

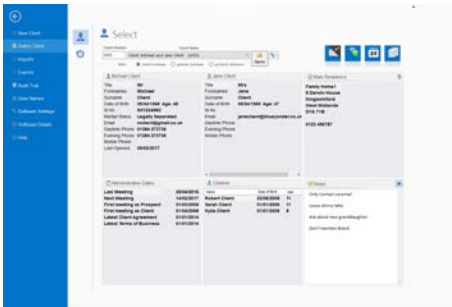
Welcome to New Look Prestwood Software

We hope you like our new look - we've redesigned our software from the ground up to make it fresher, more intuitive, and easier to use. Now you can show your clients their financial future more effectively than ever, and focus on delivering better client outcomes.

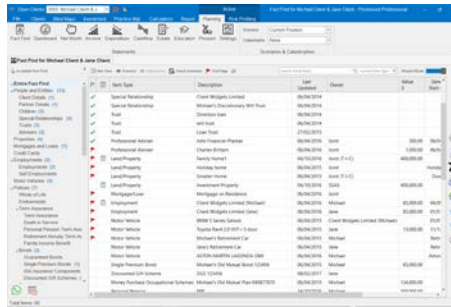
Wherever you see the YouTube logo, there's a video about that section.

Click on a thumbnail below for more information

Home Screen



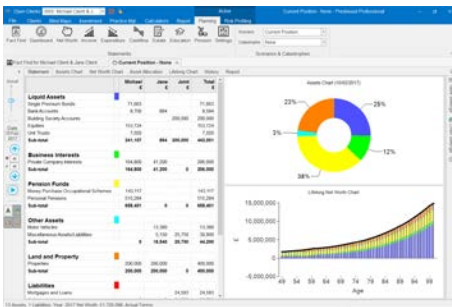
The Fact Find



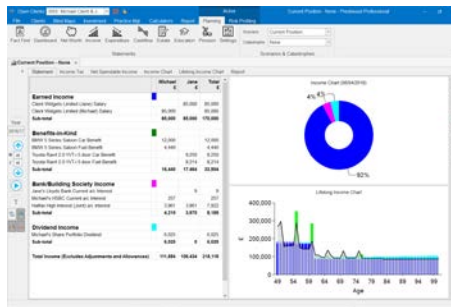
Platform Valuations



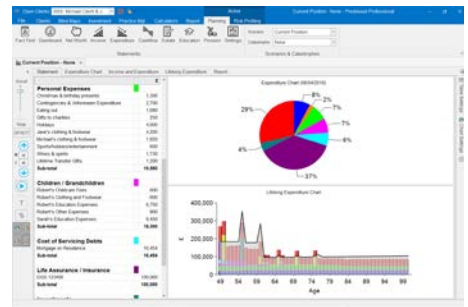
Net Worth



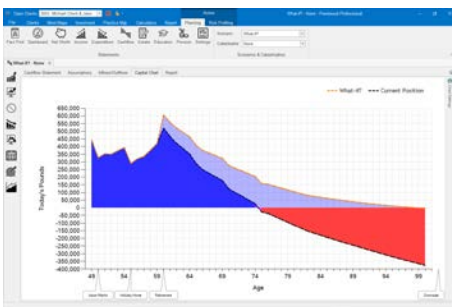
Income



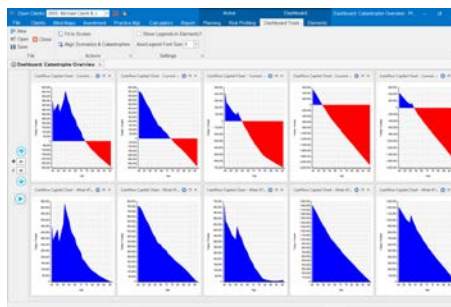
Expenditure



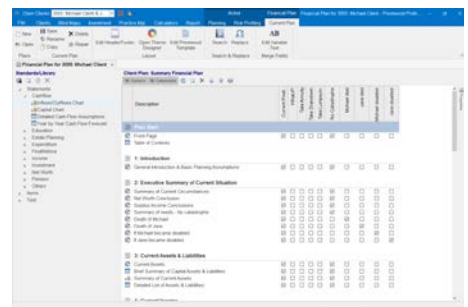
Cash Flow



Dashboards



Prepare Plan

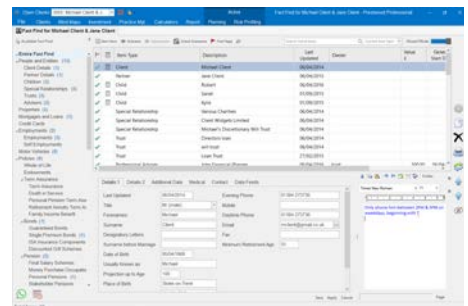


Key Dates & Settings

Branding



Custom Views

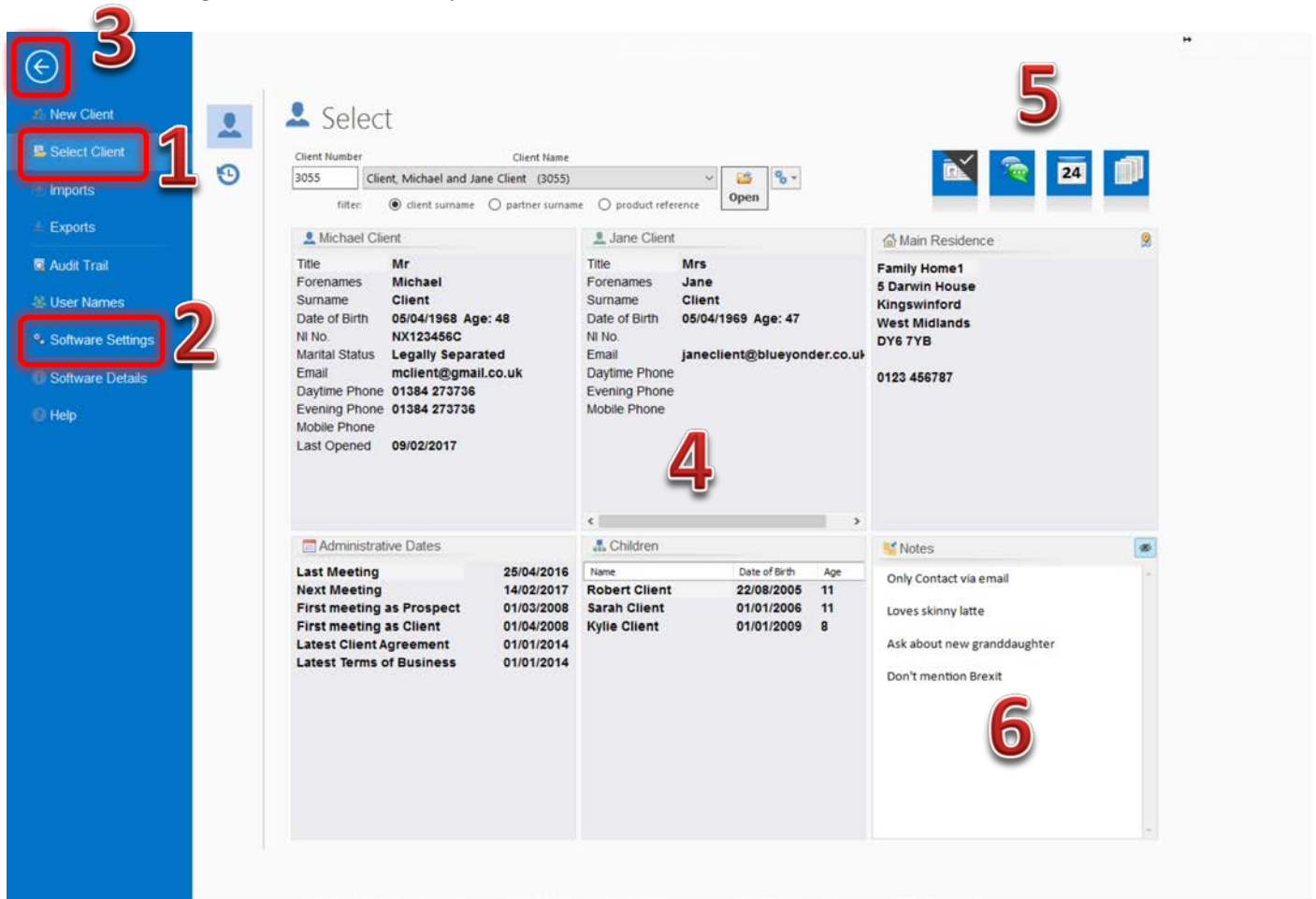


New Home Screen

When you launch Prestwood, you'll now see our 'File' menu as the home screen of the software.

Client information at a glance

You no longer have to open a client file to access key information such as dates, names, addresses, or important notes. Simply select the client from the list and you'll get a preview of all of the essential information you might need when talking to the client or their providers.



The screenshot shows the Prestwood software interface. On the left is a blue sidebar menu with options: New Client, Select Client (highlighted with a red box and '1'), Imports, Exports, Audit Trail, User Names, Software Settings (highlighted with a red box and '2'), Software Details, and Help. A red box with '3' highlights a back arrow icon at the top of the sidebar. The main content area is titled 'Select' and shows a search bar with 'Client Number' (3055) and 'Client Name' (Client, Michael and Jane Client (3055)). Below this are filter options: client surname (selected), partner surname, and product reference. An 'Open' button is visible. The main area displays client information for Michael Client and Jane Client. Michael Client details include: Title Mr, Forenames Michael, Surname Client, Date of Birth 05/04/1968 Age: 48, NI No. NX123456C, Marital Status Legally Separated, Email mclient@gmail.co.uk, Daytime Phone 01384 273736, Evening Phone 01384 273736, Mobile Phone, Last Opened 09/02/2017. Jane Client details include: Title Mrs, Forenames Jane, Surname Client, Date of Birth 05/04/1969 Age: 47, NI No., Email janeclient@blueyonder.co.uk, Daytime Phone, Evening Phone, Mobile Phone. A 'Main Residence' panel shows: Family Home1, 5 Darwin House, Kingswinford, West Midlands, DY6 7YB, 0123 456787. Below this is an 'Administrative Dates' table and a 'Children' table. The 'Notes' panel shows: Only Contact via email, Loves skinny latte, Ask about new granddaughter, Don't mention Brexit. A red box with '4' highlights the client details, '5' highlights the Jane Client details, and '6' highlights the notes section.

