

# Defaqto Engage

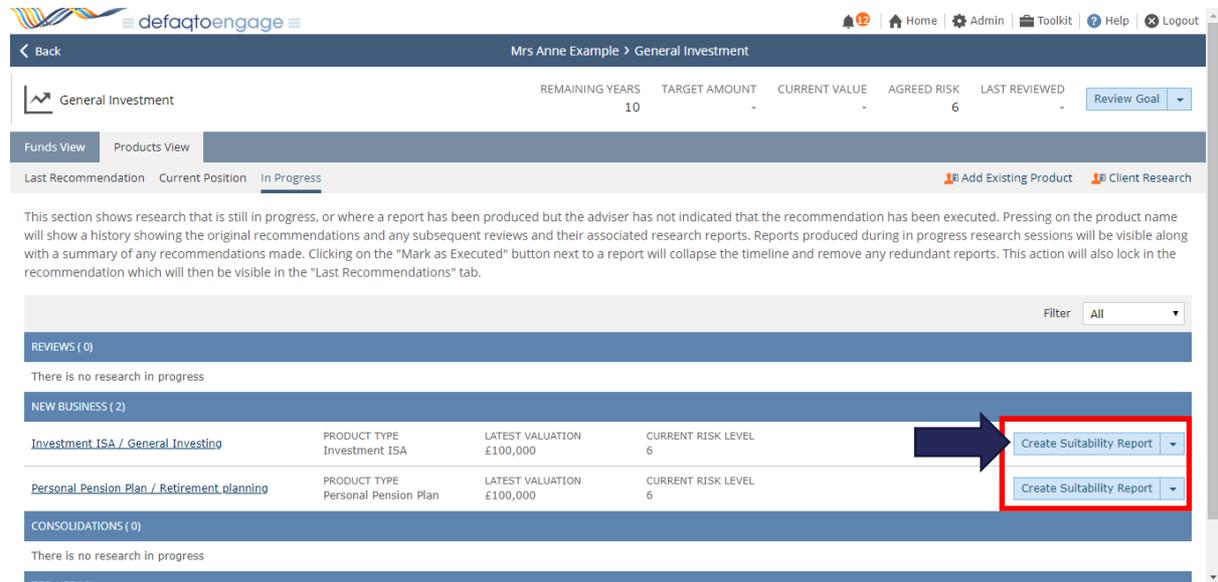
Multi Suitability Hub

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## Getting started

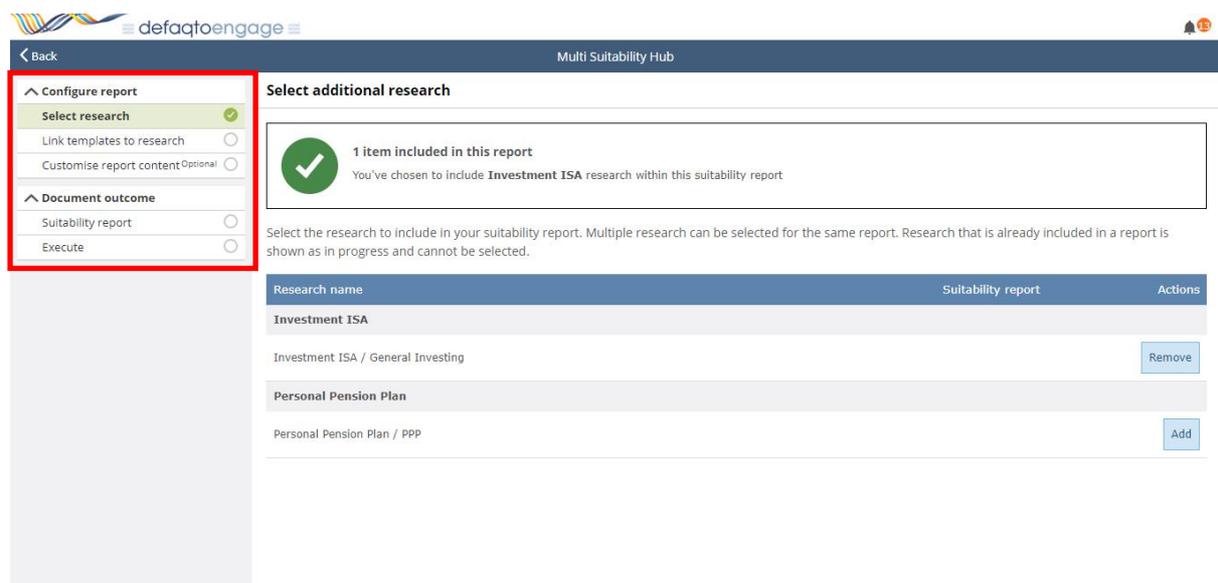
Once you have successfully recommended and generated research reports on the products, platforms and investments you are recommending for your client, you will be returned back to the client 'Goal' and will be prompted to create a suitability report.



By launching the suitability report workflow, you arrive in the new 'Multi Suitability Hub'.

## Navigation

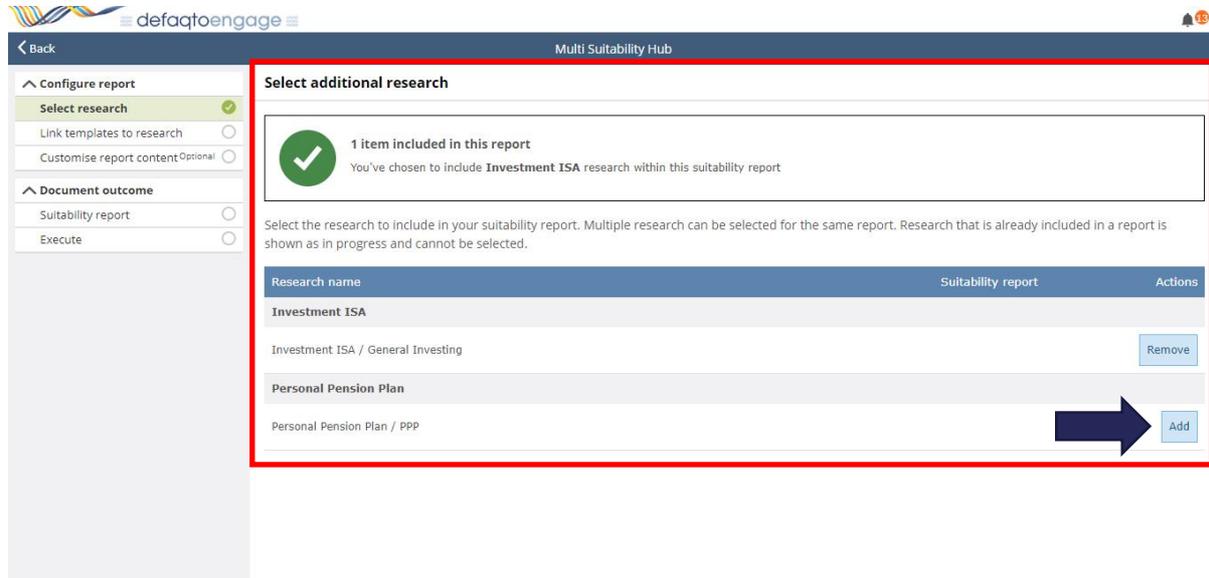
In order to create a suitability report, you must navigate through five steps that control the hub.



These steps are displayed in the top left hand corner of the page.

## Step one – Select research

The first step of the hub allows you to specify which research recommendations you wish to add to your suitability report.

