



Illustration System User Guide

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1 General Navigation

The right hand side of the screen will contain details of any menu options.

1.1 Input Fields

Input fields available for data entry appear as a 'box' with white background to the right of the field label.

To access a field, either:

- Move the insertion point to the required field by clicking inside the box with the mouse

Or:

- Use the Tab key to move from one input field to the next

To return to the previous field:

- Hold down the Shift key while pressing the Tab key

1.2 Input Fields with Drop-down Lists

A down-arrow at the extreme right of an available field indicates that a choice from the list provided must be selected to the field:

To select from a drop-down list, either:

- Click once with the mouse on the required selection from the list provided

Or:

- Enter the first letter of the required selection to the field

1.3 Field Navigation - Table Fields

Some screens include tables where data may be entered to the next available field(s). Once all data for a row is complete, and the information is saved, a new row will appear allowing further updates.

1.4 Common Buttons

The following buttons are commonly available to data entry screens, located to the bottom right of the screen:

 Save |  Reset |  Back

- Select the Save button to save all data entered to a screen - a 'blue spinning disk' will appear indicating that the data is being saved. This will disappear once the save is complete.
- Select the Reset button to clear a screen of data entered since the screen was last saved
- Select the Back button to return to the previous screen

If you have accessed a screen that is a 'base screen' (e.g. individual details) then 'Back' will not appear as you are at the beginning of the particular logical sequence of screens.

Please note:

Although this site has been tested with other browsers, it is best viewed on MS Internet 8, a minimum screen resolution of 1024x768 pixels and with a 24 - 32bit colour depth."

2 Illustration Types and Screens

2.1 Income Withdrawal

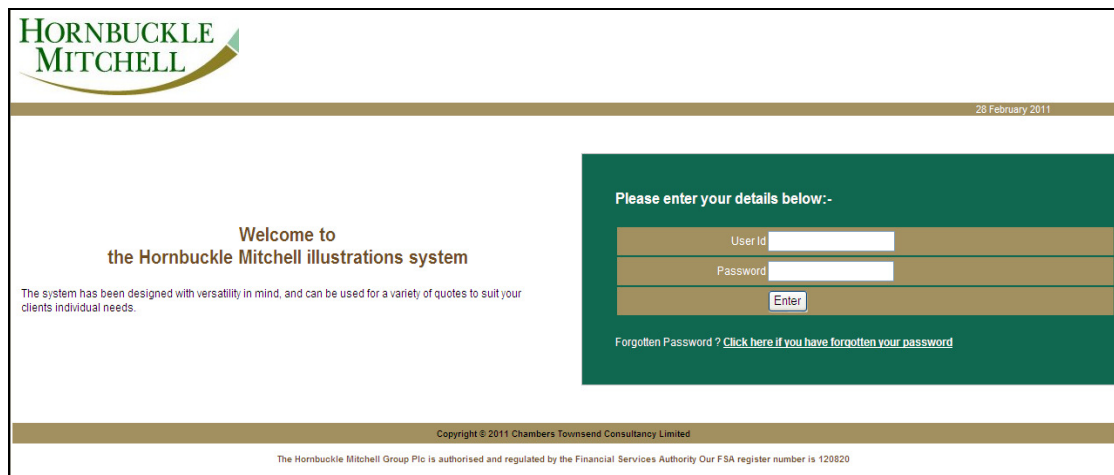
- **Client Details Screen**
 - Personal Details
 - Adviser/Agent Details
- **Contributions Screen (Details of all funding into the scheme including transfers)**
 - Illustration details
 - Charges Summary
- **Income Drawdown Details Screen**
- **Illustration**

2.2 Pre Retirement

- **Client Details Screen**
 - Personal Details
 - Adviser/Agent Details
- **Contribution Screen (Details of all funding into the scheme including transfers)**
- - Illustration details
 - Charges Summary
- **Illustration**

Please contact us if you require an in retirement review or SMPI statement and we will produce this for you.

3 Logging In



The screenshot shows the login interface for the Hornbuckle Mitchell illustrations system. At the top left is the Hornbuckle Mitchell logo. In the top right corner, the date "28 February 2011" is displayed. The main content area is divided into two sections. On the left, a welcome message reads: "Welcome to the Hornbuckle Mitchell illustrations system" followed by a note: "The system has been designed with versatility in mind, and can be used for a variety of quotes to suit your clients individual needs." On the right, a dark green box contains the login form. It is titled "Please enter your details below:-" and includes two input fields: "User Id" and "Password". Below these fields is an "Enter" button. At the bottom of the green box, there is a link: "Forgotten Password? [Click here if you have forgotten your password](#)". At the bottom of the page, there is a footer with the text: "Copyright © 2011 Chambers Townsend Consultancy Limited" and "The Hornbuckle Mitchell Group Plc is authorised and regulated by the Financial Services Authority Our FSA register number is 120820".

