

IFF

**Informed Financial Future, your next
generation advice tool**



OPEX 
we simplify. we support.

Turning the dial



Imagine if we could increase Clients per Adviser by over 50 within your current resources!

A key focus of our technology platform is to ensure we are making a direct impact on your business productivity.

Industry benchmarks tell us that an adviser is presently constrained to around 125 clients.

Our goal is to increase this capacity by at least 50 clients. This presents an increase of around \$200,000 per year per adviser.





Better Client Experience

- Simple
- Engaging
- Interactive

Safer

- Comprehensive
- Consistent
- Diligent
- Licensee approved

Quicker

- Connected
- Less data entry
- Automated Modelling
- Automated Text
- Automated SOA

Better (client experience)



IFF's Goal Score introduces a new approach for client engagement that builds increased trust and demystifies the advice.

Pre-Meeting

Advice

Reviews

iff
Your journey

- Retirement goals
- Retirement location
- Retirement lifestyle
- Summary budget in retirement
- Bio and Health
- Earn and Spend
- Own and Owe
- Insurance
- Estate Planning
- Additional Pages

What are your retirement goals?

Please rate how important each of the following goals are to you

- ★★★★ Essential goals: choose from 1 to 3
- ★★★☆☆ Important goals: choose from 1 to 3
- ★★☆☆☆ Desirable goals: choose as many as you like
- ★☆☆☆☆ Unimportant goals

Control	★★★★	Ending Life with Dignity	★★★★
Social Engagement	★★★☆☆	Giving Back	★★★☆☆
Health Care	★★☆☆☆	Housing	★★☆☆☆
Bequests	★★★★	Lifestyle	★★★★
Financial Independence	★★★★	Self Improvement	★★☆☆☆

Strategy Comparison

Current

Create new strategies to compare with your client's current situation

Strategy	Goal score
Current	45
AA & Contributions 27 Feb 2023 Recommended	62
Contributions + Work longer 27 Feb 2023 Recommended	85

Key Result At retirement

Net Worth	\$433,414
Cumulative Taxation	\$220,458
Cumulative Cashflow	\$129,916
Total Debt	\$39,419
Cumulative Age Pension	\$0

Modelling

Charts Tables Total Gross Assets Monthly Show Range Show Flags Export Data

Track clients goal score over time. Demonstrate the value of your advice!

Strategy	Goal score
Alternative	48%
Recommended	95%
Alternative	82%

Key Result At retirement

Net Worth	\$1,094,280
Cumulative Taxation	\$618,340
Cumulative Cashflow	\$473,952
Total Debt	\$39,419
Cumulative Age Pension	\$0

Net Worth	\$1,114,467
Cumulative Taxation	\$590,191
Cumulative Cashflow	\$420,410
Total Debt	\$247,820
Cumulative Age Pension	\$0

Net Worth	\$1,218,301
Cumulative Taxation	\$579,652
Cumulative Cashflow	\$400,469
Total Debt	\$247,820
Cumulative Age Pension	\$0

Coming late 2023

Safer

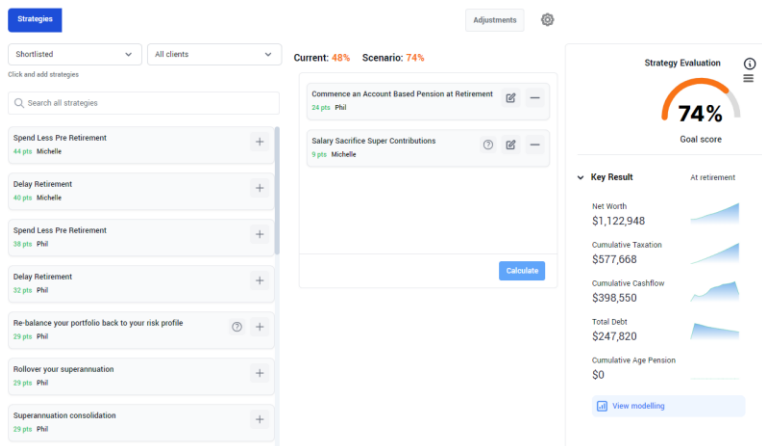
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Considers All Strategies

