

FinancialMappers®

FinancialMappers® Pro

Pro^{CONNECT}

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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)

Financial Mappers and Financial Mappers Pro Overview

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Introduction

Financial Mappers PRO is modelling software, with all inputs and lifestyle parameters entered and altered by the user. Detailed **Starting Position** (that can be entered by the client) information is first entered regarding the user's financial situation. This includes their holdings – home, other assets, liabilities, and superannuation, their personal cash flow – income and living expenses, and their aspirations in the form of lifestyle goals (e.g. cars or holidays) and milestones, such as having a baby or a major financial purchase like a home. This information can then be imported into any new plan.

The software has an inbuilt **Mini Fact Find**, the client can complete if the adviser has chosen to register them as either a **Lite Connect Client** (5-year access) or **Connect Client** (full access). There is no additional fee for this service. *It is highly recommended you use this service as it will prevent all the double entry of data or relying on integration with other service providers.*

Financial Mappers PRO is for advisers so they can create plans for the future (or past) representing their advice, and review the model, thereby testing the advice outcomes and showing these to *an unlimited number of* clients. **Financial Mappers Pro** features *optional* shared Financial Mappers plan access (with dual usage of the software between the adviser and their client) via the **Pro^{CONNECT}** facility. This connection between advisers and connect type clients is referred to as the **Client Portal**.

The Financial Mappers Pro license allows advisers also to customize the software interface to include their company's branding, license details and create additional reports exclusively for the use of their business and their clients. It is these customized reports which can be uploaded to the **Client Review Gateway**.

Financial Mappers has also been designed for quick release of country-specific versions as required. Content (New Zealand Superannuation and KiwiSaver) is already available for advisers with New Zealand clients. The defaults can be set to other countries.

Software Upgrade November 2023

There is a short video below the Demonstration Video in the Resources.

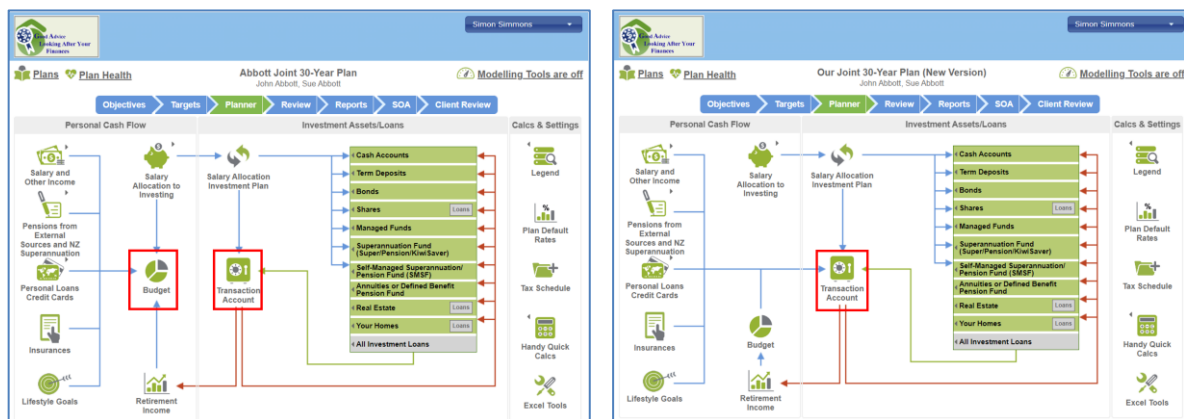
Financial Mappers has been improving its software since 2014.

It is a very mature product, but we felt that Financial Mappers could be improved if we changed the management of Cash Flows.

Currently, all personal income and expenditure transact through the Budget and all Investment, Homeownership and Superannuation transact through the Transaction Account.

All the accounts and features of Financial Mappers will remain the same.

The only difference will be that all transactions are transacted through the Transaction Account.



For your existing plans, you can continue to use the old format.

However, you have the option to upgrade to the new format by ticking the box in Plan Details that says, “Use Transaction account to track personal finances”.

All new plans you create will default to the new format.

Financial Mappers and Financial Mappers Pro Overview

PLAN DETAILS

Plan Name: Our 10-Year Joint Plan (202)

Plan Type: Lifetime (Savings & Retirement)

Calendar Year (At start of plan): 2019

Length of Plan (years): 10 Year

Joint Plan: ☒ Edit account details

Partner 1: Partner 2

Switch Partner Details

Given Name: John Mary

Family Name: Smith Smith

Initials (Identifier): John Mary

Use Transaction account to track personal finance: ☒ (indicated by a blue arrow)

Age (At start of plan): Age 60 Age 58

Age at Start of Retirement Drawdowns: Age 65 Age 65

Year at Start of Retirement: 2024 Year 6 of plan

Target Retirement Income (at today's value): \$75,000 \$75,000 Total \$150,000

Currency: Dollar

The Personal Budget will no longer have the pre-filled labels. Instead, you will need to add the items required for each category.

The Future Values for the Personal Budget will be transferred to the Transaction Account as a monthly withdrawal.

Lifestyle Goals and Insurance are withdrawn at the Start of year.

Salaries and Pensions from External Sources are included in the Deposits paid monthly.

Another recent change we made to Financial Mappers was the provision of client accounts, free of charge. We recommend that for any clients who are tech-savvy, you give them a Lite Connect Account by changing their role from Client to Lite Connect Client.

You can then ask your clients to complete the Starting Position, saving you lots of time. This information can be imported to your plan. If you choose to share the plan with you client, they can only view the first 5-years of the plan. But they can also use the software independently.

When we upload the new version, all the Help File will have been updated, but it may take a little time to update all the videos.

Software – Technical Details

The software logic is written using the Microsoft .NET framework, communicating with a Microsoft SQL database, and interfaced through ASP.NET API and Web front-end extensively written using multiple JavaScript libraries. SSL is used for encrypting data transferred between the clients' browser and the webserver. The web service layer is REST. The mathematical platform and the interface are separate.

Our internal administration access to the *Financial Mappers* software allows its customization without having access to the actual code or IP. Elements of different tax rules, retirement account types, etc. are already created as options, and it is simply a matter of selecting the appropriate ones as the default options.

The administrative staff, including software developers, cannot access any user's account. Their account is completely private and can only be accessed by means of an encrypted password. If the password is lost, the account holder must email (support@financialmappers.com.au) for a link to reset their password. The account holder has the option to use 2FA.

Data transferred between browser and server is protected by 256-bit RapidSSL Encryption. For additional security, we recommend that generic account names are used by users for the various asset and liability accounts they create in the software, rather than any specific account details such as bank account numbers. One should always remember that this is modelling software and not accounting software.

Financial Mappers has Virtual Private Server Hosting. The VPS is hosted with Crucial Australia. <https://www.crucial.com.au>. Crucial's servers are located in a locked cage at the EY3 Data Centre (Equinix) in Alexandria, NSW. This is a private cage which they do not co-locate with other servers and only Crucial's employees have access.

The data centre's security practices and certifications can be found at:

<http://www.equinix.com.au/locations/australia-colocation/sydney-data-centers/sy3>

The **Financial Mappers** software has been reviewed by Michael Anastas of HWL Ebsworth Lawyers and after reviewing it he believes that *Financial Mappers* can rely on the Class

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Order (05/1122) relief and is not required to hold an AFSL. A full copy of the report will be supplied on request.

The software does not recommend or sell any financial products. Plan decisions are entered by the user, and then results based on that input are dynamically calculated and summarized in reports which the user may save as PDF files.

Where **Financial Mappers PRO** is used, security systems have been installed so that your company's FM Administrator will assign which adviser and paraplanner may access any client's account. The adviser may hide their 'plans' from **Pro^{CONNECT}** client view, but 'publish' the plan when in meetings with the client. The adviser can also leave a 'copy' of his plan in the **Pro^{CONNECT}** client's section 'My Plans'.

Where the client is a **Connect** type client, the **Client Portal** can be used to exchange information between adviser and client without use of email or third-party apps.

Two Factor Authentication

Email is used as the second authentication method, using the delivery of 6-digit verification codes.



The screenshot shows the login interface for Financial Mappers Pro. At the top, it says "FinancialMappers®Pro" and "in conjunction with Good Advice". Below this is a "LOG IN" heading. To the left is a graphic with gears and a bar chart. To the right, text states: "Your account is protected with 2 factor authentication." and "An email has been sent to you with a 6 digit code. Please enter it below to continue." Below this text is a label "6 digit code" followed by a "Resend Email?" link. A text input field is provided for the code. At the bottom right is a blue button labeled "CONTINUE".

This feature is optional and may be disabled in the **Account Details**. It is recommended you do not disable this feature.

Financial Mappers and Financial Mappers Pro Overview

Account Details

ACCOUNT

Email (Username) pottszzz@yahoo.com [Change](#)

Password ***** [Change](#)

Two-factor Authentication Enabled [Change](#)

Account Actions [Close Account](#)

USER DETAILS

Principal		Partner (Optional)	
First Name	Bob	First Name	Jan
Surname	Potts	Surname	Potts
Initials	Bob	Initials	Jan
DOB	01/01/1900	DOB	01/01/1900

CONTACT DETAILS

PERSONAL

Phone (01) 9999 9999

Address 22 Smith Street

Suburb Toowong

State QLD

Post Code 4066

Country Australia

Disable Two-factor Authentication

Password *****

[Submit](#) [Cancel](#)

[Save](#) [Cancel](#)

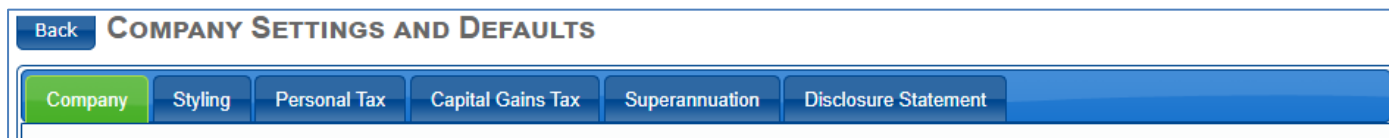
If you are using the optional feature Pro^{Connect} for your clients to access the software, they will have the same option to use 2-F-A which may be disabled if they don't want to use it.

Clients access the Client Review Gateway through the link you send and do not require any login or fee for this service. However, if the client is a Connect type client, the **Client Portal** can be used for sharing of information in the **Client Review Gateway**. Examples of 8 reports are on the *Financial Mappers* website/software/[Client e-Review](#).

White Labelling your Platform

It is the role of the Chief FM Administrator to configure the platform. Detailed notes are included in [Resources / Onboarding / Onboarding Process](#).

The Company Settings and Defaults are found under the TABS.



Company

The Company Name should be what you want to see displayed on the platform. Therefore you would not include “Pty Ltd” or similar. The login in graphic is the image the user sees on the log in page. This space can be used to promote your business.

If your site is integrated with a CMS (Content Management System) associated select from the drop-down list. Currently, the only option is Worksorted, a CRM for financial advisers.

On the same page you will find a section called **IMPRINT**.

Any information entered into this section will be included in the footer section of each page of the software. It is intended to enter any licensing information if your Company wants to display the information. Some *Dealer Groups* may require disclosure of licensing information.

Financial Mappers and Financial Mappers Pro Overview

This is an example for the fictitious company Good Advice.

IMPRINT

Use to display legal information in the footer area of every page.

Good Advice Pty Ltd (#999999) is a Corporate Authorised Representative of ZZZ Financial Services Pty Ltd ASFL No. #666666.

Version: 3.118.0.0

[Contact Us](#) | [Disclosure Statement](#) | [Privacy Statement](#) | [Terms of Service](#)

Good Advice Pty Ltd (#999999) is a Corporate Authorised Representative of ZZZ Financial Services Pty Ltd ASFL No. #666666.

This software should not be relied on for the purposes of making a decision in relation to any financial product and you should consider obtaining advice from a financial services licensee before making any financial decisions. Default rates used by the software are explained in the Disclosure Statement. If you change the default rates, or specify your own rates, you are responsible for the calculation outcomes, and the Disclosure Statement does not apply.

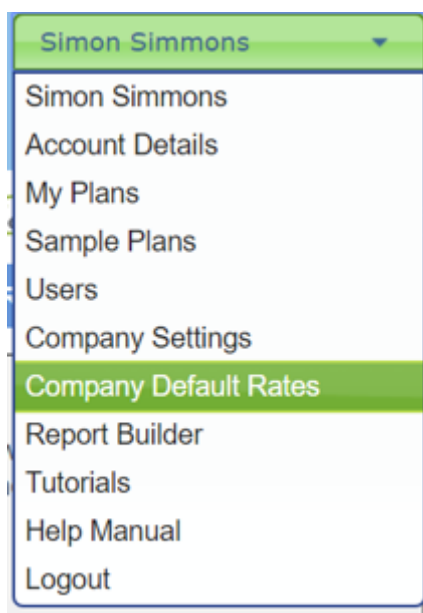
On the Styling Tab, the logo and banner colors can be added.




You will need to upload your Disclosure Statement. The other TABs default to Australia, however if you are in say, New Zealand, you can upload KiwiSaver and NZ Tax Rates at the default.

Default Rates

In **Financial Mappers Pro**, the **Chief FM Administrator** can set the **Company Default Rates** for all who use their version of the software. These default rates can only be changed by the *Chief FM Administrator*. This ensures that when plans are shared between team members or with **Pro^{CONNECT}** clients, the Default Rates remain the same.

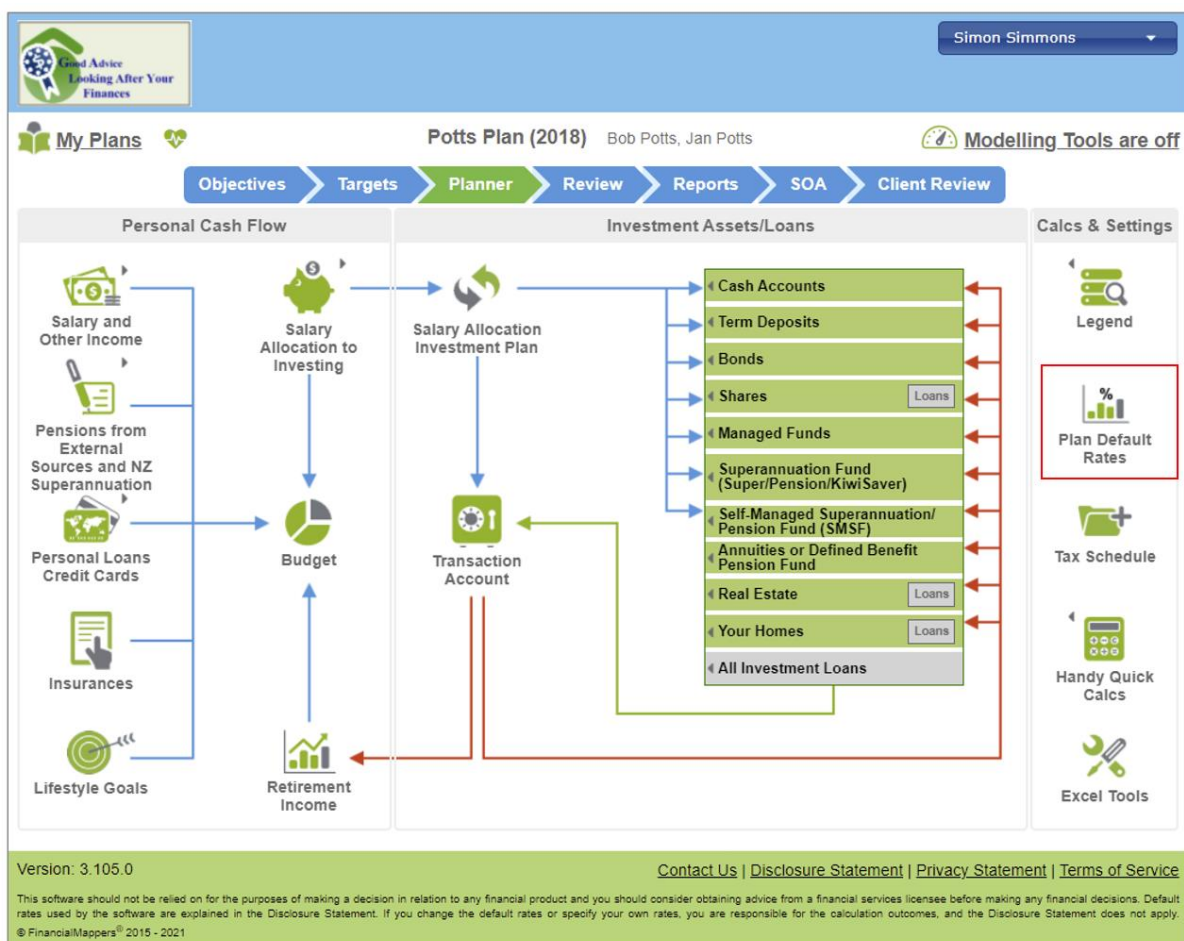


Only the **Chief FM Admin** has access to this area.

A screenshot of the 'COMPANY DEFAULT RATES' configuration page. The page has a header with 'Back' and 'COMPANY DEFAULT RATES' (with a help icon). Below the header is a 'Reset to System Defaults' button. The main content area has several tabs: 'Inflation Rate' (selected), 'Investment Property', 'Interest Earning Account', 'Share Portfolio', 'Managed Funds', and 'Home (Primary Residence)'. Under the 'Inflation Rate' tab, there is a section titled 'INFLATION RATE' with a text input field labeled 'Inflation Rate' containing the value '2.50%'. At the bottom of this section are three buttons: 'Save', 'Cancel', and 'Reset'.

Occasionally the **Company Default Rates** in the software may need to be altered. Default rates for old plans will not change, only those created after the updated default rates. To view, the Default Rates for a specific plan, click on the icon for **Plan Default Rates**.

Financial Mappers and Financial Mappers Pro Overview



When returning to a plan, the **Plan Default Rates** are displayed by clicking the icon. Once accessed, the user may **RESET to Company Defaults** if they want to change the rates to any updated Defaults Rates. Only the **FM Admin**, may change the Company's current Default Rates. However, the user can change rates, by selecting the Specified Rate option.

The Default Rates in *Financial Mappers* were updated on the 09.04.2020. They reflect the 20-year average returns from 2000. (It is not intended to change these figures as rates are likely to return from the recent very low rates is those typical of those 20-year average rates)

Financial Mappers and Financial Mappers Pro Overview

Below are the new Default Rates used in Financial Mappers. Please read the Disclosure Statement on the software website (accessible in the footer of all screens) for a detailed explanation. Note that the same returns have been used for Real Estate and Shares, with the average capital growth rate applied to both. That is Shares (5.47%) and Real Estate (6.71%) to give an average rate of 6.12%. (We also maintain the same income rate of 4.25% for Shares and 4.25% Net Income for a property after 15% Expenses are deducted)

Financial Mappers and Financial Mappers Pro Overview

These are the rates used in Financial Mappers:

Default Rates - 20 Year Average from 2000		
	Actual	Default
Inflation	2.50%	2.50%
Home Loan Standard	6.67%	6.67%
Investment Property Loan (Home Rate)	6.67%	6.67%
Share Portfolio Loan (1% Margin Home Rate)	7.67%	7.67%
Personal Loan (3% Margin Home Rate)	9.67%	9.67%
Cash Rate (90 BB +1%)	5.18%	5.18%
Term Deposit 180 BB	4.29%	4.29%
Bonds - 5 yrs	4.20%	4.20%
Share Dividend	4.36%	4.25%
Share Capital Growth	5.47%	6.12%
Managed Fund Dividend	4.48%	4.48%
Managed Fund Cap Grth	6.12%	6.12%
Pension Fund (Prefilled Entry)		7.00%
Property Income (N/A)		5.00%
Property Cap Growth	6.71%	6.12%
Interest Only Loans have a 0.5% Margin on P&I Loans		

Note on Default Rates:

From time to time, the Company may decide to change the Company Default Rates. Default Rates selected should be explained in the **Company's Disclosure Statement**. You should consider if Default Rates for all time-periods listed are appropriate.

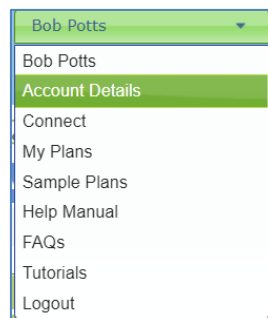
The following are average rates over different time-periods if you are looking for guidance:

	Average Historical Rates			
	20 Yrs	15 Yrs	10 Yrs	5 Yrs
Start Year	2001	2006	2011	2016
End Year	2020	2020	2020	2020
Inflation	2.39%	2.26%	1.92%	1.57%
Home Loan Standard	6.52%	6.42%	5.82%	5.16%
Investment Property Loan (+ 0.5% Margin Home)	7.02%	6.92%	6.32%	5.66%
Share Portfolio Loan (+1% Margin Home)	7.52%	7.42%	6.82%	6.16%
Personal Loan (+3% Margin Home)	9.53%	9.43%	8.85%	8.20%
Cash Rate (90 BB +1%)	4.86%	4.44%	3.38%	2.50%
Term Deposit 180 BB	3.97%	3.58%	2.54%	1.62%
Bonds - 5 yrs	3.91%	3.43%	2.42%	1.66%
Share Dividend	4.38%	4.42%	4.59%	4.49%
Share Capital Growth	5.00%	3.67%	3.82%	4.81%
Managed Fund Dividend	4.42%	4.35%	4.21%	3.98%
Managed Fund Cap Grth	5.74%	4.52%	3.91%	3.97%
Pension Fund	10.31%	9.04%	8.41%	8.69%
Property Income	5.00%	5.00%	5.00%	5.00%
Property Cap Growth	6.47%	5.38%	4.00%	3.13%
Ave Share & Prop Cap Growth	5.74%	4.52%	3.91%	3.97%

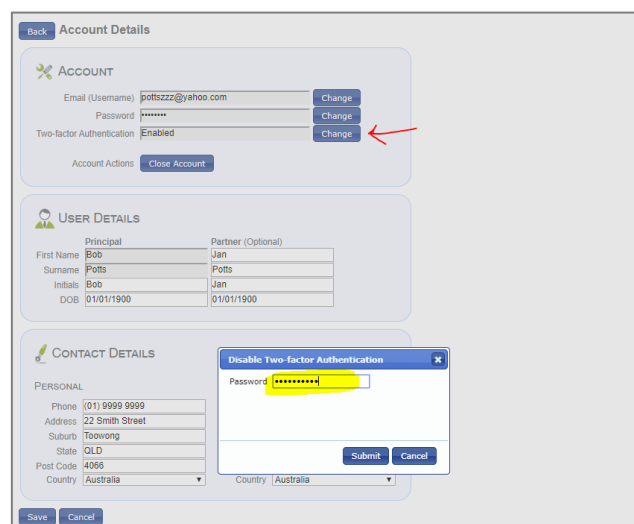
Account Details

In the top right-hand corner of every screen is the name of the person who owns the Financial Mappers account.

For individual usage of Financial Mappers, the drop-down **Menu** (under the account holder's name) will include the account details option and this is also where the user can **Logout** of the account.



The account holder's name is pre-filled from the initial registration details, and if there is a partner, their name needs to be added here. It is on this screen, that the **email or password** for the account can be changed. You can also enable/disable 2FA. To disable, you will be asked to enter your password.



Financial Mappers and Financial Mappers Pro Overview

Financial advisers may find it helpful to access this information when working on a client's plan in **Financial Mappers Pro**.

Edit Client

Client ID and CMS ?
C102-58 Worksorted

Type ?
Connect Client

Client ID is used to link to the selected CMS

Email (Username)
pottszzz@yahoo.com

Adviser(s)
Simon Simmons

Required for a Connect Client

Actions
Manage Plans Send Invitation

Contact Details

Principal

Firstname	Surname
Bob	Potts
Initials	DOB
Bob	6/01/1971

Partner

C102-58

Firstname	Surname
Jan	Potts
Initials	DOB
Jan	7/05/1970

Personal

Phone
(01) 9999 9999

Address
22 Smith Street
Toowong QLD Postcode
Australia

Work

Employer
ABC

Address
Nudgee Road
Hamilton QLD Postcode
Australia

Unlink Close Save

For all assets included in plans, the ownership is assigned to either one of the partners or it is identified as Joint. A 50%-50% ownership split is applied to jointly held assets.

Back CASH ACCOUNT : EMERGENCY CASH ?

Cash Account

Account Costs

Investment Return (Income)

Retirement Drawdown

CASH ACCOUNT

Description
Emergency Cash

Ownership
Joint

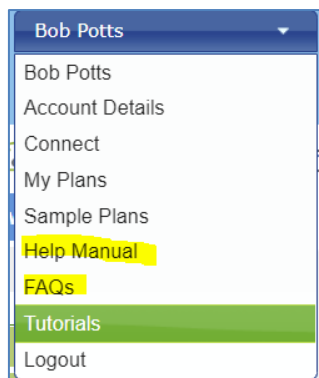
Balance if Existing Account
John
Mary
Joint

Method of Taxation

Save Cancel

Tutorials


With the increasing usage of the Pro^{CONNECT} option, we have a set of Tutorials, which can be accessed by both advisers and clients. We believe these PDFs are easier to read than the Help Manual or FAQ.



Each Tutorial will contain FAQ for that topic. In addition, we have introduced the concept of a **Doodle Pad**. Here the client is given some basic information and asked to explore options the see the “Cause and Effect” of financial decisions. For example, the client may be asked to consider a plan where there is \$100,000 in the Transaction Account and consider the outcome where the Interest Rate on the investment is changed by 1%.

In the **Help Manual**, the second section call **Help Videos – Learning Centre**, a video for each Tutorial has been created. In the Resources / Custom Pro Site & Team/Client Admin is a PDF document called **ProCONNECT Client Resources** that lists the links to all the video content.

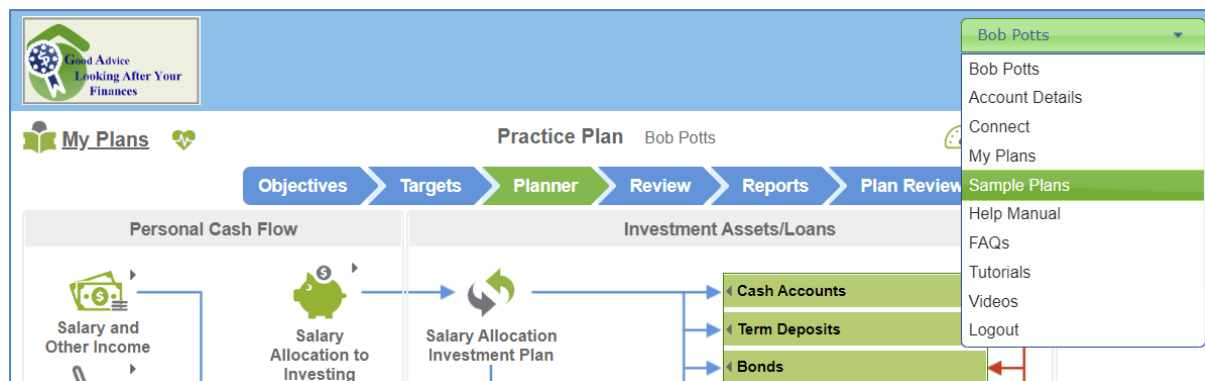
Tutorials

 The PDFs listed below provide guidance on using specific sections of the software.

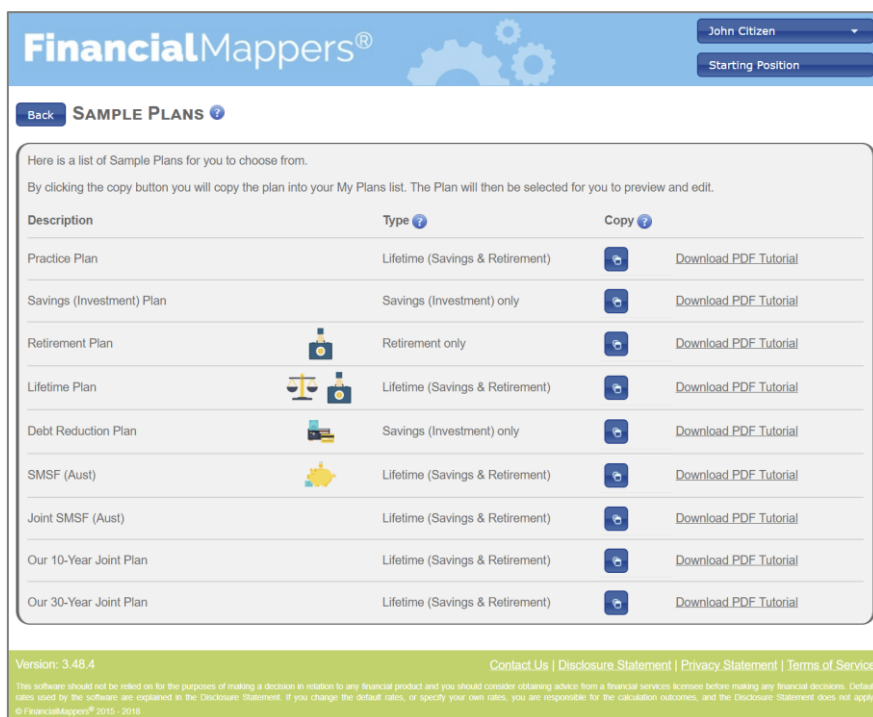
- [Getting Started Guide](#)
- [Frequently Asked Questions](#)
- [Budget, Transaction Account & Investment Plan Cash Flows](#)
- [Interest Earning Accounts - Cash, Term Deposits & Bonds](#)
- [Shares & Managed Funds](#)
- [Real Estate - Home & Investment Property](#)
- [Retirement Accounts - Superannuation/Pension, SMSF & Annuities](#)
- [Income Streams in Retirement](#)
- [Plan Construction - Statistics, Financial Targets & Asset Allocation](#)
- [Modelling Tools](#)

Sample Plans

A list of pre-created plans is accessible from the drop-down menu, for new users to get familiar with what plans look like, and the model screens and reports that are calculated for them.



Any plan can be viewed by clicking on the adjacent copy icon (shown above), which then adds that plan to the user's "My Plans" list. The adjacent PDF tutorial can also be downloaded which shows how the plan was created step by step.



Financial Mappers and Financial Mappers Pro Overview

Videos have been made for the following Sample Plans and are found in the Help Videos section of the Help Manual.:




- Savings (Investment) Plan
- Retirement Plan
- Debt Reduction Plan
- 10-Year Joint Plan (Savings & Retirement)

Help Videos and Learning Centre

Where the adviser is sharing plans with the client there are two formats. These are not listed in the software. However the links are included in the **Getting Started Guide for ProConnect Clients**.

The adviser may want to share the appropriate video with the client. You may watch these two videos in the **Resources / Custom Pro Site & Team/Client Admin**. In addition, the PDF lists links to all the videos in the **Help Videos and Learning Centre**.

Two videos have been created for advisers to share with their clients. The adviser should only share the appropriate video. The first is where the adviser is sharing a plan for the client to review. The second is for a client to initiate a plan and then share that plan with the adviser. This is generally used where the adviser is providing pre-advice digital tools to clients.

	Clients reviewing an adviser's plan	6min video explaining to clients how they can review a plan shared by an adviser
	Client Initiating Plan for Adviser to Review	7min video explaining to clients how to create a plan using FM and then share the plan with the adviser.
	ProCONNECT Client Resources	Provide a list of video resources provided in the Help Manual of the software.

Help Videos - Learning Centre

Select an article to read

- [The Starting Position & Report](#)
- [Sample Plans](#)
- [Tutorials](#)
- [Lesson 1: Basic Financial Concepts](#)
- [Lesson 2: Lifestyle Goals & Financial Targets](#)
- [Lesson 3: Debt Management](#)
- [Lesson 4: Financial Concepts from HILDA Report](#)
- [Lesson 5: Investments - 3 Major Types](#)
- [Lesson 6: Superannuation](#)

Starting (Financial) Position

To access the **Starting Position**, go to **My Clients**, and click on **Plans** at the end of the row for the particular client.

The screenshot shows the 'My Clients' page. At the top, there's a header with a logo and a user name 'Simon Simmons'. Below the header, the title 'My Clients' is followed by a refresh icon and 'showing rows 1 to 20 of 43'. There are buttons for '+ Add Client', 'Plans Shared with Me', and a filter icon. Below this is a table with columns: Client ID, First Name, Surname, Email, Type, and CMS. The first row shows 'A 100-01', 'John', 'Abbott', 'finmappers+171@gmail.com', 'Connect Client', and 'Worksorted'. To the right of the table, there are 'Connect' and 'Plans' buttons, with 'Plans' highlighted in yellow.

This is the plan owner or client's actual financial position as well as their future investing intentions. Details entered here are included in any new plan created when the **New Plan from Starting Position** option is selected on the **Plans for(Name of Client)** page.

The screenshot shows the 'Plans for Mary Adams' page. It has a back arrow, the title 'Plans for Mary Adams', a refresh icon, and 'showing rows 1 to 5 of 5'. There are buttons for '+ New Plan', 'Starting Position', 'Plans Shared with Me', and a filter icon. Below this is a table with columns: Name, Type, Length, Joint, and Date Created. The first row shows 'Home OFFSET', 'Savings (Investment) only', '30', '✓', and an empty date. To the right of the table, there are 'Edit' (highlighted in yellow), 'Manage Sharing', 'Manage Sharing', and 'Client Review' buttons.

The **Starting Position** holds information that relates to the client, rather than a specific plan. Details of information for each TAB on the top right-hand side will be discussed following the main section which is entering the client's current financial position. This information can then be imported into the plan.

The screenshot shows the 'Starting Position' page for 'Mary Adams'. At the top, there's a 'Back' button, the title 'Starting Position', a help icon, and the name 'Mary Adams'. Below this, it says 'Last modified by: Simon Simmons (4/11/2020 3:44 pm)'. On the right, there are tabs: 'About Me & My Family', 'Adviser Notes', 'Wealth Tracker', 'Import CSV', 'Export CSV', and 'Continue to My Plans'. Below the tabs, there's a section titled 'STARTING POSITION OPTIONS' with a help icon and a 'Reset Starting Position' button. Inside this section, there are two buttons: 'Single Plan' and 'Joint Plan' (highlighted in green), and a 'Currency' dropdown menu set to 'Dollar'.

Your Connect Clients View they will see the following TABs.

Financial Mappers and Financial Mappers Pro Overview

The screenshot shows the 'Starting Position' page for a user named Bob Potts. The header includes the 'Financial Mappers Pro' logo and the 'Good Advice' logo. Below the header, there are buttons for 'Back', 'Starting Position' (with a help icon), 'About Me & My Family', 'Import CSV', 'Export CSV', and 'Continue to My Plans'. A message indicates the page was last modified by Simon Simmons on 18/01/2021 at 3:15 pm. The main section is titled 'STARTING POSITION OPTIONS' and contains a 'Reset Starting Position' button. Below this, there are two tabs: 'Single Plan' and 'Joint Plan' (which is selected). A 'Currency' dropdown menu is set to 'Dollar'.

When entering the Starting Financial Position, it must first be decided whether plans for this owner or client will be **JOINT** or for just for the **Principal** plan owner only.

The screenshot shows the 'Starting Position' page for a user named Mary Adams. The header includes the 'Good Advice' logo and the user's name 'Simon Simmons'. Below the header, there are buttons for 'Back', 'Starting Position' (with a help icon), 'About Me & My Family', 'Adviser Notes', 'Wealth Tracker', 'Import CSV', 'Export CSV', and 'Continue to My Plans'. A message indicates the page was last modified by Simon Simmons on 26/07/2021 at 4:47 pm.

Note that where the software is shared with the client, either the client or the adviser can update the **Starting Position**. The program notes when the Starting Position was updated and by whom.

If you want to change the previously selected option, click on the RESET button, at the top of the Starting Financial Position page. **All the entries will be cleared.**

Reset Starting Position



To edit information previously entered, go to the relevant area on the **Starting Position** page, edit the information, and select **SAVE**.

This is an example of Starting Position entries:

Financial Mappers and Financial Mappers Pro Overview

SALARY ?

Save Cancel

Description	Owner	Annual Amount	No. of Years	
John's Salary	John ▼	\$150,000	30 Years	
Mary's Salary	Mary ▼	\$100,000	30 Years	




TRANSACTION ACCOUNT ?

Save Cancel

Description	Balance at Start of Plan	Rate of Return
Transaction (Bank) Account	\$50,000	5.00%









PERSONAL ASSETS ?

Save Cancel


Description	Owner	Type	Current Value	
John's Car	John ▼	Vehicle ▼	\$10,000	
Mary's Car	Mary ▼	Vehicle ▼	\$15,000	
Household goods	Joint ▼	Home Contents ▼	\$10,000	

PERSONAL BUDGET ?

Save Cancel

COMMITMENTS							\$0
HOME							\$11,000
Active ?	Optional ?	Budget Item	Payments per Year	Amount	Annual Cost		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Council Rates	1	\$8,000	\$8,000		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Body Corporate Fees	1	\$0	\$0		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Home & Contents Insurance	1	\$2,000	\$2,000		
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	New Furniture/Appliances	1	\$400	\$400		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Home Maintenance & Repairs	1	\$600	\$600		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Gardening	1	\$0	\$0		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other	1	\$0	\$0		
<input checked="" type="checkbox"/>	<input type="checkbox"/>		1	\$0	\$0		
UTILITIES							\$5,000
EDUCATION							\$0
HEALTH							\$7,400
SHOPPING							\$17,000
TRANSPORT							\$10,000
ENTERTAINMENT							\$9,600
OTHER							\$0
MISCELLANEOUS							\$0
Total Living Expenses							\$60,000


Financial Mappers and Financial Mappers Pro Overview

 MILESTONES ?

Save

Cancel


Description	Owner	Year of Event	
Buying a car	John	2018	<div>+ -</div>
Buying an investment property	Joint	2018	<div>+ -</div>
Having a baby	Mary	2018	<div>+ -</div>

 HOMES & INVESTMENT PROPERTIES ?

Save

Cancel


Description	Owner	Current Value	Purchase Price	Loan Amount	Loan Type	Lender	Remaining	Interest Rate	
Homes									
Home 1	Joint	\$600,000	\$500,000	\$50,000	Principal and Inter	NAB	20 Years	5.00%	<div>+ -</div>
Investment Properties									
Property	Mary	\$200,000	\$150,000	\$60,000	Principal and Inter		20 Years	6.00%	<div>+ -</div>
Reno	Mary	(Unlinked Loan)		\$20,000	Interest Only		5 Years	8.00%	<div>+ -</div>

 CASH ACCOUNTS, TERM DEPOSITS & BONDS ?

Save

Cancel


Description	Owner	Current Value	Term	Interest Rate	
Cash Accounts					
Cash 1	John	\$10,000	n/a	10.00%	<div>+ -</div>
Term Deposits					
Bonds					

 SHARES & MANAGED FUNDS ?

Save

Cancel

Shares	<div>+ -</div>
Managed Funds	<div>+ -</div>


 PERSONAL LOANS & CREDIT CARDS ?

Save

Cancel

PERSONAL LOANS	
<div>+ -</div>	
CREDIT CARDS	
<div>+ -</div>	

Financial Mappers and Financial Mappers Pro Overview

 RETIREMENT ASSETS ?

Save

Cancel

SUPERANNUATION/PENSION FUNDS

Description	Owner	Value of Employer Contributions	Value of After-Tax Personal Contributions	Value of Pre-Tax Personal Contributions	
John's Super	John	\$400,000	\$0	\$0	
Mary's Super	Mary	\$3,000	\$0	\$0	


Activate Employer Contributions? ?
John Citizen Mary Citizen

John's Super

Mary's Super

SELF-MANAGED SUPERANNUATION/PENSION FUNDS (SMSF)
SMSFs cannot be included in the Starting Position. This information must be entered into the plan itself.


ANNUITIES & DEFINED BENEFIT PENSION FUNDS
Annuities and Defined Benefit Pension Funds cannot be included in the Starting Position. This information must be entered into the plan itself.

 INSURANCE ?

Save

Cancel

Description	Owner	Type	Value	Cost Payment		Start and End Age	
ABC Life	John	<div>Life Insurance</div> <div>Death & TPD</div>	\$200,000	\$2,000	<div>Budget</div> <div><input checked="" type="checkbox"/> Tax Deductible</div>	<div>Age 30</div> <div>Age 65</div>	
ABC Life - Mary	Mary	<div>Life Insurance</div> <div>Death & TPD</div>	\$100,000	\$1,000	<div>Budget</div> <div><input checked="" type="checkbox"/> Tax Deductible</div>	<div>Age 30</div> <div>Age 65</div>	

 MONTHLY SALARY ALLOCATION TO INVESTMENT PLAN ?

Save

Cancel


	Monthly	Annual
Additional Loan Payments ?	\$500	\$6,000
Other Investments (Cash, Shares, Managed Funds, Superannuation) ?	\$500	\$6,000

SUMMARY OF SALARY ALLOCATION TO INVESTMENT PLAN

	Annual
Gross Salary ?	\$250,000
Allocation from Salary to Investment Plan	
Loan Expenses (Home & Investment Loans less Rent) ?	\$5,560
Additional Payments for Home & Investment Loans ?	\$6,000
Other Investments ?	\$17,560
Unallocated Funds ?	\$232,440

% of Salary Invested (Home, Investments & Superannuation) ? 8%

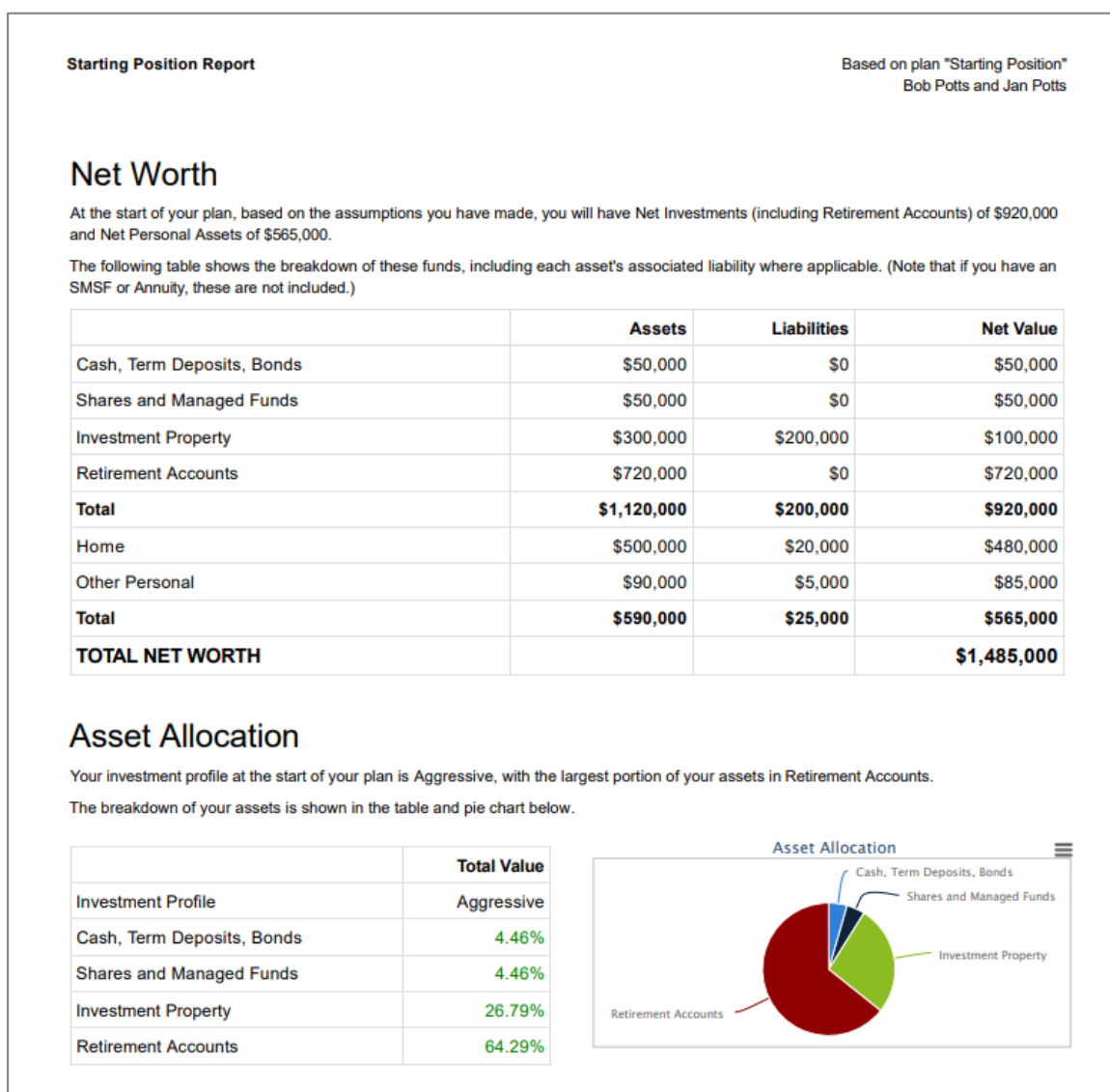
Continue to My Plans

 Starting Position Report

Financial Mappers and Financial Mappers Pro Overview

When completed, click the [LINK Starting Position Report](#), to generate this **Report** which includes all the details listed in the **Starting Position** and the **About Me and My Family**. On the **Reports** page in the Plan Management Area, a shorter version of the **Starting Position at Start of Plan** is available. This report includes the details, such as SMSF which are not included in the Starting Position.

This is an example of the report generated from a plan which has used the **Starting Position**. Note that this Report lists the plan as Starting Position as it can be generated prior to creating any plans. This is the information that will be imported into any new plans.



