

Together we deliver success

A complete range of services from 1st - The Exchange that
can help improve your business

at the heart of distribution

1st  The
Exchange



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Introduction: at the heart of distribution

1st - The Exchange is an independent market leading provider of financial services technology solutions. We provide software, consultancy and business process outsourcing for life and pension companies, mortgage lenders and distribution firms, including developing, marketing and supporting software delivering financial planning, client management and full back office administration to financial intermediaries.

Together we can support all the stages of your business processes, whatever the project – from initial customer contact through to ongoing servicing. In doing so, we enable you to service your clients more efficiently and profitably, whilst meeting regulatory demands.

Integration, ease and efficiency: the advantages of Straight-Through-Processing

Integrated business solutions based on Straight-Through-Processing (STP) can help drive efficiency and increase revenue.

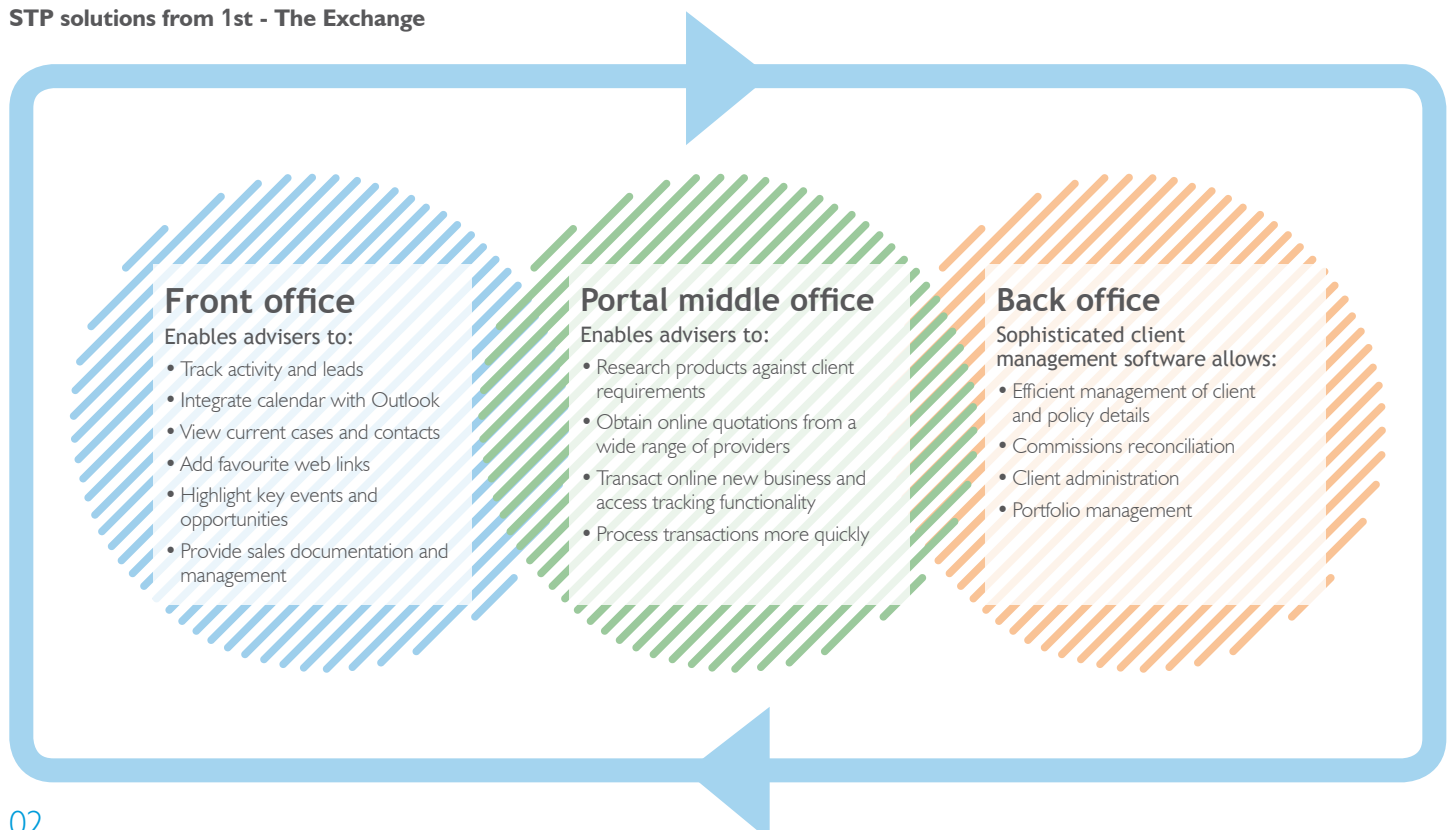
Both existing and new clients now have access to a broader range of powerful business solutions. With our understanding of the intermediary distribution market, coupled with our leading-edge technology, administration, underwriting and STP experience, we believe we have a truly unrivalled industry capability.


