PRODUCT PROPOSITION SPECIFICATION

The BIG Checker™

The Agency-Preserving Claim Checker

For Wealth, Health, and Everything in Between

"Not the truth machine. The better-question machine."

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EXECUTIVE SUMMARY

The BIG Checker™ is a free, AI-powered public-interest tool that helps people identify framing, omissions, hidden incentives, and agency risks in institutional and commercial communications. Built by the Academy of Life Planning, it has expanded from a financial narrative analyser into a whole-person agency-preserving claim checker — applicable across wealth, health, wellbeing, AI, environment, and any domain where people face unequal expertise and persuasive communication designed to feel like information.

> **Core proposition:** The BIG Checker does not tell people what to think. It helps them see where the evidence ends — and where their own judgement needs to begin.

1. Strategic Context

Misleading persuasion rarely works by inventing false facts. It works by arranging true facts into a conclusion they do not justify. This is precisely why a conventional fact-checker is insufficient — and why The BIG Checker was built.

The same persuasion architecture appears wherever people face complexity and unequal expertise:

In financial services:

- Investment promotions concealing fees
- Adviser letters implying suitability without evidence
- Regulatory language used as legitimacy shield
- Pension transfer communications creating false urgency

In health and wellbeing:

- Supplement adverts borrowing scientific credibility
- Health claims exceeding their evidential basis
- Authority laundered through manufacturing certifications
- Emotional substitution for clinical evidence

The subject changes. The persuasion architecture does not.

The BIG Checker applies a consistent analytical framework — the B-O-G model — across all domains, giving individuals the same quality of critical scrutiny that institutions apply to their own communications.

2. Product Overview

2.1 What it does

Users paste a communication — financial, health, marketing, regulatory, or general — select an analysis mode, and receive a structured plain-English report identifying:

- The evidence basis for claims being made
- Options, alternatives, and choices that have been omitted
- The gap between evidence and the conclusion being drawn
- Emotional devices doing work that evidence should be doing
- The legitimacy and transferability of authority being claimed
- Whether the communication leaves the reader better or worse equipped to decide independently

2.2 The B-O-G Framework

Every analysis is structured around six lenses derived from the Academy of Life Planning's whole-person agency model:

> **B — Basis** What is actually being claimed, and what evidence genuinely supports it? Where is the evidence breakpoint — the exact point where demonstrated evidence ends and inference begins?

O — Options Are realistic alternatives presented? Has the communicator artificially narrowed the choice? Are competitor or conventional-option risks exaggerated while this option's risks are hidden?

G — Gap What is the distance between what the evidence demonstrates and what the communication concludes? Name the specific logical leaps.

Emotion Is fear, grief, hope, urgency, or flattery substituting for evidence? Apply the removal test: would the case stand without the emotional content?

Authority Is expertise being borrowed, implied, or transferred improperly? Did the cited expert actually endorse this specific product or claim?

Agency After reading this communication, is the person better equipped to decide independently — or simply more likely to comply? What would restore their agency?

2.3 Health Detection Patterns

When a health sector is selected, five additional detection patterns are applied:

Evidence Transfer Fallacy

"Science supports X → our product contains X → therefore science proves our product works." The checker identifies the evidence breakpoint: where ingredient-level science is transferred to product-level claims without supporting evidence.

False Third Door

The communication presents two unacceptable conventional choices, then offers its product as a previously hidden third option. The checker tests whether the decision space has been artificially narrowed.

Authority Laundering

Real credentials — manufacturing certifications, scientific citations, expert testimonials — applied to a different question than the one the reader is being asked to trust. The checker distinguishes between "safely made" and "clinically proven to work."

Claim Escalation

Maps the chain: ingredient exists → affects mechanism → mechanism associated with condition → product improves condition → product prevents catastrophic outcomes. Each step requires additional evidence. The checker identifies where the chain breaks.

Emotional Evidence Substitution

Fear, bereavement, urgency, scarcity, and testimonial doing work that clinical evidence should be doing. The removal test: if the emotional content were removed, would the evidential case still be persuasive?

3. Analysis Modes

Users select a mode before running an analysis. Each mode adjusts the analytical lens, sector-specific detection patterns, and regulatory context applied.

Wealth & Finance

Consumer Check	For individuals reading any financial communication. Identifies framing, omissions, and agency risks in plain English.
Financial Services Check	Product, fund, and institutional communications. Detects buried charges, benchmark gaming, performance disclaimer placement.
Adviser Narrative Check	Adviser brochures, suitability reports, and client letters. Tests whether suitability has been evidenced or asserted.
Regulatory Perimeter Check	Regulatory statements, policy documents, and guidance. Assesses whether regulatory language serves consumer or institution.

Get SAFE Check	Trauma-informed mode for people after financial harm. Plain-English support decoding communications connected to exploitation.
Total Wealth Planner	Professional mode for AoLP members. Applies Total Wealth Planning lens — life-first, autonomy-focused, product-dependency aware.

Health & Wellbeing

Health Claim Check	Supplements, therapies, and health adverts. Applies all five health detection patterns. Flags proximity to medical claims.
Wellbeing & Lifestyle Check	Nutrition, weight management, mental health claims. Tests mechanistic extrapolation, testimonial inflation, restriction framing.

Any Domain

General Claim Check	Any communication — AI products, environmental claims, business opportunities, public statements, news articles. Full B-O-G analysis without sector-specific tuning.

4. Report Structure

Every analysis produces a structured report with the following components:

4.1 Risk Banner

A high-visibility Low / Medium / High Narrative Risk classification at the top of every report. Colour-coded (green / amber / red) with a plain-English description of what the risk level means for this communication.

