

Directory of Services

A-Z Listing

Forward financial thinking

REGULATORY
EXPERTISE

BUSINESS
SUPPORT

FINANCIAL
TECHNOLOGY

Directory of Services

A-Z Listing

As the UK's largest provider of outsourced regulatory and business support to the retail financial services sector, we pride ourselves in offering a breadth of services unrivalled across the market.

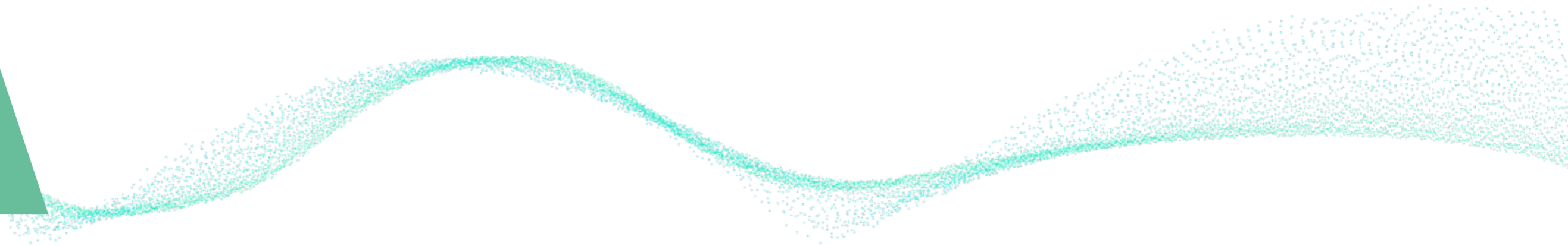
Here we provide you with a list of the services and support available to you as a Member of Simplybiz. In most cases, the services are provided as part of your membership. Details of where you can find further information are also provided.



Forward financial thinking

- REGULATORY EXPERTISE
- BUSINESS SUPPORT
- FINANCIAL TECHNOLOGY

A



Accreditation

Simplybiz provides access to more educational events than anyone else. Working with the CII and the London Institute of Banking, we provide access to a number of fully accredited CPD events. From core events covering a range of subjects to our focussed workshops and masterclasses, our event programme caters for all needs.

There is no cost for Members to attend our accredited events.

Acquisitions

For those firms looking to grow their client bank, we have the perfect solution.

Through our acquisition support model, Horizon Acquire, we will work with you to identify suitable firms looking to sell. We will not only work with you - we will work with firms looking to exit to ensure that they have robust procedures and that any potential acquisition is in the best possible shape to help you integrate into your business.

Advice Journey

All Members have access to our online Operating Centre, which provides an array of documents and ensures the advice journey is a compliant one. From accepting customers, know your client and research to recommendations and ongoing service, you will find all the documents you need right here.

Access to the Operating Centre is provided as part of your membership.

Advice Show

The Advice Show has become the industry's premier live financial services event. Produced and broadcast by Simplybiz, the show brings together industry leaders, on a bi-monthly basis, to discuss the key matters shaping the financial advice landscape.

Check out the current programme and register for the next event at www.theadviceshow.co.uk

There is no cost to watch the Advice Show.

The Adviser

Our flagship publication -The Adviser - is issued to all firms each quarter (hard copy) to provide information on key industry issues, proposition developments and launches, learning and development updates, partner news and views and general updates from Simplybiz and our partners. All back issues can be accessed via the MediaHub within the Member website.

All issues of The Adviser can also be accessed via www.advisertoday.co.uk

Agency Support

The agencies team is on hand to offer assistance with setting up your agencies. Whether your firm is newly authorised or you need guidance on transferring existing agencies, the team can help.

AKG Reports

All Members have access to AKG reports which are primarily focussed on financial strength, a major consideration for intermediaries when considering a platform provider.

You can find the reports in the Operating Centre.

Anti-Money Laundering Support

We offer Members access to a discount with leading anti-money laundering service provider, Smart Search, to assist with client verification procedures and ensure you have effective and robust money laundering controls.

APCC

The Association of Professional Compliance Consultants (APCC), is the body for compliance consultants that advises firms regulated by the Financial Conduct Authority in the UK. It is active in enhancing the professional standards of compliance consultants and is recognised as a trade body by the FCA. Simplybiz has representation at the APCC at a senior level.

Application Support

Simplybiz has helped more firms make the move to direct authorisation than anyone else and we now process over 200 applications each year with a 98% success rate.

APS Legal & Associates

APS Legal & Associates is part of Simplybiz and provides advisers with the opportunity to add will writing, powers of attorney, probate and estate planning to their service proposition. APS will train advisers to fact find and instruct, with APS then taking over to deliver the service, before assing the client back. Not only does this provide a valuable service to clients now, but enables advisers to tap into the wider family network for the future.

There is a separate charge to become an APS Associate, however, there is a remuneration split for all business written.

Association of Mortgage Intermediaries (AMI)

The Association of Mortgage Intermediaries (AMI) is the trade association representing the views and interests of UK mortgage brokers. It works with government, regulators and policymakers to ensure the mortgage industry meets the highest standards. The Chairman of AMI is Simplybiz Mortgages CEO, Martin Reynolds.

B

Business Consultancy

Business Consultancy provides a costed service to support firms that wish to design and document their client proposition and Defaqto Engagelised Investment Process (CIP). We help you meet regulator expectations on how you charge clients, design an investment strategy, undertake product governance and carry out product and platform due diligence.

Our experts will help you to design, document and install your own CIP within the Defaqto Engage planning system. Implemented within your business at our cost, combining face-to-face and remote training as required.

Business Compliance Hub

The Business Compliance Hub contains the procedural templates for your firm's processes including complaints, AML, conflicts of interest, vulnerable clients, quality of advice, training and competence and more.

Access to the Business Compliance Hub is through the Operating Centre and is provided as part of your membership.

C

Cash Management

Simplybiz Investment Services has reviewed the market on your behalf to bring you cash management solutions to

enhance your service offering. The current solution available is Cash by Flagstone Investments, launched to provide a cash investment account to individual and corporate clients that offers a competitive interest rate by forming relationships with smaller banks including; Cambridge & Counties Bank, Close Brothers Savings and Oak North Bank.

