QUICK START GUIDE

ROCKET FUEL TO IGNITE YOUR PRACTICE

Plutosoft is a comprehensive financial planning software and practice management solution for financial advisors. Our platform enables financial planning practices to automate many of their non-value adding functions. It brings together the various facets involved in providing advice - from data collection to on-boarding, from financial modelling to advice production, from portfolio reporting to ongoing review – seamlessly through one application. The software radically improves productivity by introducing systematic efficiencies within a practice.

PLUTOSOFT

Version 2.1
March 2018

CASE STUDIES

The trial environment has been preconfigured with two client records with the intent to guide the user in showcasing the platform's functionality. Each of these case studies can be used to build a client portfolio on Plutosoft for review.

Case study 1: Andrew and Julie Jones (new clients)

Meet Andrew and Julie Jones.

- Andrew (55- 8/4/63) is an advertising executive employed by a successful marketing consultancy.
- His wife, Julie (54 - 6/2/64), is a teacher employed by a private school.
- They have two adult children age 23 and 27. Their youngest lives at home with them but is not otherwise financially dependent.

Their financial position is as follows:

Assets		$2,237,830
Income		
Salary (Andrew)	$300,000 (including bonus)	
Super	9.5%	
Salary (Julie)	$90,000 (Salary)	
Super	12%	
Personal Assets		
Home (Joint)	$2,000,000	
Holiday Home (Joint)	$ 800,000	
	$2,800,000	
Cash funds		
Term Deposit (Julie)	$375,000 (2% interest)	
Everyday cash funds (Joint)	$30,000 (0% interest)	
AMP Flexible Super (Andrew)		
Professional Growth fund	$1,200,000	
Shares Andrew		
CBA Share (1,000)	$80,390 cost base $60,000 reinvest dividends	
Wesfarmers Shares (1,000)	$44,240 cost base $35,000 reinvest dividends	
BHP Shares (2,000)	$58,200 cost base $42,000 reinvest dividends	
Australian Catholic Super (Julie)		
Balanced fund $450,000		
Total liabilities		**$350,000**
Home mortgage	$350,000	
Net position (excl personal assets)		**$1,887,830**

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Risk profile

Andrew balanced (70% growth assets)
Julie balanced (70% growth assets)

Private Hospital Health Cover

HBF Andrew and Julie

Goals

- Fund Living Expenditure of $120,000 per annum (indexed to CPI)
- Retire 2026 when Joe reaches age 63

Possible strategies:

- Rollover Julie's Catholic super into MLC Wrap Super
- Rollover Andrew's AMP super into MLC Wrap Super
- Assume Superannuation and Account Based Pension returns of 5.5%
- Salary sacrifice to maximum cap – Julie
- Non-concessional contribution to Wrap Super - $300,000 Julie
- Repay home loan prior to retirement with surplus income then make non-concessional super contributions with surplus cash flow to Julie's Wrap super funds until retirement.
- Commence account based pensions at retirement, retain excess of 1.6 million (indexed) in super for Andrew and Julie
- Invest both their MLC Wrap super's in a balanced model portfolio.

Case study 2: Joe and Mary Michaels (ongoing clients)

Meet Joe and Mary Michaels

- Joe (58) is a headmaster employed by a private school.
- His wife Mary (56) is a consultant employed on a part-time basis.

Their financial position is as follows

Assets			$980,000
Income			
	Salary (Joe)	$130,000	
	Super	12%	
	Salary (Mary)	$75,000 (Salary)	
	Super	9.5%	
Personal Assets			
	Home (Joint)	$1,000,000 (they have just paid off mortgage)	
	Cars (Joint)	$35,000	
	Home contents	$10,000	
Assets			
	Term Deposit (Mary)	$70,000 (2.5% interest)	
	Everyday cash account (Joint)	$15,000 (0% interest)	
	Wrap Super (Joe)	$595,000	
	Wrap Super (Mary)	$300,000	
Total liabilities			**$-**
	Mortgage (Joint)	$-	
Net position (excl personal assets)			**$980,000**

Risk profile

- Balanced

Goals

- Both aim to retire when Joe reaches age 60 and Mary age 58
- Fund Expenditure of $65,000 per annum now and in retirement (indexed to CPI)
- They are happy to use up their capital over their lifetimes (expect normal life expectancy tables)

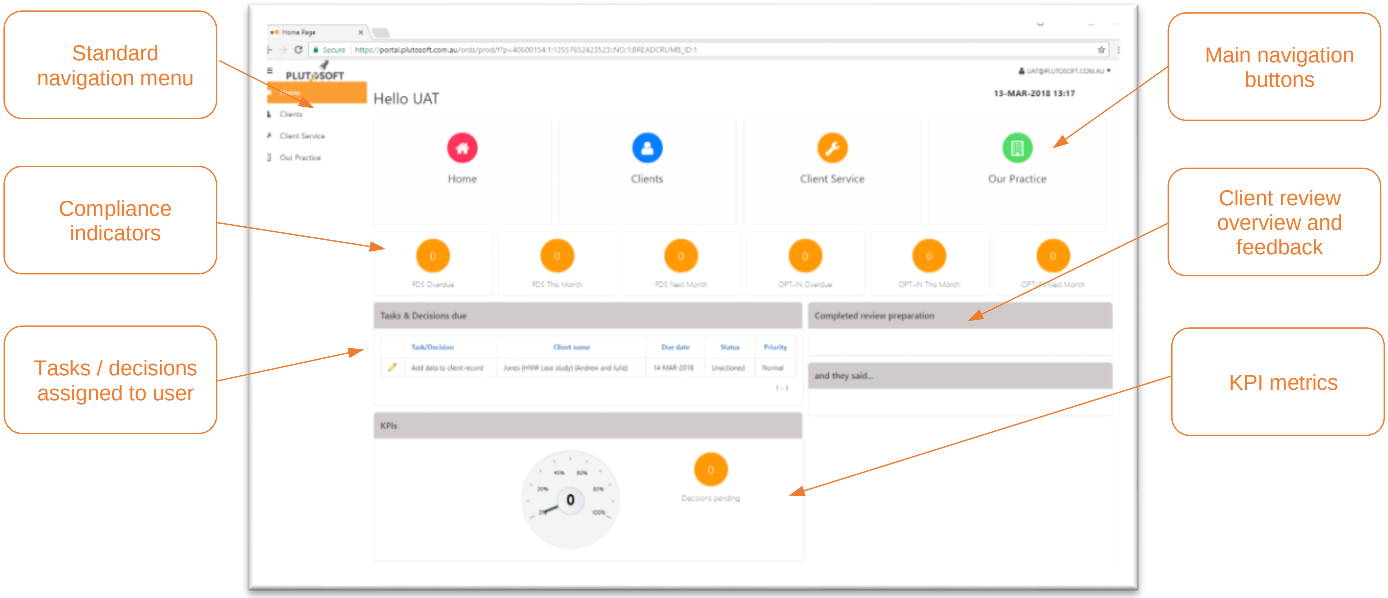
Possible strategies:

- Continue salary sacrificing (already doing)
- Direct surplus cash flow into Joe's MLC Wrap Fund (non-concessional contribution)
- Commence Account Based Pensions when they retire
- Rebalance Wrap Super Portfolios

LOG IN

Plutosoft creates a systemised working environment through its workflow function. It streamlines administrative tasks freeing up time to allow an advisor to focus on strategic issues. The document provides a high-level overview on how to start using the platform. It does not explain each of the functions in detail.