The above screen will appear each time you try to access the illustration system. Type in your assigned 'User ID' and 'Password' to log in.

Once logged in, you will be on the landing page with the following options on the left hand side.



View Details: View and amend your details including username and password

Illustrations: - Create new or find existing illustration

Log off: - Log off the system.

4 View and Amend Your details

The page below can be accessed by clicking on the “View Details” tab on the left hand side menu.

You can use this screen to view log in details and to change your password. Please ensure your password is a mixture of letters and numbers for security purposes.

View Your Details	
User Details	
Login Id	Julian_Test
Login Name	<input type="text" value="Julian_Test"/>
Job Title	<input type="text" value="Tester"/>
Salutation	<input type="text"/>
Last Login	14/02/2011 14:04:34
Last Login Attempt	10/01/2011 13:52:01
Password Last Changed	14/02/2011 09:59:07
Failed Logins	
Login Last Unlocked	10/12/2010 09:31:27
Password	<input type="password" value="*****"/>
Confirmed Password	<input type="password" value="*****"/>
Email Address	<input type="text"/>

5 Illustration Input Screens

Select the illustration type that you would like to produce for your client.

The following section describes the input screens that appear:

5.1 Personal Details Screen

This screen appears in all illustrations.

Personal Details	
Account No.	CR0000223
* Title	<input type="text" value="Mr"/>
* Surname	<input type="text" value="Example"/>
* Forename(s)	<input type="text" value="Test"/>
Initials	<input type="text" value="T"/>
NI Number	<input type="text"/>
* Sex	<input type="text" value="Male"/>
* Date of Birth	<input type="text" value="14/10/1935"/> (dd/mm/yyyy)
Marital Status	<input type="text" value="Unknown"/>
Salary	<input type="text" value="0"/>
Tax Rate	<input type="text" value="Basic"/>

Fields marked with a * are required fields

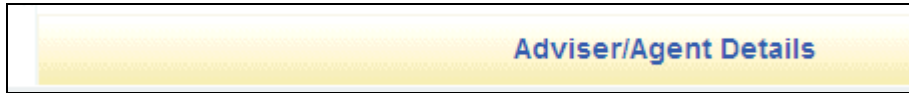
The screen collects the member's personal details as follows:

Field Name	Details
Account No	This is automatically generated
Title	Dropdown options are: Dr Miss Mr Mrs Ms Alternatively, the field can be used as a free text field to input any other title that may be required (e.g. His Excellency, the Rt Hon, Sir etc)
Surname	Surname
Forename(s)	A minimum of a single initial will be required here.
Initials	System will populate with initial letter(s) of name(s) entered in the Forename(s) field. In addition, this field can be amended if required.
NI Number	National Insurance Number
Sex	Gender
Marital Status	Dropdown has the following values: Unknown Civil Partnership Divorced Married Partnered Single Widowed

Field Name	Details
Partner's Date of Birth	<p>This field is only displayed if one of the following is selected under Marital Status:</p> <p>Civil Partnership</p> <p>Married</p> <p>Partnered</p> <p>For Protected Rights:</p> <ul style="list-style-type: none"> ▪ The system uses Unisex rates where the main life is assumed to be female and the spouse is 3 years older. <p>For Non-Protected Rights:</p> <ul style="list-style-type: none"> ▪ If Marital Status is set to 'Married' or 'Partnered' and no Partner's Date of Birth is entered, the system uses the standard 3 years younger/older assumption for illustration purposes. ▪ If 'Marital Status' is set to 'Civil Partnership' and no Partner's Date of Birth is entered, the system assumes that the Civil Partners are the same age for illustration purposes.
Salary	Salary
Tax Rate	<p>Dropdown has the following values:</p> <p>High</p> <p>Basic</p> <p>Low</p>

Click on save to store all details entered.

5.2 Adviser/Agent Details screen



Click on the above tab next to personal details to view your details .

This tab is for reference only and you cannot make amendments from here.

