



SYNAPTIC RISK

USER GUIDE



SYNAPTIC
RISK

Version 1.3
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1. Introduction

Synaptic Software Limited has combined its market leading research tool "Synaptic" with the strength and depth of the Moody's Analytics (formerly known as Barrie + Hibbert) risk framework to create one easy to use solution, which provides:

- Clear, consistent data on investment portfolios enabling you to deliver informed investment advice to clients. These investment portfolios could include: funds, portfolios, synthetic risk rated instruments (SRRIs) including discretionary fund manager (DFM) portfolios
- The ability to use the ratings to support the recommendation of portfolios on your approved lists, dovetailing to your firm's risk categories
- The information required to evidence the correct risk categorisation of clients' investments – and indeed alert you to the need for any rebalancing to maintain the correct level of exposure to risk
- The ability for fund managers and providers to understand where their funds and portfolios fit into an adviser firm's investment strategy
- The Synaptic Risk table and fund factsheets are updated quarterly

2. What is Included in the Risk Service?

The Risk Service is available within the Synaptic Suite.

Risk Table

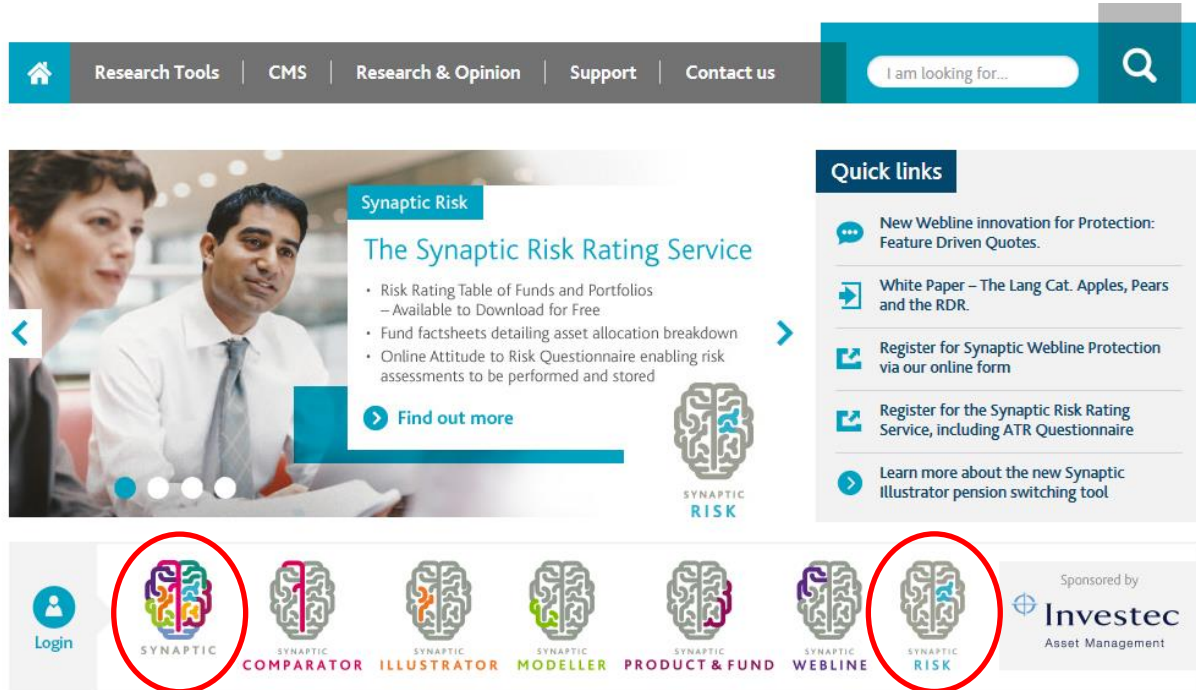
- Free access to the online, searchable and downloadable table of risk rated funds and portfolios. These outputs are designed to form part of your company's compliance regime
- Downloadable Risk Fact Sheets that detail the asset allocation breakdown and 'Capacity for Loss' quotient of rated funds and portfolios

Attitude to Risk Questionnaire

- Access to the online and downloadable Synaptic Attitude to Risk Questionnaire and client modules, enabling risk assessments to be performed and stored
- Free access to the online Synaptic Attitude to Risk Questionnaire even if you are not a current Synaptic customer – please register using the form on the risk area of the website www.synaptic.co.uk

3. Accessing the Risk Service in the Synaptic Suite

Once you have received your log in details via email, visit the Synaptic Software website – www.synaptic.co.uk and scroll down the screen until you find the 'log in' option.



