FinancialMappers® Pro

Masterclass

Client Review Gateway

Please Note: Information in all Masterclass Documents is intended to assist the Financial Adviser and Paraplanners to get maximum benefit from Financial Mappers and its many features. This information should not be considered as giving Financial Advice or advice you should pass on to your clients.

A demonstration of the Client Review Gateway can be found on this link:
https://www.financialmappers.com.au/statement-of-advice/
E-REVIEW

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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 or phone Direct Line)

Table of Contents

Introduction

The FPA has stated that the model of giving a client 100-pages of information, is too complex for the client and too expensive for the adviser.

The FPA is commencing an initiative to design a digitally delivered client interactive SOA for better client engagement and understanding. They are currently establishing a committee with representatives from ASIC, legal experts, compliance officers, advisers, and the community, to set a new gold standard for the advisory industry.

In addition to the delivery of a digital SOA, you will also be able to use this feature when your clients come for an annual review. The client can later login into the Client Review Gateway and review all the information by themselves.

We have now completed the ***Wealth Tracker Performance Review***. There is a separate Masterclass document for this feature which lets you compare your **Projected Results** with the **Actual Results**. Three template reports have been created.

Educational content is likely to play a much greater role in the financial advice industry and we have catered for this. All the ASIC MoneySmart advice and videos are available for you to upload and there is a separate area which you can upload you own financial literacy program with links to your content or videos.

While it is likely to take a long time for all the stakeholders and ASIC to agree on the final version of a digitally delivered ***Statement of Advice*** (SOA), we believe the *Financial Mappers* client review portal can be used now. You will be able to also upload a document which is your standard (and compliant) SOA if required.

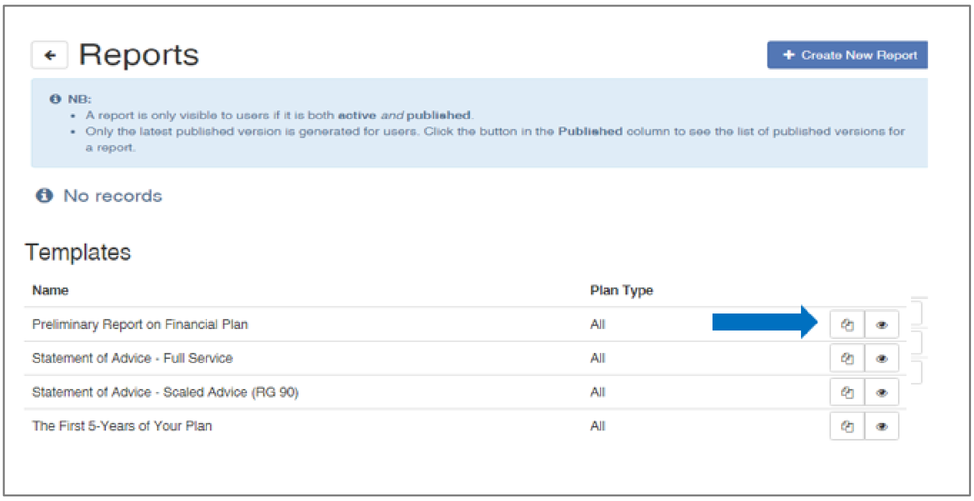
As ASIC and the FPA agree on a simpler format and plainer English, we will update the Report Content to meet their recommendations.

FPA Congress (November 2019)

Financial Mappers is one of a small group of Fintech's invited to contribute our ideas. Due to time constraints, the FPA has asked all Fintech's to use the model in RG 90 as the template for digital advice. This document limits advice to a new client about Insurance Needs only. We will be providing a video of that model for the FPA to upload to their website.

Report Templates

To save the adviser time, we have uploaded to your platform a number template reports to the ***Report Builder***. These will be in your Report Builder listed as ***Templates***.
To migrate the report to your platform, you need to click on the **Copy** icon. You can also click on the Preview icon to see the report features before you copy.



Once you have made the copy, you can then edit that copy to meet your requirements. The report will then be listed in your list of reports. Note that the report has not been published.

Note on Reports:

The templates have provided as many options as possible. It would be expected that you will choose a selection rather than use them all. Initially, you may keep them all and then find the ones which best suit your style of advice.

Reports

+ 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
Preliminary Report on Financial Plan	All	✔	✖

Templates

Name	Plan Type
Preliminary Report on Financial Plan	All
Statement of Advice - Full Service Version	All
Statement of Advice - Scaled Advice (RG 90)	All

Please note that we are constantly updating the software with new templates. You should always check to see what is new – although we will tell you when a new report has been uploaded.

This is the current list as of the 21.10.2021.

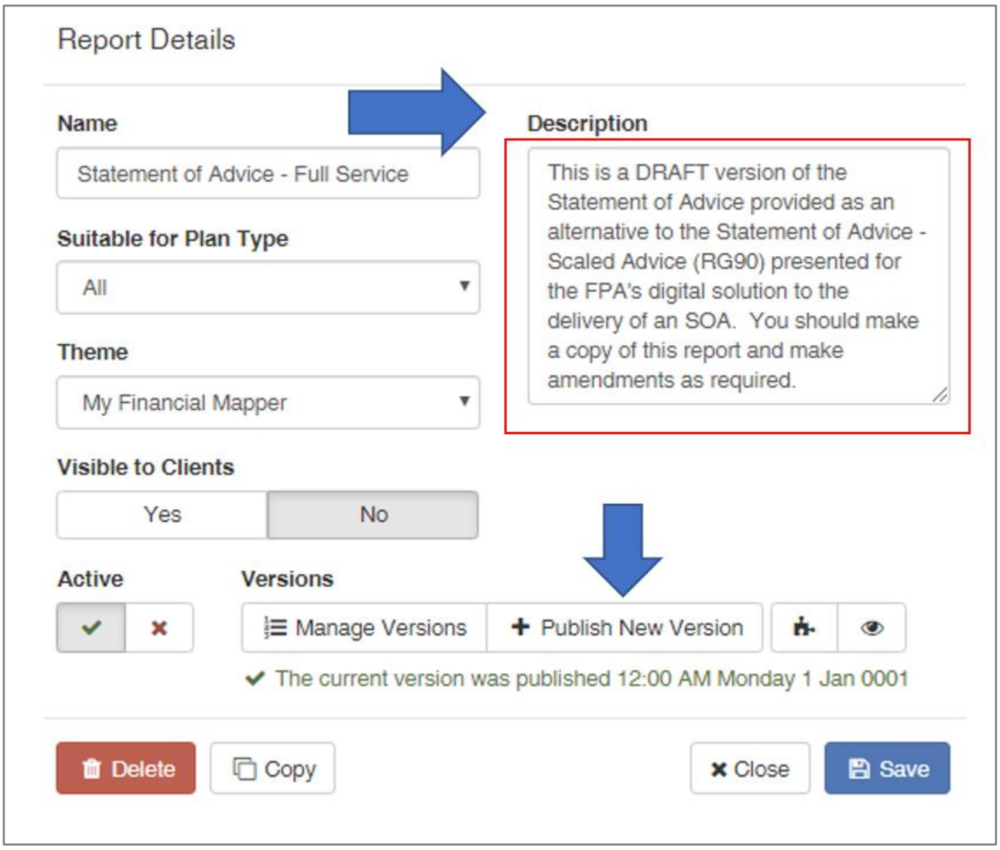
Templates

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
Statement of Advice for Retirees	All
Summary Report of Client Plan	All
Wealth Tracker Performance Review	All
Wealth Tracker Performance Review (Investments)	All
Wealth Tracker Performance Review (Short Version)	All

The Reports preceded with "***MY***" are intended for client use and it is important to make them "***Visible to Clients***"

To publish the Report, click on the name of the report, which will take you to a dialogue box, called Report Details. Here you can:

- **Rename the report** – You can change the name to something more appropriate – say Statement of Advice. It may be that you have several versions of the SOA which you want to call the **Statement of Advice**. You would be able to identify these by writing something different in Description.
- **Change the description** – this information if viewed on the Report Page and in the Client Review Gateway, so it needs to something different to what I have written.
- **Make reports visible to clients** (Yes) if you are using the ProConnect feature and want your clients to use this report. An SOA is not something you would make visible to clients, but you may make the Preliminary Report visible to Clients. Note clients can't upload their reports to the Client Review, but they can generate the report to review. These are report made specifically for client use and are all prefaced with the word "My", in the title.
- **Publish New Version** – every time you EDIT a report, by clicking on the Jigsaw icon, you must Publish a New Version.



Please note that while *Financial Mappers* has created a set of sample SOAs, this does not imply that either report will meet the requirements of your dealer group or ASIC. It is just to demonstrate how you may get started with creating your reports using the ***Report Builder***.

The reports are of three types:

- Using the SOA Editor to write specific advice. Statements of Advice include each of the SOA Editor panels, except panels 20 and 21 which are for a different purpose.
  - Statement of Advice
  - Statement of Advice (Insurance Only)
  - Statement of Advice for Retirees *(This can only be used in Retirement only plans)*
- Using the reports for client review of the plan before writing the SOA. These reports do not contain any of the SOA Editor panels. They merely report the outcomes of the plan without giving specific advice. *(Some may be suitable for sharing with clients, however, some of the wording may need to be changed.)*
  - Summary Report of Client Plan
  - Plan Review
  - Debt Management Report
  - First 5-Years of Client Plan
  - Retirement Plan Report
  - Review of Retirement Accounts
- Special Purpose Reports (See Details for any SOA panels)
  - Simple Statement of Advice for 5-Years
  - Short Form COVID-19 Super Access
  - Wealth Tracker Performance Review
- ProConnect Client Reports. These reports should be made visible to clients. The wording has been designed to indicate that these reports are based on plans made by the client. These reports should not be used by the adviser. (Note that any Client Reports will be prefaced by the word “My”)
  - My 5-Year Savings Plan (This report was designed for another product – Financial Mappers LITE, but is suitable for ProConnect Clients)
  - My Plan Map (Illustrated)
  - My Plan Review
  - My Plan Summary
  - My Debt Management Report
  - My Property Report

In the templates, all reports have been listed as not available to Pro[Connect] Clients, but you may want to change this for the non-advice type reports. Alternatively, you could make another report specific for your Pro[Connect] clients to view.

In October 2021, all reports, except the *Wealth Tracker Reports* were updated to include ***Conversational SmartPanels*** where appropriate.

Here are comments on some these Reports:

Statement of Advice

The original brief from the FPA was to design a simpler SOA to be delivered digitally but with less content. This report is what we considered may be a suitable model, moving forward. However, guidelines for a new model could not be delivered in time for the FPA Congress.

If you decide to use a *Statement of Advice* in line with this report, you should make sure it will meet the requirements of ASIC and your Dealer Group. It should be relatively easy for you to adjust if required.

Statement of Advice – Insurance

As part of the FPA initiative, all Fintech's participating in the project were asked to use the wording in the **Regulatory Guide 90, Example Statement of Advice: Scaled advice for a new client, regarding Insurance Only**.

I think it is a pity that this document only addresses the issue of giving advice on insurance. You will note that in the *Financial Mappers* version of the *Statement of Advice – Full Service*, we have allocated separate SOA panels for insurance advice and insurance fees and commissions which are separate from advice relating to the financial plan and purchase of other financial products.

With reference to the SOA (Editor Panels)

There are ***19 SOA panels*** for Statements of Advice, with two additional panels not included. We have tried to provide you with a lot of choice. It is unlikely you would need to use all these panels in an SOA. The headings are only for guidance so that the SmartPanel has a suitable heading. However, you will need to enter your preferred heading in the panel if you intend to use that panel. *(Recommended format: Heading 2*).