Multiple Scenarios

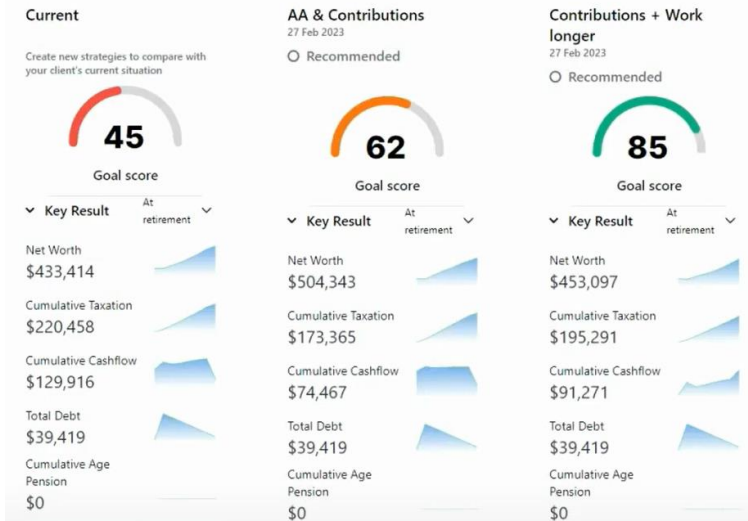
Licensee Standards



The screenshot shows a software interface for strategy management. On the left, there's a 'Strategies' section with a search bar and a list of strategies such as 'Spend Less Pre Retirement' and 'Delay Retirement'. In the center, there's a 'Current' status showing 48% and a 'Scenario' status showing 74%. On the right, there's a 'Strategy Evaluation' section with a large '74%' goal score and a 'Key Result' table.

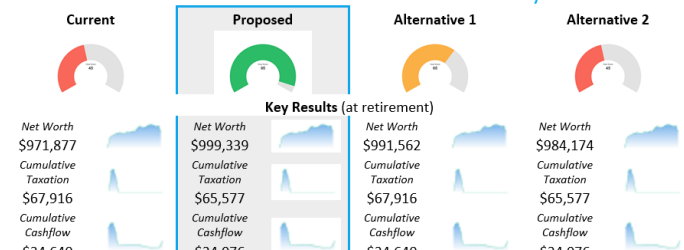
[View Strategy Library](#)

Strategy Comparison



- Licensee approved
- FF and SOA templates
- Better position statement
- Alternative strategies considered

Better position statement
Our recommendations are beneficial to you...





Ready-made Advice Docs

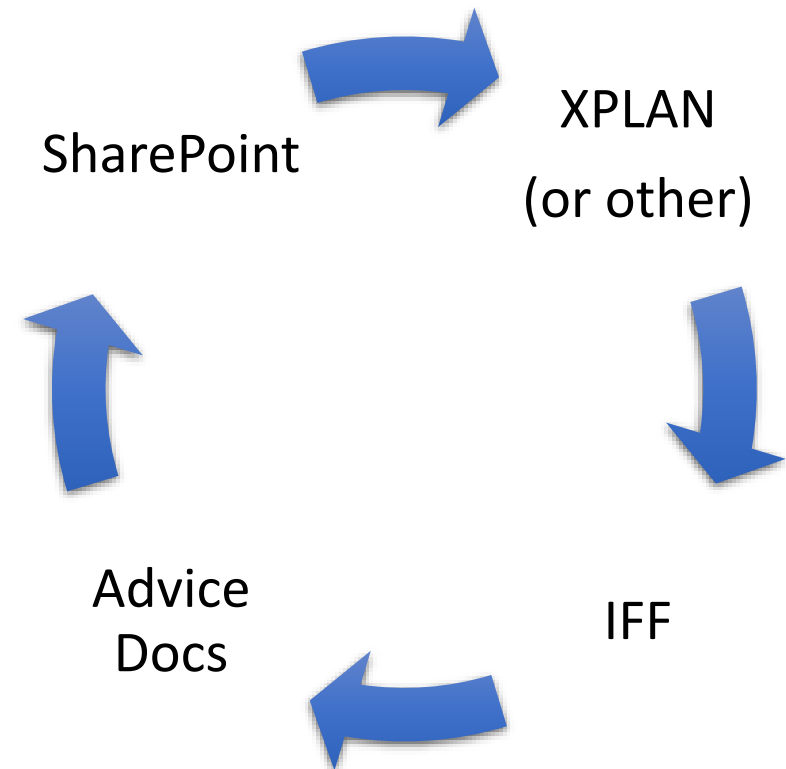
White labelled Advice content and documents ready to go!

Connected

IFF connects* to your existing client solutions, looking to focus on solving your #1 productivity challenges.

This minimises the size and cost of change.

