WHY WHAT WHO?

FinalytiQ

WHY?

To paraphrase American writer Edward Abbey,

> *"Financial services are a bit like stew. If you don't stir it up every once in a while, then a layer of scum floats to the top."*

That's why at FinalytiQ, we like to stir things up every now and then. We aim to help financial planning firms and providers deliver better outcomes to clients than they would without our help.

We think there's a whole lot more we can all do.

Want a consultancy that will distort the truth about how great your products and services are? Try one of our competitors.

Want a fresh pair of eyes, critical thinking that challenges your proposition and an unflinching focus on improving client outcomes? Pick up the phone to us.

We provide research, critical analysis, benchmarking and consulting services to advisers, providers and asset managers. Our areas of expertise include investment propositions, retirement income and product/provider benchmarking.

We support advisory firms with high-quality research and due-diligence that helps them to deliver superior client outcomes. Through our market analysis, benchmarking and thought-leadership, we help platforms and asset managers identify their distinct positioning in the market place and build propositions that are fit for purpose.

Investment Propositions

We work with financial planning firms to create and deliver robust investment propositions for their clients. We influence nearly £1bn of client assets through our research, analysis and due-diligence work for advisers.

We offer two core propositions in this area;

Insourced CIPs: We provide research and due diligence support for firms that run an in-house centralised investment proposition.

Our services include:

- review, critique and documentation of the investment philosophy and process,
- portfolio design, review and risk mapping,
- asset allocation and fund selection,
- regular client commentaries,
- manager selection and due diligence, including discretionary/multi-asset managers, and
- independent expertise on investment committees.

WHAT?

Betafolio is our evidence-based suite of model portfolios and client-ready content for financial planners. Its consistent, repeatable and robust process gives advisers full control of client outcomes. We provide client-ready articles, factsheets and visual aids for advisers to educate clients on this evidence-based approach to investing.

Adviser's Alpha

Our ongoing portfolio monitoring and governance frees up the adviser's time to focus on what's really important to their clients. The adviser delivers huge value by helping clients avoid behavioural mistakes that often damage returns.

Low Cost

The typical ongoing charge on the portfolios is 0.25% pa. So clients have the best possible chance of meeting their goals, while keeping costs as low as possible.

Global Diversification

All the portfolios are globally diversified, which means that they are less susceptible to country-specific risk. They are able to capture returns across different markets.

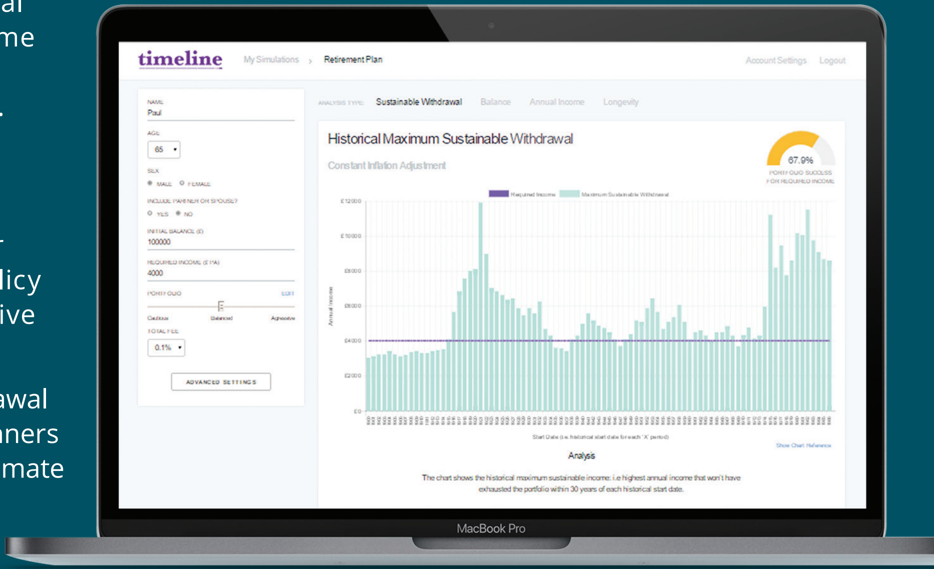
Risk Rated

The portfolios are mapped to FinaMetrica Risk Scores and can be mapped to any risk profiling tool. They're rigorously tested to make sure they stay within the specified risk/return parameters.

Retirement Income

We work with advisers, providers and asset managers to apply the 'science of retirement income' to their propositions and products, to help deliver evidence-based, robust and defensible client outcomes.

- **Centralised Retirement Income Proposition:** We work with financial planners to design a retirement income planning and investment process fit for purpose post pensions freedoms. Our framework includes client segmentation support, shaping of consistent advice principles, setting sustainable withdrawal strategies for retirement portfolios, withdrawal policy statements and access to our extensive retirement modeling capability.



- **Timeline®** is our sustainable withdrawal rate app. The app enables financial planners to model withdrawal strategies and estimate sustainable withdrawal rates from their clients' retirement portfolios. They can test various asset allocation choices, see the impact of fees and help clients visualise likely outcomes in retirement.

