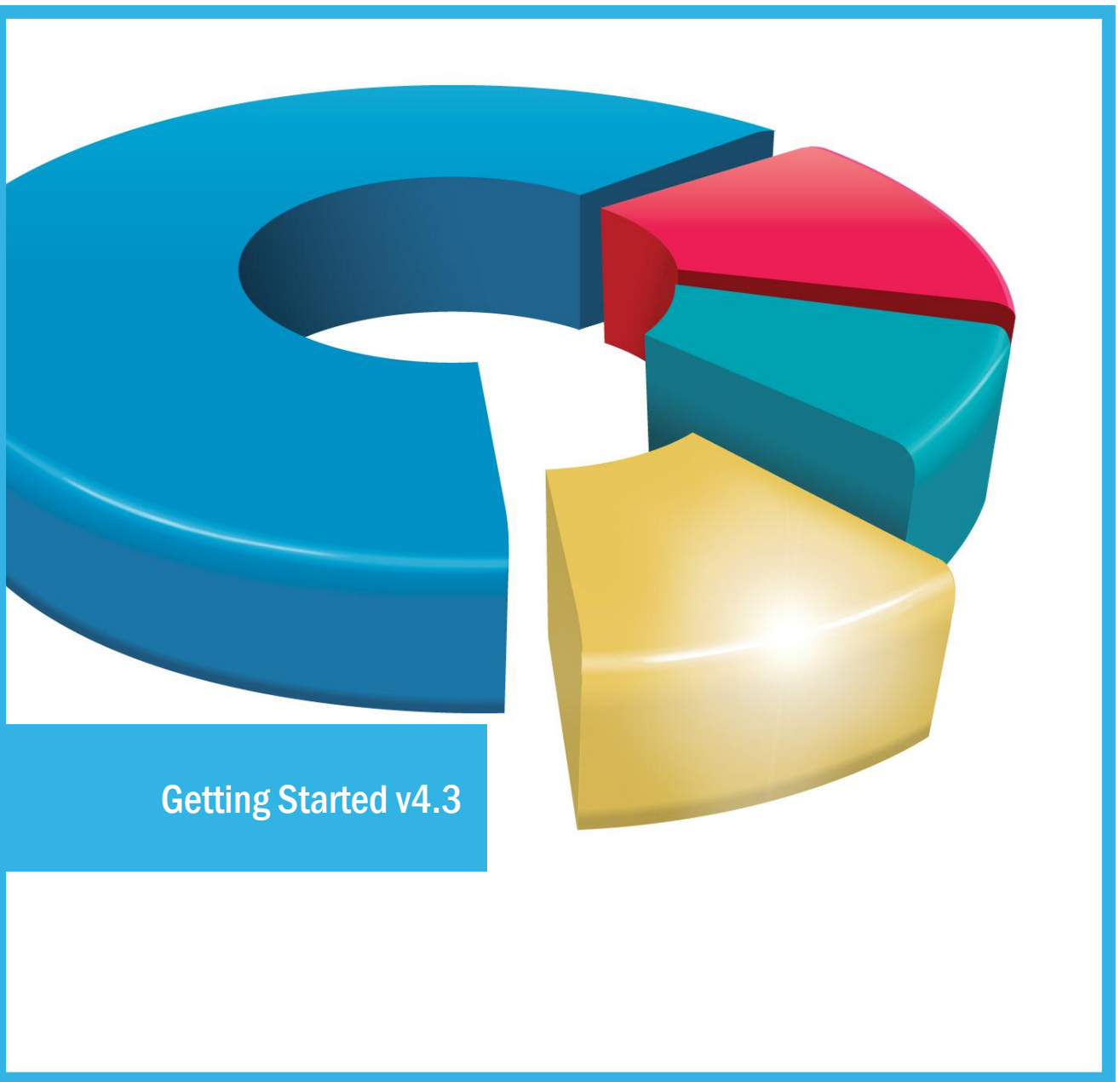


Client Care Desktop v4.3



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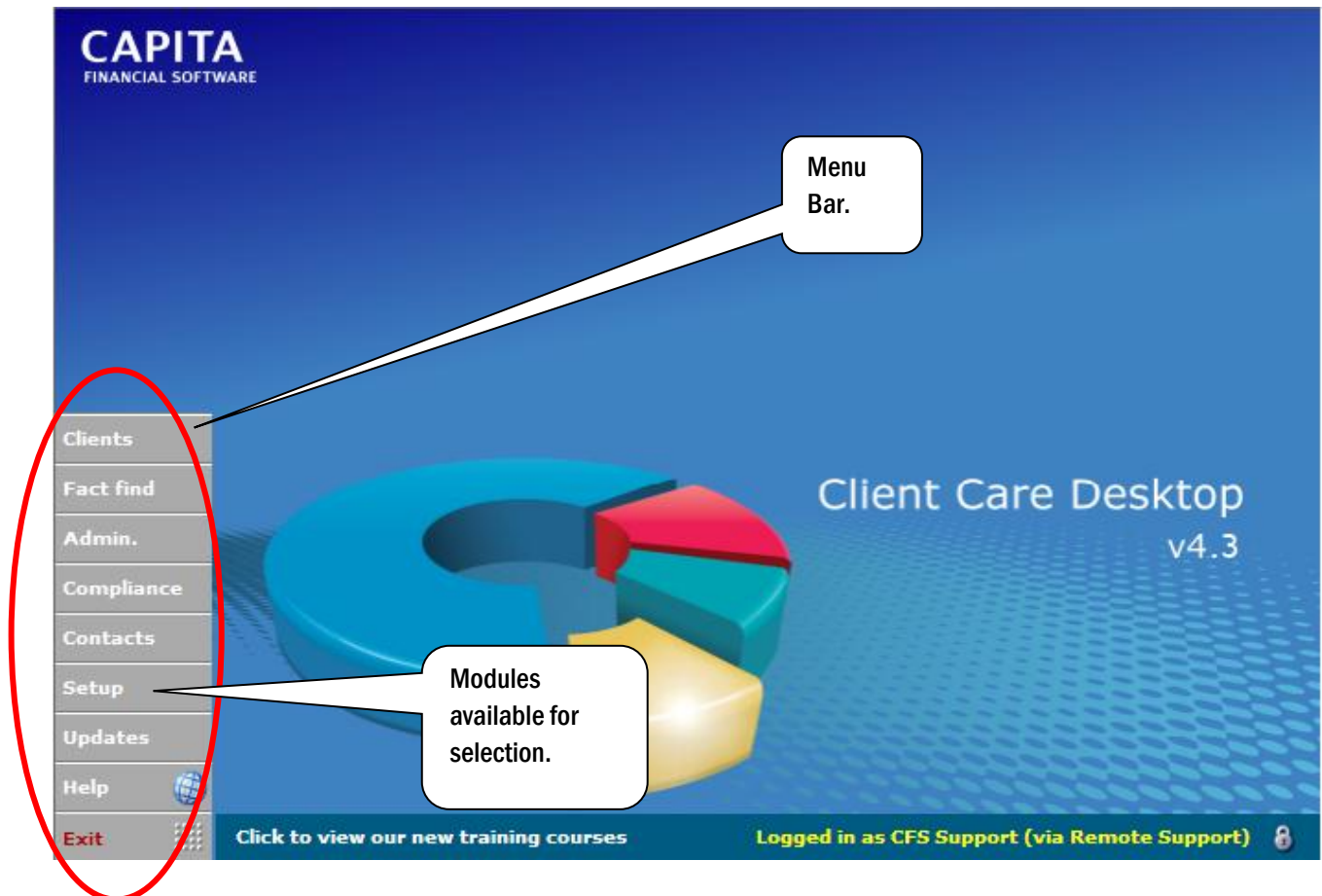
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1 Navigation, Input Fields and Customer Support

1.1 Navigation

CCD has been designed to mimic website navigation. Using the menu bar on the main menu screen (see below) you are able to access the modules within the system. As you enter different modules the menu bar will change to reflect the options available for that module:



Depending on the licences you hold the modules available may be different.

As you move through the system you will notice the name of the current module (e.g. **CLIENTS**, **FACT FIND**, **ADMIN.**, **COMPLIANCE**, **CONTACTS**, **SETUP**, **UPDATES** and **HELP**), being displayed in the top of your screen along with the name of the client you are working on (if you are in a client specific module):

CAPITA
FINANCIAL SOFTWARE

Client records

Cynthia Black

Clients ▾ **Clients > Personal**

Personal ▾ **Dependants** **Employment** **Prof. contacts** **Notes** **Add note**

Client/Partner **Client**
Peter is the **Husband** of Cynthia.

Date of birth **01/01/1963** **1 1 1963** **Current age** **47**

Age admitted **Female**

Gender **Single**

Marital status

Previous name

Smoker

State of health

Hazardous sports / pastimes

NI Number

Date of death

Fact find
the client's fact find

System client reference **U30024**

Menu bar has changed to reflect the options available in CLIENTS module.

At the bottom of the screen are the options to change the screen view. You can use these to change:

- The screen size (the default is 100%)
- Open up the margin
- Swap between **Browse** and **Find** mode.

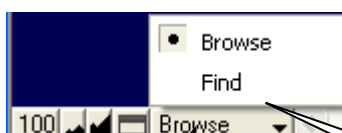
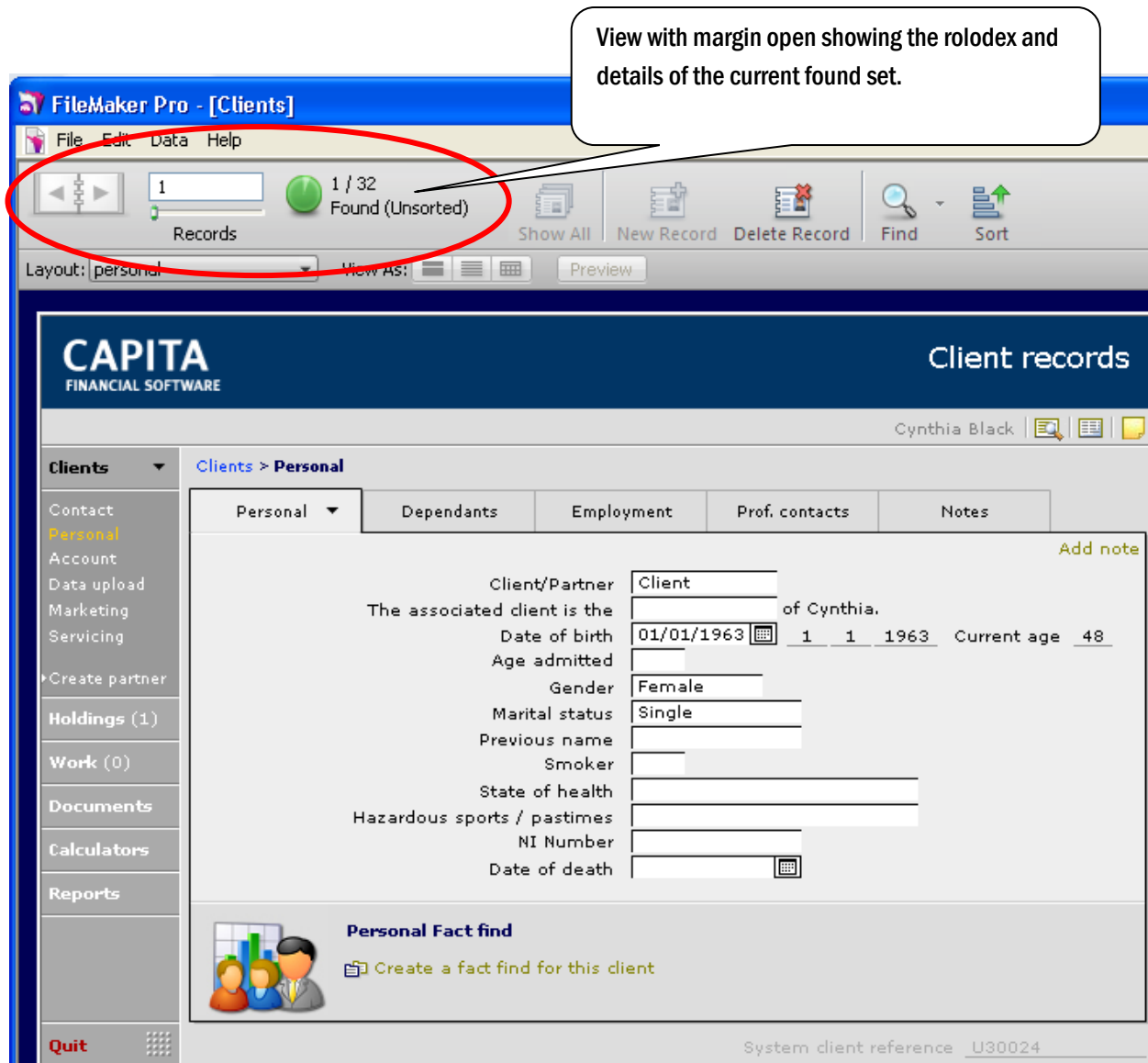
Quit

100% **25%** **400%** **Browse**

start **Index** **FileM**

These buttons change the screen size between 25% and 400%. Current screen view is 100%. Click on [icon] to increase the size and [icon] to decrease the size.

NB: Changing the screen view size is for viewing only. If a report is viewed in 150% but then printed it will print as per the 100% view.



This icon opens up the Status Bar.

Users with full access rights will be able to access the find mode here.

Your journey through the system is recorded via a **History Bar/Breadcrumb** trail and will display on the top left of your screen:

History/Breadcrumb trail.

Shows the client and holding you are working on.

Victoria O'Plum > Aegon Scottish Equitable > Self Invested Personal Pension > 98765432

Clients **Clients > Holdings > Details**

Holdings Contract details Assets Withdrawals Analysis

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (6)
Documents
Calculators
Reports

Details Notes

Self employed / employed Employed
Does this plan have premium waiver cover? No Basis Not applicable
Return on death before retirement Return of fund
Insured lump sum
In trust / beneficiaries nominated? View trustees / beneficiaries
Selected retirement date 14/5/2023 To age 65 Auto fill
Remuneration administrator
Fund Supermarket
Discretionary Fund Manager
Is a GAR applicable? GAR Rate (if applic.)

Valuation data Summary Hint
Date of current valuation 14/08/2012 View Notes
Next scheduled valuation Valuation and reports
Electronic valuation available Yes Update Values Now

The above breadcrumb trail shows that I started in **CLIENTS** then moved to **Holdings** then to the **Details** page.

To retrace your steps, click back through the breadcrumb trail either one step at a time or directly to the point you want to return to. This works similar to the back button on internet sites.

Clicking on 'Quit' from the menu bar within a module will take you back to the main menu allowing you to access a different module to work in:

Documents
Calculators
Reports
Quit

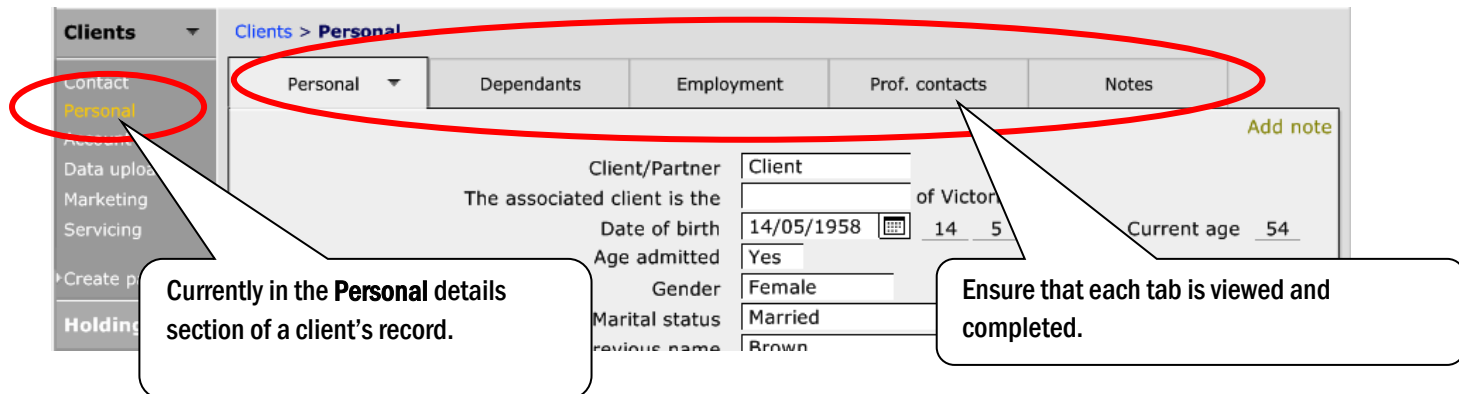
Summary value of the holding 7,000.00
Loss / Gain 0.00
Annual return * 0.00%

* Calculation based on total investment recorded, current value and term

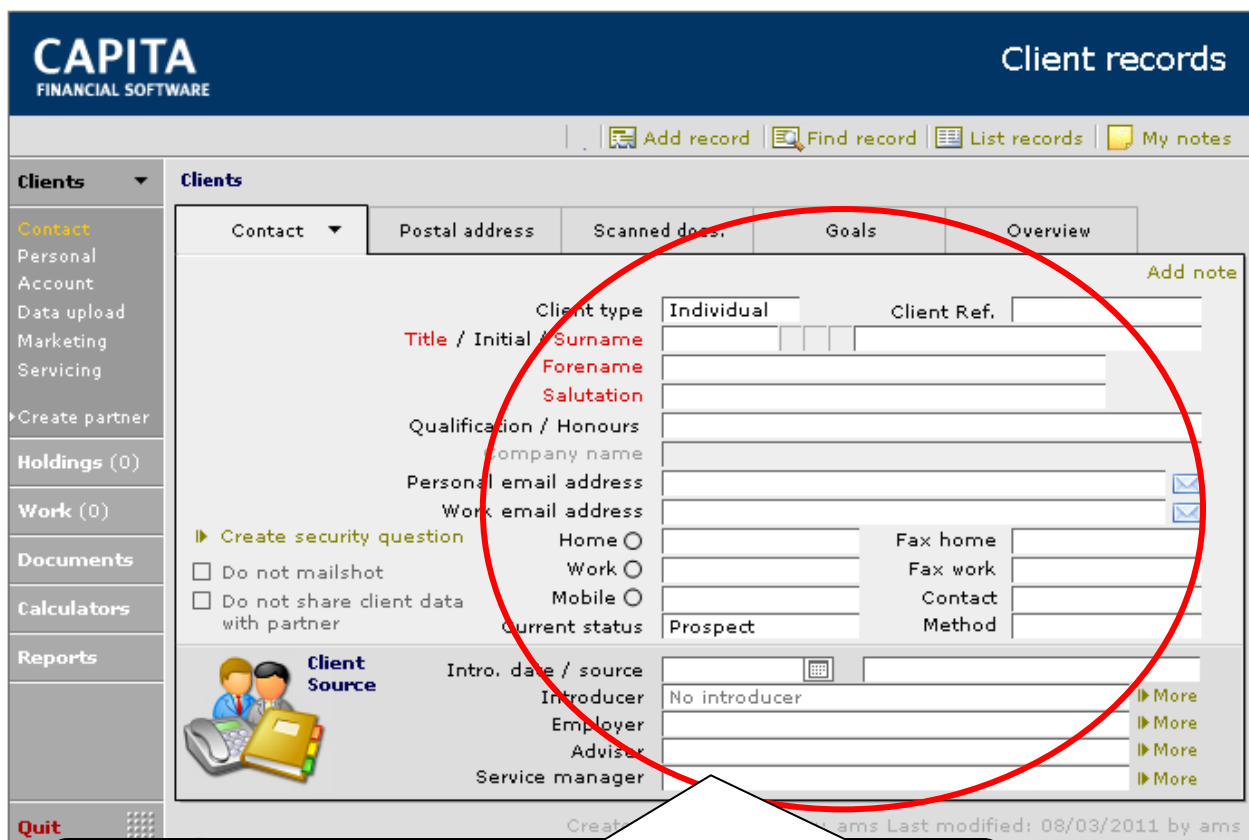
In the main menu quit is replaced with 'Exit'. 'Exit' is used to log out of CCD. Logging out here will ensure all modules and files are closed correctly:



In many screens there are multiple tabs where data can be input. It is important that each tab is viewed to ensure all required information is added to the database:



To move from field to field, either use your mouse to click into the field and use the keyboard to add information or use the tab key to take you to the next field.



It is possible to scroll from one client to another using the mouse roller, but be careful to always check you are on the correct client record before adding or amending data, and that you have not accidentally “rolled” to another client.



Roller function
mouse.

The mouse roller functionality is linked to the ‘rolodex’ function. You will see the rolodex in the very top left hand side of the screen when you are viewing the Status Bar.

The ‘rolodex’ shows the number of records in your ‘found set’. In the following example there are 33 records on the database and eight records in the current ‘found set’. It is possible to use the mouse roller to move through these records or alternatively you can move from record to record by turning the pages of the rolodex.

Click on the 'rolodex' to move to the next record.

Number of the record you are viewing.

Total number of records in the found set.

Total number of records in the Database.

1.2 2.2 Input Fields

Prompts are in amber/gold type. Clicking on one of these triggers one of the following:

- Produce Reports
- Execute a command
- Allows additional information to be added.

Products (8) Other assets (0)

Extract Asset Allocation Data to Excel Add record

Provider	Contract type	Contract no.	Effective	Status
Aegon Scottish	Personal Pension	SP3863555	01/12/97	Paid up
BUPA	Private Medical Insurance	3432321HYVY		Declined
Fidelity	Investment Trust	1234321	10/10/12	In force
James Hay Limited	Self Invested Personal Pension	3456476789	25/06/09	In force
Lloyds TSB Bank	Bank deposit account	12310098	13/11/93	In force
Paymentshield	Buildings and contents insurance	NN8636656-09	09/12/11	In force
Skandia	Stocks and Shares ISA	1234567UJ	31/10/11	Paid up
Zurich	Income Protection	13445-09H-HA	01/05/09	In force

Print client holdings schedule Filter holdings by: All holdings ▼

Produce Reports.

Calculators Reports Date of death

Personal fact find

Create a fact find for this client

Execute a command.

System client reference A10010

Reports

Client Source

Intro. date / source 18/08/2009 Referral from Introducer

Introducer Purcell Associates (Purcell)

Employer

Adviser No Consultant

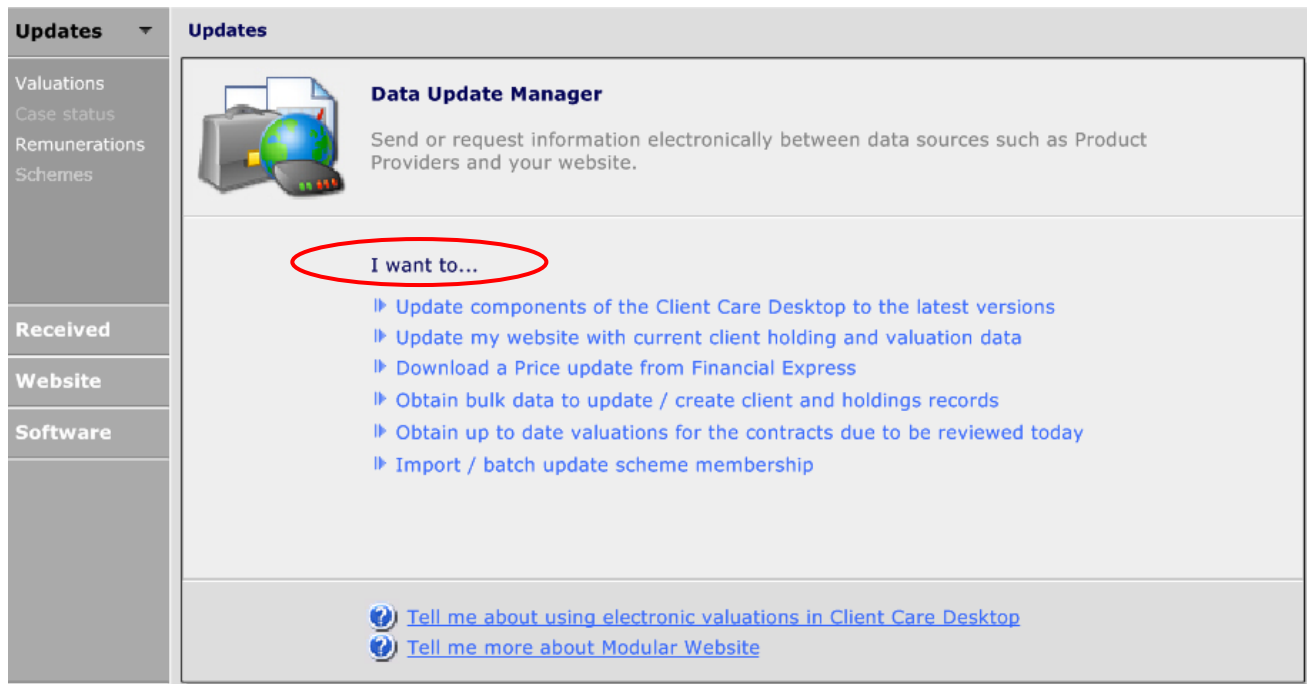
Service manager

Quit

Created: 18/08/2009 by ams

Allows additional information to be input or viewed.

Internal Links are in blue type. They enable you to perform an action at the touch of a button and are like mini-wizards (a number of separate pre-programmed commands to complete an action). They are clearly labelled and usually have "I want to....." directly before them:

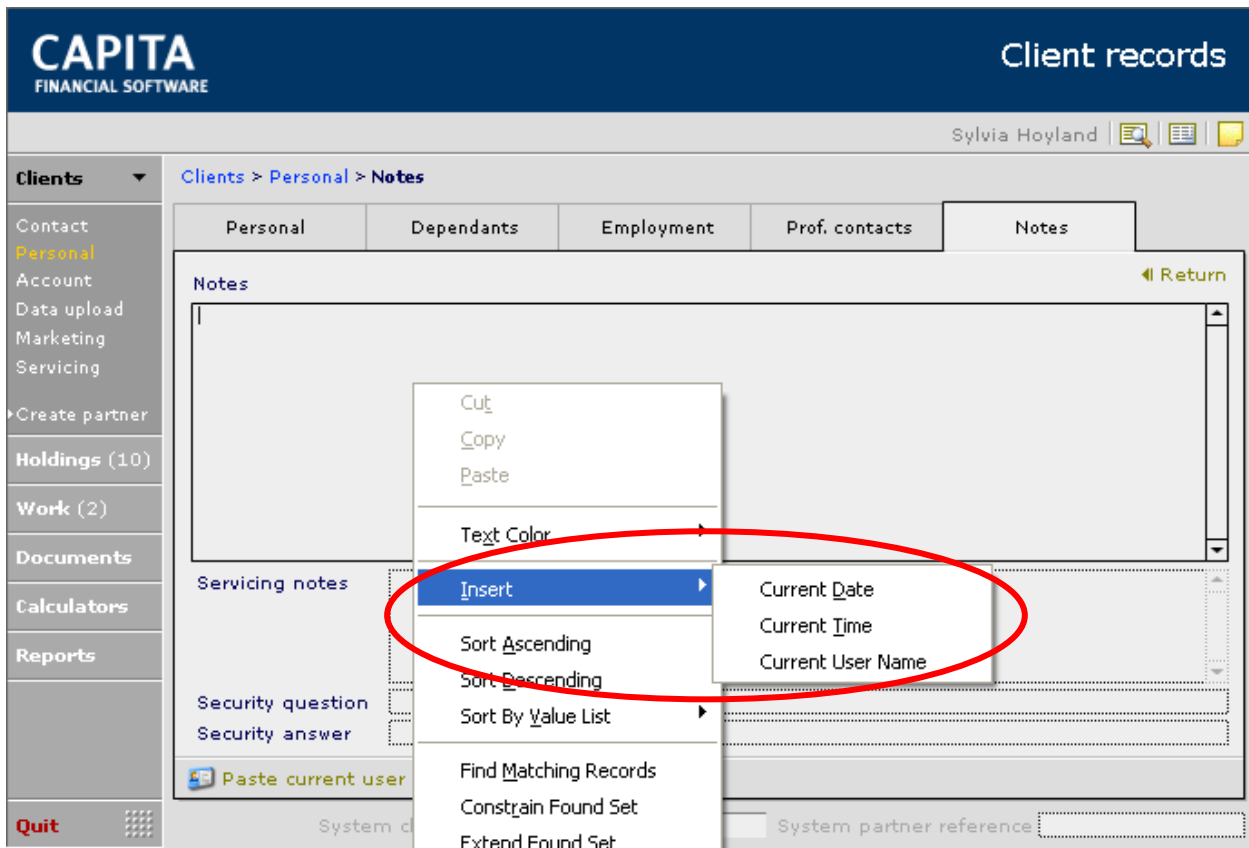


Keyboard Shortcuts - are available for the date and time:

CTRL and _ (underscore) enters today's date.

CTRL and ; (semi colon) enters the current time.

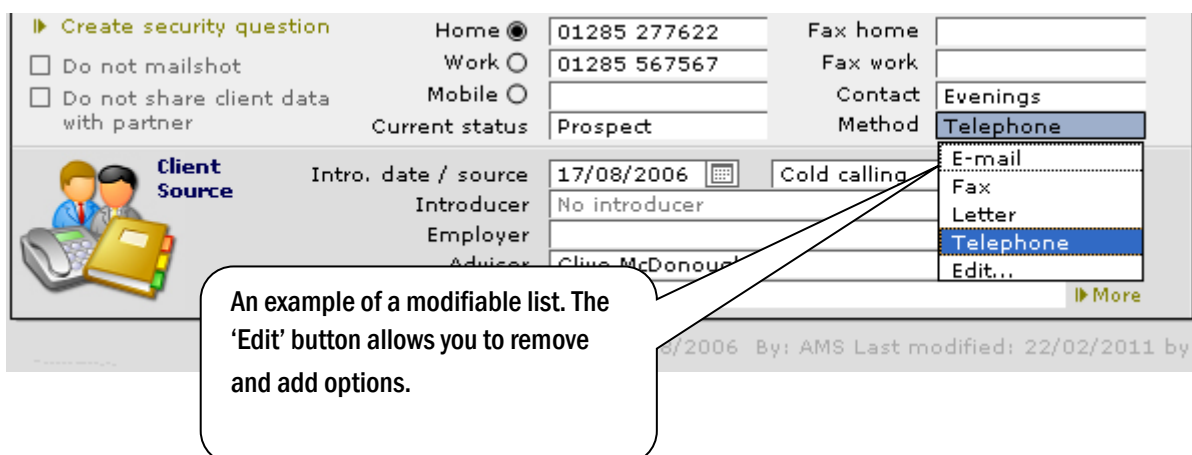
To use these shortcuts your mouse must be in the field. If you right click the mouse in a field, a menu will appear. The 'Insert' option allows you to add the time, date and current user information:



Drop Downs – there are two types of drop down lists to aid with data input in CCD:

- Modifiable
- Non-modifiable

If the word “Edit” appears at the bottom of the list then this is a modifiable list and you can add or delete options in the list. If the word “Edit” does not appear then the list is non-modifiable and you will need to select one of the options available. Lists are usually non-modifiable because the content is used for reporting purposes later in the system:



Client type: Individual

Client Ref. [text box]

Title / Initial / Surname [text box]

Forename [text box]

Salutation [text box]

Qualification / Honours [text box]

Company name [text box]

Personal email address [text box]

Postal address [text box]

Scanned docs. [text box]

Goals [text box]

Overview [text box]

Add note [button]

An example of a non-modifiable list.

Critical Fields – there are a number of fields in CCD that display in a red typeface. These denote critical information fields and wherever possible these fields should be completed. Once data is input into these marked fields the field label will change from red to black.

As information is added the red 'critical fields' will change to reflect new critical data based on information already entered.

Although critical fields are highlighted in red, CCD will allow you to proceed without completing the information. This may mean that some reports will not return meaningful data at a later stage. It is important to add the 'Client type' as they will set up the 'critical' fields for the chosen client type.

Client type: Individual

Client Ref. [text box]

Title / Initial / Surname [text box]

Forename [text box]

Salutation [text box]

Qualification / Honours [text box]

Company name [text box]

Postal address [text box]

Scanned docs. [text box]

Goals [text box]

Overview [text box]

Add note [button]

Personal email address [text box]

In this example, 'Individual' has been selected and the relevant 'critical' fields have been displayed:

CAPITA
FINANCIAL SOFTWARE

Client records

Add record Find record List records My notes

Clients ▾ **Clients**

Contact ▾ Postal address Scanned docs. Goals Overview

Add note

Client type Individual Client Ref.

