



SYNAPTIC



Client Care Desktop -

Complex Holdings User Guide (SIPPs, SSAS, WRAPs)

(Version 4.3.1)

Contents

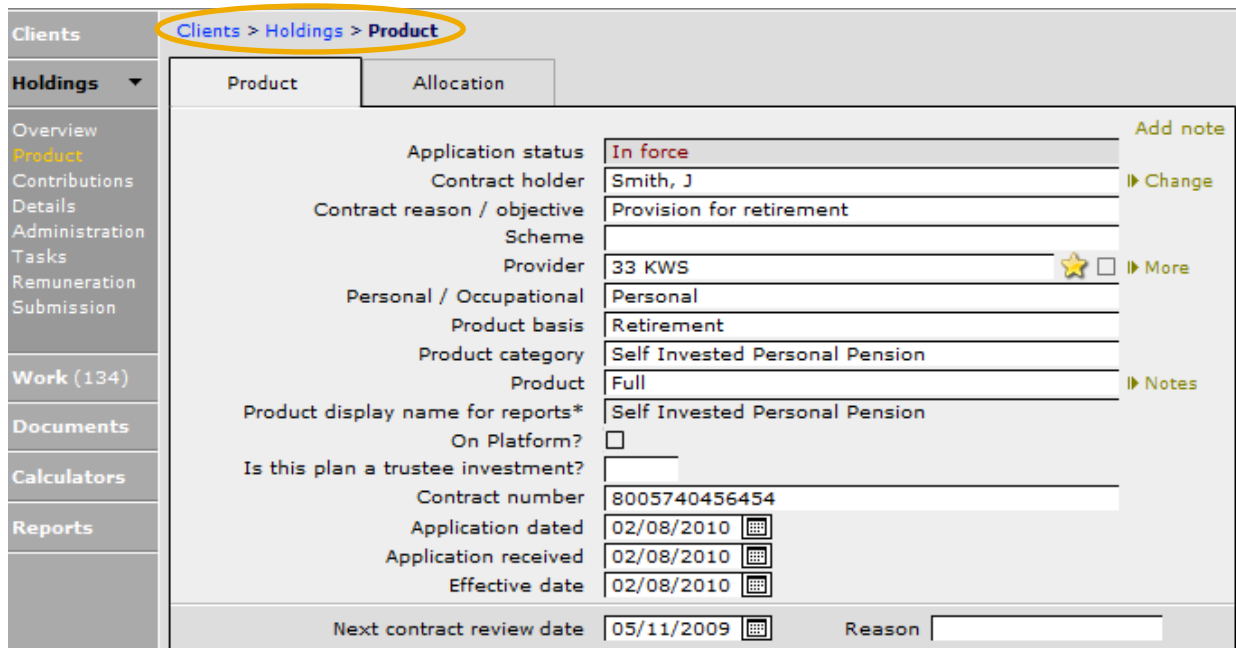
1 Adding a New Self Invested Personal Pension - SIPP	4
1.2 Adding Initial Contribution	4
1.3 Adding an Initial Contribution (In-Specie Asset).....	7
1.4 Setting Up the Trustee Account.....	9
2 Allocating Contributions	11
2.1 New Holdings (Assets)	11
2.1.1 Setting Up a New Bank Account	12
2.1.2 Setting 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

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

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:

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

This section sets up the Trustee Account.

This section sets up the Trustee Account.

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:

Current balance: 100,000.00

Date balance to: 100,000.00

Buttons: 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:

Message

Is this contribution Protected or Non Protected?

Buttons: Protected, Non

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

Message

Is this contract being recorded as New Business or for Information Only?

Buttons: Info. Only, New Bus.

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:

Jane Underlay > @SIPP > Trustee bank account >

Clients > **Holdings** > **Product**

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
Occupational:
Product basis: Retirement
Product 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:

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

Switch to full SIPP

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'.

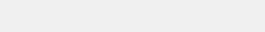
The following pop up boxes will then appear:

Message

Is this contribution Protected or Non Protected?

Protected Non

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



Message

Is this contract being recorded as New Business or for Information Only?

Info. Only New Bus.

Select the appropriate option for the Transfer.

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

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

Holdings ▼

Trustee account | Bank accounts | Directly held | Contracts


Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission



Work (0)

Documents



Calculators


Reports





Date	Event	Source	Destination	Contribution	Freq.
17/04/10	Initial	Transfer	Trustee Bank Account	150,000.00	\$ 
05/04/10	Initial	Transfer In-	Trustee Bank Account	100,000.00	\$ 

If any amendments are needed to this contribution, click onto the 'Notes' icon.


 Add Contribution

 Allocate Contribution

 Schedule of contributions to date	Balance of regular contributions	0.00
 Schedule of contributions up to tax year beginning 2012	Balance of single contributions	250,000.00
	Balance of total contributions	250,000.00 ▶ Adjust

If any amendments are needed to this contribution, click onto the 'Notes' icon.

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	
Element of the contract		
Premium effective	23/10/2012	
NTU/NPW date		
Date Surrendered		
Contributions ceased (Paid up)		
Enter contribution from trustee account total figures	<input type="checkbox"/> Reallocation from bank account <input type="checkbox"/>	

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

Contract details **Assets** Income Analysis

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (0)
Documents

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.

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

Jane Underlay > @SIPP > Trustee bank account > [Switch to full SIPP](#)

Clients > Holdings > Product

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

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.

Add note

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](#)

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: 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.

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.

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.

To purchase assets within the SIPP, use this button.

- Allocate Contribution

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

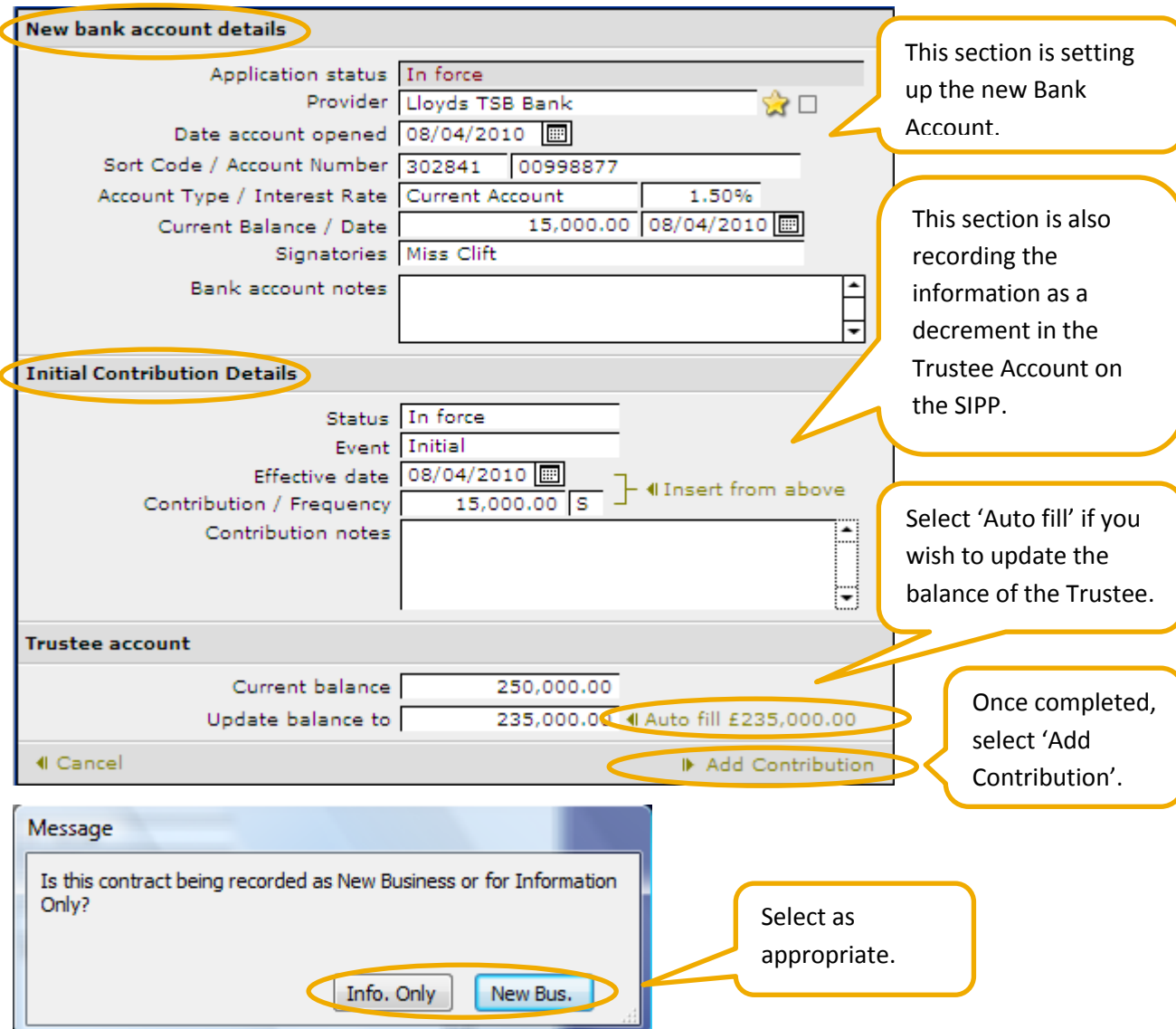
Select that this is a
'New' Holding (within
the SIPP).

Confirm which type of Holding (asset) needs to be created.

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

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 } Insert from above
 Contribution notes:

Trustee account

Current balance: 250,000.00
 Update balance to: 235,000.00 (Auto fill £235,000.00)
 Buttons: Cancel, Add Contribution

Message

Is this contract being recorded as New Business or for Information Only?

Buttons: Info. Only, New Bus.

Callouts:

- 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.

Jane Underlay > @SIPP > Trustee bank account >

Clients > Holdings > Product

Holdings ▾

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (2)
Documents
Calculators
Reports

Quit

Complete the Bank Account screens as normal.

Switch to full SIPP

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

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.

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

Clients > Holdings > Self Invested Personal Pension > Contributions

Holdings ▾

Trustee account Bank accounts Directly held Contracts

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (0)
Documents
Calculators
Reports

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

Schedule of contributions to date Balance of regular contributions 0.00
Schedule of contributions up to tax year beginning 2012 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:

[Clients](#) > [Holdings](#) > [Self Invested Personal Pension](#) > [Contributions](#) > **Bank Accounts**

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

Holding type

Please select which type of holding you would like to create

Bank Acct Directly Held Contract

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.

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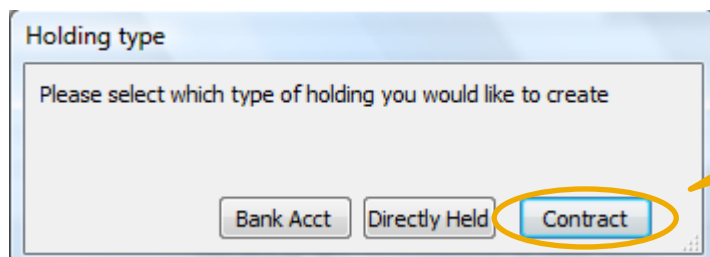
Select as appropriate.

Select the relevant asset and the number of units, as normal.

This screen shows which Directly Held asset the money has been spent on.

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.

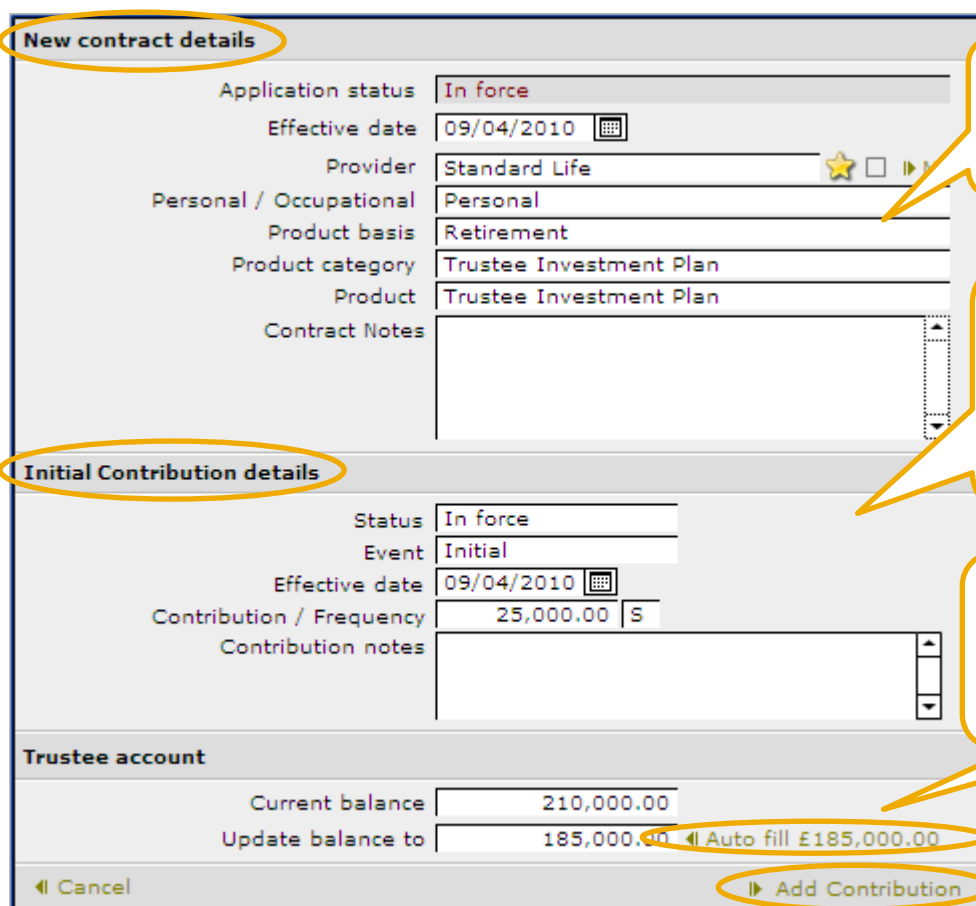


Holding type

Please select which type of holding you would like to create

Bank Acct Directly Held **Contract**

Select 'Contract'.



