



Target Market

With Dynamic Planner

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1 Introduction

1.1. Welcome to Dynamic Planner

Dynamic Planner is an online application that helps you manage your clients and their financial planning needs. This is a web-based system, which means that you do not need to install any special software to access it other than a web browser. As a web-based system, it is automatically kept up to date with the latest enhancements and regulatory changes.

1.1.1. Aim of this guide

This guide will provide you with the information you need to create your own Target Markets within Dynamic Planner. It will take you through the steps required to complete your Target Market assessment, which forms a vital part of the financial planning process and will enable you to segment your clients into specific groups in line with the Consumer Duty regulation.

1.1.2. What does this guide consist of?

This guide will demonstrate the following sections of the Target Market:

- ▶ Definition & review
- ▶ Characteristics & objectives
- ▶ Products
- ▶ Investment solutions
- ▶ Service & proposition

1.1.3. How to use this guide:

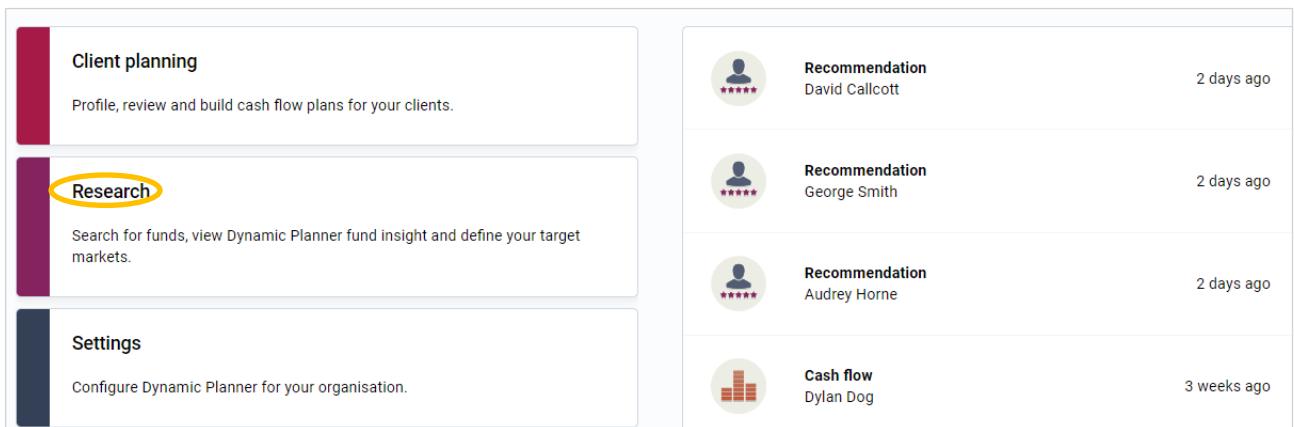
If this is the first time that you have used Dynamic Planner, we suggest that you work your way through the user guide. That way, you can ensure that you visit the section(s) relevant to you and understand the tasks you need to complete.

If you have used Dynamic Planner before, we suggest that you use this as a reference guide when you are unsure of the steps you need to take to complete a task.

2 Target Market

2.1 Accessing Target Markets

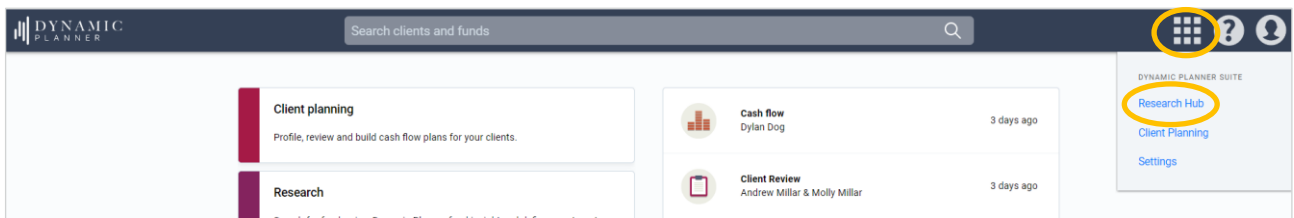
Target Markets can be accessed from the Dynamic Planner homepage by clicking **Research**.



The screenshot shows the Dynamic Planner homepage with three main sections on the left: 'Client planning', 'Research', and 'Settings'. The 'Research' section is highlighted with a yellow circle. On the right, there is a list of recommendations and a cash flow entry.

| Section | Item | Author | Time |
|-----------------|---|----------------|-------------|
| Client planning | Profile, review and build cash flow plans for your clients. | | |
| | Search for funds, view Dynamic Planner fund insight and define your target markets. | | |
| | Configure Dynamic Planner for your organisation. | | |
| Recommendations | Recommendation | David Callcott | 2 days ago |
| | Recommendation | George Smith | 2 days ago |
| | Recommendation | Audrey Horne | 2 days ago |
| | Cash flow | Dylan Dog | 3 weeks ago |

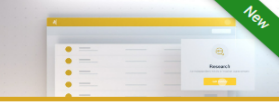
Alternatively, you can click on the Rubix cube icon in the top right-hand corner from any page and select Research Hub from this menu.



The screenshot shows the Dynamic Planner homepage with the Rubix cube icon in the top right corner highlighted in a yellow circle. A dropdown menu is open, showing 'Research Hub' as the selected option, along with 'Client Planning' and 'Settings'.


| Section | Item | Author | Time |
|-----------------|---|------------------------------|------------|
| Client planning | Profile, review and build cash flow plans for your clients. | | |
| | Search for funds, view Dynamic Planner fund insight and define your target markets. | | |
| Cash flow | Cash flow | Dylan Dog | 3 days ago |
| | Client Review | Andrew Millar & Molly Millar | 3 days ago |

On the next page, you will see all the modules contained within the Research section of Dynamic Planner. Below the modules, you will find Target Markets. If you have previously created target markets, you will be able to view a list by scrolling down this page.




Research & Select Investment Solutions

Research investment solutions, manage model portfolios and fund shortlists.



Fund Search

Search for Risk Profiled, Risk Targeted, Risk Decumulation or other funds and view fund information and documents.



Product Research

Research products and providers across the market, create research reports and build panels for use across Dynamic Planner.

Target Markets

Start grouping your clients by defining a new target market; segment by age, wealth and more.

[Create a target market](#)

| | | | |
|---|--|---|------------------|
| <p>Clients looking for GIA only Filters: Ages: 18-99, Wealth: £10,000-£10,000,000</p> | <p>Created: K Flanagan 06/09/2022 16:25</p> | <p>Review date: 01/09/2023</p> | <p>Actions ▾</p> |
| <p>Clients looking for ISA and SIPP - near retirement Filters: Ages: 45-70, Wealth: £50,000-£500,000</p> | <p>Created: K Flanagan 15/08/2022 16:08</p> | <p>Review date: 24/08/2023</p> | <p>Actions ▾</p> |
| <p>Clients looking to grow their wealth Filters: Ages: 45-60, Wealth: £500,000-£1,000,000</p> | <p>Created: K Flanagan 24/05/2023 13:35</p> | <p>Review date: 24/05/2024</p> | <p>Actions ▾</p> |

If you click Actions next to an existing target market, you have the ability to Edit, Delete or Copy the target market.


You can also instantly produce the target market report by selecting Create Report.

| | | | |
|---|--|---|--|
| <p>Clients needing to spend their investments - Decumulation Filters: Ages: 55-99, Wealth: £100,000-£500,000</p> | <p>Created: K Flanagan 11/08/2022 15:35</p> | <p>Review date: 23/09/2023</p> | <p>Actions ▲</p> <ul style="list-style-type: none"> Edit Target Market Delete Target Market Copy Target Market Create Report |
| <p>Clients starting a new ISA Filters: Ages: 18-35, Wealth: £20,000-£100,000</p> | <p>Created: K Flanagan 14/02/2023 15:55</p> | <p>Review date: 14/08/2023</p> | <p>Actions ▾</p> |
| <p>Clients with a preference for an advised portfolio Filters: Ages: 35-75, Wealth: £250,000-£10,000,000</p> | <p>Created: K Flanagan 11/08/2022 15:39</p> | <p>Review date: 23/09/2023</p> | <p>Actions ▾</p> |




If you are part of a large firm or service provider (National/Network), you might see inherited Target Markets which have been set up at a higher level in the organisation hierarchy.

In this case you won't be able to edit or delete them but you can still clone them by selecting Copy Target Market in the Actions drop down menu. You can then go into the cloned Target Market and edit it accordingly.

| | | | |
|---|---|---|---|
|  <p>Those with a preference for an advised portfolio Filters: Ages: 35-75, Wealth: £250,000-£10,000,000</p> | <p>Created: 05/07/2022 08:15</p> | <p>Review date: 28/07/2024</p> | <p>Actions ▼</p> <ul style="list-style-type: none"> View Target Market Copy Target Market Create Report |
|---|---|---|---|

To start building a new target market, click the green **Create a Target market** option on the right hand side.



Research & Select Investment Solutions

Research investment solutions, manage model portfolios and fund shortlists.

Fund Search

Search for Risk Profiled, Risk Targeted, Risk Decumulation or other funds and view fund information and documents.



Product Research

Research products and providers across the market, create research reports and build panels for use across Dynamic Planner.



Target Markets

Start grouping your clients by defining a new target market; segment by age, wealth and more.

[Create a target market](#)

| | | | |
|---|--|---|-------------------------|
|  <p>Clients looking for GIA only Filters: Ages: 18-99, Wealth: £10,000-£10,000,000</p> | <p>Created: K Flanagan 06/09/2022 16:25</p> | <p>Review date: 01/09/2023</p> | <p>Actions ▼</p> |
|  <p>Clients looking for ISA and SIPP - near retirement Filters: Ages: 45-70, Wealth: £50,000-£500,000</p> | <p>Created: K Flanagan 15/08/2022 16:08</p> | <p>Review date: 24/08/2023</p> | <p>Actions ▼</p> |

You will be presented with the page below which is split into **Target market details** and **Investment objectives & requirements**.

 **New Target Market Details** 

Target market details

Name and describe the group of clients that you believe would have similar needs, circumstances, characteristics and objectives; and would therefore fit similar products.

Target market name *

Target market description *

↶ ↷ Heading **B** ☰ ☷

Primary objective * 

Much like other areas within Dynamic Planner, all mandatory fields are marked with asterisks. First you need to give a name to the target market and add a brief description.

Target market details

Name and describe the group of clients that you believe would have similar needs, circumstances, characteristics and objectives; and would therefore fit similar products.

Target market name *

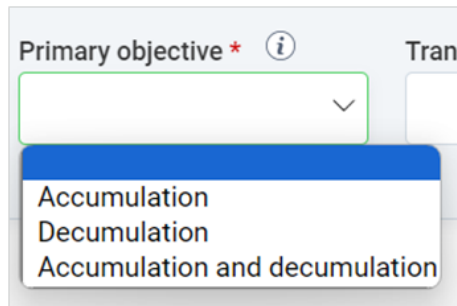
Clients looking to grow their wealth

Target market description *

↶ ↷ Heading **B** ☰ ☷

This group of clients have established an element of security and status in their employment and have implemented plans to meet their aspirations towards their goals and objectives to achieve financial stability at retirement.

At the bottom of the page, in the Primary Objectives drop down menu, you have the opportunity to choose from Accumulation, Decumulation or both.

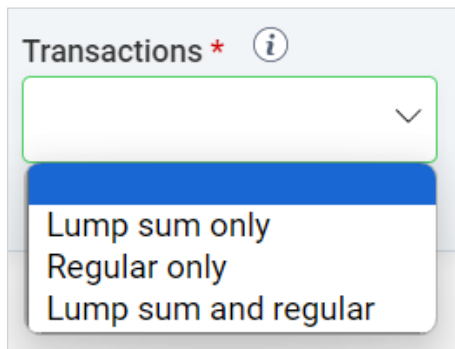


Primary objective * ⓘ

Tran

Accumulation
Decumulation
Accumulation and decumulation

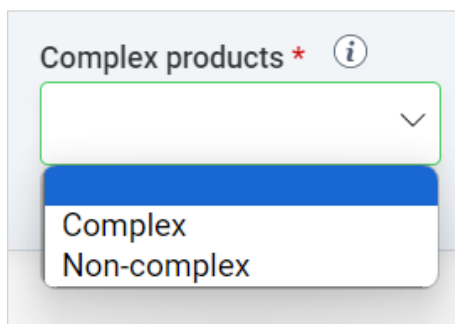
In the Transactions drop down menu, you can select a Lump Sum, a Regular Contribution or both.



