FINANCIAL PLANNING

The digital financial planning solution to offer superior advice

Helps to **identify the financial goals** of your clients and plan them by generating **a custom action plan**.

Generates a **custom savings and investment proposal** for each plan based on their advisory model, product offering, targets and time horizon for the goals.

Generates automatic warnings that enable the advisor to perform **proactive monitoring** of the performance of the investments associated with each plan and to propose alternative plans in the event of any deviation.

Simplifies communication of the savings and investment plan with your clients regardless of their level of financial education thanks to the guided solution flows.

Functions of the solution

MULTI-PURPOSE PLANNING

Incorporates planning for every kind of life goal, from retirement, university or other form of education, embarking on the purchase of a home and travel to other personalised goals.

EFFECTIVE MONITORING

The advisor receives automatic notifications on deviations associated with each plan, which promotes proactive contact with clients.

HIGH FLEXIBILITY

Enables you to instantly recalculate plans should any change occur in your clients' circumstances.

INFLATION

All the calculations and projections consider the impact of the cost of inflation, which prevents client targets from being compromised and keeps them in line with their future capital needs.

TAX IMPACT

Includes the tax impact in goal planning and factors in the anticipated return for the risk profiles and types of financial products.

CONFIGURABLE ALGORITHMS

The calculation engine for daily financial projections can be configured to achieve the goals of each plan.

Openfinance Ecosystem

Advantages for business

1 Expands your bank's value proposition with a model based on **continuous advice** focused on each client's life goals.

2 Multiplies **advisor productivity** by allowing them to effectively serve many more clients and to use more time on tasks with higher added value.

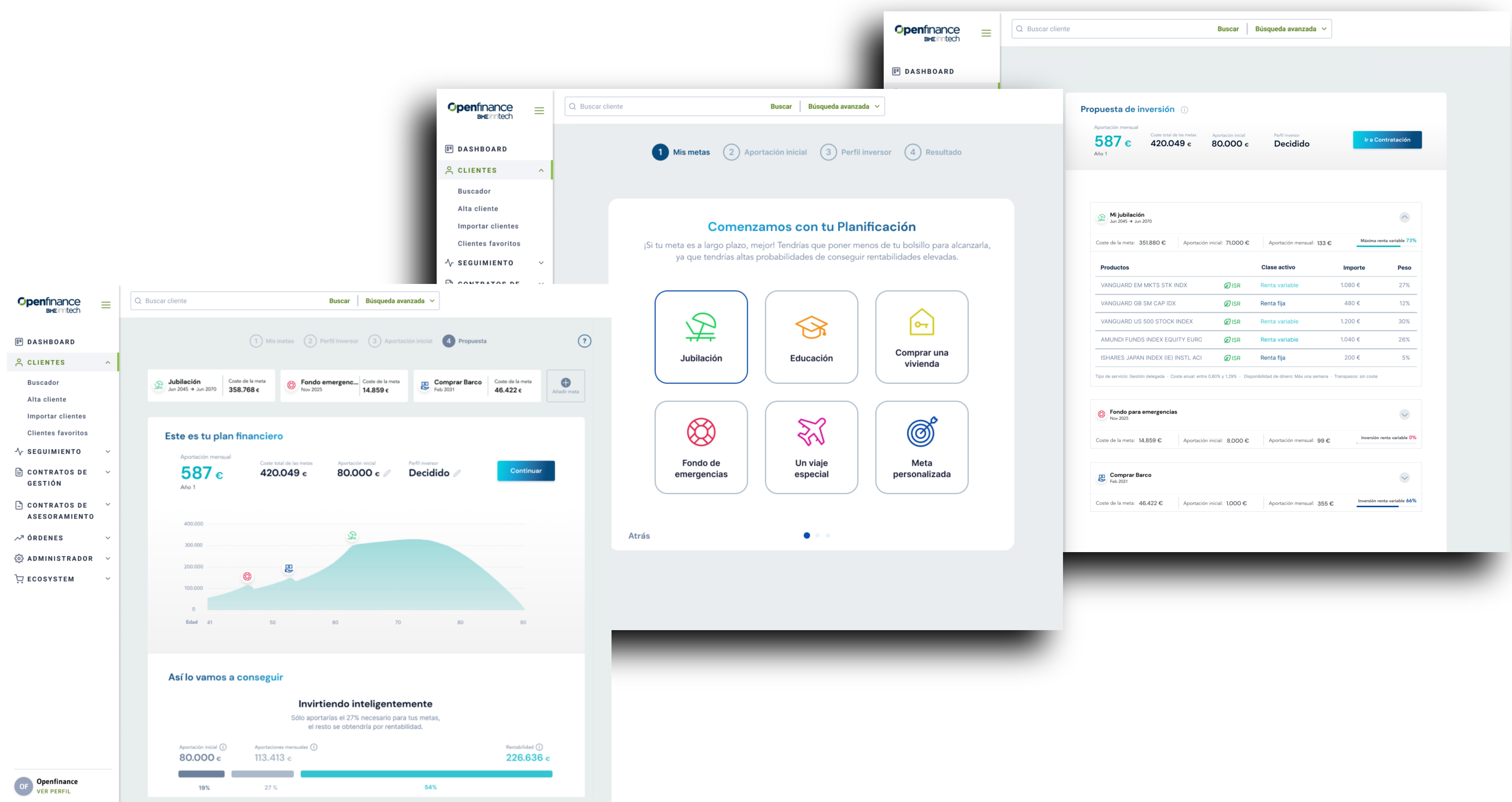
3 Encourages **cross-selling and up-selling** by adapting the product offering to each client's needs at the ideal moment and allowing business communications to be carried out in context, unintrusively and more efficiently.

4 Improves the perceived **quality of service and the trust** of your clients thanks to automatic monitoring of the plans provided by the solution, which promotes proactive contact.

5 Facilitates **discussion with clients** during moments of market volatility and provides the **security** needed to continue with the investment plan. Allows attention to be focused on the time horizon of the goals and the strategy to achieve them.

6 Strengthens the **bond with your clients** by providing maximum value through a versatile and intuitive solution adapted to their corporate image.

Our solution



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