

# PRODUCT BROCHURE

MONEY ADVICE + CRM



**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.



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 through 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**.

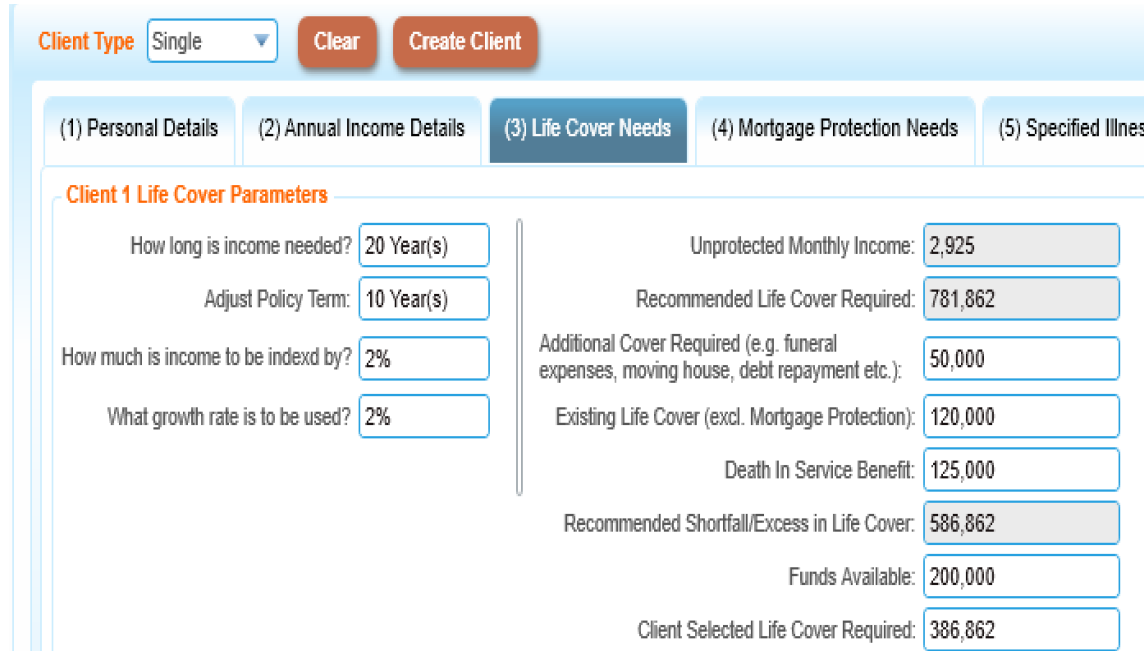
*A new data abbreviated capture facility has been created specifically to deal with **mortgage enquiries** which asks the relevant questions to quickly establish affordability and qualify the lead. The affordability calculators of **Haven, KBC, Permanent TSB** have been integrated so that the advisor 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.



The screenshot shows the 'Client 1 Life Cover Parameters' section of the software. It includes input fields for various parameters and a summary of calculated values.

Client 1 Life Cover Parameters	
How long is income needed?	20 Year(s)
Adjust Policy Term:	10 Year(s)
How much is income to be indexed by?	2%
What growth rate is to be used?	2%
Unprotected Monthly Income:	2,925
Recommended Life Cover Required:	781,862
Additional Cover Required (e.g. funeral expenses, moving house, debt repayment etc.):	50,000
Existing Life Cover (excl. Mortgage Protection):	120,000
Death In Service Benefit:	125,000
Recommended Shortfall/Excess in Life Cover:	586,862
Funds Available:	200,000
Client Selected Life Cover Required:	386,862

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)

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 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.

The screenshot displays the 'Financial Statement' interface for a client named Tony Brown. It includes sections for Personal Details, Expenditure Calculators, and Summary Reports.

**Client 1 Details:**

- Title: Mr
- First Name: Tony
- Surname: Brown
- Gender: Male
- Number in Household: 2
- Date of Birth: 06/08/1980
- Age(NB):
- Smoker:
- Address 1: 27 Bourne-mouth Road
- Address 2:
- Town/City: Poole
- Address County: Down
- Postal Code:
- Civil Status: Married
- Employment Sector: Electricity, Gas and Water S
- Occupation Type: Engineer
- Occupation: Engineer
- Specified Professional: N/A

**Calculated Monthly Expenditure:**

- Utilities: Electricity 45, Gas/Oil 67, Telephone/Internet/Mobile Phone 45, Television/Cable/TV Licence 38, Refuse Charges 0, Property Tax + Levies 187
- Household: Home Repairs 30, Food / Housekeeping / Personal Care 500
- Primary Residence Mortgage related costs: Mortgage Protection / Endowment Policy 0, Payment Protection Insurance 0, Home Insurance 0
- Education: School/College Fees 0, Clothing (Uniforms) 30, Expenses (School Outlays etc. inc. voluntary contributions) 75, Travel 20, Books 0
- Social / Entertainment: Lifestyle (family events etc) 50, Holidays 100, Club memberships 35, Gifts 40, Other (specify) 0
- Other Insurances & Savings: Life Assurance 18.06, Pensions (if not deducted at source) 300, Monthly Saving Plans 0, Other 0

**Personal Summary:**

- First Name: Tony, Surname: Brown, Date Of Birth: 06/08/1980, Gender: Male, Occupation: Engineer, Reference:
- Civil Status: Married, Mobile: 0797 4479700, Gross Annual Salary: 60,000.00, After Tax Income: 43,719.20, Monthly Surplus/Shortfall: 1392.19, Consultant: Ian Merriman

**Product Summary:**

- Life Cover: Yes, Specified illness: No, Mortgage Protection: No, Income Protection: No, Mortgage: Yes
- Pension: Yes, Savings: Yes, Investment: Yes, House Insurance: No, Mortgage Payment Protection Insurance: No

**Cover Shortfalls:**

- Life Cover: 438,246, Specified illness: 88,676, Mortgage Protection: 80,000, Income Protection: 35,224

**Investment Needs:**

- Savings Planner: 10,930, Investment Planner: 30,000, Education Planner: 259 Per Month, Pension: 386 Per Month (50% of salary)

**Other Needs:**

- House Insurance: 170,000, Payment Protection Insurance: 487

**Financial Summary:**

- Assets: 202,200, Total Liabilities: 84,500, Net Worth (-Deficit): 117,700





## 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

**Select The Fillable PDF**

Please select the fillable PDF you would wish to send.

- Client Data Capture Form
- Risk Profiler
- Additional Client Information
- Mortgage Questionnaire
- Investment And Pension

Please select the letter type you would wish to send: Financial Planning

**Select The Fillable PDF**

Please select the fillable PDF you would wish to send.

- Mortgage Data Capture Form
- Mortgage Questionnaire

Please select the letter type you would wish to send: Mortgage Planning

**Email Viewer**

To: [test@hotmail.com]  
 Cc: [ ]  
 Bcc: [ ]  
 Subject: REG - Client data capture form access link

**Your Access Link**  
 Please access the below link by clicking on it.  
[http://www.moneyadvice.ie/DataCapture/EnquiryForm\\_ClientLogin.aspx?43446e50365244634e6b33306e6d574479337257565a347745523741616e595557525a627134324b4c59383d](http://www.moneyadvice.ie/DataCapture/EnquiryForm_ClientLogin.aspx?43446e50365244634e6b33306e6d574479337257565a347745523741616e595557525a627134324b4c59383d)  
 If the link doesn't work please copy and paste it.

**Your Access Details**  
 First Name: my

Username

Password

Pin number      ( 1, 2 & 4 )

Powered by



# Fact Finding

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

The screenshot shows a mobile browser interface for the 'CLIENT DATA CAPTURE' form. At the top, the browser address bar shows 'www.moneyadvice.ie/DataCaptureV2/Forms/ClientDataCapture'. The page header includes the 'MONEY ADVICE' logo, a 'MENU' button, and the user name 'Philip O'Reilly'. A left-hand navigation menu lists 'Applicants', 'Financial Details', 'Household Expenditures', and 'New Mortgage Details'. The main content area is titled 'CLIENT DATA CAPTURE' and features a dropdown menu to select the number of applicants (set to 1), 'Save' and 'Submit' buttons, and a tabbed interface with 'Details' selected. The 'APPLICANT 1' form includes fields for Title (Mr), First name, Surname, Gender (Male), Date of birth (with a date format hint), Nationality (Irish), Smoker (No), and Civil status (Married).



