SYNAPTIC SOFTWARE

USER GUIDE

SYNAPTIC

Version 1.0

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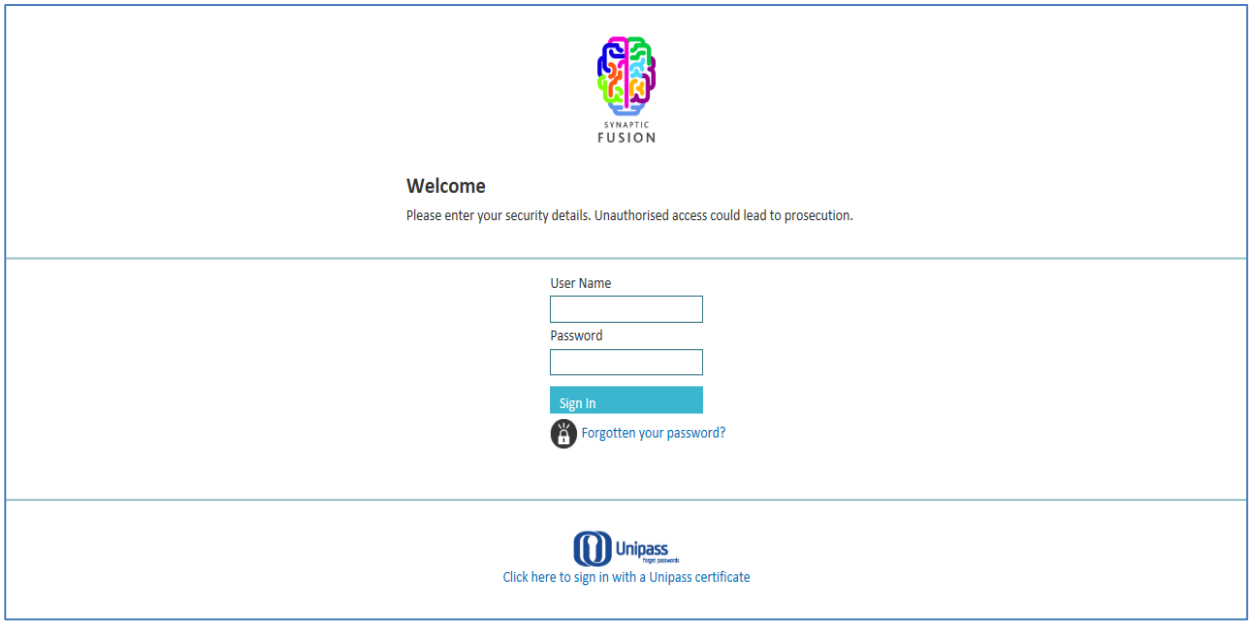
1 Introduction

This user guide has been put together to guide you through accessing the Synaptic software. It is a guide to the common components of the suite, i.e. the data that is shared across the different applications. It covers navigation, shared data and the icons that are used throughout the suite.

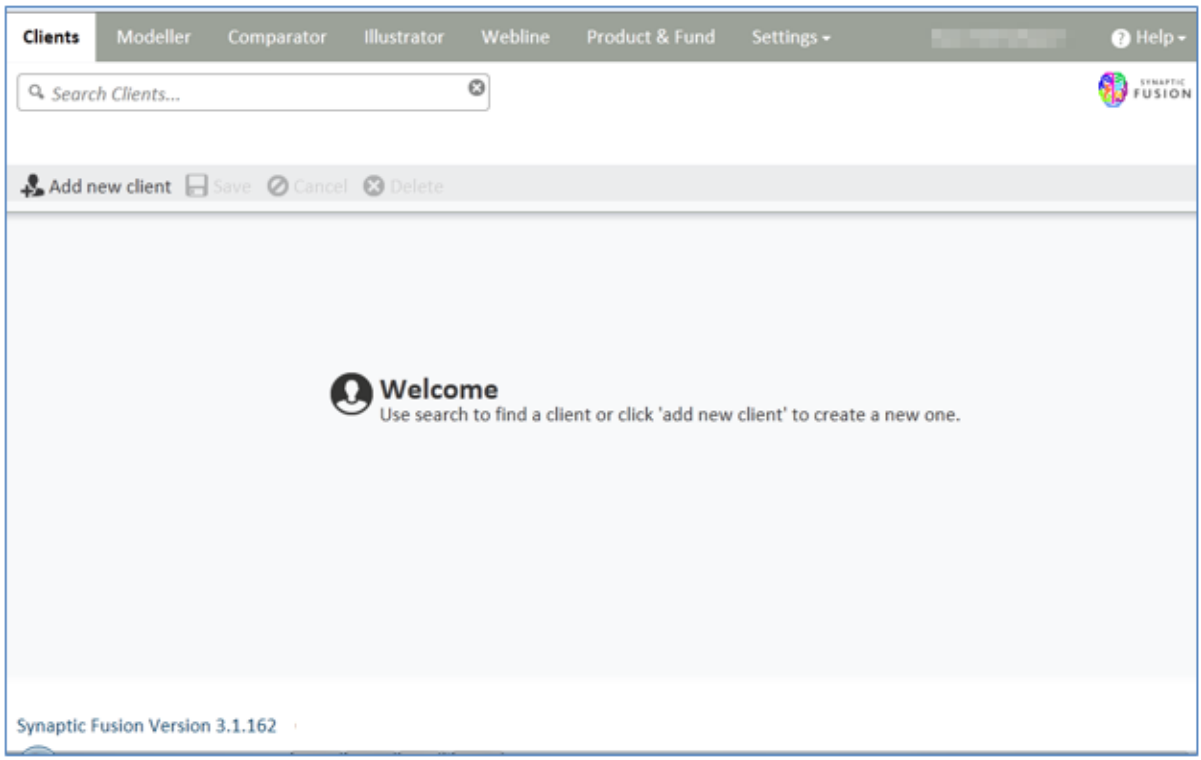
Synaptic is the gateway to the Capita Financial Software suite of investment planning tools designed to help you fulfil your obligations set out by the Financial Conduct Authority (FCA) for assessing your client's attitude to investment risk and enable you to recommend a suitable and tailored solution for them.

2 Accessing Synaptic

There is no setting up required to access the Synaptic software. However you will need to have acquired the appropriate licence from your administrator. You will need an internet connection as this suite of software solutions is only available online.



Once you have signed into Synaptic, there will be a welcome screen which will direct you to either search for an existing client or add a new one by clicking on the relevant button at the top left of the screen.



2.1. Application Tabs

There are 7 tabs at the top of the screen that you can choose from:

- Clients - where you can add or retrieve client details.
- Modeller - an investment planning and risk profiling tool.
- Comparator - a quantitative and qualitative on and off platform cost comparison tool.
- Illustrator – a switch analysis tool.
- Webline - for researching quotations and applying for Protection, Annuities or Health policies.
- Product & Fund – for conducting qualitative Product or Fund research.
- Settings – to access Fund Management, Administration and Enterprise Messaging Platform.

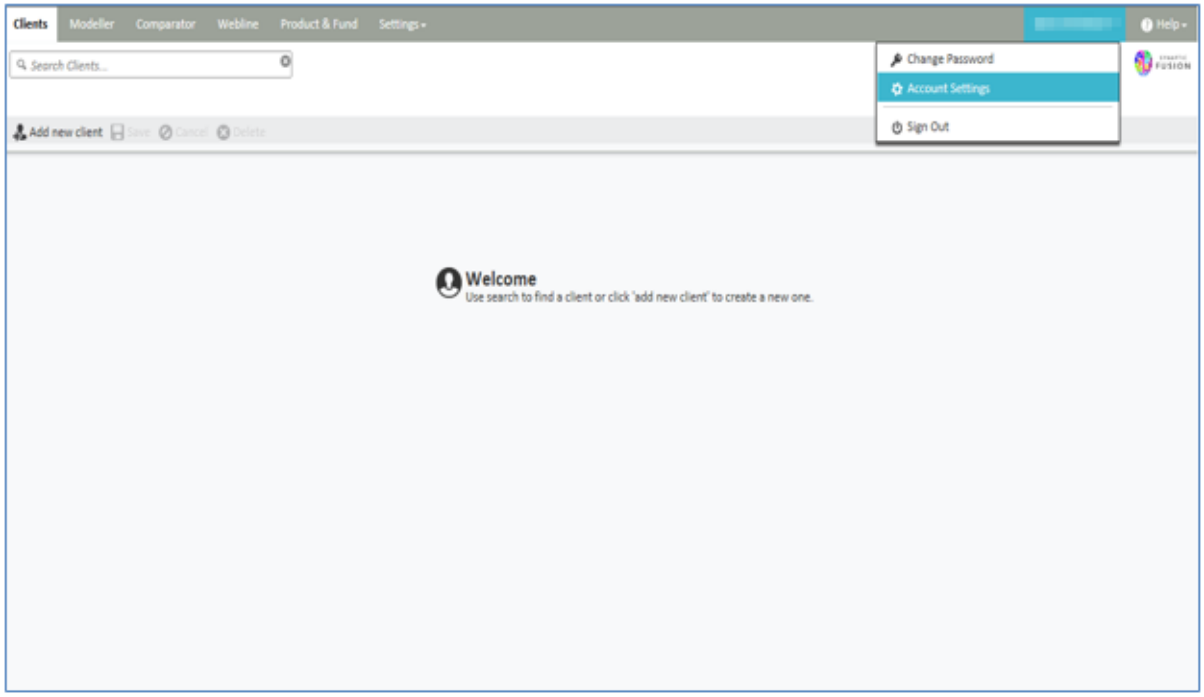
The type of licence purchased will drive which of the Synaptic tools you have access to. Modeller, Comparator and Illustrator will not need further sign in credentials but in order to access Product & Fund and Webline you need to ensure that your 'sign in' credentials are set before initial use.

Please see the next section 2.2.1 Account Settings, for this information.

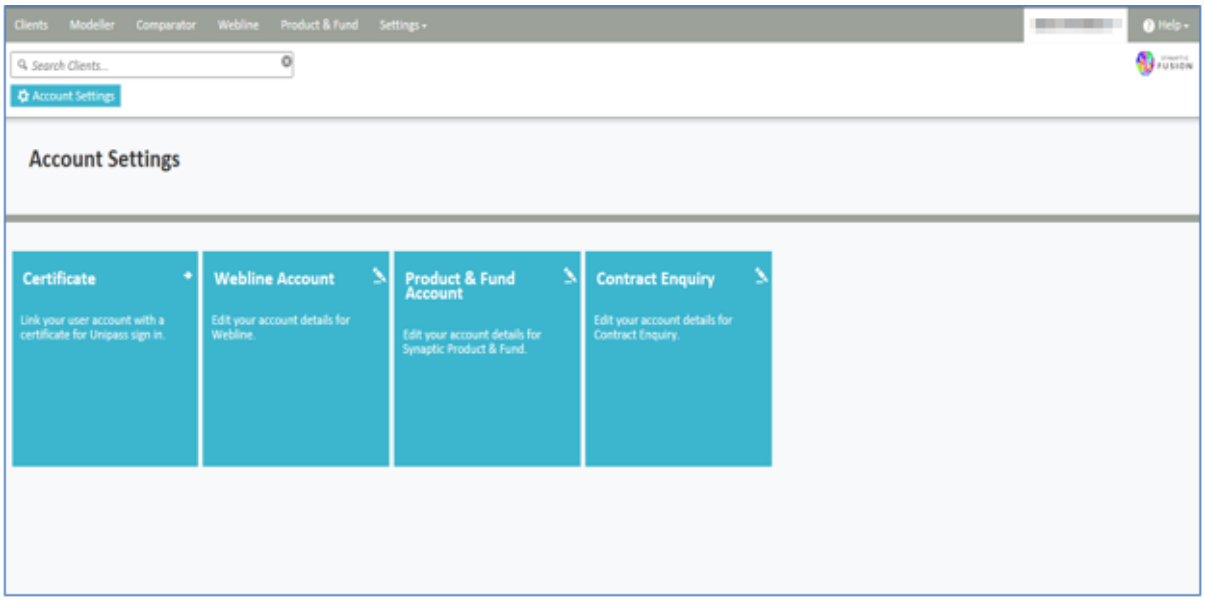
2.2 Your Access

2.2.1 Account Settings

You can access Account Settings via the Name tab on the top right of Synaptic screen. From here you can associate your Unipass or enter your sign in details for associated applications.



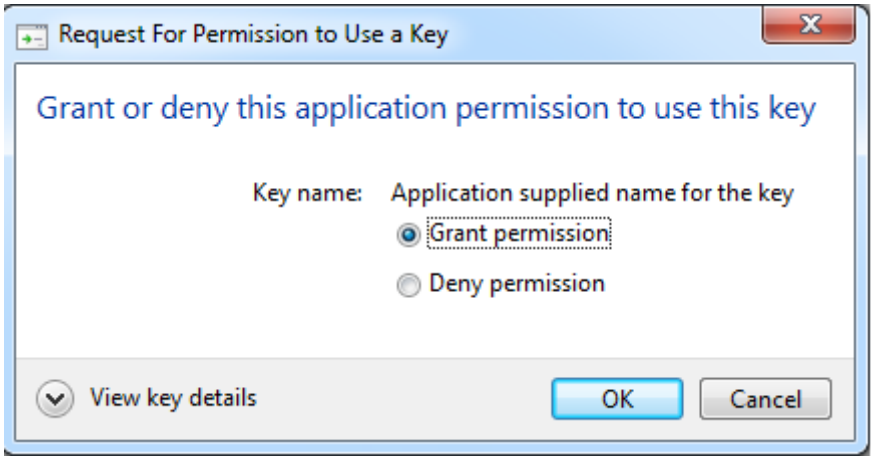
Once selected, you will be presented with 4 options, as the following screen shows:



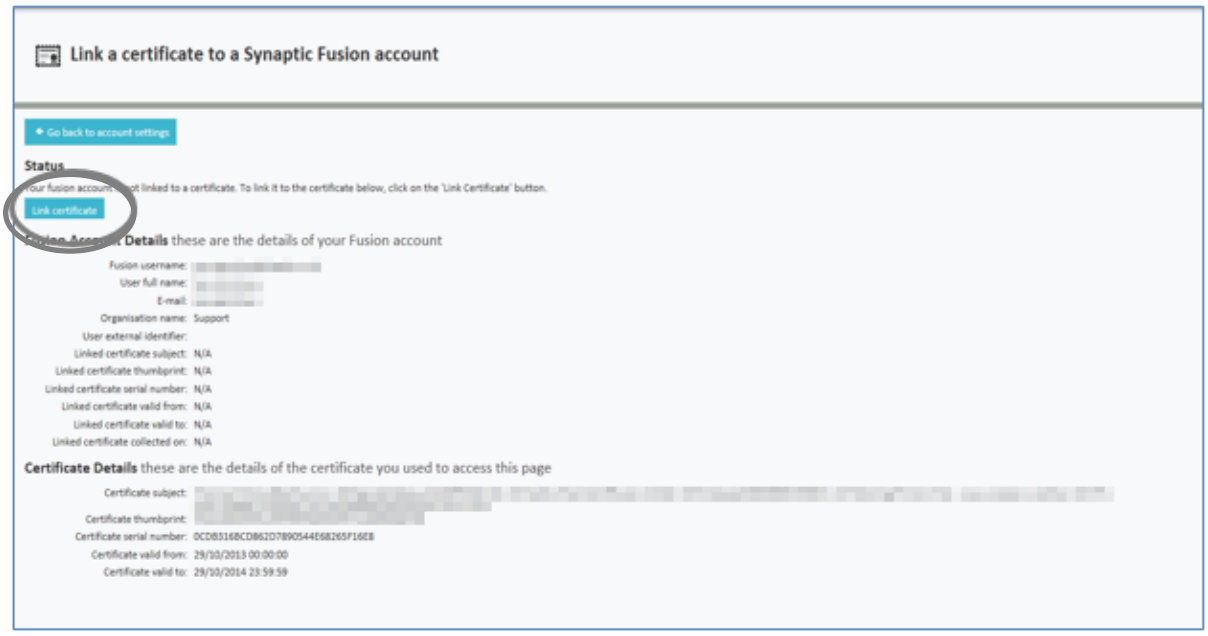
2.2.1.1 Unipass

Associating your Unipass will allow you to sign in to the suite (without your username and password) and is often mandated for some providers when using Contract enquiry.

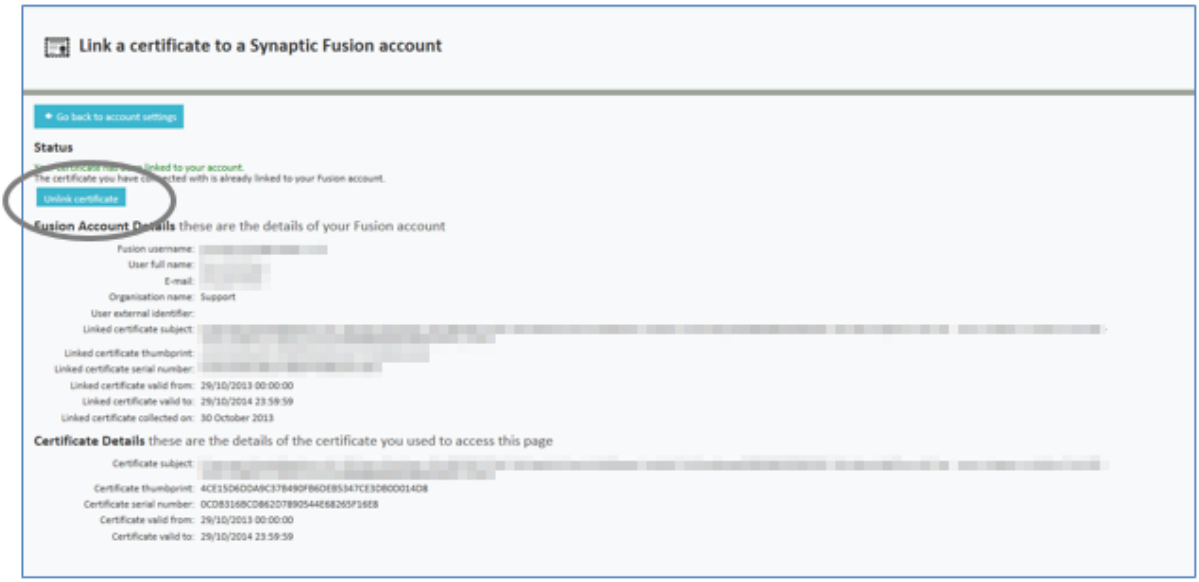
For the Unipass Certificate you will see the following screens when this option is selected:



Once Synaptic has picked up your Unipass you will need to click on the “link certificate” button as shown below;

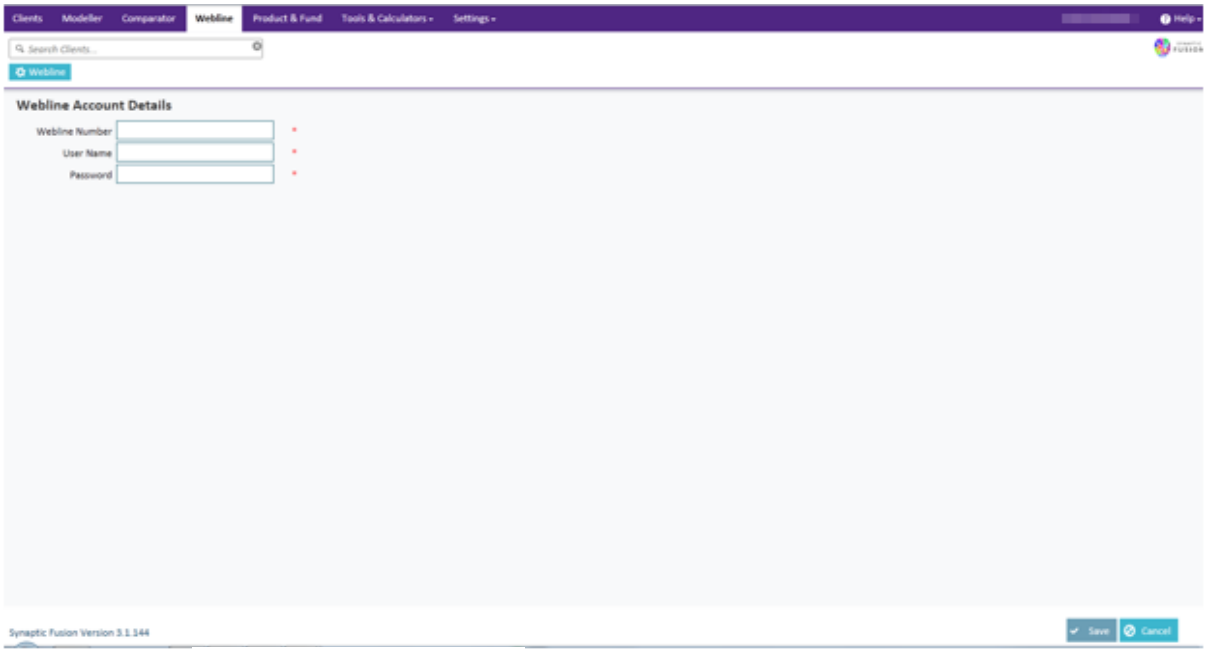


You can also change the Unipass associated by unlinking the current linked Unipass



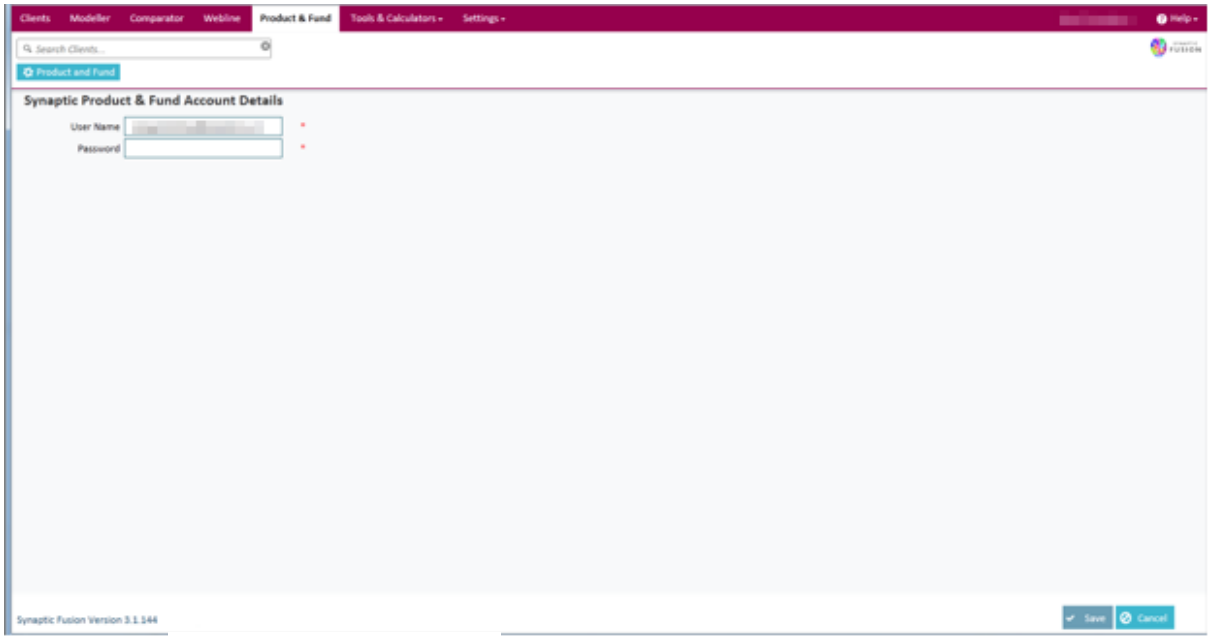
2.2.1.2 Webline

For the Webline Account you will see the following screen when this option is selected and you will be required to enter your sign in details in order to access Webline through the suite. The benefit of logging in to Webline through Synaptic is that your client details will prepopulate the quote form:



2.2.1.3. Product and Fund

For the Product & Fund Account you will see the following screen when this option is selected and you will be required to enter your sign in details in order to access Product and Fund. The benefit of logging in to Product & Fund through Synaptic is that your client details will prepopulate your research:

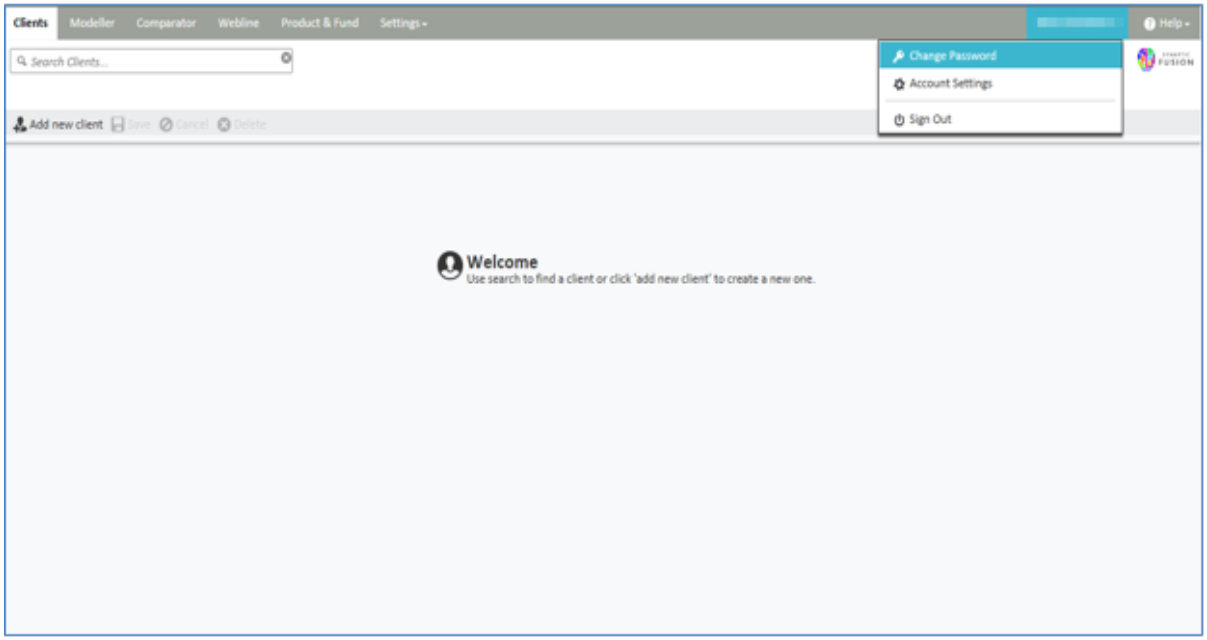


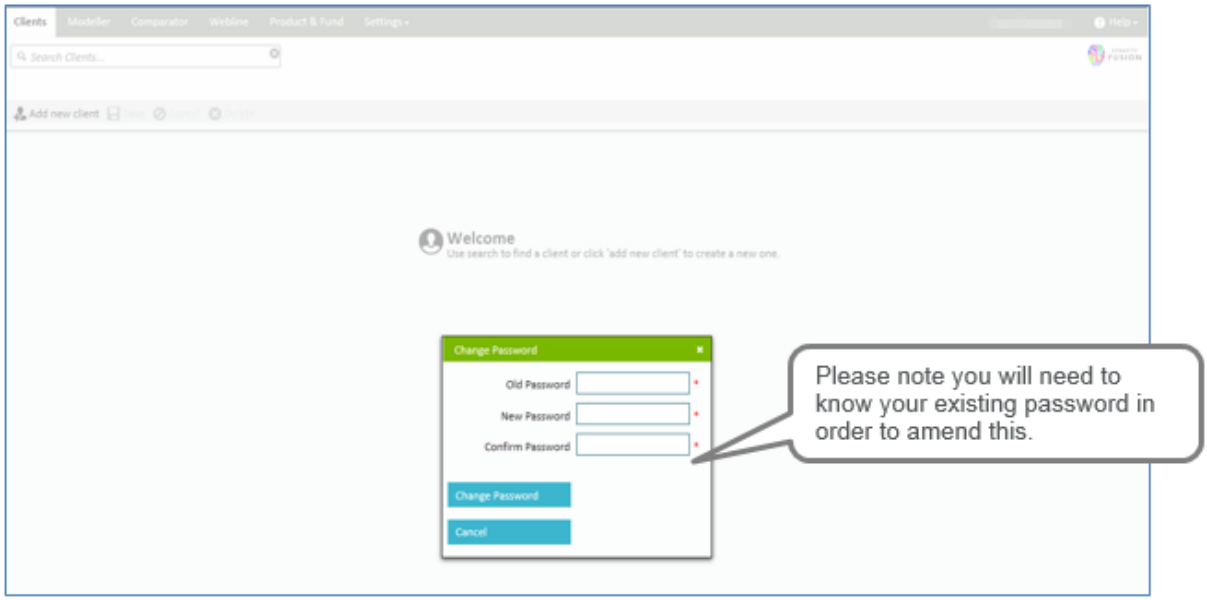
2.2.1.4 Contract Enquiry

This is where you would input your provider specific user names and passwords for Contract Enquiry to function correctly. See the Contract Enquiry User Guide for more details. Please note that your administrator will need to have set up Contract Enquiry before you can enter your details.

2.2.2 Passwords

You can also change your Synaptic password from here, see screen shot below:

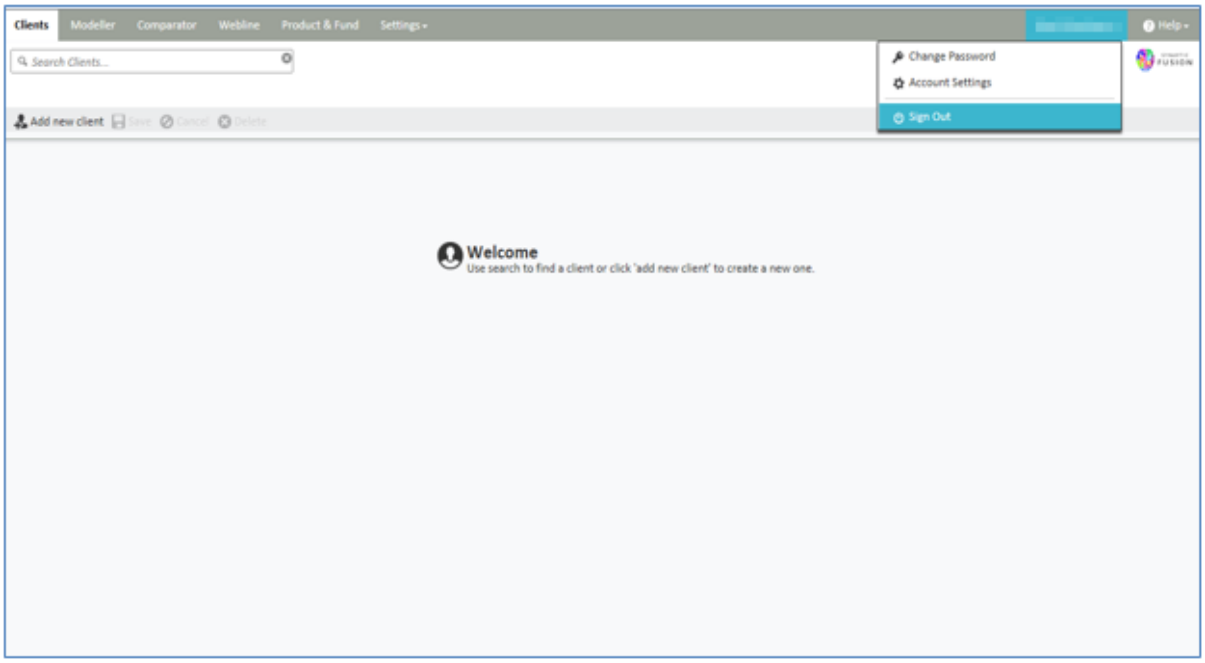


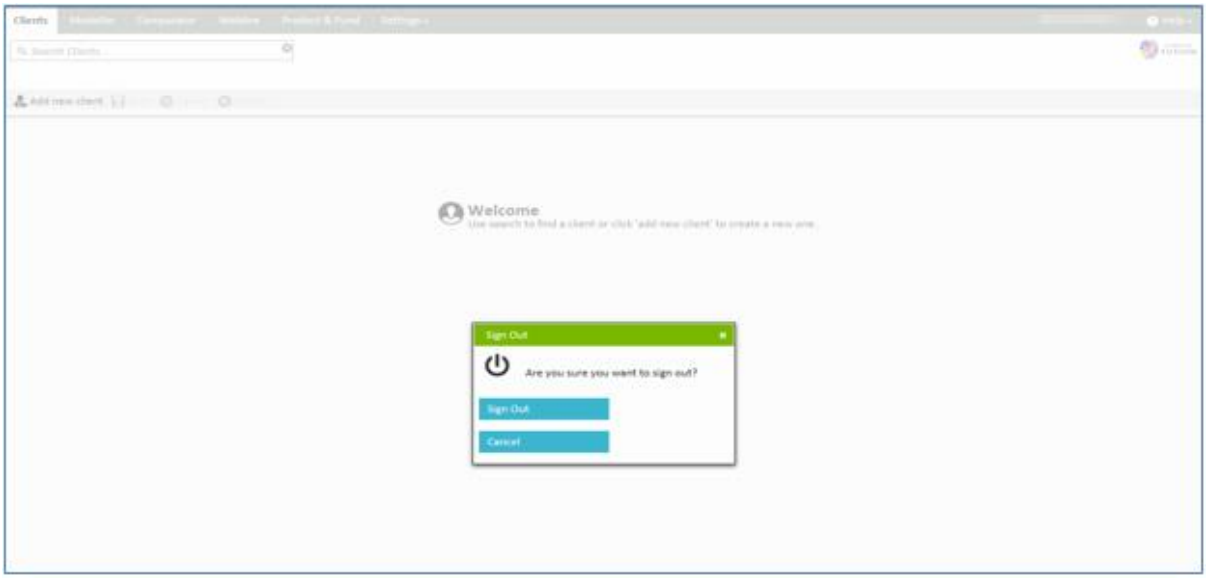


NB: This amendment will only change your access to the Synaptic Suite itself and will not change the passwords for access to Webline or Product and Fund. These can be changed by accessing the application itself.