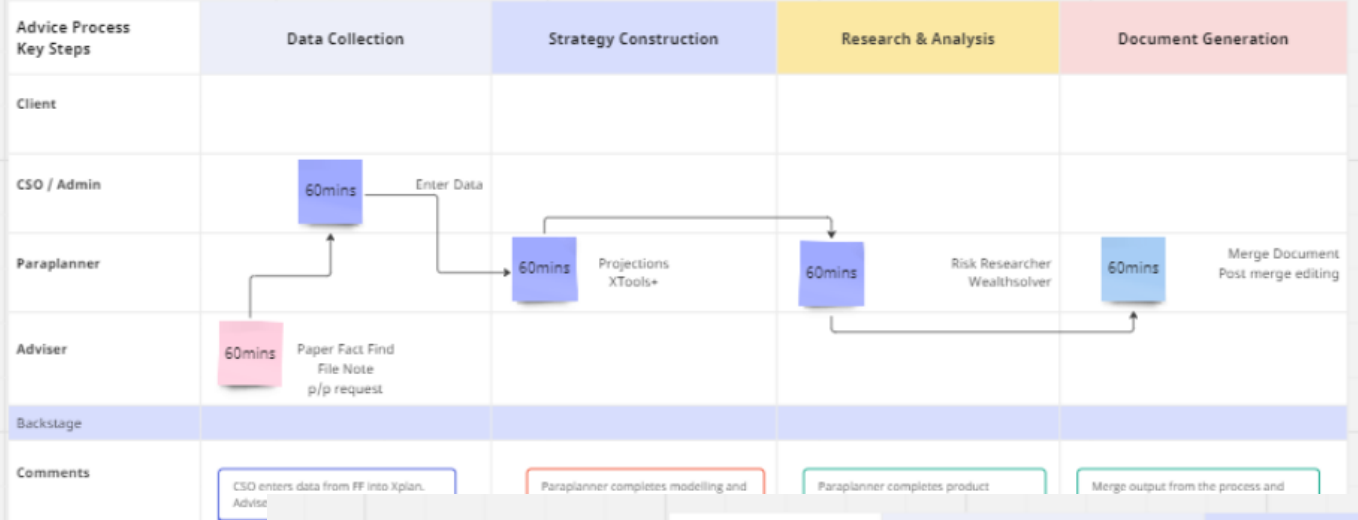
* IFF leverages [Xeppo](#) to support over 30 system connections.



Quicker



Simple Advice (2-4 strategies)



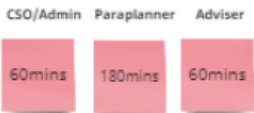
Without IFF

- Individual only advice. Client:
- super consolidation (2 funds into 1)
 - Recommend Insurance inside super
 - Increase debt repayments
 - Review Estate Planning

