



AVELO TRIGOLD: MOMENTUM – FUNCTIONAL OVERVIEW

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avelotrigold	Mobile

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1 MOMENTUM INTRODUCTION

Momentum is a comprehensive client management, financial point of sale and compliance software system. Momentum is a one-stop platform for the distribution of financial services products using an on-demand web-based platform.

Increase Sales

- ✓ Makes the cross selling of insurance and related products quick and easy, helps maximise customer acquisition.
- ✓ Reduces administration time thus freeing advisers to sell more
- ✓ Provides advisers with automated reminders about clients approaching the end of fixed periods so increasing re-mortgage opportunities

Increase Efficiency

- ✓ Reduction in re-keying
- ✓ Automated tasks and emails are created throughout the process
- ✓ Supports administrators who can view adviser cases and progress tasks
- ✓ Comprehensive management reports give clear activity, sales and compliance information.

Top 10 Benefits of Momentum

1. Saves time and money
2. Improves efficiency and reduces re-keying
3. Increases cross sales and case sizes
4. Ensures Compliant sales process and adherence to TCF
5. Proves Security, Scalability and Resilience
6. Provides disaster recovery contingency
7. Improves quality and control
8. Presents firms professionally to clients
9. Enables remote, offline working
10. Easy to use

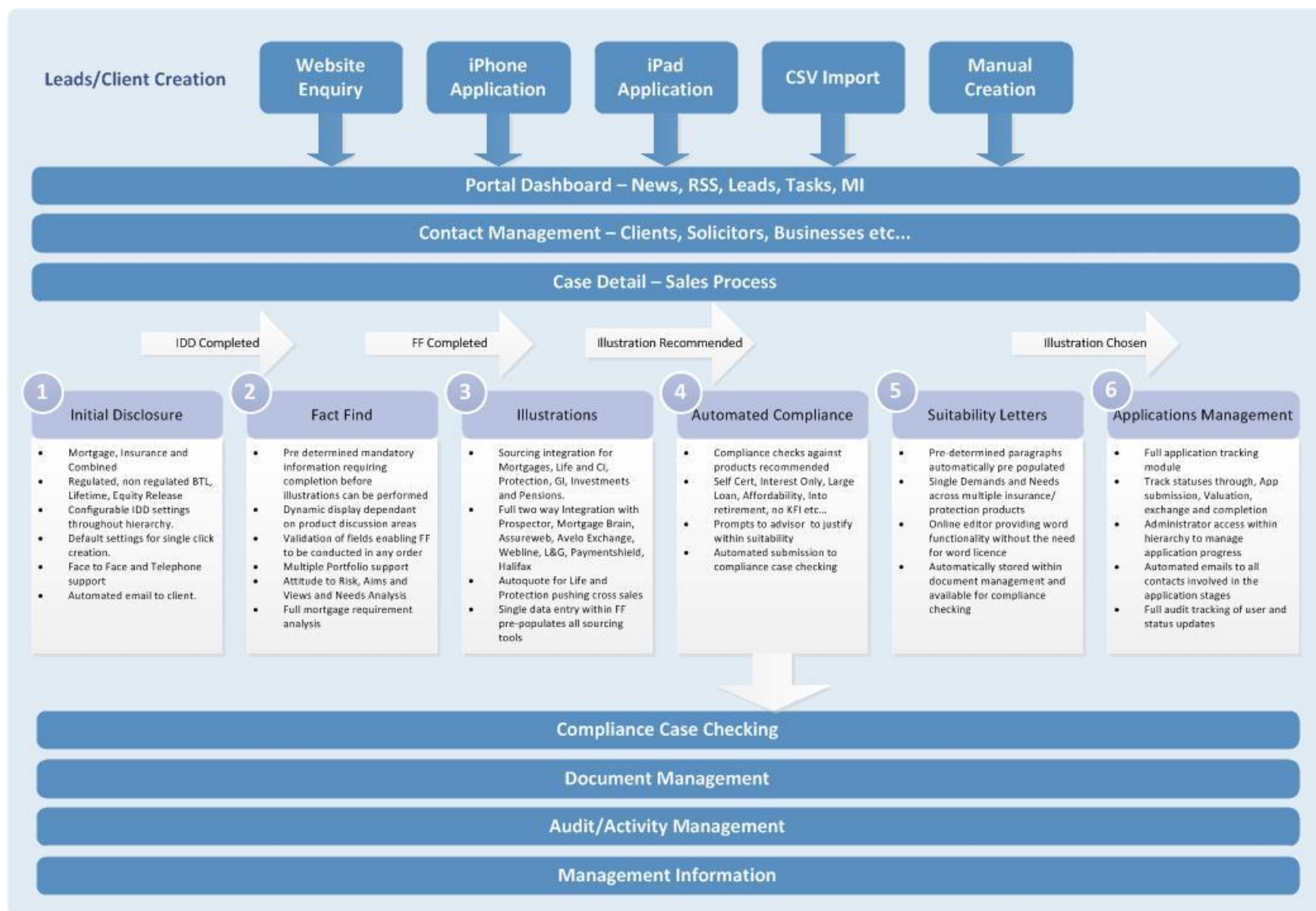
Improve Quality and Control

- ✓ Generates initial disclosure document, record of suitability and demands and needs documents to FSA standards
- ✓ Powerful case checking tool collates randomly sampled and higher risk cases for compliance checking
- ✓ Configurable compliance rules warn advisers if any compliance rules are triggered
- ✓ Provides a full audit trail of documentation and activities

Easy to Use

- ✓ Modern web design using commonly used controls similar to Google
- ✓ Most Users become proficient in Momentum within hours
- ✓ Clear navigation enables access to information with little or no clicks
- ✓ Consistent Design and use of controls across all modules and screens.

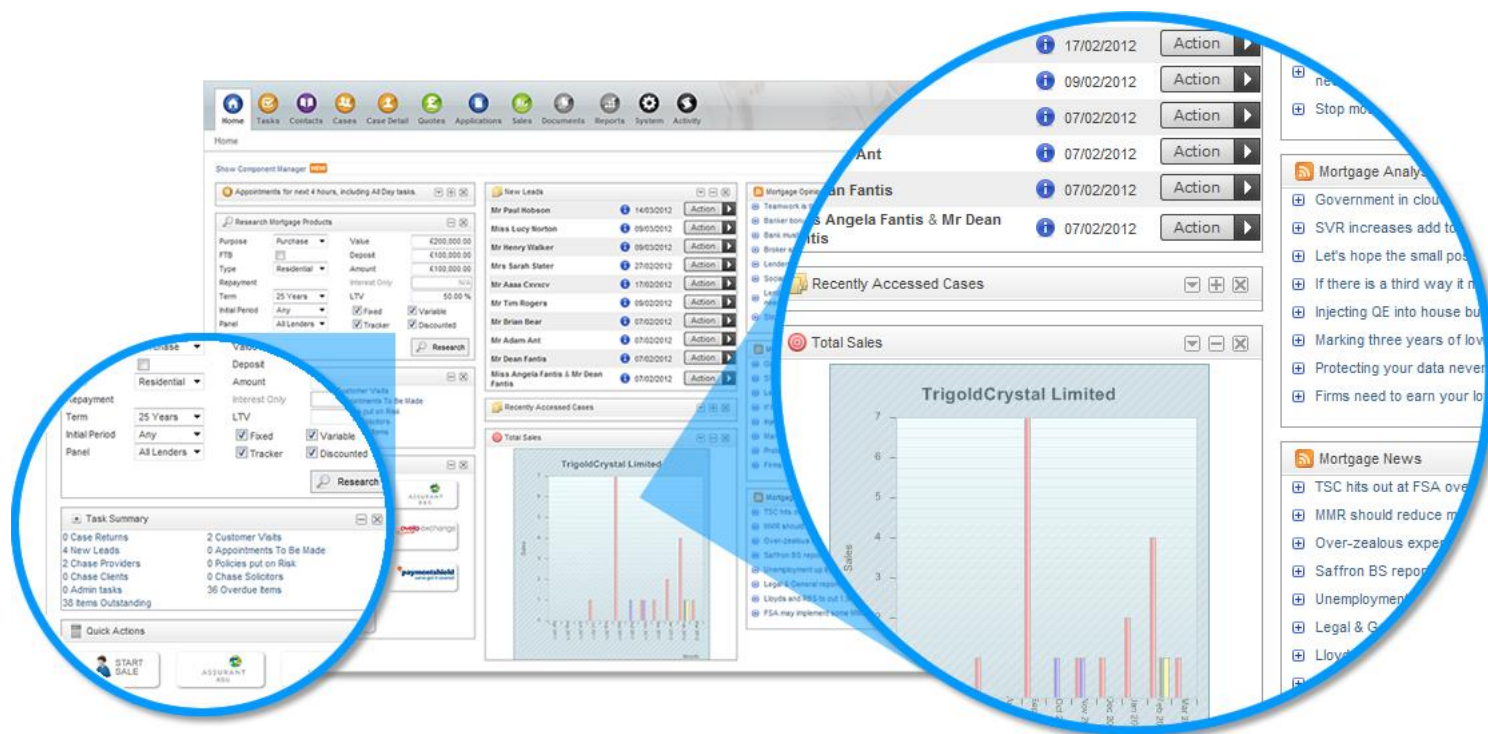
2 MOMENTUM FUNCTIONAL OVERVIEW



3 DASHBOARD HOME PAGE

FLEXIBLE PAGE LAYOUT ALLOWS USERS TO DETERMINE THEIR OWN VIEW

The CRM home page provides everything the user requires to summarise and manage their workload and keep them up to date with industry news, standards and regulation. Live Management Information can be provided for sales and compliance information across users, branches, companies and the whole distribution. Graphs representing KPI information such as sales by product, sales by introducer and compliance trends such as Lender, repayment type etc... can be selected. Recent Cases enables Users to quickly access any aspect of a recent case using the action menu and quick quotes provides the ability to source products without lengthy data input. RSS Feeds allow users to monitor all latest industry news and a generic links portal provides the ability to add in everyday links to other websites and pages.



