



360 Lifecycle Office Management
Instruction Guide

May 2011





Lifecycle Office

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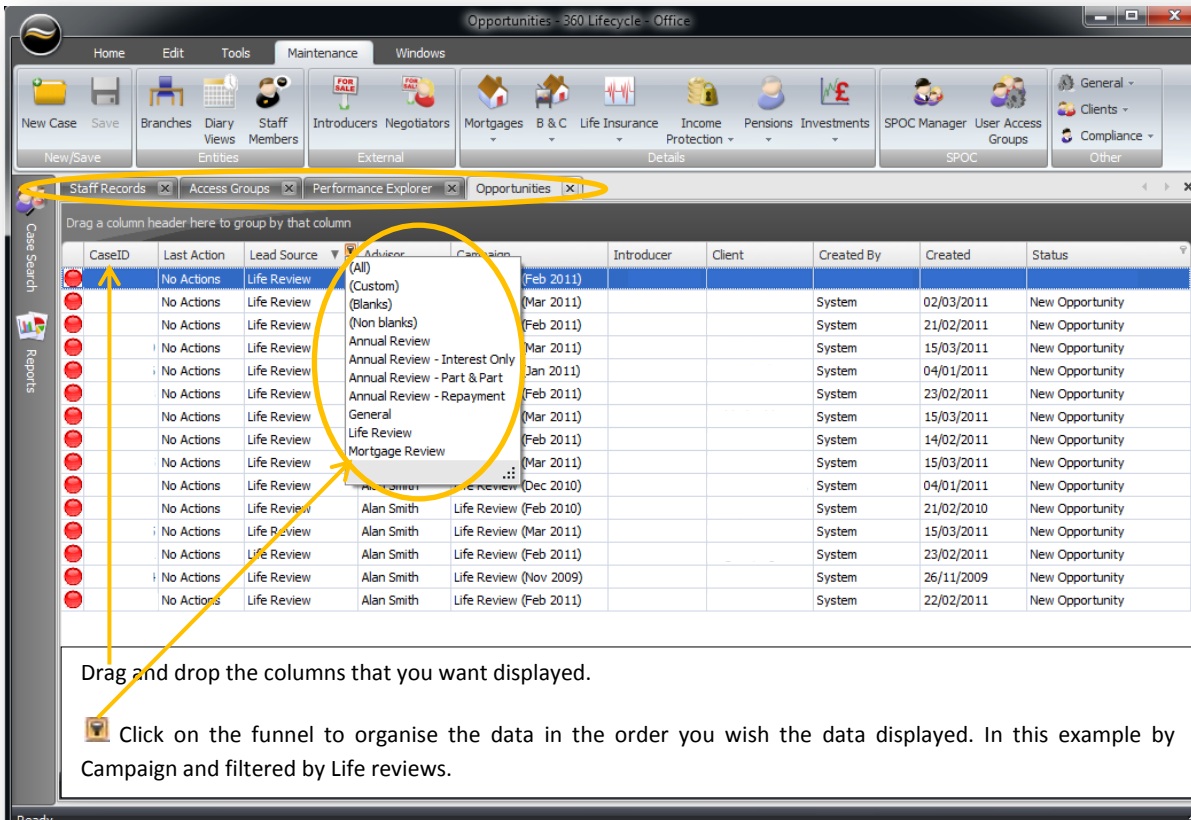
Introduction

This user guide is aimed at management. It will show you how to design the hierarchy, give roles and access as well as edit permissions. The system is extremely flexible and features data partitioning to organise your business in any way: by individual, by branch, by region, by individual business partners and associates. Almost every bit of data in the system is easily configurable ensuring that it meets with your business requirements.


The system is designed using '**Grids**', which allows the user to '**Group**' screen by various levels of information.

 The drawing pin will minimise the function to the toolbar and by clicking on toolbar can restore the window. The screen can be sized to your own preference and can focus on the screen you are working in. Click on 'X' button to close the window down. For short cut to functions go to 'Windows Tab' within '360Lifecycle Administrator's Guide' on Page 31.

Using the 'Drag and Drop' feature you can select the data that you may want to cross reference and then '**Sort**' it. Choosing column headers will put the information into the order that you want to see the information displayed. Click again to reverse the order. The 'funnel shape' icon which can be found to the right-hand corner in each column will filter the data further. Right click and you can sort the data and customise the information you require.



Drag and drop the columns that you want displayed.

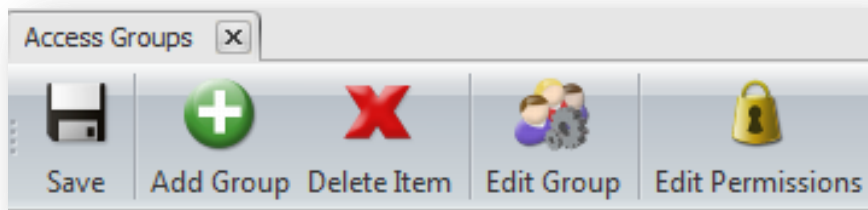
 Click on the funnel to organise the data in the order you wish the data displayed. In this example by Campaign and filtered by Life reviews.

| CaseID | Last Action | Lead Source | Advertiser | Campaign | Introducer | Client | Created By | Created | Status |
|--------|-------------|-------------|-------------------------------|------------------------|------------|--------|------------|------------|-----------------|
| | No Actions | Life Review | (All) | (Feb 2011) | | | System | 02/03/2011 | New Opportunity |
| | No Actions | Life Review | (Custom) | (Mar 2011) | | | System | 21/02/2011 | New Opportunity |
| | No Actions | Life Review | (Blanks) | (Feb 2011) | | | System | 15/03/2011 | New Opportunity |
| | No Actions | Life Review | (Non blanks) | (Mar 2011) | | | System | 04/01/2011 | New Opportunity |
| | No Actions | Life Review | Annual Review | (Feb 2011) | | | System | 23/02/2011 | New Opportunity |
| | No Actions | Life Review | Annual Review - Interest Only | (Mar 2011) | | | System | 15/03/2011 | New Opportunity |
| | No Actions | Life Review | Annual Review - Part & Part | (Feb 2011) | | | System | 14/02/2011 | New Opportunity |
| | No Actions | Life Review | Annual Review - Repayment | (Mar 2011) | | | System | 15/03/2011 | New Opportunity |
| | No Actions | Life Review | General | (Feb 2011) | | | System | 14/02/2011 | New Opportunity |
| | No Actions | Life Review | Life Review | (Mar 2011) | | | System | 15/03/2011 | New Opportunity |
| | No Actions | Life Review | Mortgage Review | (Feb 2011) | | | System | 14/02/2011 | New Opportunity |
| | No Actions | Life Review | | (Mar 2011) | | | System | 15/03/2011 | New Opportunity |
| | No Actions | Life Review | | (Dec 2010) | | | System | 04/01/2011 | New Opportunity |
| | No Actions | Life Review | Alan Smith | Life Review (Feb 2010) | | | System | 21/02/2010 | New Opportunity |
| | No Actions | Life Review | Alan Smith | Life Review (Mar 2011) | | | System | 15/03/2011 | New Opportunity |
| | No Actions | Life Review | Alan Smith | Life Review (Feb 2011) | | | System | 23/02/2011 | New Opportunity |
| | No Actions | Life Review | Alan Smith | Life Review (Nov 2009) | | | System | 26/11/2009 | New Opportunity |
| | No Actions | Life Review | Alan Smith | Life Review (Feb 2011) | | | System | 22/02/2011 | New Opportunity |

User Access Groups

Creating a User Group

Go the 'Maintenance' tab and then click on 'User Access Groups'.



To create a new group of users click on 'Add Group' and input the name into pop up window. The name will then appear in the existing list of 'Staff Member' on the right-hand side of the screen and click 'Save'.

You can also edit groups as well as permissions in this screen.

Groups can be nested and a smaller group can be created within a group. The reason for this is so that any group created appear as a filter group and figures can be accessed as a **Report** in '**Performance Explorer**'.

User Access

Here you can decide which users Have access to what group within the system. You can have any combination of groups to individuals.



Adding a New User

The screenshot shows the 360Lifecycle - Office application. The top menu bar includes Home, Tools, Maintenance, and Windows. The Maintenance tab is active, showing a grid of icons for various functions: New Case, Save, Branches, Diary Views, Staff Members, Introducers, Negotiators, Mortgages, B & C, Life Insurance, Income Protection, Pensions, Investments, SPOC Manager, User Access Groups, General, Clients, and Compliance. The Staff Members icon is highlighted. Below this, the 'Staff Records' window is open, displaying a form for adding a new staff member. The form has tabs for User Details, Agency Details, Roles, Client Access, Diary Permissions, Appoint Locations, and Refer & Transfer. The 'User Details' tab is selected, showing fields for Name & Address (Full Name, Branch, Company, Branding, Address), Contact Details (Job Title, Phone, Fax, Email), and Log In Details (Username, Password). The 'New Staff Member' button is visible at the bottom left of the form. The status bar at the bottom indicates 'Ready'.

Click on the 'Maintenance' Tab and then click on 'Staff Members'. Click on the green plus sign and a new screen will appear.

User Details

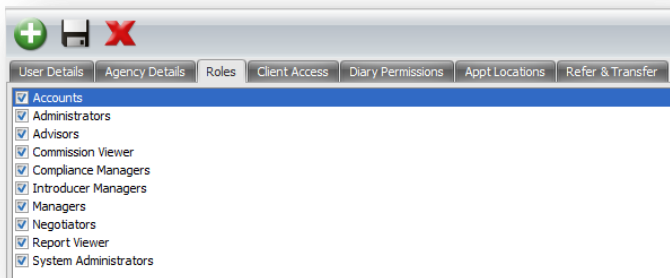
Complete the relevant fields and then tick the boxes at the bottom of the screen to 'Grant Office and/or Advisor Access'.

Agency Details

Add the agency details and input the company or individual agency numbers. This is used for matching commissions in the accounts area of the system. For example when an electronic commission import is received the system will intuitively cross match the statement to identify the unique agency number with an advisor. See 'Pay' on pages 32-37.



Roles

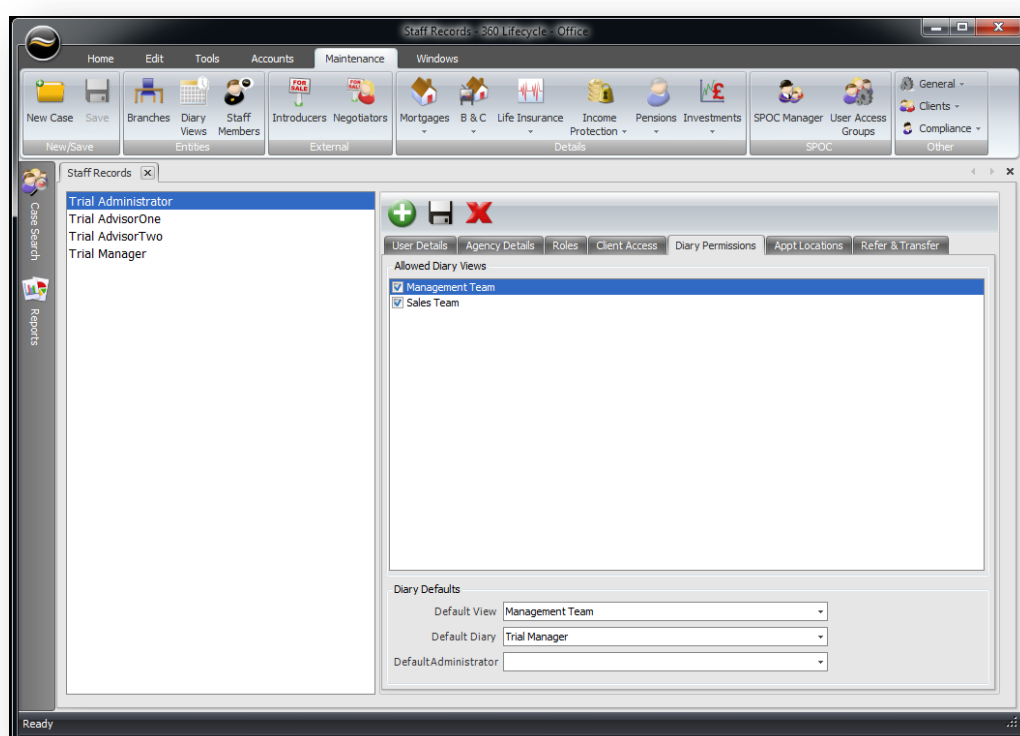


Use the tick boxes and tick on the applicable roles. This will give automatic portions of the system depending on the job role of the staff member.

Client Access

Client Access is a hierarchy where you can create users and have control over what access a client has on the system. When editing permissions in 'User Access Groups,' it allows you to select the users of the system who have access to a group or an individual. Editing 'Client Access' in 'Staff Members' screen permits you to control for an individual user what they can see. These two methods of controlling client access are functionally equivalent and interlinked.

Diary Views





Within 'Diary Permissions', can view which group or individual has access to diaries. You can add a new staff member by clicking on the plus sign and creating a new user which will be added to the staff list to the left of the screen.

Appointment Locations

Appointments are booked at various locations. You can select the 'Offices, Branches or Other Locations' of where appointments are held. This is important so that the introducer gets a credit. It also prevents the information being miss-keyed into the system.

Refer and Transfer Permissions

This is where you set up which advisor is allowed to refer a sales opportunity and transfer a client to another advisor. Typically only managers will be permitted to transfer although this may not apply to your business.

Refer permissions need to be carefully considered as profit margins may differ between advisor levels for example employed or self-employed.

Entities



To add a new branch, click on the 'Branches' icon which can be found in the 'Maintenance' tab. A new screen will appear, simply input the branch postal address as well as phone and fax details then click on the 'Save' button above the screen. It will appear in alphabetical order in the list.

Diary Views – You can access the staff list and check diary permissions. If you need to edit the permissions then you have to go back "Staff Members' and click on the 'Diary Permissions' tab and select the staff member's name that you want to edit or can add another allowable view to it.

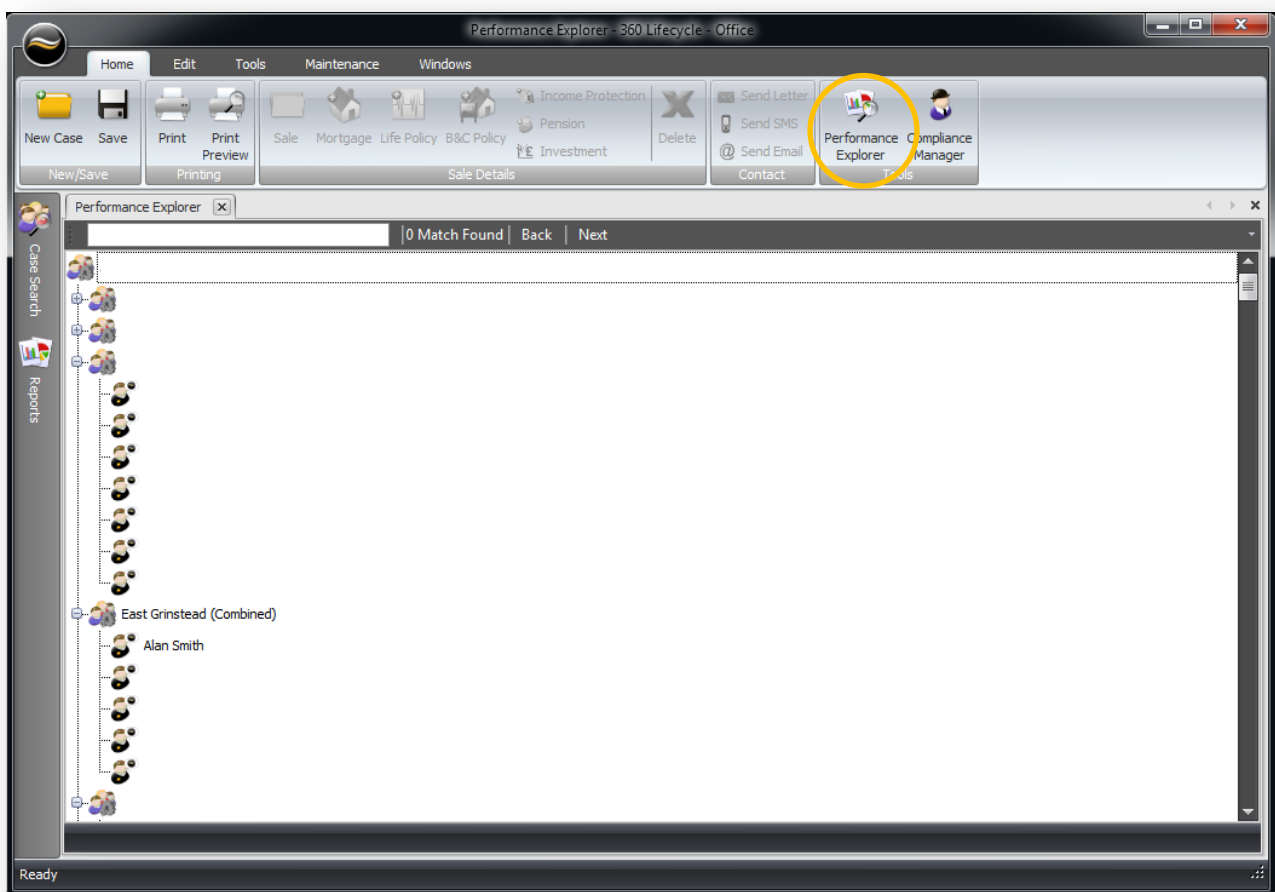


Performance Explorer

Performance Explorer enables you to see how the company is performing in real time allowing you to act in the moment and be pro-active rather than review the performance in the past when it is too late to have an impact on the outcome.