SOFTWARE



TIME / ROLE



PROCESS TIMELINE
1 WEEK

With IFF

SOFTWARE

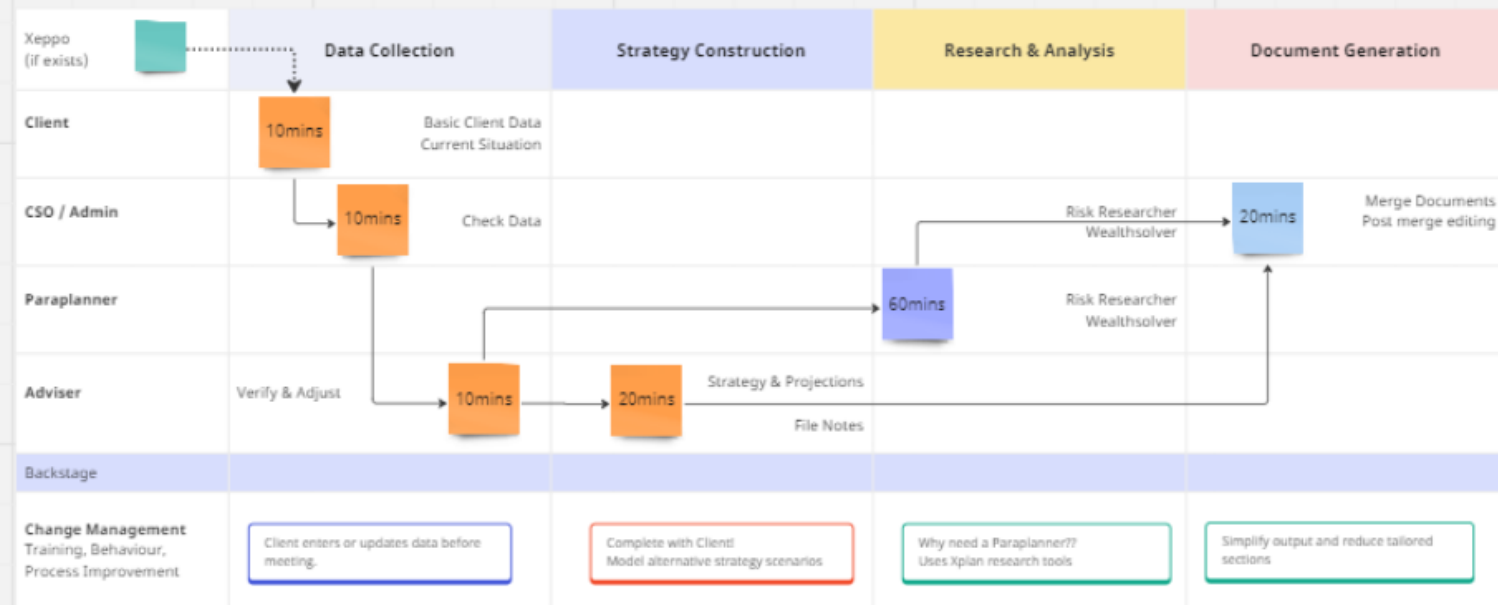


TIME / ROLE



PROCESS TIMELINE
1 DAY!

CREATE CAPACITY!



Quicker

Complex Advice (8+ strategies)

Without IFF

- Client (63) + Partner (60):
- Maintain an expenditure plan
 - Implement a TTR with salary sacrifice
 - Increase debt repayments
 - Recommend Insurance inside Super for both
 - At retirement, maximise Age Pension payments
 - Review Estate Planning

