SYNAPTIC

SYNAPTIC
CLIENT CARE
Manage Clients. Better.

Client Care Desktop -

Complex Holdings User Guide (SIPPs, SSAS, WRAPs)

(Version 4.3.1)

SYNAPTIC

Contents

1 Adding a New Self Invested Personal Pension - SIPP 4

1.2 Adding Initial Contribution 4

1.3 Adding an Initial Contribution (In-Specie Asset) 7

1.4 Setting Up the Trustee Account 9

2 Allocating Contributions 11

2.1 New Holdings (Assets) 11

2.1.1 Setting Up a New Bank Account 12

2.1.2 Setting up a new Directly Held Asset 14

2.1.3 Allocating to a New Contract 16

3 Updating New Bank Accounts, Directly Held Assets and Contracts 18

4 Adding Contributions to an Existing Holding 20

4.1 Adding to an Existing Contract 20

4.2 Adding to an Existing Directly Held Asset 22

4.3 Adding to an Existing Bank Account 24

5 Allocating Money from a Bank Account 26

6 Updating Balances 28

6.1 Updating the balance of the Trustee Account 29

6.2 Updating the Value of the Bank Account 29

7 Keeping Records Updated 31

8 SIPP Reports 33

9 Small Self Administered Scheme – SSAS 35

9.1 Directly Held Assets 36

9.2 Contract Based Assets 37

9.1.1 Contract Based Borrowing 38

9.1.2 Loan Backs 39

9.3 Bank Accounts 41

9.4 Reports 41

10 Adding a New Wrap 42

10.1 Adding the Initial Contribution (if money) 43

10.2 Setting up a Cash Account 46

10.3 Allocating Contributions 48

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

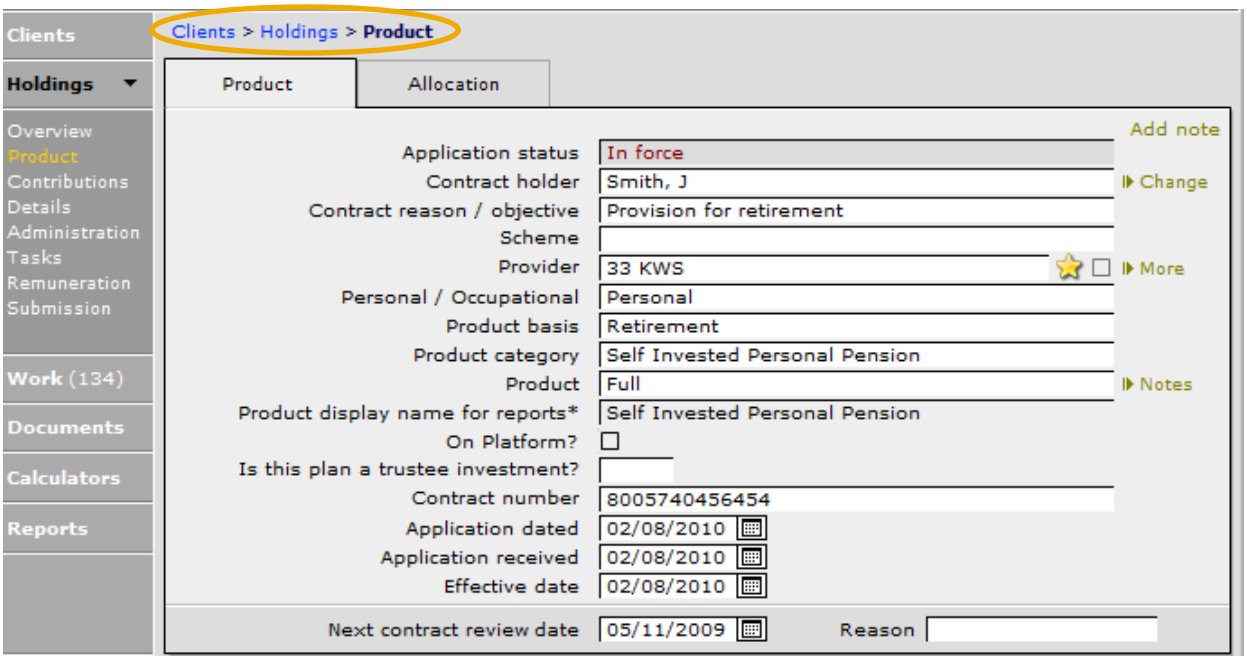
10.4 New Holdings (Assets) 48
10.4.1 Setting Up a New Bank Account 49
10.4.2 Setting Up a New Directly Held Asset 52
10.4.3 Allocating to a New Contract 54
11 Updating New Bank Accounts, Directly Held Assets and Contracts 56
12 Adding Contributions to an Existing Holding 58
12.1 Adding to an Existing Contract 58
12.2 Adding to an Existing Directly Held Asset 61
12.3 Adding to an Existing Bank Account 62
13 Allocating Money from the Bank Account 64
14 Updating Balances 66
14.1 Updating the Balance of the Cash Account 67
14.2 Updating the Value of the Bank Account 68
15 Keeping Records Updated 69
16 Wrap Reports 71

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

1 Adding a New Self Invested Personal Pension - SIPP

This section will take you through adding a new SIPP to Client Care Desktop (CCD), as well as recording the initial contribution.

The 'Product' page of a SIPP record should be completed in the normal way:



1.2 Adding Initial Contribution

Any contribution or asset that is being transferred into a SIPP must come through the 'Trustee Account', which will automatically get set up when the initial contribution is added.

To add the initial contribution or asset to a SIPP, select the **'+Add Contribution**' button and complete the following screens:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

SYNAPTIC

Clients > Holdings > Self Invested Personal Pension > **Contributions**

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (0)
Documents
Calculators
Reports

Trustee account | Bank accounts | Directly held | Contracts

+ Add Contribution

Date	Event	Source	Destination	Contribution	Freq.

Use the 'Add Contribution' button for all monies being added into the SIPP.

– Allocate Contribution

Schedule of contributions to date
Schedule of contributions up to tax year beginning 2012

Balance of regular contributions
Balance of single contributions
Balance of total contributions
Adjust

New Trustee account details

Application status
Provider: James Hay Limited
Date account opened
Sort Code / Account Number
Interest Rate
Current Balance / Date
Signatories
Bank account notes

This section sets up the Trustee Account.

Initial Contribution Details

Status
Contribution Source
Event: Initial
Effective date
Contribution / Frequency
Insert from above
Contribution notes

This section sets up the Trustee Account.

Trustee account

Current balance
Update balance to
Auto fill £

Cancel
Add Contribution

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

New Trustee account details

Application status	In force
Provider	James Hay Limited
Date account opened	05/04/2010
Sort Code / Account Number	
Interest Rate	
Current Balance / Date	100,000.00 05/04/2010
Signatories	Miss Clift & Mr Rowan
Bank account notes	

Initial Contribution Details

Status	In force
Contribution Source	Personal
Event	Initial
Effective date	05/04/2010
Contribution / Frequency	100,000.00 S
Contribution notes	

Insert from above

Current balance 100,000.00

Update balance to 100,000.00 Auto fill £100,000.00

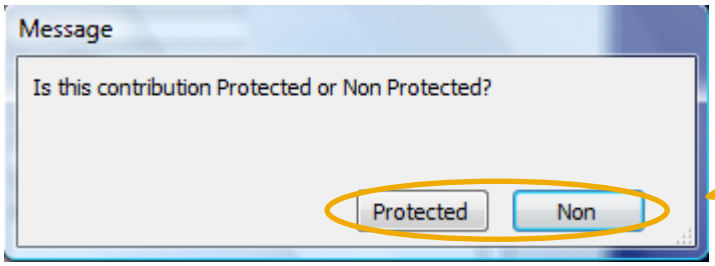
Cancel Add Contribution

Use 'Insert from above' to pre-populate the 'Initial Contribution' details.

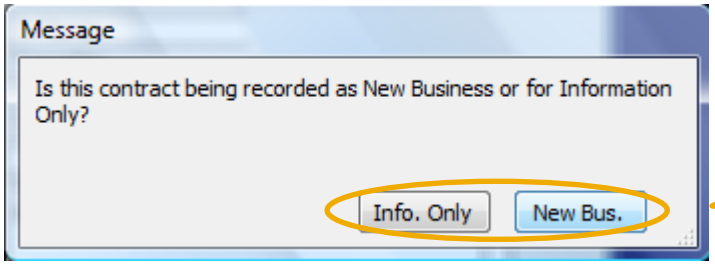
Use 'Contribution notes' box to record relevant information.

Once initial contribution and relevant information are input click on 'Add Contribution'

The following series of pop up boxes will then appear:



Select the appropriate option. This can be changed later if an error is made.



Select the appropriate option for the Trustee Account.

Once the above boxes have been completed, the system will go to the 'Trustee Account' > 'Product' screens:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Jane Underlay > @SIPP > Trustee bank account >

Clients > Holdings > Product

Switch to full SIPP

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (2)
Documents
Calculators
Reports
Quit

Product | Allocation

Application status	In force
Contract holder	Underlay, J
Contract reason / objective	
Scheme	
Provider	@SIPP
ccupational	Personal
oduct basis	Retirement
ct category	Trustee bank account
Product	Deposit account
for reports*	Trustee bank account
On Platform?	☐
Is this plan a trustee investment?	
Trustee Bank Account Account Number	
Application dated	
Application received	
Effective date	18/06/2013
Next contract review date	
Reason	

Notes

* The Product display name appears on client and management reports and can be overwritten.

Complete the 'Trustee Account' holding screens as normal.

On the main menu screens of this holding, there will be a link back to the SIPP record.

1.3 Adding an Initial Contribution (In-Specie Asset)

As some assets can be transferred directly into a SIPP, via the In-Specie method, CCD can accommodate these transfers. Once again, they must come into the SIPP through the Trustee Account, via the 'Contribution' screen. To complete this, use the '+Add Contribution' button on the 'Contribution' screen and complete the following screen (as the Trustee Account is already set, only the contribution details of the In-specie transfer need to be recorded):

Status	In force
Contribution Source	Transfer In-specie
Event	Initial
Effective date	06/04/2010
Contribution / Frequency	150,000.00 S
Contribution notes	

Trustee account

Current balance	100,000.00
Update balance to	250,000.00 Auto fill £250,000.00

Cancel | Add Contribution and update Trustee account balance

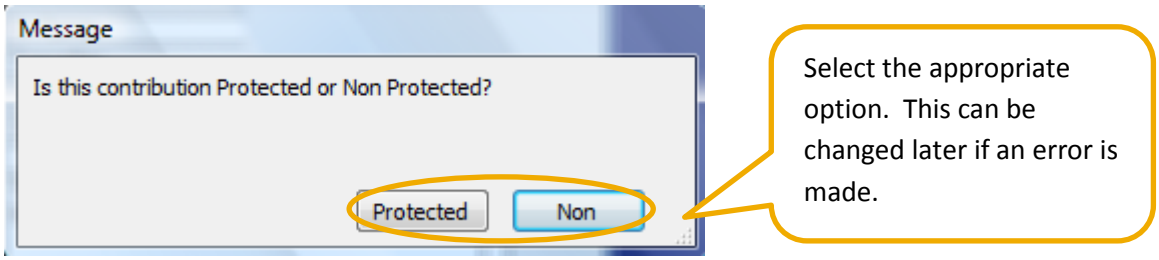
Select 'Transfer In-Specie' from the 'Contribution Source'.

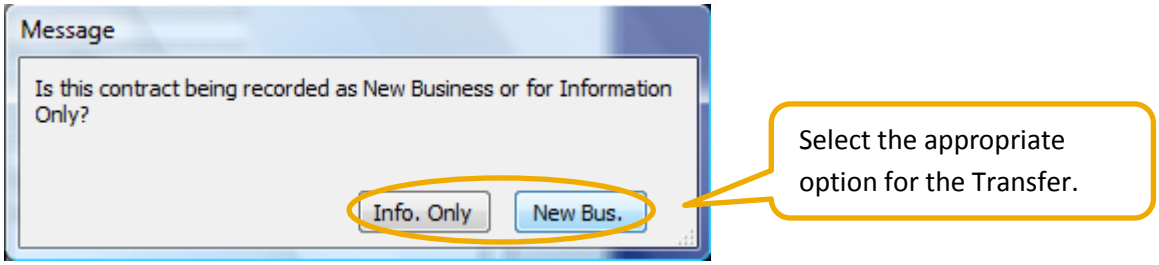
Selecting 'Auto fill' will update the balance of the Trustee Account.

Once the screen has been completed click on 'Add Contribution'.

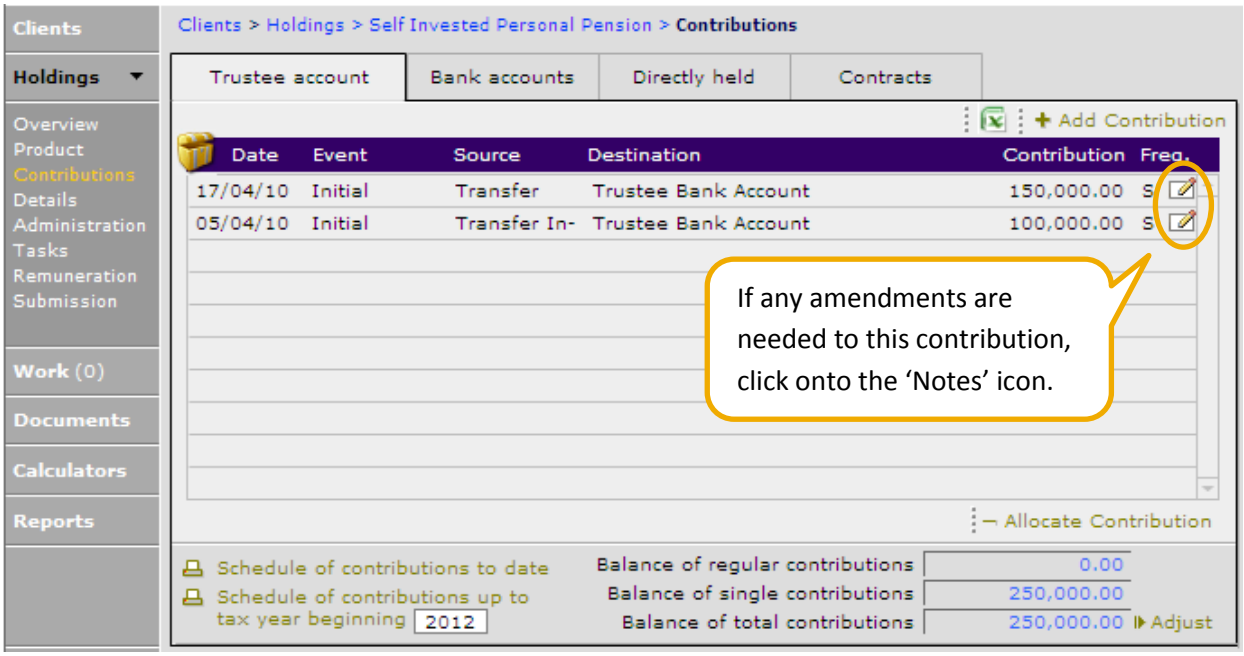
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

The following pop up boxes will then appear:





On the 'Contributions' screen in the SIPP the In-Specie transfer will be displayed:



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Return

Contribution details

Status	In force		
Contribution	150,000.00	Freq	S
Employer's share of the contribution		NRA	
Contribution Event / Source	Initial	Transfer In-specie	
Protected/Non Protected	Non-Protected		
Contribution association*	Trustee Bank Account		
Contribution notes	Xfer for PP with Zurich P12345-098-DL		
Overall investment element	150,000.00	0.00	p.a.
Premium payment term (yrs)			
Amount paid to date of reconciliation (23/10/2012)	150,000.00		
ement of the contract			
Premium effective	23/10/2012		
NTU/NPW date			
Date Surrendered			
tions ceased (Paid up)			
tee account total figures	☐	Reallocation from bank account	☐

Information in the white fields can be amended. Use **Return** to come out of the screen.

1.4 Setting Up the Trustee Account

The section above has explained how to set up the basic details for the Trustee Account, as well as confirming the initial contribution into the SIPP.

When the initial contribution is added, CCD will navigate to the 'Product' screens for the Trustee Account so that it can be set up in full. If the Trustee Account was not completed in full at that stage it can be accessed at a later stage. This is done from the 'Details' screen of the SIPP and in the 'Assets' tab:

Clients > Holdings > Details > Assets > **Bank account**

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (0)
Documents

Contract details | Assets | Income | Analysis

Add note

Bank accounts | Directly held | Contracts | SIPP reports | Cessation

Trustee account | Bank accounts

Application status	In force
Provider	James Hay Limited ☐ More
Date account opened	05/04/2010
Sort code / Account number	
Account type / Interest rate	Deposit account
Current balance / Date valued	250,000.00 08/04/2010
Signatories	Miss Clift & Mr Rowan
Notes	

Switch to full record

Value of all bank accounts 250,000.00

Use this button to switch to the full Trustee Account holding record.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

The following screen for the full Trustee Account holding will be displayed:

Jane Underlay > @SIPP > Trustee bank account >

Clients > Holdings > **Product**

Switch to full SIPP

Product | Allocation

Add note

Application status	In force
Contract holder	Underlay, J
Contract reason / objective	
Scheme	
Provider	@SIPP
Personal / Occupational	Personal
Product basis	Retirement
Product category	Trustee bank account
Product	Deposit account
Product display name for reports*	Trustee bank account
On Platform?	☐
Is this plan a trustee investment?	
Trustee Bank Account Account Number	
Application dated	
Application received	
Effective date	18/06/2013
Next contract review date	
Reason	

* The Product display name appears on client and management reports and can be overwritten.

On the main menu screens of this holding, there will be a link back to the SIPP record.

Now that the full Trustee Account is displayed, complete the relevant screens as normal:

Clients > Holdings > **Administration**

Switch to full SIPP

Administration | Cessation

Administration | Case source | Contract No.

New Business	Yes	
Action	Initial	
Status	In force	
Business source	Client referral	
Current position (outstanding action)		
Proposal to Client		n/a
Application received	10/08/2012	
Application dated	10/08/2012	n/a
Submitted date	11/08	n/a
Intended effective date		
Service manager for this case		
New business record complete		Complete admin. checklist

If further new money needs to be added to the Trustee Account use the same method as explained earlier by selecting 'Add Contribution' from the 'Contributions' screen within the SIPP.

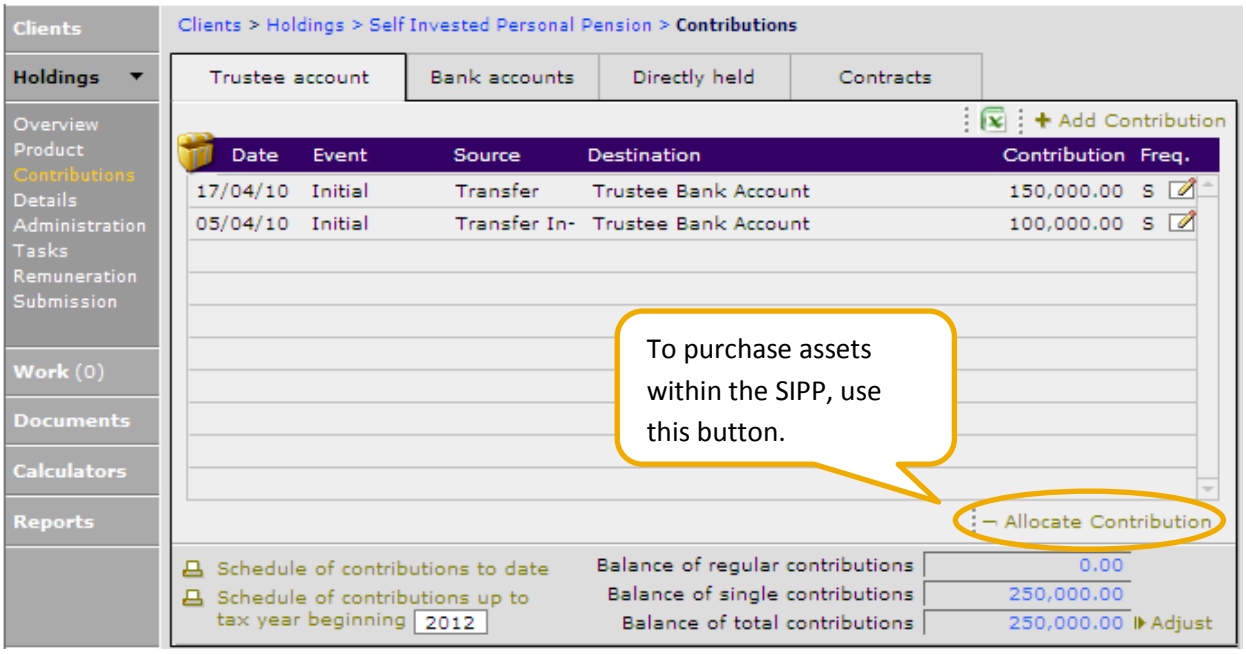
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

2 Allocating Contributions

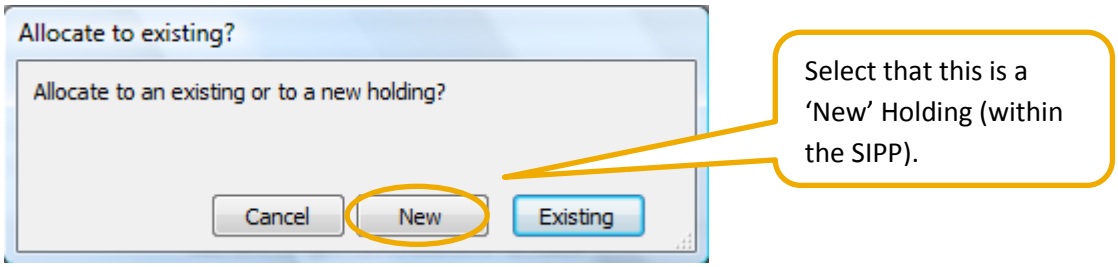
Once there is money in the Trustee Account it can be allocated to various assets within the SIPP. For SIPP reports to display correctly money must come into and out of the Trustee Account. This would need to happen whether cash or an In-specie transfer is entered into the SIPP.

2.1 New Holdings (Assets)

This section deals with allocating money to new Holdings (assets) within the SIPP. Later in the guide it will look at allocating money to existing Holdings (assets) within the SIPP.



There are a series of screens and pop ups which need to be completed:



The following sections will look at setting up each of the new Holdings in turn, within the SIPP.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

2.1.1 Setting Up a New Bank Account

The following screen will show the fields that need to be completed when setting up a new Bank Account:

New bank account details

Application status	In force
Provider	Lloyds TSB Bank
Date account opened	08/04/2010
Sort Code / Account Number	302841 00998877
Account Type / Interest Rate	Current Account 1.50%
Current Balance / Date	15,000.00 08/04/2010
Signatories	Miss Clift
Bank account notes	

Initial Contribution Details

Status	In force
Event	Initial
Effective date	08/04/2010
Contribution / Frequency	15,000.00 S
Contribution notes	

Insert from above

Trustee account

Current balance	250,000.00
Update balance to	235,000.00

Auto fill £235,000.00

Cancel

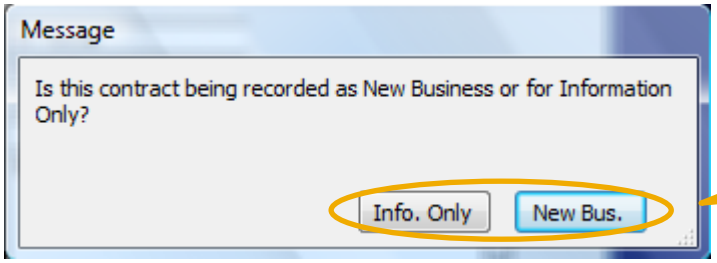
Add Contribution

This section is setting up the new Bank Account.

This section is also recording the information as a decrement in the Trustee Account on the SIPP.

Select 'Auto fill' if you wish to update the balance of the Trustee.

Once completed, select 'Add Contribution'.



Select as appropriate.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Jane Underlay > @SIPP > Trustee bank account >

Clients > Holdings > **Product**

Switch to full SIPP

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (2)
Documents
Calculators
Reports
Quit

Product | Allocation

Complete the Bank Account screens as normal.

Add note
Change
More

	in force
	Underlay, J
Contract reason / objective	
Scheme	
Provider	@SIPP
Personal / Occupational	Personal
Product basis	Retirement
Product category	Trustee bank account
Product	Deposit account
Product display name for reports*	Trustee bank account
On Platform?	☐
Is this plan a trustee investment?	
Trustee Bank Account Account Number	
Application dated	
Application received	
Effective date	18/06/2013
Next contract review date	Reason

On the main menu screens of this holding, there will be a link back to the SIPP record.

* The Product display name appears on client and management reports and can be overwritten.

Within the SIPP 'Contributions' screen the decrement to the Bank Account will be displayed:

Clients > Holdings > Self Invested Personal Pension > **Contributions**

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (0)
Documents
Calculators
Reports

Trustee account | Bank accounts | Directly held | Contracts

+ Add Contribution

Date	Event	Source	Destination	Contribution	Freq.
10/10/10	Decrement		Lloyds TSB Bank 87654378	-20,000.00	S
17/04/10	Initial	Transfer	Trustee Bank Account	150,000.00	S
05/04/10	Initial	Transfer In-	Trustee Bank Account	100,000.00	S

– Allocate Contribution

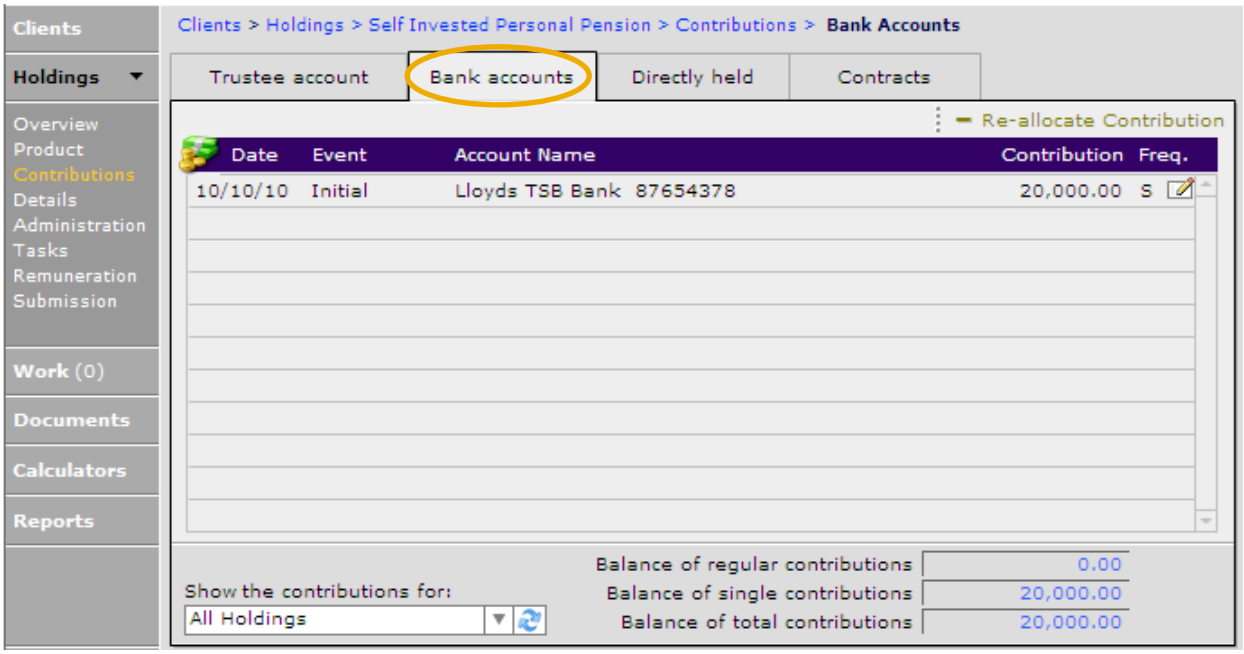
Schedule of contributions to date
Schedule of contributions up to tax year beginning 2012

Balance of regular contributions	0.00
Balance of single contributions	230,000.00
Balance of total contributions	230,000.00

Adjust

There will also be a record of this contribution in the 'Bank accounts' tab within the 'Contributions' screen:

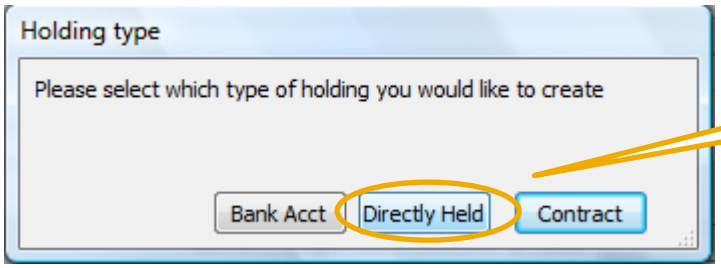
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



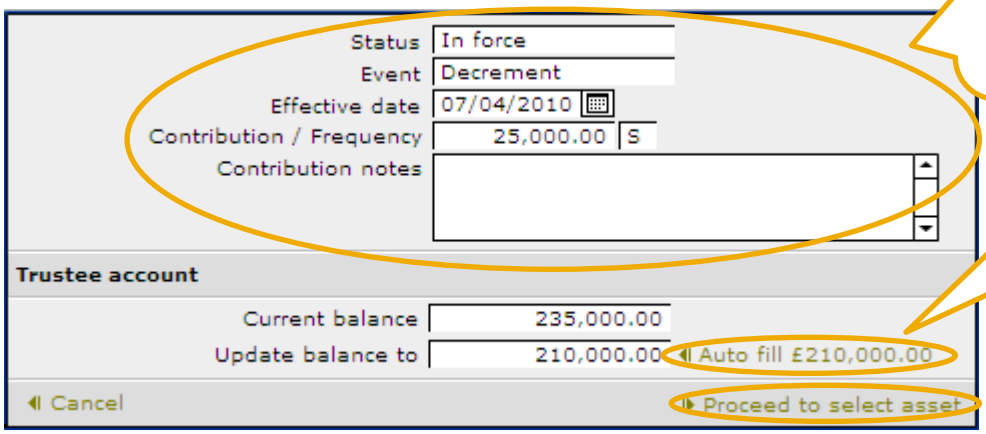
2.1.2 Setting up a new Directly Held Asset

Please refer to page 9 of this guide for details on starting the process for allocating money from the Trustee Account.

This section will explain how to set up a new Directly Held Asset within the SIPP:



Select 'Directly Held'

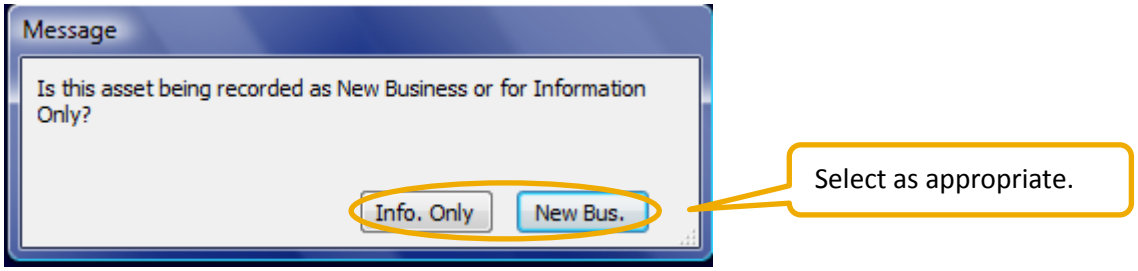


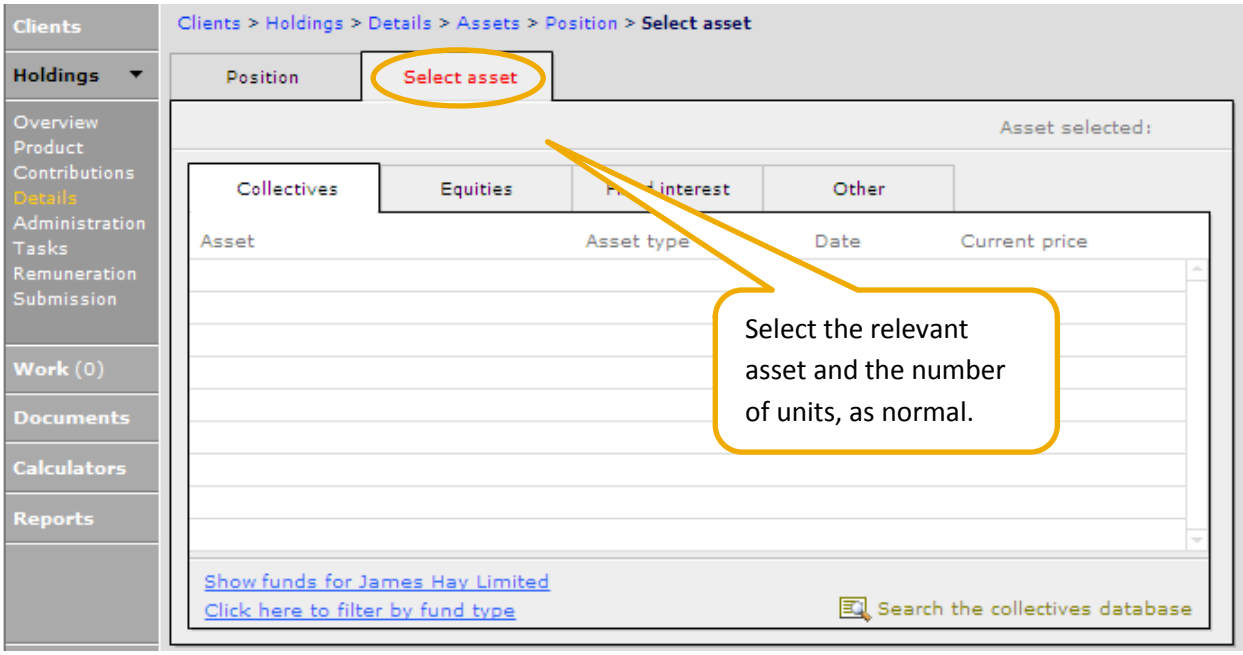
This section is also recording the information as a decrement in the Trustee Account.

Select 'Auto fill' if you wish to update the balance of the Trustee Account.

