Pluto IFA

Human led advice, augmented by AI.

Software for running a modern financial advice firm

Client relationship management, advice workflows, and compliance — unified on Sage CRM

IDD and MiFID firms

(Execution-only, advisory, and discretionary management)

The advisory company and adviser challenges

- **Why scaling advice has become difficult?**
  - **Rising regulatory burden**
    Suitability, ongoing reviews, record-keeping
  - **Increasing cost-to-serve**
    More effort per client, limited pricing flexibility
  - **Fragmented systems and data**
    CRM, portfolio data, documents, email, spreadsheets
  - **Key-person dependency**
    Processes live in advisers' heads, not in systems

- **The real questions firms ask:**
  - How do we scale advice without scaling headcount?
  - How do we reduce risk without slowing advisers down?
  - How do we run the firm consistently across advisers and jurisdictions?

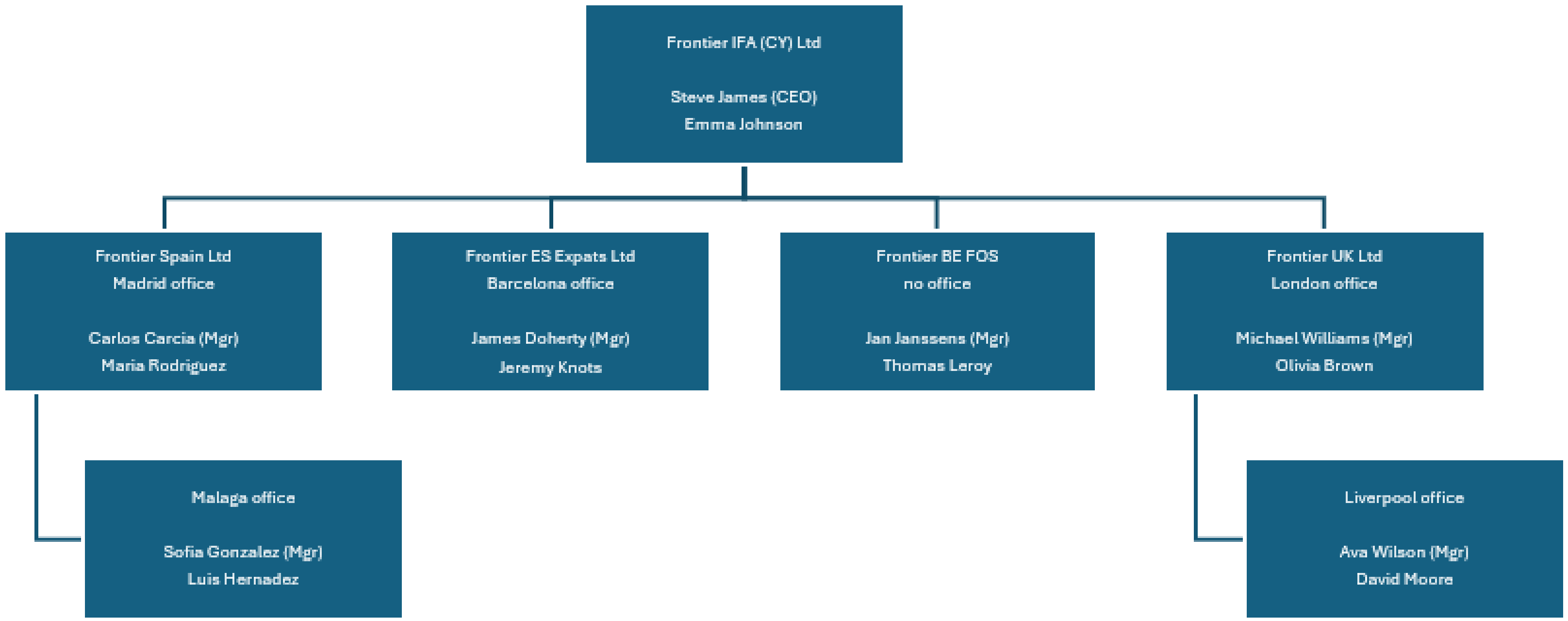
Value proposition

What advisory firms actually need

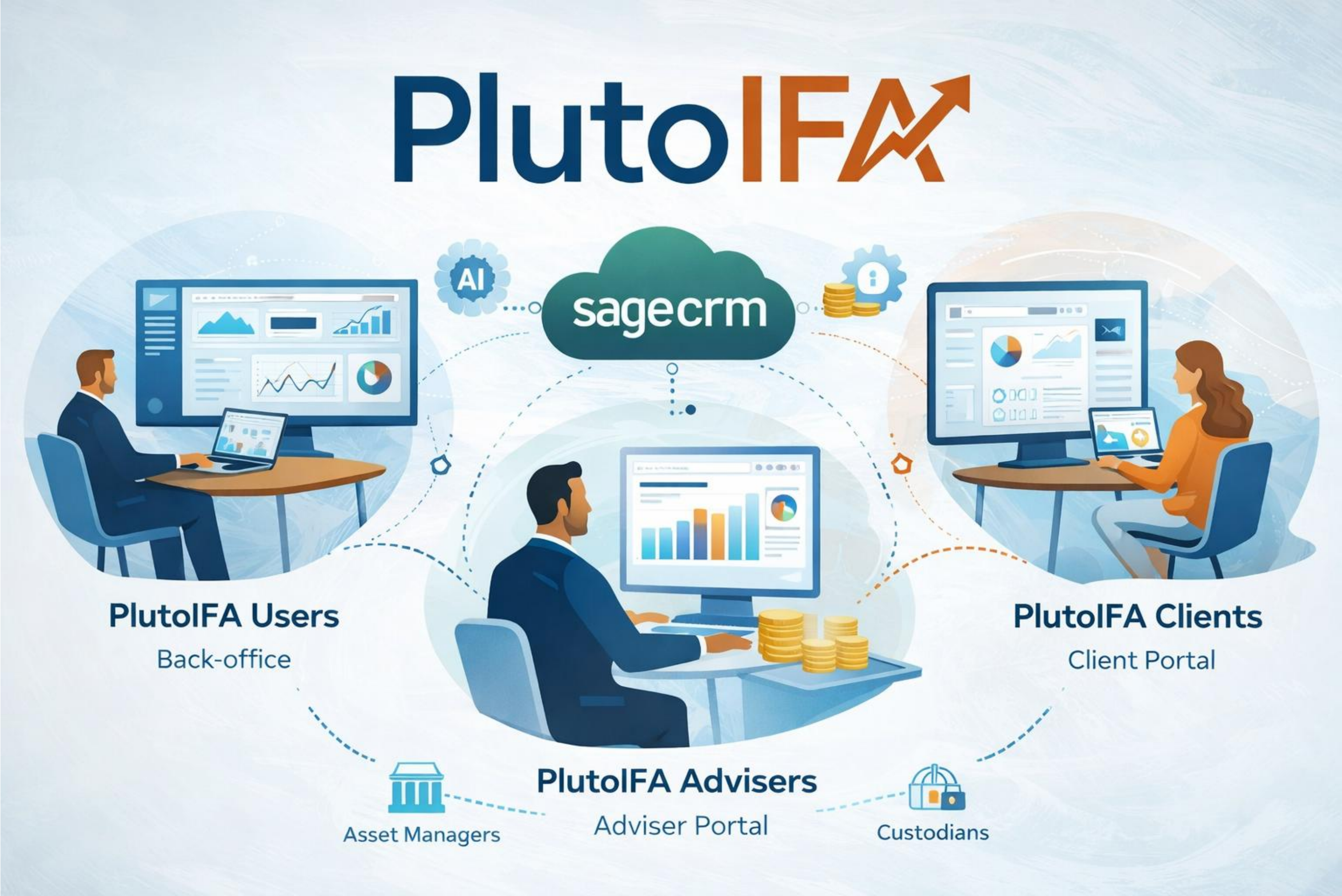
- One governed operating system
- Standardised processes, configurable by the firm
- Automation that reduces effort, not professional judgement
- Clear separation between advice, operations, and oversight

