

FINANCIAL MAPPERS PRO MASTERCLASS

FinancialMappers[®]Pro

Masterclass

Report Templates

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.

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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)

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Introduction

To assist advisers, *Financial Mappers* has created a large number of Template Reports. The increase has resulted from advisers requesting a specific style of Report, and these have been shared, in case other advisers require similar reports.

Adding a Template Report

The **Report Builder** is restricted to team members who have the role of **Chief FM Administrator**. If you have any requests for changes to reports, you should contact this person.

The **Chief Administrator** can **EDIT** these template reports. Some reports are excessively populated. The aim is to give the adviser choices. So you should review each template and make changes as required. It is a simple matter to use the **DELETE** icon to remove either SmartPanels or whole sections.

Simply **COPY** the Template Report and then **EDIT** the Report after it has been located to your list of Reports.

Note you must **PUBLISH** a new version every time you change a Report. This is found by clicking on the name of the Report.

All reports default to “**Not Visible to Clients**”. All the Template Reports preceded by “**My**” are intended for client use. However, you will need to activate the “**Make Visible to Clients**”.

The name of the report can also be changed.

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The screenshot shows the 'Report Details' form with several red annotations:

- Change Name of Report if required**: Points to the 'Name' field which contains 'Statement of Advice'.
- Select "YES" for client Reports**: Points to the 'Visible to Clients' section, where the 'Yes' button is highlighted.
- "PUBLISH" after changes have been made to report**: Points to the 'Publish New Version' button in the 'Versions' section.

Other visible elements include: 'Suitable for Plan Type' set to 'All', 'Theme' set to 'My Financial Mapper', 'Active' status with a green checkmark, and a 'Delete' button at the bottom left.

Cover Page

Format the Cover Page so that all reports are uniform.

Note you can use the Adviser Profile, in **Account Details**, so that the report automatically selects the name of the adviser providing the report.

PLEASE NOTE:

Every adviser should have their account and pay the fees associated with that account. Sharing log-ins to avoid paying fees leaves the company open to legal issues. These *Statements of Advice* are legal documents and should be generated in the name of the adviser providing the advice.

The screenshot shows the 'Cover Page' template with the following placeholders:

- <<Report Name>>
- <<Plan Name>>
- <<Client Name(s)>>
- <<DOB(s)>>
- <<Client Address (Personal)>>, <<Client Suburb (Personal)>>, <<Client State (Personal)>>, <<Client Post Code (Personal)>>
- <<Report Generated by...>>
- <<Author Profile>>

The page is titled 'Cover Page' and includes an 'Edit' button in the top right corner.

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Report Header

These are the default entries for the Header. The details can be changed to include additional **Placeholders**. For example client's DOB or Company Name.

The screenshot shows the 'Header' editor window. At the top, it says 'Header (PDF only) Displayed at the top of each page in every section where Use Report Header is selected' with a 'Save' button. Below is a menu bar (File, Edit, View, Insert, Format, Tools, Table) and a toolbar with various formatting icons. The main editing area contains two rows of placeholders: the first row has '<<Report Name>>' and 'Based on plan "<<Plan Name>>"', and the second row has '<<Section Name>>' and '<<Client Name(s)>>'. At the bottom right of the editor area, it says 'POWERED BY TINYMCE'. Below the editor is a 'Footer' section with the text 'Footer (PDF only) Displayed at the bottom of each page in every section where Use Report Footer is selected' and an 'Edit' button.

Report Footer

The Report Footer default was required by our legal advisers for use with consumers. You should delete this Placeholder, "**Minor Disclosure**" and replace it with text suitable for your Company's short-form Disclosure Statement.

For legal reasons, you should not remove the information on the second row.

The screenshot shows the 'Footer' editor window. At the top, it says 'Footer (PDF only) Displayed at the bottom of each page in every section where Use Report Footer is selected' with an 'Edit' button. The main editing area contains two rows: the first row has '<<Minor Disclosure>>' (highlighted in yellow) and 'Page <<Page>> of <<Total Pages>>', and the second row has 'Report Generated <<Version>> on <<Date Generated>>'.

Error Message in SOA Editor Panels

Sometimes formatting errors occur, particularly when using the **Copy/Paste** with unusual characters. This may result in the panel not being **SAVED** (staying Yellow)

If something like this goes wrong while the PDF is being generated, the user will get a red error message on the screen and the download will be aborted.

If you experience any problems, contact Support.

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Images

Images are used to make the reports more engaging. This is important when using the **Client Review Gateway** and you have no graphs for that section on the right-hand side. It is easy to remove or change the images.

Placeholders for Licensing Information

The software will shortly be updated to include Placeholders for **Licensing Information**. When completed, you will be able to insert this information where required. This document will be updated when completed. Below is a list of information being created. If something has been missed, please advise and it will be included.

- Name of Australian Financial Services License (AFSL)
- AFSL Number
- Name of Corporate Authorised Representative
- Corporate Authorized Representative ABN
- Corporate Authorized Representative Number
- Authorized Representative Number
- Credit License Number

Using the Client Review Gateway

Financial Mappers have been designed so the adviser can engage with clients at the meeting by using the chevron **Client Review**. This module is designed so that reports discussed during the meeting can be sent via a link. This allows your client to continue reviewing the content after the meeting. Additional supporting documents can be uploaded, including your FSG. You may want to include reports such as:

- The First Five Years
- Insurance Needs Evaluation
- Comparing Two Plans
- A PDF copy of the Report

It may be that you have one version of the report, with the additional graphics for the meeting, but a more simple plain text version for the PDF. It is simply a matter of making a **COPY** of the Report and then editing out some of the graphs and images.

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Another feature of the **Client Review Gateway** is your educational content can be uploaded, together with information from ASICs Money Smart.

Finally, the client can ask questions to which the adviser can reply, with all the information being stored for compliance.

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This document will show the details of the Recommended Reports:














































Adviser Reports:

- Statement of Advice
- Simple Statement of Advice for 5-years
- Plan Map (Illustrated)
- First Five Years of Client's Plan
- Debt Management Report
- Summary Report of Client Plan

Client Reports:

- My Plan Map (Illustrated)
- My Plan Summary
- My Plan Review
- My Debt Management Report
- My Property Report

This is the full list of reports (as of October 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	 

Statement of Advice

This **Statement of Advice** includes all the **SOA Editor Panels 1 – 20**. If you wish to use any of the Custom Panels, you will need to add them to your Report.

Some of the SOA panels are similar and are generally grouped in the report. You should only use the ones you require. Remember that if you do not use a panel, no information is entered in the Report. For this reason, you need to **Type the Heading**, using Format Headings 2. (Do not copy/paste the SOA headings)

FINANCIAL MAPPERS PRO MASTERCLASS

Sections

Sections

Important Information	↑	↓	+	📄	🗑️
Introduction	↑	↓	+	📄	🗑️
Review Dashboard	↑	↓	+	📄	🗑️
The First 5-Years	↑	↓	+	📄	🗑️
Investment Targets	↑	↓	+	📄	🗑️
Lifestyle Goals and Milestones	↑	↓	+	📄	🗑️
Asset Allocation	↑	↓	+	📄	🗑️
Investment Profile & Other Statistics	↑	↓	+	📄	🗑️
Factors taken into Consideration	↑	↓	+	📄	🗑️
My advice accompanying this recommended financial plan	↑	↓	+	📄	🗑️
Insurance	↑	↓	+	📄	🗑️
Improving your Money Management Skills	↑	↓	+	📄	🗑️
Cash Flow Summary	↑	↓	+	📄	🗑️
Assets & Liabilities	↑	↓	+	📄	🗑️
Salary and Retirement Income	↑	↓	+	📄	🗑️
Know your Assets	↑	↓	+	📄	🗑️
Know your Home and Investment Debts	↑	↓	+	📄	🗑️
Know your Personal Debts	↑	↓	+	📄	🗑️
Know your Retirement Accounts	↑	↓	+	📄	🗑️
Fees, Costs and Commissions	↑	↓	+	📄	🗑️
Authority to Proceed	↑	↓	+	📄	🗑️

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Important Information

Section Heading

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Important Information


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<<Report Generated by...>> for <<Client Name(s)>>.

Smart Panel

SOA - What this document is about

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Smart Panel

SOA - List of Attachments

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Introduction

Section Heading

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Introduction


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This Statement of Advice has been prepared for you taking into consideration all your requirements discussed previously. Please read this document carefully. If there is anything you require clarification, please contact me. If you wish to proceed with the recommendations, please sign the **Authority to Proceed** and return to the office.

Smart Panel

SOA - Executive Summary

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Smart Panel

General - Plan Objectives

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Smart Panel

General - Main Strategy

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Smart Panel

General - Plan Comments

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Smart Panel

General - Summary at End of Savings and Retirement Phases

Edit

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Smart Panel

SOA - What You Want

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (PV)

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (FV)

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Review Dashboard

This has been included to use in the Client Review Gateway. In the PDF, it is not dynamic. You may want to have different versions for the two options. The dashboard displays the values at the end of Year 1.

Section Heading

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Review Dashboard

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In the **Client Review App**, you can move the slider to any year to check the progress and click on the **Information Icons** to view the graph for each dial.

Smart Panel

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Review ***

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The First Five Years

Section Heading

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The First 5-Years

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The tables of information show major events during the first five years.

Smart Panel

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Savings Strategy - Net Assets Graph

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Smart Panel

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Savings Strategy - Personal Income & Expenses

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Smart Panel

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Savings Strategy - Assets at Start of Year

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Smart Panel

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Savings Strategy - Allocation of Savings

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Investment Targets

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Investment Targets

The **red line** displays the anticipated results against your personal investment targets. In the table, where the **Performance** is **red**, this is the amount by which you have **not** achieved your Investment Target.

Smart Panel

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General - Targets Graphs ***

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Smart Panel

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General - Targets

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Smart Panel

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SOA - Review of Performance

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FINANCIAL MAPPERS PRO MASTERCLASS

Lifestyle Goals and Milestones

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Lifestyle Goals and Milestones

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Lifestyle Goals are personal expenses for which you set a savings plan. It is anticipated that where you have chosen to save for these items, you will buy the item at the end of the saving's period.

Review your **Personal Income Profile**. If you would like to implement a savings plan for items such as saving for your next car or a major holiday, please ask me to add it to your plan.

Milestones are major personal events, such as having a baby or taking a gap year and major purchases such as buying a car, home or investment property. If you tell me about these events, I can include them in your plan and make sure I have taken these events into consideration when developing your plan.

Smart Panel

Conversational - Lifestyle Goals

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Smart Panel

General - Goals (First 5 Years)

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Smart Panel

General - Milestones

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Asset Allocation

Section Heading

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Asset Allocation

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Assets are divided into 8-categories. The blue shaded assets are considered Defensive Assets and generally, have no change in value, except when bonds are sold before maturity.

The remaining assets are considered Growth Assets, because the price of the assets may change depending on supply and demand. There may be times when some of these assets fall in value. However, over the long-term, they are expected to grow in value.

Smart Panel

Summary Report - Asset Allocation (Detailed) - Investments

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Smart Panel

Summary Report - Asset Allocation (Detailed) - Retirement Accounts

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Smart Panel

Summary Report - Asset Allocation (Detailed) \$ Values - Investments

Edit

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Smart Panel

Summary Report - Asset Allocation (Detailed) \$ Values - Retirement Accounts

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FINANCIAL MAPPERS PRO MASTERCLASS

Investment Profile and Other Statistics

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Investment Profile & Other Statistics

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An **Investment Profile**, groups your assets according to Defensive and Growth Assets. They are grouped in 5-allocations, each with a multiple of 20%. In addition, there is a sixth category called "No Growth", where 100% of the assets are held in Cash and other Interest-Earning Securities.

The **Risk Profile** considers the **Percentage of Growth Assets** held in each year. It is generally considered, the higher the percentage of Growth Assets the greater the risk.

The **Debt Servicing Ratio** is the **Percentage of After-Tax Salary**, which is allocated to all loan payments. These include credit cards, personal loans, home loans, and investment loans. The percentage includes any planned additional payments.

Return on Investments has averaged the return estimated for both your retirement accounts and investments. These are displayed as the Nominal Return and the Real Return. The **Real Return**, is the return you adjusted for the inflation rate.

Smart Panel

Summary Report - Investment Profile - Investments

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Smart Panel

Summary Report - Investment Profile - Retirement Accounts

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Smart Panel

Summary Report - Risk Profile - Investments

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Smart Panel

Summary Report - Risk Profile - Retirement Accounts

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Smart Panel

Summary Report - Debt Servicing Ratio

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Smart Panel

Progress Report - Return on Investments (Including Retirement Accounts)

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Factors taken into Consideration

Section Heading

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Factors taken into Consideration

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Smart Panel

SOA - General Information about Client and Partner

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Smart Panel

SOA - Attitude towards Investing

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Smart Panel

SOA - Investment Planning

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Smart Panel

SOA - Estate Planning

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FINANCIAL MAPPERS PRO MASTERCLASS

My advice accompanying this recommended financial plan

Section Heading

My advice accompanying this recommended financial plan

Edit

Smart Panel

SOA - My Advice

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Smart Panel

SOA - Scope of Advice

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Smart Panel

SOA - Product Replacement

Edit

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Smart Panel

General - Key Indicator Graphs

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Smart Panel

General - What You Own

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Smart Panel

General - What You Owe

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Section Footer (PDF only)

Displayed at the bottom of each page of the section

Using report footer

Edit


My Insurance Advice

Section Heading

My Insurance Advice

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Free Text



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Smart Panel

SOA - Insurance Recommendations

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Smart Panel

Conversational - Insurance

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Smart Panel

General - Plan Risks

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FINANCIAL MAPPERS PRO MASTERCLASS

Improving your Money Management Skills

Section Heading

Improving your Money Management Skills

Free Text

Improving your money management skills will help you better manage your money.

