Voyant AdviserGo - intelliflo Integration User Guide (v.2)

About This Guide

The purpose of this document is to provide a visual guide for the integration between the intelliflo and Voyant Advisergo lifetime financial planning tools.

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1.1. About intelliflo

intelliflo is a software and services business specifically set up to support financial advisers and planners in the UK. Their products and services are designed to help advisory businesses get more from their client relationships.

They do this by offering market leading industry tailored CRM software (intelliflo) and consultancy solutions, along with other value-added products and services.

Users of intelliflo software benefit from an open architecture approach, so that they can build what they need, not just use the system that they are given. The software provides functionality to provide efficient service propositions, full details of clients, their assets and liabilities, investments and insurance policies are held in intelliflo with links for regular updates.

1.2. About Voyant

Voyant provides market leading, state-of-the-art lifetime financial planning tools that are used during an adviser's client engagement, fact finding and ongoing review processes. To utilise these functions, client details regarding their family and holdings are required. Much of this data is also stored in intelliflo.

1.3. The Solution

Voyant and intelliflo have created an integration that enables data stored within intelliflo to be imported into Voyant. The objective of this integration is to minimise the effort of re-keying data into Voyant and to reduce the opportunity for error. It must be noted that whilst the intelliflo and Voyant data schemas have many matching similarities and share many data items in common, there are many additional data items that are unique to each system. Therefore, when the integration has been processed and intelliflo data has been imported into Voyant, it is likely that the User will need to add additional data and check certain fields in Voyant. Hence our objective; to "minimise" re-keying rather than eliminate additional keying of data into Voyant.

2. The Integration

2.1 intelliflo Store guide

Navigate to your intelliflo store via 'Adviser Workplace', search for Voyant and click to install the Voyant connector app.

2.2 Import client option

Through this integration, information that is stored originally in the intelliflo Fact Find can be imported into Voyant's AdviserGo planning software.

View a quick video on how the integration works in the link below:

https://www.youtube.com/embed/z024EflmgnY

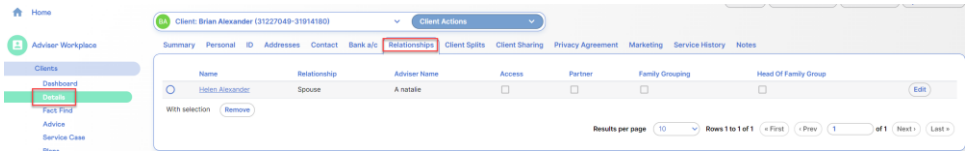
3. Voyant components that support the intelliflo import.

The following sections show intelliflo screens where the data is extracted from. An intelliflo to Voyant data map follows each screen shot that specifies the exact intelliflo fields pulled across to Voyant.

3.1 Relationships

Mapped in intelliflo >Client>Details>Relationships

Data input via>Client actions>add relationship

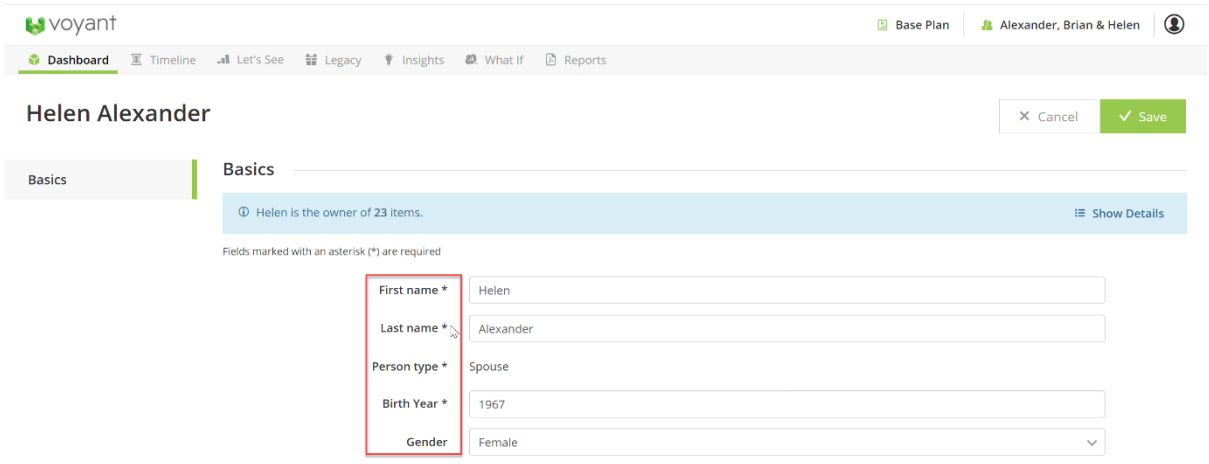


intelliflo field	Pull through to [PEOPLE] in Voyant
{Name}	{First name & Last name}
{Relationship}	{Person Type}
{Date of birth}	{Birth Year}
{Gender}	{Gender}

Relationship	Person Type
Partner	Non-legal partner
Civil Partner	Non-legal partner
Common Law	Non-legal partner
Engaged	Non-legal partner
Child	Child
Sibling	Other

Note: Adding child in io after plan has been imported does not pull across during an update.