PlutoIFA lets advisers focus on advice — while the firm stays in control

Example Financial Advisory Firm



PlutoIFA components



From onboarding to exit: one governed system

- **Client lifecycle**
  - Marketing, onboarding, reviews, exit
  - Fully workflow-driven and auditable
- **Suitability, planning & cashflow**
  - Risk profiling and suitability
  - Financial planning and cashflow modelling
  - Retirement and goal-based planning tools
- **Advice & investment**
  - Model portfolios, and asset allocation,
  - multi-provider / multi-custodian support
- **Operations & reporting**
  - Client reporting and regulatory reporting,
  - Adviser and provider commissions
- **Digital experience**
  - Backoffice portal (Governance and oversight),
  - Adviser portal (day-to-day advice)
  - Client portal and mobile app
- **Built for multi-jurisdiction firms**
  - Language-aware data
  - Client-facing processes displayed in the client’s language
  - Supports cross-border advice models (UK / EU)

Leveraging Sage CRM capabilities

- PlutoIFA builds on proven CRM capabilities to reduce cost, risk, and duplication.
- **Automation & controls**
  - Alerts for expiring documents (ID, passport, mandates)
  - Workflow-driven onboarding, reviews, and exits
  - Task generation and monitoring
- **Communications & records**
  - Emails, calls, and Teams meetings linked to client records
  - Notes and actions stored centrally and auditable
  - Full interaction history available for reviews
- **Document management**
  - Shared company libraries (policies, templates)
  - Client documents and statutory records
  - Secure access and version control
- **Marketing & engagement**
  - Email campaigns (e.g. Mailchimp integration)
  - Targeted client communications
  - Event and campaign tracking

The entire client lifecycle – governed by design

- **Organisation tasks**
  - Review priorities and client alerts
  - Prepare for meetings (AI-assisted)
- **Client tasks**
  - Client meetings
  - Notes captured automatically
  - Actions and follow-ups generated
- **Planning tasks**
  - Portfolio and planning review
  - Create proposals and reports
  - Ongoing client monitoring
- **At the end of day**
  - Compliance and documentation already done
  - Everything stored, auditable, and up to date
  - **One system. One workflow. No duplication.**

AI to support advisers, not replace them

- **Meeting & communication intelligence**
  - Transcribe video calls (e.g. SharePoint / Teams)
  - Securely store transcripts and notes in CRM records
  - Link meeting outputs to client files automatically
- **Review preparation**
  - Summarise communications across:
    - Meetings
    - Emails
    - Documents
  - Highlight open actions, risks, and follow-ups
- **Content creation**
  - Internal reports (company and IFA)
  - Generate client-facing documents
    - proposals (Adobe Docusign)
    - Performance summaries and short explainer videos (text to video)
    - Regulator reporting
    - AML, 2FA

The Adviser Portal: everything you need, in one place

- **Monitor clients**
  - Valuations, alerts, notifications
  - Meetings, tasks, and outstanding actions
- **Plan and advise**
  - Financial planning and cashflow tools
  - Retirement and goal-based planning
- **Manage the client lifecycle**
  - Client onboarding and data collection
  - Periodic reviews and ongoing suitability
  - Client documents and records

The Client Portal: informed, engaged clients

- **Client self-service**
  - Profile and personal data
  - Portfolio valuations and performance
- **Service requests**
  - Open and track service cases
  - Request meetings and reviews
- **Secure communication**
  - Upload and share documents securely
  - Receive updates, announcements, and news

IDD Onboarding workflow

Marketing

- Add to mailing list, Capture GDPR consent,
- GDPR Article 6(1)(a) – Consent, GDPR Article 7 – Conditions for consent, GDPR Article 21(2) – Right to object to direct marketing, IDD Recital 44 – Pre-contractual marketing allowed

Identity & AML

- Personal information questionnaire, AML / KYC questionnaire
- AMLD4 / AMLD5 / AMLD6, IDD Article 10 – Professional and organisational requirements, National AML legislation

Needs

- Financial situation, Risk tolerance, Investment objectives, Ensure product matches client profile
- IDD Article 20(1) – Demands and needs test, Delegated Regulation (EU) 2017/2358 Article 2

EIOPA Guidelines on Demands & Needs

IDD Onboarding workflow

Suitability

- Financial situation, Risk tolerance, Investment objectives, Ensure product matches client profile
- IDD Article 30(1) – Suitability for IBIPs, Delegated Regulation (EU) 2017/2359 Articles 9–14. EIOPA Guidelines on IBIP suitability

Product governance

- Map client profile to Target market, Flag mismatches
- IDD Article 25 – Product oversight and governance, Delegated Regulation (EU) 2017/2358 Articles 5–8, EIOPA POG Guidelines

