DYNAMIC PLANNER

The future of financial advice

The UK’s leading digital financial planning and advice platform

DYNAMIC
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Contents

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Welcome to Dynamic Planner

The UK's leading digital financial planning and advice platform

Dynamic Planner delivers an award-winning, market-leading digital financial planning and advice platform to UK advice firms and wealth managers, helping them match clients with suitable solutions through engaging financial planning.

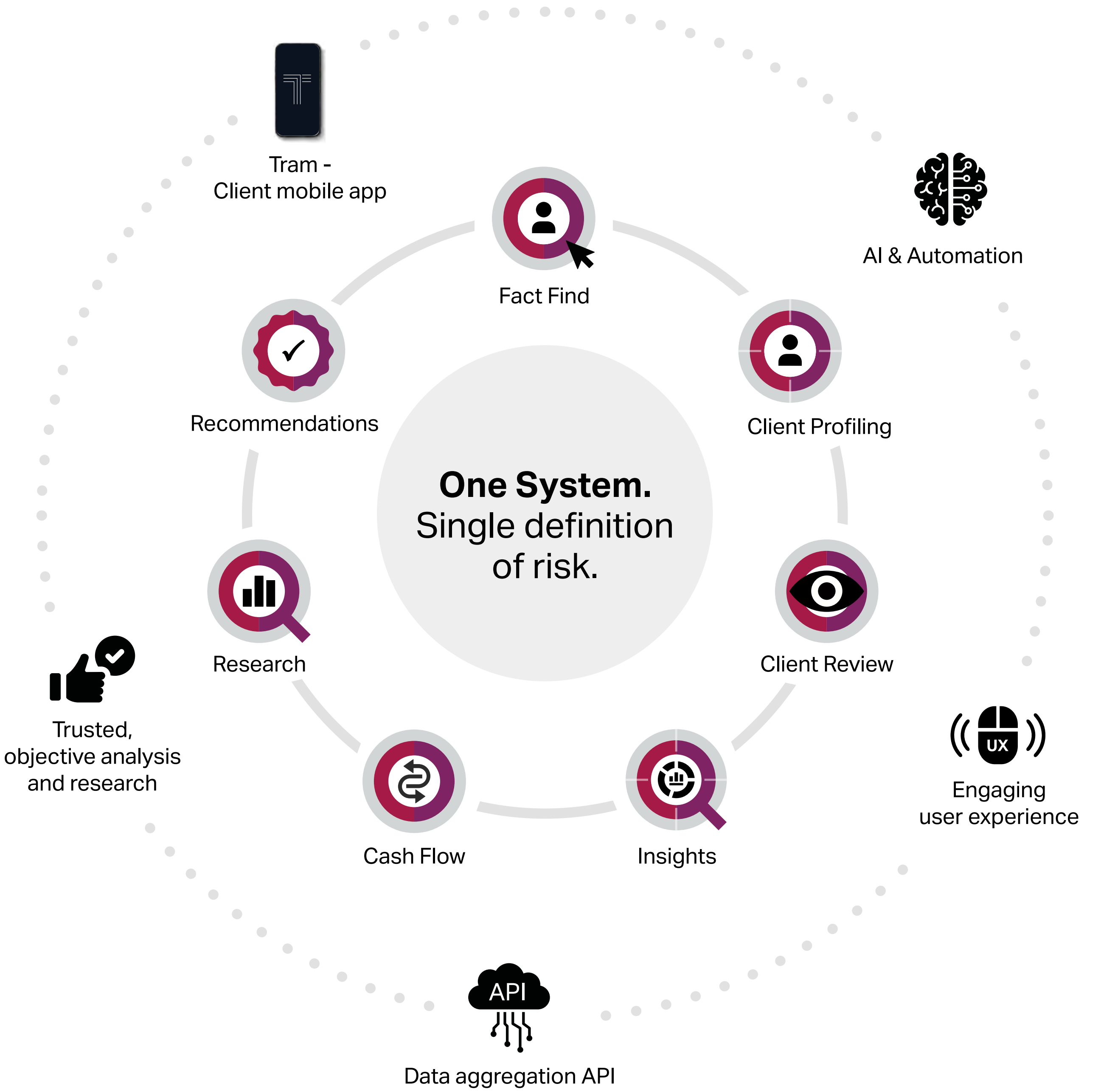
Aligned at its core to Consumer Duty requirements, our platform provides advice firms the means to deliver and evidence consistent, engaging financial advice at scale.

We believe the future of advice is digital, enabling firms to pursue efficiency and compliance without sacrificing their clients' trust and engagement. To this end we have launched Tram, a client-facing mobile app that places each client's financial plan in the palm of their hand.

We provide a single platform for all a firm's financial planning needs, which can be deployed end-to-end, or through modules selected to complement your firm's existing infrastructure or roll-out strategy. We also provide comprehensive management information (MI) and analytics that place data at the centre of your decision making and compliance process. You'll read about all of these elements in the coming pages.

For more than 20 years, we've focused on good client outcomes, demonstrating how investor risk profiles map to appropriate investment risk levels and aligning profiling, research, recommendations and cash flow to the same risk model ensuring consistency across the suitability process. Now, with the rise of AI we are well placed to deliver enhanced automation across each of these processes.

Headquartered in Reading, our experienced team includes qualified behavioural finance, financial planning and advice, actuarial and CFA team members.



Dynamic Planner is a sophisticated platform designed to transform the way you deliver financial planning.

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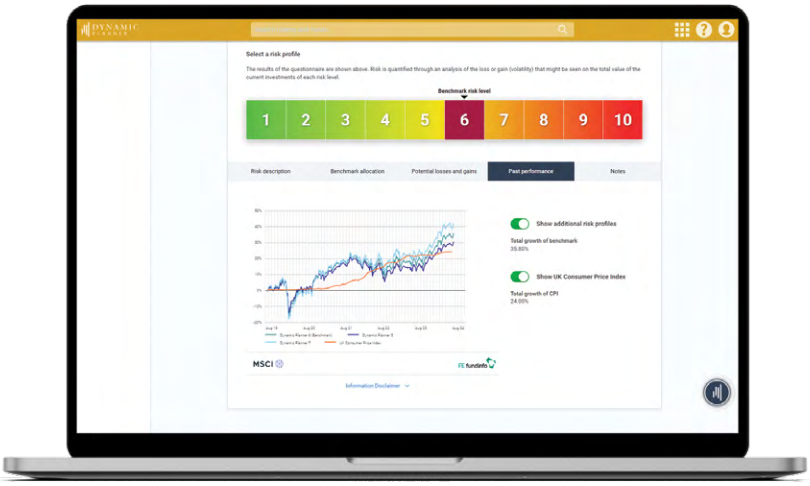
Client Profiling

Dynamic Planner's Client Profiling module sets the industry standard, supporting 2 million+ UK investors.

