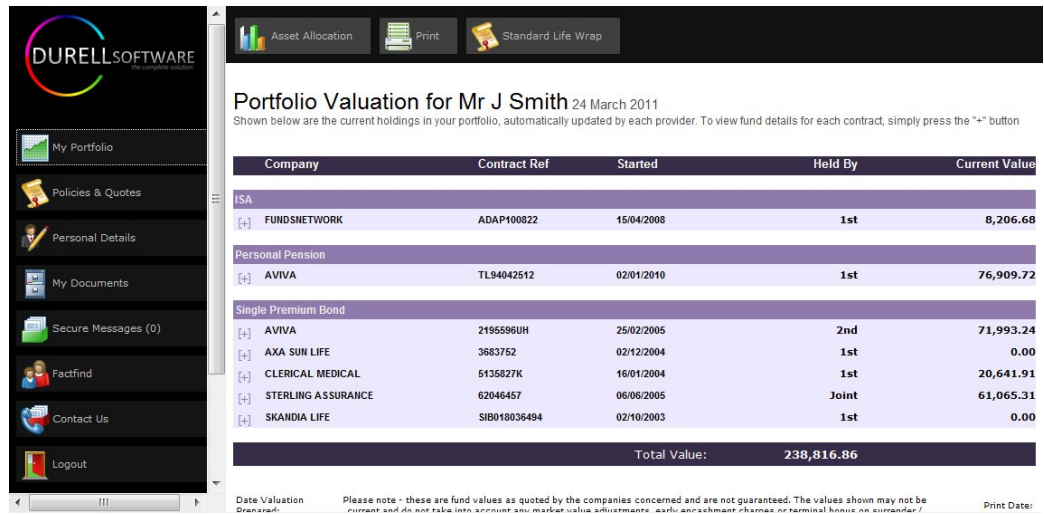


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RDR: Online Client Facing Services



**Portfolio Valuation for Mr J Smith** 24 March 2011  
Shown below are the current holdings in your portfolio, automatically updated by each provider. To view fund details for each contract, simply press the "+" button

Company	Contract Ref	Started	Held By	Current Value
<b>ISA</b>				
[+] FUNDSNETWORK	ADAP100822	15/04/2008	1st	8,206.68
<b>Personal Pension</b>				
[+] AVIVA	TL94042512	02/01/2010	1st	76,909.72
<b>Single Premium Bond</b>				
[+] AVIVA	2195596UH	25/02/2005	2nd	71,993.24
[+] AXA SUN LIFE	3683752	02/12/2004	1st	0.00
[+] CLERICAL MEDICAL	5135827K	16/01/2004	1st	20,641.91
[+] STERLING ASSURANCE	62046457	06/06/2005	Joint	61,065.31
[+] SKANDIA LIFE	SIB018036494	02/10/2003	1st	0.00
<b>Total Value:</b>				<b>238,816.86</b>

Date Valuation: 24/03/2011 Please note - these are fund values as quoted by the companies concerned and are not guaranteed. The values shown may not be current and do not take into account any market value adjustments, early encashment charges or terminal bonus on surrender. Print Date: 24/03/2011

A while ago your customers bought pensions and other products without you ever mentioning the cost. Nowadays you have to disclose your commission, and post RDR you will probably have to present them with a bill for your services.

Faced with this, there is a possibility many customers will buy direct from the Internet. So whilst your personal service and advice will be valuable, you might have to offer them an extra tangible benefit for staying with you.

We suggest you use our "Web-link"; your customers will then be able to view their own private web pages starting from a "Client Login" button on your website.

They will be able to see their investments being valued in front of their eyes, or optionally jump to one or more of their wraps. They will also be able to check their life policies and sums assured, and review associated documentation, such as Key Features and Terms of Business.

Should they need it, there is also a secure messaging system so they can contact you without the worry of insecure emailing.

This whole system is hosted via a secure website, all included in the cost, which is equivalent to one extra Durell user-licence (i.e. either £44+VAT per month, or £250+VAT up-front and just £27.50+VAT per month).

**As a special offer, until April 30th we will waive the £250+VAT up-front fee on all Web-link orders received.**



*“For IFAs to survive the RDR they will require a whole paradigm shift in working practices.”*

Iain Waugh,  
Operations Manager

## Durell's Web-link

(Online Client Facing Services)

- ✓ Instant online valuations
- ✓ Policy check list
- ✓ Document store
- ✓ Factfinds online
- ✓ Life quotes
- ✓ Interaction with your website

## RDR: Efficiency

Once you have to start charging fees you will have to watch every minute of your time.

Using contract enquiry for on-line valuations is an obvious way to save this, particularly if you are using our Web-link so your clients can get their own valuations whenever they like. It will also save you the cost of stationery and postage.

We understand that many of your customers will appreciate and want to retain your personal touch, but increasingly the cost of this will become prohibitive.

With a Durell Web-link you will be able to let them review and revise their fact finds on-line, which will not only save you the time of completing these with them, but also save fuel and time spent travelling, which they should perceive positively as a green initiative.

## RDR: Retaining Clients

We hope our new Web-link for client facing services will give you that little bit extra to retain existing clients as well as attract new ones.

An added benefit of having a “Client login” button on your website is that your customers will need to visit it far more frequently than they may do now. This interaction with your website will give you a powerful new direct and on-going communications link with them to promote your products and services.

They will also be able to get quotes direct from their Web-link for term assurance, income and mortgage protection and whole of life policies. This means they won't have to look elsewhere, and the details of any quote they wish to pursue will already be stored on your Durell system in their client Document Viewer.

