



Recommendation

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 use the Recommendation module within Dynamic Planner. It will take you through the steps required to complete the recommendations report, which forms a vital part of the financial planning process and will enable you to make suitable recommendations to your client's portfolio, based on your client's risk profile.

1.1.2 What does this guide consist of?

This guide will demonstrate the following sections of recommendation:

- ▶ Summary
- ▶ Recommendations
- ▶ Charges
- ▶ Analysis
- ▶ Suitability
- ▶ Report

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.

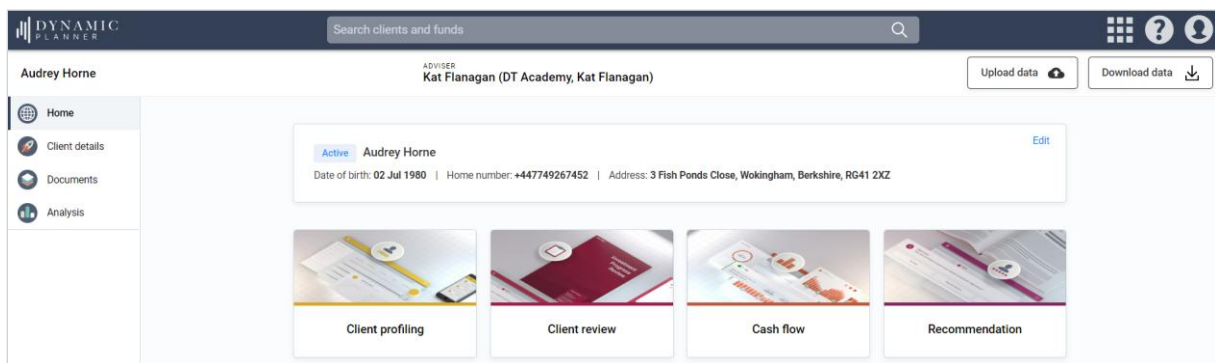
If you have used Dynamic Planner before, we suggest that you use this as a reference guide when you are unsure of the steps you need to take to complete a task.

2 Recommendation

2.1 Accessing Recommendation

Making recommendations which are aligned with your client's risk profile and ensuring the continued suitability of your client's portfolio is a core element of the advice process and at the heart of Dynamic Planner.

There are two ways to begin the Recommendation process. Find the client within Dynamic Planner and click on Recommendation.




Or, if you are in the Client Review, in the **Outcome** section, you can toggle on one of the actions in the **Yes, (Changes required)** section, scroll down to the bottom of the screen and click on **Get started**:

ARE ANY CHANGES REQUIRED TO THE PORTFOLIO?
Optionally, Use ISA, Rebalance, Fund switch, Top-up, Other new advice

Use ISA allowance

Based on the analysis conducted and my assessment of your current portfolio and situation, I have concluded that some alterations are required to your portfolio to ensure it remains suitable for your objectives. I will follow up with further information about the transactions recommended along with the rationale and impact.

Rebalance required
 Fund switch required
 Top-up requested
 Other new advice required


Recommendation
 Record recommendations for changes to client portfolios. Generate detailed reports of each change, customised with your notes.



On the next screen, you can link the recommendation to a client review and add in the benchmark risk level. If you previously created target markets for your clients, you have the opportunity to link your recommendation with the corresponding target market. These fields are not mandatory, however, by adding in the benchmark risk and the target market, this continues any conversation you might have had with your client and streamlines making recommendations.

You will notice that once you add a target market, an extra option will appear. If you tick the box next to “Update client record with target market”, any future recommendations you make for this client will automatically be linked with this target market. Click on **Create** to begin the Recommendation process.

Create new recommendation

Recommendation name *

Recommendation date *

Adviser *

Related client review

Benchmark risk level

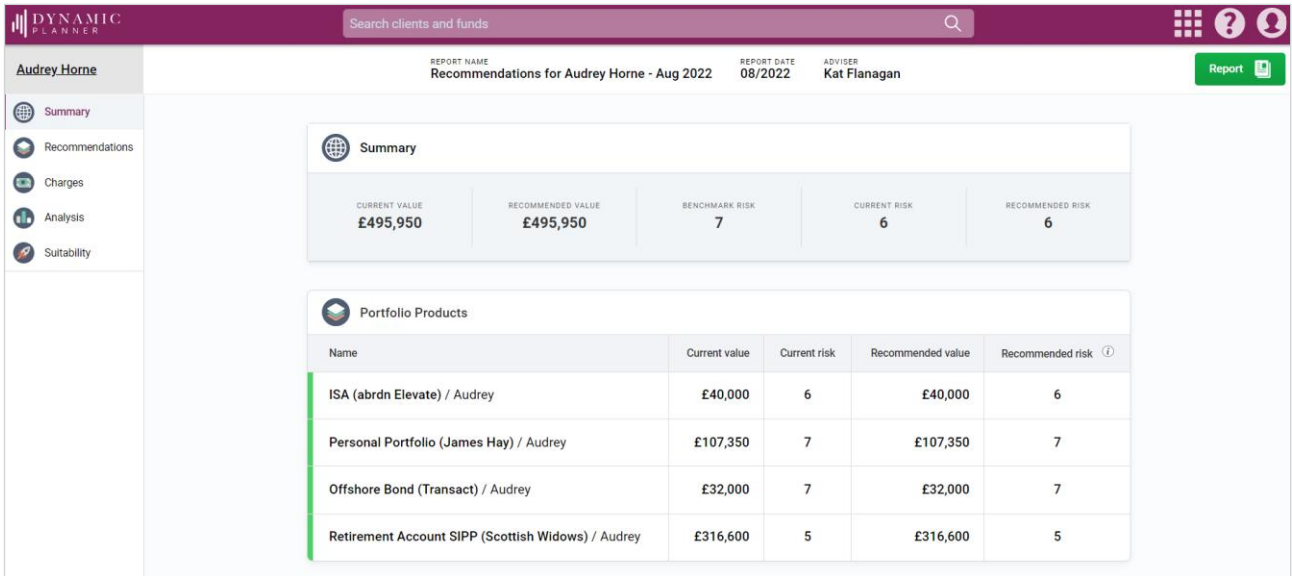
Target market

Update client record with target market

Create

2.2 Summary

You will then be taken to the Summary page where you will be presented with an overview of your client's overall portfolio



Audrey Horne | REPORT NAME: Recommendations for Audrey Horne - Aug 2022 | REPORT DATE: 08/2022 | ADVISER: Kat Flanagan

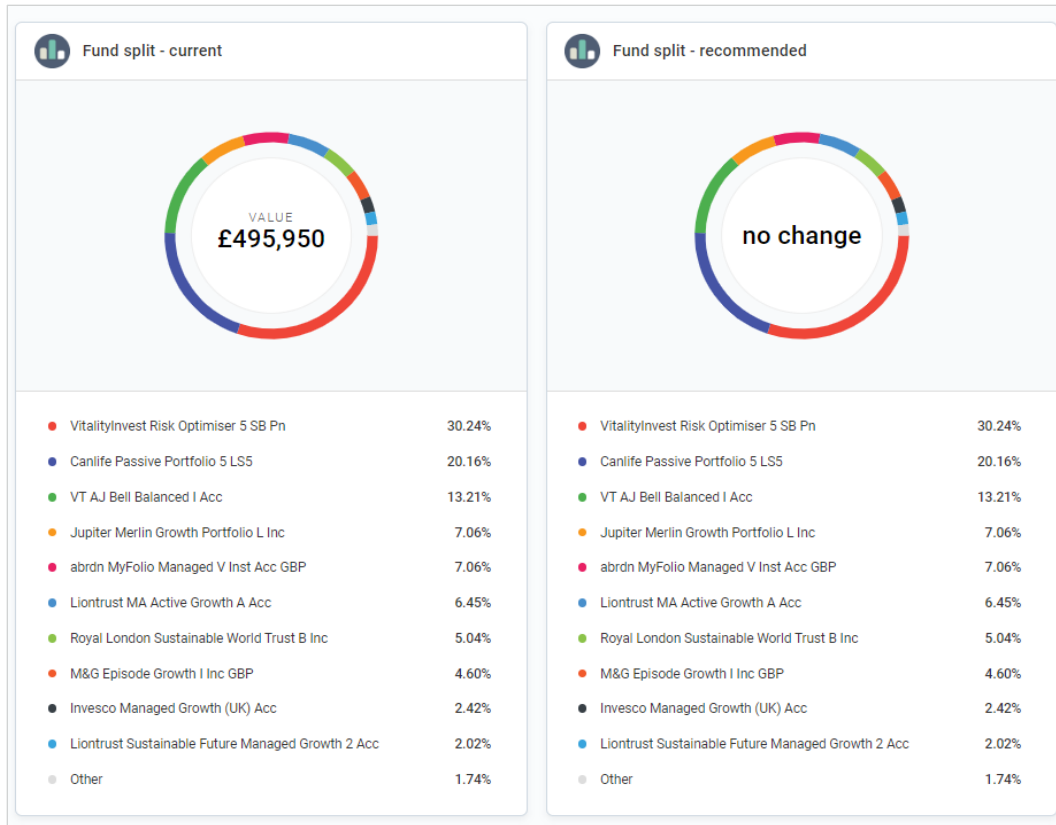
Summary

CURRENT VALUE	RECOMMENDED VALUE	BENCHMARK RISK	CURRENT RISK	RECOMMENDED RISK
£495,950	£495,950	7	6	6

Portfolio Products

Name	Current value	Current risk	Recommended value	Recommended risk
ISA (abrdn Elevate) / Audrey	£40,000	6	£40,000	6
Personal Portfolio (James Hay) / Audrey	£107,350	7	£107,350	7
Offshore Bond (Transact) / Audrey	£32,000	7	£32,000	7
Retirement Account SIPP (Scottish Widows) / Audrey	£316,600	5	£316,600	5

As you scroll down, you can see the overall funds split. Since no recommendation has been made yet, the funds remain the same.



Fund split - current

VALUE: £495,950

Fund split - recommended

no change

Fund Name	Percentage
VitalityInvest Risk Optimiser 5 SB Pn	30.24%
Canlife Passive Portfolio 5 LS5	20.16%
VT AJ Bell Balanced I Acc	13.21%
Jupiter Merlin Growth Portfolio L Inc	7.06%
abrdn MyFolio Managed V Inst Acc GBP	7.06%
Liontrust MA Active Growth A Acc	6.45%
Royal London Sustainable World Trust B Inc	5.04%
M&G Episode Growth I Inc GBP	4.60%
Invesco Managed Growth (UK) Acc	2.42%
Liontrust Sustainable Future Managed Growth 2 Acc	2.02%
Other	1.74%

At the bottom of the page, you will see your client's details, which you can Edit by clicking on the Actions menu in the bottom right-hand corner and hitting Edit client.

 **People in plan**

Audrey Horne

Date of birth: 02 Jul 1970

CURRENT AGE

52


STATE RETIREMENT AGE

67

Actions ▾

Edit client

As always, mandatory fields are marked with red asterisks. Once you have entered all the necessary information, click Save in the bottom right-hand corner.

 **Client Details** ✕

This is where you add basic details for your client, your client's primary address, as well as other contact information. This information is used throughout the various Dynamic Planner apps, so fill as much in as you can.

A few of the details are required and are marked with an *.

You can edit this information at any time so enter what you know; you can fill in the blanks later.

Client personal details

Title:

First name *:

Middle name:

Last name *:

Date of birth *:

Gender:

Marital status:

National Insurance number:

Status:

Client contact details

Address line 1:

Address line 2:

Address line 3:

Town:

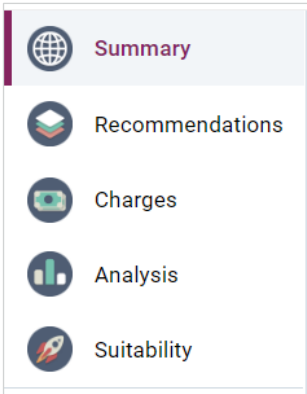
County:

Postcode:

Home phone number:

Mobile phone number:

Email address:




Running down to the side of the screen you will see a list of the stages you will work through to produce the Recommendation report. Following on from the Summary screen you will move on to the next section by using the left-hand side menu.

2.3 Recommendations

On this page you will see all your client's arrangements, whether they pulled through from a back office system, via the valuation partners in Dynamic Planner or they were added manually in Client Review or Cash Flow.

In this section, if you make use of the Dynamic Planner valuation partners, you can request an updated valuation from the green **Actions** button in the top right-hand corner of the screen. This is the same process as in our Client Review and Cash Flow modules.


Recommendations

Actions ▼

<small>CURRENT VALUE</small> £660,359	<small>RECOMMENDED VALUE</small> £660,359	<small>BENCHMARK RISK</small> 7	<small>CURRENT RISK</small> 6
---	---	---	---

ISA (abrdn Elevate) / Audrey
Actions ▼

<small>PRODUCT TYPE</small> ISA	<small>POLICY NUMBER</small> ISA 1234	<small>CURRENT VALUE</small> £40,000	<small>CURRENT RISK</small> 6
---	---	--	---

RECOMMENDATION

- Maintain this holding

GIA (Aegon) / Audrey
Actions ▼

<small>PRODUCT TYPE</small> Investment Account	<small>POLICY NUMBER</small> ABC0987	<small>CURRENT VALUE</small> £164,409	<small>CURRENT RISK</small> 6
--	--	---	---

RECOMMENDATION

- Maintain this holding

GIA (James Hay) / Audrey
Actions ▼

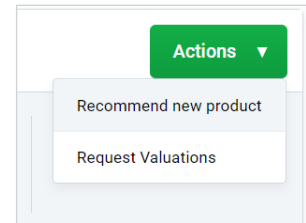
<small>PRODUCT TYPE</small> Investment Account	<small>POLICY NUMBER</small> GIA 57365XkY	<small>CURRENT VALUE</small> £107,350	<small>CURRENT RISK</small> 7
--	---	---	---

Next to the right of the toggled on arrangements, when you click on the grey **Actions** button, you will be able to carry out the following recommendations:

Actions ▲
Edit
Edit Arrangement
Reset recommendation
Same money
Fund switch/rebalance
Put money in
Top-up
Regular contribution
Take money out
Encashment
Regular withdrawal
Transferring to new product

- ▶ Making a fund switch/rebalance
- ▶ Recommending an encashment (investments only)
- ▶ Adding a top-up
- ▶ Adding a regular contribution
- ▶ Adding a regular withdrawal (investments only)
- ▶ Recommending a transfer out (ISAs and pensions only)
- ▶ Recommending a transfer in (new ISAs and new pensions only)

In the top right hand corner, by clicking on the green **Actions** button, you can also recommend a new product.



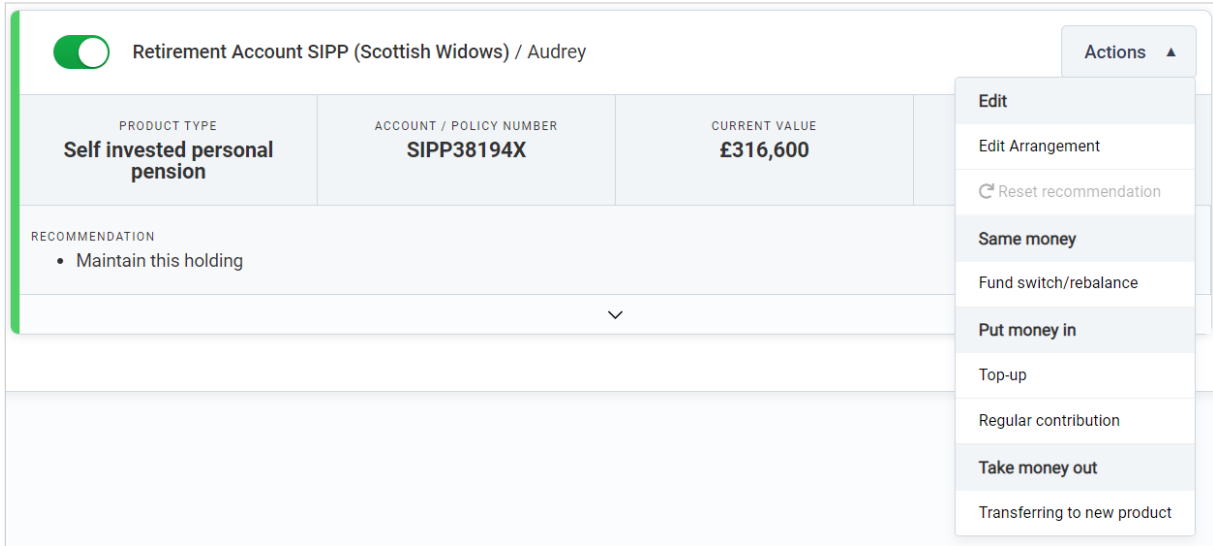
You can make a recommendation for each of the client's arrangements or, if you are just focusing on one product or certain products only, you have the option to toggle off some of the arrangements by using the green toggle button next to them. The products will be excluded from the Recommendation report but they won't be deleted from the client record.

CURRENT VALUE	RECOMMENDED VALUE	BENCHMARK RISK	CURRENT RISK	RECOMMENDED RISK
£348,600	£348,600	7	6	6
<input type="checkbox"/> ISA (abrdn Elevate) / Audrey				
PRODUCT TYPE	POLICY NUMBER	CURRENT VALUE	CURRENT RISK	
ISA	ISA 1234	£40,000	6	
Excluded from recommendation				
▼				
<input type="checkbox"/> Personal Portfolio (James Hay) / Audrey				
PRODUCT TYPE	POLICY NUMBER	CURRENT VALUE	CURRENT RISK	
Investment Account	GIA 57365XkY	£107,350	7	
Excluded from recommendation				
▼				
<input checked="" type="checkbox"/> Offshore Bond (Transact) / Audrey Actions ▼				
PRODUCT TYPE	POLICY NUMBER	CURRENT VALUE	CURRENT RISK	
Offshore Bond	B3751	£32,000	7	
RECOMMENDATION				
Maintain this holding				
▼				



2.3.1 Fund switch/rebalance

To start a recommendation, click on the Actions button next to the arrangement and select the type of recommendation, in this example, we are starting off with a Fund switch/rebalance:



Retirement Account SIPP (Scottish Widows) / Audrey

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE
Self invested personal pension	SIPP38194X	£316,600

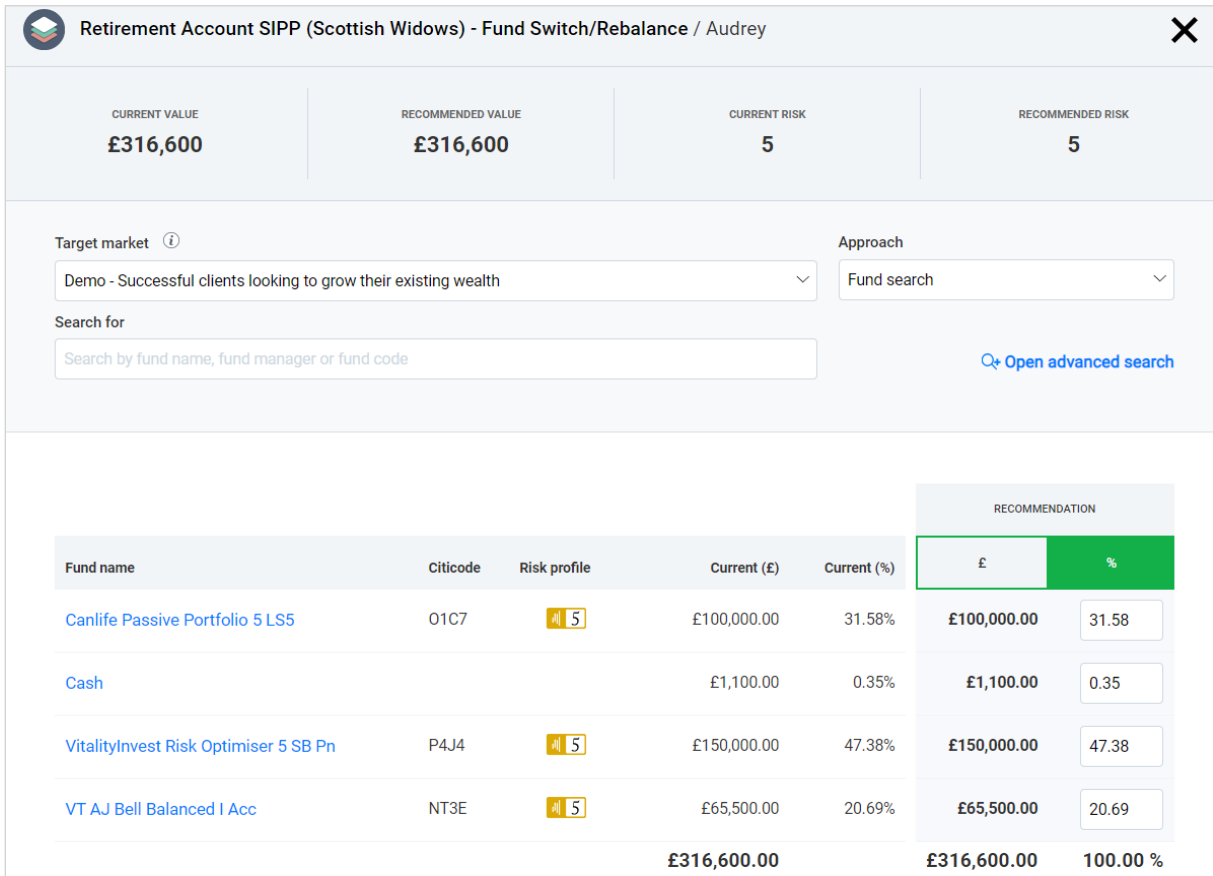
RECOMMENDATION

- Maintain this holding

Actions

- Edit
- Edit Arrangement
- Reset recommendation
- Same money
- Fund switch/rebalance
- Put money in
- Top-up
- Regular contribution
- Take money out
- Transferring to new product

You will be taken to a screen where you can see where the client's arrangement is currently invested in and the overall risk level of the arrangement:



Retirement Account SIPP (Scottish Widows) - Fund Switch/Rebalance / Audrey

CURRENT VALUE	RECOMMENDED VALUE	CURRENT RISK	RECOMMENDED RISK
£316,600	£316,600	5	5

Target market: Demo - Successful clients looking to grow their existing wealth

Approach: Fund search

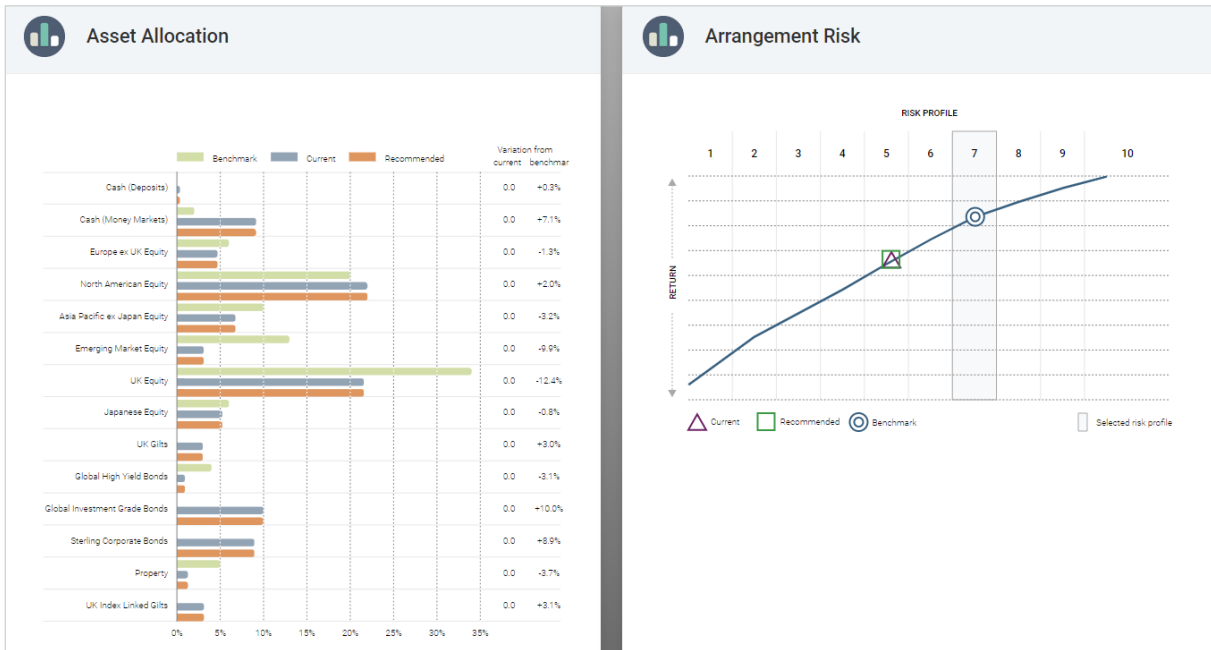
Search for: Search by fund name, fund manager or fund code

