EstateFlow Workflow Procedure & QA Manual

Internal procedure manual for testing every product workflow, document-autofill route, role journey, calculation path, permission boundary and deployment control.

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Privacy rule: no client details from the supplied examples are reproduced. Use synthetic test data only.

1. How To Use This Manual

Run this checklist before a production release, after Firebase migrations, after document-generation changes, and before client demos. Each test must be performed with fake data that has no relationship to a real client or estate.

Evidence standard: for each workflow capture the tester, date, browser, account role, estate ID, pass/fail result, defect reference, and screenshot or generated document where relevant. Do not store real client data in QA evidence.

> Current architecture boundary: this build is a browser-side Firebase app with local callable-style workflows. Payments, email delivery, immutable audit and legally binding document signing still need trusted server-side controls before production reliance.

2. Current Automated Verification Snapshot

Check	Result	Evidence
Application validation and estate math tests	PASS	> estateflow-static-app@41.0.0 test > node scripts/test-estate-math.mjs && node scripts/validate-app.mjs Estate math tests passed. Checked 80 public files. Validation passed with 0 warning(s).
Indexed page local smoke test	PASS	50 indexed pages checked. Failures: 0.
Workflow catalog integrity	PASS	50 workflow guides, 50 screens, 5 role tours loaded.

3. Sanitised Example Document Coverage

20 example files were inspected for document class, repeated sections and field requirements. The report intentionally omits source filenames because several contain personal names.

Document class detected	Example count	Autofill implication
Estate-planning workbook	9	Calculators must handle assets, liabilities, CGT, estate duty, executor fee, liquidity and life-cover/scenario variables.
J192 next-of-kin affidavit	2	Autofill must map spouse, children/dependants, family contacts and deponent readiness.
J243 inventory	10	Autofill must map immovable property, movable assets, ownership percentages, values and locations.
Last will and testament	15	Will planning must capture executor, guardians, trusts, residue, fixed gifts, specific bequests, substitutes and signing-control warnings.
Liquidation and Distribution account	5	Distribution outcomes, liabilities, vouchers and beneficiary shares must be testable.
Master reporting letter	7	Pack must include reporting cover letter fields and annexure checklist.
Power of attorney / executor authority	3	Executor-agent authority worksheet must be included with strong legal-review warning.
Supporting change requirements	3	Date-of-death operational checklist must include Master, SARS, executor and voucher workflows.
Unclassified supporting example	1	Review manually and map to checklist.

4. Test Data Foundation

Data area	Requirement
Synthetic accounts	Create one fake account for each role: estate owner, family coordinator, professional, executor/operator and admin. Never use a real client email, ID number, policy number or address.
Synthetic estate	Use a QA estate with immovable property, bank account, investment, vehicle, life policy, firearm, loan account and at least one outside-estate/direct-nomination asset.
Synthetic people	Create spouse, adult child, minor child, trust/PBO beneficiary, substitute beneficiary, dependant, guardian, emergency contact, professional and executor records.
Synthetic distribution	Include residue percentages totalling 100%, one fixed cash gift, one specific asset bequest, one direct nomination and one deliberate conflict for negative testing.
Synthetic documents	Upload harmless dummy PDFs or text files for checklist and vault testing. Do not upload the example files supplied for this report.

5. Autofill Source Data Map

Source data group	Used by	Fields to test
Common client identity profile	All generated outputs	Full legal names; ID/passport number; date of birth; marital status; spouse details; occupation; residential/postal address; phone/email; tax number where relevant.
Estate profile and executor selection	Reports, Master Office pack, executor pack	Estate name; estate structure; jurisdiction; date of death; Master Office; executor source, name, firm, registration/ID, email and phone; estate/case reference.
Asset inventory	J243, L&D; account, estate plan, voucher pack	Asset type; description; location/account; ownership percentage; market value at death; base cost; liquidity flag; primary-residence flag; deemed-property flag; direct nomination/outside-estate treatment; firearm licence status where applicable.
Liability register	Estate plan, L&D; account, vouchers, liquidity	Liability type; creditor; amount; secured asset; supporting voucher status; tax/funeral/administration costs.
Beneficiaries and inheritance instructions	Will worksheet, distribution worksheet, L&D; account	Beneficiary legal name or trust name; relationship/type; ID/registration; date of birth; contact; minor/protected flag; substitute beneficiary; trust/guardian notes; fixed cash gifts; specific asset bequests; residue percentage.
Dependants and guardians	Will worksheet, family pack, maintenance planning	Dependant name; relationship; date of birth; minor flag; guardian required; guardian name/contact; monthly support; support-until age; special needs or education notes.
Document checklist and vault	Emergency pack, Master pack, voucher pack	Signed will; death certificate; DHA notice of death; certified ID copies; marriage certificate/ANC; title deeds; bank/broker statements; policies; vehicle papers; J155/J190/J192/J243/J238/REV267/L&D;/vouchers/executor certificate readiness.
Professional and family access	Advisor review, vault sharing, family coordination	Client-professional consent; permission level; linked estate; trusted contacts; family invites; review status; vault share purpose and expiry.