Your business requirements will dictate the structure of your KPI's. You can analyse historical sales and KPI data, spot trends, identify training gaps and needs as well as gather data for RMAR (). This data can be selected by advisor, employed or self-employed, combined as team, as an office, region or the whole group. Temporary teams can be set up which may be useful for creating a group of advisors that may need further training and attention.

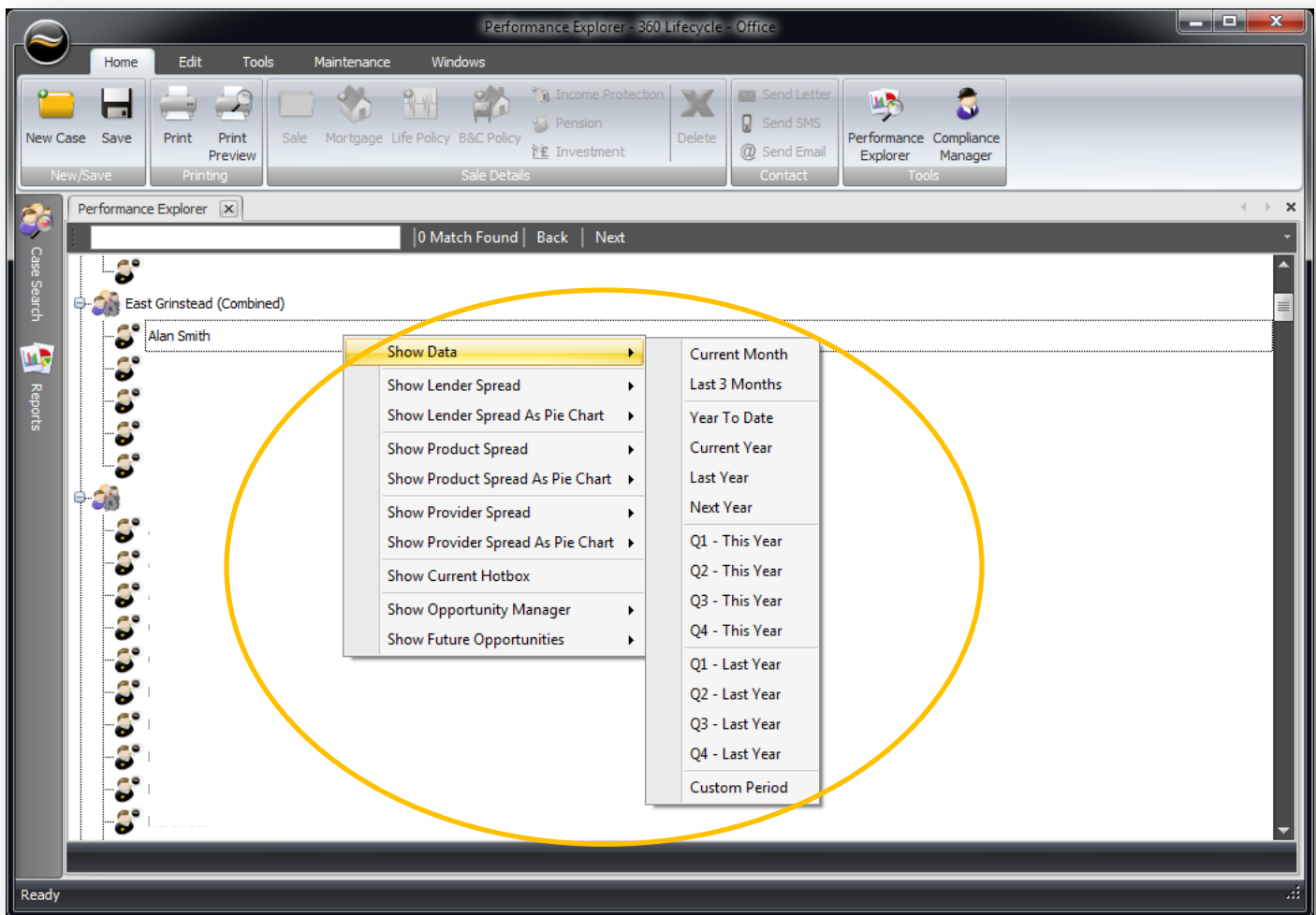
This is an essential tool for business planning and not just for the management team. Advisors can access their own Performance and monitor it by going into Compliance Manager. This is vital for the advisor. Giving them permission to see their own performance track, allows them the transparency to see their own activity around KPI's and income. They can see what has been written, completed and banked. Advisors will be able to see what has been paid and what has not, giving them more ownership and responsibility.





Using Performance Explorer

Select the advisor or group you want to monitor, right click and a menu will appear. Choose the option you want and hover your cursor over the arrow and a second menu will pop up which gives you calendar options i.e. allowing you to select the period you want to review.





KPI Data

Right click on the required advisor and click on 'Show Data' then select the period which will give you the 'Sales and KPI Performance'. In the first section it displays Written, Completed Targets by policy type including fees. Data can be viewed for any area of the business, over any period of time. KPI's can be compared year on year and new KPI's can be viewed at any time.

| | | | | |
|-------------------------------|----------|----------|----------|----------|
| Completed Business | | | | |
| Mortgages Completed | 10 | 6 | 6 | 22 |
| Procs Completed | £6,480 | £2,221 | £2,618 | £11,319 |
| Life Completed | £25,037 | £48,599 | £29,276 | £102,912 |
| B&C Completed | £1,119 | £471 | £1,724 | £3,314 |
| Income Protection Completed | £1,977 | £0 | £769 | £2,746 |
| Investments Completed | £0 | £0 | £0 | £0 |
| Pensions Completed | £0 | £0 | £0 | £0 |
| Fees Completed | £2,149 | £665 | £850 | £3,664 |
| Completed Totals | £36,762 | £51,956 | £35,237 | £123,955 |
| Banked Income | | | | |
| Procs Banked | £5,047 | £2,818 | £3,258 | £11,123 |
| Life Banked | £16,650 | £37,465 | £12,749 | £66,863 |
| B&C Banked | £404 | £1,341 | £96 | £1,840 |
| Income Protection Banked | £2,013 | £0 | £0 | £2,013 |
| Investments Banked | £0 | £0 | £0 | £0 |
| Pensions Banked | £0 | £0 | £0 | £0 |
| Fees Banked | £900 | £2,050 | £1,400 | £4,350 |
| Banked Totals | £25,013 | £43,673 | £17,502 | £86,189 |
| Compliance KPIs | | | | |
| Mortgages Written | 21 | 14 | 13 | 48 |
| Life Cases Written | 20 | 27 | 25 | 72 |
| Life Policies Written | 30 | 50 | 47 | 127 |
| B&C Policies Written | 4 | 12 | 15 | 31 |
| Mortgage To Life | 142.86 % | 357.14 % | 361.54 % | 264.58 % |
| Mortgage To Life (Normalised) | 95.24 % | 192.86 % | 192.31 % | 150.00 % |
| Mortgages To B&C | 19.05 % | 85.71 % | 115.38 % | 64.58 % |
| NPW Mortgages | 2 (10 %) | 5 (36 %) | 0 | 7 (15 %) |
| NPW Mortgages Before Offer | 2 (10 %) | 3 (21 %) | 0 | 5 (10 %) |
| NPW Mortgages After Offer | 0 | 2 (14 %) | 0 | 2 (4 %) |
| Adverse | 0 | 0 | 0 | 0 |
| Debt Consolidation | 0 | 0 | 0 | 0 |

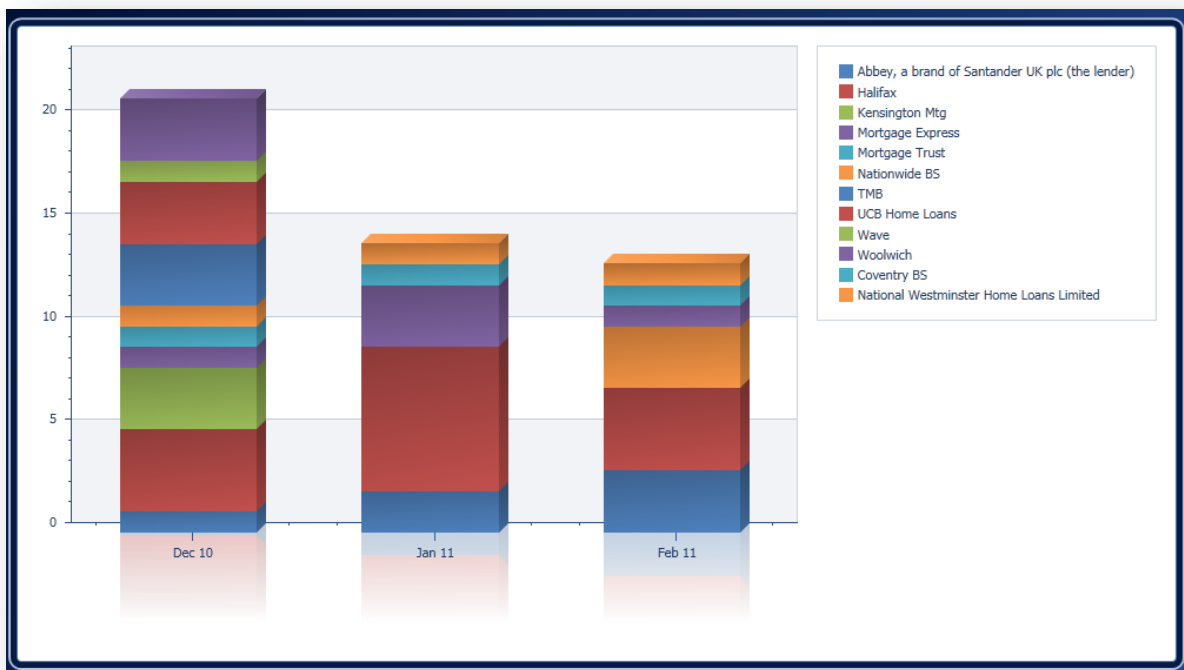
Best Practice is colour coded using RAG (Red, Amber & Green). These levels are set based on your business requirements.

For example it may indicate that mortgages may have been sold without a Life policy, which can be investigated and addressed. A high level of NPW's (Not Proceeding With) may indicate a problem with a particular advisor; you can evaluate these as a percentage before or after offer.

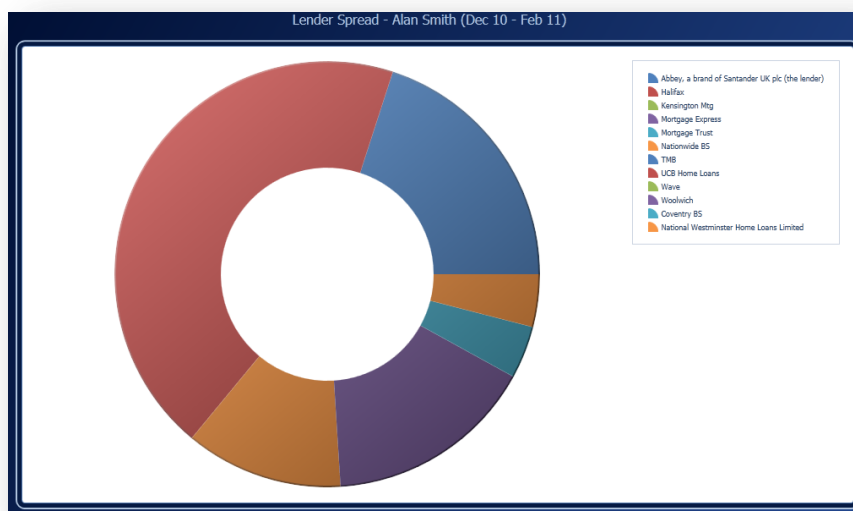


Lender Spread

Lender Spread can be viewed over the period selected. Colour coded by 'Lender' and can hover over each lender segment to view the percentage of mortgages, giving you instant management intelligence. To look at 'Lender Spread' simply right click on the 'Advisor' and click on 'Show Lender Spread' then select the period you would like to see.



Lender Spread can also be viewed as a pie chart by clicking on 'Show Lender Spread as a Pie Chart'.

