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SYNAPTIC RISK

USER GUIDE

Version 1.3 Jan 2020

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 you:

- 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 service also provides 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 Service table and fund factsheets are updated quarterly

2. What us Included in the Risk Service?

The Risk Service is available within the Synaptic Software Suite.

Risk Table

- Free access to online, searchable and downloadable table of risk rated funds and portfolios. These outputs are designed to form part of a 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 Synaptic Suite

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

SYNAPTIC SOFTWARE

Advisers | Providers | Fund Managers | Sign up for Connection | Synaptic Update Manager

Sales: 0800 783 4477 / Support: 0800 028 0033

Solutions | Insights | Support | Contact us

I am looking for...

Financial Services Software for Advisers - Research and Protection

D2C Proposition

Find out how we can assist your Direct to Consumer launch

Call us on 0800 7834477 or email sales@synaptic.co.uk

Contact us

SYNAPTIC WEBLINE

Quick links

- View our upcoming events and register here
- Register here for Synaptic Risk
- Register for Synaptic Webline Protection via our online form
- COVER and Synaptic Software join hands to gaze into the future of protection

Login

SYNAPTIC

SYNAPTIC COMPARATOR

SYNAPTIC MODELLER

SYNAPTIC PRODUCT & FUND

SYNAPTIC WEBLINE

SYNAPTIC RISK

SYNAPTIC ANALYSER

There are two ways to sign in. Click on either the Synaptic or Synaptic Risk icon, either will take you through to the following login page:

SYNAPTIC

Welcome

Please enter your security details. Unauthorised access could lead to prosecution.

User Name

Password

Sign In

[Forgotten your password?](#)

[Register now](#)

Unipass

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.

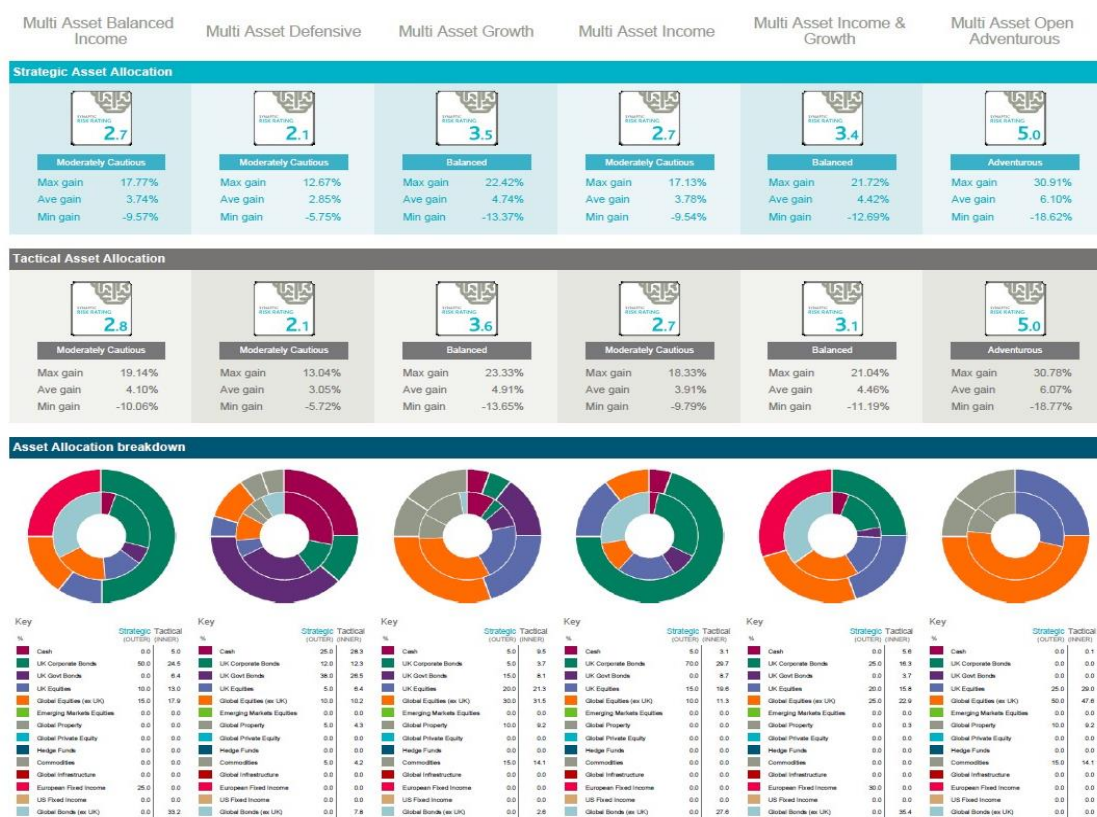
The screenshot shows the Synaptic Risk Rating interface. At the top, there are three tabs: **Clients**, **Risk Rating** (highlighted), and **Modeller**. Below the tabs is a search bar labeled "Search Clients...". The main content area is titled "Synaptic Risk Rating" and includes a sub-header "Click on a risk rating to filter". Below this are five buttons labeled 1 through 5, each with a "SYNAPTIC RISK RATING" label. Below these buttons are five categories: Cautious, Moderately Cautious, Balanced, Moderately Adventurous, and Adventurous. The "Downloads" section shows three links: "Synaptic Risk Rating Table 2019 Q4", "Synaptic Attitude to Risk Profiler", and "Attitude to Risk Scoring Method". Below the downloads, there is a section for "Synaptic Risk Rating based on following analysis:" with three options: Strategic Asset Allocation, Tactical Asset Allocation, and "What does this mean?". A filter box labeled "Filter Funds/Portfolios:" is present. The main content area displays three asset managers: Aberdeen Standard Capital, Aberdeen Standard Investments, and Aegon. Each asset manager has a list of funds/ports with their respective risk ratings and a "Download Fact Sheet" link.

