



# Overview

Information for Administrators of the Company's Platform

**Please Note:** This document explains the functionality of Financial Mappers<sup>LITE</sup>. To fully understand the total package, you should also read the following documents:

- Onboarding Process
- Getting Started Guide (FM LITE)

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Plencore Online Pty Ltd is a wholly owned subsidiary of Plencore Wealth Ltd and is the online retail section of the company. For additional information about the software, contact Glenis Phillips, the concept designer. ([glenis.phillips@financialmappers.com.au](mailto:glenis.phillips@financialmappers.com.au) or phone Direct Line)

# Financial Mappers LITE - Overview

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### Introduction

*Financial Mappers<sup>LITE</sup>* is financial planning software intended for the exclusive use of your clients. That is, you cannot access their accounts or share their plans. However, your client may choose to share reports based on the plans they have created using the software.

Provision of this information can be of enormous benefit. This will allow you to segment your clients and provide them with information and services based on the information they have given you.

Research shows that clients now expect some level of free digital tools. Financial Mappers<sup>LITE</sup> should be viewed as a valuable resource.

Not only can your client create a complete 5-Year Savings (Investment) Plan and share the reports generated from the plan, you can provide your clients with valuable educational content within the software.

There are two formats for Financial Mappers<sup>LITE</sup>.

1. Financial Mappers Lite
2. Financial Mappers Lite<sup>PLUS</sup>

The difference is that with *Financial Mappers LITE*, your company will be billed for client use on an annual basis. You do have the option to bill your client for access to the software. This may be part of a set of services you provide to the client for an annual subscription fee.

With Financial Mappers LITE<sup>PLUS</sup>, the company pays the first year's subscription, but thereafter the client is billed through a Stripe account using the client's credit card.

To make both these products more versatile, both can be upgraded from a **Lite Product** to a **Premium Lite Product**. The upgrade gives the client full access to all the features of Financial Mappers, but is limited to having just one plan at a time. This plan can be updated and changed.

If you would like to book a **Zoom Demonstration**, please book a time of Calendly. This use this link to book a 1-hour meeting. <https://calendly.com/financialmappers/team-training>

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This booking calendar is primarily for **Financial Mappers PRO** adviser training, however you are most welcome to have a demonstration of Financial Mappers<sup>LITE</sup> and Glenis Phillips, the Designer of Financial Mappers will answer any questions you may have.



### Software – Technical Details

The software logic is written using the Microsoft .NET framework, communicating with a Microsoft SQL database, and interfaced through ASP.NET API and Web front-end extensively written using multiple JavaScript libraries. SSL is used for encrypting data transferred between the clients' browser and the web server. The web service layer is REST. The mathematical platform and the interface are separate.

Our internal administration access to the Financial Mappers software allows its customization without having access to the actual code or IP. Elements of different tax rules, retirement account types, etc. are already created as options, and it is simply a matter of selecting the appropriate ones as the default options.

The administrative staff, including software developers, cannot access any user's account. Their account is completely private and can only be accessed by means of an encrypted password. If the password is lost, the account holder must email ([support@financialmappers.com.au](mailto:support@financialmappers.com.au)) for a link to reset their password.

Data transferred between browser and server is protected by 256-bit RapidSSL Encryption. For additional security we recommend that generic account names are used by users for the various asset and liability accounts they create in the software, rather than any specific account details such as bank account numbers. One should always remember that this is modelling software and not accounting software.

*Financial Mappers* has Virtual Private Server Hosting. The VPS is hosted with Crucial Australia. <https://www.crucial.com.au>. Crucial's servers are located in a locked cage at the EY3 Data Centre (Equinix) in Alexandria, NSW. This is a private cage that they do not co-locate with other servers and only Crucial's employees have access.

The data centre's security practices and certifications can be found at:  
<http://www.equinix.com.au/locations/australia-colocation/sydney-data-centers/sy3>

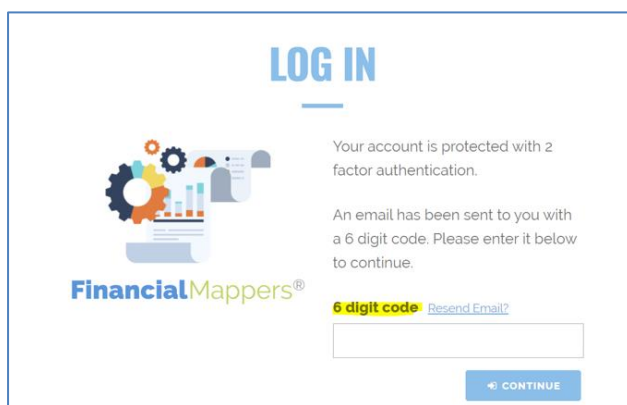
The *Financial Mappers* software has been reviewed by Michael Anastas of HWL Ebsworth Lawyers and after reviewing it he is of the opinion that Financial Mappers can rely on the Class Order (05/1122) relief and is not required to hold an AFSL. A full copy of the report will be supplied on request.

# Financial Mappers LITE - Overview

The software does not recommend or sell any financial products. Plan decisions are entered by the user, and then results based on that input are dynamically calculated and summarized in reports which the user may save as PDF files.

## Two Factor Authentication

Email is used as the second authentication method, using the delivery of a 6-digit verification codes. This feature is optional and may be activated by the client in the **Account Details**.



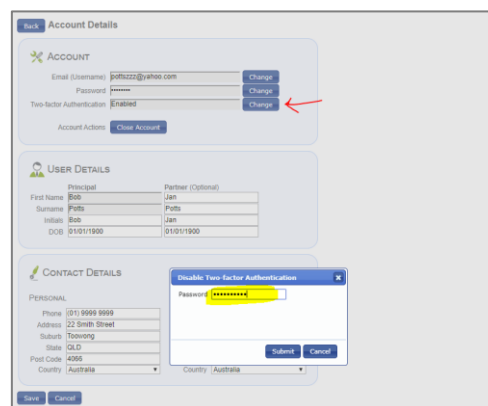
**LOG IN**

Your account is protected with 2 factor authentication.

An email has been sent to you with a 6 digit code. Please enter it below to continue.

**6 digit code** [Resend Email?](#)

**CONTINUE**



**Account Details**

**ACCOUNT**

Email (Username):  **Change**

Password:  **Change**

Two-factor Authentication: **Enabled** **Change**

Account Actions: **Clear Account**

**USER DETAILS**

Principal		Partner (Optional)	
First Name	<input type="text" value="Bob"/>	First Name	<input type="text" value="Jan"/>
Surname	<input type="text" value="Potts"/>	Surname	<input type="text" value="Potts"/>
Initials	<input type="text" value="BP"/>	Initials	<input type="text" value="JP"/>
DOB	<input type="text" value="01/01/1900"/>	DOB	<input type="text" value="01/01/1900"/>

**CONTACT DETAILS**

**PERSONAL**

Phone:

Address:

Suburb:

State:

Post Code:

Country:

**Disable Two-factor Authentication**

Password:

**Submit** **Cancel**

# What is Financial Mappers LITE?

Plencore Wealth Limited has three products:

1. **Financial Mappers** (*Sold as a single user product for DIY Investors*)
2. **Financial Mappers PRO** (*Sold primarily to Financial Advisers, and Accountants.*)  
*The product is the same as Financial Mappers, but allows access by multiple advisers who can create plans and reports for their clients. The software also allows the creation of an SOA and the sharing of plans between advisers, paraplanners and ProConnect Clients, who have their own account. The company can customise their reports) and share those customized reports with the Client Review link (app).*
3. **Financial Mappers LITE & LITE<sup>PLUS</sup>**. This product is a 5-Year Savings (Investment) Plan, modelled on Financial Mappers. However, there are no Modelling Tools and reports are restricted. This product is supplied either free to clients or for a small annual subscription paid by the client. The model version where the client pays after the first 12-months is referred to as Financial Mappers LITE<sup>PLUS</sup>. Both versions can be upgraded to a Premium Lite product, where the client has access to all the features of Financial Mappers, but is limited to just one plan.

