



SOFTWARE LTD

The essence of CCL is “Simplicity”

Comprehensive does not have to mean complex

Good software does not have to cost the earth

You should buy your software - not pay rent forever

If it needs a manual - then it's probably too complicated

Training, where required, should be available free

Don't pay extra to run software on a network



It's about time...

While we at CCL truly believe that there are many excellent software products out there for the IFA, many of them are far too complicated to suit the single practitioner, the smaller IFA company and many network members.

It is our belief that the IFA has long been waiting for someone to offer an easy-to-understand system that simply does the job.

Most small IFAs do not have the time to spend hours every day on a computer and many cannot afford to employ a full-time administrator to perform these necessary tasks for them.

It's about money...

CCL offer software as a purchase item with low-cost updating fees running at few tens of pounds a month.

So, you no longer have to spend hundreds of pounds a month on software when, as we are told by many IFAs, they are only using 10% or 20% of its functionality.

However, we do offer rental for those who prefer no capital outlay.

And just one other thing - TRAINING. Many IFAs have found that other software is so complicated that they are forced to pay several hundred pounds a day, just to find out how it works.



CCL believe that initial training should be free

and so we offer free on-line training with an expert who can guide you through areas with which you are unfamiliar. More formal training in your offices is available at a modest cost, if required.

Freephone: 0800 0199 853

CCL Software Limited, Battenhall Lodge, 60 Battenhall Road Worcester, WR5 2BX
Email info@ccl-uk.com Web site www.ccl-uk.com

Simplicity

A unique form of Client Database, connected to a well developed yet simple-to-use and fully Editable Fact-Find which is extremely flexible and easy to navigate and prints as only nine completed pages.

The fact-find document can be personalised to your own company with your name and logo printed on every copy and you are able to edit, add and remove any areas to suit your needs or design your own for specialised requirements.

The integrated document library comes complete with the editable blank fact-find, a mortgage fact-find, a Proof of Identity Certificate and new documents will be added as compliance demands.

We also offer Client Review that will allow your clients to complete a fact-find on-line or have access to their own fact-find and this is offered with Simplicity at a low one-off cost.

In addition, we can also provide DocScan at a one off cost that allows you to scan documents directly into client's files or to drag existing documents into the client file. These files can be in virtually any format including .pdf, .doc, .wav, .avi or .jpg.

The Compliance Check not only identifies any areas of a fact-find that appear to be incomplete or missing but, at the touch of a button, will instantly take you directly to the selected field in question so that you can amend the record.

Each client can be 'grouped' in many ways. An individual client will be a member of his own family but he could also be grouped with other individuals who all work at the same place or are in the same occupational pension scheme.

You can also group clients by social group, by occupation, by net-worth or client status. There is literally no limit to the number of groups you can create, nor is there any limit to how many groups a single individual may belong.

In addition, groups can easily be divided or re-designed in a few seconds, for instance, in the case of separation or divorce.





Symplicity also includes Needs Analysis for Life and Health cover, potential pension shortfalls, analyses the level of mortgage protection, in addition to which there is a very detailed forecast of potential IHT and CGT liabilities.

All the information needed to give compliant advice to a client is shown on the screen and every parameter can be changed by the IFA to reflect his or her views and opinions or those of the client.

The system gives instant on-screen recalculations of the client's potential shortfalls and liabilities as you alter any of the parameters, such as growth rate or retirement age.

This amazing feature will galvanise your clients resolve to do something positive in the certain knowledge that they have been fully involved in the decision-making process.

In keeping with our realistic view of the needs of most of today's IFAs, we include a Shortfall & Liabilities Report that presents all the

salient information on the current position of your clients and an analysis of their future requirements. To this you can add the required Suitability Paragraphs from a library provided with your software, all of which are fully editable using Microsoft Word.

Naturally, CCL software is totally compatible with Microsoft Office and uses Word for Fact-Finds, Reports and Letters, Outlook for all diary and task options and Access and Excel.

All critical dates such as maturing policies, the expiring of reduced or fixed mortgage rates, as well as review dates and appointments, can be passed to the Outlook diary at the touch of a button and set-up a reminder.

In addition, all letters, schedules and reports, when created or edited in Word and held in the Client Correspondence File.

The CCL system also maintains archived read-only copies of previous fact-finds that can be accessed for compliance.

ABOVE ALL - WE KEEP IT SIMPLE AND AFFORDABLE

Necessity

is specifically designed to serve the needs of smaller companies, single practitioners or network members who do not want to spend all their days bogged down with administration paperwork.

Most IFAs who use CCL software tend to be sales-orientated and many feel that administration, however essential it may be, does not bring in the income they need to live.

So our view is keep it simple and don't over-complicate what, in reality, is a simple process - and don't charge hundreds of pounds a month for it.