# 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.

**Enquiry**

Save Back Create Client Print Send Email Assign To

Client Name(s):

Details Financial Details Monthly Household Expenditure Property Details Notes

**Details**

No. Of Clients:  \*  Quick  Full

Source of Business:

**Client 1**

**Details**

Title:  \*

Date of Birth:   \*

First Name:  \*

Surname:  \*

Smoker:

Gender:  \*

Civil Status:  \*

Present Address

Contact Details

Employment & Income

Number of Dependents:

PERSONAL DETAILS						
	First named			Second named		
Title	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Smoker	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Civil status	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	<input type="checkbox"/> Single	<input type="checkbox"/> Remarried
	<input type="checkbox"/> Single	<input type="checkbox"/> Remarried	<input type="checkbox"/> Single	<input type="checkbox"/> Remarried	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated
	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Engaged	<input type="checkbox"/> Cohabitant
	<input type="checkbox"/> Engaged	<input type="checkbox"/> Cohabitant	<input type="checkbox"/> Engaged	<input type="checkbox"/> Cohabitant		
Number of dependents	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Name	Date of birth	Age	Name	Date of birth	Age
Dependent 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dependent 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dependent 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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



**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.

CRM	PROTECTION	MORTGAGES	INVESTMENTS	PENSIONS	GENERAL INSURANCE	TOOLS
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- ✓ 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

**Client Need**

Client 1: Dermot P Wall  
Client 2:   
Type: Life Cover  
Priority:  Is Active:   
Time Frame:  Review:   
Quote Type: Life Cover Only  
Male, 40 (18/May/1976), Non-Smoker, Life Cover 552372  
Monthly premium frequency, 21 year term, benefits and premiums not increasing.  
Advice: Premium: 60.35  
Generated On: 16 June 2016  
Client has decided to proceed with the advice as above  
Decision:   
Monthly Premium: 60.35  
 Same as Advice  Different

**Generate Reasons Why**

Introduction/Needs Analysis

Thank you for taking the time to meet with me and discuss your financial planning requirements. Following an analysis of your financial needs and goals based on the information with which you have provided me, I have identified that you require the following:

- A specified amount to be paid to your dependants in the event of your premature death.
- To protect your dependants against any financial hardship that they may suffer on your death.
- To reduce the current shortfall in your existing life cover in order to fully protect your dependants against financial impact of your untimely death.
- A specified lump sum to be paid to you in the event that you are diagnosed with a Serious Illness specified in the policy.
- Peace of mind knowing that you will be protected financially should you suffer a serious illness.
- To be in a position to clear all or some of your outstanding debts should you suffer a serious illness.

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

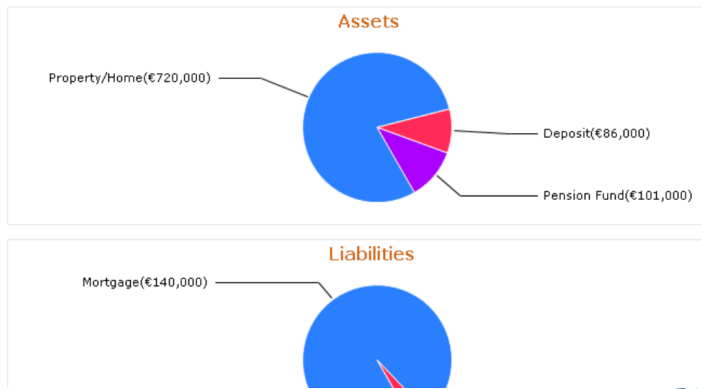
**Populate Needs**

- Life Cover 1,280,880
- Specified Illness 45,318
- Life & Illness
- Mortgage Protection 100,000
- Income Protection 69,724
- Business Protection
- Inheritance Tax Planning 687,200
- Savings Plan 17,800
- Investments Plan 95,000
- Education Plan 176 Per Month

Assets				
	David Radisson	Mary Radisson	Joint	Total
Property / Home			€720,000	€720,000
Property / Other				
Deposit			€86,000	€86,000
Investment				
Direct Shares				
Pension Fund	€67,000	€34,000		€101,000
Gold				
Other				
<b>Total</b>	<b>€67,000</b>	<b>€34,000</b>	<b>€806,000</b>	<b>€907,000</b>

Liabilities				
	David Radisson	Mary Radisson	Joint	Total
Mortgage			€140,000	€140,000
Personal Loan				
Other Loans	€5,600			€5,600
Credit Card				
Overdraft				
Credit Union				
<b>Total</b>	<b>€5,600</b>		<b>€140,000</b>	<b>€145,600</b>



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 be 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.

Client Needs | Report Notes

Save Notes

Introduction:

Thank you for inviting us to review your financial position. We have provided you with our full Financial Review Service to clients aims to help you develop a comprehensive objectives for the future and to develop and implement an action plan which will update it to take account of changed circumstances. After each review we will provide this document represents your plan at its present stage of development. Please read dynamic process and your plan should not be something which is read once and then The recommendations contained in your plan have been based mainly upon data provided

Executive Summary:

Income:

It has been assumed that the figure shown as net disposable income below (i.e. the difference between your cash inflows and cash outflows) is available for investment towards the achievement of your objectives. In the event of your retirement or the occurrence of a catastrophe, your income and expenditure patterns will inevitably change. This plan anticipates those changes and through careful investment of surplus income, identifies how your family's standard of living could be maintained despite possible loss of income.

Assets & Liabilities:

Your current net worth equates to the net value of your assets assuming your liabilities are all repaid. Part of the total value of your assets may be represented by assets which are not readily realisable, but the cash



# Needs analysis and quotations



## Sample Research Screens

### Protection Quotation

Term Assurance Quotations **Results**

Life and Illnesses

Company	View Documents	Price Pledge Y/N	Level	Convertible	Mortgage	Mortgage Convertible	Underwriting Life 1
Aviva			99.14	108.75			No Requirements
Caledonian Life			93.84	102.76			No Requirements
Friends First			84.44	92.62			No Requirements
Irish Life			106.15	116.11			No Requirements
New Ireland			99.29	109.09			No Requirements
Zurich Life			92.74	101.00			No Requirements

Please select the View Documents link for relevant product documentation and price pledge details. Quotes include government levy.  
Price Pledge Convertible Mortgage Protection is available from Irish Life and New Ireland Assurance. For details of New Ireland product [Click here](#).