[Open advanced search](#)

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
CanLife Passive Portfolio 5 LS5	01C7	5	£100,000.00	31.58%	£100,000.00	31.58
Cash			£1,100.00	0.35%	£1,100.00	0.35
VitalityInvest Risk Optimiser 5 SB Pn	P4J4	5	£150,000.00	47.38%	£150,000.00	47.38
VT AJ Bell Balanced I Acc	NT3E	5	£65,500.00	20.69%	£65,500.00	20.69
£316,600.00					£316,600.00	100.00 %



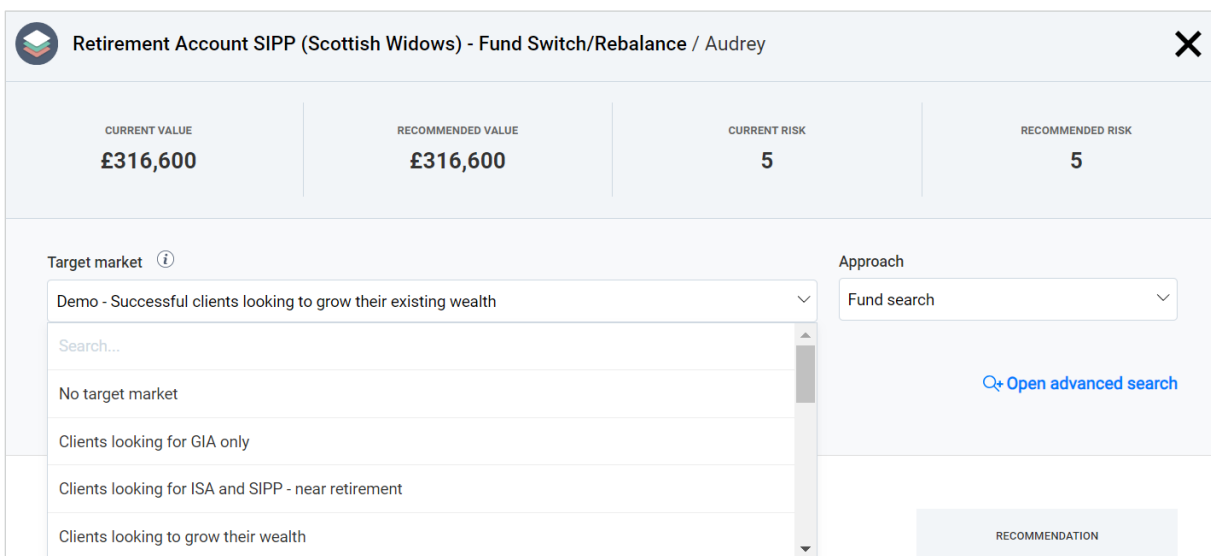
At the bottom of the page, you will see the asset allocation and risk profile before the recommendation. Currently, the client's pension is showing as a risk profile 5 however, their selected risk profile is a 7.



At the very top of the page, you will notice the **Target market** you selected when creating the recommendation.

If you click on the drop down menu, you will be able to link the fund switch to a different market or, if you do not wish to link the fund switch to a specific target market, you can simply select **No target market**.

If you did not select one then this is initially blank. This will not appear at all if your firm has no target markets set up.



Retirement Account SIPP (Scottish Widows) - Fund Switch/Rebalance / Audrey

CURRENT VALUE	RECOMMENDED VALUE	CURRENT RISK	RECOMMENDED RISK
£316,600	£316,600	5	5

Target market: Demo - Successful clients looking to grow their existing wealth

Approach: Fund search

Search...
No target market
Clients looking for GIA only
Clients looking for ISA and SIPP - near retirement
Clients looking to grow their wealth

[Open advanced search](#)

RECOMMENDATION

Linking a recommendation to a target market will allow you to streamline the selection of a suitable investment solution by making use of the existing research and, later on, in the Suitability section of the recommendation, it will also allow you to import pre-defined justifications thus saving you time and effort when producing the Recommendation report.



2.3.2 Using model portfolios

In the example below, the target market which is already linked to this recommendation has been selected for the fund switch/rebalance.

On the right hand side, in the Approach drop down menu, you have the options to select Fund search, Model Portfolio or Shortlist. In the example below, we have selected Model portfolio.

A new drop down menu, entitled Solution, will appear and it will show the investment solutions within the selected target market. In this case we have two model portfolios with their respective risk profiles. Click on the appropriate model portfolio for this recommendation.

Target market ⓘ

Demo - Successful clients looking to grow their existing wealth

Approach

Model portfolio

Solution

Select solution

Search...

New Active funds 7

Capital Growth 6

RECOMMENDATION

Having a target market set shows only the model portfolios linked to that target market. If no target market is set then all model portfolios will be listed, but this will mean that the justification is not available to import.

Once you have selected the model portfolio, it will be added to the fund table shown below with 100% automatically allocated to it. The model portfolio displays in this way rather than showing all the funds to allow use of the justification wording from the target market, as the model portfolio retains the same percentages so that the justification is relevant.

					RECOMMENDATION	
Fund name	Citicode	Risk profile	Current (£)	Current (%)	£	%
New Active funds <small>NEW</small>			£0.00	0.00%	£316,600.00	100.00
Canlife Passive Portfolio 5 LS5	O1C7	5	£100,000.00	31.58%	£0.00	0.00
Cash			£1,100.00	0.35%	£0.00	0.00
VitalityInvest Risk Optimiser 5 SB Pn	P4J4	5	£150,000.00	47.38%	£0.00	0.00
VT AJ Bell Balanced I Acc	NT3E	5	£65,500.00	20.69%	£0.00	0.00
			£316,600.00		£316,600.00	100.00 %

Cancel


Save












The underlying funds are shown elsewhere in the recommendation after saving these changes, although the model portfolio name can be automatically shown in the report. If you wish to amend the fund percentages then use the shortlist approach (see pages 19-20) instead of the model portfolio.


If you wish to view the model portfolio in further detail, click on the solution's name (in this example New Active funds) and you will be taken to the page below, where you can view the funds, risk profile, description and justification of the model portfolio.

Close the page to go back to the recommendation page.

 **New Active funds / Demo - Successful clients looking to grow their existing wealth** ✕

 **Funds** ^

Fund name	Risk profile	Research	%
BNY Mellon Multi-Asset Growth Inst W Acc	 7	 PREMIUM	25.00
Embark Horizon Multi-Asset V I Acc	 7	 PREMIUM	30.00
Jupiter Merlin Growth Portfolio I Acc	 7	 PREMIUM	20.00
Royal London Sustainable Leaders Trust B Acc	 7	 PREMIUM	25.00


 **Model portfolio details** ^

Risk profile

SELECTED RISK PROFILE	DP CALCULATED RISK PROFILE
7	7

Description

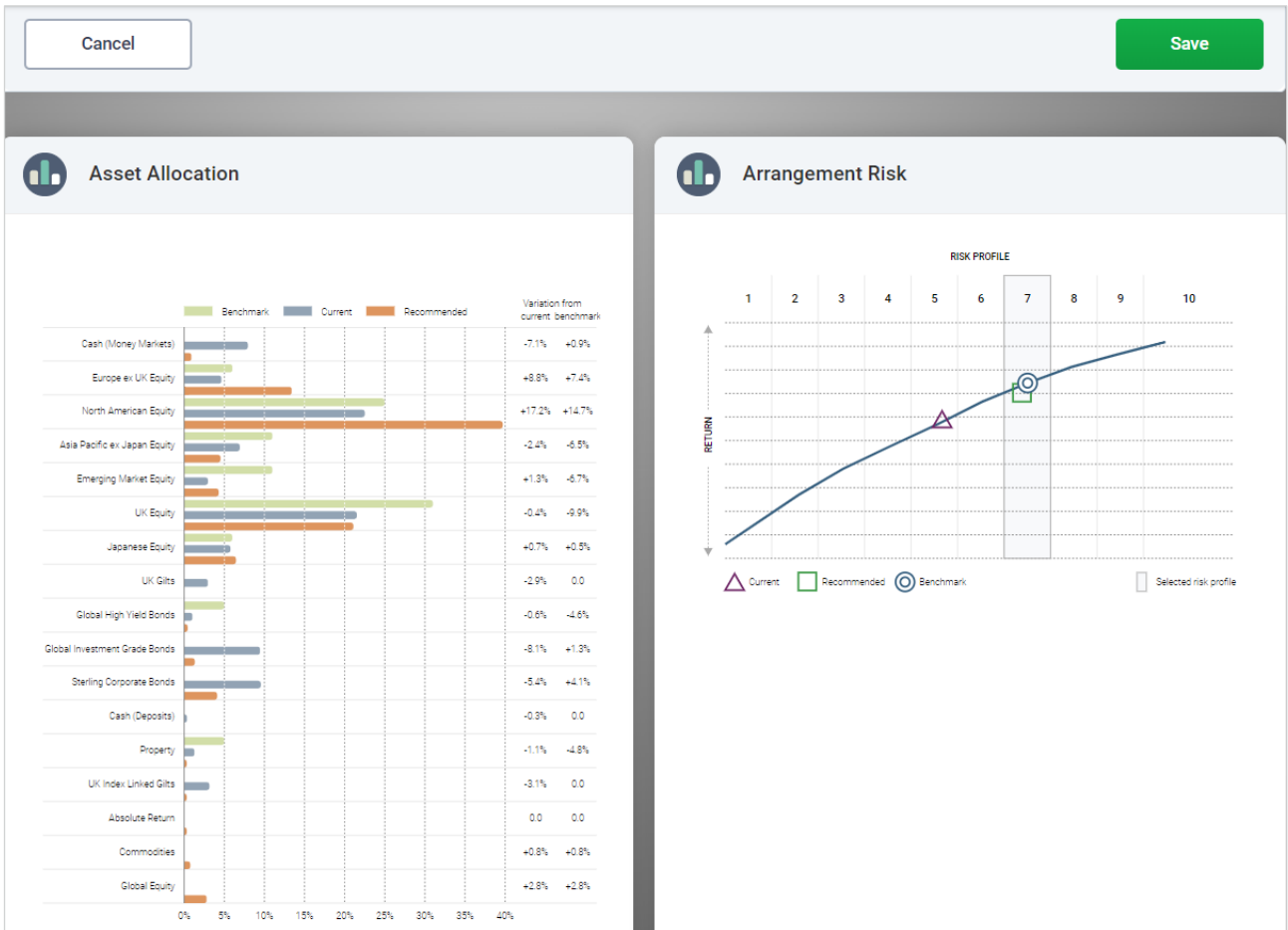
Active management style funds

 **Justification** ^

This model portfolio has been researched and designed to ensure your portfolio is growing in line with your risk profile. In addition to a risk profile 7 badge, the funds also have a Premium Research badge signifying that they have demonstrated excellent performance and efficiency over a period of 5 years.



Scroll down to the bottom of the main Recommendation page and you will see that by recommending a risk profile 7 solution, the portfolio has moved across to the client's selected risk profile 7. Once you are happy with the recommendation, remember to hit Save.



2.3.3 Searching for specific funds

If you are looking for a specific fund, in the **Approach** drop down menu on the right, make sure **Fund search** is selected. In the **Search for** bar, type in the fund's name, fund manager's name or fund code (ISIN code, Citicode or Mex code):

Target market ⓘ

No target market

Approach

Fund search

Search for

BLC0

Canlife Portfolio 7 Pn PS4

[🔍 Open advanced search](#)

Please note: we do not support SEDOL codes in Dynamic Planner.

Select the fund by clicking on the name and this will be added to the list below:

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
Canlife Portfolio 7 Pn PS4 <small>NEW</small>	BLC0	7	£0.00	0.00%	£0.00	0.00
Canlife Passive Portfolio 5 LS5	O1C7	5	£100,000.00	31.58%	£100,000.00	31.58
Cash			£1,100.00	0.35%	£1,100.00	0.35
VitalityInvest Risk Optimiser 5 SB Pn	P4J4	5	£150,000.00	47.38%	£150,000.00	47.38
VT AJ Bell Balanced I Acc	NT3E	5	£65,500.00	20.69%	£65,500.00	20.69
			£316,600.00		£316,600.00	100.00 %

Cancel

Save

Another option is to click on the **Open Advanced Search** on the right hand side, just below **Fund search**:

Target market ⓘ

No target market

Approach

Fund search


Search for

Search by fund name, fund manager or fund code

[🔍 Open advanced search](#)

You will be taken to the screen below where you can search for individual funds by using the Search for bar, as demonstrated earlier, or you can do some basic filtering by using Dynamic Planner's risk solution type – Risk profiled, Risk targeted or Risk managed decumulation – or Dynamic Planner's fund research solution – Premium or Select.

You also have the option to search for funds by selecting a specific risk profile in the All risk profiles drop down menu.

 Add Fund
✕

Search for

Select solution type

Risk profiled

Risk targeted

Risk managed decumulation

Select fund research

Premium

Select

All risk profiles ▼

Use the search box or click on the filters above to do a search.

Once you have applied filters and are happy with your search, click **Add** on the right-hand side to add the fund or funds of your choice:

Search for

Select solution type

Risk profiled

Risk targeted

















Risk managed decumulation

Select fund research

Premium

Select

Risk profile 7 ▼

Fund name	Risk level	Research	Insights	Media	Add to portfolio
AJ Bell Active MPS 5	 7	 PREMIUM			Add
AJ Bell Passive MPS 5	 7	 PREMIUM			Add
Canlife Portfolio 7 TRA Pn	 7	 PREMIUM			Add
LF Canlife Portfolio VII C Acc	 7	 PREMIUM			Add
L&G Multi-Index 7 C Acc	 7	 PREMIUM			Add
L&G Multi-Index 7 I Inc	 7	 PREMIUM			Add

If there are any funds you wish to de-select, click on **Remove** on the left-hand side of the fund or funds. Once you are happy with your selection, click **Save and Close** on the right-hand side.

Select solution type

Risk profiled

Risk targeted

Risk managed decumulation

Select fund research

Premium

Select

Remove L&G Multi-Index 7 C Acc

Remove LF Canlife Portfolio VII C Acc

2 fund(s) added. Click save and close once you have finished.

Save and Close

Fund name	Risk level	Research	Insights	Media	Add to portfolio
AJ Bell Active MPS 5					Add
AJ Bell Passive MPS 5					Add
Canlife Portfolio 7 TRA Pn					Add
LF Canlife Portfolio VII C Acc					ADDED
L&G Multi-Index 7 C Acc					ADDED

You will then be taken back to the previous screen where you can update the weighting into each of the new funds. You can either do this as a percentage or as a monetary amount.

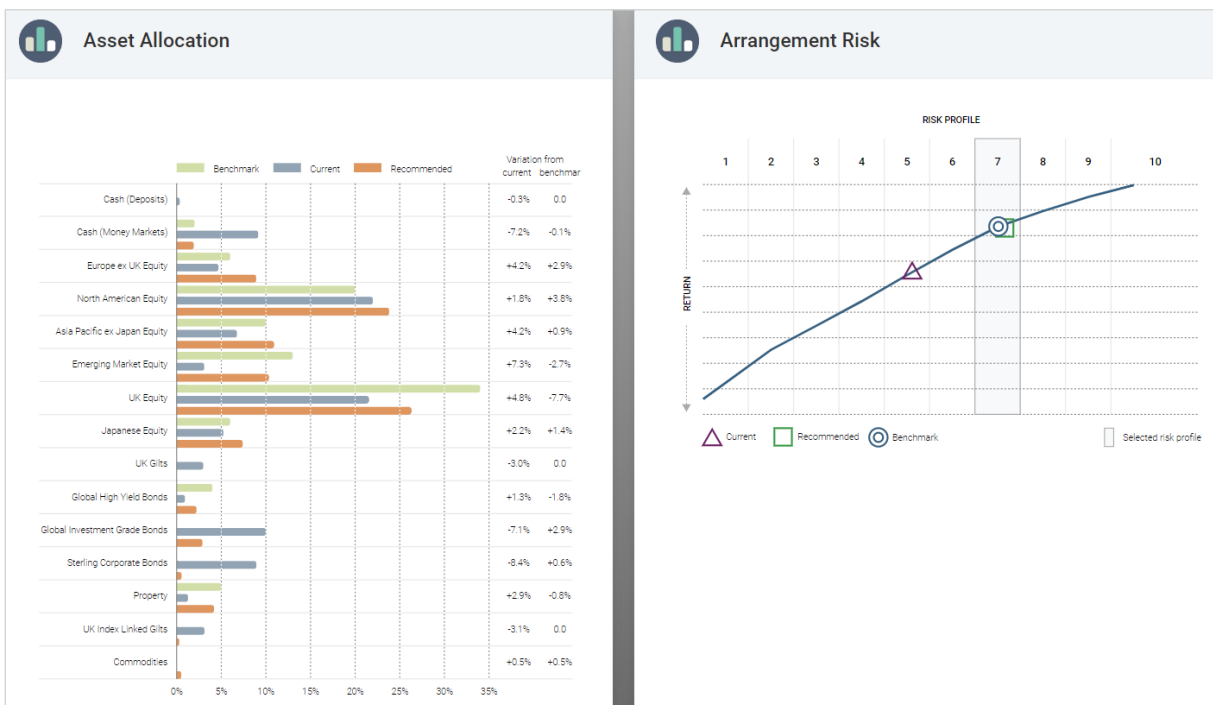
Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
L&G Multi-Index 7 C Acc <small>NEW</small>	JYHT		£0.00	0.00%	£0.00	0.00
LF Canlife Portfolio VII C Acc <small>NEW</small>	JL9N		£0.00	0.00%	£0.00	0.00
Canlife Passive Portfolio 5 LS5	O1C7		£100,000.00	31.58%	£100,000.00	31.58
Cash			£1,100.00	0.35%	£1,100.00	0.35
VitalityInvest Risk Optimiser 5 SB Pn	P4J4		£150,000.00	47.38%	£150,000.00	47.38
VT AJ Bell Balanced I Acc	NT3E		£65,500.00	20.69%	£65,500.00	20.69
			£316,600.00		£316,600.00	100.00 %



In the example below, by clicking on the percentage sign at the top, we have adjusted the weighting to the new funds. Please bear in mind that, when making any adjustments to the funds, if you are using the % column, the total percentage of the recommendation must equal 100%, or, if you are using the £ column, the monetary values must equal the total amount of the recommendation.

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
L&G Multi-Index 7 C Acc <small>NEW</small>	JYHT	7	£0.00	0.00%	£158,300.00	50.00
LF Canlife Portfolio VII C Acc <small>NEW</small>	JL9N	7	£0.00	0.00%	£158,300.00	50.00
Canlife Passive Portfolio 5 LS5	O1C7	5	£100,000.00	31.58%	£0.00	0.00
Cash			£1,100.00	0.35%	£0.00	0.00
VitalityInvest Risk Optimiser 5 SB Pn	P4J4	5	£150,000.00	47.38%	£0.00	0.00
VT AJ Bell Balanced I Acc	NT3E	5	£65,500.00	20.69%	£0.00	0.00
			£316,600.00		£316,600.00	100.00 %

As you adjust the weightings of the funds, underneath, you will be able to see the asset allocation and arrangement risk updating automatically, so you can clearly see how the weightings affect the risk of the product. Once you are happy with the recommendation, remember to hit Save.



2.3.4 Adding a cash fund

If you are looking to add a cash fund to your recommendation, in the **Approach** drop down menu on the right, make sure **Fund search** is selected. In the **Search for** bar, simply type ProductCash and click on Cash to select the fund.

Target market ⓘ	Approach
Demo - Successful clients looking to grow their existing wealth	Fund search
Search for	
ProductCash	Open advanced search
Cash	

Select the fund by clicking on Cash and this will be added to your recommendation:

					RECOMMENDATION	
Fund name	Citicode	Risk profile	Current (£)	Current (%)	£	%
Cash <small>NEW</small>	ProductCash		£0.00	0.00%	£0.00	0.00
abrdn MyFolio Managed V Inst Acc GBP	KRY9		£35,000.00	33.33%	£35,000.00	33.33
Jupiter Merlin Growth Portfolio L Inc	OP84		£35,000.00	33.33%	£35,000.00	33.33
Liontrust Sustainable Future Managed Growth 2 Acc	CU94		£10,000.00	9.53%	£10,000.00	9.53
Royal London Sustainable World Trust B Inc	GVWI		£25,000.00	23.81%	£25,000.00	23.81
			£105,000.00		£105,000.00	100.00%

2.3.5 Using shortlists

You can also make a recommendation using Shortlists, as shown in the example below.

The drop down menu, entitled Solution, will appear and it will show the shortlists linked to the selected target market. Click on the appropriate solution for this recommendation, then go to the right-hand side and click Select and add funds.

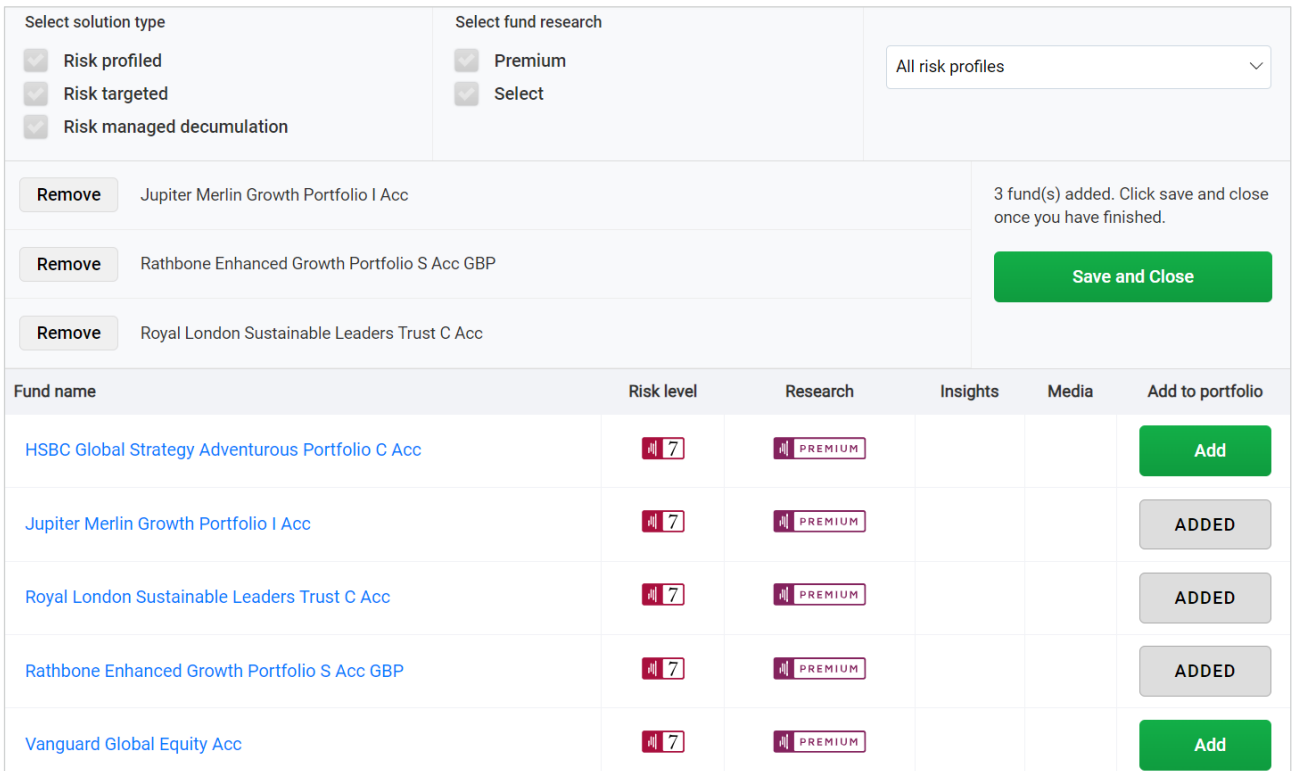
Having a target market set shows only the shortlists linked to that target market. If no target market is set then all shortlists will be listed, but this will mean that justification is not available to import for any funds selected.



