



FINCALC

Intelliflo Integration Guide



FINCALC

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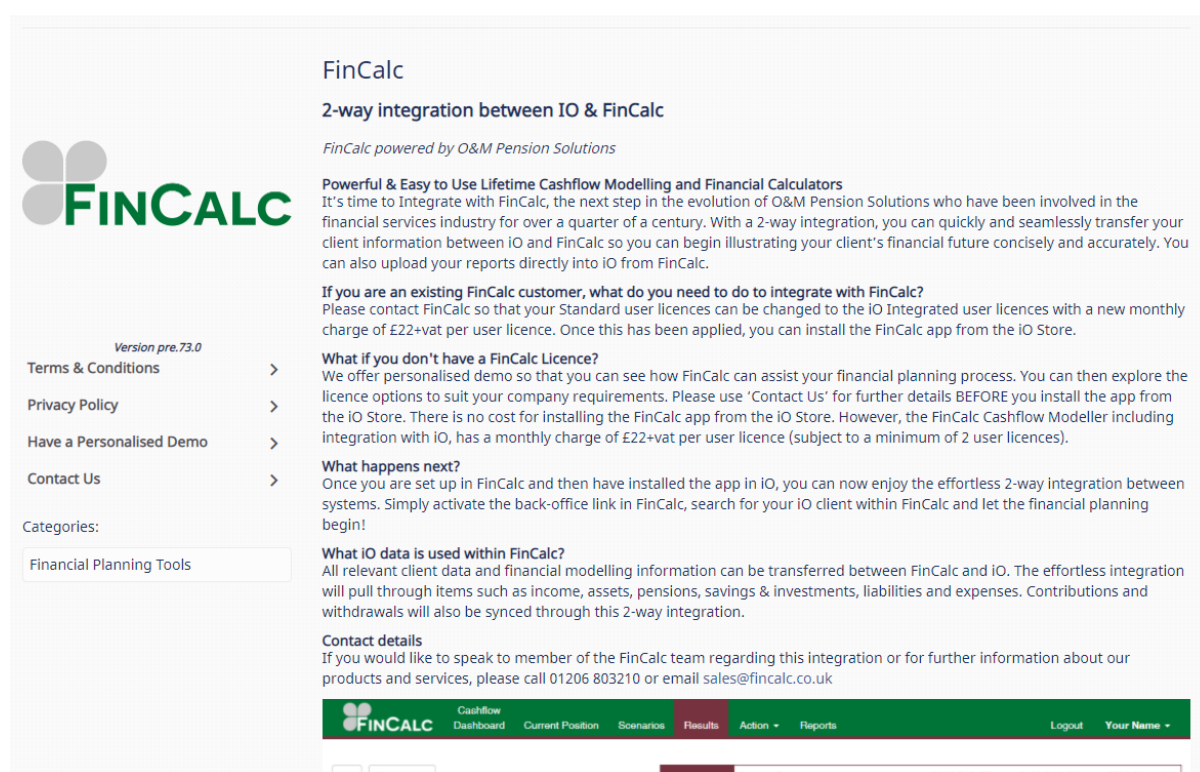
INTRODUCTION

This guide is specifically for Intelligent Office Integrated FinCalc Users.

This guide will go through the process of setting up Intelliflo integration and explaining how to use the 2-way integration.


HOW TO LINK WITH INTELLIFLO

Once your Company is an Intelligent Office Integrated FinCalc User (after arranging this with our Client Services Department), the integration link on FinCalc will be activated and ready for you to start using. You now need to go to the iO store and search for the FinCalc App.



The screenshot displays the FinCalc website interface. On the left, there is a sidebar with the FinCalc logo (a green four-leaf clover) and the text 'FINCALC'. Below the logo, it says 'Version pre.73.0'. The sidebar contains links for 'Terms & Conditions', 'Privacy Policy', 'Have a Personalised Demo', and 'Contact Us', each with a right-pointing chevron. Below these links is a 'Categories:' section with a search box containing 'Financial Planning Tools'. The main content area is titled 'FinCalc' and '2-way integration between IO & FinCalc'. It includes the text 'FinCalc powered by O&M Pension Solutions' and a section titled 'Powerful & Easy to Use Lifetime Cashflow Modelling and Financial Calculators'. This section explains the benefits of integration and provides instructions for existing and new customers. At the bottom of the page, there is a navigation bar with the FinCalc logo and links for 'Cashflow', 'Dashboard', 'Current Position', 'Scenarios', 'Results', 'Action', and 'Reports'. On the right side of the navigation bar, there are links for 'Logout' and 'Your Name'. Below the navigation bar, there is a data table with columns for 'Current Position' and values for '£226,749 (55)', '£462,748 (78)', and '£780,304 (100)'.

