



SYNAPTIC RISK

USER GUIDE



SYNAPTIC
RISK

Version 1.2
July 2016

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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 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 is Included in the Risk Service?

The Risk Service is available within the Synaptic Software Suite.

Risk Table

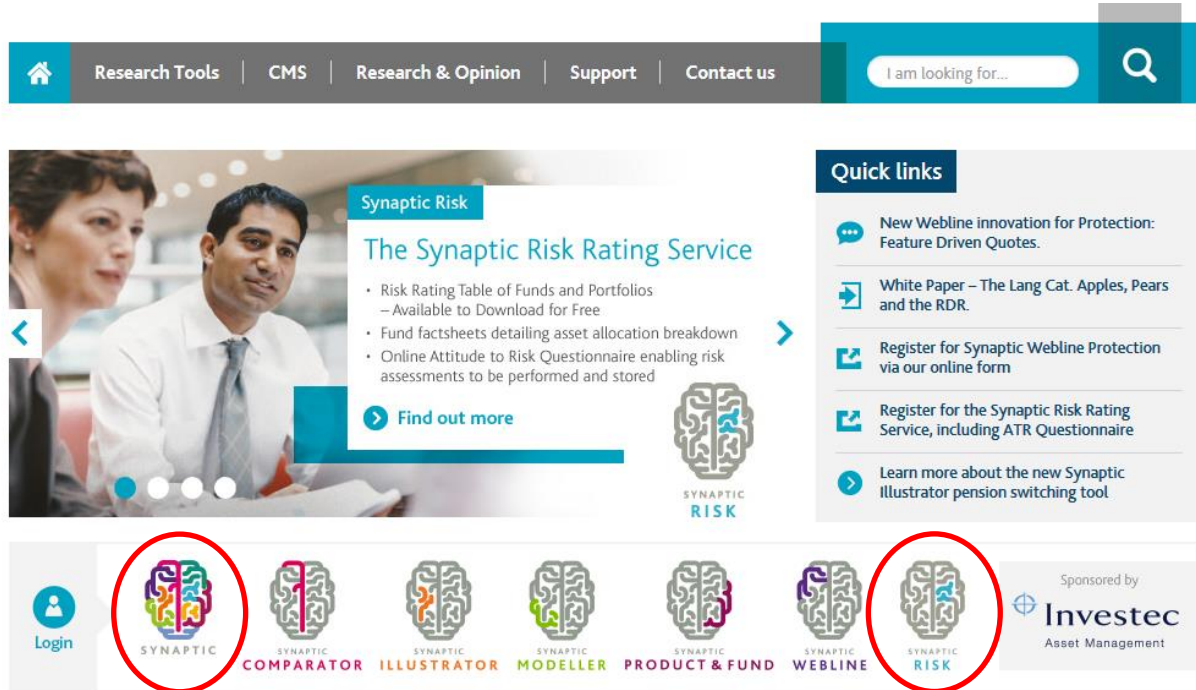
- Free access to online, searchable and downloadable table of risk rated funds and portfolios. These outputs are designed to form part of a company's compliance regime
- Downloadable Risk Fact Sheets that detail the asset allocation breakdown and 'Capacity for Loss' quotient of rated funds and portfolios

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.



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.

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 here

Clicking any of the risk rating buttons will reduce the list of funds and portfolio's to only that risk rating selected

Click any of these links to download a printable copy of these documents


Individual Asset
Manager Factsheets can
be downloaded by
clicking here

ClientsRisk RatingModellerIllustratorWebline

Search Clients...

Risk Rating

Stuart C ? Help



Download Fact Sheet

Multi Asset Adventurous

12345

Multi Asset Allocator Adventurous

12345

Multi Asset Allocator Defensive

12345

Multi Asset Allocator Growth


12345

Multi Asset Allocator Strategic

12345

Multi Asset Allocator World

12345



Download Fact Sheet

Diversified Growth Fund

12345

MAP

12345

Managed Growth Fund

12345

Investec Cautious Managed Fund

12345

Multi-Index 3

12345

Multi-Index 4

12345

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An example of a Risk Rating Factsheet is detailed below:

Multi Asset Balanced IncomeMulti Asset DefensiveMulti Asset GrowthMulti Asset IncomeMulti Asset Income & GrowthMulti Asset Open Adventurous

