October 2009

FRS Invest|Pro™

FRS Invest|Pro™ 10 Years Old
1999 - 2009

TOWERS PERRIN

INVEST|RETAIL™

Invest|Retail™ is a self-service web application which allows third parties to have secure access to the Invest|Pro™ application over the web.

Companies which have an existing corporate web site can incorporate the Invest|Retail™ application into that site and have a single user logon.

Each party type, eg, Independent financial advisors, investment advisors, end clients, head office accounting department etc., can be configured to have different access rights to the Invest|Pro™ application.

INDEPENDENT FINANCIAL ADVISOR FUNCTIONALITY:

- Create new clients
- Amend data on existing clients
- Place trades for clients
- Rebalance client portfolios
- View client reports, eg, valuation statements, transaction statements etc.
- View contract notes
- View settled and unsettled trades
- Request a withdrawal of cash

INVESTMENT ADVISOR FUNCTIONALITY:

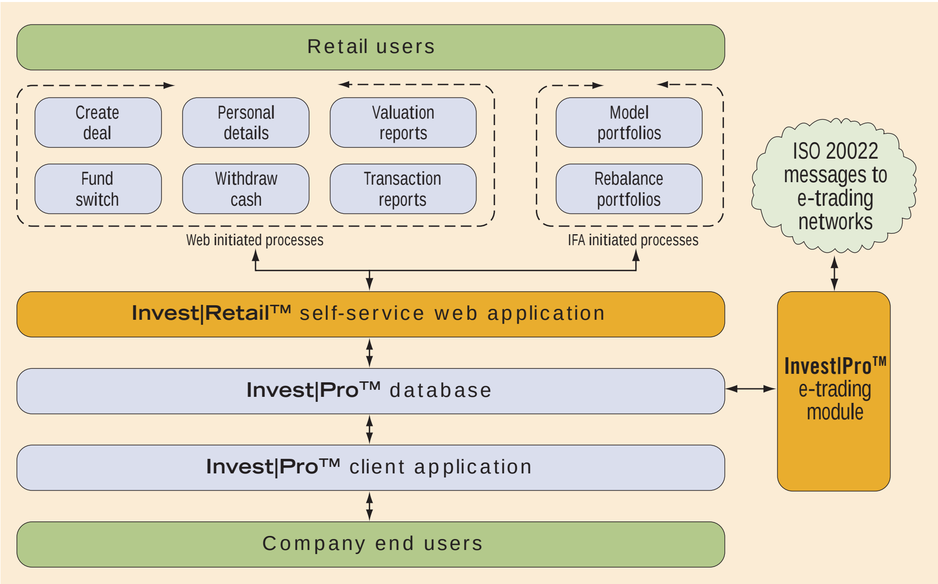
- Create new model portfolios
- Amend existing model portfolios
- View holdings in each model portfolio

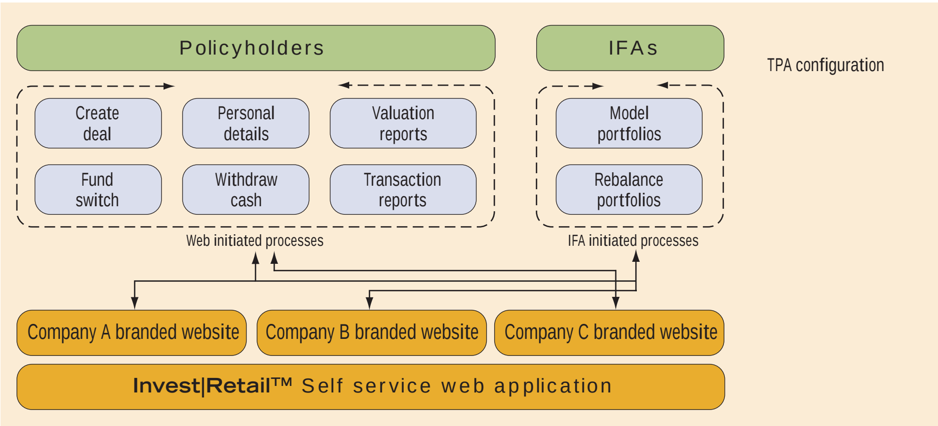
CLIENTS FUNCTIONALITY IN RESPECT OF THEIR OWN ACCOUNTS:

- View their valuation statements, transaction statements etc.
- Amend static data, eg, address, bank details etc.
- Place trades
- View contract notes
- View settled and unsettled trades
- Request a withdrawal of cash

BRANDING

The Invest|Retail™ product can be branded for each company. For third party administrators multiple company websites can be branded and each company's website will be linked to the relevant Invest|Pro™ database.





See the separate Invest|Pro™ brochure on Individual Accounts.

For further information or for an Invest|Pro™ demonstration please contact;
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