The following are the major features of *Financial Mappers LITE* (before upgrade to *Premium*).

- The product is for the exclusive use of client, however, the client may choose to share PDF reports with their sponsor.
- There is a limit of one 5-Year Savings Plan, which can be amended, but only one plan is ever available on the platform.
- Reports are restricted to:
  - Plan Map
  - Starting Position Report (Generated by information in the Starting Position and includes the information in the section “About Me and My Family”)
  - Financial Position at Start of Year (a shorter version of Starting Position Report generated from the Plan details)
  - Insurance Needs Evaluation (completed by the client and shows the cash flows for the first 3-years should an adverse event occur in any of those three years.
  - Reports created by the Sponsor using the Report Builder. The software provides a set of template Reports that can be easily edited, or new reports

## Financial Mappers LITE - Overview

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created. The Template Reports are easily identified with the title preceded by “MY” – My 5-Year Savings Plan, My Plan Map (Illustrated), My Plan Review, My Plan Summary, My Property Report and My Debt Management Report

- Informational Reports – Plan Outcomes, Cash Flow Summary, Assets & Liabilities (Data and/or Graph View Reports)
- There are no Modelling Tools in Lite, but are available in Lite<sup>PLUS</sup>.

The aim of *Financial Mappers LITE* is to provide a product which guides the client through the process of making a short simple financial plan where all the client's finances are included. *(This product is not suitable for people in retirement, however, this option is available in the Premium Lite Upgrade)*



### Managing your Platform - Roles

A Company providing *Financial Mappers<sup>LITE</sup>* to their clients, will create their company-specific URL and then customize the platform using their brand colors, and customising reports.

In the platform there are only three roles:

1. **Chief FM Administrator:** People with this role may:
  - a. Set up the original account, nominating the URL sub-domain
  - b. Customize the Company Settings
  - c. Upload the Company Disclosure Statement
  - d. Set Default Rates for all using the software
  - e. Set the Default Tax Schedule and Employer Superannuation/Pension where the software is being used in a country different to Australia
  - f. Create Customised Reports (A set of template reports are provided and may be easily amended)
  - g. Upload Educational Content using either the preloaded ASIC MoneySmart information or their content.
  - h. Access the USER information and invite team members or LITE Clients to the platform. In the LITE version, the client can be upgraded to premium, but additional fees will apply. In the LITE<sup>PLUS</sup>, the client must choose to upgrade during or at the end of the first 12-month period. This will commence a cycle of annual subscription fees by the client.
2. **FM Administrator:** Has access to the USER information and may onboard LITE and LITE Premium Clients. Does not have access to Company Settings, Company Default Rates, and Report Builder.
3. **Lite Clients:** These are the clients you have invited to use the platform using a 5-Year Plan, limited reports and no modelling tools.
4. **Premium Lite Clients:** These clients have access to the full Financial Mappers program. This includes all plan types with a maximum length of 50-years, all reports and modelling tools.

### About Financial Mappers<sup>LITE</sup>

We have taken *Financial Mappers* and stripped the LITE version down to the essentials for anyone to create a 5-Year Savings Plan with no training.

From the first time, the client opens the software they are guided in an almost wizard type regime, but still giving lots of flexibility to design their plan.

This is how we do it:

- A client receives an email inviting them to click on a link where they enter their password and then log into the software.
- The software opens in their **Account Details** where they enter all their personal details.
- The software takes them to the **Starting Position** where they enter their salary, assets, loans, superannuation, milestones to be achieved, insurance. Finally, they are asked how much per month they want to allocate to repayment home and investment loans, together with savings for investments and any personal superannuation.
- At the top of the Starting Position page, is a tab, **About Me and My Family**. This will act as a **Fact Find**, for institutions who wish to know more about the client's personal information and attitude to investing. This information can be added to reports.
- Even before they commence their plan, a **Starting Position Report** is generated and may be shared with the sponsor. This report includes any information entered in the section called **About Me and My Family**.
- The next step is to import all the information from the Starting Position into their 5-year plan. This plan defaults to the name, **My Plan**.
- The client then completes for the data for the chevrons:
  - Plan Objectives and Strategies
  - Financial Targets
  - Planner – where the client creates their plan by allocating savings from salary to loans and investments, buying and selling assets.

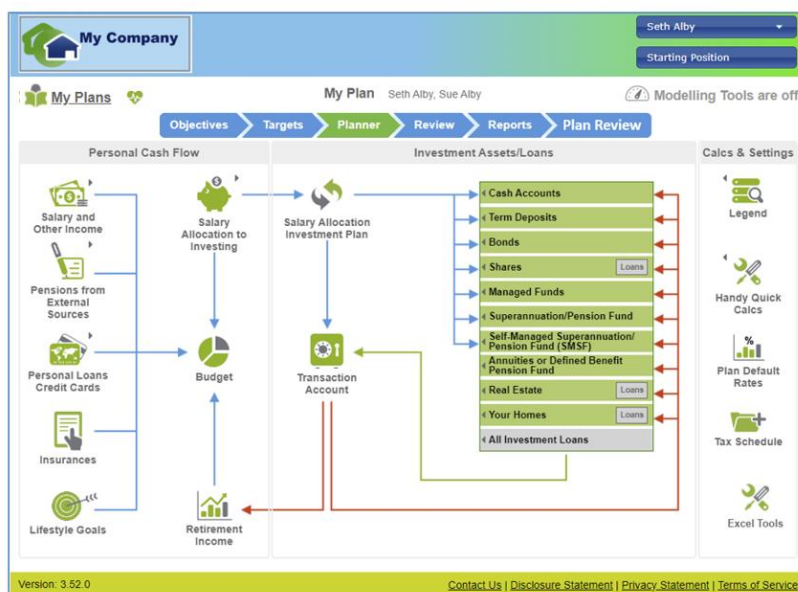
The client then reviews the results in the following chevrons:

- Review
- Reports

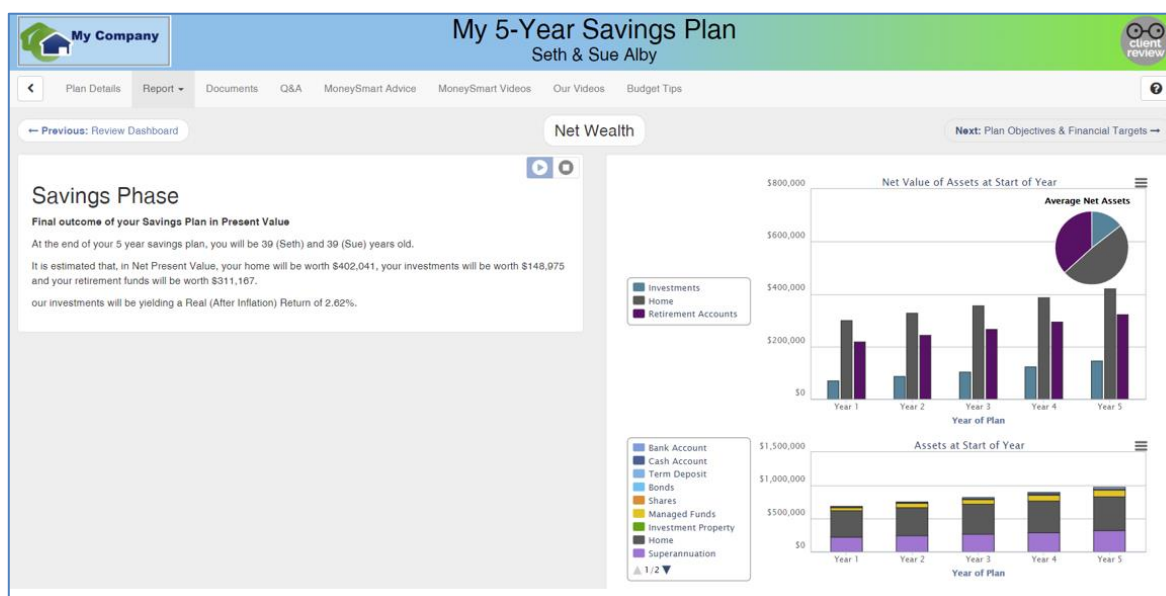
## Financial Mappers LITE - Overview

- Financial Position at Start of Year
- Insurance Need Evaluation Report
- Customized Report provided by the Company say,
  - My 5-Year Savings Plan
  - My Plan Map (Illustrated)
  - My Debt Management Report
  - My Property Report
- In the **Plan Review**, the company reports are uploaded together with ASIC or company provided educational content, where the client can view each section of the report in a digital format. You can also include in this area the Client Videos made by Financial Mappers. (These can be branded with your colors and logos)

Here are some Screenshots from the software for a fictitious company called “My Company”:



# Financial Mappers LITE - Overview



For a more detailed understanding of Financial Mappers<sup>LITE</sup> from the client's perspective, read the document [Getting Started Guide \(FM Lite\)](#).

