

# FinancialMappers® Pro

## Masterclass

### Advice Record

Version 06.09.2023

**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](mailto:glenis.phillips@financialmappers.com.au) or phone Direct Line)

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## Introduction

The government has indicated that by the end of this year, they will have legislated for the replacement of the current *Statement of Advice* with a much shorter and simpler *Advice Record*.

In preparation for the change, we have developed a new Report called **Advice Record**. There will be three versions to match the Plan Type (Savings, Retirement, & Lifetime)

In general, reports are created with a set of *Text Panels* and *SmartPanels*. Text panels can include *Placeholders* (say client's names) and Calculated Answers (say Net Value of Investments at end of plan). SmartPanels provide blank panels where the adviser can write specific information for that plan (say Plan Objectives), SmartPanels designed to deliver information for the plan in a set format (say Assets and Liabilities table) and Conversational SmartPanels which converts the details of a plan into text (say Investment Properties where all the details of each investment property bought and sold are written).

As the Government releases more information on the requirements of the **Advice Record**, these reports will be updated.

Names of SmartPanels are identified as **Blue** and Text Panels as **Green**, with the content in Black. Each report is divided into sections, and these have been identified. Reference to Calculated Answers in the following examples are underlined. Any Blank SmartPanels are not displayed in the Report.

These documents have been designed for use as both a PDF file and to upload to the chevron **Client Review**. (Right and Left side of review panel will be indicated.)

**Note:** As this report is intended for people with simple financial needs, we have not included information from the chevron *Targets*, *Self-Managed Superannuation* or *Annuities*, but your report could be edited to include if required.

The report has 7 sections:

- Plan Objectives
- My Advice
- Home Ownership
- Investments
- Superannuation
- Other Information
- Summary

## Report Construction

The following is an example of the Lifetime version, with the versions for Savings and Retirement Plans at the end of the document. (*Sample Plan, Joint 30-Year Plan, is used for the demonstration*)

Names of SmartPanels are identified as **Blue** and Text Panels as **Green**, with the content in Black. Each report is divided into sections, and these have been identified. Reference to *Calculated Answers* in the following examples are underlined. Any Blank SmartPanels are not displayed in the Report.

This is the example of the *Lifetime Version*. The savings versions does not include information about retirement. Examples of the version for Savings and Retirement are at the end of the document.

### Plan Objectives

L General: Plan Objectives  
L General: Main Strategy  
L General: General Comments  
L General: Milestones & Life Events  
R Savings Strategy – Net Assets Graph  
R General: What you Own  
R General: What you Owe

### My Advice

L SOA: Executive Summary  
L SOA: What you want  
L SOA: General Information about Client and Partner  
L SOA: Estate Planning  
L SOA: Attitude towards Investing  
L SOA: Investment Planning  
L SOA: My Advice  
L SOA: Scope of My Advice  
L SOA: Reasons for My Recommendations  
L SOA: Consequences of My Advice  
L SOA: How to follow My Advice  
L SOA: Improving your Money Management Skills  
L SOA: Fees & Costs  
L SOA: Commissions  
L SOA: Insurance Recommendations  
L SOA: Commissions Paid on Insurance Policies  
L SOA: What this Document is About  
L SOA: Review of Performance  
L SOA: List of Attachments  
L SOA: Product Replacement  
R General: Financial Performance Snapshot

## Home Ownership

L Conversational – Homes

R Assets – Home

## Investments

L Conversational – Interest Earning Accounts

R Bank Account Balance at End of year \*\*\*

R Assets - Cash Accounts

R Assets - Term Deposits

R Assets - Bonds

L Conversational – Managed Funds

R Assets -Managed Funds

L Conversational - Shares

L Conversational – Investment Properties

R Assets – Investment Property

## Superannuation

*L Free Text*

The combined value of all Superannuation Funds at the start of the **Savings Phase** is <<Starting Retirement Funds Value>>

The combined value of all Superannuation Funds at the end of the **Savings Phase** is <<End Savings: Retirement Funds Value>> which a Present Value (or Today's Dollar Value) of <<End Savings: Retirement Funds Value (PV)>>.

The combined value of all Superannuation Funds at the start of the **Retirement Phase** is <<Start Retirement: Retirement Funds Value>>, which is a Present Value (or Today's Dollar Value) of <<Start Retirement: Retirement Funds Value (PV)>>.

The combined value of all Superannuation Funds at the **end of the Plan** is <<Ending Retirement Funds Value>> which a Present Value (or Today's Dollar Value) of <<Ending Retirement Funds Value (PV)>>.

The graphs represent:

- Dollar value for the first 5 years – including Asset Allocation
- Dollar value for the length of the plan - including Asset Allocation
- Asset Allocation for the length of the plan

R Summary Report - Asset Allocation (Detailed) \$ Values (5 yr) – Retirement Accounts

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

R Summary Report - Asset Allocation (Detailed) – Retirement Accounts

L Conversational – Superannuation

R Retirement – Employer Super

## **Credit Cards, Personal Loans & Personal Savings**

**L Conversational – Credit Cards**

**R Loans – Credit Cards**

**L Conversational - Personal Loans**

**R Loans – Personal**

**L Conversational – Lifestyle (Personal) Goals**

**R General – Goals (First 5 Years)**

**R General – Goals Graph**

## **Additional Information**

### **L Free Text**

*When preparing this document, I have taken into consideration the personal information you provided in the Fact Find.*

**L About Me – Family**

**L About Me – Employment**

**L About Me – Health**

**L About Me – Estate Planning**

**L About Me – Investment Experience**

**L About Me – Investment Risk Profile**

**L About Me – Your Objectives for the Next 5 Years**

**L About Me – Your Objectives for the whole Plan**

**L About Me – Advice you Require**

**R General – Key Indicator Graphs**

**L Conversational – Salary**

**L Conversational – Retirement Income**

**L Conversational – Pensions from External Sources**

**R Progress Report – Salaries, Drawdown & Pensions from External Sources**

**R Retirement Plan: Drawdown Allocation**

**R Retirement Plan: Drawdown Fundings**

**L Conversational - Insurance**

**R General – Plan Risks**

## **Summary**

**L General – Summary at End of Savings and Retirement Phases**

### **L Free Text**

Dear <<Client First Names>>,

I believe my recommendations to help you secure a better financial future will benefit you greatly.

Listed below is a summary of your financial situation at the start and end (in brackets) of this Savings Plan in Present Value:

- Net Value of Home: <<Starting Homes Net Value>>, ( <<Ending Homes Net Value (PV)>>).
- Net Value of Investments: <<Starting Investments Net Value>>, (<<Ending Investments Net Value (PV)>>)

## Financial Mappers Pro Masterclass

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- Superannuation: <<Starting Retirement Funds Value>>, (<<Ending Retirement Funds (PV)>>

Please reach out if you have any questions.

<<Author Name>>

<<Author Company>>

**R Progress Report – Net Investments & Retirement Funds (PV)**

**R Progress Report – Return on Investments Including Retirement Accounts**

**R Progress Report – Asset Allocation**

### **L Free Text**

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

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

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

Before you sign this authority to proceed, please 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 you want to be clarified.

By signing below, you agree to representatives of <<Author Company>>, applying on your behalf for the products recommended in this Advice Record.

**R SOA- Authority to Proceed**



## Plan Objectives

This is one of two sections where the adviser needs to add information about the plan. The information is written for:

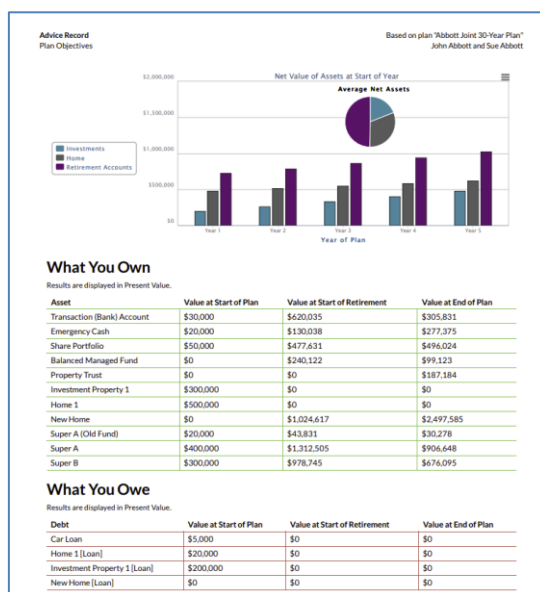
- **Plan Objectives.** The client will have been asked in the *Starting Position, About Me and My Family*, their objectives for the next 5 years, together with the advice they require
- **Main Strategy** will give a brief overview of strategies developed by the adviser for this financial plan
- **General Comments** allows the adviser to add any other information the adviser thinks relevant.
- **Miles & Goals** are life events and financial goals, the client has indicated they want from this plan. The adviser can check back and if is they have been achieved. The adviser can also add more if required.