Title / Initial / Surname

Forename

Salutation

Qualification / Honours

Company name

Personal email address ☐

Work email address ☐

► Create security question Home ☐ Fax home

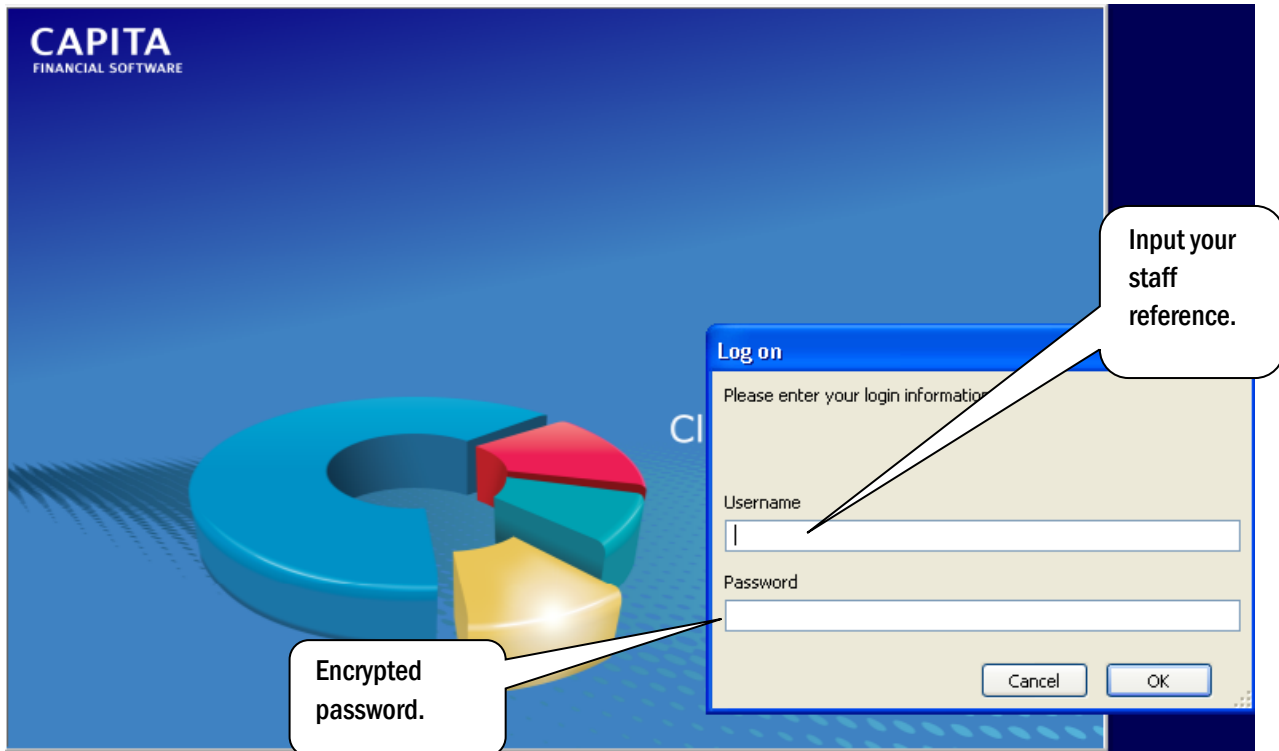
☐ Do not mailshot Work ☐ Fax work

☐ Do not share client data with partner Mobile ☐ Contact

Current status Prospect Method

2 Logging In

When signing into CCD you will need to enter your staff reference and your password. Your staff reference can be found in the staff list in the **SETUP** area of CCD, if you do not know your staff reference contact your systems administrator. Passwords are encrypted and on your first sign in you will need to enter the company default, again contact your systems administrator to obtain the company default password, you will then immediately be asked to change your password from the company default to a password of your choice.



3 Editing your CCD Setup

3.1 Licencing

CCD software licences are sent every six months for each of the modules in CCD that you have.

The licences are attached to an e-mail and are encrypted.

NB: YOU SHOULD NOT TRY TO TYPE THESE LICENCES BUT SHOULD COPY AND PASTE THEM INTO CCD.

Example of the licences attached to an e-mail:

```
%Troi SafeAscii v1.0-][/:/` .D.9-H-D8G/G/6.A=V.Y.@-W[/G-7/3/c-
].V@/X/YX.BUL.L/Vd/\->-2/te6i/`/S/~o-3-O.a7-@-V.8.L/oA~/8/E/y/0.Q/][X5-4-
:N/]/a/_/Z6-5N/VL/6.a?_7_v=-M%End SafeAscii v1.0 ,CCD1

%Troi SafeAscii v1.0-][/:/` .D.9-H-D8G/G/6.A=V.Y.@-W[/G-7/3/c-
].V@/X/YX.BUL.L/Vd/\->-2/te6i/`/S/~o1/zH.1.-K/9/J/p-P-0-7.H/G.K0?-B-\-
?K{/JT.>.TB9.a/HF-=/_/Z6-5N/VL/6.a?_7_v=-M%End SafeAscii v1.0 ,FIN1

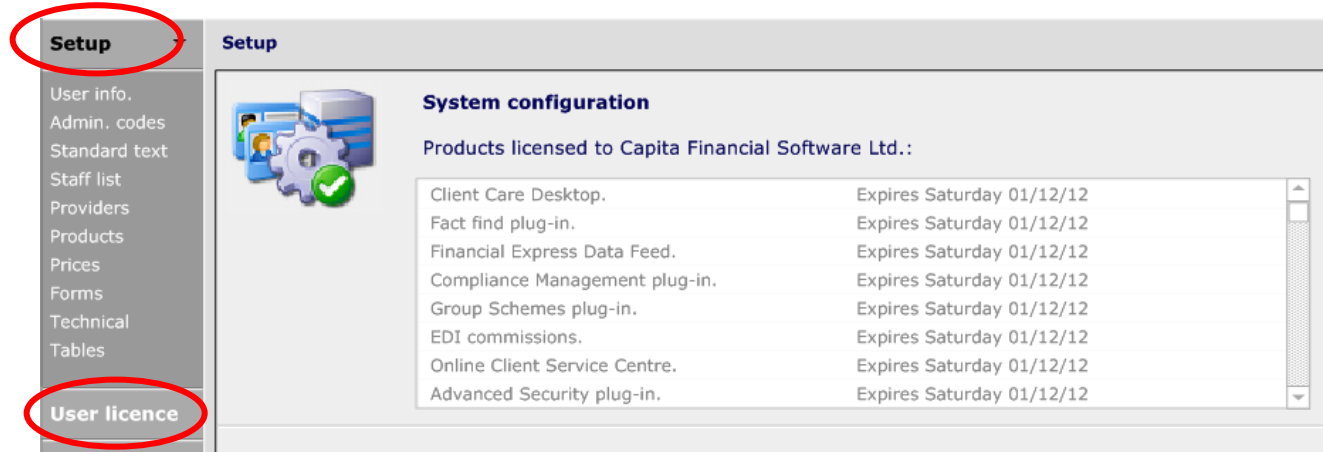
%Troi SafeAscii v1.0-][/:/` .D.9-H-D8G/G/6.A=V.Y.@-W[/G-7/3/c-
].V@/X/YX.BUL.L/Vd/\->-2/te6i/`/S/~o.AP/1-Zf1.P/n.O4.8/yi\Cx-1/U-
Jl=/F[/lv/i.:u.U.FO-=/_/2.M-D/W=/7/e%End SafeAscii v1.0 ,FCT1

%Troi SafeAscii v1.0-][/:/` .D.9-H-D8G/G/6.A=V.Y.@-W[/G-7/3/c-
].V@/X/YX.BUL.L/Vd/\->-2/te6i/`/S/~oT/X-O.V-;T.aZ.=k/c.M/G.6/f/T-G-9k-I-7-
Vj`G.`>i/6:/}pS.aVr/|/Y/h/B/znB/e/P-6-<k-H7/PNi/L/V/{%End SafeAscii v1.0
,CMP1

%Troi SafeAscii v1.0-][/:/` .D.9-H-D8G/G/6.A=V.Y.@-W[/G-7/3/c-
].V@/X/YX.BUL.L/Vd/\->-2/te6i/`/S/~o-Tp-_-@.8.3/DX/U-EK/C-9/5le/|/i-@.1-
Q.Gz.OS.aVr/|/Y/h/B/znB/e/P-6-<k-H7/PNi/L/V/{%End SafeAscii v1.0 ,CRP1

%Troi SafeAscii v1.0-][/:/` .D.9-H-D8G/G/6.A=V.Y.@-W[/G-7/3/c-
].V@/X/YX.BUL.L/Vd/\->-2/te6i/`/S/~o/en/j.=/8-1/7/}/@/pXe.Sr.PIO/L;S-
G/u.>.T/u/i/x/].1-</y-J-R.3/g-6=/dh-Z%End SafeAscii v1.0 ,ELC1
```

To load your licences go to **SETUP** and select **USER LICENCE**:



Setup

User info.
Admin. codes
Standard text
Staff list
Providers
Products
Prices
Forms
Technical
Tables

User licence

Backups

System configuration

Products licensed to Capita Financial Software Ltd.

Client Care Desktop.	Expires Saturday 01/12/12
Fact find plug-in.	Expires Saturday 01/12/12
Financial Express Data Feed.	Expires Saturday 01/12/12
Compliance Management plug-in.	Expires Saturday 01/12/12
Group Schemes plug-in.	Expires Saturday 01/12/12
EDI commissions.	Expires Saturday 01/12/12
Online Client Service Centre.	Expires Saturday 01/12/12
Advanced Security plug-in.	Expires Saturday 01/12/12

I want to...

- ▶ Set up my company name and address details
- ▶ Add a member of staff
- ▶ Update the system licence details
- ▶ Configure the system to use the **Client Care Hub**
- ▶ Change the way that remuneration splits are displayed
- ▶ Configure setup for MS Word™

This is the Current licence list. Licences due to expire will appear in red.

Click here to add a new licence.

Once the **New Licence** button has been selected, the following screen appears:

CAPITA
FINANCIAL SOFTWARE

System setup

Setup > Software licence > New licence

User licence

Licences
New licence
Status report

Licencing Your System

Click into the box below and paste your new licence code. Then click 'Activate Licence'.

COPY AND PASTE EACH LICENCE HERE AND THEN
CLICK TO ACTIVATE THE LICENCE

Activate Licence

[Tell me more about software licensing / re-licensing options](#)

Quit

3.2 Admin Codes

The Admin codes will have been reviewed when your system was set up. How to further amend and add admin codes is covered in our Advanced CCD and Administration course. Please contact the Training team on 0800 028 0033 for further details.

3.3 Standard Text

How to set up standard letters, auto text and amend the introductions to quick reports is covered in our Advanced CCD and Administration course. Please contact the Training team on 0800 028 0033 for further details.

3.4 Staff List

When setting up records, it is important that you complete a staff record for EACH member of staff who will use CCD. The unique staff reference allocated at this stage will be used to identify the staff member throughout CCD and should not be amended at any time. The staff reference should contain the same number of characters for each individual. They can be used for searching, therefore care must be taken.

CAPITA
FINANCIAL SOFTWARE

System setup

Setup > Staff list

All staff View by role Security Options

View current List by staff surname, initial

Name	Home no.	Mobile no.	e-mail	
Alison Street	01279 463563	07777 456789	alison.street@quaysoftware.	More
Anna Maria Smith	01279 756086	07777 666666	anna.maria@evaluation.co.uk	More
Clive McDonough	01279 635565	07777 555555	clive.mcdonough@evaluation.co.uk	More
Emma Sharpe			emma.sharpe@quaysoftware.co.uk	More
Jonathan Paul Jones	01285 374637			More
Lee Milham				More
Mark Andrew Brent	01279 763776	07777 444444	andrew.brent@evaluation.co.uk	More
Mark Turner				More
Sheila Andrews	01279 700199	07777 333333	sheila.andrews@evaluation.co.uk	More

+ Add record

List of all staff members on CCD.

Click here to add a new member of staff.

Ensure that all the 'red' fields are completed. Make a note of the staff reference as this will be required when signing into CCD. Once all information has been added, click on the "padlock" to set the password to the system default. The member of staff will then be asked to change this to a password of their choice at first sign in. The remuneration split box only becomes live when the staff member is marked as an adviser and should be entered as a decimal value. As with all percentage fields in CCD 10% is added as 0.10.

Allocate a unique staff reference (usually three initials).

IRN should be completed for Advisers only.

Click here to set password to the system default.

Reset Password

Staff Reference: [] IRN: []

Title, Surname: [] Forename: [] Category: [] Adviser Type: []

Admin Hourly Charge: [] Advice Hourly Charge: [] Hourly Cost: [] Remuneration Split: []

Service Manager: []

This person is an Adviser ☐ Adviser has left ☐ This person is a Supervisor ☐ This person is a Paraplanner ☐

Staff member left ☐

'Remuneration Split' will only be live where the staff member has been marked as an adviser.

Click here to define roles.

If you intend to use the facility to invoice your clients for time then the 'Hourly Charge' needs to be completed for ALL staff. For Advisers, both the 'Admin Hourly Charge' and the 'Advice Hourly Charge' need to be completed. This will enable Advisers to record different amounts for undertaking either advice or admin work.

The 'Hourly cost' only needs to be completed if this information is required by the company.

Setup > Staff list > Staff member

Staff member: [] Location: [] Passwords: [] Security: []

Staff member: [] Settings: [] Image: [] Financial: [] Control Functions: []

Staff Reference: CMD IRN: GHT5664

Title, Surname: Mr McDonough Forename: Clive Category: Consultant Adviser Type: Independent

Admin Hourly Charge: 100.00 Advice Hourly Charge: 175.00 Hourly Cost: 75.00 Remuneration Split: 50.00% Team: Consultant

Service Manager: []

This person is an Adviser ☒ Adviser has left ☐ This person is a Supervisor ☐ This person is a Paraplanner ☐

Staff member left ☐

If you have multiple locations set up in CCD, you will need to assign advisers to the location that they will be working from. This is completed within the **Locations** tab:

The screenshot shows the 'Setup > Staff list > Staff member > Location' interface. The 'Location' tab is active, with sub-tabs for 'Business', 'Personal', and 'Remote adviser'. The 'Business' sub-tab is selected, displaying the following information:

- Business e-mail address:** clive.mcdonough@capitafinancialservices.co.
- Mobile telephone:** 07777 666227
- Location*:** A dropdown menu showing 'Bishops Stortford' and 'Croydon'.
- Region:** Bishops Stortford
- Office address:** Croydon
- Town:** Bishops Stortford
- County:** CM23 4AT
- Postcode:** CM23 4AT
- Location Tel.:** 01279 756060
- Fax:** 01279 756061
- Correspondence address:** (empty field)
- Including remuneration statements:** (checkbox)

At the top right of the form, there is a checkbox labeled 'This person is an Adviser' which is checked, and a 'More' link.

The **Security** tab can only be accessed by the systems administrator and needs to be completed to allocate user rights, passwords and access rights as required. This section will already have been covered with the system administrator and you should refer to your administrator for further information.

3.5 Amending Staff Records

To amend a staff member's details click onto the member's name in the staff list:

CAPITA
FINANCIAL SOFTWARE

System setup

Setup > Staff list

All staff View by role Security Options

View current List by staff surname, initial Add record

Name	Home no.	Mobile no.	e-mail	
Alison Street	01279 463563	07777 456789	alison.street@quaysoftware.	More
Anna Maria Smith	01279 756086	07777 666666	anna.maria@evaluation.co.uk	More
Clive McDonough	01279 635565	07777 555555	clive.mcdonough@evaluation.	More
Emma Sharpe			emma.sharpe@quaysoftware.	More
Jane Street			alison.street@quaysoftware.	More
Jonathan Paul Jones	01285 374637			More
Leah Milham				More
Andrew Brent	01279 763776	07777 444444	andrew.brent@evaluation.co.	More
Turner				More
Sheila Andrews	01279 700199	07777 333333	sheila.andrews@evaluation.	More

Records as a data table

Click here to enter the staff member's record.

Setup > Staff list > Staff member

Staff member Location Passwords Security

Staff member Settings Image Financial Control Functions

Staff Reference CMD IRN GHT5664

Title, Surname Mr McDonough More

First name Clive

Category Consultant

Adviser Type Independent

Reset Password

Staff member left ☐

Hourly Charge 100.00 Service Manager More

Hourly Charge 175.00

Hourly Cost 75.00

Remuneration Split 50.00%

Team Consultant

This person is an Adviser ☒

Adviser has left ☐

This person is a Supervisor ☐

This person is a Paraplanner ☐

DO NOT AMEND THE STAFF REFERENCE

If a change is made to an adviser's name e.g. because of marriage, then this will need to be refreshed through to the rest of the system so that the change can be made on all existing client, holding and remuneration records linked to the adviser.

Setup ▾ Setup > Staff list > Staff member

Staff member Location Passwords Security

Staff member Settings Image Financial Control Functions

Staff Reference CMD IRN GHT5664

Title, Surname Mr McDonough **More** Reset Password

Forename Clive

Category Consultant

Adviser Type Independent Staff member left ☐

Click here if the adviser's name has been amended to access the refresh option.

Setup ▾ Setup > Staff list > Staff member > Name change

Staff member Location Passwords Security

Staff member Settings Image Agencies

If the Adviser's name has changed...

Set all clients, holdings and remuneration records of Clive McDonough to reflect correct name

Click the link to refresh the change of adviser name through to client, holding and remuneration records in CCD.

If an adviser changes location within the company, select the new location from the drop down list in the 'Location' tab of the staff record and use the 'More' button to access the refresh option to apply this change throughout the rest of CCD.

Setup ▾ Setup > Staff list > Staff member > Location

Staff member | Location | Passwords | Security

Business | Personal | Remote adviser

Business e-mail address clive.mcdonough@capitafinancialservices.co.
Mobile telephone 07777 666227

This person is an Adviser ☒ **More**

Location* Bishops Stortford
Region South East
Office address Thorley Wash

Appointed rep. name Bishops Stortford
Region South East
Location address Thorley Wash
Town Bishops Stortford
County Hertfordshire
Postcode CM23 4GF

► Change all clients of Clive McDonough to reflect Bishops Stortford as Appointed rep.

Caution. This facility is intended for use when setting the system up. Any use subsequently will change KPIs. Please consult your training consultant if in doubt.

Click here to access the refresh options.

Click the link to refresh through the system.

Note the warning if you are running CCD with the **COMPLIANCE** module.

3.6 When a Staff Member Leaves

When a staff member leaves, their staff record should NOT be deleted from CCD as historic reporting, compliance and remuneration records use the staff reference and will be affected by the record being deleted.

If an individual leaves who is not recorded as an adviser, click into the 'Staff member left' box.

If an individual who is recorded as an adviser leaves, use the 'Adviser has left' field and this will remove the adviser from any drop down lists within CCD but will retain the main record in the **SETUP** and **COMPLIANCE** sections.

Setup ▾ Setup > Staff list > Staff member

Staff member	Location	Passwords	Security										
<table border="1"> <thead> <tr> <th>Staff member</th> <th>Settings</th> <th>Image</th> <th>Financial</th> <th>Control Functions</th> </tr> </thead> <tbody> <tr> <td> Staff Reference: CMD IRN: GHT5664 Title, Surname: Mr McDonough Forename: Clive Category: Consultant Adviser Type: </td> <td> Admin Hourly Charge: 100.00 Advice Hourly Charge: 175.00 Hourly Cost: 0.00 Remuneration Scale: 50.00% Team: </td> <td> Service Manager: </td> <td> Reset Password More </td> <td> <input type="checkbox"/> Staff member left <input checked="" type="checkbox"/> This person is an Adviser <input type="checkbox"/> Adviser has left <input type="checkbox"/> This person is a Supervisor <input type="checkbox"/> This person is a Paraplanner </td> </tr> </tbody> </table>				Staff member	Settings	Image	Financial	Control Functions	Staff Reference: CMD IRN: GHT5664 Title, Surname: Mr McDonough Forename: Clive Category: Consultant Adviser Type:	Admin Hourly Charge: 100.00 Advice Hourly Charge: 175.00 Hourly Cost: 0.00 Remuneration Scale: 50.00% Team:	Service Manager:	Reset Password More	<input type="checkbox"/> Staff member left <input checked="" type="checkbox"/> This person is an Adviser <input type="checkbox"/> Adviser has left <input type="checkbox"/> This person is a Supervisor <input type="checkbox"/> This person is a Paraplanner
Staff member	Settings	Image	Financial	Control Functions									
Staff Reference: CMD IRN: GHT5664 Title, Surname: Mr McDonough Forename: Clive Category: Consultant Adviser Type:	Admin Hourly Charge: 100.00 Advice Hourly Charge: 175.00 Hourly Cost: 0.00 Remuneration Scale: 50.00% Team:	Service Manager:	Reset Password More	<input type="checkbox"/> Staff member left <input checked="" type="checkbox"/> This person is an Adviser <input type="checkbox"/> Adviser has left <input type="checkbox"/> This person is a Supervisor <input type="checkbox"/> This person is a Paraplanner									

Click here when a member of staff leaves.

Click here when an adviser leaves.

3.7 Providers

3.7.1 Adding a new Provider

New providers need to be added to the central database at Capita Financial Software before they are added to your own local database:

CAPITA
FINANCIAL SOFTWARE

System setup

Setup > Providers (f)

Providers Favourites

Providers beginning with letter f

Provider	Contact	Telephone	Favourite
F&C Asset Management plc			<input type="checkbox"/> More
F&C Investment			<input type="checkbox"/> More
F&C Management Ltd			<input type="checkbox"/> More
Falcon Group PLC			<input type="checkbox"/> More
Family Assurance			<input type="checkbox"/> More
Family Investment			<input type="checkbox"/> More
Farley & Thompson Stockbrokers			<input type="checkbox"/> More
Farleys Insurance			<input type="checkbox"/> More
Farming Agricultural Finance Ltd			<input type="checkbox"/> More
FBD			<input type="checkbox"/> More
Feast Noble & Co. LLP			<input type="checkbox"/> More

Print agency number list

Can't find the Provider you are looking for?

Filter the list of providers by selecting the first letter.

Check that the provider is not already on your database.

If the provider does not appear in the list then click the link.

Providers Favourites

Can't find the Product Provider you are looking for?

The Providers database comes comprehensively preloaded. However it is possible that you want to add a provider to the system.

It is important that standardised codes are used to identify Product Provider and we maintain a "master database" which is accessible via our website. It is important that you obtain codes for new Provider from our website as this underpins the quality of your data today and also electronic services both now and in the future.

If the Provider does not exist on our website, a request can be sent to our administration team who will create the Provider and notify you of the code to use. Once you have obtained a code you can add the new Provider into Client Care Desktop.

[Search our on-line database for a new Provider code](#)

Add a new Provider Record

Click this hyperlink to access the central database at Capita Financial Software (connection to the internet required.)

CCD Provider Code Search

Please enter the Product Provider name you would like to find and click on search.

If the Product Provider is on the main database and is marked as being available in your region (UK or ROI), please take a note of the CCD code. Within CCD, enter the Product Provider and CCD Code using the link 'Add a new Provider Record'

If the Product Provider is found, but is not marked as being available in your region (UK or ROI) then please use the link 'Add UK' or 'Add ROI' beside the found Provider.

If the Product Provider is not found, please [click here](#) to submit a request to the support team to add a new Product Provider.

Provider name:

Search

Type full name of provider you are looking for and click 'Search'.

Search Results

Provider name	CCD code	UK provider	ROI provider	Contract Enquiry available
Fidelity	FIDE	Yes	No	Yes Add UK
Fidelity Funds II	FIDC	Yes	No	Yes Add ROI
Fidelity Fundsnetwork	FIFU	Yes	No	Yes Add ROI
Fidelity International	FIIN	Yes	No	No Add ROI
Fidelity International Investment Advisors (UK) Limited	FIIA	Yes	No	No Add ROI
Fidelity Intl Lux	FIDL	Yes	No	Yes Add ROI
Fidelity Life	FLF	Yes	No	Yes Add ROI
Fidelity Pensions	FIPE	Yes	No	No Add ROI

Matching names will appear. If the provider required is shown, make a note of their CCD code.

Provider Request Form

If you would like a provider added to our provider database please complete the form below.

Provider details

Provider name:

Provider Territories: ☒ UK ☐ ROI

Your details

Name:

Company:

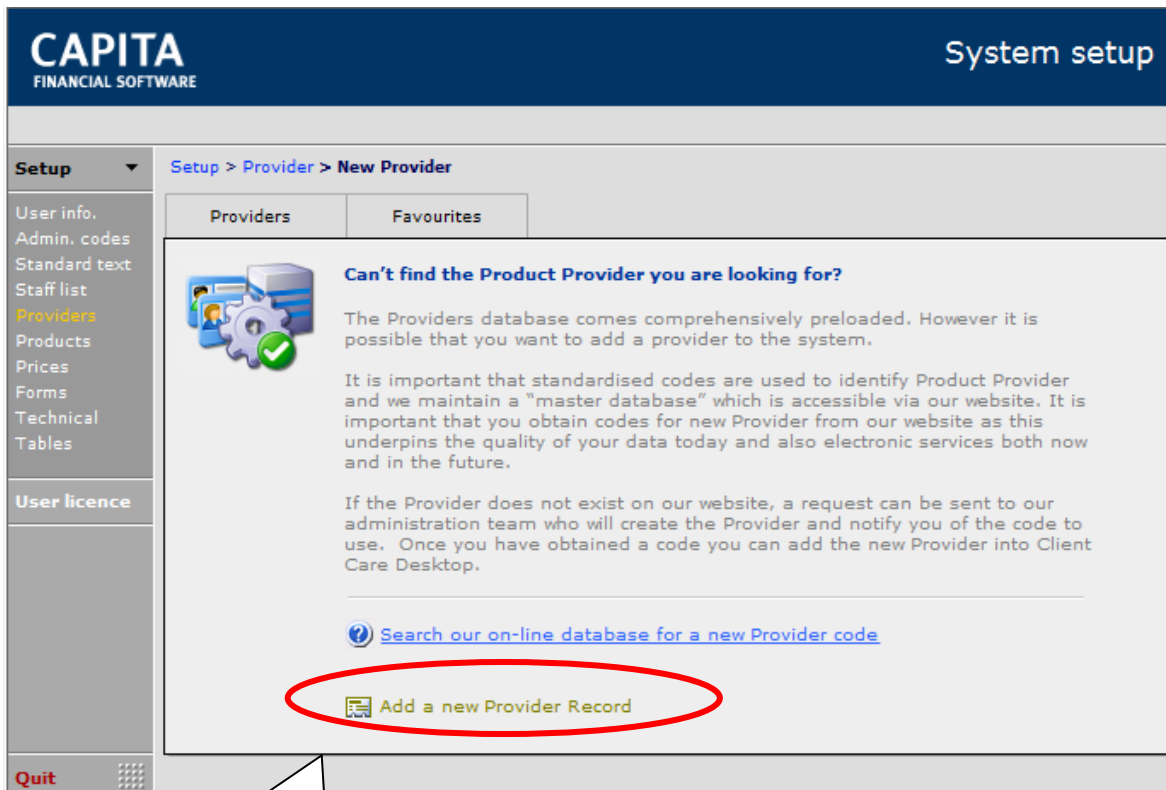
Email:

If the provider is not found, select the 'click here' blue link to submit a request to the Support team.

Complete these details. You will **not** need to change the 'Provider Territories'. Then click 'Submit Request'.

The email from the hyperlink will be sent direct to the Support team at Capita Financial Software where the provider will be added to the central database and a new code will be allocated. The new code will be sent back to the email address specified.

To enter a new provider on your local database, either by obtaining the code from the central database or by the Support team emailing you a new code, repeat the steps above until the screen below is accessed:



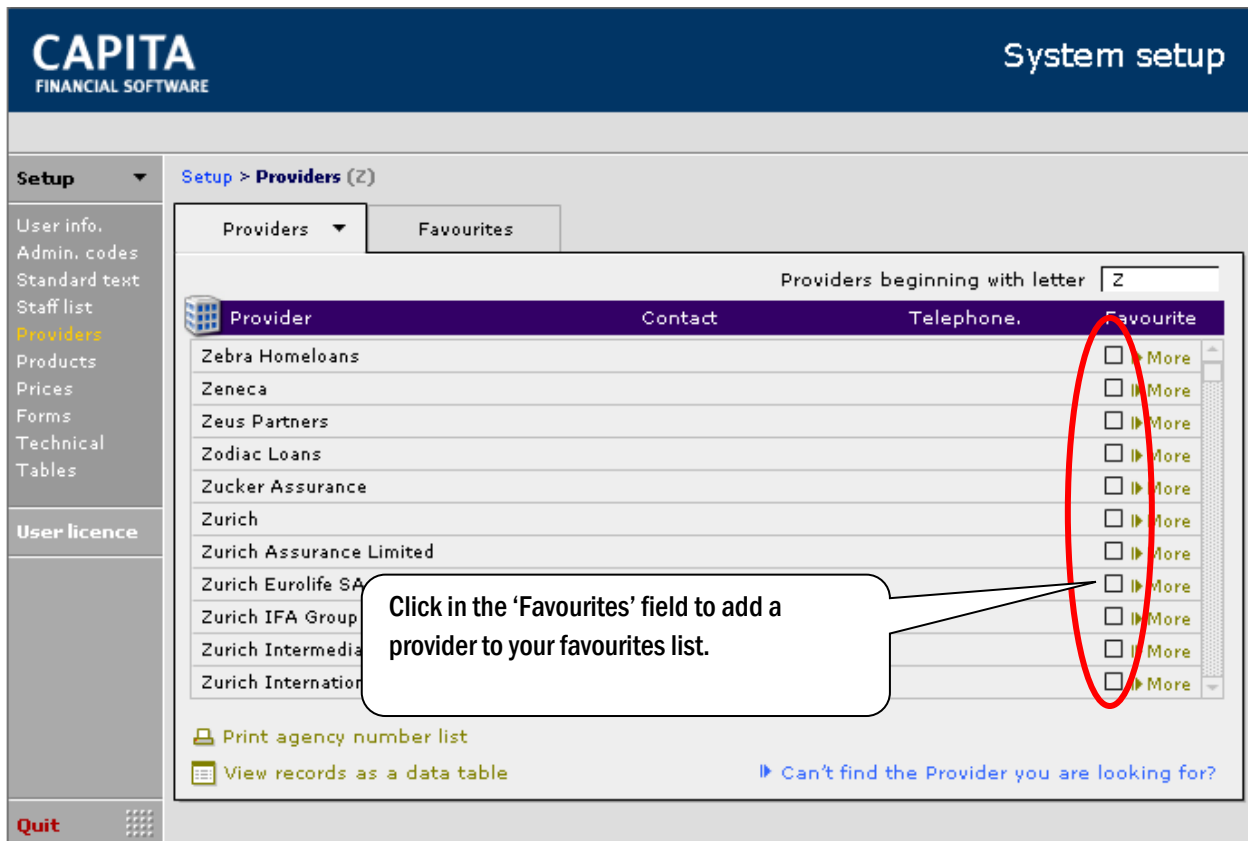
Click here to add to your local database.

Complete the pop-up box with the provider name and code. This provider will then be available in your drop down lists.

Do not allocate your own codes as this will cause problems on upgrading.

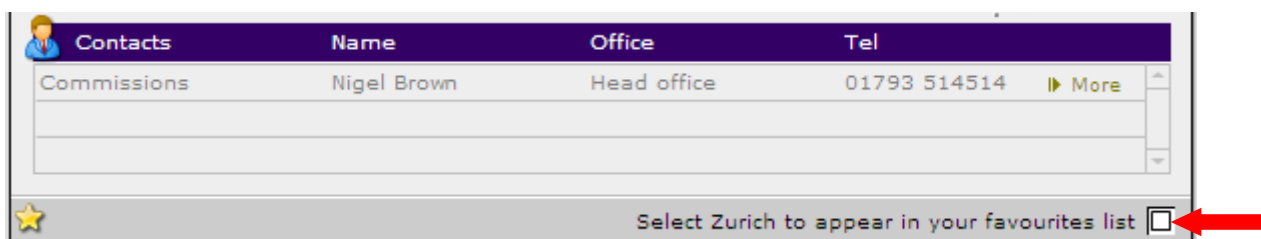
3.7.2 Adding a Provider to a Favourites List

Go to the main providers list in the **SETUP** section of CCD. Click on the provider that you want to add to the favourites list:



The favourites list will be companywide, not user specific.

A provider can be selected as a 'favourite' when in the Provider record:



3.7.3 Amending an Existing Provider Record

Go to the main providers list in the **SETUP** section of CCD. Click on the provider that you want to amend and enter the details of the main contact on the front page. Once they have been added, click on the 'More' button on the bottom section to confirm what they are a contact for and where they are based (Office):

Setup ▾ Setup > Providers > Main contact

User info.
Admin. codes
Standard text
Staff list
Providers

Main contact | Activity | Work | Scanned docs. | Information

Title / Initial / Surname: Mr N Brown
Forename/s: Nigel
Company name: Zurich
Address: Tri Centre 1
Milford Street
Town: Swindon
County / Postcode: Wiltshire SN1 1EL
Email address: nigel.brown@zurich.uk.com
Telephone: 01793 514514 Fax (w):
Mobile telephone:
Territory: ☒ UK ☒ ROI

+ Add contact

Additional contacts can be added here.

Click 'More' to add more information about the main contact such as Office.

Contacts

Name	Office	Tel
Commissions Nigel Brown	Head office	01793 514514

More

3.8 Products

CCD is pre-loaded with all the products that your company could sell (if a product is not listed you will need to contact the Support team at Capita Financial Software):

CAPITA
FINANCIAL SOFTWARE

System setup

Setup ▾ Setup > Products

Products ▾ Other assets

Select contract basis: Retirement

Group	Product	Product type
Personal	Annuity	Purchased Life
Personal	Annuity	Compulsory Purchase
		Open Market Option
		Personal Pension
		Deferred
		Immediate Vesting PP (Pension
		Alternatively Secured Pension
		State Pension Entitlement
		With Profit Annuity
		Immediate Vesting PP (New Investment)

View all products as a data table

Display products available in ☒ UK ☐ ROI

By basis | By specialisation

Quit

Select the product basis required - the list of products displayed will be linked to that product basis.