If no text is entered into the panel, the panel is not displayed in the report. In both reports, all 19-panels have been included. All panels have been included in both versions of the SOA

We have ensured that each of these panels are incorporated into all SOAs.

Summary Report of Client Plan

This report does not use any of the SOA Editor panels.

This report has been made for a number of reasons:

- While you are constructing a plan, you may want to quickly look at how the plan is developing. You can quickly generate the report and see virtually all aspects of your plan. A better way to review this may be using the Client Review chevron, as you can quickly locate what you are looking for.
- Before you start to write a detailed SOA, or work on the finer details of your advice, you may like to go over the general principals of what the client has requested.

Together with your client you can quickly establish if you are working towards the type of plan your client has requested. If you client's financial targets have been too optimistic, here you can demonstrate the outcome and ask how the want to address the problem – lower expectations, increase savings, reduce drawdown or increase investment returns with more Growth Assets.

- If you are using the optional ProConnect feature and your client is entering data and starting the planning process, this type of report may be suitable for them to generate. If that is the case, you would need to make this report 'Visible to the Client'. You may also want to make a version with less detail.

Plan Map (Illustrated)

With the development of the Conversational SmartPanels, the report ***Plan Map***, was introduced to the software's set of general reports.

To facilitate the use of this Report in the ***Client Review Gateway***, graphs were added to each section of the report.

A ***Connect Client*** version is also available and can be uploaded to the Client's Plan Review chevron.

The First 5-Years of Your Plan

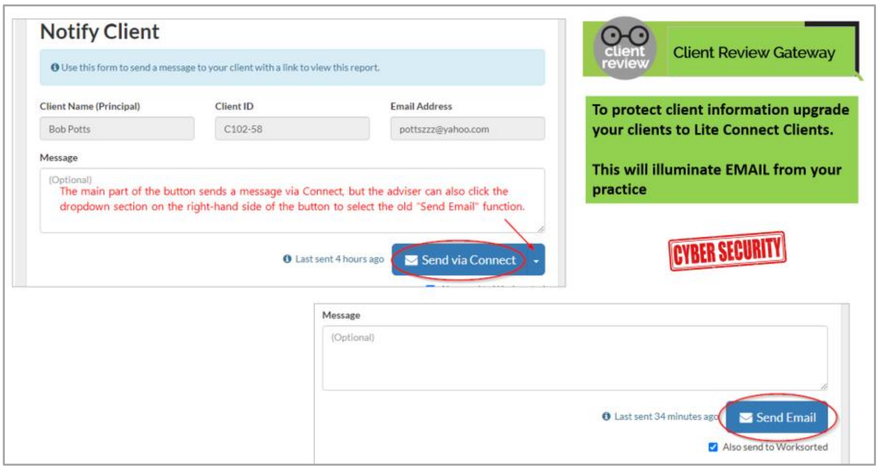
While there is very comprehensive report (Plan Summary – First 5 Years), on the Reports Chevron, this cannot be imported into to the Client Review Gateway. Therefore, a report was created with the Report Builder to able a detailed discussion with your client about how there has been developed. It gives quite specific detail for each of the first 5-years.

Some of the information tells your client what action they need to take. For example, the allocation of funds to shares, managed funds and personal superannuation contributions.

The Client Review Gateway Overview

The adviser can upload the Report into the Client Review Gateway and use it to discuss recommendations with a client during a client meeting.

When the client goes home, they will receive a link from their adviser to the Client Review Gateway, including supplementary material. Depending on the whether the client is a Connect type client the link can be sent via the Connect Portal or email.



It may be possible to have one Report the adviser uses during the meeting and then uploads a new format of that report for the client to review.

There are several elements to this Client Review

- Report – one section at a time is displayed with speech activated text on the left and interactive material on the right.
- MoneySmart Advice
- MoneySmart Videos
- Company – Advice (To be named by adviser – in the sample it is called “Book Club”)
- Company – Videos (To be named by adviser – in the sample it is called “Money Matters”)
- Documents – FSG, PSSs, SOA (PDF format) and Reports generated by Financial Mappers
- Plan Details

The Top Banner will display:

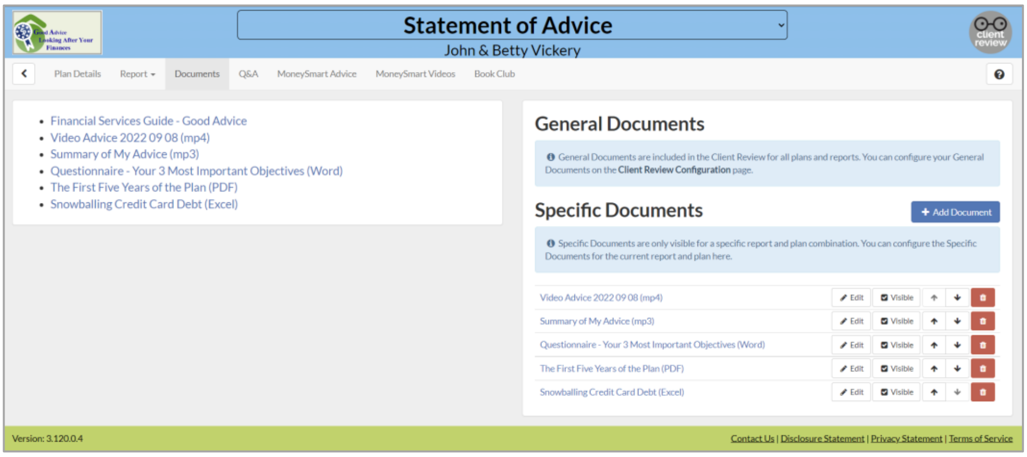
- The company logo – note the best view is something which is rectangular in design.
- Name of Name of the Report – for this example the report is called Statement of Advice – Full Service (see notes)
- Logo for Client Review Gateway

- Inline Help – This will contain the information written in the Description (Report Builder)
- Navigation through Report
    - Previous (Name of Section)
    - Name of Section
    - Next (Name of Section)

Uploaded Documents

Documents allows various formats. It has been indicated by Michelle Levy of the "Quality of Advice" review panel, that it is likely that in the future SOAs and ROAs will be less important and may be replaced with simpler written documents with the aim of providing "Good Advice" that can be understood by the client. It is also that this "Good Advice" may take other formats, such as ***Video Advice*** or ***Recorded Advice***.

The section ***Documents*** allows for the upload of all formats, including mp4 and mp3. Here is a sample of different document types:



Report Builder

The *Report Builder* will allow the adviser to create either a ***Statement of Advice,*** a ***Review Document***, or a Report suitable for a Connect Client to upload to their chevron Plan Review, which is similar to the adviser's Client Review chevron.

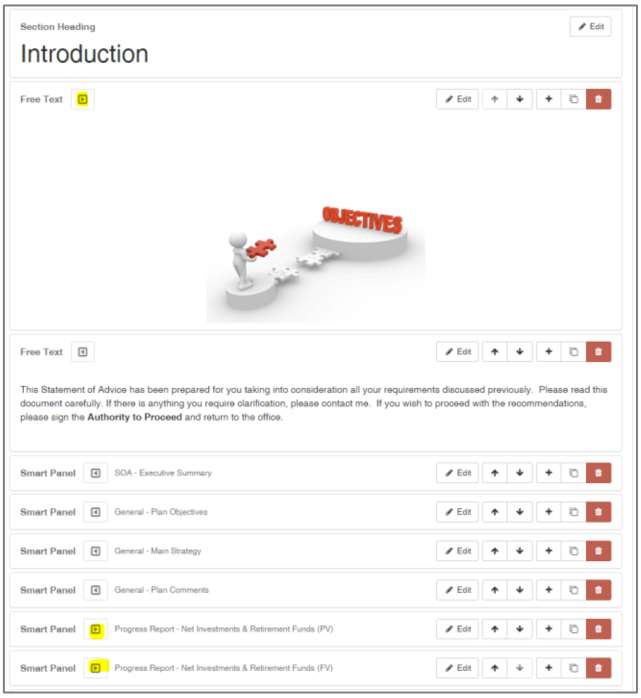
When constructing the report, consideration needs to be given as to how much information is to be included in each Section. One section at a time is loaded into the Client Review. You will want to carefully design your sections, so that it is easy to read the text and follow the information on the display.

> *Remember that the goal of this project is to reduce the complexity of the SOA and make the SOA more comprehensible for the client.*

Due to current regulatory requirements, you may have two documents – one for the digital delivery and one for the hard copy to be signed. This second copy can be uploaded to the Document folder in the Client Review.

When you create the report, you need to indicate where the information is to be displayed – left or right side of the portal. When the report is generated as a PDF, the information will be displayed in the order.

In the section, ***Introduction*** these are the panels, with those displayed on the right, highlighted:



Images

Financial Mappers has a collection of images which it has used in its reports, interactive SmartPanels and financial literacy videos. These are royalty free videos purchased from ***Deposit Photos***. You will be supplied with a list of these images in a large (1000 px wide) and small (150px wide) version. You are most welcome to use them. If there is something else in this style of image you are looking for, you may find it on the Deposit Photos website. Alternatively, you can create your own set of images.

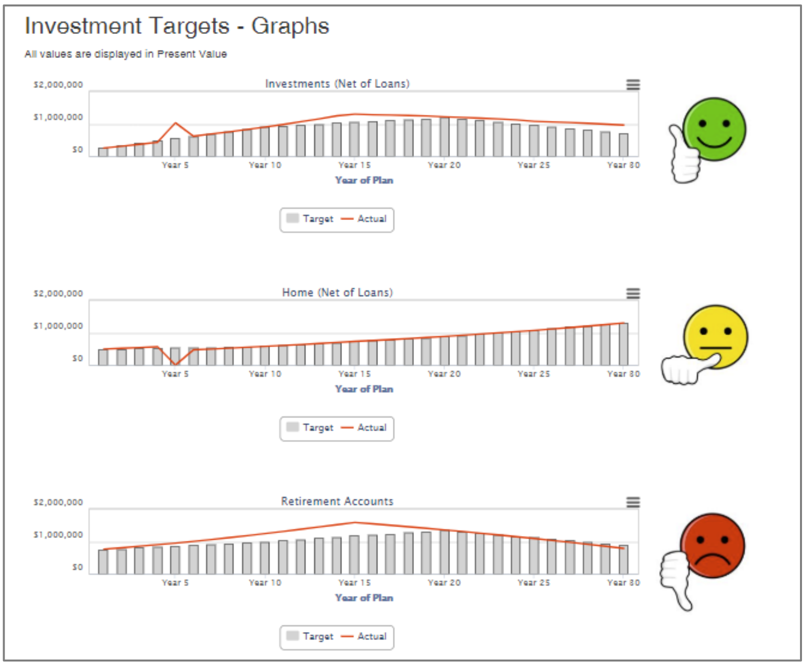
The *Report Builder* allows to you add text, images, tables and SmartPanels. You will also be able to add thumbnails with links to educational material from either ASIC or your own.

On the ***Resources*** page – **Report Builder and SOA**, you can download a Word document with all these images. They may be copied and pasted into either the SOA Editor panels or the Report Builder – Text Panels.

New SmartPanels

SmartPanels - Interactive

The program has ***Interactive SmartPanels*** so that suitable graphics can be applied, depending on the result. Here is an example of the *SmartPanel* for **Investment Targets.** Here the color, smile and position of the thumb changes according to whether or not the target has been exceeded, met or not met.

