

# ProSuitability

Step-by-step User Guide — Web

Bringing a brand-new adviser from zero to confident

Version 3.3 — Web — June 2026

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ProSuitability runs in your web browser. Your firm administrator will give you the site address (for example <https://www.prosuitability.co.uk>). Open it, click Sign in, and enter the username and password you were given. Firm Admins must complete two-factor authentication (2FA) on first login; Advisers and Viewers set up 2FA only if your firm requires it.

After login you land on the firm home page with shortcuts to common tasks. Select Clients in the workbench tab bar to start advising. Use Sign out in the top header when you finish.

## 1.4 Roles — Adviser, Viewer, and Firm Admin

Advisers can create and edit clients, cases, recommendations, report fields, and sign off cases they own. Viewers can browse, preview, and export but cannot change data — field entry in the Report Constructor is read-only for them. Firm Admins can do everything an Adviser can, plus manage users, billing, firm-wide preferences, and any case in the firm.

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# 1. Welcome

This guide will teach you how to use ProSuitability. By the time you reach the end you will be able to onboard a new client, capture a piece of advice, build a recommendation (or several), assemble a suitability report from the system's paragraph library, fill in the bits that vary from case to case, export the result to Microsoft Word, and sign off the case as final. In other words, you will be able to do the things you came to ProSuitability to do.

This guide assumes you have not used the system before. It is deliberately step-by-step: every screen is explained, every field is explained, and the worked examples follow a single pretend household — Mr John Example and Mrs Jane Example — from initial onboarding all the way to a finished, signed-off letter. You can read it cover to cover or dip into the chapter you need.

The other two adviser-facing documents in the ProSuitability documentation set, the End User Guide — Web and the Paragraph Suppression Guide, assume you already know your way around. If you find yourself wanting more detail than this guide gives you, those are the next things to read. But if you are starting today, start here.

## 1.1 What ProSuitability is for

ProSuitability is a web application that produces compliant suitability reports for regulated financial advisers. It captures who the client is, what advice you are giving, and which products you are recommending; it then assembles a long-form letter from a curated, pre-approved library of paragraphs, filling in the bits that vary from case to case (names, dates, amounts, fund choices, that sort of thing) from the data you have entered. The output is a Word document you can review, edit if necessary, and send.

The promise is straightforward: rather than typing each report from scratch, you spend a few minutes describing the case to the system and the system writes most of the words for you. The wording has been written and checked once, by content authors, and reused many times by advisers. That is what makes the tool fast in the everyday and consistent in regulatory terms.

## 1.2 How this guide is organised

The chapters fall into three loose phases.

- Orientation (chapters 2 to 4). What the application looks like when you sign in, how the data is shaped, and how to set your one-time preferences.
- Capturing a case (chapters 5 to 11). Adding a client, opening a case, recording one or more recommendations. This is where most of your typing lives.
- Assembling and finalising the report (chapters 12 to 21). Previewing the letter, choosing among candidate paragraphs, filling in the variable bits, exporting to Word, and signing off.

Two short reference chapters follow at the end: a list of common situations with what to do about them (chapter 22), and a glossary of terms (chapter 23).

Note. If a passage in this guide says something different from what

the application is doing, the application is right and the guide is wrong — please let your administrator know so we can fix it.

## 2. The workbench areas

Note (web). This chapter describes the adviser workbench in the browser. The Content Manager paragraph library is maintained by ProSuitability platform staff in a separate workspace — it is not a tab ordinary firm users see. Firm users work in Clients, Case Folder, and Preferences only.

When you sign in to ProSuitability you use the workbench tab bar below the site header. The tabs are the way you move between the different parts of the application. There are three main workbench tabs, plus a Preferences panel that you will visit only occasionally.

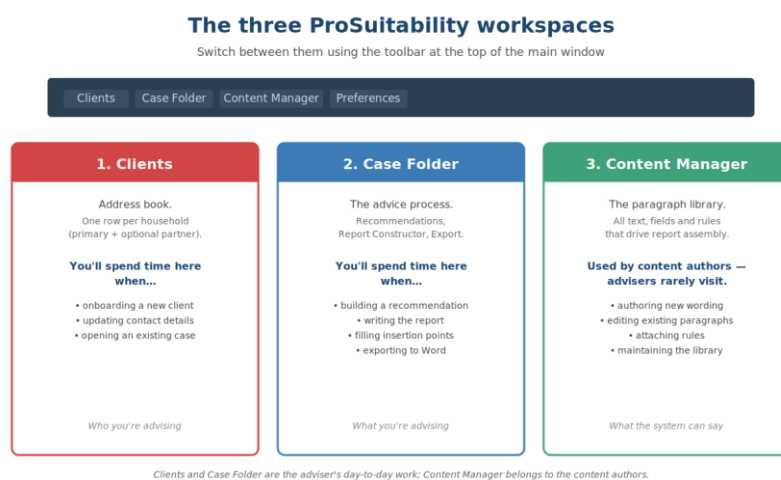


Figure 1. The three main workspaces and what each one is for.

### 2.1 Clients — the address book

Clients is your address book. Every client household the firm has on file appears as a row in this workspace. This is where you go to add a new household, edit an existing household's details (name, address, partner, date of birth, attitude to risk), or open a particular client's Case Folder so you can advise on their financial life.

A "household" in ProSuitability is one client, optionally with a partner, sharing one address. If you advise both halves of a couple together, that is one household with two named people; if

you advise one of them, that is still one household, but with the partner ticked. You can change this at any time.

## **2.2 Case Folder — the work-in-progress**

Once you have opened a particular client's Case Folder, this is where almost all of your everyday work happens. The Case Folder shows that household at the top, all of the advice processes they have been through (past and present) on the left, and the specific recommendations that make up each advice process on the right. When you have finished entering data, the same workspace lets you preview the assembled letter, export it to Word, and sign off the case as final.

When this guide talks about a "case" or an "advice process", those are the same thing — the unit of work you do for a single occasion of advice. An annual review is one case; a fresh investment recommendation six months later is another case for the same household. A new case starts in CURRENT (draft) status and stays there until you sign it off.

## **2.3 Content Manager — the paragraph library**

## **2.4 Switching between workspaces**

The tab bar buttons act as switches: clicking Clients takes you to the address book, clicking Case Folder takes you to whichever client's case folder is currently in focus (if any), and so on. The application remembers the current selection — if you switch away from Case Folder and come back later, the same client and the same case will be selected as before.

Tip. If you cannot remember which workspace you are in, look at the header bar at the top of the main pane — it always names the workspace and, in Case Folder, the household whose data is loaded.

### 3. How the pieces fit together

Before we start clicking through screens, it is worth taking a minute to understand how ProSuitability organises information. There are four layers, and each contains zero or more of the next. Once this picture is in your head everything else makes intuitive sense.

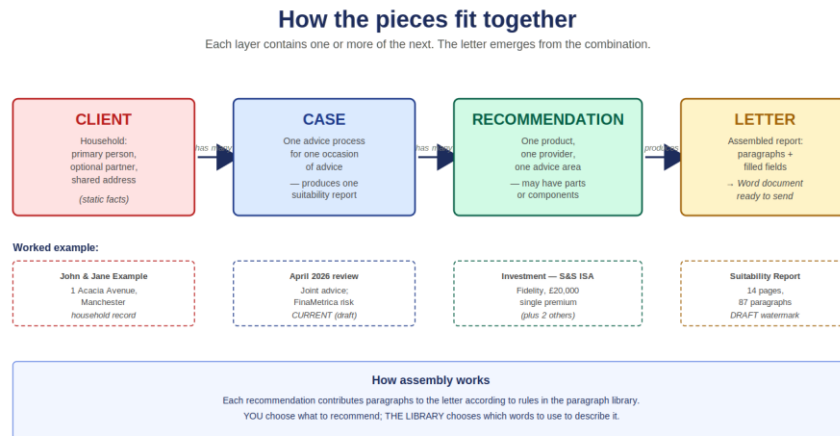


Figure 2. The data model: each layer contains one or more of the next.

#### 3.1 Client (the household)

The top layer is the client. In ProSuitability the word "client" means a household — that is, one named person and, optionally, a named partner, sharing one address and one set of contact details. This is the layer that holds the static facts about the people you advise: who they are, where they live, when they were born, and which attitude-to-risk method ("Risk Method") you assess them on.

The household record does not hold any advice. Advice lives one layer down.

#### 3.2 Case (the advice process)

Below each client sit zero or more cases. A case — also called an "advice process" — is a single occasion of advice for that household. The case carries a few facts of its own: which adviser is giving the advice, who the advice is for (the primary client, the partner, or both jointly), and which risk method to use for this case.

A case has a status: it is either CURRENT (still being worked on, in draft) or Signed off (finalised and locked). A signed-off case is read-only — you can still re-export the letter from it, but the data inside it cannot change. This guide covers both writing a case (most of the chapters) and signing one off (chapter 21).

#### 3.3 Recommendation (one product)

Below each case sit one or more recommendations. A recommendation is one specific product from one specific provider in one specific advice area. If you are recommending a single Stocks and Shares ISA from Fidelity, that is one recommendation. If you are recommending a Stocks and Shares ISA from Fidelity, a Level Term Assurance from Aviva,

and a Single Mortgage Account from Halifax all in one piece of advice, that is three recommendations in one case. All three will be assembled into the same letter.

Two product types are special cases. A Split Mortgage Accounts recommendation has a built-in repeater for the parts that make up the mortgage (e.g. one Capital and Interest part, one Interest only part). A Multicover protection recommendation has a built-in repeater for its components (e.g. life cover, critical illness, income protection in one policy). In both cases the parts or components live inside the recommendation, not as separate recommendations. These are covered in chapters 9 and 10.

### **3.4 Letter (the assembled output)**

When you click Preview Letter, ProSuitability produces a letter by going through every recommendation in the case in turn and, for each one, asking the paragraph library which paragraphs should be included. The library knows about advice areas, advice contexts, products, providers, plan features, and so on — and the rules attached to each paragraph determine when it appears. You then fill in the bits that vary from case to case (insertion points), choose between alternatives where the library offers options, and the result is the finished suitability report.

In short: you choose what to recommend; the library chooses which words to use to describe it. That separation is what makes the system fast to operate once it is set up, and consistent across cases.

Note. There is no fifth layer. The letter is not stored as a separate object — it is regenerated on demand from the case data and the current state of the paragraph library. This means that if a content author improves the wording of a paragraph and you re-export the letter, you get the new wording (unless the case is signed off, in which case the wording is snapshotted at sign-off time).

## 4. Setting up — Preferences

Before you start using ProSuitability in earnest, take a minute to look at the Preferences panel. These settings control which features are available to you, and getting them right at the start saves confusion later. You should only need to do this once.

