



# Voyant Adviser Features and Benefits

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# Voyant - Key Benefits and Features

## 1. Collaborative and Interactive

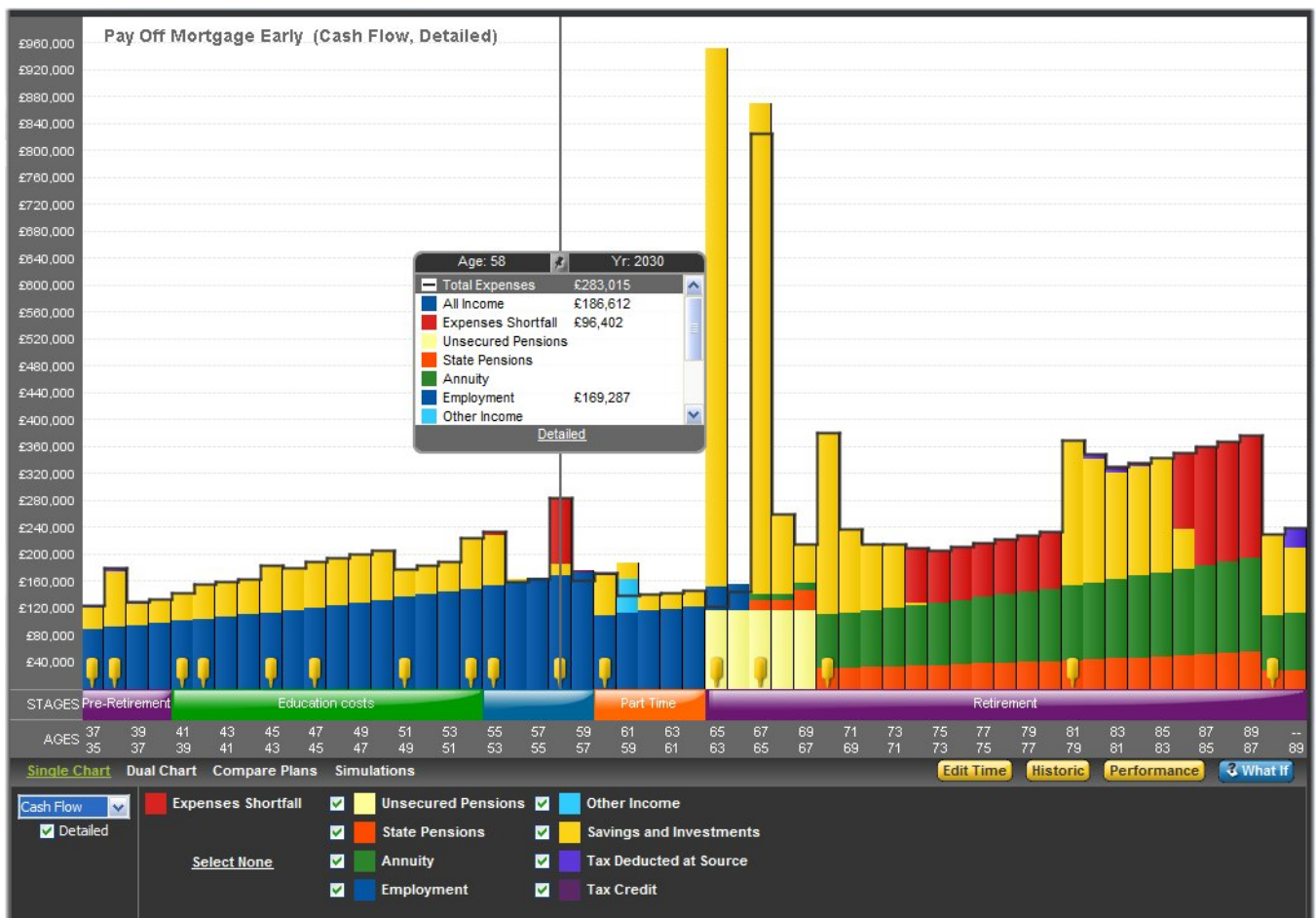
Voyant has been designed as a collaborative and interactive financial planning solution that will help advisers and planners to raise clients' understanding of and engagement in financial decision-making through a genuinely insightful and collaborative process.

It is much more than just a cash flow modelling tool; it is a joined up financial planning solution that will help financial planners to provide robust, insightful and compelling advice in an efficient, impactful manner, and thereby support powerfully an adviser's core proposition going forward into a post RDR world.