2.2.3 Sign Out

You should sign out of the software via this tab as shown below:





3. Understanding the Icons

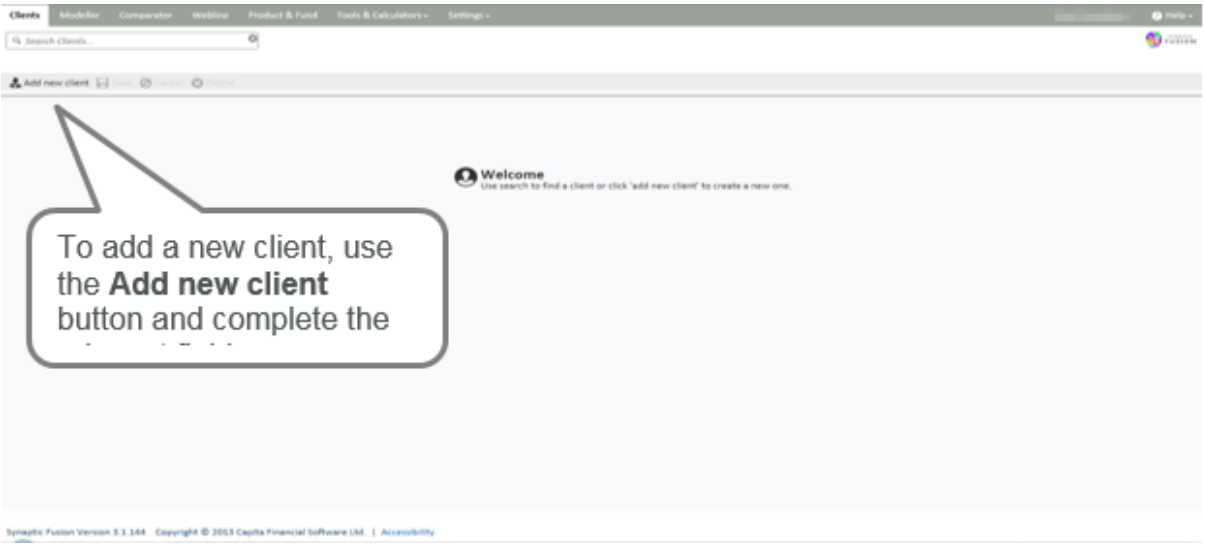
There are also a number of symbols which dictate different actions you are allowed to carry out within the software:

- - Lock symbol – to stop a particular piece of information changing unless you have the correct permissions to unlock the detail.
- - Edit pen symbol – to change information
- - 2 pages symbol - for duplicating the detail
- - x symbol - for deleting information
- - Page with magnifying glass symbol – view information
- - Triangle symbol – a warning symbol
- - Cog symbol - for adding more information/settings to your software
- - Magnifying glass – search field that returns a list of options
- - Report Icon – for producing a report or viewing an existing report

4. Client Area

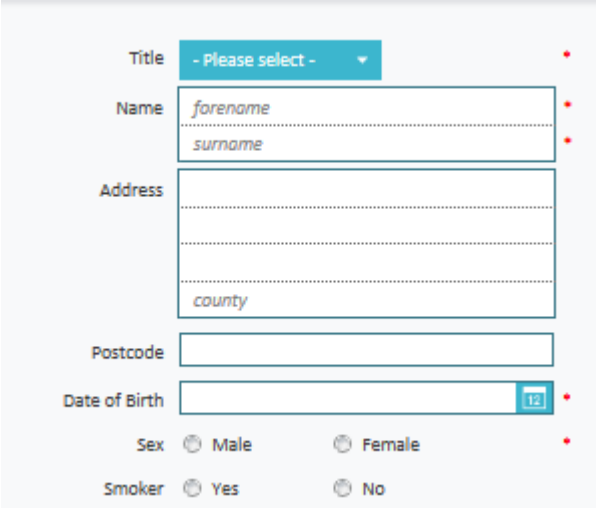
The client area is where you can record details about your client that can be shared across the suite.

4.1. Creating New Clients

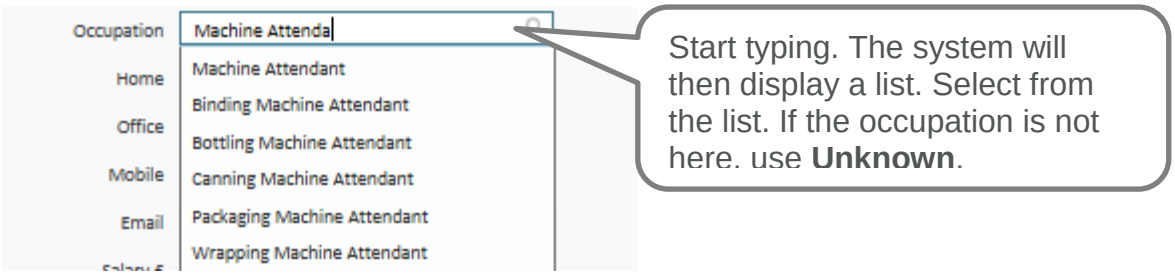


Those fields marked with a * are the minimum required to complete the process, however if you want to use the client throughout all the applications in the suite then it is recommended that you complete all the **Personal Details** fields.

An example of a new client is shown below:

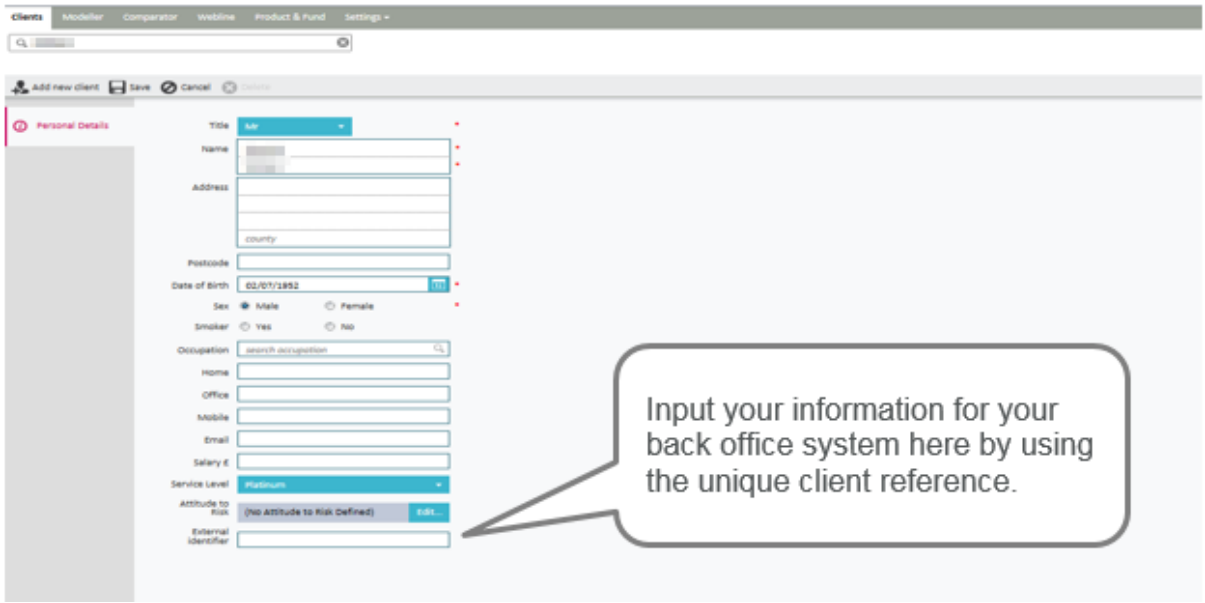


If recording the client's occupation, start typing the first few letters of the occupation and a drop down list with matching occupations will appear:



You can also select pre-set **Service Levels** from the drop down menu. Administrator licence holders will be able to amend the Service Levels on the Synaptic Settings tab if required. See the Synaptic Client Administrator Guide for more details.

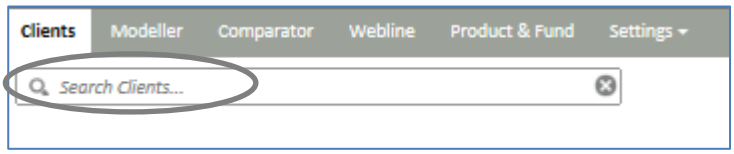
The **External Identifier** field at the bottom of the screen is for use with a back office system that already integrates with Synaptic.



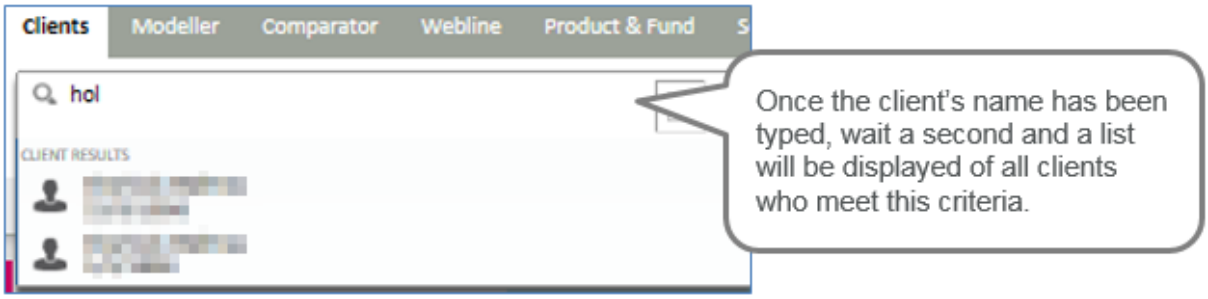
Once all the required fields have been completed, use the **Save** button at the top of the screen:

4.2 Finding an Existing Client

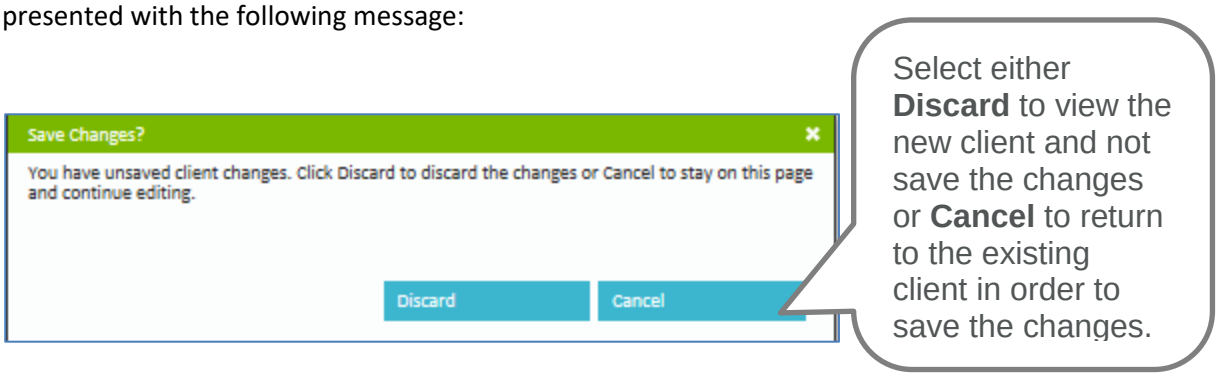
If a client has already been saved in Synaptic, they can be retrieved using the **Search Clients** field below the main tabs bar.

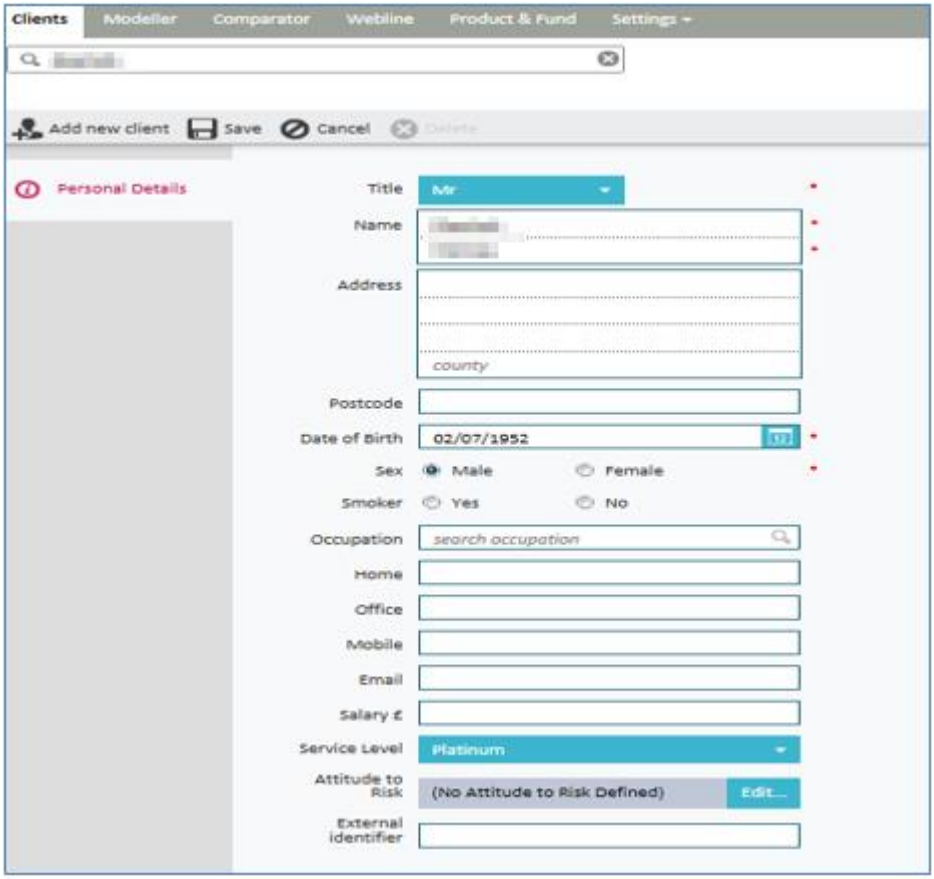


Start by typing in the forename or surname of the client who needs to be found:



If you are in an existing client (and have made changes) and wish to search for a new client you will be presented with the following message:

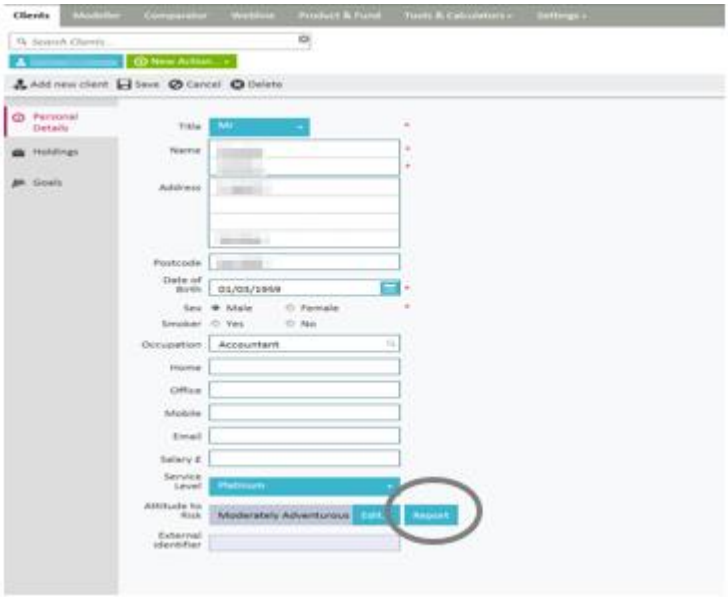




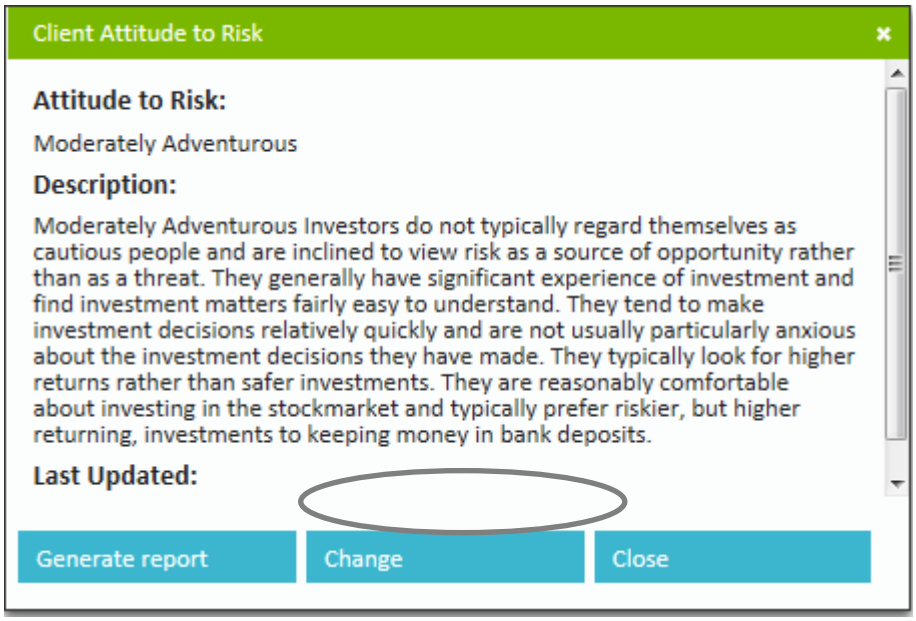
4.3 Attitude to Risk (ATR)

The client's attitude to risk can either be set manually or decided upon by completion of the questionnaire by clicking on the **edit** button next to the **Attitude to Risk** field.

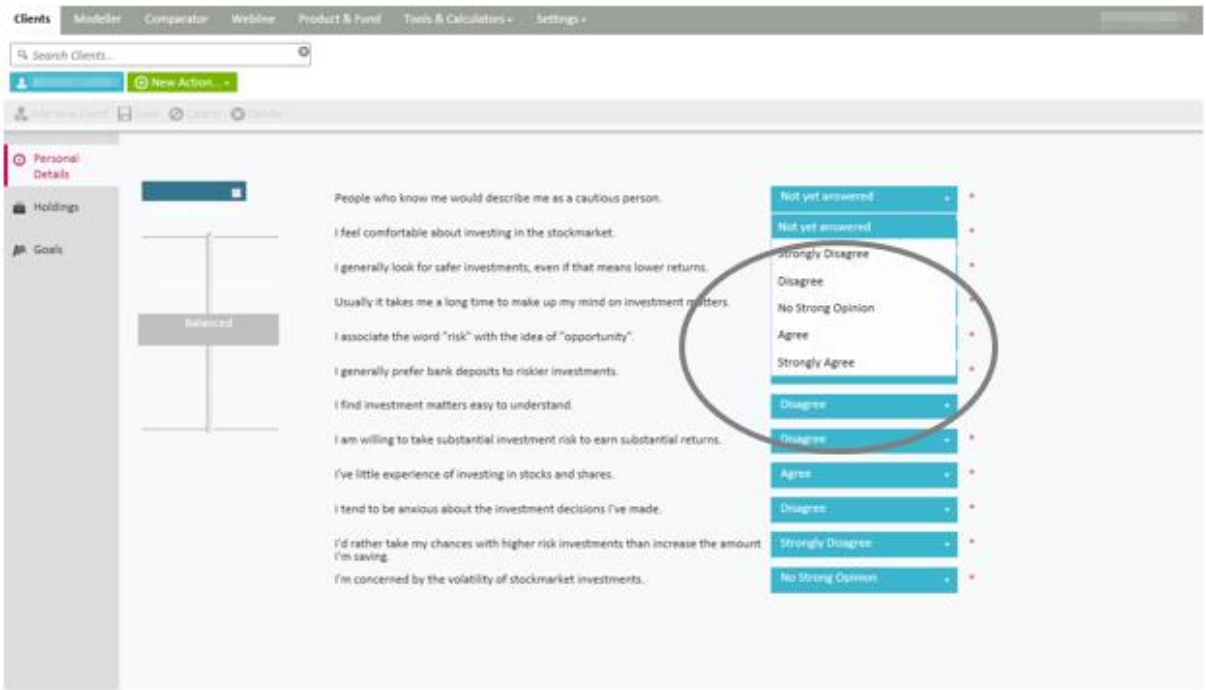
If a questionnaire has already completed for a client, you can access the report using the report button:



You also have the option to run a new questionnaire by selecting the edit tab and then 'change'.



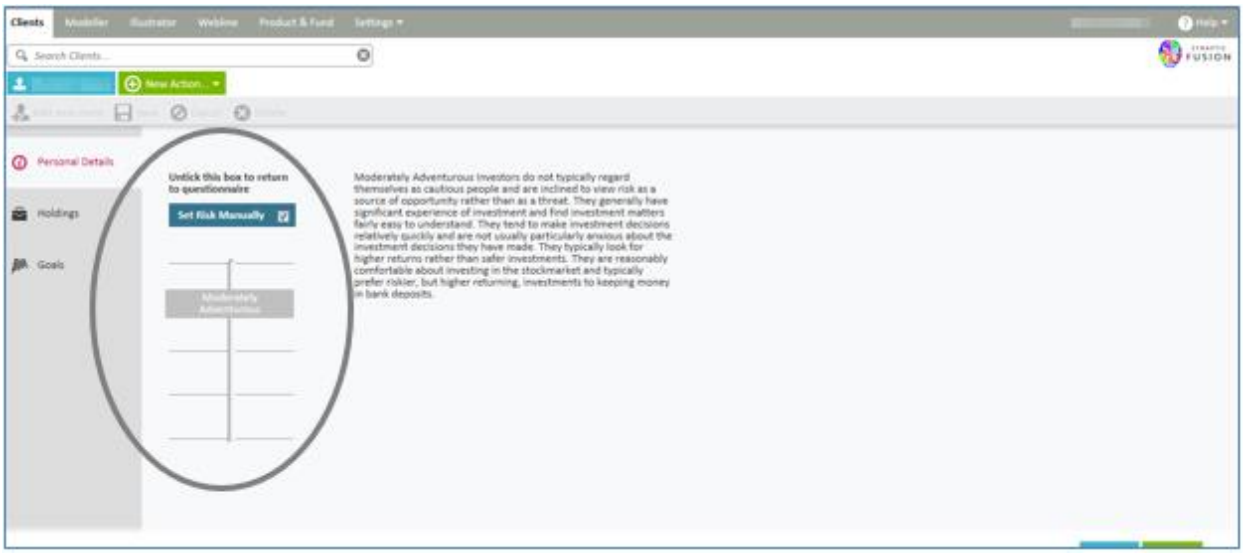
The client's replies are captured using the dropdown options

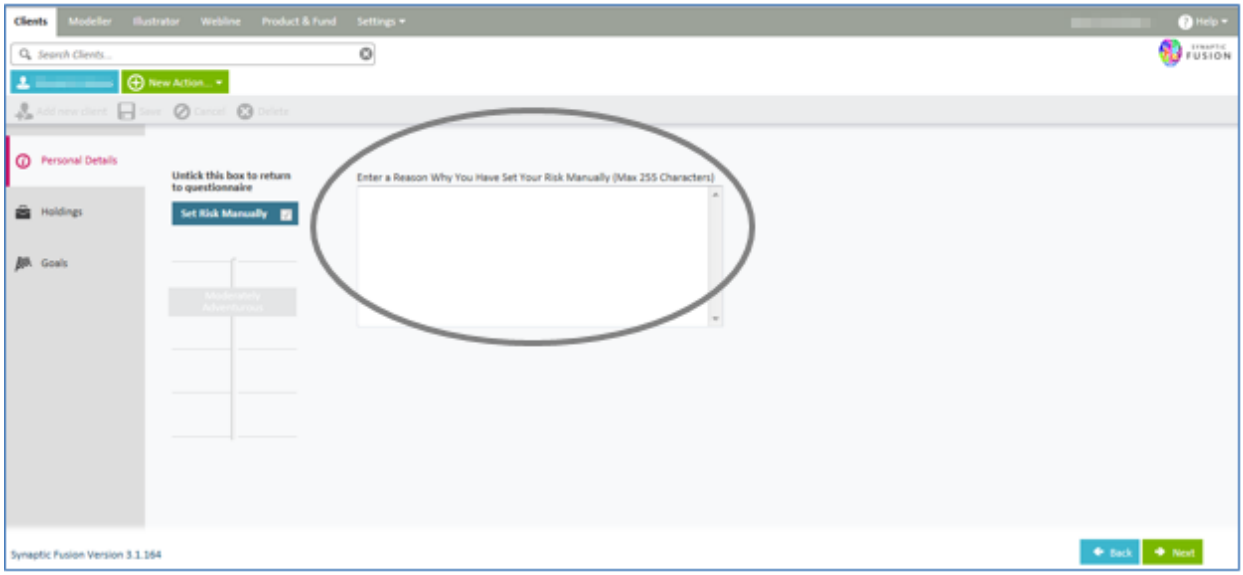


On completion of all of the questions click **next** and this will calculate the clients ATR and present you with the description of the ATR to clarify with the client.

Should you wish not to fill out the questionnaire or override the calculated result you can do this by manually moving the slider on the left of the screen.

This will allow you to read through the descriptions of all the ATR levels to decide upon which is the most appropriate for the client. If you choose to manually enter the ATR you will be prompted to enter a reason why you have not used (or overridden) the questionnaire which will display on the report.


Clients
Modeller
Illustrator
Webline
Product & Fund
Settings
Help
Search Clients...
New Action...
Personal Details
Holdings
Goals
Untick this box to return to questionnaire
Set Risk Manually
Moderately Adventurous Investors do not typically regard themselves as cautious people and are inclined to view risk as a source of opportunity rather than as a threat. They generally have significant experience of investment and find investment matters fairly easy to understand. They tend to make investment decisions relatively quickly and are not usually particularly anxious about the investment decisions they have made. They typically look for higher returns rather than safer investments. They are reasonably comfortable about investing in the stockmarket and typically prefer riskier, but higher returning, investments to keeping money in bank deposits.


Clients
Modeller
Illustrator
Webline
Product & Fund
Settings
Help
Search Clients...
New Action...
Personal Details
Holdings
Goals
Untick this box to return to questionnaire
Set Risk Manually
Enter a Reason Why You Have Set Your Risk Manually (Max 255 Characters)
Synaptic Fusion Version 3.1.164
Back
Next

4.4 Creating Holdings

It is possible for you to record against a client their current arrangements, we use the generic term "Holdings" to describe these. There are 5 types of Holdings:

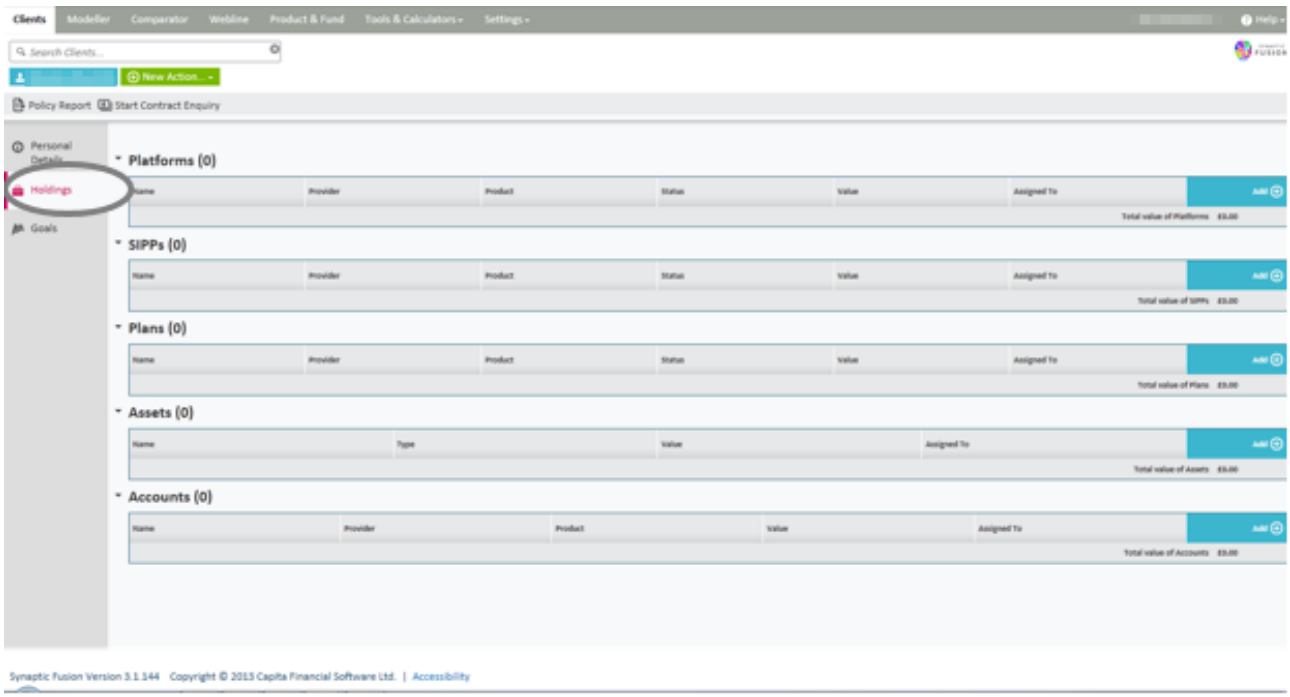
- Platforms
- SIPPs
- Plans
- Assets
- Accounts

This guide will go through them in reverse order from the simplest to the most complex.

Across all holding types there is a field called "Name" that is always mandatory. This is a user defined name for the holding and will be replayed to you elsewhere in the suite when holdings are being used as a quick reference.

If a client has several holdings it is sensible to use an appropriate name to distinguish between holdings of the same type.

