The leading client engagement software for financial planners in Australia.

Engage clients, demonstrate value and automate compliance

- Gather client information prior to meetings
- Shorter more valuable client meetings
- Educate clients to make informed decisions
- Live modelling to explain strategies
- Electronic reverse fact find
- Goals based advice
- Compliant scoping and scaling (RG244)
- Comprehensive and efficient reviews
- Comprehensive file notes and audit trail
- Less time spent on paraplanning and SOA's

ASTUTE FINANCIAL PLANNER

Astute Financial Planner 360 provides the ultimate end-to-end client engagement tools and process for professional financial planning practices.

See the future of financial advice delivery in a live 90 minute demo

To find out more or to attend a live demonstration webinar visit astutewheel.com.au or call +61 2 94 533 588

astutewheel.com.au/book-webinar

We demonstrate how AstuteWheel provides a technological improvement to your existing advice process, whatever your age or experience.

Advisers are equipped with visual tools to provide a superior client experience where your clients' perception of the value in your advice rises dramatically.

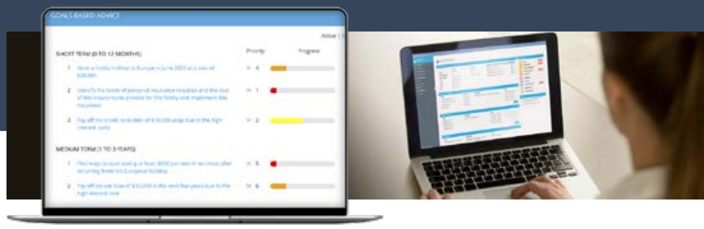
Compliance requirements are captured as part of the process.

ASTUTEWHEEL
Better advice. More clients.

Goals Based Client Engagement & Compliance

1. Information Gathering

The 5 Minute Financial Health Check gives your clients a way of identifying where they need help – the 'client's voice". The online Fact Find and Electronic Reverse Fact Find solutions allow clients to provide information prior to a meeting. The information seamlessly populates the fact find database and this information flows into the modelling calculators, saving you time.



2. Goals Based Advice

See for yourself how the new goals tool captures your client's goals and provides you with an easy way to conduct the initial goals conversation, as well as track & update their goals each year. The Goals Report is valuable to you and the client and provides evidence of your discussion for compliance.

3. Scoping and Scaling Advice

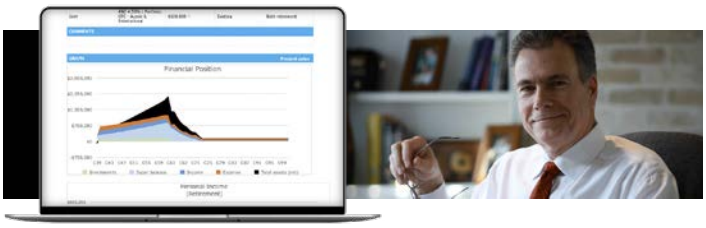
Watch live and learn how the scoping wizard provides an easy way for advisers to conduct a thorough, efficient and compliant scope of advice process that becomes the basis for your advice. The report generated becomes part of your compliance audit trail and incorporates issues identified in the 5 Minute Financial Health Check and ties in with your client's goals.

4. Letter of Engagement & Ongoing Service Agreement

In the live webinar we will show you how easily these important LOE and OSA documents are generated automatically, capturing information from the previous tools to provide a logical progression for you and your client.

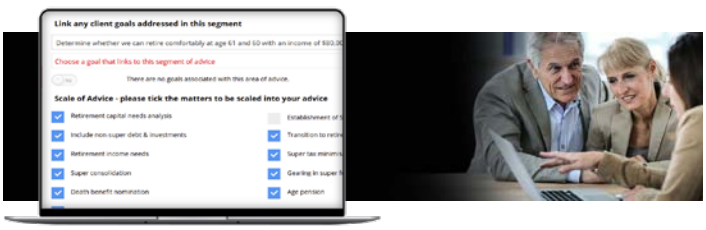
5. Modelling Calculators

The modelling calculators are designed to be used in front of your clients and allow you to easily show the value of your advice - as you can demonstrate their current position and then how this can be improved by implementing appropriate strategies. Clients understand and are fully engaged in the process so they can make informed decisions.



6. Comprehensive File Notes

Advisers who attend our webinar are impressed with how AstuteWheel automatically produces file notes which can be used to brief your paraplanner easily and it provides an audit trail of your conversation with your client.



7. Compliance Built in

Want to see what it looks like when compliance documentation is fully automated? We'll show you how you can easily demonstrate you are acting in the best interest of the client as your are supported by all the documents and file notes mentioned above.

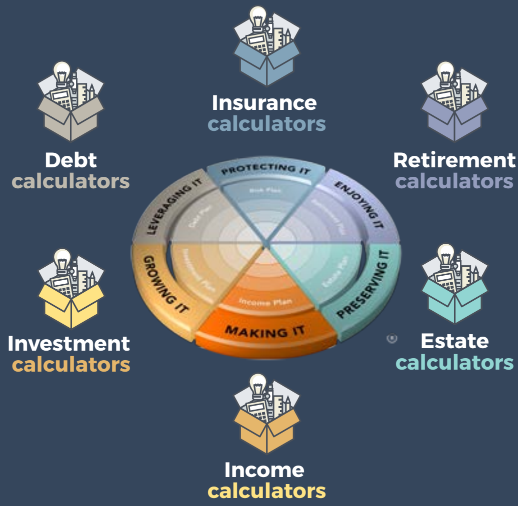
8. Auto-generated Estate Plan Briefing

After using the Estate Planning Tool the system produces a comprehensive 16 page Briefing Paper. This can be used as a file note for compliance purposes. A copy can be given to the client as a record of their wishes and can be used for briefing an estate planning lawyer.

Live modelling so clients can make informed decisions and advisers build plans efficiently

Conduct financial modelling with the client to explain complex financial strategies.

When a client clearly understands a strategy and how it may improve their financial position they are more likely to value your advice and proceed with recommendations.



1. 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.

2. 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.

3. 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.

4. Insurance Calculator Suite

Six powerful insurance modelling calculators 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.

5. 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.

6. 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.

Financial advice delivery best practice

You can adopt or adapt the process set out below