PRODUCT BROCHURE

MONEY ADVICE + CRM

- Financial Analysis & Planning
- Product Research & Management
- Protection Quotes
- CRM Workflow & Reviews
- Sales Pipeline Management
- Mortgage Advice & Sales
- Compliance Management
- Marketing
- Insurance Data Downloads
- Commission & Fee Management
- Training & Helpdesk

MONEY ADVICE + CRM

Financial | Mortgage | Property

Introduction

Philip O Reilly
Managing Director
Money Advice+CRM

Philip O'Reilly an experienced financial planner and chartered surveyor with over 30 years industry experience has been developing financial and property advisor software since 1995. The first application "BrokerCRM" was released in 1997.

Software companies cannot deliver solutions unless experienced industry professionals with in-depth domain knowledge are heavily involved in the scoping, specification and on-going development of the ultimate software solution.

Combining the experience from the development of software products with industry knowledge, the software team at Money Advice released the new Money Advice+CRM platform in Mar 2014. The release included protection quotations and policy downloads from the product providers delivered to Financial Brokers.

The new software manages financial services and mortgage advisor requirements in the areas of advice, needs analysis, financial planning, sales, compliance and office management.

In building the software we have had a strong focus on CPC 2012 compliance requirements. We have built powerful CRM functionality which includes document management, full marketing suite, and pipeline management with fees and commissions management.

The needs analysis tools, cash flow tools and client reports are strong features of the system as are the management reports.

Protection Quotations and policy data downloads from Insurers are provided under the PIBA scheme.

PIBA

Product Providers providing data downloads under the PIBA scheme to Money Advice+CRM are:
Aviva Life, BCP Asset Management, Royal London, Friends First, Irish Life, New Ireland, Standard Life, and Zurich Life

Money Advice Overview

Money Advice +CRM and **Money Advice** are web-based software packages developed to provide Financial Advisors, Financial Planners, Mortgage Advisors, and Finance Consultants, with comprehensive quotations and CRM platforms to empower them to compliantly provide in-depth, quality advice and on-going services to their clients.

Money Advice +CRM is our enterprise version of the software and **Money Advice** is a limited edition. Product features of each are listed from page 31.

In building software solutions for our advisor customers we have also committed to providing full support across all financial services, mortgage and broker lending products and to integrate with the other systems and providers where we can improve on services to our clients.

Our objective is to provide substantial saving in administration time, compliance management, and creation of revenue opportunities for advisors though marketing capabilities. We provide online links to providers in the areas of life protection products, wealth management, pensions, mortgages, and personal lines general insurance.

We firmly believe in supporting our customers and provide dedicated support and on-site training to new clients while getting established with our software.

Training and Helpdesk supports are available to all customers on an on-going basis.

Money Advice Overview (cont'd)

Existing client banks and customer information can be imported into the system.

Quotations, research reports, fact finds, compliance questionnaires, portfolio reports, client risk profile reports and needs analysis reports are printed on designed forms with the advisors branding prominent. All reports are graphically aligned to the fact find reports to provide comprehensive client presentations in an attractive format. Fact find reports are automatically updated from insurer data downloads.

Money Advice systems are linked to **MoneyMate's** new platform **Fund Focus** providing fund information and performance data on more than 850 investment funds with supporting fact sheets where available. Customers of **Money Advice** systems, can upload client model portfolios directly into **Fund Focus** where users can analyse the portfolio's overall risk and performance.

Our Financial Planning module incorporates full client needs analysis, client portfolio details, client assets and liabilities graphically displayed, and cash flow charts with future needs mapped showing calculations.

Mortgage Advisors can avail of the quotations system with up-to-date mortgage rates from **MoneyMate**.

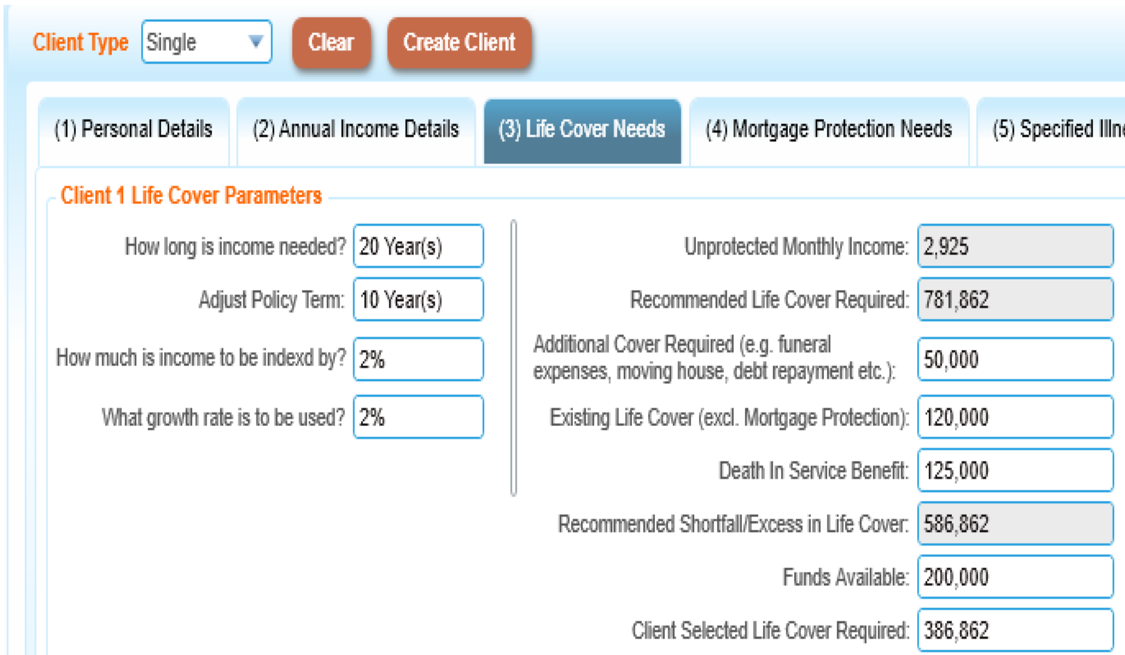
*A new data abbreviated capture facility has been created specifically to deal with **mortgage enquiries** which asks the relevant questions to quickly establish affordability and qualify the lead. The affordability calculators of **Haven, KBC, Permanent TSB** have been integrated so that the advisor can check the affordability against each lender or all of them at once. These enquiries **can also be converted and submitted as online applications to Haven Mortgages Limited (AIB Group)**. For the lenders who do not provide online services we have provided a generic mortgage application section, which has all the information fields required by any lender.*

Additionally the system provides the following mortgage related calculators : Amortisation, Repayment (monthly, interest only, and bi-weekly), Stamp duty, Loan consolidation, Extra monthly payment and/or lump sum, mortgage comparison (different rates, terms, amounts)

Money Advice Overview (cont'd)

Needs analysis and financial planning calculators are designed to provide financial planning in the areas of

- ✓ Life cover
- ✓ Specified illness
- ✓ Mortgage protection
- ✓ Income protection
- ✓ Inheritance tax planning
- ✓ Pensions including ARF / AMRF' s
- ✓ Savings and lump sum investment
- ✓ Borrowings and other commitments
- ✓ Cash flow projections/Financial plan.



Compliance tools (CPC 2012) are a strong feature of the system with helpful checklists and prompts. The system produces compliance reports on a product, advisor, and office wide basis. AML sanctions list is included in the system for reference. When in a client the system will automatically search the list and give a result for that client.

The product library is a powerful resource in the system and includes links to insurer's libraries and also PDF's of actual documents.

Money Advice Overview (cont'd)

Money Advice +CRM
Financial | Mortgage | Property

Having access to a web based system allows access to client files and systems from anywhere with an internet connection, enabling users track sales activity at an office, individual or a team level.

Money Advice +CRM includes all of the following functionality as standard:

- ✓ Comprehensive management reporting
- ✓ Compliance management suite incorporating checklists & prompts
- ✓ Research checklists
- ✓ Compliance document templates
- ✓ Comprehensive product library
- ✓ Pipeline recording
- ✓ Underwriting tracking
- ✓ Document management
- ✓ Marketing tool suite including mail, text messaging and e-mail merges
- ✓ Commission, fee tracking, reconciliation and reporting
- ✓ Lead generation
- ✓ Branding facility for documents
- ✓ Text messaging, E-mail tracking against client
- ✓ Mortgage quotations calculator (all lenders)
- ✓ Mortgage Fact-Find
- ✓ Mortgage affordability calculators
- ✓ Mortgage repayment calculators
- ✓ Mortgage Amortisation calculator
- ✓ Protection quotations software
- ✓ Online applications to providers
- ✓ Product research and management
- ✓ Funds calculator
- ✓ Fund pricing by MoneyMate's new platform **Fund Focus**
- ✓ Funds profile and ratings with integration to **Fund Focus**
- ✓ Client and policy updates from providers
- ✓ Pension and investment projected values
- ✓ Tax and net income calculator

Product – workflow cycle

Fact Finding

MONEY ADVICE +CRM
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Money Advice +CRM is able to provide you with powerful fact finding capabilities

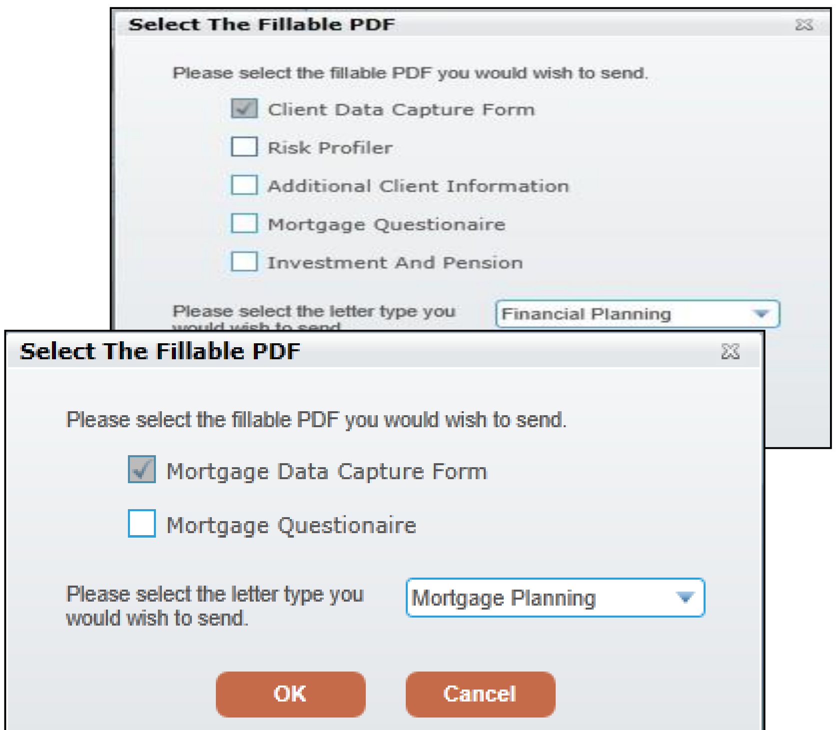
- ✓ Comprehensive fact finds included within the software (a la-carte also available)
- ✓ Complete client information capture
- ✓ Auto calculators within the software quickly establish client shortfalls and produce personalised client financial reports, including mortgage.
- ✓ Intuitive affordability calculators (including mortgage) provided, which enable the advisor to comply with regulatory requirements including income, assets, liabilities, current and future expenditure calculating monthly affordability both now and in the future

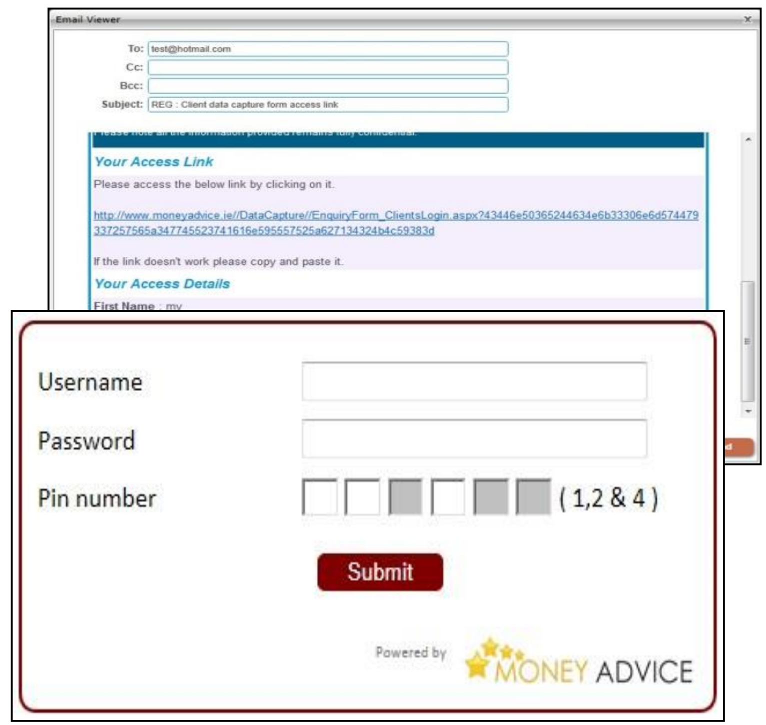
- ✓ Ability to easily identify client needs across the full financial and mortgage spectrum
- ✓ Single screen summary view available by client and by product
- ✓ Fact find is easily saved against the clients record and any amendments to the fact find data are similarly recorded. No double entry.

Fact Finding

Communicate with Customers Online

Email Data Capture to existing clients or new enquiries to enable them prepare the data online - Just client name and email address required to send an email web link created by the advisor. Client can log in using a unique PIN & complete the data capture directly and populate **Money Advice +CRM** automatically. A separate data capture form can be used for financial and mortgage enquiries. Can also be used to update client information to facilitate reviews.. Risk Profiler and other questionnaires can also be completed online

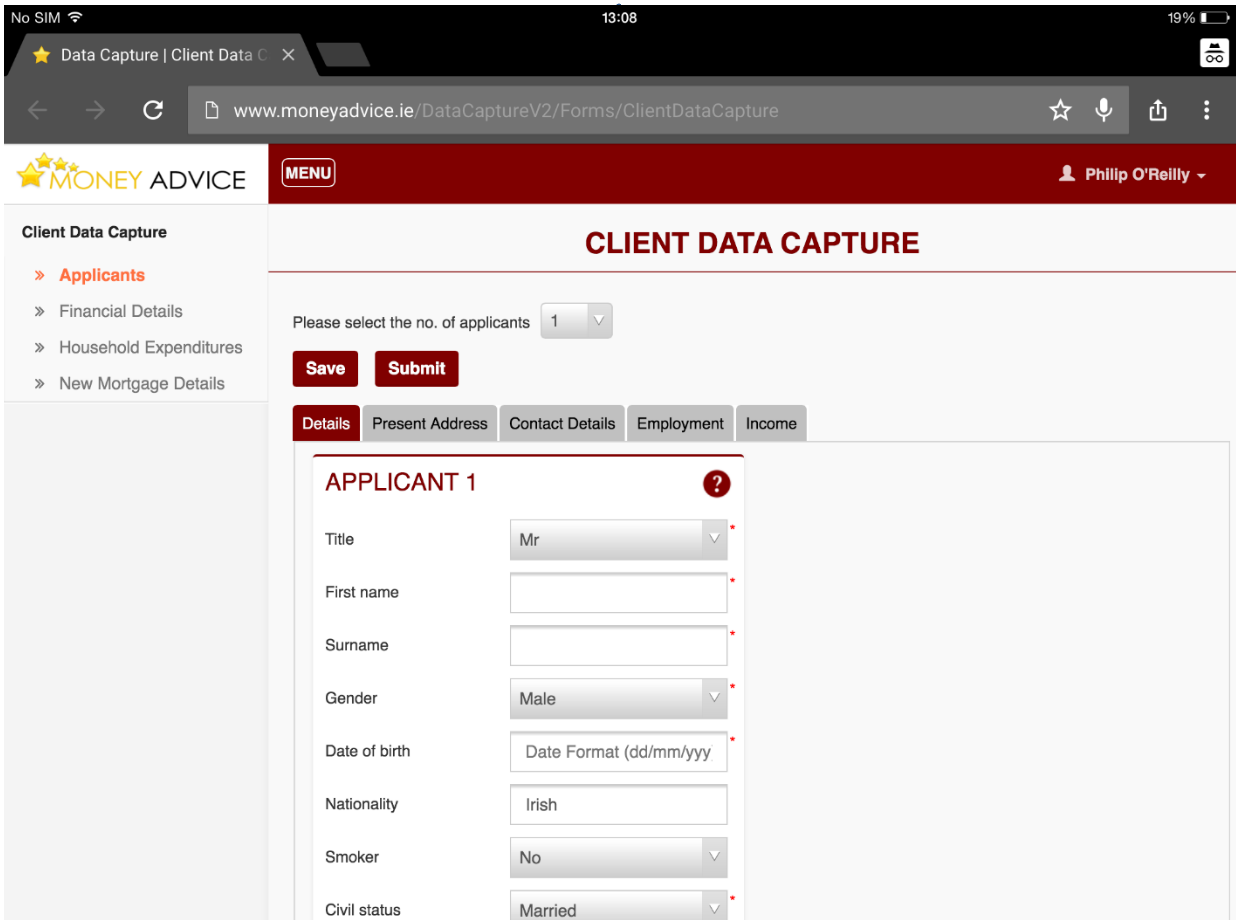




Fact Finding

Financial | Mortgage | Property

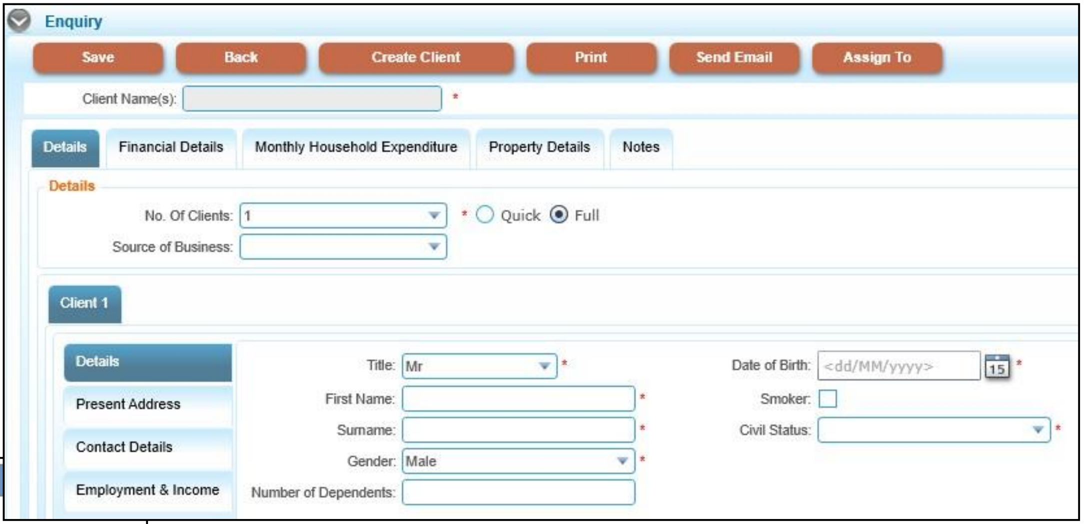
Access to financial / mortgage enquiry data capture is also available on smart phones and tablets.

