

## MODULAR SOFTWARE SOLUTIONS

Designed by IFA's for IFA's

July 2015

### One Size Does Not Fit All!!

One of the main purposes of Financial Planning Software is to free you up to do what's important, maintain your client relationships & provide you with the tools to deliver value to your clients.

Many financial planning software solutions have strengths in some areas but fall short in others and trying to decide on the compromise that best suits your needs is very difficult, if not impossible.

### Ask yourself a simple question:

**Q: What do you want your financial software to do for you?**

**A:** CRM/Database, highly customisable, powerful query & search, interactive planning tools, task management, web based or desktop, works on mobile devices, always up to date, auto emailing & communication, online file storage, consolidated investment reporting, private online meeting room, world class risk profiling tools, simple investment planning & management, compliant & robust processes, reduce Investment advice risk.

The **Enhance Investor Modular Software Solution** provides you with affordable basic tools and then allows you to enhance and extend the functionality by activating pre-integrated best of breed tools as you grow your practice.

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*“Financial Planning Software should not dictate how you run your practice and manage your client relationships. Rather, you should be able to adapt the software to the way you want to work.”*

- Peter Strydom



You're not alone!!

### We Talk About

- Challenges Facing IFA's
- Risk Profiling & Matching Investment Portfolios
- Adding Client Value & Justifying Fees
- The Value of Business Partnerships
- Improve Cash Flow



Open your mind to a new way of doing things

## Improve Cash Flow

When IFA's start to feel the full effects of RDR, certain advisors, especially those who rely on upfront commissions on life business, may find their cash flows negatively impacted. It makes sense then to explore other avenues that can generate income. The Enhance Investor Step-by-Step Investment Planning Tool, if properly implemented, could provide a solution to this problem by expanding your investment capability without taking on undue investment advice risk

## Adding Client Value

The modular structure of the Enhance Investor Tool harnesses world class resources and allows IFA's to activate the integration of these resources into their own version of the tool. We have paid attention to providing advisors with customisable solutions that enable them to communicate effectively and regularly with their clients through the powerful search and query and bulk emailing functions built into the CRM Tool. Advisors are able to allow clients access to their own online files and update changes to their personal information.

## Challenges Facing IFA's

This is a topic that has, and is, continually being discussed in many forums and it would seem that the challenges are mounting almost by the day. RDR and TCF are slowly starting to have an impact and FAIS Ombud determinations are causing alarm bells to start ringing. Many IFA's, especially the smaller practitioners, are seriously considering exiting the industry or merging with larger operations in which case business valuation then becomes a contentious issue. Owning a practice that has regular & predictable fee income is far easier to value than one with erratic, unpredictable income streams. Those smaller IFA's that choose to remain in the industry are looking for solutions that can help to deal with these problems and enable them to retain their independence & build a business that has a quantifiable value.

## The Value of Business Partnerships

We have long recognised the value of business partnerships and the significant role that effective partnerships can play in growing a business. To be an expert in all facets of the skills required to fill the role of a trusted advisor is rare indeed. In building our Enhance Investor Solution, we recognise this principle and we have chosen to partner with experts, rather than build a system from the ground up. By partnering with us, you will, in turn, be bringing some of the finest available skills into your practice and, by so doing, you will be addressing many of the challenges currently facing the smaller Independent Advisor.

## Some of Our Partners

Our default Model Portfolios are available on the Allan Gray, Stanlib, Investec, Glacier & Investment Solutions Platforms and are actively managed in partnership with SMMI, 2IP & Investment Solutions. The resource integrations include 4Sight Retirement Tools, Wunderlist Task Management, Google Drive Online Storage & FinaMetrica Risk Tolerance. We are at various stages of discussion & development and we will be announcing further integrations in the near future.

## Risk Profiling

Recent FAIS Ombud determinations are sending a clear message to Financial Advisors that credible Risk Profiling processes need to become an integral part of the investment planning and advice process and IFA's need to be able to scientifically match a client's risk profile to an investment solution.

In determining a Risk Profile, you need to determine a client's Risk Tolerance, Needs & Objectives & their Capacity to endure investment volatility. By integrating the world renowned FinaMetrica Risk Tolerance tool together with the interactive Retirement Planning tool developed by 4Sight, the Enhance Investor process adequately addresses these FAIS requirements and will enable IFA's to engage confidently with their clients when providing investment and retirement planning advice.

Combine this functionality with the ability to be able to match a client's risk profile to a matching Model Portfolio, or one of your own portfolios, and you will have gone a long way towards implementing a well considered & researched plan for your clients.



Some of Our Partners



Risk Tolerance



Planning Tools



Wunderlist

Tasks & To Do Lists



Google Drive

Online File Storage



Application Development