Peace of Mind Assessment

Developer-Ready Product Specification — MVP v0.1

This document is the single source of truth for building the POMA assessment module. It includes all 10 questions with domain mapping, weighted scoring, answer-level AI agent signals, the full data model, scoring engine logic, and UX notes. Jesse is ENDevo's AI guide persona who delivers the experience.

Component	Decision	Rationale
Answer format	4-option multiple choice (A/B/C/D)	Higher data fidelity than Yes/No. Eliminates ambiguous Unsure responses. Enables gradient AI personalisation.
Question count	10 questions	Optimised for sub-90 second completion. Covers all 5 risk domains.
Scoring model	Readiness score 0–100	Readiness framing outperforms risk framing for user action & conversion. A=10, B=6, C=3, D=0.
Domain weighting	5 domains, weighted to 100%	Access & Ownership 30%, Data Loss 20%, Financial 20%, Platform 15%, Stewardship 15%.
AI agent input	Structured JSON per question	Each answer maps to a score + personalisation signal. Full JSON spec in Section 4.

1. Scoring Engine

How raw answers become the POMA Readiness Score

Answer Point Values

Answer	Label	Points	Meaning
A	Fully prepared	10	No gap. User has this covered.
B	Partially prepared	6	Partial gap. Something exists but needs attention.
C	Aware but not acted	3	Known gap. Thinking about it but no action taken.
D	Unaware / unprepared	0	Critical gap. No awareness or action.

Readiness Score Calculation

Raw score = sum of all 10 question points (max 100).

Domain score = sum of question points within domain ÷ domain max × domain weight.

Score Range	Readiness Level	Jesse's Opening Line	Priority Action
85–100	Peace Champion ♟	You're genuinely ahead of most people. Let's make sure it stays that way.	Quarterly review + legacy contact verification
60–84	On Your Way ☑	You've started — now let's close the gaps before they become problems.	Address lowest-scoring domain first

Score Range	Readiness Level	Jesse's Opening Line	Priority Action
35–59	Getting Clarity 💡	You're more aware than most. A few focused steps will change everything.	Build digital vault + designate legacy contact
0–34	Starting Fresh 🌱	No worries — this is exactly the right place to start. Jesse will guide you.	Full onboarding — flag as highest-priority lead

2. Risk Domain Mapping

5 domains, weighted to 100%. Every question maps to exactly one domain.

Domain	Weight	Max Score Contribution	Questions
Access & Ownership Risk	30%	30 pts	Q1, Q2, Q6
Data Loss Risk	20%	20 pts	Q3, Q8
Platform Limitation Risk	15%	15 pts	Q4, Q9
Stewardship Risk	15%	15 pts	Q5, Q7
Financial Exposure Risk	20%	20 pts	— Phase 2 (scope: current MVP covers 4 domains across 10 Qs)

Note: Financial Exposure Risk is intentionally deprioritised in MVP v0.1 to stay within scope and avoid triggering financial/legal compliance concerns. Add in Phase 2.

3. The 10 Questions

Each question includes: domain tag, weight, 4 options with scores, and Jesse's AI signal per answer.

Domain: Access & Ownership Risk — 30%

Q1 If you died tomorrow, could your loved ones access the data on your phone?
Domain: Access & Ownership • Weight: 12% • Max contribution to score: 12 pts

A Yes — I have Legacy Contacts set up with multiple people identified. → score: 10

B Yes — I have one Legacy Contact set up. → score: 6

C Maybe — they know my password but nothing is formally set up. → score: 3

D No — no one knows my password and I use biometrics only. → score: 0

🤖 **Jesse AI Signal** — A/B: Affirm + suggest adding a second legacy contact if only one. C: Explain Legacy Contact feature on iOS/Android step-by-step. D: Critical gap — flag as Day 1 action in Jesse's plan.

Q2 **How many logins and passwords do you have across all your accounts?**

Domain: Access & Ownership • Weight: 10% • Max contribution to score: 10 pts

A Under 25 — I keep things streamlined. → score: 10

B Around 25–100 — a manageable mix. → score: 6

C Over 100 — I've lost count. → score: 3

D Way too many to count — it's genuinely overwhelming. → score: 0

🤖 **Jesse AI Signal —** A: Light touch — suggest vault export for legacy handover. B: Recommend password manager audit. C/D: Recommend password manager setup as immediate action. D: Pair with Q6 D signal for compounded urgency.

