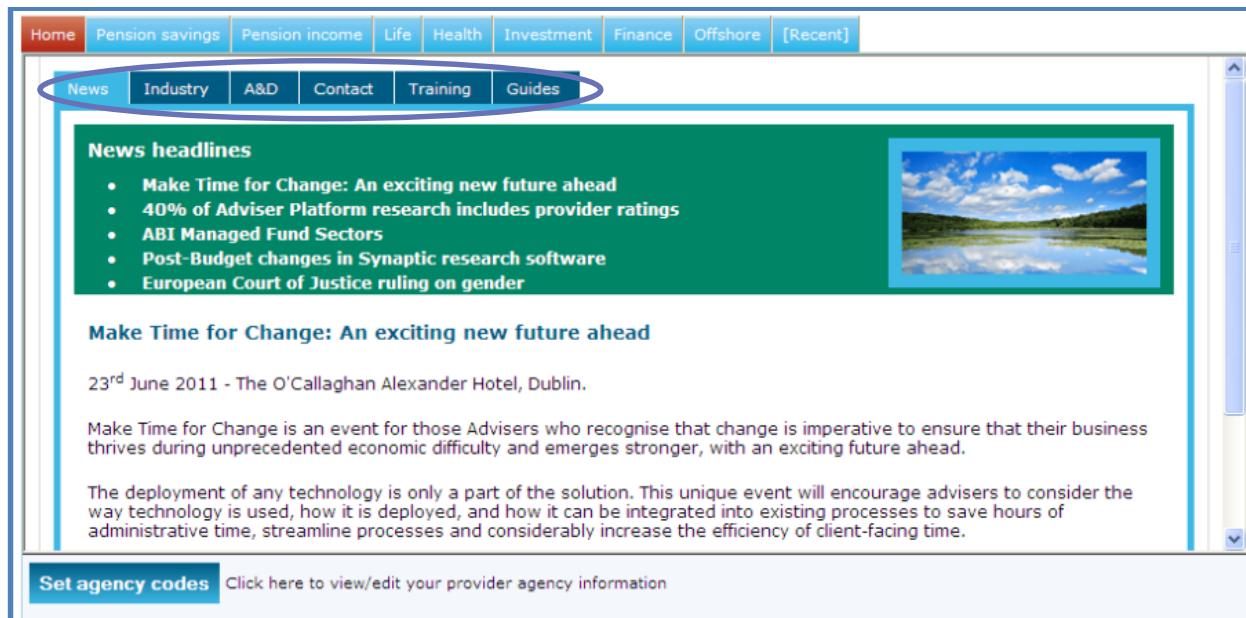
Save details **Delete client**

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 lake under a blue sky. At the bottom of the content area, there is a button labeled 'Set agency codes' and a link '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:

The screenshot shows a search interface titled "Select a user". It includes a section for "Find research matching the following criteria" with fields for "User" (set to "(all users)"), "Client surname" (empty), "Date last modified" (set to "Last week"), "Product type" (set to "Personal Pension (Fully Insured)"), and "Sort by" (set to "Date (most recent first)"). Below these fields is a "Find research" button. A red callout bubble points to this button with the text: "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)	Joe Bloggs	Jason De Boos	10/06/2011 16:54:51
Personal Pension (Fully Insured)	Stuart Taylor	Emma Sharpe	10/06/2011 11:42:31
Personal Pension (Fully Insured)	Stuart Taylor	Emma Sharpe	10/06/2011 11:39:08
Personal Pension (Fully Insured)	Test Client	Wayne Warden	10/06/2011 10:34:09
Personal Pension (Fully Insured)	Jeremy Clark	Emma Sharpe	09/06/2011 16:25:13
Personal Pension (Fully Insured)	Stuart Taylor	Emma Sharpe	06/06/2011 16:13:29
Stuart Taylor: Personal Pension £200.00 pm	Stuart Taylor	Emma Sharpe	06/06/2011 15:51:27
Copy of Stuart Taylor: Personal Pension £200.00 pm	Stuart Taylor	Emma Sharpe	06/06/2011 15:32:06

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

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:

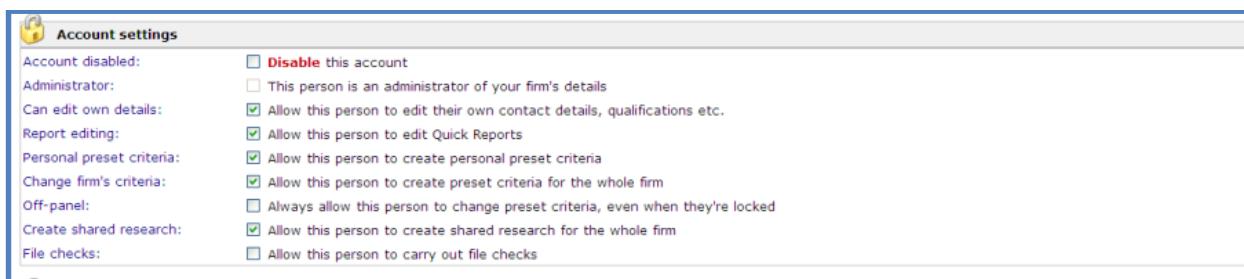
Users	Find:	Find	List all 88 users	Add new user
Armstrong, Eric				
Austin, Matt				
Brown, Donna				
Burgin, Linda				
Byford, Adam				
Casey, Sean				
Chapman, John				
Clark, Lisa				
Cockle, Simon				
Costello, Jo				
Costello, Tom				