Milestones & Goals

Description	Owner	Year of Event	
Buying a car	Sue	2020	Delete
Buying a house/unit	Joint	2026	Delete
Private school fees	Joint	2030	Delete
			Add

Save
Cancel

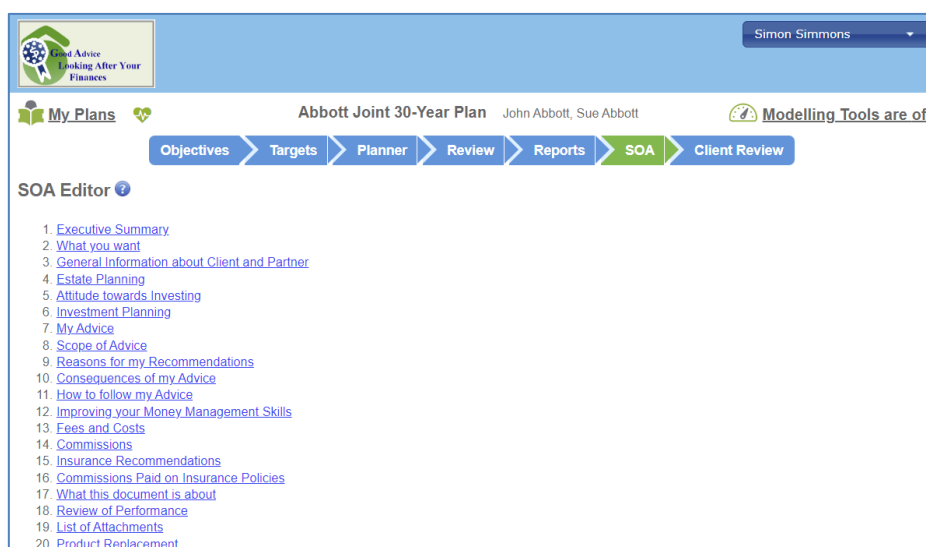
As the report is designed to be uploaded to to the **Client Review** chevron, each section will be supplemented with graphs or tables of information using information from the plan.



## My Advice

*Financial Mappers Pro* has a set of 20 SOA panels designed for you to write your Advice for a particular plan. Each of these panels may be included in the Report, following the order listed in the chevron **SOA**. It is not anticipated that you will need to use all the SmartPanels. Those panels with no content are not included in the report.

It is anticipated that as the government reduces the complexity of the current *Statement of Advice*, fewer of these panels will be required. If new formats are recommended by the government, then these panels will be updated.



The SmartPanels for advice documents are:

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

# Financial Mappers Pro Masterclass

This is an example of the information from the first panel, *Executive Summary*.

Advice Record  
My Advice

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

## My Advice

### Executive Summary

John and Sue both work and are 50 years old. They plan to retire in 15-years at age 65.

John and Sue want a plan which will secure their self-funded retirement for many years. They have indicated they would like to replace their home in Year 6 and refurbish Bob's Investment Property in Year 10. They wish to be debt-free by the end of the Savings Phase.

Their attitude to investing is quite aggressive. A plan has catered for the sale of their current home at the end of year 5, and a new home purchased at the start of Year 6.

All debts will be repaid by the end of the Savings Period. It is recommended that the Investment Property is sold at the end of the Savings Phase so that the Investment Profile can be reduced to High Growth. Managed Funds will be sold in stages during the Retirement Phase so that more Defensive Assets can be purchased and reduce the Investment Profile to Balanced by Year 10 of the Retirement Phase.

A *Financial Performance Snapshot* of the plan is provided for use on the right hand side of the *Client Review*.

Advice Record  
My Advice

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

## Financial Performance Snapshot

Figures are displayed in Future Value, except where indicated as Present Value (PV).

### Legend

- ✓ You have completed this element of the plan
- ⚠ There may be elements you should review
- ✗ This element was not completed

Area	Status	
Salary	✓	Your annual salary at the start of your plan is \$300,000.
Savings Allocations	✓	In the first year you have planned to contribute \$42,000 ( 14.00% of your salary) to an Investment Plan.
Cash Flow from Investments	✓	At the start of your plan you have annual income from investments of \$20,232.
Wealth Now	✓	At the start of your plan you have \$400,000 in investments (including investment loans), and \$720,000 retirement funds.
Future Wealth (at start of retirement)	✓	At the start of retirement your plan will have \$4,396,680 net investments, and \$2,335,081 retirement funds.
Debt Now	✓	At the start of your plan you have debts of \$225,000 (including personal loans).
Future Debt (at start of retirement)	✓	You have no debts at the start of your retirement.
Lifestyle Goals	✓	You have included 2 lifestyle goals in your plan.
Retirement Goal	✓	Your retirement income in the first year of retirement is \$260,694 (Present Value)
Risk Management (John)	✓	You have completed the Report Insurance Needs Self Evaluation assessment and a summary is provided in this report.
Risk Management (Sue)	✗	You have not completed the Report Insurance Needs Self Evaluation assessment. The Plan Risks Summary has been omitted from this report.

## Home Ownership

The report writer has a selection of *Conversational SmartPanels*. These are designed to convert the plan to text. This is the text which includes all homes.

Advice Record  
Home Ownership

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

### Home Ownership

#### Homes

This plan has 2 homes. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

##### Home: *Home 1*

*Home 1* is an existing home owned jointly with a value of \$500,000 at the start of the plan. The purchase price including costs was \$300,000.

It is estimated that the value of the home will rise at 6.12% p.a.

There are no building improvements planned for this home.

At the start of the Retirement Phase, this home is worth \$0.

This home is sold at the end of Year 5. It is estimated that the profit after selling costs is \$279,701 (which is \$308,738 in FV).

##### Home: *New Home*

*New Home* is a home purchased jointly in Year 6 with a value of \$500,000 and a deposit of \$450,000.

It is estimated that the value of the home will rise at 6.12% p.a.

There are no building improvements planned for this home.

At the start of the Retirement Phase, this home is worth \$707,463 (which is \$1,024,617 in FV).

At the end of the plan, this home is worth \$1,190,706 (which is \$2,497,585 in FV).

#### Loans

The following loans are assigned to your homes. If the home is sold, the loan is paid out at the same time.

##### Home Loan: *Home 1 [Loan]*

This is an existing loan with a value at the start of the plan of \$20,000.

*Home 1 [Loan]* is a Principal and Interest loan with a term of 15 Years. It has an interest rate of 6.67% which is not fixed.

You have not planned to make any additional payments.

##### Home Loan: *New Home [Loan]*

This loan commences in Year 6 with a balance of \$50,000.

*New Home [Loan]* is a Principal and Interest loan with a term of 10 Years. It has an interest rate of 6.67% which is not fixed.

You have not planned to make any additional payments.

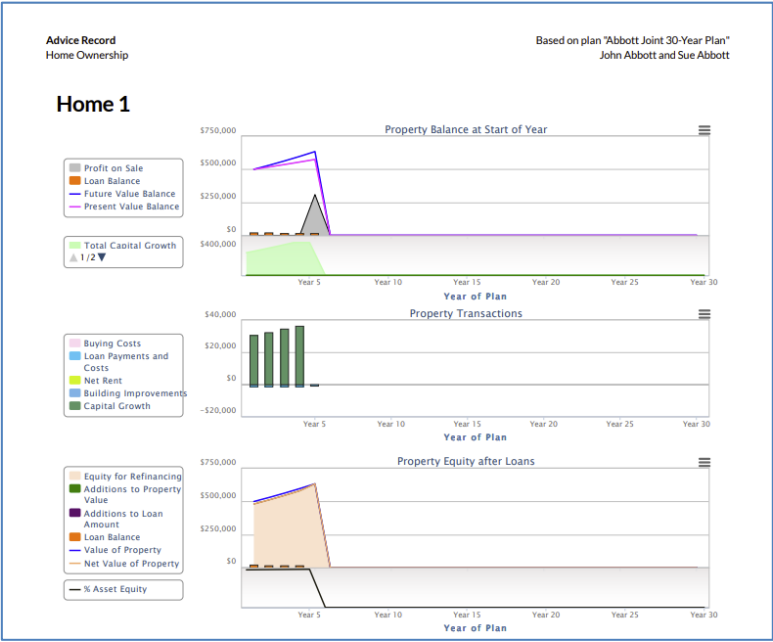
#### Notes

When using cash flow modelling software to estimate future changes in real estate prices, an average Capital Growth is selected. The value of each property will change year by year and no one can predict what these changes will be for a specific property or property in general.

The Bureau of Statistics keeps an historical record of changes in property prices. They have estimated that the price rise of Established Houses for the 20-year period from 2001 was 6.46% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated price rise was 3.13% with an Inflation Rate of 1.57%. The Real (after-inflation) Capital Growth Rates were 3.99% for the 20-year period and 1.53% for the 5-year period.

Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 4.33% and 3.57%.

Graphs supplement the text. This is an example of the first home sold at the end of Year 5.



## Investments

### Interest Earning Accounts

Investments are allocated as Interest Earning Accounts such as cash, TDs and bonds and includes the Transaction Account. If a particular account type is not in the plan, then no reference is made to that format.

This is an example of the Conversational SmartPanel:

**Advice Record**  
Investments

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

## Investments

### Interest Earning Accounts

In the cash flow modelling software, money invested in interest earning accounts are of four types.

- Transaction (Bank) Account
- Cash Accounts such as savings or cash management accounts
- Term Deposits
- Bonds

The Transaction Account acts as a checking account and may have a different purpose than your checking account. It is the account through which all home, investment and retirement transactions occur.

Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Transaction Account

The balance of the Transaction Account at the start of the plan is \$30,000. The investment return is 5.18%. During the plan, the account is not overdrawn at the end of any years.

At the start of the Retirement Phase, the balance of the Transaction Account is \$620,035 (which is \$897,996 in FV).

At the end of the plan, the balance is \$305,831 (which is \$641,500 in FV).

### Cash Account: *Emergency Cash*

*Emergency Cash* is an existing cash account owned jointly with a value of \$20,000 at the start of the plan.