The screenshot shows a form with the following elements:

- Target market:** Demo - Successful clients looking to grow their existing wealth
- Approach:** Shortlist
- Solution:** A dropdown menu with options: Select solution, Search..., Active funds, and SW SIPP funds.
- Action:** A blue button labeled "Select and add funds" is circled in yellow.
- RECOMMENDATION:** A grey button is visible at the bottom right.

You will be presented with the screen below where you will see all the funds within the shortlist. Click Add to select the appropriate funds. If you select a fund by mistake, simply click Remove on the left side of the selected fund. Once all funds have been added, click Save and Close.



The screenshot shows a list of funds with the following filters and actions:

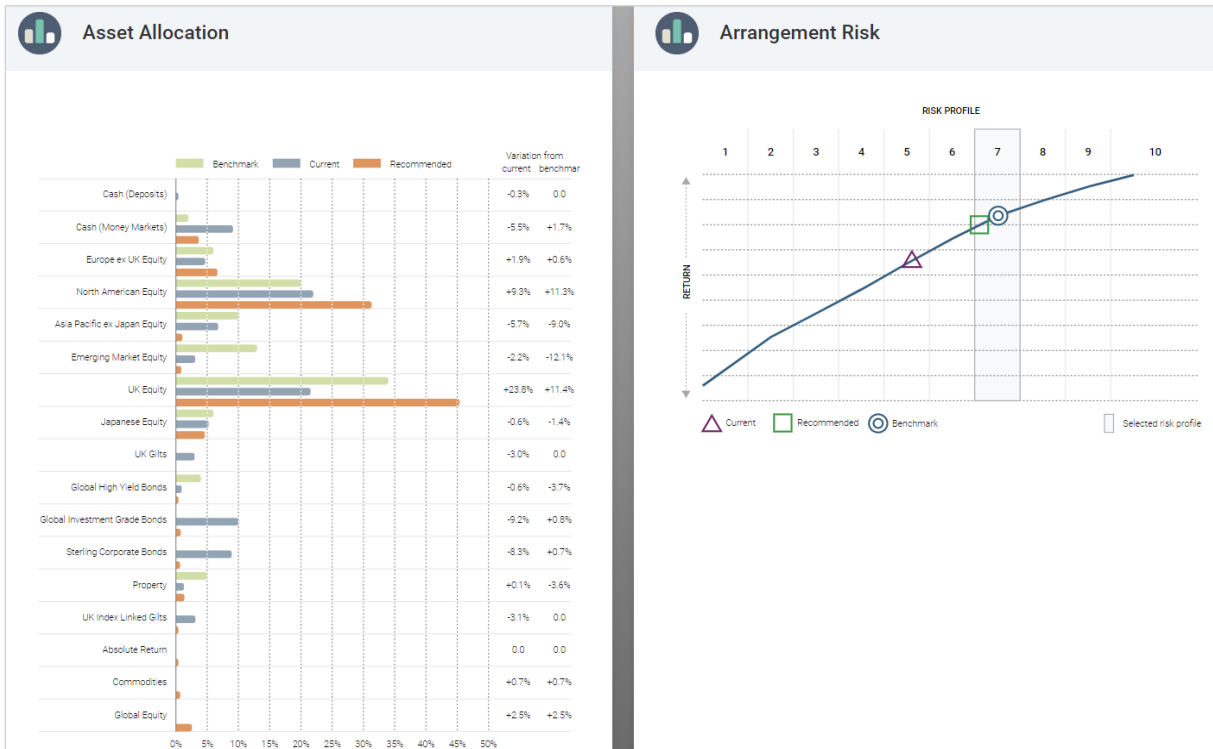
- Select solution type:** Risk profiled, Risk targeted, Risk managed decumulation (all checked).
- Select fund research:** Premium, Select (both checked).
- All risk profiles:** A dropdown menu.
- Remove buttons:** Located next to the fund names: Jupiter Merlin Growth Portfolio I Acc, Rathbone Enhanced Growth Portfolio S Acc GBP, and Royal London Sustainable Leaders Trust C Acc.
- Save and Close:** A green button.
- 3 fund(s) added:** A message indicating that three funds have been added.

Fund name	Risk level	Research	Insights	Media	Add to portfolio
HSBC Global Strategy Adventurous Portfolio C Acc	7	PREMIUM			Add
Jupiter Merlin Growth Portfolio I Acc	7	PREMIUM			ADDED
Royal London Sustainable Leaders Trust C Acc	7	PREMIUM			ADDED
Rathbone Enhanced Growth Portfolio S Acc GBP	7	PREMIUM			ADDED
Vanguard Global Equity Acc	7	PREMIUM			Add

You will then be taken back to the previous screen where you can update the weighting into each of the new funds. You can either do this as a percentage or as a monetary amount.

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
Jupiter Merlin Growth Portfolio I Acc <small>NEW</small>	09PY	7	£0.00	0.00%	£94,980.00	30.00
Rathbone Enhanced Growth Portfolio S Acc GBP <small>NEW</small>	GRYJ	7	£0.00	0.00%	£79,150.00	25.00
Royal London Sustainable Leaders Trust C Acc <small>NEW</small>	GVVX	7	£0.00	0.00%	£142,470.00	45.00
Canlife Passive Portfolio 5 LS5	01C7	5	£100,000.00	31.58%	£0.00	0.00
Cash			£1,100.00	0.35%	£0.00	0.00
VitalityInvest Risk Optimiser 5 SB Pn	P4J4	5	£150,000.00	47.38%	£0.00	0.00
VT AJ Bell Balanced I Acc	NT3E	5	£65,500.00	20.69%	£0.00	0.00
			£316,600.00		£316,600.00	100.00 %

As you adjust the weightings of the funds, underneath, you will be able to see the asset allocation and arrangement risk updating automatically, so you can clearly see how the weightings affect the risk of the product. Once you are happy with the recommendation, remember to hit **Save**.



Back in the main Recommendations section, go to the arrangement, click on the downward arrow, just below the arrangement, you will be able to see the buy/sell change on the right-hand side.

PRODUCT TYPE		ACCOUNT / POLICY NUMBER		CURRENT VALUE		CURRENT RISK	
Self invested personal pension		SIPP38194X		£316,600		5	
RECOMMENDATION				RECOMMENDED VALUE		RECOMMENDED RISK ⓘ	
• Fund switch / rebalance				£316,600		7	
ARRANGEMENT FOLLOWING RECOMMENDATION							
				RECOMMENDATION			
Fund name	Citicode	Current (£)	Current (%)	£	%	Buy / Sell	
Canlife Passive Portfolio 5 LS5	01C7	£100,000.00	31.58%	£0.00	0.00%	- £100,000.00	
Cash		£1,100.00	0.35%	£0.00	0.00%	- £1,100.00	
Jupiter Merlin Growth Portfolio I Acc ^{NEW}	09PY	£0.00	0.00%	£94,980.00	30.00%	+ £94,980.00	
Rathbone Enhanced Growth Portfolio S Acc GBP ^{NEW}	GRYJ	£0.00	0.00%	£79,150.00	25.00%	+ £79,150.00	
Royal London Sustainable Leaders Trust C Acc ^{NEW}	GVVX	£0.00	0.00%	£142,470.00	45.00%	+ £142,470.00	
VitalityInvest Risk Optimiser 5 SB Pn	P4J4	£150,000.00	47.38%	£0.00	0.00%	- £150,000.00	
VT AJ Bell Balanced I Acc	NT3E	£65,500.00	20.69%	£0.00	0.00%	- £65,500.00	
				£316,600.00	£316,600.00		

If you would like to change the recommendation you have made, you can click on the Actions drop down menu and edit the existing recommendation, in this instance, by selecting Edit fund switch/rebalance.

PRODUCT TYPE		ACCOUNT / POLICY NUMBER		CURRENT VALUE		CURRENT RISK	
Self invested personal pension		SIPP38194X		£316,600		5	
RECOMMENDATION				RECOMMENDED VALUE		RECOMMENDED RISK ⓘ	
• Fund switch / rebalance				£316,600		7	
ARRANGEMENT FOLLOWING RECOMMENDATION							
				RECOMMENDATION			
Fund name	Citicode	Current (£)	Current (%)	£	%	Buy / Sell	
Canlife Passive Portfolio 5 LS5	01C7	£100,000.00	31.58%	£0.00	0.00%	- £100,000.00	
Cash		£1,100.00	0.35%	£0.00	0.00%	- £1,100.00	
Jupiter Merlin Growth Portfolio I Acc ^{NEW}	09PY	£0.00	0.00%	£94,980.00	30.00%	+ £94,980.00	
Rathbone Enhanced Growth Portfolio S Acc GBP ^{NEW}	GRYJ	£0.00	0.00%	£79,150.00	25.00%	+ £79,150.00	
Royal London Sustainable Leaders Trust C Acc ^{NEW}	GVVX	£0.00	0.00%	£142,470.00	45.00%	+ £142,470.00	
VitalityInvest Risk Optimiser 5 SB Pn	P4J4	£150,000.00	47.38%	£0.00	0.00%	- £150,000.00	
VT AJ Bell Balanced I Acc	NT3E	£65,500.00	20.69%	£0.00	0.00%	- £65,500.00	
				£316,600.00	£316,600.00		

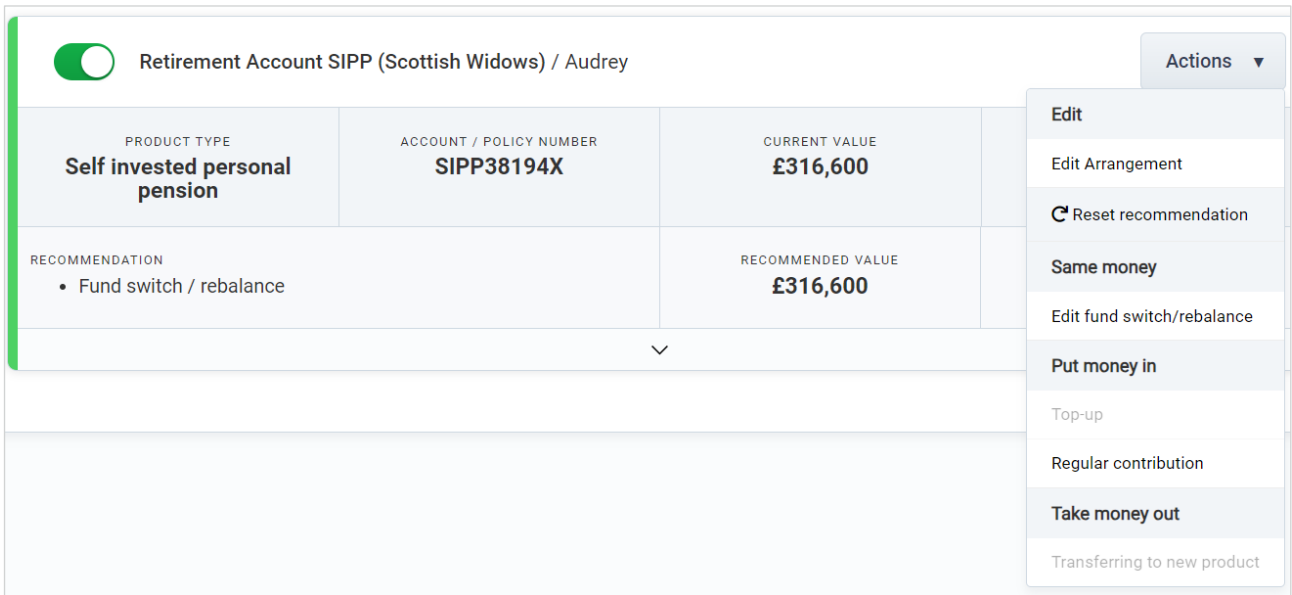
Actions ▼

- Edit
- Edit Arrangement
- Reset recommendation
- Same money
- Edit fund switch/rebalance
- Put money in
- Top-up
- Regular contribution
- Take money out
- Transferring to new product



2.3.6 Deleting a recommendation

If you no longer wish to go ahead with a recommendation, you can simply select Reset recommendation in the Actions drop down menu.



Retirement Account SIPP (Scottish Widows) / Audrey

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE
Self invested personal pension	SIPP38194X	£316,600
RECOMMENDATION		RECOMMENDED VALUE
<ul style="list-style-type: none"> Fund switch / rebalance 		£316,600

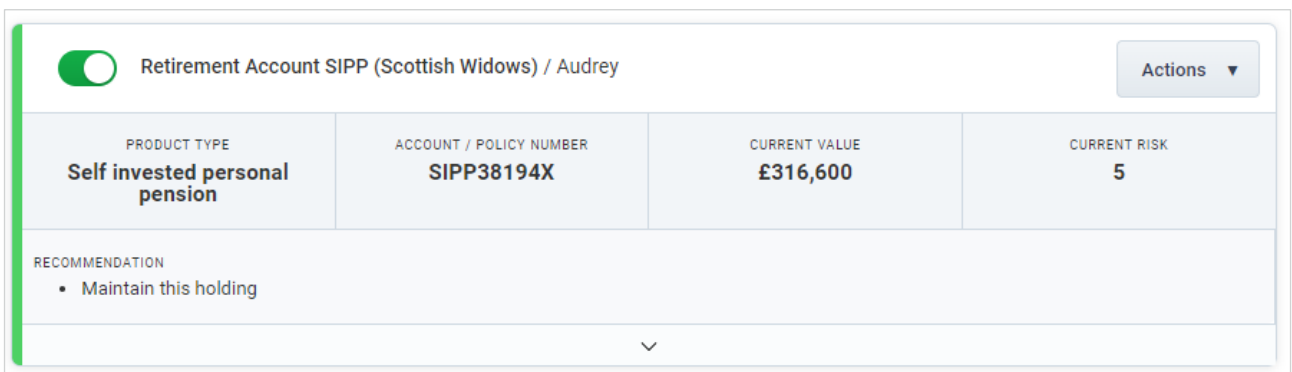
- Edit
- Edit Arrangement
- Reset recommendation**
- Same money
- Edit fund switch/rebalance
- Put money in
- Top-up
- Regular contribution
- Take money out
- Transferring to new product

When selecting **Reset recommendation**, you will then need to confirm if you would like to remove all changes made to the arrangement. Click **Confirm**.

Reset recommendation

All changes made to this arrangement will be removed.

The arrangement will revert back to how it was prior to the recommendation. You can always come back to this arrangement later on and start a new recommendation.



Retirement Account SIPP (Scottish Widows) / Audrey

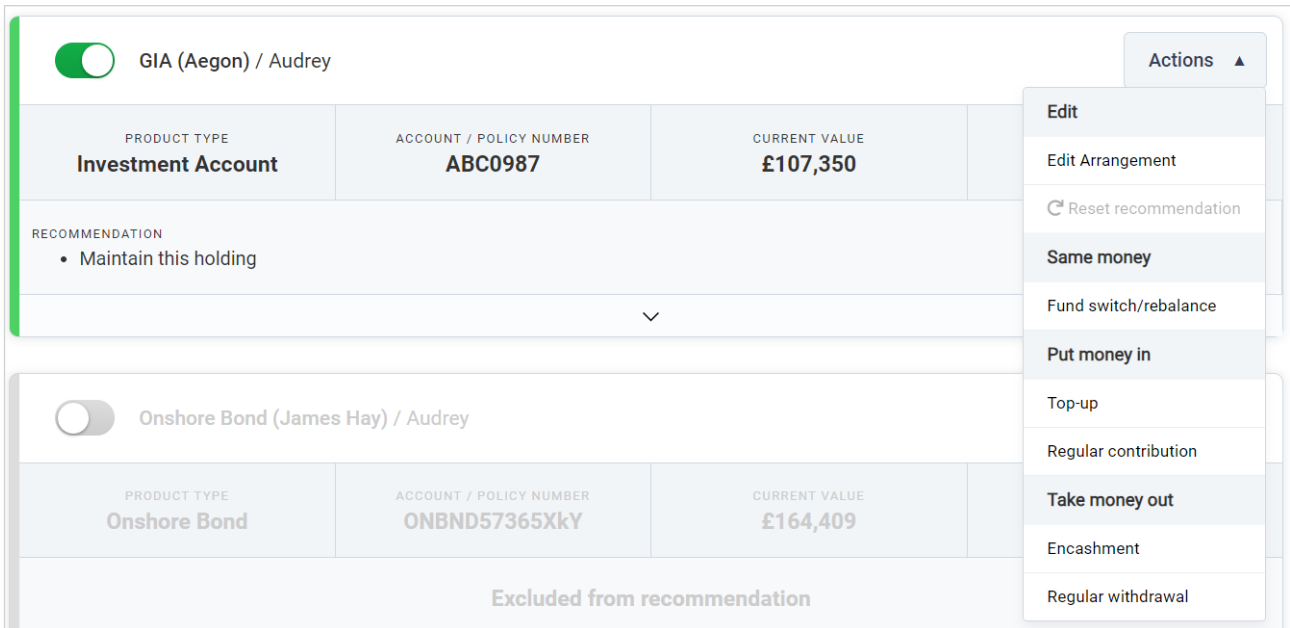
PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE	CURRENT RISK
Self invested personal pension	SIPP38194X	£316,600	5
RECOMMENDATION			
<ul style="list-style-type: none"> Maintain this holding 			



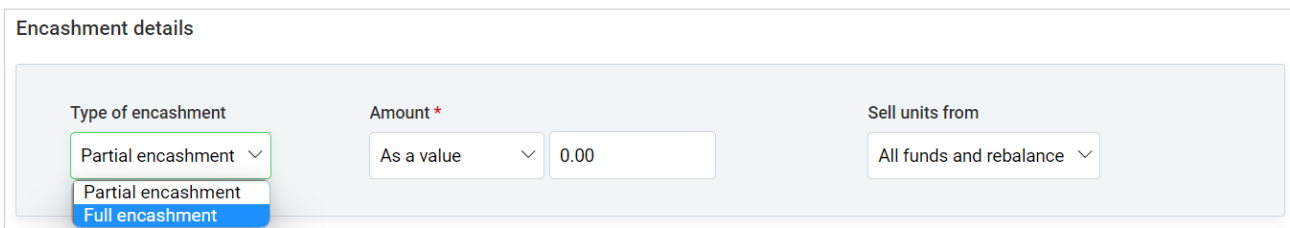
2.3.7 Encashment and top-up

If you are looking to make a Bed & ISA recommendation, you can start by recommending an encashment first.

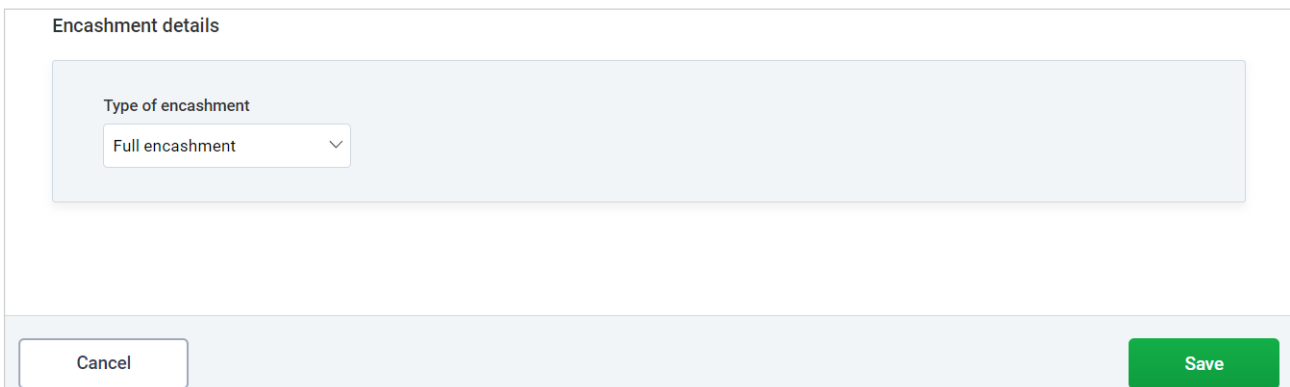
In Recommendations, go to the arrangement you wish to encash, in the **Actions** drop down menu, select **Encashment**. Please note that this option is only available for investment products.



To recommend an encashment, first of all, you need to confirm whether this is a full or partial encashment by selecting one of the options in the drop down menu.



If you select **Full encashment**, your only option is to hit **Save** (or **Cancel**, if you hit Full encashment in error).




If you select **Partial encashment**, you then need to confirm the encashment **Amount** either as a value or as a percentage of the whole investment:

Encashment details

Type of encashment: Partial encashment

Amount *: As a value (dropdown), 0.00 (input)

Sell units from: All funds and rebalance

Type the amount or percentage of the partial encashment.





In the **Sell units from** drop down menu, if you wish to keep the **All funds and rebalance** option, the encashment will automatically be taken out of the underlying funds based on the current fund proportions. This means that the overall risk does not change.

Encashment details

Type of encashment: Partial encashment

Amount *: As a value (dropdown), 20,000.00 (input)

Sell units from: All funds and rebalance

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
abrdn MyFolio Managed V Inst Acc GBP	KRY9	 7	£35,000.00	32.60%	£28,476.10	32.60
Cash			£2,350.00	2.19%	£1,912.96	2.19
Jupiter Merlin Growth Portfolio L Inc	OP84	 7	£35,000.00	32.60%	£28,476.10	32.60
Liontrust Sustainable Future Managed Growth 2 Acc	CU94	 7	£10,000.00	9.32%	£8,141.02	9.32
Royal London Sustainable World Trust B Inc	GVWI	 7	£25,000.00	23.29%	£20,343.82	23.29
			£107,350.00		£87,350.00	100.00 %

Alternatively, if you choose **Specific funds**, you can specify to take the money out of one or more funds. In the example below, the partial encashment has been taken from the Royal London fund by entering the percentage next to that fund.