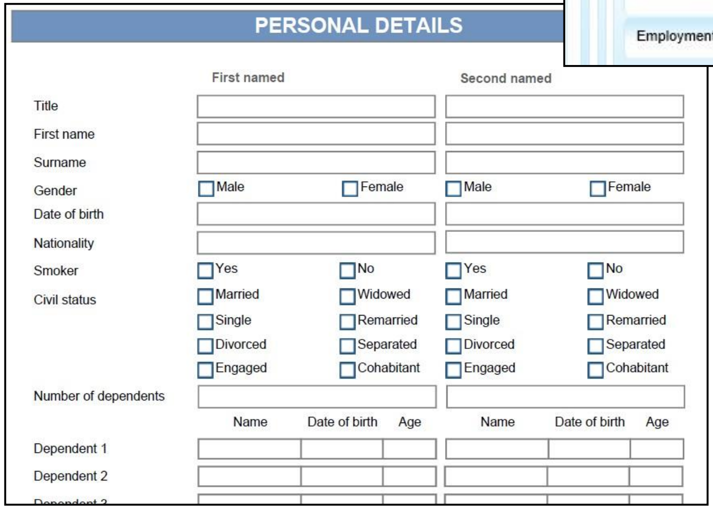


Fact Finding

Client Enquiry Wizard

The Client Enquiry (Data Capture) form (for financial services or mortgage) can also be completed within **Money Advice +CRM** by the advisor using a unique wizard reducing the time taken to enter client data.





PERSONAL DETAILS

	First named		Second named	
Title				
First name				
Surname				
Gender	☐Male	☐Female	☐Male	☐Female
Date of birth				
Nationality				
Smoker	☐Yes	☐No	☐Yes	☐No
Civil status	☐Married	☐Widowed	☐Married	☐Widowed
	☐Single	☐Remarried	☐Single	☐Remarried
	☐Divorced	☐Separated	☐Divorced	☐Separated
	☐Engaged	☐Cohabitant	☐Engaged	☐Cohabitant
Number of dependents				

	Name	Date of birth	Age	Name	Date of birth	Age
Dependent 1						
Dependent 2						
Dependent 3						

The Financial or Mortgage Data Capture form can be printed for completion by the client or broker manually

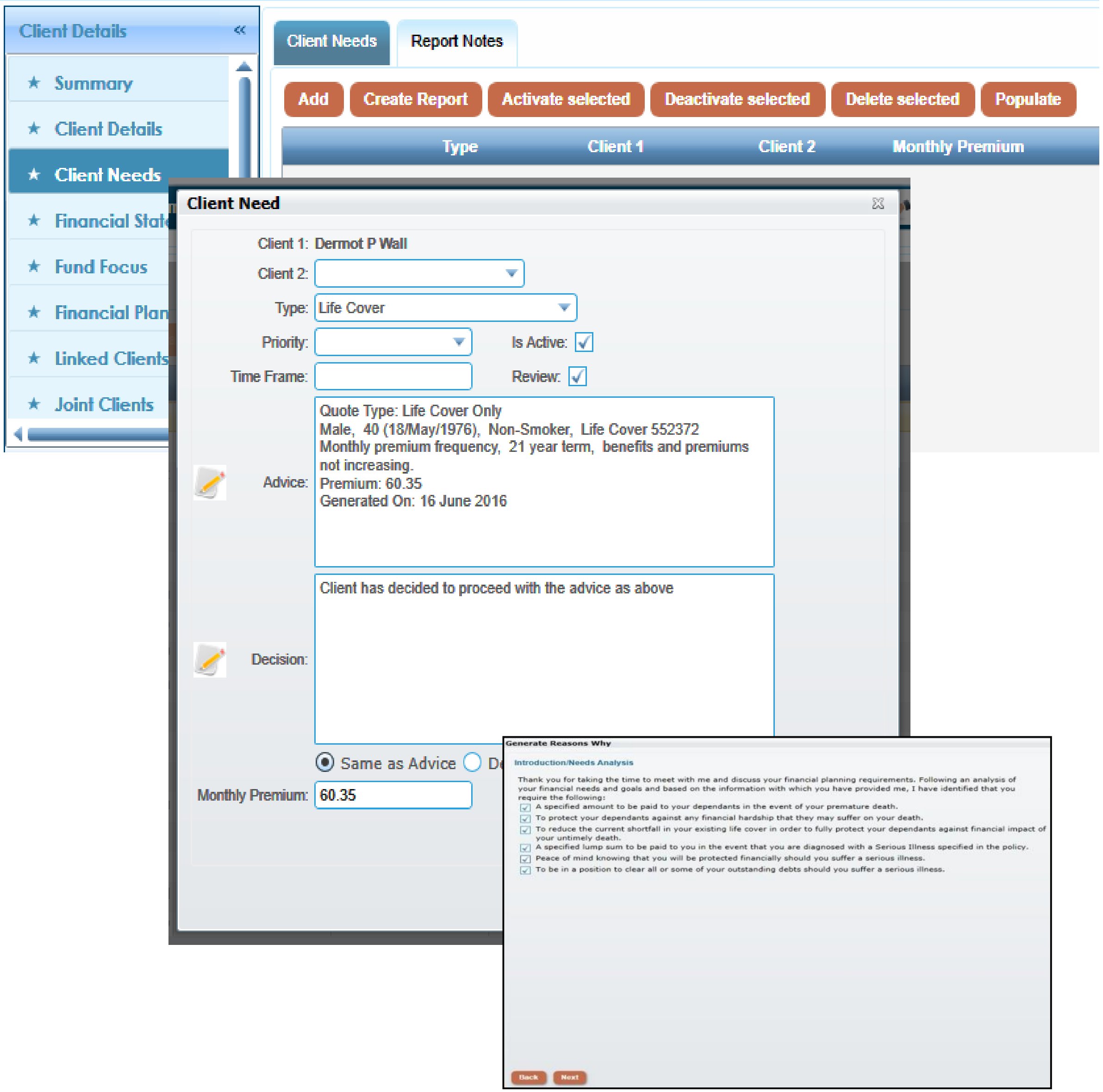
Product Research & Management

Money Advice provides a full a suite of quotation and analysis tools, enabling advisors to search and compare providers (financial and mortgage), premiums and underwriting requirements while issuing product comparison reports, quotations and Reasons Why Letters.

- ✓ Advisors have the ability to fully compare and source policies and products against other providers offerings
- ✓ Copies of research and comparisons are easily saved and stored against the client file
- ✓ Results are returned typically within 1-2 seconds
- ✓ The comparison information is fully integrated with **Money Advice +CRM** pre-populating data for you
- ✓ The user can submit applications direct to Irish Life via its B-Line application software. From July 2016, user can also submit applications direct to Royal London Quote & Apply system.
- ✓ Mortgage applications can be submitted online to Haven Mortgages (AIB Group)
- ✓ There is a full suite of brochures and application documents available (Product Library)
- ✓ The software provides Research Reports and Reason Why Letters from the quotation screen which automatically save to the system once the pdf. is opened.

Needs Analysis and quotations

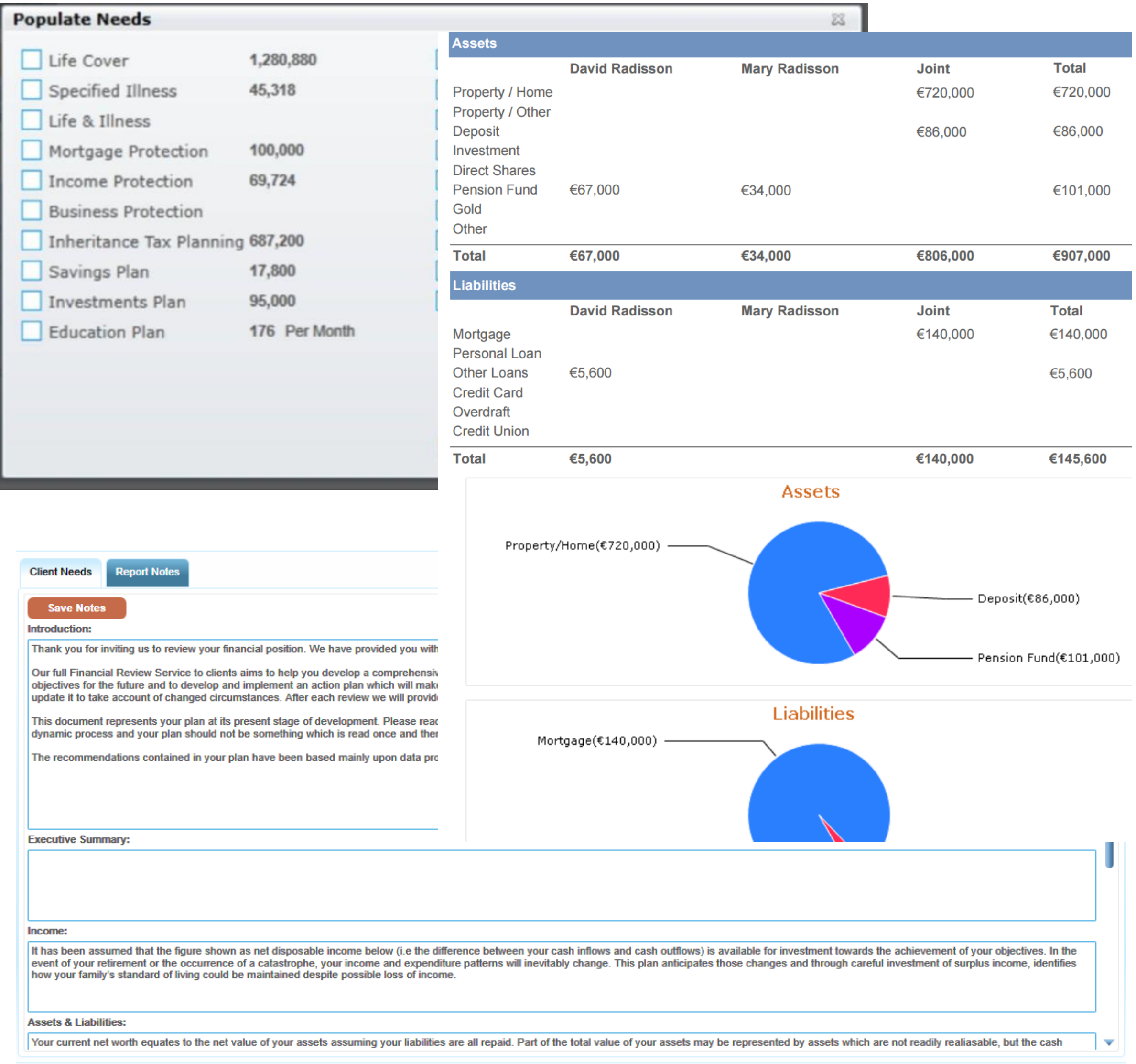
MONEY ADVICE +CRM
Financial | Mortgage | Property



Following completion of the Data Capture and the identification of the clients' needs **Money Advice +CRM** is able to:

- ✓ Pre-populate the integrated quotation search engines **for both** mortgages and protection
- ✓ Save the necessary research and results screens against the client file
- ✓ Print off fact find(s) for signature(s)
- ✓ Produce a monthly household expenditure report
- ✓ Produce full suite of reasons why letters and statements which are pre-populated from the CRM
- ✓ Build user's own word templates as required
- ✓ Provide home insurance quotations and place this business on line with Zurich General (contact support to set up).

Needs Analysis and quotations



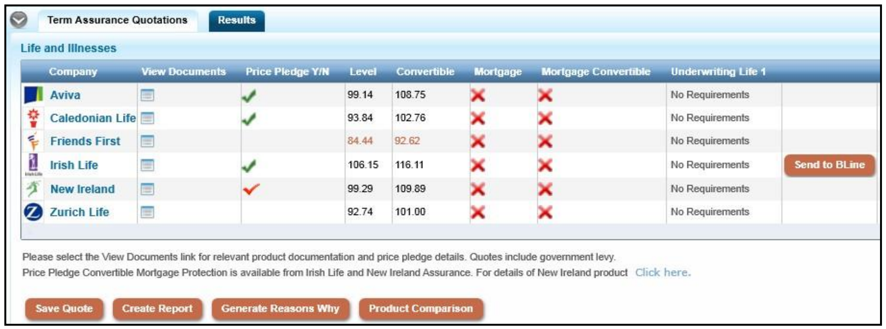
Following completion of the Data Capture and the identification of the clients' needs **Money Advice +CRM** helps:

- ✓ Carry out joint needs analysis, individual and joint needs can to added to the same report.
- ✓ Advisors to select what type of need they wish to address, e.g. protection, pension, investments & savings and only those selected will appear in the report.
- ✓ Selected needs, advice and decisions are reflected in the Fact Find for formal acceptance by the client.
- ✓ Needs can be added to the Fact Find from any individual needs calculator, e.g. Protection, Pension etc.

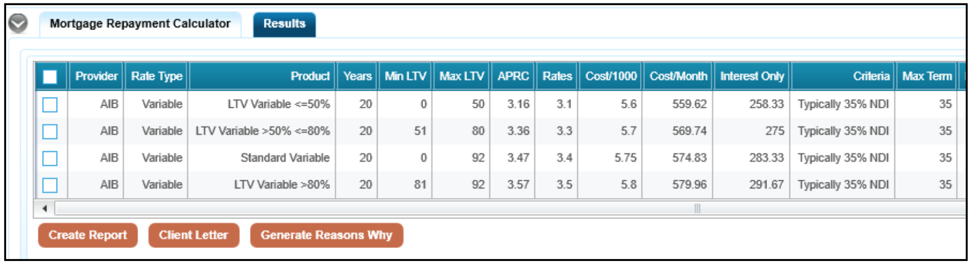
Needs analysis and quotations

Sample Research Screens

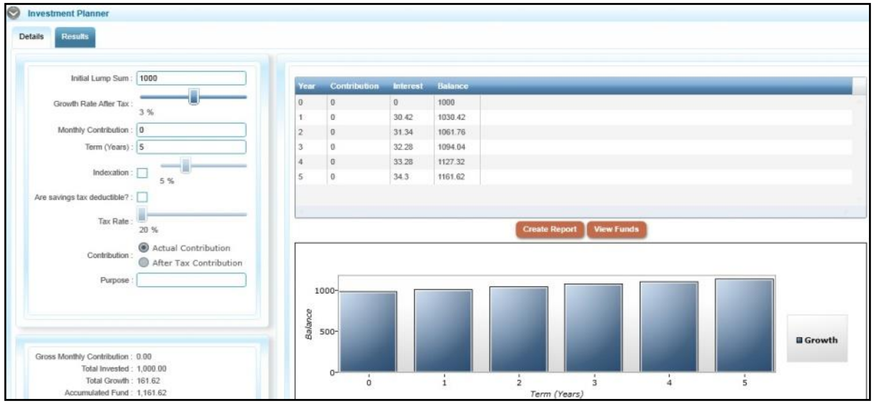
Protection Quotation



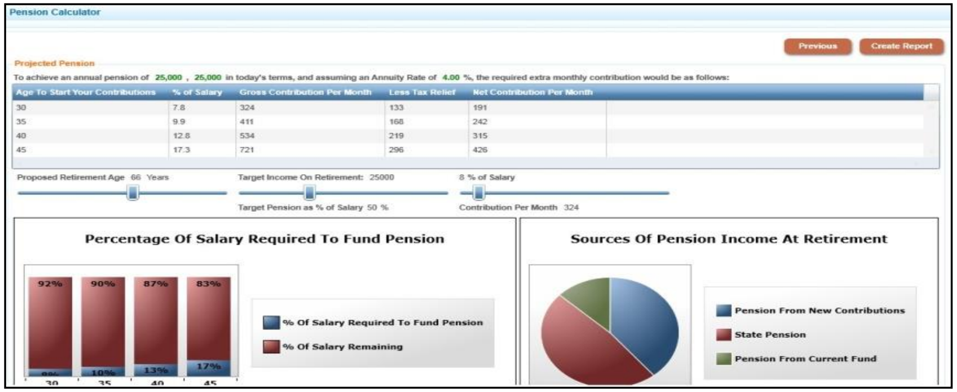
Mortgage Quotation



Investment Illustration



Pension Needs Calculation



Needs analysis and quotations

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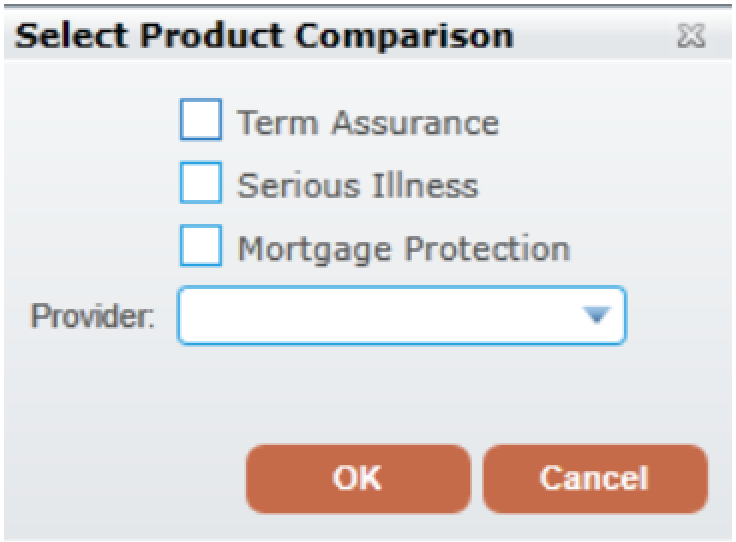
New Product Comparison Reports



Comparison - Term Assurance

	Friends First	Aviva Life & Pensions	Irish Life	New Ireland	Royal London	Zurich Life
Access to BEST DOCTOR (Aviva) MedCare (Irish Life 2/14)(note 6) Acc	No	Yes	Yes	No	No	No
Access to 'Helping Hand' Support Service (note11)	No	No	No	No	Yes	No
Allow for change of smoking status since original policy (note 5)	Yes	Yes	No	No	Yes	Yes
Can indexation apply if on the original Policy?	No	No	No	Yes	No	Yes
Children's Hospital Cash (only with Hospital Cash) (note7)	Yes	No	Yes	Yes	No	Yes
ClaimsCare (Independent)	No	No	Yes	No	No	No
Conversion Option Available at any time up to Expiry Date (note 1)	Yes	Yes	Yes	Yes	Yes	No (1)
Free Accidental Death Cover at proposal stage	Yes	Yes	Yes	Yes	No	Yes

Needs analysis and quotations

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Pensions and Investments

- ✓ Needs Analysis
- ✓ Risk Profiler
- ✓ Client Questionnaire
- ✓ Projected Values (regular and lump sum)
- ✓ **Fund Focus** Values, pricing and fund profile, management and volatility.
- ✓ **Fund Focus** – portfolio build, Fact Sheets
- ✓ Product Library
- ✓ Savings Quotations
- ✓ Educational Planner
- ✓ Pension Needs Calculator
- ✓ ARF/AMRF Calculator
- ✓ Mortgage analysis and quotations.