Transactions * ⓘ

Lump sum only
Regular only
Lump sum and regular

Finally, in Complex Products, you need to confirm whether you are looking to search for Complex or Non-Complex Products.



Complex products * ⓘ

Complex
Non-complex

Once all fields have been completed, remember to hit Create in bottom right corner of the page.

Name and describe the group of clients that you believe would have similar needs, circumstances, characteristics and objectives; and would therefore fit similar products.

Target market name *

Clients looking to grow their wealth

Target market description *

↶ ↷ Heading **B** ☰ ☷

This group of clients have established an element of security and status in their employment and have implemented plans to meet their aspirations towards their goals and objectives to achieve financial stability at retirement.

Investment objectives and requirements

Primary objective * ⓘ

Accumulation and decumulation ▼

Transactions * ⓘ

Lump sum and regular ▼

Complex products * ⓘ

Non-complex ▼

Cancel


Create



2.2 Definition & review

The first section you will land on is Definition & review. Here you will be outlining the hard facts about your group of clients and you can start by defining the **Core demographics**.

In **Client age range** and **Client wealth range**, you can either manually type the range into the text boxes or alternatively you can use the sliding scale underneath.



Definition and review

Definition

Reflect the hard facts about the group here. This will make it easier to cross reference with corresponding product features, rules and guidance.

Core demographics

Client age range

→

Client wealth range

→

You can do the same for the Risk level range and Sustainability profile range.

Risk level range

Risk levels

→

1

2

3

4

5

6

7

8

9

10

Sustainability profile range

Sustainability range

→

Low
Importance

Some
Importance

Medium
Importance

High
Importance

Very high
Importance

At the bottom of the page, you will see an option asking you to add a Review date. This is the date at which you will review the target market and could be on an annual, half yearly or quarterly basis, or, if you want to, you can say no review date.






Review Date

It's recommended to set a review date when defining a target market, so you can check the definition, needs, characteristics and objectives are still relevant.

Review date

24/05/2024 1 year 6 months 3 months No review date

Research


-  **Definition & review**
-  Characteristics & objectives
-  Products
-  Investment solutions
-  Service & proposition

Running down the side of the screen, you will see a list of the stages you will work through to build your target market. Following on from the Definition & review page, you will move on to the next section by using the left-hand side menu

2.3 Characteristics & objectives

In this section, you will see free type text boxes where you can outline the Positive criteria and Negative criteria of this target market and then summarise your Conclusions at the bottom of the page.

In Positive criteria, you are describing the nature of a compatible product and investment solution which meets your client's needs and objectives.



Characteristics and objectives

Needs, characteristics and objectives

Now that you've defined your target market, you can record its needs, characteristics and objectives to enable you to research which products and services would be compatible.

Positive criteria

Using your understanding of this target market, the products and services available and the manufacturer's target market, record the criteria that a product would need in order to be compatible.

This could be: the impact of charges, financial strength, features, service and processes at investment, ongoing or encashment and any other characteristics. Alternatively, this could simply describe the nature of a compatible product.

↩
↪
Heading
B
☰
☰

- Must be a Dynamic Planner Risk Profiled or Risk Target Managed investment solution
- Must be a Dynamic Planner Premium rated investment solution
- Should respond quickly to market conditions
- Able to view investments online
- Multiple tax wrappers and ability to move between them within the same product

In **Negative criteria**, you are describing what you want to exclude in your offering to this target market so any features or products which are not suitable will be outlined here.

Negative criteria

Using your understanding of this target market, the products and services available and their manufacturer's target market, record the criteria that would make a product incompatible.

Alternatively, you can set out the products and services that are not compatible.

↩
↪
Heading
B
☰
☰

- OCF greater than 0.80%
- MSCI ESG quality score less than A
- Product with exit penalties
- Unregulated Collective Investment Schemes

In **Conclusions**, you are summarising what you would be offering to this target market in terms of your research criteria, panel or specific products, investment solutions and services that you intend to distribute to a specific group of clients.

Conclusions

Once you have researched the market and obtained all necessary information on suitable products and services, document your conclusions here. This should include the criteria, panel or specific products and services that you intend to distribute to this target market.

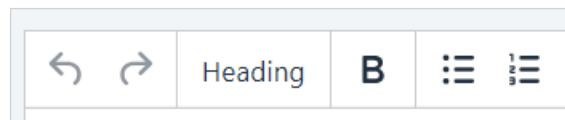
← → Heading **B** ☰ ☷

Subject to individual suitability we will recommend a certain fund on a certain platform because..

Or when conducting our research we will consider one of the following solutions ... because...

Or when conducting our research we will use the following criteria ... because...

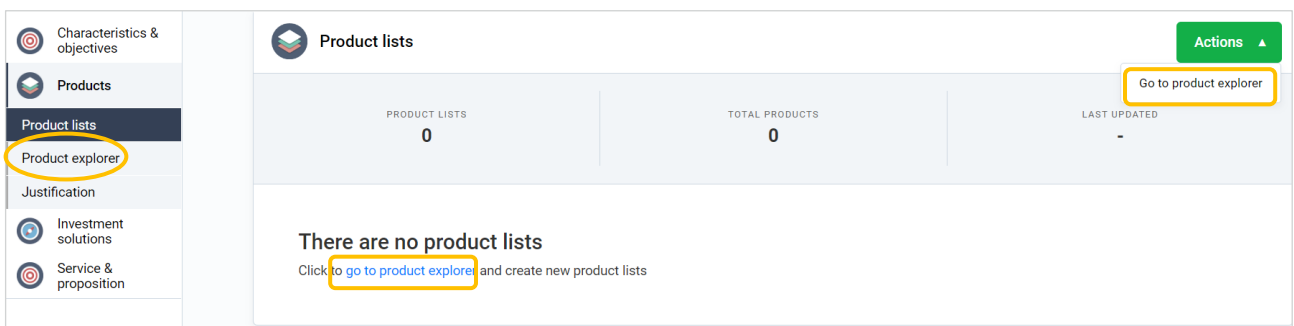
When you see free type boxes in Dynamic Planner, as always, you can utilise simple formatting such as heading, bold, bullet pointed lists and numbered lists to highlight the salient points of your content.



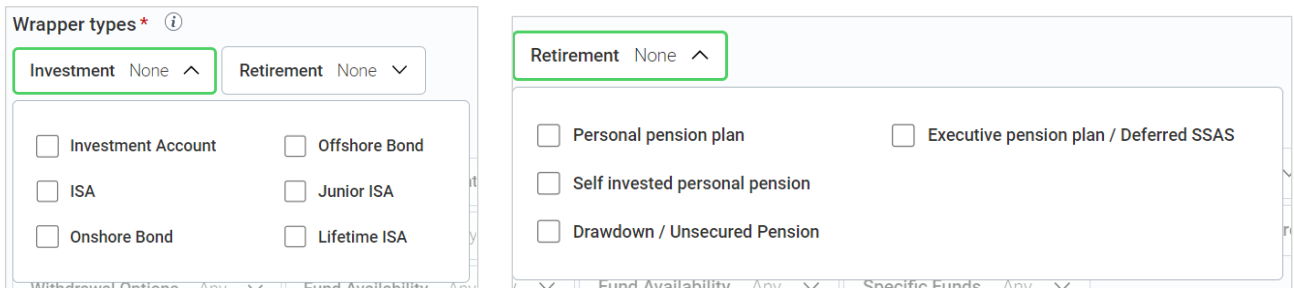
2.4 Products

In this section, you will be researching and building suitable product panels for this target market.

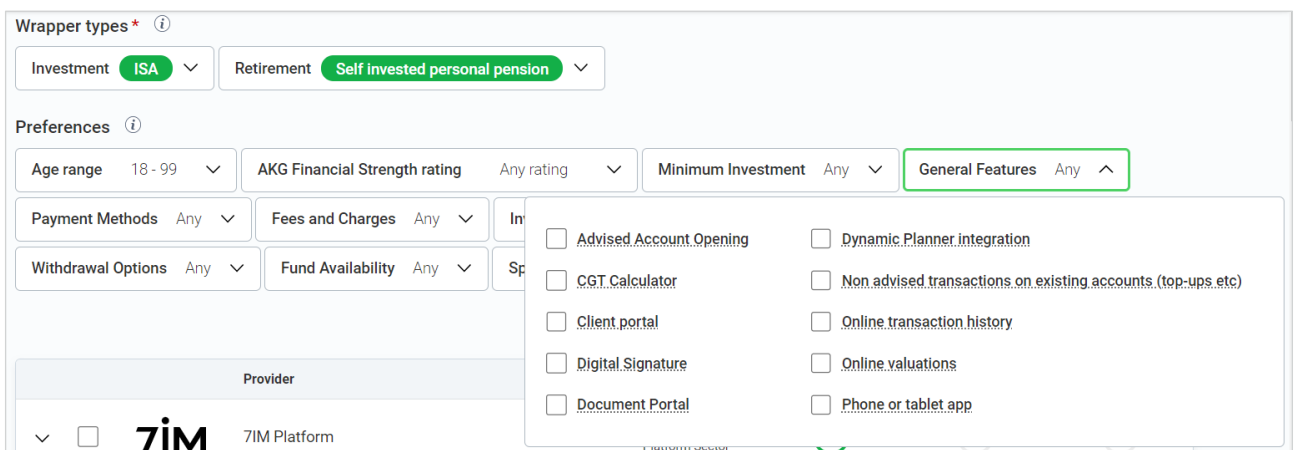
If you have not created any product lists previously, you will come across the screen below where you can access the Product explorer by clicking on it in the left hand menu, clicking on the blue link or going to the green Action button and selecting Go to product explorer.



First, you will need to select a Wrapper type or types, these are split between **Investment** and **Retirement** products.



Once you have made your selection, you will need to apply some filters to your search by using the drop down menus in **Preferences**.




The Preferences you set on this page are used to rank and sort products and providers that meet your search criteria.

Preferences ⓘ

Age range **45 - 60** | AKG Financial Strength rating **B and above** | Minimum Investment Any | General Features **3**

Payment Methods Any | Fees and Charges **1** | Investment Options Any | Specialist Features **1**

Withdrawal Options Any | Fund Availability **1** | Specific Funds Any

Display by **Provider** ▾

| Provider | Financial Strength | Wrappers | Preferences | Funds |
|---|---|----------|-------------|----------|
| <input type="checkbox"/> Quilter Quilter | B+ Platform Sector Very strong | 2 | 7 | 7 |
| <input type="checkbox"/> abrdrn abrdrn Elevate | A Platform Sector Superior | 2 | 7 | 7 |
| <input type="checkbox"/> abrdrn abrdrn Wrap | A Platform Sector Superior | 2 | 7 | 7 |
| <input type="checkbox"/> Adviser Solutions Fidelity Adviser Solutions | B Platform Sector Strong | 2 | 7 | 7 |
| <input type="checkbox"/> M&G wealth M&G Wealth | B+ Platform Sector Very strong | 2 | 7 | 7 |
| <input type="checkbox"/> advance <small>by embark</small> Advance by Embark | B+ Platform Sector | 2 | 6 | 7 |


You can switch between Provider and Product view.