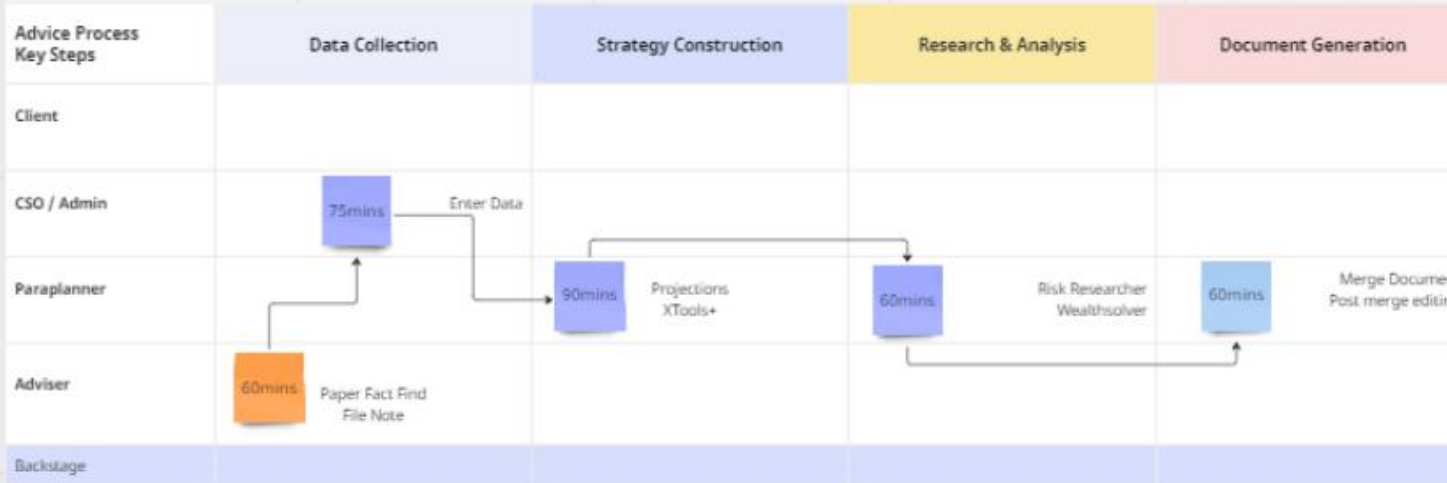
SOFTWARE



TIME / ROLE

CSO/Admin	Paraplanner	Adviser
75mins	210mins	60mins

PROCESS TIMELINE
3 WEEKS



With IFF

SOFTWARE

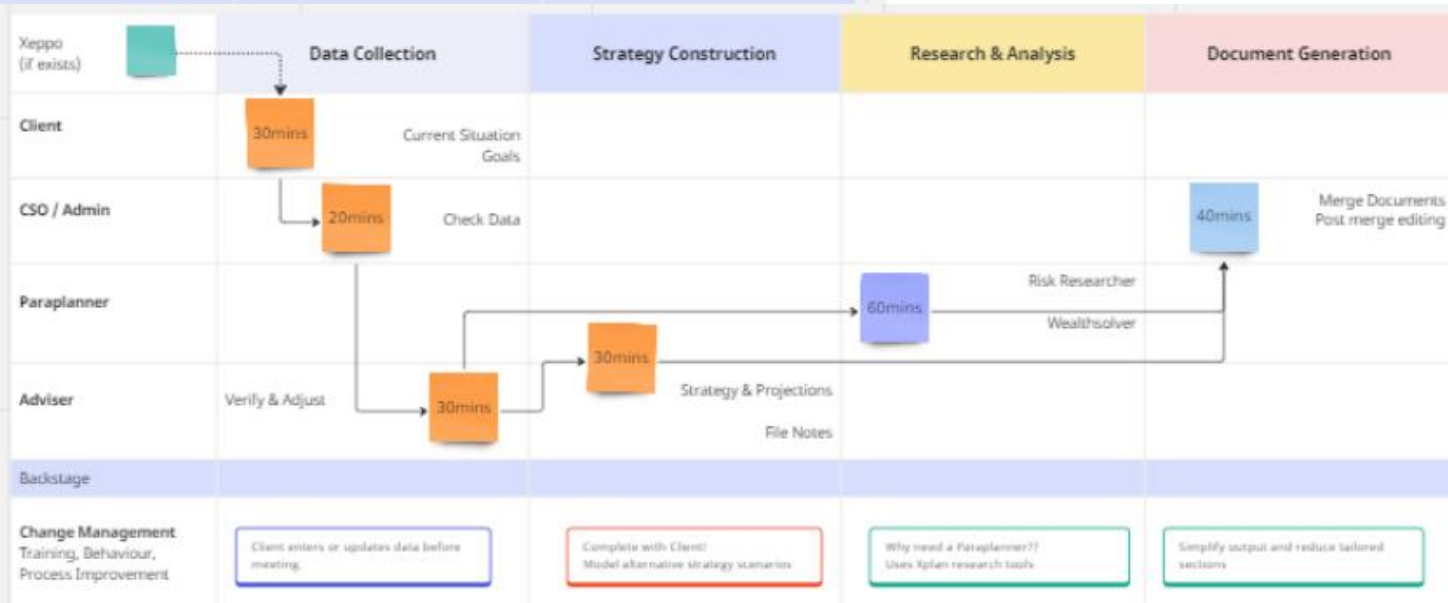


TIME / ROLE

CSO/Admin	Paraplanner	Adviser
60mins	90mins	30mins

PROCESS TIMELINE
3 DAYS!

REDUCE RELIANCE ON PARAPLANNER!



Change Management
Training, Behaviour,
Process Improvement

Yeppo
(if exists)

Change Management
Training, Behaviour,
Process Improvement

Opportunity to “Turn the dial!”



IFF allows for **incremental** change within your business, allowing you to realise material gains within your current resource constraints.

How you realise these will be unique to your business priorities.

Grow

- Take on more clients
- New client segments

Innovate

- Client experience
- Advice process

Profit

- Bank the savings
- Increased margins
- Top line growth

IFF | AFSL Tier 2 Pricing

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Would you spend \$24,000pa to increase revenue by \$200,000pa?

IFF Practice Pricing \$1795/month

Included in each Practice subscription:

- User logins
- Branding & Theming
- Strategy Library and Flyers
- Coded advice documents
- 50 Strategy Builder client licenses
- 500 Digital Client Fact Find licenses

Extras

- Additional Strategy Builder Client licenses \$9/mo/client
- Additional Digital Client Fact Licenses \$0.90/mo/client
- [Xeppo Connection](#) Pack \$195/mo
- Tailoring POA