Adviser Details ?	
Adviser Reference:	OtherIFA
Adviser Name:	IFA2 for View Testing
Address:	IFA Towers
	Income Street
	Penion City
Post Code:	AB1 2CD
FSA Firm No:	99999
Name of Registered Company:	Other IFA & Co
Telephone Number:	0161 999 9999
Fax Number:	0161 999 9998

5.3 Contributions Screens

The contribution screen appears for all illustrations. This screen details all sources of funding including contributions and transfers. The fields are dependant on which illustration type it is and are explained further below.

Quotation Details			
Product:	FIPP		
Quote Type:	Income Drawdown		
Drawdown to Drawdown Transfer	Yes		
Quote Name:	Quotation: 2		
Existing Hornbuckle Mitchell Plan:	Yes		
* Effective Quote Date:	02/11/2010	(dd/mm/yyyy)	
Conversion Age:	77		
Has Protection	No		
Percentage of LTA Already Crystallised	0.0		
% of Excess After LTA Charge to Provide Income	0.0		
% of Excess After LTA Charge to Provide Cash	100.0		
Source	Amount	Frequency	Net/Gross
Employer Single Payments	€50,000.00		Fees & Investments Delete
Employer Single Payments	€5,000.00		Fees & Investments Delete
Existing Non Protected Rights Fund Value	€100,000.00		Fees & Investments Delete
Existing Protected Rights Fund Value	€60,000.00		Fees & Investments Delete
Member Single Payments	€500,000.00		Gross Fees & Investments Delete
Transfer Value - Non Protected Rights	€50,000.00		Fees & Investments Delete
	0.00		
Charges Summary			

The screen collects funding and illustration details as follows:

Field Name	Details
<i>Product & illustration details</i>	Fields appear as indicated.
Product	Dropdown has the following options: FIPP Full SIPP Single Investment
Quote Type	Appears in Income Withdrawal Quotes only. Select the type of illustration from this field. Dropdown has the following options: Income Withdrawal Illustrations workflow <ul style="list-style-type: none"> ▪ Flexible Income Withdrawal ▪ Income Drawdown (Full/Partial) ▪ Phased Drawdown

Field Name	Details
Drawdown to Drawdown Transfer	<p>This field appears for income withdrawal illustrations (excluding Flexible Income Withdrawal)</p> <p>Options are Yes and No (default).</p> <p>Where Yes is selected, extra data is collected on the next screen regarding the structure of the existing drawdown arrangements (review date, current maximum GAD etc). The calculation will also prevent any PCLS from the transferred in funds.</p>
Quote Name	By default, this will show details of the illustration number allocated by the system. You can amend this information if required.
Existing Hornbuckle Mitchell Plan	<p>Options are Yes and No (default).</p> <p>This field is used to determine whether or not there is an existing. The system uses this information to decide whether or not an Establishment Fee should be added.</p> <p>Validation exists to ensure that this field is set to "Yes" where Existing Non Protected and/or Protected Rights Fund Values are entered in an illustration.</p>
Additional Crystallisation	<p>Appears in Income Withdrawal Quotes only where "Existing Hornbuckle Mitchell Plan" is set to Yes (excluding Flexible Income Withdrawal)</p> <p>This field is used to determine if there is any subsequent crystallisation on the existing plan.</p>
Effective Quote Date	This is the effective date of the illustration.
Intended Retirement Age	<p>Appears in pre retirement only This is the member's age that benefits are projected to.</p>
Conversion Age	<p>Appears in income withdrawal illustrations only. This is the member's age when they are assumed to convert their income drawdown fund into an annuity.</p> <p>The maximum input is age 120.</p>
User Specific Growth Rate	<p>Appears in pre retirement only.</p> <p>Input of up to 9% is permitted in this field to specify an additional projection rate to be included in the illustration.</p>
<i>Protection Fields</i>	All the following fields appear in the income drawdown illustration only.

