Goals Based Financial Planning Software

The **best** in client engagement is now even **better.**

- Improve business results using: diagnostics, benchmark and business planning tools
- Secure messaging. Set tasks to gather client information. Upload and sign documents securely
- Track client, adviser and staff activities, progress, revenue and costs. Resolve compliance alerts
- Tools to review client info, plan meetings, set goals, demonstrate value, generate advice documents
- Workflow manages clients and tasks, track OSA and FDS. Secure client messaging
- Electronic reverse fact find, auto-generate review and advice documents

+ 20 EASY-TO-USE MODELLING CALCULATORS.
Use them live with clients to show your value.

Book into weekly live demo webinars at
astutewheel.com.au/**book-webinar**

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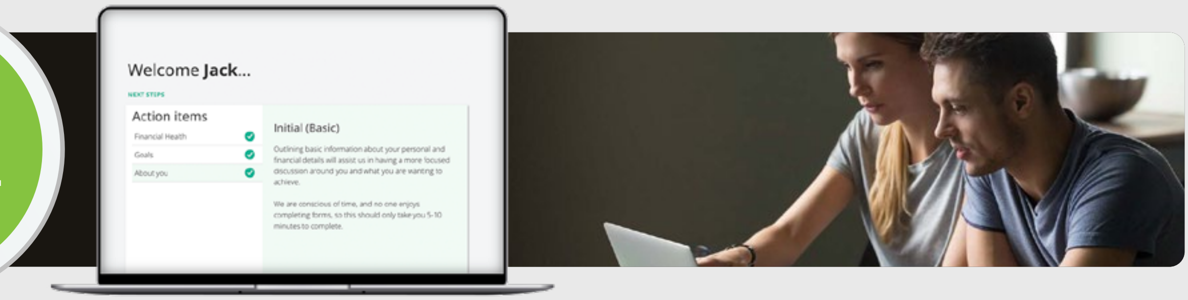
ASTUTEWHEEL
FINANCIAL PLANNING SOFTWARE

CLIENT PORTAL



The client portal is an engaging and secure way to communicate with clients and prepare for meetings.

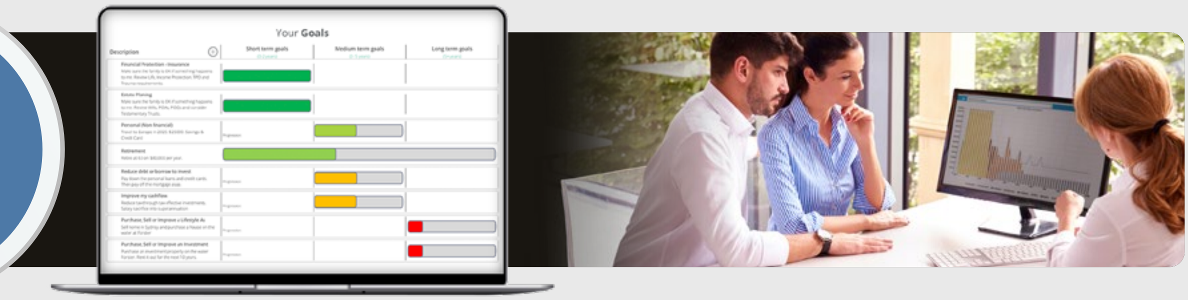
Advisers can quickly create a task list for their prospects and clients to complete questionnaires in their personalised portal. Clients can access the portal to see a comprehensive view of their financial position with useful charts and other valuable visuals.

Prospective clients receive an outstanding first impression with easy to complete questionnaires providing high level financial and personal information, goals and a financial health check to identify which areas of advice they require help with.

Existing clients access their advice documents securely and electronically sign them, update their information prior to review meetings and have the benefit of accessing all their financial information in the one secure place.

Advisers benefit from an efficient, secure communications process that is seen as part of their value proposition by the client.

INITIAL ADVICE



Use tools and calculators to simply demonstrate strategies that will help them achieve their SMART Goals.

Advisers can understand and plan for where the opportunities are, to improve a client's circumstances.

