

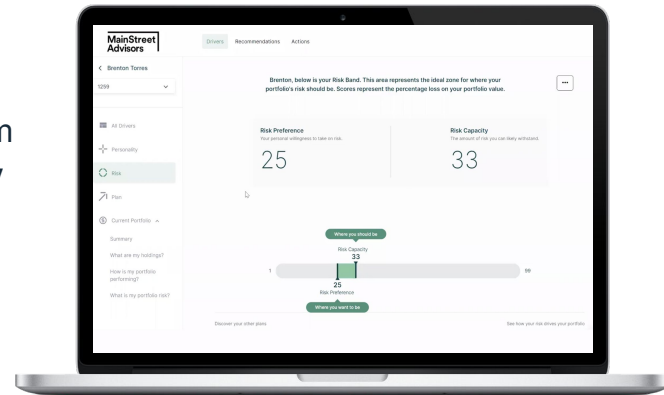
How TIFIN Risk Can Support You and Your Clients: 3 Hypothetical Use Cases

The Early Career Self-Starter

- A younger client who is a few years into the workforce and starting to earn a higher income might retain a **Risk Preference** skewing low relative to **Risk Capacity**
- Thus, client's Portfolio Risk isn't in the appropriate **Risk Band**
- End result: Show client that **greater Portfolio Risk** is appropriate

The Mid-Career Parent

- A mid-career client who is climbing the career ladder and increasing income at a steady clip may benefit from seeing their **Quantified Risk Preference, Risk Capacity & Portfolio Risk** are in line with their **Risk Band**
- End result: Workflow-oriented dashboards continue to confirm that their **Portfolio Risk falls in the Risk Band** as desired, confirming appropriate portfolio alignment which can be remeasured again as needed



The Late Career Leader Headed into Retirement

- A client who is considering or starting retirement also warrants a **risk assessment that focuses on objective factors**
- This client's **Risk Preference**, or willingness to take on risk, might skew too high relative to **Risk Capacity**, which is based on the facts of a client's situation instead of just how the client feels
- End result: Show the client that they will be more aligned with their financial goals when portfolio is adjusted to their **Risk Band** by seeking to help manage **Portfolio Risk**