Display by **Product** ▾


| Product | Provider | Type | Preferences | Funds |
|---|-----------------------------|--------------------------------|-------------|----------|
| <input type="checkbox"/> Collective Retirement Account SIPP | Quilter | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Individual Savings Account | Quilter | ISA | 7 | 7 |
| <input type="checkbox"/> Pension Investment Account | abrdrn Elevate | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Pension Investment Account (PIA) | abrdrn Elevate | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Self Invested Personal Pension | Fidelity Adviser Solutions | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Self Invested Personal Pension | abrdrn Wrap | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> SIPP | M&G Wealth | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Aviva Life and Pensions UK Ltd SIPP Uncrystallised | Aviva Life UK | Self invested personal pension | 6 | 7 |
| <input type="checkbox"/> Flexible ISA | Morningstar Wealth Platform | ISA | 6 | 7 |
| <input type="checkbox"/> Individual Savings Account | Parmenion | ISA | 6 | 7 |
| <input type="checkbox"/> ISA | Fidelity Adviser Solutions | ISA | 6 | 7 |
| <input type="checkbox"/> ISA | M&G Wealth | ISA | 6 | 7 |



If you click on a specific product, you will be taken to the product information page. Below you can see the main product features and charges and you can access further links and useful documents such as the provider's target market statements.

 Pension Investment Account (PIA)
✕

| | | | |
|----------|---|----------------------------|--------------|
| Provider | abrdn Elevate | Min. Investment (Lump sum) | £1,000 |
| Website | https://www.abrdn.com/en-gb/platform-adviser/elevate | Min. Investment (Regular) | £100 Monthly |
| | | Available ownership | Single |
| | | Minimum / Maximum Age | 18 / 75 |




Free switching ✔


No exit penalties ✔

Online transaction history ✔


Online valuations ✔

 Product features


| General Features | |
|---|---|
| Advised Account Opening | ✔ |
| CGT Calculator | ✔ |
| Client portal | ✔ |
| Digital Signature | ✔ |
| Document Portal | ✔ |
| Dynamic Planner integration | ✔ |
| Non advised transactions on existing accounts (top-ups etc) | ✘ |
| Online transaction history | ✔ |
| Online valuations | ✔ |

 Product charges

| Ongoing charge | Ongoing charge |
|---|----------------|
| Tiered bands | |
| £0.00 + | 0.30% |
| £150,000.00 + | 0.25% |
| £1,000,000.00 + | 0.20% |
| £2,500,000.00 + | 0.15% |
| £5,000,000.00 + | 0.10% |
| This is charged monthly and calculated on the portfolio value. VAT exempt | |

 More from this provider

- [GIA](#)
- [ISA](#)
- [Pension Investment Account](#)
- [PIA Crystallised](#)
- [PIA Flexible Drawdown](#)

 Useful Links

- [Due Diligence Document](#)
- [Fee and Charges Schedule](#)
- [Key Features Document](#)
- [Target Market Statement](#)
- [Target Market Statement](#)



Back in the Product search, select the appropriate products for your panel. These will move to the bottom of the page where you will need to click **Save**.

Display by Product ▼

| Product | Provider | Type | Preferences | Funds |
|---|-----------------------------|--------------------------------|----------------|----------------|
| <input type="checkbox"/> Collective Retirement Account SIPP | Quilter | Self invested personal pension | 7 | 7 |
| <input checked="" type="checkbox"/> Individual Savings Account | Quilter | ISA | 7 | 7 |
| <input type="checkbox"/> Pension Investment Account | abrdn Elevate | Self invested personal pension | 7 | 7 |
| <input checked="" type="checkbox"/> Pension Investment Account (PIA) | abrdn Elevate | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Self Invested Personal Pension | Fidelity Adviser Solutions | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Self Invested Personal Pension | abrdn Wrap | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> SIPP | M&G Wealth | Self invested personal pension | 7 | 7 |
| <input type="checkbox"/> Aviva Life and Pensions UK Ltd SIPP Uncrystallised | Aviva Life UK | Self invested personal pension | 6 | 7 |
| <input type="checkbox"/> Flexible ISA | Morningstar Wealth Platform | ISA | 6 | 7 |

abrdn Elevate Pension Investment Account (...)
×

Quilter Individual Savings Account
×

Save (2)

You will land on a new page where you will need to **Name** the product list and, optionally, add a **Description**. Remember to hit **Save** in the bottom right corner.

Save product list
✕

Name *

Target market * (i)

Clients looking to grow their wealth
▼

Description


Suitable ISA and SIPP for this target market.



Please note: we do have a separate guide, Product & Platform Research user guide, which goes into further detail about this section of the Target Market.

Once you have created a few product panels, these will appear in the Product lists.

Much like other areas in Dynamic Planner, you can exclude a Product list by simply toggling it off. In this case the Product list will not appear in the target market however it will still be stored in Dynamic Planner and, if you wish to use it again, you can toggle it back on.

 Product lists
Actions ▼

| | | |
|---------------------------|----------------------------|-----------------------------------|
| PRODUCT LISTS 1 | TOTAL PRODUCTS 4 | LAST UPDATED 25/05/2023 |
|---------------------------|----------------------------|-----------------------------------|

ISA and SIPP products list
Actions ▼

| | | | |
|----------------------|-----------------------|----------------------|-----------------------------------|
| PRODUCTS 4 | PROVIDERS 2 | WRAPPERS 2 | LAST UPDATED 25/05/2023 |
|----------------------|-----------------------|----------------------|-----------------------------------|

Wealth growth products

| | | | |
|----------------------|-----------------------|----------------------|-----------------------------------|
| PRODUCTS 2 | PROVIDERS 2 | WRAPPERS 2 | LAST UPDATED 27/07/2023 |
|----------------------|-----------------------|----------------------|-----------------------------------|

If you wish to completely remove a Product list, go to the grey **Actions** drop down menu and select **Delete**.

ISA and SIPP products list
Actions ▼

| | | | |
|----------------------|-----------------------|----------------------|-----------------------------------|
| PRODUCTS 4 | PROVIDERS 2 | WRAPPERS 2 | LAST UPDATED 25/05/2023 |
|----------------------|-----------------------|----------------------|-----------------------------------|

Actions ▼

View research

View search results

Delete

The system will then ask you to **Confirm delete**. If you click this option, the Product list will be permanently removed and you will not be able to retrieve it.

ISA and SIPP products list

Cancel Confirm delete

| | | | |
|----------------------|-----------------------|----------------------|-----------------------------------|
| PRODUCTS 4 | PROVIDERS 2 | WRAPPERS 2 | LAST UPDATED 25/05/2023 |
|----------------------|-----------------------|----------------------|-----------------------------------|

You can also use the **Actions** menu to **View search results**. You will be presented with the full search results showing the platforms fully matching your search criteria at the top.

ISA and SIPP products list

Actions ▾

| | | | |
|----------------------|-----------------------|----------------------|--|
| PRODUCTS 4 | PROVIDERS 2 | WRAPPERS 2 | |
|----------------------|-----------------------|----------------------|--|

View research
 View search results
 Delete

You will be presented with the full search results showing the platforms fully matching your search criteria at the top.

ISA and SIPP products list
✕

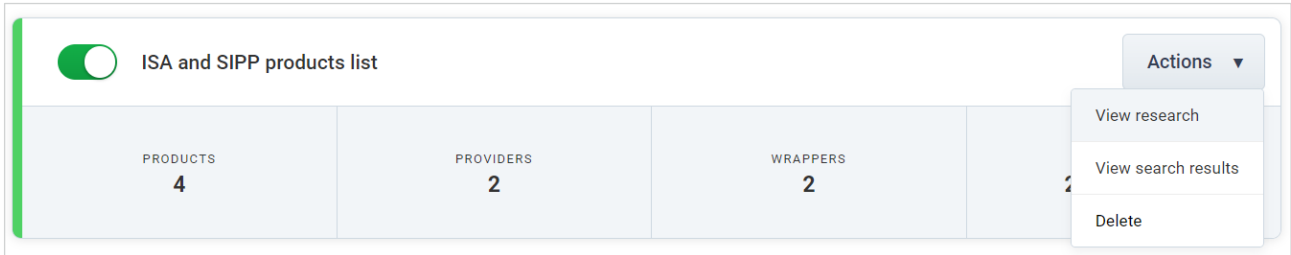
Provider results

Product results

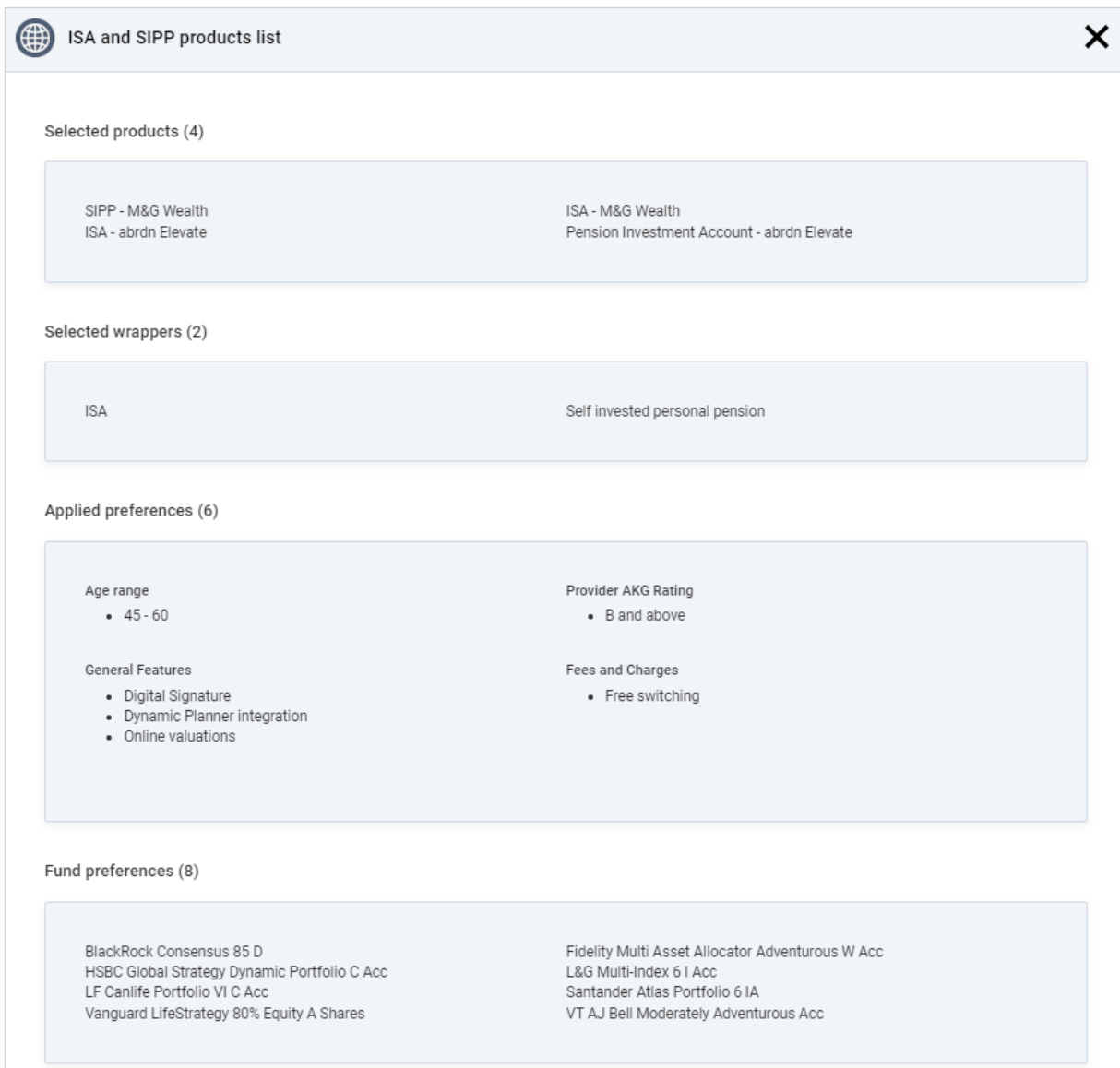
| Provider | Financial Strength | Wrappers | Preferences | Funds |
|----------------------------|----------------------------------|----------|-------------|-------|
| Quilter | B+ <small>Very strong</small> | 2 | 6 | 8 |
| abrdn Elevate | A <small>Superior</small> | 2 | 6 | 8 |
| abrdn Wrap | A <small>Superior</small> | 2 | 6 | 8 |
| Fidelity Adviser Solutions | B <small>Strong</small> | 2 | 6 | 8 |
| M&G Wealth | B+ <small>Very strong</small> | 2 | 6 | 8 |
| Aviva Wrap UK Ltd | B+ <small>Very strong</small> | 2 | 5 | 8 |
| Nova | B <small>Strong</small> | 2 | 5 | 8 |
| James Hay Modular iPlan | B <small>Strong</small> | 2 | 6 | 7 |
| Advance by Embark | B+ <small>Very strong</small> | 2 | 5 | 7 |



If you wish to look at the actual product list, in **Actions**, select **View Research**.