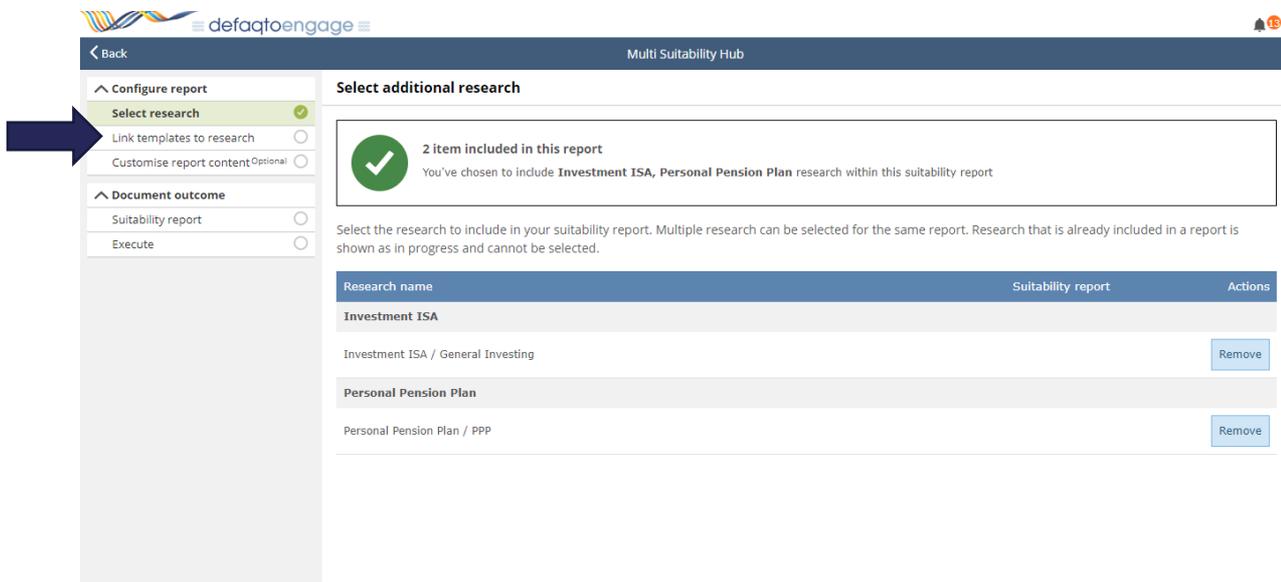


The screenshot shows the 'Multi Suitability Hub' interface. On the left is a sidebar with 'Configure report' expanded, showing 'Select research' as the active step. The main area is titled 'Select additional research' and displays a green checkmark icon with the text '1 item included in this report'. Below this, a table lists the selected research items:

Research name	Suitability report	Actions
<b>Investment ISA</b>		
Investment ISA / General Investing		<a href="#">Remove</a>
<b>Personal Pension Plan</b>		
Personal Pension Plan / PPP		<a href="#">Add</a>

A blue arrow points to the 'Add' button for the 'Personal Pension Plan' row.

Once your research recommendations have been successfully added, you can move to the next stage of the hub by clicking 'Link templates to research'.



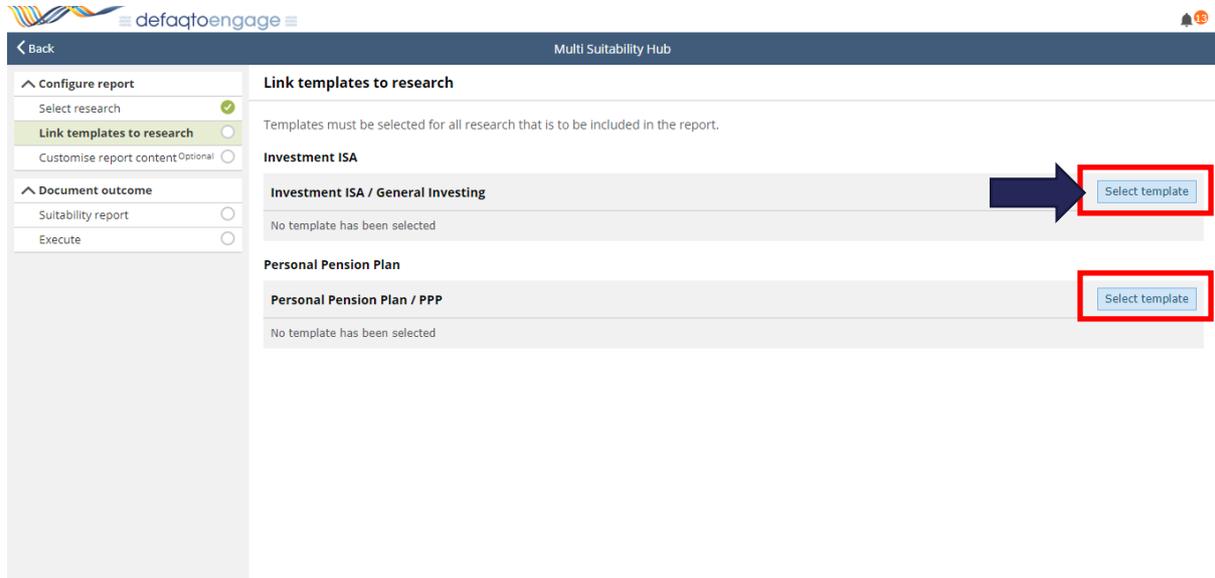
The screenshot shows the 'Multi Suitability Hub' interface after two items have been added. The sidebar now has 'Link templates to research' as the active step. The main area displays a green checkmark icon with the text '2 item included in this report'. The table below shows both items with 'Remove' buttons:

Research name	Suitability report	Actions
<b>Investment ISA</b>		
Investment ISA / General Investing		<a href="#">Remove</a>
<b>Personal Pension Plan</b>		
Personal Pension Plan / PPP		<a href="#">Remove</a>

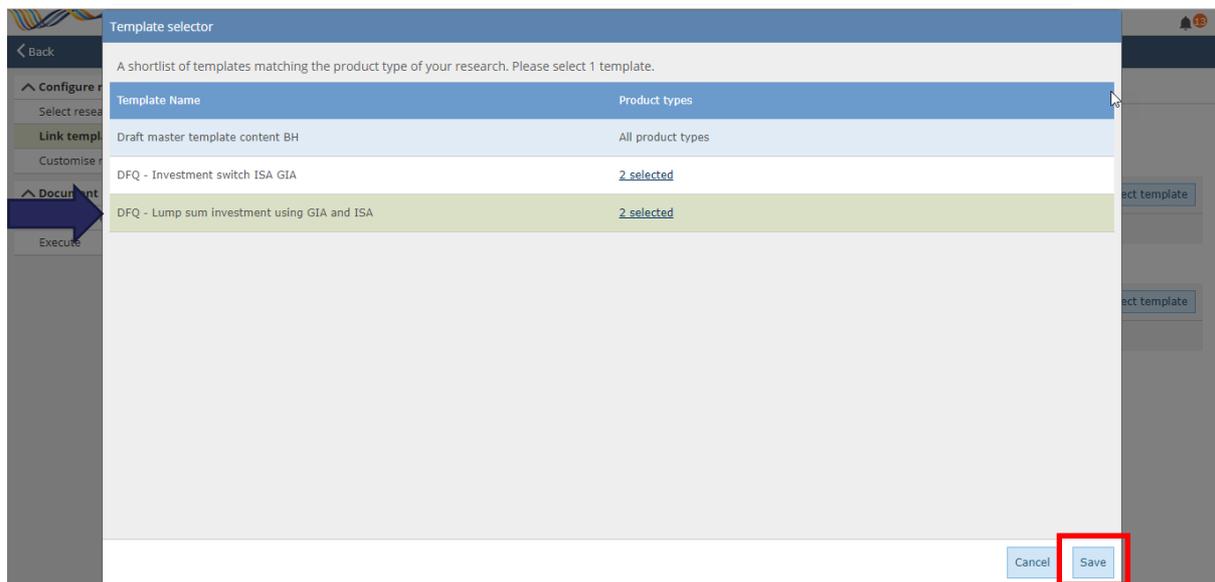
A blue arrow points to the 'Link templates to research' option in the sidebar.