[Save Quote](#) [Create Report](#) [Generate Reasons Why](#) [Product Comparison](#)

### Mortgage Quotation

Mortgage Repayment Calculator **Results**

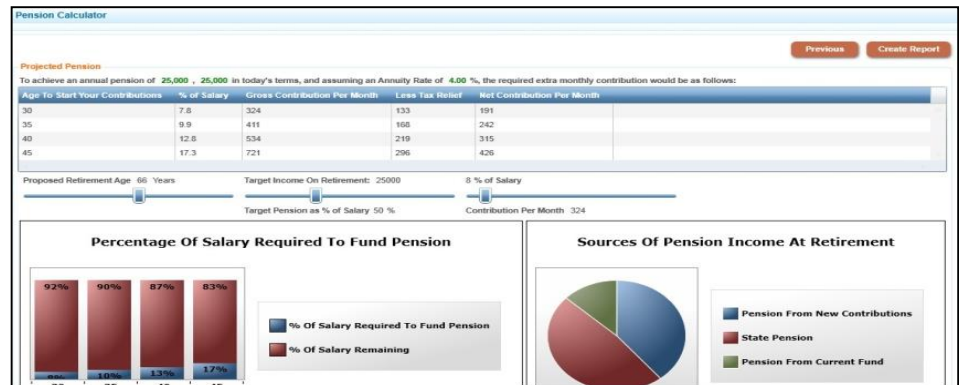
Provider	Rate Type	Product	Years	Min LTV	Max LTV	APRC	Rates	Cost/1000	Cost/Month	Interest Only	Criteria	Max Term
<input type="checkbox"/> AIB	Variable	LTV Variable <=50%	20	0	50	3.16	3.1	5.6	559.62	258.33	Typically 35% NDI	35
<input type="checkbox"/> AIB	Variable	LTV Variable >50% <=80%	20	51	80	3.36	3.3	5.7	569.74	275	Typically 35% NDI	35
<input type="checkbox"/> AIB	Variable	Standard Variable	20	0	92	3.47	3.4	5.75	574.83	283.33	Typically 35% NDI	35
<input type="checkbox"/> AIB	Variable	LTV Variable >80%	20	81	92	3.57	3.5	5.8	579.96	291.67	Typically 35% NDI	35

[Create Report](#) [Client Letter](#) [Generate Reasons Why](#)

### Investment Illustration



### Pension Needs Calculation





# Needs analysis and quotations



## New Product Comparison Reports

**Select Product Comparison**

Term Assurance

Serious Illness

Mortgage Protection

Provider:

**OK** **Cancel**

### 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



## 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.

The screenshot displays the Fund Focus web application interface. At the top, there's a navigation bar with 'Home', 'Performance', 'Risk', and 'Model Portfolio' options. Below this, a 'Home' section contains a tip and navigation buttons for 'My Favourites', 'My Portfolios', and 'My Reports'. A table lists portfolio entries with columns for Name, Description, and Risk Figures. The 'Risk Figures' table is as follows:

	1 Year	3 Years	5 Years
Standard Deviation (Ann)	9.46	7.70	10.03
Sharpe (Ann)	1.34%	1.60%	0.87%
Sortino Ratio	0.28	0.37	0.18
Downside Deviation	0.87	0.65	0.95
Max Drawdown	-5.67%	-6.46%	-13.61%

Other sections include 'Key Details' with a table of Category, Currency, Rating, Latest Price, and Risk Profile; 'Max Drawdown Calendar Year' with a table of years and drawdown percentages; and two charts: 'Vs Funds in Category' (a scatter plot) and 'Monthly Performance Bar Chart' (a bar chart).



# 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.

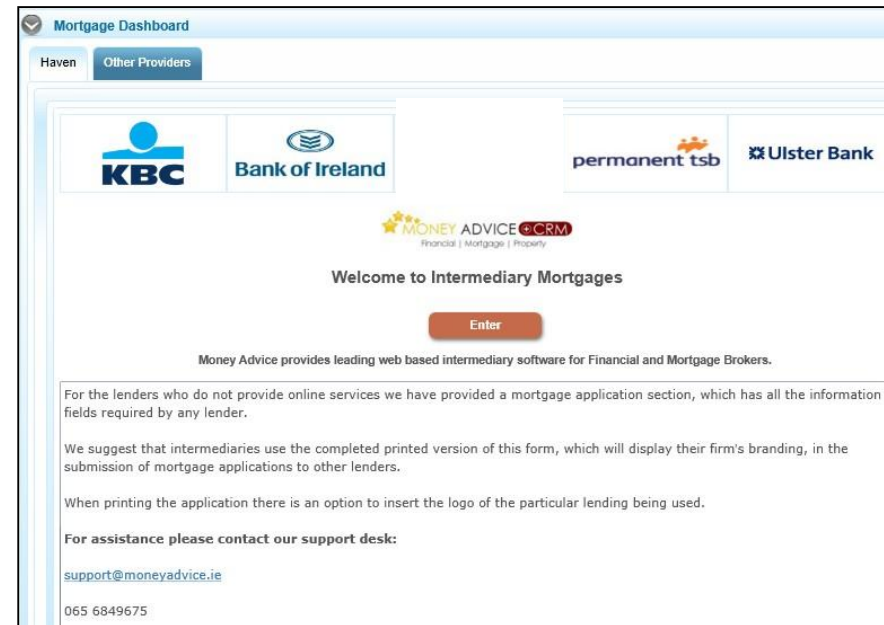
Our mortgage analysis solution is integrated into our CRM and as such, data need not be keyed twice.

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](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

Please select the no. of applicants

[Save](#) [Submit](#) [Assign To](#) [Back to Enquiry](#) [Print](#) [Check affordability](#)

[Details](#) [Present Address](#) [Contact Details](#) [Employment](#) [Income](#)

#### APPLICANT 1

Title: Mr

First name: Michael

Surname: O'Neill

Gender: Male

Date of birth: 13/03/1974

Age: 42

Nationality: Irish

Smoker: No

#### APPLICANT 2

Title: [Redacted]

First name: [Redacted]

Surname: [Redacted]

Gender: [Redacted]

Date of birth: [Redacted]

Age: [Redacted]

Nationality: [Redacted]

Smoker: [Redacted]

### Check Affordability

[Back to application](#) [Print Affordability](#)

Results	
Inside Tolerance	No
Maximum Allowed Under Bank Exemptions Limit (LTV)	€ 239,200
Max Allowed Under CBI Guidelines (LTV)	€ 239,200

CBI LTI Results

KBC			
LTV and LTV Parameters			
Maximum LTV	80%	LTI Loan Cap (3.5 x Combined Income)	€ 159,600
Requested LTV	20%	Requested Loan	€ 60,000
Outside LTV Limit			

permanent tsb

Loan to Income Ratio (LTI): 1 times

	Max Nets Per	Actual Nets	Within Policy?
NETS Test	40%	64%	No

Minimum Income Left Over: € 2,350



# Mortgages (incl. Haven online)




## Sample Mortgage Screens


### Haven on-line screen and data capture screen

**Mortgage Dashboard**

Haven



Welcome to Intermediary Mortgages



Financial | Mortgage | Property

Number of New Applications: 0  
Number of Applications awaiting underwriting: 0  
Number of Applications requiring clarifications: 0

Number of AIP approvals: 0  
Number of FULL approvals: 0

[View All](#)

Money Advice provides leading web based intermediary software for Financial and Mortgage Brokers.

Haven Mortgages Limited is the new name for the combined mortgage intermediary units of both AIB and EBS.

Money Advice provides on line mortgage application services to brokers. We have developed a new software platform to provide this service to customers of Haven Mortgages Ltd.

Phase One : (July 2013) of our new technology roll out provides on line access to the application process from commencement to

**Mortgage Application**

Save Submit Back Update Money Advice Populate Print Assign To

Application Name: \*

Applicant Details Financial Commitments Property Details Loan Details Solicitor Details Comments

**Intermediary Details**

Intermediary Contact Name: Ivan Grisedale \* Email Address: ivangrisedale@hotmail.co.uk \*  
Company: Money Advice UK \* Source Code: \*  
No. Of Applicants: 1 \*

**Client 1**

**Details** Title: \* Date of Birth: \*  
Present Address First Name: \* Nationality: Irish \*  
Surname: \* Civil Status: \*  
Contact Details Gender: \* Are you acting as a guarantor? No \*  
Occupation Number of Dependents: \*  
Income Details  
Financial Details  
Consent

### Application tracking

**Mortgage Applications**

Name: External Reference: Lender Reference: Assign To: Date Added From: Date Added To: Search Clear

Add Application Archive Refresh Blank Application Assign To

Name	Type	External Reference	Lender Reference	Status	Added By	Added At	Updated By	Updated At
	FULL	600600		Draft	Ivan Grisedale	07/10/2013	Ivan Grisedale	28/02/2014
	AIP	600765		Draft	Ivan Grisedale	07/11/2013	Ivan Grisedale	07/11/2013
	FULL	600588		Draft	Ivan Grisedale	04/10/2013		

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



# Mortgages (incl. Haven online)



## Sample Mortgage Screens

### Amortisation Calculator

Mortgage Amortisation Calculator

Prepared For:

**Calculate Monthly Repayment**

\* Loan Amount:

\* Interest Rate:

\* Term:

Monthly Payment:

Total Payments:

**Calculate Loan Amount**

\* Monthly Payment:

\* Interest Rate:

\* Term:

Loan Amount:

Total Payments:

**Calculate Loan Term**

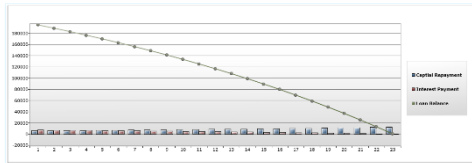
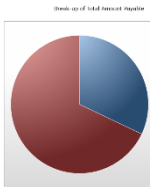
\* Loan Amount:

\* Interest Rate:

\* Monthly Repayment:

Term:

Total Payments:



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.