Financial Mappers and Financial Mappers Pro Overview

Starting Position Report

Based on plan "Starting Position"
Bob Potts and Jan Potts

Assets

Non-Retirement Assets	Bob	Jan	Total	\$400,000
Bank Account	\$15,000	\$15,000	\$30,000	
Investment Property 1 (Bob)	\$300,000	\$0	\$300,000	
Emergency Cash (Joint)	\$10,000	\$10,000	\$20,000	
Jan's Shares (Jan)	\$0	\$50,000	\$50,000	
Home	Bob	Jan	Total	\$500,000
Home 1 (Joint)	\$250,000	\$250,000	\$500,000	
Personal Assets	Bob	Jan	Total	\$90,000
Bob's Car (Bob)	\$20,000	\$0	\$20,000	
Jan's Car (Jan)	\$0	\$15,000	\$15,000	
Caravan (Joint)	\$20,000	\$20,000	\$40,000	
Furniture and Fittings (Joint)	\$7,500	\$7,500	\$15,000	
Retirement Accounts	Bob	Jan	Total	\$720,000
Bob's Super (Bob)	\$400,000	\$0	\$400,000	
Jan's Super (Jan)	\$0	\$300,000	\$300,000	
Bob's Old Super (Bob)	\$20,000	\$0	\$20,000	

Liabilities

Investment Loans	Bob	Jan	Total	\$200,000
Bank Overdraft	\$0	\$0	\$0	
Investment Property 1 [Loan] (Bob)	\$200,000	\$0	\$200,000	
Home Loans	Bob	Jan	Total	\$20,000
Home 1 [Loan] (Joint)	\$10,000	\$10,000	\$20,000	
Personal Loans	Bob	Jan	Total	\$5,000
Car Loan (Bob)	\$5,000	\$0	\$5,000	

Starting Position Report

Based on plan "Starting Position"
Bob Potts and Jan Potts

Salaries and Expenses allocated in the Starting Position

Salary	Bob	Jan	Total	\$300,000
Jan's Salary (Jan)	\$0	\$140,000	\$140,000	
Bob's Salary (Bob)	\$160,000	\$0	\$160,000	
Living Expenses				\$60,000
Commitments			\$0	
Home			\$11,000	
Utilities			\$5,000	
Education			\$0	
Health			\$7,400	
Shopping			\$17,000	
Transport			\$10,000	
Entertainment			\$9,600	
Other			\$0	
Miscellaneous			\$0	
Insurance	Bob	Jan	Total	\$1,000
ABC Life (Bob)	\$1,000	\$0	\$1,000	
Salary Allocation to Investment Plan				\$40,007
Loan Expenses (Home & Investment Loans less Rent)			\$7,607	
Additional Payments for Home & Investment Loans			\$2,400	
Other Investments			\$30,000	
Unallocated Funds (including Tax Liability)				\$259,993

Starting Position Report

Based on plan "Starting Position"
Bob Potts and Jan Potts

Milestones

Description	Year of Event
Buying a car (Jan)	2018

Insurance

Bob Potts				
Description	Type	Value	Cost	Payment
ABC Life	Life Insurance (Death & TPD)	\$200,000	\$1,000	Superannuation

Loans & Credit Cards

Description	Type	Lender	Interest Rate	Length	Bob	Jan	Amount
Investment Property 1 [Loan] (Bob)	Principal and Interest	NAB	6.74%	20 Years	\$200,000	\$0	\$200,000
Home 1 [Loan] (Joint)	Principal and Interest	NAB	6.74%	15 Years	\$10,000	\$10,000	\$20,000
Car Loan (Bob)	Principal and Interest	NAB	10.00%	2 Years	\$5,000	\$0	\$5,000

Starting Position Report

Based on plan "Starting Position"
Bob Potts and Jan Potts

About Me and My Family

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)

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.

Your Objectives for the Next 5 Years

1. Start an Investment Plan that will provide an income of \$150,000 in retirement.
2. Ensure we can upgrade our home in 6-years
3. Ensure we can complete a renovation on our Investment Property in 10-years

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.

Updating the Starting Position

When working with a **Pro-Connect Client**, either the client or the adviser can update the **Starting Position**. The updated information will be updated in both the client and the adviser's account information.

Some Important Notes about Starting Position

Transaction Account

This is the account through which all transactions are processed by the software. This will include all activity for Personal, Home, Investment and Retirement Accounts. You *must enter a starting balance* (even if it is zero) and **SAVE** this account.

Loan Types

The entry of **Loan Type** is limited in the Starting Position, to either **Interest Only** or **Principal and Interest**. For each loan, the user can also enter the name of the lender.

In the Plan Management Area, there is a choice of four types of loans. After any plan is created, the user can **EDIT** the **Loan Type** if necessary, to specify any of the additional two types of loans which are:

- Interest Only followed by a Principal and Interest Loan
- Principal and Interest Loan with Options (*Introductory Interest Rates, Redraw Facility and Refinancing*)

Self-Managed Superannuation

The information for this asset account is too complex to enter in the Starting Position. Details need to be added in the SMSF area after a plan is created. Therefore, this information will not be included in the Starting Position Report. In this case, you would be better to commence a plan, add the SMSF or annuity information, and then generate the Report, **Starting Position at Start of Plan**.

Annuities

Financial Mappers and Financial Mappers Pro Overview

Annuities can only be used in the **Retirement Phase** of a plan. Because the information is dependent on age and plan type, it must be entered from the **Planner** page after a plan is created.

Annuities also include **Defined Benefit Superannuation/Pension Accounts**.

Allocation of Funds to Investment Plan

Allocation of a Percentage of the **Gross Salary** to investing is the action that creates funds available for investing, for each year of any plan. Later, after a plan is created, this allocation can be specified or fine-tuned, and this is done by the entry of a percentage figure.

In the **Starting Position**, the user is helped to calculate the starting percentage figure to be used in any plan. After entering the proposed additional home or investment loan payments and amounts to be used to purchase non-property assets on a regular basis, the allocation percentage is calculated as shown below.

Note that the Unallocated Funds, includes tax liabilities, as these are not calculated in the Starting Position.


	Monthly	Annual
Additional Loan Payments	\$200	\$2,400
Other Investments (Cash, Shares, Managed Funds, Superannuation)	\$223	\$2,676

SUMMARY OF SALARY ALLOCATION TO INVESTMENT PLAN	
	Annual
Gross Salary	\$125,000
Allocation from Salary to Investment Plan	
Loan Expenses (Home & Investment Loans less Rent)	\$13,676
Additional Payments for Home & Investment Loans	\$2,400
Other Investments	\$2,676
Unallocated Funds	\$106,248

% of Salary Invested (Home, Investments & Superannuation)	16%
--	------------

At the end of the entries for the Starting Position, the user may create a **Report** showing all the data entries in the *Starting Position* and the section *About Me and My Family* or return to the My Plans page.

[Continue to My Plans](#)

 [Starting Position Report](#)

Financial Mappers and Financial Mappers Pro Overview

Personal Assets

The user can create a list of current **Personal Assets**. This data is only used in the creation of an **Assets and Liabilities** at **Start of Plan** and are not displayed on the Planner Page of the plan.

Description	Owner	Type	Current Value	
John's Car	John	Vehicle	\$10,000	+
Mary's Car	Mary	Vehicle	\$15,000	+
Household goods	Joint	Home Contents	\$10,000	+

About Me and My Family

The Connect Client is asked to complete this information. It can also be entered or amended by the adviser. This information is imported into reports such as the **Short Statement of Advice for 5-Years**.

[Back](#) **About Me & My Family (Bob Potts)** [Starting Position](#)

If you are seeking advice from a Financial Adviser or asking a Mortgage Broker to help you apply for a new loan, they will need to know more about you and your family.

Supplying this information is optional. Only supply information that you want to share with your adviser or broker. Information that you share will be included in their report.

- [1. Family](#)
- [2. Employment](#)
- [3. Health](#)
- [4. Estate Planning](#)
- [5. Investment Experience](#)
- [6. Investment Risk Profile](#)
- [7. Your Objectives for the Next 5 Years](#)
- [8. Advice You Require](#)

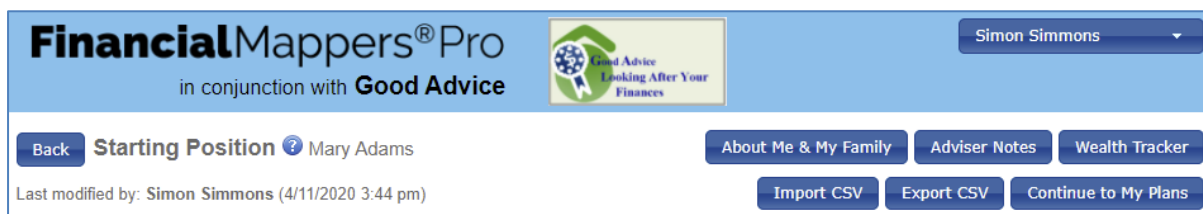
FAMILY [Back to Top](#) [Save](#) [Cancel](#)

Tell us about you and your partner. If you have dependent children, tell us their names and date of births. Tell us what you want to achieve for your children.

If you have adult children and grandchildren tell us about your relationship with them.

Importing and Exporting CSV Files

Importing and Exporting CSV Files to and from Starting Position



If you can Export a CSV file from your platform, this information can be imported via a Financial Mappers CSV file. Likewise, you can export a client's Starting Position to CSV File.

A sample **Blank CSV file for importing Starting Position**, together with a **Blank CSV file where Client Details can be imported** are included in the Resources.

Custom Pro Site & Team/Client Admin

Members of your team can be granted access to the software and sometimes they may also have administrative roles. Since creating this video, the role of Office Admin has been created. This gives the person access to the USER page. Updated information on all roles is included in the PDF,

Video PDF	FM-Pro Overview for Advisers	6min video showing the customization of the software, team link, and plan sharing.
CSV file	Blank CSV file where Client Details can be imported	Create a list of client contact details to import into the USER page.
CSV file	Blank CSV file for importing starting position	This is used for your starting position

When you return to the main planning page, you can now share the **Starting Position** information with your **Paraplanner** and commence a **New Plan from Starting Position**. In this case, all the information, except the Personal Assets is imported into the Plan. *(Personal Assets are only listed so that these items can be listed the **Starting Position Report**, as part of the Assets and Liabilities Statement).*

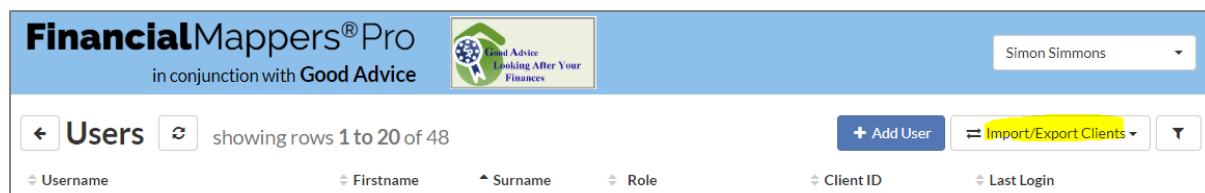
Financial Mappers and Financial Mappers Pro Overview

It is recommended that you use the Connect Lite feature so that you do not have to rely on other methods of importation.

Importing and Exporting Client Contact Details

To import or export Client Contact Details, go to the **Users Page**. This page is only accessible by people with the role of Chief FM Admin or FM Admin.

Client information can be imported using a CSV file.



To test the format, simply use the Export Clients to make a file.

The order of the columns are:

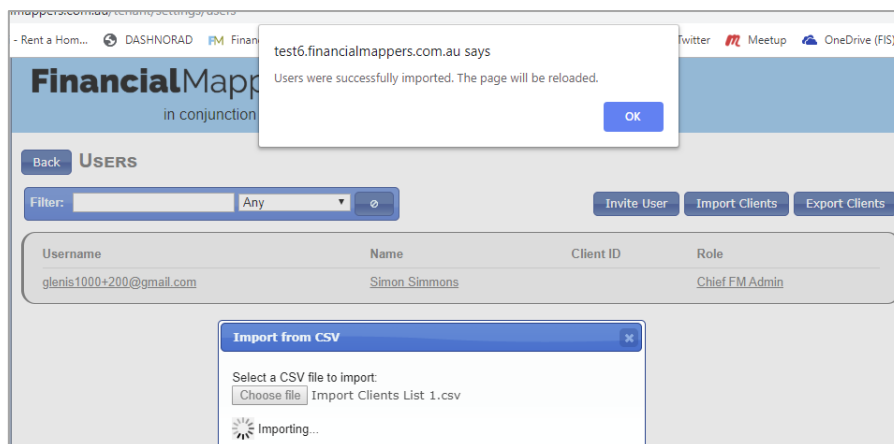
1. Client Code
2. Email
3. First Name
4. Surname
5. Initials
6. DOB
7. Partner Code
8. Partner Firstname
9. Partner Surname
10. Partner Initials
11. Partner DOB
12. Phone
13. Address
14. Suburb
15. State
16. Country
17. Company
18. Company Address
19. Company Suburb
20. Company State
21. Company Postcode
22. Adviser
23. CMS

The columns 17 – 21, refer to your client's employer and employer's address. 22 is the field for the client's adviser and 23 for the CMS if required.

Financial Mappers and Financial Mappers Pro Overview

Example of importing a set of 5-clients

When you click on the **Import Clients**, you will be asked to choose a file



The clients are now listed on the User's Page.

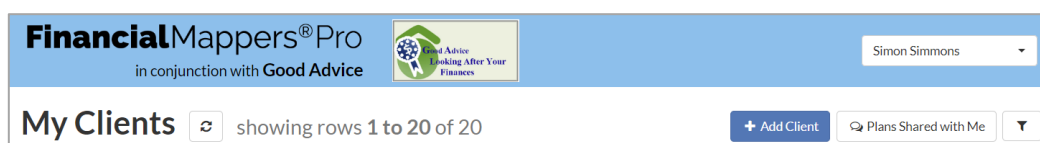
Back USERS			
Filter: <input type="text"/> Any ⌵			
Invite User Import Clients Export Clients			
Username	Name	Client ID	Role
glenis1000+200@gmail.com	Simon Simmons		Chief FM Admin
glenis1000+21@gmail.com	Mary Adams	A102	Client
glenis1000+24@gmail.com	Jim Cannon	A105	Client
glenis1000+20@gmail.com	Beth Carley	A101	Client
glenis1000+23@gmail.com	Cath Carmell	A104	Client
glenis1000+22@gmail.com	Carol Vinney	A103	Client

Note: The information on this page has since been updated and may be sorted by the headings.

Users ↺ ↻ showing rows 1 to 20 of 173					
+ Add User Import/Export Clients ⌵					
Username	First Name	Surname	Role	Client ID	Last Login
john@gmail.com	John	Citizen	Chief FM Admin		17/02/2021 3:30 am
michael.smith@gmailzz.com	Michael	Smith	Client	z110	

The adviser can be included in the import. If not, as in this case, Simon Simmons adds the client to his list he must do the following on the **My Clients** page.:

Click on the **Add Client** button.



This blank screen will be displayed.

Add Client

Client ID and CMS ?

Client ID

None

Q

Type ?

Client

Email

Adviser(s)

Simon Simmons

Contact Details

Principal

Partner

Firstname

Surname

Initials

DOB

Phone

Address

Partner Client ID

Firstname

Surname

Initials

DOB

Employer

Address

Cancel

Save

There may be times, when the client detail have been imported to the USERS page, without being assigned to an adviser. In this case, the adviser must enter the **Client ID**, and click on the **Lookup Icon**

Financial Mappers and Financial Mappers Pro Overview

The screenshot shows the 'Add Client' form in the Financial Mappers application. The form is divided into several sections: 'Client ID and CMS', 'Type', 'Email', 'Adviser(s)', 'Contact Details', 'Principal', 'Personal', and 'Address'. A modal dialog box is displayed in the center of the form, containing the following text: 'Found client with ID 105-bde . If you add this existing client to your list, any information currently in the Add Client form will be replaced with the existing information. Click OK to add this client to your list.' The dialog box has 'CANCEL' and 'OK' buttons. The background form shows the 'Client ID and CMS' field with '105-bde' entered, 'Type' set to 'Client', 'Adviser(s)' set to 'Simon Simmons', and various other fields for contact and personal information.

Special Note on CMS (Content Management System)

Financial Mappers has started to integrate with CRM platforms. Our first integration is with **Worksorted**. You can now select the SMS, in this case, Worksorted, enter the Worksorted Client ID, and the information will automatically fill.

We have recently developed APIs for the integration of Financial Mappers with CRMs. Please discuss this with Glenis Phillips, the Designer of Financial Mappers.

Add Client

Client ID and CMS?

1342018

Worksorted

Q

Type?

Client

Client ID is used to link to the selected CMS

Email

Adviser(s)

Simon Simmons

Contact Details

Principal

Firstname

Surname

Initials

DOB

Personal

Phone

Address

Address

Suburb

State

Postcode

Australia

Partner

Partner Client ID

Firstname

Surname

Initials

DOB

Work

Employer

Address

Address

Suburb

State

Postcode

Australia

✕ Cancel

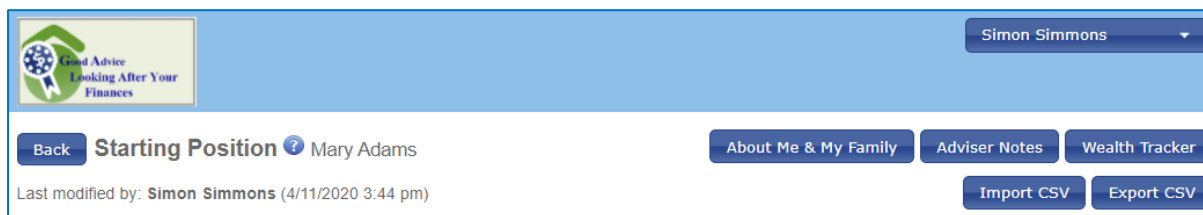
Save

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Adviser Notes

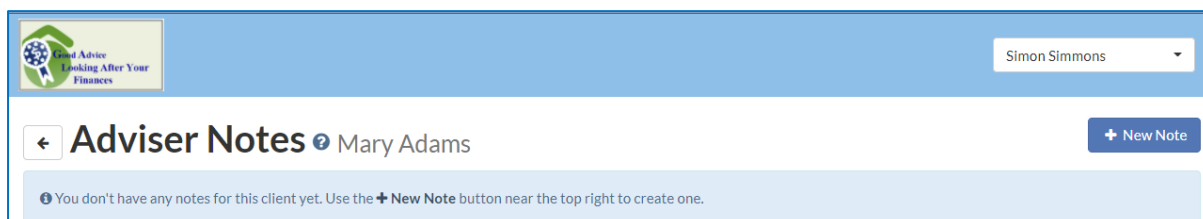
In the **Starting Position** for each client, you will find a new TAB, **Adviser Notes**.



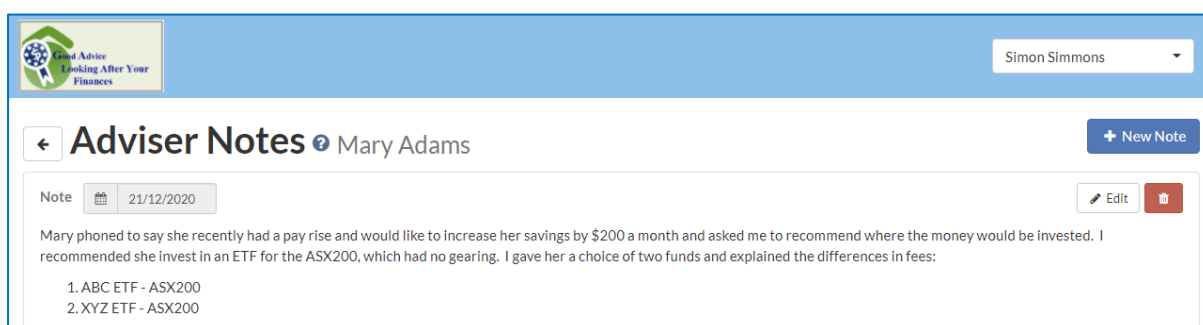
Adviser Notes is intended for those advisers who wish to keep a log of activity with a particular client. Generally, your CRM is likely to provide a place where you can maintain this type of information so it is immediately ready should you undergo an Audit.

For those who don't have an account for this type of compliance process, **Adviser Notes** could be considered as an alternative place for you to keep a record of the type of information required during an audit.

The second purpose could be to just keep some quick notes about your client and how you are progressing through the advice process. This could be a quick way to refresh your memory about client requirements or changes you or your client have made to the plan.



Simply click on the TAB, **New Note**, and complete the information you want to store. The date on which the note was written is automatically generated.



About Me and My Family

On the **Starting Position** Page, will be a new TAB, **About Me and My Family**. When this TAB is clicked, there will be seven panels like that in the SOA Editor. Here the client will be asked to add information. Each section will be created as a **SmartPanel** in the section (called "About Me") which can be added to your reports. The panels will advise the client about the type of information required. If no information is added to a panel, the Heading is not included in the report. The adviser may also complete or copy this information from the Fact Find.

The headings for the panels will be:

- My Family
- My Employment
- Health
- Estate Planning
- Investment Experience
- Investment Risk Profile
- Your Objectives for the Next 5 Years
- What Advice you Require

This information and the Starting Position information can be updated by either the client or the adviser.

[Back](#) **About Me & My Family (Bob Potts)** [Starting Position](#)

If you are seeking advice from a Financial Adviser or asking a Mortgage Broker to help you apply for a new loan, they will need to know more about you and your family.

Supplying this information is optional. Only supply information that you want to share with your adviser or broker. Information that you share will be included in their report.

1. [Family](#)
2. [Employment](#)
3. [Health](#)
4. [Estate Planning](#)
5. [Investment Experience](#)
6. [Investment Risk Profile](#)
7. [Your Objectives for the Next 5 Years](#)
8. [Advice You Require](#)

FAMILY [Back to Top](#) [Save](#) [Cancel](#)

Tell us about you and your partner. If you have dependent children, tell us their names and date of births. Tell us what you want to achieve for your children.

If you have adult children and grandchildren tell us about your relationship with them.

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INVESTMENT EXPERIENCE

[Back to Top](#) Save Cancel

Tell us about your previous investment experience. Tell us if you like to read books about investments and which are your favourite books.

Do you consider you have a good understanding of your finances? If you were asked to explain the following five concepts, how many do you think you could answer, without checking first:

1. How Compound Interest works
2. The effect of Inflation on the purchasing power of your money in the future
3. How Diversification aims to protect you
4. What does the Risk/Return equation mean to you?
5. Do you know what a Debt Servicing Ratio (Loan to Value Ratio) is and why it is important?

Tell us which ones you don't understand by listing the number.

If you are interested in receiving information to improve your money management and investment skills, please tell us.

File ▾	Edit ▾	View ▾	Insert ▾	Format ▾	Tools ▾	Table ▾					
		Formats ▾	B	<i>I</i>	<u>A</u> ▾	▾	14px ▾				

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Tell us whether or not you consider yourself a risk taker.

1. No Risk æ€ most money in Fixed Interest accounts with little opportunity for capital growth or loss of capital. The return is likely to be about the same or less than the Inflation Rate.
2. Generating a return of say 3%-4% above Inflation, e.g a Balanced Managed Fund.
3. Generating a return of say 6%-8% above inflation, e.g. a High Growth Managed Fund.
4. I would prefer to keep most of my investments in Real Estate.

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Financial Mappers and Financial Mappers Pro Overview

YOUR OBJECTIVES FOR THE NEXT 5 YEARS

[Back to Top](#)[Save](#)[Cancel](#)

To assist in the planning process, you should list in order of importance your main financial objectives.

For example:

- Reduce Credit Card debt (to what amount?)
- Reduce Personal Loans (to what amount?)
- Reduce Home Loan debt (to what amount?)
- Reduce Investment Loan debts (to what amount?)
- Save for a new car or other Personal Savings Goals (and how much)
- Save for a Home deposit (the % deposit figure, and the estimated purchase price)
- Save for an Investment Property deposit (the % deposit figure, and the estimated purchase price)
- Purchase a Home (and the estimated purchase price)
- Purchase an Investment Property (and the estimated purchase price)
- Invest in the Share Market (and how much)
- Invest in Managed Funds (and how much)
- Make personal contributions to my Superannuation/KiwiSaver (what amount for which partner?)

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ADVICE YOU REQUIRE

[Back to Top](#)[Save](#)[Cancel](#)

If you are seeking specific advice from your financial adviser, please list exactly what you want your adviser to help you with.

Examples of the type of advice you may need:

- The best way to save for a home deposit
- The best way to reduce personal debt
- How to manage your home loan
- What Managed Funds you should use for your savings
- How to purchase or manage an investment property
- How to improve your returns on Superannuation
- Do I have adequate insurance


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This is an example of information that may have been completed by the Pro^{Connect} Client or added by you from your *Fact Find*. If a panel has been left blank, the panel will not be displayed. That is the heading will not be selected.

Financial Mappers and Financial Mappers Pro Overview



Preliminary Report for Financial Plan

Beth Carley

Plan Details

Report

Documents

Q&A

MoneySmart Advice

MoneySmart Videos

Book Club

Money Matters

Previous: Review Dashboard

About Me and My Family

Next

Family

I have two children:

- Mary (23.5.2015)
- Tony (35.6.2016)

I expect them to go to private high schools and then attend university.

Employment

I work as a teacher and my wife works part-time as a bookkeeper.

We both plan to work to retirement age.

Health

We are both in good health and have no major hereditary illness which is likely to affect our longevity.

Estate Planning

We have both a will and enduring power of attorneys. These documents are kept in our safe.

Our solicitor is John Smith, 25 Cross Road Sydney 2001.

Investment Experience

I am very interested in reading investment books. My favorite authors are Noel Whittaker and Scott Pape.

I understand all of the concepts 1 - 5.

I would like to receive educational material.

Investment Risk Profile

At our age, we are both confident in investing in either a High Growth Managed Fund or Property. Over time we would like to invest in both.

Your Objectives for the Next 5 Years


1. Start an Investment Plan that will provide an income of \$150,000 in retirement.
2. Ensure we can upgrade our home in 6-years
3. Ensure we can complete a renovation on our Investment Property in 10-years

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.

This information was either completed by yourself or updated by your adviser from the information you have provided.



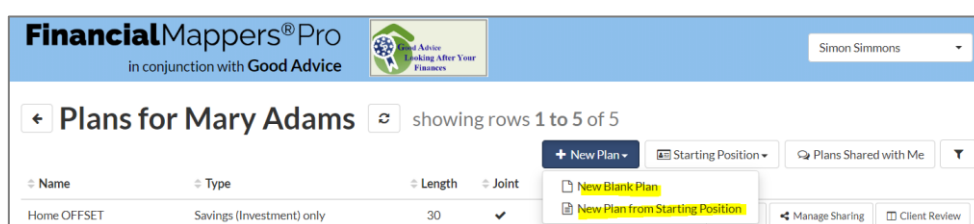
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Plan Creation

When first logging in, the adviser is in the **My Clients** area. This can be navigated from the drop-down list under the account holder's name, **My Clients**.

A new plan is created by clicking on one of the button, **+New Plan** and select how you want to create a new plan. – *New Blank Plan* or *New Plan from Starting Position*. In the latter, the information is imported directly into the plan.



Once a plan has been created, you can click on the Name of the plan, to Edit Plan details. You can also **DELETE** or **COPY** a plan.

The screenshot shows the 'Edit Plan' form. It has several sections: 'Plan Name' (Our SMSF), 'Plan Type' (Lifetime (Savings & Retirement)), 'Calendar Year' (2019), 'Currency' (Dollar), 'Length of Plan' (20 Years), 'Joint Plan' (checked), 'Principal' (Mary Adams), 'Partner' (Brad Adams), 'Initials (Identifier)' (Mary, Brad), 'Target Retirement Income' (\$100,000 each, Total \$200,000), 'Age at Start of Plan and Retirement' (Age 55, Age 65), and 'Year at start of retirement: 2029 (Year 11)'. At the bottom, there's an 'Actions' section highlighted with a yellow box, containing buttons for 'Select', 'Manage Sharing', 'Client Review', 'Delete', and 'Copy'. There are also 'Close' and 'Save' buttons at the bottom right.

Financial Mappers and Financial Mappers Pro Overview

Plan Details

The various information about the new plan is entered as shown.

Add Plan

Plan Name ? **Plan Type** ? **Savings (Investment) only** **Calendar Year** **Currency**

Name is required

Length of Plan ? **30 Years** **5 Years** **30 Years** **50 Years**

Joint Plan ? ☐ **Joint Plan** ☒ **Use Partner's Details**

Firstname **Surname**
Mary **Adams**

Initials (Identifier) **Target Retirement Income** ?
Mary **\$100,000**

Age at Start of Plan
Age 30

Add Plan

Plan Name ? **Plan Type** ? **Lifetime (Savings & Retirement)** **Calendar Year** **Currency**

Name is required

Length of Plan ? **30 Years** **5 Years** **30 Years** **50 Years**

Joint Plan ? ☒ **Joint Plan** ☒ **Swap Principal/Partner Details**

Principal **Partner**

Firstname **Surname** **Firstname** **Surname**
Mary **Adams** **Brad** **Adams**

Initials (Identifier) **Target Retirement Income** ? **Initials (Identifier)** **Target Retirement Income** ?
Mary **\$100,000** **Brad** **\$100,000**
Total \$200,000 **Total \$200,000**

Age at Start of Plan and Retirement ? **Age at Start of Plan and Retirement** ?

Starting age is required Retirement age is required Starting age is required Retirement age is required

Financial Mappers and Financial Mappers Pro Overview

There are three types of plans:

- | | | |
|--------------------------------------|---|---|
| 1. Savings (Investment) | - | No retirement income will be included because Drawdown functionality does not apply |
| 2. Retirement only | - | Only includes the retirement phase |
| 3. Lifetime (Savings and Retirement) | | Includes both life phases with retirement starting in year specified in Retirement Income area of PLANNER |

The Target Retirement Income (in today's value) is an important entry value at this stage, as the calculated model will be compared to this desired outcome.

Plan Length – 50 years

A length of a plan may be from 5-years to 50-years. You can change the length of the plan, and any data entered after the end of the current plan will be retained if you decide to increase the length of the plan later.

It may be that during your client meeting, you only want to show the client the plan up to the end of the Savings Period at first, but then extend it to 50 years so you can show the likely outcome in the drawdown period.

If you are using the **Pro-Connect** option, you may make a 50-year plan for yourself, but only share a 5 or 10-year plan with the client. Of course, if they change the length of the plan, then all your entries will be retained. To do this, you would make a copy of the plan and then change the length of the plan.

If you have a Pro^{ConnectLITE} client, then the plan you share with the client will only show the first 5-years of the plan.

Plan Ownership

Plans can be owned by single individuals or partners. When creating a New Plan for partners, the **Joint Plan** option must be ticked if the plan is to include ownership options for both partners and joint ownership of assets. The **Initials (Identifier)** must be entered. This allows up to eight characters to be used as a nickname to identify each partner. This

Financial Mappers and Financial Mappers Pro Overview

identifier then suffixed to the name of any asset held by each partner on screens and in reports. Where the account is Joint, the word **Joint** will be suffixed to the asset name.

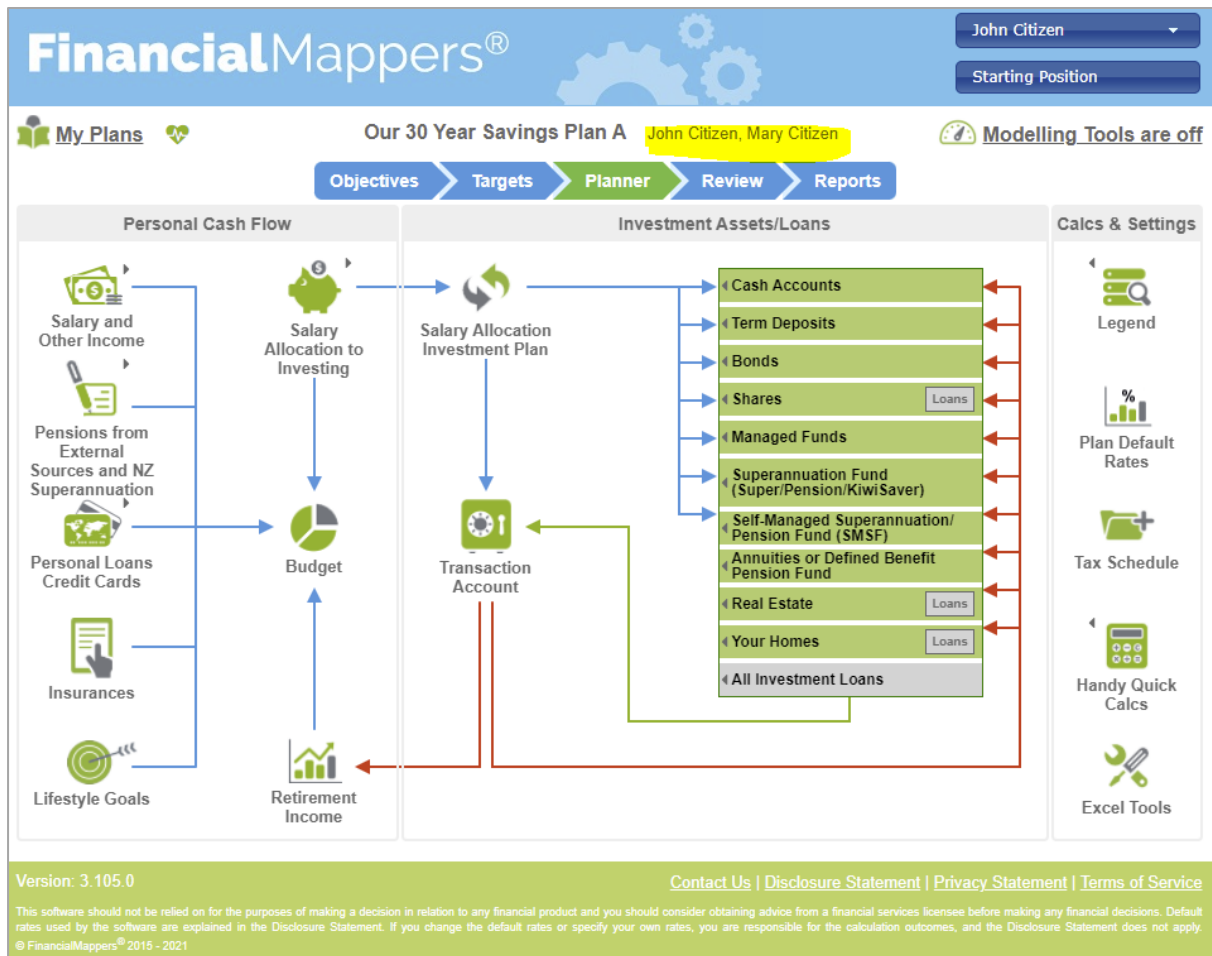
Single plans cannot be *changed* to Joint Plans or vice versa. When a change of plan ownership is required, a new plan needs to be created.

The 'Edit Plan' form is divided into several sections. At the top, there are fields for 'Plan Name' (Our 30-Year Joint Plan), 'Plan Type' (Lifetime (Savings & Retirement)), 'Calendar Year' (2020), and 'Currency' (Dollar). Below these is a 'Length of Plan' section with a slider ranging from 5 to 50 years, currently set at 30 years. A 'Joint Plan' section has a checked 'Joint Plan' checkbox and a 'Swap Principal/Partner Details' button. The 'Principal' and 'Partner' sections each have fields for 'Firstname', 'Surname', 'Initials (Identifier)', and 'Target Retirement Income'. For the Principal (Jack Sims), the Target Retirement Income is \$90,000. For the Partner (Betty Sims), the Target Retirement Income is also \$90,000. A 'Total \$180,000' is displayed below the Target Retirement Income fields. Below these are 'Age at Start of Plan and Retirement' fields for both Principal and Partner, with 'Age 50' and 'Age 65' options. A 'Year at start of retirement: 2035 (Year 16)' is also shown. At the bottom, there are 'Actions' (Select, Manage Sharing, Client Review) and a 'Delete' button. A 'Copy' button is also present. At the very bottom right, there are 'Close' and 'Save' buttons.

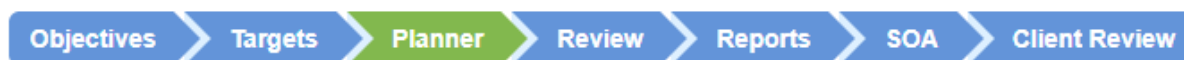
When the **SAVE** button is clicked after entering the **Add Plan** area, the plan is created, and the user is transferred to the Plan Management Area. You may return to this section, by clicking on the Name of the Plan. In this case, the panel will be called **Edit Plan**.

In the **Plan Management** area, the names of the plan owner(s) are shown next to the plan name.

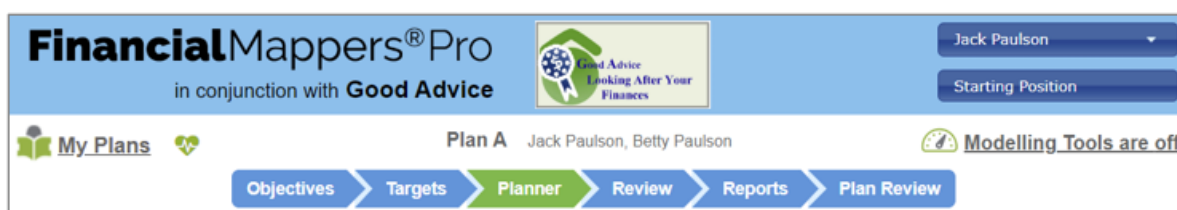
Financial Mappers and Financial Mappers Pro Overview



Plan Management Area – Navigation Chevrons



Please Note: If your clients are using the **ProConnect** option, they do not have the SOA option. The chevron for the Client Review is changed to **Plan Review**.



For clients to view the **Client Review App**, you will send a link to the client.

Objectives

On the **Objectives** page, the following information related to the plan can be entered:

1. **Plan Objectives:** The desired outcome of this plan.
2. **Main Strategy:** The intended “big picture” steps included in the plan, that enable the Plan Objectives to be reached.
3. **General Comments:** Any additional comments about this particular plan that may need to be recorded.

Financial Mappers and Financial Mappers Pro Overview

Plan Objectives and Strategy

Plan Objectives

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My client would like to save enough for my retirement so I can be a self-fund retiree with an income of \$150,000. They would also like to upgrade my home in about 6 years

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Main Strategy

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Formats B I A 14px

Save 20% of my Gross Salary to fund my retirement and purchase my home.

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General Comments

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I would like to review Bob's Insurance.

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Note: If you are using the report **Simple Statement of Advice for 5 Years**, this is where you will add your advice. The *SOA Editor* panels are not used for this report.

Each plan created can have a different set of Objectives. When information has been entered here in the **Objectives** area, it will be included in the following reports in the **Reports** area:

- Plan Map
- Financial Objectives and Lifestyle Goals
- Check Your Plan Outcomes
- Wealth Guidance Report

This is how the entered information is displayed in the **Reports**. Note that you do not need to add the heading to the panel. These headings, unlike the SOA Editor panels, are automatically added.

Plan Objectives

My client would like to save enough for my retirement so I can be a self-fund retiree with an income of \$150,000. They would also like to upgrade my home in about 6 years

Main Strategy

Save 20% of my Gross Salary to fund my retirement and purchase my home.

General Comments

I would like to review Bob's Insurance.

Milestones

To help the adviser understand the needs of the client, a list of milestones can be created. These can be added to when advisers request more milestones. Currently, they list major personal events and major purchases. They are added to the bottom of the Chevron – **Objectives.**

Milestones ?

Description	Owner	Year of Event	
<input type="text" value="Buying a car"/>	<input type="text" value="John"/>	<input type="text" value="2019"/>	<input type="button" value="Delete"/>
<input type="text" value="Taking a gap year"/>	<input type="text" value="Mary"/>	<input type="text" value="2020"/>	<input type="button" value="Delete"/>
<input type="text" value="Be debt free"/>	<input type="text" value="Joint"/>	<input type="text" value="2025"/>	<input type="button" value="Delete"/>
<input type="text" value="(Select a Suggestion)"/>	<input type="text" value="John"/>	<input type="text" value="2019"/>	<input type="button" value="Delete"/>
			<input type="button" value="Add"/>

Targets

The user can set their financial targets and then test whether these targets have been met.

The user enters a selection of financial targets. The program then gives a score out of 100, depending on how close the user comes to achieving their targets.

The user can add also the targets for years 20 and 30 of a plan. The following is an example using Year 10 targets only, selecting all three options.

Financial Mappers and Financial Mappers Pro Overview

ENTER TARGET VALUES

Add Target

Target Year of Plan Year 10

☒ **Assets (Present Value)**

Investments (Net of loans) \$870,000

Home (Net of loans) \$583,000

Retirement Accounts \$1,500,000

☒ **Asset Allocation**

Cash, Term Deposits, Bonds 13.47%

Shares and Managed Funds 12.72%

Investment Property 24.11%

Retirement Accounts 49.70%

☒ **Statistics**

Real Return on Investments 6.50%

Maximum Debt Servicing Ratio 15.00%

YOUR RESULTS

Target Year of Plan Year 10

Assets (Present Value)

Investments (Net of loans) \$870,326 ✓

Home (Net of loans) \$582,892 ✓

Retirement Accounts \$998,516

Asset Allocation

Cash, Term Deposits, Bonds 13.47% ✓

Shares and Managed Funds 12.72% ✓

Investment Property 24.11% ✓

Retirement Accounts 49.69% ✓

Statistics

Real Return on Investments 6.48% ✓

Maximum Debt Servicing Ratio 19.77%

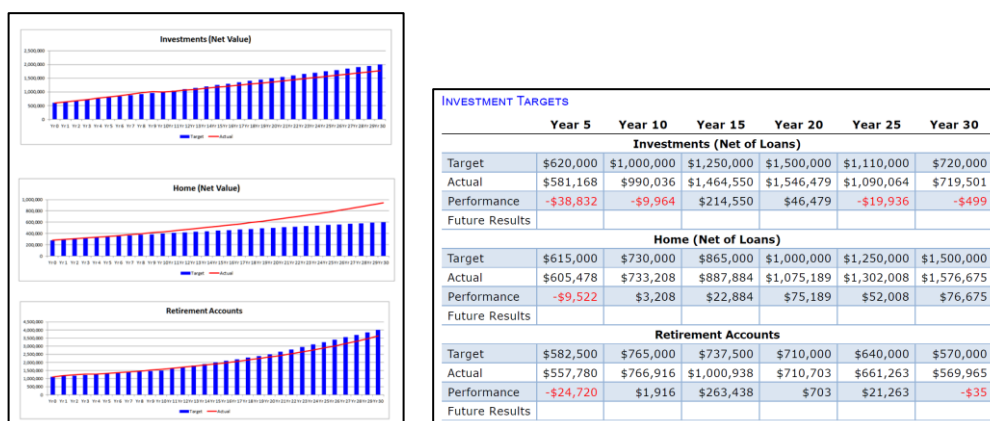
Your Score **94 Points**

 Expert

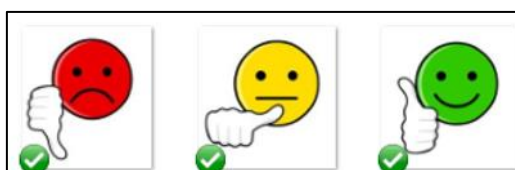
94 Points

You may like to adjust your plan and come back to see if you can get closer to your target.

This information can be imported into customized reports in either graph or table mode as shown below. The gap between the maximum of 3 times periods, is calculated by the software, depending on the length of the plan.



The Financial Targets chevron can be a good place to discuss and demonstrate a **Gap Analysis**. You may have strategies to show your client as to how the gap could be closed. With the Interactive SmartPanel, graphics are included, depending on the targets are achieved.



Financial Mappers and Financial Mappers Pro Overview

Also, the chevron **Review** will display the interactive SmartPanel, for **Financial Targets**.



Planner Page – Personal Cash Flow Section

This page is the workstation where the plan strategy is entered. (Default Rates and Tax Schedules can be changed if required by clicking on their icons in the Calcs and Settings on the rightmost section of the page).



Salary & Other Income Streams

This module allows the selection of a Salary, from which the SGL may be automatically calculated. In addition, income streams from Family Trusts, Investment Companies and Business may be included.

Salary

The method of salary increases has three options. These are:

- No increase
- Inflation
- Specified (nominate a percentage increase to be applied)

Financial Mappers and Financial Mappers Pro Overview

SALARY : SALARY 1

Salary Details

Description: Salary 1
Ownership: John
Does this salary actually exist? ☒
Salary Increase Method: Inflation
Activate Salary: ☒
Present Value Salary: \$150,000
Current Salary: \$150,000
Start: Year 1
No. of Years: 10 Years
Total: 10 years

SALARY ALLOCATION TO GOALS, HOME AND INVESTMENTS

Activate Salary Investment: ☒
1st Time Period: 20.00%
Start: Year 1
No. of Years: 10 Years
Total: 10 years

The “include in employer superannuation contributions” item can be unchecked where the salary does not qualify for Employer Contributions. If the client has a different Employer Contribution rate, this can be included.

Back INCOME : JOHN'S SALARY

Income Details

INCOME DETAILS

Description: John's Salary
Income Type: Salary
Increase Method: Inflation
Activate: ☒
Include in Employer Superannuation Contributions: ☒
Specify Custom Employer Contribution Rate: ☒ 15.40%

Report Conversational SmartPanel

Conversational: Salary

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%

Salary: *Salary B* (Betty)

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%

Other Income Streams

In this selection, the method of taxation can be selected, together with the application of **Imputation Credits** if appropriate. A percentage of this income stream may also be allocation to **Salary Savings for Investments**.

This account would be suitable for:

- Property Trusts
- Investment Entities
- Business Income
- Professionals with distributions from their professional (Pty Ltd) company

[Back](#) **INCOME : BUSINESS DISTRIBUTIONS**

Income Details

INCOME DETAILS ?

Description

Business Distributions

Income Type

Other Income ▼

Increase Method

Inflation ▼

Activate

☒ ?

Method of Taxation

Taxed as Income ▼ ?

Tax Credits

Australia ▼ ?

Corporate Tax Rate


30.00%

% of Income with Tax Credits

100.00%

☒ Refundable?

Income and Investment Allocation



Present Value

Start

No. of Years

Current Income

\$50,000

Year 1

30 Years

Add

Remove

Total

30 years

ALLOCATION TO INVESTING ?