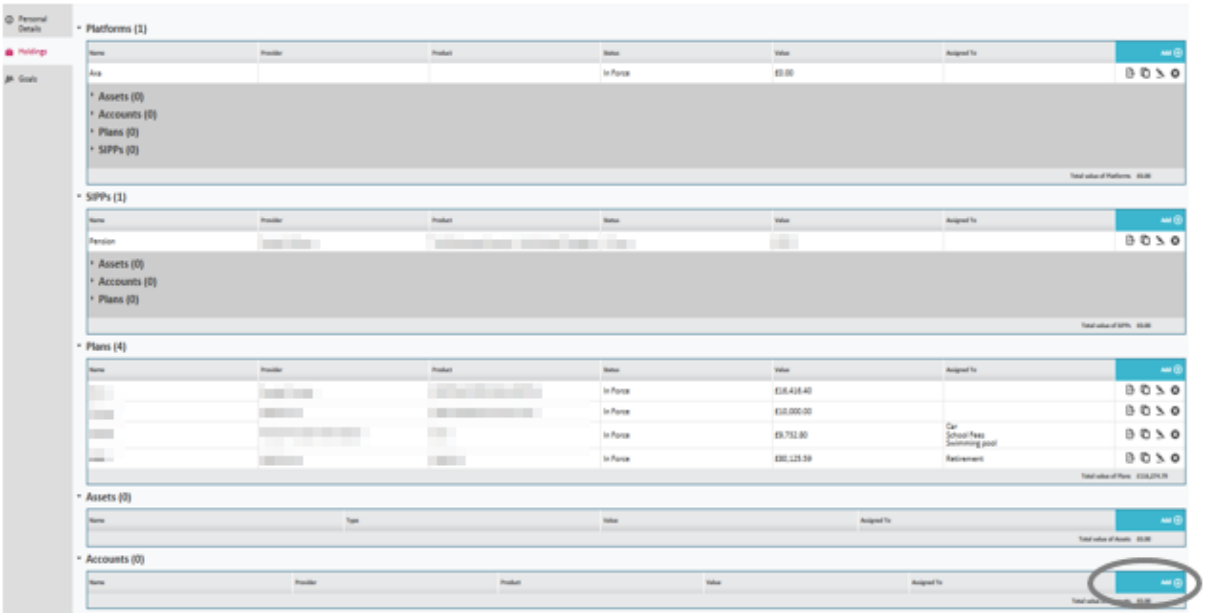
To add a **Holding,** click on the **Holdings** tab on the left hand side as shown:



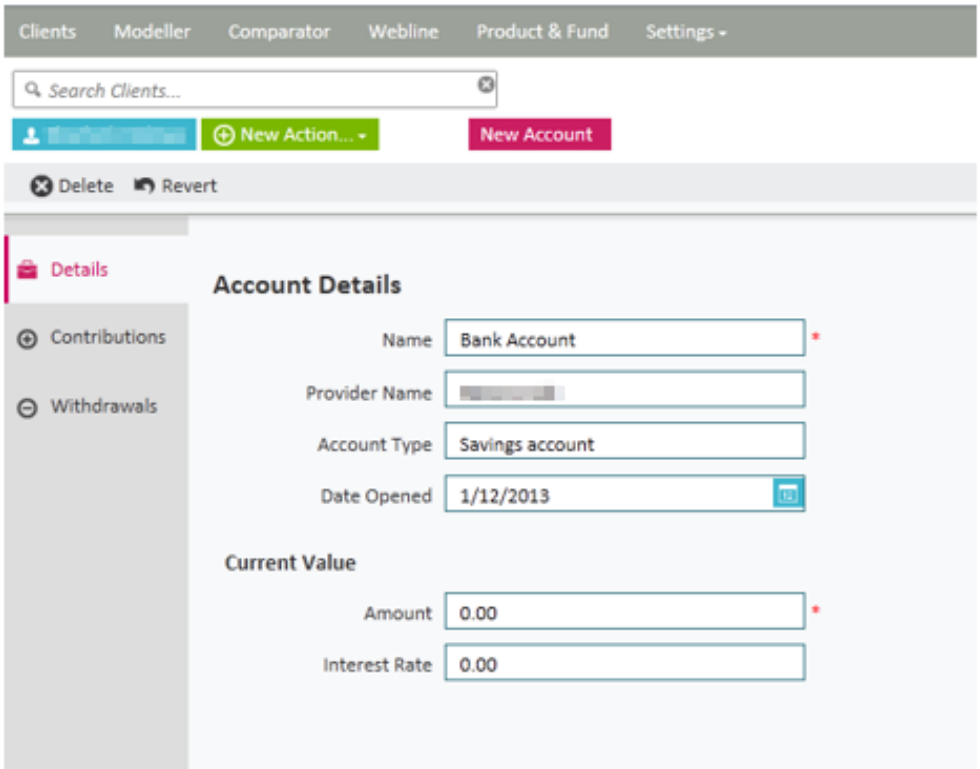
4.4.1 Accounts

These would be things like bank accounts or savings accounts, i.e. Cash Holdings. The software allows you to record account details and the current value together with interest rates.

To add an account click on the add button on following screen:



Input the account details.

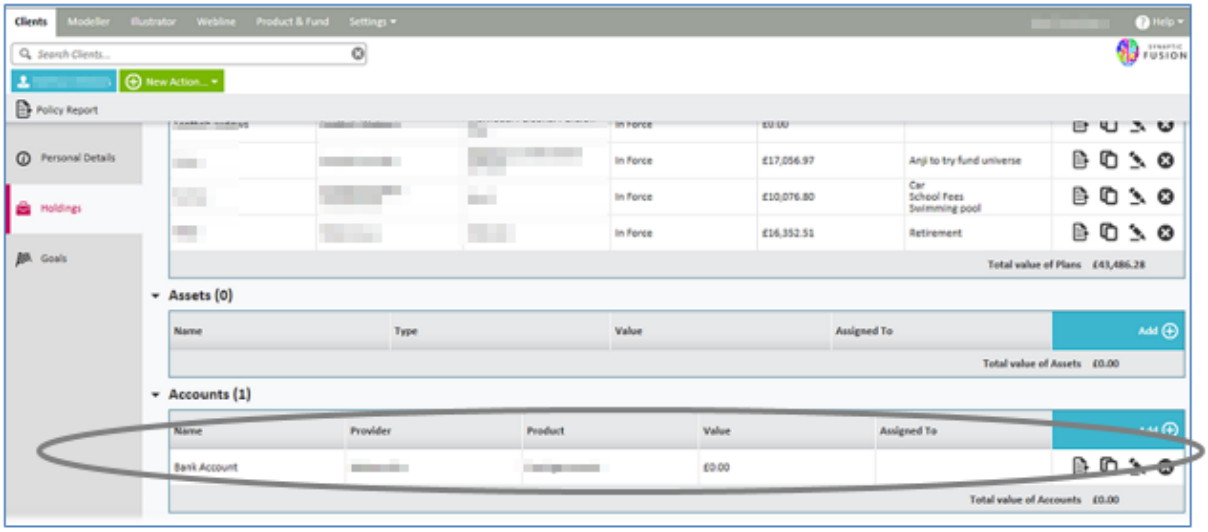


You can record details of contributions and withdrawals from this **Account** by completing the relevant tabs on the left hand side.

See section 4.4.3 for further information.

Click on **Save and Close.**

The account details will then show as follows:



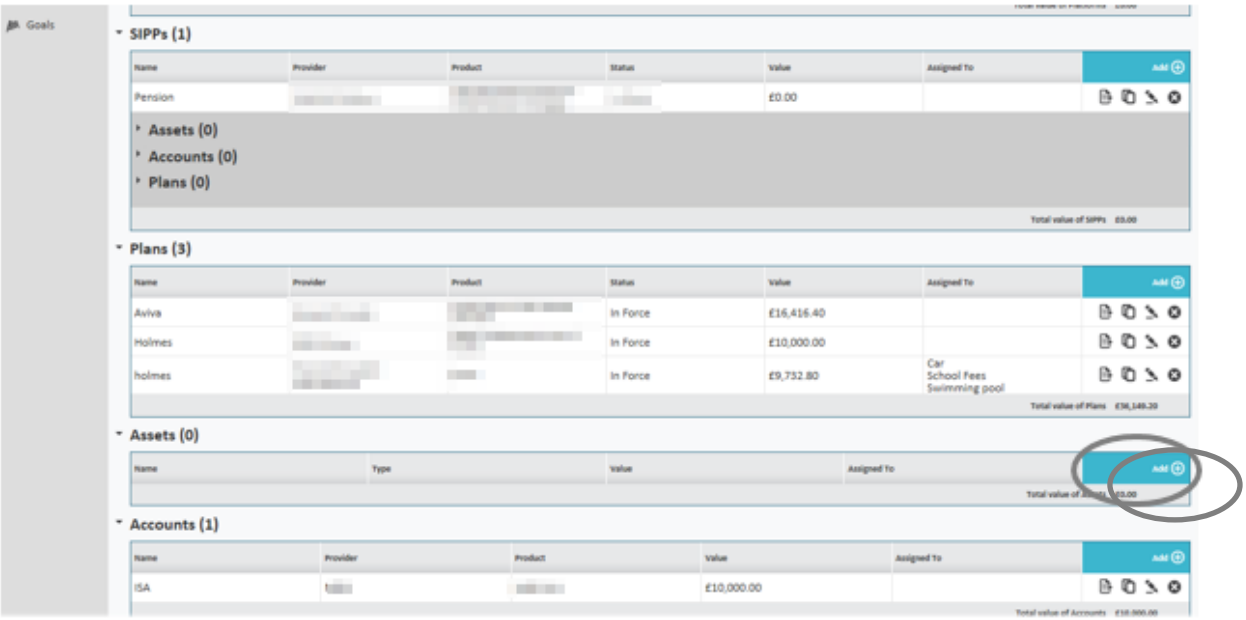
4.4.2 Assets

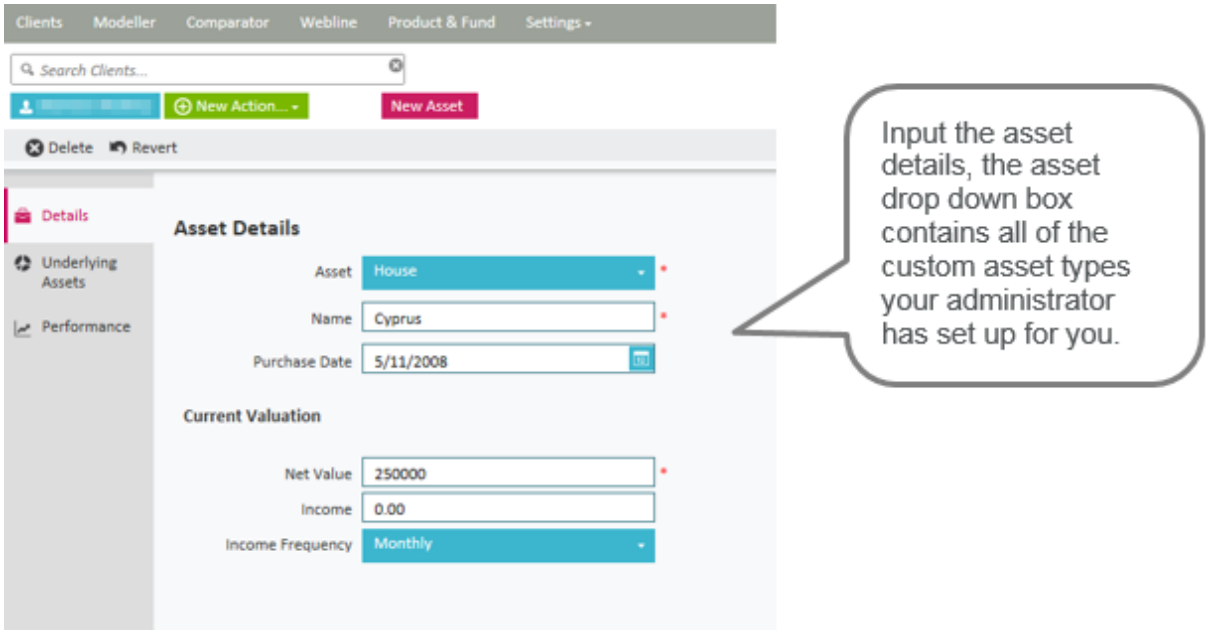
Assets would be physical things i.e. works of art, second homes, vintage cars. These can all be recorded as holdings within Synaptic.

In order for you to be able to represent your client's existing assets, your administrator will need to have created a list of selectable custom assets types for you to choose from.

Please refer to Synaptic Client Administrator Guide for more information about custom asset types.

To add an Asset click on the add button on following screen:



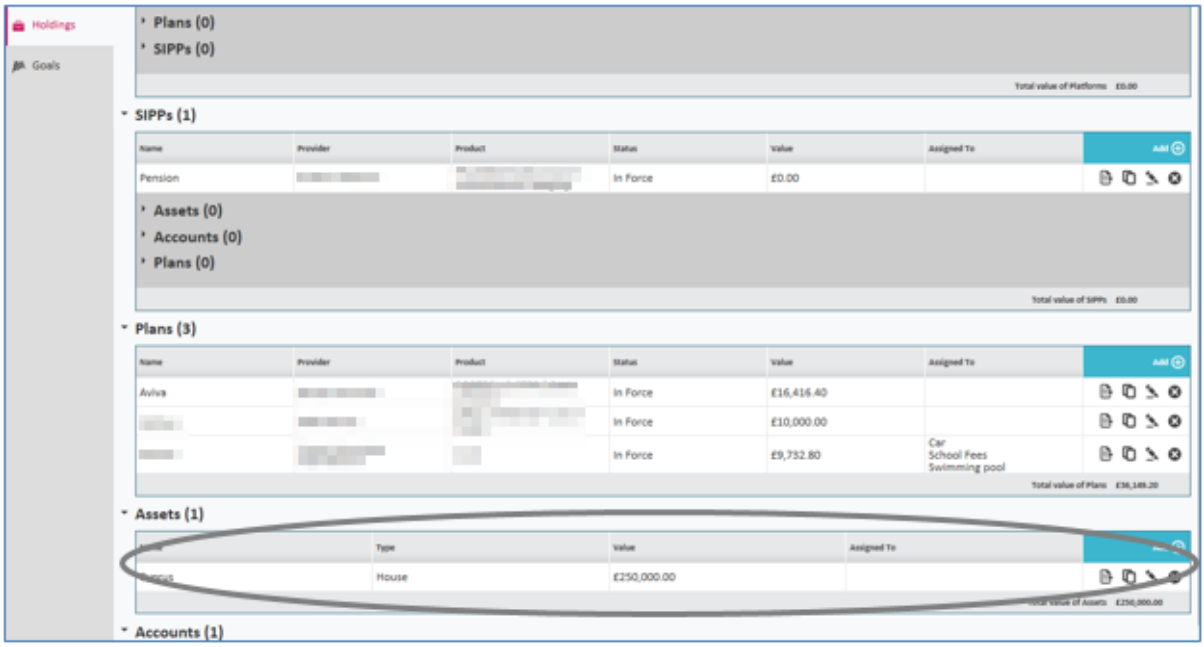


You can view the Underlying Assets for this Asset type and record valuations by completing the relevant tabs.

See section 4.4.3 for further information.

Click on **Save and Close.**

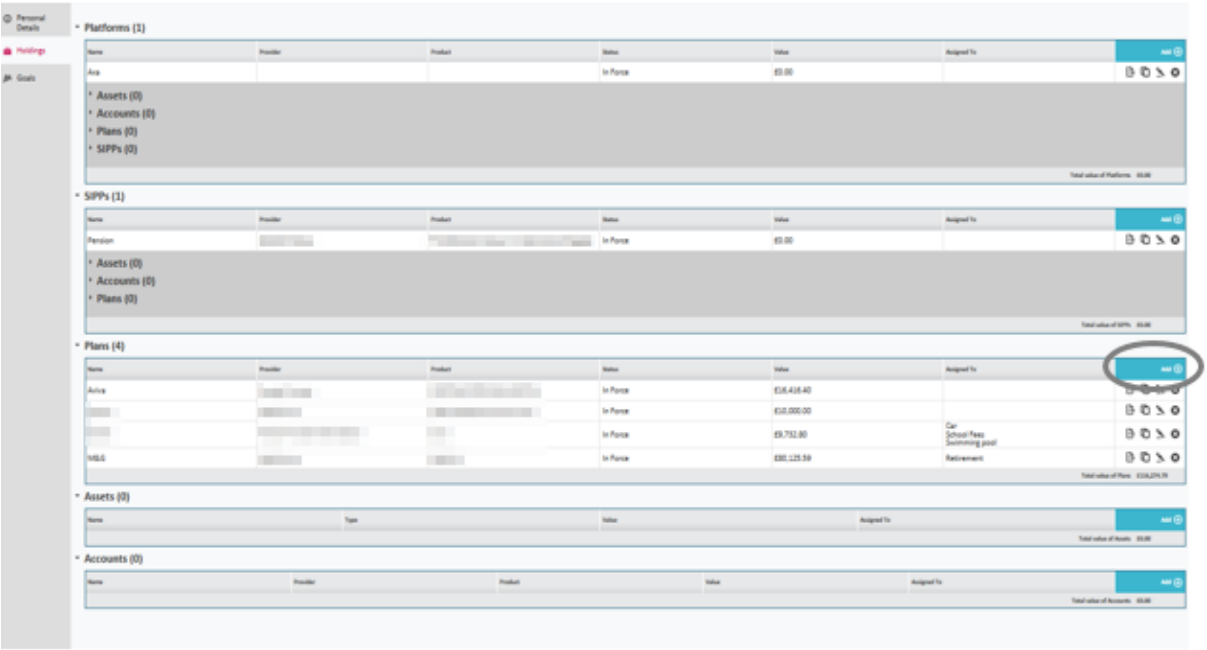
The asset details will then show as follows:



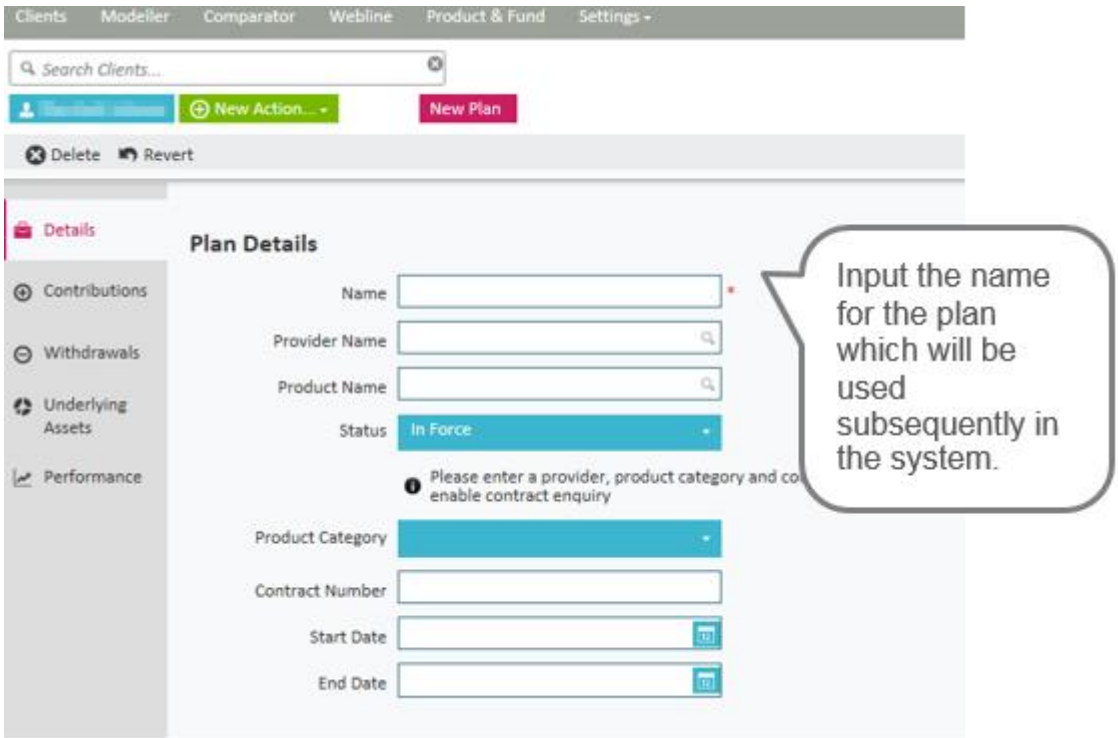
4.4.3 Plans

Plans would be any savings or investment products i.e. ISA's, PP's, SIPP's, Bonds etc

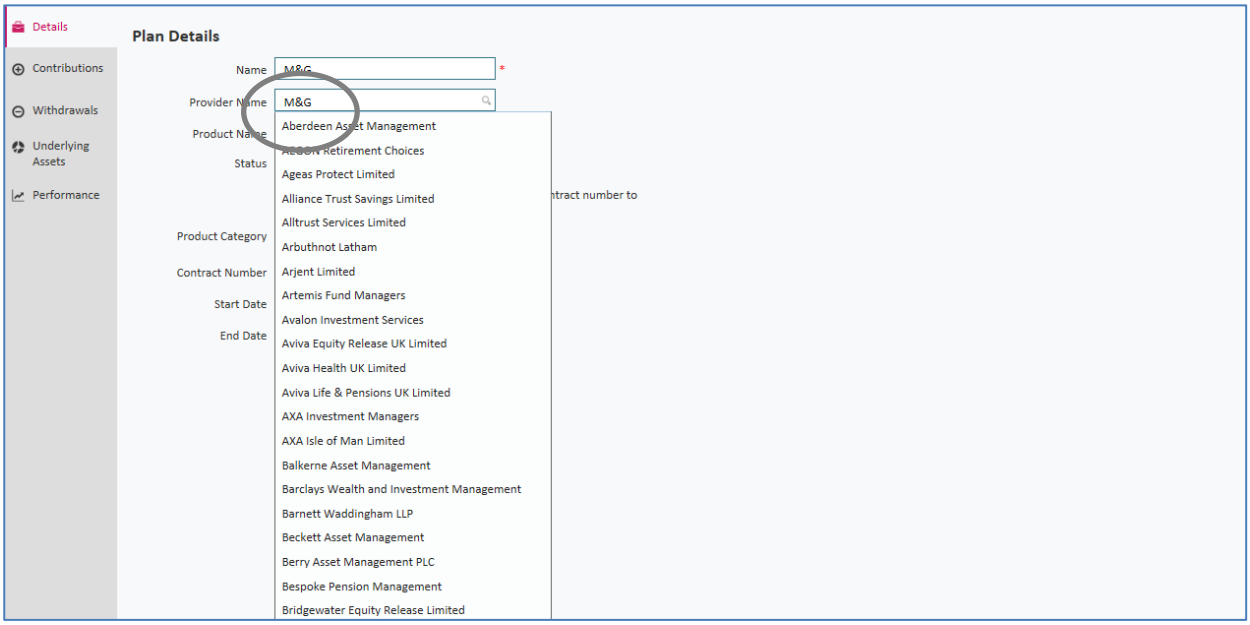
To add a plan, click on the add button on following screen:



Input the plan details.



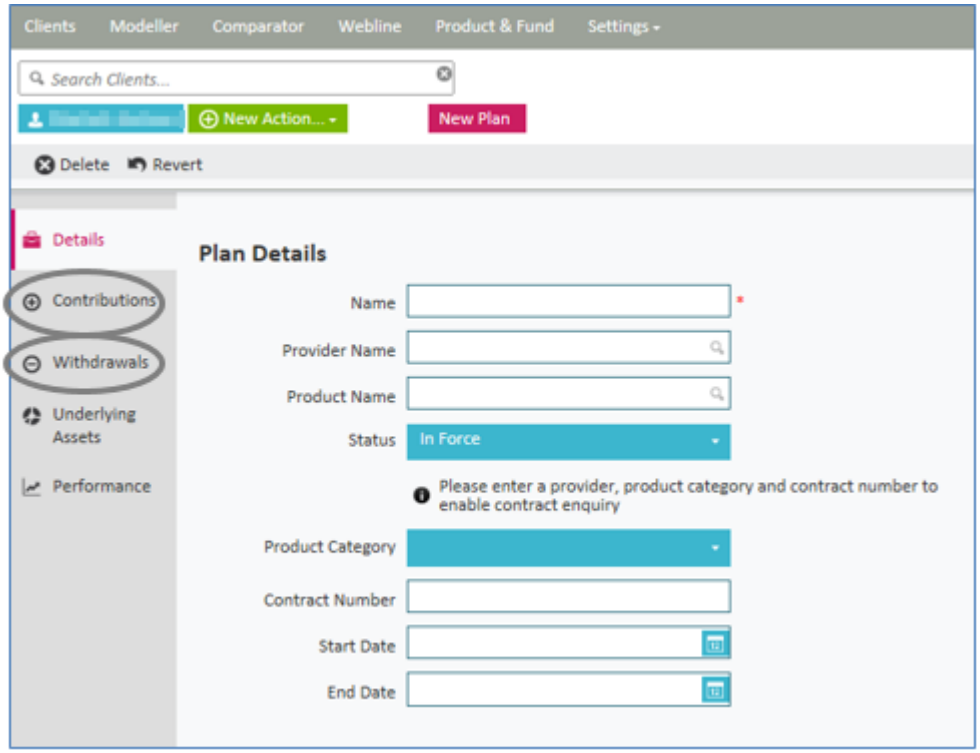
When inputting the **Provider Name** and **Product Name**, a drop down menu will appear to make a selection from, as shown below:



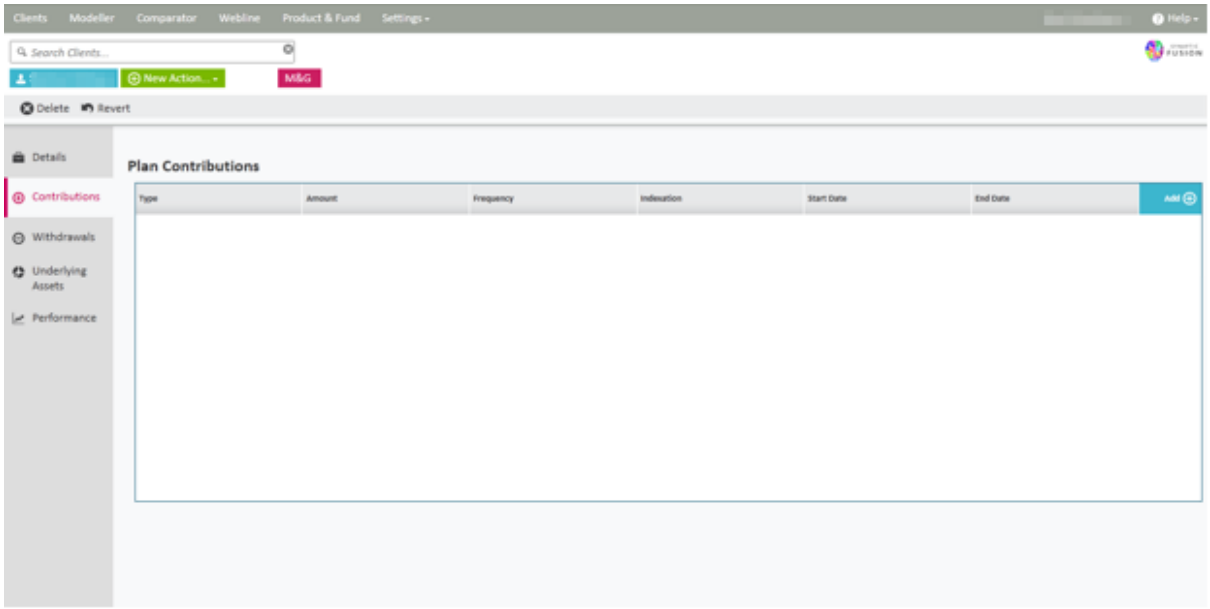
If a Provider or Product is not shown in the list then you can simply type in the data you require.

Please note Contract Enquiry will only be available from the relevant providers if selected from the list.

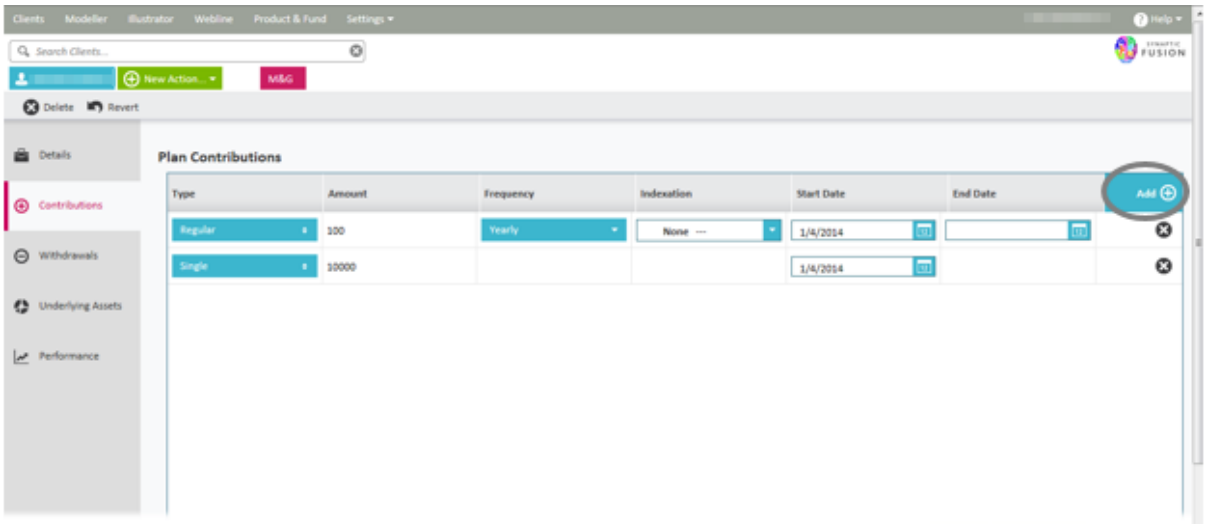
You can record details of contributions and withdrawals, shown below:



If the **Contributions** tab is selected, the following screen will show:



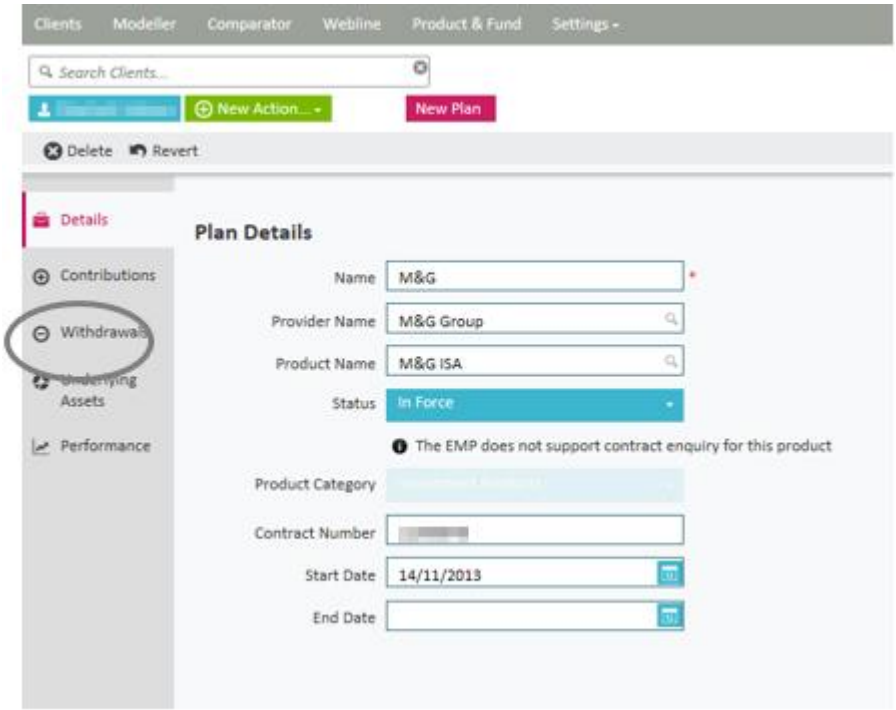
Use the **Add** button to record the plan contributions.



You can specify the type of contribution, the amount, the frequency (if regular), whether indexation is in force (if regular) and the start and end date of the contribution (if known).