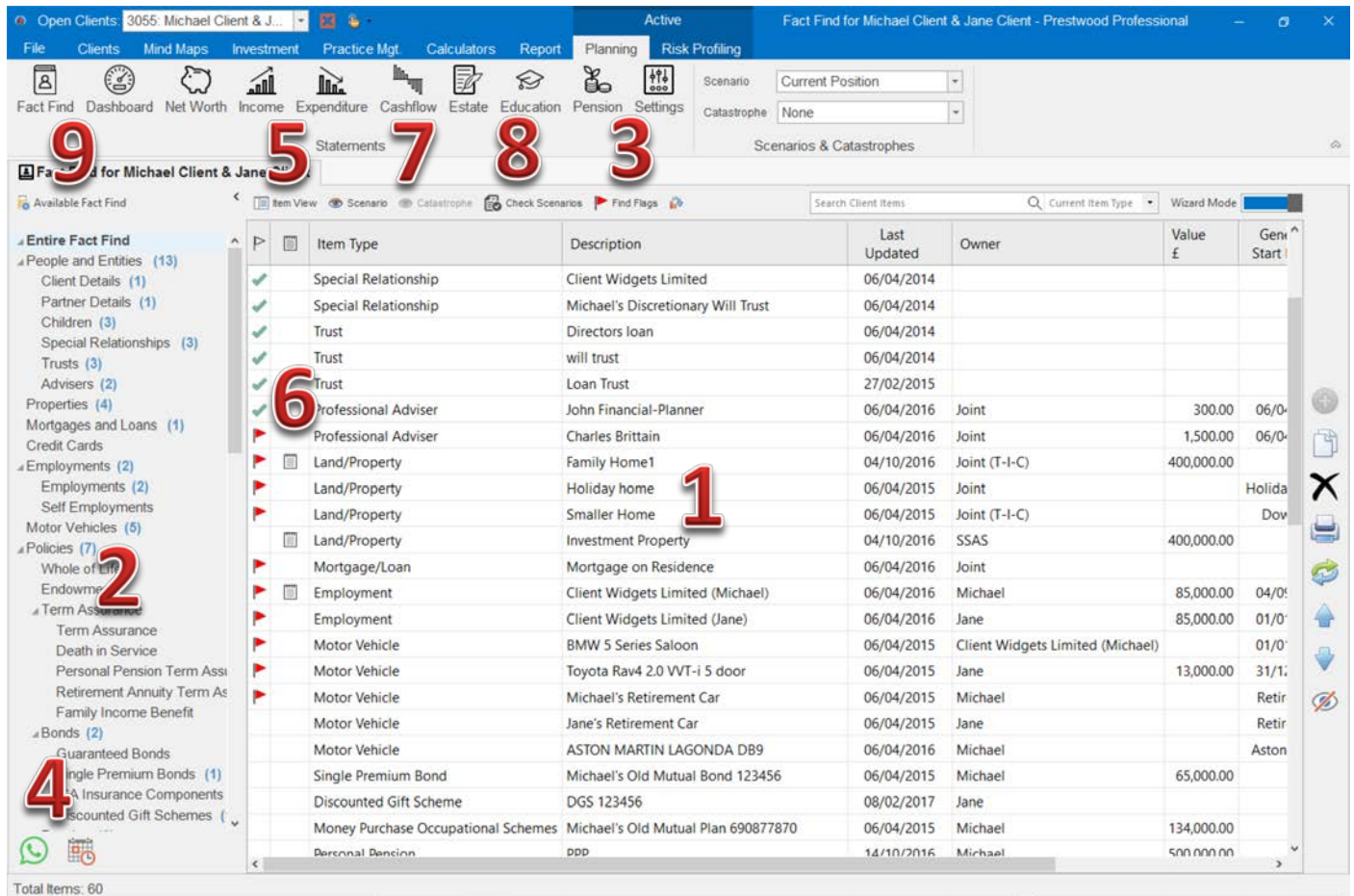
Administrative Dates	
Last Meeting	25/04/2016
Next Meeting	14/02/2017
First meeting as Prospect	01/03/2008
First meeting as Client	01/04/2008
Latest Client Agreement	01/01/2014
Latest Terms of Business	01/01/2014

Children		
Name	Date of Birth	Age
Robert Client	22/08/2005	11
Sarah Client	01/01/2006	11
Kyle Client	01/01/2009	8

1. Select a client to view/open.
2. [Customise the software](#) to suit your preferences.
3. Click here to close the 'File' menu.
4. Essential client information at a glance.
5. Quickly view the selected client's personal details, contact history, selected fact find items or diary dates.
6. **Quick notes.** Note those things you'd like to be instantly reminded about when selecting the client. If the notes are sensitive, you can hide them by clicking the eye icon.

The Fact Find

This replaces the old Item Control screen. The convenient toolbar on the right-hand side allows you to create new items, as well as print, copy, or delete existing items.



Item Type	Description	Last Updated	Owner	Value £	Gen Start
Special Relationship	Client Widgets Limited	06/04/2014			
Special Relationship	Michael's Discretionary Will Trust	06/04/2014			
Trust	Directors loan	06/04/2014			
Trust	will trust	06/04/2014			
Trust	Loan Trust	27/02/2015			
Professional Adviser	John Financial-Planner	06/04/2016	Joint	300.00	06/04/2016
Professional Adviser	Charles Brittain	06/04/2016	Joint	1,500.00	06/04/2016
Land/Property	Family Home1	04/10/2016	Joint (T-I-C)	400,000.00	
Land/Property	Holiday home	06/04/2015	Joint		Holiday
Land/Property	Smaller Home	06/04/2015	Joint (T-I-C)		Dov
Land/Property	Investment Property	04/10/2016	SSAS	400,000.00	
Mortgage/Loan	Mortgage on Residence	06/04/2016	Joint		
Employment	Client Widgets Limited (Michael)	06/04/2016	Michael	85,000.00	04/01/2016
Employment	Client Widgets Limited (Jane)	06/04/2016	Jane	85,000.00	01/01/2016
Motor Vehicle	BMW 5 Series Saloon	06/04/2015	Client Widgets Limited (Michael)		01/01/2015
Motor Vehicle	Toyota Rav4 2.0 VVT-i 5 door	06/04/2015	Jane	13,000.00	31/12/2015
Motor Vehicle	Michael's Retirement Car	06/04/2015	Michael		Retir
Motor Vehicle	Jane's Retirement Car	06/04/2015	Jane		Retir
Motor Vehicle	ASTON MARTIN LAGONDA DB9	06/04/2016	Michael		Aston
Single Premium Bond	Michael's Old Mutual Bond 123456	06/04/2015	Michael	65,000.00	
Discounted Gift Scheme	DGS 123456	08/02/2017	Jane		
Money Purchase Occupational Schemes	Michael's Old Mutual Plan 690877870	06/04/2015	Michael	134,000.00	
Personal Pension	PPP	14/10/2016	Michael	500,000.00	

1. View information immediately in a **clear, searchable and sortable grid**. Double-click as normal to open the fact find item.
2. **Browse and filter** using the familiar “Item Tree”.
3. **Flag items for review**, so you can come back to them later.
4. Jump straight to **Contact History**, or **Diary** entries for the current client.
5. **Preview items** directly from the Fact Find screen, as you would with an email message in Outlook .
6. **See which items have notes written in them**. Choose to auto-view them when items are previewed.
7. Opt to **view which scenarios and catastrophes** each item is in on the right-hand side of the table. Note that **we now tick to INCLUDE in scenarios and Catastrophes**.

INCLUDE in which Scenarios? —


Current Position

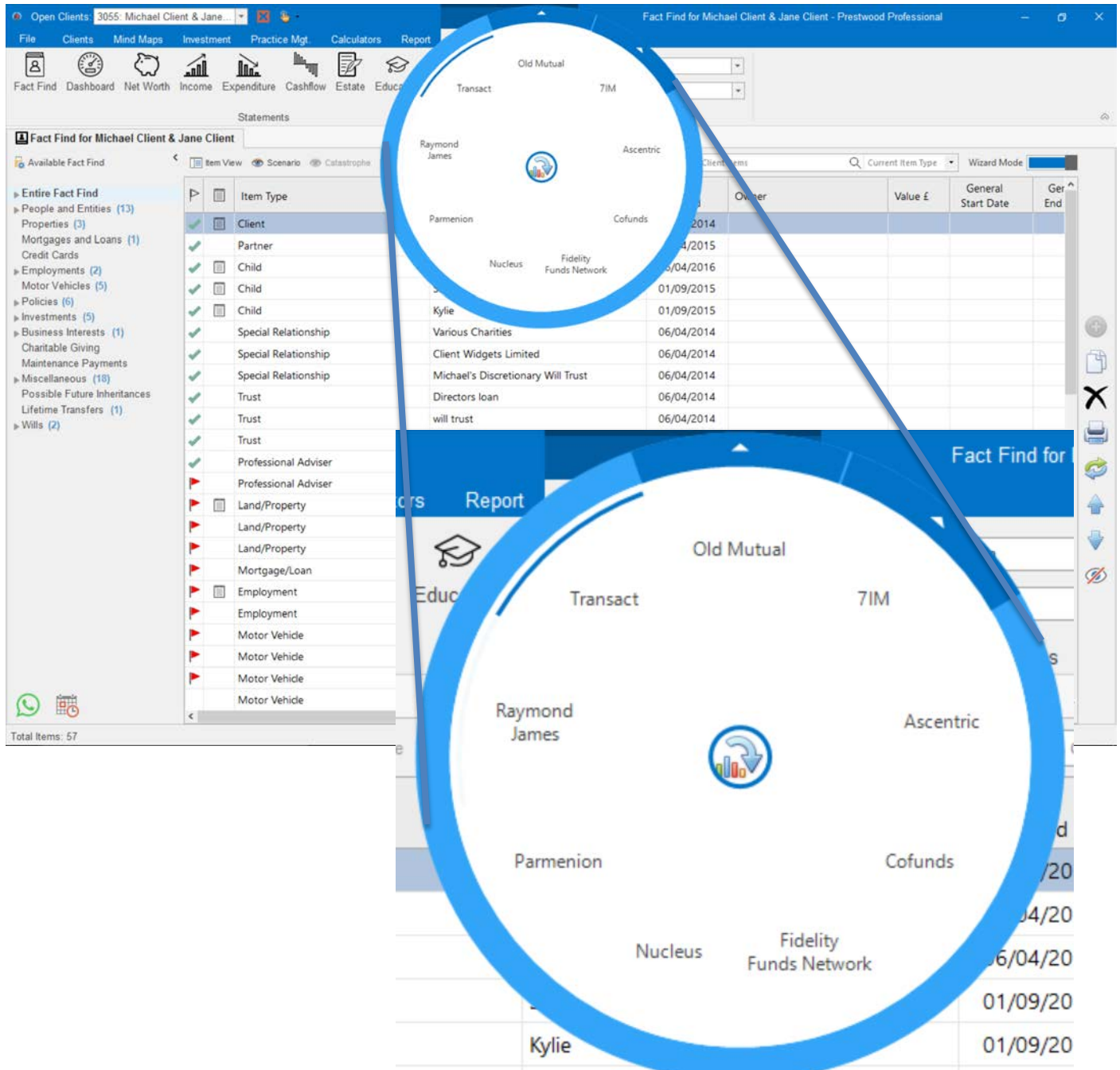
What-if?