Advisers believe that customer engagement in the financial planning is critical to future client acquisition and retention, and therefore to building a successful business. Voyant provides the means to achieve exactly that.

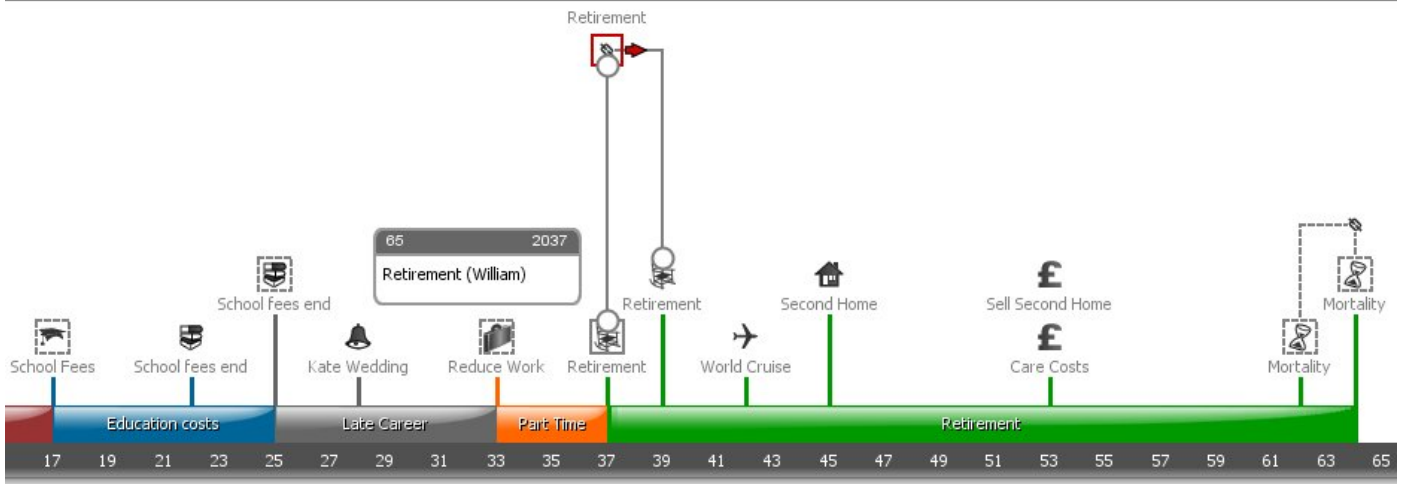
## 2. "A picture tells a thousand words"

Voyant features a visually impactful, illuminating and powerful interface. The Let's See chart enables the adviser and client to consider not only a projection of lifetime cash flows but also to consider assets, liabilities, expenses and net worth and to demonstrate comparative views, (i.e. comparing cash flows with assets, or expenses against debts).



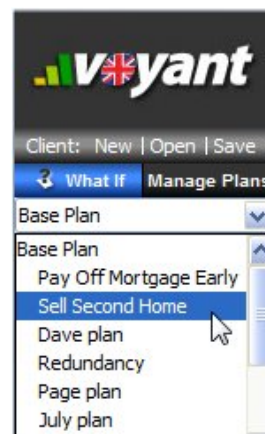
### 3. Setting Goals, Needs and Aspirations

Voyant enables the adviser to enter dynamically key lifetime financial Events and Stages through a highly intuitive, interactive “game-like” click and drag functionality that encourages debate and discussion and ensures that the client and the adviser can work effectively together to create a robust plan that the client genuinely can understand and buy-in to.



### 4. What if Planning

The ability to create what-if plans and contingency scenario is a key feature of Voyant. What-ifs can be created dynamically and offer the ability to change any aspect of the original Base Plan, e.g. to step up or step down incomes or expenses, change retirement dates or other key event timings, adjust investment portfolios or growth assumptions, or even add additional people to the plan.