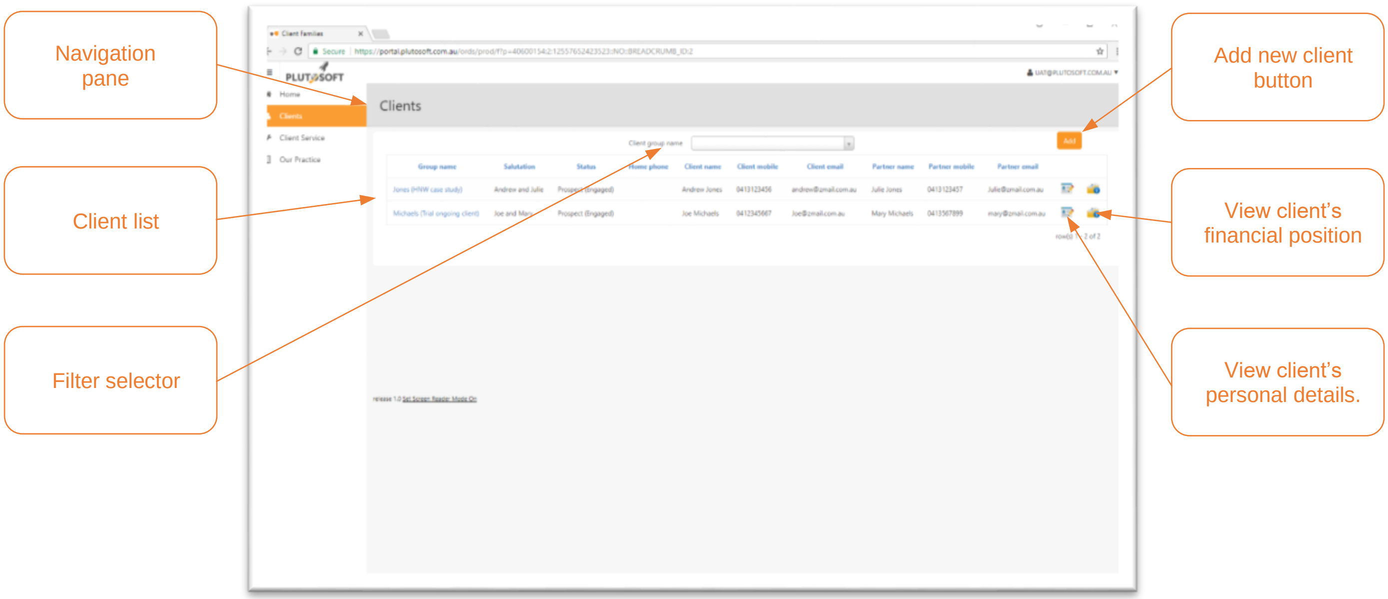
a. www.plutosoft.com.au/trialadviser
b. Enter your personal login name and password



ONBOARDING A NEW CLIENT IN 8 EASY STEPS

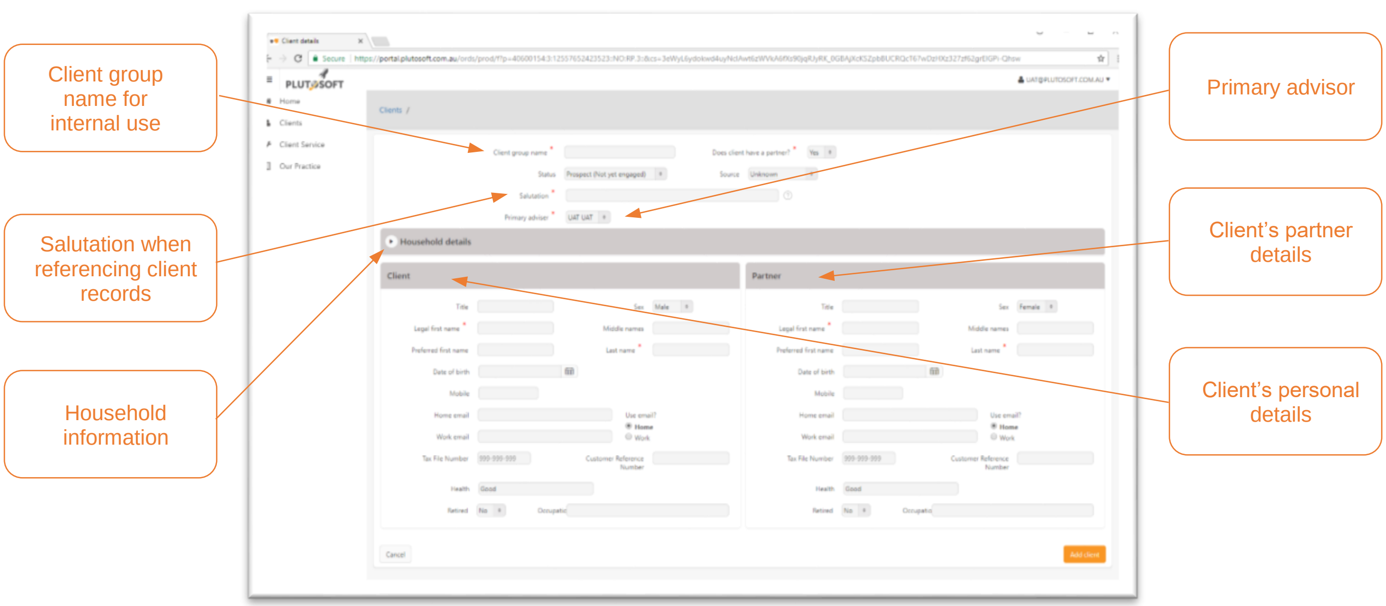
1 Create new client

a. Select **Clients** from the navigation menu on the left
b. A list of clients will be shown
c. Click on the **Add** new client button