8. Very useful **scenario checking tools**. View only items in the scenario you’re in, all items from all scenarios or just the differences between scenarios.
9. Hide all the fact find items types that your client doesn’t have. Hide the clutter for even faster updating prior to meetings and for a **more personal look during the meeting**.



Platform Valuations

You may have noticed a new button next to the Find Flags option at the top of the Fact Find table . This button allows you to **import valuations** from your preferred wrap platform, directly from the Fact Find screen, to update the client's products.

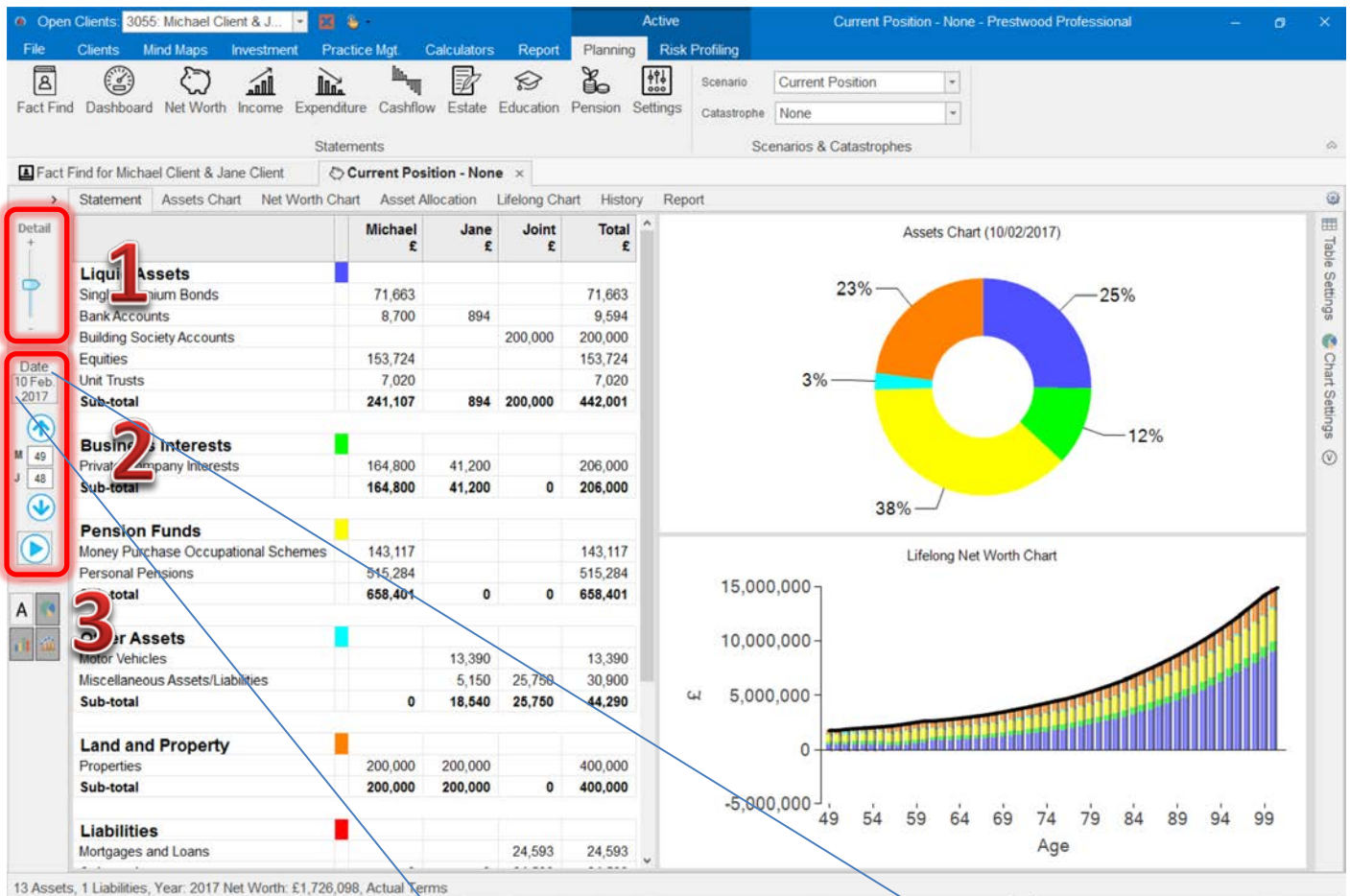


The screenshot displays the 'Fact Find for Michael Client & Jane Client' window. On the left, a tree view shows 'Entire Fact Find' with categories like 'People and Entities (13)', 'Properties (3)', 'Mortgages and Loans (1)', etc. The main area shows a table of assets with columns for 'Item Type', 'Owner', 'Value £', 'General Start Date', and 'General End Date'. Two blue callout boxes highlight the 'Import Valuations' button (a circular icon with a bar chart and a refresh arrow) located at the top of the table area. The table data includes assets from Old Mutual, Raymond James, Ascetric, Parmenion, Cofunds, Nucleus, and Fidelity Funds Network, with dates ranging from 2014 to 2020.

Item Type	Owner	Value £	General Start Date	General End
Client				
Partner			04/2015	
Child			06/04/2016	
Child			01/09/2015	
Child	Kylie		01/09/2015	
Special Relationship	Various Charities		06/04/2014	
Special Relationship	Client Widgets Limited		06/04/2014	
Special Relationship	Michael's Discretionary Will Trust		06/04/2014	
Trust	Directors loan		06/04/2014	
Trust	will trust		06/04/2014	
Trust				
Professional Adviser				
Professional Adviser				
Land/Property				
Land/Property				
Land/Property				
Mortgage/Loan				
Employment				
Employment				
Motor Vehicle				
Motor Vehicle				
Motor Vehicle				
Motor Vehicle				
Motor Vehicle				

Net Worth

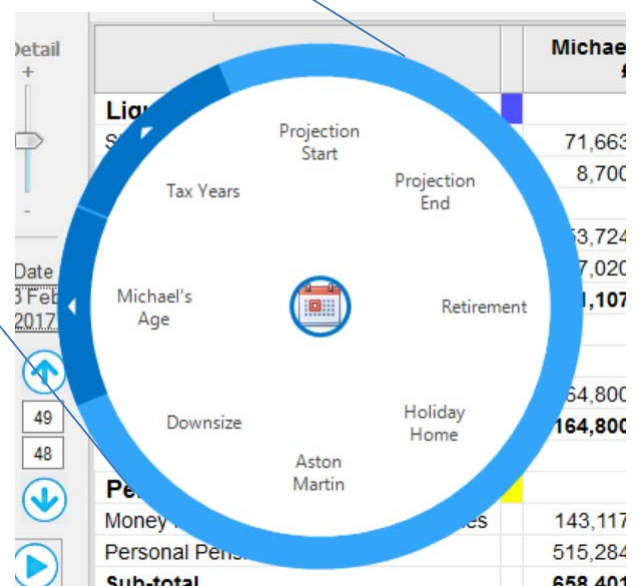
We've revamped and simplified all of our statements, adding new customizable layouts that allow you to show your client exactly what they need to see, all in one place.



1. Choose the **level of detail**, from Full Detail to Summary, with a simple slider
2. Our fantastic **new date controls** allow you to show the clients their Net Worth at any age, scroll through the years using either the client or their partner's age, or **play a slideshow**. Click on the calendar to jump to any key date.
3. **Customise your layout** – pin the Assets Chart or Lifelong Net Worth chart to the Net Worth Statement, or switch between Today's and Actual Terms using these toggles. On the Net Worth statement, we've also added a toggle which allows you to show the client's "bottom line" Net Worth (i.e. less any liabilities), overlaid over the Lifelong chart.