Activate Investment

☒

% of Salary

Start

No. of Years

1st Time Period

10.00%

Year 1

30 Years

Add

Remove

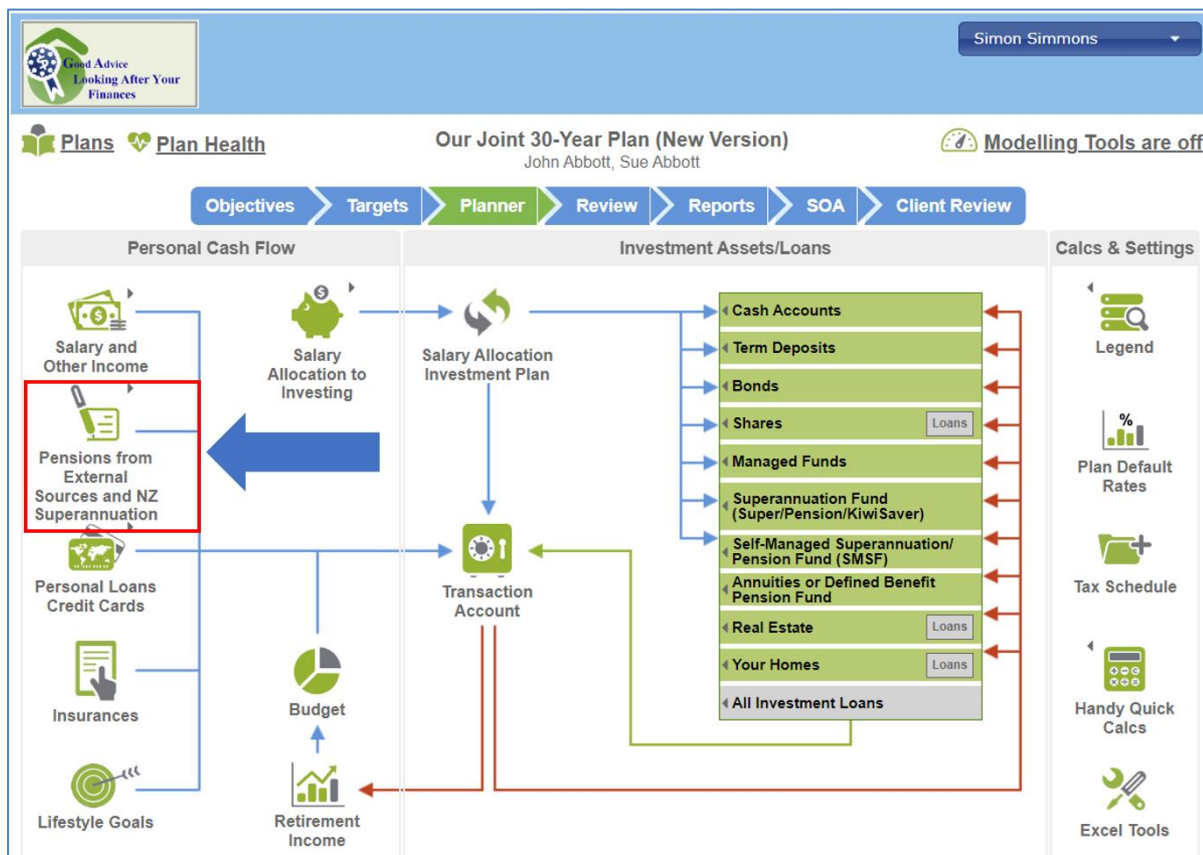
Total

30 years

Pensions from External Sources

The program has two options:

- Non-Means Tested Pension – Including New Zealand Superannuation
- Means-Tested Pension



Non-Means Tested Pension

The user can simply add the estimated pension amount.

Financial Mappers and Financial Mappers Pro Overview

[Back](#) **PENSIONS FROM EXTERNAL SOURCES (INCLUDING NZ SUPERANNUATION)** [?](#)

Activate Drawdown Allocation ☐

Bob Potts **Jan Potts**

Age at Start of Pension Entitlements

Activate Tax Credits [?](#) ☐ ☐

BOB POTTS

	Present Value Amount	Start	No. of Years
1st Time Period	<input type="text" value="\$10,000"/>	Age 65	<input type="text" value="10 Years"/>
Add Remove		Total	10 years

JAN POTTS

	Present Value Amount	Start	No. of Years
1st Time Period	<input type="text" value="\$10,000"/>	Age 65	<input type="text" value="10 Years"/>
Add Remove		Total	10 years

Means-Tested Pension

This calculator follows the rules the Australian Aged Pension for Single/Couples who are either Non-homeowners or Homeowners. The program determines which they are according to either the plan is a Joint Plan and if they own a home in that particular year.

The current parameters for all the information required are prefilled, but allows the user to overtype, should the values change, or the client is one with specific circumstances such as a couple being each assessed as a single.

Because the calculations are not restricted to retirement age, this account can be used for clients on Disability Pensions. However, you may need to edit the parameters for eligibility. The software selects whether the plan is single or joint and assess homeownership each year.

Financial Mappers and Financial Mappers Pro Overview

[Back](#) **MEANS TESTED PENSION** [?](#)

Activate Means Tested Pension ☒

Base Fortnightly Pension (including supplement)

Work Bonus (fortnightly)

Start Year

Start Age

ASSETS TEST

	Homeowner	Non-Homeowner
Full Pension Limit	<input type="text" value="\$268,000.00"/>	<input type="text" value="\$482,500.00"/>
Part Pension Limit	<input type="text" value="\$583,000.00"/>	<input type="text" value="\$797,500.00"/>
Fortnightly reduction per \$1,000 over limit	<input type="text" value="\$3.00"/>	

INCOME TEST

	Homeowner	Non-Homeowner
Full Pension Limit	<input type="text" value="\$178.00"/>	<input type="text" value="\$178.00"/>
Part Pension Limit	<input type="text" value="\$2,066.60"/>	<input type="text" value="\$2,066.60"/>
Fortnightly reduction per \$1 over limit	<input type="text" value="\$0.40"/>	

Note: The thresholds and pension are updated each quarter.

Conversational SmartPanel

Conversational: Pensions from External Sources

Pensions from External Sources

Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value. These values are general approximations only as the rules on pension entitlements are beyond the scope of this software.

The information in this section relates only to pensions from external sources, and not to anything calculated in the plan's retirement accounts, such as superannuation.

Non-Means Tested Pensions

Mary is expecting the following non-means tested pension:

- **Years 1 to 8:** \$10,000

Means Tested Pensions

It is anticipated that your means tested pension entitlements will be as follows:

- **Year 1:** None
- **Year 2:** Part-pension of \$15,199
- **Year 3:** Part-pension of \$19,051
- **Year 4:** Part-pension of \$24,055
- **Year 5:** Part-pension of \$29,034
- **Year 6:** Part-pension of \$31,356
- **Year 7:** Part-pension of \$35,061
- **Year 8:** Part-pension of \$35,549
- **Years 9 to 10:** Full-pension of \$37,341

Personal Loans and Credit Card Debt

Both personal loans and credit card debt can be entered. There is a comprehensive list of options for both Interest Rates and Payment Schedules

Back

LOAN : CAR LOAN ?

Loan DetailsInterest RatesLoan Costs

Description

Car Loan

☒ Does this loan already exist?

Ownership

Mary

Loan Type

Principal and Interest

Loan Amount

\$15,000

Loan Term

5 Years

Loan Group

Personal

☐ Make additional payments?

Back

CREDIT CARD DEBT : CREDIT CARD ?

Credit Card DetailsInterest RatesPayment Schedule

Description

Credit Card

Ownership

Joint

Balance

\$3,000

Limit

\$0

Annual Fee (1st Year)

\$0.00

Annual Fee (After 1st Year)

\$0.00

Conversational SmartPanels

Conversational: Personal Loans

Personal Loans

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

Personal Loan: *Boat Loan*

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

Boat Loan is an Interest Only followed by Principal & Interest loan with a term of 5 Years. The Interest Only loan has an interest rate of 12.00% which is not fixed. The Principal and Interest loan that follows has an interest rate of 10.00% which is not fixed.

You have not planned to make any additional payments.

Personal Loan: *Car Loan*

This loan commences in Year 1 with a balance of \$20,000. It is owned by Mary.

Car Loan is a Principal and Interest loan with a term of 5 Years. It has an interest rate of 10.67% which is fixed for 2 Years.

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

- Years 1 to 3: \$1,200
- Year 4: \$966

With these additional payments it is estimated you will save \$1,458 (FV) in interest charges.

Conversational: Credit Cards

Credit Cards

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

Credit Card: *NAB Card*

NAB Card has a balance of \$3,000 at the start of the plan, and the debt is owned by Mary.

The interest rate is 15.00%. It is estimated that the debt will be repaid in 1 year and 6 months.

Credit Card: *Big CC Debt*

Big CC Debt has a balance of \$50,000 at the start of the plan, and the debt is owned jointly.

The interest rate is 15.00%. It is estimated that the debt will be repaid in more than 10 years.

Financial Mappers and Financial Mappers Pro Overview

Insurance

The user can enter current insurances and those planned for future years. These policies may be allocated as paid from either the personal budget or superannuation.

When **superannuation** is specified, the cost is not automatically added to the Superannuation Account. It needs to be entered into that account by the user.

Where the cost is assigned to the **Transaction** Account, this may be specified as **Tax Deductible** when appropriate. When this occurs, the costs are added to Tax Deductions in the Tax Estimator.

This information is automatically included in the **Insurance Needs Report**. Where the policy is for Life and TPD, the amount of the policy cover is entered in both the Death and TPD sections of the Insurance Needs Report, with half the premium allocated to each section.

In this example, both partners are aged 30, but Mary does not start her policies until age 35 (for demonstration).

Because either the Value or Cost is indexed, it is recommended a schedule of payments be created over different periods – say every 5-years.

Insurances

JOHN CITIZEN

Description	Type	Value	Cost	Payment	Start and End Age	
AMP Life	Life Insurance Death & TPD	\$200,000	\$5,000	Superannuation	Age 30 Age 40	Delete
Income NAB	Income Insurance	\$60,000	\$1,000	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 30 Age 40	Delete
Trauma -AMP	Trauma Insurance	\$80,000	\$1,200	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 30 Age 40	Delete
Add						

MARY CITIZEN

Description	Type	Value	Cost	Payment	Start and End Age	
AMP Life	Life Insurance Death & TPD	\$100,000	\$2,000	Superannuation	Age 35 Age 45	Delete
Income - WES	Income Insurance	\$40,000	\$300	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 35 Age 45	Delete
Trauma IOOF	Trauma Insurance	\$5,000	\$800	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 35 Age 45	Delete
Add						

Save Cancel

View Data View Graph

Savings Phase

Years 1 - 5
Years 6 - 10

Savings Phase	Year 1 2018	Year 2 2019	Year 3 2020	Year 4 2021	Year 5 2022
Age John, Mary	Age 30, 30	Age 31, 31	Age 32, 32	Age 33, 33	Age 34, 34
Insurance Premiums (John)	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200
Insurance Cover (John)	\$340,000	\$340,000	\$340,000	\$340,000	\$340,000
Insurance Premiums (Mary)	\$0	\$0	\$0	\$0	\$0
Insurance Cover (Mary)	\$0	\$0	\$0	\$0	\$0

INSURANCES

JOHN CITIZEN

Description	Type	Value	Cost	Payment	Start and End Age	
AMP Life	Life Insurance Death & TPD	\$200,000	\$5,000	Superannuation	Age 30 Age 40	Delete
Income NAB	Income Insurance	\$60,000	\$1,000	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 30 Age 40	Delete
Trauma -AMP	Trauma Insurance	\$80,000	\$1,200	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 30 Age 40	Delete
Add						

MARY CITIZEN

Description	Type	Value	Cost	Payment	Start and End Age	
AMP Life	Life Insurance Death & TPD	\$100,000	\$2,000	Superannuation	Age 35 Age 45	Delete
Income - WES	Income Insurance	\$40,000	\$300	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 35 Age 45	Delete
Trauma IOOF	Trauma Insurance	\$5,000	\$800	Budget <input checked="" type="checkbox"/> Tax Deductible	Age 35 Age 45	Delete
Add						

Save Cancel

View DataView Graph

Death

Total & Permanent Disability

Trauma Cover

Income Protection

Insurance Cover (John)

Year of Plan	Death	Total & Permanent Disability	Trauma Cover	Income Protection
Year 2	\$100,000	\$100,000	\$50,000	\$50,000
Year 4	\$100,000	\$100,000	\$50,000	\$50,000
Year 6	\$100,000	\$100,000	\$50,000	\$50,000
Year 8	\$100,000	\$100,000	\$50,000	\$50,000
Year 10	\$100,000	\$100,000	\$50,000	\$50,000

Death

Total & Permanent Disability

Trauma Cover

Income Protection

Insurance Cover (Mary)

Year of Plan	Death	Total & Permanent Disability	Trauma Cover	Income Protection
Year 2	\$0	\$0	\$0	\$0
Year 4	\$0	\$0	\$0	\$0
Year 6	\$50,000	\$50,000	\$20,000	\$10,000
Year 8	\$50,000	\$50,000	\$20,000	\$10,000
Year 10	\$50,000	\$50,000	\$20,000	\$10,000

Conversational SmartPanel

Conversational: Insurance

Insurance

Betty 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.

Financial Mappers and Financial Mappers Pro Overview

Lifestyle Goals

Lifestyle Goals are included in the **Personal Cash Flow** section of the BUDGET area. The program allows you to include recurring savings. For example, you may plan to replace your car every 5-years and wish to save for it on an annual basis.

You may want to allocate in your Budget a holiday every 3 years.

Back
Lifestyle Goals

Description	Cost	Start Year	No. of Years	Annual Savings	Repeat Interval (years)	No. of Repeats	
Car Replacement	\$20,000	Year 1	5 Years	\$4,000.00	5 Years	3	Delete
Holiday	\$5,000	Year 2	1 Years	\$5,000.00	3 Years	5	Delete
							Add

Save
Cancel

Present Value
Future Value

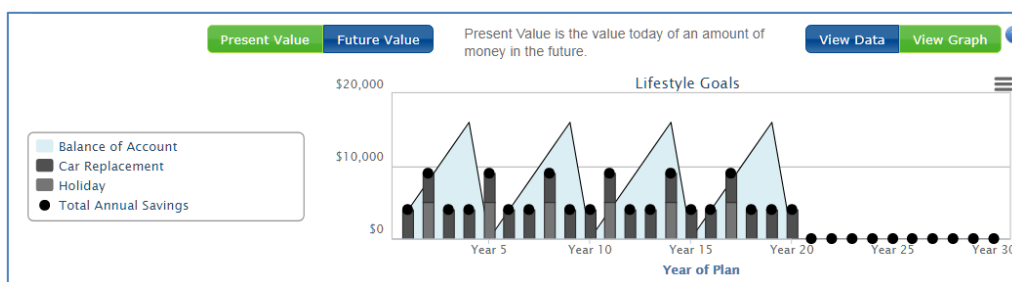
Present Value is the value today of an amount of money in the future.

View Data
View Graph

+ SAVINGS PHASE

Years 1 - 5
Years 6 - 10
Years 11 - 15
Years 16 - 20
Years 21 - 25
Years 26 - 30

Savings Phase	Year 1 2019 Age 30, 30	Year 2 2020 Age 31, 31	Year 3 2021 Age 32, 32	Year 4 2022 Age 33, 33	Year 5 2023 Age 34, 34
Balance at Start of Year	\$0	\$4,000	\$8,000	\$12,000	\$16,000
Savings	\$4,000	\$9,000	\$4,000	\$4,000	\$9,000
Purchases	\$0	\$5,000	\$0	\$0	\$25,000
Balance at End of Year	\$4,000	\$8,000	\$12,000	\$16,000	\$0



The Lifestyle Goals information can be included Reports in either graph as above or table format:

Lifestyle Goals (PV)	2010	2020	2021	2022	2023
Age John, Mary	Age 30, 30	Age 31, 31	Age 32, 32	Age 33, 33	Age 34, 34
Balance at Start of Year	\$0	\$4,000	\$8,000	\$12,000	\$16,000
Savings	\$4,000	\$9,000	\$4,000	\$4,000	\$9,000
Car Replacement	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Holiday	\$0	\$5,000	\$0	\$0	\$5,000
Purchases	\$0	\$5,000	\$0	\$0	\$25,000
Car Replacement	\$0	\$0	\$0	\$0	\$20,000
Holiday	\$0	\$5,000	\$0	\$0	\$5,000
Balance at End of Year	\$4,000	\$8,000	\$12,000	\$16,000	\$0

Conversational SmartPanel

Conversational: Lifestyle Goals

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*

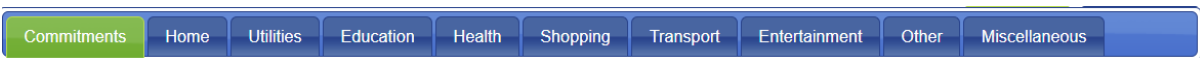
You plan to start saving for your *Car Replacement* in Year 1. The total cost is \$20,000 and you will save \$4,000.00 per year for 5 Years. You plan to repeat the savings schedule 1 time.

Lifestyle Goal: *Holidays*

You plan to start saving for your *Holidays* in Year 1. The total cost is \$9,000 and you will save \$3,000.00 per year for 3 Years. You plan to repeat the savings schedule 2 times.

Budget

A detailed budget of personal expenditure (in present value) can be entered. The annual living expenses can be entered as a single overall value, or a separate single value for each of the 10 main categories (shown as tabs), or in as much detail using subcategories as required.



Financial Mappers and Financial Mappers Pro Overview

Retirement Income

Income for each year of retirement is specified here. Where the Retirement Phase is part of the plan. (Retirement Plan or Lifetime Plan) The funds to be used by the drawdown are withdrawn from the specific asset accounts and deposited into the **Transaction Account**.

These values are displayed on the **Retirement Income** page as **Funding for Drawdown**.

The drawdown amounts are calculated by the software as coming from a mixture of retirement accounts, investment income, and investment capital.

Where funds from the sale of real estate are required to contribute enough retirement income, a real estate sale transaction must be entered by the user and the funds will then be deposited in the **Transaction Account**.

Activate Drawdown Allocation ☒

John Smith Mary Smith

Age at Start of Retirement Drawdown Age 65 Age 65 [Edit](#)

Include Pensions from External Sources in Drawdown Allocation ☐

	Present Value Amount	Year in Retirement	No. of Years
1st Time Period	\$180,000	Year 1	10 Years
2nd Time Period	\$160,000	Year 11	5 Years
Total			15 years

[Add](#) [Remove](#)

Drawdown

The retirement income is then transferred to the **Transaction Account** at the start of each year.

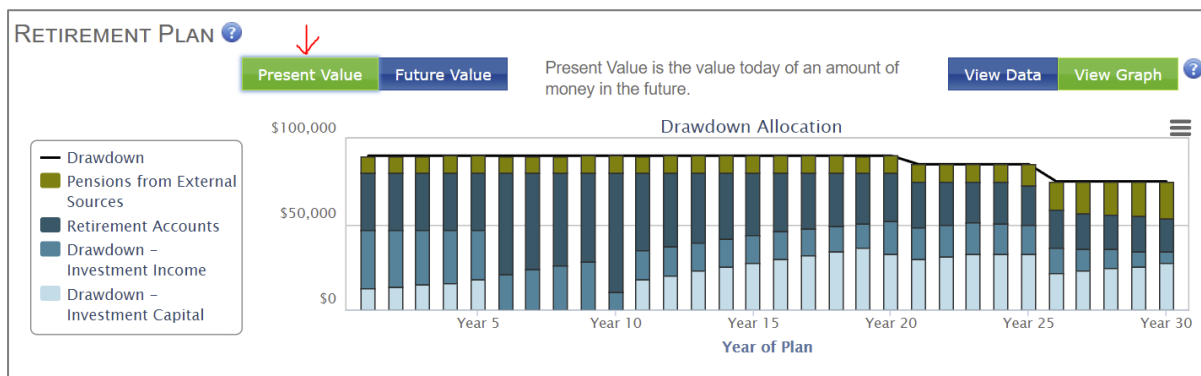
Check

There is an option to include any Social Security or other Pensions that may be available. When this occurs, the amount transferred to from the Transaction Account to the Budget is reduced by the amount of the Pensions from External Sources. These funds are deposited to the Budget directly.

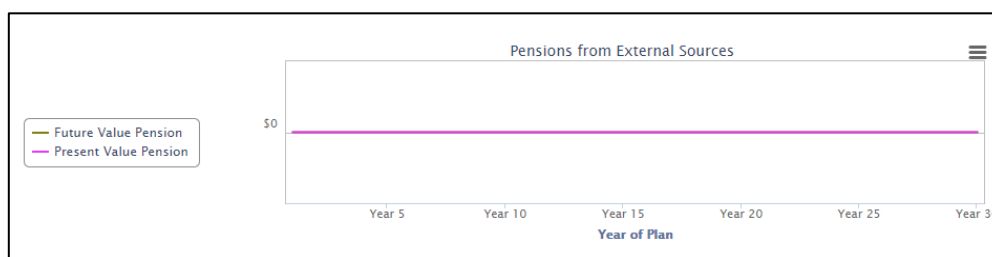
The following is a sample of the drawdown in a 30-Year Retirement Plan which has a \$10,000 pension, included in the retirement income.

Financial Mappers and Financial Mappers Pro Overview

Results can be displayed in Present or Future Value by clicking the desired button as shown below.



If the plan has included any **Pensions from External Sources**, including the automated **Means-Tested Pension**, the values would be included here. However, this income is not included in the above graphs. It is included in the **Budget – Income**.



Conversational SmartPanel

Conversational: Retirement Income

Retirement Income

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

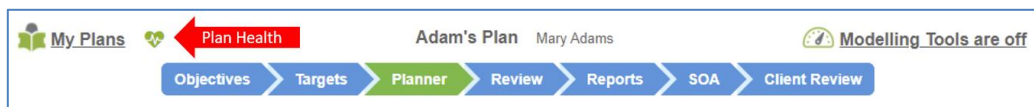
Retirement income is transferred from the Transaction Account to the Budget to cover any tax due on this income and your living expenses in retirement.

The plan has allocated the following retirement income:

- Years 1 to 5: \$120,000
- Years 6 to 10: \$100,000

Plan Health

From any page which includes the chevrons, you can access **Plan Health**, by clicking on the **Heartbeat** icon.



Plan Health is intended to speed up the planning process because you can access information from critical sections of the software without changing your current location.

When you click on the **Heartbeat** icon, a **floating window** will open with 3-graphs.

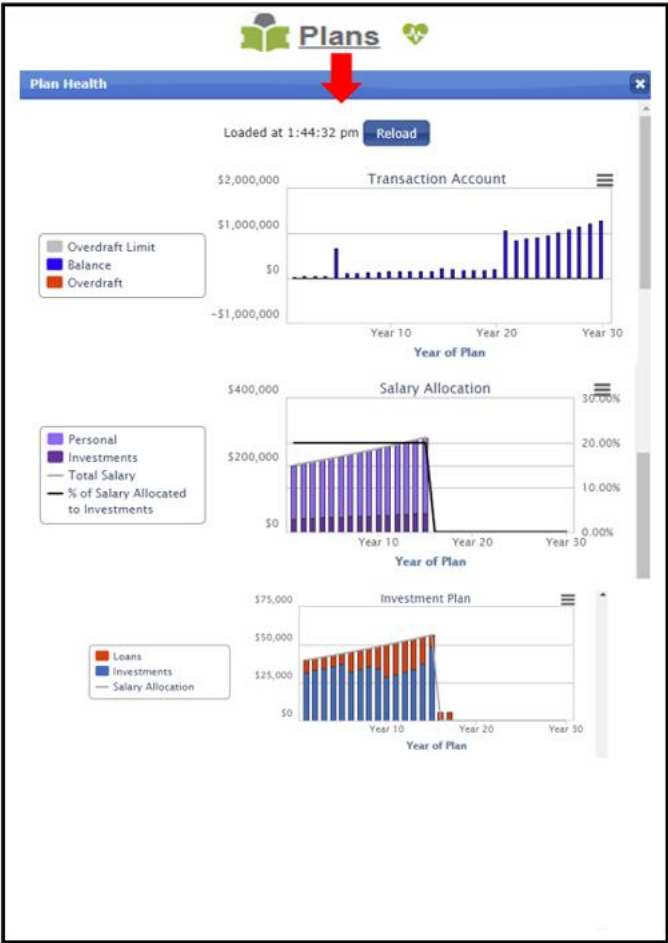
- Transaction Account – Balance at End of Year
- Salary Allocation to Investment Plan & Percentage of Salary Saved
- Investment Plan – Loan and Investment Allocation of Salary Savings

The aim is to use the data displayed while you are making financial choices in your plan. You can move the window to the side and use your mouse to examine the information. This will speed up your planning time because all the data you need will be available on one page.

Note that if you change plans, you should **“RELOAD”** the graphs. The program will recalculate all the and give you the new values.

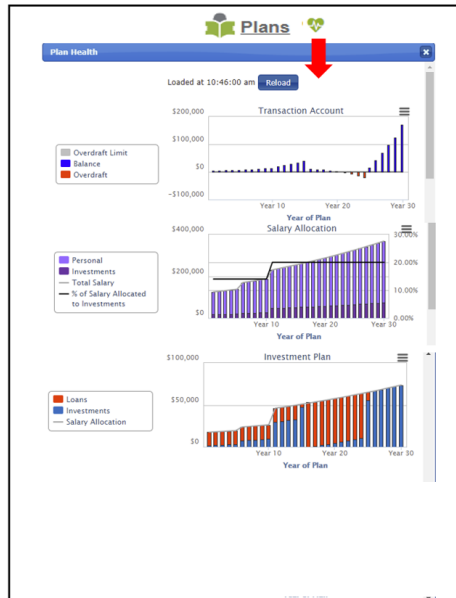
All graph values are displayed in **Future Value**, so you may want to use the **Handy Quick Cals** – **Present Value and Future Value**, to calculate the Discounted Value. Otherwise, you can estimate the PV and the software will display the FV for you.

More detailed explanations are provided in the **Help Manual** of the software.



Financial Mappers and Financial Mappers Pro Overview

This is an example where the Transaction Account is overdrawn, the loan expenses exceed the salary allocation in Years 3 – 5, and there are Insufficient Funds, in the Budget for some years.



Planner Page – Investing Section

Salary Allocation Investment Plan

This is where the portion of salary allocated to investing each year is assigned to the repayment of home and investment loans, and regular purchases of assets (other than real estate) including personal contributions to superannuation.

Back

INVESTMENT PLAN (HOME & INVESTMENTS) ?

☒ Activate accounts to which you wish to distribute cash ?
☒ Emergency Cash (Joint)
☒ Share Portfolio (Betty)
☒ Balanced Managed Fund (Betty)
☐ Property Trust (Joint)
☐ Super A (Old Fund) (John)
☐ Super A (John)
☐ Super B (Betty)

DISTRIBUTION OF SAVINGS FROM SALARIES ?

SAVINGS PHASE

Years 1 - 5

Years 6 - 10

Years 11 - 15

RETIREMENT PHASE

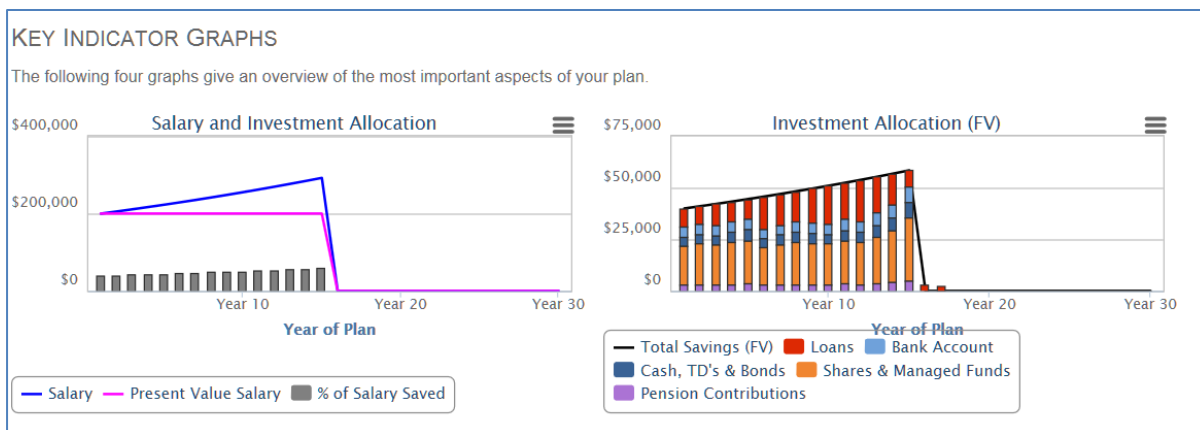
Savings Phase

	Year 1 2020	Year 2 2021	Year 3 2022	Year 4 2023	Year 5 2024
Age (John, Betty)	Age 50, 50	Age 51, 51	Age 52, 52	Age 53, 53	Age 54, 54
Salary Allocation for Investment	\$42,000	\$43,050	\$44,126	\$45,229	\$46,360
Less Home Loan Costs ?	\$2,113	\$2,113	\$2,113	\$2,113	\$2,113
Less Net Asset Loan Costs ?	\$15,135	\$15,060	\$14,983	\$14,904	\$14,823
Usage of Remaining Funds					
Remaining Investable Funds	\$24,752	\$25,877	\$27,030	\$28,212	\$29,424
Moved to Transaction Account	\$12,376	\$12,939	\$13,515	\$14,106	\$14,712
Percentage Invested in Other Assets	50.00%	50.00%	50.00%	50.00%	50.00%
Enter Allocation to Accounts					
Emergency Cash (Joint)	10.00%	10.00%	10.00%	10.00%	10.00%
	\$2,475	\$2,588	\$2,703	\$2,821	\$2,942
Share Portfolio (Betty)	20.00%	20.00%	20.00%	20.00%	20.00%
	\$4,950	\$5,175	\$5,406	\$5,642	\$5,885
Balanced Managed Fund (Betty)	20.00%	20.00%	20.00%	20.00%	20.00%
	\$4,950	\$5,175	\$5,406	\$5,642	\$5,885

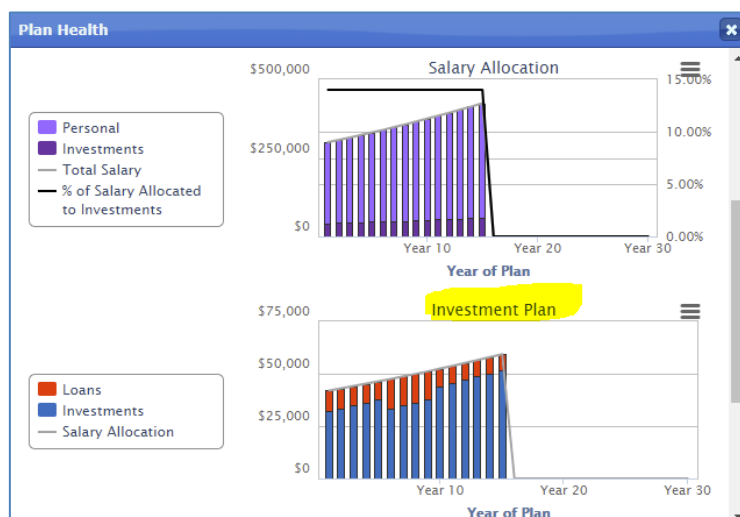
Home and net investment loan expenses are automatically subtracted from the investable fund's allocation. The Home and Investment loans Expenses, net of rent, are displayed as separate items. The remaining balance can be assigned by the user to specific asset accounts by percentages. This allows the actual amounts of assigned funds to be automatically adjusted by the software as loan costs and other variables change.

The following is an example of the **Salary Allocation to Investment Plan** for the 15-year Savings (Investment) Phase of a Lifetime Plan. These graphs can be found in the Plan Outcomes Report in the REPORTS page.

Financial Mappers and Financial Mappers Pro Overview



In the **Plan Health**, the allocation is divided into **Net Loan Expenses** and **Investments** including **Superannuation**.



Transaction Account

The **Transaction Account** is an interest-earning account, through which all transactions are processed. It is the cash-flow hub for the investing activities entered into the plan **outside** of the **Salary Allocation Investment Plan**.

Funds are moved into the Transaction Account each year by the software calculations, with the exact amount shown in the **Salary Allocation Investment Plan**, previously described.

**** Please note** that any percentage amounts specified in the **Salary Allocation to Investment Plan**, which is the “assigned” investing, (which means the direct purchase of those assets) are included in the Transaction Account. Any unallocated distribution in the

Financial Mappers and Financial Mappers Pro Overview

Investment Plan will remain in the Transaction Account and may be later used for payment of tax, buying additional investments or increasing personal expenditure.

When any assets are sold, the sale proceeds are deposited into the **Transaction Account**. When any assets are purchased, the funds are withdrawn from the Transaction Account.

These sale and purchase transactions are entered by going into the specific asset accounts and nominating the buy or sell activity.

The **One-off Receipts** area of the Transaction Account allows the inclusion of incoming money from external sources, such as a gift or inheritance.

The **One-off Expenses** area allows the inclusion of business expenses such as accountant or adviser fees. You can nominate if the expense is **Tax Deductible**. *(There may be times, such as in New Zealand where Interest on Loan Tax deductibility is being phased out this option could be used. The interest cost over this period could be included as an Expense.)* With all TABs one can create a schedule of receipts or withdrawals.

The **One-off Withdrawals** is a carryover from the old version of Financial Mappers. Now it simply withdraws fund from the plan at the start of the year. **One-off Expenses** is usually a better option as the expenses are documented.

The Transaction Account may also have an overdraft facility. The Transaction Account is always owned jointly when the plan ownership is "Joint".

Special Note on Overdraft:

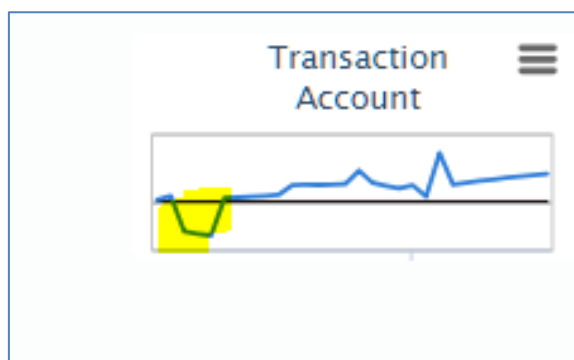
It is recommended that you do not use this as business overdraft, and that you nominate 0% for the interest rate. The reason is that interest costs should be assigned to the correct loan type – home, investment property or shares. In addition, if the account is accidentally overdrawn, including an Interest Cost exaggerates the effect on the plan.

Financial Mappers and Financial Mappers Pro Overview

	Year 1	Year 2	Year 3	Year 4	Year 5
	2015	2016	2017	2018	2019
Start of Year Balance	\$10,000	\$69,394	\$71,494	\$78,276	\$91,160
Deposits - Start of Year	\$57,000	\$0	\$0	\$0	\$0
Withdrawals - Start of Year	\$5,220	\$5,345	\$5,904	\$336	\$336
Balance after Transactions at Start of Year	\$61,780	\$64,049	\$65,590	\$77,940	\$90,825
Deposits - Paid Monthly	\$33,891	\$34,507	\$41,881	\$43,509	\$45,548
Withdrawals - Paid Monthly	\$26,154	\$26,169	\$27,810	\$27,626	\$27,942
Deposits - End of Year	\$349	\$1,117	\$1,610	\$2,687	\$3,737
Withdrawals - End of Year	\$69,394	\$71,494	\$78,276	\$91,160	\$112,111
Net Monthly Cash Flow	\$7,738	\$8,338	\$14,071	\$15,682	\$17,705

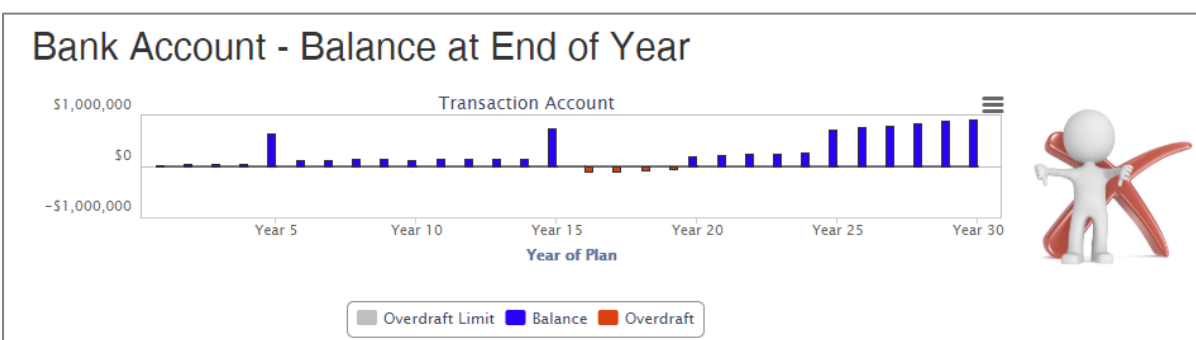
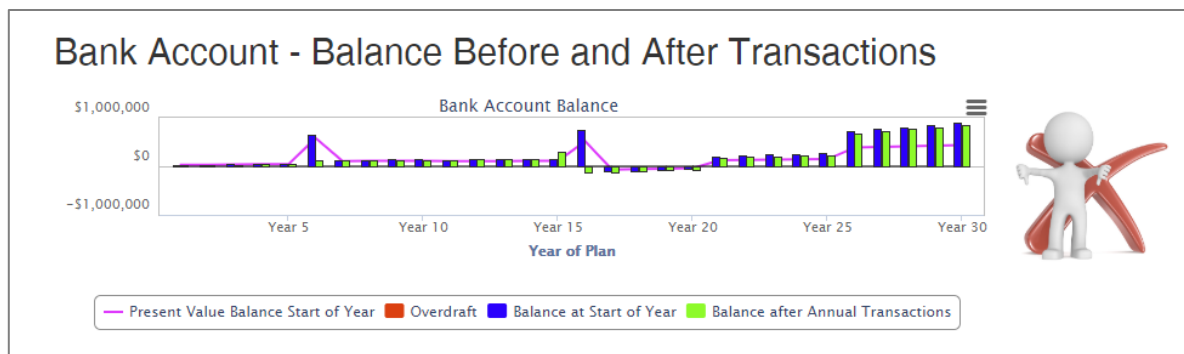
The **Transaction (Bank) Account must be monitored** as a plan is created, to ensure it is never overdrawn. The software does not limit the user's investing activities, so they need to check that the Transaction Account is never below the overdraft line if an overdraft is specified, or never below a zero balance if no overdraft has been specified.

This is a vital part of Financial Mappers' plan creation that must be understood. If the Transaction Account is in deficit, this means the plan is NOT actionable in real life! It is the user's responsibility to keep the Transaction Account "in the black".

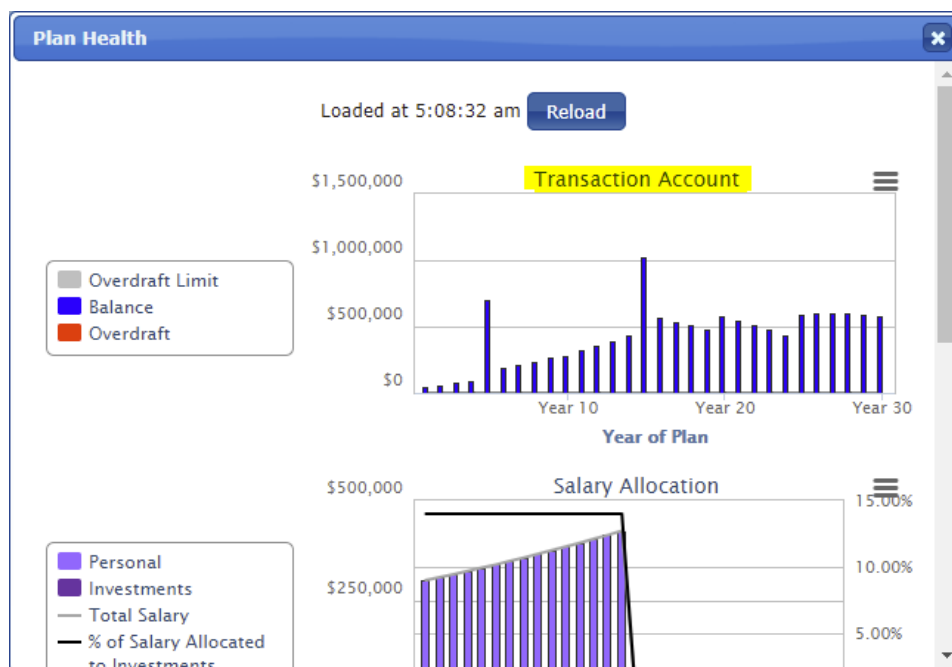


To alert you to a deficiency of funds, there are two interactive SmartPanels which include the image displayed, if the account is overdrawn, by more than the nominated Overdraft Limit.

Financial Mappers and Financial Mappers Pro Overview



In the **Plan Health**, the balance of the **Transaction Account** at the end of the year is displayed. After any changes are made to the plan, you should **RELOAD** the Plan Health graphs to view the new calculated answers.

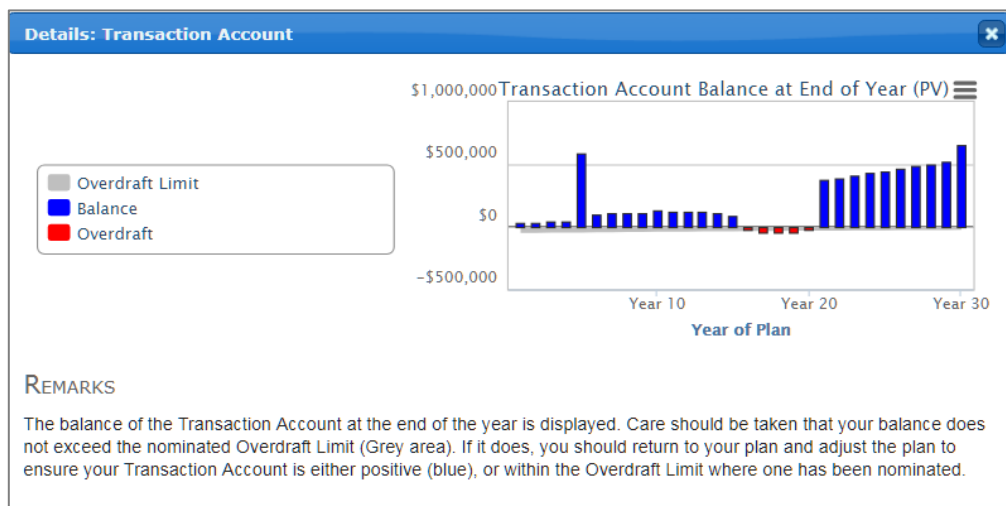


Financial Mappers and Financial Mappers Pro Overview

On the **Review chevron**, and overdue amount (at the end of the year) will be displayed as a **negative red** value.



When the Information Icon is clicked, the overdraft values are displayed in red. The grey line represents the overdraft limit.



Financial Mappers and Financial Mappers Pro Overview

One-Off Receipts & One-off Expenses

One-off Receipts is any injection of investable funds at some future and often unknown date. For example, the user may be expecting to sell a business or have an inheritance at some future time. One-off Receipts may also be used for regular income which is not to be taxed as salary or other income streams. Therefore, you have a time schedule.

In this example, Income from a Family Trust is included and an anticipated Inheritance. If the Family Trust income is included here, the money is not taxed. Therefore, a better place for this type of income would be in the section **Salary**, with the option for SGL to be deactivated. However regular income from a hobby which is not taxed could be included here.

The screenshot shows a software interface titled 'TRANSACTION (BANK) ACCOUNT'. It has a 'Back' button and a help icon. Below the title is a tabbed interface with four tabs: 'Transaction Account', 'One Off Receipts' (which is selected and highlighted in green), 'One Off Withdrawals', and 'One Off Expenses'. The 'One Off Receipts' tab contains a table with the following columns: 'Name', 'Present Value Amount', 'Year', 'No. of Years', and 'Delete'. There are two rows of data: 'Family Trust Income' with a value of '\$5,000' in 'Year 1' for '5 Years', and 'Inheritance' with a value of '\$50,000' in 'Year 10' for '1 Years'. Each row has a 'Delete' button. Below the table is an 'Add' button. At the bottom left are 'Save' and 'Cancel' buttons. On the right side of the interface, there is a 'Transaction Account' label and a small line graph showing an upward trend.

Name	Present Value Amount	Year	No. of Years	Delete
Family Trust Income	\$5,000	Year 1	5 Years	Delete
Inheritance	\$50,000	Year 10	1 Years	Delete

One-Off Expenses allow the inclusion of investment related expenses where they cannot be accommodated in other sections of the plan. The cost of the expense can be allocated to the correct partner and may be listed as "Tax Deductible" if appropriate.

Examples of other expenses are:

- Accountant fees
- Adviser fees
- Work related expenses which are tax deductible (currently these are listed in the Budget, but tax deductibility is not included)
- Interest on loans for the 4-year phase out period in New Zealand
- Capital Gains Tax in New Zealand, where an investment property is sold within the first 10-years and do not qualify for any tax relief.
- Personal Expenses that you wish to withdraw from the Transaction Account rather than the Budget. For example, you may want to withdraw the cost of school fees as these are likely to change over a short period of time.

Note that **Ownership** is only displayed if the item is **Tax Deductible**.

Financial Mappers and Financial Mappers Pro Overview

Back

TRANSACTION (BANK) ACCOUNT ?

Transaction Account

One Off Receipts ?


One Off Withdrawals ?

One Off Expenses ?

Name	Present Value Amount	Year	No. of Years	Tax Deductible	
John's Work Expenses	\$500	Year 1	10 Years	<input type="checkbox"/>	Delete
Accountant Fees	\$2,000	Year 1	10 Years	<input checked="" type="checkbox"/> Joint	Delete
					Add

SaveCancel

Transaction Account



The information for the Transaction account is included in the Conversational SmartPanel for all Interest Earning Accounts. The following only shows the section for the **Transaction Account**. (This is followed by examples of other Interest Earning Accounts)

Conversational SmartPanel

Conversational: Interest Earning Accounts

This SmartPanel will always include the Transaction Account and then add any other Interest Earning Accounts in the Plan – Cash, TDs and Bonds.

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 \$500,000. The investment return is 10.00%. 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 \$1,382,960 (which is \$1,770,306 in FV).

