



RAPID REVIEWER

INVESTMENT & PENSION CLIENT REVIEWS

USER GUIDE

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1. INTRODUCTION TO RAPID REVIEWER

Users can review any number of pension or investment plans using **Rapid Reviewer**.

You will follow the user journey:

1. Enter new or identify existing **Client Details**
2. Create a **New Analysis**
3. Input the different plan details for the review, including **charges, withdrawals** and **contributions, asset allocations** and **remodelling**, if required
4. Produce your **Client Report**

2. SELECT EITHER NEW OR EXISTING CLIENT

The screenshot displays a dashboard with five main navigation buttons: 'New Client', 'Existing Client', 'Bulk Upload', 'Fund Research', and 'Link & Track'. Below these buttons, a row of icons represents various tools available to the user. The text 'You are currently subscribed to:' is positioned to the left of the icons. The tools listed are: Pension Switching, New Pension Projections, Drawdown & Annuity, Defined Benefit Transfer, Retirement Planning, QROPS Transfer Analysis, Investment Switching, and Rapid Reviewer.

Welcome

After logging into Selectapension, a user arrives at our **Welcome** page. This page offers options; create a **New Client**, access an **Existing Client**, **Bulk Upload**, **Fund Research** and **Link & Track**. This screen also provides details of which tools are available to the individual subscription.

For **Rapid Reviewer**, users either select an **Existing Client** or **New Client**. Selecting a **New Client** creates a new client file. 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 previously 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.

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.

NEW CLIENT

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

Client Details

Enter Details Of Your Client Below Mandatory Fields

Reference	<input type="text" value="RP000912"/>	Title	<input type="text" value="Mrs"/>
Forename	<input type="text" value="Rachel"/>	Middle Initials	<input type="text"/>
Surname	<input type="text" value="Jones"/>	Gender	<input type="text" value="Female"/>
Date of Birth	<input type="text" value="27/10/1959"/>	Employment Status	<input type="text" value="Employed"/>
Marital Status	<input type="text" value="Married"/>	Partner's Date of Birth	<input type="text" value="12/09/1957"/>
Partner's Forename	<input type="text" value="Rupert"/>	Partner's Gender	<input type="text" value="Male"/>
Partner's Surname	<input type="text" value="Jones"/>	Any Dependants	<input type="text" value="Yes"/>
Any Dependant Notes	<input type="text" value="3 children"/>		
Health Status	<input type="text" value="Normal"/>	Attitude to Risk	<input type="text" value="Medium"/>
Lifetime Allowance Protection	<input type="text" value="None"/>	Lifetime Allowance Used	<input type="text" value="0"/> %
Country of Residence (for income tax)	<input type="text" value="England, Northern Ireland, Wales or Other"/>		
Notes	<input type="text"/>		

◀ Back

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
Lifetime Allowance Protection:	Select from the dropdown list and enter the Lifetime Limit applicable
Lifetime Allowance Used:	Enter the percentage of their lifetime allowance that the member has already taken. The analysis will take this into account when calculating the income and PCLS that the member will receive.
Health Status:	Select from the dropdown list
Notes:	Any additional notes may be added and will be detailed within the report

EXISTING CLIENT

Existing Clients New Client

i Enter your search criteria or select an existing client below.

Forename Surname

Ref Date of Birth

Ref	Surname	Forename	Date of Birth
	Jones	Richard	02/04/1962
RP000912	Jones	Rachel	17/04/1959

Showing 1 to 2 of 2 entries

If you are creating an analysis for an Existing Client, simply click the existing client's name from the library. 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.