6. Document Autofill Procedure Matrix

Document / worksheet	Required source coverage	QA expectation
J294 Notice of Death	Identity profile, estate profile, date of death, marital status, address, spouse and estate reference.	Generate only after death details and identity fields are complete; compare every field against the latest official form.
J192 Next of Kin	Spouse, beneficiaries, dependants and trusted contact records.	Verify relationship order, minor dependants and missing contact details.
J243 Inventory	Immovable property, movable assets, values, ownership percentages and locations.	Confirm date-of-death market values and whether each asset belongs in the estate.
Master Office reporting letter	Master Office, estate reference, deceased identity, executor/reporter and annexure checklist.	Ensure attachments match the document checklist before submission.
J155 / J190 executor acceptance	Executor name or firm, contact details, registration/ID, Master Office and estate reference.	Choose J155 for individual executor and J190 for non-individual executor where applicable.
Executor authority / power-of-attorney worksheet	Executor principal, authorised agent, scope notes, estate reference and signing details.	Ordinary powers of attorney do not survive death; treat this as an executor-agent authority worksheet requiring professional review.
J238 / Letters of Executorship tracking	Master Office, issued letter number, issue date and appointed executor.	This is a tracking record after the Master issues authority, not a form EstateFlow can issue.
SARS deceased-estate administration	Tax number, deceased-estate tax number, date-of-death return status, estate duty reference and REV267 values.	Confirm SARS registration and final return workflow outside the browser app.
REV267 estate duty worksheet	Gross estate, liabilities, Section 4A, spouse/PBO deductions, dutiable estate and estimated estate duty.	Compare against professional tax calculation before submission.
Liquidation and Distribution account	Assets, liabilities, administration costs, beneficiary outcomes, vouchers and distribution balances.	Do not submit unless all vouchers, valuations, advertisements, tax and executor approvals are complete.
Voucher and supporting-document index	Checklist, vault metadata, assets, liabilities and completed supporting files.	Every item must be backed by a source document or marked outstanding.
Executor certificate	Executor, estate reference, asset/liability voucher counts and outstanding proof items.	Use as a completion-control worksheet; legal wording needs professional approval.

Document / worksheet	Required source coverage	QA expectation
Will-planning worksheet	Testator, marital status, executor, alternate executor, guardians, trust notes, special instructions and distribution outputs.	Not an executed will. Must be drafted/reviewed and signed according to applicable law.
Family emergency pack	Executor, trusted contacts, liquidity warning, missing documents and immediate first steps.	Share only the approved version with people who need it.

7. Role-Based Workflow Procedures

The following procedures are generated from the application help catalog so the PDF remains aligned with the product surface. Each workflow must be tested in desktop and mobile-width browser layouts where the screen is user-facing.

EF-WF-001: Create an account and first estate

Audience: all. Product area: Getting started. Screen: index.html.

Purpose: Create secure sign-in details and the first estate profile used by every planning workflow.

Before: Use an email address you control and prepare basic identity, marital-status and contact details.

1. Select Create free account from the public site.
2. Enter your legal name, email and a strong unique password.
3. Verify the account details and sign in.
4. Complete the guided first-estate setup, then confirm the correct estate is selected on the dashboard.

Expected result: You can open the dashboard and see a selected estate profile.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-002: Sign in, sign out and reset a password

Audience: all. Product area: Getting started. Screen: index.html.

Purpose: Access the correct account and recover access without creating duplicate estate profiles.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Choose Login and enter the email used to register.
2. Use Reset password if the password is unknown.
3. After signing in, verify the displayed user and estate before editing.
4. Use Sign out when working on a shared device.

Expected result: The correct account opens and no duplicate account was created.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-003: Understand packages and locked tools

Audience: all. Product area: Getting started. Screen: pricing.html.

Purpose: Understand which tools are available on Basic Estate, Legacy, Family and Professional packages.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Pricing and compare the package purpose, included tools and billing period.
2. Choose a package based on the number of profiles and collaboration features required.
3. Treat locked labels in the dashboard as package indicators.
4. Before paying, note that secure automated payment verification still requires the production backend.

Expected result: You understand the selected package and any current product limitations.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-004: Use workspace menus and select the right estate

Audience: individual. Product area: Dashboard. Screen: dashboard.html.

Purpose: Move between estate, planning, document and account tools without editing the wrong profile.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Use the estate selector near the dashboard heading before making changes.
2. Open sidebar groups to find Estate, Guided help, Planning, Documents and Account tools.
3. On mobile, open the menu button and choose the required dashboard view.
4. Check the estate name and status again before saving or generating a report.