Improving your Money Management Skills

ASIC's **MONEYSMART**
Financial guidance you can trust

Advice

ASIC's **MONEYSMART**
Financial guidance you can trust

Videos

Smart Panel

SQA - Improving your Money Management Skills

Page Break

Cash Flow Summary

Section Heading

Cash Flow Summary

Free Text

This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

Cash Flow Summary

Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

FINANCIAL MAPPERS PRO MASTERCLASS

Assets and Liabilities

Section Heading

Edit

Assets & Liabilities

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Edit

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This section shows your Assets & Liabilities for the first 5-years.
Net Value of Assets is also included.

Smart Panel

Assets & Liabilities

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Salary and Retirement Income

Section Heading

Edit

Salary and Retirement Income

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This plan is based on the following Salary while working and Retirement Income allocated during the Retirement Phase.

Smart Panel

Conversational - Salaries

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Smart Panel

Progress Report - Salaries, Drawdown & Pensions from External Sources (Present Values)

Edit

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Smart Panel

Conversational - Retirement Income

Edit

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Smart Panel

Retirement Plan - Drawdown Allocation

Edit

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Smart Panel

Retirement Plan - Drawdown Funding

Edit

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Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Know your Assets

Section Heading

Know your Assets

Edit

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Edit

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Any assets held in the plan will be listed for you to review.

Smart Panel

Conversational - Interest Earning Accounts

Edit

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Smart Panel

Bank Account - Balance Before and After Transactions

Edit

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Smart Panel

Assets - Cash Accounts

Edit

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Smart Panel

Assets - Term Deposits

Edit

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Smart Panel

Assets - Bonds

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Smart Panel

Conversational - Shares

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Smart Panel

Assets - Shares

Edit

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Smart Panel

Conversational - Managed Funds

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Smart Panel

Assets - Managed Funds

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Smart Panel

Conversational - Investment Properties

Edit

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Smart Panel

Assets - Investment Property

Edit

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Smart Panel

Conversational - Homes

Edit

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Smart Panel

Assets - Home

Edit

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Page Break

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Know your Home and Investment Debts

Section Heading
Edit

Know your Home and Investment Debts

Free Text

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Details of all loans have been listed in the section "Know your Assets"

These are the accompanying graphs for loan type:

- Home
- Investment Properties
- Shares
-

Smart Panel
Loans - Home

Edit
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Smart Panel
Loans - Investment Property

Edit
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Smart Panel
Loans - Shares

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Page Break

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Know your Personal Debts

Section Heading
Edit

Know your Personal Debts

Smart Panel
Conversational - Personal Loans

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Smart Panel
Loans - Personal

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Smart Panel
Conversational - Credit Cards

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Smart Panel
Loans - Credit Cards

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FINANCIAL MAPPERS PRO MASTERCLASS

Know your Retirement Accounts

Section Heading

Edit

Know your Retirement Accounts

Free Text

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Your Retirement Accounts may include Superannuation, Defined Benefit Pensions, and Annuities.

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel

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Conversational - Superannuation

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Smart Panel

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Retirement - Employer Super

Edit

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Smart Panel

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Conversational - SMSF

Edit

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Smart Panel

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Retirement - Self Managed Pension (Superannuation) Fund

Edit

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🗑️

Smart Panel

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Conversational - Annuities

Edit

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Smart Panel

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Retirement - Annuities

Edit

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Smart Panel

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Conversational - Pensions from External Sources

Edit

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Smart Panel

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Summary Report - Pensions (External Sources)

Edit

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Page Break

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🗑️

Fees, Costs and Commissions

Section Heading

Edit

Fees, Costs and Commissions

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Edit


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Free Text

Edit

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Smart Panel

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SOA - Fees and Costs

Edit

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Smart Panel

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SOA - Commissions

Edit

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Smart Panel

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SOA - Commissions Paid on Insurance Policies

Edit

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Page Break

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Authority to Proceed

Section Heading

Edit

Authority to Proceed

Free Text

Edit

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Free Text

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Before you sign this authority, I would like you to check that I have:

- given you my Financial Services Guide (FSG)
- give you a Product Disclosure Statement (PDS) for each financial product that I have recommended
- talked to you about your personal circumstances, insurance needs and financial goals in a way you understand, and answered your questions
- discussed any commissions I will receive

If I haven't done all of these things, do not sign the authority to proceed.

Before you sign this authority, please also make sure that you have:

- read all the documents I have given you
- checked that your personal information in this document is accurate
- asked me questions about anything that you want to be clarified.

By signing below, you agree to representatives of Good Advice, applying on your behalf for the products recommended in this Statement of Advice.

Smart Panel

SOA - Authority to Proceed

Edit

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Continuing Review Service

I recommend that your needs and products be reviewed at least once a year to accommodate changes to your personal goals or circumstances, such as births, marital status, employment, debt level, and tax implications of insurance.

♦ To confirm that you wish to participate in an ongoing review service, please let me and I can provide details of services and costs.

Cooling-off Period

If you apply for a life insurance product Recommended in this Statement of Advice, and then change your mind, you are entitled to cancel the production within the 14-day cooling-off period.

♦ Refer to the Product Disclosure Statement for further information.

This Statement of Advice was provided to <<Client Name(s)>>, Age <<Age(s)>> by <<Author Name>> of <<Author Company>>.

<<Author Company>>

<<Author Address (Work)>>

<<Author Suburb (Work)>>, <<Author State (Work)>>, <<Author Post Code (Work)>>

Simple Statement of Advice for 5-years

This SOA is intended for short simple advice where no advice is given for *Insurance*, *Superannuation* or *Financial Products*. It is intended for online low cost advice and as a lead generator for new clients. Please check that the Free Text information meets your Compliance Requirements and that the information regarding fees is correct. (No values are included in the template version)

None of the SOA Editor panels are included except the “List of Attachments”. All advice needs to be recorded in the three panels on the chevron Objectives. (Refer to the Masterclass document relating to Conversational SmartPanels.)

There are two points of view regarding this type of short, limited advice. Some believe it is more appropriate to all the report **Strategy Document for 5-Years**, as you are not providing product recommendations and just given options to the client. Others believe that once you make any recommendation, such as how to reduce debt, you must provide an SOA. This Simple SOA for 5-years, should meet all the requirements of an SOA.

We believe this plan and associated document, which may be a **Simple Statement of Advice for 5-Years** or a **Strategy Document for 5-Years** can be completed in less than one hour. The process is:

- Client is given an account (for a small additional fee) and the client completes what we call the mini Fact Find. There is a section called **About Me and My Family**, together with the **Starting Position** which includes their current salary, assets and liabilities, milestones and how much they want to allocate to savings.
- The Adviser or Paraplanner imports the client entered data into a plan.
- The Adviser optimizes the plan according to the Objectives for the next 5-years provided by the client.
- On the Chevron **Objectives**, the Adviser completes three panels – Plan Objectives, Main Strategy and General Comments. Remember this is intended to be a very basis plan with no insurance, superannuation or product recommendations.
- Either the **Statement of Advice for 5-Years** or the **Strategy Document for 5-Years** can be generated. Our Conversational SmartPanels convert to easy-to-read text, all the details of the plan.
- The Adviser shares the plan with the client, so they can review the plan, which includes the information the adviser has written on the Objectives Chevron.

FINANCIAL MAPPERS PRO MASTERCLASS

- When the client registers their account, they are added to an automated **Financial Literacy Program** which is included in the software.
- The client can create their own plans in the software and experiment with concepts presented in the Financial Literacy Program
- The client can reach out for additional advice at any time for which they will pay your normal fees.
- The adviser may want to “Value Add” by including the cost of an online meeting to discuss the plan.

There is a Masterclass Document ***Simple Statement of Advice or Strategy Document*** for a more detailed explanation.

There is also video called [Five Year SOA or Strategy Document](#).

Sections

Sections

Important Information	↑ ↓ + 📄 🗑️
Short overview of plan objectives and strategies	↑ ↓ + 📄 🗑️
About you and your partner	↑ ↓ + 📄 🗑️
What advice do you require	↑ ↓ + 📄 🗑️
My Advice -Home	↑ ↓ + 📄 🗑️
My Advice - Investments	↑ ↓ + 📄 🗑️
My Advice - Retirement Accounts	↑ ↓ + 📄 🗑️
My Advice - Personal Savings and Personal Debts	↑ ↓ + 📄 🗑️
Cash Flow Summary	↑ ↓ + 📄 🗑️
Assets & Liabilities	↑ ↓ + 📄 🗑️
Overview of plan and statistics	↑ ↓ + 📄 🗑️
Major events in the plan	↑ ↓ + 📄 🗑️
Insurance	↑ ↓ + 📄 🗑️
My Fees	↑ ↓ + 📄 🗑️
Authority to Proceed	↑ ↓ + 📄 🗑️

Important Information

Section Heading

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Important Information

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What this Document is About

This document records my financial advice for <<Client Name(s)>>, aged <<Age(s)>>.

It is called a Statement of Advice which we are by law required to provide under the Corporations Act 2001 (Cth).

The advice is based on the information you have provided in relation to your personal situation, your current finances, and your listed objectives and goals for the next 5-years.

This advice does not include any advice regarding your insurance needs.

This advice does not include any recommendations to purchase specific financial products.

This advice is based on a 5-year financial plan that will be shared with you.

Smart Panel

SOA - List of Attachments

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Short overview of plan objectives and strategies

Section Heading

Edit

Short overview of plan objectives and strategies

Smart Panel

General - Plan Objectives

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Smart Panel

General - Main Strategy

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Smart Panel

General - Plan Comments

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Smart Panel

Savings Strategy - Net Assets Graph

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FINANCIAL MAPPERS PRO MASTERCLASS

About you and your partner

Section Heading

Edit

About you and your partner

Smart Panel

Conversational - Salaries

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Smart Panel

Conversational - Retirement Income

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Smart Panel

Progress Report - Salaries, Drawdown & Pensions from External Sources (Present Values)

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Smart Panel

General - Milestones

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Smart Panel

About Me - Family

Edit

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Smart Panel

About Me - Employment

Edit

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Smart Panel

About Me - Health

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Smart Panel

About Me - Estate Planning

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Smart Panel

About Me - Investment Experience

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Smart Panel

About Me - Risk Profile

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What advice do you require

Section Heading

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What advice do you require

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Smart Panel

About Me - Objectives

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Smart Panel

About Me - Advice

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FINANCIAL MAPPERS PRO MASTERCLASS

My Advice - Home

Section Heading

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My Advice -Home

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In this section, the details of each home and home loan have been listed, together with appropriate graphs.

Smart Panel

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Conversational - Homes

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Smart Panel

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Assets - Home

Edit

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Smart Panel

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Loans - Home

Edit

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Page Break

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My Advice Investments

Section Heading

Edit

My Advice - Investments

Free Text

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In this section, the details of each investment and investment loan have been listed, together with appropriate graphs.

Smart Panel

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Conversational - Interest Earning Accounts

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Smart Panel

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Bank Account - Balance Before and After Transactions

Edit

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Smart Panel

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Bank Account - Transactions

Edit

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Smart Panel

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Assets - Cash Accounts

Edit

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Smart Panel

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Assets - Term Deposits

Edit

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Smart Panel

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Assets - Bonds

Edit

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Smart Panel

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Conversational - Shares

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Smart Panel

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Assets - Shares

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Smart Panel

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Loans - Shares

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Smart Panel

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Conversational - Managed Funds

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Smart Panel

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Assets - Managed Funds

Edit

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Smart Panel

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Conversational - Investment Properties

Edit

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Smart Panel

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Assets - Investment Property

Edit

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Smart Panel

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Loans - Investment Property

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

My Advice – Retirement Accounts

Section Heading

Edit

My Advice - Retirement Accounts

Free Text

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In this section, the details of each Retirement Account is listed. Any Pensions from External Sources will be included.

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel

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 Conversational - Annuities

Edit

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Smart Panel

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 Retirement - Annuities

Edit

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Smart Panel

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 Conversational - Superannuation

Edit

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Smart Panel

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 Retirement - Employer Super

Edit

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Smart Panel

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 Conversational - SMSF

Edit

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Smart Panel

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 Retirement - Self Managed Pension (Superannuation) Fund

Edit

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Smart Panel

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 Conversational - Pensions from External Sources

Edit

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Smart Panel

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 Summary Report - Pensions (External Sources)

Edit

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Page Break

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My Advice – Personal Savings and Personal Debts

Section Heading

Edit

My Advice - Personal Savings and Personal Debts

Free Text

Edit

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The following have been included should you wish to save for Personal Items or repay Personal Loans and Credit Card Debt.

Smart Panel

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 Conversational - Lifestyle Goals

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Smart Panel

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 General - Goals Graph

Edit

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Smart Panel

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 Conversational - Personal Loans

Edit

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Smart Panel

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 Loans - Personal

Edit

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Smart Panel

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 Conversational - Credit Cards

Edit

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Smart Panel

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 Loans - Credit Cards

Edit

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Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Cash Flow Summary

Section Heading

Edit

Cash Flow Summary

Free Text

Edit

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

Cash Flow Summary

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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🗑️

Assets and Liabilities

Section Heading

Edit

Assets & Liabilities

Free Text

Edit

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This section shows your Assets & Liabilities for the first 5-years.

Net Value of Assets is also included.

Smart Panel

Assets & Liabilities

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Overview of plan and statistics

Section Heading

Edit

Overview of plan and statistics

Smart Panel

General - Summary at End of Savings and Retirement Phases

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Smart Panel

Summary Report - Asset Allocation

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Smart Panel

Summary Report - Risk Profile - Investments

Edit

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Smart Panel

Summary Report - Debt Servicing Ratio

Edit

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Smart Panel

Progress Report - Return on Investments (Including Retirement Accounts)

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (FV)

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

Major events in the plan

Section Heading

Edit

Major events in the plan

Free Text

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Where transactions occur in the first 5-years of the plan, they will be displayed in table format.

