

Defaqto Engage

Reviewing clients existing holdings

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Introduction

Defaqto Engage allows you to review the investments compared to the agreed risk level and produce a Review Report.

This guide will instruct you how to:

- Create a Review Report of the client’s current investments

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

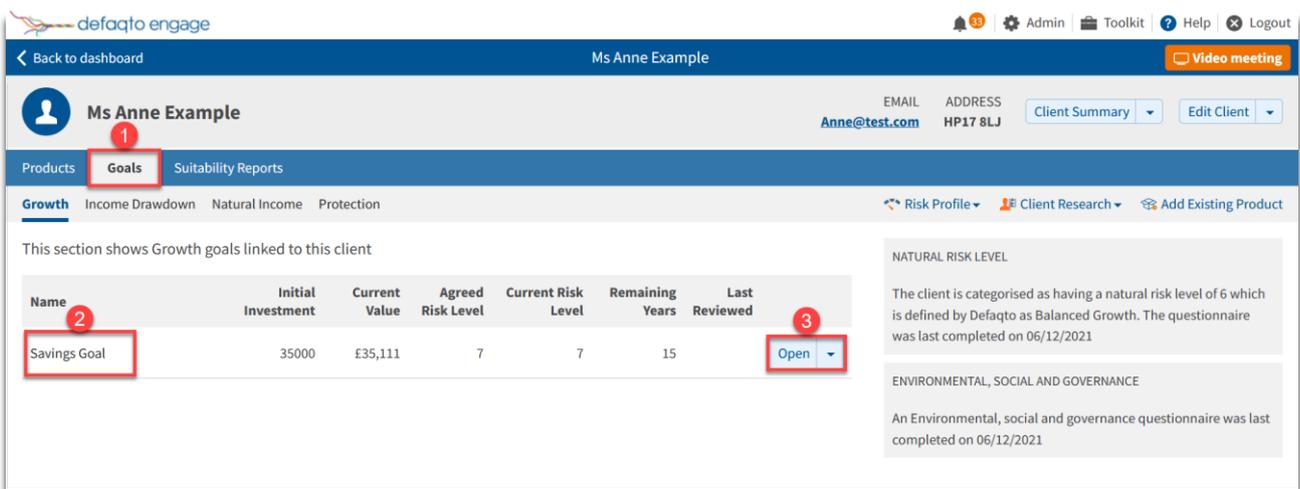
Getting Started

If you are using a back-office integration, your client’s plans will automatically pull through to the software and there is no need to manually add plans or valuations. However, if you are using Engage as a standalone application, you can manually enter a plan from either the client record or by opening a saved risk profile (goal).

If the plan is added under a saved risk profile, the plan will be reviewed against the client’s agreed risk level. If the plan is added against the client record, it can be assigned to a saved risk profile (see separate guide).

When a plan has been linked to a saved risk profile, the report generated from the review will include the client’s answers to the ATR questionnaire and stochastic projection graphs.

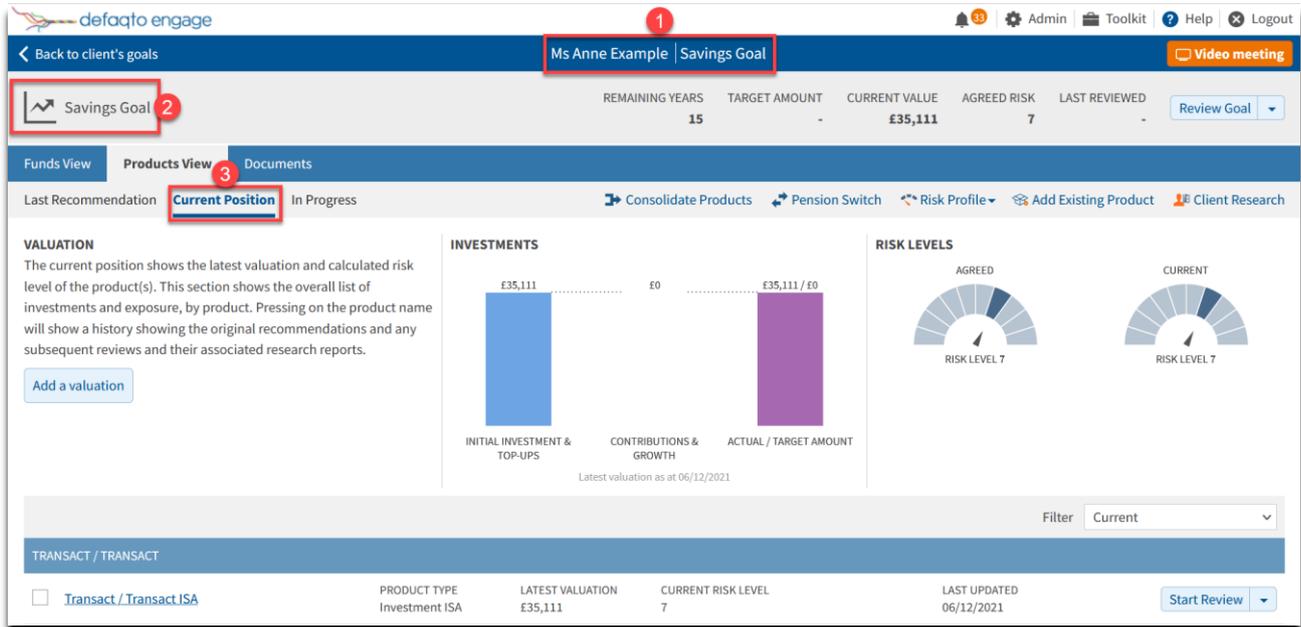
Starting on the client home page select the **Goals** tab (1), which will show the risk profile Goals (2), then select the **Open** button.



The screenshot shows the Defaqto Engage interface for a client named Ms Anne Example. The 'Goals' tab is highlighted with a red box and a '1' in a red circle. Below the tabs, the 'Growth' section is active, showing a table of goals. The 'Savings Goal' row is highlighted with a red box and a '2' in a red circle. The 'Open' button in the 'Last Reviewed' column of this row is highlighted with a red box and a '3' in a red circle. The right sidebar contains two sections: 'NATURAL RISK LEVEL' and 'ENVIRONMENTAL, SOCIAL AND GOVERNANCE', both with text indicating the client's risk level and questionnaire completion dates.

Name	Initial Investment	Current Value	Agreed Risk Level	Current Risk Level	Remaining Years	Last Reviewed
Savings Goal	35000	£35,111	7	7	15	Open

In the client research for the Goal (1) than name of the Goal will show (2) and the Current Position (3) will show the present situation for the client.



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Ms Anne Example | Savings Goal