Q6 **Do you currently use a password manager to store your logins and credentials?**

Domain: Access & Ownership • Weight: 8% • Max contribution to score: 8 pts

A Yes — I use one consistently and it's up to date. → score: 10

B Yes — but I don't use it consistently or it's out of date. → score: 6

C No — I rely on my browser or memory. → score: 3

D No — I've never used one and don't know where to start. → score: 0

🤖 **Jesse AI Signal —** A: Suggest sharing vault export with legacy contact. B: Prompt a 30-minute vault audit session. C: Recommend 1Password/Bitwarden/iCloud Keychain with setup guide. D: Recommend beginner-friendly tool + offer Jesse-guided setup walkthrough.

Domain: Data Loss Risk — 20%

Q3 **What do you think happens to your social media accounts after you die?**

Domain: Data Loss • Weight: 10% • Max contribution to score: 10 pts

A I know exactly — I've set my account memorialization preferences already. → score: 10

B They'll probably become ghost accounts, frozen in time. → score: 6

C They could become zombie accounts living on the dark web forever. → score: 3

D Honestly, I have no idea — I've never thought about it. → score: 0

🤖 **Jesse AI Signal —** A: Affirm + suggest documenting platform settings in their vault. B/C/D: Educate on platform-specific memorialization options (Facebook, Instagram, Google Inactive Account Manager). D: Flag as Week 1 action.

Q8 **Do you use cloud storage (like iCloud, Google Drive, or Dropbox) to back up important personal files and photos?**

Domain: Data Loss • Weight: 10% • Max contribution to score: 10 pts

A Yes — everything important is backed up and organised in the cloud. → score: 10

B Yes — I have cloud storage but it's disorganised. → score: 6

C Partially — some things are backed up but not everything critical. → score: 3

D No — I rely on local storage only (my phone or hard drive). → score: 0

🤖 **Jesse AI Signal** — A: Suggest tagging legacy-relevant folders for handover. B: Offer cloud organisation checklist. C: Highlight what's most at risk + a priority backup guide. D: Recommend cloud setup as urgent action — data loss risk is highest here.

Domain: Platform Limitation Risk — 15%

Q4 Have you designated someone to manage your digital legacy — logins, social media, memberships, subscriptions — if something happens to you?
Domain: Platform Limitation • Weight: 7% • Max contribution to score: 7 pts

A Yes — it's documented and the right person already has access. → score: 10

B I have a document with all my logins but no one else has it. → score: 6

C I've been meaning to do this — it's on my list. → score: 3

D I wouldn't even know where to start. → score: 0

🤖 **Jesse AI Signal** — A: Affirm + suggest a 6-month review cadence. B: Critical nudge — a document no one can find is no document at all. Prompt to share securely. C: Offer Jesse's guided digital legacy designation flow. D: Flag as Day 1 action — highest platform risk signal.

Q9 Have you enabled two-factor authentication (2FA) on your most important accounts?
Domain: Platform Limitation • Weight: 8% • Max contribution to score: 8 pts

A Yes — 2FA is enabled on all critical accounts (banking, email, social). → score: 10

B Yes — on some accounts, but not all. → score: 6

C I've heard of it but haven't set it up. → score: 3

D No — I didn't know this was something I should do. → score: 0

🤖 **Jesse AI Signal** — A: Affirm + prompt to store 2FA recovery codes in their digital vault. B: Prioritise enabling 2FA on email and banking first — give exact steps. C/D: Walk through 2FA setup step-by-step. Note: 2FA without documented recovery codes creates a lock-out risk for loved ones.

Domain: Stewardship Risk — 15%

Q5 Do the significant people in your life know what you want to happen upon your death or incapacitation?
Domain: Stewardship • Weight: 8% • Max contribution to score: 8 pts

A Yes — my wishes are recorded in a document and shared with them. → score: 10

B Yes — I've shared my wishes verbally but nothing is written down. → score: 6

C Not really — I'm not sure what my wishes are yet. → score: 3

D No — we're all uncomfortable talking about it. → score: 0

Q7 **Where do you store your most important documents — insurance policies, financial account details, key instructions?**

Domain: Stewardship • Weight: 7% • Max contribution to score: 7 pts

A In a secure digital vault or encrypted folder, organised and accessible. → score: 10

B Across a mix of places — some digital, some physical, not well organised. → score: 6

C Mostly in physical files at home — no real digital backup. → score: 3

D Honestly, I'm not sure where everything is. → score: 0

🤖 **Jesse AI Signal** — A: Affirm + link vault to legacy contact access plan. B: Offer a document consolidation template. C: Guide digitising top 5 most critical physical documents first. D: Trigger full document organisation onboarding — highest stewardship gap signal.

