

IFAP's web directory

See how IFAP and IFAP's sponsors are helping you to develop your IFA business online



unbiased.co.uk

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“ In the (almost) two years since I started my firm I have been using **unbiased.co.uk** as a source of new clients. On various IFA forums and in the trade press I have commented favourably about the value for money we have got from the service. Apart from our existing clients and contacts we have not done any other marketing (until this month) because we have been receiving a steady stream of quality clients through the **unbiased** site.

As an indication of the activity we have witnessed, since I returned to the office on 3rd January I have met with 5 new prospective clients who match my new client criteria. Three of these have already signed up to our service and I am positive that at least one other will also become a client. As our minimum client take on fee is £2,500 + VAT this has more than covered our costs. One of the new clients is a top city lawyer who found us through **unbiased.co.uk**. We expect to be able to bill £5,000 per annum from this one client alone, over and above our take on fee.

Of course, **unbiased.co.uk** doesn't turn an enquiry into a client, we have spent a lot of time, effort and money on having an attractive website which turns the browsing visitor into a face to face meeting, and also our proposition is compelling. However, without **unbiased** we would have to find alternative ways to drive the merely inquisitive internet user into a real enquiry. On that basis **unbiased** has got to be the most cost effective and time effective marketing tool we have used. ”

Dennis Hall APFS AIFP Chartered Financial Planner
Yellowtail Financial Planning Limited

Introduction

Your firm's continuing success may lie in your ability to build productive, face-to-face relationships with your clients – but if your business still does not have a web presence or you are not promoting it effectively, then future potential clients are going to find it increasingly difficult to find you.

Over the last five years, the internet has significantly changed the behaviour of consumers researching information. The majority no longer look in the press or in their local directory for details of IFAs in their area – they look online. Recent statistics reinforce this view. According to a recent study, there are now 29.8m people (totalling 63% of the GB population) using the internet⁽¹⁾ and audiences are now spending an average of 23 hours a week online, which equates to 21% of their media consumption⁽²⁾ Statistics like these show that you cannot afford to ignore this media channel.

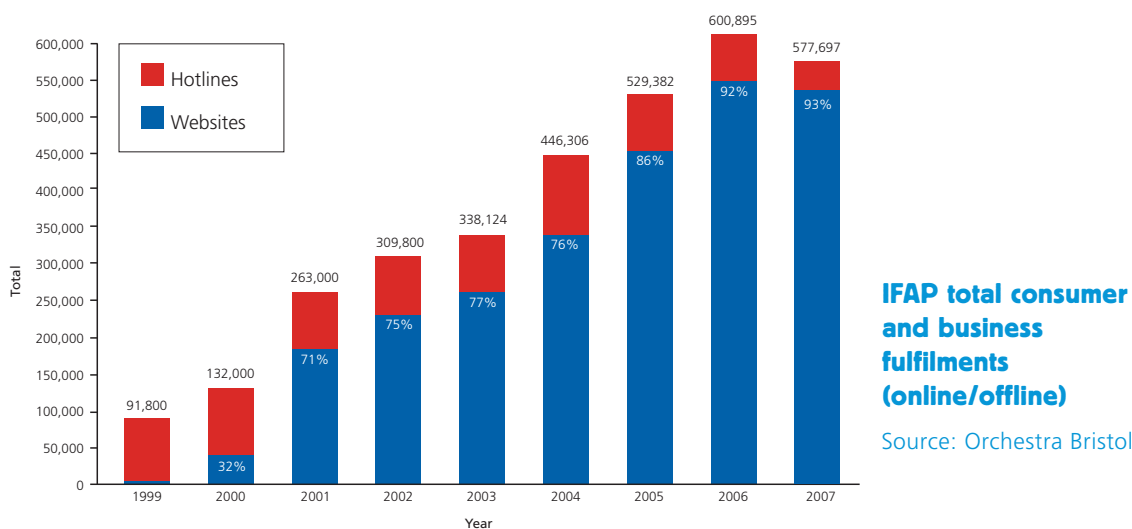
Given the effectiveness of this media, it is no surprise that the online advertising spend in the first half of 2007 totalled £1,334m, accounting for 14.7% of the UK advertising industry⁽³⁾. This was up from 5.8% the previous year, which is more than either outdoor advertising or radio advertising⁽⁴⁾ and is a trend that is almost certain to continue.

Currently 93% of IFAP's total fulfilments are carried out online (up from 32% in 2000). The number of white label 'Find an IFA' searches run by IFAP on partner websites has also grown from just one white label in 2001 to 59 today. These facts might indicate that IFAs who are yet to establish a web presence and who are not promoting their businesses online, risk losing out or are losing out already. If you are not in the 'virtual' high street when consumers' initial online financial research takes place, there's a risk that consumers and businesses will remain oblivious to the services your business offers. Worse still, they may not find you at all.

The vast majority of IFAP's 9,000 members have set up email contact points and nearly two thirds have established some form of web presence. Over a third (over 3,200) have made the next step and plumbed their website into the internet via IFAP's Online Marketing Package (OMP). This enables consumers to search online to find company details, as a result of the high profile online campaigns IFAP runs on behalf of member IFAs.

Broadband penetration is also a key indicator as to the availability of internet information to users. 10.2m households in the UK have a broadband connection⁽⁵⁾ accounting for 89% of all internet users, which is up by 9% from the year before. Broadband users spend twice as much time online compared to their narrowband counterparts and view 3.5 times as many web pages⁽⁶⁾. Broadband penetration is expected to continue rising, it is predicted that broadband will be in 63.5% of all homes by 2010⁽⁷⁾.

IFAP's own statistics show that an increasing number of 'Find an IFA' searches are being fulfilled online.



Sources: 1. NOP World, Dec 2005, 2. TGI.Netwave8 – 2006, 3. IAB/PwC, Oct 2007, 4. IAB/PwC, Oct 2007, 5. Continental research, Autumn 2006, 6. BMRB, Nov 2006, 7. PwC, Global Entertainment and Media Outlook 2006 – 2010

With IFAP's OMP, your business can benefit from a number of features such as enabled links through to your website and email, and a section whereby consumers can request that you call them back, to ensure you don't miss any potential custom.

This is not the future – the online revolution has already happened. Consumers are researching information via the web right now. So make sure you're not missing out on a wealth of possible business opportunities, and make the most of your online offering today.

David Elms

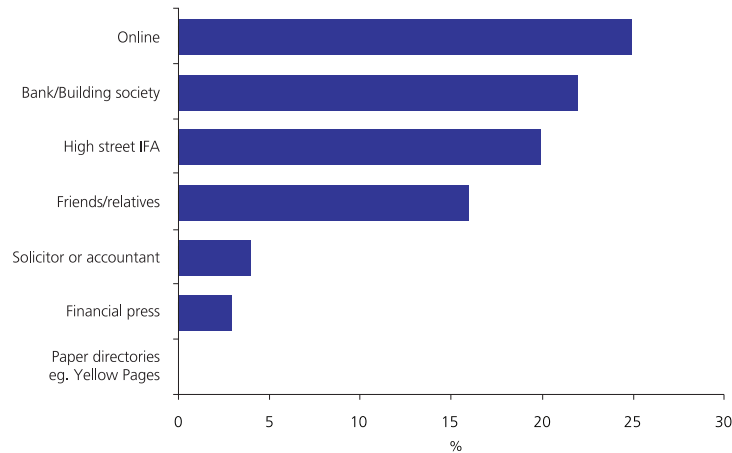
Chief Executive
IFA Promotion Ltd
david@ifap.org.uk

Promoting your website

There is little point in having a website if people cannot find it. Consumers researching on the internet invariably use search engines to match sites to the keywords they enter, or visit their favourite sites and use links from content they find there. In the UK, Google is one of the main search engines with 78% market share⁽¹⁾. It also follows that if a consumer is researching online and finds your details through unbiased.co.uk or one of its partner websites, they will want to continue the research process by visiting your website and finding out a bit more about your business and how you can help them.

Source: 1 IAB, Jun 2007

In order that your potential clients can find your details, they must appear where they are likely to look, and consumers are demonstrably looking online first when researching financial advice. This is partly because of the ease and speed of researching on the internet and partly, because it can help them drill right down and find exactly what they are looking for. Research carried out by IFAP shows that more people look online when first searching for financial advice than visit a bank or building society.



Source: 651 – ABC1 adults, aged 25–64; Ipsos MORI for IFA Promotion, January 2006

Tracking where an online lead was actually generated from, is of utmost importance in enabling you to know where your marketing budget is best spent. As you will see in the section entitled 'How IFAP is promoting your business online', IFAP is currently promoting **www.unbiased.co.uk** (and therefore member IFA entries) across the web in a variety of ways. This can sometimes make identifying the source of the online lead difficult.

For instance, unless you are spending a considerable amount of money on promoting your individual site through search engines as IFAP does, it is unlikely that they found your website listed sufficiently high on one of them to be viewed by a high volume of consumers. Most likely, the lead was as a result of your IFAP directory listing, where the consumer completed the search form to find exactly the type of adviser they wanted in their local area. By measuring where your leads are coming from (and what type of leads they were), you will be able to tailor your marketing activity and spend accordingly, to ensure you get the highest number of quality leads possible.