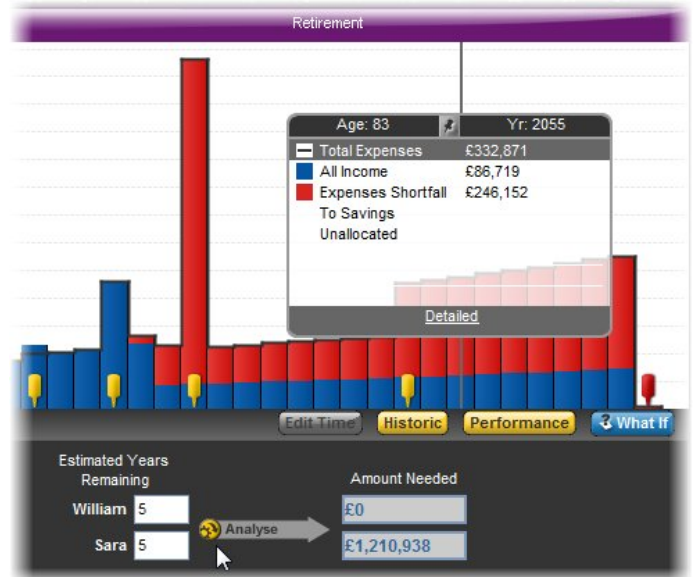


Where a client and adviser agree that a particular What if scenarios should form the basis for future planning, it can be promoted so that it becomes the default plan for the future. The Plan management system ensures that there is an ongoing audit trail of all plans created and of all versions of those plans.

## 5. Simulations and Interactive Content

Voyant features powerful and impactful interactive content, such as the Performance and Historical charts, which enable the adviser to demonstrate the sensitivity of a client's plan to investment returns in a highly visual and impactful manner.

Simulations enable the adviser and client to view dynamically the impact of contingency events, such as premature death or long term disability and to consider the impact of taking specific actions (e.g. additional life cover etc).



## 6. Building the Plan - A flexible approach

Voyant embraces the principle that financial planning over a clients' lifetime is seldom likely to be a linear process. Therefore, the input screens are designed to allow the adviser and client to easily configure potential changes in circumstances through the lifetime of the plan, e.g. a change in employment, property move – and even to model changing savings returns and / or investment strategies (e.g. moving to a more conservative strategy as retirement

Asset Allocation	Percentage
Cash	10
Investment Grade Bonds	38
Sub-investment Grade Bonds	
UK Large Cap Stocks	15
UK Mid And Small Cap Stocks	12
EU Stocks	15
Foreign Developed Markets	10
Emerging Market Stocks	
<b>Total</b>	<b>100% Allocated</b>

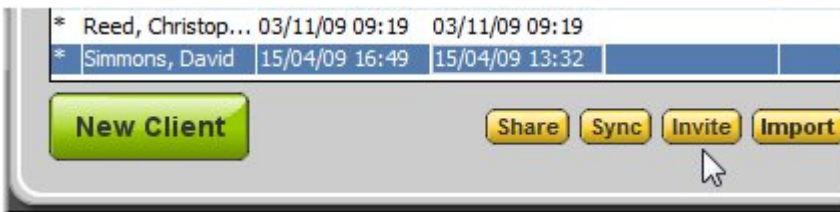
Investment	Value
Tracker ISA 1 (William)	£73,000
Tracker ISA 2 (Sara)	£31,500
Mark's Managed Fund (William)	£50,000
Chris's Managed Fund (Sara)	£50,000
Mark and Chris's Portfolio (Willia...)	£60,000

approaches).

## 7. Community - A collaborative solution

The core proposition underlying Voyant is that of collaboration between the client and the adviser.

Therefore, the adviser is able to “invite” the client to view and potentially work on their plan. For example, many advisers have found that by sharing the plan with the client a more complete picture emerges of the true position regarding assets, liabilities and expenses – not to mention financial goals and aspirations!



Voyant is a web-based solution but it is possible to also work “offline”.

## 8. Reports

Reports featuring an overview of the plan, together with the client’s current financial position, and the key Let’s See Cash flow, assets, Expenses charts etc can be dynamically created. As a new feature, the report can now be saved to file so that charts can be easily imported into adviser Suitability Letters or other client



The screenshot shows a 'Plan Overview' report from Voyant. It includes a table with 'Events' and 'Expenses' sections. The 'Events' table lists various life events with their start years and owner ages. The 'Expenses' table lists various financial outflows with their amounts. A total expense of £116,584 is shown at the bottom of the expenses table.