The **Excel Tools** allow clients to do some basic calculations beyond 5-years and are a valuable resource for educational content. Detailed explanations are in the Help Manual of the software.

# Financial Mappers LITE - Overview

## Excel Tools

### Handy Quick Cals

[Download](#)

This is an "Unprotected" Workbook that gives you a set of 10 calculations on each spreadsheet. You can also add your favorites. The Spreadsheets include calculating Percentages, Future & Present Value, Nominal & Real Investment Returns, and Compound Interest.

### Capital Requirements for Retirement

[Download](#)

This workbook gives you the option to either calculate how much you must save over four 10-year time periods to reach your Financial Target at the start of retirement or start with how much capital you think you will have at the start of retirement and then calculate how much you can drawdown over four 10-year periods. For each format, you can include two plans and compare the results. For each 10-year period, you can change the dollar values, investment returns, and average tax rates. Historical Investment Returns are provided over different time periods, together with a spreadsheet to calculate your average tax rate. In Historical Data, you can create your own Asset Allocation of Defensive and Growth Assets.

### What If Analysis - Goal Seek

[Download](#)

Goal Seek is a function in Excel that provides a method of solving for the desired output. The function essentially uses a Trial and Error approach to back-solving the problem by plugging in guesses until it arrives at the desired answer. That is, Goal Seek determines Input values needed to achieve a specific goal.

In this workbook there are a set of useful calculations designed to give you the answers you are looking for:

- Savings Goal: How much do I need to save to reach a savings goal (for retirement)
- Drawdown Goal: If I know the estimated value of my investments at the start of Retirement, how long will my funds last
- Combined Savings and Drawdown Goal: Set your Savings Plan and then find out how long your funds will last
- Optimize Your Savings or Drawdown Plan: This is an "Am I on Track?" exercise where you can optimize and compare the plan with your Current Plan.
- Real Investment Returns: Find the Real (After-Inflation) Investment Return
- Loans: What Deposit is required to achieve the Monthly Payments I can afford

Please Note: This workbook was updated on 30.05.2021 so that Annual Savings (In Savings Plans) are INDEXED.

### Debt Reduction Schedule for Short Term Debt

[Download](#)

Create a schedule of debt reduction using additional payments for loans up to 10-years in length. The loans are listed according to the order you want to repay the debt. All the Additional Payments are used to pay off the first loan and then onto the next loan until all debts are repaid. The workbook will calculate how much Interest and Loan Fees you will save together with the Time Saved.

### Debt Reduction for Long Term Debt

[Download](#)

Create a schedule of debt reduction using additional payments for loans up to 30-years in length. The loans are listed according to the order you want to repay the debt. All the Additional Payments are used to pay off the first loan and then onto the next loan until all debts are repaid. The workbook will calculate how much Interest and Loan Fees you will save together with the Time Saved.

### Snowballing Short Term Debt

[Download](#)

Dave Ramsey is one of the most famous advocates of having no personal debts and reducing any other loans as quickly as you can afford. Dave Ramsey created a method of repaying debts which he calls "Snowballing". You create a list of your debts in the order you wish to repay the loans. All the Additional Payments are used to repay that loan. Once the loan is repaid to Snowball the regular payments you had been using for the first loan together with the additional payments until the second loan is repaid. This process continues until all the loans are repaid. This workbook considers loans up to 10-years.

### Snowballing Long Term Debt

[Download](#)

Dave Ramsey is one of the most famous advocates of having no personal debts and reducing any other loans as quickly as you can afford. Dave Ramsey created a method of repaying debts which he calls "Snowballing". You create a list of your debts in the order you wish to repay the loans. All the Additional Payments are used to repay that loan. Once the loan is repaid to Snowball the regular payments you had been using for the first loan together with the additional payments until the second loan is repaid. This process continues until all the loans are repaid. This workbook considers loans up to 30-years.

### Loan Amortization Schedule

[Download](#)

This Loan Amortization Schedule is designed for Principal and Interest Loans which are repaid over the length of the loan in equal Monthly Payments. The Interest Costs are calculated on a Monthly Basis, but the Schedule shows the Total Interest Charges for each year. If the Interest is Tax Deductible, the yearly Interest Cost is the amount claimable each year of the loan.

### Loan Amortization Schedule with Variable Payments

[Download](#)

This Loan Amortization Schedule is designed for Principal and Interest Loans where Additional Monthly Payments may be allocated over four periods. The Interest Costs are calculated on a Monthly Basis, but the Schedule shows the Total Interest Charges for each year. If the Interest is Tax Deductible, the yearly Interest Cost is the amount claimable each year of the loan.

### Monthly Budget for Living and Loan Expenses

[Download](#)

This workbook is intended to create a monthly cash flow using the 10 TABs in the Financial Mappers Budget, together with listing monthly loan expenses and after-tax income.

### Monthly Budget for Living and Loan Expenses - Projections Vs Actuals

[Download](#)

This workbook adds to the Monthly Budget for Living and Loan Expenses two additional features. The first is to divide each Living Expense TAB into 8-subcategories. In addition, the user can add the Actual expense for each line item on a month-by-month basis. The user can then select the period to compare Projections with Actuals.

### Monthly Budget for Living and Loan Expenses TRACK YOUR SPEND - Projections Vs Actuals

[Download](#)

This book is a replication of the Monthly Budget for Living and Loan Expenses - Projections Vs Actuals, but it has replaced the 10 categories in Financial Mappers with the 7 categories in the free (ASIC) App called Track your Spend. This App allows the export of expenses to an Excel file, making it easy to complete the Projections Vs Actuals.



# Administration

## Onboarding your platform

In the *Financial Mappers LITE Resources*, you will find a document, called **Onboarding Process** which explains in detail how to set up your platform. This is a brief summary of how the *Chief FM Administrator*, will register the platform.

- The **Chief FM Admin** will receive a **LINK** from *Financial Mappers*. There are different links for Lite and Lite<sup>PLUS</sup>, so you must decide beforehand which product you want to use. The content is the same, it is just a matter of who pays for access after the first 12-month subscription
- The administrator then enters his password and is then taken through a series of questions to upload the banner colours and logos.
- The administrator will upload the **Disclosure Statement**
- The administrator may change the **Default Rates**, which have been prefilled as the 20-year average returns, since the Year 2000.
- The administration will select the Tax Schedule and Superannuation/Pension account default entries.
- The administrator will go to the **Report Builder** and copy the template Report **My 5-Year Savings Plan**. This can be modified later if required. Some companies may also upload other reports, but it is recommended to keep it simple by giving limited choice – say a maximum of four.
- In the **Report Builder**, the administrator will activate the ASIC MoneySmart educational content or upload their own content in as many TABS as they require.
- The administrator can then invite other members of the company to register as either a role of **Chief FM Admin** or just **FM Admin**, whose access is limited to the USER section.

In this demonstration, we are going to use the name **Adam Lightly** as the *Chief FM Admin*. The name of the company is *My Company*.