On this screen you will see the products and wrapper types you selected and the filters you applied when conducting your product research.



Selected products (4)

| | |
|--|--|
| SIPP - M&G Wealth ISA - abrdn Elevate | ISA - M&G Wealth Pension Investment Account - abrdn Elevate |
|--|--|

Selected wrappers (2)

| | |
|-----|--------------------------------|
| ISA | Self invested personal pension |
|-----|--------------------------------|

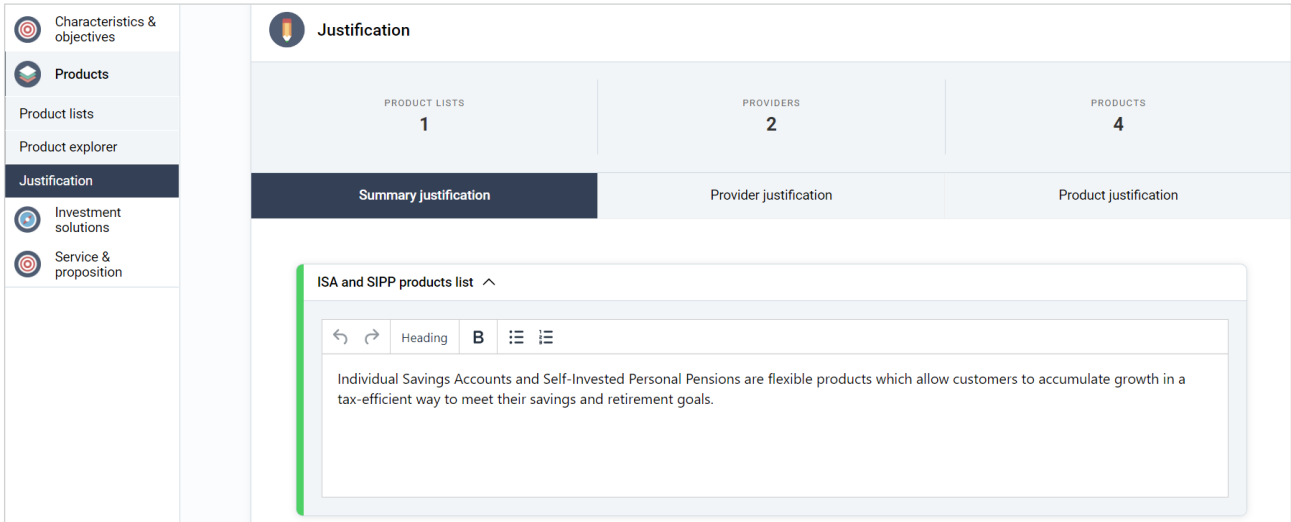
Applied preferences (6)

| | |
|---|--|
| Age range <ul style="list-style-type: none"> 45 - 60 | Provider AKG Rating <ul style="list-style-type: none"> B and above |
| General Features <ul style="list-style-type: none"> Digital Signature Dynamic Planner integration Online valuations | Fees and Charges <ul style="list-style-type: none"> Free switching |

Fund preferences (8)

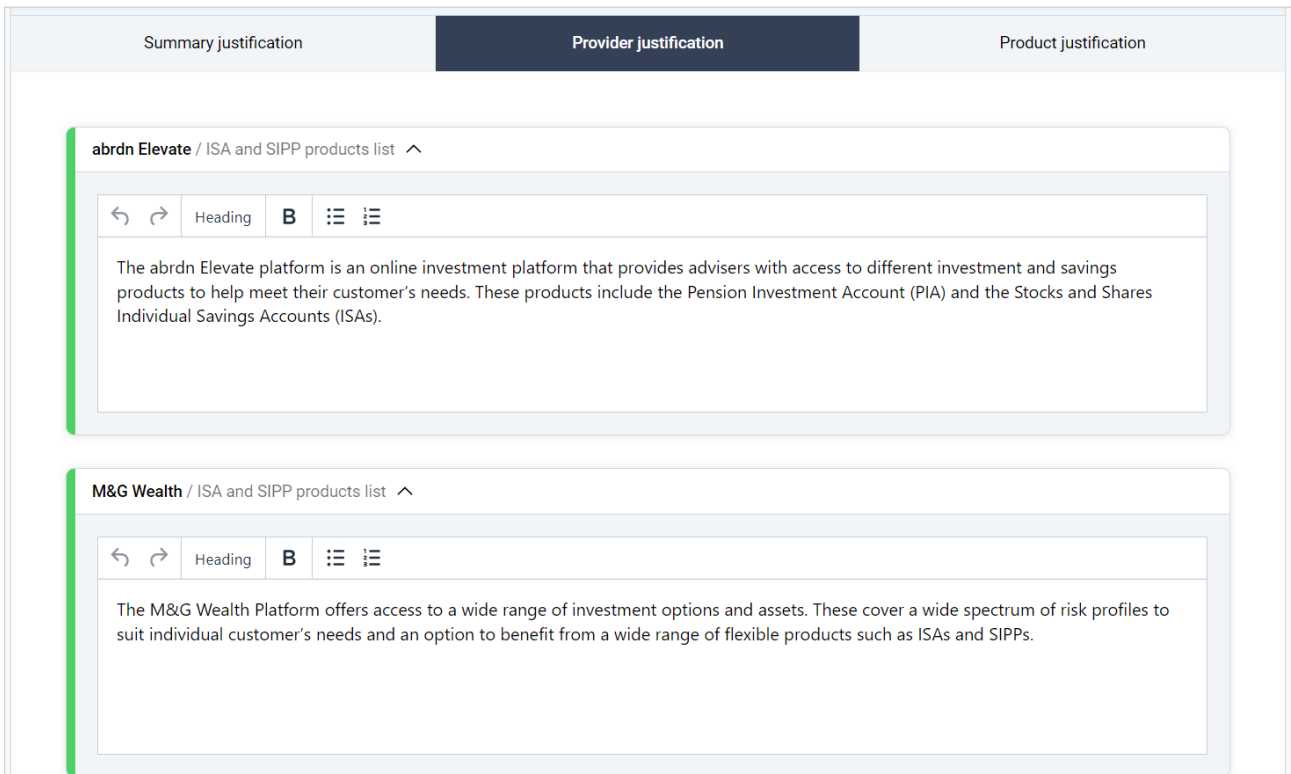
| | |
|--|--|
| BlackRock Consensus 85 D HSBC Global Strategy Dynamic Portfolio C Acc LF Canlife Portfolio VI C Acc Vanguard LifeStrategy 80% Equity A Shares | Fidelity Multi Asset Allocator Adventurous W Acc L&G Multi-Index 6 I Acc Santander Atlas Portfolio 6 IA VT AJ Bell Moderately Adventurous Acc |
|--|--|

The final stage of creating a product panel is **Justification**. First of all, you need to provide a **Summary justification** for the wrapper types you selected.



The screenshot shows the 'Justification' section of the software. On the left is a navigation menu with options: Characteristics & objectives, Products, Product lists, Product explorer, Justification (selected), Investment solutions, and Service & proposition. The main area is titled 'Justification' and contains a grid with three columns: PRODUCT LISTS (1), PROVIDERS (2), and PRODUCTS (4). Below this grid are three tabs: Summary justification (active), Provider justification, and Product justification. A text editor is open for the 'Summary justification' tab, showing a heading 'ISA and SIPP products list' and the following text: 'Individual Savings Accounts and Self-Invested Personal Pensions are flexible products which allow customers to accumulate growth in a tax-efficient way to meet their savings and retirement goals.'

Next you need to add the **Provider justification**.



The screenshot shows the 'Provider justification' tab selected in the interface. It displays two text editor blocks. The first block is titled 'abrdn Elevate / ISA and SIPP products list' and contains the text: 'The abrdn Elevate platform is an online investment platform that provides advisers with access to different investment and savings products to help meet their customer's needs. These products include the Pension Investment Account (PIA) and the Stocks and Shares Individual Savings Accounts (ISAs).' The second block is titled 'M&G Wealth / ISA and SIPP products list' and contains the text: 'The M&G Wealth Platform offers access to a wide range of investment options and assets. These cover a wide spectrum of risk profiles to suit individual customer's needs and an option to benefit from a wide range of flexible products such as ISAs and SIPPs.'

Finally you need to type the **Product justification**. For both Provider and Product justifications, you can use wording from the Provider’s website and their Target Market Statements.

| Summary justification | Provider justification | Product justification |
|--|------------------------|-----------------------|
| <div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p>ISA / abrdn Elevate / ISA and SIPP products list ^</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> ↶ ↷ Heading B ☰ ☷ </div> <p>The abrdn Elevate Stocks and Shares ISA provides a tax efficient way for customers to invest over the medium to long term, for either capital growth or income (or a combination of both) subject to the annual contribution limit.</p> </div> <div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p>Pension Investment Account / abrdn Elevate / ISA and SIPP products list ^</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> ↶ ↷ Heading B ☰ ☷ </div> <p>The abrdn Elevate PIA is a self-invested personal pension (SIPP) that lets customers access a wide range of investments and flexible options and allows them to build up a pension fund in a tax efficient way – benefitting from contribution tax relief and tax free growth.</p> </div> | | |
| <div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p>ISA / M&G Wealth / ISA and SIPP products list ^</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> ↶ ↷ Heading B ☰ ☷ </div> <p>The M&G Wealth ISA is an Individual Savings Account that lets customers accumulate tax-efficient savings, subject to the annual ISA subscription limit. This product is suitable for customers who wish to invest for capital growth over 5 years or more.</p> </div> <div style="border: 1px solid #ccc; padding: 10px;"> <p>SIPP / M&G Wealth / ISA and SIPP products list ^</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> ↶ ↷ Heading B ☰ ☷ </div> <p>The M&G Wealth Pension Account is a self-invested personal pension [SIPP] and a drawdown product. All from the same plan, customers can save for their retirement, bring pension assets together, and take income drawdown, normally from the age of 55. It is suitable for customers who have a good level of overall retirement savings and it has the potential to build a good retirement fund.</p> </div> | | |

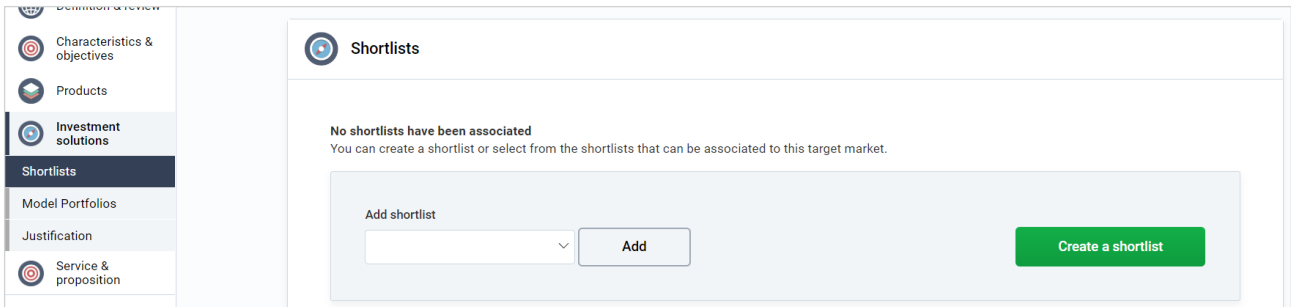
When you link a recommendation to this target market, you will be able to seamlessly import the justification wording into your recommendation report thus demonstrating your due diligence in line with the Consumer Duty regulation.