Smart Panel

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Savings Strategy - Real Estate Purchases at Start of Year

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Smart Panel

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Savings Strategy - Real Estate Sales at End of Year

Edit

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Smart Panel

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Savings Strategy - Shares, Managed Funds and Superannuation

Edit

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Smart Panel

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Loan Report - Loan Balances and Loan Repayment Schedules

Edit

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Page Break

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Insurance

Section Heading

Edit

Insurance

Free Text

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This Statement of Advice **DOES NOT** include advice regarding your insurance needs.

If you have provided information regarding your insurance, you can generate a report called **Insurance Needs Evaluation**.

If you feel you require specific advice regarding your insurance, please contact me.

This would be a separate service for which a fee will be charged.

Smart Panel

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Conversational - Insurance

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Smart Panel

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General - Plan Risks

Edit

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My Fees

Section Heading

My Fees

Edit

Free Text

There is a flat fee for this Statement of Advice.
Included in the fee is:

- Statement of Advice
- Financial Plan on which the advice was developed
- 12-month access to Financial Mappers software including a Financial Literacy Program.

This fee does not include:

- Insurance advice
- Specific financial products
- On-going advice or review, except where requested. (Additional fees are charged for additional services)

No commissions have been received by offering specific financial advice.

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Authority to Proceed

Since the SOA does not make recommendations to purchase insurance or financial products, this section may not be required.

FINANCIAL MAPPERS PRO MASTERCLASS

S

Section Heading

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Authority to Proceed

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Before you sign this authority, I would like you to check that I have:

- given you my Financial Services Guide (FSG)
- give you a Product Disclosure Statement (PDS) for each financial product that I have recommended
- talked to you about your personal circumstances, insurance needs and financial goals in a way you understand, and answered your questions
- discussed any commissions I will receive

If I haven't done all of these things, do not sign the authority to proceed.

Before you sign this authority, please also make sure that you have:

- read all the documents I have given you
- checked that your personal information in this document is accurate
- asked me questions about anything that you want to be clarified.

By signing below, you agree to representatives of Good Advice, applying on your behalf for the products recommended in this Statement of Advice.

Smart Panel

SOA - Authority to Proceed

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Strategy Document for 5-years

This is a duplication of the above report, but the emphasis is moved to **Strategies** rather than advice.

Table of Contents

Important Information

Short overview of plan objectives and strategies

About you and your partner

What advice do you require

My Strategy -Home

My Strategy - Investments

My Strategy - Retirement Accounts

My Strategy - Personal Savings and Personal Debts

Cash Flow Summary

Assets & Liabilities

Overview of plan and statistics

Major events in the plan

Insurance

My Fees

The section **What this Document is About** has been changed.

What this Document is About

This document records my recommended financial strategies for John Abbott and Sue Abbott, aged 50 and 50.

The strategies are based on the information you have provided in relation to your personal situation, your current finances, and your listed objectives and goals for the next 5-years.

This advice does not include any advice regarding your specific superannuation or insurance needs.

This advice does not include any recommendations to purchase specific financial products.

These strategies have been developed in a 5-year financial plan that will be shared with you.

If you later find you would like to implement the recommended strategy, you are most welcome to reach out for specific advice regarding superannuation, insurance, or financial products. However, this service would incur additional fees, which I am happy to discuss with you.

Plan Map (Illustrated)

This report supplements the report, **Plan Map** found in the *Financial Mappers* software.

That report is not illustrated with graphs, apart from a small selection at the end of the report.

This report is intended to allow you to demonstrate during a meeting what you have created in the plan. If you have Connect Clients, with whom you share the plan, they can review the plan in the report **My Plan Map (Illustrated)** in their **Review Plan** chevron.

Sections

Sections

Introduction	↑	↓	+	📄	🗑️
Salary & Retirement Income	↑	↓	+	📄	🗑️
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Personal Debts, Saving for Lifestyle Items and Insurance	↑	↓	+	📄	🗑️
Cash Flow Summary - First Five Years	↑	↓	+	📄	🗑️
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Estimated Values at End of Plan	↑	↓	+	📄	🗑️

FINANCIAL MAPPERS PRO MASTERCLASS

Introduction

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Introduction

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This report is intended to guide you through all the major financial decisions that have been made during the length of the plan. Using the information provided, the report will estimate the outcome of the plan.

As all cash flow modelling is based on assumptions, regarding the future average returns of investments and loan interest rates, caution should be exercised.

Past performance is not a reliable indicator of future performance.

Smart Panel

General - Plan Objectives

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Smart Panel

General - Main Strategy

Edit

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Smart Panel

General - Plan Comments

Edit

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Smart Panel

General - Milestones

Edit

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Smart Panel

General - Summary at End of Savings and Retirement Phases

Edit

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Smart Panel

General - What You Own

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Smart Panel

General - What You Owe

Edit

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Salary and Retirement Income

Section Heading

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Salary & Retirement Income

Free Text

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Income is generated from salaries and income from investments. Generally, when one moves to full retirement, a port of either investment income and capital together with Superannuation / Pension drawdowns will be used to fund Living Expenses. The amount nominated is referred to as Retirement Income.

Smart Panel

Conversational - Salaries

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Smart Panel

Conversational - Retirement Income

Edit

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Smart Panel

Progress Report - Salaries, Drawdown & Pensions from External Sources (Present Values)

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🗑️

Page Break

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🗑️

Assets: Home and Investments

Section Heading
Edit

Assets: Home and Investments

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Edit

This section will detail major changes for each account within an Asset Type held during the length of the plan. Where loans are associated with a class of asset, the details will be referred to in that account type.

Smart Panel
Conversational - Homes
Edit

Smart Panel
Assets - Home
Edit

Smart Panel
Loans - Home
Edit

Smart Panel
Conversational - Interest Earning Accounts
Edit

Smart Panel
Bank Account - Balance Before and After Transactions
Edit

Smart Panel
Assets - Cash Accounts
Edit

Smart Panel
Assets - Term Deposits
Edit

Smart Panel
Assets - Bonds
Edit

Smart Panel
Conversational - Shares
Edit

Smart Panel
Assets - Shares
Edit

Smart Panel
Loans - Shares
Edit

Smart Panel
Conversational - Managed Funds
Edit

Smart Panel
Assets - Managed Funds
Edit

Smart Panel
Conversational - Investment Properties
Edit

Smart Panel
Assets - Investment Property
Edit

Smart Panel
Loans - Investment Property
Edit

Page Break

Assets Retirement Accounts

Section Heading
Edit

Assets: Retirement Accounts

Smart Panel
Conversational - Annuities
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Smart Panel
Retirement - Annuities
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Smart Panel
Conversational - Superannuation
Edit
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Smart Panel
Retirement - Employer Super
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Smart Panel
Conversational - SMSF
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Smart Panel
Retirement - Self Managed Pension (Superannuation) Fund
Edit
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Smart Panel
Conversational - Pensions from External Sources
Edit
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Smart Panel
Summary Report - Pensions (External Sources)
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Page Break
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Personal Debts, Saving for Lifestyle Items and Insurance

Section Heading
Edit

Personal Debts, Saving for Lifestyle Items and Insurance

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This section will examine the management of your personal debts, including Credit Card Debt.
It will report on your planned Savings for Lifestyle Items such as cars, boats, and holidays.
Some Insurance coverage may be part of your Superannuation Account and the cost will not be deducted from your Personal Budget.
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Smart Panel
Conversational - Personal Loans
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Smart Panel
Loans - Personal
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Smart Panel
Conversational - Credit Cards
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Smart Panel
Loans - Credit Cards
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Smart Panel
Conversational - Lifestyle Goals
Edit
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Smart Panel
General - Goals Graph
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Smart Panel
Conversational - Insurance
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Smart Panel
General - Plan Risks
Edit
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Cash Flow Summary

Section Heading
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Cash Flow Summary

Free Text
Edit

This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel
Cash Flow Summary
Edit

Indexing of Values
Years to Display

Indexing Method
Plan Phase
Year Range

Future Value
Default Phase
Years 1 - 5

Page Break

Assets and Liabilities

Section Heading
Edit

Assets & Liabilities

Free Text
Edit

This section shows your Assets & Liabilities for the first 5-years.

Net Value of Assets is also included.

Smart Panel
Assets & Liabilities
Edit

Indexing of Values
Years to Display

Indexing Method
Plan Phase
Year Range

Future Value
Default Phase
Years 1 - 5

Page Break

Estimated Values at End of Plan

Section Heading
Edit

Estimated Values at End of Plan

Free Text
Edit

It is estimated that at the end of the plan, <<Client Name(s)>> will have the following Net Wealth:

- Home: «Ending Homes Net Value (PV)», which is «Ending Homes Net Value» (FV).
- Investments: «Ending Investments Net Value (PV)», which is «Ending Investments Net Value» (FV)
- Retirement Accounts: «Ending Retirement Funds Value (PV)» which is «Ending Retirement Funds Value» (FV)

Smart Panel
Progress Report - Net Investments & Retirement Funds (PV)
Edit

Smart Panel
Summary Report - Asset Allocation
Edit

Smart Panel
Progress Report - Return on Investments (Including Retirement Accounts)
Edit

Smart Panel
Summary Report - Debt Servicing Ratio
Edit

FINANCIAL MAPPERS PRO MASTERCLASS

First Five Years of Client's Plan

Sections

Sections

Important Information	↑	↓	+	📄	🗑️
Quick Overview of Total Plan	↑	↓	+	📄	🗑️
Personal Income and Expenses	↑	↓	+	📄	🗑️
Allocation of Savings from Salary	↑	↓	+	📄	🗑️
Cash Flow Summary	↑	↓	+	📄	🗑️
Assets & Liabilities	↑	↓	+	📄	🗑️
Net Assets	↑	↓	+	📄	🗑️
Assets at Start of Year	↑	↓	+	📄	🗑️
Real Estate	↑	↓	+	📄	🗑️
Purchase & Sale of Shares & Managed Funds (Superannuation Contributions are included)	↑	↓	+	📄	🗑️
Statistics & Asset Allocation	↑	↓	+	📄	🗑️
Lifestyle Goals	↑	↓	+	📄	🗑️
Insurance	↑	↓	+	📄	🗑️
Loan Balances and Loan Repayment Schedules	↑	↓	+	📄	🗑️
Loan Interest Rates, Capital & Interest Payments	↑	↓	+	📄	🗑️
Planned Management for New Loans & Refinanced Loans	↑	↓	+	📄	🗑️

FINANCIAL MAPPERS PRO MASTERCLASS

Important Information

Important Information

Section Header (PDF only) Displayed at the top of each page of the section

Using report header


Edit

Section Heading

Important Information

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Free Text

This report is intended to demonstrate what you will need to do over the first five years to implement this plan.

It will also demonstrate the estimated outcomes if you implement those transactions.

In this report, I am not making any recommendations.

It is intended for us to work together to ensure that you are comfortable with the plan I have developed for you.

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Quick overview of Total Plan

Section Heading

Quick Overview of Total Plan

Edit

Free Text

Check your plan to see if you have:

- Allocated Savings from Salary, if applicable
- Allocated Drawdown Funding in Retirement, if applicable
- You Transaction Account is not overdrawn beyond the Overdraft Limit
- You have Sufficient Funds in your Budget to pay for personal expenses.

If any of these don't seem right, return to your plan and correct before you proceed reading this report.

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Smart Panel

General - Summary at End of Savings and Retirement Phases

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Smart Panel

General - Key Indicator Graphs

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Smart Panel

Bank Account - Balance at End of Year ***

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Smart Panel

Budget - Unallocated Funds ***

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FINANCIAL MAPPERS PRO MASTERCLASS

Personal Income and Expenses

Section Heading

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Personal Income and Expenses

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This table shows how your income is allocated. If you are in the Savings Phase, review how much you are allocating to your savings from salary. It is recommended that you complete a detailed Budget for Living Expenses.

If you are in Retirement, then your Drawdown Funding will be displayed.

Smart Panel

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Conversational - Salaries

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Smart Panel

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Conversational - Retirement Income

Edit

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Smart Panel

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Savings Strategy - Personal Income & Expenses

Edit

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Smart Panel

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Loan Report - Personal Budget Expenses Graph (PV)

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Smart Panel

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Loan Report - Personal Budget Expenses (PV)

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Smart Panel

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General - Drawdown Funding (Present Value)

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Allocation of Savings from Salary

Section Heading

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Allocation of Savings from Salary

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This graph shows how your savings have been allocated to repayment of home and investment loans, net of rent, and other investments, including personal superannuation contributions.

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Savings Strategy - Allocation of Savings

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Smart Panel

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General - Average Investment Allocation (5yr)

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Smart Panel

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Loan Report - Salary Savings

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Cash Flow Summary

Section Heading
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Cash Flow Summary

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel
Cash Flow Summary

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Indexing of Values
Years to Display

Indexing Method
Plan Phase
Year Range

Future Value
Default Phase
Years 1 - 5

Page Break

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Assets and Liabilities

Section Heading
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Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.

Net Value of Assets is also included.

Smart Panel
Assets & Liabilities

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Indexing of Values
Years to Display

Indexing Method
Plan Phase
Year Range

Future Value
Default Phase
Years 1 - 5

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Net Assets

Section Heading
Edit

Net Assets

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The **Net Value** of your Assets at the start of the plan are:

- Home: «Starting Homes Net Value»
- Investments: «Starting Investments Net Value»
- Retirement Accounts: «Starting Retirement Funds Value»

The **Net Value** of your Assets at the end of the plan are:

- Home: «Ending Homes Net Value (PV)» (PV) which is «Ending Homes Net Value» (FV)
- Investments: «Ending Investments Net Value (PV)» (PV) which is «Ending Investments Net Value» (FV)
- Retirement Accounts: «Ending Retirement Funds Value (PV)» (PV) which is «Ending Retirement Funds Value» (FV)

The graphs display the Net Values of your Investments, Home and Retirement Accounts for each year, together with a pie graph showing the average asset allocation.