REMAINING YEARS: 15 | TARGET AMOUNT: - | CURRENT VALUE: £35,111 | AGREED RISK: 7 | LAST REVIEWED: -

Savings Goal

Funds View | **Products View** | Documents

Last Recommendation | **Current Position** | In Progress

VALUATION

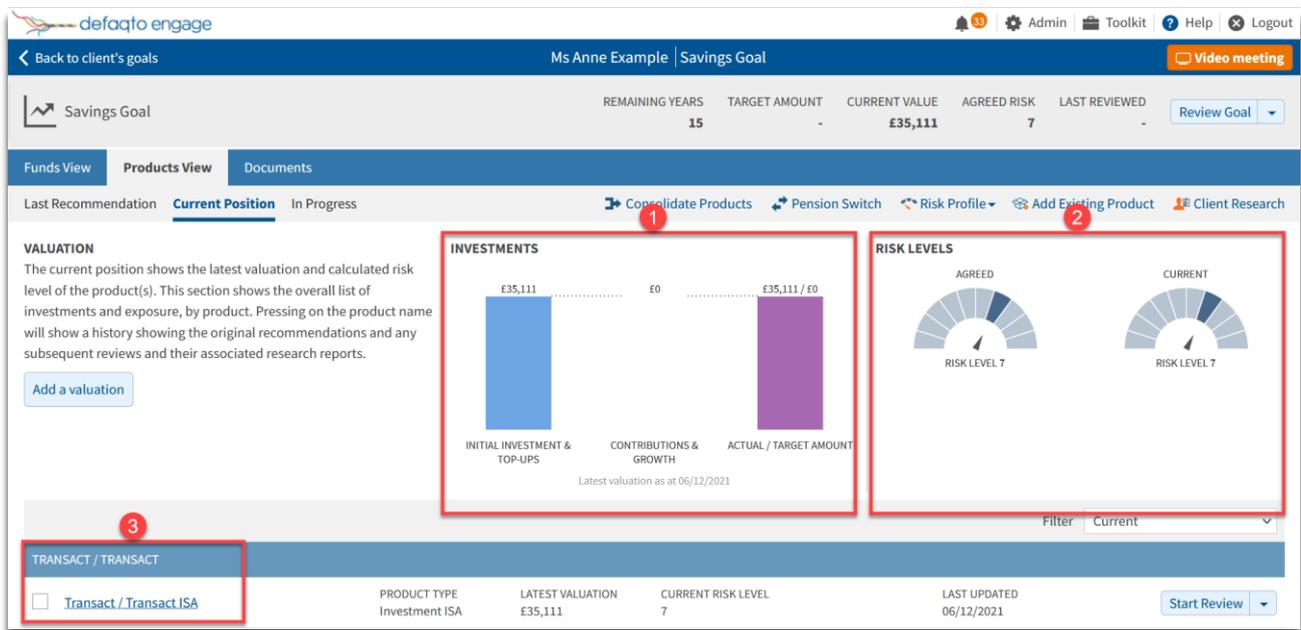
INVESTMENTS

RISK LEVELS

Filter: Current

TRANSACTION	PRODUCT TYPE	LATEST VALUATION	CURRENT RISK LEVEL	LAST UPDATED
<input type="checkbox"/> Transact / Transact ISA	Investment ISA	£35,111	7	06/12/2021

The Initial and Actual investment values (1) will show, along with the Agreed and Current risk level (2) of the plans (3).



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Ms Anne Example | Savings Goal

REMAINING YEARS: 15 | TARGET AMOUNT: - | CURRENT VALUE: £35,111 | AGREED RISK: 7 | LAST REVIEWED: -

Savings Goal

Funds View | Products View | Documents

Last Recommendation | Current Position | In Progress

VALUATION

INVESTMENTS

RISK LEVELS

Filter: Current

TRANSACTION	PRODUCT TYPE	LATEST VALUATION	CURRENT RISK LEVEL	LAST UPDATED
<input type="checkbox"/> Transact / Transact ISA	Investment ISA	£35,111	7	06/12/2021

Note: There is a separate guide to show how valuations are added.

The Risk Profile Goal can be reviewed or renamed by using either the [Review Goal](#) or [Edit](#) buttons.

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Ms Anne Example | Savings Goal

REMAINING YEARS: 15 | TARGET AMOUNT: - | CURRENT VALUE: £35,111 | AGREED RISK: 7 | LAST REVIEWED: -

Review Goal | Edit

Funds View | **Products View** | Documents

Last Recommendation | **Current Position** | In Progress

Consolidate Products | Pension Switch | Risk Profile | Add Existing Product | Client Research

VALUATION
The current position shows the latest valuation and calculated risk level of the product(s). This section shows the overall list of investments and exposure, by product. Pressing on the product name will show a history showing the original recommendations and any subsequent reviews and their associated research reports.

Add a valuation

INVESTMENTS

£35,111 | £0 | £35,111 / £0

INITIAL INVESTMENT & TOP-UPS | CONTRIBUTIONS & GROWTH | ACTUAL / TARGET AMOUNT

Latest valuation as at 06/12/2021

RISK LEVELS

AGREED | CURRENT

RISK LEVEL 7 | RISK LEVEL 7

Filter: Current

TRANSACTION / TRANSACTION	PRODUCT TYPE	LATEST VALUATION	CURRENT RISK LEVEL	LAST UPDATED	Start Review
<input type="checkbox"/> Transact / Transact USA	Investment ISA	£35,111	7	06/12/2021	Start Review

Carrying out a review

To create a report to show the risk level of your client's investment, click [Start Review](#).

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Ms Anne Example | Savings Goal

REMAINING YEARS: 15 | TARGET AMOUNT: - | CURRENT VALUE: £38,367 | AGREED RISK: 7 | LAST REVIEWED: -

Review Goal

Funds View | **Products View** | Documents

Last Recommendation | **Current Position** | In Progress

Consolidate Products | Pension Switch | Risk Profile | Add Existing Product | Client Research

VALUATION
The current position shows the latest valuation and calculated risk level of the product(s). This section shows the overall list of investments and exposure, by product. Pressing on the product name will show a history showing the original recommendations and any subsequent reviews and their associated research reports.

Add a valuation

INVESTMENTS

£35,111 | £3,256 | £38,367 / £0

INITIAL INVESTMENT & TOP-UPS | CONTRIBUTIONS & GROWTH | ACTUAL / TARGET AMOUNT

Latest valuation as at 06/12/2021

RISK LEVELS

AGREED | CURRENT

RISK LEVEL 7 | RISK LEVEL 7

Filter: Current

TRANSACTION / TRANSACTION	PRODUCT TYPE	LATEST VALUATION	CURRENT RISK LEVEL	LAST UPDATED	Start Review
<input type="checkbox"/> Transact / Transact USA	Investment ISA	£38,367	7	06/12/2021	Start Review

The Additional Details screen will show, with pre-populated details. Then click [Next](#).

Additional Details

Investment Amount*

Recurring Payment Payment Frequency

Please enter an agreed Risk level for the client below *

Agreed Risk Level
1 is not available because it is not possible to research savings products in an investment workflow

Justification

Research Name

A 'Client Research' session will then load into the Existing Holdings tab (1) with the client's product and platform remaining recommended (2). The risk level of the investment will show in the Statistics tab (3).

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User Preferences | Toolkit | Help | Save | Close

Client Research > Products > Investment ISA > Ms Anne Example
Video meeting

Existing Holdings

1
 Performance
 Asset Allocation
 Data Compare
Add

2
 Portfolio Compare
 Generate report and exit
Report

2
 PRODUCTS
 PLATFORMS
 INVESTMENTS

Asset Class	Allocation %
North America Equity	38.9
UK Equity	16.7
Global (ex-UK) Fixed Income	13.6

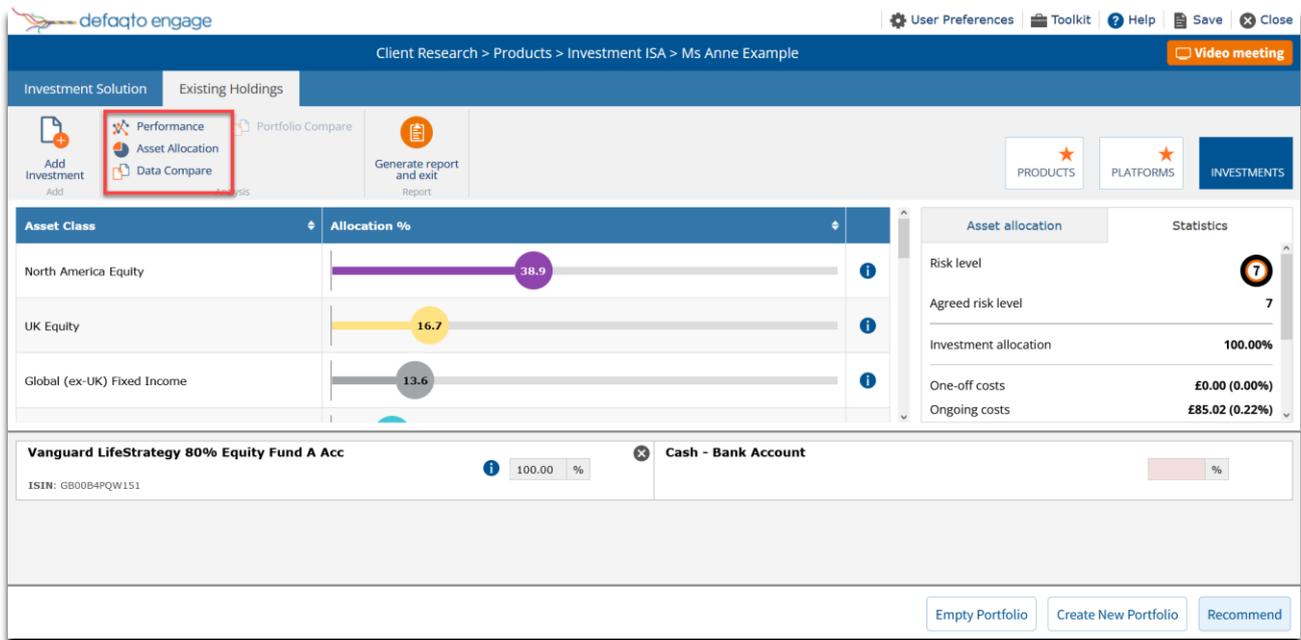
Vanguard LifeStrategy 80% Equity Fund A Acc
ISIN: GB0084PQW151

Cash - Bank Account

3
 Asset allocation
 Statistics

Risk level	7
Agreed risk level	7
Investment allocation	100.00%
One-off costs	£0.00 (0.00%)
Ongoing costs	£85.02 (0.22%)

The **Performance** and **Asset Allocation** will automatically be added to the final report.