New contract details

Application status: In force

Effective date: 09/04/2010

Provider: Standard Life

Personal / Occupational: Personal

Product basis: Retirement

Product category: Trustee Investment Plan

Product: Trustee Investment Plan

Contract Notes:

Initial Contribution details

Status: In force

Event: Initial

Effective date: 09/04/2010

Contribution / Frequency: 25,000.00 S

Contribution notes:

Trustee account

Current balance: 210,000.00

Update balance to: 185,000.00 **Auto fill £185,000.00**

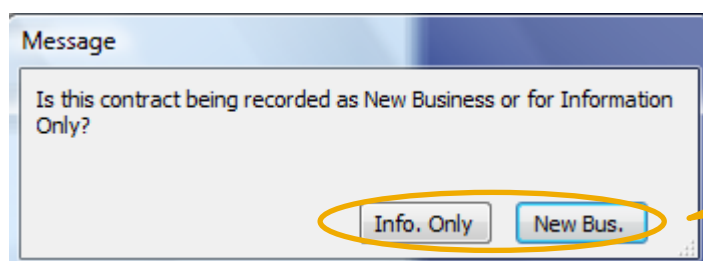
Cancel **Add Contribution**

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

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 'Add Contribution' to continue.



Message

Is this contract being recorded as New Business or for Information Only?

Info. Only **New Bus.**

Select as appropriate.

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

[Clients](#) > [Holdings](#) > [Self Invested Personal Pension](#) > [Contributions](#)

Trustee account | Bank accounts | Directly held | Contracts

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

Balance of regular contributions: 0.00
 Balance of single contributions: 170,000.00
 Balance of total contributions: 170,000.00

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

Clients

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

Holdings ▼

- Overview
- Product
- Contributions**
- Details
- Administration Tasks
- Remuneration Submission

Work (0)

Documents

Calculators

Reports

Date	Provider	Contract type	Contract no.	Contribution	Freq.
10/10/10	Standard Life	Trustee Investment		30,000.00	S [edit]

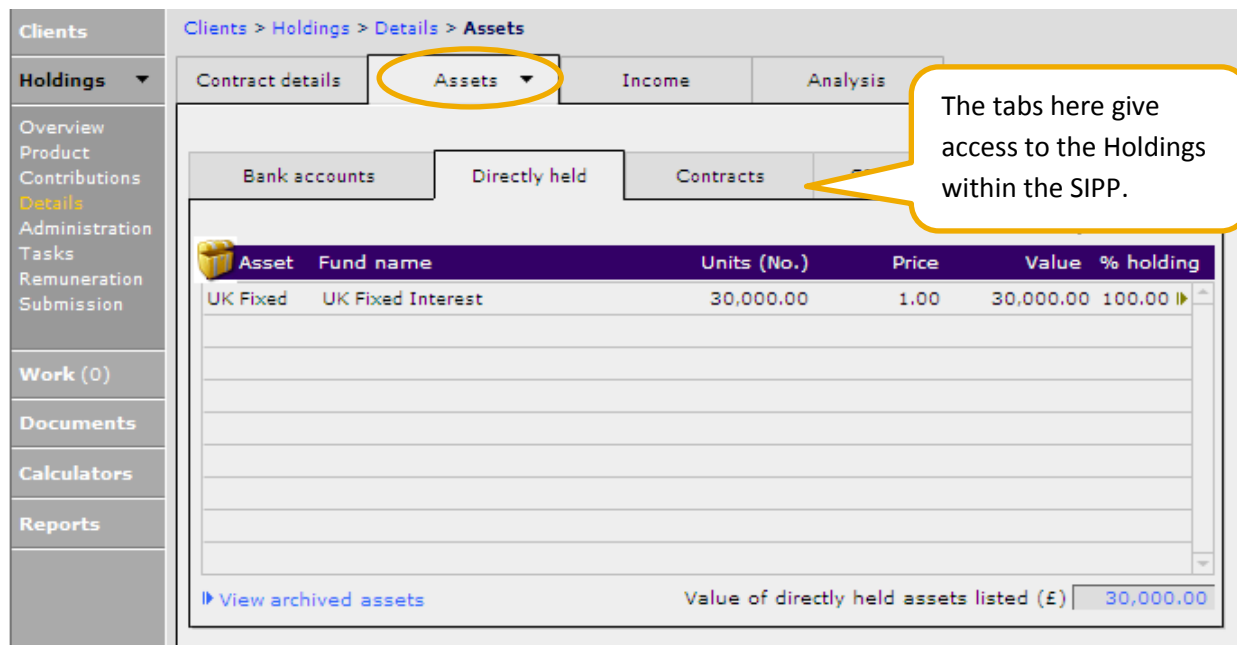
Show the contributions for:

All Holdings ▼ ↺

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

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:



The tabs here give access to the Holdings within the SIPP.

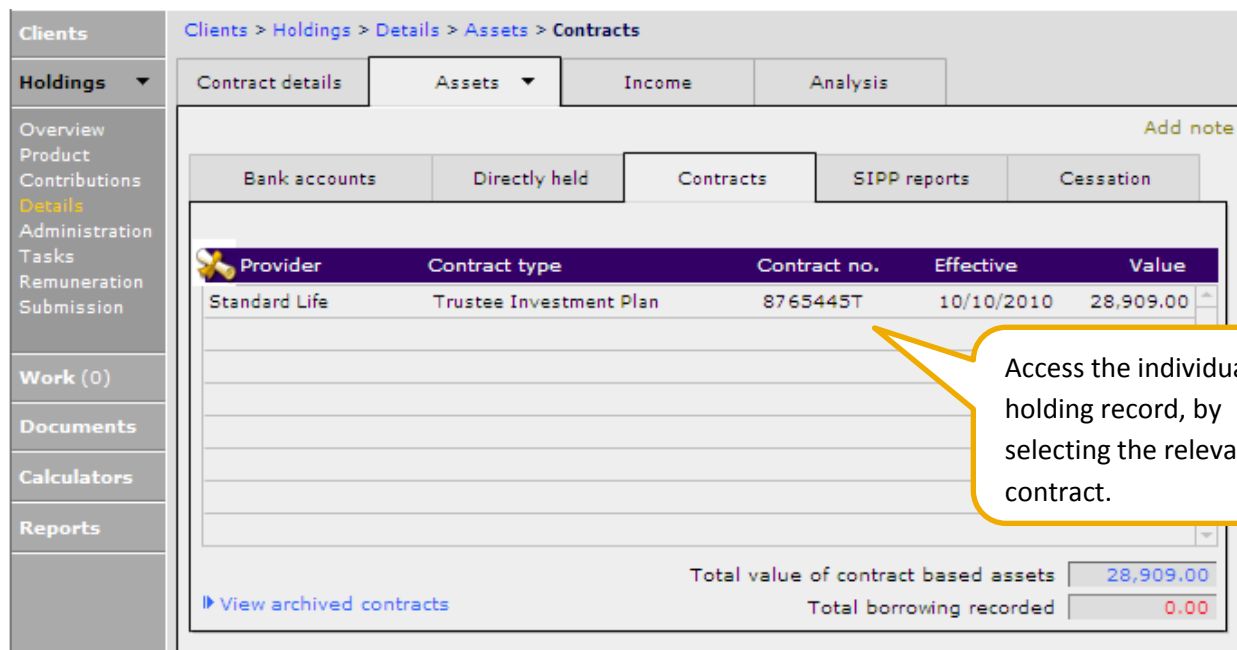
Asset	Fund name	Units (No.)	Price	Value	% holding
UK Fixed	UK Fixed Interest	30,000.00	1.00	30,000.00	100.00

View archived assets

Value of directly held assets listed (£) 30,000.00

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':



Access the individual holding record, by selecting the relevant contract.

Provider	Contract type	Contract no.	Effective	Value
Standard Life	Trustee Investment Plan	8765445T	10/10/2010	28,909.00

View archived contracts

Total value of contract based assets 28,909.00

Total borrowing recorded 0.00

Jane Underlay > @SIPP > Trustee bank account > [Switch to full SIPP](#)

Clients | **Clients > Holdings > Product**

Holdings ▾

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (2)

Documents

Calculators

Reports

Quit

Product | **Allocation**

Application status: **In force** [Add note](#)

Contract holder: Underlay, J [Change](#)

Contract reason / objective

Scheme: **@SIPP** [More](#)

Provider: **@SIPP** [More](#)

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: 10/06/2013

Application received

Effective date: 10/06/2013

Next contract review date: Reason:

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

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

Clients | **Clients > Holdings > Administration** [Switch to full SIPP](#)

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: **In force**

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

Submitted date: 10/09

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.

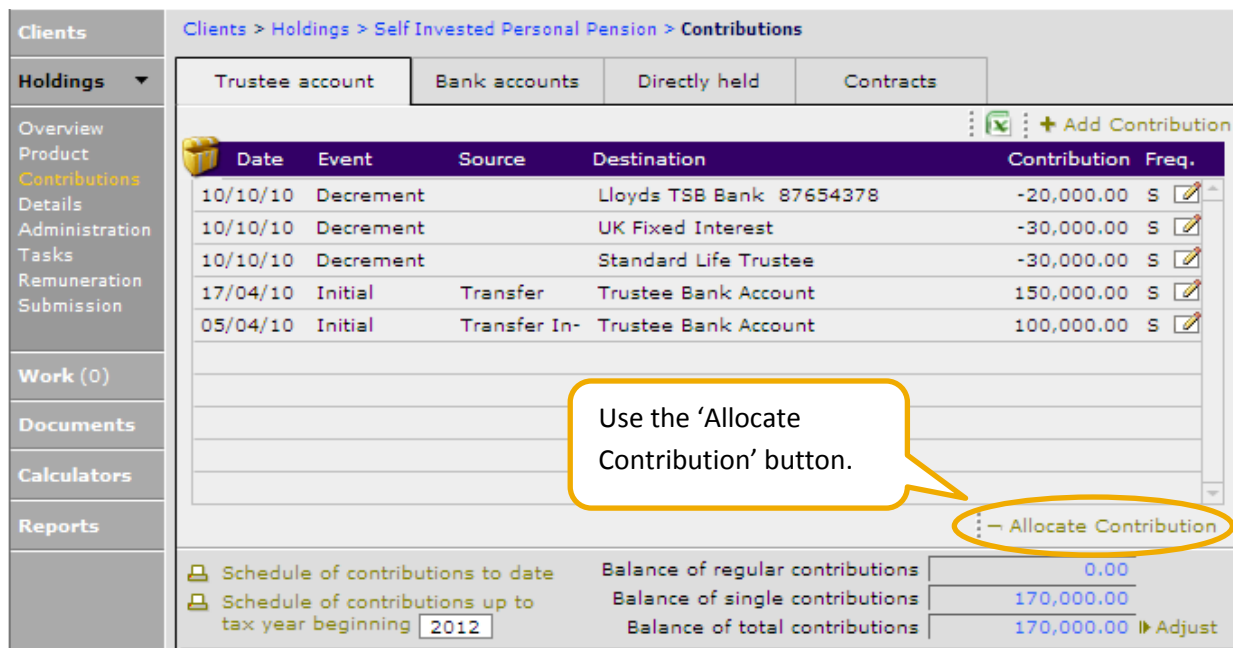
Once the 'Administration', 'Tasks', 'Remuneration' and 'Submission' screens have been completed in the 'Holding' record they will be displayed in the SIPP record.

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:



Clients > Holdings > Self Invested Personal Pension > Contributions

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
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

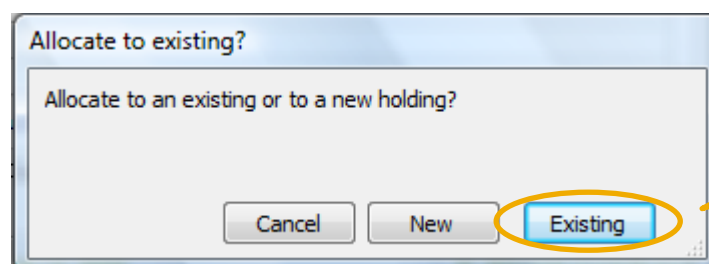
Use the 'Allocate Contribution' button.