The **Withdrawals** process is the same as for **Contributions**, as shown above**.**

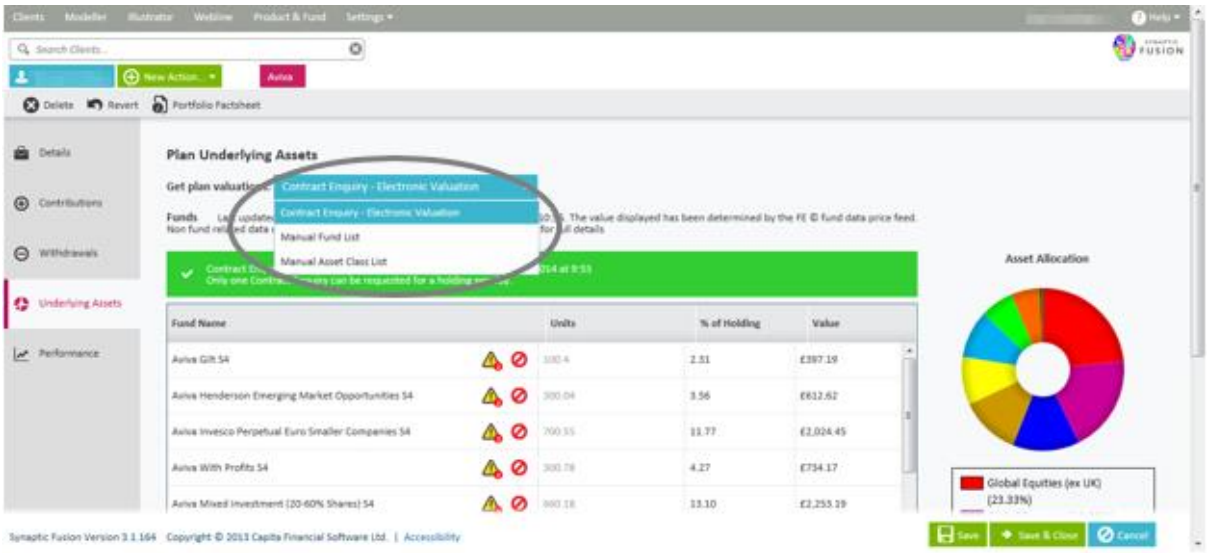
Complete the rest of the detail and then click on the **Underlying Assets** tab



The underlying assets tab is where you can specify what the plan is made of in terms of funds or asset classes and what the current valuation is.

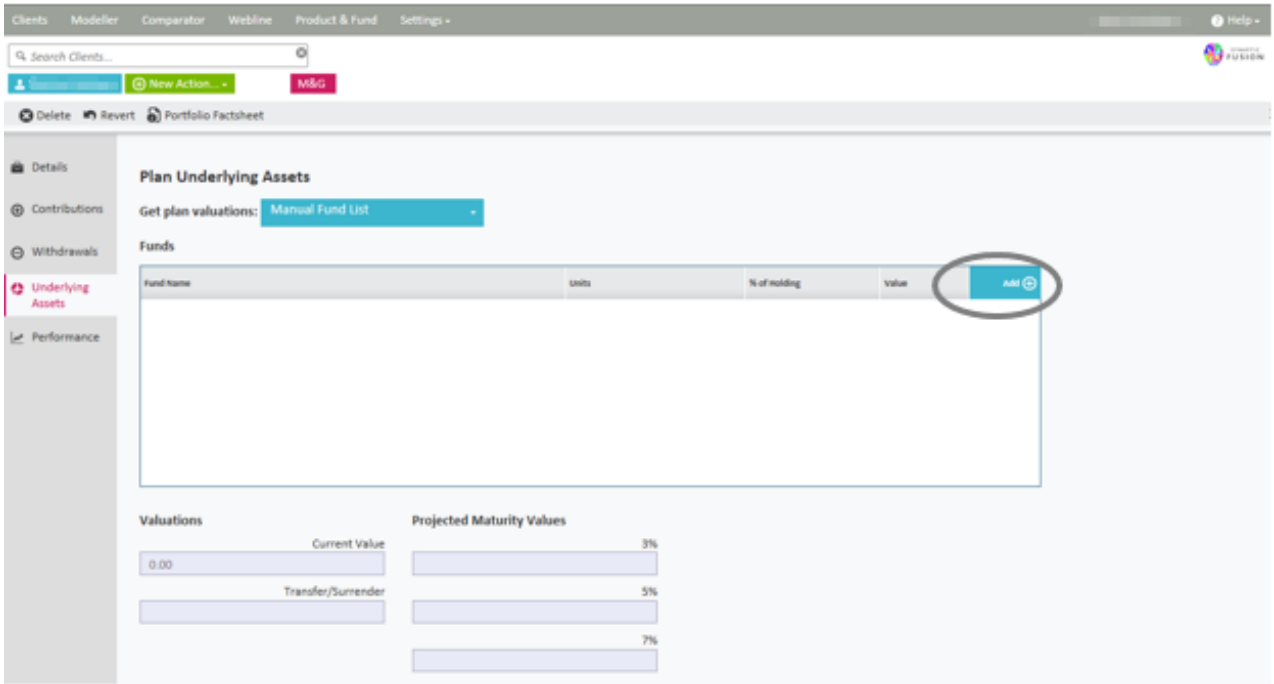
Once in **Underlying Assets**, you have the choice of selecting valuations from **Contract Enquiry** – subject to the correct licencing permissions and set up being in place. See the Contract Enquiry User Guide for details.

Alternatively, you can select either a **Manual Fund List** or **Manual Asset Class List**, as shown below:



4.4.3.1 Manual Fund Lists

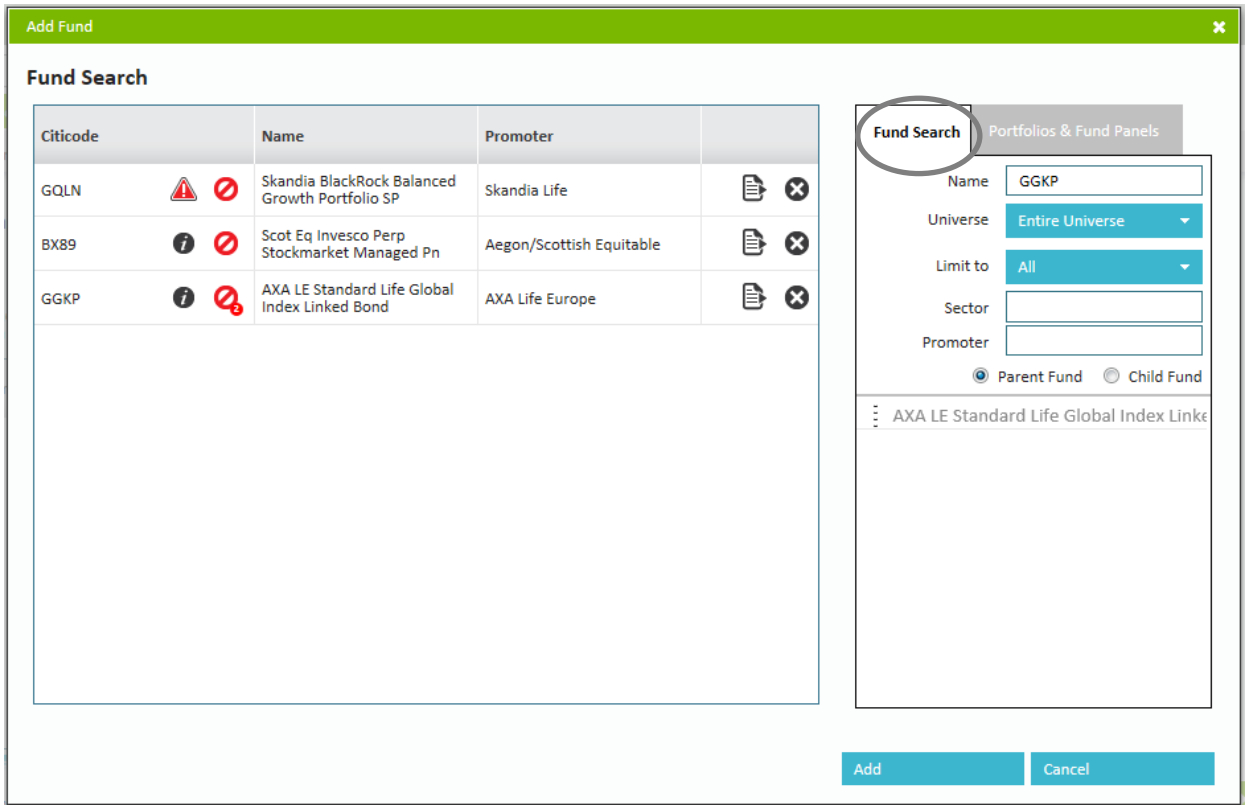
If you wish to enter the funds manually, select “Manual Fund List” from the dropdown menu and then click the **add** button to open the fund search screen where you can add funds individually or select existing portfolios or fund panels to add in bulk. See section 6 for more information on portfolios and panels.



The fund search screen does two things; the right hand side allows you to search for funds and the left hand side are the funds you have selected to add to the holding.

You can select funds either by dragging and dropping the fund(s) from the right to the left or by double clicking on them which will automatically move them from the right to the left.

In order to search for a fund, start to enter the name of it in the search box. All funds that match what you have typed will appear in the list below for selection.

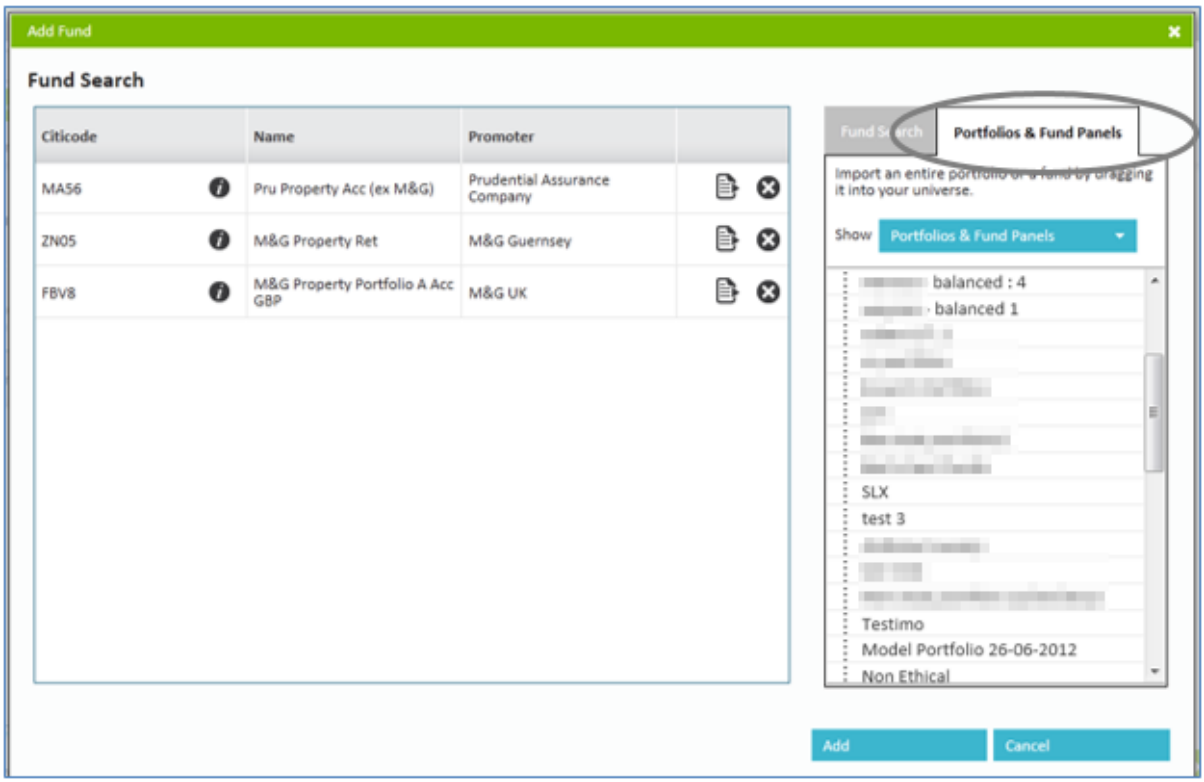


Funds that have already been selected will be “greyed out” in the search results.

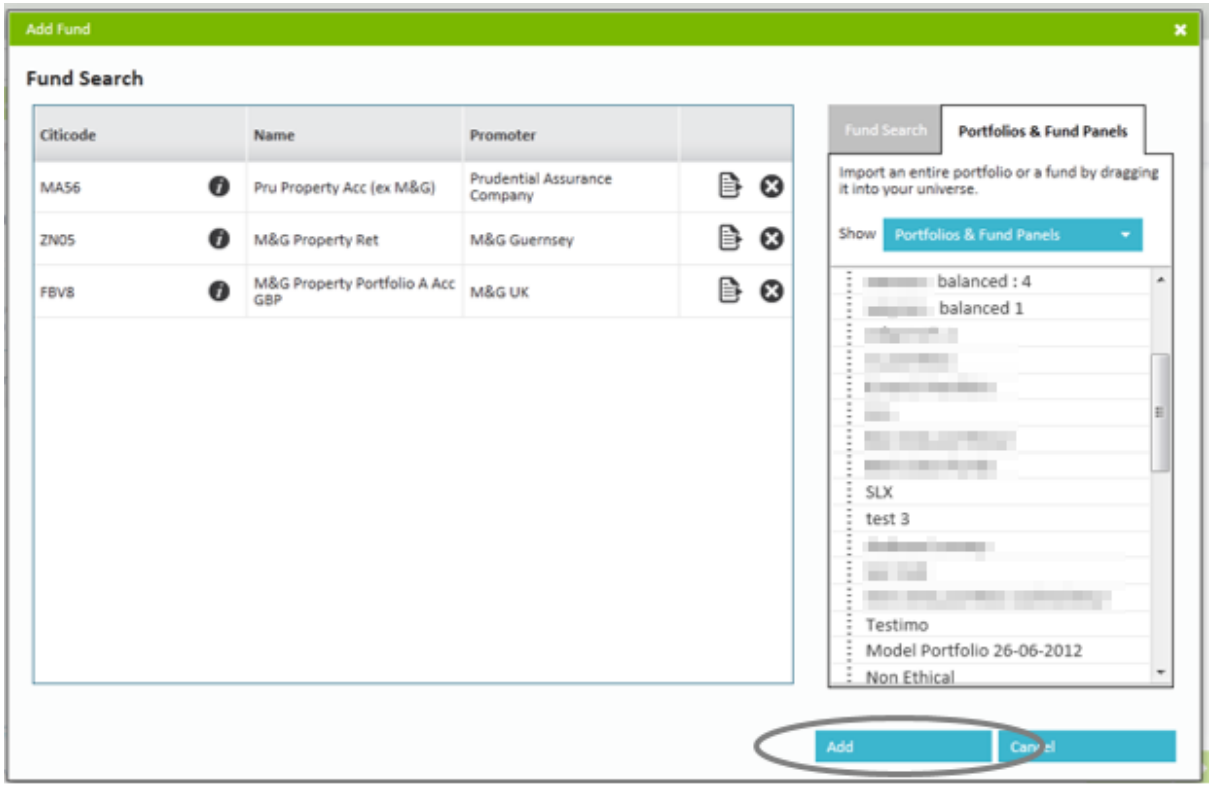
Alternatively you can select entire portfolios or panels (or indeed any fund contained within it) by selecting the “Portfolios & Fund Panels” tab on the right hand side.

This will present you with the list of all existing portfolios and panels you have.

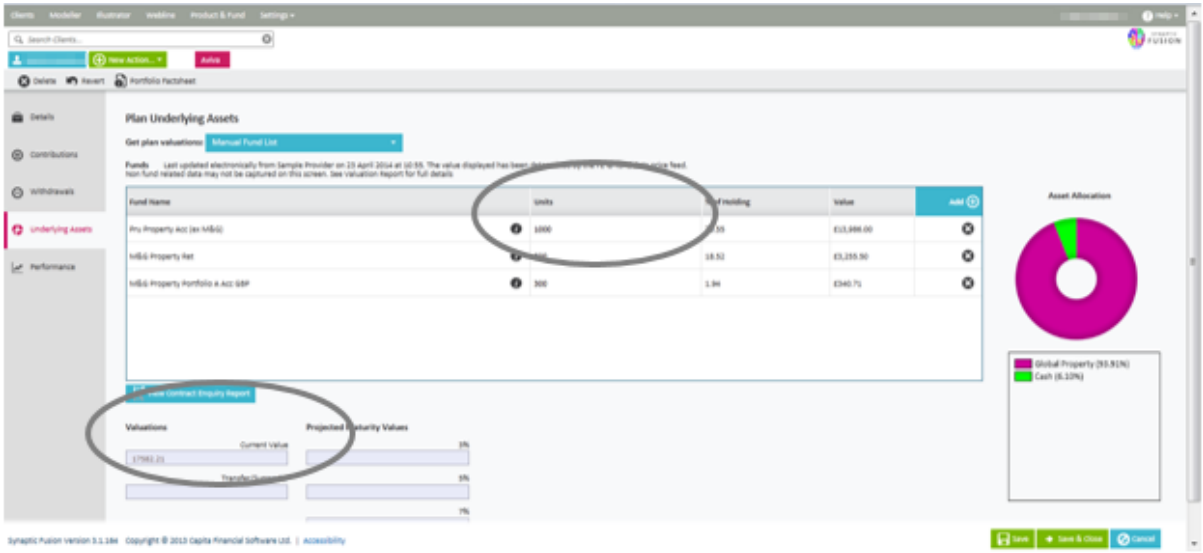
From there you can drag & drop the entire portfolio or by clicking (once) on a portfolio or panel it will display the individual funds that make it up for you to select them individually.



Once you have selected all the funds that the client has click on the **add** button to add them to plan.

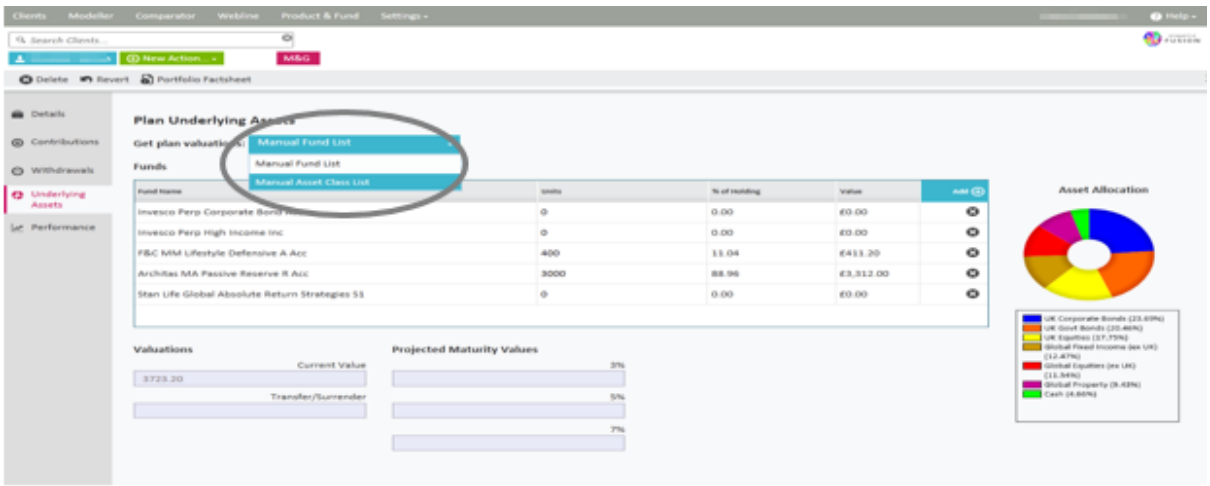


This will then allow the number of units to be added in for each of the funds selected and a valuation calculated, as shown below:

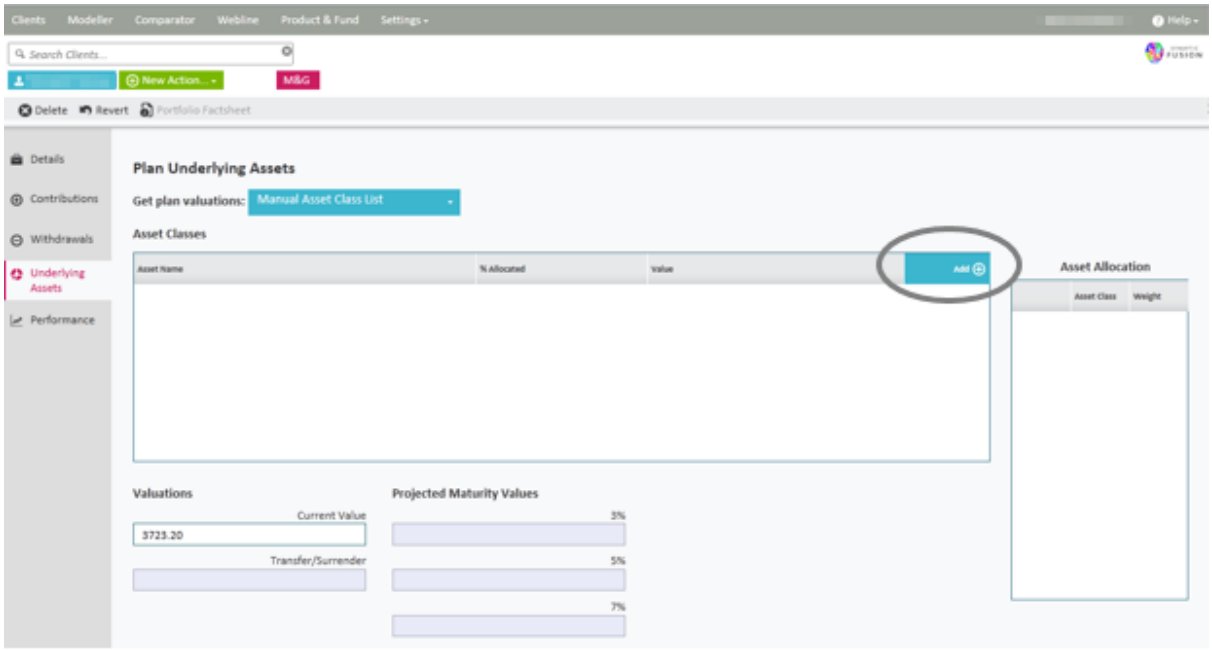


4.4.3.2 Manual Asset Class Lists

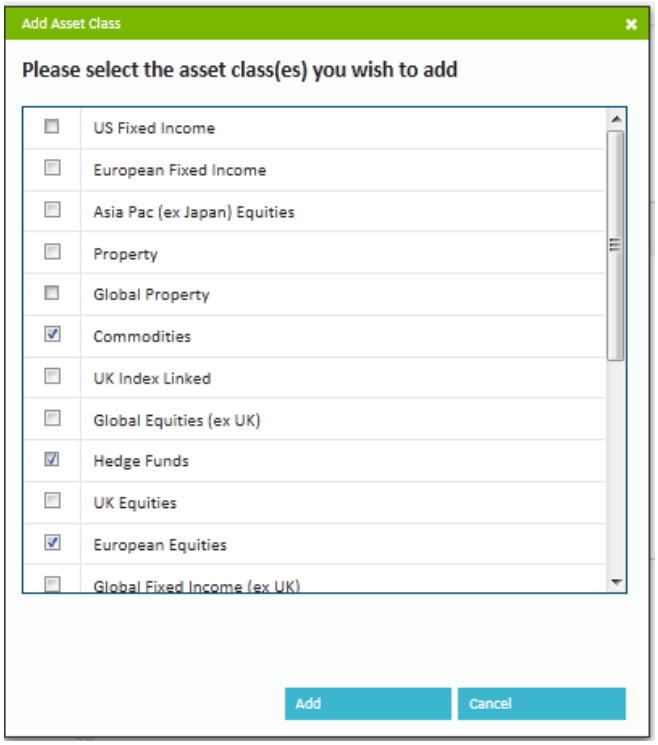
If you select the **Manual Asset Class List** option, as shown below:



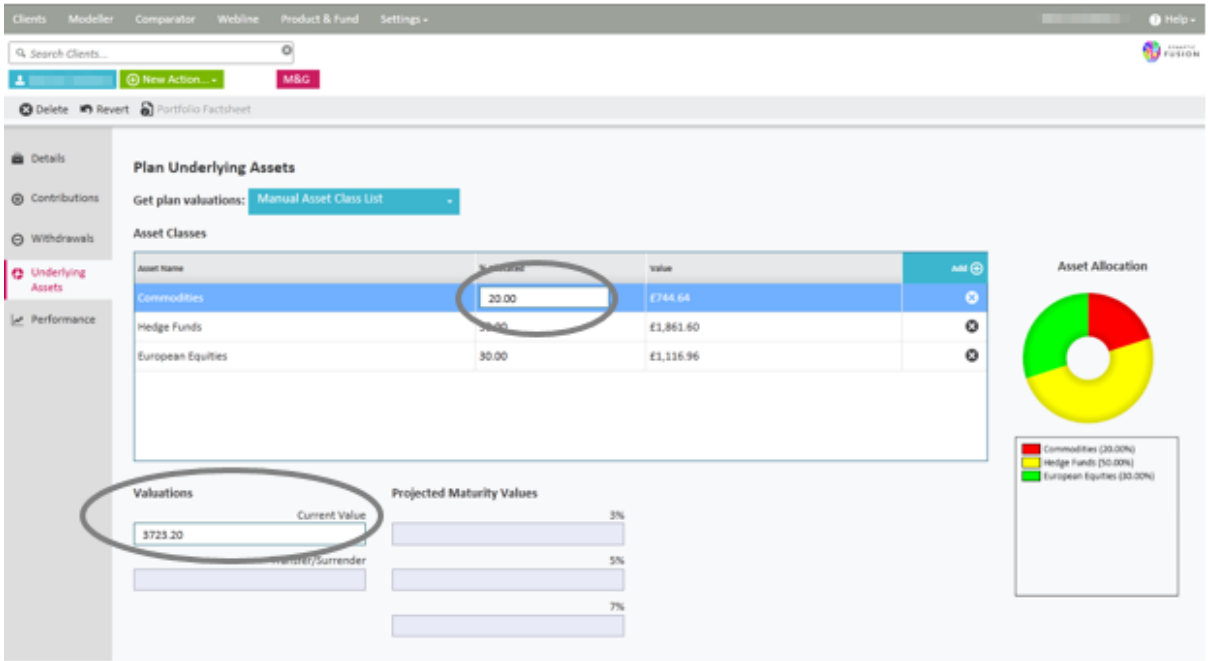
The following screens will allow you to **add** in **Asset Classes.**



Select from the list of asset classes configured in the system as shown below:

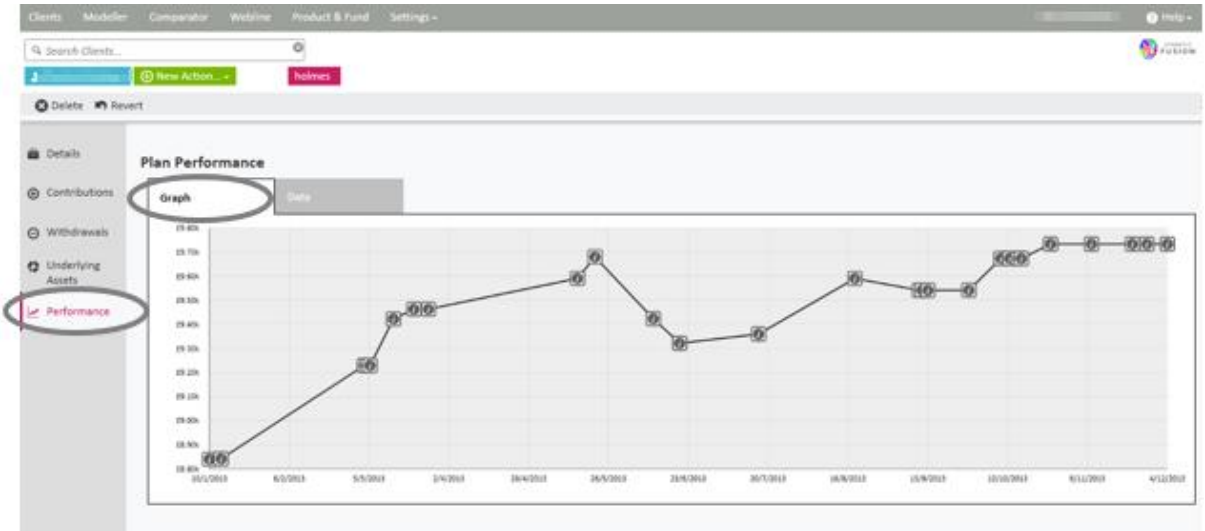


Then add in the percentage allocated to each class and the total valuation, this will then calculate the value of each class.



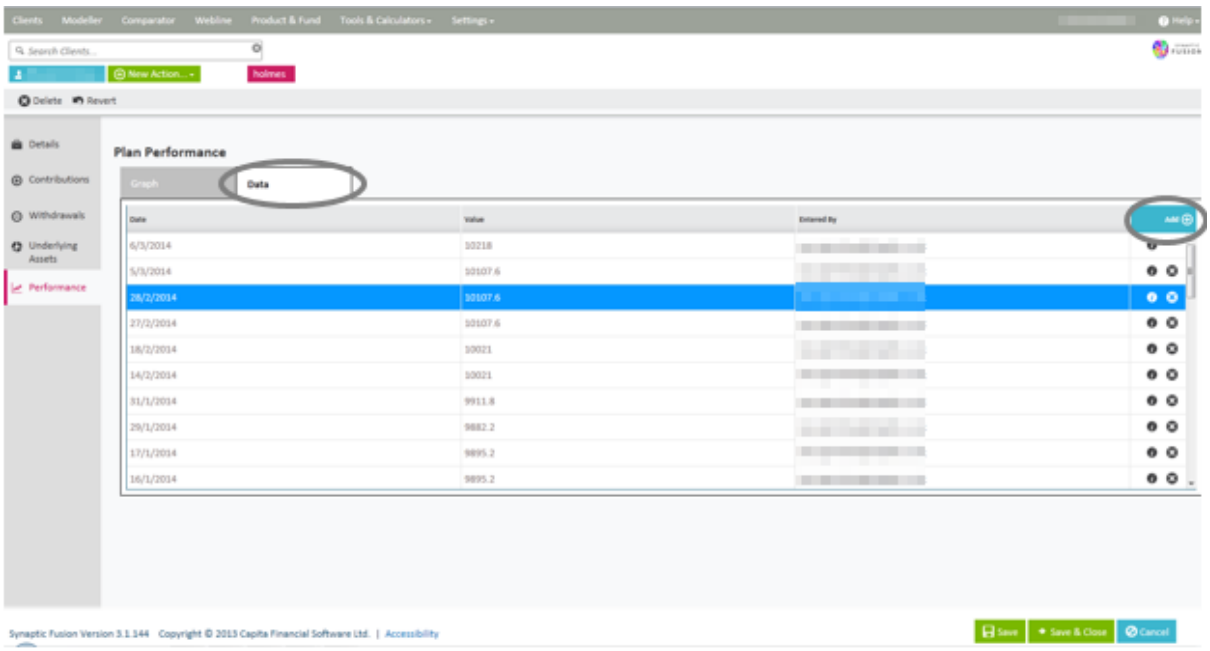
Once you have all the funds or asset classes click on the **Performance** tab.

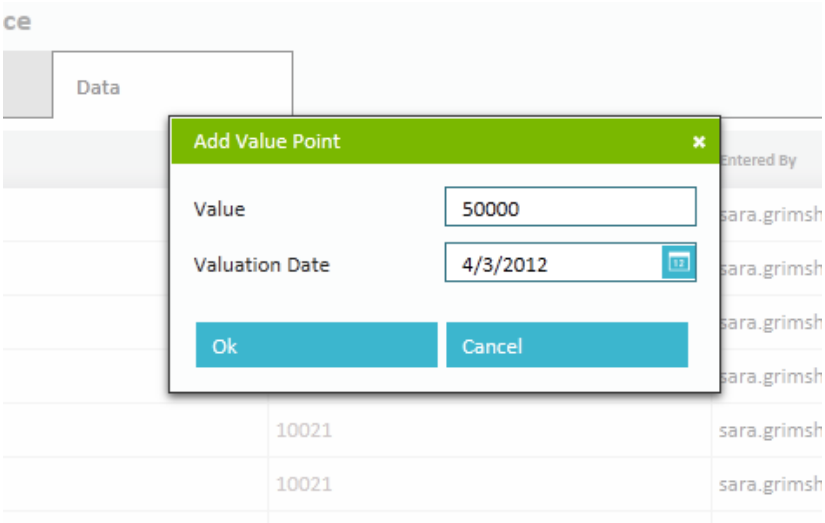
The **Performance** tab, if selected shows a graph with historic valuations as detailed below in the following screen shot.



