



## ADVISER FUNCTIONALITY: SUITABILITY LETTERS

### AUTOMATIC LETTER GENERATION

The document generator makes full use of data population and utilises an intuitive approach to creating these complicated letters. Where possible underlying rules pre select the required paragraphs based upon the fact find data and the recommended product(s). User's can access the document generator from either the case detail screen or from illustration management. Depending on the product selected the letter will automatically choose the correct template and apply the rules. On first access, if required a series of further questions are asked to ensure that as much automation and paragraph selection is made prior to entering the letter. This greatly reduces the time needed to complete the letter:

**Retirement**  
Given that the end of this mortgage term is within 5 years of the client(s) retirement age, have you produced two Key Facts Illustrations, one with a term ending at or before retirement and one with a term ending past retirement?  
 Yes  No

**Transferring Existing Loan**  
Have you recommended that the client transfers any of their existing mortgage over to the new property?  
 Yes  No

**Overpayments**  
Are overpayments allowed?  
 Yes  No

On selecting 'Open', the letter will be presented in the editor allowing the user to review the paragraphs, add free text, format pages and check the spelling. The document can then be saved as a draft or issued.

05 Jun 09

### Mortgage Record of Suitability

Prepared for Mr Peter Jennings & Miss Melanie Jennings  
Prepared by Mr Oliver Harvey

**PURPOSE**  
The purpose of our meeting was to discuss your mortgage arrangements in respect of 12 High Street, Malvern, Worcestershire, WR1

- i Key Benefits**
- Automatic pre-selected paragraphs based upon the Fact Find and Illustration data
  - Ability to add free text and personalise
  - Intuitive look and feel enabling easy completion
  - Mortgage Record of Suitability, Demands & Needs Statement and Suitability Letter all generated
  - Full formatting of letters using Word like controls, such as page breaks, tables etc.
  - Fully editable text
  - Validation to complete certain areas
  - Full speck checker
  - Cut and Paste