

In January, the FSA published its Guidance Paper on Risk and Suitability creating an interesting and challenging debate. The issues and concerns the FSA has brought into focus are serious and it is important to consider their impacts on individual businesses and the advice process.

Indeed, despite the FSA's Guidance Paper there remains confusion in the market about how to address the important processes of assessing attitude to risk and choosing appropriate investments.

With this in mind AT8 has carried out a review of what many of the solution/tool providers do to support advisers in the risk assessment and investment selection area of financial planning. It has been an interesting exercise and as we often find, there is a common desire and intent by those we have surveyed to 'get it right'.

As an output from our research we have compiled a report, comprising:

- Summarising the guidance paper
- Discussing its impacts
- Looking at how the various tools in the market address the issues raised
- Analysing the responses to the FSA from some of the key vendors

In the report we cover responses from:

Barrie & Hibbert	7IM	Focus
EvalueFE	Parmenion	PlanLab
Zurich FS	Morningstar	LV
IntelliFlo	AXA Wealth	True Potential
Prestwood	Voyant	Distribution Technology
Skandia	Finametrica	AEGON
Cofunds	1st – Exchange & N4	Plum

The report is ideal for:

- Distributors revisiting the processes they have in place for the Assessment of Risk and Asset Allocation
- Distributors considering their IT support of the Assessment of Risk and Asset allocation
- Product Providers looking to provide tools to their distribution partners
- Platforms looking to provide tools to their distribution partners
- Tool providers looking to get further insight into how the market is responding to the FSA guidance paper

The report is available from marketing@at8-group.com and costs £1,000 plus VAT

About AT8

AT8 Group Ltd is an innovative consultancy company with knowledge, skill and experience across a broad range of Financial Services and IT related disciplines.

Our experience with Providers, Intermediaries, Lenders and IT companies puts us in a strong position of understanding needs and opportunities. Our skills allow us to use our knowledge along with our ability to innovate, to create proactively and implement differentiated business improvement propositions that add tangible value to our financial services' clients and partners.

We produce regular, well respected market research on topics including our annual review of the quotation and new business portals. We also write a weekly technology column in Professional Adviser and IFAOnline while also producing a popular blog on our website www.at8-group.com/blog.

We can be followed on twitter - <http://www.twitter.com/at8group>

Our values are to be 'Open, Honest, Positive and Fair ' and our objective is to be 'Commended and Recommended' for what we do.