## Step two – Link templates to research

The second step of the hub gives you the ability to select which suitability templates you wish to use within your report.

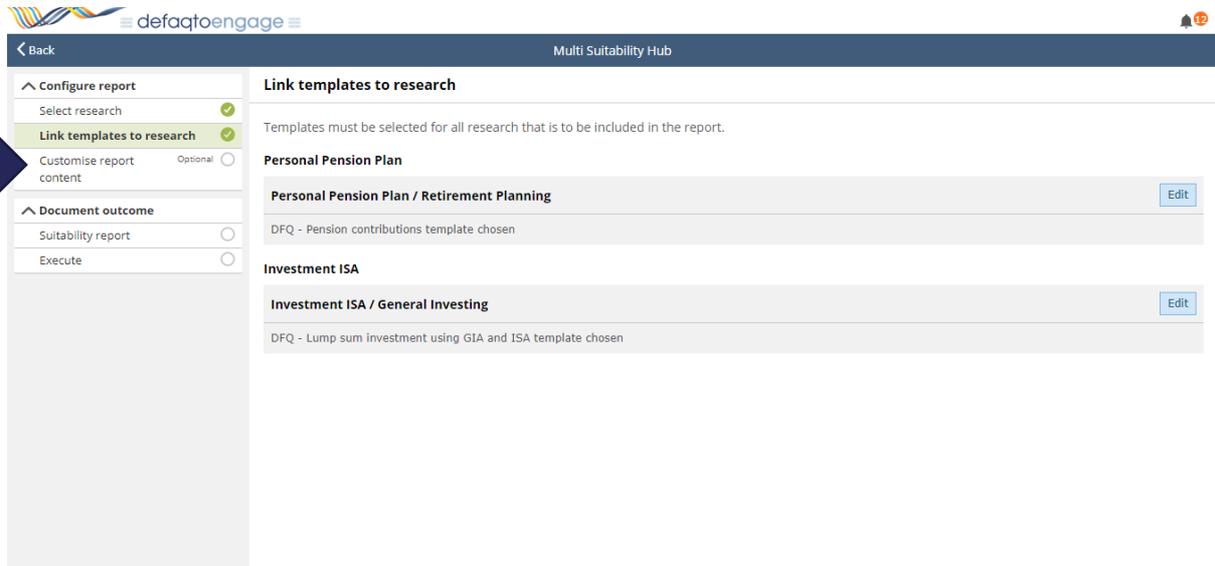


By clicking 'Select template', you need to choose the appropriate suitability template for each recommendation.



Once selected, click 'Save'.

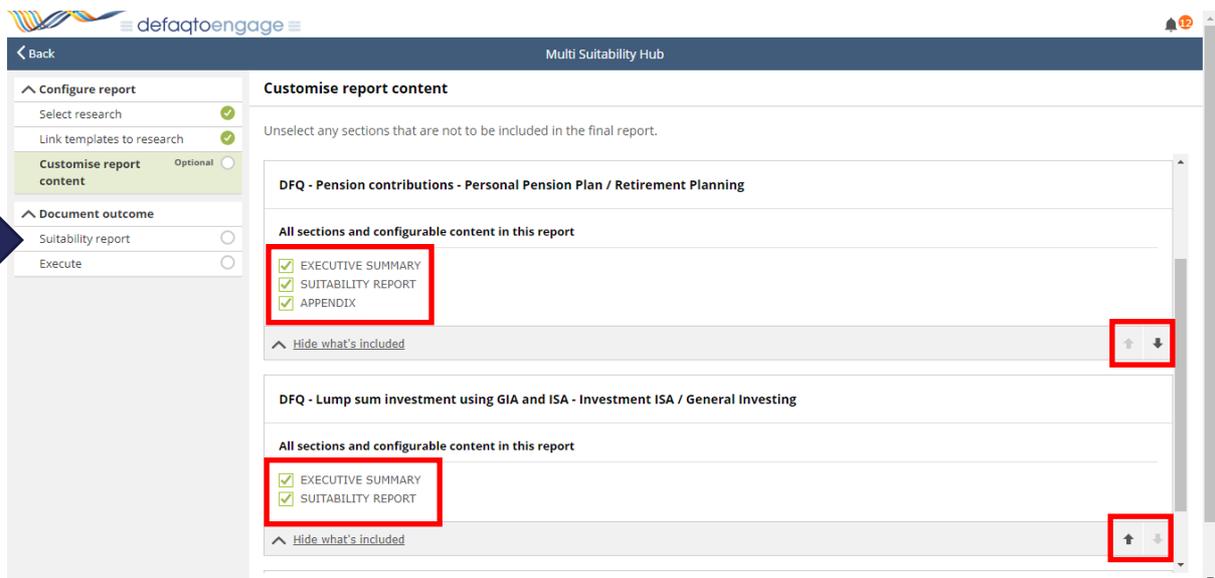
You need to ensure that suitability templates have been selected for each research recommendation added to the report.



Once your suitability templates have been successfully selected, click ‘Customise report content’.

### Step three – Customise report content

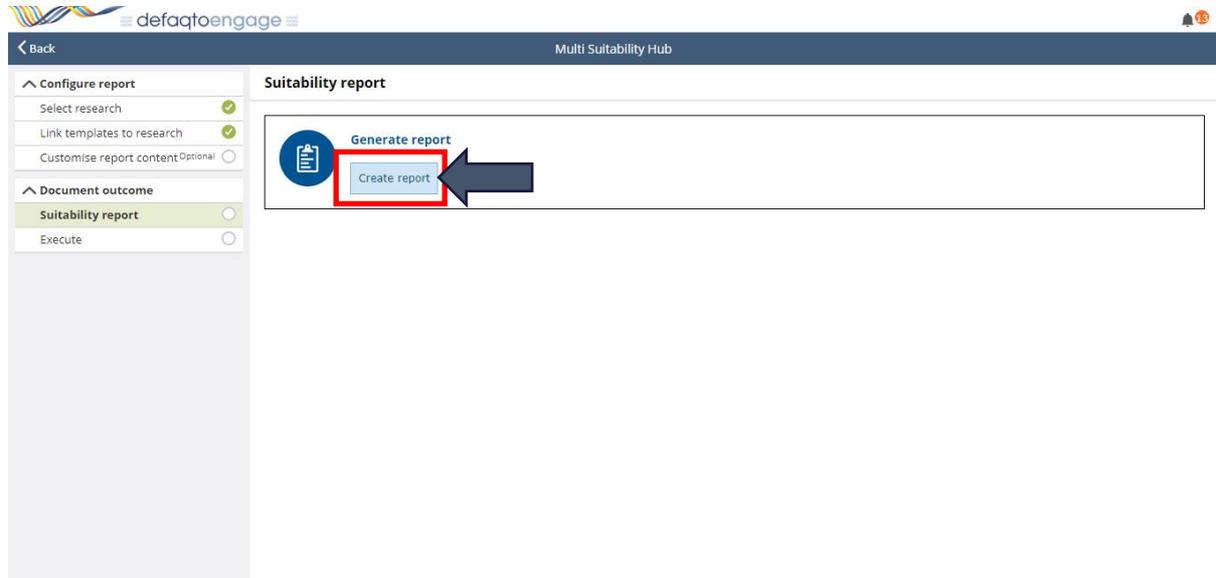
The third step of the hub is an optional step in the process. If there is any element of the suitability report you wish to remove, you can do so by unchecking any of the displayed boxes. You can also control the order in which your recommendations are shown in the report by using the up and down arrows.



