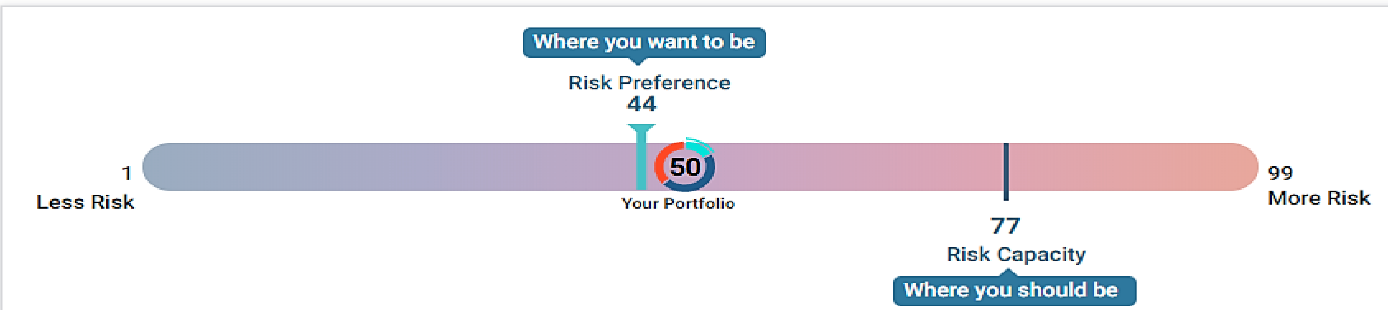
totum

Facts over Feelings.

Totum is the only multi-dimensional risk tolerance tool that helps advisors understand how much risk their clients can take based on their life situation. With Totum, advisors can easily customize how they engage with their clients and have in-depth discussions about their Risk Preferences, Risk Capacity and Portfolio Risk.

A Unique Difference

There are a lot of questionnaires in the market that range from robo-advisors to outdated paper documents. Unfortunately, many of them are inadequate because they only address one aspect of risk at any given time such as a client's perceived preference for risk or a timeline toward retirement.



What separates Totum from other risk tolerance questionnaires?

Preferences change all the time, however Risk Capacity changes once a year, on average. If a risk score is based on preferences alone, it is nearly impossible to accurately match that score to their client's portfolio. In order to solve this problem, Totum created a questionnaire and scoring algorithm that takes into account the client's life events, otherwise known as **Risk Capacity**.

- **Relatable** – Totum asks real life questions that relate to your prospects and clients. ie. How is your health?
- **Compliant**- Totum time stamps every questionnaire and score change for easier auditing, compliance, and annual client risk review. Deep quant models were built by PhD's in the financial industry and are always being updated. Reviewed by FINRA and on FINRA Vendor Compliance, see finra.org.
- **Proposals -** Totum offers customized reports to share with clients and prospects through a client summary, portfolio summary or investment policy statement.
- **Models-** Advisors and investment companies can easily add their own portfolio models.
- **Integrations –** Totum uploads all your client's accounts and automatically scores these accounts and portfolios.
- **Analytics**- Totum's analytics gives advisors the ability to compare portfolios and models, review historical returns, apply Monte Carlo Simulations, stress test portfolios and more.
- **Dashboard** – overview of the advisors book of business and built in alerts for score drifts.
- **APIs** – Totum's APIs are open and REST which allows for different options when integrating.

- **Machine Learning** – Totum recently added 100 variables on the back end of the questionnaire to update the risk capacity score based on life events that happen and are pulled in from multiple data resources. ie. IBM.

For more information contact us at www.totumrisk.com or Contact@totumrisk.com