

# integration user guide

intelliflo planning and intelliflo office

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The integration between intelliflo office and intelliflo planning ensures data integrity between the two platforms and offers significant time savings when building a plan.

This user guide outlines how the integration works and provides details on the data mapped between the platforms.

### **How do I install intelliflo planning?**

intelliflo planning can be purchased through the intelliflo store by clicking on the “intelliflo planning” app and installing. Note: Your firm administrator may have to approve the installation before it is available for you to use.

### **How do I launch intelliflo planning?**

Once the installation has been approved:

- Open your client within intelliflo office
- Select ‘Client Actions’
- Select ‘intelliflo planning LaunchPad’ from the section ‘intelliflo office store Apps’

### **What type of data will be loaded?**

There are a significant number of data fields which are shared between the two platforms, these are listed in Annex A. These fields populate the following areas of intelliflo planning:

- People
- Property
- Mortgages
- Investments
- Pensions
- Income
- Regular Expenses
- Businesses

Note:

- We import only plans with a status of ‘In Force’ and for Investments and Defined Contribution pensions- we import only ones with valuation greater than £0.
- Inflation Percentages, Surplus Percentage Saved and Expenditure on Death of Spouse are set to group level defaults when the client is created.

## How are Wraps imported?

If a plan or asset is linked to one of the “Wrapper” types listed below, it will be imported to intelliflo planning using the mappings for the parent wrap rather than the underlying investment. For example, a plan type of “Cash Account” linked to a parent wrapper type of “SIPP” will be loaded into intelliflo planning as a pension. However, a “Cash Account” with no parent wrap will be loaded into intelliflo planning as a normal cash account in the investment section.

- SIPP
- SSAS
- Offshore Bond
- Group SIPP
- Family SIPP

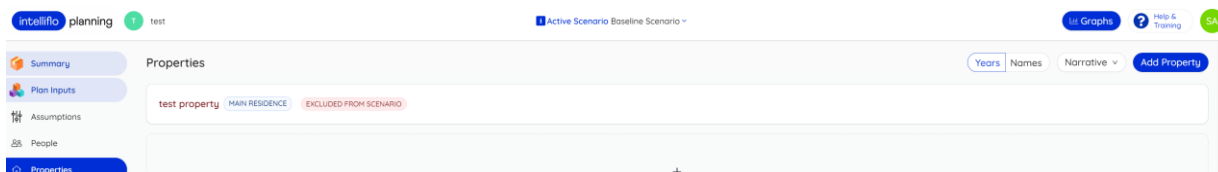
## What data will I have to add directly into intelliflo planning plan?

Whilst a significant amount of the data required to populate your plan will be loaded via the integration, **there are data fields required for planning purposes which need to be directly added into intelliflo planning.** These include:

- Data not held in intelliflo office, but which is required for planning purposes in intelliflo planning. For example: Expected Growth Rates. These fields are detailed in Annex A.
- One-off inflow such as expected inheritances
- Gifts
- Plans held in intelliflo office which are either not required or not directly supported in intelliflo planning such as a “QROPS”. These plans are detailed in Annex E.

## How will data be loaded?

To ensure you have the opportunity to review newly imported data and add any additional required data; assets and plans will be loaded into intelliflo planning with a state of ‘excluded’. The narrative for the items will be shown in red text. An ‘excluded state’ means the data is held within intelliflo planning but not used within the projections.



After you have reviewed and added in additional data you can include the item into the plan.

## Can I send reports generated in intelliflo planning into intelliflo office?

When you generate a report in intelliflo planning you have the option to load it directly into intelliflo office. This will be stored in the documents section of intelliflo office against 'all head of households'.

## Having issues importing from intelliflo office into intelliflo planning?

### Initial checklist:

1. Have you enabled pop-ups?
2. Have you installed the intelliflo planning app?
3. Is your email verified within intelliflo office? (see below on how to check this)
4. Is there any 'white space' after your name in user management? (see below on how to check this)

### Email verification within intelliflo office

Log into intelliflo office  
Click on '**Home**' then '**My Setup**'

Under '**My Setup**', check to see if the email address displayed is verified. If not, you may need to send another verification request.

Document Preference		Notifications	
Email Address (Primary): jon.woodger@i4csoftware.co.uk			
Email Address (New): <input type="text"/>			
	Verified On	Verification Request	Make Primary
@i4csoftware.co.uk	17/07/2018 10:05:28	Resend	Make Primary

Once checked and verified, click on '**Adviser Workplace**'.