Client Research > Products > Investment ISA > Ms Anne Example

Investment Solution Existing Holdings

Performance
Asset Allocation
Data Compare

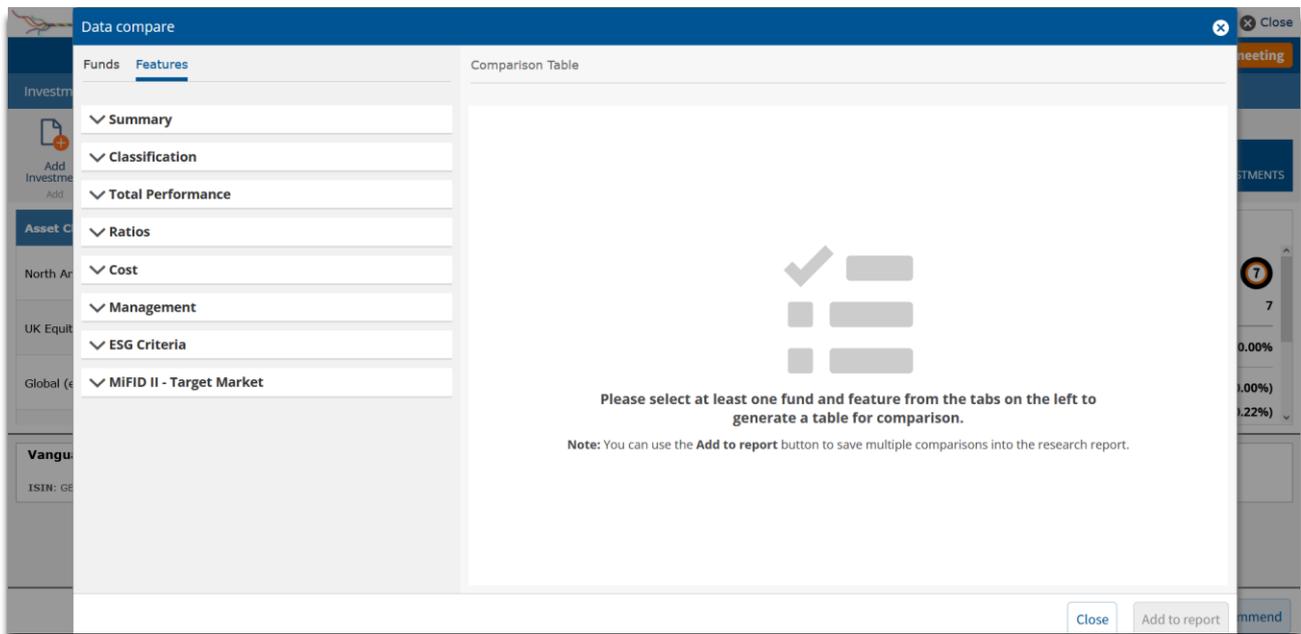
Asset Class	Allocation %
North America Equity	38.9
UK Equity	16.7
Global (ex-UK) Fixed Income	13.6

Vanguard LifeStrategy 80% Equity Fund A Acc
ISIN: GB00B4PQW151

Cash - Bank Account

Empty Portfolio Create New Portfolio Recommend

The **Data Compare** can be used to add additional information about the individual components of the investment.



Data compare

Funds Features

- Summary
- Classification
- Total Performance
- Ratios
- Cost
- Management
- ESG Criteria
- MiFID II - Target Market

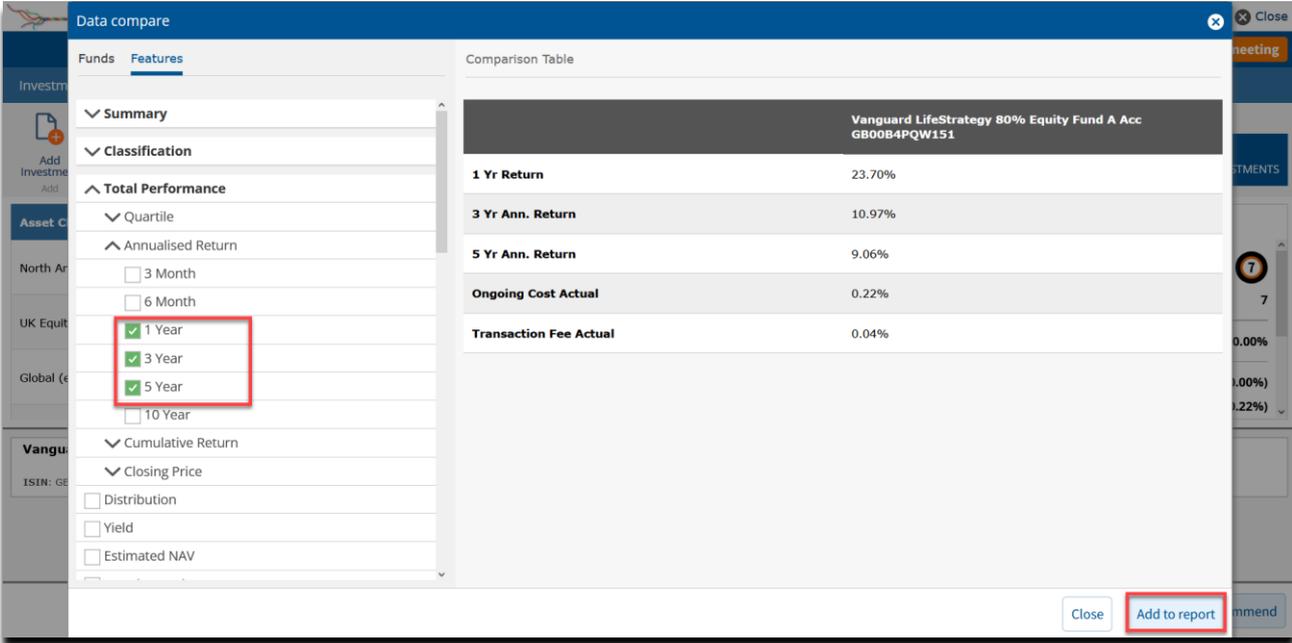
Comparison Table

Please select at least one fund and feature from the tabs on the left to generate a table for comparison.