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4. Data Model & JSON Spec

The exact structure developers should pass to the scoring engine and AI agent

Answer JSON (submitted on completion)

```json
{
  "session_id": "uuid-v4",
  "timestamp": "ISO-8601",
  "answers": {
    "q1_phone_access":       { "answer": "A", "score": 10, "domain": "access_ownership" },
    "q2_password_count":     { "answer": "B", "score": 6,  "domain": "access_ownership" },
    "q3_social_media_fate":  { "answer": "C", "score": 3,  "domain": "data_loss" },
    "q4_digital_legacy_mgr": { "answer": "D", "score": 0,  "domain": "platform_limitation" },
    "q5_wishes_shared":      { "answer": "A", "score": 10, "domain": "stewardship" },
    "q6_password_manager":   { "answer": "B", "score": 6,  "domain": "access_ownership" },
    "q7_document_storage":   { "answer": "C", "score": 3,  "domain": "stewardship" },
    "q8_cloud_backup":       { "answer": "A", "score": 10, "domain": "data_loss" },
    "q9_2fa_enabled":        { "answer": "B", "score": 6,  "domain": "platform_limitation" },
    "q10_handover_speed":    { "answer": "D", "score": 0,  "domain": "access_ownership" }
  },
  "scores": {
    "total": 54,
    "readiness_level": "Getting Clarity",
    "domain_breakdown": {
      "access_ownership":     { "raw": 16, "max": 30, "pct": 53 },
      "data_loss":            { "raw": 13, "max": 20, "pct": 65 },
      "platform_limitation":  { "raw": 6,  "max": 15, "pct": 40 },
      "stewardship":          { "raw": 13, "max": 15, "pct": 87 }
    },
    "lowest_domain": "platform_limitation",
```

```
        "critical_gaps": ["q4_digital_legacy_mgr", "q10_handover_speed"]
    }
}
```

Jesse AI Prompt Input (send to GPT after scoring)

```
{
    "total_score": 54,
    "readiness_level": "Getting Clarity",
    "lowest_domain": "platform_limitation",
    "critical_gaps": ["q4_digital_legacy_mgr", "q10_handover_speed"],
    "answer_signals": {
        "q4": "D — No digital legacy manager designated. No awareness of where to start.",
        "q10": "D — Handover would be nearly impossible. Highest urgency signal."
    },
    "tone": "warm, direct, non-legal, non-fear-based",
    "output_required": {
        "opening_line": "personalised to readiness_level and lowest_domain",
        "immediate_actions": 3,
        "week_1_actions": 3,
        "documentation_actions": 2
    }
}
```

5. Q10 — The Lead Qualifier

This question is your highest-value conversion signal

Q10 **If you had to hand over access to all your digital accounts to a trusted person right now, how long would it take?**

Domain: Access & Ownership • Weight: 10% • Max contribution to score: 10 pts

A Under an hour — everything is documented and ready to share securely. → score: 10

B A few hours — I'd need to gather and organise things first. → score: 6

C A full day or more — it would take serious effort. → score: 3

D It would be nearly impossible — I don't know where to start. → score: 0

🤖 **Jesse AI Signal —** A: Affirm + set quarterly review reminder. B: Recommend pre-built digital handover template. C: Trigger Jesse's guided handover document builder session. D: HIGHEST PRIORITY LEAD — flag in CRM, offer full concierge onboarding, Jesse opens with maximum empathy + urgency.

Developer note: Q10 D answer should trigger a separate CRM flag or webhook in addition to the standard JSON payload. This is your clearest signal of a user who needs immediate, high-touch follow-up. Do not treat it as just another low score.

6. UX & Jesse Persona Notes

Non-negotiables for the developer building the front-end

Element	Requirement	Notes
Progress indicator	Always visible	Show question X of 10. Users disengage without it.
Jesse persona	Visible throughout	Jesse is ENDevo's AI guide. Show avatar/name on every screen.
Score reveal	Animated, central, large	The number is the moment. Give it weight.
Domain breakdown	Bar or radial chart	Visual makes it real. Text alone doesn't convert.
Action plan	Numbered, time-bound	48-hour actions + 7-day actions. Not a list of vague tips.
Color palette	Calm, no alarm red	Navy + warm tones. No flashing warnings. Dignity over fear.
Mobile	Fully responsive	Assume 60%+ of users are on mobile.
PDF export	One-tap, under 3 sec	Include score, domain breakdown, action plan, ENDevo branding.
Session only	No persistence MVP	No login required. No data stored after session ends.
Completion time	Under 90 seconds	10 questions. Keep answer options concise. No long preambles.