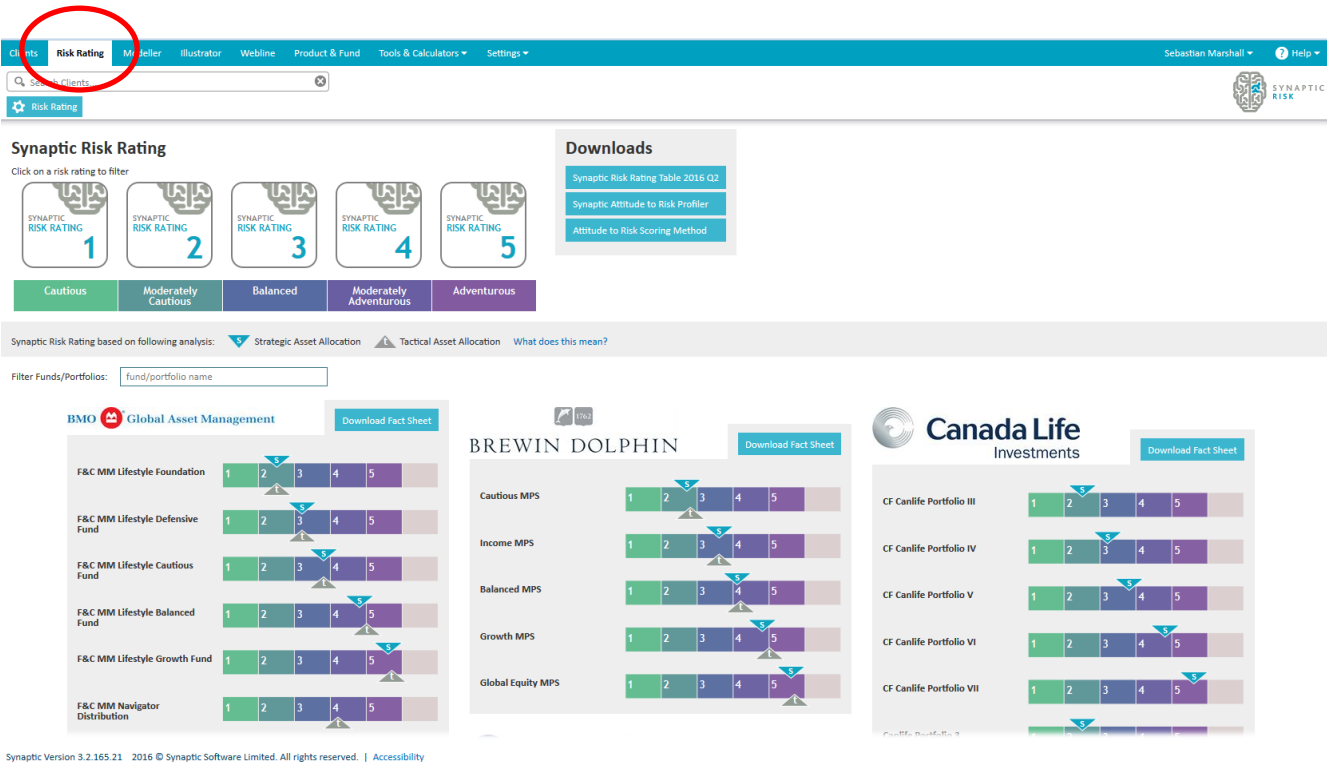
There are two ways to sign in.

Click on Synaptic OR Synaptic Risk

Either will take you to the Synaptic Software login page as shown below where you can sign in.

A screenshot of the Synaptic login page. At the top is the Synaptic logo. Below it is a 'Welcome' message with a warning: 'Please enter your security details. Unauthorised access could lead to prosecution.' The login form includes fields for 'User Name' (containing 'sarahg') and 'Password' (masked with dots), a 'Sign In' button, and a link for 'Forgotten your password?'. At the bottom, there is a Unipass logo and a link to 'Click here to sign in with a Unipass certificate'.

After signing in you will be presented with the following screen. The Risk Service is contained within its own tab as highlighted below. All the Asset Managers on the Synaptic Risk Service are shown on this initial screen.



This screen has the following functions:

Search for individual funds or portfolios

Selecting any of the individual Risk Rating buttons will show only those funds & portfolios within the category selected

Downloads of the table, questionnaire and scoring method are available

Individual factseets can be downloaded

Clients

Risk Rating

Modeller

Illustrator

Webline

Product & Fund

& Calculators

Settings

Sebastian Marshall

Help

Search Clients...