Momentum Flexibility

Momentum provides the flexibility to have the portals how they feel best fits their day to day schedule of work.

Default views can be set up at any level within the hierarchy for particular users or roles. These can then be amended by the Users themselves if given the relevant permission.

- ✓ Select portals with varying, configurable functionality
- ✓ Position the portals on the screen
- ✓ Minimise or Maximise portals
- ✓ Display live management information
- ✓ Select Multiples of portals to provide comparisons across advisers and teams
- ✓ Save and customise own views
- ✓ Add multiple RSS news portals for live industry news



Recently added functionality

- ✓ Add generic links portal
- ✓ Appointment summary viewer
- ✓ Views Sales Figures
- ✓ Browse Mortgage Products with new online mortgage sourcing

4 TASK AND APPOINTMENT MANAGEMENT

MANAGEMENT OF TASKS AND APPOINTMENTS FOR ALL ASPECTS OF THE USERS BUSINESS

Momentum maintains a 'Task' list for each user, which collates details of outstanding tasks and reminders for that user. The Adviser can manually add items to their own list, but the main strength in this feature is that CRM will automatically generate items as required by the progress of a case and add them to the Adviser's 'Task' list. This is achieved via the underlying workflow that Momentum contains, which is easily configurable without the need for code changes. Tasks are typically created as applications move through the various stages; these are either created for the Adviser or the attached administrator to complete.

Diary functionality is also available within Momentum enabling the creation of appointments with similar functionality to Outlook calendar, drag/drop, extend etc. The Diary view is now also available on the dashboard home page.

Edit	Action	Type	Subject	Due Date	Contact	Links	Status
	Action	Make Appointment	New Lead Received from Website Mr Ken O'Brien is interested in Remortgaging his buy to let property to raise capital to purchase another investment property. Can you make an appointment to see him?	16-Mar-2012	Mr Ken O'Brien		Completed
	Action	Appointment 1	1st Appointment to discuss requirements Complete Fact Find for Mr ken O'Brien	16-Mar-2012	Mr Ken O'Brien		Completed
	Action	Appointment 2	Present options 2nd Appointment to present options and agree products for processing	19-Mar-2012	Mr Ken O'Brien		In Progress



Improve Efficiency

- ✓ Manage your time efficiently
- ✓ Ease communication with prospects
- ✓ Ease communication with lenders/providers
- ✓ Empower your company to work more efficiently
- ✓ Control you workload, rather than have it control you
- ✓ Manage sales from leads through to applications and submission
- ✓ Manage after sales activities to satisfy key TCF requirements
- ✓ Identify future opportunities automatically, fixed rate ending, policy renewal etc...



Recently added functionality

- ✓ New Grid Control enabling multi tabbed configurable views
- ✓ Action Menu
- ✓ Task Type breakdown into Sales Process, Applications
- ✓ Advanced and Intelligent Filtering

5 CONTACT MANAGEMENT

FULL CONTACT MANAGEMENT DATABASE ENABLES EFFICIENT MANAGEMENT OF PROSPECTS AND CLIENTS

The Contact framework screen enables the User to easily find and manage all their contacts, whether they are clients, solicitors, introducers, estate agents, companies etc. Powerful search criteria are provided which in turn can be filtered and then displayed how the User wants to see their results. With the updated grid functionality users can now also create new tabs and save their own views of the contact database, for example All My Gold Clients, New Leads, Solicitors etc...

The screenshot displays the Contact Management interface. On the left is an 'Edit Columns' sidebar with a list of fields to be shown or hidden. The main area features a search bar with filters for 'In', 'Category', and 'Grade'. Below the search is a table of contacts with columns for Edit, Action, Name, Address, Mobile, Email, Grade, and Links. Several pop-up windows are overlaid: 'Add Tab' for creating new views, an 'Action' menu for performing tasks like 'Update Grade' or 'Send Email', and a 'Google maps' window for generating directions.

Edit	Action	Name	Address	Mobile	Email	Grade	Links
		Mr Howard Jones	12 Browns Lane, Worcester, Worcestershire, WR4 4AS	07941 215215	howard@hotmail.co.uk	★ Bronze	
		Mrs Loraine Jones	12 Browns Lane, Worcester, Worcestershire, WR4 4AS			★ Bronze	
		Miss Helen Brampton	12 High Street, Worcester, Worcestershire, WR1 1AH	07941 326235	helenb@hallmarkhulme.co.uk		
		Ms Jenny Seagrove	34 High Street, Worcester, Worcestershire, WR1 1KL	07941 235664	jen@topprop.co.uk		
		Mr Ken O'Brien	29 Worcester Road, Malvern, Worcestershire, WR14 4QY	07941 002523	ken@trigoldcrystal.co.uk	★ Gold	
		Miss Jane Hooawks	21 St Dunstons Crescent, Worcester, Worcestershire, WR7 4AS	07941 002512	jane@trigoldcrystal.co.uk	★ Silver	



Key Features

- ✓ Add and Amend Prospects and Clients
- ✓ Search and View Contacts across the whole company
- ✓ Transfer Contacts on a single or en mass basis across the whole company
- ✓ Transfer to Briefcase for offline working
- ✓ Access any area of the contact sales process, notes, documents and tasks
- ✓ Add a note, document or task
- ✓ Generate Google maps and directions
- ✓ Attach Introducers with commission



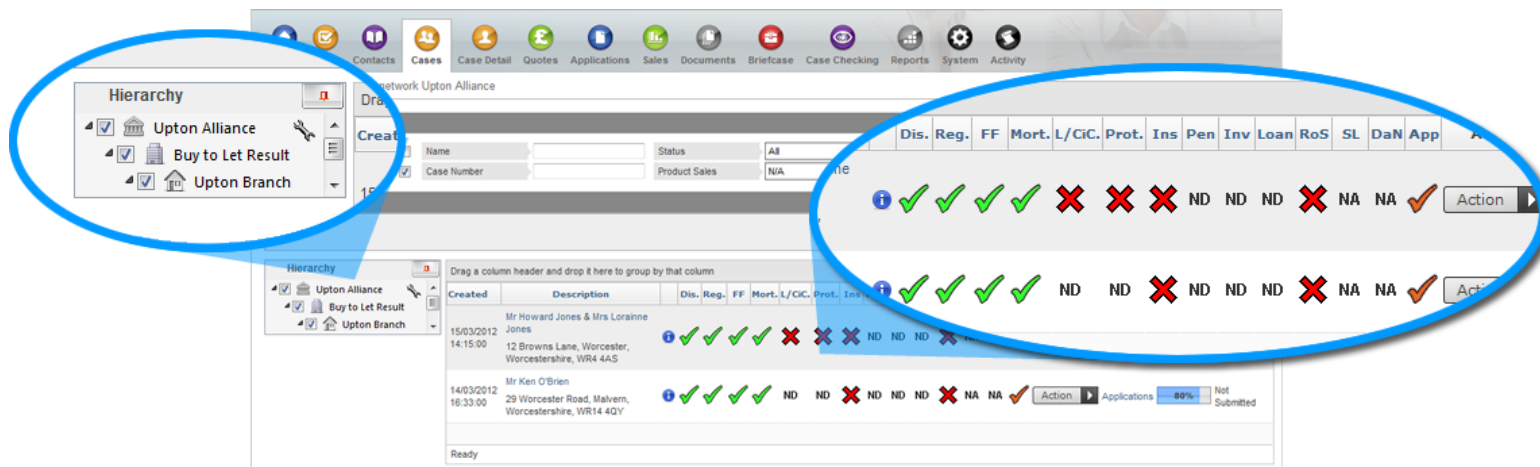
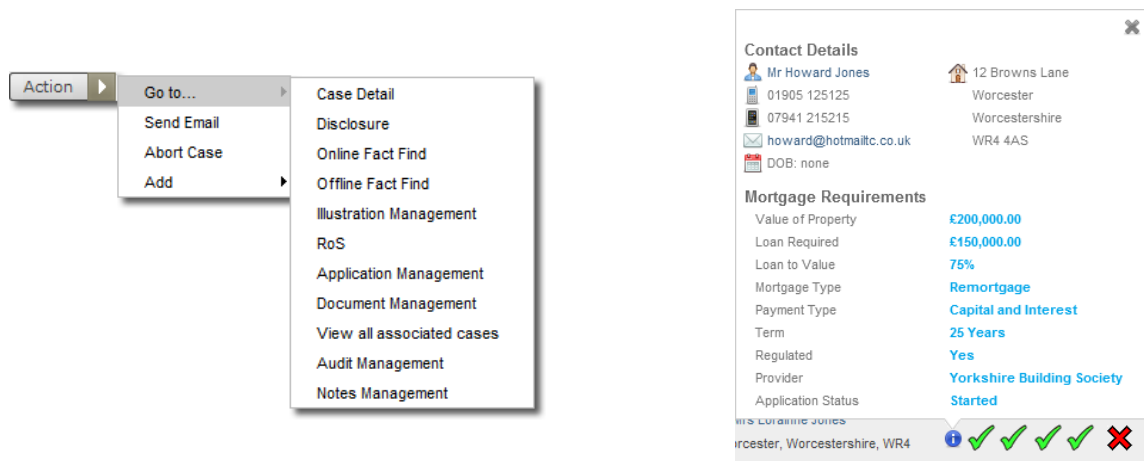
Recently added functionality

- ✓ New Grid Control enabling multi tabbed configurable views with 30 selectable columns
- ✓ Action Menu allowing access to all aspects of the contact, sales process, application etc...
- ✓ Ability to grade clients, Gold, Silver and Bronze.
- ✓ Quick Links to Illustrations and Application
- ✓ Record Source of Lead for campaign reporting
- ✓ Refer contacts to other businesses

6 CASE MANAGEMENT

SINGLE SCREEN TO MANAGE CASES AND THE SALES PROCESS ACROSS THE HIERARCHY

The Case Management module provides the User with the ability to manage all their cases which are currently in progress. This means any case which has been created through to applications completed or cancelled will be displayed. Columns provide clear indication of the progress of the case and also demonstrate which product areas have been sold to the client. This provides great power to the users to focus on cross selling either as an individual or across a firm whether other users or departments may push certain products.