Field Name	Details
Has Protection	Dropdown options as follows: No Primary Protection Enhanced Protection with Lump Sum Enhanced Protection without Lump Sum Enhanced Personal LTA Enhanced Personal LTA without Underpinning (<i>Applicable after Apr 2012</i>) Underpinned LTA (<i>Applicable after Apr 2012</i>) Block Transfer
Personal Lifetime Allowance (LTA)	Appears where 'Has Protection' equals "Primary Protection" or "Enhanced Personal LTA". The input here is the percentage of the Standard Lifetime Allowance applicable. For example: Input = 150% Standard LTA = £1.8m Personal LTA will be calculated as 1.8m x 150% = £2.7m
Remaining Protected Cash Available	Appears where 'Has Protection' equals "Primary Protection". This is the balance of the PCLS certified under Primary Protection. Any cash calculations will be limited to a maximum of this amount.
Percentage Protected Cash	Appears where 'Has Protection' equals "Enhanced Protection with Lump Sum". This is the maximum percentage PCLS certified under Enhanced Protection. Any cash calculations will be limited to this maximum percentage.
Remaining Protected Cash	Appears where 'Has Protection' equals "Enhanced Personal LTA" or "Enhanced Personal LTA without Underpinning". The cash amount specified here will be used as the maximum in the calculations <i>Minimum input of £1 required here.</i>

Field Name	Details
Percentage of LTA Already Crystallised	<p>Appears where 'Has Protection' does not equal "Enhanced Protection".</p> <p>An input of 0 to 100% can be entered here.</p> <p>Where applicable it is applied to the Personal Lifetime Allowance input. Otherwise it is applied to the Standard Lifetime Allowance applicable at the Effective Illustration Date.</p> <p>Any funds in excess of the remaining LTA will be subject to charge calculations in line with the following two fields.</p>
% of Excess After LTA Charge to Provide Income	<p>Appears where 'Has Protection' does not equal "Enhanced Protection".</p> <p>This field specifies what percentage of any funds in excess of the LTA should be assumed to be used to provide an income (after deduction of the relevant LTA charge).</p> <p>The total of the entries in this and the following field must equal 100%.</p>
% of Excess After LTA Charge to Provide Cash	<p>Appears where 'Has Protection' does not equal "Enhanced Protection".</p> <p>This field specifies what percentage of any funds in excess of the LTA should be assumed to be used to provide cash (after deduction of the relevant LTA charge).</p> <p>The total of the entries in this and the preceding field must equal 100%.</p>

<i>Funding Streams</i>	Multiple types of funding streams can be included in the same illustration.
Source	<p>The dropdown options are as follows:</p> <p>Employer Regular Payments Employer Single Payments Member/Third Party Regular Payments Member/Third Party Single Payments Existing Non Protected Rights Fund Value Existing Protected Rights Fund Value Transfer Value - Non Protected Rights Transfer Value - Protected Rights</p>
Amount	Monetary amount of the frequency contribution or existing fund value.

Frequency	<p>Appears when Source equals “Employer” or “Member/Third Party Regular Payments” only.</p> <p>This is the frequency at which regular payments are to be paid.</p> <p>Dropdown options are:</p> <p>Monthly Quarterly Half Yearly Annual</p>
Fees & Investments Link	See next section regarding the Fees & Investments Screen
Save/Delete Link	<p>When entering a new funding stream, clicking here will save the details.</p> <p>For a previously saved funding stream, clicking here will delete that stream.</p>
Charges Summary Link	See later section.

5.3.1 Fees and Investments

For each stream entered in the contribution screen, a separate version of the fees and investments screen will appear as below:

Contribution Details

Single Investment Transfer Value - Non Protected Rights (£540,000.00)

IFA FEES

Total Initial Fee Taken	Percent <input type="text" value="3.0"/>
Trail Fee Taken (0% - 1%)	<input type="text" value="0.5"/> %
Adviser Annual Fee (£0 - £5,400.00)	£ <input type="text" value="0.00"/>

Charges for Portfolio of Investments (Equity) (Growth 5:7:9)

Initial Charge:	<input type="text" value="0"/> %
Annual Management Charge:	<input type="text" value="0.5"/> %

Fund Choice

Amount of Investment input as:	Percent <input type="text" value=""/>
--------------------------------	---------------------------------------

Fund Name	Fund Value %
<input type="text" value="Portfolio of Investments (Equity) (Growth 5:7:9)"/>	<input type="text" value="100.00"/>

The screen collects commission and investment details as follows:

