



Defaqto Engage

Intelliflo Office (IO) Integration FAQs

January 2024

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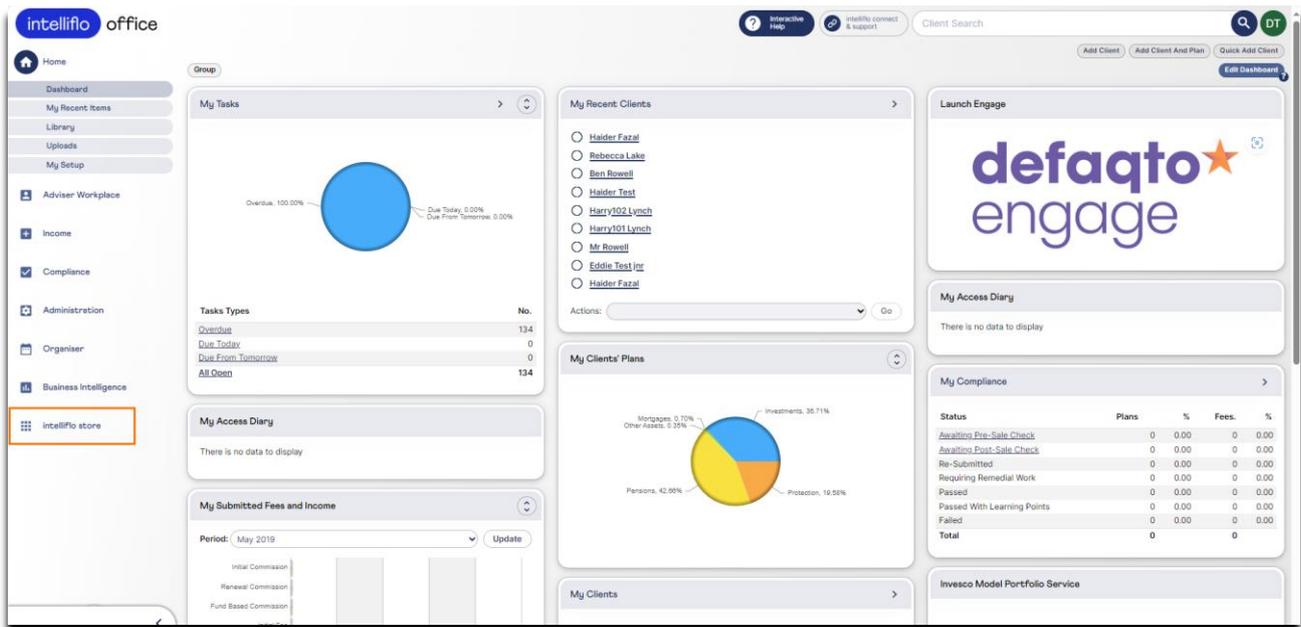
Introduction

To help advisers make the most of the integration between Intelliflo Office (IO) and Defaqto Engage, we have collated several frequently asked questions.

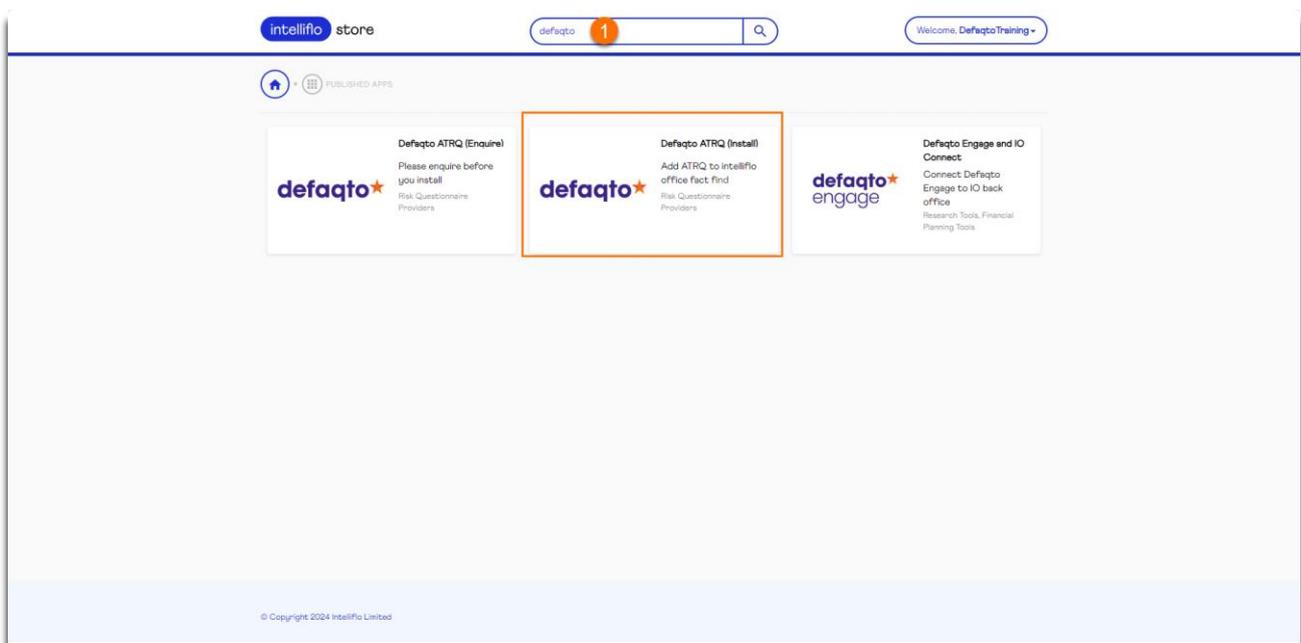
If you have any further questions regarding the functionality highlighted within this guide, please contact Defaqto Customer Support by calling 01844 295544 or emailing customersupport@defaqto.com.

Downloading the Engage ATRQ app.

Both the Engage integration linking app and Risk Profiling app can be located through the **Intelliflo store**. This can be installed prior to integrating both Engage and IO licences. Searching for **Defaqto** will provide access to all apps needed to commence integration.

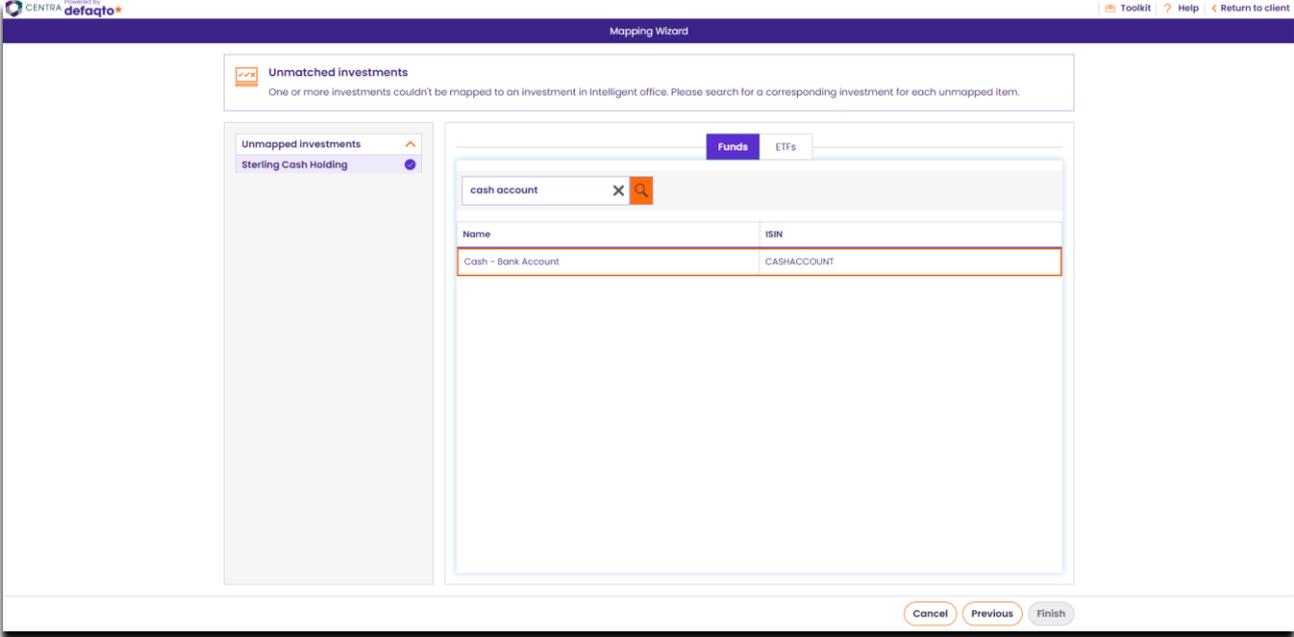


Please note the Defaqto ATR questionnaire app requires the **Defaqto ATRQ** to be used in Engage.



