

# Transvas Profiler



**Transvas Profiler gives you complete control over the transfer analysis process to ensure your final salary transfer advice is conducted efficiently and promptly.**

The system includes a range of features:

<b>Client Database</b>	Client data is saved for future use; convenient for re-runs.
<b>Scheme Library</b>	Build up your own library of pension schemes. This is essential when dealing with scheme wind-ups or bulk transfers.
<b>Own Charges</b>	Select the product, fund and adviser charge that's right for your client.
<b>Information Validation</b>	Over 300 checks are made for missing and inconsistent data.
<b>Graphical Report</b>	Graphs are used extensively in the report to explain key issues.

## System Options

### Standard System

All of the features listed above are included in the Standard system. The software can be installed on a network, but will only allow one user access at a time.

### Professional System

The Professional system allows members of a larger firm or a specialist transfer department to work concurrently and gain full advantage of the Scheme Library. In addition to the Standard system features, the Professional System provides networking, letter generation and reminder letters.

### Professional Light User System

The functionality of the Professional Light User system is identical to the Professional system, but the cost structure will appeal to low volume users.

### Enterprise

The Enterprise system is specially customised for product providers and contains all the tools required to produce large volumes of reports for financial advisers or direct sales forces. Costs are available on request.

## Training

Transvas Profiler training is mandatory and systems will not be released until training has taken place. The initial fee covers the cost of training at O&M's head office.

## The O&M Report

Your client will receive the market leading report, making full use of graphs to simplify the information.

A summary of the key issues detailed in the report is shown below.

### Normal Retirement

The critical yield to match the benefits in the current scheme is of key importance to your recommendation. Line graphs are used to compare the three options: existing scheme, personal pension & section 32.

### Early Retirement

A full comparison of benefits is available at the selected early retirement age.

### Tax Free Cash

In addition to tax free cash information, the report also includes the critical yield to match benefits assuming full tax free cash is taken.

### Death Benefits

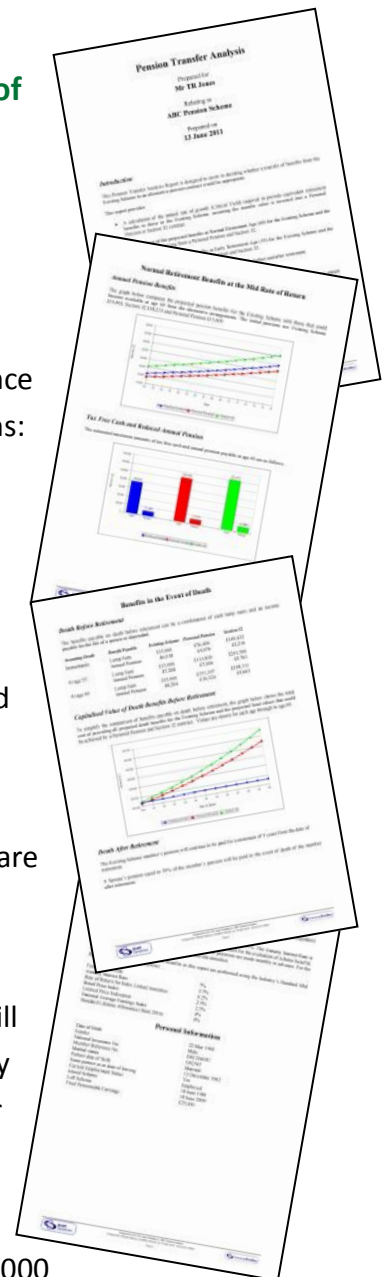
The difference between death benefits, both before and after retirement, are compared. Lump sum values plus annual pensions are shown.

### Pension Protection Fund

Although the compensation levels claimed for the PPF state 90% of benefits will be provided, our understanding of the PPF highlights that some individuals may receive considerably less. The report contains a detailed analysis of what your client may receive, should their scheme fall to the administration of the PPF.

### Accuracy

You select the product and funds for investment from a database of over 3,000 funds. This allows you to split the investment between different sectors and be sure that the annual management charges used to calculate your results are in accordance with the FCA regulations. For this reason, all assumptions are monitored, maintained and updated by O&M.



## O&M Pension Solutions

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