Expected result: The intended estate and dashboard section are active.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-005: Read the command centre and readiness score

Audience: individual. Product area: Dashboard. Screen: dashboard.html.

Purpose: Use the overview as a prioritised summary rather than treating the score as professional approval.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Read gross estate, net estate, duty, CGT, executor-fee and liquidity metrics.
2. Review the readiness score components and data-confidence percentage.
3. Follow the first recommended next action.
4. Open calculation details to review assumptions before relying on the estimate.

Expected result: You know the most important gap to address next.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-006: Complete the estate and personal profile

Audience: individual. Product area: Estate setup. Screen: dashboard.html.

Purpose: Capture identity, marital, address, executor and estate-structure details used across calculations and death-document autofill.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Estate Profile and complete estate name, structure, status and jurisdiction.
2. Capture executor selection and contact details.
3. Complete the personal profile, including ID, date of birth, marital status, spouse and address.
4. Save both sections and review any marital-property ownership hints.

Expected result: Reports and autofill worksheets use complete profile details.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-007: Add and maintain assets

Audience: individual. Product area: Estate data. Screen: dashboard.html.

Purpose: Create an accurate inventory for calculations, distribution and J243 preparation.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Assets and choose Add asset.
2. Choose the correct type and capture description, current value, base cost and ownership percentage.
3. Set liquidity, primary-residence, deemed-property and marital-treatment flags where applicable.
4. Choose whether the asset passes through the estate or by direct nomination, then save.

Expected result: The asset appears in the inventory and relevant calculations after recalculation.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-008: Capture direct nominations and outside-estate assets

Audience: individual. Product area: Estate data. Screen: dashboard.html.

Purpose: Prevent assets outside the residue from being counted twice in beneficiary outcomes.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Edit the asset and choose Direct beneficiary nomination, Outside estate, or Trust/company-held.
2. Select the captured nominated beneficiary where relevant.
3. Add provider or ownership confirmation notes.
4. Open Who receives what? and confirm the value appears separately from the residue.

Expected result: The asset is excluded from the residue and shown under direct nominations or outside-residue value.

Important limit: Confirm every nomination with the provider or qualified adviser; a will may not override it.

EF-WF-009: Add debts and secured liabilities

Audience: individual. Product area: Estate data. Screen: dashboard.html.

Purpose: Improve net-estate and liquidity estimates by recording debts and linking secured debt to assets.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Liabilities and choose Add liability.
2. Select the debt type and capture amount, creditor and description.
3. Choose the secured asset for bonds or asset finance.
4. Save, then recalculate the estate.

Expected result: The debt reduces the estimated net estate and is visible in administration records.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-010: Add dependants and guardianship needs

Audience: individual. Product area: People. Screen: dashboard.html.

Purpose: Record people who require maintenance, guardian or protected-beneficiary planning.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Dependants and add each financially dependent person.
2. Capture date of birth, monthly support and expected support period.
3. Mark minor and guardian-required fields where applicable.
4. Add guardian contact, education, special-needs and trust-planning notes.

Expected result: Guidance and will planning identify relevant guardian and maintenance needs.

Important limit: Guardian nominations and maintenance provisions require professional legal review.

EF-WF-011: Add beneficiaries, trusts and charities

Audience: individual. Product area: People. Screen: dashboard.html.

Purpose: Capture the people or organisations intended to benefit and the details required for clear review.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Beneficiaries and choose Add beneficiary.
2. Capture full legal name, relationship, ID or registration number and contact details.
3. For minors or protected beneficiaries, add guardian or trust instructions and a substitute beneficiary.
4. Add fixed gifts, specific assets and residue percentage, then save.

Expected result: The beneficiary appears with complete instructions and an estimated outcome.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-012: Balance who receives what

Audience: individual. Product area: People. Screen: distribution.html.

Purpose: Check whether fixed gifts, specific assets, nominations and residue percentages produce a coherent plan.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Who receives what? from Beneficiaries or Planning.
2. Review net estate, residue pool, allocated percentage and unallocated amount.
3. Resolve every warning, especially residue below or above 100% and duplicate specific assets.
4. Test a contingency reserve, review each outcome and generate the worksheet PDF.

Expected result: Residue allocation is 100%, conflicts are resolved and outcomes are ready for professional review.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-013: Use next actions, warnings and reminders

Audience: individual. Product area: Guidance. Screen: dashboard.html.

Purpose: Turn captured information into a manageable improvement plan.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Guidance and read the highest-priority warning first.
2. Use Fix this to jump to the relevant dashboard section.

