



## Paraplanning Online Quick Reference Guide

The table below provides a summary of the areas of financial planning and products covered within each section of the Paraplanning Online suitability report writing solution.

Section	Areas/Products Covered	
<b>Introduction Section</b>	<ul style="list-style-type: none"> <li>Client background and objectives</li> <li>Basis of advice</li> <li>Remuneration</li> </ul>	<ul style="list-style-type: none"> <li>Attitude to risk</li> <li>Other areas discounted</li> </ul>
<b>Investment Review Recommendation</b>	<ul style="list-style-type: none"> <li>NS certificates</li> <li>NS premium bonds</li> <li>NS fixed rate bonds</li> <li>Guaranteed growth bond</li> <li>Guaranteed income bond</li> <li>Stock market linked bond</li> <li>Cash ISA</li> <li>Stocks and shares ISA</li> </ul>	<ul style="list-style-type: none"> <li>OEIC's and unit trusts</li> <li>Investment trust</li> <li>Discretionary management service</li> <li>Unit linked bonds</li> <li>With profit bonds</li> <li>Maximum investment plan</li> <li>Friendly society regular savings plan</li> <li>Endowment plan</li> </ul>
<b>Pension Review Recommendation</b>	<ul style="list-style-type: none"> <li>Personal pension</li> <li>Stakeholder pension</li> <li>Retirement annuity contract</li> <li>SIPP</li> </ul>	<ul style="list-style-type: none"> <li>Executive pension</li> <li>Section 32 buyout</li> <li>AVC/FSAVC</li> <li>Occupational money purchase</li> </ul>
<b>Wrap recommendation</b>	<ul style="list-style-type: none"> <li>The advantages of a wrap</li> <li>Reasons for recommendation</li> </ul>	<ul style="list-style-type: none"> <li>Wrap charges</li> </ul>
<b>Investment Recommendation</b>	<ul style="list-style-type: none"> <li>Onshore investment bond</li> <li>Offshore investment bond</li> <li>ISA</li> <li>ISA transfer</li> <li>Exchange Traded Funds</li> <li>Unit trust/OEIC</li> <li>General Investment Account</li> </ul>	<ul style="list-style-type: none"> <li>Investment trust</li> <li>Maximum investment plan</li> <li>Endowment plan</li> <li>Friendly society regular savings plan</li> <li>VCT/EIS</li> </ul>
<b>Pension Recommendation</b>	<ul style="list-style-type: none"> <li>Personal pension</li> <li>Stakeholder pension</li> </ul>	<ul style="list-style-type: none"> <li>Executive pension</li> <li>SIPP</li> </ul>
<b>Pension Switching Recommendation</b>	<ul style="list-style-type: none"> <li>Personal pension</li> <li>Stakeholder pension</li> </ul>	<ul style="list-style-type: none"> <li>SIPP</li> <li>Section 32 Buyout</li> </ul>
<b>Retirement Options Recommendation</b>	<ul style="list-style-type: none"> <li>Guaranteed annuity</li> <li>With profit annuity</li> <li>Unit linked annuity</li> </ul>	<ul style="list-style-type: none"> <li>Drawdown Pension</li> <li>Phased Drawdown Pension</li> </ul>
<b>IHT Planning Recommendation</b>	<ul style="list-style-type: none"> <li>IHT liability</li> <li>IHT mitigation</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary will trusts</li> <li>Life insurance in trust</li> </ul>
<b>Protection Recommendation</b>	<ul style="list-style-type: none"> <li>Re-broke existing plan</li> <li>Term assurance (level/decreasing)</li> <li>Pension term assurance</li> </ul>	<ul style="list-style-type: none"> <li>Family income benefit</li> <li>Whole of life</li> <li>Income protection</li> </ul>
<b>Mortgage Recommendation Section</b>	<ul style="list-style-type: none"> <li>New mortgage</li> <li>Remortgage</li> </ul>	
<b>Immediate Care Recommendation</b>	<ul style="list-style-type: none"> <li>Immediate care plan</li> </ul>	
<b>Appendix</b>	<ul style="list-style-type: none"> <li>Market outlook</li> <li>Property outlook</li> <li>Notes on financial products</li> </ul>	<ul style="list-style-type: none"> <li>Risk warnings</li> <li>Technical notes</li> </ul>
<b>PPOL Docs Templates that can be downloaded</b>	<ul style="list-style-type: none"> <li>Review of drawdown pension plan</li> <li>Review of phased drawdown pension plan</li> <li>Bank and deposit accounts</li> <li>National savings products</li> <li>Structured products</li> <li>Purchase life annuity</li> </ul>	<ul style="list-style-type: none"> <li>Equity release</li> <li>Key Man protection</li> <li>Partnership protection</li> <li>Shareholder protection</li> <li>ASU</li> </ul>