

NEW
from Intelliflo
Launching August 2015

Personal Finance Portal

Your online digital advice and personal finance management hub



- ✓ Improve client engagement
- ✓ Save your business money by reducing servicing costs
- ✓ Meet regulatory demands for data security
- ✓ Improve your brand awareness
- ✓ Grow your business through cost-effective marketing

0845 230 3800 | www.intelliflo.com



Changing consumer attitude to finance management

Consumers' attitudes to managing their finances are changing. Increasingly they are choosing to interact with advisers and financial providers across multiple channels; face to face, on the telephone and online. Whilst online banking and product sourcing are now common place, few tools exist to enable advisers to help their clients look holistically across their short, medium and long-term finances.

Recent research amongst European high net worth individuals* shows that:

- **61% expect to run most of their wealth management relationships digitally within 5 years**
- **63% would consider moving advisers if they cannot deliver an integrated channel experience**
- **62% globally prefer accessing portfolio information and executing transactions digitally to direct (in person or by phone)**

Intelliflo's new Personal Finance Portal (PFP) gives you and your clients an invaluable tool on which to view financial information and interact via a secure, online 'hub'. PFP allows both you and your clients to pre-populate fact find data, get up-to-date portfolio valuations and communicate urgent or important information securely at the touch of a button.



Improving client engagement with PFP Premium

In an exciting new development, PFP can also help you and your clients aggregate information about their advised financial products held on iO, with their short-term cash flow information and non-advised products. This can provide powerful insight for clients who want to look at their finances holistically.

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“Our clients like the very visual, easy-to-use and simple design of the Personal Finance Portal. While some of them are going in daily, all are going into the portal at least monthly to track their investments, respond to correspondence or update their fact find details. All of this with minimal input and time from us.

PFP also satisfies the regulators secure messaging requirement. We can email our clients directly and securely through the portal and a record of this is automatically saved in the client's file. This means that we can always track our client communications.”

Kylie Lambert
Mercier Allen and Associates Ltd

Intelliflo has linked up with Yodlee, which automatically pulls all financial data from your client's bank accounts, credit cards, mortgage providers and other 'non-advised' products etc. into one place, alongside the products you have advised. This links together to provide a single, centralised hub of secure data which helps you to create, enrich and personalise your client's experience.

Your clients can see real time visuals of where their money goes and use this information to adjust spending habits and meet financial goals. Budgets can easily be created based on real spending patterns and trend patterns analysed.

Clients can also benefit from pre-determined alerts and insights e.g. how they are progressing towards certain savings goals, whether payments are overdue etc.

All Yodlee information is on a read-only basis and neither Intelliflo nor advisers have access to client passwords. Yodlee has over 18m users globally and is publicly listed on the NASDAQ.

PFP is 'mobile-friendly' with adviser and client versions available on laptops, tablets and 'phones so you and your clients can have all the information at your fingertips wherever and whenever you want it.

*Source: Capgemini World Wealth Report 2014



Saving your business money

By making PFP available to your clients as part of your ongoing service model, you can reduce your servicing costs whilst enhancing their experience and putting vital information at their fingertips.

PFP can be an invaluable component of your standard advice process, saving time by sharing documents and obtaining online confirmation of client requirements and money on stationery and postage. It provides an automatic audit trail for compliance purposes.

Time can be saved e.g. at the outset of a new client relationship by automatically pulling bank account information into the iO fact find, supporting the timely and accurate input of cash flow and product information before your client meeting.

As well as the ability to jointly populate fact find information, you can expose the tasks you are undertaking for your client, enabling them to better understand the advice process.

Vitality, your clients will be able to view both their long and short-term finances at the touch of a button, giving them up-to-date information and peace of mind.

“PFP has enabled us to make huge time and cost savings across the business”.

