WEALTH STAKR

HOW-TO GUIDE

ROA Builder: how to use it and what to upload

Create a Record of Advice for a client, give the AI the right supporting documents, review and edit each section, print the pack and commit it to the client's profile.

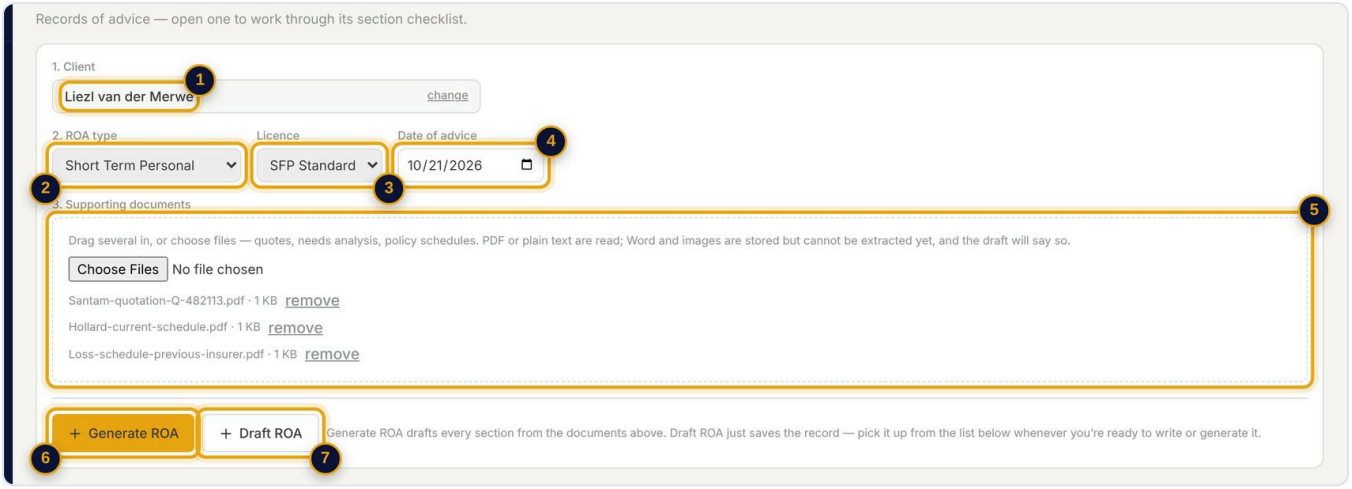
For: Advisers and advisor admin staff **Time:** About 20 minutes per ROA, plus review time

Before you start

- The client must already exist under Clients › Clients. An ROA cannot be filed against a typed name.
- You need the Compliance permission (every standard practice role has it; advisers see ROAs for clients in their own book). Uploading documents also needs the Documents permission.
- Have the documents the advice was based on as PDF files where possible: the quote, the needs analysis, current and previous policy schedules, any replacement record or comparison.
- Generating uses your practice's AI token allowance. If the allowance runs out, the ROA Builder shows the limit message and stops; sections already written are kept.

1. Start a new ROA

Open **Compliance › ROA Builder**. The form at the top of the page is filled in from top to bottom: client, type, licence and date, documents, then generate.



A new Short Term Personal ROA with three supporting documents ready to upload.

1. Under **1. Client**, start typing the client's first name or surname (at least two letters) and pick them from the list. Companies show a **Company** tag. Click **change** to pick someone else.
2. Under **2. ROA type**, choose the kind of advice: **Risk Planning**, **Investment Planning**, **BA Risk**, **BA Investment**, **Employee Benefits**, **Fiduciary Form**, **Short Term Commercial**, **Short Term Personal**, **Medical Cover** or **Gap Cover**. The type decides which sections the ROA has.
3. Under **Licence**, choose the licence the advice is given under. It is saved on the ROA.

4. Set the **Date of advice**. It defaults to today.
5. Under **3. Supporting documents**, drag the files in or click **Choose Files**. You can add files in several goes; use **remove** to take one off. See section 2 for what to upload.
6. Click **Generate ROA** to upload the files, create the ROA and write every section from the documents straight away. The button shows each step (Uploading 1 of 3..., Creating ROA..., Generating...).
7. Or click **Draft ROA** to save the record (with its documents) without generating. You can write it yourself or generate it later.