Risk Rating

Download Fact Sheet

Adventurous Portfolio

1 2 3 4 5

Income Seeker Portfolio

1 2 3 4 5

Growth Seeker Portfolio

1 2 3 4 5

Income Focus Portfolio

1 2 3 4 5

Temperate Portfolio

1 2 3 4 5

Growth Focus Portfolio

1 2 3 4 5

Lower Risk Income Portfolio

1 2 3 4 5

MP6

1 2 3 4 5

MP7

1 2 3 4 5

Premier Asset Management

Download Fact Sheet

Premier Managed Portfolio Service Capital Builder Portfolio

1 2 3 4 5

Premier Managed Portfolio Service Capital Builder Plus Portfolio

1 2 3 4 5

Premier Managed Portfolio Service Income and Growth Portfolio

1 2 3 4 5

Premier Managed Portfolio Service Income Portfolio

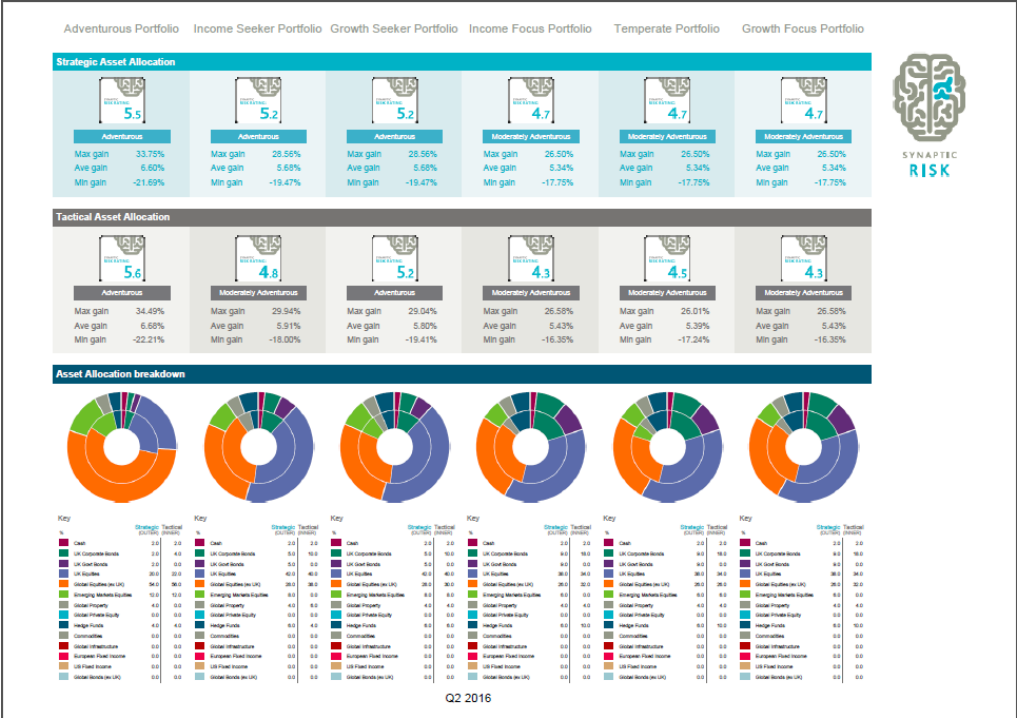
1 2 3 4 5

Premier Managed Portfolio Service Conservative Portfolio

1 2 3 4 5

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An example of a Risk Rating Factsheet is detailed below:



4. Accessing the Attitude to Risk Questionnaire

Adding a new client or searching for an existing client is easily completed. You can also access the Attitude to Risk Questionnaire Reports that you have previously saved by clicking on the report button:

Tommy Test

Mr

Tommy Test

8 Grove Square

Hampshire

PO15 7AA

06/07/1976

Male

Smoker

Occupation

Home

Office

Mobile

Email

Salary £

Service Level

Attitude to Risk: Balanced

External identifier

You can access previously completed Risk Questionnaires for your chosen client by clicking on the report.

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5. Using Synaptic Attitude to Risk Questionnaire

When a new client is set up in the client module, you can click on the 'Edit' button alongside 'Attitude to Risk' to access the questionnaire.

