


Dynamic Risk Profiler

Dynamic Risk Profiler is a risk profiling tool (designed for use by financial advisers) that uses a set of intuitive and understandable questions to help you and your client agree their attitude to risk for investing.


It should be noted that while Dynamic Risk Profiler is designed to assist you with the advice process, any advice given is wholly your responsibility. Please refer to the **Risk Profiling Methodology** guide in **Resource files** for more detailed information on the risk profiling methodology used by Dynamic Risk Profiler.

Getting started

To login to Dynamic Risk Profiler:

- Go to the Adviser Resource Centre at www.dynamicplanner.com
- Click the **Dynamic Risk Profiler** button in the Application login box
- Enter the **username** and **password** sent to you and click the **next**  button

The **Adviser Control Centre** is the first screen you see when you log in, with the following options available:

- **Create client** – this will create a new client profile
- **Look up client** – click here to view or update previously saved clients profiles
- **My preferences** – allows you to change your email address or update your password
- **Resource files** – contains useful documents about how to use Dynamic Risk Profiler, the methodology underlying it, and printable versions of the questionnaires to use with clients
- **Logout**  – click here to exit Dynamic Risk Profiler

Creating a new client

To create a new client:

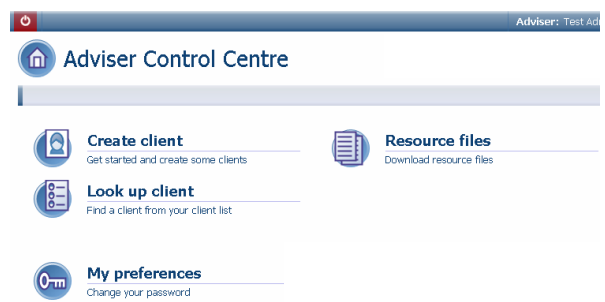
- Click **Create client** from the **Adviser Control Centre** to display the **Client** screen in the **Profile** section
- Here you can enter basic details for your client, such as name and date of birth
- If your client's finances are shared then a **Partner** tab will be displayed – click on the **Partner** tab to enter the partner's details
- The **Client** screen, and **Partner** screen if applicable, are the only compulsory sections within Dynamic Risk Profiler, and you cannot proceed until these are completed
- Click the **Contact** tab and enter the client's contact details

Finding an existing client

To view or update an existing client record:

- Click **Look up client** from the **Adviser Control Centre** to display the **Look up existing client** screen

Remember – Do not use the **Back** button in your Internet browser. If you do, you will be automatically logged out, and you will have to login again to continue using the tool.




Remember – All data entered into the system is automatically saved whenever you leave a page, so you don't have to remember to click a save button.

Profile

Add in personal details here. These will be used in the risk questionnaire report

Client **Partner** **Contact**


Client	
First name *	David
Last name *	Makepeace
Date of birth *	5 September 1970
Gender *	Male
Marital status *	Married
Finances shared with partner	Yes, dependent on each other

Remember – Help can be found throughout the tool by clicking the **help**  button. The help pages will open in a new window, so that you can keep working and read the help at the same time.

There are several ways to find an existing client record:

- Click the **first letter** of the client's last name to display only the clients starting with that letter
- Enter the client's last name in the **search box**, and click **Go**
- Simply **scroll down** through the list of clients


Once you have found the client record you wish to work with, you can:

- Click on the **client name** to open the client record
- Access previous versions of the client record by clicking the **history**  button. This will allow you to view all changes made to the client record since creation. To open a particular revision of a client plan, simply click the client's name. **Note** that the previous revision will then be stored as the most recent version.

Completing the attitude questionnaire

At this stage, the client (and partner if applicable) can answer a series of short questions focused on how they feel about losing money, their risk sensitivity, financial awareness and outlook. The client's responses are used to determine their attitude to risk, represented as a number from a spectrum of 1 – 10, where 1 characterises a risk averse investor and 10 a risk taking investor.

To select and complete a questionnaire:

- Open or create the client record you wish to work with, as above
- Click the **Attitude questionnaire** button on the tool bar
- Select either the **5, 18 or 24 item questionnaire**
- Enter the client and partner responses
- Click the **next**  button at the bottom of the page



Selected a risk level

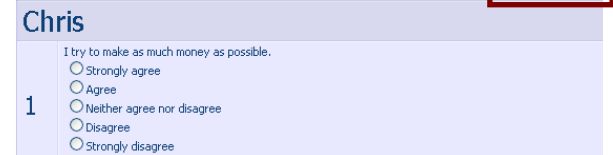
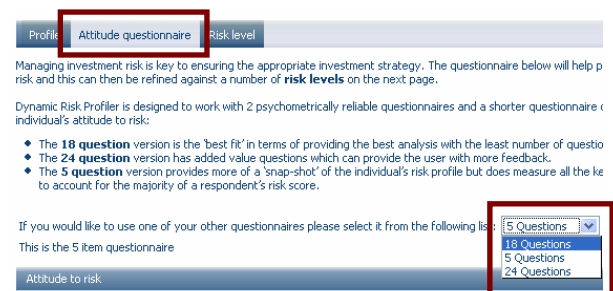
The **Risk level** page shows the results from the questionnaire on the left. At this point, after discussion with the client, you can agree a risk level for the client's new investments:

- Click the **Risk level** button on the tool bar
- You can click potential risk levels on the larger risk level indicator to see a brief description of each risk level
- The volatility associated with each risk level is shown beneath the spectrum by displaying the maximum likely loss and likely gain on an example portfolio of £5,000 over 12 months
- Click to select the **risk level** agreed with the client and partner
- Click the **PDF** or **RTF** (editable in MS Word) **Risk questionnaire report** to download the analysis for your files

In considering investment risk, you should consider your client's capacity to take on risk as well as their overall attitude to risk. This will depend on factors such as other investments held, affordability and the expected term of the investment. It is your responsibility to make sure that the client is aware of the risk they are accepting, and that you select the most appropriate risk level for the client's investment.



Remember – To step through screens in order press the **next**  button. Alternatively, to go straight to a section, click directly on the buttons on the tool bar. You can also go back the Adviser Control Centre by clicking the **home**  button in the top left corner of each page.



Remember – On the **Resource files** page is a copy of each questionnaire, which can be printed and taken out to complete with clients.