Simply install the App and you will be directed to our website to confirm your FinCalc login details. Once confirmed, the link to Intelligent Office will be activated.

When you are next in FinCalc, you will see this icon  in the header. When you hover over this it will confirm if you have an active link and when this will expire.


Due to security measures, the link is required to be reactivated every three months, however this icon will change colour and a message will appear to confirm this.

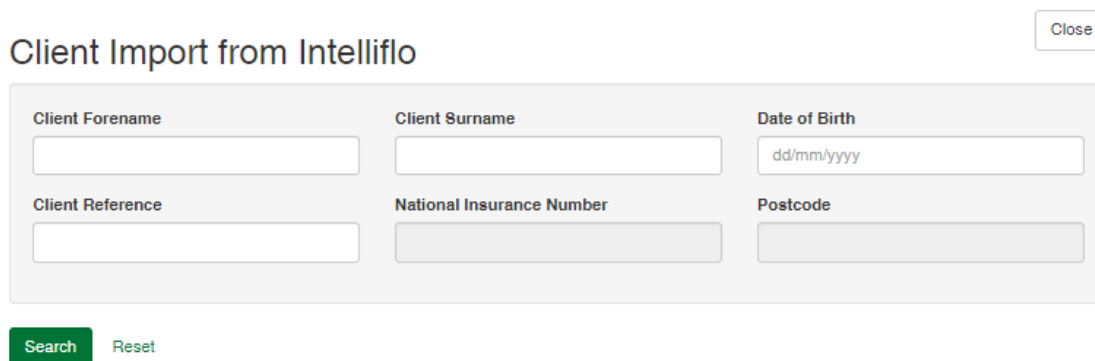
You will note that this icon will now appear throughout FinCalc in relation to Back Office integration.

CLIENTS

IMPORTING CLIENTS INTO FINCALC

Once the integration has been activated, you can (1) import any iO clients into FinCalc (2) link existing FinCalc clients to their records in iO or (3) create FinCalc clients in iO.

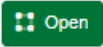
To import a client, select the  button within the client section. This will take you to input a new client, however a new Back Office button will appear at the top of this screen. Hovering over this Back Office button confirms 'Import client from Intelliflo'. Pressing this button will take you to a search screen as illustrated below:



Client Import from Intelliflo Close

Client Forename	Client Surname	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text" value="dd/mm/yyyy"/>
Client Reference	National Insurance Number	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Search Reset

Simply enter the client you wish to import and press search. The Clients that match your criteria will appear underneath the search options as hyperlinks. Select the client you wish to import, and this will take you straight into their new Client Profile. To show that this client is linked to Intelliflo you can see this  button, which opens their record in iO.

If your iO client had a spouse, this record will be automatically imported at the same time and can be seen under the relationships section in the FinCalc client profile.

At this point FinCalc is pre-populated with the following information if it is entered within iO:

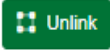
- Full Name
- Gender
- Date of Birth
- Marital Status
- NI Number
- Employment status – Known if any employments added.
- Occupation – Known if any employments added.
- Retirement Age – Known if any employments added.
- Address

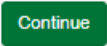
Please note that FinCalc requires, First Name, Surname, Gender and Date of Birth to create a client. You will see a warning message confirming what else is required in iO if any of these are missing.

If your Client on iO has more than one employment added, FinCalc will bring through the information on the employment with the largest Income attached.


You can see this information by selecting the edit button.

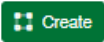
You are also able to input any of the information we could not find or was not entered into iO, and you can complete the Annual allowance and Lifetime allowance section of this screen.

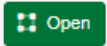
If at any point you wish to unlink this client, within the edit screen is this button . Simply select this to remove the future link.

If you edit any of the details (apart from the employment details) while linked, this will be pushed back to iO when you select the  at the bottom of the screen.

LINKING/EXPORTING FINCALC CLIENTS TO IO

If you already have clients added within FinCalc and wish to either link these to existing clients in iO or create new clients in iO, simply go into their client profile on FinCalc and select this  button.

This will take you to a search screen where you can enter the criteria to link to an existing iO client or select  to create the client in iO. If you select create you will also need to confirm the Adviser.