Type of encashment: Amount*: Sell units from:

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION		
					£	%	Recommend (£)
abrdn MyFolio Managed V Inst Acc GBP	KRY9		£35,000.00	32.60%	£0.00	<input type="text" value="0.00"/>	£35,000.00
Jupiter Merlin Growth Portfolio L Inc	OP84		£35,000.00	32.60%	£0.00	<input type="text" value="0.00"/>	£35,000.00
Liontrust Sustainable Future Managed Growth 2 Acc	CU94		£10,000.00	9.32%	£0.00	<input type="text" value="0.00"/>	£10,000.00
Other			£2,350.00	2.19%	£0.00	<input type="text" value="0.00"/>	£2,350.00
Royal London Sustainable World Trust B Inc	GVWI		£25,000.00	23.29%	£20,000.00	<input type="text" value="100.00"/>	£5,000.00
			£107,350.00		£20,000.00	100.00 %	£87,350.00

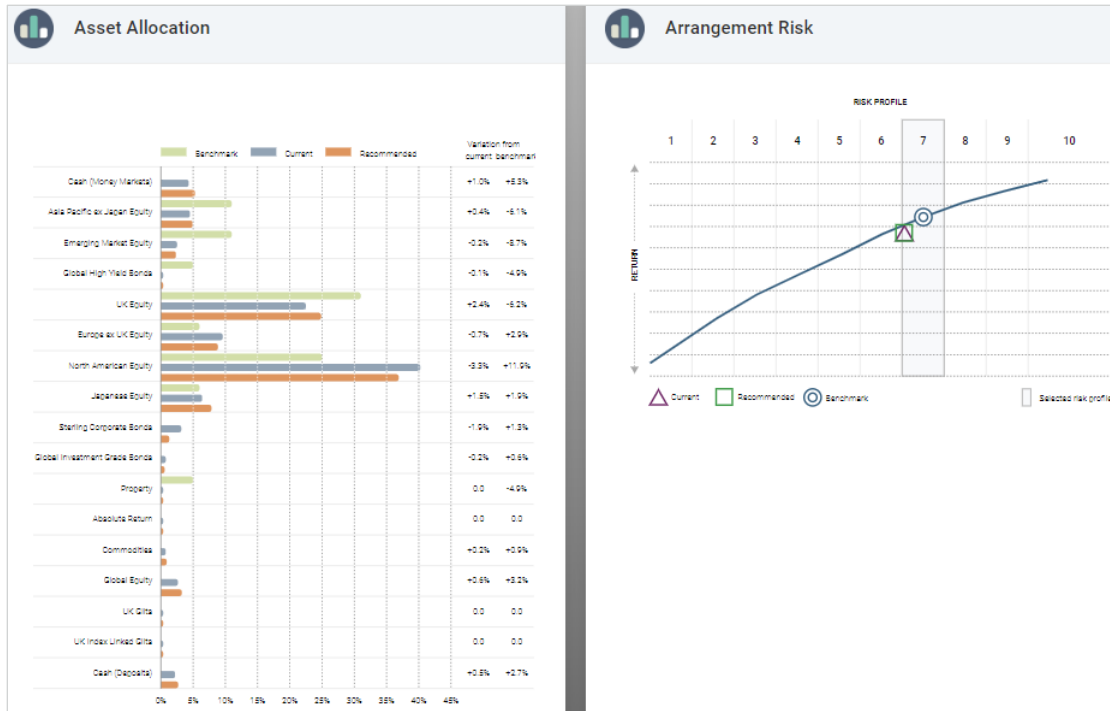
If you were to take an amount or percentage from a fund value which is lower than the partial encashment, you would see that the figure will be highlighted in red and you wouldn't be able to proceed with the recommendation as the **Save** button would be greyed out. You would also see an error message stating that "The charts will be updated when all funds values have been allocated".

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION		
					£	%	Recommend (£)
abrdn MyFolio Managed V Inst Acc GBP	KRY9		£35,000.00	32.60%	£0.00	<input type="text" value="0.00"/>	£35,000.00
Jupiter Merlin Growth Portfolio L Inc	OP84		£35,000.00	32.60%	£0.00	<input type="text" value="0.00"/>	£35,000.00
Liontrust Sustainable Future Managed Growth 2 Acc	CU94		£10,000.00	9.32%	£20,000.00	<input type="text" value="100.00"/>	£-10,000.00
Other			£2,350.00	2.19%	£0.00	<input type="text" value="0.00"/>	£2,350.00
Royal London Sustainable World Trust B Inc	GVWI		£25,000.00	23.29%	£0.00	<input type="text" value="0.00"/>	£25,000.00
			£107,350.00		£20,000.00	100.00 %	£87,350.00

The charts will be updated when all fund values have been allocated.



Once the partial encashment has been entered correctly, if you made any fund adjustments, these might be reflected in the overall risk level of the investment. You will be able to check the change in asset allocation and risk level by scrolling down to the bottom of the page. Once you are happy with the recommendation, remember to hit **Save**.



Back in the Recommendations section, you can click on the downward arrow below the arrangement to review the recommendation.

Personal Portfolio (James Hay) / Audrey Actions ▾

PRODUCT TYPE	POLICY NUMBER	CURRENT VALUE	CURRENT RISK
Investment Account	GIA 57365XkY	£107,350	7
RECOMMENDATION		RECOMMENDED VALUE	RECOMMENDED RISK ⓘ
• Encash £20,000		£87,350	7

ARRANGEMENT FOLLOWING RECOMMENDATION

Fund name	Citicode	Current		RECOMMENDATION		Buy / Sell
		(£)	(%)	£	%	
Jupiter Merlin Growth Portfolio L Inc	OP84	£35,000.00	32.60%	£35,000.00	40.07%	-
abrdn MyFolio Managed V Inst Acc GBP	KRY9	£35,000.00	32.60%	£35,000.00	40.07%	-
Liontrust Sustainable Future Managed Growth 2 Acc	CU94	£10,000.00	9.32%	£10,000.00	11.45%	-
Other		£2,350.00	2.19%	£2,350.00	2.69%	-
Royal London Sustainable World Trust B Inc	GVWI	£25,000.00	23.29%	£5,000.00	5.72%	- £20,000.00
		£107,350.00		£87,350.00		

To complete the Bed & ISA process, back in the Recommendations section, go to the client's ISA and, in the **Actions** drop down menu, select **Top-up**.

ISA (abrdn Elevate) / Audrey

Actions ▲

PRODUCT TYPE ISA	ACCOUNT / POLICY NUMBER ABC1234	CURRENT VALUE £40,000	
RECOMMENDATION • Maintain this holding			

GIA (Aegon) / Audrey

PRODUCT TYPE Investment Account	ACCOUNT / POLICY NUMBER ABC0987	CURRENT VALUE £107,350	
RECOMMENDATION • Encash £20,000		RECOMMENDED VALUE £87,350	

Edit
 Edit Arrangement
 ↻ Reset recommendation
Same money
 Fund switch/rebalance
Put money in
 Top-up
 Regular contribution
Take money out
 Encashment
 Regular withdrawal
 Transferring to new product

In the **Top-up details** section, confirm the **Amount** by entering the monetary value of the top-up. In the example below, in the **Top-up into** drop down menu, we have used the option **All funds and rebalance** therefore the top-up amount has been split into the original funds, in line with the percentages already set up for this ISA.

Top-up details

Amount *

Top-up into

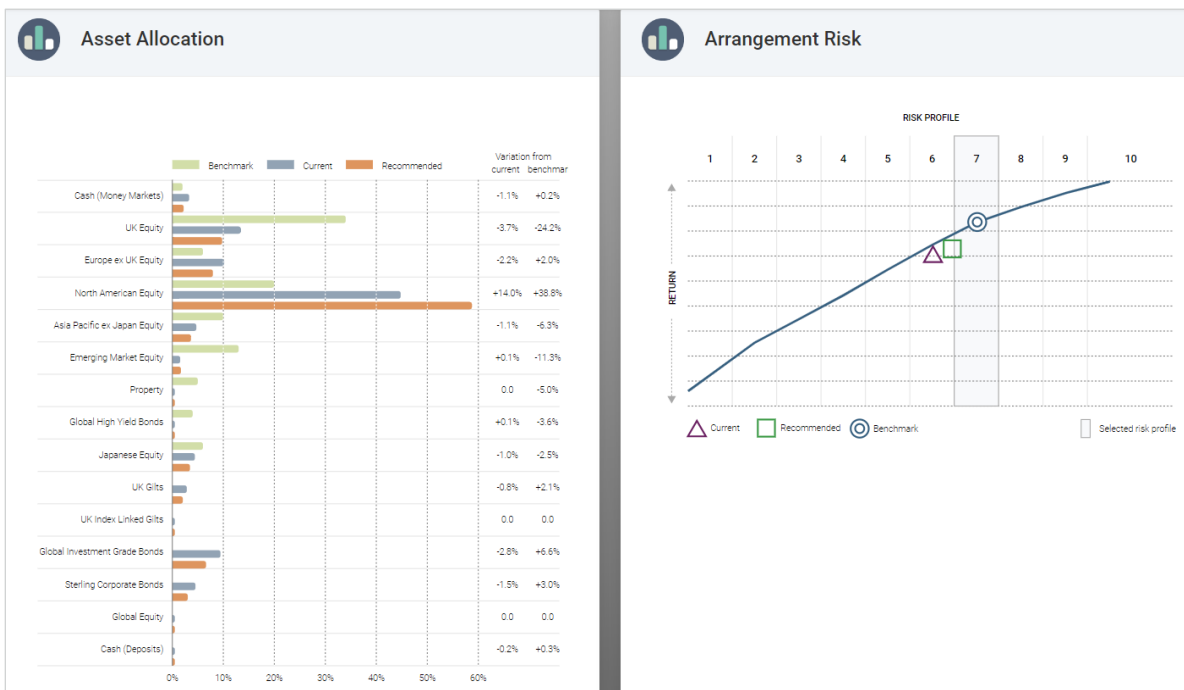
Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
Aviva Insured Multi-asset Plus V Pn S14	GS3R	8	£5,000.00	12.50%	£7,500.00	<input type="text" value="12.50"/>
Cash	ProductCash		£200.00	0.50%	£300.00	<input type="text" value="0.50"/>
Invesco Managed Growth (UK) Acc	PE43	8	£12,000.00	30.00%	£18,000.00	<input type="text" value="30.00"/>
M&G Episode Growth I Inc GBP	OZF3	6	£22,800.00	57.00%	£34,200.00	<input type="text" value="57.00"/>
			£40,000.00		£60,000.00	100.00 %



If you wish to add all or part of the top-up to a specific fund or funds, you need to select Specific funds in the Top-up into drop down menu. You will then have the opportunity to enter the percentage split or monetary amount split in the funds you wish to use for the top-up only. In the example below, the top-up has been split between the two risk 8 funds in the list.

Amount *		Top-up into		RECOMMENDATION			
20,000.00		Specific funds		£	%	Recommend (£)	
Fund name	Citicode	Risk profile	Current (£)	Current (%)			
Aviva Insured Multi-asset Plus V Pn S14	GS3R	8	£5,000.00	12.50%	£6,000.00	30.00	£11,000.00
Cash	ProductCash		£200.00	0.50%	£0.00	0.00	£200.00
Invesco Managed Growth (UK) Acc	PE43	8	£12,000.00	30.00%	£14,000.00	70.00	£26,000.00
M&G Episode Growth I Inc GBP	OZF3	6	£22,800.00	57.00%	£0.00	0.00	£22,800.00
			£40,000.00		£20,000.00	100.00 %	£60,000.00

Any adjustments to the weighting of the funds might affect the overall risk level of the investment. You will be able to check the change in asset allocation and risk level by scrolling down to the bottom of the page.



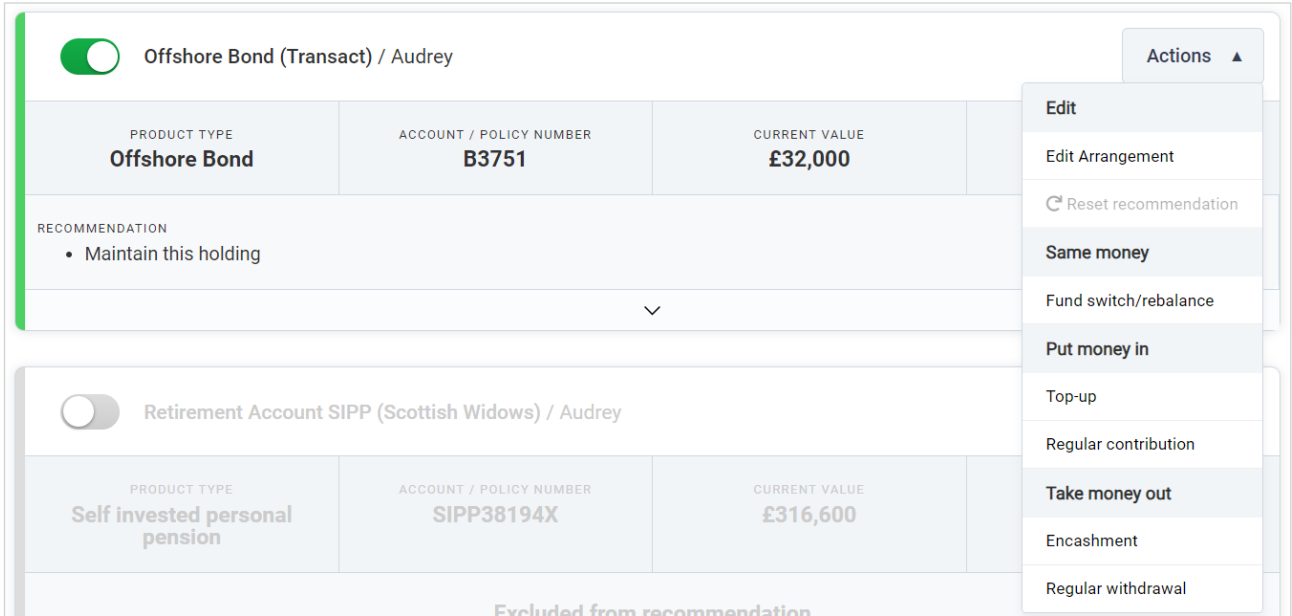
Once you are happy with the recommendation, remember to hit **Save**.

Back in the Recommendations main section, you can click on the downward arrow below the arrangement to view the recommendation.

PRODUCT TYPE		ACCOUNT / POLICY NUMBER		CURRENT VALUE		CURRENT RISK	
ISA		ABC1234		£40,000		6	
RECOMMENDATION				RECOMMENDED VALUE		RECOMMENDED RISK ⓘ	
<ul style="list-style-type: none"> Top-up by £20,000 immediately 				£60,000		6	
^							
ARRANGEMENT FOLLOWING RECOMMENDATION							
				RECOMMENDATION			
Fund name	Citicode	Current (£)	Current (%)	£	%	Buy / Sell	
Aviva Insured Multi-asset Plus V Pn S14	GS3R	£5,000.00	12.50%	£11,000.00	18.33%	+ £6,000.00	
Cash	ProductCash	£200.00	0.50%	£200.00	0.34%	-	
Invesco Managed Growth (UK) Acc	PE43	£12,000.00	30.00%	£26,000.00	43.33%	+ £14,000.00	
M&G Episode Growth I Inc GBP	OZF3	£22,800.00	57.00%	£22,800.00	38.00%	-	
		£40,000.00		£60,000.00			

2.3.8 Regular contribution

The next recommendation we are going to look at is adding a regular contribution to an existing product. In the Recommendations, go to the arrangement and, in the **Actions** drop down menu, select **Regular contribution**.



Offshore Bond (Transact) / Audrey

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE
Offshore Bond	B3751	£32,000

RECOMMENDATION

- Maintain this holding

Retirement Account SIPP (Scottish Widows) / Audrey

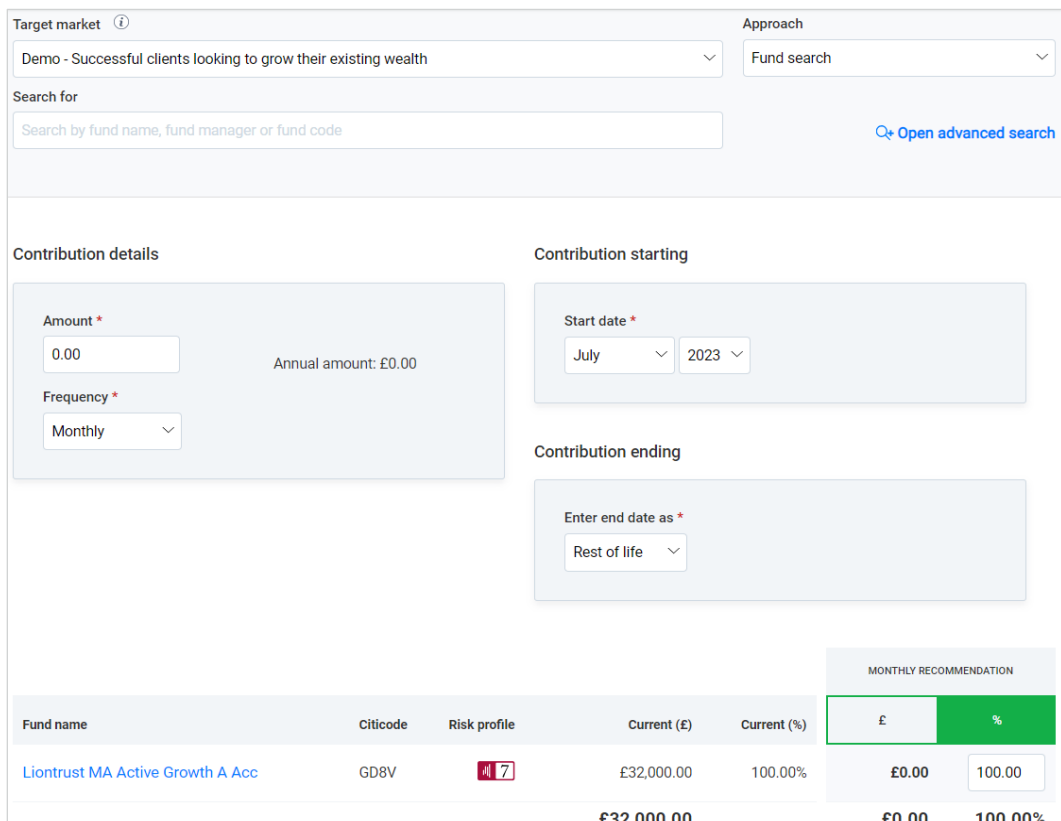
PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE
Self invested personal pension	SIPP38194X	£316,600

Excluded from recommendation

Actions

- Edit
- Edit Arrangement
- Reset recommendation
- Same money
- Fund switch/rebalance
- Put money in
- Top-up
- Regular contribution
- Take money out
- Encashment
- Regular withdrawal

On the next screen, you can see where the client's arrangement is currently invested in.



Target market: Demo - Successful clients looking to grow their existing wealth

Approach: Fund search

Search for: Search by fund name, fund manager or fund code

Contribution details

Amount: 0.00 (Annual amount: £0.00)

Frequency: Monthly

Contribution starting

Start date: July 2023

Contribution ending


Enter end date as: Rest of life

Fund name	Citicode	Risk profile	Current (£)	Current (%)	MONTHLY RECOMMENDATION
Liontrust MA Active Growth A Acc	GD8V	7	£32,000.00	100.00%	£0.00 100.00%
			£32,000.00		£0.00 100.00%



If, in addition to the regular contribution, you also wish to add further funds in this arrangement you can do so by following the steps outlined in the Fund switch/rebalance section starting on page 11 of this guide.

In the example below, an extra fund has been added to the recommendation.

 Offshore Bond (Transact) - Regular contribution / Audrey
✕

CURRENT VALUE

£32,000

CURRENT RISK

7

Target market ⓘ

Demo - Successful clients looking to grow their existing wealth

Approach

Fund search

Search for

gsny

Liontrust MA Blended Growth A Acc

[Open advanced search](#)

In the **Contribution details**, you need to confirm the **Amount** of the regular contribution and, from the drop down menu, the **Frequency**, which can be Monthly, Quarterly, Every 6 months or Annually.

Contribution details

Amount *

500.00

Annual amount: £6,000.00

Frequency *

Monthly

- Monthly
- Quarterly
- Every 6 months
- Annually

Contribution starting

Start date *

July 2023

Contribution ending

Enter end date as *

Rest of life

In **Contribution starting**, select the start date by using the drop down menus and, in **Contribution ending**, you can choose Rest of life, Client age, Duration or Specific date from the drop down menu.

Contribution details

Amount *
 Annual amount: £6,000.00

Frequency *

Contribution starting

Start date *

Contribution ending

Enter end date as *

-
-
-
-

The system will automatically add the regular contribution to the original fund.

Amount *
 Annual amount: £6,000.00

Frequency *

Start date *

Contribution ending



Enter end date as *

End date based on age *

Fund name	Citicode	Risk profile	Current (£)	Current (%)	MONTHLY RECOMMENDATION	
					£	%
Liontrust MA Blended Growth A Acc <small>NEW</small>	GSNY	7	£0.00	0.00%	£0.00	0.00
Liontrust MA Active Growth A Acc	GD8V	7	£32,000.00	100.00%	£500.00	100.00
			£32,000.00		£500.00	100.00 %





If you wish to add all or part of the regular contribution to the new fund or funds, you need to adjust either the percentage or monetary amount. In the example below, the regular contribution has been adjusted by clicking on the £ sign and adjusting the monetary values so that the regular contribution is split evenly between the original fund and the new fund.

Fund name	Citicode	Risk profile	Current (£)	Current (%)	MONTHLY RECOMMENDATION	
					£	%
Liontrust MA Blended Growth A Acc <small>NEW</small>	GSNY	 7	£0.00	0.00%	<input type="text" value="250.00"/>	50.00 %
Liontrust MA Active Growth A Acc	GD8V	 7	£32,000.00	100.00%	<input type="text" value="250.00"/>	50.00 %
			£32,000.00		£500.00	100.00 %

Once you are happy with the recommendation, remember to hit Save. Unlike the other recommendations, you won't see a change in risk as the recommended risk accounts for immediate recommendations but excludes ongoing recommendations which this regular contribution may be.

Back in Recommendations, you can click on the downward arrow below the arrangement to view the details of the recommendation.