Our preferred lender(s) are KBC, Ulster Bank, Permanent TSB, Haven Mortgages (part of AIB Group) and Pepper HomeLoans. *[Reduce list accordingly if fewer lenders available to meet client's specific needs]*  
 Subject to application and approval I believe the best terms we can currently make available to you are as follows:

**Lender Proposed:** KBC HomeLoans  
**Interest Rate:** 3.57% APRC (including 0.25% current a/c discount)  
**LTV:** 78.82%  
**Term:** 23 years  
**Repayments:** €315.57 per month.

Supporting documents required to process your Mortgage Application

Supporting documents are required for each applicant in joint cases.

Please see below a list of documents needed for all applicants to proceed for Approval in Principle (AIP). We will need original documents in most cases to obtain a formal loan offer. Where possible we would ask that you try and get the originals at the outset to avoid any delays (we can copy originals and return them to you immediately). If originals are not available, please provide us copies.



**Mortgage Repayment Calculator Results**

Provider	Rate Type	Product	Years	Min LTV	Max LTV	APRC	Rates	Cost/1000	Cost/Month	Interest Only		
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Current Acc Offer LTV Variable <50%	New	23	0	49	3.06	3	5.02	870.5	433.5
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Current Acc Offer LTV Variable 50-60%	New	23	51	60	3.11	3.05	5.05	874.94	440.72
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Current Acc Offer LTV Variable >60-80%									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Fixed Rate Roll Off LTV Variable <									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans LTV Variable <									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Fixed Rate Roll Off LTV Variable 50-									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans LTV Variable 50-									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Fixed Rate Roll Off LTV Variable >60-									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans LTV Variable >60-									
<input checked="" type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Current Acc Offer LTV Variable >80-90%									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Fixed Rate Roll Off LTV Variable >80-									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans LTV Variable >80-									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Current Standard Variable									
<input type="checkbox"/>	KBC HomeLoans	Variable	HomeLoans Standard Variable									

**Email Attachments**

Declaration Authorisation Consent Form June.14.pdf

AEMA Mortgage Application Form Jan 2016.pdf

Salary Certificate for Mortgage Purposes.pdf

Mortgage Letter.docx

Use this facility if you wish to attach external documents.

Use this facility if you wish to attach documents from Product library.

Use this facility if you wish to attach documents linked to the client.



# Insurer Data Downloads

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.

Provider	Product	Product Type	Policy Number	Notes / Policy Description	Status	Policy/Property Value	Premium/Repayment
AXA Life	Protection	Term Assurance	AXA1264f35	Joint life policy	In Force	0.00	18.12

First Name	Surname	Date of Birth	Is Owner	Is Life Assured
Graham	Swann	18/03/1976	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Debbie	Swann	24/01/1979	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Provider	Product	Product Type	Policy Number	Notes / Policy Description	Status	Policy/Property Value	Premium/Repayment
Irish Nationwide	Mortgage	Buy To Let (RIP)	INW000876	BTL investment in Castlebar	Active	90,000.00	499.00
AXA General	House Insurance	Investment Property	kli890uh	BTL buildings policy	In Force		17.09
RSA	House Insurance	Property/Home	fsa567453w	home & contents insurance	In Force		12.16
Canada Life	Protection	Mortgage Protection	463421	Residential mortgage cover	In Force	0.00	24.90
Northern Bank	Mortgage	Buy To Let (RIP)	GFT3651	Residential Buy to Let	Active	100,000.00	540.00
Halifax	Mortgage	Home Loan	A8787878	Residential Home Loan	Active	180,000.00	650.00
Leeds Building Soci	Investment and Sa	Deposit	DF121212	Leeds BS Instant access account	Active	32,000.00	32,000.00

Save | Link Policy | Suspend Premiums | Populate Compliance Items | Move Workflow

Created By Ian Merriman On 15/08/2013. Updated By Ian Merriman On 15/08/2013.

Policy Details | Lives Assured & Owners | Benefits | Funds | Transactions

**Policy Details**

Agency Code:

Policy No/Ref:  Provider:

Product:  Product Type:

Brand Name:  Product Status:

Notes / Description / Asset Details / Comment:  Source Of Business:

Product Sourced Elsewhere?

Waiver of Premium?

Trustee:  Assignee:

Start Date:  Term:

End Date:  Repayment:  (Due) Due

Payment Method:  Frequency:

Est Property Value (if not already added):  Current Value Date:

Total Balance Due:  Balance O/S Date:

Interest Rate:  Rate Category:



# 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

**Opportunities**

Stage: All | Consultant: All | Product: All | Owner: All

Close Date From: <dd/MM/yyyy> |15 | Close Date To: <dd/MM/yyyy> |15 | Product Type: All

Income Expected From: | Income Expected To: | Provider: All | Search | Clear

Client Owner: All | Client Consultant: All | Client: | Source of Business:

Add Opportunity | Create Report | Export to Excel

Client	Opportunity ID	Product
Quick Quote	O0001	Protect
Direct Protection	O0002	Protect
James Protection	O0003	Protect
User Guide	O0004	Protect

**Manage Targets**

User Name: | Search | Clear | Save

User Name	Hourly Billing Rate	Target Type	Target Value
Ian Merriman	15	Monthly	5000
Ivan Grisedale	10	Monthly	2500
Total:			

**Source Of Business**

Add Source Of Business

Active	Name	Added By	Added At	Updated By	Updated At
✓	Address book	Ivan Grisedale	14/10/2013	Ivan Grisedale	14/10/2013
✓	Contacts	Ivan Grisedale	14/10/2013	Ivan Grisedale	14/10/2013
✓	Mr Man	Ivan Grisedale	04/04/2014	Ivan Grisedale	04/04/2014





# Sales and Pipeline Management



## Track Underwriting Status

All stages of Underwriting can be tracked against client & consultant

**Underwriting**

Type: All | Date From: <dd/MM/yyyy> 15 | Date To: <dd/MM/yyyy> 15  
 Client: | Status: All | Assigned To: All  
 Added By: All | Policy Number: |  
 Client Owner: All | Client Consultant: All

[Export to Excel](#) [Create Report](#)

Type	Underwriting Status	Date	Client 1	
Level: Opportunity - 00122 (18 items)				
ClientName: Dermot Wall (18 items)				
Status: Closed (1 item)				
✓ Awaiting Underwri	Outstanding	22/08/2014	Dermot Wall	Opportunity-00122
Status: N/A (1 item)				
⚠ Awaiting Funds fr	Outstanding	22/08/2014	Dermot Wall	Opportunity-00122
Status: Outstanding (16 items)				
✓ Awaiting Info froi	Outstanding	22/08/2014	Dermot Wall	Opportunity-00122
✓ Medical Question	Outstanding	22/08/2014	Dermot Wall	Opportunity-00122
✓ MER Own GP	Outstanding	22/08/2014	Dermot Wall	Opportunity-00122

[Populate Underwriting](#)

[Export to Excel](#)

[Refresh](#)

Progress: Total - 0%

Type	Date
ClientName: John Naas (18 items)	
✓ Awaiting Funds from Client	06/10/2014
✓ Awaiting Info from Client	06/10/2014
✓ Awaiting Underwriting from Co	06/10/2014
✓ Medical Questionnaire Outstanding	06/10/2014
✓ MER Own GP	06/10/2014
✓ PMA	06/10/2014
✓ Policy Awaited	06/10/2014
✓ Referred to CMO	06/10/2014
✓ Special Terms Acceptance	06/10/2014
✓ Other	06/10/2014
✓ Tele Underwriting	06/10/2014
✓ Independent Medical	06/10/2014

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

## Update Status

- 1. Terms Of Business Issued
- 2. Pre-Fact Find discussion
- 3. Source of Business
- 4. Complete overall Needs Analysis
- 5. Complete Client Individual Profile
- 6. Firm's advised
- 7. Complete compliance
- 8. Fact Find

Client Compliance

**Select Status**

Outstanding  N/A  Closed

**Compliance**

Details History

**1. Terms Of Business Issued**

Is there proof on file that the client has received a copy of the Terms of Business with the date of issue recorded?

