



## Introducing LoA 2.0

The most comprehensive and digitally advanced **Letter of Authority** platform on the market





# LoA 2.0

## Level Up your LoAs

LoA 2.0 is the most comprehensive and digitally advanced LoA platform in the market. It encompasses the entire provider universe and spans pensions, investments and protection. With new features including automatic pension-finding, cryptographic timestamping and AI technology, LoA 2.0 eliminates the typical pain of processing traditional LoAs.

LoA 2.0 reduces processing times by up to 80% helping you focus on what truly matters - your clients. As the only all-in-one LoA platform, LoA 2.0 handles every provider, platform and scheme regardless of their preferred method or signature requirement, delivering a seamless and efficient experience from start to finish.

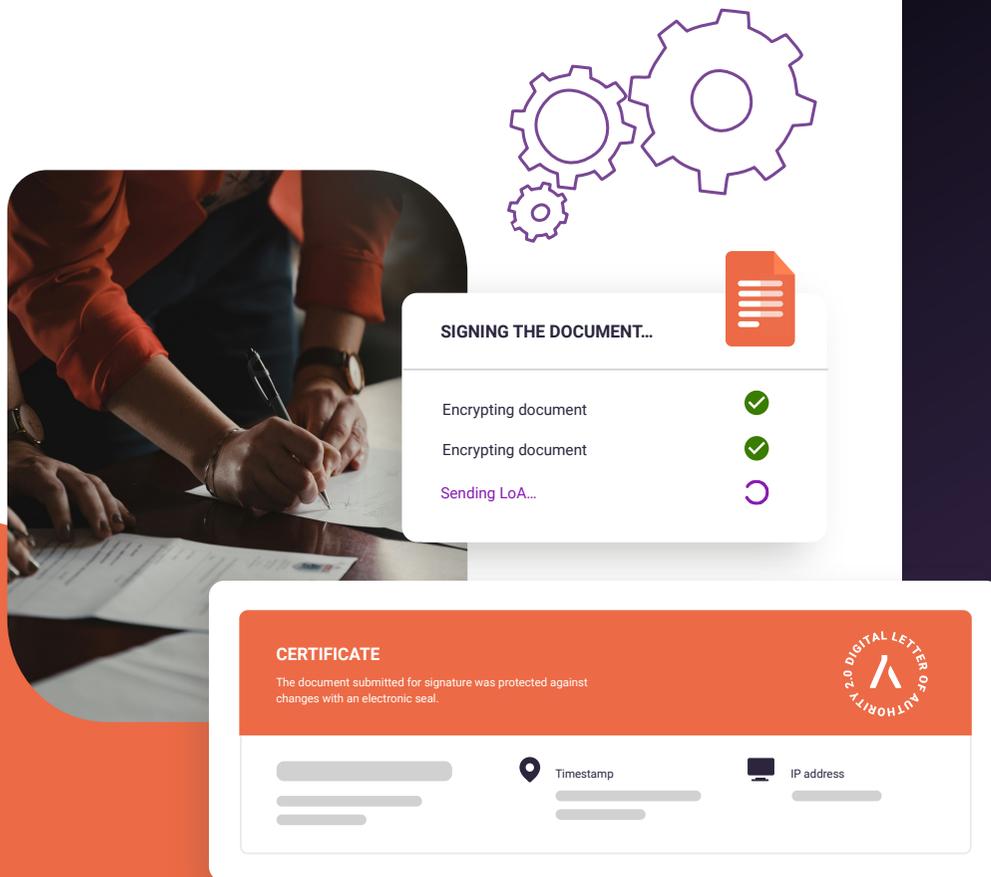


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The time taken from the customer receiving their LoA to completed policy details has reduced by 78%... And we're spending 80% less internal time on this process

Just Group

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Every year, over £442m is wasted on processing LoAs.