3. Create reminders for annual reviews, documents or valuations.

4. Submit a tracked review request when professional input is needed.

Expected result: Priority risks have owners, due dates or review requests.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-014: Store trusted contacts and emergency access intentions

Audience: individual. Product area: Family access. Screen: dashboard.html.

Purpose: Record the people who may need to be contacted later without automatically exposing sensitive files.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Family Access and add a trusted contact.

2. Capture current phone, email and relationship.

3. Choose the intended future access role.

4. Use Vault Sharing separately when explicit document access is appropriate.

Expected result: Trusted contacts are recorded without unintended vault access.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-015: Complete the document checklist

Audience: individual. Product area: Documents. Screen: dashboard.html.

Purpose: Track whether executor-critical, identity, property, policy and Master Office records are available.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Document Checklist and review required and optional items.

2. Mark an item complete only when the record is current and accessible.

3. Upload supporting files to the Vault where appropriate.

4. Review outstanding items before generating family or administration reports.

Expected result: The dashboard accurately shows completed and outstanding records.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-016: Upload and manage vault files

Audience: individual. Product area: Documents. Screen: dashboard.html.

Purpose: Store selected supporting files with clear metadata and owner-scoped access.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Vault and enter a clear title and category.

2. Select the file and upload it.

3. Open the saved item to confirm it is accessible.

4. Remove outdated files and review sharing permissions regularly.

Expected result: The required file is stored and correctly categorised.

Important limit: Upload only information you are authorised to store and only what is necessary.

EF-WF-017: Share selected vault files with a professional

Audience: individual. Product area: Documents. Screen: vault-sharing.html.

Purpose: Grant and revoke access to individual files instead of exposing the entire vault.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Vault Sharing from the selected vault item.

2. Enter the professional UID and choose the minimum required permission.

3. Add a purpose note and grant access.

4. Review Active and past shares and revoke access when no longer required.

Expected result: Only the intended professional can access the selected file.

Important limit: Verify the professional identity and UID before granting access.

EF-WF-018: Generate and open reports

Audience: individual. Product area: Reports. Screen: dashboard.html.

Purpose: Create family, calculation and distribution PDFs from the current saved estate data.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Review calculations, beneficiaries and document warnings first.
2. Open Reports and choose Family Readiness Report or estate calculation report.
3. Open the generated PDF and check names, amounts and assumptions.
4. Regenerate after important changes and use the report centre to understand each output.

Expected result: A checked preparation PDF is saved in Reports & Documents.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-019: Use the estate calculators

Audience: individual. Product area: Planning. Screen: calculators.html.

Purpose: Explore estate duty, CGT, liquidity, executor fees and planning trade-offs.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Calculators from the selected estate.
2. Review the values loaded from the saved estate snapshot.
3. Change one assumption at a time and observe the result.
4. Use Recalculate from estate data to refresh the saved snapshot when permitted.

Expected result: You understand the effect of each changed assumption.

Important limit: Calculator outputs are estimates and may not include every deduction, exemption or legal fact.

EF-WF-020: Compare estate scenarios

Audience: individual. Product area: Planning. Screen: scenarios.html.

Purpose: Compare how cover, debt, deductions, extra costs and reserves affect liquidity and beneficiaries.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Name the scenario according to the decision being tested.
2. Enter only the changes from the current saved estate.
3. Run and save the scenario.
4. Compare liquidity after, duty after, net estate and distributable amount after reserve.

Expected result: A saved comparison clearly shows the intended trade-off.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-021: Generate and act on estate insights

Audience: individual. Product area: Planning. Screen: insights.html.

Purpose: Use rule-based insights to identify common liquidity, document and duty risks.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open AI Insights and generate current insights.
2. Read the supporting estate data behind each insight.
3. Complete the recommended action or request professional review.
4. Regenerate after material changes.

Expected result: Each important insight has been reviewed and acted on.

Important limit: Insights are workflow guidance, not personalised professional advice.

EF-WF-022: Prepare a will-planning worksheet

Audience: individual. Product area: Planning. Screen: will-builder.html.

Purpose: Combine executor, guardian, trust, substitution and beneficiary instructions for legal review.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Balance the beneficiary distribution before starting.
2. Capture preferred and alternate executor, guardian and protected-beneficiary approach.
3. Add special instructions not already captured against beneficiaries.
4. Explain the plan, resolve warnings, save the draft and generate a review PDF.

Expected result: A structured planning worksheet is ready for qualified will drafting and execution.

Important limit: The generated document is not an executed will.

EF-WF-023: Prepare the family emergency pack

Audience: individual. Product area: Reports. Screen: emergency-pack.html.

Purpose: Give trusted people a practical first-action briefing without replacing legal authority.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Confirm executor and trusted-contact details.
2. Complete the most important document checklist items.
3. Add a short message to family or executor.
4. Generate the pack, review it, and tell trusted people where the latest approved copy is held.