Select the Preferences tab. You will see a panel with a small number of toggle settings, each with a short description, and Apply / Revert buttons at the bottom. No change takes effect until you click Apply.

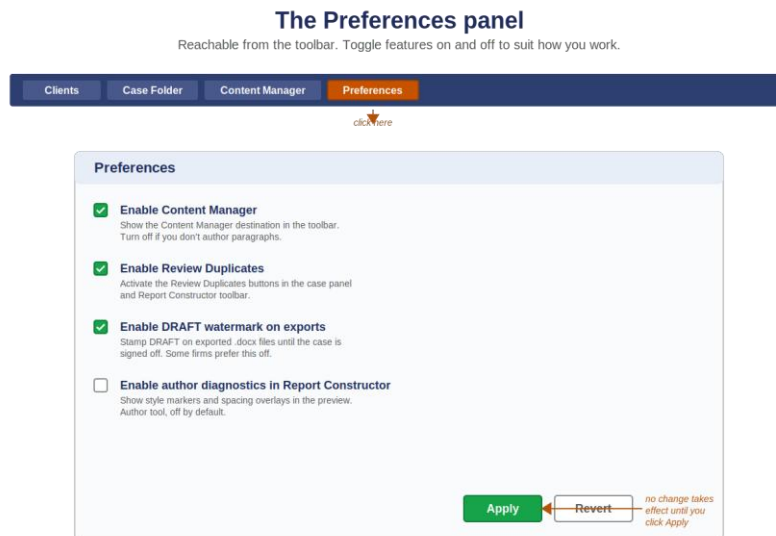


Figure 3. The Preferences panel — toggle features on or off to suit how you work.

### 4.2 Enable Review Duplicates

Review Duplicates is a feature that catches duplicate paragraphs when a case has more than one recommendation that produces similar wording — most commonly in joint cases where the same paragraph would otherwise appear twice, once for each spouse. Most firms leave this on; if your firm has decided not to use the feature, your administrator can turn it off here.

This guide deliberately does not go into the details of Review Duplicates. If you do come across the feature in everyday use you will find a separate guide called the Paragraph Suppression Guide that covers it in full. For now, leaving it on is fine — it stays out of your way until it has something useful to tell you.

### 4.3 Enable DRAFT watermark on exports

Most firms want a draft suitability report to look obviously like a draft. When this preference is on, every page of an exported letter carries a faint diagonal grey "DRAFT" watermark until the case is signed off. When the case is signed off, the watermark goes away on the next export. This is the default and the recommended setting.

Some firms have decided that they would rather control the draft / final distinction in another way (for example, file naming, or by appending a suffix). Those firms can turn this off and exports will never carry the watermark. If you are not sure which approach your firm uses, leave it on.

#### 4.4 Enable author diagnostics in Report Constructor

This is a tool for content authors who are debugging paragraph rules. When it is on, the Report Constructor shows extra diagnostic information about why each paragraph appeared (or did not). As an adviser you should leave this off — the extra markers will only clutter your view of the letter.

#### 4.5 Letter font

The Preferences panel also contains a Letter font picker. This sets the font of all your letters — the body text, the headings, the tables, and the chrome. Different firms (and different advisers within a firm) sometimes have a preferred typeface for client correspondence, and this is where to set it.

The picker is a dropdown listing every font installed on your computer. Pick one; the change is staged but not yet committed — nothing happens to existing or future letters until you click Apply at the bottom of the panel.

Two buttons sit beneath the picker.

- **Reset to factory defaults.** Restores all letter styles to the original baseline that ProSuitability shipped with — Garamond for the body, Arial for the page footer and the DRAFT watermark. This overwrites any customisations you (or your firm's content author) have made via the Styles dialog or the picker. Reversible via Restore previous fonts immediately afterwards. The button is coloured red because it is the destructive option.
- **Restore previous fonts.** Undoes the most recent Apply or Reset — a one-step "I changed my mind" affordance. Enabled when there is a previous state to restore to; greyed out when there isn't.

If you see an italic note beneath the picker reading "Some styles use a different font — see Styles dialog", that means the body text and some other styles disagree on the typeface. The picker only shows you the body text's font; if you want full control over the per-style font choices, the Styles dialog (in Content Manager) is where to go.

#### 4.6 Applying changes

After ticking or unticking the toggles you want, click Apply. The tab bar updates immediately to reflect any changes — for example, the Content Manager button will appear or disappear. Click Revert if you change your mind before clicking Apply. There is no "save" or "OK" — Apply is the commit step.

Note. If you don't see a Preferences button in the tab bar, your firm has chosen not to expose Preferences to advisers — which is fine. Ask your administrator if you think a setting is wrong for you.

## 5. Adding a new client

We will now add the household we are going to use as our running example: Mr John Example and Mrs Jane Example, of 1 Acacia Avenue, Manchester, M1 4BT. John is the primary client; Jane is his partner. We will return to this household throughout the guide.

If your client already exists in the system — perhaps you are doing a follow-up piece of advice for someone you have advised before — you can skip this chapter and go straight to chapter 6, where we open an existing client's Case Folder. This chapter is for the genuinely-new client.

### 5.1 Open the Clients workspace

Select the Clients tab in the tab bar. The Client Address Book opens, listing every household the firm currently has on file. If this is your first time using the system at your firm, the list might be short or even empty; if your firm has been running for a while, it might be hundreds of rows long. Either way, that is fine — we are going to add a new row.

### 5.2 Click New Client

At the bottom of the Clients workspace you will see a row of buttons. Click New Client. The New Client page opens.

**The New Client dialog**  
Four sections, one Save button. Required fields are marked \*.

*required — Save stays disabled until filled tick to reveal section 2*

**New Client**

**1. Client Details**

Title First Name \* Last Name \* DOB (dd/mm/yyyy)

Mr John Example 15/03/1968

This client has a partner

**2. Partner Details**

Title First Name \* Last Name \* DOB (dd/mm/yyyy)

Mrs Jane Example 22/06/1971

**3. Address**

Address 1 Address 2

1 Acacia Avenue

Town County Postcode

Manchester M1 4BT

**4. Risk and Notes**

Risk Method Notes

FinaMetrica

Save Cancel

Figure 4. The New Client page — four sections, one Save button.

The page is organised into four sections. We will go through each in turn. Some fields are required (marked with an asterisk) and the Save button stays disabled until you have filled them in; others are optional and you can leave them blank if you do not have the data.

### 5.3 Section 1 — Client details

These are the basic facts about the primary person in the household.

- Title. Pick from the dropdown. Mr, Mrs, Ms, Miss, Dr, and so on. This is what will appear in the letter's salutation.
- First Name and Last Name (both required). Type these in carefully — they appear throughout the report. Save remains disabled until both are filled in.
- Date of Birth. Optional but worth filling in: many paragraphs use the client's age (calculated from this) at various points in the letter. Format is dd/mm/yyyy. If you skip it now and fill it in later via Edit Client, the recalculated age will flow into any letter you re-export.

For our example: Title "Mr", First Name "John", Last Name "Example", Date of Birth 15/03/1968.

## 5.4 Section 2 — Partner details

This section is hidden by default. To reveal it, tick the checkbox labelled "This client has a partner" at the bottom of section 1. When you tick it, a new section appears with the same Title / First Name / Last Name / Date of Birth fields for the partner.

If the household is just one person, leave this checkbox unticked and skip the section. You can always tick it later if circumstances change.

For our example: Title "Mrs", First Name "Jane", Last Name "Example", Date of Birth 22/06/1971.

Note. Whether you advise the partner directly is a separate question, decided per case (see chapter 7). Just because the household has two people doesn't mean every piece of advice is joint — the joint-or-individual choice is made in the case, not here.

## 5.5 Section 3 — Address

Enter the household's address. The system uses these fields as the address that appears at the top of the suitability report (the letterhead block) and in any address line embedded in the letter body.

- Address 1, Address 2. Two free-text lines for the street address. Address 2 is for the second line if you have one (e.g. apartment number, building name); leave blank if you don't.
- Town and County. Town is required if you want a complete letterhead; County is conventional but optional.
- Postcode. Use a normal UK postcode format with the space — e.g. "M1 4BT". It feeds directly into the letterhead.

For our example: 1 Acacia Avenue / (blank) / Manchester / (blank) / M1 4BT.

## 5.6 Section 4 — Risk method and notes

The Risk Method dropdown is where you tell ProSuitability which attitude-to-risk framework you assess this client on. Your firm will have one or more methods configured — common ones include FinaMetrica, Standard Life, JCS, and Verbatim. Pick the one this client has been profiled against.

If you have not yet completed a risk profile for this client, leave the dropdown set to "not set" and come back later. Cases for this client will then have no default risk-method paragraphs

— you can set the method per-case, or come back to the household and set it here, in which case future cases will inherit it.

Notes is a free-text area for anything you want to remember about the household — soft facts that don't have a structured field, like "prefers email contact" or "second language is Polish". These notes do not appear in any letter — they are for you, not for the report.

## 5.7 Save

When all required fields are filled in, the Save button at the bottom right turns green and becomes clickable. Click it. The page closes, and the new household appears as a new row in the Client Address Book. The household is now in the system, and you can start advising them.

Tip. If you started entering details and changed your mind, click Cancel — nothing is saved. No half-filled household is left behind.



## 6. Opening an existing client

Most days you will be advising someone already in the system, rather than someone new. This chapter covers how to find a household quickly and open their Case Folder.

### 6.1 The Client Address Book

Click Clients in the tab bar. The Client Address Book opens. Each row is one household, with columns for the household ID, the primary client's name, the partner's name (if any), the address, and the date the household was created.

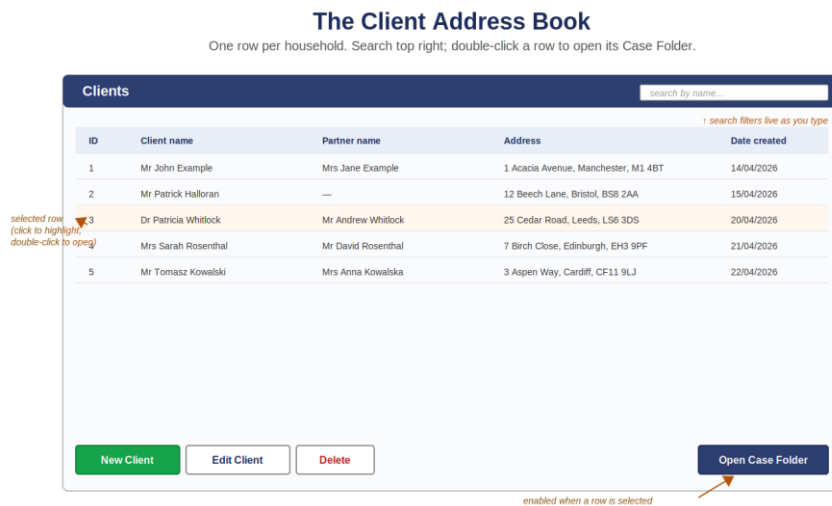


Figure 5. The Client Address Book — one row per household.

