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FRS was founded by a group of senior actuaries in 1999. FRS staff have a deep understanding of the business processes and system requirements of the life and pensions industry. Further information on FRS can be found at [www.frsttd.com](http://www.frsttd.com)

FRS is a leading fund administration software company that designs and delivers business solutions for some of Europe's top financial services institutions.

## About Financial Risk Solutions

[www.towersperrin.com/tillinghast](http://www.towersperrin.com/tillinghast)

Towers Perrin is a global professional services firm that helps organisations around the world improve their performance through effective people, risk and financial management. Through its Tillinghast business, Towers Perrin provides global actuarial and management consulting to insurance and financial services companies and advises other organisations on risk financing and self-insurance. Areas of focus include mergers, acquisitions and restructuring, financial and regulatory reporting, risk, capital and value management, and products, markets and distribution. The firm's other businesses are HR Services, which provides human resource consulting and administration services, and Reinsurance, which provides reinsurance intermediary services. Together, these businesses have over 5,000 employees worldwide. More information about Tillinghast is available at

## About Towers Perrin and Tillinghast



**TOWERS  
PERRIN**  
TILLINGHAST



Complete unit pricing solution for unitised funds,  
portfolios and self-invested pensions

High-specification fund administration software with actuarial muscle

**Wouldn't it be great if there were an end-to-end software solution that both delivered cost savings to your business and gave you confidence that your unit pricing was error-free? And if this software came with the backing of a team of insurance industry experts who really understood the issues affecting your business.**

## Welcome to Invest|Pro™

Invest|Pro™ manages unit pricing, unit creation and fund accounting for collective unitised funds and provides full administration functionality for personal portfolio bonds and self-invested pensions. Financial Risk Solutions (FRS) developed Invest|Pro™ specifically for the life and pensions industry. It automates the complexities that have plagued the sector for a long time and efficiently controls back office functions for companies performing critical fund administration functions. The system even manages complex tax calculations and automatically generates FSA returns. Now Tillinghast and FRS have come together to offer the system to UK companies. Invest|Pro™ is the only fully automated solution for collective and portfolio products on the market.

## How Invest|Pro™ can help you

At a time when the regulatory environment continues to exert pressure on the life industry, the operational costs of writing life insurance continue to rise, and the consequences of uncovering pricing errors become ever more severe, Invest|Pro™ and the team behind it offer you an efficient and integrated way to manage the unit pricing process on a purpose built, fully controlled system.

Invest|Pro™ is far from just being a box of software – it comes with a team of insurance industry experts behind it who speak your language, rather than IT-talk. Tillinghast and FRS will work with you before you purchase the software to ensure the system is geared up towards your operational needs. After you've purchased Invest|Pro™ we can continue to offer on-going consultancy. This hands-on approach makes Invest|Pro™ unique.

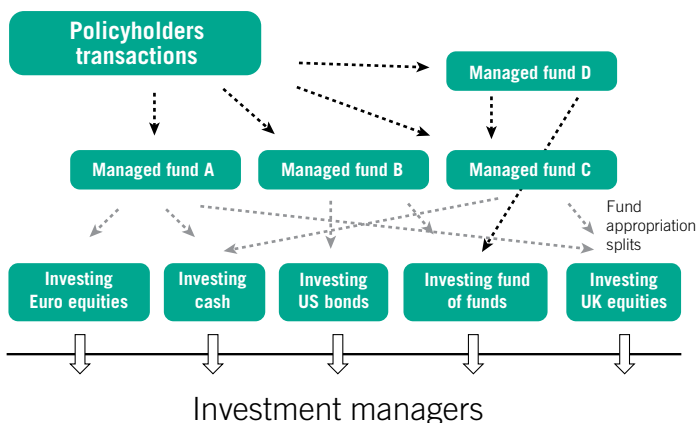
### Applications

Invest|Pro™ is used to administer:

- Unitised funds
- Portfolio bonds
- Self-invested and self-administered products

**Life companies can launch new funds with greater ease using Invest|Pro™.**

### Tiered fund structure

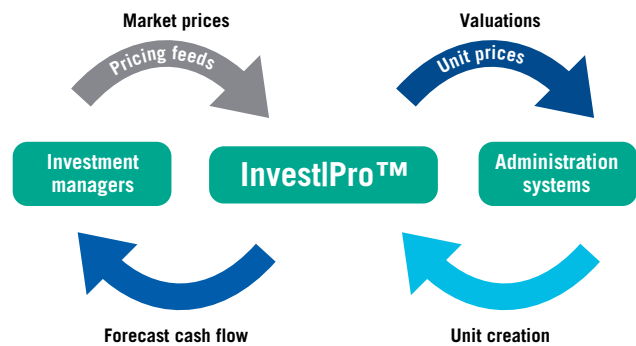


**MANAGING OPERATIONAL RISK** Making a unit pricing error can result in huge financial losses and the capital needed to mitigate this risk can be a drain on a company's resources. It is essential to prevent such errors. Invest|Pro™ is an affordable and robust system for managing all aspects of the pricing process and keeping it error-free.

**DEALING WITH COMPLEXITY** Our purpose-built software is the only system designed to meet the pricing complexities of the UK life industry and its specific tax requirements.

**PROVIDING TRANSPARENCY** Invest|Pro™ helps you see the full portfolio picture, providing a full audit trail and making it easy to identify and anticipate errors before they occur and take corrective action.

**ENSURING BEST PRACTICE** As regulators place more emphasis on best practice, requiring insurers to carry out gap analyses of their unit pricing operations, Invest|Pro™ offers a clear, easy-to-use, way of delivering robust controls.



### KEY FEATURES

- Push button solution for unit pricing
- Automatically produces regulatory returns
- Unit creation
- Fund accounts
- UK tax
- Cash-flow notifications
- Supports multiple fund structures
- Comprehensive reports
- Fully multi-currency
- Strong controls with full audit trail
- Box management
- No manual data entry required
- Fully integrated with other business systems
- General ledger
- Portfolio bond administration
- Trading screens
- Full charges suite

### TECHNICAL SPECIFICATIONS:

- Built on .NET platform
- Three-tier system
- UI interface
- Business objects/web server
- Data services – SQL server
- Automated data links
- HTTP requests
- Direct database access
- File transfer (XML)