Default Cash Holdings

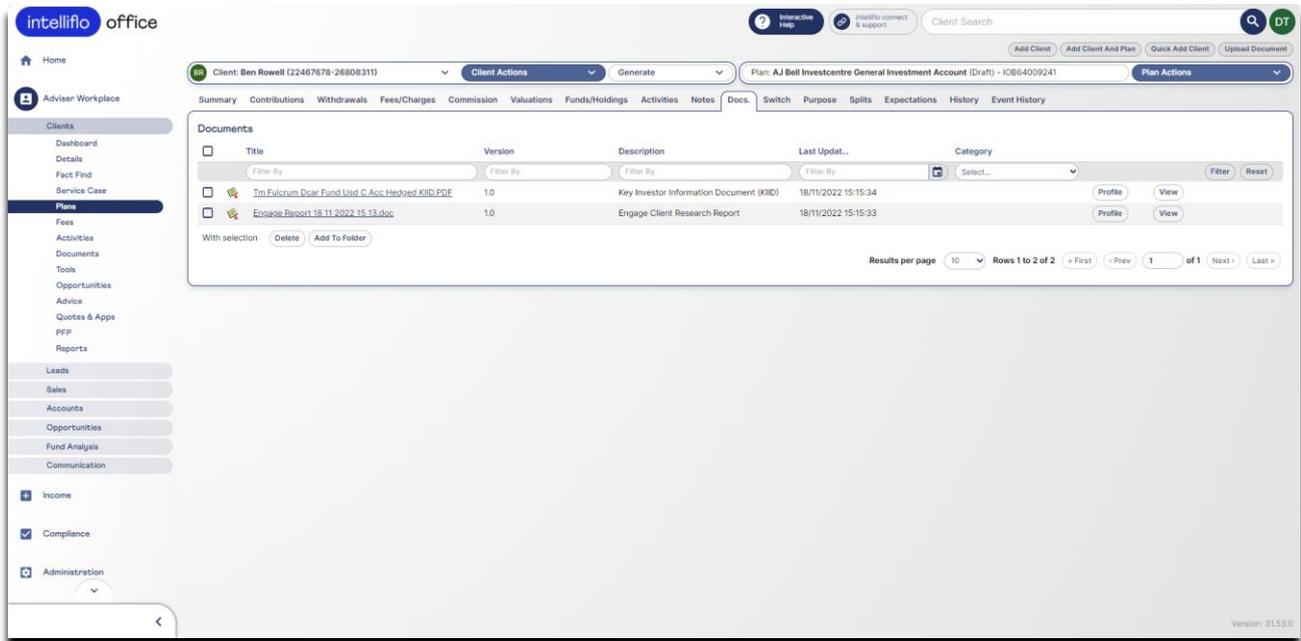
Upon starting a review, a plan may have default cash holdings which can be mapping to Engage.



By searching **Cash Account** users will locate the default holding for cash in Engage. This will be remembered for future reference once mapped.

Stored Documents

Research documents are stored locally within Engage, and several documents are posted back to iO upon completion.

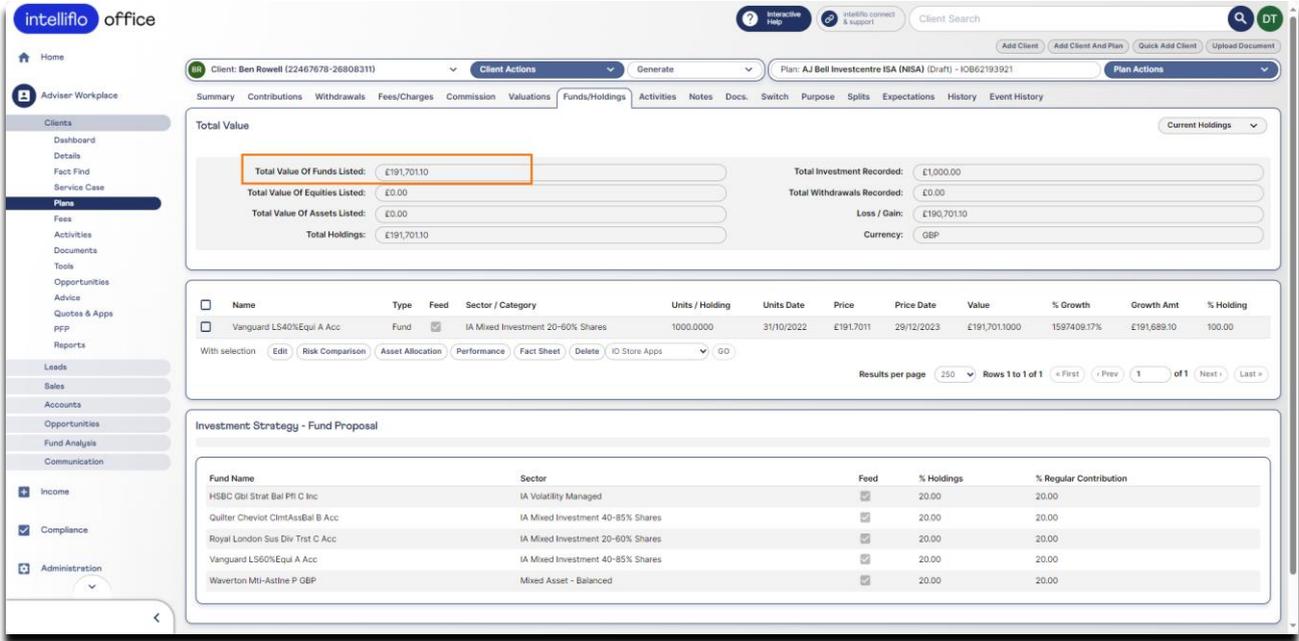


The following documents are sent back to IO after research has been **executed** in Engage:

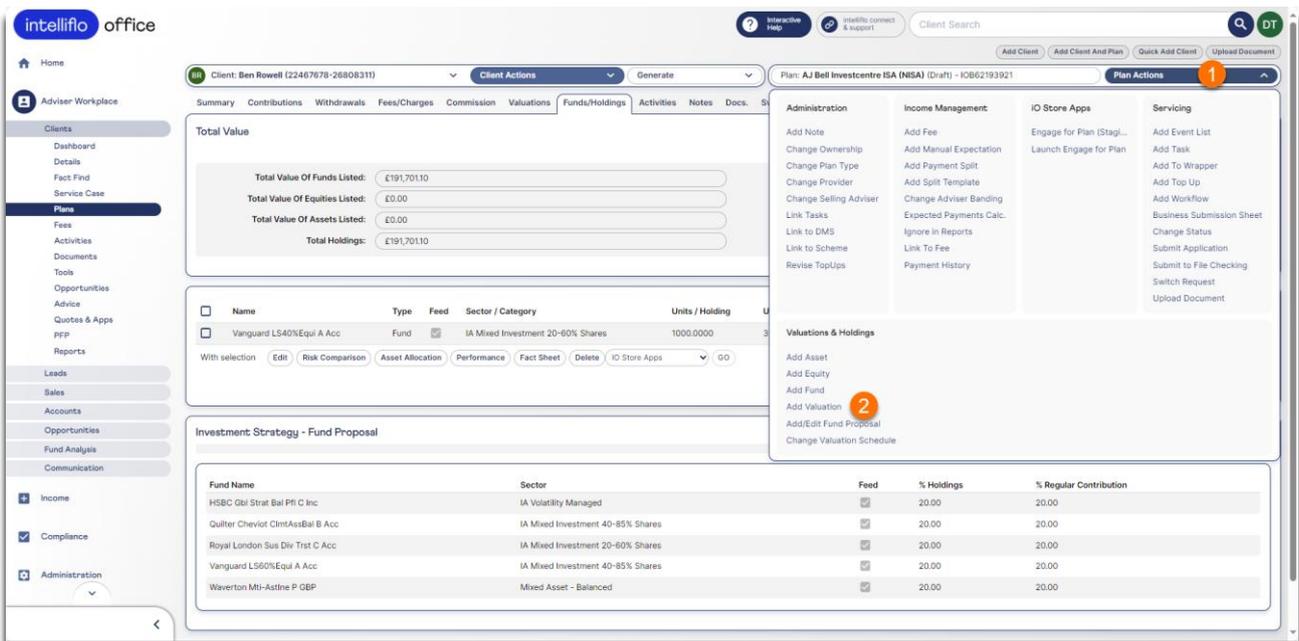
- Risk Profile
- Income Drawdown Profile
- Natural Income Profile
- Research reports (both accumulation and decumulation) *
- Product Switching*
- Suitability Reports*
- KIIDs/PRIPs/Fund factsheets/Prospectus and ESG Review*

Fund data in IO

Engage is dependent on the quality and accuracy of the data being passed through IO.



