

ProSuitability

End User Guide — Web

Clients & Case Folder

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What's new in this release

- Web application. ProSuitability now runs in the browser. No local install — sign in with your firm credentials.
- Roles and capabilities. Adviser, Viewer, and Firm Admin roles control what each user can change. Viewers are read-only including Report Constructor fields.
- Stripe signup and billing. New firms register via /billing/signup/; Firm Admins manage subscription at /billing/.
- Content Manager is platform-only. Firm users no longer see a Content Manager tab; library updates arrive via platform content releases.
- Co-browse support. Request a short code from the header for guided phone support with ProSuitability staff.

This is the web edition of the ProSuitability End User Guide (v3.0). It describes the browser application your firm uses today. Headline changes from the desktop v2 guide:

- Preferences are on the Preferences workbench tab. Firm Admins can toggle Review Duplicates, the DRAFT watermark, default export colouring, author diagnostics (platform workspace), and letter font. See chapter 5.
- A new Review Duplicates feature. ProSuitability now detects places where two recommendations have produced the same paragraph in the same section — most common in husband-and-wife cases — and lets you decide whether to keep both or drop one. Reachable from the Case Folder and from the Report Constructor toolbar. Covered briefly in chapter 12; covered in full in the separate Paragraph Suppression User Guide.
- Report Writer is now Report Constructor. The window title and toolbar references have been updated. The functionality is unchanged; the new name better describes what the page is for — building a report from the case data and the paragraph library.
- Mortgage products renamed. What was a sprawling list of legacy mortgage products ("Capital and Interest — Fixed", "Interest only — Discount", and so on) has been consolidated into two clearly-named products: Single Mortgage Account and Split Mortgage Accounts. The repayment basis and rate type are now plan features, not separate products, which means a single mortgage product covers every basis x rate combination. See chapter 9.
- Reshaped recommendation form. Two product families now use a parts-and-components shape rather than the flat dialog: Split Mortgage Accounts (parts) and Multicover (components). In each, the page's Plan Features section becomes per-part or per-component, with the parent recommendation carrying the totals. See chapter 7.

The rest of the guide preserves the structure of v1 so existing users can still find familiar chapters where they expect them. Where a chapter has changed materially since v1, a short callout at the top notes what is new in this release.

1. Introduction

ProSuitability is a suitability-report writing system for financial advisers. It automates the production of compliant suitability reports by assembling pre-written paragraph content based on the adviser's recommendations.

The system follows a structured workflow. You create a client record, you open a case folder, you enter recommendations, and you generate a report. The report content is automatically selected based on the financial planning areas, products, and providers involved in the recommendations, then personalised with client-specific data.

What you write into a recommendation drives the content the engine produces. An adviser who has spent a few weeks with the system tends to develop a feel for which fields and which product-feature toggles affect which sections of the output, and from there the workflow becomes natural — entering a recommendation is a process of describing the advice in enough structured detail that the report can write itself. This guide exists to shorten the learning curve at the front.

1.1 Key concepts

Client. A person or household — a primary person plus an optional partner — for whom advice is being given. Clients carry a single shared address and an optional risk-method preference.

Case (or Advice Process). A single advice engagement for a client, containing one or more recommendations. Each case produces one suitability report. A client can have many cases; cases are independent of each other.

Recommendation. A specific product recommendation within a case, including the need area, sub-need, product, provider, premium, and other details. A case can contain any number of recommendations; in practice most cases have one or two.

Paragraph. A piece of pre-written text in the paragraph library. Paragraphs are automatically selected based on the recommendations in the case. A paragraph carries field tokens which are filled in either automatically (from recommendation data) or manually by the adviser.

Letter assembly. The process by which the engine evaluates paragraph rules against the case data and builds the complete report body. Happens whenever you preview, export, or open the Report Constructor.

Need area and sub-need. The financial-planning category of a recommendation (need area: Mortgage, Protection — death only, Investments and Pensions, etc.) and the more specific client objective inside it (sub-need). Together these determine which products are available to recommend and which document sections appear in the report.

2. Getting started

2.1 Signing in

Open your firm's ProSuitability URL in a modern browser (Chrome, Edge, Firefox, or Safari). Click Sign in on the marketing site or go directly to /accounts/login/. Enter your username and password. After five failed attempts the account locks for 15 minutes.

Firm Admins are prompted to enrol in two-factor authentication before using the app. Invited team members accept their invite link, choose a username and password (minimum 12 characters), then sign in normally.