At the end of the plan, the balance is \$2,119,331 (which is \$3,472,771 in FV).

The following One Off Receipts (which are taxable) are received:

- Year 2: \$100,000

The following funds are withdrawn from the Transaction Account and transferred to the Budget for personal expenses:

- Year 2: \$80,000

The following One Off Expenses are paid from the Transaction Account:

- Years 1 to 20: \$3,000

Cash Accounts

The Transaction Account is like an checking account. It is recommended that any Cash held as an investment, should be isolated in a separate account. You could create a Cash Account for this purpose – Say Emergency Funds.

[Back](#) **CASH ACCOUNT : CASH ACCOUNT** [?](#)

Cash Account

Account Costs

Investment Return (Income)

Retirement Drawdown

CASH ACCOUNT

Description

Cash Account

Balance if Existing Account

\$100,000

Method of Taxation

Taxed as Income

?

Save

Cancel

Financial Mappers and Financial Mappers Pro Overview

Cash AccountAccount CostsInvestment Return (Income)

Select Method of Account CostsFixed Amount
Monthly Fee\$0.00
Annual Fee\$100.00
Total Annual Fees\$100.00

Cash AccountAccount CostsInvestment Return (Income)

Select Method of Account CostsPercentage
Fees (Percentage of Balance)0.50%

Cash AccountAccount CostsInvestment Return (Income)Retirement Drawdown

Rate of ReturnDefault Interest Rate
Interest Rate5.37%
Rate isVariable
Interest AllocationReinvest until Specified Year
Year from which you want to transfer interest to Bank AccountBank Account
Reinvest until Specified Year
Always Reinvest Income
SaveCancel

BackCASH ACCOUNT : CASH ACCOUNT

Cash AccountAccount CostsInvestment Return (Income)Retirement Drawdown

Rate of ReturnDefault Interest Rate
Interest Rate5.37%
Rate isVariable
Interest AllocationReinvest until Specified Year
Year from which you want to transfer interest to Bank AccountYear 11
SaveCancel

Cash AccountAccount CostsInvestment Return (Income)Retirement Drawdown

Which Year in Retirement do you wish to start the Drawdown?Year 1
How long do you want your funds to last?25 Years
Activate Drawdown☒
SaveCancel

Conversational SmartPanel

This information is included in the Interest-Earning SmartPanel.

Cash Account: *Cash 1*

Cash 1 is an existing cash account. It is owned by Mary. Its value at the start of the plan is \$20,000.

The investment return is 3.00% and interest is reinvested until Year 4, and then paid to the Transaction Account. 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 10: 20.00%

The following deposits are made from the Transaction Account:

- Year 1: \$5,000
- Year 6: \$5,000

The following withdrawals to the Transaction Account are made (excluding any retirement drawdown):

- Year 10: 5% which is \$10,723 (FV)
- Year 16: 5% which is \$6,797 (FV)

At the start of the Retirement Phase, this cash account is worth \$159,156 (which is \$203,733 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 cash account is worth \$57,039 (which is \$93,465 in FV).

Term Deposits

Because **Financial Mappers** is working on **Annual Cash Flows**, it is not appropriate to have TD's of less than 12-months. There could be value in using a **Cash Account** for your short term TD's.

Back TERM DEPOSIT : 5-YEAR TD

Term Deposit

TERM DEPOSIT ?

Description 5-Year TD

☒ This Term Deposit is an existing Term Deposit

Current Value \$20,000

Term in Years 5 Years

Interest Rate Default Interest Rate

Interest Rate 4.49% ?

Method of Taxation Taxed as Income ?

Save Cancel

Conversational SmartPanel

This information is included in the Interest-Earning SmartPanel.

Term Deposit: TD 1

TD 1 is a term deposit opened during the plan. It is owned by Mary.

The investment return is 5.00% and interest is paid to the Transaction Account. The interest is tax free. The term is 2 Years.

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 10: 20.00%

At the start of the Retirement Phase, this term deposit is worth \$15,610 (which is \$19,982 in FV).

At the end of the plan, this term deposit is worth \$0.

Term Deposit: TD 2

TD 2 is a term deposit opened during the plan. It is owned by Brad.

The investment return is 7.00% and interest is paid to the Transaction Account. The interest is taxed at a specified rate of 20.00%. The term is 5 Years.

The following term deposits with the same term and investment return are purchased during the plan:

- Year 1: \$10,000
- Year 6: \$10,000
- Year 11: \$10,000
- Year 16: \$10,000
- Year 19: \$10,000

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 10: 20.00%

At the start of the Retirement Phase, this term deposit is worth \$60,192 (which is \$77,050 in FV).

At the end of the plan, this term deposit is worth \$9,518 (which is \$15,597 in FV).

Financial Mappers and Financial Mappers Pro Overview

Bonds

The program assumes that **Income** is paid as a twice-yearly coupon. Therefore the Income is transferred to the **Transaction Account** and listed as a **Monthly** transaction so that the two payments are averaged for calculation of income in the **Transaction Account**.

[Back](#) **BOND : 10-YEAR BOND**

Bond

BOND ?

Description

10-Year Bond

☐

This Bond is an existing Bond

Term in Years

10 Years

Interest Rate

Default Interest Rate ▼

Interest Rate

4.26% ?

Method of Taxation

Taxed as Income ▼ ?

Save

Cancel

Conversational SmartPanel

This information is included in the Interest-Earning SmartPanel.

Bond: Bond 1

Bond 1 is an existing bond. It is owned jointly. Its value at the start of the plan is \$10,000.

The investment return is 4.20% and interest is paid to the Transaction Account. The interest is taxed as income. The remaining term is 10 Years.

The following bonds with the same term and investment return are purchased during the plan:

- Year 1: \$2,000
- Year 6: \$2,000
- Year 11: \$2,000
- Year 16: \$2,000

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 10: 20.00%

At the start of the Retirement Phase, this bond is worth \$129,302 (which is \$165,517 in FV).

At the end of the plan, this bond is worth \$1,768 (which is \$2,897 in FV).

Shares

This account assumes a portfolio of shares and does not list individual holdings – this is cash flow modelling software.

The Share Portfolio provides the option to include a loan. Under each TAB, the user can select the appropriate values.

Financial Mappers and Financial Mappers Pro Overview

Share Portfolio

Fees

Investment Return (Income)

Dividends

Tax & Tax Credits

Retirement Drawdown

Description

Share Portfolio

Ownership

Betty

Current Value of Shares

\$50,000

Purchase Price of Shares (including fees)

\$40,000

☐ Activate attached loan?

Share Portfolio

Fees

Investment Return (Income)

Dividends

Tax & Tax Credits

During Loan Period

Always Reinvest Income

During Savings Period

Always Reinvest Income

At Start of Retirement Period

Reinvest until Specified Year

Year from which you want to transfer dividend to Bank Account

Year 26

Share Portfolio

Fees

Investment Return (Income)

Dividends

Tax & Tax Credits

Method of Taxation

Taxed as Income

Tax Credits

Australia

Corporate Tax Rate

30.00%

% of Fund with Tax Credits

70.00%

☒ Refundable?

Share Portfolio

Fees

Investment Return (Income)

Dividends

Tax & Tax Credits

Retirement Drawdown

Which Year in Retirement do you wish to start the Drawdown?

Year 1

How long do you want your funds to last?

25 Years

Activate Drawdown

☒

Save

Cancel

Conversational SmartPanel

Conversational: Shares

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: *Shares 1*

This Share Portfolio is owned by Mary.

The funds held in the account at the start of the plan is \$200,000.

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

This portfolio has a linked loan.

Dividends from this portfolio will be:

- Paid to the Transaction Account during the loan period.
- Reinvested during the Savings Phase.
- Paid to the Transaction Account during the Retirement Phase.

The dividends will be Taxed as Income.

Imputation credits for Australia have been activated and 60.00% 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 5: 20.00%

These purchases are made from the creation of a Loan Account:

- Year 2: \$24,875

At the start of the Retirement Phase, your Share Portfolio will be worth \$337,499 (which is \$381,849 in FV). The Retirement Drawdown will commence in Year 1 of the Retirement Phase and the funds will be drawn down over 25 Years.

At the end of the plan, your Share Portfolio will be worth \$288,129 (which is \$368,829 in FV).

Loans

The following loans have been assigned to your Share Portfolios:

Share Portfolio Loan: *Shares 1 [Loan]*

This loan was commenced in Year 2.

Shares 1 [Loan] is an Interest Only followed by Principal & Interest loan with a term of 10 Years. The Interest Only loan has an interest rate of 8.17% which is not fixed. The Principal and Interest loan that follows has an interest rate of 7.67% which is not fixed.

You have not planned to make any additional payments.

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.

Managed Funds

The Managed Funds is similar to Shares, except Loans are not available for this account. In addition, the Asset Allocation can be nominated from No Growth to Aggressive. This asset allocation can be changed over the life of the plan. It may be that as people move towards retirement they may choose to have more defensive assets.

Financial Mappers and Financial Mappers Pro Overview



Conversational SmartPanel

Conversational: Managed Funds

Only the details of the first Managed Fund is included in this example

Managed Funds

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

Managed Fund: *Balanced Managed Fund*

Balanced Managed Fund is an existing managed fund owned by Betty with a value of \$0 at the start of the plan.

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

Cash	15.00%
Domestic Fixed Interest	15.00%
Global Fixed Interest	20.00%
Defensive Assets	50.00%
Domestic Equities	17.00%
Global Equities	24.00%
Other Investments	4.00%
Property Trusts	5.00%
Growth Assets	50.00%

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:

- Reinvested during the Savings Phase.
- Reinvested until Year 21, and then paid to the Transaction Account during the Retirement Phase.

The dividends are 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: 20.00%

At the start of the Retirement Phase, this managed fund is worth \$165,796 (which is \$240,122 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 managed fund is worth \$94,513 (which is \$198,247 in FV).

Financial Mappers and Financial Mappers Pro Overview

Investment Property

The Investment Property Account provides an array of options suitable for the serious real estate investor.

[Back](#) **INVESTMENT PROPERTY : INVESTMENT PROPERTY 1** ?

Property

Fees

Investment Return

Building Improvements ?

Depreciation

Capital Purchases ?

Description

Investment Property 1

Ownership

Joint ▾

☒ Is this a property you currently own? ?

Current Property Value

\$300,000

Purchase Price (including costs)

\$250,000

Year Property Sold

Year 15

Profit

\$503,770 ?

ATTACHED LOAN

Loan Amount

\$200,000

Loan Term

20 Years

Loan Type

Principal and Interest with Options

Edit Loan

Investment Property 1 [Loan] ?

Save

Cancel

Property

Fees

Investment Return

Building Improvements ?

Depreciation

Rate of Return

Default Interest Rate ▾

Use percentages (%) ☒ available with Specified Rate only ?

% pa Income

5.00% ?

% pa Capital Growth

6.12% ?

% pa Total Return

11.12% ?

Recurrent Expenses (% of Gross Income)

15.00% ?

Property

Fees

Investment Return

Building Improvements ?

Depreciation

Capital Purch

Building Write-Off Settings

Include Non-Cash Tax Deductions? ☒ ?

Base Costs

\$150,000 ?

Number of years for Write-off allowance

20 Years ?

Accumulated Write-off

\$18,750 ?

% of Base Costs to be written off annually

2.50% ?

Annual Write-off Amount

\$3,750 ?

Building Improvements

Description	Cost	Increased Asset Value	Year of Ownership	Write-Off Base Cost
Reno	\$20,000	\$25,000	Year 10	\$10,000

Property

Fees

Investment Return

Building Improvements ?

Depreciation

Include Non-Cash Tax Deductions? ☒ ?

Written Down Value of Previous Purchases

\$10,000 ?

Number of years to write-off previous purchases

5 Years ?

Write-off Rate for previous purchases

20% ?

Annual Depreciation Amount

\$2,000 ?

Property

Fees

Investment Return

Building Improvements ?

Depreciation

Capital Purchases ?

CAPITAL PURCHASES ?

Capital Purchase	Amount	Year of Ownership	Depreciation	
Refurb	\$10,000	Year 10	10 Years	<div>Delete</div> <div>Add</div>

Financial Mappers and Financial Mappers Pro Overview

One loan can be attached to the property, but other loans can be added as “Unlinked Loans”. This is an example where the loan has been refinanced.

[Back](#) **LOAN : INVESTMENT PROPERTY 1 [LOAN]** [?](#)

REFINANCE STRUCTURE


Loan 1 **→** Loan 2

Loan Details Interest Rates Loan Costs Refinancing

Description

Investment Property 1 [Loan]

Linked Asset

 [Investment Property 1](#)

☒ Does this loan already exist?

Loan Type [?](#)

Principal and Interest with Options [v](#)

Loan Amount

\$200,000

Loan Term

20 Years

Loan Group

Investment Property [v](#)

☒ Make additional payments? [?](#)

Additional Payments:

Total Interest Saved \$18,205

Asset sold before loan paid out

☐ Activate Redraw? (Offset Account) [?](#)

ADDITIONAL PAYMENTS

Frequency	Amount	Annual Amount	Year of P&I Loan	No. of Years	
Monthly v	\$200	\$2,400	Year 1	30 Years	Remove
					Add

Conversational SmartPanel

Conversational: Investment Properties

Investment Properties

This plan has 3 investment properties. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Investment Property: *Property 1*

Property 1 is an existing investment property. It is owned by Mary. Its value at the start of the plan is \$300,000. 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 2: \$30,000 (which is \$30,750 in FV)

You plan the following capital purchases:

- Year 2: \$10,000 (which is \$10,250 in FV)

At the start of the Retirement Phase, this investment property is worth \$391,320 (which is \$442,743 in FV).

At the end of the plan, this investment property is worth \$465,478 (which is \$595,851 in FV).

Investment Property: *Property 2*

Property 2 is an existing investment property. It is owned by Brad. Its value at the start of the plan is \$200,000. The purchase price including costs was \$150,000.

The estimated gross income is 6.00% p.a. with recurrent costs of 20.00% p.a. of the gross income. It is estimated that the value of the investment property will rise at 5.00% p.a.

You plan the following building improvements:

- Year 3: \$25,000 (which is \$26,266 in FV)

You plan the following capital purchases:

- Year 3: \$15,000 (which is \$15,759 in FV)

At the start of the Retirement Phase, this investment property is worth \$252,484 (which is \$285,662 in FV).

This investment property is sold at the end of Year 9. It is estimated that the profit after selling costs is \$123,053 (which is \$149,929 in FV).

Investment Property: *Property 3*

Property 3 is an investment property purchased in Year 2. It is owned jointly. The purchase price is \$300,000 with a deposit of \$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.

There are no building improvements planned for this investment property.

You have not included any capital purchases such as replacement of furnishings or carpets.

At the start of the Retirement Phase, this investment property is worth \$344,679 (which is \$389,973 in FV).

At the end of the plan, this investment property is worth \$409,998 (which is \$524,832 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: Property 1 [Loan]

This is an existing loan with a value at the start of the plan of \$50,000.

Property 1 [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 plan to make additional payments totalling the following amounts each year:

- Years 1 to 4: \$6,000
- Year 5: \$2,470

With these additional payments it is estimated you will save \$10,722 (FV) in interest charges.

Investment Property Loan: Property 2 [Loan]

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

Property 2 [Loan] is a Principal and Interest with Options loan with a term of 10 Years. It has an interest rate of 5.00% which is fixed for 3 Years. It has an introductory rate of 3.00% for 1 Years.

The loan is refinanced in Year 3, where the loan amount is increased by \$15,000. 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 2: \$1,200
- Year 3: \$12,000
- Year 4: \$10,677

With these additional payments it is estimated you will save \$8,889 (FV) in interest charges.

Investment Property Loan: Property 3 [Loan]

This loan commences in Year 2 with a balance of \$50,000.

Property 3 [Loan] is an Interest Only followed by Principal & Interest loan with a term of 8 Years. The Interest Only loan has an interest rate of 7.17% which is not fixed. The Principal and Interest loan that follows has an interest rate of 6.67% which is not fixed.

You have not planned to make any additional payments.

Investment Property Loan: Extension to Property 1

This loan commences in Year 2 with a balance of \$20,000. It is owned by Mary.

Extension to Property 1 is an Interest Only loan with a term of 3 Years. It has an interest rate of 8.00% which is fixed for 3 Years.

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%.

Financial Mappers and Financial Mappers Pro Overview

Home

The Home account is kept separate to Investments. It does not include the Non-Cash Tax Deductions.

Property

Fees

Investment Return

Rental Income

Building Improvements

Description

Home 1

Ownership

Joint

This home is

Primary Residence

☒ Is this a property you currently own?

Current Property Value

\$500,000

Purchase Price (including costs)

\$300,000

Year Property Sold

Year 5

Profit

\$308,738

ATTACHED LOAN

Loan Amount

\$20,000


Loan Term

15 Years

Loan Type

Principal and Interest

Edit Loan

 Home 1 [Loan]

Conversational SmartPanel

Conversational: Homes

Homes

This plan has 1 home. 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. It is owned by Mary. Its value at the start of the plan is \$500,000. The purchase price including costs was \$400,000.

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 \$905,613 in FV).

At the end of the plan, this home is worth \$1,001,008 (which is \$1,640,268 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 \$200,000.

Home 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. It has an introductory rate of 6.67% for 1 Years.

The loan is refinanced in Year 2, where the loan amount is not increased. The refinanced loan has a term of 19 Years and an interest rate of 6.67% which is not fixed. It has an introductory rate of 6.67% for 5 Years.

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

- Years 1 to 8: \$12,000
- Year 9: \$8,930

With these additional payments it is estimated you will save \$97,318 (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.

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%.

Annuities

Annuities can only be included in the Retirement Phase. They can be used for either Defined Benefit Pension Funds, or annuities purchased with private funds. Superannuation Funds can also be converted to an annuity at the start of the drawdown.

[Back](#) **ANNUITY OR DEFINED BENEFIT FUND : XYZ ANNUITY**

Annuity | **Tax & Tax Credits**

ANNUITY ?

Description

XYZ Annuity

Ownership

John

☒ Activate Payments?

Funding for Annuity ?

External Funding

Start Year

Year 1 of plan

☐ This annuity was set up prior to start of plan

Value of Annuity ?

\$200,000

Type of Annuity ?

Lifetime

First Annuity Payment (PV) ?

\$10,000

\$10,000

Investment Return (Income) on Annuity or Fund ?

5.00%

Annual Increases in Annuity Payments ?

No Increase

Conversational SmartPanel

Conversational: Annuities

Annuities

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

Annuities are usually purchased in retirement to fund a regular income stream. Defined Benefit Pensions operate in a similar fashion and use the same calculations, but the cost is funded by your employer.

Following are the funds included in this plan.

Annuity: Annuities 1

Annuities 1 is an annuity commenced by Mary in Year 6 with a value of \$200,000. It is provided as a defined benefit pension from an external source.

The fund is a lifetime annuity.

The first payment in the plan is estimated to be \$10,000. This reflects an investment return of 5.00%. The annual payments increase at the rate of inflation.

Annuity: Annuity 2

Annuity 2 is an annuity purchased by Brad in Year 6 with a value of \$500,000.

The fund is an annuity fixed for 10 Years.

The first payment in the plan is estimated to be \$25,000. This reflects an investment return of 5.00%. The annual payments increase at the rate of 4.00%.

Superannuation Account

For detailed explanation refer to the Masterclass Document [Retirement Accounts](#).

This account has default options for *Australian Superannuation* and *KiwiSaver*. The user can also create their own account rules by using the option *Universal Mode*.

Back

SUPERANNUATION FUND: SUPER A

Start Balance & Options

Contributions

Returns, Fees, Insurance, Change of Funds & Roll into Annuity

Drawdown

Description

Super A

Ownership

John

Activate Fund?

☒

Calculate Employer Contributions?

☒

Each person may have only one account receiving future Employer Contributions

Activate Contributions to Spouse?

☐

FUND TYPE

Gender

Male

Format

☐ Universal

☒ By Country

Australian Superannuation

START BALANCE

Employer Contributions

Current Value of Employer Fund

\$400,000

Personal Contributions

Current Value of After-Tax Contributions

\$0

Current Value of Pre-Tax Contributions

\$0

Conversational SmartPanel

Conversational: Superannuation

Superannuation/Pension Funds

This plan has 2 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: Bob's Super

Bob's Super is a fund for Bob. 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:

- 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 \$890,120.

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 \$424,549 (which is \$890,521 in FV).

Self-Managed Superannuation Fund (SMSF)

The SMSF account can include information for two people. The account balances, in various formats are maintained. The Account divides assets into three groups:

- Cash Account, through which all transactions occur
- Shares and Managed Funds
- Property with one loan for each property held.

Options Getting Started Contributions Fees & Life Insurance Drawdown Cash Account Shares & Managed Funds Property

Description: Our SMSF
Ownership: Joint
Activate SMSF? ☒
Calculate Employer Contributions? ☒ John ☒ Betty
Each person may have only one account receiving future Employer Contributions
Activate Contributions to Spouse? ☒
Partner Making Spousal Contributions: John

SELF-MANAGED SUPERANNUATION/PENSION FUND TYPE

Format: ☐ Universal ☒ By Country
Australian SMSF
John Vickery Betty Vickery
Gender: ☒ Male ☐ Female

Cash Account

The Drawdown is calculated for each partner. Where the account exceeds the TBC, the Excess Funds are held in a separate account, where they continue to pay tax.

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Conversational SmartPanel

Conversational: SMSF

SMSF: Our SMSF

Our SMSF is a self-managed superannuation fund for John & Betty. Employer contributions are paid to this superannuation account.

At the start of the plan, the total value of the fund (net of loans) is \$1,500,000. The account balances are:

- Employer funded contributions: \$752,984
- Personal pre-tax contributions: \$587,719
- Personal after-tax contributions: \$159,297

The funds are held in the following accounts:

- Cash Account: \$400,000
- Shares & Managed Funds: \$600,000
- Properties (net of loans): \$500,000
 - Total Value: \$600,000
 - Loans: \$100,000

In the investment plan, the following percentage of salary savings (after loan expenses) is allocated to the fund:

- After-tax contributions (John):
 - Years 1 to 10: 5.00%
- After-tax contributions (Betty):
 - Years 1 to 10: 5.00%

The following contributions are made from the bank account.

- Pre-tax contributions (John):
 - Years 1 to 10: \$1,000
- After-tax contributions (John):
 - Years 1 to 10: \$5,000
- After-tax contributions (Betty):
 - Years 1 to 10: \$1,000

The Spouse Contribution has been activated. This may entitle your spouse to contributions paid by you, where the contributions and your partner's income meet the requirement for that allocation of after-tax contributions.

According to the plan, you may be entitled to a government co-payment.

At the start of the drawdown for John at Age 65, the balance exceeds the Transfer Balance Cap. This results in \$1,562,397 in the Transfer Balance Account and \$173,074 in the Excess Accumulation Account.

The funds in the Excess Accumulation Account are drawn down as follows:

- Year 20: \$50,000
- Year 30: \$50,000

The drawdown amount for the funds held in the Transfer Balance Account has been calculated to be drawn down over 30 Years.

At the start of the drawdown for Betty at Age 65, the portion of the balance of this SMSF allocated to Betty is \$1,125,915.

The drawdown amount has been calculated to be drawn down over 30 Years.

Additional drawdown amounts are planned as follows:

- Year 16: \$10,000

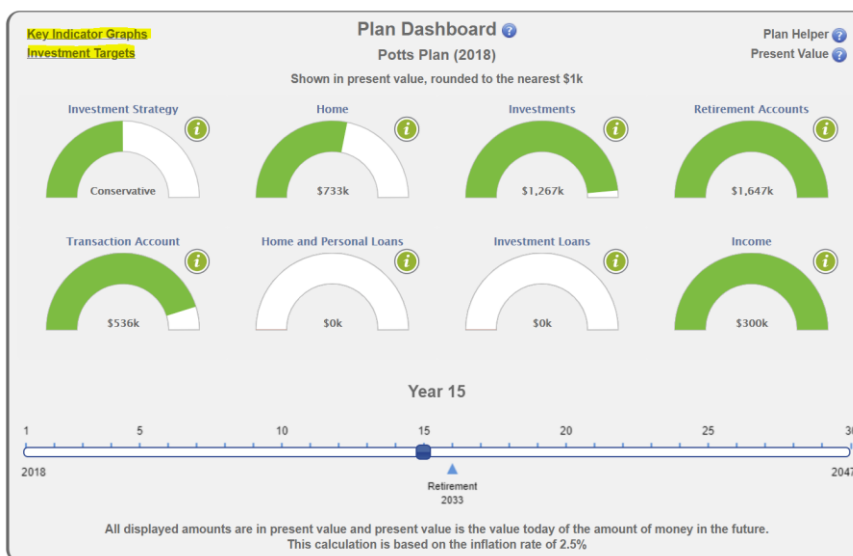
At the end of the plan, this SMSF is worth \$1,607,185 (which is \$3,371,180 in FV).

Review

The **Plan Dashboard** shows on a year-by-year basis the value of eight important categories of the planning model, displayed in present value. Below the Plan Dashboard are the **Key Indicator Graphs** and the **Financial Targets Graph**.

Plan Dashboard

The Plan Dashboard is intended to be the main visual representation of the calculated model, to show to clients and discuss with them. By clicking on the Information Icon, one graph at a time can be displayed and discussed with the client.



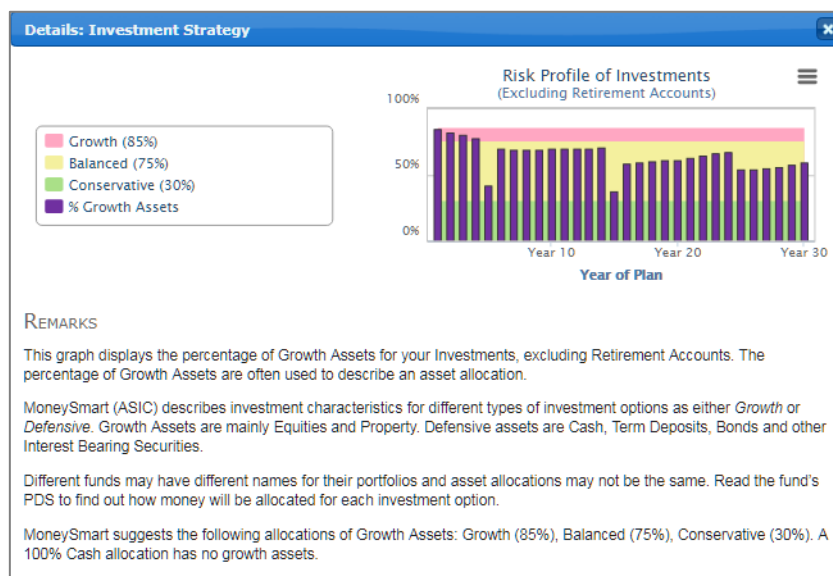
With the introduction of the **Client Review Gateway**, a new SmartPanel, called **Review ***** has been created. When included in a report, this dashboard becomes part of the Client Review area.



Plan Dashboard Graphs

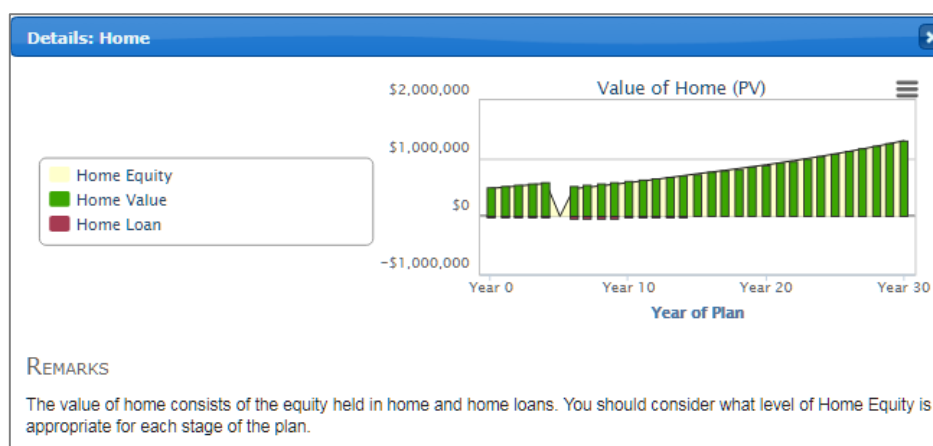
Investment Strategy

On the Dashboard, the Investment Profile is listed for each year. This gives more detail by displaying the Percentage of Growth Assets for each year. This can be very useful if you are using Risk Profiling software which matches a client's risk tolerance to the percentage of Growth Assets in the plan.



Home

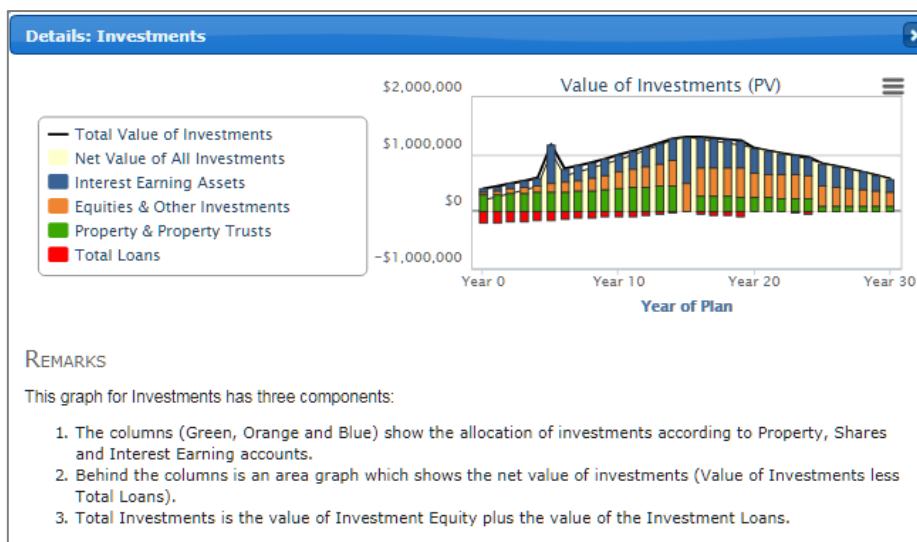
In this example, the home is sold at the end of the year 6, and a new home purchased at the beginning of the next year, hence a \$0, value. You will see that the proceeds have been added to the Investments for that brief time period.



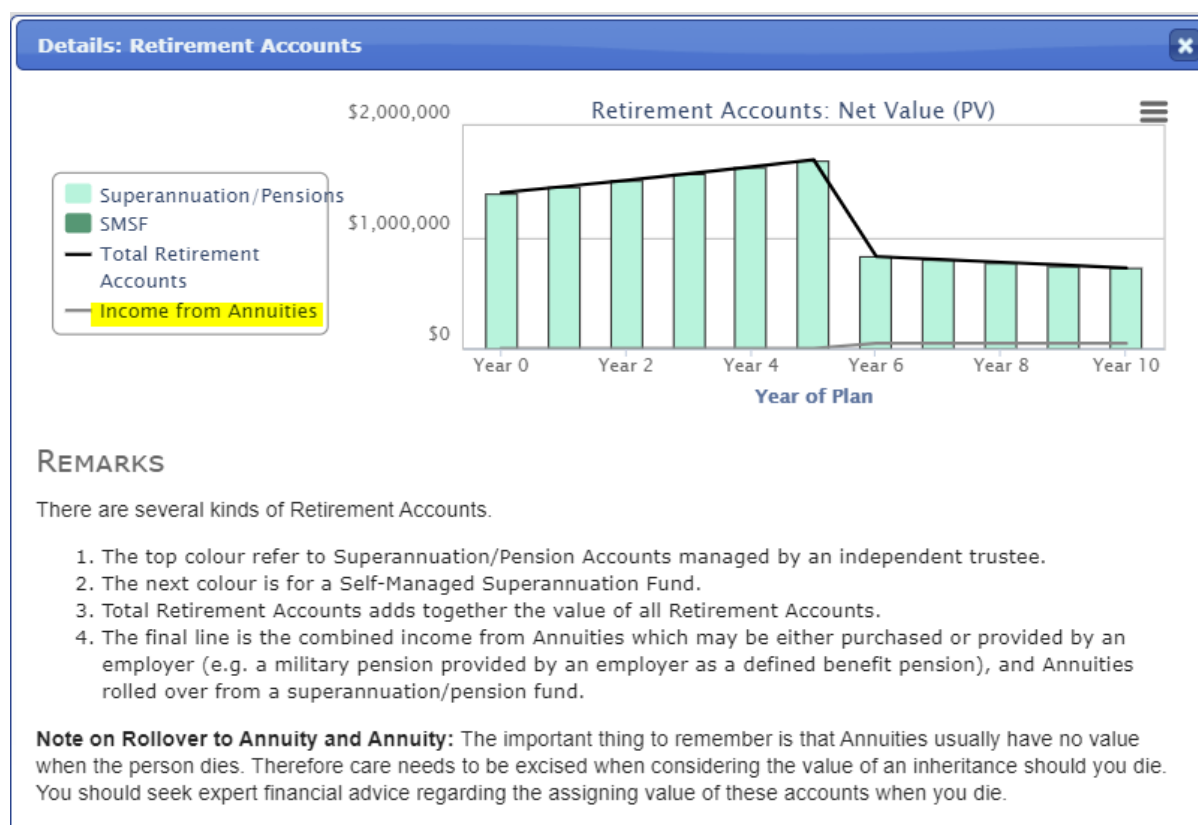
Financial Mappers and Financial Mappers Pro Overview

Investments

By dividing assets into three categories and including the loans, a detailed discussion of the client's asset values will be much clearer.



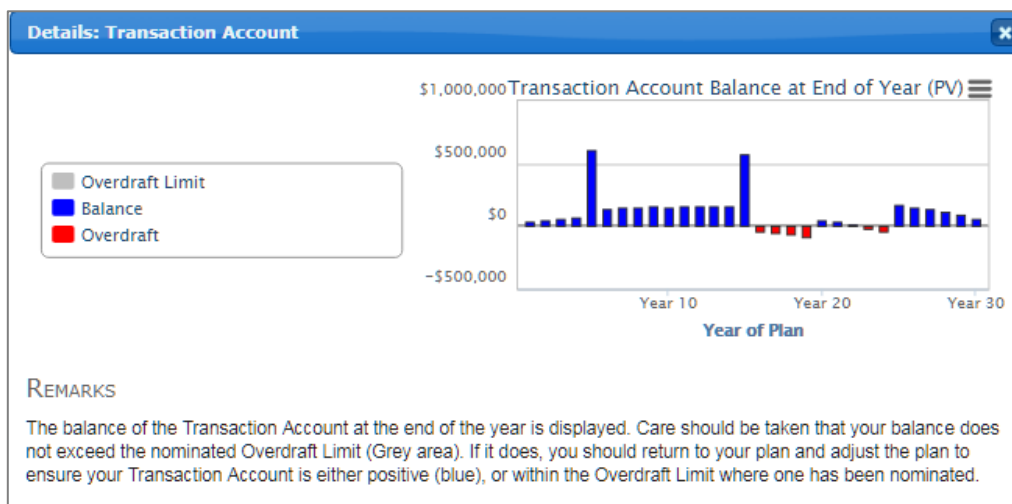
Retirement Accounts



Note that Annuities have no dollar value, but the **Income from Annuities** is displayed as a grey line in the graph. Other graphs have the Income from Annuities, displayed as a sub-graph, but not in this case.

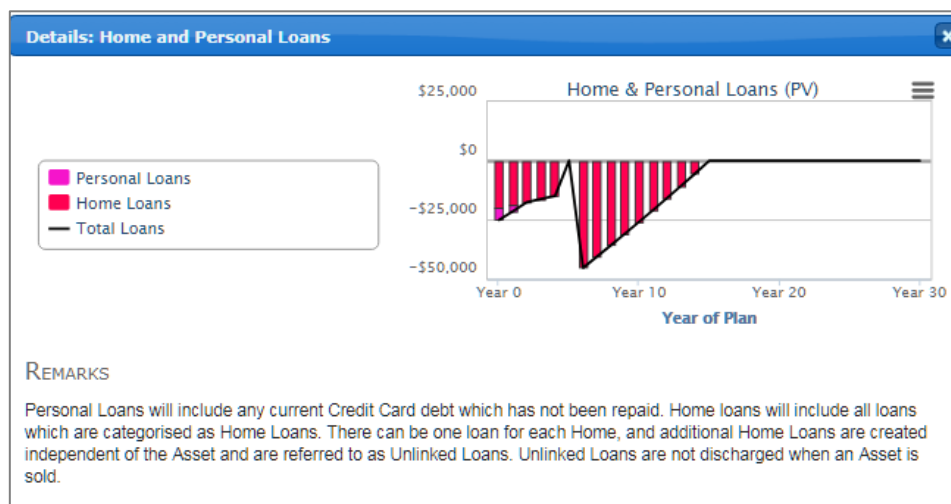
Transaction Account

Where the account is overdrawn, the columns are red. This allows for easy identification of where the plan may need adjustment to ensure that the account balance is within the limits of the overdraft or a positive balance if there is no overdraft limit nominated in the plan.



Home and Personal Loans

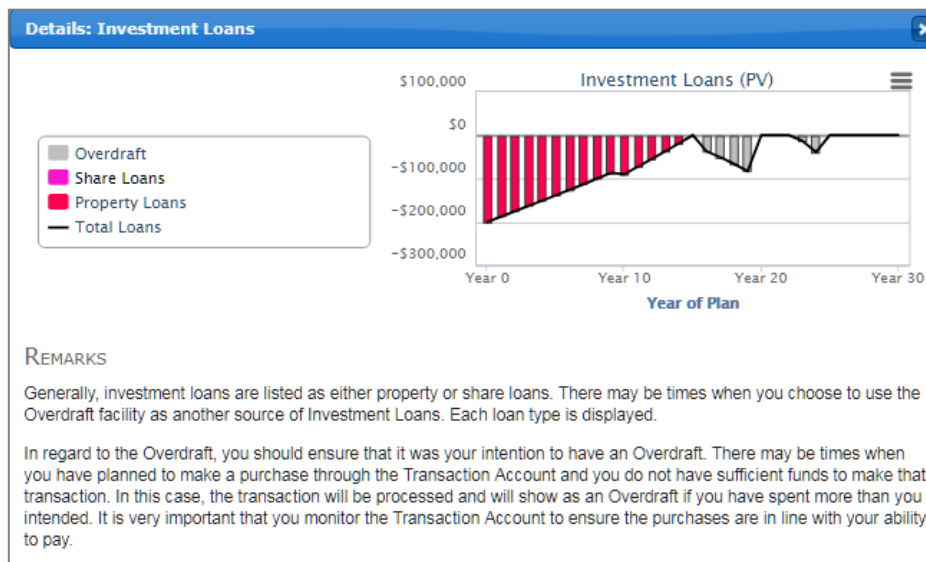
As Personal Loans are likely to be considerably less than Home Loans, you can use the “Zoom” feature to read the figures, if needed.



Financial Mappers and Financial Mappers Pro Overview

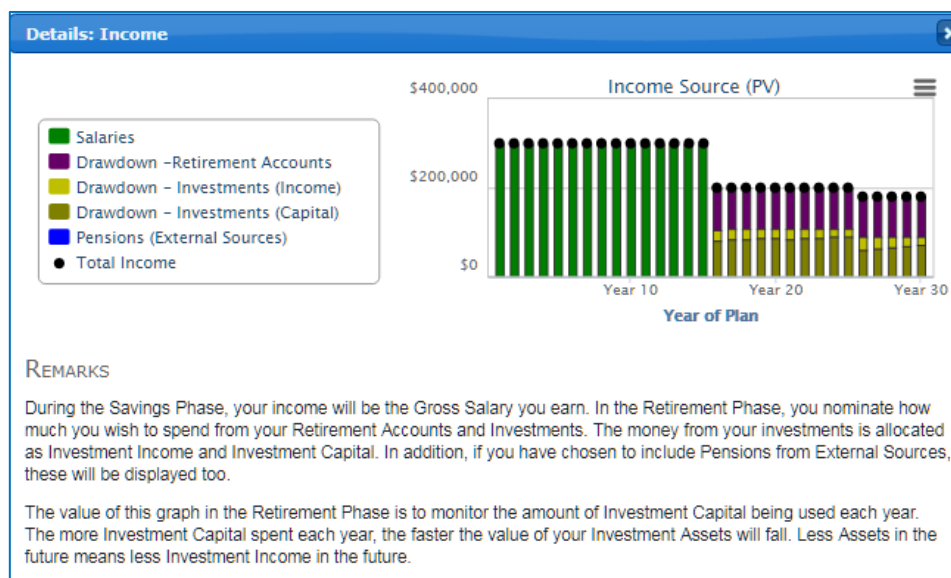
Investment Loans

Where an Overdraft is displayed, check that the value is within the Overdraft Limit. If not you should adjust your plan.



Income

In the Retirement Phase, the Income is that nominated in the Retirement Plan together with Pensions such as Centrelink. Having the income from investments allocated to investment income and investment capital caters for a discussion as to whether the client is drawing down too much capital in the early stages of retirement.

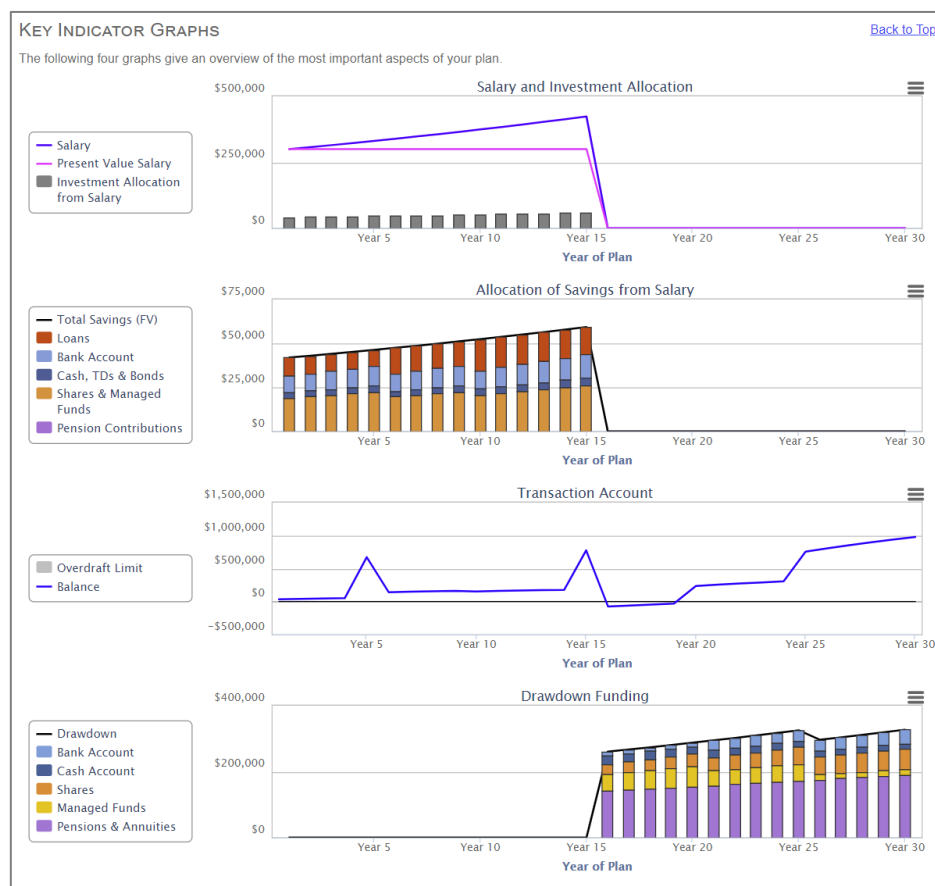


Financial Mappers and Financial Mappers Pro Overview

Key Indicator Graphs

The **Key Indicator Graphs** are intended to alert you to any omissions in the plan. For example:

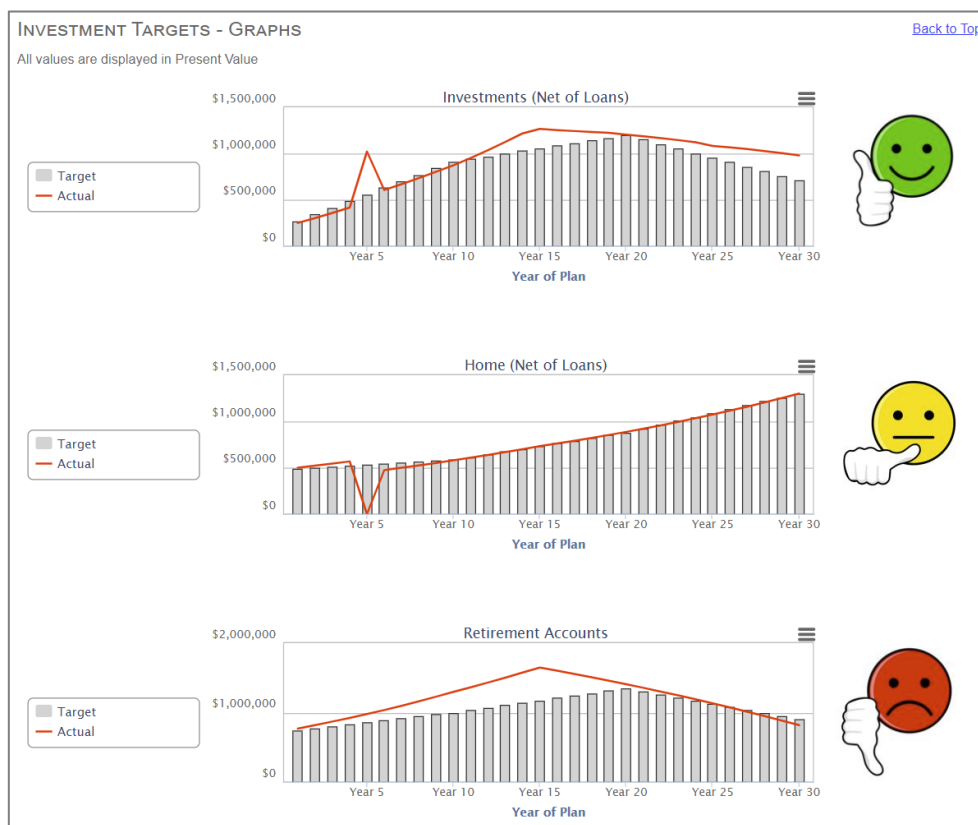
- Have all the Salaries and Investment Allocation been made?
- In the Allocation of Savings from Salary, are the Loan expenses greater than the allocated savings?
- In the Transaction Account Overdrawn?
- In the Drawdown Funding, has the Drawdown been activated in the accounts you want to use for funding of the Retirement Account?
- In the Drawdown Funding, have the combined drawdown exceeded the requirements for the nominated Retirement Income? (These funds will be displayed as a Credit for the Transaction Account and the Light Blue column will extend above the line displaying the Total Funding amount.