Status:  Outstanding  N/A  Closed

Notes:

Documents

Added By	Added At

## Compliance

Details History

Status

N/A

Compliance

Status:  Client:  Policy Number:

Consultant:  Provider:  Level:

Type	Consultant	Client	Policy Number	Product	Provider

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

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.

**John Merrion**

**Client Details**

- Summary
- Client Details
- Client Needs
- Financial Statement
- Fund Focus
- Financial Planner
- Linked Clients
- Joint Clients
- Linked Contacts
- Research

**Client Research**

Populate Research Items | Update Status

Type

GroupDescription: Pension (9 items)

<input type="checkbox"/>	<input checked="" type="checkbox"/>	1. Research and Recommendation
<input type="checkbox"/>	<input checked="" type="checkbox"/>	2. Fund Risk Selection
<input type="checkbox"/>	<input checked="" type="checkbox"/>	3. Investment term suited to
<input type="checkbox"/>	<input checked="" type="checkbox"/>	4. Guarantees
<input type="checkbox"/>	<input checked="" type="checkbox"/>	5. Cessation/transfer penalt
<input type="checkbox"/>	<input checked="" type="checkbox"/>	6. Charges fully explained?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	7. Investment Strategy
<input type="checkbox"/>	<input checked="" type="checkbox"/>	8. Rationale for product
<input type="checkbox"/>	<input checked="" type="checkbox"/>	9. Customer Service

**Client Research**

Type: Notes: Added By:

**Select Product**

Product:

- Protection
- Pension
- Investment and Savings
- Mortgage
- House Insurance
- Health Insurance
- Payment Protection Insurance
- General Insurance

**Research**

Details | History

1. Research fully documented  
Is there documented evidence of all research on file. (N/A for Execution Only)

Status:  Outstanding  N/A  Closed

Notes:

Documents

Added By	Added At
Philip O'Reilly	17/06/2016
Philip O'Reilly	17/06/2016

OK Cancel

**Manage**

- Letter Templates
- SMS Templates
- Portfolio Templates
- Underwriting Types
- Compliance Types
- Research Types
- Targets
- Commission Structure

**Research Types**

Add Type

Active

GroupName: General Insurance (13 items)

- 1. Establish house type
- 2. Property Address
- 3. Construction type
- 4. Use
- 5. Claims History
- 6. Product Information
- 7. Quotation
- 8. Letter of Suitability
- 9. Proposal
- 10. Section 30/Insurance Intermediary
- 11. Examine Policy document
- 12. Issue Policy Document
- 13. Renewal Date

GroupName: Health Insurance (13 items)

- 1. Establish house type
- 2. Property Address
- 3. Construction type
- 4. Use
- 5. Claims History
- 6. Product Information
- 7. Quotation
- 8. Letter of Suitability
- 9. Proposal
- 10. Section 30/Insurance Intermediary



# 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

The screenshot displays the Money Advice +CRM interface. At the top, there is a navigation bar with icons for various functions. Below this is a search bar and tabs for 'My Appointments', 'My Tasks', and 'My Opportunities'. The main area shows a calendar view for the week of 31 March to 6 April 2014. A table lists reports created by Ivan Grisedale and Ian Merriman, including 'Needs Analysis Report', 'Monthly Household Expenditure Report', 'Financial Statement Full Report', and 'Inheritance Tax Report'. Two pop-up windows are visible: 'Manage Letter / Email Templates' and 'Manage Portfolio Templates', both featuring 'Add Template' buttons and lists of templates.

Report Name	Report Type	Created By	Created On
Needs Analysis Report	Needs Analysis Report	Ivan Grisedale	10/02/2014
test	Monthly Household Expenditure Report	Ivan Grisedale	28/01/2014
test	Financial Statement Full Report	Ivan Grisedale	28/01/2014
t	Financial Statement Full Report	Ivan Grisedale	02/01/2014
test	Financial Statement Full Report	Ivan Grisedale	10/12/2013
test	Inheritance Tax Report	Ivan Grisedale	04/12/2013
		sedale	29/11/2013
		sedale	26/11/2013

Template Name	Category
Ad Hoc Letter	
Financial Review Letter	
Generic Reason Why	
Income Protection Sales Letter	
Life Cover Sales Letter	
Mortgage Repayment Protection	
Reasons Why - Mortgage Protection	
Reasons Why - Mortgage Repayment	
Reasons Why - Term Assurance	
Terms of Business Cover Letter	
Unpaid Premium	

Template Name	Category
ARFAMRF	
ARFAMRF	
ARFAMRF	
ARFAMRF	
ARFAMRF	
deposits	
deposits	
deposits	
deposits	

**Add Commission Structure**

Commission Structure Name:  Product:

Provider:  Product Type:

Is Active:

**Types**

Type	Commission %	Is Active
Bonus		<input checked="" type="checkbox"/>
Fund Based		<input type="checkbox"/>
Initial Vr 1		<input type="checkbox"/>
Initial Vr 2		<input type="checkbox"/>
Initial Vr 3		<input type="checkbox"/>
Initial Vr 4		<input type="checkbox"/>
Initial Vr 5		<input type="checkbox"/>
Initial Vr 6		<input type="checkbox"/>
Initial Vr 7		<input type="checkbox"/>
Initial Vr 8		<input type="checkbox"/>
Renewal		<input type="checkbox"/>

OK Cancel

**Commissions Reconciliation** | Commissions Payout

Category: All Company: All Product: All

From Date: <dd/MM/yyyy> 15 To Date: <dd/MM/yyyy> 15 Policy Number:

Payable: All Type: All Product Type: All

Received: All Owner: All

Amount From:  Amount To:  Search Clear

Agency Code:

Commission to be Received Report | Commission to be Paid Out Report | Export to Excel | Reconcile

Date Received	Category	Client	Provider
---------------	----------	--------	----------

**Commission Due Report** | Reconcile | Total Due: 5,658.47

Date Received	Category	Client	Provider	Product	Premium	Amount Due	Amount Received	Adjustment	Balance Due
Company: Aviva Life; Policy Number: r1234560987; Type: Initial Vr 1									
25/04/2013	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
29/05/2013	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64	35.64		0
<dd/MM/yyyy>	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
<dd/MM/yyyy>	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
Company: Acom Life; Policy Number: <dd/MM/yyyy>									
25/04/2013	Commission								49.50
<dd/MM/yyyy>	Commission								49.50

**Commissions**

Category: All Year: 2014 Company: All

From Month: Apr To Month: Apr Product: All

Payable: All Type: All Policy Number:

Received: All Payable To: All Product Type: All

Amount From:  Amount To:  Search Clear

Agency Code:

Export To Excel | Cancel | Total Due:

Active	Category	Type	Client	Provider	Product
--------	----------	------	--------	----------	---------

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

**Add Log**

Group: Financial Services  
Type: [v]  
Client 1: Alex Ferguson  
Policy 1: [v]  
Opportunity 1: [v]  
Client 2: [v]  
Policy 2: [v]  
Opportunity 2: [v]  
Log: [v]  
Logged By: Satheesh Vattam  
Date: 06/10/2014  
Time Spent: [v]

