

Improvements to e-Suitability – standalone version paragraph library version 1.0.75 – 14.10.2008

New functionality in e-Suitability – “User Styles”

This new functionality marks the first of a number of planned steps to considerably improve how you can adapt e-Suitability to match your precise business needs.

With the new release, you will be able to control the font, style and appearance of your suitability reports – any changes you make will be permanent until you decide to make further changes.

Better still, if you are already perfectly happy with the font and style settings of your e-Suitability reports, you need do nothing to make sure things stay that way.

Instructions on how to make changes to fonts and styles are included in our updated User guide which is accessible via the following link – **please see section 11 “User defined styles and fonts”**:

www.bluegrove.co.uk/TechnicalServices/UserGuides/UserGuideStandalone.pdf

An example of the changes possible follows:

Before changes

John Smith
Suitability Report
Date of recommendation: 28 September 2009

This report can be seen as a useful reminder, both now and in the future, of what was discussed and the thinking behind my recommendations. Please ensure that you read it and understand its contents. Please contact me if there is anything in this report about which you require further clarification.

SCOPE OF MY ADVICE

It is important that you understand my advice. Therefore, you should read this report in conjunction with the above-mentioned documents and any plan specific documents which have been supplied to you. You should pay particular attention to the sections on charges and cancellation. If you believe that any information in these documents is materially incorrect, or if you have any questions, please let me know as soon as possible.

The financial needs dealt with in this report are based upon my analysis of the information you have provided to me. You should review your needs from time to time as they may change. The recommendations made in this report are valid now but may not be in future.

EMERGENCY FUND

- You should consider keeping some money available with immediate access to cover any unforeseen emergency expenditure that may arise.
- How much you should hold as an emergency fund will depend on a number of factors including the security of your income and the level of your regular monthly financial commitments. Traditional sources of funding this requirement include current accounts, savings accounts or any other available cash based investments that are readily accessible.

After changes

John Smith
Suitability Report
Date of recommendation: 28 September 2009

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New paragraph library

If you have already updated the software, select the “Data Update” option from the drop down menu which is assessable immediately after launching Report Writer.



Then follow the onscreen instructions.

What's next

- Support for structured investment products.
- With Profits annuities.
- More support for network fact find risk descriptions and risk profiling tools. We aim next to include support for Watson Wyatt's tool in E-Suitability.
- Support for “mainstream” investment fund management houses as product providers for Stocks and Shares ISAs, Unit Trusts and OEICs and Investment Trusts.
- Greater support for automated inclusion of text to document client “needs and demands”.
- A new section on National Savings products – a respectable inclusion whenever you make a lump sum encashable investment recommendation. This will be included as a new need area for ease of access.