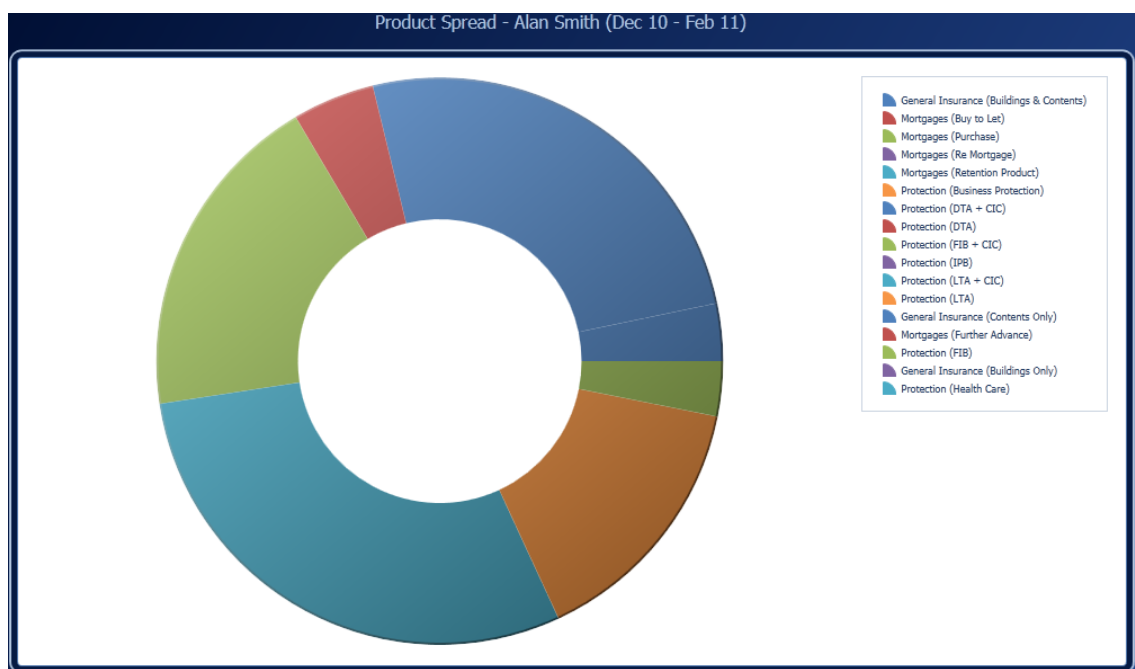
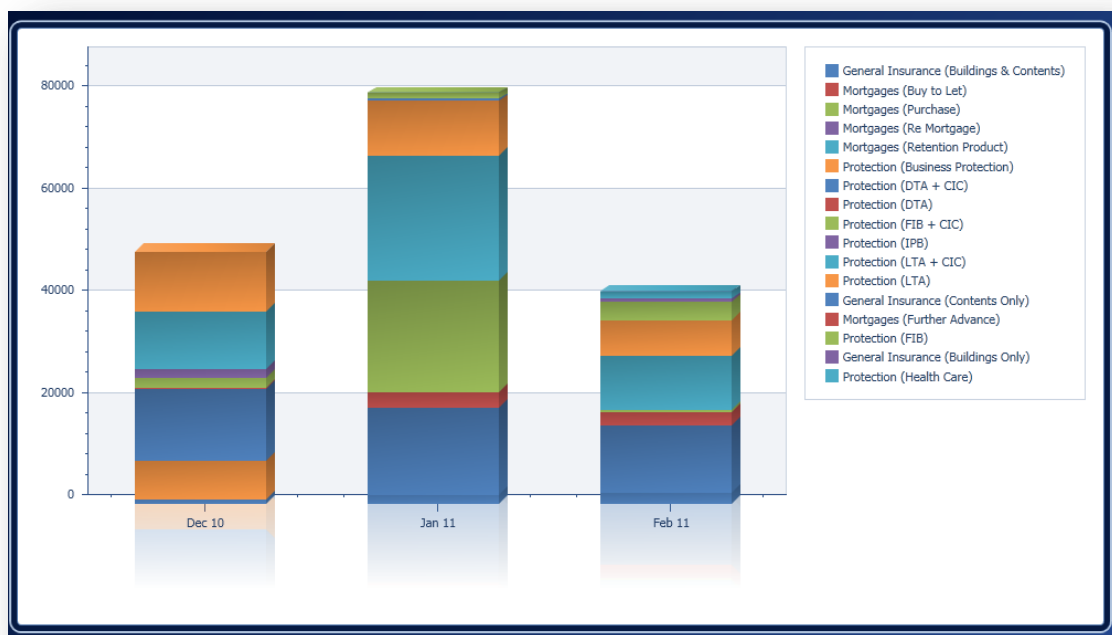




Product Spread

You can also access the same metrics for 'Product Spread' which can also be viewed as a bar or pie chart.

You can also select what axis you want to display on the pie chart. Using your mouse left click on the chart and pull the hand in the direction you wish to move the axis.



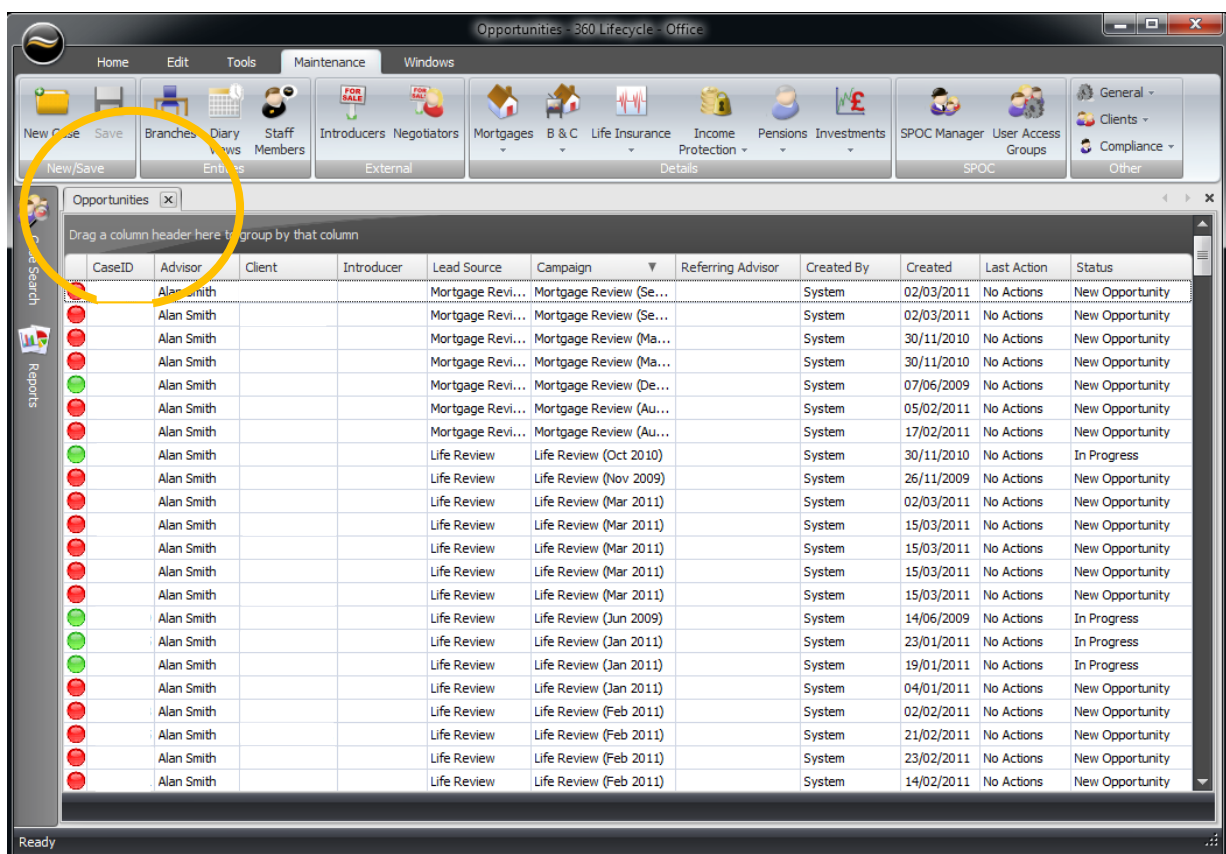


Opportunities

Management can view what's in the current Hotbox in Performance Explorer. You can view by individual, office, and region or by the company as a whole.

Performance Explorer allows Managers to keep up to date with the performance of their advisors and permits them to see what sales opportunities are in the current hot box, and what sales opportunities have completed. This tool allows you to drill down and evaluate how your advisors are operating in their hotbox in real time.

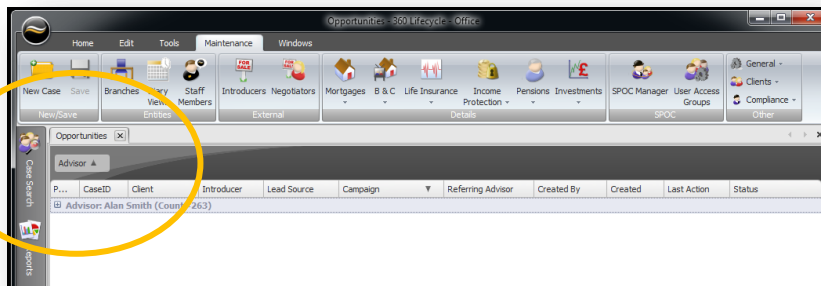
'Opportunities' will display all the opportunities for the whole business or for a single advisor as well as the 'Status' of each opportunity. You can see the 'Last Action' taken, equally you can easily identify if an advisor is auctioning leads. To access 'Hotbox', right click on the 'Advisor' or 'All Advisors' you wish to check and select 'Show Current Hotbox'.



| CaseID | Advisor | Client | Introducer | Lead Source | Campaign | Referring Advisor | Created By | Created | Last Action | Status |
|--------|------------|--------|------------|------------------|------------------------|-------------------|------------|------------|-------------|-----------------|
| | Alan Smith | | | Mortgage Revi... | Mortgage Review (Se... | | System | 02/03/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Mortgage Revi... | Mortgage Review (Se... | | System | 02/03/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Mortgage Revi... | Mortgage Review (Ma... | | System | 30/11/2010 | No Actions | New Opportunity |
| | Alan Smith | | | Mortgage Revi... | Mortgage Review (Ma... | | System | 30/11/2010 | No Actions | New Opportunity |
| | Alan Smith | | | Mortgage Revi... | Mortgage Review (De... | | System | 07/06/2009 | No Actions | New Opportunity |
| | Alan Smith | | | Mortgage Revi... | Mortgage Review (Au... | | System | 05/02/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Mortgage Revi... | Mortgage Review (Au... | | System | 17/02/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Oct 2010) | | System | 30/11/2010 | No Actions | In Progress |
| | Alan Smith | | | Life Review | Life Review (Nov 2009) | | System | 26/11/2009 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Mar 2011) | | System | 02/03/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Mar 2011) | | System | 15/03/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Mar 2011) | | System | 15/03/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Mar 2011) | | System | 15/03/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Mar 2011) | | System | 15/03/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Jun 2009) | | System | 14/06/2009 | No Actions | In Progress |
| | Alan Smith | | | Life Review | Life Review (Jan 2011) | | System | 23/01/2011 | No Actions | In Progress |
| | Alan Smith | | | Life Review | Life Review (Jan 2011) | | System | 19/01/2011 | No Actions | In Progress |
| | Alan Smith | | | Life Review | Life Review (Jan 2011) | | System | 04/01/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Feb 2011) | | System | 02/02/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Feb 2011) | | System | 21/02/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Feb 2011) | | System | 23/02/2011 | No Actions | New Opportunity |
| | Alan Smith | | | Life Review | Life Review (Feb 2011) | | System | 14/02/2011 | No Actions | New Opportunity |



Using the drag and drop tool you can arrange your information screen by the column that you want to have a look at. For example you can select by 'Advisor'. Then you can identify the one you want by simply scrolling down in alphabetical order. Click on the chosen one and their hot box will be displayed.



How do I set sales targets?

Select the individual advisor you want to agree targets with or for. Right click on the advisor within Performance Explorer and click on 'Show Data' then choose 'Next Year' from the second menu. The following screen will appear.

| Month | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Totals |
|------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--------|
| Written Targets | | | | | | | | | | | | | |
| Target Mortgages Written | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Target Procs Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Life Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target B&C Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Income Protection Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Investments Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Pensions Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Fees Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Totals (Written Targets) | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Completed Targets | | | | | | | | | | | | | |
| Target Mortgages Completed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Target Procs Completed | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Life Completed | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target B&C Completed | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Income Protection Completed | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Investments Completed | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Pensions Completed | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Target Fees Completed | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Totals (Completed Targets) | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Written Business | | | | | | | | | | | | | |
| Mortgages Written | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Procs Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Life Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| B&C Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Income Protection Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Investments Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Pensions Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Fees Written | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Written Totals | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |
| Completed Business | | | | | | | | | | | | | |

Input the targets into the data fields provided. Ensure 'Save' button is clicked when finished.



How to set up best practice levels?

Click into the 'Maintenance' tab and go into 'Compliance'. A drop down menu will appear. Click on 'Best Practice' and it will take you into the screen below.

Best practice levels are what triggers 'RAG Status'.

Best Practices - 360 Lifecycle - Office

Home Edit Tools Maintenance Windows

New Case Save Branches Diary Views Staff Members Introducers Negotiators Mortgages B & C Life Insurance Income Protection Pensions Investments SPOC Manager User Access Groups General Clients Compliance

New/Save Entities External Details SPOC Other

Best Practices [X]

Group Best Practice Figures

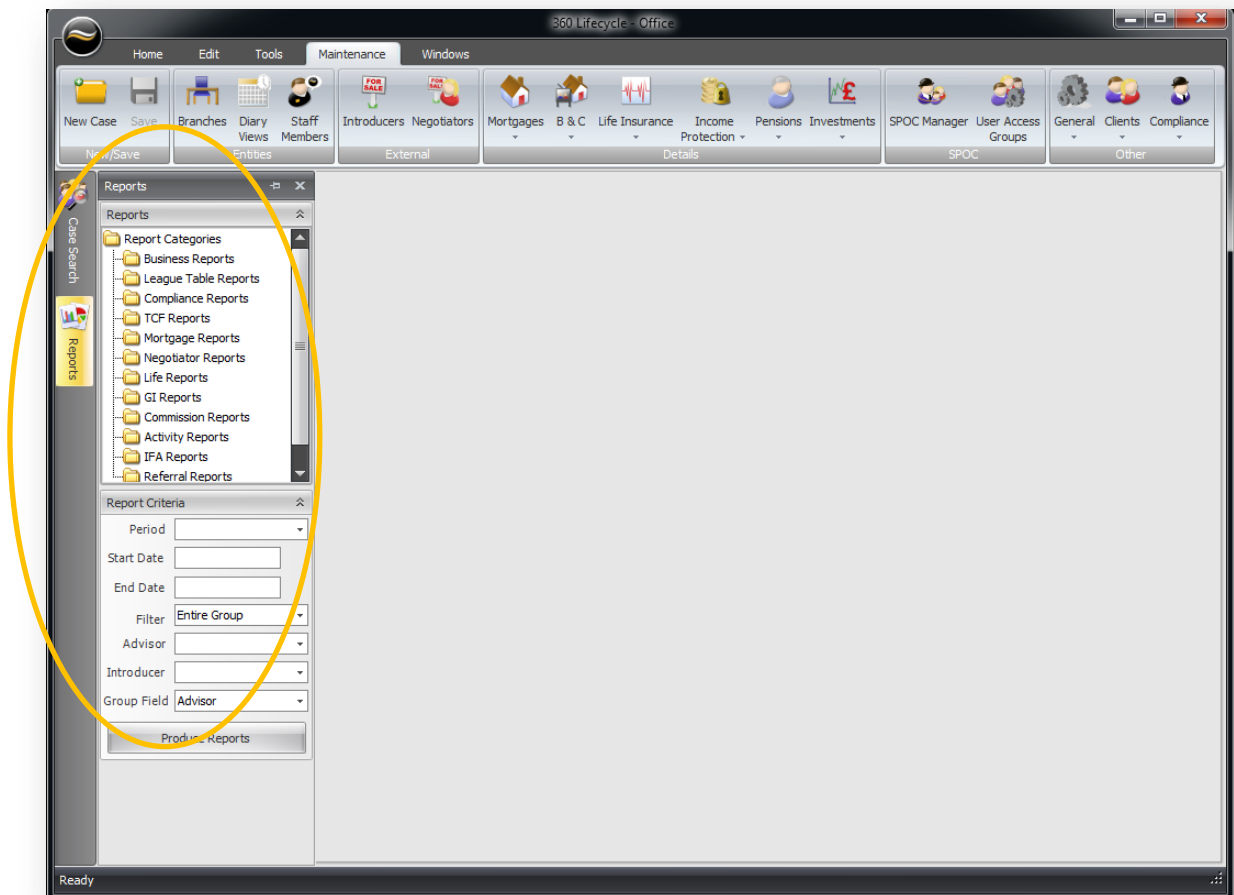
| Description | RedValueType | Red Value | GreenValueType | Green Value |
|-----------------------------------|--------------|-----------|----------------|-------------|
| Mortgage To Life (%) | LessThan | 70 | GreaterThan | 90 |
| Mortgage To Life (Normalised) (%) | LessThan | 40 | GreaterThan | 55 |
| Mortgages To B&C (%) | LessThan | 50 | GreaterThan | 70 |
| NPW Mortgages(%) | GreaterThan | 25 | LessThan | 15 |
| Self Cert (%) | GreaterThan | 10 | LessThan | 5 |
| Term > 25 Years (%) | GreaterThan | 35 | LessThan | 25 |
| > 5 Times Income (%) | GreaterThan | 15 | LessThan | 10 |
| Interest Only (%) | GreaterThan | 55 | LessThan | 45 |
| Into Retirement (%) | GreaterThan | 30 | LessThan | 15 |
| Interest Only Into Retirement (%) | GreaterThan | 20 | LessThan | 10 |
| Complaints (%) | GreaterThan | 0 | LessThan | 0 |
| One Year Persistency | LessThan | 80 | GreaterThan | 85 |
| Two Year Persistency | LessThan | 65 | GreaterThan | 75 |
| Three Year Persistency | LessThan | 55 | GreaterThan | 65 |

Ready

You can adjust the amounts to reflect your business requirements by clicking on the 'funnel' in the 'Green or Red' column you wish to adjust. The difference is what will be displayed as "amber" in the KPI data.