10% Group Discount.
No Setup Fees

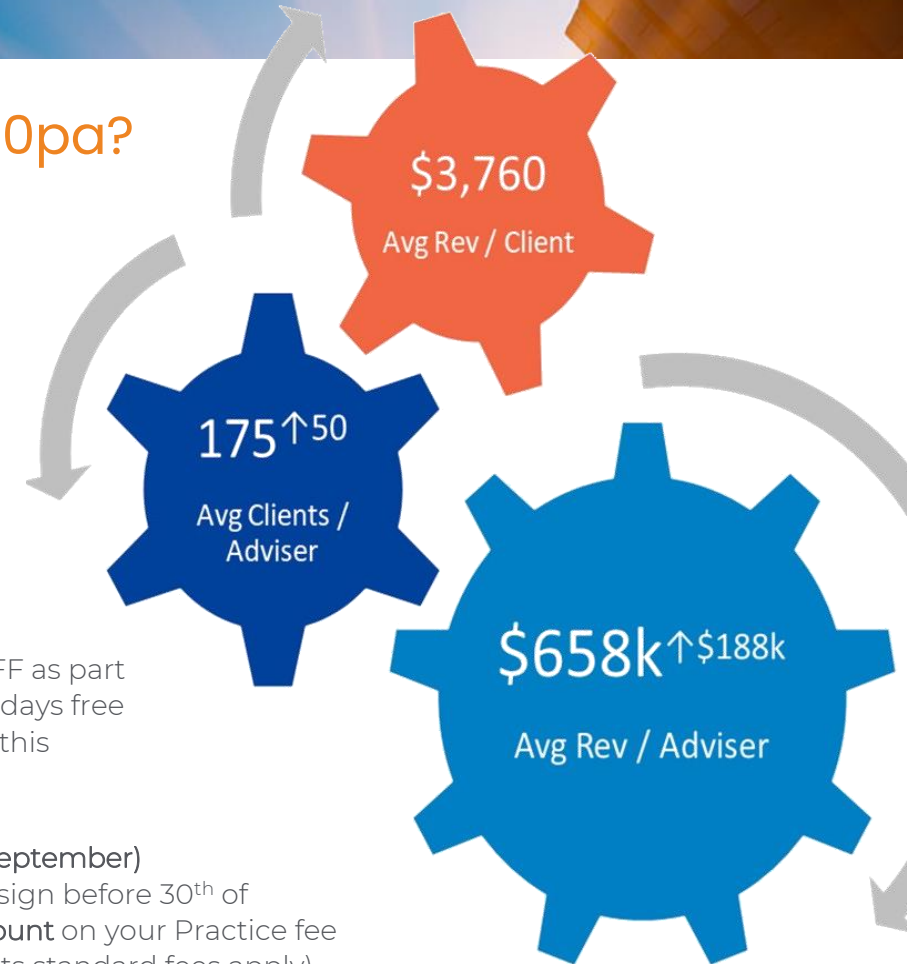
30 Day Free Trial

To allow you time to properly evaluate IFF as part of your sign up you will have the first 30 days free with the option to cancel at any time in this period.

Special Introductory Offer (expires 30th September)

To recognise your early adoption of IFF, sign before 30th of September 2023 and **receive a 50% discount** on your Practice fee until 31st of December (other components standard fees apply).

Fees quoted exclude GST



IFF | Own AFSL Tier 2 Pricing



Would you spend \$34,680pa to increase revenue by \$200,000pa?

IFF Practice Pricing \$2,695/month

Included in each Practice subscription:

- User logins
- Branding & Theming
- Strategy Library and Flyers
- Coded advice documents
- 50 Strategy Builder client licenses
- 500 Digital Client Fact Find licenses

Extras

- Additional Strategy Builder Client licenses \$9/mo/client
- Additional Digital Client Fact Licenses \$0.90/mo/client
- [Xeppo Connection](#) Pack \$195/mo
- Tailoring POA

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No Setup Fees

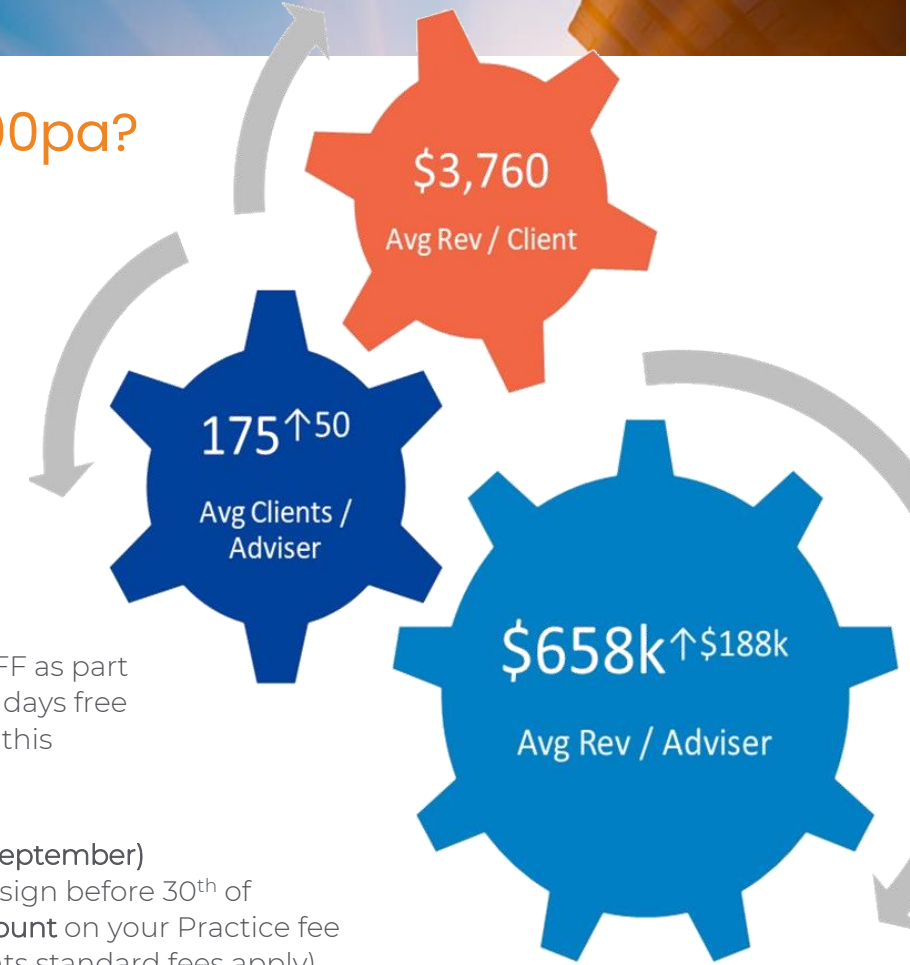
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Pricing – Additional Brands