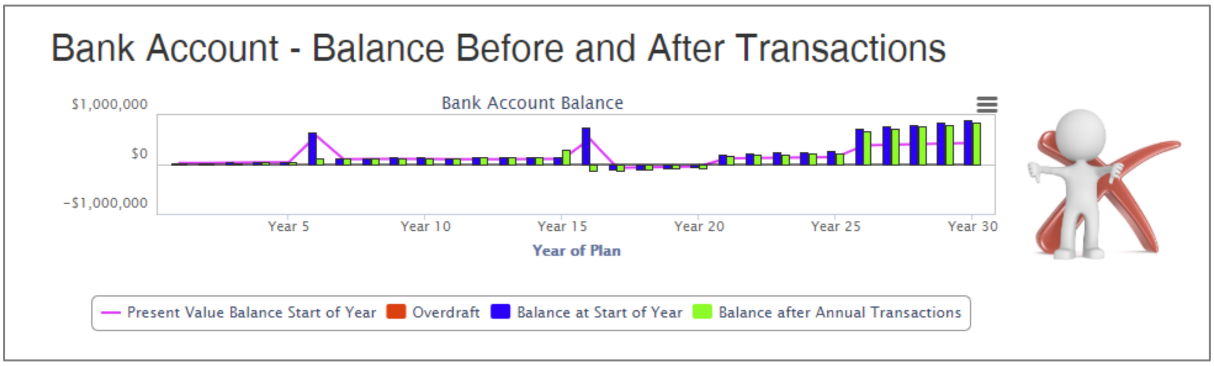


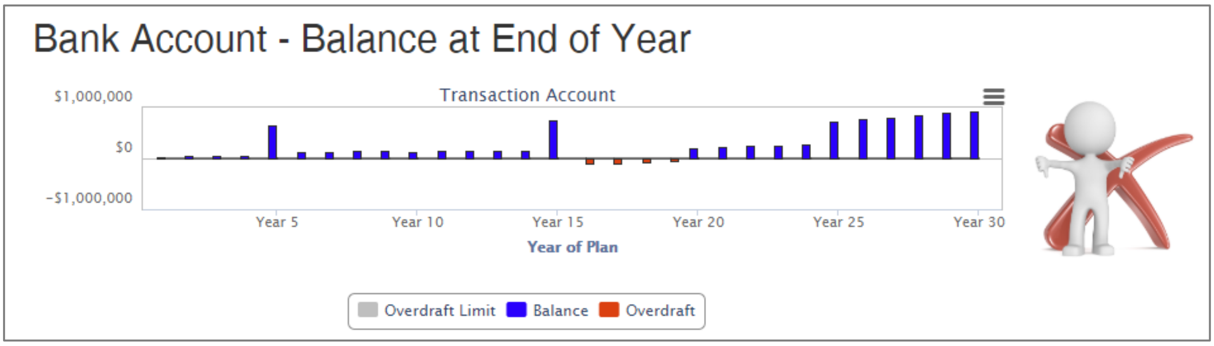
Where ***Debt Serving Ratio*** is greater than 30%, for **DSR (Excluding Additional Payments)**, the following image is added to the SmartPanel.

General - Debt Servicing Ratio

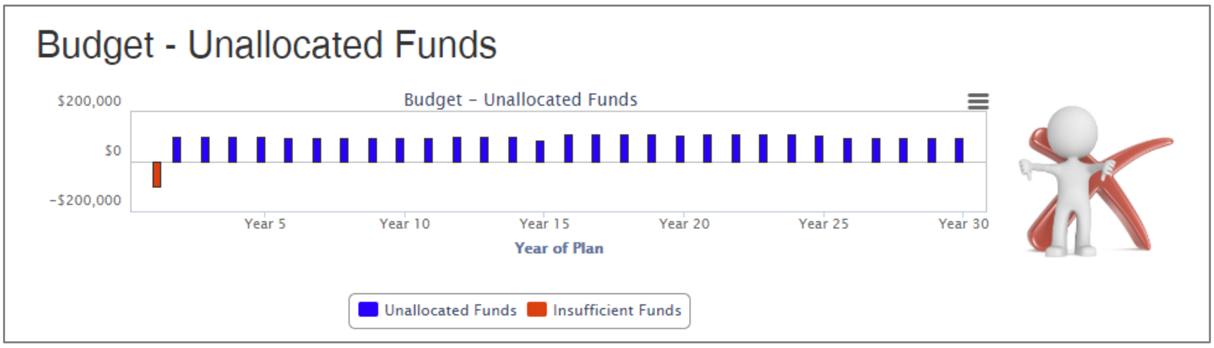
Debt Servicing Ratio	2019 Age 30	2020 Age 31	2021 Age 32	2022 Age 33	2023 Age 34
DSR (Including Additional Payments)	47.77%	47.10%	46.43%	45.77%	44.95%
DSR (Excluding Additional Payments)	47.77%	47.10%	46.43%	45.77%	44.95%

Where the ***Bank Account Balance*** is overdrawn *(beyond the Overdraft Limit)*, the following image is added.





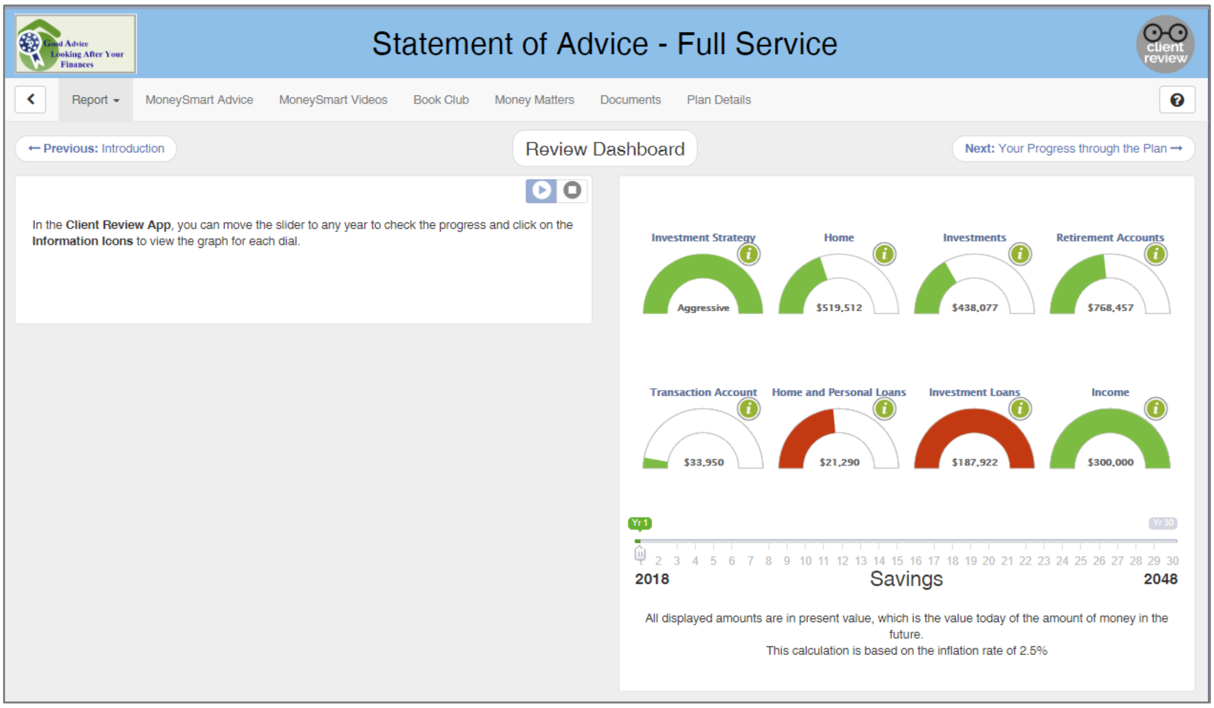
In addition, a SmartPanel has also been created for the ***Budget – Unallocated Funds***.



Each panel can also be used, without the interactive image.

SmartPanel – Review

A unique SmartPanel, ***Review ******, has created to represent the information found on the chevron, ***Review***. This panel is really intended for use in the **Client Review Gateway**. In the PDF version, it simply shows the graphs with the values at start of plan. When using this SmartPanel, you should include a Text Panel, prior to the SmartPanel, giving an explanation, which as is the case here.



Text to Speech

An important feature of our Client Review Gateway is the ***'Speech to Text'*** option for the information on the left-hand side. This will allow the client to listen to your advice, while using their mouse to scroll over the graphs on the right-hand side, where applicable.

With this in mind, care needs to be taken with the text written. Generally, the voice seems to recognize letters such as APL, but does not recognize SOA, and pronounces it as a word, so maybe, SOA should not be used in the text section.

The buttons for **Read Aloud** and **Stop Reading** are located in the top right-hand section of the Text section. When writing text sections, it is a good idea to drop the text one line to give a better layout. Also, if the text extends across the page, the text will overlay on these icons.

The icons must be used for each section.

SOA Editor Panels

Note:
The Review of the Quality of Advice is indicating that the role of SOAs and ROAs may become redundant. However, even if the name of the document changes and the complexity of the document changes, the adviser will still require panels where they can write their advice specific to the plan.

On the chevron, ***SOA***, the number of panels has been increased so that they like the sections referred to in ASIC's document on SOA (RG 90). *We have also added some extra panels to accommodate educational content and client review information*. These panels can be formatted.

Please note that while the panels have been given names, these names are to be used as guidelines for identification when creating the report. You do not need to use those headings. All headings must be entered into the panel (*Recommend Heading 2*). A panel can be included in the Report, but if for some reason no entry is made that that plan, then nothing is displayed. Due to our previous names, some panels may appear to be duplicates and thus you may not use all the panels. The aim is to provide you with plenty of options. Note that sometimes a section heading may be the same as the SOA panel name. In this case, you would not need to type the heading a second time.

This is the list of SOA panels

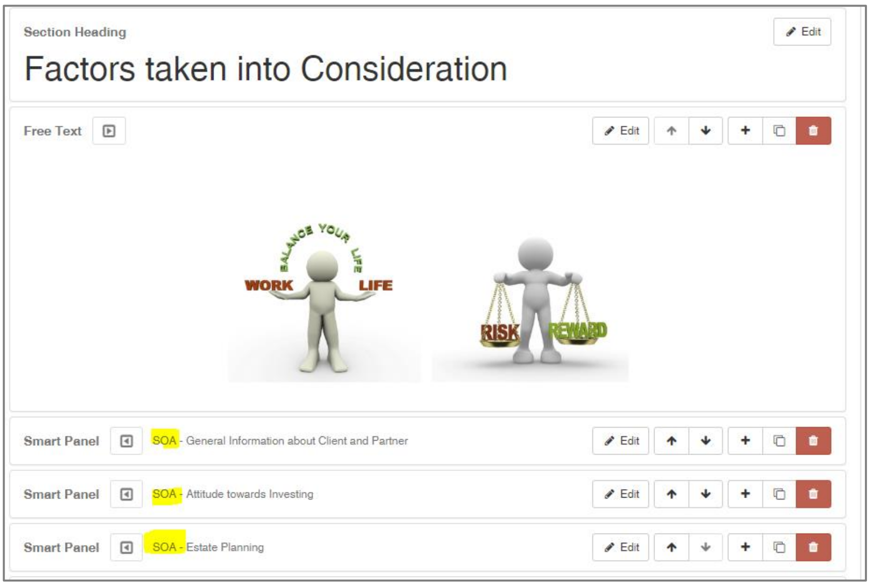
1. Executive Summary
2. What you want
3. General Information about Client and Partner
4. Estate Planning
5. Attitude Towards Investing
6. Investment Planning
7. My Advice
8. Scope of Advice
9. Reasons for my recommendations
10. Consequences of my advice
11. How to follow my advice
12. Improving your Money Management Skills
13. Fees and Costs
14. Commissions
15. Insurance Recommendations
16. Commissions paid on Insurance Policies
17. What this document is about
18. List of Attachments
19. Review of Performance
20. Product Replacement
21. Wealth Tracker Summary

Note that the panel for Product Replacement and Wealth Tracker Summary are not included in any Statement of Advice Reports. You may wish to add the Product Replacement panel if you want to include some information for your Report ***Statement of Product Replacement***. This report is not provided by Financial Mappers as it is expected the company from which you choose your products will provide this information.