Whether you have a website or not, IFAP can help promote your business online by connecting your details to its high-profile campaign currently running to promote independent financial advice across the UK.

How IFAP is promoting your business online

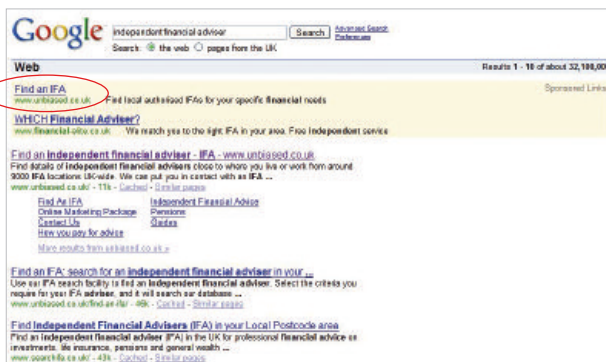
It could be argued that IFAP has the highest profile of all the IFA directories, with over 90% of the IFA market registered⁽¹⁾. One of the main benefits is that consumers and businesses looking for a local IFA by using the search criteria, can find one that matches their needs closely – and this means quality leads for IFAs. Member IFAs tell us that 77% of leads result in business being written⁽²⁾.

But IFAP also delivers quantity. In the past 12 months, over 575,000 requests were carried out on our 'Find an IFA' searches with **unbiased.co.uk** alone, receiving up to 60,000 unique visitors a month⁽³⁾. In addition to this, IFAP's 59 white label searches received an average of 10,000 unique users a month between them.

Sources: 1. Datamonitor, 2004, 2. Consensus, 2007, 3. Webtrends, 2006

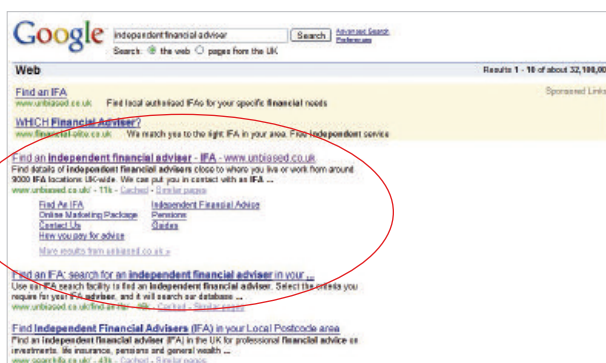
IFAP is already promoting your business in the following ways:

- Online searches – over 575,000 searches were carried out via our 'Find an IFA' searches in the past 12 months – 93% of these enquiries were dealt with online.
- White label searches – IFAP runs white label versions of its online 'Find an IFA' search on 59 high-profile sites including web portals, financial trade body sites, search engines, financial product providers and newspapers. These include: msn.co.uk, aol.co.uk, tiscali.co.uk, yahoo.co.uk, standardlife.com, clericalmedical.co.uk, aifa.net, itsonline.co.uk, londonstockexchange.com and moneyobserver.co.uk (see page 13 for the full list of white label services).



- Search engine paid-for listings – IFAP registers over 5,500 IFA and personal finance related terms across all search engines including Google, Yahoo and MIVA. These paid-for listings are highly targeted and are the only way to ensure that IFAP is at the top of the list when enquirers in your locality are researching financial matters online that are relevant to independent financial advice.

- High natural listing exposure (not sponsored links) – IFAP's website has been optimised to ensure that all the search engines pick up the IFA relevant terms in text on the site and display this as a link to enquirers searching online.





- Online advertising – IFAP runs a year-round advertising campaign on relevant websites, promoting the benefits of independent financial advice to consumers and businesses.

- Offline and online PR editorial – IFAP generated over 5,000 pieces of positive editorial in the consumer media over the last 12 months which invariably contained a reference to **unbiased.co.uk** and the hotline 'Find an IFA' searches.



- Links – hundreds of websites link to **unbiased.co.uk** enabling web visitors to access independent financial advice. This is partly because IFAP has about 9,000 IFA locations for enquirers to select from but mostly because of the confidential nature of the search.



IFAP's Online Marketing Package (OMP)

The Online Marketing Package (OMP) applies to **unbiased.co.uk** and the 59 searches IFAP has established on high-profile partner websites. Members subscribing to IFAP's OMP can offer enquiring consumers and businesses the following features:

Enhanced entry display

- Your IFAP entry will be placed in a coloured box, making it stand out on the list of member IFAs presented by us to an online enquirer. A preview of your 75-word description is also viewable from the search results page.
- This means that IFAP can make your entry stand out online – whether or not you currently have a website. Enquirers will naturally be drawn to entries with more impact, giving you a better opportunity to get your firm's messages across.

INDEPENDENT FINANCIAL PLANNING

Distance: 0.39 miles

Tel: 01234 567890
Tel: 01234 567890

Contact@independent-financial.net.gb
www.independent-financial.net.gb

£ Fees or Commission
8 Investment & Saving, Personal Retirement Planning, Taxation Planning, Offshore Investments, Personal Protection, Mortgages, ISAs/OEICs/Unit Trusts, Expatriate Services

Please call me back | Email me info | Info & Map

Description

Independent Financial Planning was created to look after the clients of a long established accountancy practice. It is, however, a stand-alone company as a number of other accountants, solicitors and stockbrokers also refer clients to the firm. Work is undertaken on either a fee or commission... *More>>*

'Call me back' facility

- Enquirers will be given the option to waive their confidentiality (by their own choice) and request that you call them back directly. Notification will be sent via email alert to your inbox.
- This means that you'll get the chance to talk directly to IFAP enquirers electing to use this service.

'Send me info' facility

- Enquirers will be able to request that the full details contained in your IFAP entry are forwarded to their inbox.
- Enquirers can store your firm's information in their inbox for future use at their convenience.

Online functionality

- Your web and email addresses will be displayed and enabled by IFAP, allowing an enquirer to click straight through to your website or contact you online.
- Enquirers researching online will often be interested in visiting your website to find out more about your company – quite simply, to help them decide quickly if the services your firm provides are right for them. They probably also expect you to offer them an email facility. With your website and email links displayed and enabled on IFAP's online searches, enquirers can find out this extra information, which increases the chances of your company being selected if appropriate. Be in no doubt, your website can play an important role in filtering enquiries and improving the quality of the leads you receive.

Online Marketing Package Email Reporting

Members with a live email address subscribing to the OMP receive a monthly report from IFAP detailing how many enquirers using IFAP online searches have:

- Viewed a member IFA's entry
- Requested a member call them back direct
- Asked for a member entry to be forwarded to their inbox
- Clicked through to a member's website
- Clicked through to a member's email address
- Clicked through to a member's further information page
- Clicked through to a member's office location map

Please note: the IFAP database currently records that 96% of member IFAs have a live email address.

Members can choose any number of the features listed for the flat monthly/annual charge. Only those member IFAs subscribing to the Online Marketing Package will have their web and email links displayed and enabled.

Online Marketing Package Q&A

How will the Online Marketing Package (OMP) help me if most of my business comes from existing clients and client referrals?

If IFAP's 'Find an IFA' searches can deliver exactly the type of business you're looking for – why would you want to turn that away? Is it really possible to have too much of the right sort of business? IFAP searches match enquirers' needs precisely with the information shown on member IFAs' entries. Therefore, if you want to receive only a particular type of lead, we can structure your entry to ensure this happens (e.g. by product area, payment method offered, gender of advisers available and incremental qualifications held). Subscribing to the OMP means that more of these highly targeted consumer and business leads will find and notice your IFAP entry – as opposed to those of your competitors (who may not yet have subscribed).

Why should I sign up to the OMP when I feel that the quality of leads I have received from IFA Promotion has been of low quality?

According to our last Consensus research, 77% of all IFAP leads result in business being written⁽¹⁾! If you feel that the leads you are receiving are low quality for any reason, we would suggest fine tuning your directory entry. Due to the way we match enquirers' needs to the information shown on member IFAs' entries, it is important to make sure your entry really reflects the business you want to attract. Subscribing to the OMP should also help improve the volume and quality of leads generated for your business, as people researching online are twice as likely to view your entry if you are subscribed.

Source: 1. Consensus, 2007, based on 1,451 member IFAs returning a survey

Why should I pay extra for the OMP if my IFAP entry is already working for me?

If your IFAP entry is already working for you, then it can work even better when you have subscribed to the OMP. Consumers researching IFA information online are likely to want to continue their online research journey by checking out your website or contacting you via email (i.e. before they decide to arrange to come in and see you). With 93% of all IFAP fulfilments now being dealt with online, this demand is likely to increase. The web is now the tool of choice for people looking for financial advice, and with the OMP you will be part of the online revolution. It's also worth noting that income generated by OMP subscriptions is used by IFAP to further promote the IFA brand and generate even more leads for our IFA members. This is certainly not the case with most other lead generators.

Why should I sign up to the OMP when I've never had a single lead from IFA Promotion?