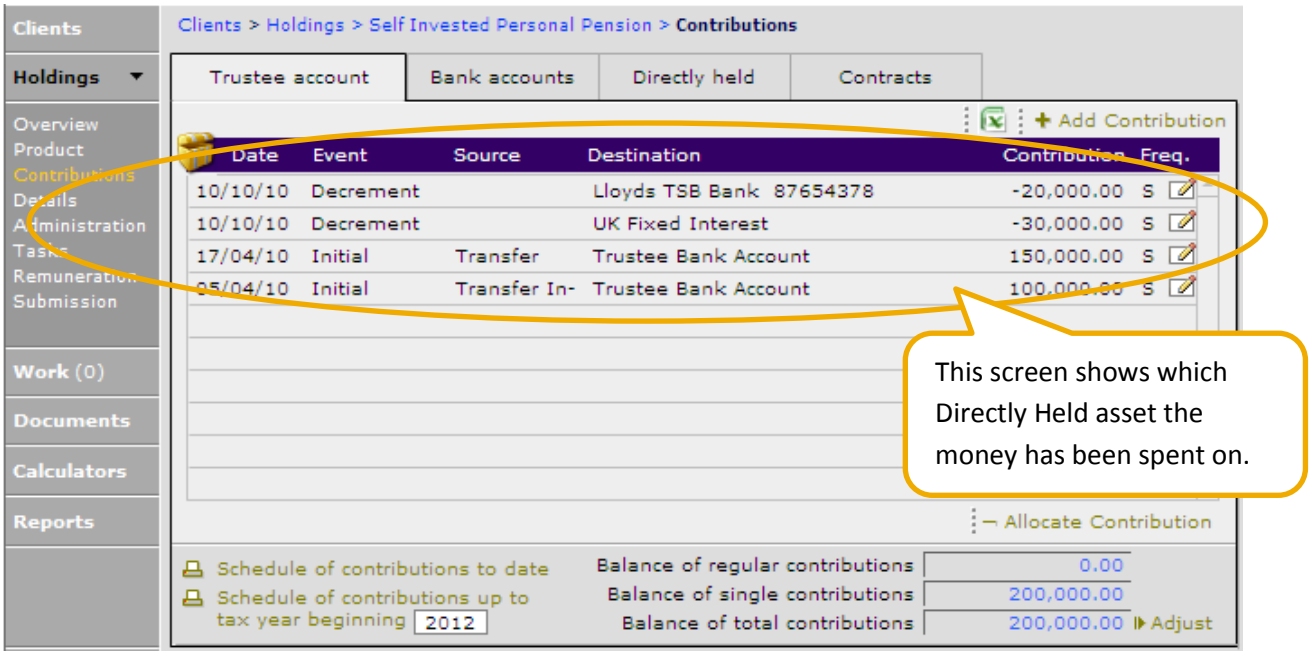
Select 'Proceed to select asset' to continue.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013





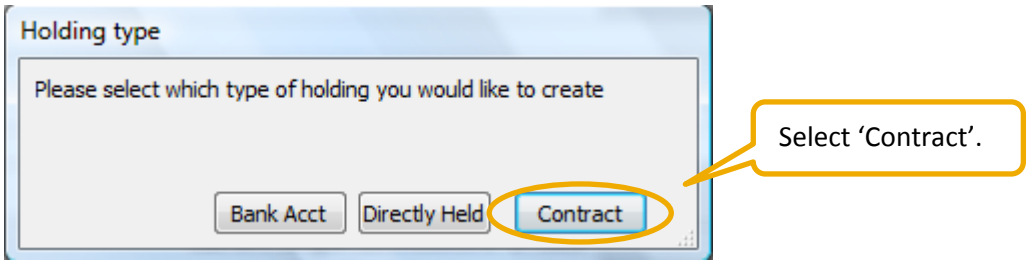
Navigate back to the 'Contributions' screen:

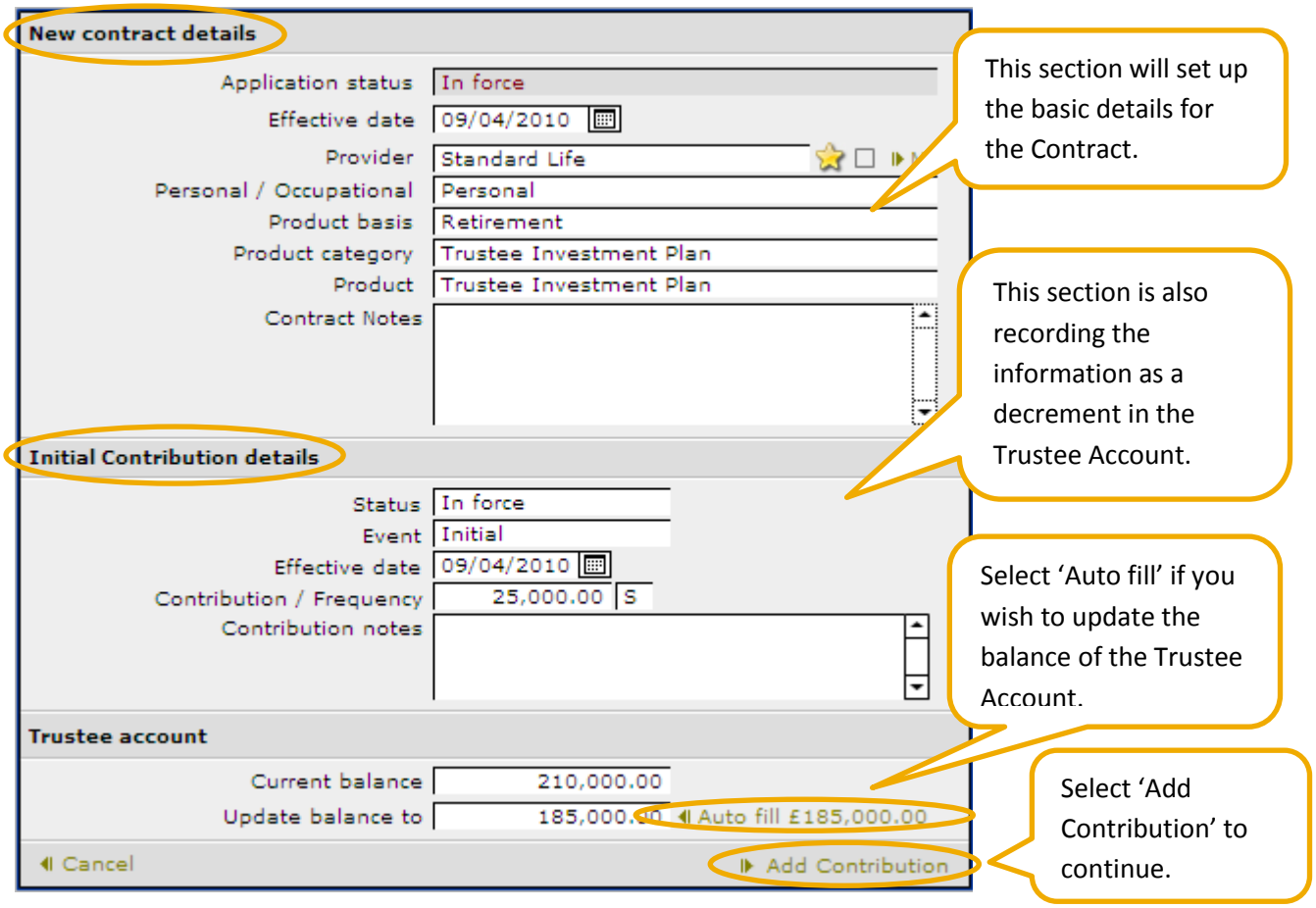


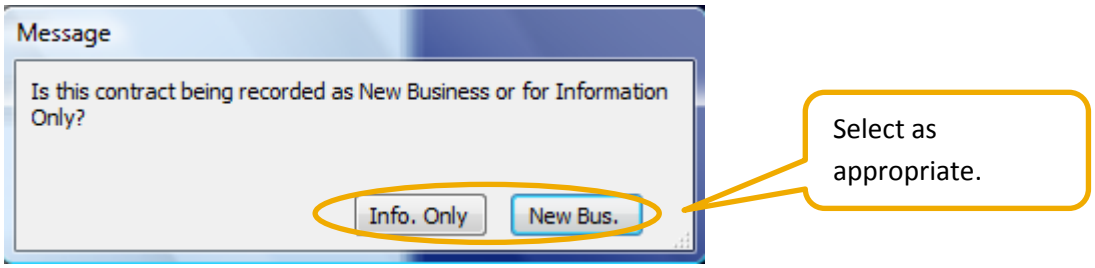
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

2.1.3 Allocating to a New Contract

Once again this section will start at the same point as the previous section. Please refer to page 9 of this manual for guidance on starting the process for allocating money from the Trustee Account.



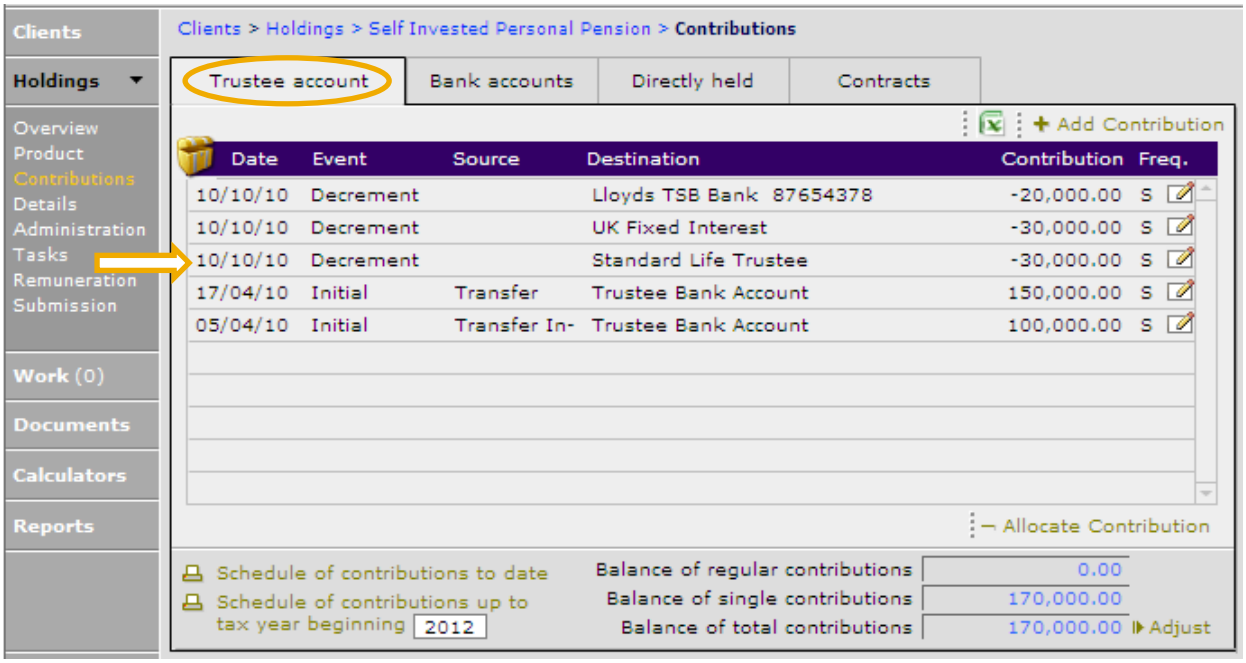




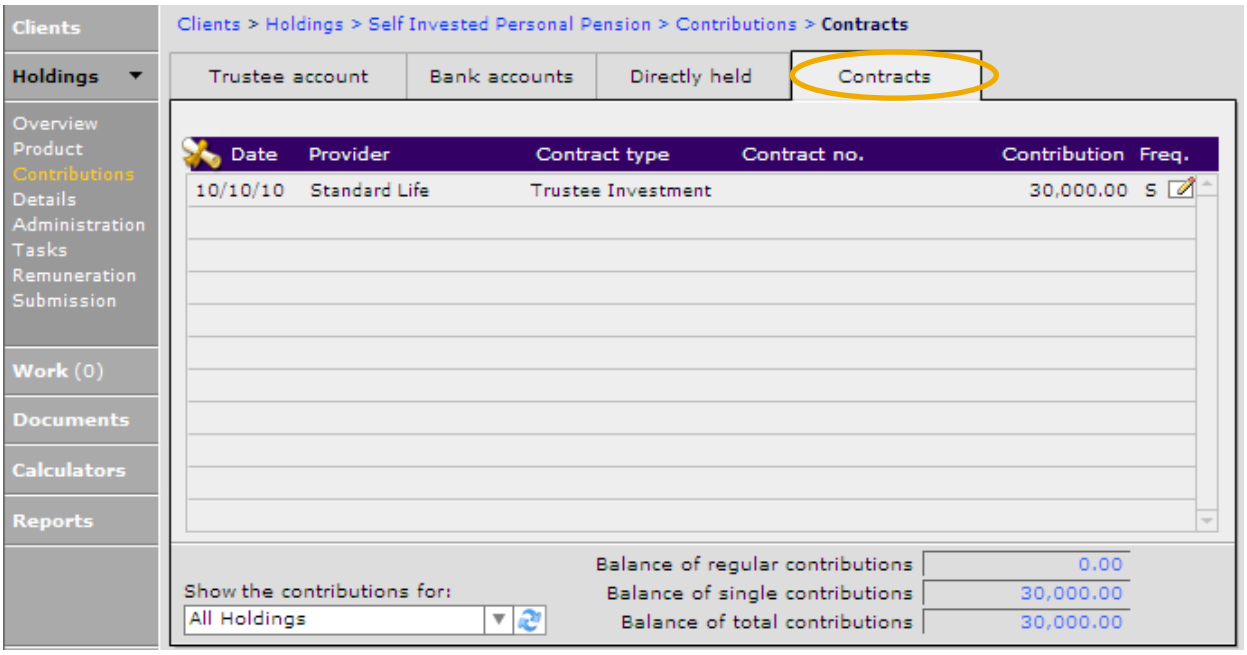
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

You will be taken to the 'Product' screens for the new contract that has been added. The Holding can be completed in the normal way.

The 'Contributions' screen within the SIPP will display the decrements from the Trustee Account:



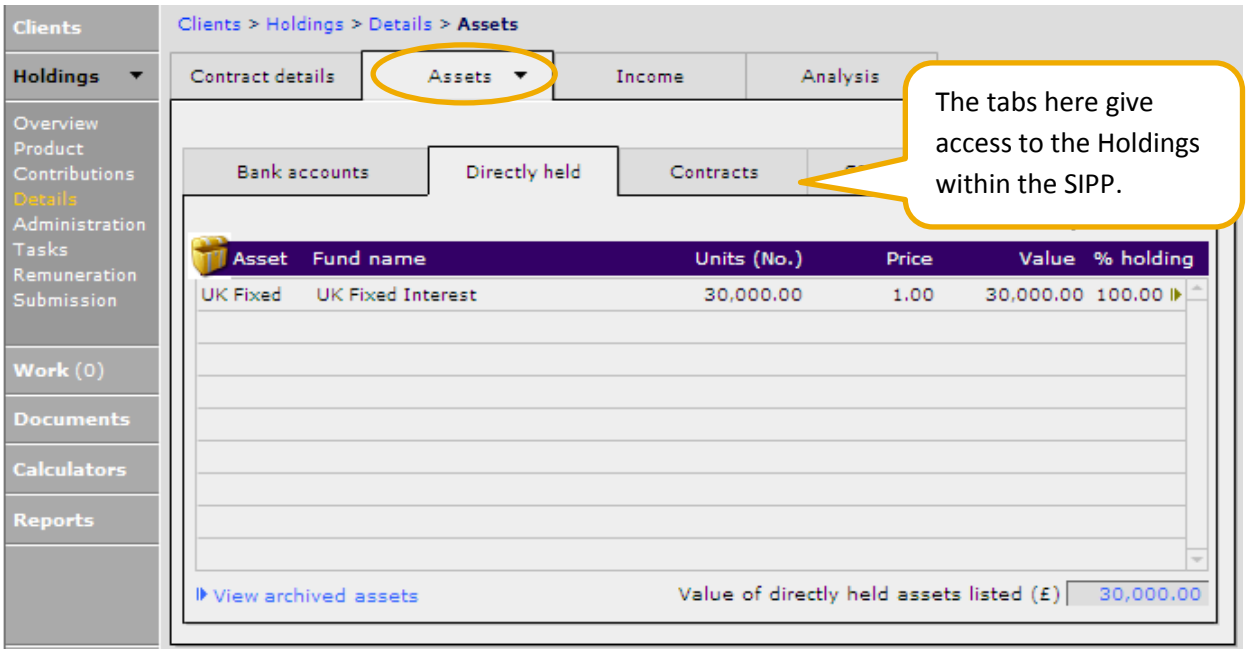
The 'Contracts' tab will detail the initial contribution into the new Contract (Holding):



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

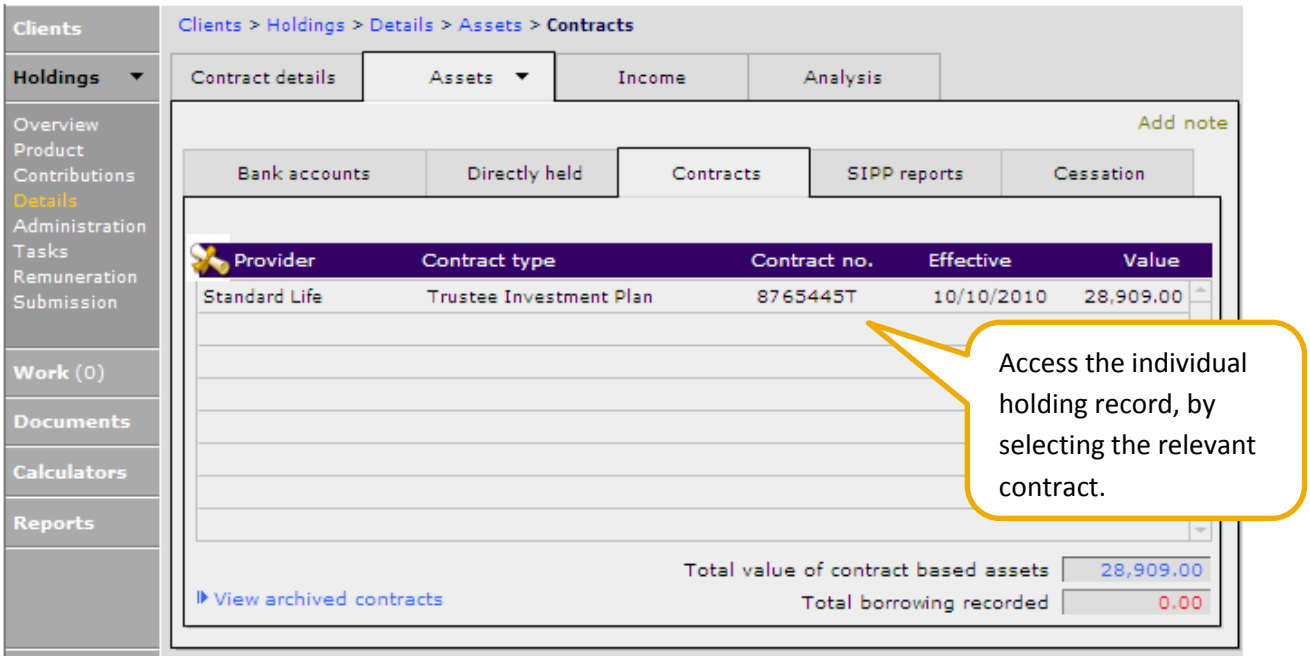
3 Updating New Bank Accounts, Directly Held Assets and Contracts

Once a new Holding has been set up within the SIPP there will be details that need to be updated. This is done within the 'Details' screen and 'Assets' tab in the SIPP:



Each of the Holdings added within the SIPP can be accessed from the tabs displayed above. However, this guide will only look at one of these, as each of them is completed in the same way as a standard holding.

To access the individual Holding record from the 'Details' screen, go to 'Assets' > 'Contracts':



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Jane Underlay > @SIPP > Trustee bank account >

Clients > Holdings > **Product**

Switch to full SIPP

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (2)
Documents
Calculators
Reports
Quit

Product | Allocation

Add note

Application status	In force
Contract holder	Underlay, J
Contract reason / objective	
Scheme	
Provider	@SIPP
Personal / Occupational	Personal
Product basis	Retirement
Product category	Trustee bank account
Product	Deposit account
Product display name for reports*	Trustee bank account
On Platform?	☐
Is this plan a trustee investment?	
Trustee Bank Account Account Number	
Application dated	18/06/2013
Application received	
Effective date	18/06/2013
Next contract review date	
Reason	

Change

More

As with a standard new piece of business, complete all red fields.

* The Product display name appears on client and management reports and can be overwritten.

Clients > Holdings > **Administration**

Switch to full SIPP

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (0)
Documents
Calculators
Reports

Administration | Cessation

Administration | Case source | Contract No.

New Business	Yes	
Action	Initial	
Status	In force	
Business source		
Current position (outstanding action)	Awaiting acknowledgement	
Proposal to Client		n/a
Application received	09/09/2010	
Application dated	09/09/2010	n/a
Submitted date	10/09	n/a
Intended effective date		
Service manager for this case		

As with a standard new piece of business, complete all red fields.

New business record complete

Complete admin. checklist

Once the 'Administration', 'Tasks', 'Remuneration' and 'Submission' screens have been completed in the 'Holding' record they will be displayed in the SIPP record.

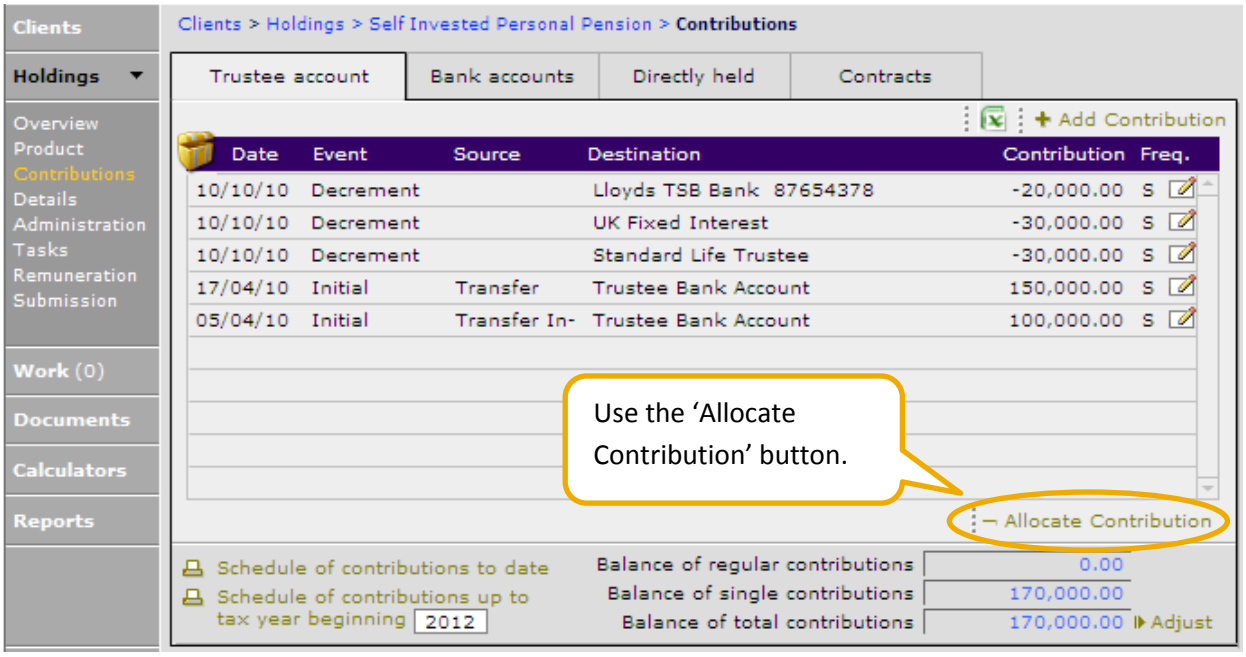
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

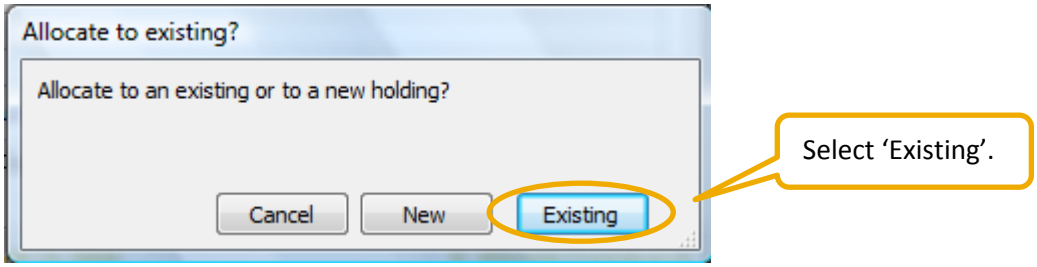
4 Adding Contributions to an Existing Holding

Once the Holdings have been set up within the SIPP, it is possible to add further contributions to each of them when required.

4.1 Adding to an Existing Contract

To add additional contributions to an existing Directly Held asset, use the 'Allocate contribution' button in the SIPP 'Contributions' screen:





This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Status In force
Destination Type
Destination holding
Event
Effective date
Contribution / Frequency
Contribution notes
Bank Account
Directly Held
Contract
Current trustee account balance 70,000.00
Update trustee account balance to 70,000.00 Auto fill £70,000.00
Cancel
Add Contribution and update trustee account balance

Select which type of Asset will be having an increment added to it.

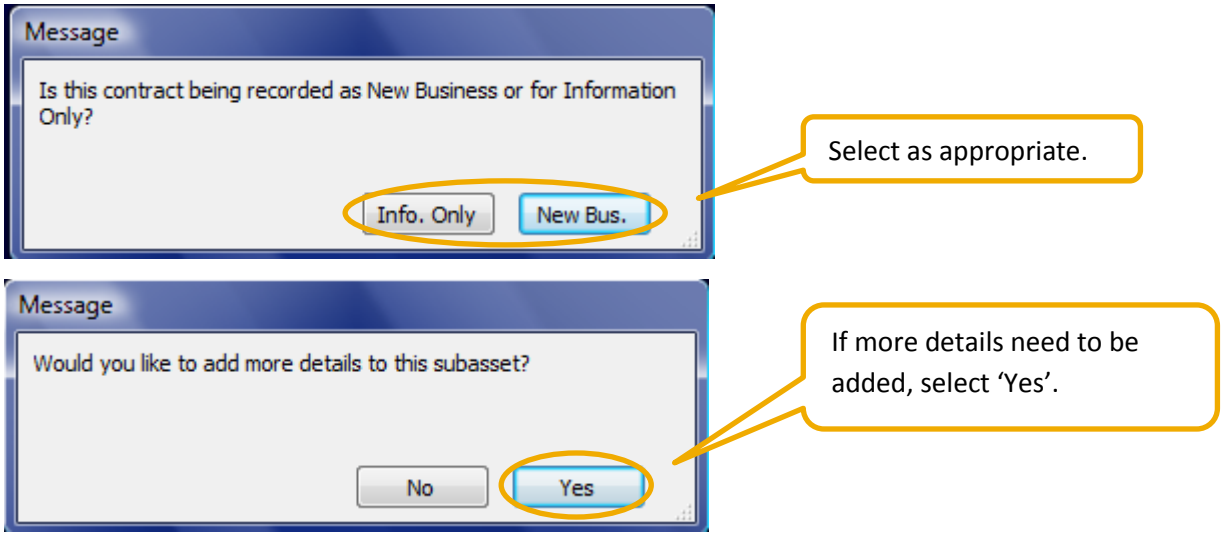
Status In force
Destination Type Contract
Destination holding
Event Aegon Scottish Equitable Trustee Investment Plan
Effective date
Contribution / Frequency
Contribution notes
Current trustee account balance 70,000.00
Update trustee account balance to 70,000.00 Auto fill £70,000.00
Cancel
Add Contribution and update trustee account balance

Select the existing Holding to which the increment is being applied.

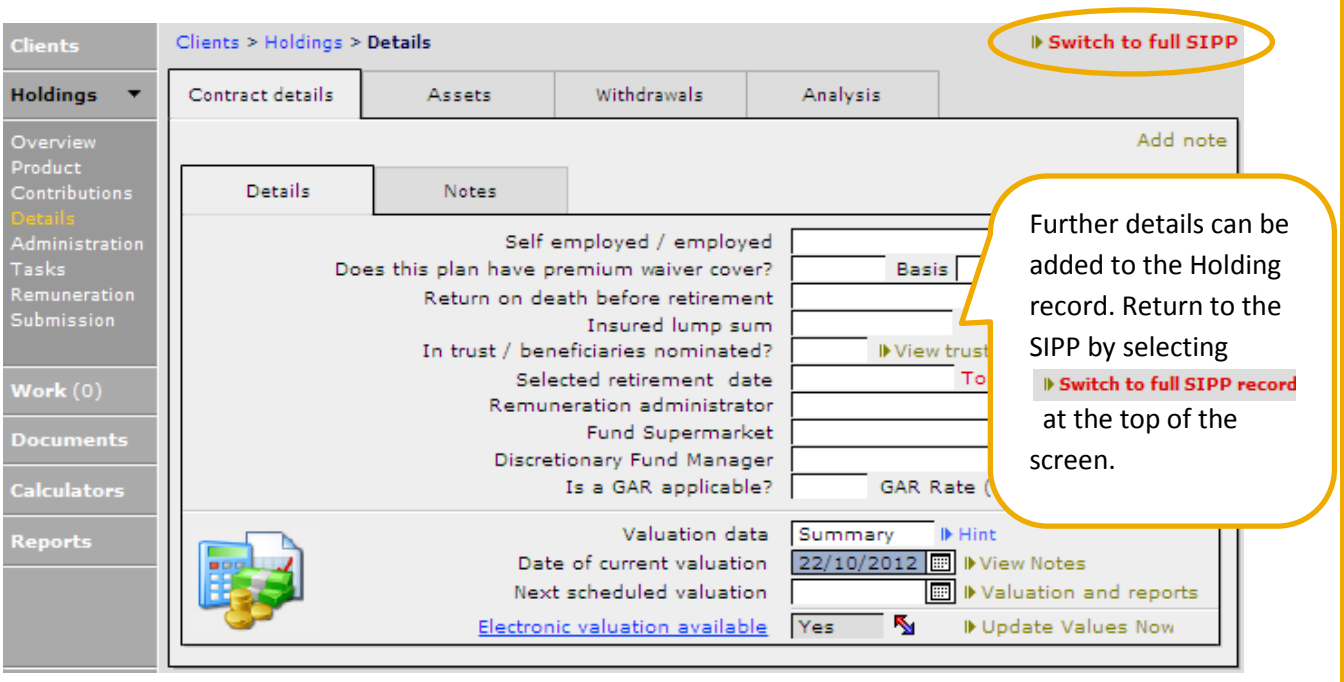
Status In force
Destination Type Contract
Destination holding Aegon Scottish Equitable Trustee
Event Increment
Effective date 04/08/2009
Contribution / Frequency 10,000.00 S
Contribution notes
Current trustee account balance 70,000.00
Update trustee account balance to 70,000.00 Auto fill £60,000.00
Cancel
Add Contribution and update trustee account balance

Complete the details of the increment and select 'Auto fill' to update the balance of the Trustee Account.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



The following screen will then be displayed:

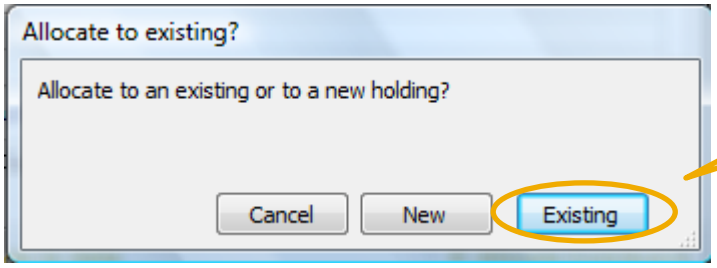


4.2 Adding to an Existing Directly Held Asset

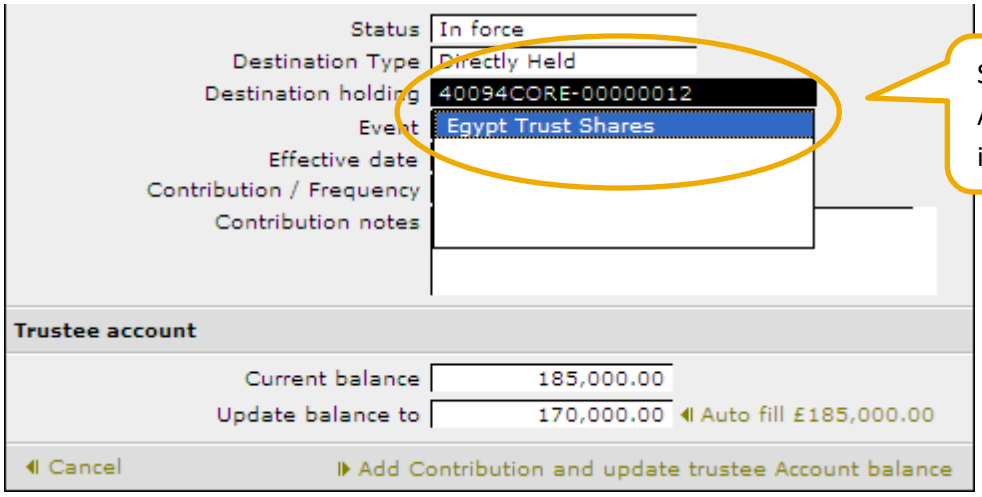
To add additional contributions to an existing Directly Held asset, use the 'Allocate contribution' button in the Trustee Account 'Contributions' screen (as seen above).