The underlying funds within a plan will need to have a value for the holdings to show in Engage. Users can then decide to continue with product and platform research or **Generate report and exit**.



To request a valuation open **Plan Actions** and the choose **Add Valuation**. A valuation can be requested electronically or entered manually. Electronic valuations can take up to 24 hours to process.

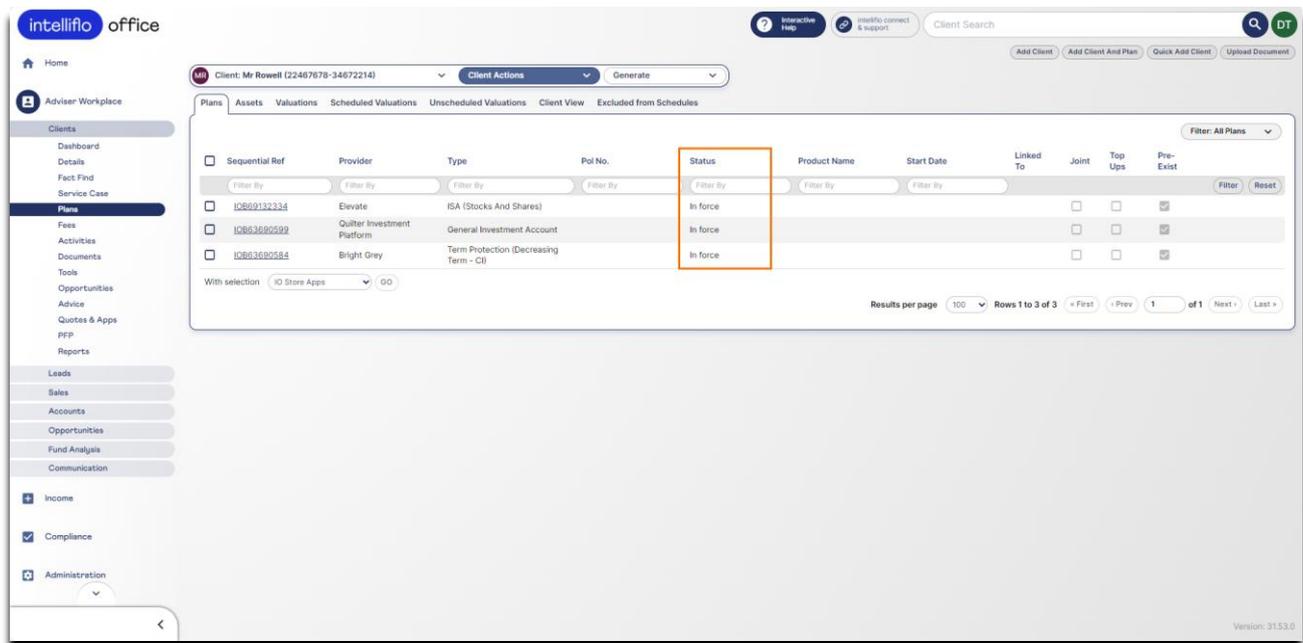
Client types in IO

Engage will only recognise **individual** and **corporate** client types; shared clients will also not work within Engage.

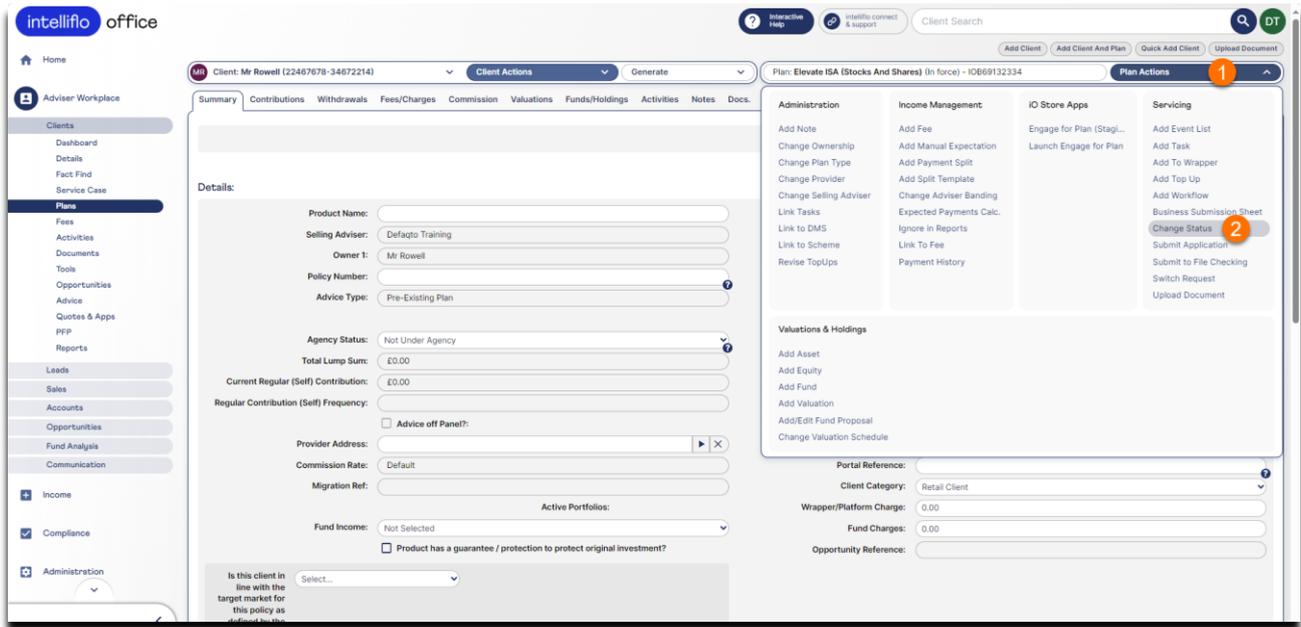
Gating Permissions

Gating permissions in IO determine which product types a user can research and review in Engage. This is configurable through your IO account manager.

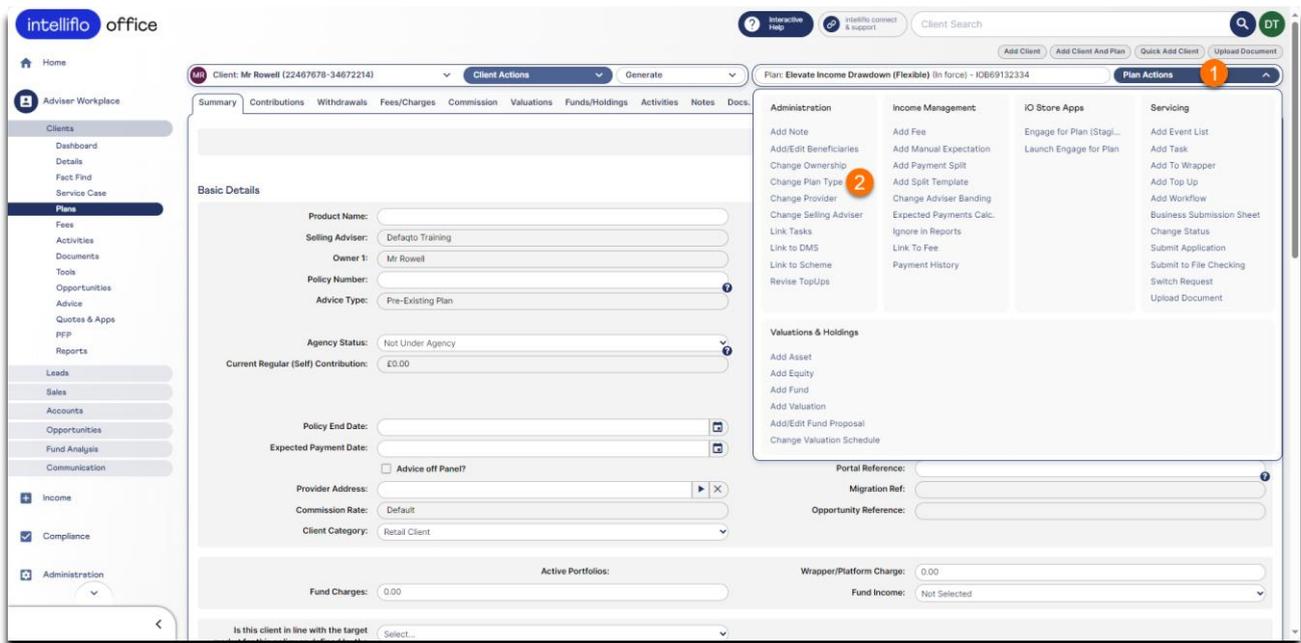
Plan Status



The status of a plan in IO can limit the plan showing in Engage. The plan type of **Out of force** forces the plan not to show in Engage.