The investment return is 5.18% and interest is reinvested. The interest is taxed as income.

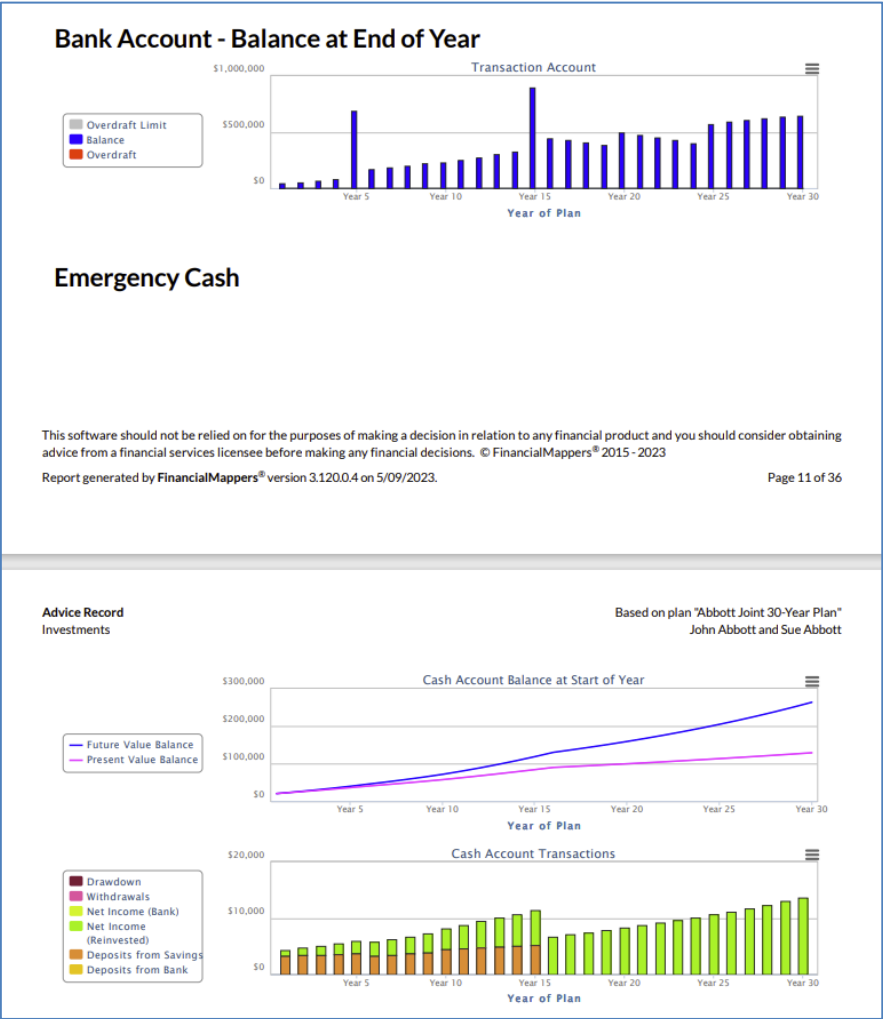
This plan uses the automated Investment Plan which allocates salary savings by a percentage. This percentage is calculated from the total savings allocation less any loan expenses. The allocation in the Investment Plan is:

- Years 1 to 15: 10.00%

At the start of the Retirement Phase, this cash account is worth \$89,787 (which is \$130,038 in FV). The Retirement Drawdown has not been activated.

At the end of the plan, this cash account is worth \$132,237 (which is \$277,375 in FV).

The graphs are:



## Managed Funds

This plan has two Managed Funds. This is the Conversational panel showing the details of the Property Trust.

### Managed Fund: *Property Trust*

*Property Trust* is an existing managed fund owned jointly with a value of \$0 at the start of the plan.

The managed fund's asset allocation is described as **Aggressive**. Following is the breakdown.

Cash	10.00%
Domestic Fixed Interest	0.00%
Global Fixed Interest	0.00%
<b>Defensive Assets</b>	<b>10.00%</b>
Domestic Equities	0.00%
Global Equities	0.00%
Other Investments	0.00%
Property Trusts	90.00%
<b>Growth Assets</b>	<b>90.00%</b>

The estimated income from dividends is 4.48% and the estimated capital growth rate is 6.12%, a total return of 10.60%.

Dividends from this portfolio are:

- Paid to the Transaction Account during the Savings Phase.
- Paid to the Transaction Account during the Retirement Phase.

The dividends are taxed as income.

This plan does not use the automated Investment Plan which allocates salary savings by a percentage.

These purchases are made directly from the Transaction Account:

- **Year 16:** \$294,000

At the start of the Retirement Phase, this managed fund is worth \$0. The Retirement Drawdown commences in Year 1 of the Retirement Phase and the funds are drawn down over 30 Years.

In addition to the sale of managed funds for the drawdown in retirement, the following managed funds are sold:

- **Year 25:** 50% which is \$206,712 (FV)

At the end of the plan, this managed fund is worth \$89,238 (which is \$187,184 in FV).

### Notes

In this plan, it is assumed that dividends and capital growth remain the same. However, there may be considerable rise and falls of share prices for any specific share portfolio or the ASX200. It is estimated that the total return for the ASX200 for the 20-year period from the year 2001 was 9.38% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated total return was 9.29% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 6.82% and 7.60%.

Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of

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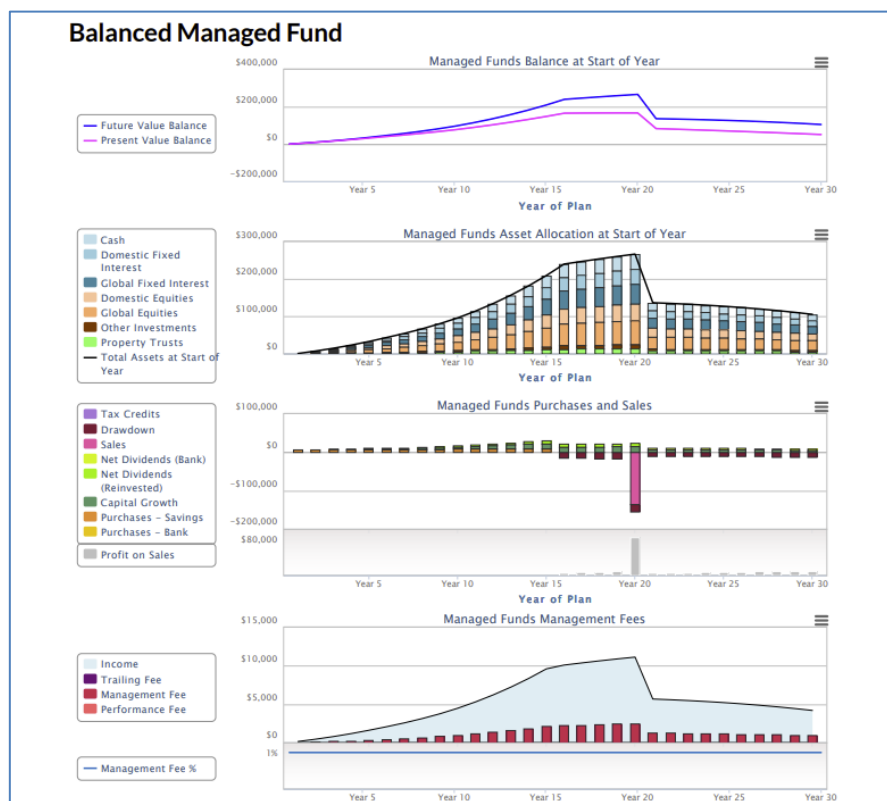
Report generated by FinancialMappers® version 3.120.0.4 on 5/09/2023.

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This is the graph for the second Managed Fund.



## Share Portfolio

Note that the *Share Portfolio* is not a list of specific shares, but rather the value of equities bought and sold over the length of the plan. You may have more than one portfolio, if you want to identify specific share types such as International, shares with fully franked dividends or high capital growth. Share Portfolios may also have loans are these are included in the Conversational SmartPanel.

### Share Portfolios

This plan has 1 share portfolio. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

#### Share Portfolio: *Share Portfolio*

*Share Portfolio* is an existing share portfolio owned by Sue with a value of \$50,000 at the start of the plan.

The estimated income from dividends is 4.25% and the estimated capital growth rate is 6.12%, a total return of 10.37%.

This portfolio does not have a linked loan.

Dividends from this portfolio are:

- Reinvested during the Savings Phase.
- Reinvested until Year 26, and then paid to the Transaction Account during the Retirement Phase.

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#### Advice Record Investments

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

The dividends are taxed as income.

Imputation credits for Australia have been activated and it is estimated that 70.00% of the fund will be eligible for these tax credits.

This plan uses the automated Investment Plan which allocates salary savings by a percentage. This percentage is calculated from the total savings allocation less any loan expenses. The allocation in the Investment Plan is:

- Years 1 to 15: 20.00%

At the start of the Retirement Phase, this share portfolio is worth \$329,788 (which is \$477,631 in FV). The Retirement Drawdown commences in Year 1 of the Retirement Phase and the funds are drawn down over 25 Years.

At the end of the plan, this share portfolio is worth \$236,476 (which is \$496,024 in FV).

### Loans

You have no share portfolio loans.