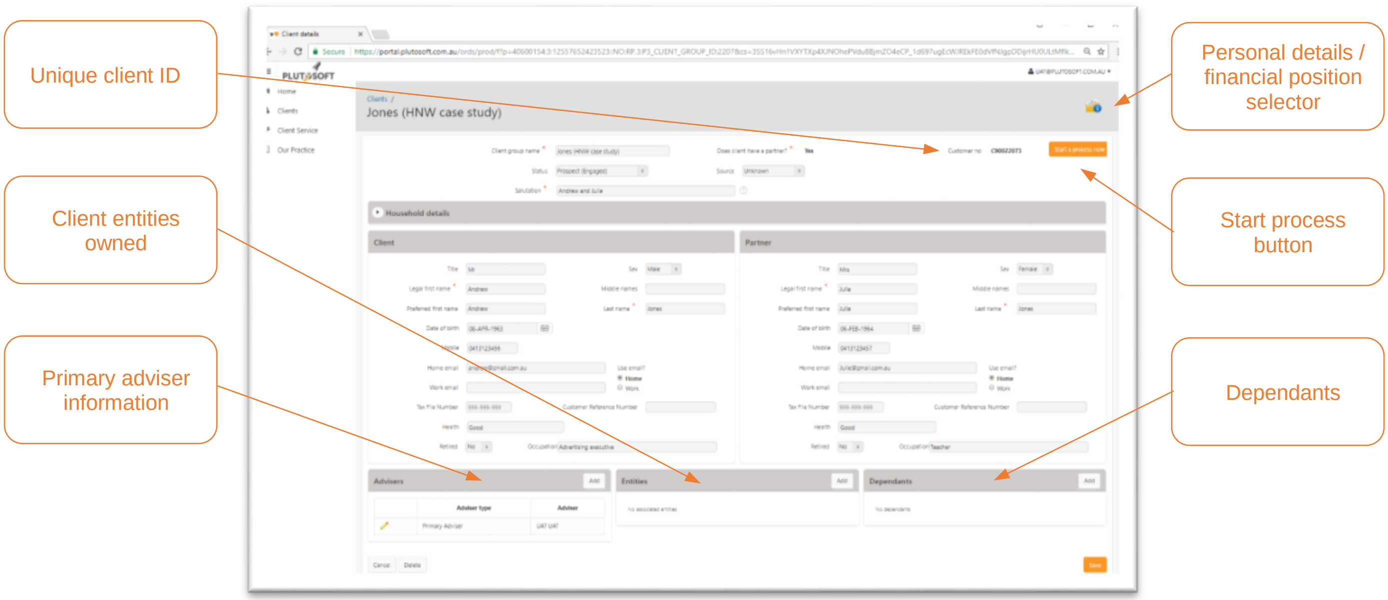
2 Update client information

a. Complete client header record details (i.e. **Client group name**, **Salutation**, **Primary adviser** etc)
b. Complete **Client**, Partner and Household information
c. Add any entities and dependants (if applicable)
d. Click the **Add client** button

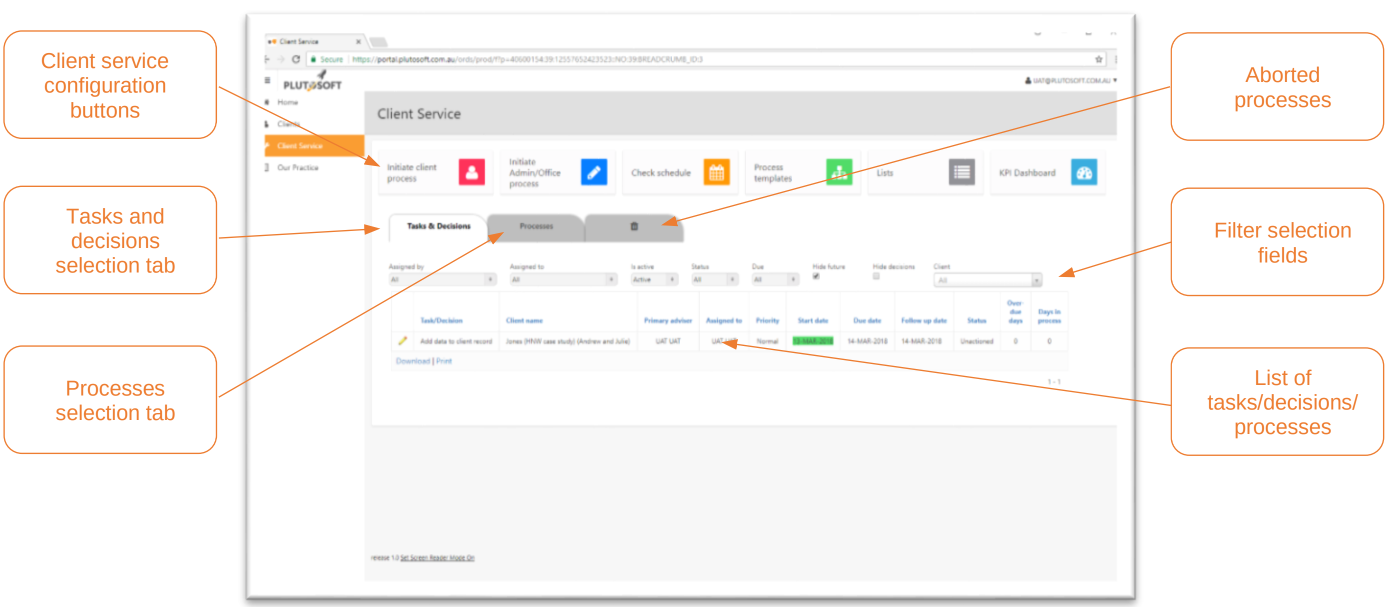


3 Start new client process

a. Click **Start a process** button
b. The **Select process** window will be shown
c. Select **Advice preparation** from **Process category** drop down list
d. Select **New Client Process** from **Process template** drop down list
e. Click the **Start now** button

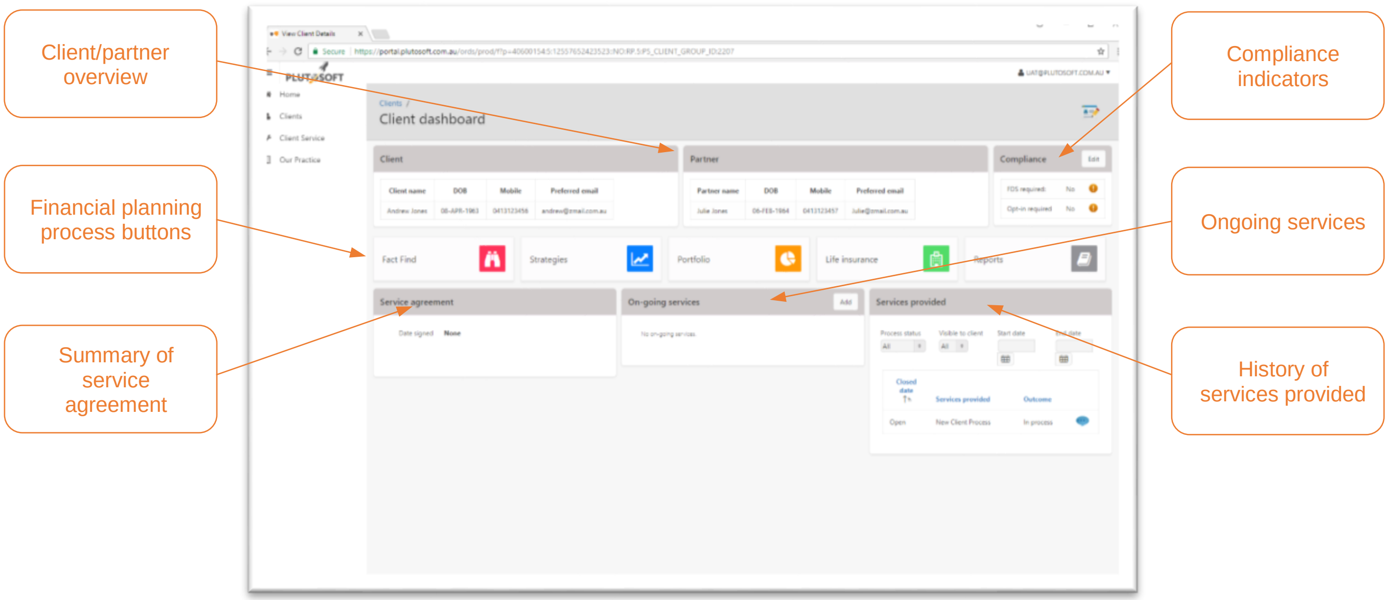


f. Select **Client Service** from the navigation menu on the left
g. Identify the relevant task from the list of tasks and click the edit button ( )
h. Follow the steps that are listed in the **Task description** text field
i. Change **Status** to **Completed (when the task is done)**
j. The next task in the sequence will follow. The list of outstanding tasks can also be viewed on the home page