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## Logging in

The log in screen will hold the company's logo in the top banner. A Company promotional image may be added to the log in page. You may choose whether or not to add these words:

**Financial Mappers LITE**  
**in conjunction with (Company Name)**

A screenshot of the login page. At the top left is a "My Company" logo. The main heading is "LOG IN" in large blue letters. Below it is a box containing the "My Company" logo and the text "Phone 1300 999 999". To the right of this box are two input fields: "Username (Email)" and "Password". Below the password field is a checkbox with the text "I acknowledge I have read and understood the Disclosure Statement and agree to the Terms of Service". A blue "LOG IN" button is at the bottom right. The footer contains the version number "Version: 3.52.0", links for "Contact Us", "Disclosure Statement", "Privacy Statement", and "Terms of Service", and a disclaimer about the software's use.

After entering the administrator's email and password, the software opens on this page, where the Menu is accessed under the user's name. Only the Chief FM Admin can access the highlighted list.



## Financial Mappers LITE - Overview

My Company

Users showing rows 1 to 9 of 9

+ Add User

Username	Firstname	Surname	Role	Client ID	Last Name
paul.harry@engineware.com.au	Paul	Harry	Chief FM Admin		26/0
sinclair1zzz@yahoo.com	Matt	Sinclair	Chief FM Admin		27/0
finmappers+077@gmail.com	Peter	Best	Lite Client		
carleyzzz@outlook.com	Beth	Carley	Lite Client	E102	20/0

Matt Sinclair

- Account Details
- Users
- Company Settings
- Company Default Rates
- Report Builder
- Help Manual
- FAQs
- Tutorials
- Logout

In the **Account Details**, information about the person can be included, but this should not be required for your team.

The only information they should need to access is to change their **email** and **password** or to enable **Two-factor Authentication** and **Close Account**.

Back Account Details

**ACCOUNT**

Email (Username)  [Change](#)

Password  [Change](#)

Two-factor Authentication  [Change](#)

Account Actions [Close Account](#)

**USER DETAILS**

Principal Partner (Optional)

First Name

Surname

Initials

DOB

**CONTACT DETAILS**

PERSONAL WORK

Phone  Company

Address  Address

Suburb  Suburb

State  State

Post Code  Post Code

Country  Country

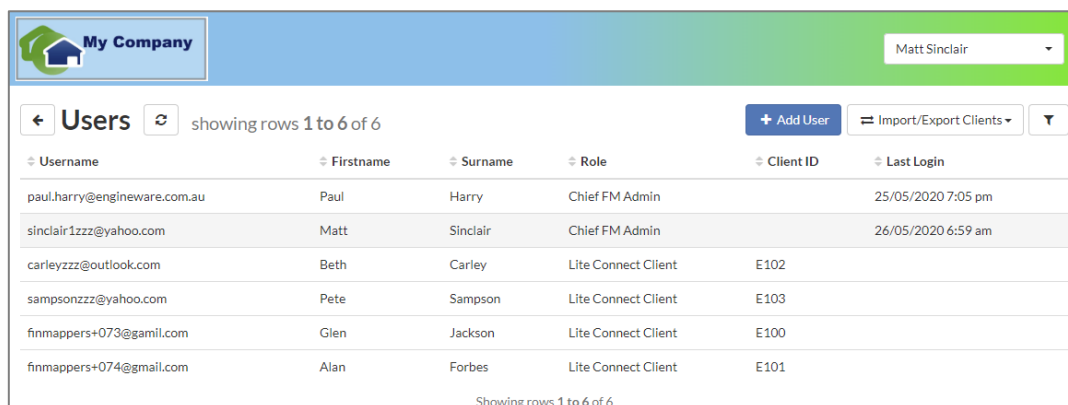
The section **Adviser Information** for advisers (Financial Mappers Pro), but your program will not have advisers and therefore should not be completed.

### Users

This is the only page with client information accessible on the platform and the only page accessible by the **FM Admin**. The Chief FM Admin has access to the the other administrative areas:

- Company Settings
- Company Default Rates
- Report Builder

On the **Users** page, the **Chief FM Admin** or **FM Admin** will invite other team members who need access to the **Lite Client** information. Lite Clients can also be added individually or by **Import CSV** file.



Username	Firstname	Surname	Role	Client ID	Last Login
paul.harry@engineware.com.au	Paul	Harry	Chief FM Admin		25/05/2020 7:05 pm
sinclair1zzz@yahoo.com	Matt	Sinclair	Chief FM Admin		26/05/2020 6:59 am
carleyzzz@outlook.com	Beth	Carley	Lite Connect Client	E102	
sampsonzzz@yahoo.com	Pete	Sampson	Lite Connect Client	E103	
finmappers+073@gmail.com	Glen	Jackson	Lite Connect Client	E100	
finmappers+074@gmail.com	Alan	Forbes	Lite Connect Client	E101	

On this page, the administrator can add users with the role of::

- Chief FM Admin
- FM Admin
- Lite Client
- Lite Premium Client

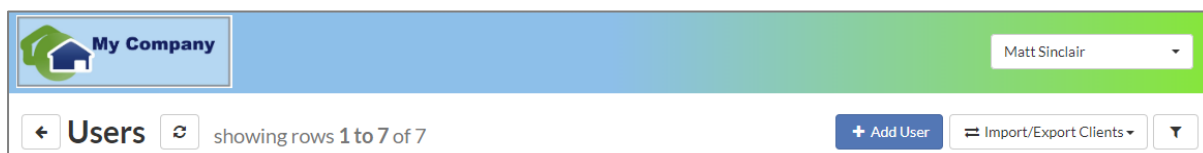
# Financial Mappers LITE - Overview

## Company Team Members

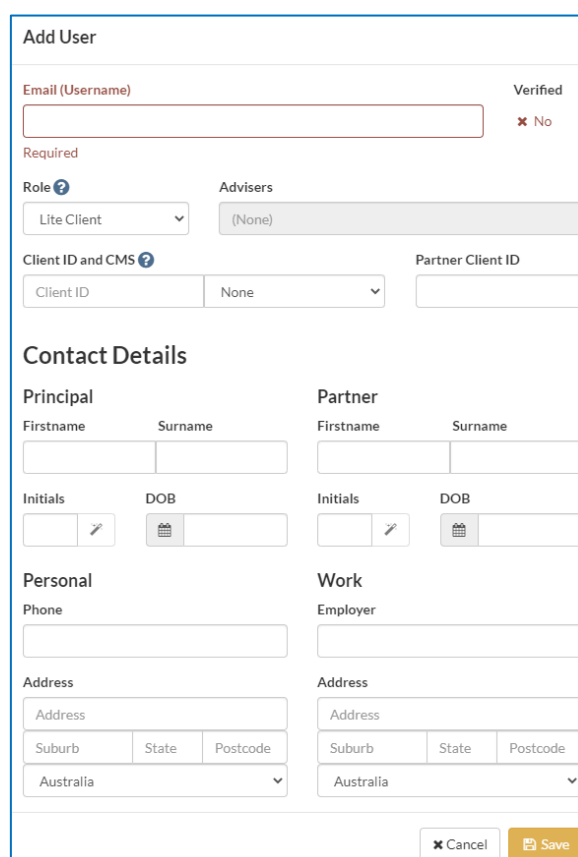
Click on the **Invite User**, button and select **FM Admin**. (You can also add additional **Chief FM Admin** roles, if you require more than one person to access Company Settings, Default Rates or Report Builder)

## Lite Clients

**Lite Clients** can be imported on mass using the TAB, **Import Clients**. A CSV File will be supplied in the Resources section. You can also **Export Clients**.



**Lite Clients** can also be imported manually, by completing the **Invite User**, option and selecting, the role, **Lite Client**.



**LITE Clients** can be imported as a group using the CSV File. (The CSV file will be provided).

**Note on Client ID and CMS:** If you are working on a platform that is integrated with Financial Mappers, you should select the name from the drop-down list and you should use the same Client ID as on the Platform.

**Note on Subscriptions:** At the end of each month, the company will be billed for a 12-month subscription for each Lite Client registered.