From the drop down, there should be an '**Administration**' tab.

Check your user details and ensure there is no 'white space' after your name. To check this, press delete until you are next to your surname to erase the white space.

If there are qualifications or special characters after your surname, this may impact your ability to import information through it intelliflo planning.

Once you've followed the above, log out of intelliflo office and allow **approximately 15 minutes** before logging back into intelliflo.

## Annex A - Data fields loaded

### A.1 Client Details

intelliflo planning field	intelliflo office field	Important notes
Name	First Name + Last Name	
Known As	First Name	
Date of Birth	Date of Birth	If this field is not populated in intelliflo office the load will fail.
Gender	Gender	
Relationship Type	Relationship Type	Relationship types linked by intelliflo planning to create a master client record: <ul style="list-style-type: none"> <li>• Civil Partner</li> <li>• Co-habiting</li> <li>• Engaged</li> <li>• Partner</li> <li>• Spouse</li> <li>• Widow or Widower</li> </ul>
Financial Planner	Advisor Name	

Data to be added directly into intelliflo planning:

- Dependents
- Personal Lifetime Allowance
- Pension Carry Forward
- Money Purchase Annual Allowance
- Business Asset Relief to Date
- Inheritance Tax Relief

## A.2 Fact Find – Assets

intelliflo planning field	intelliflo office field	Important Notes
Ownership %	%Ownership	Ownership of properties in intelliflo planning must = 100%. We will assume that if ownership is not specified that jointly owned properties will be owned 50%:50%. We will only import ownership % if its populated and adds up to 100%
Property / Business / Possession	Asset Category	See mappings below
Description	Description	
Current Value	Asset Value	
Base Costs for CGT	Original Value	

The following assets are imported as a property

- Main Residence (Main residence will be set to true in intelliflo planning)
- Holiday Home
- Investment Property
- Buy to Let Property
- Non-Income Producing Real Estate
- Overseas Property
- Rental Property/Other Property
- Second Home

The following assets will be mapped as a possession

- Boat
- Collectibles/Art/Other Valuables
- Home Contents
- Motor Vehicles
- Other

The following assets will be mapped as a business

- Own Business

The following assets will be mapped as an investment

- Cash
- Investments

In case the assets are mapped to Wrappers or mapped to subplans which are linked to Wrappers they will be mapped as per the rules specific to Wrapper except for plan type = WRAP

Following plan types are considered as WRAPs in intelliflo office

- Family SIPP
- Group SIPP
- Offshore Bond
- QROPS
- SIPP
- SSAS
- Wrap

Data to be added directly into intelliflo planning:

- Growth Rates
- Death Options
- Sell Events
- Dividend for Businesses
- Rental Income for properties
- Renovation Costs for properties
- Contributions/withdrawals and specific charges – for investments



### A.3 Plans – Mortgages

Mortgages are only imported as if they are a plan and linked to a property which is also imported into intelliflo planning.

intelliflo planning field	intelliflo office field	Important notes
Ownership %	NA	Defaulted to ownership percent of property linked
Mortgage Value	Outstanding Value if Outstanding Value is null picks up Loan Amount	
Interest Rate	Rate	
Repayment Type	Repayment Method	
Start Event	Policy Start Date if it is not null else property Start Date	
Cease Event	End Date if populated, else Start Date plus Term	

Note:

- Mortgages with a Repayment type of “Split Repayment” are not imported
- Data to be added directly into intelliflo planning:
  - Offset Mortgage details
  - Interest Rate adjustments
  - Overpay adjustments

The following plans are imported as a loan:

- Bridging Loan
- Credit Card
- Peer to Peer Loan
- Personal Loan
- Personal Loan (Secured)
- Personal Loan (Unsecured)

#### A.4 Fact Find – Employment Income

intelliflo planning field	intelliflo office field	Important notes
Owner	Owner	
Income Type	Income Category	
Description	Income Description	
Income Amount	Gross Basic Annual Income	intelliflo planning is a “gross of tax” system so only gross income amounts will be imported

Data to be added directly into intelliflo planning:

- Growth Rates
- Death Options
- End Events

#### Incomes not imported

The following income categories will not be imported. This is because income associated with an asset or plan within intelliflo planning is entered against that asset/plan as opposed to directly in the Income section for greater integrity.