Care Planning

Care planning is rapidly becoming an issue advisers simply cannot overlook. Appreciating that many firms don't hold the relevant permissions to actively advise in this space, we have created a dedicated hub to provide information and support for those early conversations and access to a panel of qualified experts in this field who can work with you to ensure your clients get the right advice, when they need it.

Defaqto Engage

Defaqto Engage is our all-encompassing solution providing financial planning tools, product research, suitability reports and a centralised investment process, all from a single system.

Defaqto Engage provides greater efficiency in the advice process, a seamless link from financial planning to research and suitability reports, greater support in making suitable investment recommendations and support to deliver a better customer experience.

Visit www.Simplybiz.co.uk/services/Defaqto Engage to find out more.

Up to five licences are available per firm as a complimentary part of your membership. Additional licences (six or more) are available at an additional, monthly cost - please contact us for details.

Centralised Investment Process (CIP)

Within Defaqto Engage, you can access a complete CIP designed and delivered by Simplybiz Investment Services and backed by an expert, independent investment committee. Alternatively, you can use your own CIP. Our Business Consultants can assist with setting up, documenting and integrating your CIP.

Centres of Excellence

At Simplybiz, compliance is the cornerstone of our existence and we pride ourselves on offering Members the very best support to ensure they are able to run a compliant business.

Our Centres of Excellence unite the key elements of the expert compliance support offered from Simplybiz and Compliance First, giving you access to dedicated support functions and ensuring you receive the regulatory and technical support you require.

All our Members have access to a comprehensive online suite of templates, guides, a dedicated communication programme and regulatory updates at events, delivered by our policy team to ensure you never miss a thing.

CIC Compare

As part of Defaqto Engage, CIC Compare lets you efficiently compare new and historical critical illness policies on a whole of market basis, in less than five minutes.

Client Facing Communications

Our newsletter service allows advisers to provide their clients with regular news and information. The quarterly newsletters come in three versions, containing general financial services topics, investment and pensions focussed articles and also one dedicated to home finance matters.

Also available are monthly economic updates and property market reviews as well as a selection of guides on specialised topics. All items can be branded with your company logo and contact information.

All items are available via the marketing store at a cost.

Client Reports

Within Defaqto Engage, you can access an integrated suitability report creation tool. This provides access to suitability reports, designed by Simplybiz experts, with clear charts and summaries, a full audit trail and where required, a seamless link with Intelliflo back office.

Communications

To ensure you can keep abreast of the latest developments from Simplybiz, our partners and the wider industry, we provide a comprehensive communications programme, with the ability for you to opt in and out of certain communications.

Communications include email, publications, social media, web, video, events and press.

Competent Adviser

To help you keep on top of your professional development, Simplybiz offers complimentary access to Competent Adviser. The portal assists you in maintaining your Statement of Professional Standing (SPS) and includes a fully comprehensive and compliant learning zone containing all relevant reading material.

Complaints Handling and Support

No matter how robust your processes, it's a sad fact of life that you may receive a complaint about your services at some point – and the complaints handling procedure could prove quite a time consuming one. Simplybiz provides you with a complete blueprint of how the process works, and the relevant time frames, in addition to all the documentation you may need. And, of course, you'll also have access to your compliance field manager and the compliance helpdesk if you need more individual or in-depth information.

Compliance Consultancy Service

Our highly experienced team deliver bespoke compliance solutions direct to your office ensuring you meet your regulatory obligations, focusing on Governance, Risk and Controls, Supervision and Financial Crime.

Each specialised visit will adhere to a strict agenda, ensuring you get the most from the time you are investing whether you're engaging in an audit, assessment or looking to adopt new regulation.

Compliance Consultancy Service – Annual Audits

Our dedicated compliance consultants will visit your business and conduct your choice of three reports – Governance, Risk and Controls or Supervision and Financial Crime – designed to stress-test your controls and ensure that they are robust enough to provide your business with a safe regulatory environment and deliver good customer outcomes.

All firms receive a complimentary visit in their first year, with subsequent visits charged thereafter.

Compliance Newsletters

We produce three dedicated Compliance Newsletters which are emailed out to you to round up the latest compliance news and information. The Investments and Pensions Compliance Newsletter is produced once a month. The Mortgages and Pensions Compliance Newsletter and

the Consumer Credit Centre Compliance Newsletter are produced on a quarterly basis.

These newsletters are also available in the news area of your website.

Compliance Policy

Utilising their extensive experience, our Policy team will review all updates from the regulator, before producing a high level overview of their findings.

The team will highlight any changes to your business or its processes and what actions you need to take in order to remain compliant.

Any changes will also be reflected through the helpdesks, the operating centre and communicated directly to you.

Compliance Service

Our dedicated helpdesks combine expertise from Simplybiz and Compliance First and a personal service. No matter your query, a technician will be available to listen to your requirements and advice on the most appropriate course of action.

All our Members have access to compliance, pension, tax and trusts, and later life helpdesks.

Compliance Specialist

The specialist centre supports all your additional requirements, quickly and cost efficiently, from file checks to credit checks, dedicated defined benefit transfer file reviews to website reviews.

Compliance Updates

Whenever the FCA issues guidance, our expert policy team's plain English response and guidance will be delivered straight to your inbox. We'll also use email to alert you to changes to the documentation on our website, the dates of our events, launch of new services and to highlight other relevant industry issues.

Consumer Credit

The Consumer Credit Centre was created in anticipation of the change in regulation requiring companies previously registered by the Office of Fair Trading to become FCA authorised to conduct business.

Members of the Consumer Credit Centre have access to extensive compliance support and information. You can access a ready-to-use compliance solution, available online with helpdesk support, advice and guidance, to help firms re-engineer their businesses.

Conveyancing

Our specialist conveyancing panel allows Members to provide conveyancing services to their clients, while earning additional income. As with all our partners, you can rest assured that they have undergone our extensive due diligence process to ensure the solutions available meet our required standards and reduce the risk to your business.