### 6.2 Searching

The search box in the top right of the workspace filters the list as you type. It searches across both the primary client's name and the partner's name, so you can search for either. The match is case-insensitive and partial — typing "exam" will find "Example". The list shrinks live; as soon as the household you want is visible, you can stop typing.

If you cannot find someone you know is on file, try a few things in turn: (1) check the spelling, (2) try the partner's name instead of the primary client's, (3) clear the search box and look manually. In a long address book it is also worth scrolling — the list is sorted alphabetically by primary surname.

### 6.3 Selecting and opening

There are two equally good ways to open a household's Case Folder.

- Click the row. The fastest way. The Case Folder opens immediately.
- Select the row, then click Open Case Folder. Single-click the row to highlight it, then click the Open Case Folder button. Useful if you want to look at the row first to check it is the right household.

Either way, the workspace switches to Case Folder, with the household's name and address shown at the top, the household's advice processes listed on the left, and the

recommendations for the currently-selected case shown on the right. We cover the Case Folder in detail in chapter 11; for now, this is just how you get there.

## 6.4 Editing a household

If you need to change something about an existing household — they have moved house, added a partner, or your firm has switched to a different risk method — select the row and click Edit Client. The same dialog you used in chapter 5 opens, pre-filled with the existing data. Make your changes and click Save. The Address Book updates.

Editing a household is safe in the sense that it does not rewrite history. Any case that has already been signed off is locked, and the address that appears in its already-exported letter is the address at the time of the export, not the new one. Re-exporting a CURRENT case after an edit, though, does pick up the new data.

## 6.5 Deleting a household

If you need to remove a household entirely — perhaps because it was a duplicate or was created in error — select the row and click Delete. You will be asked to confirm. Deletion removes the household and any cases it contained. This is irreversible, so the system asks twice.

Heads up. Some firms restrict the Delete button to administrator users. If yours does, the button is greyed out for ordinary advisers.

## 7. Starting a new advice process

We have got the household into the system; we have opened their Case Folder. Now we are going to start a new advice process — that is, capture the fact that you are about to advise this household on a particular occasion. This sets up the container that will hold one or more recommendations.

### 7.1 Click New Advice Process

In the Case Folder, look at the left-hand panel headed Advice Processes. At the bottom of that panel is a green button labelled New Advice Process. Click it. The page opens.

**Starting a new advice process**  
Three settings that apply to every recommendation in the case.

**Adviser name**  
Sam Adviser

**Advice for**  
 Primary client  Partner  Joint

**Risk method**  
FinaMetrica

OK Cancel

*name appearing in the report*

*drives pronouns ("you" vs "you both") and joint-contract paragraphs*

*"not set" = no risk-method paragraphs*

Figure 6. The New Advice Process page.

### 7.2 Adviser name

Enter your name as you want it to appear in the report. This is the name that goes on the signature block at the end of the letter and in the letterhead, so use whatever form you would use to sign a real letter — typically your full name with no title. ProSuitability does not pre-fill this from a user profile; you type it in fresh, which means you can use a different name on a different case if you ever need to.

### 7.3 Advice for

This is the choice that determines whether the letter is addressed to one person or to both partners. It also drives pronoun usage throughout the report — whether the letter says "you" or "you both", whether it says "your investment" or "your joint investment", and so on. Three choices.

- **Primary client.** The advice is for the primary person in the household alone. The partner's name does not appear; pronouns are singular; only paragraphs flagged as appropriate for an individual recommendation will appear.
- **Partner.** Mirror image of the above — the advice is for the partner alone. Only available if the household has a partner record.
- **Joint.** The advice is for both partners together. The letter is addressed to both, joint-contract paragraphs apply, pronouns are plural. Only available if the household has a partner record.

For our running example, we will pick Joint — Mr and Mrs Example are seeking joint advice.

## 7.4 Risk method

This dropdown is normally pre-filled from the household record. If a Risk Method was set when the household was added, that method appears here as the default. Override if this particular case needs a different approach (for example, the advice is on a niche product where your firm uses a different framework, or you have re-profiled the client recently).

Setting this to "not set" will result in a letter that contains no risk-method paragraphs at all — possibly fine, possibly a problem, depending on the case. In most cases you should pick a method here.

## 7.5 Click Create

Click Create to create the advice process. The page closes and a new row appears in the Advice Processes panel: a new ID, today's date, the "Advice for" choice you made, and the status "CURRENT" in orange. This case is now your selected case in the workspace, and the right-hand Recommendations panel is ready for you to start adding recommendations to it.

Note. If you realise immediately that you got something wrong — say, you picked Primary client when it should have been Joint — you can delete the case (from the row's right-click menu) and create a new one. Don't try to edit a case's "Advice for" or "Risk method" after recommendations have been added — those settings affect the paragraph selection and changing them mid-flight produces inconsistent results.

## 8. Adding a recommendation

Each recommendation captures one specific product you are recommending. We will start with the simplest case: a single Stocks and Shares ISA from Fidelity, joint, lump sum £20,000. Most product types follow the same pattern — five guided steps, each one revealing the next. The two product families with their own shape (Split Mortgage Accounts and Multicover) are covered separately in chapters 9 and 10.

### 8.1 Open the recommendation form

In the Case Folder, the right-hand Recommendations panel has an Add Recommendation button along its bottom. Make sure the case you just created is selected on the left (it will be, by default), then click Add Recommendation. The page opens.

**The Recommendation dialog**  
Five guided steps. Each step reveals the next.

**1 Advice Area**  
Investments and Pensions

**2 Advice Context (sub-need)**  
Personal wealth creation (general)

**3 Product**  
Stocks and Shares ISA

**4 Provider and Plan Details**  
Plan owner:  John  Jane  Joint  
Provider: Fidelity  
Frequency: Single  
Lump sum: £20,000.00  
Trust: None

**5 Plan Features**  
Wrapper type: ISA  
New / transfer: New investment  
Top up?: No  
Phased investment?: No  
DFM managed?: No

Fund selection (for investment products)

Fund	Allocation
Fidelity Select Global Equity	60%
Fidelity Multi-Asset Balanced	40%

Save Cancel

Figure 7. The recommendation form for a normal flat product — five steps top to bottom.

The page walks you through the five steps in order. As you make a choice in each step, the next step's options are filtered to what's compatible. This means you can't accidentally configure something that doesn't make sense — for example, you can't pick "Stocks and Shares ISA" as the product if you've picked "Mortgage" as the advice area.

### 8.2 Step 1 — Advice Area

The Advice Area dropdown is the broadest classification. Pick whichever fits the recommendation: Investments and Pensions, Mortgage, Equity Release, Care Fees, or one of the Protection sub-areas (Death Only, Death or Critical Illness, Death and Critical Illness, Income Protection, Whole of Life, Multicover). The Protection sub-areas matter because they drive different paragraph selections — a death-only recommendation produces different wording from an income protection recommendation.

For our example: pick Investments and Pensions.

### **8.3 Step 2 — Advice Context (sub-need)**

Now the Advice Context dropdown becomes available, filtered to options that fit the advice area you just picked. This is a narrower classification. For Investments and Pensions, options include things like Personal Wealth Creation (general), Retirement Planning, Tax-Efficient Saving, Pension Consolidation, and so on.

The advice context drives a lot of the paragraph-selection machinery downstream — different contexts lead to different paragraph candidates. Take a moment to pick the one that best matches what you and the client have actually been discussing.

For our example: pick Personal Wealth Creation (general).

### **8.4 Step 3 — Product**

The Product dropdown is now available, filtered to products that exist in the chosen area-and-context combination. Pick the specific product you are recommending. This is the concrete "thing" — the contract you are setting up — and it drives both the shape of the next step (which fields are asked for) and the most specific paragraph selections.

For our example: Stocks and Shares ISA.

### **8.5 Step 4 — Provider and Plan Details**

Now the page asks for the bits that vary from one recommendation to the next: who the contract is with, who owns it, the size and frequency, and so on. The exact set of fields depends on the product.

- Plan owner. Three radio buttons: John, Jane, Joint. Pick the one that matches the contract you're setting up. If the case is for joint advice but this particular product is in one person's name only — for example a personal pension — pick the individual rather than Joint here.
- Provider. Pick from the dropdown. The list is the providers your firm has configured for this product. If a provider you want isn't there, your administrator will need to add them.
- Frequency. Single, Monthly, Quarterly, Annually, or Single + Regular. Drives which premium / lump sum fields are shown.
- Lump sum / Regular premium. Which of these you see depends on the frequency. Type the amount in pounds (and pence if relevant). This is what flows into the {amount} field used by many paragraphs.
- Trust. Whether the policy is held in trust. Drives a few trust-related paragraphs in protection recommendations; less relevant for investments.

For our example: Joint, Fidelity, Single, Lump sum £20,000.00, Trust None.

### **8.6 Step 5 — Plan Features**

Plan Features are the structured options that further describe the contract. These are the same fields that, in the legacy mortgage products, used to be different products ("Capital and Interest — Fixed" was a product, "Interest Only — Tracker" was a product, and so on);

they have been lifted out into structured fields so a single product can represent every combination.

For an investment product, the plan features will typically include the wrapper type (ISA, GIA, Bond), the new-versus-transfer flag, whether the investment is being phased in over time, and whether a discretionary fund manager is in the picture. For a protection product, they will include the cover basis (death only, death or critical illness, etc.) and the renewal terms. The exact list varies by product.

Pick the appropriate values from each dropdown. The downstream paragraph rules use these values heavily, so spend a moment to make sure they are right. For our example: Wrapper type ISA, New investment, Top-up No, Phased No, DFM No.

A few fields appear conditionally: they show up only if a related choice elsewhere in the page has a particular value. The most common example is on structured products, where the “Benefit basis” dropdown appears only after you have set Tax treatment to “Non-qualifying life plan” — because the field is meaningful only for the wrapper variant that has lives assured. If a field you expected to fill in isn’t visible, look at what you’ve set elsewhere; you may need to choose a different value to surface the field. The system will not let you save a stale value from a hidden field.

## 8.7 Fund selection (investment products only)

For investment products, the page has a fund-selection table below the main fields. Click Add Fund to insert a new row, pick the fund from the dropdown, and enter the allocation (either as a percentage or as a cash amount, depending on your firm's setup). Repeat for each fund in the portfolio.

For a single-fund recommendation, this is one row. For a model-portfolio or multi-fund recommendation, it can be several rows. The funds you can pick are the ones your firm has loaded into the Fund Manager (a content-author tool); if a fund is missing, your administrator will need to add it.