The following message will be displayed:

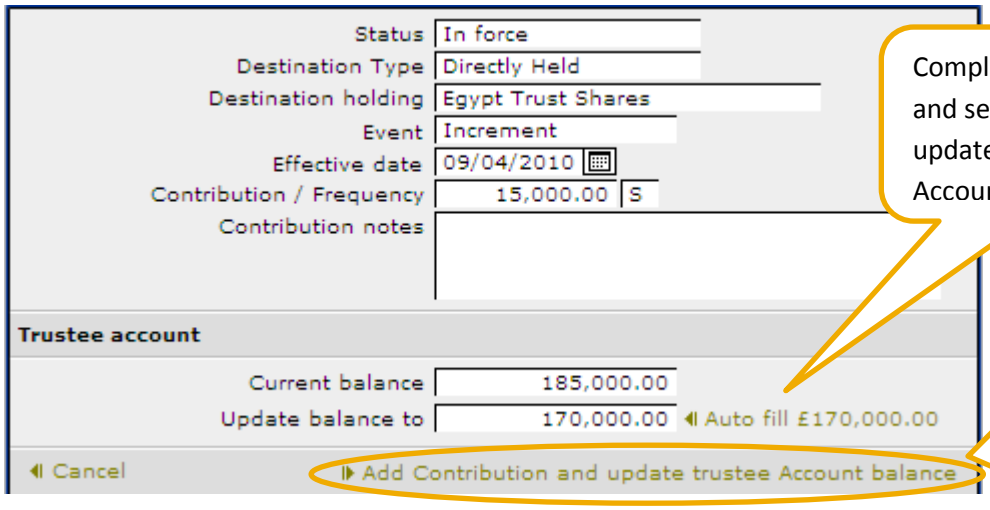
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



Select 'Existing'.

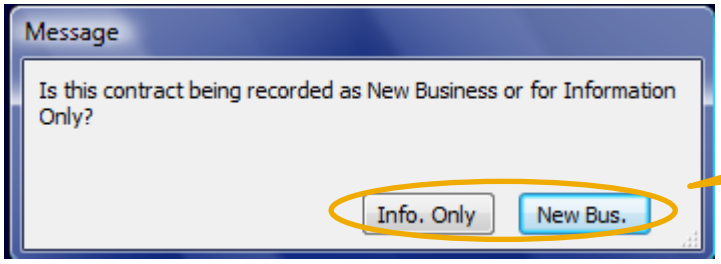


Select which type of Asset will be having an increment added to it.



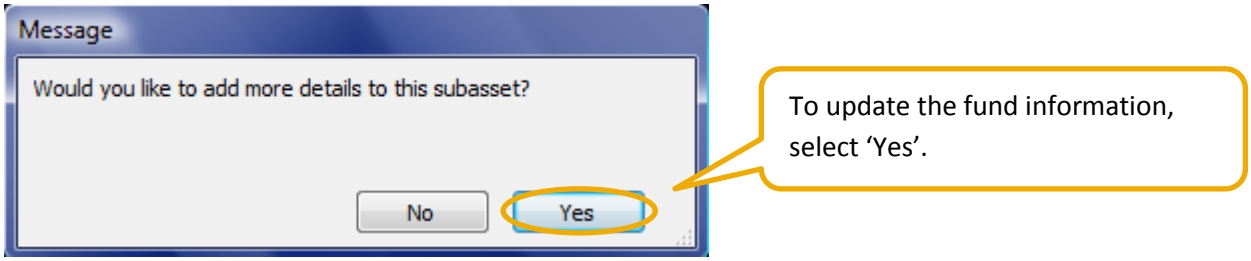
Complete the screen and select 'Auto fill' to update the Trustee Account balance.

Select 'Add Contribution and update trustee Account balance' to update the SIPP.

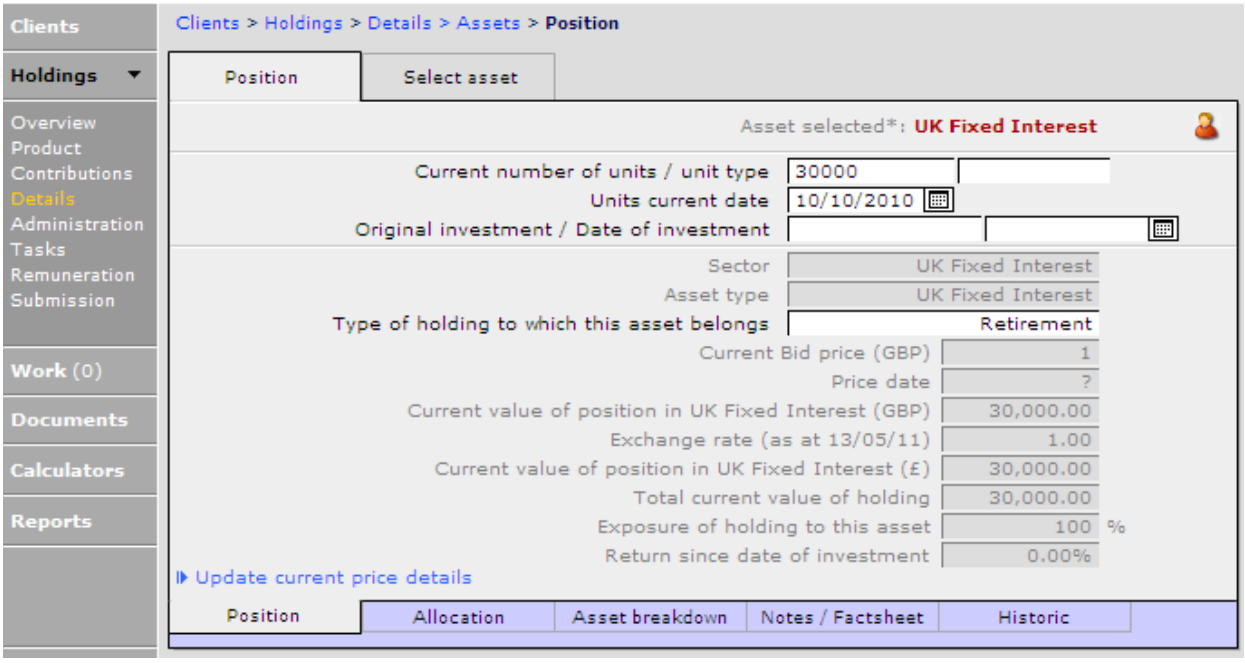


Select as appropriate.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



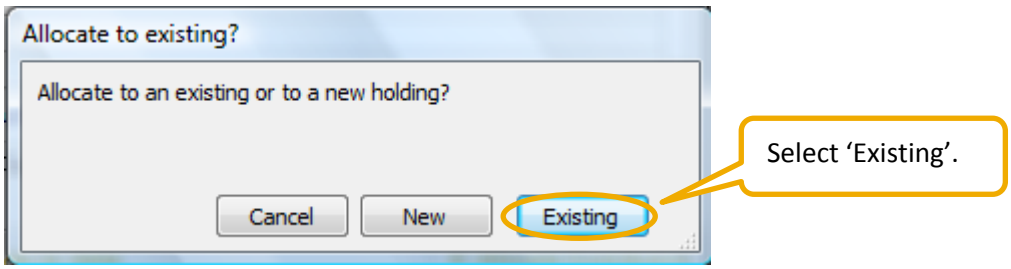
The following screen will be displayed:



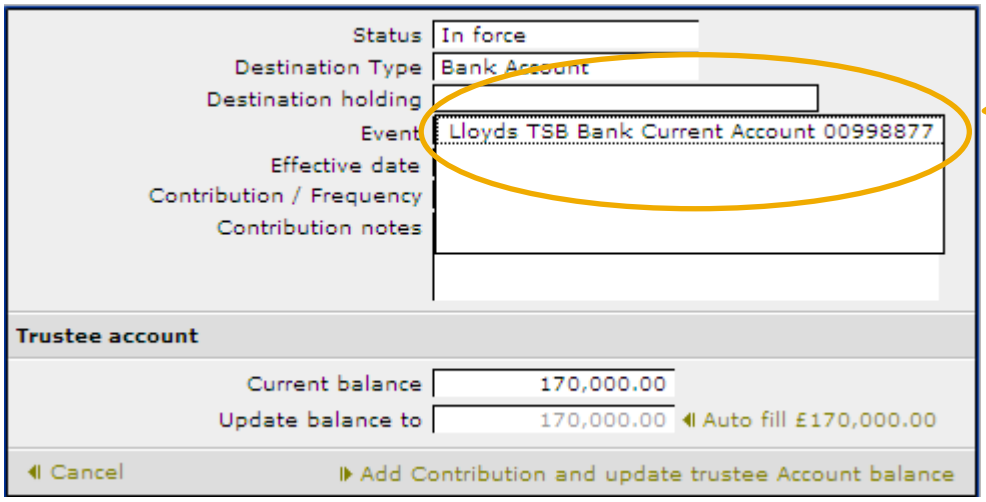
Amend the number of units that this Directly Held asset now has.

4.3 Adding to an Existing Bank Account

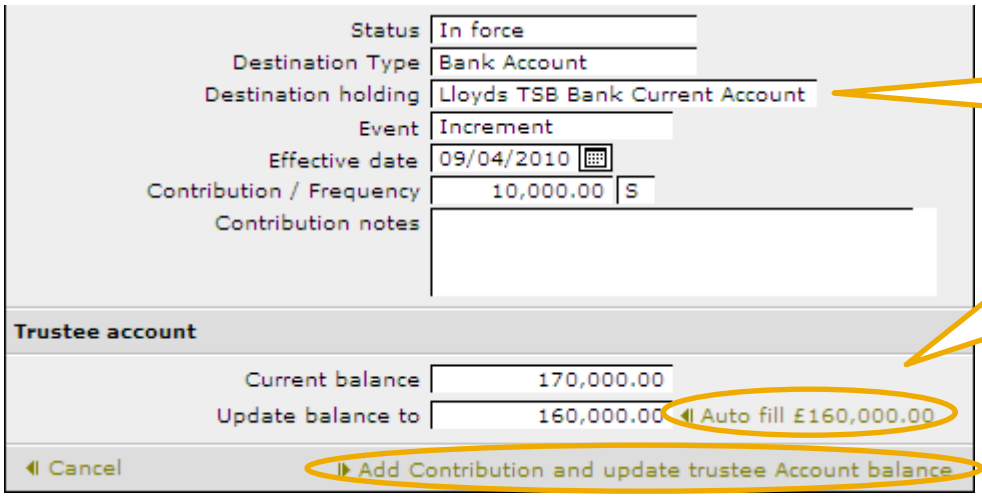
To add additional contributions to an existing Bank Account, use the 'Allocate contribution' button in the Trustee Account 'Contributions' screen (as seen above). The following message will be displayed:



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



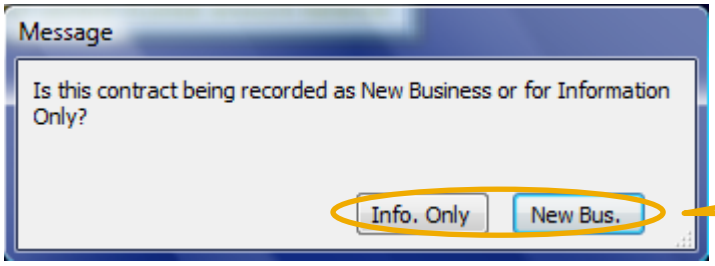
Select which type of asset will be having an increment added to it.



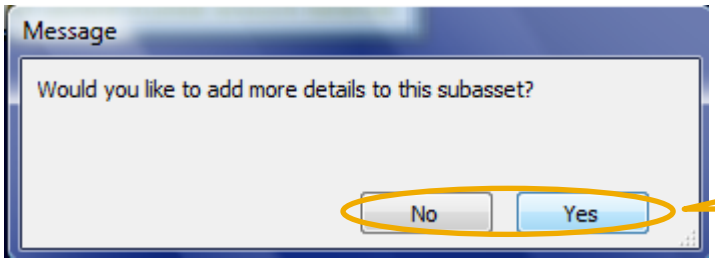
Complete this page.

Select 'Auto Fill' to update the Trustee Account balance.

Select 'Add Contribution and update trustee account balance' to update the SIPP.



Select the relevant option.



Confirm if more details need to be added to the Bank Account holding.

If 'Yes' is selected the following screen will be displayed:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Gemma Clift > Lloyds TSB Bank > Bank current account > 00998877

Clients > Holdings > **Details** | Switch to full SIPP

Account name	Clift, G H
Current value of deposit	15,000.00
Current annual rate of interest	1.50%
Current income	225.00 p.a.
Sort code / Account Number	302841 00998877
Account Type	Current Account
Interest Type	
Withdrawal notice period (if any)	days
Signatories	Miss Clift
Date information updated	
Provider's Customer Number	
Contract Issue Number	

Notes

System client reference	U30001
System contract reference	40094CORE

5 Allocating Money from a Bank Account

Any money allocated to the Bank Accounts may be spent in the future. Money from this account can be allocated to the Trustee Account to enable the money to be spent on Directly Held assets and Contracts.

Clients > Holdings > Self Invested Personal Pension > Contributions > **Bank Accounts**

Clients | Holdings | Overview | Product | Contributions | Details | Administration | Tasks | Remuneration | Submission | Work (0) | Documents | Calculators | Reports

Trustee account | Bank accounts | Directly held | Contracts

Re-allocate Contribution

Date	Event	Account Name	Contribution	Freq.
10/10/10	Initial	Lloyds TSB Bank 87654378	20,000.00	S

In the Bank Account tab, select '-Re-allocate Contribution'.

Show the contributions for: All Holdings

Balance of regular contributions	0.00
Balance of single contributions	20,000.00
Balance of total contributions	20,000.00

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Status: In force
Bank account to be decremented: Lloyds TSB Bank Current Account
Event: Decrement
Effective date: 09/04/2010
Contribution / Frequency: 5,000.00 S
Contribution notes:

Trustee account

Current balance: 160,000.00 Omit from TBA totals
Update balance to: 165,000.00 Auto fill £165,000.00

Lloyds TSB Bank Current Account 00998877 bank account

Current balance: 15,000.00
Update balance to: 15,000.00 Auto fill £10,000.00

Cancel | Reallocate to the trustee Account

Complete the information required on this page.

Select 'Reallocate to the trustee Account'

The 'Omit from TBA totals' will not add this £5000, which is being reinvested into the 'Trustee Account', into the total contributions.

The Bank Account will show a decrement and the Trustee Account will show an 'Internal' transfer:

Clients > Holdings > Self Invested Personal Pension > Contributions > **Bank Accounts**

Clients | Holdings | Overview | Product | Contributions | Details | Administration | Tasks | Remuneration | Submission | Work (0) | Documents | Calculators | Reports

Trustee account | Bank accounts | Directly held | Contracts

Re-allocate Contribution

Date	Event	Account Name	Contribution	Freq.
20/05/11	Decrement	James Hay Limited Trustee Bank Account	-5,000.00	S
10/10/10	Initial	Lloyds TSB Bank 87654378	20,000.00	S

Show the contributions for: All Holdings

Balance of regular contributions: 0.00
Balance of single contributions: 15,000.00
Balance of total contributions: 15,000.00

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Clients > Holdings > Self Invested Personal Pension > **Contributions**

Clients | Holdings | Overview | Product | Contributions | Details | Administration | Tasks | Remuneration | Submission | Work (0) | Documents | Calculators | Reports

Trustee account | Bank accounts | Directly held | Contracts

+ Add Contribution

Date	Event	Source	Destination	Contribution	Freq.
20/05/11	Internal		Trustee Bank Account	5,000.00	S
10/10/10	Decrement		Lloyds TSB Bank 87654378	-20,000.00	S
10/10/10	Decrement		UK Fixed Interest	-30,000.00	S
10/10/10	Decrement		Standard Life Trustee	-30,000.00	S
17/04/10	Initial	Transfer	Trustee Bank Account	150,000.00	S
05/04/10	Initial	Transfer In-	Trustee Bank Account	100,000.00	S

– Allocate Contribution

Schedule of contributions to date

Schedule of contributions up to tax year beginning 2012

Balance of regular contributions 0.00

Balance of single contributions 175,000.00

Balance of total contributions 175,000.00 Adjust

Once the money is in the Trustee Account it can be allocated to other investments within the SIPP.

6 Updating Balances

Once money has been spent from the Trustee Account, or from the Bank Accounts, it is important to ensure that the account balances are kept up to date. If not, the valuation on the 'Summary' page of the SIPP holding and any valuation report will show incorrect values:

Clients > Holdings > **Overview**

Contract details | Scanned docs.

Add note

Application status	In force	Marked for upload ☐
Contract holder	Clift, G	Change
Provider	James Hay Limited	
Contract type	Self Invested Personal Pension	
Contract number	L928776	
Effective date	3/9/2012	End date
Bank accounts	265,000.00	
Directly held assets	30,000.00	
Contracts	20,000.00	
Total	315,000.00	
Adviser	Dance, Jonathan	More
Introducer		More

Make this contract paid up / cancelled

Print a file fact sheet for this holding

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

It is therefore important to ensure that when any money is spent from the Trustee Account, or the Bank Account, that the balance is amended.

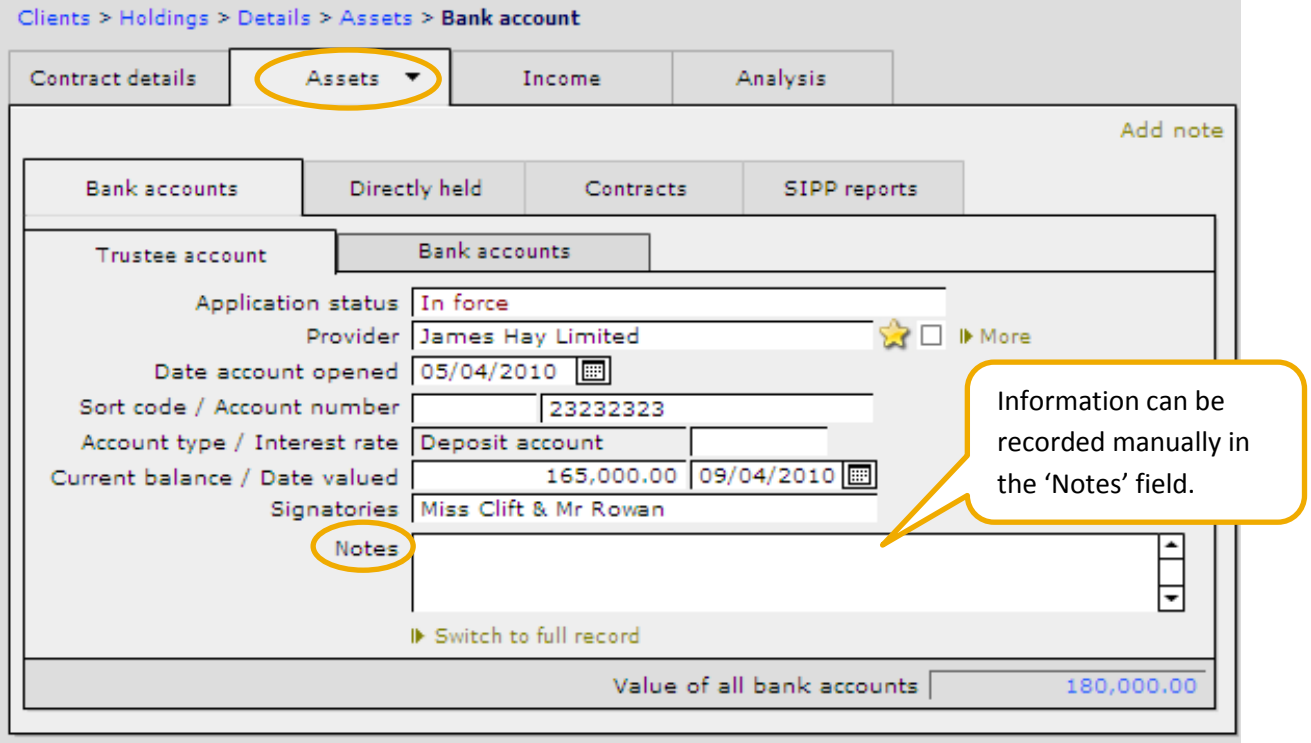
This can be done automatically when allocating money from the Trustee Account, using the 'Auto fill' link, which has been referred to throughout this guide when either adding or allocating money within the Trustee Account. However, this automatic update will not be taking into account any interest etc. on the account.

If you wish to record a more precise balance of the Trustee Account, it can be updated manually.

6.1 Updating the balance of the Trustee Account

Updating the balance of either the Trustee Account or the Bank Account is done in the Details screen of the SIPP.

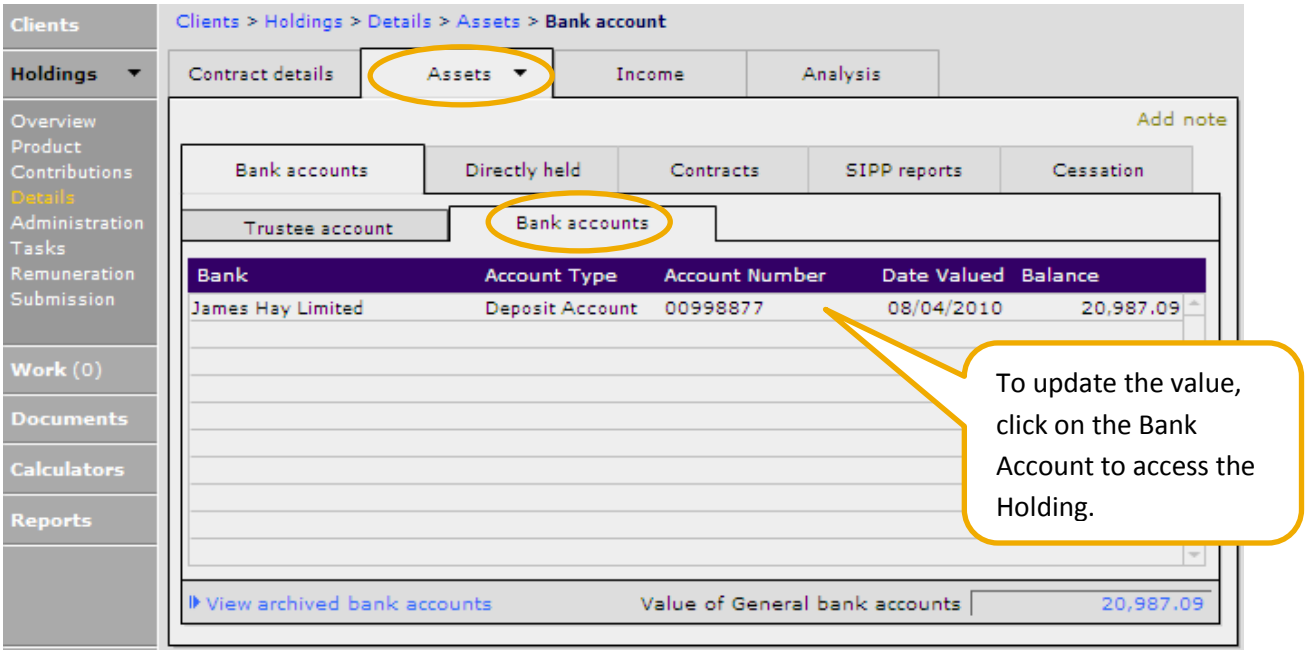
The Trustee Account balance can be updated from the details shown in the 'Assets' tab:



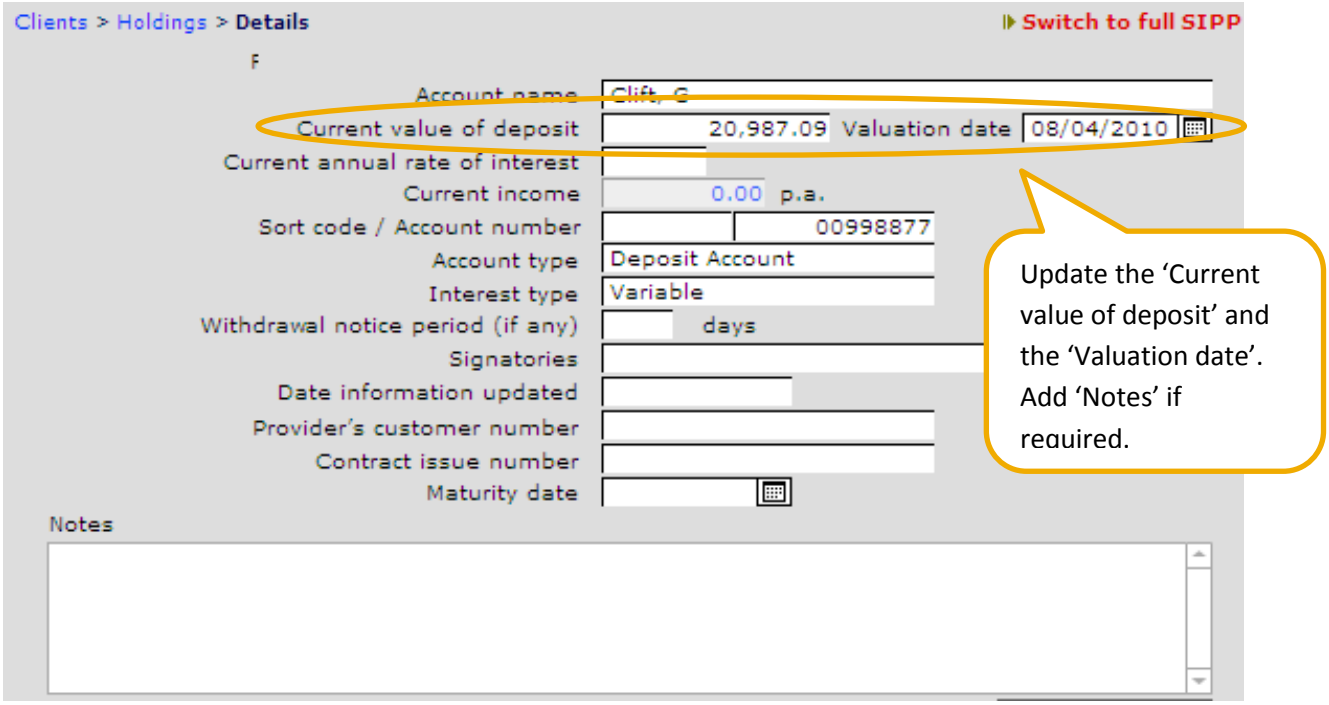
6.2 Updating the Value of the Bank Account

The Bank Accounts are updated in Details > Assets > Bank Accounts > Bank Account tab:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



Once in the Bank Account Holding, navigate to the Details screen:



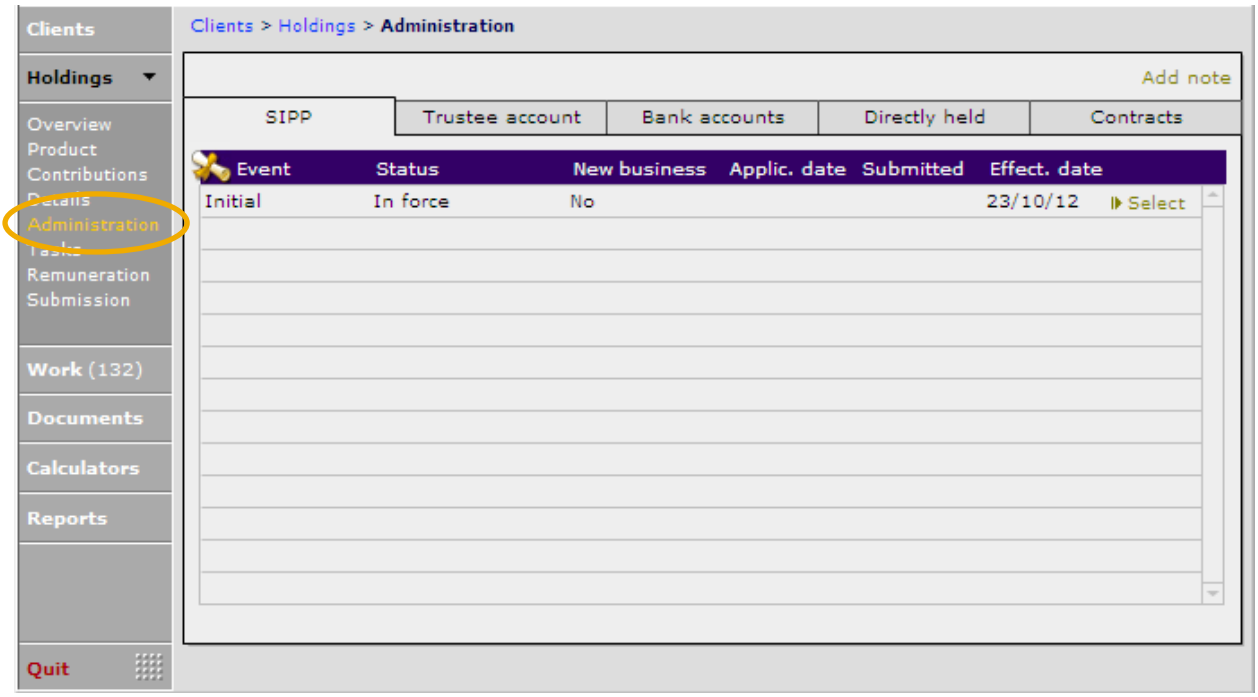
To navigate back to the SIPP, click **Switch to full SIPP**.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

7 Keeping Records Updated

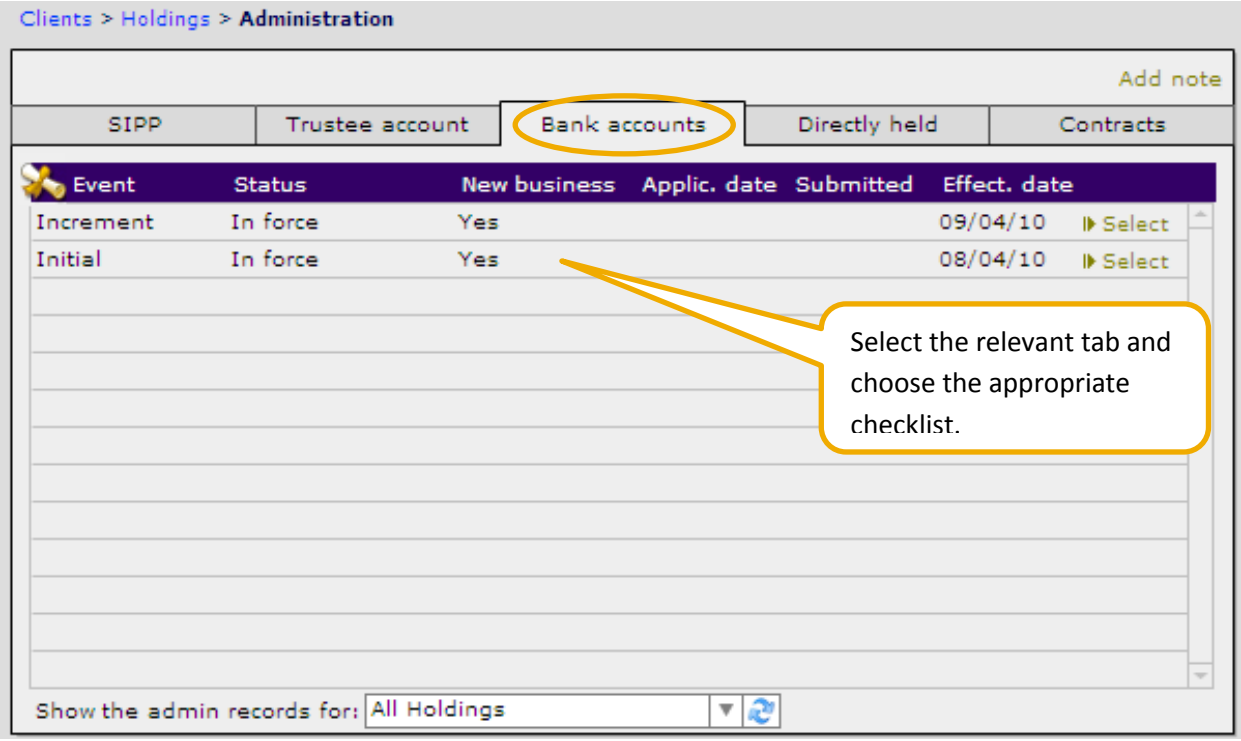
When any asset is recorded into a SIPP, as well as the SIPP itself, it can either be recorded as 'Info Only' or 'New Business'. Any record recorded as 'Info Only' requires only the appropriate fields to be completed within 'Product', 'Contributions', 'Details' and, potentially, the 'Remuneration' screens.