2.2 The adviser workbench

Once signed in, adviser pages show a navy workbench tab bar below the site header. Tabs:

- Clients — the client address book.
- Case Folder — case management for the selected client (disabled until a client is selected).
- Preferences — firm feature toggles and letter font (view-only unless you are a Firm Admin).

The header shows your firm name, subscription status, and links to Users, Billing, and Audit log (Firm Admin only). All firm users can Request co-browse code for phone support with ProSuitability staff.

3. Client Address Book

The Client Address Book is the starting point for almost every workflow. It shows all clients in a searchable table with columns for ID, Client name, Partner name, Address, and Date created. The table is sortable by clicking on a column heading.

3.1 Searching for clients

Use the search box at the top right of the panel to filter clients by name. The search matches against first name, last name, partner first name, and partner last name; partial matches are supported. Typing in the box filters the table live as you type — there is no separate Search button.

3.2 Creating a new client

Click the New Client button to open the client details page. The page has four sections, each filling in a different aspect of the client record.

Client Details

Title (Mr, Mrs, Miss, Ms, Dr, Rev — or type a custom title), First Name (required), Last Name (required), Date of Birth in dd/mm/yyyy format. The date of birth is used in age-related paragraph selection later.

Partner Details

Tick "This client has a partner" to reveal the partner fields. Partners share the same address as the primary client — there is no separate address for a partner. The partner fields mirror

the primary client fields: Title, First Name, Last Name, Date of Birth. Leave the box unticked for single clients.

Address

Six lines: Address 1, Address 2, Address 3, Town, County, Postcode. Most fields are optional; the relevant fields will appear in the report header on the exported letter.

Risk and Notes

The Risk Method dropdown sets the client's preferred risk-profiling tool (see Reference Tables). This is a client-level default; individual cases for the same client can use a different risk method without affecting this setting. Notes is a free-text area for anything you want to record about the client that does not fit elsewhere; it does not appear in the exported report.

3.3 Editing a client

Select a client in the table and click Edit Client to update any of the client details. Changes take effect immediately on save and apply to all of that client's cases — including previously signed-off ones, where they show through in the report header but cannot be edited within the case.

3.4 Deleting a client

Select a client and click Delete. This permanently removes the client and all their cases. You will be asked to confirm before deletion, including a clear statement that signed-off cases will also be lost. The action cannot be undone — be sure before clicking through.

3.5 Opening the Case Folder

Select a client and either click them or click the Open Case Folder button to enter the case management area. This is where the bulk of your work happens once a client exists.

4. The Case Folder

The Case Folder opens when you select a client and is split into two panels.

4.1 Header bar

The header bar at the top of the Case Folder shows the client name, address, date of birth, and the currently selected risk method for the case. The risk method can be changed using the Change button, which opens a small dialog with a dropdown of available methods. This is a per-case choice, distinct from the client-level default set on the client record.

4.2 Left panel — Advice Processes

The left panel lists all advice processes (cases) for this client. Columns shown: Case ID, Date created, Who the advice is for (Primary, Partner, or Joint), and Status (CURRENT (draft) or Signed off). Signed-off cases are shown in green and cannot be edited; they remain viewable for reference.

4.3 Right panel — Recommendations

The right panel shows the recommendations within the selected case. Columns: Recommendation ID, Need Area, Sub-Need, Product, Provider, and Premium. Click a recommendation to edit it; or use the buttons at the top of the panel to add new ones, remove selected ones, preview the letter, or export.

4.4 Action buttons

The action buttons across the panels handle the case-level actions:

- **New Advice Process.** Create a new case for the selected client.
- **Add Recommendation.** Open the recommendation form to add a recommendation to the selected case.
- **Remove.** Delete the selected recommendation. Asks for confirmation.
- **Preview Letter.** Open the Report Constructor with the assembled letter.
- **Export to Word.** Generate and save a Microsoft Word document of the assembled letter.
- **Review Duplicates.** (New in v2.) Open the Paragraph Suppression review dialog to spot and decide on duplicate paragraphs across recommendations. See chapter 12.

5. Preferences

Web note. The desktop Enable Content Manager toggle does not exist on the web — library editing is platform-only. Preferences that do apply:

Open the Preferences tab in the workbench. Firm Admins edit settings and click Save; other users see a read-only summary.

Enable Review Duplicates

When disabled, Review Duplicates controls are greyed out on the Case Folder and Report Constructor. Default: enabled.

Enable DRAFT watermark on exported documents

Unsigned exports include a DRAFT page header watermark until the case is signed off. Default: enabled.

Colour field entries in exported documents by default

Sets whether the default export button uses colour field highlighting. The Report Constructor always offers both colour and black export buttons.