IFAP received 575,000 enquiries from people looking for a local IFA in the last 12 months. Independent research shows that roughly half of these enquirers went on to visit an IFA⁽¹⁾. Therefore it is extremely unlikely that you would not have received a single lead. You can call the member hotline on 0870 325 9020 to find out how many times your details have been seen by a consumer. If you still feel your lead levels are very low, it is usually due to one of two things:

- 1) The IFA details you show on your IFAP entry are either incomplete or are not suitable for the type of business you are looking for. The ultimate aim of the IFAP searches is to match enquirers' needs with the information shown on member IFAs' entries. This means that if you want to receive only a particular type of lead, we can structure your entry on all our searches to make sure this happens (e.g. by product area, payment method offered, gender of the adviser available and incremental qualifications).
- 2) Your method for finding out where consumers found your details may not be completely accurate. If someone specifies 'the web', you need to ask 'where on the web?' If they say 'Google', you need to consider whether you have a presence on Google (maybe you don't independently, but IFAP does on your behalf – as it does with all the other search engines). With all the online activity that IFAP carries out across paid-for search, natural search listings, white label searches, online banner ads, traditional PR and online editorial, it is very likely that IFAP was the conduit for a number of the leads you've received – you just may not have realised it.

Once you sign up to the package, you will receive a monthly activity report on your entry, which will further help you measure the benefit your IFAP entry delivers.

Source: 1. Mercer, 2006

How will the OMP help me if I don't have a website?

Not having a website could certainly be detrimental to your positioning in today's internet-savvy world. However if you don't have a website, you can still use the OMP as a method of promoting yourself on the web. Twice as many consumers will see your details if you have signed up to the OMP, and enhancing your entry will help to offset the fact that you don't have a website.

Is there any point signing up to the OMP when I'm not in a good residential area?

Consumers often search on their work postcode as well as their home one. To make the most of your entry, ensure that you have all your business areas, payment options and qualifications listed. An alternative is to register your home address with us instead. Subscribing to the OMP is an extremely cost-effective way to ensure your details are seen by more consumers who are looking for precisely what you offer.

Why do I need the OMP if I advertise in another online directory?

The cost of IFAP's OMP is only £249 + VAT per year. Only one IFAP generated lead is needed in a year for this cost to more than pay for itself. If you are already advertising on the web, you will be aware that it has become the tool of choice for people looking for local IFA details.

If you are still advertising in published directories, perhaps now is the time to trial some marketing activity on the web. IFAP already promotes you and other member IFAs all the time – just look at all the promotional activity already in place. IFAP currently advertises via paid-for advertising on search engines, natural search listings on search engines, white label searches on 59 partner websites, online banner ads, traditional PR and online editorial. It's also worth noting that any income generated by OMP subscriptions is used to further promote the IFA brand and generate even more leads for our IFA members (which is certainly not the case with other lead generators).

I don't believe website advertising is relevant to financial advice – so what's the point of the OMP?

Consumer demand would say that this is not the case. Over 575,000 people a year are looking for a local IFA using IFAP's searches, and the vast majority of these (93%) do so online. If you want your services to be seen by these consumers (and it's hard to imagine why anyone wouldn't!), the OMP is an extremely targeted, and therefore effective, marketing tool.

Why should I sign up to the OMP when I don't advertise anywhere else?

Because many of your competitors already are. Over 3,200 member IFAs have already subscribed to the OMP and are currently reaping the benefits. As mentioned above, due to the way the IFAP search matches consumers' needs with information shown on IFAs' entries, if you are interested in receiving only a particular type of lead, you need to supply only the data for those particular leads. That way, we can match you up with only those consumers.

Subscribing to the OMP means that more of these highly targeted enquiries will find your business details, as opposed to those of your competitors. It's also worth noting that income generated by OMP subscriptions is used by IFAP to further promote the brand and generate even more leads for member IFAs. This means people are more likely to value your independence, whether or not they found you via IFAP. We would certainly value your support!

We've set the price of the OMP to be competitive with other online search directories. However, because of the unique way IFAP matches enquirers' needs with the services member IFAs can offer, we believe the leads IFAP generates are of a higher quality.

Since the introduction of the OMP, results have shown that your IFA business is twice as likely to be viewed by a consumer if your directory entry is enhanced⁽¹⁾. In fact, IFAP OMP subscribers average 20 new leads per year⁽²⁾. These leads cost as little as £12.45 and half of them result in a product sale. With each sale generating an average commission of £900 you could earn up to £7,560 in new income for an annual subscription of just £249 + VAT⁽¹⁾. Over 3,200 members have already subscribed and are taking advantage of these benefits.

Sources: 1. Orchestra, 2. Mercer Oliver Wyman, 2005

How can I apply?

Any income generated from the OMP subscriptions will be used to fund further promotional activity on behalf of our members. Importantly, IFAP remains a not-for-profit company.

Price per address is as follows:

Annual £249 + VAT

(to cover 12 months from payment) payable by direct debit or credit card.

Monthly £24 + VAT

(payable each month for 12 months) payable by direct debit.

You can apply online at www.unbiased.co.uk/advisers, by calling the member hotline team on 0870 325 9020 or by completing and returning the application form on page 37.

What those who subscribe to IFAP's Online Marketing Package say about the service:

“Excellent service.
Receiving prospects.”

Stan Foley
AMJ Insurance and Mortgage Services Ltd

“Very happy with service, resulting
in increased productivity.”

Ben Sherwood
Hillier Hopkins LLP

“I have found that it has
increased my website activity,
and I am seeing more people
come through the door.”

Colin Urquhart
IFA

“We are very pleased with the
results so far, with a marked
increase (up around 70%) in the
number of leads we are receiving.
We currently have five on the
system and we are in the process
of adding a further three IFAs. It
has proven for ourselves to be a
very cost-effective way of raising
our brand and profile in the IFA
market, not to mention the
benefits from additional clients
and sales opportunities.”

Robert Douglas Associates

“Extremely happy with the volume
of prospects received as a result
of signing up to the enhanced
marketing package.”

Veronique Banse
La Bourse Ltd

“Generally very happy.
Receiving a steady flow
of prospects.”

Francis Klonowski
Klonowski & Co

“I am pleased to say that this
(signing up to the OMP) is the
best thing that we could have
done. We receive approximately
2 enquiries per month from IFA
Promotion. This may not sound
like high volumes, but the quality
of the enquiries has been very
high, with a recent enquiry
resulting in an 'A' client where
we have a minimum annual fee
of £5,000. Considering that we
paid just £250 to you, we have
had considerable success with
IFAP. I know who we will and
won't be continuing (advertising)
with next year!”

Rebecca Taylor CFP APFS
Dunham Financial Services Ltd

IFAP's 'Find an IFA' searches on partner websites

Companies already running white label versions of IFAP's 'Find an IFA' search on their site (promoting member IFA details to consumers including those with enhanced OMP entries) include:

Portals

www.aol.co.uk

www.msn.co.uk

www.tiscali.co.uk

www.yahoo.co.uk

Online publishers

www.citywire.co.uk

www.financedaily.co.uk

www.fpb.org

www.guardian.co.uk

www.iii.co.uk

www.is4profit.com

www.londonstockexchange.com

www.moneyobserver.co.uk

www.myfinances.co.uk

www.thisismoney.co.uk

www.timesonline.co.uk

www.trustnet.com

www.whatinvestment.co.uk

Trade bodies

www.aifa.net

www.theaic.co.uk

www.investmentuk.org

www.reita.org

www.uksif.org

www.wfa-group.co.uk

Product providers

www.abbeyforintermediaries.com

www.aberdeen-asset.com

Product providers continued

www.aegonse.co.uk

www.aegonam.co.uk

www.alliancetrust.co.uk

www.axa.co.uk

www.brightgrey.com

www.canadalife.co.uk

www.canadalifeint.com

www.clericalmedical.co.uk

www.offshore.clericalmedical.com

www.defaqto.co.uk

www.friendsprovident.co.uk

www.invescoperpetual.co.uk

www.legalandgeneral.com

www.lutine.com

www.makesenseofit.com

www.newstaram.com

www.norwichunion.co.uk

www.nsandi.com

www.pru.co.uk

www.scottishlife.co.uk

www.scottishwidows.co.uk

www.six-steps.org

www.skandia.co.uk

www.sli.co.im

www.standardlife.com

www.thechildrensmutual.co.uk

www.thehartford.co.uk

www.unum.co.uk

IFAP's sponsors' e-offering for IFAs





One Bow Churchyard, London, EC4M 9HH

Company name: Aberdeen Asset Management
Contact name: Broker Desk
Telephone: 0800 592 487
Fax: 0870 888 3037
Email: brokerdesk@aberdeen-asset.com
IFA Extranet website: www.aberdeen-asset.com
Public website: www.aberdeen-asset.co.uk

- Services offered**
- ✓ Fund information
 - ✓ PDF document downloads
 - ✓ IFAP 'Find an IFA' white label
 - ✗ IFAP 'Find a Media IFA' white label



AEGON, Edinburgh Park, Edinburgh, EH12 9SE

Company name: AEGON Scottish Equitable
Contact name: eService Helpdesk
Telephone: 08456 100 001
Fax: 0131 5494 457
Email: eservicehelpdesk@aegon.co.uk
IFA Extranet website: www.aegonse.co.uk/adviser
Public website: www.aegonse.co.uk

- Services offered**
- ✓ Online quotes for Life Assurance
 - ✓ Policy Servicing for Individual Pensions
 - ✓ Policy Servicing for Group Schemes
 - ✓ Electronic new business submissions
 - ✓ Online valuations
 - ✓ Transaction history
 - ✓ Fund information
- Policyholder access to Policy Servicing for:
- ✓ fund purchases
 - ✓ fund switches
 - ✓ transaction history
 - ✓ Group Scheme administrator access to Policy Servicing
 - ✓ PDF document downloads
 - ✓ Download Policy Data into back-office systems
 - ✓ XML Website components for IFAs' websites
 - ✓ IFAP 'Find an IFA' white label
 - ✗ IFAP 'Find a Media IFA' white label

- Notes**
- Our online services make doing business with us easier, quicker and cheaper.
- The services we offer include:
- Plan information, including plan details, current and transfer values, transaction lists, projections and the ability to switch funds and change client details
 - Electronic new business, which can be submitted via portals such as The Exchange and Assureweb
 - Claims and underwriting tracking*
 - Group pensions transactions, including being able to set up schemes from start to finish, comprehensive contributions management and personalised member quotes
 - Quotations
 - News, information and literature on our products and our funds
- * This is currently accessed through a separate log-in.



