



*News, Insights, and Disruptive Thinking from RiskPro WealthTech Visionaries*

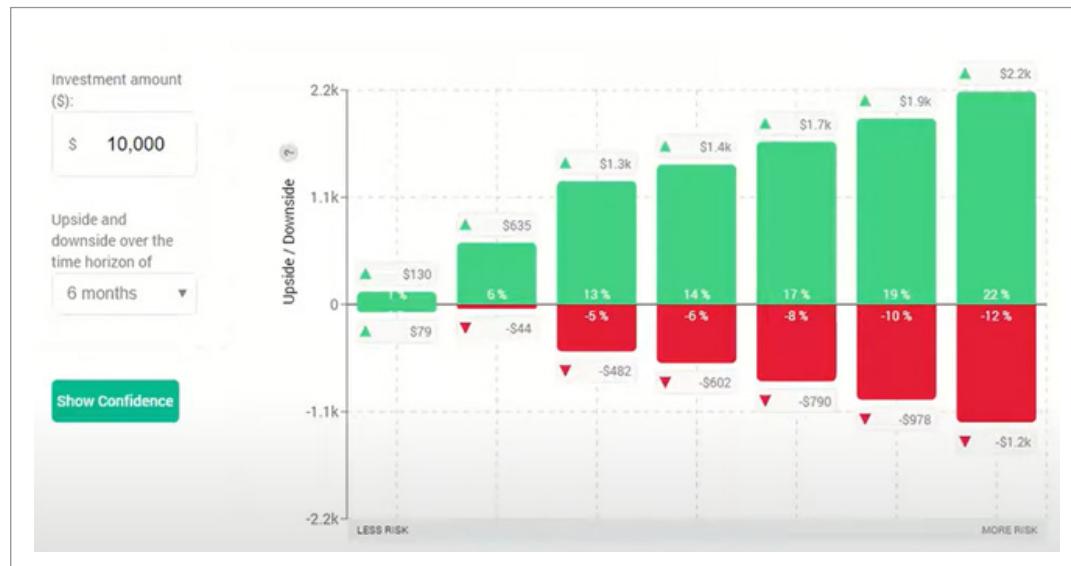
*Behind*  
the SHIELD

## DOES YOUR FIRM HAVE HOT SPOTS?

When I was much younger, a mentor once told me to “just save 25% of everything you earn after taxes, and you’ll be able to enjoy a future that many others will not”. After hearing that advice, and before that person could take their next sip of coffee, my head was swirling with calculations that were not giving me happy outcomes. In fact, my calculations were giving me more of a panic attack than an executable plan.

I tell you this story because throughout my many years in this industry, I have come across situations where I felt the potential outcome of an investment looked a little “off” to me. Maybe someone didn’t have to save quite as much as I was once told, but maybe they did. Either way, the investor deserved to hear and see the truth.

Fast forward into 2021, and I am somehow still seeing charts that look a little “off”, if not totally misleading (like this one I found on the web today).



Charts like this are not doing anyone any favors. If you are a Broker-Dealer or RIA, you already know that you have a fiduciary responsibility to not just supervise your financial professionals, but to keep accurate books and records that include recommendations to investors with corresponding documentation. If the investment proposal misleads the investor in any way, the investor’s expectations of the outcome are going to be skewed. Skewed expectations create “hot spots” that can have a devastating ripple effect involving the investor, advisor, and the firm.



**Julie Mochan, AIF®**  
Director, Digital Content  
& Insights

- **But there is good news!**

- If your firm utilizes RiskPro, investor expectations are already built into the RiskPro proposal based on mathematical data and reality. We do this not because we are mandated to do so, but because we have great respect for the advisor/investor relationship. After all, the strength of a firm is based on strong advisor/investor relationships.

What if you have not been using RiskPro and have numerous investor accounts that have drifted or are quietly drifting away from the investor's original expectations and true risk tolerance?

- **Well, there is more good news!**

- RiskPro takes daily data feeds of your firm's investor accounts and gives you accurate, detailed reports showing accounts in need of attention as well as possible "hot spots" that can put your entire firm at risk.

Strong relationships are key to any successful business, but even strong relationships can crumble if realistic expectations are not set.

Want to see your firm's "hot spots"? We can do that – reach out to us: [solutions@riskproadvisor.com](mailto:solutions@riskproadvisor.com)



2077 West Coast Highway, Suite A  
Newport Beach, CA 92663  
Office: 866-583-8734

**Disclosure:** RiskPro® is an investment risk profiling and portfolio construction, and surveillance software as a service platform developed by ProTools, LLC ("ProTools"). ProTools is a technology company headquartered in Newport Beach, CA. RiskPro is a risk analysis tool that provides information only and not intended to provide investment advice. For more information, visit [www.riskproadvisor.com](http://www.riskproadvisor.com)



**On the web:**  
[www.riskproadvisor.com](http://www.riskproadvisor.com)