Case Management Flexibility

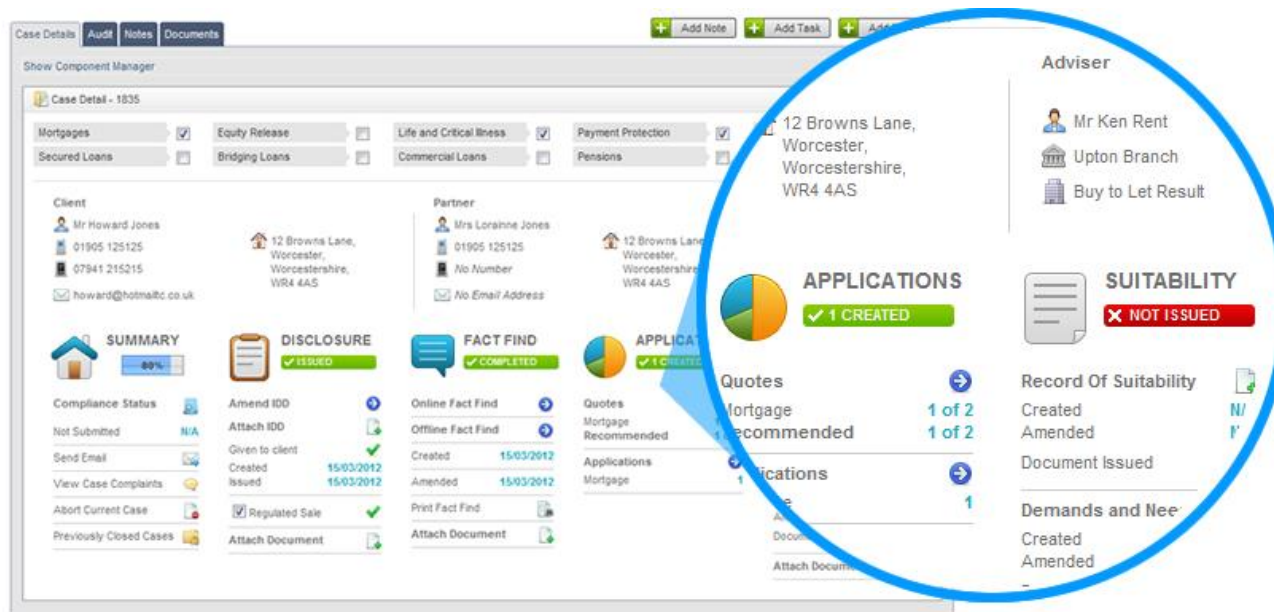
The flexible way that the Case Management has been designed enables the User to:

- ✓ Perform basic or advance searches across all the cases in progress, or close the search fields to view more results.
- ✓ Group, order or flip the columns of the search results by dragging and dropping column headers e.g. Group by Compliance status, or Case status:
- ✓ View the case contact information or right click to display the context menu drop down
- ✓ Select any of the icons to access the relevant area of the sales process for all displayed cases, e.g. IDD, FF, Illustrations etc...
- ✓ View Progress indicators
- ✓ Action Menu for add tasks, documents or notes against a case
- ✓ View summary information from the info icon which shows the clients requirements and contact details

7 CASE DETAIL

CLEAR SIMPLE SCREEN, ENSURING COMPLIANT SALE TAKES PLACE

The Case Detail screen gives a clear, single summary of the progress of the key areas of the sales process for the currently selected case. This screen is the linking screen to all areas of the steps in the sales process and the current status of each. Depending on the products selected to discuss, this screen will dynamically determine which areas are required and what regulatory Key Feature Documents are required.



The Adviser is required to complete certain stages before being allowed to continue for compliance reasons. For a brand new MCOB case for example the only link available will be to 'Create' an Initial Disclosure Document (IDD). When the IDD has been issued then the Fact Find 'Create' button will become available and when certain relevant information is captured in the Fact Find then the Adviser will be able to quote. The Validation within the Fact Find is very intelligent, allowing only basic information to be captured for sourcing and more detailed information for applications; this is discussed further in the Client Review section. Further areas are available from this screen in order to maintain the Case. A link is provided to 'previously closed off cases' which displays any previous sales process which has been undertaken for the current client. This could be an aborted case or previous sales process which is now complete and has been closed down. Any previous cases can be viewed in a read only format and where a case has been completed and closed down, all the information captured within the Client Review is made available for a new case allowing for only minimal updates by the Adviser where the client's circumstances have changed. A link is also provided to the CRM document log.



Key Features

Complete control of the sales process:

- ✓ Access to Historical Cases
- ✓ Access to Document Log and all case documents
- ✓ Compliant Sales Process
- ✓ Direct case email
- ✓ Summary information of products sold
- ✓ Dynamically driven sales process based upon areas discussed
- ✓ Full product suite available
- ✓ Audit tab displaying all relevant case events
- ✓ Notes tab displaying all related case notes such as Lead, FF, Compliance, etc...
- ✓ RSS News feeds portals showing live industry news
- ✓ Ability to add a note, document and task
- ✓ Ability to view notes, documents and activity against a case via the additional tabs

8 DISCLOSURE DOCUMENTS

HIGHLY FLEXIBLE INITIAL DISCLOSURE DOCUMENT GENERATION

The Initial Disclosure Document module provides the User with the ability to tailor an IDD for a specific Case. Users also have the ability to attach an external IDD or Menu and indicate that a default has been issued. The fully online or offline IDD or Menu can be created in a mortgage only format, insurance only format or combined. Furthermore the IDD supports telephone or face to face sales processes. When an IDD has been set for the first time, this can be stored as a default meaning the settings will remain for each sale to other clients. This enables quick creation of the document.

ADVISED AND NON ADVISED SALES OPTIONS:

Which service will we provide you?

We will advise and make recommendations for you after we have assessed your needs.

You will not receive a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

LEVEL OF SERVICE AND TYPES OF PRODUCTS:

We will advise on

Regulated mortgage products Level of service

Buy to let mortgage contracts Is more than 40% of the land to be used, or intended to be used in the future, as a private dwelling by either you or your immediate family?

Lifetime mortgage contracts

No Fee Fee Only Fee with commission

FEE WITH COMMISSION

Fee with Commission

A fee payable at the outset £

A fee payable on application £ %

A fee payable on completion £ %

The maximum fee will not exceed £ %

Will you offer a refund of fees?

Refund conditions

If you enter a value in a percentage field then a monetary example will be generated in the Fee Text.



Key Features

Complete control of the sales process:

- ✓ Automatically generated and attached to email via the intelligent workflow
- ✓ Electronically stored in the document management module for the relevant case
- ✓ Handles face to face or Call Centre usage
- ✓ Highly flexible support for huge variety of charging approaches
- ✓ Produces Insurance Only, Mortgage Only or Combined IDD
- ✓ Manually attach own IDD or Menu
- ✓ Intelligently drives the rest of the sales process ensuring only relevant data is captured depending on areas being discussed
- ✓ Organisation or Network configurations enabling lock down and full control over IDD settings



9 FACT FIND

FULL DATA CAPTURE AND EASY NAVIGATION

Momentum's Fact Find has been designed with the User in mind. This is evidenced by the ease of navigation throughout the sections and the validation that is in place to ensure certain 'mandatory' information is captured for sourcing or applications. Mandatory information can be completed purely online enabling the user to access sourcing quickly if required.

The Fact Find consists of individual pages, specific to a topic within the fact find process, such as 'Employment & Income' or 'Current Mortgage'. During the fact finding conversation with the client, the Adviser navigates through these pages, using them to prompt for information and then recording the client's responses. The sections are displayed dependent upon what product areas are being discussed. This means that the Fact Find intelligently removes sections which are not necessary and makes the data entry process very slick for both Advisers and review quicker for Case Checkers. The Adviser can either visit the pages in the sequence given, or alternatively can navigate directly to any specific page out of sequence, depending upon how the conversation with the client proceeds. The Adviser is allowed to jump forward or jump back to review pages that had already been completed

The screenshot displays the 'Fact Find' interface for 'Mr Ken O'Brien'. The top navigation bar includes icons for Home, Tasks, Contacts, Cases, Case Detail, Quotes, Applications, Sales, Documents, Briefcase, Case Checking, Reports, System, and Activity. Below this, a breadcrumb trail shows 'Fact Find > Mr Ken O'Brien'. A sidebar on the left lists various sections: Objectives, Personal Profile, Holdings, Mortgage, Aims and Views, Needs Analysis, Insurance, and Declaration. The main content area is divided into several sections, each with a title bar and a minus sign for collapse:

- Death**: Includes fields for 'Ability to pay mortgage following client death', 'Mortgage Payment protection for death', and 'Income Protection for death'.
- Critical illness**: Includes fields for 'Ability to pay mortgage following client critical illness', 'Mortgage Payment protection for critical illness', 'Lifestyle Protection for critical illness', 'Lifestyle maintained after death of client', and 'Certainty of Cost for critical illness'.
- Long Term Illness**: Includes fields for 'Ability to pay mortgage following client long term illness', 'Mortgage Payment protection for long term illness', and 'Income protection for long term illness'.
- Accident, Sickness and Unemployment**: Includes fields for 'Ability to pay mortgage following client accident, sickness and unemployment', 'Mortgage Payment protection for accident, sickness and unemployment', and 'Income protection for accident, sickness and unemployment'.

On the left sidebar, there are sections for 'Personal' (Lasting Power of Attorney, Current Employment, Income, Current Property and Mortgage Details), 'Provisions' (with radio buttons for 'Do you have any existing policies or employer benefits?' and 'Do you have a valid will?'), and 'Adverse Credit' (with a 'Credit Report' section and a list of questions with radio buttons).