Fields in Voyant populated on import



3.2 Employment/Income

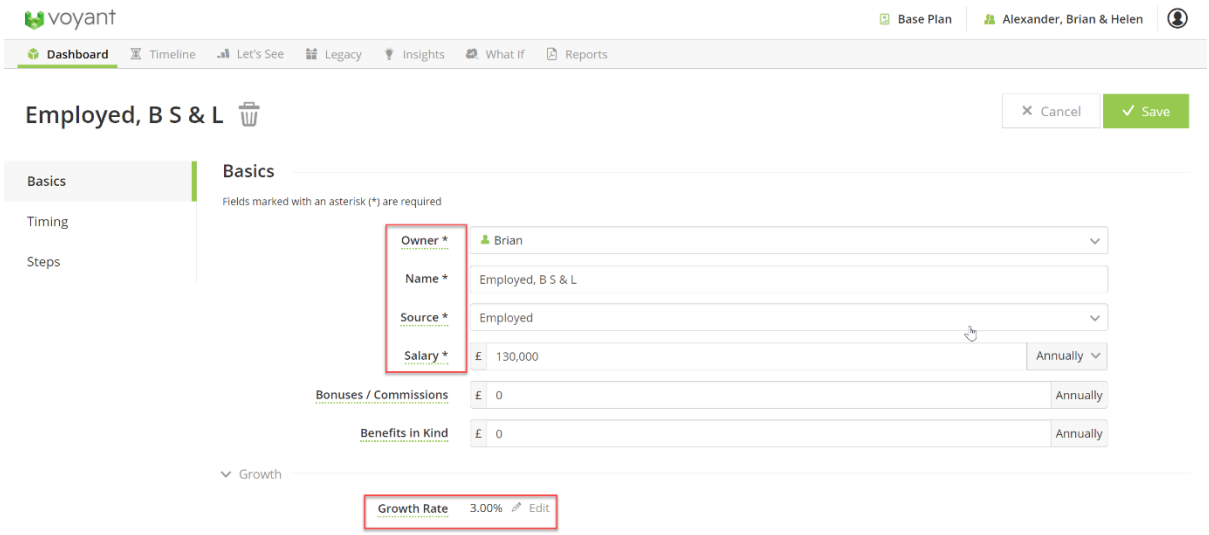
Mapped in intelliflo>Clients>Fact Find>Employment

Data input via>Fact find>employment>employment details> add

intelliflo Field to complete	Pull through to [INCOME] in Voyant
{Owner}	{Owner}
{Employment Status}	{Source}
{Employer}	{Name}
{Gross Basic Annual Income}	{Salary}

Employment Status	Source
Employed	Employed
Self Employed	Other income
Company Director	Employed
Retired	Other income taxable

Fields in Voyant populated on import



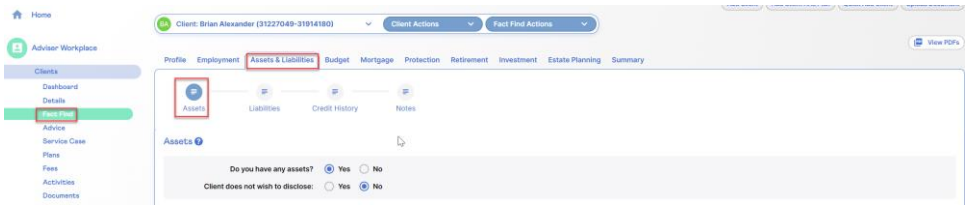
Tips

- If bonuses added in intelliflo under 'Gross guaranteed annual bonus' this pulls across as an additional entry type 'other income' into Voyant. Delete and add in the details in the employment screen in Voyant
- Always check your growth rate in plan settings under 'National Average Earnings', this will index employment growth until retirement and is editable for the individual's income

3.3 Assets & Liabilities

Mapped in intelliflo >Clients>Fact Find>Assets & Liabilities

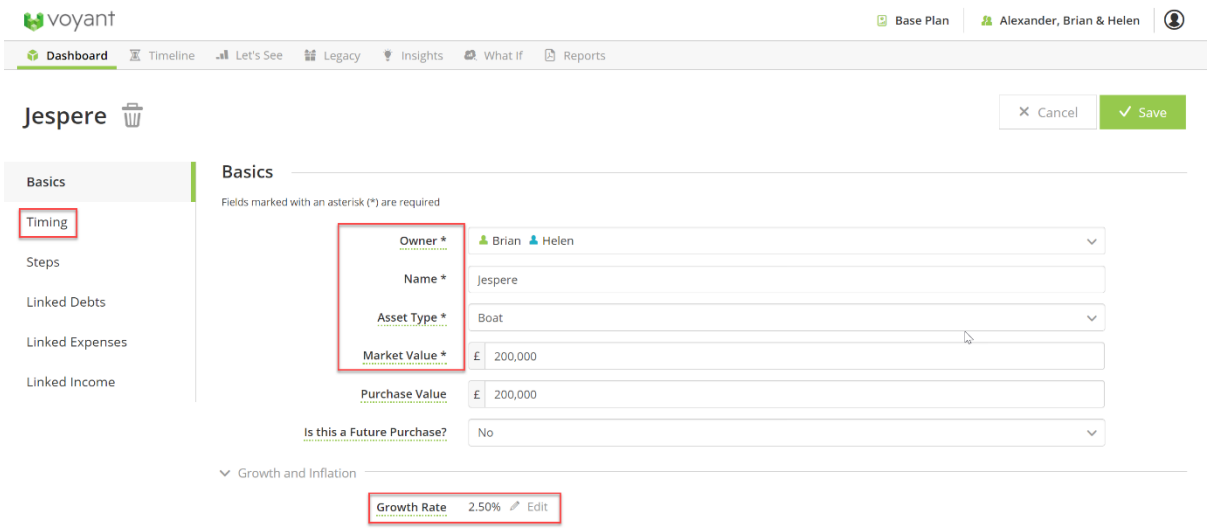
Data input via>Fact find>do you have any assets, click yes>add



intelliflo Field to complete	Pull through to [PROPERTY] in Voyant
{Owner}	{Owner}
{Asset Category}	{Asset Type}
{Description}	{Name}
{Asset Value}	{Market Value}

Asset Category	Asset Type
Boat	Boat
Holiday Home	Holiday Home
Main Residence	Main Residence
Jewlery	Jewlery
Business Property	Business Property
Rental Property	Rental Property
Cash	Other *
Buy to let	Other *

Fields in Voyant populated on import



Tips

- * EXISTING CASH ACCOUNTS – either add under existing investments in the fact find to pull correctly into Savings in Voyant, or add as a plan

- BTL ACCOUNTS - need to amend 'asset type' in Voyant to reflect accurately or use Rental Property as plan type in IO to pull through correctly.
- Enter a purchase value of the asset in Voyant to calculate Capital Gains Tax if applicable
- Note – entries in Liabilities DO NOT PULL THROUGH. If entering a mortgage debt, enter as a plan or within the fact find section under Mortgage.