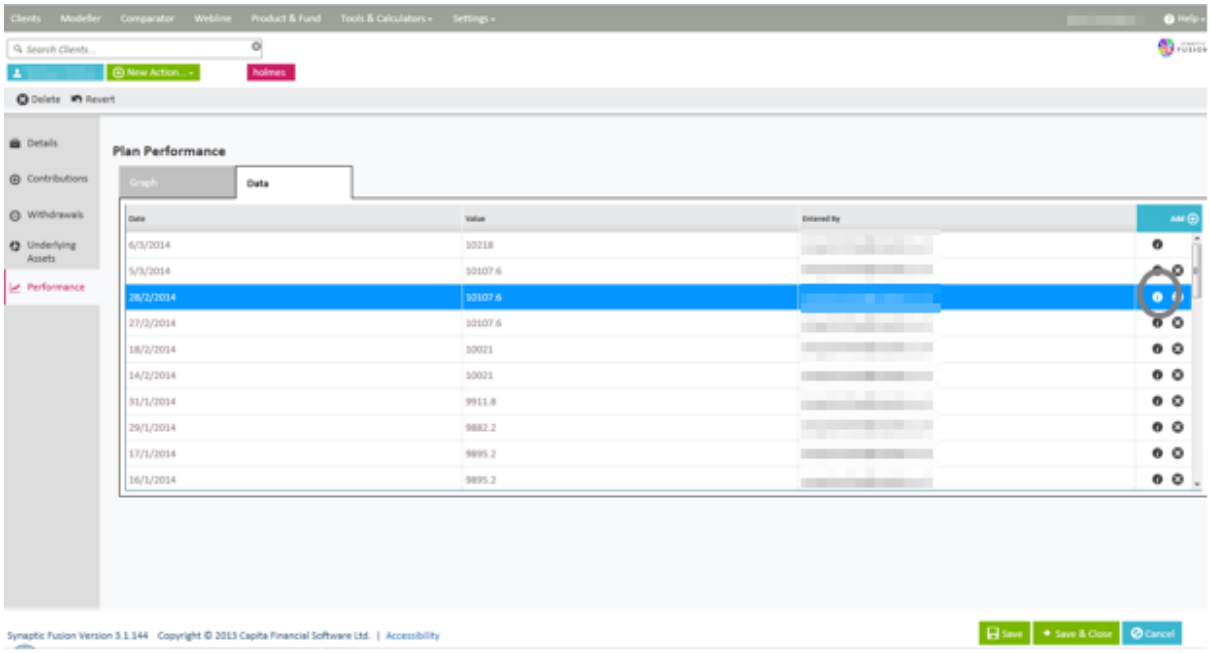
A valuation point is stored every time you go to the **Underlying Assets** page. Each time you access the page the prices of the funds in a portfolio are updated with the latest prices. The more often you view the holding the more often the valuation points will be stored.

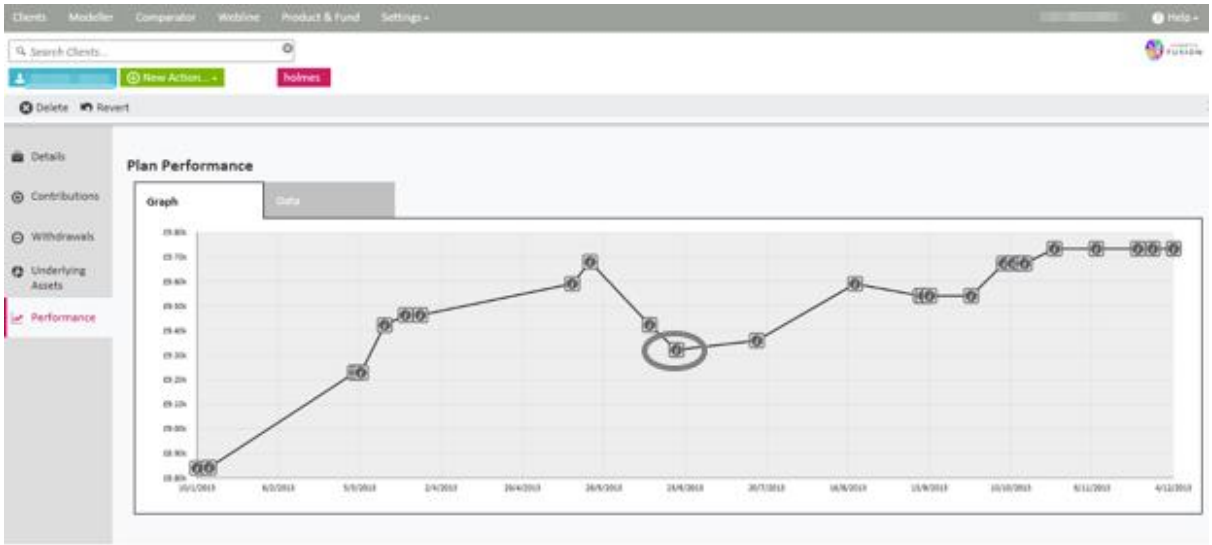
Alternatively you can add historic valuation points to the graph by selecting the **Data** tab and pressing add.





You can also use the information buttons to view an historic valuation.

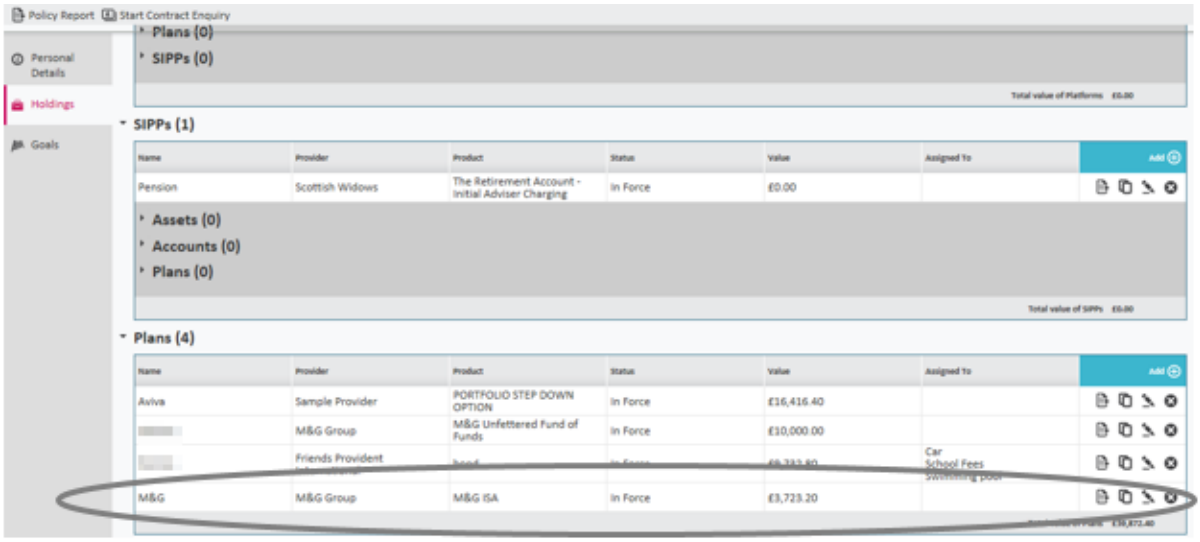




The valuation data will include value, date and asset allocation along with how the valuation point was created (either manually, automatically or via contract enquiry).

When you have completed editing click on **Save and Close**

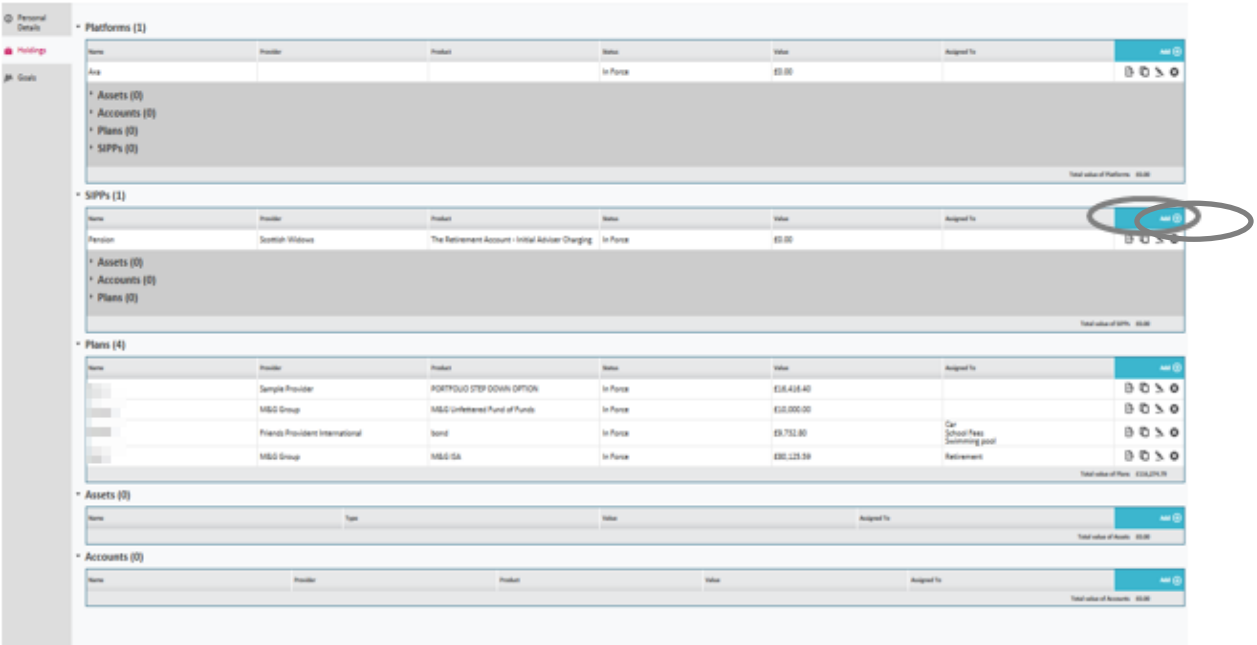
The plan details will then show as follows:



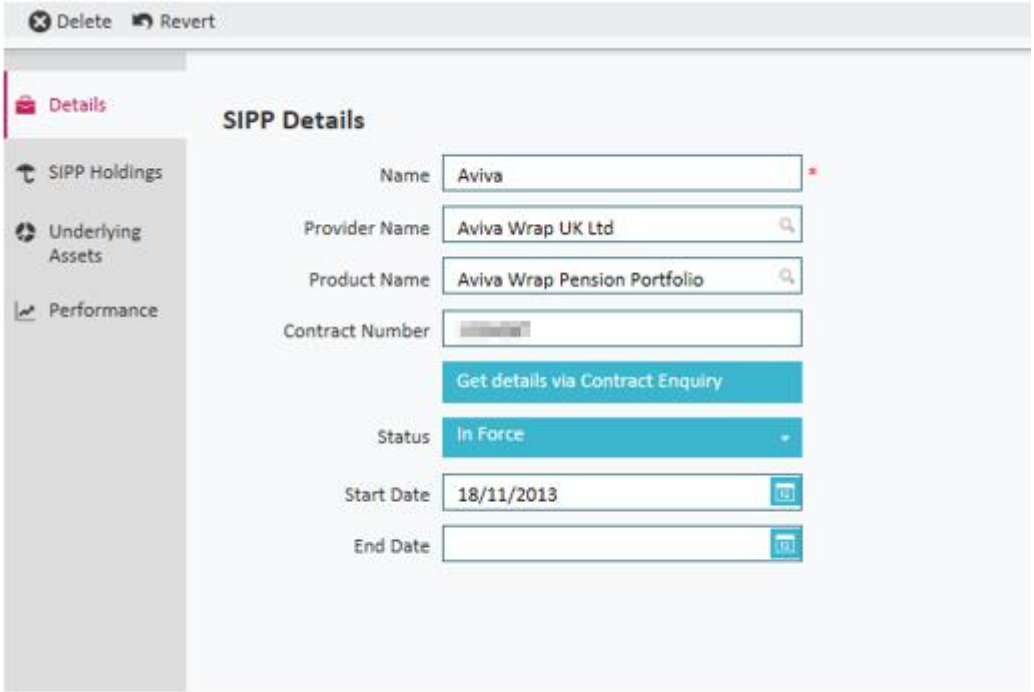
4.4.4 Single Invested Personal Pensions

Plans, Assets and Accounts form the building blocks for SIPPs. In order to input a SIPP as a holding you need to add a SIPP and then add the Plans, Assets or Accounts as part of that SIPP.

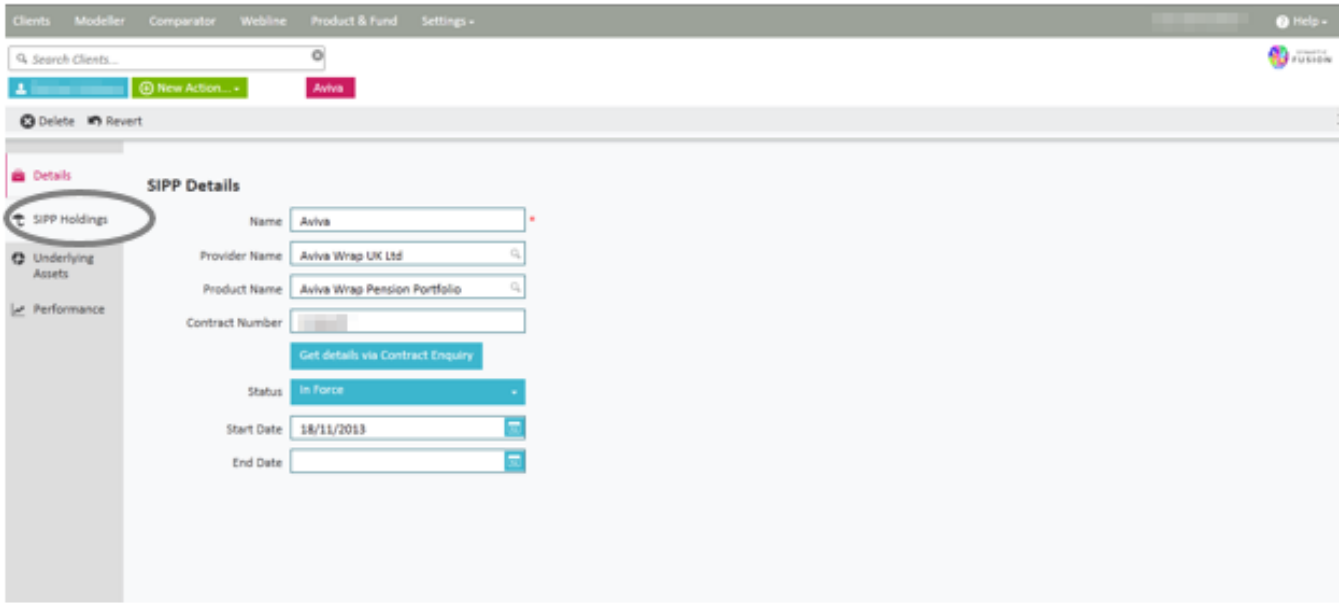
To add a SIPP click on the **Add** button on following screen:



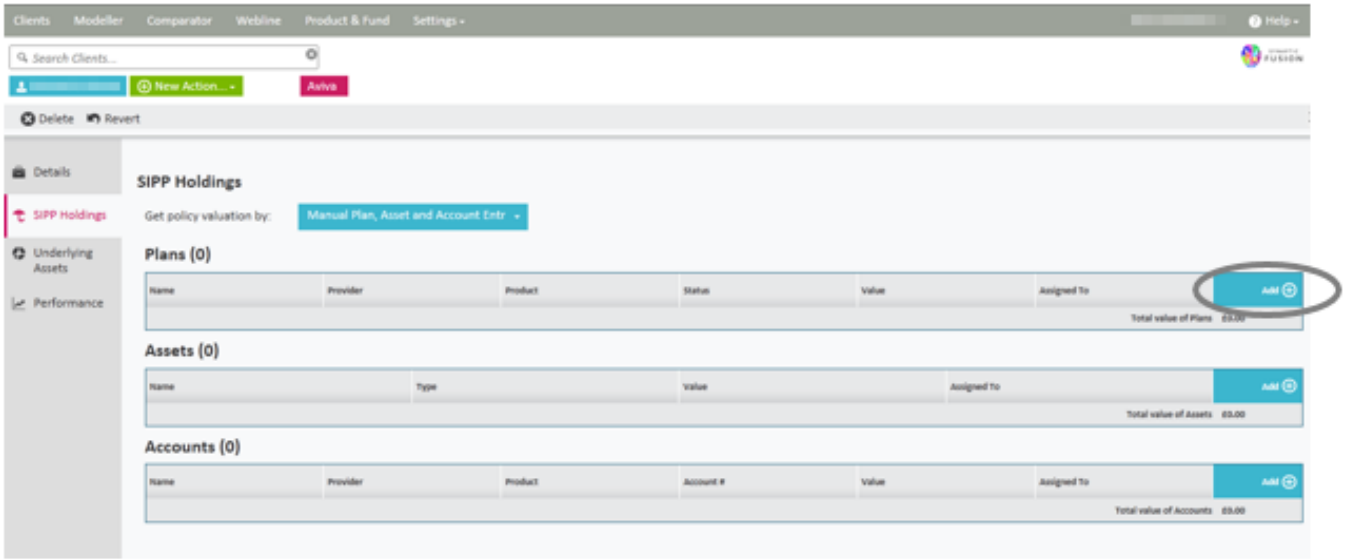
Input the SIPP details



Then select **SIPP Holdings** using the following tab:

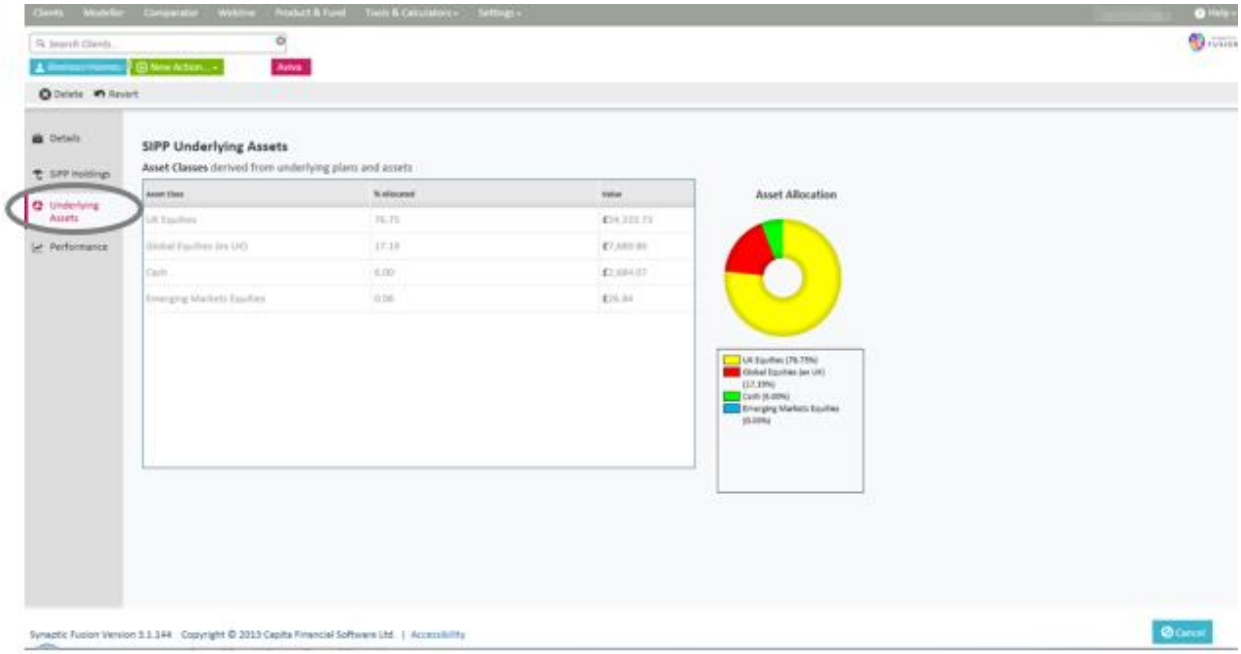


Once in the tab, you have the option of adding in **Plans, Assets and Accounts** using the **Add** button.



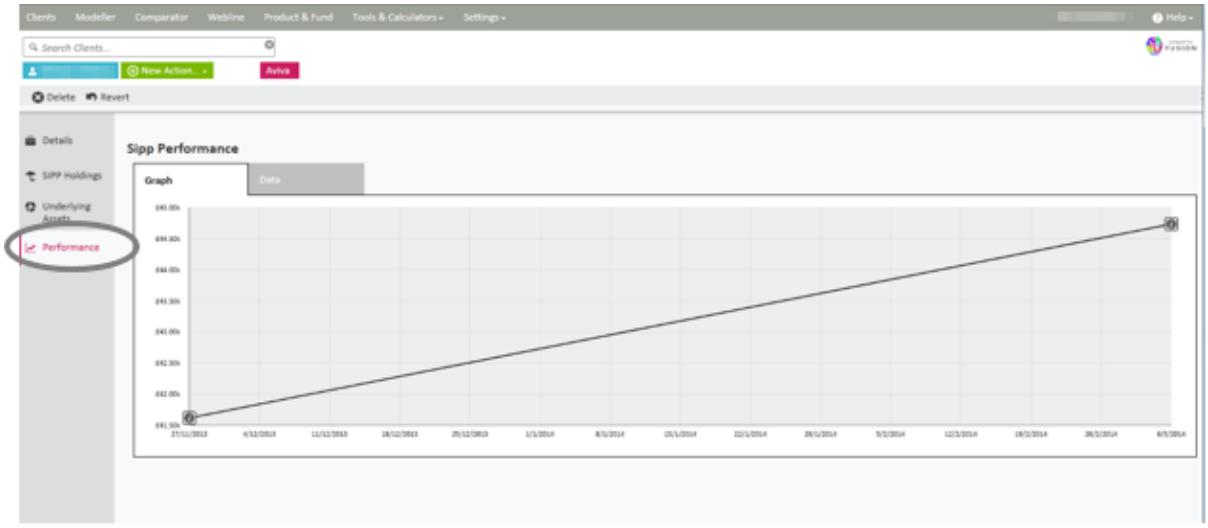
Follow the instructions for plans, assets or accounts as above.

You also have the option of accessing the **Underlying Assets** tab to give an overall picture of the plans, assets and accounts that make up the SIPP.



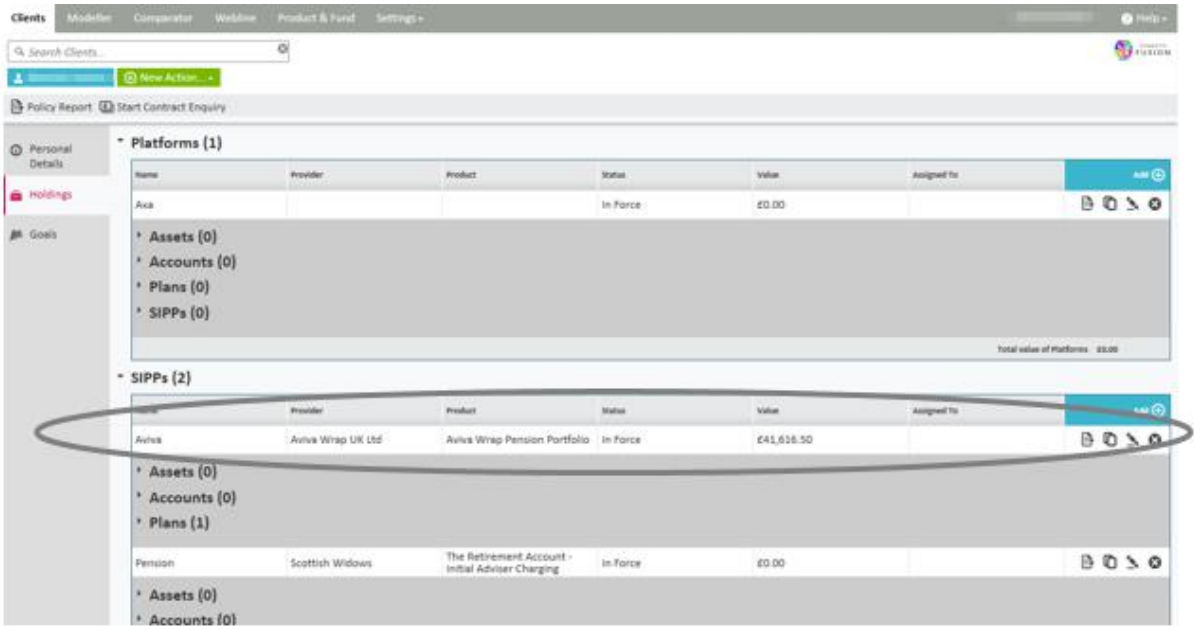
You can also access the **Performance** tab, from here you can see the overall performance of the SIPP.

You should note that it is only possible to create valuation points within the plans, assets or accounts that make up the SIPP and not the SIPP itself.



Once completed click on **Save and Close**

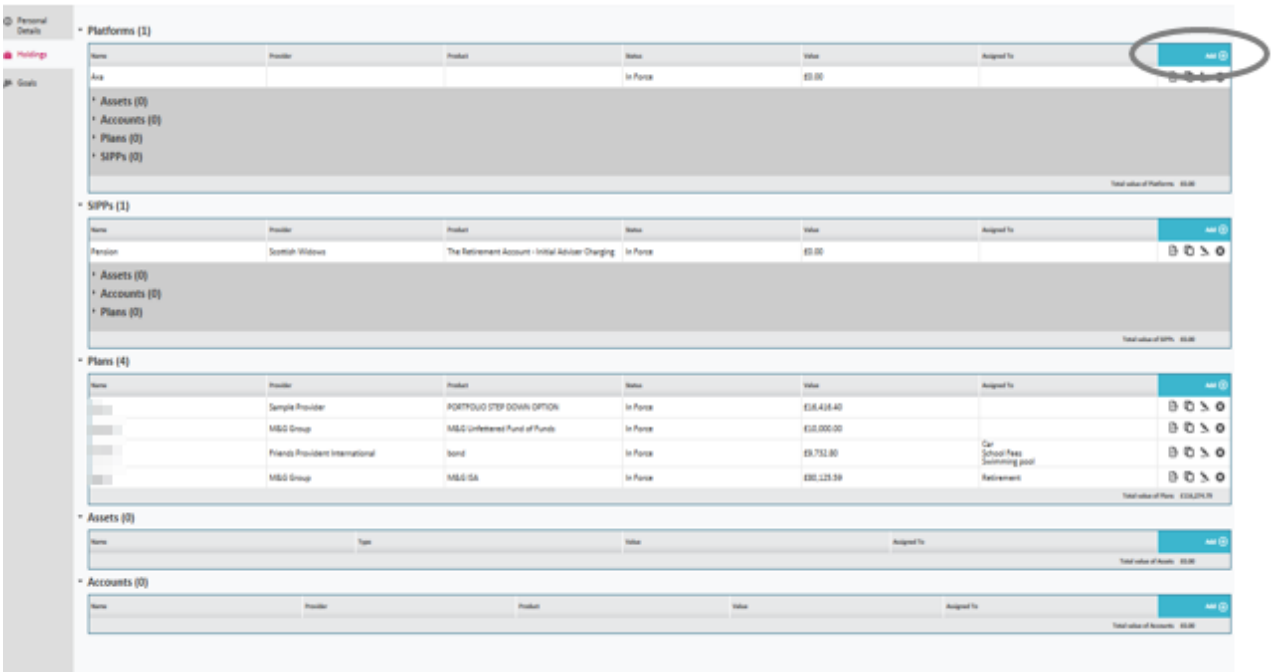
The SIPP details will then show as follows:



4.4.5 Platforms

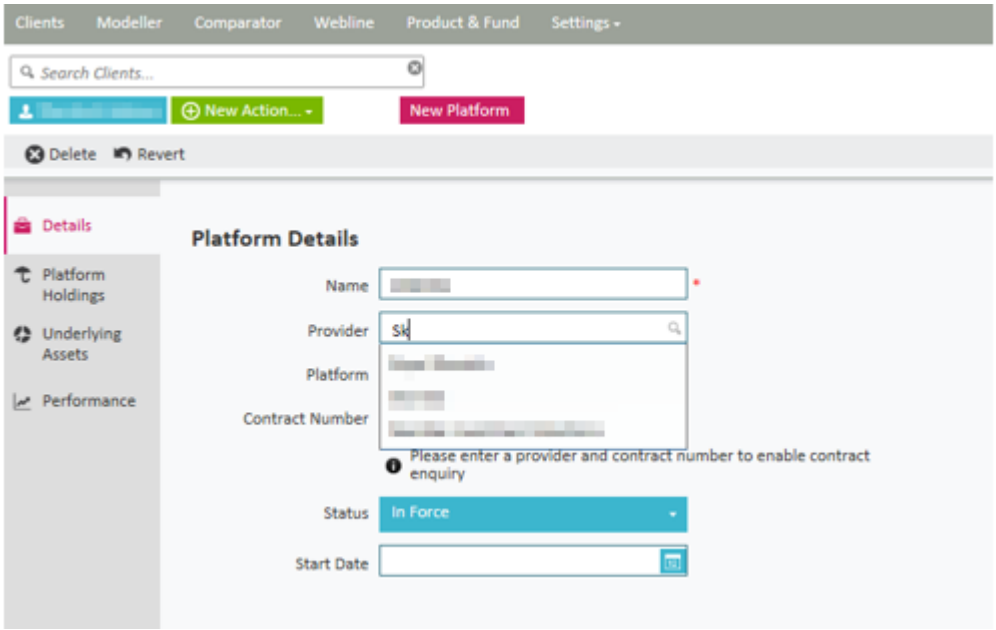
You can input a Platform as a holding. It works in the same way that SIPPs do in the sense that it is made from Plans, Assets and Accounts but also SIPPs.