Reports



Reports can be accessed by clicking on the 'Reports' tab on the left hand side of the screen. This will open a menu where you can select which report type that you want to view.

Scroll down to see the full list of reports. Then tick the box of the report you want to view. Next go to 'Report Criteria'. Period can be selected from the drop down menu which has a numerous options e.g. 'Current Month, Last Quarter or Year to Date'. Alternatively you can input the dates that you want to run the report over.

The information can be filtered by groups that have been created in "User Access Groups" see page 4. Alternatively you may prefer to request the information by individual. Finally you may wish to use a 'Group Field' for example you may want to analyse the performance of an Introducer or negotiator by 'Event Type'.

Click on 'Produce Reports' and within seconds a report will appear on your screen.



The information can be printed, saved or exported in various file formats including excel, pdf, image or text file.

Written Business

01/01/2010 - 31/12/2010

Entire Group

Advisor

Mtgs

Procs

Fees

Life P/C

Commission

Life P/C

B & C P/C

Commission

B & C P/C

IP P/C

Commission

IP P/C

Pensions

Pension Commission

Invests

Investment Commission

Total

Alan Smith

172

60

£18,340

398,209

£452,301

43,40

£7,623

11

£5,020

0

£0

0

£0

0

£0

£483,283

2

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£473,749

66

£0

£6,309

153,097

£118,330

34,32

£3,623

14

£8,181

117

£127,777

13

£14,763

£278,984

£31,230

£198,301

40

£0

£298

9,061

£106,089

23,21

£2,053

17

£12,827

41

£46,003

18

£83,368

£168,966

£143,999

£137,697

84

£0

£296

86,33

£60,589

3,3

£396

6

£2,268

23

£8,368

18

£22,062

£134,716

£131,060

£127,627

3

£0

£299

8,6

£11,434

0,0

£0

0

£0

62

£127,511

12

£4,755

£119,430

£117,067

£114,346

104

£0

£199

198,129

£131,117

6,6

£449

16

£5,931

0

£0

0

£0

£0

£0

£108,434

43

£0

£4,000

81,62

£79,841

8,8

£648

8

£5,410

28

£38,278

10

£8,539

£103,197

£94,989

£89,118

40

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£86,939

24

£0

£5,079

81,138

£71,385

7,7

£676

3

£2,668

23

£48,019

0

£0

£0

£0

£0

£72,454

13

£0

£3,450

78,43

£115,990

11,1

£90

0

£0

0

£0

0

£0

£0

£0

£72,136

0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£71,325

0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£70,318

0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£67,356

1

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£67,356

16

£0

£1,394

60,33

£83,172

0,0

£0

7

£10,403

0

£0

0

£0

£0

£0

£67,356

28

£0

£2,900

64,38

£68,480

4,3

£404

4

£1,782

9

£10,214

6

£5,338

£89,118

£80,330

£80,330

66

£0

£16,448

88,46

£53,917

26,25

£6,075

0

£0

0

£0

0

£0

£0

£0

£80,330

65

£0

£695

139,62

£74,253

4,4

£594

15

£6,157

0

£0

0

£0

£0

£0

£80,330

18

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£80,330

15

£0

£447

74,36

£83,699

11,1

£1,033

3

£1,954

8

£11,356

2

£2,771

£80,330

£80,330

£80,330

31

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£80,330

36

£0

£2,882

49,37

£36,510

5,6

£420

3

£621

12

£20,022

18

£11,480

£72,136

£71,325

£70,318

11

£0

£1,384

200,85

£66,307

0,0

£0

9

£3,633

0

£0

0

£0

£0

£0

£67,356

64

£0

£903

57,43

£32,365

29,24

£2,377

15

£1,600

19

£17,747

13

£15,525

£70,318

£67,356

£67,356

88

£0

£296

101,49

£53,297

11,1

£229

13

£3,603

0

£0

0

£0

£0

£0

£67,356

3

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£0

£67,356

Page 1 of 8

Zoom Factor: 100%

Reports can be customised where you can add a watermark, adjust colour and scale. You can have several reports open at the same time just click on the tab headings of the report that you want to view. Reports types are created at installation.

Case Search

Search Clear

General Details

Surname

Forename

DOB

Branch

Case ID

Policy Details

Advisor

Mortgage Ref

Solis No

Life Policy No

GI Policy No

Property Details

Current Address

Current Postcode

New Address

New Postcode

Case search

Add in the information of the client whose case record that you want to view. The system will search by using the information that you input. You can search via 'General Details' (Names, DOB, Branch, Case ID) 'Policy Details' (Advisor, Mortgage Ref, Solis Number or by Policy numbers) Property Details (Current/ New Address or Current/ New Post Code).

If the search provides a list of clients, you can double click on the client you wish to see and it will take you directly to their case record.



Compliance Manager

360 Lifecycle Office includes a complete compliance management component, which is seamlessly integrated into the rest of the system. This system allows you to centralise compliance and separate it from sales management.

Remote access to all files and data allows for larger spans of control, identifies Training & Competencies and aids in driving business efficiencies.

The compliance section is only available to users that have been assigned a compliance role in the 'User Groups' area. (See User Groups section Page 4).

As a requirement for the Financial Services Authority you will need to illustrate how you measure and monitor an advisor. Where there are issues they will want to see verification of what action you have taken.

You can create 'Tracks' and 'Actions' for an individual, team, group or region. Actions are potential tasks that need to be performed and these are pre-set in the system.

Tracks can be a single action or groups of actions for example you may wish to setup a 'Fiscal Probity Form' that is automated and will appear every 6months in all the advisor's tracks.

'TNA' (Training Needs Analysis) is a group of subjects that can be identified for individuals e.g. 'TNA Priorities' which can be found in the 'Compliance' drop down menu.

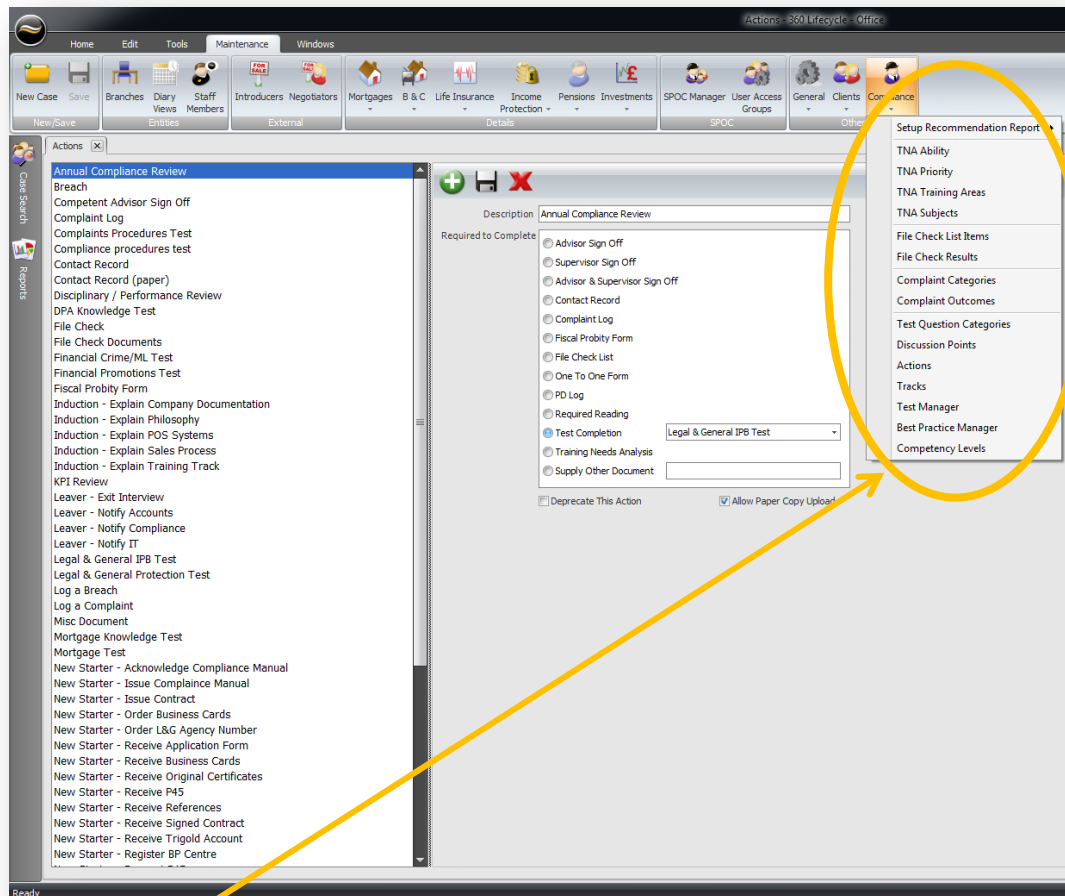
Training and Competence Scheme:

- One to one (forms)meetings contact forms
- File Checks
- Observations
- Personal Development Logs
- Knowledge Tests
- Compliance KPI's
- Create tracks and actions, reminders and deadline and alerts
- Red flags to highlight surpassed deadlines
- Training Needs and Analysis
- Create manual compliance handling program
- FISCAL Probity forms
- Document Library

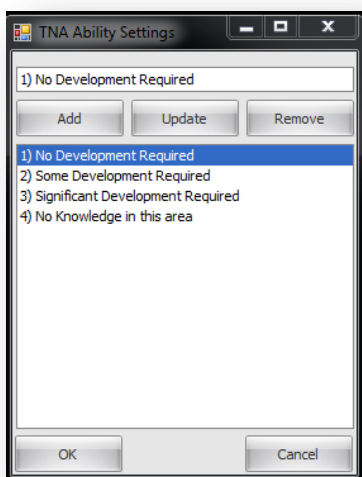


Training Needs Analysis

In this section you can create the 'Actions and Tracks' that you require to meet with your own Compliance objectives and KPI's.



Firstly select from the list that you have previously had created in the Compliance set up.



'TNA Ability Settings' allows you to categorise the action required. In this example they are graded 1-4. You can add a new category by simply clicking on 'Add' button and type in the setting name and press 'OK'. If you want to 'Update' a file with a new setting or want to remove settings from the list just click on the appropriate buttons.



‘Training Needs Priority’ is set up in the same way as ‘TNA Ability’ and in this example a score is listed in order of urgency of ‘Low, Medium and High’.

‘Training Areas’ can be found in the ‘Compliance drop down menu and subjects can be added, updated and removed in the same manner.

You can add to a list of subjects in the ‘TNA Area’ by simply clicking on ‘Add’ button and a new test will be added to the category or create a new one that you wish to align the test to.



Give a brief description and it will be listed alphabetically when you click on 'Save'. 'TNA Category' list could include advisor skills, compliance, general knowledge or mortgages.

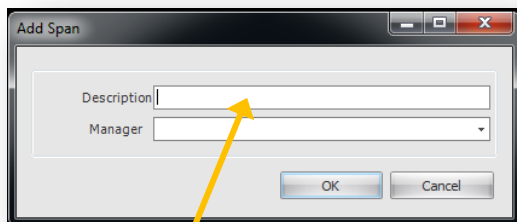
SPOC Manager

This works in a very similar way to "User Access Groups". Advisors can only be in a group where as in Performance Explorer they can be any.

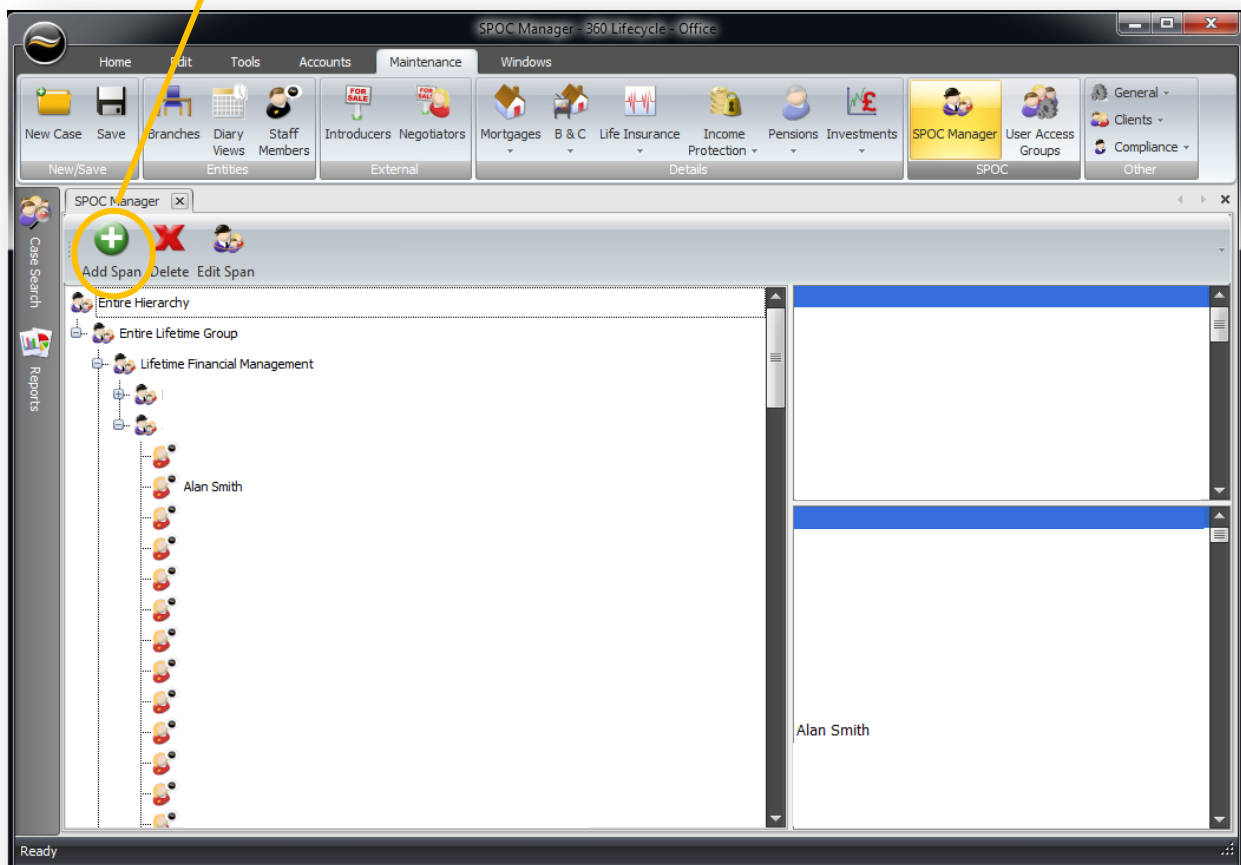
To add and edit 'Span of Control' go into the 'Maintenance' tab and click on 'SPOC Manager'.