With Consumer Duty putting customer needs front and centre, understanding your clients and evidencing that understanding have never been more important. This makes having an efficient, self-documenting advice process a distinct business advantage.

Matching the risk the client is willing and able to take with the risk of a recommended investment solution is a vital step towards positive outcomes, as well as client understanding and expectation management. Make profiling the keystone of your client's wealth and financial planning journey with Dynamic Planner.



Deepening your client understanding

- A scientific, industry standard definition of risk applied consistently throughout the entire Dynamic Planner platform
- Psychometric questionnaires built in partnership with Henley Business School
- Enable your clients to complete questionnaires remotely
- Measure your client's attitude to risk, and their capacity for risk
- Measure your client's attitude to sustainable investing
- Assess vulnerability with our Financial Wellbeing questionnaire

Born from 'outstanding' academic collaboration

Adopting both original and established academic research, Dynamic Planner's Risk and Sustainability questionnaires equip you to accurately capture the complexity of how your client feels, behaves and thinks in relation to investing. The questionnaires are psychometric in approach, fusing psychology with statistics, and detailed data development and interpretation.

Attitude to investment risk is a latent variable and something which cannot be directly observed like, say, somebody's heart rate. To measure effectively, questions exploring different dimensions of a client's attitude, and proven to be valid, are used to provide insight and paint a picture of someone's overall attitude to risk.

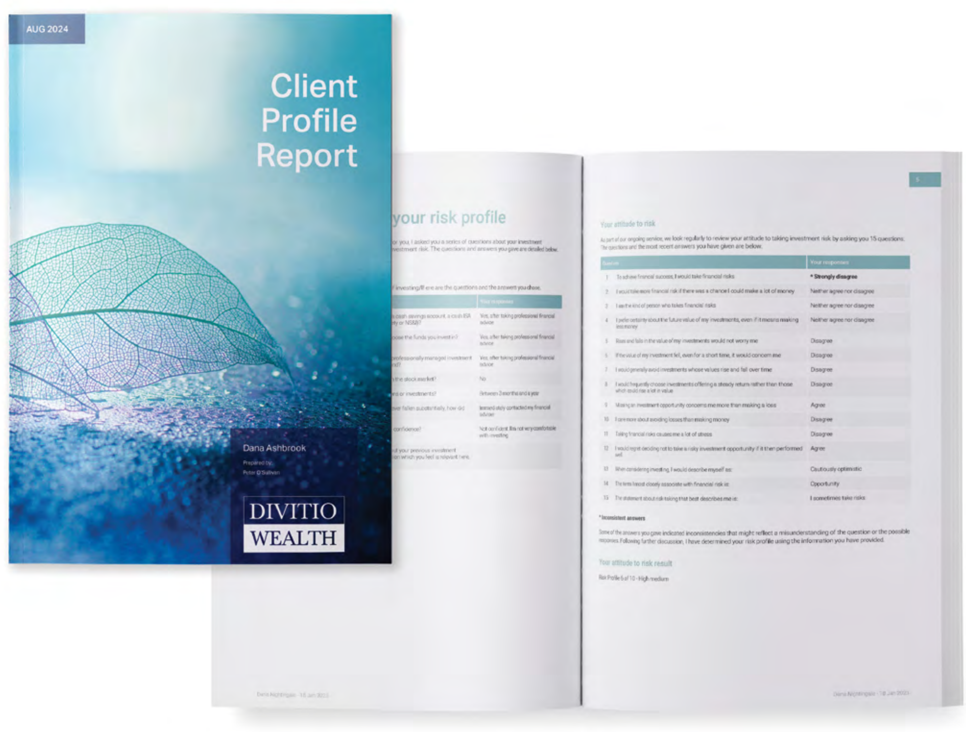
Dynamic Planner's market-leading psychometric questionnaire measures the five elements of a client's financial personality to understand what drives, prevents and enables them to take risk. These are:

- Risk-taking identity
- Fear-of-missing-out
- Preference for certainty
- Tolerance of uncertainty
- Emotion towards taking risk

Together, these form a dynamic model that calculate a suggested risk profile for the client.

> We came away from another risk profiler which we felt was limited. We were looking for something more progressive, focusing on the client's willingness to take risk, alongside their capacity for loss. The extra questions in Dynamic Planner are so important.

Simon Drake,
Bainlye Drake Wealth



Client Review

With Dynamic Planner, 80% of Client Review reports take only 35 minutes to create, with 20% taking under 4 minutes.

The industry average time to produce an annual review report is 4.5 hours (October 2023). With Dynamic Planner, the process typically takes 35 minutes or under, allowing you to keep your clients on track and informed, demonstrate your ongoing value in line with Consumer Duty, and save significant time.

Clear, engaging reports are pre-populated with key information in an easily digestible format and are fully customisable for your branding, tone and client needs. They include all of the key elements required for an annual review and demonstrate the valuable service you provide to your clients.

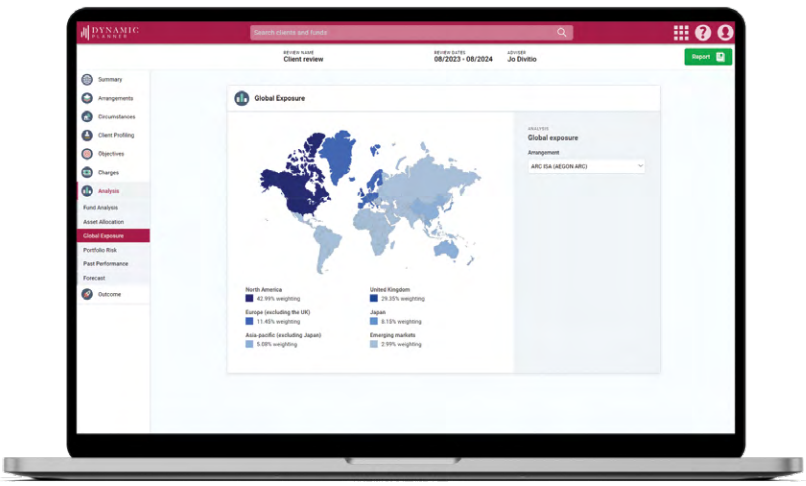
Clear communication tailored to your client

The reports you tailor for your clients in Dynamic Planner couldn't be simpler to produce. You can customise them at a firm level, creating templates usable across the business. Information pulls through automatically, so that you are never left wanting for that missing piece of the puzzle. There is no need to rekey, making life simpler and removing the chance of human error. The final report that you produce is of magazine-level quality, reinforcing your firm's care and connection with your clients.