2.5 Investment solutions

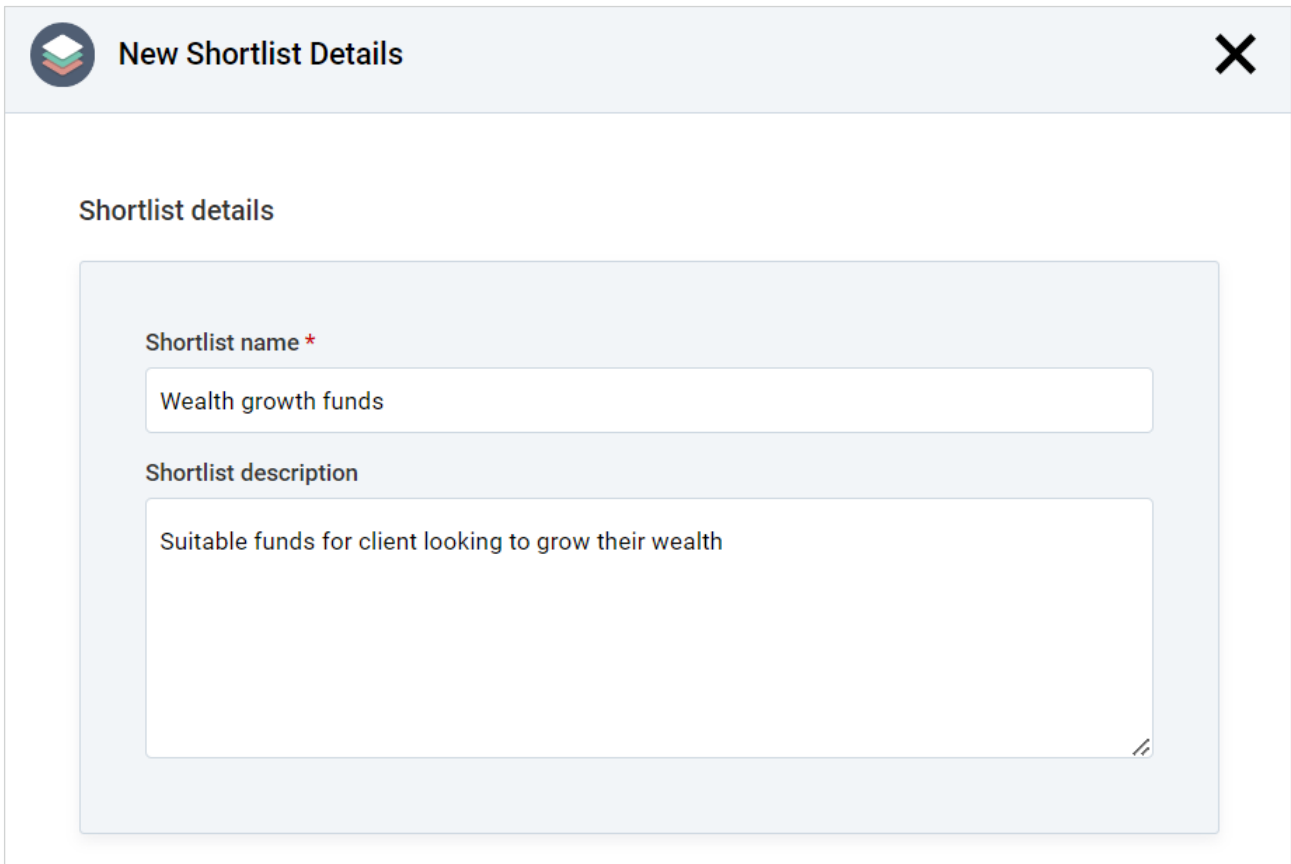
In this section, you will be researching and building suitable Investment solutions for this target market.

You will automatically land on **Shortlists** where you can start by clicking the green **Create a shortlist** button on the right hand side.



The screenshot shows the 'Shortlists' section of the Dynamic Planner interface. On the left is a navigation menu with options: 'Characteristics & objectives', 'Products', 'Investment solutions', 'Shortlists' (highlighted), 'Model Portfolios', 'Justification', and 'Service & proposition'. The main content area is titled 'Shortlists' and contains the message: 'No shortlists have been associated. You can create a shortlist or select from the shortlists that can be associated to this target market.' Below this message is a form with a label 'Add shortlist' above a dropdown menu. To the right of the dropdown is an 'Add' button. Further to the right is a prominent green button labeled 'Create a shortlist'.

When you create a brand new Shortlist, you will land on the page below where you will need to name the Shortlist and provide a brief description, which is optional.



The screenshot shows the 'New Shortlist Details' form. The title bar at the top reads 'New Shortlist Details' with a close button (X) on the right. The main content area is titled 'Shortlist details' and contains two input fields. The first is labeled 'Shortlist name *' and contains the text 'Wealth growth funds'. The second is labeled 'Shortlist description' and contains the text 'Suitable funds for client looking to grow their wealth'. The form is enclosed in a light blue border.



As you scroll down, you have the opportunity to make this shortlist immediately available in a client recommendation by toggling on the Available button.

Target markets

Here you can add/remove which target markets this shortlist is associated to and the availability of this shortlist for use within a client recommendation.

Available target markets *

▼
Add


| TARGET MARKET NAME | REVIEW DATE | AVAILABLE | |
|--|-------------|-------------------------------------|---|
|  Owned <div style="margin-left: 10px;"> <p>Clients looking to grow their wealth</p> </div> | 24/05/2024 | <input checked="" type="checkbox"/> |  |

At the bottom of the page, you can search funds individually or carry out a more advanced search using one of the four different options below. You also have the opportunity to add funds in bulk by clicking Upload funds.


Research and Add Funds

[+ Search funds](#) | [📁 Upload funds](#)


Research by:




Multi-Asset Funds



Risk Managed Decumulation





Discretionary Model Portfolio Service (MPS)



All funds

You will be taken to the screen below where you can upload a list of funds which you have already saved as part of your Centralised Investment Proposition. Click Import to complete the process.

 Upload funds


Select your data import file

Shortlist - test 1.xlsx (8.47KB)
Browse


















You must upload an Excel Spreadsheet (.xlsx) file no larger than 6MB

If you'd like, you can [download a sample template](#) to help with the data collection.

Cancel

Import

The funds will be added to the Shortlist, as per the screen below. Remember to hit **Save**.

| Fund name | Risk profile | Research | |
|---|---|---|---|
| Cash | | |  |
| Fidelity European W Acc | |  PREMIUM |  |
| HSBC American Index C Acc | |  PREMIUM |  |
| iShares Corporate Bond Index (UK) D Acc | |  PREMIUM |  |
| JPM Emerging Markets Income C Acc | |  PREMIUM |  |
| Jupiter Japan Income I Acc |  8 |  PREMIUM |  |
| L&G Global Emerging Markets Index C Acc | |  PREMIUM |  |
| LV= L&G Active Sterling Corporate Bond Plus Pn S2 | | |  |
| Royal London Corporate Bond M Acc | |  PREMIUM |  |

Cancel

Save



Much like other areas in Dynamic Planner, you can exclude a Shortlist by simply toggling it off. In this case the Shortlist will not appear in the target market however it will still be stored in Dynamic Planner and, if you wish to use it again, you can toggle it back on.

Shortlists

Add shortlist

▼
Add
Create a shortlist

| | FUNDS | LINKED ON |
|--|-------|-----------|
| <div style="display: flex; justify-content: space-between; align-items: center;"> <input checked="" type="checkbox"/> Shortlist of ISA and SIPP funds Actions ▼ </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 5px;"> <div style="text-align: center;"> <p>Owned</p> </div> <div style="text-align: center;"> <p>4</p> </div> <div style="text-align: right;"> <p>25/05/2023</p> </div> </div> | | |
| <div style="display: flex; justify-content: space-between; align-items: center;"> <input type="checkbox"/> Wealth growth funds </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 5px;"> <div style="text-align: center;"> <p>Owned</p> </div> <div style="text-align: center;"> <p>9</p> </div> <div style="text-align: right;"> <p>31/07/2023</p> </div> </div> | | |

In the **Actions** drop down menu, you can also select **Remove shortlist**. This means the shortlist will no longer be linked to this target market but it will still be saved in Dynamic Planner.

| | | |
|--|--|--|
| <div style="display: flex; justify-content: space-between; align-items: center;"> <input checked="" type="checkbox"/> Wealth growth funds Actions ▼ </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 5px;"> <div style="text-align: center;"> <p>Owned</p> </div> <div style="text-align: center;"> <p>9</p> </div> <div style="text-align: right;"> <p>31/07/2023</p> </div> </div> | | |
|--|--|--|

▼

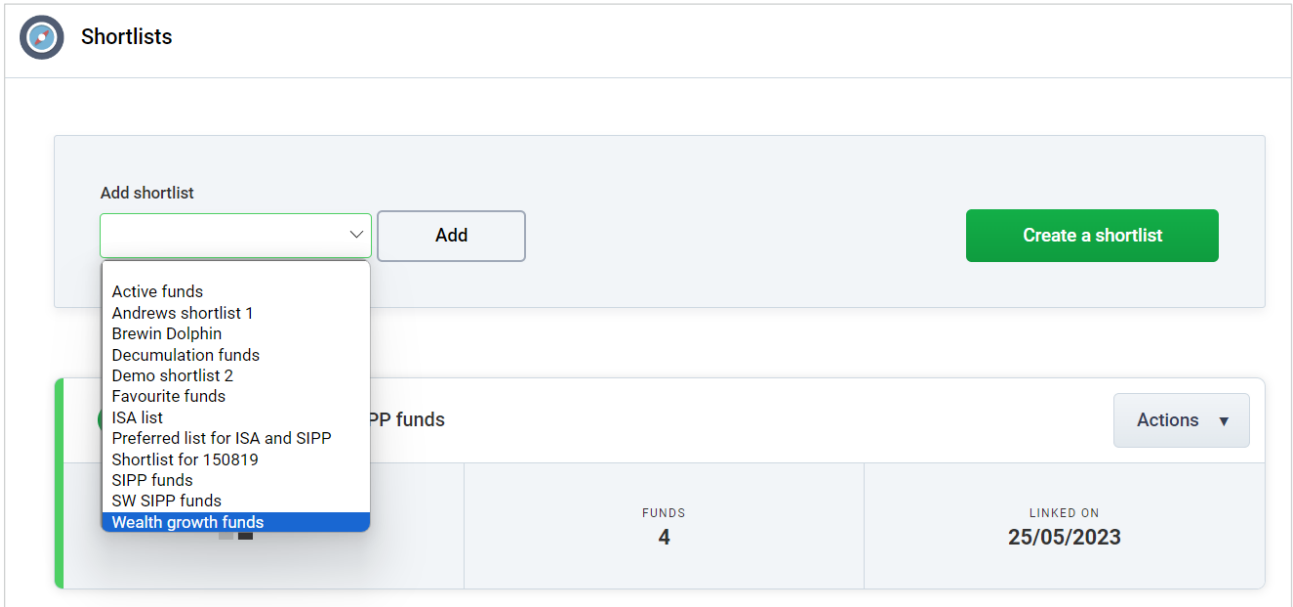
Edit shortlist
Remove shortlist

Click **Confirm remove** and the shortlist will be removed from this target market.

| | |
|---|---|
| <div style="display: flex; justify-content: space-between; align-items: center;"> <input checked="" type="checkbox"/> Wealth growth funds </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 5px;"> <div style="text-align: center;"> <p>Owned</p> </div> <div style="text-align: center;"> <p>9</p> </div> <div style="text-align: right;"> <p>31/07/2023</p> </div> </div> | <div style="display: flex; gap: 10px;"> Cancel Confirm remove </div> |
|---|---|

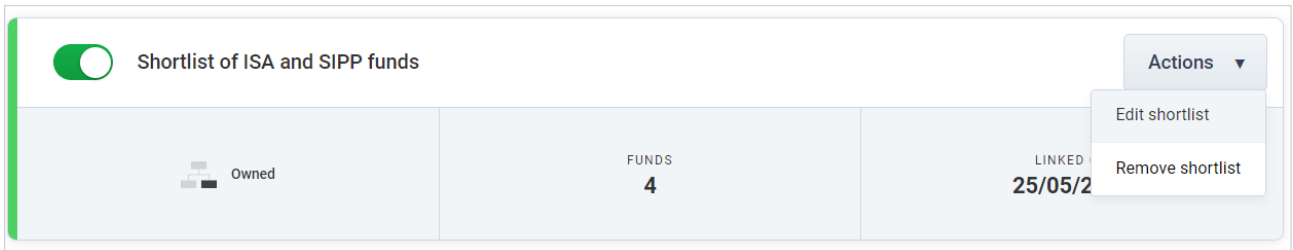


If at any point in the future, you wish to use this shortlist again, simply click on the Add shortlist drop down menu, select the shortlist and click Add.