### Notes

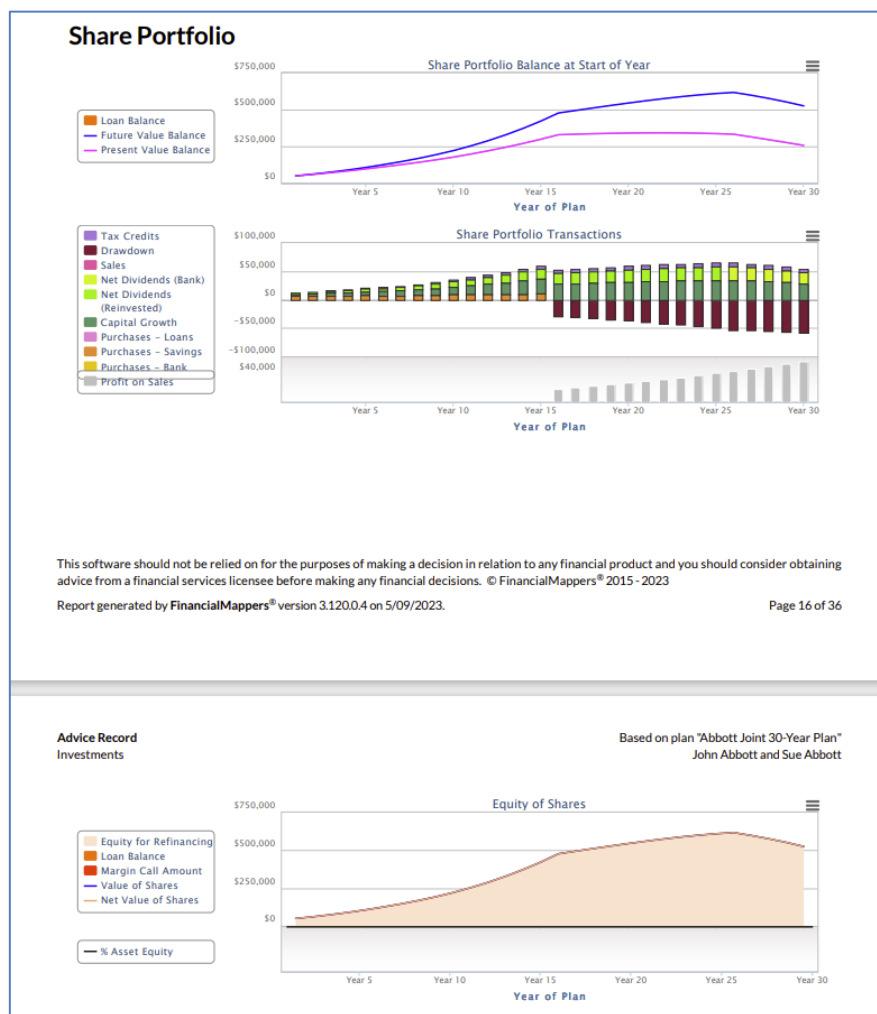
In this plan, it is assumed that dividends and capital growth remain the same. However, there may be considerable rise and falls of share prices for any specific share portfolio or the ASX200. It is estimated that the total return for the ASX200 for the 20-year period from the year 2001 was 9.38% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated total return was 9.29% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 6.82% and 7.60%.

Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 4.33% and 3.57%.

Margin loans, where the shares are the only security, are likely to attract a higher interest rate than the standard home loan.

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These are the graphs associated with the Share Portfolio.



## Investment Properties

Loans associated with Investment Properties are included in the Conversational SmartPanel, together with details of the property, including when it was bought and sold, building renovations and capital purchases such as carpets. This is an example of the Conversational SmartPanel.

### Investment Properties

This plan has 1 investment property. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

#### Investment Property: *Investment Property 1*

*Investment Property 1* is an existing investment property owned jointly with a value of \$300,000 at the start of the plan. The purchase price including costs was \$250,000.

The estimated gross income is 5.00% p.a. with recurrent costs of 15.00% p.a. of the gross income. It is estimated that the value of the investment property will rise at 6.12% p.a.

You plan the following building improvements:

- Year 10: \$25,000 (which is \$31,222 in FV)

You plan the following capital purchases:

- Year 10: \$10,000 (which is \$12,489 in FV)

At the start of the Retirement Phase, this investment property is worth \$0.

This investment property is sold at the end of Year 15. It is estimated that the profit after selling costs is \$356,532 (which is \$503,770 in FV).

### Loans

The following loans are assigned to your investment properties. If the investment property is sold, the loan is paid out at the same time.

#### Investment Property Loan: *Investment Property 1 [Loan]*

This is an existing loan with a value at the start of the plan of \$200,000.

*Investment Property 1 [Loan]* is a Principal and Interest with Options loan with a term of 20 Years. It has an interest rate of 6.67% which is not fixed.

The loan is refinanced in Year 10, where the loan amount is increased by \$20,000. The refinanced loan has a term of 10 Years and an interest rate of 6.67% which is not fixed.

You plan to make additional payments totalling the following amounts each year:

- Years 1 to 9: \$2,400

With these additional payments it is estimated you will save \$18,205 (FV) in interest charges.

### Notes

When using cash flow modelling software to estimate future changes in real estate prices, an average Capital Growth is selected. The value of each property will change year by year and no one can predict what these changes will be for a specific property or property in general.

The Bureau of Statistics keeps an historical record of changes in property prices. They have estimated that the price rise of Established Houses for the 20-year period from 2001 was 6.46% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated price rise was 3.13% with an Inflation Rate of 1.57%. The Real (after-inflation) Capital Growth Rates were 3.99% for the 20-year period and 1.53% for the 5-year period.

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Advice Record  
Investments

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 4.33% and 3.57%.

# Financial Mappers Pro Masterclass

These are the graphs for the Investment Property.



## Superannuation

The **Advice Record** does not include SMSF or Annuities, however, the Superannuation Fund can be converted to an Annuity at the start of the Retirement Phase. The Investment Profile can be changed over the life of the Plan. This is the description for the first Superannuation Fund in the plan.

### Superannuation/Pension Funds

This plan has 3 superannuation/pension funds that are employer sponsored and are defined contribution funds. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

#### Super/Pension/KiwiSaver Fund: Super A

Super A is a fund for John. Employer contributions are paid to this superannuation account.

At the start of the plan, the total value of the fund is \$400,000. The account balances are:

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#### Advice Record Superannuation

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

- Employer funded contributions: \$400,000
- Personal pre-tax contributions: \$0
- Personal after-tax contributions: \$0

The following contributions are made from the bank account.

- Pre-tax contributions:
  - Years 1 to 10: \$5,000

The following investment profiles are selected:

Start Year	Investment Profile	% pa Return
Year 1	Balanced	7.00%
Year 15	Conservative	7.00%

At the start of your drawdown at Age 65, the balance of this super/pension/KiwiSaver fund is \$906,239.

The drawdown amount has been calculated to be drawn down over 25 Years.

At the end of the plan, this super/pension/KiwiSaver fund is worth \$432,238 (which is \$906,648 in FV).

#### Super/Pension/KiwiSaver Fund: Super A (Old Fund)

Super A (Old Fund) is a fund for John. Employer contributions are not paid to this superannuation account.

At the start of the plan, the total value of the fund is \$20,000. The account balances are:

- Employer funded contributions: \$20,000
- Personal pre-tax contributions: \$0
- Personal after-tax contributions: \$0

The following investment profiles are selected:

Start Year	Investment Profile	% pa Return
Year 1	Balanced	7.00%

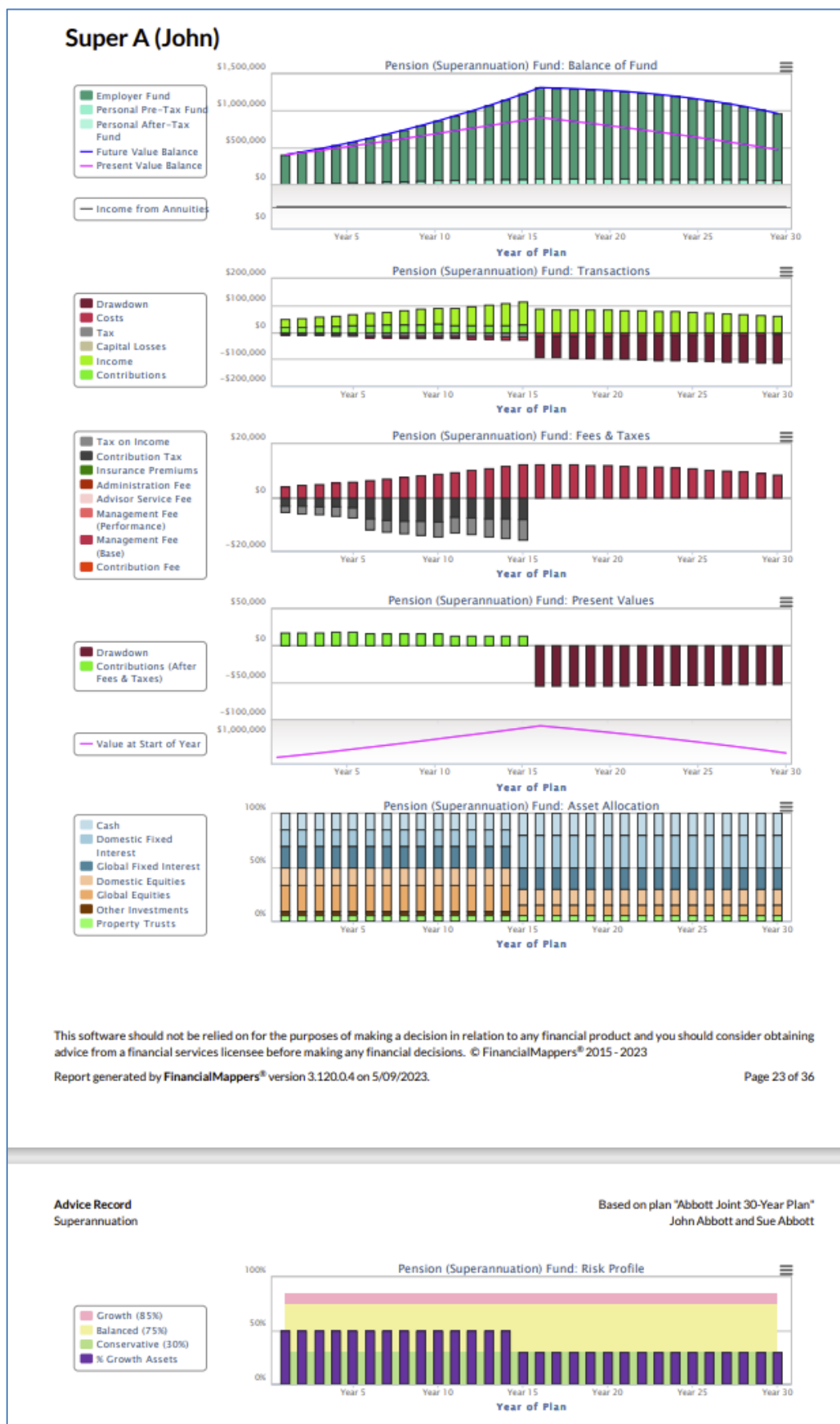
At the start of your drawdown at Age 65, the balance of this super/pension/KiwiSaver fund is \$30,264.