 Offshore Bond (Transact) / Audrey

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE	CURRENT RISK
Offshore Bond	B3751	£32,000	7
RECOMMENDATION		RECOMMENDED VALUE	RECOMMENDED RISK 
<ul style="list-style-type: none"> Set up contribution of £500 monthly 		£32,000 + £500 monthly	7

^

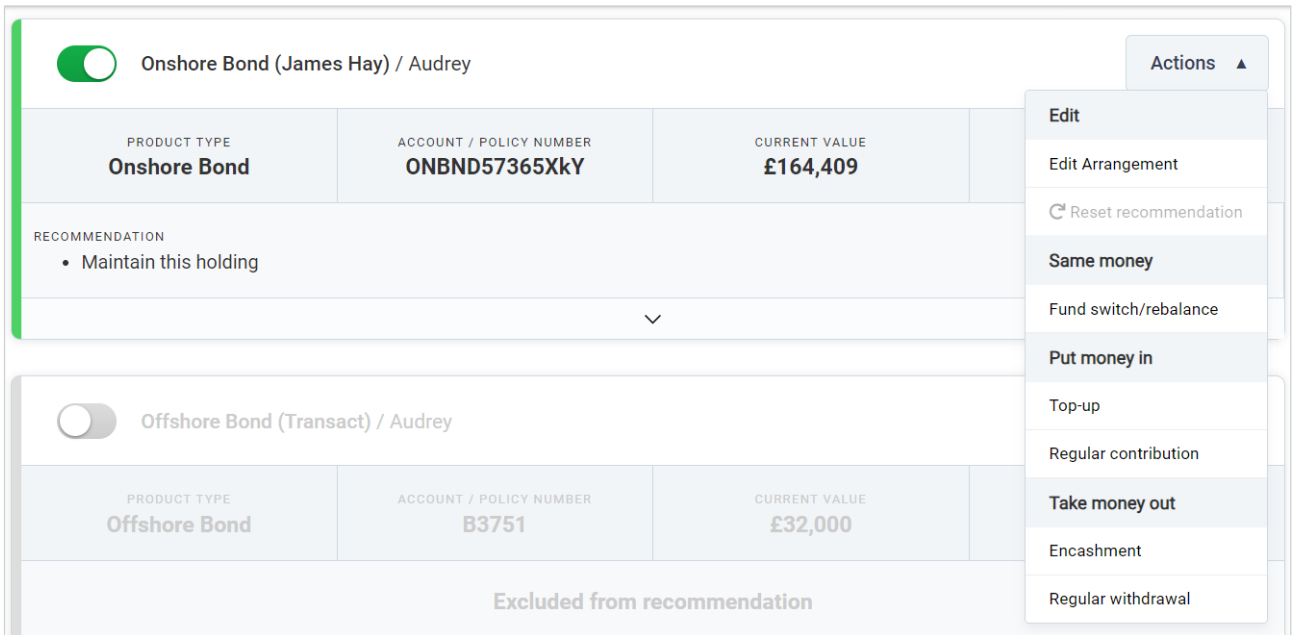
ARRANGEMENT FOLLOWING RECOMMENDATION

Fund name	Citicode	Current (£)	Current (%)	RECOMMENDATION		
				£	%	Buy / Sell
Liontrust MA Active Growth A Acc	GD8V	£32,000.00	100.00%	£32,000.00 + £250 monthly	100.00%	-
Liontrust MA Blended Growth A Acc <small>NEW</small>	GSNY	£0.00	0.00%	£0.00 + £250 monthly	0.00%	-
		£32,000.00		£32,000.00		



2.3.9 Regular withdrawal

The next recommendation we are going to look at is making a regular withdrawal from an existing investment. In Recommendations, go to the arrangement and, in the **Actions** drop down menu, select **Regular withdrawal**.

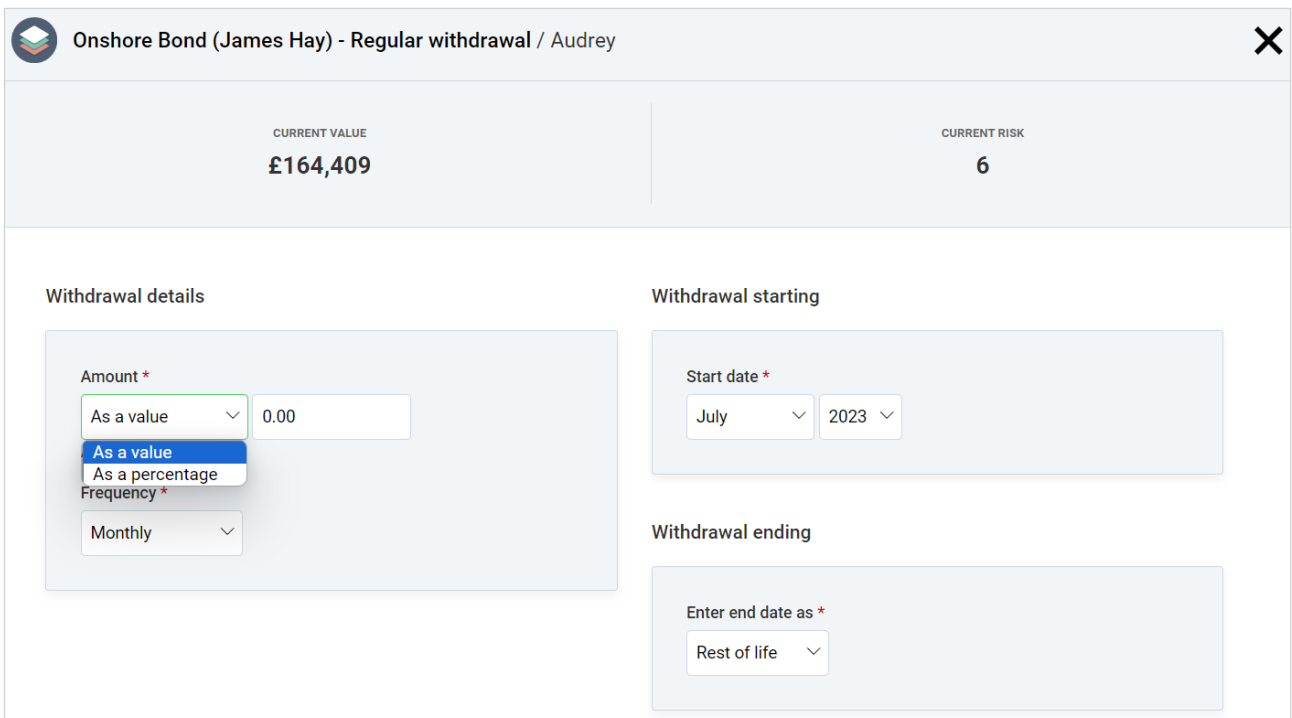


The screenshot shows two investment holdings:

- Onshore Bond (James Hay) / Audrey**: Status is ON (green toggle). Product type: Onshore Bond. Account / Policy Number: ONBND57365XkY. Current Value: £164,409. Recommendation: Maintain this holding.
- Offshore Bond (Transact) / Audrey**: Status is OFF (grey toggle). Product type: Offshore Bond. Account / Policy Number: B3751. Current Value: £32,000. Status: Excluded from recommendation.

An **Actions** dropdown menu is open for the Onshore Bond, showing options: Edit, Edit Arrangement, Reset recommendation, Same money (with sub-options: Fund switch/rebalance, Put money in, Top-up, Regular contribution), Take money out (with sub-options: Encashment, Regular withdrawal).

In the **Withdrawal details** section, you need to confirm the regular withdrawal **Amount** either as a value or a percentage of the investment and you need to select the **Frequency** which can be Monthly, Quarterly, Every 6 months or Annually.



The screenshot shows the configuration screen for a regular withdrawal from the Onshore Bond (James Hay) - Regular withdrawal / Audrey. It includes the following fields:

- CURRENT VALUE**: £164,409
- CURRENT RISK**: 6
- Withdrawal details**:
 - Amount ***: Dropdown set to 'As a value' with a value of 0.00. A dropdown menu is open showing 'As a value' (selected) and 'As a percentage'.
 - Frequency ***: Dropdown set to 'Monthly'.
- Withdrawal starting**:
 - Start date ***: Dropdown set to 'July' and '2023'.
- Withdrawal ending**:
 - Enter end date as ***: Dropdown set to 'Rest of life'.

In **Withdrawal starting**, select the start date by using the drop down menus and, in **Withdrawal ending**, you can choose **Rest of life**, **Client age**, **Duration** or **Specific date** from the drop down menu.

Withdrawal details

Amount *
 ⓘ

Frequency *

Withdrawal starting

Start date *

Withdrawal ending

Enter end date as *

- Rest of life
- Client age
- Duration
- Specific date

Please note: if you select the amount as a percentage in the withdrawal details, this is a percentage of the value at the time of each withdrawal, it is not a percentage of the current value split over the selected frequency.

Once you have entered the withdrawal details, the system will automatically adjust it into the current fund split.

Fund name	Citicode	Risk profile	Current (£)	Current (%)	MONTHLY RECOMMENDATION	
					£	%
Aegon Diversified Monthly Income B Acc	K2WZ		£25,000.00	15.21%	£500.13	15.21
Baillie Gifford Managed B Acc	BG79		£32,841.00	19.97%	£656.65	19.97
Liontrust Sustainable Future Cautious Managed 2 Inc	KGDU		£47,918.00	29.15%	£958.50	29.15
Premier Miton Diversified Balanced Growth D Inc GBP	PWXC		£6,334.00	3.85%	£126.60	3.85
Royal London Sustainable Diversified Trust D Acc	GVWF		£52,316.00	31.82%	£1,046.30	31.82
			£164,409.00		£3,288.18	100.00 %

Cancel
Save

Once you are happy with the recommendation, remember to hit **Save**. Unlike the other recommendations, you won't see a change in risk as the recommended risk accounts for immediate recommendations but excludes ongoing recommendations which this regular withdrawal may be.



Back in Recommendations, you can click on the downward arrow below the arrangement to view the details of the recommendation.

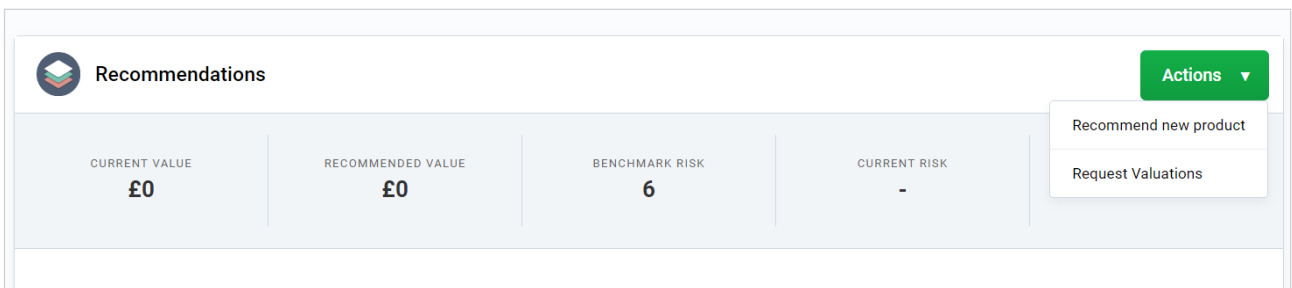
PRODUCT TYPE		ACCOUNT / POLICY NUMBER		CURRENT VALUE		CURRENT RISK	
Onshore Bond		ONBND57365XkY		£164,409		6	
RECOMMENDATION				RECOMMENDED VALUE		RECOMMENDED RISK ⓘ	
<ul style="list-style-type: none"> Withdraw monthly an amount equal to 2.00% of the value at the point of withdrawal 				£164,409 -2.00% monthly		6	
^							
ARRANGEMENT FOLLOWING RECOMMENDATION							
				RECOMMENDATION			
Fund name	Citicode	Current (£)	Current (%)	£	%	Buy / Sell	
Aegon Diversified Monthly Income B Acc	K2WZ	£25,000.00	15.21%	£25,000.00 -0.30% monthly	15.21%	-	
Baillie Gifford Managed B Acc	BG79	£32,841.00	19.97%	£32,841.00 -0.40% monthly	19.97%	-	
Liontrust Sustainable Future Cautious Managed 2 Inc	KGDU	£47,918.00	29.15%	£47,918.00 -0.58% monthly	29.15%	-	
Premier Miton Diversified Balanced Growth D Inc GBP	PWXC	£6,334.00	3.85%	£6,334.00 -0.08% monthly	3.85%	-	
Royal London Sustainable Diversified Trust D Acc	GVWF	£52,316.00	31.82%	£52,316.00 -0.64% monthly	31.82%	-	
				£164,409.00	£164,409.00		

2.3.10 New Product

The next recommendation we are going to look at is to recommend a new product.

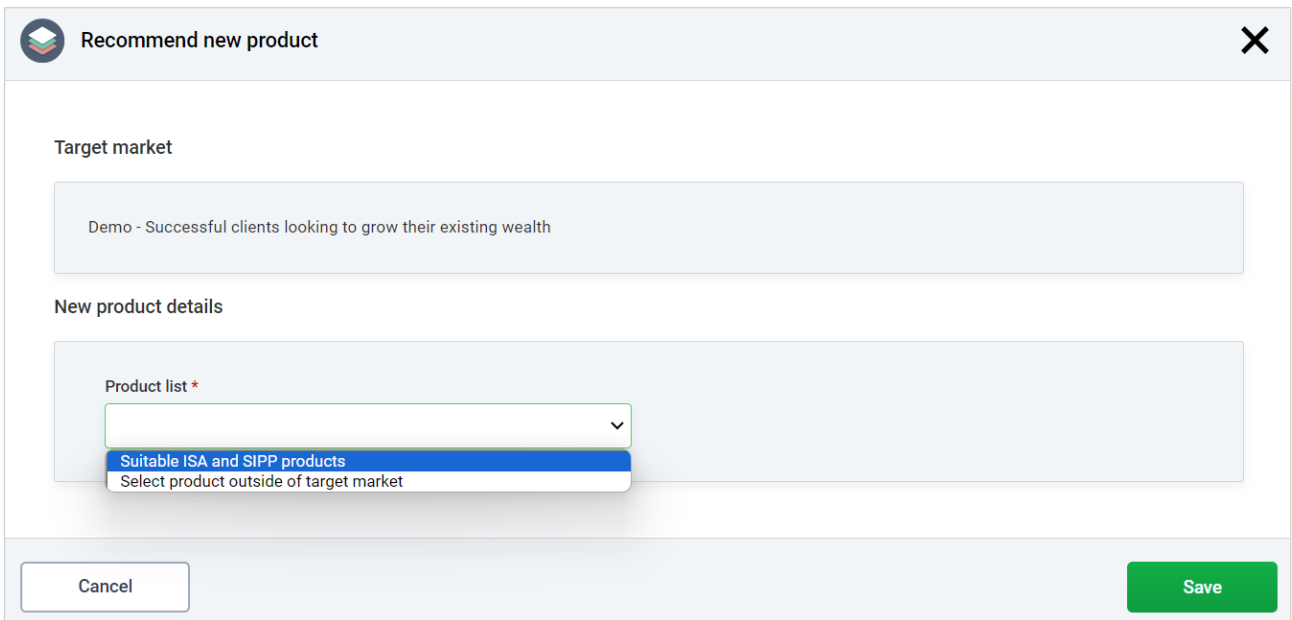
In the first scenario, the client doesn't have any existing arrangements in Dynamic Planner hence the current value and recommended value are zero.

In the top right hand corner of the Recommendation page, click the green **Actions** drop down menu and select **Recommend a new product**.



CURRENT VALUE	RECOMMENDED VALUE	BENCHMARK RISK	CURRENT RISK
£0	£0	6	-

Additionally, the recommendation is linked to a target market which will appear in the next screen, where you can choose whether to pick a product saved in the product list or, alternatively, you can search for a product outside of the target market.



In this example, we have selected a pension product from the product list **Suitable ISA and SIPP products** already saved in the target market. By doing so, any pre-defined justifications for the product and provider will seamlessly pull through from the target market into the Suitability section of the recommendation as outlined on page 57 of this user guide.

Once you select a product, the system will automatically provide the product's basic details and you can click 'View all product details', if you wish to check further features and charges.

New product details

Product list *

Suitable ISA and SIPP products ▼

Products *

Embark SIPP ▼

abrdn Elevate
 ISA
 Pension Investment Account
embark platform
 Embark SIPP
 ISA

Provider
embark platform

Website
<https://embarkplatform.co.uk/?accept=advisor>


AKG Rating
B+

Min. Investment (Lump sum)
£50

Min. Investment (Regular)
£50 monthly

Available ownership
Single

Minimum / Maximum Age
18 / -



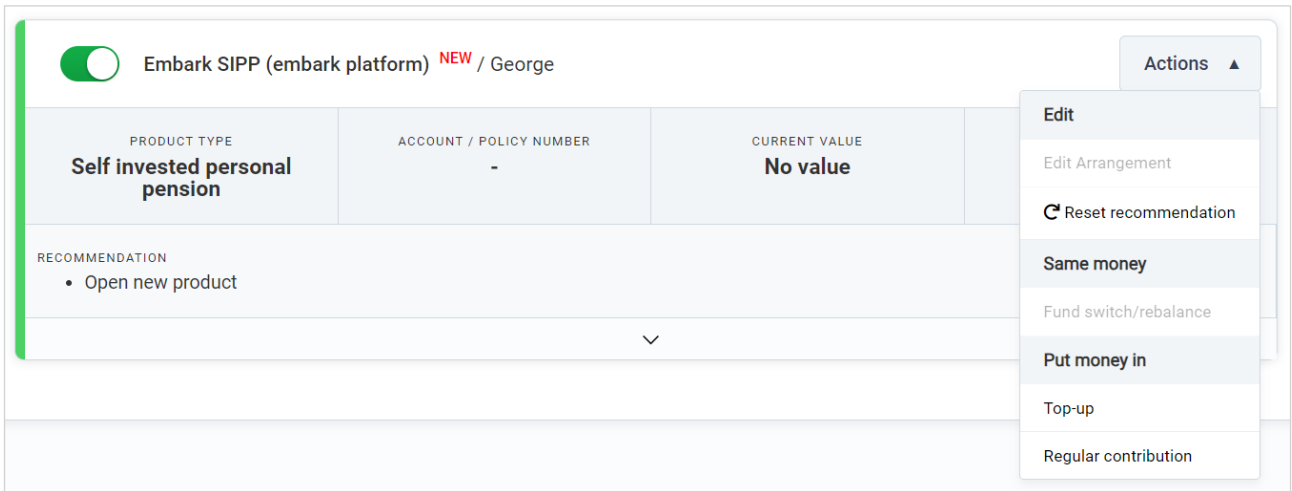
[View all product details](#)

Cancel

Save

Remember to hit **Save** to ensure the new product has been added to the client's portfolio.

The next step is to add a top-up and/or a regular contribution. Click the grey Actions drop down menu next to the new product and select one of the Put money in options. In this example, a Regular contribution will be added to the new product.



Embark SIPP (embark platform) **NEW** / George

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE
Self invested personal pension	-	No value

RECOMMENDATION

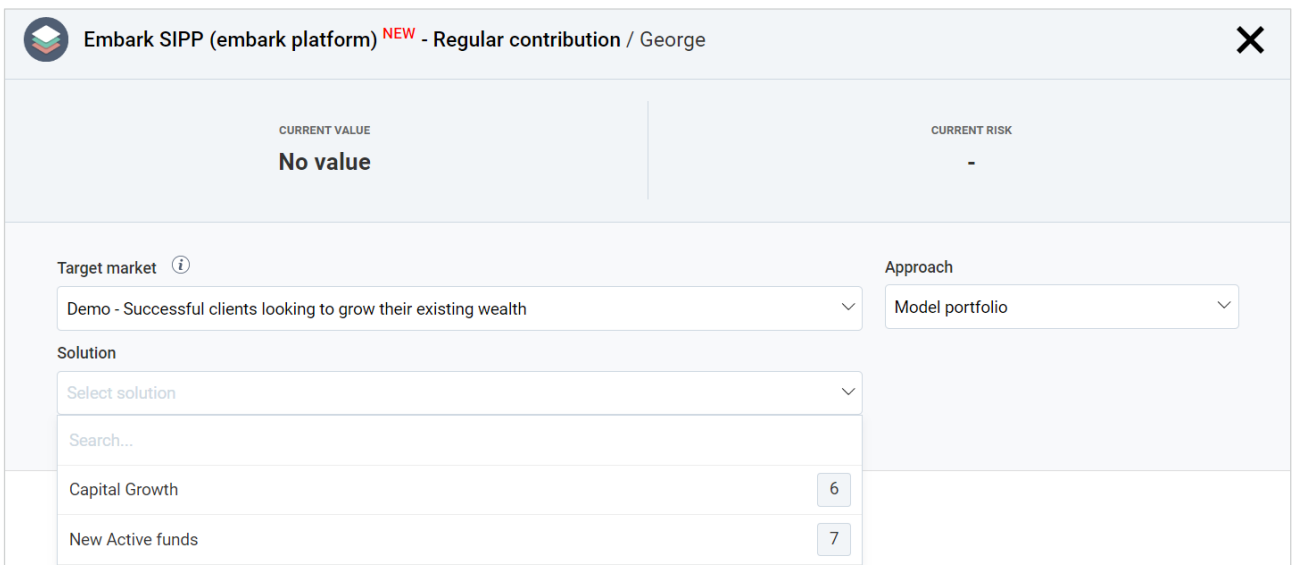
- Open new product

Actions

- Edit
 - Edit Arrangement
- Reset recommendation
- Same money
 - Fund switch/rebalance
- Put money in
 - Top-up
 - Regular contribution

On the next screen, at the top, you will need to select funds or investment solutions suitable for this recommendation. Whether you are linking this recommendation to a target market or you would rather choose solutions outside of a target market, please follow the steps outlined in the Fund switch/rebalance section starting on page 11 of this guide.

In the example below, a risk profile 6 Model portfolio, linked to a target market, has been selected for this new product.



Embark SIPP (embark platform) **NEW** - Regular contribution / George

CURRENT VALUE: **No value** | CURRENT RISK: **-**

Target market: Demo - Successful clients looking to grow their existing wealth

Approach: Model portfolio

Solution:

- Capital Growth (6)
- New Active funds (7)

As you scroll down the page, you will come to the **Contribution details** section. Since this is a pension, here you have the opportunity to add both employee and employer contributions.

If you leave the **Personal contribution As net**, the system will automatically calculate the employee gross contribution for you. You can also choose the frequency of the contributions and, on the right hand side, you can decide when you would like the contributions to start and finish, by simply using the drop down menus.

Contribution details	Contribution starting
Personal contribution As net <input type="text" value="As net"/>	Start date * <input type="text" value="July"/> <input type="text" value="2023"/>
Net amount ⓘ <input type="text" value="140.00"/>	
Gross amount £175.00	
Employer contribution <input type="text" value="225.00"/>	
Total: £400.00	
Frequency * <input type="text" value="Monthly"/>	
Annual amount: £4,800.00	
	Contribution ending Enter end date as * <input type="text" value="Client age"/>
	End date based on age * <input type="text" value="65 years old"/>

As you scroll down, you can see that the contribution has been invested in the selected model portfolio. As outlined earlier, you can click on the model portfolio's name to view the solution's details. Remember to hit **Save**.

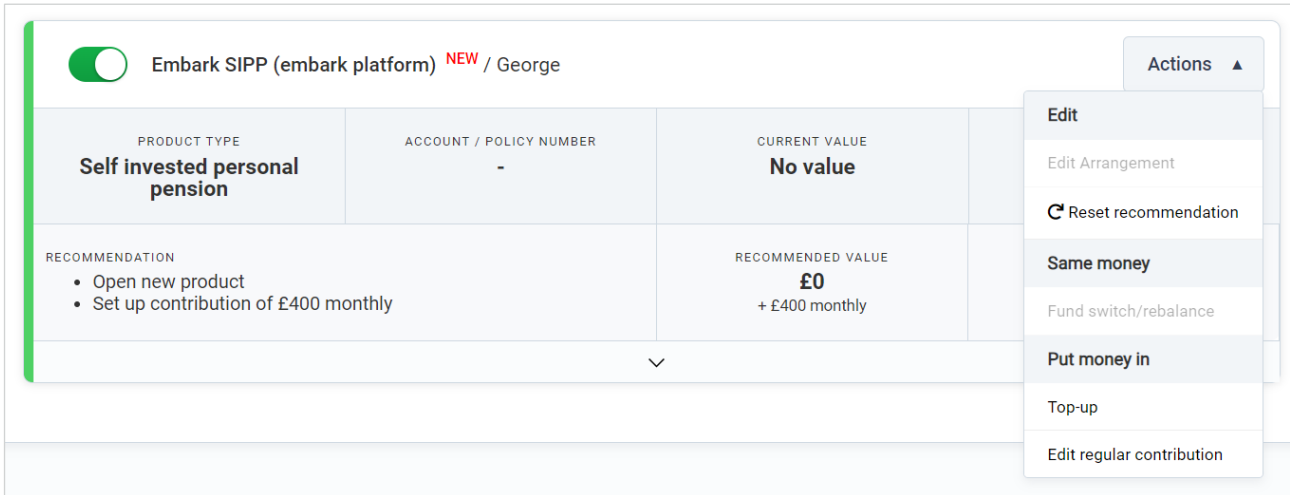
Fund name	Citicode	Risk profile	Current (£)	Current (%)	MONTHLY RECOMMENDATION	
					£	%
Capital Growth <small>NEW</small>			£0.00	0.00%	£400.00	<input type="text" value="100.00"/>
			£0.00		£400.00	100.00 %



Back in Recommendations, you can click on the downward arrow below the new arrangement to view the recommendation. Unlike other recommendations, we don't see a profile risk as the recommended risk accounts for immediate recommendations but excludes ongoing recommendations which this new product contribution is.