Recommendation

- Recommend insurance product, Generate proposal, Provide Product information, Costs & charges
- IDD Article 20(1) – Recommendation consistent with demands & needs, IDD Article 29 – Information requirements

Delegated Regulation (EU) 2017/2358 Article 3

IDD Onboarding workflow

Adviser assessment

- Adviser confirms: Why products meet client's demands & needs, Why it is suitable (for IBIPs), System records assessment
- IDD Article 20(2) – Explanation of advice, IDD Article 20(3) – Record keeping, EIOPA Guidelines on advice documentation

Convert to customer

- Sign Terms of Business, Accept policy terms, Issue policy / open insurance account
- IDD Article 20(2) – Explanation of advice, IDD Article 20(3) – Record keeping, EIOPA Guidelines on advice documentation

On going review

- Review on: Change in client circumstances, Product renewal, Claim event
- IDD Article 20(1) – Ongoing suitability for IBIPs. EIOPA Guidelines on ongoing product oversight

Demo: List of questionnaires

Risk Module — Forms / Questionnaires

Summary of questionnaire masters and their selected question coverage.

Total Questionnaires	Active Questionnaires	Approved	Avg Questions / Questionnaire
7	**7**	**7**	**5**

Top Category	Top Type
Suitability (3)	**Scoring (4)**

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7 QuestionnaireGroup, page 1 of 1

Code	Questionnaire Title	Applicable jurisdictions	Questionnaire Type	Maintained By	Last Maintained
QR1	Personal Information	Spain, Cyprus, United Kingdom, Belgium	Form	System Administrator	27/01/2026 10:22
QR2	AML	Spain, Cyprus, United Kingdom, Belgium	Form	System Administrator	25/11/2025 22:56
QR4	Investment Knowledge & Experience	Spain, Cyprus, United Kingdom, Belgium	Scoring	System Administrator	27/01/2026 10:17
QR5	Financial situation	Spain, United Kingdom, Belgium	Form	System Administrator	03/02/2026 16:07
QR6	Objectives & Time Horizon	Spain, Cyprus, United Kingdom, Belgium	Scoring	System Administrator	04/02/2026 09:41
QR7	Risk Appetite	Spain, Cyprus, United Kingdom, Belgium	Scoring	System Administrator	05/02/2026 14:37
QR8	Risk Capacity	Spain, Cyprus, United Kingdom, Belgium	Scoring	System Administrator	05/02/2026 15:01

Demo: List of completed questionnaires

Sage CRM

My CRM ▾ Team CRM ▾ Reports ▾ Marketing ▾ PlutoIFA ▾ Search

Summary Quick Look Communications Opportunities Cases Addresses Phone/email Documents Relationships Client List Questionnaire Score K & E Marks Service Pr

Tags:

Person: Ian Rash **Phone:** **Person Type:** Client
PortalAccount: **Partner:**
Address 1: 20 Pouliou **City:** Limassol **Country:** Cyprus