Projections Report

Created on: 20/04/2014
Date of Birth/Age: 30
Normal Retirement Age (NRA): 60
Projected Growth Rate: 6%

Tax Relief: 41% (€)
Net Premium: €30,000
Frequency: Single
Gross Annual Salary:

Products

Provider	Product Name	Estimated Fund at NRA
Aviva	Horizon Plan Option B >€15,000	€130,956
Friends First	Conductor Non Financed	€148,183
Irish Life	Complete Solutions 1 Option A	€144,284
Zurich	Single Premium (Protected Fund)	€118,880

Additional Projections Information

Provider	Product Name	Allocation Rate	Policy Fee €	Regular Bonus	Bid-Offer Spread	Management Charge
Aviva	Horizon Plan Option B >€15,000	106%				1.25%
Friends First	Conductor Non Financed	100%	10.5			0.4%
Irish Life	Complete Solutions 1 Option A	101%				0.75%
Zurich	Single Premium (Protected Fund)	103.5%				1.5%

Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.
Warning: The value of your investment may go down as well as up.
Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: If you invest in this product you will not have any access to your money before you retire.
Warning: These products may be affected by changes in currency exchange rates.
Warning: Withdrawals and switches from funds investing directly or indirectly in property may be deferred for up to 6 months. Withdrawals and switches from all other funds may be deferred for up to 3 months. Withdrawals and switches will affect the projected fund value.
Warning: The projected growth rate per annum is for illustration purposes only and is not guaranteed. Actual investment growth will

Fund Focus Integration

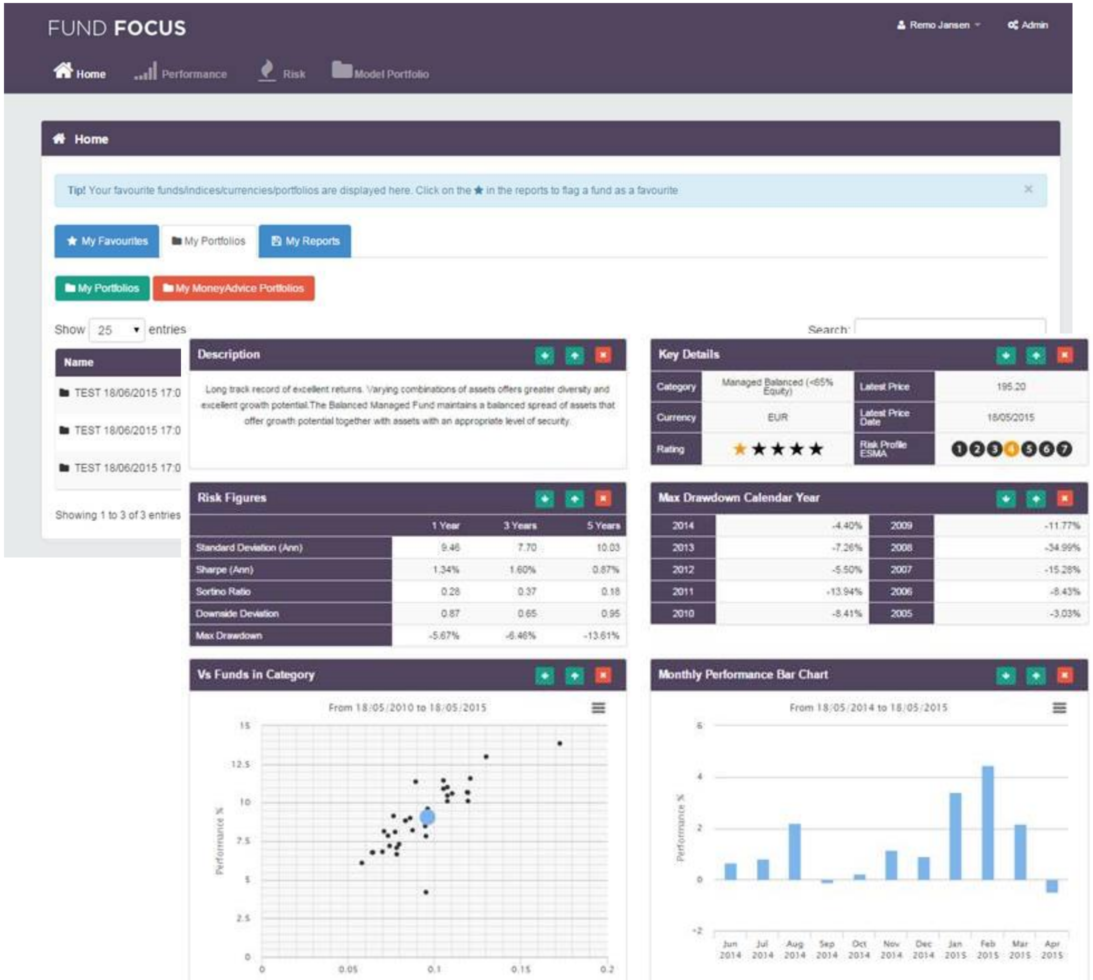
Portfolio modelling and analysis tools

Fund Focus is a new fund management tool developed by Longboat Analytics (formerly MoneyMate) which is being made available free to non corporate brokers.To get access credentials please log on to http://longboatanalytics.com/#home/signup/brokers

Customers of **Money Advice** , who also have access to **Fund Focus**, can upload client model portfolios directly into Fund Focus where users can analyse the portfolio's overall risk and performance.

The integration lets the user select a mix of funds and provide the weightage for the funds and then create various portfolio mixes and analyse their suitability in terms of the overall risk and performance.

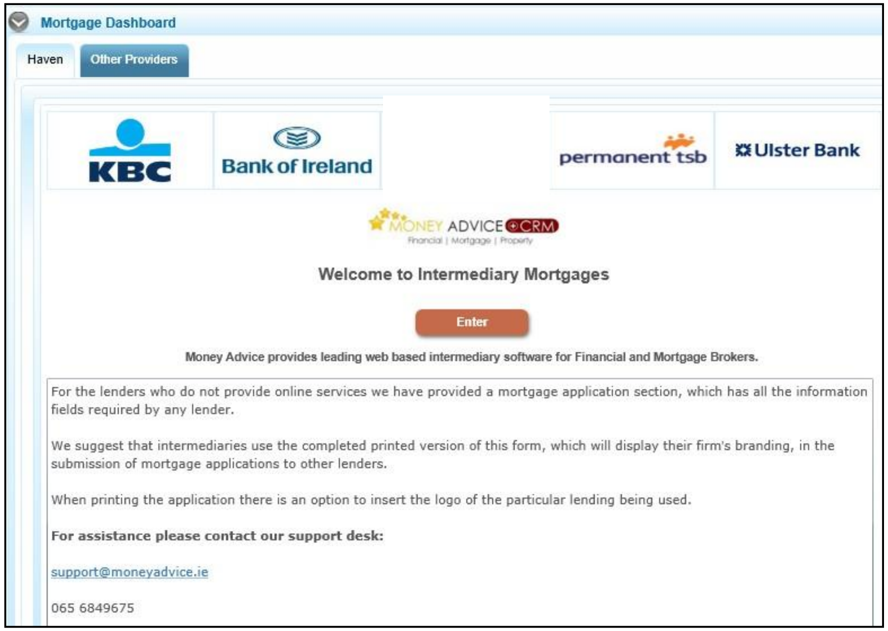
The portfolios are saved in both **Money Advice** under the client file and also in **Fund Focus** for access when needed.



Mortgages (incl. Haven online)

Money Advice +CRM provides state of the art, fully integrated mortgage solution software included for all its users

As professional advisors you will expect that a mortgage software package has access to the whole of the mortgage market and that the data* is updated on a regular basis. Our mortgage software solution provides exactly this.



Our mortgage analysis solution is integrated into our CRM and as such, data need not be keyed twice.

Advisors are able to select from a range of comprehensive filters to produce a highly defined series of mortgage results which can instantly be saved as evidence of research against the client.

There is no need to buy expensive additional mortgage software add-ons or pay for expensive 3rd party integration development - complimentary mortgage sourcing - who'd have thought!

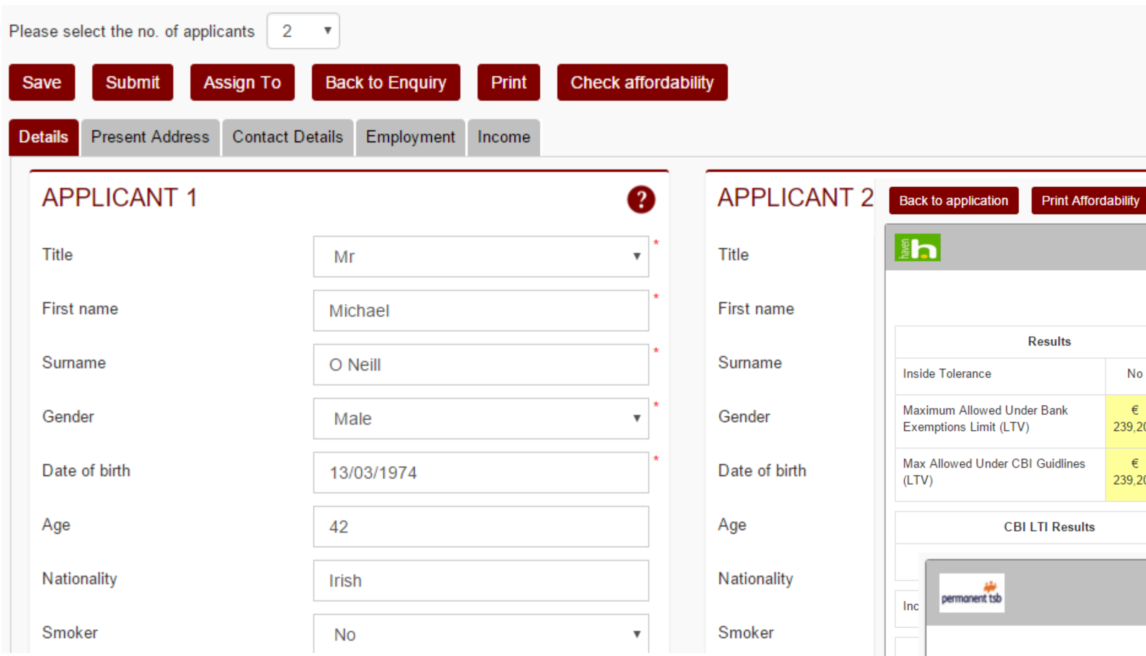
Download our complete Mortgage process guide from http://moneyadvice.ie/downloads/MA_Mortgage_Process.pdf

**Data is provided directly to Money Advice by MoneyMate . Money Advice CRM cannot be held responsible for the absolute accuracy of the data as this is supplied by third party Lenders.*

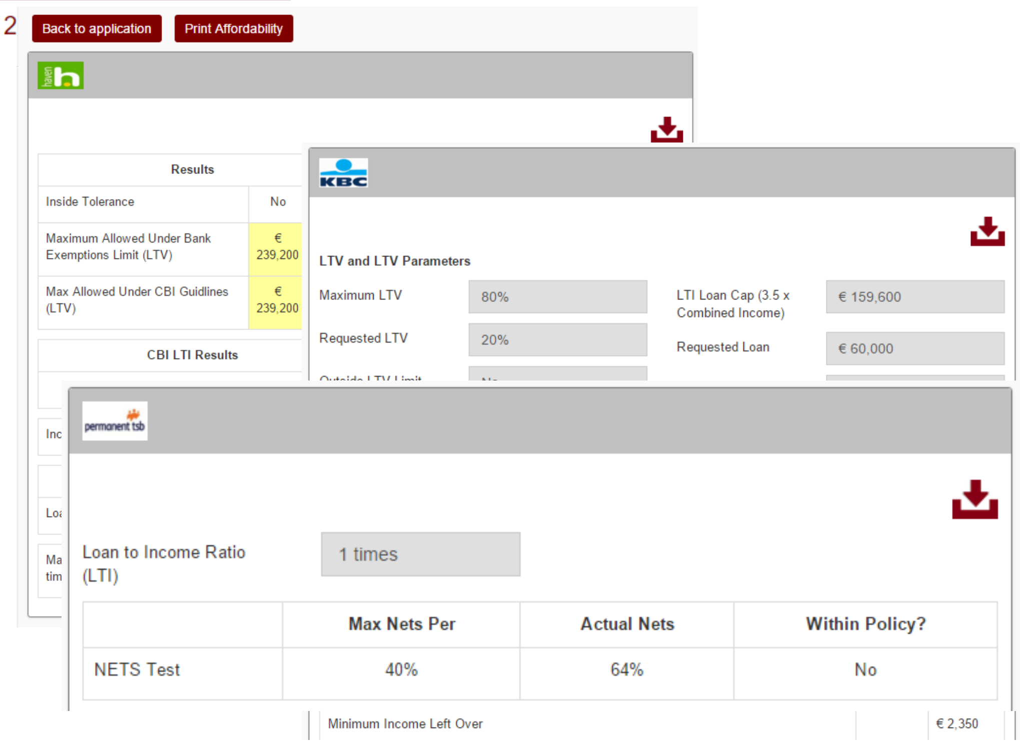
Mortgages (incl. Haven online)

Sample Mortgage Screens

Mortgage Enquiry Data Capture



Check Affordability



Mortgages (incl. Haven online)

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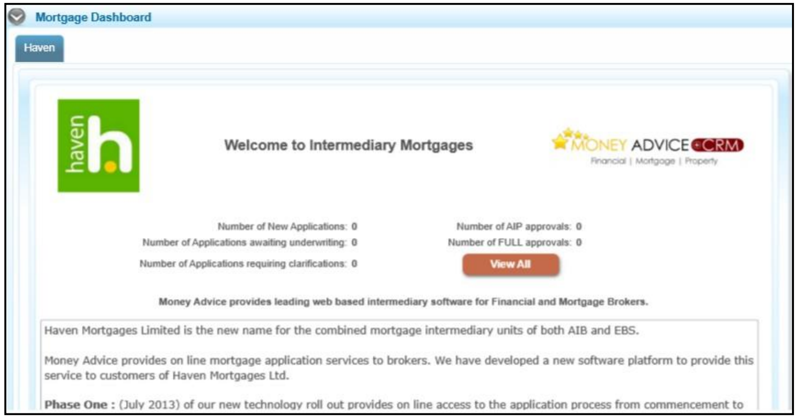
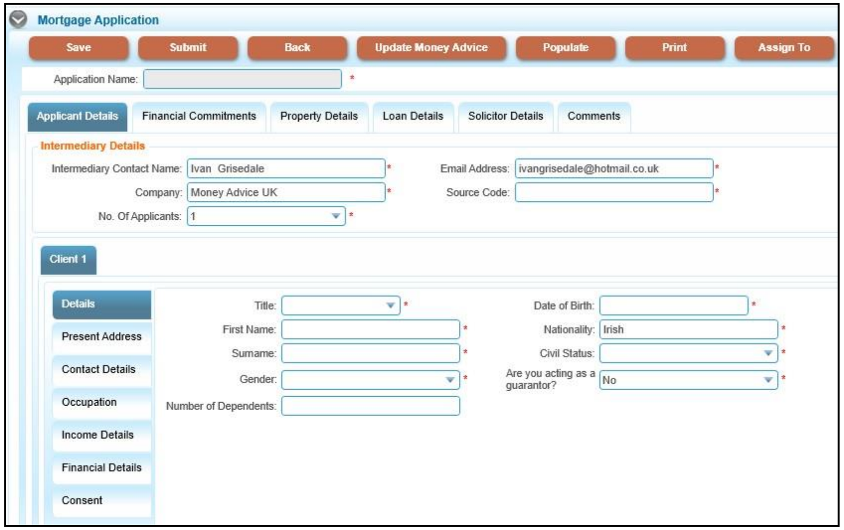
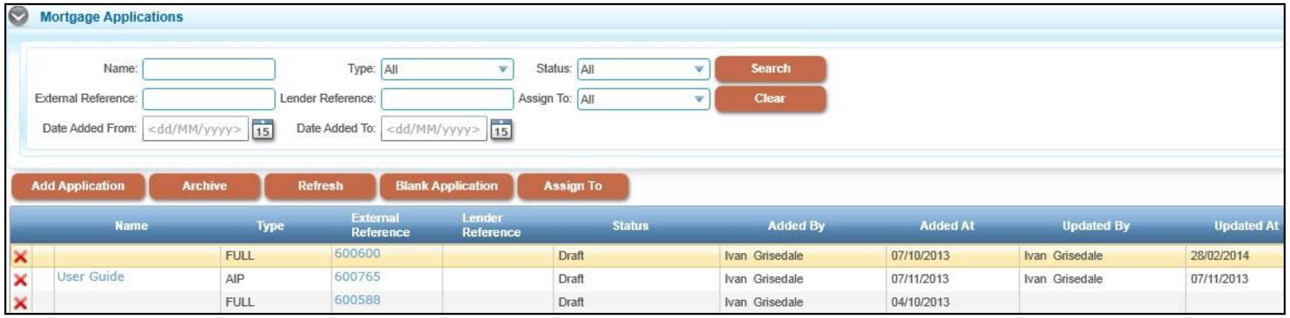
Sample Mortgage Screens

Haven on-line screen and data capture screen





Application tracking



You can also print mortgage applications for submission to other lenders, with their logo, who do not currently accept electronic submissions.

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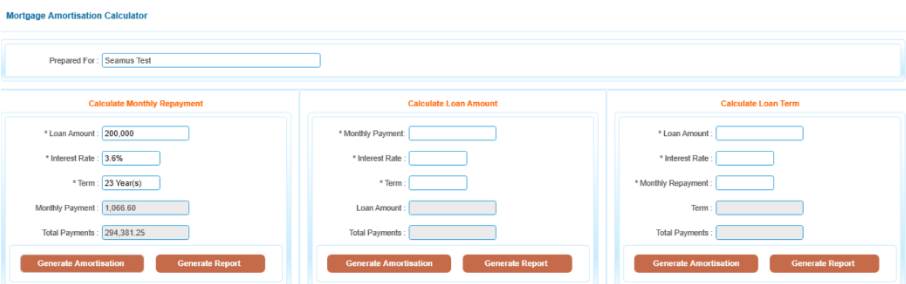
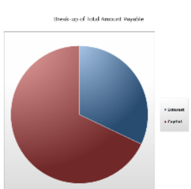
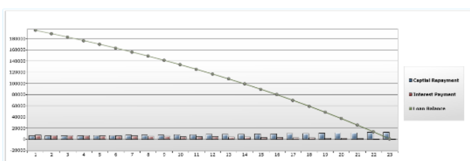
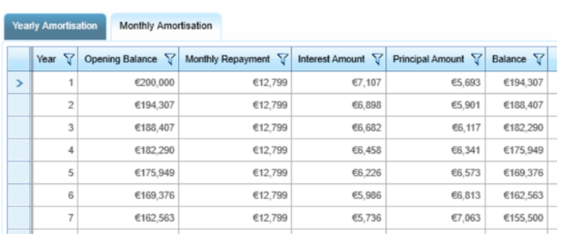
Sample Mortgage Screens

Amortisation Calculator



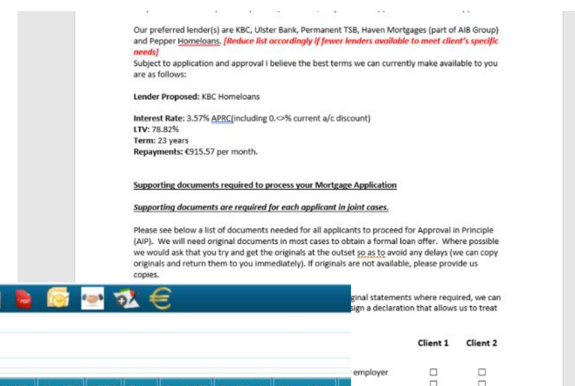


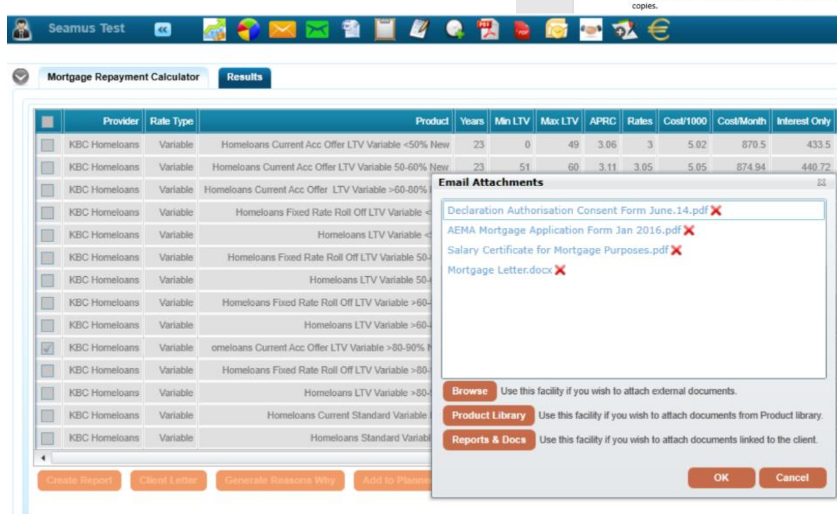




Year	Opening Balance	Monthly Repayment	Interest Amount	Principal Amount	Balance
1	€200,000	€12,799	€7,107	€5,693	€194,307
2	€194,307	€12,799	€6,898	€5,901	€188,407
3	€188,407	€12,799	€6,682	€6,117	€182,290
4	€182,290	€12,799	€6,458	€6,341	€175,949
5	€175,949	€12,799	€6,226	€6,573	€169,376
6	€169,376	€12,799	€5,986	€6,813	€162,563
7	€162,563	€12,799	€5,736	€7,063	€155,500

Mortgage Checklist, salary certificate can be generated from the system and sent as email along with declaration forms of various banks from the product library to manage the mortgage process easily.