4.2 B-O-G Scores Dashboard

Six scored dimensions (1–10) with hover-accessible plain-English explanations. Gap and Emotional Pressure are inverted scores — a high score indicates high risk. Colour-coded per dimension with risk-level pills.

4.3 What Are You Receiving?

Classification against six communication types (financial) or six health claim types (health). Primary classification displayed prominently. Each category assessed as Primary / Present / Not Present with specific reasoning. Plain-English "What this means for you" summary.

4.4 B-O-G Analysis Sections

Six collapsible sections corresponding to the B-O-G framework dimensions. Each section is colour-coded by BOG letter. Health analyses include the evidence breakpoint and applicable detection pattern findings.

4.5 Better Questions to Ask

Five specific, practical questions the reader should ask before accepting the narrative or making a decision. Tailored to the specific communication analysed.

4.6 Agency-Centred Rewrite

A rewritten version of the key message that puts the individual's understanding, choices, and agency first. For health analyses, includes GP-consultation signposting where appropriate.

4.7 Sector & Pattern Notes

When a sector is selected, additional notes on regulatory implications, sector-specific risks, and applicable detection pattern findings. For health, includes ASA/CAP Code and MHRA proximity assessment.

5. Input Methods

Users can submit text for analysis in three ways:

- Paste text — direct paste of any communication into the analysis box
- Scan a URL — paste a webpage URL; the server fetches and extracts readable text before analysis
- Upload a PDF — drag-and-drop or click-to-upload; text is extracted client-side using PDF.js (the file is never transmitted or stored)

6. Export and Sharing

Summary	Plain-English summary only — copyable for sharing or noting.
Better Questions	The five questions as a numbered list — copyable for use before a decision or meeting.
Full BOG Note	Complete structured analysis in plain text — suitable for filing or sharing with a professional.
Professional Note	Practitioner-formatted version including WAYR classification, full BOG analysis, and sector notes — for Total Wealth Planners and advisers.
Agency Rewrite	The agency-centred rewrite only — copyable for comparison against the original.
Save Report	Saves full report to browser localStorage — private to the user's device, not transmitted or stored externally.
Download PDF	Generates a formatted PDF report via browser print — AoLP-branded with all sections expanded.
BIG Checked Badge	HTML embed snippet, plain-text badge, and LinkedIn-formatted post — timestamped, risk-labelled, linkable to bigchecker.app.

7. Target Users

Primary users

- Consumers reading financial or health communications
- People who feel something is wrong but cannot name it
- Get SAFE users decoding communications after financial harm
- AoLP members and Total Wealth Planners using it professionally
- Journalists, investigators, and consumer advocates
- Anyone watching a health advert on social media at 11pm with no one to ask

Professional users

- Total Wealth Planners helping clients interrogate institutional narratives
- Financial planners preparing for client meetings
- Compliance and regulatory professionals
- Educators and researchers in consumer behaviour
- Healthcare professionals reviewing patient communications
- Trading Standards and ASA referral support

8. Design Guardrails

The BIG Checker is designed around a set of firm principles that govern what it will and will not do:

What it is not:

Not a legal adviser · Not a regulated financial adviser · Not a medical adviser · Not a fact-checking authority · Not a truth machine · Not a defamation engine · Not a tool for attacking named individuals

Language guardrails:

Never: "This is a lie" / "This proves misconduct" / "This institution is corrupt"

Always: "This may be misleading because..." / "This framing may obscure..." / "A person may reasonably want to ask..." / "The evidence cited does not establish..."

9. Privacy and Data Principles

- No user account required for basic use
- Text submitted for analysis is transmitted to the Anthropic API for processing only — it is not stored by The BIG Checker
- Saved reports are stored in the user's browser localStorage only — private to their device, not accessible to AoLP or any third party
- PDF files are processed entirely client-side — the file is never uploaded or transmitted
- The Anthropic API key is held server-side in the Vercel environment — never exposed to the browser or user
- No advertising, no tracking, no data monetisation

10. Ecosystem Fit

The BIG Checker sits within the Academy of Life Planning's Total Wealth Planning™ ecosystem — a suite of tools designed to restore human agency in an age of institutional complexity and AI-accelerated persuasion:

The Leveller™ Informed-consent and asymmetry detection in agreements and contracts — before commitment.

The BIG Checker™ Agency-preserving claim analysis — for communications, adverts, and narratives.

Total Wealth Plans Life-first planning operating system and AI-supported planning tools.

Get SAFE Trauma-informed stabilisation and support after financial exploitation.

Navigator™ Life-first modelling and scenario-planning tools for independent thinking.

Total Wealth Planner™ Trusted human support during complexity, stress, and major life change.

The unifying principle: *All planning begins with what is already present — including the story being told.*

11. Development Roadmap

Current — Live at bigchecker.app

- Nine analysis modes across wealth, health, and general domains
- B-O-G framework with six scored dimensions
- What Are You Receiving? classification with financial and health category sets
- Five health detection patterns for health sector analyses
- Three input methods: paste, URL scan, PDF upload
- Full export suite: PDF, professional note, BOG note, badge, LinkedIn
- Saved reports archive (localStorage)
- Free, no account required

Next — Planned Enhancements

- Browser extension for in-page analysis
- Sector-specific deep-dive modules (additional health sub-sectors)
- Public BIG Checked article library — shareable community archive
- AoLP member version with practitioner-specific modes and branding
- Get SAFE dedicated version with enhanced trauma-informed language
- Nutrition and Environmental sub-sector modules
- API access for organisations embedding claim analysis in their workflows