



DRAWDOWN SWITCHING

USER GUIDE

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1. SELECT NEW OR EXISTING CLIENT

The screenshot displays a navigation menu with four main buttons: "New Client", "Existing Client", "Fund Research", and "Link & Track". The "Link & Track" button features the "PENSION MONSTER" logo. Below these buttons, a row of icons represents tools available to the user. The text "You are currently subscribed to:" is positioned to the left of these icons. The subscribed tools are: Pension Switching (orange icon), New Pension Projections (blue icon), Drawdown & Annuity (teal icon), Defined Benefit Transfer (purple icon), Retirement Planning (green icon), QROPS Transfer Analysis (red icon), and Investment Switching (grey icon).

Welcome

Upon initially logging into Selectapension, a user will arrive at our **Welcome** page. This page offers three options; create a **New Client**, access an **Existing Client** and **Fund Research**. This screen also provides details of which tools are available to the individual subscription.

Selecting a **New Client** will enable the creation of a file containing a client's basic details. These details will be stored on the system and can be accessed when using any of the Selectapension tools.

The **Existing Client** option will bring up a library of stored clients. The client details can be viewed by clicking on the client name. From this point a user can choose to **View Stored Analyses** or **Create New Analysis** for a client.

Selecting **Fund Research** will launch our fund filtering search tool. To learn more about how to use this tool, please see the Funds Functionality User guide.

The current stage of workflow is denoted by the underlined title. Navigation through the workflow is controlled by **Next** and **Back** buttons. Input will be sense checked to ensure validity of the data before the process will continue. For example, if one of the mandatory fields is left blank, (mandatory fields are shown in yellow), the user will be unable to move to the next stage until that field has been completed.

Client Details		Help	
Ref:	<input type="text" value="123"/>	Title:	<input type="text" value="Mr"/>
Forename:	<input type="text" value="Rupert"/>	Middle Initials:	<input type="text"/>
Surname:	<input type="text" value="Jones"/>	Sex:	<input type="text" value="Male"/>
Date of Birth:	<input type="text" value="28/7/1965"/>	Employment Status:	<input type="text" value="Unknown"/>
Marital Status:	<input type="text" value="Married"/>	Partner's Date of Birth:	<input type="text" value="14/4/1970"/>
Partner's Forename:	<input type="text" value="Regina"/>	Partner's Sex:	<input type="text" value="Female"/>
Partner's Surname:	<input type="text" value="Jones"/>		
Any Dependents:	<input type="text" value="Yes"/>	Attitude To Risk:	<input type="text" value="Medium"/>
Any Dependant Notes:	<input type="text" value="3 children"/>		
Lifetime Limit:	<input type="text" value="Primary protection"/>	Health Status:	<input type="text" value="Good"/>
Notes:	<input type="text"/>		
<input type="button" value="Update Client Details"/>			

The first step to creating an analysis is creating a customer file by inputting the client data as explained below. Yellow boxes are mandatory and must be completed before moving forward.

FIELD	DESCRIPTION
Ref:	Insert your own reference if desired
Title:	Select an option from the dropdown list. Please note that the system will validate the choice of title against the choice of 'Sex'
Forename:	Enter the client's forename
Middle Initials:	Enter the client's middle initials if applicable
Surname:	Enter the client's surname

Sex:	Select the sex of the client from the drop down list
Date of Birth:	Enter the client's date of birth in dd/mm/yyyy format. This can either be entered manually or selected from the calendar
Employment status:	Select from the drop down list
Marital Status:	Select from the drop down list
Partner's D.O.B:	Enter partner's date of birth if relevant in dd/mm/yyyy format. This can either be entered manually or selected from the calendar
Partner's name:	Enter the partner's name
Any Dependents:	Select Yes or No If Yes is selected, additional notes can be added to include details of dependents
Attitude to Risk:	Select from the dropdown list If 'other' is selected from the list, a free text box will become available
Lifetime Limit Protection:	Select from the dropdown list and enter the Lifetime Limit applicable
Health Status:	Select from the dropdown list
Notes:	Any additional notes may be added and will be detailed within the report



EXISTING CLIENT

[Help](#)

[<< Back](#) [New Client](#)

Forename	<input type="text"/>	Surname	<input type="text" value="MURPHY"/>	Clear
Ref	<input type="text"/>	DOB	<input type="text"/>	Search

Ref	Surname	Forename	Date of Birth
	Murphy	Conor J	27/10/1967

[<< Back](#)

Select the existing client that you wish to work with by clicking the client's name. For large client libraries the user can recall a client using the search function or by clicking on a column header to sort by column.