This new program incorporates policy and mortgage tracking, commission reconciliation, a detailed New Business Register and provides all the reports required for compliance, simply and efficiently without spending hours on the task.

The Event Log is the very first thing you see on entering the program. This informs you about the state of each policy that is being processed in order of the time lapsed since the last event, to prompt you on any action that needs to be taken or to notify you of things that have failed to happen on time.

You can easily track the progress of individual policies as each event takes place, from the initial proposal stage through to going on risk. On completion, the details of the policy can be transferred to the client's record with a single keystroke.

The system copes with fees and all forms of commissions.

Reports can be based on the whole company or analysed by adviser, by types of business, commission earned or due, by provider and figures can be shown for any selected period. This is vital for providing data for your TCF and GABRIEL Reports.

Please note that we do not waste your time tracking every £1.20 earned from renewals. However, we do check that renewals are being paid and received.

CCL offers a genuine alternative at an affordable price.



Informa

is designed to produce illustrations, product information and analysis without telephone connection and we have now refined the process to offer simultaneous illustrations of

Level Term Assurance
Decreasing Term Assurance
Convertible Term Assurance
Family Income Benefit
Permanent Health Insurance
Critical Illness
Private Medical Insurance

all based on a client's current situation, on a single screen.

Clients can instantly see dozens of cost illustrations for common protection options offering them a genuine choice on how best to budget for the cover they require.

We also include a survey of the most popular schemes from Mortgage Lenders updated weekly together with the unique Repayment Illustrator which will show how varying interest rate, term, growth or mortgage amount can affect the cost of the monthly mortgage repayments.

The concept is that a client cannot make a decision on affordability without knowing the cost of a solution and you normally can't get quotes when you are out with a client because you need to be on-line. This can waste time. However, if you use Informa to tell a client that the cost will not be more than £xx.xx per month, they can then make a decision.

The result is that you don't need to get a quote from the provider until the client has already said, "Yes, I can afford that amount and will go ahead". That is the beauty of using Informa. It gets decisions and saves time.

NOTE- Informa is not designed as a replacement for the on-line quotations or mortgage sourcing programs, but a quick and effective way of assessing affordability without going 'on-line'.



Financial Planning

The most common question from clients today is “When will I run out of money?”

Plan4Life

There are several over-complicated and over-priced cashflow-type programs out there but this is the only one that is simple enough to be used live in front of your clients - without you having to go on a one-week training course and then spend 6 months practising.

Plan4Life is a quick-to-learn, easy-to-operate holistic planning tool that enables IFAs to forecast their clients' future financial situation, by simply entering the money-in and money-out transactions that occur throughout their lifetime as well as your hopes, fears and aspirations.

Target Funding

This option turns the whole process around. You enter how much money the client aspires to have available and when it is required and the system will show you how much the client needs to save - level or indexed. You can even show the consequence of the devaluation of money and the effect on the level of savings required caused by entering existing investment values or planned future capital injections.

It's prime purpose is to look at all elements of a client's financial situation including income, expenditure, pensions, investments, savings, properties

and mortgages plus their hopes, fears and aspirations to work out if (or more commonly, when) they will run out of money and to indicate what level of savings are required to redress the shortfall in income. In addition, there is an Outlook bar down the left of the screen offering the switch from the Plan to the Graph with three options available.

If you have the CCL Simplicity database, then the client information including all the major inputs can be downloaded automatically to avoid having to re-key information.

Reporting

An 8-page Financial Planning Report is available in Word, so that it is fully editable, and additional reports can be added if you have the Simplicity software. As well as the Financial Planning Report, these include Pension shortfalls, Life Assurance requirements and Health cover issues. You can also address concerns over the cover on a Mortgage or the potential CGT and IHT liability assessments.

School Fees Planning

is generally a waste of time, so whether your clients say they want to fund education with a single investment, usually from wealthy grandparents, or by their own monthly savings, this package lets you advise on the level of contributions required. As this usually proves to be unaffordable, this program helps you prove that the idea is totally beyond their means, quickly dispenses with the matter and allows you to get on with something more worthwhile.



RDR Accounts

We are just finalising this program and elements are under test right now and it will be launched in the middle of 2012.

The key functions are that it will keep a record of every task that you perform for a client on any element of the CCL Software System and record, not only the time expended, but the cost of each task to your company based on the hourly rate of the person who is logged on at the time. Each adviser, paraplanner and any other member of staff can have an hourly rate entered and the system then logs every action, time and cost. In this way, a ledger is created for every client that can be used to raise invoices and statements, charge fees, assess levels of retainers or simply record all the work that you do for every client.