Allocate Contribution

Schedule of contributions to date | Balance of regular contributions | 0.00

Schedule of contributions up to tax year beginning 2012 | Balance of single contributions | 170,000.00

Balance of total contributions | 170,000.00 | Adjust



Allocate to existing?

Allocate to an existing or to a new holding?

Cancel | New | Existing

Select 'Existing'.

Status	In force
Destination Type	Bank Account
Destination holding	Directly Held
Event	Contract
Effective date	
Contribution / Frequency	
Contribution notes	

Current trustee account balance	70,000.00
Update trustee account balance to	70,000.00 <input type="checkbox"/> Auto fill £70,000.00

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 <input type="checkbox"/> Auto fill £70,000.00

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 <input type="text"/>
Contribution / Frequency	10,000.00 S
Contribution notes	

Current trustee account balance	70,000.00
Update trustee account balance to	70,000.00 <input type="checkbox"/> Auto fill £60,000.00

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

Message

Is this contract being recorded as New Business or for Information Only?

Select as appropriate.

Message

Would you like to add more details to this subasset?

If more details need to be added, select 'Yes'.

The following screen will then be displayed:

Clients Clients > Holdings > Details [Switch to full SIPP](#)

Holdings Contract details Assets Withdrawals Analysis

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (0)
Documents
Calculators
Reports

Details Notes

Self employed / employed
Does this plan have premium waiver cover? Basis
Return on death before retirement
Insured lump sum
In trust / beneficiaries nominated? [View trust](#)
Selected retirement date To
Remuneration administrator
Fund Supermarket
Discretionary Fund Manager
Is a GAR applicable? GAR Rate

Valuation data Summary [Hint](#)
Date of current valuation 22/10/2012 [View Notes](#)
Next scheduled valuation [Valuation and reports](#)
[Electronic valuation available](#) Yes [Update Values Now](#)

Further details can be added to the Holding record. Return to the SIPP by selecting [Switch to full SIPP record](#) at the top of the screen.

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:

Allocate to existing?

Allocate to an existing or to a new holding?

Cancel New Existing

Select 'Existing'.

Status: In force

Destination Type: Directly Held

Destination holding: 40094CORE-00000012

Event: Egypt Trust Shares

Effective date:

Contribution / Frequency:

Contribution notes:

Trustee account

Current balance: 185,000.00

Update balance to: 170,000.00 ◀ Auto fill £185,000.00

◀ 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: Directly Held

Destination holding: Egypt Trust Shares

Event: Increment

Effective date: 09/04/2010

Contribution / Frequency: 15,000.00 S

Contribution notes:

Trustee account

Current balance: 185,000.00

Update balance to: 170,000.00 ◀ Auto fill £170,000.00

◀ Cancel ▶ Add Contribution and update trustee Account balance

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

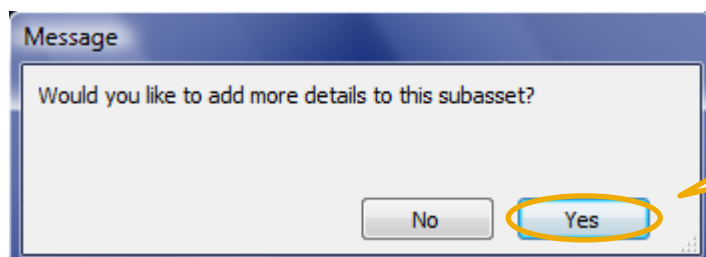
Select 'Add Contribution and update trustee Account balance' to update the SIPP.

Message

Is this contract being recorded as New Business or for Information Only?

Info. Only New Bus.

Select as appropriate.



To update the fund information, select 'Yes'.

The following screen will be displayed:

Clients > Holdings > Details > Assets > Position

Holdings ▾

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (0)
Documents
Calculators
Reports

Position | Select asset

Asset selected*: **UK Fixed Interest**

Current number of units / unit type: 30000
Units current date: 10/10/2010
Original investment / Date of investment: [] []

Sector: UK Fixed Interest
Asset type: UK Fixed Interest
Type of holding to which this asset belongs: Retirement

Current Bid price (GBP): 1
Price date: ?
Current value of position in UK Fixed Interest (GBP): 30,000.00
Exchange rate (as at 13/05/11): 1.00
Current value of position in UK Fixed Interest (£): 30,000.00
Total current value of holding: 30,000.00
Exposure of holding to this asset: 100 %
Return since date of investment: 0.00%

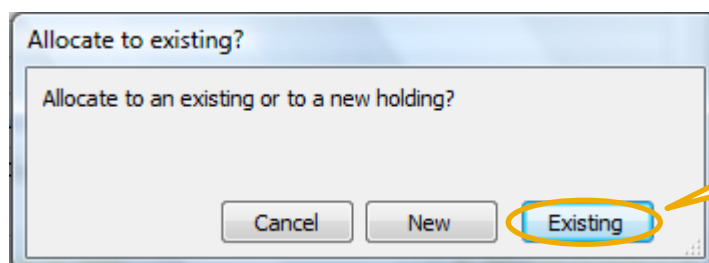
Update current price details

Position | Allocation | Asset breakdown | Notes / Factsheet | Historic

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:



Select 'Existing'.

Status	In force
Destination Type	Bank Account
Destination holding	
Event	Lloyds TSB Bank Current Account 00998877
Effective date	
Contribution / Frequency	
Contribution notes	

Trustee account

Current balance	170,000.00
Update balance to	170,000.00 ◀ Auto fill £170,000.00

◀ 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	Bank Account
Destination holding	Lloyds TSB Bank Current Account
Event	Increment
Effective date	09/04/2010
Contribution / Frequency	10,000.00 S
Contribution notes	

Trustee account

Current balance	170,000.00
Update balance to	160,000.00 ◀ Auto fill £160,000.00

◀ Cancel ▶ Add Contribution and update trustee Account balance

Complete this page.

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

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

Message

Is this contract being recorded as New Business or for Information Only?

Info. Only New Bus.

Select the relevant option.

Message

Would you like to add more details to this subasset?

No Yes

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

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

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

Trustee account **Bank accounts** Directly held Contracts

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

— Re-allocate Contribution

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

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 <input checked="" type="checkbox"/> Omit from TBA totals
Update balance to	165,000.00 <input type="checkbox"/> Auto fill £165,000.00
Lloyds TSB Bank Current Account 00998877 bank account	
Current balance	15,000.00
Update balance to	15,000.00 <input type="checkbox"/> Auto fill £10,000.00
<input type="button" value="Cancel"/> <input type="button" value="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 ▼

Overview

Product

Contributions

Details

Administration

Tasks

Remuneration

Submission

Work (0)

Documents

Calculators

Reports

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

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

[Clients](#) > [Holdings](#) > [Self Invested Personal Pension](#) > [Contributions](#)

Holdings ▼

[Trustee account](#) | [Bank accounts](#) | [Directly held](#) | [Contracts](#)

[Overview](#) | [Product](#) | [Contributions](#) | [Details](#) | [Administration](#) | [Tasks](#) | [Remuneration](#) | [Submission](#)

Work (0)

Documents

Calculators

Reports

[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	Balance of single contributions	Balance of total contributions
	0.00	175,000.00	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 <input type="checkbox"/>
Contract holder	Clift, G	Change
Provider	James Hay Limited	
Contract type	Self Invested Personal Pension	
Contract number	L928776	
Effective date	2/8/2012	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](#)

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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.

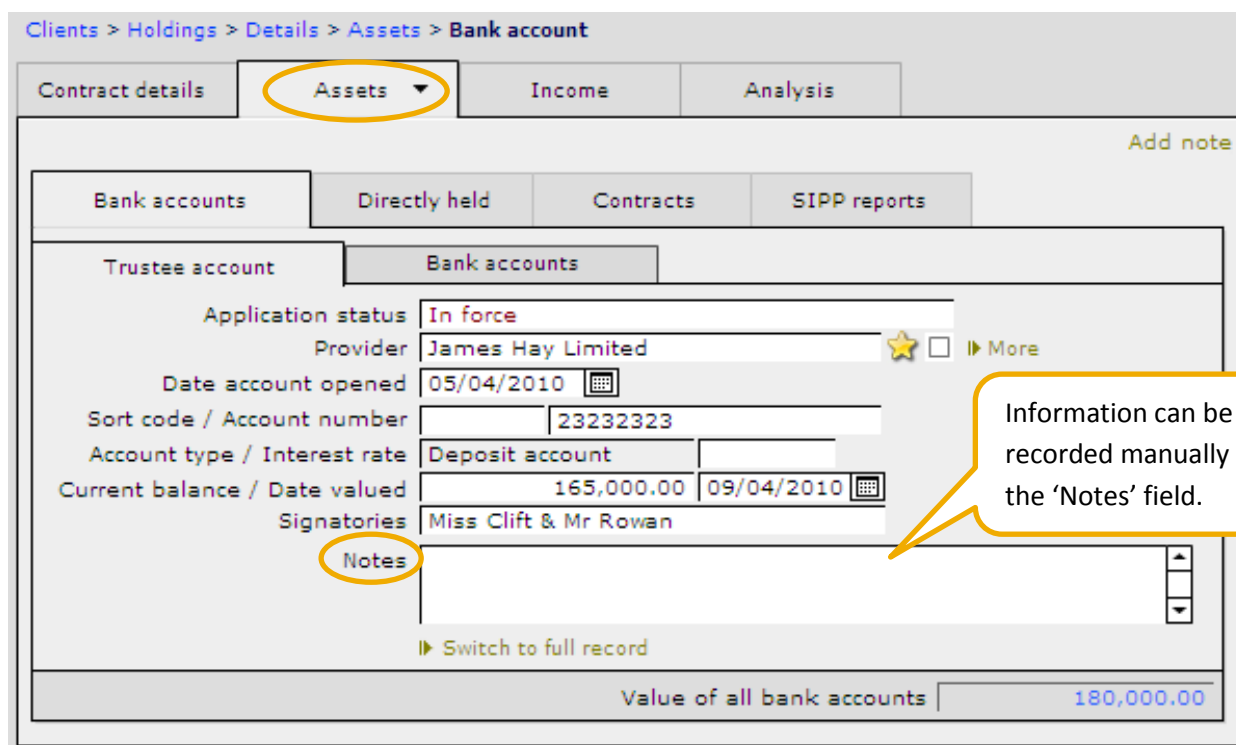
This can be done automatically when allocating money from the Trustee Account, using the 'Auto fill' link, which has been referred to throughout this guide when either adding or allocating money within the Trustee Account. However, this automatic update will not be taking into account any interest etc.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





Clients > Holdings > Details > Assets > Bank account


Contract details **Assets** Income Analysis

Bank accounts Directly held Contracts SIPP reports

Trustee account Bank accounts


Application status In force

Provider James Hay Limited   More

Date account opened 05/04/2010 

Sort code / Account number 23232323

Account type / Interest rate Deposit account

Current balance / Date valued 165,000.00 09/04/2010 

Signatories Miss Clift & Mr Rowan

Notes

Information can be recorded manually in the 'Notes' field.

Switch to full record

Value of all bank accounts 180,000.00

6.2 Updating the Value of the Bank Account

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

Clients > Holdings > Details > Assets > Bank account

Contract details **Assets** Income Analysis

Bank accounts Directly held Contracts SIPP reports Cessation

Trustee account **Bank accounts**

Bank	Account Type	Account Number	Date Valued	Balance
James Hay Limited	Deposit Account	00998877	08/04/2010	20,987.09

View archived bank accounts Value of General bank accounts 20,987.09

To update the value, click on the Bank Account to access the Holding.

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

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

Account name Clift, G

Current value of deposit 20,987.09 **Valuation date** 08/04/2010

Current annual rate of interest

Current income 0.00 p.a.

Sort code / Account number 00998877

Account type Deposit Account

Interest type Variable

Withdrawal notice period (if any) days

Signatories

Date information updated

Provider's customer number

Contract issue number

Maturity date

Notes

Update the 'Current value of deposit' and the 'Valuation date'. Add 'Notes' if required.

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

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:

[illegible]

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.

Clients > Holdings > Administration

Add note

SIPP Trustee account **Bank accounts** Directly held Contracts

Event	Status	New business	Applic. date	Submitted	Effect. date
Increment	In force	Yes			09/04/10 ▶ Select
Initial	In force	Yes			08/04/10 ▶ Select

Show the admin records for: All Holdings ▼ ↻

Select the relevant tab and choose the appropriate checklist.

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:

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

Clients > Holdings > Administration ▶ Switch to full SIPP

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	<input type="checkbox"/> n/a
Application received	<input type="checkbox"/> n/a
Application dated	<input type="checkbox"/> n/a
Submitted date	<input type="checkbox"/> n/a
Intended effective date	
Service manager for this case	

New business record complete

Complete admin. checklist

Complete all red fields.

Ensure that the 'Complete admin checklist' is clicked once all completed.

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:

Clients > Holdings > Details > Assets > SIPP Reports

Contract details Assets Income Analysis

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

Valuation date 23/10/2012

Contributions to date		Valuations	
Trustee account contribution balance	15,007.08	Trustee account	10,908.98
Allocated to other bank accounts	20,000.00	Other bank accounts	20,987.09
Allocated to directly held assets	100,000.00	Directly held assets	100,000.00
Allocated to contract based assets	25,000.00	Contract based assets	24,908.98
Total contributions into the SIPP	160,007.08	Total liabilities	0.00
Current value net of borrowing		156,805.05	
Total income drawn down		0.00	
Last valuation date		23/10/2012	
Last valuation		156,805.05	
Annual return since this valuation*		0.00%	

Print Income schedule
Print valuation statement
Print SIPP breakdown report
Print asset allocation chart
Print sector analysis chart
Print foreign currency valuation statement

There are a number of reports here which may be useful.