TIP Searching a full name such as "Liezl van" may find nothing. Search one name — the first name or the surname.

TIP For a company client, documents cannot be uploaded yet. Remove the files before you click Generate ROA or Draft ROA, or you will get a message asking you to.

TIP Uploaded files are saved to the client's documents under the category Record of Advice, so they also appear in the client's document list.

TIP If you start from the **ROA** tab on a client's profile (**New ROA for client**), the ROA opens as **General (legacy)** with no date. Set the **ROA type** in the workspace before you generate.

2. What to upload for each ROA type

The AI drafts only from the documents you attach. It is told to copy figures, policy numbers, quotation numbers, insurers and dates exactly, never to invent them, and to write a dash (—) for anything the documents do not state. So the draft can only be as complete as the documents you give it.

1. **Risk Planning**: the financial needs analysis (its figures fill the needs-analysis table: death, disability and dread disease needs, existing provisions, shortfall or surplus); the quote or application for each product taken (provider, policy number, premium, escalation, EAC, lives assured, premium payer, beneficiaries, initial and ongoing commission); the current policy schedules (existing cover); and, if a policy is being replaced, the Replacement Advice Record and any cancellation letter. Include anything that records will and estate details, the Letter of Introduction, consent to access information, ID copy and source of funds if you want those answered — otherwise the draft shows a dash.
2. **Short Term Personal**: the new quote (quotation number, underwriter, inception and renewal dates, payment method, Sasria, fees, commission and total premium); the schedule of covers taken; the client's current or previous schedule if cover is replaced; the previous insurer's loss schedule or claims history; and any comparison of quotes.
3. **Investment Planning, BA Risk, BA Investment, Employee Benefits, Fiduciary Form, Short Term Commercial, Medical Cover and Gap Cover**: these use a generic set of sections for now (Personal Information and Background, Client particulars, Needs analysis, Advice summary, Risk profile, Product comparison, Recommendations, Implementation plan, FAIS disclosures). A banner in the workspace says the headings are not yet confirmed. Upload the documents that hold the facts for those headings: needs analysis or fact-find, risk profile, quotes, product comparisons and current schedules.

TIP Best format: PDF with real text (downloaded from the insurer or saved from Word as PDF). Tables are read row by row, so premiums stay next to the right cover.

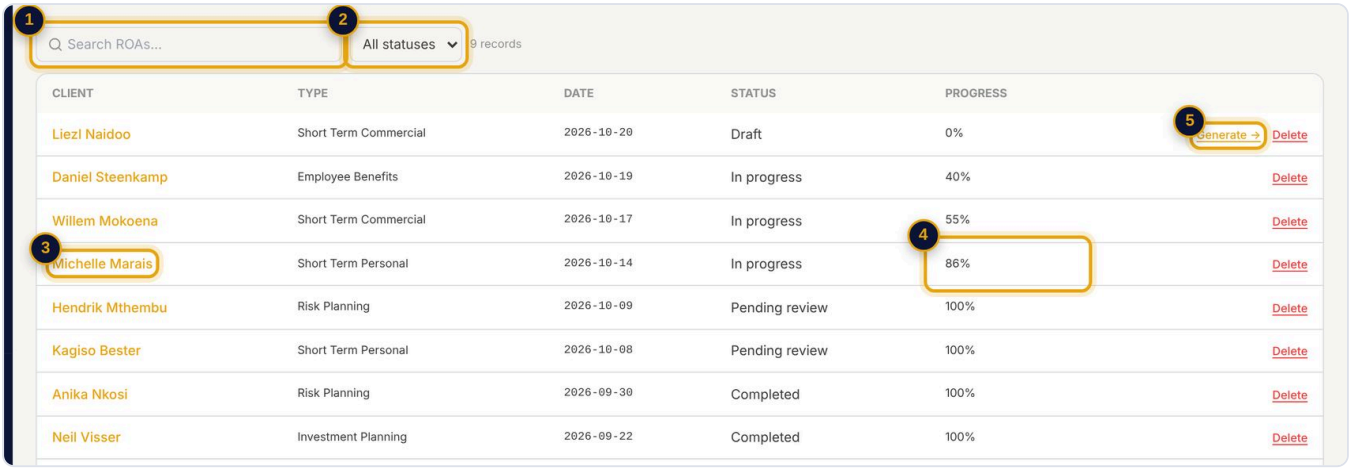
TIP Scanned PDFs with no text at all, and photos saved as JPG or PNG, are read with AI text recognition. A file over 20 MB cannot be read this way.