## Financial Mappers LITE - Overview

After the information has been completed or imported, the following message will appear before the email link is sent to the client:

The screenshot shows the 'Edit User' form in the Financial Mappers LITE application. The form is partially filled out, and a confirmation dialog box is displayed in the center.

**Edit User**

Email (Username) Verified  
finmappers+079@gmail.com ✗ No

Required

Role ? Advisers  
Lite Client ▼ (None)

Client ID and CMS ? Partner Client ID  
E107 None ▼ E107

Actions  
✉ Send Invitation

**Contact**

**Principal**

Firstname  
Seth

Initials  
Seth

**Personal**

Phone  
99 9999 9999

Address  
25 Smith Street  
Sydney NSW 2001  
Australia ▼

**Work**

Employer

Address  
Address  
Suburb State Postcode  
Australia ▼

✕ Close ✕ Close Save

**Confirmation Dialog:**

You have just created a new Lite Client. You need to send an invitation email to enable them to verify their account and log in.

To send an invitation to finmappers+079@gmail.com now, click OK.

CANCEL OK

## Financial Mappers LITE - Overview

An email will be received by the client. They should follow the directions to create a password and log in.

[If this email does not display correctly, please click here to view the online version](#)

**Invitation**

You have been invited to join Best Decisions with the username **albyzz@outlook.com**



You must click the link below within 72 hours to accept the invitation. If you do not, please request another invitation.


<http://corporate.buildwealthmapper.com/tenant/invitation/?SessionID=5fa56b3d-cb97-43cb-9c71-f3c6ca6ae942&EmailID=536>

If the link is not live please:

1. Copy and paste the link into the address bar of a browser.
2. Click the link at the very top of this email to go to the online copy of this email, then try clicking the activation link again.

The client will be asked to enter a password and then they will be taken to a log in page.

 <b>My Company</b>	 <b>My Company</b>
<b>PLEASE COMPLETE DETAILS</b> Please complete the following details to accept your invitation Password <input type="password"/> Confirm Password <input type="password"/> <input type="checkbox"/> I agree to the site's terms and conditions <a href="#">Terms and conditions</a> <b>Continue</b>	<b>INVITATION ACCEPTED</b> You have successfully accepted your invitation. <b>Login to continue</b>

**My Company**  
Phone 1300 999 999

### LOG IN

Username (Email)

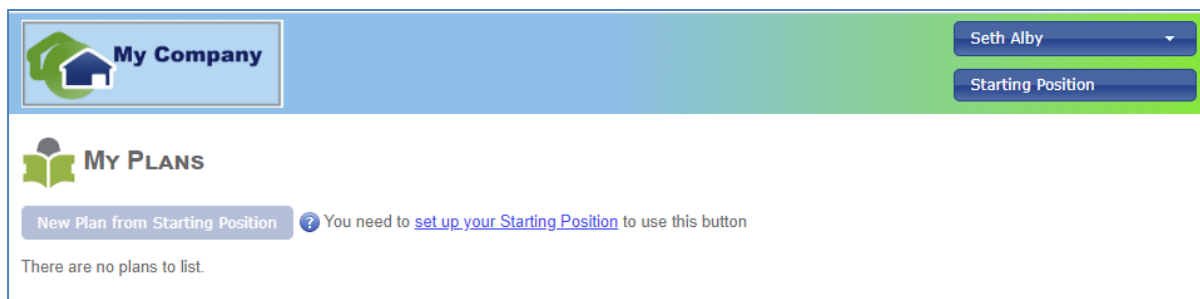
Password [Forgot Password?](#)

☐ I acknowledge I have read and understood the [Disclosure Statement](#) and agree to the [Terms of Service](#)

**LOG IN**

Version: 3.56.0.0 [Contact Us](#) | [Disclosure Statement](#) | [Privacy Statement](#) | [Terms of Service](#)

## Financial Mappers LITE - Overview



**My Company** Seth Alby

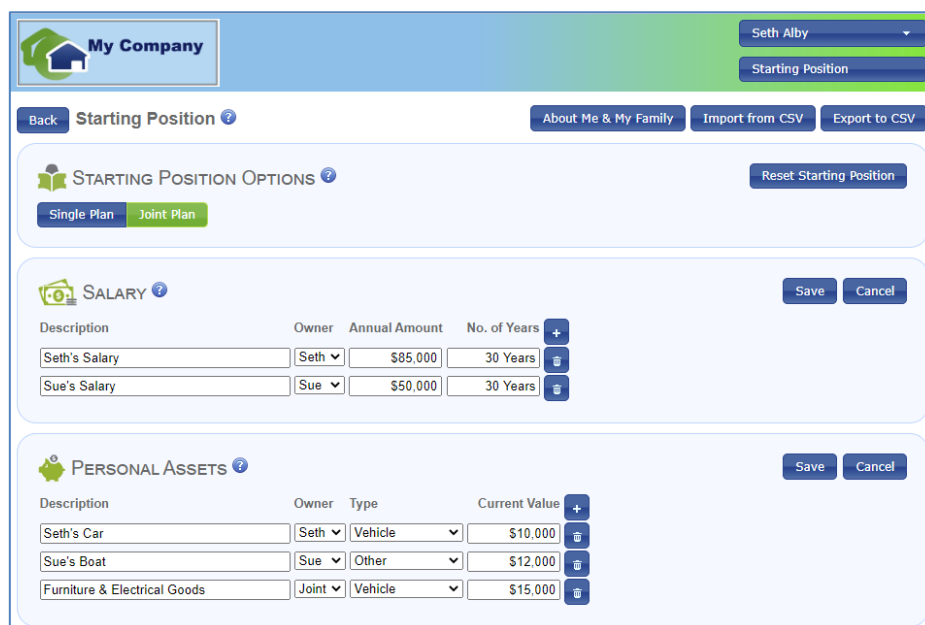
**My PLANS**

New Plan from Starting Position ? You need to [set up your Starting Position](#) to use this button

There are no plans to list.

On the **Starting Position** page, you may ask your client to complete the information **About Me and My Family**. The templated report **My 5-Year Plan**, will include this information if completed.

While there is an option to import this information, generally the client would enter this information manually.



**My Company** Seth Alby

Starting Position

Back Starting Position ? About Me & My Family Import from CSV Export to CSV

STARTING POSITION OPTIONS ? Reset Starting Position

Single Plan Joint Plan

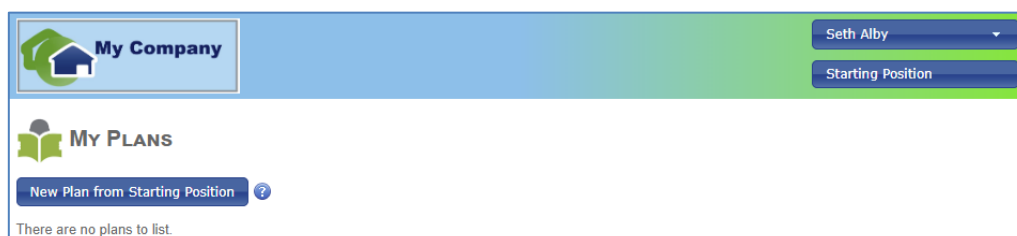
**SALARY** ? Save Cancel

Description	Owner	Annual Amount	No. of Years
Seth's Salary	Seth	\$85,000	30 Years
Sue's Salary	Sue	\$50,000	30 Years

**PERSONAL ASSETS** ? Save Cancel

Description	Owner	Type	Current Value
Seth's Car	Seth	Vehicle	\$10,000
Sue's Boat	Sue	Other	\$12,000
Furniture & Electrical Goods	Joint	Vehicle	\$15,000

After clicking on the BACK button, the client can create their plan, importing the Starting Position information to commence.



**My Company** Seth Alby

Starting Position

**My PLANS**

New Plan from Starting Position ?

There are no plans to list.

Once imported, the software will open on the **Plan Details** Page. The plan defaults to be called My Plan. The user can change any fields which are not greyed out. eg. Age.

