

# ADVISER FACTSHEET

## Protection Planner

### WHAT IS IT?

Protection Planner allows advisers to quickly and easily see the impact of providing protection for the client's cash flows. Key factors in planning levels of cover such as debts, assets and existing cover are taken into account to give a full picture of the client's financial situation should the worst happen.

### WHY IS IT IMPORTANT?

Selecting the correct level of life cover can ensure that client's dependents are financially sound following the client's demise.

Protection Planner helps the adviser ensure that the right level of cover is provided, by simplifying the complex task of taking into account all expenses and income in conjunction with any protection cover they currently hold.

### WHO SHOULD USE IT?

Protection Planner should be used by advisers who want to engage their clients in a discussion about protection cover, starting with a very simple input and building up to give the full picture of the protection cover required.

It also provides additional input to the client suitability report.

### HOW IS IT USED?

High level results can be provided quickly based on simply entering future expenses and potential life cover. Using the interactive sliders the adviser can immediately engage their clients using the online tool.

Protection Planner then allows advisers to drill down into more depth, both in terms of the inputs to the cash flow and the level of detail for each entry. For example, debts, assets, existing cover and other sources of income such as final salary spouse's pensions can be entered in as little or as much detail as required.

### HOW DOES IT HELP ADVISERS?

Advisers can choose how they decide on the level of cover. They can directly enter the level of cover, or consider the cover available based on the length of time the money should provide support to the dependents. This allows the adviser to ensure that the correct level of cover is chosen in a way that works best for each client.

As the calculations are uniquely performed using our realistic stochastic projection assumptions, the results can be shown based on low, mid or high return scenarios.

### DOES IT LINK TO ANY OTHER TOOLS?

Protection Planner is linked to Lifetime Planner (EValue's lifetime cash flow tool) as it uses the same data entries. Therefore the adviser can either start with Life Planner and then calculate the protection cover or start from protection and move with ease to a full lifetime cash flow analysis.

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## MORE INFORMATION OR REQUEST A DEMONSTRATION?

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## FACTSHEET

Key differentiators - at a glance

### Realistic cash flow outcomes from stochastic projections



### Interactive sliders for easy input and client engagement

Monthly expenses ?

£ 1,700 — +

### Drill down into as much detail as required for each of the entries

🏠 House & Home	£ 500	<span>+</span>
🚗 Transport	£ 150	<span>+</span>
❤️ Health & Family	£ 70	<span>+</span>
🛒 Shopping	£ 350	<span>+</span>
✈️ Leisure & Travel	£ 100	<span>+</span>
🍽️ Food & Drink	£ 800	<span>+</span>

### High level entries for a wide variety of inputs

Monthly expenses ?

£ 1,700 — +

Debts ?

£ 178,000 — +

Assets ?

£ 105,000.00

Current life cover ?

£ 178,000 — +

### Choose to set the level of life cover or the length of time the provision is supported

Plan protection cover based on years I want the money to last 15 years — +

PLUS...

- Adjust results for inflation
- View the results based on low, mid and high returns

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