To add a platform, you would click on the **Add** button on following screen:

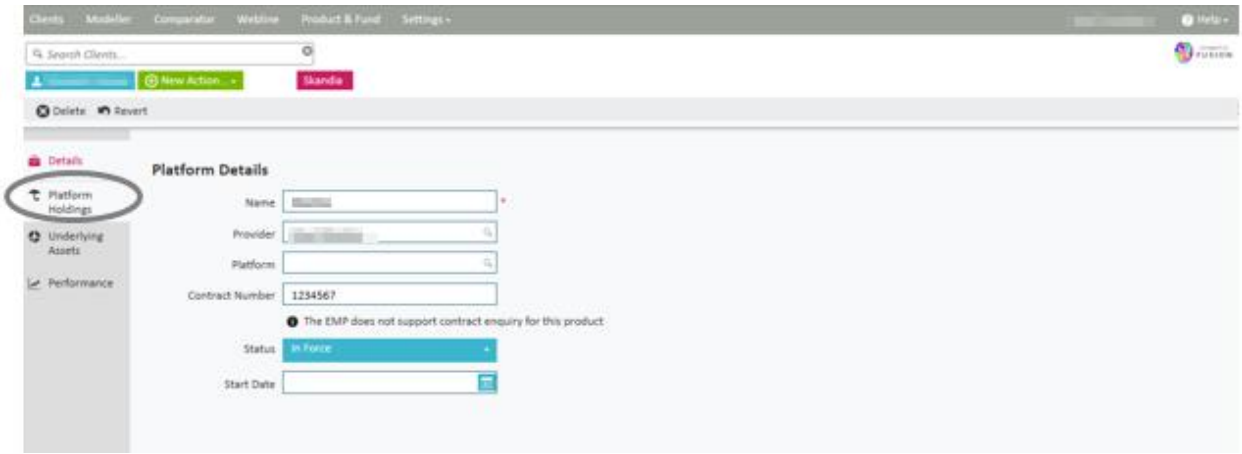


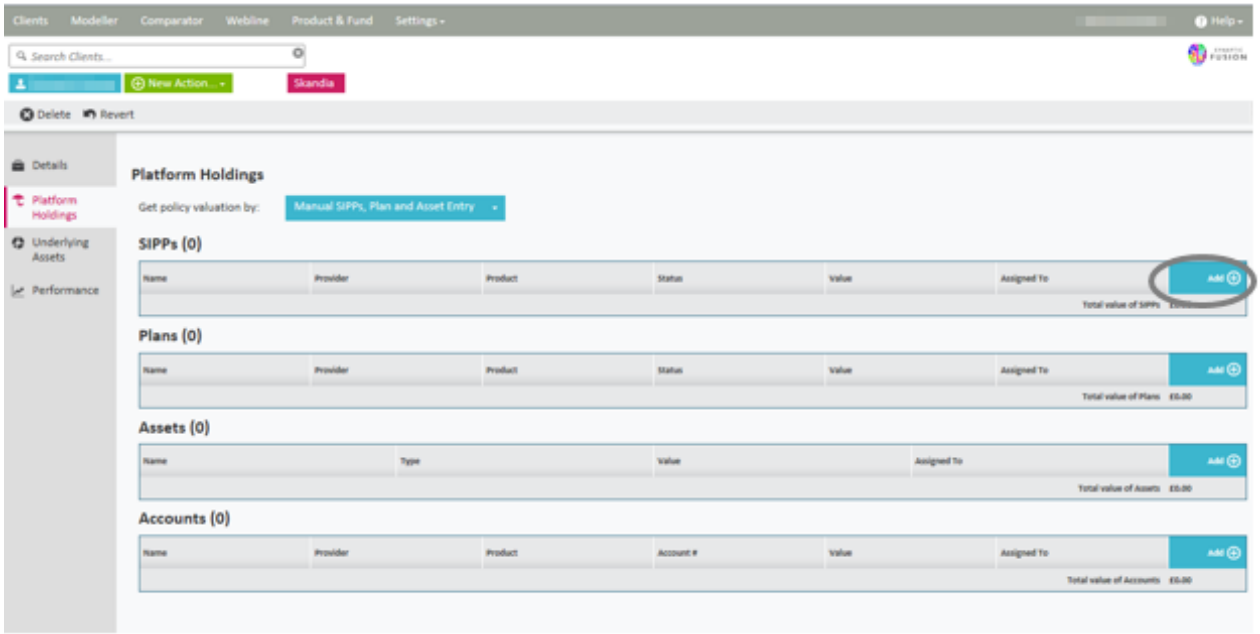
Input the platform details.

When inputting the provider and platform, a drop down menu will appear to make a selection from, as shown below:

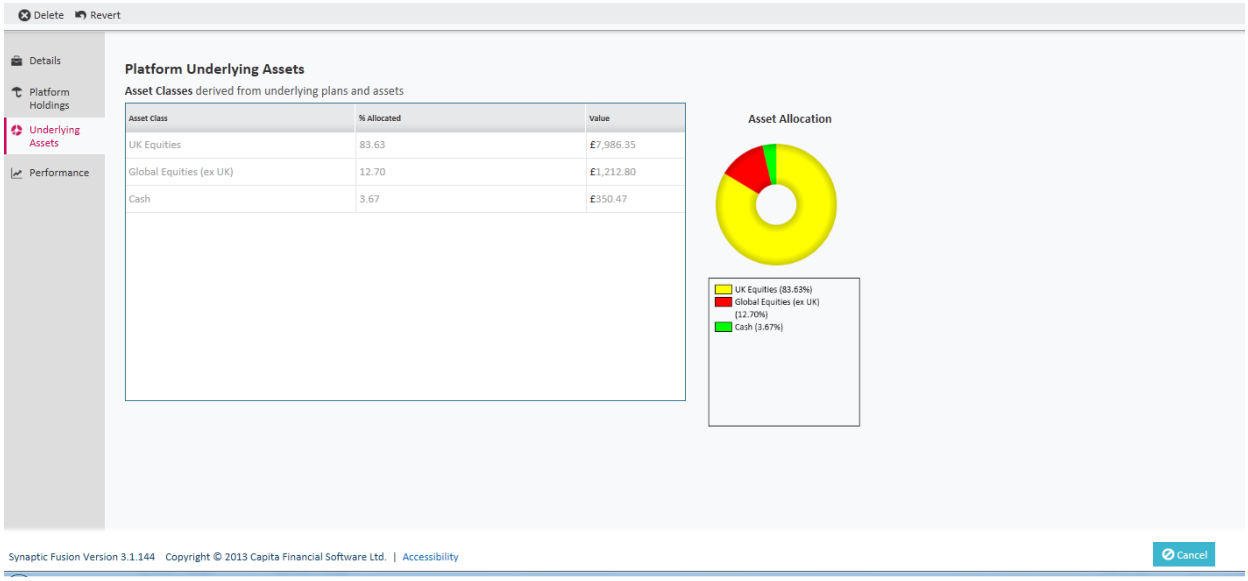


Once completed, you can click on the **Platform Holdings** tab and input **SIPP, Plans, Assets and Accounts** by using the **Add** button, as shown below in the following screens:

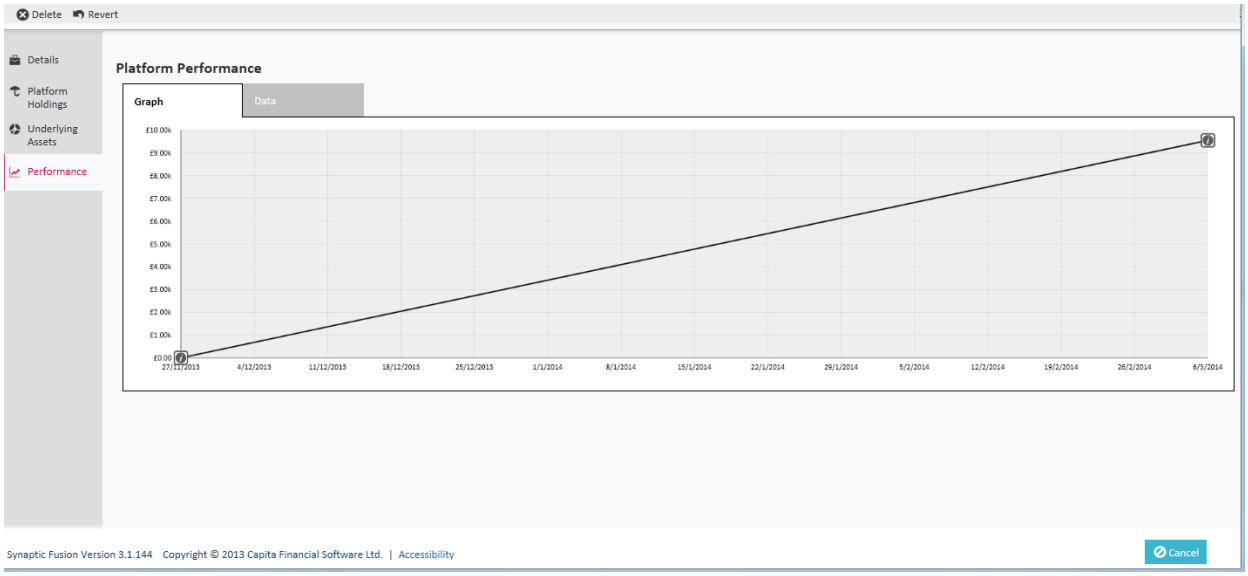




You also have the option of accessing the **Underlying Assets** tab from here.

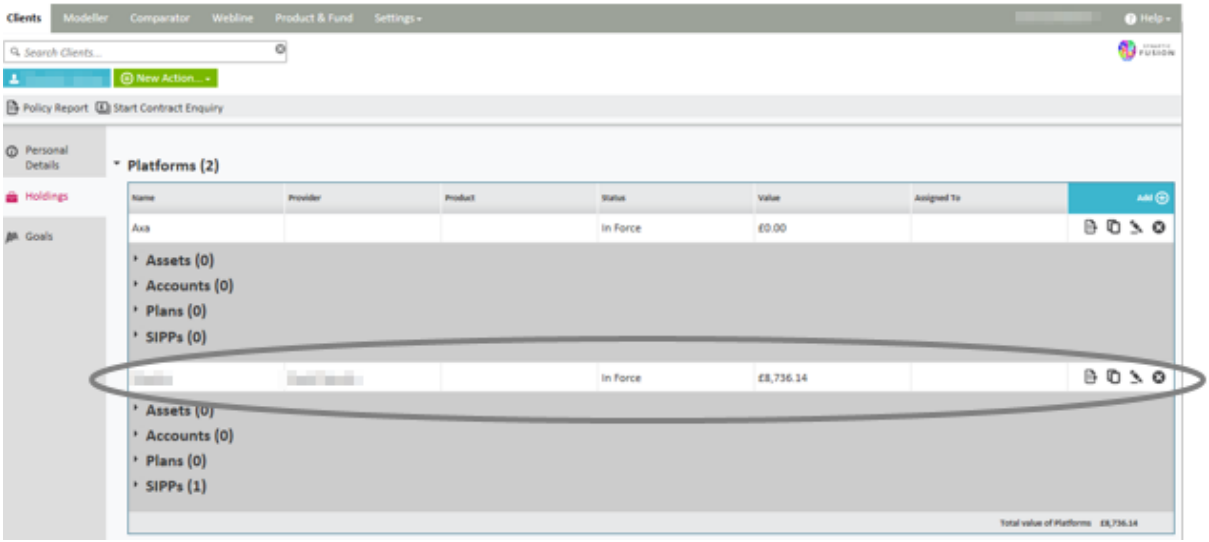


And also access the **Performance** tab. As with SIPPs the underlying asset data and valuation points are created in the underlying plans, assets and accounts. The view you see on these screens is everything "added" together to represent the holistic position.



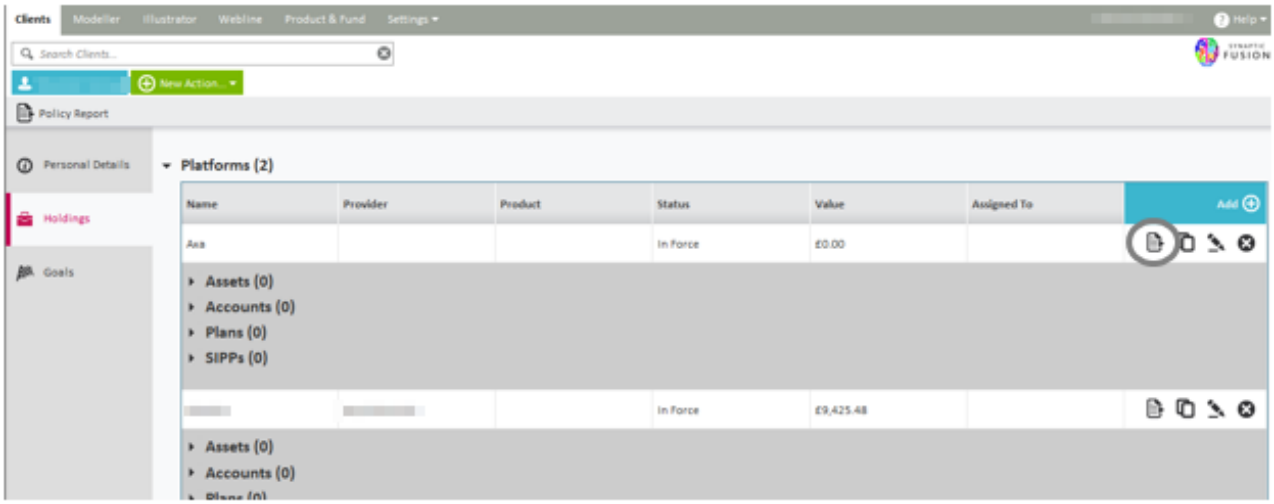
Once completed, click on **Save and Close**

The platform will then show as follows:



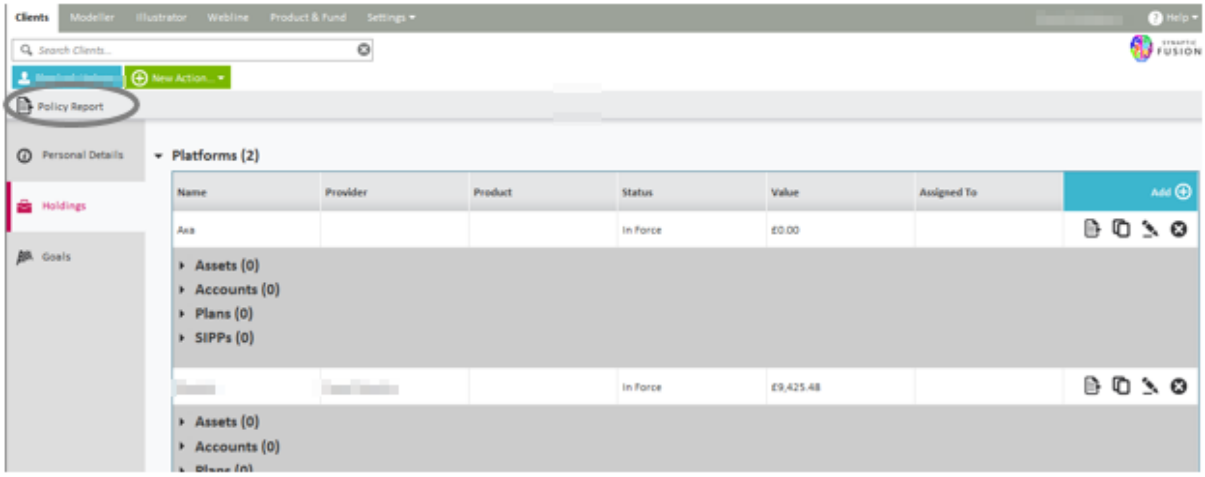
4.4.6 Policy Reports

Once you have finished entering holdings it is possible to access the data in report form which can be used to give to the client. You can produce an individual report for any holding by clicking on the report icon in the holdings screen as shown below:

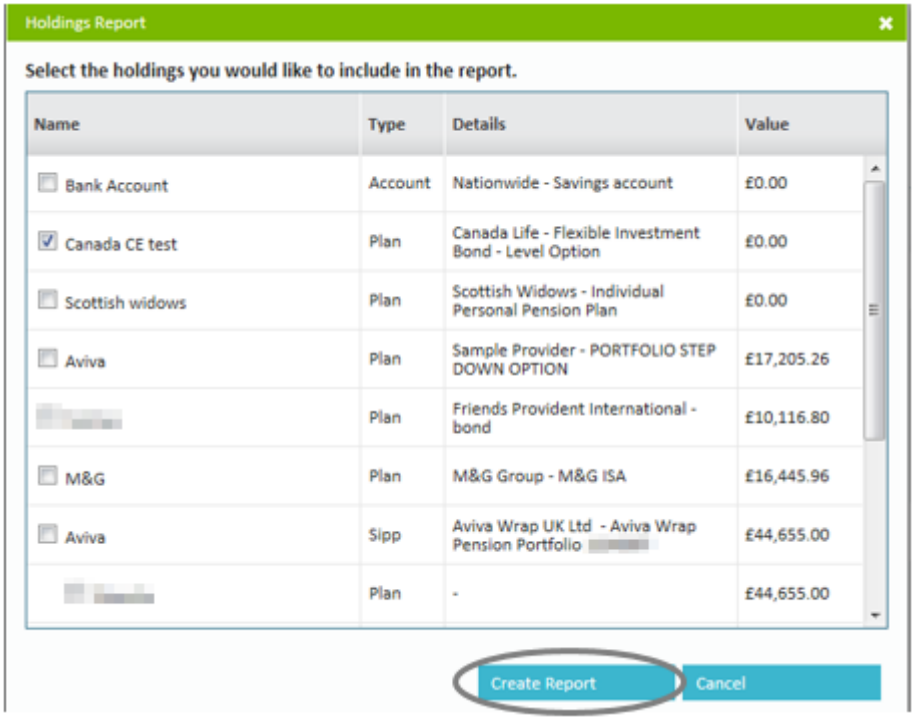


Alternatively you can produce a combined policy report on any number of the holdings you have entered. The report will contain an overview of all the holdings selected at the start of the report and then the data for the individual selected holdings after. This report is designed to give the client a holistic view of their holdings.

To produce this report click on the **Policy Report** button above the tabs on the left of the screen.



You will then need to select which holdings you would like included in the report



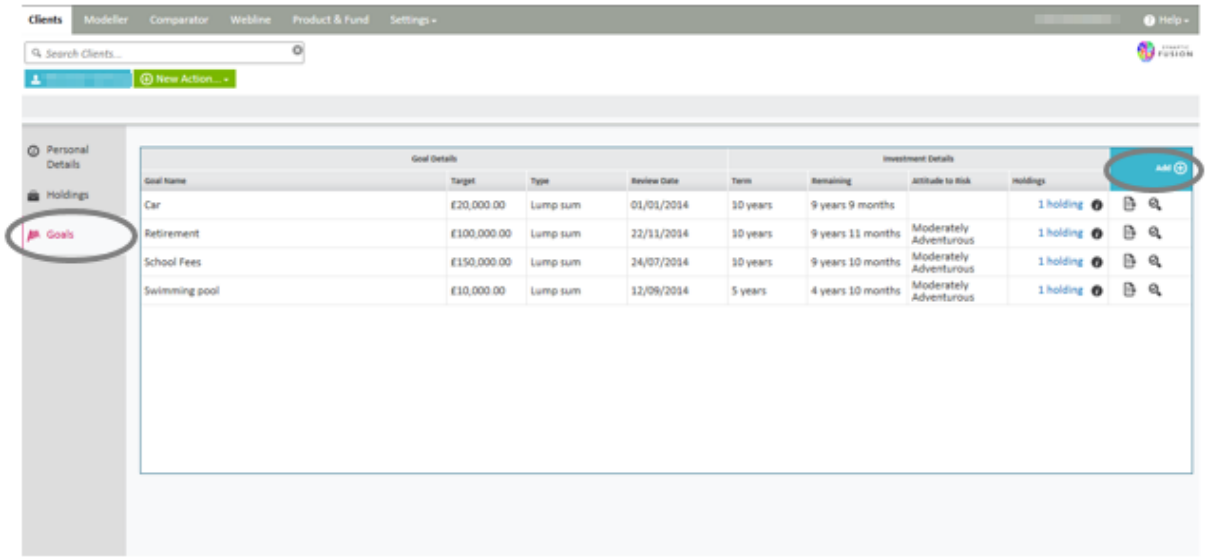
4.5 Creating Goals

You have the ability to create **Goals** for a client, this is for use within Modeller which is an Investment Planning and Risk Profiling tool as mentioned in section 2.1.

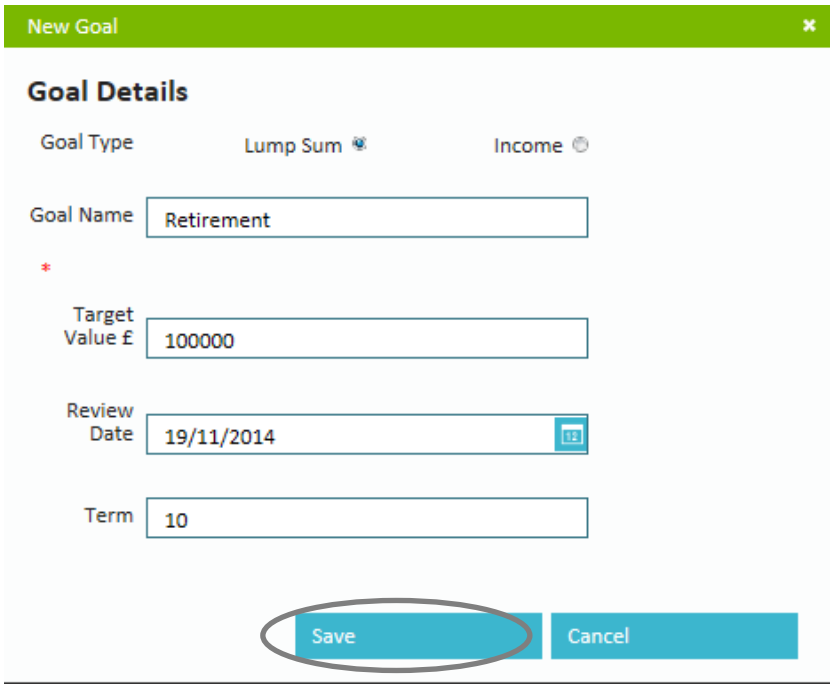
For full details regarding Modeller please refer to the Synaptic Modeller User Guide.

The screen shots below show how to start the journey to create **Goals.**

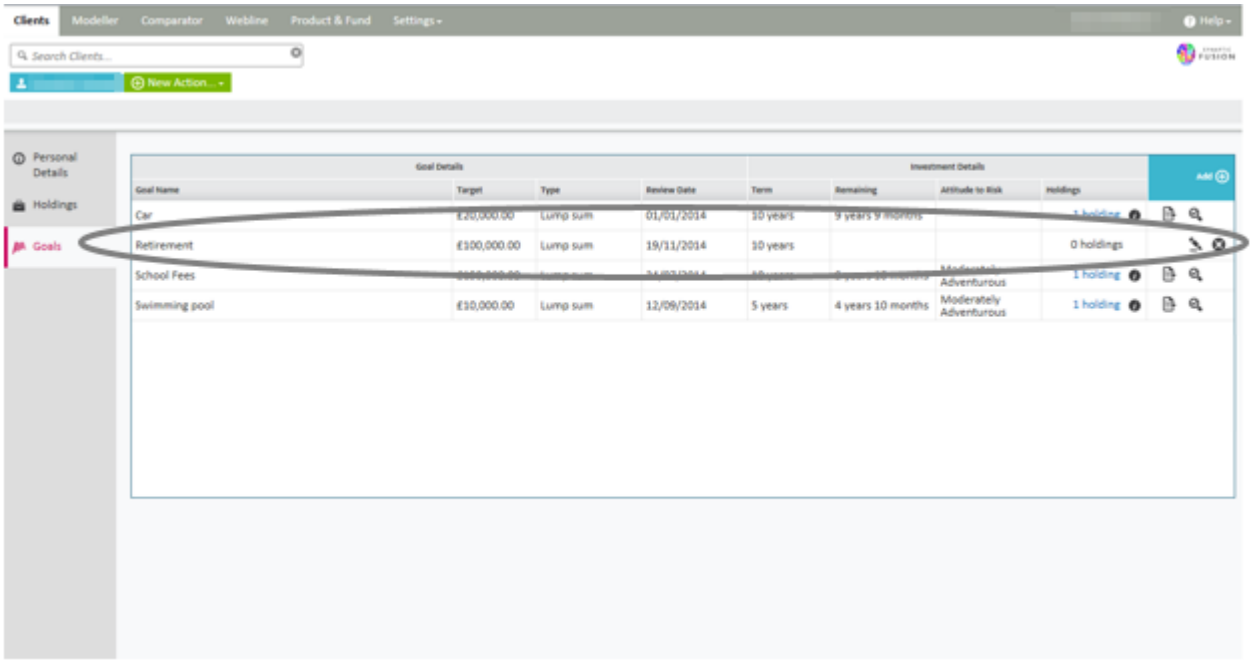
Once in the **Goals** screen, click on the **Add** button to create a new **Goal** as shown below:



The following screen will appear for completion, then click on **Save**:



The **Goal** will then appear, as shown below:

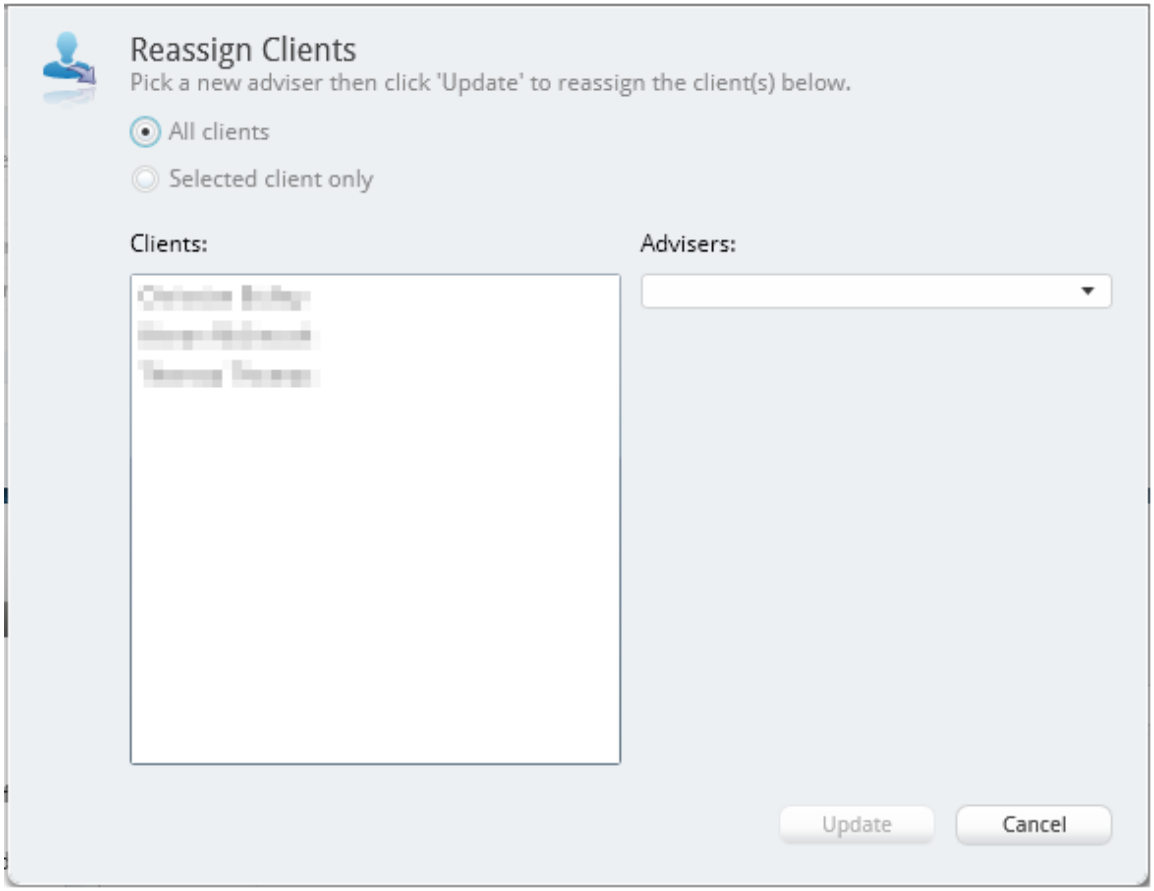


4.6 Reassigning Clients

In order to reassign clients you will need to access the contact sections within Comparator/Illustrator.

To do this, click on settings then organisation and users. Once the new page has loaded navigate to the **Contacts** section. Click the **Re-assign** button in the toolbar.

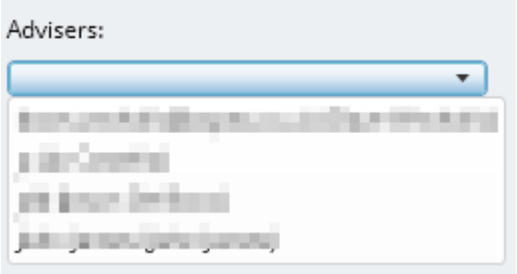
Choose the clients to be assigned to a different adviser.



The options are:

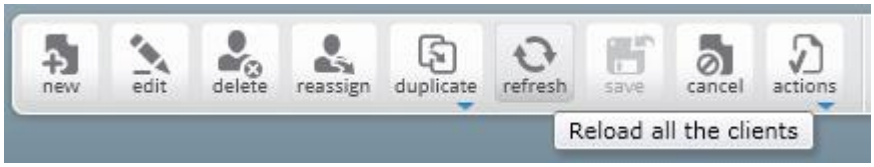
- All clients – will move all the clients from one adviser to another
- Selected client only – will only move the client that you have selected

Confirm which adviser the client(s) is going to be transferred to.



Once the adviser has been selected, click the **Update** button.

If the adviser, to whom these clients are being assigned is on Comparator/Illustrator when this is being done, he or she will need to click on the **Refresh** button on toolbar to be able to see these clients.

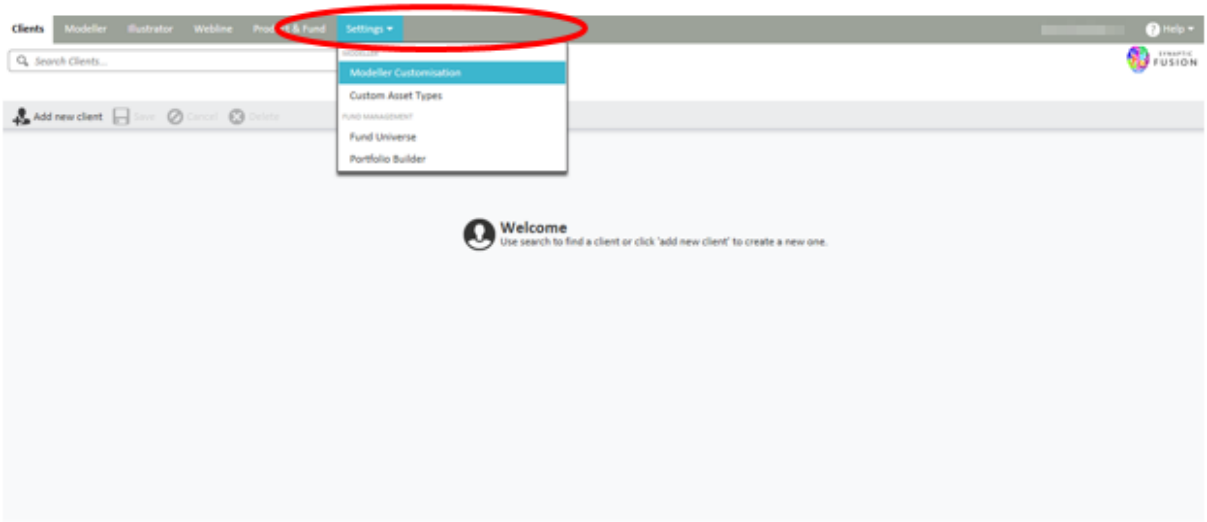


If the adviser, to whom these clients are being assigned is not on Comparator/Illustrator when this is being done, the next time he or she logs on they will be able to see the assigned clients.

This will move all the activities with the client and any research completed by the previous adviser will remain in the previous adviser's name.

5 'Settings' tab

Within the 'settings' tab there are several options as shown below in the following screen.



5.1 Modeller Customisation

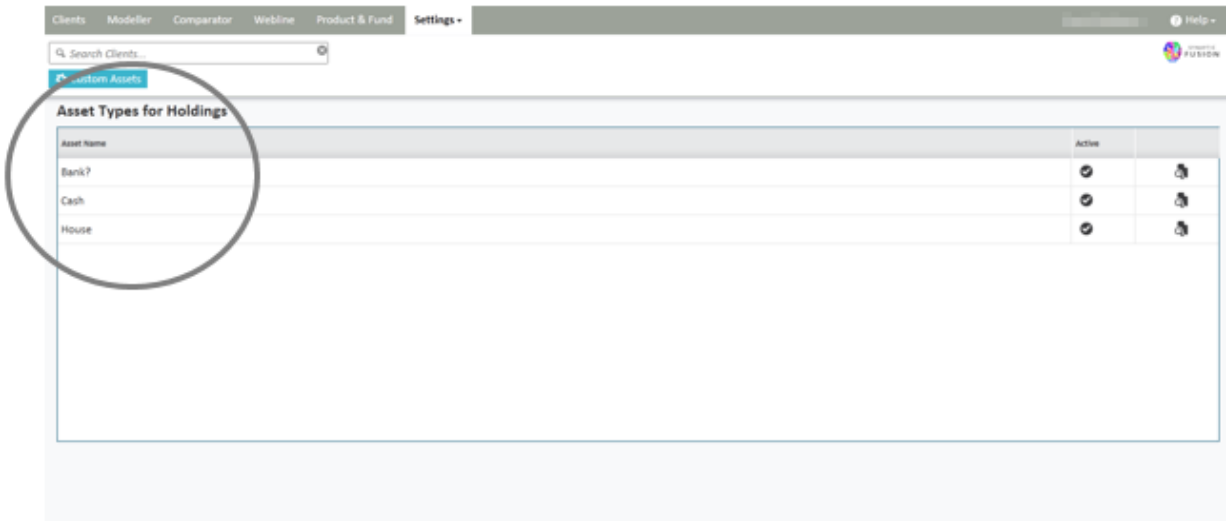
From here you can have a 'read only' view of the investment strategy that is deployed in your system which includes the ATR questionnaire and the Asset Allocation mappings.