Intelligent Validation

The Validation within CRM is very powerful allowing the User to only enter required information for the required areas of the sales process in a compliant manner. Some of the fields in the Fact Find pages are mandatory if conducting an advised sales process, which means that meaningful illustrations cannot be provided for the client until these fields, have been completed. CRM, however, does not force the Adviser to enter data into these fields immediately. If preferred, the mandatory fields can be temporarily left blank – but the Adviser must return to complete them before an illustration can be provided. Mandatory fields are highlighted with a yellow background.



There is insufficient information entered on this page to give advice.



There is sufficient information entered on this page to provide illustrations



There is sufficient information entered on this page to provide illustrations and allow the case to proceed.

10 ILLUSTRATION MANAGEMENT

SINGLE FACT FIND – MULTIPLE SOURCES!

On completion of the Fact Find the ability to source illustrations becomes available. Within the Illustration Management Module the User has the ability to source via a wide variety of sourcing partner using the single Fact Find information. This is one area in particular where Momentum stands out from its competitors. Due to the success of Momentum and its large User base sourcing tools want to be on the platform enabling TrigoldCrystal to offer complete flexibility to all Users and Networks.

The screenshot displays the 'Requirements' section on the left, 'Sources' in the top right, and a table of mortgage quotes at the bottom. The table includes columns for Lender, Initial Rate, Type, Initial Period, Initial Payment, Current Reverting Rate, Current Reverting Payment, Overall Cost For Comparison, Early Repayment Charges, Fees, Total To Pay Over 5 Years, and a 'Select' button.

Lender	Initial Rate	Type	Initial Period	Initial Payment	Current Reverting Rate	Current Reverting Payment	Overall Cost For Comparison	Early Repayment Charges	Fees	Total To Pay Over 5 Years	Details	Select
Derbyshire	4.64%	Fixed	30/11/2012	£634.28	3.99%	£593.83	4.2% APR	Yes	£624.00	£36,622		
Derbyshire	4.50%	Variable	Term	£625.31	4.50%	£625.31	4.6% APR	No	£325.00	£37,844		
HSBC	4.49%	Tracker	Term	£624.67	4.49%	£624.67	4.7% APR	No	£1,678.00	£39,158		
The Loughborough Building Society	3.99%	Discounted	2 years	£593.20	4.99%	£652.73	5.1% APR	Yes	£1,649.00	£39,524		
Leak United	4.19%	Discounted	2 years	£605.68	5.19%	£665.91	5.3% APR	Yes	£1,324.50	£39,959		
HSBC	4.49%	Fixed	31/05/2014	£624.67	5.00%	£655.54	5.2% APR	Yes	£1,678.00	£40,270		
Lloyds TSB	4.99%	Tracker	31/05/2014	£657.01	4.84%	£647.82	5.1% APR	Yes	£1,544.00	£40,634		
C&G	4.99%	Tracker	31/05/2014	£657.01	4.84%	£647.82	5.1% APR	Yes	£1,555.27	£40,645		
INTRINSIC	4.70%	Tracker	2 years	£638.15	5.10%	£662.58	5.3% APR	Yes	£1,575.00	£40,743		
HALIFAX	4.99%	Tracker	31/05/2014	£657.01	4.84%	£647.82	5.1% APR	Yes	£1,716.27	£40,806		



Key Features




- ✓ Unique Online Mortgage Sourcing
- ✓ Unique Auto Quote functionality. Source a Mortgage and receive auto quotes for all other lines of business without even entering the other sourcing tools
- ✓ Discuss the fully protected Mortgage
- ✓ Discuss budget before and after new illustrations
- ✓ Compliance Risk Prompts displayed on recommending products, providing tips for the Record of Suitability and indicators for Compliance checking
- ✓ Link to Lender/Provider Intermediary sites
- ✓ Manually attach KFI or Statement of price for external source
- ✓ Comparison quotes available through Assureweb
- ✓ Pensions and Bonds available through Assureweb



11 APPLICATION MANAGEMENT

MANAGE AND KEEP TRACK OF APPLICATIONS FROM INITIATION TO COMPLETION

The integration with our sourcing partners extends fully into the Applications area, providing an end-to-end process for the User and again reducing the need for the re-keying of data. In addition the Application Management module allows for full tracking of applications throughout the set stages required. The flexible grid control allowing the applications to be sorted and grouped by column is also included within this module giving greater flexibility to the end user for example grouping on lender and dealing with all applications for one lender in one call. This screen also uses the underlying workflow heavily to enable auto generation of tasks and emails to keep all relevant parties involved updated on the progress of the application process. If required a central administration team at network level can manage all the applications for any selected companies

Drag a column header and drop it here to group by that column							
Created	Type	Provider	Product Description	Amount	Action	Applicant(s)	Status
16/03/2012 11:08:50	Buildings and Contents	 AXA Home Care		Premium: £46.32 Frequency: Monthly	Action	Mr Ken O'Brien	
15/03/2012 14:17:35	Mortgage	 DIRECT ONLY - 11358 2 Year + 1.99% BoE Tracker until 28/02/2014 then SVR for term - 75% LTV		Amount: £150,000.00 Premium: £672.17	Action		
15/03/2012 14:02:51	Buy To Let Mortgage	 TMW Landlord		Amount: £115,000.00 Premium: £456.32	Action		

From the application management screen the user can:

- ✓ Progress the application through the set workflow statuses
- ✓ Access the lender intermediary site through the lender logo link
- ✓ Display applications across the whole network, company or individual users
- ✓ View the Application Detail screen which contains the Notes, Associated Applications, Associated Tasks, Application History, Status Progression and full Audit.
- ✓ View 3rd Parties attached to this case
- ✓ Add/Amend Fee information (auto populated from Prospector)
- ✓ Add application data such as verification information
- ✓ View all application events via the audit tab
- ✓ View all application notes via the notes tab

Key Benefits

- ✓ Map Workflow Events to your Business Processes
- ✓ Perform Detailed Searches Across all Product Types
- ✓ Provide your Advisors with 'Finger Tip' access to the following Application Tools:
 - Fee & Commission Management
 - Third Party Management
 - Online Sourcing Tool Application
 - Full Application Audit History
 - Document Management

Key Features

- ✓ Comprehensive Basic & Advanced Search
- ✓ Quick Access to all Application Areas
- ✓ Comprehensive Product Filtering & Grouping
- ✓ Customisable Application Workflow Process
- ✓ Incoming & Outgoing Fee Management
- ✓ Application Third Party Management
- ✓ Customizable Portal Dashboard

12 SALES MANAGEMENT

PROVIDING PROFIT AND INCOME TOTALS AND NEW OPPORTUNITY DATES

This module provides a view to the user of all the products sold. All products which reach the completed stage within application management will be displayed within this module. Together with the product details fee information is also displayed as a column. This gives a breakdown of income, expenditure and profit for each individual product sold. This information is then totalled at the bottom of the results allowing the user to view instant management information. The hierarchy control allows company managers to view all products sold across all advisers within the company. Powerful filtering allows this information to be filtered against different products and different periods. In addition it can also be filtered by 'fee analysis' which allows the information for 'Paid only', 'Expected only' and 'Expected and Paid'.

Completion Date	Type	Provider	Amount	Fee Analysis	Opportunity Date
09/03/2012	Mortgage		Amount: £125,000.00 Premium: £566.45	Income: £354.00 Expenditure: £100.00 Profit: £254.00	Redemption: Unknown ERP End: 09/03/2012 Initial Rate End: Unknown
07/02/2012	Mortgage	Abbey, a brand of Santander UK plc (the lender)	Amount: £150,000.00 Premium: £787.86	Income: £650.00 Expenditure: £0.00 Profit: £650.00	Redemption: 01/04/2037 ERP End: 07/05/2015 Initial Rate End: 02/04/2015
01/12/2011	Mortgage		Amount: £115,000.00 Premium: £506.96	Income: £599.00 Expenditure: £0.00 Profit: £599.00	Redemption: Unknown ERP End: 01/12/2011 Initial Rate End: Unknown
20/12/2011	Life and Critical Illness		Benefit: £350,000.00 Premium: £250.00 Frequency: Monthly	Income: £0.00 Expenditure: £0.00 Profit: £0.00	Not Available
18/01/2012	Mortgage		Amount: £100,000.00 Premium: £465.93	Income: £0.00 Expenditure: £0.00 Profit: £0.00	Redemption: Unknown ERP End: 18/01/2012 Initial Rate End: 31/10/2013
15/09/2011	Mortgage		Amount: £50,000.00 Premium: £82.92	Income: £0.00 Expenditure: £0.00 Profit: £0.00	Redemption: Unknown ERP End: 15/09/2011 Initial Rate End: 30/11/2012
09/09/2011	Mortgage		Amount: £50,000.00 Premium: £91.25	Income: £0.00 Expenditure: £0.00 Profit: £0.00	Redemption: Unknown ERP End: 09/09/2011 Initial Rate End: Unknown
Page Total			Income: £1,603.00	Expenditure: £100.00	Profit: £1,503.00
Grand Total			£14,698.65	£316.25	£14,382.40



Key Benefits

- ✓ Income, expenditure and profit totals
- ✓ Fee analysis on paid and expected
- ✓ Filter by loan purpose (see options below)
- ✓ Filter by opportunity date, early repayment period, redemption period and renewal dates.
- ✓ Filter on buy to let or lifetime mortgages

Opportunity dates provide the user with information regarding future sales opportunities within these products. For example for Mortgage Products the following Opportunity Dates are captured:

- ✓ Redemption Date
- ✓ Early Repayment End Date
- ✓ Initial Rate End

All the opportunity dates can also be filtered enabling, for example, a user to display all the products where the initial rate end is due in the next months. These clients can then be targeted with the use of the email functionality to gain a new review and advise on the best options for new products.