## 8.8 Save

Click Save. The recommendation is created and appears as a row in the Recommendations panel of the Case Folder. You can click that row to re-open the page and edit anything if you got something wrong, or click Remove to delete it. If you want to add another recommendation to the same case (several products often go in one piece of advice), click Add Recommendation again — see chapter 11.

Tip. Speed tip: once you have made the area, context, and product choices in the first three steps, the rest of the page can be tabbed through quickly with the keyboard. Use Tab to move between fields, Space to toggle radios, and arrow keys in dropdowns. This is much faster than mousing, especially when you are recommending the same product type repeatedly.

## 9. Special case: Split Mortgage Accounts

Most mortgage recommendations use the Single Mortgage Account product, which behaves like every other product in chapter 8: you pick the rate type and repayment basis as plan features, the system records the loan amount and term, and the page is flat top to bottom. But many real-world mortgages are split across two parts that have different repayment bases, different rate types, or different terms. ProSuitability represents this with the Split Mortgage Accounts product.

If you find yourself needing to enter a mortgage that has different terms on different parts of the loan — for example, £140,000 capital-and-interest at a fixed rate over 25 years, and £60,000 interest only at a variable rate over 15 years — this is the product to use. The page grows a per-part repeater so you can describe each part separately.

### 9.1 Pick Split Mortgage Accounts as the product

Open the recommendation form (chapter 8) and follow the first three steps as normal: Advice Area = Mortgage, Advice Context = whichever fits (Residential Remortgage, First-Time Buyer, and so on), Product = Split Mortgage Accounts. At this point the page reshapes itself.

**Split Mortgage Accounts — the parts grid**  
Plan Features becomes a per-part repeater. The parent rec carries totals.

**Edit Recommendation**

1. Advice Area: Mortgage  
2. Advice Context: Residential Remortgage  
3. Product: Split Mortgage Accounts

**4 Provider and Contract Details**

Plan owner:  John  Jane  Joint  
Provider:  Frequency:

**Totals (recommendation level)**

Total repayment:  Total loan:  aggregated across parts

**5 Mortgage Parts (per-part details)**

each part has its own basis, rate, loan, term

**Part 1** Remove

Repayment basis:   
Rate type:   
Part loan:  Part term (years):

**Part 2** Remove

Repayment basis:   
Rate type:   
Part loan:  Part term (years):

Figure 8. The Split Mortgage Accounts dialog. Plan Features becomes a per-part repeater.

### 9.2 Step 4 — Provider and Contract Details (recommendation-level)

The provider, plan owner, and frequency fields work as in chapter 8. The difference is that two new fields appear in this step, highlighted in orange: Total Repayment and Total Loan.

These are the totals across all parts. ProSuitability does not auto-sum the parts for you — you enter the total yourself. The reason is that the totals you put in the letter should match the totals on the lender's offer document, and those may be slightly different from a strict

sum because of rounding, fees, or the order parts are drawn down. We trust you to put the right numbers in.

For our running example: Halifax, Joint owner, Monthly frequency, Total Repayment £1,000.00 / month, Total Loan £200,000.00.

### 9.3 Step 5 — Mortgage Parts (per-part repeater)

This is the new section. Click + Add Part to insert a part. Each part has its own panel with four fields:

- Repayment basis. Capital and Interest, Interest Only, or Part-and-Part.
- Rate type. Fixed, Variable, Tracker, Discount, Standard Variable Rate, or Capped — whichever the lender offers and you have agreed.
- Part loan. The principal of this part, in pounds. The sum across parts should match the Total Loan you entered above.
- Part term. The term of this part, in years. Different parts can have different terms — that's part of why split mortgages exist.

For our running example, click + Add Part twice to make two parts. Fill in Part 1 as Capital and Interest / Fixed / £140,000 / 25 years; fill in Part 2 as Interest Only / Tracker Variable / £60,000 / 15 years. Each part appears in its own outlined panel; you can collapse and expand them as you go to keep the page manageable.

### 9.4 Why the parts shape matters

The reason the page has this shape — rather than letting you create two separate Single Mortgage recommendations — is that the letter needs to talk about "your mortgage" as one thing. The opening paragraphs ("Following our discussion about your mortgage...") and the totals ("the total monthly repayment will be £1,000") are recommendation-level. Only the parts-table paragraphs and the per-part rate-type / basis paragraphs need to repeat per part.

The paragraph engine handles this automatically: when it encounters a Split Mortgage recommendation, it produces one recommendation-level introduction, one parts-summary table with one row per part, then per-part wording for the bits that vary by basis or rate type. You don't need to do anything to make this work — adding the parts in the right places is enough.

### 9.5 Removing or reordering parts

Each part panel has a Remove button in its header; click it to delete that part. There is no reorder mechanism — parts are stored and presented in the order you added them. If you really need them in a different order, the easiest fix is to remove them and re-add them in the order you want.

If a part is wrong, you can edit any of its four fields in place. When you're happy with the whole recommendation, click Save and the recommendation appears as a row in the Recommendations panel — labelled simply "Split Mortgage Accounts" in the Product column, with the parts hidden inside the row.

## 10. Special case: Multicover

The other special-shape product is Multicover. This is for protection plans where one policy provides several different kinds of cover at once — for example, a single Aviva policy that combines Level Term Assurance, Decreasing Term Assurance, and Income Protection. The provider treats it as one contract with multiple components; we follow the same model in ProSuitability.

If you are recommending several protection products that the client will hold as separate policies (one provider for life cover, a different provider for income protection, perhaps), do not use Multicover — use one regular Protection recommendation per policy. Multicover is specifically for the case where the cover types live inside a single multi-benefit policy.

### 10.1 Pick Multicover as the product

Open the recommendation form and pick Advice Area = Protection — multi cover. The available products are then filtered to the multi-cover variants — typically there is just one, called Multicover. Pick it. As with split mortgages, the page reshapes itself when this product is selected.

**Multicover — the components repeater**  
One policy, multiple covers. Each component has its own type, basis, benefit, term.

**Edit Recommendation**

1. Advice Area: Protection — multi cover  
2. Advice Context: Family protection  
3. Product: Multicover

**4 Provider and Shared Fields**

Plan owner:  John  Jane  Joint

Provider:  Premium:

Waiver of premium:  Yes  No Increasing benefit:  Yes  No Renewable:  Yes  No ↑ shared across all components

**5 Components (per-cover details)** + Add Component

Component 1	Component 2	Component 3
<b>Cover type:</b> <input type="text" value="Level Term Assurance"/>	<b>Cover type:</b> <input type="text" value="Decreasing Term Assurance"/>	<b>Cover type:</b> <input type="text" value="Income Protection"/>
<b>Cover basis:</b> <input type="text" value="Death only"/>	<b>Cover basis:</b> <input type="text" value="—"/>	<b>Cover basis:</b> <input type="text" value="—"/>
<b>Benefit:</b> <input type="text" value="£250,000"/>	<b>Benefit:</b> <input type="text" value="£140,000 (mortgage)"/>	<b>Benefit:</b> <input type="text" value="£24,000 / year"/>
<b>Term (years):</b> <input type="text" value="25"/>	<b>Term (years):</b> <input type="text" value="25"/>	<b>Term (years):</b> <input type="text" value="to age 65"/>

*life cover on death only* →

Figure 9. The Multicover dialog. Each component has its own type, basis, benefit and term.

### 10.2 Step 4 — Provider and Shared Fields

The provider, plan owner, and total premium fields work as in chapter 8. Three additional shared fields apply to the policy as a whole:

- Waiver of premium. Yes / No. Whether the policy waives premiums on disability.
- Increasing benefit. Yes / No. Whether benefits index up over the term to track inflation.

- Renewable. Yes / No. Whether the policy can be renewed at the end of the term without underwriting.

These three apply once across all components — they are policy-level features, not per-cover features.

### 10.3 Step 5 — Components

Now the components repeat. Click + Add Component to add a cover. Each component has four fields:

- Cover type. Level Term Assurance, Decreasing Term Assurance, Whole of Life, Income Protection, Critical Illness Cover, Family Income Benefit, and so on. Each cover type drives its own set of paragraphs in the letter.
- Cover basis. Death only, Death or Critical Illness, Death and Critical Illness — for the cover types where this is meaningful. For Income Protection it is irrelevant and the field is left as a dash.
- Benefit. The amount. For lump-sum covers (Term Assurance, Critical Illness, Whole of Life) this is the cash sum. For Income Protection it is the regular benefit per year (or per month) — write this clearly in the units your firm uses, e.g. "£24,000 / year".
- Term. The cover term in years. For Whole of Life this is irrelevant — leave blank. For Income Protection, you can type "to age 65" or similar if your firm prefers age-based phrasing.

For our running example, the policy has three components: Level Term Assurance / Death only / £250,000 / 25 years; Decreasing Term Assurance / Death only / £140,000 (mortgage) / 25 years; Income Protection / — / £24,000 / year / to age 65.

### 10.4 Lives assured per component

In a Multicover policy each component can sensibly cover a different life. A common shape is level-term assurance on the primary client, decreasing-term assurance on the mortgage held jointly, and income protection on the partner — one policy, three components, three different lives assured. ProSuitability captures this with a Lives assured field on each component.

When you click + Add Component, the component panel includes a Lives assured dropdown. The options depend on who owns the policy as a whole.

- If the plan owner is one person (John or Jane individually), the dropdown is pre-filled with that person's name and locked. A single-owner policy can only assure that single life; the field exists for completeness rather than for choice.
- If the plan owner is Joint, the dropdown offers three options: John (the primary client), Jane (the partner), or "Joint lives". Pick whichever applies to that specific component. Different components on the same policy can have different lives assured.

The Lives assured value flows into the per-component wording in the letter — which you'll see in the Report Constructor after you save — so the level-term paragraph for John reads about John, the decreasing-term paragraph reads about the joint mortgage, and the income protection paragraph reads about Jane, all in the same policy.

If a component panel doesn't show the Lives assured dropdown, the policy has not been set up as Multicover — check the Advice Area back at Step 1.

## 10.5 Why this shape works

Because the provider is selling all three covers as one policy, the letter needs a single "this is what we have recommended" introduction and a single set of policy-level paragraphs (premium amount, waiver, indexation, renewability). Each cover then needs its own short description (what it covers, the benefit, the term). The paragraph engine renders this as one introduction + one components table + per-component wording, automatically. You don't need to know how — you just put the components in.

Removing components, like removing parts in chapter 9, is by the Remove button on each component panel. Reordering is done by removing and re-adding.

## 11. Multi-recommendation cases

Real-world cases often have more than one recommendation. A single review meeting might result in advice across several areas at once — say, an investment, a mortgage, and a protection policy. ProSuitability handles this elegantly: you simply add each recommendation in turn, and the letter engine combines them into one coherent suitability report.