Select the contract by clicking on the 'More' button at the end of the line to go into the Product record.

CAPITA
FINANCIAL SOFTWARE

System setup

Stakeholder Pension

Setup > Products > Product overview

Overview Autotext Contract holders

Product Information FSA reporting Notes

Product group Personal
Product basis Retirement
Product category Stakeholder Pension
Product type Unit Linked
Display name Stakeholder Pension

The Display name is the Product name that will appear on clients reports
Please note that this data item can be changed

Specialisation required by Adviser

Select business written of this product type for a file review ☐
Set as replacement contract ☐

* Requires Compliance plug-in

The other tabs contain:

'Information'	Information about the LAUTRO code used to calculate (where applicable) and allocate information (where this information will be displayed in the fact find).
'FSA Reporting'	Details the regulated activity and whether the product is regulated or non-regulated. This is used on RMAR reporting.
'Notes'	To enable notes to be added.
'Autotext'	This tab is not currently used.
'Contract Holders'	This is extremely useful. Once the system is populated it will be possible to use this tab to show all holders of this specific product type (this list will not be linked to any particular provider). This is useful for data-mining and understanding your database.

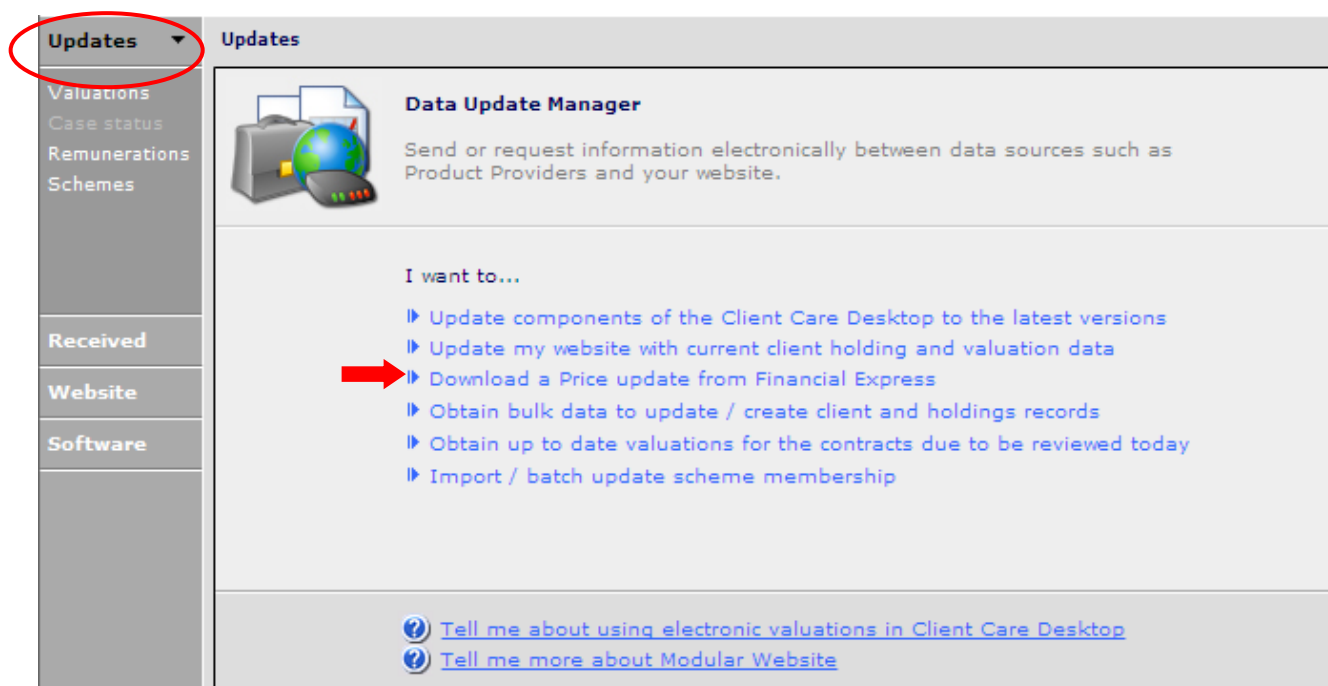
3.9 Prices

The prices are updated via a download from Financial Express. We take the download from Financial Express at 9pm every evening, so you will always get the prices as at close of business the day before. You can tell the system how regularly you want to do this i.e. every 15 days and a message will appear when the next update is run to confirm whether it should be a full update or a partial update.

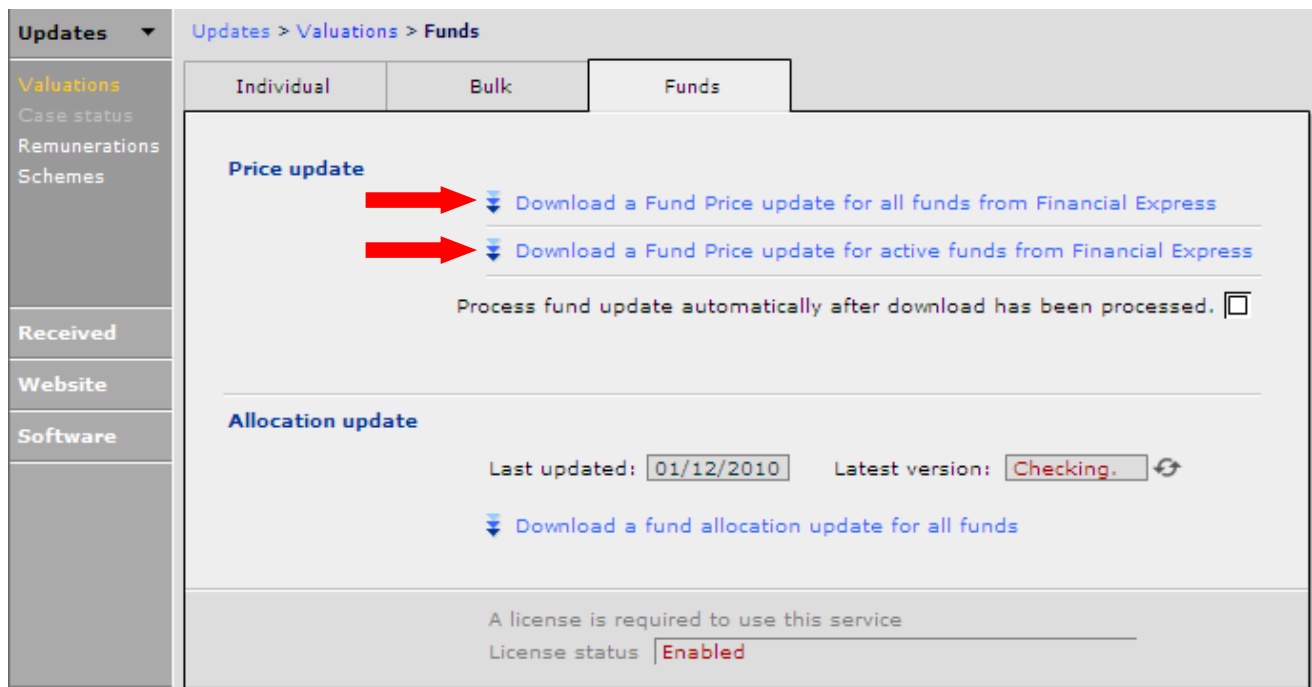
The download has four distinct steps to it:

1. Obtains the file from Server and puts it in the 'Received' tab of the **UPDATES** section of CCD.
2. The first action that the update performs is to delete the current price information held in CCD (currently approx 110,000 records, varies depending on information received from Financial Express).
3. The prices table is replaced with the new file.
4. CCD cross references all the funds held in your clients' records and where an exact match can be made to the Financial Express price list, the bid price and valuation on the client holding record will be updated.

This is done from the **Updates** module from within the main menu:



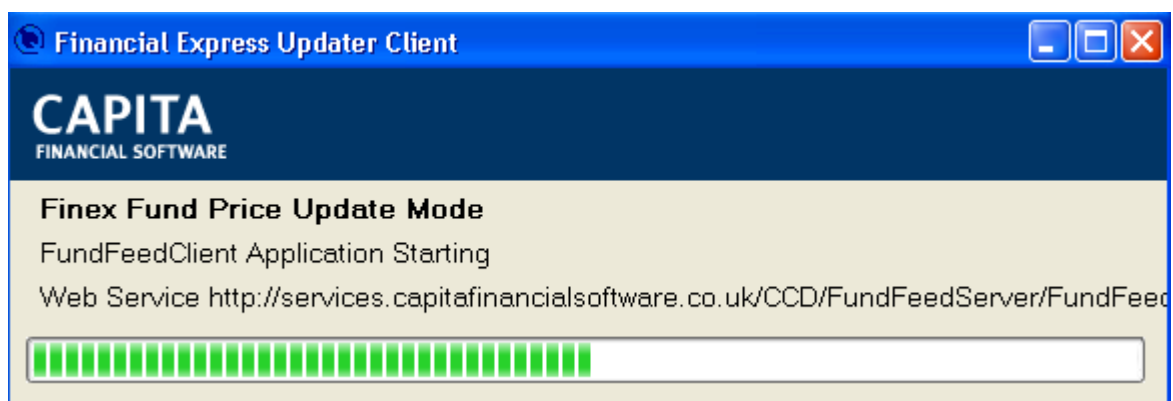
There are two options:



Download a Fund Price update for all funds from Financial Express – will update all the fund prices and will take approximately one hour to complete.

Download a Fund Price update for active funds from Financial Express – will find the funds that you have recorded against your client's holdings on CCD and just value these. It will take approximately 30 minutes to complete.

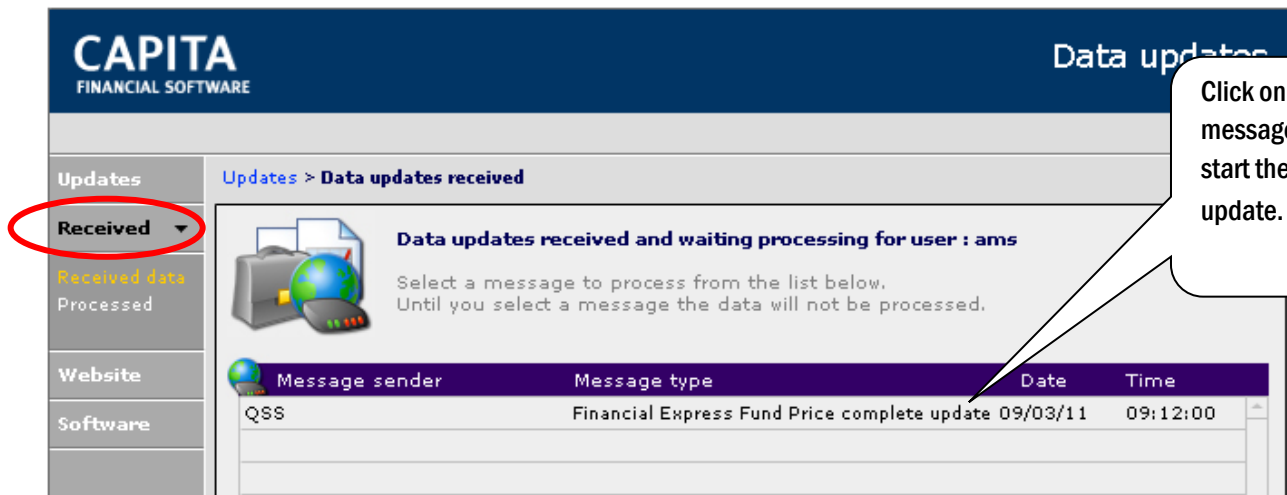
Once you have selected which download to run, click on the blue link and the following appears:



Once this has finished, a message pops up in the bottom right hand side of the screen:

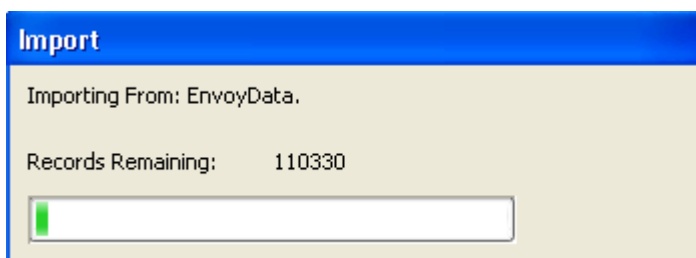
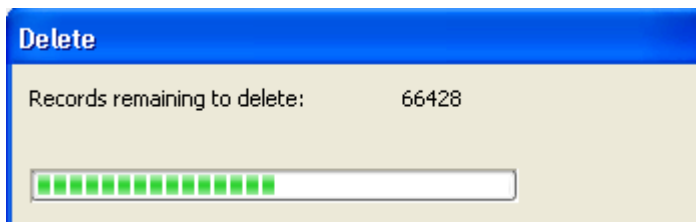


It informs you that the message has been downloaded. Navigate to the 'Received' tab via the **UPDATES** module to process the message.

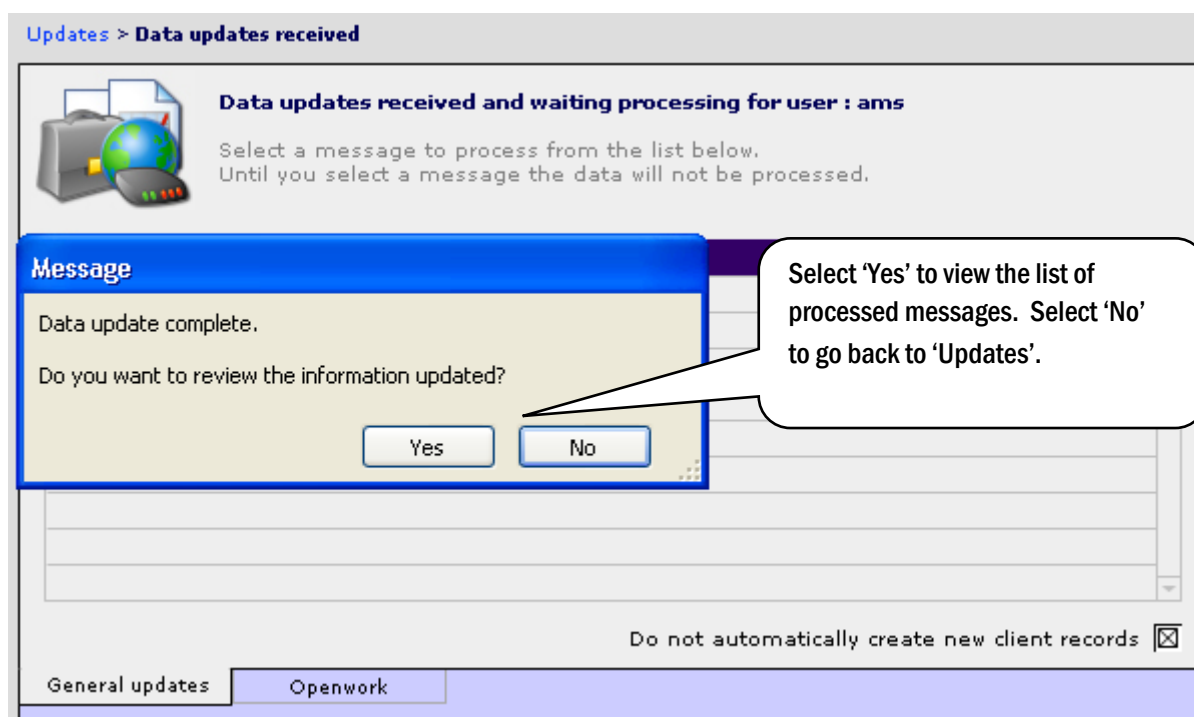


Click on the message to start the update.

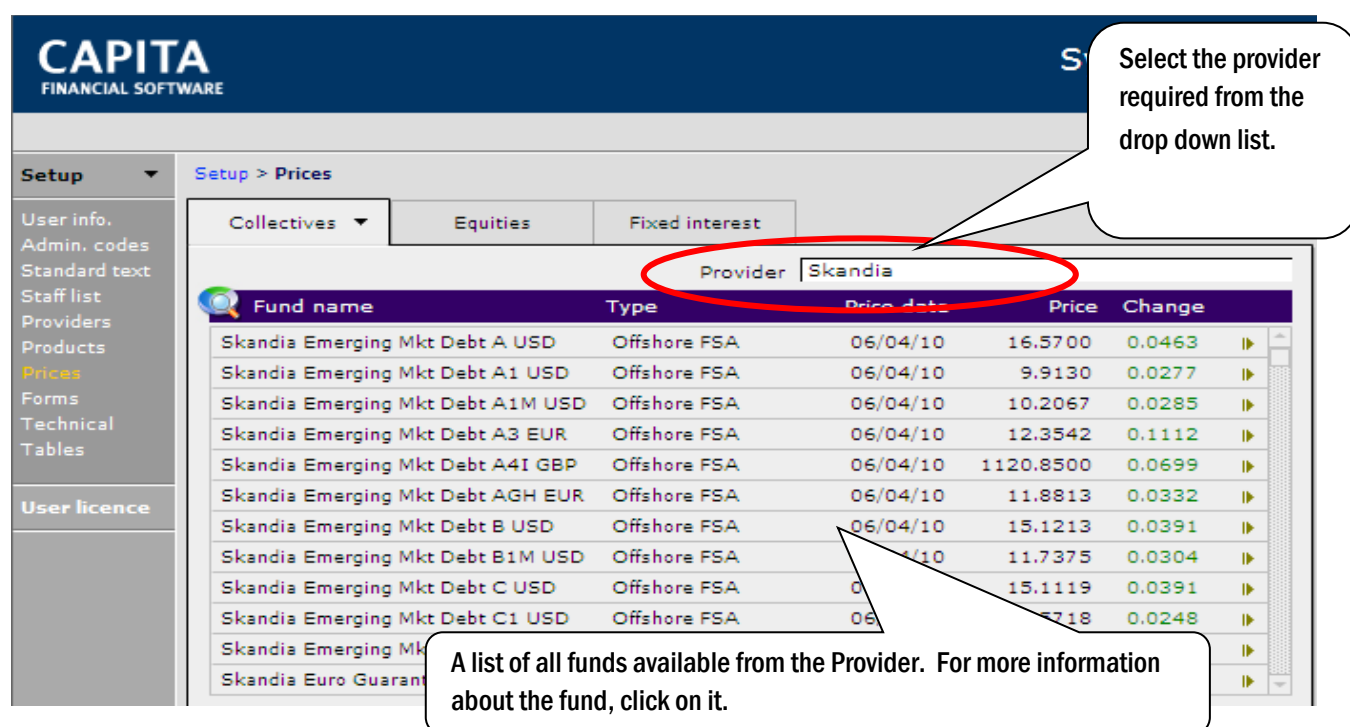
Once this has been clicked on, CCD will start to delete the old prices. Once it has completed deleting the old prices, it will then replace with the new prices. During this time, you will not be able to use CCD.



Once the update has been completed, CCD will navigate back to the Updates > Received page and show a message pop up:



To view funds that are contained in the Prices list after the update go to the PRICES section in **SETUP**.



Many companies ask how often they should use each of the downloads. We say that each company should run the downloads as often as they like, but if the Active funds download is used on a regular basis, we do recommend that the All funds update is run at least once a month, as it will bring in any new funds that weren't previously available.

3.10 Forms

How to set up forms is covered in our Advanced CCD and Administration course. Please contact the Client Care Team on 0800 028 0033 for further details.

3.11 Technical

The TECHNICAL section will have been completed as part of your company set up and should only be amended if there are significant changes to your company's IT configuration. The Support Team will be happy to assist with this on 0800 028 0033.

3.12 Tables

There are five different tables within CCD and these are used for different functions throughout the system. These tables need to be manually updated as required.

Capita Financial Software will provide new Tax Tables and Pension Contributions via our newsletter, with instructions on how to download them, at the start of each tax year.

Annuity rates, indices and currencies need to be checked and manually updated as and when they are used.

3.13 Introducers

Introducers of business are added through the **CONTACTS** module of CCD. Not all contacts will be introducers of business.

At the bottom right of the main **CONTACTS** screen is a check box to mark the contact as an introducer. The activity and data upload sections of the contacts menu will only become live when this check box is selected.

In the ACTIVITY section, 'Remuneration' tab of the introducer's record, any pay away agreed can be added. The pay away needs to be added as a decimal, 25% should be added as 0.25.

The screenshot shows the 'CONTACTS' module in the CCD system. The left-hand menu has tabs for 'Contact', 'Activity', 'Data upload', 'Work', and 'Document'. The 'Work' tab is selected and circled in red. A callout box points to it, stating: "Activity and Data upload is available when the Contact is marked as an Introducer." The main area displays a contact record for 'Mr. J Parker' (Justin Parker) at 'Hoover and Dante Accountants'. At the bottom right, there is a checkbox labeled 'This contact is an introducer of business' which is also circled in red. A callout box points to it, stating: "Check the boxes to make the contact an introducer and also to create a favourites list." Below this checkbox is another checkbox labeled 'Add Hoover and Dante Accountants to your favourites list'.

Contacts Contacts > Principal company > Contact > Activity > Remuneration > Setup

Activity Remuneration

Amounts paid Set-up

Defaults Advanced

Default settings

Pay away initial remuneration to introducer? ☒ Yes ☐ No

Pay away percentage 25%

Network's reference for this introducer

Set the default pay away (enter as a decimal).

Within the **Advanced** tab more remuneration splits can be added for the different types:


Contacts Contacts > Principal company > Contact > Activity > Remuneration > Setup

Activity Remuneration

Amounts paid Set-up

Defaults **Advanced**

Using the 'Advanced' tab, you can set up 'Pay away' for specific types of remuneration. Simply chose the type of remuneration and click on:


 Add new remuneration type

Advanced remuneration splits

	Split %
Indemnity	0.6%

Add the 'Pay away' in as a %.

Choose the remuneration type, click on 'Add new remuneration type' and then record the % split.

 Add new remuneration type Indemnity

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Contacts

Hoover and Dante Accountants (P

Contacts ▾ [Contacts](#) > [Contact](#) > **Activity**

Activity ▾ Remuneration

Clients Enquiries Applications Pipeline

Client name	Client type	Adviser	Intro. date
Tony Cheung	Individual	Clive McDonough	11/07/2006
Paul Hopkins	Individual	Sheila Andrews	06/08/2006
Mark Pound	Individual	Clive McDonough	01/08/2006
Clare Pound	Individual	Clive McDonough	01/08/2006
Christine Taylor	Individual	Sheila Andrews	07/08/2006

[Print client contact list](#) Filter introduction date from to

Quit [Switch to Client](#)

Details of business that has been introduced and the status of that business.

4 Adding/Accessing Client Records

There are two modules that hold client information:

- CLIENTS
- FACT FIND

The **CLIENTS** module is where general data about a client is held, including their holdings (policies/directly held assets etc) and work/task details.

The **FACT FIND** module is where income, expenditure, assets, liabilities, attitude to risk and planning objectives are entered.

All client and holding details auto populate the other module, if information is added in **CLIENTS** it is available in **FACT FIND** and visa versa.

4.1 Searching for a Client

Access the **CLIENTS** or the **FACT FIND** module from the main CCD menu. Whenever you enter either module for the first time, each time you log in, the very first client that was created on your database will be displayed.

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Client records

Clients ▾

Clients

Contact ▾ | Postal address | Scanned docs. | Goals | Overview

Add note

Client type: Individual | Client Ref.:

Title / Initial / Surname: Mrs | M | E | Jones

Forename: Mary Elizabeth

Salutation: Mary

Qualification / Honours:

Company name:

Personal email address: mej@hotmail.com

Work email address:

Create security question:

☐ Do not mailshot

☐ Do not share client data with partner

Home: 01279 762554 | Fax home:

Work: | Fax work:

Mobile: | Contact:

Current status: Prospect | Method:

Client Source

Intro. date / source: 08/03/2011 | Referral from intermediary

Introducer: Hoover and Dante Accountants (Parker)

Employer:

Adviser: Clive McDonough

Service manager:

More

More

More

More

Quit

Created: 08/03/2011 By: ams Last modified: 09/03/2011 by ams

To access a different client file, click on at the very top of your screen. The screens illustrated are from the **CLIENTS** module but the process is identical in the **FACT FIND** module. (The quick keys for finding are using the CTRL and F together.)

When is selected the screen will go blank and the curser will flash in the 'Surname' field:

Client records

Add record |
 Find record |
 List records |
 My notes

Clients ▾ **Clients**

Contact ▾ | Postal address | Scanned docs. | Goals | Overview

Type the client surname in this field and hit enter on your keyboard.

Client type Client Ref.

Title / Initial / Surname

Honours name

Personal email address

Work email address

Home ☐ Fax home

Work ☐ Fax work

Mobile ☐ Contact

Current status Method

Intro. date / source

Introducer More

Employer More

Adviser More

Service manager More

Source

Created: By: Last modified: by

CCD will display a list of all clients that match the name search:

CAPITA FINANCIAL SOFTWARE							
Client records							
							Return
Client list ▸	Client name	Birth date	Postcode	Type	Adviser	F/find	All
	Clark, Harold Peter	18/03/40	CM14 7MK	Individual	Sheila Andrews		Omit
	Clark, Ivy	20/02/42	CM14 7MK	Individual	Sheila Andrews		Omit

Select the client file required from the list presented, by clicking on the record.

You may wish to search on more than one criteria. If this is the case you should click on Find record from the top right of the screen. When you have added the search criteria into ALL the fields you wish to search on, hit the enter key.

In the example below the surname SMITH is required, but as there may be many Smiths on the database the postcode of the client has also been used (this is in the 'Postal address' tab) to narrow the found set down:

1. Click on 'Find record'

2. Enter the surname.

3. Click on the 'Postal address' tab.

4. Enter the postcode

5. Hit enter on your keyboard

The screen shot below shows the **Postal address** tab with the postcode entered, now click the enter key:


If there are no records that match the search criteria specified the following pop up will appear:

Message

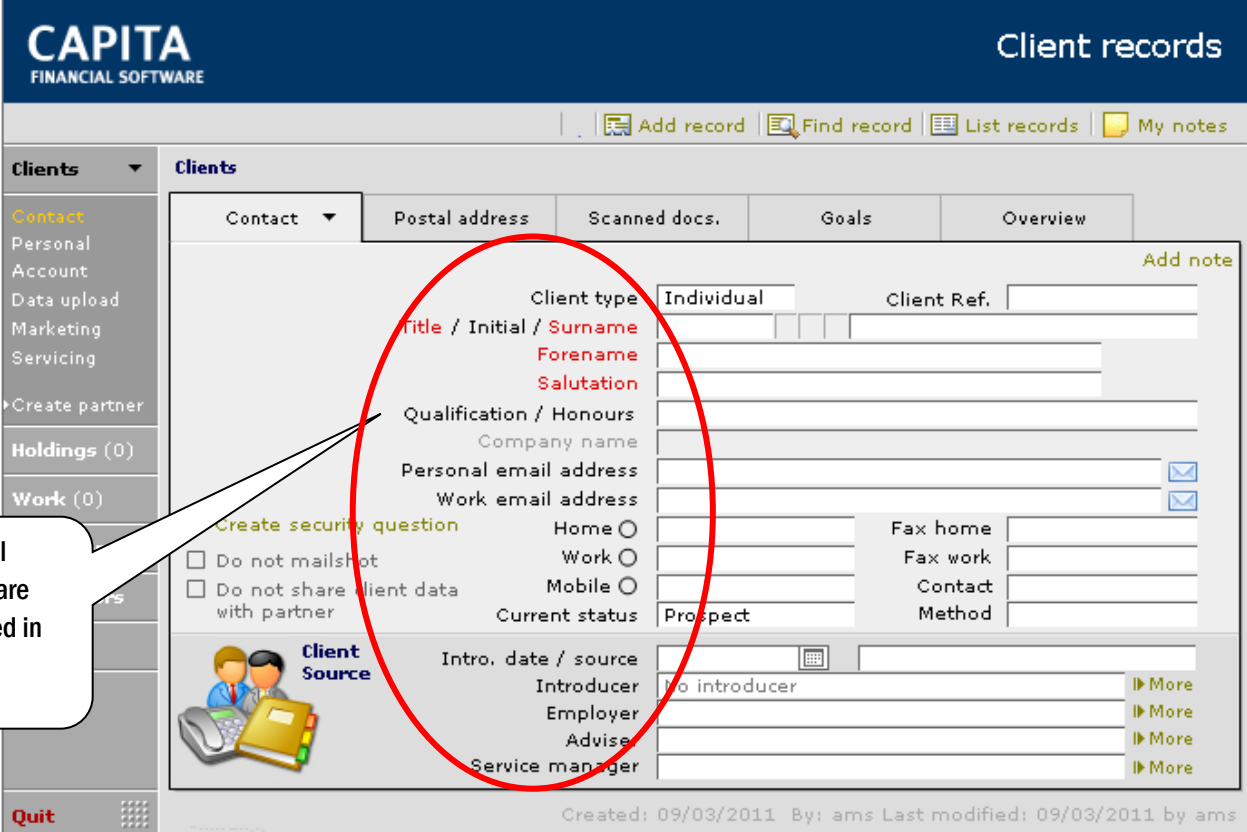
No records found

OK

4.2 Adding a New Client

Before adding a new client in CCD a search should be performed as CCD will not automatically flag up possible duplicates and it will allow duplicate records to be added. Once the search has been performed and the 'No record' pop up is returned click on  **Add record** at the top of the screen.

CCD will prompt you to confirm that you wish to create a new record in the database. You can now add the new client's details. The 'critical fields' will be displayed with red labelling and will remain red until information has been entered into the field. CCD is intuitive and as information is added the critical fields will change.




Critical fields are labelled in red.

There are a number of tabs to complete on this main screen of the client file. It may be that you do not have all the information at this time. As your relationship builds with the client you should revisit the client file and complete additional information.

Points to note:

The company name field is only applicable when the client type of 'Corporate' is selected.

The 'Employer' field should only be completed when the employer is already a corporate client in your database and should be chosen from the drop down list.

Make sure one telephone number is marked as preferred  as this is the number that will be printed on any contact list throughout the system.

Ensure you enter data in 'Letter Quality' as CCD will use the information exactly as it is input to produce letters and reports.

Within the 'Postal address' tab, the bottom third of the screen holds the default letter addressing information for client letters. When a letter is produced for the client via a work record or from a marketing campaign then these defaults will be used to address the letter:

Post code: CM14 7TR ◀ Insert address from partner

Write to the client at the default address

Create a map showing this address

Directions from the office to this address

Copy name and address to clipboard

Client address

Private

Address letters to

Salutation

Confidential

Personal

Private

Private & Confidential

Edit...

Client

Client Esq

Partner

Both (married)

Both (not married)

Variable

Formal

Informal

From salutation

Select the default address for the letter from the drop downs, only the 'Private' drop down is modifiable, the other two fields have fixed dropdown lists.

The 'Private' field is not required for mailshots, as this can be set when creating the mailshot itself.

4.3 Adding a Partner Record

Adding a partner to a client record links two records together so that joint reporting and fact finding can be done. Joint holdings need only be added for one of the client files and will auto update the partner. Individual holdings can be added to either record.

Locate the client that you wish to add a partner record to. As with a client, check whether that the partner is not already recorded on CCD.

If the partner does not exist on CCD, use the 'Create partner' link on the client record:

CAPITA
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Client records

Add record Find record List records My notes

Clients ▾

Clients

Contact ▾ Postal address Scanned docs. Goals Overview

Add note

Client type Individual Client Ref.

Title / Initial / Surname Mr E A Johnston

Forename Eric Andrew

Salutation Eric

Qualification / Honours

Company name

Personal email address erig41@hotmail.com ☐

Work email address e.johnston@morano.co.uk ☐

▶ Create security question

☐ Do not mailshot

☐ Do not share client data with partner

Home ☐ 01279 372668

Work ☐

Mobile ☐ 07765 615266

Current status Prospect

Fax home

Fax work

Contact

Method

Message

Do you wish to create a partner for this client?

Yes No

Complete the partner fields in the same way that you did for the client. Some of the data that was keyed in for the client will pre-populate but you should ensure that all relevant fields are completed correctly:

Clients

Contact ▾ Postal address Scanned docs. Goals Overview

Add note

Client type Individual Client Ref.

Title / Initial / Surname

Forename

Salutation

Qualification / Honours

Company name

Personal email address ☐

Work email address ☐

▶ Create security question

☐ Do not mailshot

☐ Do not share client data with partner

Home ☐ 01279 372668

Work ☐

Mobile ☐

Current status Prospect

Fax home

Fax work

Contact

Method

Client Source

Intro. date / source

Referral from Introducer

Introducer Hoover and Dante Accountants (Parker) ▶ More

Employer ▶ More

Adviser Mark Andrew Brent ▶ More

Service manager ▶ More

Once you have added a partner you will see that the link on the menu bar has changed from CREATE to VIEW. This means that it is possible to toggle between the client and the partner record.

CAPITA
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Client records

Add record Find record List records My notes

Clients ▾ **Clients**

Contact ▾ Postal address Scanned docs. Goals Overview

Add note

Client type Individual Client Ref.