For Practices that have multiple brands (including JV situations) we recommend you establish additional Practices. This will allow specific branding for client invites, pre-meeting questionnaire and documents (including SOA's).

Additional Practice Pricing \$50/month/Additional Practice*

Included in each Practice subscription:

- User logins
- Branding & Theming

* No allowances for Strategy Builder or Fact Find licenses are included in the base subscription. These are charged on a consumption basis.

Additional SOA tailoring (beyond branding) may attract additional fees

Xeppo Starter Pack

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By partnering with Xeppo, IFF can connect to over [30 solutions](#). This allows you to quickly and easily implement IFF within your Practice.

For wealth firms this includes XPLAN, AdvisorLogic and MidWinter.

The Xeppo Starter Pack is a service that sits in the background, so doesn't require any training or implementation. It will simply provide you a complete list of your existing clients each day.

If you already have Xeppo then you can connect immediately without additional fees.

Xeppo Starter pack \$195 / month

Included in each Practice subscription:

- 1 x Connection (nightly updates)
- Import client service

Starter Pack with 2-way connection to XPLAN coming in late 2023.

More info...



OPEX 
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Better

- > Branding & Theming
- > Ready to go templates
- > Ready to go Strategy Library
- > Tailoring at AFSL and Practice level



Produce professional and engaging advice documents



Advice Documents

- > IFF will generate the SOA including all strategy sections
- > SOA is then handed to Paraplanner to complete the product recommendations
- > Present a highly engaging SOA (including online) to the client.



Release

- Client Journey
- 85 Quantitative Strategies
- 72 Qualitative Strategies
- Dynamic Strategy Text
- Advice Generation (SoAs)
- Client Import (Xeppo)



Integrations

- Investment Research
- Insurance Research
- Product Database



Reviews

- Seamless Review Framework



Next

- Additional Entities
- Client Export (Xeppo)
- Household Strategies
- CGT Calculation



On our list

- Digital SoA
- Document Sharing
- Additional Integrations



Cashflow Management

- > Maintain an expenditure plan (Budget)
- > Establish / Maintain a Cash Reserve
- > Set aside cash to meet a planned goal
- > Salary Packaging (Non-Super Items)*
- > Income Splitting*

Debt Management

- > Increase your debt repayments (non-deductible debt)
- > Clear your home mortgage
- > Lump sum debt repayment (reduce home loan)
- > Debt Consolidation (maintain loan repayments)
- > Debt Consolidation (reduce loan repayments)
- > Refinance an existing home loan
- > Reduce mortgage repayments and direct cashflow to super
- > Establish an offset account

Wealth Creation (Super)

- > Retain Existing Super Account
- > Non-Concessional Super Contributions
- > Salary Sacrifice Super Contributions
- > Personal Concessional Super Contributions
- > Super co-contribution
- > Roll over your superannuation & invest in line with risk profile
- > Superannuation consolidation & invest in line with risk profile
- > Superannuation Platform
- > Transfer super from overseas (not a UK fund)
- > Transfer super from overseas (UK fund)
- > Cash out and re-contribute to super
- > Withdraw from super
- > Additional Employer contribution*
- > Spouse contribution*
- > Bring forward rule*
- > Make a downsizer contribution to super*
- > Super contribution splitting*
- > Participate in the First Home Super Saver Scheme (FHSSS)*
- > Personal deductible contribution to reduce CGT*
- > Small business CGT concessions* (eligible for a 15-year exemption)*
- > Small business CGT concessions* (not 15-year exemption)*