CPD

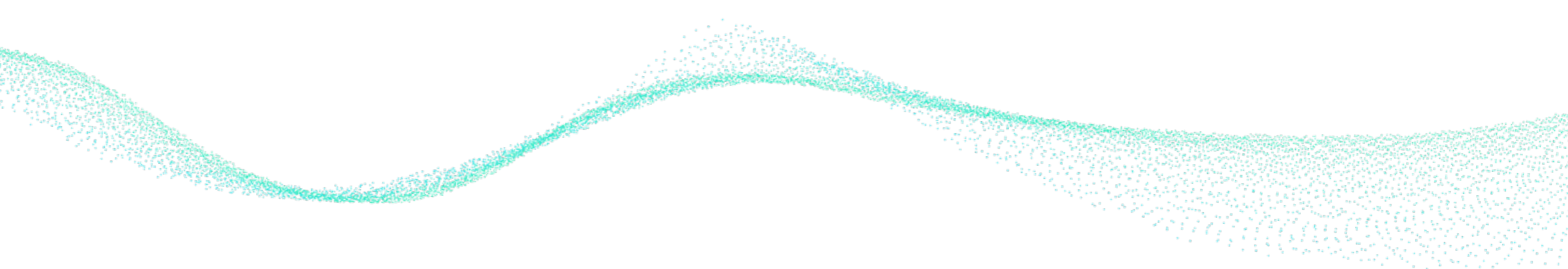
Simplybiz provides access to a vast array of learning opportunities throughout the year. Working with the CII and the London Institute of Banking, we provide access to a number of fully accredited, CPD events. From core events covering a range of subjects, to our focussed workshops and masterclasses, our event programme caters for all needs.

There is no cost to attend our accredited CPD events.

Credit Checks

We can carry out credit checks on your potential new recruits and provide you with the information you need to assess if the candidate meets the standards you require within your firm.

This is a chargeable service.



Data Scanning and Destruction

Under GDPR regulation, firms must take extra care when handling client information. Through our GDPR Hub, we offer access to services to help with the management and deletion of sensitive data.

Simplybiz has negotiated a discounted rate for the above services which will be charged by the suppliers of the services chosen.

DB Referral Service

Since the implementation of pension freedom, we have seen a huge spike in demand from clients seeking advice on DB schemes. To help advisers, we offer access to a panel of DB transfer specialists who will take on this highly complex work. Once the case is completed, they will hand the client back to you and provide you with a share of the remuneration for the service provided.

In addition, we provide access to a highly qualified pension technical team that can offer guidance in this complex area and a dedicated defined benefit transfer file review service.

DC Pension Switching Tool

The DC Pension Switching Tool is available as an additional module in Defaqto Engage. You can compare multiple pension switching scenarios, efficiently and compliantly, ensuring your clients receive the best outcome.

Defaqto

Defaqto is part of Fintel alongside Simplybiz and are a leading research and FinTech provider. With over 20 years experience, their brand is well known and respected amongst advisers, providers and consumers alike.

Defaqto Engage is powered by Defaqto Engage, to provide the very best solution to Members.

DFM support

For those firms operating as a DFM, we have a bespoke service delivered via our Signature offering. Through Signature, we can provide bespoke regulatory and consultancy services, dedicated DFM documentation, support and diligence around SAA, Investment Committee's and more.

Digital Solutions

We provide a range of digital solutions to help you engage with your clients, expand your proposition and deliver greater efficiencies. Our NextGen websites are simple to set up, compliant, come with a low monthly running cost and can integrate with a range of digital tools and calculators from leading providers.

You can also integrate services such as Wealthify into your website whose online discretionary investment service can expand your proposition, reduce your overheads, and generate a new revenue stream.

Directly Authorised

Simplybiz is the largest supporter of directly authorised firms in the UK, currently providing regulatory services to over 40% of all DA firms. Our dedicated and highly experienced team has helped more firms go directly authorised than anyone else.

We only support DAs, so you can be confident we understand your needs.

Disclosure Document Review

Our helpdesks can review your disclosure documents against the relevant FCA handbooks to check they are compliant.

There is no cost for this service.

Discounted Software Licences

We provide Members with access to an array of tech solutions, from up to 2 Complimentary Engage Premium Licences, to heavily discounted Intelliflo licences. Further details of each solution can be found under the corresponding provider within this document.

Due Diligence

You can be confident when using any of our third party partners, full due diligence has been undertaken by senior members of Simplybiz to ensure we offer access to only reliable and robust solutions.

E

Email Encryption

With many high profile cases of data loss being reported in respect of email use, the Information Commissioner's Office has formed the view that in future, where a loss of data occurs and encryption software has not been used to protect the data, regulatory action may be pursued.

As part of our GDPR support, we have partnered with Beyond Encryption to offer you Maillock - a solution that employs military-grade encryption to secure your sensitive information and ensure safe passage of your email.

Beyond Encryption is available at reduced rates, starting from £8.50(+VAT) per licence.

Estate Planning

APS Legal & Associates, part of Simplybiz, provides advisers with the opportunity to add will writing, powers of attorney, probate and estate planning to their service proposition. APS will train advisers to fact find and to instruct, with APS then taking over to deliver the service, before passing the client back.

Not only does this provide a valuable service to clients now, but enables advisers to tap into the wider family network in the future.

There is a separate charge to become an APS Associate, however, there is a remuneration split for all business written.

Events

Simplybiz prides itself on delivering the most comprehensive event programme available. With a mix of over 400 face-to-face and virtual events ranging from holistic to specialist workshops and masterclasses, to our innovative Advice Show broadcasting debates from industry leaders, we've got it covered.

Attendance at our events is open to all Members and Clients and, in the vast majority of cases, is at no additional cost.