The drawdown amount has been calculated to be drawn down over 25 Years.

At the end of the plan, this super/pension/KiwiSaver fund is worth \$14,435 (which is \$30,278 in FV).

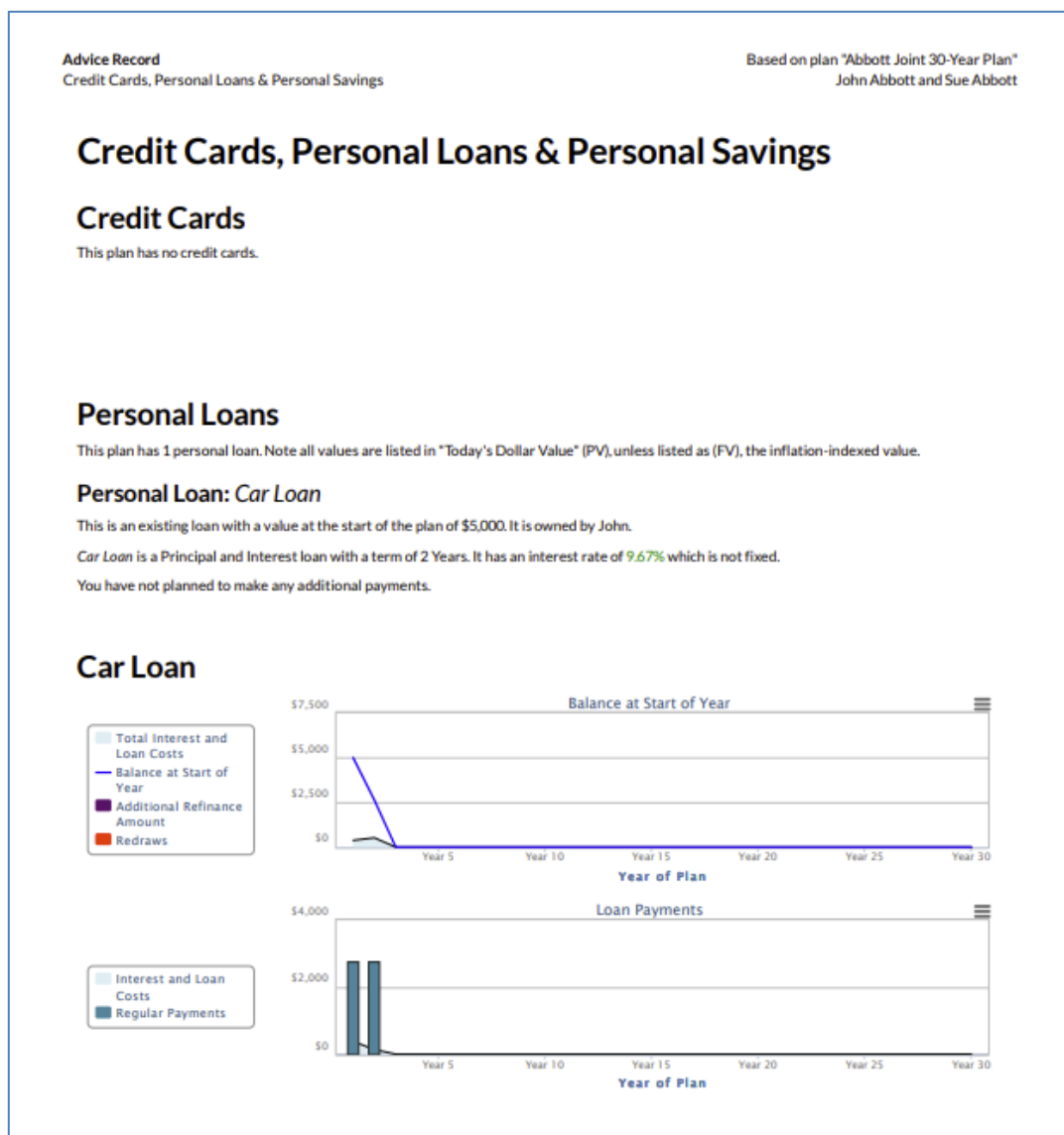
# Financial Mappers Pro Masterclass

These are the graphs for one superannuation fund.



## Credit Cards, Personal Loans and Personal Savings

Personal Savings are for Lifestyle Goals. There is a separate Conversational SmartPanel for each and therefore the graph or table for that section follows:





## Lifestyle Goals

Lifestyle Goals are savings for personal expenses which are deducted from the budget. This plan has 2 lifestyle goals. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Lifestyle Goal: *Car Replacement*

You plan to start saving for your *Car Replacement* in Year 1. The total cost is \$30,000 and you will save \$6,000.00 per year for 5 Years. You plan to repeat the savings schedule 4 times.

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#### Advice Record

Credit Cards, Personal Loans & Personal Savings

Based on plan "Abbott Joint 30-Year Plan"

John Abbott and Sue Abbott

### Lifestyle Goal: *Holiday*

You plan to start saving for your *Holiday* in Year 1. The total cost is \$20,000 and you will save \$2,000.00 per year for 10 Years. You plan to repeat the savings schedule 2 times.

Lifestyle Goals (PV)	2020	2021	2022	2023	2024
Age (John, Sue)	Age 50, 50	Age 51, 51	Age 52, 52	Age 53, 53	Age 54, 54
Balance at Start of Year	\$0	\$8,000	\$16,400	\$25,215	\$34,461
Savings	\$8,000	\$8,200	\$8,405	\$8,615	\$8,831
Car Replacement	\$6,000	\$6,150	\$6,304	\$6,461	\$6,623
Holiday	\$2,000	\$2,050	\$2,101	\$2,154	\$2,208
Purchases	\$0	\$0	\$0	\$0	\$33,114
Car Replacement	\$0	\$0	\$0	\$0	\$33,114
Holiday	\$0	\$0	\$0	\$0	\$0
Balance at End of Year	\$8,000	\$16,400	\$25,215	\$34,461	\$11,038

## Additional Information

### About the Client

To demonstrate the “Know your Client Rule”, information provided by the client in the section “About Me and My Family” are included.

Advice Record  
Additional Information

Based on plan “Abbott Joint 30-Year Plan”  
John Abbott and Sue Abbott

### Additional Information

When preparing this document, I have taken into consideration the personal information you provided.

#### Family

My wife and I were both born in 1970, are currently 50-years old.

We have two adult children and 3 grandchildren.

- Peter (Born 1995) married with 2 children
- Judy (Born 1993) married with 1 child

#### Employment

We are both employed in fairly secure positions

#### Health

We are both in good health and non-smokers.

#### Estate Planning

We both have Wills and Enduring Power of Attorney. All documents are held with our solicitor (Jackson Lawyers)

We both have Wills and Enduring Power of Attorney. All documents are held with our solicitor (Jackson Lawyers)

#### Investment Experience

We are not very experienced investors but have started reading some books on the subject.

We are not sure what 4 (Risk/Return) & 5 (Debt Servicing Ratio) mean.

We would love to join any Financial Literacy Program you may have.

#### Investment Risk Profile

We would not consider ourselves risk-takers, but we do want to be involved in the management of our investments.

Our preferred investment would be in (3) a High Growth Fund. However, we would like to keep the investment property we currently own.