If a piece of 'New Business' is entered, then all the screens above, plus the 'Administration', 'Remuneration' and 'Submission' screens need to be completed:

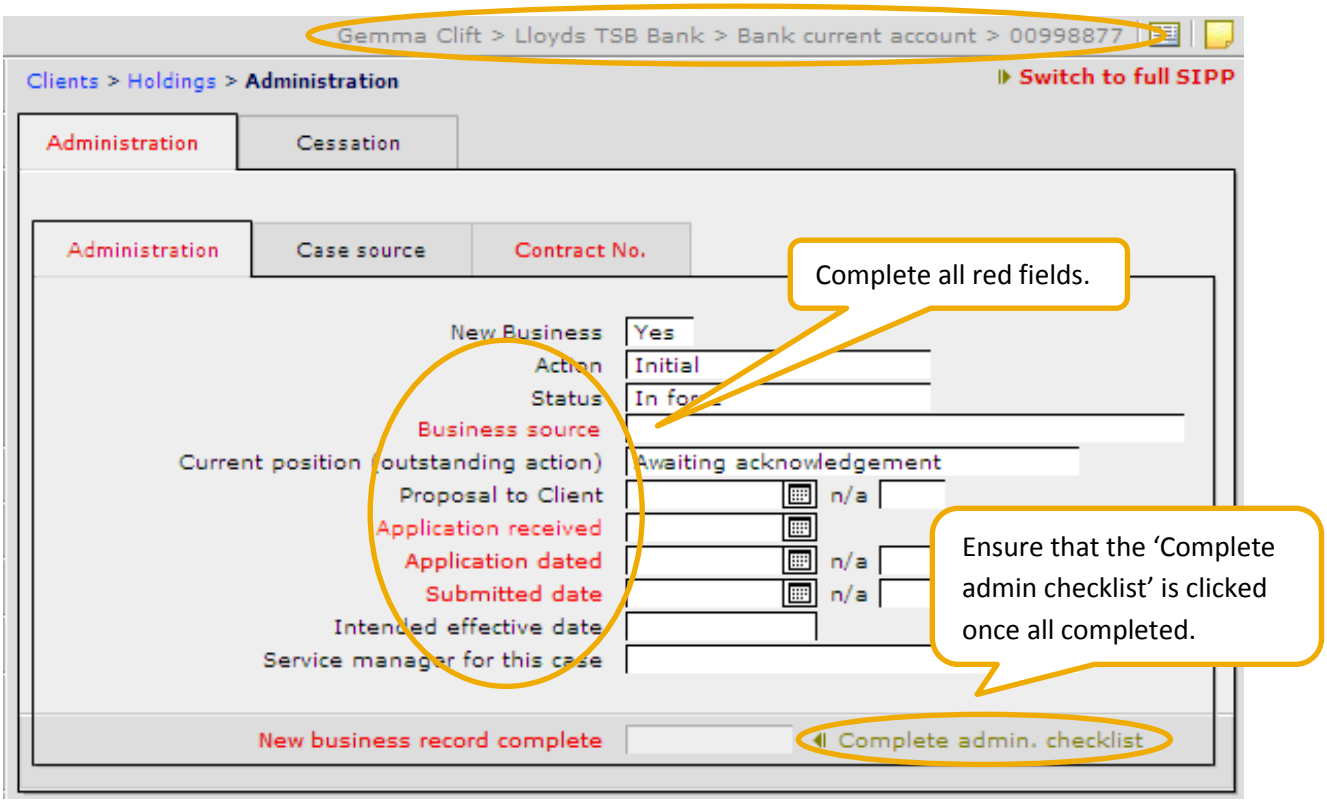


These screens can either be accessed from within the SIPP (as shown above) or from within the individual Holding record. All types of assets will have this functionality.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



Once a checklist is selected, the relevant Holding will be displayed with the checklist - in this example the 'Administration' checklist of the 'Bank Account' has been chosen:



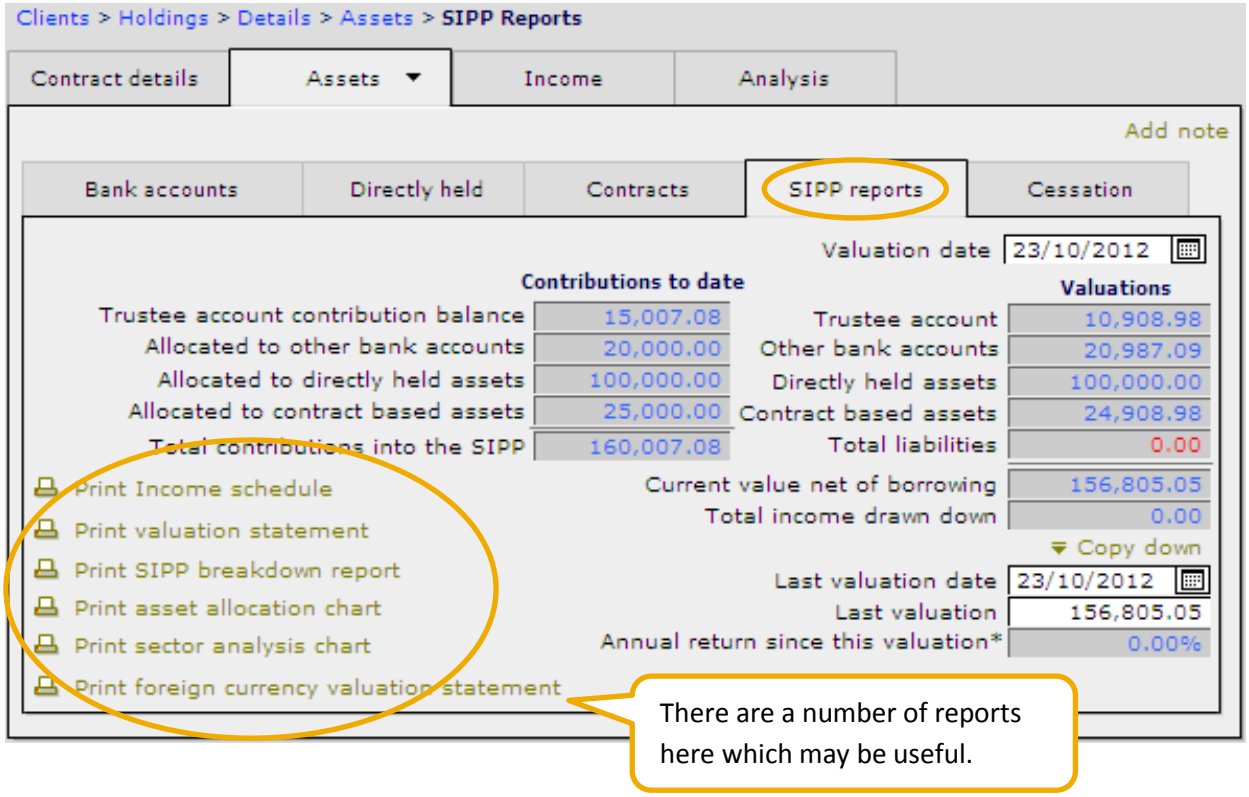
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

The 'Tasks', 'Remuneration' and 'Submission' areas all work in the same way. If a tab is selected from within the SIPP, CCD will navigate to the relevant screen in the individual Holding record.

8 SIPP Reports

There are a number of reports available to use which will either show the SIPP together with any other Holdings the client has, or can show the valuation of the SIPP on its own.

To create a report which only shows the SIPP and what has been paid in and what the value is, navigate to the SIPP Details screen, 'Assets' tab and 'SIPP Reports' tab:



Showing below is an example of the SIPP breakdown report:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

SIPP Report

SIPP Breakdown report prepared for Miss Clift

Miss Clift

SIPP Provider and Policy number	Current Value
James Hay Limited SIPP L02884777	
Trustee Bank Account	
James Hay Limited Trustee Bank Account 123343211	10,908.98
General Bank Accounts	
James Hay Limited Deposit Account 00998877	20,987.09
Directly Held Assets	
UK Equities	50,000.00
UK Fixed Interest	50,000.00
Contracts	
James Hay Limited Trustee Investment Plan NJ86554455	24,908.98
Total borrowing recorded	£0.00
Total income drawdown	£0.00
Total value of this SIPP	£156,805.05
Total value of all SIPPs	**£156,805.05**

This report covers all of the assets held within the SIPP.

The SIPP will also show on the reports which can be printed from the Clients > 'Reports' section.

The SIPP will show as a single product on the 'Retirement' reports, unless the 'SIPP Summary' report is selected:

Retirement contracts

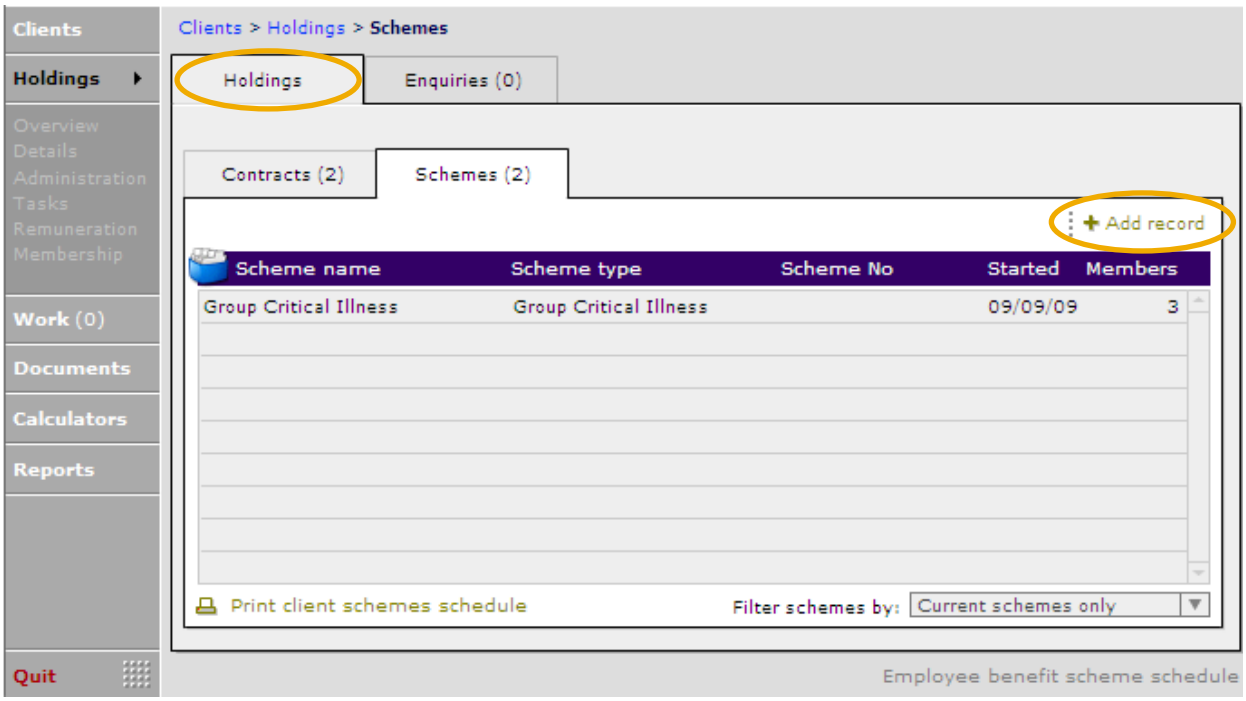
Schedule of retirement contracts. Prepared for Miss Clift

Provider	Contract type	Status	Contract / Policy Number	Effective date	Review date	NRD	Contracted out	Regular Cont.	Total Single Conts.	Total Invested	Valuation
Miss Clift											
James Hay Limited	Self Invested Personal Pension	In force	L02884777	01/09/12					100,000	160,007	156,805
Total for Miss Clift									£100,000.00	£160,007.08	£156,805.05

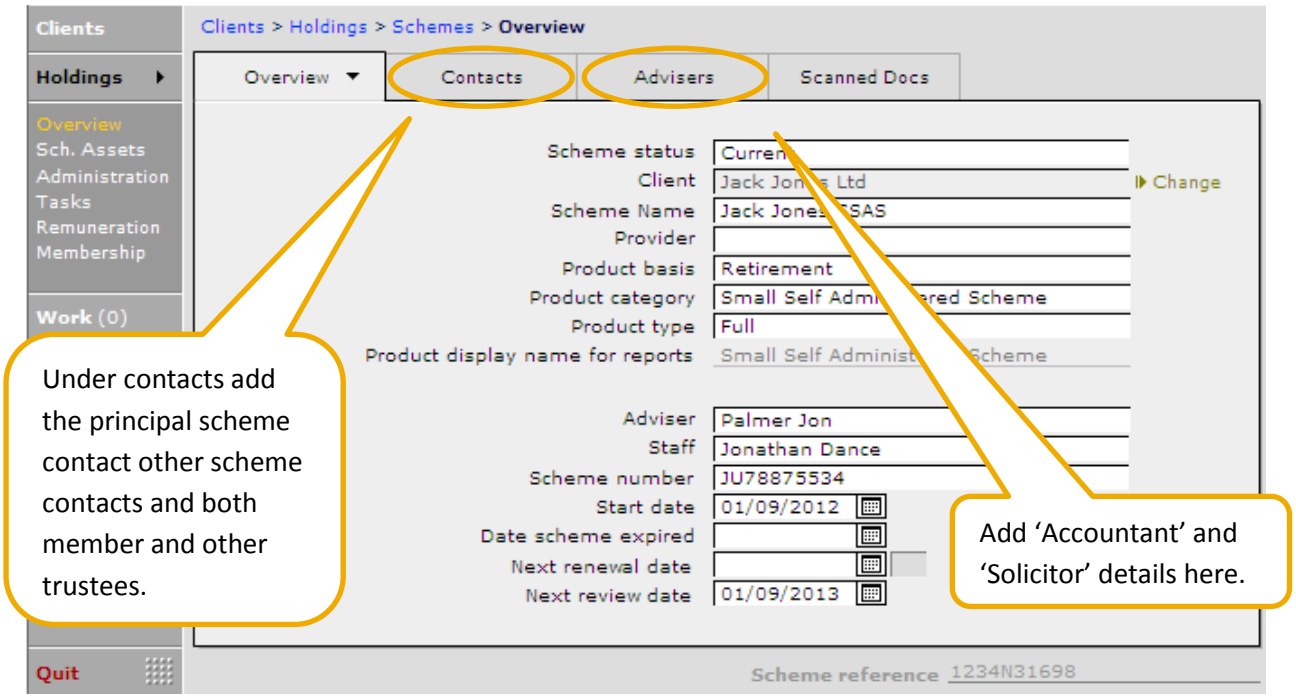
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

9 Small Self Administered Scheme – SSAS

A SSAS is entered in much the same way as a SIPP. Go to a corporate client's holdings and then select the Scheme tab:



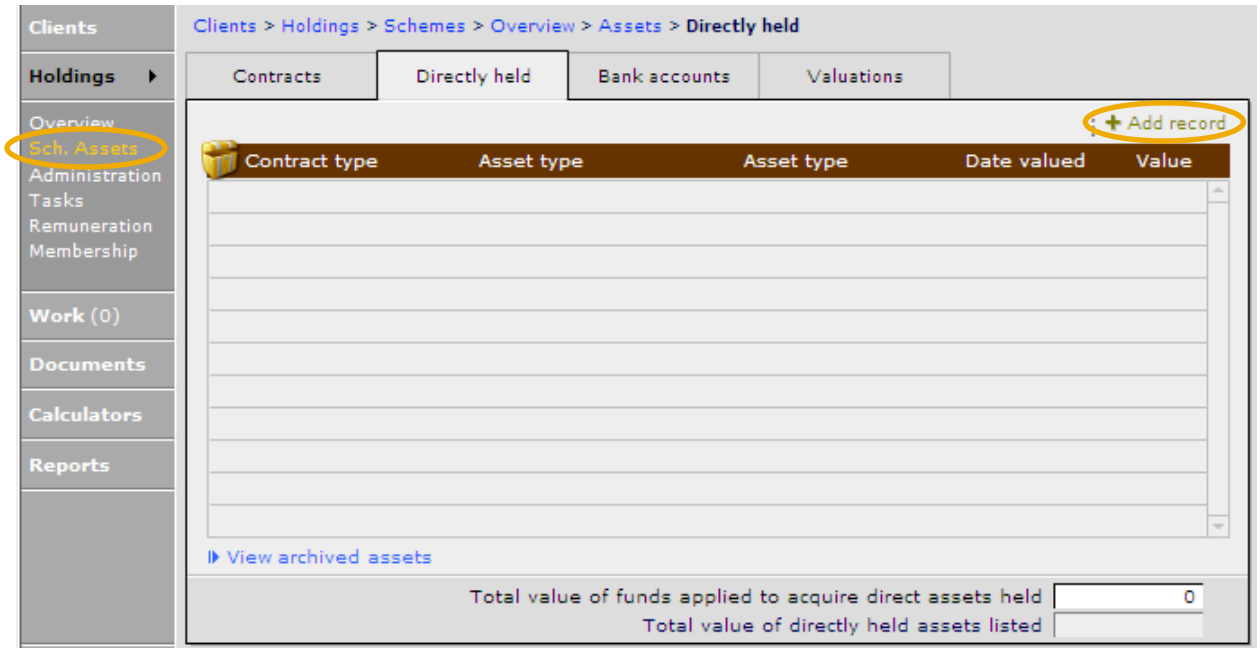
Use the '+Add record' button to record details of the SSAS.



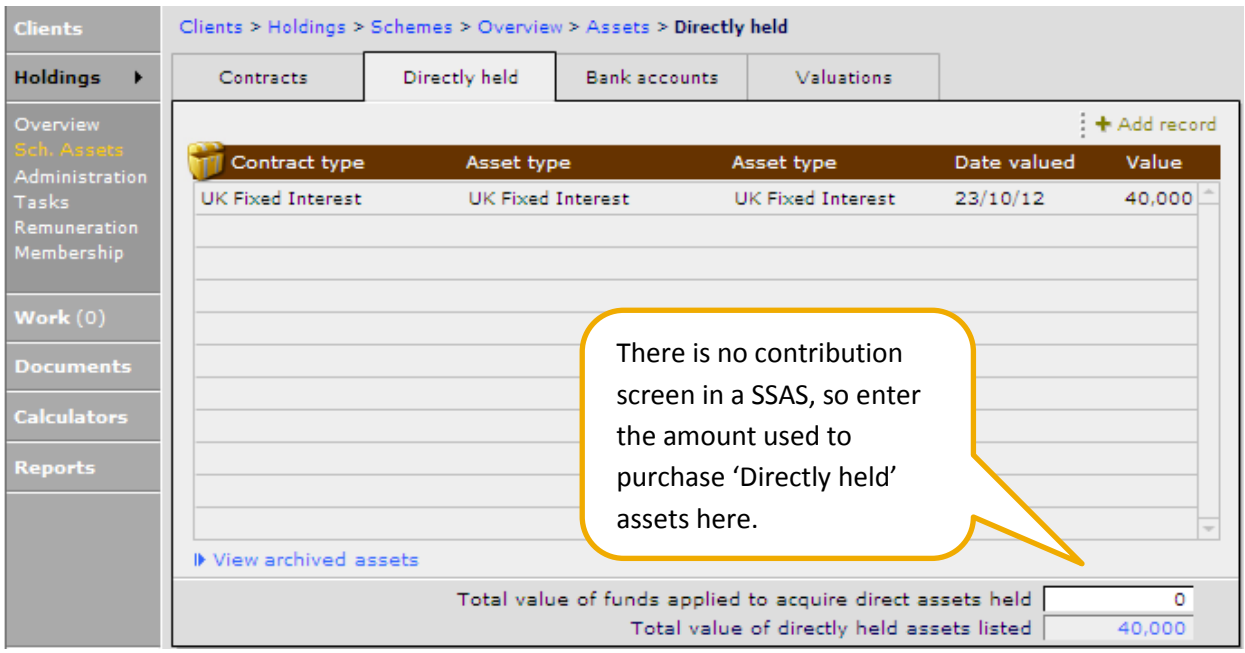
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

9.1 Directly Held Assets

To add 'Directly held' assets, use the '+Add record' button within the 'Sch. Assets' screen of the scheme and then complete these pages:



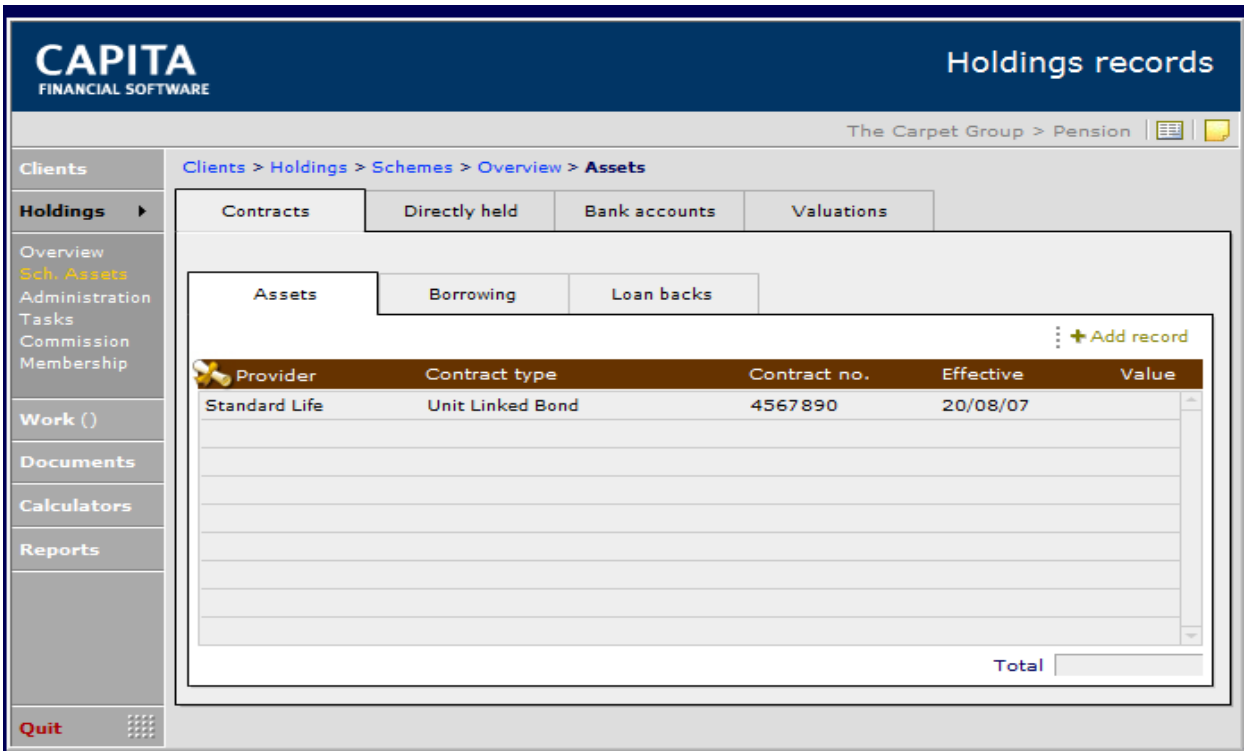
Complete the screen as you would do for any directly held asset or fund and when you navigate back to the 'Directly Held' tab, this will show:



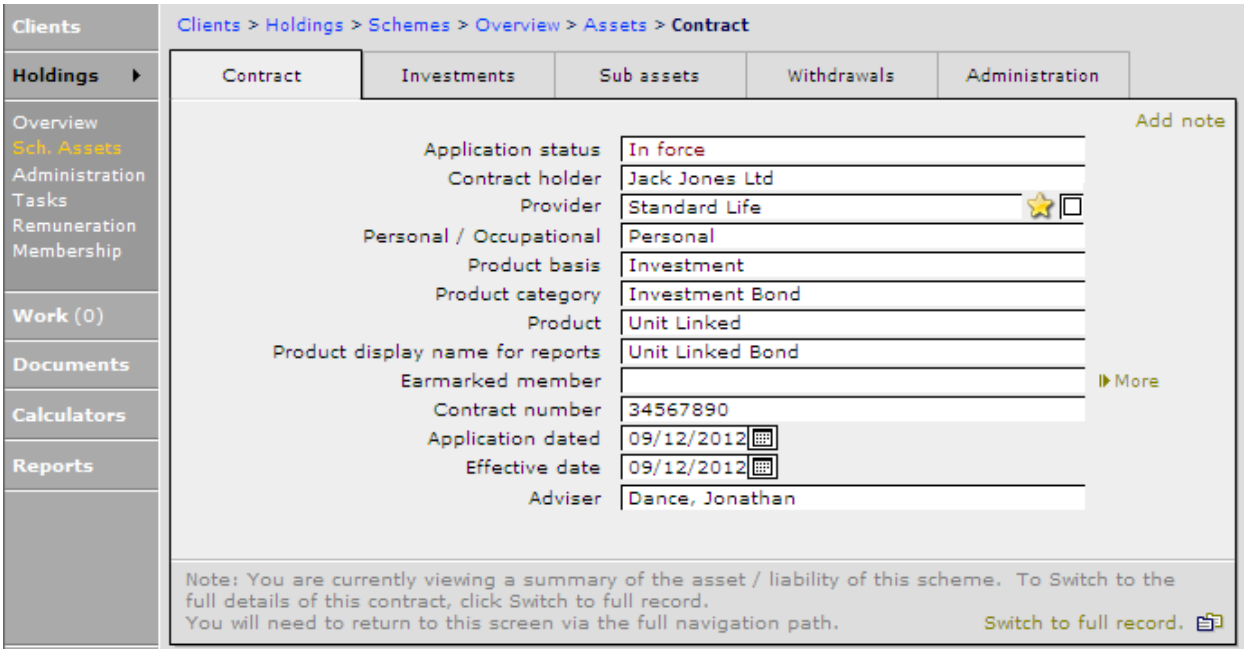
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

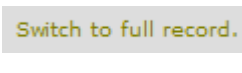
9.2 Contract Based Assets

To add 'Contracts', use the '+Add record' button and complete the following screens.



Enter the details of the Contract:

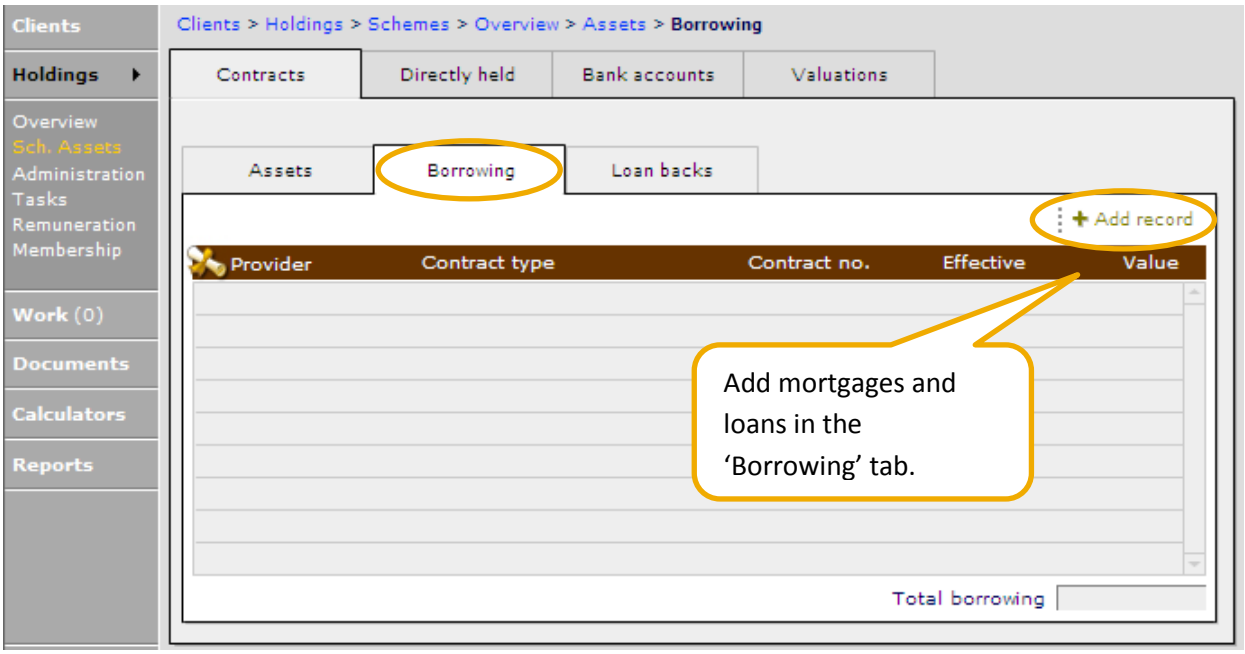


To enter full contract details 

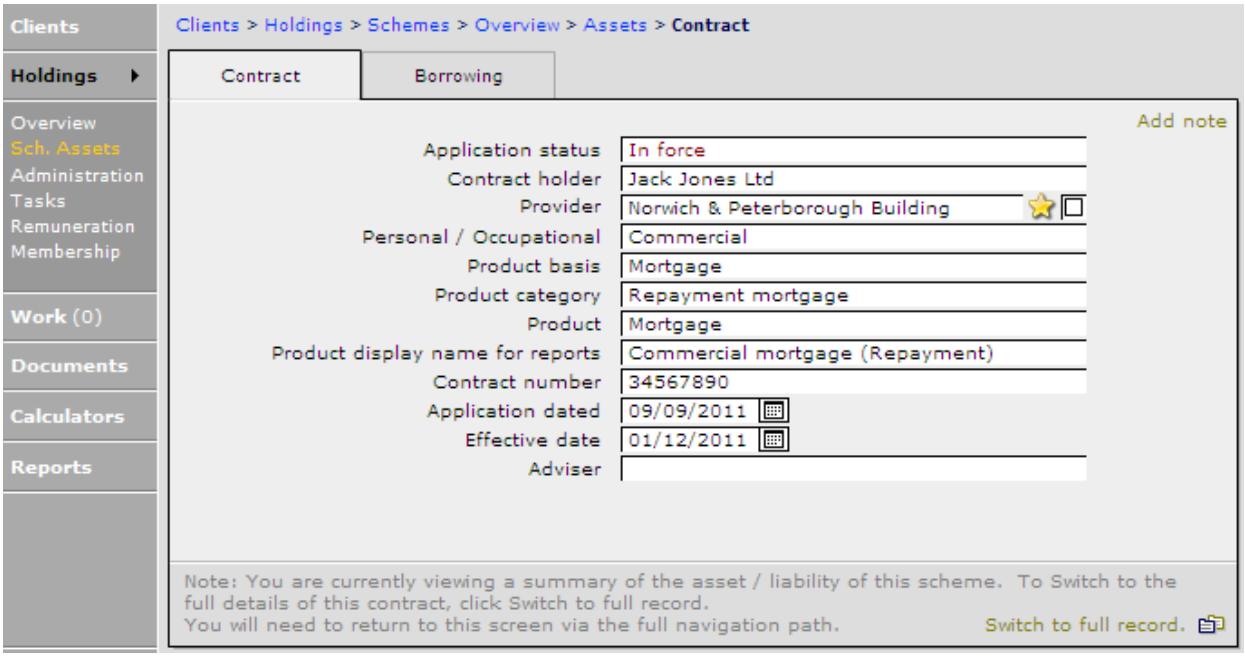
and complete the remaining screen as for a normal contract based asset.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

9.1.1 Contract Based Borrowing

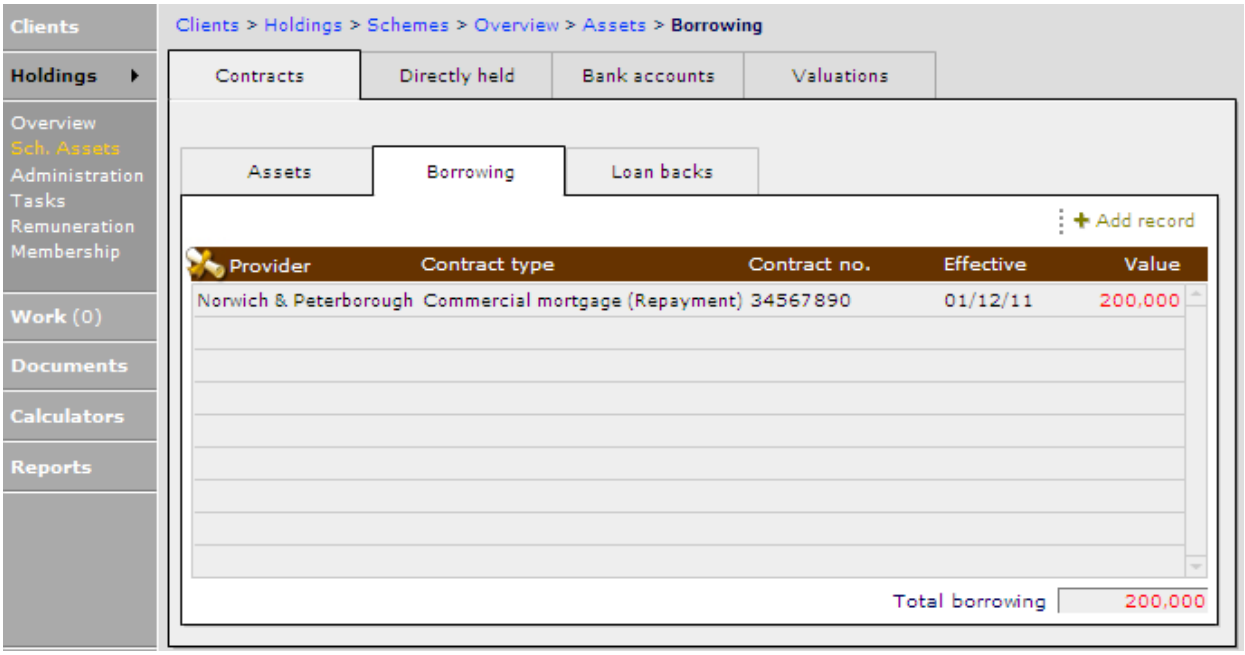


Enter the details of the Borrowing or loan, you can use the Switch to full record to record more details:



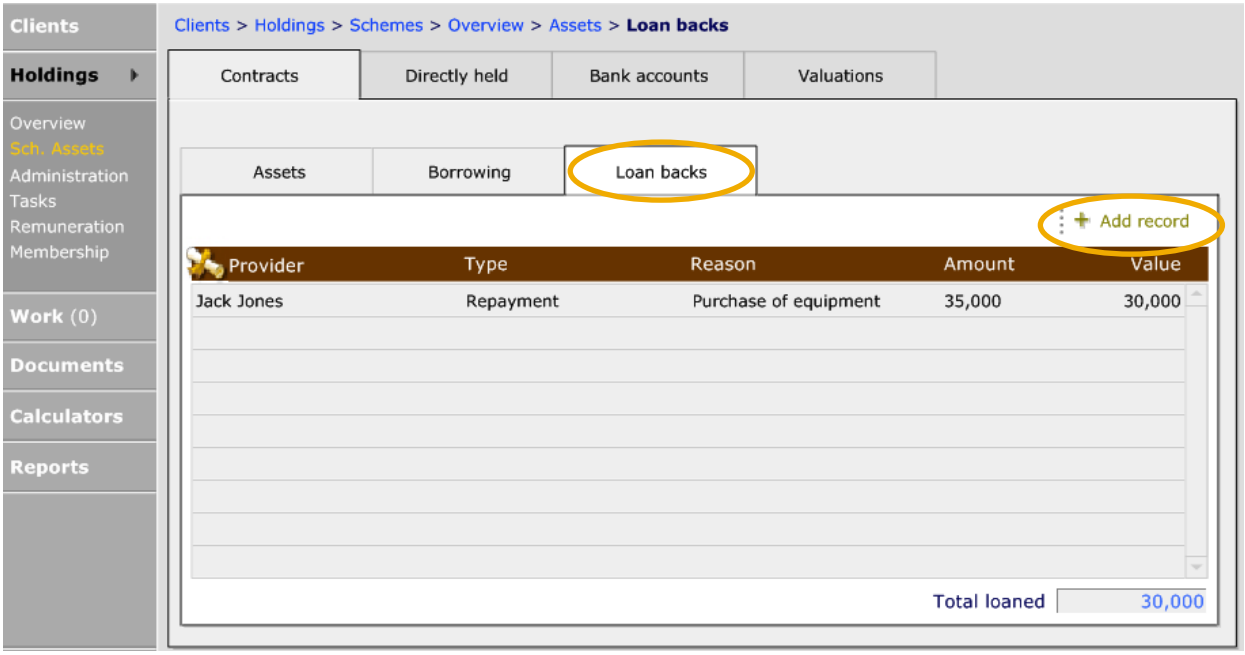
Once completed, the 'Borrowing' tab the borrowing will show as follows:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

