



An Advisor Uses Riskalyze To Thrive During Market Volatility



GET TO KNOW YO



Graduated from University of California, Davis



Started in financial services immediately out of college... he's a lifer



Registered Principal with United Planners Financial Services for 11+ years



Started using Riskalyze in 2014

CHARTING THE EVOLUTION OF RISK PROFILES

When Ioannis Meras (better known as “Yo”) started out in financial services, risk questionnaires were always a part of creating a client’s investment profile—but back then, they didn’t use academic frameworks or give investors one easy-to-understand number.

In the 1990s, Yo would take his clients through the risk questionnaire in a meeting and their response was, “How am I supposed to answer this, just tell me what my answer should be!”

Unfortunately, that process was the best the industry had to offer at the time.

In the end, those questionnaires weren’t much better than simply asking an investor to blindly define themselves as conservative, moderate, or aggressive—and if asked, they would simply say “Yes.” Those types of antiquated terms mean something different to each investor, and stereotyping investors based on their age is a pointless exercise.

But when Yo first saw Riskalyze in 2014, he knew something was different. After seeing a demo of the platform, his initial impression was: “These guys get it.”

The Risk Assessment in Riskalyze illustrates, in real dollars, how much a client can stomach losing when the market takes a downturn to make the results “real” and impactful to them.

In the end, it all comes down to, “What are you going to be able to sleep with at night?”

Today, Yo can engage clients in their real emotions about loss, and help them arrive at a much more realistic and comfortable place about risk in their portfolio, because as he says, “Loss Matters!”

Once he’s pinpointed an investor’s Risk Number®, he aligns them with the corresponding Risk Number portfolio. But that’s not the only benefit Yo gets from making Riskalyze a central piece of his practice.



WHAT IS THE RISKALYZE PARTNER STORE?

The **Partner Store** is your one-stop collection of models available right in your Riskalyze account. Tap into the industry's best researchers and asset managers, and get alerts when strategies are updated. The Partner Store is included at no additional cost for most Riskalyze subscriptions.

MAKING BETTER INVESTMENT DECISIONS WITH THE RISKALYZE PARTNER STORE

In Yo's eyes, the Partner Store is the perfect fit for larger advisory firms because of its turnkey nature. He describes the process with only two words: "It's brilliant."

Yo uses the Partner Store to accommodate a truly unique vision. Unlike most advisors who use the Partner Store for outsourced portfolio management, he subscribes to models from these managers as a form of research.

Yo appreciates the automatic alerts he receives whenever a manager makes allocation adjustments. Those automated notifications alert him to what he calls the "Stractical" (strategic + tactical) decisions being made by these outstanding firms.

Yo doesn't run a mega advisory practice and still enjoys creating and managing models for each of his clients. So when he gets the alerts through the Partner Store, it prompts him to see how another manager's decisions might align with his own.

From there, he grabs a model with a similar Risk Number to one of his own so he can compare the two.

In a way, the Partner Store helps him set personal benchmarks to identify his own asset management decisions.

"The Partner Store gives me a way to grade myself," Yo says. He can review how other managers allocate among asset classes, like large cap stocks or international bonds, or he can compare the Riskalyze GPA™ of a particular model's allocations against his own.

Some of the models that Yo has subscribed to from the Partner Store come from firms like these:

BlackRock

 American Funds


FRANKLIN TEMPLETON
INVESTMENTS

P I M C O

 First Trust

ADDRESSING THE “ARE YOU OKAY” QUESTION

When markets do what they do and head south for a period of time, every advisor is familiar with the “Are you okay?” question.

It's where an advisor who's doing their due diligence to monitor client portfolios will pick up the phone to make a proactive phone call and make sure their client is feeling good with the current level of volatility.

Proactive outreach to clients in the face of volatility can be helpful to get a pulse check, but for Yo, that call almost never has to happen. In fact, when the markets have taken a dip, he's had clients call to ask how he's doing.

Why do Yo's clients call him during market volatility, instead of the other way around? It's because, thanks to the Risk Number, they know who they are as investors.

“They have self-validated their risk,” Yo says. “They chose to handle the downside they're experiencing. So if they feel uneasy, we both know it's time to re-evaluate and take the Risk Assessment again.”

But as Yo reflects on his years of using Riskalyze, there's one thing he wants other advisors to know about the software that's even more important than the way it helps him refine his investment strategies and support clients in the most turbulent markets:

“For all you advisors thinking of using Riskalyze, DON'T! I want this fantastic, incredible, game changing tool all to myself. With it, only I will be able to rule the entire investment world!”

Build better portfolios with the Riskalyze Partner Store and give your clients confidence in their investment portfolios.

Set up a call with Riskalyze to see how you can craft portfolios and create informed investors who know their risk and stick to it.

[SCHEDULE A PERSONAL DEMO](#)

Riskalyze is the company that invented the Risk Number®, which powers the world's first Risk Alignment Platform and was built on top of a Nobel Prize-winning academic framework. Advisors, broker-dealers, RIAs and asset managers use the Riskalyze platform to create alignment between clients and portfolios, leverage sophisticated analytics to increase the quality of their advice, automate trading and client account management, and access world-class models and research in the Riskalyze Partner Store — all with the mission of empowering the world to invest fearlessly. To learn more, visit riskalyze.com.



Riskalyze
470 Nevada Street
Auburn, CA 95603



855-RISKALYZE
530-748-1660
Fax 530-748-1661



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