The panel called the ***Wealth Tracker Summary***, is intended for those using the Wealth Tracker information, but want to include information specific to the uploaded plan.

There is an extensive array of formatting options. These options will allow you to import data from other reports you may want to include.

The information in each panel will only be imported into a report, if that ***SmartPanel*** is listed in the report. You must use the Report Builder to create your report.



Special Note on Copy/Paste:

If you copy/paste content which has coded content, the panel may not load when a report is generated. So, if you try to load a report and it does not load, check that you have not accidently added coded content. **Copy/paste** from word should not be a problem, however our IT team recommend you use a plain text converter such as ***OneNote***.

With large reports, it may take a little while to generate the report.

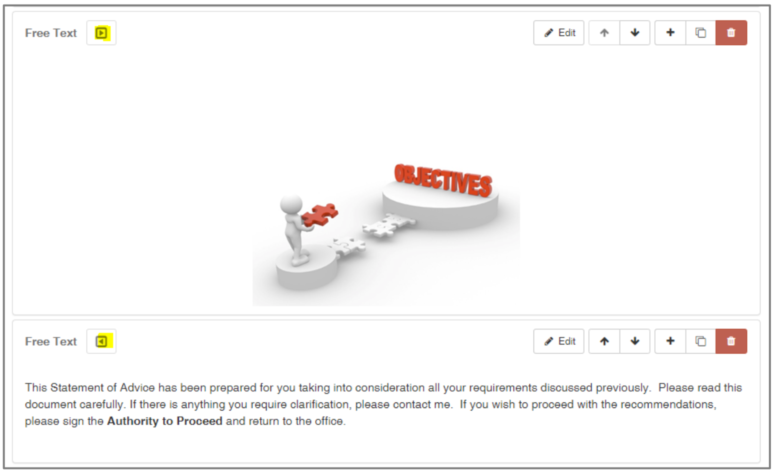
Text Panel

Text panels can be used to write text which remains the same for every report. For example, if you have one standard fee, then you may include that information as a Text Panel. However, if you change the fee according to the client's needs, then you may use the ***SmartPanel SOA – Fees and Commissions***.

Text panels can also be used to display an image. The FPA has requested that the new digital delivery of an SOA should be engaging to the clients. Hence, we have imported images into some of the panels.

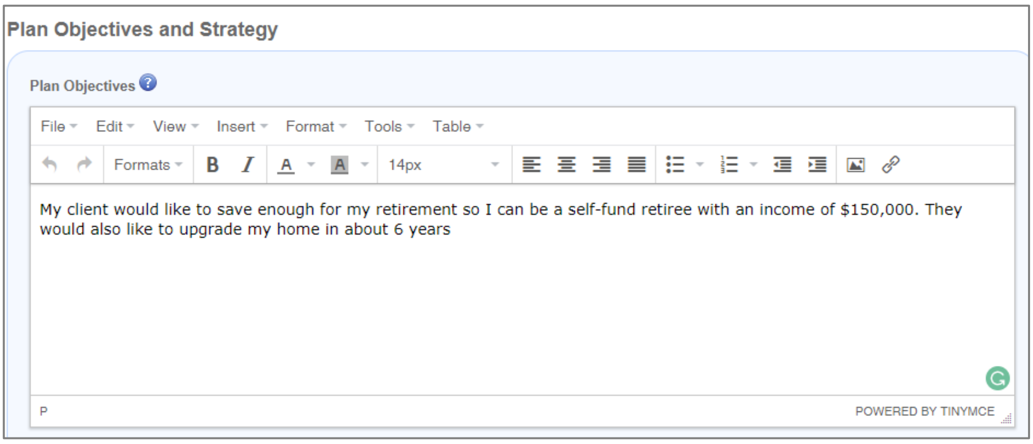
Normally text panels would appear on the left of the screen, however, sometimes, as when you use an image or a table, you may want it displayed on the right.

Here is an example of two text panels – one with an image, displayed on the right and one with text displayed on the left.



Chevron - Objectives

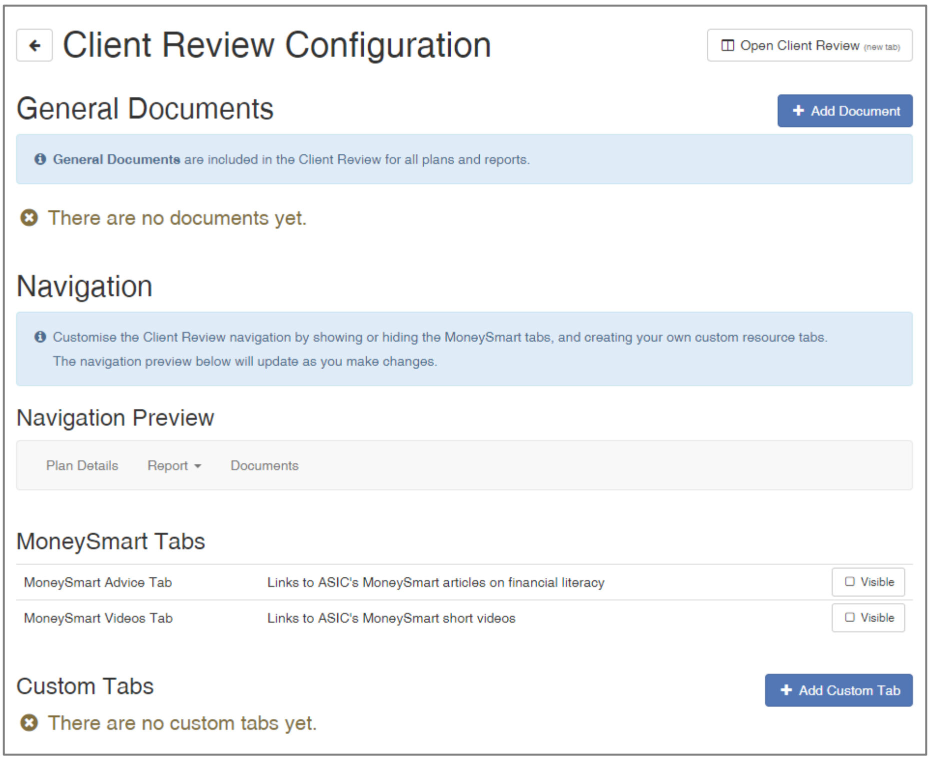
Each panel can be formatted. Note that the name of each panel is automatically added to the SmartPanel, unlike the SOA Editor panels.



Client Review Configuration

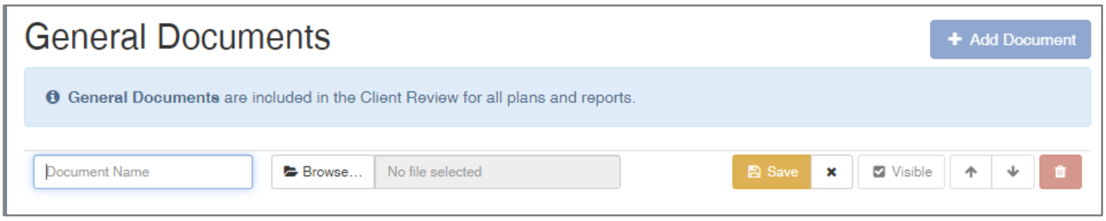
In the ***Admin Section***, your **FM Chief Admin** can configure how the company wants to display the ***Client Review*** information. This is found in the drop-down list, ***Report Writer*** and clicking on the TAB ***Client Review Configuration***.

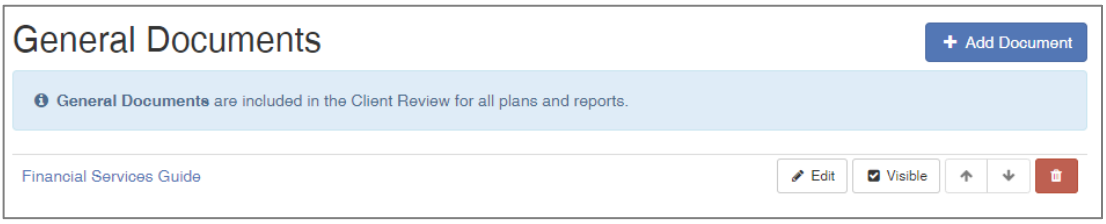
The first time you enter, the following will be displayed:



General Documents

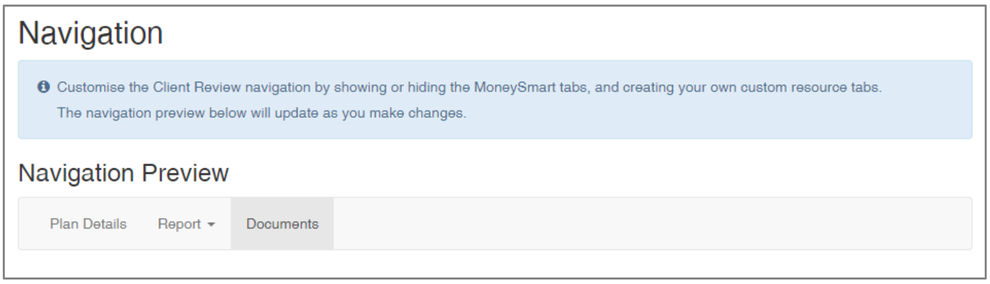
The first section, General Documents, allows you to upload documents which will be universal for all advisers and for all plans. An example of a document you may want to display for every link is your company's ***Financial Services Guide***. Click on the **+Add Document** and browse to find the correct document.