These graphs provide additional information, you may wish to discuss with your client.

Financial Targets







Financial Targets demonstrate to your client whether or not the plan will achieve their financial targets. You can then explain how you managed to exceed their expectations. If you are unable to achieve their expectations, you can explain why and what may need to be done to achieve those targets. For example, should the client save more or reduce their expectations.













Reports



Plan Map

The plan is viewable via on-screen reports which can all be produced as PDFs. The default reports have been divided into 3 sections:

Quick Review		
	Plan Outcomes	<p>This is your complete financial map. You can easily select between table data or graphical view and display all data in either Present or Future value. It includes the following areas:</p> <ul style="list-style-type: none">• Assets & Liabilities• Income & Expenses• Statistics• Investment Profile• Asset Allocation
	Cash Flow Summary	<p>This report lays out your Income and Expenses cash flow.</p>
	Assets & Liabilities	<p>This report lists your Assets and Liabilities.</p>
	Plan Map	<p>This report gives you a road map of your plan.</p>
	Plan Summary	<p>The Plan Summary report allows you to review your finances at regular intervals throughout the life of your plan over your Savings and Retirement phases. It includes the following areas:</p> <ul style="list-style-type: none">• Assets & Liabilities• Statistics• Investment Profile• Asset Allocation
	Financial Position at Start of Plan	<p>The Financial Position at Start of Plan is an overview of the starting point of your plan.</p>
	Financial Objectives and Lifestyle Goals	<p>Check your plan Objectives and Investment Targets against the results of your plan. Review your savings plan for Lifestyle Goals.</p>
	Check your Plan Outcomes	<p>This Financial Map is a Check List of important results from your plan. A list of all accounts held is included.</p>

Specific Reports		
	Insurance Needs Evaluation (John Smith)	<p>The Insurance Needs Evaluation gives you an opportunity to list and review your insurances. It then reports on how well you are covered against your current income and asset base.</p>
	Insurance Needs Evaluation (Mary Smith)	<p>The Insurance Needs Evaluation gives you an opportunity to list and review your insurances. It then reports on how well you are covered against your current income and asset base.</p>
	Plan Summary - First 5 Years	<p>The Plan Summary - First 5 Years gives a 5-year snapshot of how your savings strategy is tracking.</p>
	Plan Summary - First 10 Years in Data View	<p>View the Cash Flow Summary and Assets & Liabilities for the first 10-years of your Savings and Retirement Phases of the Plan.</p>
	5-Year Loan Report	<p>The 5-Year Loan Report summarizes, and lets you analyze, your loans and debts to aid you in managing them.</p>
	Debt Management Report	<p>The Debt Management Report summarizes, and lets you analyze, your loans and debts to aid you in managing them.</p>
	Superannuation Report	<p>This report details your Superannuation Fund.</p>
	Self-Managed Superannuation Report	<p>This report details your Self-Managed Superannuation Fund or Self-Directed Pension Fund.</p>
	Tax Estimator	<p>The Tax Estimator gives indicative amounts year-by-year of estimated tax liabilities. <i>Please note this data can NOT be used for, and in no way replaces the need for, your annual tax return.</i></p>
	Tax Estimator (John Smith)	<p>Displays Tax Estimator for one person only. Combined tax is displayed in Report: Tax Estimator.</p>
	Tax Estimator (Mary Smith)	<p>Displays Tax Estimator for one person only. Combined tax is displayed in Report: Tax Estimator.</p>
	Comparison of Two Plans	<p>Compare the results between two of your plans.</p>

Detailed Reports

	Plan Outcomes using Modelling Tools	Use different Modelling Tools options to view the impact of different rates over the life of your plan.
	Plan Statistics and Indicators	This report gives an overview of your plan's Investment Returns, Asset Allocation, Investment Profile and Debt Servicing Ratio. It will also review your plans objectives and financial targets.
	Financial Statement for Selected Year	The Statement of Financial Position by Year is a year-by-year, downloadable PDF overview of your entire plan which can be saved or printed. It includes the following areas: <ul style="list-style-type: none">• Assets & Liabilities• Statistics• Investment Profile• Asset Allocation
	Wealth Guidance Report (Lifetime)	This Report gives a sound overview of your plan, together with detailed information on Assets and Loans.

Samples of the following reports can be found in the Resources / Core Software Features.:

- Starting Financial Position and Starting Position Report (with video)
- Insurance Needs Evaluation (with video)

These additional reports are found by clicking on the button **Read More Reports**.

- Plan Map
- Plan Summary First Five Years
- Check your plan Outcomes
- Financial Objectives and Lifestyle Goals
- Insurance Needs Evaluation
- 5-Year Loan Report
- Comparison of Two Plans

Report: Compare Two Plans

This report is very valuable for client reviews. Here are a number of scenarios for which you could use the report.

Scenario 1:

You first advised your client 3-years ago and you want to demonstrate the value you have added over the last three years. You could create either of these options:

- Compare the estimated results, of **Plan 1** at the end of Year 3, with the **New Plan's Starting Position**. Here you can see the estimated result with what has been achieved.
- Compare the **Starting Position of Plan 1**, with the **Starting Position of the New Plan** and compare the actual results of where they were 3-years ago and where they are now.

Financial Mappers and Financial Mappers Pro Overview

Scenario 2:

Advisers often like to demonstrate to their client, their projected financial future if they take no action. Let's call this plan the **Pre-Existing Plan**. You can create this plan type for each client and keep it as the reference point for future years.

You can then create **Your Plan**. Using the new Report, you will be able to select any year in either plans or compare the outcomes.

- When your client comes back for review in a year's time, you can compare where they would have been at the end of Year 1 in the **Pre-Existing Plan** and **Your New Plan** which shows where they are at the start of his year
- Three years down the track, when your client comes back, you can compare the data from the **Pre-Existing Plan** at end of Year 3, with the actuals of another **New Plan** created for their 3-year review.

Scenario 3:

Your client has asked you to complete a detailed full-service plan for say the next 20-years. You decide to present to your client two options.


You can quickly use *Financial Mappers Pro* to demonstrate both plans, and then have prepared the Report, **Compare Two Plans** showing the different outcomes at the end of any nominated year. With this data, you can explain the differences. It may be the one with the best financial outcome, may also have a higher risk or higher debt.


Note: We hope to develop shortly a new report similar to this report, but you will be able to compare two managed funds and is hoped to assist those who need to create a **Statement of Product Replacement**.


In **Financial Mappers Pro**, you have the option of a 4th Panel for your customized reports which will be discussed in the Pro functions. Your platform comes with a set of templates for the reports displayed below. You simply make a copy of the template; make any changes you require and then publish the report.


Financial Mappers and Financial Mappers Pro Overview

Good Advice Reports

[Preliminary Report on Financial Plan](#)

[Statement of Advice - Full Service](#)

[Statement of Advice - Scaled Advice \(RG 90\)](#)

[The First 5-Years of Your Plan](#)

NB: This report is not visible to clients.
This report will help you check plan results as the plan is developed. No SOA Smart Panels are used in this Report. This report does not give advice.

NB: This report is not visible to clients.
This is a second version of the Statement of Advice provided as an alternative to the Statement of Advice - Scaled Advice (RG90) presented for the FPA's digital solution to the delivery of an SOA.

NB: This report is not visible to clients.
This SOA is based on the template provided by ASIC in RG 90. This model only deals with scaled advice for a new client wanting Insurance Advice only. We have tried to expand the content to make it more useful for advisers want to use the RG 90 template for other forms of advice.

This report does not give advice. It demonstrates the expected transactions and outcomes over the first 5-years of the plan when the actions described in the plan are carried out in year year.

[SOA Editor](#)

Reports can be made available to Connect Clients, but selecting the option to **Make Visible to Clients**. In the **Template Reports**, these reports are preceded by the words **My**.

Financial Mappers and Financial Mappers Pro Overview

Wealth Tracker Performance Review

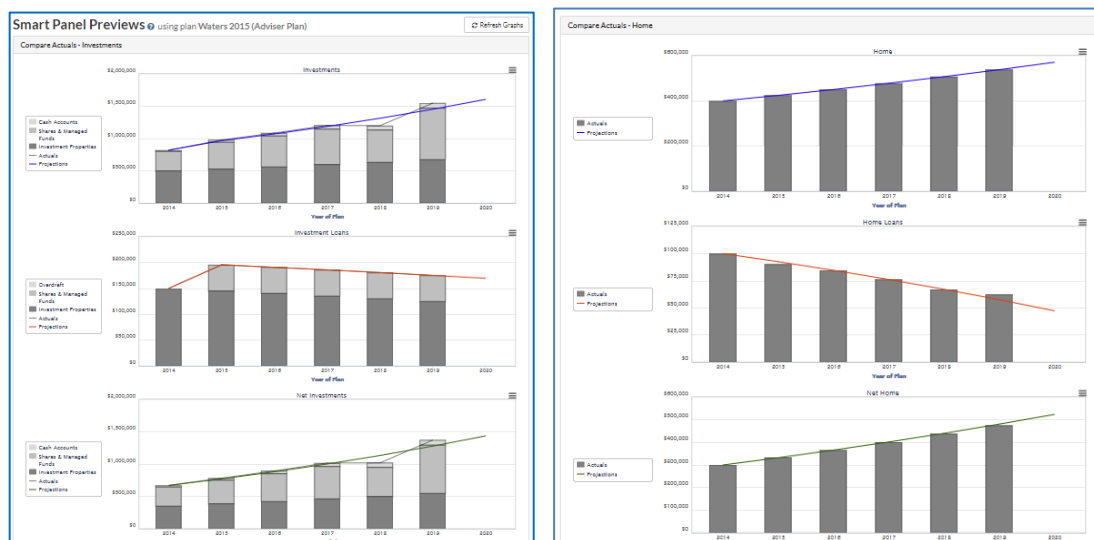
This report compares the plan **Projected** results with the **Actual** results.

On the **Financial Mappers** website – **SOA / ROA**, an example of the Template Report **Wealth Tracker Performance Review** has been uploaded for the plan *Waters 2015 (Adviser Plan)*, in the section [Featured Reports](#).

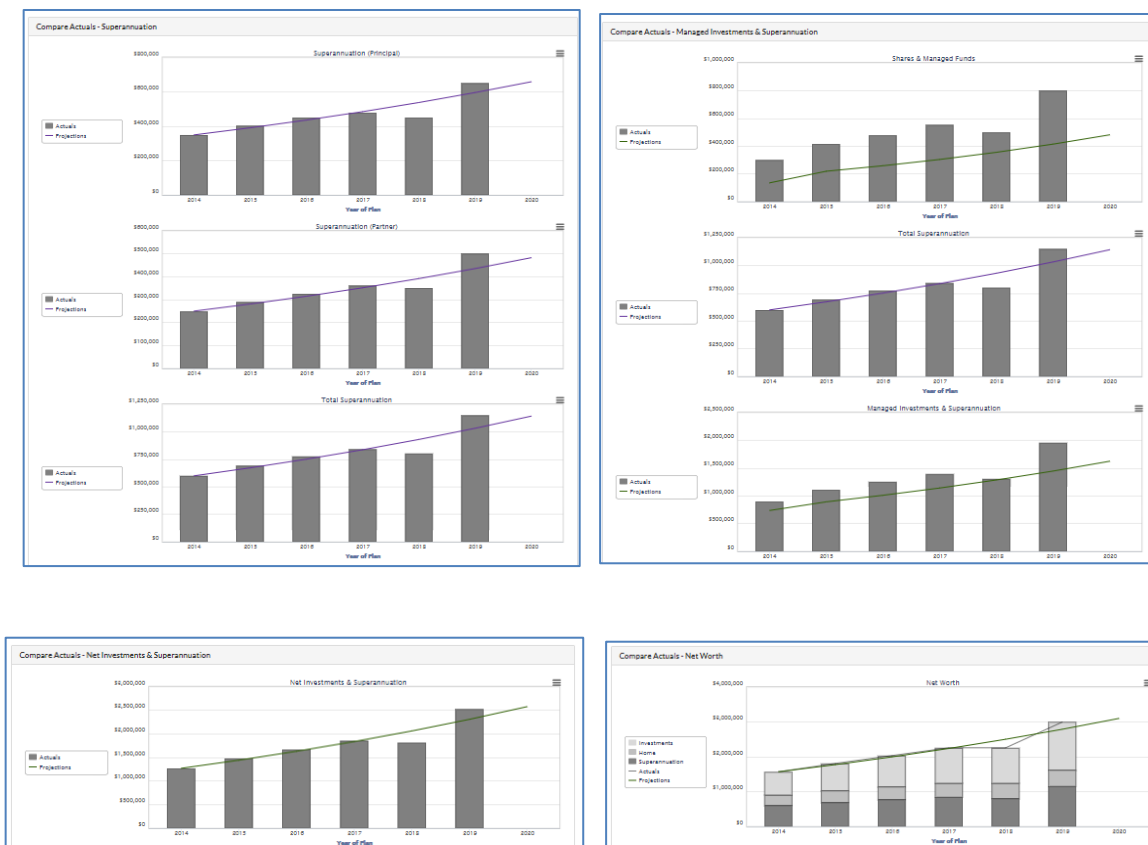
In the [Adviser QuickStart Resources/Advanced Training](#), a new **Masterclass** document has been added called **Wealth Tracker Performance Review**. This document provides a detailed explanation of how to set up and use the Wealth Tracker information.

SmartPanels (Compare Actuals):

Some Smart Panels have three sets of graphs and others have just one.



Financial Mappers and Financial Mappers Pro Overview



This is a sample of **Comments** which could be added to a SmartPanel, **Investments**.

Comments

2018

This year, share market prices (asx200) fell 6.76%. This resulted in underperformance of your shares and superannuation this year.

The ABS reported a fall of 5.16% in Established Housing. We don't believe that this fall will have any significant effect for your long term property valuations. Therefore we did not change the valuations for any properties.

2019

There was a dramatic bounce-back of share market prices with a rise of 18.38% for the ASX200. This allowed your investments to recover and outperform projected results.

Nationally, Real Estate prices rose by 2.79% which is considerably less than the average 20-year Capital Growth (6.7%). We chose not to make any change in your property prices. We may consider next year, trying to get an information valuation of your properties to see if we are on track. You have indicated your plan is to keep your real estate long term and for this reason, you should not be concerned about the usual ups and downs of the property cycle.

This is a sample of **Comments** added to the SmartPanel, **Home**.

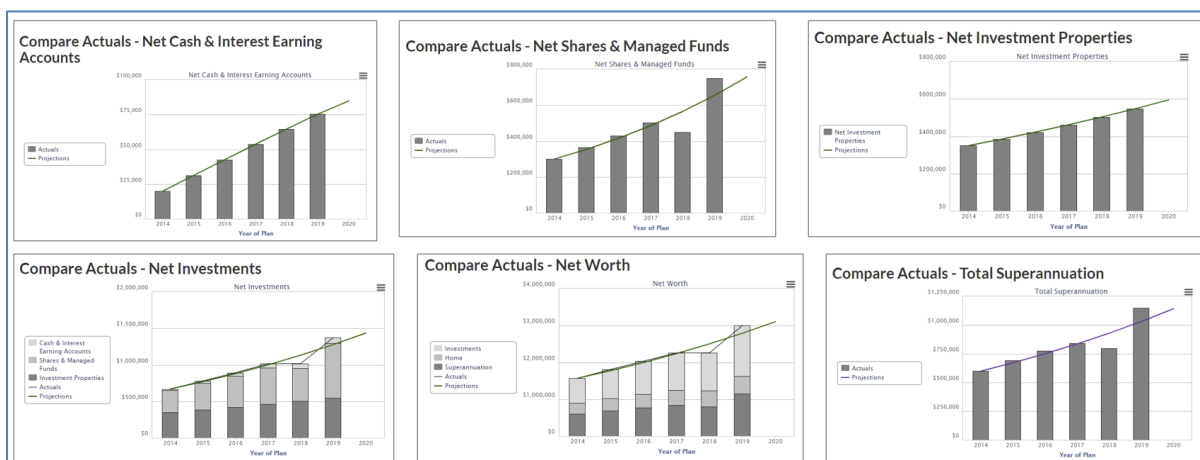
Financial Mappers and Financial Mappers Pro Overview

Comments

2019

We had recommended that additional home loan payments of \$365 a month be made so that the loan could be repaid by year 6. However, I understand, you had a medical emergency and were unable to make those additional payments. We projected that these additional payments would reduce the time to repay the loan by 10 years, saving you \$30,371 in interest costs. If you are able to resume the additional payments next year, we predict, that your loan will take an extra 6-months to repay, and the savings in interest will be \$29,172.

For those who want to keep the information and graphs simpler, the [Wealth Tracker Performance Review \(Investments\)](#) or [Wealth Tracker Performance Review \(Short Version\)](#) may be a better choice. Graphs are limited to one.



In **Resources / Productivity Features**, there are two videos accompanied with PDFs assist in understanding the workings of the Report Builder and the SOA Editor Panels and how to write an SOA.

Productivity Features

The Report Builder allows you to completely customize the reports for use by advisers or clients. A comprehensive set of Template Reports are also provided. Financial Mappers can provide templates for the exclusive use of a Dealer Group or Company. The software allows the adviser to write their SOA in the software, based on the plan created for the client.

Video

PDF

Report Builder

10min video demonstrating how to build customized reports

Watch this short video that describes how to use the SOA Editor to write specific advice for a plan. Read the guide, "How to write an SOA using the SOA Editor Panels" to supplement the video.

Video

PDF

SOA Editor Panels and how to write an SOA

2min walk-through video and guide

SOA (Advice Record)

Note on SOAs and ROAs

Michelle Levy, in a recent webinar Quality of Advice, indicated she expected that “Good Advice” would be the gold standard. She indicated that SOAs and ROAs are likely to become redundant. However, until such time as the law is changed, we have left the SOA document in place. An interesting comment was that she could see advice being delivered in different formats such as Video or Recorded Advice.

In the Client Review Gateway, these formats (mp4 and mp3) can be uploaded to the Document section for client to review.

This area is for the entry of text information that will be used in your Customized Statement of Advice Report. (Please see the later section on the **Report Builder** for information on building customized reports.) It is only available for Financial Mappers PRO licensees. A panel has been added for the **Wealth Tracker Report**. This is for additional information, specific to that plan. This panel has only been included in the Template Reports for Wealth Tracker.

13 June 2023

Under stream one, Mr Jones said the government intends to scrap fee disclosure statements, while replacing statements of advice (SOAs) with “fit-for-purpose” advice records.

You can include in your reports a Fit for Purpose Advice Record when the Government has determined the requirements. It will most likely be a less complex and shorter document than the SoA. At the time, this document will be updated accordingly, and comments could still be entered in the various **SOA SmartPanels**.

Financial Mappers and Financial Mappers Pro Overview

SOA Editor ?

- [1. Executive Summary](#)
- [2. What you want](#)
- [3. General Information about Client and Partner](#)
- [4. Estate Planning](#)
- [5. Attitude towards Investing](#)
- [6. Investment Planning](#)
- [7. My Advice](#)
- [8. Scope of Advice](#)
- [9. Reasons for my Recommendations](#)
- [10. Consequences of my Advice](#)
- [11. How to follow my Advice](#)
- [12. Improving your Money Management Skills](#)
- [13. Fees and Costs](#)
- [14. Commissions](#)
- [15. Insurance Recommendations](#)
- [16. Commissions Paid on Insurance Policies](#)
- [17. What this document is about](#)
- [18. Review of Performance](#)
- [19. List of Attachments](#)
- [20. Product Replacement](#)
- [21. **Wealth Tracker Summary**](#)
- [22. Custom 1](#)
- [23. Custom 2](#)
- [24. Custom 3](#)
- [25. Custom 4](#)
- [26. Custom 5](#)
- [27. Custom 6](#)
- [28. Custom 7](#)
- [29. Custom 8](#)
- [30. Custom 9](#)
- [31. Custom 10](#)
- [32. Custom 11](#)
- [33. Custom 12](#)
- [34. Custom 13](#)
- [35. Custom 14](#)
- [36. Custom 15](#)
- [37. Custom 16](#)
- [38. Custom 17](#)
- [39. Custom 18](#)
- [40. Custom 19](#)
- [41. Custom 20](#)

EXECUTIVE SUMMARY

[Back to Top](#) [Save](#) [Cancel](#)

File Edit View Insert Format Tools Table

Undo Redo

Formats

B *I*

A

14px

The name of each panel can be changed and are only included in the SOA where data is typed into the panel. *(This means you must type a heading – use Heading 2 to format):*

1. Executive Summary
2. What you want
3. General Information about Client and Partner
4. Estate Planning
5. Attitude toward investing
6. Investment planning
7. My Advice

8. Scope of Advice
9. Reasons for my Recommendations
10. Consequences of My Advice
11. How to follow My Advice
12. Improving your Money Management Skills
13. Fees and Costs
14. Commissions
15. Insurance Recommendations
16. Commissions paid on Insurance Policies
17. What this document is about (Front page of SOA)
18. Review of Performance
19. List of Attachments (Front page of SOA)
20. Product Replacement
21. Wealth Tracker Summary

In addition, there are twenty unnamed panels. This will allow an adviser to create their own list.

When information is entered into any of these text sections, for a particular plan it will show up on the SOA for that plan, when the company's SOA has been customized in the Report Builder to include that particular section. Although each panel has been given a name for easy identification, the information in a panel can be called whatever you choose as you format the heading within the Text Panel. You can also import images, placeholders and calculated answers which are discussed later.

To help you quickly assess this feature and the [Client Review](#), the report Builder a set of template reports. You can make a copy of these templates. You should also edit any changes you want to make, and then publish the report.

The *Plan Map (Illustrated)*, *Summary Report on Financial Plan* and the First 5-Years of Client Plan of your plan is intended to use before writing the SOA and **does not include any SOA Editor Panels**. All versions of the SOA include all SOA panels. If no information is written in a panel, the panel is not displayed in the report.

← Reports

Create New Report

NB:

A report is only visible to users if it is both **active** and **published**.

Only the latest published version is generated for users. Click the button in the **Published** column to see the list of published versions for a report.

No records




















































Templates

Name	Plan Type	
Preliminary Report on Financial Plan	All	<div><div></div><div></div></div>
Statement of Advice - Full Service	All	<div><div></div><div></div></div>
Statement of Advice - Scaled Advice (RG 90)	All	<div><div></div><div></div></div>
The First 5-Years of Your Plan	All	<div><div></div><div></div></div>

Financial Mappers and Financial Mappers Pro Overview

Template Reports

Please note we are constantly adding new templates as advisers request new report types. This was the list as of 14.07.2022.

Templates 		
Name	Plan Type	
Debt Management Report	All	 
Debt Management Summary	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	 
Plan Statistics and Indicators	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	 
Strategy Document for 5-Years	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	 

Note: The Report called **My 5-Year Savings Plan**, was created for **Financial Mappers Lite**. Advisers should not use this report, however, if they activate this report and have Pro-Connect Clients, they will be able to upload this report to their **Plan Review**. Any **Template Report** commencing with “**My**”, is intended for use by the **Pro-Connect Client** and not the adviser.

The **Plan Review** is similar to the Client Review, without the adviser features of uploading documents or Q&A.

Financial Mappers and Financial Mappers Pro Overview

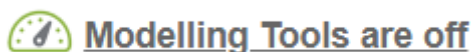
More information about the **Report Builder** can be found on the **Resources** page. *(Adding more templated reports is an ongoing process. If there is a report format you think is worthy of inclusion please discuss it with Glenis Phillips.)*

If requested, Glenis Phillips can also upload Template Reports required for the exclusive use of your company or Dealer Group.

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Modelling Tools

The **Modelling Tools** allow an overlay of change to be applied to the entered plan, in order to test the outcomes for certain situations. They are accessed by clicking on this icon or phrase at the top right of the Plan Management Area.



When either the **Historical Rates** (as either Historical Data or Previous Economic Cycles) or the **Modulators** are selected to overlay on the current plan, this will now show in the Plan Management area instead, until the Modulators or Historical Rates are later switched off. This is to remind the user whether the original rates are or the modelling tool rates are currently being used to calculate the plan outcomes.



MODELLING TOOLS ?

Choose either the current rates in your plan or rates from Historical Data for comparison.

☒ Default/Specified Rate

These are the rates selected automatically by the program or set by you.

☐ [Historical Data](#)

This option will apply the rates you have selected in Historical Data. If you want to review or change the data, click on the link.

Select by clicking the ON or OFF button. Click on the link to change inputs for each Modulator.

☐ [Income Modulators](#)

When turned ON, the income on your investments will be changed according to the selection you have previously made. If you want to review or change that selection, click on the link.

☐ [Loan Modulators](#)

When turned ON, the interest rates on your loans will be changed according to the selection you have made. If you want to review or change that selection, click on the link.

☐ [Capital Growth Modulators](#)

When turned ON, the assets will change in value according to the selection you have made. If you want to review or change that selection, click on the link.

Historical Data

This area allows the user to apply an overlay of historical rates to their plan instead of the previously entered rates.

The Historical Data option needs to be selected, then clicked.

MODELLING TOOLS ?

Choose either the current rates in your plan or rates from Historical Data for comparison.

☐ Default/Specified Rate

These are the rates selected automatically by the program or set by you.

☒ [Historical Data](#)

This option will apply the rates you have selected in Historical Data. If you want to review or change the data, click on the link.

The historical data option is then selected on the next screen, with the desired further parameters entered.

HISTORICAL DATA AND ECONOMIC CYCLES ?

Test your Plan using past Historical Data or
Evaluate your Asset Allocation by use of Economic Cycles of Historical Data

[Go to Modelling Tools Overview](#)

☒ Historical Data for Back Testing ?
☐ Economic Cycles for Asset Allocation ?

Selected Historical Data Australian Historical Data [\[Edit\]](#) ?

Apply Historical Data From Year 2000 ?

Apply Historical Data for 10 Years ?

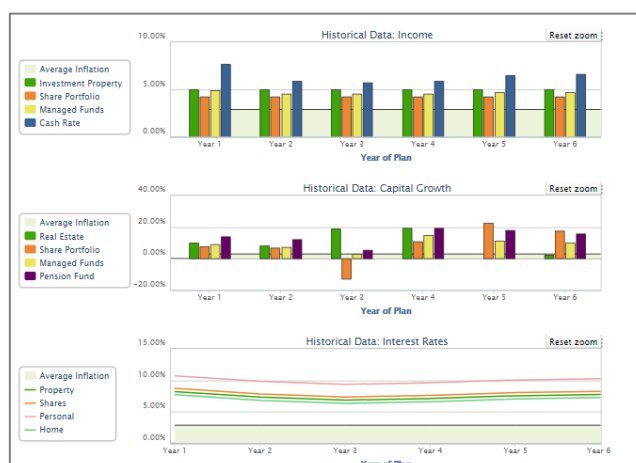
☐ Override Inflation Rate ? 2.50%

☐ Apply Historical Data as Average Values ?

[Save](#) [Cancel](#) ☒ Activate Historical Data ?

The effects of this selection on the rates of return for each asset class are then shown on the screen:

Financial Mappers and Financial Mappers Pro Overview



Economic Cycles

Alternatively, there is a series of economic cycles from which the user can select, to apply to the plan.

HISTORICAL DATA AND ECONOMIC CYCLES ?

Test your Plan using past Historical Data or
Evaluate your Asset Allocation by use of Economic Cycles of Historical Data

[Go to Modelling Tools Overview](#)

☐ Historical Data for Back Testing ?
☒ Economic Cycles for Asset Allocation ?
Selected Economic Cycle Economic Cycle 1: 1986 - 1995 ?

Save Cancel ☐ Activate Historical Data ?

Share Prices

Property Prices

Cash Rate

Economic Cycle 1: 1986 - 1995

Edited Historical Data

There may be times when reliable data is not available and the administrator must choose how to make an allocation. In the Australian model, a fixed dividend of 4.25% for Shares has been allocated and a Gross Rental Income of 5%, which translated to a Net Income of 4.25% when expenses were allocated at 15% of Gross Income. Note that Pension returns have been combined to one value which includes dividends and capital growth. This was necessary to meet the format in which returns on pension funds are reported. (See notes about changing this option)

Financial Mappers and Financial Mappers Pro Overview

The user can edit this data if required and then reset to the program's default.

Back EDIT HISTORICAL DATA : AUSTRALIAN HISTORICAL DATA

HISTORICAL RATES

2000 - 2004

2005 - 2009

2010 - 2014

2015 - 2016

	2000	2001	2002	2003	2004
Inflation (Average)	3.00%	3.15%	2.92%	2.45%	2.52%
Cash (90 Day BB + 1%)	7.65%	5.90%	5.75%	5.90%	6.48%
Term Deposit (180 Days)	6.79%	4.80%	4.84%	4.90%	5.53%
Bonds (5 years)	6.27%	5.23%	5.54%	5.09%	5.44%
Shares Dividend	4.25%	4.25%	4.25%	4.25%	4.25%
Shares Capital Growth	7.98%	6.74%	-13.00%	10.85%	22.76%
Managed Funds Dividend	4.93%	4.58%	4.55%	4.58%	4.70%
Managed Funds Capital Growth	8.91%	7.41%	2.94%	15.13%	11.48%
Pension Fund (Income & Cap Growth)	14.04%	12.06%	5.36%	19.26%	18.01%
Property Gross Income (N/A 5%)	5.00%	5.00%	5.00%	5.00%	5.00%
Property Capital Growth	9.83%	8.07%	18.88%	19.41%	0.20%
Home Loan	7.72%	6.84%	6.36%	6.61%	7.05%
Investment Property Loan	8.22%	7.34%	6.86%	7.11%	7.55%
Share Portfolio Loan	8.72%	7.84%	7.36%	7.61%	8.05%
Personal Loan	10.72%	9.84%	9.36%	9.61%	10.05%

Save Cancel Reset

Modulators

Select by clicking the ON or OFF button. Click on the link to change inputs for each Modulator.

☐ OFF [Income Modulators](#)

When turned ON, the income on your investments will be changed according to the selection you have previously made. If you want to review or change that selection, click on the link.

☐ OFF [Loan Modulators](#)

When turned ON, the interest rates on your loans will be changed according to the selection you have made. If you want to review or change that selection, click on the link.

☐ OFF [Capital Growth Modulators](#)

When turned ON, the assets will change in value according to the selection you have made. If you want to review or change that selection, click on the link.

Modulators allow the user to overlay a variance of:

- loan interest rates
- income returns
- capital growth

This allows the user to see the effect of these variations on their plan outcomes (model).

When any of these three modulators is switched on, the default modulator values are used by the software, for its model calculations. The user can then adjust the default modulator values to match the future situation they want to test the plan for.

Financial Mappers and Financial Mappers Pro Overview

Select by clicking the ON or OFF button. Click on the link to change inputs for each Modulator.

OFF

Income Modulators

When turned ON, the income on your investments will be changed according to the selection you have previously made. If you want to review or change that selection, click on the link.

OFF

Loan Modulators

When turned ON, the interest rates on your loans will be changed according to the selection you have made. If you want to review or change that selection, click on the link.

ON

Capital Growth Modulators

When turned ON, the assets will change in value according to the selection you have made. If you want to review or change that selection, click on the link.

Financial Mappers and Financial Mappers Pro Overview

Income Modulator

INCOME MODULATOR ?

Examines Cash Flow as a result of changing income from average rates.

[Go to Modelling Tools Overview](#)

☐ Default/Custom Modulation ?

☒ Economic Cycle ?

Economic Cycle Variation from Average Rates ▾

Start Year Year 1

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
All Income Categories	4.21%	0.45%	-0.87%	-0.36%	1.71%	1.13%	-0.62%	-1.02%	-1.01%	0.16%

[Save](#) [Cancel](#) ☐ **Activate Modulation** ?

Modulators for Changing Rate of Income

■ All Income

Loan Modulator

LOAN MODULATOR ?

Examines Interest Rate Risk to your plan with changing interest rate scenarios.

[Go to Modelling Tools Overview](#)

☒ Default/Custom Modulation of Fixed & Variable Interest Rates ?

☐ Economic Cycle ?

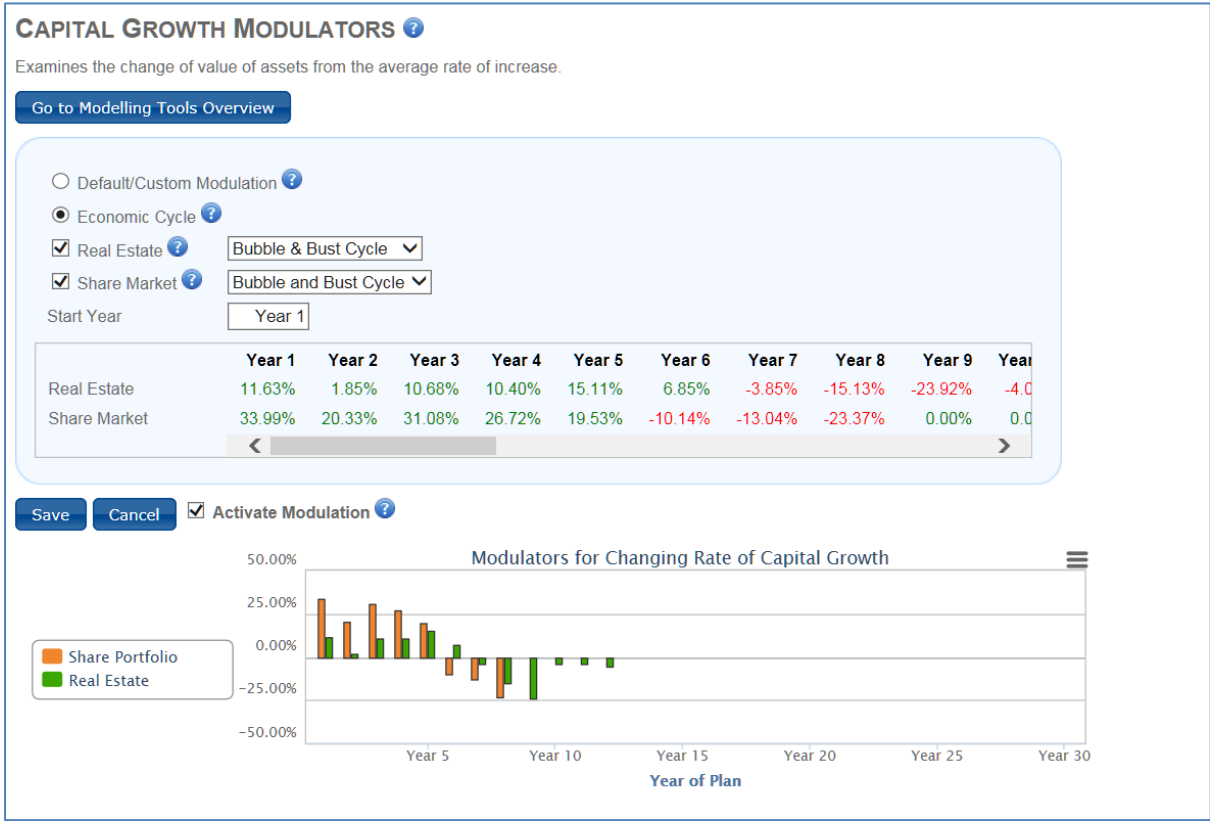
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
<input checked="" type="checkbox"/> All Interest Rates ?	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<input checked="" type="checkbox"/> Additional Variable Rates ?	0.00%	0.00%	0.00%	0.50%	1.00%	1.50%	2.00%	2.00%
Fixed Interest Rates ?	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Variable Interest Rates ?	0.00%	0.00%	0.00%	0.50%	1.00%	1.50%	2.00%	2.00%

[Save](#) [Cancel](#) ☐ **Activate Modulation** ?

Change in Interest Rate of Loan

— Variable Interest Loans
— Fixed Interest Loans

Capital Growth Modulator



The user can then produce a report showing the before and after-effects on the plan, divided into eight sections of the plan. These consider a change in asset values, income, and loan payments.

Plan Outcomes Using Modelling Tools - Report

This report shows the effect on the plan of any selected modulators or the choice of either historical data or selected economic cycles.

PLAN OUTCOMES USING MODELLING TOOLS

Choose either the current rates in your plan or rates from Historical Data for comparison.

☒ Default/Specified Rate
These are the rates selected automatically by the program or set by you.

☐ Historical Data
This option will apply the rates you have selected in Historical Data. If you want to review or change the data, click on the link.

Select by clicking the ON or OFF button. Click on the link to change inputs for each Modulator.

☒ Income Modulators
When turned ON, the income on your investments will be changed according to the selection you have previously made. If you want to review or change that selection, click on the link.

☐ Loan Modulators
When turned ON, the interest rates on your loans will be changed according to the selection you have made. If you want to review or change that selection, click on the link.

☐ Capital Growth Modulators
When turned ON, the assets will change in value according to the selection you have made. If you want to review or change that selection, click on the link.

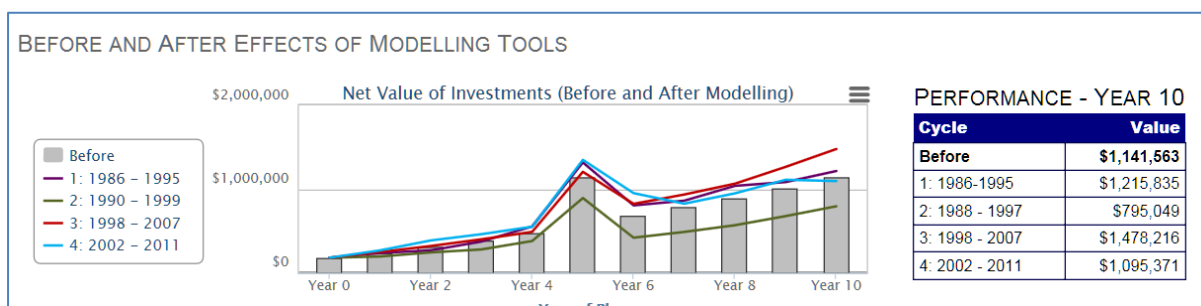
Report options:

☒ Use Economic Cycles
Only Economic Cycles will be displayed until Modulators or Historical data have been selected.

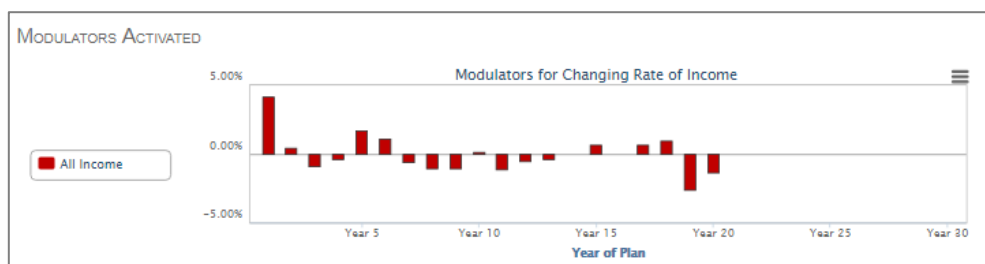
☐ Use Modulation Data

[View Report](#)

The default report option is the application of all four economic cycles to the one plan in the report.



If any Modulators have been selected, there is the alternative report option, to include the modulation data in the report.



Excel Tools

The **Excel Tools** provide the adviser with a set of workbooks to quickly workout a mud-map of the future plan or demonstrate to the client the cause and effect of their financial choices. As advisers request new types of workbooks, Financial Mappers will try to accommodate and upload a version to Excel Tools.

← Excel Tools ⓘ

Handy Quick Cals

[Download](#)

This is an "Unprotected" Workbook that gives you a set of 10 calculations on each spreadsheet. You can also add your favorites. The Spreadsheets include calculating Percentages, Future & Present Value, Nominal & Real Investment Returns, and Compound Interest. There are three loan ratios commonly used by lenders when assessing loans. These are Debt-to-Income (DTI) Debt Servicing Ratio (DSR) and Loan-to-Value Ratio (LVR). In addition, there are a set of loan calculators - you can calculate the value of Loan Payments, The Interest Savings when you have an Introductory Interest Rate, and the time to repay the loan.

Capital Requirements for Retirement

[Download](#)

This workbook gives you the option to either calculate how much you must save over four 10-year time periods to reach your Financial Target at the start of retirement or start with how much capital you think you will have at the start of retirement and then calculate how much you can drawdown over four 10-year periods. For each format, you can include two plans and compare the results. For each 10-year period, you can change the dollar values, investment returns, and average tax rates. Historical Investment Returns are provided over different time periods, together with a spreadsheet to calculate your average tax rate. In Historical Data, you can create your own Asset Allocation of Defensive and Growth Assets.

Financial Ratios

[Download](#)

This workbook contains a comprehensive set of financial ratios, commonly used to evaluate a person's financial situation. The most commonly used are **Debt Servicing Ratio** and **Loan-to-Value Ratio**.

Loan Tracker

[Download](#)

This Workbook is primarily designed for Financial Advisers and Mortgage Brokers who want to undertake a Loan Review on a set date, however, anyone can use it. The aim is to set a date and review the loan in terms of the client being "On Target", "Ahead of Loan Schedule" or "Falling Behind". Reports can be generated for an A4 paper in either portrait or landscape style.

Average Returns & Costs on a Portfolio of Shares & Managed Funds

[Download](#)

This workbook is a comprehensive version of **Handy Quick Cals**. It caters for two separate sets of returns and costs so the user can compare the results. There is also the option to include *Additions*, *Withdrawals* and *Tax*. This will assist people who want to drill down on the funds held in Superannuation Accounts.

Debt Reduction Schedule for Short Term Debt

[Download](#)

Create a schedule of debt reduction using additional payments for loans up to 10-years in length. The loans are listed according to the order you want to repay the debt. All the Additional Payments are used to pay off the first loan and then onto the next loan until all debts are repaid. The workbook will calculate how much Interest and Loan Fees you will save together with the Time Saved.

Debt Reduction for Long Term Debt

[Download](#)

Create a schedule of debt reduction using additional payments for loans up to 30-years in length. The loans are listed according to the order you want to repay the debt. All the Additional Payments are used to pay off the first loan and then onto the next loan until all debts are repaid. The workbook will calculate how much Interest and Loan Fees you will save together with the Time Saved.

Financial Mappers and Financial Mappers Pro Overview

What If Analysis - Goal Seek

[Download](#)

Goal Seek is a function in Excel that provides a method of solving for the desired output. The function essentially uses a Trial and Error approach to back-solving the problem by plugging in guesses until it arrives at the desired answer. **That is, Goal Seek determines Input values needed to achieve a specific goal.**

In this workbook there are a set of useful calculations designed to give you the answers you are looking for:

- **Savings Goal:** How much do I need to save to reach a savings goal (for retirement) - Savings are Indexed
- **Drawdown Goal:** If I know the estimated value of my investments at the start of Retirement, how long will my funds last
- **Combined Savings and Drawdown Goal:** Set your Savings Plan and then find out how long your funds will last.
- **Optimize Your Savings or Drawdown Plan:** This is an "Am I on Track?" exercise where to can optimize and compare the plan with your Current Plan.
- **Real Investment Returns:** Find the Real (After-Inflation) Investment Return
- **Loans:** What Deposit is required to achieve the Monthly Payments I can afford

Snowballing Short Term Debt

[Download](#)

Dave Ramsay is one of the most famous advocates of having no personal debts and reducing any other loans as quickly as you can afford. Dave Ramsay created a method of repaying debts which he calls "**Snowballing**". You create a list of your debts in the order you wish to repay the loans. All the Additional Payments are used to repay that loan. Once the loan is repaid to Snowball the regular payments you had been using for the first loan together with the additional payments until the second loan is repaid. This process continues until all the loans are repaid. This workbook considers loans up to 10-years.

Snowballing Long Term Debt

[Download](#)

Dave Ramsay is one of the most famous advocates of having no personal debts and reducing any other loans as quickly as you can afford. Dave Ramsay created a method of repaying debts which he calls "**Snowballing**". You create a list of your debts in the order you wish to repay the loans. All the Additional Payments are used to repay that loan. Once the loan is repaid to Snowball the regular payments you had been using for the first loan together with the additional payments until the second loan is repaid. This process continues until all the loans are repaid. This workbook considers loans up to 30-years.

Loan Amortization Schedule

[Download](#)

This **Loan Amortization Schedule** is designed for *Principal and Interest Loans* which are repaid over the length of the loan in equal **Monthly Payments**. The Interest Costs are calculated on a Monthly Basis, but the Schedule shows the Total Interest Charges for each year. If the Interest is Tax Deductible, the yearly Interest Cost is the amount claimable each year of the loan.

Loan Amortization Schedule with Variable Payments

[Download](#)

This **Loan Amortization Schedule** is designed for *Principal and Interest Loans* where **Additional Monthly Payments** may be allocated over four periods. The Interest Costs are calculated on a Monthly Basis, but the Schedule shows the Total Interest Charges for each year. If the Interest is Tax Deductible, the yearly Interest Cost is the amount claimable each year of the loan.

Monthly Budget for Living and Loan Expenses

[Download](#)

This workbook is intended to create a monthly cash flow using the 10 TABs in the Financial Mappers' Budget, together with listing monthly loan expenses and after-tax income.

Monthly Budget for Living and Loan Expenses - Projections Vs Actuals

[Download](#)

This workbook adds to the Monthly Budget for Living and Loan Expenses two additional features. The first is to divide each Living Expense TAB into 8-subcategories. In addition, the user can add the Actual expense for each line item on a month-by-month basis. The user can then select the period to compare Projections with Actuals.

Monthly Budget for Living and Loan Expenses TRACK YOUR SPEND - Projections Vs Actuals

[Download](#)

Capital Requirements for Retirement

A common question asked by clients and advisers is how much the client needs to save in the Accumulation Phase and how long will the funds last in the drawdown phase. While there are some quite simple Internet calculators to perform this type of calculation, the options are too limited for an adviser to effectively build a plan.