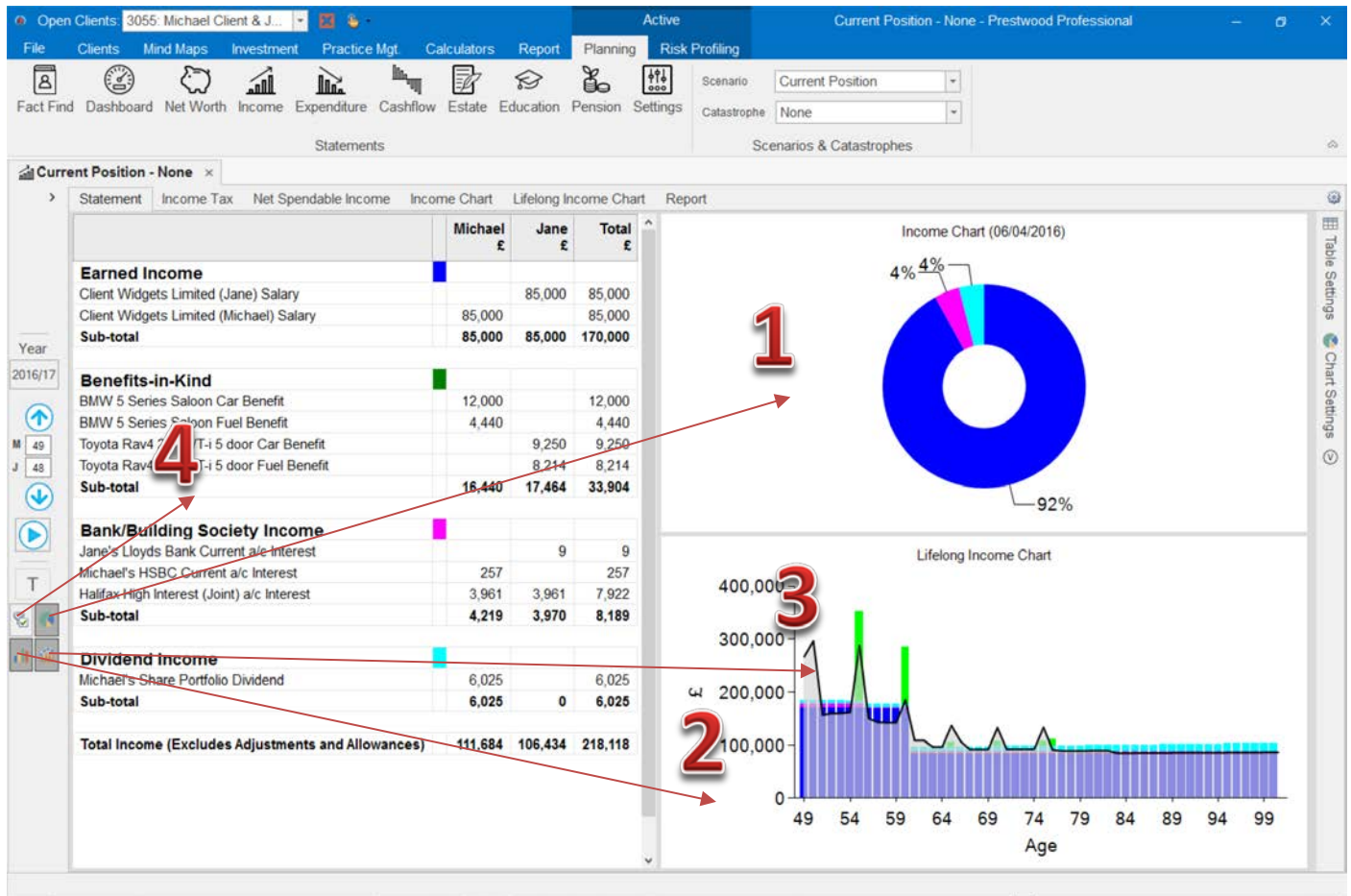
You'll now find these same controls on each of our statements, allowing you to seamlessly and intuitively navigate between them, and adding a sense of continuity to the client experience.

There's also a handy summary, right at the bottom, which always displays the headline information, regardless of what screen or chart you're viewing.



Income

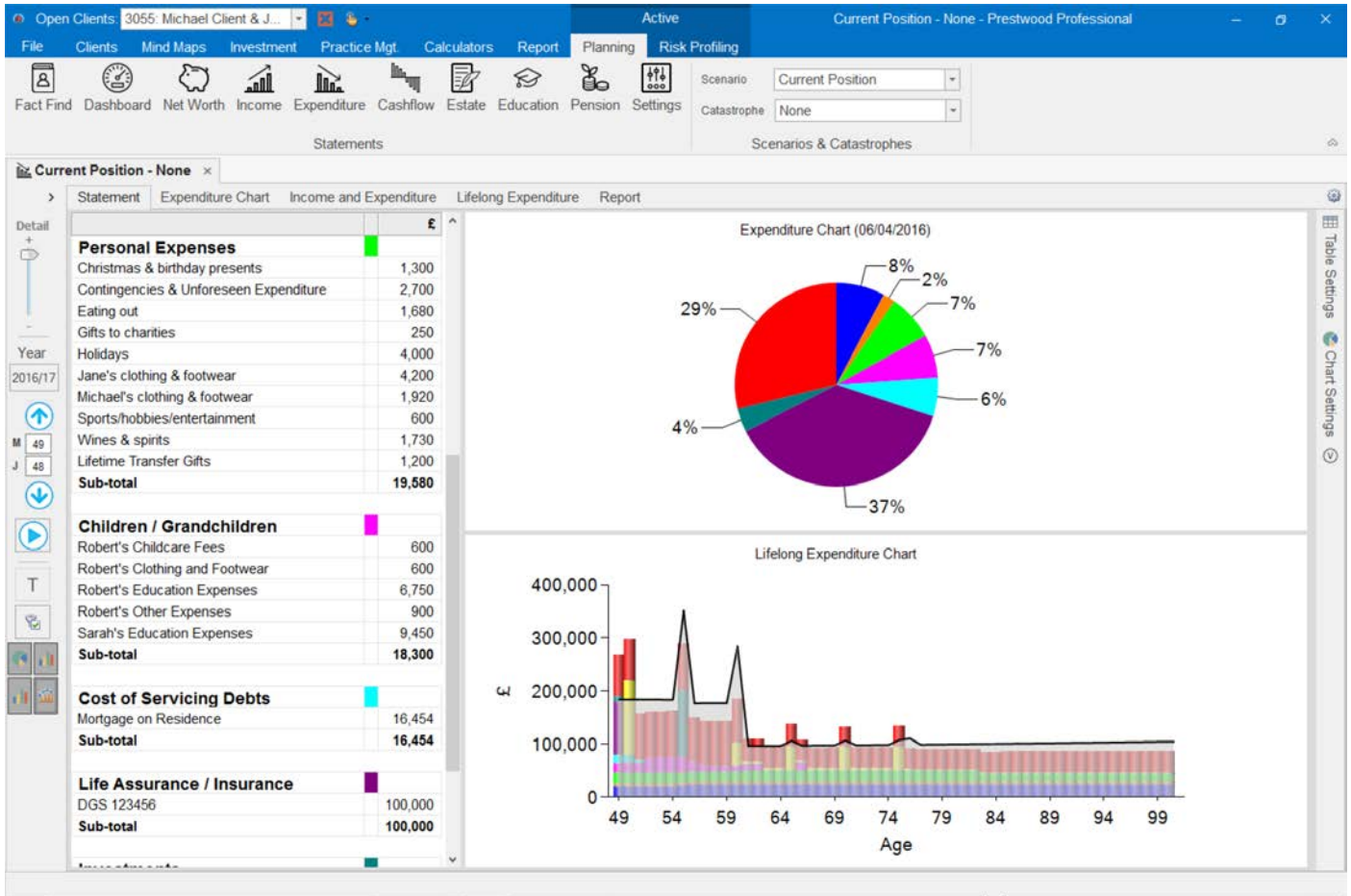
You'll notice that all the relevant buttons for customising what is shown are in the same places on all the statements.



1. **Customise your layout** – pin the Income Chart ...
2. ...or Lifelong Income chart to the Income Statement using these toggles.
3. On the Income statement, we've also added a toggle which allows you to **overlay the client's lifelong Expenditure on the Lifelong Income chart**.
4. **Filter out any one-offs**, to give you a feel for the clients regular, annual ongoing income (and expenditure if overlaid).



