

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

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

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

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

	<b>Features</b>
	<ul style="list-style-type: none"> <li>• Online access to Intelligent Wizard Technology ensuring an easy step by step approach to creating a compliant suitability report</li> </ul>
	<ul style="list-style-type: none"> <li>• Provides the ability to compose unlimited suitability reports across a comprehensive spectrum of financial planning scenarios</li> </ul>

Account Type	Account Features
<b>Individual</b>	<b>The comprehensive solution for a single user</b>
	<ul style="list-style-type: none"> <li>• Online access to Intelligent Wizard Technology ensuring an easy step by step approach to creating a compliant suitability report</li> </ul>
	<ul style="list-style-type: none"> <li>• Provides the ability to compose unlimited suitability reports across a comprehensive spectrum of financial planning scenarios</li> </ul>
	<ul style="list-style-type: none"> <li>• Allows creation of multiple reviews and multiple recommendations in a report without duplication of wording</li> </ul>
	<ul style="list-style-type: none"> <li>• Each report fully personalisable to the client, advice scenario and recommendation with opportunity for free-flow text throughout</li> </ul>
	<ul style="list-style-type: none"> <li>• Professional compliant suitability reports are created quickly and efficiently</li> </ul>
	<ul style="list-style-type: none"> <li>• Complies with the FCA's Principles, general guidance notes and their Suitability Report Factsheet</li> </ul>
	<ul style="list-style-type: none"> <li>• Reflects COBS suitability report requirements</li> </ul>
	<ul style="list-style-type: none"> <li>• Enables rapid production of a report reviewing your client's Investment Proposition ensuring justification of on-going adviser fees</li> </ul>
<b>Company</b>	<b>The controlled solution for multiple users within an advisory practice</b>
	As for an Individual Account plus:
	<ul style="list-style-type: none"> <li>• Provides the company with compliance control via a master user</li> </ul>
	<ul style="list-style-type: none"> <li>• The master user maintains overall control over the wizard standard options, answers &amp; reasons available to all additional users and more importantly compliance control over the report contents</li> </ul>
	<ul style="list-style-type: none"> <li>• Ensures that the specific requirements of the company can be reflected throughout all reports, wherever and whenever the user, ensuring consistency of approach to the suitability report process</li> </ul>
	<ul style="list-style-type: none"> <li>• Optionally share clients by assigning between users</li> </ul>
<b>Group</b>	<b>The managed solution for a group of multiple companies or a network of firms and individuals</b>
	As for a Company Account plus:
	<ul style="list-style-type: none"> <li>• Central customisations may be rolled out to member companies &amp; individuals in a managed process allowing consistency across members whilst each retaining their autonomy.</li> </ul>