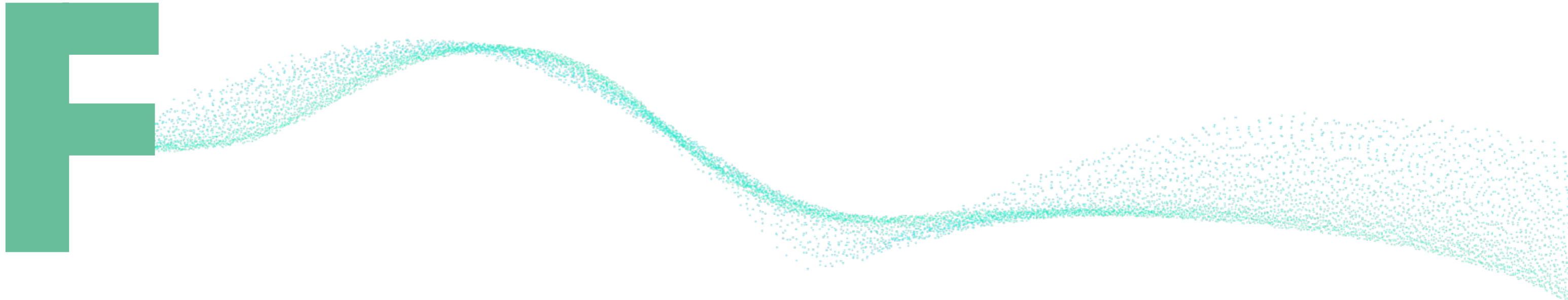
Exit Planning

Whether you are looking to sell your business in the near future or in the next few years, we can work with you to help to get your business ready for sale and work with you to identify suitable buyers through Horizon Realise.

Expertise

As you will expect from a market leader, Simplybiz has expertise across the whole financial services sector, ensuring our advisers have access to support, guidance and solutions for all eventualities whether in the wealth, life, mortgage, credit or workplace arena.

Across Simplybiz and Compliance First, we have over 400 Members of staff, all dedicated to supporting our Members.



FIBA

Launched in January 2018, the Financial Intermediary & Broker Association (FIBA), which is part of Simplybiz, is dedicated to supporting all types of professional finance intermediaries in growing their businesses and delivering excellent products and services to their clients.

FIBA's objective is to support its Members by providing relevant training, guidance and assistance as well as ensuring that they have access to a comprehensive network of lenders and professional partners, detailed product knowledge, industry expert advice and dedicated compliance resources.

FIBA is involved in lobbying on behalf of its Members, tackling the biggest issues that face their businesses, with a view to creating a fairer market. FIBA is active in the Access to Finance initiative, set up to assess the real issues facing SMEs looking to access funding for growth, and the Banking Futures project which explores how to build a healthier, more resilient and inclusive banking sector.

Field Compliance

To ensure continuity in our relationship, you are assigned a dedicated compliance manager in your area. You direct the agenda for compliance visits and you will receive a detailed post-visit report with recommendations, where applicable. Your compliance field officer can also provide additional support before and during any meetings with the FCA.

All firms receive a core compliance visit and we also offer additional chargeable and focussed days covering governance, risk and control, or supervision audits.

File Review Service

Simplybiz and Compliance First's file review service provides detailed feedback on your client files, highlighting any issues and practises that may need attention.

Our specialist, desk-based team of compliance consultants deliver this cost-effective and scalable solution whether you're looking to send mortgage, protection, investment or retirement cases.

Please note cases are charged based on their complexity and the number of recommendations within each file.

Financial Promotions Review

Whether running a campaign to engage new clients, or communicating new services to your existing clients, it is essential to ensure that you are sending out material which meets the FCA's requirements. Simplybiz supplies guidelines for the production and distribution of your firm's financial promotions, so that you can feel comfortable that you are working within the regulator's parameters. Simplybiz will also make sure that the member of your team who is responsible for signing off financial promotions is fully up to speed with all the necessary, and most recent, regulatory requirements.

Fintel

Fintel is the parent company of Simplybiz. As the UK's leading fintech and support services business, they are the connecting force within retail financial services, inspiring better outcomes that benefit everyone from product providers to intermediaries to consumers.

By simplifying and supporting the complex financial services world through technology, people and insights, they create outcomes that leave everyone better off.

Key brands include Simplybiz and Defaqto.

Fit and Proper Checks

When recruiting new staff you need to be satisfied that the candidate has the competence, experience and integrity to be involved in the provision of the highest standards of advice. We can carry out the required Fit and Proper checks and provide you with the information you need to assess if the candidate meets the standards you require within your firm.

This is a chargeable service at £195 +VAT per candidate.

Foreign Currency/Exchange

All our Members have access to discounts via Moneycorp, a leading foreign exchange provider.

Whether your clients need to send money to family, top up a bank account or make a mortgage payment, our partners are on hand to assist with all your needs. Your clients will receive exceptional customer service and you can earn an additional income for your business.

G

GABRIEL Reporting

Our compliance helpdesk provide valuable support in the run up to your GABRIEL deadline aiming to take the stress out of the process. Whether you require help and assistance completing your return or would like your return checking prior to submission they will be happy to help. We also provide access to help guides for each data item which is available from the Business Compliance Hub.

To further support you in meeting your regulatory requirements we schedule GABRIEL training courses.

GDPR Hub

To help ensure firms remain compliant under GDPR rules, we provide complimentary access to our comprehensive GDPR Hub, providing access to training and awareness support, documentation and policies and solutions for dealing with data, including email encryption and data destruction.

Access to the Hub is provided as part of your membership at no additional cost.

GI Proposition – Genius

Genius is our dedicated GI solution available to our Members.

GI can prove to be a significant revenue stream for your business and to support that growth we have created Genius, our dedicated GI solution that offers the ability for Members to manage their business on-line, call the support team direct or refer their clients requirements on.

Covering the four key GI areas of home, landlord's, ASU, and commercial insurance, Genius provides quick and easy cover for all of your clients' requirements.

In addition, there is also Couture by Genius which offers access to highly experienced technicians available to support your delivery or referrals in respect of high-net-worth insurance.

Group Training and Knowledge

Whether you've been considering the next step on your professional journey, or how you'd like to develop your personal and soft skills, our 2021 training and knowledge events could be worth a look. We offer an array of workshops available on a breadth of relevant and topical subjects,

all currently delivered virtually. Each of them is a dynamic and interactive workshop-style event, blending theory and practical application to cater for different learning styles.

