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	• Optional summary	• Automatically populated
Introduction	• Individual, corporate & trusts • Pre or post sale • Background and objectives • Basis of advice • Other areas discounted • Retirement income calculation	• Attitude to risk (investment) • Attitude to risk (mortgage) • Attitude to risk (protection) • Capacity for loss • Investment knowledge/experience • Consumer duty value assessment
Periodic Review (MiFID II)	• Current investments • Relevance • Actual charges • Actual performance • Assumptions • Optional ongoing suitability for:	• Wrap • Platform • Investment mandate • Investment research • Investment strategy • Asset allocation • Portfolio drift
Investment Strategies	• Individual funds • Model portfolios • DFM	• Structured products • Property & land purchases • Target date funds
Investment Review	• Internal switch to individual funds • Internal switch to model portfolios • Partial or full encashment • Bed & ISA • Retain • Retain & top up • Transfer • Re-registration	• Capital gains tax calculation + personalised illustration • Chargeable event calculation + personalised illustration • Share class conversion • Performance comparison • Charges comparison
Investment Tax Wrappers	• 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	• 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 • Corporate investing

Pension Product Wrappers	• Personal pension plan • Stakeholder pension plan • Group pension plan • NEST • Retirement income contract • SIPP • SSAS • Workplace pension	• Defined benefit • Executive pension • Section 32 buyout plan • AVC • FSAVC • Occupational money purchase • Retirement annuity • Pension credit (divorce)
Investment Proposition Recommendation	• Investment administration – wrap, platform or direct • Mandate – advisory, discretionary or a mix • Investment research – which elements	• Strategy – model portfolio, DFM, fund of funds etc • Asset allocation – in-house, outsourced • Investment style – active, passive
Pension Switching Recommendation	• Personal pension plan • Stakeholder pension plan • Workplace pension	• SIPP • SSAS • Section 32 buyout
Defined Benefit Pension Transfer	• To personal pension • To stakeholder pension • To SIPP • To SSAS • To workplace pension • To section 32 buyout	• Abridged & full advice • Benefits comparison • Dependant's benefits • Projected benefits • Performance comparison • Charges comparison
Retirement Income Recommendation	• Flexi-access drawdown pension • Conventional annuity • Short term annuity • With profit annuity • Unit linked annuity	• Beneficiary flexi-access drawdown • Uncrystallised funds pension lump sum • Small pots lump sum • Scheme pension
Estate & IHT Review	• Estate valuation • IHT mitigation strategies	• Illustrative IHT calculations
Protection Review & Recommendation	• Key person • Decreasing term assurance • Business ownership protection • Level term assurance • Relevant life • Family income bond	• Pension LTA • Whole of life • Pension DTA • PHI – individual • Renewable term assurance • PHI – executive
Mortgage Review & Recommendation	• Main residence • Rental property	• Holiday home • Investment property
Equity Release Recommendation	• Lifetime mortgage • Home reversion	• Needs & objectives • Lump sum requirements
Immediate Care Recommendation	• Immediate care plan	
Appendix	• Risk warnings • Technical notes	• Notes on financial products • Market outlook
Integrations	• Intelliflo Office • Iress Xplan	• Plannr CRM

PPOL Docs Recommendations	• Bank & deposit accounts • National savings products • Purchase life annuity • Individual PMI • Group PMI • Group life assurance	• Trustee investment plan • ASU protection • Group PHI *These docs are colour coded templates for easy addition into a wizard generated report*
Fact Find Facility	• Hard facts • Soft facts • Firm's ATR questionnaire • Fully customisable • Direct client input option	• Compare with client library • Integrate with suitability & cashflow modelling • Fact find templates

PPOLcalcs	**Cashflow Modelling & Financial Calculators**	
Cashflow Modelling	• Income • Spending • Investments • Other assets • Loans	• Taxation • Today's money terms • Charts & tables • Single & couple • Stress testing
Taxation Calculators	• CGT calculator • CGT couple planner • IHT planner	• Chargeable event calculator onshore & offshore bonds
Retirement & Pension Calculators	• Retirement Income Planner • Immediate v deferred pension comparison • State pension age calculator • Early v normal retirement comparison	• Indexed v level annuity comparison • Pension drawdown cash calculator • Projected benefits comparison
Property & Mortgage Calculators	• Stamp duty land tax (SDLT) calculator • LBTT calculator (Scotland) • LTT calculator (Wales)	• Mortgage repayments calculator • Rental property yield calculator
Investment Calculators	• Annual equivalent rate (AER) calculator • Return on investment (ROI) calculator	• Net return rate calculator • Present value (PV) calculator • Future value (FV) calculator
Loan Calculators	• Annual percentage rate (APR) calculator	• Loan early repayment calculator

	Features
Report Templates	• Create client non-specific Report Templates for different advice scenarios to jump-start building a relevant suitability report

Account Type	Account Features
Individual	**The comprehensive solution for a single user**
	• Online access to Intelligent Wizard Technology ensuring an easy step by step approach to creating a compliant suitability report
	• Provides the ability to compose unlimited suitability reports across a comprehensive spectrum of financial planning scenarios
	• Allows creation of multiple reviews and multiple recommendations in a report without duplication of wording
	• Each report fully personalisable to the client, advice scenario and recommendation with opportunity for free-flow text throughout
	• Professional compliant suitability reports are created quickly and efficiently
	• Complies with the FCA's Principles, general guidance notes and their Suitability Report Factsheet
	• Reflects COBS suitability report requirements
	• Enables rapid production of a report reviewing your client's Investment Proposition ensuring justification of on-going adviser fees
Company	**The controlled solution for multiple users within an advisory practice**
	As for an Individual Account plus:
	• Provides the company with compliance control via a master user
	• The master user maintains overall control over the wizard standard options, answers & reasons available to all additional users and more importantly compliance control over the report contents
	• Ensures that the specific requirements of the company can be reflected throughout all reports, whoever and wherever the user, ensuring consistency of approach to the suitability report process
	• Optionally share clients by assigning between users
Group	**The managed solution for a group of companies or a network of firms and individuals**
	As for a Company Account plus:
	• Central customisations may be rolled out to member companies & individuals in a managed process allowing consistency across members whilst each retaining their autonomy