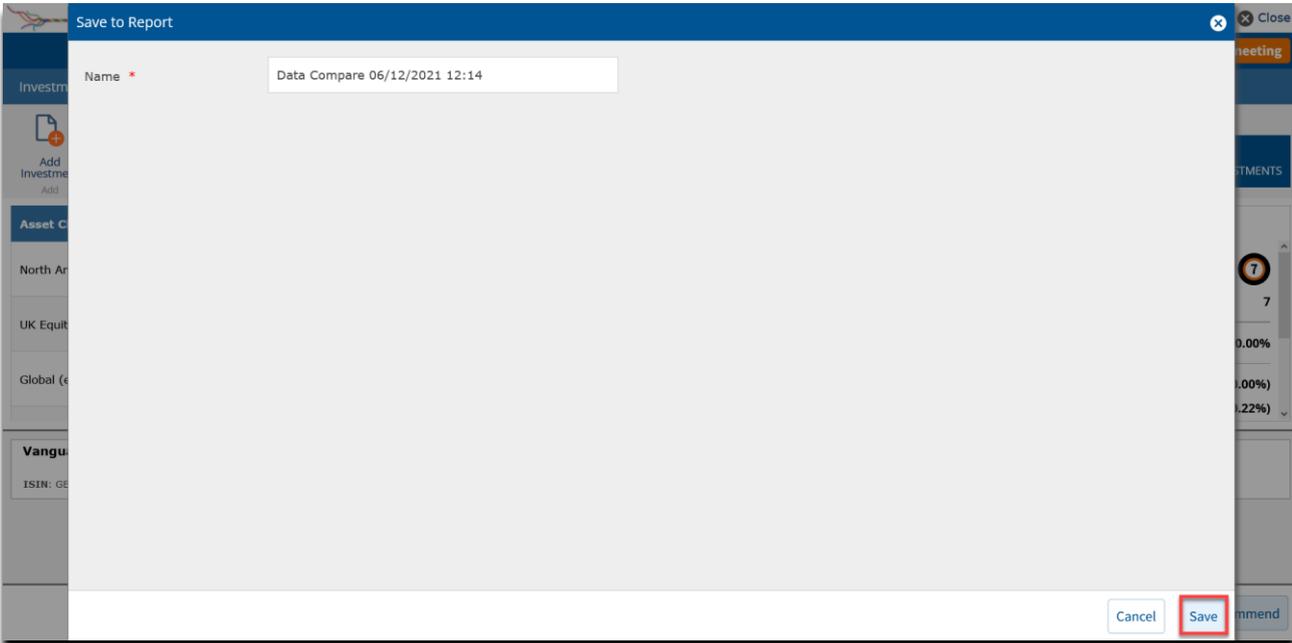
Note: You can use the **Add to report** button to save multiple comparisons into the research report.

Close Add to report

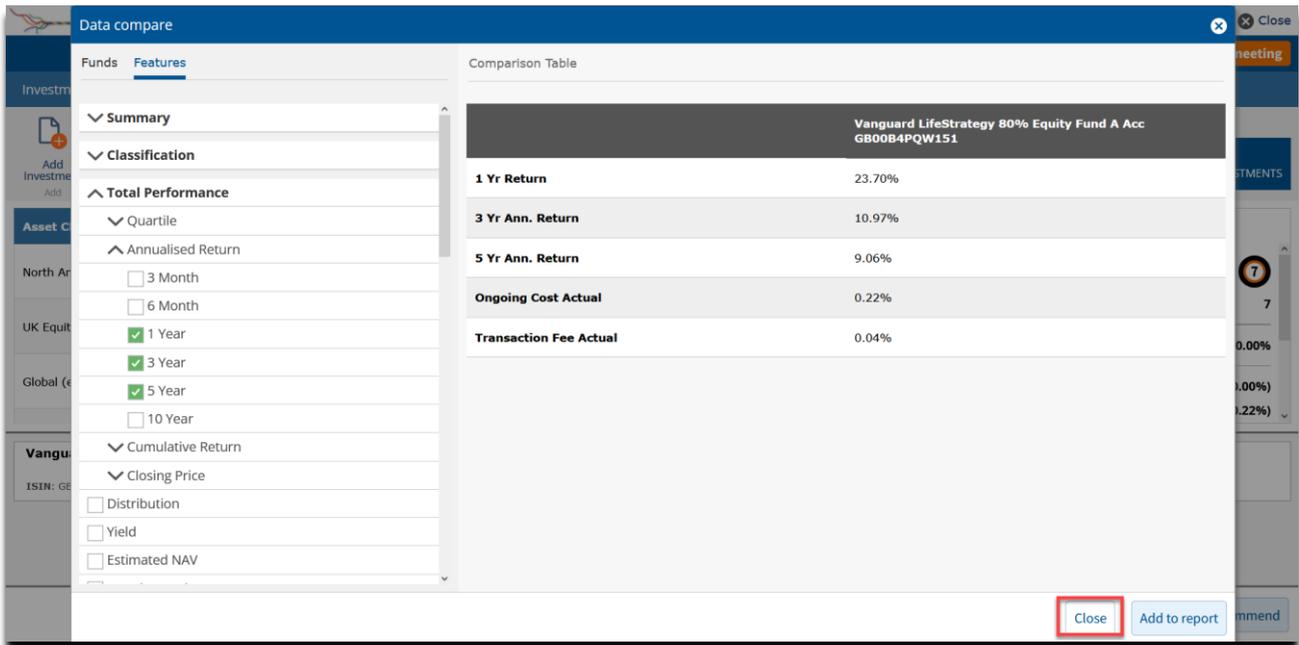
For instance performance and charge data can be selected and added to the report, by selecting the features from the left hand column and then clicking [Add to report](#).



Then click [Save](#).

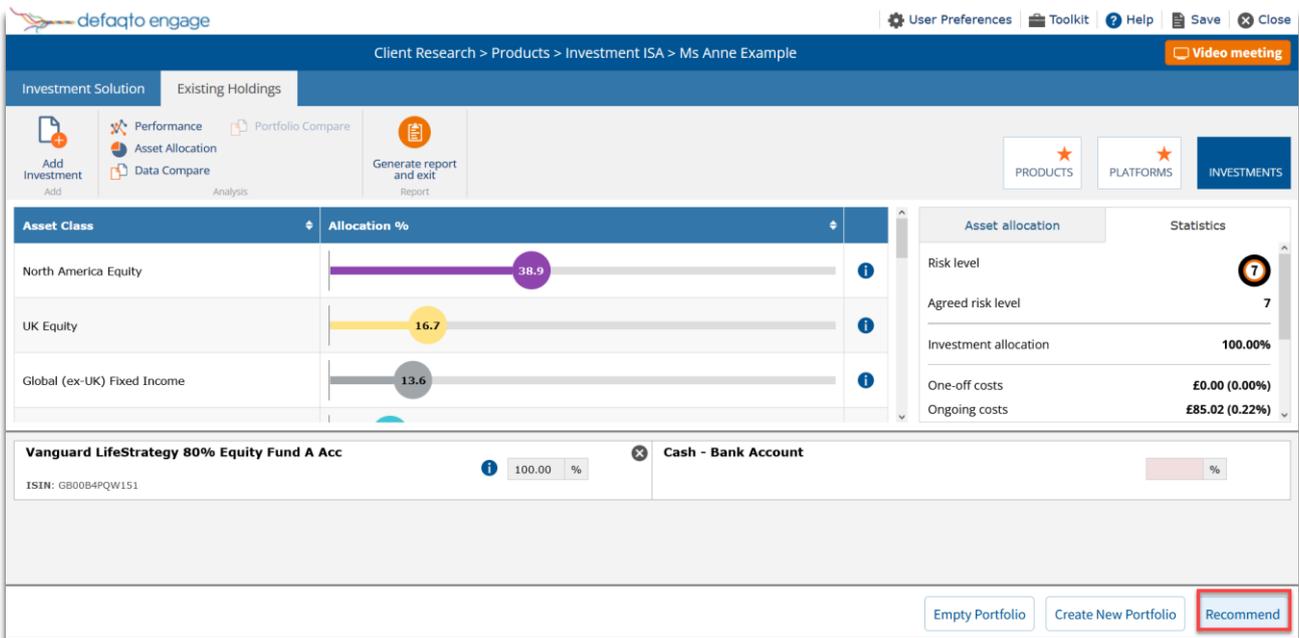


Then click **Close**.



Comparison Table	
Vanguard LifeStrategy 80% Equity Fund A Acc GB00B4PQW151	
1 Yr Return	23.70%
3 Yr Ann. Return	10.97%
5 Yr Ann. Return	9.06%
Ongoing Cost Actual	0.22%
Transaction Fee Actual	0.04%

If the investment matches your client’s agreed risk level and you are happy for the client to stay invested in their current position, click **Recommend**.