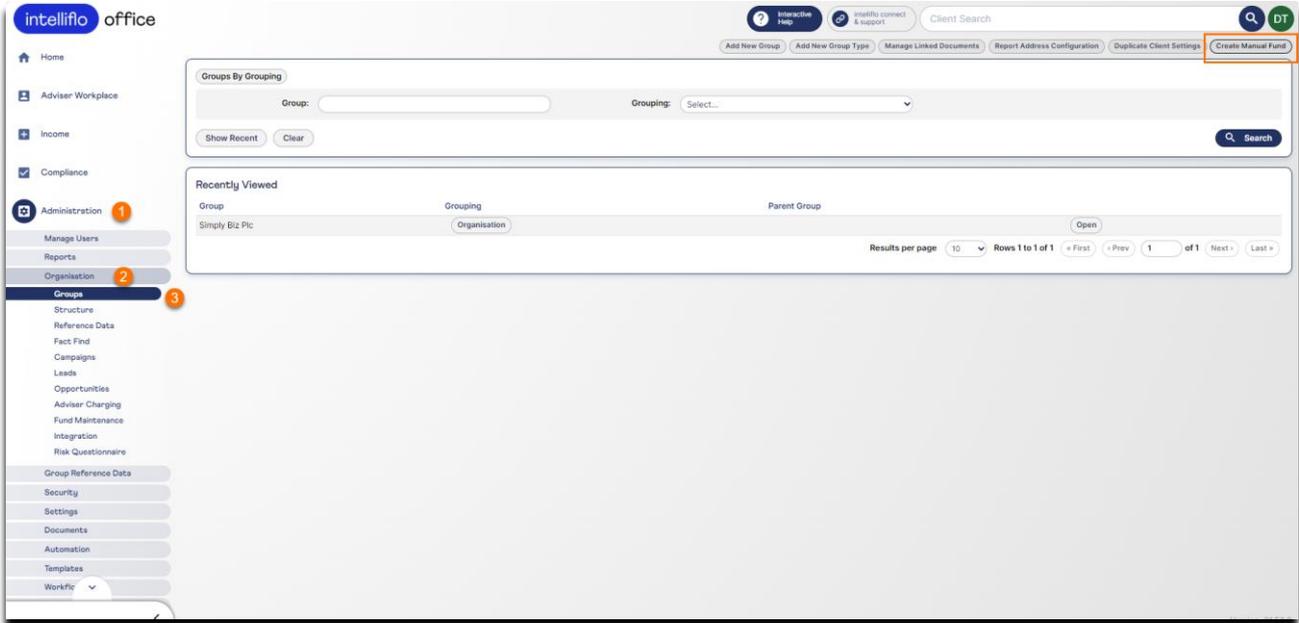
To change the plan type open **Plan Actions** and **Change Status**.



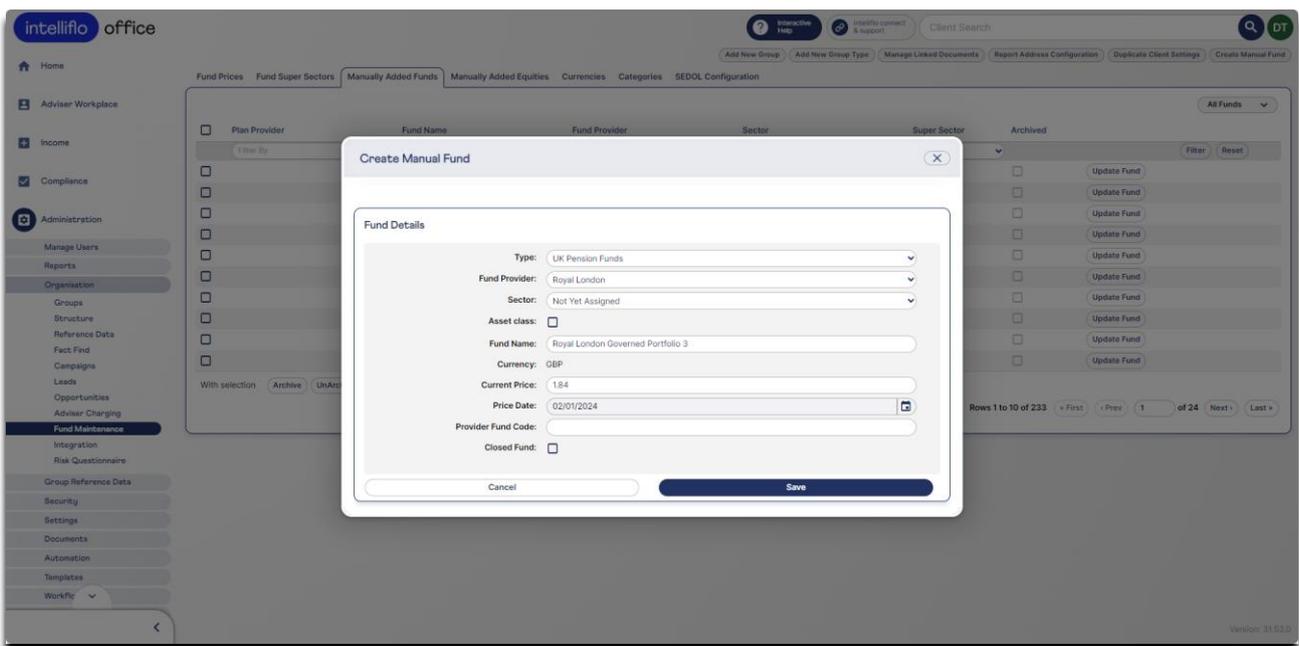
In some instances, the plan type in IO will need to be changed. An example of this is the plan type of **Income Drawdown** launching the decumulation workflow in Engage. To review a pension plan in the accumulation workflow, this would need to be changed to either a PPP or SIPP.

Creating Manual funds

When an investment is not recognised by IO's, users can create a manual fund.



Depending on the IO licence configuration, within the **Organisation** workflow, by expanding **Groups** the user can **Create a Manual Fund**. For example, a manual fund can represent a Managed Portfolio Service (MPS) which has been executed from Engage. As IO does not recognise DFM MPS as a single entity, this provides a placeholder to map it to.



When the required fields have been populated this fund can be used to map an investment in Engage upon execution.

Product types

Various plan types mapped may need to be mapped across to their respective plan type in Engage. Below is a comprehensive table which provides guidance in how to map product types:

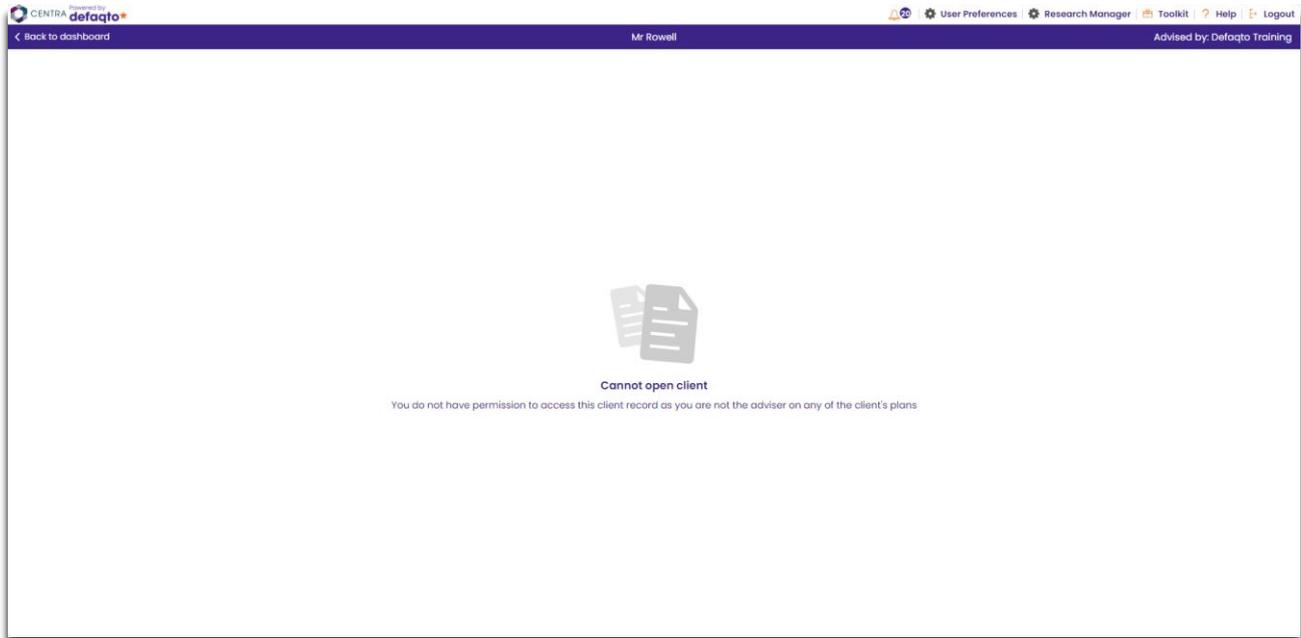
iO Product Types	Engage Product Types
Investments	
Collective Investment Account	No Tax Wrapper
Discretionary Managed Service	DFM Proposition
Equity Release	Equity Release
Friendly Society Savings	Friendly Society Plan
General Investment Account	No Tax Wrapper
Gift Inter Vivos	Gift Inter Vivos Plan
Healthcare Cash Plan	Health Cash Plan
Income Drawdown (Beneficiary)*	Income Drawdown
Income Drawdown (Capped)*	Income Drawdown
Income Drawdown (Flexi-Access) *	Income Drawdown
Income Drawdown (Flexible)*	Income Drawdown
Income Protection	Income Protection Insurance Plan
Income Protection (Executive)	Executive IPI Plan
Income Protection (Key person)	Income Protection Insurance Plan
ISA (NISA)	Cash ISA
ISA (NISA)	Investment ISA
Lifetime ISA (Stocks and Shares)	Investment Lifetime ISA
Long Term Care (Immediate)	Long Term Immediate Care Plan
OEIC / Unit Trust	No Tax Wrapper
Offshore Bond	Offshore Bond
Personal Pension Plan	Personal Pension Plan
Private Medical Insurance	Private Medical Insurance Plan
SIPP	SIPP

SSAS	Small Self-Administered Schemes
Stakeholder Individual	Individual Stakeholder
Structured Plan	Structured Product
Structured Plan (Cash ISA)	Structured Product
Structured Plan (Deposit)	Structured Product
Structured Plan (Medium Term Note)	Structured Product
Protection	
Structured Plan (Stocks & Shares ISA)	Structured Product
Term Protection (Critical Illness)	Critical Illness Term Plan
Term Protection (Decreasing Term - CI)	Decreasing Term Assurance Plan
Term Protection (Decreasing Term - Life & CI)	Decreasing Term Assurance Plan
Term Protection (Decreasing Term)	Decreasing Term Assurance Plan
Term Protection (Family Income Benefit - CI)	Family Income Benefit Plan
Term Protection (Family Income Benefit - Life & CI)	Family Income Benefit Plan
Term Protection (Family Income Benefit)	Family Income Benefit Plan
Term Protection (Level - Life & CI)	Level Term Assurance Plan
Term Protection (Level)	Level Term Assurance Plan
Term Protection (Mortgage Protection)	Decreasing Term Assurance Plan
Trustee Investment Plan	Trustee Investment Plan
Whole Of Life	Whole of Life Plan
Whole Of Life (Investment)	Whole of Life Plan
Whole Of Life (Non-Investment)	Whole of Life Plan

*Please note the product type Income drawdown will launch the decumulation workflow in Engage.

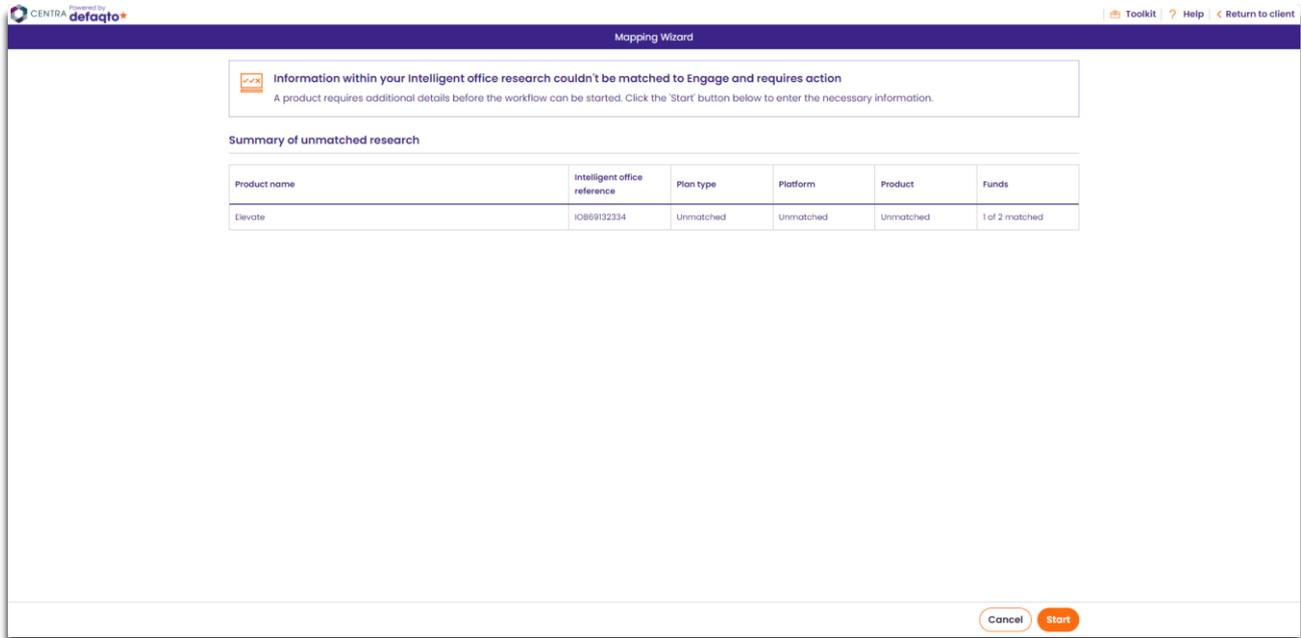
Fund Details

The **Fund Details** message will limit what actions can be taken on a plan. Reasons for this are:

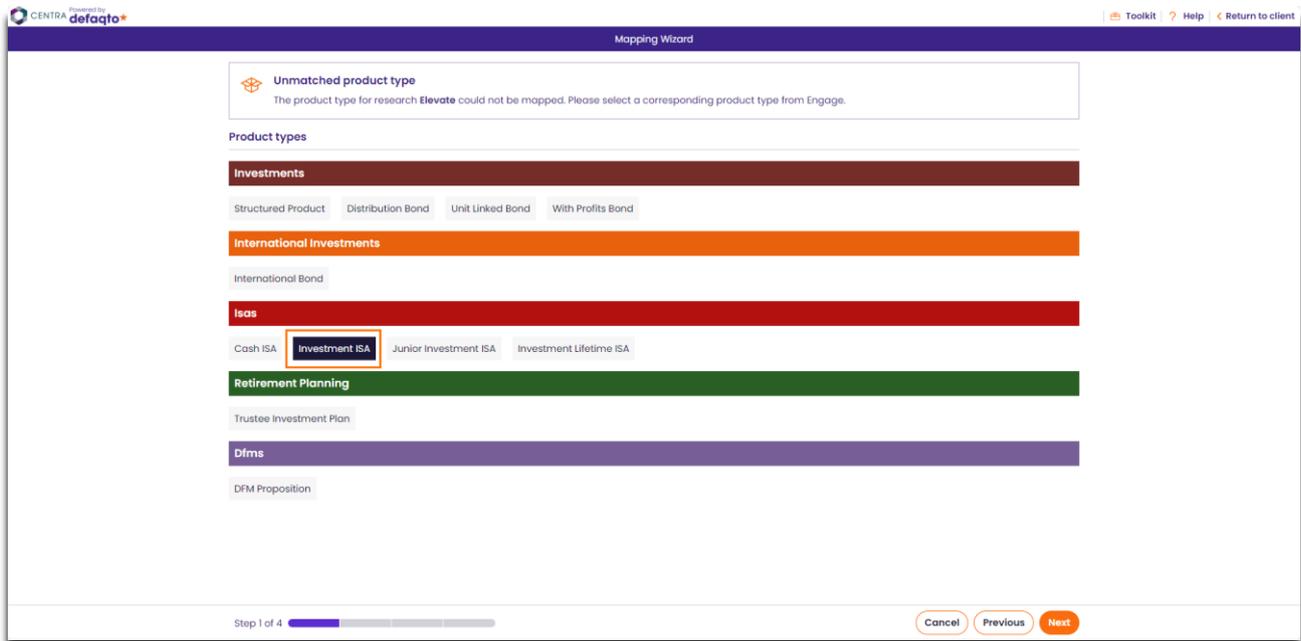


- The selling adviser of the plan in IO:
 - The selling adviser will need to be reflective of the owner of the plan.
- The users licence role:
 - For example, a paraplanner will have access to all an adviser's clients but may have limited functionality to execute the research back to IO. The user will need the correct accessibility to perform certain actions.
- Gating permissions
 - This will cause the plan to show in the system but without the correct permissions delegated as the plan will be static.

