# Getting Started

## Introduction

It is recommended that you watch the ***Demonstration Videos*** to get a good overview of the software.  Please watch each video in order, as each builds on the previous video.  Under each video is a copy of the Advice Record generated in the video.

- Savings Plan
- Retirement Plan
- Lifetime Plan

***Advice Online*** has been designed for a specific purpose.  That is to give low cost, simple advice in fraction of the time taken by other software.  It was developed in response to the QAR.

### Creating the Adviser Account

Once your ***Administrator*** has created the platform for your company, you will be invited to create an account which is only accessible by you.

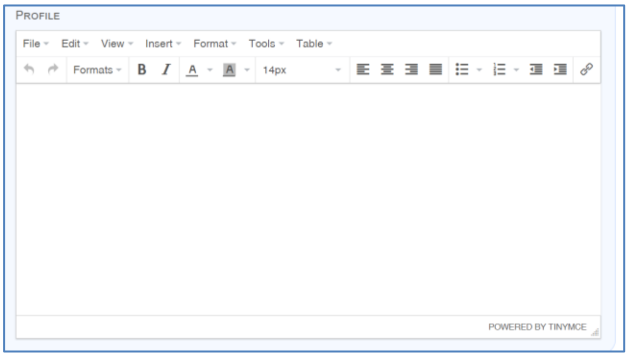
Once you have clicked on the link and added your password, you can proceed to log in.  Keep the URL where you can access the login quickly.

First you should open the ***Account Details***, which is found in the Dropdown menu under your name.  It is recommended that you activate 2FA to protect your account.  As this form is the same as that used for clients, you do not need to complete the User Details (apart from name) and the Contact Details.

### Profile

Each adviser should create a unique Profile.  You can add a photo and include other information you may wish to share with your client.  This may include various licensing information, for which you can use the fields.

This is an example of a blank Profile.




There are also fields for various license information which can be entered and inserted into reports, using the appropriate field, which is converted to a ***Placeholder***, that can be inserted into documents.

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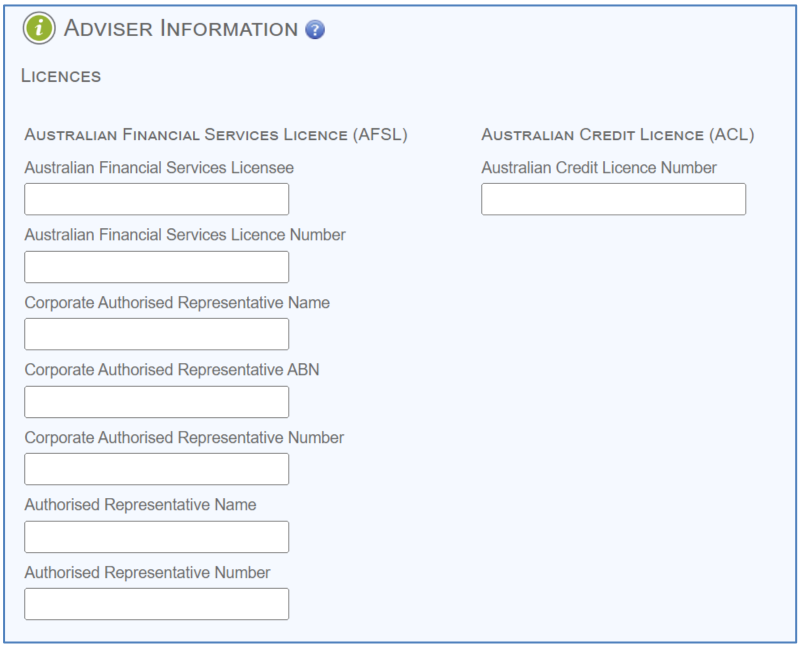

Adviser Information

Licences

Australian Financial Services Licence (AFSL)

Australian Financial Services Licensee

Australian Financial Services Licence Number

Corporate Authorised Representative Name

Corporate Authorised Representative ABN

Corporate Authorised Representative Number

Authorised Representative Name

Authorised Representative Number

Australian Credit Licence (ACL)

Australian Credit Licence Number

## Creating a Financial Plan & Advice Document

To add a client, the adviser will click on the button to ***Add Client***, and complete as much of the information in the form as possible. If there is anything you don't know, you can ask the client to complete the form once they have registered.