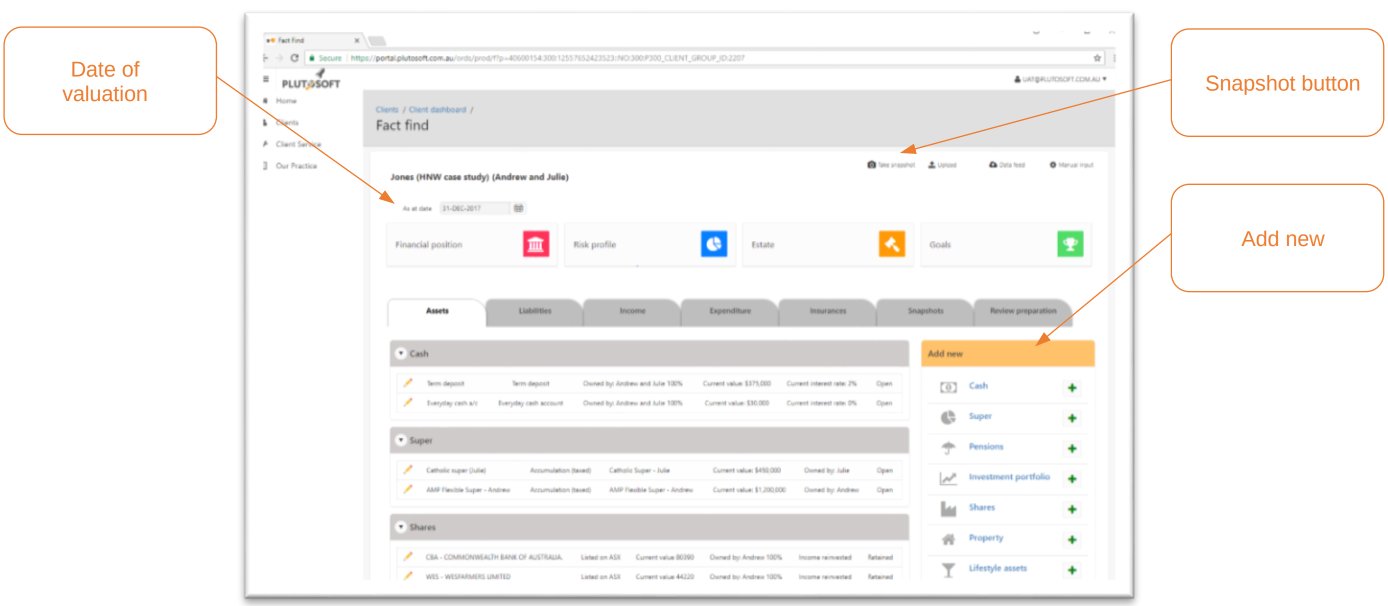


4 Add client's financial position

a. Select **Clients** from the navigation menu on the left
b. Find the required client record by using the filter selection box or scrollbar
c. Click on the financial position selector button ( ) next to the client record
d. The **Client dashboard** page is displayed with relevant client information
e. The financial planning process buttons are shows in the order in which a user will typically provide financial advice to clients.
f. Click on the **Fact Find** button to start adding the client's financial information

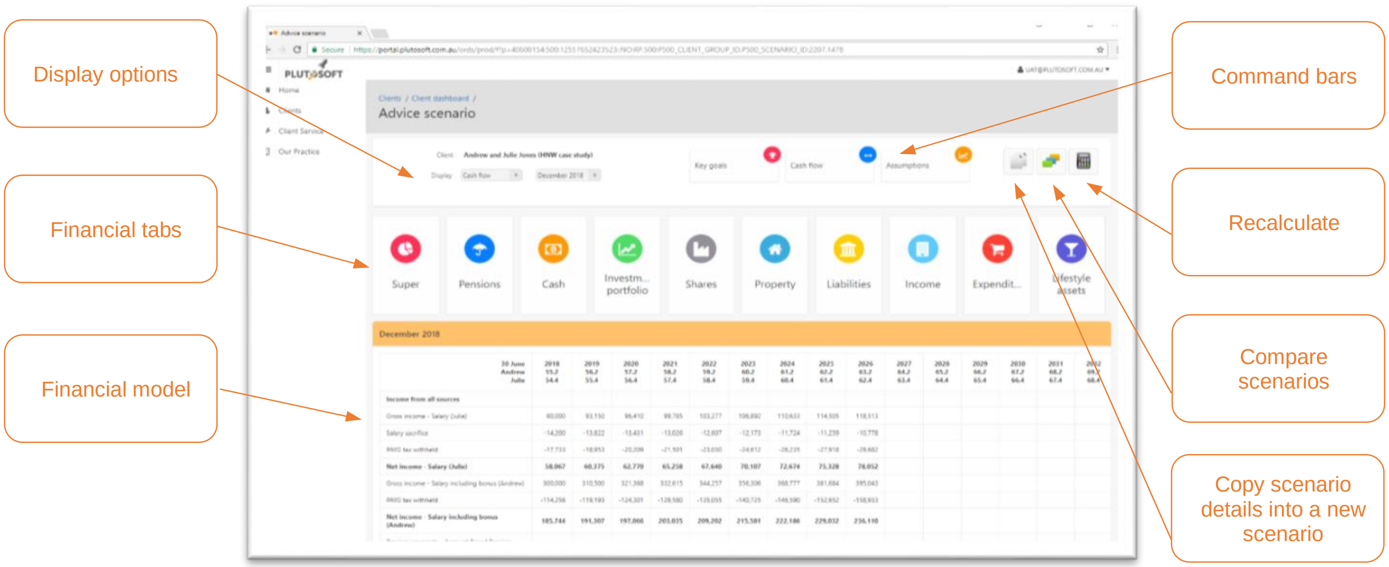


g. Click the **Financial position** button
h. add each of the client's assets liabilities, income and expenditure under each of the relevant tabs.
i. Click on the risk profile button and insert the relevant risk profile(s) and do likewise with the estate and goal buttons.
j. Once complete, click the **Take snapshot** button ( )