Enable author diagnostics in Report Constructor

Platform workspace only in practice. Shows style and spacing diagnostics in the Report Constructor preview header.

Letter font (firm preference)

Pick the font for exported letters. Apply letter font commits the choice; Reset to factory defaults and Restore previous fonts work as on desktop.

New in v2. The Preferences panel is new in this release. It replaces the older approach of carrying feature toggles as command-line flags or settings tucked into individual dialogs. Every feature toggle the adviser controls now lives in one place.

Open Preferences from the tab bar. The panel is laid out as a vertical list of toggle rows, each with a checkbox, a short name, and a description explaining what the toggle does and when you might want to use it. A pair of buttons at the bottom — Apply and Revert — commit or discard your pending changes.

Changes are deliberately batched. Toggling a checkbox does nothing visible to the rest of the application until you click Apply; clicking Revert reloads the saved values without applying anything. This guards against the surprise where a single mis-click locks you out of the very feature you were trying to access — for example, accidentally turning Content Manager off while you have it open.

Enable Review Duplicates

When disabled, the Review Duplicates buttons on the case panel and Report Constructor are greyed out, with a tooltip explaining the disable. The buttons stay visible (so the layout doesn't shift each time the toggle changes) but cannot be clicked. The default is enabled. See chapter 12 for what the feature does.

Enable DRAFT watermark on exported documents

When enabled, the exported .docx files carry a DRAFT watermark in every page header until the case is signed off. This is a legacy feature aimed at direct sales contexts where a still-editable document needed to be visually flagged. Most modern firms store sent letters as immutable copies and find the watermark redundant; turn it off if you do too. Default is enabled, for backward compatibility on existing installations.

Enable author diagnostics in Report Constructor

When enabled, two small diagnostic pills appear in the Report Constructor's Document Preview header — Show style markers, Show spacing. These overlay the preview with information about how the content has been built, useful when investigating unexpected formatting. These are content-author tools, not adviser tools, and the default is therefore off.

5.2 Applying changes

Click Apply at the bottom of the panel to save and apply your pending changes. All toggles commit together. After Apply completes, the rest of the application reflects the new settings immediately — there is no need to restart, reopen the Case Folder, or do anything else. Closed dialogs (such as a Report Constructor that was open in the background) may need to be reopened to pick up the change in their tabs; the menus and toolbars in the signed-in application update on the spot.

If you click Revert before clicking Apply, your pending changes are discarded and the panel reloads from the saved values. This is occasionally useful as a quick reset — for example,

you started toggling a few things, decided you liked the old settings better, and want to put it all back without thinking about which checkbox was in which state.

6. Creating an Advice Process

Click New Advice Process from the Case Folder to open the new-case dialog. This dialog captures the case-level settings that apply to every recommendation in the case.

6.1 Adviser name

The name of the adviser giving the recommendations. This appears in the report — at the top, in the closing salutation, and in the suppression report (if you produce one) — so set it to whatever name you want to appear in the deliverable.

6.2 Advice for

This controls whose needs are being addressed and affects pronoun usage and paragraph selection throughout the report.

Option	Effect
Primary client	Advice for the primary person only. Singular pronouns and the primary client's name throughout.
Partner	Advice for the partner only. Available when the client has a partner. Uses the partner's name and details.
Joint	Advice for both partners together. Joint contract paragraphs apply; both names appear.

6.3 Risk method

The risk-profiling methodology used for this case. This is set independently from the client-level risk method, so different cases for the same client can use different risk profilers — useful when a single client has investments tracked under one method and pension business under another, for example. If the field is left at "not set", no risk-profiler-specific paragraphs will appear in the report.

7. Adding Recommendations

New in v2. The recommendation form reshapes itself for two product families that have internal structure: Split Mortgage Accounts (parts) and Multicover (components). In each, the Plan Features section becomes per-part or per-component, and the main fields shift to carry totals rather than per-component values. See sections 7.6 and 7.7 below.

Click Add Recommendation in the Case Folder to open the recommendation form. This is a multi-step process that guides you through the selection. The page reveals subsequent

steps as you make selections; you can go back and change earlier selections, and the later steps will update accordingly.

7.1 Step 1: Need area and sub-need

Select the financial planning area (need area) and the specific client objective (sub-need). The need area determines which products are available and which document sections appear in the report. Sub-need narrows further: many products are available across multiple sub-needs, but a sub-need will shape some of the standard wording in the report.

7.2 Step 2: Product

Select the financial product being recommended. The product list is filtered based on the selected need area and sub-need, so the dropdown shows only products that are valid for the current selection.