Expenditure

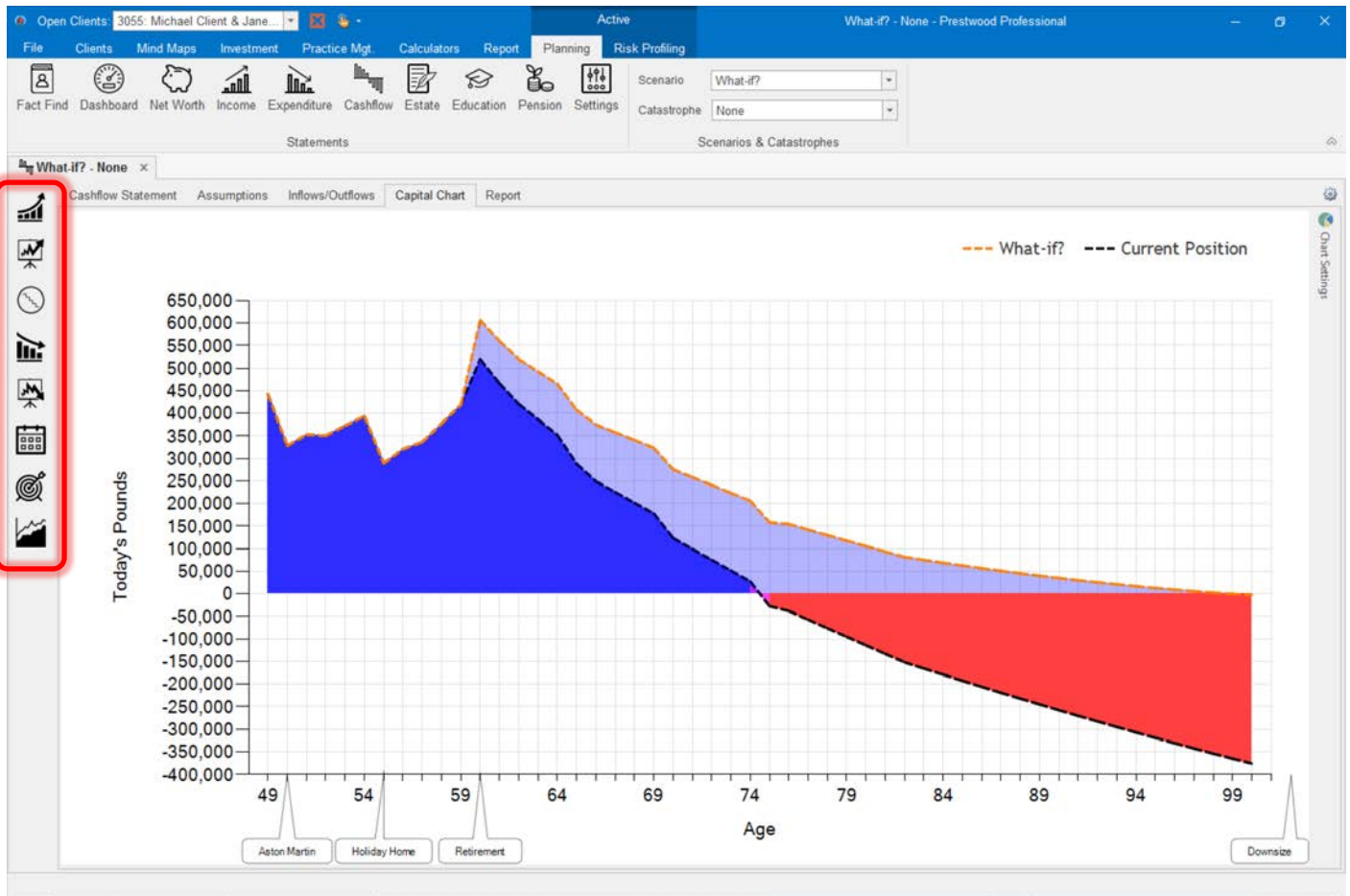












1. **Customise your layout** – pin the Expenditure Pie Chart ...
2. ...or Lifelong Income chart to the Expenditure Statement using these toggles.
3. On the Expenditure statement, we've also added a toggle which allows you to **overlay the client's lifelong Income on the Lifelong Expenditure chart**.
4. **Filter out any one-offs**, to give you a feel for the client's regular, annual ongoing income (and expenditure if overlaid).



Cash Flow

We've made the cash flow tools more visual and moved them all to the same toolbox. **The new Fact Find Targeter** replaces the targeting tools from the What-if Cashflow Assumptions window and walks you through how to do it.



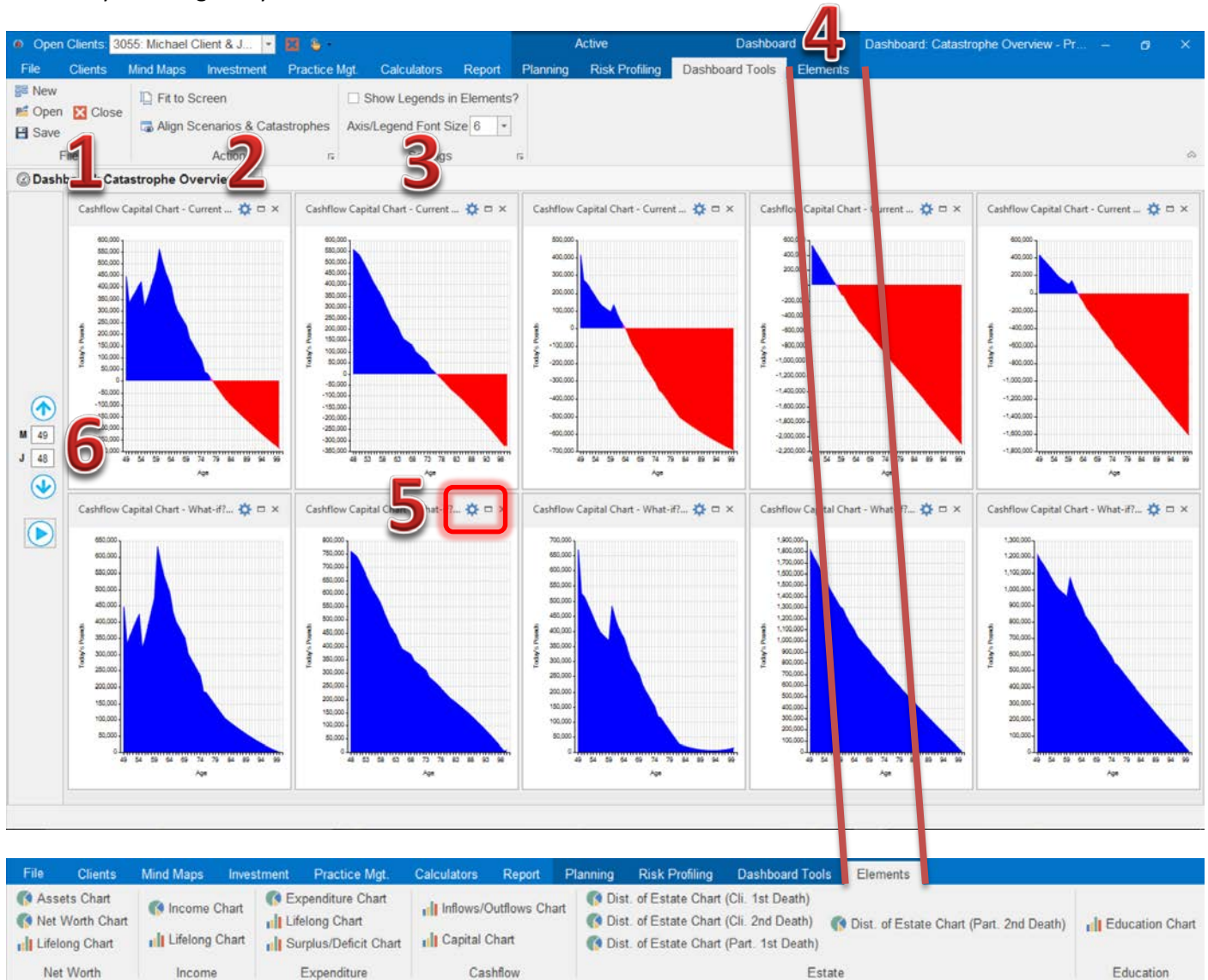
	<p>More Inflows Calculator Calculate a lump sum or regular amount of earned, dividend or tax-free income to prevent cash flow going negative.</p>		<p>Rate Stepper See the immediate impact of increasing or decreasing the assumed growth rate on selected investment types.</p>
	<p>More Protection Calculator Calculate an additional lump sum or regular amount required to prevent cash flow going negative when a catastrophe is selected.</p>		<p>Fact Find Targeter Calculate what an existing inflow or outflow value needs to become in order to achieve a required cash flow capital sum at any age.</p>
	<p>Overlay Chart Overlay another scenario on this chart to view any differences.</p>		<p>Capacity For Loss Simulate a market fall on selected investment types and see the effect on the cash flow.</p>
	<p>Growth Calculator Calculate the required growth rate on selected investment types to prevent cash flow going negative.</p>		<p>More Expenditure Calculator Calculate how much more could be spent as a lump sum or regular amount without the cash flow going negative.</p>
	<p>Overlay Chart Overlay the Capital chart on the inflows/Outflows chart.</p>		<p>Key Date Calculator Calculate the earliest a key date can be without the cash flow going negative.</p>



[Back to the top](#)

Dashboards

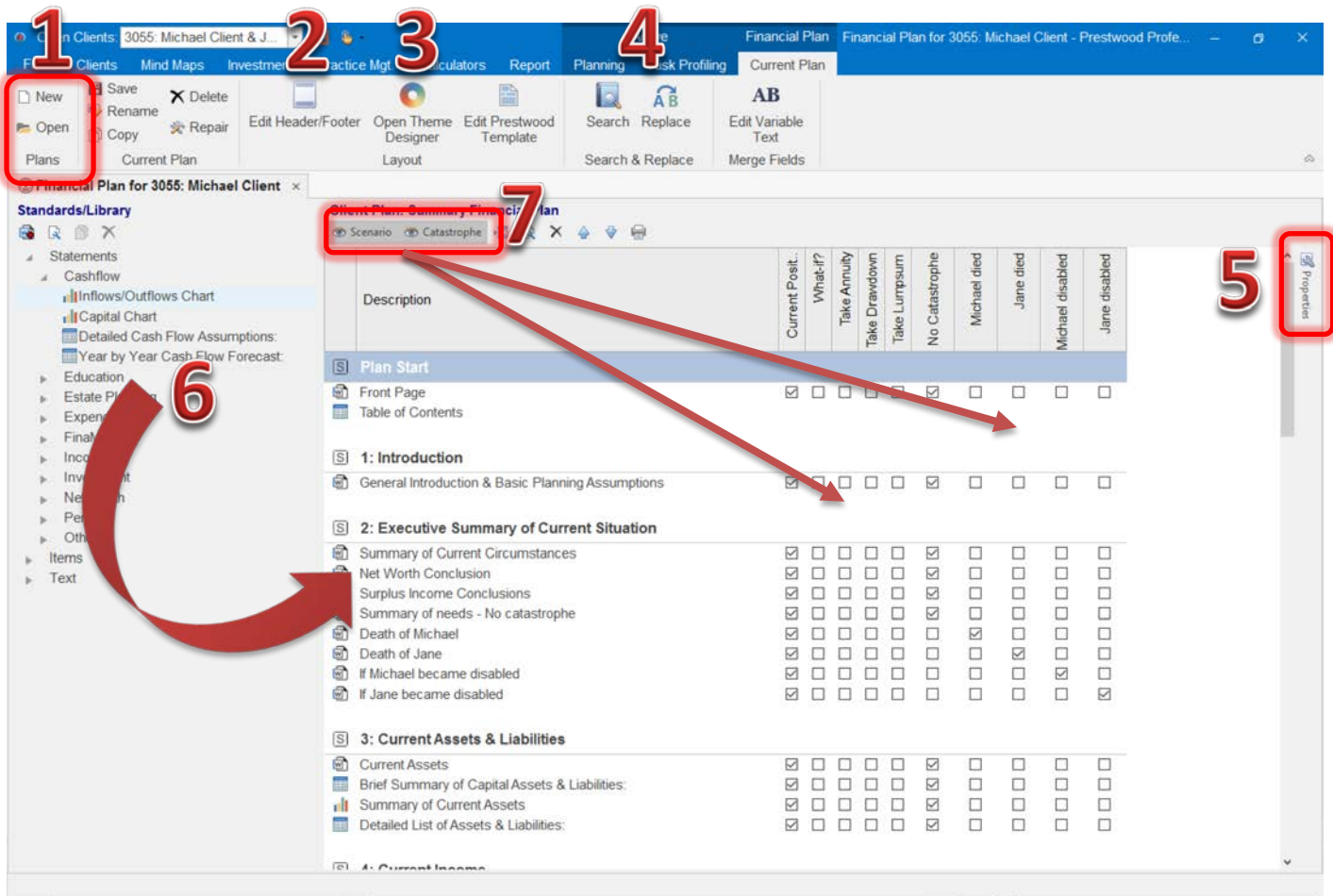
Now you can design your own dashboard statements to give you an overview with any charts from all scenarios and catastrophes. Below is a 'Catastrophe Overview'. The top row shows the Current Position for the 5 catastrophes (none, 2-death, 2-disability). The bottom row shows how the What-if equivalents are looking. This saves you constantly checking every individual screen.