Billing Amount: [v]  
Billing Type: To be Billed [v]  
Adjust Billing Amount: [v]  
Billing Description: [v]

Subsequent Notes: [v]

John Naas  
Main St  
Naas  
Kildare

Date: 06 October 2014

## Invoice

Date	Particulars	Debit	Credit	Balance
01/10/2014	Policy	€125.00		€125.00
	+ VAT (23%)			€28.75
<b>Total:</b>				<b>€153.75</b>

**Add Commission**

Payment Type: Fee [v]  
Amount Type: Fee Amount [v] Amount: 153.75  
Annual Amount: 153.75  
Levy %: [v]  
Type: Fee [v]  
Commission/Fee %: 100%  
Commission/Fee Amount: 153.75  
Adjustment: [v]  
Total Annual Commission/Fee Amount: 153.75

Net Amount: 153.75  
Payable Frequency: Once [v]  
Payable For (Months): [v]  
Payment Commencement Date: <dd/MM/yyyy> [15]

Notes: [v]

**Commissions/Fee Shared Out**

Payable To	Commission/ Fee %	Annual Commission/Fee Amount	Paid Out Date
[Empty Table]			

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.



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

**Advanced Search**

Client Name:  Sex:  Email Address:  Mobile:

Address 1:  County:  Town/City:  Birth Month:

Age From:  Age To:  Risk Attitude:  Civil Status:

Date of Birth From:  Date of Birth To:  Occupation:  Investment Knowledge:

Income From:  Income To:  No. Of Live Products:  Employment Status:

No. of Children:  Source Of Business:  Client 2:  Smoker:

Client Type:  Status:  Employer:  Premium Review:

Client Owner:  Client Consultant:  Assigned To:  Client Revenue:

Created Date From:  Created Date To:

Total Records: 3

	First Name	Surname	Date of Birth	Email	Mobile	Address 1	Address 2	Town/City
<input type="checkbox"/>	John	Naas	26/07/1978			Main St		Naas
<input type="checkbox"/>	John	Naas	20/09/1978		087 67890	Main St		Naas
<input type="checkbox"/>	John	Naas	01/10/1970	sean@ambit.ie		Main St		Naas

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.

Our software additionally records individual customer contact preference information, a prerequisite 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.

**SMS Window**

Sender:  County code:

Mobile number:

Client name	Number	
John Naas	0876789090	<input checked="" type="checkbox"/>

Page 1 of 1

Content:  Template:  Merge fields:

Text message

Total credits : 797

## 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 asset 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

## 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

## 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

## 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

## 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	☑	☑

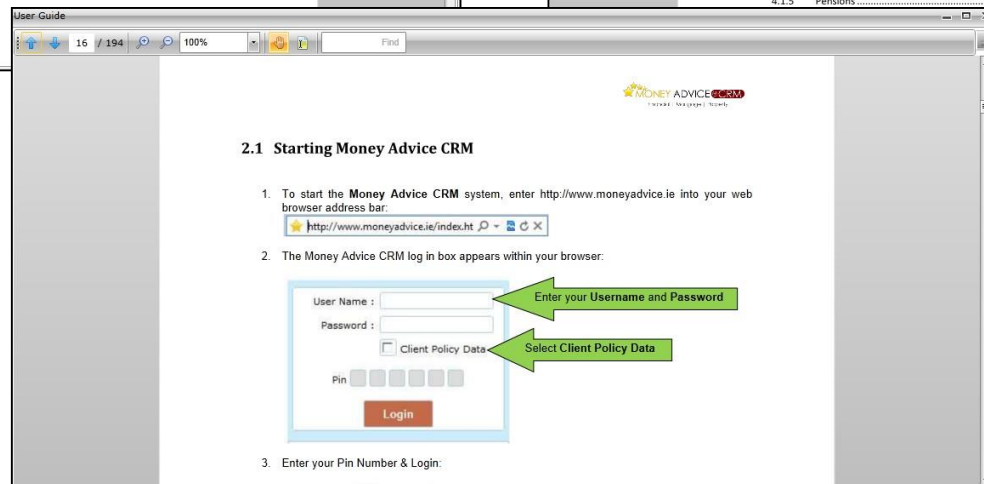
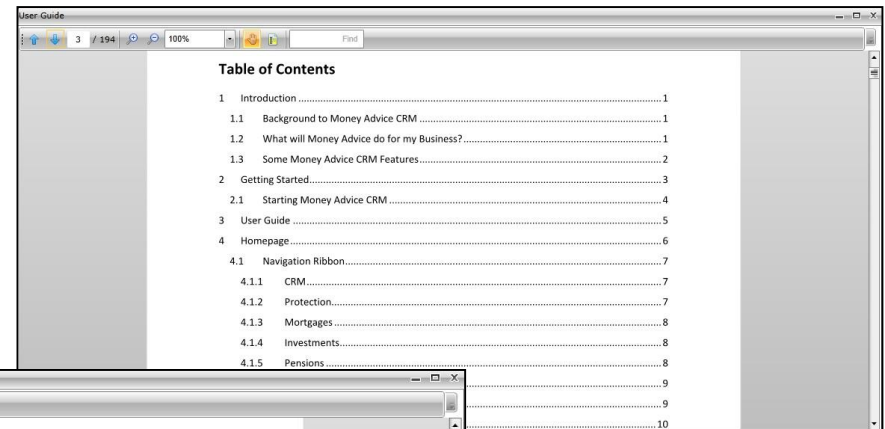
### LEGEND

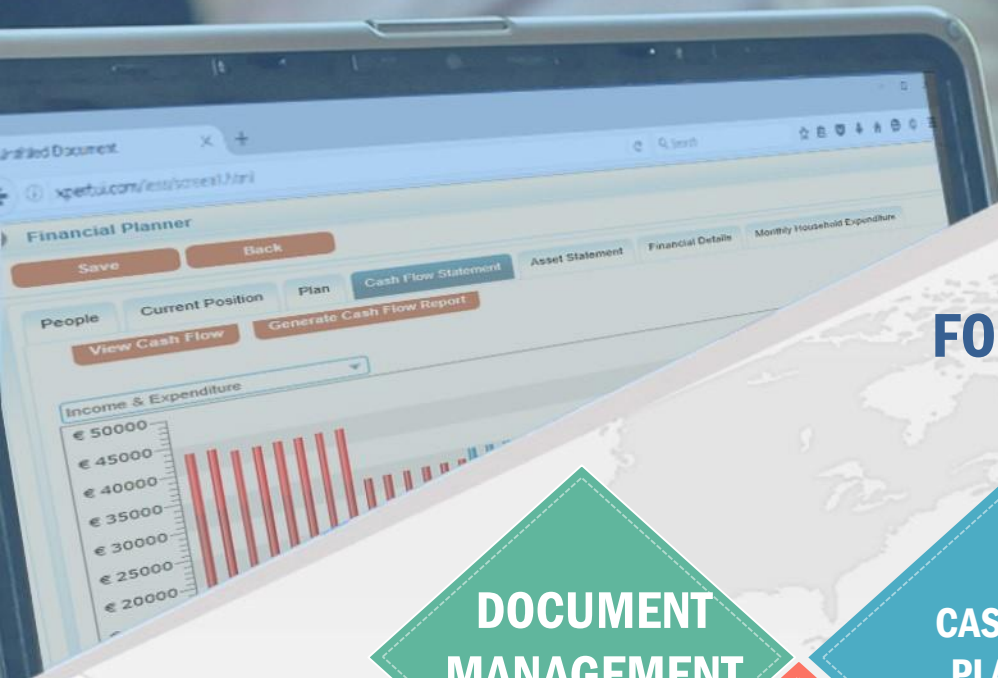
New Release

Next Release

Future Release

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**





# Document Management

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.