Consulting

We spend a great deal of our time researching and benchmarking platforms, providers and investment products. Platforms and providers leverage our unique insight to strengthen their propositions and market position.

Benchmarking: We produce a range of research and benchmarking reports designed to support advisers' due-diligence and providers' strategies and market positioning. These reports are published annually:

- Direct Platforms & Robo-Advice Report,
- SIPP Financial Stability Report,
- Multi-Asset Fund Report,
- Advised Platform Profitability Guide,
- Adviser Network and Consolidator Report, and
- DFM Benchmarking Report.

Product/Proposition Development: We work with platforms to develop products and propositions and strengthen their positioning in the marketplace. We help them identify their distinct advantages (and weaknesses) and build propositions that present these to advisers in a compelling way.


Platform Profitability Guide
The Quintessential Weapon In A Financial Planner's Due Diligence Armoury
NARROW MARGINS: FANCY LIVIN' ON THE EDGE?
FinalytiQ
SURVIVAL OF THE FITTEST
SIPP FINANCIAL STABILITY GUIDE
More to SIPPs
PULLING THE WOOL OVER YOUR EYES
The Great Guide to Risk-Rated Multi-Asset Funds
FinalytiQ
Advised Platform Report | 2016
WHO SAYS ELEPHANTS CAN'T DANCE?
Data & insight on:
Financial Performance
Platform Pricing
M&A Dealbook
Technology & Re-platforming
FinalytiQ

WHO?

Abraham Okusanya

Founder and Director

Abraham is recognised as one of the country's leading experts in retirement income, platforms and investment propositions. He has written several papers on these subjects and delivered talks to the Personal Finance Society, The FCA and numerous conferences across the country. He holds a Master's degree from Coventry and an alphabet soup of designations, including the IMC, CFP, Chartered Financial Planner and Chartered Wealth Manager. He was one of 5 finalists for the Professional Adviser Personality of Year Award 2015, alongside the then Pensions Minister. But the award went to a more deserving winner, obviously!

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Karthica Underwood

Senior Consultant

After a short stint at the Office for National Statistics – the obvious place to go after a degree in Statistics and Management Studies, Karthica started her career in financial planning. She holds Chartered Financial Planner qualifications and has held advisory and research roles in financial planning firms. Outside of work, she has enjoyed learning different styles of dance over the years. But her footwear is far more sedate these days.

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Georgios Bouzianis
Investment Analyst

George holds a Masters degree in Financial Mathematics from Kings College, London. George chose the topic "Integrated optimization models for immunizing and matching pension funds bond portfolios" and 'Stochastic control for optimal dynamic trading strategies" for his Masters. Clearly, a mathematician at heart but the topics left us wondering why he didn't choose harder ones!

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Jake Usher
Digital Multimedia Specialist

Jake is the most recent addition to the FinalytiQ Team. He holds a Multimedia Computing Degree (BSc Hons) from Staffordshire University. Apart from being the in-house Designer here at FinalytiQ and a designer at heart, Jake also oversees all marketing material that we put out. If he puts as much effort into his work than he does 'trying to look good' in the mornings, you should see some incredible stuff!

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David Elliott
Head of Retirement Consulting

David joined FinalytiQ to lead our retirement income consulting services. He has considerable experience and expertise in the retirement income market. He previously had roles at L&G, Aegon, LV= Retirement Solutions as well as the financial advice firm Forster Denovo. David was born in Essex but despite this he's known for his clear strategic thinking and facial hair!

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CLIENTS

...to name but a few

...FMB

AJBell

AVIVA

transact
take control

tandem.
tandem financial / planning your adventure

JAMES HAY
PARTNERSHIP

Park View
Chartered Financial Planners

WealthMatters
Destination: Financial Freedom

wrs
fornham
your chartered financial planners

Aberdeen
Simply asset management.

nucleus

OCTOPUS
INVESTMENTS

Gibson
Financial Planning

Skipton
Financial
Advisers

SKIPTON
BUILDING SOCIETY

JUNO
WEALTH MANAGEMENT

LV=
LIVERPOOL VICTORIA

READY TO JOIN?

Advisers can pick and choose from our range of services. Our subscription package is the best way to access our services.

	Pro	Premium	Premier
Monthly Subscription Fee*	£99	£499	£749
Access to all our reports and due-diligence resources including: • Advised Platform Guide • Multi-Asset Fund Guide + Datasheet (updated quarterly) • SIPP Financial Stability Report • Adviser Networks & Consolidators Report • Direct Platforms & Robo-Advice Report • DFM Benchmarking Report	√	√	√
Timeline charts: visual, client-friendly investment education charts	√	√	√
Timeline app – the safe withdrawal rate app	√	√	√
Betafolio: evidence-based model portfolios and client ready content		√	√
Centralised Retirement Income Proposition		√	√
Insourced CIP: research and due diligence to support your in-house investment propositions			√

*excluding VAT.

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