Field Name	Details
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Field Name	Details
Fund Value Type	<p>Appears for existing Non Protected Rights fund value and existing Protected Rights fund value funding streams only in the income withdrawal and in retirement review illustration.</p> <p>Dropdown options are:</p> <p>Crystallised Drawdown Funds Non Crystallised Funds</p> <p>Separate crystallised and non-crystallised existing fund value funding streams can be included in the same illustration for partial drawdown cases.</p>
Contribution Start Date	<p>Appears for regular payments only.</p> <p>This is the date at which the regular payments commenced and can be used to distinguish between existing (date is earlier than effective illustration date) and new (date is equal to or later than effective illustration date) regular payments in the same illustration.</p>
Total Initial Fee Taken	<p>Applies to all funding streams.</p> <p>Initial adviser fee specified as an amount or a percentage. The maximum permitted input is 4%</p>
Trail Fee Taken	<p>Applies to all funding streams.</p> <p>Fund based adviser renewal fee as a percentage. The maximum permitted input will be 1%.</p>
Adviser Annual Fee	<p>Applies to all funding streams.</p> <p>Annual adviser fee specified as an amount. The maximum permitted input will be £1,000.</p>
Charges for....	<p>The following will appear in respect of each fund selected at funding stream level. This applies to all illustrations and funding types.</p>
Initial Charge	Initial fund charge entered as a percentage.
Annual Management Charge	Annual fund management charge entered as a percentage.
Fund Choice....	The dropdown options here as:
Amount of investment input as:	<p>Monetary Amount Percent</p>

You can only fill in details for either Trail fee Taken or Adviser Annual Fee, not both.

Field Name	Details
Fund Name	<p>Applies to all funding streams.</p> <p>The dropdown here contains all available funds. Multiple funds can be selected for any funding stream and different funds can apply to different funding streams within the same illustration.</p>
Fund Value (£ or %)	<p>Applies to all funding streams.</p> <p>Appears next to each fund selected for the funding stream. This will be pre selected dependant on the input put at the 'Fund Choice' field as explained above.</p> <p>The total of all percentage split inputs cannot exceed 100% or the value of the fund.</p>

5.4 Income Drawdown Details Screen

This screen appears in the Income Withdrawal illustrations only

The inputs on this screen vary depending upon the type of illustration being produced. The descriptions below highlighting the input fields have been grouped into the separate illustration type sections:

5.4.1 Income Drawdown (Income Withdrawal Illustration)

PRID Details	
Print Type B Yield	Yes
User Specific Growth Rate	Yes 0.0
Specified Income Withdrawal Fund	Yes
Income Withdrawal Fund	100000
Tax Free Cash Expressed as	Amount
Tax Free Cash Amount	0.0
Withdrawal Date	(dd/mm/yyyy)
Specified Immediate Annuity	No
Income Targets	
Target Withdrawal Options	Maximum
Amounts expressed as	Gross
Income Frequency	Monthly
Advance/Arrears	Advance

Field Name	Details
Print Type B Yield	<p>Options are Yes and No.</p> <p>If set to "Yes", the Critical Yield Type B details will be included in output.</p>

Field Name	Details
User Specific Growth Rate	<p>Options are Yes and No.</p> <p>If set to “Yes” a further field is displayed. You can input a value of up to 9% and this will be reflected in an additional projection table within the illustration output.</p>
Initial GAD Maximum Basis	<p>Appears in New Income Drawdown quotes with additional crystallisation only.</p> <p>This field has 2 options 2006 2011</p> <p>This field is used to define the percentage of maximum GAD to be used in the calculation of the maximum income payable until the first Statutory review date.</p>
GAD Tables Applicable	<p>This field has 2 options 2006 2011</p> <p>This field is used to define the GAD tables that are to be used in the calculation of the maximum income payable until the first Statutory Review date. This option will only be available during the implementation period until 06/06/2011.</p>
Specified Income Withdrawal Fund	<p>Options are Yes and No.</p> <p>If set to “Yes”, the Income Withdrawal Fund field will be displayed.</p>
Income withdrawal Fund	<p>This represents the amount of newly crystallising/already crystallised funds to be included in the illustration.</p> <p>By default, this will be the total of all non-regular funding streams entered. Users can then reduce the default value to reflect that only partial drawdown is to occur.</p> <p>The system applies validation to ensure that the value in this field is not less than any already crystallised existing fund values that have been entered.</p>
Tax Free Cash Expressed as	<p>Here you can express how you would like to show the PCLS.</p> <p>Dropdown options are:</p> <p><i>Amount</i> <i>Percentage</i> <i>Maximum</i></p>