Smart Panel
Savings Strategy - Net Assets Graph

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Assets at Start of Year

Section Heading

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Assets at Start of Year

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The value of your assets are displayed at the start of each year.

Smart Panel

▶ Savings Strategy - Assets at Start of Year

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Real Estate

Section Heading

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Real Estate

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The two tables will show the purchase and sale of real estate.

Real estate is divided into homeownership and investment property.

Where there is no purchase or sale of real estate, the table will not be displayed.

Smart Panel

▶ Savings Strategy - Real Estate Purchases at Start of Year

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Smart Panel

▶ Savings Strategy - Real Estate Sales at End of Year

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Purchase & Sale of Shares & Managed Funds (Superannuation Contributions are included)

Section Heading

Edit

Purchase & Sale of Shares & Managed Funds (Superannuation Contributions are included)

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In addition to the annual investment in shares and managed funds, any personal contributions to superannuation is displayed where transactions have occurred.

Smart Panel

▶ Savings Strategy - Shares, Managed Funds and Superannuation

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Statistics & Asset Allocation

Section Heading
Edit

Statistics & Asset Allocation

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Edit

For each year, your Debt Servicing Ratio, Investment Return and Investment Profile are displayed, together with the asset allocation.

Smart Panel
Savings Strategy - Statistics & Asset Allocation
Edit

Page Break

Lifestyle Goals

Section Heading
Edit

Lifestyle Goals

Free Text
Edit

Lifestyle Goals are savings for your personal expenses such as car replacement or an overseas holiday you are planning for the future.

The table displays how much you are saving each year with a running balance in the last row. In the last year of savings for each goal, the money will be withdrawn. The program assumes you will use this money to pay for the expense.

Smart Panel
Conversational - Lifestyle Goals
Edit

Smart Panel
General - Goals (First 5 Years)
Edit

Smart Panel
General - Goals Graph
Edit

Page Break

Insurance

Section Heading
Edit

Insurance

Free Text
Edit

Insurance Cover and Cash Flows are displayed for the first three years.

Smart Panel
Conversational - Insurance
Edit

Smart Panel
General - Plan Risks
Edit

Smart Panel
General - Insurance Graph
Edit

Page Break

FINANCIAL MAPPERS PRO MASTERCLASS

Loan Balances and Loan Repayments Schedules

Section Heading

Edit

Loan Balances and Loan Repayment Schedules

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This section shows the balance of your loans, including planned new loans.

Loan payments are allocated as those which are your regular monthly payments with any planned additional payments listed separately.

It is important to ensure you are not over-committed to the repayment of debt.

The **Debt Servicing Ratio** is the percentage of your **After-Tax Salary** allocated to the repayment of loans.

Your current loans are listed.

Smart Panel

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Loan Report - Loan Balances and Loan Repayment Schedules

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Smart Panel

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Loans - Current with Lender Details

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Smart Panel

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General - Debt Servicing Ratio ***

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Smart Panel

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Loans - Current with Lender Details

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Loan Interest Rates

Section Heading

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Loan Interest Rates, Capital & Interest Payments

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The quicker you pay down the capital for any loan, the faster it will be paid, meaning less interest is paid on the loan.

Smart Panel

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Loan Report - Interest Rates, Capital and Interest Payments

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Loan Report - Interest Rates, Capital and Interest Payments Graph

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Planned Management for New Loans & Refinanced Loans

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Planned Management for New Loans & Refinanced Loans

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This section shows you how you plan to manage both existing and new loans.

If there have been no new loans or refinanced loans, the screen will be blank.

Smart Panel

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Loan Report - Planned Loan Management for New Loans and Refinanced Loans

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Debt Management Report

Sections

Sections

Your Plan Objectives and Strategies	↑	↓	+	📄	🗑️
Budget	↑	↓	+	📄	🗑️
Savings from Salary	↑	↓	+	📄	🗑️
About your Debt	↑	↓	+	📄	🗑️
Your Credit Card Loans	↑	↓	+	📄	🗑️
Your Personal Loans	↑	↓	+	📄	🗑️
Your Home Loans	↑	↓	+	📄	🗑️
Your Investment Loans	↑	↓	+	📄	🗑️
Debt Management - The First 5-Years	↑	↓	+	📄	🗑️
Risk Management - Insurance	↑	↓	+	📄	🗑️
Financial Targets	↑	↓	+	📄	🗑️
Plan Review	↑	↓	+	📄	🗑️
Lifestyle Goals - Personal Savings Plan	↑	↓	+	📄	🗑️
Cash Flow Summary	↑	↓	+	📄	🗑️
Assets & Liabilities	↑	↓	+	📄	🗑️
Your Retirement Accounts	↑	↓	+	📄	🗑️
Your Investments	↑	↓	+	📄	🗑️
Net Investments and Retirement Accounts	↑	↓	+	📄	🗑️

Your Plan Objectives and Strategies

Section Heading
Edit

Your Plan Objectives and Strategies

Smart Panel
General - Plan Objectives
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Smart Panel
General - Main Strategy
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Smart Panel
General - Plan Comments
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Smart Panel
General - Milestones
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Smart Panel
General - Summary at End of Savings and Retirement Phases
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Smart Panel
General - What You Own
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Smart Panel
General - What You Owe
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Budget

Section Heading
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Budget

Free Text
The Budget is an important element of your plan.
We need to determine if you can afford your planned expenses.
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Smart Panel
Loan Report - Personal Budget Expenses (PV)
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Smart Panel
Budget - Unallocated Funds ***
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Delete

Savings from Salary

Section Heading

Edit

Savings from Salary

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Edit

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Savings from Salary are used to pay for the following:

- Home Loan Expenses
- Home Renovations
- Investment Property Loan Expenses (Net of Rent)
- Investment Property Renovations and Capital Purchases
- Investments in Cash, TDs Bonds, Shares & Managed Funds
- Personal Contributions to your Superannuation Fund

Smart Panel

Conversational - Salaries

Edit

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Smart Panel

Savings Strategy - Allocation of Savings

Edit

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Smart Panel

Loan Report - Salary Savings

Edit

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About your Debt

About your Debt

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Section Header (PDF only)

Displayed at the top of each page of the section

Edit

Using report header

Section Heading

Edit

About your Debt

Free Text

Edit

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Your **Debt Servicing Ratio** calculates your *Annual Loan Expenses* as a *Percentage of your Tax-Tax Income*.

If you are planning **Additional Payments** to your loan, check how much this will increase your Debt Servicing Ratio. If financial circumstances change, you do not have to pay these additional repayments.

The details of your Current Loans are listed.

Smart Panel

General - Debt Servicing Ratio ***

Edit

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Smart Panel

Summary Report - Debt Servicing Ratio

Edit

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Smart Panel

Loans - Current with Lender Details

Edit

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Your Credit Card Loans

Section Heading

Edit

Your Credit Card Loans

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Review all your Credit Card Debt.
Credit Card Debt is paid from your Budget as a Personal Expense.
(If there are no graphs, you have not Credit Card Debt)

Smart Panel

Conversational - Credit Cards

Edit

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Smart Panel

Loans - Credit Cards

Edit

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Page Break

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Your Personal Loans

Section Heading

Edit

Your Personal Loans

Free Text

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Review your Personal Loans.
Personal Loans include your car, boat or caravan loans and loans to fund purchase personal spending such as holidays.
Personal Loans **DO NOT** include Home Loans.
(If you have no Personal Loans, no graphs will be displayed)

Smart Panel

Conversational - Personal Loans

Edit

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Smart Panel

Loans - Personal

Edit

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Page Break

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Your Home Loans

Section Heading

Edit

Your Home Loans

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Home Loans are expense paid for from your allocation of Salary to Savings.
The Loan expenses for your Home are paid for from the Transaction Account.
(If you have no Home Loans, then no graphs will be displayed)

Smart Panel

Conversational - Homes

Edit

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Smart Panel

Loans - Home

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

Your Investment Loans

Section Heading

Edit

Your Investment Loans

Free Text

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Your Investment Loans include loans for Investment Properties and for purchase of Shares.

All Investment Loan repayments are made by the Transaction Account.

(If you have not Investment Loans, then no graphs will be displayed)

Smart Panel

Conversational - Investment Properties

Edit

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Smart Panel

Loans - Investment Property

Edit

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Smart Panel

Conversational - Shares

Edit

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Smart Panel

Loans - Shares

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Page Break

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Debt Management – The First 5-Years

Section Heading

Edit

Debt Management - The First 5-Years

Free Text

Edit

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This section displays all New and Refinanced Loans together with any additional loan amounts.

Smart Panel

Loan Report - Planned Loan Management for New Loans and Refinanced Loans

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Smart Panel

Loan Report - Loan Balances and Loan Repayment Schedules

Edit

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✖

Smart Panel

Loan Report - Interest Rates, Capital and Interest Payments

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

Risk Management

Section Heading

Edit

Risk Management - Insurance

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Insurance may assist you in covering the cost of your debts, if you are unable to work for a long time period, or if you should die, and leave the debt to your family.

Smart Panel

Conversational - Insurance

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Smart Panel

General - Plan Risks

Edit

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Page Break

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Financial Targets

Section Heading

Edit

Financial Targets

Free Text

Edit

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Check if you have achieved your Financial Targets.

If you have not achieved your Financial Targets consider whether:

- You should save more
- Reduce your expectations

Discuss with your financial adviser how any issues may best be resolved.

Smart Panel

General - Targets Graphs ***

Edit

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Page Break

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Plan Review

Section Heading

Edit

Plan Review

Free Text

Edit

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Move the slider to any year and review the results.

Click on the Information icon, to view the graph for the length of the plan.

Smart Panel

Review ***

Edit

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Lifestyle Goals – Personal Savings Plan

Section Heading

Edit

Lifestyle Goals - Personal Savings Plan

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Lifestyle Goals are personal items such as cars and holidays for which you save on a regular basis.

The expense is included in **Budget Expenses** as a separate item to Living Expenses.

Smart Panel

Conversational - Lifestyle Goals

Edit

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Smart Panel

General - Goals (First 5 Years)

Edit

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Smart Panel

General - Goals Graph

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Page Break

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Cash Flow Summary

Section Heading

Edit

Cash Flow Summary

Free Text

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

Cash Flow Summary

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Assets and Liabilities

Section Heading

Edit

Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.
Net Value of Assets is also included.

Smart Panel

Assets & Liabilities

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Your Retirement Accounts

Section Heading

Edit

Your Retirement Accounts

Free Text

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Retirement Accounts may be:

- Superannuation
- SMSF
- Annuity (Retirement Phase Only)

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel

Conversational - Superannuation

Edit

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Smart Panel

Retirement - Employer Super

Edit

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Smart Panel

Conversational - SMSF

Edit

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Smart Panel

Retirement - Self Managed Pension (Superannuation) Fund

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Smart Panel

Conversational - Annuities

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Smart Panel

Retirement - Annuities

Edit

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Smart Panel

Conversational - Pensions from External Sources

Edit

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Smart Panel

Summary Report - Pensions (External Sources)

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Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Your Investments

Section Heading

Your Investments

Edit

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The graphs display your Investments over the length of the plan.

Smart Panel

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Conversational - Interest Earning Accounts

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Smart Panel

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Bank Account - Balance Before and After Transactions ***

Edit

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Smart Panel

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Assets - Cash Accounts

Edit

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Smart Panel

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Assets - Term Deposits

Edit

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Smart Panel

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Assets - Bonds

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Smart Panel

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Conversational - Shares

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Smart Panel

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Assets - Shares

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Conversational - Managed Funds

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Smart Panel

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Assets - Managed Funds

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Smart Panel

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Conversational - Investment Properties

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Smart Panel

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Assets - Investment Property

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Net Investments and Retirement Accounts

Section Heading
Edit

Net Investments and Retirement Accounts

Free Text
Edit

This graph displays:

- the Net Value of your Investments
- Retirement Accounts, and
- Investment Loans

All values are displayed as **Present Value**, otherwise known as "Today's Dollar Value".

At the end of the plan, it is estimated that the **Net Value of your Assets** will be:

- Home: «Ending Homes Net Value (PV)» (PV) which is «Ending Homes Net Value» (FV)
- Investments: «Ending Investments Net Value (PV)» (PV) which is «Ending Investments Net Value» (FV)
- Retirement Accounts: «Ending Retirement Funds Value (PV)» (PV) which is «Ending Retirement Funds Value» (FV)

At the end of your plan, your **Liabilities (Debt)**, excluding Personal debt, will be:

- Home: «Ending Homes Liabilities (PV)» (PV) which is «Ending Homes Liabilities» (FV)
- Investments: «Ending Investments Liabilities (PV)» (PV) which is «Ending Investments Liabilities» (FV)

Smart Panel
Progress Report - Net Investments & Retirement Funds (PV)
Edit

Summary Report of Client Plan

This report may have been superseded with the *Plan Map (Illustrated)*, however there is a significant body of work not included in the Plan Map report.