You would need to be an 'Investment Strategy Administrator' to create Investment strategies. Please refer to the Synaptic Investment Strategy Customisation Guide for more information.

5.2. Custom Asset Types

From here you can have a 'read only' view of the custom asset types created at your organisation or inherited from your parent organisation.

- An asset type must exist before you can create an asset of this type for a client.
- You need to be an 'Administrator' in order to create an Asset type.

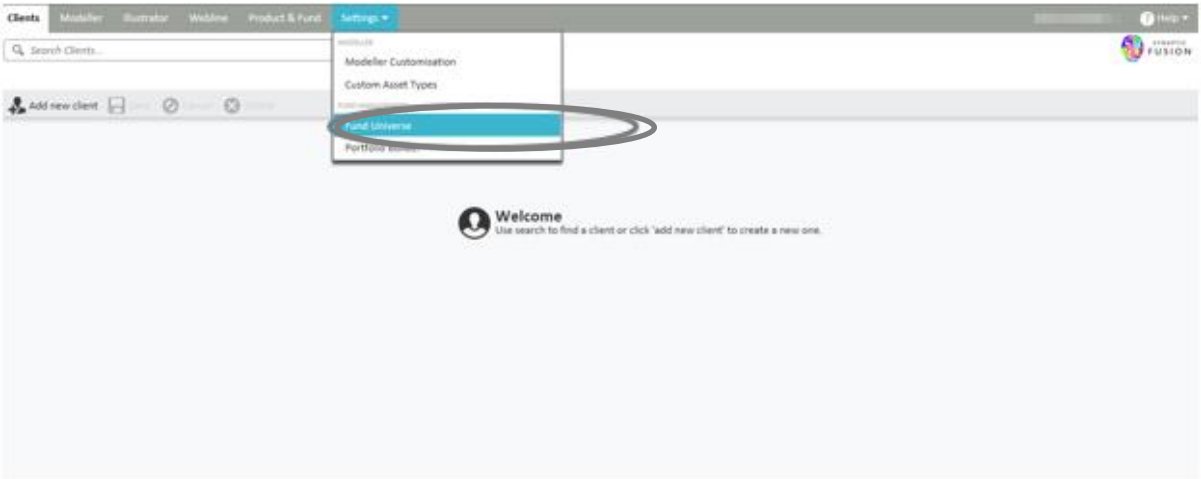


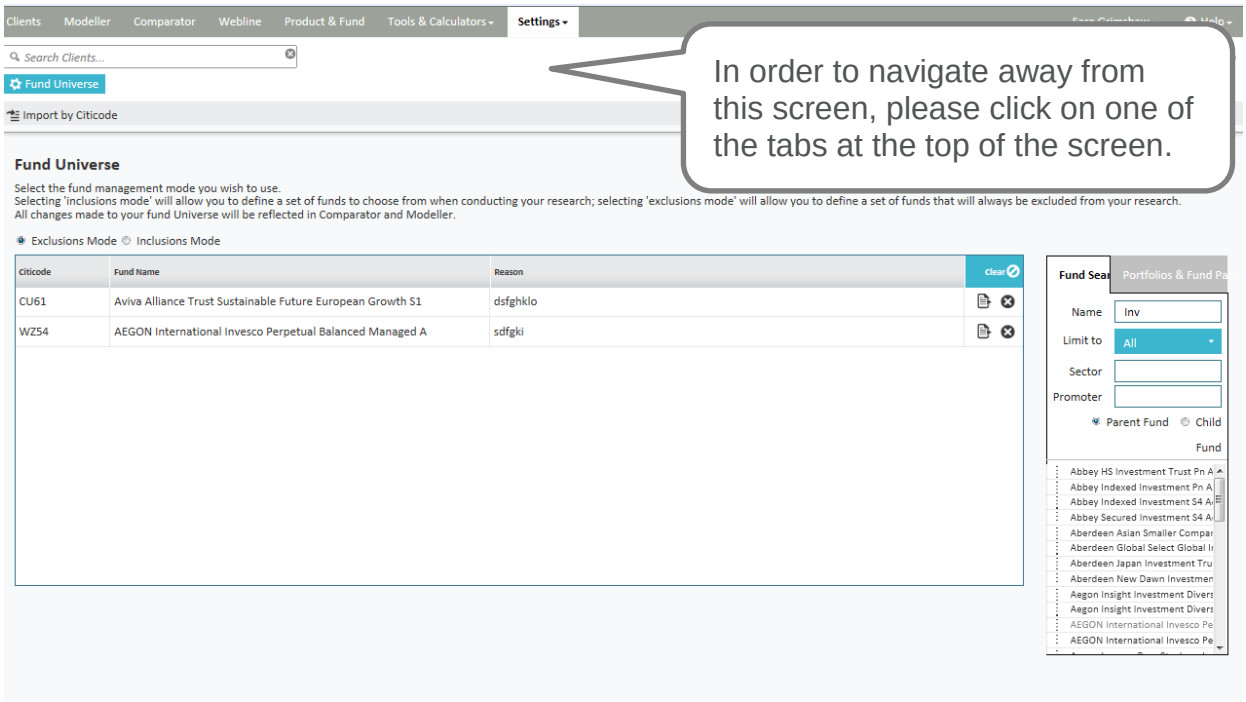
5.3 Fund Universe

From here you can have a 'read only' view of whether you have a restricted list of funds within the software.

If this is set to 'inclusion' mode, the funds on screen will be the only funds available for you to use in the applications. If it is set to 'exclusion' mode then the funds on screen will be the funds that you are not able to use in the applications.

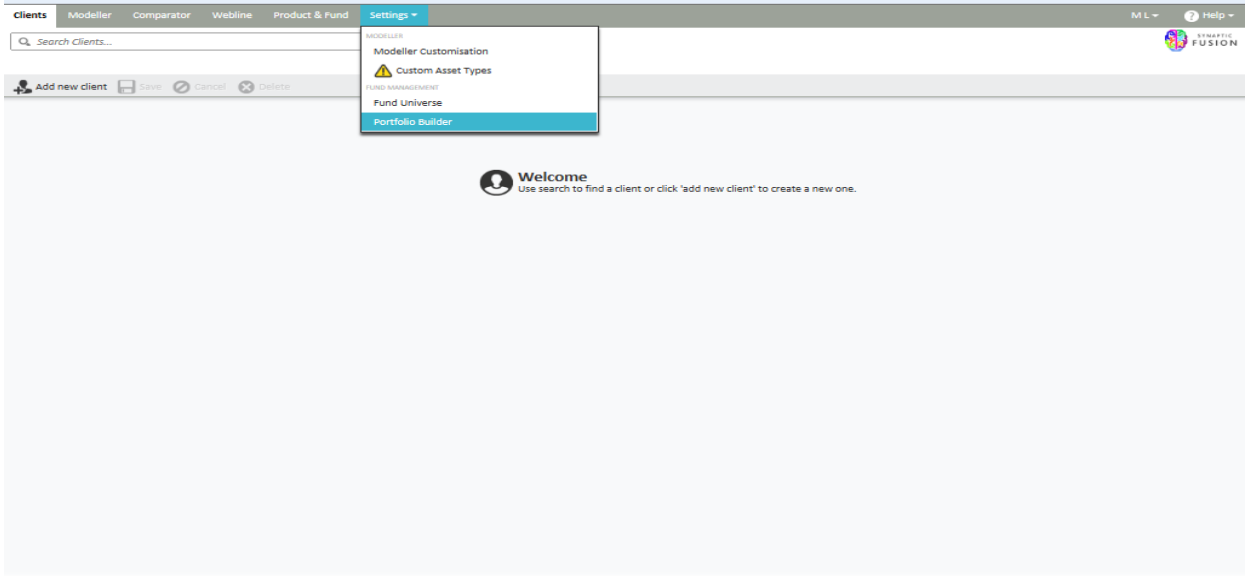
You need to be an 'administrator' in order to set the fund universe.





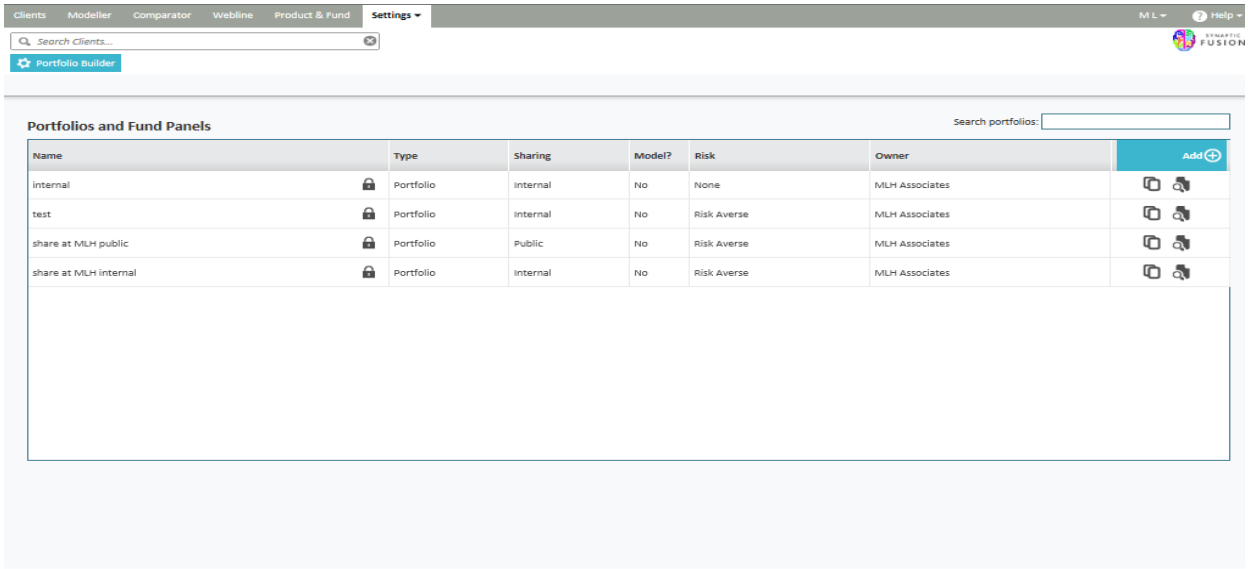
6. Portfolio Builder

You must have a separate Portfolio Builder licence in order to use this part of the software. You can build and store different portfolios within the software and these can be shared with other members of your organisation. If you view a portfolio that you have not created, then this will be a 'read only' copy.



When you initially access **Portfolio Builder** you will be presented with a list of all the portfolios you have access to.

An example of this screen is shown below:



There are three different options for you regarding this screen:

1 Creating a new portfolio or panel
2 Editing an existing portfolio or panel
3 Viewing/copying a portfolio or panel you inherit

6.1 Difference between Portfolio & Panel

A portfolio has a 'weighting' in each fund and as such the portfolio will have an asset allocation and portfolio factsheets can be produced.

A panel has no 'weightings' and therefore is just a list of funds. You would use a panel when you want to create a list of funds for example as an 'approved' list or a 'recommended' list of funds.

You can create as many portfolios or panels as you like and identify them by having a different name for each portfolio or panel.

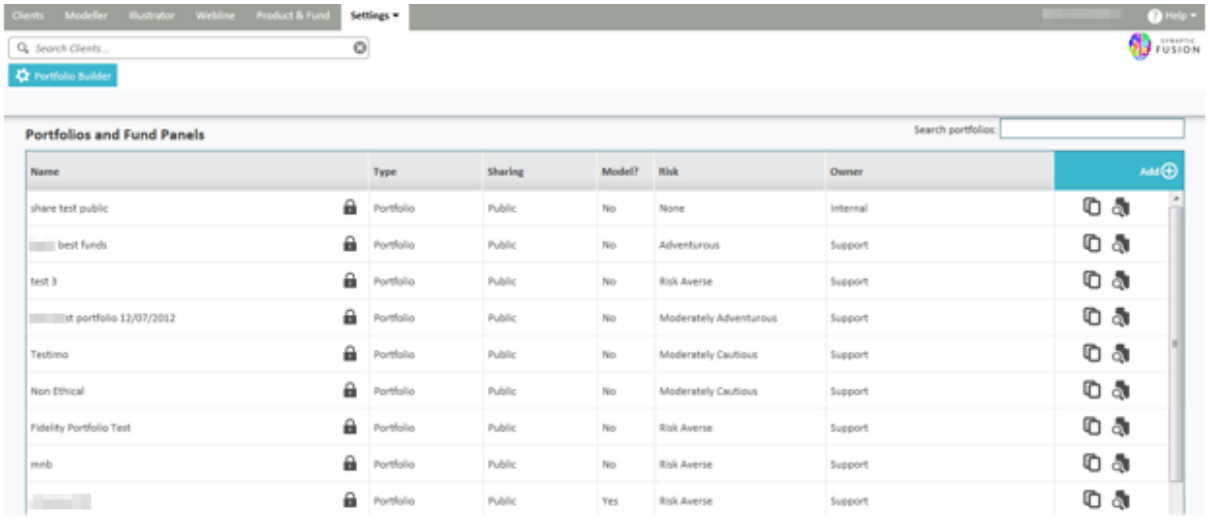
6.2. Adding a new Portfolio/Panel

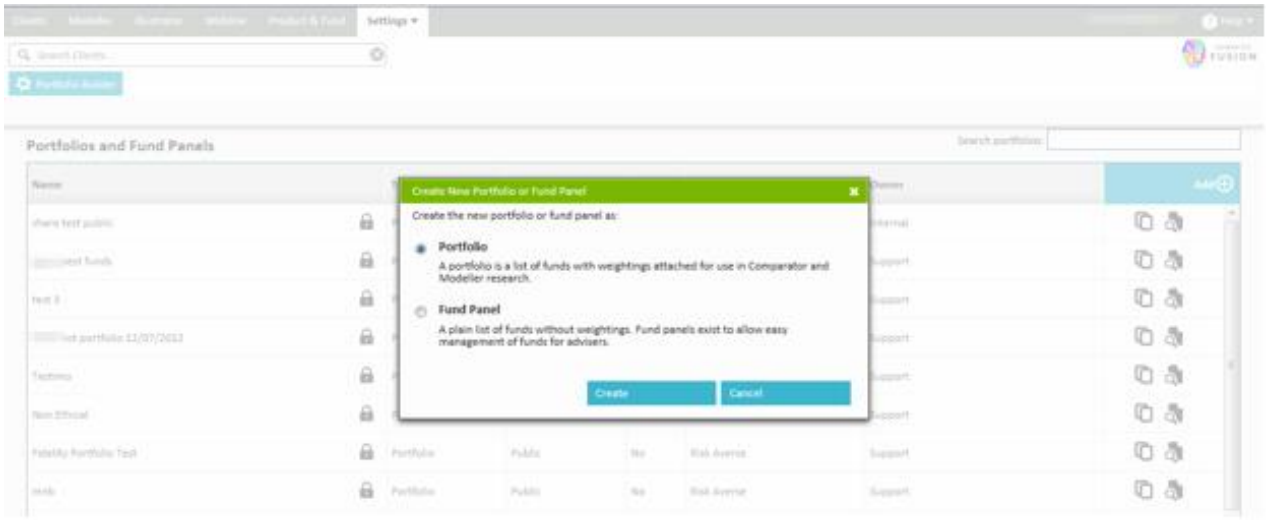
You may see four possible symbols:

- Edit pen
- Delete cross
- View magnifying glass
- Duplicate 2 page symbol

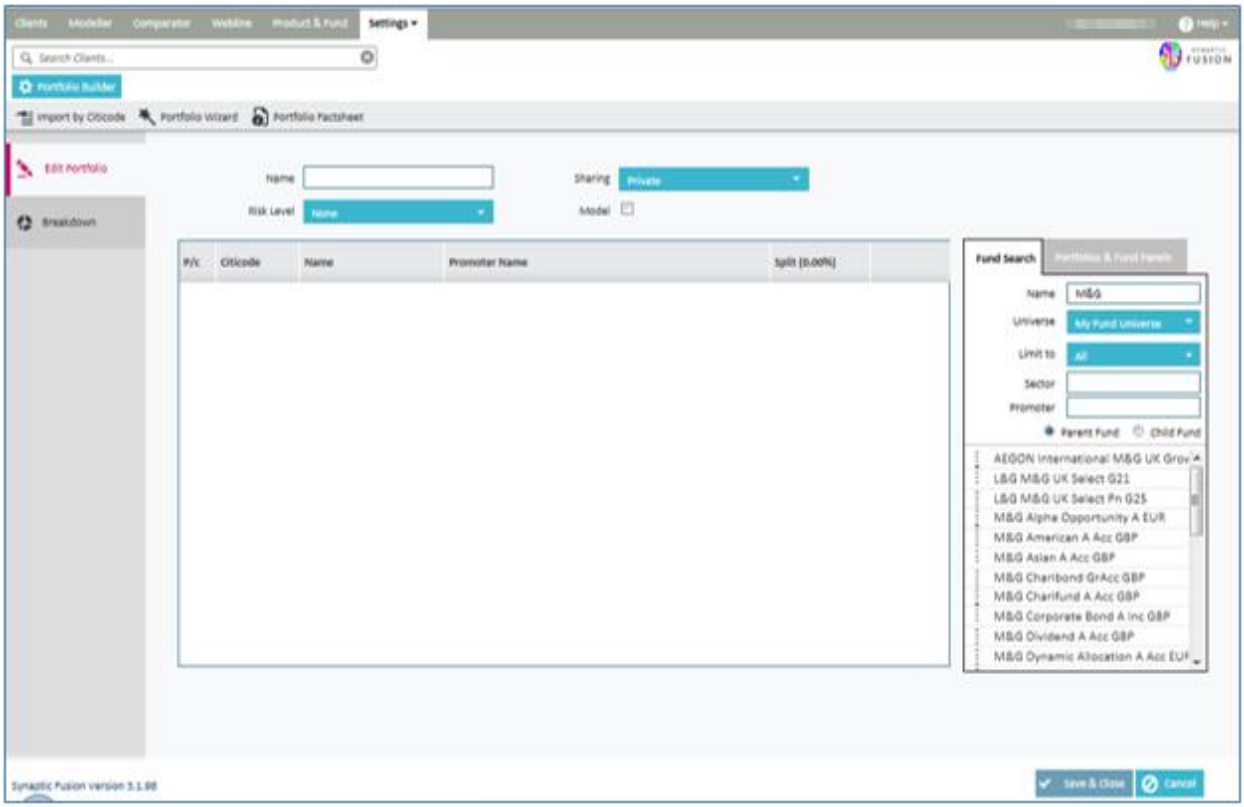
All of which have been mentioned earlier in this guide.

Alternatively, you can add a new portfolio/panel by clicking **Add** as shown in the screen shot below and following the instructions:





You can then make your selection from either an existing fund panel/portfolio or by searching for an individual fund in the fund search area as shown below:

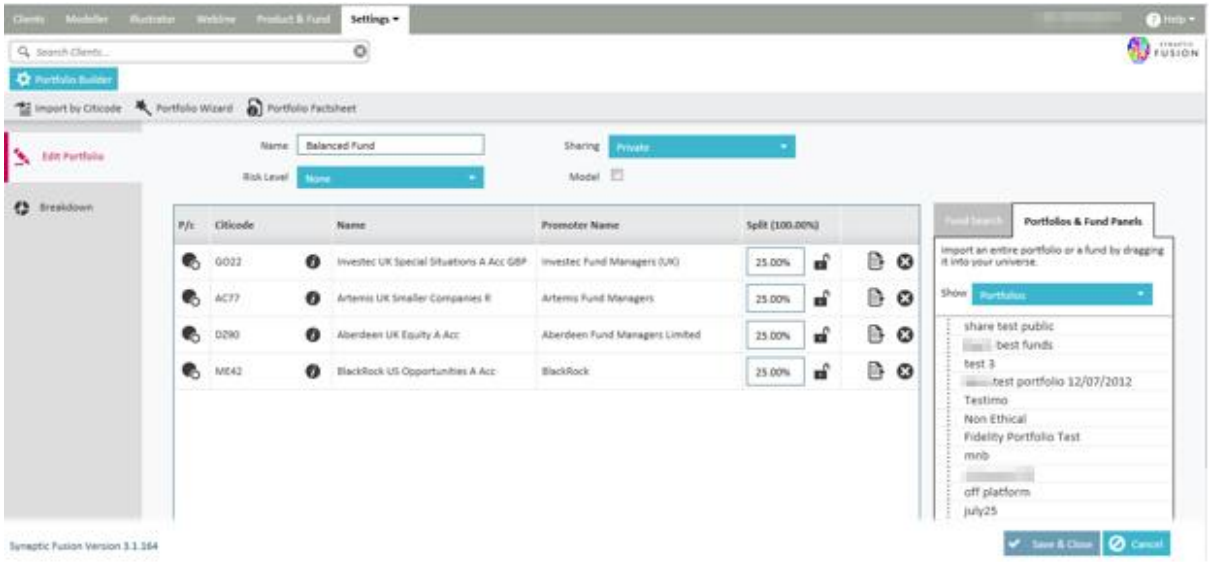


When using the fund search option you can either enter the name of the fund or the Citicode in the **name** field.

You are required to input a minimum of three characters in order for the search to be initiated.

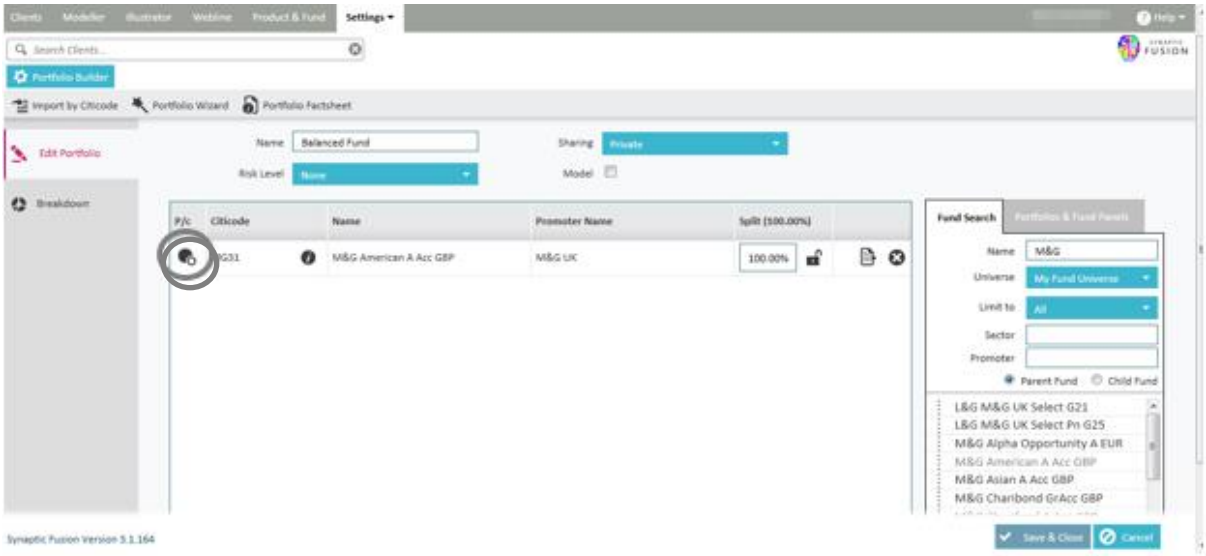
You can also construct a portfolio using the funds within a panel or portfolio as a quick option of accessing the most commonly used funds.

If you select the **Portfolio & Fund Panels** search tab a list of all of the portfolios and panels will appear, you can either drag and drop the your selection into the centre box or you can click and select the underlying funds individually.



Before making the selection, you can hover over the funds returned to receive further information regarding a fund. You can then drag & drop funds in this area or double click on a fund to select a fund for use.

Once you have selected funds for the portfolio there are a number of information items available to you. The first column on the screen above headed **P/C** relates to the option to choose the parent or child version of the fund. This functionality is used inside the Comparator/Illustrator software.



Parent funds will display the standard retail priced funds excluding any mirror funds or different share classes. **Child** funds will display all of the mirror funds and share classes.

There may be a number of icons that display next to each fund, if you click on them they will display further information.

The “no entry” symbol (red circle with line through) means that the particular fund is missing data that means it will not be useable in some of the other applications in the suite. It will not be useable in Modeller if it is missing an asset allocation and will not be useable in Comparator/Illustrator if the fund charges are missing.

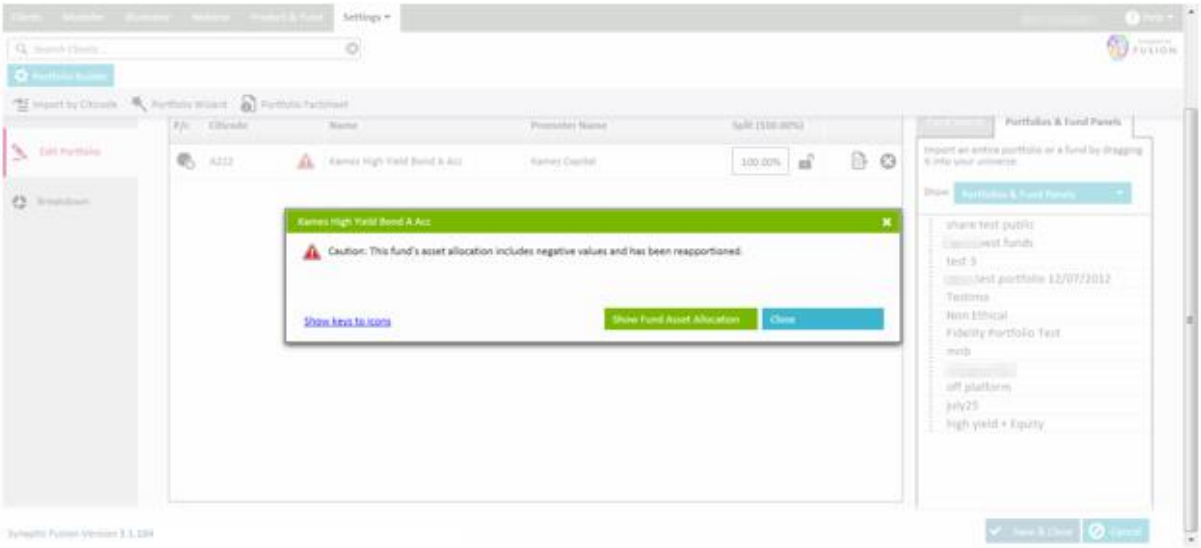
The other symbol will either be a black ‘*i*’ or a warning triangle. Clicking on this will allow you to see the asset allocation of the particular fund in both the raw data supplied by FE and the Synaptic asset classes that the suite uses.

The warning triangles are colour coded to indicate the integrity of the fund’s asset allocation data (some funds do not have data that sums to 100% and some contain negatives).

In order for the fund to be useable in Modeller we reweight the asset classes to add to 100% and to all be positive.

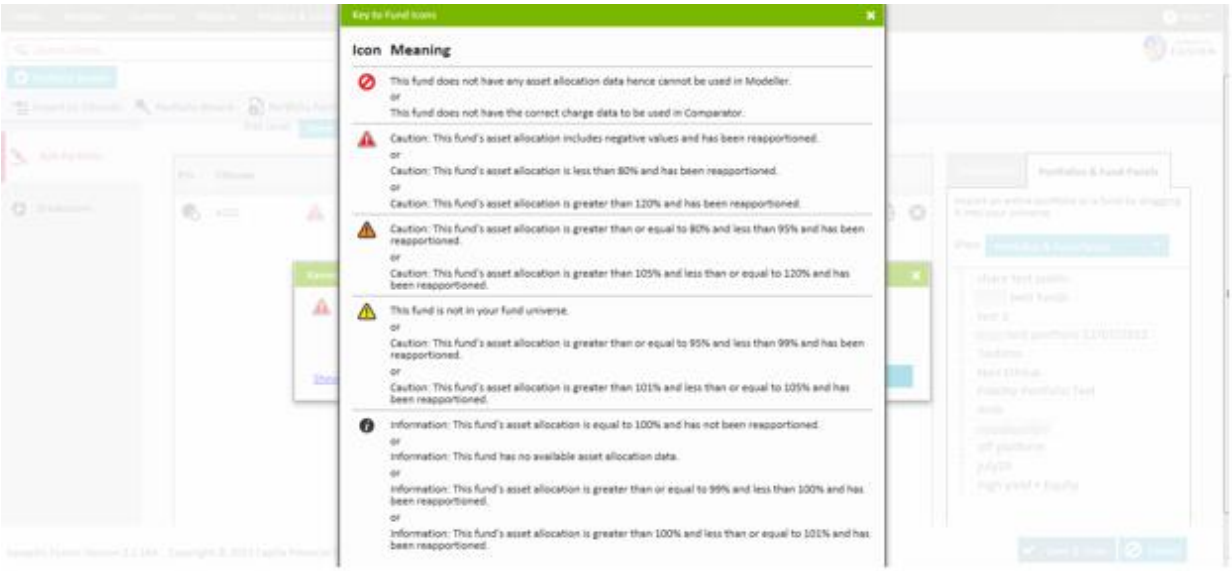
Viewing the raw data and the conversion will allow you to assess whether you believe the transformation is acceptable and in turn whether you should recommend the fund or not to a client.

If you click on the triangle you will see the screen below giving you the choice of viewing the asset class breakdown and conversion or a key to all the symbols.



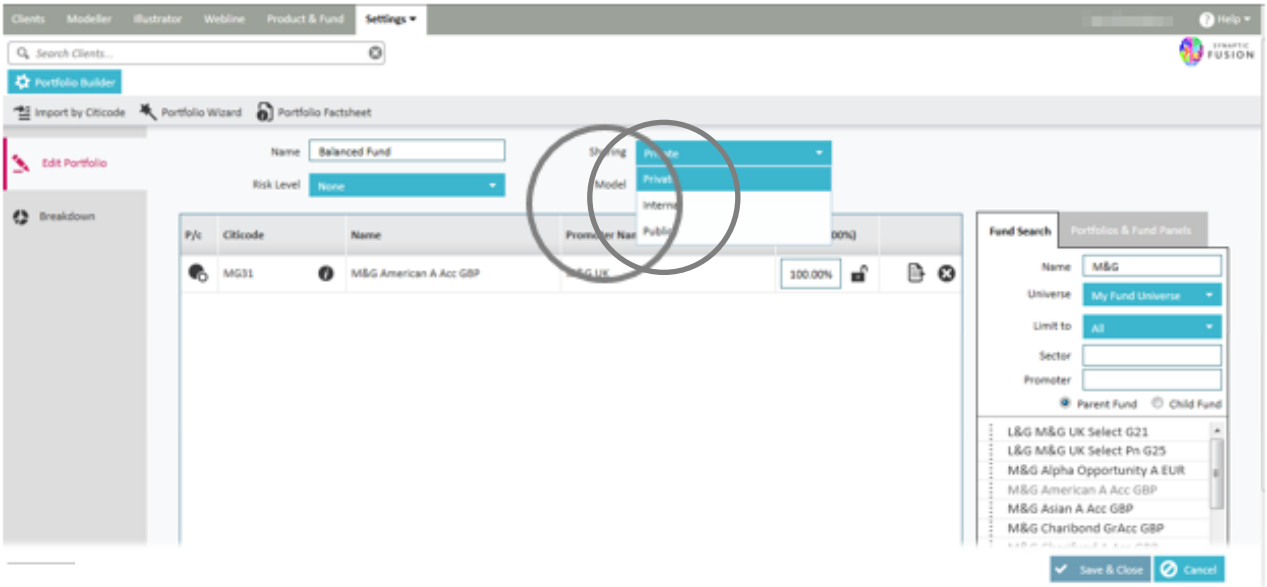
The breakdown screen is shown below;

The key is shown below;



6.3 Portfolio Sharing

You also have the option of setting the '**Sharing**' mode to either Private, Internal or Public as shown below.