Showing below is an example of the SIPP breakdown report:

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:

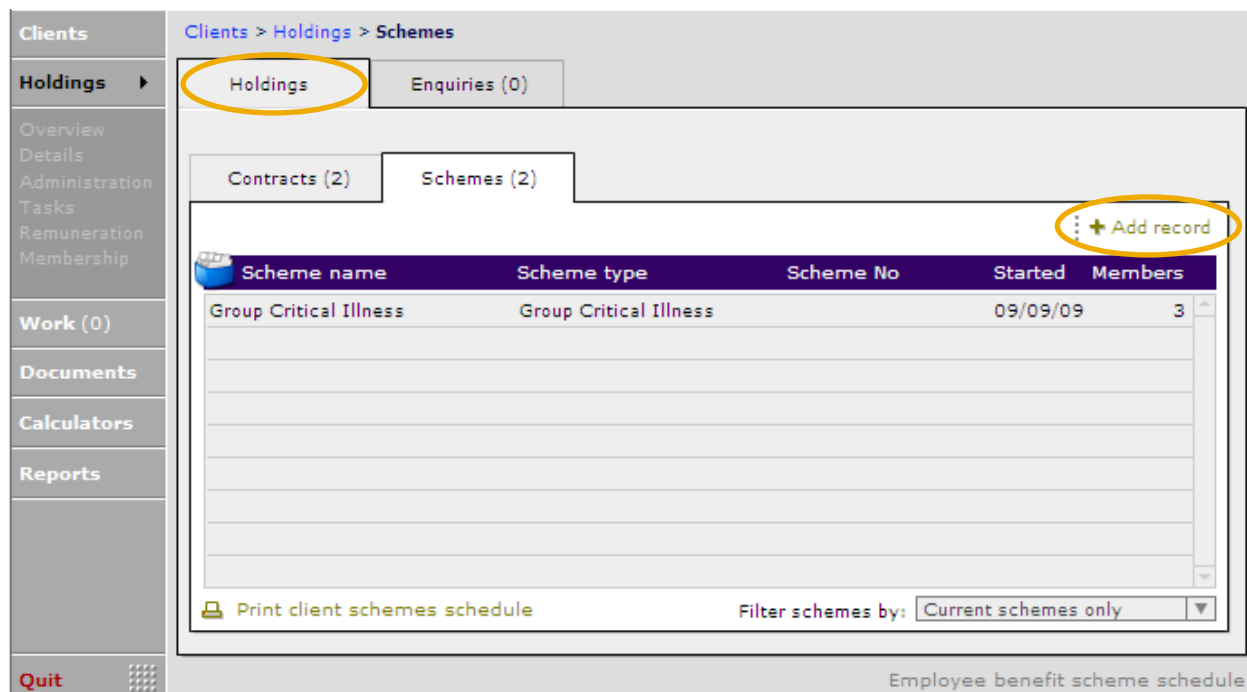
Retirement contracts

Schedule of retirement contracts. Prepared for Miss Clift

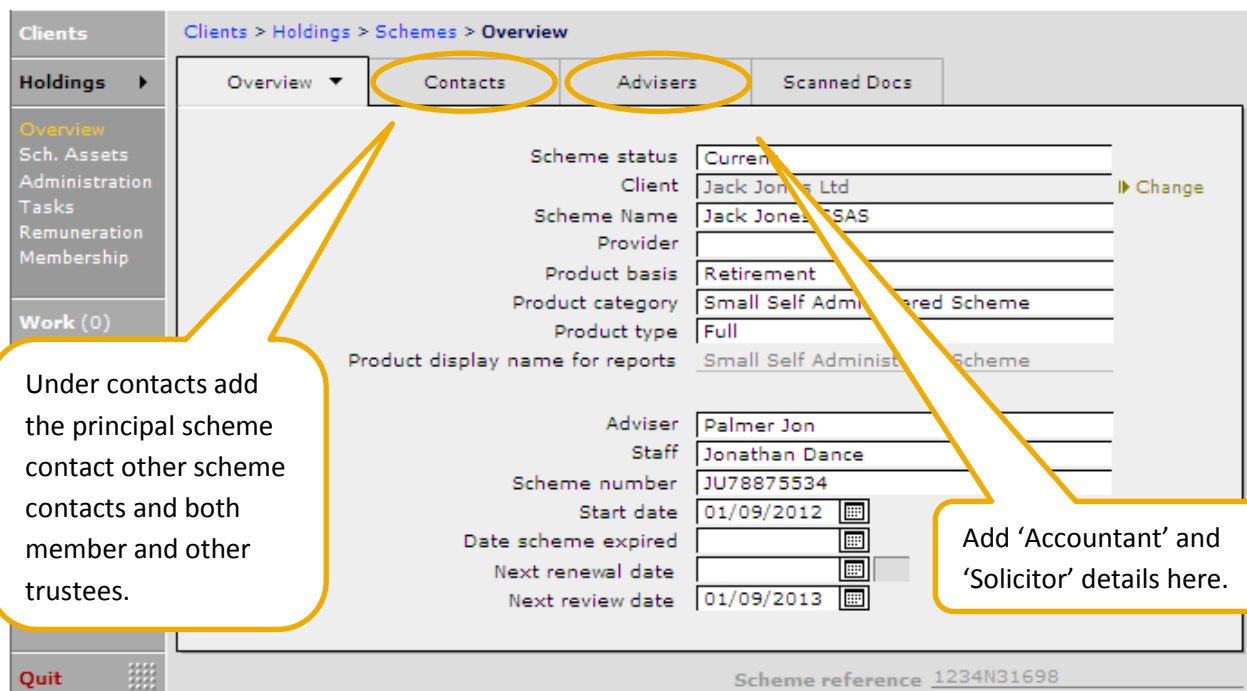
Provider	Contract type	Status	Contract / Policy Number	Effective date	Review date	NRD	Contracted out	Regular Cont.	Total Single Contrs.	Total Invested	Valuation
Miss Clift											
James Hay Limited	Self Invested Personal Pension	In force	L02884777	01/09/12					100,000	160,007	156,805
Total for Miss Clift:									£100,000.00	£160,007.05	£156,805.05

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.



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

[illegible]

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:

Clients

Clients > Holdings > Schemes > Overview > Assets > Directly held

Holdings ▶

Overview
Sch. Assets
Administration
Tasks
Remuneration
Membership

Work (0)

Documents

Calculators

Reports

Contracts | **Directly held** | Bank accounts | Valuations

⋮ + Add record

Contract type	Asset type	Asset type	Date valued	Value
UK Fixed Interest	UK Fixed Interest	UK Fixed Interest	23/10/12	40,000


▶ View archived assets

Total value of funds applied to acquire direct assets held
Total value of directly held assets listed

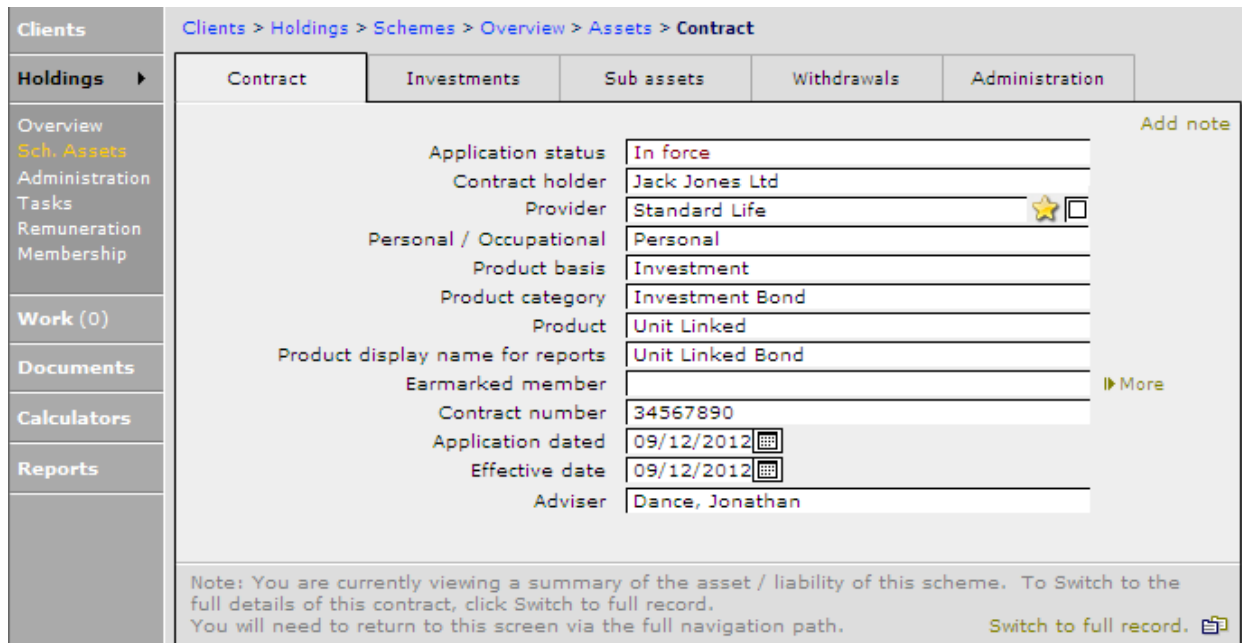
There is no contribution screen in a SSAS, so enter the amount used to purchase 'Directly held' assets here.

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 [Switch to full record.](#) and complete the remaining screen as for a normal contract based asset.

9.1.1 Contract Based Borrowing

[illegible]

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

Clients		Clients > Holdings > Schemes > Overview > Assets > Contract	
Holdings ▶		Contract	Borrowing
Overview		Add note	
Sch. Assets		Application status	In force
Administration		Contract holder	Jack Jones Ltd
Tasks		Provider	Norwich & Peterborough Building ★ <input type="checkbox"/>
Remuneration		Personal / Occupational	Commercial
Membership		Product basis	Mortgage
		Product category	Repayment mortgage
Work (0)		Product	Mortgage
Documents		Product display name for reports	Commercial mortgage (Repayment)
Calculators		Contract number	34567890
Reports		Application dated	09/09/2011
		Effective date	01/12/2011
		Adviser	

Note: You are currently viewing a summary of the asset / liability of this scheme. To Switch to the full details of this contract, click Switch to full record.
 You will need to return to this screen via the full navigation path.

Switch to full record.

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

[illegible]

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:

[illegible]

Clients

Holdings

Overview

Sch. Assets

Administration

Tasks

Remuneration

Membership

Work (<<Clients)

Documents

Calculators

Reports

Clients > Holdings > Schemes > Overview > Assets > Loan back

Loan back

Loan date

13/01/2012

Loan outstanding (£)

30,000.00

Outstanding date

30/10/2012

Original amount borrowed (£)

35,000.00

Repayment amount (£)

1,000.00

Frequency

Monthly

Loan type

Repayment

Borrower(s)

Jack Jones

Reason

Purchase of equipment

Loan back

Add note

Complete the white fields and once done, click **Overview**.

The Loan back will now show:

Clients

Holdings

Overview

Sch. Assets

Administration

Tasks

Remuneration

Membership

Work (0)

Documents

Calculators

Reports

Clients > Holdings > Schemes > Overview > Assets > Loan backs

Contracts

Directly held

Bank accounts

Valuations

Assets

Borrowing

Loan backs

Provider

Type

Reason

Amount

Value

Jack Jones

Repayment

Purchase of equipment

35,000

30,000

Total loaned

30,000

9.3 Bank Accounts

Clients > Holdings > Schemes > Overview > Assets > Bank accounts

Holdings ▶ Contracts Directly held Bank accounts Valuations

Overview
Sch. Assets
Administration
Tasks
Remuneration
Membership

Work (0)

Documents

Calculators

Reports

Contract type	Asset type	Bank	Date valued	Balance
Bank account	Deposit account	Lloyds TSB Bank	23/10/12	24,378

Account notes
The interest rate for this account is variable and is currently 1.5%.

Current value of Trustee's bank account * 24,378.09
Date of value recorded 23/10/2012

+ Add record

Add details of each bank account.

Total of all bank account balances is calculated or a manual over ride figure can be entered.

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

Clients > Holdings > Schemes > Overview > Assets > Bank Accounts > Account

Holdings ▶ Bank Account

Overview
Sch. Assets
Administration
Tasks
Remuneration
Membership

Work (<<Clients)

Documents

Calculators

Reports

Bank account Add note

Account status Open
Date account opened 14/01/2011
Current balance (£) 24,378.09
Balance date 23/10/2012
Account type Deposit account
Sort code 200938
Account number 87654327
Signatories Mr J Jones and Miss C Fryer

Bank Lloyds TSB Bank
Bank address 13 High Street
Town Harlow
County Essex
Post code E13 7YH

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.