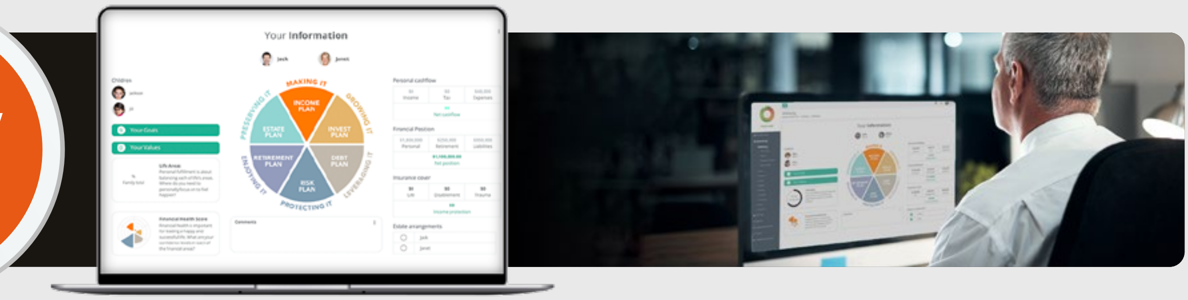
A better experience and a higher chance of transitioning a prospect to a paying client.

Visual and interactive tools explain the benefits of financial planning, turning client goals into SMART aand actionable goals, determining the scope of advice and producing a tailored letter of engagement outlining the agreed services and fees.

Modelling calculators are used to determine retirement planning, insurance needs and compare various investment, debt or retirement strategies. The calculators are easy to use live with clients and the graphs generated and easy to grasp ensuring the client understands the advice and can make informed decisions about the strategies and expected outcomes.

File notes are easily generated as part of your audit trail and for the creation of your SOA's and ROA's.

REVIEW ADVICE

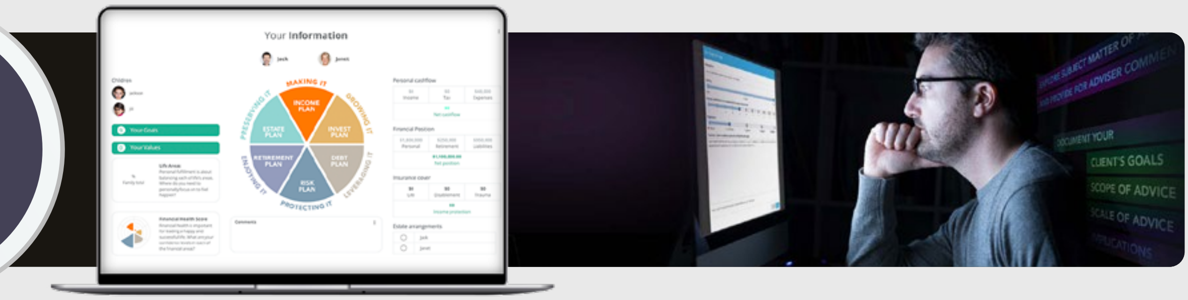


Quickly update goals progress and modelling for efficient preparation of review documents.

Clients are tasked to update their information on the secure client portal in anticipation of the review meeting. A review meeting document can be prepared quickly and includes changes to the client's personal and financial information, any updates or changes to their goals and any other concerns they may have.

The previous year's cashflow calculator can then be updated to show the client how they are tracking with their financial plan and their goals. If major changes are identified, the paraplanner can update the modelling for an SOA, or if there no/small changes then an ROA.

CRM

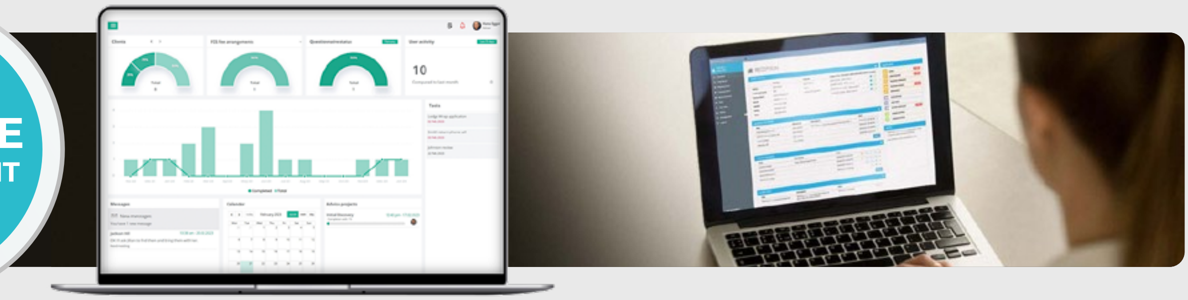


Customer Relationship Management.

Use the secure client messaging system to communicate with clients. They can access and electronically sign documents in the client portal. Manage clients using workflows, tasks and automation and monitor client activities and progress.

Data integration with Xplan and secure API connectivity with Microsoft Office for emails and calendar, open banking, investment feeds and insurance quotes are all scheduled for 2023.

