



3Q's Income Protector and Quiet Adviser live

By Eleanor Curtis

3Q SOLUTIONS' new Quiet Adviser and Income Protector software solutions go live this week – enabling IFAs to manage multiple wealth portfolios and develop closer relationships with clients.

Designed by the wealth management and financial planning group for ease of use by clients, the products aim to integrate real-time client details and market data to help advisers make decisions about the financial solution that best suits their specific situation.

The Income Protector gives advisers the chance to analyse a client's balance sheet and then recommend the most effective course of action should their income stop.

By illustrating the loss of income on assets held, Income Protector also highlights the ensuing risk of asset and lifestyle erosion if the recommended course of action is not taken.

The Quiet Adviser package provides a holistic financial check, enabling the adviser to present an overview and recommendations on the client's asset growth and retirement provisioning.

The client's financial objectives are ascertained and their overall tolerance to risk is established using a form of psychometric testing, allowing Quiet Adviser to generate short, medium and long-term agendas for future discussions between adviser and client about how investments can be managed profitably.

"The key to our products' success is that complicated financial data is transformed into graphics which are easy for the adviser to explain and the customer to understand," said 3Q Solutions chairman John Finan.

"We de-mythify the financial labyrinth for clients in order to help them take stock of their finances as they answer our three key questions:

"Where are they now? Where do they want to be? And, most importantly, how can they get there?"

3Q chief executive officer Ray Young added: "Asset and lifestyle erosion are very real problems faced by many individuals.

"A high-paying job today doesn't guarantee a wealthy future if savings and investments are not being properly managed.

"And an unexpected change in circumstances can really knock people for six if they haven't prepared financially.

"Our products provide information that helps advisers to encourage clients to make potentially life-changing decisions."