All you need do is to sign-up with Weblink for this quotation service, which is free provided your company takes-up 36 or more cases per year. Even if you fail to hit this target the charge is only £120+VAT per business per year, which is cheaper than The Exchange.

The Web-link is equivalent to one extra Durell user-licence (i.e. either £44+VAT per month, or £250+VAT up-front and just £27.50+VAT per month). **If you order a Web-link before April 30th we will waive the £250+VAT up-front fee.** So don't wait until it's too late - get ready for the RDR now.

## RDR: Accounting Requirements

Every Durell system already includes two fee timers per user. For example, you might be running the first to time your work completing a report. When you are interrupted by the phone you simply start the second, which automatically freezes the first until you have completed the call and allocated its cost accordingly.

All fees are automatically logged in the diary, from which you can print detailed reports, and from which you can get the system to collate them into monthly or quarterly invoices per client. Your Durell system also includes a facility for setting-up retainers to automatically invoice them each month - and optionally reconcile their standing orders.

Some fees may be VAT free but others will certainly become subject to VAT, all of which is already handled by your Durell accounts.

*"All contract enquiry systems currently have an approximate 70% failure rate, due to lack of coverage by providers, servers being down, etc. However with the new Financial Express fallback every valuation will be 100% successful."*

Robert White,  
Managing Director

### Financial Express:

- ✓ 100% valuation success every time
- ✓ Standard fund codes pre-matched with insurer specific ones
- ✓ Just £25+VAT per month

## Major Online Valuation Improvements

Online contract enquiry saves phone calls and emails to providers for valuations : reducing time, costs and keying errors.

Previously the online contract enquiry process was time consuming, as you had to revalue one contract at a time. Now we've updated it so you can re-value all of a client's contracts and policies with just one click.

We've also added standard or "default" settings, so you can accept all downloaded data without the need to match it against standard codes, which is much quicker and simpler, though at the expense of losing historic transactions. You may alternatively choose the other default to retain these, which is more labour intensive, though ultimately the only way to keep a full transaction history with industry standard codes. You can make these new default settings mandatory for all users, or allow your staff to pick & mix according to the portfolio in question.



We already provide contract enquiry with the 16 investment providers above, and we are linking to more companies all the time. We're currently in the process of linking with Scottish Widows and Nucleus.

We would love to hear from you if there are any other companies you need to use for online valuation. We have to make a business case to each provider saying how many Durell customers need their online services - i.e. how much time they will save through this automation. So please let us know which companies you would like us to link with and we can continue improving the contract enquiry service.

## Discounted Financial Express Feed

Online valuation via contract enquiry is quick and free-of-charge, but you are unlikely to revalue more than around 70% of your contracts this way for a variety of reasons, like servers being off-line, products not being covered, and problems with passwords and UNIPASS certificates.

To ensure you get all of your funds re-priced every time you can subscribe to a price feed from Financial Express. A full feed includes 25,000+ fund prices and costs around £50+VAT per month, which is delivered to you by email. **In contrast, a "Lite" one that just provides prices for those funds where your contract enquiries fail is now available to Durell customers for just £25+VAT per month.**

*"If you need another provider for online valuations please respond to our flyer so we have evidence to make the case for you."*

Ben England,  
Customer Care

## DON'T FORGET...

Durell's support desk is manned from 9am until 5pm, from Monday to Friday, where our staff are available on 01823 334142.

The quickest way to receive help for support queries is by phoning the support team on the above number.

## Forthcoming Flyer and Reply Slip

In the next couple of weeks you will receive two flyers, one detailing the benefits of the Web-link and another with more information about online contract enquiry. The latter will be sent to our Life and Investment users and will come with a reply slip. As well as informing you of our latest offers and services **the flyer will ask you which investment companies you would like us to link with for online contract enquiry and will come prepaid for your convenience.**

## Discounted Online Training Until 30th April

Although Durell is easy to use and comes with an online "Help" system that fully documents the new contract enquiry program, we still recommend you invest in training in order to get the best from it.

Until 30th April we are offering up to 2 hours of online training (per company) for just £55+VAT, which represents a 50% saving on our standard charge.

We can help set up your system (e.g. help install UNIPASS certificates) and as with all our paid training, you get to choose the subjects and the pace.

**To book your discounted online training please call us on 01823 326324 before April 30th.**

## New Free Group Training Sessions Announced

The next free group training sessions are as follows:



### 18th May (General Broker users):

Renewal lists, MTA process, Accounts (incl. commission transfer and client bank reconciliation)



### 15th June (Financial Adviser users):

RDR Special: Client relationship management, Fee timers, TCF reports, Web-link demo, Management reports, Accounts (incl. VAT and retainers)



### 6th July (all users):

Templates, Reports, Complaints, Data management/cleansing (incl. spread sheets and merging clients and policies), Backing-up data

There won't be a session in August but sessions will resume in September. These sessions are free to attend, will be held at our offices in Taunton from 10.30am until 3.30pm and will include lunch. There are a maximum of 8 places available at each session, which will be allocated on a first come, first serve basis. If you are interested in attending please contact us as soon as possible to book a place.

## New Member of Staff Joins Durell

Ben England joined us in January and is working alongside Iain in our sales and training department. Ben has a background in accounts and will be responsible for on-going Customer Care, so over the next few months he will be contacting you for a review and to introduce himself. These reviews will enable us to hear your thoughts and experiences Durell and enable us to help with any queries you have, including updating your system and backing-up your data.

## Durell Staff Development

Durell recognises the importance of on-going staff development. Over the last couple of years our support staff have obtained Microsoft Certified status in various operating systems and servers. The more familiar our staff are with Microsoft products the better we can help you with technical queries.