Some products carry an internal-structure flag — Split Mortgage Accounts and Multicover are the two examples in the current release. When you select one of these, the page reshapes itself; see sections 7.6 and 7.7.

7.3 Step 3: Provider and plan details

Select the product provider and enter the plan details: provider, trust arrangement, premium and frequency, single premium or lump sum, benefit, term, joint contract, waiver of premium, and guaranteed premium. Additional product-specific fields appear based on the selected product.

On a single mortgage recommendation, this section also captures Loan Amount and Term as plan-level fields. On a split mortgage, the labels switch to Total loan and Total repayment because the per-part Loan Amount and Term move into the parts grid below.

7.4 Step 4: Product features and content rules

This step shows the content-driving features relevant to the selected product. Features may include wrapper type, tax treatment, new or transfer, plan ownership, charges-comparison method, model portfolio selection, and fund-operation toggles. These features feed directly into paragraph selection — different feature combinations produce different paragraph sets.

7.5 Step 5: Fund selection

For investment products, select the specific funds being recommended. The fund list is filtered to show only funds available for the selected product and provider combination. The fund list does not appear for products that do not have an investable fund choice (a Mortgage, for example).

7.6 Split Mortgage Accounts (parts)

When you select the Split Mortgage Accounts product, the page's Plan Features section is replaced by a Mortgage Parts repeater. Each part of the split mortgage is represented by its own card in the repeater, carrying its own Repayment basis, Rate type, Part loan, and Part

term. An [+ Add] button at the top of the repeater adds a new empty part; each card has a [Remove] button at the top right.

The recommendation as a whole carries Total repayment and Total loan in section 4 (Provider and Contract Details), rather than the single-mortgage Loan Amount and Term. This is the natural fit for what an adviser thinks of as a split mortgage: the parts have their own bases and terms, but client-level numbers like total premium are aggregated.

The classic case the parts shape was built for is a borrower with, say, £140,000 capital-and-interest at a fixed rate plus £60,000 interest-only on a tracker — two parts with their own bases, totalling £200,000.

If you start to enter a recommendation as a single mortgage and later realise it should be a split, change the Product selection in step 2: the page reshapes from flat to parts. Any plan features you have already entered move to a single auto-created part (so you don't lose your work); add a second part and continue. The reverse direction (split to single) collapses any extra parts back into a single set of plan features — but the page warns you first if you would lose data this way.

7.7 Multicover (components)

Multicover is the protection counterpart to split mortgages. When you select the Multicover product the page grows a Components repeater, where each component carries its own cover type (Level Term, Decreasing Term, Mortgage Protection, Family Income Benefit, Whole of Life, Income Protection), cover basis (Death Only, Death or earlier Critical Illness, Critical Illness Only), benefit, term, and feature toggles.

The recommendation as a whole still carries the shared fields — provider, premium, frequency, joint-contract status, waiver of premium, increasing benefit, renewable, convertible — in section 4. The components carry the per-cover detail in section 5.

A typical Multicover recommendation has two or three components: a Level Term for life cover, a Decreasing Term for mortgage protection, and an Income Protection for income replacement. All three sit under one provider, one policy reference, one premium — but each has its own cover-specific paragraphs in the report.

8. Need Areas and Sub-Needs

The system organises financial advice into nine need areas, each with its own set of sub-needs that describe the client's specific objectives. This chapter lists them as a reference; you will spend most of your time within a few of them, but the full picture is worth seeing once.

8.1 Mortgage

Covers residential and buy-to-let mortgage advice.

Sub-needs: Residential Purchase, Residential Remortgage, Buy to Let Purchase, Buy to Let Remortgage, Further Advance.

8.2 Equity Release

Covers lifetime mortgages and home reversion plans.

Sub-needs: Income for own needs; Income for IHT planning; Income for own needs and IHT; Capital for own needs; Capital for IHT planning; Capital for own needs and IHT; Capital and Income for own needs; Capital and Income for own needs and IHT.

8.3 Protection — death only

Life cover where the benefit is payable only on death.

Sub-needs: Situational sub-needs cover family protection (various dependency structures), key person protection (partnership and company loans and profits), partnership protection, director share protection, and estate planning. High-level sub-needs describe full or partial cover for full or partial periods.

8.4 Protection — death or earlier critical illness

Combined life and critical illness cover.

Sub-needs: Mirrors the death-only category but adds personal protection scenarios where the policyholder may claim on critical illness.

8.5 Protection — critical illness only

Standalone critical illness cover without a death benefit.

Sub-needs: Follows the same pattern as death or earlier CI.

8.6 Protection — multi cover

Multiple cover types within a single policy arrangement (the Multicover product family — see section 7.7).

