

## Defaqto: who we are and what we do

At Defaqto, our vision is to provide trusted financial product and fund intelligence that drives better informed decisions and better consumer outcomes. Working as part of our team is all about helping to make that vision reality, through the ways in which we research and analyse financial product and fund information and make it useful for consumers and the financial services industry.

At our offices in Haddenham, Buckinghamshire, we employ over 130 people who all work together with a can-do, no-nonsense, inquisitive approach to deliver our vision.

We use our industry expertise to collect and analyse data relating to over 43,000 financial products and funds in the UK. Our areas of expertise include banking, general insurance, protection insurance, pension and investment products, and investment funds.

We then create a range of solutions to deliver the information in a meaningful way to all layers of the financial services industry and we fully support our customers in their use of our products and services – all with the aim of better informed decisions for the end consumer.

Our main customer segments are:

- **Providers** – companies who provide financial products to consumers (banks, insurers, pension companies, etc.)
- **Fund Managers** – companies who provide investment funds to consumers, usually accessed via investment products
- **Intermediaries** – financial advisers, mortgage and general insurance brokers, etc.
- **Financial Websites** – price comparison sites, aggregator sites, broker sites, etc.
- **Public Bodies** – for example, the Single Financial Guidance Body

Our core software solutions are:

- **Defaqto Engage** – a tool used by Intermediaries to conduct product research and fund selection for clients, facilitating the reporting, analysis, recommendation and review process, as well as aiding with compliance tracking
- **Defaqto Matrix** – a tool for Providers, giving access to timely, accurate and comprehensive competitor intelligence on product features, enabling them to conduct analysis and comparisons for all stages of the product lifecycle
- **Defaqto Compare** – a tool used by Providers in their call centres, branches and websites to support sales/retention by enabling consumers to easily compare features between competitive products
- **Digital Information Services** - providing data, web services and hosted software solutions to a wide range of organisations

Other key products and services include:

- **Star Ratings** – ratings that apply to financial products and reflect the quality and comprehensiveness of the features and benefits they offer
- **Diamond Ratings** – ratings that apply to funds and fund families and reflect fund performance, plus shape where applicable, and a range of other key fund attributes - including cost, scale, access and manager longevity
- **Risk Ratings** – mapping fund family members to Defaqto's ten risk profiles to help advisers match suitable multi-asset risk-bound funds with their clients' mandates

Defaqto is part of the SimplyBiz Group. Founded in 2002, SimplyBiz is the largest independent provider of compliance and business services to financial advisers and financial institutions in the UK.

You can find out more at <https://www.simplybizgroup.co.uk/about/>