1. Open, and create as many layouts as you wish. The last one you open will be remembered and open first next time, unless you close it!
2. Autofit all the charts to your screen and make all the scenario and catastrophe selections the same.
3. Show/Hide chart legends and choose the font size that suits the dashboard best.
4. Select the 'elements' tab and add charts to build your own dashboard.
5. Change the scenario/catastrophe for an individual chart element.
6. Scroll up and down through the clients' ages and what the charts change.

Financial Plan

1. Create or open another plan layout.
2. Design your Microsoft Word page layout and brand the header/footer with your logo.
3. Use the [Theme Designer](#) to make charts and tables print in your fonts, styles and colours.
4. Search & Replace words from the entire plan.
5. Set your preference for each element of the plan. It could be when to start a new page or choosing settings for a cashflow Capital Chart (market fall, overlay another scenario etc.).
6. Drag and Drop Statements, Fact Find information or text from your personal library into the plan.
7. View the scenario/catastrophe settings.



The screenshot shows the Prestwood Software Financial Plan interface. The interface is divided into several sections:

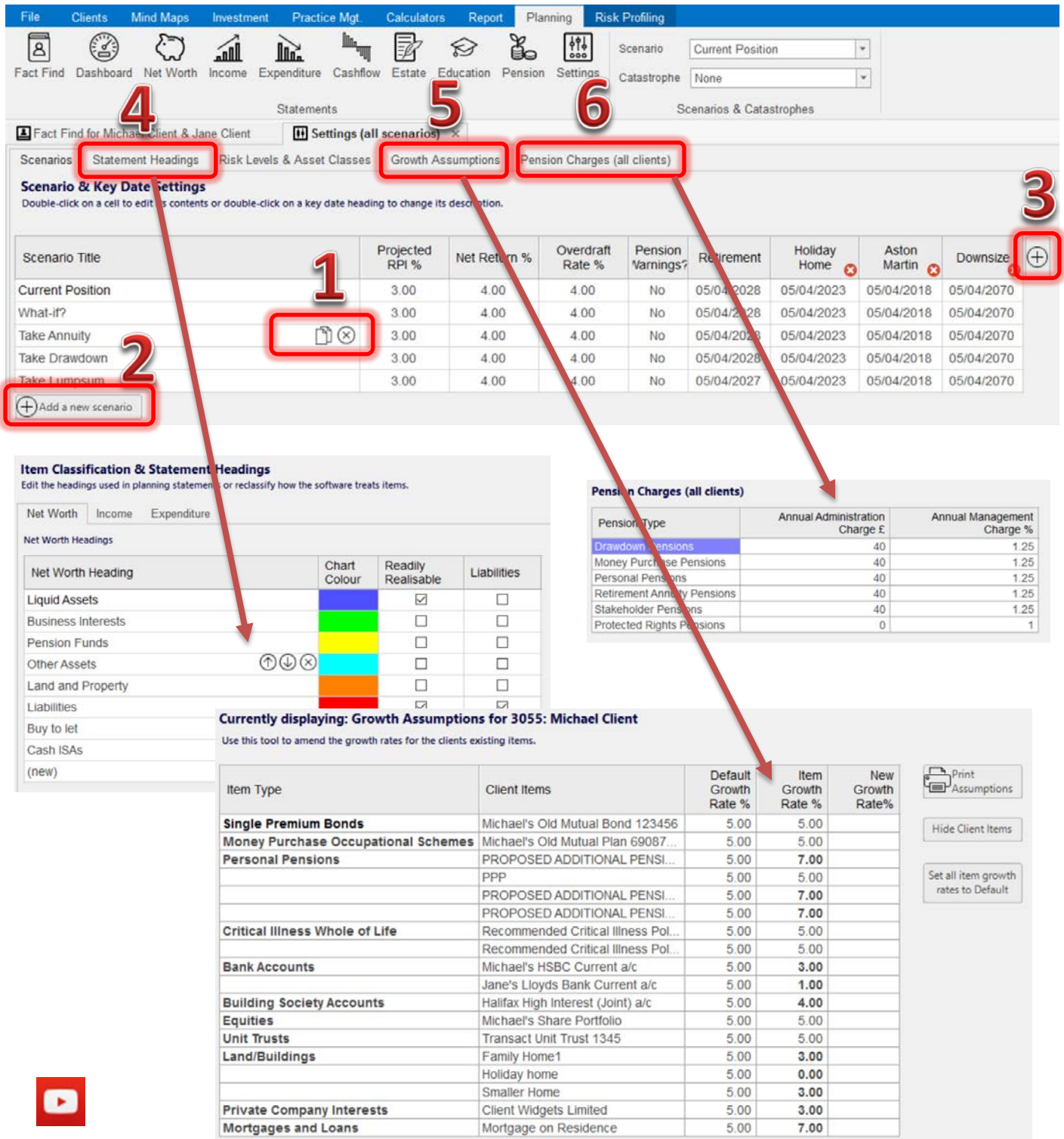
- 1:** The 'New' button in the top-left corner of the ribbon.
- 2:** The 'Edit Header/Footer' button in the ribbon.
- 3:** The 'Open Theme Designer' button in the ribbon.
- 4:** The 'Search & Replace' button in the ribbon.
- 5:** The 'Properties' button in the bottom-right corner of the main window.
- 6:** A large red arrow pointing from the 'Standards/Library' pane on the left to the main content area, indicating a drag-and-drop action.
- 7:** A red box around the 'Scenario' dropdown menu in the top-left of the main content area, with an arrow pointing to the 'Catastrophe' scenario.

The main content area displays a table of settings for various plan elements. The table has columns for different scenarios and rows for various plan components. The 'Catastrophe' scenario is selected, and the table shows checkboxes for each component.

Description	Current Posit..	What-if?	Take Annuity	Take Drawdown	Take Lumpsum	No Catastrophe	Michael died	Jane died	Michael disabled	Jane disabled
Plan Start										
Front Page	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Table of Contents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1: Introduction										
General Introduction & Basic Planning Assumptions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2: Executive Summary of Current Situation										
Summary of Current Circumstances	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Net Worth Conclusion	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Surplus Income Conclusions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Summary of needs - No catastrophe	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Death of Michael	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Death of Jane	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If Michael became disabled	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If Jane became disabled	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3: Current Assets & Liabilities										
Current Assets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brief Summary of Capital Assets & Liabilities:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Summary of Current Assets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Detailed List of Assets & Liabilities:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4: Current Income										

Key Dates & Settings

1. Make an exact copy of another scenario or delete one.
2. Add a new scenario.
3. Add a Key Date with ease.
4. Rename, Add or Remove headings on the Net Worth, Income & Expenditure Statements.
5. See and adjust all the growth rates for your client's assets in one list.
6. Enter your preferred pension charges, so that say, a pension with a growth rate of 5% and charges of 1% will enjoy real projected growth of 4%.



The screenshot illustrates the software interface for managing scenarios and settings. Red callouts (1-6) highlight key features:

- 1:** A red box highlights the 'Copy' icon in the 'Scenario & Key Date settings' table.
- 2:** A red box highlights the '+ Add a new scenario' button.
- 3:** A red box highlights the '+ Add a new key date' button in the 'Scenario & Key Date settings' table.
- 4:** A red box highlights the 'Statement Headings' tab in the 'Settings (all scenarios)' window.
- 5:** A red box highlights the 'Growth Assumptions' tab in the 'Settings (all scenarios)' window.
- 6:** A red box highlights the 'Pension Charges (all clients)' tab in the 'Settings (all scenarios)' window.