[Help](#)

Ref:	<input type="text"/>	Title:	<input type="text" value="Mr"/>
Forename:	<input type="text" value="Rupert"/>	Middle Initials:	<input type="text"/>
Surname:	<input type="text" value="Jones"/>	Sex:	<input type="text" value="Male"/>
Date of Birth:	<input type="text" value="28/07/1965"/>	Employment Status:	<input type="text" value="Employed"/>

Marital Status:	<input type="text" value="Married"/>	Partner's Date of Birth:	<input type="text" value="14/04/1970"/>
Partner's Forename:	<input type="text"/>	Partner's Sex:	<input type="text" value="Please Select..."/>
Partner's Surname:	<input type="text"/>		

Any Dependents:	<input type="text" value="No"/>	Attitude To Risk:	<input type="text" value="Medium"/>
Lifetime Limit:	<input type="text" value="None"/>	Health Status:	<input type="text" value="Please Select..."/>

Notes:

[Delete Client](#) [Update Client Details](#)

[<< Back](#) [View Stored Analyses](#) [Create New Analysis](#)

Once the client details have been recalled the user can then complete a multitude of tasks.

Delete Client removes all the information created for that particular client.

Update Client Details enables editing of client information at any time.

View Stored Analyses allows access to previous cases carried out for this particular client.

Create New Analysis allows the user to create a new analysis type for a client.

SELECTING AN EXISTING CASE

Review Selection [Help](#)

Select a Review

Select a Case [Help](#)

Ref	Date Created	Description
562096	28/02/2014	TVA - Money Purchase (MULTI)
562097	28/02/2014	TVA - Money Purchase (MULTI)

[<< Back](#) [Create New Analysis](#)

Click on the case to view or edit previously entered information. Alternatively, click on **Create New Analysis** to start a brand new case.



CREATE NEW ANALYSIS

Click on **Create New Analysis** to select an analysis suite.



Select **Pensions** to access Income Drawdown.



Click **Drawdown & Annuity** then select **Drawdown Switching**



2. EXISTING PLAN

EXISTING SCHEME DETAILS

Existing Scheme Details		Help
Provider Name	Aegon Scottish Equitable	
Product Name	Drawdown pension plan	
Type of Plan	Personal Pension	
Proposed Age(s) for Annuity Purchase	80	80
Fund Valuation Date	13/03/2014	
Fund Value	£ 450000.00	
Current Death Benefit Value	£ 450000.00	
Crystallised Fund Transfer Value	£ 425000.00	
Protected Rights included in Transfer Value?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Current Annual Income Being Taken	£ 27030.00	
Is Income the maximum & assumed to be updated at each review?	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Is income restricted to the maximum GAD rate available?	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Start of Last Reference Period	13/03/2014	
Payment Frequency	Monthly	
Is there also an uncrystallised fund to be transferred	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Transfer Value of Uncrystallised Fund	£ 25000.00	

[<< Back](#)
[Archived Reports](#)
[Delete Case](#)
[Next >>](#)

FIELD	DESCRIPTION
Provider Name	Choose the Provider from the drop down or select 'Other' and a type box will become available
Product Name	Enter the name of the current product
Type of Plan	Choose either Personal Pension or Occupational Pension. This is for information only and will not affect the analysis at all
Proposed Age(s) for Annuity Purchase	Enter the age at which the ceding scheme illustration is projecting to
Fund Valuation Date	Enter the date of the ceding scheme illustration
Fund Value	Enter the total value of the ceding scheme
Current Death Benefit Value	Enter the current death benefit value (this is normally the same as the current fund value but may differ)