Our technology has the flexibility to integrate with both our own and other back office and CRM systems, enabling you to re-use data throughout the sales process. By sharing data we can provide you with single data entry access to the financial services marketplace.

With our portal service, front office solution and proven experience in back office systems, 1st - The Exchange is perfectly positioned to provide an infrastructure, which will support STP in financial services both now and in the future.

STP can offer reduced costs and complexity, vital in an industry that is under pressure to lower charges and improve service levels to consumers.

STP solutions from 1st - The Exchange





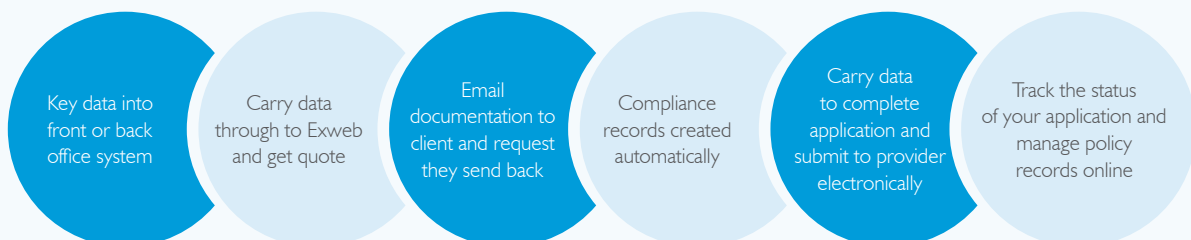
Straight-Through-Processing (STP) is the term used to describe the electronic capture of information, once and only once, at point-of-sale and the passing of this data through the sales, new business and underwriting processes to issue.

Integration - a technology solution

Without integration



With integration



“The Exchange just do everything very, very well and have done for some time.”

Mark Wilkins of Punter Southall Financial Management,
Judge for Pensions Management Awards

The total solution

1st - The Exchange – integrating the key elements of your business process



1st - The Exchange provides the industry standard technology for the compliant and professional distribution of financial services – delivering reduced costs and improved productivity for intermediaries, helping to deliver greater value to consumers.