#### Advice You Require

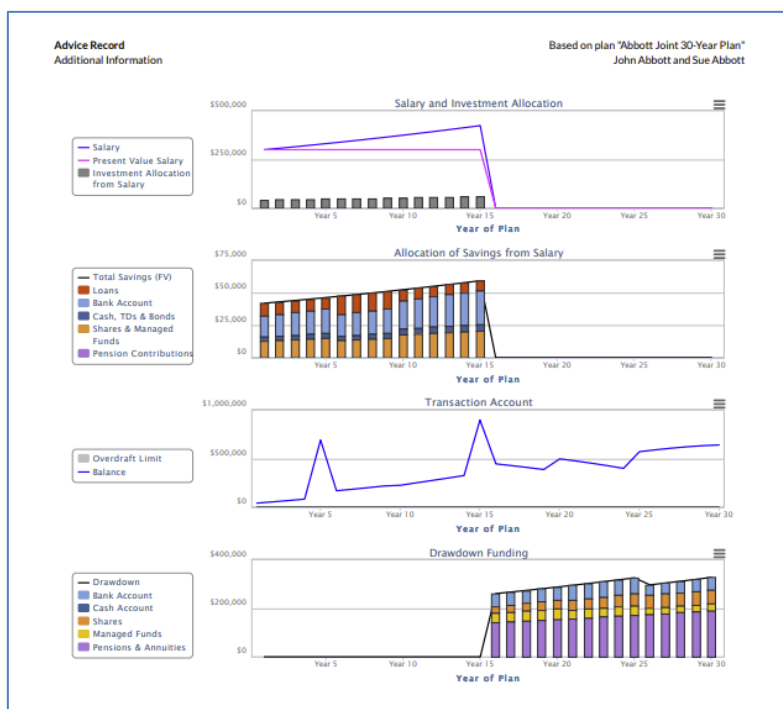
We would like to know if we are on-track to be self-funded retirees

We would like you to review our plan and make recommendations as you see fit.

#### Key Indicator Graphs

## Financial Mappers Pro Masterclass

The *Key Indicator Graphs* are an important part of the plan as they will alert the adviser if any critical information has been omitted. For example, not activating the drawdown for an account.



## Salaries, Retirement Income & Pensions from External Sources

In this example there is no external pensions. There are separate Conversational SmartPanels for each. Retirement Income is the amount the client has nominated to draw down each year in retirement.

### Salaries

Note all values are listed in "Today's Dollar Value" (PV).

#### Salary: *Salary A (John)*

This salary is increased at the inflation rate.

The salary has been listed as:

- Years 1 to 15: \$160,000
- Years 16 to 30: \$0

Following is the percentage of the gross salary that is allocated to savings from salary. This money is used to pay for home loans and home improvements, investment loans net of rent, investments, and personal contributions to retirement accounts.

- Years 1 to 15: 14.00%
- Years 16 to 30: 0.00%

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Advice Record  
Additional Information

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

#### Salary: *Salary B (Sue)*

This salary is increased at the inflation rate.

The salary has been listed as:

- Years 1 to 15: \$140,000
- Years 16 to 30: \$0

Following is the percentage of the gross salary that is allocated to savings from salary. This money is used to pay for home loans and home improvements, investment loans net of rent, investments, and personal contributions to retirement accounts.

- Years 1 to 15: 14.00%
- Years 16 to 30: 0.00%

### Retirement Income

The drawdown for retirement income commences when John is Age 65 and Sue is Age 65. Pensions from external sources are included in the retirement income.

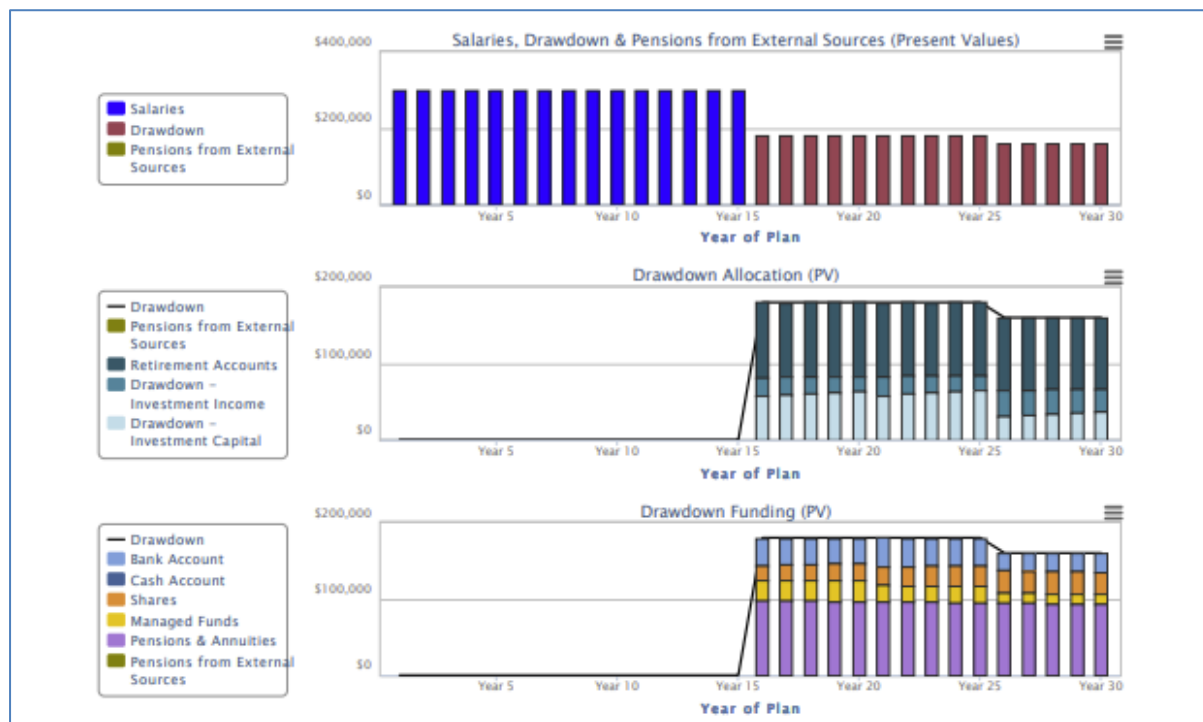
Retirement income is transferred from the Transaction Account to the Budget to cover any tax due on this income and your living expenses in retirement.

The plan has allocated the following retirement income:

- Years 1 to 10: \$180,000
- Years 11 to 15: \$160,000

# Financial Mappers Pro Masterclass

The graphs show the income together with the drawdown allocation and from which accounts the drawdown allocation has been taken.



## Insurance

The Conversational SmartPanel discusses all insurance listed in the plan.

Advice Record  
Additional Information

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

### Insurance

Sue has no insurance listed in this plan.

#### Life Insurance (Death & TPD): ABC Life (John)

John has ABC Life as Life Insurance (Death & TPD) with a value of \$200,000 and premiums of \$1,000. This cover is from Age 50 to Age 60.

The payments are made from superannuation.

#### Life Insurance (Death & TPD): ABC Trauma (John)

John has ABC Trauma as Life Insurance (Death & TPD) with a value of \$50,000 and premiums of \$1,000. This cover is from Age 50 to Age 60.

The payments are made from the budget and are not tax deductible.

#### Income Insurance: ABC Income (John)

John has ABC Income as Income Insurance with a value of \$60,000 and premiums of \$5,000. This cover is from Age 50 to Age 60.

The payments are made from the budget and are tax deductible.

This is followed by a table of information.

Advice Record

Additional Information

Based on plan "Abbott Joint 30-Year Plan"

John Abbott and Sue Abbott

## Insurance Cover and Cash Flows

This information should be read in conjunction with the detailed *Insurance Needs Evaluation Report*. This summary shows the results for the first three years of your plan. The results are displayed in Future Value.

### Expenses and Investment Income

Item	Status		Year 1	Year 2	Year 3
Total Expenses	✓	Your plan has annual expenses of:	\$85,289	\$85,345	\$82,787
Investment Income	✓	Your plan has annual investment income of:	\$20,232	\$22,298	\$24,532
	⚠	Income less Expenses:	-\$65,057	-\$63,048	-\$58,255

### Liquid Assets

Item	Status		Year 1	Year 2	Year 3
Liquid Assets	✓	Your plan has liquid assets of:	\$95,000	\$130,060	\$168,572

### Insurance Cover - John Abbott

Item	Status		Year 1	Year 2	Year 3
Life	✓	Your plan has life insurance.	\$250,000	\$250,000	\$250,000
Total & Permanent Disability	✓	Your plan has total & permanent disability insurance.	\$250,000	\$250,000	\$250,000
Trauma	✗	Your plan has no trauma insurance.	\$0	\$0	\$0
Income Protection	✓	Your plan has income protection insurance.	\$60,000	\$60,000	\$60,000

### Insurance Cover - Sue Abbott

Item	Status		Year 1	Year 2	Year 3
Life	✗	Your plan has no life insurance.	\$0	\$0	\$0
Total & Permanent Disability	✗	Your plan has no total & permanent disability insurance.	\$0	\$0	\$0
Trauma	✗	Your plan has no trauma insurance.	\$0	\$0	\$0
Income Protection	✗	Your plan has no income protection insurance.	\$0	\$0	\$0

## Summary

### Summary of Wealth

All this information is automated by the software.

Advice Record  
Summary

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott

## Summary

### Savings Phase

#### Final outcome of your Savings Plan in Present Value

At the end of your 15 year savings plan, you will be 64 (John) and 64 (Sue) years old.

It is estimated that, in Net Present Value, your home will be worth \$707,463, your investments will be worth \$1,205,405 and your retirement funds will be worth \$1,612,293.

Your investments will be yielding a Real (After Inflation) Return of 2.68%.

### Retirement Phase

#### Final outcome of your Retirement Plan in Present Value

At the end of your 15 year retirement plan, you will be 79 (John) and 79 (Sue) years old.

It is estimated that, in Net Present Value, your home will be worth \$1,190,706, your investments will be worth \$811,037 and your retirement funds will be worth \$768,995.