Expected result: Trusted people have a clear, current first-action briefing.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-024: Review date-of-death autofill readiness

Audience: individual. Product area: Administration. Screen: death-documents.html.

Purpose: Reuse captured details to prepare administration worksheets after death.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Complete identity, address, marital, executor, asset, liability and beneficiary data first.
2. Open Death document autofill and review completeness by form section.
3. Correct every missing or inaccurate field in the source dashboard record.
4. Generate the preparation pack for executor or professional review.

Expected result: The preparation pack contains accurate captured data and clearly identifies missing fields.

Important limit: Always use the latest official forms and obtain executor or professional review before submission.

EF-WF-025: Select and maintain executor details

Audience: individual. Product area: Administration. Screen: dashboard.html.

Purpose: Record the intended executor and ensure family reports contain usable contact details.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Estate Profile and choose the executor source.
2. Capture executor or firm name, email and phone.
3. Save the estate profile.
4. Review the selection in Family Readiness and administration reports.

Expected result: The current executor selection and contact details are visible throughout the estate.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-026: Activate personal executor mode

Audience: executor. Product area: Executor. Screen: executor.html.

Purpose: Open the date-of-death workflow and seed a standard estate-administration task list.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Confirm the estate and date-of-death information.
2. Activate executor mode only when the workflow should begin.

3. Seed standard tasks and review due dates.

4. Update tasks as evidence and official milestones are completed.

Expected result: The executor case and standard administration timeline are active.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-027: Create legacy messages

Audience: individual. Product area: Personal planning. Screen: legacy.html.

Purpose: Store personal messages separately from legal will instructions.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Legacy messages and choose the intended recipient or context.

2. Write the message and avoid treating it as a legal bequest.

3. Save and review it periodically.

4. Keep formal distribution instructions in beneficiaries and the will-planning workflow.

Expected result: A personal message is saved without being confused with a legal instruction.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-028: Use the Family dashboard

Audience: family. Product area: Family workspace. Screen: family-dashboard.html.

Purpose: Coordinate multiple individual estate profiles while preserving person-by-person ownership and access.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open the Family dashboard and review linked profiles, invites and reviews needed.

2. Open each profile separately before editing its estate data.

3. Use reports and emergency preparation per person.

4. Review family access and executor selection after major changes.

Expected result: Each family member has a clear profile and next action.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-029: Create a family member estate profile

Audience: family. Product area: Family workspace. Screen: family-dashboard.html.

Purpose: Create a separate planning profile for a household member.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Choose Create a family member profile.

2. Enter the member name and correct estate structure.

3. Create the profile and open it.

4. Complete that personâ€™s own profile, assets, people, documents and reports.

Expected result: A separate profile exists for the correct family member.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-030: Invite a family member

Audience: family. Product area: Family workspace. Screen: family-dashboard.html.

Purpose: Use a consent link to let a family member participate with an appropriate permission level.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Enter the family member email.

2. Choose view, review or edit access.

3. Create and send the invite link through an appropriate channel.

4. After acceptance, confirm access and remove it when no longer needed.

Expected result: The family member has accepted only the intended access level.

Important limit: Do not share an invite link with anyone other than its intended recipient.

EF-WF-031: Prepare family continuity and access

Audience: family. Product area: Family workspace. Screen: family-wizard.html.

Purpose: Build a practical family continuity plan without over-sharing sensitive information.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Identify the trusted contacts for each person.
2. Clarify who contacts the executor and who holds originals.
3. Review document and emergency-pack readiness.
4. Review permissions and instructions after any family change.

Expected result: The household knows who does what and where current instructions are held.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-032: Create a professional profile

Audience: professional. Product area: Professional setup. Screen: professional-signup.html.

Purpose: Configure the firm identity and responsibility statement used in professional workflows.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Complete firm name, professional type and registration details.
2. Add contact person, services and report footer.
3. Accept responsibility for permission and POPIA-aligned handling.
4. Save and verify details in Professional settings.

Expected result: The professional profile accurately identifies the practice.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-033: Use the professional command centre

Audience: professional. Product area: Professional workspace. Screen: advisor-dashboard.html.

Purpose: Prioritise client work using readiness, risk and overdue-review signals.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Review Clients, Needs review, High risk and Overdue KPIs.
2. Open the highest-priority attention item.
3. Use the client detail or review queue to record the outcome.
4. Refresh after completing material work.

Expected result: The highest-risk or most overdue client has a clear next action.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-034: Invite and link clients

Audience: professional. Product area: Professional workspace. Screen: advisor-clients.html.

Purpose: Create consent-based relationships instead of accessing client estates without approval.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Client CRM and enter the client email.
2. Choose the minimum permission required.
3. Create the invite link and send it to the intended client.
4. After acceptance, open the client estate and confirm access.

Expected result: The client relationship is active with the intended permission.