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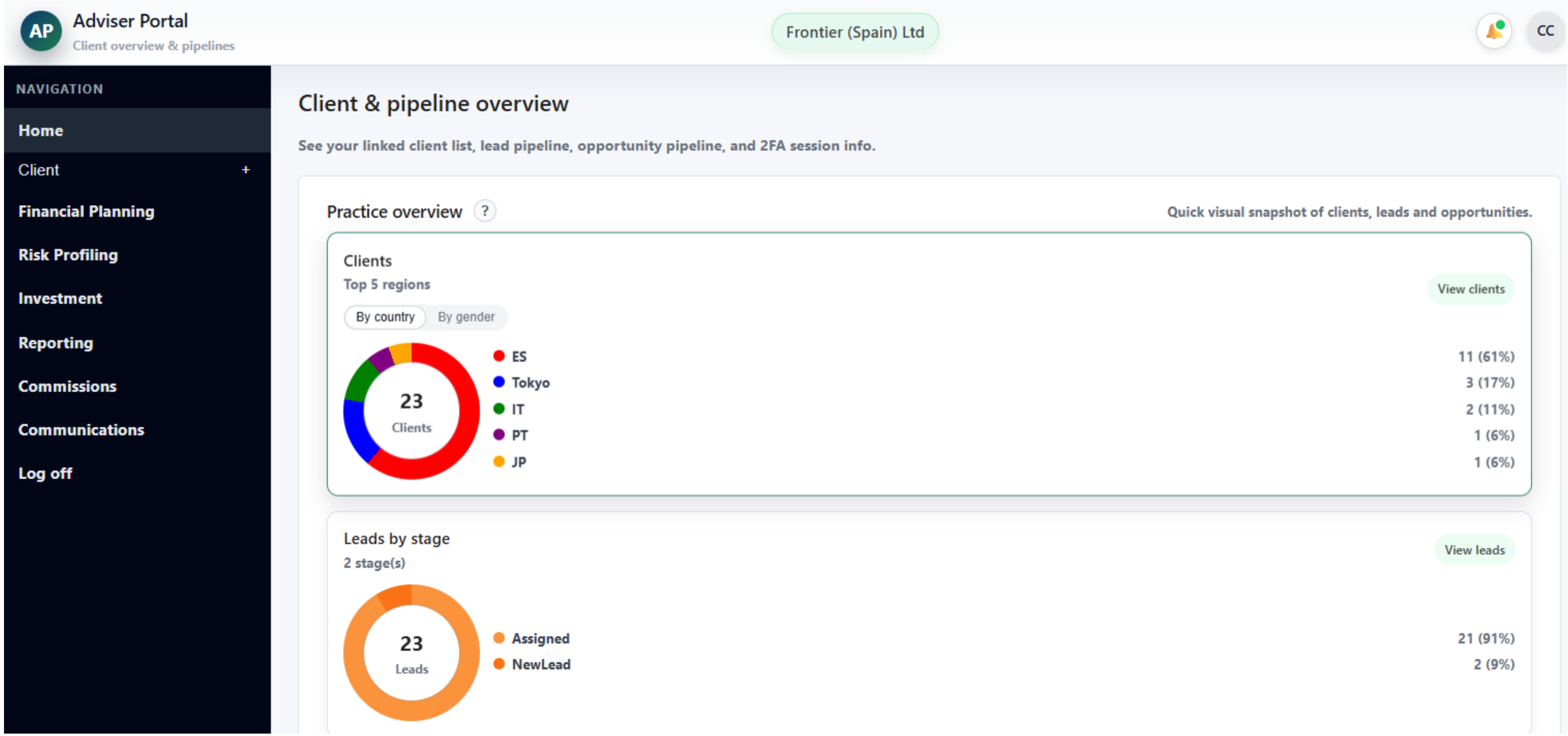
Go to page