- Non-Contributory Pension
- Company Pension
- Private Pension
- Company Pension
- Taxable Investment Income
- Non-Taxable Investment Income
- Dividends

Data to be added directly into intelliflo planning:

- Rental income should be entered directly in intelliflo planning against the property
- State pensions are automatically added within intelliflo planning and this amount should be amended directly in intelliflo planning

## A.5 Fact Find – Expenditure

We import expenses only if value is > 0

intelliflo planning field	intelliflo office field	Important notes
General expense category	Category	Category from intelliflo office is populated into different overheads under General expense category in intelliflo planning as per the mapping listed in annex G
Essential Amount	Net Amount * Frequency	Depending on the category the expense is classified we will either populate it as essential or discretionary. Refer Annex G for mapping of Expense category
Discretionary Amount	Net Amount * Frequency	
Start Date		Set to pre-existing

Data to be added directly into intelliflo planning:

- End Events

## A.6 Plans – Investments

intelliflo planning field	intelliflo office field	Important notes
Investment Description	Product Provider + Plan Type	
Investment Type	Plan Type	
Current Value	Valuation	Latest valuation only
Withdrawal Amount	Withdrawals- Amount * Frequency	Regular Self Withdrawals only
Contribution Amount	Contributions- Amount * Frequency	Regular Self Contributions only

Please see Annex B for the mappings of plan types.

Data to be added directly into intelliflo planning:

- Risk Profile
- Charges
- Death Options
- Sell Events
- Tax related data

## A.7 Plans – Defined Contribution Pensions

Data imported

intelliflo planning field	intelliflo office field	Important notes
Owner	Owner	
Description	Product Provider + Plan Type	
Policy Structure	Based on Plan Type	See Annex C for mappings
Policy Type	Based on plan Type	See Annex C for mappings
Amount	Latest Valuation	Latest valuation only
Contributions	Contributions- Amount * Frequency	If the contribution is linked to payroll, then we need to add the linked employment manually after the import
Withdrawals (type annuity in payment)	Withdrawals Amount	Withdrawals are imported if the plan is mapped to Annuity in payment

Data to be added directly into intelliflo planning:

- Risk Profile
- Drawdown Value
- Original Crystallised Amount
- Withdrawals
- Contributions (note: percentage contributions not imported)
- Scheme Specific PCLS
- Charges
- Death options

## A.8 Plans – Defined Benefit Pensions

intelliflo planning field	intelliflo office field	Important notes
Owner	Owner	
Description	Product Provider + Plan Type	
Policy Structure	Based on plan type	
Status	<ul style="list-style-type: none"> <li>• “In Payment” if there is a withdrawals</li> <li>• “Active” if there is a Contribution</li> <li>• Else Deferred</li> </ul>	
Linked Employment	Salary if one loaded for the owner	
Gross Contribution	% of Salary Under Contributions	
Benefit Basis	“Calculated” if Status = “Active” “Statement” if Status = “Deferred”	
Income	If Status = “In Payment” then “Withdrawal Amount” Else – Prospective Pension at retirement p.a lumpsum taken	
Benefits Start Event	Selected Retirement Age (if populated)	
Lump Sum	Prospective Lumpsum at Retirement	
Earnings Assumption	Pensionable Salary (if populated)	Currently Defaulted to 0 as its not available yet in the intelliflo office API
Length of Service to Date	Years Completed	
Accrual Rate	Accrual Rate	

Data to be added directly into intelliflo planning:

- Death options
- Tax free cash options

The following plans are imported as a Defined Benefit pension:

- Defined Benefit Trustee buy in
- Final Salary Scheme
- Group Final Salary

## A.9 Fact Find – Liabilities

intelliflo planning field	intelliflo office field	Important notes
Owner	Owner	
Outstanding Balance	Latest Valuation amount	
Interest Rate	Interest Rate	
Repayment Type	Loan Type	

### Data to be added directly into intelliflo planning:

- Stop event (default is forever)

## A.10 Plans - Protection

intelliflo planning field	intelliflo office field	Important notes
Owner	Owner	
Policy Type	Plan Type	Based on mappings in Annex F
Policy description	Provider name + Plan Type	
Annual Premium Amount	Premiums - Amount * Frequency	
Benefits Amount	Life Cover Sum Assured or Critical Illness Sum Assured	Where there is a different benefit held in intelliflo office for illness and death we will not import a value
Annual Benefit amount	Benefit Payable Amount	Applicable to plans which has annual benefit instead of lump sum benefits
End Event	Policy End Date	