H

Horizon

Horizon is designed to provide a service for firms looking to realise some of the value within their business, through either full or partial exit and for those looking to grow their business through acquisition. It is a solution designed for you, for your clients and for our profession as a whole.



I

Integrated Research

In Defaqto Engage, you can access three-way integrated fund, tax wrapper and product research. Narrow down the whole of the market using filter and sort, analysis and comparison functionality, which can all be recorded in the research report for a full audit trail. To make it even easier, we have automatically included researched fund lists, funds, RSM model portfolios, DFMs and SimplyProtect panels, as well as the CCCIP rated funds.

Intelliflo

Intelligent Office from Intelliflo is the most comprehensive and flexible business management system in the UK financial services market. It's packed full of features and capability which integrates all your business functions into a cloud-based 'one-stop-shop' to help you become leaner and more efficient, manage your business risks and build a more profitable business. Giving you access to 100+ industry connections with the platforms, product providers, quote portals, wealth management tools and other software vendors you use day in day out.

Intelliflo seamlessly integrates with Defaqto Engage and is available at heavily discounted rates for Simplybiz Members.

Investment Committees

Within Defaqto Engage, the complete investment process is backed by an expert, independent investment committee working for you. They provide expert oversight and due diligence, along with clear structure to evidence the process followed. The committee designs and monitors the Strategic Asset Allocation for Defaqto Engage and ensures that it remains appropriate.

In addition, we also have an independent Investment Committee employed to scrutinise every aspect of our own investment solutions delivered by Verbatim Asset Management.

Investment Committees

The Investment Forums provide delegates with access to a full day of learning covering economic and market outlooks, to specific investment strategies. The forums run twice a year and visit 21 venues across the UK each time round.

Attendance at the IFs is complementary as part of your membership.

Investment Solutions

Simplybiz Investment Services provide a supply chain of market leading investment solutions from some of the best investment firms in the UK.

From risk controlled or risk mapped active and passive funds to model portfolios, cash management or researched fund lists, we have everything you need to build a compelling portfolio for your clients.

iPipeline

We have partnered with iPipeline to be able to offer members licences for SolutionBuilder at a 40% reduction compared to the market rates. iPipeline is a client-centric, research, quotation and application solution, which allows you to compare both standard and complex protection needs within a simplified and responsive dashboard. It puts you in total control of the selection of the right product to meet your client's needs and provides a complete service, supporting single and multi-benefit products so that you can quickly identify the right solution, based on their client's needs and most importantly, their budget.

J

Junior ISAs

ISAs are an important part of the investment process and a Junior ISA could be a solution for those clients who are looking at a savings vehicle for either their children or

grandchildren. We have partnered with The Children's ISA, an independent company, to provide the best possible products to help save for a child's future. What's more, you can offer this to your client without the need for advice.

K

Ken Davy

Our founder and Chairman, Ken Davy, is one of the most renowned and respected names in the financial services industry. Over his five decades in the profession, Ken has passionately, and tirelessly championed the importance of independent financial advice and has remained dedicated to securing good outcomes for advisers and their clients.





L

Later Life Support

You may not be in a position to help clients who need later life advice and that's where we can help. Our dedicated care programme provides support at every step of the way with access to leading solutions, providers and tools such as Care Box, additional training through JUST, Care Sourcer, and a referral panel of dedicated specialists who have gone through Simplybiz's comprehensive due diligence process.

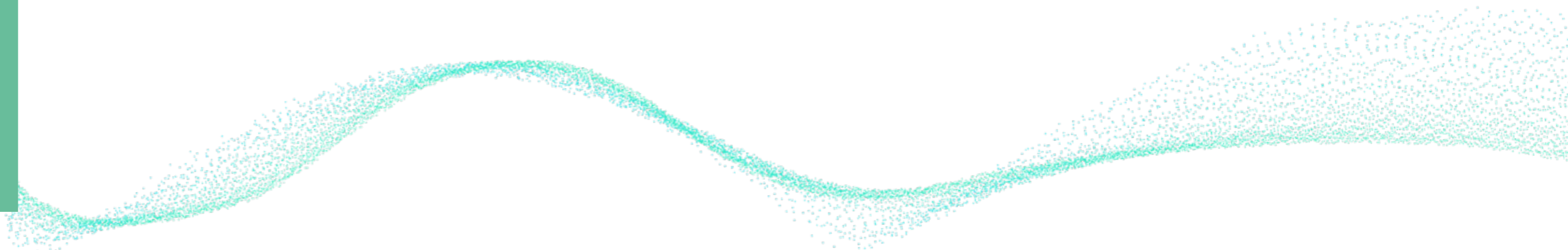
Learning and Development Events

Our Learning and Development Events (LDEs) are the cornerstone on which the Simplybiz event programme is built. Visiting 21 venues across the UK, twice a year, we provide access to an array of thought provoking sessions, each with key learning outcomes, along with opportunities to talk to some of our key partners and suppliers.

Learning Styles

At Simplybiz, we understand that everyone learns differently, which is why we have made available a suite of training solutions to cater for all of our Members' needs. We have: core face-to-face events; webinars; consultancy visits; one-one surgeries; interactive and live demos; bite-size videos; user guides; websites; helpdesks and more!

M



Marketing Support

We provide firms with access to a dedicated marketing store containing an array of material that is pre-written and available to personalise, including client newsletters, a market leading web solution and access to an experienced team that is on hand to guide firms with their marketing activity.

In addition, we offer the market-leading NextGen web solution, providing you with a professional looking website, packed with content and tools to aid client engagement – see www.simplymarketingsolutions.co.uk for more details.

MediaHub

The MediaHub hosts all our communications to you. All emails and publications can be accessed from the Hub, along with videos and access to our social media feeds.

Member Referral Scheme

Whilst we continue to invest in recruitment activity, we've not lost sight of the fact that a considerable number of new joiners approach us following recommendations from existing Member Firms. With this in mind, we have created the Member Referral scheme, which is our way of saying "thank you" for introducing a new Member Firm to Simplybiz. For every successful introduction you make, we will give you up to £500 (conditions apply).