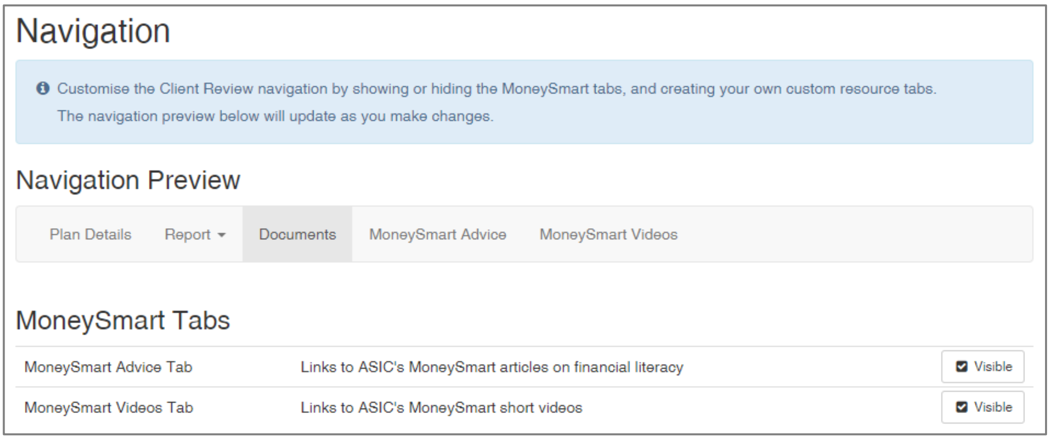
Navigation Preview

When you first see the page, the two MoneySmart Tabs have not been made visible and the Custom Tabs have not been created, hence the Client Review Gateway will only show the following TABS



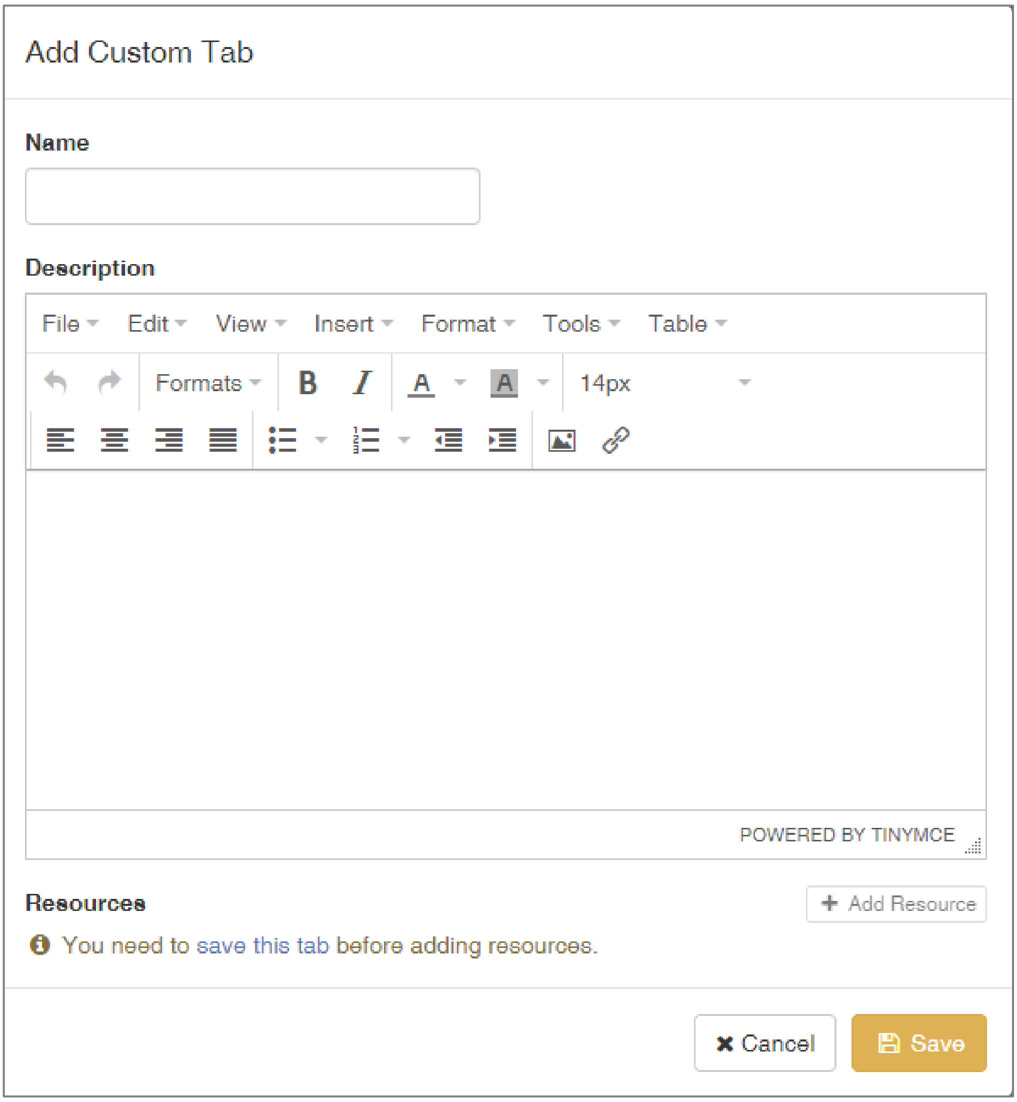
Money Smart Tabs

Financial Mappers has created two Tabs for information from ASIC's MoneySmart website. They are divided into documents and videos. You may choose to use this resource by electing to make them visible. Note how the two Tabs have been added to the Navigation Preview.

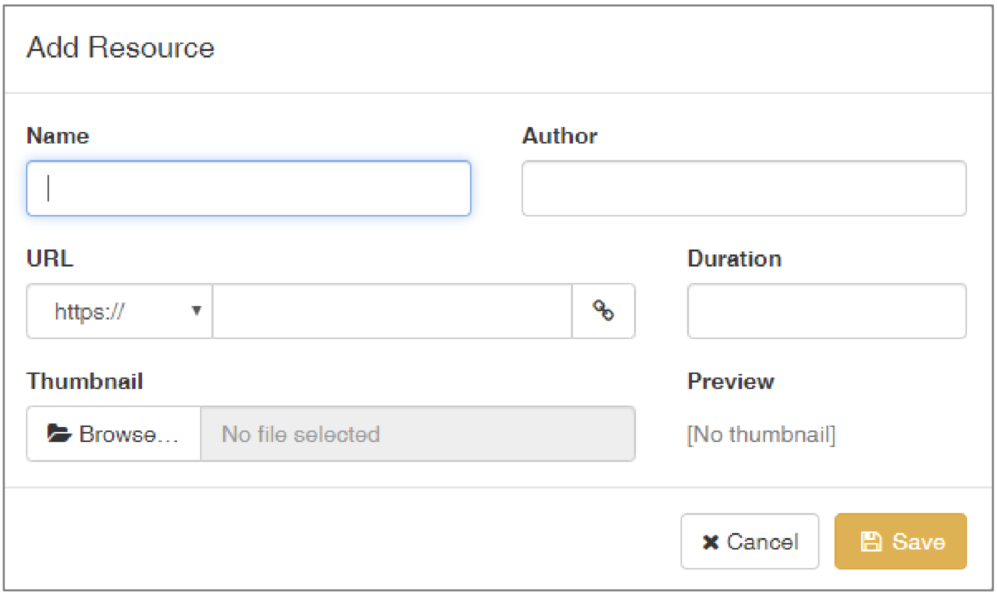


Custom Tabs

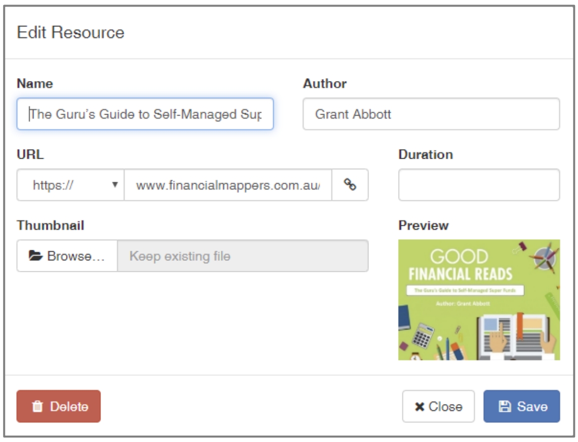
Each company may upload two custom tabs. When you click on the + Add Custom Tab, you name the tab, write a description and then upload your resources.

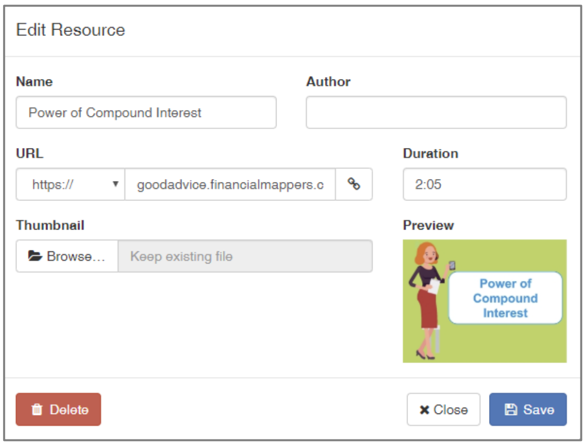


On the Good Advice demonstration, the tabs have been called **Book Club** for book reviews and **Money Matters** for some financial literacy video. You may choose your own names and content. You must SAVE the name and description before you can start to upload your content. For each resource you wish to upload, you should complete the following information. Thumbnails should be 300px x 225 px

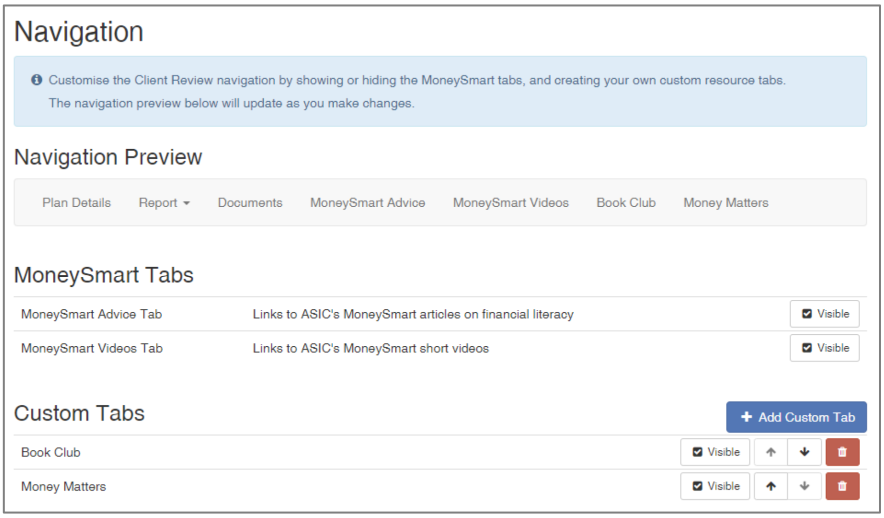


Going back to the ***Good Advice Website***, here is an example of an uploaded resource for the **Book Club** and one for **Money Matters**:

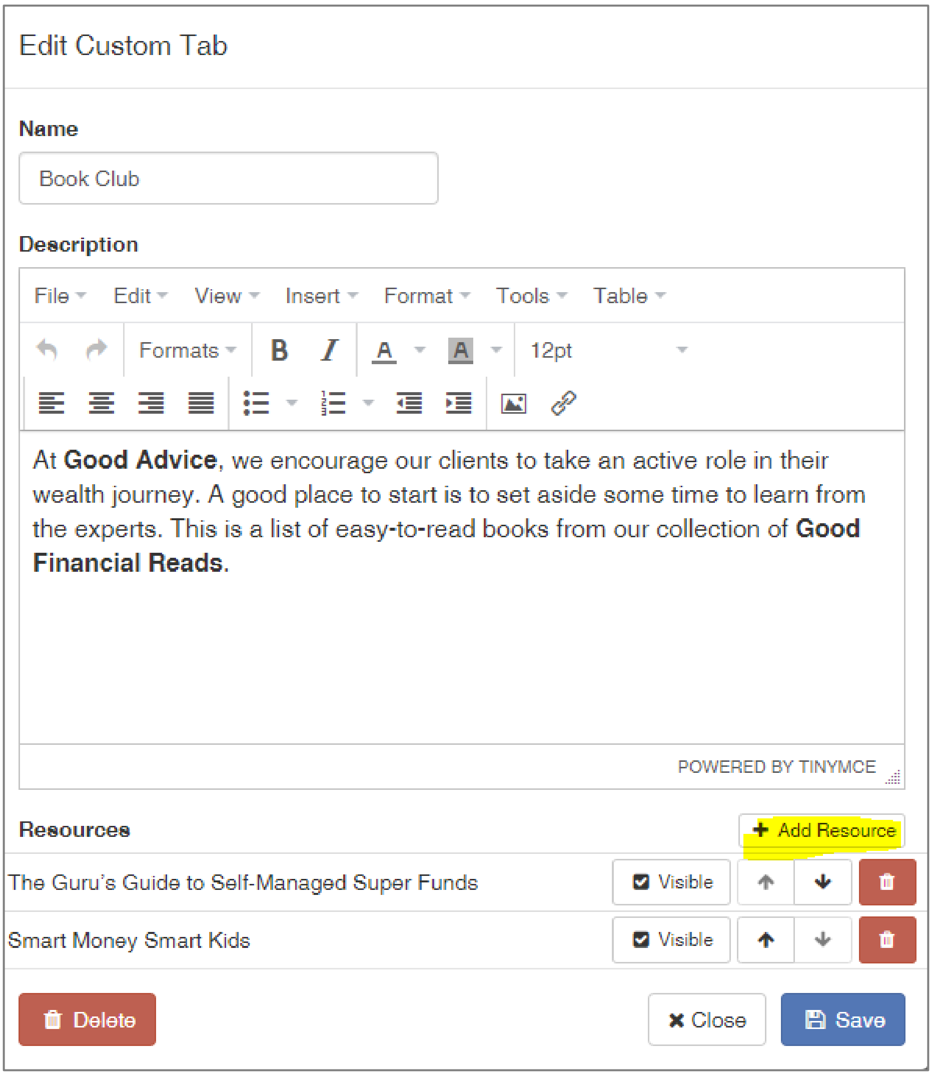




You can make multiple TABs with multiple resources. You can now see all four Tabs displayed in the Navigation Preview:



This shows the first two books uploaded to Book Club. You would continue to add your resources and use the arrows to position the content in the order you want it displayed.