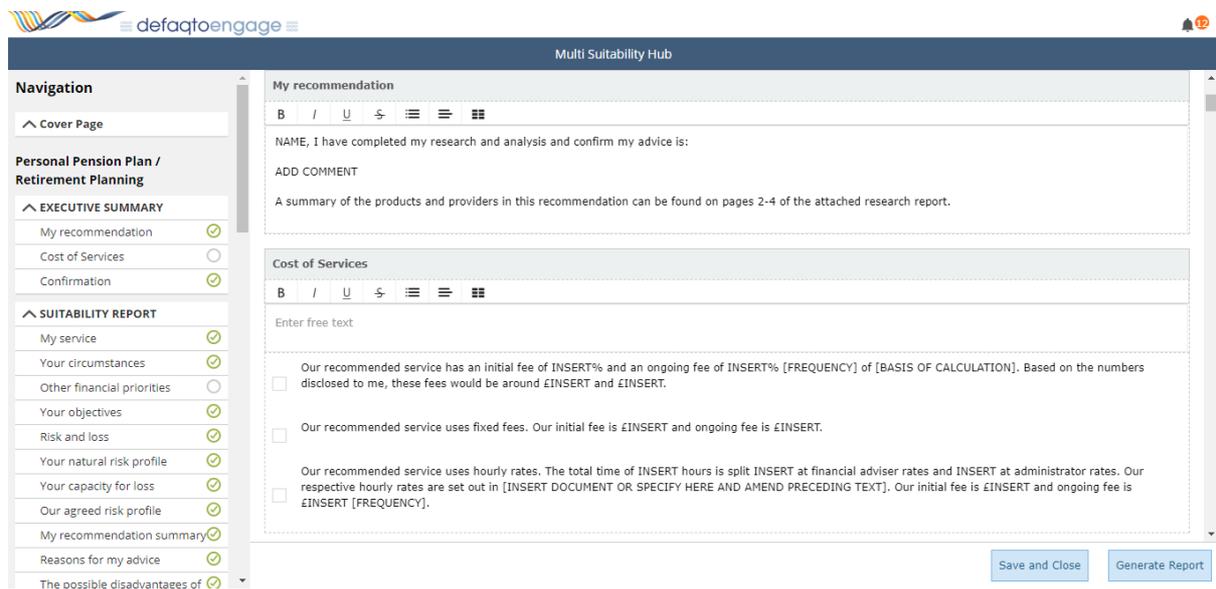
Once you are happy with the content of the report, click ‘Suitability report’.

## Step four – Suitability report

The fourth step of the hub allows you to configure your selected suitability templates to make them specific to the client.

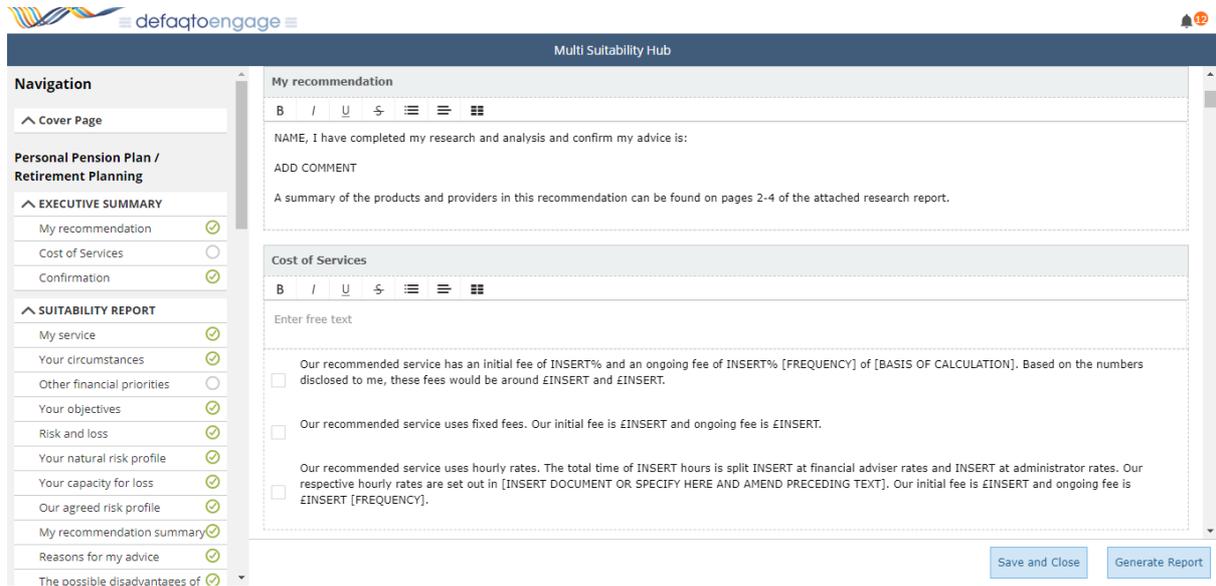


To get started, click 'Create report'.



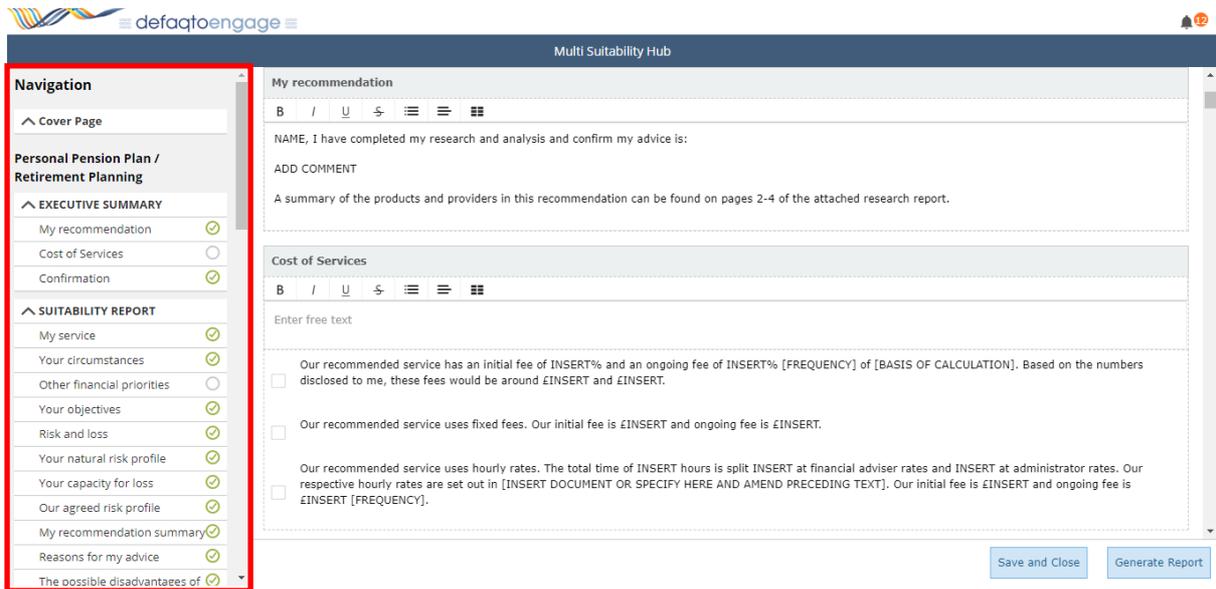
Your selected suitability templates will then load.

The scroll bar located on the right hand side of the page allows you to scroll down through the entire suitability template.