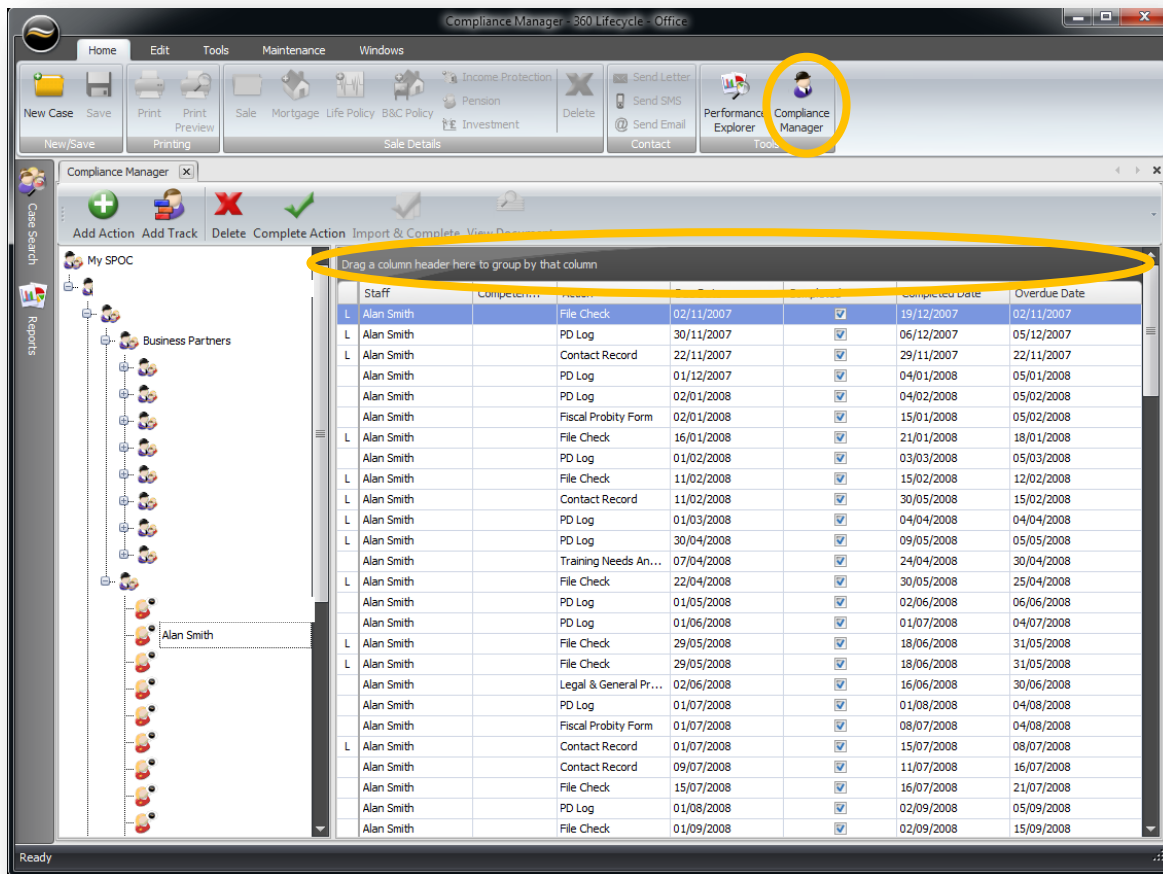
In this screen you can select advisors and create groups and organise the structure that mirrors your compliance management requirements.

Your list of users is set up in SPOC Manager. It is here that you can set up the different user groups together with the hierarchy of access to compliance files.



Click on 'Add Span' and add in the 'Description' of the group. Then select from the drop down menu the 'Manager'.





Click on the 'Compliance Manager' icon in the 'Home Tab' and it will take you into the screen above. On the left hand side of the screen you will see 'My SPOC' which identifies the personnel set up within your span of control.

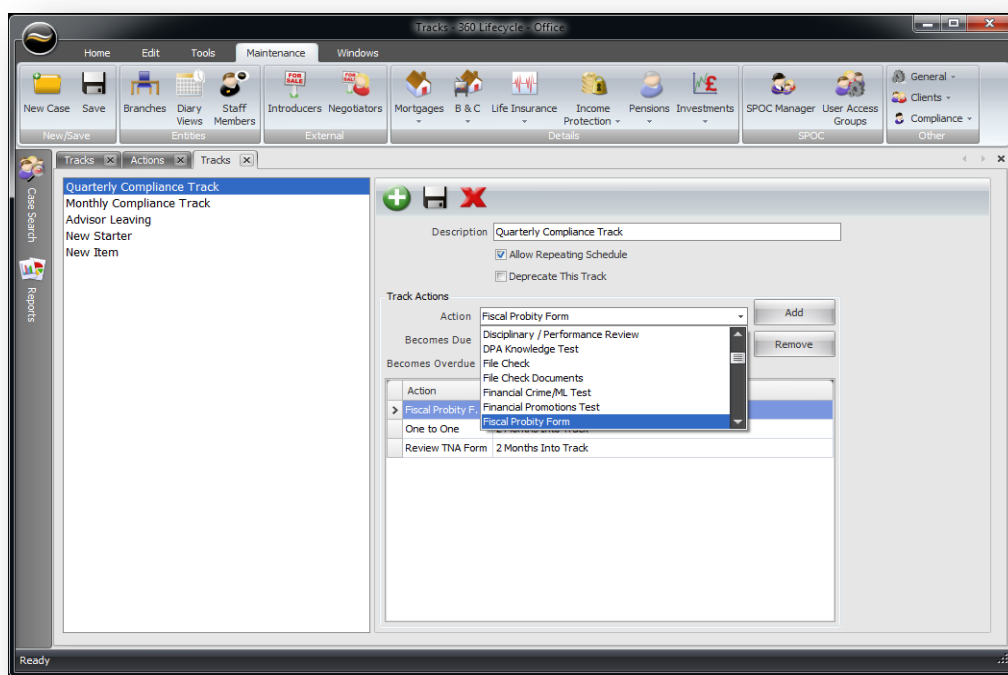
The flexibility of the system allows you to drag and drop the column you wish to prioritise your work schedule around. You can filter the data by any number of columns e.g. you may wish to look at competency levels by advisor or actions which may be overdue.

To view from the list of actions, arrange the grid by clicking on the 'Drawing Pin'. Using the 'Funnel' you can filter and sort the competencies in the order you wish to be displayed. Select from the list and it will prioritise the screen by advisor and the chosen 'Action'. Data can be looked at as a group or distilled down to the individual and into the case record.

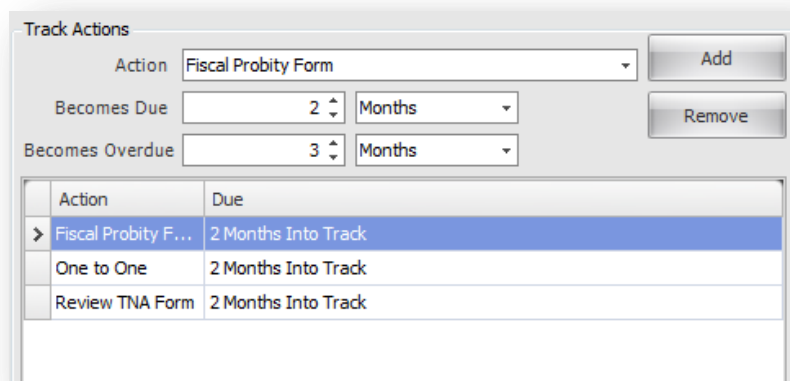


Training & Competence Scheme

Tracks are designed and created to mirror your business requirements e.g. you can create an 'Induction and New Starter Track' that will have a series of actions and tasks that will need to be completed. This could start with obtaining references, organising business systems such as Trigold and MBL. Explaining company philosophy, Compliance manual, POS systems and setting up a training track to include 'Knowledge Tests' and 'Observations'.



Tracks can be automated and can add to a track on a daily, weekly, monthly, quarterly or can be diarised.



There are many actions listed in tracks and here are just a few examples:



PD Log

| Activity Date | Activity | Lesson Learned |
|---------------|--|---|
| 07/11/2007 | Meeting with park and bailey | Advised them what we could offer going forward. to increase business for us both |
| | Team Meeting @ St Albans | Discuss Lifetime plans going forward |
| 09/11/2007 | | Sales opportunities in btl market for life & dic - Jim Austin FPIP Presentation - Steve Whitby Abbey national gave an update regarding their systems and products |
| | | Brief discussion with jim austin regarding new recruits and training schedule for them |
| 20/11/2007 | Chat with David Steel re PD log | How to update and save |
| 22/11/2007 | Meeting with Russell Perkins of Bristol & West | To discuss new rates and processing systems |
| 22/11/2007 | One to One with Jim Austin | Discussed Mortgage Brain, Lifetime system and how to use it more effectively, new business ideas for 2008, monthly meetings etc. |

8 Hours 45 Minutes

Advisor's Signature: Alan Smith Date: 30/11/2007 Sign Now

Supervisor's Signature: Grant Thomas Date: 06/12/2007 Sign Now

It is the duty of the Advisor to complete their own PD log and record any actions such as 'Product Training, relevant Reading Materials, Knowledge Tests, exams' that they might have completed as evidence of their own development which they have access to. Each advisor is targeted to do over 50 hours per year. 'One to One's, File Checks, Observations' are also logged by the Sales and Compliance Director and signed off by the management team. To access 'PD Logs' go into 'Compliance' and click on 'Actions' and select 'PD Logs' and it will list each advisor log and will also show those overdue.



Knowledge Tests

Tests can be used to assess an advisor's knowledge as well as identify their TNA. You can create a bank of questions that can be used for product specific, typical or general knowledge tests e.g. you may wish advisors to complete a compulsory test on a particular topic such as 'TCF' or 'Mortgage Test'.

In order to create a test go into the 'Maintenance' tab, click on 'Compliance' and select 'Test Manager' from the drop down menu. This will take you into the screen below.

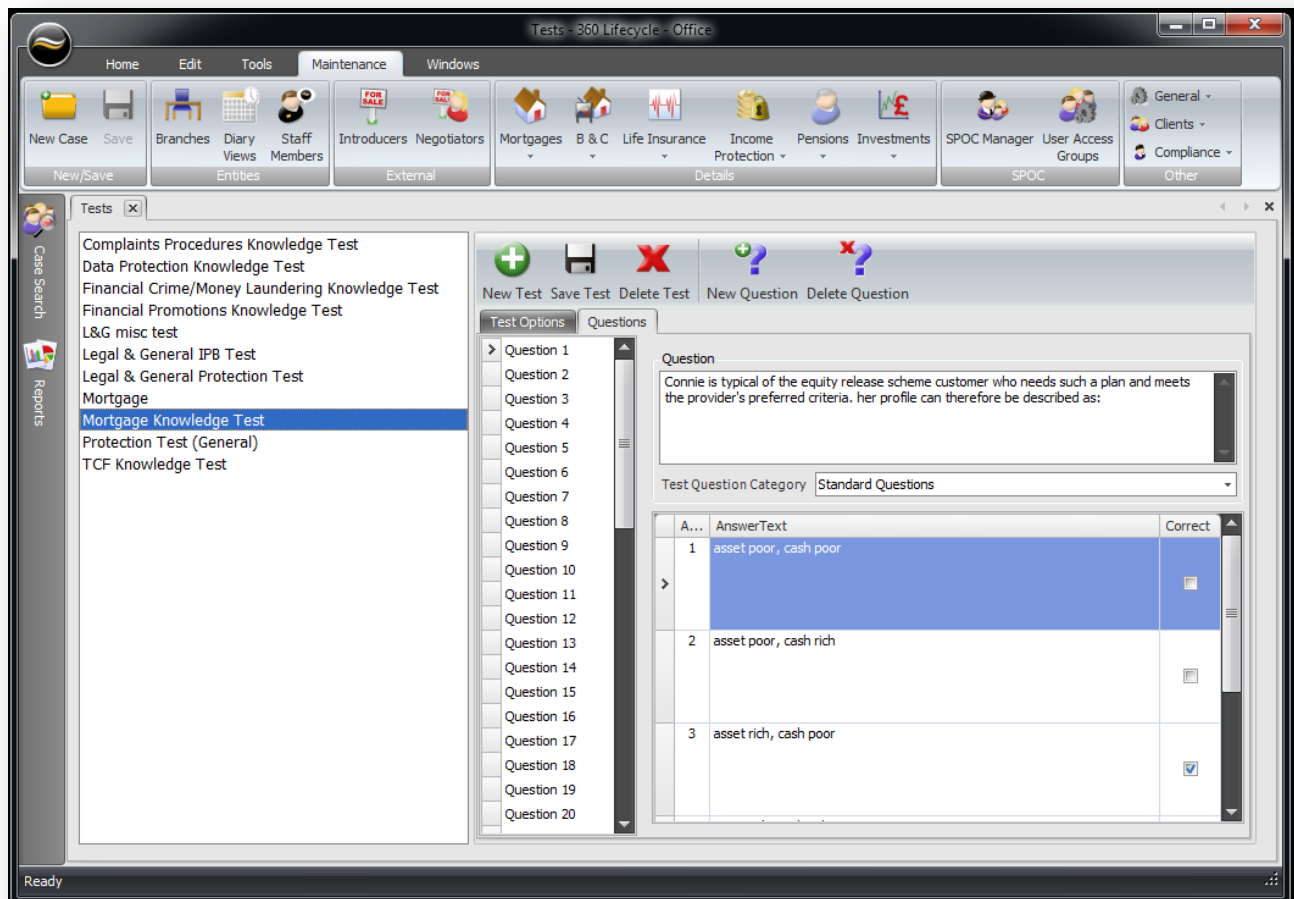
The screenshot shows the 'Tests - 360 Lifecycle - Office' application window. The 'Maintenance' tab is active, displaying a list of tests on the left and a 'Test Details' form on the right. The 'Mortgage Knowledge Test' is selected in the list. The 'Test Details' form includes the following fields:

- Test Name:** Mortgage Knowledge Test
- Description:** To test mortgage knowledge
- Number Of Questions Created:** 52
- Number Of Questions To Include In Test:** 15
- Randomise Questions:** ☒
- Failure Track:** (Dropdown menu)
- Timed Test:** ☒
- Length of Test:** 30 Minutes
- Multiple Choice Details:**
 - Number Of Answers per Question:** 4
 - Randomise Answers:** ☒
 - Pass Mark:** 11

Click on the 'New Test' button and complete the fields in the 'Test Details' section. If it is a multiple choice test then input the number of questions per answer within 'Multiple Choice Details' section. Tick 'Randomise Answers' if you want to arbitrary organise the order of questions each advisor gets in their track.



To input your questions click on the 'Questions' tab.



Type in your question in the 'Question' field and select what 'Test Question Category' the question falls into e.g. the above the category on the above example is marked as 'Standard'. If you have selected 4 answers to be given in a multiple choice test then it will automatically provide you with 4 boxes for you to input the answers. Tick which answer is correct and then click on 'Save Test' button.

To add a click on the 'New Question' button and a clear screen will appear. Repeat the above process. Should you wish to delete the question then select the question you want to remove and click on 'Delete Question'. You can also flick between questions by clicking on the order that you want.

Next go into 'Compliance Manager' in the 'Home' tab, select the groups or the individuals then click on 'Add Action'. From the drop down menu you can select the test that you want. Input the dates that the test should be completed by and the 'Overdue Date', press 'OK'.

The test is now added to their tracks. Follow this up with an email to alert advisors that the test is in their track for them to complete.

Tests can be branded to your company. Please see an example of what it looks like on the next page.



Question 1 - Standard Questions

☐ Correct?

Which of the following is true of easements?

Selected | Correct

- 1) They can impose a positive burden on the owner.
- 2) The two plots must be close to each other.
- 3) Legally they pass from owner to owner.
- 4) They cannot be removed by the courts.

| | |
|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Question 2 - Standard Questions

☒ Correct?

What tax, if any, are individual long-term income protection premiums subject to?

Selected | Correct

- 1) Insurance Premium Tax (IPT)
- 2) None
- 3) Value Added Tax (VAT)
- 4) Income Tax

| | |
|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Question 3 - Standard Questions

☒ Correct?

What is normally required for a claim of theft of money from a home to be covered under a contents policy?

Selected | Correct

- 1) Numbers of each banknote.
- 2) Forcible entry or exit from the property.
- 3) Forcible entry and exit from the property.
- 4) Evidence of where the money was obtained.

| | |
|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |



Test Results

You can view the results by going into 'Compliance Manager' in the 'Home' tab. Select the group which has received a text message. Go into the 'Actions' tab and choose the test you want to see the results of. The screen will then display all the advisors in that group and you will see those which have a tick in the 'Completed' box and what date it was completed..