Sub-needs: Family protection, partnership protection, director share protection, and high-level cover descriptions.

8.7 Protection — illness/disability

Income protection and related disability cover.

Sub-needs: Personal protection, family protection, corporate protection for employees, and high-level cover descriptions.

8.8 Protection — Private medical

Private medical insurance.

Sub-needs: Situational — Personal protection.

8.9 Investments and Pensions

Covers savings, investments, and pension accumulation.

Sub-needs: Personal wealth creation (general), provision for retirement (UK and Jersey), education funding, estate planning, and corporate provision for retirement.

8.10 Income Drawdown and Annuities

Covers the decumulation phase.

Sub-needs: Lifetime annuity purchase, third-way pension purchase, pension drawdown, phased annuity purchase, phased pension drawdown, using small pots exemption.

8.11 Long Term Care

Covers immediate care annuities.

Sub-needs: Provide for immediate care needs.

9. Products Reference

New in v2. The mortgage product family was renamed and consolidated in this release. The legacy variants ("Capital and Interest — Fixed", "Interest only — Discount", "Capital and Interest — Tracker Variable", and so on) have been replaced by two products: Single Mortgage Account and Split Mortgage Accounts. The basis (Capital and Interest, or Interest Only) and rate type (Fixed, Variable, Discount, Tracker Variable, Tracker Discount) are now plan features within the recommendation rather than separate products.

9.1 Mortgage products

Product	Description
Single Mortgage Account	A single mortgage with one repayment basis and one rate type. Carries Loan Amount, Term, Repayment basis, and Rate type as plan features. Replaces the legacy Capital-and-Interest and Interest-only variants — pick the basis and rate as plan features instead of as the product.
Split Mortgage Accounts	A mortgage made up of two or more parts, each carrying its own basis, rate type, loan amount, and term. Carries Total loan and Total repayment at the recommendation level. Replaces the legacy Split Int Only and Cap Int product.

9.2 Equity release products

Product	Description
Equity Release — Interest Roll Up	Lifetime mortgage where interest is added to the loan.
Equity Release — Interest Only	Lifetime mortgage where interest is paid monthly.

Product	Description
Equity Release — Home Reversion	Sale of a share of the property in exchange for income or a lump sum.

9.3 Protection products

Product	Description
Level Term Assurance	Fixed benefit payable on the insured event. Term, renewable, convertible, increasing, waiver, guaranteed.
Decreasing Term Assurance	Benefit reduces over time. Term, waiver, guaranteed.
Mortgage Protection Insurance	Cover designed for mortgage protection. Term, waiver, guaranteed.
Family Income Benefit	Pays a regular income rather than a lump sum. Term, increasing, waiver, guaranteed.
Whole of Life Cover	Cover for the policyholder's entire lifetime. Increasing, waiver, guaranteed.
Gift Inter Vivos	Cover for potential IHT liability on lifetime gifts. Waiver, guaranteed.
Income Protection	Replaces income during illness or disability. Waiver, guaranteed.
Multicover product	Multiple cover types within a single policy — see section 7.7. Waiver, renewable, convertible, increasing.
Private Medical Insurance	Health insurance covering private medical treatment.

9.4 Investment products

Product	Description
Cash ISA	Tax-free cash savings within the ISA wrapper.
Stocks and Shares ISA	Tax-free investment in stocks and shares.
Junior ISA	Tax-free investment for children under 18.
Lifetime ISA	ISA with government bonus for first home or retirement.
Unit Trust or OEIC	Collective investment fund.
Investment Trust	Closed-ended collective investment.
General Investment Account	Unwrapped investment account.
Investment Bond — onshore	UK-based insurance company investment.

Product	Description
Investment Bond — offshore	Offshore insurance company investment.
Friendly Society Plan	Tax-exempt savings plan.
EIS Investment	Enterprise Investment Scheme.
VCT Investment	Venture Capital Trust.

9.5 Pension products

Product	Description
Stakeholder Pension	Low-cost personal pension meeting stakeholder standards.
Non-stakeholder Pension	Personal pension without stakeholder restrictions.
Self-invested Pension (SIPP)	SIPP with full investment flexibility.
Retirement Annuity Trust	Jersey-based retirement arrangement.
Group Stakeholder Pension	Employer-sponsored stakeholder pension.
Group Non-Stakeholder Pension	Employer-sponsored non-stakeholder pension.