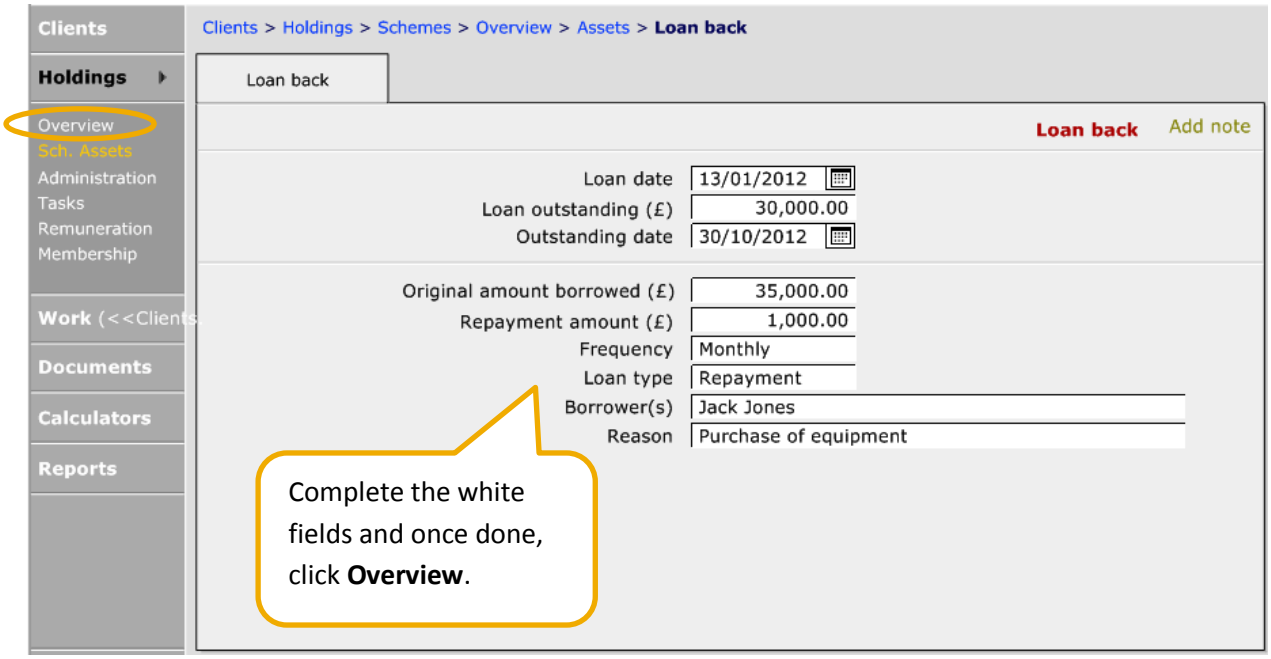


9.1.2 Loan Backs

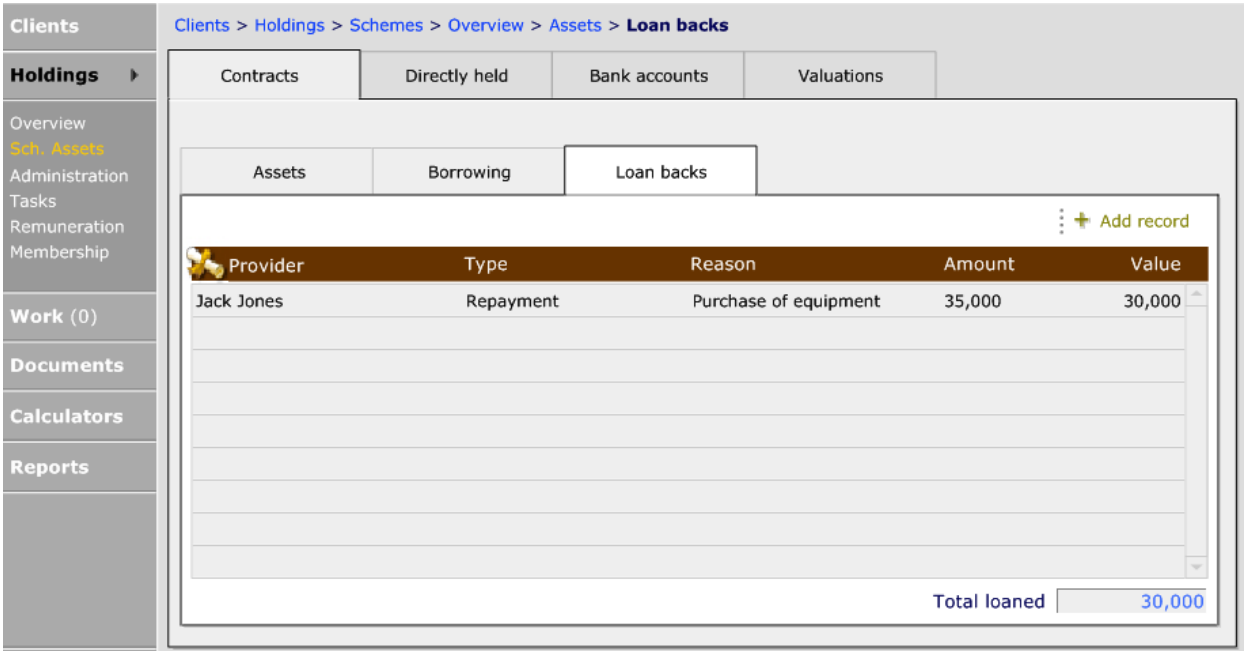
The facility for a SSAS to lend money back to the Company can provide an alternative and attractive investment opportunity. They can be recorded on the SSAS record using the 'Loan backs' tab:



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

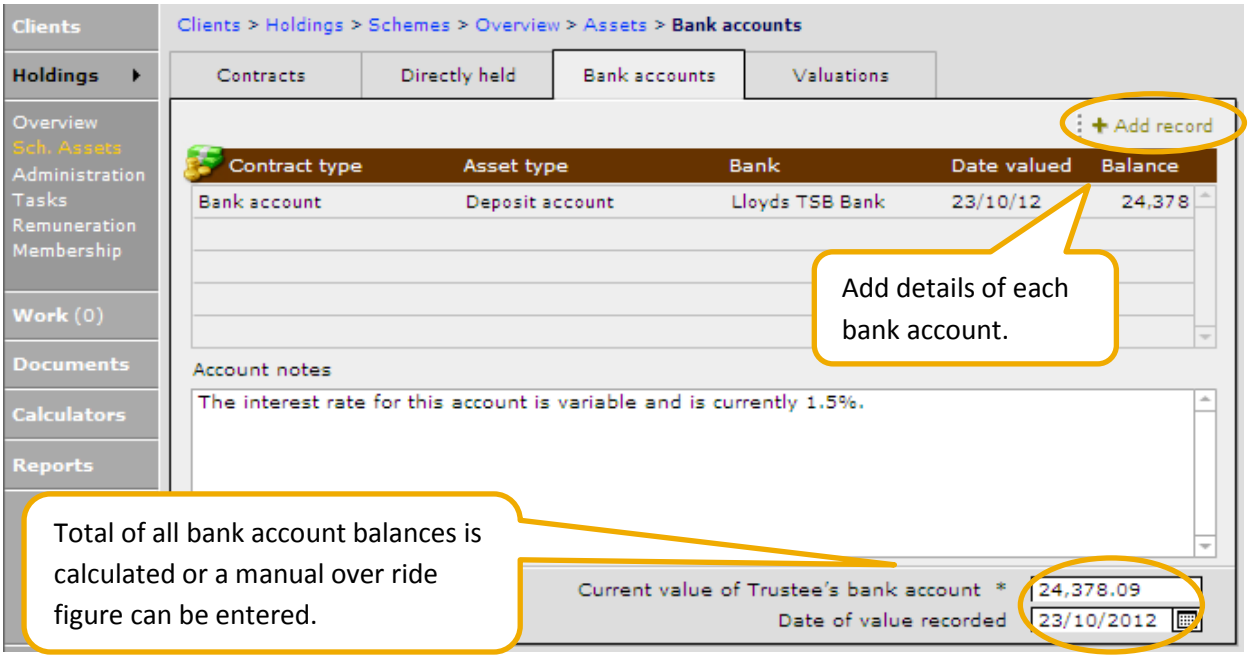


The Loan back will now show:

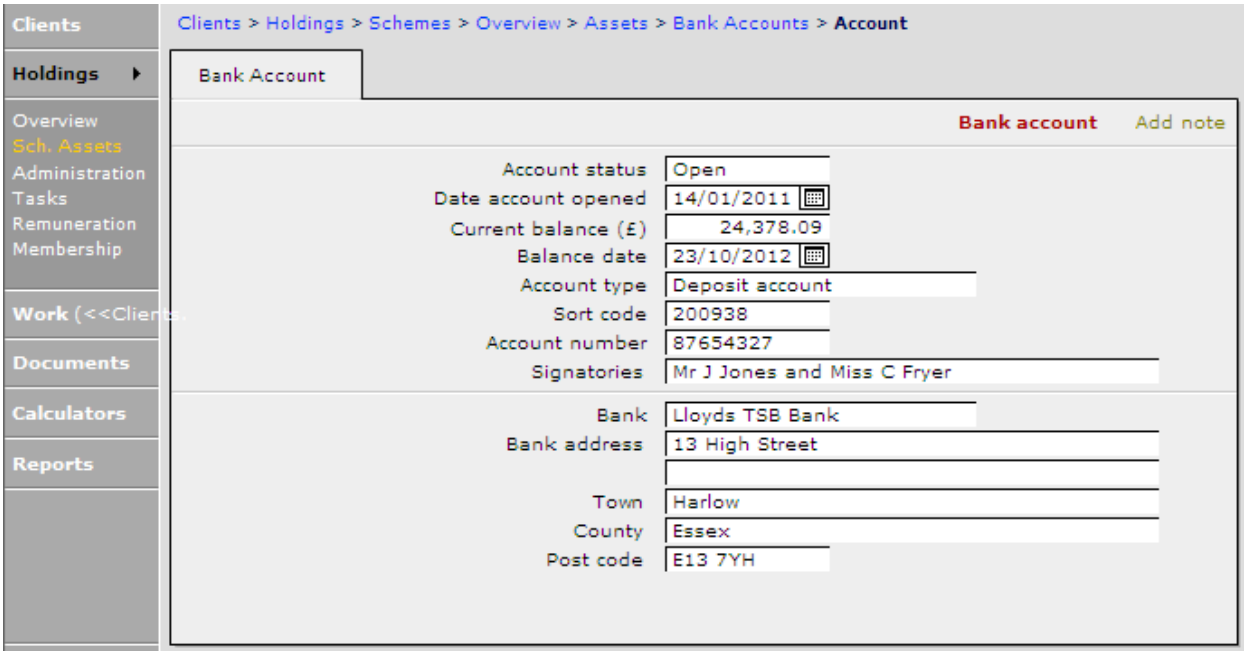


This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

9.3 Bank Accounts



Complete the relevant fields ad then click back on 'Bank Accounts' on the breadcrumb:



9.4 Reports

The reports for the SSAS are found in the 'Valuations' tab and give a complete set of reports specific to the SSAS.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Clients > Holdings > Schemes > Overview > Assets > **Valuations**

Clients | Holdings | Overview | Sch. Assets | Administration | Tasks | Remuneration | Membership | Work (0) | Documents | Calculators | Reports

Contracts | Directly held | Bank accounts | Valuations

Valuation date	23/10/2012
Total investment applied to directly held assets	40,000.00
Total investment applied to contract based assets held	50,000.00
Total investment	90,000.00
Value of Bank account(s)	24,378.09
Value of directly held assets listed (GBP)	40,000.00
Value of contract based assets held	150,000.00
Value of loan backs	30,000.00
Total of scheme assets	244,378.09
Total borrowing recorded	200,000.00
Current value, net of borrowing	44,378.09
Last valuation date	
Last valuation (GBP)	
Annual return since this valuation	-100.00%

Create a SSAS valuation report
Create valuation showing individual asset posititions*
Chart assets by investment sector*
Chart assets by asset type*
Copy down

10 Adding a New Wrap

This section will take you through adding a new Wrap to CCD as well as recording the initial contribution. The good news is that if you already add SIPP's to CCD, then you will be very familiar with the screens that you will see within a Wrap.

The Product screen should be completed as normal with the relevant information:

Clients > Holdings > **Product**

Clients | Holdings | Overview | Product | Contributions | Details | Administration | Tasks | Remuneration | Submission | Work (134) | Documents | Calculators | Reports

Product | Allocation

Add note

Application status	In force
Contract holder	Smith, J
Contract reason / objective	Investment of lump sum
Scheme	
Provider	1st Source Direct
Personal / Occupational	Personal
Product basis	Savings
Product category	Individual Savings Accounts
Product	Cash ISA
Product display name for reports*	Cash ISA
On Platform?	☐
Is this plan a trustee investment?	No
Contract number	14123123123
Application dated	21/07/2011
Application received	21/07/2011
Effective date	10/08/2009
Next contract review date	05/11/2009
Reason	

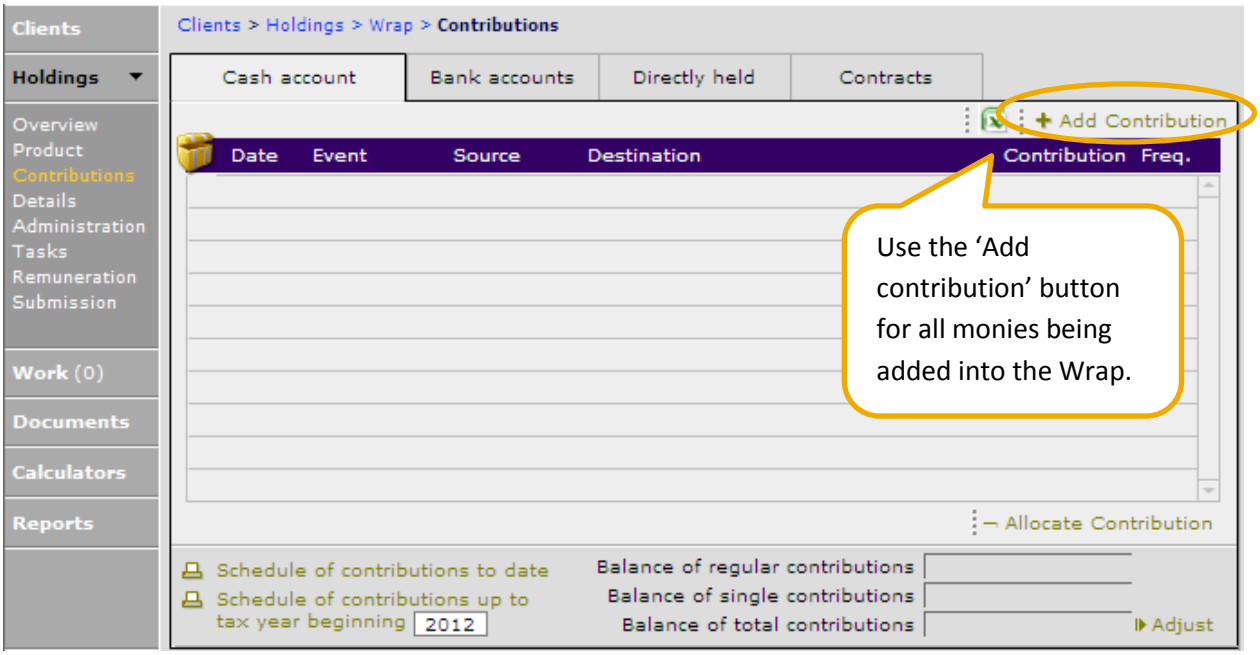
Change
More
Notes

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

10.1 Adding the Initial Contribution (if money)

Contributions or assets that are being transferred into a Wrap, must come through the Cash account, which will automatically get set up when the initial contribution is added.

To add the initial contribution or asset to a Wrap, select the '+Add Contribution' button and complete the following screens:



Now complete the screen which is displayed. This screen is displayed the first time money is added to a Wrap. With subsequent contributions, the screen does not contain the top section.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

New Cash account details

Application status: In force
Provider: Nucleus Financial Services
Date account opened: 01/10/2012
Sort Code / Account Number:
Interest Rate:
Current Balance / Date: 200,000.00 | 03/10/2012
Signatories:
Bank account notes:

This section sets up the Cash Account.

Initial Contribution Details

Status: In force
Contribution Source: Transfer
Event: Initial
Effective date: 03/10/2012
Contribution / Frequency: 200,000.00 | S
Insert from above
Contribution notes: Xfer from a Sterling Investment Bond

This section adds the contribution into the Cash account.

Use this 'Notes' box to record relevant information.

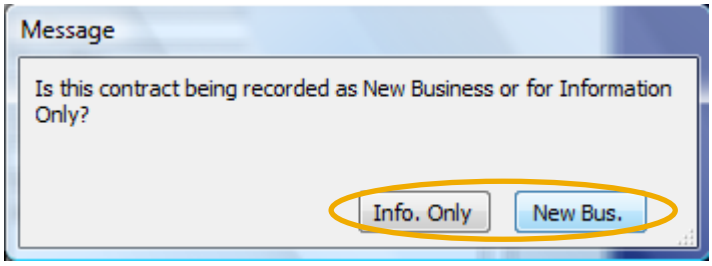
Cash account

Current balance: 200,000.00
Update balance to: 200,000.00
Auto fill £200,000.00

Cancel | Add Contribution

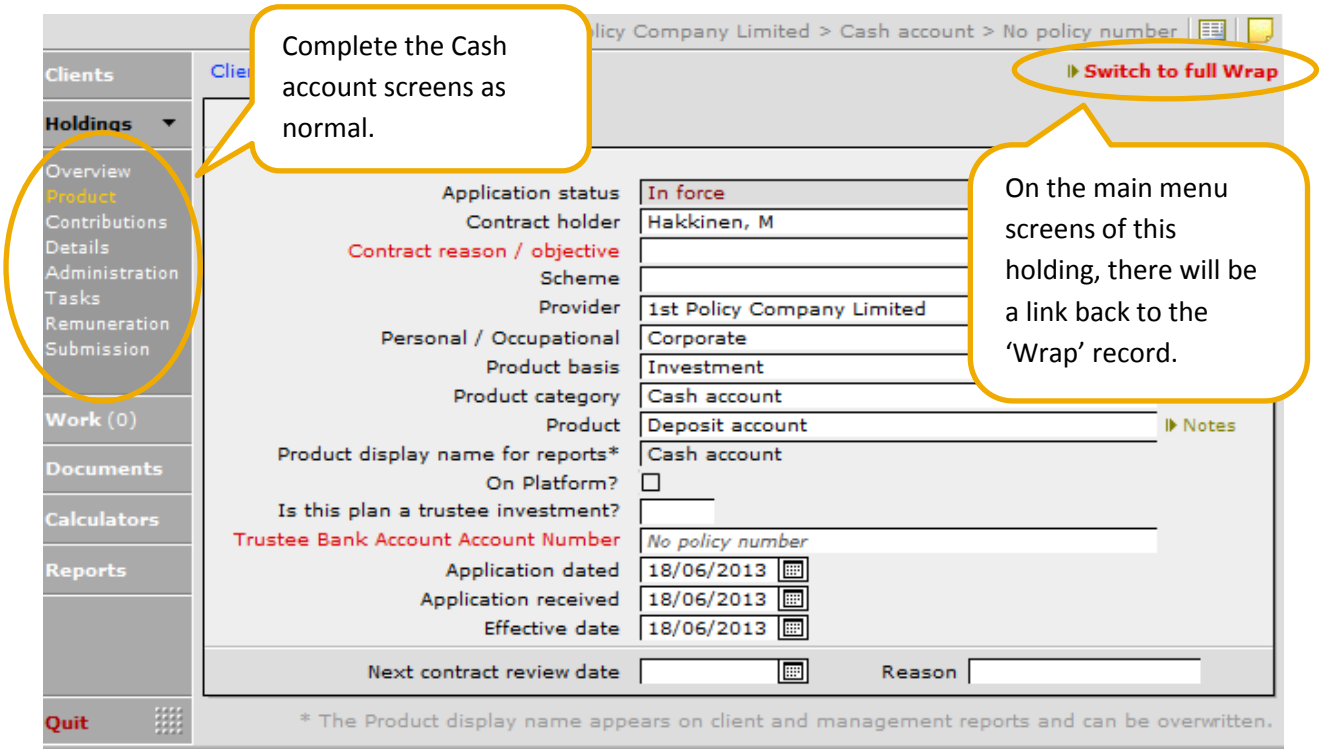
Once this information has been completed, click on the 'Add Contribution' button.

The following series of pop up boxes will then appear:

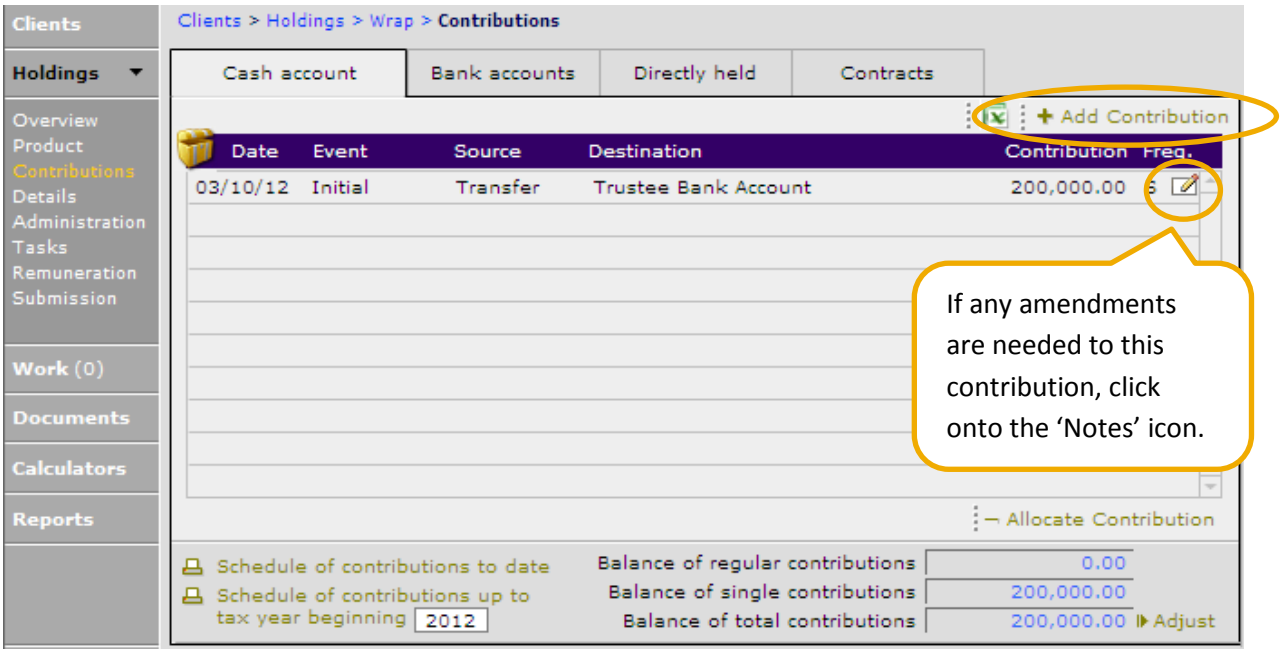


Once the above boxes have been completed, the system will go to the Cash account **Product** screens:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



If the Switch to Wrap button is used, you will be take back to the **Details** section. Click back to **Contributions** to view and spend the contribution.



Further contributions can be added to the Cash account by selecting '+Add Contribution' once again at the top right of the screen.

As the Cash account has now been set up, only the contribution details need to be recorded:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

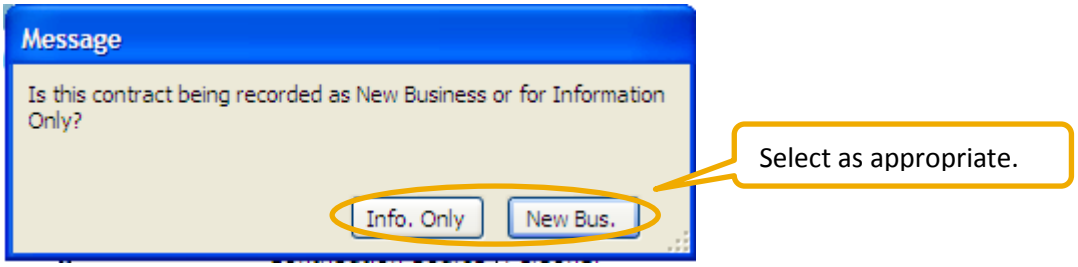
Status: In force
Contribution Source: Personal
Event: Initial
Effective date: 09/10/2012
Contribution / Frequency: 25,000.00 S
Contribution notes

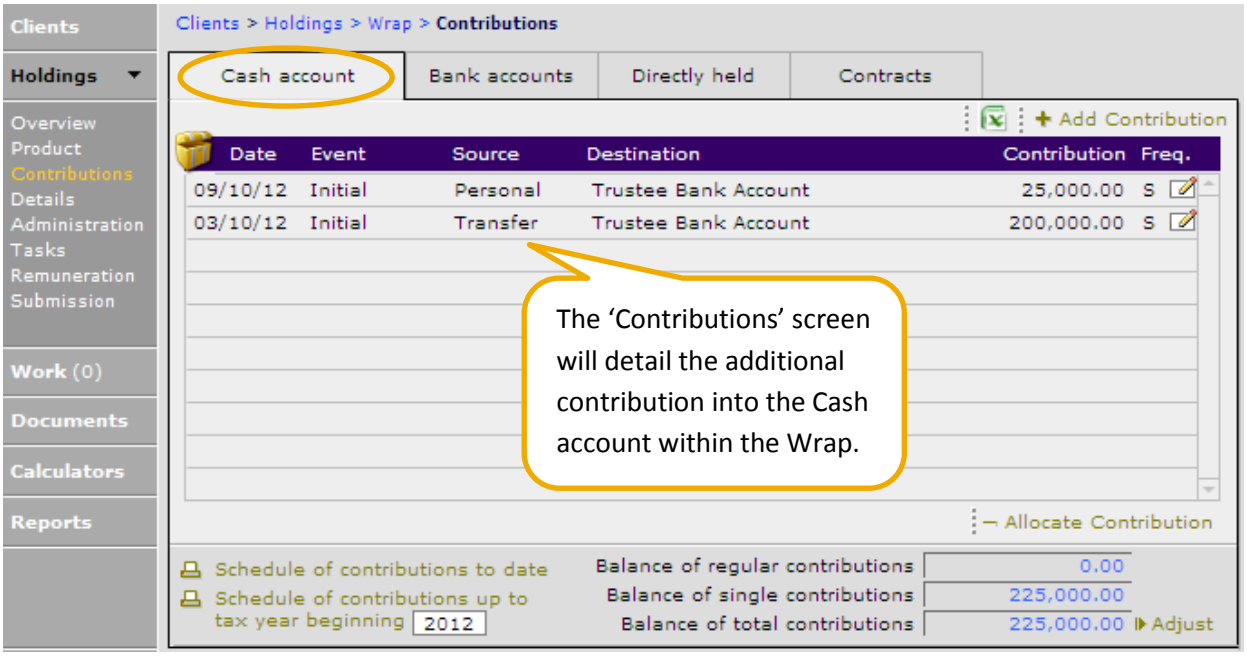
Cash account
Current balance: 200,000.00
Update balance to: 225,000.00 Auto fill £225,000.00
Cancel | Add Contribution and update Cash account balance

Enter the additional contribution details.

Selecting 'Auto fill' will update the balance of the Cash account.

Once the screen has been completed, select 'Add Contribution'. The following pop up box will then appear:





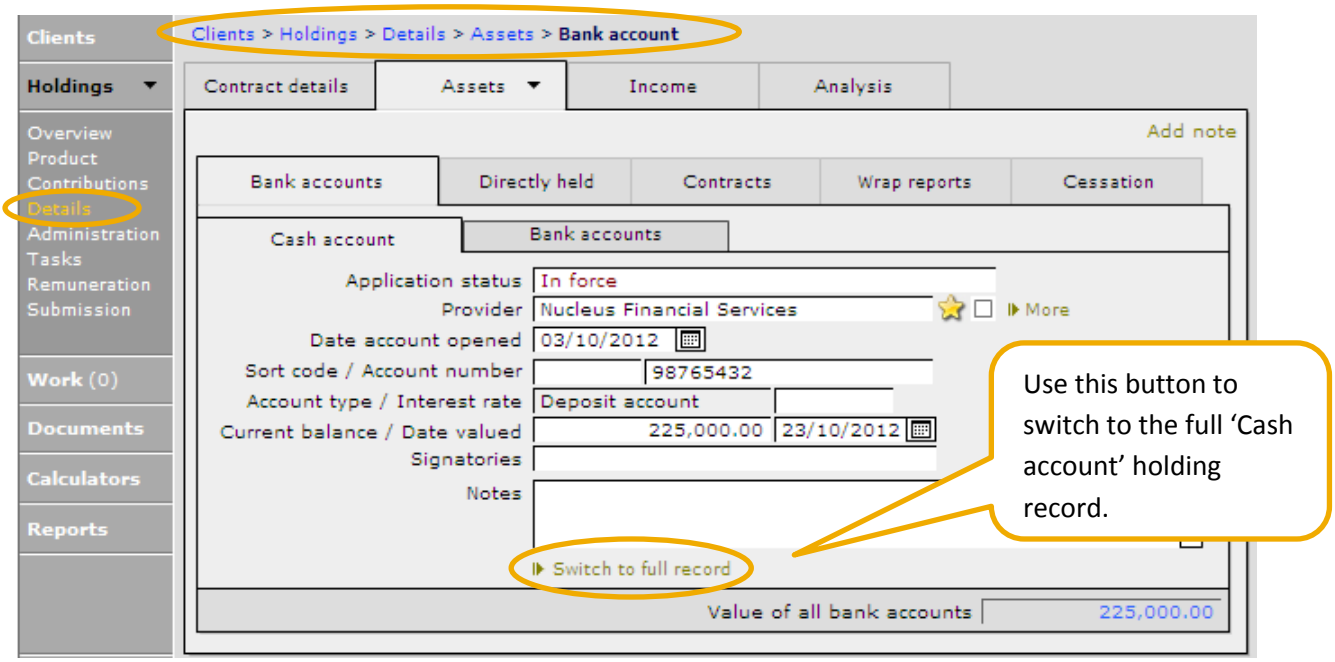
10.2 Setting up a Cash Account

The section above has explained how to set up the basic details for the Cash account as well as confirming the initial contribution into the Wrap.

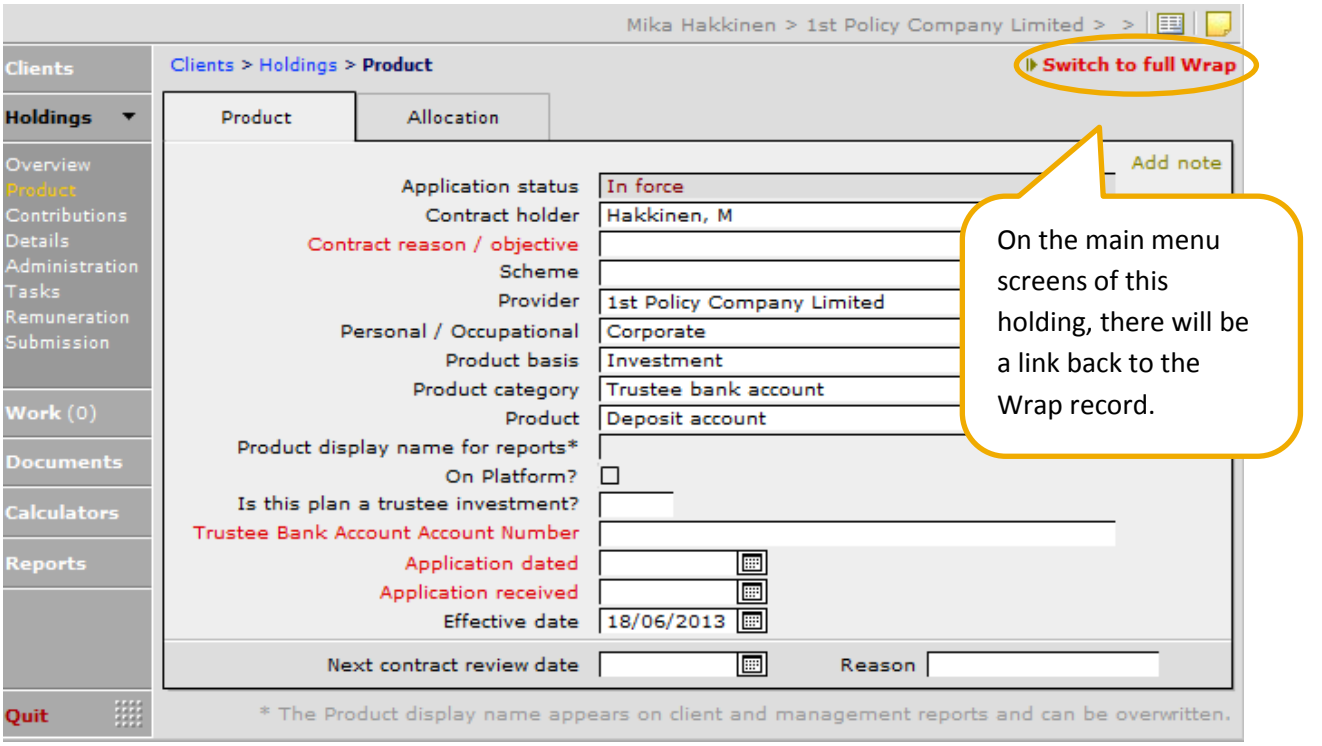
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

When the initial contribution is added CCD will navigate to the **Product** screens for the Cash account, so it can be set up in full. If the Cash account is not completed in full at this stage it can be accessed at a later date.