Insurer Data Downloads

Money Advice CRM
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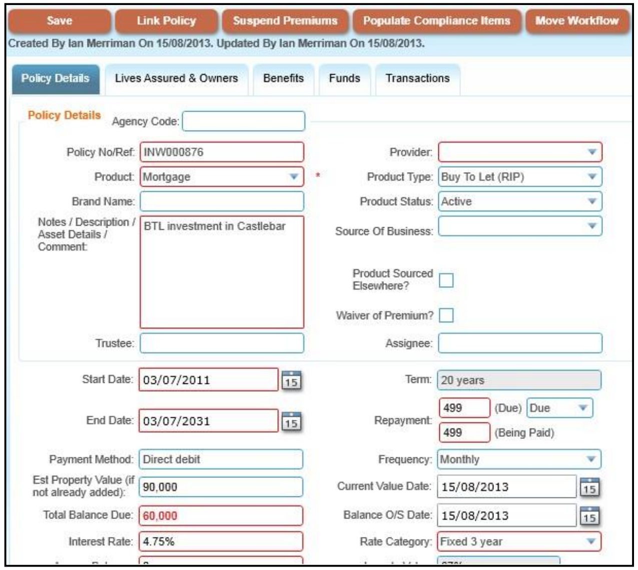
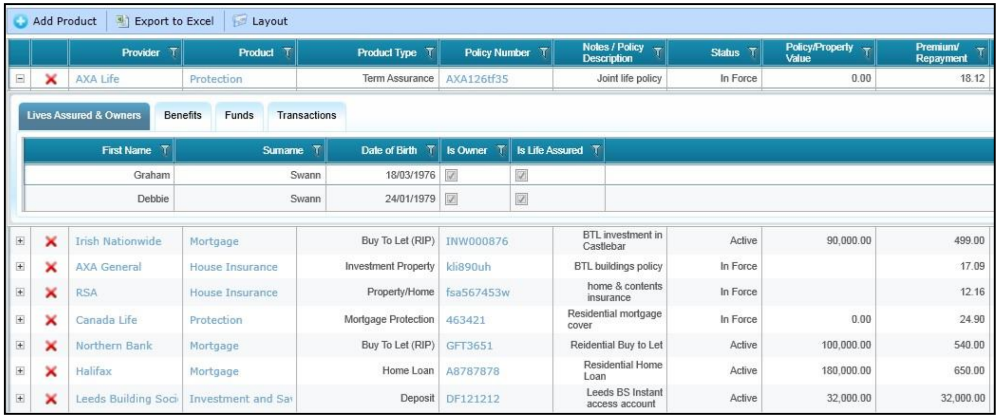
Client and policy data are regularly updated on the system. Up to date policy data are received from: Aviva, BCP, Royal London, Friends First, Irish Life, New Ireland, Standard Life and Zurich. We have now created a tool in Money Advice which allows users to import policy data received in excel format from Aviva Health into the CRM system so that you get up to date health policy information.

PIBA

From March 2014 *Money Advice* was appointed by the Life Offices as the second software firm to provide policy data downloads and protection quotations under the PIBA Scheme.

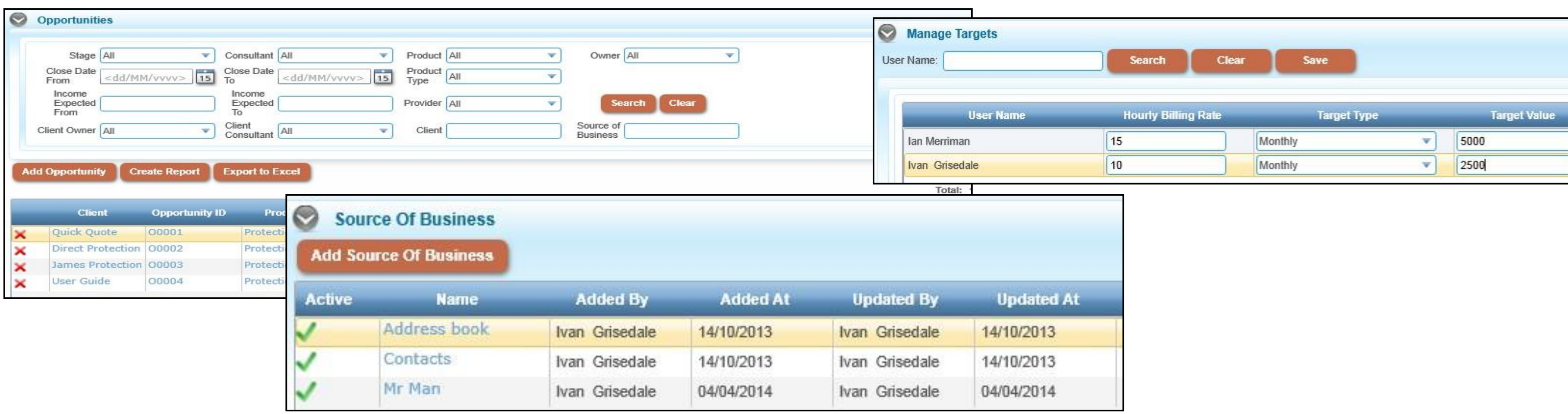




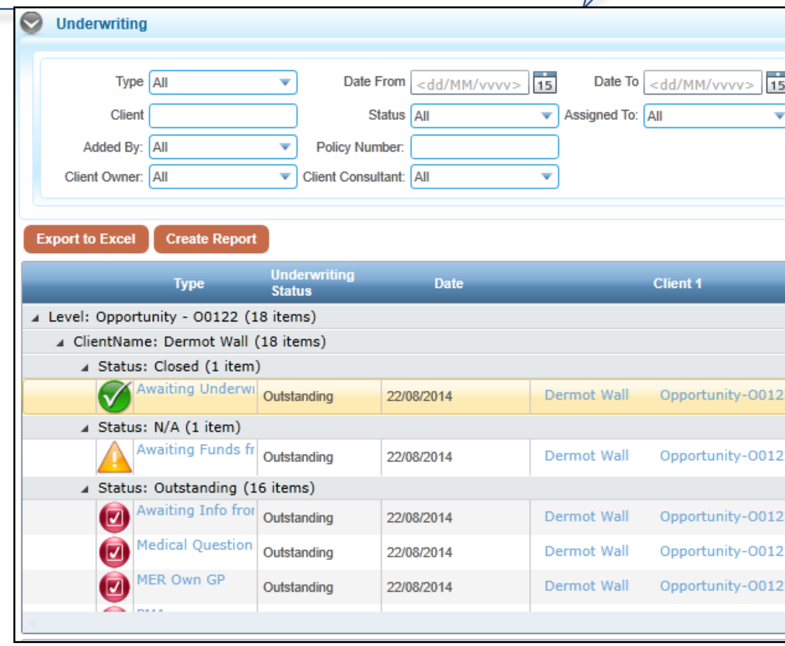
Sales and Pipeline Management

Critical to today's modern intermediary is the ability to manage the entire sales process from start to finish, maintain client data, be compliant, treat customers fairly and ensure proper relationship management. **Money Advice +CRM** has been built with this in mind and offers the following as standard:

- ✓ Complete lead management processes, managing your leads through to conclusion with full range of compliance functionality
- ✓ Records of your introducers and sources of business
- ✓ Records of all pipeline business by product type, client, provider, individual sales person, teams, offices and probability
- ✓ Target records across the business and records of progress against those targets and appropriate management reports as required
- ✓ Management of KPI's, key business trends, profitability, future clients, and prospects



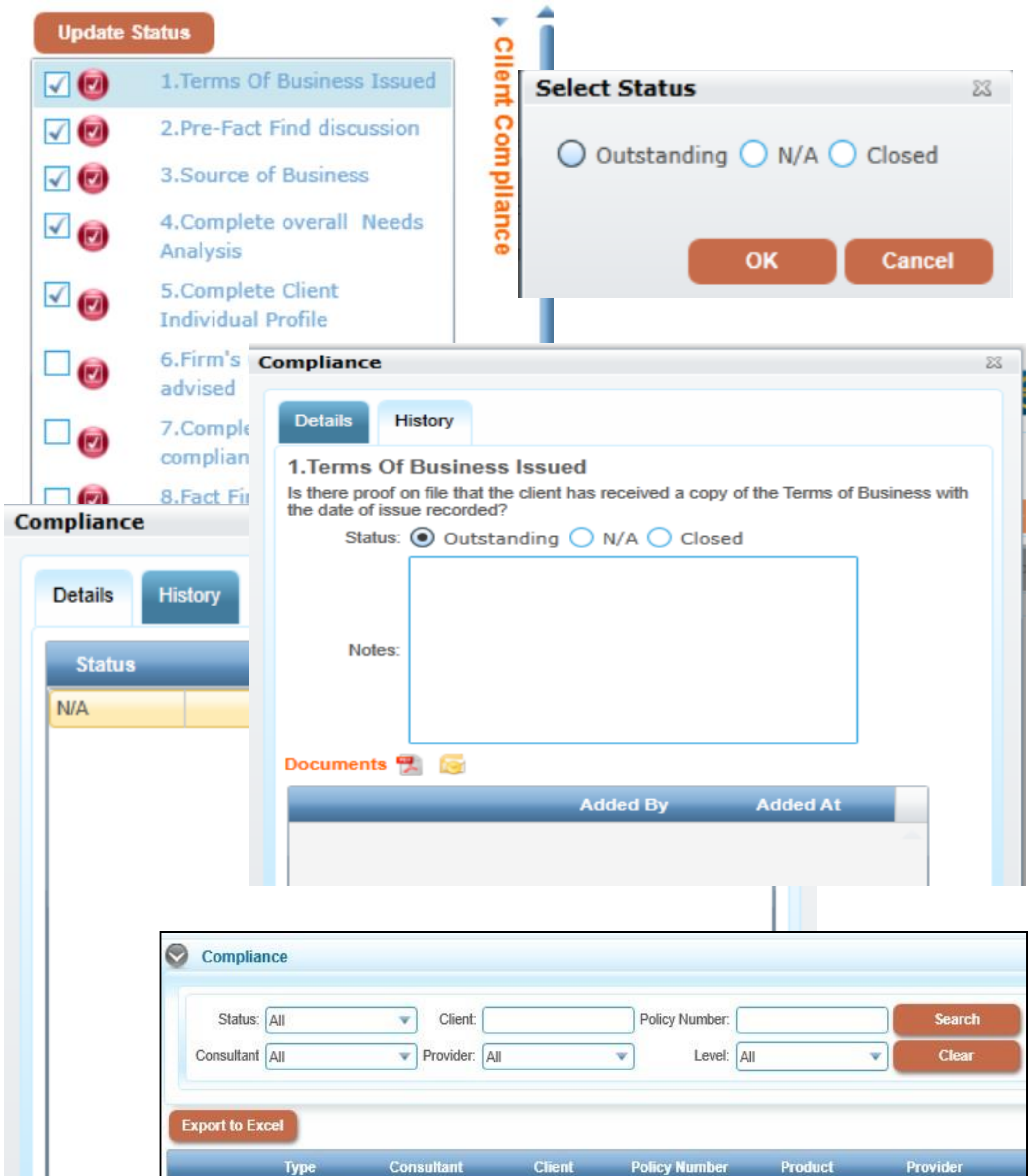
Track Underwriting Status



All stages of Underwriting can be tracked against client & consultant

Type and Status can be accurately monitored against each client individually or in a joint policy and the progress of the underwriting tracked in % terms of completion

Compliance



Money Advice +CRM offers the user a comprehensive fact find checking facility which is continually monitored as the user completes the fact find.

- ✓ Each advisor firm is also able to define the compliance list they wish to use. We have also created a list/checklist of the items required to be carried out to compliantly close out a case.
- ✓ We have done this at a client and product type level i.e. Pensions, Protection, Investments and Savings.
- ✓ The user is able to click a compliance button at any time to produce a list of outstanding compliance items for tracking
- ✓ The user is then able to click on the individual items for detailed information and complete the missing compliance items and attach documents where required e.g. documents, proof of ID etc. Users can update a number of items at one go as well.
- ✓ The system is able to produce compliance reports by status, consultant, provider, policy number or search by level (policy, opportunity and client)
- ✓ Reports are transferred to Excel for ease of use

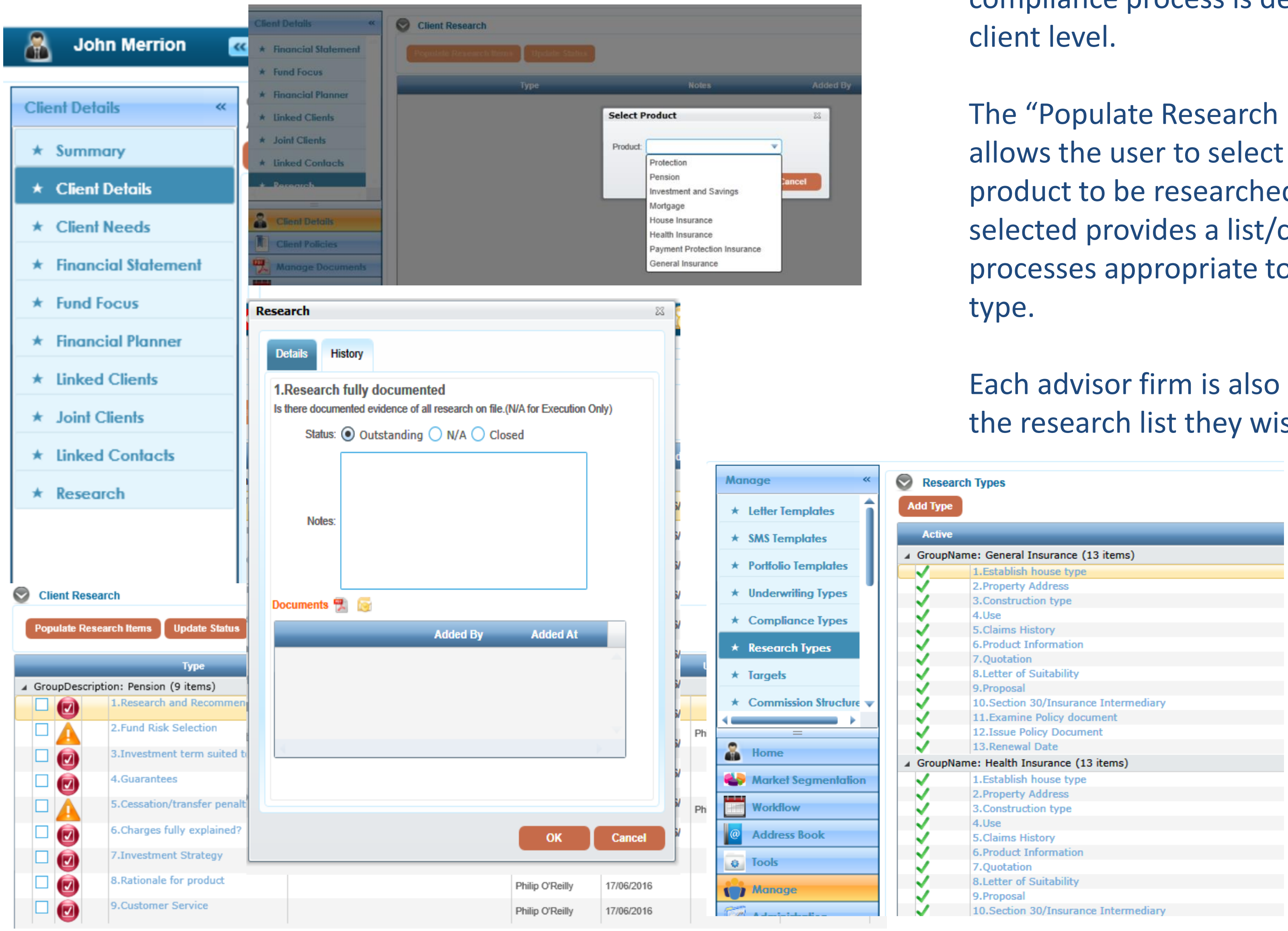
Research

Financial | Mortgage | Property

This important element of the compliance process is dealt with at a client level.

The "Populate Research Items" tab allows the user to select type of product to be researched and when selected provides a list/checklist of processes appropriate to the product type.

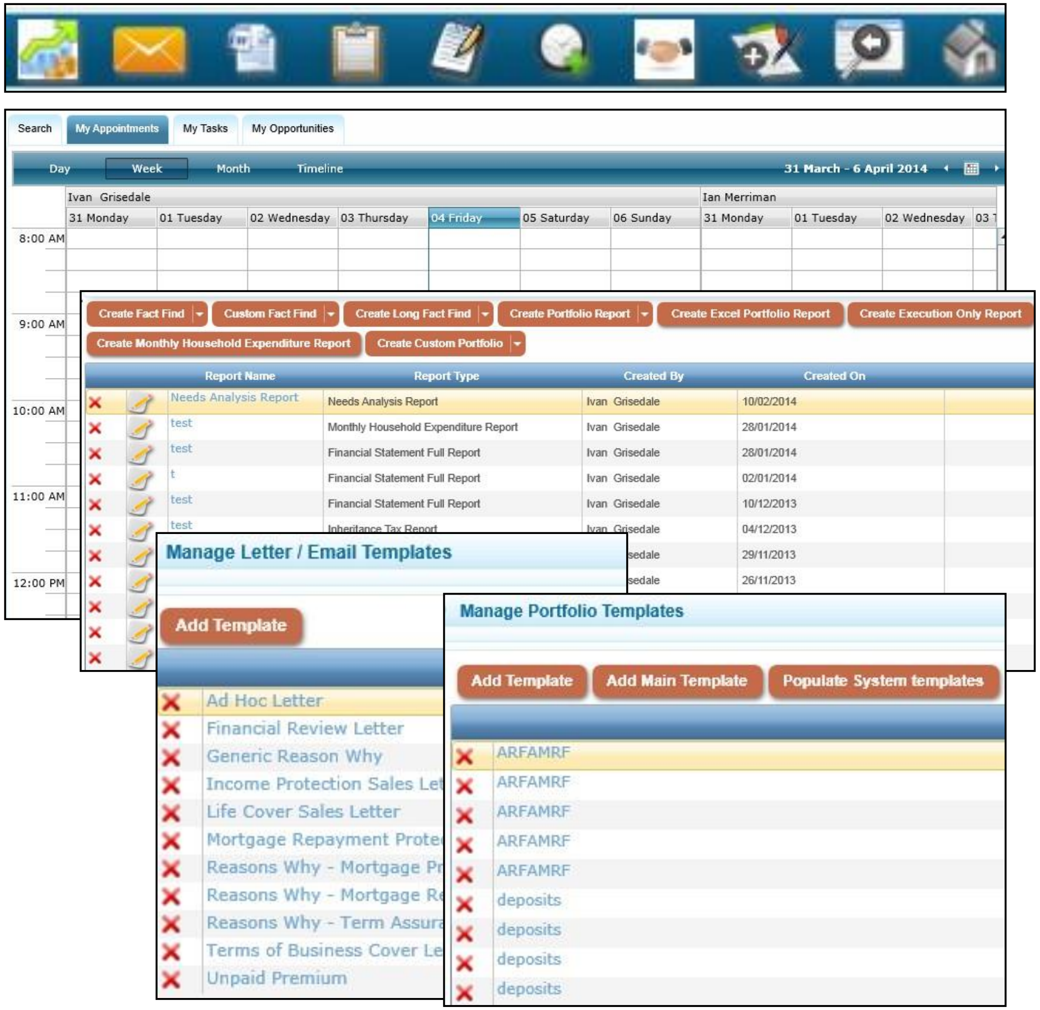
Each advisor firm is also able to define the research list they wish to use.