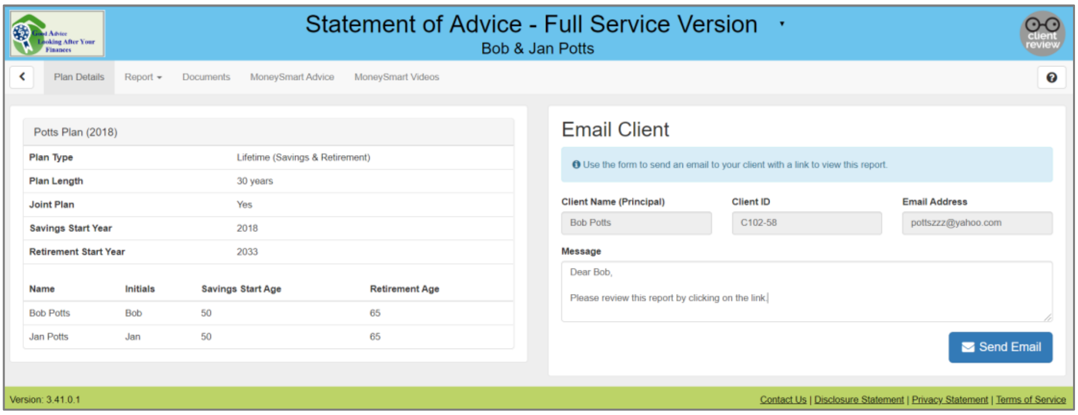


Access to the Client Review Gateway

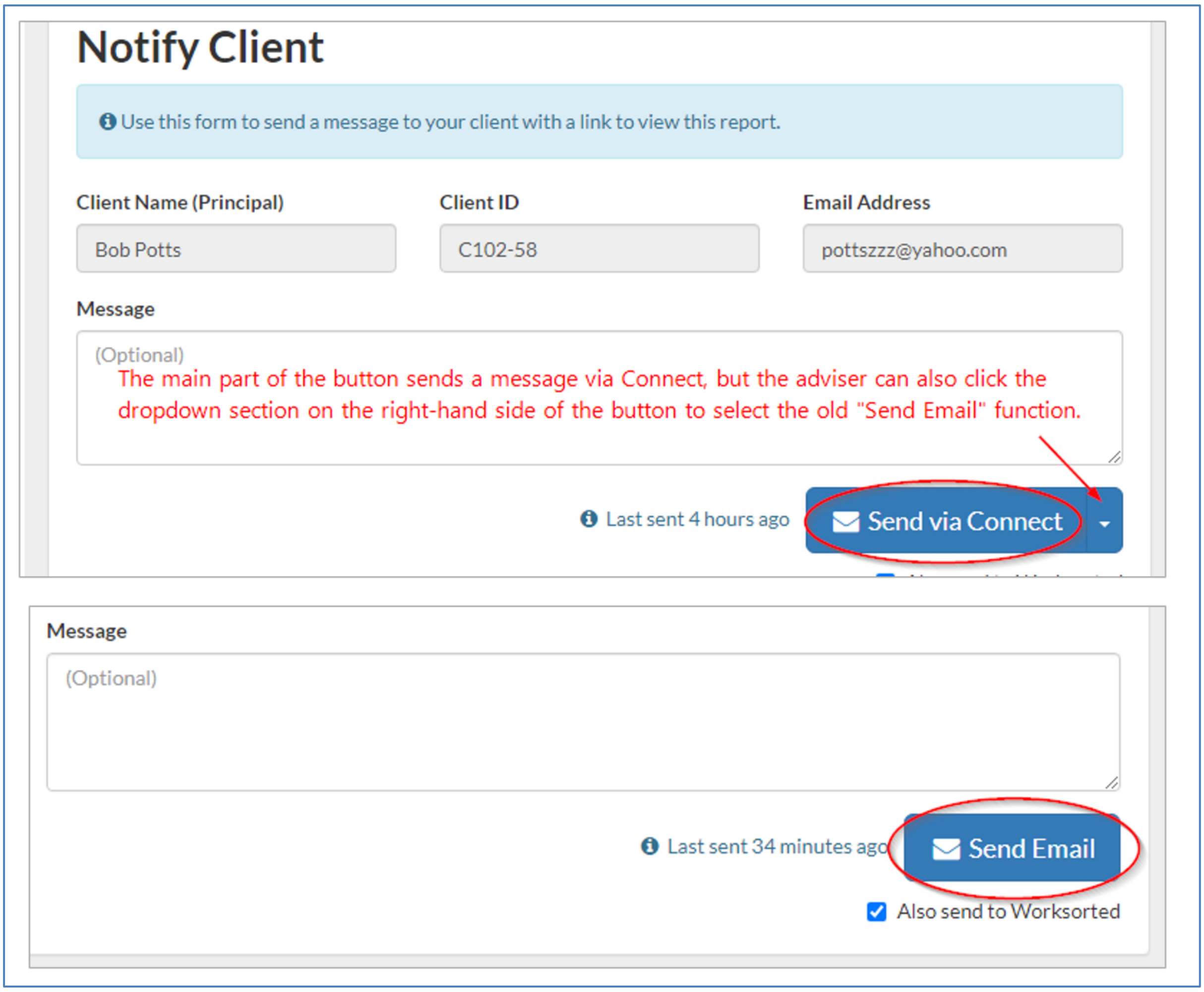
For the adviser, using the information during a meeting, a new chevron has been created called ***Client Review***.

For the client, the adviser will send a link to access a specific Report using the Client Review Gateway. There will be a different link for different plans and/or report types, hence you can give your client access to several different plans or reports. Each plan may have uploaded a set of accompanying reports. It may be that you want to give your client the option of two plans and they could review both options.

To email the link your client for the selected plan, go to the ***Client Review*** and select ***Plan Details***. Here the details will be generated, and you can then add a message. The email will automatically generate the link.



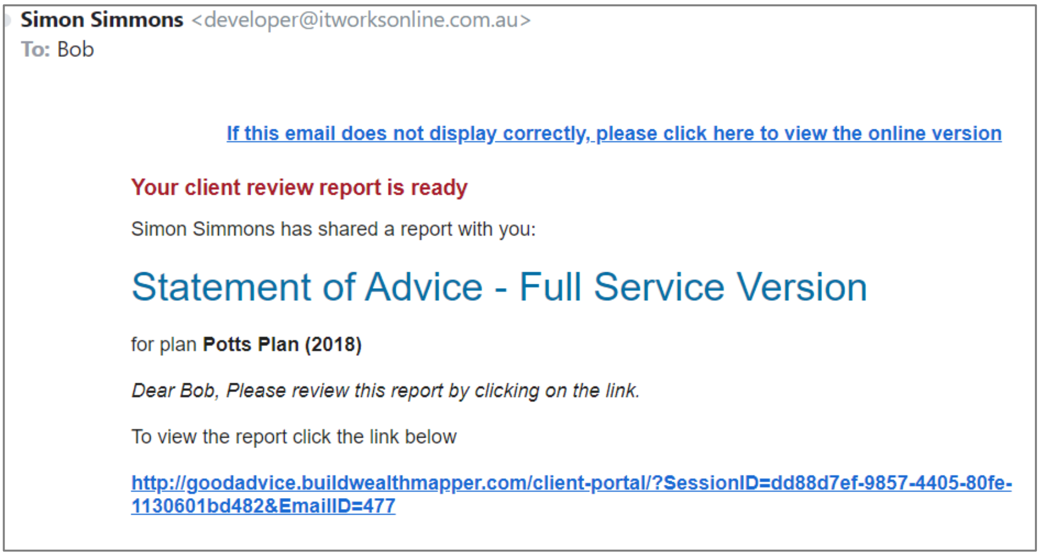
If the client is a ***Connect*** type client, then the ***Connect*** link can be used.



Note on client emails

If the client is a Pro[Connect] Client, you cannot edit the email address your client has provided. If the Pro[Connect] client changes their email, they must edit their email in the client's Account details. For the other clients, you can type the email address in this section. This information will then be added to your clients User Details. When new clients are added to your system, there will be a field to enter your client's email address.

This is the email:



Simon Simmons <developer@itworksonline.com.au>
To: Bob

If this email does not display correctly, please click here to view the online version

Your client review report is ready

Simon Simmons has shared a report with you:

Statement of Advice - Full Service Version

for plan **Potts Plan (2018)**

Dear Bob, Please review this report by clicking on the link.

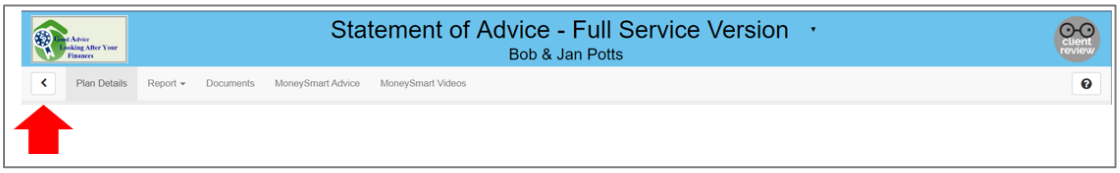
To view the report click the link below

http://goodadvice.buildwealthmapper.com/client-portal/?SessionID=dd88d7ef-9857-4405-80fe-1130601bd482&EmailID=477

Note that the view for TAB Documents will be different for your client. Your client will only see the list of documents you have selected. On your view, you will have a list of documents you have uploaded, and you can then choose whether to make them visible and in which order you want the documents displayed.