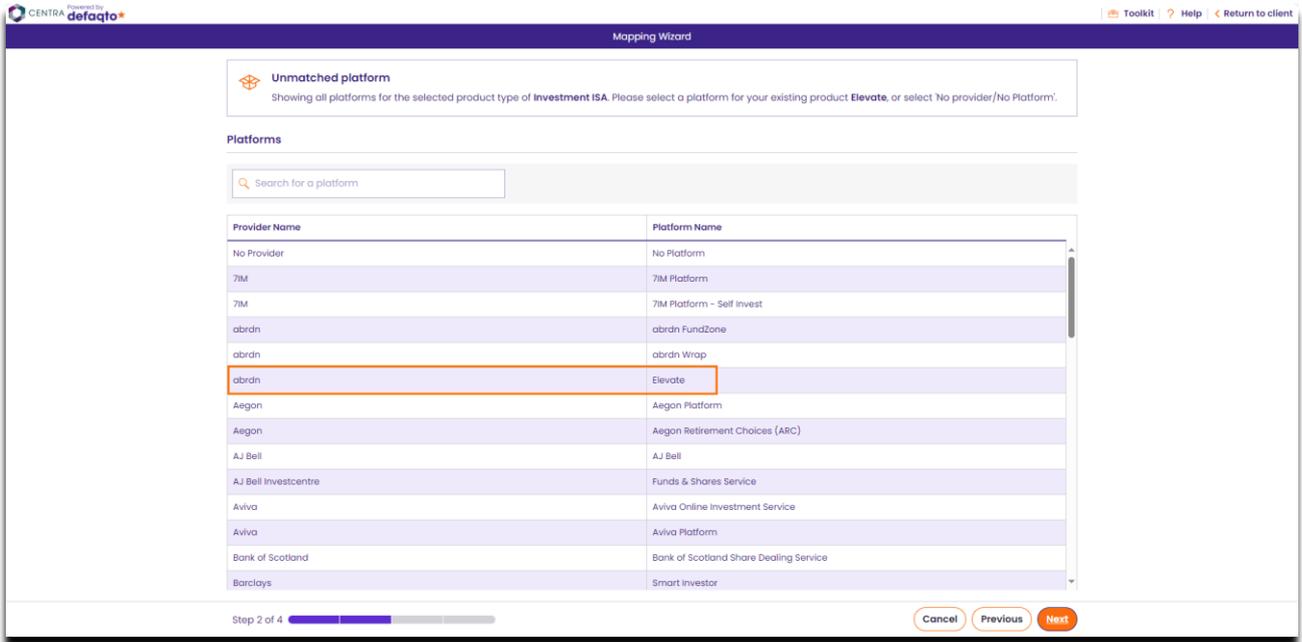
Mapping products in Engage.



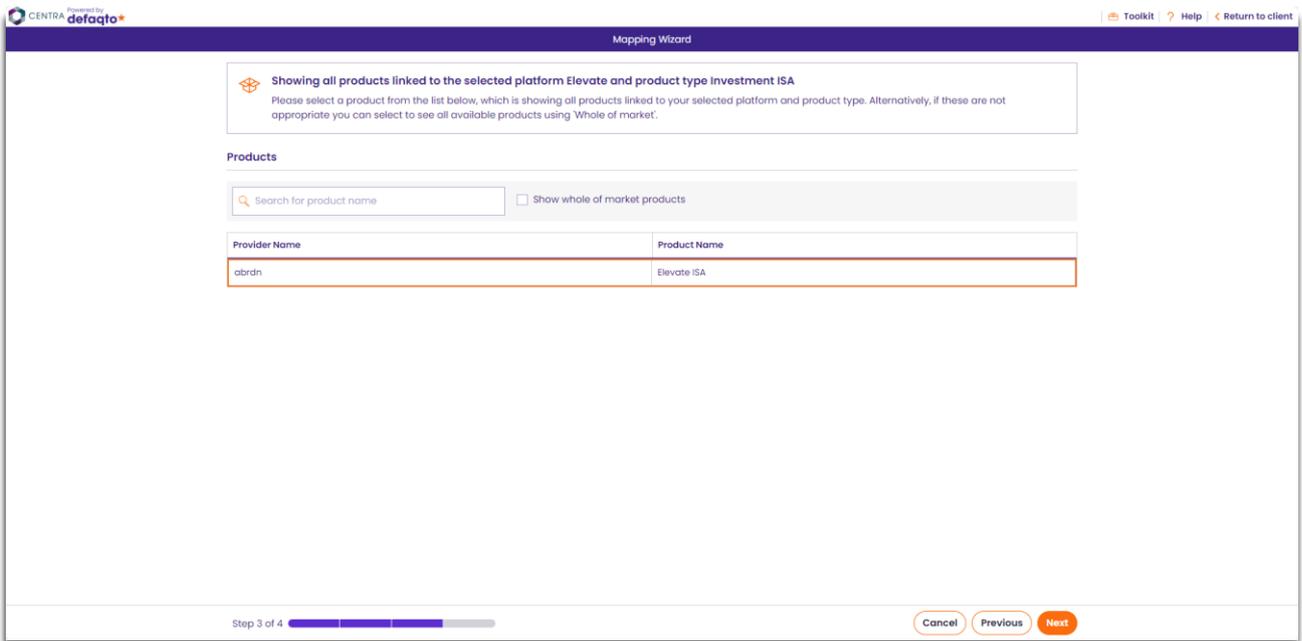
Upon starting a review of an existing plan, the mapping wizard will launch.



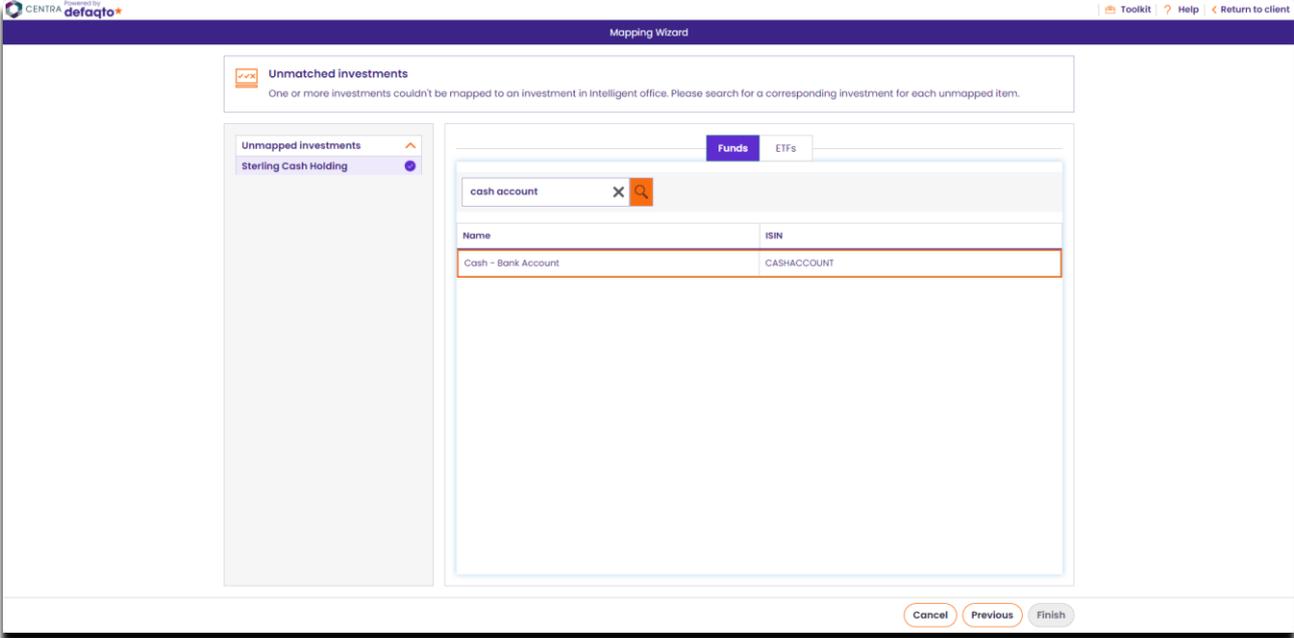
In some instances, the plan type will have to be manually mapped.