Client Details

Enter Details Of Your Client Below Mandatory Fields

Reference Title

Forename Middle Initials

Surname Gender

Date of Birth Employment Status

Marital Status Partner's Date of Birth

Partner's Forename Partner's Gender

Partner's Surname Any Dependents

Any Dependant Notes

Health Status Attitude to Risk

Lifetime Allowance Protection Lifetime Allowance Used %

Country of Residence (for income tax)

Notes

Once the client details have been entered or 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
1153326	02/08/2011	Drawdown Switching
1153327	03/08/2011	QROPS - Pension Switching (ABC Pensions Ltd ABC Personal Pension)
1153328	08/08/2011	QROPS - Defined Benefit Transfer (Group UK Retirement)
1153333	11/02/2014	Alternative Investment (Art Collection)
1156853	19/04/2017	Retirement Income Strategies
1264478	12/09/2017	Existing Investment Review (Aviva 1234)
1264486	12/09/2017	New Investment Review (1230)
1487884	17/08/2018	Retirement Planning
1626686	20/05/2019	Rapid Reviewer
1672520	27/08/2019	Pension Switching (AJ Bell Investcentre Personal Pension Plan)
1672741	28/08/2019	Defined Benefit Transfer (Personal Pension Plan)
1687195	27/09/2019	Retirement Income Strategies
1688231	30/09/2019	New Pension Projections

[<< 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

After entering or recalling **Client Details**, Click on **Create New Analysis** to select an analysis suite and select **RAPID REVIEWER**.



PENSION SWITCHING
CONSOLIDATION ANALYSIS



DEFINED BENEFIT TRANSFER
PENSION TRANSFER ANALYSIS WITH TVC



NEW PENSION PROJECTIONS
ACCUMULATION, REGULAR & SINGLE CONTRIBUTIONS



RETIREMENT PLANNING
RETIREMENT INCOME BENEFITS



DRAWDOWN & ANNUITY
DECUMULATION PLANNING & INCOME MODELLING



QROPS TRANSFER ANALYSIS
OVERSEAS TRANSFER ANALYSIS



RAPID REVIEWER
AHEAD OF THE GAME



INVESTMENT SWITCHING
SOURCING, PROJECTIONS & SWITCHING

3. RAPID REVIEWER

EXISTING DETAILS

Enter Details Of Your Clients Investment to be Analysed Mandatory Fields

Calculation Date

Review Period?

Do you want to include the fund transaction costs in your analysis? Yes No

[Add New Scheme](#)

Plan Name	Type	Calc Date	Fund Value
Please add a New Scheme			

Complete all relevant 'white' fields and all mandatory fields in 'yellow'. The field descriptions are provided below.

FIELD	DESCRIPTION
Calculation Date	The overall review date of the analysis. All plans entered will be analysed as at this date.
Review Period	The period over which you would like the review to cover.
Do you want to include the fund transaction costs in your analysis?	Select yes or no.
Add New Plan	Select the green plus to begin adding the plan.

To enter the first plan details, select the green cross. You will now enter all the plan information, including charges, withdrawals and contributions.

Once completed, you will be brought back to this screen to add any other plans you wish to include in your client review.

Valuation Date

Investment Type

Plan Name

What is the current total value of your clients investment today?

Add New Charge

Charges

Description	Details	
Product AMC	1%	

Add New Contribution

Contributions

Type	Details	
Regular Premium	£150 per Month	

Add New Withdrawal

Withdrawals

Type	Details	
Single Withdrawal	£4782 (01/10/2019)	
Regular Withdrawal	£950 per Quarter	

Would you like to compare your clients current holding's against a target asset allocation? Yes No

Valuation Date	Enter the date at which this plan was valued.
Investment Type	Select from the drop-down list.
Plan Name	Enter the name of the plan.
What is the current total value of your client's investment today?	Enter the current plan value.
Add New Charge	Enter any charges applying to the plan.
Add New Contribution	Enter any contributions being made to the plan.
Add New Withdrawal	Enter any withdrawals being taken from the plan.
Would you like to compare your client's current holdings against a target asset allocation?	Select accordingly.

ADD NEW CHARGE

Charge Details

Please provide details of any historic charges that were taken during the review period e.g. Current AMC, Adviser Charge and Establishment Fee's.