### 11.1 Adding more recommendations to the same case

After saving the first recommendation (chapter 8, 9, or 10), the case stays selected on the left, the new recommendation appears as a row in the Recommendations panel on the right, and the Add Recommendation button is still there. Click it again to add a second recommendation. Repeat for every product you are recommending in this case.

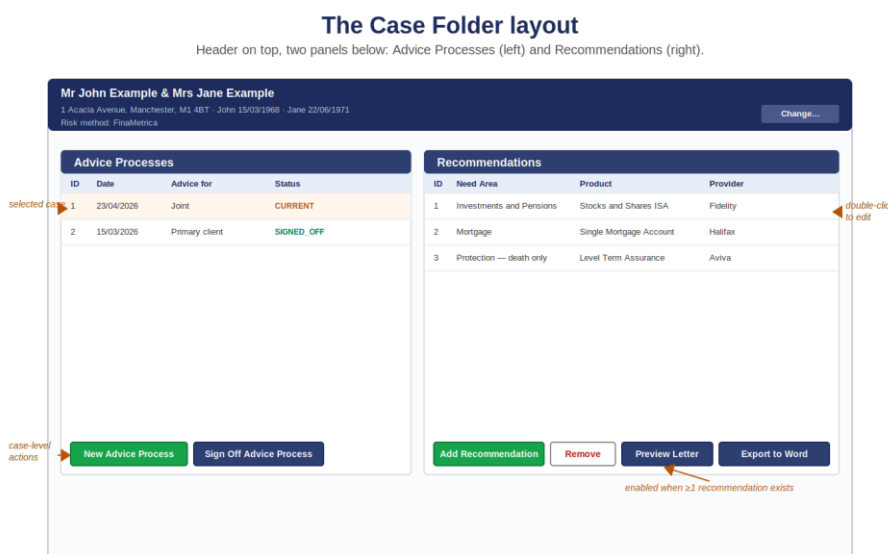


Figure 10. The Case Folder showing one client, one selected case, and three recommendations.

There is no hard limit on the number of recommendations a case can contain. Most cases have one to five; some have more. As you add them, the Recommendations panel grows; if you have many, you can scroll within the panel.

### 11.2 How the letter assembles them

When you eventually click Preview Letter, ProSuitability walks the recommendations in turn and builds a single letter that addresses all of them. The structure is: one Opening section (covering letter, introduction, risk warnings, etc., drawn from boilerplate paragraphs that don't depend on which products are recommended); then one block per advice area covering the recommendations in that area; then one Closing section (next steps, sign-off boilerplate).

Within each advice-area block, the recommendations appear in the order you added them. The letter engine takes care of the connective wording — "In addition", "For your protection

needs, we have separately recommended...", and so on — so that the document reads as a single coherent letter rather than three separate letters glued together.

### 11.3 Editing or removing a recommendation

If you got something wrong, click the row in the Recommendations panel. The recommendation form re-opens, pre-filled with the current data, and you can change anything and save. Alternatively, click the row to select it and click Remove to delete it; you will be asked to confirm.

Removing a recommendation also removes any field values you filled in for that recommendation in the Report Constructor. If you re-add an equivalent recommendation, you'll need to fill those fields again.

### 11.4 Reordering

There is no manual reorder for recommendations within a case. The order is determined by the order you added them, and the advice-area grouping that the letter engine applies later. In practice this is rarely a problem — clients read letters by section anyway, so the within-section order doesn't carry much meaning.

If you really need a different order — say, you want Investment to appear before Protection in the letter, but the system is putting them the other way around — talk to your administrator. The advice-area display order is set in Section Groups (a content-author tool) and applies firm-wide.

Tip. Once you have all the recommendations on the case, take a moment to glance over the Recommendations panel and check that the right products are there with the right providers and the right amounts. This is the last chance to spot a missing or mis-keyed recommendation before the letter is assembled. It is much easier to fix a wrong row here than to chase down its consequences in the assembled letter.

## 12. Previewing the letter — the Report Constructor

We have captured the household, opened a case, and added recommendations. We are now ready to assemble the letter. In the Case Folder, the Preview Letter button at the bottom of the Recommendations panel is now enabled (it was greyed out before, because there were no recommendations). Click it. A new page opens — the Report Constructor.

The Report Constructor is where the letter comes together. Most of your remaining work — choosing among alternative paragraphs, filling in the bits that vary from case to case, and reviewing the result — happens inside this dialog. Take a moment to get oriented: the page has four panes, each with a distinct role.

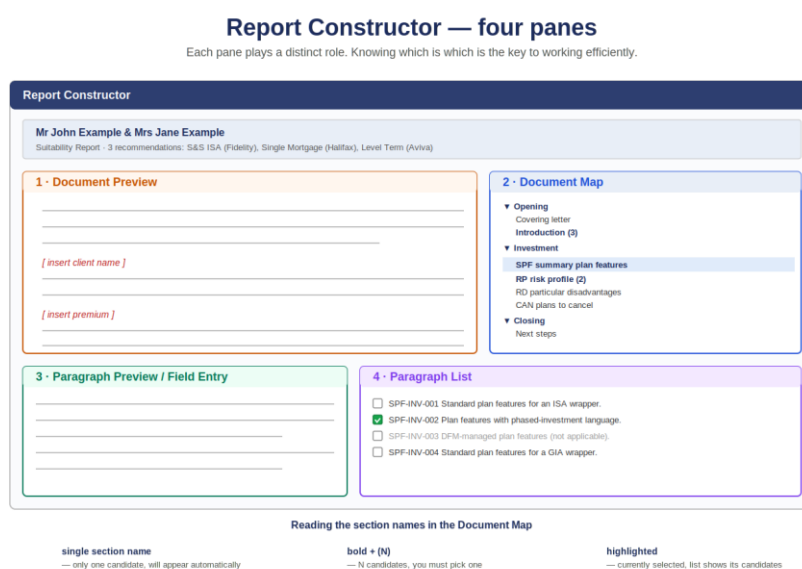


Figure 11. The Report Constructor: four panes, each with a distinct role.

### 12.1 Pane 1 — Document Preview (top left)

The big pane on the top left is the Document Preview. It shows the assembled letter as it currently stands, rendered approximately as it will appear when exported to Word. This is the closest thing to a real letter view; you scroll through it to read what the system has produced.

Two visual cues to look out for in this pane. Red bracketed text like [insert client name] or [insert premium] is an unfilled insertion point — a placeholder waiting for a value. Click any red placeholder and the bottom-left pane switches to a Field Entry form for that field. Once filled, the value re-appears in green to confirm it has a value. More on insertion points in chapter 14.

### 12.2 Pane 2 — Document Map (top right)

The Document Map is a tree of every section in the letter, grouped by advice area. This is how you navigate the letter — click a section in the map and the corresponding part of the Document Preview scrolls into view, while the Paragraph List (bottom right) updates to show candidates for that section. We cover the map in detail in chapter 13.

### **12.3 Pane 3 — Paragraph Preview / Field Entry (bottom left)**

The bottom-left pane wears two hats. By default it shows the Paragraph Preview — the wording of the currently-selected paragraph in isolation, useful for reading carefully without being distracted by surrounding paragraphs. When you click an unfilled red placeholder in the Document Preview, the pane transforms into a Field Entry form. When you save the field, it transforms back.

If a tabular paragraph is selected (one of the per-row table paragraphs you see in plan-summary tables, charges schedules, fund tables), the Field Entry form takes a different shape — row-by-row. Chapter 15 covers tabular fields specifically.

### **12.4 Pane 4 — Paragraph List (bottom right)**

The bottom-right pane shows the candidate paragraphs for the section currently highlighted in the Document Map. Each candidate has a checkbox. Tick a box to include that candidate in the letter; untick to exclude. Most sections have just one candidate (so the choice is automatic and there is nothing to do); some have several candidates and you have to pick. Chapter 16 covers this.

### **12.5 Working order**

There is a natural way to work the Report Constructor. Top of the Document Map, work down: for each section, look at the Paragraph List, tick the right candidate (if there's a choice), then move to the next section. When you reach the bottom of the map, scroll the Document Preview from top to bottom and click any red placeholders, filling them in as you go. At the end of that pass, the letter is ready.

You can interleave the two passes — choose paragraphs for all sections first, then fill in fields; or do both for each section before moving on. Either order is fine. It is really a matter of taste and how the case is shaped.

## 13. Reading the Document Map

The Document Map deserves its own chapter because the visual language it uses is the most efficient way to see the state of the letter at a glance. Spend a minute on this and you will save much more time later.

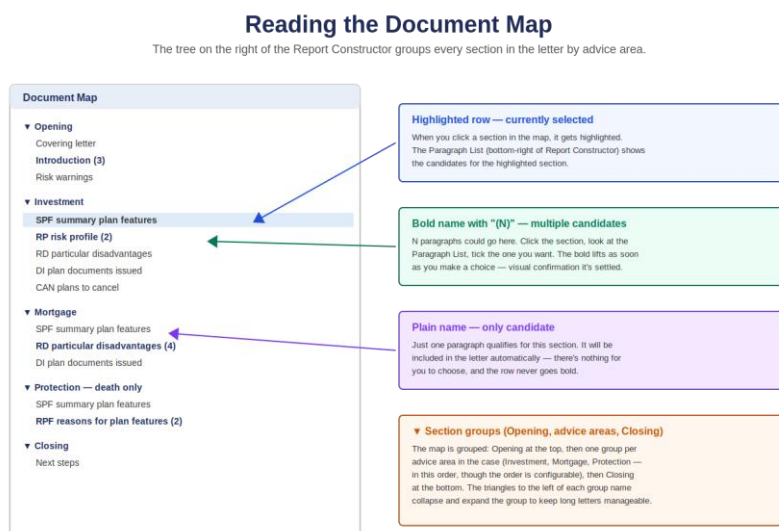


Figure 12. The Document Map and what its visual styles mean.

### 13.1 Section group headers

The map is organised into groups, each preceded by a small ▼ triangle and a bold group name: Opening, then one group per advice area in your case (Investment, Mortgage, Protection — death only, and so on), then Closing. Click a ▼ triangle to collapse a group, hiding its sections; click again to re-expand. This is useful for keeping long letters manageable when you only need to work on one part.

### 13.2 Section names — what the styling means

Within each group, the individual sections are listed. Each section corresponds to a slot in the letter (e.g. "SPF summary plan features", "RD particular disadvantages", "DI plan documents issued", "CAN plans to cancel", and so on, though the exact set depends on the products you have recommended).

The way each section name is styled tells you something about its state.

- Plain text. The section has just one candidate paragraph; it will be included automatically; there is nothing for you to do.
- Bold text with "(N)" suffix. The section has N candidate paragraphs and you need to pick one. The bold and the (N) are a visual nag — they stay until you tick a candidate, at which point the bold lifts. This is the one styling cue that asks for action.
- Highlighted background. The section is currently selected. The Paragraph List (bottom right) shows its candidates, and the Document Preview scrolls to where the section appears in the letter. Click a different section to move the highlight.

