

Integrating 2-Dimensional Risk Tolerance into a Complete Financial Plan

The best way for an advisor to grow, retain clients, and gain referrals is by building client confidence in the financial planning process. Traditional risk tolerance profiles have historically been unclear and overly focused on personality, largely ignoring the client's actual financial ability (capacity) to take risk. This can result in poor decision making and lack of confidence to stick with the plan.

Tolerisk elevates the risk tolerance assessment process by actually measuring the client's objective (mathematical) ability to take risk and simultaneously validating the client's assumptions with the industry's most robust measurement of financial longevity. Tolerisk helps clients make better, actionable decisions that evolve with them as their circumstances change, encouraging confidence in the entire financial planning process, which can lead to greater retention and referrals.

With the power of MoneyGuide and Tolerisk's integration, you'll be able to seamlessly populate financial information needed to analyze the client's mathematical **ability** to take risk over time. Add our simple personality profile and you can measure and align portfolio risk, evaluate financial longevity with dynamic 2nd to die mortality probabilities, and even examine recommended risk by tax status of assets. Tolerisk can help you impress clients, prospects, compliance officers, and regulators. The combination of MoneyGuide and Tolerisk takes your practice to a whole new level!

Integration Benefits

- **Single Sign-On** from MoneyGuide to Tolerisk enables quick and easy creation of client risk assessments.
- **Designed specifically for the Fiduciary process**, measuring both dimensions of risk tolerance identified by the SEC – *Willingness* to accept risk and *Ability* to take risk.
- **Measure portfolio risk** with deep analytics mated to Tolerisk's simple stocks/bonds equivalent scale, to ensure proper alignment, and easy client communication.
- **Validate client assumptions** using robust analytics (evolving mathematical ability to take risk over time, separate paths for inflation and portfolio returns, and annual mortality probabilities), driving greater confidence in the process.
- **Recommended Risk Allocation** by account tax status.
- **Solutions** for clients, prospects, and employer sponsored plans.

To learn more about this powerful integration, email sales@tolerisk.com or visit Tolerisk.com/MoneyGuide.