Crystallised Fund Transfer Value	Enter the total crystallised fund transfer value
Protected Rights included in Transfer Value?	Yes/No. This question is for informational purposes only and will not affect the analysis
Current Annual Income Being Taken	Enter the current annual income being taken from the plan as per the ceding scheme illustration
Is Income the maximum & assumed to be updated at each review?	Yes or No. If No is selected the ceding scheme illustration should assume the current level of income is to be taken throughout the term to the specified age(s). The system will check at each review that the income being taken does not exceed the maximum allowed. When this is the case the system will cap the income at the maximum
Is the income restricted to the maximum GAD rate available?	Yes or No. This question will only be available if you have selected No to the above question. If the client is eligible for flexible drawdown then select No- the system will then not restrict the income to max GAD
Start of Last Reference Period	As per the ceding scheme illustrations, this will determine the dates of the reviews and the maximum income allowed. The comparison can only be based on a single Reference Period- if there are multiple crystallisations with different review dates a revised illustration should be obtained from the ceding scheme with an assumed single reference period date
Payment Frequency	As per the ceding scheme illustrations- select either monthly, quarterly, half-yearly or yearly. If anything other than monthly has been selected, the system will ask for the date of the next income withdrawal (as per the ceding scheme)
Is there also an uncrystallised fund to be transferred	Selecting Yes allows the user to input the value of any uncrystallised fund to also be transferred. This will be taken into account when working out whether the transfer meets minimum transfer values on the new plans



PROJECTIONS

With the default set to 'Aggregate Rates' the user will see the following table with the growth rate defaults of 2%, 5% and 8%. These rates can be over typed with the appropriate rates from the existing scheme.

Existing Product Details - Projections Help

Please enter the projected fund values at maturity.

Growth Rate Basis: Aggregate Rates Varying Rates (%) Varying Rates (£)

Fund Projection Rates: Low % Med % High %

Fund Value at Analysis Age - 80

Fund Value	<input type="text" value="98000"/>	<input type="text" value="191000"/>	<input type="text" value="360000"/>
------------	------------------------------------	-------------------------------------	-------------------------------------

<< Back
Next >>

Selecting **Varying Rates** allows a user to input specific funds that each individually have varying growth rates. For example, some providers may supply illustrations on a split basis i.e. funds invested in cash may be produced using growth rates of 3%, 5% and 7% and the Managed Fund illustrated using 5%, 7% and 9% growth rates. The fund split can either be entered as a percentage of the total (%) or as a cash amount (£).

Growth Rate Basis: Aggregate Rates Varying Rates (%) Varying Rates (£)

Name	Split (%)	Low (%)	Med (%)	High (%)	
<input type="text" value="Managed"/>	<input type="text" value="90"/>	<input type="text" value="5"/>	<input type="text" value="7"/>	<input type="text" value="9"/>	
<input type="text" value="Cash"/>	<input type="text" value="10"/>	<input type="text" value="3"/>	<input type="text" value="5"/>	<input type="text" value="7"/>	X

+

Growth Rate Basis: Aggregate Rates Varying Rates (%) Varying Rates (£)

Name	Split (£)	Low (%)	Med (%)	High (%)	
<input type="text" value="Managed"/>	<input type="text" value="405000"/>	<input type="text" value="5"/>	<input type="text" value="7"/>	<input type="text" value="9"/>	
<input type="text" value="Cash"/>	<input style="border: 2px solid green;" type="text" value="45000"/>	<input type="text" value="3"/>	<input type="text" value="5"/>	<input type="text" value="7"/>	X

+

To add a new fund, click the green + button. To delete a fund, click the red X button.

**Please note splits must total 100% of the fund value before moving forward*

3. REMUNERATION

Remuneration to be applied – Select **No** if remuneration is not to be taken. Select **Yes** to add remuneration.