131 Finsbury Pavement, London, EC2A1 1NT

Company name: Alliance Trust
Contact name: Ian Dawson
Telephone: 020 7496 1410
Fax: 020 7496 1444
Email: I.Dawson@alliancetrust.co.uk
Public website: www.alliancetrust.co.uk

Services offered

- ✓ Quotes for Individual Pensions
- ✓ Valuations
- ✓ PDF document downloads of sales literature
- ✓ B2C Website components for IFAs' websites
- ✓ IFAP 'Find an IFA' white label
- ✗ IFAP 'Find a Media IFA' white label

Notes

- There are several online developments in progress for 2007:
- Adviser access to the SIPP bank account
 - Drawdown and transfer-in illustrations (December 2006)
 - Adviser calculators and tools
 - Fund information for the Select SIPP
 - Policy servicing for the Select SIPP



e-Business, AXA Centre, PO Box 1810, Bristol, BS99 5SN

Company name: AXA
Contact name: eCommerce Helpdesk
Telephone: 0845 300 1946
Email: EcommerceHelpdesk.AL@axa-sunlife.co.uk
IFA Extranet website: www.axa.co.uk/advisers
Public website: www.axa.co.uk/advisers

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Policy Servicing for Bonds
- ✓ Policy Servicing for Individual Pensions
- ✓ Policy Servicing for Group Schemes
- ✓ Electronic new business submissions
- ✓ Policy Tracking
- ✓ Valuations
- ✓ Transaction history

- ✓ Fund information
- Policyholder access to Policy Servicing for:
 - ✓ Fund purchases
 - ✓ Fund switches
 - ✓ Transaction history:
 - ✓ Group Scheme administrator access to Policy Servicing
 - ✓ PDF document downloads of sales literature
 - ✓ XML Download Policy Data into back-office systems
 - ✓ IFAP 'Find an IFA' white label
 - ✓ IFAP 'Find a Media IFA' white label

bright grey®

a division of **Royal London**

2 Queen Street, Edinburgh, EH2 1BG

Company name: Bright Grey
Contact name: David Barr
Telephone: 0845 6094 511
Fax: 0845 6094 522
Email: ExtranetHelp@brightgrey.com
IFA Extranet website: www.brightadviser.co.uk
Public website: www.brightgrey.com

Services offered

- ✓ Quotes for Life Assurance
- ✓ Key facts illustrations
- ✓ Electronic new business submissions
- ✓ PDF document downloads of sales literature
- ✓ IFAP 'Find an IFA' white label
- ✓ IFAP 'Find a Media IFA' white label

Notes

Bright Grey is a specialist protection provider and is part of the Royal London Group, the UK's largest mutual. Launched in 2003, Bright Grey is a modern business which has seen strong year-on-year growth.

Bright Grey offers:

- A flexible, menu-based protection product
- Competitive rates backed by reliable, market-leading service
- All plans come with the unique Helping Hand service at no extra cost

Products are distributed through the adviser channel by a small specialist sales team.

Canada Life

Canada Life Place, Potters Bar, Herts. EN6 5BA

Company name: Canada Life Limited
Contact name: IFA Sales Support
Telephone: 0845 722 6232
Fax: 0845 600 8787
Email: IFA_sales_support@canadalife.co.uk
IFA Extranet website: www.canadalife.co.uk/ifa
Public website: www.canadalife.co.uk

Services offered

- ✓ Quotes for Life Assurance
- ✓ Fund information
- ✓ PDF document downloads
- ✓ IFAP 'Find an IFA' white label
- ✓ IFAP 'Find a Media IFA' white label

Profile

Canada Life Limited, a UK subsidiary of the Great-West Life Assurance Company which is owned by Great-West Lifeco, began operations in the United Kingdom in 1903 and looks after the retirement, investment and protection needs of individuals and companies alike. As well as providing stability and security through its individual contracts, Canada Life Limited is one of the leading providers of competitively priced group insurance solutions.

Great-West Lifeco Inc, the largest Canadian life and health insurance company, provides retirement savings and income plans, as well as protection contracts for individuals and families. The company has high financial security ratings from five credit evaluation agencies.



CLERICAL MEDICAL

10 Cannons Way, Bristol, BS1 5LF

Company name: Clerical Medical
Contact name: Web Support Team
Telephone: 0845 609 2233
Fax: 01275 555 760
Email: onlinesupport@clericalmedical.co.uk
IFA Extranet website: www.clericalmedical.co.uk
Public website: www.clericalmedical.co.uk

Services offered

- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Policy Servicing for Group Schemes
- ✓ Electronic new business submissions
- ✓ Valuations
- ✓ Fund information
- ✓ Group Scheme administrator access to Policy Servicing
- ✓ PDF document downloads of sales literature
- ✓ XML Download Policy Data into back-office systems
- ✓ IFAP 'Find an IFA' white label
- ✓ IFAP 'Find a Media IFA' white label

Notes

Founded in 1824 Clerical Medical has always been a leading provider of flexible and efficient financial solutions for individuals and companies. Clerical Medical is part of the HBOS Group. The HBOS Group is one of the largest financial services groups in Europe.

We specialise in investing for the future. We offer investments, retirement planning and long-term savings – that's all we do. Working in partnership with people's financial advisers, we combine our expertise to help consumers to make the most of their money, so giving them the freedom to make the most of their lives.

defaqto.

The Financial Research Centre, Haddenham Business Park, Haddenham, Aylesbury, HP17 8LJ

Company name: Defaqto
Contact name: Luci Mylward
Telephone: 01844 295 454
Fax: 01844 295 555
Email: lmylward@defaqto.com
Public website: www.defaqto.com

Services offered

- ✓ XML Download Policy Data into back-office systems
- ✓ IFAP 'Find an IFA' white label
- ✓ IFAP 'Find a Media IFA' white label



FRIENDS PROVIDENT

Pixham End, Dorking, Surrey, RH4 1QA

Company name: Friends Provident
Contact name: eBusiness Helpdesk
Telephone: 0845 6000 670
Email: ebs.team@friendsprovident.co.uk
IFA Extranet website: www.friendsprovident.com/adviser
Public website: www.friendsprovident.com

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Key facts illustrations
- ✓ Policy Servicing for Life Assurance
- ✓ Policy Servicing for Bonds
- ✓ Policy Servicing for Individual Pensions
- ✓ Policy Servicing for Group Schemes
- ✓ Electronic new business submissions
- ✓ Policy Tracking
- ✓ Commission Tracking
- ✓ Valuations
- ✓ Transaction history
- ✓ Fund information
- Policyholder access to Policy Servicing for:
 - ✓ Fund purchases

- ✓ Fund switches
- ✓ Transaction history
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- ✓ IFAP 'Find a Media IFA' white label

Notes

By providing a comprehensive and easy-to-use range of online services, we give IFAs greater control of their business and confidence in the service that they provide to their clients.

Our website provides a wide range of valuable information including:

- Fund information
- Up-to-date literature
- Technical financial planning material
- The latest industry news

We also offer a comprehensive range of secure services enabling IFAs to:

- Obtain illustrations
- Submit new business
- Track new business applications
- Check their commission statements
- Obtain policy details, valuations and projections



Perpetual Park, Perpetual Park Drive, Henley-on-Thames, Oxon. RG9 1HH

Company name: Invesco Perpetual
Contact name: Broker Services
Telephone: 0800 028 2121
Fax: 01491 416 000
Email: adviserenquiry@invescoperpetual.co.uk
IFA Extranet website: www.invescoperpetual.co.uk/adviser
Public website: www.invescoperpetual.co.uk

Services offered

- ✓ Valuations
- ✓ Transaction history
- ✓ Fund information
- ✓ PDF document downloads of sales literature
- ✓ B2C Website components for IFAs' websites
- ✓ IFAP 'Find an IFA' white label
- ✗ IFAP 'Find a Media IFA' white label



Legal & General House, Kingswood, Tadworth, Surrey, KT20 6EU

Company name: Legal & General Assurance Society Ltd
Contact name: Adviser Services Technology Team
Telephone: 01737 375 335
Fax: 01737 375 247
Email: extranets@landg.com
IFA Extranet website: www.landg.com/advisercentre
Public website: www.legalandgeneral.com

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Key facts illustrations
- ✓ Policy Servicing for Life Assurance
- ✓ Policy Servicing for Bonds
- ✓ Policy Servicing for Individual Pensions
- ✓ Policy Servicing for Group Schemes
- ✓ Electronic new business submissions
- ✓ Policy Tracking
- ✓ Valuations
- ✓ Fund information
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- ✓ Fund switches
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- ✗ IFA 'Find a Media IFA' white label

Notes

The Legal & General Adviser Centre provides you with the latest information and tools to help you to control and develop your business. Choose from a variety of features relating to client servicing, quotes and applications, analysis, marketing material, business information, useful links and recent communications. Examples include our pension transfer analysis service, online ISA and Protection applications, and comprehensive valuations facility.



