moneyGPS® accountantsGPS®

ENABLING FINANCIAL SERVICES FIRMS AND ACCOUNTANTS TO OFFER DIGITAL FINANCIAL ADVICE AND GUIDANCE WITHOUT NEEDING AN AFSL.

Two subscription-based services that, together, provide one simple solution for your entire client base, enhancing your status as a trusted advisor.

MAXIMUM VALUE.
MINIMUM EFFORT, COST AND RISK.

moneyGPS & The Money Check-Up Report

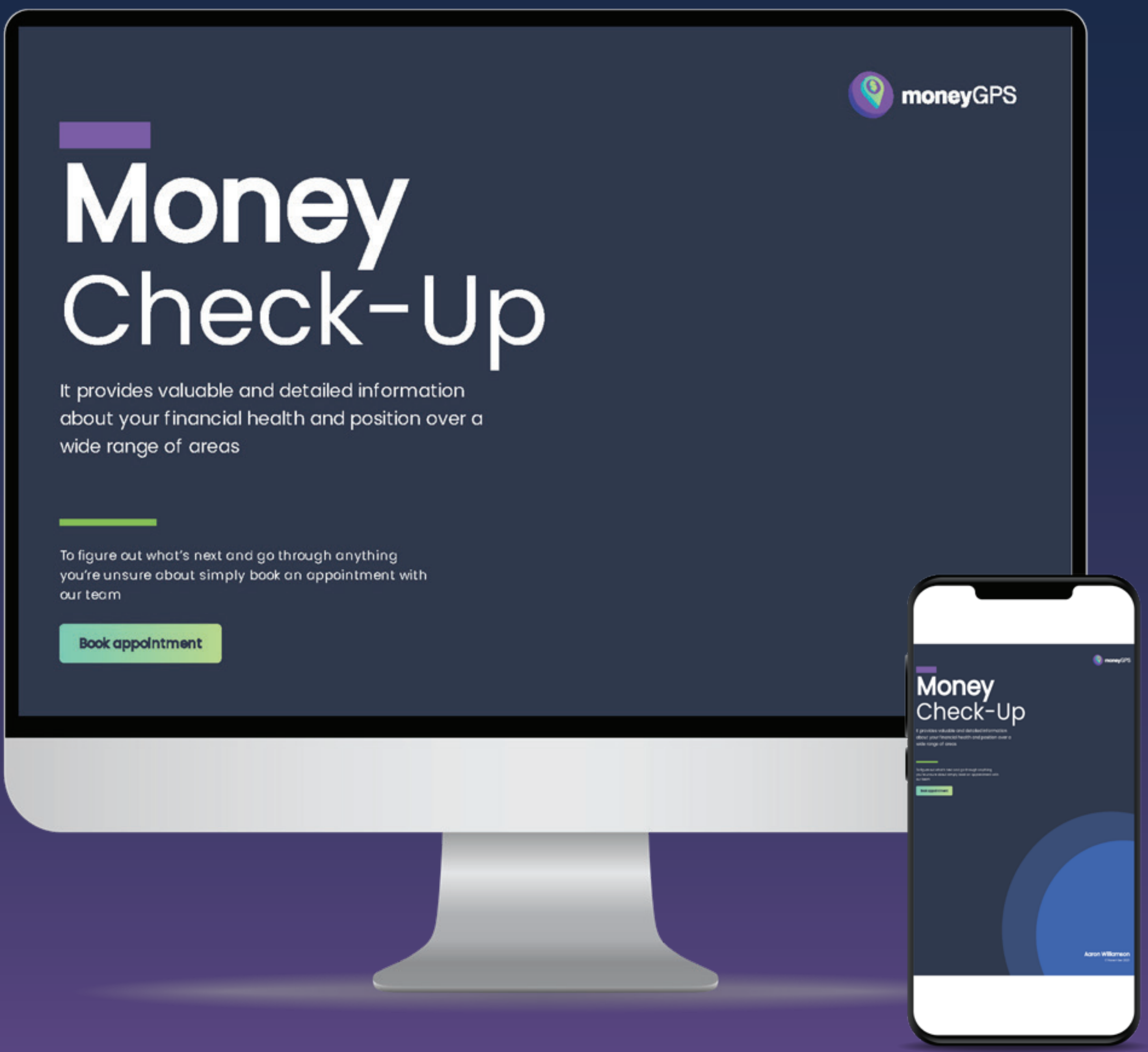
Designed to make financial advice accessible and affordable for the 90% of Australians who cannot afford traditional comprehensive advice, moneyGPS supports your clients to take the lead and make better financial decisions through digitally delivered and fully client-led, compliant single-topic advice that costs $90-180 (ex gst) AUD per topic.

