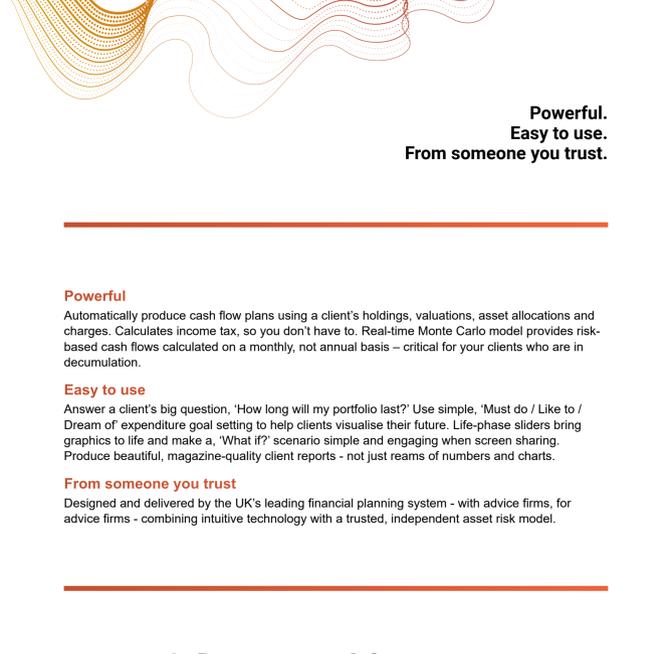


## New Dynamic Planner

# Cash flow



**Powerful.  
Easy to use.  
From someone you trust.**

### Powerful

Automatically produce cash flow plans using a client's holdings, valuations, asset allocations and charges. Calculates income tax, so you don't have to. Real-time Monte Carlo model provides risk-based cash flows calculated on a monthly, not annual basis – critical for your clients who are in decumulation.

### Easy to use

Answer a client's big question, 'How long will my portfolio last?' Use simple, 'Must do / Like to / Dream of' expenditure goal setting to help clients visualise their future. Life-phase sliders graphics to life and make a, 'What if?' scenario simple and engaging when screen sharing. Produce beautiful, magazine-quality client reports - not just reams of numbers and charts.

### From someone you trust

Designed and delivered by the UK's leading financial planning system - with advice firms, for advice firms - combining intuitive technology with a trusted, independent asset risk model.

## New Cash flow - Powerful. Easy to use. From someone you trust

Matching your client, their portfolio and their cash flow plan, using a single definition of risk, is vital to avoid the danger of miscalibration. Dynamic Planner seamlessly uses one definition of risk, so nothing is ever lost in translation, as a result.

In new Dynamic Planner Cash flow, you can confidently bring a client's situation to life. Screens have been optimised to be shared live interactively, increasing your client's understanding of the planning and advice process and deepening the relationships which sit at the heart of your business.

Dynamic Planner Cash flow robustly models risk within a portfolio, enabling you and a client to 'Plan for this' [what is most likely to happen, in an average scenario], 'Be pleasantly surprised by this' [if returns are high, in a positive scenario] and 'Be prepared for this' [if returns are low, in a negative scenario] - powerfully supporting our market-leading risk profiling process and further testing a client's Capacity for Risk.

You can model three different levels of expenditure - 'Must do', 'Like to' and 'Dream of' - to help clients visualise the impact of life choices. *Do I need to be saving more? Can I stop worrying so much and spend more?*

Using Dynamic Planner, you can now produce a cash flow plan in minutes – and for every client, not just a chosen few – building them into your firm's regular review process.

New Dynamic Planner Cash flow is designed and delivered by the UK's leading financial planning system - with advice firms, for advice firms - combining intuitive technology you love, with an independent asset risk model you trust.

I have wanted something like Dynamic Planner Cash flow to come out for a very long time... would I recommend it? 100%.

**David Mills, Ridgeways**

Navigation is intuitive. Screens are easy to handle. The continuity of tools in Dynamic Planner coming together now is amazing.

**Kevin Walsh, Home & Finance**

## Industry-leading risk profiling

Accurately risk profiling your client has never been so vital, ensuring the risk they take with their investments is at a level they're willing and able to.

