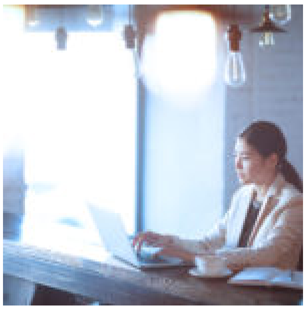

Orion + Totum Risk: Asking the Right Questions About Portfolio Risk

Say you're just meeting someone for the first time and you want to know more about them. What do you do? You ask questions.

And the more personal questions you ask, the better you will be able to see into who they are. Not everything can be covered by a yes or no answer.

The same general idea applies to Totum Risk, a portfolio risk analysis platform—which is why Orion has integrated even deeper their tools.

Totum dives deeper into personal circumstances when calculating risk through a questionnaire that spans 11 different questions including things like health, location and income growth potential to get a better idea into the subject's overall financial picture.

How is risk evaluated?

Totum understands that there is more to financial risk than just holdings and asset allocations. They built their questionnaire to account for some of the things that can impact a financial picture but are hard to quantify, like health and location.

After the 11 questions, the subject will get three scores back that are formulated by Totum's analysis of the portfolio:

Risk Capacity — How much risk the investor should take given their current life

situation
Risk Preference — How much risk the investor is willing to take
Portfolio Risk Score — The risk score of the investor's current portfolio

Each of these scores is brought back into Orion Client Portal as a part of the latest integration so clients know exactly where they stand. Advisors are able to easily communicate each of the numbers to clients, as well as show current vs. recommended portfolios to illustrate where the portfolio stands today vs. where it could be with a little help from Totum.

When it is all said and done, your clients will know exactly how much risk their portfolio contains, where they might be able to adjust their portfolio to maximize, and what other industry leaders are doing. It all starts in the Orion Client Portal.

Interested in finding the hidden risk factors of your client's portfolios? Email integrations@orion.com to get started.

Not working with Orion yet? We'd love to start a conversation and show you what Orion can do to simplify your business. Let us know here and we'll give you a call right away!

Orion does not endorse any particular third-party product or service. Our clients should undertake their own assessments to determine whether these parties meet their business and due diligence requirements.

1170-OAS-11/14/2019