Using the Workbook **Capital Requirements for Retirement**, the adviser can build two scenarios and compare the results.

This first considers how much the client needs to save over the accumulation phase to reach their target capital requirements for retirement.

Compare Savings Plans (1) & (2)			
Annual Savings - PLAN (1)			
	Annual Savings	Investment Return (After Expenses)	Average Tax Rate
Current Value of Savings	\$20,000		
Years 1 - 10	\$5,000	5.00%	12.00%
Years 11 - 20	\$10,000	6.00%	12.00%
Years 21 - 30	\$12,000	7.00%	15.00%
Years 31 - 40	\$15,000	7.00%	15.00%
Calculation Values			
Inflation Rate	2.50%		
Length of Savings Period	40 Years		
Financial Targets (At End of Saving Period) PLAN (1)			
	Present Value	Future Value	
Income	\$100,000	\$268,500	
Value of Investments	\$1,500,000	\$4,027,600	
Results			
Income	\$56,900	\$149,000	
Value of Investments	\$877,000	\$2,297,500	
Results less Target Income	-\$43,100	-\$119,500	Target NOT Achieved
Results less Target Values of Investments	-\$623,000	-\$1,730,100	Target NOT Achieved

Annual Savings - PLAN (2)			
	Annual Savings	Investment Return (After Expenses)	Average Tax Rate
Current Value of Savings	\$20,000		
Years 1 - 10	\$10,000	6.00%	12.00%
Years 11 - 20	\$14,000	7.00%	12.00%
Years 21 - 30	\$16,000	8.00%	15.00%
Years 31 - 40	\$20,000	8.00%	15.00%
Calculation Values			
Inflation Rate	2.50%		
Length of Savings Period	40 Years		
Financial Targets (At End of Saving Period) PLAN (2)			
	Present Value	Future Value	
Income	\$100,000	\$268,500	
Value of Investments	\$1,500,000	\$4,027,600	
Results			
Income	\$113,200	\$296,500	
Value of Investments	\$1,538,000	\$4,029,000	
Results less Target Income	\$13,200	\$28,000	Target Exceeded
Results less Target Values of Investments	\$38,000	\$1,400	Target Exceeded

The second considers how much they can drawdown over four 10-year periods in the drawdown phase.

Compare Drawdown Plans (1) & (2)			
Annual Drawdown - PLAN (1)			
How long do you want your funds to last?	40 Years		
Value of Assets at Start of Retirement	\$1,500,000		
	Drawdown (Present Value)	Investment Return (After Expenses)	Average Tax Rate
Drawdown Years 1 - 5	\$70,000	5.00%	20.00%
Drawdown Years 6 - 10	\$60,000	4.50%	15.00%
Drawdown Years 11 - 20	\$55,000	4.00%	12.00%
Drawdown Years 21 - 40	\$50,000	3.50%	10.00%
Calculation Values			
Inflation Rate	2.50%		
Results - PLAN (1)			
How Long will my Funds Last?	31 Years	Your funds will not last to the end of your Retirement Plan	
Funds Held at End of Year 40 (Present Value)	\$0		
Funds Held at End of Year 40 (Future Value)	\$0		

Annual Drawdown - PLAN (2)			
How long do you want your funds to last?	30 Years		
Value of Assets at Start of Retirement	\$1,500,000		
	Drawdown (Present Value)	Investment Return (After Expenses)	Average Tax Rate
Drawdown Years 1 - 5	\$100,000	5.00%	20.00%
Drawdown Years 6 - 10	\$80,000	4.50%	15.00%
Drawdown Years 11 - 20	\$55,000	4.00%	12.00%
Drawdown Years 21 - 40	\$50,000	3.50%	10.00%
Calculation Values			
Inflation Rate	2.50%		
Results - PLAN (2)			
How Long will my Funds Last?	25 Years	Your funds will not last to the end of your Retirement Plan	
Funds Held at End of Year 40 (Present Value)	\$0		
Funds Held at End of Year 40 (Future Value)	\$0		

Financial Mappers and Financial Mappers Pro Overview

The workbook allows the user to modify the dollar inputs, the average tax rate and the Investment Returns.

The adviser can use this to demonstrate the “Cause and Effect” of changing the three critical elements over four time periods.

To assist in choosing appropriate returns, the average Historical Investment Returns are displayed over different time periods.

Historical Returns				
	Average Historical Rates			
	20 Yrs	15 Yrs	10 Yrs	5 Yrs
Start Year	2001	2006	2011	2016
End Year	2020	2020	2020	2020
Inflation	2.39%	2.26%	1.92%	1.57%
Home Loan Standard	6.52%	6.42%	5.82%	5.16%
90-Day Bank Bill	3.86%	3.44%	2.38%	1.50%
180-Day Bank Bill	3.97%	3.58%	2.54%	1.62%
5-Year Bond	3.91%	3.43%	2.42%	1.66%
Share Dividend	4.38%	4.42%	4.59%	4.49%
Share Capital Growth (ASX 200)	5.00%	3.67%	3.82%	4.81%
Property Cap Growth (Established Houses)	6.47%	5.38%	4.00%	3.13%
Average Share & Prop Cap Growth	5.74%	4.52%	3.91%	3.97%
Share Dividend & Share Capital Growth	9.38%	8.09%	8.42%	9.29%
Real Returns				
90-Day Bank Bill	1.43%	1.15%	0.45%	-0.07%
Share Dividend & Share Capital Growth	6.82%	5.70%	6.37%	7.60%

The adviser can quickly calculate the average tax rates for different levels of income which change over time.

Average Tax Rates - Australia 2021	
Tax Due on Taxable Income	
Taxable Income	100,000
Tax Due	22,967
Average Tax Rate	22.97%

Progressive Tax Thresholds			
Tax Brackets	Thresholds	Base Tax Amount	Tax Rate
Income Bracket 1	1	0	0.00%
Income Bracket 2	18,201	0	19.00%
Income Bracket 3	45,001	5,092	32.50%
Income Bracket 4	120,001	29,467	37.00%
Income Bracket 5	180,001	51,667	45.00%

(Medicare Levy is NOT included)

Financial Mappers and Financial Mappers Pro Overview

Debt Management

Management of client debt and demonstrating the effect of reducing debt can be effectively displayed with a selection of two formats of debt reduction. Each as a version has one for Short (Up to 10-years) and Long-Term Debt (Up to 30-years).

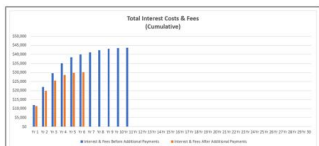
Th first demonstrates the effect of paying down debt with additional payments and as the loan with the highest interest and loan costs is repaid, the additional payments move to the next loan on the list.

Debt Reduction Schedule for Long Term Debt (Max 30 years)												(Notes)
Loans (Listed in Order of Repayment Priority)												
	Loan Description	Loan Type	Loan Amount	Monthly Payments	Monthly Fees	Interest Rate	Time to Repay	Interest & Fees	Time Saved	Interest & Fees Saved	1st Additional Payment	Year of 1st Payment
1	Share Portfolio	Other	\$20,000	\$400	\$15	8.50%	62 Mths	\$5,707	46 Mths	\$4,307	Mth 1	Yr 1
2	Car Loan	Personal	\$10,000	\$300		8.00%	38 Mths	\$1,347	17 Mths	\$357	Mth 17	Yr 2
3	Investment Property	Invest Property	\$100,000	\$2,000	\$5	7.50%	61 Mths	\$20,582	15 Mths	\$3,433	Mth 22	Yr 2
4	My Home Loan	Home	\$50,000	\$500	\$10	5.00%	130 Mths	\$16,114	61 Mths	\$5,383	Mth 47	Yr 4
5	Select	Select										
6	Select	Select										
7	Select	Select										
8	Select	Select										
9	Select	Select										
10	Select	Select										
Total			\$180,000	\$3,200	\$30		130 Mths	\$43,751	61 Mths	\$13,479		

Additional Payments - Monthly										
Inflation Rate 2.50% (Use 0% if you do not wish to increase the Loan Payment Amount)										
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Yr10-Yr30
Additional Monthly Loan Repayments	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

SUMMARY	
Total Interest & Fees Before Additional Payments	\$43,751
Total Interest & Fees After Additional Payments	\$30,271
Total Savings	\$13,479

Debt Free Before Additional Payments	10 Years and 11 Mths
Debt Free After Additional Payments	5 Years and 10 Mths
Time Saved to repay the last loan	5 Years and 1 Mths



A more aggressive means of paying down debt is using the **Snowball** method developed by Dave Ramsay. In this case, once the first loan is repaid, both the additional and regular payments are used to pay down the next loan and so on until all the debts are repaid.

Financial Mappers and Financial Mappers Pro Overview

Snowballing Short Term Debt (Max 10 Years)

Loans (Listed in Order of Repayment Priority)	Loan Description	Loan Type	Loan Amount	Monthly Payments	Monthly Fees	Interest Rate	Time to Repay	Interest & Fees	Time Saved	Interest & Fees Saved	1st Additional Payment	Year of 1st Payment
1	Credit Card 01	Credit Card	\$5,000	\$100.00	\$10.00	20.00%	109 Mths	\$6,930	101 Mths	\$6,481	Mth 1	Yr 1
2	Credit Card 02	Credit Card	\$5,000	\$100.00	\$10.00	18.00%	94 Mths	\$5,251	79 Mths	\$4,344	Mth 9	Yr 1
3	Credit Card 03	Credit Card	\$5,000	\$100.00	\$10.00	15.00%	79 Mths	\$3,686	58 Mths	\$2,422	Mth 16	Yr 2
4	Credit Card 04	Credit Card	\$5,000	\$100.00	\$10.00	12.00%	70 Mths	\$2,666	45 Mths	\$1,383	Mth 22	Yr 2
5	Select											
6	Select											
7	Select											
8	Select											
9	Select											
10	Total		\$20,000	\$400	\$40		109 Mths	\$18,533	84 Mths	\$14,530		

Additional Payments - Monthly

Inflation Rate (Use 0% if you do not wish to increase the Loan Payment Amount)

Additional Monthly Loan Repayments

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600

Average Additional Monthly Payment

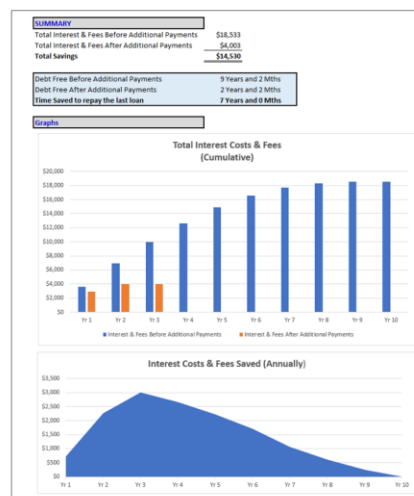
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
\$400									
\$200	\$136								
\$200	\$388								
	\$136	\$56							

Year by Year Combined Loans

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Balance at Start of Year	\$20,000	\$18,338	\$16,407	\$14,159	\$11,543	\$8,494	\$5,173	\$2,837	\$1,112
Fees	\$480	\$480	\$480	\$480	\$480	\$310	\$220	\$120	\$10
Annual Interest Cost	\$1,138	\$2,869	\$2,553	\$2,183	\$1,751	\$1,245	\$760	\$386	\$126
Annual Payments	\$4,800	\$4,800	\$4,800	\$4,800	\$4,576	\$3,100	\$2,121	\$1,200	\$50

With Additional Payments

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Balance at Start of Year	\$20,000	\$10,694	\$924						
Fees	\$480	\$240	\$10						
Annual Interest Cost	\$2,483	\$880	\$9						
Annual Payments	\$12,000	\$11,163	\$1,000						



The Loan Tracker allows the adviser to monitor if the client is “On Track”, “Falling Behind” or “Ahead” on loan payments at a specific time.

John's Home Loan
Repay \$50,000 over 15.00 years - 180 Months

Interest Rate at Start of Loan was 5.00% and the current rate is 5.50%.
 The Current Monthly Loan Payment is \$408.

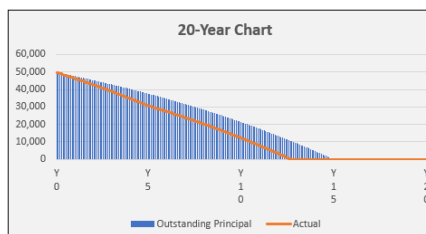
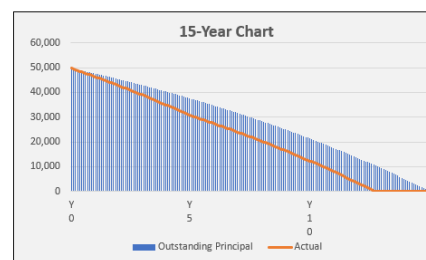
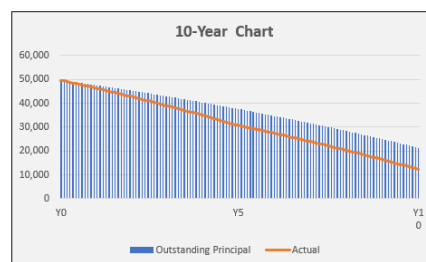
Review Date 31-Aug-22
Status Ahead of Loan Schedule \$6,888

Loans	Actual	Original	Difference
Current Balance	30,739	73,465	42,725
Capital Paid	6,165	12,373	6,208
Interest Charged	11,201	12,089	888
Time to Repay Loan (Mths)	153 Months	180 Months	27 Months
Time to Repay Loan (Yrs)	12.75 years	15.00 years	2.25 years
Percentage of Loan Paid	39%	25%	

30-Year Chart

Comments

You are currently AHEAD on your Loan Schedule by \$6,888. To date, you have saved \$888 interest costs. This is because you have made Additional Payments of \$6,000 and you have missed loan payments to the value of \$0. If you do not make any further additional Loan Payments or miss any Loan Payments, you should repay your loan by 31-Jul-2033.



Back

DEBT CONSOLIDATION ?

CONSOLIDATED LOAN

Loan Amount

\$0

Monthly Bank Fees

\$0

Interest Rate

0.00%

Annual Bank Fees

\$0

PMT (Periodic Monthly Payment)

\$0.00

Loan Application Fee

\$0

Length of Loan (Months)

0 months

Interest

\$0

Length of Loan (Years/Mnths)

0 yrs 0 mnths

Bank Fees

\$0

Length of Loan (whole years)

0 years

Total Costs

\$0

Consolidate

☐

Loan Amount

\$0

Interest Rate

0.00%

PMT

\$0.00

Months

0 months

Years/Mnths

0 yrs 0 mnths

Whole Years

0 years

Monthly Bank Fees

\$0

Annual Bank Fees

\$0

Exit Costs

\$0

Interest

\$0

Bank Fees

\$0

Total Costs

\$0

Consolidate

☐

Loan Amount

\$0

Interest Rate

0.00%

PMT

\$0.00

Months

0 months

Years/Mnths

0 yrs 0 mnths

Whole Years

0 years

Monthly Bank Fees

\$0

Annual Bank Fees

\$0

Exit Costs

\$0

Interest

\$0

Bank Fees

\$0

Total Costs

\$0

Add

Remove

Financial Mappers Pro

Introduction to Financial Mappers Pro

The *Financial Mappers Pro* planning and modelling functionality are the same as the base (single use) *Financial Mappers* product.

Your company's *Financial Mappers Pro* platform is your unique version (copy) of the software that is customizable exclusively for your business. It has a built-in administration layer that allows an unlimited number of clients to be linked to the adviser(s) who have registered Financial Mappers accounts *within your company's version* of the software (your Financial Mappers Pro account). This means that an unlimited number of clients can have Financial Mappers plans entered and models created by your registered advisers.

In addition, Financial Mappers **Pro** allows advisers/brokers to be linked to paraplanners within the administration functionality, in order to share client plans/models when these require input from multiple team members. **Office Admin** staff can be included however, their access is limited to the page Users where new clients can be added and assigned to an adviser.

The optional extra **Pro^{CONNECT}** feature of Financial Mappers **Pro** allows your clients to have their own Financial Mappers accounts registered for their personal usage, and they can then share plans/models with their advisers within the software. This allows multiple plan inputs between advisers and their clients, with an edit trail carefully maintained.

We have introduced two types of Connect Clients. The first is the **Lite Connect** client, who is restricted to a 5-year plan. Even when the adviser shares back the plan, the client only sees the first 5-years of the plan. We believe this is the model most advisers prefer. The second choice is called the **Connect Client**, who has no restriction on plan length.

There is no additional charge to provide your clients with an account. This allows your client to complete the Starting Position and save you time.

Financial Mappers and Financial Mappers Pro Overview

These are the functions of *Financial Mappers Pro* that will be described in this section:

1. User/Role Management
2. Client Management
3. Creating and Sharing Financial Mappers Plans
4. Report Building

In the **Resources**, you will find several videos to assist in understanding how Financial Mappers Pro works. Please be aware that these videos have been developed over 7 years and some of the screenshots and narrative may be out of date. However, all PDFs are maintained to the most recent information and screenshots.

Pro Functions

1. User / Role Management

Users are all people who have a ROLE in your Financial Mappers PRO platform. There are training videos available for each of these roles, so they know exactly how to use the platform.

In **Resources**, there is also a set of **Masterclass** documents that include more information about specific areas of interest. These are updated from time to time. This is the current list.

- Making a Plan
- Advice Record
- Budget, Transaction Account & Investment Plan Cash Flows
- Interest Earning Accounts: Cash, TD; and Bonds
- Shares and Managed Funds
- Real Estate
- Retirement Accounts
- Income Streams in Retirement
- Plan Construction
- Modelling Tools
- Insurance Needs Evaluation
- Report Templates
- Conversational SmartPanels
- Simple SOA and Strategy Document
- Client Review Gateway
- Wealth Tracker Performance Review
- Sharing Software with Team Members and Clients, including Client Portal
- Connect Client Pre-Advice Onboarding
- New Zealand Financial Advisers
- Country Specific Customization

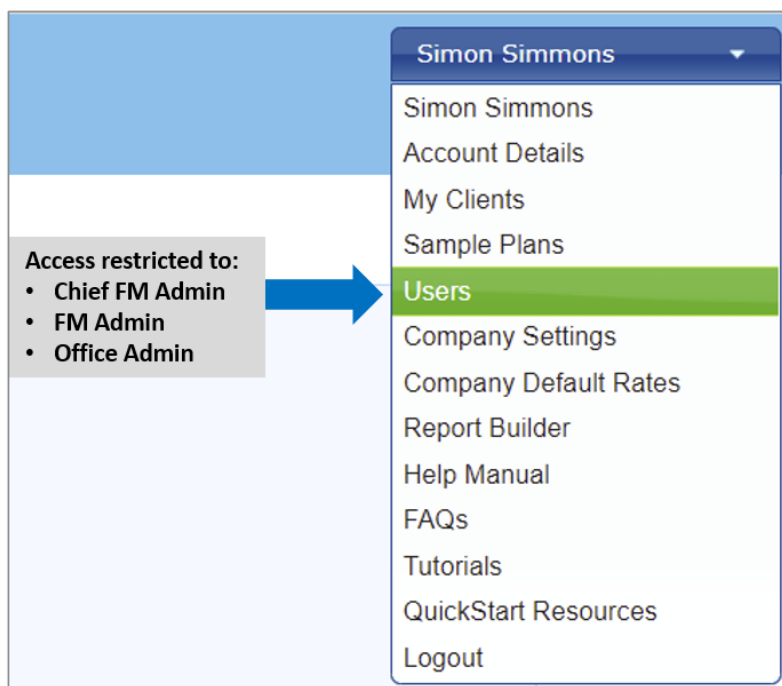
The administration of these users and roles can only be done by those who have the **Chief FM Admin** and the **FM Admin** roles. The roles are:

- Chief FM Admin (only role with access to Company Settings, Company Default Rates, and Report Builder)
- FM Admin (Also has access to the User Area)
- Office Admin – Access limited to the User Area only (Free service)
- Adviser/Broker
- Paraplanner

Financial Mappers and Financial Mappers Pro Overview

- Client – all clients have access to the Client Review App when shared.
- Connect Client – Access to making plans of any length.
- Lite Connect Client – Limited to making plans of 5-years.

The **Users** administration area is accessed in the Dropdown list under the name of the FM Administrator's account, as shown in this example for **Chief FM Admin** - Simon Simmons.



This list of users can be shortened by using the filter drop-down list on the screen shown below.

For additional filtering, when the **name** of an **Adviser/Broker** is **clicked**, a list of only their clients is displayed. **Clients** on this list can have Financial Mappers plans created for them. Note there is no email (username) listed for the role of **Client** as this role does not have access to the **Pro** platform.

All **Administrators** should read the document.

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Adding Team Members to your Pro Platform

To add additional team members to your Pro Platform, the “Invite User” button is clicked by the FM Admin - shown at the top right of the screen above.

Add User

Email (Username)

Verified

No

Required

Role

Adviser/Broker

Clients

(None)

Contact Details

Principal

FirstnameSurname

Initials

DOB

Personal

Phone

Address

SuburbStatePostcode

Australia

Partner

FirstnameSurname

Initials

DOB

Work

Employer

Address

SuburbStatePostcode

Australia

Cancel

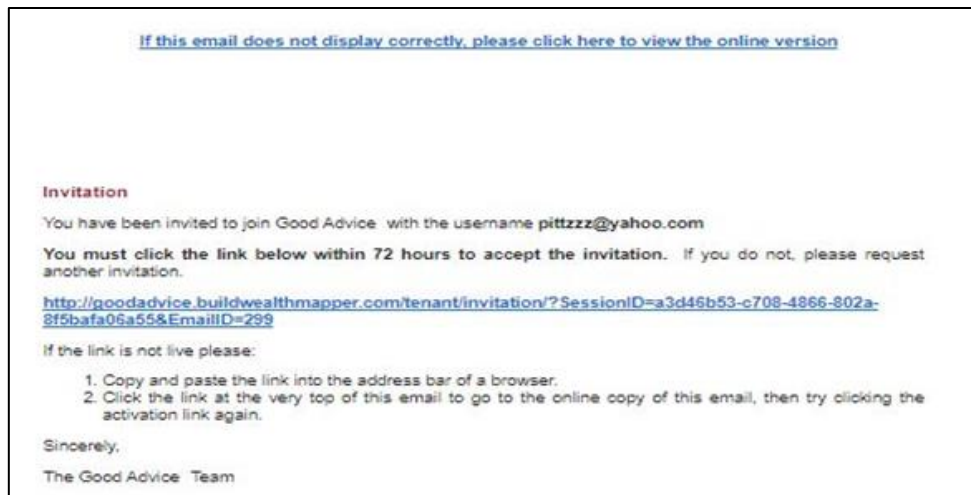
Save

When “invited” the person with the pre-designated role (**Chief FM Admin**, **FM Admin**, **Office Admin**, **Adviser/Broker**, **Paraplanner** or one of the **Connect Clients**) receives an invitation mail.

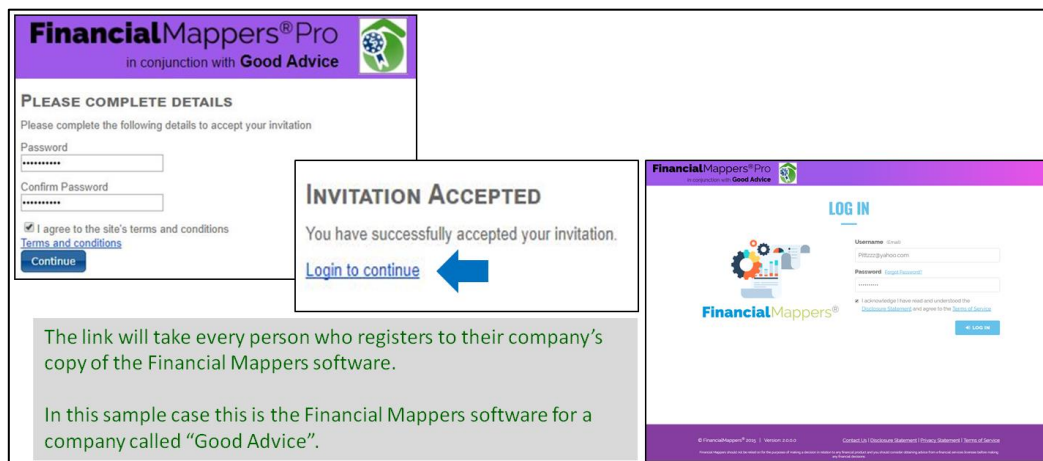
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Financial Mappers and Financial Mappers Pro Overview



The Adviser/Broker will click on the **LINK** in the email and complete the registration process.



It needs to be clearly understood that any additional people added with the roles of **FM Admin, Adviser/Broker** will incur additional usage fees.

Special Note:

Advisers should **NOT** share their login details with other advisers. Each adviser must have their own account for which a fee applies. All reports generated in the software identify the adviser who is giving and legally responsible for the advice in the report.

2. Client Management

In the **Masterclass Documents**, there is a detailed document called **Sharing Software with Team and Clients**.

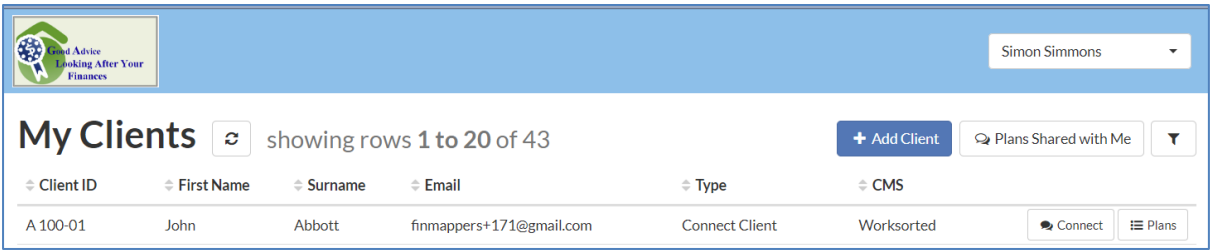
Please Note: **Clients** may have more than one consultant with the role of Adviser/Broker. Where this is the case, the first adviser can create the client account. All other advisers must seek permission from an **Administrator**, who will (if permission is granted) assign the client to their list of clients.

a. Adding Clients

While clients can be added on the User Page, by members of the Admin team, normally an adviser would add their clients on the **My Clients Page**.

The Adviser must create a Client Account first. Clients may later be upgraded to a Pro-Connect Client later. This is an optional feature for which there is an additional fee per Pro-Connect Client.

In **Financial Mappers Pro**, the adviser can add clients on the **My Client** page, and then select the client for whom they wish to create a plan. The **Connect** button is only displayed for Lite Connect and Connect Clients. By clicking on this button, the adviser can communicate with the client within the Client Portal instead of email.



Client ID	First Name	Surname	Email	Type	CMS
A 100-01	John	Abbott	finmappers+171@gmail.com	Connect Client	Worksorted

Add Client

Client ID and CMS ?

None

Q

Type ?

Client

Email

Adviser(s)

Simon Simmons

Contact Details

Principal

FirstnameSurname

InitialsDOB

Personal

Phone

Address

AddressSuburbStatePostcodeAustralia

Partner

Partner Client ID

FirstnameSurname

InitialsDOB

Work

Employer

Address

AddressSuburbStatePostcodeAustralia

✕ Cancel

Save

A pop-up dialogue box appears, called **Add Client**. The names of the client and their partner, if applicable together with the Client's ID, are added.

In this example, *John and Kate Gooding* are added to the adviser's list after the **Add Client** button is clicked.

Financial Mappers and Financial Mappers Pro Overview

Add Client

Client ID and CMS ?

XX 555 607

None

Q

Type ?

Client

Email

john.gooding@test.com.au

Adviser(s)

Simon Simmons

Contact Details

Principal

Firstname

Surname

John

Gooding

Partner

xx 555 607p

Firstname

Surname

Kate

Gooding

Initials

DOB

John

7/02/1957

Initials

DOB

Kate

9/05/1959

Personal

Phone

09 999 9999

Work

Employer

ZZZ Employer

Address

2 Smith Street

Sydney

NSW

2001

Australia

Address

1 William Street

Sydney

NSW


2001

Australia

Cancel

Save

FinancialMappers® Pro
in conjunction with **Good Advice**



Simon Simmons

← Users ↻ showing row 1 of 1

+ Add User

Import/Export Clients

gooding

×

Username	First Name	Surname	Role	Client ID	Last Login
john.gooding@test.com.au	John	Gooding	Client	A 105-25	

Showing row 1 of 1

Please note that it is essential that you complete a Nickname for the client in the section for Initials. This information is used in the drop-down list to identify ownership of a plan and is added to the name of accounts owned by one partner only.

Financial Mappers and Financial Mappers Pro Overview

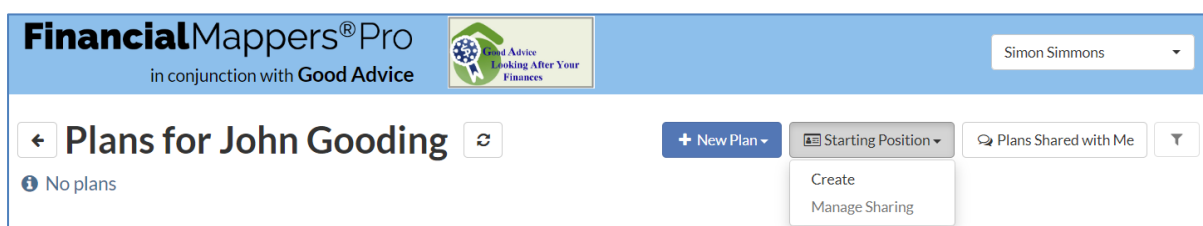
If this information is **NOT ADDED**, the information will be replaced by Principal, Partner, or Joint. *(Rather than John and Kate as in the above example)*

Adding the Email will allow you to share your reports in the **Client Review Gateway** or upgrade to a Connect Client later if required.

Note on Access to My Clients

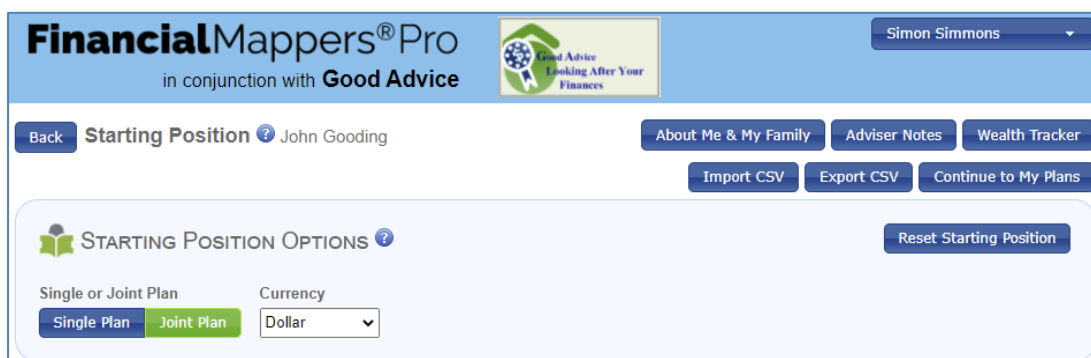
Each **Adviser/Broker** can access only their **clients** when they are logged in. They do not have access to information about other advisers' clients, unless that adviser has chosen to share the information. They may share just the **Starting Position** Information or share Plans. When sharing plans there are two options – “read only” or “read & write”, where they can edit the plan.

When you select **Plans for John Gooding**, there are no plans. It is recommended that rather than start with a **New Blank Plan (+New Plan)**, you select the button for **Starting Position** and select **Create**.



The **Starting Position** could be completed in one of the following ways:

- Manually by the adviser
- Manually by a Connect Client
- Adviser imports via a CSV file from their CRM.



Financial Mappers and Financial Mappers Pro Overview

If you choose to use the feature **About Me & My Family**, this can be completed by the Adviser from the Fact Find. If the client is a **Connect Client**, they can complete the information which you can update if required.

The screenshot shows the 'About Me & My Family' form in Financial Mappers Pro. The header includes the 'Financial Mappers Pro' logo and 'in conjunction with Good Advice'. A user dropdown menu shows 'Simon Simmons'. The form title is 'About Me & My Family (John Gooding)'. Below the title, there is a 'Back' button and a paragraph explaining the purpose of the form. A list of links is provided: 1. Family, 2. Employment, 3. Health, 4. Estate Planning, 5. Investment Experience, 6. Investment Risk Profile, 7. Your Objectives for the Next 5 Years, and 8. Advice You Require. The 'FAMILY' section is highlighted, with a 'Back to Top' link and 'Save' and 'Cancel' buttons. The text prompts the user to provide information about their partner, children, and adult children/grandchildren. A rich text editor toolbar is visible at the bottom of the form.

Once you have created the **Starting Position**, you can then import this information into any new plans.

The screenshot shows the 'Plans for John Gooding' interface in Financial Mappers Pro. The header is the same as the previous screenshot. The main title is 'Plans for John Gooding'. Below the title, there is a 'No plans' message. On the right, there is a '+ New Plan' button and a 'Starting Position' dropdown menu. A dropdown menu is open under '+ New Plan', showing two options: 'New Blank Plan' and 'New Plan from Starting Position', with the latter highlighted in yellow. There is also a 'Plans Shared with Me' button and a filter icon.

You have the option to **Import from CSV** file. This allows you to Export from your platform the information required for the Starting Position and then map that CSV file to the Financial Mappers CSV File. A sample CSV file is included in the section called **Starting Position** on the **Adviser's QuickStart Resource Page**. (*This is a test import and does not include data for all entries. A second blank CSV file is included with all the fields if required*)

<https://www.financialmappers.com.au/trial-sequence-pages/starting-financial-position/>

If you import the data, you should check the results. You may have to complete the following:

Financial Mappers and Financial Mappers Pro Overview

- Number of years for Salary, where the client is close to retirement.
- Value in Transaction Account
- Select which Superannuation Fund is to receive Employer Contributions
- Nominate how much the client wants to save each month.

If you choose, not to import the data, data entry is quite fast. Please note that information regarding **SMSF** or **Annuities** **cannot** be imported due to the complexity. These must be entered manually into the plan. This is an example of the first three items in the Starting Position.

If you are making plans for a couple, it is essential you select Joint, before you make any other entries. Otherwise, there is no dropdown list for the owner of each account.

If it is a single plan, there is no option to select the account owner:



The image displays two screenshots of the 'Starting Position' form in the Financial Mappers application. Both screenshots show the 'Back' button, 'Starting Position' title, and user name 'John Gooding'. Navigation buttons include 'About Me & My Family', 'Adviser Notes', 'Wealth Tracker', 'Import CSV', 'Export CSV', and 'Continue to My Plans'. A 'Reset Starting Position' button is also present.

The top screenshot shows the 'STARTING POSITION OPTIONS' section with 'Single Plan' and 'Joint Plan' buttons. Below this is the 'SALARY' section with a 'Description' field, 'Annual Amount' set to '\$0', and 'No. of Years' set to '30 Years'. 'Save' and 'Cancel' buttons are at the bottom right.

The bottom screenshot shows the 'STARTING POSITION OPTIONS' section with 'Single or Joint Plan' and 'Currency' dropdown menus. 'Single Plan' and 'Joint Plan' buttons are present, with 'Joint Plan' highlighted. The 'SALARY' section includes an 'Owner' dropdown menu set to 'John', along with 'Description', 'Annual Amount' (\$0), and 'No. of Years' (30 Years) fields. 'Save' and 'Cancel' buttons are at the bottom right.



At the end of the **Starting Position**, you have the option to view the **Starting Position Report**, which details all the information in the Starting Position. To start making plans, click the **Continue to My Plans** button.

Financial Mappers and Financial Mappers Pro Overview






 MONTHLY SALARY ALLOCATION TO INVESTMENT PLAN 


Save

Cancel

	Monthly	Annual
Additional Loan Payments 	\$0	\$0
Other Investments (Cash, Shares, Managed Funds, Superannuation) 	\$2,000	\$24,000


SUMMARY OF SALARY ALLOCATION TO INVESTMENT PLAN

	Annual
Gross Salary 	\$240,000
Allocation from Salary to Investment Plan	
Loan Expenses (Home & Investment Loans less Rent) 	\$0
Additional Payments for Home & Investment Loans 	\$0
Other Investments 	\$24,000
Unallocated Funds 	\$216,000



% of Salary Invested (Home, Investments & Superannuation) 

10%


Continue to My Plans


 Starting Position Report


When you return to the **Plans for John Gooding** Page, you can now share the **Starting Position** information with your **Paraplanner** and or an adviser if required.

 **Plans for John Gooding** 

+ New Plan

Starting Position 


Plans Shared with Me 


 No plans



Edit

Manage Sharing


FinancialMappers® Pro
in conjunction with **Good Advice**





Simon Simmons 

 **Plans for John Gooding** 

+ New Plan

Starting Position 

Plans Shared with Me 

 No plans

New Blank Plan

New Plan from Starting Position

In this case, all the information, except the Personal Assets, is imported into the Plan.
(Personal Assets are only listed so that items can be listed the Starting Position Report, as part of the Assets and Liabilities Statement).

Financial Mappers and Financial Mappers Pro Overview

b. Adding Pro Clients

Clients may be of three types:

- Client
- Lite Connect Client (access to software, limited to 5-year plan)
- Connect Client (access to software with no limitations)

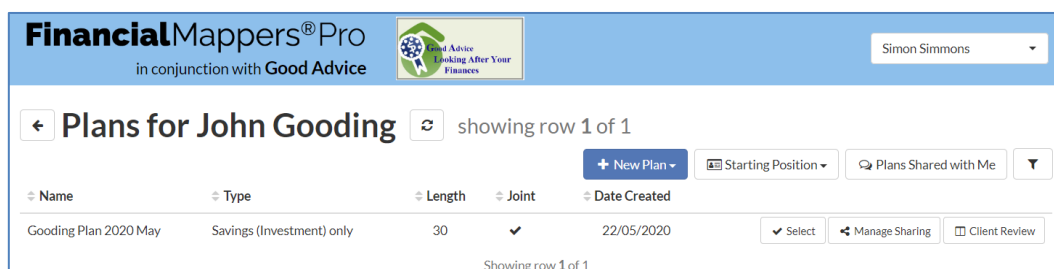
On the top row of the **Add Client** dialogue box is **Type**. This is where you select the **Type of Client**.

This is an example of the three client types:



Client ID	First Name	Surname	Email	Type	CMS	
A105-30	John	Citizen	glenis1000+2004@gmail.com	Client	Worksorted	Plans
A 106-78	Gordon	Johns	finmappers+075@gmail.com	Lite Connect Client	Worksorted	Plans
C102-58	Bob	Potts	pottszzz@yahoo.com	Connect Client	Worksorted	Plans

Once the client has been created and plans made, their plans are listed on the **Plans for ...** page. (Clicking on the name allows you to **EDIT**, **COPY** or **DELETE** the plan)



Name	Type	Length	Joint	Date Created	
Gooding Plan 2020 May	Savings (Investment) only	30	✓	22/05/2020	Select Manage Sharing Client Review

Clients are names registered on the system so that they can be selected to have a Financial Mappers PLAN entered for them. These clients do *not* use the Financial Mappers software themselves. (They can be invited to use the Client Review app via a link).

Connect Clients are clients who also have their own Financial Mappers account within your Pro platform. They use the Financial Mappers software to input details into plans and review and adjust plans. Those listed as **Lite Connect** have plans limited to 5-years.

The Client Type can be changed at any time.

Remove Client

At any time, the adviser wishes to Remove **a Client**, then the adviser should click on the name of the client to open the **Edit Client** dialogue box and click the button **UNLINK** (bottom left-hand side)

Edit Client

Client ID and CMS ?
A 105-10
None

Type ?
Connect Client

Email (Username)
adamszzz@yahoo.com

Adviser(s)
Simon Simmons

Required for a Connect Client

Actions

Manage Plans

Send Invitation

Contact Details

Principal

Firstname
Mary

Surname
Adams

Initials
Mary

DOB
[Calendar Icon]

Partner

Partner Client ID

Firstname
Brad

Surname
Adams

Initials
Brad

DOB
[Calendar Icon]

Personal

Phone

Address

Address

Suburb

State

Postcode

Australia

Work

Employer

Address

Address

Suburb

State

Postcode

Australia

Unlink

Cancel


Save

When this is done, the client is no longer on the Adviser/Brokers' linked client list and therefore plans for that client are no longer visible to the Adviser, however, they can be reinstated at any time (by re-adding the client). The client and their plans are not removed from your Financial Mappers **Pro** platform when they are removed from your list. Their user details will still show in the Users section accessible by the **FM Admin** roles.

Here is an example of the client list created by adviser Simon Simmons.

Financial Mappers and Financial Mappers Pro Overview

FinancialMappers® Pro
in conjunction with **Good Advice**



Simon Simmons

My Clients

refresh icon

showing rows 1 to 20 of 23

+ Add Client

Plans Shared with Me

dropdown arrow

Client ID	First Name	Surname	Email	Type	CMS	
A 105-10	Mary	Adams	adamszz@yahoo.com	Connect Client		Plans
xxx 100 2000A	Brad	Black		Client		Plans
A105-30	John	Citizen	glenis1000+2004@gmail.com	Client	Worksorted	Plans
XX 555 607	John	Gooding	john.gooding@test.com.au	Client		Plans

c. Linking Clients to other Team Members

It is possible for a **Client** to be associated with more than one adviser. For example, there may be a financial adviser, mortgage broker and accountant, dealing with the same client's Financial Mappers plan.

When sharing plans the options are to:

- Read & Write (*edit*)
- Read (*copy*)

With the **Read & Write** option, the person may work on the adviser's same plan and ownership of the plan remains with the adviser who created the plan.

With **Read** option, the user which may be another **Adviser** or **Connect Client** must make a copy of the plan, after which they have ownership of the copied plan and they can edit this new plan as the desire.

When sharing plans (or Starting Position), the software has these rules:

- **Connect Clients** can only **Read** a plan and therefore must make a copy.
- **Advisers** can be either **Read & Write** or **Read**, depending on what the person sharing the plan decides.
- **Paraplanners** are only **Read & Write** as they only ever work on an adviser's plan on behalf of that adviser. *They never have ownership of a plan or the ability to create a report under their name.*

Once the Share button is selected, the optional message can be sent.

The image shows two overlapping dialog boxes from a software interface. The background dialog is titled 'Manage Sharing' and shows a plan named 'Gooding Plan 2020 May'. It has a 'Share with' dropdown menu set to 'Wendy Carr (Paraplanner)', a 'Read & Write' permission dropdown, and a 'Share' button. Below this, it says 'This plan is not currently being shared.' and has a 'Close' button. The foreground dialog is titled 'Notify User' and contains the text: 'An email will be sent to Wendy Carr (Paraplanner) to notify them that this plan has been shared with them. You can optionally include a personal message in the email using the editor below.' It has a 'Message (Optional)' text area, a 'Don't Notify' button, and a 'Send Notification' button.

Here Simon Simmons is sharing the **Starting Position** with adviser Adam Pitt. Note he cannot edit the information when the option is **Read**. The second option would have been to allow Adam Pitt to **Read & Write** the **Starting Position**.

Both **Starting Positions** and **Plans** may be shared.

Financial Mappers and Financial Mappers Pro Overview

Upgrading Clients to be Pro^{CONNECT} Clients

When you select the Add Client, on the My Client's Page, you can nominate the client to be one of three types – Client, Lite Connect Client (5-Year Plans only), and Connect Clients (no limit).

Later you may upgrade clients, noting that there are additional fees to pay for the connect feature.

In this case, **Client**, David Kats is going to be upgraded to **Lite Connect** by clicking on the client's name and in the dialogue box, **Edit Client**, change the type from **Client** to **Lite Connect Client**.

The image shows two side-by-side screenshots of the 'Edit Client' form. The left screenshot shows the 'Type' dropdown set to 'Client'. The right screenshot shows the 'Type' dropdown set to 'Lite Connect Client', with a yellow highlight and a note: 'Upgrading a client to this type may incur fees'.

You must select SAVE and the following dialogue box will be displayed:

The image shows a screenshot of the 'Edit Client' form with a modal dialog box overlaid. The dialog box contains the following text: 'You have just upgraded a Client to a Lite Connect Client. You need to send an invitation email to enable them to verify their account and log in. To send an invitation to finmappers+062@gmail.com now, click OK.' The dialog box has 'CANCEL' and 'OK' buttons.

Financial Mappers and Financial Mappers Pro Overview

David Kats, the client, clicks on the **Email Invitation** button.

[If this email does not display correctly, please click here to view the online version](#)

Invitation

You have been invited to join Good Advice with the username finmappers+062@gmail.com

You must click the link below within 72 hours to accept the invitation. If you do not, please request another invitation.

<http://goodadvice.buildwealthmapper.com/tenant/invitation/?SessionID=8f8cafcf-1933-404c-baa3-e94560ada5f9&EmailID=533>

If the link is not live please:

1. Copy and paste the link into the address bar of a browser.
2. Click the link at the very top of this email to go to the online copy of this email, then try clicking the activation link again.

The user is asked to enter their password and accept the terms, after which, they may log into their account.

FinancialMappers® Pro
in conjunction with **Good Advice**



PLEASE COMPLETE DETAILS

Please complete the following details to accept your invitation

Password
.....

Confirm Password
.....

☒ I agree to the site's terms and conditions
[Terms and conditions](#)

Good Advice <support@financialmappers.com.au>
To: Carl

[If this email does not display correctly, please click here to view the online version](#)

Invitation

You have been invited to join Good Advice with the username battszz@yahoo.com

You must click the link below within 72 hours to accept the invitation. If you do not, please request another invitation.

<https://goodadvice.financialmappers.com.au/tenant/invitation/?SessionID=630091a-d392-40fa-81ed-b9d32bea33d6&EmailID=239>

If the link is not live please:

1. Copy and paste the link into the address bar of a browser.
2. Click the link at the very top of this email to go to the online copy of this email, then try clicking the activation link again.