Important limit: Client consent and professional authority must be maintained outside the software as required.

EF-WF-035: Review a client estate

Audience: professional. Product area: Professional workspace. Screen: advisor-client-detail.html.

Purpose: Review structured estate data, calculations, beneficiaries and distribution warnings in one place.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open the client from CRM, risk inbox or review queue.
2. Review calculation KPIs and source lists.
3. Inspect beneficiary distribution and missing records.
4. Create a review with risks, recommendations and next-review date.

Expected result: The client has a documented review and clear recommendations.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-036: Work the professional risk inbox

Audience: professional. Product area: Professional workspace. Screen: professional-risk-inbox.html.

Purpose: Prioritise clients with liquidity, document, readiness or overdue-review risks.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Filter or scan the risk inbox by severity.
2. Open a client and verify the underlying data before making recommendations.
3. Record the review and required client actions.
4. Schedule follow-up or annual review.

Expected result: High-risk items are verified, assigned and tracked.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-037: Manage professional reviews

Audience: professional. Product area: Professional workspace. Screen: advisor-review.html.

Purpose: Track draft, in-review, waiting-client and completed reviews.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Filter the queue by status.
2. Open a review and update notes, recommendations and risk level.
3. Use Waiting client when information is outstanding.
4. Complete the review only when recommendations and next steps are recorded.

Expected result: The review status accurately reflects the work state.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-038: Use client vault shares

Audience: professional. Product area: Professional workspace. Screen: vault-sharing.html.

Purpose: Access only the client files explicitly shared with the professional account.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Shared with me as professional.
2. Verify the owner, item title and permission.
3. Use the file only for the authorised purpose.
4. Ask the owner to revoke access when the work is complete.

Expected result: Only authorised shared documents are used for the review.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-039: Use professional billing and settings

Audience: professional. Product area: Practice admin. Screen: professional-billing.html.

Purpose: Review practice billing records and maintain professional settings.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Billing and review relevant subscription or billing records.
2. Open Settings and keep firm details and service descriptions current.

3. Verify report-footer and contact information.

4. Escalate payment reconciliation where secure automated processing is unavailable.

Expected result: Practice details and billing records are current.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-040: Manage professional executor cases

Audience: executor. Product area: Executor. Screen: executor-professional.html.

Purpose: Track active executor cases, case status and administration work.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Executor cases and choose the correct estate.
2. Review case status, captured estate data and standard tasks.
3. Update milestones and outstanding records.
4. Generate administration packs only after checking source data.

Expected result: The executor case accurately reflects current administration status.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-041: Complete executor tasks and administration packs

Audience: executor. Product area: Executor. Screen: executor.html.

Purpose: Move through a repeatable date-of-death administration workflow.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Review due dates and start with securing the estate and locating the will.
2. Prepare and review Master Office worksheets.
3. Track appointment, creditor, valuation, tax and L&D; account tasks.
4. Mark tasks complete only when evidence or official confirmation exists.

Expected result: Task status and administration documents reflect actual completed work.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-042: Use EstateFlow Executor HQ

Audience: executor. Product area: Executor. Screen: estateflow-executor-dashboard.html.

Purpose: Monitor internal EstateFlow executor cases and operational priorities.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Review active cases and priority indicators.
2. Open the estate requiring action.
3. Verify task and document status before updating the case.
4. Record the next operational action and owner.

Expected result: Every active case has a current status and next action.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-043: Use the admin CRM overview

Audience: admin. Product area: Administration. Screen: admin.html.

Purpose: Monitor customers, revenue, invoices, support and review operations.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Admin Overview and review headline KPIs.
2. Investigate unusual pending, overdue or open counts.
3. Use the relevant CRM section to resolve the item.
4. Review recent audit activity for operational context.

Expected result: Operational exceptions have been identified and assigned.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-044: Manage customers and access

Audience: admin. Product area: Administration. Screen: admin.html.

Purpose: Find customer accounts, plans, estates and operational status without changing unrelated data.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Customers and search by name, email or UID.
2. Verify identity and account context before making changes.
3. Review plan, estate count, subscription and revenue information.
4. Record support or operational actions through the relevant workflow.

Expected result: The correct customer record was reviewed or updated.

Important limit: Administrative access must be limited, justified and monitored.

EF-WF-045: Reconcile payments and subscriptions

Audience: admin. Product area: Administration. Screen: admin.html.

Purpose: Track manual and pending payment records in the browser-based product architecture.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Review Payments and Subscriptions for pending or inconsistent records.
2. Verify the external payment evidence before recording a manual payment.
3. Update subscription status only after reconciliation.
4. Document exceptions and follow up on failed or incomplete payments.

Expected result: Payment and subscription records match verified external evidence.

Important limit: Trusted automated payment verification requires a secure backend webhook.

