

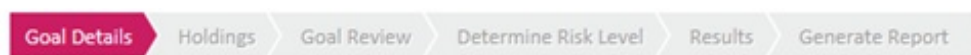
Reviewing a Goal

Last Modified on 23/11/2017 4:38 pm GMT

Start a goal review by selecting the magnifying glass symbol at the end of the goal you wish to review.

Goal Details				Investment Details				Add	
Goal Name	Target	Type	Review Date	Term	Remaining	Attitude to Risk	Holdings		
Client review	£27,000.00	Lump sum	14/11/2018	10 years	10 years (expires on 23/11/2027)	Balanced	2 holdings		

You can then work your way through the different steps available for reviewing the client's goal.



Goal Details area allows you to only change the name of the goal, target value and review date.

Holdings area shows all holdings allocated to this goal and will allow you to add new holdings only when the last implemented scenario contains brand new money. Hence you have to confirm what the new money allocated to the latest goal has purchased as shown below:

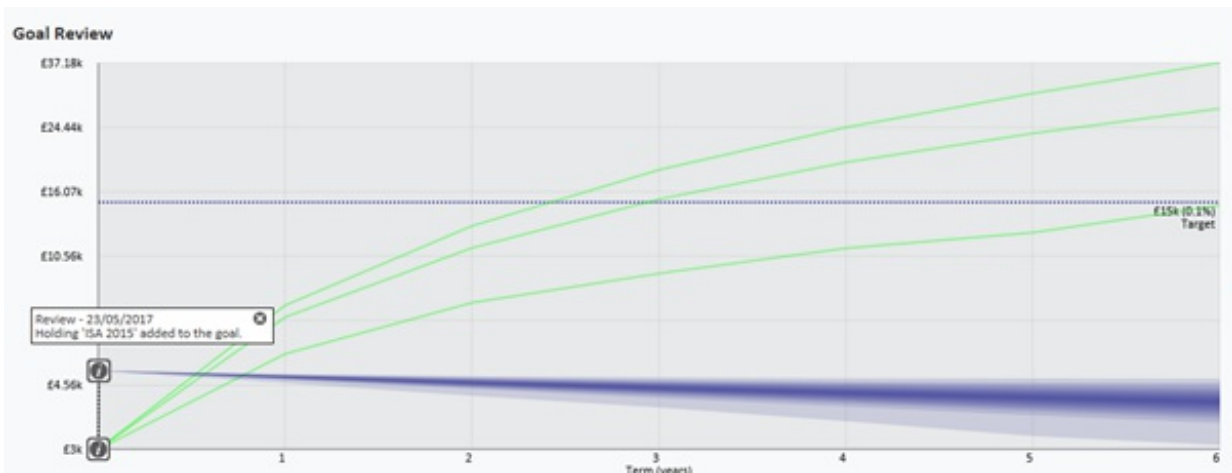
Holdings Allocated to this Goal

At the last review, it was determined to invest new money into holdings. These holdings should be added below. The total value of holdings suggested in the last review were:

Initial Amount: 3000
Regular Contribution: 350 (Monthly)

Holdings	Type	Details	Value	Add	
ISA 2015	Plan	Old Mutual Wealth - ISA - P2932474	£5,000.00		

Goal Review displays a growth projection point for each review undertaken within a single graph.



Click **Next** to determine your client's attitude to risk for this goal.

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[Analyser](#)
[Comparator](#)
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Your Attitude to risk for this goal is 'Balanced'.

- Keep this attitude to risk
- Use my default attitude to risk of 'Balanced' for this goal
- Set my attitude to risk for this goal manually
- I will determine my attitude to risk through questionnaire

As indicated above it is possible to either keep the same attitude to risk as previously or change the client's attitude to risk manually or by referring back to the questionnaire during the course of the review.

Your Attitude to Risk for this goal was previously determined to be Balanced.

Description of Balanced Attitude to Risk
Balanced Investors do not particularly regard themselves as cautious people and have no strong positive or negative associations with the notion of taking risk. They will typically have some experience of investment and a degree of understanding of investment matters. They will usually make investment decisions reasonably quickly and don't tend to be particularly anxious about investment decisions they have made. They can be inclined to look for safer investments rather than higher returns, but understand that investment risk may be required to meet their investment goals. While they will take investment risk, they are still not particularly comfortable with investing in the stockmarket and get more comfort from bank deposits than riskier investments.

An example illustration of a £10,000.00 investment:
Over a 6 year period with a risk rating of Balanced based on nominal and balanceable projected values.

Maximum (5% chance) Gain in a 1 year Period is: **23.44%** (£2,344.37)
Average (Mean) Gain in a 1 year Period is: **4.76%** (£475.89)
Minimum (5% chance) Gain in a 1 year Period is: **-14.90%** (-£1,490.33)

Client's Comfort Percentage
How certain do you want to be of achieving your goal in terms of a percentage?
 %

Client's Capacity for Loss
 Enter monetary value Enter percentage value
Please enter the amount of money the client can afford (is able) to lose in any one year assuming a total investment of £10,000:

This equates to a percentage of 5%

Client's Tolerance for Loss
 Enter monetary value Enter percentage value
Please enter the amount of money the client is willing to lose in any one year assuming a total investment of £10,000:

This equates to a percentage of 15%

Asset Allocation

- UK Corporate Bonds (36.00%)
- Global Equities (ex UK) (30.00%)
- UK Equities (20.00%)
- Global Property (9.00%)
- Emerging Markets Equities (5.00%)

Growth Projection

£18.55k
£14.71k
£11.66k
£9.25k
£7.33k
£5.81k
£4.61k

Years

Warning: The minimum (5% chance) gain in a 1 year period is outside of your capacity for loss

Success: The minimum (5% chance) gain in a 1 year period is within your tolerance for loss

After selecting **Next**, the following page displays the results page where you can model new scenarios for this goal, view the information in different graph formats and select **Next** to generate the final report for this reviewed goal.