9.6 Drawdown and annuity products

Product	Description
Lifetime Annuity — not investment linked	Guaranteed income for life.
Lifetime Annuity — investment linked	Income for life from an investment-linked annuity.
Retirement plan	Third-way product combining drawdown and annuity.
Drawdown Pension — Stakeholder	Income drawdown from a stakeholder pension.
Drawdown Pension — Non-Stakeholder	Income drawdown from a non-stakeholder pension.
Drawdown Pension — Self-Invested	Income drawdown from a SIPP.
Phased annuity purchase	Gradual conversion of pension funds into annuity income.
Use Small Pots exemption	Drawing benefits under the small pots rules.

9.7 Long-term care products

Product	Description
Immediate Care Annuity	Annuity to fund immediate long-term care needs. Carries a capital protection toggle.

10. The Recommendation Dialog

The Recommendation Dialog covered in chapter 7 is structured as a guided five-step process, with each step revealing the next as you complete it. This chapter is the general guidance that applies to all of those steps regardless of product.

You progress through the steps using the selection controls. Each step filters the available options based on your previous selections, so you cannot select a product that doesn't fit the chosen need area, or a fund that doesn't fit the chosen product/provider combination. This is intentional: the system is encouraging you toward valid combinations rather than letting you build a recommendation that the report engine cannot then make sense of.

The page automatically reveals subsequent steps as you make selections. You can go back and change earlier selections — the later steps will update accordingly. Selections that remain valid are preserved; selections that become invalid (say, you change the product to one that doesn't support a particular fund) are cleared with a brief message.

Some fields are auto-populated based on the product selected. For example, choosing a Stakeholder Pension auto-populates the Wrapper feature; choosing a Multicover product enables the components repeater. These conveniences are subtle but they accumulate: once you have learned which fields the system can fill in for you, recommendation entry becomes a matter of confirming defaults rather than typing every value.

Click Save at the bottom of the page to save the recommendation and return to the Case Folder. Cancel abandons any pending changes; the recommendation either does not exist (if you were creating a new one) or remains as it was (if you were editing). Click a recommendation in the Case Folder to reopen it for editing.

11. Previewing the Letter

New in v2. Two changes since v1. First, the Report Writer dialog is now called the Report Constructor — same dialog, new name. Second, a Review Duplicates button has been added to the Report Constructor toolbar; see chapter 12 and the separate Paragraph Suppression User Guide.

Click Preview Letter in the Case Folder to assemble and display the report. The preview opens in the Report Constructor — a four-panel window that lets you see and adjust every aspect of the assembled letter before exporting.

11.1 Top left — Document Preview

Shows the full assembled report as it will appear when exported. Field tokens that have been filled appear with their values; unfilled fields appear as clickable orange placeholders — click them to enter values without leaving the preview. The preview re-renders live as you adjust paragraphs or fill fields elsewhere in the page.

11.2 Top right — Document Map

A tree view showing the structure of the assembled report, organised by need area and document section. Sections in bold contain effective paragraphs (paragraphs that will appear in the final letter); sections in normal weight contain candidates that were not selected. Click a section to navigate to it in the preview and load the candidate paragraphs in the bottom-right panel.

Sections containing suppressed paragraphs (from the Review Duplicates feature) are flagged with a count badge — see chapter 12.

11.3 Bottom left — Paragraph Preview

When you select a paragraph from the paragraph list (the bottom-right panel) this panel shows a detailed preview of that individual paragraph with its field tokens highlighted. Useful for quickly inspecting a single paragraph's content without scrolling through the document preview to find it.

11.4 Bottom right — Paragraph List

Shows the candidate paragraphs for the currently selected section, with checkboxes to include or exclude each. Locked checkboxes indicate paragraphs that have been auto-selected as the only effective candidate in their bucket — these cannot be deselected because doing so would empty the section. Unlocked checkboxes can be ticked or unticked freely; the document preview updates immediately.

12. Review Duplicates (paragraph suppression)

New in v2. Review Duplicates is a new feature in this release. This chapter is a brief overview; the full guide is the separate Paragraph Suppression User Guide.

When a case has more than one recommendation, the assembled letter often contains duplication: the same paragraph emitted twice with only a name or pronoun differing between the two. The classic case is a husband-and-wife recommendation where both partners take the same product; their risk-disadvantages paragraphs, plan-features paragraphs, and so on read almost identically.

Review Duplicates is the feature that helps you trim those duplications. After the case is assembled, the engine looks for places where two recommendations have produced effectively the same paragraph in the same section, and presents those pairs to you as a list of candidates. You read the reason ("identical paragraph, only the owner's name differs"), look at the side-by-side comparison, and decide either to keep both or to drop one of them.

Nothing is removed unless you click — the default letter is always the full one. Decisions persist with the case; closing and reopening the page restores them.