Mental Health and Wellbeing

Our mental health and wellbeing module, which is available to all Member and Client Firms, is used in workplaces across the UK and has received excellent endorsement and feedback.

Model Portfolio Services (MPS)

Through Verbatim, Simplybiz and Compliance First's own Asset Management solution, you can access our model portfolio service, independently designed by leading fund research agencies, RSMR and Square Mile.

Our MPS offers a choice of growth or income portfolios, each running to our proven risk mandates and managed at the market leading rate of 0.25% + VAT. The portfolios are available on a variety of leading platforms, making them accessible to advisers for a large segment of clients.

The portfolios are rebalanced monthly to avoid portfolio drift and reduce administrative burden, providing increased efficiencies for your business and reassurance that your client's portfolio will be kept in line with the mandated range of risk tolerance. Regular performance updates are provided, allowing you to review the suitability and performance against your client's expectations.

Mortgage Services

Simplybiz Mortgages is one of the top three mortgage clubs in the UK, providing support for nearly 4,000 mortgage advisers. It does this through a range of exclusive products, competitive procurement fees, assistance in placing business and expert helpdesk teams on-hand to answer a broad range of queries.

Its lender and provider panel continually adapts to meet the needs of Member Firms, alongside access to the specialist/complex areas of secured loans, complex, specialist and commercial lending, equity release, later life lending and access to conveyancing and valuation specialists.

In addition, the club also provides access to a range of exclusive general insurance and protection options, allowing Members to offer clients a truly holistic service, whilst further developing their business potential.

All of this is supported by dedicated compliance support, placing firms in the best possible position to thrive.

Mortgage Software

One of the many benefits of being a member of Simplybiz Mortgages is the access to a range of tech led efficiencies including mortgage sourcing software and back office support.

As a Member you can access discounted and potentially free* tools and technology which includes access to sourcing systems such as Mortgage Brain, Trigold, Twenty7 Tec and back office support from The Key.

*Free access is based on volumes of nine mortgages per quarter for Mortgage Brain and 18 per quarter for The Key.

MyGabriel

MyGabriel is a bespoke bookkeeping system designed for Members of Simplybiz. The system can support full completion of your GABRIEL report.

Full costs available on request.

M

NextGen Websites

We provide Member firms with access to a market leading web solution, designed to provide you with a modern and fresh looking website, with the ability to plug in a number of digital tools allowing for client interaction and even transaction.

You can find out more about MyWebsite proposition hosted by TOMD sites at www.simplymarketingsolutions.co.uk MyWebsite does not carry a build cost and has hosting fees starting at £20 (+VAT) pcm.



O

On-site Compliance Consultancy Visits

As part of our Compliance Consultancy service, we provide face-to-face personal, proactive and business focussed visits. We provide firms with access to additional specialised on-site compliance assistance, tailored to their needs. Simplybiz and Compliance First's field compliance managers are able to create bespoke visit agendas to suit individual requirements and include a written report of recommended actions where appropriate.

All firms receive a core compliance visit and we also offer additional chargeable and focussed days covering governance, risk and control, or supervision audits.

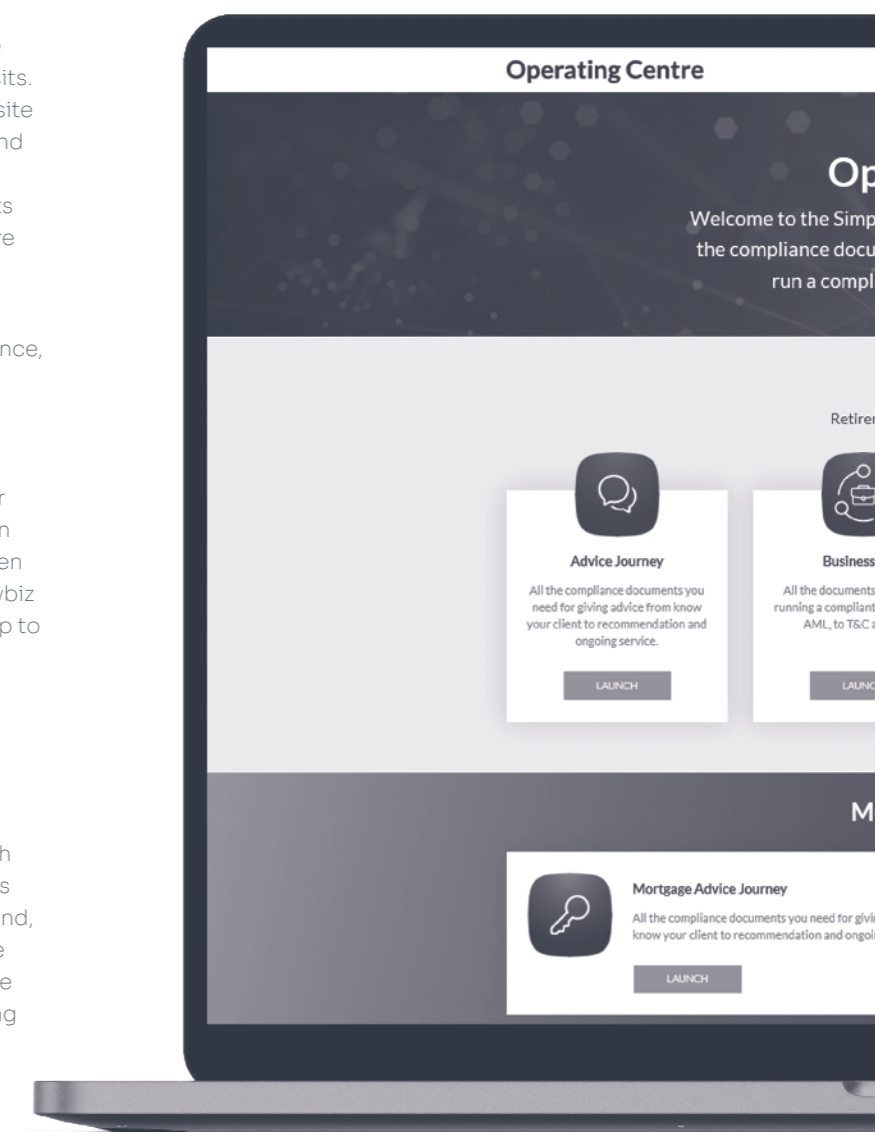
Operating Centre

The Operating Centre is a streamlined way of accessing our compliance support documentation online. Documentation can be located and accessed efficiently 24 hours a day, seven days a week. All documents are regularly checked by Simplybiz and Compliance First's Policy team to ensure they remain up to date and ready to use.