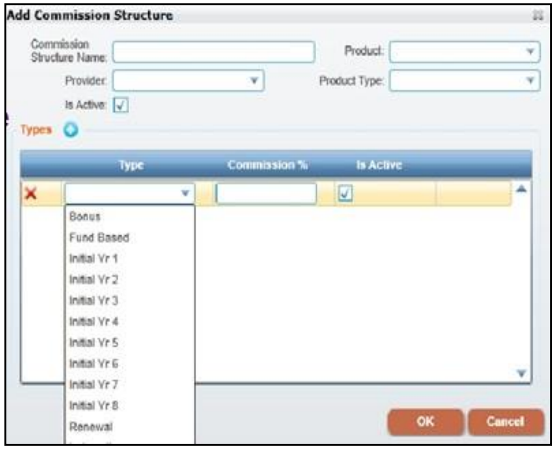
CRM, Workflow and Reviews

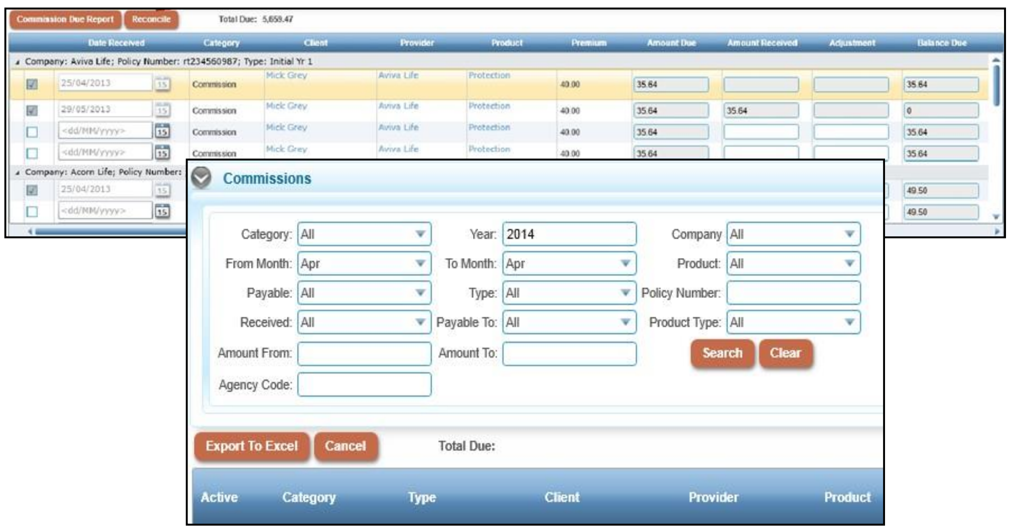
As you might expect, Money Advice +CRM has produced a market leading CRM proposition and delivers in depth functionality to assist with all your desired workflows to make your working day that much easier.

✓ **Money Advice +CRM** offers the intermediary the perfect tool to manage client contact including client data/information, appointments/diary, tasks, logs, client interactions, meeting memo's, fact-finding/reviews, sourcing, quotations, compliance, marketing, commission reconciliation, document management, reporting, TCF (Treating Clients Fairly) needs, complaint recording, workflow reports at client and database levels. Communications such as letters, emails and mail merges are all easily managed



Commissions

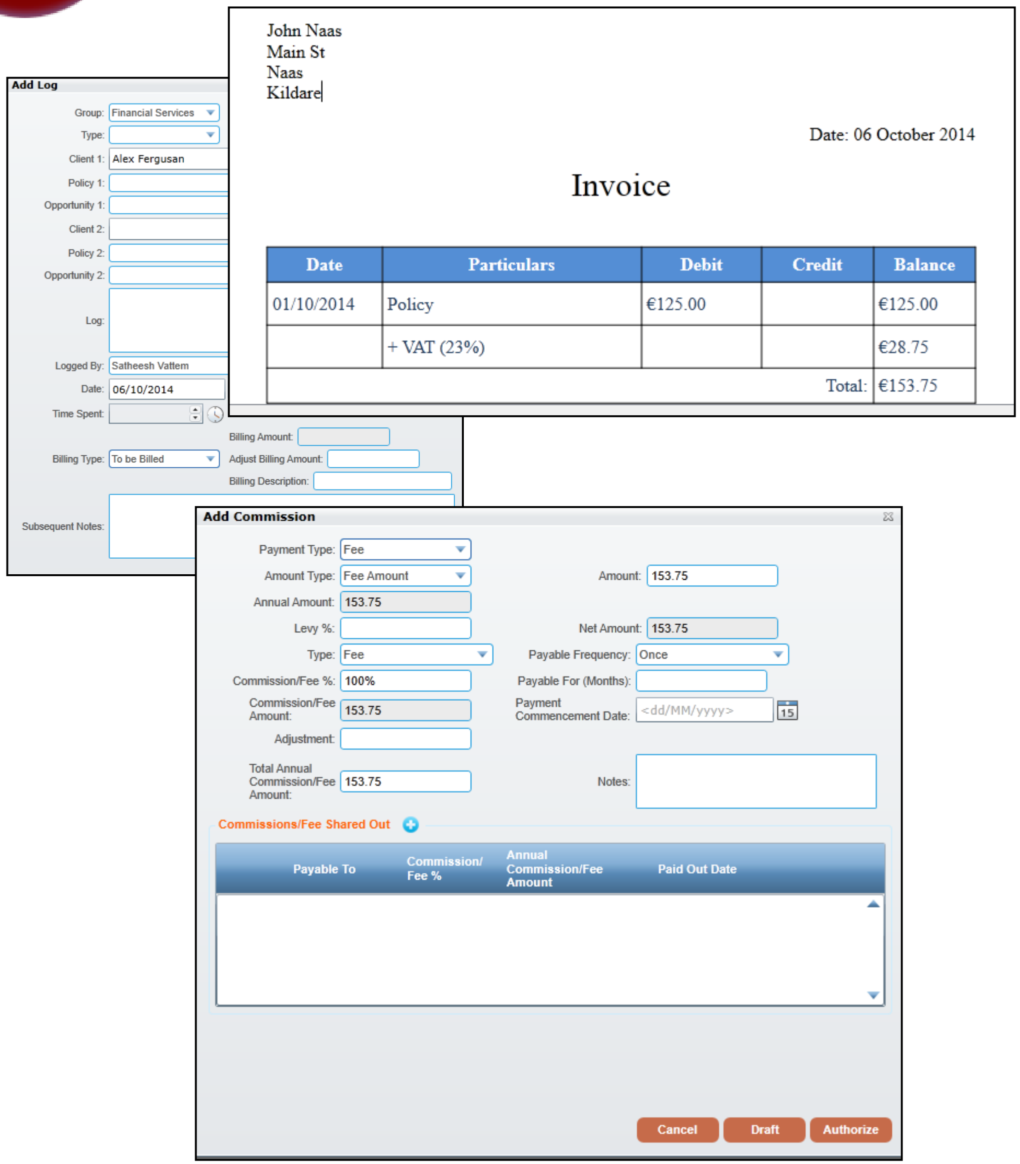




Money Advice +CRM hosts a comprehensive set of commission tracking tools allowing the busiest office to keep on top of commissions received, pipeline and keep admin to a minimum.

- ✓ The system produces commission reports on a product, advisor and office wide basis.
- ✓ Full functionality is offered allowing product, product type, provider, type of commission, commission sum/percentage and commission structures to be added as required.
- ✓ The commissions/fees can be apportioned individually to individual staff, firm and 3rd parties as needed.
- ✓ Commissions are easily reconciled against individual policies and personal commission statements produced for Advisors, whilst a whole host of reports can easily be generated across a broad range of parameters by provider, product, agency code, staff member, introducer etc.

Fees and Invoices



Money Advice +CRM hosts a comprehensive set of tools to keep on top of billable hours, generate invoices for the billable hours and keep track of the status of fees received, pipeline and keep admin to a minimum.

- ✓ The system allows for tracking of the billable hours against each action logged in the system.
- ✓ Once the billable hours are setup you can select one / more logs to generate an invoice after which the hours are updated with a status of 'Billed' (with or without VAT).
- ✓ A fees entry is created which can be apportioned individually to individual staff, firm and 3rd parties as needed.
- ✓ These fee entries are easily reconciled and personal fees statements produced for Advisors, whilst a whole host of reports can easily be generated across a broad range of parameters by staff member, introducer etc.

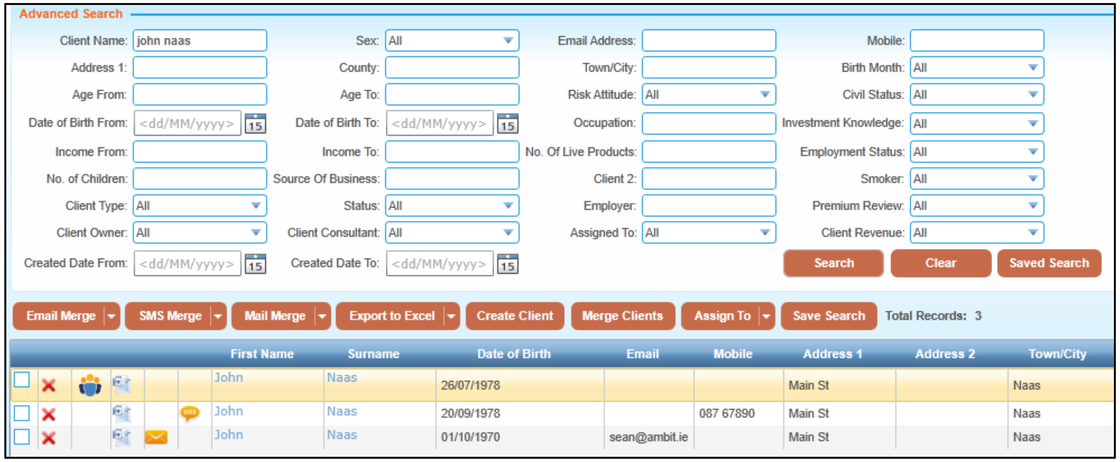
Marketing

MONEY ADVICE +CRM
Financial | Mortgage | Property

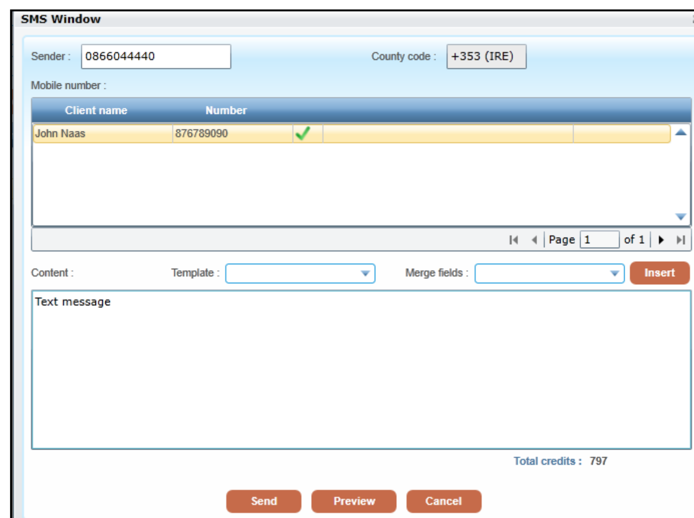
As professional advisors we all know the importance of maintaining regular contacts with our customers from a best practice point of view and ensuring that we treat our customers fairly.

Money Advice +CRM has a suite of marketing tools that enables advisors extensively mine their database at a client and policy level. It provides a comprehensive range of marketing tools including mail merge letters, text messaging and email messages. Crucially the software logs and records all these communications, even mass communications.

With Advanced Search users can drill down to specific clients for mail merges, SMS merges & marketing



Our software additionally records individual customer contact preference information, a pre-requisite to ensure you have client permission to contact them for future marketing and reviews. Combine this with the ability to brand all your own communications, have access to a comprehensive document library for products and you will have the ideal marketing suite to manage your clients and business.



Product Features

MONEY ADVICE CRM
Financial | Mortgage | Property

CRM, WORKFLOW AND COMPLIANCE

Feature Name	Money Advice	Money Advice +CRM
Client, Product Data Downloads from Life Insurance Providers	✓	✓
Tasks	✓	✓
Appointments / Diary (Add an appointment in Outlook from Money Advice)	✓	✓
Logs	✓	✓
Complaints Management	✗	✓
Meeting Memos with outcome management	✗	✓
Client Reviews	✓	✓
Document Management and Cloud Storage (support for indexing of emails from Outlook added)	✗	✓
Letter, E-mail Merge Facility (support for attaching needs analysis reports / documents from hard disk added)	✗	✓
Text messaging and merge facility using templates. Logging of texts against client record	✗	✓
Advanced Market Segmentation and search to facilitate marketing at client and policy level	✗	✓
Role-based hierarchy to manage access to system, data	✗	✓
Pipeline Management	✗	✓
Client Fact Find	✓	✓
Portfolio Reports	✓	✓
Financial Statement / Debt Restructure Plan	✓	✓
Financial Planner with cash flow projections and assset statements	✗	✓

LEGEND

- New Release
- Next Release
- Future Release

CRM, WORKFLOW AND COMPLIANCE

Feature Name	Money Advice	Money Advice +CRM
Compliance Management and reporting (Managing compliance at broker)	✓	✓
Underwriting Report. (Tracking progress of underwriting by percentage completed for both single and joint policies)	✗	✓
Client Risk Profiler	✓	✓
MIS reports on tasks, logs and appointments activity & case tracking	✗	✓
Commissions	✗	✓
Fees, tracking hours and Invoice generation	✗	✓
Client Needs Report	✗	✓
Financial Data capture form that clients and new enquiries can fill online and have it populate CRM	✓	✓
Mortgage Data capture form that clients and new enquiries can fill online and have it populate CRM	✓	✓

LEGEND

- New Release
- Next Release
- Future Release

Product Features..contd

MONEY ADVICE CRM
Financial | Mortgage | Property

MORTGAGES

Feature Name	Money Advice	Money Advice + CRM
Mortgage Rates	✓	✓
Loan Consolidation Calculator	✓	✓
Mortgage Repayment Calculator	✓	✓
Mortgage Repayment Quick Quote	✓	✓
Mortgage Review - Compare Mortgages	✓	✓
Mortgage Review - Extra Payment Calculator	✓	✓
Mortgage Review - Lump Sum Payment	✓	✓
Bi-weekly Repayment Calculator	✓	✓
Mortgage Affordability Calculator	✓	✓
Mortgage Applications (Online for Haven + Generic Application form for other providers)	✓	✓
Stamp Duty Calculations	✓	✓

LEGEND

- New Release
- Next Release
- Future Release

PROTECTION

Feature Name	Money Advice	Money Advice + CRM
Protection Review Calculator (with needs analysis & research reports)	✓	✓
Inheritance Tax Calculator	✓	✓
Term Assurance Quotations	✓	✓
Pension Term Quotations	✓	✓
Unit Linked Quotations	✓	✓
Whole Of Life Quotations	✓	✓
Income Protection Quotations	✓	✓
Business Assurance Templates	✓	✓
New Ireland Life Choice	✓	✓
New Convertible Mortgage Protection	✓	✓
Serious Illness Comparison List	✓	✓

LEGEND

- New Release
- Next Release
- Future Release

Product Features..contd

MONEY ADVICE CRM
Financial | Mortgage | Property

INVESTMENT

Feature Name	Money Advice	Money Advice + CRM
Savings Planner	✔	✔
Future Funds Calculator	✔	✔
Funds Search	✔	✔
Funds Profile + Ratings (from Moneymate)	✔	✔
Investment Quotations (projected values)	✔	✔
Funds Factsheets (Fund information from MoneyMate of over 900 funds)	✔	✔
Integration with Fund Focus (from MoneyMate)	✔	✔
Market Commentaries	✔	✔
Deposit Interest Rates	✔	✔
Education Planner	✔	✔
Unit Linked Bonds	✔	✔
With Profit Bonds	✔	✔
Tracker Bonds	✔	✔
Savings Plans	✔	✔

LEGEND

- New Release
- Next Release
- Future Release

Product Features..contd

PENSION

Feature Name	Money Advice	Money Advice + CRM
Pension Needs Calculator	✓	✓
Pension Quotations (projected values)	✓	✓
Group Pensions	✗	✓
Regular Premium PRSA	✓	✓
Regular Premium (Personal/Executive/AVC)	✓	✓
Single Premium (Personal/Executive/Buy Out Bond)	✓	✓
ARF/AMRF	✓	✓
Annuity Rates (ILAC)	✓	✓

LEGEND

- New Release
- Next Release
- Future Release

Product Features..contd

GENERAL INSURANCE

Feature Name	Money Advice	Money Advice + CRM
Zurich Home Insurance Quick Quote	✓	✓
Zurich Home Insurance Full Quotation (including business placement facility)	✓	✓
Link to HIA website	✓	✓
Import tool for Aviva Health Policies	✓	✓
Links to Aviva Health website	✓	✓