TIP Word files (.doc, .docx) and plain text (.txt) can be attached. Plain text is read; Word files are stored but not read — save them as PDF first. TIFF files are accepted but may not be read; convert them to PDF.

TIP Each file can be up to 25 MB. Each document is read up to 50,000 characters and all documents together up to 150,000 characters; anything cut short is named in the warning after generating.

TIP The AI never writes bank account, card or account numbers into the ROA, even where a document shows them.

3. Find and reopen an ROA



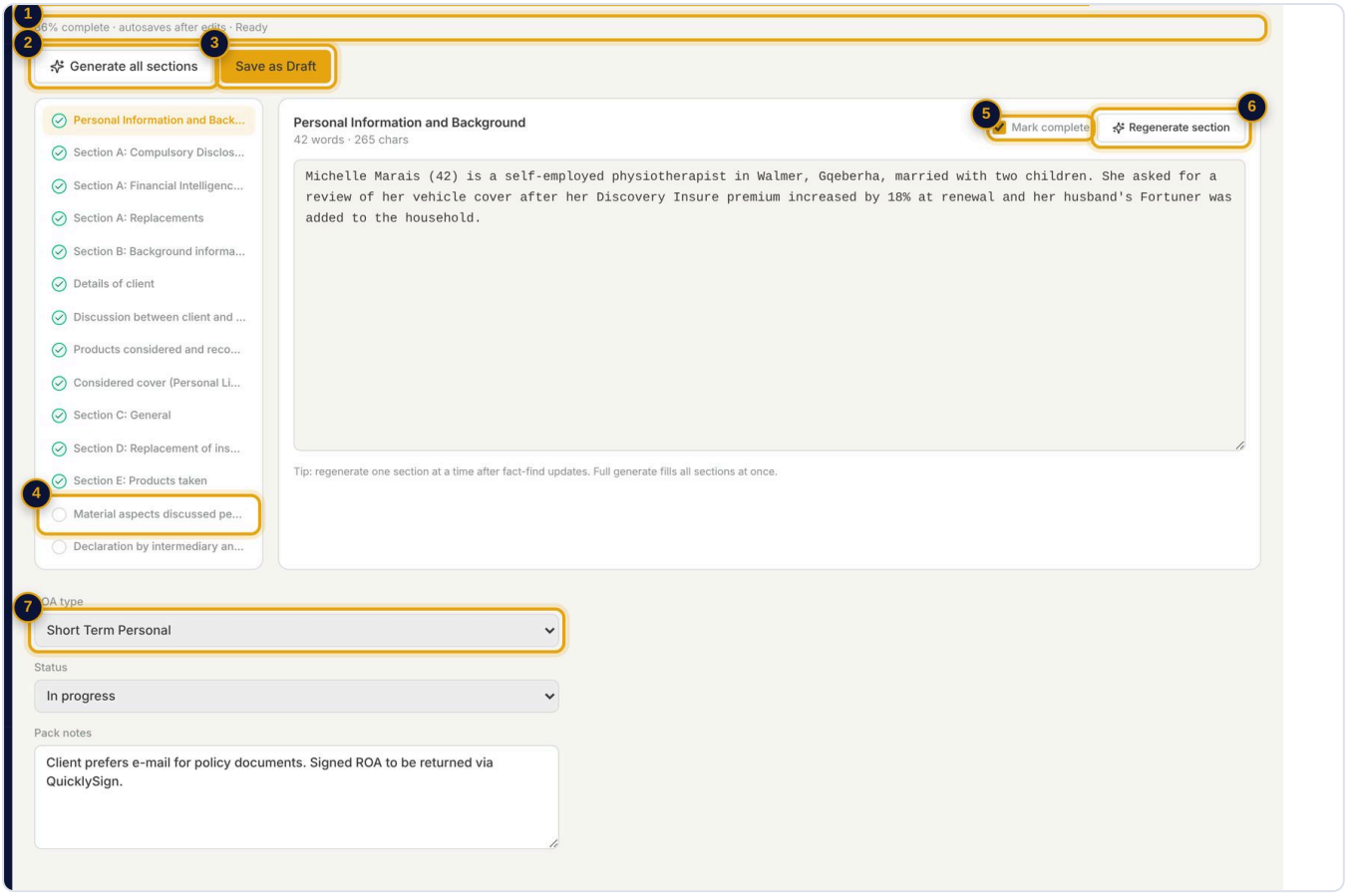
The ROA list below the form.