13 SUITABILITY LETTERS

AUTOMATIC LETTER GENERATION

The document generator makes full use of data population and utilises an intuitive approach to creating these complicated letters. Where possible underlying rules pre select the required paragraphs based upon the fact find data and the recommended product(s). Users can access the document generator from either the case detail screen or from illustration management. Depending on the product selected the letter will automatically choose the correct template and apply the rules. On first access, if required a series of further questions are asked to ensure that as much automation and paragraph selection is made prior to entering the letter. This greatly reduces the time needed to complete the letter:

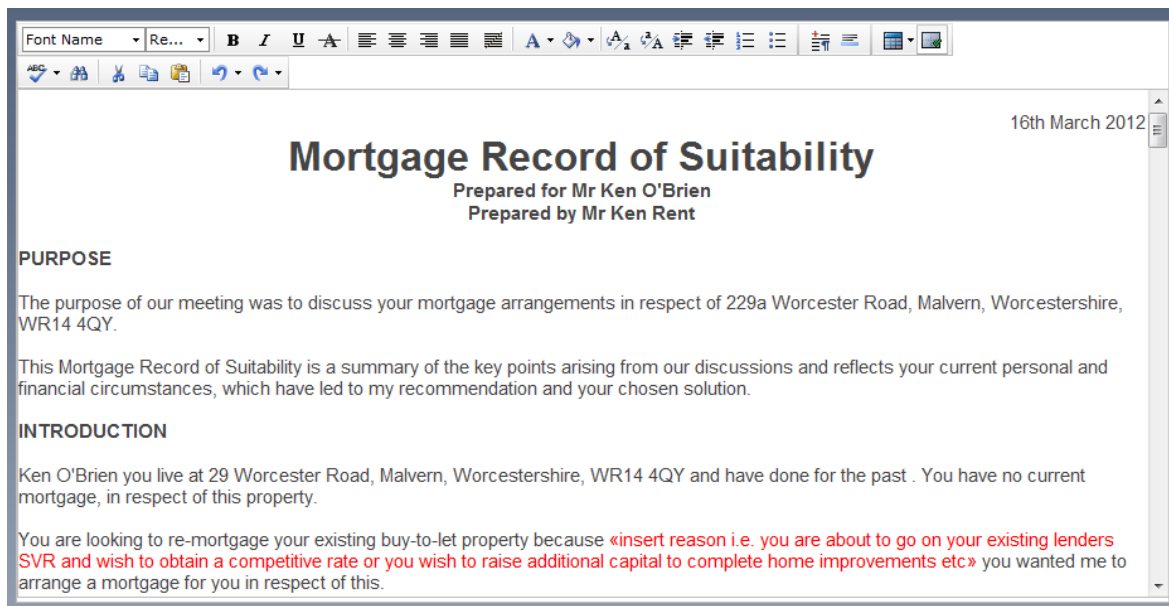
Affordability

Is your client a:-

Non-experienced landlord (i.e. client who is purchasing their first buy-to-let property or has other rented properties but has held them for less than 12 months) OR Experienced landlords where the rental income is lower than mortgage payment

Experienced landlord (i.e. where a client has 1 or more buy-to-let properties held for a minimum of 12 months and where the rental income exceeds mortgage payments)

On selecting 'Open', the letter will be presented in the editor allowing the user to review the paragraphs, add free text, format pages and check the spelling. The document can then be saved as a draft or issued.



Font Name Re... **B** *I* U ~~A~~ [Text Alignment] [List] [Table] [Image] [Print] [Save] [Undo] [Redo]

16th March 2012

Mortgage Record of Suitability

Prepared for Mr Ken O'Brien
Prepared by Mr Ken Rent

PURPOSE

The purpose of our meeting was to discuss your mortgage arrangements in respect of 229a Worcester Road, Malvern, Worcestershire, WR14 4QY.

This Mortgage Record of Suitability is a summary of the key points arising from our discussions and reflects your current personal and financial circumstances, which have led to my recommendation and your chosen solution.

INTRODUCTION

Ken O'Brien you live at 29 Worcester Road, Malvern, Worcestershire, WR14 4QY and have done for the past . You have no current mortgage, in respect of this property.

You are looking to re-mortgage your existing buy-to-let property because «insert reason i.e. you are about to go on your existing lenders SVR and wish to obtain a competitive rate or you wish to raise additional capital to complete home improvements etc» you wanted me to arrange a mortgage for you in respect of this.



Key Benefits

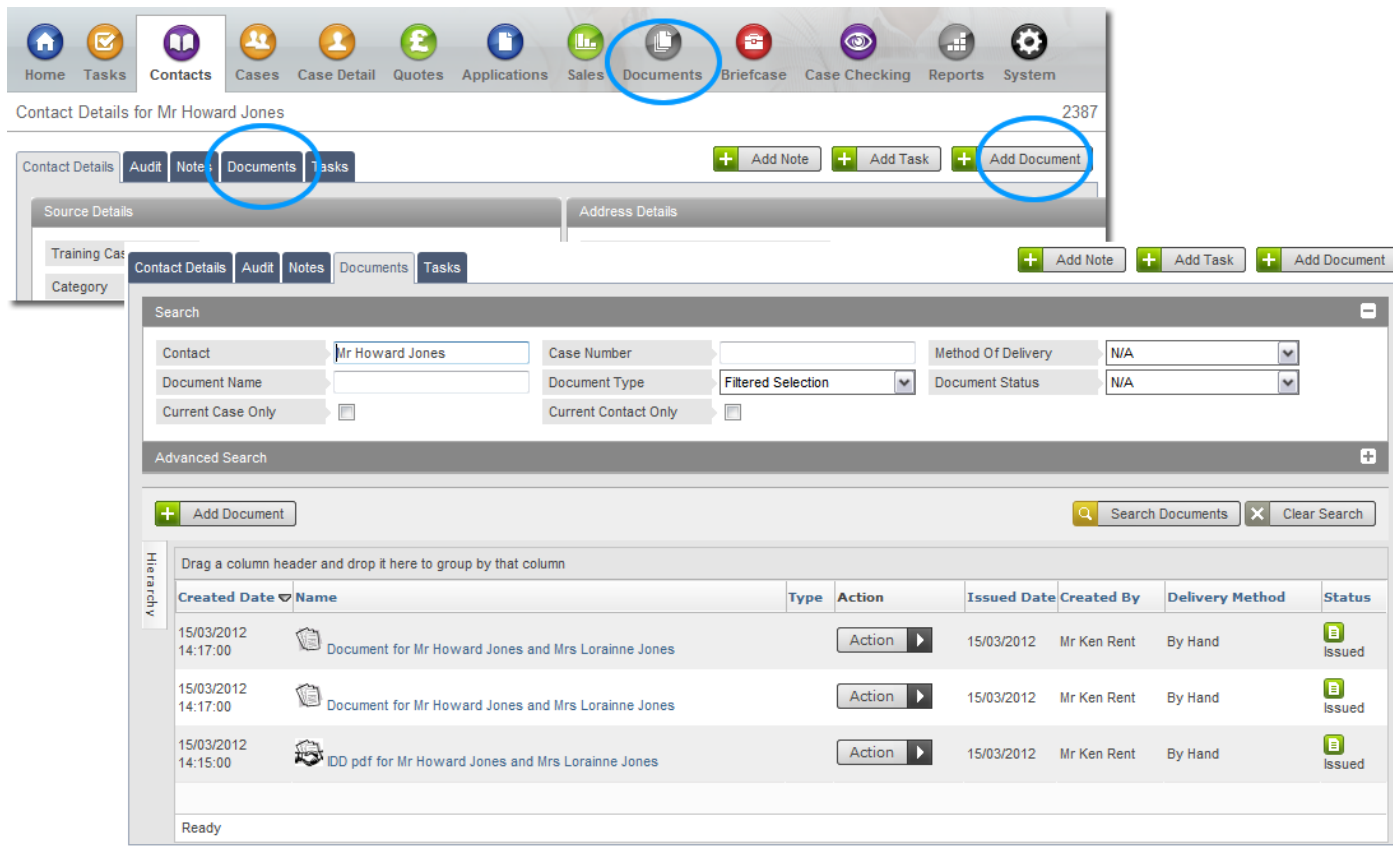
- ✓ Automatic pre-selected paragraphs based upon the Fact Find and Illustration data
- ✓ Ability to add free text and personalise
- ✓ Intuitive look and feel enabling easy completion
- ✓ Mortgage Record of Suitability, Demands & Needs Statement and Suitability Letter all generated
- ✓ Full formatting of letters using Word like controls, such as page breaks, tables etc.
- ✓ Fully editable text
- ✓ Validation to complete certain areas
- ✓ Full speck checker
- ✓ Cut and Paste
- ✓ Insert Images
- ✓ Insert Tables

14 DOCUMENT MANAGEMENT

DOCUMENT MANAGEMENT, ONE STEP NEARER TO THE PAPERLESS OFFICE

The Document log provides access to all of the documents that have been generated during the course of a financial review. The Adviser may also attach documents that have been obtained from other sources e.g. a provider's website and email any of the documents direct to the client. The documents can be viewed across the whole client base or on a per client basis. Momentum's flexible grid control allows the user to sort and group the documents as required and ensure all required letters are issued.

Documents can be added on any detail screen or via the action menu against a client record. Documents can then be viewed via the tabbed view on all the detail screens:



Search

Contact: Mr Howard Jones Case Number: Method Of Delivery: N/A

Document Name: Document Type: Filtered Selection Document Status: N/A

Current Case Only: Current Contact Only:

Advanced Search

+ Add Document Search Documents Clear Search

Drag a column header and drop it here to group by that column

Created Date	Name	Type	Action	Issued Date	Created By	Delivery Method	Status
15/03/2012 14:17:00	Document for Mr Howard Jones and Mrs Loraine Jones		Action ▶	15/03/2012	Mr Ken Rent	By Hand	Issued
15/03/2012 14:17:00	Document for Mr Howard Jones and Mrs Loraine Jones		Action ▶	15/03/2012	Mr Ken Rent	By Hand	Issued
15/03/2012 14:15:00	IDD pdf for Mr Howard Jones and Mrs Loraine Jones		Action ▶	15/03/2012	Mr Ken Rent	By Hand	Issued

Ready



Key Benefits

- ✓ All docs related to the case stored in one place
- ✓ All correspondence including system generated emails also stored
- ✓ Ability to email any document
- ✓ Manually attach documents
- ✓ No need to fax documents to compliance
- ✓ Compliance process brought forward, therefore quicker resolution and commission payments
- ✓ Basic and Advanced search

15 ACCESS AND USER MANAGEMENT

SECURITY AND PERMISSIONS

All user access to Momentum is governed by login names and passwords. No user can access the home page of another Adviser. Client records may be visible to other Momentum users - for example, a case supervisor can access the clients of the Advisers for whom he or she is responsible. Different users can be given access to different functions within CRM depending upon their role within your organisation. For example an administrator can be given access to administer all cases for a group of advisers. Therefore only Momentum users who are authorised to carry out a particular process are able to do so.

