

Factsheet: Investment Planner

What is it?

Investment Planner allows advisers to show the benefits of investing based on the client’s risk profile. It helps advisers to show the range of potential outcomes for their client’s specific situation, whether the client is taking income or investing either a lump sum or regular contributions. The tool can also show the chance of reaching a client’s target fund and take into account tax and the term of the investment.

Why is it important?

Clients need to understand not only the risk and reward of their potential investments, but also why they should be investing. Investment Planner helps advisers to illustrate and explain these concepts quickly and easily.

Investment Planner provides a discussion point for advisers as well as meeting the FCA’s risk suitability requirements by showing what the risk will mean for the client’s specific situation.

Who should use it?

Investment Planner should be used by advisers who want to be able to illustrate to their clients risk and reward trade-off based on potential investment strategies that are aligned to their clients’ risk profiles. It can also be used to work out the level of regular contributions required to meet targets.

The illustrations produced by Investment Planner can be used as part of the adviser’s suitability reports.

How should it be used?

An instant forecast compared to the equivalent in cash deposit can be shown just by entering the investment amount and level of risk required.

The illustrations show how the risk can vary over the term of the investments by highlighting where the range of

results from the risk profile is greater than the cash comparison.

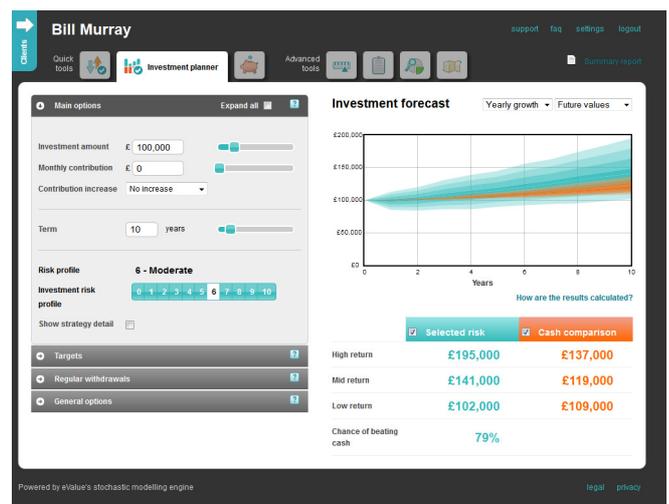
Additional options are available to make the forecast more specific to the client, such as level or increasing contributions or withdrawals, or taking into account tax.

The chance of reaching the target entered is also provided allowing a sensible decision to be made about whether the investment is likely to be appropriate or not.

How does it take into account the risk profile?

The basis of all assumptions on the Investment Planner and, indeed, all Advisa Centa’s tools is stochastic forecasting. We calculate 1,000 different scenarios and show the range of possible returns, highlighting not only the likely middle result but also the full range between higher and lower results.

The forecasts take into account all types of possible scenarios such as large and sudden rises or drops in the equity markets.



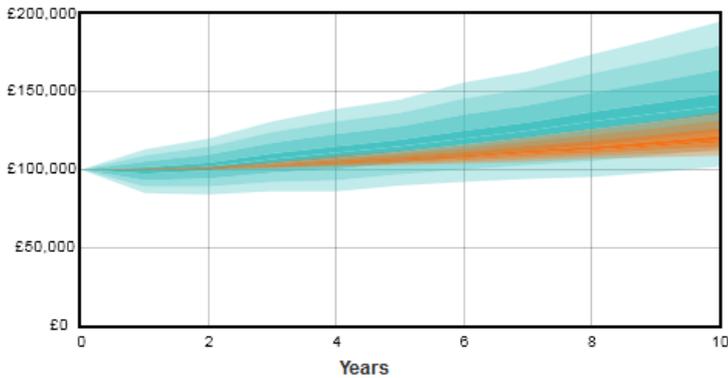
All our tools can be accessed via Advisa Centa.
www.evalueis.com



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Key Differentiators – At a glance

Realistic forecasts from stochastic projections



Investment amount £ 100,000

Interactive sliders for easy input and client engagement

Monthly contribution £ 0

Contribution increase No increase

Allows both contributions and withdrawals to be included

Regular withdrawals

Annual withdrawal £ 10,000

Withdrawal increase Inflation

Investment Planner is linked to the Risk profiler tool to avoid duplicate entry

Risk profile **6 - Moderate**

Investment risk profile

Plus

- Adjust results for inflation
- View the results based on low, mid and high returns
- View the chance of reaching a specific target suitable to a client’s risk profile