In line with the Consumer Duty, key information is prominent and immediate, in an easy to read format. The latest update of your client's investment journey flows from beginning to end, without you having to switch tools or systems. Language and analysis are engagingly consistent, enabling your client to quickly value and trust your communications with them.

Our Client Review process covers everything you need

- Demonstrate your firm's value with high-quality digital reporting
- Communicate with clients in simple terms they understand
- Save time meeting regulatory requirements
- Reports prepopulate with your client's details and valuations
- Edit default reports and make them your own



> How much time does Dynamic Planner's Client Review save me? Hours and hours and hours. And you and the client have a beautiful report at the end of it that looks really professional.

Louise Jones,
Ivor Jones & Co

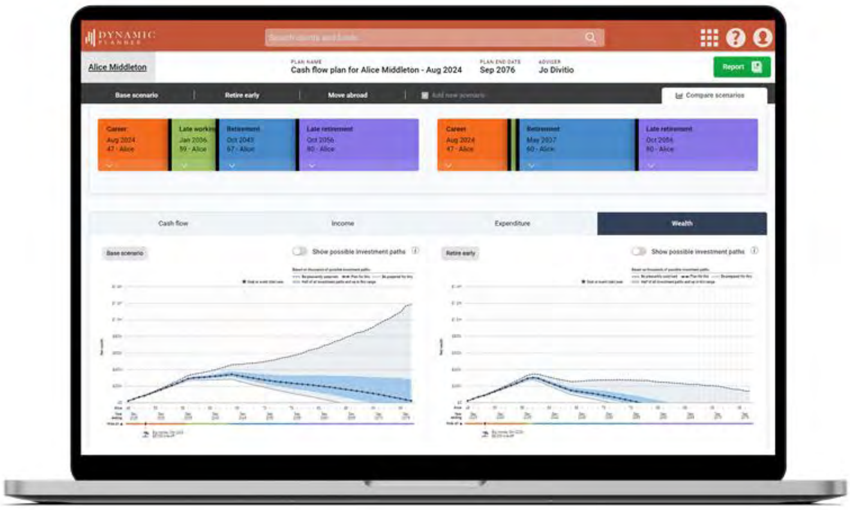
Cash Flow

Our market-leading Cash Flow software is a beautiful, simple way to engage your clients in the advice process.

A cash flow plan is more than numbers. It brings your client's financial future to life, helping them to engage with their choices and demonstrating the value of your advice.

Together, you can have a conversation, 'What if you retired five years earlier? And withdraw a lump sum when you do?' Our user-friendly functionality enables you to model answers to questions like this in moments. An independent review by 'The Paraplanners' concluded that Dynamic Planner's Cash Flow was the easiest in the market to use, allowing you to confidently share your screen in real time with a client.

Alongside the assurance of receiving high quality financial advice, many clients look for guidance about the timing of significant life events such as retirement, or the affordability of certain activities. As these questions are so common, Dynamic Planner's Cash Flow enables your firm to add value for every client.



A complete cash flow plan in minutes, not hours

- Create and compare scenarios to illustrate different possible futures
- Quickly create simple and engaging reports for your clients
- Save time by automatically pulling through data from other areas of Dynamic Planner, including valuations, arrangements and fact find data
- Adjust inflationary drivers, expenditure levels and disinvestment priorities
- Invite your client to enter their own income, expenditure and goals
- Personalise the plan by adding goals and milestones

A stochastic model driven by integrated data

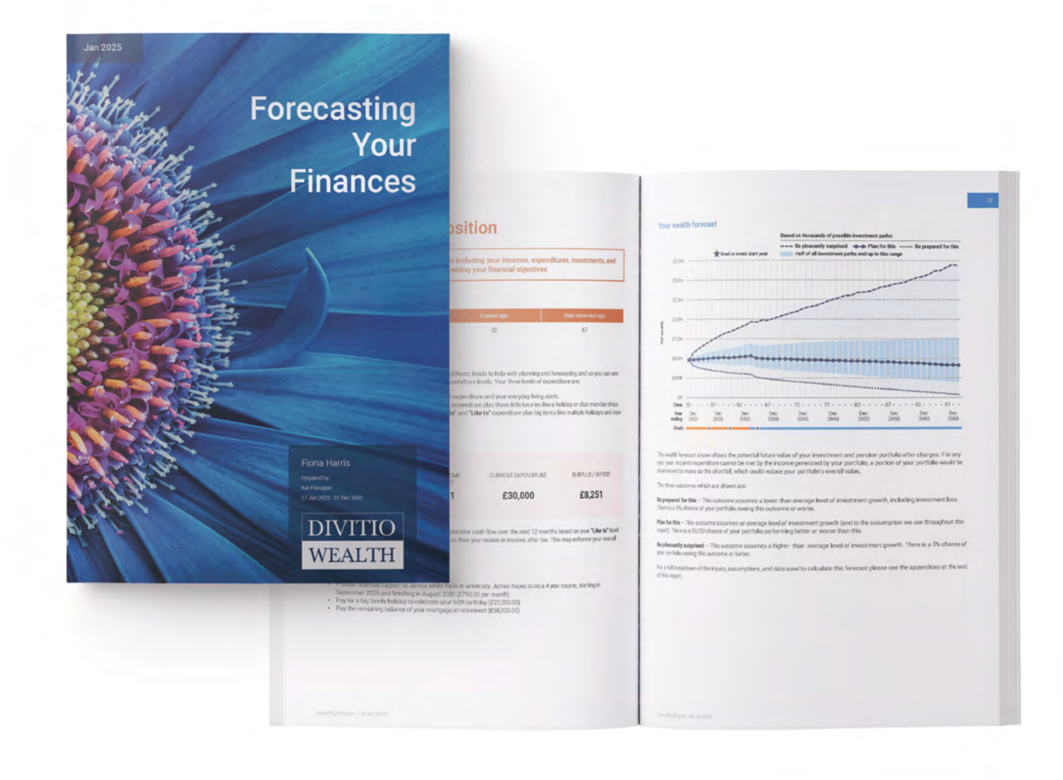
Our Cash Flow module is purposefully easy to use and underpinned by robust technology and careful design choices.