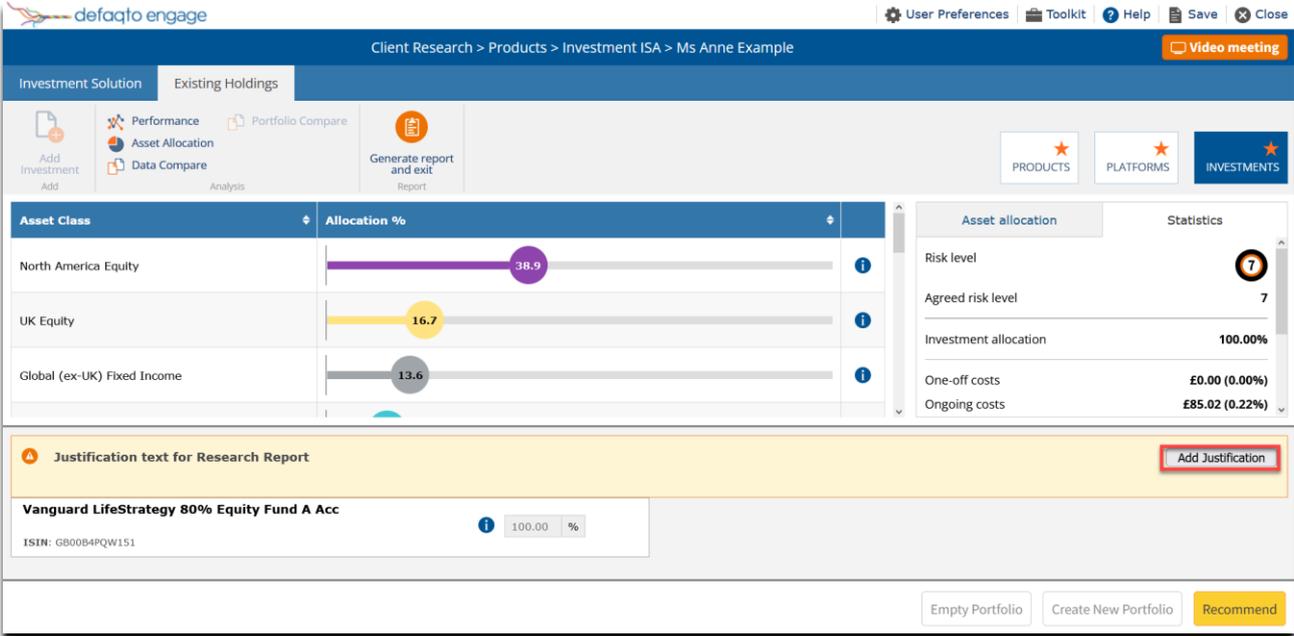


Asset Class	Allocation %
North America Equity	38.9
UK Equity	16.7
Global (ex-UK) Fixed Income	13.6

Asset Allocation	Statistics
Risk level	7
Agreed risk level	7
Investment allocation	100.00%
One-off costs	£0.00 (0.00%)
Ongoing costs	£85.02 (0.22%)

Investment	Allocation %
Vanguard LifeStrategy 80% Equity Fund A Acc ISIN: GB00B4PQW151	100.00 %
Cash - Bank Account	%

You can now add in justification text to the recommendation. This function is optional, but it will help you explain the reasons behind why you are still happy to recommend your client's investment. Click [Add Justification](#) to start adding in explanatory text. Then Save the text once it has been written.



The screenshot shows the 'defaqto engage' interface for 'Client Research > Products > Investment ISA > Ms Anne Example'. The main area displays an 'Existing Holdings' table with asset classes and their allocation percentages:

Asset Class	Allocation %
North America Equity	38.9
UK Equity	16.7
Global (ex-UK) Fixed Income	13.6

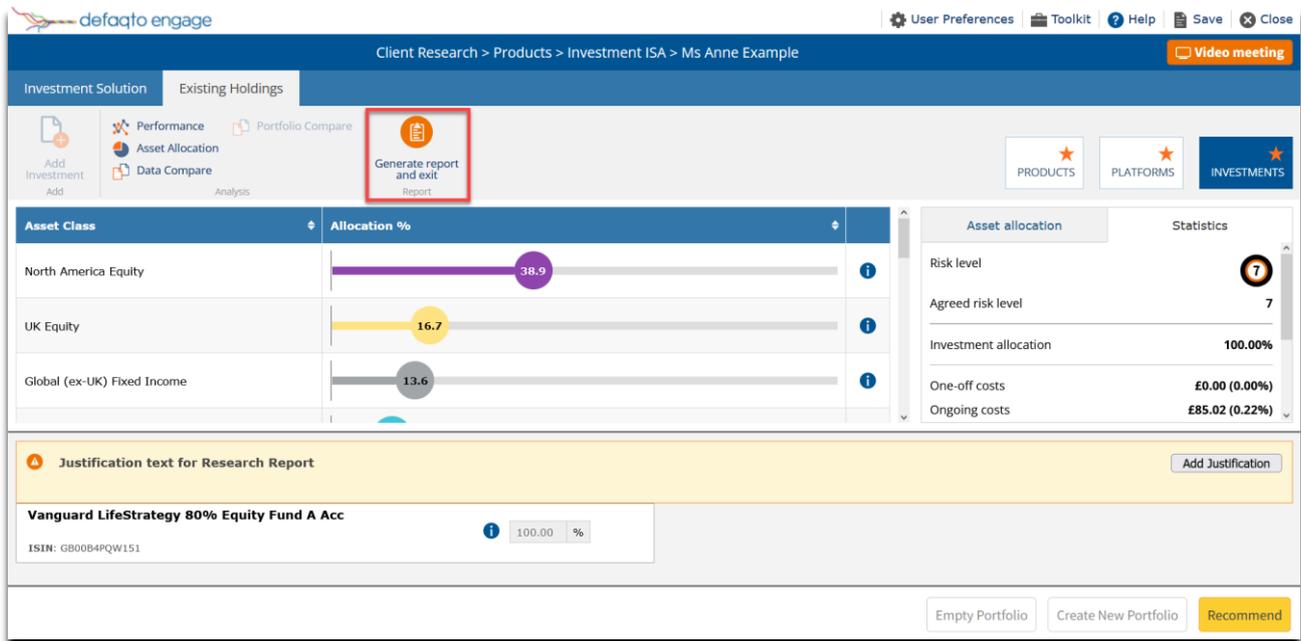
On the right, the 'Statistics' panel shows:

- Risk level: 7
- Agreed risk level: 7
- Investment allocation: 100.00%
- One-off costs: £0.00 (0.00%)
- Ongoing costs: £85.02 (0.22%)

At the bottom, a yellow banner titled 'Justification text for Research Report' contains an 'Add Justification' button. Below this, a specific holding is shown: 'Vanguard LifeStrategy 80% Equity Fund A Acc' with ISIN: GB00B4PQW151 and a 100.00% allocation.