Remuneration Help

Remuneration to be applied Yes No

Subject to product criteria being met, all providers' products will be included. Each product will have the providers' standard charges applied plus the specified level of remuneration. All remuneration taken from within the product (i.e. not a personal payment by the client) is on a 1:1 basis.

Please be aware that not all Providers may be able to support the style of remuneration selected.

Single Premium

Initial

 %
 £

Fund Based

 %
 £ pa

Regular Premium

Level

 %
 £ **

Initial*

 %
 £ **

Fund Based

 %
 £ pa

* % of 1st year's premium.
** A monetary value will be treated as an Initial Fee.

Advanced Fee Styles

Initial Fees

Single Premium

Deducted from plan & paid over a period of Months

Frequency From Month

Regular Premium

Allow up to 100% of premium to be taken until paid Yes No

Fund Based Fees

Deducted from plan & paid From Month

FIELD	DESCRIPTION
Single Premium	Enter an initial percentage and/or monetary amount
Regular Premium Level	This option will not be available in the drawdown calculators
Regular Premium Initial	This option will not be available in the drawdown calculators
Fund Based	Enter the Fund Based fee to be taken as a percentage and/or monetary amount of single and regular premiums
Advance Fee Styles	Allows the user to be more specific about how the remuneration will be charged and the timing of the payment

4. PRODUCT SELECTION

PRODUCT FEATURES

If there is a requirement for a plan to have specific features they may be selected from the options shown. Only plans that meet these criteria will then be included in the results. You can view which plans are available with the selected features by clicking on the  button to the right of 'Products Available:'

Product Features [Help](#)

 Please select the client's required product features.

Products Available: 68 

Feature Templates

No Templates

Selected Features

-  **Fund Switches / Redirection**
 - Free Redirection: 1 - 2 allowed per annum 
 - Free Redirection: 2 or more allowed per annum 
 - Free Redirection: unlimited 
 - Free Switches: 1 - 5 per annum 
 - Free Switches: 6 or more per annum 
 - Free Switches: unlimited 
-  **Online Access**
 - Online Applications 
 - Online Literature 
 - Online Quotations 
 - Online Valuations 
-  **Regular Contributions**
-  **Single Contributions/Transfers**
-  **Product Guarantees**
-  **Investment Options**
-  **Drawdown Options**
-  **Commercial Property**
-  **Company Profile- Overall Financial Strength Rating**
-  **Other Features**

You can also save selected features as a template for future use by ticking the box 'Save as new template' and giving the template a reference/name.

Save as New Template Template:

NEW INVESTMENT

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Selectapension

The Investment options for the new plan can be selected as **Specify Investments, Defined Templates, DFM Strategies** or **Plan Default Settings**. See the Funds Functionality user guide for more details.

New Investment
Help

Each plan has an assumed default fund (typically a Providers' managed fund) with the exception of Wraps. Wrap products do not have an assumed charge and cannot be included alongside other plan types in the comparison. Open Architecture SIPPs all have an assumed fund charge of 0.5%.

Specify Investments

Defined Templates

DFM Strategies

Plan Default Settings

When selecting a specific fund/template you can view which plans are available with your chosen investment option.

Products Available: 68 -

Available Plans	
Provider	Plan
@SIPP	@SIPP Collective SIPP
@SIPP	@SIPP Full SIPP
@SIPP	@SIPP Solo SIPP
Aegon	Aegon One Retirement
Aegon	Aegon Retirement Choices SIPP

The system will also show you which plans are unavailable based on the product features you have selected on the previous page.

Unavailable Plans		
Provider	Plan	Reason
7IM	7IM 7IM Wrap(2418)	Does not include all the selected product features. i
AJ Bell	AJ Bell A J Bell Platinum SIPP(374)	Does not include all the selected product features. i
AJ Bell Investcentre	AJ Bell Investcentre SIPP(1978)	Does not include all the selected product features. i
AJ Bell Investcentre	AJ Bell Investcentre SIPP - Wrap(477)	Does not include all the selected product features. i
AJ Bell Investcentre	AJ Bell Investcentre SIPP (investing in Funds and Shares Service)(197)	Does not include all the selected product features. i

By hovering over the i button, you can see exactly which feature is kicking this plan out of the results.



