

About FinaMetrica

FinaMetrica is a low cost, quick and user-friendly way to gain a more insightful understanding of your clients' financial attitudes, values, motivations, preferences and experiences, and to meet common and statutory law know-the-client, duty-of-care obligations.

FinaMetrica's focus is on the psychological factors relevant to financial decision-making in terms that are meaningful to individuals and their advisers.

Developed and tested in Australia over 4 years with the assistance of the University of New South Wales' Applied Psychology Unit, the FinaMetrica system has gained international recognition as world's best practice since its Australian launch in 1998. The FinaMetrica system offers previously unattainable levels of validity, reliability and accuracy in risk tolerance assessment.

FinaMetrica's Benefits ...

... for Clients

- ❖ Clients can be confident that their adviser has an accurate, in-depth understanding of their risk tolerance based on a robust assessment process that has scientific endorsement and is fully transparent.
- ❖ Gap analysis, the identification of any mismatch between risk tolerance and the risk required to achieve goals, can be done objectively and transparently, leading to a clearer understanding of the elements in any trade-off decision required of the client.
- ❖ Because any risk-tolerance/risk-required trade-off decision is properly informed, the client is able to give properly informed commitment to their plan with regard to risk tolerance. Clients more fully "own" their plans.

... for Advisers

- ❖ Using a scientific risk tolerance test provides a competitive point-of-difference and an early demonstration of a commitment to best practice, aiding in converting prospects to clients.
- ❖ The information-rich risk profile report and supporting materials lead to a more informed discussion of risk and risk tolerance resulting in the adviser having a deeper understanding of the client and a clearer articulation of any differences within couples, so strengthening the adviser-client relationship.
- ❖ Advisers are less likely to suffer complaints and are more able to demonstrate that they have met fiduciary and compliance obligations through following a transparent, robust process, so protecting their professional reputations and financial well-being.

What People Say ...

... Financial Advisers

"Prudent investment management requires a balance between a client's risk profile and portfolio volatility — both must be determined to establish an appropriate investment policy."

~ Michael Kitces CFP, Pinnacle Advisory Group, Inc.

"FinaMetrica assists us in helping clients to clarify their risk tolerance - a tough topic at any time. They appreciate the extra effort and focus on their preferences. They also enjoy the immediate feedback from the on-line version and so do we!"

~Margery Schiller CPA CFP, Goar, Endriss & Walker

"As an advisor, I have found [FinaMetrica] to be invaluable, and your firm's insight on the division between risk capacity and risk attitude have not only helped us to be better at what we do, but have also helped our clients to be more satisfied and loyal."

~Adrian Eddleman MBA, Eddleman & Eddleman, LLC

... Financial Services Professionals

"I believe that FinaMetrica is a world leader in the development of fundamentally sound, yet practical tools that enable practitioners to address the single most important factor in guiding clients towards a successful investment program - their personal risk profile."

~Harold Evensky, CFP, Evensky & Katz

"There are, of course, other instruments out there, and other methodologies [for risk tolerance assessment], but I haven't seen any that are as academically and procedurally defensible as this."

~ Bob Veres, Publisher of *Inside Information*



*Helping Individuals Make Better
Financial Decisions*

Now in 15 Countries!

The FinaMetrica Risk Profiling system is a scientifically validated tool for assessing your clients' personal financial risk tolerance.

The 25-question, web-based risk questionnaire can be completed on-line or in hard copy, in around 15 minutes. The risk profile report provides an information rich, qualitative and quantitative, assessment of financial risk tolerance. Both questionnaire and report are in plain English.

FinaMetrica is being used by leading advisers not only in Australia but around the world, including the US and the UK.

To date more than 370,000 FinaMetrica Risk Profiles have been completed.

We also have an obligation-free, 30-day, trial subscription to give you an extended 'road test' of the FinaMetrica system.

During your trial you will receive our training materials and full customer support, and have unlimited use of our system.

Sign up for your free trial

at: www.riskprofiling.com or
send your details to trial@finametrica.com

Do Your Own Risk Profile

We invite you to do your own risk profile and see for yourself how easy it is and how it might work in your practice.

Sign up for your free profile at:
www.riskprofiling.com
or send your details to:
support@finametrica.com



The Institute of Behavioral Finance has been appointed by FinaMetrica on an exclusive basis to market and promote the licensing of the Application in South Africa. The IBFSA can be contacted at :

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IBF
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Does Your Current Risk Profiler?

Boost Adviser Productivity

Enhance Investor Satisfaction

Improve Regulatory Compliance

Increase Investment Persistency



FinaMetrica®

Psychometric Risk Profiling