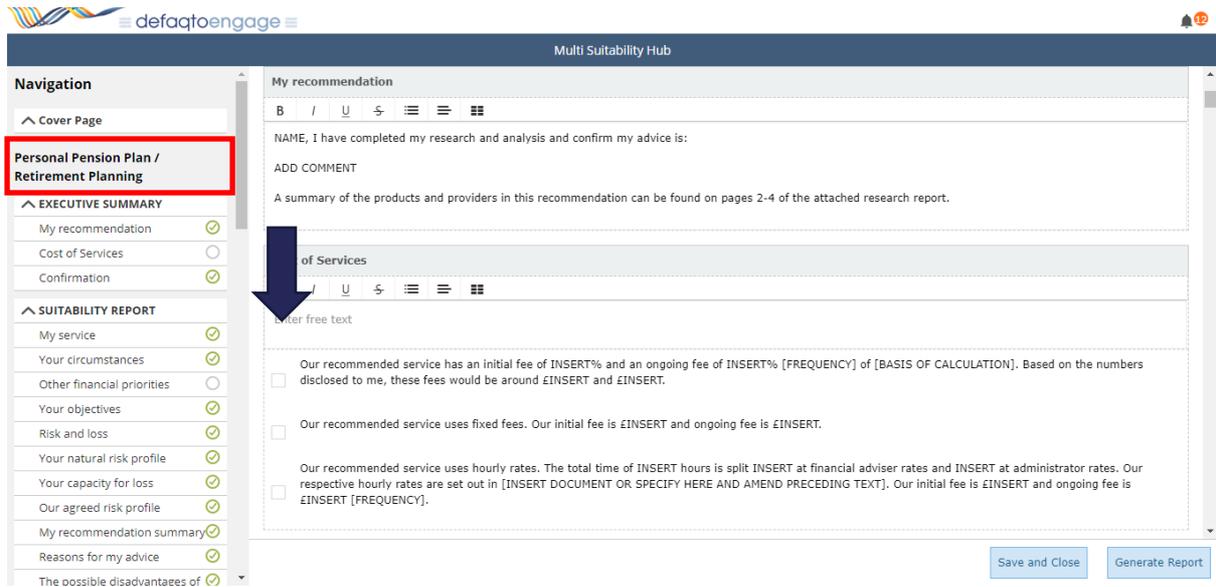
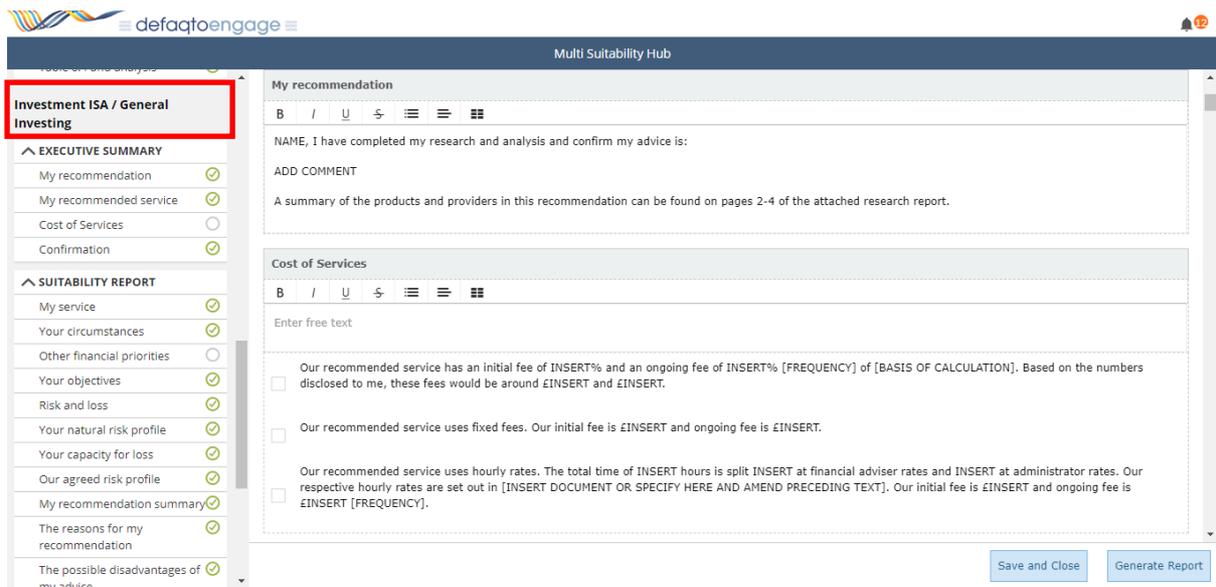
The screenshot shows the 'Multi Suitability Hub' interface. On the left, there is a 'Navigation' pane with sections for 'Cover Page', 'Personal Pension Plan / Retirement Planning', 'EXECUTIVE SUMMARY', and 'SUITABILITY REPORT'. The 'SUITABILITY REPORT' section is expanded, showing various sub-sections with status indicators (green checkmarks or circles). The main content area contains a 'My recommendation' section with a text editor and a 'Cost of Services' section with a text editor and several checkboxes. A large blue arrow on the right side of the page points downwards, indicating the scroll bar's function.

The 'Navigation' pane allows you to jump to specific sections of the suitability template by clicking on the individual sections of the report.



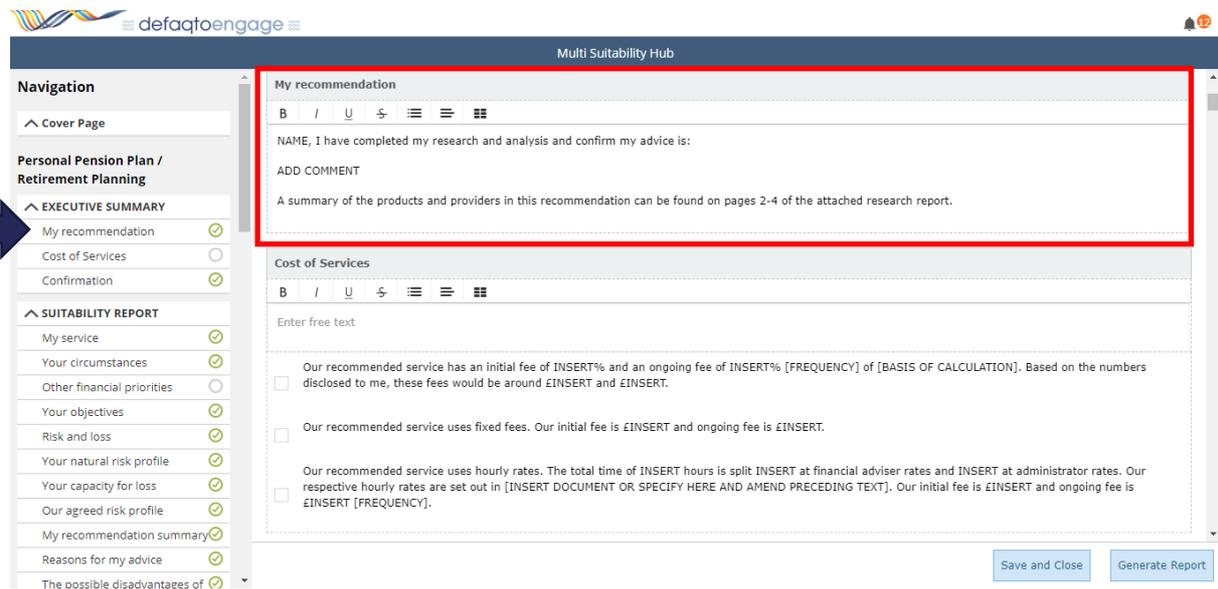
This screenshot is identical to the previous one, but with a red rectangular box highlighting the 'Navigation' pane on the left side of the interface. This highlights the list of sections that can be clicked to navigate through the report.

The 'Navigation' pane displays a section for each of your selected research recommendations.