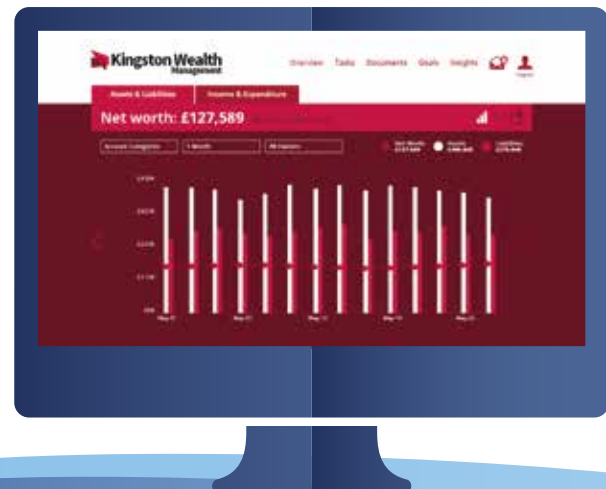
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“PFP has enabled us to make huge time and cost savings across the business.

For example, a client portfolio report in Intelligent Office takes a fraction of the time to produce compared to our previous system and we save on postage and paper as they are then stored electronically in the secure document vault in PFP for the client to see whenever they want to.”

David Reed

Director, Axis Wealth Management





Meeting regulatory demands

Regulation requires that advisers protect the security of their client data and clients themselves are increasingly demanding to know how this is handled. Regular post and email can be insecure methods of communicating sensitive personal and financial information such as that contained in a fact find or annual review.

The Information Commissions Office (ICO) can impose significant fines on those firms that do not provide the level of protection of data and information that is required. PFP secure messaging can help you avoid such fines.

PFP incorporates encrypted secure messaging to ensure clients and advisers have a quick and convenient way to exchange information in complete privacy. All valuation data captured and displayed within PFP meets Origo security standards.

Figures from CIFAS, the UK's Fraud Prevention Agency, tell us that address fraud and account takeover fraud are an ongoing problem. This happens because the fraudster has access to, or can intercept, the victim's post. They also report that personal papers are frequently targeted in burglaries and that fraudsters are paying per document to find personal details in people's dustbins. Therefore, it is vital that firms take appropriate steps to ensure that their clients are not exposed to unnecessary risk.

As part of the ongoing assessment of data security risk, firms should be considering whether they are taking appropriate steps to reduce the risk of their clients becoming victims of identity fraud and other crimes. This should include an assessment of how and when client data is used in communications*.

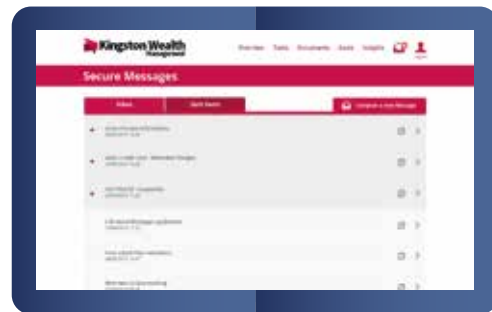
* Source: FCA website

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“Intelligent Office's Personal Finance Portal (PFP) is vital to our business. With the introduction of RDR and other associated regulatory changes, the ability to communicate with our clients directly, electronically and, more importantly, securely is hugely important.”

David Reed

Director, Axis Wealth Management





Branded by you and free from provider bias

Importantly, PFP can be 'white labelled' by you so that your brand is reinforced at every touch point with your client. At a time when many product providers are seeking to build direct relationships with your clients, PFP ensures the client knows exactly where the advice and the service relationship are held.



Growing your business through cost-effective marketing

iO has inbuilt campaign management capability which allows you to mailshot existing and potential new clients and track click through rates to monitor the effectiveness of your communications. By merging in core client data from iO, PFP gives you a cost-effective way in which to communicate important information to your existing clients e.g. following legislative or regulatory changes. You can also prospect for new clients by merging in data from purchased lists to generate leads.

Campaign tools can help you determine the best time to send a campaign, and quickly test subject lines before you send it. It offers a scalable and affordable email infrastructure service, with marketing-friendly analytics tools to assess what works best and segmentation and targeting options to build custom rules.

The tool helps you learn more about your clients, send them timely, relevant content and get in-depth reporting on how your marketing activity is performing.



Supported by Intelliflo's PFP servicing team

Intelliflo has put into place a team of experts to help you get your client data and valuations data cleaned to ensure you can make the most of all the benefits available for both your business and your clients. If you would like a demonstration of the benefits of PFP, or want to talk to the team about setting it up for your clients, please contact them on:

 **0845 230 3800**