Your investments will be yielding a Real (After Inflation) Return of 4.14%.

Dear John and Sue,

I believe my recommendations to help you secure a better financial future will benefit you greatly.

Listed below is a summary of your financial situation at the start and end (in brackets) of this Savings Plan in Present Value:

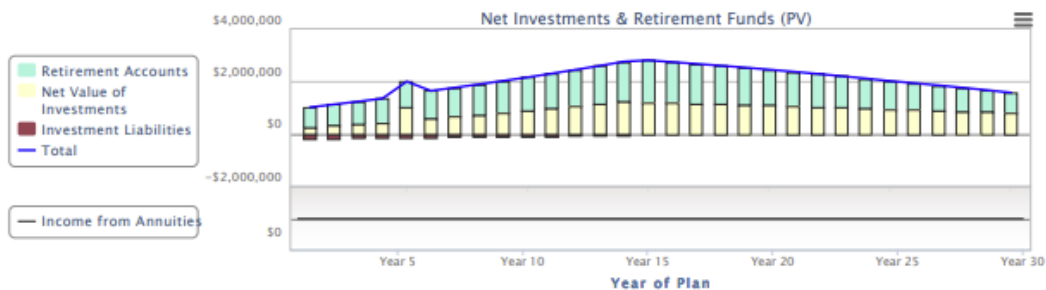
- Net Value of Home: \$480,000, (\$1,190,706)
- Net Value of Investments: \$200,000, (\$1,190,706)
- Retirement Funds: \$720,000, (\$768,995)

Please reach out if you have any questions.

Simon Simmons  
Good Advice

# Financial Mappers Pro Masterclass

A set of drafts provide an overview of the total plan.



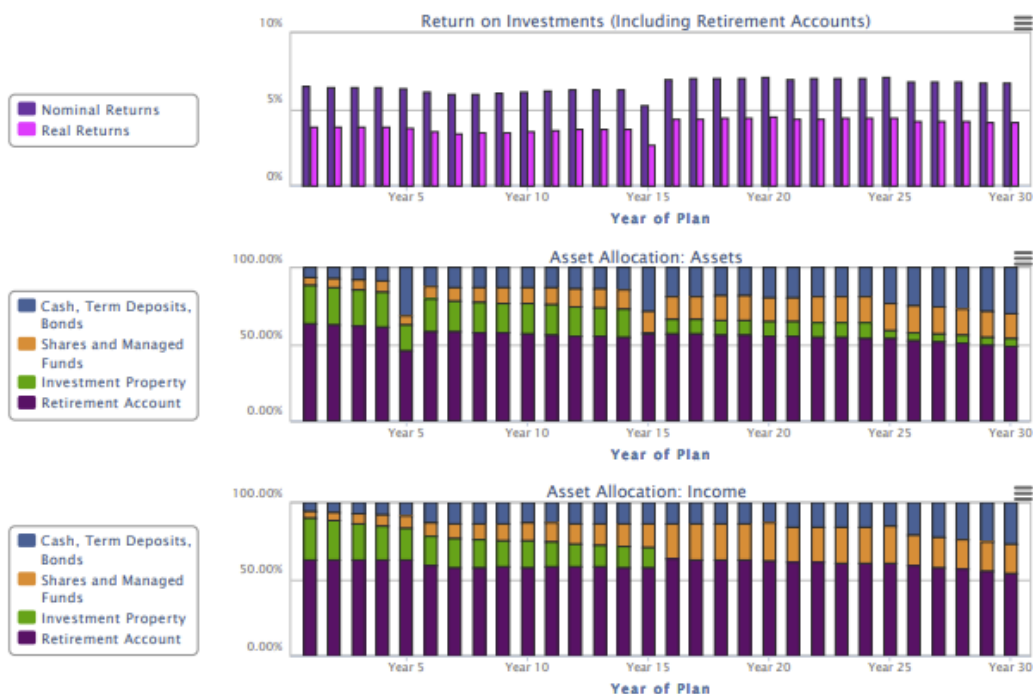
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## Advice Record Summary

Based on plan "Abbott Joint 30-Year Plan"  
John Abbott and Sue Abbott





## Authority to Proceed

Before asking the client to sign the document, a number of warnings have been included. These can be modified in your Company specific Advice Record.

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

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

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

Before you sign this authority to proceed, please 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 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 Advice Record.

A SmartPanel called **Authority to Proceed** is inserted at the end for the client to sign if required.

<b>Advice Record</b> Summary	Based on plan "Abbott Joint 30-Year Plan" John Abbott and Sue Abbott	
Signed,		
_____ John Abbott	_____ Sue Abbott	_____ Date
_____ Simon Simmons Good Advice	_____ Date	

## Client Review

The report has been based on the Sample Plan – **Joint 30-Year Plan** which is available in your software.

The *Client Review* is where you can upload supplementary documents, provide educational content and allow the client to ask questions about the plan.

The adviser may also choose to share either the first 5 years or the complete plan with the client.

This is the link for you to experience the interactive nature of the report which can also be shared with your client.

<https://goodadvice.financialmappers.com.au/client-portal/plan-details?SessionID=4b606b09-0c62-41d5-9425-d7404074756b&EmailID=3956>

**Advice Record**  
John & Sue Abbott

Plan Details | Report | Documents | Q&A | MoneySmart Advice | MoneySmart Videos | Book Club

**Abbott Joint 30-Year Plan**

Plan Type	Lifetime (Savings & Retirement)
Plan Length	30 years
Joint Plan	Yes
Savings Start Year	2020
Retirement Start Year	2035

Name	Initials	Savings Start Age	Retirement Age
John Abbott	John	50	65
Sue Abbott	Sue	50	65

**Estimated Review Time**  
It is estimated that you have spent approximately 1 minutes reviewing the Report.  
It is estimated that your client has spent approximately 2 minutes reviewing the Report.

**Notify Client**  
Use this form to send a message to your client with a link to view this report.

Client Name (Principal): John Abbott | Client ID: A 100-01 | Email Address: finmappers+171@gmail.com

Message (Optional):

Last sent 15 hours ago | **Send via Connect** | ☒ Also send to Worksorted

This is where supplementary documents can be uploaded.

**Advice Record**  
John & Sue Abbott

Plan Details | Report | Documents | Q&A | MoneySmart Advice | MoneySmart Videos | Book Club

Financial Services Guide - Good Advice  
Financial Position at Start of Year  
Insurance Needs Evaluation - John Abbott  
Plan Summary - First 5 Years  
Superannuation Report  
Advice Record (PDF)

**General Documents**  
General Documents are included in the Client Review for all plans and reports. You can configure your General Documents on the **Client Review Configuration** page.

**Specific Documents** + Add Document  
Specific Documents are only visible for a specific report and plan combination. You can configure the Specific Documents for the current report and plan here.

Document Name	Edit	Visible	Up	Down	Remove
Financial Position at Start of Year	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
Insurance Needs Evaluation - John Abbott	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
Plan Summary - First 5 Years	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
Superannuation Report	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
Advice Record (PDF)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖

## Financial Mappers Pro Masterclass

By clicking on the Reports Tab, the user can click through each of the sections, with text presented on the left hand side and graphs and table of information on the right hand side. Use the arrows to move forward and backwards.

**Advice Record**  
John & Sue Abbott

Plan Details | Report | Documents | Q&A | MoneySmart Advice | MoneySmart Videos | Book Club

← Previous | Cover Page & Table of Contents | Next: Plan Objectives →

**Advice Record**  
Abbott Joint 30-Year Plan  
John Abbott and Sue Abbott  
Report Generated by Simon Simmons of Good Advice

**Table of Contents**

1. Plan Objectives
2. My Advice
3. Home Ownership
4. Investments
5. Superannuation
6. Credit Cards, Personal Loans & Personal Savings
7. Additional Information
8. Summary

On the Tab, **Plan Details**, you can send a link to the client in the **Connect Portal**. There is an option to email, but for security reasons, this is not recommended. Note that where Financial Mappers is integrated with a CRM, such as *Worksorted* or *Fusion*, this information is included in the client's file.

**Advice Record**  
John & Sue Abbott

Plan Details | Report | Documents | Q&A | MoneySmart Advice | MoneySmart Videos | Book Club

**Abbott Joint 30-Year Plan**

Plan Type	Lifetime (Savings & Retirement)		
Plan Length	30 years		
Joint Plan	Yes		
Savings Start Year	2020		
Retirement Start Year	2035		

Name	Initials	Savings Start Age	Retirement Age
John Abbott	John	50	65
Sue Abbott	Sue	50	65

**Estimated Review Time**  
It is estimated that you have spent approximately 2 minutes reviewing the Report.  
It is estimated that your client has spent approximately 2 minutes reviewing the Report.

**Notify Client**  
Use this form to send a message to your client with a link to view this report.

Client Name (Principal): John Abbott | Client ID: A 100-01 | Email Address: finmappers+171@gmail.com

Message (Optional):

Last sent 15 hours ago | Send via Connect | Also send to Worksorted

## Connect Portal

Each client will have a **Connect Portal** where conversations between the adviser and client are stored together with any documents that have been uploaded.

This is a copy of John Abbott's portal.

The screenshot displays the 'Connect Portal' interface for client John Abbott, managed by adviser Simon Simmons. The portal header includes a logo, the client's name in a dropdown menu, and a 'New Thread' button. Below the header, a list of threads is shown, each with a title, a brief description, and a creation date. A 'Thread Discussion' panel on the right provides a detailed view of the selected thread, 'Your client review report is ready', which includes a message from Simon Simmons and a 'Reply' button. A footer section contains instructions on how to use the portal for connecting with the adviser.