Barnett Way, Barnwood, Gloucester, Gloucestershire, GL4 3RZ

Company name: Lincoln Financial Group
Contact name: Clare Maiden
Telephone: 01452 637 080
Fax: 01452 637 163
Email: clare.maiden@lincolnuk.co.uk
IFA Extranet website: www.lincoln-ifa.co.uk
Public website: www.lincolnuk.co.uk

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Fund information
- ✓ PDF document downloads of sales literature
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Notes

Lincoln Financial Group is the UK business name of Lincoln National (UK) PLC and its UK subsidiary companies.

Lincoln National Corporation, the parent group, is listed as LNC on the New York Stock Exchange and is one of the world's largest organisations, placed in the FT Global 500 in 2007. Lincoln National Corporation was founded in 1905 and has a proud heritage of over 100 years' financial strength and

security, with long-term credit ratings (as at 25 July 2007) of 'A+' from Standard & Poor's, 'a' from AM Best, 'A' from Fitch and has assets under management of more than \$237 billion (as at 31 March 2007) and more than \$9.1 billion in annual revenues (for the year ended 31 December 2006).

The UK operation dates back to 1934 with assets under management of £5.49 billion (as at April 2007). Lincoln in the UK is passionate about doing the best for its customers at or in retirement, by bringing to the market reliable and flexible solutions which enable transition through retirement, protecting and enhancing wealth to enjoy an income for life. It serves the needs of customers nationwide either direct or through financial advisers and is dedicated to building excellent customer service.



154 Great Charles Street, Birmingham, B3 3HN

Company name: Lutine Assurance Services Ltd
Telephone: 0121 200 1919
Fax: 0121 200 1921
Email: enquiries@lutine.com
Public website: www.lutine.com

Services offered

- ✓ Quotes for Life Assurance
- ✓ Key facts illustrations
- ✓ PDF document downloads of sales literature
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Notes

Specialist Group & Individual Life Office offering bespoke solutions & competitive terms.



1 Knightsbridge Green, London, SW1X 7NE

Company name: New Star Investment Funds
Contact name: Investment Services
Telephone: 08456 088 702
Email: webifacontact@newstaram.com
IFA Extranet website: www.newstaram.com
Public website: www.newstaram.com

Services offered

- ✓ Fund information
- ✓ PDF document downloads of sales literature
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Notes

At New Star, our primary objective is to provide our investors with superior investment returns across a broad range of equities, bonds and commercial property to more specialist areas such as financials. Since our retail launch in 2001, New Star has become established as one of the leading providers in the UK retail fund management industry. Our group funds under management now total £24.4 billion* while the number of individual holdings has risen to approximately 900,000. The shares of New Star Asset Management Group are quoted on the London Stock Exchange.

*At 26 September 2007



Wellington Row Floor 2, 2 Rougier Street, York, North Yorkshire, YO90 1UU

Company name: Norwich Union Life
Contact name: E-Commerce Marketing
Telephone: 01904 452 019
Email: GPROPOS@norwich-union-life.co.uk
IFA Extranet website: adviser.norwichunion.com
Public website: www.norwichunion.com

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Key facts illustrations
- ✓ Policy Servicing for Life Assurance
- ✓ Policy Servicing for Bonds
- ✓ Policy Servicing for Individual Pensions
- ✓ Policy Servicing for Group Schemes
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- ✓ IFAP 'Find an IFA' white label
- ✗ IFAP 'Find a Media IFA' white label



Charles House, 375 Kensington High Street, London, W14 8SD

Company name: National Savings and Investments
Contact name: Financial Advisers One Stop Shop
Telephone: 0845 971 5401
Fax: 01253 832 025
Email: ifa@nsandi.com
IFA Extranet website: www.nsandi.com/ifa
Public website: www.nsandi.com

Services offered

- ✓ PDF document downloads of sales literature
- ✓ IFAP 'Find an IFA' white label
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Notes

The Quick Guide for Financial Advisers provides an outline of all our savings and investment products and their features. It can be printed from the IFA website, as can our product application forms.

Any questions please email: ifa@nsandi.com or telephone the Financial Advisers' Helpline 0845 971 5401.



PRUDENTIAL

Craigforth, Stirling, FK9 4UE

Company name: Prudential UK
Telephone: 0808 234 0808
Fax: 0808 234 0404
Email: contact.us@prudential.co.uk
IFA Extranet website: www.pruadviser.co.uk
Public website: www.pru.co.uk

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Key facts illustrations
- ✓ Policy Servicing for Bonds
- ✓ Policy Servicing for Individual Pensions
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Notes

Pruadviser.co.uk is Prudential's dedicated award-winning website for Financial Advisers. The site has been designed to help you find everything you need to know about Pru's range of products.

Our online services make selling and servicing Pru products easier than ever.

Contact our eBusiness Helpdesk for advice on 0808 234 5200. Calls may be recorded to improve service.

We already offer a broad range of online services, covering the full range of Prudential products. Over the coming year, we'll be continuing to improve our existing site, and working closely with Advisers to launch new services. Go to www.pruadviser.co.uk to read about our latest developments!



19 St. Andrew Square, Edinburgh, Mid Lothian, EH2 1YE

Company name: Scottish Life
Contact name: Keith Macpherson
Telephone: 0131 4567 471
Fax: 0131 5248 925
Email: kmacpherson@scottishlife.co.uk
IFA Extranet website: www.scottishlife.co.uk/adviser
Public website: www.scottishlife.co.uk

Services offered

- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Policy Servicing for Life Assurance
- ✓ Policy Servicing for Bonds
- ✓ Policy Servicing for Individual Pensions
- ✓ Policy Servicing for Group Schemes
- ✓ Commission Tracking
- ✓ Valuations
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Notes

Scottish Life has drawn on its expertise in the fields of pensions and technology to develop an award-winning online service platform.

Scottish Life's secure online services for intermediaries has everything needed to facilitate the sale and installation of a group pension products, together with tools required to monitor and administer the arrangements.

With Scottish Life Trustees, Scheme Administrators and Planholders are able to access a wide range of information and administer their group pension arrangements through Scottish Life's online services.

As well as winning 5 Money Marketing Awards for Best Use of New Media, Scottish Life has also won a total of 5 Pensions Management Technology Awards over the last 3 years. Works4you, our innovative online employee benefits administration platform, won Best Specialist Application in 2004.

Works4you is available at no charge with our Retirement Solutions Group Pension products.



PO Box 17036, 69 Morrison Street, Edinburgh, EH3 8YF

Company name: Scottish Widows plc
Contact name: Web Support Team
Telephone: 0845 716 6747
Fax: 0131 6557 693
Email: Webmaster@scottishwidows.co.uk
IFA Extranet website: www.scottishwidows.co.uk/extranet
Public website: www.scottishwidows.co.uk

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
- ✓ Policy Servicing for Life Assurance
- ✓ Policy Servicing for Bonds
- ✓ Policy Servicing for Individual Pensions
- ✓ Policy Servicing for Group Schemes
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Skandia

PO Box 37, Skandia House, Portland Terrace, Southampton, Hampshire, SO14 7AY

Company name: Skandia
Contact name: E-Commerce Helpdesk
Telephone: Freephone 0800 0851 585
Email: ecommerce.helpdesk@skandia.co.uk
IFA Extranet website: www.skandia.co.uk
Public website: www.skandia.co.uk

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
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- ✓ Policy Servicing for Bonds
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Notes

- Additional Services:
- U-Skan – analysis reports showing the underlying assets of a client's fund, plan or portfolio.



Standard Life, Conference Square, Edinburgh, EH3 8RA

Company name: Standard Life Assurance Company
Contact name: Sales Technology Helpdesk
Telephone: 0845 6060 036
Fax: 0131 2466 285
Email: sales_ecommerce@standardlife.com
IFA Extranet website: www.adviserzone.com
Public website: www.standardlife.co.uk

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
- ✓ Quotes for Individual Pensions
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Notes

www.adviserzone.com
 Adviserzone is Standard Life Group's dedicated website for advisers, healthcare intermediaries and mortgage introducers. The site has been designed to make it easier for you to find the products and services you need.

- Access to the secure services on the site is via User ID/Password or UNIPASS certificate.

