Engage Clients
Demonstrate Value
Automate Your Compliance & SOAs

Astute Financial Planner is the leading client engagement software in Australia
Providing the ultimate end-to-end solution for professional financial planning practices.

Tools to facilitate rapid comprehension of financial concepts. Because even the most seasoned adviser can't justify time required to educate certain clients.

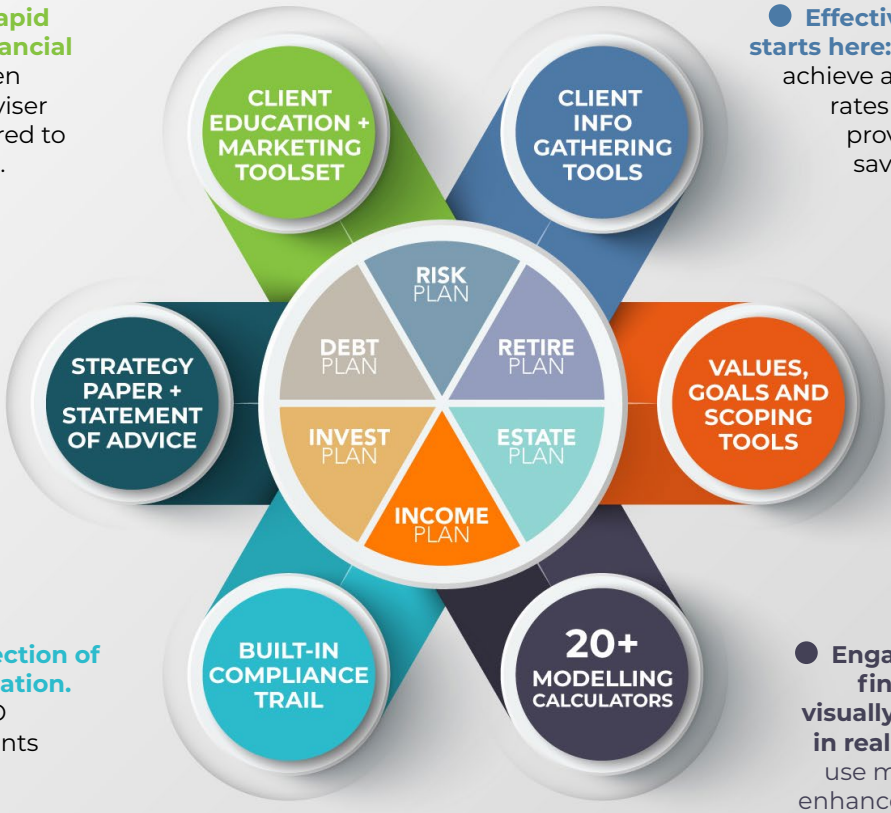
Effective client engagement starts here: Online questionnaires achieve astounding completion rates by clients. Information provided before meetings, saves you time and builds their involvement.

Get automated reports when clients complete online questionnaires or advisers prepare client goals, scoping and scaling or modelling file notes.

Questionnaires and tools to focus your clients' goals and values. Helping you understand what's important to them first, before doing anything else.

Automate the collection of all compliance information. Meet your KYC and BID compliance requirements with ease.

Engage clients in complex financial strategies with visually appealing modelling in real time. Over 20 easy-to-use modelling calculators to enhance your professionalism.



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

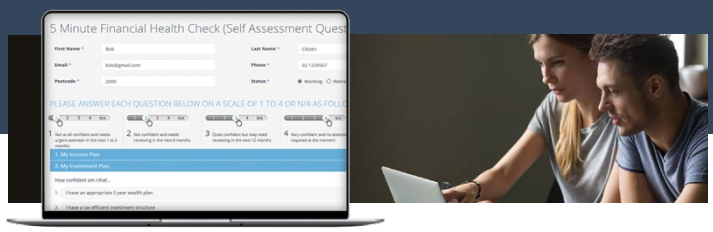
- See how AstuteWheel provides a technological improvement to your existing advice process, whatever your age or experience.
- See how you'll instantly provide a superior client experience.
- Learn why your clients' perception of value in your advice will rise dramatically.
- See how compliance requirements are captured as part of the process.
- See why you'll spend less time on paraplanning and SOA's
- See tools that create compliant scoping and scaling (RG244)

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

Find out more
visit astutewheel.com.au or call +61 2 94 533 588

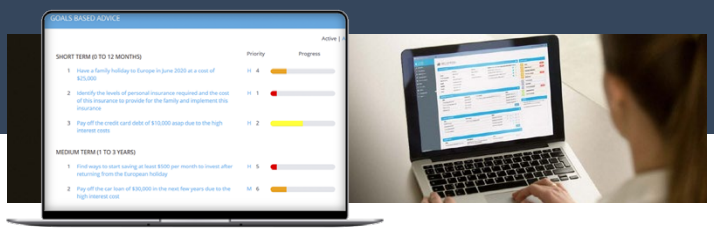
ASTUTE WHEEL
Financial Planning Software

Goals Based Advice, Client Engagement and SOAs



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.

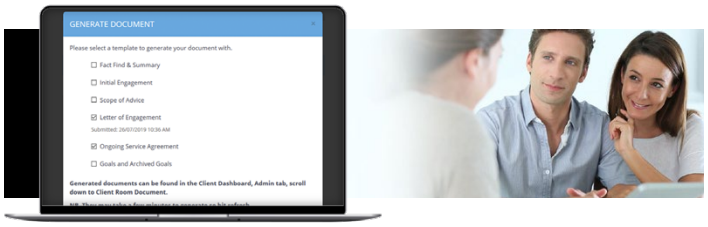


2. Goals and Values Based Advice

Our tool captures your clients goals and values, providing you with an easy way to conduct conversations around these important client engagement areas. Client goals become the basis for all your advice and flow through to various other documents. Tracking the progress of goals becomes an important part of every review meeting.