Scenario & Key Date settings

Scenario Title	Projected RPI %	Net Return %	Overdraft Rate %	Pension Varnings?	Retirement	Holiday Home	Aston Martin	Downsize
Current Position	3.00	4.00	4.00	No	05/04/2028	05/04/2023	05/04/2018	05/04/2070
What-if?	3.00	4.00	4.00	No	05/04/2028	05/04/2023	05/04/2018	05/04/2070
Take Annuity	3.00	4.00	4.00	No	05/04/2028	05/04/2023	05/04/2018	05/04/2070
Take Drawdown	3.00	4.00	4.00	No	05/04/2028	05/04/2023	05/04/2018	05/04/2070
Take Lumpsum	3.00	4.00	4.00	No	05/04/2027	05/04/2023	05/04/2018	05/04/2070

Item Classification & Statement Headings

Net Worth Heading	Chart Colour	Readily Realisable	Liabilities
Liquid Assets	Blue	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Business Interests	Green	<input type="checkbox"/>	<input type="checkbox"/>
Pension Funds	Yellow	<input type="checkbox"/>	<input type="checkbox"/>
Other Assets	Cyan	<input type="checkbox"/>	<input type="checkbox"/>
Land and Property	Orange	<input type="checkbox"/>	<input type="checkbox"/>
Liabilities	Red	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Buy to let			
Cash ISAs			
(new)			

Pension Charges (all clients)

Pension Type	Annual Administration Charge %	Annual Management Charge %
Drawdown Pensions	40	1.25
Money Purchase Pensions	40	1.25
Personal Pensions	40	1.25
Retirement Annuity Pensions	40	1.25
Stakeholder Pensions	40	1.25
Protected Rights Pensions	0	1


Currently displaying: Growth Assumptions for 3055: Michael Client

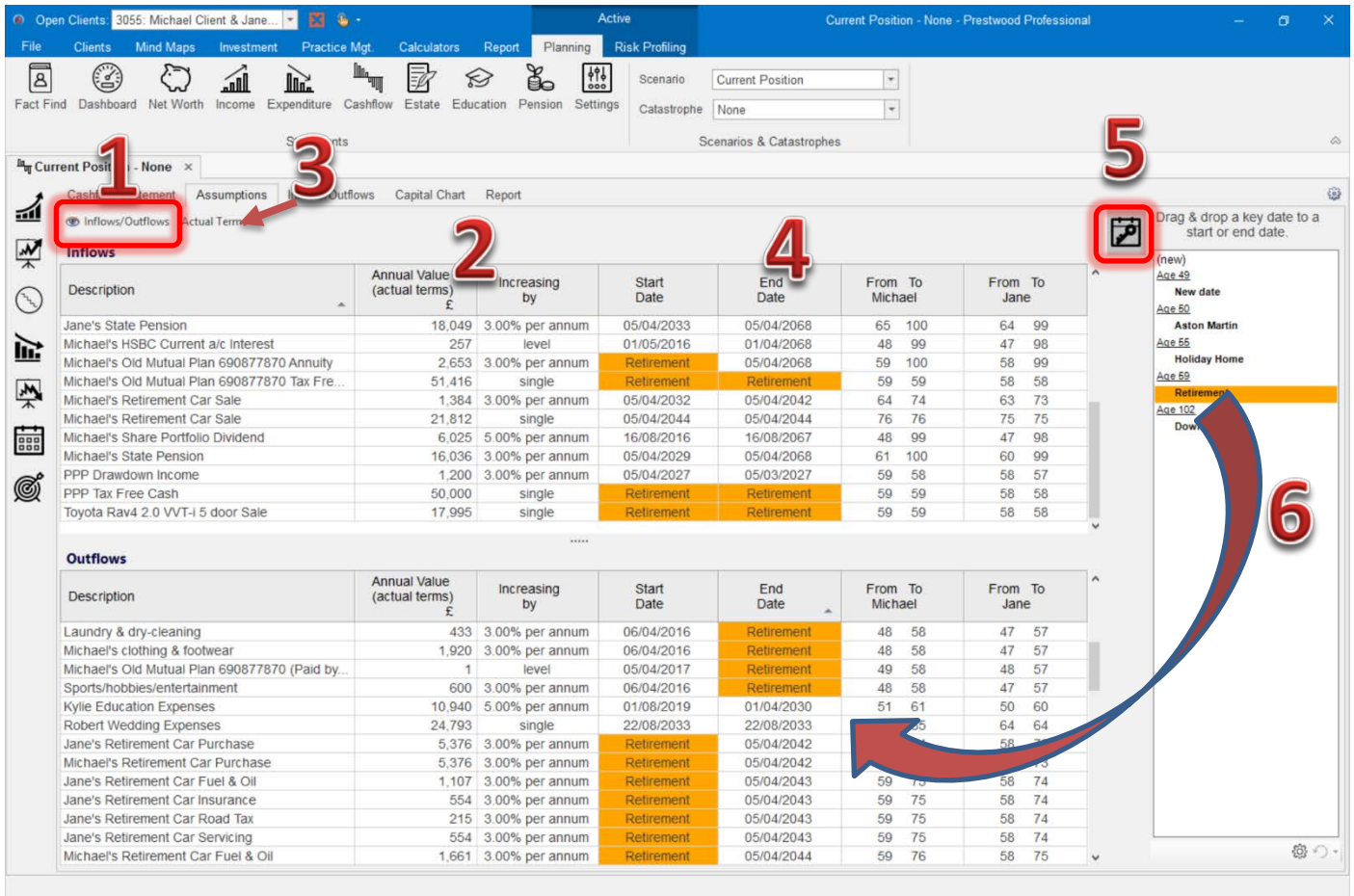
Use this tool to amend the growth rates for the clients existing items.

Item Type	Client Items	Default Growth Rate %	Item Growth Rate %	New Growth Rate %
Single Premium Bonds	Michael's Old Mutual Bond 123456	5.00	5.00	
Money Purchase Occupational Schemes	Michael's Old Mutual Plan 69087...	5.00	5.00	
Personal Pensions	PROPOSED ADDITIONAL PENSI...	5.00	7.00	
	PPP	5.00	5.00	
	PROPOSED ADDITIONAL PENSI...	5.00	7.00	
	PROPOSED ADDITIONAL PENSI...	5.00	7.00	
Critical Illness Whole of Life	Recommended Critical Illness Pol...	5.00	5.00	
	Recommended Critical Illness Pol...	5.00	5.00	
Bank Accounts	Michael's HSBC Current a/c	5.00	3.00	
	Jane's Lloyds Bank Current a/c	5.00	1.00	
Building Society Accounts	Halifax High Interest (Joint) a/c	5.00	4.00	
Equities	Michael's Share Portfolio	5.00	5.00	
Unit Trusts	Transact Unit Trust 1345	5.00	5.00	
Land/Buildings	Family Home1	5.00	3.00	
	Holiday home	5.00	0.00	
	Smaller Home	5.00	3.00	
Private Company Interests	Client Widgets Limited	5.00	3.00	
Mortgages and Loans	Mortgage on Residence	5.00	7.00	



The Assumptions tab of the Cashflow Statement has improvements too.

1. There are now separate tables for inflows and outflows, but you can toggle between one or the other here.
2. Click on a column heading, to sort by that column (values, descriptions, dates – great for checking data).
3. You can choose to see values in Actual or Today's Terms.
4. We've added an End Date column.
5. Open the Key Date Toolbox,  and select a key date to highlight all the fact find items that it's being used on.
6. Drag and drop a key date on to any relevant start or end date.



The screenshot shows the 'Assumptions' tab of the Cashflow Statement. The interface includes a menu bar with options like 'File', 'Clients', 'Mind Maps', 'Investment', 'Practice Mgt.', 'Calculators', 'Report', 'Planning', and 'Risk Profiling'. Below the menu is a toolbar with various icons for navigation and analysis. The main area displays two tables: 'Inflows' and 'Outflows'. The 'Inflows' table has columns for Description, Annual Value (actual terms), Increasing by, Start Date, End Date, and From To (Michael and Jane). The 'Outflows' table has a similar structure. A 'Key Date Toolbox' is visible on the right side, and a large red arrow points from the toolbox to the 'End Date' column in the 'Outflows' table, illustrating step 6.

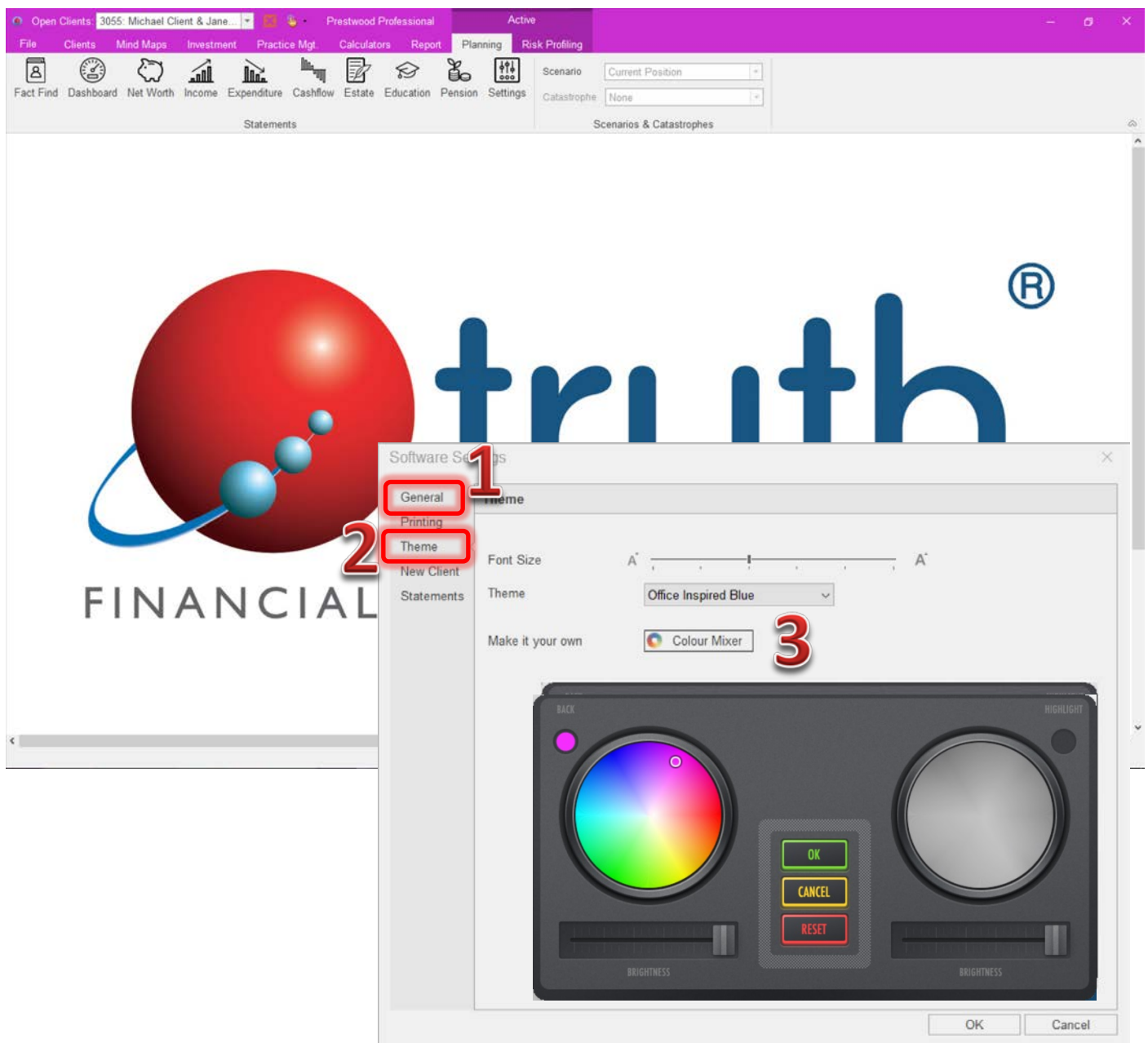
Description	Annual Value (actual terms) £	Increasing by	Start Date	End Date	From To Michael	From To Jane
Jane's State Pension	18,049	3.00% per annum	05/04/2033	05/04/2068	65 100	64 99
Michael's HSBC Current a/c Interest	257	level	01/05/2016	01/04/2068	48 99	47 98
Michael's Old Mutual Plan 690877870 Annuity	2,653	3.00% per annum	Retirement	05/04/2068	59 100	58 99
Michael's Old Mutual Plan 690877870 Tax Fre...	51,416	single	Retirement	Retirement	59 59	58 58
Michael's Retirement Car Sale	1,384	3.00% per annum	05/04/2032	05/04/2042	64 74	63 73
Michael's Retirement Car Sale	21,812	single	05/04/2044	05/04/2044	76 76	75 75
Michael's Share Portfolio Dividend	6,025	5.00% per annum	16/08/2016	16/08/2067	48 99	47 98
Michael's State Pension	16,036	3.00% per annum	05/04/2029	05/04/2068	61 100	60 99
PPP Drawdown Income	1,200	3.00% per annum	05/04/2027	05/03/2027	59 58	58 57
PPP Tax Free Cash	50,000	single	Retirement	Retirement	59 59	58 58
Toyota Rav4 2.0 VVT-1.5 door Sale	17,995	single	Retirement	Retirement	59 59	58 58