By clicking into each one you will be able to see their individual answers. Here you can count up who has reached the pass mark you have set and who has failed. For those that fail you may wish for them to retake another test on the same topic but with different questions simply add the same action to their track the system will automatically generate different questions for the next test on the same topic.

File Checks

File Checks can be set up to suit your own compliance requirements.

Target File checks can be targeted around your KPI's e.g. you may wish to monitor 'Mortgages into Retirement, Debt Consolidation, or Interest Only'.

To view these cases go into 'Reports' tab and scroll down and select 'Compliance Reports', here you can pick from the list available. Then filter by 'Advisor, Office, or Group Field. Select the 'Start and End Period and then click on 'Produce Reports'".

The report will be displayed. Click on the 'Case ID' and it will take you into the actual case.

| Case ID | Written | Client | Scheme | Mortgage Type | Lender | Status | Life | GI | Proc | Fee |
|---------|----------|------------|-----------------|---------------|---|---------------|------|----|------|------|
| | 07/02/11 | Alan Smith | Tracker(0.97 %) | Purchase | Woolwich | App Submitted | 0 | 1 | £0 | £0 |
| | 21/02/11 | | Fixed(3.95 %) | Re Mortgage | Abbey, a brand of Santander UK plc (the lender) | App Submitted | 0 | 0 | £0 | £0 |
| | 02/02/11 | | Tracker(5.19 %) | Purchase | Halifax | Mort Offer | 0 | 0 | £0 | £150 |
| 3 | | | | | | | 0 | 1 | £0 | £150 |



File Check - Alan Smith (26/08/2010 00:00:00) - 360 Lifecycle - Office

Home Edit Tools Maintenance Windows

New Case Save Print Print Preview Sale Mortgage Life Policy B&C Policy Pension Investment Delete Send Letter Send SMS Send Email Contact Performance Explorer Compliance Manager Tools

Compliance Manager File Check - Alan Smith (26/08/2010 00:00:00)

Case Reference: 228272 View Client: Pinch/Pinch

File Check List Action Required

Drag a column header here to group by that column

| Check List Item | Result | Action Required |
|------------------------------------|--------|--------------------|
| > Express Consent Signed | No | not seen see notes |
| Full Income & Expenditure Analysis | Yes | reasonable |
| Recommendation Report Accurate | Yes | see notes |
| Appropriate KFI's On File | Yes | 15/7 |
| Mortgage Sourcing Held | No | see notes |
| ID Held | Yes | |
| Fact Find Fully Completed | No | online see notes |
| Fully Protected Quote On File | NA | MOIDD issued |
| Correct Advice Given | NA | |
| Fee Waiver Agreement Completed | NA | |
| Lender Justified | Yes | Hx |
| Mortgage Term Justified | Yes | 19 yrs existing |
| Mortgage Into Retirement | NA | |
| Debt Consolidation | Yes | see notes |
| Self Certification | NA | |
| Interest Only | Yes | see notes |
| Report dated within 4 Days | Yes | 19/7 sup 15/7 |
| Protection Justified | NA | |
| Test | NA | |

Advisor's Signature: Alan Smith Date: 03/09/2010 Sign Now

Supervisor's Signature: Emmeline Argenio Date: 07/09/2010 Sign Now

Ready

File Check Result: 1) Fail - Multiple Actions Required
1) Fail - Multiple Actions Required
2) Fail - Minor Actions Required
3) Pass - Minor Issues
4) Pass - No Issues

Consistent file checks identifies any training areas that may require further action which can then be added to the advisor's track. If you can identify a trend then a group training track can be set up and the issue dealt with.



Accounts

Click on 'Accounts' tab

To add a new advisor or an introducer, click on the 'Green Cross' and complete the required fields. Enter 'Payee Name' within 'Description', select 'Statement Type' from the drop down menu and 'Pay Scheme' can be selected from the dropdown menu as well. You can also select the frequency of pay.

Pay Statement Definitions

Alan Smith

A list of current payees as well as leavers will appear in this box. Just select the payee that you wish to view and this will take you directly into their pay record as shown on the right.

Statement Details

Description: Alan Smith

Statement Type: Advisor

Relates To: Alan Smith

Pay Scheme: PayScheme001.dll

Company: Lifetime Mortgage Managemen... 3

Sage Code: 4397

Pay Scheme Settings

Basic Pay: £0.00

Introducing Deduction: £300.00

Include Introducing Deductions In Pot: ☐

Pot Bands: Pot Entries Non-Pot Entries 12 Month Entries 12 Month Bands Regular Adjustments

Band Details

From: £0.00 To: £0.00 Percentage: 100.00 %

Add Remove

| BandStart | BandEnd | BandPercentage |
|-----------|---------|----------------|
| > | 0 | 0 |
| | | 100.0000 |

Remember to hit the 'Save' button when adding a new payee and their name will appear in the list. Pay schemes are inputted at system setup, here you will be able to select the relevant code by employment type for example employed, self-employed, business partner or introducer.



Pay Scheme Settings

Here you can add, edit or remove pay scheme settings.

Pay Scheme Settings

Basic Pay

Introducer Deduction ☐ Include Introducer Deductions In Pot

Pot Bands Pot Entries Non-Pot Entries 12 Month Entries 12 Month Bands Regular Adjustments

Band Details

From To Percentage

| BandStart | BandEnd | BandPercentage | |
|-----------|---------|----------------|----------|
| > | 0 | 0 | 100.0000 |

Pot bands

Within 'Pot Band' you can specify the commission bands and percentage by clicking on the 'Add' button and entering in 'Band Details' and clicking on 'Save'. To edit the commission band you simply click on the field and enter the relevant information and to remove the commission band click on 'Remove' button.

Pot Entries

Here are all the items that are included in the pot.

Pot Bands Pot Entries Non-Pot Entries 12 Month Entries 12 Month Bands Regular Adjustments

Check items to be included in pot

| Payment Type | Included |
|------------------------------|-------------------------------------|
| > Admin Fee | <input type="checkbox"/> |
| Conveyancing | <input type="checkbox"/> |
| GI Commission | <input type="checkbox"/> |
| GI Renewals | <input type="checkbox"/> |
| Income Protection Commission | <input type="checkbox"/> |
| Income Protection Renewals | <input type="checkbox"/> |
| Investment Commission | <input checked="" type="checkbox"/> |
| Investment Trail | <input type="checkbox"/> |
| Life Commission | <input checked="" type="checkbox"/> |
| Life Renewals | <input type="checkbox"/> |
| Packaging Fee Payment | <input type="checkbox"/> |
| Pension Commission | <input type="checkbox"/> |
| Pension Trail Commission | <input type="checkbox"/> |
| Proc Fee | <input checked="" type="checkbox"/> |
| Valuation Fees | <input checked="" type="checkbox"/> |
| Wills & Trusts | <input type="checkbox"/> |
| Wills & Trusts (Life) | <input type="checkbox"/> |



To add a new payment type, go to 'Accounts,' click on 'Maintenance' then 'Payment Type'. Click on the 'Green Cross' to add a new item and enter a 'Description', select a product from 'relates to' drop down menu as well as 'Payment Category' from the drop down menu which will appear in the list on the left hand side. Once in an individual's pay record you can go in and tick the items that are relevant for that particular pay scheme.

Non-Pot Entries

Non-pot entries are items that are paid out on a fixed percentage, you can adjust the % by clicking on the drawing pin in the value column but you will need the payment rule to multiply the input value by the value. E.g. 0.5 would equal 50% of non-pot item being paid.

| Pot Bands | Pot Entries | Non-Pot Entries | 12 Month Entries | 12 Month Bands | Regular Adjustments |
|------------------------------|-------------------------------------|--|------------------|----------------|---------------------|
| Items Paid Outside of Pot | | | | | |
| PaymentType | Checked | Payment Rule | Value | | |
| > Admin Fee | <input checked="" type="checkbox"/> | Multiplies the input value by the value supplied | 1.0000 | | |
| Conveyancing | <input type="checkbox"/> | | 0 | | |
| GI Commission | <input type="checkbox"/> | | 0 | | |
| GI Renewals | <input type="checkbox"/> | | 0 | | |
| Income Protection Commission | <input type="checkbox"/> | | 0 | | |
| Income Protection Renewals | <input type="checkbox"/> | | 0 | | |
| Investment Commission | <input type="checkbox"/> | | 0 | | |
| Investment Trail | <input type="checkbox"/> | | 0 | | |
| Life Commission | <input type="checkbox"/> | | 0 | | |
| Life Renewals | <input type="checkbox"/> | | 0 | | |
| Packaging Fee Payment | <input type="checkbox"/> | | 0 | | |
| Pension Commission | <input type="checkbox"/> | | 0 | | |
| Pension Trail Commission | <input type="checkbox"/> | | 0 | | |
| Proc Fee | <input type="checkbox"/> | | 0 | | |
| Valuation Fees | <input type="checkbox"/> | | 0 | | |
| Wills & Trusts | <input type="checkbox"/> | | 0 | | |
| Wills & Trusts (Life) | <input type="checkbox"/> | | 0 | | |

12 Month Entries

| Pot Bands | Pot Entries | Non-Pot Entries | 12 Month Entries | 12 Month Bands | Regular Adjustments |
|------------------------------|-------------------------------------|-----------------|------------------|----------------|---------------------|
| | | | | | |
| Payment Type | Included | | | | |
| > Admin Fee | <input checked="" type="checkbox"/> | | | | |
| Conveyancing | <input type="checkbox"/> | | | | |
| GI Commission | <input type="checkbox"/> | | | | |
| GI Renewals | <input type="checkbox"/> | | | | |
| Income Protection Commission | <input type="checkbox"/> | | | | |
| Income Protection Renewals | <input type="checkbox"/> | | | | |
| Investment Commission | <input type="checkbox"/> | | | | |
| Investment Trail | <input type="checkbox"/> | | | | |
| Life Commission | <input type="checkbox"/> | | | | |
| Life Renewals | <input type="checkbox"/> | | | | |
| Packaging Fee Payment | <input type="checkbox"/> | | | | |
| Pension Commission | <input type="checkbox"/> | | | | |
| Pension Trail Commission | <input type="checkbox"/> | | | | |
| Proc Fee | <input type="checkbox"/> | | | | |
| Valuation Fees | <input type="checkbox"/> | | | | |
| Wills & Trusts | <input type="checkbox"/> | | | | |
| Wills & Trusts (Life) | <input type="checkbox"/> | | | | |

Simply tick the payment types that you would like to include. 12 Month Entries is where you specify which payment type is included within 12 month Banked Income.



12 Month Bands

For pay schemes that include a rolling 12 month bonus you can set the percentage that is triggered by the amount in band columns. Here you can also add, adjust or remove items.

Pay Scheme Settings

Pot Bands Pot Entries Non-Pot Entries 12 Month Entries 12 Month Bands Regular Adjustments

Band Details

From £100,000.01 To £150,000.00 Percentage 3.00 % Add Remove

| BandStart | BandEnd | BandPercentage |
|-----------|---------|----------------|
| 100000.01 | 150000 | 3 |
| 0 | 0 | 0 |

Regular Adjustments

Within this section you add the items that will be deducted from the monthly gross pay, this is where adjustment can be made to payments e.g. if an advance is given and paid back over a period of time then you can manually adjust the payments each month should you wish.

Pay Scheme Settings

Pot Bands Pot Entries Non-Pot Entries 12 Month Entries 12 Month Bands Regular Adjustments

Band Details

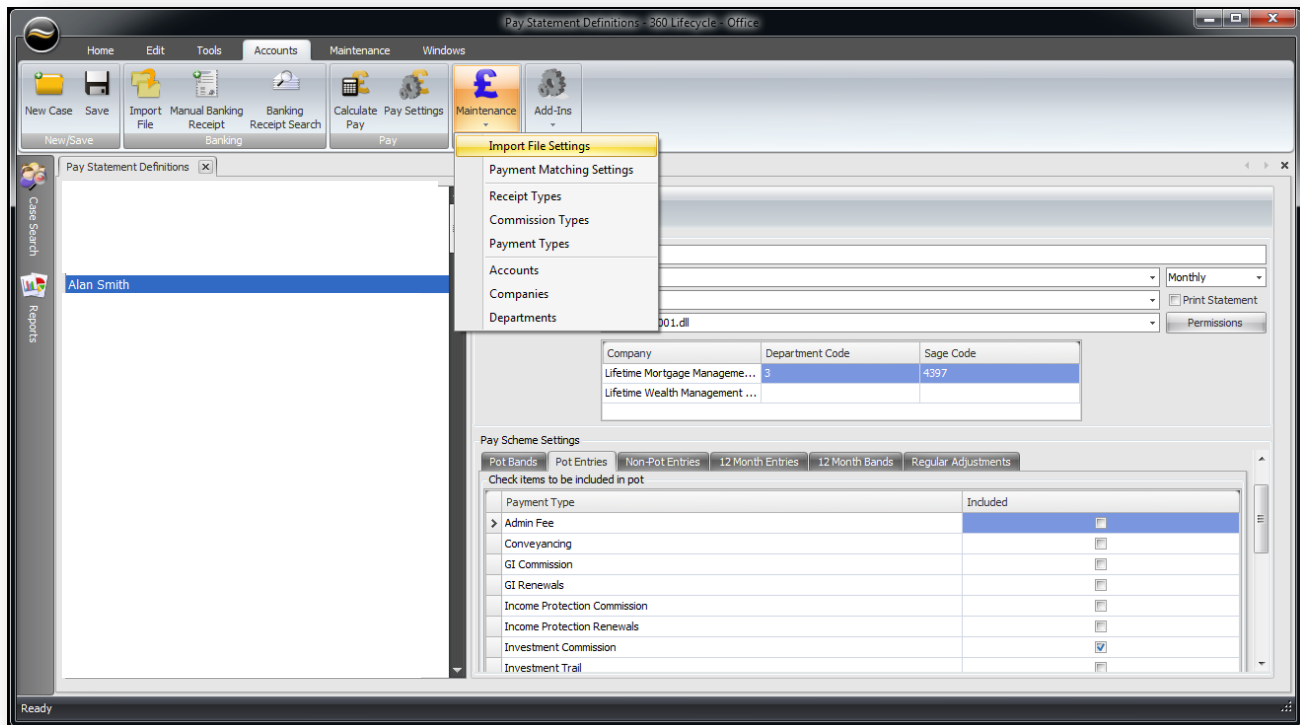
Description Intrinsic Membership & OCompliance Fee Value -£149.00 Add To Pot Add Remove

| Description | Value | Add To Pot |
|--|-------|--------------------------|
| Intrinsic Membership & OCompliance Fee | -149 | <input type="checkbox"/> |

