



# Financial Planning - Effortlessly

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## New Website Pending

January will see the launch of the new website. There will be a dramatic face lift, but all existing information will still be available.

Navigating through the website will be more straightforward and information will be presented in a concise manner, with more detailed datasheets available for the more technically minded amongst you.

### Future Developments

Do you tweet or make any other strange noises for that matter? JCS will be found Twittering on occasion. Links will appear on the website in the future.

There are also plans to replace the existing forum with a solution that offers more to our clients. With so many of you on Facebook now, we have created a Facebook Business page, why not become a fan.

More to follow on this in the next newsletter...



## December 09 Issue

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## Project Copia Update: New Software Bundles

Project Copia has grown to encompass all aspects of JCS from the software itself to our internal processes, the website and our advertising and marketing campaigns and is all very exciting!

Largely thanks to the loyalty of our customer base, JCS has been able to weather the storm where some competitors have felt the pinch in these tough times. This has meant we have been able to pour significant investment back into the product, with a mind to dramatically increase our market share, whilst maintaining a high level of service for our existing customers.

With the addition of new modules and an integrated cash flow product, combined with the developments already outlined for the next 5 years, we had a concern that our licensing structure would become terribly confusing and over complicated. So what we have decided to do is introduce 3 software suites that will deliver choice and meet the individual needs of our customers. It is important to note at this point this will have no effect on your current licensing arrangements.

The existing suite of modules, JCS IFA Professional will be renamed to JCS Adviser Essential. It will consist of the 3 existing modules, Administration, Profiler and What if? There will be additional functionality and many improvements in the new version, but we will cover those in the next newsletter.

The second suite will be known as JCS Adviser Professional. This will include all the modules from Adviser Essential plus the new Commission module. This module will enable you to automatically track commission statements, making significant time savings. In addition you will be able to publish Fact Find and Portfolio Valuations to a web page for your clients to access.

The third suite will be named JCS Adviser Elite. This suite will include all the modules of Adviser Professional plus the long awaited cash flow planning solution, which will be released under the name Adviser Lifestyle.

Learn more about Adviser Lifestyle in the following section.

**For information on licensing JCS software please call 08450 049 599 Option 2**

## Competitive Analysis another Cash Flow Planning Solution

Prestwood Truth was the first on the scene to answer the call for a cash flow solution and they're to be congratulated on their success. Well done!

During the IFP Conference this year we had the opportunity of meeting people who are users of this product and discussed the pluses and minuses of Truth.

One of the largest benefits we were hearing is that when client facing, the ability to graphically represent the scenarios to the customer is a very powerful tool. The flipside of this is that it can take a long time to populate with information before it is possible to present any meaningful information. Some users said that they would prepare before a meeting and wouldn't feel comfortable to do this on the fly.

The amount of detail available is staggering, but some feel that it can be a little overwhelming and simplification of some of the reporting would be of great benefit.

Overall people were reasonably satisfied and gave Truth



## Cash Flow Planning with Adviser Lifestyle a New Generation

"..it is set to cause a stir in the industry, we believe that you'll agree it's been worth the wait."

March 2010 will finally see the launch of our cash flow planning solution. We have decided to call it Adviser Lifestyle and it is set to cause a stir in the industry, we believe that you'll agree it's been worth the wait.

You will be able to license Adviser Lifestyle within the new software suite options or as a standalone product, whichever way best fits the needs of your business because we're nice that way.

All JCS products will share the new look and feel. You will find that the new design does not take away from the ease of use you have always enjoyed with our products and vastly improves the quality of the user experience.

Adviser Lifestyle will not only deliver detailed lifetime cash flow reporting and seamlessly integrate with all of the JCS Adviser Suites; it also enables you to model hypothetical scenarios based on your assumptions too. This means when you are in front of your client you can put this information together on-the-fly to produce 'ballparks' and then go back later to fine tune the detail once all the information is available and time will allow.

Demand is expected to be high when we launch in March, so email [sales@talkjcs.com](mailto:sales@talkjcs.com) to register your interest and as an existing JCS customer you will receive priority support.

Plan: Model 05/07/2009, Mr W. & Mrs E. Edwards

Client: Mr W. & Mrs E. Edwards Plan Variant: Base Show Columns: 1st 12 months  
 Plan: Model 05/07/2009 Event Scenario: No Catastrophe View: Cash Flows  
 Index Model: Expected

Cashflow Item	Jul 2009	Aug 2009	Sep 2009	Oct 2009	Nov 2009	Dec 2009
Salary	2,667	2,667	2,667	2,667	2,667	2,667
Annual Holiday	948	951	953	956	959	962
Household Expenditure	1,130	1,135	1,140	1,145	1,150	1,155
Savings	656	658	659	660	661	662
Deposit Account	1,650	1,650	1,650	1,650	1,650	1,656
Inflow	6	6	6	6	6	6
Deposit Account Interest						
Family Home	325,948	326,899	327,852	328,808	329,767	330,729
Inflow	948	951	953	956	959	962
Family Home Capital Gain	24,017	24,437	24,860	25,286	25,715	26,147
Life Insurance Bond	417	420	423	426	429	432

Events: Model 05/07/2009 - 2, Mr W. & Mrs E. Edwards

Description	No Catastrophe	Catastrophe - Client Ill	Catastrophe - Client Death	Catastrophe - Partner Ill
[Client Death]			50,000	
[Client Ill]		50,000		
[Partner Death]				50,000
[Partner Ill]				50,000
[Client Retirement]	65,000	65,000		
[Partner Retirement]	65,000	2056,12	65,000	65,000
[Client Critically Ill]				
[Partner Critically Ill]				