The wizard prompts the user to select the correct Platform if relevant.



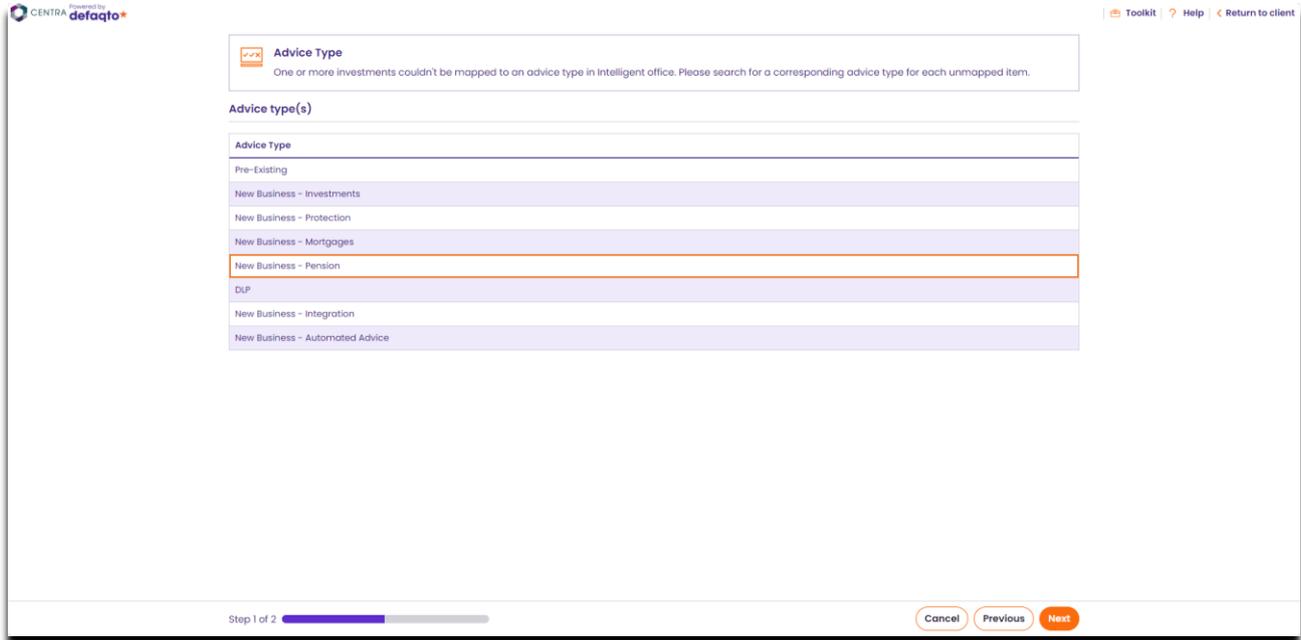
Engage then show all products which are available through the select Platform.



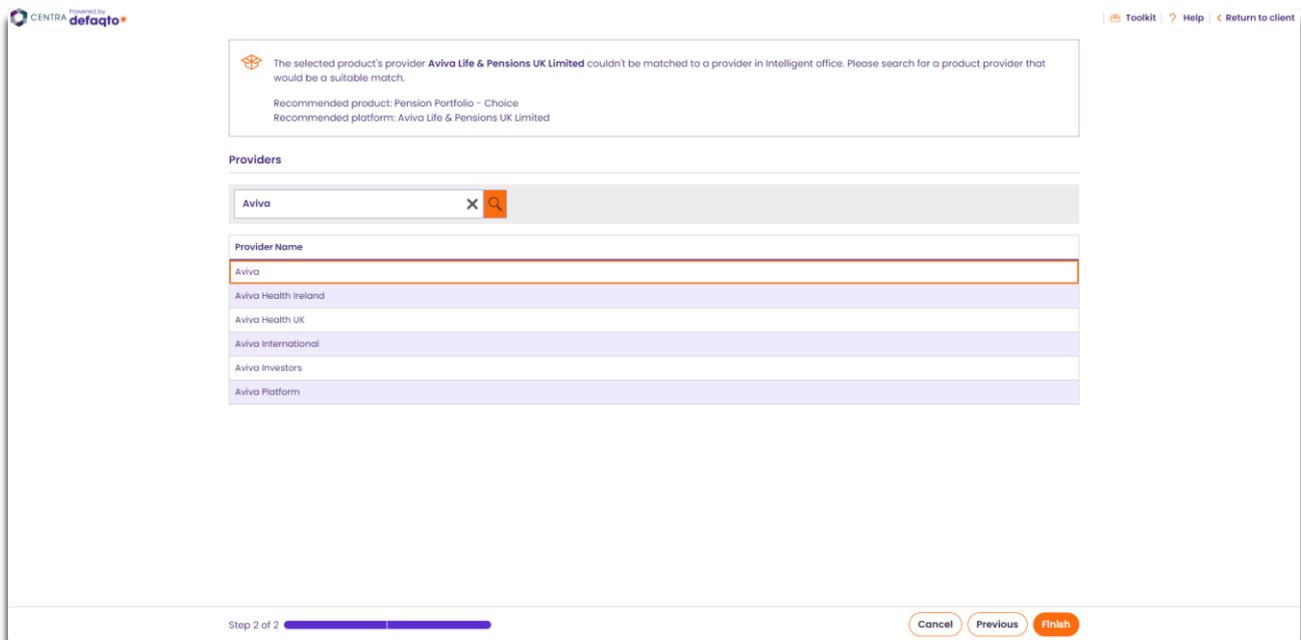
Any funds or EFTs not automatically mapped can be searched and mapped accordingly. This mapping is retained for future use. Anything mapped in error can be corrected; please contact Defaqto Customer Support by using the contact details listed at the top of this document.

Execution mapping wizard

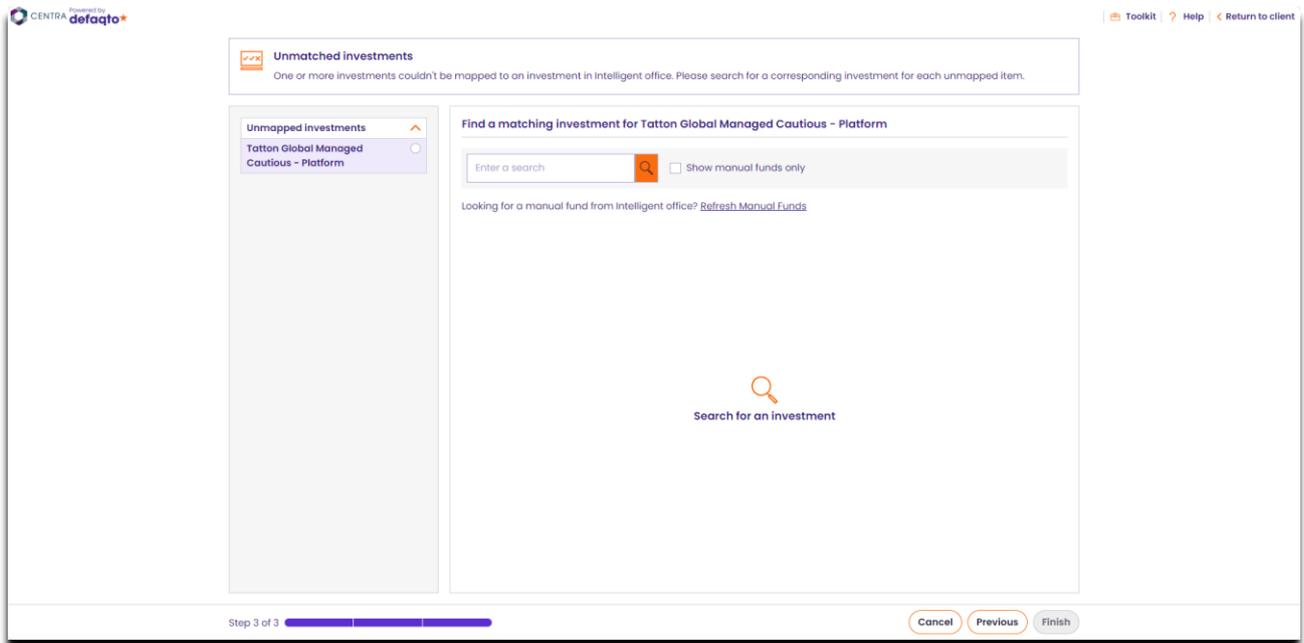
Upon executing a plan back to IO various datapoints will need to be confirmed:



