

How do I filter on policy conditions?

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The Policy **Conditions** tab shows conditions such as minimum initial ages, minimum investments, various types of charging etc.

The list of policy conditions can include two types of field: numeric fields, which can be filtered; and textual fields, which can't be filtered.

In the screenshot below, the "Additional bond charges" field is textual (because the variations from contract to contract are too complex to be reduced to a single number). Therefore, unlike the fields above it, there are no boxes next to it for entering a value to filter on.

The screenshot displays the 'Conditions' tab in the Ben Reynolds software. On the left, a filtering panel allows users to set criteria for various fields. The 'Minimum initial investment (£)' field is set to 100000. The 'Additional bond charges' field is currently empty. The main table on the right lists 20 contracts, with columns for Company, Contract, Additional bond charges, and Exit charge year 4 (%). The table shows a variety of contracts from different providers, with their respective bond charges and exit charges.

Company	Contract	Additional bond charges	Exit charge year 4 (%)
Aviva Life & Pensions	Select Investment Growth & Income	None	0.00%
AXA Wealth	Investment Bond (Adviser Charging)	None	0.00%
Canada Life	CanInvest Select Account	We will take a monthly charge...	0.00%
HSBC Life (UK) Ltd	HSBC Onshore Investment Bond (Se For investments up to £150,000...		0.00%
Legal & General	Select Portfolio Bond	Product Charge 0.5% pa deducts...	0.00%
MetLife Services Ltd	MetLife Investment Bond	The Annual Management Charge (...)	0.00%
Nucleus	Nucleus Onshore Bond	0.10% i.e 0.45% pa	0.00%
Q&M Mutual Wealth	Collective Investment Bond	N/A	See notes
Prudential Intermedar	Prudence Inheritance Bond	0.75% per annum	0.00%
Prudential Intermedar	Prudential Investment Plan (PIP)	- Possible mortality charge if...	0.00%
Prudential Intermedar	Prudential Onshore Portfolio Bond	An Ongoing Product Charge will appl	0.00%
Sarlam	Portol Onshore Bond	0.50% on the first £25k of FUM...	0%
Sarlam	Versatile Investment Portfolio	Investment transaction charges...	0.00%
Scottish Friendly	Scottish Friendly Onshore Bond Platf	0.35% wrapper charge with no s...	0.00%
Scottish Widows	Investment Bond - Initial charge opt N/A		0.00%
Scottish Widows	Investment Bond - Withdrawal charg N/A		2.00%
Standard Life Assuranc	Onshore Bond (Wrap)	None	0.00%
Standard Life Assuranc	Tailored Investment Bond	None	0.00%

For each field which is numeric you can enter a value, and choose whether to filter on equal to that exact value (=), at least that value (>=), or at most that value (<=).

In the example screenshot contracts are being filtered out if they have a minimum initial investment of more than £100,000.

Automatic filtering on policy conditions

One of the differences between client-focused and product-focused research is that, in client-focused mode, contracts are automatically removed if they do not match the client and benefit data you specify. In the above example the system has automatically created the filter on the minimum initial investment as a result of the user specifying a contribution of £100,000 on the client-entry page.