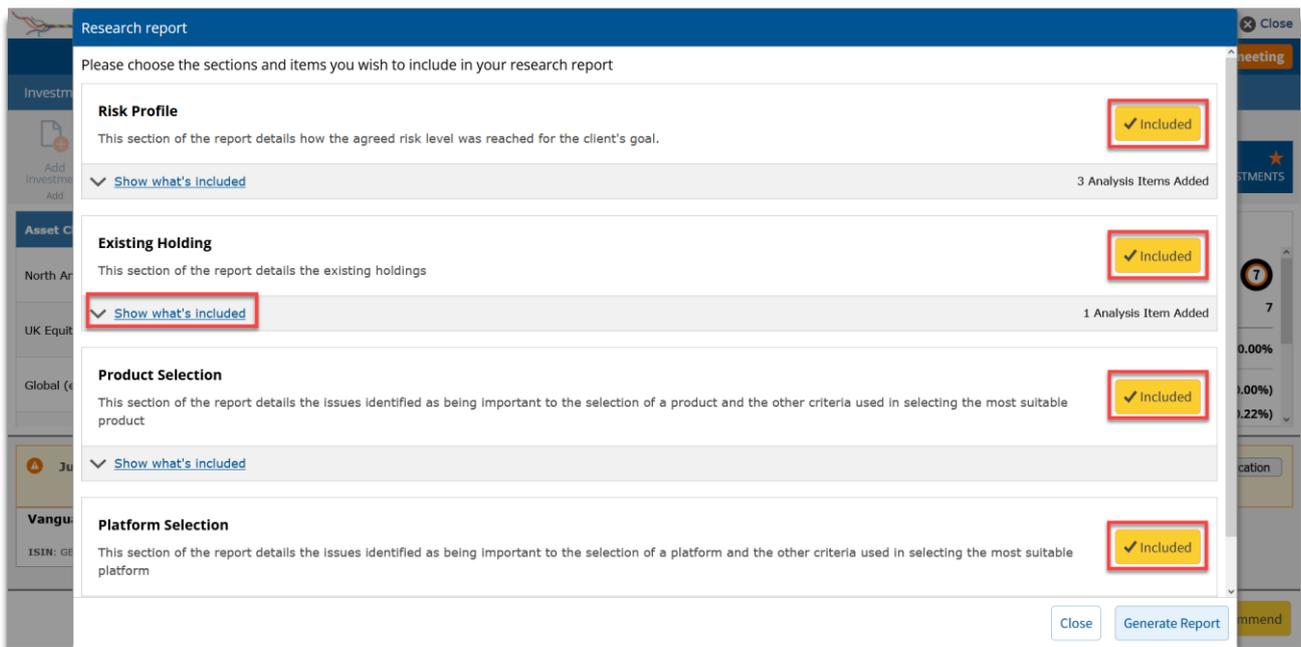
Generating Research Reports

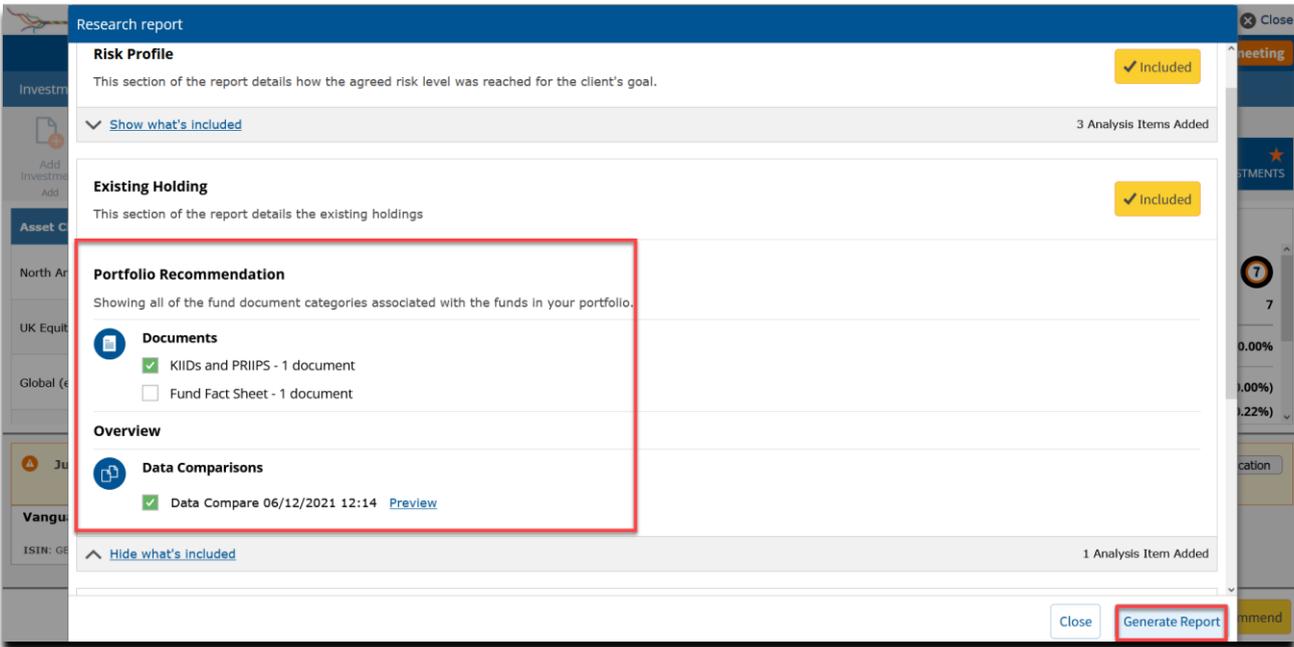
To produce the research report click [Generate report and exit](#).



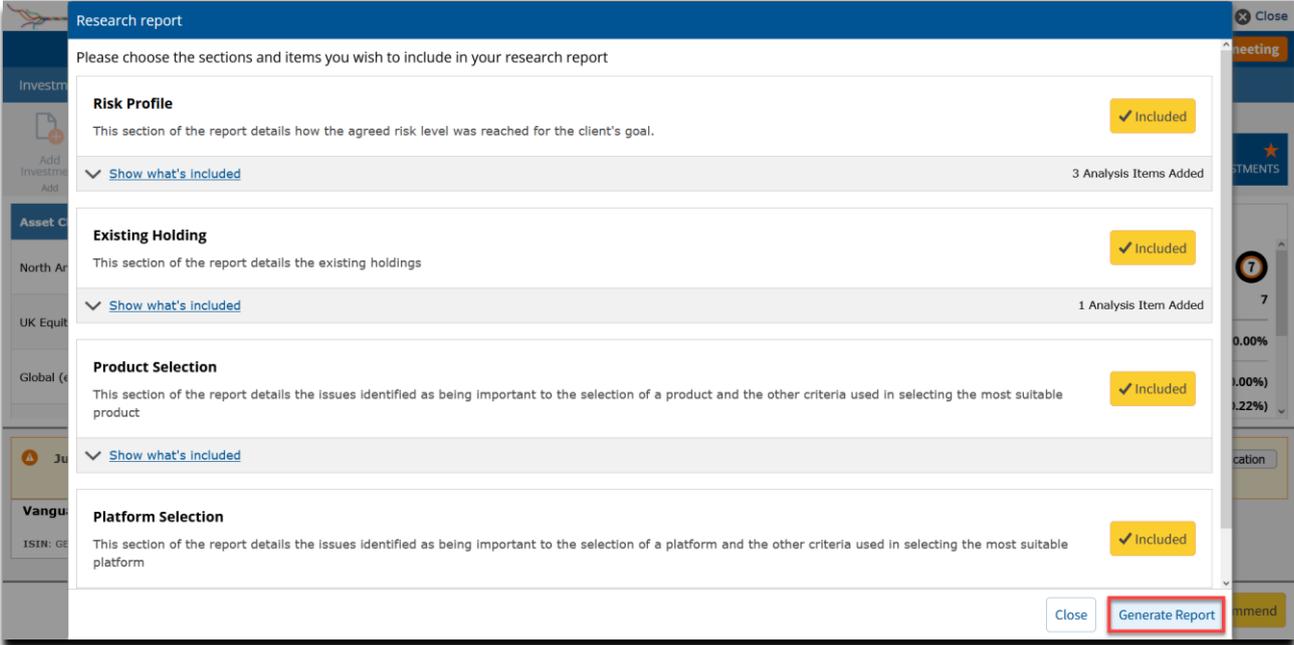
All the sections that have been completed will be **Included** in the report.

By clicking [Show what's included](#) you can preview the data points that have been added in throughout the research, by clicking [Preview](#). To remove a data point from the research, click the checkbox from the left hand side which you no longer wish to include.