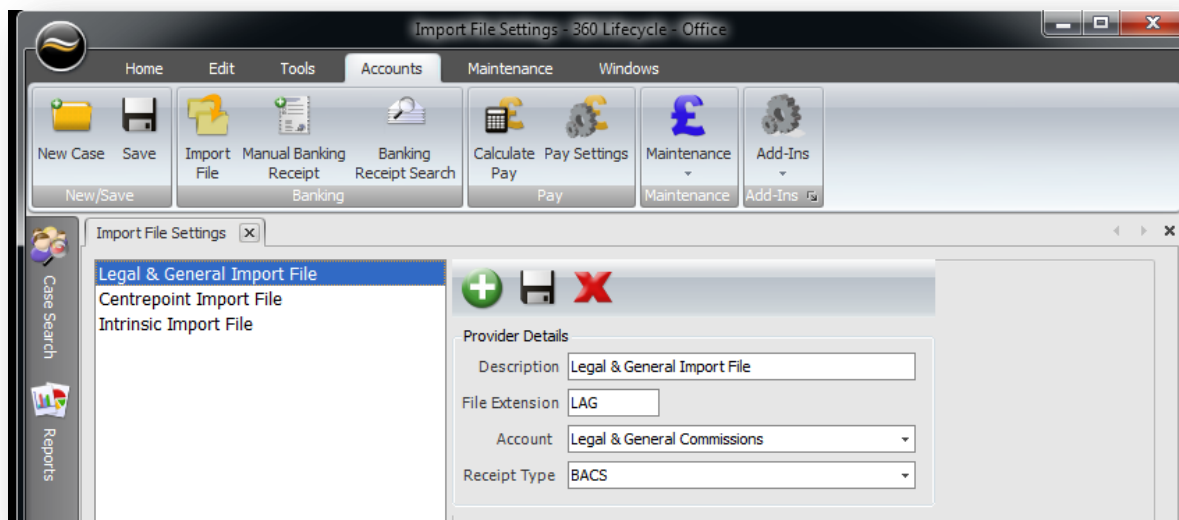


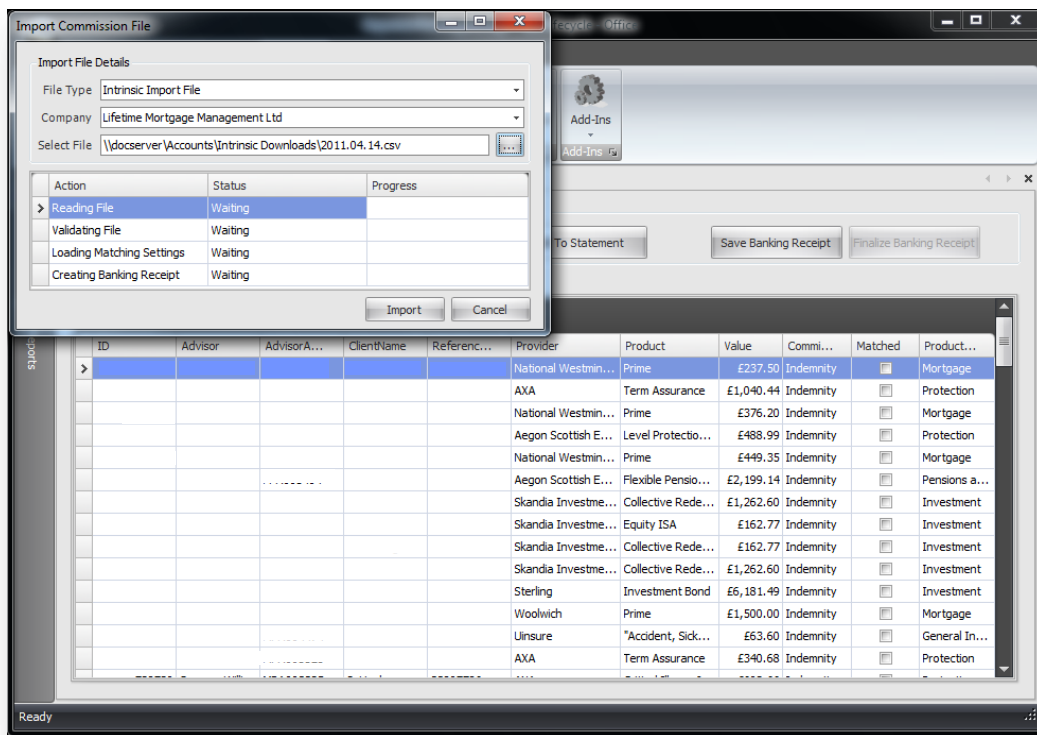
Maintenance

Click on the 'Maintenance' within 'Accounts' and a drop down menu will appear. Here you can add, edit or delete everything from receipts to payment and commission types.

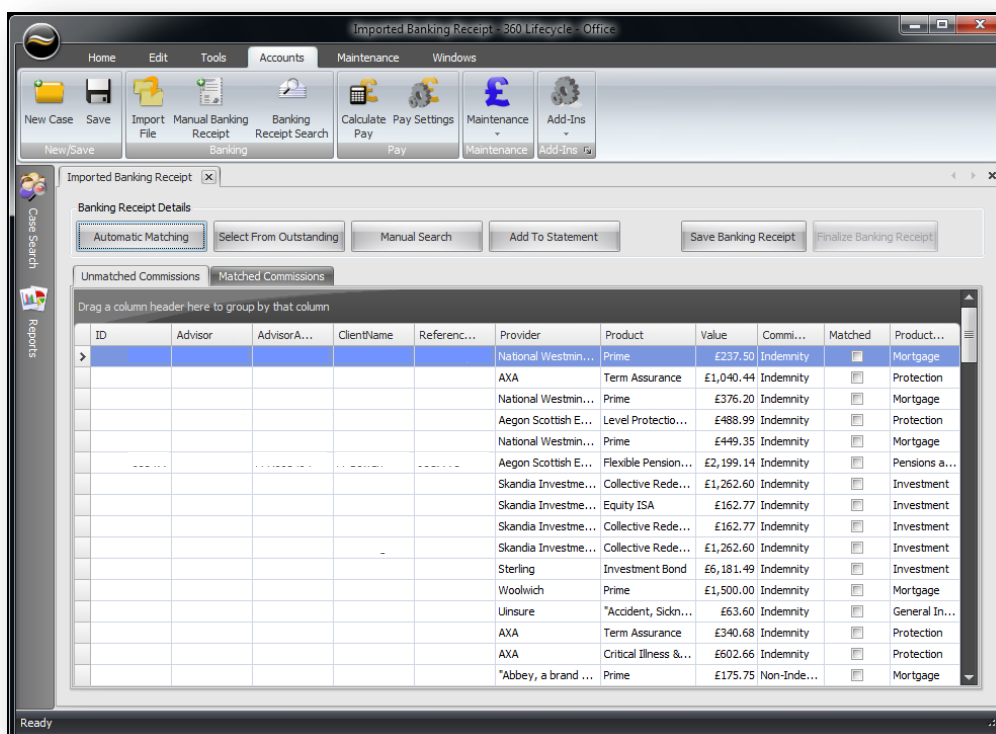


To add a new import file simply select 'Import File Settings' from the maintenance drop down menu and click on the 'Green Cross' and fill in the details and ensure to click on the 'Save' button.





To import a file, click on 'Import File' and select the 'File Type' and 'Company' from the drop down menus and click on the '...' button and select the file you wish to import and click on the 'Import' button. If you have an agreement with a provider to import a statement from a web page it will allow you to import a list of commission directly into the database. Select the provider that you want to import file from. Hit the import file and select it from where you keep your download files.





Click on 'Automatic matching' and this will match the commissions from that provider to each individual case id, using all the data attached to that case to ensure a match such as client & advisor name, address and policy details.

Once complete, items that have been matched will appear with a blue tick in the 'Matched Tick box'. Here you can sort those that remain unmatched by clicking on the 'Drawing Pin' and filtering the column. It will leave a list of unchecked items that it cannot match and these will have to be processed manually by clicking on 'Manual Search'.

Drag a column header here to group by that column

| CaseID | CommissionTypeDi... | ReportName | CommissionValue | ProviderDisplay ▲ | Reference | Advisor | Referring Advisor | Value |
|--------|---------------------|------------|-----------------|-------------------|--------------|---------|-------------------|-------------|
| | Proc Fee | | 0 | Halifax | | | | £130,199.00 |
| | Proc Fee | | 444.00 | Halifax | A/34936733-5 | | | £111,000.00 |
| | Proc Fee | | 361.68 | Halifax | A/37156829-1 | | | £97,750.00 |
| | Proc Fee | | 1418.95 | Halifax | A/40149611-5 | | | £0.00 |
| | Proc Fee | | 256.00 | Halifax | a/31922033-6 | | | £64,199.00 |
| | Proc Fee | | 700.00 | Halifax | | | | £175,000.00 |
| | Proc Fee | | 166.50 | Halifax | A/37596855-3 | | | £0.00 |
| | Proc Fee | | 407.00 | Halifax | A/37046862-5 | | | £76,000.00 |
| | Proc Fee | | 263.00 | Halifax | A/36300102-4 | | | £0.00 |
| | Proc Fee | | 339.50 | Halifax | A/34748710-4 | | | £97,000.00 |
| | Proc Fee | | 337.12 | Halifax | A/40168538-4 | | | £0.00 |
| | Proc Fee | | 960.00 | Halifax | | | | £240,000.00 |
| | Proc Fee | | 0 | Halifax | 08295070 | | | £31,000.00 |
| | Proc Fee | | 294.61 | Halifax | A/32810876-4 | | | £73,653.00 |
| | Proc Fee | | 396.00 | Halifax | A/31724497-1 | | | £99,000.00 |
| | Proc Fee | | 418.00 | Halifax | | | | £110,000.00 |
| | Proc Fee | | 377.00 | Halifax | A/40076710-7 | | | £0.00 |
| | Proc Fee | | 444.00 | Halifax | A/40127752-9 | | | £0.00 |
| | Proc Fee | | 610.50 | Halifax | A/40179091-9 | | | £0.00 |
| | Proc Fee | | 0 | Halifax | A/31839900-6 | | | £92,000.00 |
| | Proc Fee | | 775.00 | Halifax | A/37785388-5 | | | £0.00 |
| | Proc Fee | | 392.20 | Halifax | | | | £105,000.00 |
| | Proc Fee | | 553.50 | Halifax | | | | £100,875.00 |
| | Proc Fee | | 606.00 | Halifax | A/36755333-1 | | | £151,501.00 |

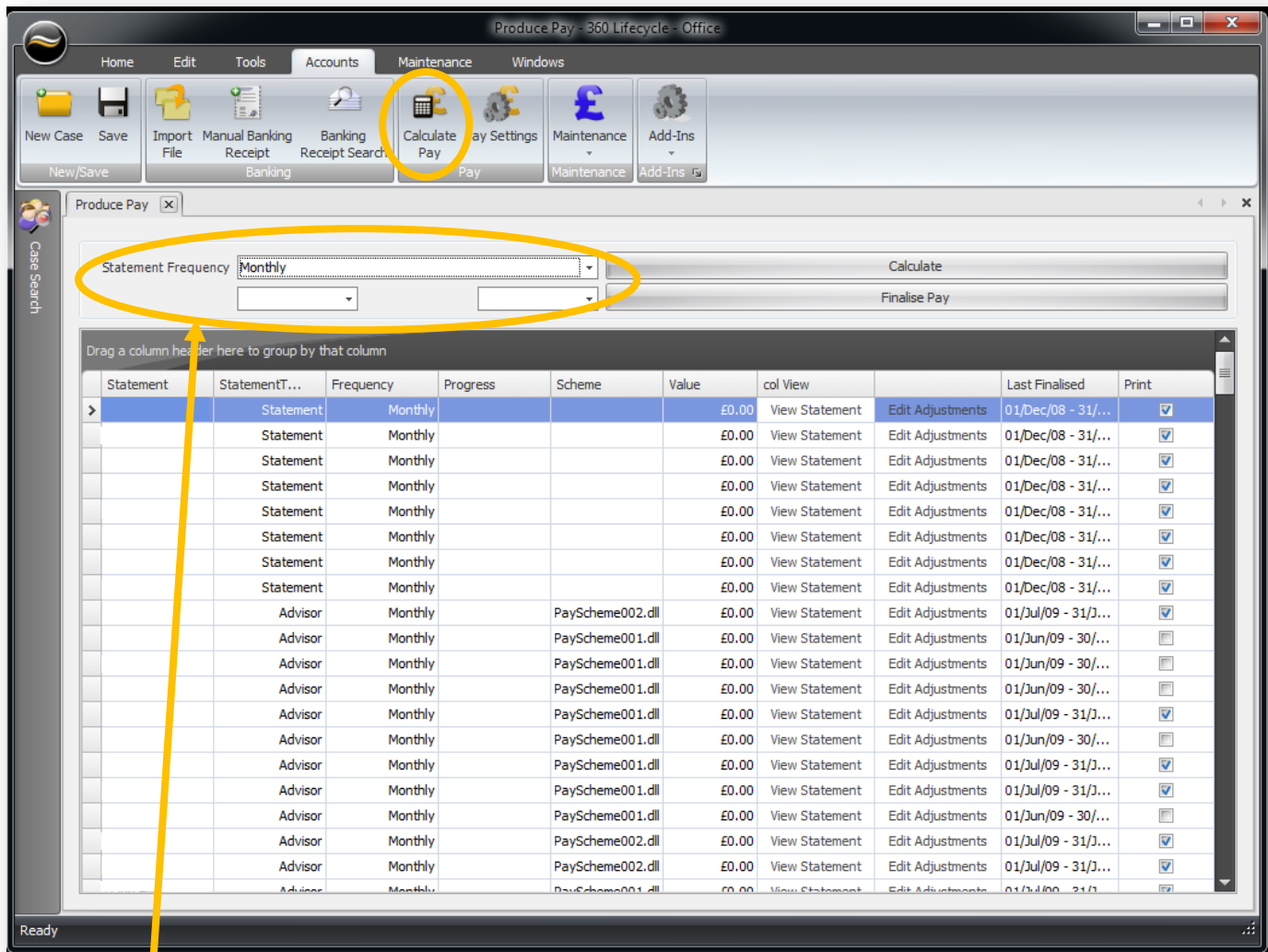
x [CommissionTypeDisplay] = 'Proc Fee' Edit Filter

OK Cancel



Calculate Pay

Click on the 'Calculate Pay' icon which can be found under 'Accounts' tab and it will take you into a summary screen with all the individual statements listed on the left hand side of the screen.



Highlight the individual pay statement you want to view. At the top of the screen select 'Statement Frequency' from the drop down menu, such as 'Monthly' where you can select the month and the year from the drop down menus. If the statement frequency is 'Weekly' enter the date range into the fields and then click on the 'Calculate' button. To filter the screen you can click on the 'Drawing Pin' to look at an individual or a collective group of statements.

Click on 'Calculate' and you can see the system working its way through the individual statements by highlighting its progress in blue. To view a statement click on 'View Statement', and to edit the statement click on 'Edit Adjustments'. You can also print using this screen.



Pay Statement - Alan Smith

01/02/2011 - 28/02/2011

Statement Summary

| | |
|------------------------|------------|
| Basic Pay | £0.00 |
| Pot Bonus | £17,534.06 |
| Non Pot Bonus | £2,100.00 |
| 12 Month Rolling Bonus | £0.00 |
| Gross Pay | £19,634.06 |

Pot Summary

| | | |
|--------------------------|------|------------|
| Balance Brought Forward | | £0.00 |
| Pot Amount | % | Total |
| £17,534.06 | 100% | £17,534.06 |
| £17,534.06 | | £17,534.06 |
| Balance To Carry Forward | | £0.00 |

12 Month Rolling Summary

| | |
|------------------------------------|-------|
| Calculation Based On | £0.00 |
| Applied At | 0% |
| Bonus | £0.00 |
| Amount Dropping Off Next Statement | £0.00 |

Click on 'View Statement' and the statement will appear. The pay statement gives a summary of pay for that month as well as pot summary and whether there is a balance to carry forward.

Pay Statement - Alan Smith

01/02/2011 - 28/02/2011

Pot Breakdown

| Received | BRID | Case ID | Customer | Payment Type | Reference | Total |
|----------|------|---------|----------|-----------------|-----------|------------|
| | | | | Life Commission | | £3,457.32 |
| | | | | Life Commission | | £3,305.12 |
| | | | | Life Commission | | £145.89 |
| | | | | Life Commission | | £127.31 |
| | | | | Life Commission | | £193.77 |
| | | | | Life Commission | | -£653.88 |
| | | | | Life Commission | | -£845.73 |
| | | | | Life Commission | | £1,442.80 |
| | | | | Life Commission | | £1,453.37 |
| | | | | Life Commission | | £117.76 |
| | | | | Life Commission | | £257.60 |
| | | | | Life Commission | | -£222.67 |
| | | | | Life Commission | | -£1,538.84 |
| | | | | Life Commission | | £1,250.97 |
| | | | | Life Commission | | £1,309.91 |
| | | | | Life Commission | | £487.20 |
| | | | | Life Commission | | £1,922.96 |
| | | | | Life Commission | | £324.72 |
| | | | | Life Commission | | £498.90 |
| | | | | Life Commission | | £1,181.51 |
| | | | | Life Commission | | -£152.79 |
| | | | | Proc Fee | | £530.93 |
| | | | | Proc Fee | | £355.47 |
| | | | | Proc Fee | | £816.00 |
| | | | | Proc Fee | | £600.33 |
| | | | | Proc Fee | | £398.80 |
| | | | | Proc Fee | | £556.33 |
| | | | | | | £17,534.06 |

Non Pot Breakdown

| Received | BRID | Case ID | Customer | Payment Type | Reference | Total |
|----------|------|---------|----------|--------------|-----------|---------|
| 11/02/11 | | | | Admin Fee | | £300.00 |
| 14/02/11 | | | | Admin Fee | | £100.00 |
| 14/02/11 | | | | Admin Fee | | £300.00 |

The second page will list all the payment items for that month and will breakdown the information by 'Case ID, Customer and the Payment Type as well as the reference number for both the Pot and non-pot breakdown and totals.



