How do I filter on features?

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The **Features** tab shows Synaptic's analysis of all the features offered by the contracts being researched.

You mark a feature as being essential for the client's requirements simply by ticking the box next to the feature's name. The grid is immediately filtered so that only contracts offering the feature are shown and the header bar at the top of the grid changes to show you what percentage of contracts remain.

If you tick two or more features then contracts are eliminated unless they offer all the selected features. In the screenshot below, an original list of 75 contracts has been reduced to the subset of 26 which offer 'transfers in at no charge', 'transfers out at no charge' and 'all switches free':

CAPITA FINANCIAL SOFTWARE		Individual Savings Accounts Stocks and Shares					
Filtering		+ Ranking + Report Comparison Change title Save as FDF Delete Copy Send Not shared Help					
Features Sectors Conditions Stats PF	26 Califor	scts out of 25 (35%) - 0 manually excluded	Options				
Payment methods	~						
Payment frequency options	Company	Contract					
alith Profe (100%)	Aberdaen Antel Hannamert	Aberdaen Multi-Manager Link Trust 195					
Enhanced death benefit	Abendeen Asset Planacement	Abendeen UK OEIC 154					
C Add downers on two of in-antenent	AEGON Retirement Choices	ADGON Stocks & Shares ISA					
	Avalon Investment Services	Preedom 154s					
No penalty for ceasing monthly payments	Avive Investors	Avive Investors Investment 15A					
No penalty for reducing monthly payments	Aviva torap UK Ltd	Aviva terap 28A Particia					
Accepts transfers in	AXA Elevate	Elevate Stocks & Shares ISA - Composite					
R No charge to transfer in	AXA Elevate	Elevate Stocks & Shares 15A - Explicit					
Allerer transfers out	FAC Pand Planagement Limited	PAC ISA					
Manual Charleners Cat	Fidelity FundsNetwork	Fundshietwork - Account Fee					
No charge to transfer out	Henderson Global Investors	Henderson Global 194					
Regular withdrawal facility	Henderson Globel Investors	Investment Funds 154					
Dividends taken as income	Henderson Global Investors	Hulb-Hanager Funds ISA					
El All sudithes free	HSSC Trust Co (UK) Ltd	HSSC Individual Savings Account					
	Jernes Ney Partnership	Jernes Hey Wrep ISA					
Partial switch allowed	LeggMason Investments	194					
Phased investment facility	Nucleus	Nucleus ISA account					
Re-registration option	Prudential Intermediary Divisio	The Prudential ISA					
Share exchange facility	Sanlam Investments and Pensi	ins Sanlam 15A					
	Schroder Unit Trust Henegers L	ini Schrodere ISA					
Cear al fitare Audit trai Import fitar	Seven Investment Management	1 ISA (Blocks and Shares)					

Sub-Features

Some features have sub-options, for example, **Payment Frequency Options offers, single premium, weekly, monthly,** etc. These are differentiated from all the others by being in bold text.

When you tick the 'parent' as being essential it then displays the sub-options underneath:

Features	Sectors	Conditions	Stats	PP		
Payment methods						^
Payment frequency options						
Sin	gle premiu	Im				
🗌 We	ekly					
For	tnightly					
4 Weekly						
Monthly						
Quarterly						
Termly						
Half yearly						
Annually						

You can look at the child features of a parent without selecting the parent feature as essential,

simple right click on the parent feature and select **Sow/hide children** from the menu.

Mutually exclusive features

In the context of research for a client, some features are mutually exclusive, you can't write Pension Premium Insurance on both own occupation and any occupation basis.

Therefore, if you mark one of these mutually-exclusive features as being essential, the others are then disabled. In the screenshot below, any occupation, suited occupation and activities of daily living have been greyed-out and cannot be selected because own occupation has been selected:



Declining Features

Suitability reports created from Synaptic include a list of all the features you have filtered on and therefore provide an audit trail demonstrating that you have accounted for all the client's requirements.

However, there is still a potential compliance problem if you have recommended a feature like pension premium insurance (PPI) and the client declined it. You therefore would need to record the feature as declined.

To mark a feature as declined, simply right click on the feature and select Decline feature from the pop up menu. This does not eliminate any contracts but does show the feature has been declined. This is then recorded in the suitability report.

'Must not have' features

You may come across an occasion where you want to eliminate contracts if they do offer a particular feature. This can be done by right clicking on the feature and selecting must not have from the pop up menu.

Any contracts that offer the feature will be eliminated.

Features which are desirable, not essential

If a feature would be a 'nice to have' rather than essential then you don't need to filter on it. Instead you would use the ranking state to mark the feature as desirable. Points are then allocated to the contracts in the ranked league table.

Please refer to the Ranking article for further information on ranking.