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. Letters of Engagement + Annual Service Agreements

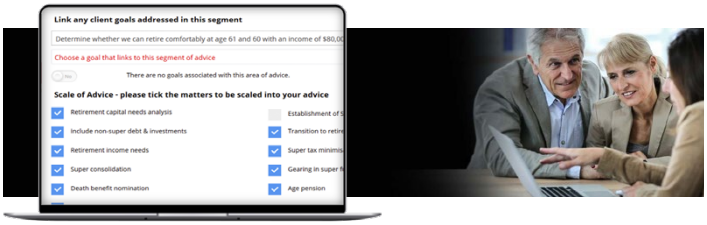
In the live webinar we will show you how easily these important documents (Letters of Engagement, Annual Agreements and Ongoing Service Agreements) are generated automatically. Capturing information from the previous tools to provide a logical progression for you and your client.

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.

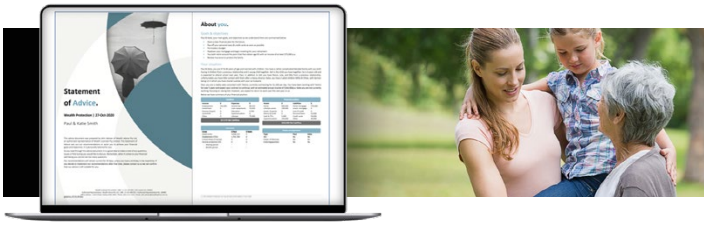
6. Comprehensive File Notes and Briefing Papers

Advisers are impressed with how the system automatically produces comprehensive file notes for paraplanner briefings and provides an audit trail of your conversation with your client. The Estate Planning Tool produces a 16 page Briefing Paper for compliance purposes, a copy for the client as a record of their wishes and can be used for briefing an estate planning lawyer.



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 SOA and Strategy Papers

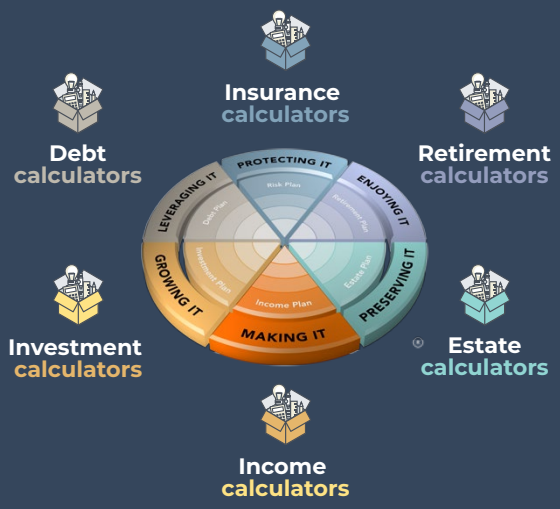
Once a scenario has been modelled using the calculators like the Risk Needs Analysis and Retirement Cashflow Calculator; and the product research has been completed and the relevant information added; the system produces auto-generate Statements of Advice or Strategy Papers that require minimal tailoring..

Live Modelling

Clients can make informed decisions and advisers build plans efficiently.

Explain complex financial strategies using financial modelling with the client.

When your 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. 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.

3. 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.

4. 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.

5. 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.

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.

Best Practice Financial Advice Delivery

You can adopt or adapt the process set out below

OUR GOALS BASED FINANCIAL ADVICE PROCESS

	Meeting Preparation	Client & Adviser: Discovery Meeting(s)	Gather Further Information & Plan Preparation	Client & Adviser: Strategy Meeting(s)	Advice	Advice Presentation & Authority to Proceed	Advice Implementation
CLIENT	20-30 min Complete 5MFHC & AYQ or CQ	90 min	10-20 min Additional information and Risk Profile	90 min		60 - 90 min	
ADVISER	Prepare for meeting: Client info reviewed 20-30 min	Review 5MFHC & AYQ With Client State & Clarify Goals Discuss Advice Gaps And Strategies To Consider Initial Engagement / Letter of Engagement	Meeting Summary	Review Progress To Date Model Potential Strategies & Risk Analysis Agree Scope & Scale Of Advice		Present Financial Plan Sign Authority To Proceed	
ADVICE TEAM			Review Existing Product & Structures Develop Strategies & Conduct Research		Develop Financial Plan		Submit Applications Place Products
ASTUTE TOOLS	5 Minute Financial Health Check About You Questionnaire (AYQ) Mini Fact Find	Changes Questionnaire / Electronic Reverse Fact Find Client Dashboard Summary Goals Based Advice Tool Initial Engagement Letter	Risk Profile Tool Values Profile Tool	Financial Modelling Calculators Scoping & Scaling Wizard Letter of Engagement	Statement of Advice + Strategy Paper	Annual/ Ongoing Service Agreement	
REPORTS	5MFHC DATA + REPORT AYQ DATA + REPORT	ERFF DATA + REPORT Fact Find + Authority for info Active & Archived Goals REPORT Initial Engagement LETTER	Risk Profile REPORT Values Profile REPORT	Modelling Calculator FILE NOTES Scope & Scale of Advice REPORT LETTER of Engagement	Statement / Record of Advice (SOA / ROA) STRATEGY PAPER	Annual / Ongoing Service Agreement DOCS Complete Application FORMS	Submit Applications Place Products

See why Australia's leading financial planning and client engagement software is also the go-to software for practice automation and ease of use

ATTEND A NO-OBLIGATION ONLINE DEMO
of Astute Financial Planner

WEBINAR DEMONSTRATIONS HELD WEEKLY
Fridays at 11:00am AESDT

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