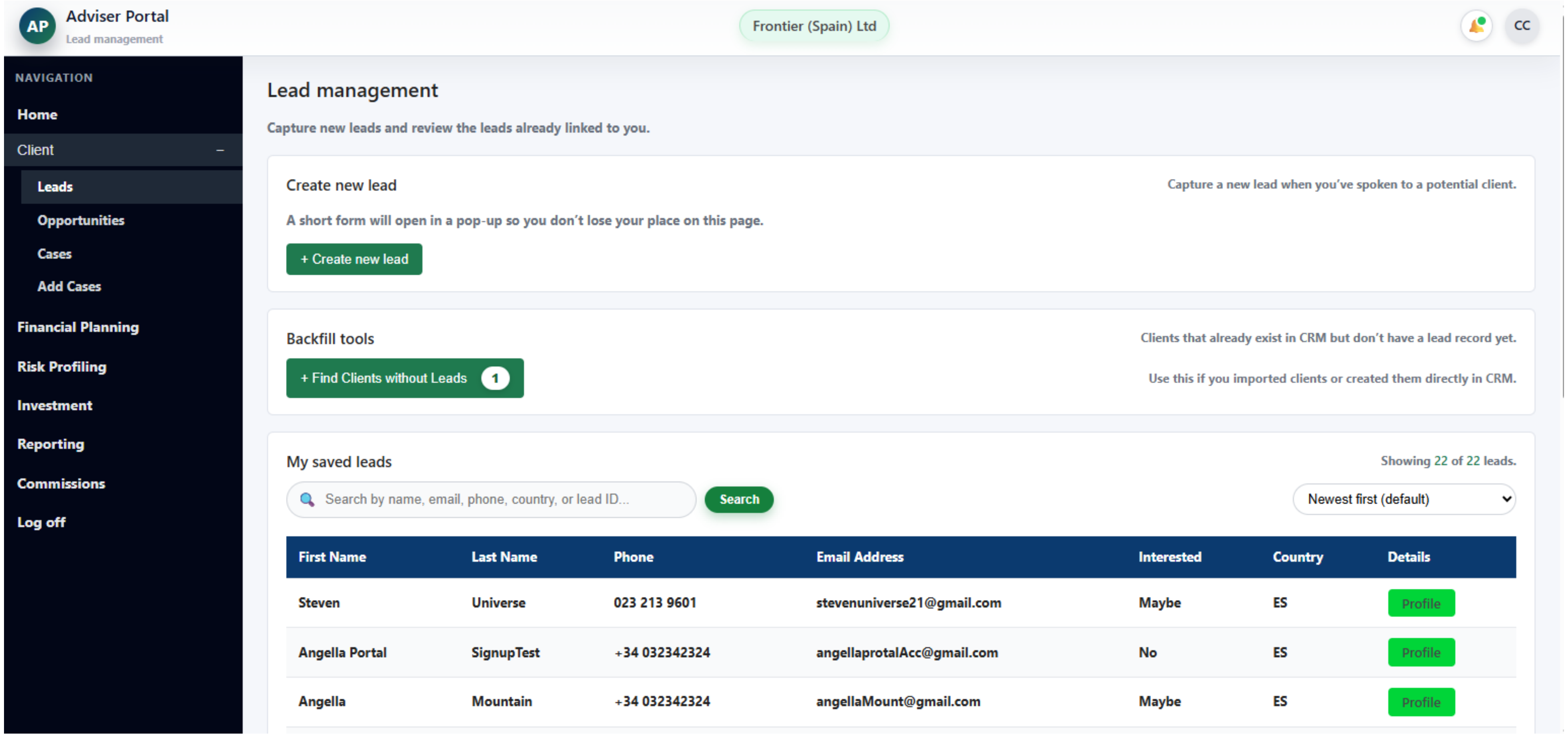
21 Documents Found, page 1 of 3

	Updated	File	Type	Entity	Owner	Description	Status	Created Date	Document territory
	13/02/2026 16:04	Ian_Rash_Utility_BankStatements.jpg	Utility	Person	Carlos Carcia	Utility upload: BankStatements.jpg	Active	13/02/2026 16:04	Frontier (Spain) Ltd
	13/02/2026 16:04	Ian_Rash_Utility_BankStatements.jpg	Utility	Person	Carlos Carcia	Utility upload: BankStatements.jpg	Superseded	13/02/2026 08:36	Frontier (Spain) Ltd
	13/02/2026 16:04	Ian_Rash_Identification_PassportMrBean.jpg	Identification	Person	Carlos Carcia	Identification upload: PassportMrBean.jpg	Active	13/02/2026 16:04	Frontier (Spain) Ltd
	13/02/2026 16:04	Ian_Rash_Identification_carlambo.jpg	Identification	Person	Carlos Carcia	Identification upload: carlambo.jpg	Superseded	13/02/2026 15:06	Frontier (Spain) Ltd
	13/02/2026 15:06	Ian_Rash_Identification_BankStatements.jpg	Identification	Person	Carlos Carcia	Identification upload: BankStatements.jpg	Superseded	13/02/2026 15:01	Frontier (Spain) Ltd
	13/02/2026 15:01	Ian_Rash_Identification_BankStatements.jpg	Identification	Person	Carlos Carcia	Identification upload: BankStatements.jpg	Superseded	13/02/2026 14:27	Frontier (Spain) Ltd
	13/02/2026 14:27	Ian_Rash_Identification_BankStatements.jpg	Identification	Person	Carlos Carcia	Identification upload: BankStatements.jpg	Superseded	13/02/2026 08:35	Frontier (Spain) Ltd
	13/02/2026 08:36	Ian_Rash_Utility_BankStatement.jpg	Utility	Person	Carlos Carcia	Utility upload: BankStatement.jpg	Superseded	12/02/2026 15:20	Frontier (Spain) Ltd