Exiting the Client Review Gateway

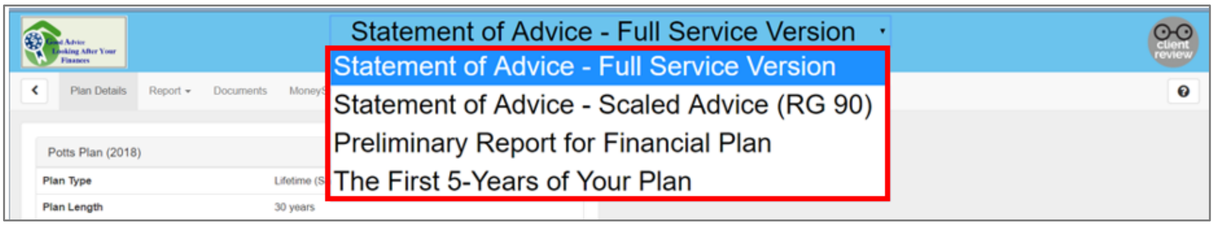
To exit the Client Review chevron, click on the back arrow in the row of TABs, not the back arrow of your browser.



Selecting the Report to be uploaded

In the top banner there is a dropdown list for all the reports you have created for your company. Simply select the report you want uploaded. If you want to show your client different reports in the Client Review Gateway then you would need to send links to each report, on the TAB ***Plan Details***.

This view shows the **Statement of Advice – Full Service Version** selected:



This view shows the **Preliminary Report for Financial Plan**:

Educational Content

The FPA and ASIC have expressed a strong desire to increase educational content. It is generally believed that a financially educated client will be a more engaged client, wanting to use your advice to improve their financial situation.

Financial Mappers provides you with 4-options. You may choose the options you want. The **Client Review** will be pre-filled with all the ***MoneySmart Advice*** and ***MoneySmart Videos***. However, you can delete segments you do not want displayed.

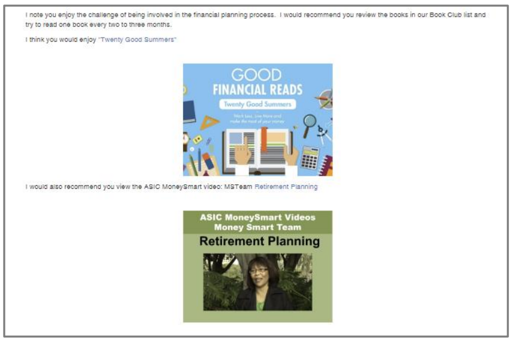
In addition, each Financial Mappers Pro platform has the option of uploading their own advice and/or videos.

For all this content, thumbnails (300 px X 225 px) should be created. You will then need to include the **link** to the content on your website, or elsewhere.

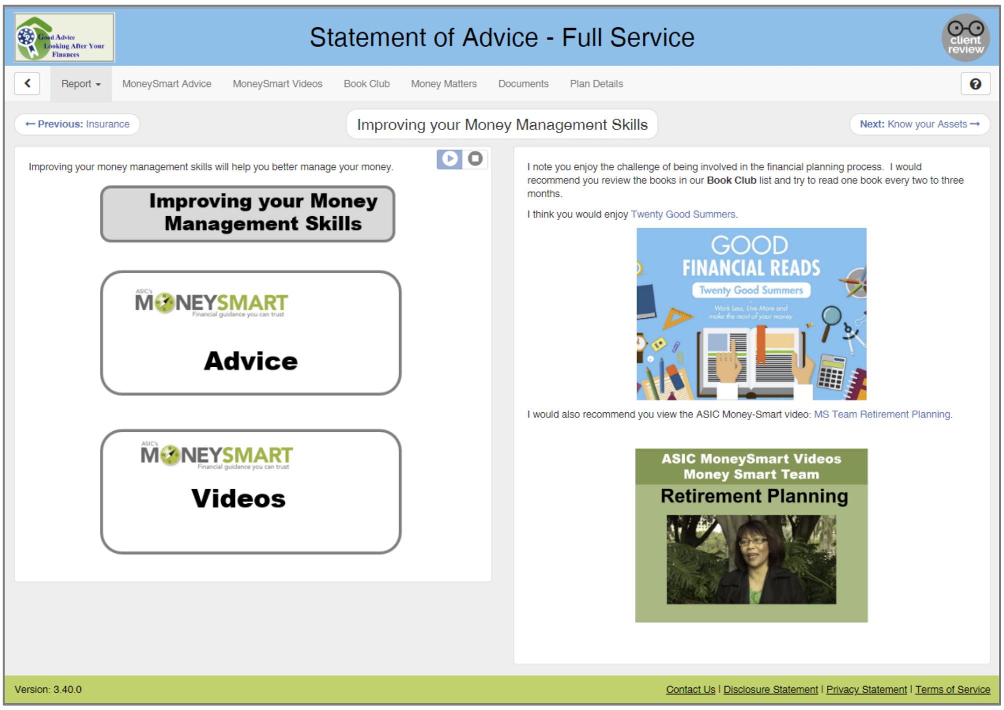
Note that Financial Mappers has created a special SOA panel for educational content, ***SOA – Improving your Money Management Skills***.
In the Statement of Advice – DRAFT for Bob Potts there are two panels:

The left-hand side panel has a fixed image, displaying logos for all the educational content. On the right-hand side is the SmartPanel, ***SOA – Improving your Money Management Skills***. This is where the adviser can recommend specific educational content for that client.

This is a panel Good Advice also has its own financial literacy content.



In the report templates provided, the image for the MoneySmart Material only has been added. You may like to substitute this with a suitable image which includes your material.



The **Chief FM Admin** will decide which content is to be uploaded.

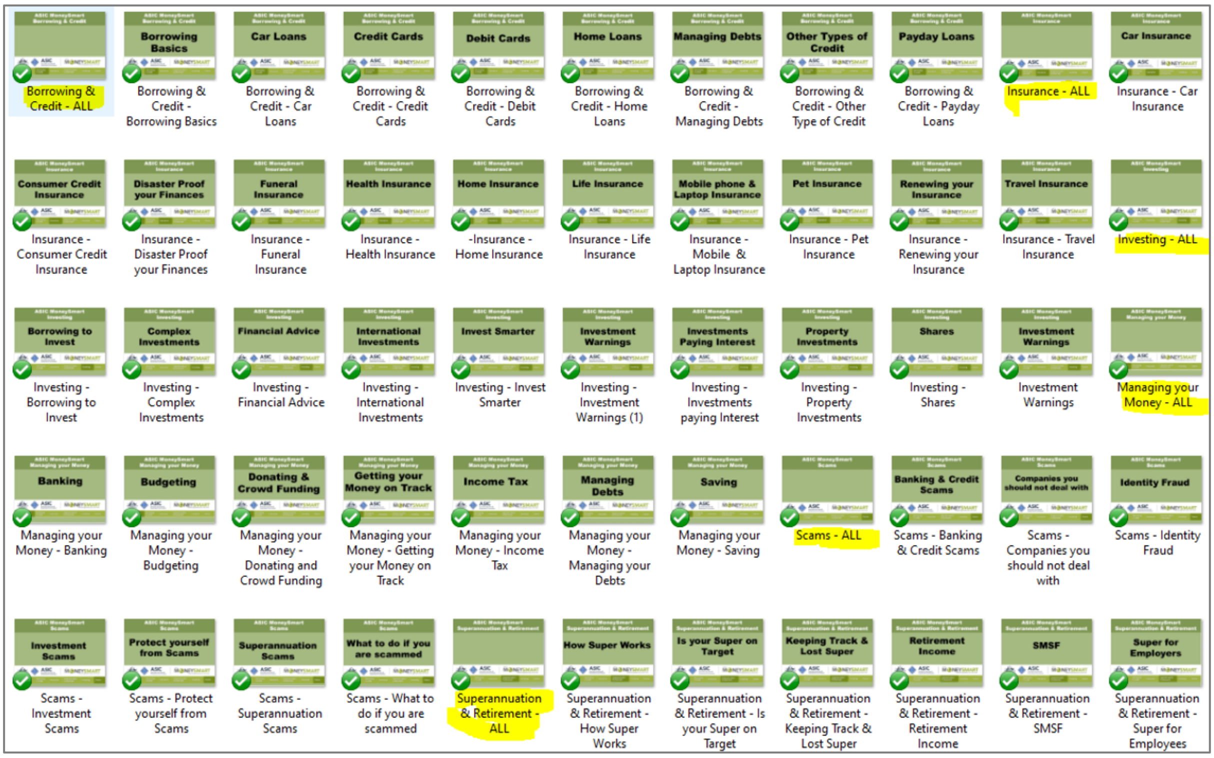
ASIC's MoneySmart Advice

The MoneySmart Advice comes in 5-sections:

1. Borrowing & Credit
2. Insurance
3. Investing
4. Managing your Money
5. Superannuation and Retirement

If you use the image with (ALL) at the end, the link will take you to the page where all the subsections can be accessed. If you just want to nominate a sub-section, they you can choose the thumbnail for that section.

If the client clicks on the TAB, ***MoneySmart Advice***, then all thumbnails are displayed with links to each topic.



If you want to recommend a sub-section, you will most likely include this in one of your SOA SmartPanels. All thumbnails for both the **Advice** and **Video Section**s are available it the document ***SOA Images and MoneySmart Thumbnails***.

These are the links for each thumbnail.

- **Managing your Money (ALL)** https://www.moneysmart.gov.au/managing-your-money
- Banking https://www.moneysmart.gov.au/managing-your-money/banking
- Budgeting https://www.moneysmart.gov.au/managing-your-money/budgeting
- Donating and Crowd Funding https://www.moneysmart.gov.au/managing-your-money/donating
- Get your Money on Tract https://www.moneysmart.gov.au/managing-your-money/get-your-money-on-track
- Income Tax https://www.moneysmart.gov.au/managing-your-money/income-tax
- Managing Debts https://www.moneysmart.gov.au/managing-your-money/managing-debts
- Saving https://www.moneysmart.gov.au/managing-your-money/saving

- **Borrowing and Credit (ALL)** https://www.moneysmart.gov.au/borrowing-and-credit
- Borrowing basics https://www.moneysmart.gov.au/borrowing-and-credit/borrowing-basics
- Car loans https://www.moneysmart.gov.au/borrowing-and-credit/car-loans
- Credit cards https://www.moneysmart.gov.au/borrowing-and-credit/credit-cards
- Debit cards https://www.moneysmart.gov.au/borrowing-and-credit/credit-cards
- Home loans https://www.moneysmart.gov.au/borrowing-and-credit/home-loans
- Managing debts https://www.moneysmart.gov.au/managing-your-money/managing-debts
- Other types of credit https://www.moneysmart.gov.au/borrowing-and-credit/other-types-of-credit
- Payday loans https://www.moneysmart.gov.au/borrowing-and-credit/payday-loans

- **Insurance (ALL)** https://www.moneysmart.gov.au/insurance
- Car Insurance https://www.moneysmart.gov.au/insurance/car-insurance
- Consumer credit insurance https://www.moneysmart.gov.au/insurance/consumer-credit-insurance
- Disaster proof your finances https://www.moneysmart.gov.au/insurance/disaster-proof-your-finances
- Funeral Insurance https://www.moneysmart.gov.au/insurance/funeral-insurance
- Health Insurance https://www.moneysmart.gov.au/insurance/health-insurance
- Home Insurance https://www.moneysmart.gov.au/insurance/home-insurance
- Life Insurance https://www.moneysmart.gov.au/insurance/life-insurance
- Mobile phone, tablet & laptop insurance https://www.moneysmart.gov.au/insurance/mobile-phone-tablet-laptop-insurance
- Pet Insurance https://www.moneysmart.gov.au/insurance/pet-insurance
- Renewing your Insurance https://www.moneysmart.gov.au/insurance/renewing-your-insurance
- Travel Insurance https://www.moneysmart.gov.au/insurance/travel-insurance