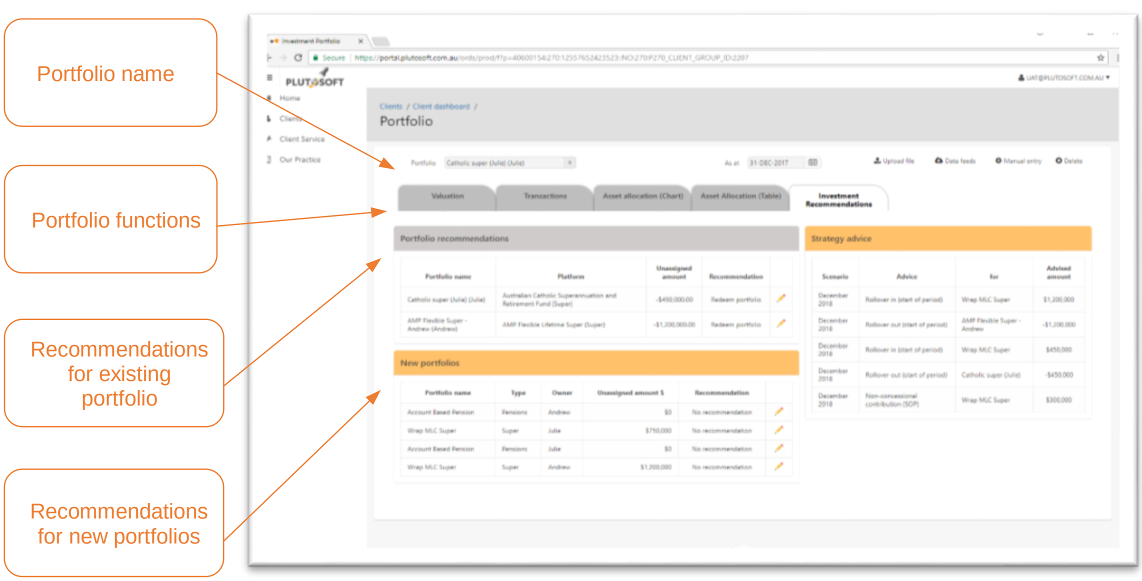
5 Create strategy

a. From the **Client dashboard** page, click the **Strategies** button. The **Scenarios** window will be displayed
b. Click the **Add** button and complete the scenario information (select the recommended scenario as applicable)
c. Click on the wand button ( ) next to the created scenario record. The **Advice scenario** page will be displayed
d. Conduct live modelling and make recommendations as required
e. Click on the **Calculate** ( ) button once all entries have been added to update the financial model
f. Click the **Display** drop down menu to view different display options (Cash Flow, Balance Sheet, Centrelink, Tax and Total Capital Position).



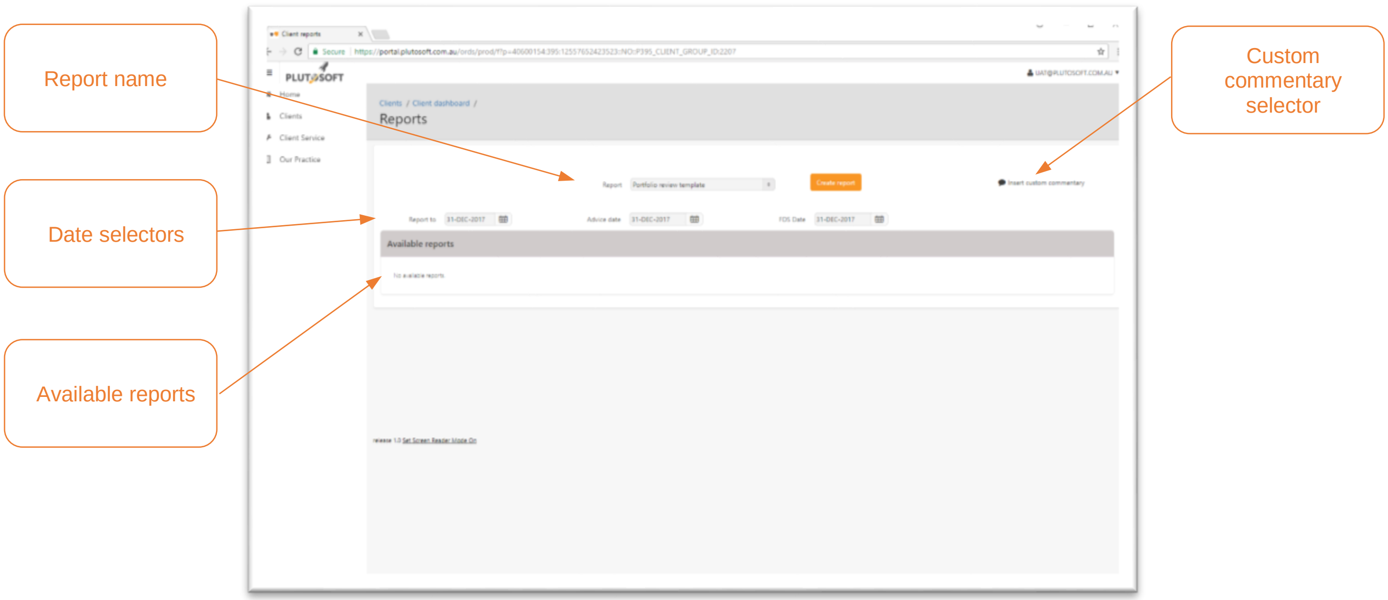
6 Make portfolio recommendations

a. From the **Client dashboard** page, click the **Portfolio** button. Select the **Investment Recommendations** tab.
b. Under the **Portfolio recommendations** section, click on the pencil ( ) next to each fund where changes are required.
c. Select the relevant option (Hold/Rebalance/Redeem) from the **Recommendation** drop down list. Click **Recommend** once relevant fields have been completed.
d. If there are funds under the **New portfolios** tab that require recommendations, click on the pencil ( ) next to the relevant fund and make recommended changes.



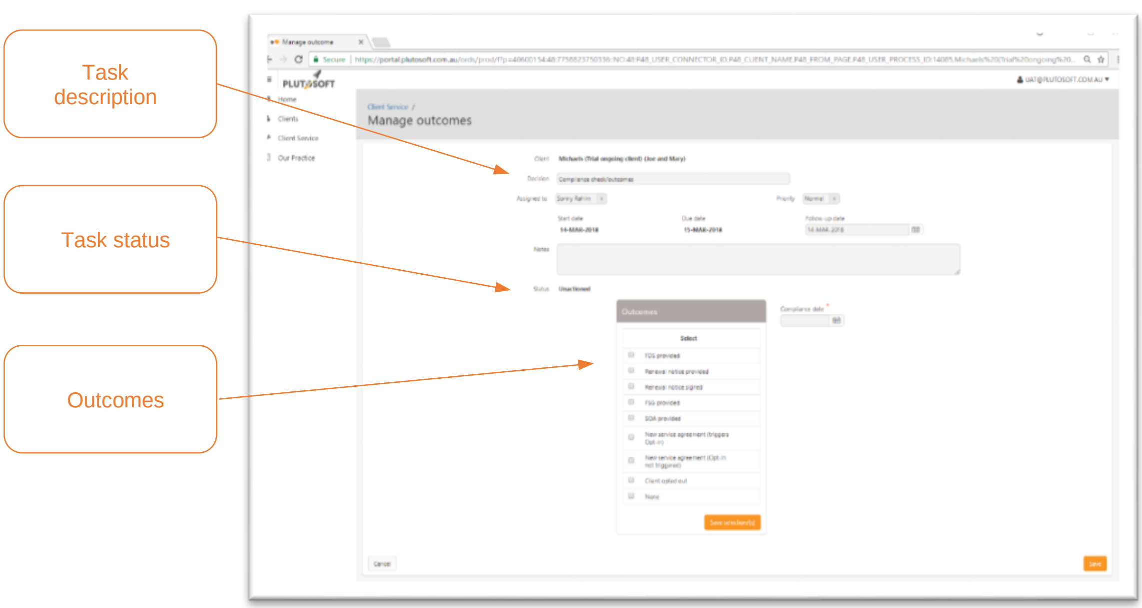
7 Generate report

a. From the **Client dashboard** page, click the **Reports** button
b. Select the **Statement of Advice** for new client report from the **Report** drop down list
c. Click on the **Create report** button
d. The report will be stored as a PDF document on the local workstation for review