This is done from the **Details** screen of the Wrap and in the Assets tab:

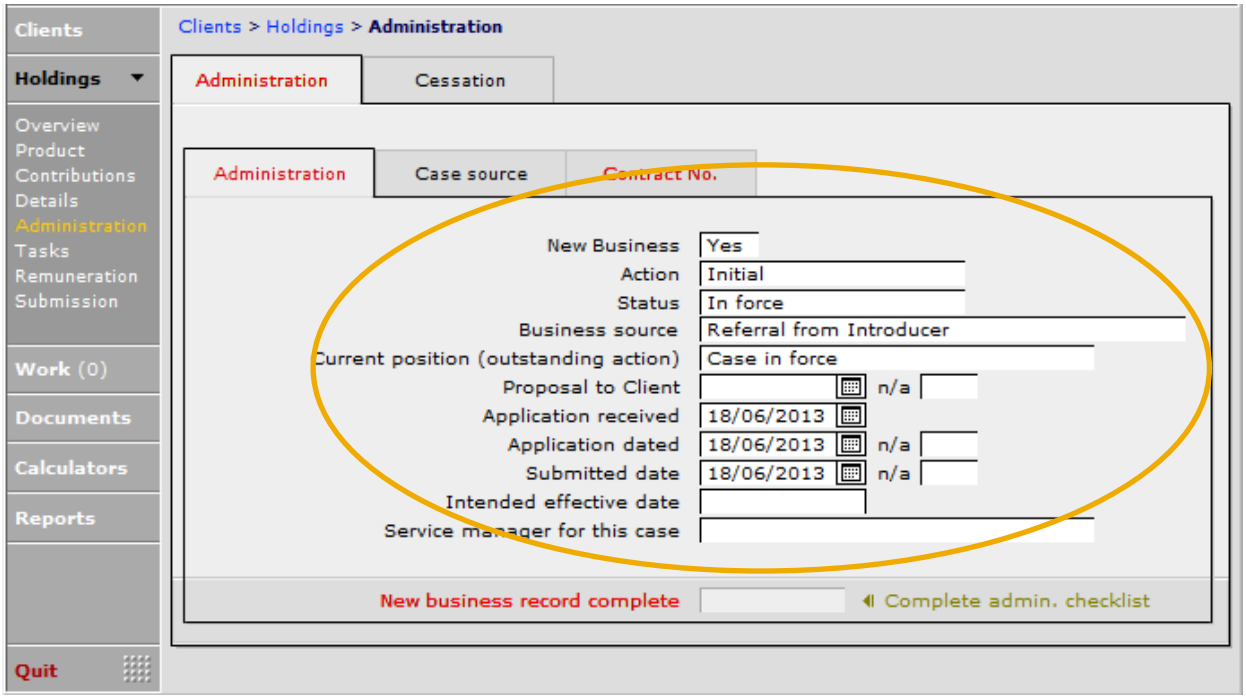


The following screen for the full Cash account holding will be displayed:



Now that the full Cash Account is displayed, complete the relevant screens as normal.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



If further money needs to be added to the Cash Account, use the same method as explained earlier, select 'Add Contribution' from the 'Contributions' screen within the Wrap.

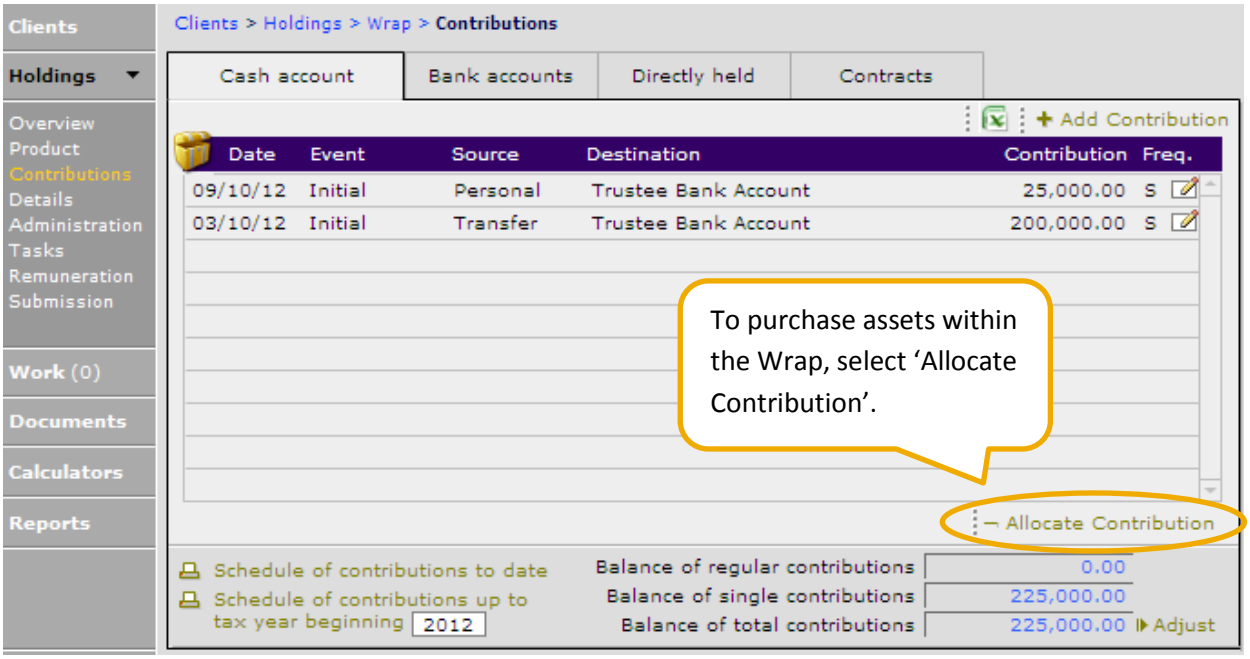
10.3 Allocating Contributions

Once there is money in the Cash account it can be allocated to various assets within the Wrap. For Wrap reports to display correctly, money must come into and out of the Cash account.

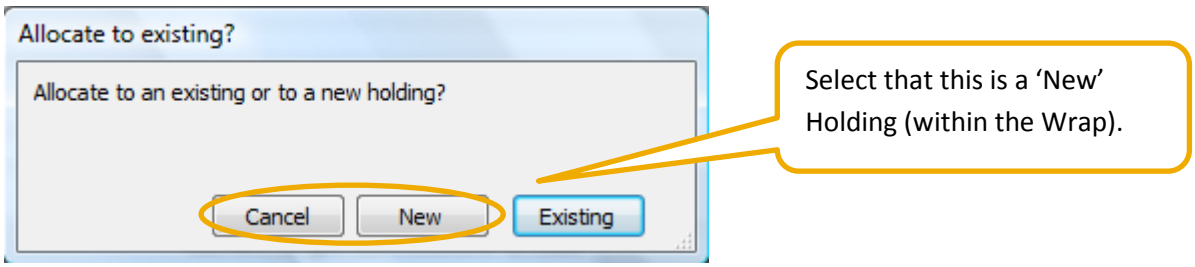
10.4 New Holdings (Assets)

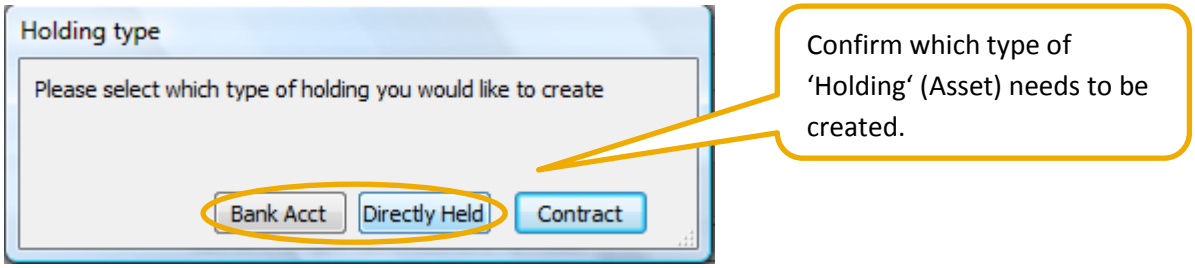
This section deals with allocating money to new Holdings (assets) within the Wrap. Later in the guide it will look at allocating money to existing Holdings (assets) within the Wrap.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



There are a series of screens and pop ups which need to be completed:





The following sections will look at setting up each of the new Holdings in turn, within the Wrap.

10.4.1 Setting Up a New Bank Account

The following screen will show the fields that need to be completed when setting up a new Bank account:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

New bank account details

Application status	In force
Provider	Lloyds TSB Bank
Date account opened	09/09/2012
Sort Code / Account Number	309841 56787654
Account Type / Interest Rate	
Current Balance / Date	30,000.00 09/09/2012
Signatories	
Bank account notes	

Initial Contribution Details

Status	In force
Event	Initial
Effective date	09/09/2012
Contribution / Frequency	30,000.00 S
Contribution notes	

Insert from above

Cash account

Current balance	225,000.00
Update balance to	195,000.00

Auto fill £195,000.00

Cancel | Add Contribution

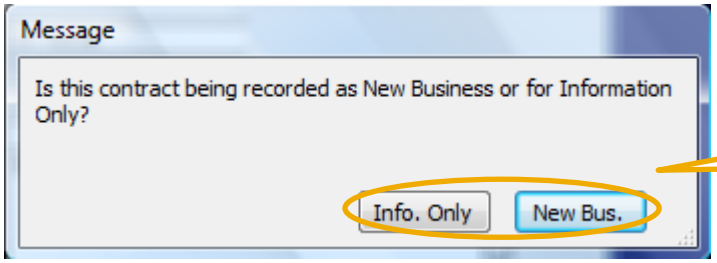
This section is setting up the new Bank account.

This section is recording a decrement in the Cash account in the Wrap, as well as the initial contribution within the new 'Bank account'.

Select 'Auto fill' if you wish to update the balance of the Cash account.

Once completed, click on 'Add Contribution'.

The following pop up box will then appear:



Select as appropriate.

The system will now go to the Bank account product screens:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Mika Hakkinen > Lloyds TSB Bank > Bank Deposit account > 56787654

Clients > Holdings > **Product**

Switch to full Wrap

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (0)
Documents
Calculators
Reports
Quit

Product | Allocation

Add note

Application status	In force
Contract holder	Hakkinen, M
t reason / objective	
Scheme	
Provider	Lloyds TSB Bank
onal / Occupational	Personal
Product basis	Other
Product category	Bank account
Product	Deposit account
Product display name for reports*	Bank Deposit account
On Platform?	☐
Is this plan a trustee investment?	
Trustee Bank Account Account Number	56787654
Application dated	18/06/2013
Application received	18/06/2013
Effective date	18/06/2013
Next contract review date	
Reason	

Complete the Bank account screens as normal.

On the main menu screens of this holding, there will be a link back to the Wrap record.

* The Product display name appears on client and management reports and can be overwritten.

Within the Wrap > Contributions screen the decrement will be displayed:

Clients > Holdings > Wrap > **Contributions**

Clients
Holdings
Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission
Work (0)
Documents
Calculators
Reports

Cash account | Bank accounts | Directly held | Contracts

+ Add Contribution

Date	Event	Source	Destination	Contribution	Freq.
11/10/12	Decrement		Lloyds TSB Bank 56787654	-30,000.00	S
09/10/12	Initial	Personal	Trustee Bank Account	25,000.00	S
03/10/12	Initial	Transfer	Trustee Bank Account	200,000.00	S

– Allocate Contribution

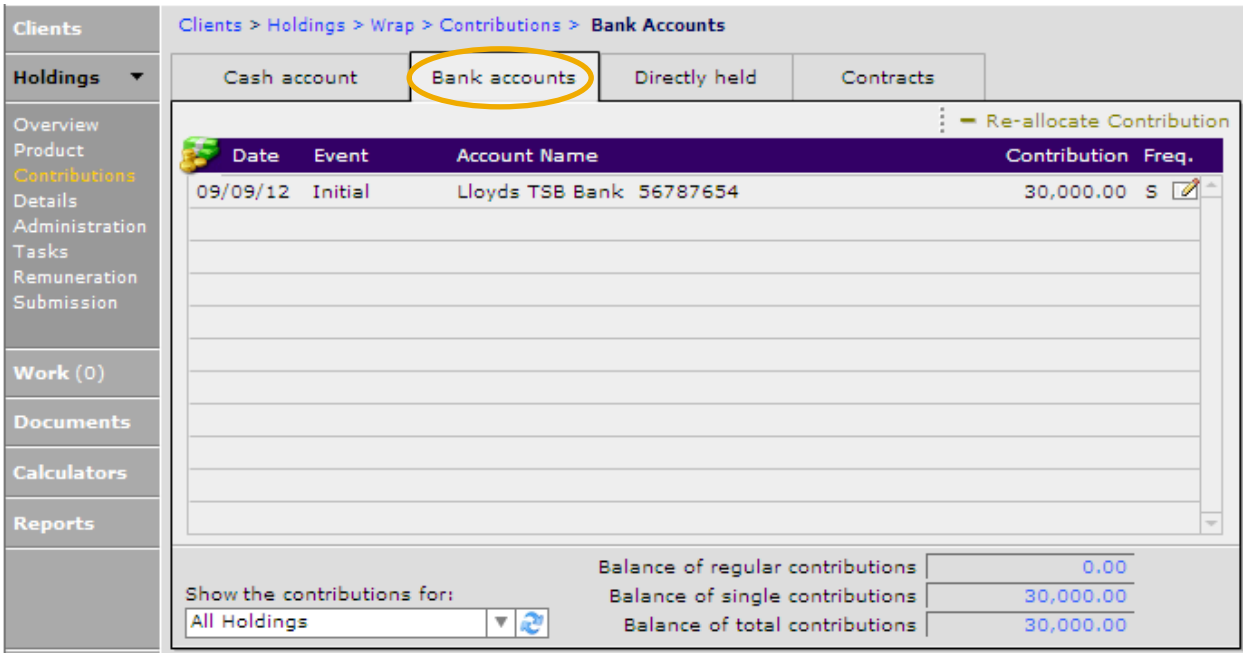
Schedule of contributions to date
Schedule of contributions up to tax year beginning 2012

Balance of regular contributions	0.00
Balance of single contributions	195,000.00
Balance of total contributions	195,000.00

Adjust

There will also be a record of this contribution in the 'Bank accounts' tab within the 'Contributions' screen:

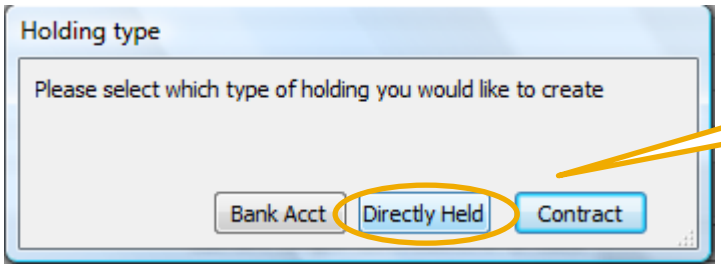
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



10.4.2 Setting Up a New Directly Held Asset

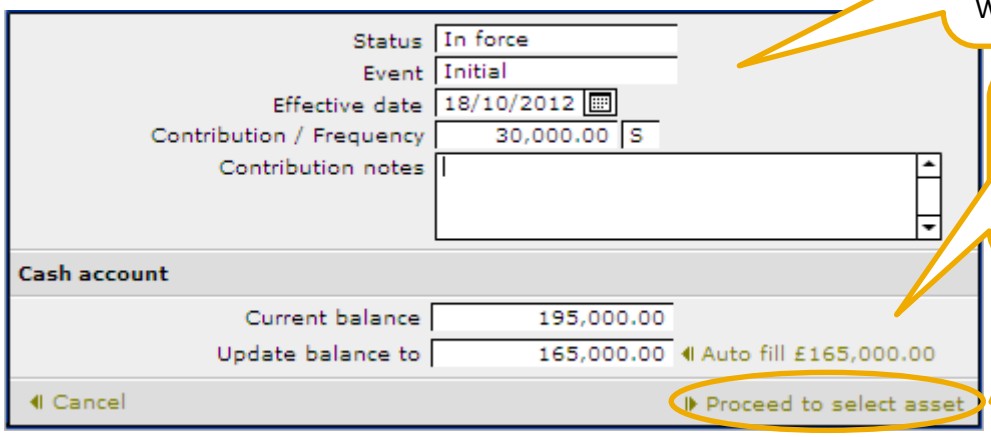
Please refer to page 54 of this guide for guidance on starting the process for allocating money from the Cash account.

This section will explain how to set up a new Directly Held Asset within the Wrap:



Select 'Directly Held'.

The following screen is then displayed:

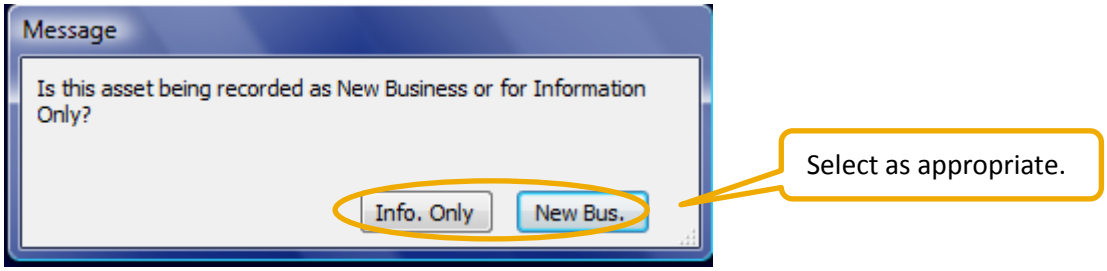


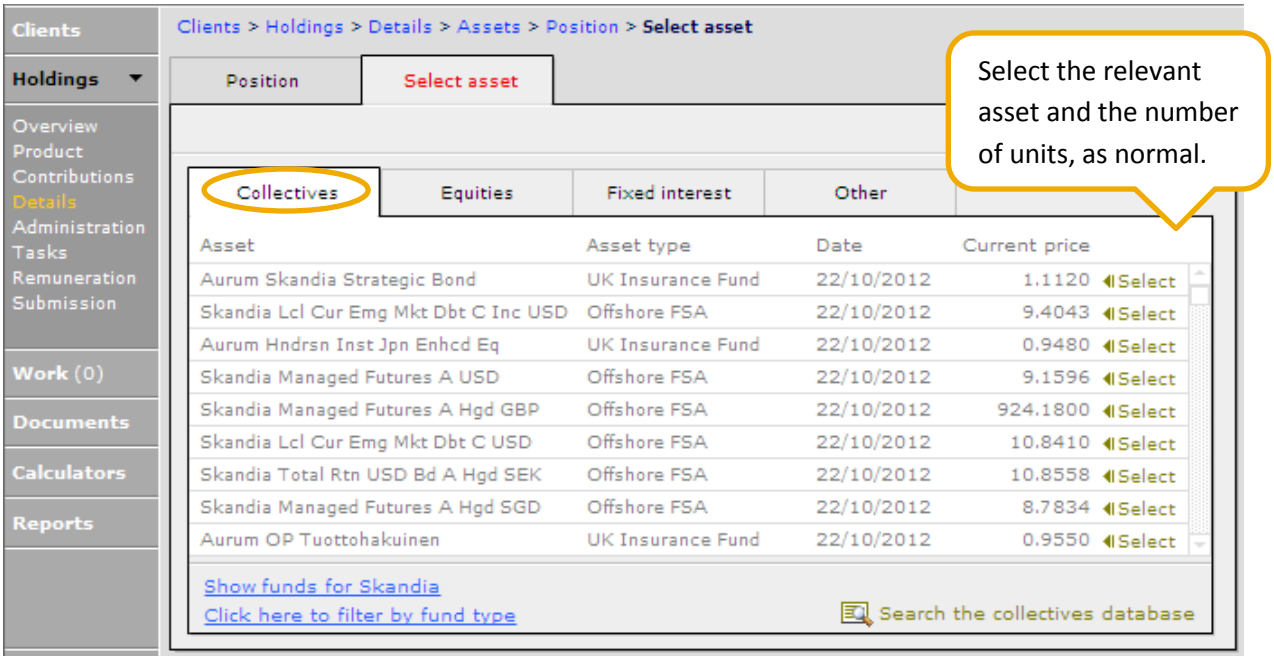
This section is recording the decrement in the Cash account of the Wrap.

Select 'Auto fill' if you wish to update the balance of the Cash account.

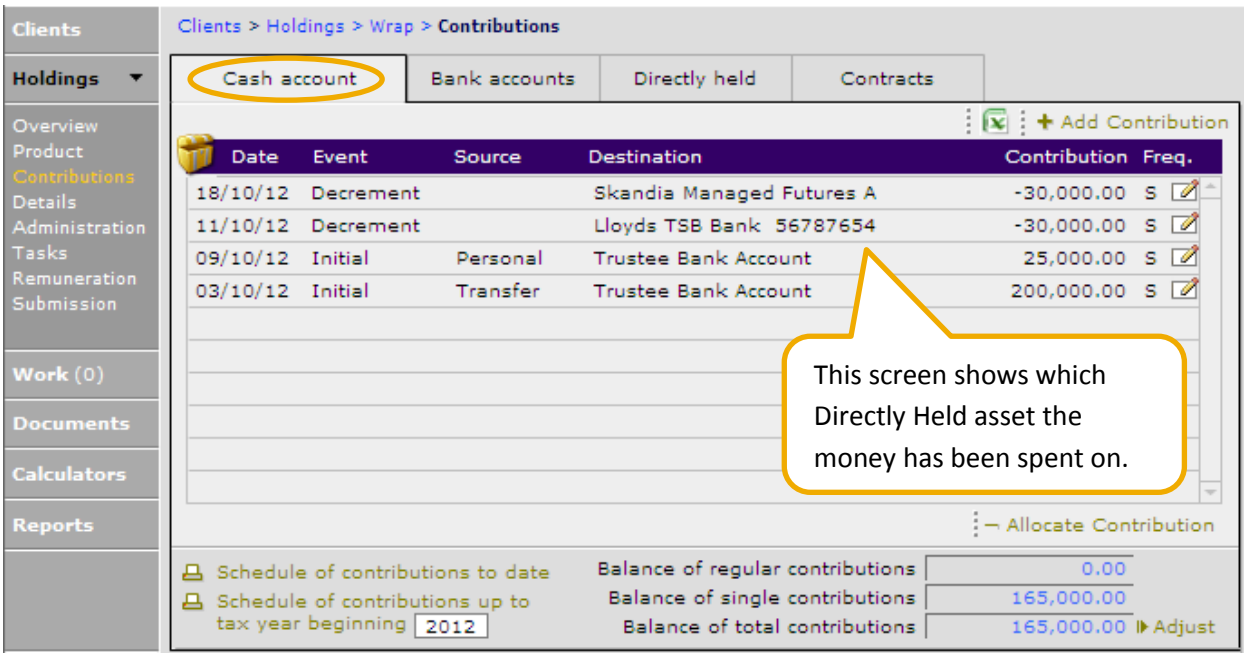
Select 'Proceed to select asset' to continue.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013





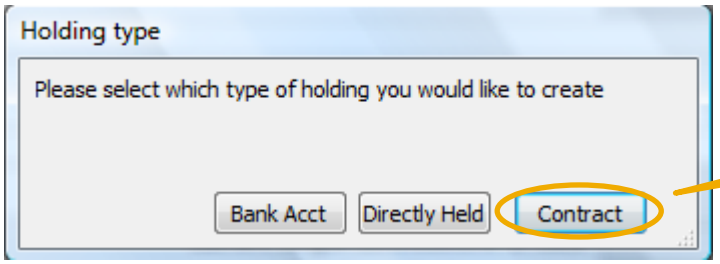
Navigate back to the 'Contributions' screen within the Wrap:



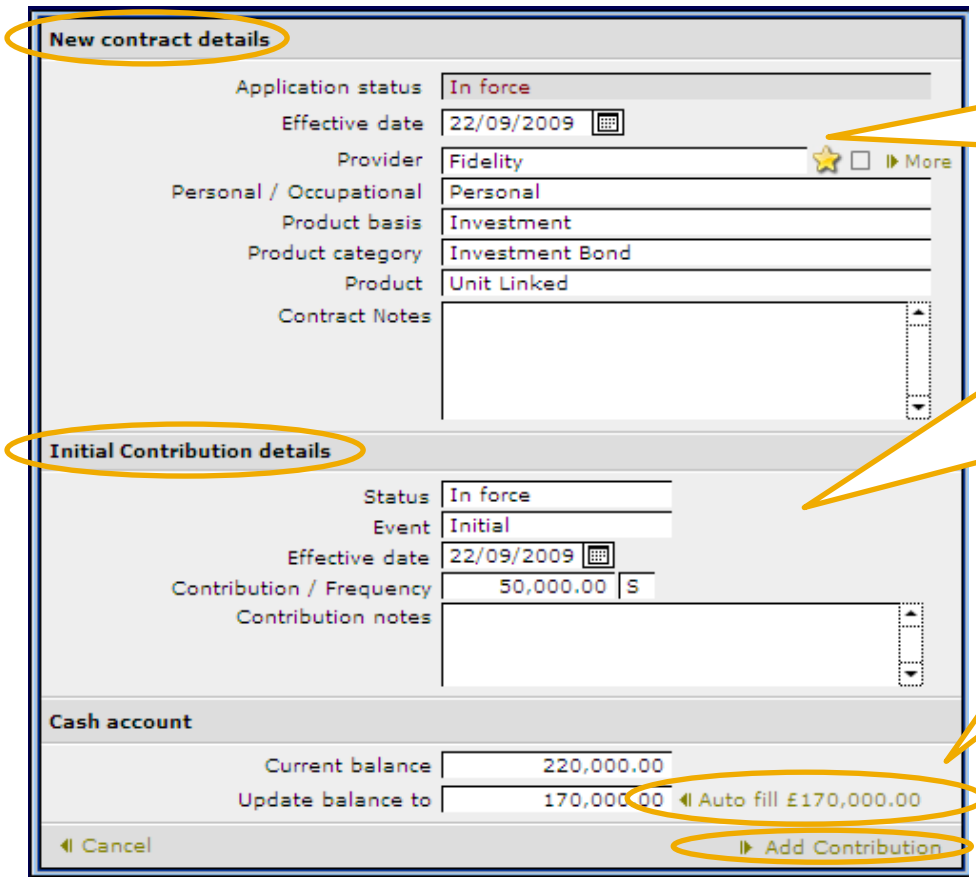
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

10.4.3 Allocating to a New Contract

Once again this section will start at the same point as the previous section. Please refer to page 54 of this manual for guidance on starting the process for allocating money from the Cash account.



Select 'Contract'.

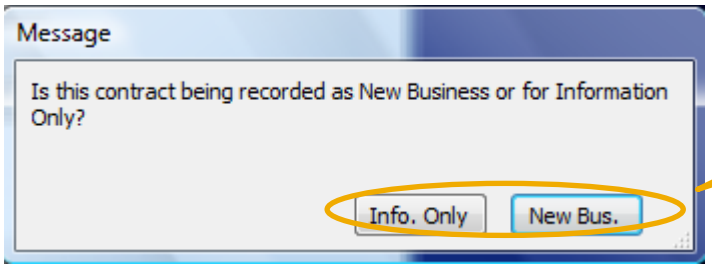


This section will set up the basic details for the Contract.

This section will record the decrement in the Cash account, as well as the initial contribution within the new Contract.

Select 'Auto fill' if you wish to update the balance of the Cash account.

Select 'Add Contribution' to continue.

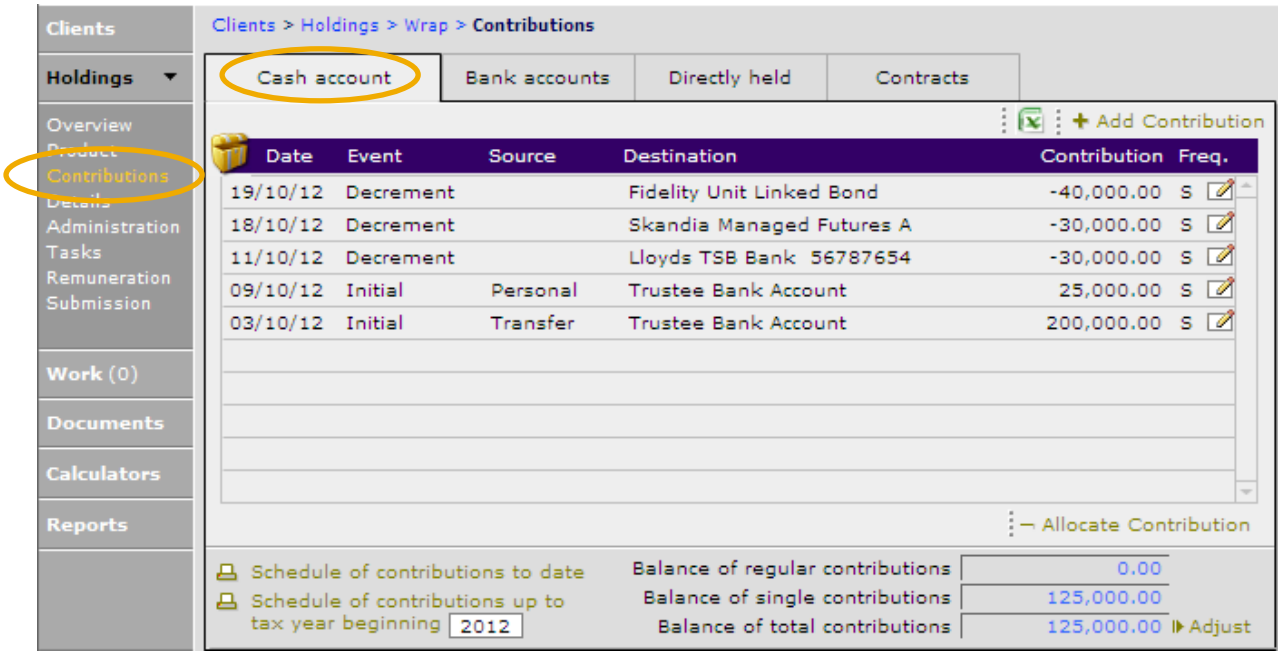


Select as appropriate.

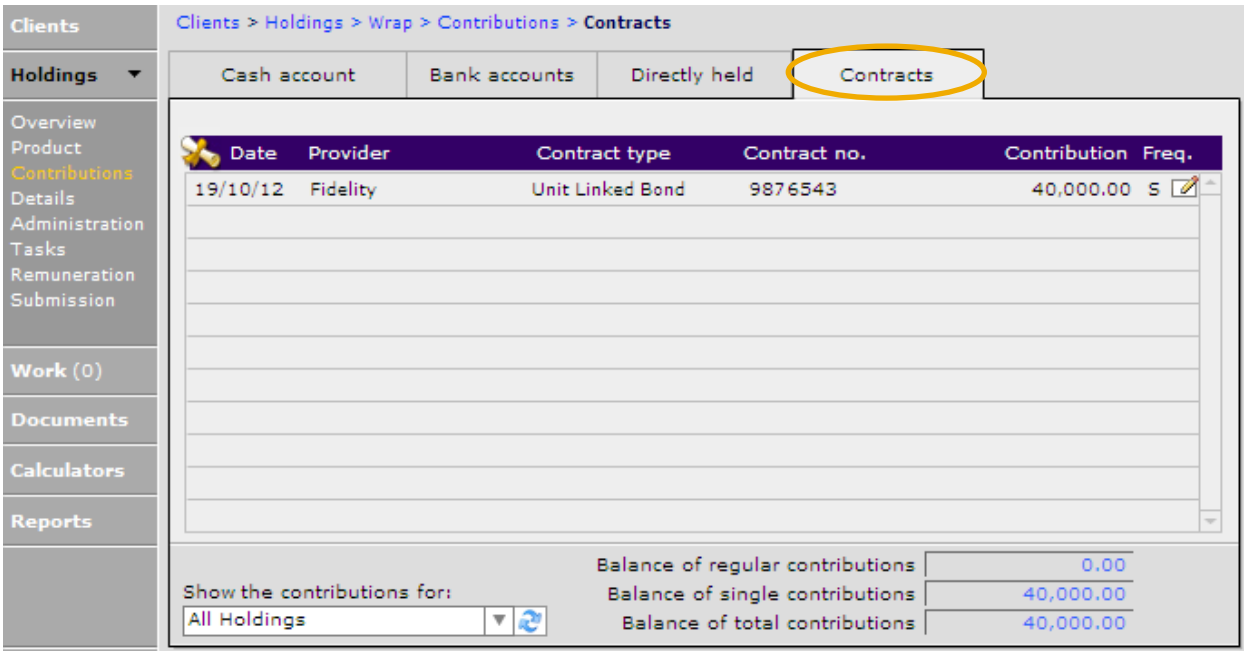
You will be taken to the **Product** screens for the new contract that has been added. The Holding can be completed in the normal way.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

The **Contributions** screen within the Wrap will display the decrements from the Cash account:



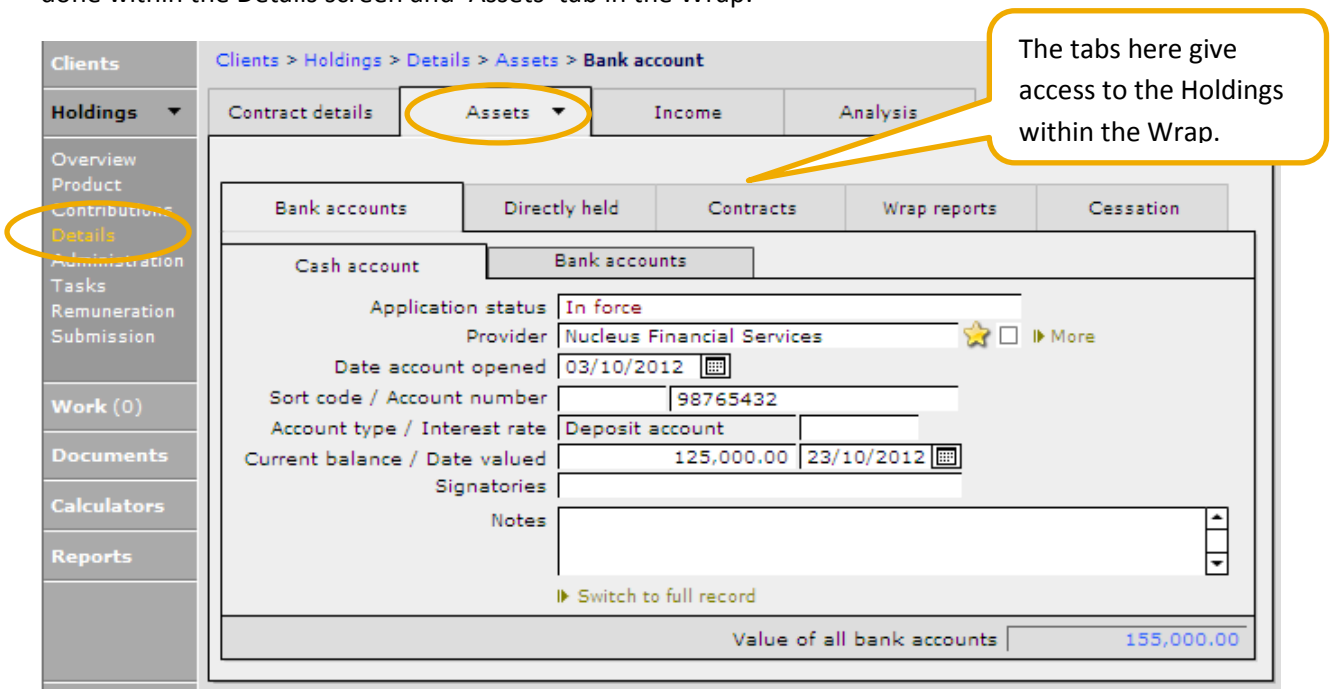
The 'Contracts' tab will detail the initial contribution into the new Contract (Holding):



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

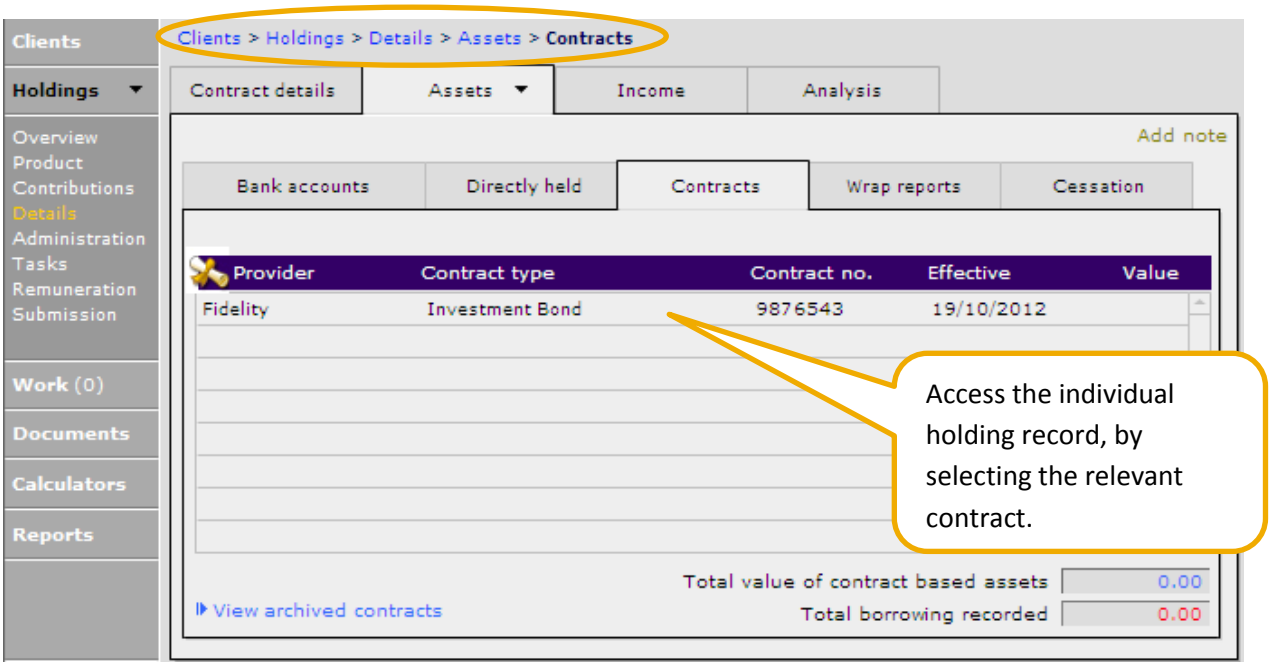
11 Updating New Bank Accounts, Directly Held Assets and Contracts

Once a new Holding has been set up within the Wrap there will be details that need to be updated. This is done within the Details screen and 'Assets' tab in the Wrap:



Each of the Holdings added within the Wrap can be accessed from the tabs displayed above. This guide will only look at one of these, as each of them is completed in the same way as a standard holding.