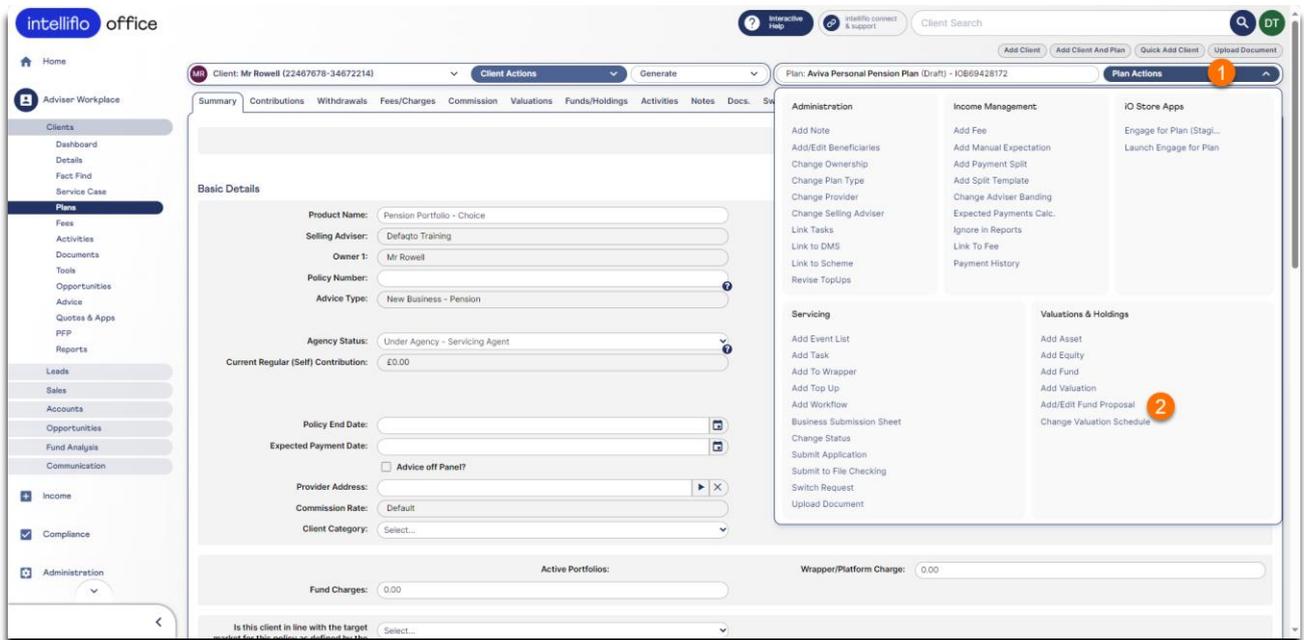
The advice type is mandatory in IO, but this is not captured in Engage.



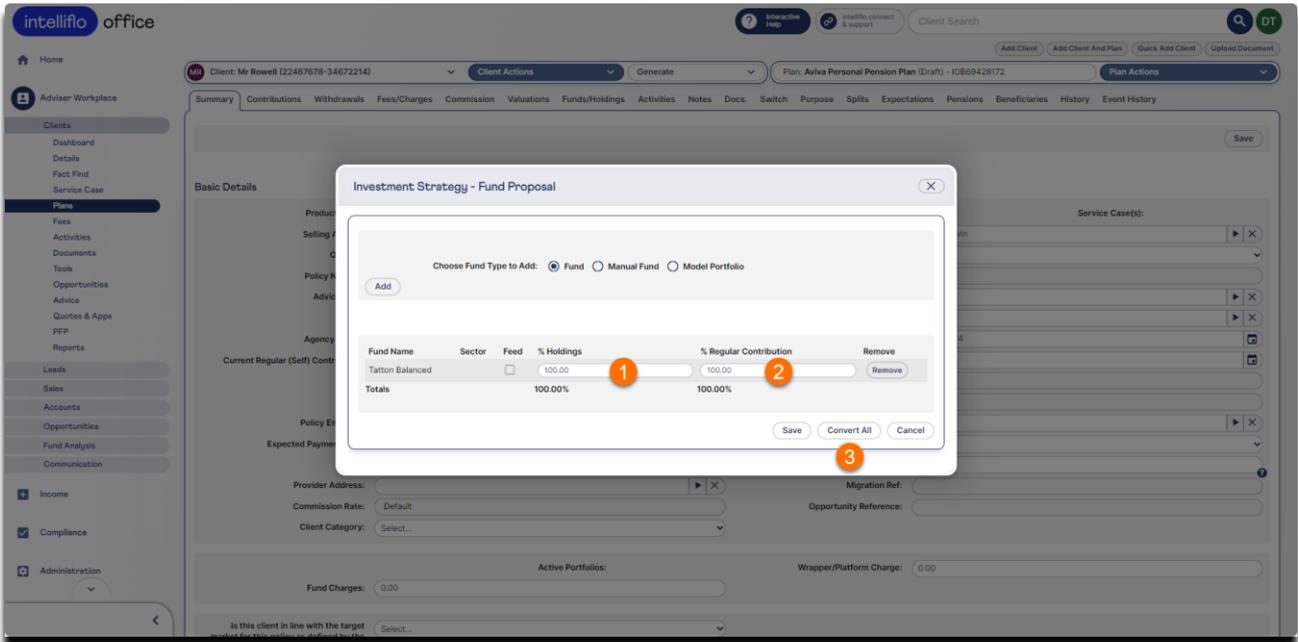
For any new business research, the provider will also need to be mapped alongside any investments.



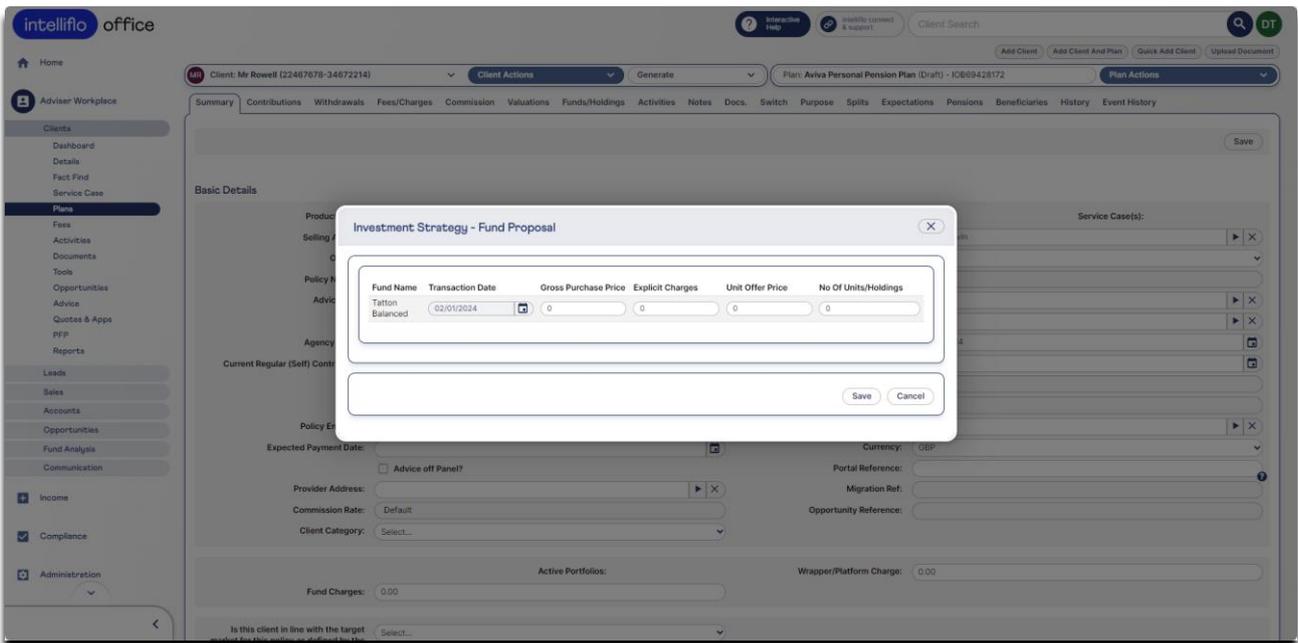
If the investment solution is not recognised mapping wizard prompt a manual search to be made, where in the above example, an MPS needs to be mapped; this is remembered for future use.



Once the plan has been successfully posted back to IO, the fund/holdings will need to be converted. This allows for the new holdings to be included in the data feed from the provider into the licence (providing automated valuations for the plan are in place).



Once the holdings have been allocated a percentage, the user will need to select **Convert All**.



By entering in the **Gross Purchase Price**, **Unit Offer Price** and **Number of Units**, IO can calculate the value of the portfolio.