12.1 Where to find it

Review Duplicates is reachable from two places: a Review Duplicates button in the Case Folder's recommendations panel header, and a Review Duplicates button on the Report Constructor's toolbar. Both open the same dialog and operate on the same persistent decision store.

The Case Folder button is your route when you are about to preview or export and want a quick check; the Report Constructor button is your route when you have the preview open already and notice a duplicate during your reading. Use whichever feels natural; the result is identical.

12.2 Disabling the feature

If your firm prefers to handle cross-recommendation duplication a different way, the feature can be turned off in Preferences (see chapter 5). When the toggle is off, the buttons remain visible but are greyed out with a tooltip explaining the disable; turn it back on whenever you want.

12.3 Document Map drill-down

Sections containing suppressed paragraphs are flagged in the Document Map with a count badge: "RD particular disadvantages (2 suppressed)". Right-click the section to open a read-only drill-down panel listing the suppressed paragraphs in context, with the recommendation they came from and the reason recorded at the time of suppression. This makes it easy to revisit decisions later in your workflow without reopening the main review dialog.

12.4 Where to read more

The full feature is covered in the Paragraph Suppression User Guide, which is recommended reading the first time you use it. Topics covered there but not here include: how the candidates are chosen, what the "Accept all byte-identical" shortcut does, why unfilled fields block suppression, and how the optional suppression report is appended to the exported Word document.

13. The Document Map

The Document Map provides a structural overview of the report and serves as a navigation tool. The tree is organised hierarchically: root level (the report title), need-area level, then individual sections (Opening, the need-area-specific sections, Closing). Sections in bold contain paragraphs that will appear in the report; sections in normal weight do not. Click any section to scroll the document preview to that point and load the section's candidate paragraphs in the bottom-right panel.

13.1 Opening and Closing sections

The Opening and Closing sections contain standard paragraphs that appear in every report you produce. These differ from the per-recommendation sections in two ways. First, they fire once per letter rather than once per recommendation, so they do not produce the duplication patterns that the Review Duplicates feature is designed to catch. Second, they have their own disable mechanic, separate from per-case suppression.

Click a paragraph in the Opening or Closing sections to disable or enable it. When you disable a paragraph, the system asks whether this is for "This report only" (a per-case override that does not affect any other case) or "All future reports" (a global disable for this adviser, covering every case). Choose carefully — the global option has lasting effect.

Disabled paragraphs appear in the paragraph list in grey, with strikethrough and the suffix "[disabled]". Per-case overrides appear in blue with "[this report only]". To re-enable a globally-disabled paragraph, click it again and choose to re-enable; for a one-off override of a global disable, click and choose "This report only" to keep the global disable while letting it appear in the case at hand.

Note. The Document Map's per-case and global disable mechanic is deliberately separate from the Review Duplicates feature. Document Map disables apply to Opening and Closing sections and are an adviser-level preference; Review Duplicates applies to per-recommendation sections and is a per-case decision. Both are honoured by the engine when the letter is assembled.

14. Editing Field Values

Field tokens in the report are placeholders for variable data. Some are auto-filled from the recommendation data — premium, benefit, provider name, fund selection, the client's first name, the case adviser, and so on. Others require manual entry: free-text fields like "Reason for advice", "Risk discussion summary", or any field that needs an adviser judgement that the recommendation form did not capture.

Unfilled fields appear in the Document Preview as orange clickable placeholders. Click one to open the field-entry panel in the bottom-left of the Report Constructor; type the value, click Apply, and the placeholder is replaced with the value in the preview. Use Clear to remove a previously entered value or Cancel to return without saving.

Field values are saved per-case and persist when you close and reopen the preview. They are tied to the case and the field, not to the recommendation: the same field appearing in two different paragraphs of the same case shares one value, so you only need to fill it once. Field values do not carry over from one case to another, even for the same client — if you have a client with multiple cases, each case starts with fresh blank fields.

Some fields appear in the Review Duplicates dialog when an unfilled field is blocking suppression. In that situation, filling the field there has the same effect as filling it from the Document Preview — see the Paragraph Suppression User Guide for the detail.

15. Managing Paragraphs in the Preview

Use the checkboxes in the paragraph list (bottom-right panel of the Report Constructor) to include or exclude paragraphs from the report. Changes are reflected immediately in the document preview, and paragraph selections are saved with the case so they persist across sessions.

Three categories of paragraph behaviour are worth knowing about.

