

Quick Reference Guide

Here are all the areas of financial planning and products covered by the sections of PPOL's comprehensive solution – The **Smarter Suitability®** Report Builder

Section	Areas / Products Covered	
Executive Summary	<ul style="list-style-type: none"> • Optional summary 	<ul style="list-style-type: none"> • Automatically populated
Introduction	<ul style="list-style-type: none"> • Individual, corporate or review • Pre or post sale • Background and objectives • Basis of advice • Other areas discounted • Retirement income calculation 	<ul style="list-style-type: none"> • Attitude to risk (investment) • Attitude to risk (mortgage) • Attitude to risk (protection) • Capacity for loss • Investment knowledge/experience
Periodic Review (MiFID II)	<ul style="list-style-type: none"> • Current investments • Relevance • Actual charges (ex-ante) • Actual performance (ex-post) • Assumptions • Optional ongoing suitability for: 	<ul style="list-style-type: none"> • Wrap • Platform • Investment mandate • Investment research • Investment strategy • Asset allocation • Portfolio drift
Investment Strategies	<ul style="list-style-type: none"> • Individual funds • Model portfolios • DFM 	<ul style="list-style-type: none"> • Structured products • Property & land purchases • Target date funds
Investment Review	<ul style="list-style-type: none"> • Internal switch to individual funds • Internal switch to model portfolios • Partial or full encashment • Bed & ISA • Retain • Retain & top up • Transfer • Re-registration 	<ul style="list-style-type: none"> • Capital gains tax calculation + personalised illustration • Chargeable event calculation + personalised illustration • Share class conversion • Performance comparison • Charges comparison
Investment Tax Wrappers	<ul style="list-style-type: none"> • Stocks and shares ISA • Cash ISA • Help to buy ISA • Lifetime ISA • APS ISA • Junior ISA • OEICs • Unit trusts • Investment trusts • Discretionary management service • Unit linked bonds • With profit bonds • Maximum investment plan • Friendly society savings plan • NS&I premium bonds 	<ul style="list-style-type: none"> • NS&I certificates • NS&I fixed rate bonds • NS&I investment bonds • Guaranteed growth bond • Guaranteed income bond • Stock market linked bond • Endowment plan • Onshore bond (+ in trust) • Offshore bond (+ in trust) • VCT • EIS • IHT portfolio service • Exchange traded funds • Structured product

Pension Product Wrappers	<ul style="list-style-type: none"> • Personal pension plan • Stakeholder pension plan • Group pension plan • NEST • Retirement income contract • SIPP • SSAS • Workplace pension 	<ul style="list-style-type: none"> • Defined benefit • Executive pension • Section 32 buyout plan • AVC • FSAVC • Occupational money purchase • Retirement annuity
Investment Proposition Recommendation	<ul style="list-style-type: none"> • Investment administration – wrap, platform or direct • Mandate – advisory, discretionary or a mix • Investment research – which elements 	<ul style="list-style-type: none"> • Strategy – model portfolio, DFM, fund of funds etc • Asset allocation – in-house, outsourced • Investment style – active, passive
Pension Switching Recommendation	<ul style="list-style-type: none"> • Personal pension plan • Stakeholder pension plan • Workplace pension 	<ul style="list-style-type: none"> • SIPP • SSAS • Section 32 buyout
Defined Benefit Pension Transfer	<ul style="list-style-type: none"> • To personal pension • To stakeholder pension • To SIPP • To SSAS • To workplace pension • To section 32 buyout 	<ul style="list-style-type: none"> • Benefits comparison • Dependant's benefits • Projected benefits • Performance comparison • Charges comparison
Retirement Income Recommendation	<ul style="list-style-type: none"> • Flexi-access drawdown pension • Conventional annuity • Short term annuity • With profit annuity • Unit linked annuity 	<ul style="list-style-type: none"> • Beneficiary flexi-access drawdown • Uncrystallised funds pension lump sum • Small pots lump sum • Scheme pension
IHT Planning Recommendation	<ul style="list-style-type: none"> • IHT liability • Discretionary trusts 	<ul style="list-style-type: none"> • IHT mitigation • Life insurance in trust
Protection Review & Recommendation	<ul style="list-style-type: none"> • Key person • Decreasing term assurance • Business ownership protection • Level term assurance • Relevant life • Family income bond 	<ul style="list-style-type: none"> • Pension LTA • Whole of life • Pension DTA • PHI – individual • Renewable term assurance • PHI – executive
Mortgage Review & Recommendation	<ul style="list-style-type: none"> • Main residence • Rental property 	<ul style="list-style-type: none"> • Holiday home • Investment property
Equity Release Recommendation	<ul style="list-style-type: none"> • Lifetime mortgage • Home reversion 	<ul style="list-style-type: none"> • Needs & objectives • Lump sum requirements
Immediate Care Recommendation	<ul style="list-style-type: none"> • Immediate care plan 	
Appendix	<ul style="list-style-type: none"> • Risk warnings • Technical notes 	<ul style="list-style-type: none"> • Notes on financial products • Market outlook

PPOL Docs Recommendations	<ul style="list-style-type: none"> • Bank & deposit accounts • National savings products • Purchase life annuity • Individual PMI • Group PMI • Group life assurance 	<ul style="list-style-type: none"> • Trustee investment plan • ASU protection • Group PHI <p><i>These docs are colour coded templates for easy addition into a wizard generated report</i></p>
Fact Find Facility	<ul style="list-style-type: none"> • Hard facts • Soft facts • Fully customisable • Direct client input option 	<ul style="list-style-type: none"> • Compare with client library • Integrate with suitability & cashflow modelling

PPOLcalcs	Cashflow Modelling & Financial Calculators	
Cashflow Modelling	<ul style="list-style-type: none"> • Income • Spending • Investments • Other assets • Loans 	<ul style="list-style-type: none"> • Taxation • Today's money terms • Charts & tables • Single & couple • Stress testing
Taxation Calculators	<ul style="list-style-type: none"> • CGT calculator • CGT couple planner • IHT planner 	<ul style="list-style-type: none"> • Chargeable event calculator onshore & offshore bonds
Retirement & Pension Calculators	<ul style="list-style-type: none"> • Retirement Income Planner • Immediate v deferred pension comparison • State pension age calculator • Early v normal retirement comparison 	<ul style="list-style-type: none"> • Indexed v level annuity comparison • Pension drawdown cash calculator • Projected benefits comparison
Property & Mortgage Calculators	<ul style="list-style-type: none"> • Stamp duty land tax (SDLT) calculator • LBTT calculator (Scotland) • LTT calculator (Wales) 	<ul style="list-style-type: none"> • Mortgage repayments calculator • Rental property yield calculator
Investment Calculators	<ul style="list-style-type: none"> • Annual equivalent rate (AER) calculator • Return on investment (ROI) calculator 	<ul style="list-style-type: none"> • Net return rate calculator • Present value (PV) calculator • Future value (FV) calculator
Loan Calculators	<ul style="list-style-type: none"> • Annual percentage rate (APR) calculator 	<ul style="list-style-type: none"> • Loan early repayment calculator