Driven by our industry-leading risk model, our Cash Flow is stochastic, enabling you to demonstrate the uncertainty of long-term financial planning while providing actionable guidance around potential outcomes.

The Cash Flow module is fully integrated with the rest of Dynamic Planner, efficiently bringing client data across from different areas of the platform. Arrangements and sources of income and expenditure automatically pull through, leaving you free to explore your client's future in a natural conversation.

> Dynamic Planner halves the time for you to do a cash flow, because the information is there from a review. You can get something out to a client in half an hour. That's real-time advice. I like that.

Paul Swan,
Swan Financial Services



Recommendations

Communicate your recommendations efficiently and effectively, ensuring regulatory compliance and clearly stated reports for your clients.

The suitability of recommended investments is a central concern for the regulator and a key aspect of the consumer understanding outcome of Consumer Duty.

Dynamic Planner supports you to communicate recommendations efficiently and effectively and demonstrate suitability, in line with the latest regulations.

We've made a recommendations process that aligns with how you work, and provides your clients with the highest standard of reports, customisable by your firm to cater for client groups with different needs and levels of understanding.

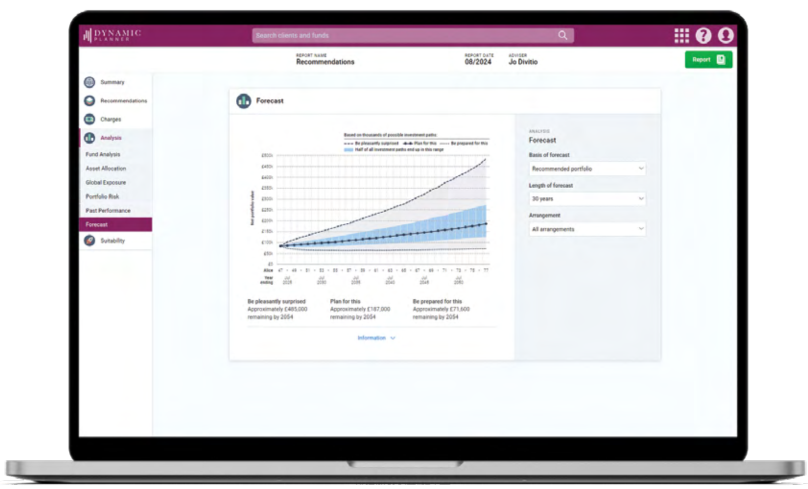
Quick and clear client communication

- Communicate recommendations clearly
- Recommend rebalances, fund switches, top-ups, withdrawals and more
- Efficiently report recommendations prior to the transaction, in line with MiFID II
- Maintain a consistent reporting format in line with other Dynamic Planner reports
- Meet Consumer Duty requirements on client understanding

Efficiently evidence suitability

The reports you tailor for your clients in Dynamic Planner couldn't be simpler to produce. You can customise them at a firm level, creating templates usable across the business. Information pulls through automatically, so that you are never left wanting for that missing piece of the puzzle. There is no need to rekey, making life simpler and removing the chance of human error. The final report that you produce is of magazine-level quality, reinforcing your firm's care and connection with your clients.

In line with the Consumer Duty, key information is prominent and immediate, in an easy to read format. The latest update of your client's investment journey flows from beginning to end, without you having to switch tools or systems. Language and analysis are engagingly consistent, enabling your client to quickly value and trust your communications with them.



> We've started to produce recommendation reports in Dynamic Planner. They're much more professional than what we were producing before, and really quick.

Trudi Old,
Clearway Financial Solutions

Investment Research

Each quarter, we profile 1,800+ investment solutions using our industry-leading risk model. These, and many more solutions can be found in our Research module.

In a landscape defined by good consumer outcomes, Dynamic Planner is home to the institutional-quality research your firm can trust. Our investment research provides a rigorous underpinning for your recommendations, supporting you to match clients with suitable solutions with confidence.

At the heart of Dynamic Planner is our powerful, forward-looking asset risk model that has consistently delivered over its 19+ year history, performing within expected value at risk targets through periods of elevated market risk, including the 2008 financial crisis and the Covid-19 pandemic.

The research that drives the model and underpins our menu of services is conducted by our independent in-house team, based on data shared directly by the product provider. Solutions are profiled against the 75-asset class model to provide you with a granular assessment of risk.

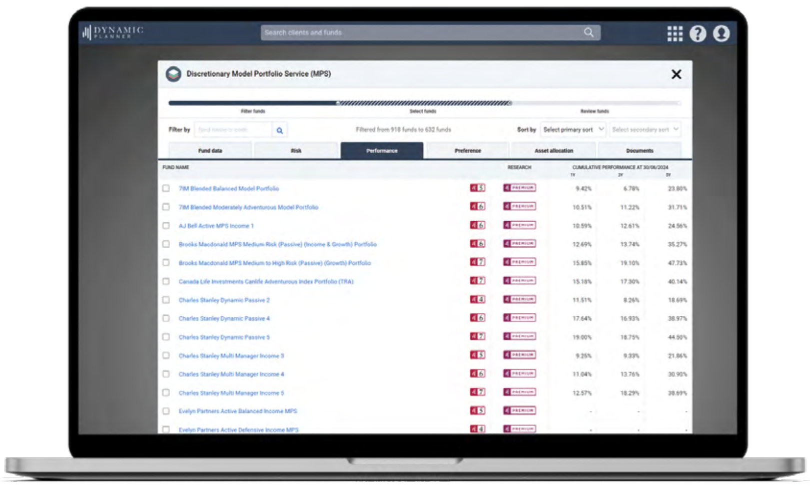
Research you can rely on

- ▶ Access independent, whole of market investment research
- ▶ 1,800+ solutions risk profiled each quarter for ongoing suitability
- ▶ Accurately match a recommendation with a client's risk profile
- ▶ Create firm-level fund shortlists or build your own model portfolios
- ▶ Asset risk model proven over two decades, including periods of crisis

Suitability aligned to your client's needs

Dynamic Planner's whole risk profiled fund universe is analysed each quarter, to provide you with ongoing confidence in the suitability of the solutions you recommend.