1. Search the list by client name or ROA type.
2. Filter by **Draft**, **In progress** or **Completed**.
3. Click the client's name to open the ROA workspace.
4. **Progress** shows how much of the ROA is written: the share of its sections that hold text or are marked complete.
5. If a draft was created but generating never finished (a closed tab or dropped connection), it shows **Generate →**. Click it to generate without starting over.

TIP **Delete** asks first, then removes the ROA from the list. Support can still restore it. Deleting needs Compliance delete rights.

4. Generate, review and edit the sections

The workspace shows the actions at the top, the supporting documents, and the section editor. Generating writes one section per request and saves each as it arrives, so you can watch it fill in.



The section editor for a Short Term Personal ROA at 86%.

1. Watch the bar and the line under it: **% complete · autosaves after edits** and whether it is saving.
2. Click **Generate all sections** to (re)write every section from the documents. When it finishes, read the message at the top: it says how many documents were read and lists any that could not be read or were cut short. If generating stops part-way, click **Continue generating** to write only the missing sections.
3. Your edits save by themselves a moment after you stop typing. Click **Save as Draft** (or **Save changes** once committed) to save at once; the message shows the new percentage.
4. Click a section in the list on the left to open it. A green tick means it has text or is marked complete.
5. Read and correct the text in the box. Tick **Mark complete** when you are happy with a section.
6. Click **Regenerate section** to rewrite only the open section. It re-reads all attached documents, including any you added since, and improves the current draft.
7. Below the editor you can change the **ROA type**, the **Status** (Draft, Generating..., In progress, Pending review, Completed) and add **Pack notes**.

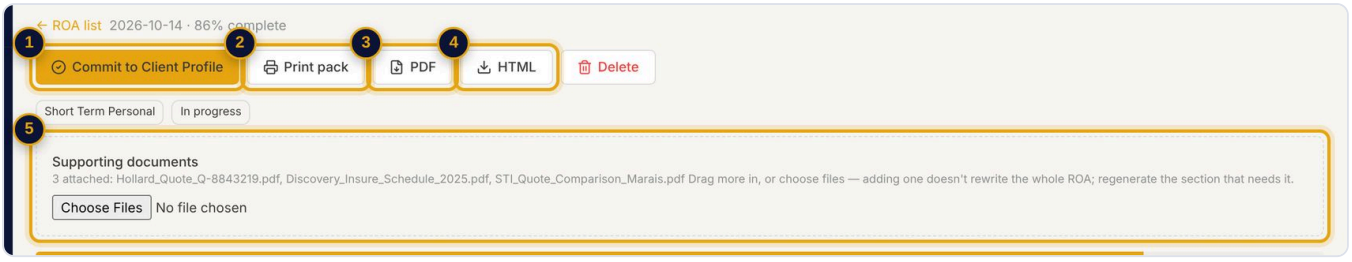
TIP Check every figure against the documents before you commit. The AI is told not to invent figures, but you sign the advice.

TIP On a Risk Planning ROA, Client details, Introduction, Section E: Important information, Client acknowledgement and Declaration by intermediary are filled from the client record and fixed wording, not written by the AI. Regenerating one of them asks first, because it replaces any hand edit. If the client profile is missing an ID number, address, email or phone, they are taken from the documents and the message tells you to update the profile.

TIP The Financial Needs Analysis section is a table. When editing it as text, keep the | at the start and end of every row and leave the | --- | line under the heading alone.

TIP Changing the ROA type changes the sections. Text written under the old type is kept, and a red note names it; change the type back to see it.