Clients > Holdings > Schemes > Overview > Assets > Valuations	
Holdings	Contracts Directly held Bank accounts Valuations
Overview Sch. Assets Administration Tasks Remuneration Membership	<div>Valuation date: 23/10/2012</div> <div>Total investment applied to directly held assets: 40,000.00</div> <div>Total investment applied to contract based assets held: 50,000.00</div> <div>Total investment: 90,000.00</div> <div>Value of Bank account(s): 24,378.09</div> <div>Value of directly held assets listed (GBP): 40,000.00</div> <div>Value of contract based assets held: 150,000.00</div> <div>Value of loan backs: 30,000.00</div> <div>Total of scheme assets: 244,378.09</div> <div>Total borrowing recorded: 200,000.00</div> <div>Current value, net of borrowing: 44,378.09</div> <div>Copy down</div> <div>Last valuation date: </div> <div>Last valuation (GBP): </div> <div>Annual return since this valuation: -100.00%</div>
Work (0)	
Documents	
Calculators	
Reports	
	<div>Create a SSAS valuation report</div> <div>Create valuation showing individual asset positions*</div> <div>Chart assets by investment sector*</div> <div>Chart assets by asset type*</div>

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.

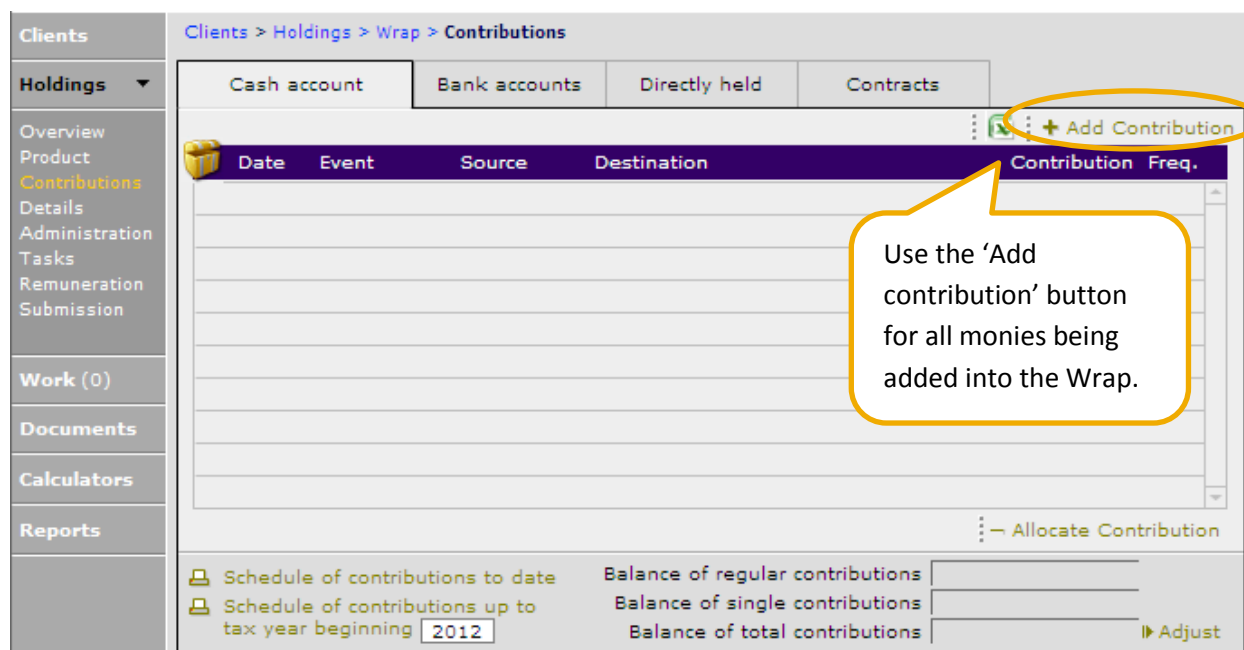
The Product screen should be completed as normal with the relevant information:

Clients > Holdings > Product	
Holdings	Product Allocation
Overview Product Contributions Details Administration Tasks Remuneration Submission	<div>Application status: In force</div> <div>Contract holder: Smith, J</div> <div>Contract reason / objective: Investment of lump sum</div> <div>Scheme: </div> <div>Provider: 1st Source Direct</div> <div>Personal / Occupational: Personal</div> <div>Product basis: Savings</div> <div>Product category: Individual Savings Accounts</div> <div>Product: Cash ISA</div> <div>Product display name for reports*: Cash ISA</div> <div>On Platform? <input type="checkbox"/></div> <div>Is this plan a trustee investment? No</div> <div>Contract number: 14123123123</div> <div>Application dated: 21/07/2011</div> <div>Application received: 21/07/2011</div> <div>Effective date: 10/08/2009</div> <div>Next contract review date: 05/11/2009</div> <div>Reason: </div>
Work (134)	
Documents	
Calculators	
Reports	

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:



Clients > Holdings > Wrap > Contributions

Cash 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 Wrap.

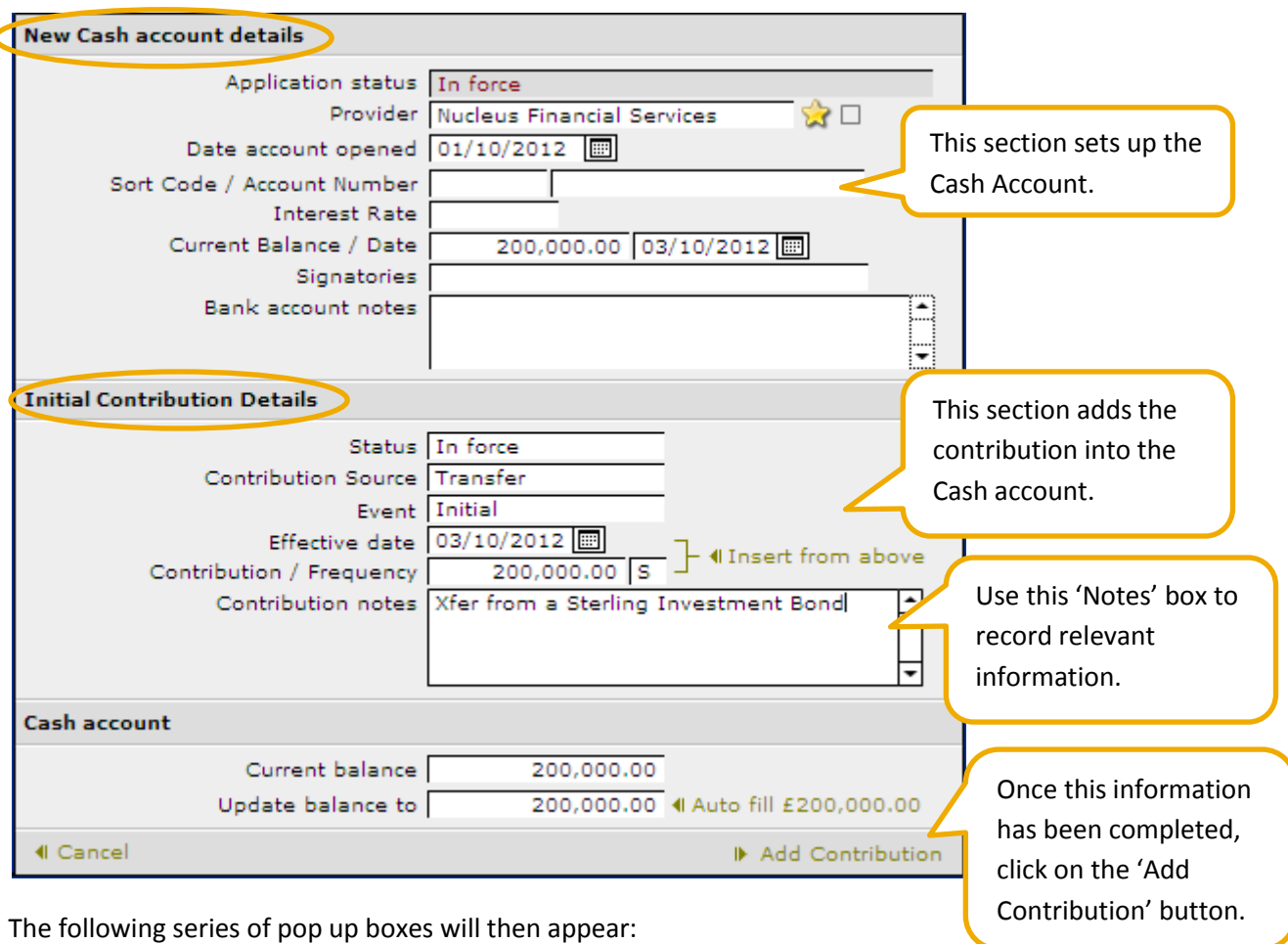
Allocate Contribution

Schedule of contributions to date Balance of regular contributions

Schedule of contributions up to tax year beginning 2012 Balance of single contributions

Balance of total contributions Adjust

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.



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:

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

Cash account

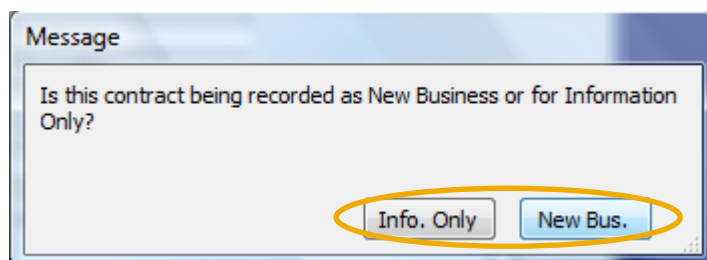
Current balance: 200,000.00
 Update balance to: 200,000.00 } Auto fill £200,000.00

Buttons: Cancel, Add Contribution

Callouts:

- This section sets up the Cash Account.
- This section adds the contribution into the Cash account.
- Use this 'Notes' box to record relevant information.
- Once this information has been completed, click on the 'Add Contribution' button.

The following series of pop up boxes will then appear:



Message

Is this contract being recorded as New Business or for Information Only?

Buttons: Info. Only, New Bus.

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

1st Policy Company Limited > Cash account > No policy number

Switch to full Wrap

Complete the Cash account screens as normal.

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

Quit

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

Application status	In force
Contract holder	Hakkinen, M
Contract reason / objective	
Scheme	
Provider	1st Policy Company Limited
Personal / Occupational	Corporate
Product basis	Investment
Product category	Cash account
Product	Deposit account
Product display name for reports*	Cash account
On Platform?	<input type="checkbox"/>
Is this plan a trustee investment?	<input type="checkbox"/>
Trustee Bank Account Account Number	No policy number
Application dated	18/06/2013
Application received	18/06/2013
Effective date	18/06/2013
Next contract review date	
Reason	

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.

Clients > Holdings > Wrap > Contributions

Cash account | Bank accounts | Directly held | Contracts

+ Add Contribution

Date	Event	Source	Destination	Contribution	Freq.
03/10/12	Initial	Transfer	Trustee Bank Account	200,000.00	\$

If any amendments are needed to this contribution, click onto the 'Notes' icon.

Allocate Contribution

Schedule of contributions to date	Balance of regular contributions	0.00
Schedule of contributions up to tax year beginning 2012	Balance of single contributions	200,000.00
	Balance of total contributions	200,000.00

