

Risk APIs



Let your customers plan their finances based on risks they understand

When embarking on a financial planning journey, it's vital your customer considers one crucial question: "What is my risk appetite?" This question speaks to their comfort level with sharp fluctuations in their chosen investment strategy and their willingness to take on more risks to achieve their financial goals.

Their risk appetite can change throughout their life. While they may be willing to be more adventurous during their working life, they may become more cautious as they approach retirement.

They must understand that every financial decision comes with risks and potential returns. It's not enough to determine whether an outcome is more or less likely. Your customers must weigh the pros and cons of each option and make informed decisions that align with

their ultimate financial goals. With careful planning and a clear understanding of their risk appetite, they can confidently navigate the complexities of personal finance and achieve what they want from life.

Financial planners know this more than ever. It's even affecting the regulatory environment to the point where, in 2021, the Certified Financial Planner Board of Standards recognised the value of understanding how clients relate to money psychologically, adding "The Psychology of Financial Planning" to its list of topics as part of its certification requirements.

"Good advisers are well skilled in psychology – that's what makes them good,"
Joe Howard, a UK Chartered Wealth Planner



There's an opportunity for banks, building societies and pension providers to do the same by providing a winning customer experience. One that speaks to a customer's concerns and aspirations. One that draws a line between where they are now and where they want to go.

Risk is personal, so make sure your risk assessment is personalised too

Everyone's attitude to risk is different. So, providing the right tools to assess an individual's personal situation is crucial for the best outcomes.

Using risk as a determining factor allows customers access to information and calculations to help them profile their funds and portfolios.

Our APIs help provide a deeper understanding of your customer's retirement options and empower informed decision making.

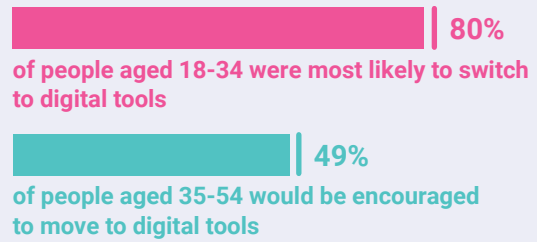
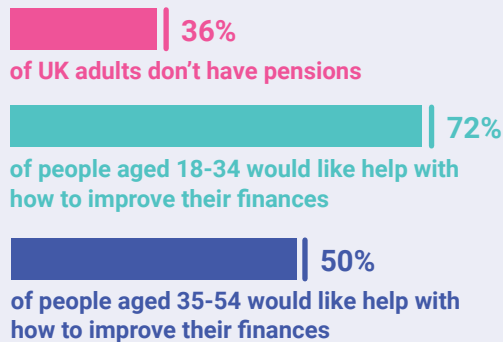
How it works

Let's take our Risk Profiler API as an example. With a few simple clicks, your customers can easily determine their investment risk profile and get recommendations for an appropriate investment or product.

The tool can also be used for other questionnaires, such as sustainable investing and knowledge and experience. Plus, you and your customer will receive a record of all of the questions and answers for future reference.

Choose your selection of Risk APIs >

Our 2024 survey shows the magnitude of the opportunity



There is a massive opportunity to step in, provide the help people want, and win their loyalty for a lifetime.

Choose your selection of Risk APIs for the task

Our Risk API tools can give customers direct access to information and calculations to help them profile their attitude to risk, funds and portfolios.

Portfolio Asset Allocation

Return the underlying asset class composition for a selected fund or portfolio of funds in terms of the configured asset classes.

Risk Questionnaire Profiler

Generate a risk profile rating and related asset allocation based on the results of our risk profiling questionnaires, which cover 25% of the UK market.

Risk Asset Allocation

Return the configured risk benchmarks for a chosen benchmark set, term and risk profile.



Let's talk about what's possible

To find out more about how we can support you to support your customers better, book some time with one of our experts to discuss your requirements in depth.

Visit www.ev.uk/products/ev-build to learn more.



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