PRODUCT TYPE		ACCOUNT / POLICY NUMBER	CURRENT VALUE		CURRENT RISK		
Self invested personal pension		-	No value		-		
RECOMMENDATION			RECOMMENDED VALUE		RECOMMENDED RISK ⓘ		
<ul style="list-style-type: none"> Open new product Set up contribution of £400 monthly 			£0 + £400 monthly		-		
^ ARRANGEMENT FOLLOWING RECOMMENDATION							
					RECOMMENDATION		
Fund name	Citicode	Current (£)	Current (%)	£	%	Buy / Sell	
Aegon Diversified Monthly Income B Acc NEW	K2WZ	£0.00	0.00%	£0.00 + £20 monthly	0.00%	-	
Baillie Gifford Managed B Acc NEW	BG79	£0.00	0.00%	£0.00 + £120 monthly	0.00%	-	
Janus Henderson Global Responsible Managed I Acc NEW	KLW5	£0.00	0.00%	£0.00 + £120 monthly	0.00%	-	
Liontrust Sustainable Future Cautious Managed 2 Inc NEW	KGDU	£0.00	0.00%	£0.00 + £10 monthly	0.00%	-	
Premier Miton Diversified Growth D Inc GBP NEW	GH6F	£0.00	0.00%	£0.00 + £100 monthly	0.00%	-	
Royal London Sustainable Diversified Trust D Acc NEW	GVWF	£0.00	0.00%	£0.00 + £20 monthly	0.00%	-	
Schroder Global Healthcare Z Acc NEW	0HD1	£0.00	0.00%	£0.00 + £10 monthly	0.00%	-	
				£0.00	£0.00		

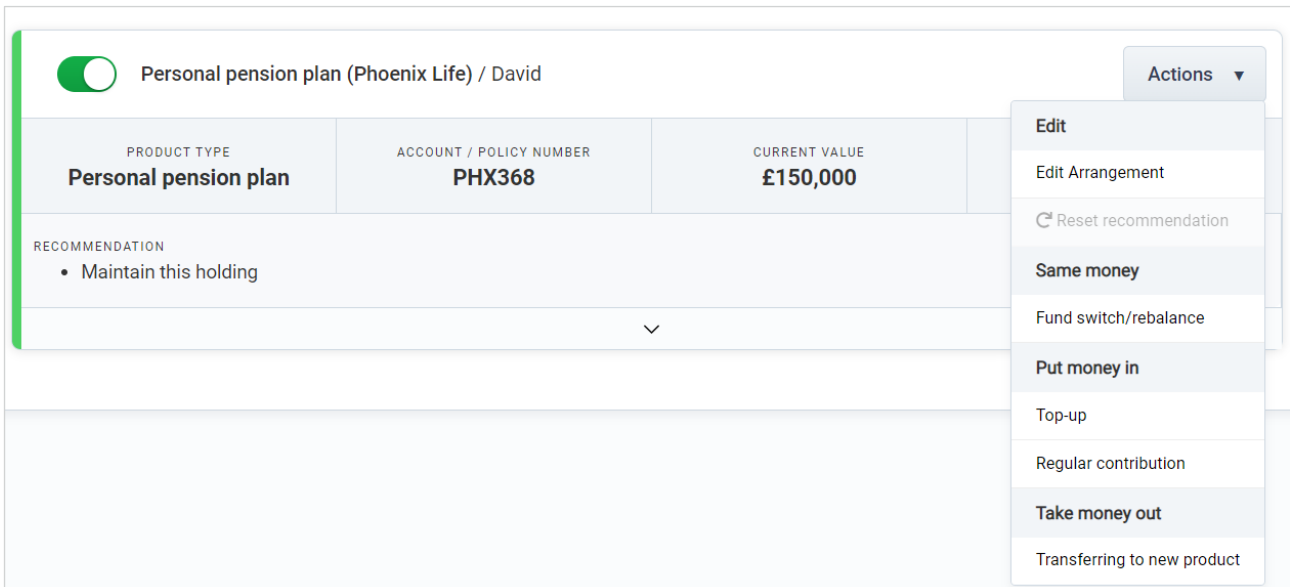
If you wish to add a one-off contribution (top-up) or want to edit the regular contribution, simply head back to the grey **Actions** button and select the appropriate option.



PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE	RECOMMENDATION
Self invested personal pension	-	No value	<ul style="list-style-type: none"> Open new product Set up contribution of £400 monthly
		RECOMMENDED VALUE	
		£0	
		+ £400 monthly	

In the second scenario, the client has existing arrangements in Dynamic Planner and we will look at how we can recommend a transfer out and a new product.

First of all, head to the pension or ISA you wish to transfer out from and from the grey **Actions** drop down menu, select **Transferring to new product**.



PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE	RECOMMENDATION
Personal pension plan	PHX368	£150,000	<ul style="list-style-type: none"> Maintain this holding

Please note: in Dynamic Planner, you have the opportunity to recommend a transfer out from a pension or an ISA. However, you must bear in mind that the system does not cater for specific compliance requirements in respect of the transfers out implications. This option has been added to allow you to have the correct analysis so that the recommended value for the transferred out product is zeroed out in the report. You will need to ensure you enter any required information in the Suitability section of the report.

This action will not take you to a new screen but it will directly update the arrangement on the Recommendation page. As you can see below, the recommended value and risk have been zeroed out and, if you click on the downward arrow, you can see the transfer out breakdown.

Personal pension plan (Phoenix Life) / David


Actions ▾

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE	CURRENT RISK
Personal pension plan	PHX368	£150,000	7
RECOMMENDATION <ul style="list-style-type: none"> • Transferring to new product 		RECOMMENDED VALUE £0	RECOMMENDED RISK ⓘ -

^
ARRANGEMENT FOLLOWING RECOMMENDATION

Fund name	Citicode	Current (£)	Current (%)	RECOMMENDATION		
				£	%	Buy / Sell
Adventurous Core Portfolio Pn	G1WK	£50,000.00	33.33%	£0.00	0.00%	- £50,000.00
Liontrust Sustainable Future Managed Growth 3 Acc	GD11	£100,000.00	66.67%	£0.00	0.00%	- £100,000.00
		£150,000.00		£0.00		


To recommend a new product, in this instance, a new pension, go to the top right hand corner and select **Recommend new product** from the green **Actions** menu.

 **Recommendations**

Actions ▲


CURRENT VALUE	RECOMMENDED VALUE	BENCHMARK RISK	CURRENT RISK
£150,000	£0	7	7

Recommend new product
 Request Valuations



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As you can see below, the recommendation is linked to a target market which will appear in the next screen, where you can choose whether to pick a product saved in the product list or, alternatively, you can search for a product outside of the target market.

 Recommend new product
✕

Target market

Demo - Successful clients looking to grow their existing wealth

New product details

Product list *

Suitable ISA and SIPP products
Select product outside of target market

Cancel

Save

In this example, we are selecting a pension product from the product list **Suitable ISA and SIPP products** already saved in the target market. By doing so, any pre-defined justifications for the product and provider will seamlessly pull through from the target market into the Suitability section of the recommendation report. Once you select a product, the system will automatically provide the product's basic details. Remember to hit **Save** to ensure the new product has been added to the client's portfolio.

New product details

Product list *


Suitable ISA and SIPP products

Products *

Pension Investment Account

- abrdn Elevate
ISA
- Pension investment Account
- embark platform
Embark SIPP
ISA

Provider	abrdn Elevate	Min. Investment (Lump sum)	£1000
Website	https://www.abrdn.com/en-gb/platform-adviser/elevate	Min. Investment (Regular)	£100 monthly
AKG Rating	A	Available ownership	Single
		Minimum / Maximum Age	18 / 75



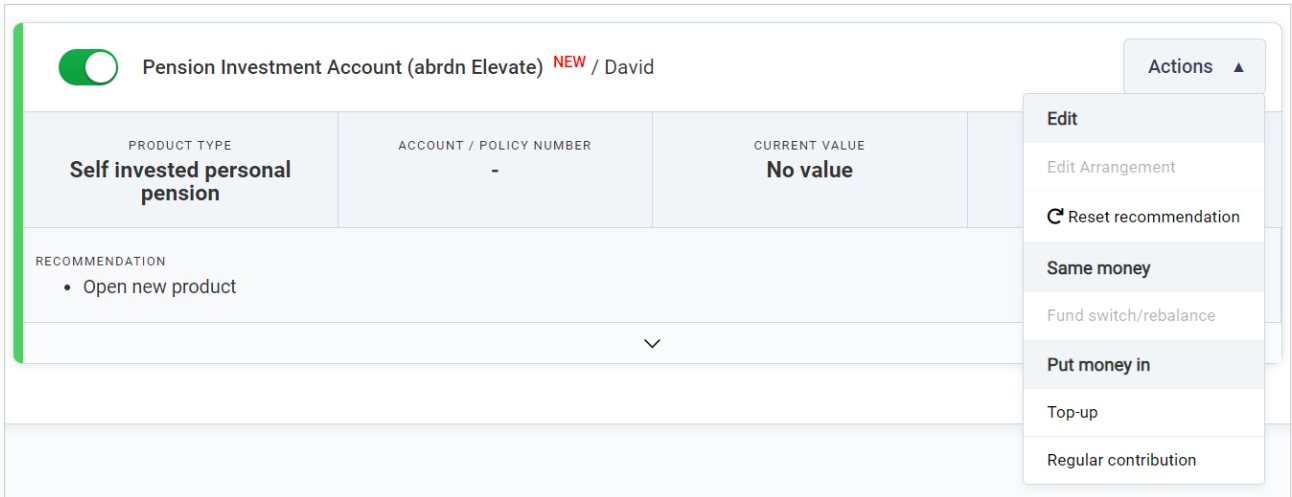
[View all product details](#)

Cancel

Save



The final action is to recommend a transfer in by clicking the grey **Actions** menu next to the new arrangement and selecting **Top-up**.



Pension Investment Account (abrdn Elevate) ^{NEW} / David

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE
Self invested personal pension	-	No value

RECOMMENDATION

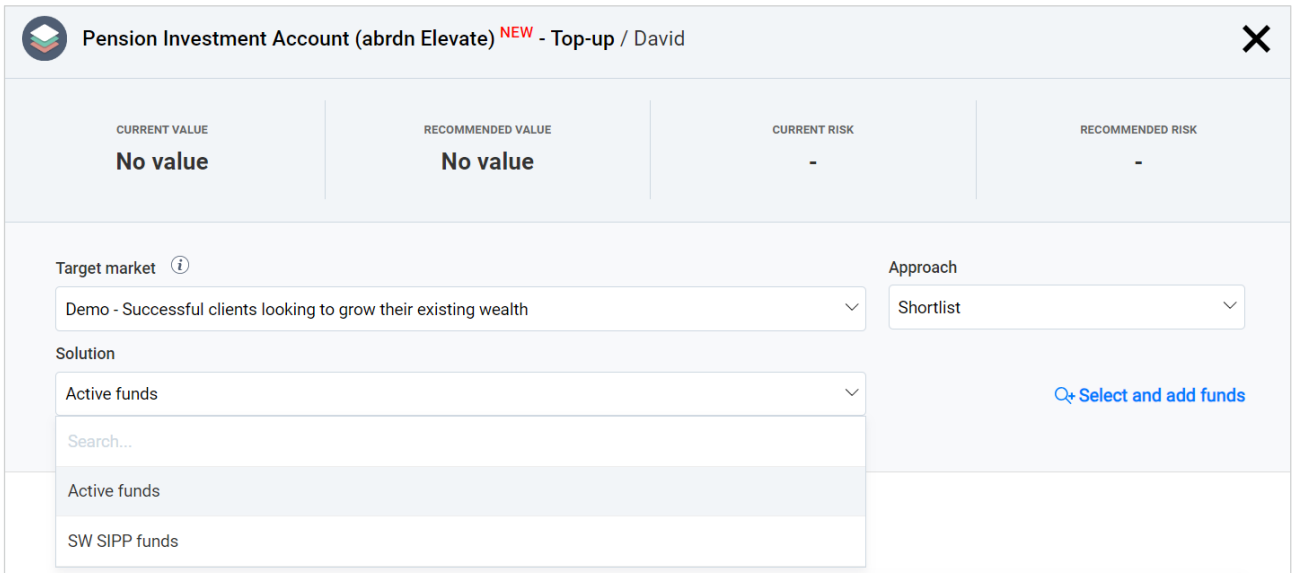
- Open new product

Actions

- Edit
 - Edit Arrangement
 - Reset recommendation
- Same money
 - Fund switch/rebalance
- Put money in
 - Top-up
 - Regular contribution

On the next screen, at the top, you will need to select funds or investment solutions suitable for this recommendation. Whether you are linking this recommendation to a target market or you would rather choose solutions outside of a target market, please follow the steps outlined in the Fund switch/rebalance section starting on page 11 of this guide.

In the example below, we have selected the Active funds Shortlist, linked to a target market, and have clicked on **Select and add funds**.



Pension Investment Account (abrdn Elevate) ^{NEW} - Top-up / David

CURRENT VALUE	RECOMMENDED VALUE	CURRENT RISK	RECOMMENDED RISK
No value	No value	-	-

Target market ⓘ Demo - Successful clients looking to grow their existing wealth

Approach Shortlist

Solution Active funds









Search...

Active funds

SW SIPP funds

Select and add funds

Please note, if you choose a shortlist, on the next screen, you need to **Add** funds and then click **Save and Close**.

Remove	abrdn MyFolio Sustainable V Institutional B Fixed Acc GBP	5 fund(s) added. Click save and close once you have finished. <div style="background-color: #28a745; color: white; padding: 5px; text-align: center; width: fit-content; margin: 0 auto;">Save and Close</div>				
Remove	abrdn MyFolio Sustainable V Platform P Fixed Acc GBP					
Remove	abrdn MyFolio Sustainable V Retail Fixed Acc GBP					
Remove	Jupiter Global Sustainable Equities T Acc					
Remove	Liontrust Sustainable Future Managed Growth 2 Acc					
Fund name	Risk level	Research	Insights	Media	Add to portfolio	
Jupiter Global Sustainable Equities I Acc	 7				<div style="background-color: #28a745; color: white; padding: 5px; text-align: center;">Add</div>	
Jupiter Global Sustainable Equities T Acc	 7				<div style="background-color: #6c757d; color: white; padding: 5px; text-align: center;">ADDED</div>	
Jupiter Global Sustainable Equities J Acc	 7				<div style="background-color: #28a745; color: white; padding: 5px; text-align: center;">Add</div>	
Jupiter Global Sustainable Equities L Acc	 7				<div style="background-color: #28a745; color: white; padding: 5px; text-align: center;">Add</div>	
Liontrust Sustainable Future Managed Growth 2 Acc	 7				<div style="background-color: #6c757d; color: white; padding: 5px; text-align: center;">ADDED</div>	
Liontrust Sustainable Future Managed Growth 3 Acc	 7				<div style="background-color: #28a745; color: white; padding: 5px; text-align: center;">Add</div>	
abrdn MyFolio Sustainable V Retail Fixed Acc GBP	 7				<div style="background-color: #6c757d; color: white; padding: 5px; text-align: center;">ADDED</div>	
abrdn MyFolio Sustainable V Institutional B Fixed Acc GBP	 7				<div style="background-color: #6c757d; color: white; padding: 5px; text-align: center;">ADDED</div>	

In **Top-up details**, the personal contribution has been changed to gross and the full transfer in amount has been added. Since we selected a shortlist, we also added the fund split manually by using the percentage column and ensuring it adds up to 100%.

Top-up details

Personal contribution

As gross ▾

As net

As gross

Gross amount

Employer contribution

Total

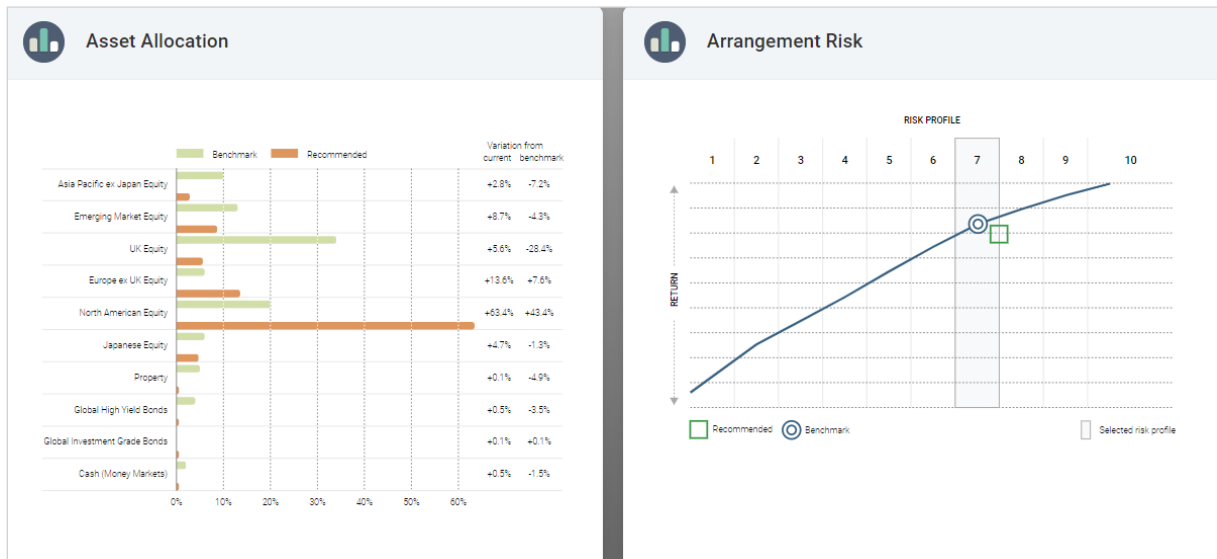
£150,000.00

Fund name	Citicode	Risk profile	Current (£)	Current (%)	RECOMMENDATION	
					£	%
abrdn MyFolio Sustainable V Institutional B Fixed Acc GBP <small>NEW</small>	A1IM	7	£0.00	0.00%	£22,500.00	15.00
abrdn MyFolio Sustainable V Platform P Fixed Acc GBP <small>NEW</small>	A1IN	7	£0.00	0.00%	£15,000.00	10.00
abrdn MyFolio Sustainable V Retail Fixed Acc GBP <small>NEW</small>	Z5FF	7	£0.00	0.00%	£22,500.00	15.00
Jupiter Global Sustainable Equities T Acc <small>NEW</small>	OPTK	7	£0.00	0.00%	£45,000.00	30.00
Liontrust Sustainable Future Managed Growth 2 Acc <small>NEW</small>	CU94	7	£0.00	0.00%	£45,000.00	30.00
			£0.00		£150,000.00	100.00 %

Cancel

Save

As you scroll down, you can see where the new product recommendation sits on the efficient frontier. Remember to hit **Save**.



From this screen you can now see that a 'new product' and a 'top up' have been recommended and, if you click on the downward arrow, you will be able to see the funds breakdown.

PRODUCT TYPE		ACCOUNT / POLICY NUMBER	CURRENT VALUE		CURRENT RISK		
Self invested personal pension		-	No value		-		
RECOMMENDATION			RECOMMENDED VALUE		RECOMMENDED RISK ⓘ		
<ul style="list-style-type: none"> • Open new product • Top-up by £150,000 immediately 			£150,000		8		
^							
ARRANGEMENT FOLLOWING RECOMMENDATION							
				RECOMMENDATION			
Fund name	Citicode	Current (£)	Current (%)	£	%	Buy / Sell	
abrdn MyFolio Sustainable V Institutional B Fixed Acc GBP ^{NEW}	A1IM	£0.00	0.00%	£22,500.00	15.00%	+ £22,500.00	
abrdn MyFolio Sustainable V Platform P Fixed Acc GBP ^{NEW}	A1IN	£0.00	0.00%	£15,000.00	10.00%	+ £15,000.00	
abrdn MyFolio Sustainable V Retail Fixed Acc GBP ^{NEW}	Z5FF	£0.00	0.00%	£22,500.00	15.00%	+ £22,500.00	
Jupiter Global Sustainable Equities T Acc ^{NEW}	OPTK	£0.00	0.00%	£45,000.00	30.00%	+ £45,000.00	
Liontrust Sustainable Future Managed Growth 2 Acc ^{NEW}	CU94	£0.00	0.00%	£45,000.00	30.00%	+ £45,000.00	
		£0.00		£150,000.00			

2.3.11 Multiple recommendations within the same product

In Dynamic Planner, you have the ability to carry out multiple recommendations within the same product.

For example, after recommending a top-up, you might also want to add a regular contribution.

PRODUCT TYPE		ACCOUNT / POLICY NUMBER		CURRENT VALUE		CURRENT RISK	
Onshore Bond		ONBND57365XkY		£118,335		6	
RECOMMENDATION				RECOMMENDED VALUE		RECOMMENDED RISK ⓘ	
<ul style="list-style-type: none"> Top-up by £10,000 immediately 				£128,335		6	
ARRANGEMENT FOLLOWING RECOMMENDATION							
				RECOMMENDATION			
Fund name	Citicode	Current (£)	Current (%)	£	%	Buy / Sell	
Aegon Diversified Monthly Income B Acc	K2WZ	£35,000.00	29.58%	£35,000.00	27.27%	-	
Baillie Gifford Managed B Acc	BG79	£10,000.00	8.45%	£20,000.00	15.59%	+ £10,000.00	
Liontrust Sustainable Future Cautious Managed 2 Inc	KGDU	£13,335.00	11.27%	£13,335.00	10.39%	-	
Premier Miton Diversified Balanced Growth D Inc GBP	PWXC	£25,000.00	21.12%	£25,000.00	19.48%	-	
Royal London Sustainable Diversified Trust D Acc	GVWF	£35,000.00	29.58%	£35,000.00	27.27%	-	
		£118,335.00		£128,335.00			

In the above scenario, a top-up recommendation of £10,000 has been made and it has been added to a specific fund.

To carry out a further recommendation, go to **Actions** and select **Regular Contribution** in the drop down menu.

Onshore Bond (James Hay) / Audrey
Actions ▾

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE	
Onshore Bond	ONBND57365XkY	£118,335	
RECOMMENDATION		RECOMMENDED VALUE	
<ul style="list-style-type: none"> Top-up by £10,000 immediately 		£128,335	
ARRANGEMENT FOLLOWING RECOMMENDATION			
Fund name	Citicode	Current (£)	Current (%)
Aegon Diversified Monthly Income B Acc	K2WZ	£35,000.00	29.58%
Baillie Gifford Managed B Acc	BG79	£10,000.00	8.45%

Fund name	Citicode	Current (£)	Current (%)	RECO
Aegon Diversified Monthly Income B Acc	K2WZ	£35,000.00	29.58%	£35,000.00
Baillie Gifford Managed B Acc	BG79	£10,000.00	8.45%	£20,000.00

Edit

Edit Arrangement

↺ Reset recommendation

Same money

Fund switch/rebalance

Put money in

Edit top-up

Regular contribution

Take money out

Encashment

Regular withdrawal

On the next page, you will need to add the contribution details.

Contribution details

Amount *

Annual amount: £3,000.00

Frequency *

Contribution starting

Start date *

September ▾

2023 ▾

Contribution ending

Enter end date as *

Duration ▾






Duration *

5 years ▾






0 months ▾

Scroll down and you will be presented with the **recommendation in progress** column and you will notice that the regular contribution has been aligned with the recommended portfolio.