Strategic Asset Allocation

2.7

Moderately Cautious

Max gain 17.77%
Ave gain 3.74%
Min gain -9.57%

2.1

Moderately Cautious

Max gain 12.67%
Ave gain 2.85%
Min gain -5.75%

3.5

Balanced

Max gain 22.42%
Ave gain 4.74%
Min gain -13.37%

2.7

Moderately Cautious

Max gain 17.13%
Ave gain 3.78%
Min gain -9.54%

3.4

Balanced

Max gain 21.72%
Ave gain 4.42%
Min gain -12.69%

5.0

Adventurous

Max gain 30.91%
Ave gain 6.10%
Min gain -18.62%

Tactical Asset Allocation

2.8

Moderately Cautious

Max gain 19.14%
Ave gain 4.10%
Min gain -10.06%

2.1

Moderately Cautious

Max gain 13.04%
Ave gain 3.05%
Min gain -5.72%

3.6

Balanced

Max gain 23.33%
Ave gain 4.91%
Min gain -13.65%

2.7

Moderately Cautious

Max gain 18.33%
Ave gain 3.91%
Min gain -9.79%

3.1

Balanced

Max gain 21.04%
Ave gain 4.46%
Min gain -11.19%

5.0

Adventurous

Max gain 30.78%
Ave gain 6.07%
Min gain -18.77%

Asset Allocation breakdown

Key

Strategic Tactical

0.0 0.0

50.0 24.5

10.0 15.0

15.0 17.9

0.0 0.0

0.0 0.0

0.0 0.0

0.0 0.0

0.0 0.0

25.0 0.0

0.0 0.0

UK Corporate Bonds

UK Govt Bonds

UK Equities

Global Equities (ex UK)

Emerging Markets Equities

Global Property

Global Private Equity

Hedge Funds

Commodities

Global Infrastructure

European Fixed Income

US Fixed Income

Global Bonds (ex UK)

Key

Strategic Tactical

0.0 0.0

25.0 28.3

0.0 4.4

0.0 4.3

0.0 0.0

0.0 0.0

0.0 0.0

0.0 0.0

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0.0 0.0

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0.0 0.0

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Commodities

Global Infrastructure

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US Fixed Income

Global Bonds (ex UK)

Key

Strategic Tactical

0.0 0.0

5.0 9.3

0.0 8.1

20.0 21.5

90.0 91.6

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Key

Strategic Tactical

0.0 0.0

0.0 3.1

0.0 8.7

10.0 10.0

11.0 11.3

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Key

Strategic Tactical

0.0 0.0

0.0 5.8

0.0 9.7

20.0 15.9

22.0 22.9

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Key

Strategic Tactical

0.0 0.0

0.0 0.1

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www.synaptic.co.uk

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:

Clients | Rating | Modeller | Illustrator | Webline | Product & Fund | Tools & Calculators | Settings

Stuart C | Help

Tommy Test | New Action...

Add new client | Save | Cancel | Delete

Personal Details

Title: Mr

Name: Tommy Test

Address: 8 Grove Square, Hampshire, PO15 7AA

Date of Birth: 06/07/1976

Sex: ☒ Male ☐ Female

Smoker: ☐ Yes ☒ No

Occupation: search occupation

Home:

Office:

Mobile:

Email:

Salary £:

Service Level: - Please select -

Attitude to Risk: **Balanced** | Edit... | **Report**

External identifier:

You can access previously completed Risk Questionnaires for the chosen client by clicking 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 | New Action...

Add new client | Save | Cancel | Delete

Personal Details

Title: Ms

Name: Penelope Holmes

Address: 2 Straw Road, Ville, Herts, SG5 4lk

Date of Birth: 10/10/1970

Sex: ☐ Male ☒ Female

Smoker: ☐ Yes ☒ No

Occupation: search occupation

Home: 08439853491

Office: 07438948947

Mobile: 07984945766

Email: Test@tets.com

Salary £:

Service Level: - Please select -

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 risk for higher returns rather than safe investments. They are reasonably comfortable about investing in the stockmarket and typically prefer cash, but higher returns, investments to keeping money in bank deposits.

Your attitude to risk was set on 08 August 2013.

Credited for this Client by the Admin Group of the Group on 21 November 2013

Page 2 of 2

If you already have completed a questionnaire for the client, you can access the report

You also have the option to run 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

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 the 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.