Title / Initial / Surname Miss G A Collins

Forename Gillian Anne

Salutation Gill

Qualification / Honours

Company name

Personal email address gillcol@hotmail.com

View Eric

Holdings (0)

You need to visit the PERSONAL screen on each person's record to define the relationship between the partners:

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FINANCIAL SOFTWARE

Client records

Eric Johnston

Clients ▾ **Clients > Personal**

Personal ▾ Dependants Employment Prof. contacts

Client/Partner Client

Gillian is the Partner of Eric Andrew.

Date of birth 13/05/1969 13 5 1969

Age admitted No

Gender Male

Marital status Cohabiting

Previous name

Smoker No

State of health Good

Hazardous sports / pastimes

NI Number NR112233B

Date of death

Select the relationship between the partners.

One person is the Client the other is the Partner. This can be swapped if required.

Work (0)

Reports

4.4 Additional Client Information

As additional information is collected it should be added into CCD. Two of the sections on the main **CLIENTS** menu that will require additional information adding are **MARKETING** and **SERVICING**.

In the **MARKETING** section in the 'Meetings' tab, you can add details of any meetings arranged. Once the date, time and place details have been added click on the **+ Add record** button to complete full details of the meeting (pre and post meeting notes can be added). This will create a permanent record on your client file of all meetings that take place:

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Client records

Eric Johnston

Clients > Marketing > Meetings

Marketing Mailshots **Meetings** User defined

+ Add record

Meeting date	Time	Venue	Reason for meeting

Enter next meeting date here.

Next meetings

Date of next review 08/03/2012 Month 3/2012

Review every 3 months

Next meeting date

Meeting time

Meeting reason

Quit

Click on the 'Add record' button to record more details of the meeting. As confirmed you can add both pre and post meeting information. Also if the meeting information on the screen shot above is completed, you can set up a standard letter with merge fields, which will auto-fill from these fields.

Eric Johnston

Clients > Marketing > Meetings > Arrangement

Arrangement **Debrief**

Client meetings

Attendee Mark Andrew Brent

Meeting date 14/03/2011 Monday

Meeting time 14:00 hh:mm (24 hr)

Reason for the meeting 1st Meeting - Fact Find

Meeting venue Client's home

Meeting preparation notes

Add pre and post meeting notes.

Quit

In the 'Servicing' tab you can add client segmentation details (very useful for marketing purposes), valuation and review details.

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Client records

Eric Johnston

Clients ▾ Clients > Servicing

Servicing ▾ Valuations Reviews Historic

Add note

Client servicing proposition

Current client status Prospect

Adviser Mark Andrew Brent

Service manager

Is this a fee paying client?

Date from which fees are charged

Switch to Client fees

Date of next client valuation

Provide valuations every months

Date of next client review 08/03/2012 Month 3/2012

Review every months Following 08/03/2012

Add historic review

Client servicing

Servicing notes

Quit

When recording the Client servicing proposition, it is possible to setup how often the client needs to be reviewed and how often valuations should be sent. This can be set up as a default in Setup>Technical>Advanced>Servicing or can be done on a client by client basis.

To record money laundering details for a client, go to the DOCUMENTS section from the main **CLIENTS** menu and then the 'Identity' tab.

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Documents

Eric Johnston

Clients > Documents > **Client Identity**

General **Identity**

Details Name Address No verification

Meets the standard evidence ☐
Exceeds the standard evidence ☐

Print Confirmation of Verification of Identity

Date last updated

[HM Treasury listings for suspected terrorists](#)

HM TREASURY

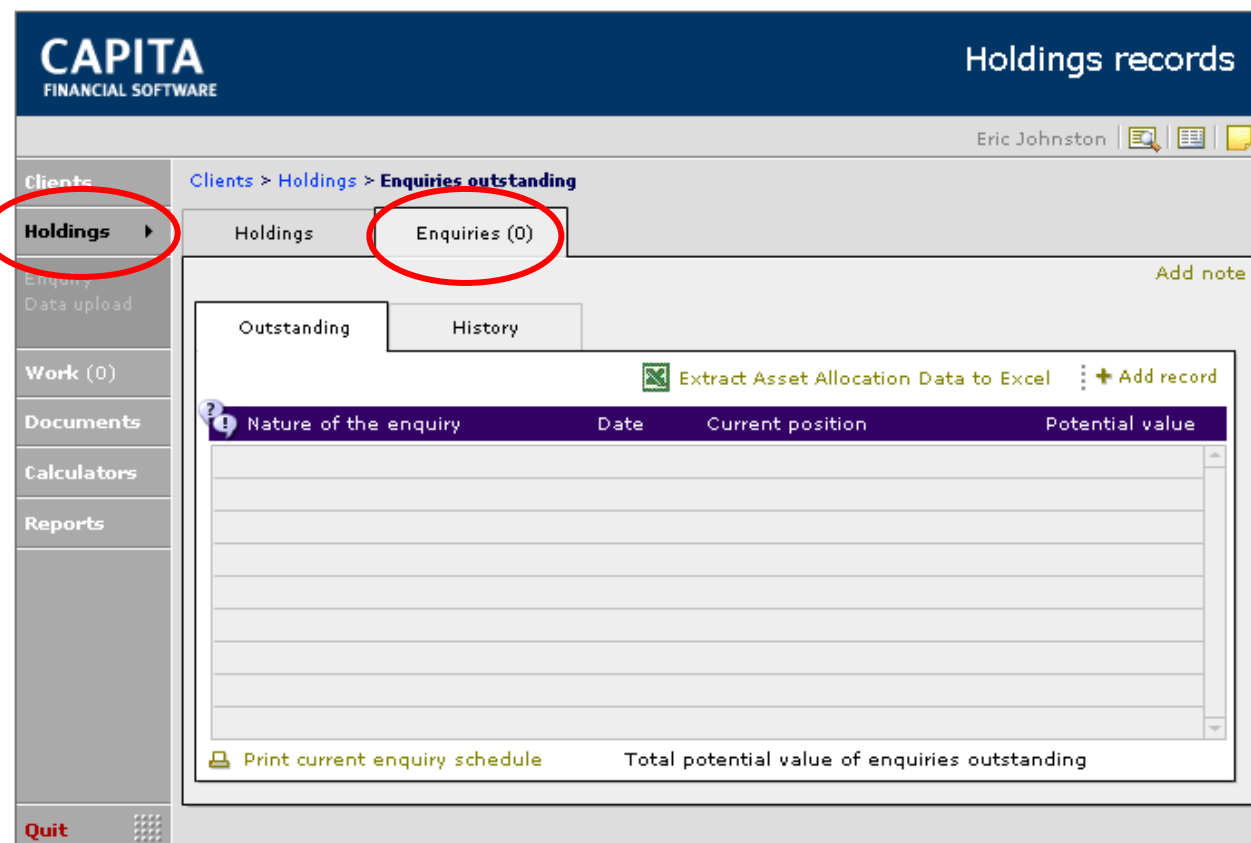
EQUIFAX For information regarding Anti-Money Laundering Solutions visit the [Equifax website](#)

Current Archive

Should you need to print off the verification there are two options, the 'Confirmation of Verification of Identity' which you will find on the 'Name' tab and the "old" style 'Identity Verification Certificate' which you will find under the 'Archive' tab. It is the old style certificate that prints off the full details that you collected.

5 Adding Enquiries and Holdings

If you want to manage your leads/referrals effectively it is important to start putting information into CCD as soon as possible. Adding a lead/referral as an enquiry will start the audit trail at the earliest possible point. This is done in the HOLDINGS section of the client's record.



5.1 Adding a New Enquiry

New enquiries are added in the 'Outstanding' tab, and will remain as outstanding until they are either marked as not taken up or are converted to a full holding.

When an enquiry is marked "not taken up" or "upgraded to a full holding record", details of the original enquiry are transferred to the 'History' tab. This then gives a full audit trail from first contact through to details of the recommendation made, through to new business.

CAPITA
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Holdings records

Eric Johnston

Clients > Holdings > Enquiries outstanding > Enquiry details

Research Recommendation Tasks Notes and Docs

Enquiry date: 09/03/11

Advice basis: Full compliance

Recommendation basis: Initial [▶ Select existing contract](#)

Client source: Referral from Introducer

Campaign (Financial promotion):

Nature of the enquiry: Provision for retirement

Planning goal*:

Consultant: Mark Andrew Brent [▶ Send referral](#)

Service manager:

Current enquiry status

Status: Enquiry Type: Policy

Current position: Fact find meeting arranged

New business forecast

Remuneration basis:

Potential case:

Expectation of completion:

Complete when (days):

Completion date override:

[▶ Send referral](#)

*A planning goal can be selected when set under Clients > Goals

Work (0) Documents Calculators Reports

Quit

Complete the top half of the enquiry screen to register a new enquiry.

New business forecast can be used for reporting purposes. NB: figures need to be removed before upgrading to a full holding.

Once this page has been completed, a PDF copy of it can be produced and automatically attached to an email for the Consultant. This is done using the [▶ Send referral](#) button:

Enquiry Form

Enquirer contact details	
Contact forename / Surname	Mr Eric Johnston
Company name	
Email address	ericj41@hotmail.com
Telephone home	01279 372668
Telephone work	
Telephone mobile	07765 615266
When is the best time to make contact?	
Current status of this client	Enquiry
Source of the introduction	Referral from introducer
Campaign (Financial promotion)	
Introducer (if applicable)	Hoover and Dante Accountants (Parker)
Employer (if applicable)	
Nature of the enquiry	
Nature of the enquiry	Provision for retirement
Enquiry date	09/03/11 Wednesday
Key events	
Date of introduction	09/03/11 Tuesday
Date first contact made	
Date fact find meeting arranged	
Date of recommendations / presentation	
Date of first proposal / new business	
Notes	
Add free format/soft facts here	

Details populated from the 'Enquiry' screen.

When the PDF option is selected you see the following pop up:

Message

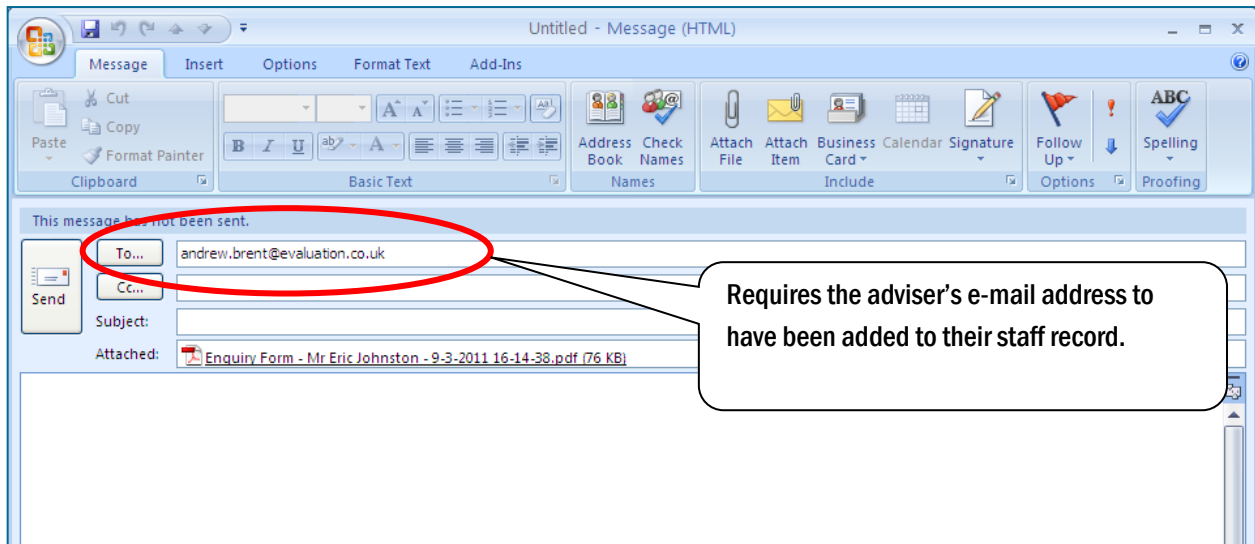
View or send automatically to the Adviser?

Cancel Send View

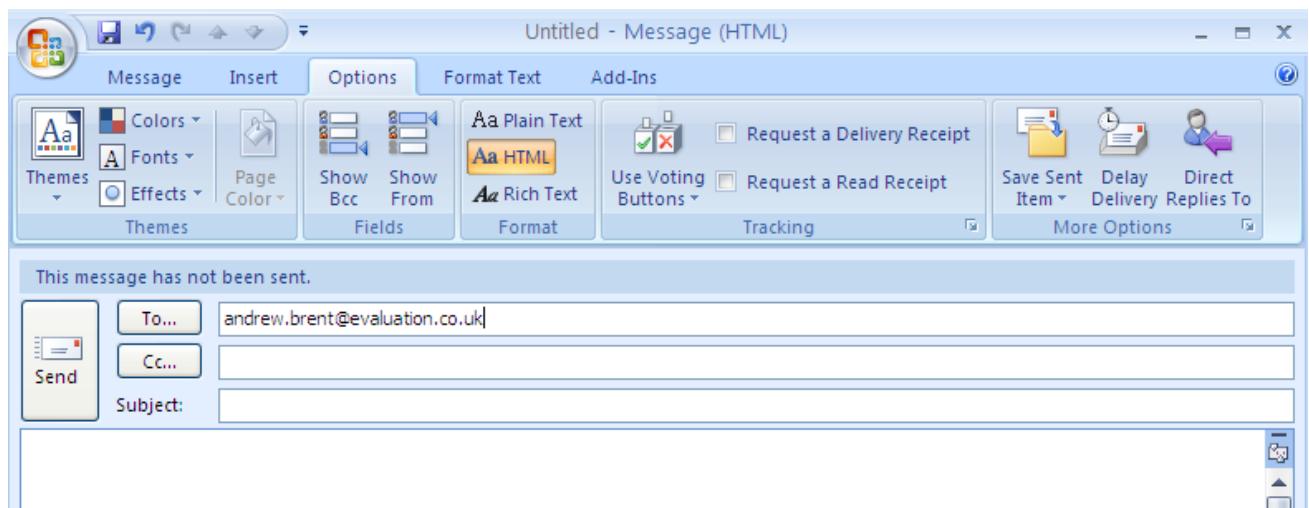
'View' opens the form in PDF format.

Selecting 'Send' will open up Outlook and attach the PDF to an e-mail addressed to the adviser.

This works with Microsoft Outlook only:



To change the email format, you can click on **Options** and select **Aa HTML**:



You can now add change fonts and if your signature has a logo/banner, you can add to the email and it will also show.

5.2 Updating Enquiries

It is important that the enquiry is updated throughout the sales process to enable robust MI reporting.

Clients > Holdings > Enquiries outstanding > Enquiry details

Enquiry ▾ Research Recommendation Tasks Notes and Docs

Enquiry date: 09/03/11

Advice basis: Full compliance

Recommendation basis: Initial [Select existing contract](#)

Client source: Referral from Introducer

Campaign (Financial promotion):

Nature of the enquiry: Provision for retirement

Planning goal*:

Consultant: Mark Andrew Brent [Send referral](#)

Case manager:

Status: Enquiry Type: Policy

Current position: **Fact find meeting arranged**

Completion date (days):

Completion date override:

*A planning goal can be selected when set under Client

Select the 'Current position' of the enquiry from the drop down. (This is an editable list so you can set up your own 'Current position' list). The current position will be shown on the 'Outstanding Enquiry' tab.

Fact find meeting arranged

Awaiting: adviser response

Awaiting: client response

Awaiting: Money laundering documents

Enquiry acknowledged but not actioned

Enquiry received but not acknowledged

Fact find completed, awaiting analysis

Fact Find completed, awaiting report

Fact find issued for client completion

Fact find meeting arranged

Fact find required, meeting to be arranged

Fact find issued for client completion

CAPITA FINANCIAL SOFTWARE

Holdings records

Eric Johnston

Clients > Holdings > Enquiries outstanding

Holdings Enquiries (1)

Enquiry Data upload

Work (0)

Documents

Calculators

Outstanding History

[Extract Asset Allocation Data to Excel](#) [Add record](#)

Nature of the enquiry	Date	Current position	Potential value
Provision for retirement	09/03/11	Fact find meeting arranged	

Add note

Current position is shown on the 'Outstanding Enquiry' tab.

If for any reason an enquiry is not going to proceed then both the 'Status' and the 'Current position' should be amended to reflect this. When an enquiry's status is set to "Not taken up" the enquiry will move from the 'Outstanding' tab to the 'History' tab, thus creating a permanent record of the enquiry:

CAPITA
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Holdings records

Eric Johnston

Clients > Holdings > Enquiries outstanding > Enquiry details

Enquiry | Research | Recommendation | Tasks | Notes and Docs

Enquiry date: 09/03/11
 Advice basis: Full compliance
 Recommendation basis: Initial | Select existing contract
 Client source: Referral from Introducer
 Campaign (Financial promotion):
 Nature of the enquiry: Provision for retirement
 Planning goal*:
 Consultant: Mark Andrew Brent | Send referral
 Service manager:

Current enquiry status

Status: Enquiry | Type: Policy
 Current position: Fact find meeting arranged

CAPITA
FINANCIAL SOFTWARE

Holdings records

Clients > Holdings > Enquiries outstanding > Enquiry history

Holdings | Enquiries (0)

Outstanding | History

Shows the status of all enquiries raised for the client. Any with the status 'Enquiry' will also show in the 'Outstanding' tab.

Nature of the enquiry	Date	Contract type	Status
Provision for retirement	09/03/11	Personal Pension	Proposed
Investment of lump sum	04/02/11		Not taken up

The 'History' tab of the 'Enquiries' section not only shows policies that did not proceed, but also shows the status of all enquiries that have been raised for the client.

5.3 Making a Recommendation

Once you have made your recommendation to the client you need to update the enquiry with this information:

Go to HOLDINGS, 'Enquiries outstanding' and click into the required enquiry.

On the 'Product and provider' tab complete as much detail as you have (any information input here will be transferred to the full holding record when it is updated). Then click on the 'Cover and investment levels' tab.

Use this recommendation as the basis of a new holding record

NB: If further products have been recommended you will need to create a new enquiry for each of them. There must be **ONE ENQUIRY** for **EACH RECOMMENDATION**.

Remember to update the 'Status' of the Enquiry to reflect that the recommendation has now been made.

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5.4 Converting an Enquiry to a Holding

To convert an enquiry to a full holding record, first access the ENQUIRY and check that all information is correct as per the adviser's recommendation. If the client has decided to proceed, but not on the terms/amount in the recommendation, do not adjust at this time as for audit purposes the enquiry should remain as it was when the recommendation was made.

Amendments to term or contribution can be made on the full holding record and will not then affect the enquiry record.

Go to the 'Cover and investment' screen of the ENQUIRY and click on the link at the bottom of the page:

Clients > Holdings > Enquiries outstanding > Enquiry details > **Recommendation**

Enquiry Research **Recommendation** Tasks Notes and Docs

Product and provider Cover and investment levels

Cover

Life assurance sum assured

Critical illness sum assured

Family income benefit per annum

PHI benefit Frequency

Borrowing Mortgage / Loan amount

Contribution / investment

Contribution 10,200.00 Frequency S

To the age of yrs. or Term (yrs.)

Level / indexed

Withdrawals Withdrawal amount Frequency

► Use this recommendation as the basis of a new holding record

Click here to update to a full holding record.

Message

Do you wish to create a new holdings record based on this recommendation?

No Yes

Select 'Yes' from the above pop up and you will then be moved to the Product screen in the full holding record.

Clients > Holdings > Product

Product Allocation

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (1)
Documents
Calculators
Reports

Quit

Add note

Application status

Contract holder: doe, J ► Change

Contract reason / objective: Investment of lump sum

Scheme

Provider: Skandia ★ ► More

Personal / Occupational: Personal

Product basis: Investment

Product category: Individual Savings Accounts

Product: Stocks and Shares ► Notes

Product display name for reports*: Stocks and Shares ISA

Is this plan a trustee investment?

Contract number

Application dated:

Application received:

Effective date:

Next contract review date: Reason:

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

You will now proceed to add the holding completing the fields that have not pulled through from the recommendation.

5.5 Adding a Product Based Holding

There are two ways to add a holding to a client's file, by updating an existing enquiry (as above), or entering the holding directly into the HOLDINGS section of the client's file. There will be some differences between the two methods. For example, when adding a holding from scratch there are two pop-ups boxes that are not needed when upgrading an enquiry.

Products within CCD are grouped into one of six 'Product Bases', and the 'Detail and Contribution' pages displayed for each product are dependent on a combination of the 'Product basis' and 'Product category' fields:

Product basis: Investment

Product category: Investment

Product: Mortgage

Product display name for reports*: Other


Is this plan a trustee investment?: Protection

Contract number: Retirement

Savings

The six 'Product basis'.

5.6 Screens common to all Holdings

When adding a product directly into CCD, go to the HOLDINGS section of the client's file and  **Add record** the following pop-ups will appear.

Message

Create new holding?

Message

Is this a joint holding with the associated partner?

Message

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

Select 'Yes' if a joint holding. 'No' if a single holding.

If you have written the new business select 'New Bus'. There will be additional screens to complete and the holding will appear in the New Business Book.

Select 'Info. Only' where you have not written the business and do not want it to report as such or where you are not responsible for the compliance.

You will now need to work through all of the pages in the HOLDINGS section. Some of the fields will be pre-populated if the holding has been created from an Enquiry.

5.6.1 The Overview Page

The OVERVIEW page is a non-modifiable page and is for a quick view of the holding. This page will give key information about the holding.

Clients > Holdings > Overview

Holdings ▾

Overview

Contract details | Scanned docs.

Application status _____ Marked for upload ☐

Contract holder doe, J

Life / lives assured doe, J [▶ Change](#)

Lives Single

Provider Skandia

Contract type Stocks and Shares ISA

Contract number _____

Effective date _____ End date _____

Regular Contributions £ _____ Singles £ _____

Total investment £0.00 Current value £ _____

Adviser Dance, Jonathan [▶ More](#)

Advice Type Independent

Introducer _____ [▶ More](#)

[▶ Make this contract paid up / cancelled](#)

[Print a file fact sheet for this holding](#)

If the holding has been set up with the wrong 'Life / lives assured', this can be changed. Click onto the 'Change' button. Use this field to either change to joint life or change to a single life for the partner:

Partner jack Doe

Joint life contract holder Doe, j

[▶ Set as Joint using the associated client shown above](#)
(Note: leave blank to use the default partner shown in grey)

Joint names? Joint

Contract holder/s doe, J & Doe, j

Life / lives assured doe, J & Doe, j Display Joint

[▶ Revert to single life contract for Jane doe](#)

[Return](#) ☐ Alter selection to partner

If the client belongs to one adviser, but the business has been written by another, record this using the 'More' button, to the right of the adviser name. Click into the 'Adviser' field and choose the adviser for this piece of business:

Clients	Clients > Holdings > Overview > Consultant	
Holdings ▾	Contract details	Scanned docs.
Overview	Add note	
Product	Adviser for this contract	
Contributions	Adviser	Dance, Jonathan
Details	Region	South East
Administration	Location	Bishops Stortford *
Tasks	Paraplanner	
Remuneration	Service manager	
Submission	Supervisor	*
Work (1)	Current Adviser to Jane doe	
Documents	Adviser	James Read
Calculators	Location	Capita Financial Software Ltd. *
Reports	Supervisor	*
	Region	
	Paraplanner	
	Service manager	

5.6.2 The Product Page

The 'Product' page needs to be completed and an administrator may end up updating information over a period of time, especially for a protection product which they may need to go through the proposed, submitted and in underwriting stages before the holding is put in force (or becomes effective):

Clients	Clients > Holdings > Product	
Holdings ▾	Product	Allocation
Overview	Add note	
Product	Application status	Proposed
Contributions	Contract holder	doe, J & Doe, j
Details	Contract reason / objective	Investment of lump sum
Administration	Scheme	
Tasks	Provider	Skandia ★ <input type="checkbox"/> More
Remuneration	Personal / Occupational	Personal
Submission	Product basis	Investment
Work (1)	Product category	Individual Savings Accounts
Documents	Product	Stocks and Shares
Calculators	Product display name for reports*	Stocks and Shares ISA
Reports	Is this plan a trustee investment?	
	Contract number	No policy number
	Application dated	05/11/2012 <input type="text"/>
	Application received	05/11/2012 <input type="text"/>
	Effective date	<input type="text"/>
	Next contract review date	<input type="text"/>
	Reason	<input type="text"/>

Complete all the fields as required. Not completing all information at this time might affect reporting at a later stage.

If the **Application Status** field is selected, the following field will appear:

Status

☐ Remove this case from the client's contract schedule

Set holding status

Effective date

Contributions ceased/cancelled/lapsed date

NTU/NPW date

Return

Select the appropriate status and if appropriate enter the **Effective date**. Client the **Return** button.

Proposed
Underwriting
Acceptance Issued
In force
Declined
Submitted
Offered
Exchanged
Completed
To be redeemed

If a provider has been marked as a favourite in the main provider record, click into the check box to the right of the 'Provider' field and this will then focus the drop down list.

Application status

Contract holder

Contract reason / objective

Scheme

Provider

Personal / Occupational

Product basis

Product category

Product

Product display name for reports*

Is this plan a trustee investment?

Contract number

Proposed

doe, J & Doe, j

Investment of lump sum

SKAN

Aegon Scottish Equitable

Prudential

Scottish Life

Scottish Provident

Scottish Widows

Skandia

Zurich

No policy number

Change

More

Notes

5.6.3 The Administration Page

The **ADMINISTRATION** page is made up of the new business checklist and only needs to be completed where a piece of business is marked as new business.

It is not possible to mark the new business record as complete until all the fields highlighted in red have been completed and this is normally once a holding has been put into force. The fields that need completing will change depending on the type of product entered.

This page only needs completing where this 'New Business' field is 'Yes'.

Clients > Holdings > Administration

Administration | Cessation

Administration | Case source | Contract No.

New Business Yes

Action Initial

Status Proposed

Business source

Current position (outstanding action) Awaiting acknowledgement

Proposal to Client [Calendar icon] n/a

Application received 05/11/2012 [Calendar icon]

Application dated 05/11/2012 [Calendar icon] n/a

Submitted date [Calendar icon] n/a

Intended effective date [Calendar icon]

Service manager for this case [Text field]

New business record complete [Checkbox] [Complete admin. checklist](#)

The date for 'New business record complete' will only be input by clicking on 'Complete admin. Checklist'.

All three tabs ('Administration', 'Case source' and 'Contract') need to be completed to ensure the new business checklist can be completed.

The 'Cessation' tab needs to be completed when a holding is cancelled or closed.

Administration | **Cessation**

NTU/NPW date [Calendar icon]

Date Surrendered [Calendar icon]

Date contributions ceased (Paid up) [Calendar icon]

Total remuneration items due [Text field]

Total remuneration paid [Text field]

[View / update remuneration entries](#)

Takes you to the 'Remuneration' record for the holding to either view or amend the remuneration.

5.6.4 The Tasks Page

Tasks relevant to the holding are added here. Work and tasks are covered later in this manual.

5.6.5 The Remuneration Page

The main 'Transaction' page of the REMUNERATION section is where the type of remuneration that you will be receiving can be recorded. Also if a plan has a clawback period, this can also be entered here.

Clients > Holdings > Remuneration > Detail

Calculate Lautro scale remuneration ⋮ + Add initial remuneration item

Transaction	Due date	Expected date	Amount due	Amount paid	Paid date

Complete the 'Initial remuneration basis' and 'Renewal remuneration basis' and select the 'Advice basis' and 'Advice type category'.

Initial remuneration basis: Initial fee
 Total remuneration items due:
 Total remuneration paid:
 Ongoing remuneration basis: Ongoing fee
 Flat rate or percentage of fund? ☐ Flat ☒ Percent

Contract earnings period: months
 Current clawback liability: 0.00
 Actual clawback due: 0.00
 Calculation date: 06/12/2012

Advice basis: Full compliance
 Advice type category: Independent ▶ Update postings

Transactions | Default splits | Regular initial | Renewal | Nothing archived

To add a single item of remuneration, click on the ⋮ + Add initial remuneration item you will then see two pop-ups:

Message

Do you wish to create a new initial Initial fee remuneration transaction?

Select as appropriate.

Message

Do you wish to create a new remuneration expectation or a clawback entry?

'Clawback' would only be used if the client had cancelled their plan and the Provider was claiming some of the paid remuneration back.

Clients Clients > Holdings > Remuneration > Transaction

Holdings Transaction Splits Notes

Overview
Product
Details
Contributions
Administration
Tasks
Remuneration
Submission

Work (7)
Documents

Contract status In force
Date posted 15/11/12 Transaction Initial - Initial fee
Product Provider Halifax plc
Remuneration administrator* Gateway Consortium International
Contract type Repayment mortgage
Contract holder Hambrook Financial No. 098765
Location Bishops Stortford

Apply VAT ☒ VAT Rate 20% Remuneration basis Initial fee
Amount due 1,000.00
VAT £200.00
Client Fee Treatment Addition
Due date 01/12/12
Earnings period 0 months
Amount posted 1,000.00
Suspense 1,000.00
Estimated payment date 01/12/12
Provider has been selected on a Fund Supermarket, Discretionary Fund M
Click on the ? icon to view details.

Posted
Amount paid
Date Paid
Transferred
Write
Status
Date p

Once the amount of initial remuneration due to be received has been entered, the red 'Q' shows that the remuneration has been sent to the 'Amounts due' list in the ADMINISTRATION module.

Enter the remuneration amount and also the 'Due date' if this has not already been completed. VAT can be selected for Fees.

Clients Clients > Holdings > Remuneration > Transaction > Splits

Holdings Transaction Splits Notes

Overview
Product
Details
Contributions
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Remuneration splits

Total transaction

Gross receipt 1,000.00

Balance after Introducer 800.00

Introducer The Company 20.00% 200.00

Adviser 1 Dan Hitchcock 36.00% 360.00

Adviser 2 0.00%

Adviser 3 0.00%

Adviser 4 0.00%

Adviser 5 0.00%

Payment to member of staff

Member of staff

Balance net of splits 440.00

Update remuneration details to reflect case default

In the 'Splits' tab, the split relevant to the type of remuneration will pull through to here. If no remuneration type has been specified in the adviser's staff record then the default % for the adviser will show.

Clients Clients > Holdings > Remuneration > Transaction > **Notes**

Holdings Transaction Splits **Notes**


Overview
Product
Details
Contributions
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

In the 'Notes' tab check that the FSA tagging is correct.

Select this remuneration item to upload to your website (Display to business introducer) ☐

FSA Activity category Regulated Mortgage Contract
Regulated / Non regulated Regulated
Income type Fee



Return to the main REMUNERATION page and go to the 'Renewal' tab at the bottom of the page.

Clients Clients > Holdings > Remuneration > **Detail**

Holdings Calculate Lautro scale remuneration + Add initial remuneration item

Overview
Product
Details
Contributions
Administration
Tasks
Remuneration
Submission

Work (0)
Documents
Calculators
Reports

Transaction	Due date	Expected date	Amount due	Amount paid	Paid date
Initial - Initial fee	01/10/12	01/10/12	300.00		

Initial remuneration basis Initial fee Contract earnings period months
Total remuneration items due 300.00 Current clawback liability 0.00
Total remuneration paid Ongoing remuneration basis Ongoing fee Actual clawback due 0.00
Flat rate or percentage of fund? ☐ Flat ☒ Percent Calculation date 06/12/2012

Advice basis Full compliance Update postings
Advice type category Independent

Transactions Default splits Regular initial **Renewal** Nothing archived

If 'Ongoing fee' selected from the **Ongoing remuneration basis** field then the **Flat rate or percentage of fund?** becomes a field that needs to be completed. This will ensure the correct fields on the **Renewal** tab. The example below is for a flat rate:

Clients **Clients > Holdings > Remuneration > Initial amounts**

Holdings ▾

Overview
Product
Repayments
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Renewal remuneration Renewal splits

Renewal remuneration

Remuneration basis Ongoing Fee
▸ Use calculated values

Net renewal remuneration due 15.00
VAT / Gross amount 3.00 / 18.00

Frequency M
Commencement date 1/01/2013
End date

Renewal transfer flag Yes
Last posted date
Current month 11 / 2012
Next due to be posted 01/01/2013
Current value due 0.00

Transactions Default splits Regular initial **Renewal** Archived

If renewals are to be reconciled this flag needs to be set to 'Yes'. If renewal remuneration is being entered as bulk then set to 'No'.

Enter the details of the Ongoing Fee amount to be received.

Renewal remuneration Renewal splits

Renewal remuneration

Remuneration basis Ongoing Fee
▸ Use calculated values

Net renewal remuneration due 15.00
VAT / Gross amount 3.00 / 18.00

Frequency M
Commencement date 1/01/2013
End date

Renewal transfer flag Yes
Last posted date
Current month 11 / 2012
Next due to be posted 01/01/2013
Current value due 0.00

This piece of remuneration is ready to be posted within the ADMINISTRATION module as from the date shown here.

5.6.6 The Submission Page

The first page in the 'Submission' section is your compliance checklist. This will only become live when 'Yes' has been selected for new business in the ADMINISTRATION section.