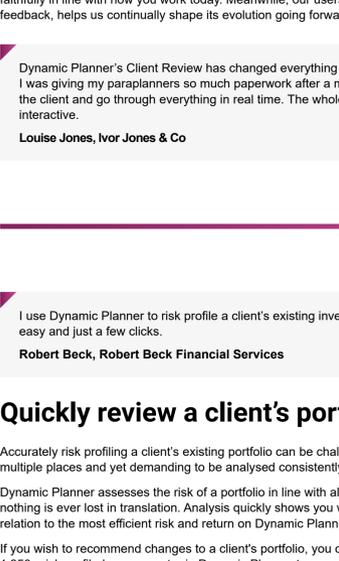
No other risk profiling process can compare with the market-leading experience of Dynamic Planner, which post-2013 has successfully supported more than one million clients. Questionnaires comprehensively cover your client's attitude to risk, their capacity for risk and investor experience. Questions are easier for clients to understand, resulting in fewer inconsistencies in their answers for you to deal with.

We collaborate closely with leading academics from Henley Business School to incorporate new research and psychometric thinking into our questionnaires.

In 2020, many firms used the ability to email clients an invite to complete the questionnaires on their own, prior to a meeting – saving time; enabling part of the process to be completed safely remotely; and allowing subsequent discussion to focus on investment suitability. When it is safe to do so, the Dynamic Planner Risk Profiling app enables you to complete the process interactively with a client face-to-face.

The risk profiling tool in Dynamic Planner is incredibly powerful.

**David Owen, Lifetime Connect**



## Engaging client reviews

Annual reviews for clients, of course, are a regulatory requirement under MIFID II. But firms have come under pressure to deliver them efficiently and effectively, so they demonstrate the real value they add for their clients.

Reviews are being delivered against a backdrop of greater fee disclosure and more volatile real time portfolio performance. But what is the answer? Dynamic Planner's Client Review process enables you to meet MIFID II requirements while dramatically reducing the time it takes to complete reviews.

The process is simpler and consistently delivers a good outcome for the client, providing everyone at your firm with clear and repeatable framework to follow every time.

Dynamic Planner's Client Review is built with a beautiful UX, which firms find intuitive to use. Screens are optimised to be shared live, interactively with a client, allowing you to advise and plan in real time. Our technology is cloud-based, enabling easy collaboration among colleagues and teams at your firm, whether they are logging in from the office or remotely from home.

Our Client Review was built in close partnership with advice firms, for advice firms, ensuring it is faithfully in line with how you work today. Meanwhile, our users' ongoing ability to provide product feedback, helps us continually shape its evolution going forward.

Dynamic Planner's Client Review has changed everything for me. It's just brilliant. Before, I was giving my paraplanners so much paperwork after a meeting to input. Now, I sit with the client and go through everything in real time. The whole process becomes much more interactive.

**Louise Jones, Ivor Jones & Co**

I use Dynamic Planner to risk profile a client's existing investments, which is brilliant. It's so easy and just a few clicks.

**Robert Beck, Robert Beck Financial Services**

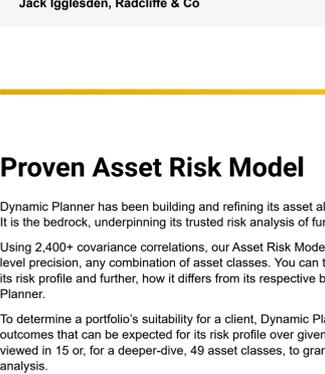
## Quickly review a client's portfolio

Accurately risk profiling a client's existing portfolio can be challenging, with data often sourced from multiple places and yet demanding to be analysed consistently.

Dynamic Planner assesses the risk of a portfolio in line with all its other assumptions, so that nothing is ever lost in translation. Analysis quickly shows you where a client's investments sit in relation to the most efficient risk and return on Dynamic Planner's 1-10 risk scale.

If you wish to recommend changes to a client's portfolio, you can research potential solutions from 1,350+ risk profiled every quarter in Dynamic Planner to ensure their ongoing suitability.

Further, Dynamic Planner is integrated with leading industry back office systems and platforms to save you time and the effort of sourcing a client's latest valuations. Integrations enable you to import a client's information and latest holdings, without the need to rekey, direct from the source, reducing the risk of inputting errors in the process.



I saw a Dynamic Planner Client Review report and it was miles ahead of others I had seen.

**Stuart Cardozo, SWC Independent**

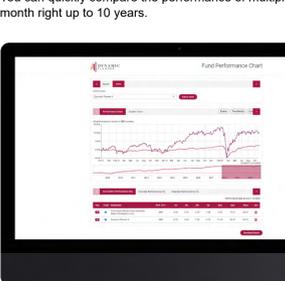
## Bespoke reports your clients will value

Dynamic Planner's Client Review report enables you to showcase the value you add for clients in the planning and advice process. Reports are magazine-like in quality.