8 Compliance and follow up

a. Select **Home** from the navigation bar on the left
b. Select the pencil (✏️) button next to the follow up meeting task.
c. Check the relevant outcomes and click on the **Save Selection(s)** button



PREPARING ANNUAL REVIEW FOR ONGOING CLIENT IN 8 EASY STEPS

1 Start client review process

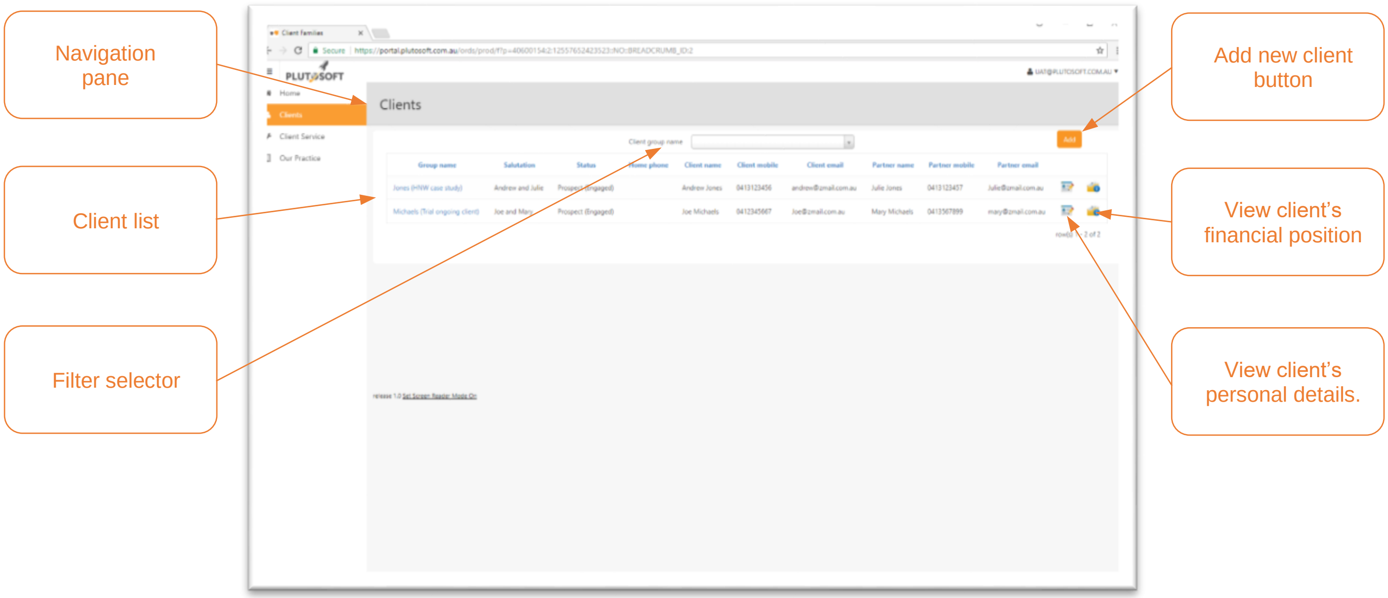
a. Select **Clients** from the navigation menu on the left. A list of clients will be shown.

b. Click the personal details button ( ) next to the relevant client record. The client personal details page will appear.

c. Click on the **Start a process** button

d. Select **Ongoing services** from the **Process category** dropdown list

e. Select **Meeting with a client for a review or further advice** process from the **Process template** dropdown list



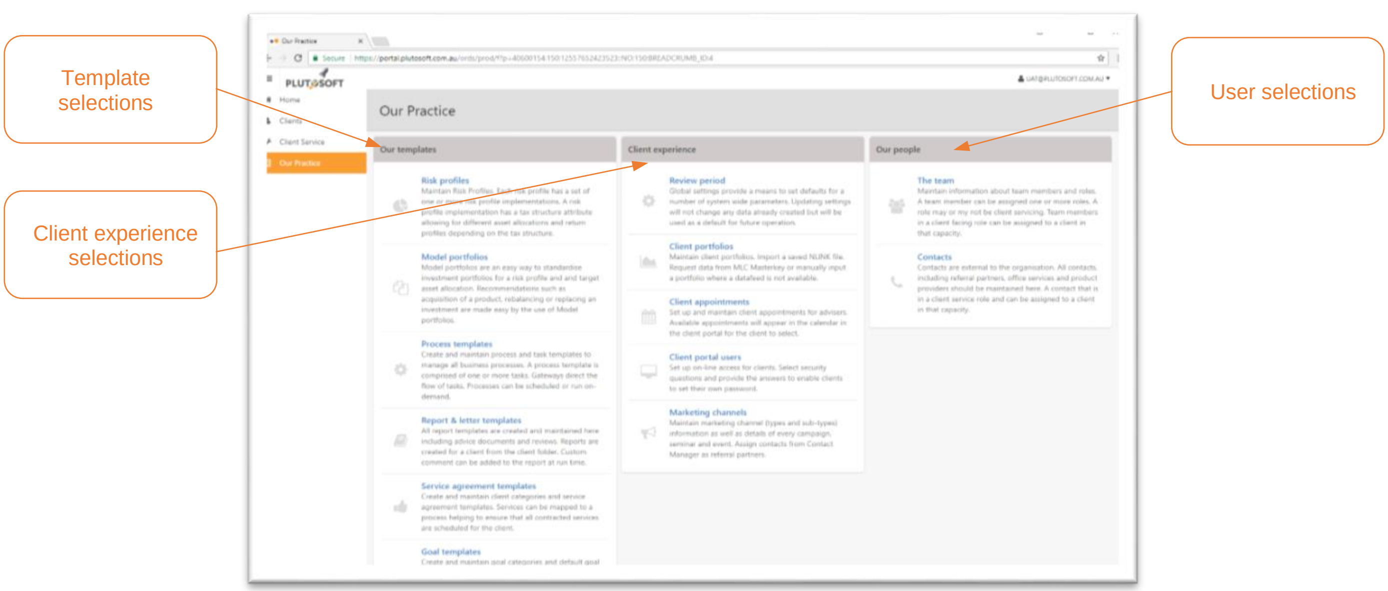
2 Create client portal details

a. Select **Our Practice** from the navigation menu on the left

b. Click on the **Client portal users** selector from the **Client experience** tab. A list of portal users will be shown.