The screenshot shows the 'Shortlists' section of the Dynamic Planner interface. At the top, there is a header 'Shortlists' with a target icon. Below it, there is a form area with a label 'Add shortlist'. This area contains a dropdown menu, an 'Add' button, and a green 'Create a shortlist' button. The dropdown menu is open, showing a list of shortlists: 'Active funds', 'Andrews shortlist 1', 'Brewin Dolphin', 'Decumulation funds', 'Demo shortlist 2', 'Favourite funds', 'ISA list', 'Preferred list for ISA and SIPP', 'Shortlist for 150819', 'SIPP funds', 'SW SIPP funds', and 'Wealth growth funds'. The 'Wealth growth funds' option is highlighted in blue. Below the dropdown, there is a table with columns for 'PP funds', 'FUNDS', and 'LINKED ON'. The 'FUNDS' column shows the number '4' and the 'LINKED ON' column shows the date '25/05/2023'. An 'Actions' dropdown menu is visible on the right side of the table.

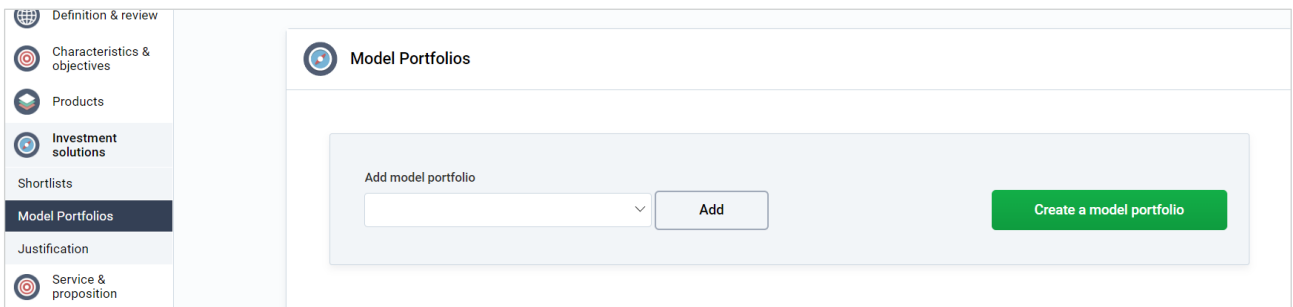
If you wish to make any changes to a Shortlist, simply click Actions and select Edit shortlist.



The screenshot shows the 'Shortlists' section of the Dynamic Planner interface. At the top, there is a header 'Shortlist of ISA and SIPP funds' with a toggle switch. Below it, there is a table with columns for 'Owned', 'FUNDS', and 'LINKED ON'. The 'FUNDS' column shows the number '4' and the 'LINKED ON' column shows the date '25/05/2023'. An 'Actions' dropdown menu is open, showing options: 'Edit shortlist' and 'Remove shortlist'.


Please note: we do have a separate guide, Shortlists user guide, which goes into much further detail about managing Shortlists in Dynamic Planner.

The next section in **Investment solutions** is **Model portfolios**. Here you can start by clicking the green **Create a model portfolio** button on the right hand side.



The screenshot shows the 'Model Portfolios' section of the Dynamic Planner interface. On the left, there is a navigation menu with options: 'Definition & review', 'Characteristics & objectives', 'Products', 'Investment solutions', 'Shortlists', 'Model Portfolios', 'Justification', and 'Service & proposition'. The 'Model Portfolios' option is selected. The main content area has a header 'Model Portfolios' with a target icon. Below it, there is a form area with a label 'Add model portfolio'. This area contains a dropdown menu, an 'Add' button, and a green 'Create a model portfolio' button.

When you create a brand new Model portfolio, you will land on the page below where you will need to **name** the Model portfolio, provide a brief description, which is optional, and confirm the **Risk profile**.

 **New Model Portfolio Details**
✕

Model portfolio details

Model portfolio name *

Model portfolio description

Risk profiled funds for clients in accumulation

Risk profile *

7
▾



As you scroll down, you have the opportunity to make this model portfolio immediately available in a client recommendation by toggling on the **Available** button.

Target markets

Here you can add/remove which target markets this model portfolio is associated to and the availability of this model portfolio for use within a client recommendation.

Available target markets *

▾
Add

| TARGET MARKET NAME | REVIEW DATE | AVAILABLE | |
|--|-------------|-------------------------------------|---|
| <div style="display: flex; align-items: center;">  Owned </div> <p>Clients looking to grow their wealth</p> | 24/05/2024 | <input checked="" type="checkbox"/> |  |

At the bottom of the page, you can search funds individually or carry out a more advanced search using one of the four different options below. You also have the opportunity to add funds in bulk by clicking **Upload funds**.

Research and Add Funds + Search funds | Upload funds

Research by:

Q+
Multi-Asset Funds

Q+
Risk Managed Decumulation

Q+
Discretionary Model Portfolio Service (MPS)

Q+
All funds

| Fund name | Risk profile | Research | Review research | % | i |
|-----------|--------------|----------|-----------------|---|-------|
| Total | | | | | 0.00% |

You will be taken to the screen below where you can upload a list of funds which you have already saved as part of your Centralised Investment Proposition. Click **Import** to complete the process.

X
Upload funds
X

Select your data import file

Model portfolio - test 2 - risk 7.xlsx (8.77KB)
Browse

You must upload an Excel Spreadsheet (.xlsx) file no larger than 6MB

If you'd like, you can [download a sample template](#) to help with the data collection.

Cancel

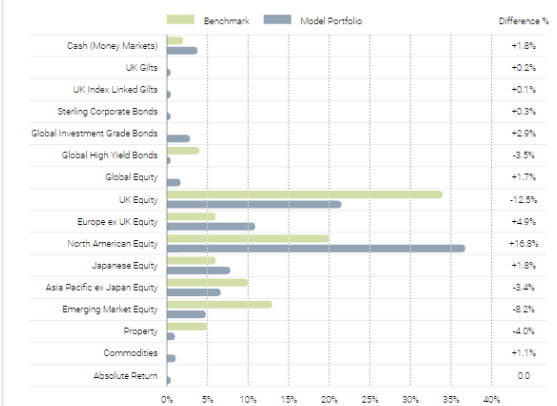
Import

The funds will be added to the Model portfolio. You will notice that percentages have been assigned to each fund totalling 100%.

| Fund name | Risk profile | Research | % | |
|--|--------------|----------|----------------|--|
| BNY Mellon Multi-Asset Growth B Acc | 7 | PREMIUM | 20.00 | |
| Embark Horizon Multi-Asset V Z Acc | 7 | PREMIUM | 20.00 | |
| Jupiter Merlin Growth Portfolio L Acc | 7 | PREMIUM | 20.00 | |
| L&G Multi-Index 7 I Acc | 7 | PREMIUM | 20.00 | |
| Rathbone Enhanced Growth Portfolio S Acc GBP | 7 | PREMIUM | 20.00 | |
| Total | | | 100.00% | |

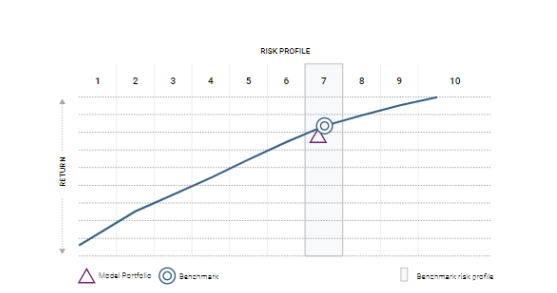
Since this type of Investment solution is linked to a risk profile, at the bottom of the page, you will be able to check where it sits on the efficient frontier. Remember to hit **Save**.

Asset Allocation



| Asset Class | Benchmark (%) | Model Portfolio (%) | Difference % |
|-------------------------------|---------------|---------------------|--------------|
| Cash (Money Markets) | ~2 | ~1 | +1.8% |
| UK Gilts | ~1 | ~3 | -0.2% |
| UK Index Linked Gilts | ~1 | ~2 | +0.1% |
| Sterling Corporate Bonds | ~1 | ~4 | +0.3% |
| Global Investment Grade Bonds | ~1 | ~4 | +2.9% |
| Global High Yield Bonds | ~1 | ~4 | -3.5% |
| Global Equity | ~1 | ~2 | +1.7% |
| UK Equity | ~1 | ~35 | -12.5% |
| Europe ex UK Equity | ~1 | ~10 | +4.9% |
| North American Equity | ~1 | ~35 | +16.5% |
| Japanese Equity | ~1 | ~8 | +1.6% |
| Asia Pacific ex Japan Equity | ~1 | ~8 | -3.4% |
| Emerging Market Equity | ~1 | ~12 | -8.2% |
| Property | ~1 | ~5 | -4.0% |
| Commodities | ~1 | ~6 | +1.1% |
| Absolute Return | ~1 | ~1 | 0.0 |

Risk



| | RISK PROFILE | RETURN | VOLATILITY |
|-----------------|--------------|--------|------------|
| Model Portfolio | 7 | 3.81% | 13.33% |
| Benchmark | 7 | 4.36% | 13.69% |

Cancel
Save



Much like other areas in Dynamic Planner, you can exclude a Model portfolio by simply toggling it off. In this case the Model portfolio will not appear in the target market however it will still be stored in Dynamic Planner and, if you wish to use it again, you can toggle it back on.

Model Portfolios

Add model portfolio

Suitable funds for ISA and SIPP Actions ▾

| | | | |
|-------|------------------------------------|--|--------------------------------|
| Owned | BENCHMARK RISK PROFILE 6 | DP CALCULATED RISK PROFILE 6 | LINKED ON 24/05/2023 |
|-------|------------------------------------|--|--------------------------------|

Growth funds

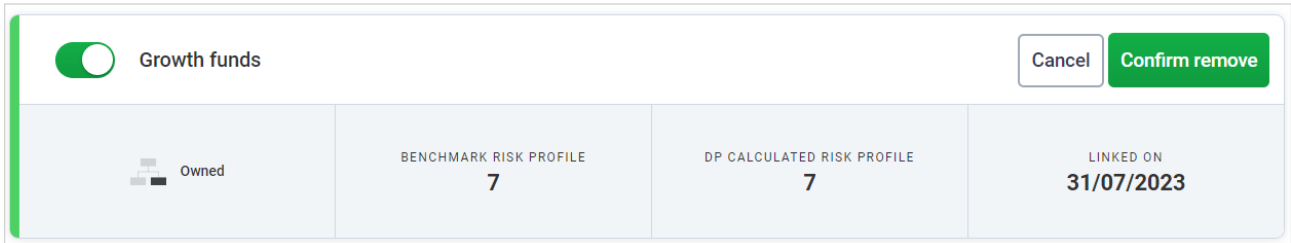
| | | | |
|-------|------------------------------------|--|--------------------------------|
| Owned | BENCHMARK RISK PROFILE 7 | DP CALCULATED RISK PROFILE 7 | LINKED ON 31/07/2023 |
|-------|------------------------------------|--|--------------------------------|

In the **Actions** drop down menu, you can also select **Remove model portfolio**. This means the model portfolio will no longer be linked to this target market but it will still be saved in Dynamic Planner.