The portal of choice

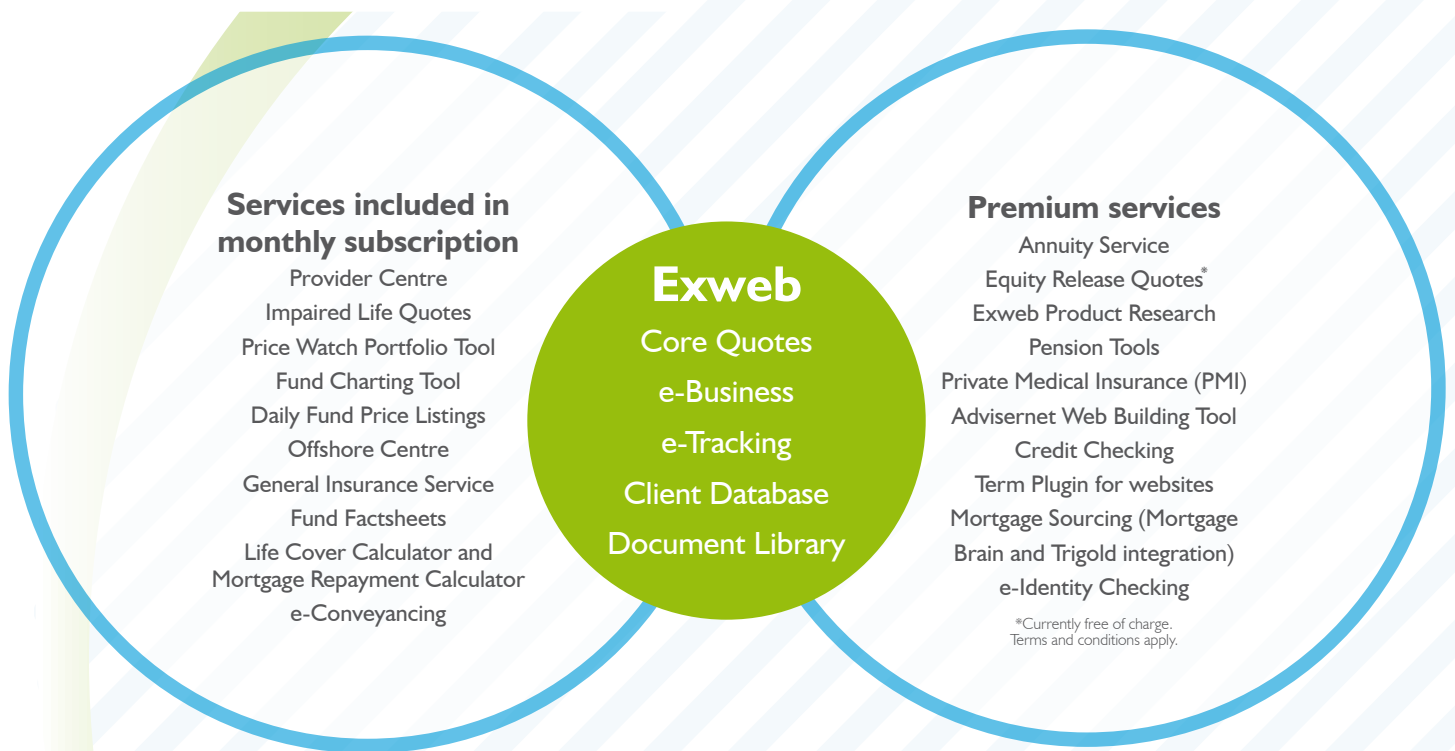
Our Exweb service is the most comprehensive online trading portal for the UK financial intermediary market. The service is supported by all the UK's major product providers and facilitates product research, comparative quotes across multiple product sets and online transactions. Product areas include life and health protection, mortgages, equity release, retirement planning, savings and investments and general insurance,

A perfect fit

We offer a range of tailored versions of Exweb to meet different intermediary requirements including: Exweb Broker and Exweb Call Centre. Exweb is also integrated into a range of back office systems including Adviser Office, Quay, Plum, Bluecoat, Intelliflo and Focus.

Exweb Value Added and Premium Services

Exweb also has a range of supporting value added services – 20 in total, 10 of which are free of charge within the basic subscription.



“The Exchange’s Exweb service delivers significant benefits to our business. The research and quotation service enables our members to quickly and easily search the market for products that meet their clients’ needs. The fact that Exweb links with all the main product providers is a key point for our members.”

Mike McGaughrin, Group Services Director, Tenet Group

“Research shows that by adopting an electronic new business process, advisers can potentially drive nearly £200 per transaction out of their sales process. This equates to an overall saving of 16%.”

Money Management e-Commerce supplement



Business benefits – Exweb

Exweb is **the** single most established link between product providers and financial intermediaries.

It has been developed to support the key areas of your business process, thereby making it easy to take advantage of the business benefits e-Commerce affords. Exweb provides you with quotes on over 350 products from more than 50 providers with the ability to apply for many of them online.

Streamline your business processes – take advantage of increased pre-population of data, reducing your costs in the sales process.

Increase profitability – use Exweb as a single source for all your research, quote and apply requirements, reducing administration time and allowing you to concentrate on your customers.

Provide best advice and customer care – with the most products and providers, you can offer excellent advice to clients.

Transact more efficiently – our e-Business service enables you to apply online using both provider extranets and electronic application forms.

Demonstrate compliance – with access to the very latest financial information you can demonstrate independence to both clients and regulators alike.

Better connections – Exweb e-Services

Exweb also provides access to a range of e-Services that allow you to apply for products electronically, track the status of these submissions online and then receive up to date valuations on these policies.

e-Business:

- Enhanced commission and faster payment from a range of providers
- Built in validation, reducing the risk of error and fewer form returns
- Immediate processing of application forms so customers are 'on risk' faster.

e-Tracking:

- Up to date information on your applications enabling you to improve the quality of your data and keep your clients informed
- Aggregated information – all available from one source, saving you time.

e-Valuations:

- Access to multiple providers simultaneously from one place
- Realtime valuations all presented in a consolidated client view
- An enhanced level of customer service through valuations, reports and client view functions.

e-Suitability

e-Suitability is a flexible and user friendly way to document advice given and create suitability reports using an intelligent pre-selection of product specific paragraphs from a central database. e-Suitability is available as a standalone application, or integrated with Adviser Office.