Type

Charge Monetary Percentage

Amount %

Apply To

Frequency

Indexation

Payment Start Date

Payment End Date

Type	Select the charge type from the drop-down list.
Charge	Select the type of charge.
Amount	Enter the amount of the charge.
Apply To	Select whether the charge will apply to the fund or specific premiums.
Frequency	Select the charge frequency from the drop-down list.
Indexation	Choose from the drop-down list.
Payment Start Date	Choose from the date picker.
Payment End Date	Choose from the date picker.

Contribution Details

Please provide details of any historic contributions which have been made during the review period.

Type Single Premium Regular Premium

Amount £ 150

Frequency Monthly

Indexation AWE

Month of Indexation Anniversary

Payment Start Date 17/09/2018

Payment End Date 17/09/2019

◀ Cancel Save ▶

Type	Select the contribution type.
Amount	Enter the amount of the contribution.
Frequency	Select the charge frequency from the drop-down list.
Indexation	Choose from the drop-down list.
Month of Indexation	Choose from the drop-down list.
Payment Start Date	Choose from the date picker.
Payment End Date	Choose from the date picker.

Withdrawal Details

Please provide details of any historic withdrawals that were taken during the review period e.g. Current AMC, Adviser Charge and Establishment Fee's.

Type Specific Withdrawal Regular Withdrawal

Amount £ 950

Frequency Quarterly 

First Month February 

Indexation None 

Payment Start Date 04/02/2019 

Payment End Date 04/11/2019 

 Cancel  Save

Type	Select the withdrawal type.
Amount	Enter the amount of the withdrawal.
Frequency	Select the withdrawal frequency from the drop-down list.
First Month	Select the first month that the withdrawal was made.
Indexation	Choose from the drop-down list.
Payment Start Date	Choose from the date picker.
Payment End Date	Choose from the date picker.

When all details have been added on this page, click **Next**. This will automatically save the page.

ASSET ALLOCATION

If you have selected **Yes** to **Would you like to compare your client's current holdings to against a target allocation?**, the following page will show.

 Please specify a target asset allocation

Allocation Templates	Available Assets	Selected																																								
	<table border="1"><thead><tr><th>Asset</th></tr></thead><tbody><tr><td>Asia ex-Japan Bond</td></tr><tr><td>Asia ex-Japan Stock</td></tr><tr><td>Cash</td></tr><tr><td>Commodity</td></tr><tr><td>Convertible</td></tr><tr><td>Emerging Market Stock</td></tr><tr><td>Emerging Markets Bond</td></tr><tr><td>European Bond</td></tr><tr><td>European Stock</td></tr><tr><td>Japan Bond</td></tr><tr><td>Japan Stock</td></tr><tr><td>North American Bond</td></tr><tr><td>Other</td></tr><tr><td>Other Bond</td></tr><tr><td>Other Stock</td></tr><tr><td>Precious Metals</td></tr><tr><td>Preferred Stock</td></tr><tr><td>Property</td></tr><tr><td>U.K. Corporate Bond Interm/Long Term</td></tr><tr><td>U.K. Corporate Bond Short Term</td></tr><tr><td>U.K. Gilt Bond Interm/Long Term</td></tr><tr><td>U.K. Gilt Bond Short Term</td></tr><tr><td>U.K. Index Linked Bond</td></tr><tr><td>UK Stock</td></tr><tr><td>US Stock</td></tr></tbody></table>	Asset	Asia ex-Japan Bond	Asia ex-Japan Stock	Cash	Commodity	Convertible	Emerging Market Stock	Emerging Markets Bond	European Bond	European Stock	Japan Bond	Japan Stock	North American Bond	Other	Other Bond	Other Stock	Precious Metals	Preferred Stock	Property	U.K. Corporate Bond Interm/Long Term	U.K. Corporate Bond Short Term	U.K. Gilt Bond Interm/Long Term	U.K. Gilt Bond Short Term	U.K. Index Linked Bond	UK Stock	US Stock	<table border="1"><thead><tr><th>Asset</th><th>Ratio</th></tr></thead><tbody><tr><td>Asia ex-Japan Stock</td><td>17 % </td></tr><tr><td>Cash</td><td>22 % </td></tr><tr><td>European Stock</td><td>31 % </td></tr><tr><td>North American Bond</td><td>7 % </td></tr><tr><td>UK Stock</td><td>14 % </td></tr><tr><td>US Stock</td><td>9 % </td></tr></tbody></table> <p>Total: 100%</p>	Asset	Ratio	Asia ex-Japan Stock	17 % 	Cash	22 % 	European Stock	31 % 	North American Bond	7 % 	UK Stock	14 % 	US Stock	9 % 
Asset																																										
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Precious Metals																																										
Preferred Stock																																										
Property																																										
U.K. Corporate Bond Interm/Long Term																																										
U.K. Corporate Bond Short Term																																										
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<input checked="" type="checkbox"/> Save as New Template	Template	<input type="text" value="Medium Risk"/>																																								