Clear headings and simple language signpost your client through the process, underlining 'Progress at a glance', 'Are you on track?', their portfolio's performance and next steps. Further, advice firms have found that the report's order of contents provides them with an effective and repeatable agenda for review meetings themselves.

Reports are repopulated from your work completed in Dynamic Planner and generated at the touch of a button. They can be personalised to your firm and to the client, with uploaded images and logos.

Everything is delivered cleanly in one, professional document and to such a high standard, smaller firms can be confident they can enjoy the polish of larger organisations with greater resources.



## Whole of market fund research you can trust

Ensuring a fund recommendation is accurately aligned to a client's risk profile is key - so that your client pursues their objectives at a level of risk they are willing and able to take. There must be a clear link from investments you recommend back to your client's risk profile, as the regulator and FCA has voiced. The challenge is how to evidence this effectively, while maximising the likelihood of strong, risk-adjusted returns.

At Dynamic Planner, we have an experienced in-house team of analysts and qualified investment professionals, who independently risk profile 1,350+ investments each quarter – from whole of market - for you to research and recommend for clients. Together, fund assets represent more than £220bn, from 110+ leading asset managers, who trust us as a leading provider of risk analysis. Nobody else in the UK risk profiles more funds.

Our 1-10 fund risk profile scale [one represents the lowest level of risk and 10 the highest] runs seamlessly through Dynamic Planner and is perfectly aligned with all other assumptions.

In Dynamic Planner, you can research and recommend from 120+ Risk Targeted investments, strictly managed to remain within a risk profile's volatility boundaries – alongside new Risk Managed Decumulation solutions, specifically designed for your clients in drawdown.

350+ Dynamic Planner Premium and Select rated funds instantly flag an investment's five or three-year track record of successful performance, respectively. Research behind ratings – which include 100+ discretionary fund manager investments – is completed independently, in-house by our expert team of analysts.

You and your firm can build your own model portfolios, aligned to a risk profile, in which you wish to arrange, to a client. And now, in new Dynamic Planner Cash flow, you can instantly and seamlessly align a client's risk profile to their plan, avoiding the need and danger of deciding upon and manually entering growth and other assumptions.

We have our own Investment Committee and create fund shortlists and stick to them as much as possible. Very nearly all funds on shortlists are risk profiled in Dynamic Planner.

**Jack Igglesden, Radcliffe & Co**

## Proven Asset Risk Model

Dynamic Planner has been building and refining its asset allocation model since its launch in 2005. It is the bedrock, underpinning its trusted risk analysis of funds and investment portfolios.

Using 2,400+ covariance correlations, our Asset Risk Model enables you to assess, with institution-level precision, any combination of asset classes. You can then confidently demonstrate to a client its risk profile and further, how it differs from its respective benchmark asset allocation in Dynamic Planner.

To determine a portfolio's suitability for a client, Dynamic Planner robustly models a range of outcomes that can be expected for its risk profile over given timeframes. Further, research can be viewed in 15 or, for a deeper-dive, 49 asset classes, to grant even greater access to precision fund analysis.

Dynamic Planner is brilliant if you are rebalancing. You can show a client where their portfolio sits in relation to the risk and return for each risk profile. That can be a really important visual.

**Serena van der Meulen, Van der Meulen Associates Ltd**

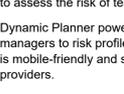
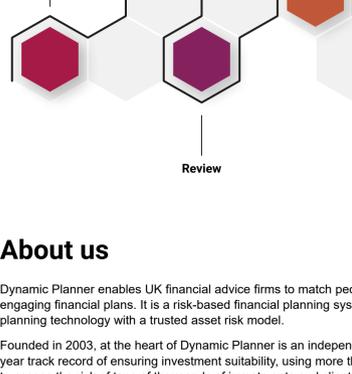
## MSCI: Benchmarking fund and portfolio performance

Explaining portfolio performance to a client can be a challenge – particularly when markets have been turbulent. How do you best frame performance in context? And, further, in a way which is most relevant?

At Dynamic Planner, we have proudly partnered with an industry leader, MSCI [Morgan Stanley Capital International] to provide you with a range of 10, risk targeted benchmarks, which can most relevantly be adopted to measure and frame a fund and portfolio's performance.

