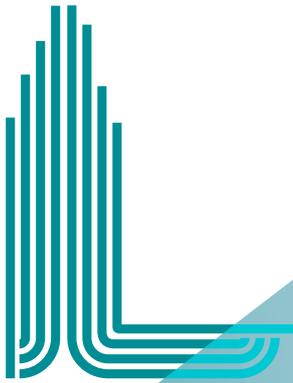




# Informed Decisions

Data solutions and asset review





**Informed Decisions  
provide a range of  
services to enable  
the identification  
and compliant  
review of existing  
client assets.**





Experienced and highly skilled in managing the issues and trends surrounding legacy data, Informed Decisions reviews existing client assets and data sets with a view to exploring new investment solutions.

Established in 2010, Informed Decisions combines a visionary team of financial experts, systems technicians and successful business leaders who have managed some of the UK's largest and most high profile adviser businesses. We also provide institutionally robust systems and data solutions to the life, investment and pension industry.

Our services have been designed to provide advisors and their clients with a complete and audited suite of information to enable them to determine the best possible client outcomes and make the most 'informed decisions' when considering the retention or transfer of existing plans. These services are particularly beneficial for IFA businesses seeking to move various segments of their clients to new wealth management business models.

Advisers engaging with Informed Decisions substantially increase the value of their recurring income – in some cases within just three months of adopting our products and services.

Our services are focused upon ensuring that firms are best placed to make the most suitable decision on each plan analysed, producing the resulting audit trail necessary to demonstrate that every client is being treated fairly. As a result, our services can provide benefits to:

#### ADVISERS

*We help adviser firms to move more client assets by providing a fast, compliant, auditable and sustainable service that is scalable and is proven.*

#### PLATFORMS

*We help platforms work with their adviser firms to review their assets and potentially move onto platforms more quickly and consistently, ensuring robust compliance.*

#### SUPPORT

*We help professional services companies provide intuitive asset review tools and reporting services to their members, with comprehensive and consistent information gathering which creates auditable systems and controls to prevent client detriment.*

#### PROVIDERS

*We help product providers working with adviser firms to increase asset inflows, and reduce outflows where the asset review process identifies retention of the current plans as the most suitable client outcome.*



# Core services

Our core services comprise a set of six modules that have been developed to help the identification and compliant review of assets being considered for suitability for new investment solutions. Advisers may adopt all of these services or select the modules that best meet their needs.

## ▶ DETECT

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Analysing the entire client databank to identify, sort and segment clients who may be suitable for a product, service or fund upgrade. If current back office systems or data sets are not in the best of order, with values, policy numbers, client details and the like not immediately available, 'Detect' still provides the segmentation process referred to as 'Good Practice' by the FCA in its Replacement Business guidance.

## ▶ HARVEST

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Through our library of knowledge and efficient data gathering processes, 'Harvest' collates plan data to provide the basis of a recommendation (the required audit trail as referenced by the FCA). The process enables the appropriate technical analysis of each plan, annotating and recording the information on a secure portal to give advisers and support staff the ability to review the audit trail at any given time.

## ▶ COMPARE

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An online cost comparison tool using data such as valuation, ongoing costs and charges, projected fund value or reduction in yield (RIY), all collected from the product providers. Compare provides direct access to the RIY+ Calculator which calculates projected values and RIY for existing and new products for all plan types, including complex adjustments for variable multi-fund growth rates, the effects of 'life styling' and even the absence of any illustrations entirely amongst other complicated scenarios. Compare is our managed service to provide highly cost effective and reliable outputs for each plan comparison for every client being reviewed and is particularly helpful to ensure greater consistency of application across larger businesses. The system enables like-for-like comparison with new investment solutions which can be automatically embedded into printed documentation.

## ▶ ANALYSIS

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Support services are supplied when required to further assist advisers in delivering the FCA's 'Good Practice' processes for compliant asset reviews, with components including Benefit, Tax and Fund analysis.