Starting with the free Money Check-Up, clients receive this detailed report on their financial health and position. It helps them to get their financial lives in order, clarify financial goals and the best way to achieve them in under 15 minutes.

- Digitally-enabled.
- Average 79% completion rate.
- User-friendly.
- Determines the most appropriate advice needs.
- Roadmap to improve their financial situation.
- 100% free.
- Option to chat to a qualified GPS Coach.
- Guides clients on single advice topics to complete.
- Exceptional value-add for clients.

What's Included in the Free Money Check-Up Report?

- Aligns advice topics to achieving financial goals.
- Assesses client investment and risk profile.
- Undertakes Insurance and superannuation analysis.
- Comparisons of financial position with peer group.



moneyGPS: Your Low-Cost, High-Value Advice Offer

Once clients have completed the Money Check-Up, they'll gain access to the most suitable single advice topics and products for their specific circumstances which are in their best interest to complete. They can choose to purchase and complete these online at their convenience. All advice is delivered under the moneyGPS AFSL.

What your clients get

- ✓ Access to appropriate affordable digital advice Single-Topic SoAs for purchase, starting at less than $100.
- ✓ A Freemium subscription where they can save thousands.
- ✓ Option to upgrade to paid monthly subscription to gain additional discounts on SoAs and other benefits.
- ✓ Access to educational courses.
- ✓ Regular communications that help them get their finances in order.
- ✓ Access to a large range of approved providers for discounted-rate services such as Wills and Estate Planning, Insurance, Lending and Finance.

What your firm gets

- ✓ Option to white-label, including logo, brand colours, and services.
- ✓ Co-branded moneyGPS landing page on your website.
- ✓ Comprehensive onboarding program where we do the heavy lifting.
- ✓ Optional money-back guaranteed, done-for-you marketing program.
- ✓ Option to include in-house customised products and services.
- ✓ Access to technical webinars.
- ✓ Management reporting function.
- ✓ Annual strategic review.
- ✓ Annual online conference.
- ✓ Generous 80% revenue share from all financial services.
- ✓ No need to hold a licence.

accountantsGPS & The SMSF Check-Up Report

Designed to improve compliance, financial outcomes and firm revenue, the SMSF Check-Up Report is an Australian-first, offered exclusively to BGL Simple Fund 360 users. Pre-loaded answers and a best-in-class algorithm enable you to create a fully tailored strategic analysis for any SMSF in under 5 minutes.

This factual report helps you get behind the numbers and understand the fund's health. Easy-to-understand actionable insights allow you to maximise your client's potential to create wealth.

- ✓ Digitally-enabled.
- ✓ An Australian-first.
- ✓ Weeks of manual analysis can be done in minutes.
- ✓ User-friendly.
- ✓ Stimulates conversation and action.
- ✓ Supports annual reviews.
- ✓ Helps ensure fund objectives remain on track.
- ✓ Quality & compliance tool for accountants & auditors.
- ✓ Identifies any potential issues with the fund.
- ✓ Minimal impact on operations and staff time.
- ✓ Cost-neutral. RRP per report: $500 AUD.
- ✓ Exceptional value-add for clients.

accountantsGPS are a proud partner of the SMSF Association

The SMSF Association is the independent, professional body representing Australia's self-managed super fund sector. They strive to raise the standard of advice provided by all SMSF professionals, and educate trustees to make informed decisions for their retirement.