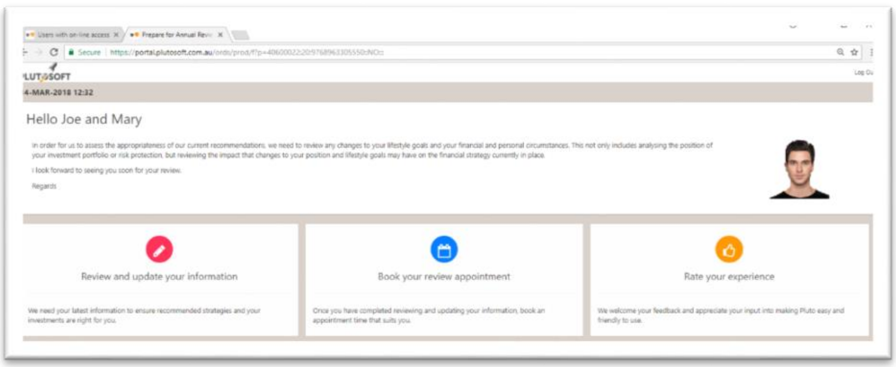
c. Click on the **Add** button to include additional users and complete the **On-line access** form fields.

d. Click on the **Add** button to submit the changes.



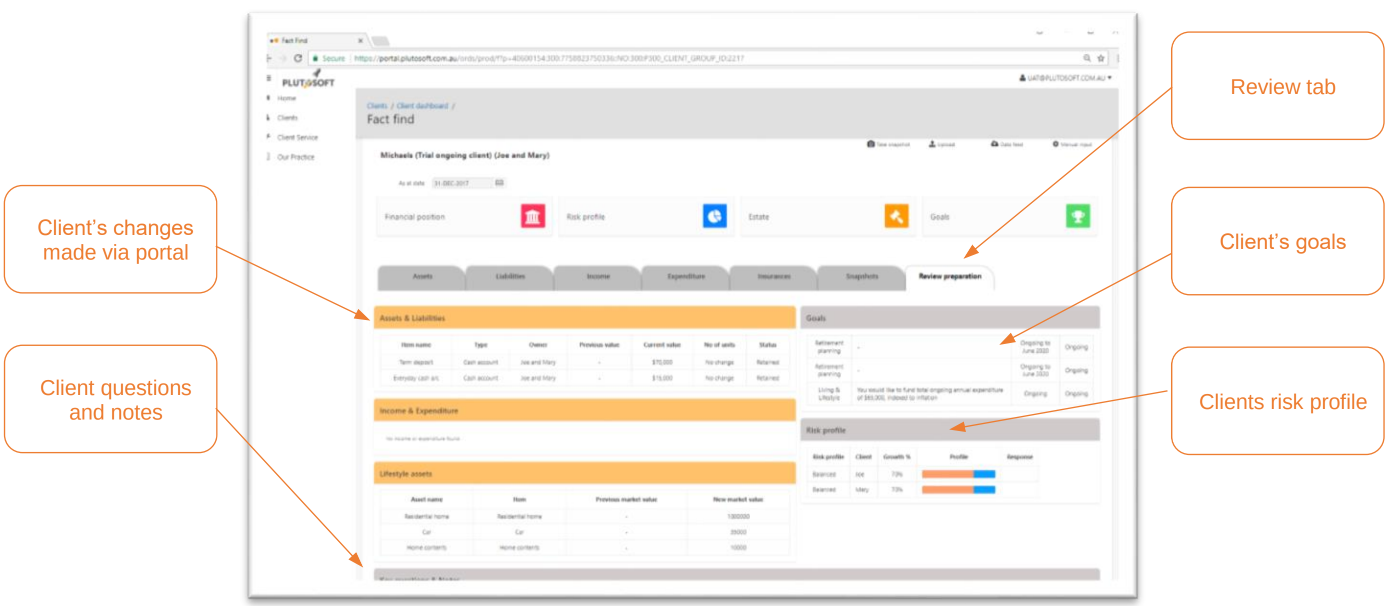
3 Client complete questionnaire and book appointment

a. Select **Our Practice** from the navigation menu on the left
b. Click on the **Client appointments** selector from the **Client experience** tab. The advisor calendar will appear for editing.
c. Click on the relevant date when available/unavailable for an appointment. Complete the New appointment form and click **Create**.
d. Send an email to client with username, the client portal URL www.plutosoft.com.au/trialclient as well as answers to security questions.
e. The client will browse to the client portal and click on the "**I don't have a password**" selection
f. The client will enter user name, answer security questions and create a new password
g. The client will subsequently log in to the client portal, review personal information, submit changes and book an appointment from available timeslots.



4 Check changes client made

a. Select **Clients** from the navigation menu on the left
b. Find the required client record by using the filter selection box or scrollbar
c. Click on the financial position selector button ( ) next to the client record. The **Client dashboard** page is displayed with relevant client information
d. Click on the **Fact Find** button and then select the **Review preparation** tab
e. Review the changes and comments made by the client.



5 Update/create strategy

a. Browse to the **Client dashboard** page and click the **Strategies** button. The **Scenarios** window will be displayed
b. Click the **Add** button and complete the scenario information (select the recommended scenario as applicable)
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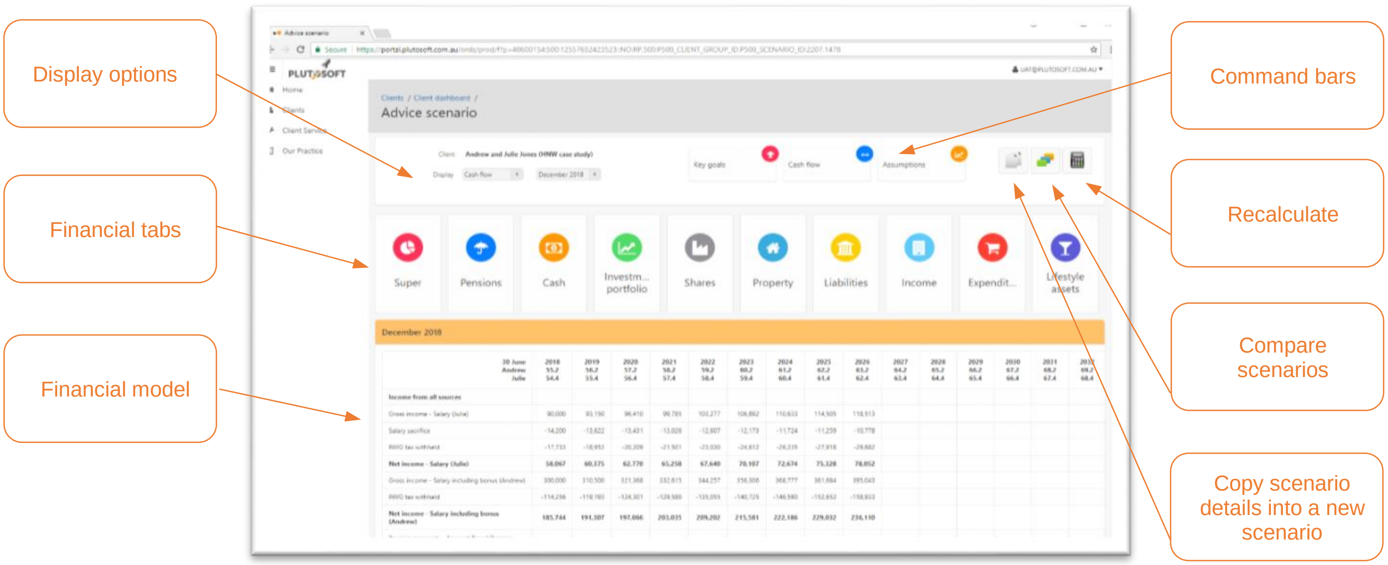