The client will be directed to complete the ***Fact Find***, and you will be notified when it is completed. The Fact Find is a shared space so you can add missing information if required. This Fact Find is very intuitive and the client should have no problem completing it.

The information from the Fact Find is imported into the financial plan. Note that for each Advice Episode, there can be only one plan. Once the plan is completed and the ***Advice Record*** completed to the satisfaction of the of both the adviser and the client, the record cannot be changed.

### *Accounts*

It is on the menu, ***Edit Plan***, that the adviser can access each account type and make modifications. In addition to the accounts, there will be two Planning Tools. The first is an Investment Plan, where savings from the salary can be allocated quickly. If the plan includes the Retirement Phase, a Retirement Plan can be created. This plan nominates how much the client wants to spend each year and from which accounts they wish to drawdown the funds.

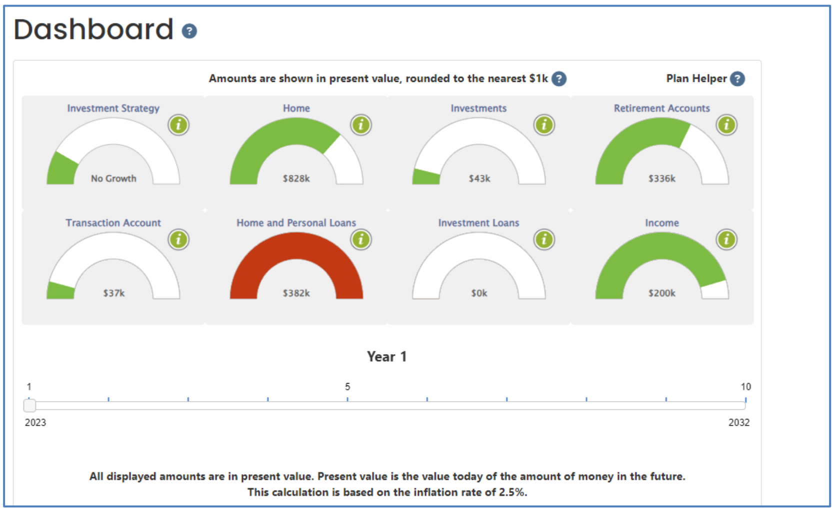
The full list of accounts is:

- Bank Account
- Cash Accounts
- Term Deposits
- Bonds
- Shares
- Managed Funds
- Superannuation
- Real Estate – Investments
- Real Estate – Home
- Salary & Other Income
- Pensions from External Sources (Means Tested & Non-Means Tested)
- Insurance
- Personal Budget (Living Expenses)
- Lifestyle Goals
- Investment Plan
- Retirement Plan
- Loans – Home
- Loans – Investment Property
- Loans – Shares
- Loans – Personal
- Loans – Credit Cards

## Dashboard

The user moves the slider to show the changing values each year for 8 key components of the plan:

- Investment strategy
- Home
- Investments
- Retirement Accounts
- Bank Account
- Home and Personal Loans
- Investment Loans
- Income