3.4 Budget/Income

Mapped in intelliflo >Clients>Fact Find>Budget>income

Data input via>Fact find>budget>income>add

intelliflo Field to complete	Pull through to [INCOME] Voyant
{Owner}	{Owner}
{Category}	{Name}
	{Source for employed details}
{Description}	{Name}
{Frequency}	{Amount}
{Gross Amount}	{Amount}
	{Salary for employed}

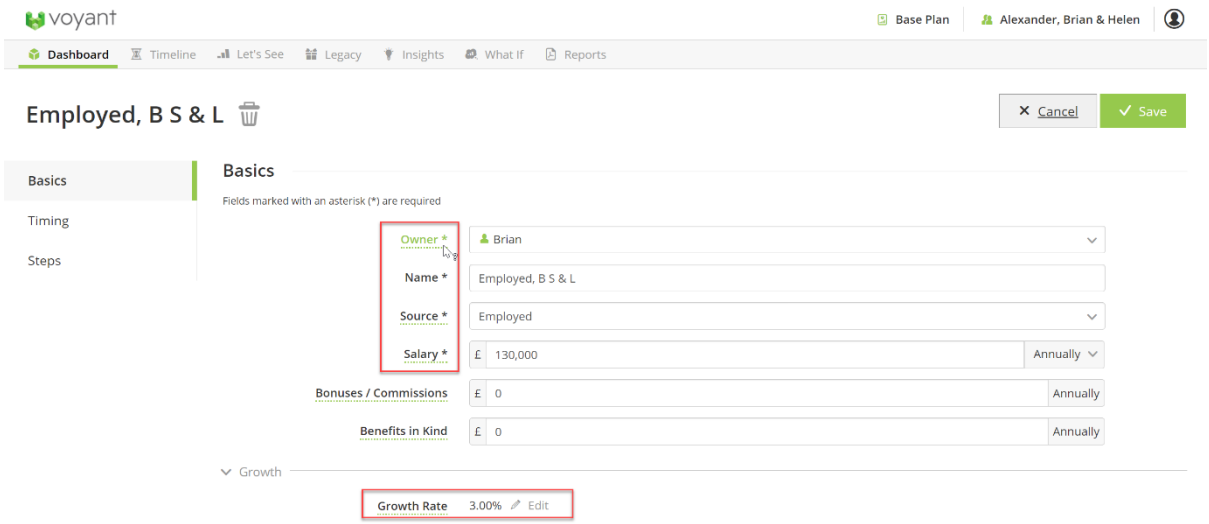
Income Category	Name & Tax Status
{Pension Drawdown}	{Pension Drawdown} {Tax Status} {Taxation Type} {Earned Income}
(Dividends}	(Dividends} {Tax Status} {Taxation Type}
{Rental Income}	{Rental Income} {Tax Status} {Taxation Type} {Earned Income}
{Company Pension}	{Company Pension} {Taxable} {Taxation Type} {Earned Income}
{Private Pension}	{Private Pension} {Tax Status} {Taxation Type} {Earned Income}
{Basic Income}	{Employed}
{Bonus Guaranteed}	{Other} {Tax Status} {Taxation Type} {Earned Income}

Tips

- Entering State Pension in this field will pull across to the pensions field in Voyant.
- Reminder: If bonuses are added in intelliflo under 'Gross guaranteed annual bonus' this pulls across as" other income" into Voyant. Delete and add in the details in the employment screen in Voyant

- KEY - If entering drawdown pension income in Voyant it is best to instead set up the Pension via the pensions screen and take money from that via a Planned Withdrawal every year and stops once the pension pot has run out. Delete from the Income section if doing this way. This will show the remaining balance on the pension after income has been drawn down

Fields in Employment {Basic Income in intelliflo} populated on import

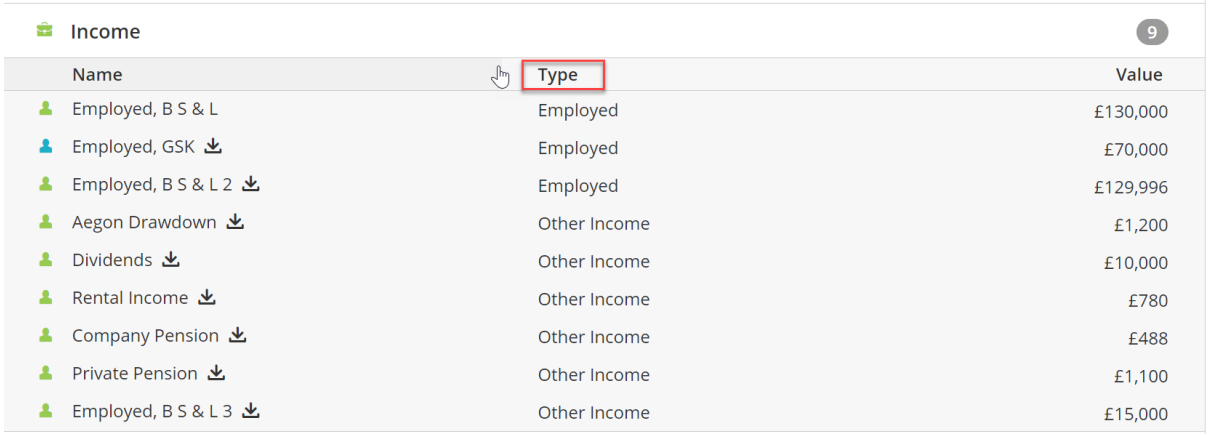


All other fields populated under income in intelliflo pull through as {other income} into Voyant Type in dashboard