### 13.3 Working the map systematically

A good habit: when you first open the Report Constructor, look at the map and count the bold rows. Those are the sections that need a choice. Click each one in turn, look at the candidates in the Paragraph List, tick what fits, and move on. When all the bold has lifted, the letter is structurally complete — you can then turn to the field values.

If you find a section name with the styling you don't expect — for example, a section that you thought would have a candidate but doesn't — that is usually a sign of a paragraph-rule mismatch in the library. In that case the right thing to do is talk to a content author rather than try to work around it. Chapter 22 covers a few common situations.

## 14. Filling in insertion points

Insertion points are the bits of the letter that vary from case to case — names, dates, amounts, fund choices, free-text explanations. In the Document Preview they appear as red bracketed placeholders like [insert client name]. Your job is to click each one and fill in a real value.

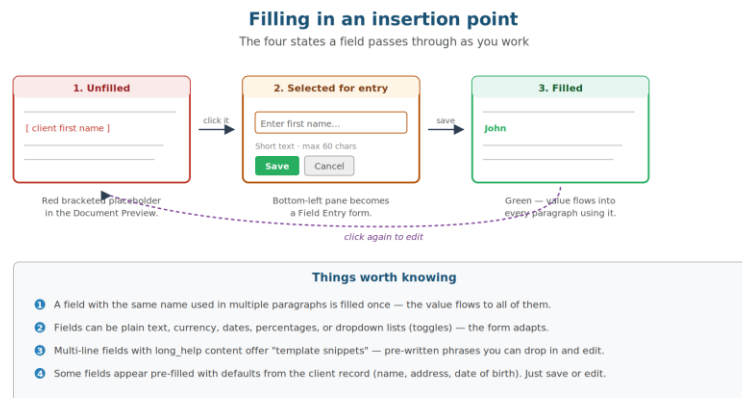


Figure 13. The lifecycle of an insertion point: red placeholder, then form, then green filled value.

### 14.1 How to fill a field

Click any red bracketed placeholder in the Document Preview. The bottom-left pane switches from Paragraph Preview to Field Entry — a form sized to the field type.

What the form looks like depends on the type of the field.

- Short text. A single-line text box, with a character limit shown underneath. Used for names, short labels, etc. Type, click Save.
- Long text. A multi-line text area. Used for explanations, narrative, free-form descriptions. Often comes with template snippets — pre-written phrases below the box that you can click to insert into the box, then edit. Type or click-and-edit, then Save.
- Currency. A text box prefixed with £, accepting numbers (with or without a decimal point). Saved as a currency value, formatted with thousands separators when displayed.
- Date. A date field accepting dd/mm/yyyy. Some fields offer a calendar picker as a convenience.
- Percentage. A text box with a % suffix, accepting a number that is interpreted as a percentage.
- Toggle (dropdown). A dropdown with a small set of options. Used when the field has a predefined set of values — "Yes/No", "increasing/decreasing/level", "on a guaranteed basis/non-guaranteed basis", and so on. The selected value flows into the letter as the chosen text.

Whatever the type, when you save, the placeholder in the Document Preview turns green and shows your value. The letter has been updated in real time. Click the green value to re-open the form and edit it; click Save in the form to store the new value.

### 14.2 Defaults and shared values

Some fields are pre-filled. When you create a new case, ProSuitability fills client-derived fields automatically — the client's name, the partner's name, the address, the date of birth, sometimes the date the letter is being written. These appear as green filled values from the start; you only need to do something if the default is wrong (e.g. you want an informal first name rather than the formal Mr Surname).

Some fields are shared across paragraphs. If two paragraphs both reference "premium", filling in the premium once will populate it in both places — you do not need to fill it in twice. This is one of the main reasons the system is faster than typing each letter from scratch.

### **14.3 Template snippets in long fields**

Long-text fields often come with template snippets — pre-written paragraphs of canned text that the content author has prepared as starting points. These appear as small clickable phrases below the long-text box. Clicking one inserts its text into the box, where you can then edit, trim, or extend it as needed. This is much faster than typing from a blank field, and it captures common wording your firm has approved.

If the snippet is exactly right, you can use it as-is. More often you will tweak — change a name, add a sentence specific to this client. Either way, when you click Save, the final edited version is what flows into the letter.

### **14.4 When you've finished a section's fields**

Scroll back through the Document Preview after filling in a few fields and check that no red placeholders remain in the section you've just worked on. If everything is green or plain text, you're done with that section. Move to the next.

It is fine to leave fields unfilled while you work elsewhere — ProSuitability is happy to keep them as red placeholders for as long as you want. The check that everything is filled happens at export time (chapter 19) and at sign-off (chapter 21). An unfilled field simply means that placeholder text will appear in the exported letter, which is sometimes useful as a reminder, but never desirable in a final document.

Note. If you click a placeholder and the bottom-left pane stays on Paragraph Preview rather than switching to Field Entry, you may have clicked the paragraph itself rather than the placeholder text. Click directly on the red bracketed letters.



### 15.3 Reading values that flow from elsewhere

Some columns in some tables are populated automatically from the Recommendation data. For example, a fund-allocation table typically pre-fills the Fund and Allocation columns from the fund-selection grid you completed in chapter 8 — only the charge / fee columns need filling in here. These pre-filled cells appear as green values from the moment you open the Report Constructor; you don't need to do anything to them, but you can click them to override if necessary.

Some columns are computed from other fields — a "Total" row that sums the others above it, for instance. These are marked with a small calculator icon in the form, and the form will not let you edit them; they update automatically when the dependent values change.

### 15.4 Adding extra rows

Some table paragraphs allow extra rows on top of the data-driven rows — for example, a charges table where most of the rows are standard but the client's particular plan has an additional bespoke charge. Look for an "Add row" link or an "+" icon at the bottom of the table in the Document Preview. Clicking it adds a new empty row that you can fill in like any other. Most tables don't allow this; in those cases there will be no add-row mechanism.

Tip. If a table is rendering with too few rows or too many, that is almost always an indication that the underlying Recommendation data is wrong. Go back to the Case Folder, edit the recommendation, fix the fund list (or whichever data drives the table), and reopen the Report Constructor. The table will rebuild from the corrected data.

## 16. Choosing paragraphs

When the Document Map shows a section name in bold with an (N) suffix, you have a choice to make: there are N candidate paragraphs for that section, and the system needs you to pick which one to include. The bottom-right Paragraph List pane is where the choice is made.

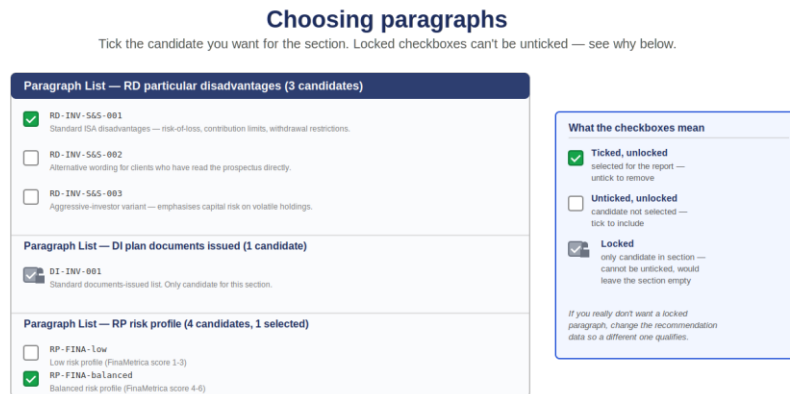


Figure 15. The Paragraph List — checkboxes mean ticked, unticked, or locked.

### 16.1 How the list is laid out

Click the section in the Document Map. The Paragraph List updates to show its candidates. Each candidate has three elements: a checkbox on the left, a paragraph identifier in the middle (something like "RD-INV-S&S-001" — a short code that identifies the paragraph in the library), and a brief preview of the paragraph's text.

The identifier is mostly for content authors; you will rarely need it. What matters is the text preview — read it to decide whether the candidate is the right one for this case.

### 16.2 Ticking a candidate

Click a checkbox to tick it. The section's bold lifts in the Document Map (visual confirmation that the choice is made), and the chosen paragraph's text appears in the Document Preview at the right place. If you change your mind, click to untick — the bold returns to the section, and you can tick a different candidate.

Most sections want exactly one tick. Some let you tick more than one if you want to include multiple paragraphs in sequence — but those are rare, and if you tick more than one in a typical single-choice section, the Document Preview will show all of them, which is usually a sign you have ticked the wrong number.

### 16.3 Locked checkboxes

Some checkboxes are locked. They appear greyed out with a small padlock icon, and clicking them does nothing. This is the system telling you "this is the only candidate I have for this section, and unticking it would leave the section blank, which would be a mistake."

Locked-and-ticked checkboxes correspond to plain (non-bold) section names in the Document Map.

If you genuinely don't want what the locked candidate is saying, the right fix is not to try to untick it; instead, go back to the recommendation form and change the underlying data so a different paragraph qualifies. Different products, different plan features, or different advice contexts will select different paragraphs.

## **16.4 Reading the candidate text**

The Paragraph List's text preview is a one-line summary; the full text of a candidate is much longer and will not fit in the list. To read the full text before deciding, single-click the candidate (without ticking it). The bottom-left pane shows its full text in the Paragraph Preview view. Read carefully, then come back to the Paragraph List and tick it if it's right.

Tip. Multi-candidate sections often differ in subtle ways — a single phrase, a different emphasis, a stronger or softer compliance line. When you are new to the system, take a few minutes the first time you see a multi-candidate section to read all of the candidates carefully and understand the differences. Once you know what your firm typically picks, the choice becomes quick.

## 17. Disabling Opening and Closing paragraphs

Most paragraph choices live inside an advice-area section and depend on which products you have recommended. But every letter also has an Opening section (covering letter, introduction, risk warnings) and a Closing section (next steps, sign-off boilerplate) that don't depend on the products. These two sections offer a slightly different mechanic: you can disable individual paragraphs there, either for the current case only or for every future case you create.

This is a useful feature. Some firms have an Opening paragraph in the library that doesn't apply to certain kinds of client, or a Closing paragraph that you genuinely never use. Rather than reading past it every time, you can disable it once and never see it again.