Sections

Sections

Important Information	↑	↓	+	📄	🗑️
Can you afford this plan?	↑	↓	+	📄	🗑️
A Snapshot of your Finances	↑	↓	+	📄	🗑️
Review Dashboard	↑	↓	+	📄	🗑️
Net Wealth	↑	↓	+	📄	🗑️
Financial Targets, Lifestyle Goals and Milestones	↑	↓	+	📄	🗑️
The First Five Years	↑	↓	+	📄	🗑️
Cash Flow Summary	↑	↓	+	📄	🗑️
Assets & Liabilities	↑	↓	+	📄	🗑️
Your Debts	↑	↓	+	📄	🗑️
Your Personal Debt	↑	↓	+	📄	🗑️
Your Income	↑	↓	+	📄	🗑️
Your Investments	↑	↓	+	📄	🗑️
Interest Earning Assets	↑	↓	+	📄	🗑️
Shares and Managed Funds	↑	↓	+	📄	🗑️
Your Real Estate, including Home	↑	↓	+	📄	🗑️
About my Retirement Accounts	↑	↓	+	📄	🗑️
Superannuation and other Retirement Accounts	↑	↓	+	📄	🗑️
Insurance	↑	↓	+	📄	🗑️

FINANCIAL MAPPERS PRO MASTERCLASS

Important Information

Section Heading

Edit

Important Information

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Free Text

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This report is intended for <<Client Name(s)>> as a preliminary review of your current finances and how together we may develop a plan which will meet your requirements.

In this report, I am not making any recommendations.

It is intended for us to work together on the broad brushstrokes of your requirements.

Think of this as a mud-map from where I will later optimize this plan based on our discussions.

Page Break

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Can you afford this plan?

Section Heading

Edit

Can you afford this plan?

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If your Transaction (Bank) Account is overdrawn beyond your **Overdraft Limit**, then you need to reallocate funds to ensure the Transaction Account has sufficient funds to pay for your investments, including loans associated with those investments.

You should also check that you have sufficient funds in your Budget. It is a good idea to leave something 'for a rainy day' or unexpected emergencies. *(Note that the funds 'Unallocated' are not added to the following year. The program assumes all the funds in the Budget will be spent during that year.)*

The Key Indicator Graphs should quickly indicate if you have forgotten something in your plan like:

- Entering your salary and percentage of salary to be allocated to investments
- Allocating savings from salary to investments
- Nominating how much you plan to drawdown in retirement, if applicable
- The Transaction Account Balance

If these do not appear correct, you should return to your plan and make adjustments.

Smart Panel

Conversational - Salaries

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Smart Panel

Conversational - Retirement Income

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Smart Panel

Bank Account - Balance at End of Year ***

Edit

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Smart Panel

Budget - Unallocated Funds ***

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Smart Panel

General - Key Indicator Graphs

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FINANCIAL MAPPERS PRO MASTERCLASS

Snapshot of your Finances

Section Heading

Edit

A Snapshot of your Finances

Free Text

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A quick review of these two panels will indicate if you have forgotten anything.

Smart Panel

General - Financial Performance Snapshot

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Smart Panel

General - Key Indicators Snapshot

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Page Break

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Review Dashboard

Section Heading

Edit

Review Dashboard

Free Text

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In the Client Review App, you can move the slider to any year to check progress and click on the Information Icons to view the graph for each dial.

Smart Panel

Review ***

Edit

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Page Break

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Net Wealth

Section Heading

Edit

Net Wealth

Smart Panel

General - Summary at End of Savings and Retirement Phases

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Smart Panel

Progress Report - Asset Allocation

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (FV)

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Smart Panel

Progress Report - Net Investments & Retirement Funds (PV)

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FINANCIAL MAPPERS PRO MASTERCLASS

Financial Targets, Lifestyle Goals and Milestones

Section Heading

Edit

Financial Targets, Lifestyle Goals and Milestones

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Financial Targets should be set for what you would like to achieve for:

- Investments
- Home Ownership
- Retirement Accounts

Lifestyle Goals are personal expenses you are saving for. These are items such as:

- Home appliances
- Car
- Holidays

Milestones are the year in which we have a major personal event or major financial purchase. These would include:

- Having a baby
- Having a gap year
- Being Debt Free
- Buying a car
- Buying Real Estate

Smart Panel

General - Plan Objectives

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Smart Panel

General - Main Strategy

Edit

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Smart Panel

General - Plan Comments

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Smart Panel

General - Milestones

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Smart Panel

Conversational - Lifestyle Goals

Edit

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Smart Panel

General - Targets Graphs ***

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Smart Panel

General - Goals (First 5 Years)

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FINANCIAL MAPPERS PRO MASTERCLASS

The First Five Years

Section Heading

Edit

The First Five Years

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What you achieve in the next 5-years should be your priority.

We need to examine:

- If you are still working, how much you are saving
- If you have debts, how are you going to pay down those debts
- Do you have adequate funds in your Budget to pay for personal expenses, including your Living Expenses?

Taking the time to complete a detailed Budget, may take some time, but it is a very worthwhile exercise.

Smart Panel

📄

Savings Strategy - Net Assets Graph

Edit

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Smart Panel

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Savings Strategy - Allocation of Savings

Edit

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Smart Panel

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Savings Strategy - Personal Income & Expenses

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Smart Panel

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Savings Strategy - Assets at Start of Year

Edit

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Smart Panel

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Savings Strategy - Real Estate Purchases at Start of Year

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Smart Panel

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Savings Strategy - Real Estate Sales at End of Year

Edit

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Smart Panel

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Savings Strategy - Shares, Managed Funds and Superannuation

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Smart Panel

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Savings Strategy - Statistics & Asset Allocation

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Smart Panel

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Debt Management - Loan Balance at Start of Year

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Smart Panel

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Debt Management - Loan Payments

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Cash Flow Summary

Section Heading

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Cash Flow Summary

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

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Cash Flow Summary

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Assets and Liabilities

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Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.
Net Value of Assets is also included.

Smart Panel

Assets & Liabilities

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Your Debts

Section Heading

Edit

Your Debts

Free Text

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Management of Debt is an important part of planning for your future.

Smart Panel

Summary Report - Debt Servicing Ratio

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Smart Panel

Loans - Current with Lender Details

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Smart Panel

Loan Report - Salary Savings

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Smart Panel

Loan Report - Loan Balances and Loan Repayment Schedules

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Smart Panel

Loan Report - Interest Rates, Capital and Interest Payments

Edit

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Smart Panel

Loan Report - Planned Loan Management for New Loans and Refinanced Loans

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FINANCIAL MAPPERS PRO MASTERCLASS

Your Personal Debt

Section Heading		Edit	
<h2>Your Personal Debt</h2>			
Smart Panel	+ Conversational - Personal Loans	Edit	↑ ↓ + 📄 🗑️
Smart Panel	+ Loans - Personal	Edit	↑ ↓ + 📄 🗑️
Smart Panel	+ Conversational - Credit Cards	Edit	↑ ↓ + 📄 🗑️
Smart Panel	+ Loans - Credit Cards	Edit	↑ ↓ + 📄 🗑️
Page Break		↑ ↓ + 📄 🗑️	

Your Income

Section Heading		Edit	
<h2>Your Income</h2>			
Free Text	+	Edit	↑ ↓ + 📄 🗑️
Income may come from: <ul style="list-style-type: none">• Salaries including Other Income Sources• Retirement Income nominated in the Retirement Plan• Pensions from External Sources• Investments			
Smart Panel	+ Conversational - Salaries	Edit	↑ ↓ + 📄 🗑️
Smart Panel	+ Conversational - Retirement Income	Edit	↑ ↓ + 📄 🗑️
Smart Panel	+ Progress Report - Salaries, Drawdown & Pensions from External Sources (Present Values)	Edit	↑ ↓ + 📄 🗑️
Smart Panel	+ Summary Report - Investment Income	Edit	↑ ↓ + 📄 🗑️
Section Footer (PDF only) Displayed at the bottom of each page of the section		Edit	
Using report footer			

FINANCIAL MAPPERS PRO MASTERCLASS

Your Investments

Section Heading

Edit

Your Investments

Free Text

Edit

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Investments, including the purchase of your home, is central to the development of wealth.

Smart Panel

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Summary Report - Net Value of All Investments

Edit

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Smart Panel

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Summary Report - Liabilities

Edit

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Smart Panel

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Summary Report - Asset Allocation (Detailed) \$ Values - Investments

Edit

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Smart Panel

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Summary Report - Investment Profile - Investments

Edit

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Smart Panel

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Summary Report - Risk Profile - Investments

Edit

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Smart Panel

▶

Progress Report - Return on Investments (Including Retirement Accounts)

Edit

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Page Break

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Interest Earning Accounts

Section Heading

Edit

Interest Earning Assets

Free Text

Edit

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Interest-Earning Assets include:

- Transaction Account
- Cash Accounts
- Term Deposits
- Bonds

In addition, you may include some Interest-Earning Assets in your Managed Funds. These will be included in the information for Managed Funds.

Smart Panel

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Conversational - Interest Earning Accounts

Edit

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Smart Panel

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Bank Account - Balance Before and After Transactions

Edit

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Smart Panel

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Bank Account - Balance Before and After Transactions

Edit

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Smart Panel

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Bank Account - Transactions

Edit

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Smart Panel

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Assets - Cash Accounts

Edit

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Smart Panel

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Assets - Term Deposits

Edit

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Smart Panel

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Assets - Bonds

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

Shares and Managed Funds

Section Heading

Edit

Shares and Managed Funds

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The account called Shares is assumed to be Australian Shares, which are referred to as Domestic Equities in Managed Funds.

Managed Funds may be a combination of any of the following assets:

- Cash
- Domestic Fixed Interest Securities
- Global Fixed Interest Securities
- Domestic Equities
- Global Equities
- Other Investments
- Property Trusts

Smart Panel

Conversational - Shares

Edit

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Smart Panel

Assets - Shares

Edit

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Smart Panel

Loans - Shares

Edit

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Smart Panel

Conversational - Managed Funds

Edit

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Smart Panel

Assets - Managed Funds

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Your Real Estate, including Home

Section Heading

Edit

Your Real Estate, including Home

Free Text

Edit

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In this section, your Investment Property and Home are examined. While the home is kept separate from your other investments, the home is a store of wealth that may be used as security or may be downsized, with a portion of the sale price available for investments.

Smart Panel

Conversational - Homes

Edit

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Smart Panel

Assets - Home

Edit

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Smart Panel

Loans - Home

Edit

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Smart Panel

Conversational - Investment Properties

Edit

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Smart Panel

Assets - Investment Property

Edit

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Smart Panel

Loans - Investment Property

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

About my Retirement Accounts

Section Heading

Edit

About my Retirement Accounts

Free Text

Edit

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Here we examine the overall funds held in Superannuation and other Retirement Accounts, such as Annuities and Defined Benefit Pensions.

Smart Panel

Summary Report - Asset Allocation (Detailed) \$ Values - Retirement Accounts

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Smart Panel

Summary Report - Asset Allocation (Detailed) - Retirement Accounts

Edit

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Smart Panel

Summary Report - Investment Profile - Retirement Accounts

Edit

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Smart Panel

Summary Report - Risk Profile - Retirement Accounts

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Smart Panel

Retirement Plan - Drawdown Funding

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Smart Panel

Summary Report - Pensions (External Sources)

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Superannuation and other Retirement Accounts

Section Heading

Edit

Superannuation and other Retirement Accounts

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Retirement Accounts may be:

- Superannuation, including SMSF
- Annuities, including Defined Benefit Pensions

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel

Conversational - Superannuation

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Smart Panel

Retirement - Employer Super

Edit

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Smart Panel

Conversational - SMSF

Edit

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Smart Panel

Retirement - Self Managed Pension (Superannuation) Fund

Edit

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Smart Panel

Conversational - Annuities

Edit

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Smart Panel

Retirement - Annuities

Edit

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Smart Panel

Conversational - Pensions from External Sources

Edit

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Smart Panel

Summary Report - Pensions (External Sources)

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

Insurance

Section Heading

Insurance

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An Insurance Needs Evaluation Report should be completed for each partner.

Smart Panel

Conversational - Insurance

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Smart Panel

General - Insurance Graph

Edit

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Smart Panel

General - Plan Risks

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My Plan Map (Illustrated)

Sections

Important Information	↑ ↓ + [icon] [icon]
Introduction	↑ ↓ + [icon] [icon]
Salary & Retirement Income	↑ ↓ + [icon] [icon]
Assets: Home and Investments	↑ ↓ + [icon] [icon]
Assets: Retirement Accounts	↑ ↓ + [icon] [icon]
Personal Debts, Saving for Lifestyle Items and Insurance	↑ ↓ + [icon] [icon]
Cash Flow Summary - First Five Years	↑ ↓ + [icon] [icon]
Assets and Liabilities - First Five Years	↑ ↓ + [icon] [icon]
Estimated Values at End of Plan	↑ ↓ + [icon] [icon]

Important Information

Section Heading

Edit

Important Information

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This report will give you the results of the plan you have created.

This report does not give financial advice and does not recommend any financial products.

Based on the information entered, the report will display the estimated results.

These results will depend on the accuracy of your **Rates of Return** (Income & Capital Growth) and the **Interest Charged on Loans**.

These are usually based on past performance.


Past performance is not a good indication of future performance.

NOTE

This report may also be printed and saved as a PDF (Reports Chevron). The PDF may be emailed to your sponsor or professional advisers if you so choose.

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FINANCIAL MAPPERS PRO MASTERCLASS

Introduction

Section Heading

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Introduction

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This report is intended to guide you through all the major financial decisions that have been made during the length of the plan. Using the information provided, the report will estimate the outcome of the plan.

As all cash flow modelling is based on assumptions, regarding the future average returns of investments and loan interest rates, caution should be exercised.

Past performance is not a reliable indicator of future performance.

Smart Panel

General - Plan Objectives

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Smart Panel

General - Main Strategy

Edit

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Smart Panel

General - Plan Comments

Edit

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Smart Panel

General - Milestones

Edit

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Smart Panel

General - Summary at End of Savings and Retirement Phases

Edit

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Smart Panel

General - What You Own

Edit

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Smart Panel

General - What You Owe

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Salary and Retirement Income

Section Heading

Edit

Salary & Retirement Income

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Income is generated from salaries and income from investments. Generally, when one moves to full retirement, a port of either investment income and capital together with Superannuation / Pension drawdowns will be used to fund Living Expenses. The amount nominated is referred to as Retirement Income.