The site provides:

- Technical information, product information, calculators and a portfolio planning tool
- Electronic new business submission for protection and bonds
- New Business Tracking for a range of products including SIPP
- Online servicing for individual pensions, (including SIPP), bonds, mutual funds and protection



Brockbourne House, 77 Mount Ephraim, Tunbridge Wells, TN4 8GN

Company name: The Children's Mutual
Contact name: IFA Support
Telephone: 0800 521173
Fax: 01892 775354
Email: ifasales@thechildrensmutual.co.uk
IFA Extranet website: www.thechildrensmutual.co.uk/ifa
Public website: www.thechildrensmutual.co.uk

Services offered

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Notes

We make it our business to help families secure their children's future. It's more than just offering savings plans. It's also about understanding the issues and concerns which face parents and how we might play our part in addressing them.

Our long term commitment to the children's financial services market means that your clients get so much more than a policy when you recommend The Children's Mutual.

With a heritage dating back to 1881 and the latest financial expertise, we are able to help you look after the financial wellbeing of your client's children or grandchildren for the rest of their lives.

We have added a range of OIEC funds to The Children's Portfolio. Not only can you target parents who wish to make regular contributions, you can also target parents and grandparents who have larger sums to invest. The choice of highly-rated funds from some of the best-known investment houses should satisfy any investment strategy.

We have introduced Straight-Through Processing for our range of With-Profits savings plans, thus further improving our service proposition to the IFA Market. For full details visit our website on www.thechildrensmutual.co.uk/ifa.



Milton Court, Dorking, Surrey, RH4 3LZ

Company name: Unum
Contact name: Regional Sales Offices or Head Office
Telephone: 01306 887 766
Fax: 01306 881 394
Email: Web.Helpdesk@unumprovident.co.uk
IFA Extranet website: www.unumprovident.co.uk/Home/Advisers/
Public website: www.unum.co.uk

Services offered

- ✓ PDF document downloads of sales literature
- ✓ IFAP 'Find an IFA' white label
- ✓ IFAP 'Find a Media IFA' white label

Notes

Unum is the UK's leading provider of group income protection insurance, with over 35 years of experience. Our critical illness and life insurance products enable our customers to purchase complementary protection solutions that together make a comprehensive protection package. We offer solutions to companies of all sizes and also offer products for individuals.

Our income protection customers benefit from our expertise in the specialist areas of disability, rehabilitation and return-to-work. We enable individuals to protect their incomes, ensuring their financial security if they are unable to work because of illness or injury. For employers, we safeguard one of their most valuable resources by helping employees return to work following long-term absence.



ZURICH

UK Life Centre, Station Road, Swindon, SN1 1EL

Company name: Zurich Financial Services
Contact name: Technology Helpdesk
Telephone: 0500 546 546
Fax: 0500 546 540
Email: easyaccess@zurichintermediary.co.uk
IFA Extranet website: www.zurichintermediary.co.uk
Public website: www.zurich.co.uk

Services offered

- ✓ Quotes for Life Assurance
- ✓ Quotes for Bonds
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Notes

Zurich Intermediary Group is a sales, marketing and services business focused exclusively on Intermediaries. We offer a time-saving approach, providing easy access to award-winning service through our highly acclaimed 'value chain', market-leading products and innovative added-value support.

Through one point of contact, Intermediaries can enjoy access to Zurich Assurance with its competitive range of protection and pension propositions, and Sterling's investment proposition.

Zurich Intermediary Group is backed by the Zurich Financial Services Group, one of the world's largest financial services groups, and is authorised and regulated by the Financial Services Authority.

Integration of valuation data into intermediary back office systems/software – NOW LIVE. Online New Business underwriting, Policy Trafficking, Event Notification are all planned for the next 12-24 months.

Developing your online presence



Setting up and promoting your website

Written by Diana Baker of IFA Systems, December 2007 (www.ifa-systems.co.uk)

Introduction

It is becoming quite the norm for people to expect that their professional advisers will have a website through which they can check out further information on their firm. Those financial advisers who either do not have a web presence, or whose website is out of date, are not showing their firms in the best light, whereas those advisers who maintain their website and also use it to service existing clients will benefit the most.

This guide aims to help a financial adviser identify what they should consider when setting up a web presence. It also aims to help the more web-savvy think about how best to develop their web presence, and service their existing client bank better.

Why have a website?

It is worth spending some time thinking through your reasons for having a website, this will influence the style and content of anything you go on to produce.

What are the benefits of having a site?

The benefits to the adviser of having a suitable website are many, including:

- As a potential source of new business
- Demonstrating to prospects that you are serious about your profession
- Showing you are up-to-date with technology
- Giving your introducers a focal point for their referrals
- Promoting your services widely in a cost-effective way
- Enhancing communications to and from your existing clients
- Enabling you to provide added value to your clients
- Offering the purchase of financial products online without your involvement
- Providing a home for secure and confidential client correspondence
- Sharing information with your clients
- Being more easily updated than a brochure – it is so much more cost-effective and flexible
- Saving time/energy/postage costs in communicating data/information to clients and prospects

Who is going to visit your site?

Visitors to your website will include prospects, clients, introducers and professional connections, and possible new recruits. Each group should be able to find their way easily to the section they are interested in.

Although the average age of your clients may be high, don't use this as an excuse not to have a site, as there are a lot of silver surfers out there who have time and are interested in finding out more. And their children and grandchildren are likely to be web-savvy and more inclined to choose an adviser who has a web presence, so make sure it's yours!

What could it offer those visitors?

There is a huge range of features that can be provided through a website, from simply giving them your contact details, to offering information, data, guides and newsletters – see Section 5 on Website content.

Whatever it contains, your site should be interesting but not overwhelming, truthful yet intriguing, educational in useful areas, with simple navigation which belies any complexity, and memorable enough to make clients want to come back.

Communicating with clients

Many websites are simple brochures describing your services and providing a point of contact, but they can be invaluable tools to aid communications with clients, saving you time and money and giving clients an added-value service.

The public area of your site can provide details of your services and your terms, and access to quite a range of information (see later in this guide), but by including a secure log-in section you can give access to a lot more information which can be confidential to that client, or which you want only clients to view.

These secure features can include:

- **Portfolio reports** – either uploaded from your back-office system, or via links to product providers, possibly with real-time valuations, valuation histories, transaction histories etc
- **Fund information** – giving further details on the funds within their portfolio
- **Documents for download** – this can either include general documents for all clients like a factfind, or it can be your newsletter, or something more personal like a document specific to a client which only that client can access, e.g. an acceptance form which needs signing fast, full portfolio report, etc
- **Newsletters** – either as PDF for download, or links to further pages on your site, just for clients
- **Secure messages** – an alternative, secure method of contacting without using email (which can get lost or intercepted)
- **Bulletin board** – notices for clients generally e.g. latest awards, new staff, Christmas closing etc
- **Broadcast facility** – sending emails to groups of clients registered in your site about particular matters, e.g. latest market views
- **Pre-populated enquiry forms** – saves the client having to type in their contact details each time
- **Factfind** – shows the client what details you currently hold, which they can then update in preparation for an annual review meeting, for example. The feature should include an audit trail of any changes made, either by you or by the client
- **Links to quote services or fund supermarkets** which pre-populate the provider screen with the client's data, thus saving on re-keying

Website visitors could register themselves in your site, or you could do this for them and supply the client with their username and password for access. If you can run bulk uploads of data from your back-office system, this will speed up the registration process considerably.

Anything which you can provide for your clients through your site will benefit both you and the client by:

- Saving time and money in preparing and posting reports
- Communicating with clients on a regular basis at little cost, thus keeping them aware of your name and your service
- Making information available at any time for the client to view
- Saving on telephone time in talking through general or personal information which they can find on your website instead

Design and format

The design and format of a site should relate to the type of visitor it is aimed at, but the following basic considerations apply to all sites.

A good website should be:

- **Attractive** – a boring website is just as bad as one full of clashing colours and large images
- **Clearly branded** – no point in your visitors not remembering whose site they have visited
- **Fast to download** – although most people have broadband, some images can still take a long time to appear
- **Easy to navigate** – don't bewilder people with the choice, or make it difficult to get around the site
- **Easy to read** – one of the fastest turn-offs around is to have tiny text or wrong colours – either too pale or too bright
- **Flexible and easy to develop** – new features or requirements need to be added easily without looking like afterthoughts
- **Secure in the areas that contain personal information**
- **Easy to find again** – use a memorable domain name if you can
- **Without distractions or links to other IFAs' sites or directories** (surprising how many sites do just that and potentially lose business!)
- **Easily found by search engines** – although getting a good position for generic searches is virtually impossible without paying, a site should be able to be found under specific searches related to the main business/trading style
- **Easy to maintain** – it can be expensive to pay someone for every amendment, and an out-of-date site does you no credit
- **Compliant with current requirements**, e.g. DDA (Disability Discrimination Act), FSA directives and codes of business including Treating Customers Fairly initiative, EU marketing directives
- **Coded according to best practice and agreed industry standards**
- **Search engine friendly** – complete with suitable metatags (keywords etc), acceptable coding – without resorting to illegal tricks like white text on a white background which only search engines can read
- **Affordable for the budget you have set** – you can spend very little using a templated solution, or you can spend many thousands setting up a bespoke site. The more bespoke the site the more time is required to set it up
- **Listed on unbiased.co.uk** – as subscribing to IFAP's OMP is a very cost-effective way of ensuring your website is plumbed into the web. It means your web details will be listed on IFAP's website and 59 other versions of the service running on other high-profile consumer websites

How a website is constructed

A site can be built in several ways:

- Framed or non-framed (flat)
- Bespoke or packaged
- Static or interactive
- Animated or not
- Coded in html, php or asp

The selection will depend on your intended target market, the intended site contents, your budget and your intended timescale.