Sincerely,
The Good Advice Team

Financial Mappers and Financial Mappers Pro Overview



The login page for Financial Mappers Pro features a blue header with the logo and tagline 'in conjunction with Good Advice'. The main heading is 'LOG IN'. On the left, a box contains the Good Advice logo, a list of services (Financial Planning, Accounting & Business Advisory, General Insurance, Aged Care Financial Advice), and the phone number 9999 9999. On the right, there are input fields for 'Username (Email)' and 'Password', with a 'Forgot Password?' link. Below the password field is a checkbox for terms and conditions, with links to 'Disclosure Statement' and 'Terms of Service'. A 'LOG IN' button is at the bottom right.

Note that a Plan **can only be shared** with the client after the client has completed the **registration of their Pro^{CONNECT} account and** become a **Connect Client**.

The text in the banner referring to Financial Mappers can be removed in the Company Settings.



The settings page has a 'Back' button and a 'SETTINGS' title. It includes fields for 'Business Name' (Good Advice) and 'Subdomain' (goodadvice.financialmappers.com.au). The 'Banner Text' field is highlighted in yellow and contains the text 'FinancialMappers Pro in conjunction with Good Advice'. Below it is the 'Banner Logo' section, which includes a logo image and buttons for 'Upload New Logo' and 'Remove Logo'. The 'Login Graphic' section is also highlighted in yellow and shows a preview of the login page content, including the Good Advice logo, services list, and phone number.

SPECIAL NOTE on Subscription Types

Pro^{CONNECT}_Lite Client

This subscription limits the length of plan to 5-years. Both the **Starting Position** and the **About Me and My Family** are automatically shared and can be updated by either party.

Financial Mappers and Financial Mappers Pro Overview

When the **Connect^{Lite} Client** shares a plan with the adviser, the adviser can make a copy of the plan and then extend the length of the plan.

When an adviser shares a plan with the client, only the first 5-years of the plan are shared. However, the adviser can still share the Client Review link.

Pro^{CONNECT} Client

Both Connect type clients have the same access, with the only difference being a limitation on the length of the plan for the Lite Client.

It is recommended that **Connect Clients** review the **Sample Plans**, (accessible from the drop-down list under their account name on the top of the screen) so they have a better understanding of how Financial Mappers works. To get familiar with the software, PDF files for the Sample Plans can be downloaded, and the **Connect Client** can create these plans, following the instructions.

Clients will also have access to the **Tutorials**, which will assist those who are looking for more detailed information. There is also a comprehensive list of **Videos**.

My Clients page

Client Details Maintenance

Only the **Chief FM Admin**, **FM Admin** or **Office Admin** roles can *edit (change)* Client details on the **Users** list. **Advisers** can change the details which are not greyed on from their link on the **My Clients** Page.

Client Details

Client details are initially entered by the *Adviser/Broker* when the client is first added to the Adviser's **My Clients**, or by the *Admin Team* if added via the **Users Page**.

A sample of a **Client** Record is shown below. Once the client exists on the system, only the **Admin Roles** or the **Adviser/Broker** who owns the client can *EDIT* both the **Name, Partner Name, DOB's, and Employer** (Principal only) and the **Client ID from the Users admin area**.

Financial Mappers and Financial Mappers Pro Overview

Note on Pro-Connect Clients: Only the client can change their Username (email) and personal information such as DOB and contact details. The **Chief FM Admin** can change the Role and the Client ID. The other entries will be grey-out.

In this case, the DOB was not entered at the time of creating the account. Once a Connect Client, only the client can change that type of personal information.

Edit Client

Client ID and CMS ?

C102-58

Worksorted

Type ?

Connect Client

Client ID is used to link to the selected CMS

Email (Username)

pottszzz@yahoo.com

Adviser(s)

Simon Simmons

Required for a Connect Client

Actions

Manage Plans

Send Invitation

Contact Details

Principal

Firstname

Bob

Surname

Potts

Initials

Bob

DOB

Partner

Partner Client ID

Firstname

Jan

Surname

Potts

Initials

Jan

DOB

Personal

Phone

(01) 9999 9999

Address

22 Smith Street

Toowong

QLD

Postcode

Australia

Work

Employer

ABC

Address

Nudgee Road

Hamilton

QLD

Postcode

Australia

Unlink

Cancel

Save

Financial Mappers and Financial Mappers Pro Overview

Connect Client Details

A **Connect Client** is one who has access to their own Financial Mappers account with your company's Pro system.

This is where the account details for **Connect Client**, *David Kates* are held in his Financial Mappers account:

The screenshot shows the 'My Plans' section of the Financial Mappers Pro interface. At the top, there's a header with the logo and a user dropdown menu showing 'David Kats'. Below the header, there are buttons for 'New Blank Plan' and 'New Plan from Starting Position'. A message indicates that the user needs to 'set up your Starting Position' to use the latter button. The main area displays a table with columns for 'Description', 'Type', and 'Current Plan'. A single row is visible for a 'Blank Plan' with the type 'Savings (Investment) only'. To the right of the table is a 'Manage Sharing' button. A sidebar on the right contains a list of links: 'My Plans', 'Sample Plans', 'Help Manual', 'FAQs', 'Tutorials', 'Videos', and 'Logout'.

A **Connect Client's** name, partner name, and address details are then only editable by the client in their own Account, in the Account Details section.

The screenshot shows the 'Account Details' page for user David Kats. The page is divided into three main sections: 'ACCOUNT', 'USER DETAILS', and 'CONTACT DETAILS'. The 'ACCOUNT' section includes fields for 'Email (Username)' (linmappers+062@gmail.com), 'Password' (masked), and 'Two-factor Authentication' (Disabled), each with a 'Change' button. Below these is a 'Close Account' button. The 'USER DETAILS' section has fields for 'Principal' and 'Partner (Optional)' information, including First Name, Surname, Initials, and DOB. The 'CONTACT DETAILS' section is split into 'PERSONAL' and 'WORK' information, with fields for Phone, Address, Suburb, State, Post Code, and Country. At the bottom, there are 'Save and Continue' and 'Cancel' buttons.

3. Creating and Sharing Financial Mappers PLANS

There is a more detailed explanation in the [Masterclass](#) Documents called **Sharing Software with Team and Clients**.

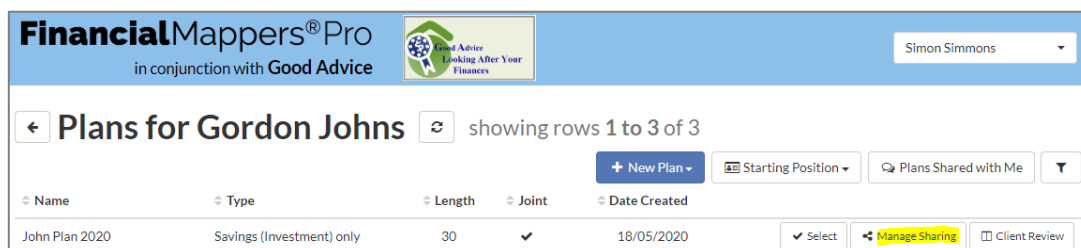
a. Plan sharing between team members

There is a process of creating a plan which can be shared between Advisers, and Paraplanners, or Brokers and their support staff. In some situations, there will be input from each of these roles, and maybe Accountants as well. Here is how that works:

Adviser/Broker Sharing Plans with other Adviser

In this example (shown below) **adviser** *Simon Simmons* has asked **adviser** *Adam Pitt* for a copy of the last plan created for his new **client** *Bob Jones*.

Simon Simmons brings up the plan's list for Gordon Johns (a Lite Connect Client). He clicks on the **Plans for Gordon Johns** page and then clicks the **Manage Sharing** button.



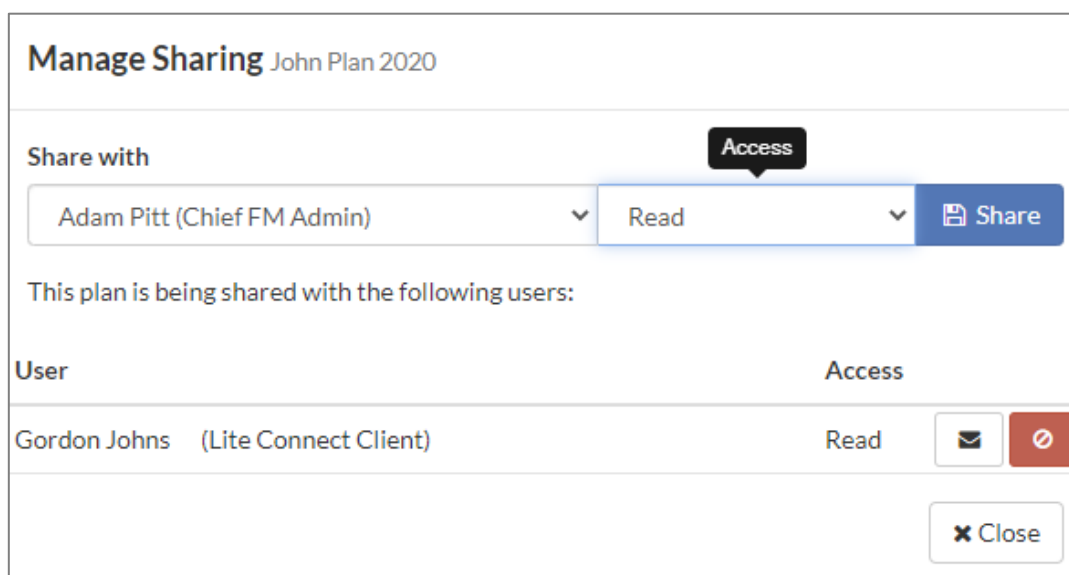
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Simon Simmons

← **Plans for Gordon Johns** showing rows 1 to 3 of 3

+ New Plan Starting Position Plans Shared with Me

Name	Type	Length	Joint	Date Created	Select	Manage Sharing	Client Review
John Plan 2020	Savings (Investment) only	30	✓	18/05/2020	✓		



Manage Sharing John Plan 2020

Share with

Adam Pitt (Chief FM Admin) Access Read Share

This plan is being shared with the following users:

User	Access
Gordon Johns (Lite Connect Client)	Read

Close

Financial Mappers and Financial Mappers Pro Overview

After the person and level of access is selected, click the **Share** Button. Simon Simmons can then add a message and sent it. Otherwise he can elect to not notify, but his would be unusual.


Notify User

An email will be sent to Adam Pitt (Chief FM Admin) to notify them that this plan has been shared with them. You can optionally include a personal message in the email using the editor below.



Message (Optional)

Adam Pitt will receive notification and then go to his page **Plans Shared with Me**.

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Adam Pitt

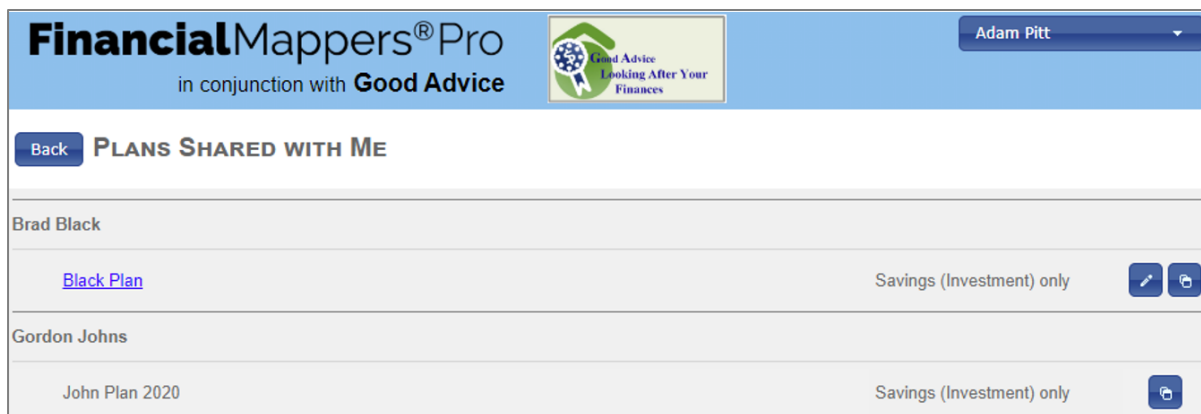
My Clients  showing rows 1 to 12 of 12 

Note the two types of Sharing:




- Read (must make a copy)
- Read & Write (can edit directly into the plan or copy plan if required)

Adam Pit can immediately access the plan by clicking on the name of the plan. Ownership of this plan remains with Simon Simmons, except where a copy of the plan is made first and then edited. In the plan for Gordon Johns, the adviser must first make a **copy of the plan**, at which time the adviser takes ownership of this new plan.

Financial Mappers and Financial Mappers Pro Overview



The screenshot shows the 'Financial Mappers® Pro' interface. At the top, it says 'in conjunction with Good Advice' and features a logo for 'Good Advice Looking After Your Finances'. The user's name 'Adam Pitt' is displayed in the top right. Below the header, there is a 'Back' button and the title 'PLANS SHARED WITH ME'. The main content area lists two plans:

Plan Name	Access Level	Actions
Brad Black		
Black Plan	Savings (Investment) only	 
Gordon Johns		
John Plan 2020	Savings (Investment) only	

When sharing a plan with another **Adviser/Broker**, there is an option to allow that recipient **Adviser/Broker** to edit (write) Where the option is to read-only, the person must make a copy at which time they take ownership of the plan. (*This is not recommended to allow the Read & Write Option, because the sharing **Adviser/Broker** would be legally responsible for any changes made by a recipient **Adviser/Broker** who was given access to edit the plan*)

The second and *recommended option* is to use the **Read** option. In this case, the recipient **Adviser/Broker** must **make a copy** of the plan before it can be viewed and then edited if required. In this case ownership of the copied plan goes to the recipient **Adviser/Broker**.

When sharing with a **Paraplanner**, access to the plan is automatically given to the Paraplanner to EDIT the sharing **Adviser/Broker's** plan. It is assumed that the Paraplanner is working collaboratively with the **Adviser**.

It is the responsibility of the **Adviser** to review any plan alterations made by the **Paraplanner**. The **Adviser/Broker** is legally responsible for plan changes made by the **Paraplanner**.

In the above example, **Adviser/Broker** Simon Simmons is sharing the plan with **Adviser/Broker** Adam Pitt but has not allowed Adam Pitt to edit his plan, Jones Plan 1A.

Once the **Share** button is clicked, the Adviser can send a message, via email.

Send Sharing Notification

You have just shared the plan "Jones Plan 1A" with Adam Pitt.

If you would like to send an email notification, optionally enter a comment below and click the Send Email button.

Comment:

Dear Adam: This is the plan I created for Bob Jones last year. I believe they are looking for some detailed advice on Insurance and I thought this plan would help you assess their financial needs. Simon

Send Email

Don't Notify

Financial Mappers and Financial Mappers Pro Overview

Adviser/Broker Sharing Plans with Paraplanner

An **Adviser/Broker** can share a Financial Mappers plan with a **Paraplanner**.

In this case, Simon Simmons wants to share a plan (Client Jack Smith) with paraplanner Wendy Carr. He navigates to the **Plans for Jack Smith** and selects. Note that the only sharing option is Read & Write. *(The paraplanner is always acting on behalf of the adviser and any work completed remains the ownership and legal responsibility of the adviser)*

The screenshot shows a 'Manage Sharing' dialog box for 'Smith Plan'. It has a 'Share with' section containing a dropdown menu with 'Wendy Carr (Paraplanner)' selected, a 'Read & Write' dropdown menu, and a blue 'Share' button with a document icon. Below this, a message states 'This plan is not currently being shared.' At the bottom right is a 'Close' button with an 'X' icon.

Once the Share button is clicked, the adviser can add a message and paraplanner advised.

The screenshot shows a 'Notify User' dialog box. It contains a message: 'An email will be sent to Wendy Carr (Paraplanner) to notify them that this plan has been shared with them. You can optionally include a personal message in the email using the editor below.' Below this is a text area labeled 'Message (Optional)' with a green circular icon and a pencil icon at the bottom right. At the bottom are two buttons: 'Don't Notify' and 'Send Notification'.

The **Adviser/Broker** has the option to **Stop Sharing** the plan at any time. Click on the Red Sharing icon to stop sharing.

Financial Mappers and Financial Mappers Pro Overview

Manage Sharing Smith Plan

Share with

Select...

▼

Read & Write

▼

Share

This plan is being shared with the following users:


User	Access
Wendy Carr (Paraplanner)	Read & Write <div><div></div><div></div></div>

✕ Close

Paraplanner access to Shared Plan

The **Paraplanner** logs into their account to access the plan in the “Plans Shared with Me” screen. Note that the Paraplanner has no clients and no plans.

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Wendy Carr

▼

My Clients


No clients

Plans Shared with Me

▼

This is a list of plans shared with Wendy Carr. Note that she can **edit the plans** and cannot make a copy of a plan.

This section will soon be updated with the date either the Starting Position or a Plan is shared.



Simon Simmons

▼

←

Plans Shared with Me showing rows 1 to 20 of 51

▼

Below is a list of Plans that have been shared with you.

Plan	User	Shared By	Type	
Starting Position				✓ Select
Starting Position	Ben Archer	Ben Archer		✓ Select
Starting Position	Beth Johns	Simon Simmons		✓ Select
Starting Position	Bill Chapman	Simon Simmons		✓ Select
Starting Position	Bob Jones	Adam Pitt		✓ Select
Potts Plan (2018) - Amended	Bob Potts	Bob Potts	Lifetime (Savings & Retirement)	Copy
Our 5-Year Savings Plan	Bob Potts	Bob Potts	Savings (Investment) only	Copy

To **EDIT** the Plan, the **Paraplanner** clicks on the **Plan Name** in the list – as shown below, to activate and work on that plan. When the **Paraplanner** has completed their task, they notify the Adviser (outside the software).

Financial Mappers and Financial Mappers Pro Overview

If the adviser chooses to share the Starting Position with the Paraplanner, the paraplanner can EDIT all the information associated with that section.

In addition, the **Paraplanner** can create a plan, using the **Starting Position**, however, this plan is assigned to the Paraplanner. To transfer ownership back to the Adviser, the Paraplanner has to share the plan with the adviser. The adviser will make a copy and rename the Plan.

b. Adviser sharing plan with Pro^{CONNECT} client

The **Adviser/Broker**, Simon Simmons clicks on the **Manage Sharing** button related to the plan they wish to share. In this case, the client is *David Kats* and the plan is called **Kats Plan A 2020**.

Name	Type	Length	Joint	Date Created	Actions
Kats Plan A 2020	Savings (Investment) only	30	✓	26/05/2020	✓ Select Manage Sharing Client Review

Note the client can only Read the Adviser's Plan, and must make a copy before the plan can be edited.

Manage Sharing Kats Plan A 2020

Share with

David Kats (Connect Client) Read Share

This plan is not currently being shared.

Close

Notify User

An email will be sent to David Kats (Connect Client) to notify them that this plan has been shared with them. You can optionally include a personal message in the email using the editor below.

Message (Optional)

Don't Notify Send Notification

The **Connect Client** receives an email from the **Adviser/Broker** when the email option is selected. The adviser can stop sharing at any time.



Financial Mappers and Financial Mappers Pro Overview

Manage Sharing Kats Plan A 2020

Share with

Select... Read Share

This plan is being shared with the following users:

User	Access
David Kats (Connect Client)	Read  

Close

The **Connect Client** then clicks on the **Plans Shared with Me** button.

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David Kats Starting Position

Back PLANS SHARED WITH ME

Here is a list of Plans that have been shared with you.

By clicking the copy button you will copy the plan into your My Plans list. The Plan will then be selected for you to preview and edit.

Description	Type
Simon Simmons	
Kats Plan A 2020	Savings (Investment) only

Before the **Connect Client** can access the shared plan, they must **make a copy** of the Plan. Once they make a copy, this plan is now attributed to the **Connect Client** and they can edit the plan (including the name) in any way they choose.



Financial Mappers and Financial Mappers Pro Overview

By clicking on the **LINK** to the Plan, Copy of Kats Plan A 2020. The **Connect Client** can select the **Edit** icon so that the name of the plan can be changed, for example where it has been changed to *Plan 1 (Batts) - Amended*.

Description	Type	Current Plan
Blank Plan	Savings (Investment) only	Manage Sharing
30-year Plan for Me (Kats)	Savings (Investment) only	Manage Sharing
Copy of Kats Plan A 2020	Savings (Investment) only	Manage Sharing

Plan Name: **Kats Plan A 2020 (Amended)**

Plan Type: Savings (Investment) only

Calendar Year (At start of plan): 2020

Length of Plan (years): 30 Years

Joint Plan: ☒ [Edit account details](#)

Partner 1: **David Kats** (Given Name: David, Family Name: Kats, Initials: David, Age: 30)

Partner 2: **Mary Kats** (Given Name: Mary, Family Name: Kats, Initials: Mary, Age: 30)

Target Retirement Income (at today's value): \$100,000

Currency: Dollar

The **Connect Client**, David Kats, can make changes to the plan and then share that information back to the **Adviser/Broker**. To do this he clicks on the name of the plan to return to the Plans list.

Financial Mappers and Financial Mappers Pro Overview

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David Kats
Starting Position

My PLANSNew Blank Plan New Plan from Starting Position ? You need to [set up your Starting Position](#) to use this button Plans Shared with Me

Once the **Manage Sharing** button is clicked, the **Connect Client**, must select the name of his adviser and click the **Share** button (as shown below). An email message can be sent to the **Adviser/Broker**. The **Connect Client** can **Stop Sharing** their plan at any time.

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David Kats
Starting Position

My PLANSNew Blank Plan New Plan from Starting Position ? You need to [set up your Starting Position](#) to use this button Plans Shared with Me**Manage Sharing: Kats Plan A 2020 (Amended)**This plan is not currently being shared.
Pick a Broker/Adviser to share this plan with themSimon Simmons **Share**

Manage Sharing

Manage Sharing

Manage Sharing

Financial Mappers and Financial Mappers Pro Overview



The **Adviser/Broker** receives the plan from **Connect Client**. Note that the **Adviser/Broker** must **make a copy**, of the plan before it can be reviewed. The ownership of this copied plan is with the **Adviser/Broker**, who may edit this plan, change the name or change the details in the plan.

c. Connect Client Initiating Plan and Sharing with Adviser

Financial Mappers Pro offers Advisers an opportunity to expand their business by providing limited advice to new clients who do not require full-service advice but want an adviser who will help them with limited advice for the time being.

This is likely to be more important once the QAR is completed, and advisers are given more options to provide advice.

With this model, you could create a usage option for these clients which includes the use of Financial Mappers, and some verbal advice via email or phone or perhaps an hour meeting each year.

The client would be set up as a **Lite Connect** or **Connect Client** and directed to the Financial Mappers training.

When this occurs, the client can complete both the **About Me and My Family** and the **Starting Position** which is the basis of your normal **Fact Find**.

They can then enter their ideas into a Financial Mappers plan, and when it suits them, share it with the adviser, requesting some limited advice based on the plan they have initiated.

The process would be the same as in the above section **3b. Adviser sharing plan with Pro^{CONNECT} Client**.

The difference is the **Connect Client** would create the plan, and then share it with the **Adviser/Broker**, asking for specific limited advice.

When you choose to give online scaled advice, you should consider what is an appropriate business model. For example, you may limit advice to a short time period in the plan, say the first five or ten years. This way, you can offer a fee structure that suits both you and the client. When the client wants advice on a longer plan, they may have to pay for you to develop a detailed plan and pay the appropriate full-service fee.

Pro^{CONNECT_Lite}

Financial Mappers has introduced a new class of Pro^{CONNECT} Client. This client is limited to creating a 5-year plan; however, they have access to all the other features of the software.

Financial Mappers and Financial Mappers Pro Overview

The intention is to build a new business model where the Millennials can be given access to your services, but at a fee, they can afford, and in a method which minimizes the time you spend creating the plan, advising on the plan and writing an SoA.

The process could be a subscription model, where for an annual, a client is provided with access to the 5-year. The adviser provides scaled advice, with aim of getting the client's finances "on track", over the next five to ten years. The timeline could be something like this:

1. Client completed Starting Position and imports to a 5-year plan. The client can generate their own reports and upload the reports created by the Report Builder to the **Plan Review** chevron. (This is a similar view to the adviser's **Client Review**)
2. The client can share the plan with the adviser and ask for specific advice.
3. The adviser makes a copy of the plan, and if necessary, extend the length of the plan to say 10 or 15-years. This adds value to the client as you can show them how their plan may play out over a longer time period.
4. If this new report is shared back to the client, they only see the first 5-years of the plan.
5. The adviser can use the SOA Editor panels to write their SoA or RoA.
6. The adviser can share the **Client Review Link**, with all documentation and educational content uploaded

The client is very happy because they have been part of the co-planning process.



4. Building Customized Reports

Financial Mappers PRO – Additional Customised Reports

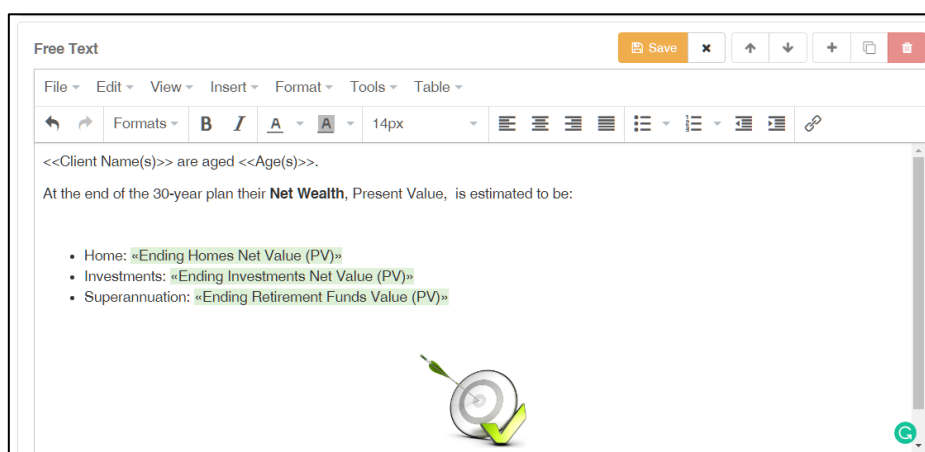
Financial Mappers PRO has a unique **Report Builder**, where financial advisers can create their own Reports. Each Financial Mappers Pro Licensee has the option to create reports which are exclusive to their Financial Mappers site.

Plencore provides a document with all the currently available panels (a list of panels of information, tables, charts and graphs). The licensee can write their own text and include the graphs, charts, or text sections needed for the report. When a report is created by the **Chief FM Administrator**, they can nominate whether or not is have the report “**Visible to Clients**” for the Connect Client (clients with their own Financial Mappers account).

With the Text Panels, you can include:

- Placeholders: information such as client names, DOB, Plan Name
- Calculated Fields: results extracted from the plan such as the value of home, investments and retirement funds at various stages of the plan in both FV and PV.
- Images

This is an example of these features used in a text panel and the results:




Financial Mappers and Financial Mappers Pro Overview

Jim Cannon and Carol Cannon are aged 50 and 50.

At the end of the 30-year plan their **Net Wealth**, Present Value, is estimated to be:

- Home: \$1,369,084
- Investments: \$1,751,450
- Superannuation: \$372,648



Advisers can create a Report **Author Profile**, specific to that adviser, which can be imported to the report. This is an example:


PROFILE

File Edit View Insert Format Tools Table

Format B I A 14px

Simon Simmons

Wealth creation and financial independence need not be a dream. With our team at Good Advice, I can guide you to achieve your financial goals. I have over 30-years of experience in financial planning. I am a Certified Financial Planner (CFP), Financial Planning Association of Australia.



Contact

Phone: 9999 9999

Email: simon@goodadvice.com.au

Good Advice Pty Ltd

William Street, Sydney, NSW, 2000

AFSL: xxxx xxxx

POWERED BY TINYMCE

The reports that are intended exclusively for the Company's use (such as a Statement of Advice) would be distributed to clients as required rather than being "on view" for Pro^{Connect} Clients.

If a suitable report component is not available, Plencore will create a new one to meet the company's needs, providing the information required is included in the database. This will incur a fee as described in our pricing documentation.

Financial Mappers and Financial Mappers Pro Overview

Wealth Guidance Report and Report Builder

A short video about the creation of this report with the Report Builder has been included in our Advanced Training Videos.

The Wealth Guidance Report has been created using the Report Builder. This report is a combination of:

- Text panels written by the administrator
- Pre-built **Smart Panels** (report components) of which there are over 130.

The following are three examples of pre-built panels, including interactive panels which include images to send a suitable message.

Example 1: Snapshot of Financial Performance

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 \$25,781.
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 \$2,726,171 net investments, and \$2,982,233 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 1 lifestyle goal in your plan.
Retirement Goal	✖	Your retirement income in the first year of retirement is \$0 (Present Value)
Risk Management (Bob)	✖	You have not completed the Report Insurance Needs Self Evaluation assessment. The Plan Risks Summary has been omitted from this report.
Risk Management (Jan)	✖	You have not completed the Report Insurance Needs Self Evaluation assessment. The Plan Risks Summary has been omitted from this report.

Financial Mappers and Financial Mappers Pro Overview

Example 2: Drawdown Funding

Drawdown Funding (Present Value)	2033	2037	2042	2047
Age Bob, Jan	Age 65, 65	Age 69, 69	Age 74, 74	Age 79, 79
Pension Funds	\$0	\$0	\$0	\$0
Investments (Income)	\$0	\$0	\$0	\$0
Investments (Capital)	\$0	\$0	\$0	\$0
Total Drawdown	\$0	\$0	\$0	\$0

Example 3: What you Own and Owe

What You Own

Results are displayed in Present Value.

Asset	Value at Start of Plan	Value at Start of Retirement	Value at End of Plan
Transaction (Bank) Account			
Home 1	\$500,000	\$0	\$0
Investment Property 1	\$300,000	\$400,837	\$519,951
Emergency Cash	\$20,000	\$108,190	\$282,182
Jan's Shares	\$50,000	\$282,634	\$1,044,094
New House	\$0	\$474,366	\$615,330
Jan's Managed Funds	\$0	\$232,667	\$730,781
Bob's Super	\$400,000	\$781,450	\$343,624
Jan's Super	\$300,000	\$615,905	\$270,829
Bob's Old Super	\$20,000	\$27,146	\$36,970

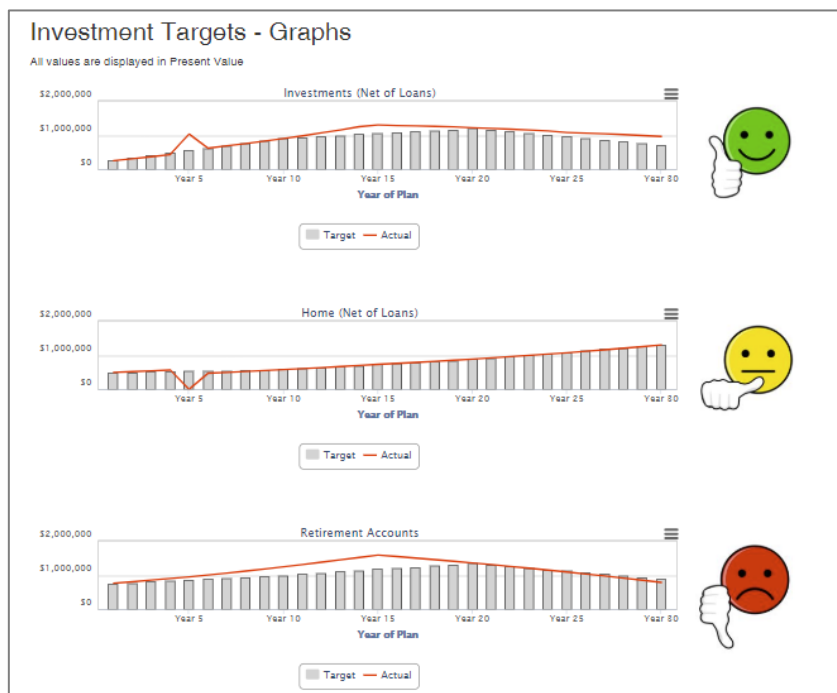
What You Owe

Results are displayed in Present Value.

Debt	Value at Start of Plan	Value at Start of Retirement	Value at End of Plan
Car Loan	\$5,000	\$0	\$0
Home 1 [Loan]	\$20,000	\$0	\$0
Investment Property 1 [Loan]	\$200,000	\$0	\$0
New House [Loan]	\$0	\$0	\$0

Financial Mappers and Financial Mappers Pro Overview

Example 4: Financial Targets



Example 5: Debt Servicing Ratio

(In this case, the very high debt is indicated with an image.)

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

Other Customised Reports written by the Report Builder

An [Overview of Reports](#) is included in our Advanced Training Videos.

The following reports have been written using the Report Builder:

- Plan Map
- Self-Managed Superannuation Report
- Superannuation Report
- Check Your Plan Outcomes
- Plan Statistics and Indicators
- Financial Objectives and Lifestyle Goals
- Plan Summary – First 10-Years

The first section of the Report, **Financial Objections and Lifestyle Goals** demonstrate the use of Placeholders, Calculated Fields and Images.

The remainder of the Reports were programmed individually before the creation of the Report Writer, however, much of the information has been converted to panels.

These reports are:

- Plan Summary
- Debt Management Report
- 5-Year Loan Report
- Plan Summary – First 5-Years
- Insurance Needs Self Evaluation
- Financial Position for Selected Year
- Financial Position at Start of Plan

The [Debt Management Report](#) is written in a different style as it gives detailed strategies for debt management. The [5-Year Loan Report](#) provides the same information, but without the strategies for Debt Reduction. This version could be very useful for [Mortgage Brokers](#), to ensure the client can afford any new loans and that they have management plans in place.

Financial Mappers and Financial Mappers Pro Overview

For clients who regularly refinance, the **Refinancing Option** should be very helpful, as it allows all the refinanced loans to be maintained in one account, showing any increases in the loan amount at the time of refinancing. Being a 50-year plan, mortgage brokers can let their clients plan out future loans which could be very helpful for the serious property investor. This should help maintain and build the client base over the long term.

The **Insurance Needs Evaluation Report** allows the assessment of whether the client has adequate Insurance for Life, TPD, Trauma, and Income Protection.

The report contains their current insurance cover and asks for additional input decisions specific to three risks:

- Unable to work through sickness
- Total and Permanent Disability
- Providing for dependents on death

Each situation is evaluated and the estimated cash flow, based on the information in the financial plan is generated in the report. From this report, you can advise and recommend additional insurance where appropriate.

The Client Review Gateway

The screenshot shows the 'Statement of Advice - Full Service Version' report for Bob & Jan Potts. The interface includes a navigation bar with links like Plan Details, Report, Documents, Q&A, MoneySmart Advice, MoneySmart Videos, Book Club, and Money Matters. The main content area displays the report title, client names, and a table of contents with 18 items. A contact section for Simon Simmons is also visible.

Statement of Advice - Full Service Version
Bob & Jan Potts

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

Previous | Cover Page & Table of Contents | Next: Important Information

Statement of Advice - Full Service Version
Potts Plan (2018)
Bob Potts and Jan Potts
DOB: and
22 Smith Street, Toowong, QLD, .
Report Generated by Simon Simmons of Good Advice

Simon Simmons
Wealth creation and financial independence need not be a dream. With our team at Good Advice, I can guide you to achieve your financial goals. I have over 30-years of experience in financial planning. I am a Certified Financial Planner (CFP), Financial Planning Association of Australia.

Contact
Phone: 9999 9999
Email: simon@goodadvice.com.au

Good Advice Pty Ltd
William Street, Sydney, NSW, 2000
AFSL: xxx xxx

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1. Important Information
2. Introduction
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4. Your Progress through the Plan
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6. Investment Targets
7. Lifestyle Goals and Milestones
8. Asset Allocation
9. Investment Profile & Other Statistics
10. Factors taken into consideration
11. My advice accompanying this recommended financial plan
12. Insurance
13. Improving your Money Management Skills
14. Know Assets your Assets
15. Know your Debts
16. Know your Retirement Accounts
17. Fees, Costs and Commissions
18. Authority to Proceed

Using the **Report Builder**, a report can be created and uploaded to the Client Review area. For details you should read the **Masterclass Document: Client Review Gateway**.























Upload of Report to the Client Review Chevron

When the report is uploaded, one section at a time will be displayed, as the client uses arrow keys to move between the sections.

Note that when the **Chief FM Admin** sets up the account, they should create a set of reports for advisers to use in this portal. To make the process quick, Financial Mappers has provided some template reports. If you want to use any of these, simply copy the template, make any adjustments you desire, such as changing the names of the SOAs. You must always publish any changes and ensure the report is active.

Financial Mappers and Financial Mappers Pro Overview

We are constantly adding new templates as a need arises. Those which include the works **Statement of Advice**, will include all the **SOA Editor Panels**. The Review type reports do not include the SOA Editor Panel.

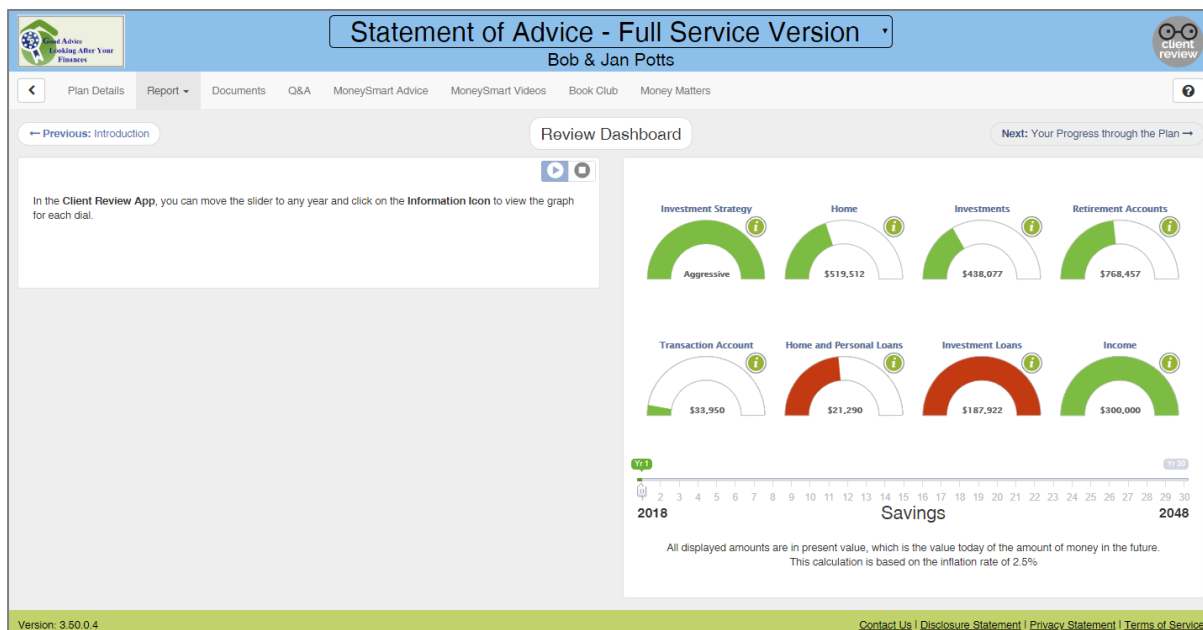
Templates		
Name	Plan Type	
Debt Management Report	All	 
First 5-Years of Client Plan	All	 
My 5-Year Savings Plan	Savings	 
My Debt Management Report	All	 
My Plan Review	All	 
My Plan Summary	All	 
Plan Review	All	 
Retirement Plan Report	Drawdown	 
Review of Retirement Accounts	All	 
Short Form COVID-19 Super Access	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	 

On the left-hand side, will be a panel of text for that section and on the right, graphs and tables of information (SmartPanels) will be displayed. The client can use their mouse to scroll over the graphs.

As part of this report, the **Review Plan Dashboard** currently seen in the software will be part of the review. This allows the client to move the slider to any year and to open each of the 8-graphs

For those engaging with clients entering the information “**About Me and My Family**”, this section can be unloaded to any report. A sample is in the Report “**My 5-Years Savings Plan**”, intended for *Lite Connect Clients*.

Financial Mappers and Financial Mappers Pro Overview



In the TAB, Documents, files using different formats can be uploaded. These include PDFs, Word, Excel, mp4 and mp3.

Statement of Advice
John & Betty Vickery

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

- Financial Services Guide - Good Advice
- Video Advice 2022 09 08 (mp4)
- Summary of My Advice (mp3)
- Questionnaire - Your 3 Most Important Objectives (Word)
- The First Five Years of the Plan (PDF)
- Snowballing Credit Card Debt (Excel)

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

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
Video Advice 2022 09 08 (mp4)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
Summary of My Advice (mp3)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
Questionnaire - Your 3 Most Important Objectives (Word)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
The First Five Years of the Plan (PDF)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖
Snowballing Credit Card Debt (Excel)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	↑	↓	✖

Version: 3.120.0.4 | [Contact Us](#) | [Disclosure Statement](#) | [Privacy Statement](#) | [Terms of Service](#)

Plan Details (Including time spent reviewing report)

On the **Plan Details** TAB, the adviser can send an email to the client which will provide a link to the information on the Client Review chevron.

In addition, the software will keep a log of time spent reading the information on the TAB, **Report**. This information is divided into the time the adviser has spent with the client reviewing the report. Once the client opens the link, sent by email, the software continues to time how long the client has spent reviewing the information on the TAB, Report.

Copy of Our Joint Plan			
Plan Type	Lifetime (Savings & Retirement)		
Plan Length	10 years		
Joint Plan	Yes		
Savings Start Year	2019		
Retirement Start Year	2024		

Name	Initials	Savings Start Age	Retirement Age
Bill Smith	Bill	60	65
Mary Smith	Mary	58	65

Estimated Review Time

It is estimated that you have spent approximately 6 minutes reviewing the Report.

It is estimated that your client has spent approximately 3 minutes reviewing the Report.

Email Client

Use the form to send an email to your client with a link to view this report.

Client Name (Principal)	Client ID	Email Address
Bill Smith	A105-61	finmappers+001@gmail.com

Message
(Optional)

Last sent 6 hours ago Send Email

CRM Integration

If you are using an integrated platform, such as **Worksorted**, the program defaults to sending a copy of the link and email message to your CRM.

Last sent a day ago Send Email

☒ Also send to Worksorted

Documents

The adviser will be able to upload **PFDs** from where the client can download or review the information. These documents could include a selection of the following:

- Product Disclosure Statement (PDSs)
- Financial Services Guide (FSG)
- Statement of Advice for signing.
- Statement of Product Replacement
- Other Financial Mappers Reports e.g.

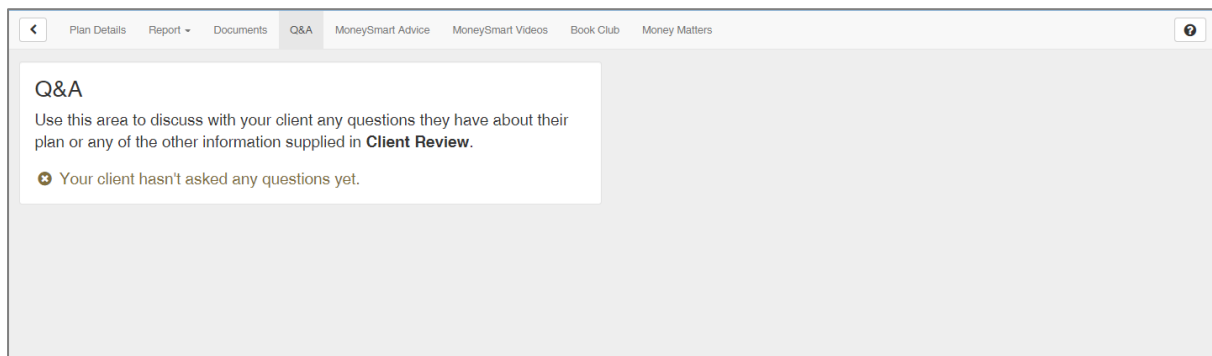
Financial Mappers and Financial Mappers Pro Overview

- Insurance Needs Evaluation
- Plan Summary – the First 5-Years
- Compare Two Plans

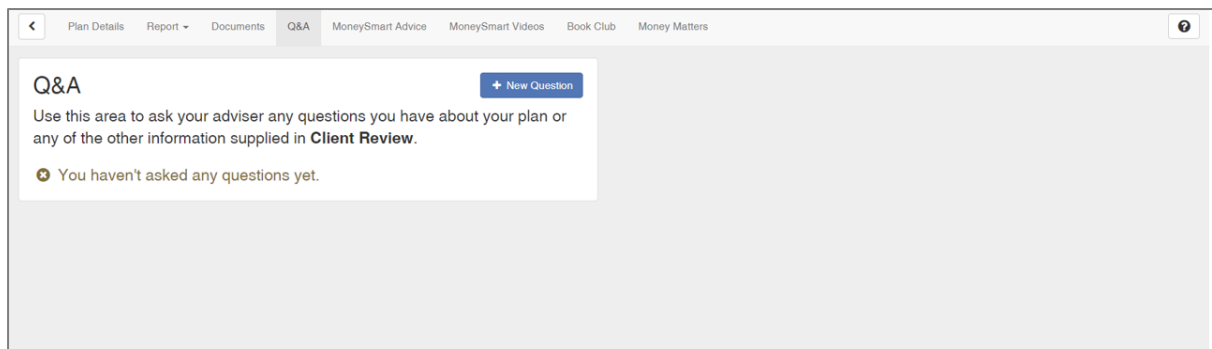
Q&A

On the TAB, **Q&A**, a permanent record is kept of questions asked by the client and answered by the adviser. Questions can only be initiated by the client.

This is the screenshot (adviser side) before a question has been asked:



This is the screenshot (client-side) before a question is asked:



When the client initiates a question, an email is sent to the adviser.

Financial Mappers and Financial Mappers Pro Overview

The screenshot shows the 'Q&A' tab in the Financial Mappers interface. On the left, a 'Q&A' section with a '+ New Question' button. The main area is a text editor with a toolbar (File, Edit, View, Insert, Format, Tools, Table) and a 'Send Question' button. The question text is: 'I would like to save an extra \$200 a month. I am very pleased with the plan and the recommendations you have made. My wife and I have decided we would like to save an additional \$200 a month, but keep this separate to all your other investment recommendations. Could you recommend a suitable High Growth Fund?'.