The 1-10 Dynamic Planner – MSCI multi-asset indexes reflect the performance of the benchmark asset allocations, respectively, for the 10 Dynamic Planner Risk Profiles. Data dates back more than 15 years to 2005, granting instant access to an extended performance period and further enabling you to ensure the suitability of solutions for a client.

You can quickly compare the performance of multiple funds over a timeframe ranging from one month right up to 10 years.



## Work effectively – In the office or from home

Overnight, Covid-19 changed our lives. It changed the way we socialised with friends and family. And it changed the way we work. Millions of us in the UK were suddenly working from home – many for the first time. But how do you do that productively? And how do you continue to collaborate with colleagues effectively?

Dynamic Planner's intuitive technology is cloud-based, so everyone at your firm can logon, whether they are in the office or working from home. Collaborate with colleagues on client cases and quickly pick up where a team member has left off, with no need to manually save documents or worry whether you are working on the latest version.

You can also cut costs. Adopting one financial planning system enables your firm to streamline processes and reduce the number of tools you pay for - further, minimising time spent internally training people on technology.

In Dynamic Planner, screens are optimised for you to share with clients, with confidence in meetings on Zoom or Microsoft Teams, enabling you to plan efficiently and engagingly in real time. Email clients a link to complete risk questionnaires on their own, before a meeting, progressing the process so that time together is maximised to have a discussion around suitability and risk.

Dynamic Planner's 20+ leading platform integrations allow you to quickly acquire a client's latest valuations, straight from the source, while whole of market fund research – of 1,350+ risk profiled investments - is at your fingertips.

Client reports, at the touch of a button, are professionally created as PDFs, which can immediately be emailed to a client. And now, in new Dynamic Planner Cash flow, you can instantly and seamlessly align a client's risk profile to their plan, avoiding the need and danger of deciding upon and manually entering growth and other assumptions.

Having a system where you can share your screen on Zoom and present to clients professionally has been very well received. Clients have been so happy, they've said let's do this again after lockdown. It's superb.

**David Mills, Ridgeways**

Before, we were having to use more pieces of software at additional cost. Now, using Dynamic Planner, it's better for everyone. We've turned off three to four pieces of software we were using, saving between £200 and £250 per month.

**Simon Drake, Bainlye Drake Wealth**

We love the support you get from Client Success. For me, it's Dynamic Planner's biggest selling point.

**Dean Mullaly, Dean Wealth Management**

## Expert support, every step of the way

At the heart of latest Dynamic Planner enhancements, is intuitive technology which is easy to use and learn. To aid you, short videos – tailored to where you are in the system – can be viewed at the click of a button, refreshing your knowledge, while longer video tutorials can be watched around the clock, on-demand to provide more detailed guidance.

If you prefer the reassurance of speaking to someone and hearing a friendly voice, you can call our experienced Client Success team, on hand during business hours Monday to Friday to quickly answer your queries.

Bespoke training – delivered remotely by our Client Success team – is also available, should you wish to arrange, while you and colleagues at your firm can attend regular events [currently virtual] in our busy, CPD programme – two Annual Conferences early each year and two sets of Training Academies each spring and autumn.

Events are free and preview latest enhancements in Dynamic Planner, alongside deeper sessions detailing our philosophy and methodology behind core processes.



## About us

Dynamic Planner enables UK financial advice firms to match people with suitable portfolios through engaging financial plans. It is a risk-based financial planning system - combining intuitive financial planning technology with a trusted asset risk model.

Founded in 2003, at the heart of Dynamic Planner is an independent asset risk model, with a 15-year track record of ensuring investment suitability, using more than 2,400 covariance correlations to assess the risk of tens of thousands of investments and client portfolios daily.

Dynamic Planner powers the MSCI - Dynamic Planner indices and is used by leading asset managers to risk profile or target more than £220bn of investments. Its cloud-based technology is mobile-friendly and secure, and integrated with leading industry CRMs and platforms and providers.

It is an end-to-end and yet flexible system for all an advice firm's planning and suitability needs, using a single definition of risk throughout – from client risk profiling, portfolio review, cash flow planning and fund research - to ensure nothing is ever lost in translation in the planning and advice process.

Adopting Dynamic Planner is one of the best things we've done in years. Its continued innovation is fantastic.

**David Mills, Ridgeways**

Dynamic Planner has clearly been designed with the IFA in mind. Everything about it is good.

**Michael Kennedy, Kennedy Independent Financial Advice Ltd**