Growth funds Actions ▾

| | | | |
|-------|------------------------------------|--|--|
| Owned | BENCHMARK RISK PROFILE 7 | DP CALCULATED RISK PROFILE 7 | <ul style="list-style-type: none"> Edit model portfolio Remove model portfolio |
|-------|------------------------------------|--|--|

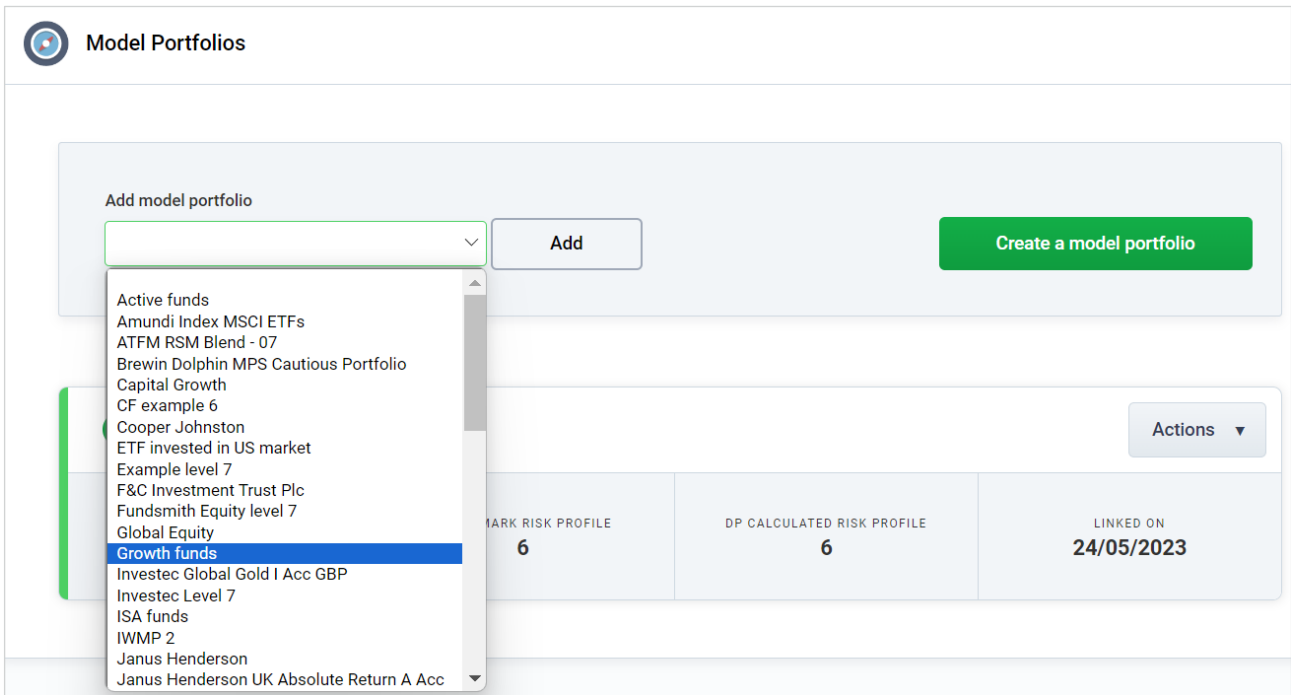
Confirm remove and the Model portfolio will be removed from this target market.



Growth funds

| | | | |
|-------|-----------------------------|---------------------------------|-------------------------|
| Owned | BENCHMARK RISK PROFILE 7 | DP CALCULATED RISK PROFILE 7 | LINKED ON 31/07/2023 |
|-------|-----------------------------|---------------------------------|-------------------------|

If at any point in the future, you wish to use this model portfolio again, simply click on the **Add model portfolio** drop down menu, select the model portfolio and click **Add**.



Model Portfolios

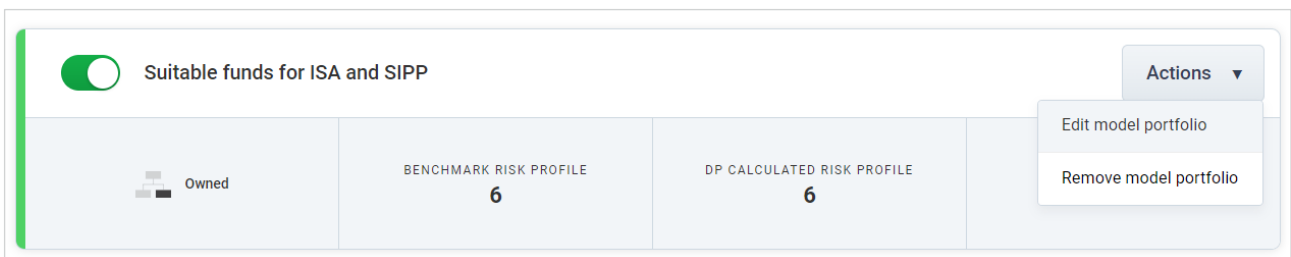
Add model portfolio

- Active funds
- Amundi Index MSCI ETFs
- ATFM RSM Blend - 07
- Brewin Dolphin MPS Cautious Portfolio
- Capital Growth
- CF example 6
- Cooper Johnston
- ETF invested in US market
- Example level 7
- F&C Investment Trust Plc
- Fundsmith Equity level 7
- Global Equity
- Growth funds**
- Investec Global Gold I Acc GBP
- Investec Level 7
- ISA funds
- IWMP 2
- Janus Henderson
- Janus Henderson UK Absolute Return A Acc

| | | | |
|-------|-----------------------------|---------------------------------|-------------------------|
| Owned | BENCHMARK RISK PROFILE 6 | DP CALCULATED RISK PROFILE 6 | LINKED ON 24/05/2023 |
|-------|-----------------------------|---------------------------------|-------------------------|

▾

If you wish to make any changes to a Model portfolio, simply click **Actions** and select **Edit model portfolio**.



Suitable funds for ISA and SIPP

 ▾

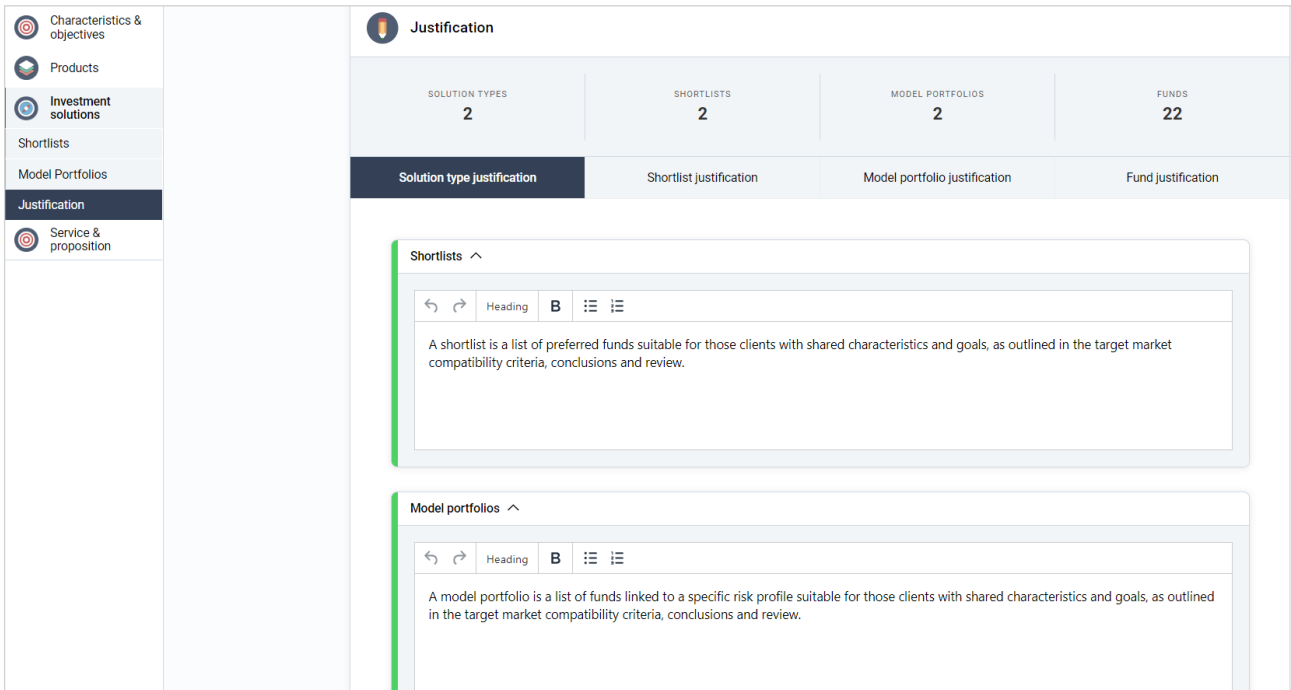
| | | | |
|-------|-----------------------------|---------------------------------|--|
| Owned | BENCHMARK RISK PROFILE 6 | DP CALCULATED RISK PROFILE 6 | <input type="button" value="Edit model portfolio"/> <input type="button" value="Remove model portfolio"/> |
|-------|-----------------------------|---------------------------------|--|

Please note: we do have a separate guide, Model portfolios user guide, which goes into much further detail about managing Model portfolios in Dynamic Planner.



Once you have added your Investment Solutions, you can use the left-hand menu to progress on to **Justification** which is the final stage in this section.

First of all, you need to provide a justification for the **Solutions type**.



Justification

| SOLUTION TYPES | SHORTLISTS | MODEL PORTFOLIOS | FUNDS |
|----------------|------------|------------------|-------|
| 2 | 2 | 2 | 22 |

Solution type justification | Shortlist justification | Model portfolio justification | Fund justification

Shortlists ^

← → Heading **B** ☰ ☱

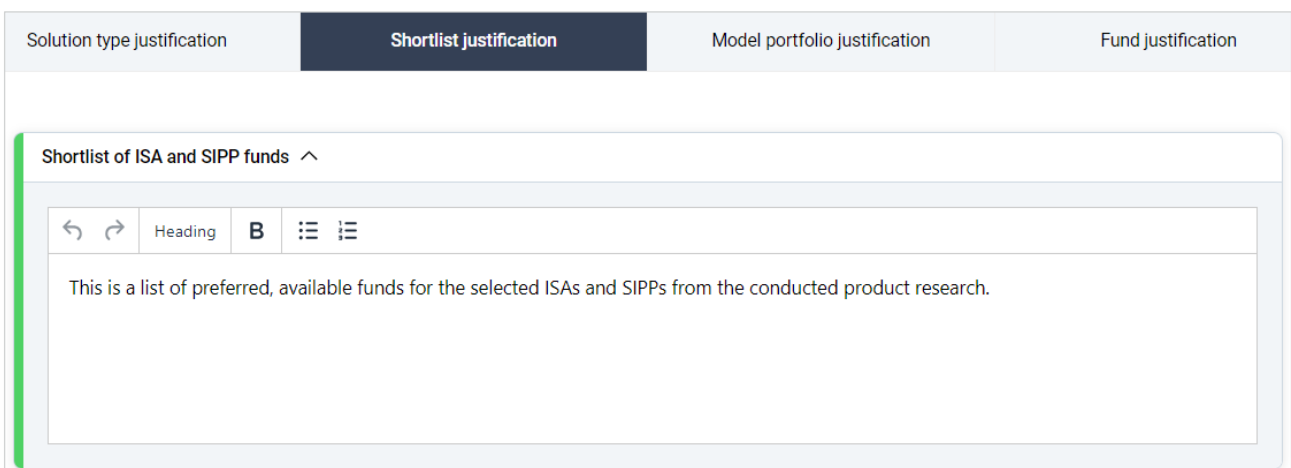
A shortlist is a list of preferred funds suitable for those clients with shared characteristics and goals, as outlined in the target market compatibility criteria, conclusions and review.

Model portfolios ^

← → Heading **B** ☰ ☱

A model portfolio is a list of funds linked to a specific risk profile suitable for those clients with shared characteristics and goals, as outlined in the target market compatibility criteria, conclusions and review.