5. Add a document you missed

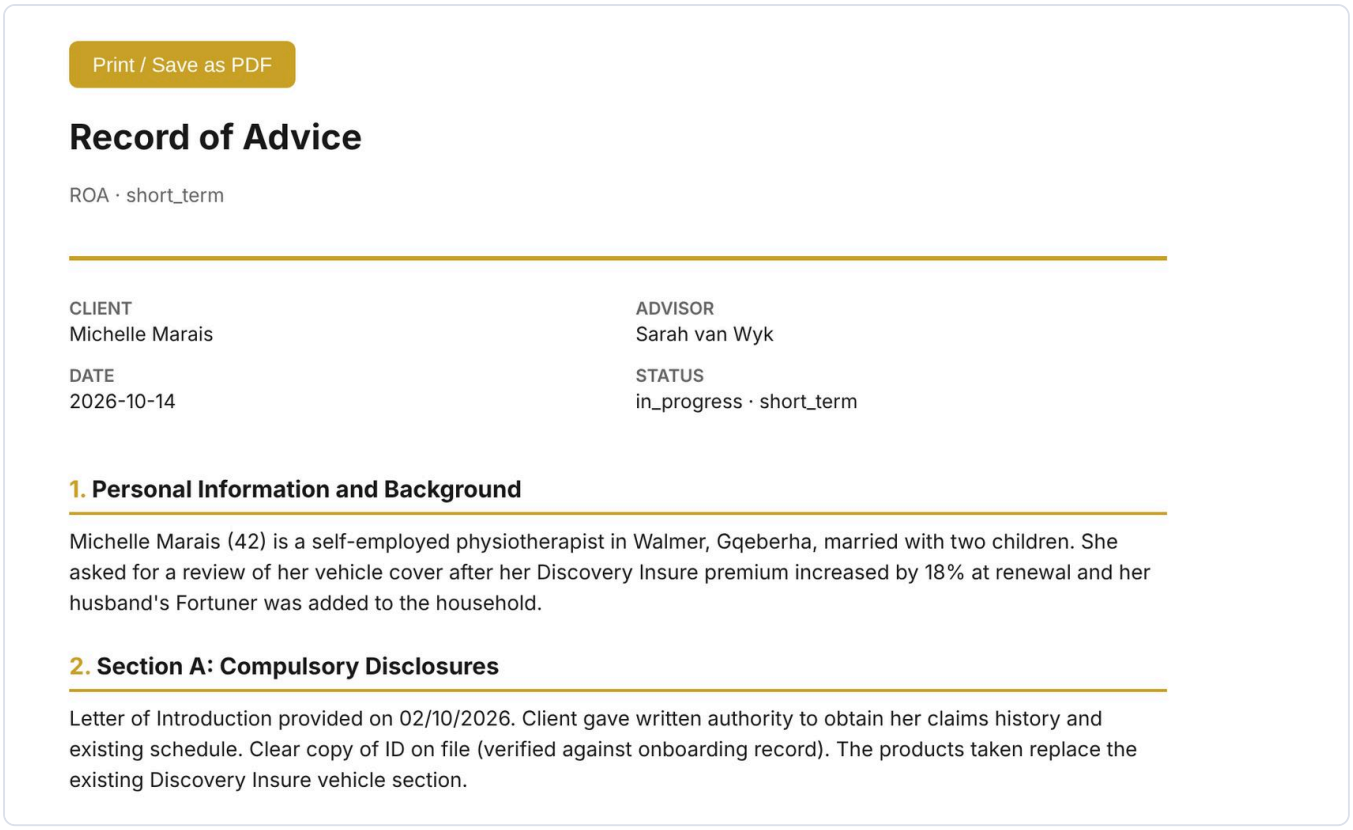


Workspace actions (1 Commit to Client Profile, 2 Print pack, 3 PDF, 4 HTML) and the supporting documents box (5).

1. 5 In the workspace, drag the file onto **Supporting documents** or click **Choose Files**. The box lists what is already attached.
2. Adding a document does not rewrite the ROA. Open the section that needs the new facts and click **Regenerate section**.

6. Print the pack and commit the ROA

The print and commit buttons sit at the top of the workspace, beside Delete (see the picture in section 5).



Print pack opens the ROA in a new tab with your practice's branding.