No one choice is best, as there are advantages and disadvantages to each format:

- Framed sites are cheaper – there is less work to do in setting them up – but are not always as easily found by search engines
- Non-framed sites can be bookmarked, but are costlier to amend
- Bespoke sites can be expensive and time-consuming to create, but they will give you something unique
- Packaged sites are quick to set up, but should still be capable of being customised
- Static sites require little management, but go out of date easily
- Interactive sites offer more facilities but need to be managed – who will do this?
- Animated sites can be distracting (or annoying) if not handled carefully, and take the focus off your main message

Website creation sources

A website can be built by:

- **General website design company** – but they are unlikely to be familiar with regulatory and industry issues and so will need guidance from you
- **Specialist website design company for financial services users** – they should be able to guide you through the process more easily, and may have web-based features specifically for the industry which will benefit your clients
- **Friends/family** – but if they come up with something you don't like it can be hard to say so!
- **Students** – can do a good creative job at an affordable price, often with some clever technology, but what happens to the site when you need to update it and find they have graduated and gone on to other things?
- **Yourself** – either from scratch or using one of a number of available templates but, unless you already have some experience in this area or have a fair bit of spare time, the best advice is to leave it to the experts and stick to what you are good at! What might seem like a value-for-money offer may in the end have a hidden cost, by using time which you could have spent earning money

Features to avoid

Technology has developed swiftly in recent years, and the choice of features and styles available for use in a website is wide. If your site is to look professional and to stand being read for more than a few seconds, then it is generally best to avoid the following:

- **Banner ads** – these are distracting and dilute your initial message
- **Flashing words or images** – if the visitor wants to read what you say, then these are distracting
- **Home-made or amateurish designs** – not professional
- **Lots of popups** – the visitor can lose where they are in your site
- **Garish colours** – off-putting, and can make the site hard to read
- **A cluttered home page** – dilutes your message, confuses the visitor as to where to go next
- **Large images or documents which are slow to download** – visitors will just not wait
- **Long pages unless quite deep into the site** – the initial pages need to get basic information over quickly and clearly, but once you have their interest, visitors are happy to read more

Website content

What you include in your site depends on:

- Your target market
- What you want the site to do
- Your budget
- How much time you have to set it up

Whether your site has just two pages and a form, or whether it has everything you can think of to include, will be governed by your answers to these questions. However it is essential to include:

- Your trading name
- Your regulatory statement
- Your contact details
- A brief description of your services, areas of expertise and specialisation, geographical coverage etc.

The site can be developed further using one or more of a wide choice of pages and features, which can include:

- The firm's history, background, charges, key staff details
- Testimonials
- Document downloads e.g. your Key Features documents or your brochure
- Generic information on the range of products you advise on
- Calculators to give visitors a general idea of what mortgage they could afford, or what they might need to invest for a certain return, for example
- Past performance figures on investments through fund information
- Links to useful sites for more detailed information
- Secure Client Services Area (see section 3, Communicating with clients)
- Online services (access to Fund Supermarket, Life Assurance, GI, Mortgage research, etc)
- Newsfeeds, either industry-specific or general

Content is key to ensuring that visitors want to return to your site. Always make it easy for an enquirer to get in touch with you, whether by form, email link, call-back request, phone or office address. Many website providers can supply the majority of the text for your site, so you need only to add/amend the pages about your firm and your staff, which saves time. A good content management system will allow you to amend the text yourself at the very least, if not the navigation, but sites with the most flexible systems tend to cost more, and you need to consider how often you are planning to make changes and who is going to do them.

The latest trends in websites cover more interactive and updatable content – blogs, Rich Streaming Media (videos), RSS feeds, interactive newsfeeds, wikis (knowledge base to which anyone can contribute) – all made possible by greater use of fast broadband access. Consider who you are aiming your site at, what they are likely to use, how you are going to market it, and who is going to manage the content, before choosing these.

If you want to use images or photos on your website, then it is crucial to ensure that you have the right to do so, either through using images declared as free for use, or by buying the licence for that image. Be careful that you do not infringe copyright and IPR by the use of text and/or content in your site, even though it might seem to offer a speedy solution.

It's a good idea to involve key staff in decisions about your website, and ensure you consider all aspects before making a final decision. Consider, too, how the site will be kept up-to-date, and compliance requirements (see Section 7). There is no need to get everything you ever wanted in the site before you launch it: it can be quite good PR to launch the site, and then keep adding features every few months, sending an e-newsletter to your clients each time telling them of the new feature and inviting them to visit the site to view it. Websites are far more flexible than brochures when it comes to change!

Making your site public

You need to consider at the outset just how your final website is to be made public. If you don't already have a domain name, then you will need one to publish it under, which can relate to either your firm (e.g. firmname.co.uk), or what you do (e.g. offerfinancialadvice.co.uk). This will form the basis of both your web address and your mailboxes. Domain names are not expensive to buy, and it is worth getting all the variations you can on your name (e.g. firmname.com, firmname.co.uk, etc), to ensure that whatever is typed in, people will end up at your site.

There are various options for hosting the domain name, at different prices. These include:

- **Web forwarding** – points your web address to another location where the website files are held. You can usually set this up yourself through accounts with companies like Easyspace, but you won't be able to get any stats on the site's activity. No additional cost
- **Low-cost hosting:** web addresses like www.adviser.plus.com are sub-domains and not true domains, but they can give you webspace at low cost. Might make the site slightly slow at peak times due to the amount of activity on the whole account
- **Hosting on a shared server** – you rent a section of a web server in which your website files and mail can be handled. This should enable you to get a range of stats on your site's activity. Prices vary according to the service provider, but this usually gives a more flexible and stable service. Check what sort of stats your ISP can provide, as they can provide hugely useful management and marketing information/feedback
- **Hosting on your own server** – you rent a web server of your own from a provider, which they manage for you, to house your website files and mail. Gives a very wide range of features which most advisers will not need unless they are expecting very large numbers of website visitors and/or they will be storing large amounts of data through the website, or as part of their back-office software.

Making your site known

It is one thing to have a website, it is another to get people to visit it! There are a number of actions you can take to promote it, which need not be costly or time-consuming, such as:

- Ensuring your web address is on every communication that leaves your office, whether letterheads, comp slips, emails, newsletters or brochures
- Ensuring your staff know about the site, where to find it, what it offers
- Mentioning your website to each client at the next meeting, taking them round it if suitable
- Telling your professional connections/introducers about it, by email if possible with an embedded link
- Issuing regular newsletters (e-newsletters are even better), linking back to your site
- Getting your site listed in as many online directories as you can, for example, subscribing to IFAP's OMP is a very cost-effective way of ensuring your website is plumbed into the web. It means your web details will be listed on IFAP's website and 59 other versions of the service running on other high-profile consumer websites
- Ensuring that any ads (e.g. phone book) mention your web address prominently
- Writing articles or advertorials in the local press with a credit containing a link to your site

You also need to ensure the search engines know about your site, by submitting it to them (your designer may do this for you), but getting it to the top is an art, as there are so many sites in competition with yours.

If you want to heavily promote your site, then it would be best to use the services of a search engine optimiser firm early on in the process, as they might suggest certain techniques or website constructions which will favour their way of working. Search engines use algorithms in determining which site comes to the top, which constantly change and can be difficult to find out about anyway, which makes the game more difficult to play. Using PPC (Pay Per Click) is an option if you have the money, but you can spend quite a lot getting your site high up without actually doing any business if you don't do it correctly – and financial services is a notoriously difficult field to succeed in!

Selecting the less-used keywords for your site is more likely to bring in new visitors than trying to compete for searches under 'investment advice', for instance, which currently attracts about 1,890,000 related sites in a search on Google – yours is unlikely to be in the top 10 unless you use PPC or have a sponsored link, or use Google adwords. Search engines send out their own 'spiders' to crawl the web, searching for new sites and logging their details themselves, which can take many months and end up with an incorrect indexing (so-called 'natural' listing).

Keeping your website compliant and up-to-date

Once you have a website, it needs to be maintained. This means:

- Keeping it up-to-date
- Keeping it compliant

A website is an ad, and thus needs compliance approval before launch and at each change. It will need to include relevant disclaimers on any links from your site to other sites, and relevant warning statements dependent on the topics or products mentioned on each page. Further care needs to be taken over warnings, when offering links for the client to buy products without your advice.

Network members will need to submit the site for approval to the network's compliance department, those firms who are directly regulated will want to pass the site by their compliance officer before launching it. It is crucial that any area of your site which gives access to personal details is secure (using https: for those pages) and protected by a recognised site security seal.

A website can rapidly go out of date if it is not maintained on a regular basis.