ALTERNATIVE PRODUCTS

All types will be selected as default apart from Platform. The Platform category is standalone and can't be compared against other types unless the fund functionality on the New Investment page has been utilised.

Alternative Products Help

 Select the product types to be included in the comparison.

Hybrid SIPP <input checked="" type="checkbox"/>	Open Architecture SIPP <input checked="" type="checkbox"/>	Personal Pension <input checked="" type="checkbox"/>
Platform <input checked="" type="checkbox"/>		

PROVIDERS

By ticking **Select all providers** and **Select all products** at the top, all providers and products will be included in the comparison. Alternatively you can pick one or more providers and products from the list.

Select all providers **Select all products** << BackNext >>

Bespoke Plans <input type="checkbox"/>	Legal & General <input checked="" type="checkbox"/>
@SIPP <input checked="" type="checkbox"/>	Liberty <input checked="" type="checkbox"/>
A J Bell <input checked="" type="checkbox"/>	Liverpool Victoria <input checked="" type="checkbox"/>
Aegon Scottish Equitable <input checked="" type="checkbox"/>	London & Colonial <input checked="" type="checkbox"/>
All Trust <input checked="" type="checkbox"/>	MetLife <input checked="" type="checkbox"/>
Alliance Trust Savings <input checked="" type="checkbox"/>	Novia <input checked="" type="checkbox"/>
Amber Financial Investment <input checked="" type="checkbox"/>	Nucleus <input checked="" type="checkbox"/>
Ascentric <input checked="" type="checkbox"/>	Organon <input checked="" type="checkbox"/>
Aviva <input checked="" type="checkbox"/>	Pointon York <input checked="" type="checkbox"/>
AXA Wealth <input checked="" type="checkbox"/>	Prudential <input checked="" type="checkbox"/>



PRODUCTS

Plan Name	Select	Existing Plan
@SIPP		
Collective SIPP Drawdown	<input type="checkbox"/>	<input type="checkbox"/>
Full SIPP Drawdown	<input type="checkbox"/>	<input type="checkbox"/>
A J Bell		
Platinum SIPP (Drawdown)	<input type="checkbox"/>	<input type="checkbox"/>
Aegon Scottish Equitable		
One Retirement (Income Drawdown)	<input type="checkbox"/>	<input type="checkbox"/>
Reason: Single premium initial remuneration quarterly frequency not available Ongoing remuneration yearly frequency not available		
All Trust		
SIPP Income Drawdown	<input type="checkbox"/>	<input type="checkbox"/>

Depending on how many Providers are selected, the page will continue down highlighting the products available for comparison. Products can be selected by ticking the appropriate boxes or by clicking the **Select all products** box. Greyed out plans are unavailable for the reason given below the plan.

Existing Plan - Some provider's charges may be subject to a large fund discount. Where a proposed plan is identified as an Existing Plan, the effect of the total fund may reduce the charge applied to the proposed new product. In these circumstances there may also be a setup fee that is waived. The system will take an Existing Plan into consideration and reflect the charges accordingly.

5. RESULTS SUMMARY

Comparison Results at age 80

[Help](#)


Select products to include in the Full Analysis.

(You can also apply bespoke amendments to each product by clicking the appropriate button)

[Understanding your results...](#)

Provider	Product		2%	5%	8%	
Intelligent Money	Personal Pension Drawdown		£105,000	£203,000	£381,000	<input type="checkbox"/>
Legal & General	Portfolio Plus Pension Drawdown		£101,000	£194,000	£363,000	<input type="checkbox"/>
Existing Product			£98,000	£191,000	£360,000	
AXA Wealth	Retirement Wealth Account Income Drawdown - Adviser Charging		£99,000	£190,000	£358,000	<input type="checkbox"/>
James Hay Partnership	Modular iSIPP Income Drawdown		£97,200	£190,000	£358,000	<input type="checkbox"/>
Scottish Widows	Retirement Account (Retirement Income)		£99,600	£190,000	£356,000	<input type="checkbox"/>
AXA Wealth	Retirement Wealth Account - Flexible Income Drawdown - Adviser Charging		£98,300	£189,000	£356,000	<input type="checkbox"/>
Scottish Life	Income Release		£98,700	£188,000	£353,000	<input type="checkbox"/>
Aviva	Pension Portfolio Income Drawdown (Core)		£98,100	£188,000	£355,000	<input type="checkbox"/>

