



### Recent Update History

Date	Compliance & Regulatory	General Additions & Upgrades
19/10/2009		A new section has been added dealing with a review of investment funds. This new section will deal with reviewing actual funds or reviewing income levels from funds.
02/07/2009	New paragraphs dealing with Wills have been introduced providing for various scenarios.	Following the splitting of IMA sectors, additional sectors have been added for UK Strategic Bond, UK High Yield Bond as well as an Absolute Return description.
06/04/2009	Avail has been updated with the following compliance and regulatory changes. Income tax, IHT and rates changed. Pensions: Changes to Pension Credit figures, Annual Allowance, Lifetime Allowance. "Read and Understood" references removed in light of OFT judgement. Addition of self certification warning in mortgage section. Addition of Terminal Illness paragraph in term assurance section. Allowing use of a specific monetary value for emergency fund recommendation	New Business Protection Report. This new section provides details on Keyman Cover, Partnership Protection, Shareholder Protection and documents why protection products are required for the business. It will also allow you to explain different forms of partnership and shareholder agreements and their implications.  All company data has been updated reflecting the latest information available from providers.
20/01/2009	Additional paragraphs added in response to the FSA Thematic Review of Personal Pension Switching	
12/12/2008	Additional paragraph which allows a monetary figure to be incorporated within the Emergency Fund Recommendation	Additional provider profiles have been added which include Hornbuckle Mitchell, IPM, Suffolk Life, and James Hay.  We have also added a new product – Multi Investment Platform. This section will allow a recommendation which includes both Collective Investments, ISAs, Direct Share Holdings and the use of a Discretionary Management service.
07/10/2008	Risk analysis section updated to include Sesame and Whitechurch network attitude to risk. Justification for S2P benefits transferred into SIPP's Forced sale paragraphs added to Equity Release section. Warnings added to Mortgage sections detailing the effect of fees added to loans.	All company data has been updated reflecting the latest information available from providers.
05/04/2008	Avail has been updated with the following compliance and regulatory changes. Tax: Income tax references now 20%, IHT new limit changes plus CGT changes to both Exemption rate and CGT tax treatment. Trust CGT rates also changed. Pensions: Changes to Pension Credit figures, Annual Allowance, Lifetime Allowance. Compliance: All references to Terms of Business changed to Client Agreement as per New COBs rules. Investment: ISA section re-written due to changes to Maxi / Mini Isa rules and limits.	All company data has been updated reflecting the latest information available from providers.  We have enclosed extra justification for Bond sales in light of recent changes to the CGT regime, and also included extra paragraphs in the collectives sections to justify variable income.  The Pension Switching paragraphs have been revisited and enhanced in light of recent FSA concerns into Pension Switching issues.  The PEP section has now been removed together with the PP Term Assurance section.  The Fund descriptions have been expanded to reflect sector definitions