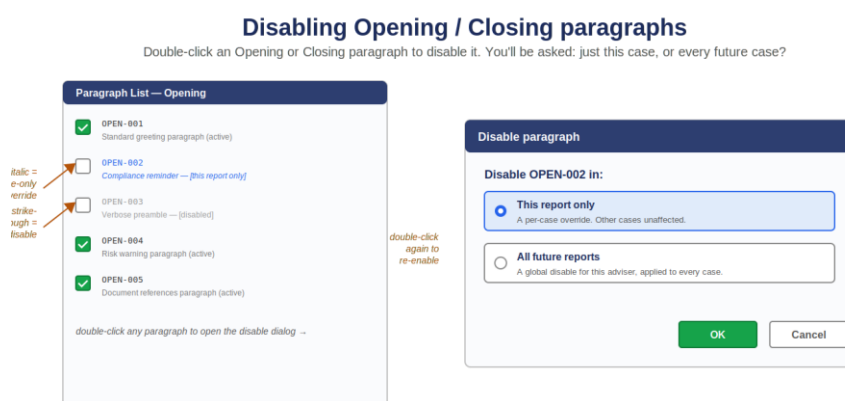


Figure 16. Disabling an Opening or Closing paragraph: click, then choose the scope.

### 17.1 How to disable

Click the Opening or Closing section in the Document Map. The Paragraph List shows its candidates. Find the candidate you want to disable. Click it. A small dialog appears with two radio choices.

- This report only. A per-case override. The paragraph is disabled in this case but still appears as a candidate in every other case you work on. Use this when the paragraph is wrong for this particular client but is fine in general.
- All future reports. A global disable for your user account. The paragraph stops appearing as a candidate in any case you work on, ever again. Use this when the paragraph is one your firm (or you specifically) never uses. Other advisers in the same firm are not affected — the disable is per user.

Click Create. The paragraph is now disabled. In the Paragraph List it shows visually muted: blue italic for case-only overrides, grey strikethrough for global disables. In the Document Preview, its text disappears immediately.

### 17.2 Re-enabling

If you change your mind, click the disabled paragraph again. The same dialog reappears with a third option, "Re-enable". Pick that and click OK; the paragraph comes back.

Re-enabling restores the paragraph at the same scope it was disabled at. A case-only disabled paragraph re-enables for this case (others are unaffected). A globally disabled paragraph re-enables globally (it will start appearing in every case again).

### **17.3 Why this only applies to Opening and Closing**

The disable mechanic deliberately doesn't apply to advice-area paragraphs. In those sections, the paragraph rules in the library are tightly tied to the recommendation data, and disabling a paragraph that the rules say should appear is almost certainly a sign that the recommendation data is wrong rather than that the paragraph is wrong. Forcing this conversation by leaving advice-area paragraphs non-disable-able makes the system more reliable.

Opening and Closing paragraphs are different. They are boilerplate — they don't depend on the recommendation data — and there is no underlying mismatch to fix. If you don't want a particular bit of boilerplate, the right answer is simply to disable it.

Heads up. Be a little careful with the All Future Reports option. Once you globally-disable a paragraph, you stop seeing it as a candidate in any case — including cases for clients where it might actually have been useful. If you find a few weeks later that you're missing something you used to have, look in the Preferences area for the "My disabled paragraphs" list, where you can re-enable wholesale.

## 18. Final review

Once every section in the Document Map is settled (no bold rows remaining) and every red placeholder in the Document Preview has been filled in, the letter is ready for export. Before you click Export, take a few minutes to do a final review. The cost of doing this is small; the cost of sending a letter with an obvious mistake is much larger.

### 18.1 Scroll the preview top to bottom

Scroll the Document Preview from the very top to the very bottom. Read every paragraph. Look out for:

- Red bracketed placeholders you missed. Click them and fill in.
- Awkward phrasings — for example, sentences that read as if they expected one fund and you gave them several, or paragraphs that talk about an investment in singular when the recommendation is joint.
- Numbers that don't agree. If a paragraph says "the £20,000 premium" and another says "the £15,000 lump sum", one of them is wrong — usually the recommendation data.
- Names spelt wrongly. This is the moment to spot a typo from chapter
- Sentences that don't quite end where you expect, or paragraphs that look truncated. Could be an unfilled field that's rendering as nothing rather than as the bracketed placeholder.

### 18.2 Spot check the bold rows

Glance at the Document Map. No bold section names should remain. If any do, click them — there's a multi-candidate section you didn't tick a paragraph in. Tick whichever candidate fits. Repeat until everything is plain.

### 18.3 Check the Recommendations panel one last time

Close the Report Constructor and look at the Recommendations panel of the Case Folder. Are all the products you intended to recommend in there? Are the providers right? Are the amounts right? This is your last chance to add a forgotten recommendation or correct a wrong one before the letter goes out.

If you do change something at this stage — add a recommendation, edit one, remove one — you will need to reopen the Report Constructor afterwards and re-tick any paragraphs in the newly-added or newly-relevant sections. The system tries to preserve your previous choices where the section still applies, but new sections that have appeared (because of a new recommendation) start out with no choice made.

### 18.4 Sanity-check the introduction

The first few paragraphs of the letter set the scene. They should mention the right meeting date, name the right recommendations at a high level, and address the client the right way. This is the first thing the client reads, so any error here looks especially bad. Read these paragraphs carefully and make sure they line up with the case as you understand it.

Tip. If you have read the same letter several times during a long case and your eyes are starting to glaze over, take a break. Even five minutes away will give you fresh eyes when you come back. This is a much better strategy than re-reading another time and missing the same things.

## 19. Exporting to Word

When the letter is ready, the next step is to export it as a Microsoft Word document. This produces a real .docx file that you can review, edit, save, and send. The export happens in three short steps, each captured in the page the system shows you.

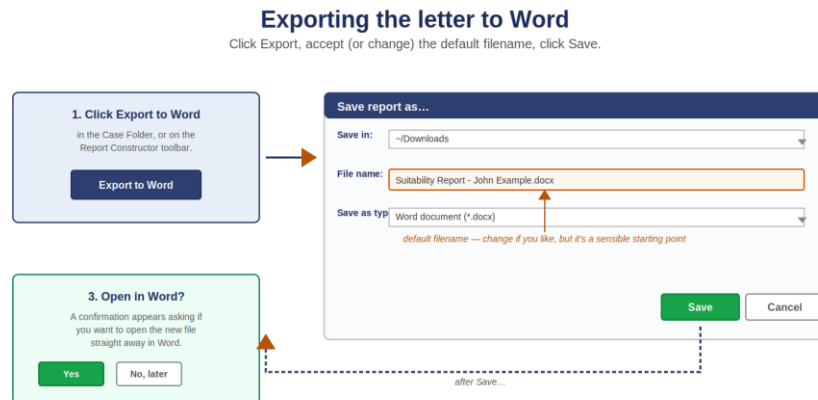


Figure 17. Exporting a letter — three steps from button click to open in Word.

### 19.1 Click Export to Word

There are two places you can click Export. In the Case Folder, the Export to Word button at the bottom of the Recommendations panel; or, while the Report Constructor is open, the corresponding button on the Constructor's toolbar. They do the same thing. Pick whichever is closer to where you are working.

In both cases, the button is enabled only when there is at least one recommendation on the case (otherwise there is nothing to export). If you don't see the button, check you have a case selected in the left panel.

### 19.2 Your browser downloads the file

A standard download page opens. By default the destination is your Downloads folder, but you can navigate to anywhere writable. The default filename is pre-filled — typically "Suitability Report - John Example.docx". This is a sensible starting point, but feel free to change it; some firms have naming conventions that include a date, an adviser code, or a case ID.

The file format is fixed at .docx (Word document). This is the only export format ProSuitability supports today; the system does not produce PDF directly. If you need a PDF, open the exported .docx in Word and save-as PDF from there.

### 19.3 Click Save

The file downloads. ProSuitability assembles the document — this usually takes a second or two — and writes it to the location you chose. The default filename will simply overwrite a previous export of the same case if one exists; rename if you want both old and new copies.

## **When the download completes, open the .docx file in Microsoft Word to review it. The browser saves the file to your usual Downloads folder.**

When the download completes, open the .docx file in Microsoft Word to review it. The browser saves the file to your usual Downloads folder.

- Yes. ProSuitability launches Word (or whichever program is registered to open .docx on your computer) and opens the new file. This is the usual choice — you'll want to look at the file at least briefly to make sure the export worked.
- No, later. The page dismisses and you stay in ProSuitability. Use this when you're batching exports — for example, if you've just exported one of three cases and want to do the others before opening any of them.

### **19.5 What's in the exported file**

The exported .docx contains everything the Document Preview showed, formatted properly for Word: the text styles, the paragraph spacing, the bold and italic, the tables, and the page breaks. All your filled-in fields appear as plain text — Word does not know which words used to be insertion points, and you can edit them like any other text in the document.

Disabled paragraphs (chapter 17), unticked candidates (chapter 16), and unfilled-and-empty placeholders are not included in the export. The exported document is a clean, ready-to-send letter.

What is included, until you sign the case off, is a faint diagonal DRAFT watermark on every page. The next chapter explains why and what to do about it.

## 20. The DRAFT watermark

When you export a case that is still CURRENT (in draft), every page of the resulting Word document carries a faint diagonal grey "DRAFT" watermark. This is deliberate — it is meant to make sure that a draft document is never accidentally mistaken for a final, sign-off-able letter.

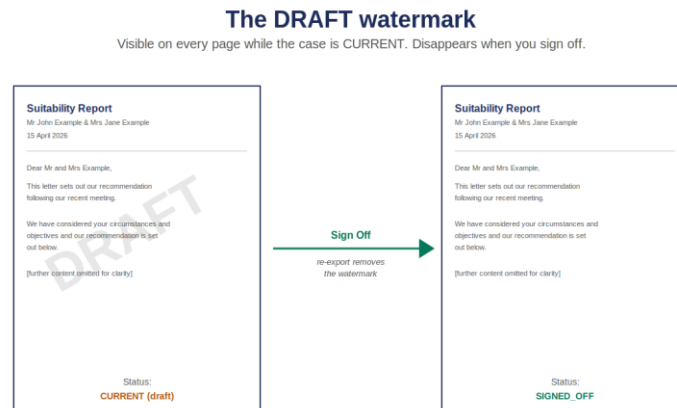


Figure 18. Same letter, two states: with watermark while CURRENT; without after sign-off.

### 20.1 When the watermark appears

The rule is simple: while the case is CURRENT, every export carries the watermark. Once the case is signed off (chapter 21), every subsequent export is watermark-free. This means that your normal workflow is: export, review, go back and tweak, export again, review again — all of these drafts will be visibly marked DRAFT. Only when you decide the case is done and click Sign Off do you get a clean letter.

### 20.2 Why it exists

Suitability reports are regulatory documents. A draft version of one is not the same kind of artifact as a final version, and accidentally treating a draft as final — sending it to the client, filing it as the official record, passing it to compliance — would be an error worth avoiding. The watermark is the simplest way to make that error obvious to anyone who picks up the document.

It also helps internally. If you are still working on a case and you happen to print or PDF the current state to show a colleague, the watermark makes clear at a glance that what you're showing is in progress. This kind of mid-case review is a standard part of how many firms operate.