When the analysis has run, the products selected for comparison will be listed. The existing scheme will be highlighted in green. The highest value, based on the mid growth rate, will be at the top. If the medium growth rate is not available results will be ranked by the low growth rate.



BESPOKING OPTIONS

A plan may be bespoke on the results page to adjust the charges if they differ to those held as standard. Adjustments can be made by clicking on 

Provider	Product		2%	5%	8%
Intelligent Money	<u>Personal Pension Drawdown</u>	 	£110,000	£397,000	£932,000
Adjust Allocation	<input type="text"/> %				
Adjust AMC	<input type="text"/> %	Fund Splits			
Lump Sum	<input type="text"/> <input type="text"/>	Once only <input type="text"/>			
	<input type="text"/> <input type="text"/>	Once only <input type="text"/>			
Intelligent Money	<u>SIPP Drawdown</u>	 	£110,000	£397,000	£932,000

In order to bespoke the results, use the information below to assist with completing the relevant fields.

FIELD	DESCRIPTION
Adjust Allocation	A positive value will enhance the fund. A negative value will reduce the fund to create an additional charge/fee
Adjust AMC	Select positive to increase the AMC to add an additional charge/fee. A negative will reduce the AMC e.g. if the standard AMC is 0.9% an adjustment of -0.2% will make the charge 0.7%
Lump Sum	Select positive to enhance the fund. A negative will create a charge
Fund Splits	The fund splits option can be used when the system has been run on default settings. You are able to enter the Name, Split and AMC of the fund to be used. This will override the default fund used

Once the adjustments have been entered click the **Recalculate** button at the foot of the page. The revised results will be shown and highlighted accordingly.

<< Back
Include Recommendations
Print Options >>
Recalculate >>

PRINT SUMMARY

The Print Summary Report will give details on the income that is to be paid each year to a specified age. If two ages have been specified this will be based on the age that is currently shown on screen.

<< Back

Print Summary >>

Full Analysis >>

Up to three plans can now be selected for full comparison. Simply select the plans and click the **Full Analysis** button.

6. FULL COMPARISON

Aegon Scottish Equitable Drawdown pension plan - Proposed Retirement (80)				Help
Projected Fund (Paid Up)	2%	5%	8%	
Existing Scheme	£98,000	£191,000	£360,000	
Legal & General - Portfolio Plus Pension Drawdown	£101,000	£194,000	£363,000	
Rate of Return Required	1.85% (-0.15%)	4.92% (-0.08%)	7.95% (-0.05%)	
Effect on Fund	+3.29%	+1.65%	+1.05%	

Where the total projected fund value from the receiving scheme is £100,000 or more, that figure will be rounded down to the nearest thousand. Please see the Help screen.

The results will show a comparison of the projections for the ceding scheme against the chosen plan to be recommended, the rate of return required by the selected plan to equal the projected value of the ceding plan and the effect on the plan should both plans grow at the same rate.