The screenshot shows the 'Q&A' tab in the Financial Mappers interface. The question is now resolved, indicated by a green 'Mark Resolved' button and a blue 'Reply' button. The question text is: 'I would like to save an extra \$200 a month. I am very pleased with the plan and the recommendations you have made. My wife and I have decided we would like to save an additional \$200 a month, but keep this separate to all your other investment recommendations. Could you recommend a suitable High Growth Fund?'.

The adviser then responds to the question. The process of Q&A until the client is satisfied with the response at which time, they can mark the question as **Resolved**. The adviser can continue to add information if required after the question has been resolved. Once the client has marked a question as Resolved, they must initiate a new question if they have any further questions. *(This can now be processed through the Connect Portal for Connect type clients)*

The screenshot shows the 'Q&A' tab in the Financial Mappers interface. The question is now answered, indicated by a blue 'Reply' button. The answer text is: 'Any of following three funds would meet your requirements. All have been in the top quadrant for performance over the past 3 years. ABC High Growth Fund, EFG High Growth Fund, IJK High Growth Fund. When you decide which fund you want to invest, I can help you complete the paperwork or it is a very simple matter if you wish to do it yourself. Please Note: I do not have an financial interest in any of these companies and I do not accept commissions. Simon Simmons'.

With the introduction of the **Connect Portal** there is a choice of using email or the portal.

Educational Material

The FPA wants the Client Portal to be multi-media rich with resources to aid in the education and explanation of financial concepts to clients. Four sections have been developed. Each company will decide which sections to display and what material to display in the selected section. For those with financial literacy information on their website, this will be a great way to link that information. The four TABs will be:

- ASIC's MoneySmart Resources
- ASIC's MoneySmart Videos
- Company uploaded Resources
- Company uploaded Videos

To upload your Company Resources, go to the Report Builder (Chief FM Admin), and select the TAB **Client Review Configuration**.

FinancialMappers® Pro
in conjunction with **Good Advice**

← Reports

Client Review Configuration

+ Create New Report

NB:

- A report is only visible to users if it is both **active** and **published**.
- Only the latest published version is generated for users. Click the button in the **Published** column to see the list of published versions for a report.

Name	Plan Type	Active	Published		
Preliminary Report on Financial Plan	All	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Statement of Advice - Full Service	All	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Statement of Advice - Scaled Advice (RG 90)	All	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
The First 5-Years of Your Plan	All	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Templates

Name	Plan Type		
Mary's SoA	All		
Preliminary Report on Financial Plan	All		
Statement of Advice - Full Service	All		
Statement of Advice - Scaled Advice (RG 90)	All		
The First 5-Years of Your Plan	All		

Financial Mappers and Financial Mappers Pro Overview

Client Review Configuration Open Client Review (new tab)

General Documents

General Documents are included in the Client Review for all plans and reports.

Financial Services Guide - Good Advice Edit Visible ↑ ↓ ✖

Navigation

Customise the Client Review navigation by showing or hiding the MoneySmart tabs, and creating your own custom resource tabs. The navigation preview below will update as you make changes.

Navigation Preview

Plan Details Report ▾ Documents MoneySmart Advice MoneySmart Videos Book Club Money Matters

MoneySmart Tabs

MoneySmart Advice Tab	Links to ASIC's MoneySmart articles on financial literacy	<input checked="" type="checkbox"/> Visible
MoneySmart Videos Tab	Links to ASIC's MoneySmart short videos	<input checked="" type="checkbox"/> Visible

Resource Tabs

Resource Tabs + Add Resource Tab

Book Club	<input checked="" type="checkbox"/> Visible	↑	↓	✖
Money Matters	<input checked="" type="checkbox"/> Visible	↑	↓	✖

Note that you can de-activate the MoneySmart information if you do not want this displayed. You can also have multiple TABS for your Resources.

A **Financial Literacy Program** is also included in the software. Talk to us about our automated emails you may like to use to deliver this program over a suitable time frame.

Text to Speech

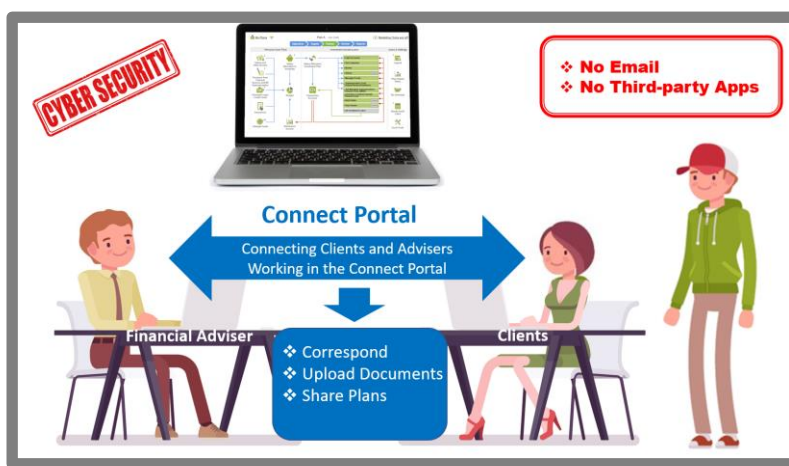
The client can activate the “Speech” option, so that the text on the left-hand side is ready, while the client reviews the graphs and tables of information on the right-hand side.

Full details of how the Client Review App can be found in the following documents on the Adviser QuickStart Resources:

- Report Builder and SOA / **FM Pro How to use the Report Builder:**
<https://www.financialmappers.com.au/trial-sequence-pages/report-builder/>
- Advanced Training (Masterclass Documents) / **Client Review App:**
<https://www.financialmappers.com.au/trial-sequence-pages/masterclass/>

Connect Portal

The Connect feature is only available for Lite Connect and Connect Clients. These clients have a **Connect Portal** where all information between client and adviser is processed within the platform. No sensitive data is sent via email. Recently we upgraded the software so that this service is part of the Adviser Fee. If the Adviser wishes, they can also choose the option “Client”, which means the client does not have access to the software. This choice is not recommended, as the adviser cannot relay messages within the secure Client Portal.



Detailed explanations of how the Connect feature works can be found in the [Masterclass Document](#), *Sharing Software with Team Members and Clients*.

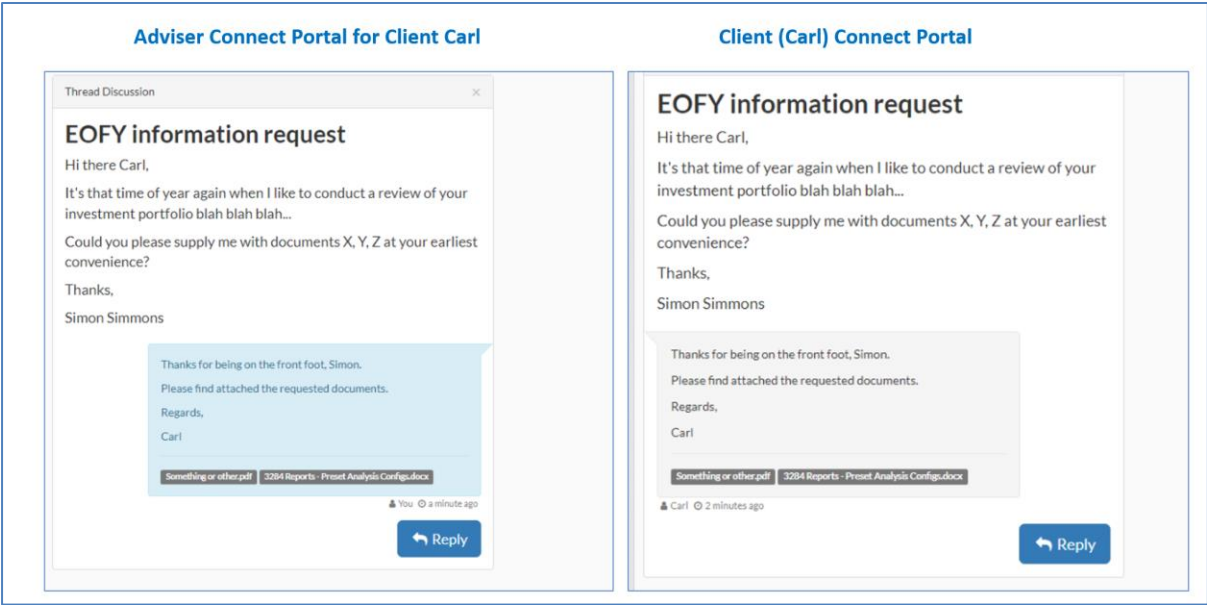
When advisers want to communicate with their client, or review information sent by a client, they click on the **Connect Button**.

The screenshot shows the 'My Clients' interface. At the top, there is a header with the user name 'Simon Simmons' and a dropdown menu. Below the header, there is a section titled 'My Clients' with a search bar and a 'showing rows 1 to 20 of 43' indicator. To the right of the search bar are buttons for '+ Add Client' and 'Plans Shared with Me'. Below this is a table with columns: Client ID, First Name, Surname, Email, Type, and CMS. The table lists several clients, including John Abbott, Mary Adams, Buck Andrews, John Appleby, Ben Archer, and Carl Batts. For each client, there is a 'Connect' button and a 'Plans' button. The 'Connect' button for Carl Batts is highlighted with a red circle.

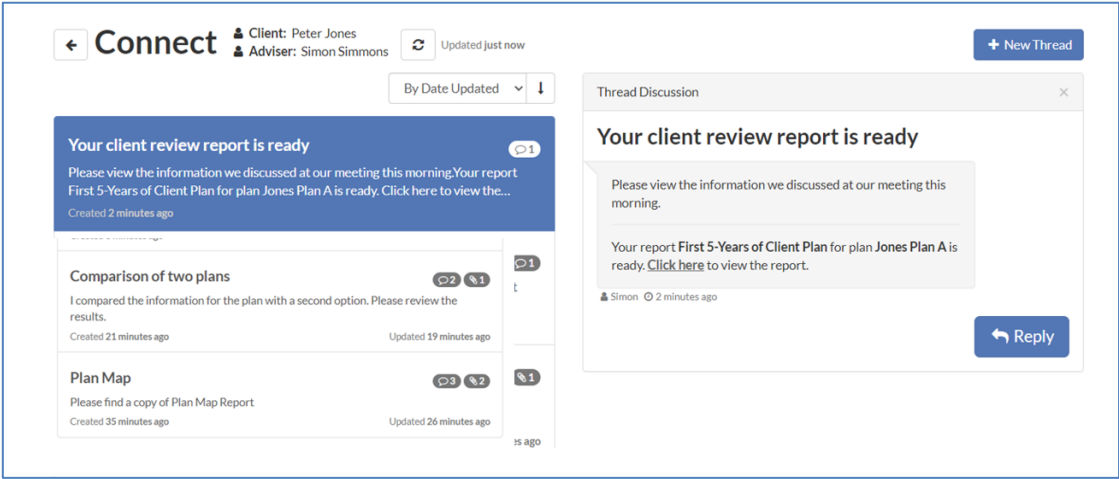
Client ID	First Name	Surname	Email	Type	CMS	Connect	Plans
A 100-01	John	Abbott	finmappers+171@gmail.com	Connect Client	Worksorted	Connect	Plans
A 105-10	Mary	Adams	adamszzz@yahoo.com	Connect Client		Connect	Plans
A350	Buck	Andrews	finmappers+235@gmail.com	Connect Client		Connect	Plans
A 110-25	John	Appleby	finmappers+087@gmail.com	Connect Client		Connect	Plans
A 100-02	Ben	Archer	finmappers+172@gmail.com	Connect Client	Worksorted	Connect	Plans
A 105-11	Carl	Batts	battszzz@yahoo.com	Connect Client		Connect	Plans
XXX 100 2000	Brad	Black	brad.blackzzz@gmail.com	Client		Connect	Plans

Both the adviser and the client will have their own portal where all information is viewable by both parties. There is an example of the view on the adviser and client's portal.

Financial Mappers and Financial Mappers Pro Overview



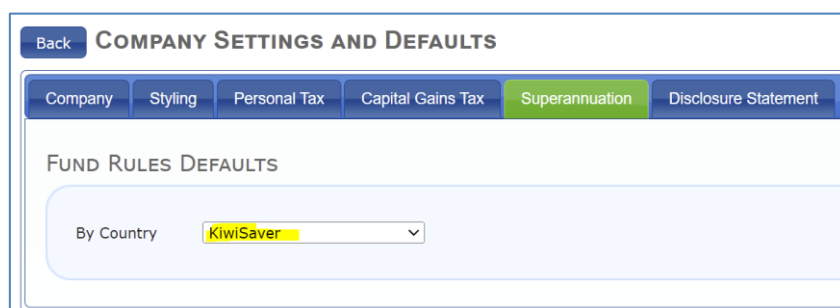
Here is a sample of a client with three separate threads in their Connect Portal..



KiwiSaver

General Information

If the platform is for a New Zealand company, then you can have the software default to KiwiSaver, in the Company Settings. (You can also select NZ tax information as the default)



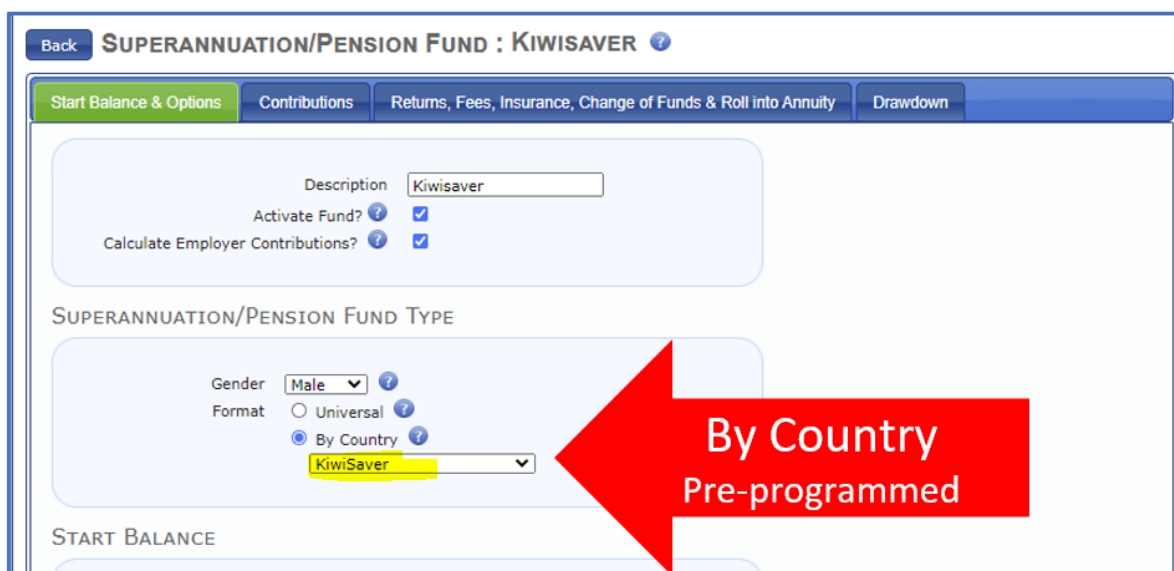
Back COMPANY SETTINGS AND DEFAULTS

Company Styling Personal Tax Capital Gains Tax Superannuation Disclosure Statement

FUND RULES DEFAULTS

By Country **KiwiSaver**

The software has two means by which you can use **KiwiSaver**. The first is using the pre-programmed information in the selection **“By Country”**.



Back SUPERANNUATION/PENSION FUND : KIWISAVER

Start Balance & Options Contributions Returns, Fees, Insurance, Change of Funds & Roll into Annuity Drawdown

Description **Kiwisaver**

Activate Fund? ☒

Calculate Employer Contributions? ☒

SUPERANNUATION/PENSION FUND TYPE

Gender **Male**

Format ☐ Universal ☒ By Country

KiwiSaver

START BALANCE

By Country Pre-programmed

Financial Mappers and Financial Mappers Pro Overview

Contributions for **Non-Means Tested Government Co-Payment** (as in New Zealand) can be entered TAB Contributions.

The screenshot displays the 'SUPERANNUATION FUND: SUPER A' interface. At the top, there is a navigation bar with tabs: 'Start Balance & Options', 'Contributions' (highlighted in green), 'Returns, Fees, Insurance, Change of Funds & Roll into Annuity', and 'Drawdown'. Below the navigation bar, there is a dropdown menu for 'Contribution Increase Method' set to 'No Increase'. The main content area is divided into four sections, each with a title and an 'Add' button:

- PRE-TAX CONTRIBUTIONS FROM BANK ACCOUNT**: Includes a button for 'Pre-tax Contributions'.
- AFTER-TAX CONTRIBUTIONS FROM BANK ACCOUNT**: Includes a button for 'After-tax Contributions'.
- EMPLOYER CONTRIBUTIONS**: Includes a button for 'Employer Contributions'.
- NON-MEANS TESTED GOVERNMENT CO-PAYMENT**: Includes a button for 'Government Contributions'.

The software will also allow you to create a customized version using the **Universal Option**. Here you can edit the rules so that the selection is more likely to suit your specific needs. For example, your PIR may be less than the Programmed version which uses the highest rate of 28%.

As the options are detailed below, the highlighted values are those selected for the Pre-programmed version.

Financial Mappers and Financial Mappers Pro Overview

By clicking on the [LINK Edit Pension Plan Rules](#), you can create the rules appropriate to your KiwiSaver account.

Contributions TAB

Please note that the Government Co-Contribution is not suitable for KiwiSaver as this is designed for the Australian model, where the payment is restricted to Low-Income earners.

The sections you complete are:

Age Limit on Contributions – if there is no limit, simply enter an age greater than Life Expectancy – say 150.

Contribution Limits – If there is no limit, add a value greater than what you would normally contribute. If you don't the software will tell you that you have exceeded the limit. Even if you do exceed the limit, the software does not prevent you from making a higher value contribution. It simply gives a warning.

Financial Mappers and Financial Mappers Pro Overview

Employer Contributions – Enter the rate applicable for you. The standard is 3%. This value can also be overridden in the **Salary Section** where it asks if your Salary has Employer Superannuation deducted from the Salary.

RETIREMENT RULES: UNIVERSAL SUPERANNUATION/PENSION FUND

Contributions | Tax & Tax Credits | Drawdown Rules | Drawdown Limits

Age Limit on Contributions: Age 150 ?

Contribution Limits (Concessional): \$50,000 ?

Employer Contributions: % of Salary ?

Do Contributions Change Over Time? ☐ ?

% of Salary paid as Employer Contributions: 3.00% ?

Salary Limit for Contributions: \$0 ?

High Income Threshold: \$0 ?

GOVERNMENT CO-CONTRIBUTIONS ?

Max. Co-Contrib. for After-Tax Contribs.: \$0 ?

Govt. Co-payment Lower Threshold: \$0 ?

Govt. Co-payment Upper Threshold: \$0 ?

Govt. Co-payment Reduction Rate: 3.333% ?

SPOUSE CONTRIBUTIONS (AUSTRALIA ONLY) ?

Maximum Spouse Contribution: \$0 ?

Spouse Contribution Lower Threshold: \$0 ?

Spouse Contribution Upper Threshold: \$0 ?

Not Applicable

Tax and Tax Credits

The values you enter will depend on your estimated tax throughout the period. To be safe you could leave it at the highest rate of 28%. If you retain a balance in your account during the Retirement phase, it is likely your Tax Rate will be less, say, the lowest rate of 10.5%.

Financial Mappers and Financial Mappers Pro Overview

Back RETIREMENT RULES: UNIVERSAL SUPERANNUATION/PENSION FUND

Contributions Tax & Tax Credits Drawdown Rules Drawdown Limits

Tax on Earnings - Savings Period 28.00%

Tax on Earnings - Drawdown Period 10.50%

Tax on Contributions - Pre-Tax 28.00%

Tax on Drawdowns (Pre-Tax Funds) Tax Free

Tax on Earnings - Excess Accum. Account 0.00%

Tax on Capital Gains - Excess Accum. Account 0.00%

Add. Contribs. Tax for High Income Earners 0.00%

Maximum Tax Rebate on Spouse Contribution \$0 (Australia Only)

Spouse Tax Rebate 0.00% (Australia Only)

Not Applicable

Drawdown Rules

Where there is no **Compulsory Start of Drawdown**, select a number which is greater than life-expectancy, say 150.

The **Preservation Age** is the age at which you are allowed to access your funds in retirement.

Back RETIREMENT RULES: UNIVERSAL SUPERANNUATION/PENSION FUND

Contributions Tax & Tax Credits Drawdown Rules Drawdown Limits

Compulsory Start of Drawdown Age Age 150

Table of Preservation Ages for Drawdown? ☐

Preservation Age for Drawdown Age 65

Save Cancel

Drawdown Limits

As there appears to be no regulation limiting the withdrawal of funds once the Preservation Age is reached, this is left with no minimum withdrawal and one can withdraw up to 100% of the fund in any year.

RETIREMENT RULES: UNIVERSAL SUPERANNUATION/PENSION FUND

Contributions | Tax & Tax Credits | Drawdown Rules | **Drawdown Limits**

Drawdown Limits ☒ User Specified Limits
No Gender Distinction ▼
Percentage ▼
☐ Pre-Defined Limits

Transition to Retirement Withdrawals Min 0.00%
Transition to Retirement Withdrawals Max 0.00%
Expiry Age of Transition Withdrawal Limits Age 1

DRAWDOWN LIMITS

	Age	Min Rate	Max Rate
1st Period for Limits	Age 65	0.00%	100.00%

Add Remove

Save Cancel

Government Co-Contribution

The New Zealand Government will automatically make a Co-Payment of up to \$521 where certain conditions are met. These conditions related to:

Earning a minimal Salary

Making Personal Pre-Tax Contributions to the minimum value

The software does not determine if you are eligible for the Co-Payment and you should only enter the value where you believe you will be entitled.

Pre-Tax Contributions

How the software manages the Pre-Tax Contributions is the following:

The amount of the Pre-Tax Contribution is deducted from the Taxable Income as a Personal Deduction so that you are not taxed twice.

Financial Mappers and Financial Mappers Pro Overview

In the KiwiSaver Account, the Tax Due is deducted from the value of the Contributions.

After-Tax Contributions

After-Tax Contributions are not allowed in KiwiSaver.

You should not make any entries in this section.

Please note that the Government Co-Payment will be displayed in this section.

The screenshot displays the 'SUPERANNUATION/PENSION FUND : KIWISAVER' interface. It features a navigation bar with tabs: 'Start Balance & Options', 'Contributions' (active), 'Returns, Fees, Insurance, Change of Funds & Roll into Annuity', and 'Drawdown'. Below the navigation bar, there is a dropdown for 'Contribution Increase Method' set to 'No Increase'. The main content area is divided into four sections:

- PRE-TAX CONTRIBUTIONS FROM BANK ACCOUNT**: Contains a table with columns 'Amount', 'Year of Plan', and 'No. of Years'. The first row shows 'Amount' as '\$3,000', 'Year of Plan' as 'Year 1', and 'No. of Years' as '5 Years'. There are 'Delete' and 'Add' buttons. A red arrow points to this section with the text '3% of Salary'.
- AFTER-TAX CONTRIBUTIONS FROM BANK ACCOUNT**: Contains an 'After-tax Contributions' label and an 'Add' button.
- EMPLOYER CONTRIBUTIONS**: Contains an 'Employer Contributions' label and an 'Add' button.
- NON-MEANS TESTED GOVERNMENT CO-PAYMENT**: Contains a table with columns 'Amount', 'Year of Plan', and 'No. of Years'. The first row shows 'Amount' as '\$521', 'Year of Plan' as 'Year 1', and 'No. of Years' as '5 Years'. There are 'Delete' and 'Add' buttons. A red arrow points to this section with the text 'Govt Co-Payment'.

Drawdown

In Australia, there is a maximum value you can hold in your account at the start of retirement where earnings are Tax-Free. This is called the Transfer Balance Account. (Currently, in Australia the limit is \$1,600,000)

You must not activate the Transfer Balance Account.

Financial Mappers and Financial Mappers Pro Overview

Back SUPERANNUATION/PENSION FUND : KIWISAVER ?

Start Balance & Options Contributions Returns, Fees, Insurance, Change of Funds & Roll into Annuity Drawdown

Preservation Age ? Age 65
Enter Age for Start of Drawdown ? Age 65
Value of Fund at Start of Drawdown \$2,464,789
Activate Transfer Balance Account to change default entries ? ☐ Activate Transfer Balance Account
Number of Years for Transition to Retirement ? 0 Years
Minimum Balance to Close Account ? \$10,000
Method of Calculating Drawdown Amount ? Number of Years
Number of Years for Drawdown Period ? 25 Years

Please Note
Under some conditions, the account balances may need to be manually changed.

Do Not Activate

ADDITIONAL DRAWDOWN AMOUNTS ?

Drawdown Amounts Add

In the Drawdown phase, you have 4 ways to manage the Drawdown:

Number of Years

Percentage of Fund

Specified Dollar Value

Purchase an Annuity (Activate Drawdown and then go to the TAB (Returns, Fees.....))

Purchase of Home

If you are eligible to use part of KiwiSaver for your Home Deposit, the funds can be withdrawn in any year of the plan without activating the Drawdown.

Use the **Drawdown Option**, **Additional Drawdown Amounts**.

Financial Mappers and Financial Mappers Pro Overview

[Back](#) **SUPERANNUATION/PENSION FUND : KIWISAVER** [?](#)

Start Balance & Options

Contributions

Returns, Fees, Insurance, Change of Funds & Roll into Annuity

Drawdown

Preservation Age [?](#)

Enter Age for Start of Drawdown [?](#)

Value of Fund at Start of Drawdown

Activate Transfer Balance Account to change default entries [?](#)

Number of Years for Transition to Retirement [?](#)

Minimum Balance to Close Account [?](#)

Method of Calculating Drawdown Amount [?](#)

Number of Years for Drawdown Period [?](#)

☒ Activate Retirement Drawdown

Age 65

Age 65

\$2,267,764

☐ Activate Transfer Balance Account

0 Years

\$10,000

Number of Years

25 Years

Please Note
Under some conditions, the account balances may need to be manually changed.

Always do a final check that the total of the two account balances matches the **Value of the Fund at Start of Drawdown**.

ADDITIONAL DRAWDOWN AMOUNTS [?](#)

Amount	Year of Plan	Tax Free	
\$20,000	Year 4	<input checked="" type="checkbox"/>	<div>Delete</div> <div>Add</div>

Home Deposit in Savings Phase

Government Home Grant

If you are eligible for the **Government Home Grant**, this money can be added to your plan using the **One-off Receipts** in the **Transaction Account**.

Note that the values are entered in Present Value and indexed each year. If the Government does not index this value, use the Ha

[Back](#) **TRANSACTION (BANK) ACCOUNT** [?](#)

Transaction Account

One Off Receipts [?](#)

One Off Withdrawals [?](#)

Name	Present Value Amount	Year	No. of Years	
NZ Home Grant	\$10,000	Year 4	1 Years	<div>Delete</div> <div>Add</div>

Save

Cancel

Transaction Account



Integration of CRMs

Financial Mappers is committed to integration with other CRMs. Our API's for other platforms are ready to integrate. As platforms are integrated, these will be added to the Financial Mappers website as they are completed.

Worksorted

Worksorted is an extremely intuitive, easy-to-use, integrated CRM, workflow, document management, and revenue solution. Sitting within a bank-grade security environment and accessible from any online device, Worksorted serves as the operational workbench for hundreds of advice firms and licensees across Australia and New Zealand. Worksorted delivers efficiency, accuracy and peace-of-mind to all levels of an advice firm through simple and intuitive functionality, customizable and personalized features and powerful reports and dashboards.

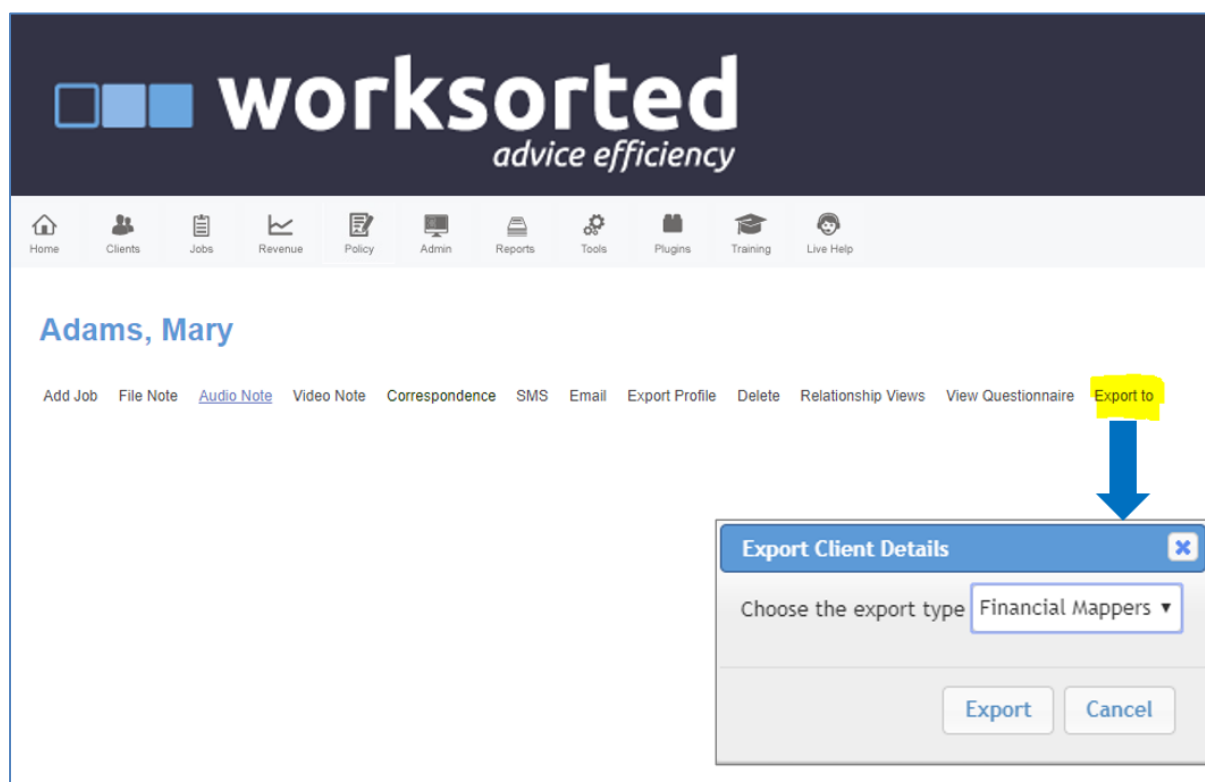


Financial Mappers and Financial Mappers Pro Overview

Worksorted Platform

Exporting an individual client

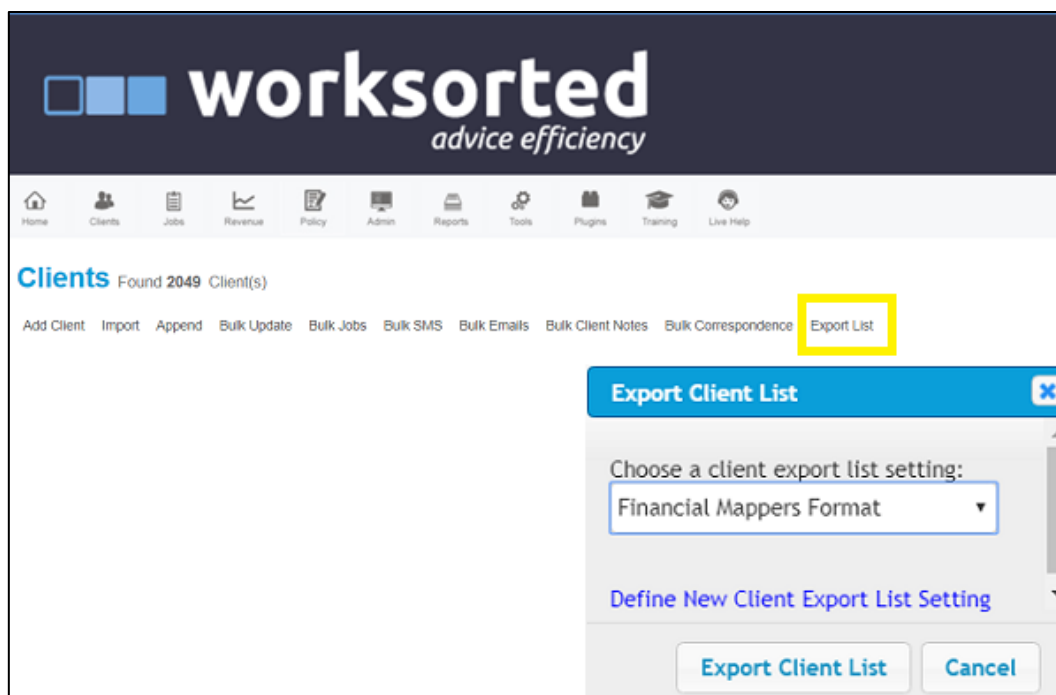
You can export client details individually from the client page in Worksorted. Simply click 'Export to' in the main menu and select the Financial Mappers format from the dropdown. Once you have downloaded the CSV file you can then import the file into your Financial Mappers profile.



Exporting a bulk client list

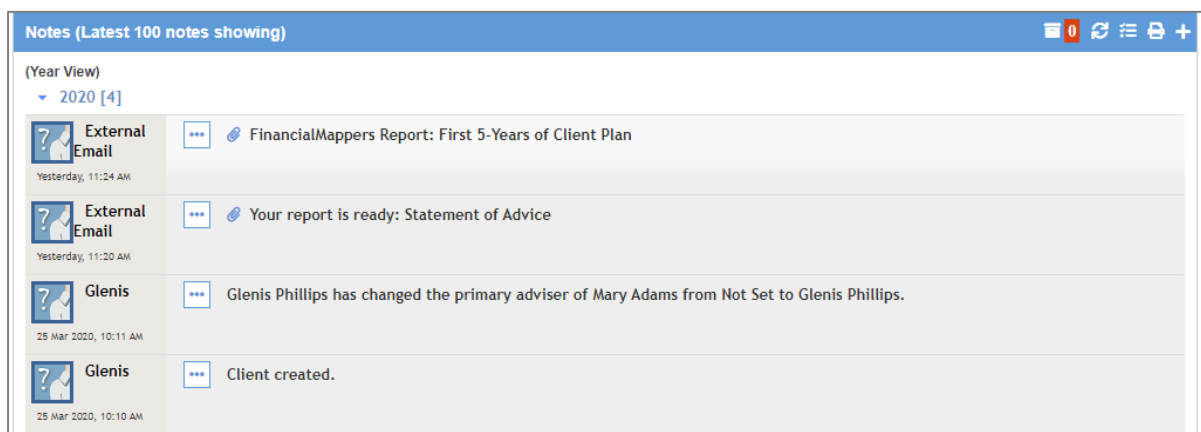
You may also opt to generate a bulk list of clients from your Worksorted profile to be exported to Financial Mappers. You can export this CSV file from the client list page in your Worksorted profile. Click 'Export list' in the main menu of the client page and select the Financial Mappers format available.

Financial Mappers and Financial Mappers Pro Overview



What is sent from Financial Mappers to Worksorted?

When reports are generated in Financial Mappers or a Client Review Link is sent to a client, a client note will be automatically saved in the clients Worksorted profile.



Financial Mappers and Financial Mappers Pro Overview

Financial Mappers

The CSV file exported from *Worksorted* can now be imported to the **Users** Page of Financial Mappers.

Back **USERS**

Filter: Any

The client information is displayed as:

Edit User: glenis1000+22@gmail.com

Username/email:

Role:

Client ID and CMS:

Client Login:

Client Login Expiry:

Advisers: [Remove](#)

Principal

Firstname:

Surname:

Initials:

DOB:

Personal

Phone:

Address:

Suburb:

State:

Postcode:

Country:

Partner

Bruce

Vinney

Bruce

02/01/1980

Work

Employer:

Address:

Suburb:

State:

Postcode:

Country:

In-built Financial Mappers Fact Find.

We believe the most efficient means of entering data is to have your client complete the information in the sections **About Me and My Family** and the **Starting Position**. There is a fee for this service. The adviser fee of \$1,500 per year was kept to this minimal level, in the expectation that advisers would use the Lite Connect feat at an annual cost of \$20 per client.

Financial Mappers and Financial Mappers Pro Overview

We recognize more client information may need to be sourced through other means, but there is a substantial amount of information, prepared in the format to be used with Financial Mappers.

When discussing integration with other service providers, we have found the process to be cumbersome and expensive, with neither party wishing to go down that path when a solution is already available.

Financial Mappers and Financial Mappers Pro Overview

Reports may be exported back to the CMS.

The diagram illustrates the process of generating and sending a PDF of a Statement of Advice. It starts with a 'Statement of Advice' for 'Our Joint 10-Year Plan' for 'Mary Adams and Brad Adams'. The plan details include DOB: 1/01/1960 and 15/01/1960, and address: 3 Hurley Road, Hamilton, QLD, 4007. A 'Generate PDF' button is shown, which leads to a 'Send PDF by email...' option. This option then leads to a 'Send PDF' form where the user can enter the recipient's email address, choose to also send to Worksorted, and add an optional message. The form includes 'Close' and 'Send' buttons.

Statement of Advice

Our Joint 10-Year Plan

Mary Adams and Brad Adams

DOB: 1/01/1960 and 15/01/1960
3 Hurley Road, Hamilton, QLD, 4007

Generate PDF

Generate PDF

Send PDF by email...

Send PDF

Use the options below to send the PDF version of this report by email.

Recipient(s)

Separate multiple email address with commas (,)

☒ **Also send to Worksorted**

Message (optional)

Close **Send**

The **Client Review Link**, may also be sent to the CMS

Go to the TAB, Plan Details and enter the information in the section Email Client

The screenshot shows the 'Financial Mappers Pro' interface. The top navigation bar includes 'My Company', 'Statement of Advice', and 'Mary & Brad Adams'. The main content area is divided into two sections: 'Our Joint 10-Year Plan' and 'Email Client'. The 'Our Joint 10-Year Plan' section displays a table with plan details. The 'Email Client' section includes an 'Estimated Review Time' section and a form to send an email to the client. The form includes fields for 'Client Name (Principal)', 'Client ID', and 'Email Address', and a 'Message' field. There are also checkboxes for 'Also send to Worksorted' and a 'Send Email' button.

My Company

Statement of Advice

Mary & Brad Adams

Our Joint 10-Year Plan

Plan Type	Lifetime (Savings & Retirement)
Plan Length	10 years
Joint Plan	Yes
Savings Start Year	2019
Retirement Start Year	2024

Name	Initials	Savings Start Age	Retirement Age
Mary Adams	Mary	60	65
Brad Adams	Brad	58	65

Estimated Review Time

It is estimated that you have spent approximately 0 minutes reviewing the Report.

It is estimated that your client has spent approximately 0 minutes reviewing the Report.

Email Client

Use the form to send an email to your client with a link to view this report.

Client Name (Principal) **Client ID** **Email Address**

Message

(Optional)

Last sent a day ago **Send Email**

☒ **Also send to Worksorted**

Version: 3.53.1

[Contact Us](#) | [Disclosure Statement](#) | [Privacy Statement](#) | [Terms of Service](#)

The Future of Financial Advice

We believe that the current model which the FPA says takes 26-hours from meeting the client to the generation of a report likely to restrict access to many people who require financial advice.

Financial Mappers provides the means to reduce the planning time and better engage with clients. The demand by new clients for co-planning is expected to grow. Financial Mappers is ready to provide this service, leaving you to decide how best to manage the service. Our Client Review App was built directly in a response from the FPA, to develop a digitally delivered Statement of Advice.

Connectivity and accessibility are essential for engaging millennials. Co-planning is the ultimate in trust-building and transparency. It is now a reality to provide affordable advice, especially scaled advice online. Now you can conduct remote reviews or run an entire online practice. Large-scale online advice is now a possibility.

If you want to provide low-cost advice to the Millennials or people of average incomes, consider the business model:

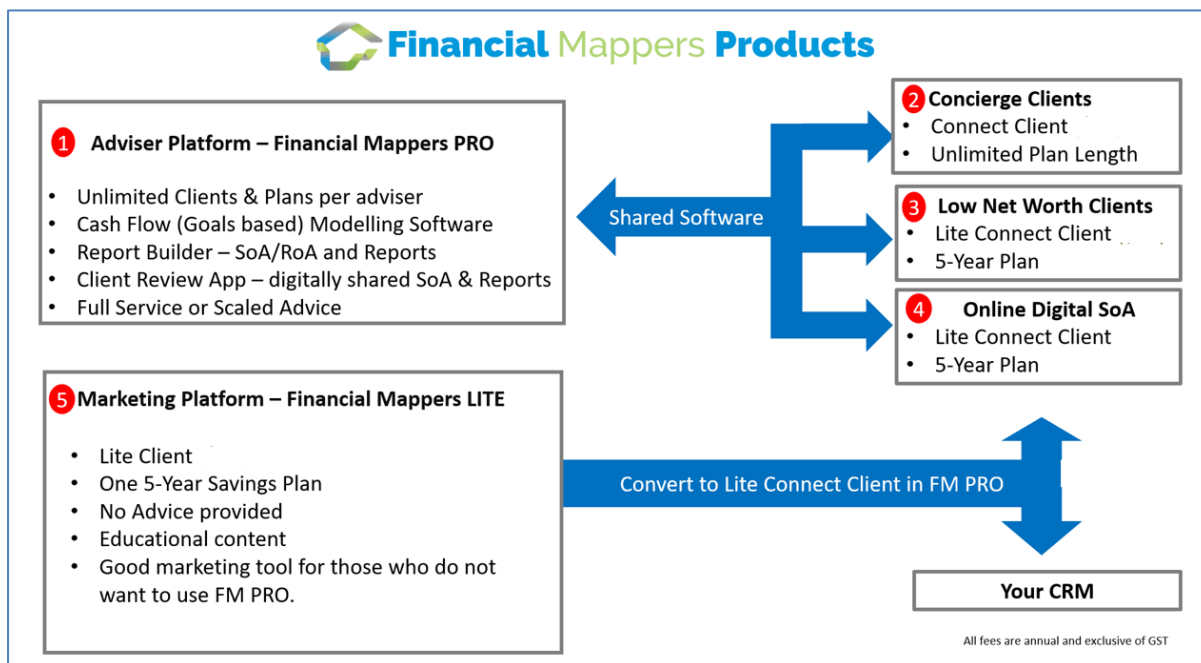
- Lite Connect Client completes the About Me and My Family and the Starting Position. (This information may replace your Fact Find)
- The Lite Connect Client makes a 5-Year Plan and shares the plan with the adviser. At the same time, the client asks for specific advice.
- The adviser determines what services in relation to advice they will provide, and the fees charged. It may be possible for a Fixed Price 12-month subscription. When the client requires additional services, these are billed at an hourly rate.
- The adviser provides Digital Online Advice, for a fixed fee. This advice is limited to 5-years and excludes insurance or financial product advice. The client must complete the Financial Mappers Fact Find, from where the adviser imports the information into a plan. Creates the plan and generates the automate report Simple Statement of Advice for 5 Years and shares the plan with the new client. The client has 12-month access to Financial Mappers, where they can create 5-year plans and undergo a Financial Literacy Program.

Financial Mappers and Financial Mappers Pro Overview

Research shows that when people inherit, they rarely use the same Financial Adviser. This is a very easy means of onboarding these clients via an introduction from their parents. Most parents are likely to be pro-active in having their children guided by their adviser. This is the opportunity to start building relationships with your future full-service clients. Having a relationship with these children will be very valuable when your ageing clients, require family assistance in the day-to-day management of their affairs. Using the Client Review Link, the information can be share with other family members, where permission for this sharing has been granted.

There are companies like H&R Block moving into the advice space without the onerous compliance issues financial advisers face. We believe that the features of the Lite Connect Client will allow you to compete and provide a far superior service.

We believe Financial Advice should be affordable and accessible to all.



With the introduction of the Connect Feature in Financial Mappers, we believe that Financial Mappers Pro protects your client's information as all conversations, documents and plans are shared within the software with no use of email or third-party apps for sensitive information.

More Resources – Masterclass Documents

In addition to this **Overview Document**, please review our special **Master Class** series, in the **Resources for FM Pro** (<https://financialmappers.com.au/quickstart/masterclass/>), designed to get advisers up to speed very quickly on cash flow modelling and client engagement.

- Making a Plan
- Advice Record
- Budget, Transaction Account and Investment Plan Cash Flows
- Retirement Accounts: Superannuation/Pensions, SMSF and Annuities
- Interest-Earning Accounts: Cash Term Deposits and Bonds
- Shares and Managed Funds
- Real Estate: Home and Investment Property
- Income Streams in Retirement
- Plan Construction: Statistics, Financial Targets and Asset Allocation
- Insurance Needs Evaluation
- Modelling Tools
- Client Review Gateway (includes information about the Report Builder)
- Wealth Tracker Performance Review
- Country Specific Customization
- Sharing Software with Team Members and Clients, including Client Portal
- Conversational SmartPanels – Report Automation
- Template Reports
- Simple SOA or Strategy Document (5 years)
- Connect Client Pre-Advice Onboarding
- New Zealand Financial Advisers

Further Information

The website has a very comprehensive explanation of how the software works on the Financial Professionals Page.

Glenis Phillips, the designer of Financial Mappers, will be pleased to discuss any additional information you may require.

If you would like a private Zoom consultation, contact Glenis Phillips by phone or email or simply book a session on her [Calendly](#).



Contact

Glenis Phillips B Ed, SF FIN

Designer of Financial Mappers

Designer of Financial Advice Online

Author of Map Your Finances

Founding Director of Plencore Wealth Ltd

glenis.phillips@financialmappers.com.au

(07) 32164132 (Direct Line)

Financial Mappers and Financial Mappers Pro Overview

0411 086 532

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

[Book a Zoom Meeting on Calendly](#)

[Request a 30-Day Free Trial](#)

(After Zoom Meeting)

Plencore Wealth Ltd

ABN: 49 601 251 192

Plencore Online Pty Ltd

(wholly owned subsidiary of Plencore Wealth Ltd)

ABN: 79 601 265 598

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www.adviceonline.net.au
www.adviceonline.co.nz