Smart Panel

Conversational - Salaries

Edit

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Smart Panel

Conversational - Retirement Income

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Smart Panel

Progress Report - Salaries, Drawdown & Pensions from External Sources (Present Values)

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Assets: Home and Investments

Section Heading
Edit

Assets: Home and Investments

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Edit

This section will detail major changes for each account within an Asset Type held during the length of the plan. Where loans are associated with a class of asset, the details will be referred to in that account type.

Smart Panel
Conversational - Homes
Edit

Smart Panel
Assets - Home
Edit

Smart Panel
Loans - Home
Edit

Smart Panel
Conversational - Interest Earning Accounts
Edit

Smart Panel
Bank Account - Balance Before and After Transactions
Edit

Smart Panel
Assets - Cash Accounts
Edit

Smart Panel
Assets - Term Deposits
Edit

Smart Panel
Assets - Bonds
Edit

Smart Panel
Conversational - Shares
Edit

Smart Panel
Assets - Shares
Edit

Smart Panel
Loans - Shares
Edit

Smart Panel
Conversational - Managed Funds
Edit

Smart Panel
Assets - Managed Funds
Edit

Smart Panel
Conversational - Investment Properties
Edit

Smart Panel
Assets - Investment Property
Edit

Smart Panel
Loans - Investment Property
Edit

Page Break

FINANCIAL MAPPERS PRO MASTERCLASS

Assets Retirement Accounts

Section Heading

Edit

My Advice - Retirement Accounts

Free Text

Edit

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In this section, the details of each Retirement Account is listed. Any Pensions from External Sources will be included.

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel

Conversational - Annuities

Edit

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Smart Panel

Retirement - Annuities

Edit

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Smart Panel

Conversational - Superannuation

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Smart Panel

Retirement - Employer Super

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Smart Panel

Conversational - SMSF

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Smart Panel

Retirement - Self Managed Pension (Superannuation) Fund

Edit

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Smart Panel

Conversational - Pensions from External Sources

Edit

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Smart Panel

Summary Report - Pensions (External Sources)

Edit

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Page Break

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Personal Debts, Saving for Lifestyle Items and Insurance

Section Heading

Edit

Personal Debts, Saving for Lifestyle Items and Insurance

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This section will examine the management of your personal debts, including Credit Card Debt.

It will report on your planned Savings for Lifestyle Items such as cars, boats, and holidays.

Some Insurance coverage may be part of your Superannuation Account and the cost will not be deducted from your Personal Budget.

Smart Panel

Conversational - Personal Loans

Edit

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Smart Panel

Loans - Personal

Edit

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Smart Panel

Conversational - Credit Cards

Edit

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Smart Panel

Loans - Credit Cards

Edit

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Smart Panel

Conversational - Lifestyle Goals

Edit

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Smart Panel

General - Goals Graph

Edit

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Smart Panel

Conversational - Insurance

Edit

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Smart Panel

General - Plan Risks

Edit

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Cash Flow Summary

Section Heading
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Cash Flow Summary

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel
Cash Flow Summary

Edit
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Indexing of Values

Years to Display

Indexing Method
Plan Phase
Year Range

Future Value
Default Phase
Years 1 - 5

Page Break

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Assets and Liabilities

Section Heading
Edit

Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.

Net Value of Assets is also included.

Smart Panel
Assets & Liabilities

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Indexing of Values

Years to Display

Indexing Method
Plan Phase
Year Range

Future Value
Default Phase
Years 1 - 5

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Estimated Values at End of Plan

Section Heading

Edit

Estimated Values at End of Plan

Free Text



Edit



It is estimated that at the end of the plan, <<Client Name(s)>> will have the following Net Wealth:

- Home: «Ending Homes Net Value (PV)», which is «Ending Homes Net Value» (FV).
- Investments: «Ending Investments Net Value (PV)», which is «Ending Investments Net Value» (FV)
- Retirement Accounts: «Ending Retirement Funds Value (PV)» which is «Ending Retirement Funds Value» (FV)

Smart Panel



Progress Report - Net Investments & Retirement Funds (PV)

Edit



Smart Panel



Summary Report - Asset Allocation

Edit



Smart Panel



Progress Report - Return on Investments (Including Retirement Accounts)

Edit



Smart Panel



Summary Report - Debt Servicing Ratio

Edit



My Plan Summary

Sections

Sections

Important Information	↑	↓	+	📄	🗑️
Can you afford this plan?	↑	↓	+	📄	🗑️
A Snapshot of your Finances	↑	↓	+	📄	🗑️
Review Dashboard	↑	↓	+	📄	🗑️
Net Wealth	↑	↓	+	📄	🗑️
Cash Flow Summary	↑	↓	+	📄	🗑️
Assets & Liabilities	↑	↓	+	📄	🗑️
Financial Targets, Lifestyle Goals and Milestones	↑	↓	+	📄	🗑️
Insurance	↑	↓	+	📄	🗑️
Long Term Forecast	↑	↓	+	📄	🗑️

Important Information

Section Heading

Edit

Important Information

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This report is a summary of the plan you have created.

The software is not recommending the purchase of any financial products or giving financial advice.

It is reporting the anticipated results based on the entries you have made in this plan.

The investment returns in cash flow modelling software are usually based on long-term averages.

However, returns are more likely to vary each year. Past performance may not be repeated in future years.



Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Can you afford this plan?

Section Heading

Can you afford this plan?

Edit

Free Text

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If your Transaction (Bank) Account is overdrawn beyond your **Overdraft Limit**, then you need to reallocate funds to ensure the Transaction Account has sufficient funds to pay for your investments, including loans associated with those investments.

You should also check that you have sufficient funds in your Budget. It is a good idea to leave something 'for a rainy day' or unexpected emergencies. *(Note that the funds 'Unallocated' are not added to the following year. The program assumes all the funds in the Budget will be spent during that year.)*

The Key Indicator Graphs should quickly indicate if you have forgotten something in your plan like:

- Entering your salary and percentage of salary to be allocated to investments
- Allocating savings from salary to investments
- Nominating how much you plan to drawdown in retirement, if applicable
- The Transaction Account Balance

If these do not appear correct, you should return to your plan and make adjustments.

Smart Panel

Bank Account - Balance at End of Year ***

Edit

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Smart Panel

Budget - Unallocated Funds ***

Edit

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Smart Panel

General - Key Indicator Graphs

Edit

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Page Break

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Snapshot of your Finances

Section Heading

A Snapshot of your Finances

Edit

Free Text

Edit

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A quick review of these two panels will indicate if you have forgotten anything.

Smart Panel

Conversational - Interest Earning Accounts

Edit

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Smart Panel

Conversational - Shares

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Smart Panel

Conversational - Managed Funds

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Smart Panel

Conversational - Investment Properties

Edit

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Smart Panel

General - Financial Performance Snapshot

Edit

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Smart Panel

General - Key Indicators Snapshot

Edit

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FINANCIAL MAPPERS PRO MASTERCLASS

Review Dashboard

Section Heading

Edit

Review Dashboard

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You can move the slider to any year to check progress and click on the Information Icons to view the graph for each dial.

Smart Panel

Review ***

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Net Wealth

Section Heading

Edit

Net Wealth

Smart Panel

General - Summary at End of Savings and Retirement Phases

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Smart Panel

Progress Report - Assets & Liabilities (FV) (Savings)

Edit

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Smart Panel

Progress Report - Assets & Liabilities (FV) (Retirement)

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Smart Panel

Progress Report - Net Investments & Retirement Funds (FV)

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (PV)

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Cash Flow Summary

Section Heading

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Cash Flow Summary

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

Cash Flow Summary

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

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Assets and Liabilities

Section Heading
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Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.
Net Value of Assets is also included.

Smart Panel
Assets & Liabilities

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Indexing of Values
Years to Display

Indexing Method
Plan Phase
Year Range

Future Value
Default Phase
Years 1 - 5

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Financial Targets, Lifestyle Goals and Milestones

Section Heading
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Financial Targets, Lifestyle Goals and Milestones

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Financial Targets should be set for what you would like to achieve for:

- Investments
- Home Ownership
- Retirement Accounts

Lifestyle Goals are personal expenses you are saving for. These are items such as:

- Home appliances
- Car
- Holidays

Milestones & Goals are the year in which we have a major personal event or major financial purchase. These would include:

- Having a baby
- Having a gap year
- Being Debt Free
- Buying a car
- Buying Real Estate

Smart Panel
General - Plan Objectives

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Smart Panel
General - Main Strategy

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Smart Panel
General - Plan Comments

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Smart Panel
General - Milestones

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Smart Panel
Conversational - Lifestyle Goals

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Smart Panel
General - Targets Graphs ***

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Smart Panel
General - Goals (First 5 Years)

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FINANCIAL MAPPERS PRO MASTERCLASS

Insurance

Insurance

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Section Header (PDF only)

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Edit

Using report header

Section Heading

Edit

Insurance

Free Text

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An Insurance Needs Evaluation Report should be completed for each partner.

Smart Panel

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Conversational - Insurance

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Smart Panel

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General - Insurance Graph

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Smart Panel

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General - Plan Risks

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Page Break

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Long Term Forecast

Section Heading

Edit

Long Term Forecast

Free Text

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The results of this plan are derived from average returns from past performance.

Past performance may not be repeated in future years.

These graphs show in both Future and Present Value the anticipated Net Investments and Retirement Accounts for the length of the plan.

At the end of the plan, it is estimated the Net Value of your Assets will be:

- Home: «Ending Homes Net Value (PV)» (PV) which is «Ending Homes Net Value» (FV)
- Investments: «Ending Investments Net Value (PV)» (PV) which is «Ending Investments Net Value» (FV)
- Retirement Accounts: «Ending Retirement Funds Value (PV)» (PV) which is «Ending Retirement Funds Value» (FV)
-

Smart Panel

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Progress Report - Net Investments & Retirement Funds (FV)

Edit

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Smart Panel

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Progress Report - Net Investments & Retirement Funds (PV)

Edit

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My Plan Review

Sections

Sections

Important Information	↑	↓	+	📄	🔴
Can you afford this plan?	↑	↓	+	📄	🔴
A Snapshot of your Finances	↑	↓	+	📄	🔴
Review Dashboard	↑	↓	+	📄	🔴
Net Wealth	↑	↓	+	📄	🔴
Financial Targets, Lifestyle Goals and Milestones	↑	↓	+	📄	🔴
The First Five Years	↑	↓	+	📄	🔴
Cash Flow Summary	↑	↓	+	📄	🔴
Assets & Liabilities	↑	↓	+	📄	🔴
Your Debts	↑	↓	+	📄	🔴
Your Personal Loans and Credit Cards	↑	↓	+	📄	🔴
Your Home and Investment Loans	↑	↓	+	📄	🔴
Your Income	↑	↓	+	📄	🔴
Your Investments	↑	↓	+	📄	🔴
Interest Earning Assets	↑	↓	+	📄	🔴
Shares and Managed Funds	↑	↓	+	📄	🔴
Real Estate, including Home	↑	↓	+	📄	🔴
About My Retirement Accounts	↑	↓	+	📄	🔴
Superannuation and Other Retirement Accounts	↑	↓	+	📄	🔴
Insurance	↑	↓	+	📄	🔴

Important Information

Section Heading

Important Information

Free Text



Free Text

This report is a detailed review of the plan you have created.

The software is not recommending the purchase of any financial products or giving financial advice.

It is reporting the anticipated results based on the entries you have made in this plan.

The investment returns in cash-flow modelling software are usually based on long-term averages.

However, returns are more likely to change every year. Past performance may not be repeated in future years.



Page Break

FINANCIAL MAPPERS PRO MASTERCLASS

Can you afford this plan?

Section Heading

Can you afford this plan?

Free Text

If your Transaction (Bank) Account is overdrawn beyond your **Overdraft Limit**, then you need to reallocate funds to ensure the Transaction Account has sufficient funds to pay for your investments, including loans associated with those investments.

You should also check that you have sufficient funds in your Budget. It is a good idea to leave something 'for a rainy day' or unexpected emergencies. *(Note that the funds 'Unallocated' are not added to the following year. The program assumes all the funds in the Budget will be spent during that year.)*

The Key Indicator Graphs should quickly indicate if you have forgotten something in your plan like:

- Entering your salary and percentage of salary to be allocated to investments
- Allocating savings from salary to investments
- Nominating how much you plan to drawdown in retirement, if applicable
- The Transaction Account Balance

If these do not appear correct, you should return to your plan and make adjustments.

Smart Panel

Bank Account - Balance at End of Year ***

Smart Panel

Budget - Unallocated Funds ***

Smart Panel

General - Key Indicator Graphs

Page Break

Snapshot of your Finances

Section Heading

A Snapshot of your Finances

Free Text

A quick review of these two panels will indicate if you have forgotten anything.

Smart Panel

General - Financial Performance Snapshot

Smart Panel

General - Key Indicators Snapshot

Page Break

FINANCIAL MAPPERS PRO MASTERCLASS

Review Dashboard

Section Heading

Edit

Review Dashboard

Free Text

Edit

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Move the slider to any year to check progress and click on the Information Icons to view the graph for each dial.