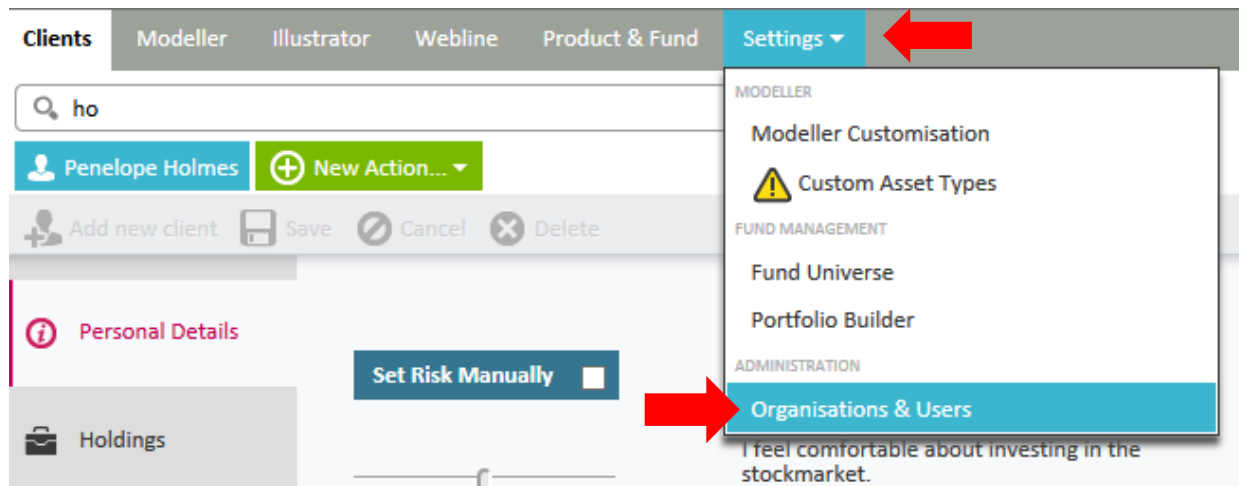
Not yet answered

I'm concerned by the volatility of stockmarket investments.

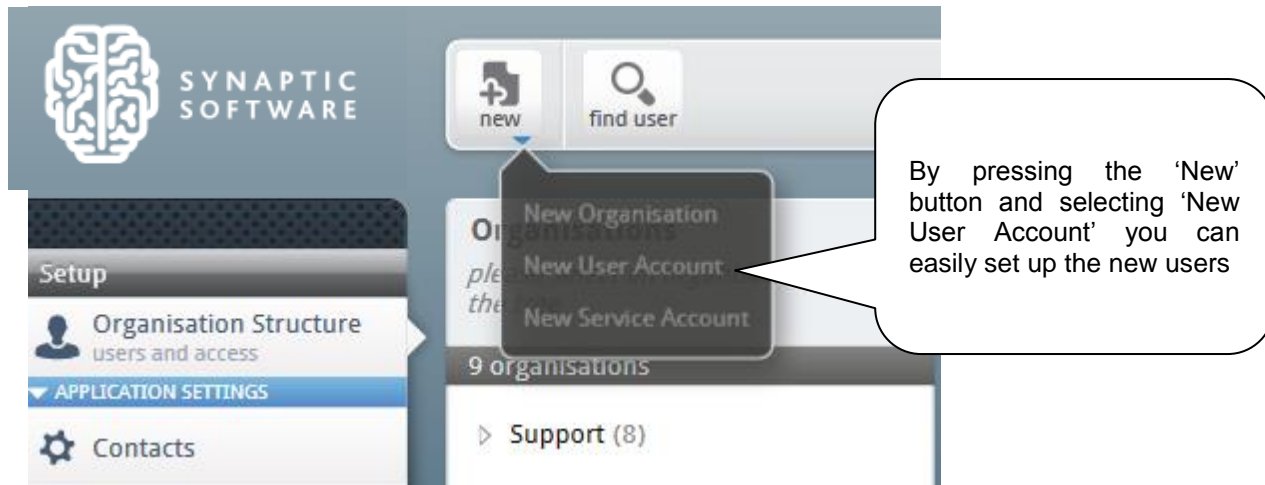
Not yet answered

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 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.

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

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SYNAPTIC COMPARATOR

SYNAPTIC MODELLER

SYNAPTIC PRODUCT & FUND

SYNAPTIC RISK

SYNAPTIC WEBLINE

SYNAPTIC WEB SERVICES



SYNAPTIC

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