Name:  Date From: <dd/MM/yyyy> 15 Added By: All  
 Type:  Date To: <dd/MM/yyyy> 15 Search Clear

Create Fact Find Custom Fact Find Create Long Fact Find Create Portfolio Report Create Excel Portfolio Report Create Execution Only Report  
 Create Monthly Household Expenditure Report Create Custom Portfolio

Report Name	Report Type	Created By	Created On
report	Financial Statement Full Report	Ivan Grisdale	04/04/2014
Needs Analysis Report	Needs Analysis Report	Ivan Grisdale	10/02/2014
test	Monthly Household Expenditure Report	Ivan Grisdale	28/01/2014
test	Financial Statement Full Report	Ivan Grisdale	28/01/2014
t	Financial Statement Full Report	Ivan Grisdale	02/01/2014
test	Financial Statement Full Report	Ivan Grisdale	10/12/2013

Name:  Date From: <dd/MM/yyyy> 15 Added By: All  
 Type:  Date To: <dd/MM/yyyy> 15 Search Clear

Create Fact Find Custom Fact Find Create Long Fact Find Create Portfolio Report Create Excel Portfolio Report Create Execution Only Report  
 Create Monthly Household Expenditure Report Create Custom Portfolio

PDF Format  
Excel Format  
Docx Format

Report Name	Report Type	Created By	Created On
report	Needs Analysis Report	Ivan Grisdale	10/02/2014

User Guide

Manage Documents  
 Saved Analysis  
 Letters  
 Scanned Documents  
 Emails

Letters

Name:  Date From: <dd/MM/yyyy> 15 Added By: All  
 Type:  Date To: <dd/MM/yyyy> 15 Search Clear

Refresh

Inbox - Microsoft Outlook

File Edit View Go Tools Actions Help

New Reply Reply to All Forward Send/Receive Search address books

Open Norton AntiSpam This is Spam This is not Spam Empty Spam Folder

Mail

Favorite Folders  
 Inbox  
 Unread Mail  
 Sent Items

Mail Folders  
 All Mail Items  
 Personal Folders  
 Deleted Items  
 Drafts  
 Inbox  
 Junk E-mail  
 Outbox  
 RSS Feeds  
 Sent Items  
 Search Folders

Inbox  
 Search Inbox  
 Arranged By: Date  
 Newest on top  
 Older

Microsoft Office Outlook  
 Microsoft Office Outlook  
 Sent: None  
 To: ivan@mortgagevision.co.uk

This is an e-mail message sent from Microsoft Office Outlook while testing the system.



# Document Management

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.

Batch Index Documents

**Settings**

Link to Folder location: C:\Users\Satheesh\Documen ?  None  Scan and Delete  Scan and Move to Folder 1. Save Settings 2. Load Files

Load Size: 25 File order by: File Date Desc  Document Name as File Name  Scan sub-directories

Settings saved successfully.

Select All	File	Document Name	Client	Category	Post Date	Notes	Done
<input type="checkbox"/>	Paystip.pdf 16/02/2017 10:09 43.676 KB		Client 1 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>	Client 2 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>		23/02/2017 15	
<input type="checkbox"/>	Default.rdp 03/02/2017 02:27 2.186 KB		Client 1 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>	Client 2 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>		23/02/2017 15	

4 Emails Loaded Successfully.

Select All	Email	Client	Category	Notes	Done
<input type="checkbox"/>	F: Michael.Barker@royallondon.com T: jayanthi@abbeyst.com S: RE: JIRA 139 - Printing Dashboards - Mock	Client 1 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>	Client 2 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>		
<input type="checkbox"/>	F: appMailer@newireland.ie T: support@moneyadvice.ie S: New Ireland Data Extract	Client 1 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>	Client 2 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>		
<input type="checkbox"/>	F: AzureTeam@e-mail.microsoft.com T: support@moneyadvice.ie S: Azure pricing and services updates	Client 1 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>	Client 2 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>		
<input type="checkbox"/>	F: AzureTeam@e-mail.microsoft.com T: sat@moneyadvice.ie S: Azure pricing and services updates	Client 1 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>	Client 2 C: <input type="text"/> P: <input type="text"/> O: <input type="text"/>		

3. Upload Cancel

\*Note: Please do not move the emails before uploading to the system.