NAVIGATION

The user navigates between screens by clicking on buttons, icons, or hyperlinks within the current screen. There are certain hyperlinked icons that are always available to the user, others which are specific to a given screen. The Navigation bar, which appears near the top of every screen within Momentum, provides icons that the user can use to navigate directly to another part of Momentum.

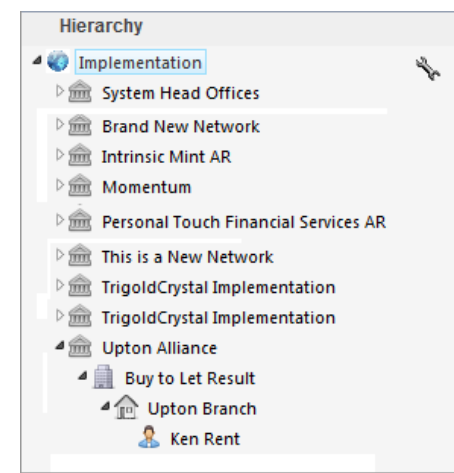
The icons that appear here are determined by the user's role and the functions to which they have been given access.



HIERARCHY – COMPANY AND USER MANAGEMENT

Momentum is designed around a network business model, whereby individual Advisers or small teams of Advisers operate independently of one another, leaving the network to take responsibility for compliance issues and overall administration.

The structure of Momentum is, however, flexible enough to reflect any style of organisation. Momentum can support direct sales teams, appointed representatives and directly authorised members. Before Momentum can be used, a hierarchy of companies, branches and users that match the structure of the organisation must be created within the Momentum database. This is done using the Company Maintenance option in the Tools menu.



16 SYSTEM MANAGEMENT TOOLS

Home

Tasks

Products

Reports

System

Activity

Administration Centre

<p>Implementation Management Access details of your Implementation. Amend accounts, panels, compliance details, etc</p>	<p>Organisation Management Access details of your Organisation. Amend accounts, panels, compliance details, etc.</p>	<p>Company Management Access details of your Company. Amend accounts, panels, compliance details, etc.</p>
<p>Branch Management Access details of your Branch. Amend accounts, panels, compliance details, etc.</p>	<p>User Management View and amend details of users within your organisation.</p>	<p>Personal Details View and amend your own account details.</p>
<p>Change Password Use this link to change your current password.</p>	<p>Assureweb T&C's Use this link to open the Assureweb T&C's, This needs to be done before using the Assureweb Integration</p>	<p>Template Management Manage templates across your business.</p>
<p>Complaints Management Access and manage complaints.</p>	<p>Product Maintenance</p>	

<p>Role Maintenance View and maintain organisation roles. Add or remove system permissions associated with these roles.</p>	<p>News Management Add and amend details within the news portal.</p>	<p>Guides & Library Add and amend details within the Guides & Library portal.</p>
	<p>Network IDD Settings Maintain IDD settings, set default values and determine what sections are displayed.</p>	



Key Functions

- ✓ Implementation Management
- Control all the compliance and system settings from this intuitive user interface; this can be done at all levels of the hierarchy if required
- ✓ Company Management
- Manage the company and branch information
- ✓ User Management
- Add and amend details of users within the required branch or company
- ✓ Organisation Management
- Manage Organisation details and all Organisation users
- ✓ Role Management
- Add and amend all existing roles, determining who has access to what area of the system
- ✓ News Management
- Add and amend News items to be displayed on the home page, these can contain documents or hyperlinks to external websites.
- ✓ Guides and Library
- Add and amend guides and any other documents to be displayed on the home page
- ✓ IDD Management
- Manage the IDD implementation settings, ensuring only the allowable fee information for example is displayed

17 FEES AND COMMISSIONS

INCOME AND EXPENDITURE TRACKING

Momentum allows the collection of all fees received and paid against a particular application or case to be recorded. This can then be used for some of the KPI charts and management information to give detailed information on profitability of the adviser and company

INCOME – EXPECTED, CONFIRMED AND PAID

Income						
+ Add Fee						
Drag a column header and drop it here to group by that column						
	Reference	Expected	Confirmed	Paid	Created Date	
Title: Procurement Fee received from Yorkshire Building Society	3rd Party: TS098	Value: £650.00	Value: £650.00	Value: £650.00	16/03/2012	
Type: Procurement Fee	Internal: PROCJHD/20834	Date: 11/03/2012	Date: 12/03/2012	Date: 13/03/2012	12:40	
		Total: £650.00	Total: £650.00	Total: £650.00		



Income Types

- ✓ Procurement Fee
- ✓ Arrangement Fee
- ✓ Client Fee
- ✓ Valuation Fee
- ✓ Lender Incentive Fee
- ✓ Lender Privileges Fee
- ✓ Affiliate Fee
- ✓ Miscellaneous Fee

EXPENDITURE – EXPECTED, CONFIRMED AND PAID

Expenditure						
+ Add Fee						
Drag a column header and drop it here to group by that column						
	Reference	Expected	Confirmed	Paid	Created Date	
Title: Introducer Fee	3rd Party:	Value: £100.00	Value: £100.00	Value: £100.00	16/03/2012	
Type: Fee Due To Introducer Fee	Internal:	Date: 18/03/2012	Date: 19/03/2012	Date: 20/03/2012	12:41	
		Total: £100.00	Total: £100.00	Total: £100.00		



Expenditure Types

- ✓ Valuation Admin Fee
- ✓ Fee Due to Introducer
- ✓ Miscellaneous Fee

Income and Expenditure are tracked within each individual application with auto population of fees from Prospector and Mortgage Brain. Management Information is then provided to view account information for all applications across individual users, branches or the whole company.

18 COMPLIANCE CASE CHECKING

BUILT IN COMPLIANCE MODULE PROVIDING 'LIVE' CASE CHECKING

The Case Checking module provides the facility for supervisors and head office Case Checkers to view all items from a case in order to carry out a case file review. Case Checking operates on two categories, risk-based or sampled. It is possible for a network to identify their own specific risk-based scenarios where they would always want to check a case e.g. all self cert cases or all cases exceeding affordability checks. In addition they can also set sampling percentages across different business areas for each user e.g. show me 0% of their mortgage business and 0% of their protection business etc. The Case Checking rules can be switched on or off across the whole implementation or indeed any level within the hierarchy.

The screenshot displays the Case Checking module interface. At the top, there is a navigation bar with icons for Home, Tasks, Contacts, Cases, Case Detail, Quotes, Applications, Sales, Documents, Case Checking, Reports, System, and Activity. Below this, there are tabs for 'Risk Based or Sampled', 'Risk Based', 'Sampled', and 'All'. A 'Case Checking Filter' section includes dropdowns for Company (TrigoldCrystal Limited), Adviser ((All)), Status ((All)), Checker ((All)), Case ID, Regulated ((All)), and Date. A table lists cases with columns for Submitted Date, Company Name, Case Number, and Adviser. A detailed view of a 'Checking Rule' is shown, listing five questions with radio button options for Pass, Fail, or N/A.

Submitted Date	Company Name	Case Number	Adviser
19/01/2010 11:28:59	TrigoldCrystal Limited	796	Matthev
30/04/2010 10:09:05	TrigoldCrystal Limited	1008	Matthev
30/04/2010 11:58:36	TrigoldCrystal Limited	1011	Tim Wal
30/04/2010 12:02:12	TrigoldCrystal Limited	975	Matthev
04/05/2010 18:22:45	TrigoldCrystal Limited	1016	Tim Wallwin
13/08/2010 11:49:35	TrigoldCrystal Limited	1214	Tim Wallwin
15/09/2010 11:44:51	TrigoldCrystal Limited	987	Tim Wallwin
15/09/2010 11:45:27	TrigoldCrystal Limited	1012	Matthew Playfair
30/09/2010 09:58:20	TrigoldCrystal Limited	1315	Tim Wallwin
12/10/2010 11:53:47	TrigoldCrystal Limited	1411	Tim Wallwin



Example Compliance Risk Rules

The Compliance Rules engine will perform checks against the Fact Find Requirement information and Client Profile against the Product which has been recommended. Text is provided to explain why there is a discrepancy and provides guidelines on how to justify the recommendation within the Suitability Letters.

- ✓ High Loan to Value
- ✓ Debt Consolidation Cases
- ✓ Income Multiple Check
- ✓ Mortgage Past Retirement
- ✓ Interest Only Check
- ✓ Repayment Vehicle Discrepancy
- ✓ Interest Rate Type Discrepancy
- ✓ Self-Certification yet employed
- ✓ Affordability Check

19 COMPLAINT MANAGEMENT

MANAGE COMPLAINTS AGAINST USERS AND CONTACTS WITHIN MOMENTUM

Under FSA rules a complaints procedure is an important part of TCF. Ensuring complaints are recorded and managed through there process is now an integral part of the Momentum product.