In addition to our analysis, we work with asset managers to provide additional depth of information to support you in your selection of solutions. This includes our badges, which denote solutions with particularly qualities, and research reports.



Solutions include:

- 900+ MPS from discretionary managers
- For even greater suitability, Risk Target Managed solutions, which target a specific investment risk level
- Risk Managed Decumulation solutions which defend against sequencing risk for your clients who take money from their portfolio each month
- Single Strategy Mapped precisely maps instrument-level holdings data against Dynamic Planner's risk factors and asset risk model
- Solutions independently rated 'Premium' or 'Select', flagging strong performance over the past five and three years, respectively

Dynamic Planner is an industry leader in investment risk analysis and research, a thread that runs through our platform to help you ensure suitable solutions for your clients.

> Dynamic Planner governs asset managers' adherence to its risk measurements and asks them to demonstrate that on a quarterly basis. That's powerful due diligence.

John Booth,
Oak County Financial Services

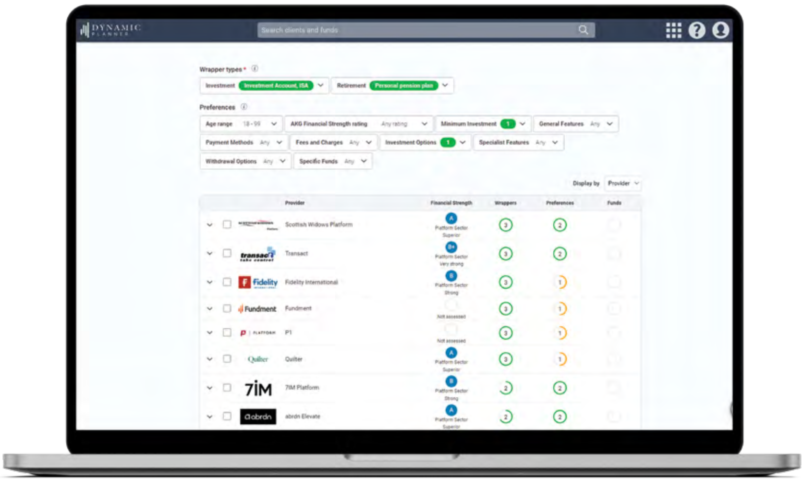
Product & Platform Research

Guided by PROD, our time-saving Product and Platform Research module has client needs at its heart.

During development, Dynamic Planner consulted with advice firms and their message back was clear: you want clarity, not more complexity.

Our Product and Platform Research module does not 'score' products or providers by the number of features they have. Instead, it lists on screen, in clear descending order, which ones include the most features you have highlighted and prioritised.

First, filter by wrapper type. Then, using simple dropdowns, select individual preferences, like e-signatures, client portal and fund availability. Indicate if you want specific Dynamic Planner risk profiled solutions to be available. As you pick features, Dynamic Planner updates your search, showing you which products or providers most closely match.



Research that brings clarity, not confusion

- Research products and providers from across the market
- Let client benefits be your compass
- Cross reference the investment solutions and funds available through different products and platforms
- Use information sourced directly from providers
- Evidence your completed research in high quality reports
- Efficiently link your research to your client target markets

Ensure your client is matched with a suitable solution

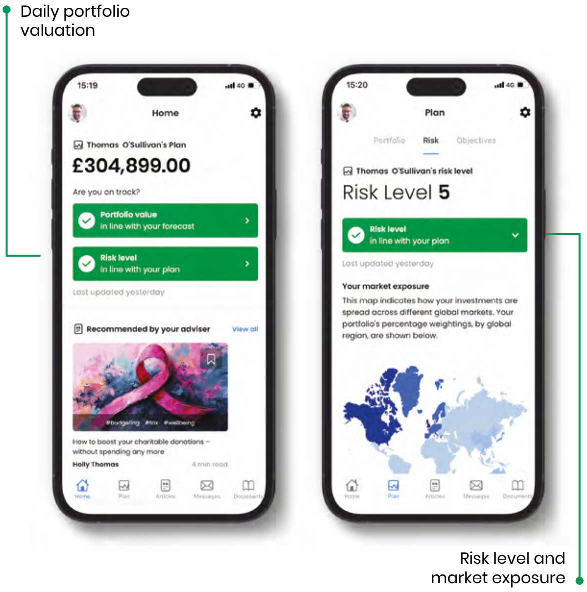
The Consumer Duty underlines your clients' place at the heart of the advice process. Guided by existing PROD regulation, Product and Platform Research in Dynamic Planner mirrors this, putting clients front and centre.

At a firm level, you can manage your centralised propositions, segmenting clients into defined target markets and tying your research to them to consistently deliver good outcomes at scale. Pull through target market value statements and provider documents to support your research.

> In Dynamic Planner you can quickly focus your list: this is what's important to the client. You're not going off-piste and putting filters in which are more useful for you as an adviser. That's really valuable.

Paul Sweeny,
Sweeny Wealth Management

Tram



Your client's plan in the palm of their hand

Tram is the brand-new mobile app from Dynamic Planner offering a secure and convenient way for you and your clients to engage – placing their financial plan in the palm of their hand, helping you to scale and demonstrate Consumer Duty value.

Tram delivers detailed valuations, up-to-date risk ratings, documents and cash flow plans for your clients. It's white labelled, putting your firm's brand front and centre, and delivers secure messaging and a growing library of tailored, personalised content for you to share.

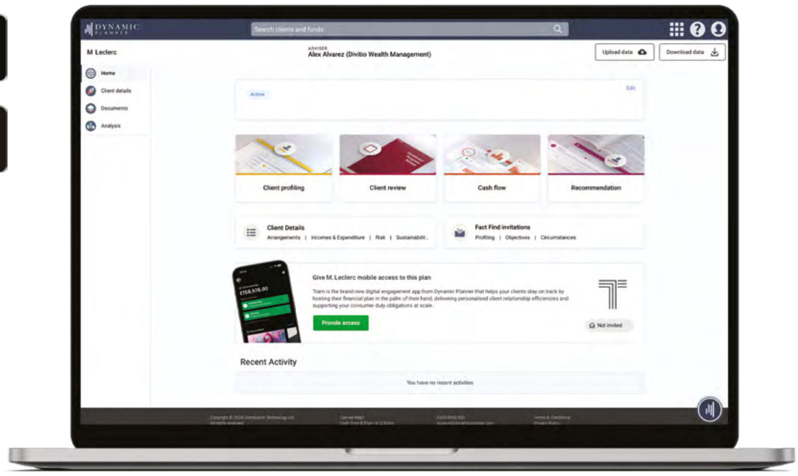
Smartphones are deeply personal items, with users spending an average of over 3 hours on their phones every day. They are the trusted device in our busy digital lives, with in-app notifications 28x times more likely to be acted on than an email. What better way to provide an evidence-based audit trail of client engagement?