This will automatically link or create the client to iO, and you are now able to view them in iO by selecting the  button.

Please note if you have a couple on FinCalc, you will have to link/create from both Profiles and manually add the relationship on iO.

CASHFLOW DATA

IMPORTING CASHFLOW ITEMS

Once your Clients have an iO link, when you launch the Cashflow FinCalc will automatically retrieve any data you have saved within iO and prepopulate items in FinCalc Cashflow.

FinCalc will pull through the following (please see limitations appendix for full details):

- Incomes (added through both the Employment and Income section of the fact find)
- Expenses
- In force Pension Plans
- Defined Benefit Plans
- Pensions in Payments (From either the Annuities section or the Income section of the fact find)
- In force Mortgages
- In force Savings and Investment Accounts
- In force Liability Plans

Please note, you will get a warning if only one of the Clients within the Cashflow is linked to Back Office. **Due to the ability to add Joint items in both systems we do require both clients to be linked.**

If this is the first sync with iO, please review the data that has been imported. Due to the data that is able to be pulled through, it may leave blank fields in some required fields. If you go to the results tab in FinCalc the warnings will indicate the items that require review and amendment.

LINKING, UPDATING AND EXPORTING CASHFLOW ITEMS

You will see that if you amend any of these items, there is a new panel at the bottom of the edit page. This question will be different depending on what state the item is in, either:

- **Creating a new item in FinCalc**- The Panel will appear as to the right asking if you would like this item to be created in Intelliflo. Please note that we are not able to create all items in iO. If this is the case, 'No' will be selected and disabled. Full details will appear in the Limitations section.



The screenshot shows a light gray dialog box with the title "Create in Intelliflo?". Below the title are two buttons: a green "Yes" button and a gray "No" button.

- **Editing an item linked to Intelliflo**- The panel will confirm this item is linked and whether you would like to update Intelliflo with any changes made. As per below:



The screenshot shows a light gray dialog box with the title "Linked to Intelliflo - Update Intelliflo with changes made here?". Below the title are two buttons: a green "Yes" button and a gray "No" button.

- **Editing an item not linked to Intelliflo**- The panel will confirm the item is not currently linked and whether you would like to create this item within Intelliflo. As per below:



The screenshot shows a light gray dialog box with the title "Not Linked to Intelliflo - Create in Intelliflo?". Below the title are two buttons: a gray "Yes" button and a green "No" button.

EXISTING FINCALC ITEMS

If your Client has existing FinCalc items within the Cashflow these WILL NOT automatically be created in iO.

You are able to create these in iO by either going into each item and selecting Yes to the new input of 'Create in Intelliflo', or go to the **Action** drop down menu, and select **Create in Intelliflo**. This will bring you to a new page (as per below) listing all the existing items with the ability to select which items to create in iO.

Create In Intelliflo

The following items have been created in FinCalc but not Synced to Intelliflo. Please select the items you wish to create in Intelliflo

Type	Description	Owner	Do you want to create in Intelliflo?	
Incomes	Inheritance	Eva	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Expenses	Rent (And bills)	Joey	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Assets	Home	Joint	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Savings	add new saving	Joey	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Savings	Current Account	Joint	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Transactions	Pension Contribution (DB)	Joey	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

Selecting 'Yes' will push all selected items into Intelliflo and create the Back Office link.

Please note, if you have items on FinCalc and Intelliflo, at the point of linking the client to the Intelliflo we are unable to link existing FinCalc items to existing iO items. This is due to the parameters we are provided. Therefore, duplicates may appear, and it is worth reviewing the data retrieved from Intelliflo and deleting any Unlinked duplicates within FinCalc.

OUT OF SYNC

There are some rare occasions that FinCalc may be updated without an active link to Intelliflo, and this may cause some items to be Out of Sync.

The most common occasion will be if you 'Share with Client' or if your link with Back Office has been disabled or expired. Anything updated by the client or during this period will not automatically be updated in Intelliflo. Any items that are 'Out of Sync' will appear when you next load the cashflow with an active link. For these items you will have the option to '**Keep FinCalc Changes**' which will update Intelliflo with the information on FinCalc, '**Replace with Intelliflo**' which will override the changes made in FinCalc with the data in iO and '**Turn off link to Intelliflo**' which will leave the FinCalc amendments and turn 'Linked to Intelliflo- Update Intelliflo with changes made here?' to NO.

As per below.

