

Need support transitioning to the new world of wealth? If so, we can help.

To operate successfully in the new world of wealth requires systems and processes to help you profile, plan and manage both your clients' wealth and your business.

**That's why over 3,000 individual advisers regularly use Dynamic Planner each month.**

Dynamic Planner combines our powerful, market leading planning tools, such as risk profiling and asset allocation, with a client management and reporting system that's integrated with leading platforms and providers.



“We believe SimplyBiz members can save over 200 hours a year, the equivalent of £25,000 a year in fees, by using Dynamic Planner as a single joined-up system to plan, transact and manage their wealth clients.”

Neil Stevens, SimplyBiz

Incredible technology for an impressive price  
£97.75 + VAT a month

Looking for market leading financial planning & practice management technology?

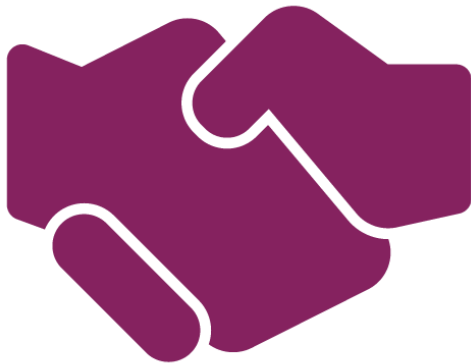
We can help.



“DT are a strategic partner for Lighthouse and a critical part of our infrastructure for our national and our network. Dynamic Planner provides a clear audit trail defining risk in line with FCA suitability guidance as well as best-in-class risk profiling of our multi-asset funds and discretionary solutions.”

Malcolm Streatfield, CEO at Lighthouse Group

- Best-in-class Independent Risk Profiling Tool
- Streamlined process to align agreed risk profile score to a fund solution
- Client friendly reporting
- Robust evidencing MI & audit trail



Practice management should be all joined up

- Full holistic planning modules
- Practice Management
- Innovative customer apps
- WealthConnect™ - integrated with leading platforms

To find out more, please contact the team on 0333 6000 500 or email [sales@dynamicplanner.com](mailto:sales@dynamicplanner.com)

## How Distribution Technology does risk profiling – an overview

Risk profiling starts with the target asset allocation model.

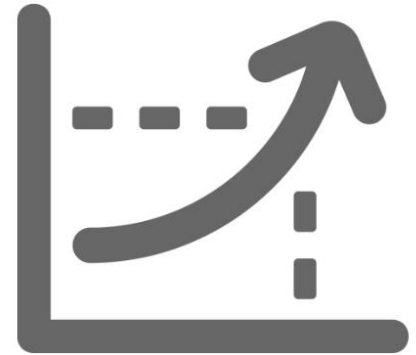
Distribution Technology Quantitative Analysis team does this by generating estimates as to how a wide range of asset classes are expected to behave over the long-term with respect to: returns, volatility and co-variance. Their Theory techniques to derive efficient portfolios, which maximise expected returns for any given degree of risk.

They conduct a thorough analysis of historic data, current market yields and estimates of risk premiums, as well as other factors such as, current corporate debt default rates and inflation. From this, they produce a spectrum of asset allocations that gradually increase in risk in line with the mean variance model. This allows them to break the efficient frontier into 10 methods are based on Modern Portfolio risk bands and select a suitable target asset allocation as representative of each band.

### Fund risk profiling

To risk profile funds and portfolios, Distribution Technology looks at the following:

- Historical snapshots of each fund’s past asset allocation positions, which we have mapped to our standard asset classes
- The volatility derived from each of the fund’s benchmark, where appropriate
- The volatility of the actual performance achieved by each fund



We then benchmark the results against our spectrum of 10 risk profiles.

Risk profile	1	2	3	4	5	6	7	8	9	10
Descriptor	Lowest risk	Very low risk	Low risk	Lowest medium risk	Low medium risk	High medium risk	Highest medium risk	High risk	Very high risk	Highest risk

**“We are delighted with the overall functionality of Dynamic Planner. It may be known for risk profiling, but since taking the licence, we realised that Dynamic Planner offers much more than that; it provides help in smoothing our internal systems and processes, as well as giving the end customer a better overall experience. Thank you DT”**

**Ian McCulloch, Financial Adviser at Asset Management**