Your firm's brand is the first thing your client sees

Access to Tram is managed seamlessly through Dynamic Planner. Clients must be invited to the app by you, ensuring their information and access remains secure. The access email contains simple instructions for setting up the app and a secure link for them to activate their account, clients can be up and running in minutes.

Download on the App Store

GET IT ON Google Play



The benefits of Tram for your business

1

Save time

Improve efficiency and free up time for your advisers at scale through fast, easy and effective communication.

2

Demonstrate value

Improve retention and demonstrate value under Consumer Duty with an enhanced digital client experience.

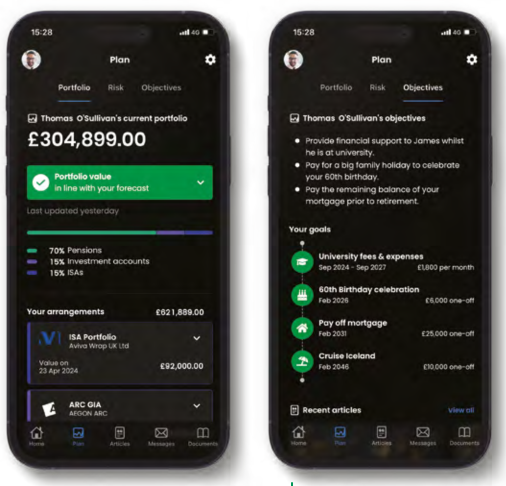
3

Increase revenue

Deepen relationships with existing clients and attract the next generation with an engaging, mobile-first interface.

How does Tram help you?

- ✓ Support and evidence your compliance with Consumer Duty
- ✓ Help engage with your clients at scale, increasing capacity within your firm
- ✓ Offer a meaningful digital experience, demonstrating ongoing value
- ✓ Fully branded to your firm to ensure a consistent, trusted experience
- ✓ Provides a secure space for sharing information and documents
- ✓ In-app notifications for fact find requests and messaging
- ✓ Document approval through the app
- ✓ Engaging and insightful articles available from a library of pre-approved personalised finance-centric content



Clients see the breakdown of their portfolio

Monitor their goals and objectives

What do clients say about Tram?

Clear, crisp and simple. My information being available was seamless and it was easy to get to the point where I could get started. I can see myself checking this on a weekly basis.

Learn more

Scan the QR code to find out more about Dynamic Planner and Tram.

Fact Find

Our client-facing modules are designed to help you engage your clients, create capacity in your business and demonstrate your ongoing value.

Dynamic Planner's Fact Find enables your clients to complete risk and other profiling remotely, helping you to drive engagement and free up your time.

Our digital questionnaires have gathered data from a significant portion of the market, and our digital engagement process has been honed through millions of questionnaire responses. Dynamic Planner is tried and tested, and our questionnaires have proved popular with both clients and firms.

We're now growing our Fact Find to encompass a more holistic advice process, including assets, liabilities, dependents, protection policies and more, as well as embracing new ways of connecting with your clients. Through a message in Tram or an email, invite your client to share information back with you for review and addition to the client record in Dynamic Planner.

From a client's objectives in seeking you out for financial advice, to the changes in their circumstances as you review and manage their situation moving forward, we provide a platform that's easy for you and convenient for your clients to use.

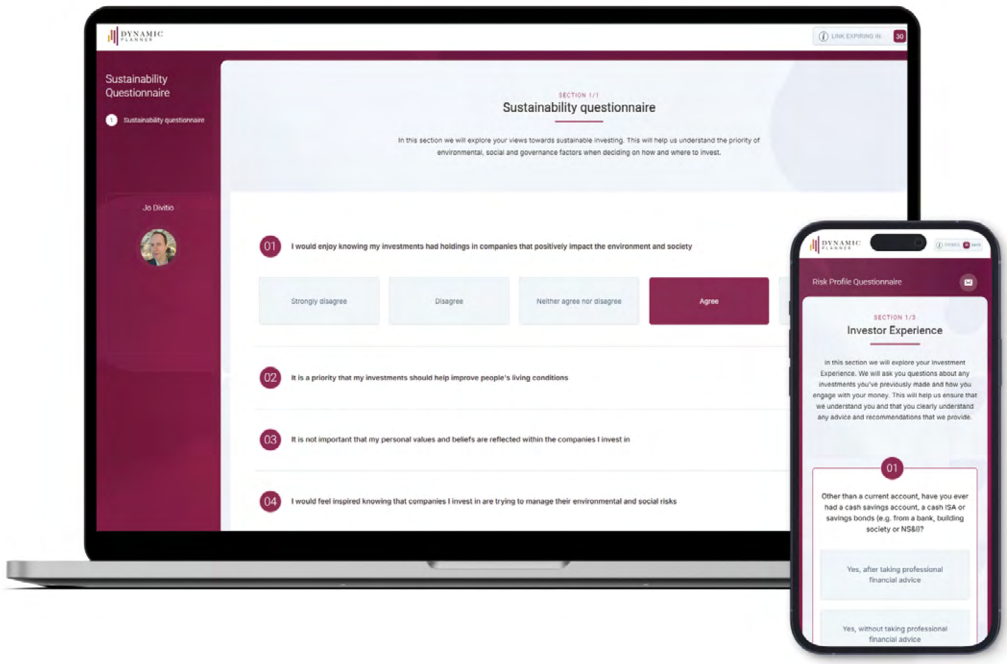
Digital experiences tailored to your client

- Add your own branding and adviser photo to digital questionnaires
- Give your clients a secure, hand-held way to engage in the fact find process on any device
- Zero rekeying – Dynamic Planner becomes the source of truth for digital profiling and fact find
- Immediate feedback when your client completes a questionnaire, with the results instantly available in Dynamic Planner for use in Profiling, Review and Cash Flow Reports
- Send Fact Find invitations in Tram for clients to complete on their phone, instantly alerting them via a notification.