Penelope Holmes

Ms

Penelope Holmes

2 Straw Road

Ville

Herts

SG5 4lk

10/10/1970

Female

Smoker

Occupation

Home: 08439853491

Office: 07438948947

Mobile: 07984945766

Email: Test@tets.com

Salary £

Service Level

Attitude to Risk: Balanced

Edit...

Report

CAPITA

Questions

Question	Answer
People who know me would describe me as a cautious person.	No Strong Opinion
I feel comfortable about investing in the stockmarket.	Agree
I generally look for safer investments, even if that means lower returns.	No Strong Opinion
Usually it takes me a long time to make up my mind on investment matters.	Agree
I associate the word 'risk' with the idea of 'opportunity'.	Agree
I generally prefer bank deposits to riskier investments.	Disagree
I find investment matters easy to understand.	Agree
I am willing to take substantial investment risk to earn substantial returns.	Disagree
I've little experience of investing in stocks and shares.	No Strong Opinion
I tend to be anxious about the investment decisions I've made.	Disagree
I'd rather take my chances with higher risk investments than increase the amount I'm saving.	Disagree
I'm concerned by the volatility of stockmarket investments.	Agree

result

The answers to the questions indicate you are Moderately Adventurous.

Moderately Adventurous investors do not typically regard themselves as cautious people and are inclined to view risk as a source of opportunity rather than as a threat. They generally have significant experience of investment and find investment matters fairly easy to understand. They tend to make investment decisions relatively quickly and are not usually particularly anxious about the investment decisions they have made. They typically look for higher returns rather than safe investments. They are reasonably comfortable about investing in the stockmarket and typically prefer riskier, but higher returning, investments to keeping money in bank deposits.

Your attitude to risk was set on 08 August 2013.

Credited for Use Client by the Attorney of the Attorney on 21 November 2013

Page 2 of 2

If you have previously completed a questionnaire for your client, you can easily access the report

You also have the option to complete a new questionnaire by selecting ‘change’.

Penelope Holmes

New Action...

Add new client

Save

Cancel

Delete

Personal Details

Holdings

Goals

Title

Ms

Name

Penelope

Holmes

Address

2

V

H

Postcode

S

Date of Birth

2

Sex

Smoker

Occupation

Home

Office

Mobile

Email

T

Salary £

Service Level

- Please select -

Attitude to Risk

Balanced

Edit...

Report

Client Attitude to Risk

Attitude to Risk:

Balanced

Description:

Balanced Investors do not particularly regard themselves as cautious people and have no strong positive or negative associations with the notion of taking risk. They will typically have some experience of investment and a degree of understanding of investment matters. They will usually make investment decisions reasonably quickly and don't tend to be particularly anxious about investment decisions they have made. They can be inclined to look for safer investments rather than higher returns, but understand that investment risk may be required to meet their investment goals. While they will take investment risk, they are still not particularly comfortable with investing in the stockmarket and get more comfort from bank deposits than riskier investments.

Last Updated:

09/06/2014

Override reason:

qwerrt

Generate report

Change

Close

The Attitude to Risk Questionnaire is easy to use, with your client’s replies captured by drop down.

Set Risk Manually

Cautious

People who know me would describe me as a cautious person.

Not yet answered

I feel comfortable about investing in the stockmarket.

Not yet answered

I generally look for safer investments, even if that means lower returns.

Not yet answered

Usually it takes me a long time to make up my mind on investment matters.

Not yet answered

I associate the word "risk" with the idea of "opportunity".

Not yet answered

I generally prefer bank deposits to riskier investments.

Not yet answered

I find investment matters easy to understand.

Not yet answered

I am willing to take substantial investment risk to earn substantial returns.

Not yet answered

I've little experience of investing in stocks and shares.

Not yet answered

I tend to be anxious about the investment decisions I've made.

Not yet answered

I'd rather take my chances with higher risk investments than increase the amount I'm saving.