LEGEND

- New Release
- Next Release
- Future Release

TOOLS

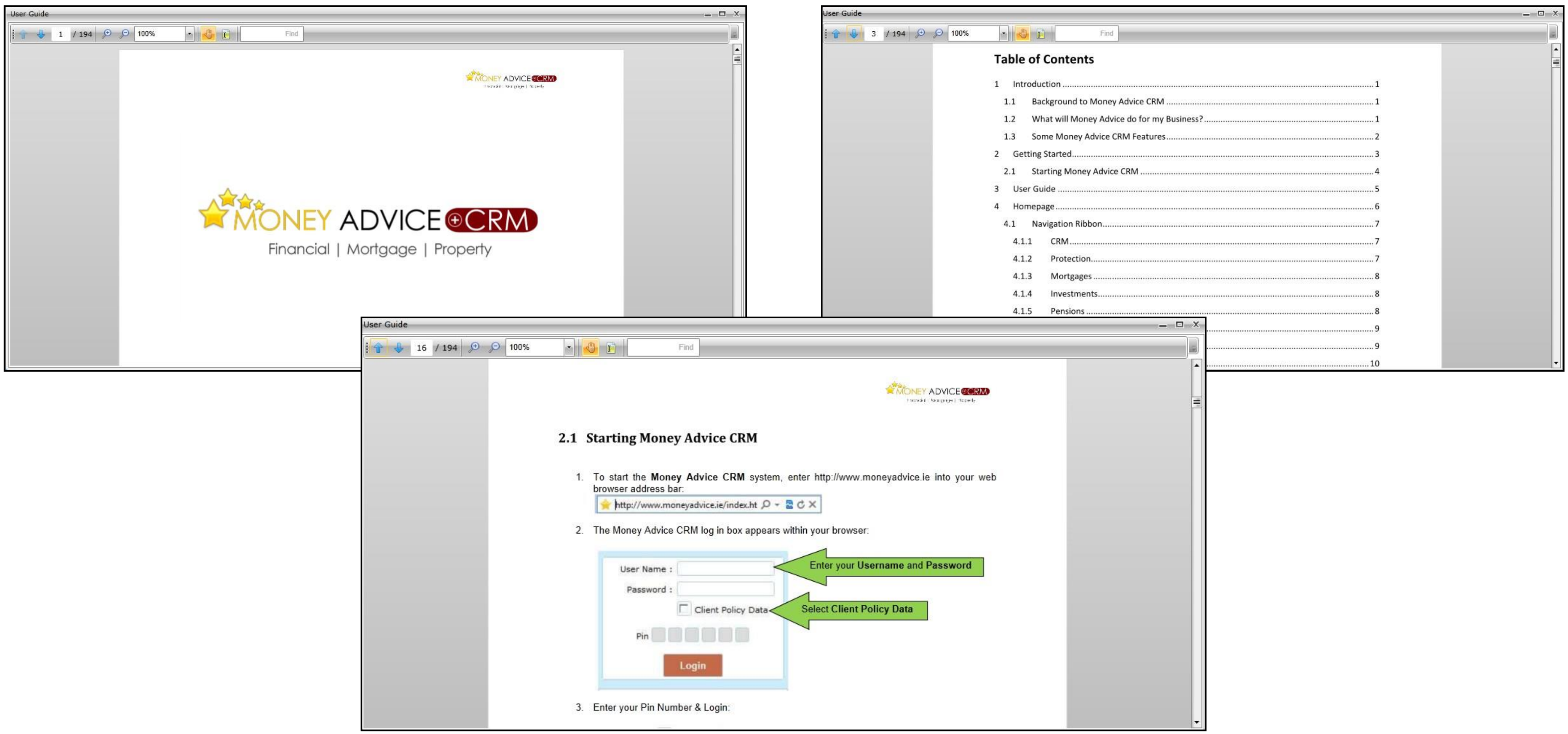
Feature Name	Money Advice	Money Advice + CRM
Product Library with document links	✓	✓
Quotation/Research Reports	✓	✓
Reports with broker own branding, logo	✓	✓
"Reasons Why" Letter Generation	✓	✓
Deloitte Personal Tax Calculator	✓	✓
Website Links	✓	✓
FAQ	✓	✓
User Preferences/Administration	✓	✓
Save Quote/Report	✓	✓

LEGEND

- New Release
- Next Release
- Future Release

User Guide

Easy to use online guide providing full training & workflow support. Fully searchable content & navigation using pictorial narration for speed of learning.



PRODUCT ADD-ONS

FOR OUR MONEY ADVICE+CRM CLIENTS

- DOCUMENT MANAGEMENT
- CASHFLOW PLANNER
- Mobile & Broker Website PROTECTION QUOTATIONS
- Mobile App DOCUMENT SCANNER
- TEXT MESSAGING
- ZURICH HOUSE INSURANCE QUOTES

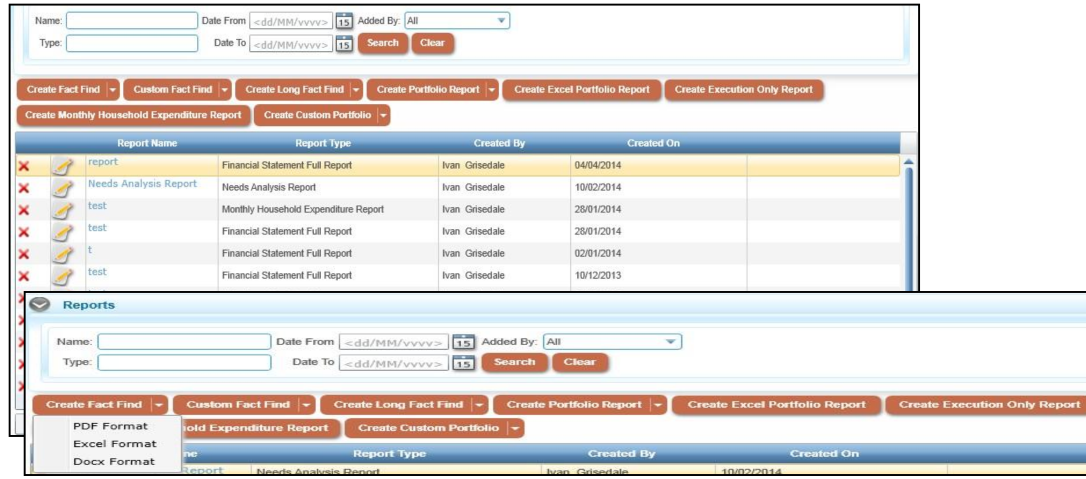
MONEY ADVICE+CRM
Financial | Mortgage | Property

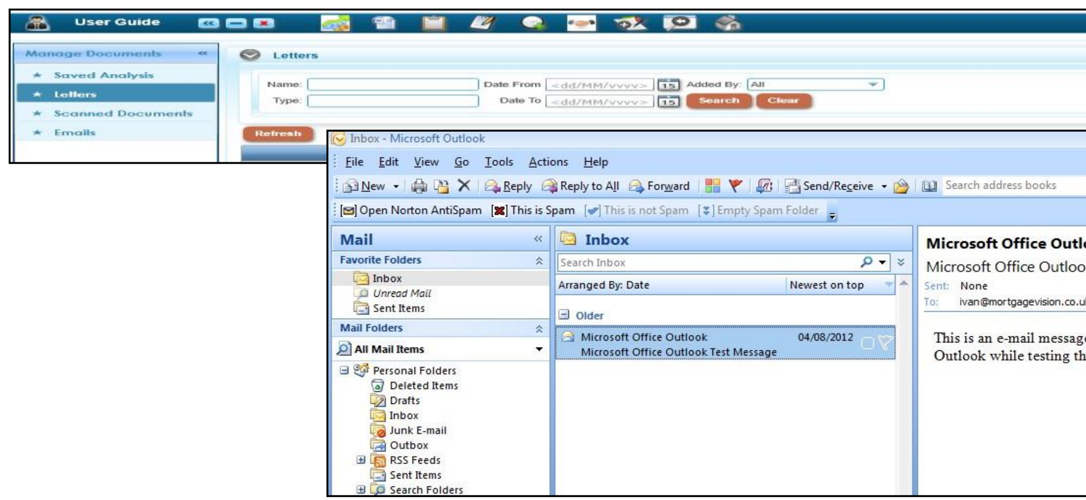
Document Management

MONEY ADVICE ⊕CRM
Financial | Mortgage | Property

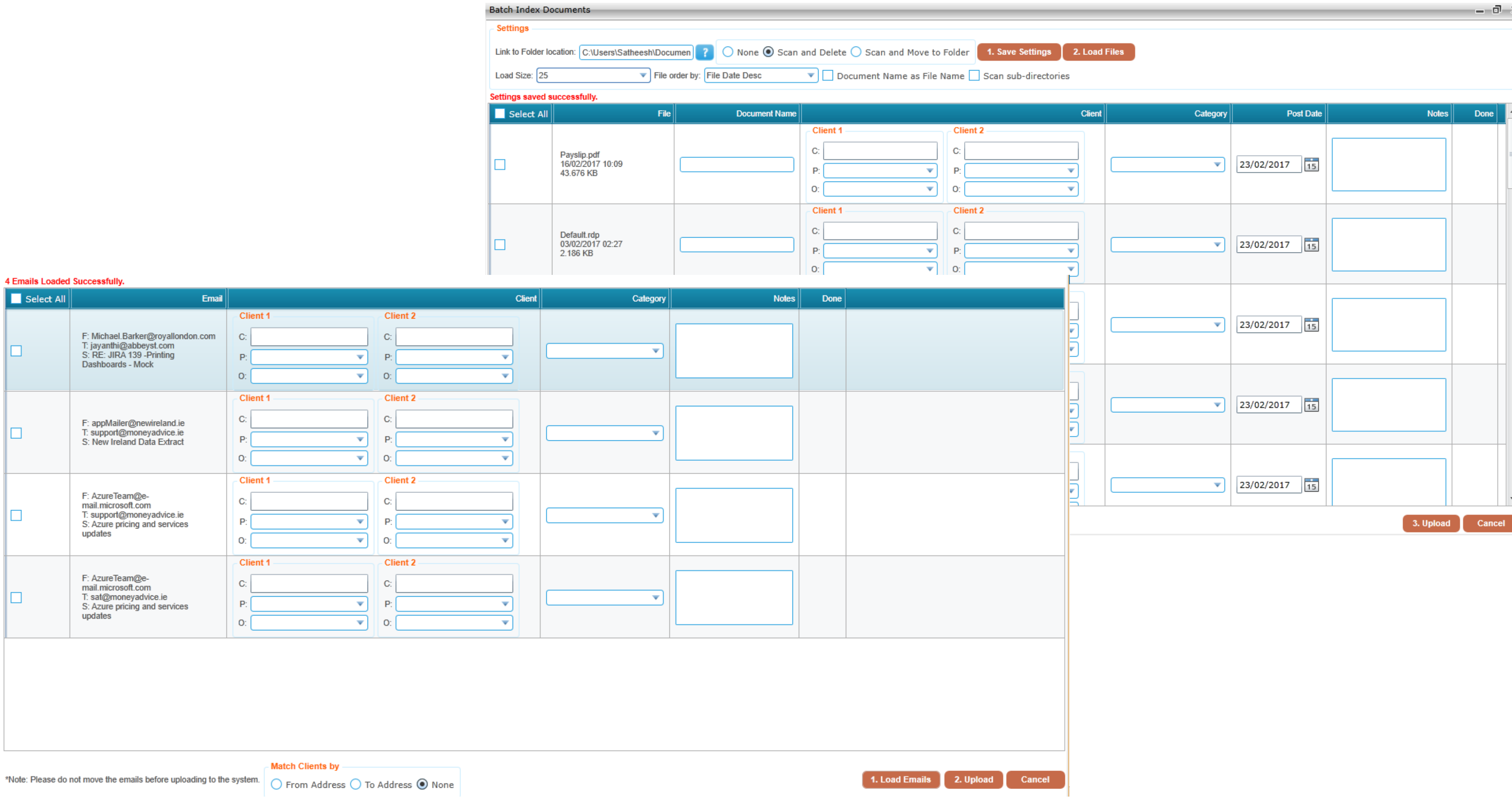
Money Advice +CRM provides a capacity to generate all the letter template a broker's office would use.

- ✓ Users are additionally able to add/manage their own letter and e-mail templates.
- ✓ Users are able to automatically brand all such communications with their own signatures/logos as well.
- ✓ Letters, emails and other documents generated on **Money Advice +CRM** are automatically saved to the system. Inward emails (from Outlook) and other documents can be easily saved to the system and attached to the client or/and the client policy/product. This functionality allows all communication with a client to be recorded with ease, creating an invaluable record and save you substantial time managing your clients' data and documents.





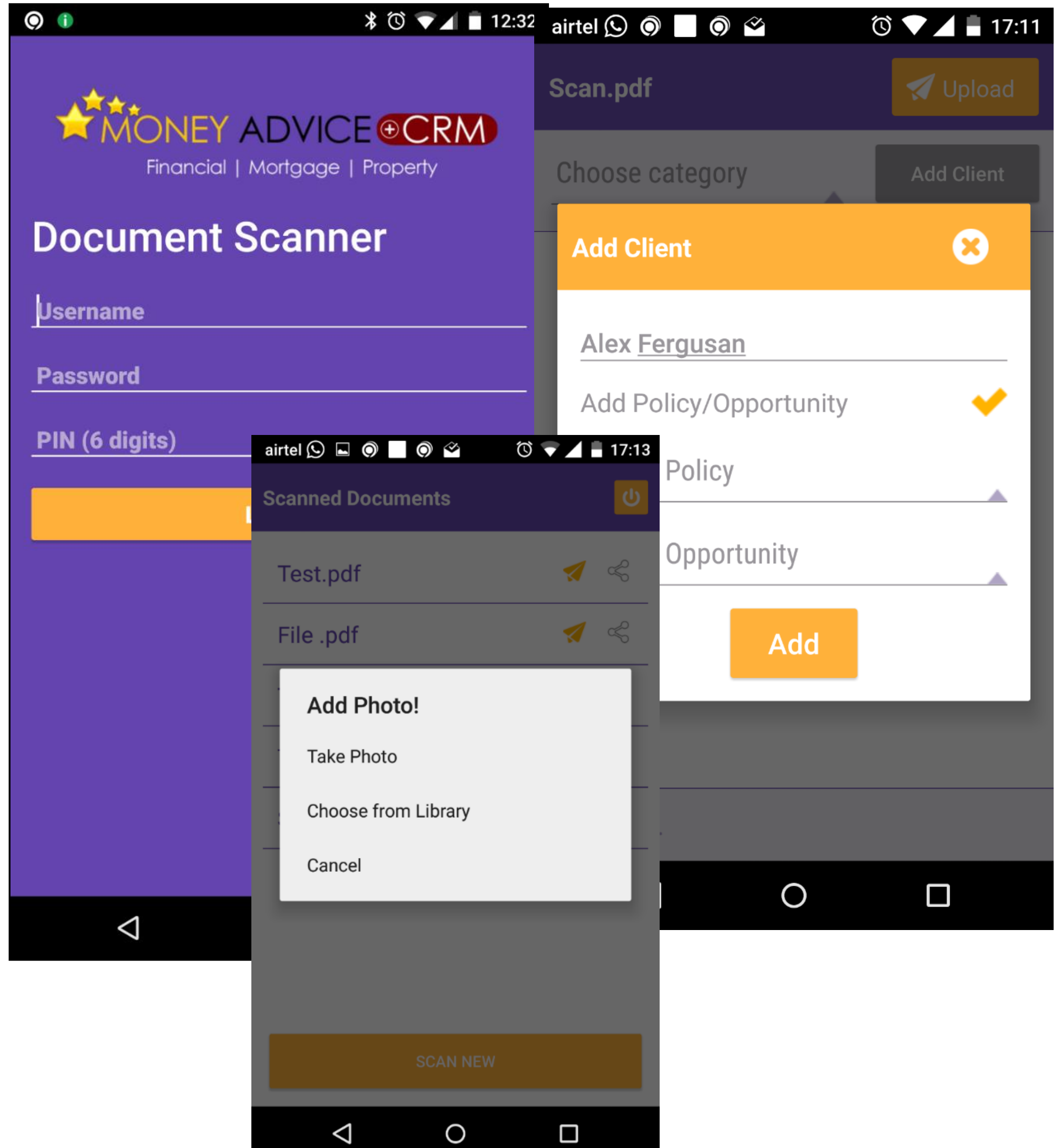
Money Advice +CRM provides a capacity to batch index documents and emails to various clients at one-go. You can select all the files / emails to be indexed and then assign them to the relevant client / policy from the same screen without having to move between client records.



Document Scanner App

INTEGRATED WITH CAMSCANNER APP, THIS MOBILE APP PROVIDES A WAY FOR THE USERS TO SCAN IMPORTANT DOCUMENTS USING THEIR PHONE AND SAVE THEM TO THE CLIENT AND POLICY RECORD IN MONEY ADVICE

- ✓ The **Camscanner** app provides options to enhance the scanned image.
- ✓ Option to scan multiple pages and create a single PDF document of all the scanned images.
- ✓ Users are able to search the client bank in **Money Advice + CRM** and associate the documents to a particular client / policy / opportunity.
- ✓ The PDF of the scanned images created can also be shared using email.



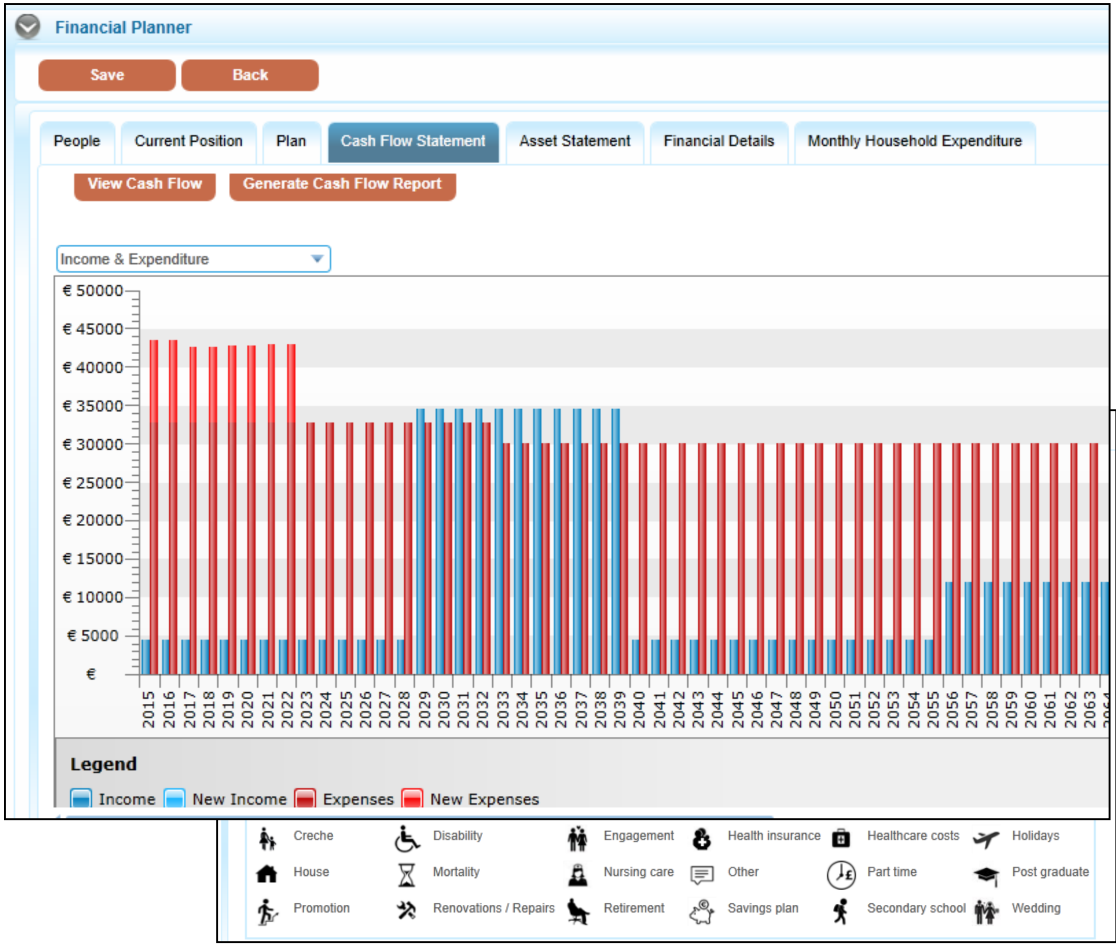
Cash Flow Planner

Cash Flow Projections and Financial Planning

The Client Financial Cash Flow Planner can also be completed within **Money Advice +CRM** by the advisor using a unique wizard reducing the time taken to enter client data.