## Annex B – intelliflo office plans mapped to investments

intelliflo office plan name	intelliflo planning investment type
BES (Business Expansion Scheme) - before EISs	Enterprise Investment Scheme
Collective Investment Account	Unit Trust / OEIC
Capital Redemption Policy	Onshore Bond
Cash Account	Cash Account
Cash Deposit	Cash Account
Collective Investment account	Unit Trust / OEIC
Debenture	Other Investment
Discretionary managed Service	Unit Trust / OEIC
Endowment	Other Investment
Enterprise Investment Scheme (Non-Regulated)	Enterprise Investment Scheme
Enterprise Investment Scheme (Regulated)	Enterprise Investment Scheme
Enterprise Investment Zone Trust	Other Investment
Equity Holdings	Direct Equity
Exchange Traded Fund	Direct Equity
Friendly Society Savings	Other Investment
Geared Investments	Other Investment
General Investment Account	Unit Trust / OEIC
Guaranteed Growth Bond	Other Investment
Guaranteed Income Bond	Other Investment
Hedge Fund	Other Investment
Inheritance Tax Service	Business Property Relief
Insurance/Investment Bond	Onshore Bond
Insurance/Investment Bond (Distribution)	Onshore Bond
Investment Trust	Other Investment
ISA (AIM)	Stocks and Shares ISA
ISA (Cash)	Cash ISA
ISA (Help to Buy)	Cash ISA
ISA (Maxi)	Stocks and Shares ISA
ISA (Maxi/Mini Transfer)	Stocks and Shares ISA
ISA (Mini Cash)	Cash ISA
ISA (Mini Equity)	Stocks and Shares ISA
ISA (Mini Insurance)	Cash ISA
ISA (NISA)	Stocks and Shares ISA
ISA (Stocks And Shares)	Stocks and Shares ISA
ISA (Tessa Only)	Cash ISA
Life Settlement Fund	Other Investment
Lifetime ISA (Cash)	Cash ISA
Lifetime ISA (Stocks and Shares)	Stocks and Shares ISA
Loan Note	Other Investment
Maximum Investment Plan	Other Investment
National Savings	National Savings and Investment Income Bond
National Savings (Fixed Interest Certificate)	National Savings and Investment Income Bond
National Savings (Guaranteed Equity Bond)	National Savings and Investment Growth Bond
National Savings (Income Bond)	National Savings and Investment Income Bond
National Savings (Index Linked Certificate)	National Savings and Investment Income Bond



National Savings (National Savings Certificate)	National Savings and Investment Income Bond
National Savings (Premium Bond)	Premium Bond
Non- Discretionary Managed Service	Unit Trust / OEIC
OEIC / Unit Trust	Unit Trust / OEIC
Offshore Bond	Offshore Bond
Offshore Deposit	Cash Account
Offshore OEIC/Fund	Other Investment
Offshore Regular Savings	Other Investment
Personal Equity Plan	Stocks and Shares ISA
Property Holdings	Other Investment
Property Partnership	Other Investment
Property Syndicate	Other Investment
Residential Property Development	Other Investment
Savings Account	Cash Account
Seed Enterprise Investment Scheme (Non-Regulated)	Seed Enterprise Investment Scheme
Seed Enterprise Investment Scheme (Regulated)	Seed Enterprise Investment Scheme
Share Incentive Plan	Direct Equity
Share Save Scheme	Direct Equity
SICAV	Other Investment
Structured Plan	Other Investment
Structured Plan (Cash ISA)	Cash ISA
Structured Plan (Deposit)	Cash Account
Structured Plan (Medium Term Note)	Other Investment
Structured Plan (Stocks & Shares ISA)	Stocks and Shares ISA
TESSA	Cash ISA
Traded Endowment Plan	Other Investment
Unregulated Collective Investments	Other Investment
Venture Capital Trust (Non- Regulated)	Venture Capital Trust
Venture Capital Trust (Regulated)	Venture Capital Trust
Wrap	Unit Trust / OEIC

## Annex C – intelliflo office plans mapped to defined contribution pensions

Plan	intelliflo planning Pension Type
Annuity (Non-Pension)	Income
Alternatively Secured Pension Plan	Drawdown
Appropriate Personal Pension	Personal Pension
CIMP	Occupational
CIMP & COMP	Occupational
COMP	Occupational
Deferred Annuity	Self Invested Personal Pension
Deferred SIPP	Self Invested Personal Pension
Enhanced Pension Annuity	Annuity In Payment
Executive Pension Plan	Occupational
Family SIPP	Self Invested Personal Pension
Fixed Term Annuity	Income
FSAVC	Occupational
Group Personal Pension	Personal Pension
Group SIPP	Self Invested Personal Pension
Group Stakeholder Pension	Personal Pension
Immediate Vesting Personal Pension	Personal Pension
Income Drawdown (Beneficiary)	Drawdown
Income Drawdown (Capped)	Drawdown
Income Drawdown (Flexi- Access)	Self Invested Personal Pension
Income Drawdown (Flexible)	Drawdown
Lifetime Annuity	Annuity In Payment
Money Purchase Contracted	Personal Pension
Pension Annuity	Annuity In Payment