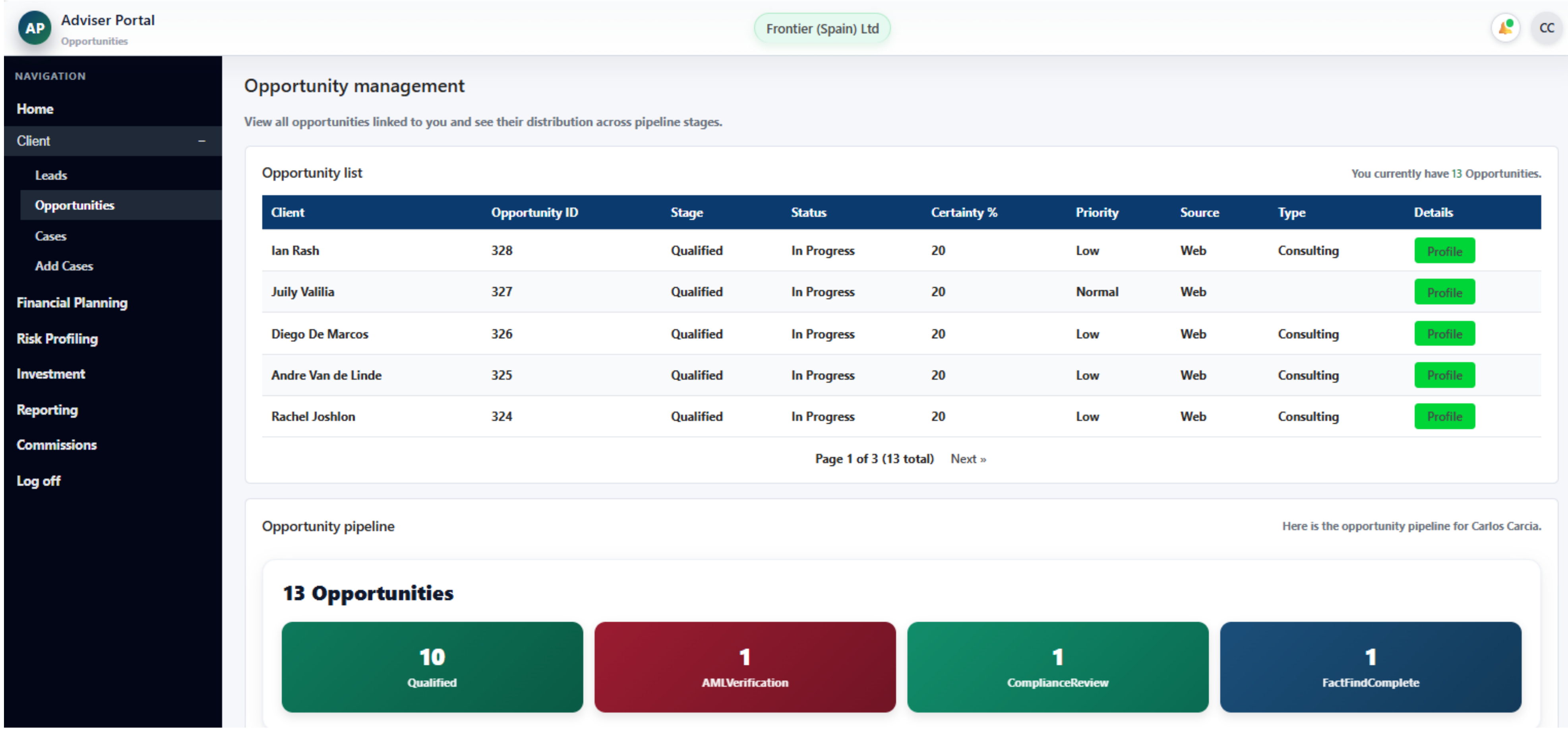
Adviser portal: dashboard



Adviser Portal: Leads



Adviser portal: Opportunities



Adviser/client portal: Sample questionnaire

Personal Information

Client: IanRash

Email: ia@gmail.com

Phone: +357 96 123456

Question Group Master ID: 1

Advisor: 1946

Company: 1243

SECTION UNDEFINED

QUESTION	ANSWER
What is your investment horizon?	3-5 years
What is your primary investment objective	Capital preservation
How important is liquidity?	Not important
What is the purpose of your investment?	Long-term goal

SECTION 1

QUESTION	ANSWER
Surname	Rash
Name	Ian

SECTION 2

QUESTION	ANSWER
Date of Birth	10/06/1983

Contact us

www.plutoifa.com