Aged analysis of debts is also available and, if you decide to become VAT registered, you will be asked if all fees include VAT or are subject to VAT. Whatever the structure, a full VAT Schedule will be prepared and you will be able to reconcile this monthly, quarterly or annually, depending on the VAT payment method selected.

This program has been designed in line with the preliminary guidance issued by Her Majesty's Revenue & Customs which is only in draft form at present but we will be amending and modifying this program in light of future changes as these are announced. HMRC is attempting to remove the requirement for VAT liability for all or part of the IFAs service to clients. At present, fees for advice will be subject to VAT but it is believed that intermediary actions will not be subject to VAT.

WATCH THIS SPACE!



Client Review

is an innovative idea that saves you HOURS on every client!!!

New Clients

A simple download that puts the CCL fact-find software on your client's computer. The clients can then complete as much information as they can, or wish to, give to you.

They can complete the fact-find in one session, or over a period as time permits. Everything entered is saved automatically as it is typed. Nothing can be lost and, once completed, the resulting file will be sent back to you, the IFA, as an email.

On receiving the file, it imports directly into Simplicity to create a new client record. The file is then archived as a compliance record of what the client sent.

It's perfect for clients with a home computer or a laptop or people with a computer at the office.

You may be surprised how many clients will use this.

Existing Clients

When preparing to conduct a client review, email the current fact-find to the client. The client then amends areas like a new job, higher income, another child,

etc. After completion, the file is then emailed back to you as the originating IFA.

When you receive the file back, it is immediately checked against the original. All additions and amendments are then listed and archived so you are aware of them. Then you simply import the amended file to update your client's record.

Ideal for remote clients or when meetings are delayed. Ensures you are aware of all changes in circumstances.

Data is encrypted when sent by email for total security. Once purchased, we will email the download link to you and you can pass this to all of your clients or place it on your web site.

There is no limit to the number of times you can use this software and there is NO MONTHLY FEE - ever.

Client Review is just one of the unique Options available from CCL who are constantly looking to enhance their software.



CCL System Prices

Please note that CCL do NOT charge extra to install the software on a network system, irrespective of the number of workstations.

Most purchase prices are only charged once to a single company and this covers a network and one stand-alone computer (e.g. a laptop).

Additional advisers using the software on other stand-alone computers increase the initial charges by just 30% for each adviser.

	Purchase Price	Monthly Updating
Simplicity	£996.00	£ 48.00
DocScan	£288.00	FREE
Plan4Life	£540.00	£18.00
RDR Accounts	£240.00	FREE
Informa	£240.00	FREE
Client Review	£192.00	FREE
Necessity	£672.00	£18.00
School Fees	£144.00	FREE

Purchase Prices include the first month's updating fee

ALL CCL PRICES INCLUDE 20% V.A.T

Rental Options

Virtually all our clients have bought their software outright, which means that the software is owned by you and can NEVER be taken away from you. This means that you also own your client data within the programs - forever.

IFAs who rent software from our competitors may feel trapped. If they decide to move to another system in the future, the software is no longer available and access to their own data will be denied.

WE BELIEVE THAT THIS IS WRONG.

For IFAs who are starting in a new business venture and have limited capital to buy software, we offer a unique short-term rental on our database for under £100 per month including V.A.T. and monthly rental also include the support, maintenance and updating fee.

The important thing to note is that this should be considered a short-term measure and it is recommended that you purchase the software as soon as possible. To assist you in this, the purchase price is guaranteed not to increase from the time you sign the rental agreement and 30% of the rental you pay will be credited against the purchase of the software.

Additional System Licences

Once you have acquired your CCL system, you are entitled to add additional systems for your staff, in some cases, without any additional cost and never costing more than 50% of the initial purchase and monthly updating fee per additional Registered Individual.

Group Licence Discounts

CCL offer Non-Affiliated IFA groups a discounted purchase deal.

Any group of IFAs can select any mix of the elements of CCL software they require from the modules currently available and only pay the full price for the first system.

All the other systems will be supplied at a huge discount and the total costs will be divided between the Financial Advisers who have taken up the offer at the same time. So, the more advisers involved, the less they each pay.

ASK FOR DETAILS.



THE BENEFITS OF CCL

Easy-to-use intuitive software • Logical operation with no mandatory fields
Comprehensive without being complex • Compatible with Microsoft Office, Word,
Outlook for email and diary, Excel and Access
Fully network-compatible and multi-tasking
Secure data transfer from desktop to laptop
No extra charges for using on two computers
Does NOT require a 200 page manual
FREE Telephone Help-Line • FREE on-line training for all users
Virtually 'broker-proof'

CCL Software Limited
Battenhall Lodge, 60 Battenhall Road
Worcester, WR5 2BX
Freephone: 0800 0199 853
Email info@ccl-uk.com
Web site www.ccl-uk.com



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Works Simply - Simply Works