Access the Holding:



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Complete relevant information:

Mika Hakkinen > Liverpool Victoria Portfolio Managers Ltd > Bank Deposit account > 56787654

Clients > Holdings > **Product** — Switch to full Wrap

Clients | Holdings | Overview | Product | Contributions | Details | Administration | Tasks | Remuneration | Submission | Work (0) | Documents | Calculators | Reports | Quit

Product | Allocation

Add note

Application status	In force
Contract holder	Hakkinen, M (Change)
Contract reason / objective	Investment of lump sum
Scheme	
Provider	Liverpool Victoria Portfolio Managers Ltd (More)
Personal / Occupational	Personal
Product basis	Other
Product category	Bank account
Product	Deposit account (Notes)
Product display name for reports*	Bank Deposit account
On Platform?	☐
Is this plan a trustee investment?	
Trustee Bank Account Account Number	56787654
Application dated	
Application received	
Effective date	18/09/2013
Next contract review date	
Reason	

* The Product display name appears on client and management reports and can be overwritten.

Clients > Holdings > **Administration** — Switch to full Wrap

Clients | Holdings | Overview | Product | Contributions | Details | Administration | Tasks | Remuneration | Submission | Work (0) | Documents | Calculators | Reports

Administration | Cessation

Administration | Case source | Contract No.

New Business	Yes
Action	Initial
Status	In force
Business source	Referral from Introducer
Current position (outstanding action)	
Proposal to Client	n/a
Application received	19/09/2012
Application dated	19/09/2012
Submitted date	19/09 n/a
Intended effective date	
Service manager for this case	
New business record complete	(Complete admin. checklist)

As with a standard new piece of business, complete all red fields.

Once the 'Administration', 'Tasks', 'Remuneration' and 'Submission' screens have been completed in the 'Holdings' record, they will be displayed in the Wrap record.

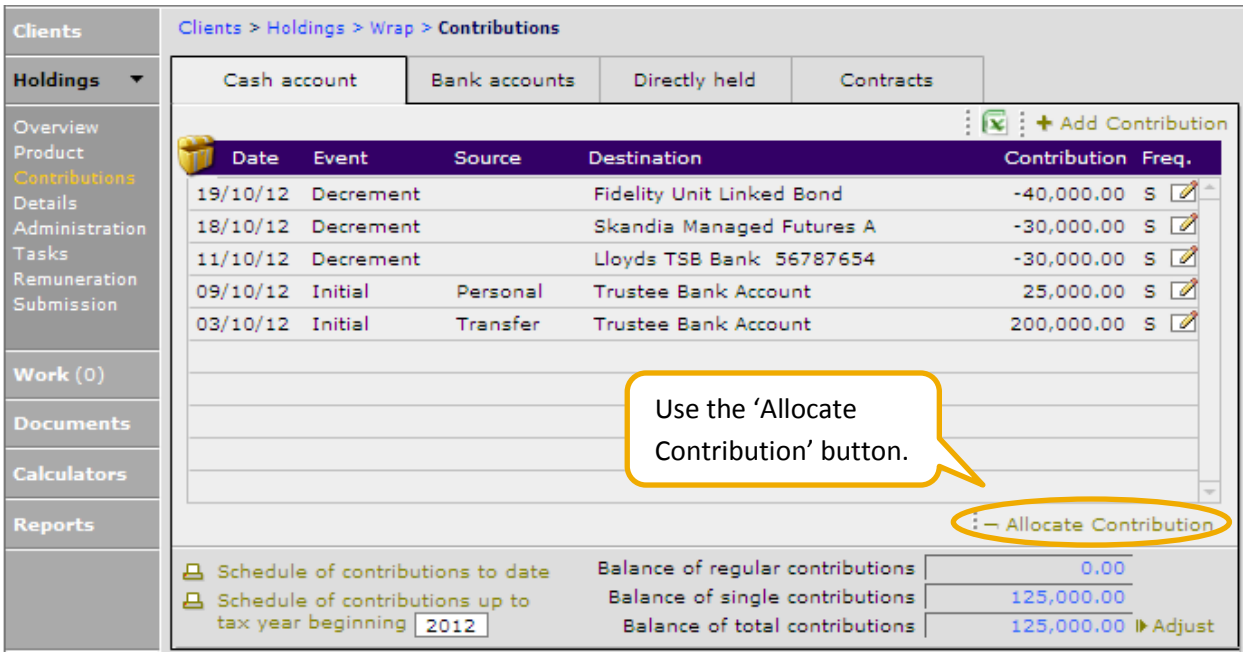
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

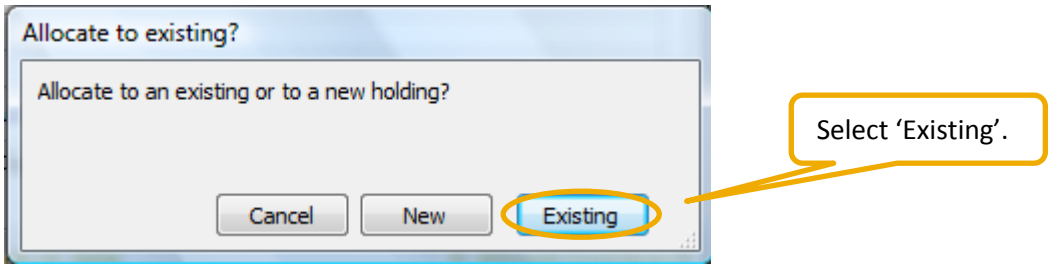
12 Adding Contributions to an Existing Holding

Once the Holdings have been set up within the Wrap, it is possible to add further contributions to each of them when required.

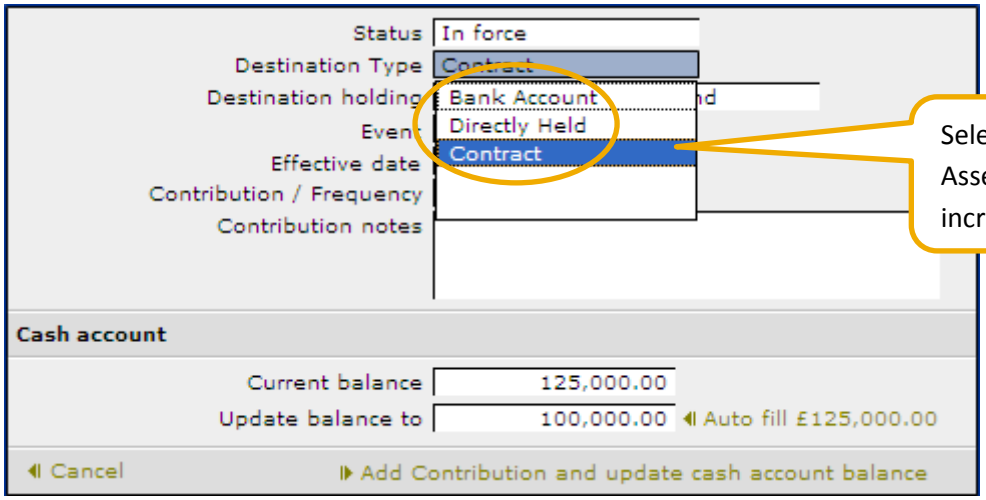
12.1 Adding to an Existing Contract

To add additional contributions to an existing Directly Held Asset, use the 'Allocate contribution' button in the Cash account, Contributions screen:

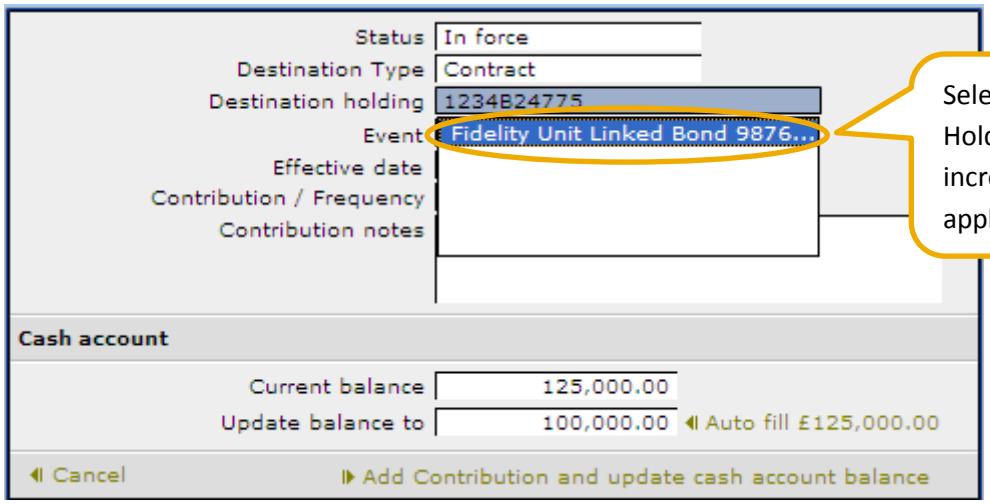




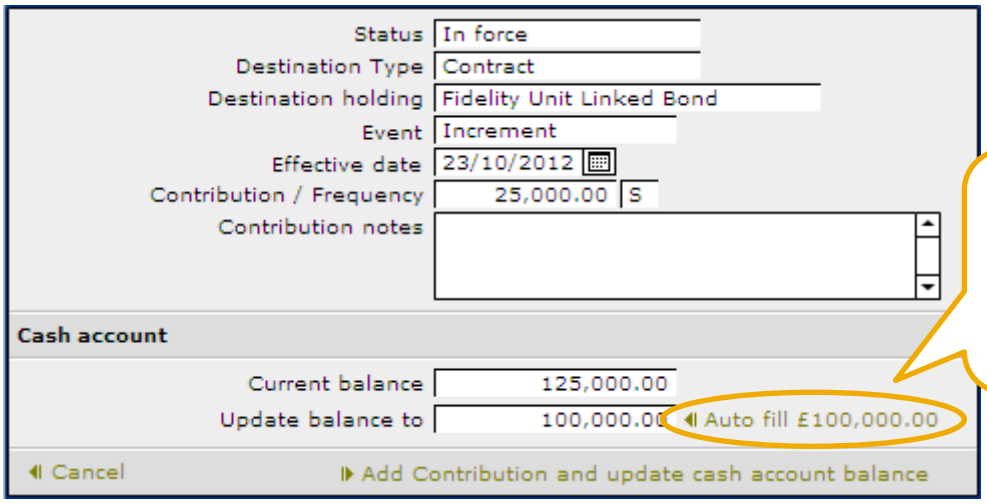
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



Select which type of Asset will be having an increment added to it.

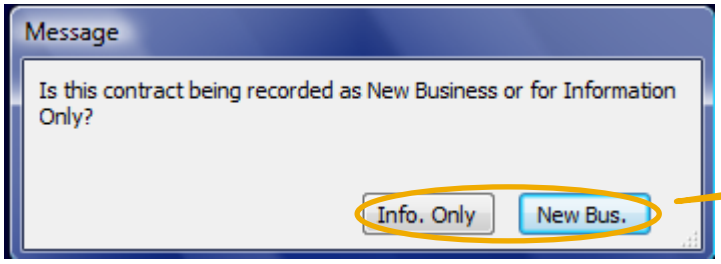


Select the existing Holding to which the increment is being applied.

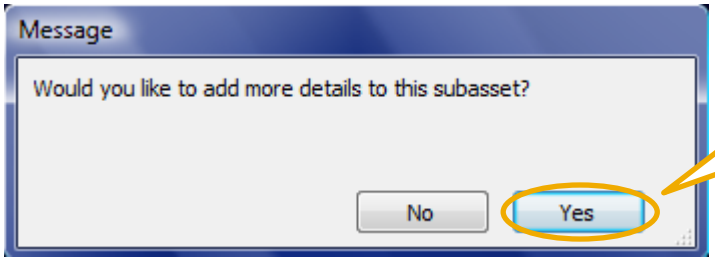


Complete the details of the increment and select 'Auto fill' to update the balance of the Cash account.

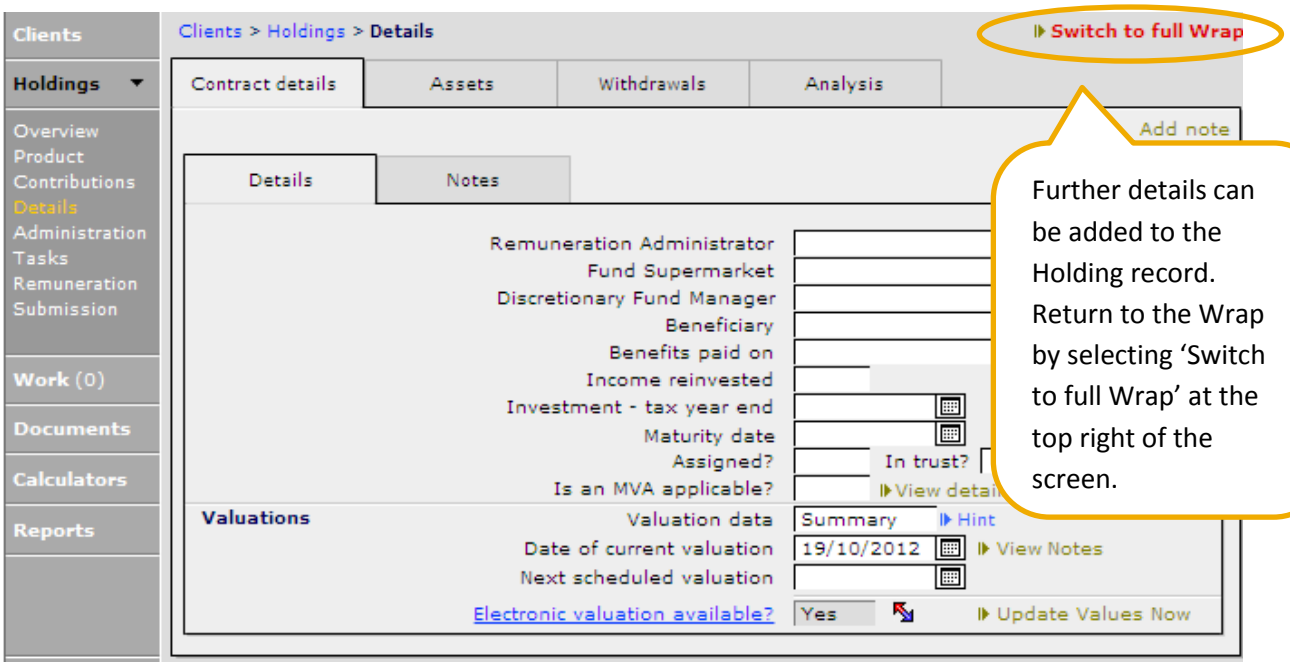
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



Select as appropriate.



If more assets need to be added, select 'Yes' and the following page will be displayed.



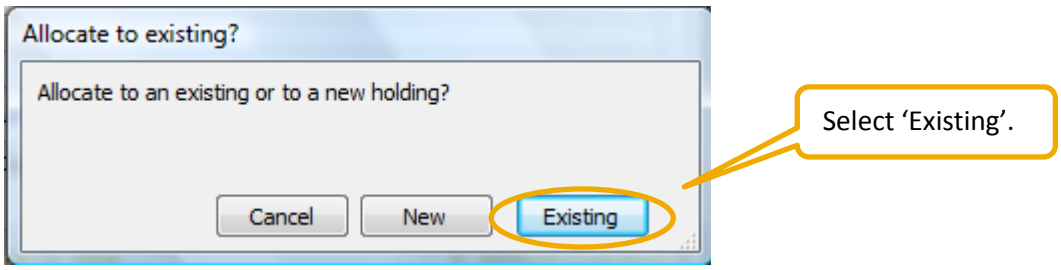
Further details can be added to the Holding record. Return to the Wrap by selecting 'Switch to full Wrap' at the top right of the screen.

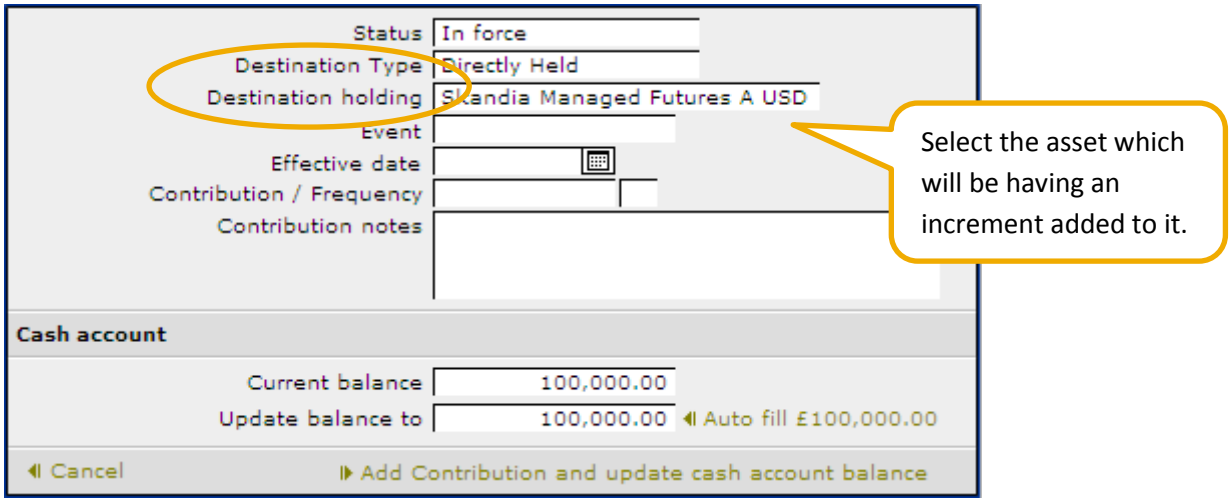
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

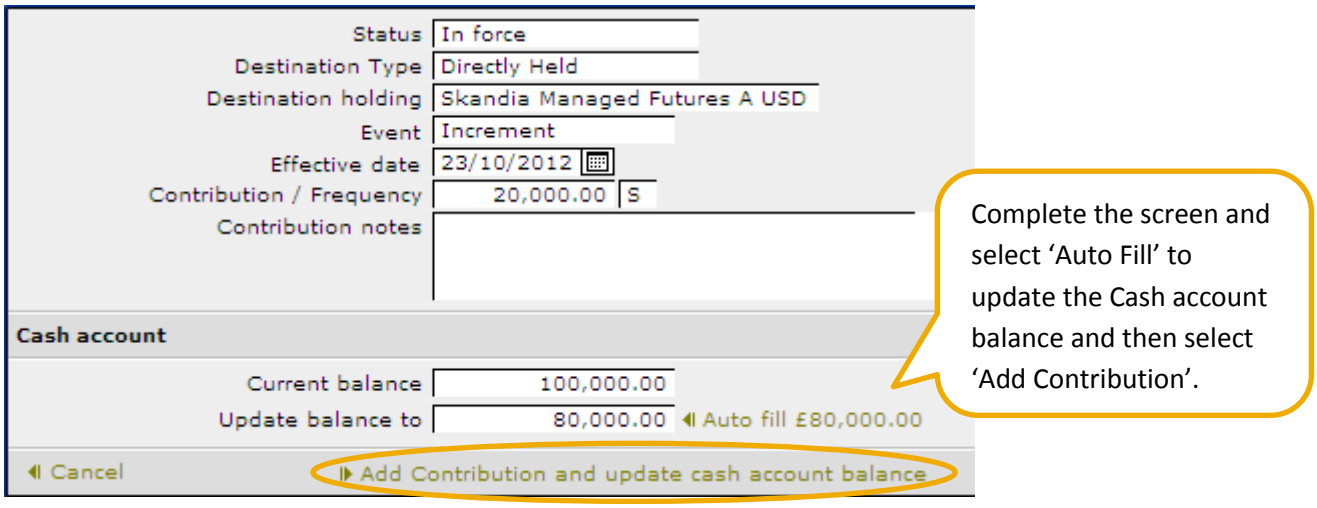
12.2 Adding to an Existing Directly Held Asset

To add additional contributions to an existing Directly Held asset, use the 'Allocate contribution' button in the Cash account 'Contributions' screen (as seen above).

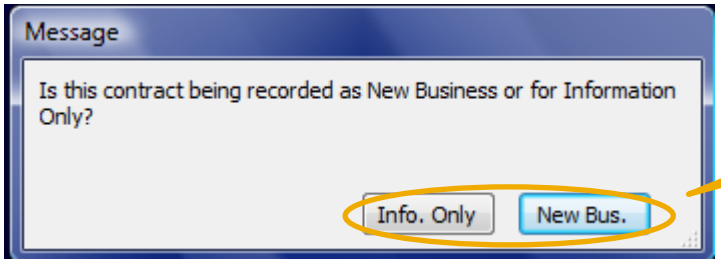
The following pop up box will then be displayed:



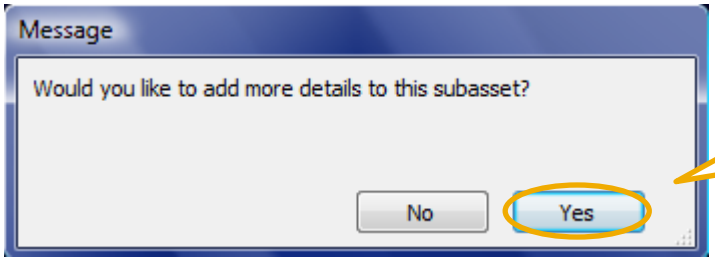




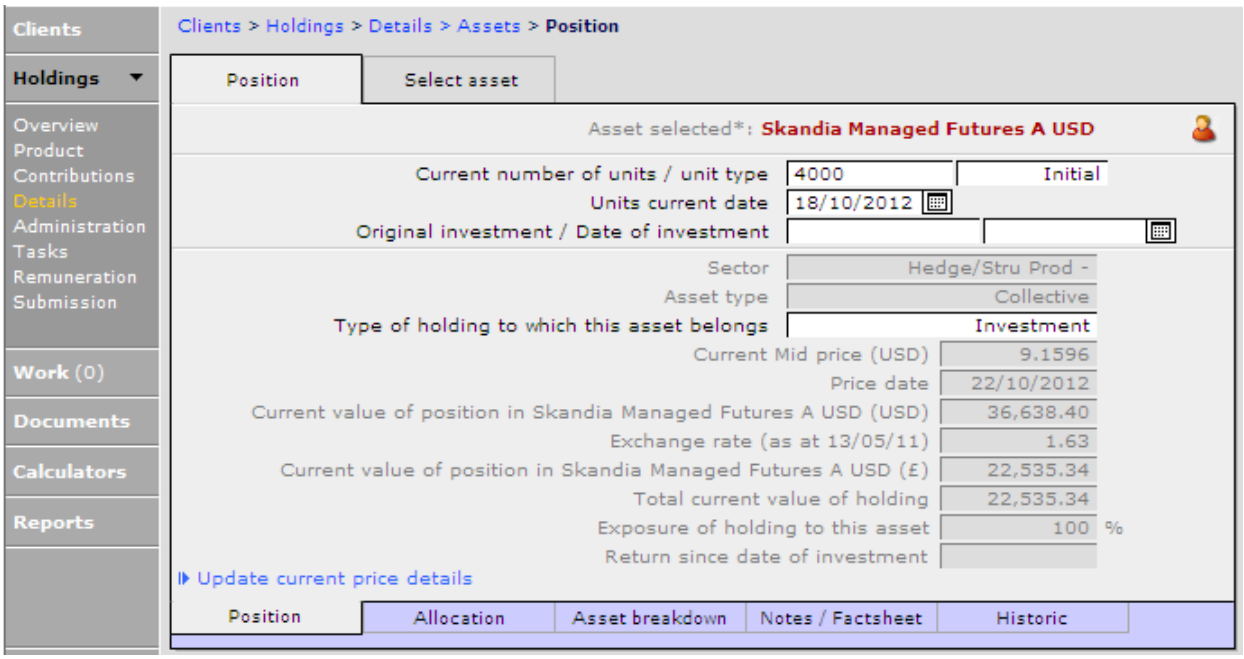
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



Select as appropriate.

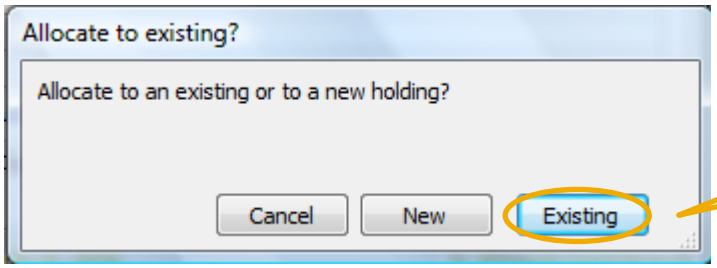


To update the fund information, select 'Yes' and the following page will be displayed.



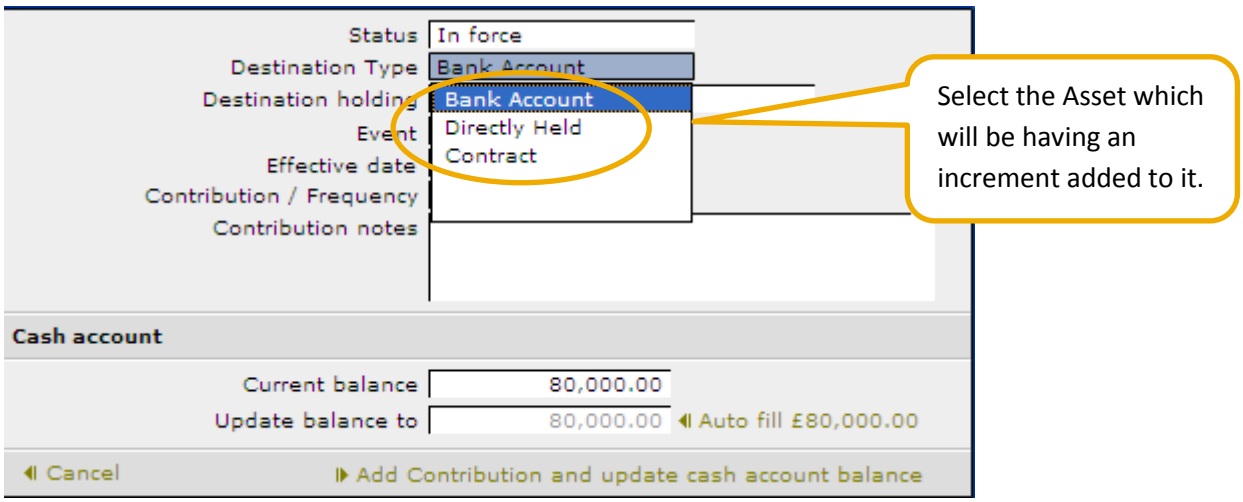
12.3 Adding to an Existing Bank Account

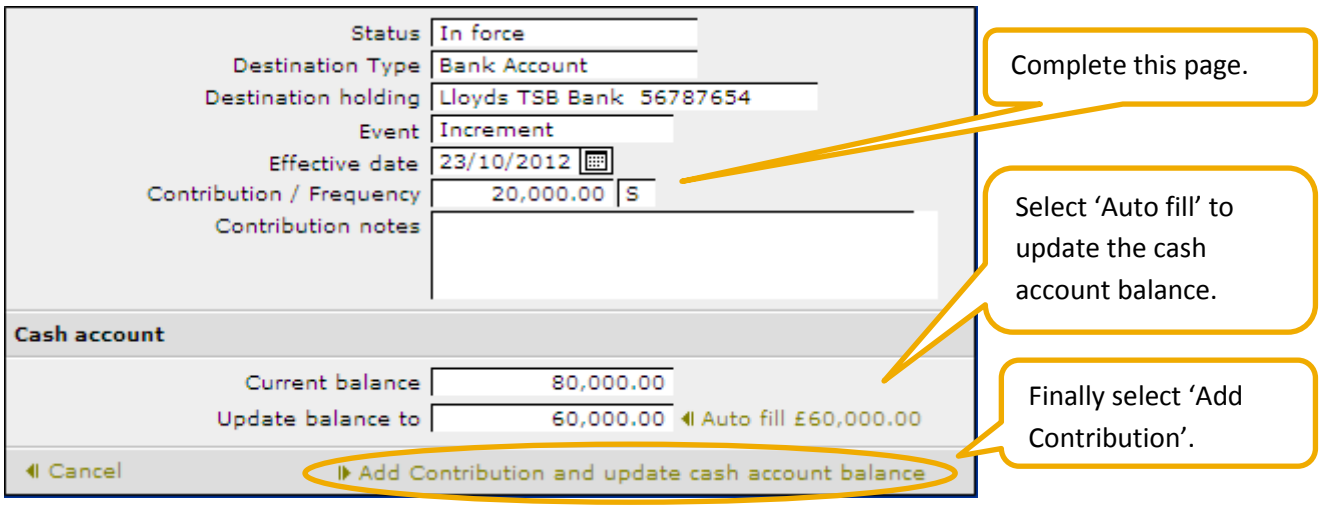
To add additional contributions to an existing Bank Account, use the 'Allocate contribution' button in the Cash account Contributions screen (as seen above). The following will then be displayed:

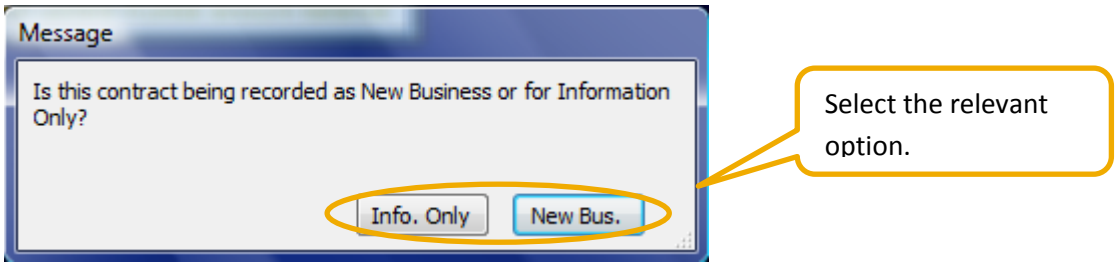


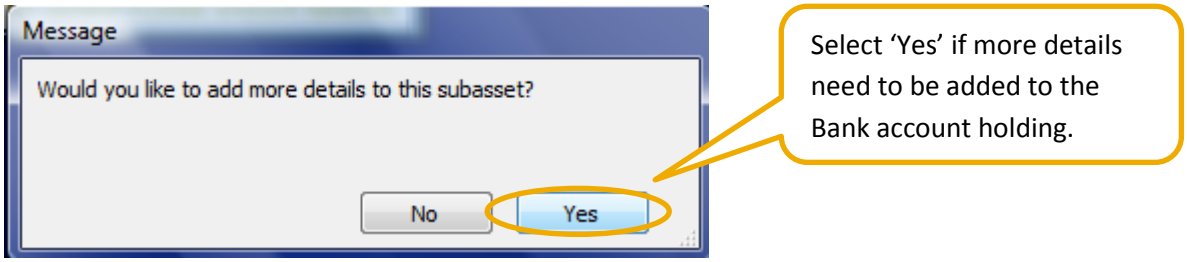
Select 'Existing'.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