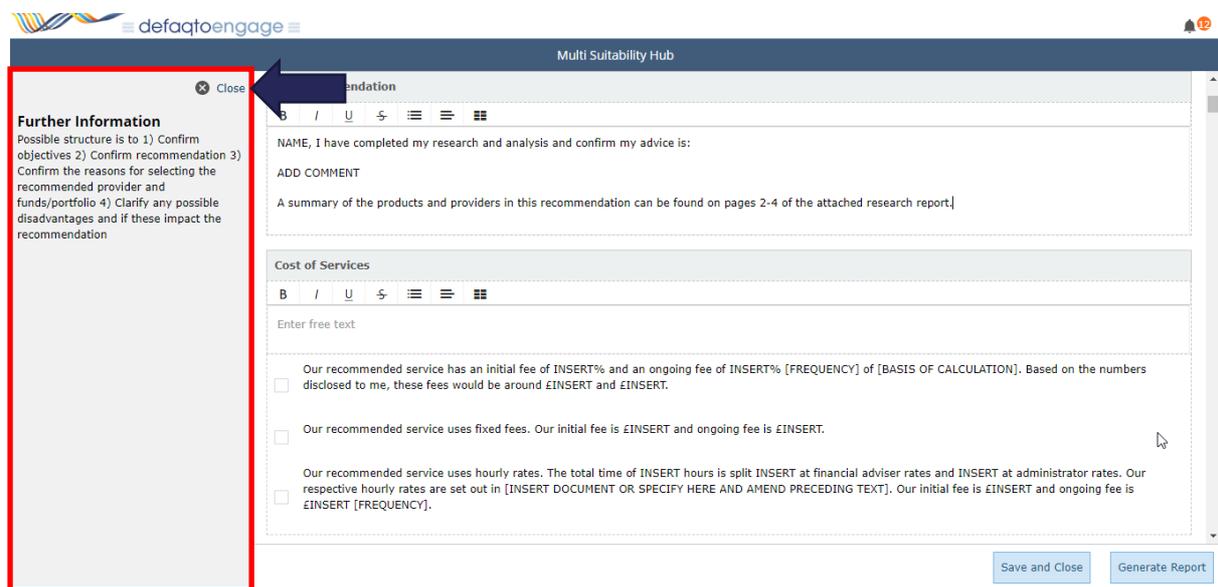



You now need to complete every section of the suitability template in order to create your report.

The suitability template will automatically pull through the client's natural and agreed risk profiles, along with details of each research recommendation such as provider name and investment amount.

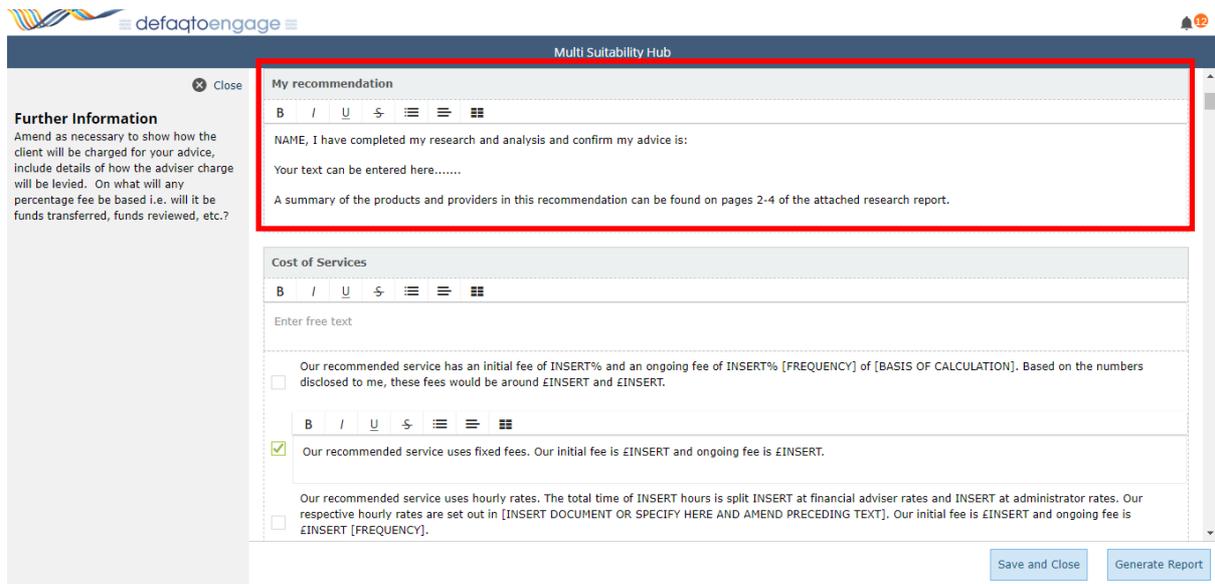


By clicking onto a section of the suitability wizard, you are required to personalise each section of text.



Guidance notes will appear on the left of the page once you click into a section of text. By clicking 'Close', you can return back to the 'Navigation' pane.

Some sections require you to write your own free text.



**My recommendation**

B / I / U / £ / ££ / £££

NAME, I have completed my research and analysis and confirm my advice is:

Your text can be entered here.....

A summary of the products and providers in this recommendation can be found on pages 2-4 of the attached research report.

**Cost of Services**

B / I / U / £ / ££ / £££

Enter free text

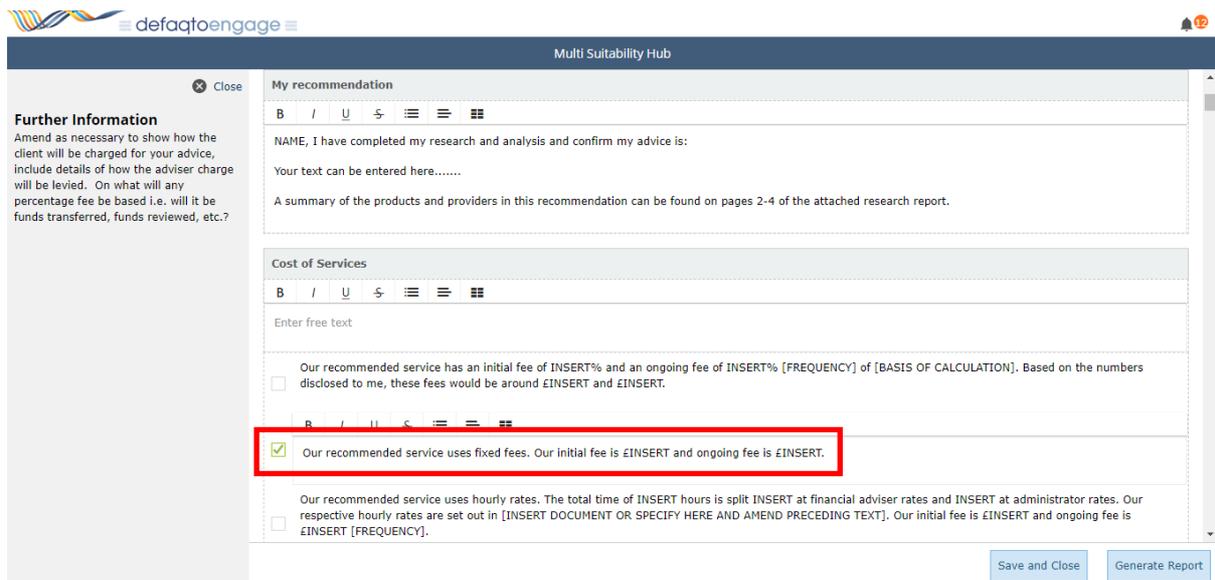
Our recommended service has an initial fee of INSERT% and an ongoing fee of INSERT% [FREQUENCY] of [BASIS OF CALCULATION]. Based on the numbers disclosed to me, these fees would be around £INSERT and £INSERT.

Our recommended service uses fixed fees. Our initial fee is £INSERT and ongoing fee is £INSERT.

Our recommended service uses hourly rates. The total time of INSERT hours is split INSERT at financial adviser rates and INSERT at administrator rates. Our respective hourly rates are set out in [INSERT DOCUMENT OR SPECIFY HERE AND AMEND PRECEDING TEXT]. Our initial fee is £INSERT and ongoing fee is £INSERT [FREQUENCY].

Save and Close   Generate Report

Others ask you to select from a list of pre-built options, which then require further customisation.



**My recommendation**

B / I / U / £ / ££ / £££

NAME, I have completed my research and analysis and confirm my advice is:

Your text can be entered here.....

