

**Powerful modelling.
Powerful analysis.
Powerful outcomes.**

Xplan Advice Tools

New Zealand

iress.com/financial-advice



Tell me how it will help me

Tell me what it actually does



Accurate discovery and analysis of your clients' needs and options are critical to delivering the best possible advice. In addition, understanding client circumstances and modelling options represents a significant amount of time and resource effort required to provide advice.

Having access to quality, comprehensive and up-to-date tools (reflective of things such as current tax rates and legislation) underpins your ability to efficiently provide effective advice recommendations.

Xplan Advice Tools provides your practice with powerful tools for easier scenario modelling and visual-graphical and tabular-representation. With a single calculation system, you can ensure your calculations are always accurate and compliant, keeping you consistent and effective. With a centralised engine and data merge capability means greater consistency and automatic creation of documents.

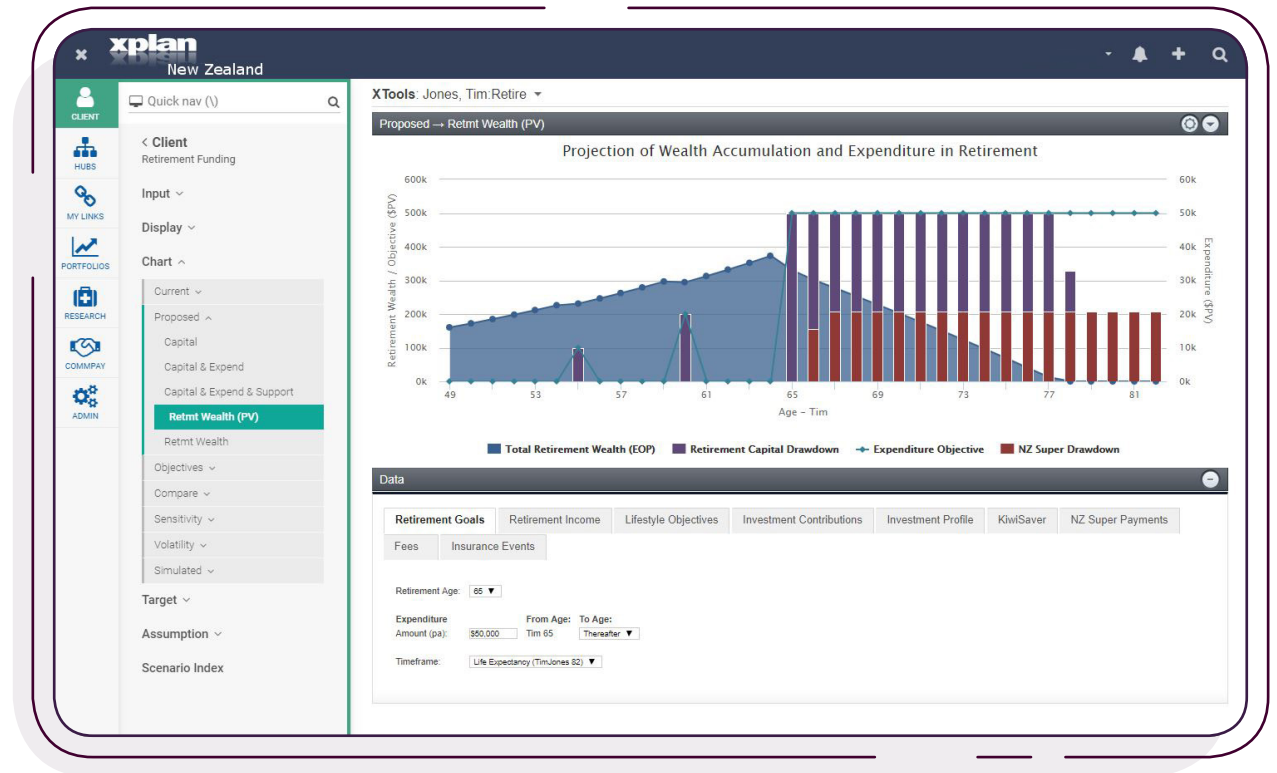
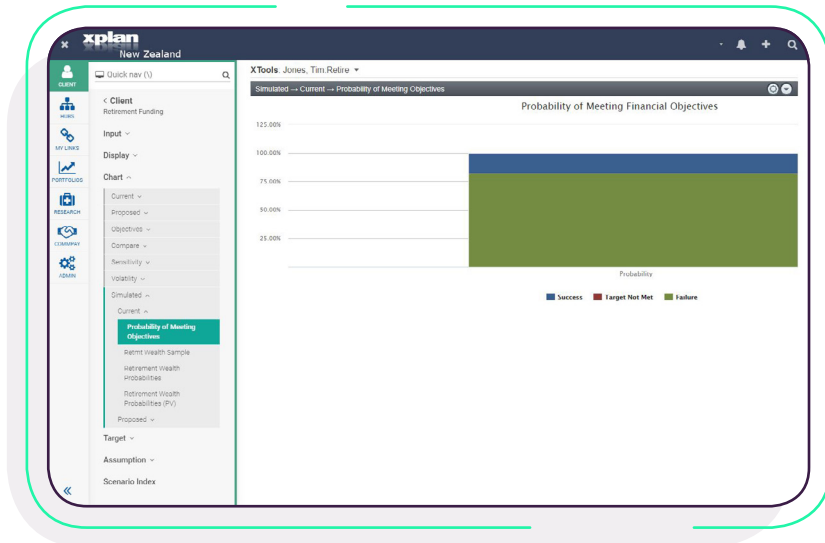
Xplan Advice Tools (available in two separate modules: Xtools and Xtools+) are a suite of calculators and scenario modelers to help you accurately assess and determine the strategies and products most appropriate for your clients' needs.