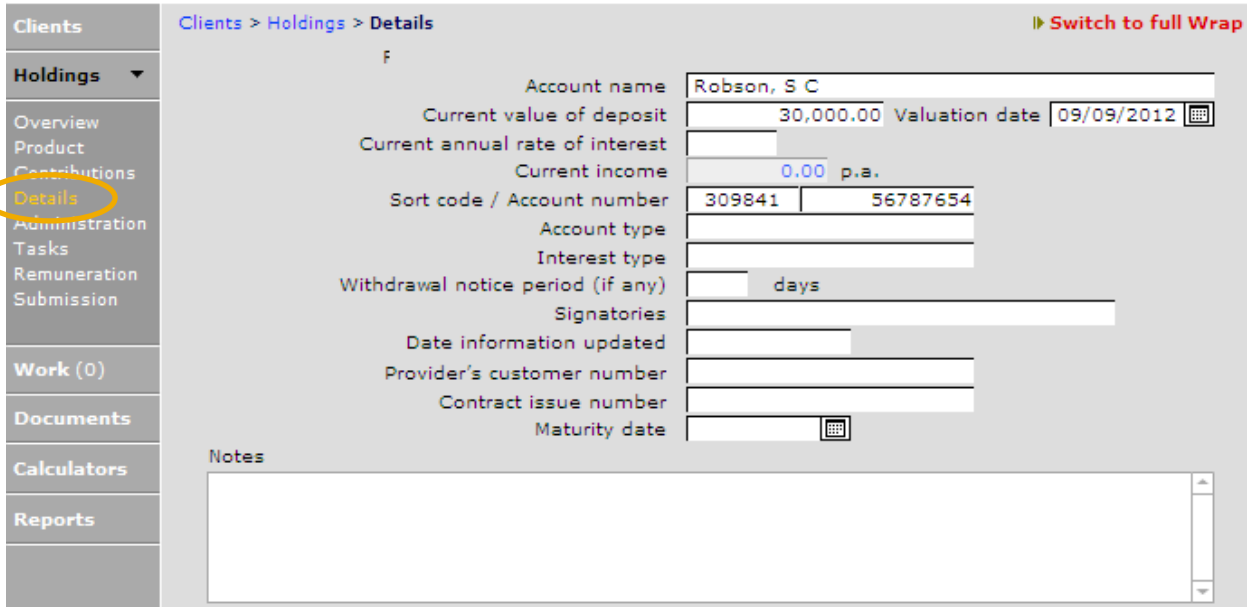






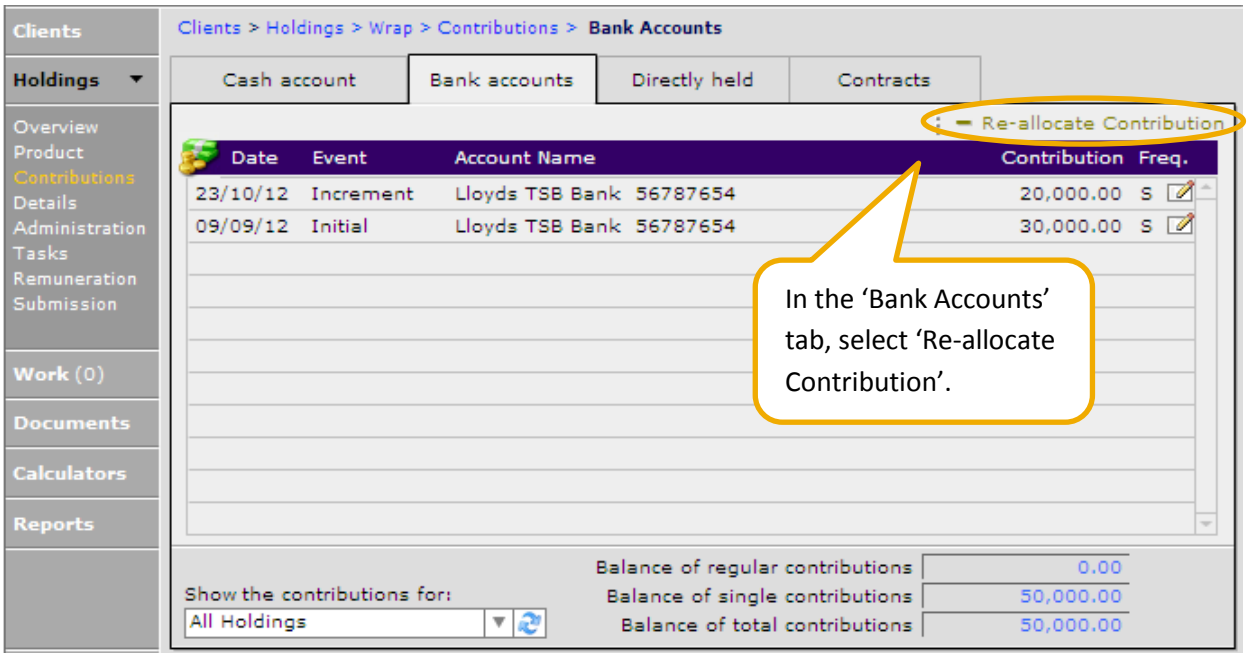
If 'Yes' is selected the following screen will be displayed:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



13 Allocating Money from the Bank Account

Any money allocated to the Bank Accounts may be spent in the future. Money from these accounts can be allocated back to the Cash account to enable the money to be spent on Directly Held assets and Contracts:



This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Status: In force
Bank account to be decremented: Lloyds TSB Bank 56787654
Event: Decrement
Effective date: 23/10/2012
Contribution / Frequency: 20,000.00 S
Contribution notes:

Cash account

Current balance: 60,000.00 ☒ Omit from TBA totals
Update balance to: 80,000.00 Auto fill £80,000.00

Lloyds TSB Bank 56787654 bank account

Current balance: 30,000.00
Update balance to: 10,000.00 Auto fill £10,000.00

Cancel | Reallocate to the cash account

Complete the information on this page.

Select 'Reallocate'

There is a button to confirm if you want this amount omitted from the cash account totals. Use if required.

The 'Bank Accounts' screen will show a decrement and the Cash account will show an 'Internal transfer':

Clients > Holdings > Wrap > Contributions > **Bank Accounts**

Clients | Holdings | Overview | Product | Contributions | Details | Administration | Tasks | Remuneration | Submission | Work (0) | Documents | Calculators | Reports

Cash account | Bank accounts | Directly held | Contracts

Re-allocate Contribution

Date	Event	Account Name	Contribution	Freq.
23/10/12	Increment	Lloyds TSB Bank 56787654	20,000.00	S
23/10/12	Decrement	Nucleus Financial Services Cash Account	-20,000.00	S
09/09/12	Initial	Lloyds TSB Bank 56787654	30,000.00	S

Show the contributions for: All Holdings

Balance of regular contributions: 0.00
Balance of single contributions: 30,000.00
Balance of total contributions: 30,000.00

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

Clients > Holdings > Wrap > **Contributions**

Cash account | Bank accounts | Directly held | Contracts

+ Add Contribution

Date	Event	Source	Destination	Contribution	Freq.
23/10/12	Decrement		Fidelity Unit Linked Bond	-25,000.00	S
23/10/12	Decrement		Skandia Managed Futures A	-20,000.00	S
23/10/12	Decrement		Lloyds TSB Bank 56787654	-20,000.00	S
23/10/12	Internal		Trustee Bank Account	20,000.00	S
19/10/12	Decrement		Fidelity Unit Linked Bond	-40,000.00	S
18/10/12	Decrement		Skandia Managed Futures A	-30,000.00	S
11/10/12	Decrement		Lloyds TSB Bank 56787654	-30,000.00	S
09/10/12	Initial	Personal	Trustee Bank Account	25,000.00	S
03/10/12	Initial	Transfer	Trustee Bank Account	200,000.00	S

– Allocate Contribution

Schedule of contributions to date

Schedule of contributions up to tax year beginning 2012

Balance of regular contributions 0.00

Balance of single contributions 80,000.00

Balance of total contributions 80,000.00 Adjust

Once the money is in the Cash account it can be allocated to other investments within the Wrap.

14 Updating Balances

Once money has been spent from the Cash account, or from the Bank Accounts, it is important to ensure that the balances of the accounts are kept up to date. If not, the valuation on the 'Summary' page of the Wrap holding and any valuation report will show incorrect values.

Clients > Holdings > **Overview**

Contract details | Scanned docs.

Add note

Application status	In force	Marked for upload ☐	
Contract holder	Robson, S C		Change
Provider	Nucleus Financial Services		
Contract type	Wrap		
Contract number	987654321		
Effective date	9/4/2012	End date	
Bank accounts	90,000.00		
Directly held assets	22,535.34		
Contracts	0.00		
Total	112,535.34		
Adviser			More
Introducer	The Company		More

Make this contract paid up / cancelled

Print a file fact sheet for this holding

It is therefore, important to ensure that when any money is spent from the Cash account or the Bank Account that the balance is amended.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

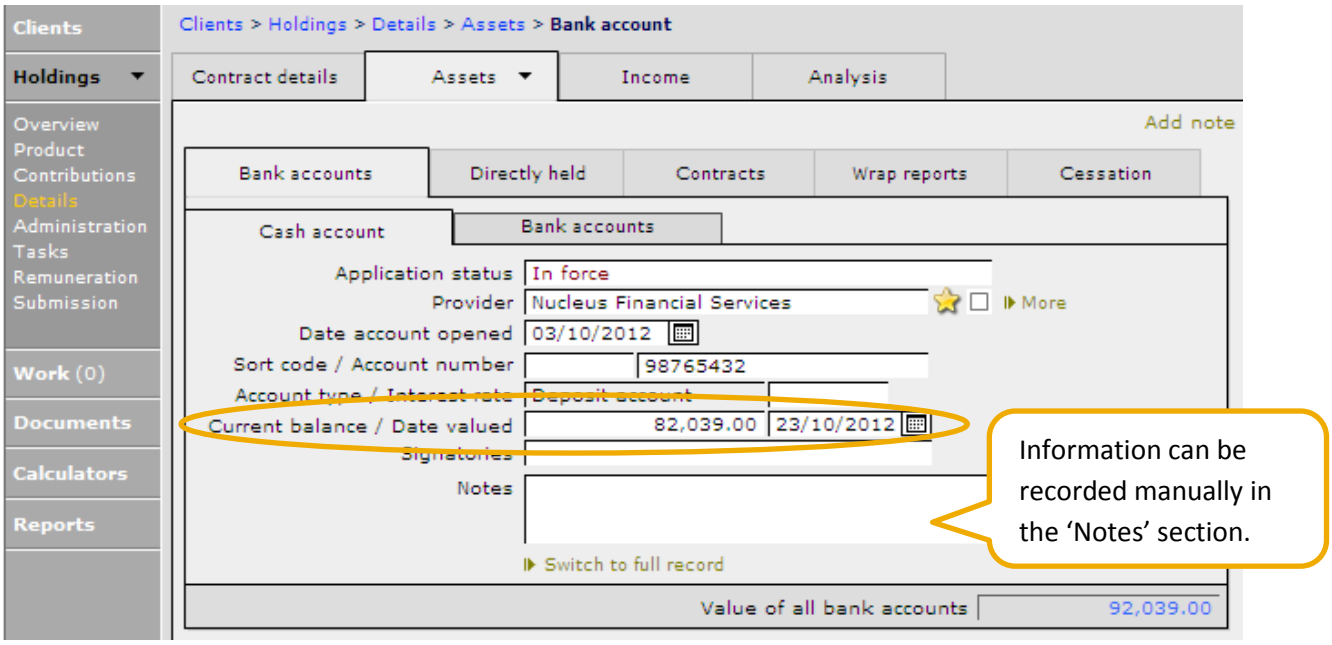
This can be done automatically when allocating money from the Cash account using the 'Auto fill' link that has been referred to throughout this guide when either adding or allocating money within the Cash account. However, this automatic update will not be taking into account any interest etc. on the account.

If you wish to record a more precise balance of the Cash account, it can be updated manually.

14.1 Updating the Balance of the Cash Account

Updating the balance of either the Cash account or the Bank Account is done in the Details screen of the Wrap

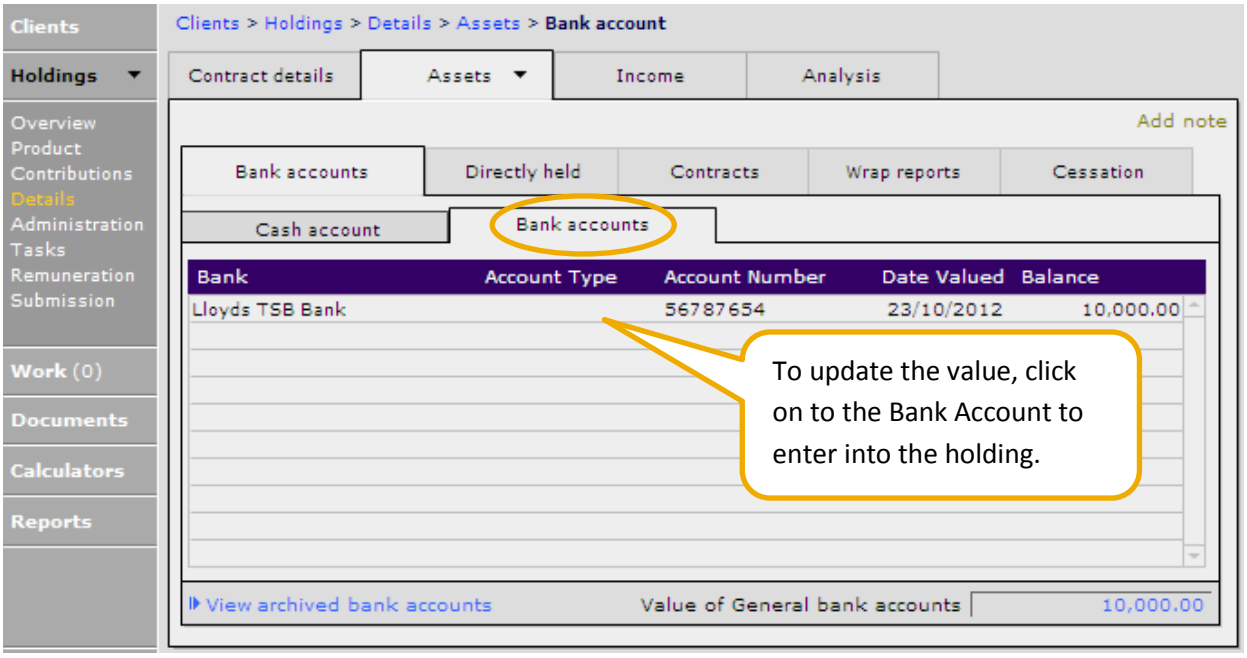
The Cash account balance can be updated from the details show in the Assets tab:



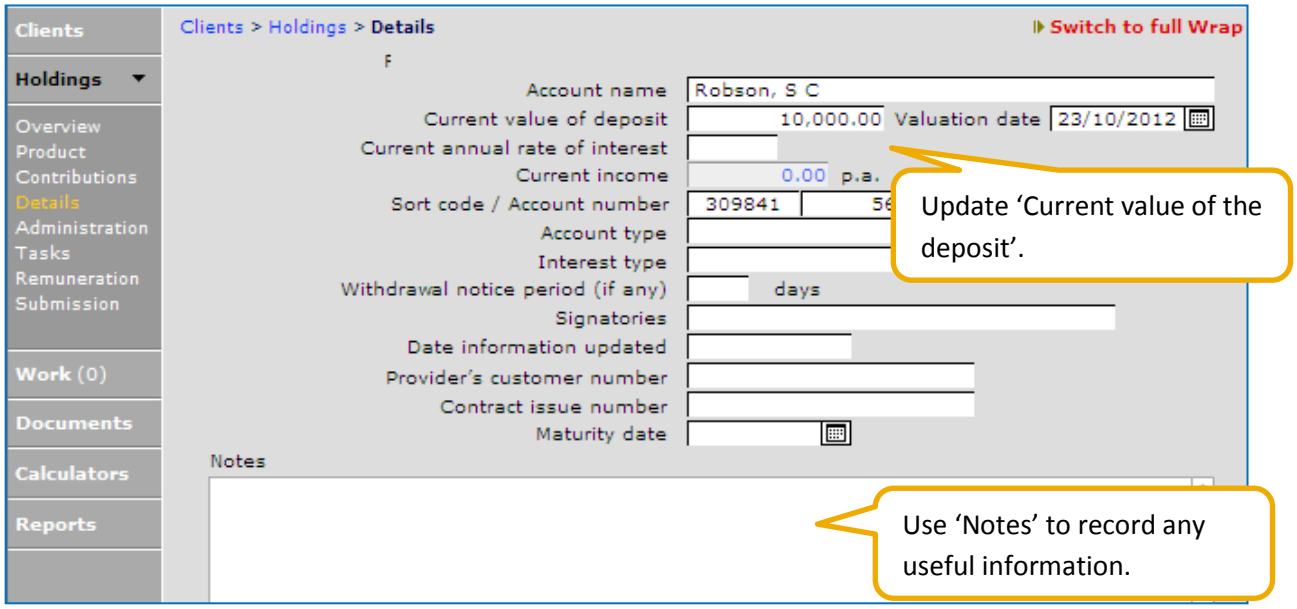
This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

14.2 Updating the Value of the Bank Account

The Bank Accounts are updated in **Details > Assets > Bank Accounts > Bank Accounts**:



Once in the Bank Account Holding, navigate to the Details screen:

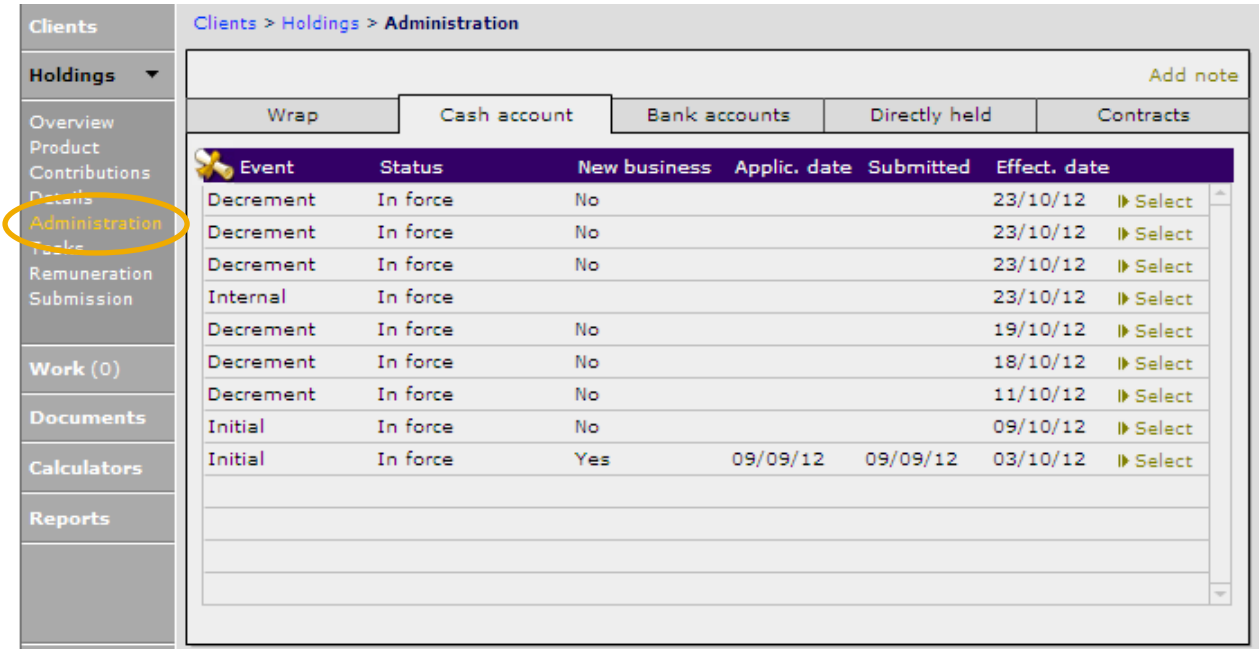


This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

15 Keeping Records Updated

When any asset is recorded into a Wrap it can either be recorded as 'Info only' or 'New Business'. Any record recorded as 'Info Only' will only need the appropriate fields completed within Product, Contributions, Details and, potentially, the Remuneration screens.

If a piece of 'New Business' is entered then all the screens above, plus the Administration, Remuneration and Submission screens need to be completed:

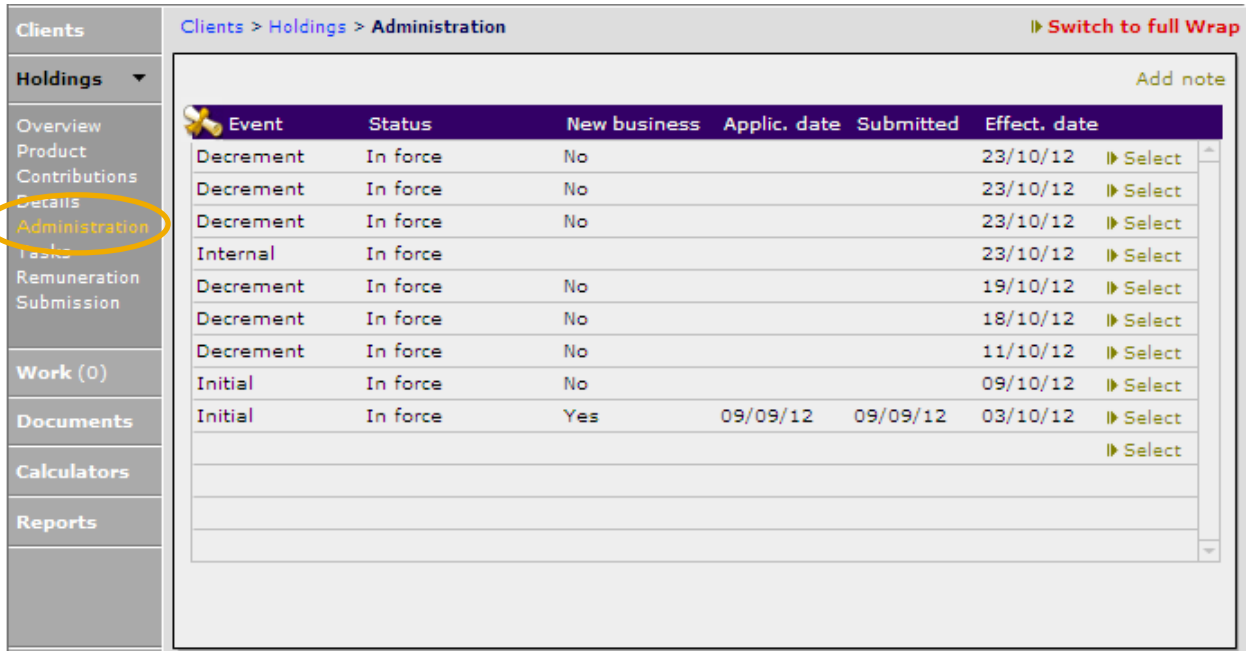


These screens can either be accessed from within the Wrap (as shown above).

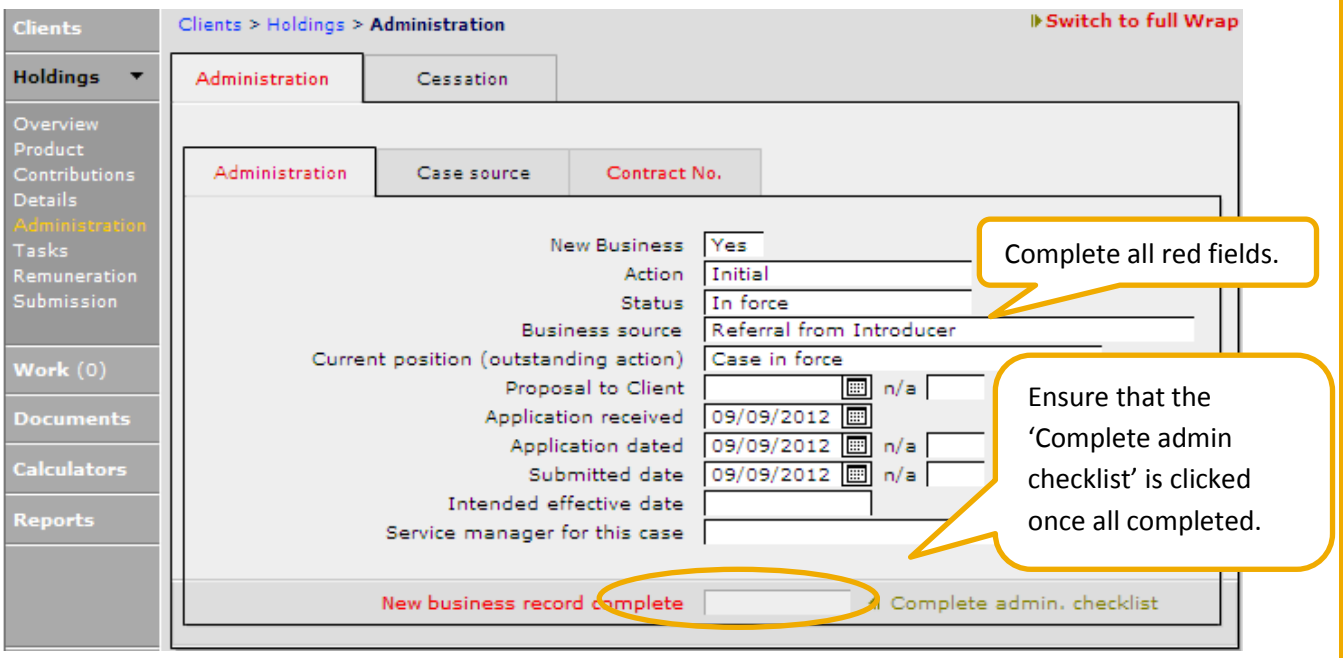
The relevant screens can also be accessed from within the individual Holding record. All types of assets will have this functionality:

The relevant screens can also be accessed from within the individual Holding record. All types of assets will have this functionality – this is showing the Cash Account:

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013



Once a checklist is selected, the relevant Holding will be displayed with the checklist. In this example the Administration checklist of the Bank Account has been chosen.



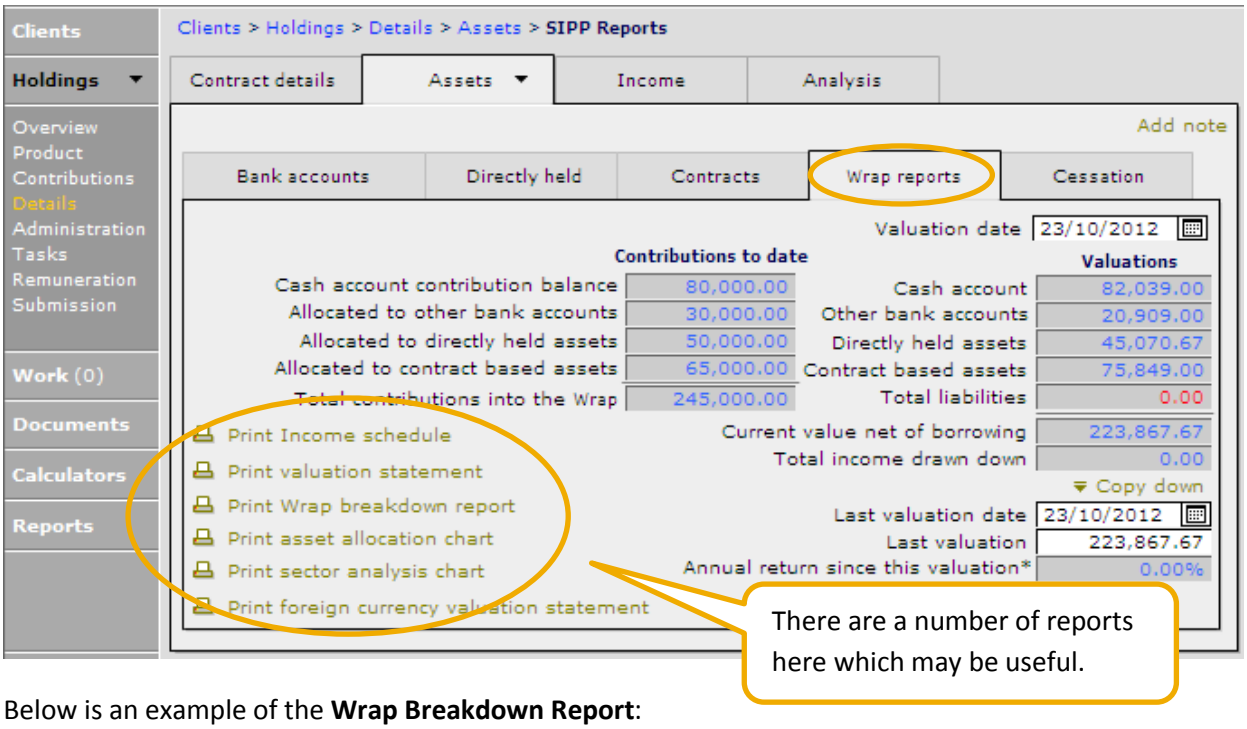
The **Tasks**, **Remuneration** and **Submission** screens all work in the same way. If a tab is selected from within the Wrap CCD will navigate to the relevant screen in the individual Holding record.

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

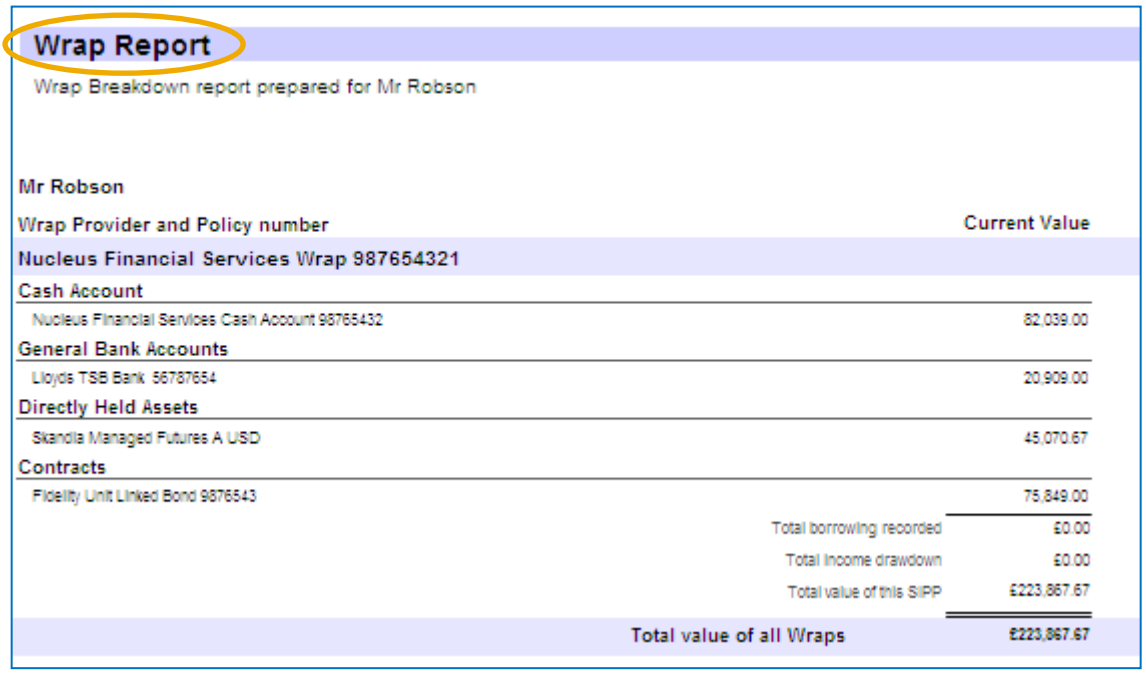
16 Wrap Reports

There are a number of reports available to use which will either show the Wrap, together with any other Holdings the client has, or can show the valuation of the Wrap on its own.

To create a report which only shows the Wrap and what has been paid in and what the value is, navigate to the Wrap Details > Assets > Wrap Reports tab:



Below is an example of the **Wrap Breakdown Report**:



Wrap Report

Wrap Breakdown report prepared for Mr Robson

Mr Robson

Wrap Provider and Policy number	Current Value
Nucleus Financial Services Wrap 987654321	
Cash Account	
Nucleus Financial Services Cash Account 98765432	82,039.00
General Bank Accounts	
Lloyds TSB Bank 56787654	20,909.00
Directly Held Assets	
Skandia Managed Futures A USD	45,070.67
Contracts	
Fidelity Unit Linked Bond 9876543	75,849.00
Total borrowing recorded	£0.00
Total income drawdown	£0.00
Total value of this SIPP	£223,867.67
Total value of all Wraps	**£223,867.67**

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013

This report covers all of the assets held within the Wrap

The Wrap will also show on the reports which be printed from the Clients > Reports section in CCD.

The Wrap will show as a single product on the Investment reports, unless the 'Wrap Breakdown' report is selected.

Investment contracts

Schedule of investment contracts. Prepared for Mr Robson

Provider	Contract type	Status	Contract / Policy Number	Effective date	In trust	Valuation date	Regular Cont.	Total Invested *	Value Withdrawn	Valuation	Return
Mr Robson											
Nucleus Financial Services	Wrap	In force	987654321	09/04/12		23/10/12		225,000		223,868	-17.49%
Total of contracts in the name of Mr Robson								£225,000.00	£0.00	£223,867.67	

This document is the property of Capita Financial Software Ltd (CFSL) and the information contained herein is confidential. This document, either in whole or in part, must not be reproduced or disclosed to others or used for purposes other than that for what it has been supplied, without CFSL prior written permission. CFSL – www.capitafinancialsoftware.co.uk. April 2013