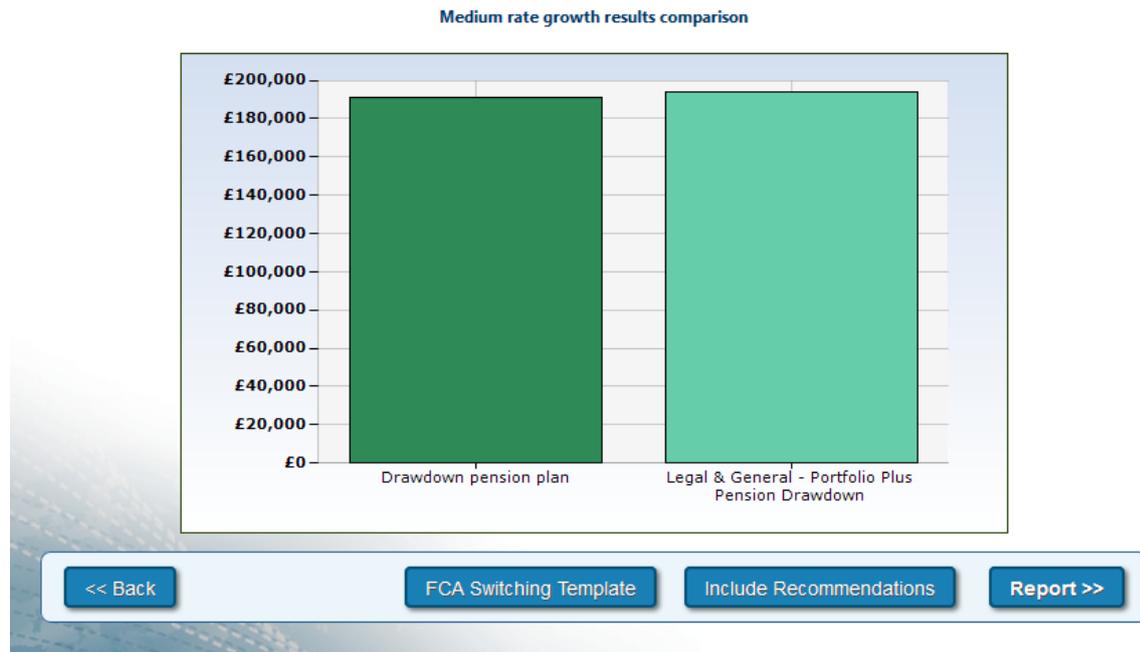
DEATH BENEFIT COMPARISON

The table below highlights the day one capital value of death benefits should death apply both before (Ceding Scheme/Plan) and after (Transferring into arrangements) a transfer is affected.

Death Benefit Comparison	
Existing Scheme	£450,000
Legal & General - Portfolio Plus Pension Drawdown	£425,000

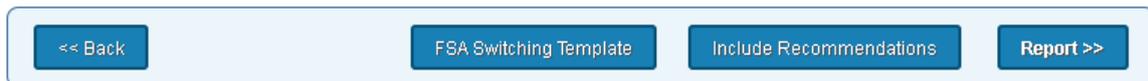
MEDIUM GROWTH RATES RESULTS COMPARISON

The chart below shows an overview of the client's existing scheme against the proposed receiving scheme(s).



RECOMMENDATIONS

To go to the report simply click on the Report link on this screen. The user has the ability to add further text and personal wording by clicking on 'Include Recommendations' link. 'Suitability' or 'Reasons Why' letters can be pasted in this section to make the transfer pack complete.



7. PRINT OPTIONS

To read and print the report, click on the **Report** button at the bottom of the screen.

The Additional Notes box allows for free text, which will appear in the report along with the selected product charges. If an adjustment has been made to a product charge in the bespokeing option, a reason for the change should be recorded here.

The **Analysis Label** is optional. Any text entered here will appear on the report cover. This label can be used to identify a report when different versions have been produced.

Additional Notes

Help

Analysis Label:

Print Options

Select All	<input type="checkbox"/>
Report	<input checked="" type="checkbox"/>
Recommendations	<input checked="" type="checkbox"/>
Summary Comparison	<input checked="" type="checkbox"/>
File Summary	<input checked="" type="checkbox"/>
Details Entered	<input checked="" type="checkbox"/>
Remuneration	<input checked="" type="checkbox"/>
Early Transfer	<input checked="" type="checkbox"/>
Include Fund Fact Sheets	<input type="checkbox"/>
Include Morningstar Portfolio X-rays	<input type="checkbox"/>
Report Date Label	Report Print Date <input type="text"/>

Remove image from cover sheet

Create Report >>

Click **Create Report** to produce a PDF document, this can be printed and saved. All reports produced will be stored within **Archived Reports** for future reference.