

FAQs: Tram

1. Do I have to give Tram to all my clients, or do I pick and choose?

Completely up to you. We'd love to spread Tram as far and as wide as possible, but you know each of your clients best, so you can choose who gets invited. Each client is invited individually.

2. Can I invite all my clients in bulk?

Currently no, you can only invite your clients one by one. You may find this is best done after a review meeting, for example.

3. Can a client and partner have a shared account?

Yes - if you invite the couple from their shared page in Dynamic Planner then they will see a household view of finances. If you invite as an individual, they will only see their own information. And you can do both, your client still only needs one username and password and can flip between the views in the app.

4. Is Tram secure?

Yes. The app not only benefits from phone level security and encryption, but also requires two factor authentication. Like all Dynamic Planner services, it will be regularly penetration tested by accredited third parties. Please rest assured all your clients' data is held securely by Dynamic Planner, Tram is just allowing the client themselves to see some of this data. No client data is stored on the device itself.

5. Do I have to pay for all my clients to use the app?

No. You only pay for the clients to whom you have provided the app so you are only paying for when you and the client are getting value. You can turn app access on or off for each client at any time.

6. Will I get MI on what clients have been doing in the app?

Yes, we have developed a full MI suite which shows you clients' interaction with Tram. From the Dynamic Planner homepage, go to Settings and Insights and schedule a Tram Client Status Insights report.

7. How will I receive alerts?

If a client messages you through the Tram app, you'll receive an email notification with a deep link directly to the message.

8. Can I share documents / reports that haven't been created in Dynamic Planner?

Yes – any document (as long as it's not too large) can be uploaded to the clients document store in Dynamic Planner and shared via the app.

9. Will clients be able to digitally sign documents via the app?

Tram presently allows clients to approve documents. We are in the process of implementing a feature that will enable digital client signatures.

10. Who writes all the articles?

Dynamic Planner have commissioned established financial journalists to write our articles, as well as a few contributed by Dynamic Planner themselves. You also have the option to create your own articles and publish them to your Tram clients.



11. Have the articles been compliance approved?

Dynamic Planner is not regulated itself. Where firms rely upon us to perform their regulated activities, we organise Dynamic Planner to have proportionate and equivalent systems and controls so that they can do so with confidence. We do engage an external compliance consultant to check the system and its outputs for regulatory risk and compliance.

This in no way absolves you or your obligations, as a regulated firm or regulated individual you are responsible for whatever you use Dynamic Planner for, and of course different firms and different advisers will use us differently for different people on different occasions.

Tram has gone through the same process as other Dynamic Planner elements. With Tram our consultant has looked at the process used to create and deliver content through Tram to make sure that we are careful not to make or provide you with a Financial Promotion or recommendation, that you and your firm have the ability and responsibility to control the content and that it is clear to all concerned that when one of your clients uses Tram it is you that has provided it, it is you that is providing the information and that it is you that they are communicating with. Just like the Review report this is a step forward in how you communicate to your clients, but it is you that is communicating.

12. Can the app support new client on boarding e.g. AML, IDV?

No, for onboarding we have Fact Find Invitations. It doesn't support AML / IDV yet, but this is something we are actively exploring for future implementation.

13. Is there a digital fact find in the app?

At the moment, this is provided via a Fact Find Invitation link, which you can share via a Tram message but in the near future, we will look to make this available directly within Tram.

14. How does Tram know if someone is on or off track?

For the valuation tracking – we use the forecast completed as part of the client's review. If they fall below the "Be prepared for" line within 12 months, then they are shown information within the app.

For risk tracking – it's the same analysis as used in Dynamic Planner to look at the funds they hold and match to the client's agreed risk profile.

15. Will assets outside of the client's portfolio on Dynamic Planner be visible?

No, but you can add any investment / pensions assets you like into Dynamic Planner. Even if they aren't covered by our valuations, the client will just see the latest valuation you have provided (along with the date).

16. Besides mobile phones, are any other devices supported by Tram?

Tablets (e.g. iPads) and laptops aren't currently supported, but this is something we are looking at. We may build a web version in the future but have no immediate plans. There are a lot of advantages to being a native app, including real-time notifications and easy use of secure authentication and messaging.

17. Can I call it something different?

No, this is not available. Your clients will download Tram, once they have signed up, they will see you and your firm brand. The app is white labelled, making it easy for you to add your own brand.

18. I don't use you for cash flow. Will it still work?

Yes, not a problem – the review process includes a forecast and we'll use those figures to track the plan.

19. Can clients access and make changes to their cash flow scenarios?

No, but we're exploring how we could make some cash flow planning functionality available to the clients.

20. Which platforms/providers are supported with Tram?

Tram will automatically update valuations for the following platforms / providers:

- abrdn Wrap
- abrdn Elevate
- Aegon ARC / AOR
- Aegon Platform
- Aviva Platform
- Fidelity
- James Hay
- M&G Wealth
- Parmenion
- Pru
- Quilter
- Royal London
- Scottish Widows Platform
- Transact
- Wealthtime

As long as your credentials are setup in Dynamic Planner and we have the relevant client /plan details then we will request a new valuation for your client each night, ensuring the clients see an up to date valuation in the app.

21. Do I have to request valuations manually?

For the supported providers/platforms above, no. Every night we will request a valuation update for each client that has an active Tram account.

22. Will the valuations requested for Tram show up in Dynamic Planner, too?

Yes, we only have one source of client/arrangement valuation data – if your client has Tram, you will see the daily valuations in (e.g.) the Client Review process.

23. If my client has an arrangement that isn't automatically updated, what happens?

Tram will show whatever the latest data is in Dynamic Planner. For the automatically valued arrangements, this should be the value for yesterday. For those arrangements that aren't automatically valued, then Tram will show whatever the latest known valuation point is. Tram clearly shows the valuation date.

24. I get valuations from my back office, will that work?

No, to have an efficient and streamlined way of obtaining up to date valuations we only support valuations triggered from within Dynamic Planner. For most platforms, you can set up Dynamic Planner to receive your valuations alongside your back office.



Dynamic Planner
C/O Moorcrofts LLP
Thames House
Mere Park
Dedmere Road
Marlow
Buckinghamshire
SL7 1PB

Email support@dynamicplanner.com

Phone +44 (0)333 6000 500

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