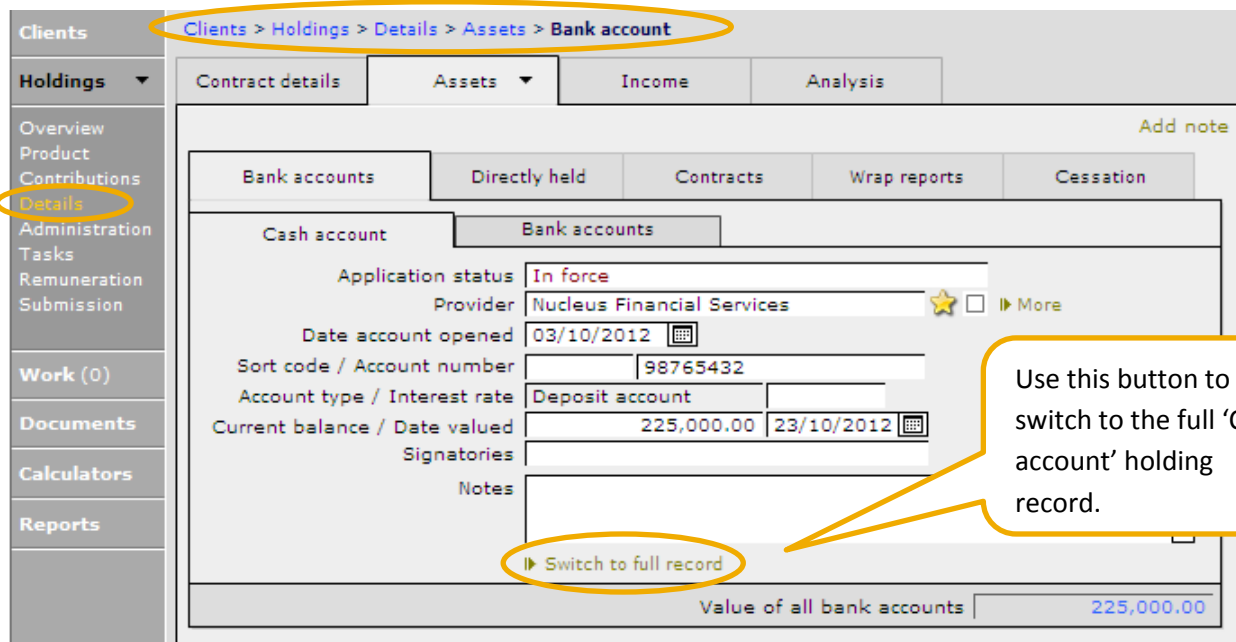
Adjust

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

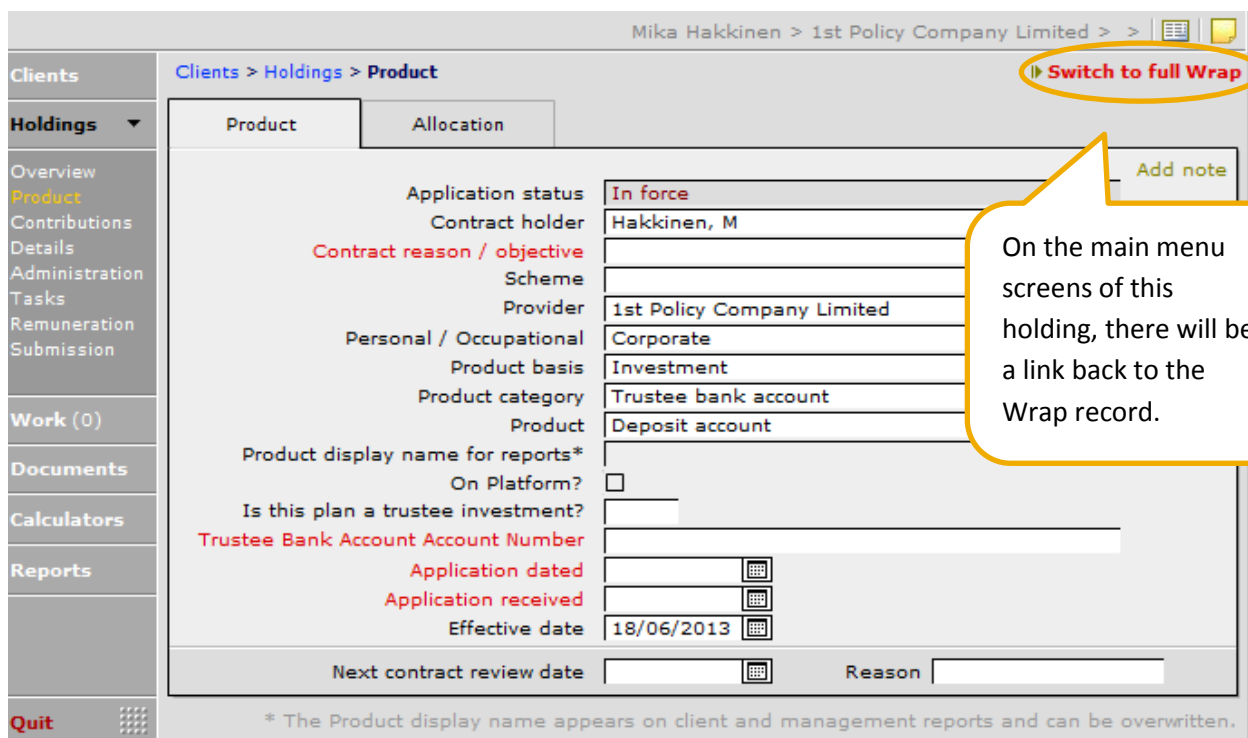
As the Cash account has now been set up, only the contribution details need to be recorded:

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.

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Clients

Holdings ▾

Overview

Product

Contributions

Details

Administration

Tasks

Remuneration

Submission

Work (0)

Documents

Calculators

Reports

Quit

Clients > Holdings > Administration

Administration Cessation

Administration Case source Contract No.

New Business

Yes

Action

Initial

Status

In force

Business source

Referral from Introducer

Current position (outstanding action)

Case in force

Proposal to Client

n/a

Application received

18/06/2013

Application dated

18/06/2013

Submitted date

18/06/2013

Intended effective date

Service manager for this case

New business record complete

Complete admin. checklist

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.

Clients

Holdings

Overview

Product

Contributions

Details

Administration

Tasks

Remuneration

Submission

Work (0)

Documents

Calculators

Reports

Clients > Holdings > Wrap > Contributions

Cash account

Bank accounts

Directly held

Contracts

</

To purchase assets within the Wrap, select 'Allocate Contribution'.

Allocate Contribution

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

Allocate to existing?

Allocate to an existing or to a new holding?

Cancel New Existing

Select that this is a 'New' Holding (within the Wrap).

Holding type

Please select which type of holding you would like to create

Bank Acct Directly Held Contract

Confirm which type of 'Holding' (Asset) needs to be created.

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:

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 | 5 } Insert from above
 Contribution notes:

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:

Message

Is this contract being recorded as New Business or for Information Only?

Info. Only New Bus.

Select as appropriate.

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

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

Clients > Holdings > Product

Product Allocation

Application status: In force

Contract holder: Hakkinen, M

Reason / objective:

Scheme:

Provider: Lloyds TSB Bank

Personal / 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:

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

Switch to full Wrap

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.

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

Clients > Holdings > Wrap > Contributions

Cash account Bank accounts Directly held Contracts

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

Balance of regular contributions: 0.00

Balance of single contributions: 195,000.00

Balance of total contributions: 195,000.00

Schedule of contributions to date

Schedule of contributions up to tax year beginning 2012

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

Clients > Holdings > Wrap > Contributions > Bank Accounts

Cash account **Bank accounts** Directly held Contracts

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (0)
Documents
Calculators
Reports

Date	Event	Account Name	Contribution	Freq.
09/09/12	Initial	Lloyds TSB Bank 56787654	30,000.00	S

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

Show the contributions for: All Holdings

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:

Holding type

Please select which type of holding you would like to create

Bank Acct **Directly Held** Contract

Select 'Directly Held'.

The following screen is then displayed:

Status: In force
Event: Initial
Effective date: 18/10/2012
Contribution / Frequency: 30,000.00 S
Contribution notes:

Cash account

Current balance: 195,000.00
Update balance to: 165,000.00

Auto fill £165,000.00

Cancel Proceed to select asset

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.

Message

Is this asset being recorded as New Business or for Information Only?

Info. Only New Bus.

Select as appropriate.

Clients Clients > Holdings > Details > Assets > Position > Select asset

Holdings Position Select asset

Collectives Equities Fixed interest Other

Asset	Asset type	Date	Current price	
Aurum Skandia Strategic Bond	UK Insurance Fund	22/10/2012	1.1120	Select
Skandia Lcl Cur Emg Mkt Dbt C Inc USD	Offshore FSA	22/10/2012	9.4043	Select
Aurum Hndrsn Inst Jpn Enhcd Eq	UK Insurance Fund	22/10/2012	0.9480	Select
Skandia Managed Futures A USD	Offshore FSA	22/10/2012	9.1596	Select
Skandia Managed Futures A Hgd GBP	Offshore FSA	22/10/2012	924.1800	Select
Skandia Lcl Cur Emg Mkt Dbt C USD	Offshore FSA	22/10/2012	10.8410	Select
Skandia Total Rtn USD Bd A Hgd SEK	Offshore FSA	22/10/2012	10.8558	Select
Skandia Managed Futures A Hgd SGD	Offshore FSA	22/10/2012	8.7834	Select
Aurum OP Tuottohakuinen	UK Insurance Fund	22/10/2012	0.9550	Select

[Show funds for Skandia](#)
[Click here to filter by fund type](#)

Search the collectives database

Select the relevant asset and the number of units, as normal.

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

Clients Clients > Holdings > Wrap > Contributions

Cash account Bank accounts Directly held Contracts

+ Add Contribution

Date	Event	Source	Destination	Contribution	Freq.
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

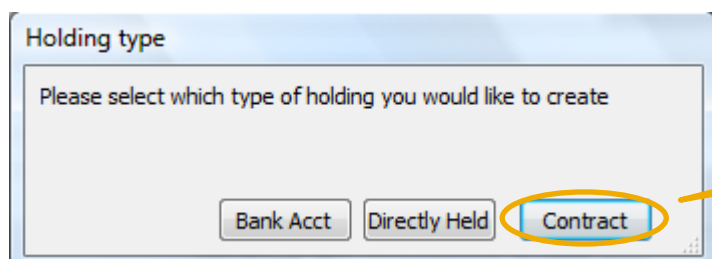
- Allocate Contribution

Schedule of contributions to date	Balance of regular contributions	0.00
Schedule of contributions up to tax year beginning 2012	Balance of single contributions	165,000.00
	Balance of total contributions	165,000.00 Adjust

This screen shows which Directly Held asset the money has been spent on.

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.

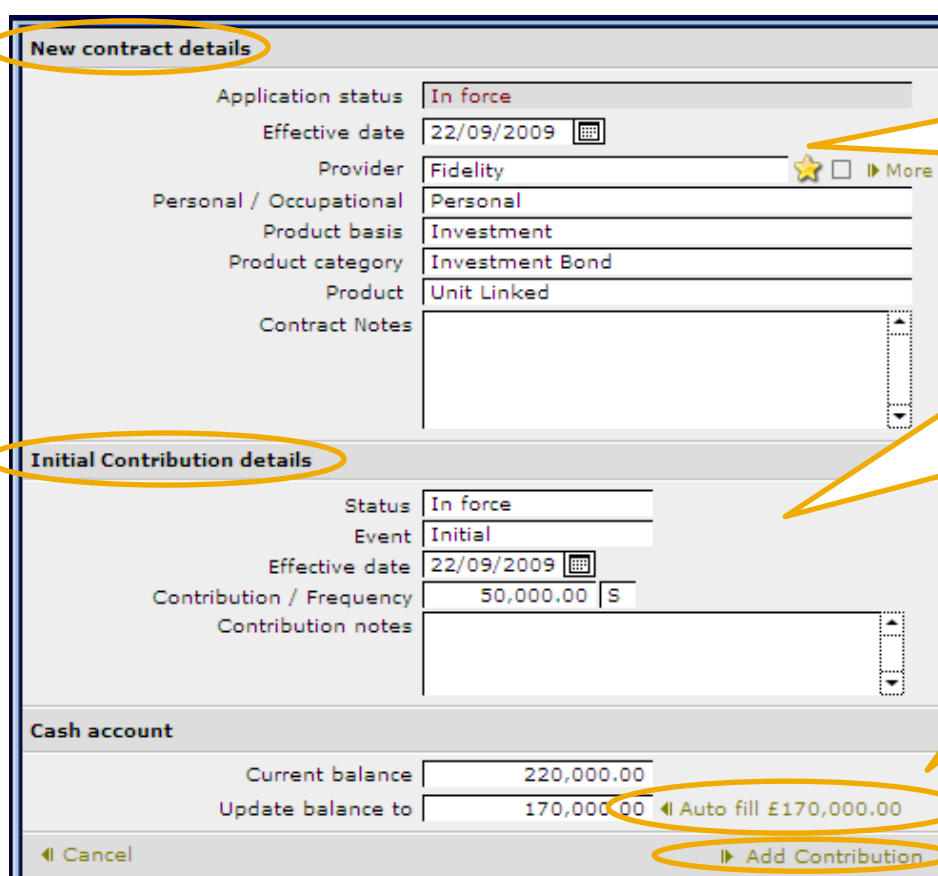


Holding type

Please select which type of holding you would like to create

Bank Acct Directly Held **Contract**

Select 'Contract'.



New contract details

Application status: In force
 Effective date: 22/09/2009
 Provider: Fidelity
 Personal / Occupational: Personal
 Product basis: Investment
 Product category: Investment Bond
 Product: Unit Linked
 Contract Notes:

Initial Contribution details

Status: In force
 Event: Initial
 Effective date: 22/09/2009
 Contribution / Frequency: 50,000.00 S
 Contribution notes:

Cash account

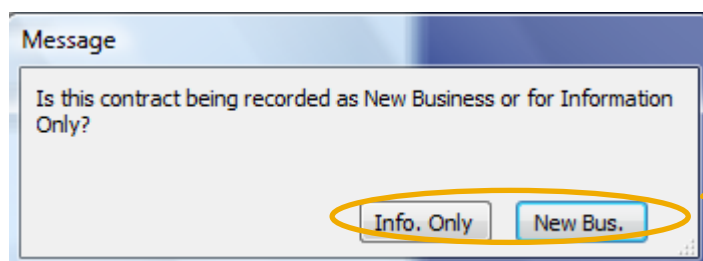
Current balance: 220,000.00
 Update balance to: 170,000.00 **Auto fill £170,000.00**
Add Contribution

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.



Message

Is this contract being recorded as New Business or for Information Only?

Info. Only **New Bus.**

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.