Tip

- Avoid cross-checking - Complete description field in intelliflo to easily identify on import

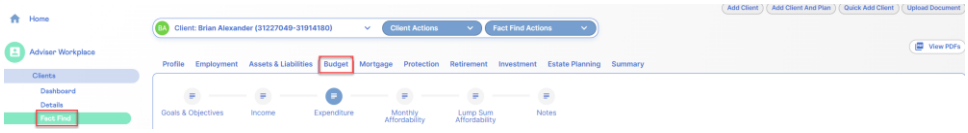
Income data reflected in Dashboard in Voyant



3.5 Budget/Expenditure

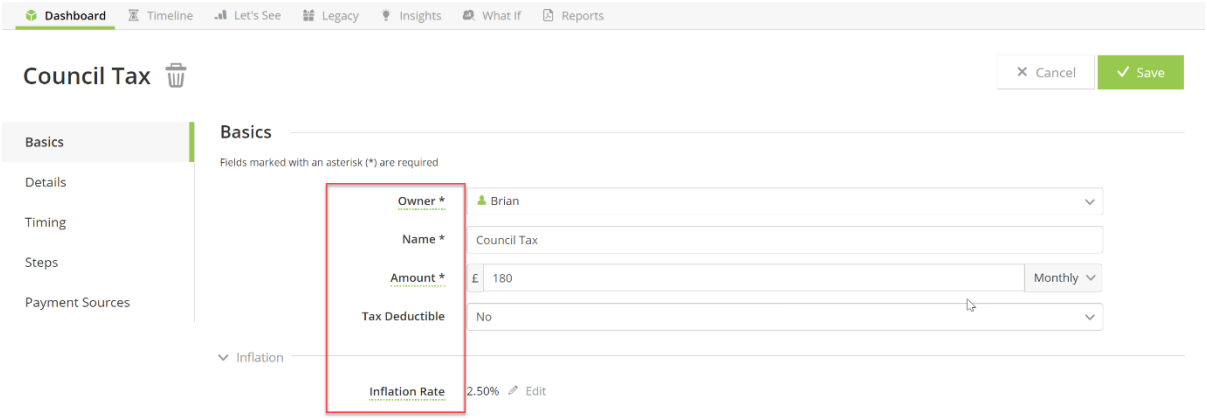
Mapped in intelliflo >Clients>Fact Find>Budget>income

Data input via>Fact find>do you wish to carry out a detailed expenditure analysis>yes



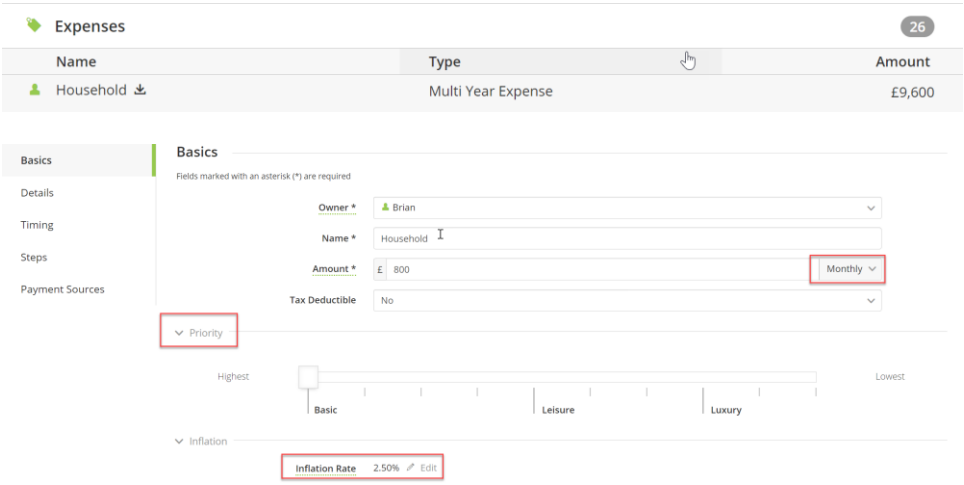
intelliflo Field to complete	Pull through to Voyant
[Basic Essential Expenditure]	
{Category}	{Name}
{Owner}	{Owner}
{Description}	{Name}
{Net Amount}	{Amount}
{Frequency}	{Amount} *pulls through annual on dashboard only, click into expense to view/edit frequency
[Basic Quality of Living]	
{Category}	{Name}
{Owner}	{Owner}
{Description}	{Name}
{Net Amount}	{Amount}
{Frequency}	{Amount} *pulls through annual on dashboard only, click into expense to view/edit frequency
[Non-essential outgoings]	
{Category}	{Name}
{Owner}	{Owner}
{Description}	{Name}
{Net Amount}	{Amount}
{Frequency}	{Amount} *pulls through annual on dashboard only, click into expense to view/edit frequency

Fields in Voyant populated on import



Tips

- Avoid cross-checking -If expenses pull through as 'other' always complete the description field in intelliflo expenses– this makes the expense easier to identify on import. All expenses are imported as annual figures on the dashboard but will reflect the frequency of the payment when you click into the expense. You can further adjust the priority of the expense once imported into Voyant.