## Financial Mappers LITE - Overview

**My Company** Seth Alby Starting Position

**PLAN DETAILS**

Plan Name: My Plan  
Plan Type: Savings (Investment) only  
Calendar Year (At start of plan): 2020  
Length of Plan (years): 5 Years  
Joint Plan: ☒ Edit account details

Partner 1 Partner 2

Switch Partner Details

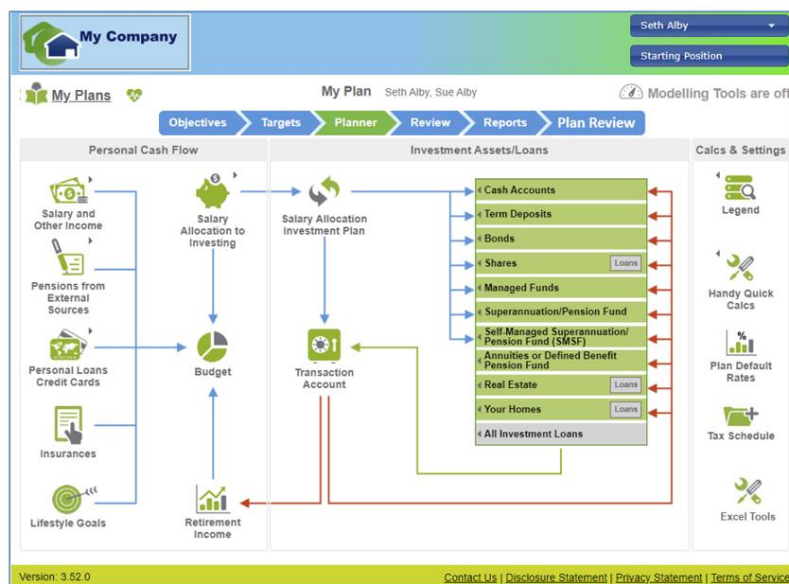
Given Name: Seth Sue  
Family Name: Alby Alby  
Initials (Identifier): Seth Sue  
Age (At start of plan): Age 30 Age 30  
Target Retirement Income (at today's value): \$100,000 \$100,000 Total \$200,000  
Currency: Dollar

Save Cancel

Version: 3.56.0.0 Contact Us | Disclosure Statement | Privacy Statement | Terms of Service

Once the SAVE button has been clicked the plan will open on the Planner Page.

Note the client can only have one plan. If they want to change the Starting Position, they will need then import that information and reenter their plan details.



For additional information read the document, **Getting Started with Financial Mappers LITE**.

### Fee Paying Client Upgrades

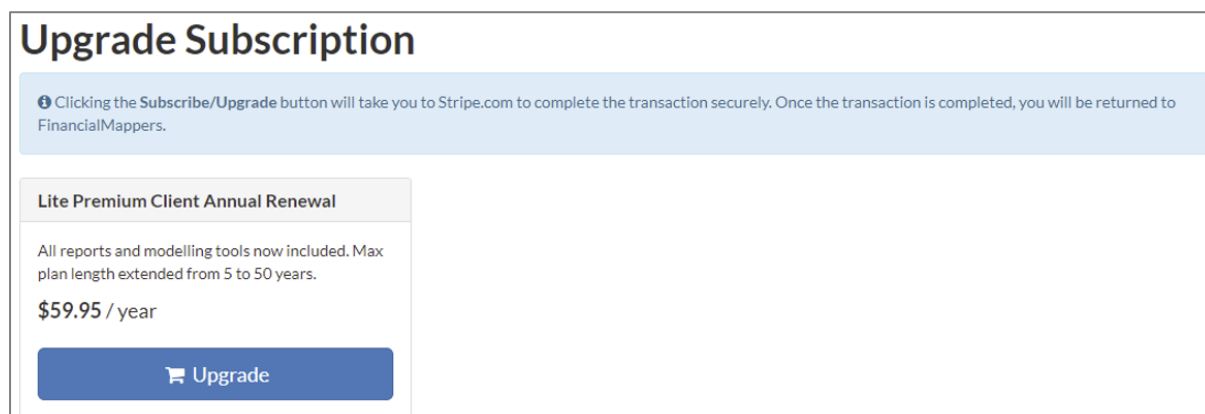
## Financial Mappers LITE - Overview

Where the **Lite<sup>PLUS</sup>** model has been chosen, the company is billed for the first year and the end of the month the client registers. This billing is on or about the first of each month. Once the company has been billed, *Financial Mappers* will change the client from **Company Billing** to **Client Billing**.

From this point the client has the option to upgrade to Lite Premium at any time.. This option will remain visible until the client upgrades after which it will be removed.



A link will be provided for the client to upgrade through Stripe. Once upgraded, Stripe will bill the client annually from that point in time until the client cancels the subscription.



After the completion of the upgrade, the client will receive the following notification and can then continue using the software with all the features as listed.



# Upgrade Completed

✓ Congratulations, your upgrade was processed successfully! Log in to Financial Mappers to continue.

➔ Log In to FinancialMappers

### Company Settings (Chief FM Admin Only)

Read the Onboarding document for full details.

Entries will be made under each TAB.

Back	<b>COMPANY SETTINGS AND DEFAULTS</b>				
Company	Styling	Personal Tax	Capital Gains Tax	Superannuation	Disclosure Statement

### Company Default Rates (Chief FM Admin Only)

When the **Default Rates** are set, they apply to everyone using the platform. They can only be changed by the **Chief FM Admin**.

The screenshot shows the 'My Company' dashboard with a green header. Below the header, there's a 'COMPANY DEFAULT RATES' section with a 'Back' button and a 'Reset to System Defaults' button. A 'Help Manual' link is also present. The section contains several tabs: 'Inflation Rate', 'Investment Property', 'Interest Earning Account', 'Share Portfolio', 'Managed Funds', and 'Home (Primary Residence)'. Under the 'Inflation Rate' tab, there's a sub-tab 'Interest Rates on Loans' and another 'Interest Rates on Credit Cards'. The 'Inflation Rate' is currently set to 2.50%. Below the input field are 'Save', 'Cancel', and 'Reset' buttons. At the bottom of the page, there's a footer with 'Version: 3.52.0' and links for 'Contact Us', 'Disclosure Statement', 'Privacy Statement', and 'Terms of Service'.

The software is pre-filled with **Default Rates** which reflect the 20-year average returns from the year 2000. (*Read Onboarding Process, for detailed information about how these were derived*).

You may change these **Default Rates**; however, you will need to change the **Disclosure Statement** to reflect this change. The Default Rates cannot be changed by the Clients. However, they can use **Specified Rates** in their plan if they wish to use a different rate. Given the current economic climate the current rates are quite different to the 20-year average.

This table provides you with some information about average rates over different time periods. Note that in *Financial Mappers* we always make the Capital Growth for Shares and Property, the same for each, using the average combined Capital Growth. This is to avoid any bias between the two categories due to short term differences.

ASIC has a rule that requires financial projections for retirement income to be based on an Inflation Rate of 2.5%. This is the same as the 20-year average (from Year 2000).

## Financial Mappers LITE - Overview

Therefore it makes sense to keep the 20-year average as your default rates and let the client change to current rates where they choose.