Clients Clients > Holdings > **Submission**

Holdings Checklist Submission

Overview
Product
Repayments
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Quit

Enquiry/Advice date

Advice basis Full compliance } Update postings

Advice type category Independent

Terms of business/Client agreement sent

SCDD/CIDD date sent

Menu date sent

Verification of client ID

Fact find date

Execution only letter

Limited info / Restricted advice disclaimer

Product research dated

Suitability report dated

Suitability report sent

Illustration dated

Illustration/Key features sent

Risk warnings provided

Replacement policy

Compliance checklist complete

Create a printable case completion summary

Produces a summary of both the New Business and Compliance checklists.

Can only be completed by using the

Complete / amend compliance checklist

after all the red fields have been completed.

If Submission checklists are not fully completed, they appear in ADMIN > COMPLIANCE.

The 'Submission' tab is for you to record the method by which this business was submitted to the provider.

Clients Clients > Holdings > Submission > **Provider**

Holdings Checklist Submission

Provider Network / HO Submission notes

Submission method Provider extranet
 Submission made by Sharon Milham
 Submitted date 04/12/2012
 Time of case submission 11:23 AM *

Go to 1st Source Direct's extranet to enter and submit business on-
 Tell me how to submit business electronically

Complete further tabs as required.

Completed fields – the date and time fields are modifiable and therefore are not proof of submission.

5.7 Product Specific Pages

The following pages are specific to different products types within CCD.

5.7.1 Investment Products

The following is the 'Details' page within an Investment Product:

Clients > **Holdings** > **Details**

Holdings ▾

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Quit

Contract details | **Assets** | **Withdrawals** | **Analysis**

Details | **Notes**

Valuations

Enter relevant details. There are three options for 'Valuation data'. See below for information.

Remuneration Administrator
Fund Supermarket
Discretionary Fund Manager
Beneficiary
Benefits paid on
Income reinvested
Investment - tax year end
Maturity date
Assigned?
In trust? ☐ [View trustees](#)
an MVA applicable? ☐ [View details](#)

Valuation data [Summary](#) [Hint](#)
Date of current valuation [View Notes](#)
Next scheduled valuation
[Electronic valuation available?](#) Yes ☐ [Update Values Now](#)

[Process electronic valuation within Updates Section](#)

There are three valuation types:

Valuations

Valuation data
Date of current valuation
Next scheduled valuation
[Electronic valuation available?](#)

Summary [Hint](#)
Snapshot [View Notes](#)
Summary [Update Values Now](#)
Transactions

Snapshot – gives the opportunity to add the date and the value of the holding:

Current Value	Cessation
<div>Valuation date</div> <div>16/11/2012 </div>	
<div>Current value</div> <div>108,238.09</div>	
<div>Total investment recorded</div> <div>0.00</div>	
<div>Summary value of the holding</div> <div>108,238.09</div>	
<div>Loss / Gain</div> <div>8,238.09</div>	
<div>Annual return *</div> <div>2.60%</div>	
<div></div> <div></div>	
<p>* Calculation based on total investment recorded, current value and term</p>	

Summary – can add the funds the client has invested in and the number of units:

Clients	Clients > Holdings > Details > Assets																																																			
Holdings ▾ Overview Product Contributions Details Administration Tasks Remuneration Submission	Contract details Assets ▾ Withdrawals Analysis	<div>Add note</div> <div> <div>Valuation</div> <div>Cessation</div> <div>Projections</div> <div>Reports</div> </div> <div> <div>⋮ + Add asset</div> <table border="1"> <thead> <tr> <th>Type</th> <th>Asset</th> <th>Units (No.)</th> <th>Price</th> <th>Value</th> <th>% holding</th> </tr> </thead> <tbody> <tr> <td>Collective</td> <td>Skandia Cazenove UK Opportunities</td> <td>400.00</td> <td>113.10</td> <td>452.40</td> <td>16.84 ▸</td> </tr> <tr> <td>Collective</td> <td>Skandia Thames River Balanced Mgd</td> <td>2,000.00</td> <td>101.70</td> <td>2,034.00</td> <td>75.70 ▸</td> </tr> <tr> <td>Collective</td> <td>Skandia Threadneedle Abs Rtn Bd</td> <td>200.00</td> <td>100.20</td> <td>200.40</td> <td>7.46 ▸</td> </tr> <tr><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></tr> <tr><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></tr> </tbody> </table> <div>Current valuation date 16/11/2012 </div> <div> <div>Current</div> <div>Archived</div> <div>Historic</div> </div> </div>			Type	Asset	Units (No.)	Price	Value	% holding	Collective	Skandia Cazenove UK Opportunities	400.00	113.10	452.40	16.84 ▸	Collective	Skandia Thames River Balanced Mgd	2,000.00	101.70	2,034.00	75.70 ▸	Collective	Skandia Threadneedle Abs Rtn Bd	200.00	100.20	200.40	7.46 ▸																								
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Collective	Skandia Threadneedle Abs Rtn Bd	200.00	100.20	200.40	7.46 ▸																																															

Transactions – gives the opportunity to record individual funds, including the individual units. It also allows you to record the buying and selling of units etc. This then produces very detailed reports for the client.

Contract Enquiry is an electronic valuation system which enables users to access values directly from the Provider. To use this, **Summary** must be selected from this dropdown.

5.7.2 Using a Summary Valuation

If Contract Enquiry cannot be used to value a plan, then funds and units can be manually added.

From within Details > Assets click the '+Add Asset' button:

The screenshot shows the 'Clients > Holdings > Details > Assets' path. The 'Assets' tab is selected. Below the tabs, there is a table with columns: Type, Asset, Units (No.), Price, and Value % holding. A red arrow points to the '+ Add asset' button in the top right corner of the table area. The 'Current valuation date' is set to 16/11/2012. At the bottom, there are tabs for 'Current', 'Archived', and 'Historic'.

Once this is done, a pop message appears. Click **Yes** to this:

The dialog box has a blue header with the word 'Message'. The text inside says 'Add an additional asset to this holding?'. At the bottom, there are two buttons: 'Yes' and 'No'.

There will then be a second message:

The dialog box has a blue header with the word 'Message'. The text inside says 'Please select the asset to be added to this holding'. At the bottom, there is one button: 'OK'.

Click **OK** to this message. The next thing to do is to choose the asset. This can be done in one of two ways:


Selecting from the list displayed

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

Holdings Position **Select asset**

Asset selected:


Collectives	Equities	Fixed interest	Other
Asset	Asset type	Date	Current price
Skandia Norway Norge Aggressive Mgd	UK Insurance Fund	15/11/2012	9.7460 Select
Aurum Hndrsn Inst Jpn Enhcd Eq	UK Insurance Fund	15/11/2012	0.9290 Select
Aurum Aktiva Yhdistelma	UK Insurance Fund	15/11/2012	3.9190 Select
Skandia Norway Norge Deposit	UK Insurance Fund	15/11/2012	16.2610 Select
Skandia Managed Futures A Hgd SGD	Offshore FSA	15/11/2012	8.6784 Select
Skandia Managed Futures A USD	Offshore FSA	15/11/2012	9.0503 Select
Skandia Lcl Cur Emg Mkt Dbt C USD	Offshore FSA	15/11/2012	10.6775 Select
Skandia Lcl Cur Emg Mkt Dbt A Inc USD	Offshore FSA	15/11/2012	10.4566 Select
Skandia Lcl Cur Emg Mkt Dbt C Inc USD	Offshore FSA	15/11/2012	9.2307 Select

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

Use these buttons to change the funds being shown in the list. Once the fund has been found, click on the **Select** button.

Use Search the collectives database

By clicking on the 'Search the collectives database' button a new screen will be displayed:

 **Fund information**

[Conduct a manual SEARCH of the database](#)
[Return without making a fund selection](#)

Asset type	Asset name	Sector	Citicode	MEXID	SEDOL	Bid price	Show all
Collective	Skandia Norway Norge Aggressive Mgd	Flexible Investment	AS89	SKNNAM	0177528	9.746	Select
Collective	Aurum Hndrsn Inst Jpn Enhcd Eq	Japan	07P3	SKNCED	B6S12P5	.929	Select
Collective	Aurum Aktiva Yhdistelma	Global Equities	AS17	SKAKY	0811978	3.919	Select
Collective	Skandia Norway Norge Deposit	Money Market	AS92	SKNND	0437705	16.261	Select
Collective	Skandia Managed Futures A Hgd SGD	Hedge/Stru Prod -	OPDU		B4YV631	8.6784	Select
Collective	Skandia Managed Futures A USD	Hedge/Stru Prod -	OIM1		B6SRG39	9.0503	Select
Collective	Skandia Lcl Cur Emg Mkt Dbt C USD	Fixed Int - Emerging	0OKR		B53CN97	10.6775	Select
Collective	Skandia Lcl Cur Emg Mkt Dbt A Inc USD	Fixed Int - Emerging	0OKQ		B5372C8	10.4566	Select
Collective	Skandia Lcl Cur Emg Mkt Dbt C Inc USD	Fixed Int - Emerging	079J		B53B703	9.2307	Select
Collective	Skandia Total Rtn USD Bd A Hgd SEK	Fixed Int - USD	0P97		B2NF975	10.9041	Select
Collective	Skandia Eurpn Best Ideas A EUR	Equity - Europe inc UK	BLR9		B2Q0GR6	10.8353	Select
Collective	Skandia Eurpn Best Ideas C USD	Equity - Europe inc UK	G5OT		B6QHSX5	10.9567	Select
Collective	Skandia Managed Futures A Hgd SEK	Hedge/Stru Prod -	10P2		B58HM01	8.8716	Select

If the fund required is displayed, use the 'Select' button. If not, click on **> Conduct a manual SEARCH of the database**.


Type the fund name into the **Asset name** field:

Fund information


 ▶ Conduct a manual SEARCH of the database
 ◀ Return without making a fund selection

Asset type	Asset name	Sector	Citicode	MEXID	SEDOL	Bid price	+	Show all
	fir stat asi pac							Select

When entering the fund name, use a string search (as shown above). Once entered, click the **Enter** button on your keyboard. A list of all funds matching the search criteria will then be displayed:






Fund information

- ▶ Conduct a manual SEARCH of the database
- ◀ Return without making a fund selection

Asset type	Asset name	Sector	Citicode	MEXID	SEDOL	Bid price	<div>+</div> Show all
Collective	Pru First State Asia Pac Ldrs S5	Asia Pacific Excluding Japan D9Z6	PUFAPL		B3BW2D2	175.4	<div>+</div> Select
Collective	Pru First State Asia Pac Ldrs S2	Asia Pacific Excluding Japan D9Z4	PUFISA		B3BW2B0	179.3	<div>+</div> Select
Collective	Pru First State Asia Pac Ldrs S4	Asia Pacific Excluding Japan D9Z5	PUFSPL		B3BW2C1	177.5	<div>+</div> Select
Collective	L&G First State Asia Pac Ldrs LS4	Asia Pacific Excluding Japan GUHJ	LPLEAD		B83QSG2	243.2	<div>+</div> Select
Collective	First State Asia Pacific Select III	Equity - Asia Pacific ex	IJE1		B0169M1	12.79	<div>+</div> Select
Collective	FL First State Asia Pac Ldrs PSB	Asia Pacific Excluding Japan QQ31	ELFEAP		B06LC99	380.34	<div>+</div> Select
Collective	FL First State Asia Pac Ldrs MLC	Asia Pacific Excluding Japan I517			B1GHBG4	278.72	<div>+</div> Select
Collective	L&G First State Asia Pac Ldrs S5	Asia Pacific Excluding Japan GSDE	LPKAAE		B7T5930	243.2	<div>+</div> Select
Collective	AWI First State Asia Pacific Ldrs	Asia Pacific Excluding Japan UR68				399.53	<div>+</div> Select
Collective	L&G First State Asia Pac Ldrs 2	Asia Pacific Excluding Japan IFQ4	LPFSTT		B60ZWD3	249.96	<div>+</div> Select
Collective	Skandia First State Asia Pacific	Asia Pacific Excluding Japan YI35	SKFSAP		3204337	367.2	<div>+</div> Select
Collective	L&G First State Asia Pac Ldrs	Asia Pacific Excluding Japan LT56	LGFAF		B0H29Q7	242.96	<div>+</div> Select
Collective	FNW First State Asia Pac Leader 4	Asia Pacific Excluding Japan RU45	STFFSA		B3KN5L5	217.9	<div>+</div> Select

Use the **Select** button to choose the relevant fund. The following screen will then be displayed, with the name of the selected fund shown in red at the top right hand corner:

Position	Select asset			
Asset selected: Skandia First State Asia Pacific				
Collectives	Equities	Fixed interest	Other	
	Asset type			
	Date			
	Current price			
	Skandia Norway Norge Aggressive Mgd	UK Insurance Fund	15/11/2012	9.7460  Select
	Aurum Hndrsn Inst Jpn Enhcd Eq	UK Insurance Fund	15/11/2012	0.9290  Select
	Aurum Aktiva Yhdistelmä	UK Insurance Fund	15/11/2012	3.9190  Select

Click onto the **Position** tab and enter the number of units, the type of units and the date that the holding had that many units:

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

Position Select asset

Asset selected*: **Skandia First State Asia Pacific**

Current number of units / unit type 8000 Accumulation

Units current date 15/11/2012

Original investment / Date of investment

Sector Asia Pacific Excluding Japan

Asset type Collective

Type of holding to which this asset belongs Investment

Current Bid price (GBX) 367.2

Price date 15/11/2012

Current value of position in Skandia First State Asia Pacific (GBX) 2,937,600.00

Exchange rate (as at 13/05/11) 100.00

Current value of position in Skandia First State Asia Pacific (£) 29,376.00

Total current value of holding 29,376.00

Exposure of holding to this asset 100 %

Return since date of investment

► Update current price details

Position Allocation Asset breakdown Notes / Factsheet Historic

☐ Archive this asset *Hover to see any custom provider names used in Contract Enquiry

Enter these details.

The fund information shown will be from the latest FE update that your company has run. The information is shown in pence (GBX) and then in pounds (£).

Click back on **Assets** in the breadcrumb trail to enter additional funds if required:

Clients > Holdings > Details > **Assets**

Contract details Assets Withdrawals Analysis

Add note

Valuation Cessation Projections Reports

⋮ + Add asset

Type	Asset	Units (No.)	Price	Value	% holding
Collective	Skandia First State Asia Pacific	8,000.00	367.20	29,376.00	100.00

Each time a FE update is run, the bid price of the chosen funds will be updated. However, you will need to keep the number of units and the date up to date.

The value of the holding will be displayed on the **Overview** page of the holding:

Clients Clients > Holdings > Overview

Holdings Contract details Scanned docs.

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Application status **In force** Marked for upload ☐

Contract holder Hambrook Financial

Life / lives assured Hambrook Financial

Lives Single [Change](#)

Provider Skandia

Contract type Unit Linked Bond

Contract number 12345678

Effective date 13/10/2009 End date

Regular Contributions £0.00 Singles £27,000.00

Total investment £27,000.00 Current value £32,330.70

Adviser Hitchcock, Dan [More](#)

Advice Type [More](#)

Introducer [More](#)

[Make this contract paid up / cancelled](#)

Print a file fact sheet for this holding

5.7.3 Historic Valuations

If Contract Enquiry is used to update the value of a client's holding, a copy of this value will be automatically recorded in the 'Historic' tab. If you are using Financial Express, you will need to create a history of the holdings valuation. Firstly ensure the date at the bottom of the 'Valuation' screen reflects the date that the valuation was taken, and then click into the 'Historic' tab:

Clients Clients > Holdings > Details > Assets

Holdings Contract details Assets Withdrawals Analysis

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Valuation Cessation Projections Reports

Add asset

Type	Asset	Units (No.)	Price	Value	% holding
Collective	Skandia First State Asia Pacific	8,000.00	367.20	29,376.00	90.86
Collective	Skandia Invesco Perp Managed Pn	300.00	984.90	2,954.70	9.14

Current valuation date 16/11/2012

Current Archived **Historic**

Once on the 'Historic' tab is selected, click on '+Add current valuation' and a message will appear:

[illegible]

Click **Yes to the message and the value will be added into this section:**

Valuation	Cessation	Projections	Reports			
<div><div></div><div>+ Add current valuation</div></div>						
<div><div></div></div>	Date and time	Investment	Withdrawals	Surrender	Valuation	Return* %
	16/11/2012 - 12:03	27,000.00	0.00		32,330.70	6.00% <div><div></div><div></div></div> <div>X</div>

Further information can be added by clicking the arrow at the end of the valuation line.

5.7.4 Archived Funds

When a client switches out of a fund, this can be recorded within the **Assets** section of the holding. Click into the fund that needs to be archived and click the **Archive this asset**:

Position	Select asset			
Asset selected*: Skandia First State Asia Pacific				
Current number of units / unit type	8000 Accumulation			
Units current date	15/11/2012			
Original investment / Date of investment				
Sector	Asia Pacific Excluding Japan			
Asset type	Collective			
Type of holding to which this asset belongs	Investment			
Current Bid price (GBX)	367.2			
Price date	15/11/2012			
Current value of position in Skandia First State Asia Pacific (GBX)	2,937,600.00			
Exchange rate (as at 13/05/11)	100.00			
Current value of position in Skandia First State Asia Pacific (£)	29,376.00			
Total current value of holding	32,330.70			
Exposure of holding to this asset	90.86 %			
Return since date of investment				
Update current price details				
Position	Allocation	Asset breakdown	Notes / Factsheet	Historic

☐ Archive this asset

*Hover to see any custom provider names used in Contract Enquiry

The fund will now show in the **Archived** tab:

[Clients](#) > [Holdings](#) > [Details](#) > **Assets**


Contract details

Assets ▾

Withdrawals

Analysis

Add note

Valuation	Cessation	Projections	Reports																																																						
<div>  <table> <thead> <tr> <th>Type</th><th>Asset</th><th>Units (No.)</th><th>Price</th><th>Value</th><th>% holding</th></tr> </thead> <tbody> <tr> <td>Collective</td><td>Skandia First State Asia Pacific</td><td>8,000.00</td><td>367.20</td><td>29,376.00</td><td>0.00 ▸</td></tr> <tr><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></tr> <tr><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></tr> <tr><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></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table> </div>				Type	Asset	Units (No.)	Price	Value	% holding	Collective	Skandia First State Asia Pacific	8,000.00	367.20	29,376.00	0.00 ▸																																										
Type	Asset	Units (No.)	Price	Value	% holding																																																				
Collective	Skandia First State Asia Pacific	8,000.00	367.20	29,376.00	0.00 ▸																																																				
Current	Archived	Historic																																																							

5.7.5 Cessation and Projection Tabs

These tabs are for information only and do not perform calculations. The Cessation tab enables surrender or transfer values to be recorded if different from the current value:

Clients Clients > Holdings > Details > Assets > **Cessation**

Holdings ▾ Contract details Assets ▾ Withdrawals Analysis

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Add note

Valuation	Cessation	Projections	Reports
<p>Current transfer / surrender value</p> <p>Transfer value 29,089.09</p> <p>Transfer value calculation date 16/11/2012 </p> <p>Currency in which values are quoted GBP</p>			
<p>Composition of transfer / surrender value</p> <p>Terminal bonus <input type="text"/></p> <p>Total exit charge <input type="text"/></p> <p>Protected rights - Pre 1997 <input type="text"/></p> <p>Protected rights - Post 1997 <input type="text"/></p> <p>Non protected Rights value <input type="text"/></p> <p>Market Value Reduction <input type="text"/></p>			
<p> UK Pounds</p>			

The Projections tab enables details of any projections received to be recorded within the holding record:

Valuation	Cessation	Projections	Reports															
<table border="1"> <thead> <tr> <th></th> <th>Growth rate</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Estimated maturity value (low growth)</td> <td>4.00%</td> <td>108,473</td> </tr> <tr> <td>Estimated maturity value (mid)</td> <td>6.00%</td> <td>145,870</td> </tr> <tr> <td>Estimated maturity value (high growth)</td> <td>8.00%</td> <td>198,577</td> </tr> <tr> <td>Date values last updated</td> <td colspan="2">16/11/12 </td> </tr> </tbody> </table>					Growth rate	Value	Estimated maturity value (low growth)	4.00%	108,473	Estimated maturity value (mid)	6.00%	145,870	Estimated maturity value (high growth)	8.00%	198,577	Date values last updated	16/11/12	
	Growth rate	Value																
Estimated maturity value (low growth)	4.00%	108,473																
Estimated maturity value (mid)	6.00%	145,870																
Estimated maturity value (high growth)	8.00%	198,577																
Date values last updated	16/11/12																	

5.7.6 Reports Tab

Within the reports a number of different client facing reports can be produced for this holding.

Clients > Holdings > Details > Assets > Reports

Contract details	Assets ▼	Withdrawals	Analysis
------------------	----------	-------------	----------

Add note

Valuation	Cessation	Projections	Reports
-----------	-----------	-------------	---------

Print contract and assets summary

Print withdrawals schedule

Print valuation statement

Print sector analysis chart

Print schedule of acquisitions & disposals

Print foreign currency valuation statement

Print historic valuation statement between and

Current valuation date	16/11/2012
Total investment recorded	27,000.00
Value of 2 assets listed	32,330.70
Annual return *	6.00%
Total withdrawn	0.00
Copy down	
Selected valuation date	16/11/2012
Valuation	
Annual return since this valuation	0.00%

Report from

Report to

The report entitled Print schedule of acquisitions & disposals can only be utilised if **Transactional** has been used to record the valuation.

5.7.7 Withdrawals Tab

When withdrawals are taken they need to be recorded on the holding, so that the information can be recorded on any valuation reports used from within CCD.

One off withdrawals (such as partial surrenders) can be recorded via the **Withdrawals** tab:

Clients Clients > Holdings > Details > Withdrawals

Holdings ▾

Contract details Assets **Withdrawals** ▾ Analysis

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Add note

Withdrawals Set-up Yield

⋮ + Add record

Type	Reason	Tax Yr.	Withdrawal
01/11/12	Partial Surrender	06/04/12	2,000.00

Print withdrawals schedule Total withdrawn 2,000.00

If the client is taking regular withdrawals (such as 5% of the original investment) this is set up within the **Set up** tab:

Withdrawals Set-up Yield

Does the client wish to take withdrawals? Yes

Date from which withdrawals commence 16/11/2012 to

Withdrawal basis Investment

Withdrawal amount 2,000.00 £24,000.00 p.a.

Withdrawal frequency Monthly

Last transfer date 16/11/2012

Next transfer due date 16/12/2012

► Create withdrawal records to date

Override of total withdrawn to date (manual record)

Total withdrawn 2,000.00

Total yield income (manual record)

Grand total 2,000.00

Any regular withdrawals will show within the **Withdrawals** tab once they have been recorded:

Withdrawals	Set-up	Yield		
				+ Add record
Type	Reason	Tax Yr.	Withdrawal	
16/11/12	Regular 16/11/2012 withdrawal (Investment)	06/04/12	2,000.00	
01/11/12	Partial Surrender	06/04/12	2,000.00	
			Total withdrawn	4,000.00

5.7.8 Protection Products

When recording Protection Products, there will be these specific pages to complete:

Clients

Holdings

Overview

Product

Contributions

Details

Administration

Tasks

Remuneration

Submission

Work (132)

Documents

Calculators

Reports

Clients > Holdings > Details

Contract details

Sums assured

Notes

Is the contract in joint names?

Single

Contract holder/s

Smith, J

Life / lives assured

Smith, J

Proceeds payable on 1st or 2nd death?

First death

Does this plan have premium waiver cover?

Yes

Basis

Own occu

Assigned?

No

In trust / beneficiaries nominated?

Yes

View trustees / benef

Effective date

13/01/2009

Term

20 yrs.

Cover expiry date

13/1/2029

Auto fill

13/01/2029

Was this contract accepted at ordinary rates?

Yes

Basis

Is this plan based on guaranteed or reviewable rates?

Reviewable Rates

Is this plan renewable?

☐

Increasable?

☐

Convertible?

☐

Benefit payment freq. (annual sums assured)

Remuneration administrator*


* Optional. Select where the Remuneration payment / statement will be received from a provider other than Aviva Life & Pensions UK Ltd.

Add note

Click on 'Auto fill' if start date and term completed.



The 'Remuneration administrator' field allows you to record who will be paying the remuneration, if it is different from the Product Provider. The provider who is the 'Remuneration administrator' needs to be set up as a 'Remuneration administrator' and this is done via Setup>Providers>Information>Services. This can only be done if you have access to the Setup Module.

On the 'Sums assured' tab enter the levels of cover:

Contract details		Sums assured	Notes				
Add note							
	Event	Effective	Life cover	Crit. Ill.	1st Event	Perm. Dis.	Annual Guaranteed
	In force	13/01/09	100,000	100,000	<input checked="" type="checkbox"/>		
					<input type="checkbox"/>		
Total sums assured proposed			100,000	100,000	0	0	
Total current (In force) sums assured			100,000	100,000	0	0	
<input type="checkbox"/> Show paid up sum assured on reports							
To add increments, simply complete the list above							

5.7.9 Mortgage Products

When recording a mortgage product the 'Contributions' page changes to 'Repayments' and the following information should be recorded:

Clients	Clients > Holdings > Repayments	
Holdings ▼	Add note	
Overview	Effective date	01/03/2011  (Date of completion)
Product	Term	25 yrs.
Repayments	Mortgage redemption date	29/2/2036  Auto fill 29/02/2036
Details	Original amount borrowed	200,000
Administration	Current amount outstanding	200,000
Tasks	Amount used to calculate monthly repayment	200,000
Remuneration	Interest only element	0
Submission	Repayment element	200,000
Work (132)	Current rate of interest	3.79% p.a.
Documents	Current monthly repayment	1,032.62 Auto fill 1032.62
Calculators	Rate type	
Reports	Rate expiry (if applicable)	
	Details of discount (if applicable)	
	Repayment element	1,032.62
	Interest only element	0.00
	Full repayment mortgage	1,032.62
	Full interest only mortgage	631.67

The 'Auto fill' button can be used if other amount and amount outstanding completed.

At the bottom right hand side, CCD will calculate the repayment and interest only costs based on 'Current amount outstanding' and 'Current rate of interest'.


The 'Details' page will need to have the following information recorded:

Clients		Clients > Holdings > Details			
Holdings		Mortgage	Property	Notes	Contacts
Overview		Add note			
Product		Remuneration Administrator			
Repayments		Mortgage Packager			
Details		Mortgage basis			
Administration		Applicant/s			
Tasks		Mortgage title name			
Remuneration		Special requirements			
Submission		Evidence of earnings			
		Repayment vehicle			
		Penalty redemption period			
		Early redemption penalties			
		Portable to another property			
		Loan repaid on death			
Work (132)		Original loan	200,000	Current debt	200,000
Documents		Value of property	300,000	Current value	305,000
Calculators		Date of original property valuation	01/04/2011	Valuation date	16/11/2012
Reports		Value of equity	100,000	Value of equity	105,000
		Loan to value	66.67%	Loan to value	65.57%

The 'Current debt' and 'Current value' fields can be pulled into the fact find to assist in the completion of the clients net worth.

5.7.10 The Property Tab

If the address of the property is the same as is recorded on the client record, click 'Set to the client's current primary address'. If not, complete and if required click 'Update the primary address of the client to this address':

Mortgage		Property		Notes	Contacts
Add note					
Property to which this mortgage relates					
Address		1 Arcarida Road			
Town		Bishops Stortford			
County		Hertfordshire			
Post code		CM23 4AT			
Set to the client's current primary address Update the primary address of the client to this address					
Yields 		Property rental income (if let)			p.m.
		Property yield			p.a.
		Return on equity deployed			p.a.
		Return on equity (rent less interest of £631.67 p.m.)			p.a.
		Rental profit			p.m.
		Annualised rental profit			p.a.






5.7.11 The Notes Tab

This tab can be used to record the important dates associated with the mortgage:

Mortgage	Property	Notes	Contacts
		Contract number <input type="text" value="876543345678"/> Application status <input type="text" value="In force"/>	
Date of mortgage application <input type="text" value="01/08/2010"/>		Date of mortgage offer <input type="text" value="16/08/2010"/>	
Application received <input type="text" value="03/08/2010"/>		Date of exchange <input type="text" value="09/11/2010"/>	
Date of property survey <input type="text" value="10/08/2010"/>		Date of legal completion <input type="text" value="01/03/2011"/>	
<div style="border: 1px solid black; padding: 10px; min-height: 150px;"> Record any applicable notes that may be relevant to this mortgage application. </div>			
		System client reference <input type="text" value="1234A03593994"/> System contract reference <input type="text" value="1234B24923"/>	

5.7.12 The Contacts Tab

This tab can be used to record important contacts for this property purchase:

Mortgage	Property	Notes	Contacts
Add note			
	Company	Contact name	Telephone No.
Lender*	<input type="text" value="Head office Valuations"/>	<input type="text" value="Harrison Corbet"/>	<input type="text" value="0800 028 3887"/> 
Solicitor	<input type="text" value="Millbank & Grant Solicitors"/>	<input type="text" value="Mrs J Millbank"/>	<input type="text" value="01279 467765"/> 
Estate agent	<input type="text"/>	<input type="text"/>	<input type="text"/> 
Surveyor	<input type="text"/>	<input type="text"/>	<input type="text"/> 
* Allows you to select from the list of provider contacts recorded in Setup > Providers			
 Switch to Relevant contact			

These contact details can only be selected from the dropdown lists and only if they have been created within the relevant modules of CCD.

Lender contacts are recorded within Setup > Providers and Solicitors are set up within the Contacts Module.

5.7.13 Retirement Products

On the CONTRIBUTIONS page for retirement products there is the option to input additional information as well as a field to confirm whether the contribution recorded is the net contribution:

Clients

Holdings

Overview

Product

Contributions

Details

Administration

Tasks

Remuneration

Submission

Work (7)

Documents

Calculators

Reports

Clients > Holdings > Contributions

Add note

+ Add contribution

Event	Status	Effective date	Contrib. Freq.	WOP*	Total cont.
Increment	In force	29/02/2012	50.00 M		50.00 More
Initial	In force	23/09/2009	100.00 M		100.00 More
Current regular contribution					150.00

Exclude WOP from tax relief ☐

Contributions paid net of tax ☐

Level or indexed

Next review date

Policy contracted out

Current **annualised** contribution

Employer conts incl in above

Cost of life cover incl in above

Cost of waiver incl in above

Total contributions as at [16/11/2012](#)

1,800.00

0.00

0.00

0.00

550.00

Create a schedule of contributions for 10 years up to 5th April 2013

Tax year

Using the 'More' button at the end of each contribution, details of how much the employer is paying can be recorded:

[Return](#)

Contribution details

Paid net of tax	<input checked="" type="checkbox"/>		
Contribution	100.00	Freq	M
Employer's share of the contribution	50.00	NRA	65
Employee share	50.00		
Cost of waiver (included)			
Cost of life cover (included)			
Additional Voluntary Contribution			
Overall Contribution	100.00	1,200.00	p.a.
Overall investment element	100.00	1,200.00	p.a.
Premium payment term (yrs)			
Amount paid to date of reconciliation (16/11/2012)	3,800.00		
Sum assured provided under this element of the contract			
NTU/NPW date			
Date Surrendered			
Date contributions ceased (Paid up)			

Use the 'Return' button to navigate back to the contribution page.

5.7.14 The Details Page

The details page can be used to record relevant information. If the 'To age' field is completed, the 'Auto-fill' button can be used to complete the 'Selected retirement age':

Clients [Clients > Holdings > Details](#)

Holdings ▾

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Work (7)
Documents
Calculators
Reports

Contract details Assets Withdrawals Analysis

[Add note](#)

Details	Notes
---------	-------

Self employed / employed	Employed
Does this plan have premium waiver cover?	No Basis Not applicable
Return on death before retirement	Return of fund
Insured lump sum	
In trust / beneficiaries nominated?	Yes View trustees / beneficiaries
Selected retirement date	10/2/2035 To age 65 Auto fill
Remuneration administrator	
Fund Supermarket	
Discretionary Fund Manager	
Is a GAR applicable?	No GAR Rate (if applic.)
Valuation data	Summary Hint
Date of current valuation	14/08/2012 View Notes
Next scheduled valuation	Valuation and reports
Electronic valuation available	Yes Update Values Now

5.8 Recording Other Assets

So far we have looked at adding Holdings, but other assets can also be recorded. Other assets could be an unencumbered property, works of art or equities. There will a number of 'other assets' already set up, however further assets can be set up within Setup > Products > Other assets.