The following items have been amended on FinCalc and not Synced to Intelliflo. Please confirm how you wish to treat these amendments.

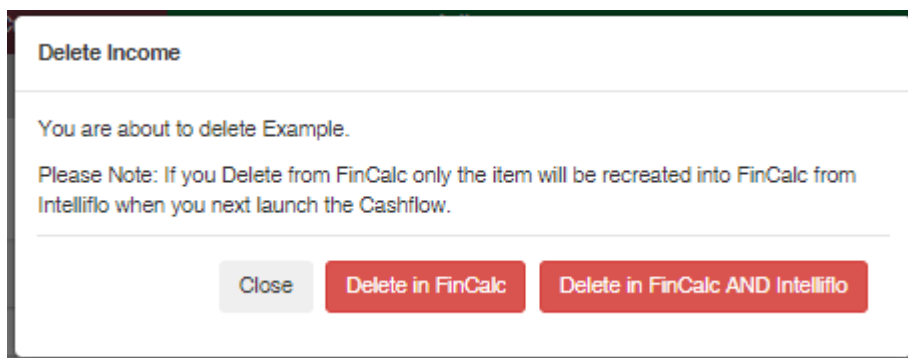
Type	Description	Owner	Out of Sync from	Do you want to Keep FinCalc changes, Replace with Intelliflo or Turn off link to Intelliflo?
Pensions	DB	Joey	Thu 4 Feb 8:58am	<input type="button" value="Keep"/> <input type="button" value="Replace"/> <input type="button" value="Turn off link"/>

If you wish to review the changes before you update the Back Office, we recommend you select 'Turn off link to Intelliflo'. You can then go into the item ensuring you agree with the amendments and can simply change 'Linked to Intelliflo- Update Intelliflo with changes made here?' to YES.

DELETING LINKED CASHFLOW ITEMS

You are able to delete any item within the Cashflow, whether this is Linked to the Intelliflo or not. Simply select the 'Delete' button at the bottom right of any edit screen.

If the item is linked, the follow pop-up will appear.



It is worth noting that if an item is on Intelliflo and it can pull through into the Cashflow, there is no way for us to exclude this from the Cashflow, even if you have previously deleted the item within FinCalc.

NOTES AND ASSUMPTIONS

CLIENTS

- FinCalc does not support Unspecified as a Gender, this will require amendment on iO.
- Employment Status, Occupation, Retirement Age is gathered from the iO client Employment. If multiple FinCalc will use the employment with the Highest Salary – These fields are not updated and/or created in iO. If amended in FinCalc, iO will override in the next sync.
- Tax Area is determined by the postcode.
- FinCalc is unable to retrieve Lifetime Allowance or Money Purchase Annual allowance information.
- FinCalc can only create individual clients in iO. If you wish to push a couple, both must be done separately, and a relationship added within iO.

INCOMES

- If Income Type is a Pension in Payment, it will be made in FinCalc as a Pension. The only Pension in payment we can support with a future start date is a State Pension. If a Pension in Payment has an end date in iO, we are unable to support this in FinCalc.
- If an Income is linked to an Employment within Intelliflo, FinCalc is unable to change income type in Intelliflo if income type is not valid when linked to an employment.
- FinCalc will always try and pull through the Gross Value unless the Income Basis on FinCalc is set as Non-taxable. If the Income is taxable and the Gross Value on iO has not been entered, the Net value will pull through. (Note - any changes will push them back into Gross value unless the Tax Basis in FinCalc is Non-taxable)
- If any Start date is blank in iO, FinCalc will assume Current.
- If any End date is blank in iO, FinCalc will assume Forever.
- If the End date for an income is in the past it will not be created in FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to iO.***
- If an income is linked to an Asset on iO we can retain this link in FinCalc. However, we can amend this in iO or create this in iO.

ASSETS

- If an income is linked to an Asset on iO we can retain this link in FinCalc. However, we can amend this in iO or create this in iO.

LIABILITIES

- Liabilities added under 'Fact find – Liabilities' in iO are unavailable to pull into FinCalc.
- FinCalc only imports 'In Force' Plans.
- Liabilities in FinCalc are created from Mortgages and Liability Plans. These have limited data available to us therefore importing these will have missing data.
- ***We are unable to Create any Repayments on iO.***
- Deleting from FinCalc (If selected delete in FinCalc and Intelliflo) may not delete the selected liability due to only the user that created the plan being allowed to delete it i.e. if the plan was created by an adviser within IO it cannot be deleted by an app unless the app identifies itself as the adviser who created the plan.