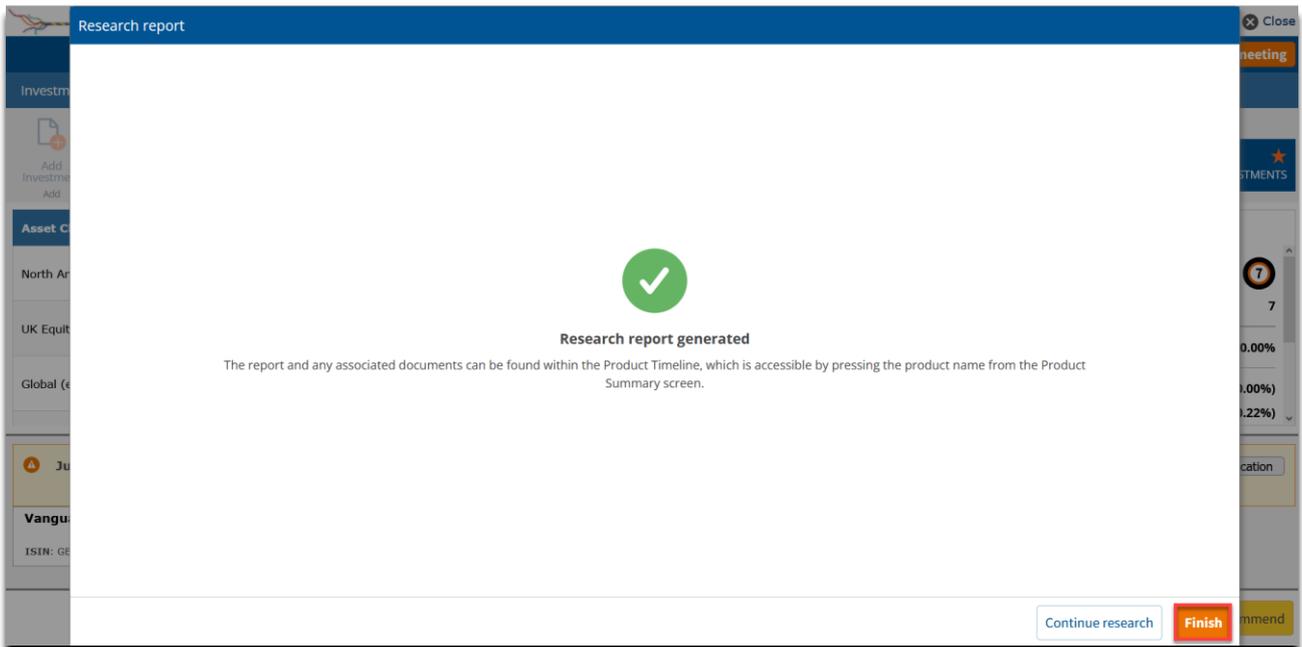




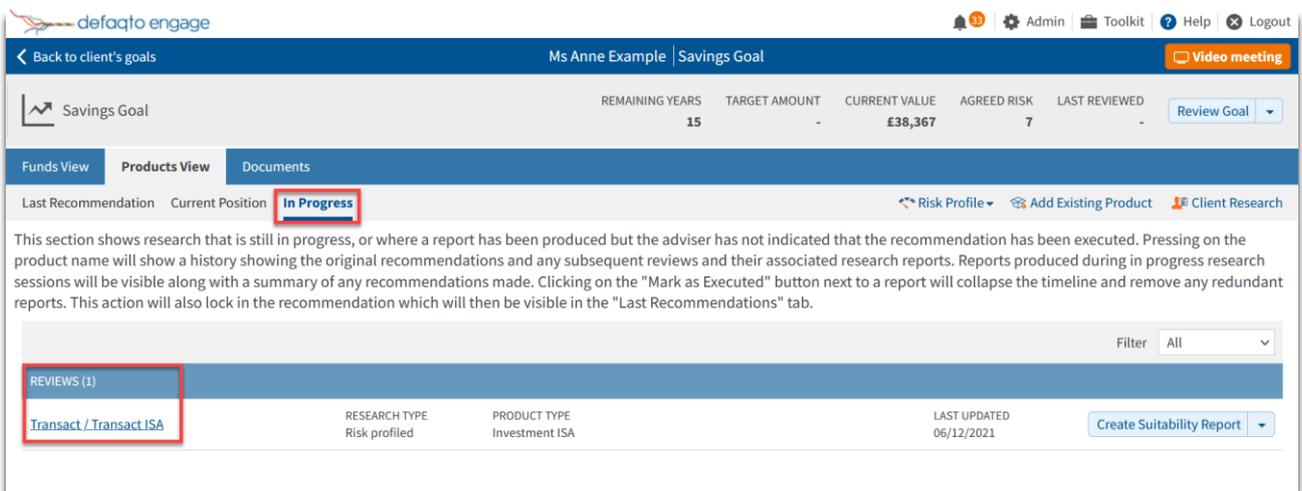
By clicking **Generate Report** the research report will be produced.



Once the report has been generated click **Finish**.

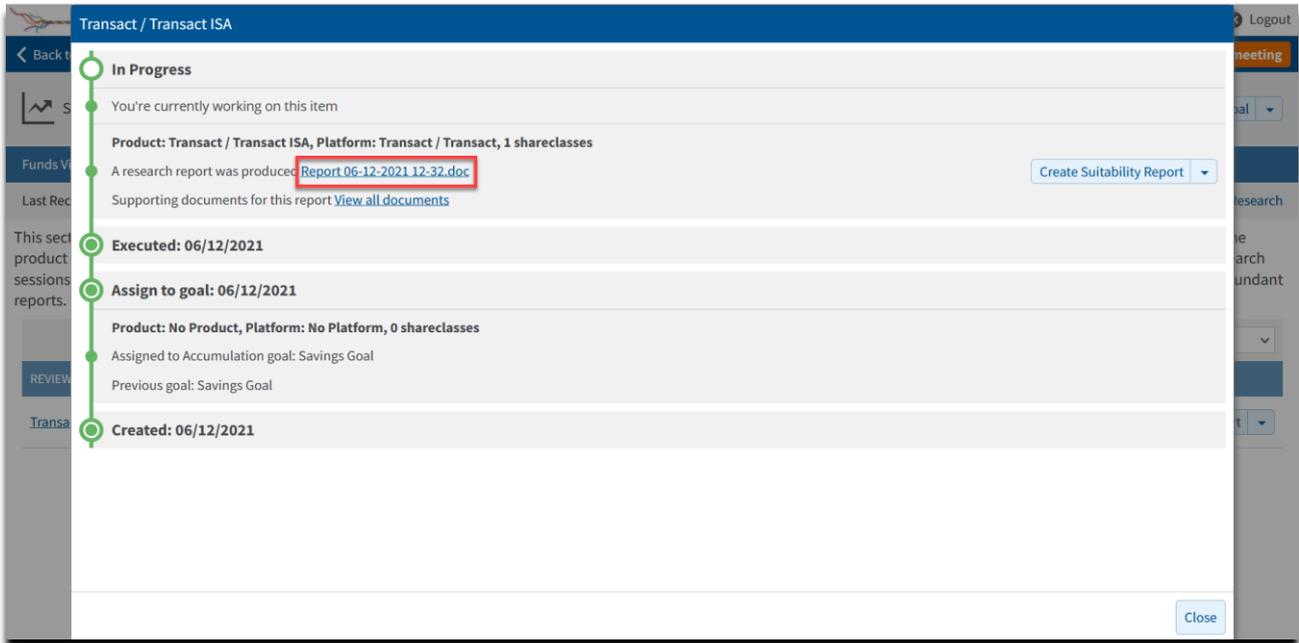


You will see the research has been saved under the **In progress** section of the risk profile goal.

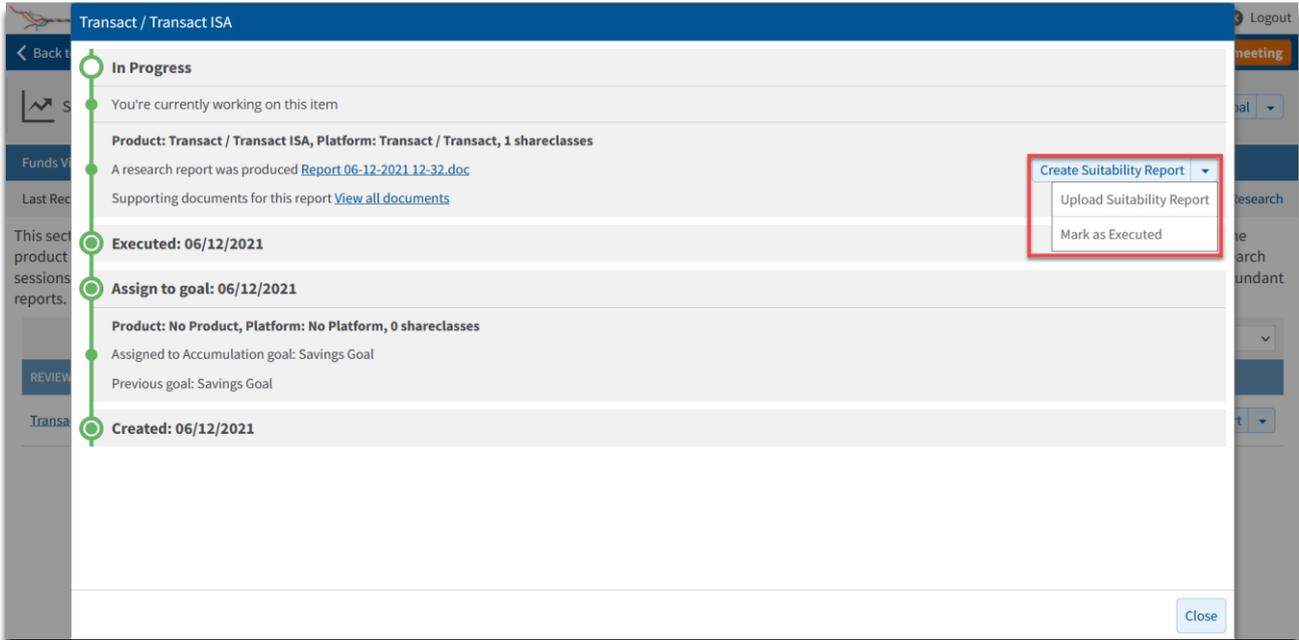


By clicking on the plan name (Transact / Transact ISA) you will access the Reports area.