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

[Clients](#) > [Holdings](#) > [Wrap](#) > [Contributions](#)

Cash account | Bank accounts | Directly held | Contracts

Date	Event	Source	Destination	Contribution	Freq.
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

Schedule of contributions to date Balance of regular contributions 0.00
 Schedule of contributions up to tax year beginning 2012 Balance of single contributions 125,000.00
 Balance of total contributions 125,000.00 ▶ Adjust

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

Clients

Clients > Holdings > Wrap > Contributions > Contracts

Holdings ▼

- Cash account
- Bank accounts
- Directly held
- Contracts**

Date	Provider	Contract type	Contract no.	Contribution	Freq.
19/10/12	Fidelity	Unit Linked Bond	9876543	40,000.00	\$ [edit]

Work (0)

Documents

Calculators

Reports

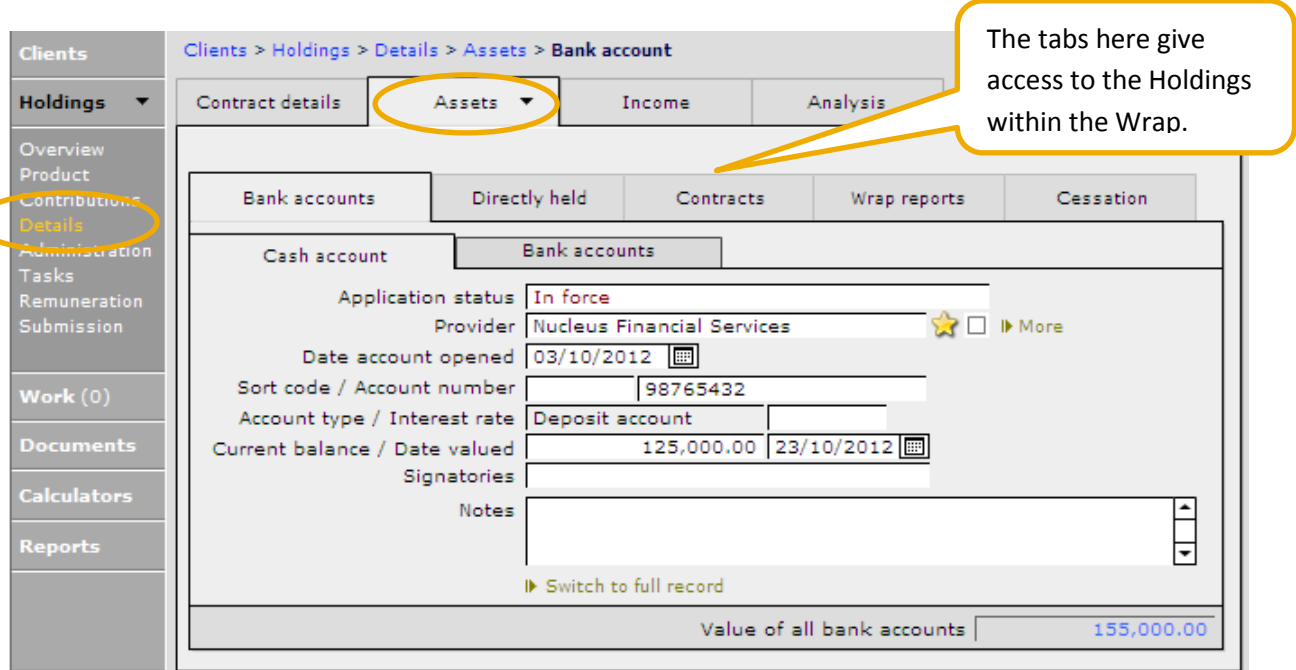
Show the contributions for:

All Holdings ▼ ↺

Balance of regular contributions	0.00
Balance of single contributions	40,000.00
Balance of total contributions	40,000.00

11 Updating New Bank Accounts, Directly Held Assets and Contracts

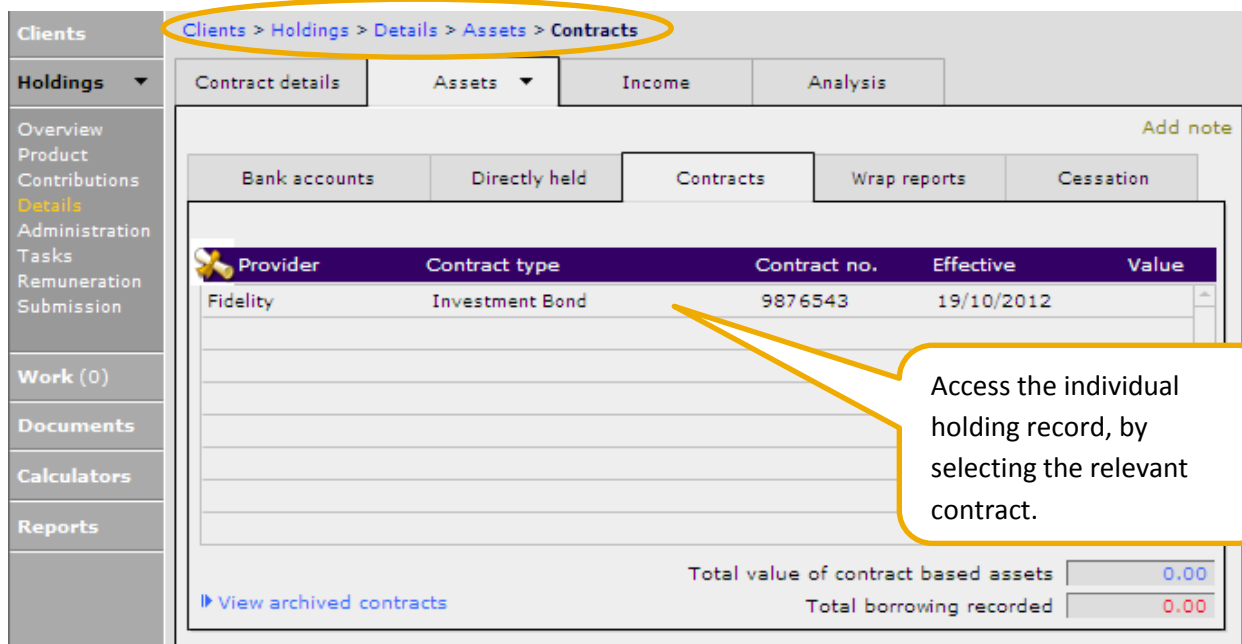
Once a new Holding has been set up within the Wrap there will be details that need to be updated. This is done within the Details screen and 'Assets' tab in the Wrap:



The tabs here give access to the Holdings within 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:



Access the individual holding record, by selecting the relevant contract.

Complete relevant information:

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

Clients > Holdings > Product

Product Allocation

Application status: In force

Contract holder: Hakkinen, M

Contract reason / objective: Investment of lump sum

Scheme:

Provider: Liverpool Victoria Portfolio Managers Ltd

Personal / 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:

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

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:

Application received: 19/09/2012

Application dated: 19/09/2012

Submitted date: 19/09

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.

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

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

Use the 'Allocate Contribution' button.

- Allocate Contribution

Select 'Existing'.

Status	In force
Destination Type	Contract
Destination holding	Bank Account
Event	Directly Held
Effective date	Contract
Contribution / Frequency	
Contribution notes	

Cash account	
Current balance	125,000.00
Update balance to	100,000.00 ◀ Auto fill £125,000.00
◀ Cancel ▶ Add Contribution and update cash account balance	

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

Status	In force
Destination Type	Contract
Destination holding	1234B24775
Event	Fidelity Unit Linked Bond 9876...
Effective date	
Contribution / Frequency	
Contribution notes	

Cash account	
Current balance	125,000.00
Update balance to	100,000.00 ◀ Auto fill £125,000.00
◀ Cancel ▶ Add Contribution and update cash account balance	

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

Status	In force
Destination Type	Contract
Destination holding	Fidelity Unit Linked Bond
Event	Increment
Effective date	23/10/2012
Contribution / Frequency	25,000.00 S
Contribution notes	

Cash account	
Current balance	125,000.00
Update balance to	100,000.00 ◀ Auto fill £100,000.00
◀ Cancel ▶ Add Contribution and update cash account balance	

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

Message

Is this contract being recorded as New Business or for Information Only?

Select as appropriate.

Message

Would you like to add more details to this subasset?

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

Clients Clients > Holdings > Details Switch to full Wrap

Holdings Contract details Assets Withdrawals Analysis Add note

Details Notes

Remuneration Administrator	
Fund Supermarket	
Discretionary Fund Manager	
Beneficiary	
Benefits paid on	
Income reinvested	
Investment - tax year end	
Maturity date	
Assigned?	In trust?
Is an MVA applicable?	View details

Valuations

Valuation data	Summary	Hint
Date of current valuation	19/10/2012	View Notes
Next scheduled valuation		
Electronic valuation available?	Yes	Update Values Now

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.

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:

Allocate to existing?

Allocate to an existing or to a new holding?

Select 'Existing'.

Status	In force
Destination Type	Directly Held
Destination holding	Skandia Managed Futures A USD
Event	
Effective date	<input type="text"/>
Contribution / Frequency	<input type="text"/>
Contribution notes	

Cash account

Current balance	100,000.00
Update balance to	100,000.00 <input type="checkbox"/> Auto fill £100,000.00

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

Status	In force
Destination Type	Directly Held
Destination holding	Skandia Managed Futures A USD
Event	Increment
Effective date	23/10/2012 <input type="text"/>
Contribution / Frequency	20,000.00 S
Contribution notes	

Cash account

Current balance	100,000.00
Update balance to	80,000.00 <input type="checkbox"/> Auto fill £80,000.00

Complete the screen and select 'Auto Fill' to update the Cash account balance and then select 'Add Contribution'.

Message

Is this contract being recorded as New Business or for Information Only?

Select as appropriate.

Message

Would you like to add more details to this subasset?

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

Clients **Clients > Holdings > Details > Assets > Position**

Holdings

Asset selected*: **Skandia Managed Futures A USD**

Current number of units / unit type

Units current date

Original investment / Date of investment

Sector

Asset type

Type of holding to which this asset belongs

Current Mid price (USD)

Price date

Current value of position in Skandia Managed Futures A USD (USD)

Exchange rate (as at 13/05/11)

Current value of position in Skandia Managed Futures A USD (£)

Total current value of holding

Exposure of holding to this asset

Return since date of investment

[Update current price details](#)

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:

Allocate to existing?

Allocate to an existing or to a new holding?

Select 'Existing'.


Status	In force
Destination Type	Bank Account
Destination holding	Bank Account
Event	Directly Held Contract
Effective date	
Contribution / Frequency	
Contribution notes	

Cash account

Current balance	80,000.00
Update balance to	80,000.00 ◀ Auto fill £80,000.00

◀ Cancel ▶ Add Contribution and update cash account balance

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

Status	In force
Destination Type	Bank Account
Destination holding	Lloyds TSB Bank 56787654
Event	Increment
Effective date	23/10/2012 
Contribution / Frequency	20,000.00 S
Contribution notes	

Cash account

Current balance	80,000.00
Update balance to	60,000.00 ◀ Auto fill £60,000.00

◀ Cancel ▶ Add Contribution and update cash account balance

Complete this page.

Select 'Auto fill' to update the cash account balance.

Finally select 'Add Contribution'.

Message

Is this contract being recorded as New Business or for Information Only?

Info. Only New Bus.

Select the relevant option.

Message

Would you like to add more details to this subasset?

No Yes

Select 'Yes' if more details need to be added to the Bank account holding.

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

Clients Clients > Holdings > Details Switch to full Wrap

Holdings ▾

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (0)
Documents
Calculators
Reports

Account name Robson, S C
Current value of deposit 30,000.00 Valuation date 09/09/2012
Current annual rate of interest
Current income 0.00 p.a.
Sort code / Account number 309841 56787654
Account type
Interest type
Withdrawal notice period (if any) days
Signatories
Date information updated
Provider's customer number
Contract issue number
Maturity date

Notes

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:

Clients Clients > Holdings > Wrap > Contributions > Bank Accounts

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
09/09/12	Initial	Lloyds TSB Bank 56787654	30,000.00	S

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

Show the contributions for: All Holdings

Balance of regular contributions	0.00
Balance of single contributions	50,000.00
Balance of total contributions	50,000.00

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 <input checked="" type="checkbox"/> Omit from TBA totals
Update balance to	80,000.00 <input type="checkbox"/> Auto fill £80,000.00
Lloyds TSB Bank 56787654 bank account	
Current balance	30,000.00
Update balance to	10,000.00 <input type="checkbox"/> Auto fill £10,000.00
<input type="button" value="Cancel"/>	<input type="button" value="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 ▾

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (0)

Documents

Calculators

Reports

Clients > Holdings > Wrap > Contributions > Bank Accounts

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

Balance of single contributions

Balance of total contributions

0.00

30,000.00

30,000.00

Clients

Clients > Holdings > Wrap > Contributions

Holdings ▼

Cash account Bank accounts Directly held Contracts

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

+ 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	Balance of regular contributions	0.00
Schedule of contributions up to tax year beginning 2012	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

Clients > Holdings > Overview

Holdings ▾

Contract detailsScanned docs.

OverviewProductContributionsDetailsAdministrationTasksRemunerationSubmission

Add notes

Application statusIn forceMarked for upload ☐

Contract holderRobson, S C▶ Change

ProviderNucleus Financial Services

Contract typeWrap

Contract number987654321

Effective date9/4/2012End date

Bank accounts90,000.00

Directly held assets22,535.34

Contracts0.00

Total112,535.34

Adviser▶ More

IntroducerThe Company▶ More

▶ Make this contract paid up / cancelled

Work (0)

Documents

Calculators

Reports

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.