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

Users	Find:	Find	List all 88 users	Add new user
Armstrong, Eric				
Austin, Matt				
Brown, Donna				
Burgin, Linda				
Byford, Adam				
Casey, Sean				
Chapman, John				
Clark, Lisa				
Cockle, Simon				
Costello, Jo				
Costello, Tom				

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

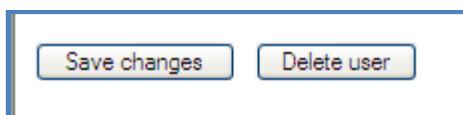
Once an individual has been selected, you will be on their record. Scroll down the page until you come to **Account settings:**



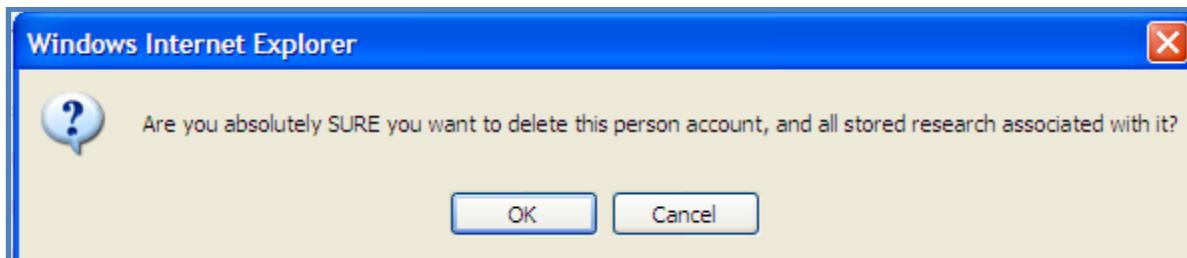
The Administrator can now amend the permissions for the user selected. A tick in the box means that the user has the permission.

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 | Fund picker | Back to ranking

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

Quick reports (open in your browser)
 Standard research report
 Factsheet for the selected contract

Report Manager suitability reports (download as RTF)
 Research Report
 Standard Report - Personal Pension
 Multiple Reports - Malcolm Little



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"/> Malcolm Little: 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:

Multiple Reports | Back to research selection | Help

Templates

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

Multiple Report

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 'Resources' category of the Synaptic software. This section lists various links, each preceded by a small blue icon. The links are: 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, and Tax Information.

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
- Capita Financial Software Website
- With Profit Documentation
- Quotes
- Synaptic web site
- Financial Express web site
- Tax Information

Annuities: Common Quotation Form

Print | Full screen | New window

Canada Life just^{retirement} 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:

Use the scroll bar to access the form.

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

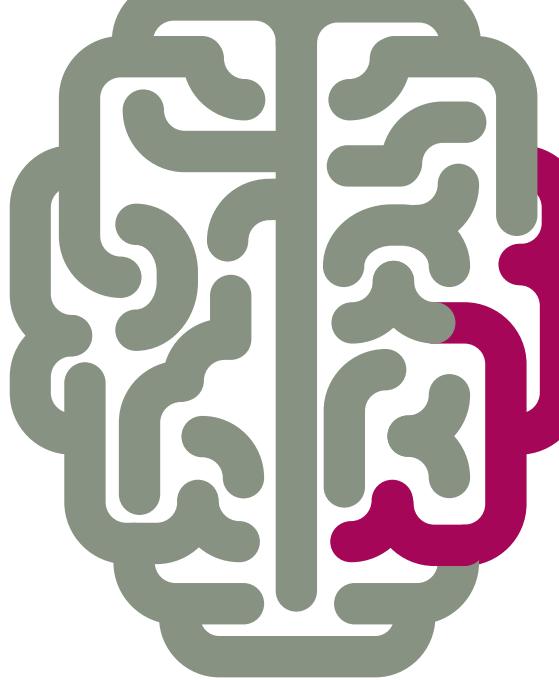
Other Exemptions

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

SYNAPTIC COMPARATOR

SYNAPTIC MODELLER

SYNAPTIC PRODUCT & FUND

SYNAPTIC RISK

SYNAPTIC WEBLINE

SYNAPTIC WEB SERVICES



SYNAPTIC

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