With Dynamic Planner's Fact Find, you can request information on your client's circumstances, objectives, personal and financial situation, and of course gather key profiling information with our award-winning questionnaires, including:

- **Attitude to Risk**
- **Capacity for Risk**
- **Investor Experience**
- **Retirement Income**
- **Financial Wellbeing**
- **Sustainability**

This full picture of a client is fed back into the client record in Dynamic Planner for use throughout our modules.



> We invite clients to complete the questionnaires themselves online, which is brilliant. That's really useful if you suddenly have a lot of reviews to complete.

Emily Newman,
Jane Newman Financial Planning

Integrations

Enjoy the efficiencies of a joined-up advice process with automated valuations, CRM connections and Dynamic Planner's Open API.

For data you can rely on, your systems of record need to communicate with each other and serve as accurate, up-to-date sources of truth.

Dynamic Planner is a system of record for your financial planning data. We hold the truth about your clients' arrangements, profiling and financial plans.

We aim to be as open as possible and prioritise seamless integration with your other systems, enabling information to flow where you need it, when you need it, minimising rekeying.

Build your advice process on data you trust

- Draw on up to date valuations from an ever growing list of platforms and providers
- Integrate CRM data from intelliflo office, Iress Xplan and more
- Build your own custom integrations against our Open API
- Send data to Dynamic Planner through our low code integration

Committed to easy integration

Dynamic Planner is integrated with the industry's major back-office systems and an ever-growing list of platforms and providers, granting access to up-to-date client and performance data.

Within Dynamic Planner, all data pulls through automatically into the processes you use, including client reviews, recommendations, cash flow plans and our client-facing mobile app, Tram.

Through our Open API and low code integrations we make it easy for our partners to integrate their systems with Dynamic Planner. These services are designed to meet the needs of integration teams to deliver meaningful projects quickly.

Embrace a joined-up workflow with Dynamic Planner's integrations

We are constantly expanding our list of platform, provider and CRM integrations to serve you up-to-date information seamlessly.

> The valuation integrations in Dynamic Planner work very well. Instead of logging onto four platforms, you log onto Dynamic Planner once. The process is better.

Howard Tingley,
Tingley & Cooper Ltd

Platform integrations

- 7IM
- abrdn
- abrdn elevate
- AEGON ARC
- AEGON Aegon Platform
- AVIVA Platform
- AVIVA Bonds & Pensions
- canada life
- Fidelity INTERNATIONAL
- JAMES HAY PARTNERSHIP
- M&G wealth
- nucleus
- Parmenion
- Pru part of M&G plc
- Quilter
- ROYAL LONDON
- SCOTTISH WIDOWS
- SCOTTISH WIDOWS Platform
- Standard Life Part of Phoenix Group
- transact take control
- wealthtime
- Coming soon AJBell Investcentre

Back office & CRM

- TIME4ADVICE
- iress
- intelliflo office
- 360 lifecycle
- ADVISER CLOUD
- durell
- salesforce

Have a question on our integrations? Drop us an email at **integrations@dynamicplanner.com**

AI & Automation

Launched in 2025, Dynamic Planner's AI module is being developed to further meet compliance and unlock vast capacity in your processes.

Our new AI features are designed to enhance efficiency, streamline processes, and empower advisers - all while keeping the human connection central to financial planning.

As technology has evolved so too has automation and AI is the next step in this journey.

Enhancing the advice process with AI

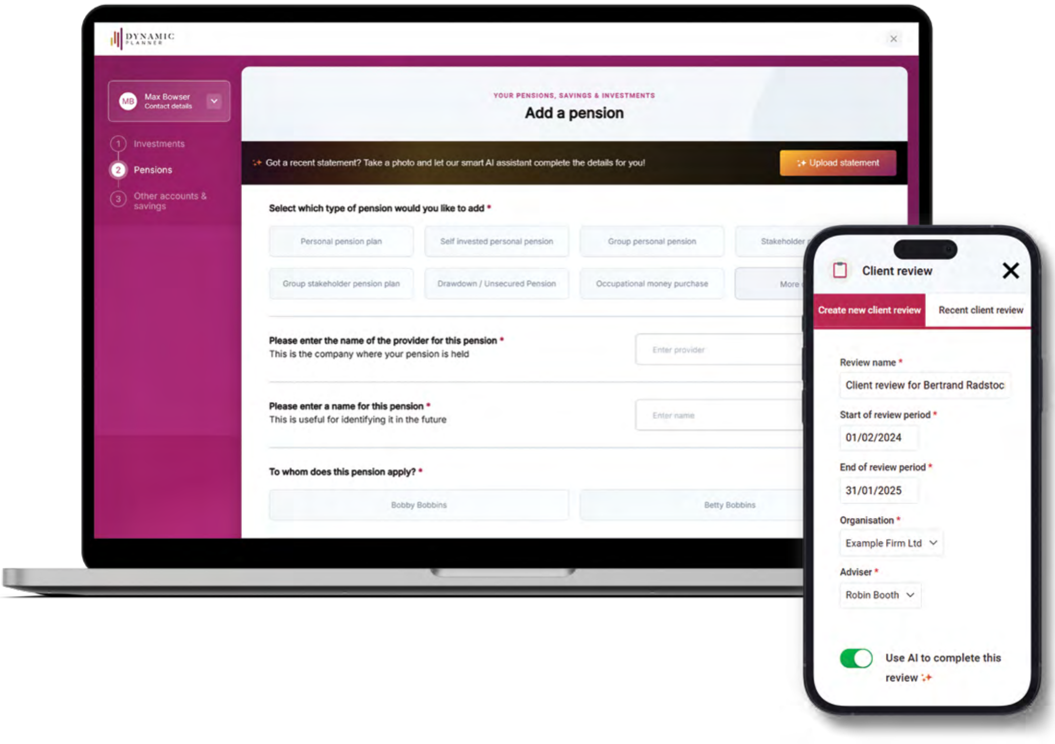
Dynamic Planner supports the entire advice journey - from gathering fact find information to creating beautiful reports - with governance and oversight built in. Dynamic Planner's AI features will amplify the automation and time-saving processes you use today.

- **AI meeting transcription**
  Record and extract relevant insights from client meetings, adding transcripts and structured meeting summaries with timestamps, decisions and actions to the client document store.
- **AI assisted report generation**
  Automate the information processing required for the review process, creating a complete Dynamic Planner Client Review in seconds, ready for signoff.
- **Smart Actions**
  Summarise free text, like client circumstances and objectives, to further reduce the time required for reviews.
- **AI workflow support**
  Use your existing automations or Agentic AI to drive processes within Dynamic Planner through our Open API.