Smart Panel

Review ***

Edit

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Page Break

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Net Wealth

Section Heading

Edit

Net Wealth

Smart Panel

General - Summary at End of Savings and Retirement Phases

Edit

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Smart Panel

Progress Report - Assets & Liabilities (FV) (Savings)

Edit

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Smart Panel

Progress Report - Assets & Liabilities (FV) (Retirement)

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (FV)

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (PV)

Edit

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Financial Targets, Lifestyle Goals and Milestones

Section Heading

Edit

Financial Targets, Lifestyle Goals and Milestones

Free Text

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Financial Targets should be set for what you would like to achieve for:

- Investments
- Home Ownership
- Retirement Accounts

Lifestyle Goals are personal expenses you are saving for. These are items such as:

- Home appliances
- Car
- Holidays

Milestones are the year in which we have a major personal event or major financial purchase. These would include:

- Having a baby
- Having a gap year
- Being Debt Free
- Buying a car
- Buying Real Estate

Smart Panel

General - Plan Objectives

Edit

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Smart Panel

General - Main Strategy

Edit

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Smart Panel

General - Plan Comments

Edit

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Smart Panel

General - Milestones

Edit

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Smart Panel

Conversational - Lifestyle Goals

Edit

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Smart Panel

General - Targets Graphs ***

Edit

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Smart Panel

General - Goals (First 5 Years)

Edit

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Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

The First Five Years

Section Heading

Edit

The First Five Years

Free Text

Edit

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What you achieve in the next 5-years should be your priority.

We need to examine:

- If you are still working, how much you are saving
- If you have debts, how are you going to pay down those debts
- Do you have adequate funds in your Budget to pay for personal expenses, including your Living Expenses?

Taking the time to complete a detailed Budget, may take some time, but it is a very worthwhile exercise.

Smart Panel

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Savings Strategy - Net Assets Graph

Edit

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Smart Panel

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Savings Strategy - Allocation of Savings

Edit

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Smart Panel

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Savings Strategy - Personal Income & Expenses

Edit

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Smart Panel

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Savings Strategy - Real Estate Purchases at Start of Year

Edit

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Smart Panel

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Savings Strategy - Real Estate Sales at End of Year

Edit

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Smart Panel

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Savings Strategy - Shares, Managed Funds and Superannuation

Edit

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Smart Panel

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Savings Strategy - Statistics & Asset Allocation

Edit

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Smart Panel

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Debt Management - Loan Balance at Start of Year

Edit

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Smart Panel

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Debt Management - Loan Payments

Edit

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Page Break

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Cash Flow Summary

Section Heading

Edit

Cash Flow Summary

Free Text

Edit

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

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Cash Flow Summary

Edit

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Assets and Liabilities

Section Heading
Edit

Assets & Liabilities

Free Text
Edit

This section shows your Assets & Liabilities for the first 5-years.
Net Value of Assets is also included.

Smart Panel
Assets & Liabilities
Edit

Indexing of Values Years to Display

Indexing Method Plan Phase Year Range

Future Value Default Phase Years 1 - 5

Page Break

Your Debts

Section Heading
Edit

Your Debts

Free Text
Edit

Management of Debt is an important part of planning for your future.

Smart Panel
Summary Report - Debt Servicing Ratio
Edit

Smart Panel
Loans - Current with Lender Details
Edit

Smart Panel
Loan Report - Salary Savings
Edit

Smart Panel
Loan Report - Loan Balances and Loan Repayment Schedules
Edit

Smart Panel
Loan Report - Interest Rates, Capital and Interest Payments
Edit

Smart Panel
Loan Report - Planned Loan Management for New Loans and Refinanced Loans
Edit

Page Break

Your Personal Loans and Credit Cards

Section Heading
Edit

Your Personal Loans and Credit Cards

Smart Panel
Conversational - Personal Loans
Edit

Smart Panel
Loans - Personal
Edit

Smart Panel
Conversational - Credit Cards
Edit

Smart Panel
Loans - Credit Cards
Edit

Page Break

Your Home and Investment Loans

Section Heading
Edit

Your Home and Investment Loans

Free Text
Edit

The detailed information regarding your investment loans is included in the Account section for either Home, Investment Property, or Shares.

The value of your Home Loans at the start of the plan is «Starting Homes Liabilities».

The value of your Home Loans at the end of the plan is «Ending Homes Liabilities (PV)» (PV) which is «Ending Homes Liabilities» (FV).

The value of your Investment Loans at the start of the plan is «Starting Investments Liabilities».

The value of your Investment Loans at the end of the plan is «Ending Investments Liabilities (PV)» (PV) which is «Ending Investments Liabilities» (FV).

Smart Panel
Loans - Home
Edit

Smart Panel
Loans - Investment Property
Edit

Smart Panel
Loans - Shares
Edit

Page Break

Your Income

Section Heading
Edit

Your Income

Free Text
Edit

Income may come from:

- Salaries including Other Income Sources
- Retirement Income nominated in the Retirement Plan
- Pensions from External Sources
- Investments

Smart Panel
Conversational - Salaries
Edit

Smart Panel
Conversational - Retirement Income
Edit

Smart Panel
Progress Report - Salaries, Drawdown & Pensions from External Sources (Present Values)
Edit

Smart Panel
Summary Report - Investment Income
Edit

Page Break

FINANCIAL MAPPERS PRO MASTERCLASS

Your Investments

Section Heading

Edit

Your Investments

Free Text

Edit

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Investments, including the purchase of your home, is central to the development of wealth.

Smart Panel

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Summary Report - Net Value of All Investments

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Smart Panel

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Summary Report - Liabilities

Edit

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Smart Panel

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Summary Report - Asset Allocation (Detailed) - Investments

Edit

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Smart Panel

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Summary Report - Risk Profile - Investments

Edit

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Smart Panel

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Progress Report - Return on Investments (Including Retirement Accounts)

Edit

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Page Break

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Interest Earning Assets

Section Heading

Edit

Interest Earning Assets

Smart Panel

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Conversational - Interest Earning Accounts

Edit

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Smart Panel

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Bank Account - Balance Before and After Transactions

Edit

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Smart Panel

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Bank Account - Transactions

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Smart Panel

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Assets - Cash Accounts

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Smart Panel

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Assets - Term Deposits

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Smart Panel

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Assets - Bonds

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FINANCIAL MAPPERS PRO MASTERCLASS

Shares and Managed Funds

Section Heading

Edit

Shares and Managed Funds

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The account called Shares is assumed to be Australian Shares, which are referred to as Domestic Equities in Managed Funds.

Managed Funds may be a combination of any of the following assets:

- Cash
- Domestic Fixed Interest Securities
- Global Fixed Interest Securities
- Domestic Equities
- Global Equities
- Other Investments
- Property Trusts

Smart Panel

Conversational - Shares

Edit

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Smart Panel

Assets - Shares

Edit

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Smart Panel

Conversational - Managed Funds

Edit

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Smart Panel

Assets - Managed Funds

Edit

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Page Break

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Real Estate, Including Home

Section Heading

Edit

Real Estate, including Home

Free Text

Edit

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In this section, your Investment Property and Home are examined. While the home is kept separate from your other investments, the home is a store of wealth that may be used as security or may be downsized, with a portion of the sale price available for investments.

Smart Panel

Conversational - Homes

Edit

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Smart Panel

Assets - Home

Edit

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Smart Panel

Conversational - Investment Properties

Edit

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Smart Panel

Assets - Investment Property

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About My Retirement Accounts

Section Heading
Edit

About My Retirement Accounts

Free Text
Edit

Here we examine the overall funds held in Superannuation and other Retirement Accounts, such as Annuities and Defined Benefit Pensions.

Smart Panel
Summary Report - Asset Allocation (Detailed) \$ Values (5yr) - Retirement Accounts
Edit

Smart Panel
Summary Report - Asset Allocation (Detailed) - Retirement Accounts
Edit

Smart Panel
Summary Report - Investment Profile - Retirement Accounts
Edit

Smart Panel
Summary Report - Risk Profile - Retirement Accounts
Edit

Smart Panel
Retirement Plan - Drawdown Funding
Edit

Smart Panel
Summary Report - Pensions (External Sources)
Edit

Page Break

Superannuation and Other Retirement Accounts

Section Heading
Edit

Superannuation and Other Retirement Accounts

Free Text
Edit

Retirement Accounts may be:

- Superannuation, including SMSF
- Annuities, including Defined Benefit Pensions

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel
Conversational - Superannuation
Edit

Smart Panel
Retirement - Employer Super
Edit

Smart Panel
Conversational - SMSF
Edit

Smart Panel
Retirement - Self Managed Pension (Superannuation) Fund
Edit

Smart Panel
Conversational - Annuities
Edit

Smart Panel
Conversational - Pensions from External Sources
Edit

Smart Panel
Summary Report - Pensions (External Sources)
Edit

Page Break

FINANCIAL MAPPERS PRO MASTERCLASS

Insurance

Insurance

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Section Header (PDF only) Displayed at the top of each page of the section

Using report header

Edit

Section Heading

Insurance

Edit

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An Insurance Needs Evaluation Report should be completed for each partner.

Smart Panel

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Conversational - Insurance

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Smart Panel

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General - Insurance Graph

Edit

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Smart Panel

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General - Plan Risks

Edit

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My Debt Management Report

Sections

Sections

Important Information	↑	↓	+	📄	🔴
About Me and My Family	↑	↓	+	📄	🔴
Your Plan Objectives and Strategies	↑	↓	+	📄	🔴
Budget	↑	↓	+	📄	🔴
Savings from Salary	↑	↓	+	📄	🔴
About your Debt	↑	↓	+	📄	🔴
Your Credit Card Loans	↑	↓	+	📄	🔴
Your Personal Loans	↑	↓	+	📄	🔴
Your Home Loans	↑	↓	+	📄	🔴
Your Investment Loans	↑	↓	+	📄	🔴
Debt Management - The First 5-Years	↑	↓	+	📄	🔴
Risk Management - Insurance	↑	↓	+	📄	🔴
Financial Targets	↑	↓	+	📄	🔴
Plan Review	↑	↓	+	📄	🔴
Lifestyle Goals - Personal Savings Plan	↑	↓	+	📄	🔴
Cash Flow Summary	↑	↓	+	📄	🔴
Assets & Liabilities	↑	↓	+	📄	🔴
Your Retirement Accounts	↑	↓	+	📄	🔴
Your Investments	↑	↓	+	📄	🔴
Net Investments and Retirement Accounts	↑	↓	+	📄	🔴

Important Information

Section Heading

Edit

Important Information

Free Text



Edit



This report will give you the results of the plan you have created.

This report does not give financial advice and does not recommend any financial products.

Based on the information entered, the report will display the estimated results.

These results will depend on the accuracy of your **Rates of Return** (Income & Capital Growth) and the **Interest Charged on Loans**.

These are usually based on past performance.

Past performance is not a good indication of future performance.

NOTE

This report may also be printed and saved as a PDF (Reports Chevron). The PDF may be emailed to your sponsor or professional advisers if you so choose.

Free Text



Edit



Page Break



FINANCIAL MAPPERS PRO MASTERCLASS

About Me and My Family

Section Heading

Edit

About Me and My Family

Free Text



Edit



Where the information in the section "About Me and My Family", has been completed, the details will be displayed. Otherwise, it will be left blank. This is information your adviser, accountant, or mortgage broker may require if you are seeking financial assistance.



Smart Panel About Me - Family

Edit



Smart Panel About Me - Employment

Edit



Smart Panel About Me - Health

Edit



Smart Panel About Me - Estate Planning

Edit



Smart Panel About Me - Investment Experience

Edit



Smart Panel About Me - Risk Profile

Edit



Smart Panel About Me - Objectives

Edit



Smart Panel About Me - Advice

Edit



Page Break



Your Plan Objectives and Strategies

Section Heading
Edit

Your Plan Objectives and Strategies

Smart Panel
General - Plan Objectives
Edit
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Smart Panel
General - Main Strategy
Edit
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Smart Panel
General - Plan Comments
Edit
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Smart Panel
General - Milestones
Edit
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Smart Panel
General - Summary at End of Savings and Retirement Phases
Edit
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Smart Panel
General - What You Own
Edit
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Smart Panel
General - What You Owe
Edit
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Budget

Section Heading
Edit

Budget

Free Text
The Budget is an important element of your plan.
We need to determine if you can afford your planned expenses.
Edit
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Smart Panel
Loan Report - Personal Budget Expenses (PV)
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Smart Panel
Budget - Unallocated Funds ***
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Savings from Salary

Section Heading
Edit

Savings from Salary

Free Text
Edit

Savings from Salary are used to pay for the following:

- Home Loan Expenses
- Home Renovations
- Investment Property Loan Expenses (Net of Rent)
- Investment Property Renovations and Capital Purchases
- Investments in Cash, TDs Bonds, Shares & Managed Funds
- Personal Contributions to your Superannuation Fund

Smart Panel
Conversational - Salaries
Edit

Smart Panel
Savings Strategy - Allocation of Savings
Edit

Smart Panel
Loan Report - Salary Savings
Edit

Page Break

About your Debt

Section Heading
Edit

About your Debt

Free Text
Edit

Your **Debt Servicing Ratio** calculates your *Annual Loan Expenses* as a *Percentage of your Tax-Tax Income*.

If you are planning **Additional Payments** to your loan, check how much this will increase your Debt Servicing Ratio. If financial circumstances change, you do not have to pay these additional repayments.

Your current loans are listed.

At the start of the plan, the value of your **Home Loans** is «Starting Homes Liabilities».

At the end of the plan, the value of your **Home Loans** is «Ending Homes Liabilities (PV)» (PV) which is «Ending Homes Liabilities» (FV)

At the start of the plan, the value of your **Investment Loans** is «Starting Homes Liabilities».

At the end of the plan, the value of your **Investment Loans** is «Ending Investments Liabilities (PV)» (PV) which is «Ending Investments Liabilities» (FV)

Smart Panel
General - Debt Servicing Ratio ***
Edit

Smart Panel
Summary Report - Debt Servicing Ratio
Edit

Smart Panel
Loans - Current with Lender Details
Edit

Page Break

Your Credit Card Loans

Section Heading
Edit

Your Credit Card Loans

Free Text

Edit
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Review all your Credit Card Debt.

Credit Card Debt is paid from your Budget as a Personal Expense.