In essence, the first recommendation fund split will automatically be used for the second recommendation.

Fund name	Citicode	Risk profile	CURRENT		RECOMMENDATION IN PROGRESS		MONTHLY RECOMMENDATION	
			Recommend (£)	Recommend (%)	£	%	£	%
Aegon Diversified Monthly Income B Acc	K2WZ		£35,000.00	27.27%	£68.18	27.27	£68.18	27.27
Baillie Gifford Managed B Acc	BG79		£20,000.00	15.59%	£38.97	15.59	£38.97	15.59
Liontrust Sustainable Future Cautious Managed 2 Inc	KGDU		£13,335.00	10.39%	£25.98	10.39	£25.98	10.39
Premier Miton Diversified Balanced Growth D Inc GBP	PWXC		£25,000.00	19.48%	£48.70	19.48	£48.70	19.48
Royal London Sustainable Diversified Trust D Acc	GVWF		£35,000.00	27.27%	£68.17	27.27	£68.17	27.27
			£128,335.00		£250.00	100.00 %		

Next to the **recommendation in progress** column, you will notice an extra column showing the **current** portfolio, before any recommendation was made to this product. Click on this column to see the current portfolio fund split.

Fund name	Citicode	Risk profile	CURRENT		RECOMMENDATION IN PROGRESS		MONTHLY RECOMMENDATION	
			Current (£)	Current (%)	£	%	£	%
Aegon Diversified Monthly Income B Acc	K2WZ		£35,000.00	29.58%	£68.18	27.27	£68.18	27.27
Baillie Gifford Managed B Acc	BG79		£10,000.00	8.45%	£38.97	15.59	£38.97	15.59
Liontrust Sustainable Future Cautious Managed 2 Inc	KGDU		£13,335.00	11.27%	£25.98	10.39	£25.98	10.39
Premier Miton Diversified Balanced Growth D Inc GBP	PWXC		£25,000.00	21.12%	£48.70	19.48	£48.70	19.48
Royal London Sustainable Diversified Trust D Acc	GVWF		£35,000.00	29.58%	£68.17	27.27	£68.17	27.27
			£118,335.00		£250.00	100.00 %		

If you wish to align the regular contribution to the original fund split, you can manually type the percentages in the monthly recommendation column as shown below.

Fund name	Citicode	Risk profile	CURRENT		MONTHLY RECOMMENDATION	
			Current (£)	Current (%)	£	%
Aegon Diversified Monthly Income B Acc	K2WZ	5	£35,000.00	29.58%	£73.95	29.58
Baillie Gifford Managed B Acc	BG79	7	£10,000.00	8.45%	£21.12	8.45
Liontrust Sustainable Future Cautious Managed 2 Inc	KGDU	5	£13,335.00	11.27%	£28.17	11.27
Premier Miton Diversified Balanced Growth D Inc GBP	PWXC	5	£25,000.00	21.12%	£52.80	21.12
Royal London Sustainable Diversified Trust D Acc	GVWF	5	£35,000.00	29.58%	£73.96	29.58
			£118,335.00		£250.00	100.00 %

Cancel Save

Once you are happy with the funds split, remember to hit **Save**.

Back in Recommendations, you can click on the downward arrow below the arrangement to view all the recommendations.

Onshore Bond (James Hay) / Audrey Actions ▾

PRODUCT TYPE	ACCOUNT / POLICY NUMBER	CURRENT VALUE	CURRENT RISK
Onshore Bond	ONBND57365XkY	£118,335	6
RECOMMENDATION		RECOMMENDED VALUE	RECOMMENDED RISK ⓘ
<ul style="list-style-type: none"> • Top-up by £10,000 immediately • Set up contribution of £250 monthly 		£128,335 + £250 monthly	6


ARRANGEMENT FOLLOWING RECOMMENDATION

Fund name	Citicode	Current (£)	Current (%)	RECOMMENDATION		
				£	%	Buy / Sell
Aegon Diversified Monthly Income B Acc	K2WZ	£35,000.00	29.58%	£35,000.00 + £74 monthly	27.27%	-
Baillie Gifford Managed B Acc	BG79	£10,000.00	8.45%	£20,000.00 + £21 monthly	15.59%	+ £10,000.00
Liontrust Sustainable Future Cautious Managed 2 Inc	KGDU	£13,335.00	11.27%	£13,335.00 + £28 monthly	10.39%	-
Premier Miton Diversified Balanced Growth D Inc GBP	PWXC	£25,000.00	21.12%	£25,000.00 + £53 monthly	19.48%	-
Royal London Sustainable Diversified Trust D Acc	GVWF	£35,000.00	29.58%	£35,000.00 + £74 monthly	27.27%	-
		£118,335.00		£128,335.00		



2.4 Charges

As you can see from the screenshot below, charges are optional. You can utilise the toggle button to select whether you wish to show this information on the report. If you keep this option toggled off, the report will only show the OCF charges which are automatically added by the system.


Charges

Auto-calculation

RECOMMENDATION DATE
AUG 22

FEEES AND CHARGES
Continued ongoing advice fees expected going forward

Include charges statement in report
Refer the client to platform/provider statement for charges details.

If you toggle on this option, you can manually add your ongoing advice fees for each product:

<small>CURRENT</small>	<small>RECOMMENDATION</small>	<small>RECOMMENDATION DATE</small>
£3,552.43 - 0.72%	£3,605.18 - 0.73%	AUG 22
Ongoing advice	Platform / product charges	Fund charges

FEEES AND CHARGES
Continued ongoing advice fees expected going forward

Include charges statement in report

ISA (abrdn Elevate)
Account / Policy number: ISA 1234

Initial fees


<small>Current</small>	£	<input type="text" value="0.00"/>	%	<input type="text" value="0.00"/>	<small>CURRENT VALUE</small>	£40,000.00
<small>Recommendation</small>	£	<input type="text" value="0.00"/>	%	<input type="text" value="0.00"/>	<small>RECOMMENDATION VALUE</small>	£60,000.00

Ongoing advice fees

<small>Current</small>	£	<input type="text" value="200.00"/>	%	<input type="text" value="0.50"/>	<small>CURRENT VALUE</small>	£40,000.00
<small>Recommendation</small>	£	<input type="text" value="300.00"/>	%	<input type="text" value="0.50"/>	<small>RECOMMENDATION VALUE</small>	£60,000.00



You can also add the Platform/product charges for each product:

 Charges
 Auto-calculation

CURRENT £6,839.46 - 1.38%	RECOMMENDATION £6,802.21 - 1.37%	RECOMMENDATION DATE AUG 22
Ongoing advice	Platform / product charges	Fund charges

FEES AND CHARGES

Platform / product charges expected going forward


ISA (abrdrn Elevate)
Account / Policy number: ISA 1234

Current	£ <input type="text" value="120.00"/>	% <input type="text" value="0.30"/>	CURRENT VALUE £40,000.00
Recommendation	£ <input type="text" value="180.00"/>	% <input type="text" value="0.30"/>	RECOMMENDATION VALUE £60,000.00

Personal Portfolio (James Hay)
Account / Policy number: GIA 57365XkY

Current	£ <input type="text" value="268.38"/>	% <input type="text" value="0.25"/>	CURRENT VALUE £107,350.00
Recommendation	£ <input type="text" value="218.38"/>	% <input type="text" value="0.25"/>	RECOMMENDATION VALUE £87,350.00

While, in the Fund charges tab, the OCF is already added to each fund:

 Charges
 Auto-calculation

CURRENT £6,854.46 - 1.38%	RECOMMENDATION £6,817.21 - 1.37%	RECOMMENDATION DATE AUG 22
Ongoing advice	Platform / product charges	Fund charges

FEES AND CHARGES

Fund charges expected going forward

ISA (abrdrn Elevate)
Account / Policy number: ISA 1234

Aviva Insured Multi-asset Plus V Pn S14

Current	£ <input type="text" value="15.00"/>	% <input type="text" value="0.30"/>	CURRENT VALUE £5,000.00
Recommendation	£ <input type="text" value="15.00"/>	% <input type="text" value="0.30"/>	RECOMMENDATION VALUE £5,000.00

M&G Episode Growth I Inc GBP












Current	£ <input type="text" value="148.20"/>	% <input type="text" value="0.65"/>	CURRENT VALUE £22,800.00
Recommendation	£ <input type="text" value="148.20"/>	% <input type="text" value="0.65"/>	RECOMMENDATION VALUE £22,800.00



2.5 Analysis

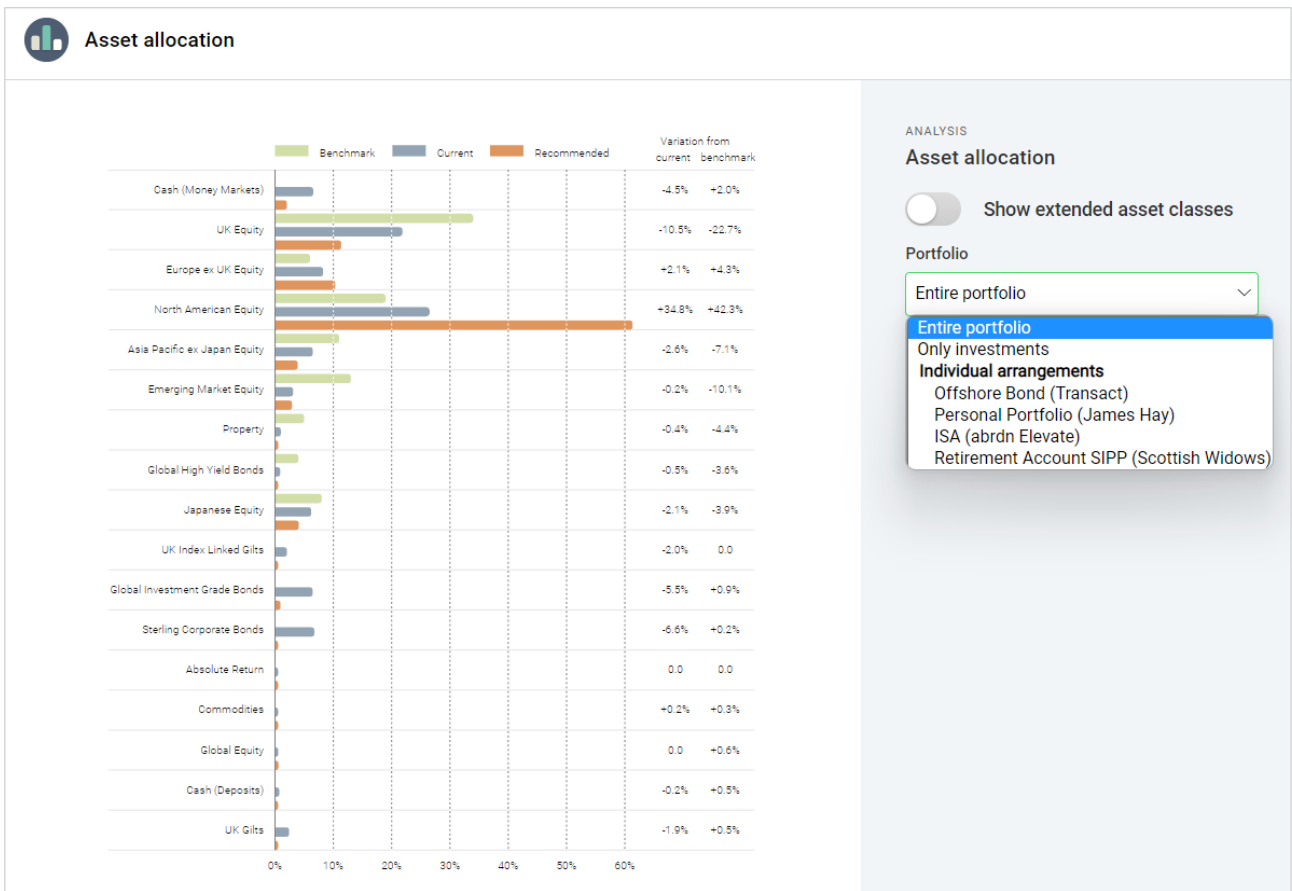
The analysis section contains multiple sections within it. You are able to skip onto any section you feel is most relevant to your client as the system was designed to allow you to work through the process live, with a client. The Analysis section is really where this functionality comes into play.

The first page is Fund Analysis. This gives you quick and easy access to KIID and Factsheet documents on the funds held by your client. You can access them by clicking on the words “Factsheet” and “KIID” on the right-hand side of the screen. This section also displays useful information such as percentage of portfolios, risk profile badge, fund research badge and OCF.

Fund Analysis							
CURRENT VALUE	RECOMMENDED VALUE	WEIGHTED OCF		CHANGE			
£495,950	£495,950	0.68%		£0			
Fund name	Type	Recommended value	% of Portfolio	OCF	Risk profile	Research	Documents
abrdn MyFolio Managed V Inst Acc GBP	Unit trust/ICVC (OEIC)	£35,000	7.06%	0.85%			Factsheet KIID
Aviva Insured Multi-asset Plus V Pn S14	UK pension fund	£5,000	1.01%	-			Factsheet
Cash	Other	£2,350	0.47%	-			
Cash	Other	£200	0.04%	-			
Invesco Managed Growth (UK) Acc	Unit trust/ICVC (OEIC)	£12,000	2.42%	1.82%			Factsheet KIID
Jupiter European I Acc	Unit trust/ICVC (OEIC)	£20,000	4.03%	0.99%			Factsheet KIID
Jupiter Merlin Growth Portfolio L Inc	Unit trust/ICVC (OEIC)	£35,000	7.06%	2.45%			Factsheet KIID
L&G Multi-Index 7 I Acc	Unit trust/ICVC (OEIC)	£158,300	31.92%	0.31%			Factsheet KIID
L&G Multi-Index 7 I Inc	Unit trust/ICVC (OEIC)	£158,300	31.92%	0.31%			Factsheet KIID

The next section in Analysis is the Asset Allocation. This is similar to the Asset Allocation in the Client Review however, in addition to the client's current portfolio and selected benchmark, it also shows the recommended portfolio.

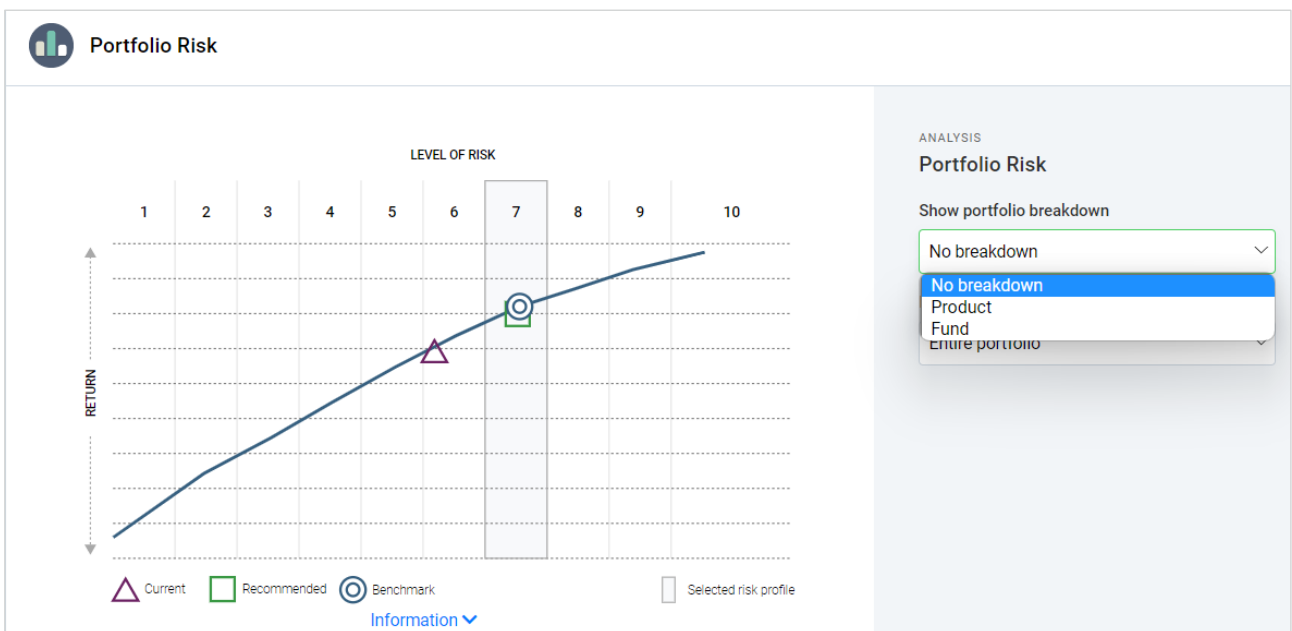
You can utilise the toggles and drop-down menus on the right-hand side of the screen to tailor the information in accordance with your conversation with the client. Clicking on the toggle will allow you to see an extended asset allocation view, whereas the drop-down menus below will allow you to home in on specific areas of the portfolio (by product type or different arrangements).



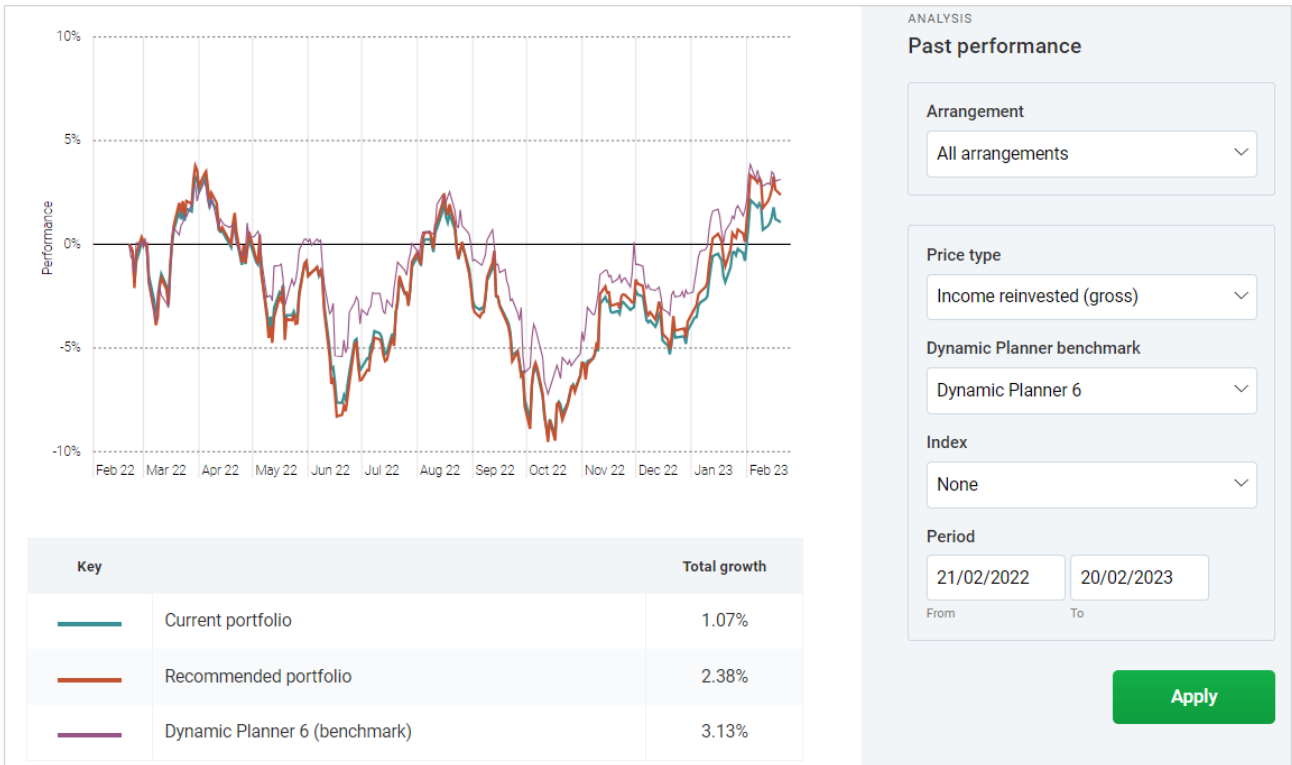
The third section of Analysis is the Global Exposure chart. This displays where the client's assets are held globally. Again, on the right-hand side of the screen you will see the option to adjust the data accordingly as you can home in on specific product types or arrangements.



The next section in Analysis is Portfolio Risk. Again, this is similar to the Client Review however, in addition to the client's current portfolio and selected benchmark, the efficient frontier also maps the recommended portfolio. On the right-hand side of the page, you can use the drop down menus to home in specific areas such as product types, funds and individual arrangements.

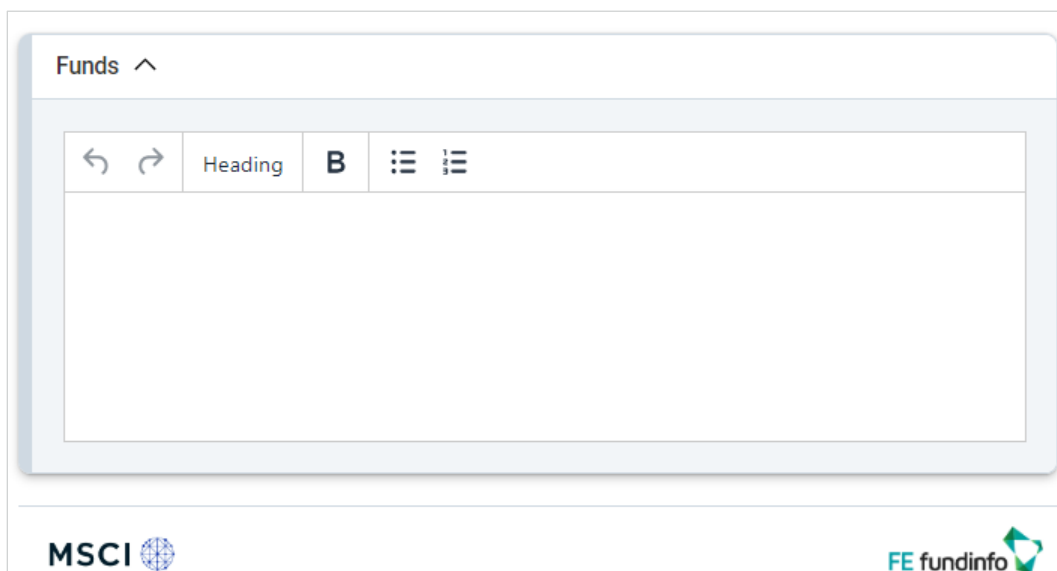


The next section is the Past Performance. On the right-hand side, you can use the drop down menus to look at individual products, adjust the benchmark or add an index. You can change the price type and also update the time period.





As you scroll down the page, you will find a free type box where you can add your own comments about the funds' performance and use the formatting tools.

Remember to hit **Apply** if you make any edits in the right-hand side menu.



