

# Expert financial planning with no loose ends



defaqto  
engage

# Tidy up the loose ends of multiple financial planning software

A third of advisers use six different pieces of software to carry out their routine financial planning work\*. That's six different things to learn and pay for. Running a disjointed advice process is inefficient, costly and increases the margin for error.

## One process from risk profiling to suitability report writing

Whether your clients are investing for growth or to generate an income, Defaqto Engage can help you capture your clients' risk profile; conduct investment research; produce suitability reports and oversee client reviews from one piece of financial planning software. Here's how:



### Risk profile

- Built-in risk profiling helps you capture your clients' agreed risk level
- Choice of market leading risk profile questionnaires
- Projection graphs illustrate the potential returns and levels of income generated by your clients' investments which facilitates capacity for loss discussions



### Research

- Integrated platform, product and investment research ensures all recommendations can be successfully transacted
- Configure Engage easily to reflect your central investment proposition and client segmentation
- Data is constantly reviewed to make sure you meet the latest regulatory requirements (PROD and MiFID)
- A choice of workflows that cater for all investment philosophies which include over 1000 risk rated multi asset funds and DFM managed portfolios, along with the ability to construct and save your own model portfolios



### Recommend and report

- Built-in suitability report writer
- Produce comprehensive research reports that provide a clear audit of your recommendation



### Review

- Establish if your clients' investments continue to match their agreed risk level
- Monitor performance and charges (including MiFID costs)
- Client summary reports help you monitor your clients' progress toward their financial goals

## Benefits

- ✓ **Save time** – consistent use of client data and profiling saves times doing research, suitability reports and client reviews
- ✓ **Save money** – one vs. multiple systems
- ✓ **Better client outcomes** – from robust and consistent methodology
- ✓ **More robust compliance** - demonstrate a consistent, repeatable advice process

## Additional modules available



**Pension Switching** - Analyse defined contribution pension switch scenarios



**CIC Compare** - Compare current and historic CIC contracts to establish which policy has the superior CI definitions

## Why Engage?

- **Comprehensive** – our team of 60 experts continually research over 17,000 funds, over 1000 risk rated funds and DFMs and over 50 platforms, meaning you'll always have up-to-date information you can rely on
- **Consistent** - Engage provides consistent methodology across all workflows and modules, no matter how you run your advice process or what investment solution you choose
- **Reliable** - our robust risk rating process has proved to be reliable even in extreme circumstances for both accumulation and decumulation
- **Supportive** – free training and ongoing technical assistance for the lifetime of the license included as standard
- **Trusted** – Defaqto has over 25 years' experience and developed the industry-leading product Engage which has over 9,500 users

\*2019 Defaqto Adviser survey of 200 advisers, representative of all advisers in the UK

# Book a demo to experience expert financial planning with no loose ends

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