

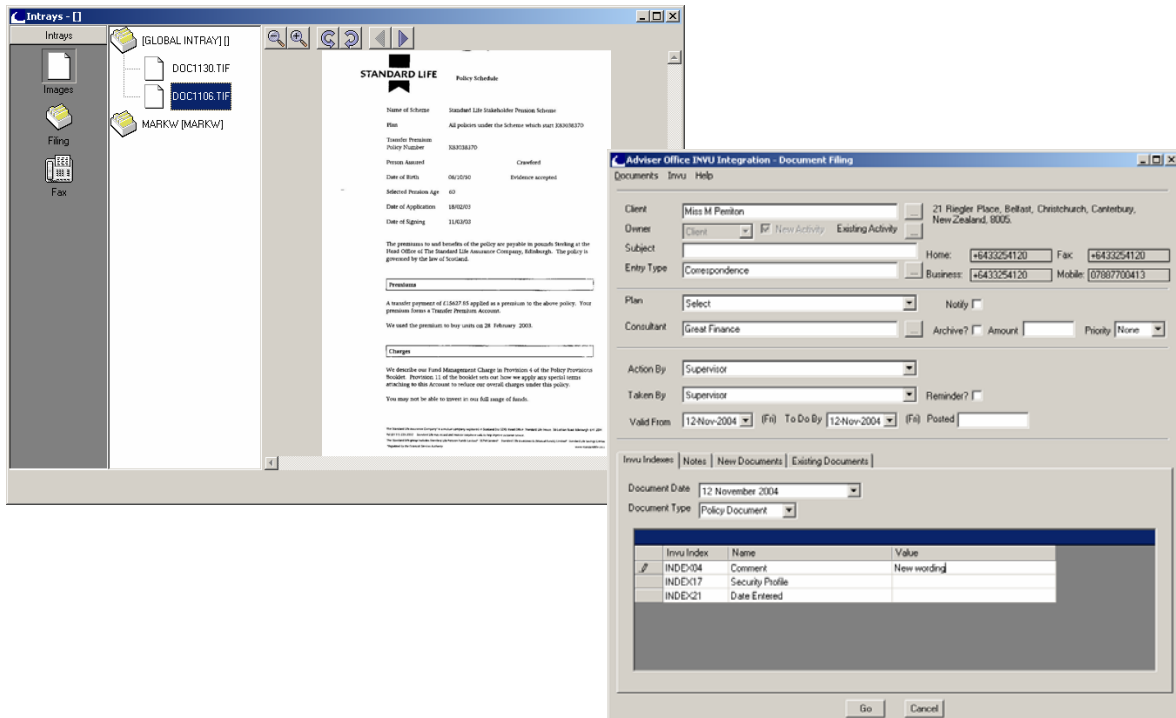


Invu is an affordable, easy to use, highly effective document management system. Invu enables IFA's to control all documents compliantly, share information, increase productivity and archive securely ... and with an average return on investment of just 5 months.

Invu has now been fully integrated with 1st's Adviser Office by Lindenhouse Software. This enables users of Adviser Office to seamlessly store and access documents in Invu while working in their usual Adviser Office interface. Adviser Office references and activity entries are maintained but with the added searching and security benefits of the Invu document management solution.

Invu: Adviser Office integration explained:-

Documents are scanned through a high-speed, low cost production scanner and routed to individual or group electronic In trays. These documents can then be selected and attributed to the relevant client record within Adviser Office. This process will produce an activity record within Adviser Office which as well as providing a reference to the activity also provides a link to the document.



Retrieving documents from Adviser Office:

Once documents are stored into Invu, they can be quickly retrieved directly either by the individual activity entry or by calling the whole client file from Adviser Office. This initiates the powerful Invu search capabilities and allows you to find your document immediately saving you hours of time!

The screenshot displays the INVU software interface. On the left, the 'Activity Review' window shows client details for Penlon M Miss, including contact information and a list of documents. The 'Documents' list includes a 'Correspondence' document dated 12-Nov-2004. Below this, the 'INVU Query - All' window shows a search results table with columns for Document Id, Rev, Entry Date, Type, Ext, and Client/Policy Ref. The table lists three documents, with the second one (MPW14617) selected. On the right, the 'INVU Image Viewer' displays a preview of a 'STANDARD LIFE Policy Schedule' document. The document content includes the policy name, plan details, transfer premium information, and a table of dates. It also contains sections for 'Premiums' and 'Charges'.

Document Id	Rev	Entry Date	Type	Ext	Client/Policy Ref
MPW14616	1	05-Nov-2004	Accounts	DOC	
MPW14617	1	12-Nov-2004	Policy Document	PDF	
MPW14617	1	12-Nov-2004	Letter	DOC	

STANDARD LIFE Policy Schedule

Name of Scheme: Standard Life Stakeholder Pension Scheme
 Plan: All policies under the Scheme which start K83038370
 Transfer Premium Policy Number: K83038370
 Person Assured: Crawford
 Date of Birth: 06/10/50 Evidence accepted
 Selected Pension Age: 60
 Date of Application: 18/02/03
 Date of Signing: 11/03/03

Premiums

A transfer payment of £15627.85 applied as a premium to the above policy. Your premium forms a Transfer Premium Account.
 We used the premium to buy units on 28 February 2003.

Charges

We describe our Fund Management Charge in Provision 4 of the Policy Provisions Booklet. Provision 11 of this booklet sets out how we apply any special rates attaching to this Account to reduce our overall charges under this policy.
 You may not be able to invest in our full range of funds.



Immediate benefits:

- **Immediate retrieval of documents:**

Information is easily shared; personnel save six weeks per year and increase their productivity.

- ***Competitive-edge:***

By offering a superior level of client service.

- ***Space saving/Storage costs:***

Moving business premises can be avoided. Space freed up by scanning could house a productive member of staff therefore increasing profitability.

- ***Compliant/Legislation friendly:***

With full audit facilities documents are now fully compliant and can adhere to many legislation-governing bodies.

- **Disaster recovery contingency:**

Invu provides the facilities to produce a full back up of all of your paper based documents.