A force for innovation

Dynamic Planner's AI tools are designed to empower your business, streamline workflows, ensure regulatory compliance and keep the advice process personal – today.

As we expand our AI-enhanced automation and API support, we're creating new ways to save time while maintaining precision. AI exists not to replace the roles of advisers and paraplanners, but as an accelerator. Human expertise remains at the heart of the financial advice process, with AI enabling automated process steps, reduced admin and time savings, allowing advisers to focus on the vital human aspects of advice.


YOUR PENSIONS, SAVINGS & INVESTMENTS
Add a pension
Max Bowser
Contact details
Investments
Pensions
Other accounts & savings
Got a recent statement? Take a photo and let our smart AI assistant complete the details for you!
Upload statement
Select which type of pension would you like to add *
Personal pension plan
Self invested personal pension
Group personal pension
Group stakeholder pension plan
Drawdown / Unsecured Pension
Occupational money purchase
Please enter the name of the provider for this pension *
This is the company where your pension is held
Enter provider
Please enter a name for this pension *
This is useful for identifying it in the future
Enter name
To whom does this pension apply? *
Bobby Bobbins
Betty Bobbins
Client review
Create new client review
Recent client review
Review name *
Client review for Bertrand Radstoc
Start of review period *
01/02/2024
End of review period *
31/01/2025
Organisation *
Example Firm Ltd
Adviser *
Robin Booth
Use AI to complete this review

Insights

Stay ahead with regularly scheduled data on your processes and client activity

Financial advice firms are increasingly data driven. To thrive they need actionable information to better understand their customers, optimise their operations and make informed decisions about target markets and business efficiencies.

Analysing information about advice processes at scale, whether for compliance purposes or internal decision making, is only possible with a consistent source of data. The Dynamic Planner platform is a perfect source for this information.

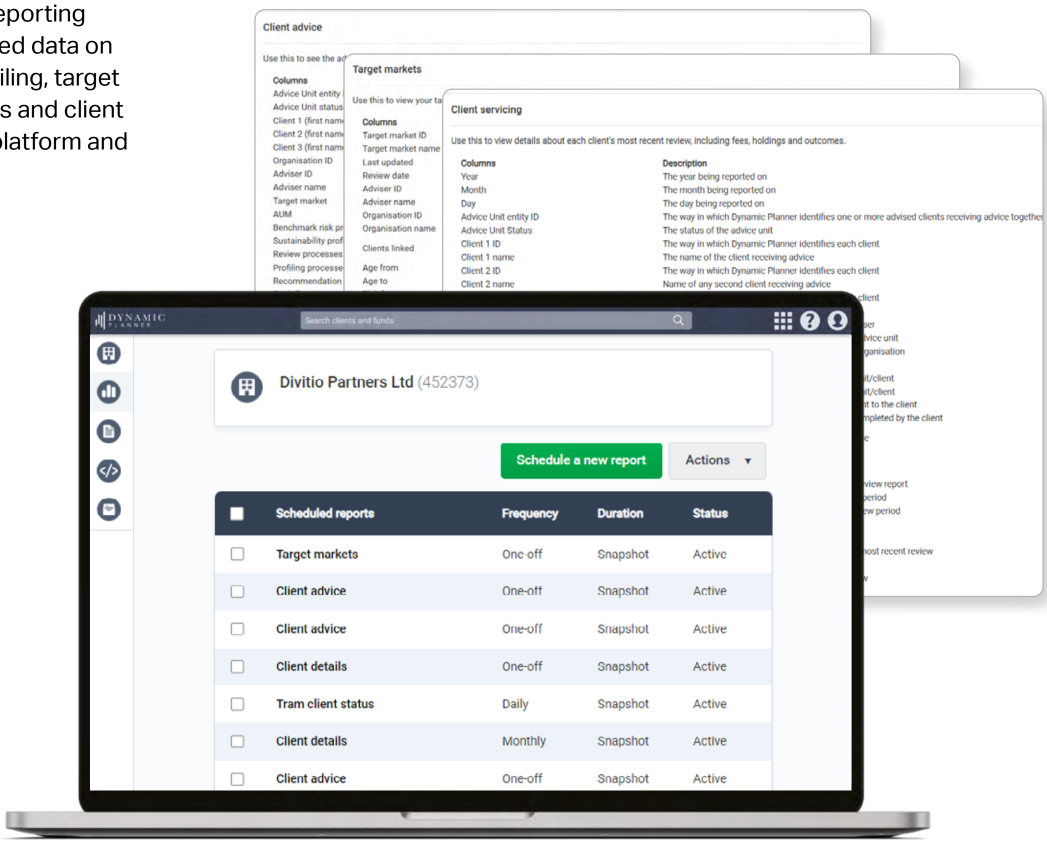
As a result, we have invested in building a new Insights module which will provide enhanced information to meet this need. This powerful reporting delivers regularly scheduled data on client demographics, profiling, target markets, advice processes and client interactions through our platform and mobile app, Tram.

Management information at your fingertips

- Platform usage (e.g. track number of users, completed annual reviews)
- Entered data (e.g. view client lists and other inputs)
- Analysis (e.g. assess client risk and sustainability profiles)
- Outputs (e.g. review recommendations made)
- Client activity (e.g. monitor interactions in Tram)
- Client servicing report (helping fulfil the FCA's requirements)

Simplified decision making and compliance

Access Insights data as one-off requests or schedule monthly updates through Dynamic Planner, giving you a continually updated view of your firm's activity. This includes not only advice processes undertaken by advisers and support staff but detailed breakdowns of your target markets, your clients and their usage of our client-facing mobile app, Tram.



Industry recognition

2024
FT Adviser Service Awards
5 Stars Technology Provider

2024, 2023, 2022, 2021, 2020
Schroders UK Platform Awards
'Leading Planning Tool Provider'

2024, 2022, 2021
Money Marketing Awards
'Technology Provider of the Year'

2024
PIMFA Diversity & Inclusion Awards
'Best Diversity & Inclusion Initiative'

2023
Professional Adviser Awards
'Best Technology Provider'

2023
Systems in the City Awards
'Wealth Planning Application'

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We look forward to speaking with you

Interested in Dynamic Planner?
Email **sales@dynamicplanner.com**
or leave your details at **dynamicplanner.com/demo**

Already working with us and have a question?
Contact your Customer Success Manager
or email **support@dynamicplanner.com**

@dynamicplanner

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