- **Superannuation and Retirement (ALL)** https://www.moneysmart.gov.au/superannuation-and-retirement
- How Superannuation works https://www.moneysmart.gov.au/superannuation-and-retirement/how-super-works
- Retirement income https://www.moneysmart.gov.au/superannuation-and-retirement/income-sources-in-retirement
- Is your super on target? https://www.moneysmart.gov.au/superannuation-and-retirement/is-your-super-on-target

- Keeping track & lost super https://www.moneysmart.gov.au/superannuation-and-retirement/keeping-track-and-lost-super
- Self-managed super fund (SMSF) https://www.moneysmart.gov.au/superannuation-and-retirement/self-managed-super-fund-smsf
- Super for employers https://www.moneysmart.gov.au/superannuation-and-retirement/super-for-employers

- **Investing (ALL)** https://www.moneysmart.gov.au/investing
- Borrowing to invest https://www.moneysmart.gov.au/investing/borrowing-to-invest
- Complex investments https://www.moneysmart.gov.au/investing/complex-investments
- Financial Advice https://www.moneysmart.gov.au/investing/financial-advice
- International investments https://www.moneysmart.gov.au/investing/international-investments
- Invest smarter https://www.moneysmart.gov.au/investing/invest-smarter
- Investment warnings https://www.moneysmart.gov.au/investing/investment-warnings
- Investments paying interest https://www.moneysmart.gov.au/investing/investments-paying-interest
- Property investments https://www.moneysmart.gov.au/investing/property
- Shares https://www.moneysmart.gov.au/investing/shares

- **Scams (ALL)** https://www.moneysmart.gov.au/scams
- Protect yourself from scams https://www.moneysmart.gov.au/scams/avoiding-scams
- Banking and credit scams https://www.moneysmart.gov.au/scams/banking-and-credit-card-scams
- Companies you should not deal with https://www.moneysmart.gov.au/scams/companies-you-should-not-deal-with
- Identity fraud https://www.moneysmart.gov.au/scams/identity-fraud
- Investment Scams https://www.moneysmart.gov.au/scams/investment-scams
- Superannuation scams https://www.moneysmart.gov.au/scams/superannuation-scams
- What to do if you've been scammed https://www.moneysmart.gov.au/scams/recovering-your-losses

ASIC's MoneySmart Videos

MoneySmart has three sets of videos:

- MoneySmart Team (MSTeam)
- Money Management Kit (MMKit)
- Indigenous

These are the thumbnails:

These are a selection of videos found on the MoneySmart website. (note that these change from time to time) –

- Insurance
- Working in Australia
- Debt
- Types of Credit
- Credit
- Banking
- Contracts
- Paying Bills
- Saving Money
- Household Budget
- Buying a car – Take a minute with your money
- Buying a care – MoneySmart
- Book Up – Take a minute with your money
- Renting things for your home – Take a minute with your money
- Funeral Plans

- Superannuation
- Avoid phone bill shock

Educational content provided by the adviser

Here you can upload any content you wish. You will need to decide on a name for each TAB. Upload material you will need to:

- Create a thumbnail 300 pw x 225 pw
- Provide a link to the material or video you want your client to access

For demonstration purposes, the fictitious company *Good Advice*, has elected to promote educational books on finance. There the heading has been called ***Book Club***. This information comes from Book Reviews written for the Financial Mappers News Page. You have can nominate a title for your TAB. If you do not have content you want to upload, the TAB will not be displayed.

If you wanted to create a list of recommended reading, you could link the thumbnails to Amazon or a similar online book company.

These are the thumbnails used in the Client Review Gateway demonstration:

These are the links to the Financial Mappers Book Reviews:

- A Bundle of Wisdom https://www.financialmappers.com.au/bundle-of-wisdom/
- Australian ETF's https://www.financialmappers.com.au/guide-australian-etfs/
- Barefoot Investor for Families https://www.financialmappers.com.au/barefoot-investor-for-families/
- Favourite Share Trading Books https://www.financialmappers.com.au/favourite-share-trading-books-authors/
- Guru's Guide to Self-Managed Super https://www.financialmappers.com.au/gurus-guide-to-self-managed-super-funds/
- Investing in the Right Property Now https://www.financialmappers.com.au/good-financial-reads-investing-right-property-now/
- Investment Books https://www.financialmappers.com.au/investment-books-recommended-holiday-reading/
- Smart Money Smart Kids https://www.financialmappers.com.au/book-review-smart-money-smart-kids/

- The Behaviour Gap https://www.financialmappers.com.au/good-financial-reads-behaviour-gap/
- Trading Secrets https://www.financialmappers.com.au/good-financial-reads-trading-secrets-louise-bedford/
- Twenty Good Summers https://www.financialmappers.com.au/good-financial-reads_twenty-good-summers/

Educational Videos provided by the adviser

Financial Mappers runs a free financial literacy program for the public. A small number of these videos have been adjusted to provide suitable educational material in video format. To keep it interesting, *Good Advice* has chosen the 'play on words' title, ***Money Matters***, but you can choose whichever title you want and upload your own educational videos if you have any.

These are the thumbnails (The videos have been uploaded directly to our server). Each video is two to three minutes long.

The titles are:

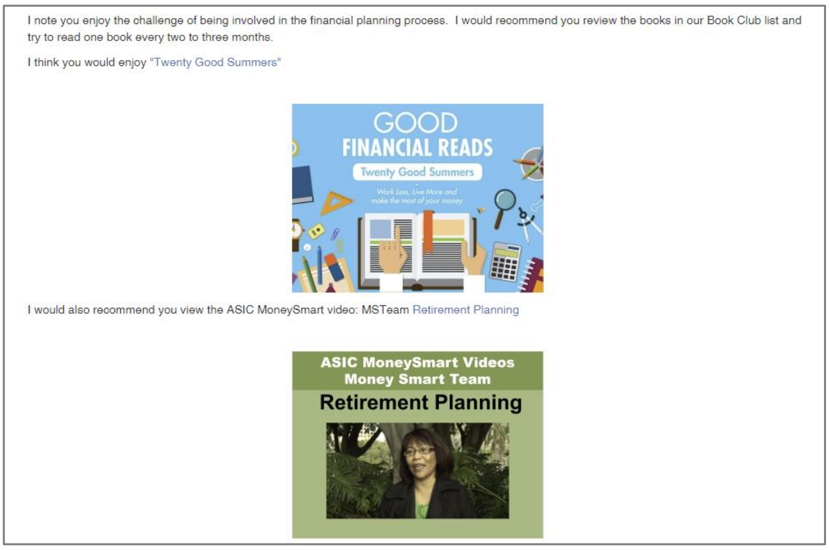
1. Power of Compound Interest
2. Investment Returns
3. Loans and Cash Flow
4. Allocating Savings to Investments
5. Understanding Statistics
6. Allocating investments to Retirement Income
7. Numeracy
8. Inflation
9. Diversification
10. Risk vs Return
11. Money Illusion

Improving your Money Management Skills

We have created a special SOA SmartPanel called ***SOA – Improving your Money Management Skills***. Here you can write specific educational content for the client, for whom you are writing the SOA or Review Report.

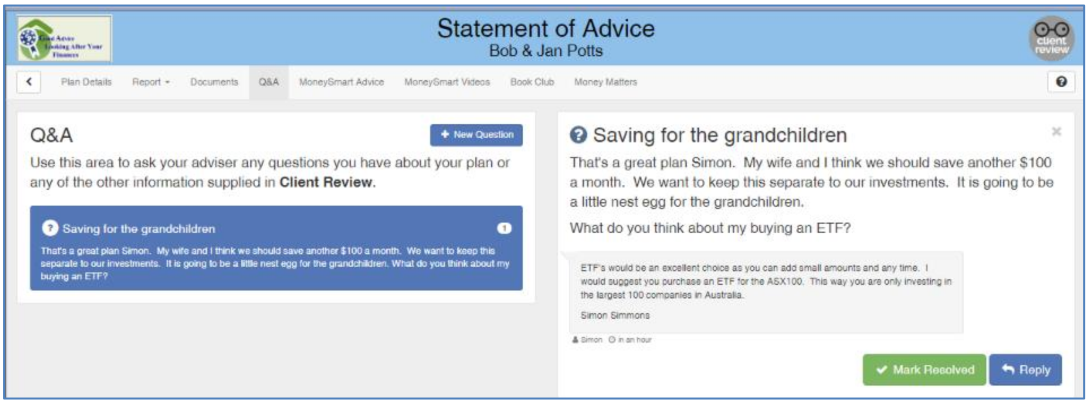
To keep the Client Review interesting, you may have a Text Panel with generic information displayed on the left. *(On the template, an image for the MoneySmart information only is included, but you may like to create a similar image, adding your content)*

On the right, you could include the SOA SmartPanel where the specific advice for that client is displayed. The client can click on the link or the image which takes them to the content, in another window.



Q&A

The TAB ***Q&A*** is intended for the client to ask questions relating to the information provided on in the shared link. The adviser can then respond to those questions. This maintains a record of post meeting conversations about the adviser' recommendations and associated reports.



E-REVIEW Demonstrations

We have uploaded a 3-minute video when demonstrates how the software functions.

Simply go to the page **E-REVIEW**, watch the video and follow the link to one of the live demonstrations.

These are the demonstrations available:

- Statement of Advice
- Statement of Advice (Insurance)
- Plan Map
- First 5-Years of Client Plan
- Debt Management Report
- Retirement Plan Report
- Wealth Tracker Performance Review
- Short Form Covid-19 Access to Super

Statements of Advice

In the ***Productivity Features*** of the **Resources**, you will find the following:

- Video and PDF – Report Builder
- Video and PDF – SOA Editor Panels and how to write an SOA
- Word Document – SOA images and MoneySmart Thumbnails
- Word Document – Smart Panel Reference Guide for Reports.

The following Template Reports are intended to provide various formats.

- Statement of Advice
- Simple Statement of Advice for 5-years (No SOA Editor panels used)
- Statement of Advice for Retirees
- Statement of Advice (Insurance Only – RG90 Version)
- Short Form COVID-19 Access

The aim is to provide you with a report which is easy for you to adjust. We believe the report **Statement of Advice** gives all the options to provide the advice in all the versions, except **Simple Statement of Advice for 5-Years**. This version has been designed for advisers who want to provide simple advice that excludes Insurance or Financial Product information.

For details of these two reports refer to the Masterclass document Template Reports.

Reports without Advice

The ***Client Review Gateway*** is designed to deliver during a meeting a tool of demonstration. A better option may be to select a report which does not provide the full-service SOA, but rather review of the financial plan you have made. Here you can discuss the plan with your client prior to writing the SOA. If the client wants to change anything, you can do it on the spot and upload a new version.

These are the Reports for this purpose:

- Plan Map (Illustrated)
- Summary Report of Client Plan
- First 5-Years of Client Plan
- Plan Review
- Debt Management Report
- Review of Retirement Accounts
- Retirement Plan Report (limited to Retirement only plans)

It may be that you supplement this information with the PDF version of the ***Statement of Advice*** to the section **Documents**.

Wealth Tracker Performance Review

For detailed information about using the Wealth Tracker feature, read the Masterclass document, Wealth Tracker Performance Review.

The aim of the Wealth Tracker is to complete your Projected Results with Actual Results. This will require that you update each year a record of the client's actual results.

There are three versions of the report:

- Wealth Tracker Performance Review
- Wealth Tracker Performance Review (Short Version)
- Wealth Tracker Performance Review (Investments)

Contact

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Founding Director of Plencore Wealth Ltd

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Mobile: 0411 086 532

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

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