In addition, there are a set of Key Indicator Graphs

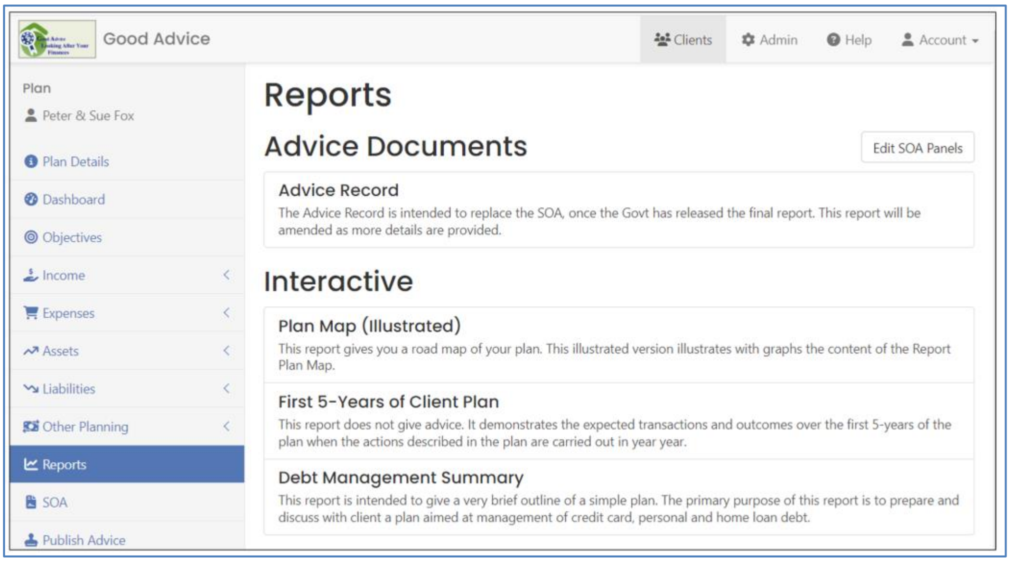
## Adviser created advice.

The adviser can make the advice as simple or as complex as required.  This information is written in two dedicated areas:

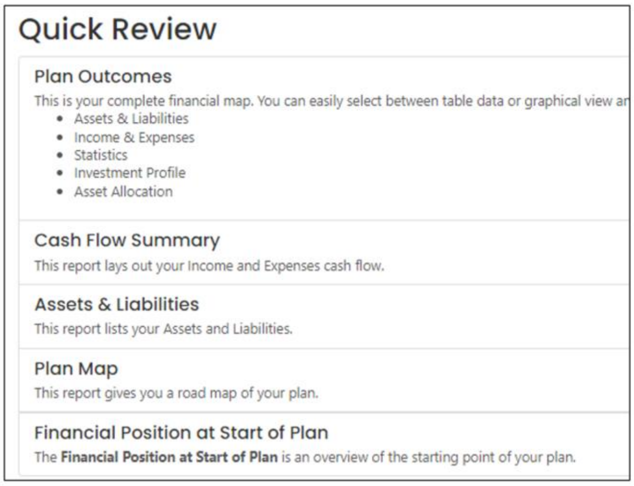
- ***Objectives*** which have panels to complete  Plan Objectives, Main Strategy and General Comments (if required)
- ***SOA*** panels are a set of 23 panels from which the adviser chooses which panels they want to write their advice.  Only the panels that have content are included in the Advice Record.

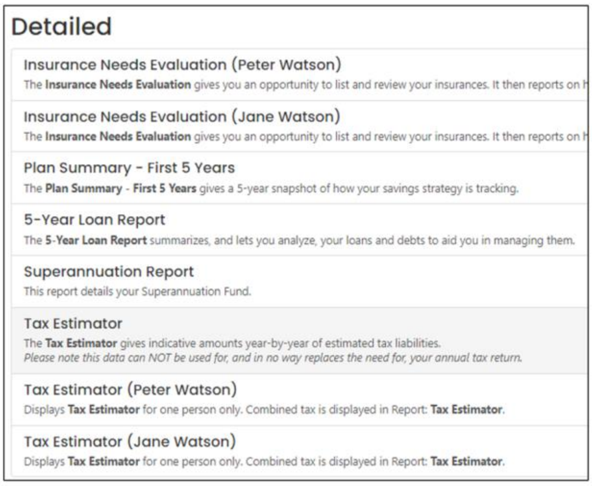
## Reports

There are a set of four interactive reports, including the ***Advice Record***, which is the only report that requires the adviser to write the advice. The last three are automatically generated from the plan.




There are an additional 10 Reports that can be generated by the adviser or the client.



## Publish Advice

Once completed the Adviser will publish the advice and the client will be notified.

The client logs into their account where they have access to:

- Plan Details
- Reports, including the Advice Record
- Dashboard

The adviser and the client communicate within the Connect Portal, until both parties are satisfied or the 2-month time limit expires.