Xplan Advice Tools also allows you to clearly demonstrate concepts visually to your clients—regardless of the complexity of the underlying calculations—and merge both chart and table outputs into your advice documents.



Xplan Advice Tools is integral to my business practice. I use the modelling to let clients know if they are on track. If they are not on track as illustrated by the cashflow modelling or the Monte Carlo we can accurately illustrate what is required to improve the situation. Having this in our database allows us one source of truth. It also is well illustrated and I commonly use it live with clients.”

Lifetime



Insurance needs are summarised in a single results page.

The modelling can be represented in a variety of output formats—the interactive interface can be changed with key levers.



Can you break it down for me?

The following modelling and strategy tools provide you with the means to guide your clients to better decisions for their financial future.



Debt¹

- **Debt Consolidation:** Demonstrates the savings when consolidating multiple loans into one loan.
- **Loan Illustrator:** Modifies either an existing loan to see the impact, or compare two loans side-by-side.

Investment¹

- **Savings:** Compares your client's current savings against their expectations, projecting the contributions they are required to make to achieve their long-term savings target.
- **Profiles:** Quantifies the characteristics of investment profiles and related assumptions adopted by the licensee group. Ability to model a regular savings plan and assumed-to-be-invested in a portfolio with an asset allocation equal to that of the investment profile.
- **Education Funding:** Models the savings required to fund your client's education costs for their children.

Needs Analysis calculator²

Embedded in Risk Researcher for the Needs Analysis calculation.

Retirement¹

- **Retirement Planning:** Compares your client's current pre-retirement funding arrangement with a proposed retirement funding position.

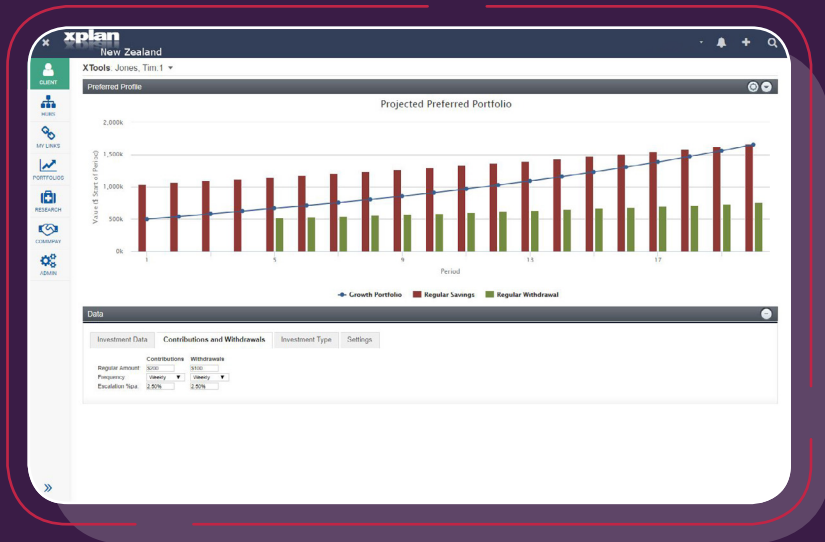
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1 A feature in Xtools

2 A feature in Risk Researcher

Give me seven reasons why I should use it

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A variety of charts are available to illustrate key concepts to your clients.

Consistent calculations

Provides financial planning tools that ensure consistency to the taxation calculations and investment projections presented to clients—through one centralised engine.

Modelling

Supports KiwiSaver, PIE and NZ Super.

Monte Carlo simulation

Iress Wealth Management uses simulation techniques to assist in the assessment of uncertain variables such as economic assumptions and return assumptions.

Assess and compare multiple scenarios

Supports an unlimited number of scenarios with the capability to lock, save and reference them against each other.

Scenario output

Provides a choice of graphical or tabular format including all areas of analysis represented, plus a fully customisable projection period for reporting.

Outputs merge into advice documents

Incorporates both chart and table output format in the document generation tool in the Xplan Client Focus (CRM) module. Additional capability to run reports for outputs directly from within each modelling scenario.

Legislative updates

Provides automatic updates for legislative assumptions such as taxation, social security, contribution rates and government policy of the day.

What about service and support?

We understand providing great service and support goes hand-in-hand with delivering great software.

We pride ourselves on our thorough and timely implementations, reliable and scalable hosting services, robust back-up and recovery procedures, and ISO/IEC certified information security management.

Our expert-led support team, training programs and online user community all help our users get the most out of our software.

How does Iress stack up as a technology partner?

Every day, more than 9,000 financial services businesses use our software to make better decisions and deliver better results. We know they don't just expect software that works, they also want a technology partner that works with them.

Leveraging our industry knowledge and global experience working with clients just like you, we design, develop and deliver creative, reliable software that does what you need it to.

At Iress, we believe technology should help people perform better every day.



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