

Client Risk Profiling

hero
Ultimate Advice Software

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Hero users our Patented Personal Investment Risk Profiling tool to create, manage and monitor an investment based on the devised risk profile position of a client.

In the simplest of terms, what we have done is use our detailed and expansive data sets of Investment Assets and Asset allocation to defined the risk profile of a client.

So, if your client is High Growth, the system matches that profile with the investment offered to the client to ensure there is a match.

As a secondary measure we also actively manage the Growth and Loss profile of the client so as to understand from a percentage base what level of growth.

Part of the process is setting the percentage and if a low rate is selected the system will alert you to the number being seen as 'unrealistic' in its amount, it will however allow the percentage to be set noting the clients instructions but also that the rate of notification of an exception to be high.

Managing the percentage risk a client is prepared to accept

Managing the percentage risk a client is prepared to accept is both a new level of client expectation in the information age and also places the adviser in a stronger compliance position as the adviser fully understands the percentage level of risk a client will accept.

There are always exceptions to the rule and you may have a client who is conservative by profile however is open to a high growth strategy on a selected investment or group of investments. The risk profile tool allows for both such circumstances to actively managed.

The system also time and date stamps when the initial profile was created and also any ongoing changes to that profile and who completed those changes, including if you granted access to the client and the client changed their profile.

Automated notification options

The system allows for automated notification if it detects an irregularity of the investment profile from the clients risk profile. It acts as an alert to the parties that something is not in keeping within the clients wishes.

Once activated this system will contact either one or all of the parties listed to the client twice over a 14 day period. The notice is stored and time/date stamped in the history file of the client and shows any action taken on the notification.

The tool is branded as SmartFocus for its ability to focus in more detail as to the expectations of the client and adviser relationship.