The screen has the following functions:

The screenshot shows the Synaptic Risk Rating interface with three callouts explaining its functions:

- Clicking any of the risk rating buttons will reduce the list of funds and portfolios to only that risk rating selected** (pointing to the risk rating buttons 1-5).
- Search for individual funds or portfolios here** (pointing to the "Filter Funds/Portfolios:" search bar).
- Click any of these links to download a printable copy of these documents** (pointing to the "Downloads" section).

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:

Personal Details

Title: Mr

Name: Example Test

Address: Example Road, Testshire

Postcode: AAA 1111

Date of Birth: 04/11/1987

Sex: ☒ Male ☐ Female

Smoker: ☐ Yes ☒ No

Occupation: Baker

Home:

Office:

Mobile:

Email: test@test.com

Salary £: 20000

Service Level: Platinum

Attitude to Risk: Balanced Edit... Report

External identifier:

SYNAPTIC RISK
An objective risk measure utilising Moody's stochastic engine

SYNAPTIC MODELLER
Sophisticated risk analysis tool providing meaningful and consistent measurement

SYNAPTIC COMPARATOR
Full charges analysis at platform, product, fund and adviser charging levels

SYNAPTIC WEBLINE

SYNAPTIC PRODUCT & FUND

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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.

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.	No Strong Opinion
If I 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 the stock and bond markets and are comfortable with the risks involved in making investment decisions. They typically look for higher returns rather than safer 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 06 August 2013.

Created for client by the risk rating officer on 27 November 2013

You also have the option to run a new questionnaire by selecting 'change'.

The screenshot shows the Synaptic Risk web application interface. At the top, there's a navigation bar with tabs: Clients, Risk Rating, Modeller, Analyser, Comparator, Webline, Product & Fund, Tools & Calculators, and Settings. A search bar for clients is present. Below the navigation bar, there's a sidebar with icons for Personal Details, Holdings, Income Sources, Accumulation Goals, and Retirement Income Goals. The main content area shows a 'Client saved' confirmation message. A modal window titled 'Client Attitude to Risk' is open, displaying the client's current risk attitude as 'Balanced'. The modal includes a description of the risk attitude and a 'Last Updated' date of 27/01/2020. At the bottom of the modal, there are three buttons: 'Generate Report', 'Change' (highlighted with a red box), and 'Close'. The background shows a grid of icons for various Synaptic Risk tools: Synaptic Risk, Synaptic Modeller, Synaptic Analyser, and Synaptic Comparator.

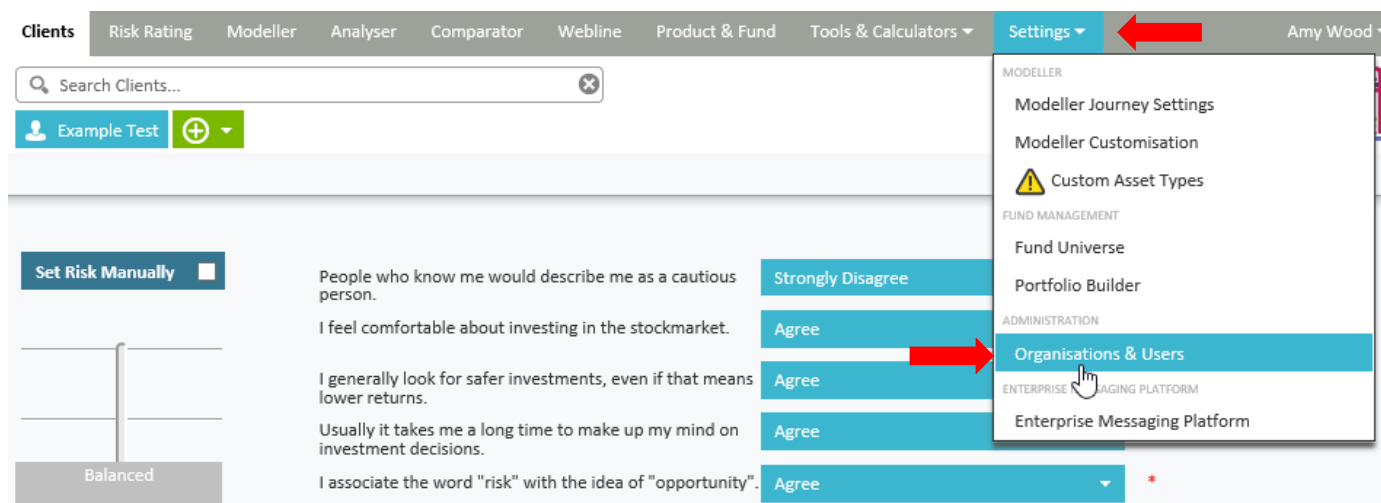
The Attitude to Risk Questionnaire is easy to use, with the client's replies captured by drop down.