To add other assets, click on the +Add record button:

Answer the appropriate answer to the messages that pop up:

Now the appropriate assets needs to be selected. They will be found under three tabs – Equities, Fixed Interest and Other:

Clients Clients > Holdings > Other assets > Position > **Select Asset**

Holdings ▾

Position Notes

Work (7)

Documents

Calculators


Reports

Position **Select asset**

Asset selected:

Equities	Fixed interest	Other	
Asset	Asset type	Date	Current price
Cofunds Cash Reserve		16/11/2012	100.0000 Select
Weare 2020 PLC ORD 5P	UK Equity	15/11/2012	14.0000 Select
3d Resources Ord 0.1p	International Equity	15/11/2012	0.1500 Select
3I Infrastructure PLC ORD NPV	International Equity	15/11/2012	125.3000 Select
3legs Resources Ord 0.025p	UK Equity	15/11/2012	39.0000 Select
European Assets Nlg1 Br	International Equity	15/11/2012	Select
Am Sp500 Gb Am Et S& 500 - A	Structured Products	15/11/2012	1378.0000 Select
Am Sp500 Us Am Et S& 500 - B	Structured Products	15/11/2012	21.8600 Select
888 Holdings PLC	UK Equity	15/11/2012	114.0000 Select

[Type here to filter by equity name](#)
[Click here to filter by equity type](#)

 [Search the equities database](#)

Once the appropriate asset has been found, click on the 'Select' button and navigate to the Position tab to record the value of the asset:

Position **Select asset**

Asset selected: **Primary residence** 

Original investment

Date of investment 

Current number of units

Units current date 

Sector

Asset type

Type of holding to which this asset belongs

Current Bid price (GBP)

Price date 

Current value of position in Primary residence (GBP)

Exchange rate (as at 13/05/11)

Current value of position in Primary residence (£)

Total current value of holding

Return since date of investment

[Update current price details](#)

Position Allocation Asset breakdown Notes / Factsheet Historic

If required, a 'Historic' valuation can be recorded by using the Historic tab.

5.9 Archiving Holdings

When a policy is paid up, lapsed or cancelled you may wish to remove it from the current holdings list without deleting the holding from the client's record.

To mark a policy paid up, lapsed or cancelled, go to the 'Overview' screen and click onto the 'Make this contract paid up/cancelled':

Clients Clients > Holdings > Overview

Holdings Contract details Scanned docs.

Overview Add note

Product Contributions Details Administration Tasks Remuneration Submission

Work (132)

Documents

Calculators

Reports

Application status **In force** Marked for upload ☐

Contract holder Smith, J & Smith, A

Life / lives assured Smith, J & Smith, A

Lives Dual Life [Change](#)

Provider Royal Liver Assurance Limited

Contract type Level Term Assurance

Contract number 5634564654

Effective date 02/07/2007 End date


Regular Contributions £50.00 M Singles £1,000.00


Total investment £1,300.00 Current value £

Adviser Cockle, Simon [More](#)

Advice Type

Introducer Quay Software [More](#)

 [Make this contract paid up / cancelled](#)

 Print a file fact sheet for this holding

Once this is clicked, the following messages will appear, answer as appropriate:

Message

Are you sure you want to cancel this policy?


Message

Please enter the "Paid up status" and "Paid up / cancelled date" then click continue.














Select the appropriate status from the dropdown list and confirm the cancellation date:

Status

Paid up status

Lapsed date 

Once this has been done, you will be taken back to the Overview page of the holding. It will still appear in the 'All holdings' list but this can be changed:

 Provider	Contract type	Contract no.	Effective	Status	
 Liverpool Victoria	Personal Pension	ghjkl	15/06/12	In force	
 Lloyds TSB Bank	Investment Bond	787878	15/12/09	In force	
 Nationwide Building	Repayment mortgage	12345678	19/11/09	In force	
 Nationwide Building	Repayment mortgage	876543345678	01/03/11	In force	
 Openwork	Wrap account	123456	22/05/12	In force	
 Royal Liver Assurance	Level Term Assurance	5634564654	02/07/07	Lapsed	
 Scottish Widows	Personal Pension	4645645qw	24/06/03	In force	
 @SIPP	Home reversion plan	12345444	07/07/09	In force	
 @SIPP	Temporary Annuity	621631321	07/07/09	In force	

If you wish to take the plan out of the clients list of holdings, it can be archived:

Add note

Application status	Lapsed	Marked for upload	<input type="checkbox"/>
Contract holder	Smith, J & Smith, A		
Life / lives assured	Smith, J & Smith, A		
Lives	Dual Life		Change
Provider	Royal Liver Assurance Limited		
Contract type	Level Term Assurance		
Contract number	5634564654		
Effective date	02/07/2007	End date	
Regular Contributions	£0.00 M	Singles	£1,000.00
Total investment	£1,300.00	Current value	£
Adviser	Cockle, Simon		More
Advice Type			
Introducer	Quay Software		More

[Make this contract paid up / cancelled](#)

[Print a file fact sheet for this holding](#)
[Archive this contract](#) ☐

Click **Ok** to the message:



Once this has been done, the holding can only be seen if 'All Holdings' or 'Archived Holdings only':

Provider	Contract type	Contract no.	Effective	Status
James Hay Limited	Self-invested Personal Pension	01527042378	01/09/11	In force
Liverpool Victoria	Personal Pension	ghjkl	15/06/12	In force
Lloyds TSB Bank	Investment Bond	787878	15/12/09	In force
Nationwide Building	Repayment mortgage	12345678	19/11/09	In force
Nationwide Building	Repayment mortgage	876543345678	01/03/11	In force
Openwork	Wrap account	123456	22/05/12	In force
Royal Liver Assurance	Level Term Assurance	5634564654	02/07/07	Lapsed
Scottish Widows	Personal Pension	4645645qw	24/06/03	In force
@SIPP	Home reversion plan	12345444	07/07/09	In force
@SIPP	Emergency Assurance	631631231	07/07/09	In force

[Print client holdings schedule](#)
Filter holdings by:

When viewing within 'All holdings' any holdings which have been archived are greyed out (as indicated by the star.)

If you change the 'Filter holdings by' and change to 'Archived holdings only', remember to change this back to 'All' or

'Current' holdings. Otherwise when you move back to the clients holdings, it will show only the archived holdings.

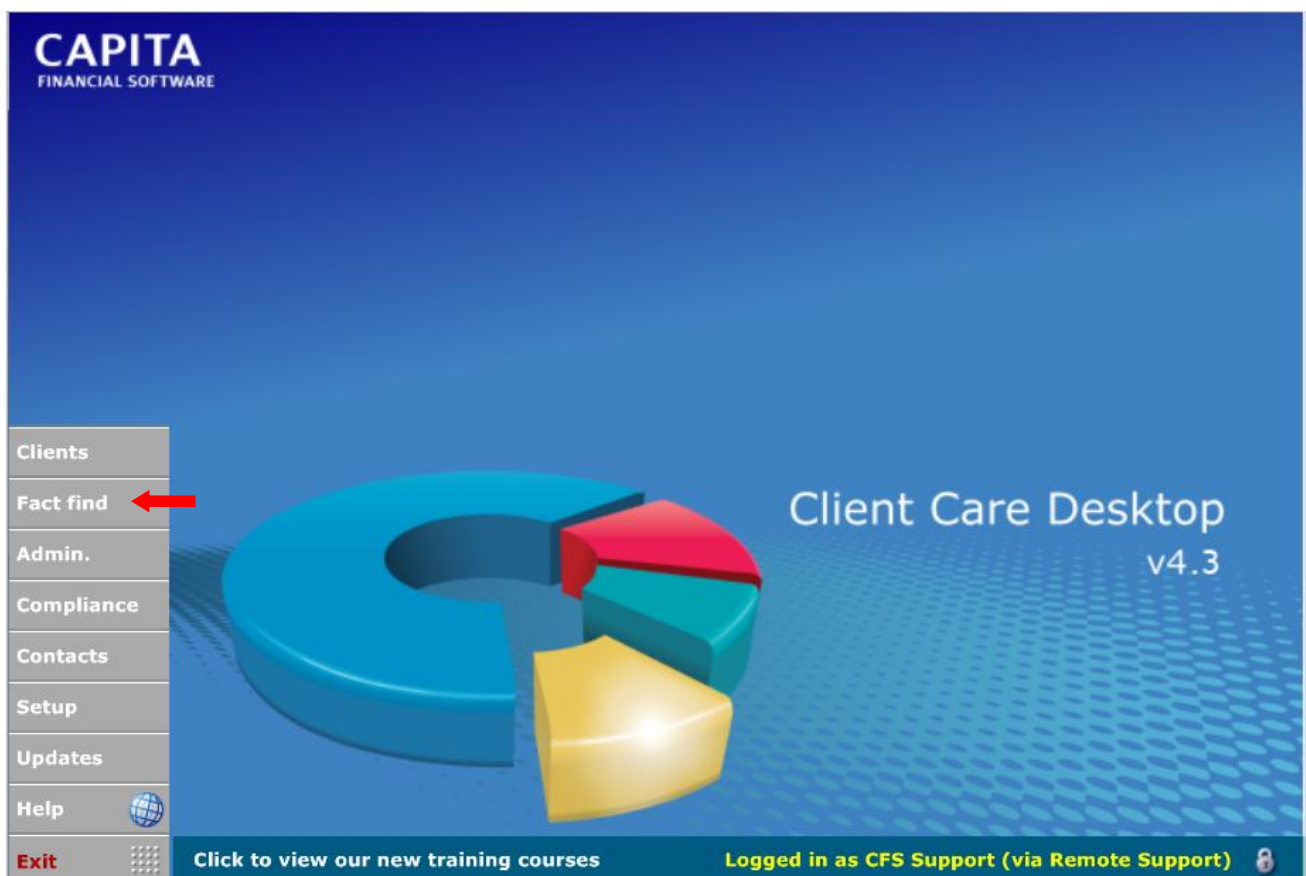
6 Fact Find

Within CCD, you are able to record fact finds for individual clients and corporate clients (if you have the appropriate licence). This section is for individual clients only.

6.1 Creating a New Fact Find

You can access the **FACT FIND** module in two ways.

Directly from the main menu:



Alternatively access the **FACT FIND** module from the **CLIENTS** module, go to the **PERSONAL** section of the client's record and click the 'Fact find' link:

Personal Fact find

Create a fact find for this client

To create a new fact find, or

Personal Fact find

Switch to the client's fact find

To review an existing fact find.

CAPITA
FINANCIAL SOFTWARE

Client records

Gillian Collins

Clients ▾ Clients > **Personal**

Personal ▾ Dependants Employment Prof. contacts Notes

Personal Fact find
Create a fact find for this client

Client/Partner Partner
Eric is the Husband of Gillian Anne.
Date of birth 31/12/1972 31 12 1972 Current age 38
Age admitted
Gender Female
Marital status Married
Previous name Major
Smoker Yes
State of health Good
Hazardous sports / pastimes
NI Number NH 112233B
Date of death

System client reference 40130CORE

Message

There is no fact find record for this client. Do you wish to create a new personal fact find?

No Yes

If you try to set up a Fact Find from a **Partner** record the following message is displayed.

Message

ERROR: this is a "partner" record!

Please navigate to the "client" record before creating the factfind.

OK

In this case, switch to the **Clients** record and click the button again.

If you enter the Fact find from the main menu you can search for the correct client in exactly the same way that you would search for a client in the **CLIENTS** module.

Complete as many of these fields as you can.
Information will feed to other parts of CCD.

Fact find

Mr E A Johnston & Miss G A Collins

Client > Fact find

Fact find for Mr E A Johnston & Miss G A Collins

FSA Client type: Retail client

Date of initial contact: [Calendar icon]

Money Laundering information updated: [Calendar icon]

SCDD/CIDD date sent*: [Calendar icon]

Menu date sent*: [Calendar icon]

Acknowledgement & understanding signed: [Calendar icon]

Date of Fact Find: [Calendar icon]

Terms of business issued (if applicable): [Calendar icon]

Fact find addressee: Both (not married)

Override the addressee: Mr E A Johnston & Miss G A Collins

Switch to Eric's full client record

Status | Print options | Marketing | Completion | General notes

Quit

* These dates will auto-populate holdings created for this client

The Fact find is made up of four main sections. Input sections are **PERSONAL**, **PLANNING**, **HOLDINGS** and **REQUIREMENTS**. The output reports (specific and holistic reports) are in the 'Analysis' section.

Unlike other parts of CCD, where the recommended method of input is to work down the menu options on the menu bar and then complete each tab within that option, in the **FACT FIND** module the recommended order of input is slightly different.

Any information already added at client level, such as client information and holding information will have fed through to the Fact find and will not need to be input again.

6.1.1 The Personal Section

The **PERSONAL** section of the Fact find is further split into four parts: 'Personal', 'Affordability', 'Net Worth' and 'Borrowing'.

Go to the **PERSONAL** section and complete the 'Personal' tabs:

CAPITA
FINANCIAL SOFTWARE

Fact find

Mr E A Johnston & Miss G A Collins

Client Client > Fact find > **Personal**

Fact find Personal Employment Dependants Prof. contacts

Personal

Personal
Affordability
Net worth
Borrowing

Planning
Holdings

Remove the Clients Partner from the Fact Find

	Eric	Gillian
Name (title / initial surname)	Mr E Johnston	Miss G Collins
Previous name		Major
Forename/s	Eric Andrew	Gillian Anne
Salutation	Eric	Gill
Current address	55 Queens Way	55 Queens Way
Town	Bishops Stortford	Bishops Stortford
County	Hertfordshire	Hertfordshire
Post code	CM14 7TR	CM14 7TR
Telephone	01279 372668	01279 372668
Mobile	07765 615266	07726 176258
Personal Email address	eric41@hotmail.com	gillcol@hotmail.com
Residential status		

'Personal' is made up of four parts.

Information will be moved over from the Clients module into the appropriate field. There are tabs along the top of the page and at the bottom. Personal has Address and Personal details tabs to complete:

Client Client > Fact find > **Personal**

Fact find Personal Employment Dependants Prof. contacts

Personal

Personal
Affordability
Net worth
Borrowing

Planning
Holdings
Requirements

Analysis
Submission

Remove the Clients Partner from the Fact Find

	Eric	Gillian
Name (title / initial surname)	Mr E Johnston	Miss G Collins
Previous name		Major
Forename/s	Eric Andrew	Gillian Anne
Salutation	Eric	Gill
Current address	55 Queens Way	55 Queens Way
Town	Bishops Stortford	Bishops Stortford
County	Hertfordshire	Hertfordshire
Post code	CM14 7TR	CM14 7TR
Telephone	01279 372668	01279 372668
Mobile	07765 615266	07726 176258
Personal Email address	eric41@hotmail.com	gillcol@hotmail.com
Residential status		

Address Personal details

Partner reference 40130CORE

Professional Contacts and can be pulled through from the drop downs, which are populated from the **CONTACTS** module. Unlike advisers in the **CLIENTS** module, here you can add contacts to the drop down if they are not existing contacts.

Client > Fact find > Personal > Advisers																																		
Fact find ▼ Personal Personal Affordability Net worth Borrowing Planning Holdings Requirements Analysis Submission	<div> Personal Employment Dependants Prof. contacts </div> <table border="1"> <thead> <tr> <th></th> <th>Eric</th> <th>Gillian</th> </tr> </thead> <tbody> <tr> <td>Select from contacts</td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td>Addressee</td> <td>Beechams Solicitors (Bee...</td> <td></td> </tr> <tr> <td>Firm name</td> <td>Millbank Solicitors (Millba...</td> <td></td> </tr> <tr> <td>Address</td> <td></td> <td></td> </tr> <tr> <td>Town</td> <td></td> <td></td> </tr> <tr> <td>County</td> <td></td> <td></td> </tr> <tr> <td>Postcode</td> <td></td> <td></td> </tr> <tr> <td>Telephone</td> <td></td> <td></td> </tr> <tr> <td>Website</td> <td></td> <td></td> </tr> <tr> <td>Email</td> <td></td> <td></td> </tr> </tbody> </table> <div> Use the same details for the Partner as the Client Add new contact Add new contact </div> <div> Solicitor Accountant Doctor Bank Other </div>		Eric	Gillian	Select from contacts	<input type="text"/>	<input type="text"/>	Addressee	Beechams Solicitors (Bee...		Firm name	Millbank Solicitors (Millba...		Address			Town			County			Postcode			Telephone			Website			Email		
	Eric	Gillian																																
Select from contacts	<input type="text"/>	<input type="text"/>																																
Addressee	Beechams Solicitors (Bee...																																	
Firm name	Millbank Solicitors (Millba...																																	
Address																																		
Town																																		
County																																		
Postcode																																		
Telephone																																		
Website																																		
Email																																		

The contact details will then be pulled through:

Client > Fact find > Personal > Advisers																																		
Fact find ▼ Personal Personal Affordability Net worth Borrowing Planning Holdings Requirements Analysis Submission	<div> Personal Employment Dependants Prof. contacts </div> <table border="1"> <thead> <tr> <th></th> <th>Eric</th> <th>Gillian</th> </tr> </thead> <tbody> <tr> <td>Select from contacts</td> <td>U30001</td> <td></td> </tr> <tr> <td>Addressee</td> <td>Mrs. J Millbank</td> <td></td> </tr> <tr> <td>Firm name</td> <td>Millbank Solicitors</td> <td></td> </tr> <tr> <td>Address</td> <td>23 Queens Terrace</td> <td></td> </tr> <tr> <td>Town</td> <td>Bishops Stortford</td> <td></td> </tr> <tr> <td>County</td> <td>Hertfordshire</td> <td></td> </tr> <tr> <td>Postcode</td> <td>CM23 7YH</td> <td></td> </tr> <tr> <td>Telephone</td> <td>01279 155244</td> <td></td> </tr> <tr> <td>Website</td> <td>www.millbanksols.co.uk</td> <td></td> </tr> <tr> <td>Email</td> <td>janice@millbanksols.co.uk</td> <td></td> </tr> </tbody> </table> <div> Use the same details for the Partner as the Client Add new contact Add new contact </div> <div> Solicitor Accountant Doctor Bank Other </div>		Eric	Gillian	Select from contacts	U30001		Addressee	Mrs. J Millbank		Firm name	Millbank Solicitors		Address	23 Queens Terrace		Town	Bishops Stortford		County	Hertfordshire		Postcode	CM23 7YH		Telephone	01279 155244		Website	www.millbanksols.co.uk		Email	janice@millbanksols.co.uk	
	Eric	Gillian																																
Select from contacts	U30001																																	
Addressee	Mrs. J Millbank																																	
Firm name	Millbank Solicitors																																	
Address	23 Queens Terrace																																	
Town	Bishops Stortford																																	
County	Hertfordshire																																	
Postcode	CM23 7YH																																	
Telephone	01279 155244																																	
Website	www.millbanksols.co.uk																																	
Email	janice@millbanksols.co.uk																																	

To add a new professional adviser to the contacts drop down list. Enter the details for the name, company and address and then click the Add new contact link. This professional adviser will now be available in the drop down list. The main contacts list should be revisited at a later date to complete the record in full.

Once all the PERSONAL details have been added go to the HOLDINGS section.

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Fact find

Client > Fact find > Holdings

Eric Gillian

+ Add record

Provider	Contract type	Contract no.	Effective	Status
Aegon Scottish	Personal Pension	ASQ725625	01/01/11	In force

All the current holdings held within the **CLIENTS** module will be displayed. Check this against the list of current provisions on the completed fact find and add additional holdings as required. The screens to add holdings in a Fact find are not as detailed as in the **CLIENTS** module, but have all the fields required for the fact find. The full holding record in the **CLIENTS** module should be visited at a later date and any missing information should then be input.

Once all the holdings have been added go back to the **PERSONAL** section and go to 'Affordability'.

6.1.2 The Affordability/Net worth and Borrowings Page

In each of the following sections **AFFORDABILITY**, **NET WORTH** and **BORROWING** the first screen displayed is the 'Summary' screen. At the bottom of the screen is a refresh button. You should click this link every time that the fact find is revisited. This will feed through all the up to date information from the holdings into the detail sections of the fact find:

CAPITA
FINANCIAL SOFTWARE

Fact find

Client > Fact find > Personal > Affordability

Mr E A Johnston & Miss G A Collins

Summary Income Expenditure Events

	Eric	Gillian		Total
Annual income				
Total income				
Total deductions				
Total annual income				
Monthly expenditure			Joint	
Total monthly expenditure				
Total annualised expenditure				
Net available annual income				
Net available monthly income				

Set all values automatically from holdings

Message

Do you wish to set all remaining blank entries to zero

Yes No

Only select 'Yes' in this pop up if the only figures you want to appear in 'Income' and 'Expenditure' are figures fed from 'Holdings'. If you are updating an existing fact find and just want to make changes select 'No'.

Client Client > Fact find > Personal > Affordability

Fact find Summary Income Expenditure Events

Personal

Personal Affordability Net worth Borrowing

Planning

Holdings Requirements

Analysis

Submission

Annual income	Eric	Gillian		Total
Total income	0	0		0
Total deductions				
Total annual income	0	0		0

Monthly expenditure	Eric	Gillian	Joint	Total
Total monthly expenditure	500			500
Total annualised expenditure	6,000			6,000

Net available annual income	-6,000	0		-6,000
Net available monthly income	-500	0		-500

Set all values automatically from holdings

The screen now shows a summary of the client's income and expenditure:

Headline figures can be added here.

Client > Fact find > Personal > Affordability > Income

Summary Income Expenditure Events

Personal

Personal Affordability Net worth Borrowing

Planning

Holdings Requirements

Analysis

Submission

Annual income	Eric	Gillian		Total
<u>Earned income</u>	45,000			45,000
<u>Investment income</u>	0	0		0
<u>Pension income</u>	0	0		0
<u>Tax free income</u>	0	0		0
Total annual income	45,000	0		45,000
<u>Unrealised taxable income</u>				

Deductions	Eric	Gillian		Total
<u>Tax, Nat Insurance and</u>				
Total annual net income	45,000	0		45,000

Effective rate of tax 0.00%

Pass

Investment income that is reinvested but taxable

Clicking on any field label that is blue and underlined allows more detailed information to be added.

The detail screens are self explanatory and do not need detailed instruction, any screens that have additional features will be shown below. Any relevant information from the holdings record will appear and can be amended as required, additional information that is not linked to a holding can be added.



Client > Fact find > Personal > Affordability > **Income**

Summary	Income	Expenditure	Events
Earned income	Eric	Gillian	
<u>Basic salary</u>	40,000 A	40,000	A
Bonus (regular)	2,500 A	2,500	A
Overtime	2,500 A	2,500	A
Dividend Income			A
Net relevant earn. (self emp.)			A
Business Profits			A
Profit Related Pay			A
P11d (beneficial) income			A
P11d Details			
		45,000	

Detailed breakdown of earned income.

In the Pension Income detail there is a link to The Pension Service website and to a BR19 for a state pension forecast (this is required for accurate pension shortfall/forecast reports).

Client > Fact find > Personal > Affordability > **Income**

Summary	Income	Expenditure	Events
Current pension income	Eric	Gillian	
Private pension income	0 A 0	0 A 0	
State pension income (gross)	A	A	
 <p>Online resources</p> <ul style="list-style-type: none"> ▶ Open The Pension Service website  Generate a printable BR19 State Pension Forecast 			
Client's State Pension forecast		<input type="text"/>	Age payable <input type="text"/>
Partner's State Pension forecast		<input type="text"/>	Age payable <input type="text"/>
Total pension income	0		0

Income Notes

Client > Fact find > Personal > Affordability > **Income**

Summary Income Expenditure Events

Personal

Personal
Affordability
Net worth
Borrowing

Planning
Holdings
Requirements

Analysis

Submission

Annual income	Eric	Gillian	Total
Earned income	45,000		45,000
Investment income	0	0	0
Pension income	0	0	0
Tax free income	0	0	0
Total annual income	45,000	0	45,000
Unrealised taxable income*			

Deductions	Eric	Gillian	Total
Tax, National Insurance and other			
Total net income	45,000	0	45,000

Effective rate of tax 0.00%

Notes Pass

Click on the link to calculate your client's tax and NI.

Client > Fact find > Personal > Affordability > **Income**

Summary Income Expenditure Events

Personal

Personal
Affordability
Net worth
Borrowing

Planning
Holdings
Requirements

Analysis

Submission

Deductions	Eric	Gillian
Highest (marginal) tax rate		
Tax code		
Tax (per annum)		
National Insurance		
Occupational pension conts.		
Company loans		
P11D Beneficial Income		
Other		
Total deductions		

Income Notes

Click here to calculate.

Client > Fact find > Set-up

Fact find ▾

Set-up Tax NI

Return

Analysis

Submission

Quit

Tax year for analysis 06/04/2010

Eric Gillian

DOB 13/05/1965 31/12/1972

National insurance status

Earned income Employed contracted in 0.00

Savings income Employed contracted out 0.00

Dividend Income Self employed 0.00

Gross pension contributions Retired

Income Not taxable

Income liable NI 44,500.00

Personal allowance override

Personal allowance 6,475.00 6,475.00

Married no

Assign allowance to

Hint

Insert earnings details from Fact find

Select the tax year from the drop down and the National insurance status. Using the blue link at the bottom of the page will pull through the income details from the fact find. Tax and NI will auto calculate using the set information. Go to the 'NI' tab and use the blue link to feed the information back to the fact find. There is also the ability to produce a print of the calculations.

Client > Fact find > Set-up > Tax

Fact find ▾

Set-up Tax NI

Return

Analysis

Submission

Quit

	Eric	Gillian
Total income	39,000.00	0.00
Personal allowance	6,475.00	6,475.00
Taxable income	32,525.00	0.00
Salary tax due at 20%	6,505.00	0.00
Salary tax due at 40%	0.00	0.00
Salary tax due at 50%	0.00	0.00
Savings tax due at 10%	0.00	0.00
Savings tax due at 20%	0.00	0.00
Savings tax due at 40%	0.00	0.00
Savings tax due at 50%	0.00	0.00
Dividend tax due at 10%	0.00	0.00
Dividend tax due at 32.5%	0.00	0.00
Dividend tax due at 42.5%	0.00	0.00
Married Couple's Allowance	0.00	
Total tax due	6,505.00	0.00

Client Client > Fact find > Set-up > National Insurance

Fact find Set-up Tax **NI**

	Eric	Gillian
Income taxable	44,500.00	
Class 1 NI C/I	4,272.84	0.00
Class 1 NI C/O	0.00	0.00
Additional Class 1 NI	6.12	0.00
Class 2 NI	0.00	0.00
Class 4 NI	0.00	0.00
Additional Class 4 NI	0.00	0.00
Total NI	4,278.96	0.00
Income not taxable	0.00	0.00
Net Income	28,216.04	0.00
Values used in the Income > deductions section of this client's Fact find		
Tax	6,505.00	0.00
National Insurance	4,278.96	0.00

View / print a quick report Update Fact find Tax and NI values

Client Client > Fact find > Personal > Affordability > Income

Fact find Summary Income Expenditure Events

Personal

Personal

Affordability

Net worth

Borrowing

Planning

Holdings

Requirements

Analysis

Submission

Deductions	Eric	Gillian
Highest (marginal) tax rate		
Tax code		
Tax (per annum)	6,505	0
National Insurance	4,279	0
Occupational pension conts.		
Company loans		
P11D Beneficial Income		
Other		
Total deductions	10,784	0

Income Notes

6.1.3 The Events Analysis

The 'Events' analysis allows for detailed discussion with the client around "what ifs" and figures agreed here will be pulled through to the "output" reports:

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Client Client > Fact find > Personal > Affordability > **Events analysis**

Fact find Summary Income Expenditure **Events**

Personal

Personal
Affordability
Net worth
Borrowing

Planning

Holdings
Requirements

Analysis

Submission

Events analysis

In each of the major life events shown, what will be the continuing level of annual expenditure to which the client and / or partner will be committed?
[▶ Conduct an events analysis*](#)

Total fixed expenditure 20,968
Total lifestyle expenditure 9,000
Total expenditure 29,968

Eric Gillian

Retirement
Death
Critical illness
Disability

Figures are populated from the expenditure input.

All four areas can be completed for both the client and the partner.

Quit

*Events analysis will be populated with detailed data only - summary data entered into the Expenditure section will not be taken into account

Ongoing expenditure on the event of Eric's retirement

Retirement Death Critical Illness Disability

Client Partner


Eric Gillian Joint Need

Mortgage payment / Rent 10,440 10,440
 Property maintenance 0 0 0
 Personal loans / credit cards 0
 Mortgage related Insurance 0
 Building & contents insurance 0
 Home improvement loans 0 0 0
 Council tax 0 0 1,000 1,000
 Water Rates 0 0 300 300
 Gas 0 0 480 480
 Electricity 0 0 600 600
 Telephone (standing charges) 0 0 0
 T V Licence 0 0 0
 Life Insurance 360 360
 Critical illness assurance 588 588
 Voluntary / Personal Pens. conts. 6,000 6,000
 Permanent Health Insurance 0
 Private Medical Insurance 0
 Car insurance and road tax 0
 Subscriptions 0 0 0
 Regular Savings 0 1,200 1,200

Figures pulled through from the 'Expenditure' screen.

The next screen shot shows an 'Events' analysis on the client's retirement and how the figures carry back to the main screen. The 'Need' figures have been completed during discussion with the client.

Ongoing expenditure on the event of Eric's retirement



Back

% of Client
100.00%

% of Partner
100.00%

% of Joint
100.00%

Auto insert all

Retirement ▼	Death	Critical Illness	Disability	
Client	Partner			
		Eric	Gillian	
		Joint	Need	
Mortgage payment / Rent			10,440	10,440
Property maintenance	0	0	0	0
Personal loans / credit cards				0
Mortgage related Insurance				0
Building & contents insurance				0
Home improvement loans	0	0	0	0
Council tax	0	0	1,000	1,000
Water Rates	0	0	300	300
Gas	0	0	480	480
Electricity	0	0	600	600
Telephone (standing charges)	0	0	0	0
T V Licence	0	0	0	0
Life Insurance			360	360
Critical illness assurance			588	588
Voluntary / Personal Pens. conts.	6,000			6,000
Permanent Health Insurance				0
Private Medical Insurance				0
Car insurance and road tax				0
Subscriptions	0	0	0	0
Regular Savings		0	1,200	1,200

Affordability is now complete. The 'Net Worth' section is completed in the same way, firstly pulling through the figures from the holdings by using the refresh:

Client

Fact find ▼

Personal


Personal

Affordability

Net worth

Borrowing

Client > Fact find > Personal > Affordability > Events analysis

Summary	Income	Expenditure	Events															
 <p>Events analysis</p> <p>In each of the major life events shown, what will be the continuing level of annual expenditure to which the client and / or partner will be committed?</p> <p>Conduct an events analysis*</p>																		
<p>Total fixed expenditure 20,968</p> <p>Total lifestyle expenditure 9,000</p> <p>Total expenditure 29,968</p>																		
<table style="width: 100%;"> <thead> <tr> <th></th> <th>Eric</th> <th>Gillian</th> </tr> </thead> <tbody> <tr> <td>Retirement</td> <td>29,968</td> <td></td> </tr> <tr> <td>Death</td> <td></td> <td></td> </tr> <tr> <td>Critical illness</td> <td></td> <td></td> </tr> <tr> <td>Disability</td> <td></td> <td></td> </tr> </tbody> </table>					Eric	Gillian	Retirement	29,968		Death			Critical illness			Disability		
	Eric	Gillian																
Retirement	29,968																	
Death																		
Critical illness																		
Disability																		

*Events analysis will be populated with detailed data only - summary data entered into the Expenditure section will not be taken into account

Shows income required according to the 'Events' analysis to maintain current lifestyle.

6.1.4 The Net Worth Page

Click on the 'Set all value automatically from holdings' and the following message appears:

CAPITA
FINANCIAL SOFTWARE

Fact find

Mr E A Johnston & Miss G A Collins

Client > Fact find > Personal > Net worth

Summary Assets Liabilities

Annual income	Eric	Gillian	Joint*	Total
Total assets on survival				

Message

Do you wish to automatically insert values from the holdings recorded?
Warning: This will override currently inserted values.

No Yes

Selecting 'Yes' will populate the up to date position of each holding.

Set all values automatically from holdings

Refresh here.

* Beneficial Joint Tenants. Tenants in Common should be recorded against the individual

Client > Fact find > Personal > Net worth > Assets

Summary Assets Liabilities

Asset summary

	Eric	Gillian	Joint	Total
Cash accounts	4,600		2,300	6,900
Non-liquid assets			300,000	300,000
Realisable assets				
Pension funds	0			0
Other (Personal effects)			23,000	23,000
Total assets	4,600		325,300	329,900

Realisable on death

	Eric	Gillian	Joint	Total
Benefit	0	0	0	0
Trust	0	0	0	0

All second death contracts and joint tenancies

Assets in trust: 0
Assets not in trust: 0

Assets Notes

Quit

Complete additional details as required.

6.1.5 The Borrowings Page

Complete the 'Liabilities' tab in the same way, (refresh has already been done from the summary page).

Client > Fact find > Personal > Borrowing

Mortgages Loans Credit cards Credit history

Do you own a property

Tenure of property

Property value: 300,000 at 10/03/11

Ownership / Tenants in common (%)

Property mortgaged: Yes

Mortgage lender: Nationwide

Mortgage type: Repayment mortgage

Current interest rate / expiry: 3.79%

Mortgage amount: 100,000 at 10/03/11

Mortgage start date / term (years): 01/01/2005 24

Mortgage repayment month/year: January 2029

Redemption penalty: 0

Cover in place

Life assurance: ☒ Life assurance

Critical illness: ☒ Critical illness

Sickness: ☐ Sickness

Unemployment: ☐ Unemployment

Set values from current client holdings

two mortgage holdings this section will display a total for the amounts of the additional mortgages

Fail

Additional information required on a mortgage.

Refresh the borrowing records (mortgage, loans and credit cards).

There are some more tabs here that can be used to record information.