A summary of the products and providers in this recommendation can be found on pages 2-4 of the attached research report.

**Cost of Services**

B / I / U / £ / ££ / £££

Enter free text

Our recommended service has an initial fee of INSERT% and an ongoing fee of INSERT% [FREQUENCY] of [BASIS OF CALCULATION]. Based on the numbers disclosed to me, these fees would be around £INSERT and £INSERT.

Our recommended service uses fixed fees. Our initial fee is £INSERT and ongoing fee is £INSERT.

Our recommended service uses hourly rates. The total time of INSERT hours is split INSERT at financial adviser rates and INSERT at administrator rates. Our respective hourly rates are set out in [INSERT DOCUMENT OR SPECIFY HERE AND AMEND PRECEDING TEXT]. Our initial fee is £INSERT and ongoing fee is £INSERT [FREQUENCY].

Save and Close   Generate Report

With sections such as 'Total charges' requiring you to complete a data table.

**Total charges**

The table below shows the expected charges for my advice and the recommended products over the next 12 months. The charges are expressed as:

CHARGE TYPE	UPFRONT (£)	UPFRONT (%)	ONGOING (£)	ONGOING (%)
PRODUCT				
PLATFORM				
FUNDS TOTAL COST				
INITIAL ADVICE				
ONGOING ADVICE				
<b>TOTALS</b>	£	%	£	%

The total cost of my advice and recommendation is INSERT% or £INSERT in year 1.

**Affordability**

Buttons: Save and Close, Generate Report

Once you have completed editing a section of the suitability template, the status icon will change from a white circle containing a green tick;

**My recommendation**

NAME, I have completed my research and analysis and confirm my advice is:

ADD COMMENT

A summary of the products and providers in this recommendation can be found on pages 2-4 of the attached research report.

**Cost of Services**

Enter free text

Our recommended service has an initial fee of INSERT% and an ongoing fee of INSERT% [FREQUENCY] of [BASIS OF CALCULATION]. Based on the numbers disclosed to me, these fees would be around £INSERT and £INSERT.

Our recommended service uses fixed fees. Our initial fee is £INSERT and ongoing fee is £INSERT.

Our recommended service uses hourly rates. The total time of INSERT hours is split INSERT at financial adviser rates and INSERT at administrator rates. Our respective hourly rates are set out in [INSERT DOCUMENT OR SPECIFY HERE AND AMEND PRECEDING TEXT]. Our initial fee is £INSERT and ongoing fee is £INSERT [FREQUENCY].

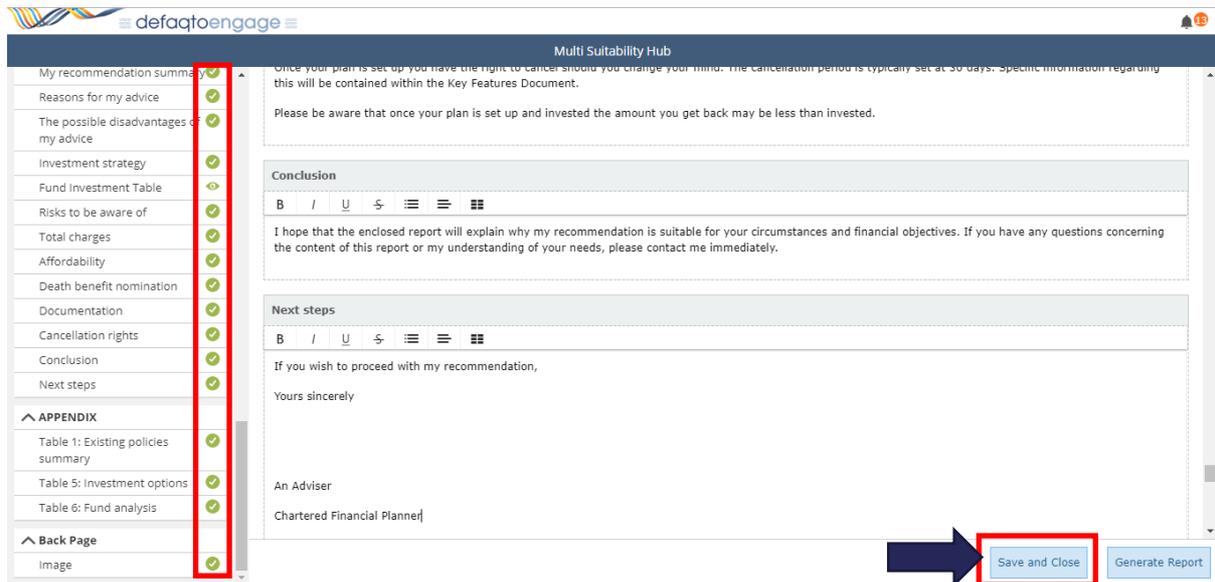
Buttons: Save and Close, Generate Report

To a green circle containing a white tick.

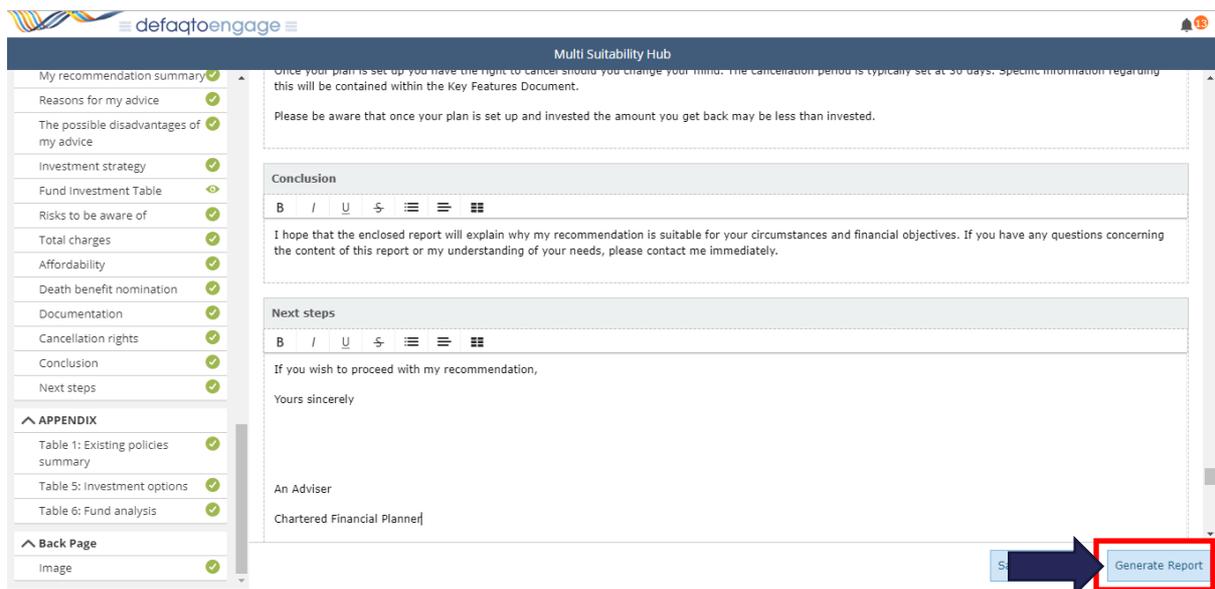
**EXECUTIVE SUMMARY**

- My recommendation
- Cost of Services

In order to generate a suitability report, you need to make sure every section of the suitability template has been completed.