Field Name	Details
Tax Free Cash Amount	<p>Appears if 'Tax Free Cash' is set to "Amount".</p> <p>Monetary amount input. The system validates to ensure that it does not exceed the maximum cash available (25% of fund or derived from protection data inputs on the funding screen).</p>
Tax Free Cash Percentage	<p>Appears if 'Tax Free Cash' expressed as is set to "Percentage".</p> <p>Percentage input. The system validates to ensure that it does not exceed the maximum cash available (25% of fund or derived from protection data inputs on the Funding screen).</p>
Withdrawal Date	<p>Appears where Drawdown to Drawdown Transfer is set to "No" on the Contributions screen.</p> <p>Users can specify the date from which the drawdown will commence.</p> <p>If left blank, the drawdown will be assumed to start from the illustration effective date.</p> <p>If a later date than the illustration effective date is entered. Cash will be paid on the effective date; but the drawdown will be treated as commencing from the later date.</p>
Specified Immediate Annuity	<p>Options are Yes and No.</p> <p>If set to "Yes", the immediate annuity amount field will be displayed.</p> <p>If set to "No", the system will calculate the immediate annuity.</p>
Next Review Date	<p>Appears where Drawdown to Drawdown Transfer is set to "Yes" on the contributions screen.</p> <p>The next review date applicable to the transferred-in drawdown funds.</p>
Current GAD Maximum Income	<p>Appears where Drawdown to Drawdown Transfer is set to "Yes" on the Contributions screen.</p> <p>The maximum GAD annual income currently available for the transferred-in drawdown funds.</p> <p>This will be applied in the projections up until the next review date.</p>

Field Name	Details
Income Taken Already in This Policy Year	<p>Appears where Drawdown to Drawdown Transfer is set to “Yes” on the contributions screen.</p> <p>The amount of income already taken in that policy year under the transferring drawdown arrangement.</p>
Commencement of Drawdown Date	<p>Appears where Drawdown to Drawdown Transfer is set to “Yes” on the Contributions screen.</p> <p>The date that drawdown commenced under the transferring arrangement.</p> <p>This data is collected purely for output purposes. It is not used in the projections.</p>
<i>Income Targets</i>	
Target Withdrawal Options	<p>Dropdown has the following options: (* = Not Applicable for Flexible Income Withdrawal)</p> <p><i>Maximum *</i> <i>Minimum *</i> <i>Amount</i> <i>Profile</i> <i>Percentage of Maximum *</i></p>
Amounts expressed as	<p>Dropdown has the following options:</p> <p><i>Net</i> <i>Gross</i></p>
Annual Amount	<p>Appears if ‘Target Withdrawal’ option is set to “Amount”.</p> <p>Monetary amount of annual income required. The input can be greater than the GAD maximum; but the system will apply the restriction when calculating projections.</p>
Percentage of Maximum GAD	<p>Appears if ‘Target Withdrawal’ options is set to “Percentage of Maximum”. (Not applicable for Flexible Income Withdrawal)</p> <p>Percentage input of income required (maximum 100)</p>
Income Frequency	<p>Dropdown has the following options:</p> <p><i>Monthly</i> <i>Quarterly</i> <i>Half Yearly</i> <i>Annual</i></p> <p>This is the frequency of the income required.</p>

Field Name	Details
Advance/Arrears	<p>Dropdown has the following options:</p> <p><i>Advance</i></p> <p><i>Arrears</i></p> <p>This is the timing of the income required.</p>
Income Increases	<p>Appears if 'Target Withdrawal' option is set to "Amount".</p> <p>Field to enter the percentage rate of annual escalation in the level of the income required.</p>
Income Profile	<p>Section appears if 'Target Withdrawal' options is set to "Profile".</p> <p>Section contains fields to input required income amounts for each year of the projection.</p>

5.4.2 Phased Drawdown

PRID Details	
Print Type B Yield	Yes
User Specific Growth Rate	No
Tax Free Cash to be taken as a percentage of maximum	100.0
Withdrawal Date	(dd/mm/yyyy)
Specified Immediate Annuity	No
Income Targets	
Target Withdrawal Options	Amount
Amounts expressed as	Gross
Annual Amount	10000
Percentage of Maximum GAD	100.0
Income Frequency	Monthly
Advance/Arrears	Advance
Income Increases	0.0 % p.a.

Field Name	Details
Tax free Cash to be taken as a percentage of maximum	Percentage input of 0 to 100% of the maximum cash (25% or different amount derived from the protection inputs on the Contributions screen).
<i>Income Targets</i>	
Target withdrawal Options	<p>Dropdown has the following options:</p> <p><i>Amount</i></p> <p><i>Profile</i></p>
Percentage of Maximum GAD	Percentage input to indicate the proportion of income not to be provided by cash (maximum 100%).

All other fields are the same as for Income Withdrawal - see section 5.4.

