

# WealthVue

The lifetime planning  
and budgeting process



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**Bridging information between personal  
financial managers and their clients**

A member of the OneVue group

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The information in this adviser guide is prepared for the use of both licensed financial advisers and unlicensed professionals. It is current as at the date of printing.

The information in this document is general information only that has been prepared without taking into account any individual's objectives, financial situation or needs. Before acting on this information you should read and consider the relevant offer documents available by contacting OneVue.

# Engage and retain more clients

**WealthVue recognises you as the primary facilitator of solutions**

## **Putting you in control**

WealthVue is a web-based lifestyle budgeting and planning process designed to help accountants, solicitors and financial planners engage and retain more clients. It also helps you build a more profitable, long-term fee-based business.

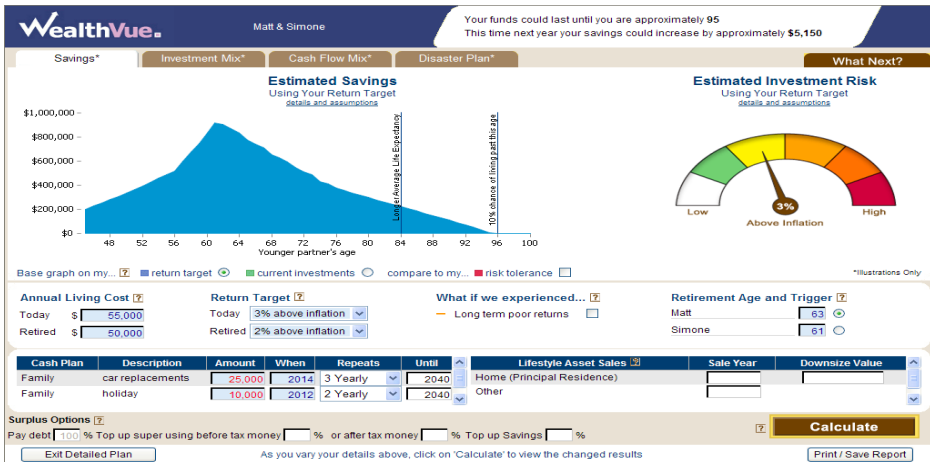


WealthVue is designed around you in your capacity as their personal financial manager and the role you play in your client's most trusted professional partnership.

WealthVue recognises you as the primary facilitator of solutions that meet your client's financial and lifestyle objectives – whether or not you ultimately provide financial advice. WealthVue enables you to retain that trusted relationship and maintain control of the client even when referring your clients to other specialist advisers.

WealthVue enables both non-licensed practitioners and fully licensed investment professionals to:

- Uncover clients' lifestyle goals,
- Demonstrate the impact of lifestyle decisions on their financial wellbeing,
- Show how you add value, and
- Maintain control of the client relationship.



## Full visibility

By focusing on your client's lifestyle goals rather than just tax or investment strategies, WealthVue helps you build relationships based on the client's values and attitudes. It delivers full visibility of the client's financial situation and keeps you in control of their experience. And it's user friendly.

Imagine a process that systematically:

- Sets client expectations about what you can and can't do for them,
- Has clients take responsibility for the investment risks they acquire when they accept your advice,
- Creates an audit trail of clients' decisions, their circumstances when the decisions were made, and the regulatory environment at the times.
- Tracks their goals against savings and asset accumulation rather than just investment performance,
- Elevates your relationships with clients beyond just tax or investment strategies.

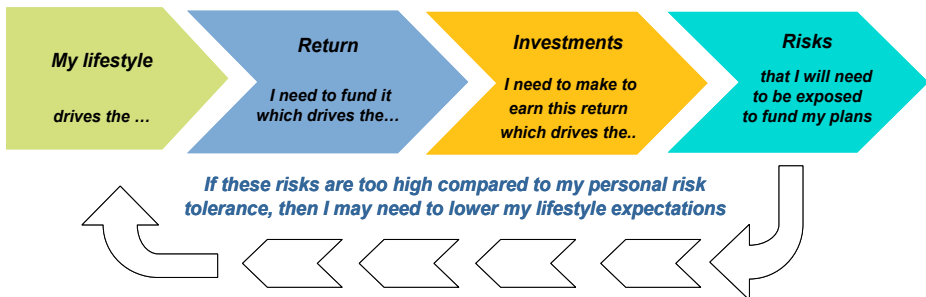
## Putting your clients first

WealthVue works with you to put the client first. By providing your client with a consistently delivered, meaningful experience that focuses on their wants and needs instead of products, WealthVue helps deepen your client relationships and build recurring revenues for your business.

Long-term fees are paid by your client for helping them:

- Design their lifestyle plan and then
- Regularly track their progress against that plan.

This becomes the differentiating value proposition to your clients and ultimately for your business.



## WealthVue tools

The WealthVue goals-based solution includes:

- A quick and easy-to-learn process with online help,
- Extensive what-if modelling using:
  - Different client assumptions,
  - Different investment return assumptions,
  - Automatically calculated personal income taxes, CGT, CentreLink age pensions, NewStart allowances, salary sacrifice, gearing and much more.

- A full fact find process and report for paraplanners and a “know your client” signoff from the client.
- The historical investment volatilities for various asset allocations,
- Multiple lifestyle plans that can be produced and stored,
- Single and multiple client goals that can be projected in each plan,
- Client goals which can be one-off or recurring,
- How competing client goals interact together,
- Models dependants’ costs such as school fees, aged parents care and special needs,
- Planned future dependents costs,
- Plans and goals before and after retirement,
- Non-standard life expectancies,
- Illustrated life insurance cover shortfalls,
- Projected outcomes using risk tolerance scores linked to several asset allocations, and
- Produced unique know-your-client gap analysis for compliance.

## **Know your client**

The WealthVue process makes sure you really know your client.

It works for personal financial managers such as accountants who are not accredited to provide full financial advice but who can still engage clients on a personal level based on the clients’ lifestyle goals, as well as licensed advisers who can go on to create statements of advice and recommend appropriate products.

In brief, WealthVue puts you back in control of your clients and your practice.

WealthVue is also suitable for individual investors and self-managed super fund members because it is a lifetime planning and budgeting process.

## **Grow your business**

WealthVue helps you grow your business by helping you become more effective. When you combine the WealthVue process with your expertise, you enjoy greater productivity and deeper client engagement during client meetings and reviews by:

- Increasing prospect conversion rates,
- Increasing client retention rates,
- Reducing plan turnaround times,
- Reducing salary costs,
- Reducing client review costs.

## **Bottom line**

What does this all add up to? More clients who feel better serviced thus creating more recurring fees for service. In other words WealthVue helps you create greater business value.



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