EXPENSES

- If any Start date is blank in iO, FinCalc will assume Current.
- If any End date is blank in iO, FinCalc will assume Forever.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to iO.***
- If Owner is Amended in iO, this will link the expense within FinCalc and create a new linked expense.

SAVINGS & INVESTMENT ACCOUNTS

- FinCalc only imports 'In Force' Plans.
- We do not import any charges or future growth assumptions. Please ensure this data is reviewed and amended accordingly.
- FinCalc cannot update a Product Type in Intelliflo. Please amend this in Intelliflo.
- Deleting from FinCalc (If selected delete in FinCalc and Intelliflo) may not delete the selected liability due to only the user that created the plan being allowed to delete it i.e. if the plan was created by an adviser within IO it cannot be deleted by an app unless the app identifies itself as the adviser who created the plan

SAVINGS CONTRIBUTIONS

- We are unable to import any Transfer Contributions or Rebate Contributions into FinCalc. As well as this, we only import Contributions from 'Self' into FinCalc.
- Both Savings Contributions and Reinvesting Dividends are imported into iO, however please note % is not available on iO so may appear as £0 if no monetary value entered.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to iO.***

SAVINGS WITHDRAWALS

- We are unable to import any Transfer Withdrawals, % of Funds Withdrawal or % of Investment Withdrawals into FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to iO.***

DEFINED BENEFIT PENSIONS

- ***We are unable to create Transvas Linked Pensions in iO.*** However, if this item is already in iO this will import as a Defined Benefit Plan and you are able to amend the Pension type to Defined Benefit (Transvas Linked). Doing so will turn off any future updates.
- We assume the 'Prospective Pension at Retirement' input within FinCalc is at the Schemes Normal Retirement Age including any future revaluation. Please ensure this data is reviewed and amended accordingly.
- We do not import any assumptions or Scheme factors. Please ensure this data is reviewed and amended accordingly.
- Deleting from FinCalc (If selected delete in FinCalc and Intelliflo) may not delete the selected liability due to only the user that created the plan being allowed to delete it i.e. if the plan was

created by an adviser within IO it cannot be deleted by an app unless the app identifies itself as the adviser who created the plan

DEFINED CONTRIBUTION PENSIONS

- FinCalc only imports 'In Force' Plans.
- We do not import any charges or future growth assumptions. Please ensure this data is reviewed and amended accordingly.
- Deleting from FinCalc (If selected delete in FinCalc and Intelliflo) may not delete the selected liability due to only the user that created the plan being allowed to delete it, i.e. if the plan was created by an adviser within IO it cannot be deleted by an app unless the app identifies itself as the adviser who created the plan

PENSION CONTRIBUTIONS

- We are unable to import any Transfer Contributions or Rebate Contributions into FinCalc. As well as this we only import Contributions from 'Self' into FinCalc.
- We are unable to create any Employer contributions added in FinCalc in iO.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to iO.***

PENSIONS WITHDRAWALS

- ***Annuities created in FinCalc cannot be created within iO.***
- Tax Free Cash withdrawals created in FinCalc are exported into iO as Lump Sums Withdrawals and vice versa.
- Flexible Access Drawdowns or UFPLS created in FinCalc are exported into iO as Regular Withdrawals. However, all Regular Withdrawals will be imported into FinCalc as Flexible Access Drawdown.
- We are unable to import any Transfer Withdrawals, % of Funds Withdrawal or % of Investment Withdrawals into FinCalc.
- ***If Frequency in FinCalc is Every 2 years, Every 3 years or Every 5 years, the item cannot be created or synced back to iO.***

PENSIONS IN PAYMENT

- Pensions in Payment in FinCalc are created from Annuity Plans and from Incomes in iO. Annuity Plans have limited details.
- We cannot support Pensions in Payment made within the Incomes on iO with a future start date or which have an end date. Please amend these to be 'Other Incomes'.
- All Pension in Payment items within FinCalc will be created as Incomes in iO.

OTHER

- Deleting an item in iO which is linked to FinCalc, will not delete the item in FinCalc. In FinCalc the item will no longer have a back office link however it will remain until you delete it.
- Deleting in FinCalc will not delete an item in iO unless you select Delete in FinCalc AND Intelliflo. If you only select Delete in FinCalc, this item will be pulled through again when you next load the Cashflow.