Pension Annuity (Conventional)	Annuity In Payment
Pension (Flexible)	Self Invested Personal Pension
Pension Annuity (Impaired Life)	Annuity In Payment
Pension Annuity (Temporary)	Income
Pension Annuity (Unit Linked)	Annuity In Payment
Pension Annuity (With Profits)	Annuity In Payment
Pension Fund Withdrawal	Drawdown – Fully Crystallised
Personal Pension Plan	Personal Pension
Phased Retirement	Self Invested Personal Pension
PIA (Non Protected Rights)	Self Invested Personal Pension
PIA (Protected Rights)	Self Invested Personal Pension
s226 RAC	Personal Pension
s32 Buyout Bond	Personal Pension
Scheme Pension	Occupational Pension
SIPP	Self Invested Personal Pension
SSAS	Occupational
Stakeholder Individual	Personal Pension
Trustee Investment Plan	Personal Pension
Unsecured Pension	Drawdown – Fully Crystallised

## Annex D – Mortgage Plans imported to intelliflo planning

Mortgage
Mortgage (Bridging Loan)
Mortgage (Buy to Let)
Mortgage (Consumer Buy to Let)
Mortgage (Council/Tenant to Buy)
Mortgage (Further Advance)
Mortgage (Government Home Ownership Scheme)
Mortgage (Home Purchase Plan)
Mortgage (Let to Buy)
Mortgage (Product Transfer)
Mortgage (Re-mortgage)
Mortgage (Retirement Interest Only)
Mortgage (Right to Buy)
Mortgage (Second Charge)
Mortgage (Second Home)
Mortgage (Self-Build)
Mortgage (Shared Ownership)
Mortgage (Standard Residential)
Mortgage - Non-Regulated (Bridging Loan)
Mortgage - Non-Regulated (Buy to Let)
Mortgage - Non-Regulated (Offshore)
Mortgage - Non-Regulated (Overseas)
Mortgage - Non-Regulated (Product Transfer)

## Annex E – intelliflo office plans not imported into intelliflo planning

intelliflo plan Name	Rationale
AVC	Plan not currently modelled by intelliflo planning
Business Premises Renovation Allowance	Plan not currently modelled by intelliflo planning
Conveyancing Servicing Plan	Plan not currently modelled by intelliflo planning
Child Trust Fund	These do not form part of the owner's plan
Commercial Property Purchase Scheme	Plan not currently modelled by intelliflo planning
Dependants Pension	Plan not currently modelled by intelliflo planning
Discounted Gift Scheme	Gifts Trusts are not currently imported into planning
EFRBS	Plan not currently modelled by intelliflo planning
Enterprise Zone Syndicate	Plan not currently modelled by intelliflo planning
Equivalent Pension Benefits	Plan not currently modelled by intelliflo planning
Exempt Property Unit Trust	Plan not currently modelled by intelliflo planning
Film Partnership	Plan not currently modelled by intelliflo planning
FURBS	Plan not currently modelled by intelliflo planning
Group CIMP	Plan not currently modelled by intelliflo planning
Group COMP	Plan not currently modelled by intelliflo planning
Group Dependants Pension	Plan not currently modelled by intelliflo planning
Group Final Salary	Plan not currently modelled by intelliflo planning
Group Offshore Pension Scheme	Plan not currently modelled by intelliflo planning
Group S32 Buyout Bond	Plan not currently modelled by intelliflo planning
Hancock Annuity	Plan not currently modelled by intelliflo planning
Individual Retirement Account	Plan not currently modelled by intelliflo planning
Insurance/Investment Bond (With Profits)	User to add intelliflo planning as an onshore or offshore bond
Junior ISA (Cash)	Plan not currently modelled by intelliflo planning