The screenshot shows the 'Set Risk Manually' questionnaire interface. On the left, there's a vertical slider with a 'Balanced' label. The main area contains a list of statements with corresponding dropdown menus for selecting the client's response. Each statement is followed by a red asterisk, indicating a required field.

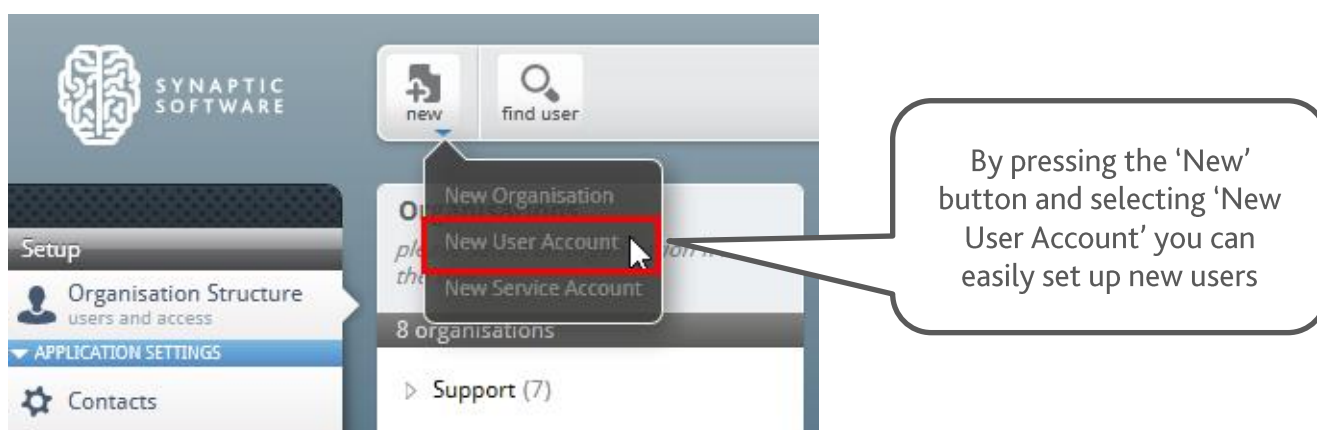
Statement	Response
People who know me would describe me as a cautious person.	Strongly Disagree
I feel comfortable about investing in the stockmarket.	Agree
I generally look for safer investments, even if that means lower returns.	Agree
Usually it takes me a long time to make up my mind on investment decisions.	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.	Agree
I've little experience of investing in stocks, shares, or investment funds.	Strongly Agree
I tend to be anxious about the investment decisions I've made.	Disagree
I'd rather take my chances with higher risk investments than have to save more.	Disagree
I'm not comfortable with the ups and downs of stockmarket investments.	Strongly Agree

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 the new users. 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.

Add New User Account

Please enter the details for the new user. Required fields are marked with an asterisk (*).

Username and Contact Details:

- username *
- forename *
- surname *
- email *
- phone *
- mobile *
- fax *
- irn *
- external id *
- password *
- confirm password *

Licenses assigned:

- ☐ Analyser
- ☒ Client
- ☐ Comparator
- ☐ ContractEnquiry
- ☐ Modeller
- ☐ PortfolioBuilder
- ☐ ProductAndFund
- ☐ Webline

Roles assigned:

- ☐ Administrator
- ☒ Adviser
- ☐ EMP Administrator
- ☐ Investment Strategy Administrator
- ☐ Modeller Journey Override
- ☐ Paraplanner

OK Cancel

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 **PRODUCT & FUND**

SYNAPTIC **WEBLINE**

SYNAPTIC **WEBLINE PLAY**

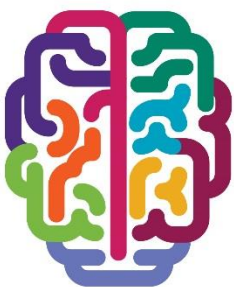
SYNAPTIC **WEB SERVICES**

SYNAPTIC **ANALYSER**

SYNAPTIC **COMPARATOR**

SYNAPTIC **MODELLER**

SYNAPTIC **RISK**



SYNAPTIC®

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