The tool lets the user drag and drop various life time events onto the life time line of the client and calculate the savings required to meet the lifestyle expenses.

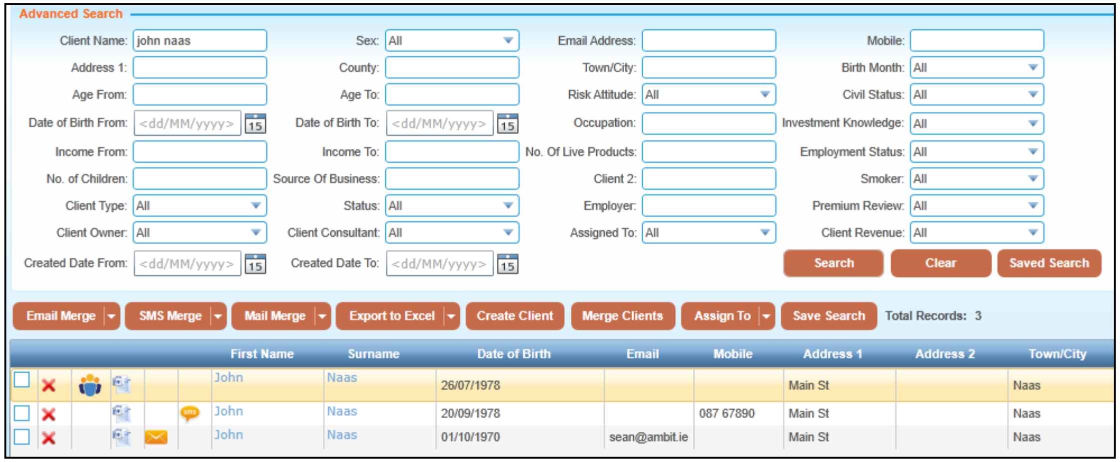
These expenses are then plotted into a client cash flow projections report to show the income, expenditure and balance sheet. A detailed asset, liability and net asset worth can also be generated from the tool. The tool will be improved further to include projections for "What-if" scenarios.



Text Messages

MONEY ADVICE +CRM
Financial | Mortgage | Property

With Advanced Search users can drill down to specific clients for SMS merges & marketing

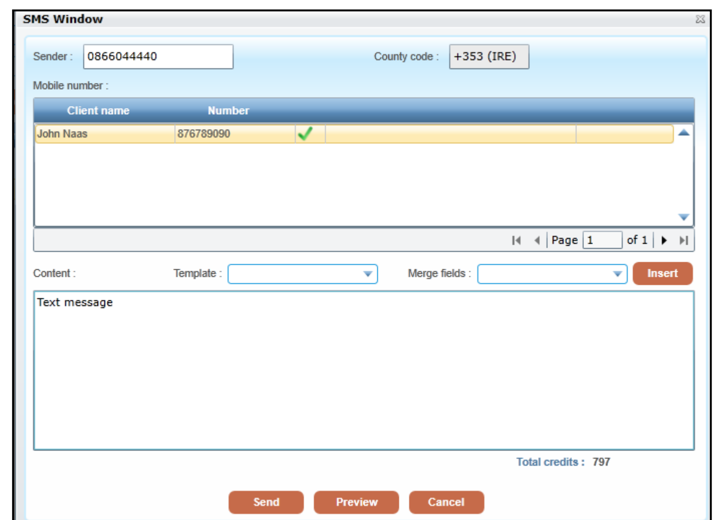


As professional advisors we all know the importance of maintaining regular contacts with our customers from a best practice point of view and ensuring that we treat our customers fairly.

Our software records individual customer contact preference information, a pre-requisite to ensure you have client permission to contact them for future marketing and reviews.

Money Advice +CRM enables advisors extensively mine their database at a client and policy level. It provides a comprehensive range of text messaging tools including text messaging merge templates. Crucially the software logs and records all these communications, even mass communications.

The software also provides you with an option to receive the text message replies from the clients to a designated group email account so that the emails can be indexed against the client record.



Tablet and Smart Phone quotations

MONEY ADVICE CRM
Financial | Mortgage | Property

*A mobile version of the **Money Advice** quotation service is available ensuring you have access to the quotations even on the move.*

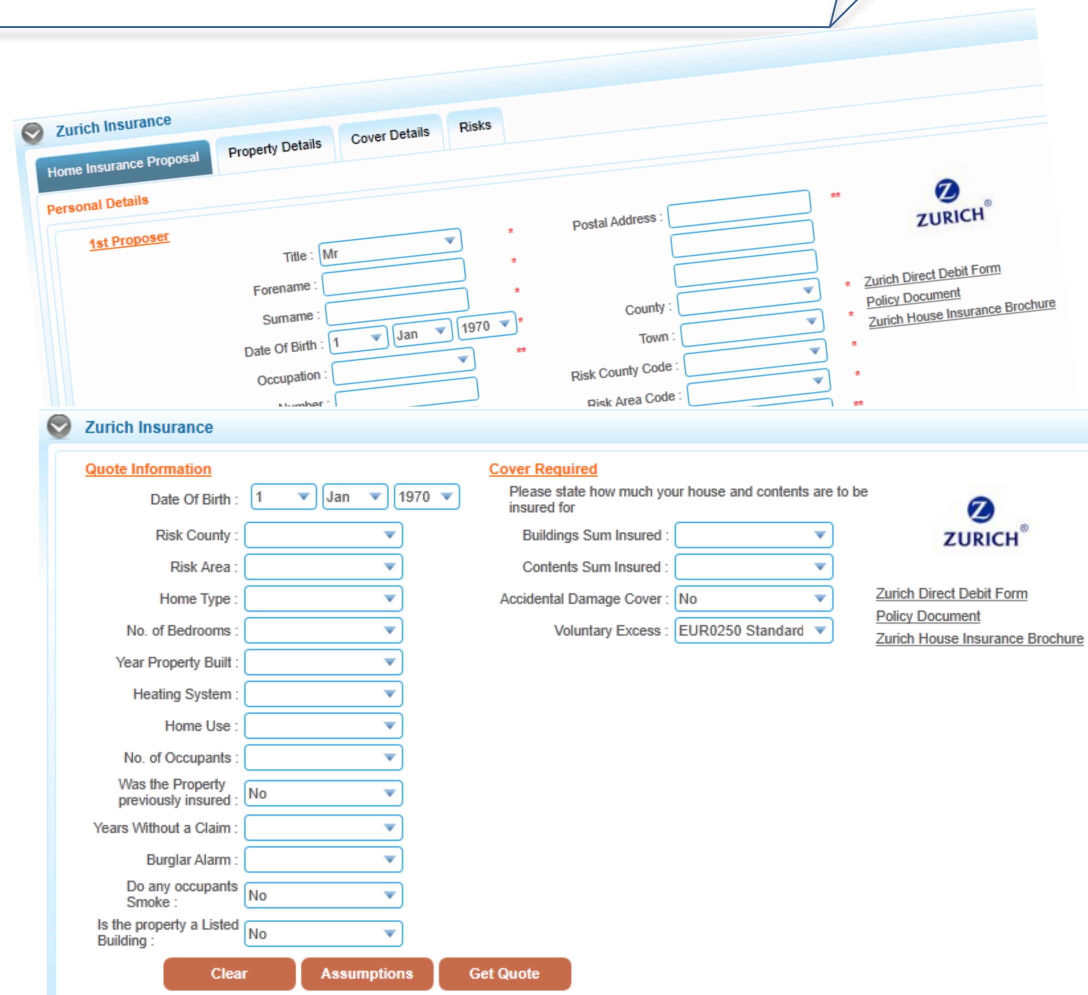
- ✓ The service provides all term assurance, income protection, pension term and whole of life quotations from all providers
- ✓ A Mortgage repayment calculator with with up-to-date mortgage rates from MoneyMate
- ✓ This service can be accessed on ALL internet-enabled tablets and mobile phone devices and is compatible with iPad, iPhone, Blackberry, HTC, Samsung, Others

Zurich Home Insurance Quotes

Money Advice CRM
Financial | Mortgage | Property

Get quotations and place business online

- ✓ Zurich General Insurance have established a major bridge between their in-house quotation, underwriting and administration systems with Money Advice enabling Money Advice clients sell the Zurich quality house insurance product.
- ✓ This facility provides Brokers with competitive quotation, proposal and policy documents on line and in real time.
- ✓ This facility is designed to give Financial Brokers a quality product, a new source of income, and an enhanced relationship with their clients.
- ✓ Brokers have placed substantial household business through lenders and can now easily recover this.



ADDITIONAL SERVICES

FOR OUR FINANCIAL BROKER CLIENTS

BROKER WEBSITES

Mobile & Broker Website CLIENT PORTFOLIO

Broker Website MOBILE OPTIMISED

Mobile & Broker Website PROTECTION QUOTATIONS

Mobile & Broker Website CLIENT DATA CAPTURE

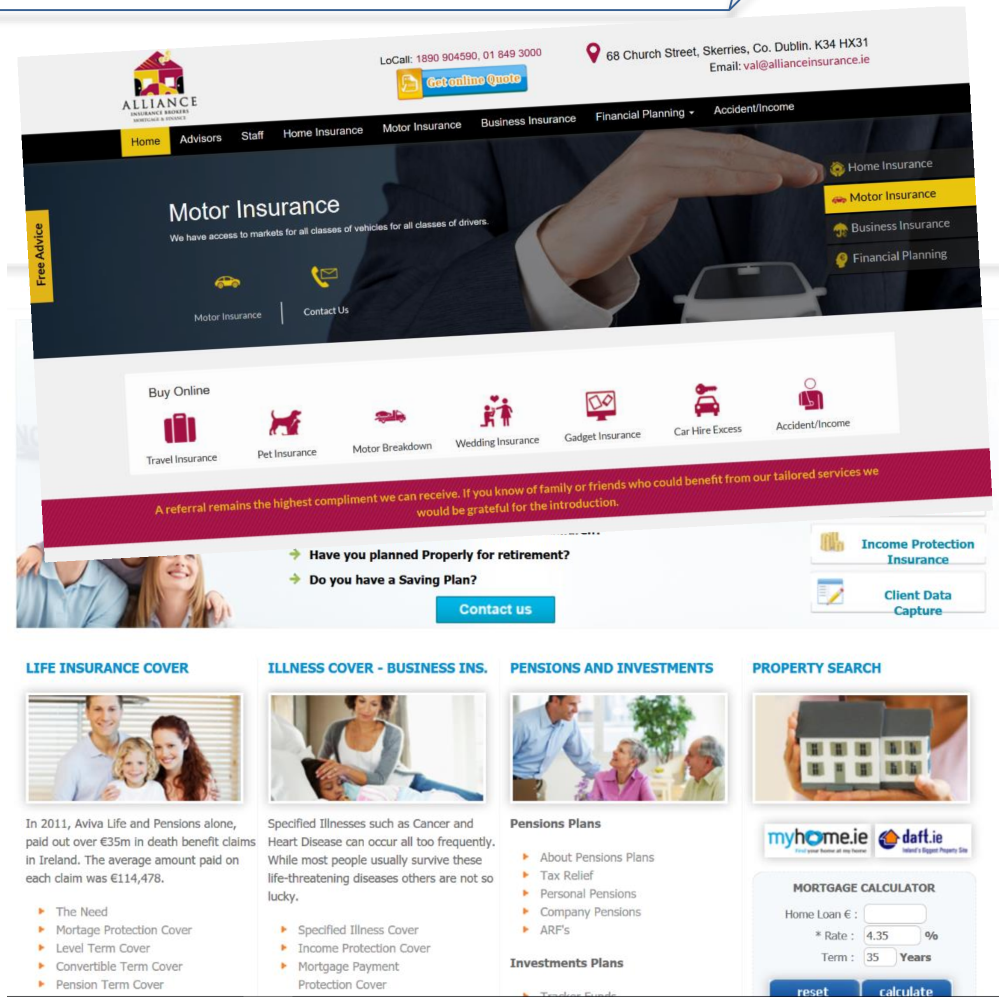
Mobile & TABLET APPS

MONEY ADVICE CRM
Financial | Mortgage | Property

Design and Develop Financial Broker web sites

Delivering user-friendly web sites that work closely with your
Money Advice +CRM

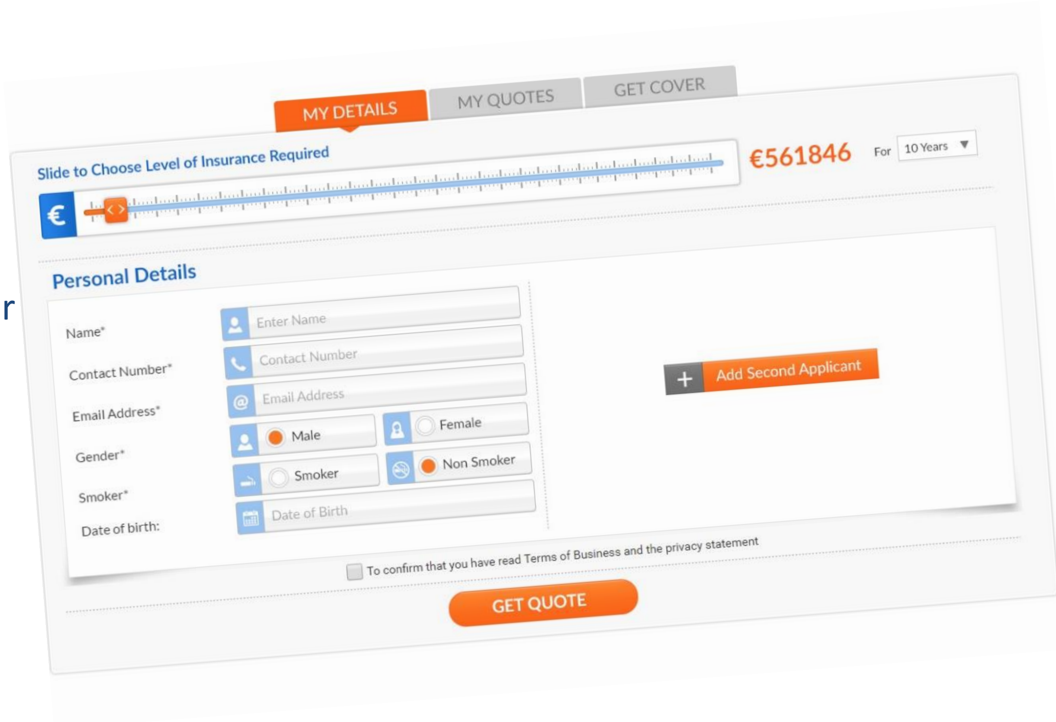
- ✓ An integrated approach with **Money Advice +CRM** from the start where we build and deliver broker websites ensuring maximum results and return on investment from both the new web site and **Money Advice +CRM**.
- ✓ Clear focus on user experience so as to make it easy to use and navigate for your clients
- ✓ Aftercare and support to keep the web site updated always.
- ✓ We can provide life protection quotes, with the broker selecting if they wish to provide discounts to their clients.
- ✓ We can also provide client access through broker websites to client portfolio reports with updated values etc.



Protection quotations for Financial Broker web sites

Provide advice through best price (discounted) quotes on your web site and receive email notifications of all the enquiries generated.

- ✓ Integrate with existing Financial Broker web sites seamlessly. Best price quotations available
- ✓ The screens can be customised to look similar to the broker website colours
- ✓ The service provides all term assurance, specified illness, income protection and mortgage protection quotations



Protection quotations for Financial Broker web sites

Only the best price quotation is shown without identifying the insure

MY DETAILS | MY QUOTES | GET COVER

Quote Details

We Compared 6 Insurers and the lowest price is

€ 10.00 * per Month

Select how you wish to proceed below

AVIVA | Friends First | Irish Life | NEW IRELAND ASSURANCE | ZURICH | ROYAL LONDON

Apply | Send me the Forms

Mortgage Protection Quote

Product Providor	:	Irish Life
Product Type	:	Mortgage Repayment Protection
Total Repayment Cover	:	€100000
Monthly Premium	:	€15.15
75% cash Refund	:	€136.35

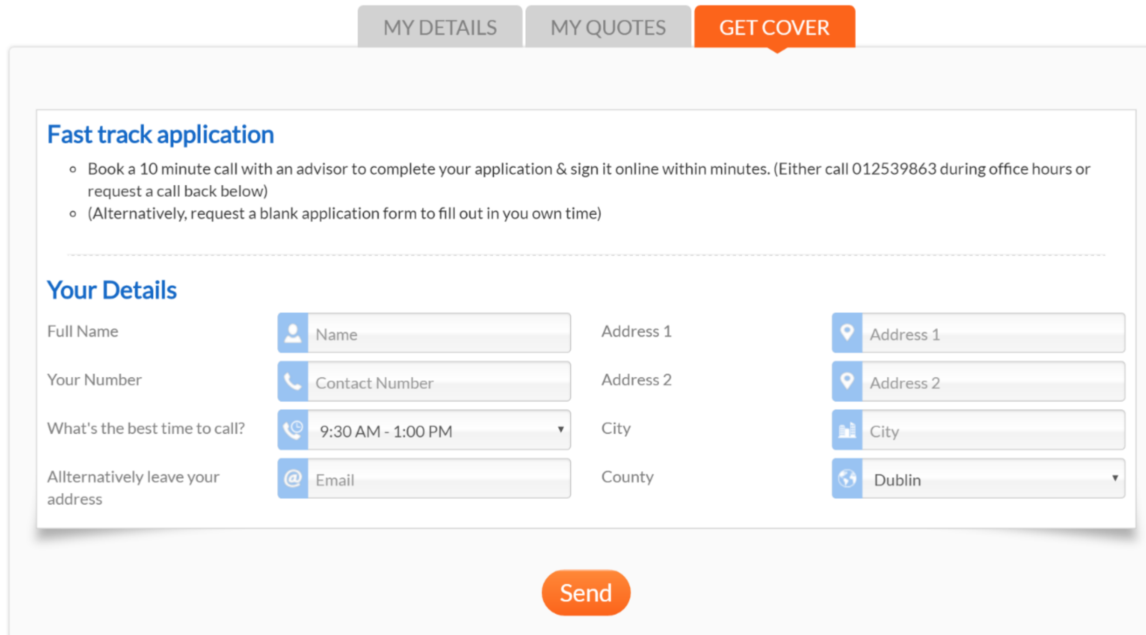
€15.15 Monthly Premium

€136.35 Cash Refund

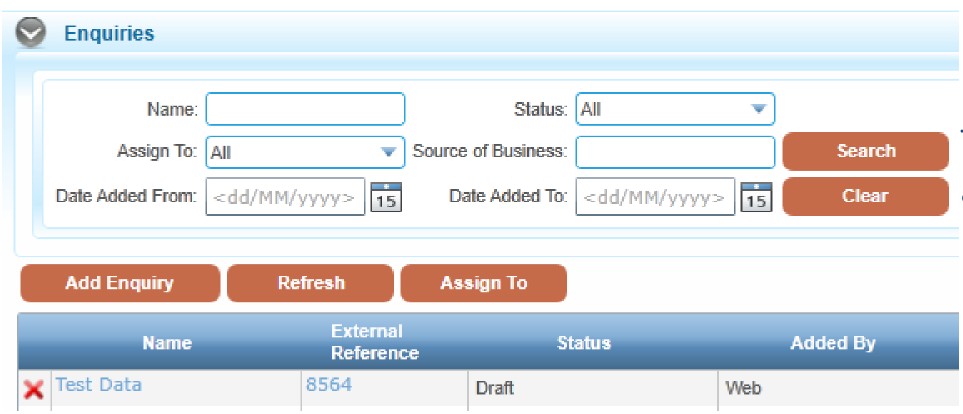
Discounts provided by the brokers can also be accommodated

Protection quotations for Financial Broker web sites

Financial | Mortgage | Property



Capture key contact information of the lead generated. All enquiries are emailed to a pre-configured email address

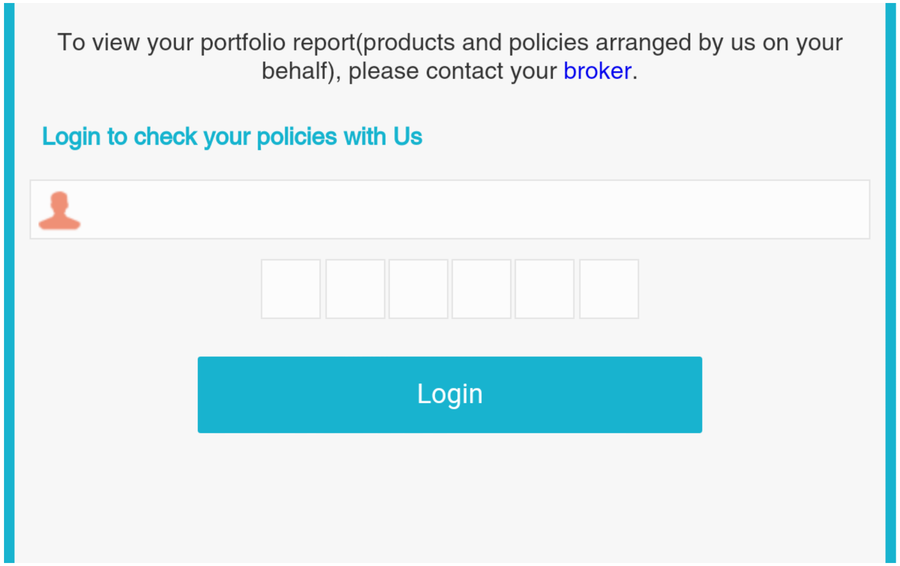


The key details of the lead and quote are pre-populated as a new enquiry

Client portfolio report for Financial Broker websites

Deliver policy, portfolio information to clients in a secure, interactive manner any time on their pc, smart phone or tablet

- ✓ Integrate with existing Financial Broker web sites seamlessly
- ✓ A secure area to which the client logs in using their email address and PIN to view their portfolio information.
- ✓ The broker can chose the clients who will have access to the system and send them their individual login details.