The complaints module is broken down into two main areas, the management screen and the detail screen. There are multiple areas throughout the system to record a complaint and these are all held within the single complaints module. Selecting the Complaints link from within the System Management screen will launch the summary screen displaying all the complaints across the network, company or use

The screenshot displays the 'Complaint Management' interface. At the top, there are navigation tabs: Home, Tasks, Products, Reports, System, and Activity. Below this is a search section with fields for Complaint Reference, Complaint Title, Created By, Status, Contact Name, Case Number, Complaint Type, and Current Case Only. An 'Advanced Search' section includes an 'Add New Complaint' button and a 'Search Complaints' button. The main area is a table of complaints with columns: Created Date, Created By, User, Reference, Type, Adviser Details, Complaint Title, FOS RFC, Action, Contact(s), and Status. A dropdown menu for 'Complaint Type' is open, showing options like 'Over Charging', 'Delays', 'Other Admin', etc. Another dropdown for 'Status' is open, showing options like 'Received', 'Acknowledged', 'Initial Investigation', etc.

Created Date	Created By	User	Reference	Type	Adviser Details	Complaint Title	FOS RFC	Action	Contact(s)	Status
24/02/2010 14:13:41	Mr Matthew Playfair	Mr Tim Sampson	12	Poor Customer Service	Mr Matthew Playfair TrigoldCrystal Limited	poor	XX	Action	Mr John Fuller	Received
01/04/2010 12:45:09	Mr Company Manager	Miss Mortgage Adviser	123324		Mr Company Manager TrigoldCrystal Limited	Overpay	XX	Action	Mr Aaron Aardvark Miss Anna Aardvark	Received
12/04/2010 15:28:42	Mr Sam Farrow	Miss Mortgage Adviser	test	Over Charging	Mr Sam Farrow TrigoldCrystal Limited	test	✓✓	Action	Mr Harry Bell	Received
13/04/2010 08:50:28	Mr Company Manager	Mr Company Manager	test	Misleading Advice	Mr Company Manager TrigoldCrystal Limited	test title	XX	Action	Mr Ken Loon	Received
15/09/2010 15:15:54	Mr Company Manager	Mr Company Manager		Over Charging	Mr Company Manager TrigoldCrystal Limited	Overcharged	XX	Action	Mr Aaron Aardvark Miss Anna Aardvark	Remedial Action Offered
08/11/2010 15:46:02	Mr Company Manager	Miss Claire Haines	Ref 001	Over Charging	Mr Company Manager TrigoldCrystal Limited	money money money!	XX	Action	Mr Eightfour Oneonethree	Received
11/10/2011 10:43:10	Miss Caroline Freeman	Miss Caroline Freeman	123123	Delays	Miss Caroline Freeman TrigoldCrystal Ltd	Complaint	XX	Action	Miss Lyndsey Brighouse Mr Bob Brighouse	Acknowledged

Search and filtering allows the user to locate any required complaint and the grid allows the user to sort on any of the columns to manage the complaints efficiently. The action menu allows the status to be updated with minimal clicks and also provides access into the Complaint Detail screen, where details can be amended, notes added and documents attached.



Key Benefits

- ✓ Track complaints efficiently
- ✓ Filter, group and search historical complaints
- ✓ Assign complaints
- ✓ Allocate reference for all correspondence
- ✓ Standard FSA Complaint types
- ✓ Refer to FOS indicator
- ✓ Recommendation following complaint indicator
- ✓ Attach complaint documents
- ✓ Add and record notes regarding the complaint
- ✓ Audit Trail of all actions and status updates

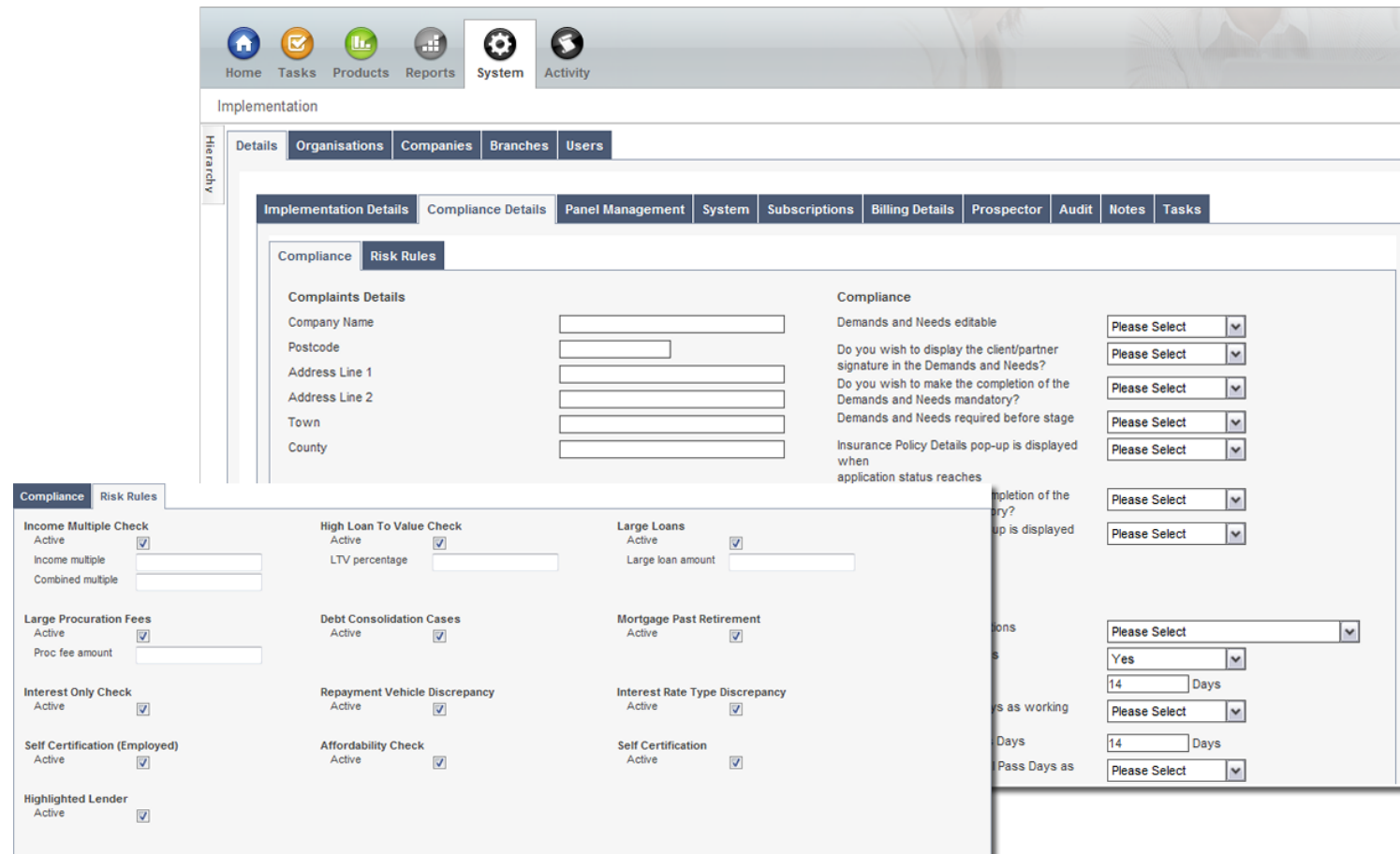
System Launch Points

- ✓ System Management to Complaint Management screen
- ✓ Action Menu in Case Management, link to the Add Complaint Detail screen
- ✓ Where Complaints exist link from Case Details Maintenance portal to Complaint Detail screen

20 IMPLEMENTATION MANAGEMENT

USER INTERFACE ENABLES COMPLETE CONTROL OF ALL SYSTEM CONFIGURATIONS, AT ALL HIERARCHY LEVELS

Various configurations exist within CRM which enables flexibility for all full corporate implementations. Personalisation technology enables these configurations to be set at any level within the hierarchy.




Key Functionality

Update Compliance Details

- ✓ Complaints address details
- ✓ Illustration expiry
- ✓ Compliance documents mandatory
- ✓ Compliance documents editable
- ✓ Signatures on documents
- ✓ Case Checking report configuration
- Risk rule parameters

Update System Details

- ✓ System passwords
- ✓ Document upload types
- ✓ Document upload limits
- ✓ Technical support email configuration
- ✓ Data import/export access
- ✓ Upload of company logo privilege
- ✓ Panel Management for online Sourcing

21 MANAGEMENT INFORMATION

Momentum's flexible reports have been greatly improved to provide the end user with the ability to multi configure the required output and save the report so that it can be run easily from the reports management screen.

From the suite of base reports offered for free with Momentum, users can select to either run each report, configure the report and save a new version or schedule the report to be run on a regular basis:

Category	Report Name	Count	Action	Description
Providers	Spread of Providers for Mortgage and Loan Sales	110	Action	Total number of applications placed with each lender. Shows completed and cancelled business volumes
	Mortgage Lending for Each Provider	111	Action	Breakdown of applications placed with each provider within the last 12 months. Displays number of LTVs, loan purpose, total fees etc
	Equity Release Lending Summary for Each Provider	120	Action	Summary of the number of recommended applications within the last 12 months. Displays number of applications and business volumes with each provider
	Spread of Providers for Protection and Insurance Sales	310	Action	Total number of applications received within the business for each company
Sales	Source of Business	50	Action	A summary of applications received within the business for each company
	Introducer Summary for Mortgage Sales	130	Action	Mortgage business written for each Introducer
	Introducer Breakdown for Mortgage Sales	131	Action	A breakdown of Mortgage business written for each Introducer
	Mortgage Pipeline Business for Each Adviser	140	Action	Breakdown of Mortgage business written for each pipeline mortgage adviser in the last 12 months

On selecting the configure report option the User will be taken to the configuration screen for that relevant report. The configuration options can then be amended to whatever is required from the report. The Basic tab gives the options of who to report on within the hierarchy, any of the products and their relevant status, all providers or a specific provider, the output type and the period required for the report to be run, for example, last week, last month, YTD etc.