## ▶ REPORT

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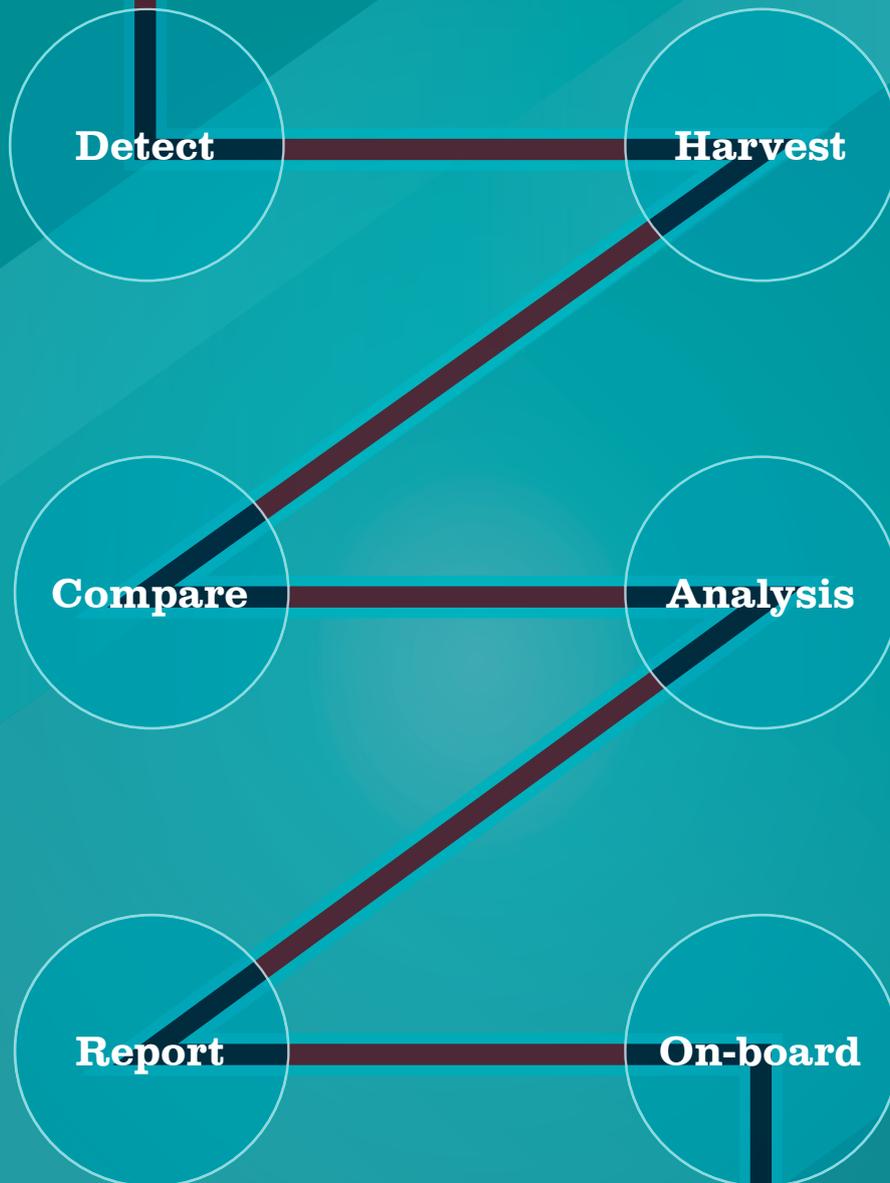
'Report' delivers pre-advice analysis and review documents that can be updated as post-advice appendices and Suitability Reports if required. This automated process avoids the re-use of templates.

## ▶ ON-BOARD

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Designed to help advisers with the engagement of large numbers of clients (often the 'B' or 'C' clients who represent a big proportion of a client bank but with lower asset values per client). This also can include the administration tasks when moving client assets to a new destination.

## Six service modules



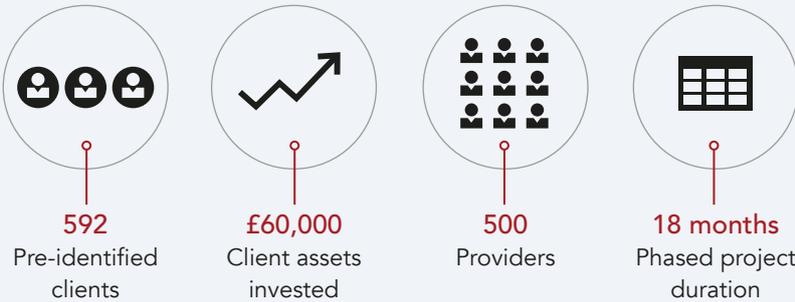
# Case study

## Asset review for ::

*Regional wealth management business  
with five Registered Individuals.*

## CLIENT REQUIREMENT OUTLINE

The requirement was to review 592 pre-identified clients, who each had more than £60,000 invested with over 500 providers. They were to be considered for suitability for upgrade to a new Wrap based investment service. It was important to provide a robust service proposition to ensure that any clients who were advised to review their assets were entirely suitable for the new service offering, using effective and compliant systems to provide the actual process of the asset reviews with a full audit trail.



## DELIVERY

The new service proposition centred on three essential features: greater flexibility, more transparency and process efficiencies. The relevant client data for the first tranche of 100 clients was then exported to Informed Decisions who produced the analysis to identify which clients were suitable for transfer. A phased 18 month project was implemented covering RIY calculations and Suitability Report drafting and the schedule allowed time for training of IFAs and conducting face-to-face meetings with all of the selected 592 clients to discuss the benefits or disadvantages of moving their assets onto the new service.

## OUTCOMES

In less than three months the advisers completed 84 of the first tranche of 100 face-to-face meetings. Since the project was implemented the advisers have returned an average of £3,500 of income per meeting. More than 75% of clients which attended face to face meetings elected to move their assets onto the new service. Since only the segment of the firms' clients most likely to be suitable for the new service had been approached, the uptake rates were consistent with governance expectations.

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*By the end of the project the firm had doubled their recurring income levels, attaining 75% of future turnover as recurring income and increasing the productivity of the advisers by as much as 50%.*



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