- Free paragraphs. Most paragraphs in per-recommendation sections fall here. You can tick or untick them freely. This is the default behaviour.
- Locked paragraphs. When a section's rules produce only one effective candidate paragraph, that paragraph is locked — the checkbox is ticked but disabled. Unticking it would empty the section, which the engine treats as a content gap rather than a deliberate choice. If you want this paragraph genuinely gone, change the recommendation data (or the paragraph itself in Content Manager) so a different paragraph qualifies instead.
- Opening and Closing paragraphs. Disable these by clicking rather than unticking — see chapter 13. These have their own disable mechanic with the per-case-or-global choice; the checkbox in the paragraph list is read-only for Opening and Closing.

16. Exporting to Word

New in v2. The DRAFT watermark on exported documents is now controlled by Preferences (see chapter 5). Default is on for backward compatibility; turn it off if your firm does not want the watermark.

Click Export to Word in the Case Folder, or the corresponding button in the Report Constructor toolbar, to generate a Microsoft Word document (.docx). You will be prompted to receive a download and filename. The default filename is built from the client name and the export date — for example, "Suitability Report - John Example.docx" — so you do not have to invent a name yourself.

The exported document includes all selected paragraphs, formatted styles, completed field values, tables, and page breaks. It does not include disabled paragraphs (whether disabled per-case or globally), suppressed paragraphs (from Review Duplicates), or unfilled field placeholders that you have not chosen to leave visible — these all appear in the preview as marker text but are stripped from the export.

If you have made any suppression decisions on the case and the case-properties checkbox is set to include the suppression report, the export appends a "Suppression report" section

after the main letter content with the audit trail. See the Paragraph Suppression User Guide, chapter 11, for the detail.

If the DRAFT-watermark preference is enabled (see chapter 5) and the case is still in CURRENT status, the exported document carries a DRAFT watermark in every page header. Once the case is signed off, the watermark is removed regardless of the preference setting — a signed-off case has no further editing path, so the visual flag would be misleading.

17. Signing Off an Advice Process

When you are satisfied with the report, click Sign Off Advice Process to finalise the case. This changes the case status from CURRENT to Signed off and prevents any further edits to the recommendations, paragraph selections, field values, or suppression decisions. The signed-off case remains visible in the Case Folder list with a green status indicator, and you can still preview and re-export it; you simply cannot change anything.

This action cannot be undone — there is no "unsign" route in the application. The reasoning is that signing off is the moment a case becomes a piece of regulatory record; the ability to roll that back would defeat the purpose. If a signed-off case turns out to need changes, the correct workflow is to copy the relevant content into a new case and start over. In practice this comes up rarely.

There is no formal review or approval gate before sign-off — you click the button when you are ready. Some firms operate a four-eyes process outside the system (a second adviser reads the exported letter and emails confirmation) before the originating adviser signs off. ProSuitability does not implement this directly but does not prevent it; an adviser can simply leave the case in CURRENT status while the second-eyes review happens, then sign off afterwards.

18. Reference Tables

The reference tables below list values that recur throughout the application but rarely change between releases. Each is useful as a lookup when you have forgotten which code means what; in normal use the application does the lookups for you.

18.1 Risk profiling methods

Code	Method
FINA	FinaMetrica
TILL	Tillinghast inc Stochastic
TILN	Tillinghast ex Stochastic
OXFD	Oxford Risk — Verbatim
FIST	Fact find — 1st Software (default)

Code	Method
BNAN	Fact find — Burns Anderson
WHIT	Fact find — Whitechurch
SESA	Fact find — Sesame
USER	User defined
SKAN	Skandia risk profiler

18.2 Trust arrangements

Code	Trust type
N	None (not in trust)
DIS1	Discretionary
BAR1	Bare or Absolute
FLX1	Flexible Power of Appointment
LIT1	Life Interest
DIS2	Vulnerable Persons Trust
DESG	Designated Account

18.3 Premium frequencies

Code	Frequency
M	Monthly
Q	Quarterly
H	Half Yearly
Y	Yearly
S	Single

18.4 Advice for options

Option	Meaning	Effect on report
Primary	Advice for the primary client only.	Singular pronouns, primary client name throughout.
Partner	Advice for the partner only.	Uses the partner's name and details.
Joint	Advice for both partners together.	Uses joint names, joint contract paragraphs.

This guide describes ProSuitability as of the June 2026 web release (v3.0).

1. Introduction Web-specific reference

Subscription states (Firm Admin)

Trial active — full access. Payment warning — amber banner. Read-only — view and export only. Cold storage — data inaccessible until billing restored.

Useful URLs

- [/advisers/clients/](#) — Client Address Book
- [/advisers/cases/<id>/report/](#) — Report Constructor
- [/billing/](#) — Billing overview (Firm Admin)