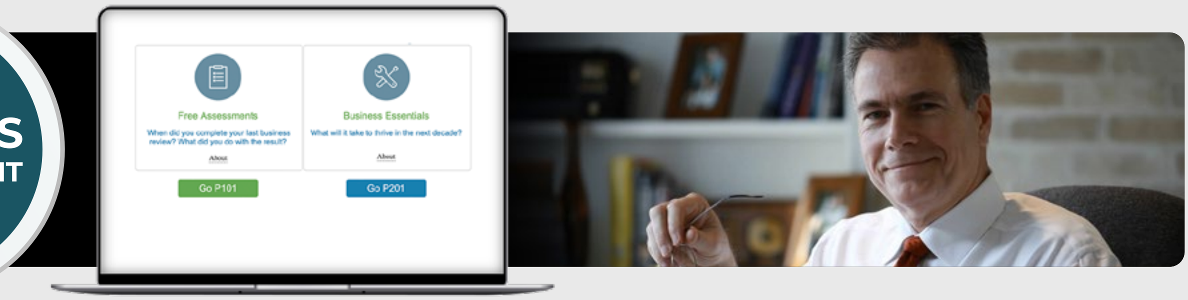
PRACTICE MANAGEMENT



Set your practice settings, defaults and compliance checklists and monitor your FDS, KYC and other compliance requirements using the tracking and alerts functionality.

Manage the business using the adviser activity dashboard. To monitor and review the practice using analytics and ratios features and determine and track your cost to serve and set pricing.

BUSINESS IMPROVEMENT



Improve business results using the suite of tools.

Tools include business diagnostics, business and marketing plans, cost to serve, benchmarking against peers, business owner dashboard. There are several free tools for practice owners to use and other very cost-effective online tools as well.

Live Modelling

Modelling calculators quickly communicate how appropriate financial strategies may improve the client's financial position, so they're able to make informed decisions.

Income Calculator Suite

Four income calculators that will empower you to:

- Quickly and easily identify how much tax a client is paying
- Demonstrate how tax can be reduced using various strategies
- Model the effect of using pre-tax dollars to boost your superannuation rather than using after-tax dollars for a non-super investment
- Model and see the effects of income splitting strategies
- Demonstrate the effects of CGT on sale of an asset
- Prompt a discussion on life insurance based on live client data displayed for net income and spending.

Debt Calculator Suite

Astute Debt Planner's three calculators allow for:

- Live modelling of cashflow and cost of debt
- Modelling the effects of interest types and rates on cashflow
- Demonstrating mortgage reduction strategies
- Illustrating wealth creation strategies and identify 'good' and 'bad' debt to your client.

Retirement Calculator Suite

Three important modelling calculators for use in:

- Giving your client a clear snapshot of their current retirement trajectory
- Easily identify client's outstanding mortgage on retirement and the impact of non -super debt and investments to get a true retirement outcome
- Modelling the effects of delayed retirement, salary sacrificing, one-off contributions or perhaps a more aggressive investment stance
- Resolving the difficulty of explaining TTR rules and visually demonstrates the benefits of your proposed transition to Retirement strategy
- Accurately determine expected age pension for your client and make live presentation of strategies to improve their circumstances.

Investment Calculator Suite

Four investment calculators to:

- Quickly demonstrate various investment options to the client graphically
- Compare and contrast investment options based on your client's risk profile, tax rate and investment horizon
- Model lump sum investments, geared investments, savings plans, geared savings plans or a combination of each strategy.

Insurance Calculator Suite

A powerful Insurance needs analysis calculator that will:

- Accurately confirm the clients' details and assumptions, for precise control of insured amounts
- Determine cover required should either partner not survive
- Determine a clients' income protection options and wishes with ease
- Instantly illustrate the effects of TPD cover settings on their annual cashflow
- Visually show detail on the components of their trauma needs and what accumulated lump sum might be required.

Estate Calculator Suite

Included with Astute Financial Planner 360 or add this suite of calculators to Astute Client Engager or Astute Financial Planner:

- Automatically educate clients on crucial estate planning terms
- Prompt considered responses to tough questions they'll need to make prior to meeting with you
- Automatically build a family tree diagram that illustrates family structures, even complex blended families
- Provide a visual representation of how your client's assets are owned and controlled
- Show the assets held by each entity by hovering over any icon for an entity
- Instantly demonstrate to your client how various assets could be treated in their estate plan should either of them, or both, become deceased.