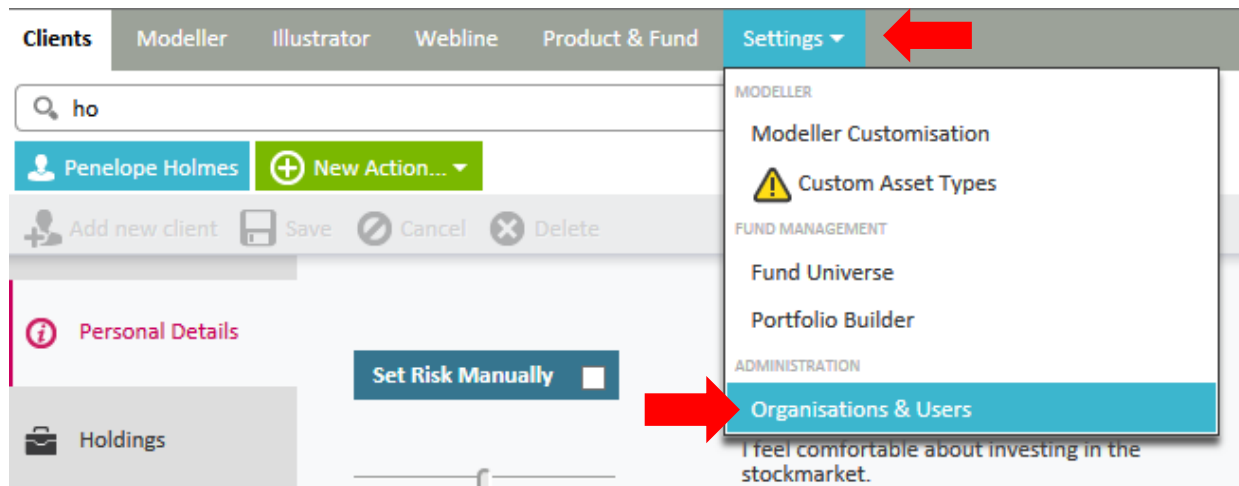
Not yet answered

I'm concerned by the volatility of stockmarket investments.

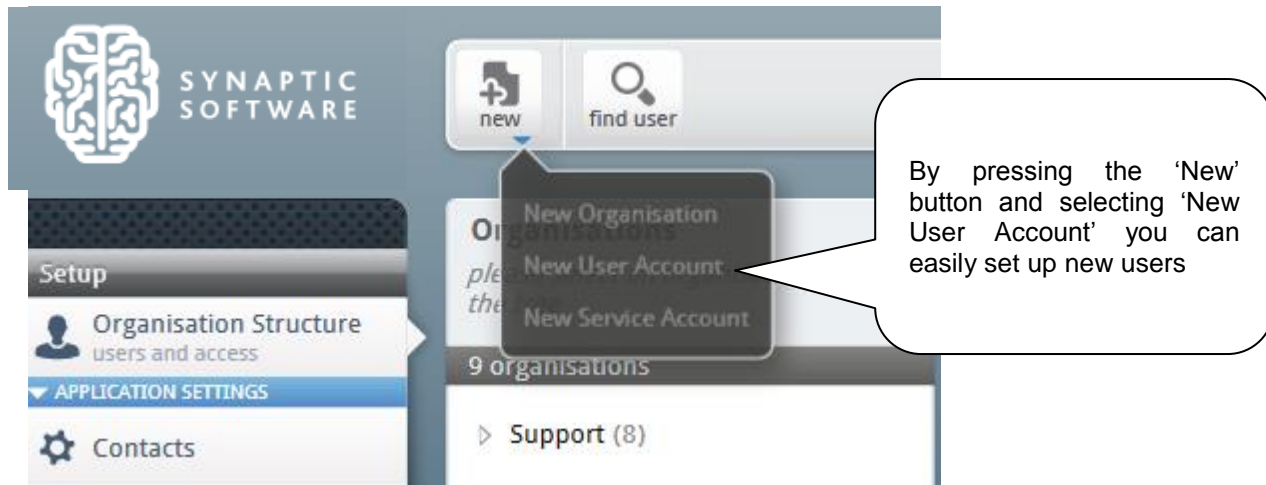
Not yet answered

6. Adding & Removing Users from the Client Module

Select the 'Organisations & Users' drop down menu from the 'Settings' tab.



By pressing the 'New' button and selecting 'New User Account' you can easily set up a new user. We use an individual's email as user name as this normally streamlines things. There is also a delete button for old records.



Fill in the required details to complete set up.

At the bottom of the set up page, you will find confirmation of the number of accounts that you are able to set up.

If you experience difficulty accessing the Risk Rating service or Attitude to Risk questionnaire, please contact our Support Team on **0800 028 0033** option 1 or email support@synaptic.co.uk

If you require additional licences, please contact our Sales Team on **0800 783 4477**, alternatively email sales@synaptic.co.uk

Products & Services from Synaptic Software:

SYNAPTIC CLIENT CARE

SYNAPTIC COMPARATOR

SYNAPTIC MODELLER

SYNAPTIC PRODUCT & FUND

SYNAPTIC RISK

SYNAPTIC WEBLINE

SYNAPTIC WEB SERVICES



SYNAPTIC

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