	Average Historical Rates			
	20 Yrs	15 Yrs	10 Yrs	5 Yrs
Start Year	2001	2006	2011	2016
End Year	2020	2020	2020	2020
Inflation	2.39%	2.26%	1.92%	1.57%
Home Loan Standard	6.52%	6.42%	5.82%	5.16%
Investment Property Loan (+ 0.5% Margin Home)	7.02%	6.92%	6.32%	5.66%
Share Portfolio Loan (+1% Margin Home)	7.52%	7.42%	6.82%	6.16%
Personal Loan (+3% Margin Home)	9.53%	9.43%	8.85%	8.20%
Cash Rate (90 BB +1%)	4.86%	4.44%	3.38%	2.50%
Term Deposit 180 BB	3.97%	3.58%	2.54%	1.62%
Bonds - 5 yrs	3.91%	3.43%	2.42%	1.66%
Share Dividend	4.38%	4.42%	4.59%	4.49%
Share Capital Growth	5.00%	3.67%	3.82%	4.81%
Managed Fund Dividend	4.42%	4.35%	4.21%	3.98%
Managed Fund Cap Grth	5.74%	4.52%	3.91%	3.97%
Pension Fund	10.31%	9.04%	8.41%	8.69%
Property Income	5.00%	5.00%	5.00%	5.00%
Property Cap Growth	6.47%	5.38%	4.00%	3.13%
Ave Share & Prop Cap Growth	5.74%	4.52%	3.91%	3.97%


# Financial Mappers LITE - Overview

## Report Builder (Chief FM Admin Only)

Read the manual on how to create reports for more information. *Financial Mappers* can guide you on how to do this. (Book a Zoom meeting if required) *Financial Mappers* has created a number of Report Templates for PRO and LITE. The mainreport for **LITE** is **My 5-Year Savings Plan**. It is recommended that you only upload one report. The aim is to give limited choice so the client does not have to make decisions – you provide the report you think is best for your client. We believe this report will capture all the information both you and your client will need. It is only reports created in the *Report Builder* which can be uploaded into the *Plan Review*.

This is an example of all the Template Report copied to the companies list of reports.

**FinancialMappers<sup>®</sup> LITE**  
in conjunction with **My Company**



Simon Simmons

← Reports

Client Review Configuration

+ Create New Report

**NB:**

- A report is only visible to users if it is both active and published.
- Only the latest published version is generated for users. Click the button in the Published column to see the list of published versions for a report.

Name	Plan Type	Active	Published	
My 5-Year Savings Plan	Savings	✓	✓	↑ ↓ ⚙️ 👁️
My Plan Map (Illustrated)	All	✓	✓	↑ ↓ ⚙️ 👁️
My Debt Management Report	All	✓	✓	↑ ↓ ⚙️ 👁️
My Property Report	All	✓	✓	↑ ↓ ⚙️ 👁️
My Plan Review	All	✓	✓	↑ ↓ ⚙️ 👁️
My Plan Summary	All	✓	✓	↑ ↓ ⚙️ 👁️

**Templates**

Name	Plan Type	
Debt Management Report	All	⚙️ 👁️
First 5-Years of Client Plan	All	⚙️ 👁️
Generate Graphs for SOA	All	⚙️ 👁️
My 5-Year Savings Plan	Savings	⚙️ 👁️
My Debt Management Report	All	⚙️ 👁️
My Plan Map (Illustrated)	All	⚙️ 👁️
My Plan Review	All	⚙️ 👁️
My Plan Summary	All	⚙️ 👁️
My Property Report	All	⚙️ 👁️
Plan Map (Illustrated)	All	⚙️ 👁️
Plan Review	All	⚙️ 👁️
Retirement Plan Report	Drawdown	⚙️ 👁️
Review of Retirement Accounts	All	⚙️ 👁️
Short Form COVID-19 Super Access	All	⚙️ 👁️
Simple Statement of Advice for 5-Years	All	⚙️ 👁️
Statement of Advice	All	⚙️ 👁️
Statement of Advice - (Insurance Only)	All	⚙️ 👁️

## Financial Mappers LITE - Overview

To use a **Template Report** you must select the **COPY** icon. When it is listed in your Reports Section, click on the link and complete the following:

1. Click **Yes**, to make report **Visible to Clients**
2. Click **Publish New Version**
3. Click **Save**

*If you edit the Report, you must always return to this screen and publish a new version.*

Report Details

**Name**  
My 5-Year Savings Plan

**Description**  
My 5-Year Savings Plan is designed for LITE Clients who have created a 5-year Savings/Investment Plan.

**Suitable for Plan Type**  
Savings

**Theme**  
My Financial Mapper

**Visible to Clients**  
☒ Yes ☐ No

**Active**  
☒ ☐


**Versions**

✓ The current version was published 09:05 AM Saturday 8 Apr 2020

On the tab, **Client Review Configuration**, you can upload documents you want displayed for all Reports, such as your *Financial Services Guide*.

If you wanted to use the financial literacy information provided by the *ASIC MoneySmart*, **you could make this information visible**. You can also upload your own educational content in the form of PDF's or Videos. In this example, the **MoneySmart** TABs have been made **Visible** and two additional **Resource** TABs have been created.

You can also upload the three *Client Videos*, made by *Financial Mappers* into a TAB of their own.

 My Company

[←](#) Client Review Configuration [Open Client Review \(new tab\)](#)

## General Documents

[+ Add Document](#)

**General Documents** are included in the Client Review for all plans and reports.

✖ There are no documents yet.

## Navigation

Customise the Client Review navigation by showing or hiding the MoneySmart tabs, and creating your own custom resource tabs.  
The navigation preview below will update as you make changes.

### Navigation Preview

Plan Details Report Documents Q&A MoneySmart Advice MoneySmart Videos Our Videos Budget Tips

## MoneySmart Tabs

MoneySmart Advice Tab	Links to ASIC's MoneySmart articles on financial literacy	<input checked="" type="checkbox"/> Visible
MoneySmart Videos Tab	Links to ASIC's MoneySmart short videos	<input checked="" type="checkbox"/> Visible

## Resource Tabs

[+ Add Resource Tab](#)

Our Videos	<input checked="" type="checkbox"/> Visible	↑	↓	✖
Budget Tips	<input checked="" type="checkbox"/> Visible	↑	↓	✖

When you click on **+ Add Resource Tab**, the following dialogue box is displayed.

### Add Resource Tab

Name

Description

File Edit View Insert Format Tools Table

Undo Redo Bold Italic Text Color Background Color 14px

Align Left Align Center Align Right Justify Bulleted List Numbered List Link Unlink

POWERED BY TINYMCE

Resources [+ Add Resource](#)

✖ You need to [save this tab](#) before adding resources.

[✖ Cancel](#) [Save](#)

### Note on Financial Mappers Videos for Clients

On the *Financial Mappers* website are three videos created for **Client Use**. If you want to either add these to your website or upload them to the **Report Builder** as a Help Section, you can download the videos from YouTube:

- Financial Mappers LITE – Investments <https://youtu.be/CA2UBpbLCf0>
- Financial Mappers LITE – Debt Management <https://youtu.be/TidM5FTKbbk>
- Financial Mappers LITE – SMSF <https://youtu.be/v-4m8h63X2Y>





## Financial Mappers LITE - Overview

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We have now created a video explaining how to enter the information in the **Starting Position** and **About Me and my Family**. A link will be provided in the **Getting Started Guide**. You may want your clients to view this video before they register.

### Branding of Videos

If you would like to have these videos rendered with your branded version, you should contact **Glenis Phillips**. She will need the following:

- A screen shot of your Company Settings to view the **Banner Logo** and the **Login Image**. (you should also send a JPEG or PNG of the images.
- At the beginning of each video is a **Thumbnail**. You can design your own Thumbnail. (Ratio 16:9)
- At the end of each video is space for **Promotional Material**. If you would like to design your material please supply it in either Powerpoint or JPEG. This is the current ending of each video :



These videos can be uploaded to the **Plan Review Page**. You will need to select Report Builder and then **Client Review Configuration**. Create a new Resource Tab called **How To Videos**. Contact Glenis Phillips, if you would like to use the thumbnails used in this example.

## Financial Mappers LITE - Overview

Edit Resource Tab

Name

How To Videos

Description

File Edit View Insert Format Tools Table

Formats B I A A 14px

These videos explain how to use the software.

P

POWERED BY TINYMCE

Resources

There are no resources on this tab yet.

Add Resource

Delete

Close

Save

### Add Resource – Manage My Investments

<https://youtu.be/CA2UBpbLCf0>

Add Resource

Name

Manage My Investments

Author

(Optional)

URL

https://youtu.be/CA2UBpbLCf0


Duration

(Optional)

Thumbnail

Browse... Optimized-zManage My Investments.J

Preview



Cancel

Save

## Financial Mappers LITE - Overview

### Add Resource – Manage My Debts

<https://youtu.be/TidM5FTKbbk>

Add Resource

Name

Manage My Debts

Author

(Optional)

URL

https://

▼

youtu.be/TidM5FTKbbk

🔗

Duration


(Optional)

Thumbnail

Browse...