What's Included in the SMSF Check-Up Report?

- **Investment strategy review** between the fund's investment strategy and actual asset allocation.
- **Performance review** to benchmark the fund returns against other similar funds and non-SMSFs.
- **Cost to manage** your fund in comparison to similar SMSFs and non-SMSFs.
- **Estate planning overview** to support client discussions.
- **Member contributions overview,** including capacity, catch-up, forecasting, and potential strategies.
- **Retirement planning** and projections for each member.
- **Property review** covering an analysis of funds property investments for both rental yield and growth.
- **Documentation review** of key documents, including binding death nominations and trust structures.

The SMSF Check-Up (SCU) Report is a game changer in how we engage and assist our clients.

Instead of spending days manually collating, reviewing and replicating what's in the SCU report, our practice can run the report in 5 minutes, enabling us to better support and engage our large SMSF trustee and member client base.

We can keep abreast of key issues impacting their investment, and, best of all, it ensures we're providing as much factual and relevant information as possible, without any concerns of overstepping when it comes to providing financial advice to our clients.

PRINCIPAL, LARGE ACCOUNTING FIRM, VIC

Technology That Does the Heavy Lifting

In just a few clicks, you can:

- **Get a one-page health check** to identify any compliance, performance and review shortfalls in the fund.
- **Determine overall weighting of assets** in the fund by reviewing hundreds or thousands of individual categorised assets. Highlight any outside of the acceptable range.
- **Determine individual asset performance** while factoring in change in value and income, accounting for purchases and sell-down assets by reviewing hundreds or thousands of individual assets.
- **Analyse performance and costs of the fund** and provide an ‘apples for apples’ comparison against both SMSFs and APRA funds of similar size, including APRA funds with a similar asset mix.
- **Identify where review dates are too old** for BDBN, investment strategy, performance, trust deeds and property value.
- **Identify compliance risks** such as a corporate Trustee with more members than Directors or the lack of a genuine, personalised investment strategy.
- **Perform detailed analysis** on member’s contributions and capacity, including strategies and projections.
- **Model member retirement** incorporating current contributions, tax modelling and asset allocation.
- **Complete an ‘apples for apples’ comparison** of rental yield and growth performance of any properties within the fund, including a liquidity warning if LVR is over 70%.

TECHNOLOGY SCALE-UP AWARDS

2023 FINALIST
One to Watch

What You Need to Know About moneyGPS & accountantsGPS

- A comprehensive onboarding program, where we do the heavy lifting.
- Monthly hourly allowance to a GPS Coach.
- Opt-in, money-back guarantee, done-for-you marketing program.

If you're an AFSL or CAR

- ✓ All single-topic digital advice is delivered under the moneyGPS licence.
- ✓ You can service more of your client base and meet the needs of those who cannot afford comprehensive advice services.
- ✓ The platform triages digital advice clients to your advisers when it identifies the need for comprehensive advice.
- ✓ You can expand your network of referral partners using the moneyGPS platform.

If you're an accountant

- ✓ You don't need to hold a licence to offer moneyGPS or accountantGPS services to your clients.
- ✓ Our SaaS platforms allow you to provide accessible, compliant and affordable personal advice to all clients – Individual, SME and SMSF.
- ✓ You can use our platforms to support and grow an existing in-house financial advice service.

We've designed our offers to have minimum impact on your operations while adding maximum value to your practice and enhancing your client relationships.

About Fiduciary

Fiduciary is an Australian Fintech and owner of accountantsGPS and moneyGPS—SaaS products that provide affordable, compliant digital advice and SMSF services, to Australians through; Institutions, Accountants, Financial Advisers, Superfunds and Employers.

Designed by finance industry stalwarts **George Haramis** and **Drew Fenton** and created by a team of tech heads, it combines all the brilliant parts of the financial services world in a simplified, user-friendly way.

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Or schedule an appointment

FIDUCIARY
ADVICE

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