Retirement Income Streams

- > Transition to Retirement (to increase cash low)
- > Retain Existing Pension Account
- > Commence an Account Based Pension
- > Increase ABP Payments
- > Decrease ABP Payments
- > Guaranteed Lifetime Income Stream
- > Commute existing pension, consolidate super, commence new pension (Reboot Pension)
- > Commute a revisionary pension
- > Pension cash reserve
- > Transition to retirement and salary sacrifice
- > Withdraw a lump sum from pension and re-contribute to spouse
- > Withdraw lump sum from pension
- > Commute your pension
- > Guaranteed lifetime annuity (non-super)*
- > Guaranteed term annuity (non-super)*
- > Guaranteed term annuity (super)*

Investment Portfolio

- > Asset Allocation (Aggressive)
- > Asset Allocation (Growth)
- > Asset Allocation (Balanced)
- > Asset Allocation (Moderate)
- > Asset Allocation (Conservative)
- > Asset Allocation (Defensive)
- > Invest a lump sum
- > Regular Savings Plan
- > Withdraw investment
- > Debt recycling
- > Child Savings Plan
- > Invest via a "Managed Account" structure
- > Listed Investment Companies (LICs)
- > Listed Investment Trusts (LITs)
- > Establish a Managed Discretionary Account
- > Non-superannuation Platform
- > Portfolio construction and management
- > Utilise an online share trading facility
- > Managed Funds
- > Exchange Traded Funds (ETF's)
- > In-Specie Transfer (Non SMSF)
- > Education Savings Plan
- > Dollar Cost Averaging
- > Gearing (Installment)*
- > Gearing (Lump Sum)*
- > Education Savings Plan*
- > Insurance bond*
- > Margin lending (Installment)*
- > Margin Lending (Lump sum)*

Risk Management

- > Life Insurance (Super)
- > TPD Insurance (Super)
- > Life and TPD Insurance (Super)
- > Income Protection Insurance (Super)
- > Retain Existing Investment Account
- > Retain Existing Strategies
- > Income protection insurance (Super-Linked)
- > Income protection insurance (self owned)
- > Life and Flexi-linked TPD and Trauma insurance (combined)
- > Life and Flexi-linked TPD insurance (combined)
- > Life and Super-linked TPD insurance (combined)
- > Life and TPD insurance (owned via super, trauma and income protection insurance (owned personally)
- > Life and TPD insurance (self ownership)
- > Life insurance (non super)
- > Life Insurance with "Superlinked" TPD and Income Protection insurance and linked Trauma insurance
- > TPD insurance (self ownership)
- > Trauma insurance
- > Cancel your existing insurances*
- > Business Continuanace Insurance Funding (key person)*
- > Business Succession Agreement*
- > Business Succession Insurance Funding*

Social Security and Aged Care

- > Commonwealth Seniors Health Card
- > Direct assets via Will for Centrelink purposes
- > Low Income Health Care Card (LIHCC)
- > Age Pension
- > Daily accommodation payment for aged care
- > Funeral bond to reduce assets and income*
- > Gifting to reduce assets and income (within limits)*
- > Improve the family home to reduce assets and income*
- > Superannuation to reduce assets and income*
- > Carer Allowance*
- > Disability Support Pension*
- > DVA Service Pension*
- > Family Tax Bene it (FTB)*
- > Insurance bond to reduce aged care fees*
- > JobSeeker Payment*
- > Home Equity Access Scheme (Previously Pension Loans Scheme)*
- > Fund your aged care costs*
- > Restructure assets to maximise Centrelink entitlements*

Estate Planning

- > Binding / Binding Non-Lapsing death nominations
- > Guardianship
- > Make a lump sum death payment
- > Non-binding death nominations
- > Power of Attorney/Advance Care Directive/Advance Care Planning/ Health Directive
- > Reversionary Bene iciary
- > Testamentary trust
- > Retain a reversionary pension and decrease pension payments
- > Retain a reversionary pension and increase pension payments
- > Establish a Discretionary Family Trust*
- > Utilise your Discretionary Family Trust for "Income Splitting" purposes*

SMSF

- > Establish a SMSF
- > Individual Trustee Structure (SMSF)
- > Corporate Trustee Structure (SMSF)
- > Appoint a SMSF Administration Service
- > Design an SMSF Investment Strategy
- > In-specie contribution to super (SMSF)
- > Pooled or separate investment strategies (SMSF)
- > Establish an SMSF cash account
- > Transfer business real property into SMSF
- > Review trust deed (SMSF)
- > Review your SMSF investment strategy
- > Wind up SMSF
- > Segregation of assets (SMSF)
- > Contribution reserves (SMSF)
- > Limited Recourse Loan (SMSF)
- > Establish SMSF with Admin Service & Corp Trustee
- > Change your SMSF investment strategy