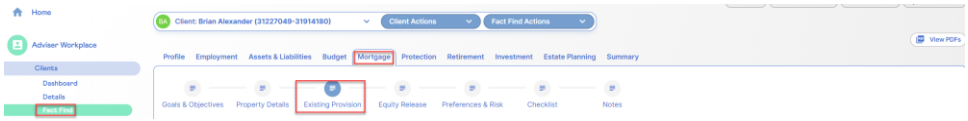


- Check inflation rate on growth for expenses is accurate

3.6 Mortgages

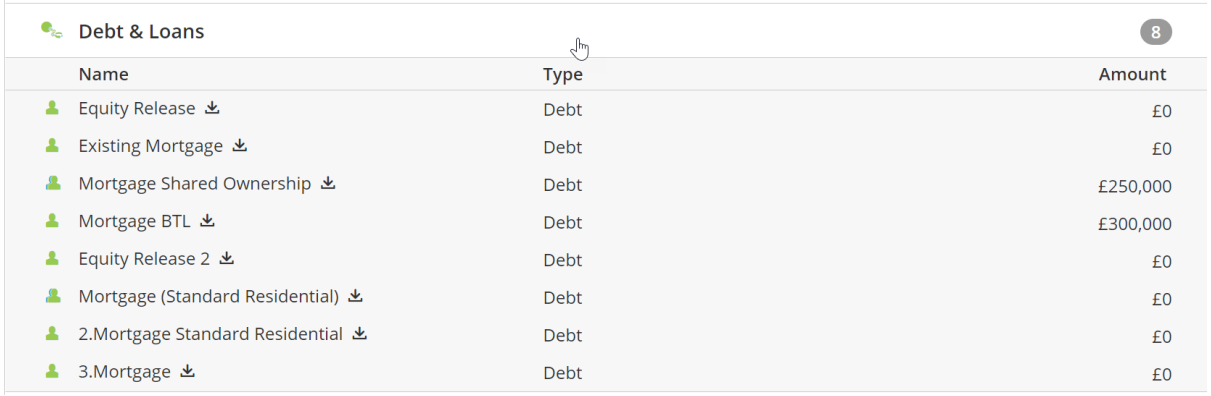
Mapped in intelliflo>Clients>Fact Find>Mortgage>existing provision

Data input via>Fact find>Mortgages>client actions>add plans or add in fact find



intelliflo Field to complete	Pull through to [DEBT] in Voyant
{Product name}	{Name} {Debt Type}
{Interest rate %}	{Interest Rate}

Mortgage Type	{Name} {Debt Type}
{Equity Release}	{Equity Release} {Other}
{Existing Mortgage}	{Existing Mortgage} {Mortgage}
{Mortgage Shared Ownership}	{Mortgage Shared Ownership} {Mortgage}
{Mortgage BTL Regulated}	{Mortgage BTL} {Mortgage}
{Mortgage (Standard Residential}	{Mortgage (Standard Residential} {Mortgage}
{Mortgage}	{Mortgage} {Mortgage}



Tips

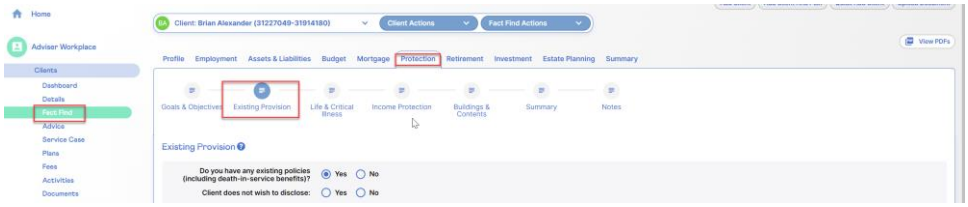
- Check balance field to populate on import in Voyant
- Check payment type on import in Voyant
- Equity Release to be deleted and add as Line of Credit in Voyant
- Mortgages entered as Mortgage BTL Regulated & Mortgage Shared Ownership pull across premiums & valuation – link to property in Voyant
- APPLIES TO ALL PROPERTY TYPES: Make sure to link the debt to the property so if the property is sold, the debt is paid off. Link via Debt or Property entries. Unlink the debt if mortgage to be paid off early.

3.7 Protection

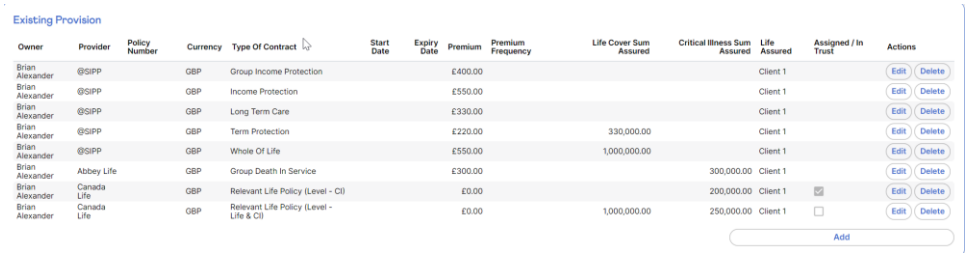
Mapped in intelliflo >Clients>Fact Find>Protection

Data input via>Fact find>Existing provisions>Add as plans or via fact find

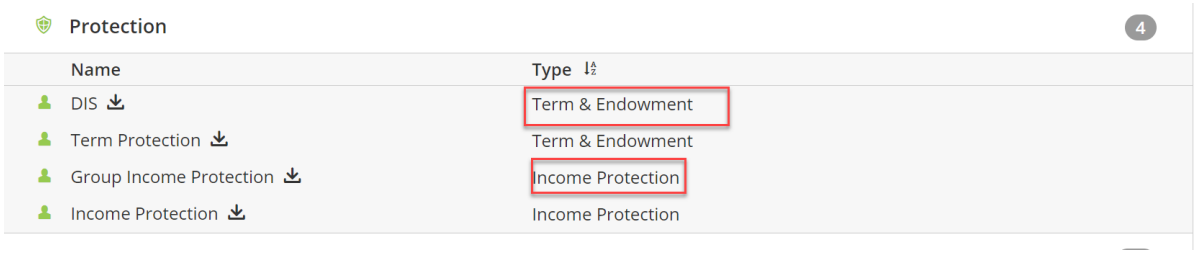
(Or add via client actions add plans)



