FUND ADMINISTRATION

A better way to deliver important investor documents

Documentd adds a permanent delivery layer to the communications you already use, reducing cost and complexity while giving investors their own long-term copy.

WHERE DOCUMENTD FITS

Use Documentd for the documents investors need to keep

Documentd is not for everyday messages or live account information. It is designed for important, point-in-time documents that investors may need to retain, review or retrieve years later.

- Capital call notices
- Distribution notices
- Investor statements
- Tax documents
- Executed agreements
- Regulatory notices
- Other important investor records

Use email for communication. Use the portal for live information. Use Documentd when the investor should receive their own permanent copy.

Illustrative savings assume around 12 important documents per investor each year. Actual savings depend on volumes, existing processes and costs.

PERMANENT DOCUMENT DELIVERY

Documentd is a Durable Medium

A Durable Medium allows personally addressed information to be retained for future reference and reproduced unchanged. Documentd provides this electronically, meeting the characteristics set out in the FCA definition.

Personally addressed
The document is delivered to the individual recipient.

Accessible later
The recipient retains long-term access independently of the sender's portal.

Reproduced unchanged
The sender cannot alter the settled copy.

DOCUMENTD IN PRACTICE

- ✓ The recipient owns their copy
- ✓ The sender cannot delete the settled copy
- ✓ The original document can be downloaded again
- ✓ The sender cannot alter the settled copy
- ✓ Access survives the commercial relationship
- ✓ Evidence of what was delivered and when is retained

CONSUMER DUTY

It also supports Consumer Duty outcomes

The FCA requires firms to consider whether their communication channel supports effective decision-making and gives customers an appropriate opportunity to review information. Documentd gives important documents a persistent, organised place where customers can review and retrieve them.

Give the customer their own permanent copy, rather than making long-term access depend on the sender's systems.

01

IF YOU CURRENTLY USE A PORTAL

Keep the portal for active service. Don't turn it into a permanent archive.

Investor portals are built for live information, transactions, reporting and interaction. Using the portal as the investor's Durable Medium means adding permanent retention, unchanged historical records, former-customer access, authentication, migration controls and long-term support to a system designed primarily for active customers.

A few pounds
indicative annual saving per investor
From avoiding portal redevelopment, permanent archive requirements, legacy access and associated support.

CURRENT APPROACH

Making the portal the permanent copy creates a long-term infrastructure obligation

- Historical documents have to remain accessible for the required period
- Previously supplied information has to remain reproducible unchanged
- Where access is required after the relationship ends, former investors still need a way back in
- Authentication, password recovery and customer support have to remain available for those legacy users
- Retention, audit and administrative controls become part of the portal architecture
- Legacy accounts extend the identity-management and cyber-security burden
- Portal migrations and replacements have to preserve historical access and document integrity
- The administrator remains responsible for maintaining the entire delivery environment

ADD DOCUMENTD

Give investors their own permanent copy with Documentd

Keep the portal focused on the services investors use while the relationship is active. Documents can still appear there for convenience, but Documentd separately delivers the investor their own long-term copy. Permanent delivery no longer depends on keeping the administrator's portal alive as the investor's archive.

- ✓ Keep the portal focused on live services and interaction
- ✓ Avoid building permanent-document requirements into the portal
- ✓ Reduce legacy-investor authentication and support
- ✓ Reduce the long-term security burden of former-customer access
- ✓ Separate permanent document access from future portal migrations
- ✓ Give investors access independently of the administrator's systems

Use Documentd for the permanent copy investors keep, and the portal for active service.

DURABLE MEDIUM BENEFIT

Use a service designed specifically to give the investor an accessible, unchanged long-term copy, rather than engineering those requirements into a live service portal.

CUSTOMER-SERVICE BENEFIT

Investors keep their document history when they leave, change provider or stop using the portal.

COST BENEFIT

A few pounds per investor each year can be saved by avoiding unnecessary development, maintenance, legacy access and support.

02

IF YOU CURRENTLY USE EMAIL

Keep the email. Give investors a better long-term service.