**Connect** Client: John Abbott Adviser: Simon Simmons Updated just now + New Thread

By Date Created ↓

**Your client review report is ready** 1

Please review your Advice Record and supplementary reports that can be read in conjunction with this Advice RecordYour report Advice Record for plan Abbott Joint... Created Yesterday at 5:07 PM

**Your client review report is ready** 1

Your report Statement of Advice for plan Copy of My Plan is ready. Click here to view the report. Created 19 Mar 2023

By Date Created ↓

**Thread Discussion**

**Your client review report is ready**

Please review your Advice Record and supplementary reports that can be read in conjunction with this Advice Record

Your report **Advice Record** for plan **Abbott Joint 30-Year Plan** is ready. [Click here](#) to view the report.

Simon Yesterday at 5:07 PM

Reply

**Use this page to connect with your adviser.**  
Conversations are organised into **Threads** containing **Comments**. Documents may be uploaded as part of a Comment.  
Email notifications are sent to your adviser when you create a thread and when you comment on a thread.

# Savings & Retirement Reports

The Savings Report will not include information regarding the drawdown period.

## Savings Plan

### Plan Objectives

- L General: Plan Objectives
- L General: Main Strategy
- L General: General Comments
- L General: Milestones & Life Events
- R Savings Strategy – Net Assets Graph
- R General: What you Own
- R General: What you Owe

### My Advice

- L SOA: Executive Summary
- L SOA: What you want
- L SOA: General Information about Client and Partner
- L SOA: Estate Planning
- L SOA: Attitude towards Investing
- L SOA: Investment Planning
- L SOA: My Advice
- L SOA: Scope of My Advice
- L SOA: Reasons for My Recommendations
- L SOA: Consequences of My Advice
- L SOA: How to follow My Advice
- L SOA: Improving your Money Management Skills
- L SOA: Fees & Costs
- L SOA: Commissions
- L SOA: Insurance Recommendations
- L SOA: Commissions Paid on Insurance Policies
- L SOA: What this Document is About
- L SOA: Review of Performance
- L SOA: List of Attachments
- L SOA: Product Replacement
- R General: Financial Performance Snapshot

### Home Ownership

- L Conversational – Homes
- R Assets – Home

### Investments

- L Conversational – Interest Earning Accounts
- R Bank Account Balance at End of year \*\*\*
- R Assets - Cash Accounts
- R Assets - Term Deposits

R Assets - Bonds  
L Conversational – Managed Funds  
R Assets -Managed Funds  
L Conversational - Shares  
L Conversational – Investment Properties  
R Assets – Investment Property

## Superannuation

L Free Text

The combined value of all Superannuation Funds at the start of the Retirement Plan is <<Starting Retirement Funds Value>>

The combined value of all Superannuation Funds at the end of the Savings Plan is <<Ending Retirement Funds Value>> which a Present Value (or Today's Dollar Value) of <<Ending Retirement Funds Value (PV)>>.

The graphs represent:

- Dollar value for the first 5 years – including Asset Allocation
- Dollar value for the length of the plan - including Asset Allocation
- Asset Allocation for the length of the plan

R Summary Report - Asset Allocation (Detailed) \$ Values (5 yr) – Retirement Accounts  
R Summary Report – Asset Allocation (Detailed) \$ Values – Retirement Accounts  
R Summary Report - Asset Allocation (Detailed) – Retirement Accounts  
L Conversational – Superannuation  
R Retirement – Employer Super

## Credit Cards, Personal Loans & Personal Savings

L Conversational – Credit Cards  
R Loans – Credit Cards  
L Conversational - Personal Loans  
R Loans – Personal  
L Conversational – Lifestyle (Personal) Goals  
R General – Goals (First 5 Years)  
R General – Goals Graph

## Additional Information

L Free Text

*When preparing this document, I have taken into consideration the personal information you provided in the Fact Find.*

L About Me – Family  
L About Me – Employment  
L About Me – Health  
L About Me – Estate Planning  
L About Me – Investment Experience  
L About Me – Investment Risk Profile  
L About Me – Your Objectives for the Next 5 Years  
L About Me – Your Objectives for the whole Plan

**L About Me – Advice you Require**

**R General – Key Indicator Graphs**

**L Conversational – Salary**

**R Progress Report – Salaries, Drawdown & Pensions from External Sources**

**L Conversational - Insurance**

**R General – Plan Risks**

## **Summary**

**L General – Summary at End of Savings and Retirement Phases**

**L Free Text**

Dear <<Client First Names>>,

I believe my recommendations to help you secure a better financial future will benefit you greatly.

Listed below is a summary of your financial situation at the start and end (in brackets) of this Savings Plan in Present Value:

- Net Value of Home: <<Starting Homes Net Value>>, (<<Ending Homes Net Value (PV)>>).
- Net Value of Investments: <<Starting Investments Net Value>>, (<<Ending Investments Net Value (PV)>>)
- Superannuation: <<Starting Retirement Funds Value>>, (<<Ending Retirement Funds (PV)>>)

Please reach out if you have any questions.

<<Author Name>>

<<Author Company>>

**R Progress Report – Net Investments & Retirement Funds (PV)**

**R Progress Report – Return on Investments Including Retirement Accounts**

**R Progress Report – Asset Allocation**

**L Free Text**

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- Asked me questions about anything you want to be clarified.

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### **R SOA- Authority to Proceed**



## Retirement Plan

### Plan Objectives

- L General: Plan Objectives
- L General: Main Strategy
- L General: General Comments
- L General: Milestones & Life Events
- R Savings Strategy – Net Assets Graph
- R General: What you Own
- R General: What you Owe

### My Advice

- L SOA: Executive Summary
- L SOA: What you want
- L SOA: General Information about Client and Partner
- L SOA: Estate Planning
- L SOA: Attitude towards Investing
- L SOA: Investment Planning
- L SOA: My Advice
- L SOA: Scope of My Advice
- L SOA: Reasons for My Recommendations
- L SOA: Consequences of My Advice
- L SOA: How to follow My Advice
- L SOA: Improving your Money Management Skills
- L SOA: Fees & Costs
- L SOA: Commissions
- L SOA: Insurance Recommendations
- L SOA: Commissions Paid on Insurance Policies
- L SOA: What this Document is About
- L SOA: Review of Performance
- L SOA: List of Attachments
- L SOA: Product Replacement
- R General: Financial Performance Snapshot

### Home Ownership

- L Conversational – Homes
- R Assets – Home

### Investments

- L Conversational – Interest Earning Accounts
- R Bank Account Balance at End of year \*\*\*
- R Assets - Cash Accounts
- R Assets - Term Deposits
- R Assets - Bonds
- L Conversational – Managed Funds
- R Assets -Managed Funds
- L Conversational - Shares

## **L Conversational – Investment Properties** **R Assets – Investment Property**

### **Superannuation** **L Free Text**

The combined value of all Superannuation Funds at the start of the Retirement Plan is <<Starting Retirement Funds Value>>

The combined value of all Superannuation Funds at the end of the Savings Plan is <<Ending Retirement Funds Value>> which a Present Value (or Today's Dollar Value) of <<Retirement Funds Value (PV)>>.

The graphs represent:

- Dollar value for the first 5 years – including Asset Allocation
- Dollar value for the length of the plan - including Asset Allocation
- Asset Allocation for the length of the plan

**R Summary Report - Asset Allocation (Detailed) \$ Values (5 yr) – Retirement Accounts**  
**R Summary Report – Asset Allocation (Detailed) \$ Values – Retirement Accounts**  
**R Summary Report - Asset Allocation (Detailed) – Retirement Accounts**  
**L Conversational – Superannuation**  
**R Retirement – Employer Super**

### **Credit Cards, Personal Loans & Personal Savings**

**L Conversational – Credit Cards**  
**R Loans – Credit Cards**  
**L Conversational - Personal Loans**  
**R Loans – Personal**  
**L Conversational – Lifestyle (Personal) Goals**  
**R General – Goals (First 5 Years)**  
**R General – Goals Graph**

### **Additional Information**

#### **L Free Text**

*When preparing this document, I have taken into consideration the personal information you provided in the Fact Find.*

**L About Me – Family**  
**L About Me – Employment**  
**L About Me – Health**  
**L About Me – Estate Planning**  
**L About Me – Investment Experience**  
**L About Me – Investment Risk Profile**  
**L About Me – Your Objectives for the Next 5 Years**  
**L About Me – Your Objectives for the whole Plan**  
**L About Me – Advice you Require**  
**R General – Key Indicator Graphs**  
**L Conversational – Salary**  
**L Conversational – Retirement Income**

**L Conversational – Pensions from External Sources**

**R Progress Report – Salaries, Drawdown & Pensions from External Sources**

**R Retirement Plan: Drawdown Allocation**

**R Retirement Plan: Drawdown Fundings**

**L Conversational - Insurance**

**R General – Plan Risks**

## **Summary**

**L General – Summary at End of Savings and Retirement Phases**

**L Free Text**

Dear <<Client First Names>>,

I believe my recommendations to help you secure a better financial future will benefit you greatly.

Listed below is a summary of your financial situation at the start and end (in brackets) of this Savings Plan in Present Value:

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<<Author Name>>

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**R Progress Report – Net Investments & Retirement Funds (PV)**

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### **R SOA- Authority to Proceed**

## 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.