Type of protection contracts inputted in intelliflo



Fields Pulled across into Voyant



intelliflo Field to complete	Pull through to [PROTECTION] in Voyant
[Existing Provisions]	
{Owner}	{Policy Owner}
{Type of contract}	{Policy Name}

[Existing Protection Plan]	Type
{DIS}	{Term & Endowment}
{Term Protection}	{Term & Endowment}
{Group Income Protection}	{Income Protection}
{Income Protection}	{Income Protection}

Tips

- Complete linked employment/coverage type/coverage amount/benefit duration for IP Policies on import to Voyant
- Premiums and sums assured do not pull through
- Complete Beneficiaries on import to Voyant for DIS & Term Protection plans
- Check Timing for when the policy is in place in the plan

3.8 Retirement

Mapped in intelliflo>Clients>Fact Find>Retirement

Data input via>Fact find>Retirement>Client actions> Add as plans or via fact find

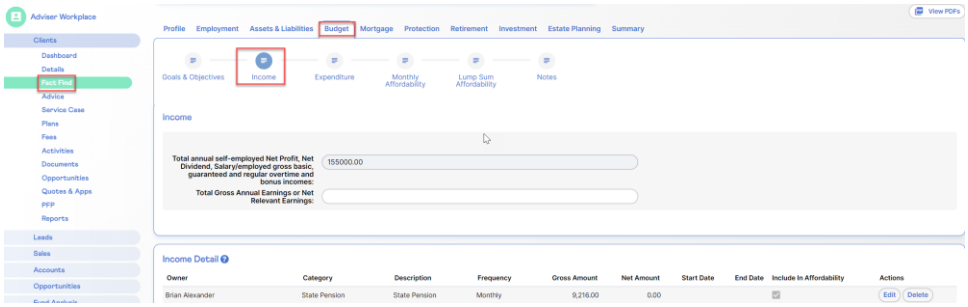
intelliflo Field to complete	Pull through to [PENSIONS] in Voyant
[Final Salary]	
{Owner}	{Owner}
{Product name}	{Name}
[Money Purchase]	
{Owner}	{Owner}
{Plan Type}	{Type}

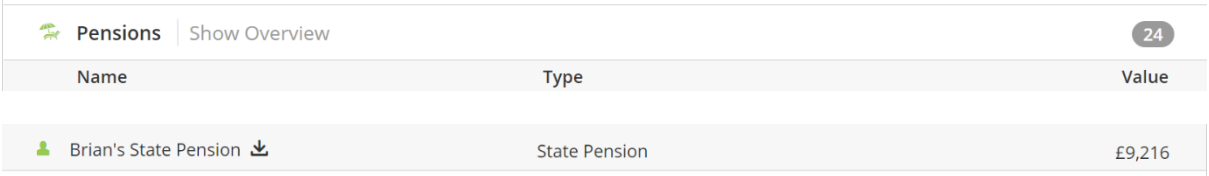
{Product Name}	{Name}
{Valuation}	{Balance}
[Personal Pensions]	
{Owner}	{Owner}
{Plan Type}	{Type}
{Product Name}	{Name}
{Valuation}	{Balance}
[Annuities]	
{Owner}	{Owner}
{Plan Type}	{Type}
{Product Name}	{Name}

Plan Type	Pull through to [TYPE] in Voyant
[Final Salary]	[Final Salary]
[Money Purchase]	
{Money Purchase Contracted}	{Occupational Pension}
{Group SIPP}	{Group SIPP}
{SIPP}	{Personal Pension}
{Group Personal Pension}	{Group Personal Pension}
{Personal Pensions}	{Personal Pensions}
{Appropriate Personal Pension}	{Appropriate Personal Pension}
[Annuities]	
{Pension Annuity (Flexible)}	{Drawdown}
{Pension Annuity (Conventional)}	{Annuity}
{Pension Annuity}	{Annuity}
{Enhanced Pension Annuity}	{Annuity}
[Drawdown]	
{Income Drawdown (Capped)}	{Existing Drawdown}
{Income Drawdown (Flexible)}	{Existing Drawdown}
{Income Drawdown (Flexi-Access)}	{Existing Drawdown}
{Income Drawdown (Beneficiary)}	{Existing Drawdown}

