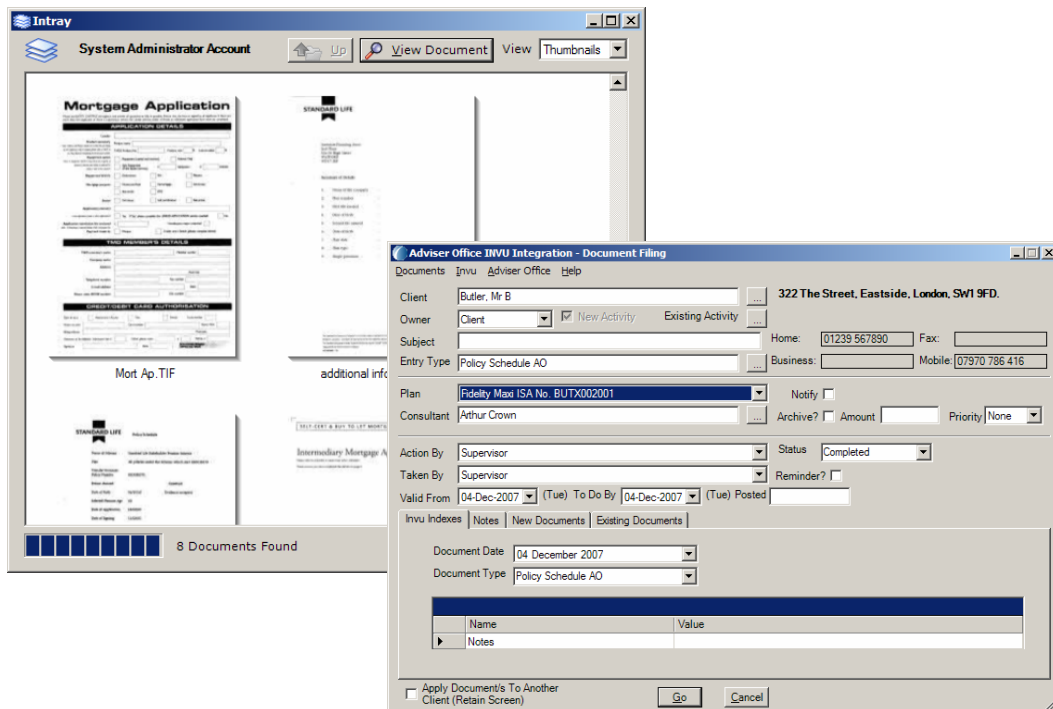


Virtual Cabinet is an affordable, easy to use, highly effective document management system. Virtual Cabinet enables IFA's to control all documents compliantly, share information, increase productivity and archive securely ... and with an instant return on investment.

Virtual Cabinet is fully integrated with 1st's Adviser Office. This enables users of Adviser Office to seamlessly store and access documents in Virtual Cabinet 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 Virtual Cabinet.

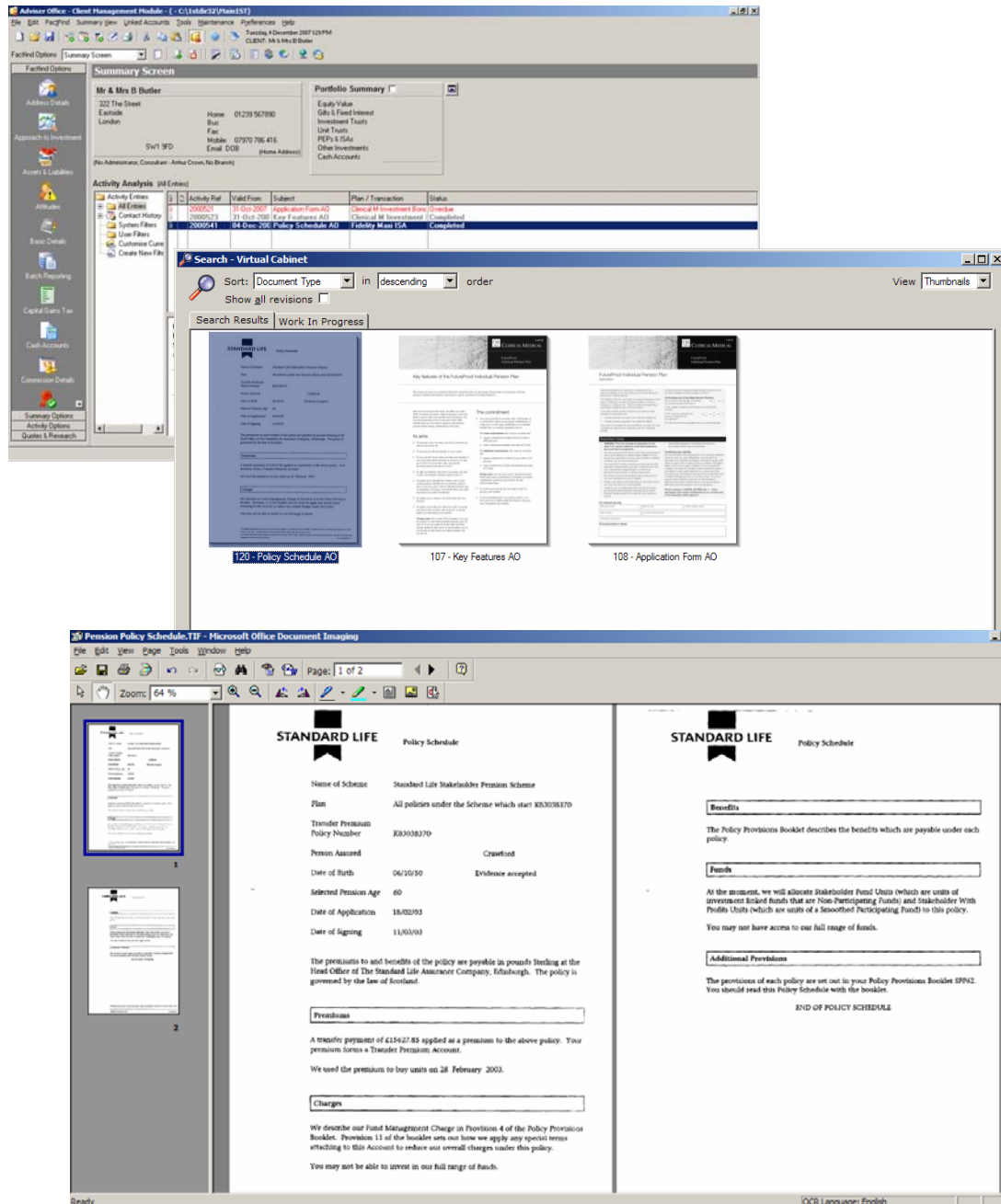
Adviser Office Virtual Cabinet integration explained:-

Documents are scanned through a high-speed, low cost production scanner and routed to an individuals electronic Intranet. 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 Virtual Cabinet, 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 Virtual Cabinet search capabilities and allows you to find your document immediately saving you hours of time!



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:**

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