paraplanning ONLINE
The Smarter Suitability® Report Builder

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 or review • Background and objectives • Basis of advice • Meeting date chronology • Other areas discounted	• Attitude to risk (investment) • Attitude to risk (mortgage) • Attitude to risk (protection) • Capacity for loss • Investment knowledge/experience
Investment Strategies	• Individual funds • Model portfolios • DFM	• Structured products • Property & land purchases • Target date funds
Investment Review Actions	• Internal switch to individual funds • Internal switch to model portfolios • Surrender • Bed & NISA • Retain • Retain & top up	• Capital gains tax calculation + personalised illustration • Chargeable event calculation + personalised illustration • Share class conversion • Re-registration
Investment Review Tax Wrappers	• Stocks and shares NISA • Junior ISA • OEICs • Unit trusts • Investment trusts • Discretionary management service • Unit linked bonds • With profit bonds • Maximum investment plan • Friendly society savings plan • NS certificates • NS fixed rate bonds • NS premium bonds	• NS investment bonds • Guaranteed growth bond • Guaranteed income bond • Stock market linked bond • Cash ISA • Endowment plan • Onshore bond (+ in trust) • Offshore bond (+ in trust) • VCT • EIS • IHT portfolio service • Exchange traded funds
Pension Review Product Wrappers	• Personal pension plan • Stakeholder pension plan • Group pension plan • NEST • Retirement income contract • SIPP • SSAS	• Defined benefit • Executive pension • Section 32 buyout plan • AVC • FSAVC • Occupational money purchase
Investment Proposition Recommendation	• Investment administration – wrap, platform or direct • Mandate – advisory, discretionary or a mix • Investment research – which elements	• Strategy – model portfolio, DFM, MOM, etc • Asset allocation – in-house, outsourced • Investment style – active, passive

Investment Recommendation	• Onshore investment bond • Offshore investment bond • Junior ISA • NISA • NISA transfer • Exchange traded funds • Unit trust • OEIC	• General investment account • Investment trust • Maximum investment plan • Endowment plan • Friendly society savings plan • VCT • EIS • IHT portfolio service
Pension Recommendation	• Personal pension plan • Stakeholder pension plan • Group pension plan • Occupational money purchase • Workplace pension	• SIPP • SSAS • RATs (Guernsey) • Executive pension • QROPS
Pension Switching Recommendation	• Personal pension plan • Stakeholder pension plan • Workplace pension • SIPP	• SSAS • Section 32 buyout • Executive pension • Defined benefits scheme
Retirement Income Recommendation	• Flexi-access drawdown pension • Conventional annuity • Short term annuity • With profit annuity • Unit linked annuity	• Uncrystallised funds pension lump sum • Small pots lump sum • Scheme pension
IHT Planning Recommendation	• IHT liability • Discretionary trusts	• IHT mitigation • Life insurance in trust
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
Immediate Care Recommendation	• Immediate care plan	
Investment Proposition Review	• Current investments • Retain/amend investment proposition	• Review investment portfolio • Portfolio drift • Rebalance client portfolio
Appendix	• Market outlook • Risk warnings • Property outlook	• Technical notes • Notes on financial products • Fund fact sheets
PPOL Docs Recommendations	• Bank & deposit accounts • National savings products • Purchase life annuity • Individual PMI • Group PMI • Group life assurance • Group PHI	• Trustee investment plan • Equity release • ASU protection *These docs are colour coded templates for easy addition into a wizard generated report*

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