Junior ISA (Stocks and Shares)	Plan not currently modelled by intelliflo planning
Master Trust Pension	Plan not currently modelled by intelliflo planning
Mortgage - Non-Regulated (Commercial)	Commercial mortgages not modelled by intelliflo planning
Mortgage - Non-Regulated (Limited Company)	Commercial mortgages not modelled by intelliflo planning
National Savings (Child Bonus Bond)	Plan not currently modelled by intelliflo planning
Offshore Pension	Plan not currently modelled by intelliflo planning
Offshore Savings Plan	This is not currently modelled by intelliflo planning
Peer to Peer Loan	This is not currently modelled by intelliflo planning
Purchase Life Annuity	Plan not currently modelled by intelliflo planning
QNUPS	Plan not currently modelled by intelliflo planning
QROPS	Plan not currently modelled by intelliflo planning
Regular Savings Plan	Plan not currently modelled by intelliflo planning
Third Way Pensions	Plan not currently modelled by intelliflo planning
Trust	Gifts Trusts are not currently imported into intelliflo planning
UURBS	Plan not currently modelled by intelliflo planning
Whole of Life (Investment)	Plan not currently modelled by intelliflo planning
Will Workplace Pension Scheme	Plan not currently modelled by intelliflo planning

## Annex F - Protection plan mappings

intelliflo planning Plan	intelliflo planning Protection Type
Accident and Sickness Insurance	Income Protection
Accidental Death Insurance	Life Term Protection
General Insurance (Income Protection)	Income Protection
Gift Inter Vivos	Life Decreasing Term Protection
Group Accident and Sickness	Critical Illness Term
Group Critical Illness	Critical Illness Term
Group Death In Service	Death in Service
Group Income Protection	Income Protection
Group Life (Excepted)	Life Term Protection
Group Life (Registered)	Life Term Protection
Group Term	Life Term Protection
Income Protection	Income Protection
Life Settlement Fund	Investments
Pension Term Assurance	Life Term Protection
Relevant Life Policy	Term Life
Term Protection	Life Term Protection
Term Protection (Convertible)	Life Term Protection
Term Protection (Critical Illness)	Critical Illness Term Protection
Term Protection (Decreasing Term - CI)	Critical Illness Decreasing Term Protection
Term Protection (Decreasing Term - Life & CI)	Life and Critical Illness Decreasing Term Protection
Term Protection (Decreasing Term)	Life Decreasing Term Protection
Term Protection (Family Income Benefit - CI)	Critical Illness Family Income Benefit
Term Protection (Family Income Benefit - Life & CI)	Life and Critical Illness Family Income Benefit

Term Protection (Family Income Benefit)	Life Family Income Benefit
Term Protection (Increasing Term)	Life Term Protection
Term Protection (Level - Life & CI)	Life and Critical Illness Term Protection
Term Protection (Level)	Life Term Protection
Term Protection (Mortgage Protection)	Life Decreasing Term Protection
Term Protection (Renewable)	Life Term Protection
Whole Of Life	Life Whole Of Life Protection
Whole Of Life (Investment)	Life Whole Of Life Protection

## Annex G- Mapping General expense category

### Monthly Non-Essential Outgoings

intelliflo office Category	intelliflo planning Category	Essential or Discretionary
Gym	Entertainment and Leisure	Discretionary
Holidays	Holidays	Discretionary
Entertainment	Entertainment and Leisure	Discretionary
Life/General Assurance premium	None	None - will be loaded as a contribution to plan
Other (Non-Essential)	Miscellaneous	Discretionary

### Basic Quality of Living

intelliflo office Category	intelliflo planning Category	Essential or Discretionary
Clothing	Living	Essential
Furniture/Appliances/Repairs	Household	Essential
Toiletries	Living	Essential
TV/Satellite/Basic Recreation	Living	Essential
School Fee/Childcare	None?	Enter Direct
Transport	Transport	Essential
Other (Basic Quality of Living)	Miscellaneous	Essential



### Monthly liability Expenditure

intelliflo office Category	intelliflo planning Category	Essential or Discretionary
Personal Loans	None	Loaded as a plan
Credit Cards	None	Loaded as a plan
Mortgage	None	Loaded as a plan
Maintenance/Alimony	Dependants	Essential
Other (Liability)	None	Loaded as a plan

### Monthly Basic Essential Expenditure

intelliflo office Category	intelliflo planning Category	Essential or Discretionary
Rent, Council Tax	Household	Essential
Gas, Electricity, Water, Food	Household	Essential
Telephone	Household	Essential
Car/Traveling Expenses	Transport	Essential
Housekeeping	Household	Essential
Ground Rent / Service Charge	Household	Essential
Buildings Insurance	Household	Essential
Combined utilities	Household	Essential
Other (Basic Essential)	Miscellaneous	Essential