(If there are no graphs, you have not Credit Card Debt)

Smart Panel

Conversational - Credit Cards

Edit
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Smart Panel

Loans - Credit Cards

Edit
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Page Break

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Your Personal Loans

Section Heading
Edit

Your Personal Loans

Free Text

Edit
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Review your Personal Loans.

Personal Loans include your car, boat or caravan loans and loans to fund purchase personal spending such as holidays.

Personal Loans **DO NOT** include Home Loans.

(If you have no Personal Loans, no graphs will be displayed)

Smart Panel

Conversational - Personal Loans

Edit
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Smart Panel

Loans - Personal

Edit
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🗑️

Page Break

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Your Home Loans

Section Heading

Edit

Your Home Loans

Free Text

Edit

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Home Loans are expense paid for from your allocation of Salary to Savings.
 The Loan expenses for your Home are paid for from the Transaction Account.
 (If you have no Home Loans, then no graphs will be displayed)

Smart Panel

Conversational - Homes

Edit

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Smart Panel

Loans - Home

Edit

↑

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✖

Page Break

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Your Investment Loans

Section Heading

Edit

Your Investment Loans

Free Text

Edit

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Your Investment Loans include loans for Investment Properties and for purchase of Shares.
 All Investment Loan repayments are made by the Transaction Account.
 (If you have no Investment Loans, then no graphs will be displayed)

Smart Panel

Conversational - Investment Properties

Edit

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Smart Panel

Loans - Investment Property

Edit

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Smart Panel

Conversational - Shares

Edit

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Smart Panel

Loans - Shares

Edit

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Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Debt Management – The First 5-Years

Section Heading

Edit

Debt Management - The First 5-Years

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This section displays all New and Refinanced Loans together with any additional loan amounts.

Smart Panel

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Loan Report - Planned Loan Management for New Loans and Refinanced Loans

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Smart Panel

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Loan Report - Loan Balances and Loan Repayment Schedules

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Smart Panel

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Loan Report - Interest Rates, Capital and Interest Payments

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Risk Management Insurance

Section Heading

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Risk Management - Insurance

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Insurance may assist you in covering the cost of your debts, if you are unable to work for a long time period, or if you should die, and leave the debt to your family.

Smart Panel

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Conversational - Insurance

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Smart Panel

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General - Plan Risks

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Financial Targets

Section Heading

Edit

Financial Targets

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Check if you have achieved your Financial Targets.

If you have not achieved your Financial Targets consider whether:

- You should save more
- Reduce your expectations

Discuss with your financial adviser how any issues may best be resolved.

Smart Panel

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General - Targets Graphs ***

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FINANCIAL MAPPERS PRO MASTERCLASS

Plan Review

Section Heading

Edit

Plan Review

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Move the slider to any year and review the results.

Click on the **Information** icon, to view the graph for the length of the plan.

Smart Panel

Review ***

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Lifestyle Goals – Personal Savings Plan

Section Heading

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Lifestyle Goals - Personal Savings Plan

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Lifestyle Goals are personal items such as cars and holidays for which you save on a regular basis.

Smart Panel

Conversational - Lifestyle Goals

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Smart Panel

General - Goals (First 5 Years)

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Smart Panel

General - Goals Graph

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Cash Flow Summary

Section Heading

Edit

Cash Flow Summary

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

Cash Flow Summary

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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FINANCIAL MAPPERS PRO MASTERCLASS

Assets and Liabilities

Section Heading

Edit

Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.
Net Value of Assets is also included.

Smart Panel

Assets & Liabilities

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Your Retirement Accounts

Section Heading

Edit

Your Retirement Accounts

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Retirement Accounts may be:

- Superannuation
- SMSF
- Annuity (Retirement Phase Only)

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel

Conversational - Superannuation

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Smart Panel

Retirement - Employer Super

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Smart Panel

Conversational - SMSF

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Smart Panel

Retirement - Self Managed Pension (Superannuation) Fund

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Smart Panel

Conversational - Annuities

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Smart Panel

Retirement - Annuities

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Smart Panel

Conversational - Pensions from External Sources

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Smart Panel

Summary Report - Pensions (External Sources)

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FINANCIAL MAPPERS PRO MASTERCLASS

Your Investments

Section Heading

Edit

Your Investments

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The graphs display your Investments over the length of the plan.

Smart Panel

Conversational - Interest Earning Accounts

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Smart Panel

Bank Account - Balance Before and After Transactions ***

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Smart Panel

Assets - Cash Accounts

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Smart Panel

Assets - Term Deposits

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Smart Panel

Assets - Bonds

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Smart Panel

Conversational - Shares

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Smart Panel

Assets - Shares

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Smart Panel

Conversational - Managed Funds

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Smart Panel

Assets - Managed Funds

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Smart Panel

Conversational - Investment Properties

Edit

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Smart Panel

Assets - Investment Property

Edit

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Page Break

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Net Investments and Retirement Accounts

Section Heading

Edit

Net Investments and Retirement Accounts

Free Text

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These graphs display the values in both **Present Value** and **Future Value** :

- the Net Value of your Investments
- Retirement Accounts, and
- Investment Loans

All values are displayed as **Present Value**, otherwise known as "Today's Dollar Value".

The Net Values of your assets at the end of the plan are:

- Home: «Ending Homes Net Value (PV)» (PV) which is «Ending Homes Net Value» (FV)
- Investments: «Ending Investments Net Value (PV)» (PV) which is «Ending Investments Net Value» (FV)
- Retirement Accounts: «Ending Retirement Funds Value (PV)» (PV) which is «Ending Retirement Funds Value» (FV)

Smart Panel

Progress Report - Net Investments & Retirement Funds (PV)

Edit

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Smart Panel

Progress Report - Net Investments & Retirement Funds (FV)

Edit

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My Property Report

Sections

Sections

Important Information	↑	↓	+	📄	🗑️
About Me and My Family	↑	↓	+	📄	🗑️
Your Plan Objectives and Strategies	↑	↓	+	📄	🗑️
Real Estate - Home	↑	↓	+	📄	🗑️
Real Estate - Investment	↑	↓	+	📄	🗑️
Savings from Salary	↑	↓	+	📄	🗑️
About your Debt	↑	↓	+	📄	🗑️
Your Personal Debt & Credit Card Loans	↑	↓	+	📄	🗑️
Debt Management - The First 5-Years	↑	↓	+	📄	🗑️
Risk Management - Insurance	↑	↓	+	📄	🗑️
Plan Review	↑	↓	+	📄	🗑️
Cash Flow Summary	↑	↓	+	📄	🗑️
Assets & Liabilities	↑	↓	+	📄	🗑️
Net Investments and Retirement Accounts	↑	↓	+	📄	🗑️

Important Information

Section Heading

Edit

Important Information

Free Text



Edit



This report will give you the results of the plan you have created.

This report does not give financial advice and does not recommend any financial products.

Based on the information entered, the report will display the estimated results.

These results will depend on the accuracy of your **Rates of Return** (Income & Capital Growth) and the **Interest Charged on Loans**.

These are usually based on past performance.

Past performance is not a good indication of future performance.

NOTE

This report may also be printed and saved as a PDF (Reports Chevron). The PDF may be emailed to your sponsor or professional advisers if you so choose.

Free Text



Edit



FINANCIAL MAPPERS PRO MASTERCLASS

About Me and My Family

Section Heading

Edit

About Me and My Family

Free Text



Edit



Where the information in the section "About Me and My Family", has been completed, the details will be displayed. Otherwise, it will be left blank. This is information your adviser, accountant, or mortgage broker may require if you are seeking financial assistance.



Smart Panel



About Me - Family

Edit



Smart Panel



About Me - Employment

Edit



Smart Panel



About Me - Health

Edit



Smart Panel



About Me - Estate Planning

Edit



Smart Panel



About Me - Investment Experience

Edit



Smart Panel



About Me - Risk Profile

Edit



Smart Panel



About Me - Objectives

Edit



Smart Panel



About Me - Advice

Edit



Page Break



FINANCIAL MAPPERS PRO MASTERCLASS

Your Plan Objectives

Section Heading		Edit	
<h2>Your Plan Objectives and Strategies</h2>			
Smart Panel	General - Plan Objectives	Edit	↑ ↓ + 📄 🗑️
Smart Panel	General - Main Strategy	Edit	↑ ↓ + 📄 🗑️
Smart Panel	General - Plan Comments	Edit	↑ ↓ + 📄 🗑️
Smart Panel	General - Milestones	Edit	↑ ↓ + 📄 🗑️
Smart Panel	General - Summary at End of Savings and Retirement Phases	Edit	↑ ↓ + 📄 🗑️
Smart Panel	General - What You Own	Edit	↑ ↓ + 📄 🗑️
Smart Panel	General - What You Owe	Edit	↑ ↓ + 📄 🗑️
Page Break		↑ ↓ + 📄 🗑️	

Real Estate - Home

Section Heading		Edit	
<h2>Real Estate - Home</h2>			
Smart Panel	Conversational - Homes	Edit	↑ ↓ + 📄 🗑️
Smart Panel	Assets - Home	Edit	↑ ↓ + 📄 🗑️
Smart Panel	Loans - Home	Edit	↑ ↓ + 📄 🗑️
Page Break		↑ ↓ + 📄 🗑️	

Real Estate - Investments

Section Heading		Edit	
<h2>Real Estate - Investments</h2>			
Smart Panel	Conversational - Investment Properties	Edit	↑ ↓ + 📄 🗑️
Smart Panel	Assets - Investment Property	Edit	↑ ↓ + 📄 🗑️
Smart Panel	Loans - Investment Property	Edit	↑ ↓ + 📄 🗑️
Page Break		↑ ↓ + 📄 🗑️	

Savings from Salary

Section Heading

Edit

Savings from Salary

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Edit



Savings from Salary are used to pay for the following:

- Home Loan Expenses
- Home Renovations
- Investment Property Loan Expenses (Net of Rent)
- Investment Property Renovations and Capital Purchases
- Investments in Cash, TDs Bonds, Shares & Managed Funds
- Personal Contributions to your Superannuation Fund

Smart Panel



Conversational - Salaries

Edit



Smart Panel



Savings Strategy - Allocation of Savings

Edit



Smart Panel



Loan Report - Salary Savings

Edit



Page Break



About your Debt

Section Heading

Edit

About your Debt

Free Text



Edit



Your **Debt Servicing Ratio** calculates your *Annual Loan Expenses* as a *Percentage of your Tax-Tax Income*.

If you are planning **Additional Payments** to your loan, check how much this will increase your Debt Servicing Ratio. If financial circumstances change, you do not have to pay these additional repayments.

Your current loans are listed.

At the start of the plan, the value of your **Home Loans** is «Starting Homes Liabilities».

At the end of the plan, the value of your **Home Loans** is «Ending Homes Liabilities (PV)» (PV) which is «Ending Homes Liabilities» (FV).

At the start of the plan, the value of your **Investment Loans** is «Starting Investments Liabilities».

At the end of the plan, the value of your **Investment Loans** is «Ending Investments Liabilities (PV)» (PV) which is «Ending Investments Liabilities» (FV).

Smart Panel



General - Debt Servicing Ratio ***

Edit



Smart Panel



Summary Report - Debt Servicing Ratio

Edit



Smart Panel



Loans - Current with Lender Details

Edit



Page Break



FINANCIAL MAPPERS PRO MASTERCLASS

Your Personal Debt & Credit Card Loans

Section Heading

Edit

Your Personal Debt & Credit Card Loans

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Review your Personal Loans.

Personal Loans include your car, boat or caravan loans and loans to fund purchase personal spending such as holidays.

Personal Loans **DO NOT** include Home Loans.

(If you have no Personal Loans, no graphs will be displayed)

Review all your Credit Card Debt.

Credit Card Debt is paid from your Budget as a Personal Expense.

(If there are no graphs, you have not Credit Card Debt)

Smart Panel

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Conversational - Personal Loans

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Smart Panel

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Loans - Personal

Edit

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Smart Panel

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Conversational - Credit Cards

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Smart Panel

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Loans - Credit Cards

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Debt Management – The First 5-Years

Section Heading

Edit

Debt Management - The First 5-Years

Free Text

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This section displays all New and Refinanced Loans together with any additional loan amounts.

Smart Panel

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Loan Report - Planned Loan Management for New Loans and Refinanced Loans

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Smart Panel

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Loan Report - Loan Balances and Loan Repayment Schedules

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Smart Panel

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Loan Report - Interest Rates, Capital and Interest Payments

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FINANCIAL MAPPERS PRO MASTERCLASS

Plan Review

Section Heading

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Plan Review

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Move the slider to any year and review the results.

Click on the **Information** icon, to view the graph for the length of the plan.

Smart Panel

Review ***

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Section Footer (PDF only)

Displayed at the bottom of each page of the section

Edit

Using report footer

Cash Flow Summary

Section Heading

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Cash Flow Summary

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This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel

Cash Flow Summary

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Assets and Liabilities

Section Heading

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Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.

Net Value of Assets is also included.

Smart Panel

Assets & Liabilities

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Indexing of Values

Years to Display

Indexing Method

Plan Phase

Year Range

Future Value

Default Phase

Years 1 - 5

Page Break

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Net Investments and Retirement Accounts

Section Heading

Edit

Net Investments and Retirement Accounts

Free Text

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At the end of the plan, the Net Value of your Home, Investments, and Retirement Accounts is estimated to be:

- Net Value of Home: «Ending Homes Net Value (PV)» (PV, which is «Ending Homes Net Value» (FV)
- Net Value of Investments: «Ending Investments Net Value (PV)» which is «Ending Investments Net Value» (FV)
- Retirement Accounts: «Ending Retirement Funds Value (PV)» which is «Ending Retirement Funds Value» (PV)

Smart Panel

Progress Report - Net Investments & Retirement Funds (PV)

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Smart Panel

Progress Report - Net Investments & Retirement Funds (FV)

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Contact

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

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