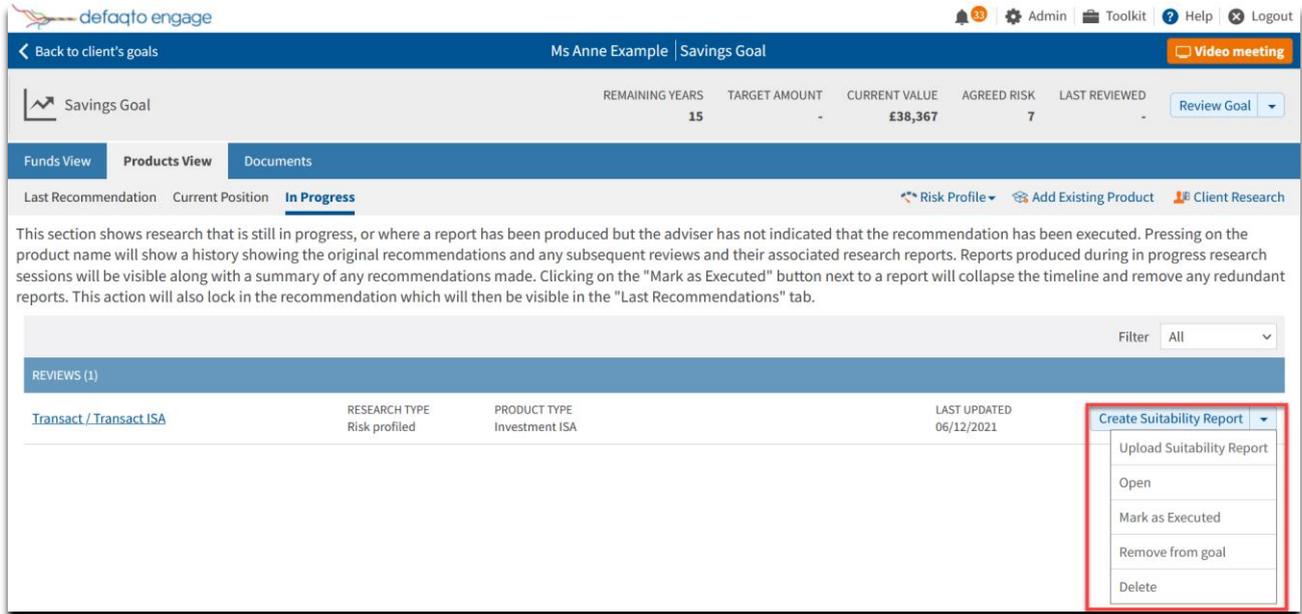
The report that has just been produced will be accessible by clicking on the report name. Note the report name will include a date and time as part of the name.



Once the investment has been agreed with the client, you can click on **Mark as Executed**. If you have an IO integrated licence this will send the research report to the documents section of IO.



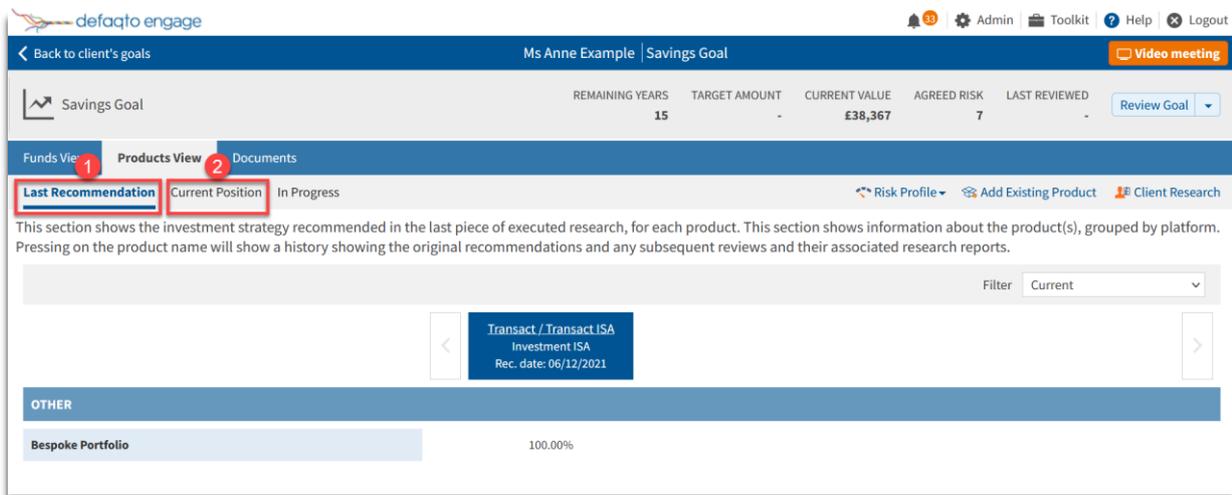
Alternatively you can complete the research from the **In Progress** tab, by clicking the dropdown next to **Create Suitability Report** which will allow you to click **Mark as Executed**.



The screenshot shows the 'defaqto engage' interface for a client named 'Ms Anne Example' with a 'Savings Goal'. The 'In Progress' tab is active, displaying a table of reviews. A dropdown menu is open for the 'Transact / Transact ISA' product, showing the following options:

- Create Suitability Report
- Upload Suitability Report
- Open
- Mark as Executed
- Remove from goal
- Delete

Once the research has been executed you will return to the client page in the **Last Recommendation** tab (1), and you can then move to the current position by clicking on the **Current Position** tab (2).



The screenshot shows the 'defaqto engage' interface for the same client. The 'Last Recommendation' tab is selected, and the 'Current Position' tab is highlighted with a red box and a '2' next to it. The 'Last Recommendation' tab is also highlighted with a red box and a '1' next to it. The interface shows a table of products, with 'Transact / Transact ISA' selected. The 'OTHER' section shows 'Bespoke Portfolio' with a 100.00% allocation.

defaqto engage
Admin | Toolkit | Help | Logout

Back to client's goals
Ms Anne Example | Savings Goal
Video meeting

Savings Goal

REMAINING YEARS: 15
TARGET AMOUNT: -
CURRENT VALUE: £38,367
AGREED RISK: 7
LAST REVIEWED: -

Review Goal

Funds View | **Products View** | Documents
Consolidate Products | Pension Switch | Risk Profile | Add Existing Product | Client Research

Last Recommendation: **Current Position** | In Progress

VALUATION

The current position shows the latest valuation and calculated risk level of the product(s). This section shows the overall list of investments and exposure, by product. Pressing on the product name will show a history showing the original recommendations and any subsequent reviews and their associated research reports.

[Add a valuation](#)

INVESTMENTS



Category	Value
INITIAL INVESTMENT & TOP-UPS	£35,111
CONTRIBUTIONS & GROWTH	£3,256
ACTUAL / TARGET AMOUNT	£38,367 / £0

RISK LEVELS

AGREED



RISK LEVEL 7

CURRENT



RISK LEVEL 7

Filter: Current

TRANSACTION / TRANSACTION						
	PRODUCT TYPE	LATEST VALUATION	CURRENT RISK LEVEL	LAST UPDATED		
<input type="checkbox"/>	Transact / Transact ISA	Investment ISA	£38,367	7	06/12/2021	Start Review