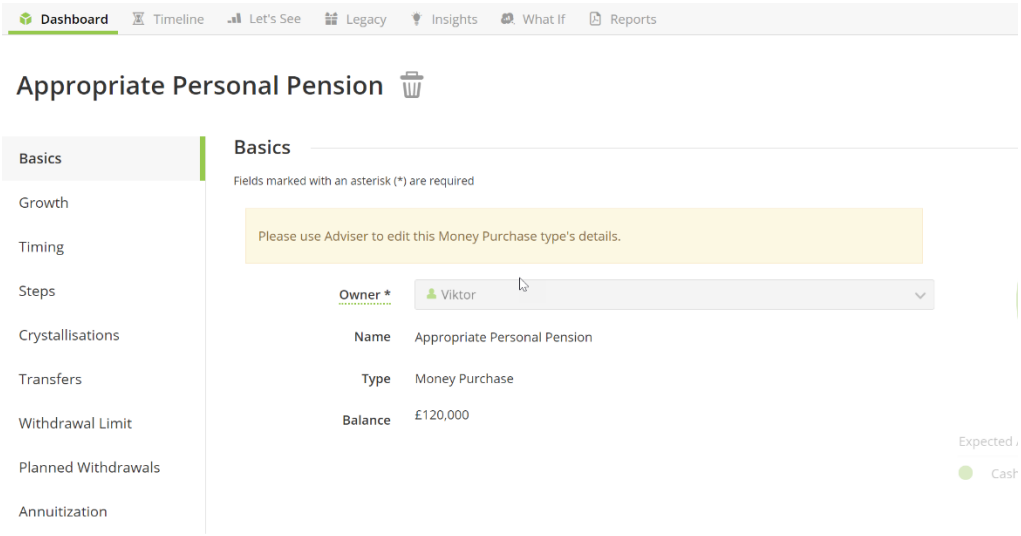
Tips

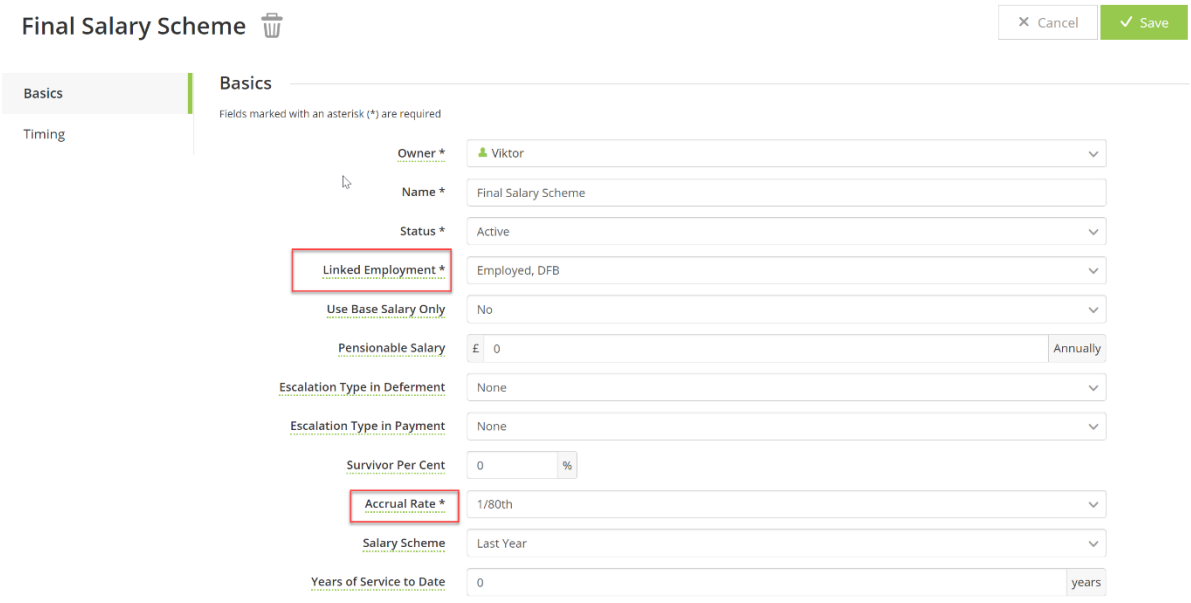
- State Pensions – add under budget/income in intelliflo to pull through correctly to Pensions in Voyant
- Final Salary Scheme's only pull through Type and Name
- Check all fields in Voyant. (Status/Linked Employment or Pensionable Salary, Escalation Rates, Accrual Rate, Salary Scheme, Years of service to date, Annual Pension if deferred or in payment)
- See inline help (https://support.planwithvoyant.com/hc/en-us/articles/360051181412-Switching-on-Inline-help-in-AdviserGo



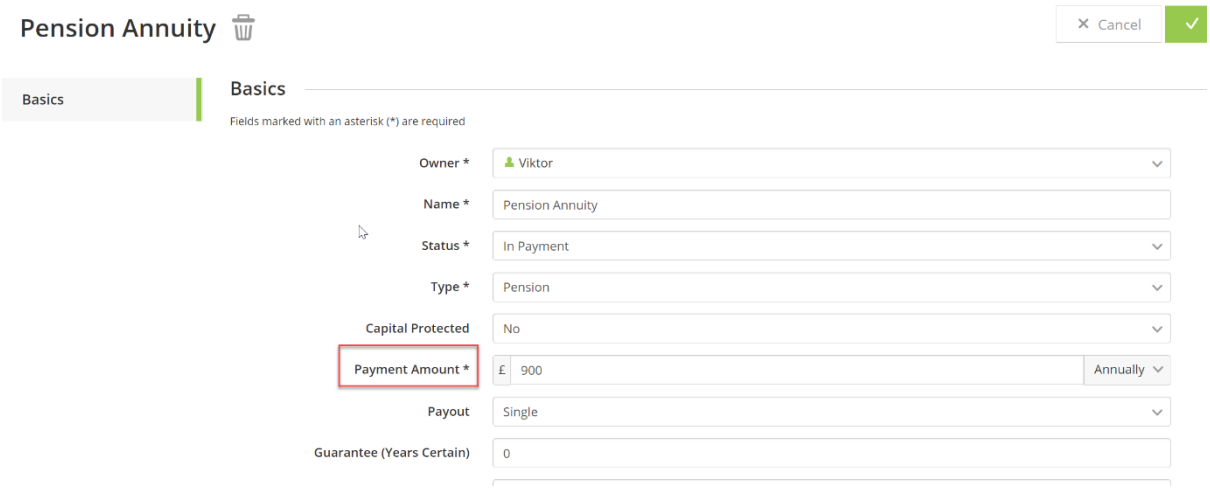


- Appropriate Personal Pension – "Ideally do not use" as type in intelliflo, pulls through to Voyant but one is only able to edit the details of this pension in Adviser. Rather use Personal Pension as plan type in intelliflo to pull across correctly into Voyant.