6 Make or rebalance portfolio recommendations

a. From the **Client dashboard** page, click the **Portfolio** button. Select the **Investment Recommendations** tab.
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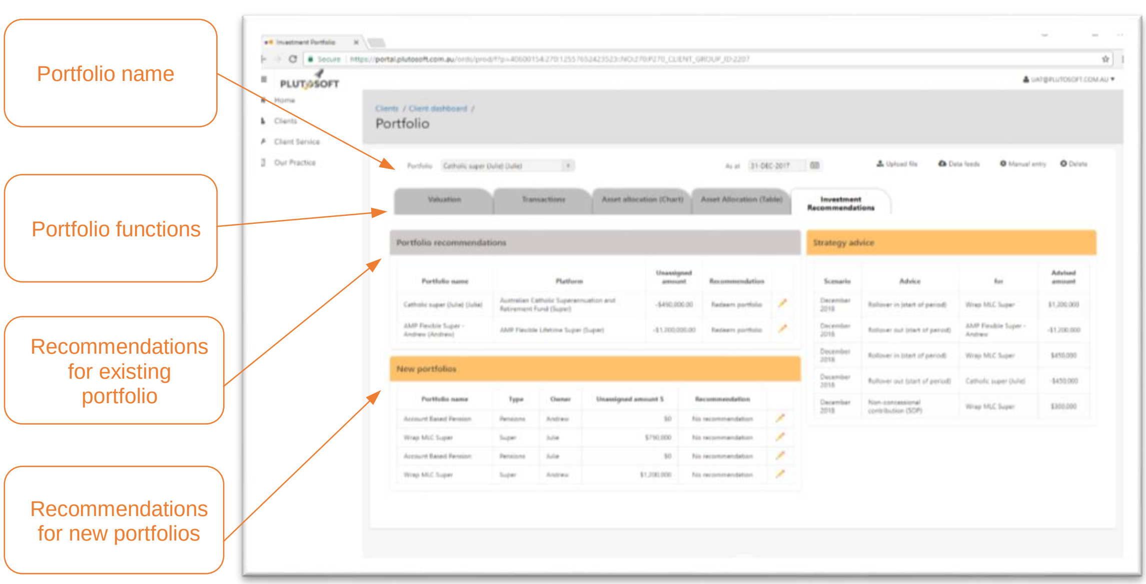

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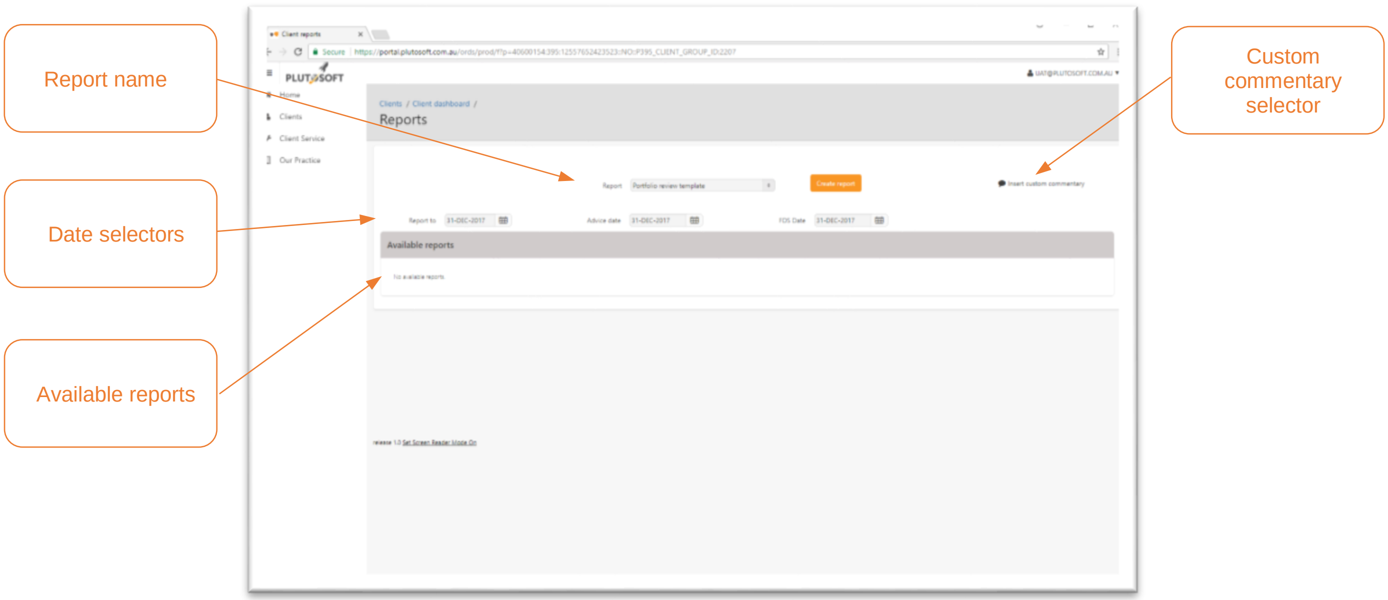

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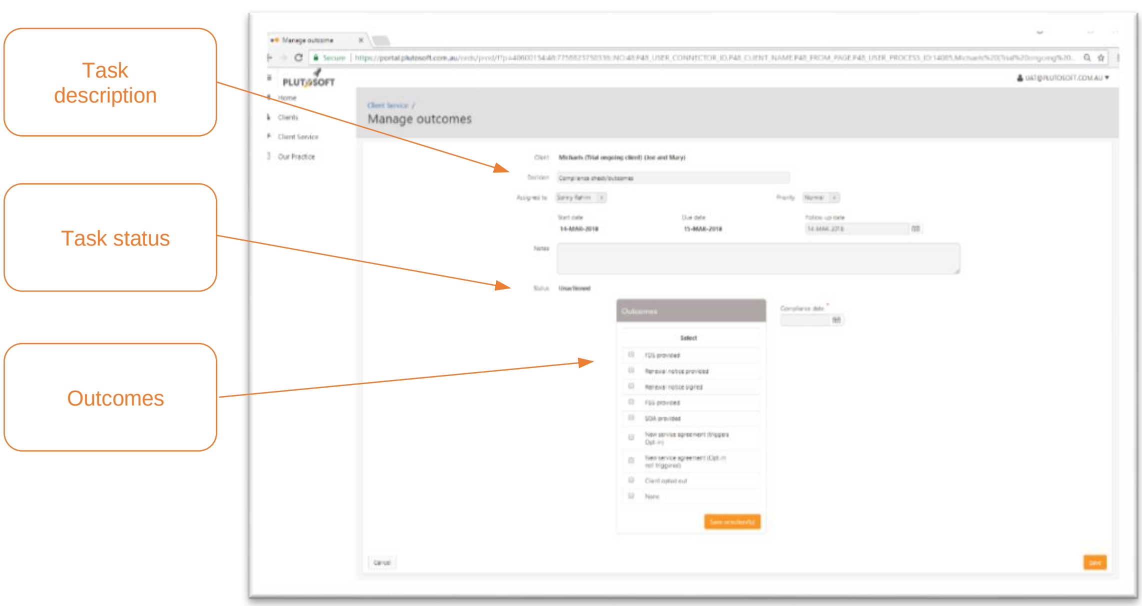

SUPPORT

For any support queries please contact our help desk, log a request online or forward an email

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