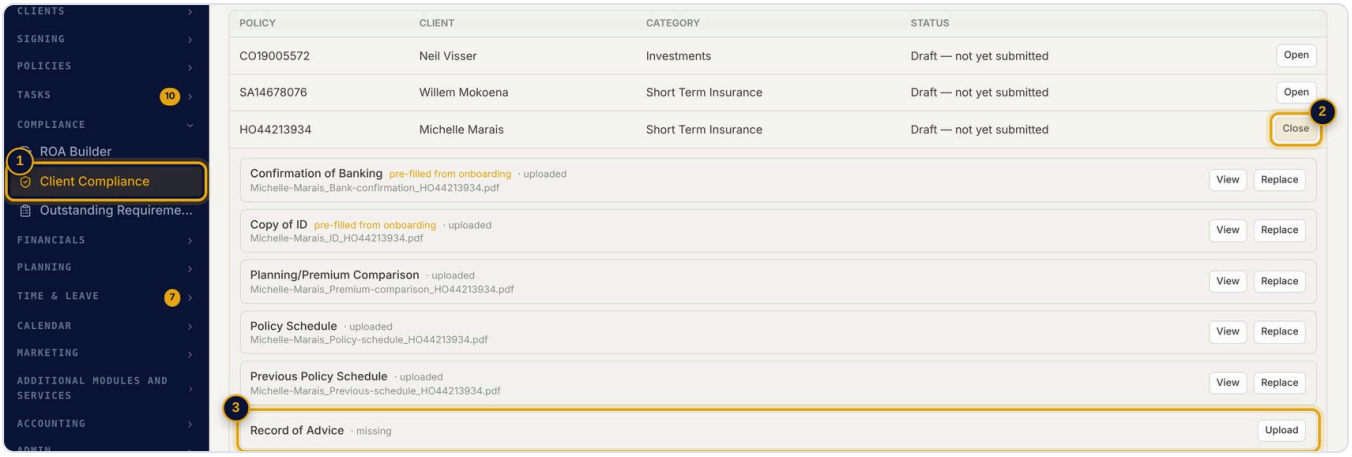
1. Click **Print pack** to open the ROA in a new browser tab, with a **Print / Save as PDF** button at the top. If nothing opens, allow pop-ups for the site.
2. Click **PDF** to download the ROA as a PDF file, or **HTML** to download it as a web page file. If the PDF cannot be made, a message says so; try again shortly.
3. When the ROA is final, click **Commit to Client Profile**. This marks the ROA **Completed** and records when. The button then reads **Committed to client profile**. It is greyed out for an ROA with no linked client (for example a company client).

TIP Pack notes print at the end of the pack, except on Risk Planning ROAs, which print in the layout of the issued form (Sections A to E, acknowledgement and declaration).

TIP Every ROA for a client is also listed on the **ROA** tab of their client profile.

7. File it in the compliance folder

Head office checks each policy's compliance folder before commission on that policy can be released, and the folder requires a Record of Advice. The ROA Builder does not file it there for you: attach the signed PDF yourself.



Compliance › Client Compliance, with the Record of Advice requirement still missing.

1. Open **Compliance › Client Compliance**.
2. Find the policy and click **Open** on its row to show the folder's requirements.
3. On the **Record of Advice** line, click **Upload** (or drag the file onto the line) and choose the ROA PDF.

Questions

Which file types can I upload as supporting documents?
PDF, Word (.doc, .docx), PNG, JPG/JPEG, TIFF and .txt, up to 25 MB each. PDF, plain text, JPG and PNG are read; Word files are stored but not read, so save them as PDF.

Will a scanned PDF work?
Yes. A PDF with no text layer is read with AI text recognition, as are JPG and PNG photos (up to 20 MB). Check the message after generating: it names any document that could not be read.

What is the difference between Generate ROA and Draft ROA?
Generate ROA creates the ROA and writes every section from the documents straight away. Draft ROA only saves the record and its documents so you can write or generate later.

How is the percentage worked out?
It is the share of the ROA type's sections that have text or are ticked Mark complete.

Does committing send the ROA anywhere?
No. It marks the ROA Completed and records the date. Download the PDF and upload it to the policy's compliance folder yourself.

Ask Stakr

Stuck? Open **Ask Stakr** in the sidebar and ask in your own words, for example:

- What documents should I upload for a Risk Planning ROA?
- Can the ROA Builder read scanned PDFs?
- How do I regenerate just one section of an ROA?
- What does Commit to Client Profile do?
- Why does my ROA say a document could not be read?