

## RISK SUITABILITY FACTSHEET

### Portfolio Analyser

#### WHAT IS IT?

Portfolio Analyser enables advisers to analyse a client's existing assets both at product level and at fund level, taking into account charges, fund performance, the client's risk profile and the taxation of the existing product. The adviser can search for new products and funds which might offer the client a better or more suitable outcome.

Using this information, the adviser can construct an optimised portfolio consisting potentially of new and existing investments, and show the probability of the future performance, taking full account of charges and tax. It removes any guesswork and intensive manual labour involved in deciding the composition and / or re-balancing of the client's portfolio.

#### WHY IS IT IMPORTANT?

Portfolio Analyser facilitates the efficient and compliant analysis of the client's existing investments and therefore addresses the FCA's concern about the suitability of investment recommendations. The key aim is to ensure that unnecessary churning of existing investments does not occur and that clients receive advice that is in their best interests.

#### WHO SHOULD USE IT?

Portfolio Optimiser should be used by advisers who wish to ensure they have an advice process which is entirely transparent, giving Adviser of complete regulatory compliance throughout, to the benefit of both adviser and client. It is particularly useful for advisers who deal with legacy assets.

#### HOW IS IT USED?

Accessible online, information gathered on the client's funds and products is reviewed in Portfolio Analyser.

The adviser can view the asset mix, past performance and expected future returns of the existing portfolio together with where the overall portfolio and each individual investment currently sits on the efficient frontier. Existing products that should not be disposed of can be locked down, but still taken into account as part of the portfolio assessment.

Once the adviser has constructed a new portfolio, consisting of existing and new investments, the investments can be optimised (i.e. the percentages within each holding re-adjusted) via the tool to give the prospect of a demonstrably better return including adviser fees, whilst still ensuring alignment with the client's risk profile.

A stochastic forecast is made of the recommended new portfolio. This enables the potential future performance of the new recommended portfolio to be compared with the client's existing portfolio. A comprehensive database of pension and investment products and funds supports the adviser in choosing a suitable solution.

#### WHEN IS IT UPDATED?

EValue carries out quarterly returns on its stochastic model and make adjustments accordingly due to changes in economic and market conditions.

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### MORE INFORMATION OR REQUEST A DEMONSTRATION?

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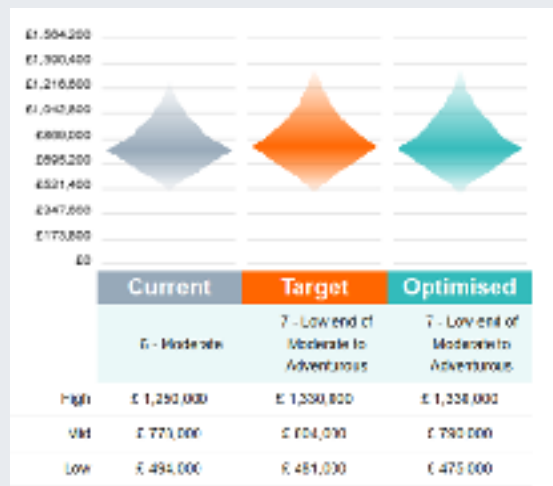
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Key differentiators - at a glance

Demonstrates clearly where the client's investments and overall portfolio sits currently on the efficient frontier



Optimisation demonstrates the better return that could potentially be achieved by the new portfolio



PLUS...

- Demonstrates adviser value
- Provides a complete compliance audit trail; and enables on-going reviews to be undertaken
- Offers FCA recommended best practice elements to ensure investment recommendations are suitable
- A stochastic forecast demonstrates the likely returns for the existing portfolio versus the target risk

Demonstrates the % in the portfolio that should be held in each holding for optimum performance including "locked down" product

High risk				
27.10 %	Scot Eq Baillie Gifford 60/40 Worldwide Equity Pn (ARC)	★★★★★		
14.78 %	Aurum BlackRock Global Dynamic Equity	★★★★		
Medium risk				
3.61 %	7 - Low end of Moderate to Adventurous	C		N/A
7.35 %	Aviva 7IM AAP Balanced Pn S13	★★★★		
Low risk				
47.14 %	AEGON UK Enhanced Corporate Bond Pn	★★★★		

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