Then you need to add a justification for the specific **Shortlist** and **Model portfolio** within the target market.



Solution type justification | **Shortlist justification** | Model portfolio justification | Fund justification

Shortlist of ISA and SIPP funds ^

← → Heading **B** ☰ ☱

This is a list of preferred, available funds for the selected ISAs and SIPPs from the conducted product research.

| Solution type justification | Shortlist justification | Model portfolio justification | Fund justification |
|--|-------------------------|--------------------------------------|--------------------|
| <p>Suitable funds for ISA and SIPP ^</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>← → Heading B ☰ ☷</p> <p>This model portfolio has been researched with a specific risk profile in mind and is available to select with the providers outlined in the product list.</p> </div> | | | |

Finally you can type your **Fund** justifications for each of the funds held in the Investment solutions.

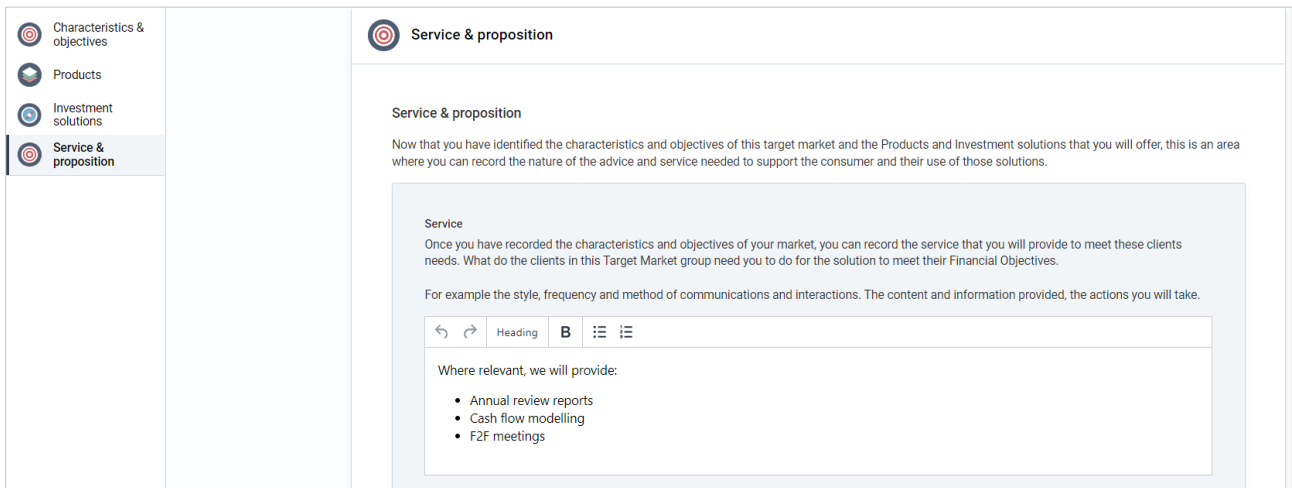
| Solution type justification | Shortlist justification | Model portfolio justification | Fund justification |
|---|-------------------------|-------------------------------|---------------------------|
| <p>Shortlist of ISA and SIPP funds / L&G Multi-Index 6 I Acc ^</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>← → Heading B ☰ ☷</p> <p>This fund has been selected because it is a risk target managed fund, guaranteed to remain aligned within the selected benchmark risk level and designed to provide capital growth over the medium to long term.</p> </div> | | | |
| <p>Shortlist of ISA and SIPP funds / LF Canlife Portfolio VI C Acc ^</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>← → Heading B ☰ ☷</p> <p>This fund has been selected because it is a risk target managed fund, guaranteed to remain aligned within the selected benchmark risk level and designed to provide capital growth over the medium to long term.</p> </div> | | | |

When you make a recommendation linked to this target market, you will be able to easily import the justification text into the recommendation report thus allowing you to demonstrate your due diligence in respect of the Consumer Duty regulation.

2.6 Service & proposition

The final section in the Target market is **Service & proposition**. In this area, you can record the nature of the advice and service needed to support this group of clients and their use of the proposed solutions.

In **Service**, for example, you can outline the style, frequency and method of communications and interactions you are planning for this group of clients in order to meet their financial objectives.



Service & proposition

Service & proposition

Now that you have identified the characteristics and objectives of this target market and the Products and Investment solutions that you will offer, this is an area where you can record the nature of the advice and service needed to support the consumer and their use of those solutions.

Service

Once you have recorded the characteristics and objectives of your market, you can record the service that you will provide to meet these clients needs. What do the clients in this Target Market group need you to do for the solution to meet their Financial Objectives.

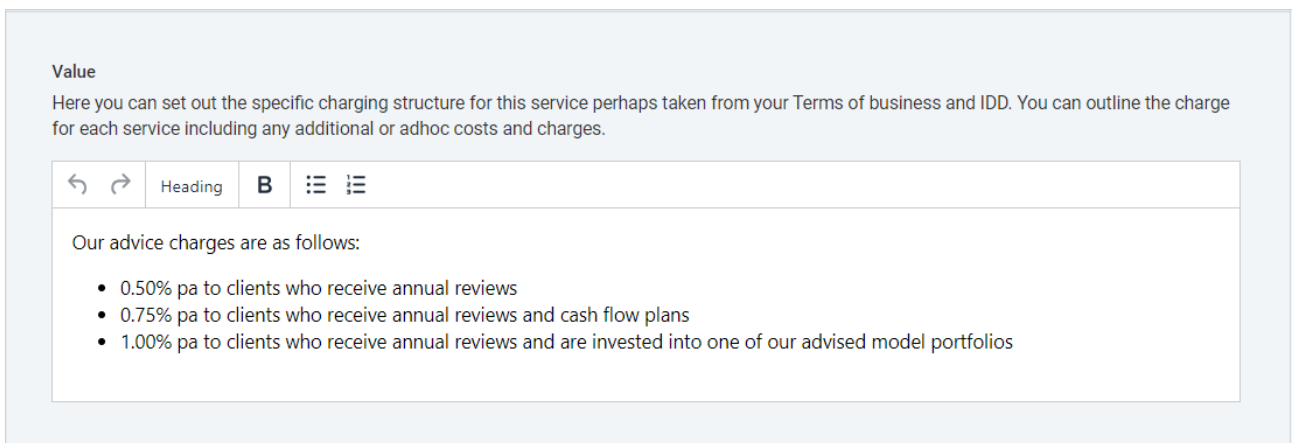
For example the style, frequency and method of communications and interactions. The content and information provided, the actions you will take.

← → Heading **B** ☰ ☷

Where relevant, we will provide:

- Annual review reports
- Cash flow modelling
- F2F meetings

In **Value**, you can set out the specific charging structure for the service including any additional or ad hoc costs and charges.



Value

Here you can set out the specific charging structure for this service perhaps taken from your Terms of business and IDD. You can outline the charge for each service including any additional or adhoc costs and charges.

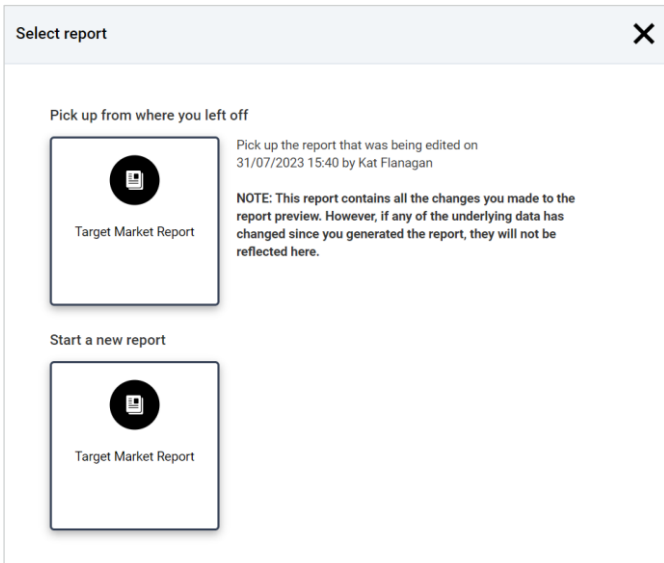
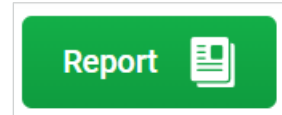
← → Heading **B** ☰ ☷

Our advice charges are as follows:

- 0.50% pa to clients who receive annual reviews
- 0.75% pa to clients who receive annual reviews and cash flow plans
- 1.00% pa to clients who receive annual reviews and are invested into one of our advised model portfolios

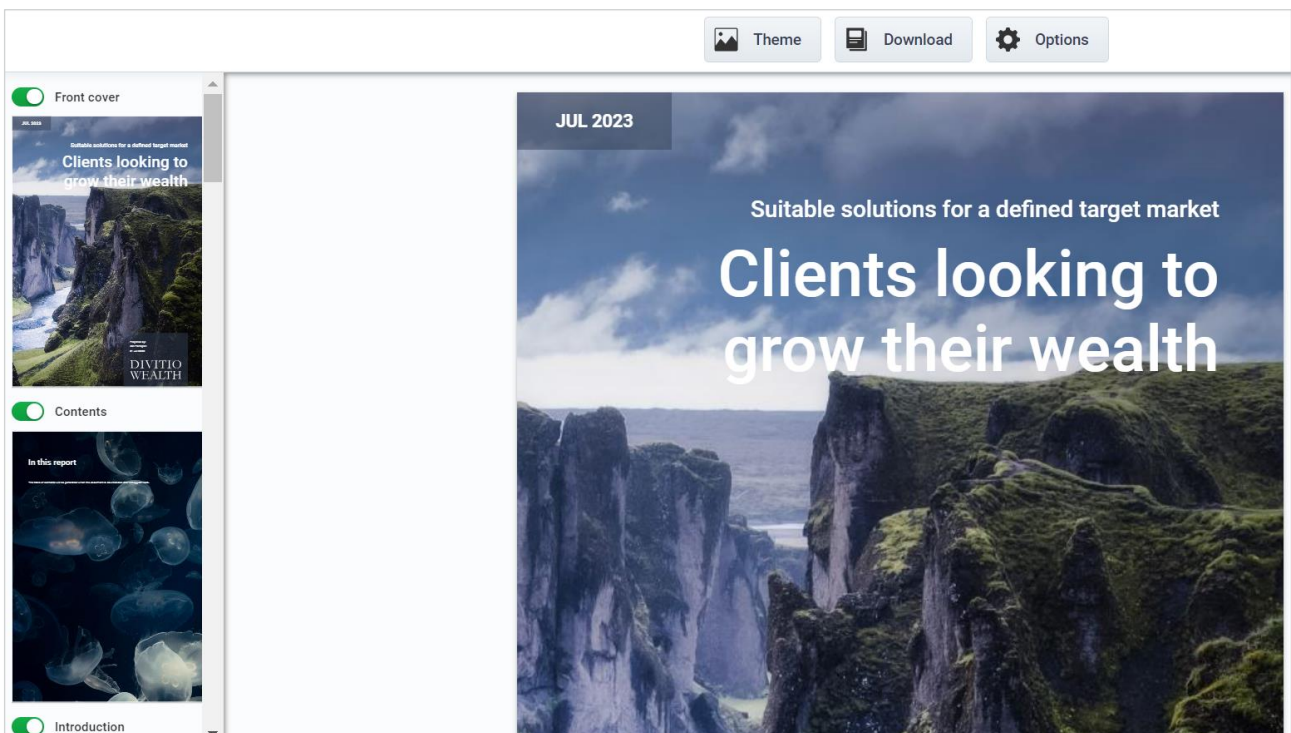
2.7 Generating the report

Once you have completed all the relevant sections of the Target market, scroll back to the top of the page and hit the green **Report** button in the top right-hand corner.



You will then see a pop up appear where you need to select the “Target Market Report”. This is also where you will be able to see any versions of your report that may have been auto saved if you have made previous edits to this Target market. Select a **new report**.

You can then edit and download the report by using the options at the top of the screen. You can also exclude certain sections of the report by sliding down the left hand menu and using the toggle buttons.





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