EF-WF-046: Create and manage invoices

Audience: admin. Product area: Administration. Screen: admin.html.

Purpose: Create structured invoice records and browser-generated PDF documents.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Invoices and choose Create invoice.
2. Verify customer UID, email, due date, VAT and each line item.
3. Create and review the invoice PDF.
4. Update status only when payment or cancellation is verified.

Expected result: The invoice record and PDF contain correct customer and amount details.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-047: Manage email queue, support and reviews

Audience: admin. Product area: Administration. Screen: admin.html.

Purpose: Work operational queues while recognising that automatic email delivery is not active in the browser-only build.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Review queued email records and identify messages requiring manual delivery or provider integration.
2. Open Support and respond or update ticket status.
3. Open Reviews and route requests to the correct professional or team.
4. Close items only after the required action is recorded.

Expected result: Operational queues reflect real delivery and response status.

Important limit: Queued email records do not prove that an email was sent.

EF-WF-048: Configure plan features

Audience: admin. Product area: Administration. Screen: admin.html.

Purpose: Control which features are enabled for each package while keeping public pricing aligned.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Open Plan Builder and review the feature matrix.
2. Change only the intended plan-feature assignments.
3. Save and test the affected role with a representative account.
4. Update public pricing and product documentation when entitlements change.

Expected result: Feature locks, pricing and documentation describe the same entitlement.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-049: Run diagnostics and launch checks

Audience: admin. Product area: Administration. Screen: admin-diagnostics.html.

Purpose: Verify the product configuration and identify launch blockers.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Run Admin Diagnostics and review every failed or warning check.
2. Open Launch Checklist and verify the relevant operational requirement.
3. Resolve configuration, rules, billing, privacy or backend gaps.
4. Repeat diagnostics and document remaining accepted risks.

Expected result: Known launch blockers and accepted risks are explicitly documented.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

EF-WF-050: Use security, privacy and support responsibly

Audience: all. Product area: Safety. Screen: security.html.

Purpose: Understand access boundaries, data minimisation and current browser-only limitations.

Before: Sign in and make sure you are working in the correct estate or workspace.

1. Read Security, Privacy and Terms before storing sensitive information.
2. Use the minimum required access and remove stale permissions.
3. Submit privacy or support requests through the authenticated dashboard.
4. Do not treat browser-generated records as trusted server verification.

Expected result: Users understand current controls, responsibilities and architecture boundaries.

Important limit: EstateFlow supports preparation and workflow. Obtain qualified advice where legal, tax, fiduciary or financial judgement is required.

8. Calculation And Distribution Regression Tests

Regression area	Expected check
Estate duty	R10m dutiable estate returns R2m duty; R40m returns standard and high-band duty as expected.
CGT	Current value, base cost, death exclusion, inclusion rate and marginal rate produce the expected taxable gain and tax.
Executor fee	Asset fee, post-death income fee, VAT and EstateFlow executor discount are calculated separately and total correctly.
Liquidity	Available liquidity minus costs shows surplus/warning/shortfall status and coverage percent.
Distribution	Specific assets, fixed cash gifts, residue percentages, direct nominations, outside-estate assets and reserves do not double count.
Negative distribution	Duplicate specific asset bequests, missing nominated beneficiary and residue over/under 100% produce warnings.
Married in community / joint profile	Ownership and executor-fee base must be reviewed for joint-estate handling.

9. Security, Permission And Data-Protection Tests

Boundary	Expected result
Unauthenticated user	Opening protected dashboards redirects or blocks access.
Estate ownership	User A cannot read, edit or generate documents for User B estate unless membership exists.
Admin access	Admin screens require admin/program-owner access; user-editable role fields do not grant admin rights.
Vault storage	Vault/generated files are scoped under the authenticated UID and estate where applicable.
Professional consent	Professional client access is created through invite acceptance and can be removed.
Family consent	Family invites create scoped membership and do not merge estate ownership incorrectly.
Audit and operations	Sensitive generation/admin actions create audit records where the browser implementation supports them.
Privacy	Reports and help content must not expose unrelated internal strategy or source-client information.

10. Deployment And Release Checklist

[ ] 1. Run npm.cmd test and confirm zero validation errors.

[ ] 2. Run local smoke test across all indexed pages.

[ ] 3. Deploy Hosting, Realtime Database rules and Storage rules to the intended Firebase project.

[ ] 4. Open the live Hosting URL and confirm js/firebase-config.js contains the intended Firebase project ID.

[ ] 5. Register a fresh synthetic account and complete the first estate setup.

[ ] 6. Run one end-to-end individual workflow, one document-autofill workflow, one family invite workflow, one professional invite workflow and one admin diagnostics workflow.

[ ] 7. Record known manual or backend limitations before any client demo.