Manual Banking Receipt

To enter a payment onto the system, click on the 'Manual Banking Receipt' icon. Select from the dropdown menu the 'Receipt Type'. Next enter a 'Description' in the free text box and select from the 'Company' dropdown box which company the payment is relevant to. Select the 'Account' from the drop down menu and click on 'Select From Outstanding' button.

Manual Banking Receipt - 360 Lifecycle - Office

Home Edit **Accounts** Maintenance Windows

New Case Save Import File **Manual Banking Receipt** Banking Receipt Search Calculate Pay Pay Settings Maintenance Add-Ins

Manual Banking Receipt

Banking Receipt Details

Receipt Type **BACS** Company

Description

Created

Account **Transfer From Client Account**

Date Received Payment Value Entered Value

Select From Outstanding Save Banking Receipt

Add Payments Manually

Remove Payment Finalize Banking Receipt

Drag a column header here to group by that column

| Case ID | Client Name | Product Type | Commission Type | Commission Due | Payment Type | Payment Received | Satisfied |
|---------|-------------|--------------|-----------------|----------------|--------------|------------------|-----------|
|---------|-------------|--------------|-----------------|----------------|--------------|------------------|-----------|

Select which account the payment is relevant to in this example it is an 'Admin Fee'.

This will automatically date stamp in the date received box, however you can manually adjust this should you wish. Input the amount in the 'Payment Value' box and then click on 'select from outstanding' button located on the right hand side of the screen.

Manual Banking Receipt

Banking Receipt Details

Receipt Type **Abacus Permanent Ltd** Company

Description

Created

Account **Admin Fees**

Date Received Payment Value Entered Value

Select From Outstanding Save Banking Receipt

Add Payments Manually

Remove Payment Finalize Banking Receipt

Drag a column header here to group by that column

| Case ID | Client Name | Product Type | Commission Type | Commission Due | Payment Type | Payment Received | Satisfied |
|---------|-------------|--------------|-----------------|----------------|--------------|------------------|-----------|
|---------|-------------|--------------|-----------------|----------------|--------------|------------------|-----------|



After a few seconds a screen will appear with a list of 'Outstanding Commission'. In order to see the columns you want to work in, right click in the column header and a drop down menu will appear. Select 'Column Chooser' and then drag and drop the unwanted columns into 'Customisation' box.

Drag a column header here to group by that column

| CaseID | CommissionTypeDisplay | SaleTypeDisplay | ReportName | CommissionValue | ProviderDisplay | Reference | Advisor | Referring Advisor | Value |
|--------|-----------------------|-----------------|------------|-----------------|-----------------|-----------|---------|-------------------|-------------|
| > | Life Commission | Life Policy | | 680.55 | Halifax | | | | £22.85 |
| | GI Commission | Life Policy | | 118.91 | Halifax | | | | £41.62 |
| | GI Commission | Life Policy | | 63.67 | Halifax | | | | £20.26 |
| | GI Commission | Life Policy | | 102.02 | Halifax | | | | £27.46 |
| | Life Commission | Life Policy | | 23.54 | Halifax | | | | £7.51 |
| | Life Commission | Life Policy | | 76.87 | Halifax | | | | £32.03 |
| | Life Commission | Life Policy | | 128.70 | Halifax | | | | £52.00 |
| | GI Commission | Life Policy | | 168.95 | Halifax | | | | £62.56 |
| | Life Commission | Life Policy | | 351.94 | Halifax | | | | £48.88 |
| | Proc Fee | Mortgages | | 840.00 | Halifax | | | | £210,000.00 |
| | GI Commission | B & C Policy | | 81.00 | Halifax | | | | £27.00 |
| | GI Commission | B & C Policy | | 49.32 | Halifax | | | | £16.44 |
| | Admin Fee | Mortgages | | 95.00 | Halifax | | | | £110,000.00 |
| | Proc Fee | Mortgages | | 576.00 | Halifax | | | | £144,000.00 |
| | Proc Fee | Mortgages | | 0 | Halifax | | | | £50,000.00 |
| | GI Commission | B & C Policy | | 159.72 | Halifax | | | | £53.24 |
| | GI Commission | B & C Policy | | 50.61 | Halifax | | | | £16.87 |
| | GI Commission | B & C Policy | | 86.32 | Halifax | | | | £27.37 |
| | GI Commission | B & C Policy | | 57.60 | Halifax | | | | £23.40 |
| | Proc Fee | Mortgages | | 0 | Halifax | | | | £74,145.00 |
| | GI Commission | B & C Policy | | 66.90 | Halifax | | | | £15.52 |
| | GI Commission | B & C Policy | | 132.70 | Halifax | | | | £44.23 |
| | GI Commission | B & C Policy | | 91.59 | Halifax | | | | £35.44 |
| | Proc Fee | Mortgages | | 210.00 | Halifax | | | | £60,000.00 |
| | Conveyancing | Mortgages | | 100.00 | Halifax | | | | £95,749.00 |
| | Admin Fee | Mortgages | | 295.00 | Halifax | | | | £260,000.00 |
| | Proc Fee | Mortgages | | 485.63 | Halifax | | | | £131,250.00 |
| | Proc Fee | Mortgages | | 384.20 | Halifax | | | | £96,000.00 |
| | GI Commission | B & C Policy | | 75.83 | Halifax | | | | £26.98 |
| | Admin Fee | Mortgages | | 150.00 | Halifax | | | | £100,000.00 |
| | GI Commission | B & C Policy | | 326.38 | Halifax | | | | £121.14 |

Customization
Address1
Mailing Name
PaymentType
PaymentValue
PolicyTypeDisplay
Postcode1
Postcode2
PropertyAddress1
PropertyPostcode1

OK Cancel

If you know the CaseID of the receipt you can click on 'Drawing Pin' in the CaseID column, type in the number (if known) and press enter on your keyboard which will automatically go to the case you want to satisfy.

Once you have loaded all the commissions, click 'OK' and it will take you back to the 'Manual Banking Receipt'. If you do not click ok you will lose all the cases you have loaded. Here you can check to see if the 'Payment Value' matches the 'Entered Value'.



Manual Banking Receipt - 360 Lifecycle - Office

Home Edit Tools Accounts Maintenance Windows

New Case Save Import File Manual Banking Receipt Banking Receipt Search Calculate Pay Settings Maintenance Add-Ins

New/Save Banking Pay Maintenance Add-Ins

Manual Banking Receipt

Banking Receipt Details

Receipt Type: Credit Card Company: Lifetime Wealth Management Ltd

Description: Admin Fees

Created: Created By Laura Whitby on 19/04/2011 @ 14:02

Account: Admin Fees

Date Received: 19/04/2011 Payment Value: £643.00 Entered Value: £643.00

Select From Outstanding Save Banking Receipt

Add Payments Manually

Remove Payment Finalize Banking Receipt

Drag a column header here to group by that column

| Case ID | Client Name | Product Type | Commission Type | Commission Due | Payment Type | Payment Received | Satisfied |
|---------|------------------------|--------------|-----------------|----------------|--------------|------------------|-------------------------------------|
| 221197 | Antonio/Culling | Mortgages | Admin Fee | £150.00 | Admin Fee | £150.00 | <input checked="" type="checkbox"/> |
| 209946 | Modha/Modha | Mortgages | Admin Fee | £149.00 | Admin Fee | £149.00 | <input checked="" type="checkbox"/> |
| 506148 | Sabur | Mortgages | Admin Fee | £195.00 | Admin Fee | £195.00 | <input checked="" type="checkbox"/> |
| 4274 | Northcote/Akers-Nor... | Mortgages | Admin Fee | £149.00 | Admin Fee | £149.00 | <input checked="" type="checkbox"/> |

Ready

You can check to see if the entered value matches the payment value and if it is correct the click on 'Finalise banking Receipt' button is which will be enabled if both amounts match..

When you click on 'Finalise Banking Receipt' a screen will pop-up with a unique 'Banking Receipt ID' number. This can be extremely useful when manually logged against bank statements when you reconcile payments at the end of the month.

Manual Banking Receipt

Banking Receipt Details

Receipt Type: Credit Card Company: Lifetime Wealth Management Ltd

Description: Admin Fees

Created: Created By Laura Whitby on 19/04/2011 @ 14:02

Account: Admin Fees

Date Received: 19/04/2011 Payment Value: £643.00 Entered Value: £643.00

Select From Outstanding Save Banking Receipt

Add Payments Manually

Remove Payment Finalize Banking Receipt

Drag a column header here to group by that column

| Case ID | Client Name | Product Type | Commission Type | Commission Due | Payment Type | Payment Received | Satisfied |
|---------|---------------------------|--------------|-----------------|----------------|--------------|------------------|-------------------------------------|
| 221197 | Antonio/Culling | Mortgages | Admin Fee | £150.00 | Admin Fee | £150.00 | <input checked="" type="checkbox"/> |
| 209946 | Modha/Modha | Mortgages | Admin Fee | £149.00 | Admin Fee | £149.00 | <input checked="" type="checkbox"/> |
| 506148 | Sabur | Mortgages | Admin Fee | £195.00 | Admin Fee | £195.00 | <input checked="" type="checkbox"/> |
| 4274 | Northcote/Akers-Northcote | Mortgages | Admin Fee | £149.00 | Admin Fee | £149.00 | <input checked="" type="checkbox"/> |

Banking Receipt

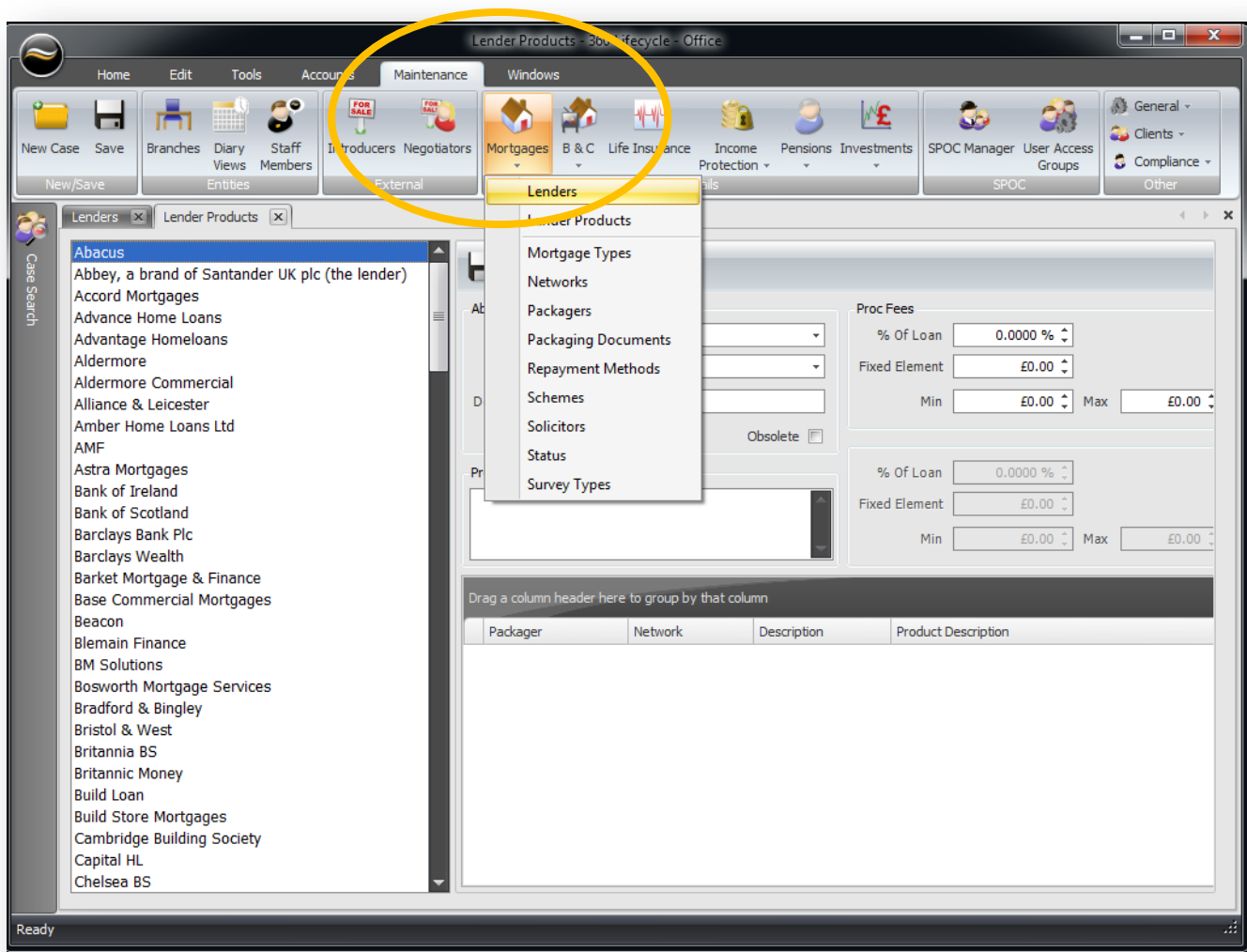
Banking Receipt 0000011626 Created Successfully

OK



How do I load a new Provider or Lender

To add a new lender simply click on 'Maintenance Tab' and click on the 'Green Cross' to add a lender to the existing list. To edit a lender click on the lender name and make the required changes and be ensure to click on the 'Save' Button. To remove a lender, click on the lender and click on the 'Red X' and the lender will be removed from the list.



The data that is loaded here determines what appears in the drop down menus. If a rate has changed and you have selected an old product it will have a tick in the 'Obsolete box'.



To change or add commission you need to select 'Lender Products' and this will also calculate the commission from when a case is loaded through to accounts. This improves the accuracy and makes it easier to match up payments.

Lender Products - 360 Lifecycle - Office

Home Edit Tools Accounts Maintenance Windows

New Case Save Branches Diary Views Staff Members Introducers Negotiators Mortgages B & C Life Insurance Income Protection Pensions Investments SPOC Manager User Access Groups General Clients Compliance Other

New/Save Entities External Details SPOC

Lender Products x

Abacus
Abbey, a brand of Santander UK plc (the lender)
Accord Mortgages
Advance Home Loans
Advantage Homeloans
Aldermore
Aldermore Commercial
Alliance & Leicester
Amber Home Loans Ltd
AMF
Astra Mortgages
Bank of Ireland
Bank of Scotland
Barclays Bank Plc
Barclays Wealth
Barket Mortgage & Finance
Base Commercial Mortgages
Beacon
Blemain Finance
BM Solutions
Bosworth Mortgage Services
Bradford & Bingley
Bristol & West
Britannia BS
Britannic Money
Build Loan
Build Store Mortgages
Cambridge Building Society
Capital HL

Abacus

Network
Packager
Description
Code
Obsolete

Proc Fees

% Of Loan 0.0000 %
Fixed Element £0.00
Min £0.00 Max £0.00

% Of Loan 0.0000 %
Fixed Element £0.00
Min £0.00 Max £0.00

Product Notes

Drag a column header here to group by that column

| Packager | Network | Description | Product Description |
|----------|---------|-------------|---------------------|
|----------|---------|-------------|---------------------|

Ready