Email is cheap and effective for communication. But important attachments become mixed into the customer's everyday inbox, leaving the customer responsible for storing and finding information they may need again months or years later.

Around 50p

indicative annual saving per investor

Assuming around 12 important documents a year and a low level of document-related customer-service contact.

CURRENT APPROACH

Email delivers the document, but leaves the customer to manage it

- Important documents are mixed with everyday email
- Customers must organise and retain attachments themselves
- Historical information can become difficult to find
- Customers may contact support for copies or help locating documents
- The firm still needs to consider whether the communication channel supports effective customer review

ADD DOCUMENTD

Add Documentd alongside email

Keep the existing email communication. Documentd also places the important document into the investor's own organised Keepd account, where it remains available for future review and retrieval.

- ✓ Existing email communication can remain unchanged
- ✓ Important documents are separated from everyday messages
- ✓ Customers can review historical information again later
- ✓ Customers can retrieve copies themselves
- ✓ Fewer document-related support and resend requests
- ✓ A better long-term customer-service experience

Better customer service, stronger Consumer Duty outcomes and lower support cost, without replacing email.

CONSUMER DUTY BENEFIT

Consumer Duty requires firms to consider whether their communication channel supports effective decision-making and gives customers an appropriate opportunity to review information. Documentd gives important documents a persistent, organised place for that review.

CUSTOMER-SERVICE BENEFIT

Investors can find and retrieve important documents themselves instead of searching old emails or asking the administrator to resend them.

COST BENEFIT

Around 50p per investor each year in illustrative servicing savings, meaningful at scale.

03

IF YOU CURRENTLY USE POST

Phase out paper where electronic delivery is appropriate.

Paper gives the investor something permanent to keep, but every delivery carries printing, fulfilment and postage costs, and leaves the customer with another physical record to file and retain.

£10+

indicative annual saving per investor

Based on around 12 posted documents per year. Postage alone is around this level before printing and fulfilment.

CURRENT APPROACH

The physical delivery process

- Printing
- Paper and envelopes
- Folding and inserting
- Fulfilment
- Postage
- Returned mail
- Replacement copies
- Customer paper filing and storage

WITH DOCUMENTD

Replace post with Documentd

Where electronic delivery is appropriate, phase out physical post and give the investor their own permanent electronic copy instead.

- ✓ No printing
- ✓ No fulfilment
- ✓ No postage
- ✓ Immediate electronic delivery
- ✓ Documents remain organised in one place
- ✓ No paper filing burden for the investor

Keep the permanent copy, lose the cost and inconvenience of paper.

DURABLE MEDIUM BENEFIT

Move from physical durable delivery to a purpose-built electronic delivery model while still giving the investor their own long-term copy.

CUSTOMER-SERVICE BENEFIT

Customers avoid the hassle of filing and storing paper and can retrieve important records electronically when they need them.

COST BENEFIT

More than £10 per investor each year can be available from postage alone, with printing and fulfilment savings on top.

THE BUSINESS CASE

Add Documentd where permanent delivery matters

Portal
Keep it for live services and convenient access. Reduce the burden of making it the sole permanent archive.

Email
Keep using it for communication. Improve customer service, support Consumer Duty outcomes and reduce servicing cost.

Post
Phase it out where appropriate and remove printing, fulfilment, postage and paper-filing costs.

Documentd does not ask you to replace systems that already work. It adds a permanent delivery layer that can reduce cost, simplify compliance and give customers a better long-term service.

Documentd

Documentd adds a purpose-built permanent delivery layer to the systems fund administrators already use, reducing cost and complexity while giving investors better long-term access to important records.

BUSINESS CASE
documentd.com/business-cases/fund-administration

COMMUNICATION GUIDE
documentd.com/industries/fund-administration

Illustrative savings assume around 12 important documents per investor each year. Email savings use a low level of document-related customer-service contact and an average inbound-call cost of approximately £6. Post savings use current retail Second Class postage as an indicative benchmark; business mailing rates vary. Portal savings are illustrative and depend on architecture, scale and existing capabilities. Regulatory summary is a practical overview rather than legal advice.