Spread of Providers for Mortgage and Loan Sales: Total number of applications and loan amounts placed with each lender. Shows completed and cancelled business volumes

Basic | **Advanced**

Hierarchy

- Upton Alliance
 - Buy to Let Result
 - Upton Branch
 - Ken Rent

Period Selection

Date Field: Created Date
 Period: Last Year

Product/Status Selection

- Mortgage
- Equity Release
- Life and Critical Illness
- Payment Protection
- Buildings and Contents
- Secured Loan
- Bridging Loan
- Commercial Loan
- Pension
- Investment

Provider Selection

Provider: All Providers

Output Selection

Output Type: PDF Document

Detail Selection

Summary Detail

The Advanced tab is concerned with how the information is going to output onto the report. Grouping up to levels is provided across multiple data items entered within the system. These can then be sorted by a required value, ascending or descending. In addition the user can decide which columns should be shown in the report; these are displayed in a hierarchy allowing easy selection from the available column section using the arrow icons to move to the selected section. The up and down arrows then allow the user to decide which order the columns should be displayed in.

Spread of Providers for Mortgage and Loan Sales: Total number of applications and loan amounts placed with each lender. Shows completed and cancelled business volumes

Basic | **Advanced**

Grouping Selection

Group 1:
 Group 2:
 Group 3:

Sorting Selection

Sort 1: Descending Apply To:
 Sort 2: Descending Apply To:
 Sort 3: Descending Apply To:

Column Selection and Ordering

Available Columns

- All Columns
- Company and User Details
- Compliance
- Contact Details
- Dates
- Mortgage Details
- Product Details
- Sales Statistics

Selected Columns / Column Order

- Illustration Amount
- Applications
- Completed Applications
- Cancelled Applications

When happy with the configuration settings, the User can either run the report or if it is required to run on a regular basis it can be saved by using the “Save as” button at the bottom of the dialogue. This will prompt the user to save the report as their own or make available to everyone in their hierarchy. Selecting ‘options’ can determine whether the report should hide training advisers and/or dormant advisers. The Category will default to where the report was selected to configure from and the name and description will be shown on the report management screen so the report is easily recognisable for future running. Clicking save will save that configured report, clicking schedule will enable the user to schedule the report to be run on an automated regular basis to relevant email recipients.

Save Report: Set report availability and add report details before saving.

Save As: My Report User Report Role Report

Options

- Upton Alliance
- Buy to Let Result
- Upton Branch
- Ken Rent

Details

Category:
 Name:
 Description:

Report Schedule Configuration

The scheduled report will be run as Mr Ken Rent

Description:

Run Time:

Recurrence Pattern

Once Every 1 week(s) on

Day Monday Tuesday Wednesday Thursday

Weekly Friday Saturday Sunday

Monthly

Range of Recurrence

Start Date: End Date:

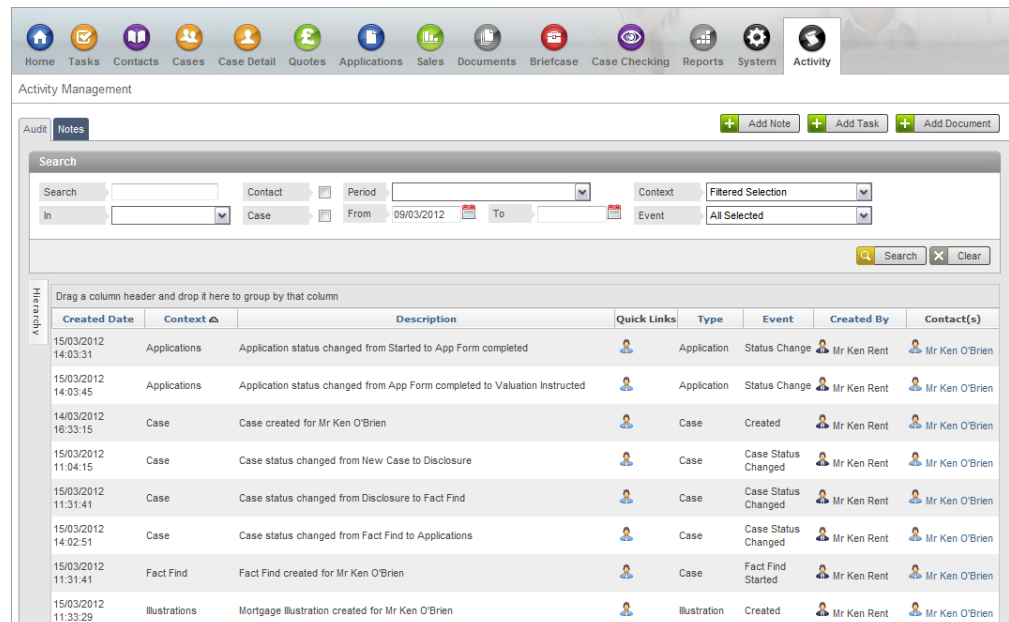
22 ACTIVITY MANAGEMENT

This module provides a complete activity breakdown of all events which occur within the system. It is available to all users but adopts the slide in hierarchy control enabling users higher up in the hierarchy to view activity across all users, teams and branches within their company. Implementation level users also have the ability to view activity across all the companies within the implementation.

The activity management module is currently broken down into two tabs, Audit and Notes.

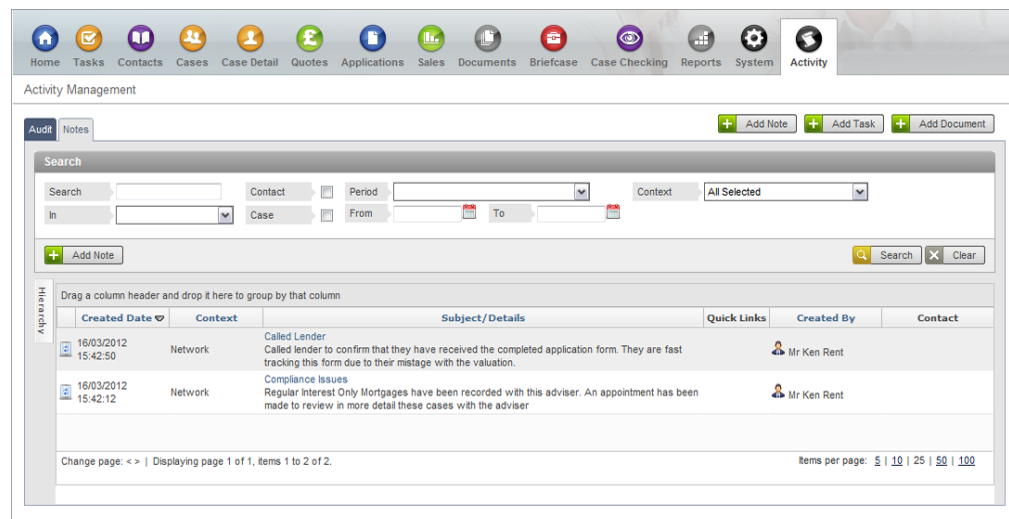
The audit tab provides a view of all events which have occurred on the system. These are grouped by the Type and the event enabling the user to easily see the required information. The audit information displayed within the activity module will display all the activity depending what level you have access to in the system. Throughout CRM the audit screen is also displayed on detail screens such as the contact, case, application and user detail screens. Within these views the information is automatically filtered to display just the relevant audit events for that particular contact, case, application or user.

The notes tab provides the user with a single view of all notes which have occurred within the system, whether during the sales process, added against a user, added by compliance etc... Again the hierarchy control is provided enabling those higher up in the organization to view notes at varying levels. The same powerful search facility as the audit tab is provided allowing the user to easily find relevant notes, searching various fields including the note detail. The period control is also provided and the new context.



The screenshot shows the 'Audit' tab in the Activity Management module. It features a search bar with filters for Contact, Period, Context, and Event. Below the search bar is a table with columns: Created Date, Context, Description, Quick Links, Type, Event, Created By, and Contact(s). The table lists several audit events, such as 'Application status changed from Started to App Form completed' and 'Case created for Mr Ken O'Brien'.

Created Date	Context	Description	Quick Links	Type	Event	Created By	Contact(s)
15/03/2012 14:03:31	Applications	Application status changed from Started to App Form completed		Application	Status Change	Mr Ken Rent	Mr Ken O'Brien
15/03/2012 14:03:45	Applications	Application status changed from App Form completed to Valuation Instructed		Application	Status Change	Mr Ken Rent	Mr Ken O'Brien
14/03/2012 16:33:15	Case	Case created for Mr Ken O'Brien		Case	Created	Mr Ken Rent	Mr Ken O'Brien
15/03/2012 11:04:15	Case	Case status changed from New Case to Disclosure		Case	Case Status Changed	Mr Ken Rent	Mr Ken O'Brien
15/03/2012 11:31:41	Case	Case status changed from Disclosure to Fact Find		Case	Case Status Changed	Mr Ken Rent	Mr Ken O'Brien
15/03/2012 14:02:51	Case	Case status changed from Fact Find to Applications		Case	Case Status Changed	Mr Ken Rent	Mr Ken O'Brien
15/03/2012 11:31:41	Fact Find	Fact Find created for Mr Ken O'Brien		Case	Fact Find Started	Mr Ken Rent	Mr Ken O'Brien
15/03/2012 11:33:29	Illustrations	Mortgage illustration created for Mr Ken O'Brien		Illustration	Created	Mr Ken Rent	Mr Ken O'Brien



The screenshot shows the 'Notes' tab in the Activity Management module. It features a search bar with filters for Contact, Period, Context, and Event. Below the search bar is a table with columns: Created Date, Context, Subject/Details, Quick Links, Created By, and Contact. The table lists two notes, such as 'Called Lender' and 'Regular Interest Only Mortgages have been recorded with this adviser'.

Created Date	Context	Subject/Details	Quick Links	Created By	Contact
16/03/2012 15:42:50	Network	Called Lender Called lender to confirm that they have received the completed application form. They are fast tracing this form due to their mortgage with the valuation.		Mr Ken Rent	
16/03/2012 15:42:12	Network	Compliance Issues Regular Interest Only Mortgages have been recorded with this adviser. An appointment has been made to review in more detail these cases with the adviser		Mr Ken Rent	

Change page: <> | Displaying page 1 of 1, items 1 to 2 of 2. Items per page: 5 | 10 | 25 | 50 | 100