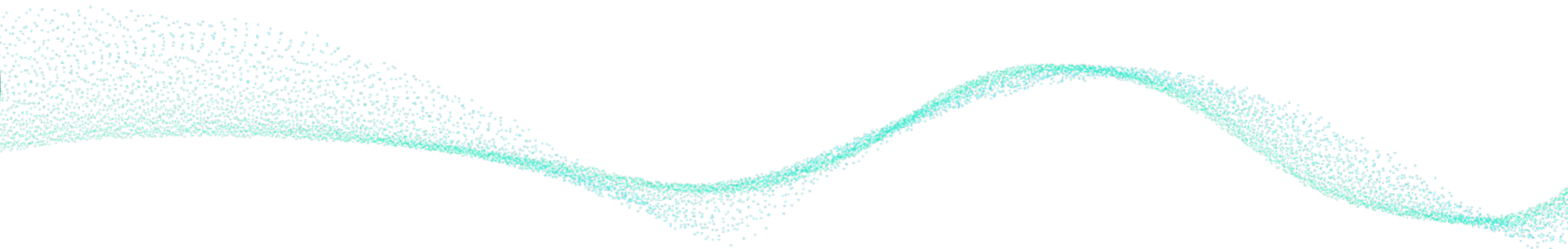
There is no charge to access the Operating Centre.

Outsourcing

With the increased regulatory pressures on firms, along with the day-to-day impact of running a business, it is not always possible to offer clients advice in every area. With this in mind, we have created SimplyRefer to allow advisers to outsource areas of business they are either unable to, or simply choose not to, provide advice on. This includes estate planning, long term care, pension transfers, equity release, protection, PMI and more.



P



Pension Planning Tools

Members have access to the DC Pension Switching Tool which is an additional module within Defaqto Engage, our market-leading end-to-end financial planning tool. The DC Pension Switching Tools allows you to compare multiple pension switching scenarios, efficiently and compliantly, ensuring your clients receive the best outcomes.

We have also negotiated a discounted rate with Selectapension which offers a range of online comparison and analysis tools.

Pensions Technical

The Pensions Technical helpdesk provides specialist guidance and help on any HMRC, DWP or FCA aspects of pension related regulations via telephone and email. The team can also assist with carry-forward, annual allowance and lifetime allowance calculations. The department has produced over 200 technical guides, which can be downloaded from the website, as well as a series of suggested forms and flowcharts to assist advisers.

Access to the helpdesk is provided as part of your membership.

Pension Transfers

Since the implementation of pension freedom, we have seen a sharp rise in the demand for advice on transfers, corresponding with a reduction in the number of advisers able to provide said advice. With this in mind, we have set up a transfer bureau, offering advisers the opportunity to refer cases to one of our specialists on the panel. Each of our partners will deal with the case and take on any regulatory liability and then pass the client back, along with a share of the remuneration.

PII

We provide a dedicated professional indemnity insurance broking service to assist firms in the process of obtaining appropriate cover.

Planning Tools

Through Defaqto Engage, we offer access to powerful financial planning tools, with all processes designed and approved by Simplybiz compliance experts. You can access a choice of risk profilers, capacity for loss and cash flow modelling tools and a goals based planning tool, including income.

PMI

As more pressure is being put on the NHS, our Private Medical Insurance (PMI) providers have been sourced to offer you access to a PMI panel that offers you variety and choice. We also offer a referral service in partnership with Usay Compare, the UK's largest PMI specialist

Powers of Attorney

APS Legal & Associates, part of Simplybiz, provide advisers with the opportunity to add will writing, powers of attorney, probate and estate planning to their service proposition.

APS make it simple for advisers to help their clients put powers of attorney in place, while also generating additional income for your business.

In order to provide this valuable service to clients, you need to be registered as an affiliate which requires you to demonstrate a basic understanding of the final document and its powers.

There is no fee involved in taking the tests or in becoming an affiliate.

Probate

APS Legal & Associates, part of Simplybiz, provides advisers with the opportunity to add will writing, powers of attorney, probate and estate planning to their service proposition. APS will train advisers to fact find and to instruct, with APS then taking over to deliver the service, before passing the client back.

Not only does this provide a valuable service to clients now, but enables advisers to tap into the wider family network in the future.

There is a separate charge to become an APS Associate, however, there is a remuneration split for all business written.

Product NewsHub (PNH)

The PNH is our one stop centre for all things provider related. From keeping tabs on the latest news and developments, to accessing supporting documentation, the PNH has it all.

Access to the PNH is provided as part of your membership at no additional cost.

Professional Connections

Members of Simplybiz can join SIFA Professional on negotiated concessionary terms. The objective of SIFA Professional is to promote its Members to solicitors for member referrals.

SIFA Professional's close connection with the legal profession and the Law Society over many years enables it to provide the inside track to financial advisers seeking to establish effective working relationships with solicitors.

There is an additional cost to join SIFA Professional.

Professional Development Events

Covering Scotland, Northern Ireland and North East England.

These events are the foundation of the Compliance First event calendar and we run six rounds of events across six venues, including Northern Ireland, every year. They provide access to an array of thought provoking sessions, each with key learning outcomes, along with opportunities to talk to some of our key partners and suppliers..

Protection Hub

The Protection Hub is a dedicated online protection area containing links to the latest commission rates, SimplyProtect information, access to the PMI panel, tools as well as the latest news and developments from the protection industry.