Description	Annual Value (actual terms) £	Increasing by	Start Date	End Date	From To Michael	From To Jane
Laundry & dry-cleaning	433	3.00% per annum	06/04/2016	Retirement	48 58	47 57
Michael's clothing & footwear	1,920	3.00% per annum	06/04/2016	Retirement	48 58	47 57
Michael's Old Mutual Plan 690877870 (Paid by...	1	level	05/04/2017	Retirement	49 58	48 57
Sports/hobbies/entertainment	600	3.00% per annum	06/04/2016	Retirement	48 58	47 57
Kylie Education Expenses	10,940	5.00% per annum	01/08/2019	01/04/2030	51 61	50 60
Robert Wedding Expenses	24,793	single	22/08/2033	22/08/2033	64 64	64 64
Jane's Retirement Car Purchase	5,376	3.00% per annum	Retirement	05/04/2042	58 73	58 73
Michael's Retirement Car Purchase	5,376	3.00% per annum	Retirement	05/04/2042	58 73	58 73
Jane's Retirement Car Fuel & Oil	1,107	3.00% per annum	Retirement	05/04/2043	59 75	58 74
Jane's Retirement Car Insurance	554	3.00% per annum	Retirement	05/04/2043	59 75	58 74
Jane's Retirement Car Road Tax	215	3.00% per annum	Retirement	05/04/2043	59 75	58 74
Jane's Retirement Car Servicing	554	3.00% per annum	Retirement	05/04/2043	59 75	58 74
Michael's Retirement Car Fuel & Oil	1,661	3.00% per annum	Retirement	05/04/2044	59 76	58 75

Branding

Give the software a background image/logo and tweak the style and colours to reflect your corporate branding.

1. From the File menu, select Software Settings. **Upload your logo** from the General section.
2. **Select a theme.**
3. Make it your own with the **Colour Mixer**.
4. **Choose a screen font size** to suit you and your clients. This doesn't affect the font size for printing.



5. Put your own logo and fonts in the header/footer of each printed page (just like the top of this page) from the [Prepare Written Plan](#) menu.



Custom Views

Set the layout to suit your preferences.

The screenshot shows the 'Fact Find for Michael Client & Jane Client' window. The interface includes a ribbon menu at the top, a left-hand navigation pane, a central data table, and a detailed view pane at the bottom. Red annotations highlight the following features:

- 1:** The Fact Find bar on the left.
- 2:** The ribbon menu at the top.
- 3:** The 'Item View' dropdown menu.
- 4:** The 'Show Notes Pane?' checkbox.
- 5:** The 'Mouse' or 'Touch Screen' mode toggle.
- 6:** The 'Mind Maps' menu in the ribbon.

Item Type	Description	Last Updated	Owner	Purchase Date	Purchase Price £	Date of Disposal	Current Value £	Total Annual Expenditure £	Current Post.	What-If?	Take Annuity	Take Drawdown
Motor Vehicle	BMW 5 Series Saloon	06/04/2015	Michael	01/01/2010	25,000.00	Retirement		0.00	✓	✓	✓	✓
Motor Vehicle	Jane's Retirement Car	06/04/2015	Jane	Retirement	20,000.00	05/04/2043	6,755.00		✓	✓	✓	✓
Motor Vehicle	Michael's Retirement Car	06/04/2015	Michael	Retirement	20,000.00	05/04/2044	11,060.00		✓	✓	✓	✓
Motor Vehicle	Toyota Rav4 2.0 VVT-i 5 door	06/04/2015	Jane	31/12/2011	0.00		0.00		✓	✓	✓	✓
Motor Vehicle	ASTON MARTIN LAGONDA DB9	06/04/2016	Michael	Aston Martin	140,000.00		2,000.00		✓	✓	✓	✓

1. Collapse/Expand the Fact Find bar.
2. Collapse/Pin the ribbon menu.
3. Choose to display fact find items docked to the right-hand side, bottom or not at all
4. Auto view item notes when an item is docked.
5. Toggle the layout between Mouse or Touch Screen mode, in which the controls are enlarged.
6. Drag statements and items out of the main software to display separately or to another screen.
7. Use your own Mind Map menus. Switch them on in Software Settings.

The screenshot shows a detailed financial statement for 'Michael Client & Jane Client'. The statement includes sections for Earned Income, Benefits-in-Kind, Bank/Building Society Income, and Dividend Income. A donut chart shows the distribution of income, with 92% from one source and 4% from another. A bar chart shows the 'Lifelong Income Chart' over time.

Statement	Income Tax	Net Spendable Income	Income Chart	Lifelong Income Chart	Report
Earned Income					
Client Widgets Limited (Jane) Salary					
Client Widgets Limited (Michael) Salary					
Sub-total					
Benefits-in-Kind					
BMW 5 Series Saloon Car Benefit					
BMW 5 Series Saloon Fuel Benefit					
Toyota Rav4 2.0 VVT-i 5 door Car Benefit					
Toyota Rav4 2.0 VVT-i 5 door Fuel Benefit					
Sub-total					
Bank/Building Society Income					
Jane's Lloyds Bank Current a/c Interest					
Michael's HSBC Current a/c Interest					
Halifax High Interest (Joint) a/c Interest					
Sub-total					
Dividend Income					
Michael's Share Portfolio Dividend					
Sub-total					
Total Income (Excludes Adjustments and Allowances)					

1. Click here to choose which tab should be displayed when you open each statement. For example, do you want the Cashflow Capital Chart to open first or would that spoil the flow for your presentation? You decide!
2. Would you prefer to see zeroes or nothing? Choose in Table Settings.

	Michael £	Jane £	Total £
Earned Income			
Client Widgets Limited (Jane) Salary	0	85,000	85,000
Client Widgets Limited (Michael) Salary	85,000	0	85,000
Sub-total	85,000	85,000	170,000

	Michael £	Jane £	Total £
Earned Income			
Client Widgets Limited (Jane) Salary		85,000	85,000
Client Widgets Limited (Michael) Salary	85,000		85,000
Sub-total	85,000	85,000	170,000

3. Customise your on-screen charts. Change a Pie into a Doughnut, or an Area Chart into a Bar Chart. Change fonts, series colours, backgrounds, borders, legends – just about anything!
4. If you have two charts displayed on a statement, change the orientation between horizontal and vertical to suit your screen.
5. Use the Print Theme Designer in Software Settings to customise how your tables/charts look when printed.

1

2

3

4

Table Settings

Chart Settings

Theme Designer

The options below will allow you to change the appearance of statement elements when they are printed. Right-click on an existing theme to modify/delete.

Themes

- Default
- Blue
- Autumn
- Green
- Pink
- Blue Calibri
- Softer Blue

Net Worth Statement

Title	Client	Total
Heading		
Example Asset	£20,000	£20,000
Example Asset 2	£10,000	£10,000
Example Asset 3	£10,000	£10,000
Example Asset 4	£10,000	£10,000
Example Asset 5	£10,000	£10,000
Sub-total	£60,000	£60,000
Heading 2		
Example Liability	£5,000	£5,000
Total	£55,000	£55,000

Detailed Analysis of Income (2015/16)
(Current position)

Description	Amount
Client Widgets Limited (Jane) Salary	85,000
Client Widgets Limited (Michael) Salary	85,000
Sub-total	170,000

Capital Assets & Liabilities (23/11/2015)

Category	Michael	Jane	Total
Unencumbered readily realisable assets	227,328	494	227,822
Business Interests	160,000	60,000	220,000
Other Assets	137,869		137,869
Total Assets	525,197	225,000	750,197
Liabilities	300,000	18,000	318,000
Net Worth	225,197	207,000	432,197

Capital Assets Pie Chart (23/11/2015)