[← Back](#) [Next →](#)

You can choose target sectors from the **Available Assets** tab and enter the split on the right-hand side. This must total 100% split. If you would like to save this template for future use, you can tick the **Save as New Template** box at the bottom of the page and enter the **Template** name. This will then be available in the **Allocation Templates** tab for future use.

Any previously created **Allocation Templates** will be available under the **Allocation Templates** tab.

EXISTING FUNDS

Please specify the fund(s) in which this plan is currently invested. Below is a comparison of the funds your client is currently invested in vs the sector average and sector best based on performance or cost.

Fund Selection
Asset Allocation Results

Select Funds

Fund Panels

Product Provider

Fund Manager

Sector

Search GO

Primary Funds On Off

Fund Research
Portfolio Upload

Search Results Sort

Vanguard Focus LifeStrategy Portfolios 10

Vanguard Focus LifeStrategy Portfolios 7

Vanguard Focus LifeStrategy Portfolios 8

Vanguard Focus LifeStrategy Portfolios 9

Vanguard LifeStrategy 100% Equity A Acc

Vanguard LifeStrategy 100% Equity A Inc

Vanguard LifeStrategy 100% Equity A Inc

Vanguard LifeStrategy 20% Eq A Grs Acc

Vanguard LifeStrategy 20% Eq A Grs Inc

Vanguard LifeStrategy 20% Equity A Inc

Vanguard LifeStrategy 40% Equity A Acc

Vanguard LifeStrategy 40% Equity A Inc

Funds Returned: 18. Time taken: 1.91 secs.

Review Period

Benchmark

Funds Selected	Sector	Cost	Performance	Benchmark	Split	
BlackRock Cash A Acc	Short Term Money Market	0.57%	0.26%	8.7%	<input type="text" value="40"/> %	✕
Vanguard LifeStrategy 100% Equity A Inc	Global Equities	0.22%	11.68%	8.7%	<input type="text" value="60"/> %	✕
Weighted Average		0.36%	7.11%	8.7%	<input type="text" value="100"/> %	

Below Benchmark
 >= Benchmark

[Fund Info](#)
[Cumulative Return Comparison](#)

✕ Clear All

← Back
Next →

Enter the funds that the client is currently invested in. You can restrict the search parameters by choosing the **Product Provider**, **Fund Manager** or **Sector**. Alternatively, you can type the name or ISIN into the **Search** box and select **Go**. This will show a list of matching funds on the right-hand side. You can then click on the correct fund to add it to the **Funds Selected**, below.

You have the option to change the **Review Period** in the drop-down list. You can also select the **Benchmark** to compare against from the drop-down list. The fund will show in red if it is below the chosen benchmark, or in white if it is greater than or equal to the benchmark.

EXISTING RESULTS

 Your portfolio of funds can be accessed with a number of other Products. If you had invested your money in one of these Products over the last 12 Months, your fund may have been worth more at the date of this review. There are 8 products that offer your fund portfolio, 8 of these may have provided a higher fund. Assuming annual product and fund costs and the same level of growth per annum.