Our e-Business and e-Tracking services are included within the basic subscription.

“Tenet selected The Exchange as its e-Commerce partner due to their excellent track record, their scale and stability and because of the individuals, who understand the financial services industry and its challenges.”

Simon Hudson, Group Chief Executive, Tenet

Back office solutions

Officeweb

For large scale Nationals and Networks we offer Officeweb – an award-winning, comprehensive back office CRM and administration system – which streamlines key processes, allowing more time to be spent focusing on customers and growing your business.

We offer a range of tailored Officeweb solutions for intermediaries, both single-tie and multi-tie advisers and call centres,

The financial services industry is under increasing pressure to reduce costs and improve business efficiency. Officeweb gives advisers the flexibility to cope with these changes, whilst at the same time reducing administration costs and improving customer service.

Officeweb is available for deployment as either a generic implementation, or a bespoke implementation based on an intermediary firm's own requirements and budget.

The system has a range of modules that help optimise key parts of your business process: client, policy and document management; workflows e-Valuations and client servicing; e-Business; reports and management information; fee and commission accounting; Exweb quotes and user management and security.

Adviser Office

The award-winning Adviser Office software from 1st - The Exchange is our client management solution to support your sales process. Adviser Office offers client management, financial planning tools, marketing and policy management all from one central database.

Adviser Office therefore handles all aspects of the advice process and delivers a single client view across the four key business areas of wealth management (both accumulation and preservation), tax planning, cash management and protection (including corporate benefits).

The service helps create time for you to deliver the highest standards of service to both personal and corporate clients.

There are four versions available to suit the size of your organisation, all of which integrate with Exweb.



“As part of our ideal solution, we are looking to deploy a radically enhanced software package to augment our adviser sales process. After extensive review of the market, 1st was selected to help us refine our sales process and create a ‘wireframe’ of how it could look using the latest technology. Following the integration of 1st with The Exchange we then realised the tremendous additional benefits which the combined STP solution would provide.”

Steve Deutsch, Director of Operations, Wesleyan

Front office solutions

We all know the benefits of mobile phones, the BlackBerry® and the laptop. These products, along with Microsoft Word and Outlook, have changed the way we do business. No more typing pools, no more wasted time travelling. We can be in the office when we're out of the office. One of the benefits of Microsoft Outlook if you use a laptop is that you unplug the laptop and your data's still there. You can answer emails and prepare reports all without being online.

Adviser Evolution

1st - The Exchange's new Adviser Evolution delivers innovative technology for the New Model Adviser. Evolution will change the way you do business making your data available to you in an easy to use format fully compatible with Microsoft Word and Outlook. Adviser Evolution ensures effective workflow and communication between the back office and the adviser and facilitates automatic synchronisation when you connect to your office database. The customisable desktop allows flexibility and also means you can view data in a clear and uncomplicated manner.

Adviser Evolution: Mortgage Edition (AEME)

Based on Evolution, AEME has been developed to meet the specific requirements of the mortgage industry. It is a fully integrated CRM and point-of-sale solution, which offers client data management, mortgage sourcing, mortgage applications, life insurance quotes and applications.



Best practice

Better support

Training solutions from 1st - The Exchange are designed around feedback received over numerous years of providing e-Commerce solutions to the intermediary market. They are highly tailored to the needs of adviser firms and are run at regional venues by experts in the financial services market.

The training course helps ensure that all delegates get the most out of the service and learn about innovative new services. For larger companies we can provide bespoke training courses that focus on real business benefits tailored to the specific organisation.

Ongoing support

We have invested a great deal of both time and money in building up our client services team, as well as keeping our technology solutions up to date to make sure you are continually supported to ensure you get the most from your investment over the long term. If you have any questions on any Exweb services, our dedicated customer care team will be pleased to assist. Please contact them on the number below.

Better decisions, better actions

To find out more contact us on:

Telephone 0845 053 0490

email: sales@exchange.co.uk

website: www.exchange.co.uk

Build a better business

We are committed to leading the market through innovation and delivery. For over 15 years we have delivered our technology and services to over 37,000 intermediaries and their support staff.

We believe our success is down to understanding and meeting the requirements of the constantly evolving intermediary marketplace. Our goal is to make you become more efficient and profitable and continually assist you in obtaining maximum value from your investment in technology.

Our services allow you to provide a better service, at lower cost, to more clients.