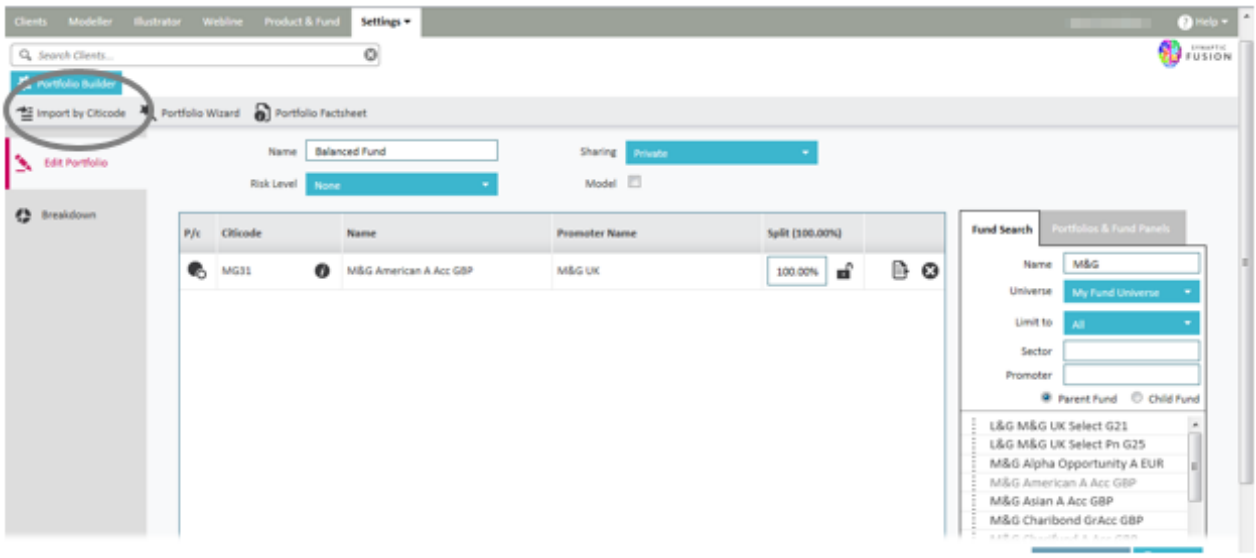
By setting the portfolio to one of the options, you will allow access to the portfolio to different User groups as defined below:

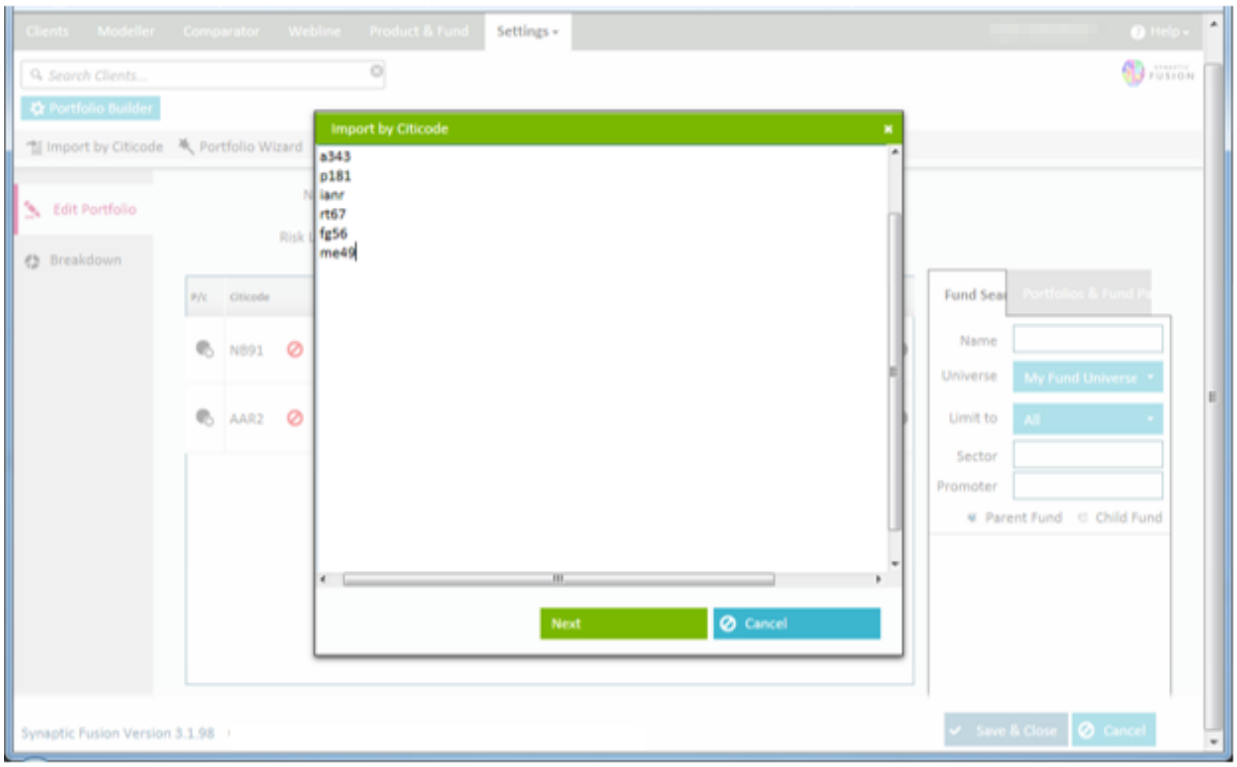
- Private – can only be used by the person who created the portfolio
- Internal – can be used by any User in your organisation
- Public – can be used by Users in your organisation and all sub/child organisation

6.4 Importing by Citicode

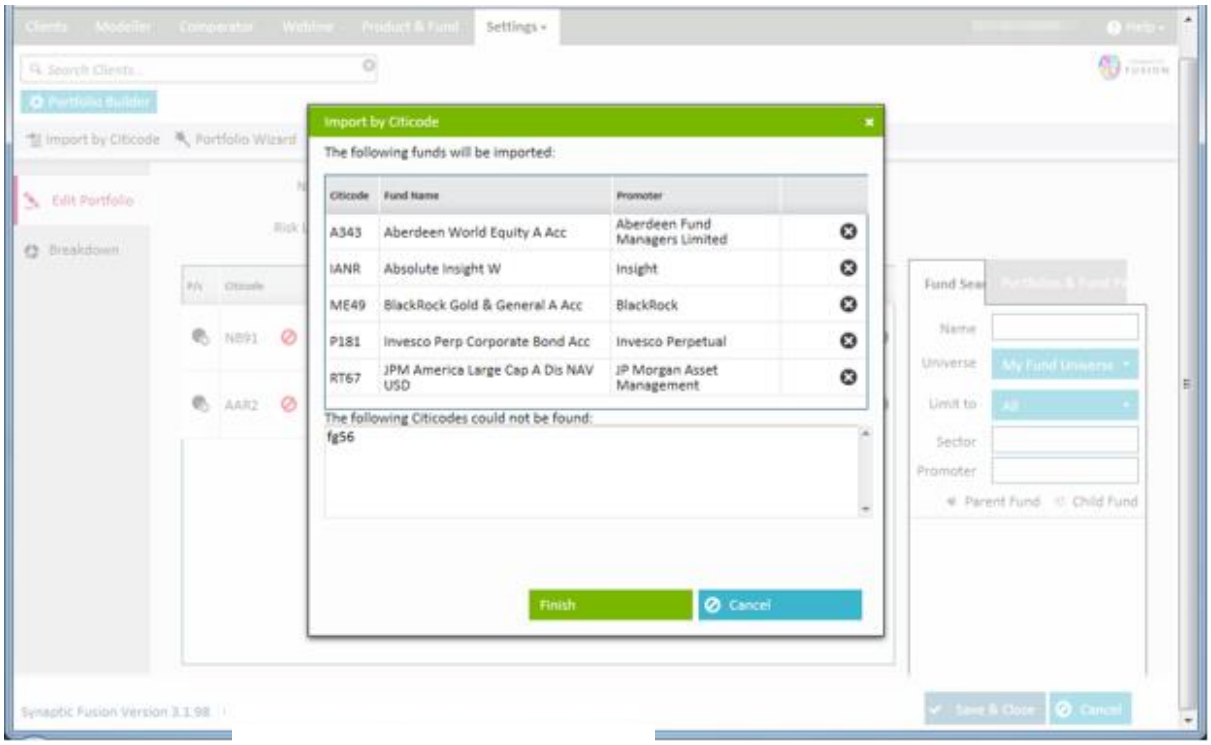
You can import an entire list of funds using the **Import by Citicode** button if you have these codes available.

You have the option to free type the codes in manually or copy and paste from another source as shown in the screen shot below:





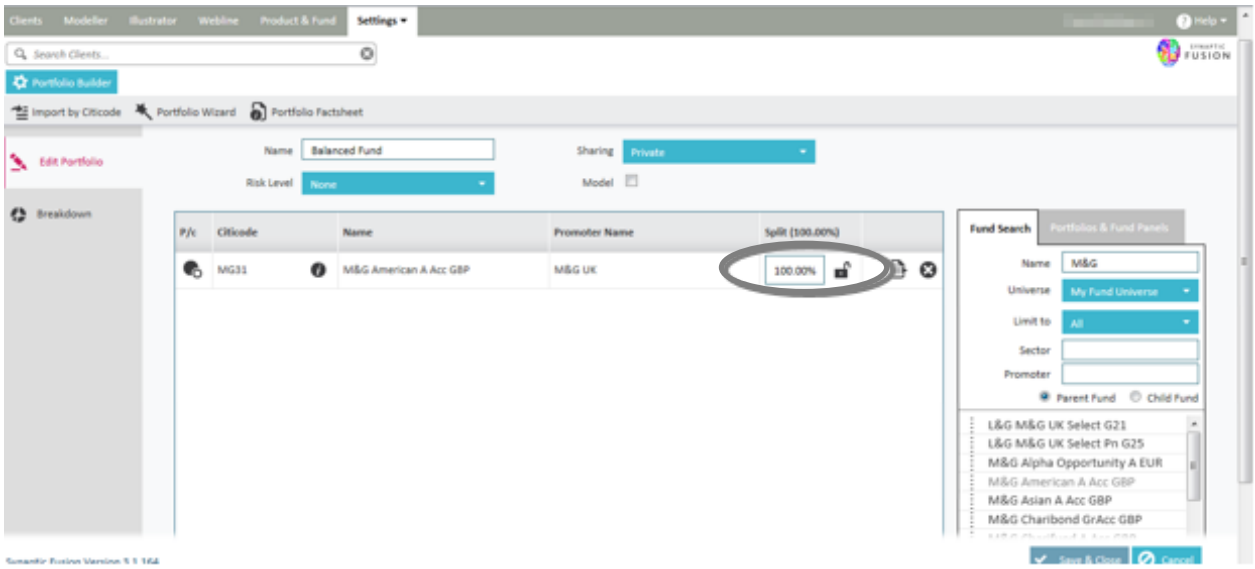
By clicking the **Next** button this will verify that the codes are correct and highlight any funds that cannot be found as the following screen shot demonstrates.



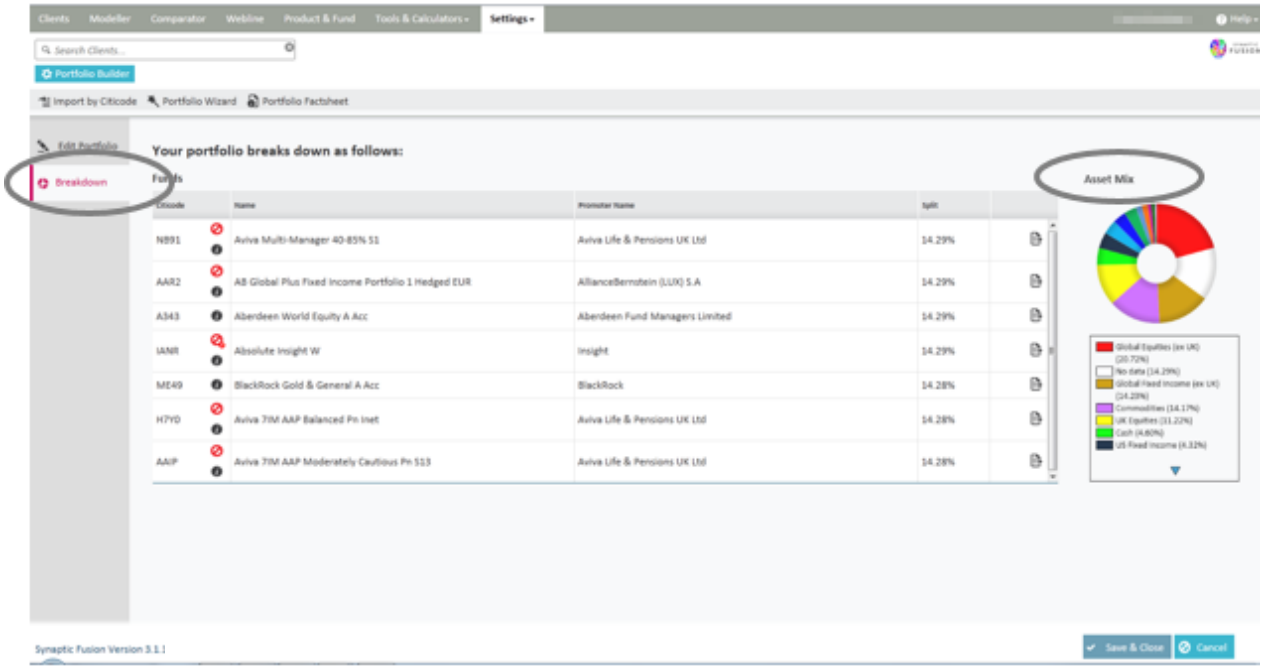
By clicking the **Finish** button you will populate the selected funds which are valid into the portfolio that you are constructing.

You will then be required to input the weightings for each fund (if a Portfolio).

You should note that importing by citicode will always set the imported funds to child mode. If you require parent mode you would need to click on the relevant icon.



You can also view the **Breakdown** and the **Asset Mix** from the screen below:

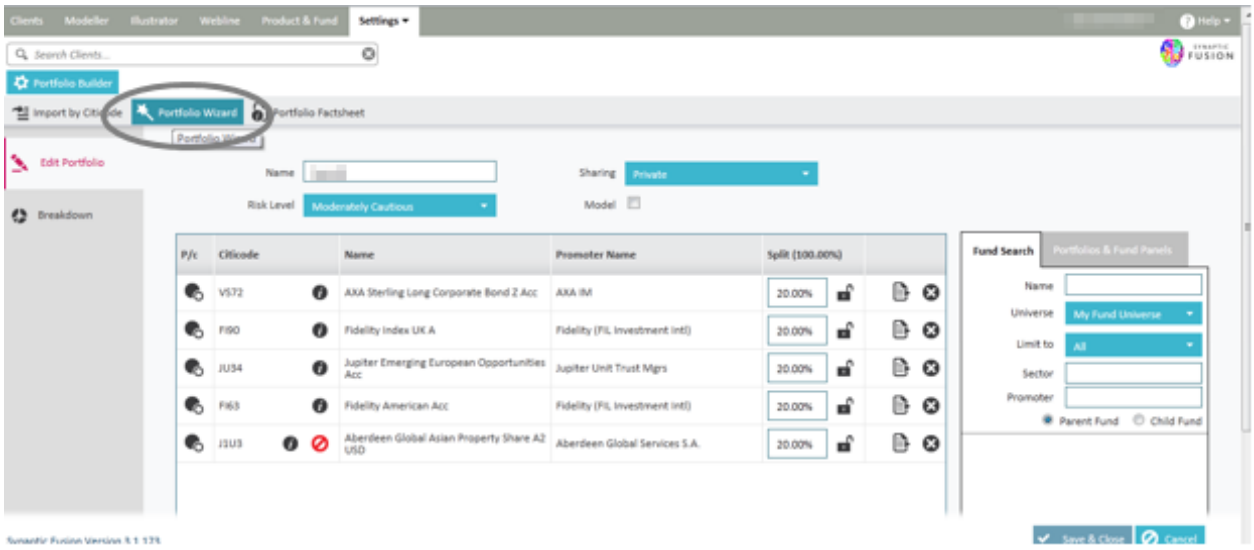


If you are happy with the portfolio breakdown you can click on the **Save and Close** on the bottom right of the screen to save the portfolio.

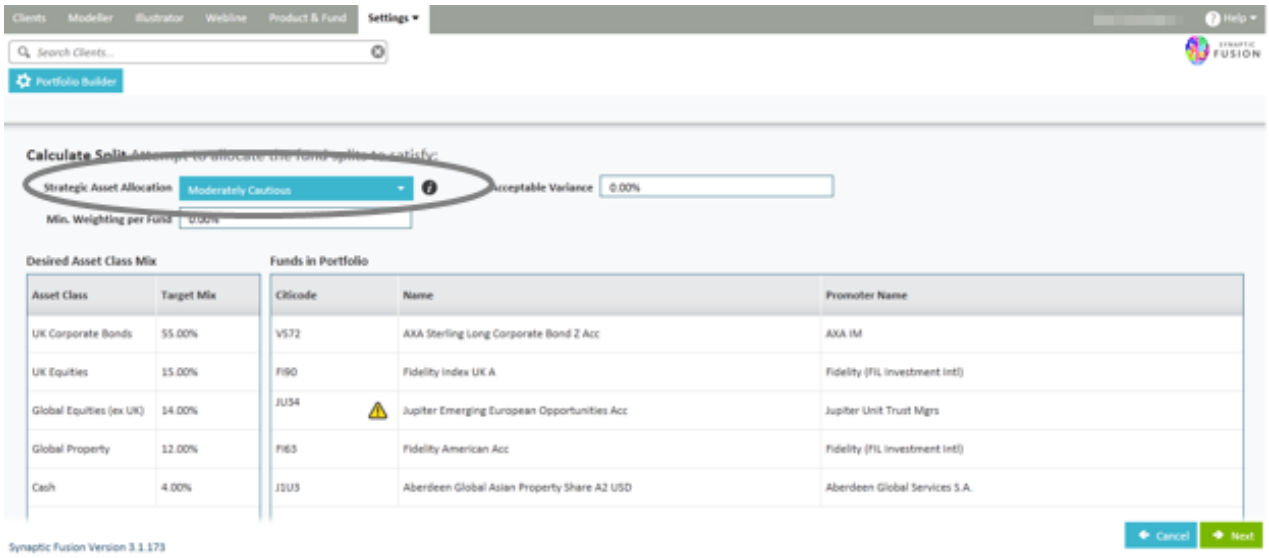
6.5 Portfolio Wizard

The portfolio wizard is designed to build a portfolio from a specified list of funds to meet a specific asset allocation. It will use the funds you supply and their respective underlying asset allocation in order to return the weighting in each fund that is the optimum mix to hit the asset allocation required.

Once you have selected the list of funds you wish to use, click on the **Portfolio Wizard** button as shown below:

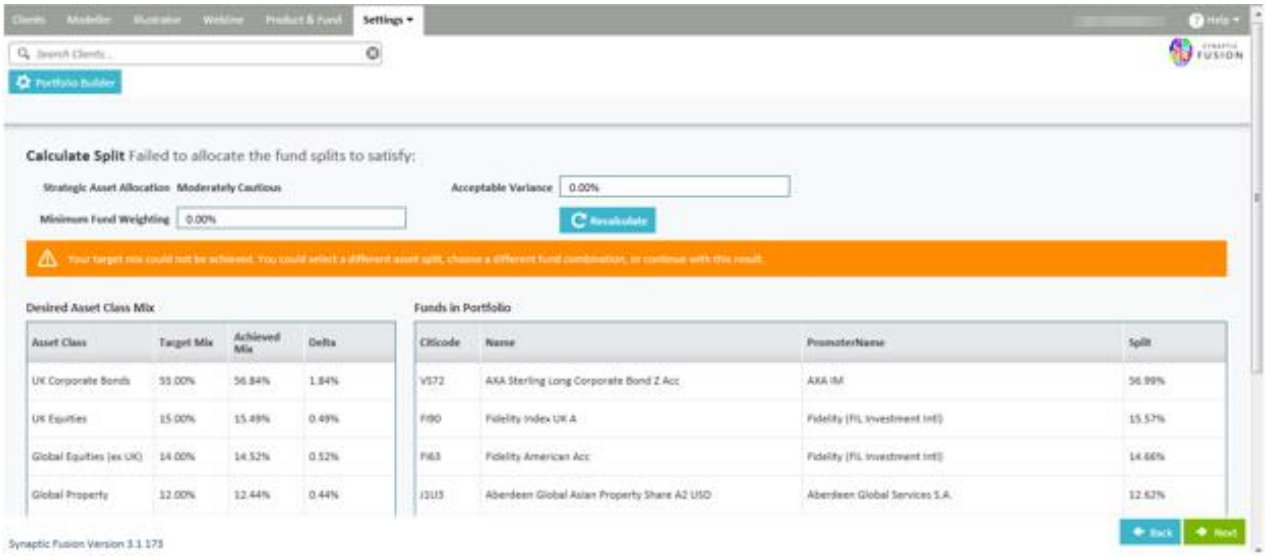


You can then specify the asset allocation required by selecting from the drop down menu. The menu will contain all the strategic asset allocations used in your investment strategy, it also contains the ability to create a custom asset allocation mix.



You can select a tolerance for both the minimum amount going into a single fund and the variance of each asset class from its target mix by inputting a number into either the **Acceptable Variance** field or the **Min. Weighting per Fund** field.

Clicking the **Next** button will run the wizard calculation and return the results.

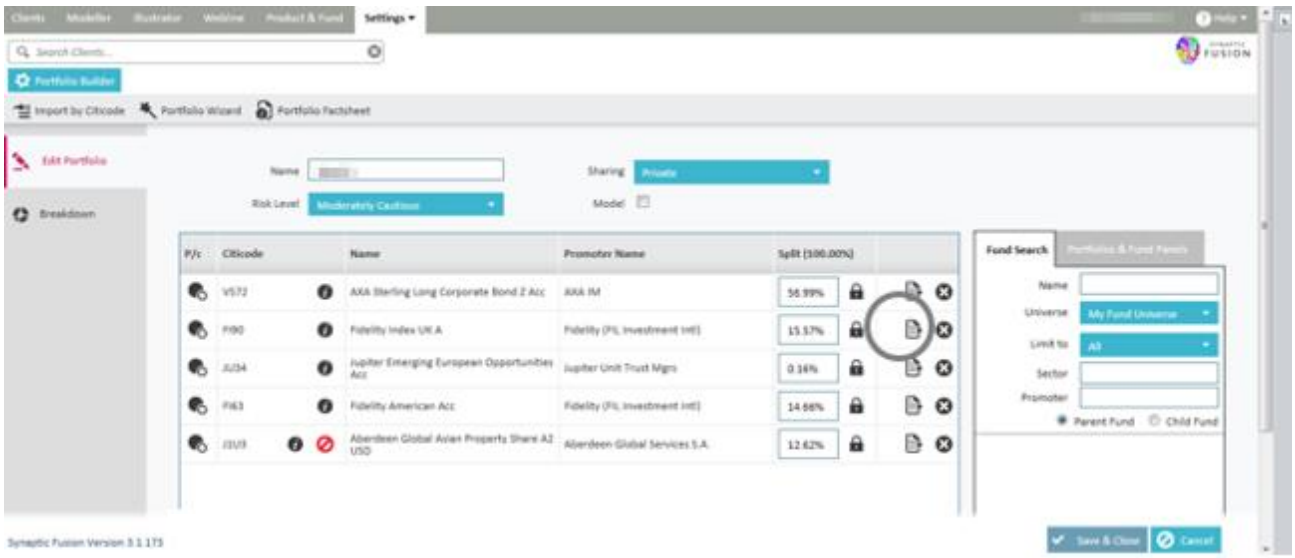


You can repeat this process to obtain a satisfactory outcome. This may involve adding more funds for the wizard to use.

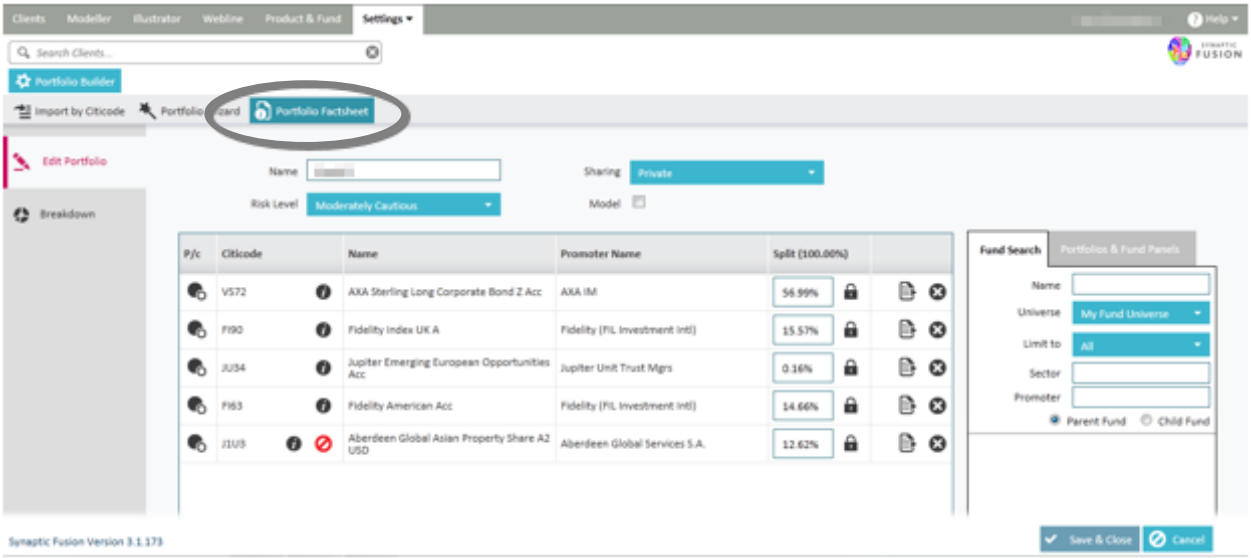
By clicking the **Next** button this will return you to the **Edit Funds** screen, in order to save the portfolio as normal.

6.6 Producing Factsheets

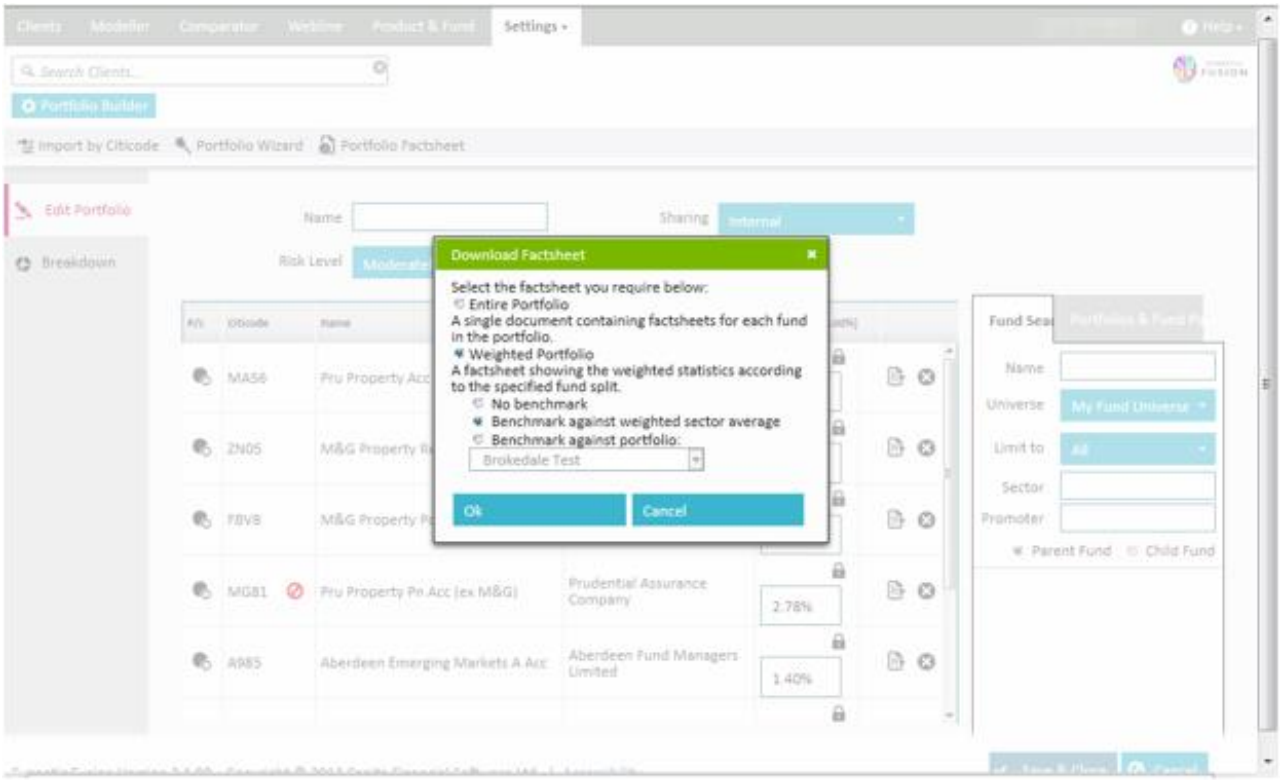
You can produce an individual fund fact sheet by clicking on the **factsheet** icon as shown below:



You can also produce a portfolio factsheet by clicking on the **Portfolio Factsheet** button as shown below:



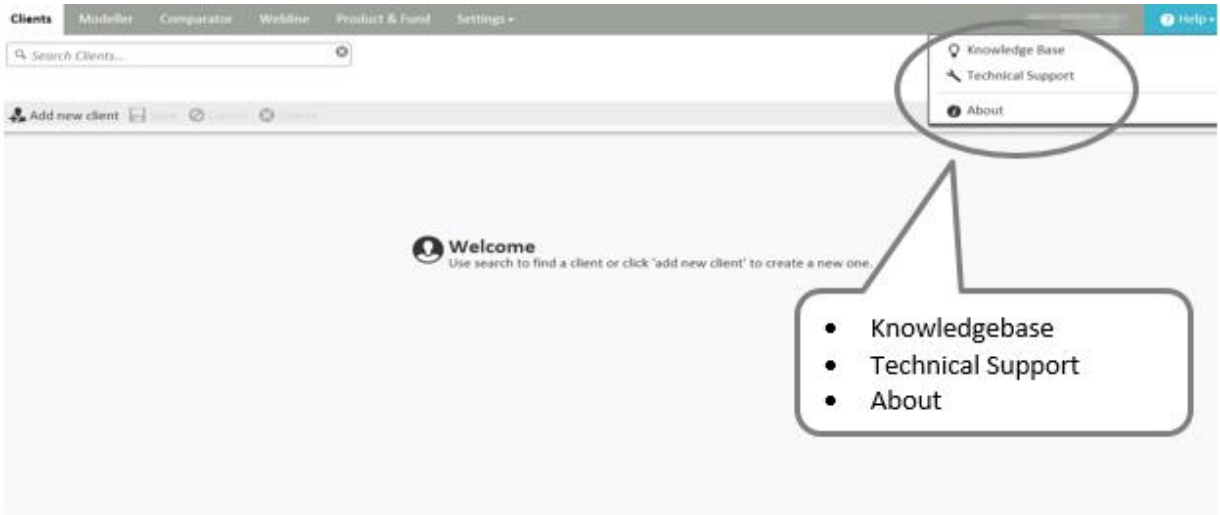
You have the choice to produce a series of individual factsheets within the portfolio, a weighted portfolio factsheet or a weighted portfolio factsheet that is benchmarked against either the sector average or another existing portfolio as shown in the screen below:



7. Help & Support

You have the availability of the **Help** button, as shown in the screen below:

There are three options in the drop down menu:



About has links to various sites including Capita Financial Software and Financial Express.

Technical Support which opens up contact information for our Synaptic Support Team.

If **Knowledge Base** is selected, you will be taken to the knowledgebase page on the Synaptic Software website.

You will then have the option to **Search the Knowledge Base** or **Browse by Category.**

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