Client portfolio report for Financial Broker websites

- ✓ An online daily snapshot of client's pension, protection and investment policy information and associated values across all the insurers (also mortgages)
- ✓ Updates from insurer data feeds reflect on the site immediately. Broker also has an option to update policy information as appropriate using Money Advice.
- ✓ Detailed benefit, fund information as relevant for each policy

Dermot P Wall

Provider	Irish Life
Policy Number	5678765
Description	Convertible Term
Premium	€67.00 (Monthly)
Status	In Force
Value / Benefit Details	Dermot P Wall: Life Cover €125,000.00 Dermot P Wall: Serious Illness €34,000.00 Dermot P Wall: Income Protection €9,000.00

Dermot P Wall

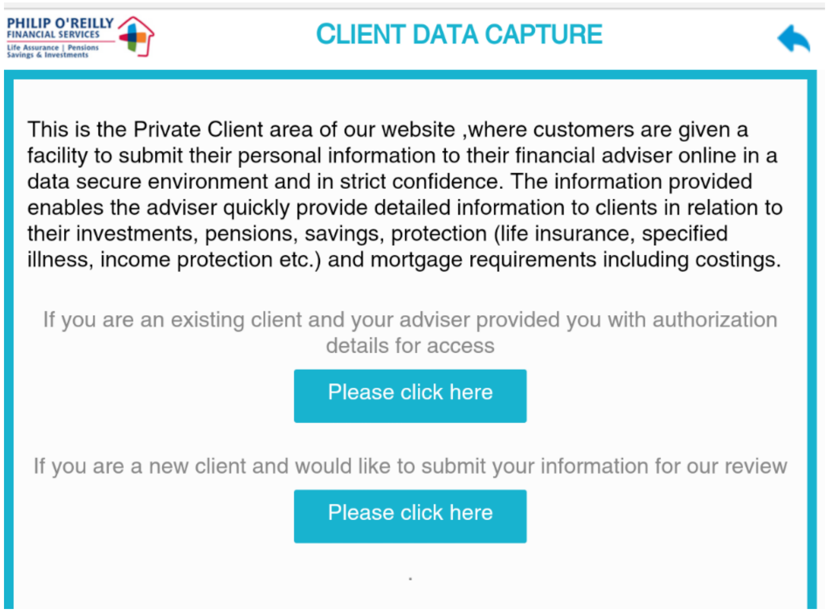
Provider	Aviva Life
Policy Number	Data Not Available
Description	Convertible Term

Select Policy Type | Mortgage | Protection | Pension | Investment and Savings

Client data capture for Financial Broker web sites

Fact Finding online and save the need for redundant visits for the broker and customers

- ✓ Integrate with existing broker web sites seamlessly
- ✓ The service is tailored for both existing customers and new prospects. Both financial and mortgage data captures are available.
- ✓ Existing customers can log in using a unique PIN & update any changes in their circumstances immediately to **Money Advice +CRM**.
- ✓ New clients can enter their details in a secure fashion and these will be created as enquiries in **Money Advice +CRM**



Mobile / Tablet optimised web sites

How does your website look on a mobile or tablet?

- ***Very small and you can not read without pinching and zooming?***
- ***Takes a long time to load because of all the images?***

Then you may not be providing an ideal user experience to about 61% of people (based on a report from Google) who search for your business on their smart phones before calling you.

A mobile / tablet optimised web site overcomes this problem by presenting just the right and relevant set of information in a specifically tailored format that works on the various smart phone devices. It not only increases the traffic to your web site by better SEO ranking but also helps in improving the conversion rate of the visitors.

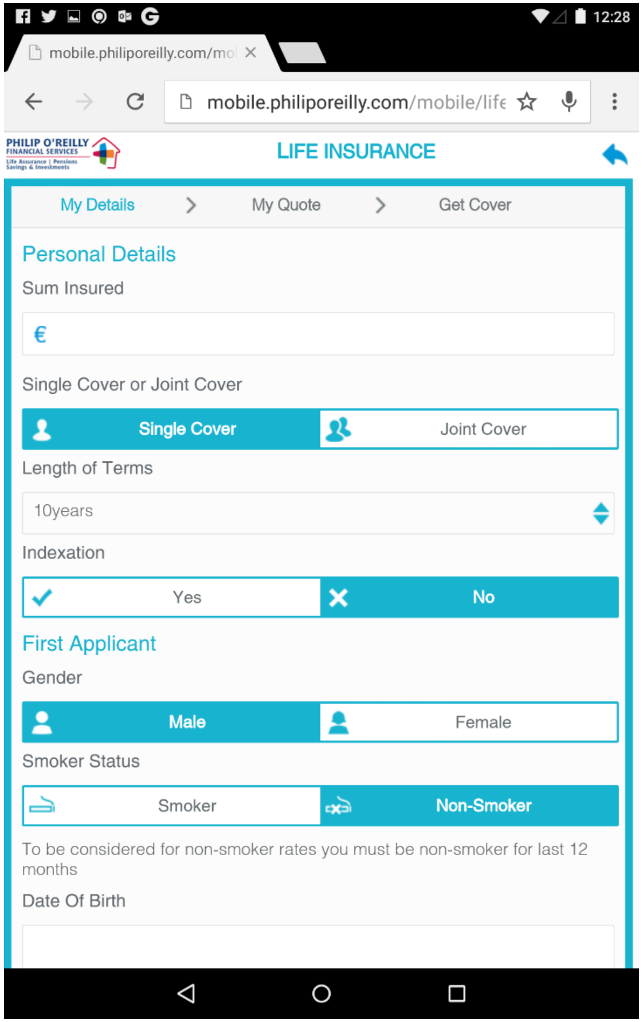
We at **Money Advice** can help you create your own mobile optimised web site incorporating all the features that users to your site would be looking for in one complete package. When a prospect / customer opens your web site from a mobile, they will be redirected to the mobile optimised version.

Sample: log on from your smart phone to www.philiporeilly.com

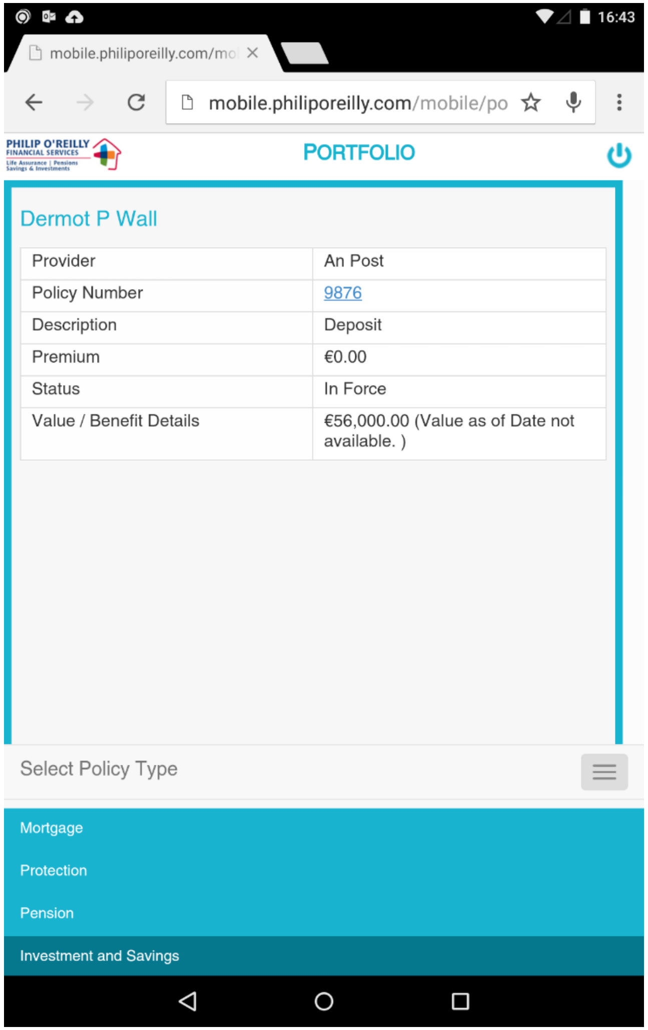
MONEY ADVICE CRM
Financial | Mortgage | Property

Mobile optimised web sites - Features

Provide advice through best price quotes



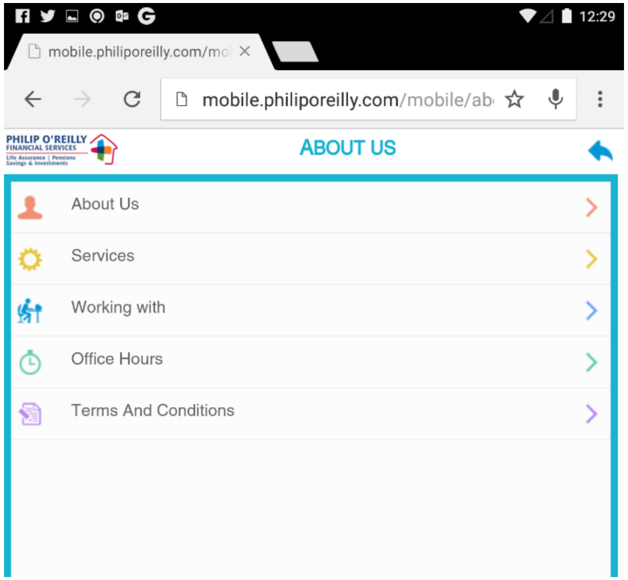
Deliver policy, portfolio information to selected clients in an interactive manner



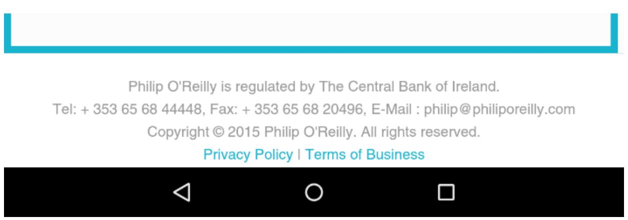
Money Advice CRM
Financial | Mortgage | Property

Mobile optimised web sites - Features

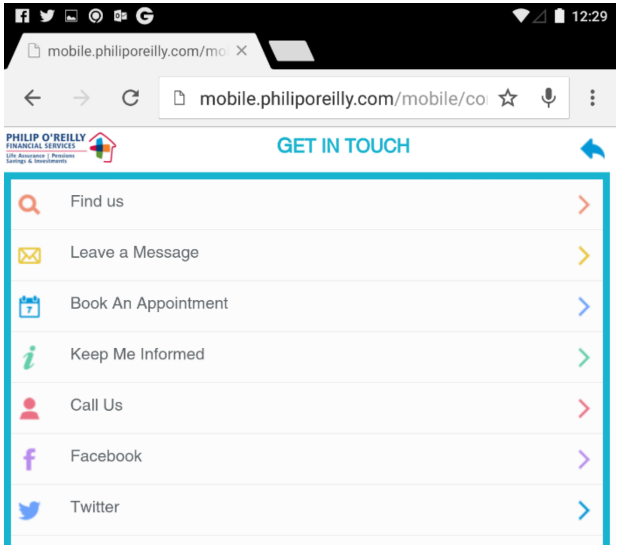
Tell your customers more about your services, news, blogs, and events through mobile optimised content



- ✓ Choose the content you would like to include in the site
- ✓ Manage the content through a Content Management System (CMS)



Engage more closely with your prospects and customers

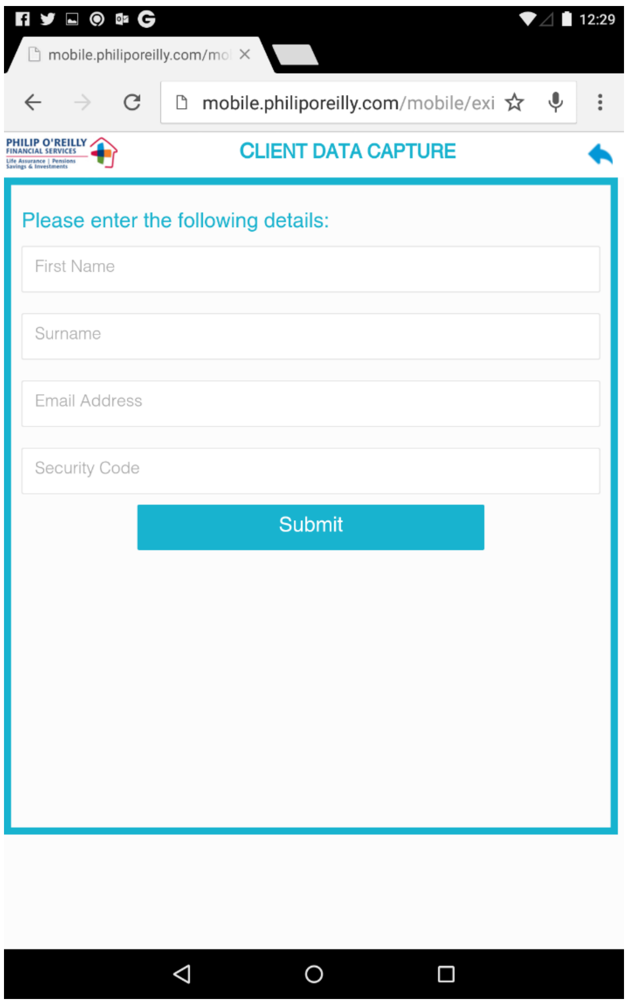


Utilities like :

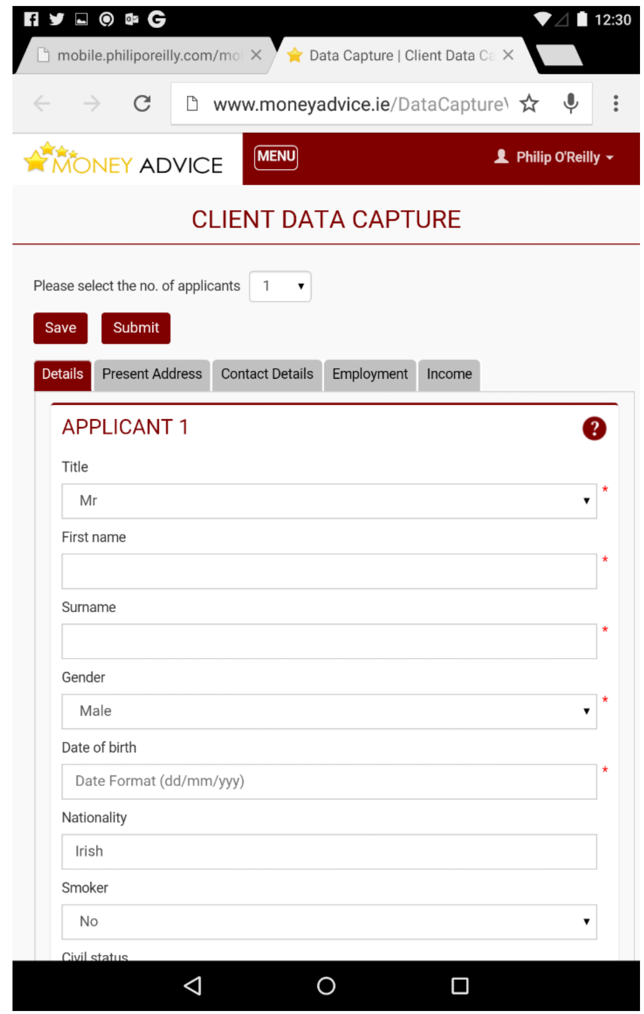
- ✓ Social media integration—Twitter, Facebook page
- ✓ Book an appointment / leave a secure message from the mobile site
- ✓ One click to call, location based directions and contact forms

Mobile optimised web sites - Features

Client Data capture (financial / mortgage) for existing clients in a protected area so that they can update their information



Client Data capture (financial / mortgage) for new clients so that they can enter their information in a secure area



Mobile / Tablet Apps

For advisors who would like to offer premium services to their clients, advanced functions that can help build interactive user engagement delivered through native apps on iPhone, iPad and Android phones, tablets.

- ✓ Manage the customers who have access to the application through **Money Advice +CRM**
- ✓ Deliver policy details including fund values, and other product information to clients in an interactive manner.
- ✓ Secure communication of client information
- ✓ Allow customers update or create their own fact find information, which automatically updates **Money Advice +CRM**
- ✓ Protection quotes and all other features of mobile web site

Contact Us

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We hold demonstrations of the software throughout the country on request.
We provide regular group demonstrations and workshops.
Initial training is provided free.
Our help desk is staffed by an experienced team.
Mon to Fri 9.00 am to 5.30 pm
Lunch is 12.30 to 1.30 daily.

We are working with

- AVIVA Life Insurance
- AVIVA HEALTH
- BCP Asset Management
- CLARUS INVESTMENT SOLUTIONS
- Friends First PART OF ACHMEA Friends for life
- haven h
- Irish Life
- LONGBOAT ANALYTICS
- NEW IRELAND ASSURANCE
- ROYAL LONDON
- Standard Life
- ZURICH®

Product Providers are working with Money Advice supported by PIBA scheme

PIBA