## LoA 2.0 solves the LoA pain by:

- ✔ Providing a **single digital platform** to submit, track, and manage all LoAs, including paper forms, across pensions, investments, and protection products from **all providers**.

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- ✔ Leveraging **sophisticated AI** to eliminate errors and manual data entry by **automatically extracting key information** from returned LoAs.

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- ✔ Offering access to the leading **pension finder tool**, drastically reducing time spent locating pensions.

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- ✔ Introducing a **compliant digital signature tool**, eliminating the cost and hassle of collecting wet signatures while enabling a single, secure and **authenticated signature** for multiple LoAs.

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- ✔ **Automating the chasing** of LoAs and providing **real-time tracking** with accurate performance timelines based on our comprehensive LoA ecosystem.

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- ✔ **Reducing** client onboarding timescales by up to 80%.



## AI Data Extraction

The new AI Data Extraction feature significantly enhances efficiencies by converting LoA responses into a structured format, based on Criterion Standards, enabling:

- ✓ **Intelligent data conversion**  
Leverages our extensive LoA ecosystem to transform LoA responses into a structured format that supports your systems and processes.
- ✓ **Flexible integration**  
Structures LoA responses that can be downloaded as standalone files or integrated for Straight-Through Processing via API into your systems.
- ✓ **Improved service, accuracy and speed**  
Eliminates manual rekeying, reduces errors, and accelerates data gathering, significantly enhancing the client experience while saving you time.



## Pension Finding

Automated pension finding offers significant support and timesaving by:

- ✓ **Locating 'lost' pensions**  
Saves valuable time by quickly identifying potential providers.
- ✓ **Improving effectiveness**  
Identifies a potential provider in real time.
- ✓ **Automating LoA follow-up**  
Issues an automated LoA to confirm the holding as soon as a provider is identified.



The Pension Lab LoA service has been a gamechanger, it has removed all paper handling from the LoA process and enables our Planners to get the information they need to help our clients."

**Punter Southall**



## Improved Usability

Over 12 key system-wide usability enhancements based on feedback from our clients as well as our own admin team, and include:

- ✓ **Upgraded LoA tracking page**  
Enhanced process visibility for smoother operations.
- ✓ **Enhanced in-meeting efficiency**  
Streamlines adviser-client interactions with faster policy addition and customisable emails.
- ✓ **Improved client signing screen**  
Enables clients to better see the letters they are signing.



It has significantly streamlined the LoA process, making it far more efficient and saving us a substantial amount of time.”

**Magenta Financial Planning**



## Enhanced Security

LoA 2.0 sets a new gold standard in the industry with the introduction of advanced security features including:

- ✓ **Signature authenticity certificates**  
Employs electronic seals with cryptographic timestamps to ensure integrity of client signatures.
- ✓ **Email encryption**  
Protects client communications with robust encryption methods.
- ✓ **Two-factor authentication**  
Adds an extra layer of security for advisers accessing the system.
- ✓ **ISO 27001 certification**  
Confirms that our security meets the highest bank-grade standards.



## About Pension Lab

We are an FCA-authorised fintech company with a wealth of expertise in providing pension dashboards and transfer services for large master trusts and workplace pension providers. Along our journey, we have experienced firsthand the frustrations of the LoA process, this led us to develop an efficient streamlined digital solution. This solution has become an invaluable tool in our daily operations, and we're excited to extend its benefits to others through LoA 2.0.

### Fix LoA Campaign

We're passionate about improving the often-painful process of LoAs and recognise that it needs a collaborative industry effort to make it more streamlined. This dedication has led us to spearhead the [#LogYourLoAPain](#) campaign, author the "[What Lies Beneath Letters of Authority](#)" white paper, and establish the [Fix LoA Action Group](#). Supported by research and representatives from stakeholders across the industry, FLAG strives for actionable improvements to the LoA process.



## Get in touch

 [See a Demo](#)

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 [www.thepensionlab.co.uk](http://www.thepensionlab.co.uk)