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Client > Fact find > Personal > Borrowing > **Loans**

Mortgages **Loans** Credit cards Credit history

Current loan commitments*

	Eric	Gillian
Personal loans		
Amount outstanding		
Personal loan purpose		
Loan repayable date		
Amount secured on property		
Other assets encumbered		
Monthly repayment		
Remaining term of loan		

Set values from current client holdings

* Automatically inserted joint debt is distributed 50% each

6.2 Planning

This Planning section needs to be completed as required. Record the planning priorities for the Client, the Adviser and then the Agreed priorities:

Client > Fact find > **Planning**

Priorities Future events Key assumptions Risk attitude

Planning	Client's priority		Adviser's priority		Agreed priority	
	Client	Partner	Client	Partner	Client	Partner
Mortgage	5	5	5	5	5	5
Life assurance	3	3	3	3	3	3
Critical Illness Cover	3	3	3	3	3	3
Permanent Health Ins.	1	5	1	5	1	5
Private Medical Ins.						
Pension planning						
Lump sum investments						
IHT planning						
Long Term Care						
Regular savings						

Eric

Monthly spend according to the fact net cash of £6,900

Monthly Lump sum

Notes

Quit

1 = Very important. 5 = Low priority.

Complete priorities For each of the 'Planning' sections.

Once the 'Priorities' have been completed, select the relevant planning area for the high priorities.

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Client Client > Fact find > Planning > Mortgages

Fact find ▼

Property Flexibility Protection Features Checklist

Personal

Planning

Mortgages

Protection

Investment

Retirement

Long term care

Inheritance

Holdings

Requirements

Analysis

Submission

Quit

Complete all the tabs in each 'Planning' section chosen.

Are you like to investigate mortgage options?

Do you want to buy a new property in the near future?

Do you need a new mortgage?

Do you want to switch the mortgage?

Are you:

Purpose of loan

Property to be mortgaged

Town

County

Postcode

Set to the client's current address

Update client address to this address

Requirements Property Amount required Rental income

Set to the client's current primary address

Future events/known changes that may affect the client being able to afford any recommendation as a result of this, can be recorded:

Client Client > Fact find > Planning > Future events

Fact find ▼

Priorities Future events Key assumptions Risk attitude

Personal

Planning

Mortgages

Protection

Investment

Retirement

Long term care

Inheritance

Holdings

Requirements

Analysis

Submission

Future events Aspirations Objectives

Future events (e.g. holiday home, early retirement, inheritance tax, school fees, children's wedding, new car, Long Term Care.)

Date	Event	Any existing provision

Are your circumstances likely to change in the foreseeable future (e.g. employment, moving abroad, inherit wealth, etc).

Enter 'Key assumptions' to be used in planning and calculators:

Client > Fact find > Planning > **Key assumptions**

Priorities Future events **Key assumptions** Risk attitude

Assumption	% per annum
Inflation	<input type="text"/>
Increase in total income	<input type="text"/>
Investment return for pension funds	<input type="text"/>
Investment return for non pension fund assets	<input type="text"/>
Increase in residential property values (excl. income)	<input type="text"/>
Investment return for cash	<input type="text"/>
Effective rate of tax before retirement (23.96% from input)	<input type="text"/>
Effective rate of tax after retirement	<input type="text"/>
Reduction in expenditure on first death	<input type="text"/>
Reduction / increase in expenditure on incapacity	<input type="text"/>
Annuity rate for Eric	<input type="text"/> at age <input type="text"/>
Annuity rate for Gillian	<input type="text"/> at age <input type="text"/>

There are three sets of attitude to risk questionnaires:

- Generic Questionnaire
- Barrie & Hibbert questionnaire
- Dynamic Planner questionnaire

All the questions will demonstrate that you have explored with your clients their attitude to risk before making any recommendation.

Client > Fact find > Planning > **Risk attitude**

Priorities Future events Key assumptions Risk attitude

Fact find Barrie & Hibbert Dynamic Planner

Attitude to investment risk	Investment		Savings		Retirement	
	Client	Partner	Client	Partner	Client	Partner
Attitude to risk (1 lowest 5 highest)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you wish to invest in specialist or ethical investments?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Comments on client's historical vs. current investment risk profile

Quit

Client > Fact find > Planning > **Risk attitude**

Priorities	Future events	Key assumptions	Risk attitude
------------	---------------	-----------------	----------------------

Fact find | **Barrie & Hibbert** | Dynamic Planner

I find investment and other financial matters easy to understand.	
Usually it takes me a long time to make up my mind on financial matters.	
I have little experience of investing in stocks and shares.	
I associate the word 'risk' with the idea of 'thrill'	
When it comes to investing, I'd rather be safe than sorry	
I'd rather take my chances with high risk / high return investments than have to increase the amount I am saving	
I am willing to take substantial financial risk to earn substantial returns	
I am not willing to take any financial risk	
I generally look for the safest type of investment, even if that means lower returns	
I feel comfortable about investing in the stock market	
I prefer the safety of keeping my money in the bank	
People who know me would describe me as a bit of a gambler	

Client > Fact find > Planning > **Risk attitude**

Priorities	Future events	Key assumptions	Risk attitude
------------	---------------	-----------------	----------------------

Fact find | **Barrie & Hibbert** | **Dynamic Planner**

Client | Continued...2 | Partner | Continued...2

I get excited when I read about sudden changes in the financial markets	
I believe in a "high-risk, high-gain" policy	
I need to get a high return on my investments; a small, steady profit is not acceptable	
I do not like to keep up to date on financial matters	
Conflicting information about an investment does not bother me as long as I think it is a good investment	
I am comfortable with the idea of my investments falling and rising rapidly	
I would describe my experience of investment as very limited	
My knowledge of financial terms is very limited	
Once I make an investment I hardly ever review it	
I have sound financial experience to help me make an investment decision	
I prefer having a long term financial plan	
The thought of losing my money on an investment makes me nervous	
I like the excitement of investing in volatile foreign markets to potentially gain higher returns	

6.3 Requirements

The final “input” section of the fact find is the ‘Requirements’ section. ‘Requirements’ is the equivalent of ‘Enquiries’ within the **CLIENTS** module.

As with holdings, requirements that are added in the **FACT FIND** module do not require as much information as when they are added in the **CLIENTS** 'Holdings' section, therefore this record should be revisited via the **CLIENTS** 'Holdings' section at a later date to complete the full information:

Client

Fact find

Personal

Planning

Holdings

Requirements

Requirements

Analysis

Submission

Client > Fact find > Requirements

John

Alice

?

!

16/11/12

Investment of lump sum

Fact find completed, awaiting analysis

+

Add record

6.4 Print Options

To print a blank fact find out or to PDF a completed fact find, navigate to the Print Options tab:

There are two main fact finds on CCD:

- 1) Full Fact Find – a full fact find can include all planning sections or can be tailored to meet your company's requirements.
- 2) Short Fact Find – No planning sections and less detail in the income and expenditure. There is still the ability to tailor the fact find to meet your company's requirement.

Within the Attitude to Risk tab there will be printable versions of the attitude to risk questionnaires.

A full fact find, or a fact find tailored to meet your company's needs, can be viewed on screen using the

View full financial planning fact find link. It will always display only the areas which have been selected. The pages that need printing can be selected for each individual client, or can be set up under Setup > Technical > Software > Fact find to record the company standard.

When creating a fact find in PDF there is the option to attach the PDF to an e-mail and send to the recipient directly from within CCD. To choose who the e-mail is to be sent to click the Select recipient/s

You will then be presented with an e-mail address linked to the fact find:

◀ Return to last screen

Select mail recipient/s

- ▶ Client (Eric Johnston) ericj41@hotmail.com
- ▶ Partner (Gillian Collins) gillcol@hotmail.com
- ▶ Adviser (Mark Andrew Brent) andrew.brent@evaluation.co.uk
- ▶ Introducer (Hoover and Dante Accountants (Parker)) justin@hooveranddante.co.uk

Select the recipient(s) here.

▶ Clear recipient/s Mail recipient/s ericj41@hotmail.com ; gillcol@hotmail.com

Once the e-mail address is selected and 'Attach the PDF to an e-mail' is checked, selecting 'Create full financial planning fact find in PDF format' will display a new mail message with the e-mail address entered and the PDF fact find attached.

6.5 The Short Fact Find

This User Guide has been working through the Full Fact Find so far, but there is another fact find that can be used. The short fact find does not contain the in-depth planning sections:

Client > Fact find > Print options

Full Fact find Short Fact find Attitude to risk Knowledge & Experience

☒ ▶ Personal (8/8) **Personal section customisation**

☒ ▶ Planning (1/1)

☒ ▶ General notes (1/1)

☒ ▶ Summary & declaration (1/1)

☒ ▶ Attitude to risk (2/2)

☒ ▶ Current provisions (5/5) ◀ Back

☒ Personal details ☒ Occupational schemes

☒ Family and dependants

☒ Income analysis

☒ Deductions & Expenditure

☒ Assets

☒ Liabilities

☒ Mortgages & loans

Print short financial planning fact find

View short financial planning fact find

Create short fact find in PDF format

Attach PDF to email ☐

Select recipient/s

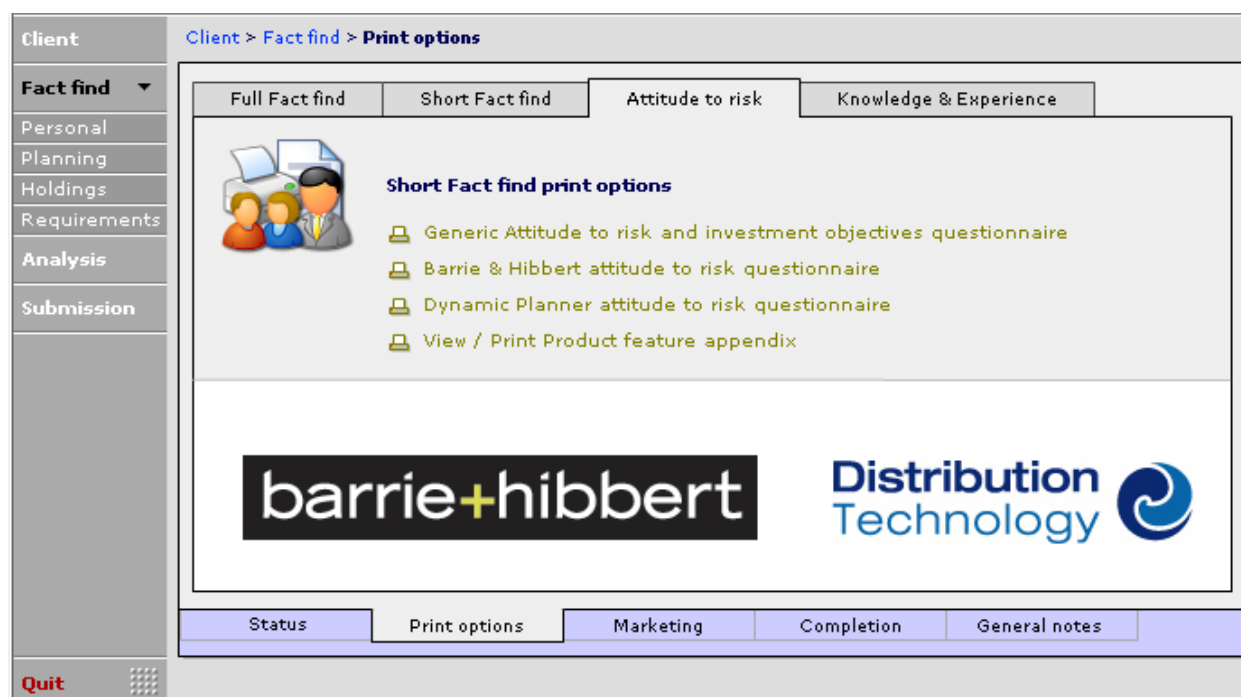
Status Print options Marketing Completion General notes

Quit

The pages that need printing can be selected for each individual client, or can be set up under Setup > Technical > Software > Fact find to record the company standard.

6.6 Attitude to Risk

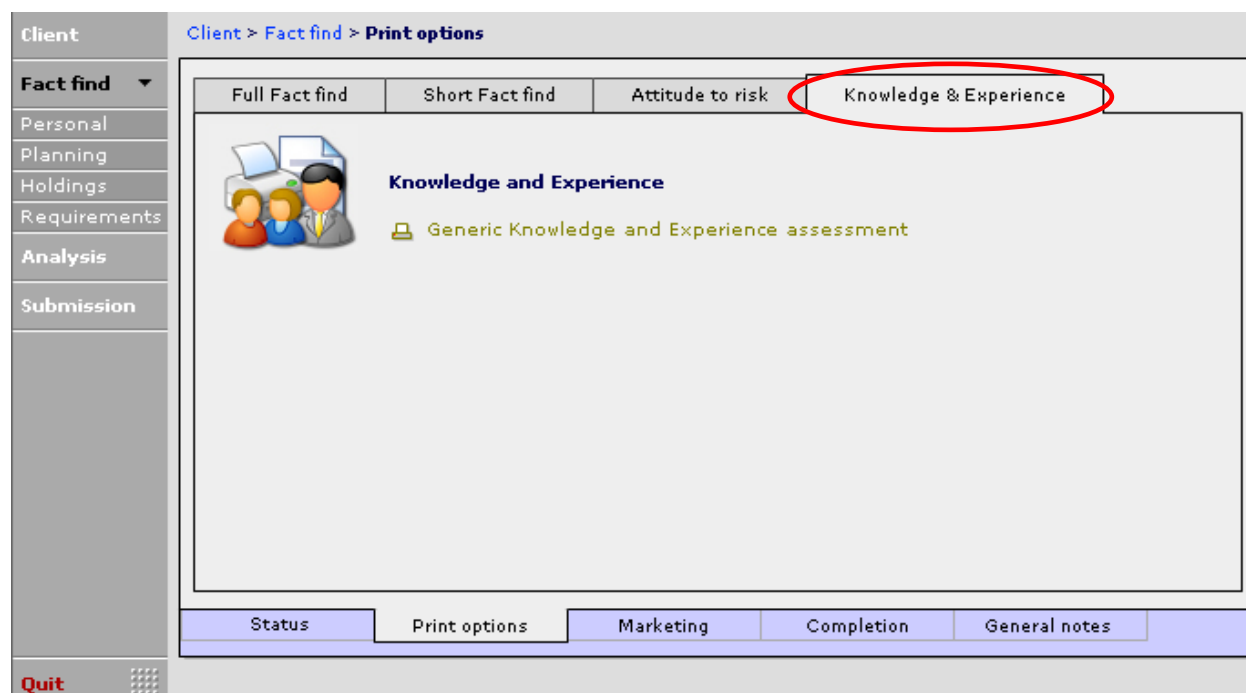
Within the Attitude to Risk (ATR) section, there is access to different attitude to risk questionnaires. These are only the questionnaires and CCD cannot calculate the ATR of the client.



However, information entered into the 'Attitude to Risk' section of the Fact Find will pull through to the Barrie & Hibbert and the Dynamic Planner questionnaires. All three questionnaires can be completed by viewing the questionnaire from the print view.

6.7 Knowledge & Experience Questionnaire

The Knowledge & Experience Questionnaire is available as a standalone document or as part of the Fact Finds.



Click on **Generic Knowledge and Experience assessment**.

Knowledge and Experience Close Return Next Print View navigation menu

Before making a recommendation it is incumbent on our Firm to determine that you have the experience and knowledge in order to understand the risks involved in any transaction we may arrange for you or in the management of your portfolio.

Investment Experience and Service Client Partner

What type of investment planning have you received advice on, or types of products you have purchased within the last 10 years? (Please tick, where appropriate, and outline the nature, volume and frequency in the free text box).

Building Society deposit/savings accounts	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Regular savings vehicles including endowments, friendly society bonds	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Lump sum investment bonds	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Unit trust/OEIC/ISA	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Regular and/or single premium personal pension contracts	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Complex pension policies (SIPP's & Unsecured Pension/Income withdrawal)	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Shares	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Warrants, derivatives, commodities, spread betting	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Tax planning	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
IHT planning	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Notes for the above (Nature, volume, frequency etc)

What type of service are you familiar with?

In any past dealings, would you normally receive advice?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Do you have experience of requesting transactions on an Execution Only basis?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Knowledge statement

Are there any particular issues which we should be aware of in terms of your level of education, profession or former profession which are relevant to your investment knowledge or experience? ☐ Yes ☐ No ☐ Yes ☐ No

Notes

This can be printed off, using the **Print** button at the top of the page.

6.8 Completion

Completion tab gives an overview of the fact find as a whole and which sections have been completed / finished.


This is not a mandatory checklist and is there for information only. The fail/pass can be found at the bottom left of each screen, the additional information drop down list is editable so reasons can be added.

Address Personal details Pass

Quit


Use the **Completion** tab to view how much of the Fact Find has been completed:

Client Client > Fact find > **Completion**

Fact find  **Completion checklist**

Status of fact find completion System Complete
 Date information collection started 10/03/11
 Date of Fact Find


Personal	Comment	Status	Planning	Comment	Status
Personal Details		Pass	Mortgage		Fail
Employment		Fail	Life Assurance		Fail
Dependants		Fail	Critical Illness		Fail
Advisers		N/a	Income protection		Fail
Income		Pass	Medical insurance		Fail
Expenditure		Pass	Pensions		Fail
Assets		Pass	Saving / Investing		Fail
Liabilities		Fail	Wills		Fail
Occupational Pens.		Fail	Inheritance tax		Fail
Borrowing		Fail	Long Term Care		Fail

 View / Print Fact find completion summary

Status Print options Marketing **Completion** General notes


Quit

If any sections are not completed, you can click into the 'Comment' area and choose from the dropdown list:

 **Completion checklist**

Status of fact find completion
 Date information collection started
 Date of Fact Find 10/07/09

Personal	Comment	Status	Planning	Comment	Status
Personal Details		Pass	Mortgage		Fail
Employment		Pass	Life Assurance		Fail
Dependants		Pass	Critical Illness		Fail
Advisers		N/a	Income protection		Fail
Income		Pass	Medical insurance		Fail
Expenditure		Pass	Pensions		Fail
Assets		Pass	Saving / Investing		Fail
Liabilities		Pass	Wills		Pass
Occupational Pens.		Pass	Inheritance tax		Pass
Borrowing		Fail	Long Term Care		Fail

 View / Print Fact find completion summary

Status Print **Completion** General notes

Complete
 Limited Disclos...
 N/A
 Not Disclosed

6.9 Order for Completion

The Fact Find can be added using Personal, Planning, Holdings and Requirements or by using the 'View fact find' which you will find within the 'Print Options' tab.

This table confirms the recommended route of adding a fact find onto CCD. It ensures that you use the wizards so that information is added once. Enter into the Fact Find module for the chosen client, or find the client when in the Fact Find module.

What to do	Where to do it	How
Enter the Accountants/Solicitors etc	Personal > Prof. Contacts	Use 'Select from contacts' to find the contact. If not there, type in the details and use the 'Add to contacts' button.
Enter the client's existing arrangements	Holdings > All Holdings	Use '+Add record' and record the details of the existing arrangements.
Pull details through the affordability, Net worth and Borrowings section	Personal	Use the 'Set all values automatically from holdings' on each of the three pages. This will pull relevant information into each section.
Add the rest of the Fact Find	Fact Find > Print options > View the full financial planning fact find, or View the short financial planning fact find	Enter into this area and transpose the information using the drop downs on by typing directly in.

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Check completion	Fact Find > Completion	Check to ensure each relevant section has passed and if not relevant or not disclosed, click into 'Comments' and record.
PDF the Fact find	Fact Find > Print options	Save or email as required.

6.9.1 Recording the Fact Find in the View Option

To input a fact find in the print view, click on the **PRINT OPTIONS** button and **View full/short financial planning fact find**.

The screenshot shows a web-based form titled "Personal Financial Questionnaire" with the subtitle "Strictly confidential". The form is branded with the "CAPITA FINANCIAL SOFTWARE" logo. At the top right, there is a navigation bar with buttons for "Close", "Return", "Next", and "Print", along with a "View navigation menu" dropdown. The form content is organized into several sections: a header section with the title and confidentiality notice; a section for client details including "Prepared for: Miss G H Clift", "Consultant: Sheila Andrews", and "Information current as at: Saturday 08 July 2006"; a section for the company "Capita Financial Software Ltd." with its address and contact information; and a final section with a grid of checkboxes for client types. The checkboxes include "Commercial client", "Elective professional client", "Eligible counterparty", "Intermediate client", "Market counterparty", "Mortgage customer", "N/A", "Private client", and "Professional client". The "Private client" checkbox is selected. At the bottom of the form, there is a small text reference to the "Financial Services & Markets Act 2000".

Close Return Next Print View navigation menu ▼

CAPITA
FINANCIAL SOFTWARE

Personal Financial Questionnaire
Strictly confidential

Financial Planning

Prepared for: Miss G H Clift

Consultant: Sheila Andrews

Information current as at:
Saturday 08 July 2006.

Capita Financial Software Ltd.
1 Park Lane
Woodbridge
Birmingham
B44 4AG

Telephone: 0121 888 8888
Fax:

<input type="checkbox"/> Commercial client	<input type="checkbox"/> Intermediate client	<input type="checkbox"/> N/A	<input type="checkbox"/> Retail client
<input type="checkbox"/> Elective professional client	<input type="checkbox"/> Market counterparty	<input checked="" type="checkbox"/> Private client	
<input type="checkbox"/> Eligible counterparty	<input type="checkbox"/> Mortgage customer	<input type="checkbox"/> Professional client	

Financial Services & Markets Act 2000

Use the **Next** and **Return** button on the 'View navigation menu' to work through and input information onto the fact find. All information, apart from Holdings can be added into the fact find in this way.

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FileMaker Pro - [factfind]

File Edit Data Help

Personal Details Close Return Next Print

Client View navigation menu

Title / Surname	Miss	Cliff
Forename(s)	Gemma Harriett	
Previous name		
Address	17 Poachers Lane	
	Hoddesdon	
	Hertfordshire	
Postcode	EN11 7SN	
Home telephone	01992 761180	
Mobile telephone no.	07767 555522	
Home Email address	cliffy@hotmail.com	
Residential status		
Living with partner	No	
Marital status / Date of marriage	Single /	
Married to partner?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Nationality	British	
Residency	UK	
Tax domicile	UK	
Gender (male/female)	Female	
Date of birth	13/12/1979	
Place of birth	London	
Have you smoked in the last 12 months?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Cigars only <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Cigars only	
Height / Weight / Alcohol (units)	1.65 Mtrs 90 Kg 10 P/wk Mtrs Kg P/wk	
State of health	Very Good	
Details		
Do you engage in hazardous sports/pastimes?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please give details	None	

Whenever information is added or amended on a fact find, before exiting the **FACT FIND** module the fact find should be saved as a PDF. This will create a permanent record of the fact find at a moment in time out side of CCD. To find out where your PDF's are stored, navigate to **SETUP** and **TECHNICAL**, this will tell you where your PDF store is.

6.10 Analysis

The Analysis section of CCD is where the shortfall calculators, holistic reports and integrated research tools are found. This section is covered in depth on our Financial Planning tools course. For further information about this course please contact the Client Care Team on 0800 028 0033.

7 Ongoing Client Servicing

Work' is added at client level and 'Tasks' are added at holding level. This is the only difference between them. The method for adding a work or task record is exactly the same for both items, the only difference is the work is linked to the client and therefore can only be viewed at client level while a task is linked to a holding and therefore as the holding is linked to the client, a task record can be viewed at both holding and client level.

7.1 Work and Tasks

Work/Task records can be diary notes for items to do in the future, a record of items completed, a record of a conversation with a client/provider, a record of correspondence sent to/from a client/provider, a record of time to be billed to a client or a combination of the above.

The screenshot shows the 'CAPITA FINANCIAL SOFTWARE' interface with the 'Work records' section active. The left sidebar contains navigation links: Clients, Holdings (1), Work, Diary, Account, Message, Documents, Calculators, and Reports. The main area has tabs for 'Incomplete', 'All tasks', 'Groups', and 'Tracker set-up'. A table with columns 'Task', 'User', 'Action by', 'Status', and 'Relates to' is visible. A red circle highlights the 'Groups' and 'Tracker set-up' tabs, with a callout stating: 'These are covered in the Advanced CCD and Administration course.' Another red circle highlights the 'Add record' button, with a callout: 'Click here to add a new work record.' A third red circle highlights a task entry with an envelope icon, with a callout: 'This icon on the title display of a work record denotes a letter/email attached to an entry.' Below the table, a status bar shows 'Group Task' and 'All group tasks shown - click here to filter'. A fourth red circle highlights the 'Correspondence attached' text, with a callout: 'This icon on the title display of a work record denotes a letter/email attached to an entry.'

Callouts:

- Shows all work waiting to be completed.
- Complete history of all work tasks for the client.
- Click here to add a new work record.
- These are covered in the Advanced CCD and Administration course.
- This icon on the title display of a work record denotes a letter/email attached to an entry.

The screenshot shows the 'Diary' form within the 'Work' section. The left sidebar has a red circle around the 'Diary' option. The main form has a red circle around the 'Task Group' and 'Task' dropdowns. A red arrow points from the 'Task Group' dropdown to a callout box. The 'Who' field has a callout box. The 'Date' field has a callout box. The 'Add Free Format notes around the work/task' section has a callout box. The 'Related project' field has a callout box. The 'Document linked' field has a callout box. The 'Further action required' section has a callout box. The 'Priority' field has a callout box. The 'Days / Override' field has a callout box. The 'By whom' field has a callout box. The 'First diary date' field has a callout box. The 'Further actions due' field has a callout box. The 'Further actions complete' field has a callout box. The 'Date of completion' field has a callout box.

Task Group and **Task** need to be selected from the drop down. The task list will be governed by the **Task Group** selected.

Initials of who created the task and date the task was created.

Options available for Work/Tasks.

Projects are covered in the Remuneration and Fees course.

Add Free Format notes around the work/task

Related project

Document linked

Further action required

Priority

Days / Override

By whom

First diary date

Further actions due

Further actions complete

Date of completion

Select to complete the task and move from 'Outstanding' to 'All tasks.'

Documents/e-mails saved elsewhere in the system can be linked to the work record here.

Set the tasks priority (1-5). Now confirm the number of days that you expect this task to take, or confirm the date by which this must be done.

Select the staff ref of the person who is to complete this task.

To add a letter to the task, select 'Message' from the left hand menu:

CAPITA
FINANCIAL SOFTWARE

Clients > Work > Diary

Task Group
Task
Diary

Message

Message to Client Options 10 March 2011

If to client, address how? Both (not married)

Include Honours ?

Type of correspondence Private & Confidential

Private Private & Confidential

Formality Informal

date 10/03/2011

Our reference

Word export

Generate Correspondence

Message Maker

Use Message Maker to include and modify standard text. Use auto-text and Merge items to automatically generate your letters.

Use Message Maker

Dear Eric & Gillian

Private & Confidential
Mr E A Johnston & Miss G A Collins
55 Queens Way
Bishops Stortford
Hertfordshire
CM14 7TR

When using Message Maker you can select a pre saved letter from standard text or create a letter using merge fields to pull information already input into CCD into the letter:

Message Maker
Letter to Client
No related policy for data merge

► Store new standard
► Spell check text
► Select holding record
► Select enquiry record

▼ Select filter
Confirmation

▼ Select standard message
Policy Confirmation Letter

Re : Your <<Policy_Provider>> <<Policy_ProductName>>
Thank you for returning your Application Form for a <<Policy_ProductName>> with <<Policy_Provider>>.
I am pleased to confirm that I have today forwarded your instructions to for processing.
I will be in touch again, as soon as I have any updates from <<Policy_Provider>> on the progress of your application.
Yours sincerely
<<Policy_Consultant>>

▼ Add data items
Merge - Policy
Effective date
Life assured
Maturity date
Policy holder
Product Provider
Product Name
Sum assured
Scheme name
Term
Current value
Valuation date
Policy number
Consultant
Contribution
Contract reason / objective
Product basis
Product Category

Copy to clipboard

Return Generate Letter

This shows a letter using the merge field's facility in CCD. How to create and save letters is covered in the Advanced CCD and Administration Course for further information please contact our Client Care Team on 0800 028 0033.

When the letter is complete, select 'Generate letter' at the bottom of the screen, complete any missing data fields and then output to MS Word and print. MS auto saves the letter in the document store specified in the **SETUP** module and **TECHNICAL**. A link is created between the work record and the word document to enable viewing in the future.

<p>10 March 2011</p> <p>Private & Confidential Mr E A Johnston & Miss G A Collins 55 Queens Way Bishops Stortford Hertfordshire CM14 7TR</p> <p>Dear Eric & Gillian</p> <p>Re : Your Aegon Scottish Equitable Personal Pension</p> <p>Thank you for returning your Application Form for a Personal Pension with Aegon Scottish Equitable.</p> <p>I am pleased to confirm that I have today forwarded your instructions to Aegon Scottish Equitable for processing.</p> <p>I will be in touch again, as soon as I have any updates from Aegon Scottish Equitable on the progress of your application.</p> <p>Yours sincerely</p> <p>Mark Andrew Brent</p>
--

This letter can be output to MS Word.

The last option in work and task is ACCOUNT. This is where you can turn the clock on and off in order to create chargeable time records for the client:

Account

Time on 16:44 Time off 16:59 Time spent 00:14

Manual time override

Disbursements incurred More

Time manager

Type Advice Rate p.h. / Charge 75.00 / 17.50

Rate p.h. / Cost 50.00 / 11.67

Adviser Mark Andrew Brent

Activity Administration

Chargeable activity ☒

Task recorded by Anna Maria Smith, Member of team

Select ACCOUNT.

Turn the clock on and off. The system calculates total time spent.

The hourly charge and cost is pulled through from the Staff record for the person completing the task.

7.2 Valuations

There are two methods of valuing clients and these are by **Financial Express** and by **Contract Enquiry**.

Financial Express will automatically update the Bid price on clients' holdings when the fund has been selected from the Financial Express price list. We have covered this in earlier parts of this manual, (**Editing your CCD Setup – Prices** and in **Adding Enquiries and holdings – Adding a product based holding**).

Contract Enquiry allows up to date values to be retrieved directly from the product provider. This can be done on an individual basis or on a bulk basis. A list of Providers and types of policy available for contract enquiry are covered on our web site www.capitafinancialsoftware.co.uk along with the implementation and sign up guide:

7.2.1 Requesting a CE Valuation

This section confirms how to use CE to obtain individual holding valuations. Start on the **Details** page of the holding that needs to be valued:

Clients Clients > Holdings > Details

Holdings Contract details Assets Withdrawals Analysis

Overview
Product
Contributions
Details
Administration
Tasks
Remuneration
Submission

Where Contract Enquiry is available 'Yes' will pre-populate this field.

Click here to activate contract enquiry.

Valuations

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

Valuation data
Date of current valuation
Next scheduled valuation

Electronic valuation available?

Summary
14/08/2012
11/12/2010

View details
Hint
View Notes
Update Values Now

Contract Enquiry Utility

File Settings Tools Help

CAPITA FINANCIAL SOFTWARE Contract enquiry

Provider: Skandia-Life

Product Type: Investment Bond

Product Sub Type: Unit Linked Bond

Contract Reference: SIB009350943

Output Results to: ☐ Browser ☒ CCD

Providers Response: Request Valuation

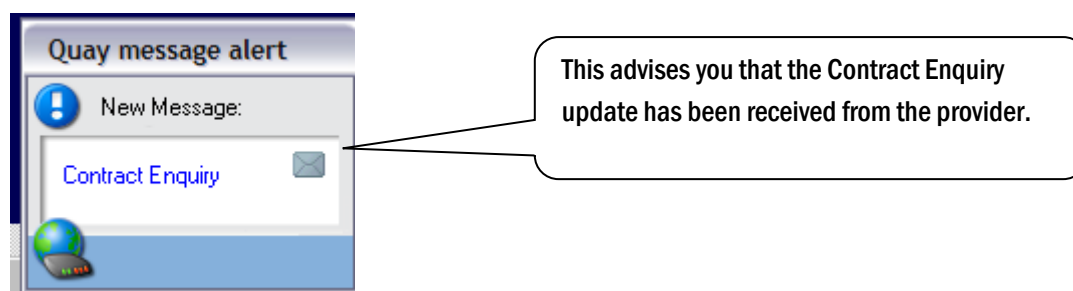
Processing Contract

This pop up will appear once 'Update Values Now' has clicked on.

There are two options for the results:

Browser – will put the value into a browser window.