Optimized-zManage My Debts.JPG

Preview



✕ Cancel

💾 Save

### Add Resource – Manage My SMSF

<https://youtu.be/v-4m8h63X2Y>

Add Resource

Name

Manage My SMSF

Author

(Optional)

URL

https://

▼

youtu.be/v-4m8h63X2Y

🔗

Duration


(Optional)

Thumbnail

Browse...

Optimized-zManage My SMSF.JPG

Preview



✕ Cancel

💾 Save

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### Tutorials & Help Manual

These Tutorials are provided in the client's software and can also be viewed from the administrative side.:

- Getting Started Guide (FM LITE)
- Frequently Asked Questions
- Budget, Transaction Account & Investment Plan Cash Flows,
- Interest Earning Accounts – Cash, Term Deposits & Bonds
- Shares & Managed Funds
- Real Estate – Home & Investment Property
- Retirement Accounts – Superannuation/Pension, SMSF & Annuities
- Plan Construction – Statistics, Financial Targets & Asset Allocation

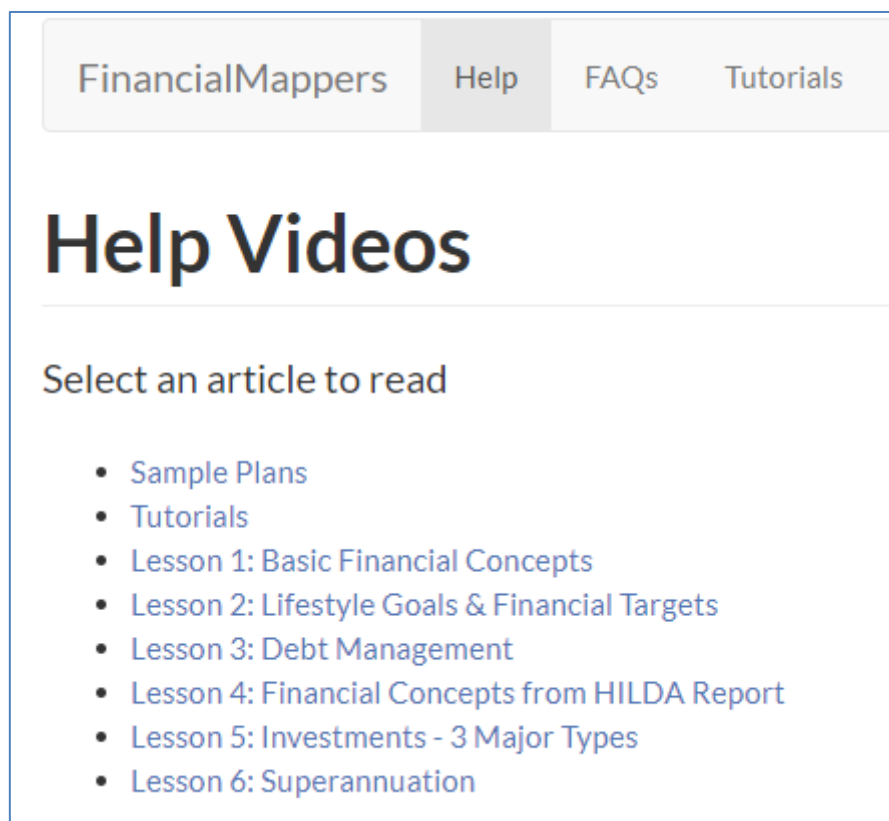
Currently, these tutorials are the same for full-length plans. It is intended to create a new set of tutorials using just a 5-year plan.

There is a comprehensive Help Manual and FAQs.

### Financial Literacy Programs

Financial Mappers Lite can be used in conjunction with your Financial Literacy Program.

You can supplement your program with the set of 6 sets of Lesson Videos, in the Help Manual / Help Videos:



FinancialMappers Help FAQs Tutorials

## Help Videos

Select an article to read

- [Sample Plans](#)
- [Tutorials](#)
- [Lesson 1: Basic Financial Concepts](#)
- [Lesson 2: Lifestyle Goals & Financial Targets](#)
- [Lesson 3: Debt Management](#)
- [Lesson 4: Financial Concepts from HILDA Report](#)
- [Lesson 5: Investments - 3 Major Types](#)
- [Lesson 6: Superannuation](#)

# Financial Mappers LITE - Overview

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Each section is designed to teach basic financial concepts and how to apply them using Financial Mappers. Videos are two to three minutes in length.

These are the links to the videos:

- Lesson 1: **Basic Financial Concepts**
  - [Compound Interest](#)
  - [Investment Returns](#)
  - [Loans and Cash Flows](#)
  - [Allocation of Your Savings to Investments](#)
  - [Understanding Statistics](#)
  - [Allocating Investments to Retirement Income](#)
  - [Wrap Up for the Basics](#)
- Lesson 2: **Lifestyle Goals & Financial Targets**
  - [Milestones](#)
  - [Lifestyle Goals](#)
  - [Insurance](#)
  - [Financial Targets](#)
  - [Objectives and Strategies](#)
- Lesson 3: **Debt Management**
  - [Good Debt Bad Debt](#)
  - [Credit Card Debt](#)
  - [Types of Loan Payments](#)
  - [Loan Offset Accounts](#)
  - [Refinanced Loans](#)
  - [Common Debt Ratios](#)
  - [Interest Rate Risk](#)
  - [Credit Scores](#)
- Lesson 4: **Financial Concepts from HILDA Report**
  - [Numeracy](#)
  - [Inflation](#)
  - [Diversification](#)
  - [Risk Return](#)
  - [Money Illusion](#)
- Lesson 5: **Investments – 3 Major Types**
  - [Investments – An Historical Perspective](#)
  - [Cash and Fixed Interest Securities](#)

## Financial Mappers LITE - Overview

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- [Shares](#)
- [Real Estate](#)
- [Testing Plan Scenarios](#)
- Lesson 6: **Superannuation**
  - [Superannuation – The Future](#)
  - [The Accumulation Phase](#)
  - [The Drawdown Phase](#)
  - [Self-Managed Superannuation \(SMSF\).](#)

An easy method of including a Financial Literacy Program is to create a set of automated emails, using a program such as MailChimp, which is a free limited service, but adequate for this method of delivery.

Financial Mappers has created a set of automated emails for Lite Clients and if you would like your clients to be added to this generic product please speak with Glenis Phillips. Alternatively, she will provide you with the recommended email content and you can customize with your branding and manage the process yourself. This allows you clients to respond back directly to your company if they have any questions.

Another method may be to develop a set of either live or on-demand webinars, where you can include the occasional video clip to demonstrate your point and then use it as a means of discussion, encouraging your audience to ask questions and comment. Some organizations may prefer to conduct live sessions where clients are invited to attend a Financial Literacy Program.

The videos for Tutorials are longer but could be used for clients to do follow up work on their own. These videos are supplemented by PDFs for each Tutorial

### Automated Emails for Financial Literacy

Financial Mappers has designed a set of automated emails which can be provided to your clients if requested.

If you would prefer to create you own automated emails and send, please request our document with the content of your emails to assist you in the process.

### Contact

**Glenis Phillips** B Ed, SF FIN  
Designer of Financial Mappers  
Author of Map Your Finances  
Founding Director of Plencore Wealth Ltd

[glenis.phillips@financialmappers.com.au](mailto:glenis.phillips@financialmappers.com.au)

Direct Line: 07 3216 4132

Mobile: 0411 086 532

As the designer of Financial Mappers, Glenis is the most suitable person to answer all your questions about Financial Mappers.

**PLENCORE WEALTH LTD**  
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W: [www.financialmappers.com.au](http://www.financialmappers.com.au)