

Company overview

About us

Software innovation
for the Financial
Services industry

Client views of CTC -
"agile,
knowledgeable, and
good value for
money"

Our software

Single software suite
– **Elements** –
taken whole or in
components.

Designed for web,
tablets and mobile
devices and accessed
on a service basis

Our clients

insurers, platforms,
asset/wealth
managers, third party
administrators and
advisers

CTC delivers web based software solutions for the pensions, savings, investments and insurance markets. Market ready solutions tailored to client needs have been developed using CTC's **Elements** software suite for the last twenty years.

CTC works closely with clients applying commercial and strategic insight to create unique innovative business solutions that generate rapid benefits.

The founding directors of CTC have built a long serving organisation where everyone is fanatical about finding quick and sure ways to help clients do smart things with software.

The **Elements** software suite uniquely brings together business processing and financial modelling capabilities delivered online through the web, tablets and mobile devices.

Components in **Elements** can be used to fill a very specific gap, fulfil a particular business need or provide an end to end strategic platform. CTC has a proven track record of evolving and adapting **Elements** rapidly to support an ever increasing range of financial products and services.

Amber Financial
Aviva
Canada Life
Capita
Carey Pensions
Creative Benefits
DP Pensions
Fidelity
Friends Life
Gaudi
GenLife
Hartley
Hornbuckle Mitchell
Intelligent Money
Investec
IPM

Killik & Co
Legal & General
Liberty Pensions
Liverpool Victoria
London & Colonial
Metlife
Old Mutual Wealth
Phoenix Group
Prudential
Quai Administration
Royal London
Smart Pension
Saint James's Place
Scottish Widows
Zurich

CTC Elements

solution areas

Illustrations
Transfer Analysis
Financial Modelling
Drawdown suitability
Policy administration
Auto Enrolment compliance
Back book marketing

business lines

Individual and Group Pension Arrangements
(including SIPP/SSAS)
Full range of Wealth Management Products
Life Assurance Investment Products
ISA, OEIC & Unit Trust Based Products
Wraps
Life & Health Protection
General Insurance

A short history...

CTC (Chambers Townsend Consultancy) was formed by Nigel Chambers, David Townsend and Sam Alhamis in 1990 after previously working together in the life insurance industry. With a passion for product marketing, the three were in the vanguard of developing software that could prove their financial innovations. This gave birth to CTC's first software product - Illustrations.

The expertise to deliver regulatory compliant software coupled with original market thinking put CTC at the forefront of the industry. CTC enabled clients to be first to market for Income Drawdown in the mid 90's and CTC originated software for transfer analysis. Both Nigel and David are Fellows of the Institute of Actuaries and as a testimony to innovation they were founding investors of the social networking site Friends Reunited.

In the late 90's, **Elements** was formally and fully created out of CTC's work for Pension Review - helping the industry review two million potential cases of pensions mis-selling. Based on the latest client-server technology, **Elements** was used by almost 100 organisations to communicate with customers, track cases and analyse where compensation was due. With hundreds of products and pension schemes to analyse, **Elements** is well proven to work with the whole range of assets and charging structures.

The CTC software business was acquired by Alexander Forbes in 2000 and was then taken independent through an MBO in 2009. With Philip Hodges joining the board in 2013 CTC is fully exploiting the depth of **Elements** bringing new innovations in both B2B and D2C propositions whilst maintaining its long recognised expertise and leadership in Illustrations and compliant financial modelling software.