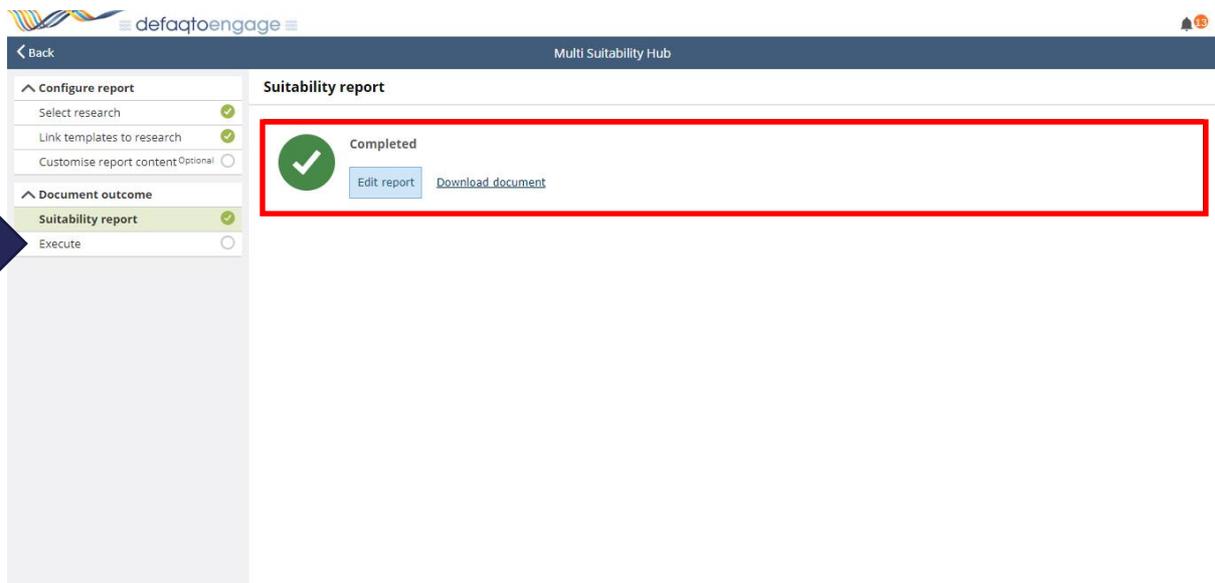


If you get partially through completing the template and need to close it down, click 'Save and Close'. This will allow you to save your changes and resume the creation of the report at a later date.



Once you have completed editing each section of the template, click 'Generate Report'.

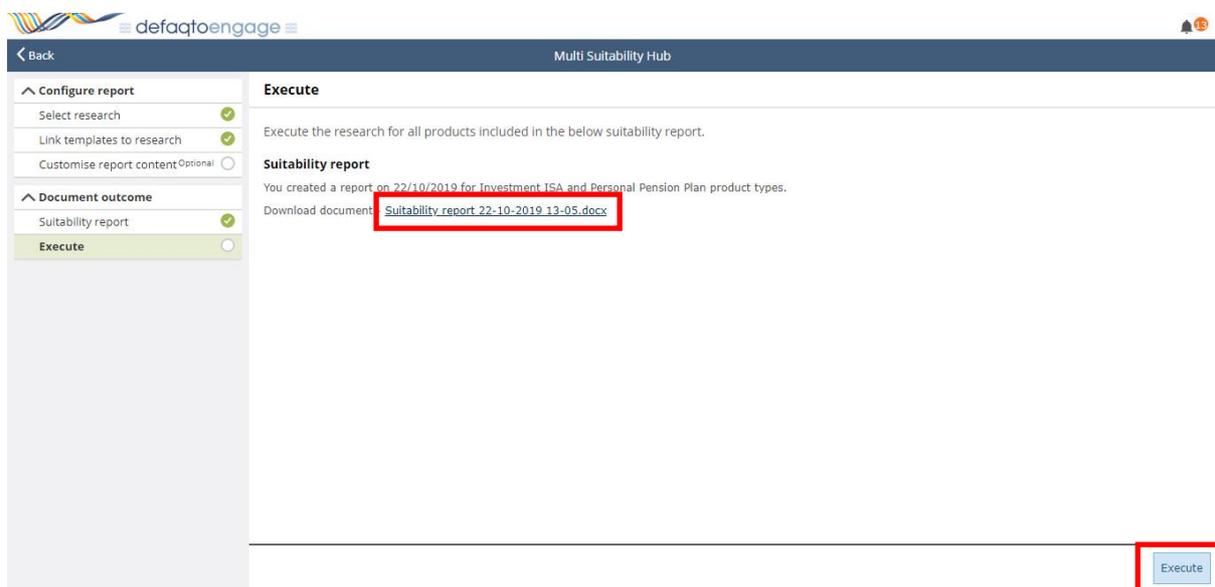
Once your suitability report has been successfully generated, you leave the suitability template and return back to the hub, where you have the ability to edit your report.



If you are happy with your suitability report, click 'Execute'.

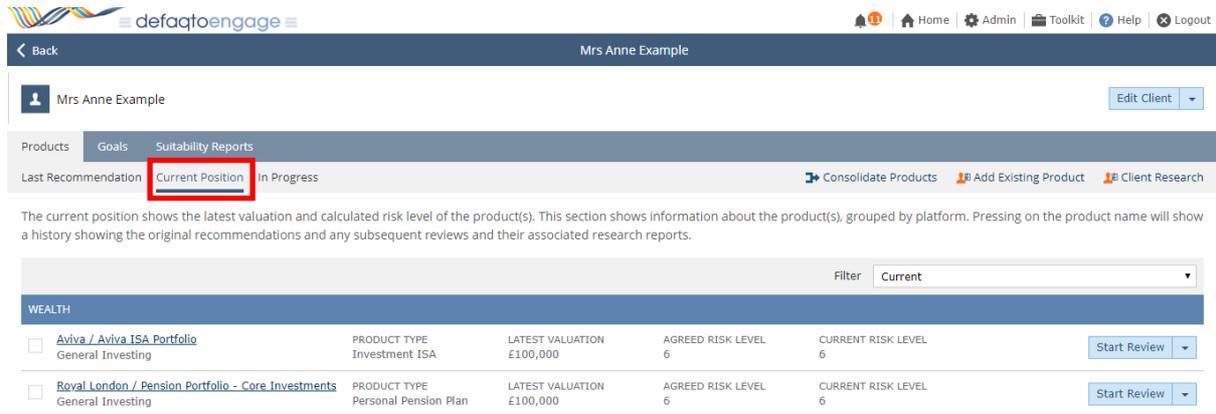
## Step five – Execute

The fifth step of the hub allows you to complete the process by allowing you to view and 'Execute' your suitability report.



By doing so, you will return back to your client 'Goal'.

Your recommendation has now moved from 'In Progress' to the 'Current Position' section of the goal, ready for you to carry out a review.



The current position shows the latest valuation and calculated risk level of the product(s). This section shows information about the product(s), grouped by platform. Pressing on the product name will show a history showing the original recommendations and any subsequent reviews and their associated research reports.

WEALTH					Filter	Current
<input type="checkbox"/>	<a href="#">Aviva / Aviva ISA Portfolio</a> General Investing	PRODUCT TYPE Investment ISA	LATEST VALUATION £100,000	AGREED RISK LEVEL 6	CURRENT RISK LEVEL 6	<a href="#">Start Review</a>
<input type="checkbox"/>	<a href="#">Royal London / Pension Portfolio - Core Investments</a> General Investing	PRODUCT TYPE Personal Pension Plan	LATEST VALUATION £100,000	AGREED RISK LEVEL 6	CURRENT RISK LEVEL 6	<a href="#">Start Review</a>

If you are using the Intelligent Office integration, your research and suitability report will be sent back and executed within Intelligent Office. It is important to understand that once a research case has been executed it cannot be undone. Please take care to ensure you only execute, once your client has confirmed they wish to proceed with the recommendation.

This completes the guide on how to use the 'Multi Suitability Hub' in Engage Core. If you have any further questions, please contact Defaqto Customer Support on 01844 295544 or email [customersupport@defaqto.com](mailto:customersupport@defaqto.com).

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[defaqto.com](https://defaqto.com)