Alternative Product	Fund Value
James Hay Partnership Modular GIA	£110,748
Old Mutual Wealth Collective Investment Account (Self Select)	£110,705
Elevate, part of Standard Life Elevate General Investment Account	£110,665
Elevate, part of Standard Life Elevate General Investment Account	£110,647
Transact The General Investment Account	£110,589
Transact Onshore Bond	£110,514
Skandia Ireland European Portfolio Bond (Life)	£110,381
Transact Offshore Bond	£110,341
Your Current Investment	£110,244

Would you like to remodel your clients investments? Yes No

[◀ Back](#) [Remodel ▶](#)

The results page will show all other products that offer this portfolio of funds and how these products would have performed against the existing plan. You can click on each product to see the ongoing charges.

There is an option to remodel the client's investments within the current product. This will take you to a page for remodelling, containing all of the data previously entered on the **Existing Funds** page.

REMODELLED FUNDS

Please specify the funds being proposed for switching. Clicking on the fund name will open a list of the best performing funds in its particular sector

Fund Selection **Asset Allocation Results**

Select Funds **Fund Panels**

Product Provider: All
Fund Manager: All
Sector: All
Search: ISIN / Fund Name **GO**
Primary Funds: On Off

Fund Research **Portfolio Upload**

Search Results Sort: Fund Name

Funds Returned: 0. Time taken: 1.45 secs.

Review Period: 12 Months Benchmark: Morningstar UK

Funds Selected	Sector	Cost	Performance	Benchmark	Split	
BlackRock Cash A Acc	Short Term Money Market	0.57%	0.26%	8.7%	40	%
Vanguard LifeStrategy 100% Equity A Inc	Global Equities	0.22%	11.68%	8.7%	60	%
Weighted Average		0.36%	7.11%	8.7%	100	%

Below Benchmark >= Benchmark [Fund Info](#) [Cumulative Return Comparison](#) [Change Fund](#) **Clear All**

Back **Next**

On this page, you will get a pencil icon next to each current fund. This allows you to view other funds within the same sector.

To remodel, click the pencil icon and the system presents a list of other funds within the same sector, sorted by performance. If you wish to replace the existing fund, simply click your new choice from the list. Continue through the list of funds, using the pencil icon to identify alternatives. Then click **Next**.

Once you have replaced any funds, select **Next** to continue.

REMODELLED RESULTS

 Your portfolio of funds can be accessed with a number of other Products. If you had invested your money in one of these Products over the last 12 Months, your fund may have been worth more at the date of this review. There are 1 products that offer your fund portfolio, 0 of these may have provided a higher fund. Assuming annual product and fund costs and the same level of growth per annum.

Alternative Product	Fund Value
Your Remodelled Investment	£111,273
Skandia Ireland European Portfolio Bond (Life)	£110,712

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This page will show how remodelling the portfolio will affect performance against other products that offer these funds.

When you select **Next** you will be taken back to the **Existing Details** page, where you can enter additional existing plans if required.

Once you have added all of the necessary plans for review, select **Next**.

3. SUMMARY DETAILS

Plan Name	Type	Valuation Date	Fund Value			
ISA	ISA	09/09/2019	£112,358.00	Results	Edit Existing	Edit Remodelled

[Back](#) [Report](#)

This page will show a list of the existing plans that have been entered. You can perform a final edit the plans using the links to the **Results** page, **Existing Funds** and **Remodelled Funds**. Once you are happy with the data that has been entered, click **Report**.

Review Outcome [Help](#)

Favourable to remodel funds within existing scheme.

Analysis Label:

	Include Existing	Include Remodelled
Select All	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ISA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Print Options

Select All	<input checked="" type="checkbox"/>
Include 3 Year Comparison	<input checked="" type="checkbox"/>
Include 5 Year Comparison	<input checked="" type="checkbox"/>
Include Alternative Products	<input checked="" type="checkbox"/>
Report Date Label	<input type="text" value="Report Print Date"/>

[Create Word Report >>](#) [Create PDF Report >>](#)

You are able to add notes and select the features that you wish to include in the report. Select as many or few as you like, then use the buttons at the bottom of the page to generate the report.

The system will automatically store a PDF version of the report if you select **Create Word Report** for compliance purposes.