### 20.3 Removing the watermark

There are exactly two ways to remove the watermark from an exported letter, and one wrong way.

- Sign the case off. The right way. See chapter 21. Once the case is Signed off, re-export and the new file is watermark-free.

- Turn off the firm-wide preference. If your firm has decided not to use the watermark approach at all, an administrator can turn off the "Enable DRAFT watermark on exports" preference (chapter 4). After that, no exports carry the watermark, ever. This is the right choice for some firms but not most.
- Editing the watermark out in Word. Don't. This circumvents the safety mechanism the watermark exists to provide, and the resulting document looks final but isn't (the case is still CURRENT in the system). If you're tempted to do this, sign the case off properly instead.

Note. If you do not see a watermark on a CURRENT case's export, and you expected one, check the Preferences panel — your firm may have disabled it. Talk to your administrator if that surprises you.

## 21. Signing off

Signing off is the action that converts a CURRENT (draft) case into a Signed off (final, locked) case. The case status changes in the Advice Processes panel from "CURRENT" in orange to "Signed off" in green. Subsequent exports of the case are watermark-free. And the case is locked: you can still re-export it as many times as you like, but you cannot change the recommendations, the field values, or the paragraph choices.

Sign off is the formal moment at which you're saying "this is the letter I'm sending". After that point, the record is fixed.

### 21.1 When to sign off

Sign off after — not before — the final review. The order is: complete every section, fill every field, scroll through the Document Preview top-to-bottom, export and read the Word document carefully, make any final tweaks back in ProSuitability, and only then sign off. Re-exporting after sign-off gives you the watermark-free final version.

If your firm has a peer-review or compliance step before letters are sent, sign-off would naturally happen after that review. The compliance check would be done on a draft (watermarked) export; you address any feedback, then sign off and re-export. The final version is what goes to the client.

### 21.2 How to sign off

In the Case Folder, select the case in the Advice Processes panel. At the bottom of the panel, click Sign Off Advice Process. A confirmation dialog appears, summarising the case (client name, number of recommendations, total size of the export) and asking you to confirm. Click Confirm. The case status updates to Signed off; the row turns green.

Now re-export. The new .docx is watermark-free. This is the version to send to the client.

### 21.3 What changes when a case is signed off

The locked-ness of a signed-off case affects what you can do with it.

- Recommendations can no longer be added, edited, or removed. Clicking a recommendation row opens a read-only view of its data.
- Field values in the Report Constructor can no longer be changed — clicking a green value shows the value but does not open a Field Entry form.
- Paragraph choices are locked — you can see what was ticked, but the checkboxes are disabled.
- Disabled paragraphs (chapter 17) are locked at whatever state they were in at sign-off.
- Export still works — you can re-export the signed-off case as often as you want, and the resulting file is identical each time (and watermark-free).

### 21.4 When you realise you need to change something

Sometimes you sign off a case and then discover that you need to change something — a wrong number, an overlooked circumstance, a regulatory update. ProSuitability does not support "un-signing" through the normal interface. Two options:

- Create a new advice process. If the change is significant — different recommendations, a substantively different letter — start a new case for the same household, replicate what was right from the old case, fix what was wrong, sign off the new one. The old case stays as the historical record of what was originally advised.
- Ask an administrator. An admin can revert a sign-off through a back-end action. This is reserved for genuine errors — if a typo in the client's name made it into the final letter, for example, rather than for routine "changed my mind" cases. Talk to your firm's administrator about how this is handled in your process.

Heads up. Sign-off is one-way through the normal interface. Don't click Sign Off on a case until you really are done. If in doubt, do another export, take another careful read, and sign off only when you are certain.

## 22. Common situations

This chapter is a short list of things that come up in everyday use, and what to do about them. Skim the list once now so you know what's here; come back to it when you hit a specific situation.

### 22.1 A section in the Document Map is bold and you can't see why

Bold + (N) means the system has more than one candidate paragraph for that section and is asking you to pick one. Click the section name; the Paragraph List in the bottom right will show the candidates. Tick whichever fits.

If the section is bold and (1) appears in the suffix, that is unusual and worth flagging — it normally means the library has exactly one candidate but the rules don't auto-select it for some reason. Tick it manually. Then mention to a content author that this section had this state, in case the rules need fixing.

### 22.2 A section in the Document Map has no candidates at all

If a section appears in the map but has no candidates listed in the Paragraph List, that section will be empty in the letter. This is sometimes intentional (the section is reserved for cases that don't apply here) and sometimes a library-rule problem. Read the surrounding letter; if the missing section leaves an obvious gap, talk to a content author about why no paragraph qualified. Don't sign off until the gap is resolved.

### 22.3 An insertion point won't accept your value

Some fields validate. A currency field will reject letters; a date field expects dd/mm/yyyy; a percentage field expects a number. If the form refuses your input, look at the field type label and check you're typing in the right format. Long-text fields are essentially un-validated and accept anything.

### 22.4 The export to Word fails silently or hangs

If export fails, check that pop-up blockers are not preventing the download, try a different browser, and confirm your firm's subscription is active. If the problem persists, contact your Firm Admin or ProSuitability support.

### 22.5 The watermark is on a letter that should be final

The watermark only goes away when the case is signed off (chapter 21) and you re-export. If you're holding a watermarked file and you thought the case was signed off, two things to check: (1) is the case actually Signed off in the Advice Processes panel? (2) Did you re-export after the sign-off, or are you looking at an old export from before? The answer is usually one of those two.

### 22.6 The watermark is missing from a draft and your firm wants it

Look at the Preferences panel. The DRAFT watermark toggle (chapter 4) controls this. If it has been turned off — perhaps mistakenly by an administrator — turn it back on, click Apply, and re-export.

## **22.7 A client has moved house mid-case**

Edit the household record (chapter 6.4). The new address flows into any subsequent export of the CURRENT case. If the case has already been signed off and you have already sent the letter to the old address, that historical record stays as-is; future cases use the new address.

## **22.8 A recommendation needs to be changed after the report has been read**

If the case is still CURRENT, just edit the recommendation (click in the Recommendations panel) and re-export. Most paragraph choices are preserved across edits, so you shouldn't need to redo the Report Constructor work wholesale; just check the changed sections.

If the case is Signed off, the options are in chapter 21.4.

## **22.9 Two recommendations are producing the same paragraph and the letter looks repetitive**

This happens most often in joint cases where two parallel products produce overlapping paragraphs. ProSuitability has a feature called Review Duplicates that catches these and lets you keep one or the other. This guide deliberately doesn't cover that feature in detail — it has its own user guide called the Paragraph Suppression Guide. If you find the letter looking repetitive, that is the next thing to read.

## 23. Glossary

A short list of terms that come up in this guide and elsewhere in ProSuitability documentation. Where the term is covered in detail by a chapter, the chapter is named.

**Advice area.** The top-level classification of a recommendation: Investments and Pensions, Mortgage, Equity Release, Care Fees, Protection (with sub-areas for each kind of cover), and so on. See chapter 8.2.

**Advice context (sub-need).** The narrower classification within an advice area — e.g. Personal Wealth Creation, Retirement Planning, Residential Remortgage. See chapter 8.3.

**Case (advice process).** One occasion of advice for one household, containing one or more recommendations. Has a status of CURRENT (draft) (draft) or Signed off. See chapters 7 and 21.

**Case Folder.** The workspace that shows a household's cases (left) and the recommendations within the selected case (right). See chapter 11.

**Component (in Multicover).** One cover within a multi-benefit Multicover policy. Each component has its own type, basis, benefit, and term. See chapter 10.

**Content Manager.** The workspace used by content authors to maintain the paragraph library. Most advisers don't use it. See chapter 2.3.

**DRAFT watermark.** The faint diagonal grey "DRAFT" stamp on every page of an exported letter while the case is CURRENT. See chapter 20.

**Document Map.** The tree-shaped pane in the Report Constructor (top right) that lists every section of the letter, grouped by advice area. See chapter 13.

**Document Preview.** The pane in the Report Constructor (top left) that shows the letter as it currently stands. See chapter 12.1.

**Field / insertion point.** A bit of a paragraph that varies from case to case — names, dates, amounts, free-text. Appears as a red placeholder until filled, then as a green value. See chapter 14.

**Household.** A client record consisting of one primary person and an optional partner, sharing one address. See chapter 5.

**Letter font.** The typeface used throughout an exported letter — body, headings, tables, footer. Set via the Letter font picker in the Preferences panel. See chapter 4.5.

**Lives assured (in Multicover).** The life or lives covered by a particular component of a Multicover policy — typically a choice of the primary client, the partner, or both jointly. Each component on a joint-owner policy can independently assure a different life. See chapter 10.4.

**Multicover.** A protection product that contains multiple cover components within a single policy. Has a special-shaped recommendation form. See chapter 10.

**Paragraph.** A unit of pre-written wording in the library that can appear in a letter when its rules match. Each section in the Document Map has zero or more candidate paragraphs.

**Paragraph List.** The pane in the Report Constructor (bottom right) that shows the candidate paragraphs for the section currently selected in the Document Map. See chapter 16.

**Part (in Split Mortgage Accounts).** One sub-loan within a split mortgage. Each part has its own basis, rate type, loan amount, and term. See chapter 9.

**Plan Features.** The structured options that further describe a recommendation after the product has been chosen — wrapper type, repayment basis, cover basis, and so on. See chapter 8.6.

**Preferences.** The tab bar destination where firm-wide and user-level feature toggles live. See chapter 4.

**Recommendation.** One product, from one provider, in one advice area, inside a case. See chapter 8.

**Report Constructor.** The four-panel page where the letter is assembled from the case data and the paragraph library. Previously called "Report Writer". See chapter 12.

**Risk method.** The attitude-to-risk framework used to classify a client (FinaMetrica, Standard Life, JCS, Verbatim, etc.). Set at household level (chapter 5.6) and overridable per case (chapter 7.4).

**Section.** A named slot in the document structure (SPF summary plan features, RD particular disadvantages, CAN plans to cancel, and so on).

**Sign off.** The action that converts a CURRENT case into a Signed off case — locks the data, removes the watermark on subsequent exports. See chapter 21.

**Status (CURRENT / Signed off).** Whether a case is in draft or finalised state. See chapters 3.2 and 21.

**Workspace.** One of the major destinations in the application (Clients, Case Folder, Content Manager). Reachable from the tab bar. See chapter 2.

This guide describes ProSuitability as of the June 2026 web release (v3.3).

Web-specific reference

Public demo. Prospective users can try a read-only ISA example at </try/isa/> without signing up (30-minute session, no export).

Export formats. The Report Constructor offers Export to Word (colour) and Export to Word (black).

Case ownership. Unowned cases can be claimed by any Adviser. Firm Admins can reassign ownership.