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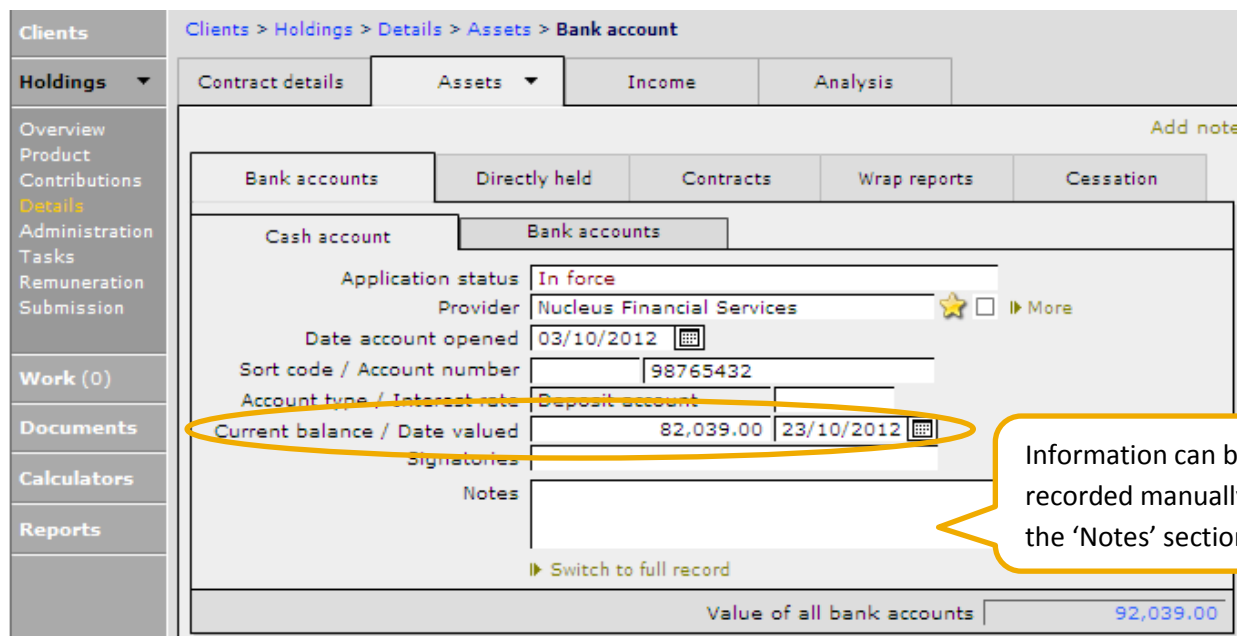
This can be done automatically when allocating money from the Cash account using the 'Auto fill' link that has been referred to throughout this guide when either adding or allocating money within the Cash account. However, this automatic update will not be taking into account any interest etc. on the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



Clients > Holdings > Details > Assets > Bank account

Contract details Assets Income Analysis

Bank accounts Directly held Contracts Wrap reports Cessation

Cash account Bank accounts

Application status In force

Provider Nucleus Financial Services

Date account opened 03/10/2012

Sort code / Account number 98765432

Account type / Interest rate Deposit account

Current balance / Date valued 82,039.00 23/10/2012

Signatories

Notes

Switch to full record

Value of all bank accounts 92,039.00

Information can be recorded manually in the 'Notes' section.

14.2 Updating the Value of the Bank Account

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



Clients > Holdings > Details > Assets > Bank account

Contract details | Assets | Income | Analysis

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

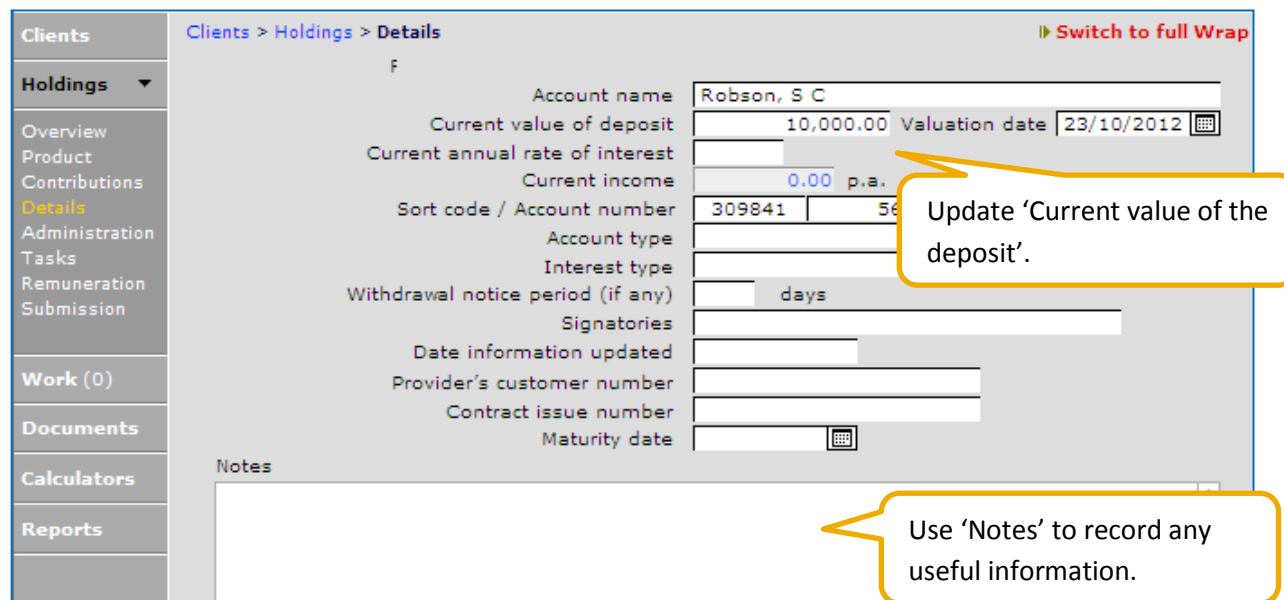
Cash account | **Bank accounts**

Bank	Account Type	Account Number	Date Valued	Balance
Lloyds TSB Bank		56787654	23/10/2012	10,000.00

Value of General bank accounts: 10,000.00

To update the value, click on to the Bank Account to enter into the holding.

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



Clients > Holdings > Details

Switch to full Wrap

Account name: Robson, S C

Current value of deposit: 10,000.00 | Valuation date: 23/10/2012

Current annual rate of interest: | Current income: 0.00 p.a.

Sort code / Account number: 309841 | 56

Account type: | Interest type: | Withdrawal notice period (if any): days

Signatories: | Date information updated: | Provider's customer number: | Contract issue number: | Maturity date: |

Notes

Update 'Current value of the deposit'.

Use 'Notes' to record any useful information.

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:

Clients	Clients > Holdings > Administration																																																																																																							
Holdings	Add note																																																																																																							
Overview	Wrap	Cash account	Bank accounts	Directly held	Contracts																																																																																																			
Product	<table border="1"> <thead> <tr> <th>Event</th><th>Status</th><th>New business</th><th>Applic. date</th><th>Submitted</th><th>Effect. date</th><th></th></tr> </thead> <tbody> <tr> <td>Decrement</td><td>In force</td><td>No</td><td></td><td></td><td>23/10/12</td><td>► Select</td></tr> <tr> <td>Decrement</td><td>In force</td><td>No</td><td></td><td></td><td>23/10/12</td><td>► Select</td></tr> <tr> <td>Decrement</td><td>In force</td><td>No</td><td></td><td></td><td>23/10/12</td><td>► Select</td></tr> <tr> <td>Internal</td><td>In force</td><td></td><td></td><td></td><td>23/10/12</td><td>► Select</td></tr> <tr> <td>Decrement</td><td>In force</td><td>No</td><td></td><td></td><td>19/10/12</td><td>► Select</td></tr> <tr> <td>Decrement</td><td>In force</td><td>No</td><td></td><td></td><td>18/10/12</td><td>► Select</td></tr> <tr> <td>Decrement</td><td>In force</td><td>No</td><td></td><td></td><td>11/10/12</td><td>► Select</td></tr> <tr> <td>Initial</td><td>In force</td><td>No</td><td></td><td></td><td>09/10/12</td><td>► Select</td></tr> <tr> <td>Initial</td><td>In force</td><td>Yes</td><td>09/09/12</td><td>09/09/12</td><td>03/10/12</td><td>► Select</td></tr> <tr><td> </td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>						Event	Status	New business	Applic. date	Submitted	Effect. date		Decrement	In force	No			23/10/12	► Select	Decrement	In force	No			23/10/12	► Select	Decrement	In force	No			23/10/12	► Select	Internal	In force				23/10/12	► Select	Decrement	In force	No			19/10/12	► Select	Decrement	In force	No			18/10/12	► Select	Decrement	In force	No			11/10/12	► Select	Initial	In force	No			09/10/12	► Select	Initial	In force	Yes	09/09/12	09/09/12	03/10/12	► Select																												
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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:

Clients	Clients > Holdings > Administration						Switch to full Wrap
Holdings							Add note
Overview							
Product							
Contributions							
Details							
Administration							
Tasks							
Remuneration							
Submission							
Work (0)							
Documents							
Calculators							
Reports							

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.

Clients	Clients > Holdings > Administration		Switch to full Wrap
Holdings	Administration	Cessation	
Overview	Administration	Case source	Contract No.
Product			
Contributions			
Details			
Administration			
Tasks			
Remuneration			
Submission			
Work (0)			
Documents			
Calculators			
Reports			

New Business	Yes	
Action	Initial	
Status	In force	
Business source	Referral from Introducer	
Current position (outstanding action)	Case in force	
Proposal to Client		n/a
Application received	09/09/2012	n/a
Application dated	09/09/2012	n/a
Submitted date	09/09/2012	n/a
Intended effective date		
Service manager for this case		

New business record complete	Complete admin. checklist
------------------------------	---------------------------

Complete all red fields.

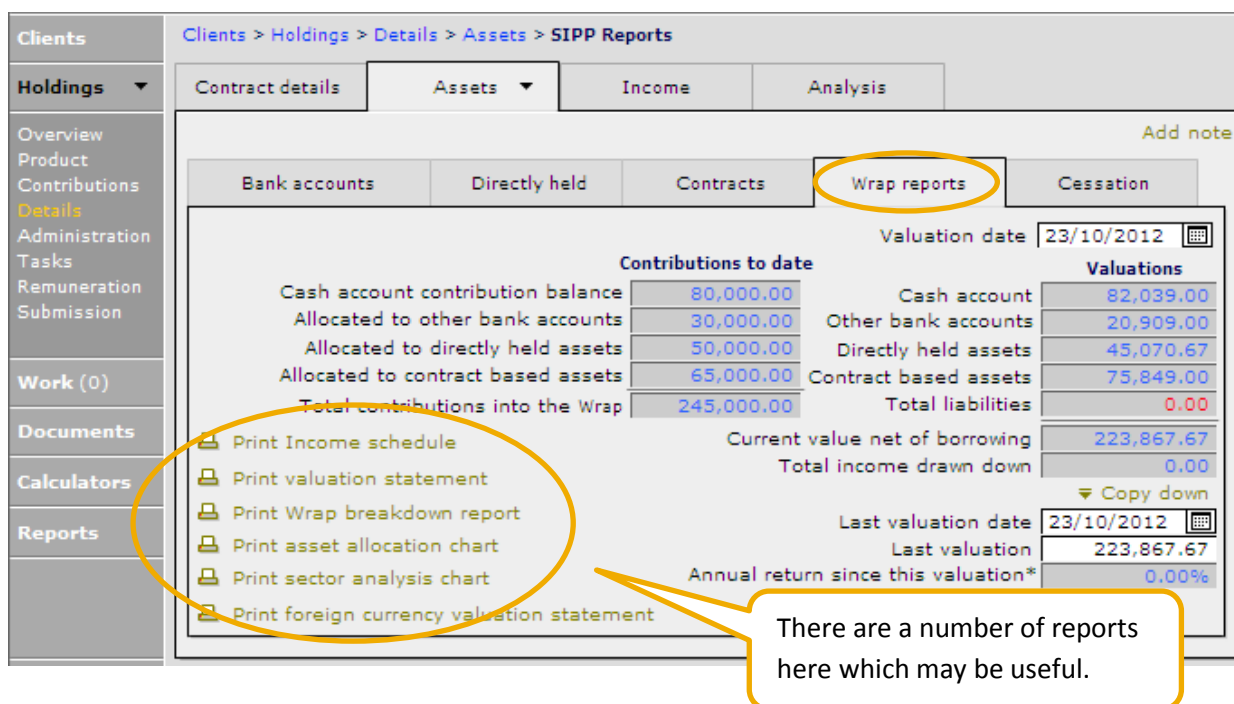
Ensure that the 'Complete admin checklist' is clicked once all completed.

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.

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:



There are a number of reports here which may be useful.

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 66787654	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 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		£228,000		£223,868	-17.49%
Total of contracts in the name of Mr Robson								£228,000.00	£0.00	£223,867.67	