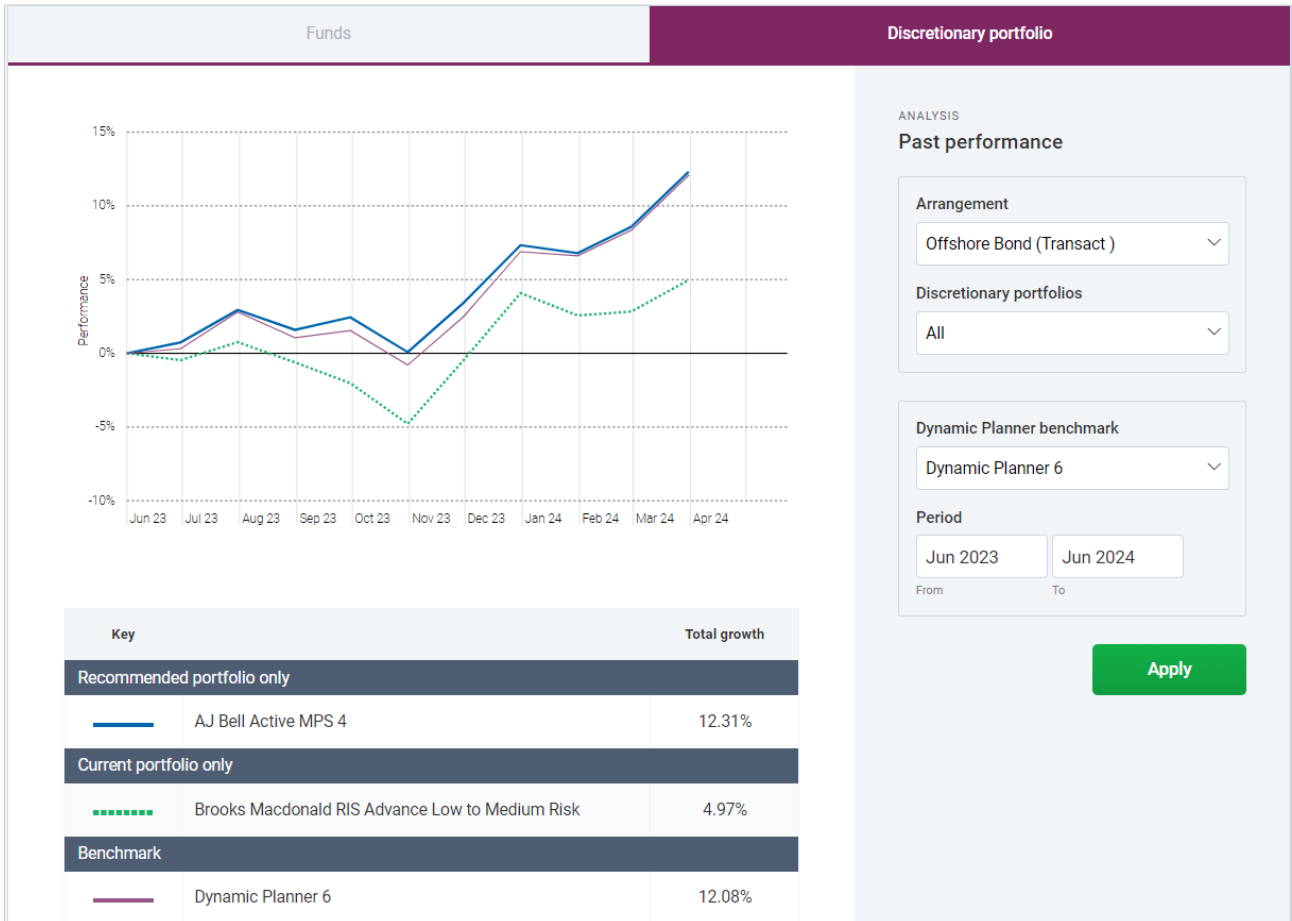
Funds ^

← → Heading **B** ☰ ☷

MSCI  FE fundinfo 

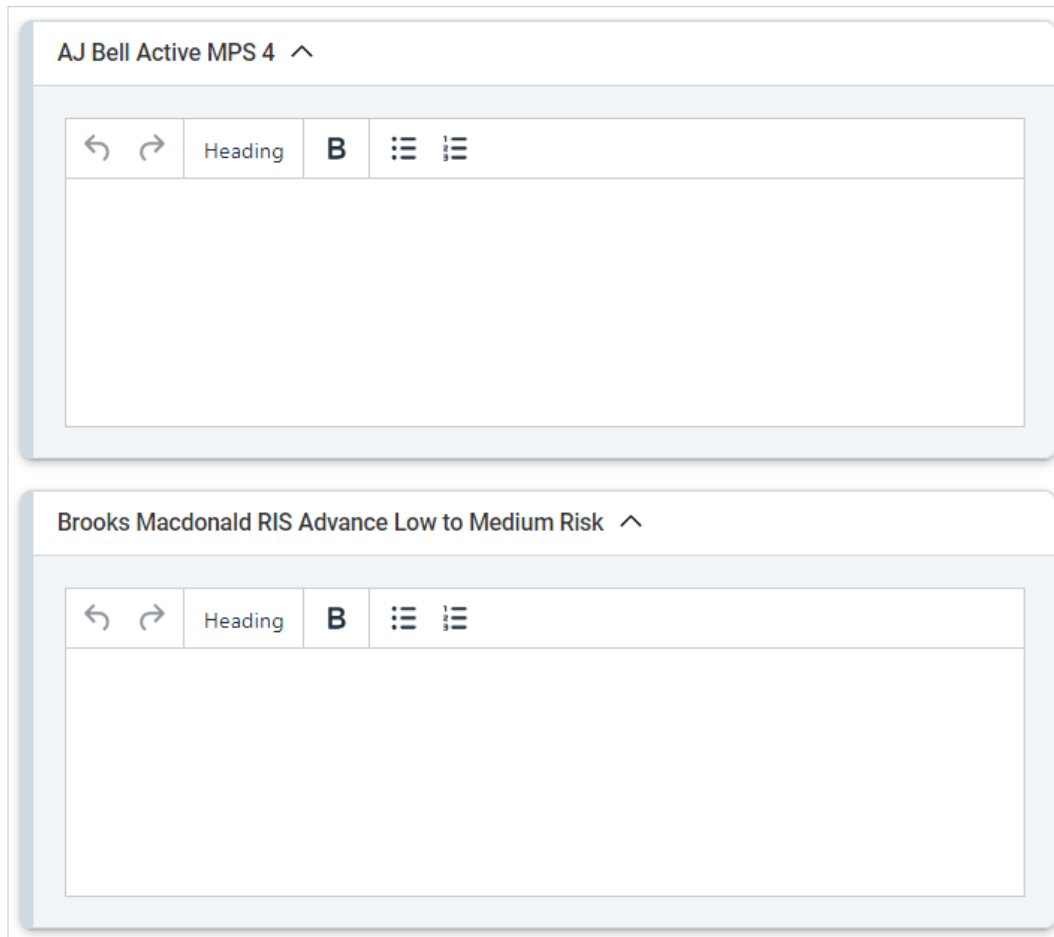
If you made a recommendation for any arrangements invested in a discretionary portfolio risk profiled by Dynamic Planner, you will be able to see their past performance in the Discretionary Portfolio tab.

From the right-hand side, you can use the drop-down menus to look at individual products or an individual MPS. You can adjust the benchmark and update the time period.



As you scroll down the page, for each of the discretionary portfolios, you have the option to add your comments in the free-type boxes and use the formatting tools.

Remember to hit **Apply** if you make any edits in the right-hand side menu.

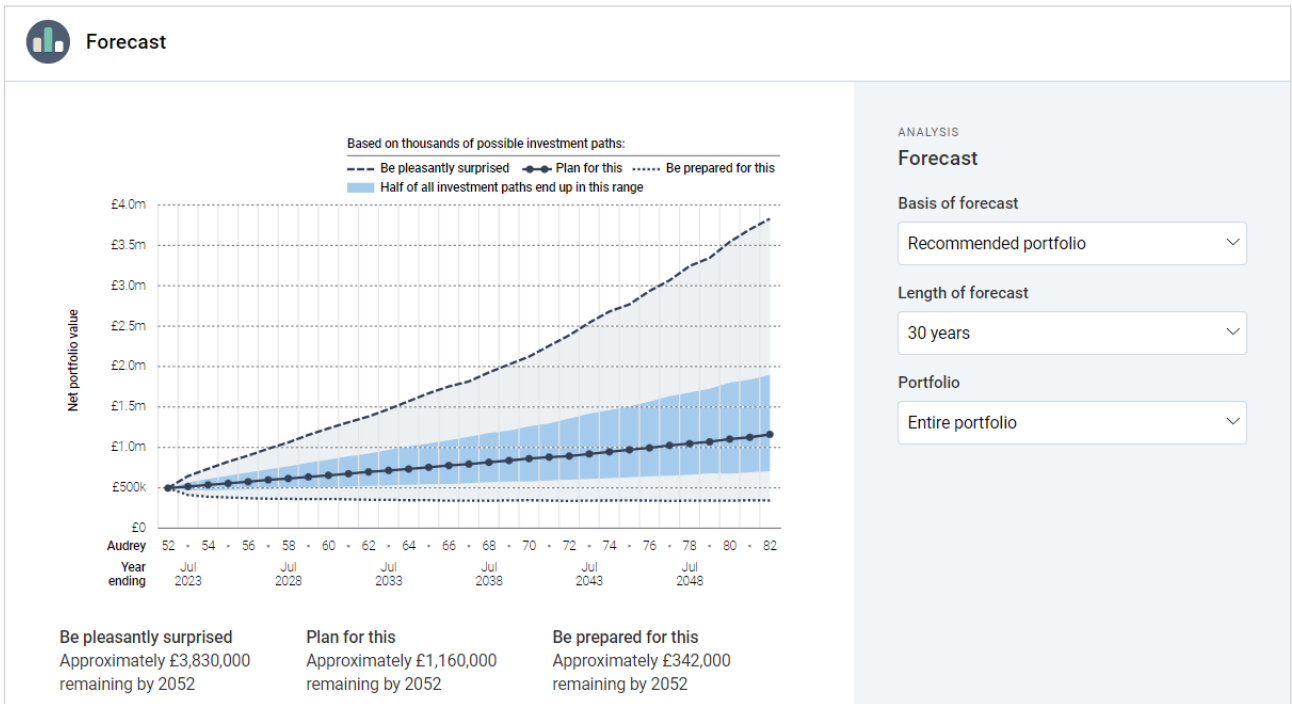


The image shows two comment boxes for discretionary portfolios. Each box has a title and a rich text editor toolbar. The first box is titled "AJ Bell Active MPS 4" and the second is titled "Brooks Macdonald RIS Advance Low to Medium Risk". Both boxes have a toolbar with undo, redo, heading, bold, and list options.

If you would like to find out more about the **risk profiles past performance since September 2005**, please visit the MSCI website by using the link below:


<https://www.msci.com/dynamic-planner>

The final area of the Analysis section is the Forecast chart. This chart displays information covering 3 different outcomes. On the right-hand side of the page, you have the opportunity to utilise the drop down menus and edit the chart by selecting either recommended or current portfolio, length of forecast and home in on specific areas of the portfolio (by product type or arrangement).




2.6 Suitability

The final section of the Recommendation module is Suitability and it is split into four different sub-sections: Overview, Products, Funds and Next Steps.

 Suitability
Overview
Products
Funds
Next Steps

In Overview, you can outline the Client objectives, Other investment preferences, Current situation and Aims of your recommendation. In each text box, you can use simple formatting, like Heading, Bold, Bullet points and Numbered lists, to bring to light the salient points of your recommendation.

 **Overview**

Reference previous report

Client objectives

← → Heading **B** ☰ ☷

After our annual review, we agreed you would like to adjust your portfolio to reflect your selected benchmark risk level, take advantage of your ISA allowance, increase your contributions to your bond and realign your pension portfolio.

Other investment preferences

← → Heading **B** ☰ ☷

You have not specified any investment preferences however we have agreed that any new funds recommended for your portfolio need to be aligned with your selected benchmark risk level.

Current situation

↩ ↪ Heading **B** ☰ ☷

Your situation has not changed since our meeting last year.


Aims of your recommendation

↩ ↪ Heading **B** ☰ ☷

- Increase your portfolio
- Maintain its tax efficiency
- Keep it aligned with your selected benchmark risk profile 7

In the top left-hand corner of Overview, if you wish to refer the client to a previous review report issued on a certain date, you can toggle on the 'Reference previous report' button.

Please note this option will instantly remove the Client objectives, Other investment preferences and Current situation sections which have already been covered by the previous review report. You can still add notes in the Aims of your recommendation text box.

 **Overview**


Reference previous report Refer client to report issued on

Aims of your recommendation

↩ ↪ Heading **B** ☰ ☷

- Increase your portfolio
- Maintain its tax efficiency
- Keep it aligned with your selected benchmark risk profile 7

In the Product justification, you can outline the rationale behind your recommendation and use bullet points to highlight the main features of each product/provider.


Rationale for provider and product recommendations

Product justification

Provider justification

ISA (abrdn Elevate) / Audrey

↶ ↷ Heading **B** ☰ ☷

- Tax efficient
- Simple, cost-effective product
-

RECOMMENDATION VALUE
£60,000


Offshore Bond (Transact) / Audrey

↶ ↷ Heading **B** ☰ ☷

- Preferential, low fund management charges
- Free switching
-

RECOMMENDATION VALUE
£32,000

If you linked your recommendation to a target market, you will be able to import the Product justification and the Provider justification by clicking **Add target market wording**.


Rationale for provider and product recommendations

Product justification

Provider justification

Retirement Account - SIPP (Advance by Embark) NEW / George

↶ ↷ Heading **B** ☰ ☷ Add target market wording

A flexible way to save for your retirement, allowing you to consolidate your existing pensions, providing you with access to a wide range of assets, giving you the opportunity for potential capital growth

RECOMMENDATION VALUE
No value

You can also type your own wording before or after importing the justification from the target market, see example below:

Rationale for provider and product recommendations

Product justification

Provider justification

Advance by Embark

↶ ↷
Heading
B
☰ ☷
Add target market wording

We have looked at various providers and

Embark Group is a trading name of Embark Group Limited and became part of the Lloyds Banking Group in January 2022. I have used this provider for many years and it is a dependable platform with a wide range of investment and retirement solutions that suit client segmentation.

You told me you were looking for

In the Fund section, you can outline the reasoning behind your fund recommendation:

Rationale for fund recommendations

Justification

↶ ↷
Heading
B
☰ ☷
Add target market wording
▼

We have specifically recommended funds risk profiled by Dynamic Planner so that a consistent approach to investment risk is maintained throughout your portfolio, in line with your selected benchmark risk level 7.

If you linked your recommendation to a target market, you will be able to import the Fund justification by clicking **Add target market wording**.

Rationale for fund recommendations

Justification

↶ ↷ Heading B ☰ ☰ Add target market wording ▾

We have specifically recommended f Model portfolio > New Active funds consistent approach to investment risk is maintained throughout your portfolio, in line with your selected benchmark risk level 7.

New Active funds

This model portfolio has been researched and designed to ensure your portfolio is growing in line with your risk profile. In addition to a risk profile 7 badge, the funds also have a Premium Research badge signifying that they have demonstrated excellent performance and efficiency over a period of 5 years.

In Next Steps, you can use the default bullet pointed list or you can toggle on the button below and type your own Next Steps.

Next Steps

This is the default text that will appear in the report as next steps for your client

- Please complete, sign and return the relevant enclosed application form.
- Please instruct your bank to send funds to cover your investment and our initial fee to the platform's bank account (details already provided).
- We will invest the money on your behalf and notify you once this is done.
- You will receive correspondence from the platform, including contract notes for the new funds and your username and password for online access to your investment account.
- We will call you after your new arrangements have been put in place to check you have everything you need and to arrange our next review meeting.

Write my own next steps

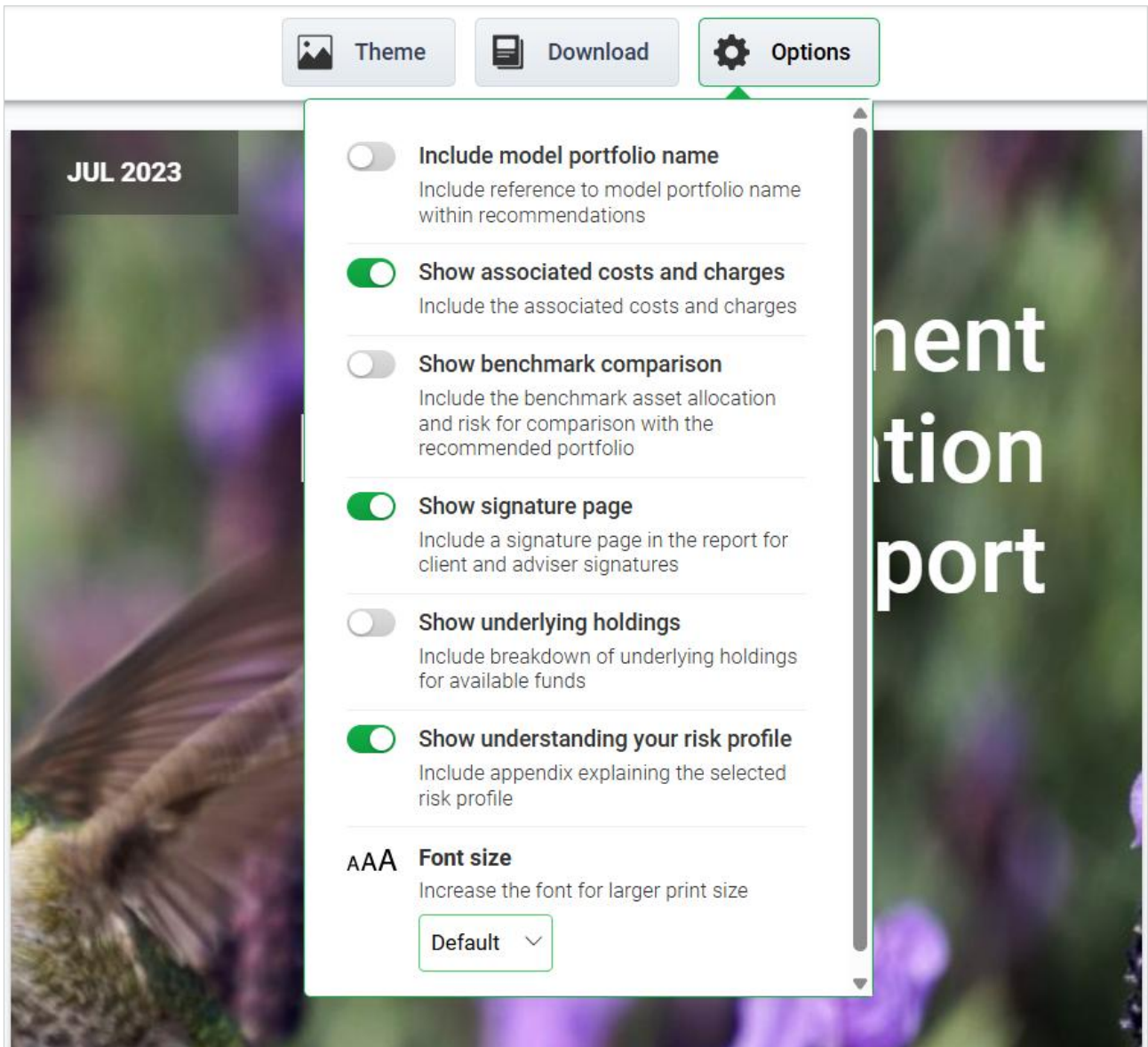
↶ ↷ Heading B ☰ ☰

- Please sign and submit the relevant online application forms.
- We will invest the money on your behalf and notify you once this is done.
- You will also receive notification from the platforms once the application have been received
- We will call you after your new arrangements have been put in place to check you have everything you need and to arrange our next review meeting.

2.7 Generating the report

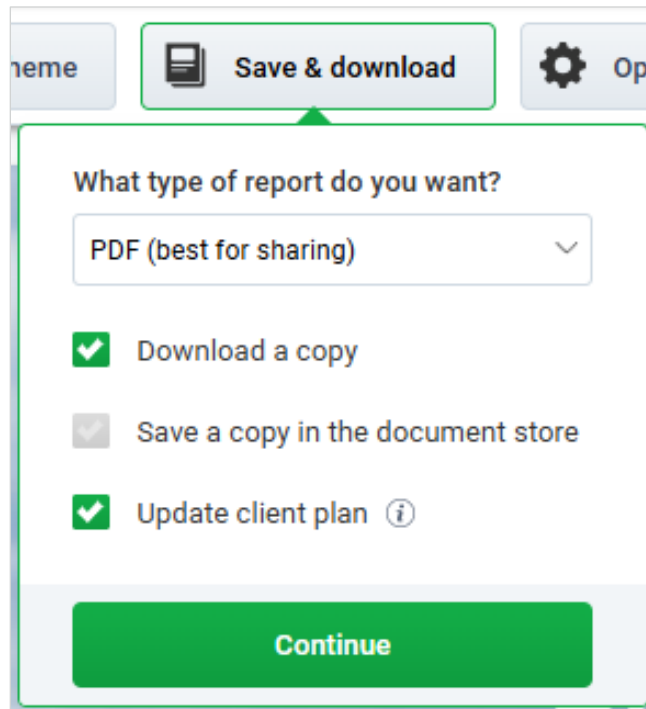
To generate the report, scroll back to the top of the page and hit the **green Report** button in the top right-hand corner. This is visible on all pages as you work through the process and can be generated at any point during the process.

Select the “Recommendations Report” and you will be taken to the preview screen. The Options box will allow you to select what you would like to include in the report by toggling on or off different options.



To download the report as a PDF or a Word document, click the **Save & download** button at the top of the page.

Keep the **Update client plan** toggled on if you want to update the client dashboard with the latest client objectives. If you use a back office integration tick the **Save a copy in the document store** to export the report to your back office/ CRM system. Click **Continue**, then **Update** to complete the process.



name **Save & download** Opt

What type of report do you want?

PDF (best for sharing) ▾

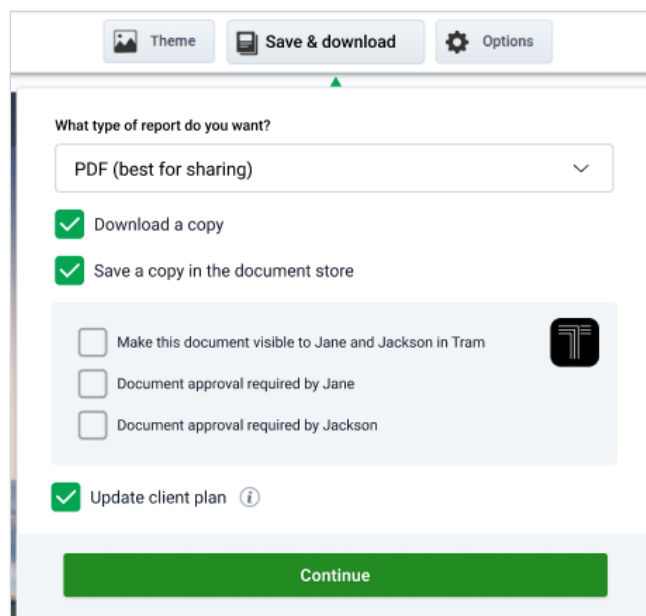
Download a copy

Save a copy in the document store

Update client plan ⓘ

Continue

If your clients have access to **Tram**, when you tick the **Save a copy in the document store** button, an additional box will appear where you have the ability to make the report visible in Tram and request document approval.




Theme **Save & download** Options

What type of report do you want?

PDF (best for sharing) ▾

Download a copy

Save a copy in the document store

Make this document visible to Jane and Jackson in Tram 

Document approval required by Jane

Document approval required by Jackson

Update client plan ⓘ


Continue

If you make any changes to the report, please select **'Start a new report'** to ensure that the report is updated with the latest changes. Keep in mind that selecting 'Pick up where you left off' will not reflect the changes.

Select report ✕

Create new report | Download saved reports

Pick up from where you left off




Recommendations Report

Pick up the report that was being edited on 01/11/2023 15:52 by Kat Flanagan

NOTE: This report contains all the changes you made to the report preview. However, if any of the underlying data has changed since you generated the report, they will not be reflected here.

Start a new report ⓘ



Recommendations Report



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