Welcome to the Dynamic Planner on demand training series. This session provides a walkthrough of the Client Profiling module.

Begin by entering the client's name in the search bar and selecting them. From the dashboard, click **Client Profiling**. Here you can rename the report and assign it to a different adviser. Click **Create** to start the profiling process.

You will automatically land on the **Summary** page which offers downloadable paper-based questionnaires via the Support Hub. While clients can complete these manually, the most efficient method is to send a Fact Find invitation, allowing clients to complete the questionnaires at their convenience on any device.

The Summary page organises the questionnaires into key sections: **Risk Profile, Sustainability Profile, Financial Wellbeing** and **Retirement Income**. The module offers flexibility, allowing you to select only the relevant sections. For instance, you might skip "Retirement Income" for a young client or focus solely on "Financial Wellbeing" to assess vulnerability.

Navigate using **Start questionnaire** or go to the left-hand menu.

The Risk section begins with the **Investor Experience** questionnaire. If your client completed this via a fact-find invitation, you can easily import their responses by clicking 'Use previous answers' and selecting the response with the most recent date and time stamp followed by 'Client completed' in brackets. After each questionnaire, you can add personal discussion notes, which will be included in the final report.

Next is our industry leading psychometric **Attitude to Risk** questionnaire, which consists of 15 questions. Again, you can import client responses from a fact-find invitation, immediately revealing their risk score.

The system checks for inconsistent answers and, if none are found, skips directly to the **Financial Personality** page which offers insights into the five core elements of a client's financial personality. Click on the arrows to reveal characteristics and scores based on their Attitude to Risk answers.

Following this is the **Capacity for Risk** questionnaire, which explores how potential investment losses could affect the client's broader financial situation and investment horizon.

The **Risk profile selection** page presents the Attitude to Risk questionnaire result. You can adjust the risk level, exploring how different profiles translate to descriptions, benchmark allocations, potential losses and gains, and past performance. An additional tab allows for further notes before you select the appropriate risk level and proceed.

The **Sustainability** questionnaire consists of 15 questions that use psychometric methods to gauge your client's sustainability preferences. After importing answers, a consistency check is done. If clear, you're taken to the **Sustainability Profile Selection** page. Here you can see the questionnaire's result and use the green boxes to review preference descriptions and psychological factors. Add your own notes and select the sustainability profile before proceeding.

The **Financial Wellbeing Questionnaire** consists of 39 questions and is divided into four areas: **health, life events, resilience,** and **capability**.

The initial questions assess the impact of your client's conditions and life events on their daily lives, while the psychometric questions delve into subjective elements such as confidence and emotional resilience to accurately gauge your client's vulnerability.

The **Analysis** page provides a breakdown of each vulnerability driver, scored from low to high. Click on the arrows to reveal influencing characteristics and to review your client's needs.

On the **Selection** page, you have the opportunity to document if your client is in vulnerable circumstances or not, or if you are unsure at this point and require further information. If designated as vulnerable, this status will be reflected on the client dashboard, provided you update the client plan during the report download process.

You can record internal notes in the **Assessment** tab and set a reassessment date - yearly, half-yearly, quarterly, or no date. In **Support for your client**, you can either use the default text or add your own notes detailing planned actions and support.

The final section is the **Retirement Income** questionnaire, comprising 11 questions. The first seven relate to key income characteristics, questions 8-10 address willingness to make changes during retirement, and the last question evaluates readiness to commit to a long-term decision.

On the **Analysis** page, you will find a radar chart displaying retirement income priorities across seven key characteristics, with scores ranging from very low to very high. Clicking the arrows provides explanations for each characteristic and their significance to your client.

The **Outcome** page allows you to record action notes related to your client's retirement strategy. Toggle on the appropriate sections and use default text or add your own notes.

To produce the client profiling report, click the green **Report** button in the top-right corner.

In **Options**, decide whether to include a signature page and adjust the font size to suit your client's needs. The left menu lets you toggle report sections on or off. **Financial Personality** is automatically greyed out but can be toggled on.

The welcome page and report content reflects only the completed questionnaires. Editable text boxes are marked with a dotted line.

The full report, including all questionnaires, is structured into the following sections:

Section 1 contains Investor Experience, Attitude to Risk, Financial Personality insights, if toggled on, Capacity for Risk, and the selected risk profile description followed by the losses and gains table.

Sections 2 and 3 offer in-depth information on the selected benchmark risk level.

Section 4 presents the client's sustainability responses, background information, questionnaire result, and selected sustainability profile.

Section 5 displays the Financial Wellbeing answers and any external support notes.

The final section includes the Retirement Income responses, the radar chart of key characteristics, their meaning and planned next steps.

Finally, click **Save and Download** to download the report in various formats and update the client plan with the questionnaire results.

You can save a copy to the document store for export to a back-office system and, if your client uses Tram, make the report visible and request approval.

If you have any questions, please contact the Support team.