Cash Flow: Model 05/07/2009, Mr W. & Mrs E. Edwards

### Deposit Account

Type: Deposit Account

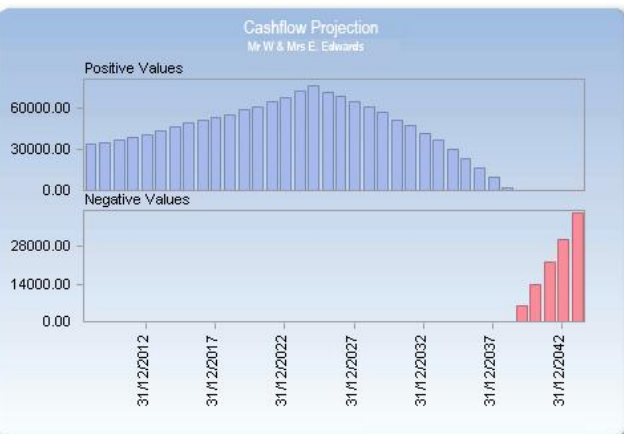
Description: Deposit Account

Start Month: End Month: 2012.12

Current Balance: £1,650.00 On Cessation transfer balance to/from: Liquid Funds

Interest (CAR): UK Base Rate +0.00% Paid Annually in December

Accessibility: Readily Realisable





## Increasing Productivity is Key

With the change from commission to a fee based structure it has never been more important for you to be able to do more with less and increase your productivity. Stealing seconds to save hours, so that you can maximise the chargeable time spent with your clients, will be key to your success post 2012.

Embracing technology as a business enabler, not simply a business cost, may be a paradigm shift for some of you. Put simply if the total cost of ownership of your investment in technology is less than the cost of doing it manually (i.e. cost of staffing and the value of your time), then it was a wise investment. If it isn't, then it wasn't!

Going forward we will offer tips on getting the most out of your technology in this section of the newsletter. We are going start off with some fundamentals this time. See across for some Windows shortcut keys that you may not be aware of:

- Windows Key+D** (Display the desktop)
- Windows Key+M** (Minimise all of the windows)
- Windows Key+SHIFT+M** (Restore the minimised windows)
- Windows Key+E** (Open My Computer)
- Windows Key+F** (Search for a file or a folder)
- Windows Key+ L** (Lock the keyboard)
- Windows Key+R** (Open the Run dialog box)
- F2 key** (Rename the selected item)
- CTRL+A** (Select all)
- ALT+F4** (Close the active item, or quit the active program)
- CTRL+F4** (Close the active document in programs that enable you to have multiple documents open simultaneously)
- ALT+TAB** (Switch between the open items)
- ALT+ESC** (Cycle through items in the order that they had been opened)
- F5 key** (Refresh the page when in an Internet Browser)
- CTRL+SHIFT+ESC** (Open Task Manager)

## Think Before You Print

### Save the Planet & Your Budget

I won't begin this piece by jumping on the 'Save the trees' bandwagon, but what about the 'Save your money' train? Yes I think I will buy a ticket for that one.

When you need to share information with colleagues do you email it to them or print it out?

Do they all then print out your email and bring it to the meeting?

Would projecting information on screen be a better idea?

Did they need a copy at all?

Do you post information and invoices to your clients?

Would emailing this information save time, and money on stationary and postage?

How much time and money would be saved if your shredding and safe disposal of confidential information was drastically reduced, because you didn't print it in the first instance?

Would this reduce the risk to your business and enable you to better meet your compliance requirements?

**Did you print this newsletter?**

## JCS Adviser Questions & Answers

### Q. How do I track a policy or investment to completion?

A: To track a policy or investment, after adding it you should respond Yes to the Add Diary Reminders question. You may then add any number of To Do, Telephone, Letter or Fax reminders to the record. Any diary reminder may be marked as



compliance related. This feature, when used with the Compliance Audit report (Administration menu, Reports, Diary and Compliance) gives a clear picture of what policies are in a non compliant state.

For further assistance please call Technical Support on 08450 049 599 Option 1



## Looking Forward

It is important to plan for the future. You all know that, as that's what you do. Well, for your clients at least, but how far do you plan ahead for your business, 1, 3 or 5 years? **At JCS we have a 20 year business plan!**

## Long Term Creative Planning

When you are planning the future for your business, do you apply creative thinking and imagination or do you plan based on the facts available today?

Have you ever tried to imagine where your business might be in 20 years time? What will the market environment be like in 2029? Will your business resemble the business it is today? How will you communicate with your clients?

We challenge you to take a few minutes to think about these questions and consider what you will need to do to get to the business of 2029 from the company of 2009.

So why plan this far ahead you ask? We can't answer these questions as we can't predict what's going to happen next year never mind in

20. That is the point of the exercise, as it removes all the barriers and excuses that prevent us from achieving our dreams.

How many times have you asked somebody to do something for you and their immediate response is to give you the reasons why they can't do it, and not the things that would need to happen so that they could.

By planning into the unpredictable future you allow yourself to access your imagination and you remove the constraints of today, like time and resources or market conditions. You are free to be creative. What you will find is that some of the ideas you discover may actually be achievable within a much shorter timeframe and may change the nature of your business completely. It hadn't previously occurred to you, as you had never allowed yourself the freedom to imagine.



We would like to wish you a Merry Christmas & Very Prosperous New Year!