Access to the Protection Hub is provided as part of your membership at no additional cost.



Q is for quality.

That's our
promise to you!

simplybiz 



R

Referral Services

With the increased regulatory pressures on firms, along with the day-to-day impacts of running a business, it is not always possible to offer clients advice in every area. With this in mind, we have created SimplyRefer to allow advisers to outsource areas of business they are either unable to or simply choose not to, provide advice on. This includes estate planning, long term care, pension transfers, equity release and more.

Regulatory Updates

Simplybiz and Compliance First issue regular updates to Member and Client Firms covering the latest regulatory issues, news and views.

Research

As part of Defaqto Engage, you can access three-way integrated fund, tax wrapper and product research. Narrow down the whole of market using filter and sort, analysis and comparison functionality, which can all be recorded in the research report for a full audit trail. To make it even easier, we have automatically included researched fund lists, funds, RSM model portfolios, DFMs and SimplyProtect panels as well as the CCCIP rated funds.

Researched Funds

Simplybiz inhouse investment committee bring you access to the Researched Fund Lists. These are available on the website and within Defaqto Engage. The fund lists are updated on a monthly basis following the market analysis methodology carried out by the providers.

Retirement Options

The Pensions Technical helpdesk assists advisers with an array of retirement related questions. In addition, the team has produced client facing guides such as The Retirement Options Booklet and Client Questionnaire, which are very popular (each item can be white labelled by advisers).

Risk Profiling

Within Defaqto Engage, you have a choice of three risk profilers: Oxford Risk and A2 Risk. When you register for your Defaqto Engage licences you will select which one will suit your firm's Centralised Investment Proposition.

S

Signature

Signature is a bespoke service from Simplybiz and Compliance First that is designed around larger IFA and DFM firms.

Through Signature, we can provide a personalised service built around your specific needs, from helping with the design, documentation and implementation of a complaint and efficient discretionary investment process, to creating and running a firm specific competency framework.

SimplyProtect

SimplyProtect offers you access to a number of leading protection partners all paying enhanced commission. You are free to recommend any protection provider or policy to your clients, but when you use one of our SimplyProtect partners, you will automatically receive enhanced rates of commission.

Registering for SimplyProtect does not affect your independent status.

There is no additional cost to sign up for SimplyProtect.

SM&CR

Our dedicated SM&CR programme of support, running until 2020, is designed to ensure advisers and firms have the information and support they need to meet the new requirements.

The fully integrated support programme includes paper-based information and worksheets, workshops, events and online training, on-site visits and desk-based learning.

Social Media

We offer a range of solutions for NextGen 3.0 website users, from a fully managed service through to our ready-to-use social media posts which can be published using our publishing tools.

Our managed service is ideal for those firms who want a strong and consistent social media presence that drives traffic to your website and helps to engage with your chosen audiences.

You can also find out more about how to approach social media via our free Marketing Guide.

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Suitability Reports

The Operating Centre contains a number of suitability report templates to assist you in formulating reports to your clients as a follow up to the advice given. The reports provided can be personalised and adapted where appropriate.

The templates available within the Operating Centre are also hosted on Intelligent Office and Defaqto Engage. Suitability report creation is integrated within the research and recommendation process of Defaqto Engage. Using the wizard, you can select the relevant template and build your suitability report in a simple yet effective manner providing a full audit trail and, where required, a seamless link with Intelliflo back office.

There is no cost to access the Operating Centre.

Supervisor Courses

We run supervisor courses on a regular basis to allow our firms to develop those individuals charged with supervision of advisers within the firm. Whether you are new to supervision or an experienced supervisor looking to refresh your knowledge and skills in the implementation of a compliant training and competence scheme and the monitoring of staff throughout; the supervisor course can help.

T

Tax and Trusts

The tax and trust helpdesk provides assistance with taxation and trust issues that an adviser may require guidance on, for example, assisting with investment bond gains and IHT calculations.

Access to the helpdesk is provided as part of your membership and is an extremely popular service.

Tax Efficient Advice

The provision of tax-efficient advice is an important, and growing, part of the advice process. To ensure advisers are kept up to date with the products that sit outside of the mainstream, we deliver a round of dedicated workshops each year. Our new tax-efficient referral solution can support your firm through the provision of fully digitised, robust, and compliant tax efficient advice service. Attendance at these events and access to our referral partner is provided complementary with your membership.

Thematic Reviews

When you, or members of your team, need support in specific areas, Simplybiz can work with you on a bespoke review, or piece of training.

Training, Competence and Certification Service

Our Training, Competence and Certification Service forms part of our Compliance Specialist service provision, and is a comprehensive service to monitor the development of your staff and includes KPI collation, analysis and review, training needs analysis, CPD monitoring, knowledge testing and development action plans.

There is an additional cost for this service

W

Videos

The Simplybiz website hosts a selection of videos and recorded webinars from Simplybiz and Compliance First and also from our provider partners. Covering financial services topics including investments, protection, retirement and so much more.

Virtual Events

At Simplybiz, we deliver the largest event programme of its kind, which we now deliver via our virtual events platform, ensuring our members always have access to event opportunities no matter where they are.

Vulnerability Hub

Despite the increasing importance of identifying and addressing customer vulnerability from not only a regulatory, but also social, perspective, it can still be a difficult area to approach. Our Vulnerability Hub brings together information and resources on every aspect, from support with policy and procedures to tackling challenging conversations with clients.

W

Webinars

As part of our learning and development programme, we provide access to a schedule of webinars throughout the course of the year. We run several webinars each month from our partners, along with regular technology based webinars from Simplybiz and Compliance First.

There is no cost to access our webinars.

Web Solution

For firms looking for a professional web presence we can provide a TOMD website. A bespoke web solution providing firms with a professional looking site containing up-to-date, compliance approved content and digital tools to facilitate client interaction.

You can find out more about TOMD sites, including styles available and pricing at www.tomd.co.uk

TOMD sites start from as little as £20pcm (+VAT) with no initial set up fees.

Will Writing

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simplybiz 

forward financial thinking

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