Events			Expenses	
Name (Owner)	Start Year	Owner Age		
Start	2009		Mortgage - payment (Mark, Teresa)	£15,600
Improve Home (Mark)	2010	38	Death in Service cover (Mark)	
School Fees (Kate)	2013	8	Mortgage (Mark, Teresa)	£360
New Car (Mark)	2014	42	Salary Continuance - premium (Mark)	
School Fees (Oliver)	2017	8	Food and essentials (Mark, Teresa)	£24,000
New Car (Mark)	2019	47	Council Tax (Mark, Teresa)	£4,200
School fees end (Kate)	2023	18	Insurances (Mark, Teresa)	£1,200
Kate Wedding (Kate)	2026	21	Property costs (Mark, Teresa)	£15,000
School fees end (Oliver)	2027	18	Utilities (Mark, Teresa)	£1,500
Oliver Wedding (Oliver)	2030	21	Telephone (Mark, Teresa)	£2,000
Refurbish home (Mark)	2030	58	Childcare Kate (Mark, Teresa)	£3,600
Reduce work hours (Mark)	2032	60	Child care Oliver (Mark, Teresa)	£3,600
Retirement (Mark)	2037	65	Clothing (Mark, Teresa)	£2,000
Retirement	2039		Car loan - payment (Mark, Teresa)	£5,971
Retirement (Teresa)	2039	65	Holidays (Mark, Teresa)	£10,000
Second Home (Mark)	2039	67	Birthdays Christmas (Mark, Teresa)	£1,000
World Cruise (Mark)	2042	70	National Insurance Tax on Surveyor (Mark)	£4,509
Care Costs (Mark)	2053	81	Income Tax on Surveyor (Mark)	£19,180
Sell Second Home (Mark)	2053	81	National Insurance Tax on Designer (Teresa)	£1,131
Mortality (Mark)	2062	90	Income Tax on Designer (Teresa)	£1,545
Mortality	2064		Tax Deducted at Source (Mark)	£94
Mortality (Teresa)	2064	90	Tax Deducted at Source (Teresa)	£94
				<b>£116,584</b>

These results are based on a number of assumptions regarding the client and investment returns, and are, therefore, subject to a number of risks and uncertainties that could cause actual results to differ materially from the assumptions. This represents only one of many possible outcomes. Past performance of investments is no guarantee of future results. Nothing contained herein should be construed as an offer to sell or as an offer to buy securities. Copyright © 2007-2009 Voyant, Inc.

correspondence.

## 9. Product and Tax Rules

Voyant is customised with UK Income and Capital Gains Tax rules and product rules, and models fully the client’s year-on-year tax position. Product rules include the ability to handle top-slicing on onshore and offshore investment bonds, pension drawdown strategies (unsecured and secured pensions, including multiple crystallisations) and Lifetime Allowance.

Sell Second Home		Year: 2037		Age: 65		
Cash Flow   Expenses   Investments   <b>Pensions</b>   Property   Debts   Insurance   Taxes						
Pensions						
Name	Owner(s)	End of Year Balance	Growth Rate	Contributions Scheduled	Unsched.	Withdrawals
Surveyor-Group ...	William	£1,160,544	7.68 %	Planned: £0 Actual: £0	   £1,195,375	Actual: £117,625 Allwd: £117,625
Surveyor-Group ...	William	£0	7.68 %	Planned: £0 Actual: £0	   £0	£1,593,834
<i>£1,593,834 crystallized. £398,458 tax free cash withdrawals.</i>						

## 10. Adviser Support

Voyant offers telephone (UK number) and email support and provides as standard an easy to understand “Quick Start” guide so that users can start building plans quickly. Typically advisers have reported that they are able to start building plan within 30 – 45 minutes of first logging on to the tool. The time required to build a plan varies with complexity but is typically between 30 and 60 minutes

Voyant also provides regular Introductory and Advanced User Webinars and will be scheduling a number of training workshops and “train the trainer” sessions.

## 11. Resources

The Voyant solution leverages the resources and expertise of its parent company which is an established financial services software consultancy and development company with experience of working with major US and UK financial institutions.

The UK business is run on a day-to-day basis by Bob Freeman, with more than 25 years of experience as a financial planner. Bob also leverages the expertise of a number of financial planning, tax and product specialists to ensure that the solution meets the demanding requirements of the financial planning community.

*“Indeed, of all the tools I have seen ..... Voyant is the most graphically appealing, with a very modern look and feel. I love the way key life events can be simple dragged from a menu onto the life-cycle chart, making the data collection exercise far more interesting and interactive”*

Mark Loosmore

AT8 consulting in Professional Adviser Review of Financial Planning Tools