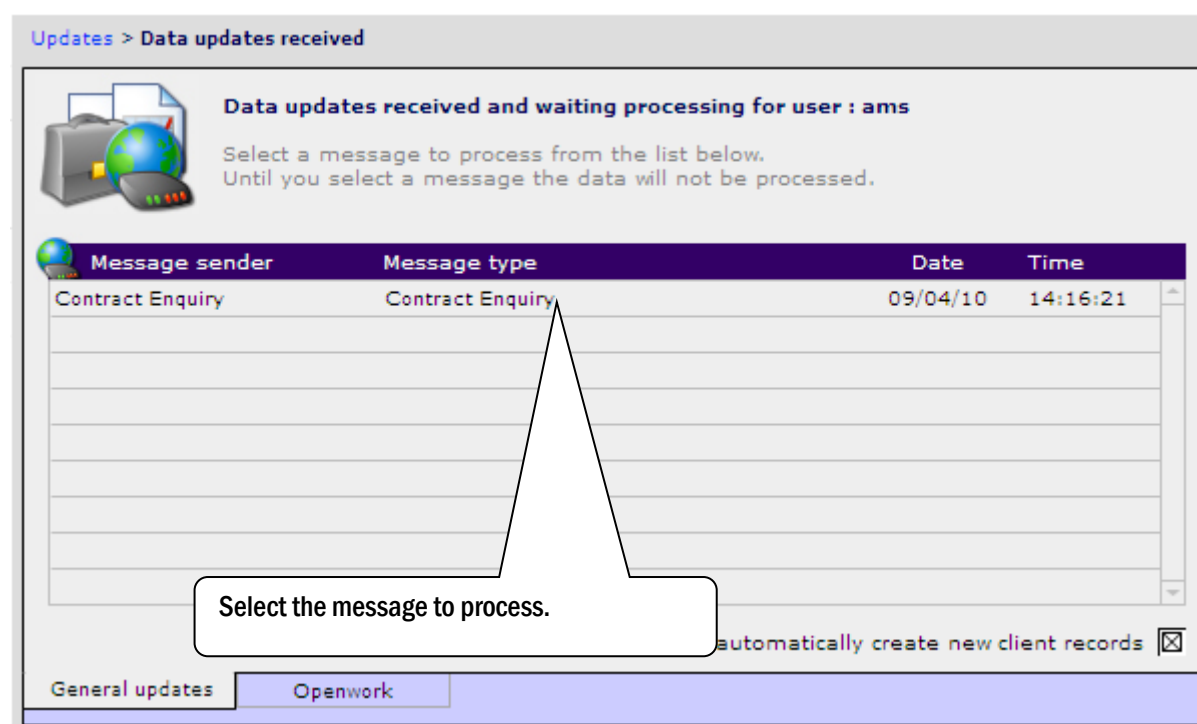
CCD – will put the value into Updates to update the Assets section of the Holding.



The Contract Enquiry message will be found in the 'Received' section of the **UPDATES** module. Navigate using this button **Process electronic valuation within Updates Section** or by quitting out of the Clients module.

7.2.2 Processing the Valuation

If the values have been selected to come back to CCD, the message will show like this:



NB: if more than one contract enquiry message is here, by selecting one for processing all outstanding contract enquiry messages will be processed. Messages other than contract enquiry messages waiting in the received box will remain here.

If the message has been sent back from the provider with all the necessary information, when processing it will simply update the information in the client's holding.

If the message has been sent back from the provider with some necessary information missing, the following screen will be displayed:

CAPITA
FINANCIAL SOFTWARE

Data updates

Fund Mapping

The 1 fund(s) displayed below have been returned by the Provider without an industry standard code (SEDOL or MexID).

Please select each fund and map to the appropriate fund supplied by Financial Express to ensure that these map automatically in future.

Contract Enquiry Fund name	Contract Enquiry Provider	Financial Express Fund Name	
⚠ Balanced	Skandia	Unmapped to a Financial Express fund	▶ Create a mapping

Contract Valuations

Exceptions (1) Summary

The contracts below contain assets that have not been automatically matched to assets in CCD. Click the 'Details' button to match the assets.

Contract Enquiry Provider	Contract Holder	Contract Num	Response Status	
⚠ Skandia	Black, C	SIB009350943	Warning	▶ Details

Print schedule of unmatched contracts

The **Fund Mapping** section shows a fund which has come back without either a MexID or Sedol code. CCD has placed it here as it needs to be matched, where possible, to a fund within Financial Express which has this information. Any input done at this level, may update exceptions in the bottom half of the page.

Once the fund has been matched, it will not need matching again for any holding.

The **Contract Valuations** section shows any contract enquiry updates sent back for holdings which have an exception. These exceptions need to be looked at and dealt with manually.

We recommend that you always start by dealing with the 'Fund Mapping' section first. Click on 'Create a mapping'.

CAPITA
FINANCIAL SOFTWARE

Data updates

Fund Mapping

Map the Provider's Contract Enquiry fund below to a Financial Express fund, funds mapped here will automatically match in future Contract Enquiry updates

Contract Enquiry Fund name	Contract Enquiry Provider	Custom Provider Code
First State Asia Pacific Leaders	Skandia Investment Solutions	CFAPLA

☒ Only show funds that already exist in CCD contracts being updated by Contract Enquiry

Financial Express Fund Name	Financial Express Provider Name	Unit Price	Mex ID	Sedol	CitiCode	
asia	Filter		Filter	Filter	Filter	
First State Asia Pacific A	First State Investments (UK)	550.87	SIPEA	3018389	Q122	▶ Map to this fund
First State Asia Pac Ldrs A Acc GBP	First State Investments (UK)	288.60	CFAPLA	3387421	Q152	▶ Map to this fund

Use these filter fields to find the fund on Financial Express.

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Once the correct fund has been found, use the 'Map to this fund' button to complete.

Now that this section has been completed, this may have dealt with some of the other exceptions.

Moving back to the main screen:

Fund Mapping

The 1 fund(s) displayed below have been returned by the Provider without an industry standard code (SEDOL or MexID).
Please select each fund and map to the appropriate fund supplied by Financial Express to ensure that these map automatically in future.

Contract Enquiry Fund name	Contract Enquiry Provider	Financial Express Fund Name	
✓ Balanced	Skandia	3BA Global Stock Mix	Undo this mapping

A tick now appears which confirms that this has been dealt with.

Contract Valuations

Exceptions (1) Summary

The contracts below contain assets that have not been automatically matched to assets in CCD. Click the 'Details' button to match the assets.

Contract Enquiry Provider	Contract Holder	Contract Num	Response Status	
⚠ Skandia	Black, C	SIB009350943	Warning	Details

Now click onto any 'Exception' contained in the second half of this screen.

Additional information returned from the Product Provider, including warnings, are displayed here.

Client Detail

Miss Cynthia Black

Contract Details

Investment
Investment Bond
Unit Linked Bond
SIB009350943

Message Detail

Source: Skandia
Warning Response

This statement shows the investment allocation for your plan.
The allocation is notional and does not confer any rights distinct

☐ Show automatically matched assets

Contract Enquiry Assets	Matched CCD Assets	New	Existing CCD Assets	Archive
⚠ Balanced	Click here to match	<input type="checkbox"/>	⚠ Cautious Life	<input type="checkbox"/>
⚠ Deposit	Click here to match	<input type="checkbox"/>	⚠ Skandia Finland Alndsbk Eur Act Pfl	<input type="checkbox"/>
⚠ Cautious Life	Click here to match	<input type="checkbox"/>		

The section of 'Contract Enquiry Assets' confirms the assets that have been sent back via the Contract Enquiry message. The section 'Existing CCD Assets' shows the funds currently recorded on the Holding in CCD.

What needs to be done here is to match any funds appearing in both sections and then potentially archiving any funds which are in the existing section but not in the 'Contract Enquiry Assets' section.

Firstly, we can see that the 'Cautious Life' fund appears in both sections. This means that we can match the fund in the 'Contract Enquiry Assets' section to the one in the 'Existing CCD Assets'. This is done by clicking on 'Click here to match'.

Contract Enquiry Assets	Matched CCD Assets	New
⚠ Balanced	Click here to match	<input type="checkbox"/>
⚠ Deposit	Click here to match	<input type="checkbox"/>
⚠ Cautious Life	Click here to match	<input type="checkbox"/>

A list of all the funds which are unmatched from the 'Existing CCD Assets' section will be displayed.

Contract Enquiry Assets	Matched CCD Assets	New
⚠ Balanced	Click here to match	<input type="checkbox"/>
⚠ Deposit	Click here to match	<input type="checkbox"/>
⚠ Cautious Life	<div> <div></div> <div>Cautious Life</div> <div>Skandia Finland Alndsbk Eur Act Pfl</div> </div>	<input type="checkbox"/>

Select the appropriate fund from the list.

Once a fund has been selected, a tick will appear next to that fund. Now, we need to look at the other funds.

That now leaves the 2 other funds 'Balanced' and 'Deposit' which we need to deal with. These are 2 new funds that have come in on the Contract Enquiry update. The reason that we know that they are new is that they don't appear in the 'Existing Assets' section.

To create these funds on the client's holding, click into the 'New' field for them both. The information that has come in on the update has now been dealt with. The last thing to do is to look at the remaining fund in the 'Existing Assets' section.

The 'Skandia Finland Alndsbk Eur Act Pfl' fund was a fund that the client had units in before this update. This fund needs to be removed from the clients holding and archived.

To do this, click into the 'Archive' field at the end of the fund information.

Existing CCD Assets	Archive
✓ Cautious Life	<input type="checkbox"/>
✓ Skandia Finland Alndsbk Eur Act Pfl	<input checked="" type="checkbox"/>

All fund information has now been dealt with as indicated by the ✓ against each fund. Navigate back to the main page, using the 'Return to the Summary Screen'.

To finish off, use the 'Process Contract Enquiry' button in the bottom right hand corner of the screen. This will update the holding with this information.

There is an 'Exit' button in the bottom left hand corner of the screen, which can be used to exit out of this page. Any fund mapping will remain, however any holding fund matching completed, will be undone once the 'Exit' button is clicked. The Contract Enquiry message will remain in **UPDATES > RECEIVED** for completion at a later time.

Clients > Holdings > Details > Assets

Contract details Assets Withdrawals Analysis

Add note

Valuation Cessation Projections Reports

+ Add asset

Type	Asset	Units (No.)	Price	Value	% holding
Collective	Balanced	14.41	841.90	121.30	33.55 ▶
Collective	Skandia Cautious	45.50	274.70	124.98	34.57 ▶
Collective	Skandia Deposit	26.26	438.80	115.23	31.87 ▶

Updated fund information is now held against the holding.

Current valuation date 09/04/2010

Current Archived Historic Values provided by Contract Enquiry

7.3 Associating and Dis-associating Clients

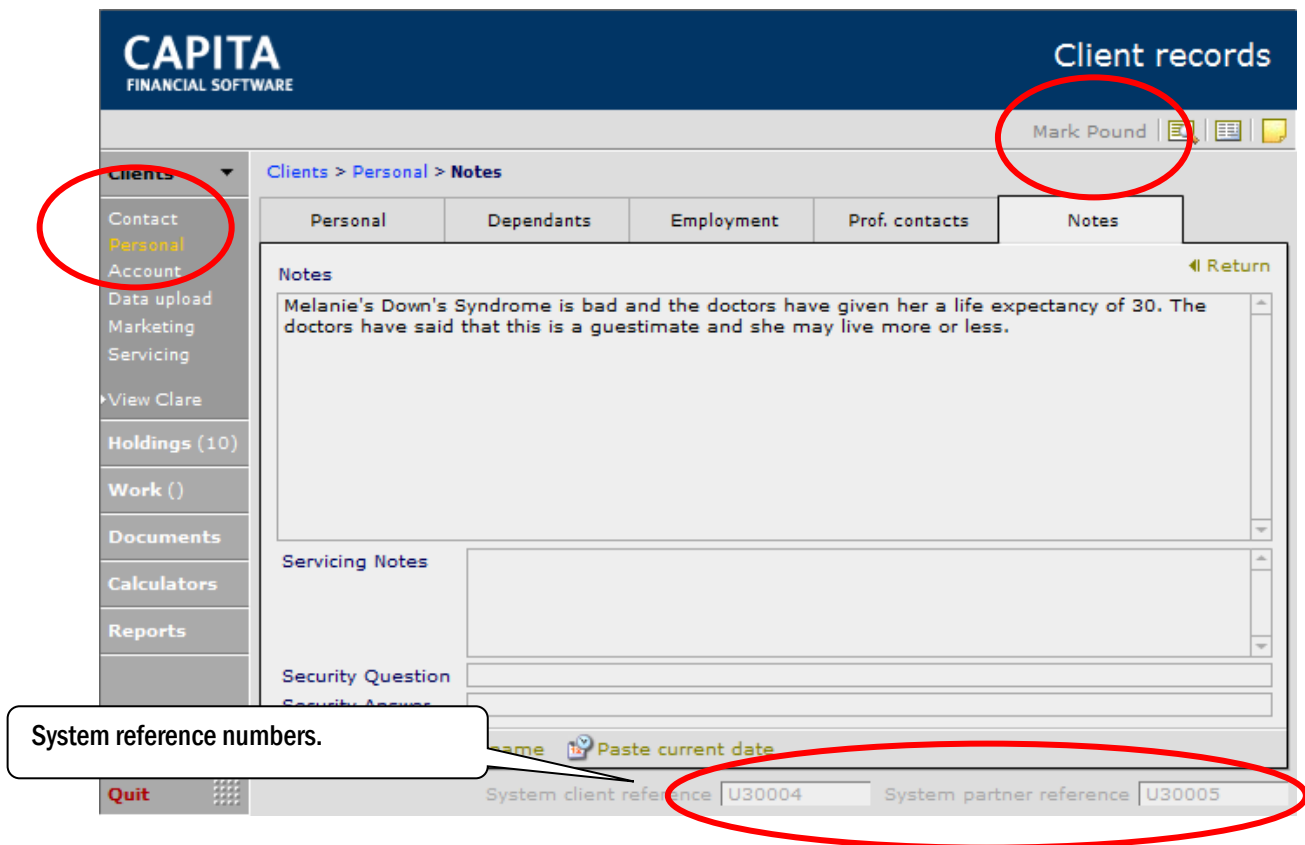
There will be times when you need to link or unlink clients in your database, without losing information already entered. Any joint holdings will appear on both records once they have been disassociated.

7.3.1 Disassociating Clients

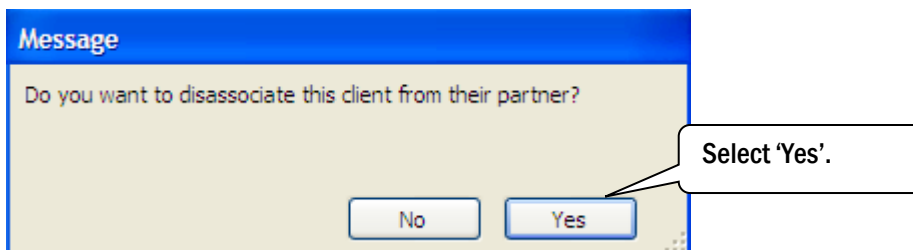
To disassociated linked clients:

- 1) Go to the 'Notes' page in the PERSONAL section of the client's record.
- 2) Click into the 'System Partner reference' field.
- 3) A pop up box will appear asking if the clients need to be disassociated. select Yes.
- 4) Go to the PERSONAL section of the partner's record and amend to client

Moving to the Notes page in the PERSONAL section, at the right hand corner of CCD, there will be a 'System partner reference':



Once the System partner reference box is clicked into, the following pop up appears:



This removes the partner reference from the other person as well. Now amend their records.

Clients ▾ **Clients > Personal**

Personal ▾ Dependants Employment Advisers Notes

Client/Partner: The associated client is the **Partner** of Penny.

Date of birth: 23 8 1963 Current age: 44

Age admitted:

Gender:

Marital status:

Smoker:

State of health:

Hazardous sports / pastimes:

National Insurance No:

Date of death:

Personal Fact find

Switch to the client's fact find

System client reference: U30027

Also, the addresses may need to be updated, as well as how any letters should be addressed.

7.3.2 Associating Clients

To associate clients that already exist in your database:

- 1) Go to the PERSONAL section 'Notes' page of each record and make a note of the system client reference number.
- 2) On the main 'client' record enter the associated client's reference number in the partner's ref box at the bottom of the notes page.
- 3) Go to the main PERSONAL screen and define the relationship between the client and the partner.
- 4) Go to the partner's record and enter the client's reference number in the partner field on the notes page in the personal section.
- 5) Go to the main PERSONAL screen and change the client to partner, make sure the relationship is correct.

Clients ▾ **Clients > Personal**

Personal ▾ Dependants Employment Prof. contacts Notes

Client/Partner
 The associated client is the of Mark Keith.
 Date of birth 23 12 1968 Current age
 Age admitted
 Gender
 Marital status
 Previous name
 Smoker
 State of health
 Hazardous sports / pastimes
 NI Number
 Date of death

Personal Fact find
 Switch to the client's fact find

Quit

System client reference U30004

Clients ▾ **Clients > Personal > Notes**

Personal Dependants Employment Prof. contacts Notes

Notes

Servicing notes

Security question

Security answer

Paste current user name Paste current date

Client reference System partner reference

Enter the associated client's reference number.

Make a note of the client reference number.

Clients ▾ Clients > Personal > Notes

Personal Dependants Employment Prof. contacts Notes

Notes Return

Servicing notes

Security question

Security answer

Paste current user name Paste current date

System client reference U30015 System partner reference U30008

Bob Worth

Clients ▾ Clients > Personal

Personal Dependants Employment Advisers Notes

Client/Partner Client

The associated client is the Wife of Bob.

Date of birth 23/08/1960 23 8 1960 Current age 47

Age admitted

Gender Male

Marital status

Smoker

State of health

Hazardous sports / pastimes

National Insurance No

Date of death

Personal Fact find

Switch to the client's fact find

System client reference U30026

Switch to the partners record and repeat the process.

Clients ▾ Clients > Personal > Notes

Personal Dependants Employment Prof. contacts **Notes**

Notes

Return

Servicing notes

Security question

Security answer

Paste current user name Paste current date

System client reference U30015 System partner reference U30008

Quit

Personal

Account

Data upload

Marketing

Servicing

Create partner

Holdings (1)

Work (0)

Documents

Calculators

Reports

Add the associated client's reference number.

Clients ▾ Clients > Personal > Notes

Personal Dependants Employment Prof. contacts Notes

Notes

Return

Servicing notes

Security question

Security answer

Paste current user name Paste current date

System client reference U30008 System partner reference U30015

Quit

Personal

Account

Data upload

Marketing

Servicing

View Sam

Holdings (5)

Work (2)

Documents

Calculators

Reports

Once completed, 'Create Partner' will change to show the partners name.

Client/Partner: Client of Tony

Samantha is the

Date of birth: []

Age admitted: []

Gender: []

Marital status: []

Previous name: []

Smoker: No

State of health: Good

Hazardous sports / pastimes: Motor bike racing (weekends)

NI Number: OP 26 87 16 D

Date of death: []

Personal Fact find

Switch to the client's fact find

System client reference U30008

7.4 CCD Diary

The diary in CCD can be viewed for the individual or for the company as a whole. The diary will show all work and tasks due.

You can view your own outstanding diary tasks in:

- My notes > My diary
- Admin Module.

7.4.1 Viewing your diary in My Notes

Click on the yellow 'post it' note in the top right hand corner entitled 'My notes':

Client records

Add record Find record List records My notes

Client type: Individual Client Ref. []

Once this has been selected, there are a set of tabs along the bottom of the page. The middle of these is **My Diary**.

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My notes

Return Add note

Notes recorded by / on behalf of Anna Maria Smith

My notes My diary (14) My docs. You are logged in as Anna Maria Smith

Return Add diary

12 Client Task recorded Created Due date Priority

Worth, Bob	Arranging credit checks	AMS	28/05/07	10/03/11	3
Clift, G H	Submit application to provider	AMS	28/05/07	10/03/11	3
Cheung, T	Corresponding with the client	AMS	28/05/07	10/03/11	3
Lewis, G	Letter of Authority Issued	AMS	28/05/07	10/03/11	3
Taylor, Christine A	Letter to Client	AMS	28/05/07	10/03/11	3

My notes My diary (5) My docs. You are logged in as Anna Maria Smith

Add new diary item for the client currently being worked on.

Will take you to the work item selected.

7.4.2 Viewing your Diary in the Admin Module

Navigate to the Admin Module and use either 'Diary today' or 'Diary all':



Admin. Administration

Diary today
Diary all
Enquiries
New business
Compliance
Reviews
Time recorded

Remuneration

Reports

Marketing

Administration manager

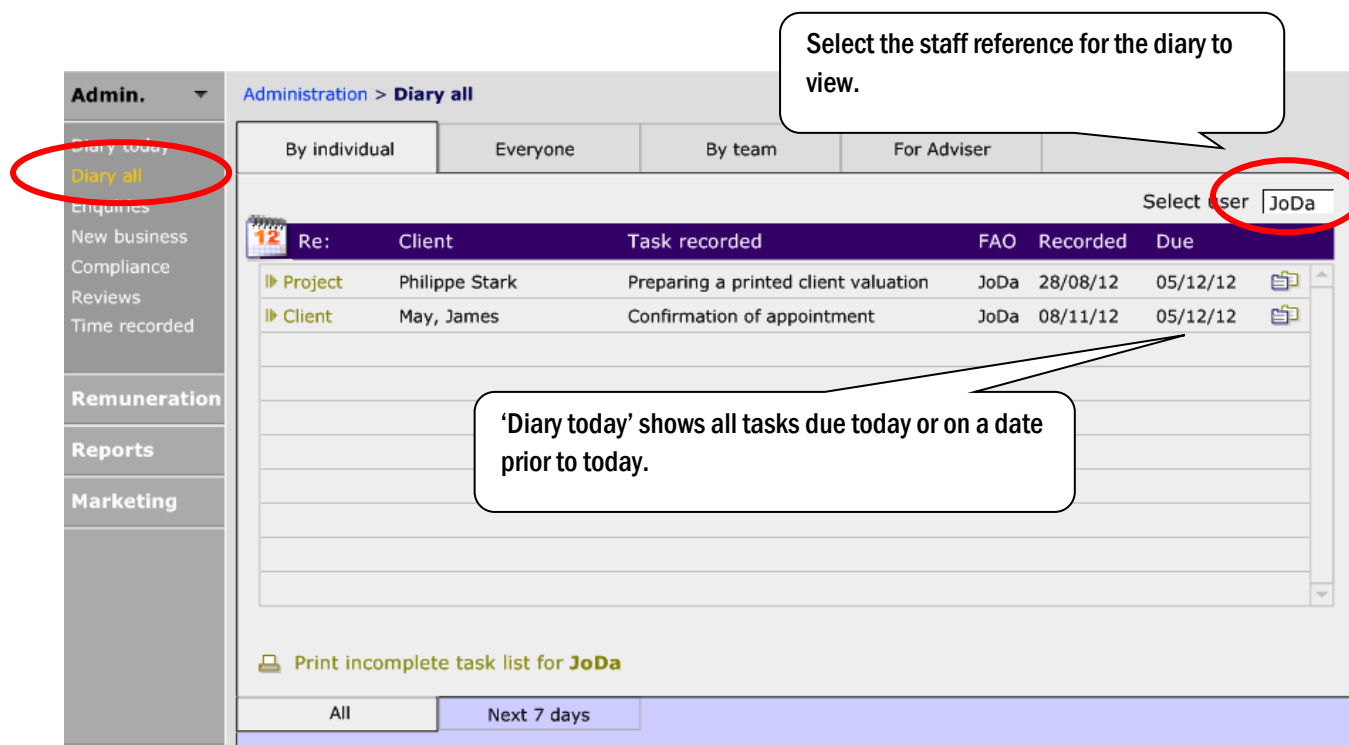
Status report as at Wednesday 05 December 2012

You are logged in as superuser, member of: team

Task	Values	View records
Personal diary due today	0	More
Enquiries	48	More
Incomplete New business records	311	More
Incomplete compliance checklists	334	More
Client reviews due 12/2012	0	More
Policy renewals 12/2012	0	More
Maturities due 12/2012	0	More
Time recorded 05/12/12	0:00	More
Timed tasks still running	1	More

[Search the database of holdings to find a record](#)

The diary can be viewed 'By Individual', 'Everyone', 'By team', 'For adviser' or by 'Task groups'. 'Task groups' are where work flows have been created and these are covered in our Advanced CCD and Administration course.



Admin. Administration > Diary all

Diary today
Diary all
Enquiries
New business
Compliance
Reviews
Time recorded

Remuneration

Reports

Marketing

By individual | Everyone | By team | For Adviser

Select user **JoDa**

Re:	Client	Task recorded	FAO	Recorded	Due
Project	Philippe Stark	Preparing a printed client valuation	JoDa	28/08/12	05/12/12
Client	May, James	Confirmation of appointment	JoDa	08/11/12	05/12/12

'Diary today' shows all tasks due today or on a date prior to today.

[Print incomplete task list for JoDa](#)

All | Next 7 days

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'Diary all' will show all work/task due regardless of the due date.

Admin. Administration > **Diary all**

Diary today
Diary all
 Enquiries
 New business
 Compliance
 Reviews
 Time recorded

Commissions
 Reports
 Marketing

Quit

By individual | **Everyone** | By team | For Adviser

Select user

12	Re:	Client	Task recorded	FAO	Recorded	Due	
▶ Client		Worth, Bob	Arranging credit checks	ams	28/05/07	10/03/11	
▶ Policy		Clift, G H	Submit application to provider	ams	28/05/07	10/03/11	
▶ Policy		Cheung, T	Corresponding with the client	ams	28/05/07	10/03/11	
▶ Policy		Lewis, G	Letter of Authority Issued	ams	28/05/07	10/03/11	
▶ Client		Taylor, Christine A	Letter to Client	ams	28/05/07	10/03/11	

Print incomplete task list for ams

All | **Next 7 days**

Choose 'All' or 'Next 7 days'.

Switch to Relevant section > Diary

8 Customer Support

8.1 Support Desk

There are two main support desks at Capita Financial Software Limited, user support and technical support:

User Support – have a working knowledge of financial services and will help you if CCD is not doing what you expect it to.

Technical Support – have a good knowledge of IT and databases and will help when CCD has a software issue.

The User and Technical teams are available 9am – 5.30pm Monday – Friday. Outside of these hours you can leave a message on the answer phone or e-mail: financialsoftwaresupport@capita.co.uk

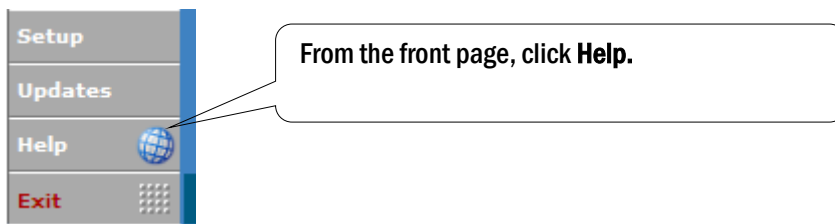
To log a call for either of the support teams call 0800 028 0033 where a representative from the support team will take details of your call, log this onto the system and give you a call reference number, or e-mail financialsoftwaresupport@capita.co.uk with full details.

Again your e-mail will be logged onto the support system and you will receive an acknowledgement e-mail giving you your reference number. Please quote this reference number if you are enquiring about your support call.

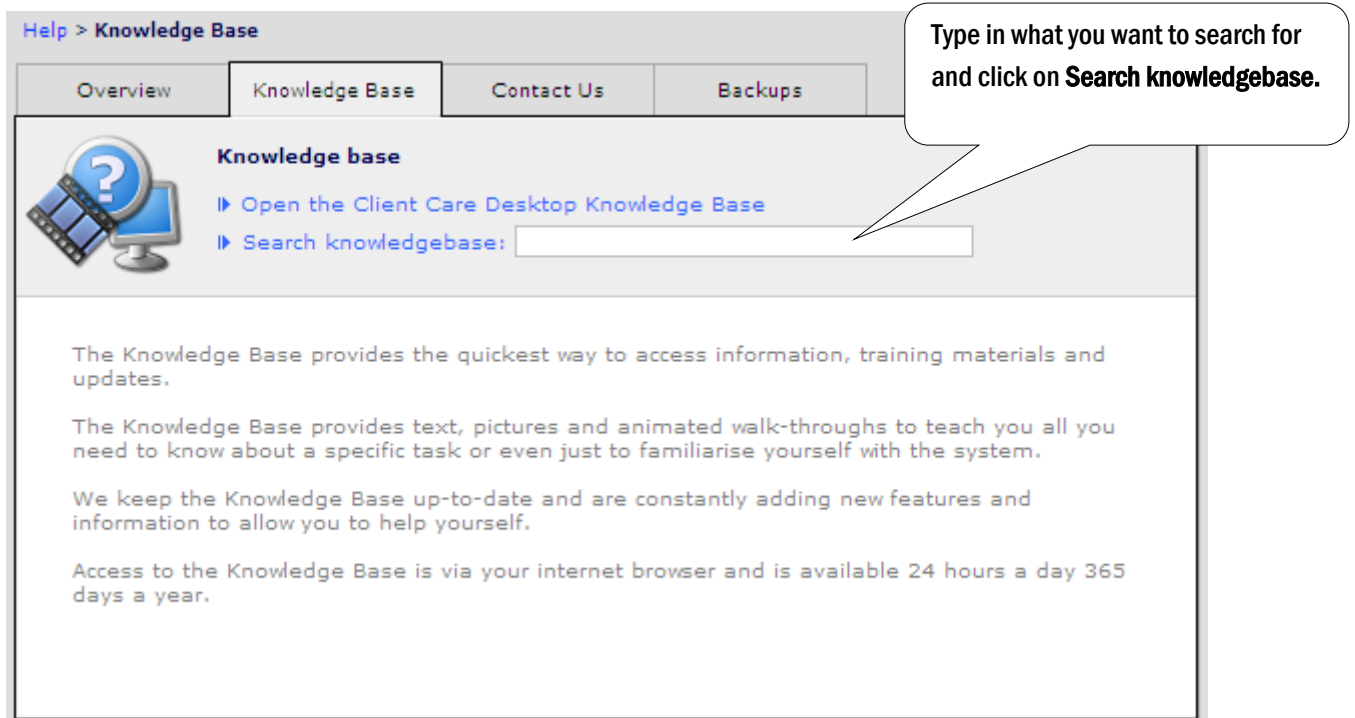
8.2 Knowledge Base

There is a knowledge base set up on the Capita Financial Software website which means that if a query arises outside of the Support working hours you are able to get help.

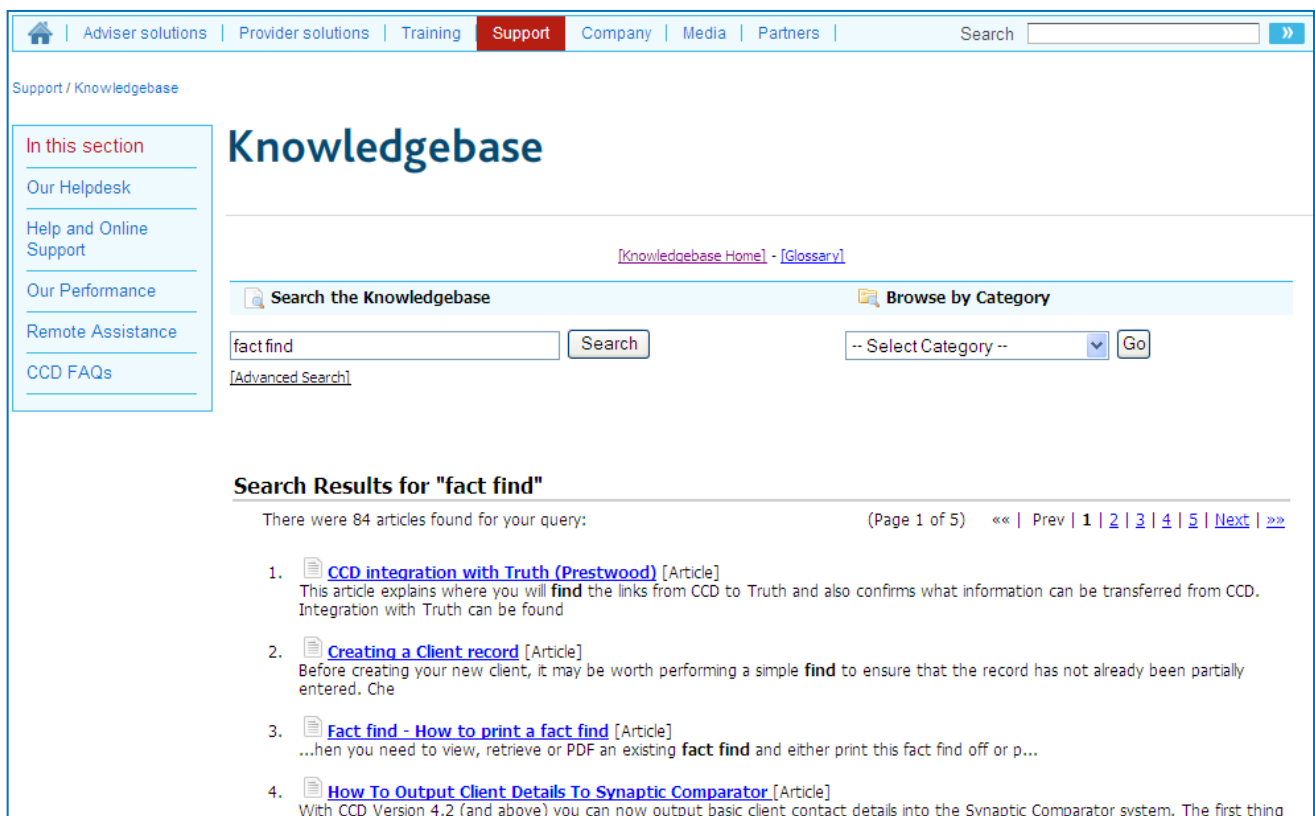
The knowledge base can also be accessed from within CCD:



Once in, select the **Knowledge Base** tab:



As long as you are connected to the internet, you will be directed to the knowledge base:



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