- Annuities – Check status & add amount



- Crystallisation instructions do not pull through to Voyant
- Complete TIMING on import

3.9 Investments

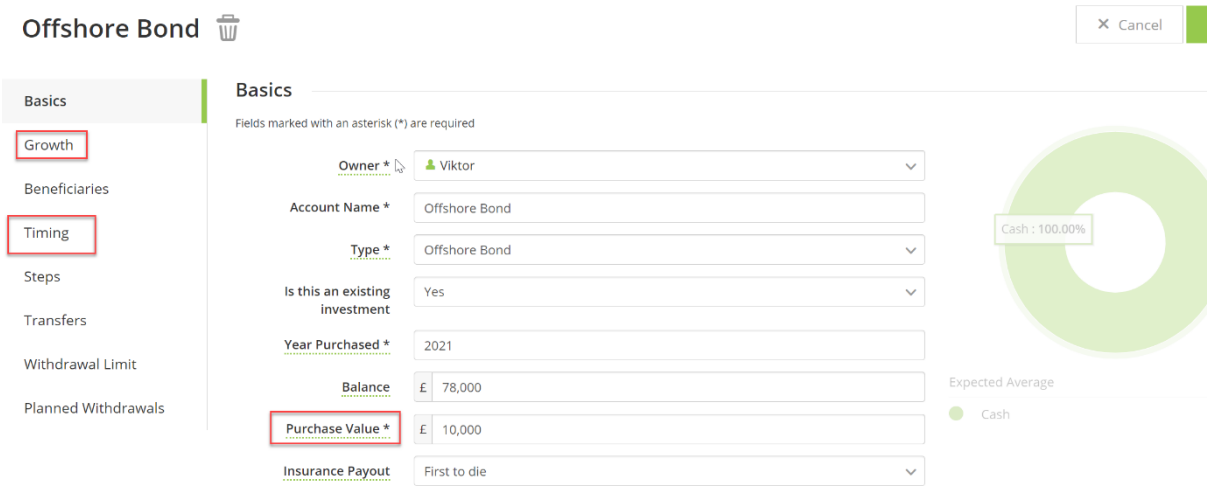
Mapped in intelliflo >Clients>Fact Find>Investment

Data input via>Fact find>Investments>Client actions> Add as plans or via fact find

Intelliflo Field to complete	Pull through to [SAVINGS & INVESTMENTS] in Voyant
{Owner}	{Owner}
{Product name} {Plan Type} {Valuations}	{Name} {Type} {Balance}
Plan Type	**Pull through to [TYPE] in Voyant**
{National Savings (Premium Bonds)}	{National Savings Certificate}
{National Savings)}	{National Savings Certificate}
{Savings Accounts}	{Savings Accounts}
{Cash Account}	{Savings Account}
{Collective Investment Account}	{Unwrapped Investments}
{Insurance Investment Bond}	{Onshore Bond}
{Offshore Bond}	{Offshore Bond}
{General Investment Account}	{Unwrapped Investments}
{Enterprise Investment Scheme}	{Enterprise Investment Scheme}
{Stocks & Shares ISA}	{Stocks & Shares ISA}
{Cash ISA}	{Stocks & Shares ISA}

Tips

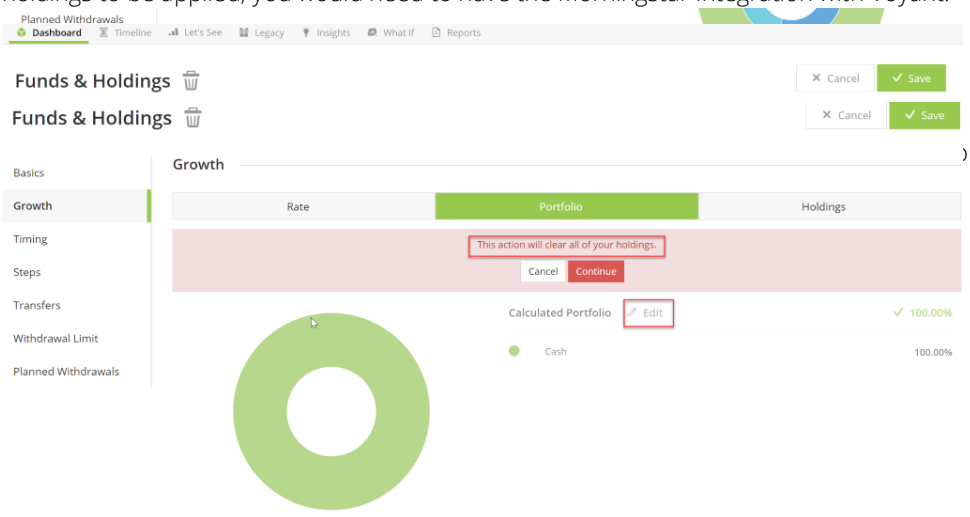
- Bonds – On import complete purchase value, year purchased, segments, withdrawal strategy, previous withdrawal or top ups.



- Complete TIMING on import
- Check growth rates
- Contributions and Withdrawals do not pull across
- Valuations pull across
- Cash ISA – all pull through to Stocks & Shares ISA – Move to Savings > CASH ISA product or change growth rates on the account
- Some ISA & Pension balances pull across with balance field unable to edit.

To make the balance field editable in ISA's or Pensions in Voyant on import from intelliflo:

If a portfolio has been imported with holdings the ISA's/Pensions balances are not editable. If you did want the holdings to be applied, you would need to have the Morningstar Integration with Voyant.



on mentioned above.

3.This will remove the holdings