This applies to:

- Contact details – amazing how many IFAs move and don't update the address on their site
- News items, comment and opinion
- Staff details
- Links to other sites – broken links can easily happen if the provider of the linked site updated it without telling you of the new address
- Special offers – these are nearly always time-limited
- Factual information e.g. generic data, tax tables – this needs updating after the Budget every year
- Your own text
- IDD's, ToB etc
- Regulatory statements
- Warnings and disclaimers
- News items – an old date can indicate when you last took care of your site

You can maintain your website by:

- Doing it yourself – using text editors and link managers: cheap but time-consuming, and easily overlooked
- Paying others to do it for you – your website designer can amend the content to your specification, but you need to monitor the need, and this can be costly and time-consuming
- Using automatic updates (e.g. newsfeeds)
- Subscribing to a website service which handles these matters for you – the content is updated automatically for you, even to the point of getting compliance approval beforehand

Final words

If you have a website or have decided to get one:

- Make sure it looks professional
- Use your site with your clients
- Make sure your content is relevant
- Make sure people know about your site
- Keep it up to date
- Make sure people can find it

As the internet is so fast-moving, it is inevitable that the contents of this guide will be out of date almost before it is published. However, every effort has been made to ensure the contents are currently correct to the best of the writer's knowledge and information.

IFA Promotion's Online Marketing Package Terms & Conditions

1. IFA Promotion ("IFAP") will provide the services substantially as described in the Online Marketing Package section on unbiased.co.uk, or those services that the IFA Member is able to utilise at any time, subject to the IFA Member maintaining an active website and email address ("the Services"). The domain address and email address, where relevant, will be as held on the IFAP database entry for the IFA Member and updated by the IFA Member from time to time.
2. The IFA Member will pay to IFAP the monthly or annual fee selected by the IFA Member as prescribed in the application form or as otherwise advised before any renewal. All sums specified exclude VAT which (if applicable) shall be payable by the IFA Member in addition.
3. This Agreement shall continue in force subject to termination as provided below.
4. The IFA Member warrants that its entry into this Agreement does not breach any other agreement to which it is party and that its website complies with all applicable laws, government rules and regulations and industry codes including (without limitation) those with respect to data protection, advertising and the Financial Services Regulations and that it owns or has the right to use all intellectual property rights in and relating to its website.
5. The IFA Member will be entirely responsible for the content of its website and will indemnify and hold IFAP harmless from and against all liabilities, losses, damages, costs and expenses in relation to any claims or actions brought against IFAP (including without limitation any claim in contract or tort or for defamation, obscenity or breach of privacy) relating to or arising out of the IFA Member's website including but not limited to any breach of the terms of this Agreement.
6. Other than in respect of liability which cannot be excluded or limited by law IFAP excludes all liability whatsoever in respect of all claims whether in contract or tort (including negligence) or otherwise arising out of this Agreement or any other collateral contract, for any loss or damage directly or indirectly incurred including without limitation, for any loss of profit, anticipated profits, revenues, anticipated savings, goodwill or business opportunity or for any other indirect or consequential loss or damage.
7. Either party may terminate this Agreement:
 - 7.1 by at least one (1) month's notice;
 - 7.2 forthwith by notice to the other if the other materially alters the content or structure of its website;
 - 7.3 forthwith by notice to the other if the other has committed a material breach of this Agreement;
 - 7.4 IFAP may terminate this Agreement forthwith if the full membership agreement between IFAP and the IFA Member has been terminated.
8. Without prejudice to paragraph 7 above IFAP will be entitled at any time forthwith by notice to terminate this Agreement if in its absolute discretion it may think fit.
9. Upon termination of the Services by either IFAP or the IFA Member, IFAP shall discontinue all Services. In the absence of default on the part of the IFA Member, the IFA Member shall be entitled to a refund of any fees paid by it in respect of each complete month following the date of termination. Upon termination of the Services, the IFA Member's online entry will revert to its standard entry as from time to time in place or in default thereof such standard entry as may be supplied by IFAP for the time being.
10. Neither this Agreement nor any rights obtained under it shall be assignable by either party, both parties confirming that they act as principal. The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Agreement and no rights or benefits expressly or impliedly conferred by it shall be enforceable under that Act against the parties to it by any person.
11. All notices or other communications between the parties may be by telephone, email, fax or letter sent by prepaid post provided that any notice to terminate this Agreement given by either party by telephone, email or fax shall be confirmed by letter sent by prepaid post to the address given in the application form or such other address as has been notified by either party to the other. Any notice sent by email or fax shall be deemed to have been received on the date of transmission and any notice sent by prepaid post shall be deemed to have been received three (3) days after the date of posting.
12. This Agreement constitutes the entire agreement and understanding of the

parties relating to the subject matter hereof and supersedes any prior agreement between the parties with respect thereto. For the avoidance of doubt, this Agreement does not supersede the terms and conditions of the full membership agreement.

13. This Agreement shall be construed and take effect in all respects in accordance with English law and be subject to the non-exclusive jurisdiction of the English Courts.
- 14.1 The IFA Member confirms that it is entering into this Agreement in the course of the trade, business or profession of the IFA Member.
- 14.2 If any provision of this Agreement shall be found to be unenforceable or otherwise invalid for any reason, such finding shall not affect the remaining provisions of these terms which will otherwise remain in full force and effect.
- 14.3 The IFA Member acknowledges that while the information contained in this document by IFAP has been provided in good faith, such member is entering into this agreement on the basis of its own enquiries and accepts that no representation is made by IFAP as to the development of the business of such IFAP Member via the Services.
15. Neither party to this Agreement shall be liable for any breach of its obligations hereunder resulting from causes beyond its reasonable control including but not limited to fires, strikes (of its own or other employees) insurrection or riots, embargoes, container shortages, inability to obtain supplies and materials, requirements or regulations of any civil or military authority (an "Event of Force Majeure").

Online Marketing Package application form

Section A – Company details

The marketing package will be applied to the entry/ies you currently have listed at the postcode/s you give below. A subscription is payable on each address given. If you wish to register more than five addresses, please photocopy this sheet or call the Member Hotline on 0870 325 9020 for assistance in registering your entry/ies.

I accept IFA Promotion's Online Marketing Package Terms and Conditions

Signature Date

Total number of addresses to be registered for the marketing package

Daytime contact telephone number

<p>1. Company Name</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>IFAP membership no (URN)</p> <input style="width: 95%; height: 20px;" type="text"/>
<p>Postcode</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>Email for "call back" (if different from current registered address)</p> <input style="width: 95%; height: 20px;" type="text"/>

<p>2. Company Name</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>IFAP membership no (URN)</p> <input style="width: 95%; height: 20px;" type="text"/>
<p>Postcode</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>Email for "call back" (if different from current registered address)</p> <input style="width: 95%; height: 20px;" type="text"/>

<p>3. Company Name</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>IFAP membership no (URN)</p> <input style="width: 95%; height: 20px;" type="text"/>
<p>Postcode</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>Email for "call back" (if different from current registered address)</p> <input style="width: 95%; height: 20px;" type="text"/>

<p>4. Company Name</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>IFAP membership no (URN)</p> <input style="width: 95%; height: 20px;" type="text"/>
<p>Postcode</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>Email for "call back" (if different from current registered address)</p> <input style="width: 95%; height: 20px;" type="text"/>

<p>5. Company Name</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>IFAP membership no (URN)</p> <input style="width: 95%; height: 20px;" type="text"/>
<p>Postcode</p> <input style="width: 95%; height: 20px;" type="text"/>	<p>Email for "call back" (if different from current registered address)</p> <input style="width: 95%; height: 20px;" type="text"/>



Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ballpoint pen and send it to:

**IFA Promotion Ltd,
17-19 Emery Road,
Brislington,
Bristol,
BS4 5PF**

Name(s) of Account Holder(s)

Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To the Manager
Bank/Building Society
Postcode

Originator's Identification Number

6	7	3	8	6	1
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IFAP Membership Number

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Instruction to your Bank or Building Society

Please pay IFA Promotion Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with IFA Promotion Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions from some types of account.

The Direct Debit Guarantee



This guarantee should be detached and retained by the Payer

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change IFA Promotion Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by IFA Promotion Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Consumer guides available:

- The meaning of independent financial advice
 - Pension guide
 - Mortgage guide
 - Equity release guide
 - Guarding against housing market uncertainty
 - ISA guide
 - Saving guide
 - Investment guide
 - Tax guide
 - Inheritance tax guide
 - The financial practicalities of bereavement
 - Protection guide
 - Surviving an economic downturn
 - Business guide
 - IFA qualifications on unbiased.co.uk
-

Consumer factsheets available:

- Funding for university
 - Education fees planning
 - IFAs help you plan for your family
 - Ethical investment
 - Key facts for financial advice
 - An introduction to insurance
 - Confused about endowments?
 - Make the most of your mortgage
 - Basics of offshore and expat finances
-

IFA guides available:

- Meeting the media
 - Essential guide to marketing your IFA business
 - Directory of IFA web service providers
 - Essential guide to raising your media profile
-

To download one of the above brochures or factsheets, please visit us at www.unbiased.co.uk

The above consumer brochures are available in the following alternative formats: large print, braille and audio tape. Please call our hotline on 0800 085 3250 if you wish to order an alternative format.

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Registered in Scotland: No. 114606.
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