Appendix A: Complete Screen Index

Screen	Used by	Purpose
Home and authentication (index.html)	All users	Understand the product, register, log in and start an estate.
About EstateFlow (about.html)	All users	Understand the product purpose and operating principles.
Platform overview (platform.html)	All users	Review the capture, calculate, organise and review workflow.
Individual solution (individuals.html)	Individuals	Understand the individual estate-readiness offering.
Professional solution (professionals.html)	Professionals	Understand the professional practice offering.
Professional portal (professional.html)	Professionals	Enter the professional product and setup flow.
Executor services (executor-services.html)	Individuals, families, professionals	Understand the EstateFlow executor offer and benefit.
Pricing and packages (pricing.html)	All users	Compare packages, features and current billing boundaries.

Screen	Used by	Purpose
Upgrade flow (upgrade.html)	Account owners	Choose a package upgrade.
Why EstateFlow (why-estateflow.html)	All users	Understand the readiness problem the platform addresses.
Estate planning guide (estate-planning-guide.html)	All users	Read plain-language estate-planning concepts.
Research and rules (research.html)	All users	Review reference assumptions and source-oriented guidance.
Resources (resources.html)	All users	Find practical readiness resources and entry points.
Guided setup (guided-setup.html)	Individuals and families	Follow the recommended setup sequence.
Document readiness guide (document-wizard.html)	Individuals, families and executors	Understand which records matter and why.
Report centre (report-centre.html)	All signed-in users	Understand available reports and where to generate them.
Complete How To centre (how-to.html)	All users	Search the complete role-based software manual.
Security centre (security.html)	All users	Understand access controls and architecture limits.
Privacy policy (privacy.html)	All users	Understand intended personal-information handling.
Terms of use (terms.html)	All users	Understand software-use terms and responsibilities.
Individual estate dashboard (dashboard.html)	Estate owners	Capture estate data, people, documents, reports and settings.
Estate calculators (calculators.html)	Estate owners and professionals	Explore duty, CGT, liquidity, executor fees and scenarios.
Who receives what? (distribution.html)	Estate owners and professionals	Model beneficiary outcomes and allocation quality.
Scenario simulator (scenarios.html)	Estate owners and professionals	Compare alternative liquidity, cost, duty and reserve assumptions.
Estate insights (insights.html)	Estate owners and professionals	Generate rule-based risk and next-action guidance.
Will planning workspace (will-builder.html)	Estate owners and professionals	Prepare structured will instructions for legal review.
Emergency pack (emergency-pack.html)	Estate owners and families	Generate a practical family and executor briefing.
Date-of-death autofill (death-documents.html)	Estate owners and executors	Review and generate administration-preparation worksheets.
Legacy messages (legacy.html)	Estate owners	Store personal messages separate from legal instructions.
Vault sharing (vault-sharing.html)	Estate owners and professionals	Grant and revoke selected document permissions.
Personal executor mode (executor.html)	Estate owners and executors	Activate and manage the standard administration task workflow.
Family dashboard (family-dashboard.html)	Family coordinators	Coordinate separate family-member estate profiles.
Family access guide (family-wizard.html)	Family coordinators	Prepare trusted contacts, roles and continuity instructions.
Professional signup (professional-signup.html)	Professionals	Create the professional practice profile.
Professional dashboard (advisor-dashboard.html)	Professionals	Monitor client readiness, risk and overdue reviews.
Advisor entry (advisor.html)	Professionals	Enter advisor workflows and professional tools.
Client CRM (advisor-clients.html)	Professionals	Invite, link and search clients.
Client estate detail (advisor-client-detail.html)	Professionals	Review a client estate and record recommendations.
Review queue (advisor-review.html)	Professionals	Track and manage professional review statuses.
Risk inbox (professional-risk-inbox.html)	Professionals	Prioritise high-risk and overdue client work.
Professional billing (professional-billing.html)	Professionals	Review practice billing records.
Professional settings (professional-settings.html)	Professionals	Maintain firm and report details.
Accept professional invite (accept-professional-invite.html)	Clients	Consent to professional access.
Professional executor cases (executor-professional.html)	Executors and professionals	Manage executor case workflows.

Screen	Used by	Purpose
EstateFlow Executor HQ (estateflow-executor-dashboard.html)	Authorised executor staff	Monitor internal executor operations.
Admin CRM (admin.html)	Program owners	Operate customers, revenue, support, reviews and plans.
Admin diagnostics (admin-diagnostics.html)	Program owners	Run configuration and readiness checks.
Launch checklist (launch-checklist.html)	Program owners	Track commercial and operational launch requirements.
Production reference (production.html)	Program owners	Review production-oriented operating notes.
Workflow procedure and QA hub (qa.html)	Program owners and testers	Run role-based workflow procedures, document-autofill checks, security boundaries and release gates.