Match Clients by

From Address  To Address  None

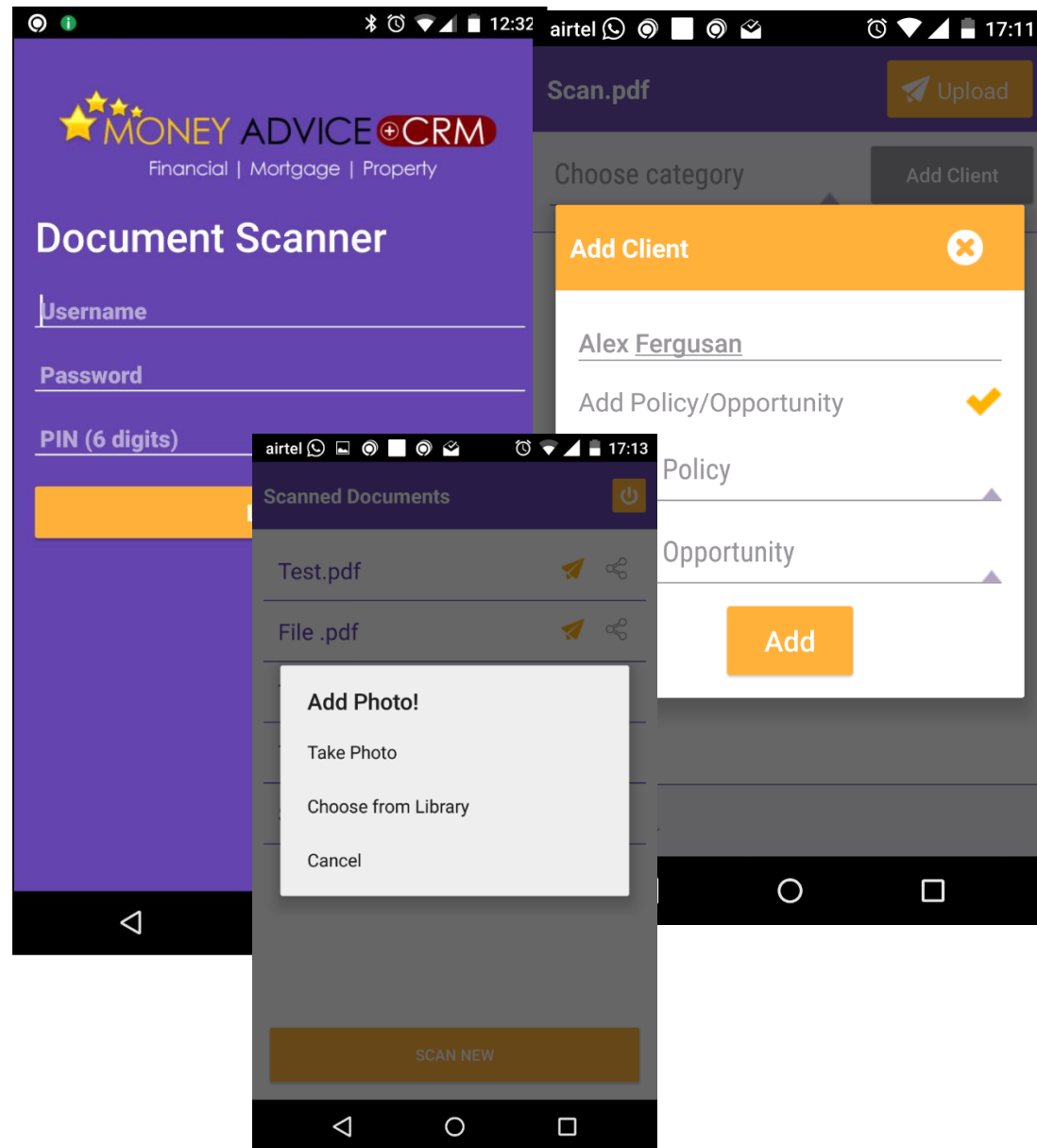
1. Load Emails 2. Upload Cancel



# 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

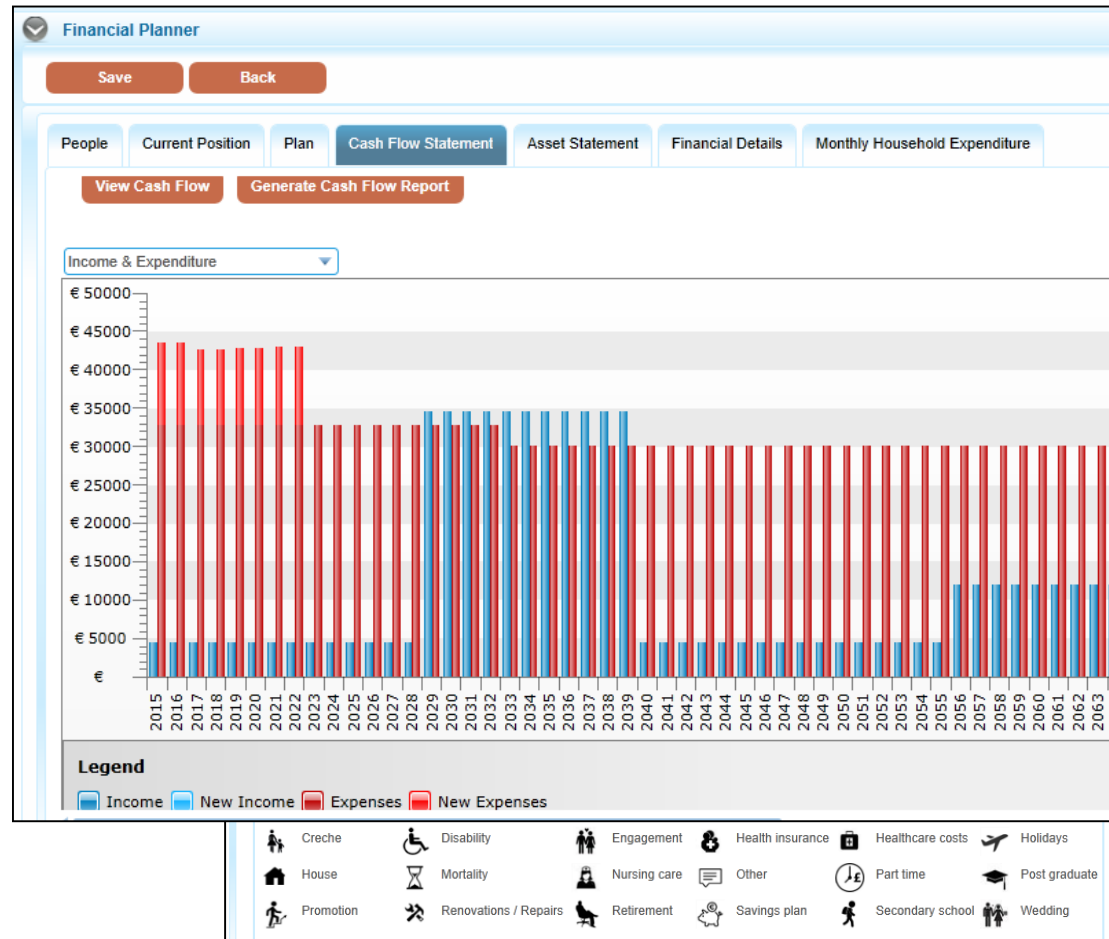


## Cash Flow Projections and Financial Planning

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

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.

Advanced Search

Client Name: john naas    Sex: All    Email Address:    Mobile:    Address 1:    County:    Town/City:    Birth Month: All    Age From:    Age To:    Risk Attitude: All    Civil Status: All    Date of Birth From: <dd/MM/yyyy> 15    Date of Birth To: <dd/MM/yyyy> 15    Occupation:    Investment Knowledge: All    Income From:    Income To:    No. Of Live Products:    Employment Status: All    No. of Children:    Source Of Business:    Client 2:    Smoker: All    Client Type: All    Status: All    Employer:    Premium Review: All    Client Owner: All    Client Consultant: All    Assigned To: All    Client Revenue: All    Created Date From: <dd/MM/yyyy> 15    Created Date To: <dd/MM/yyyy> 15    Search    Clear    Saved Search

Email Merge    SMS Merge    Mail Merge    Export to Excel    Create Client    Merge Clients    Assign To    Save Search    Total Records: 3

	First Name	Surname	Date of Birth	Email	Mobile	Address 1	Address 2	Town/City
<input type="checkbox"/>	John	Naas	26/07/1978			Main St		Naas
<input type="checkbox"/>	John	Naas	20/09/1978		087 67890	Main St		Naas
<input type="checkbox"/>	John	Naas	01/10/1970	sean@ambit.ie		Main St		Naas

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.

SMS Window

Sender: 0866044440    County code: +353 (IRE)

Mobile number:

Client name	Number
John Naas	0876789090 ✓

Page 1 of 1

Content:    Template:    Merge fields:    Insert

Text message

Total credits: 797

Send    Preview    Cancel

# Tablet and Smart Phone quotations



*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

The screenshot shows the mobile app interface for 'Term Assurance Protection'. At the top, it displays the 'MONEY ADVICE CRM' logo and 'Financial | Mortgage | Property' text. Below the title, there is a section 'Choose Quotation For:' with two options: 'Single' (selected) and 'Joint'. A dropdown menu is set to 'Life 1'. The form includes several fields: '\* Gender:' with 'Male' selected and 'Female' as an option; '\* Smoker:' with 'No' selected and 'Yes' as an option; '\* Date of Birth:' with the value '01/01/1970'; and '\* Life Cover Sum Assured:' with an empty input field.



Income Protection Quotations



Term Assurance Quotations



Pension Term Quotations



Whole Of Life Quotations



Mortgage Repayment Calculator



Client Data Capture

# Zurich Home Insurance Quotes



*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.

**Zurich Insurance**

Home Insurance Proposal | Property Details | Cover Details | Risks

**Personal Details**

1st Proposer

Title: Mr  
 Forename:   
 Surname:   
 Date Of Birth: 1 Jan 1970  
 Occupation:

Postal Address:   
  
  
 County:   
 Town:   
 Risk County Code:   
 Risk Area Code:

**Zurich Insurance**

**Quote Information**

Date Of Birth: 1 Jan 1970  
 Risk County:   
 Risk Area:   
 Home Type:   
 No. of Bedrooms:   
 Year Property Built:   
 Heating System:   
 Home Use:   
 No. of Occupants:   
 Was the Property previously insured: No  
 Years Without a Claim:   
 Burglar Alarm:   
 Do any occupants Smoke: No  
 Is the property a Listed Building: No

**Cover Required**

Please state how much your house and contents are to be insured for

Buildings Sum Insured:   
 Contents Sum Insured:   
 Accidental Damage Cover: No  
 Voluntary Excess: EUR0250 Standard

**ZURICH**

[Zurich Direct Debit Form](#)  
[Policy Document](#)  
[Zurich House Insurance Brochure](#)

Clear | Assumptions | Get Quote

# 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**



# 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.



The screenshot shows the Alliance Insurance website interface. At the top, there's a navigation bar with links for Home, Advisors, Staff, Home Insurance, Motor Insurance, Business Insurance, Financial Planning, and Accident/Income. The main content area features a large banner for Motor Insurance with a hand hovering over a car. Below this, there's a section for 'Buy Online' with icons for Travel Insurance, Pet Insurance, Motor Breakdown, Wedding Insurance, Gadget Insurance, Car Hire Excess, and Accident/Income. A red banner below contains a testimonial: 'A referral remains the highest compliment we can receive. If you know of family or friends who could benefit from our tailored services we would be grateful for the introduction.' Below this, there are two questions: 'Have you planned Properly for retirement?' and 'Do you have a Saving Plan?' with a 'Contact us' button. On the right, there are buttons for 'Income Protection Insurance' and 'Client Data Capture'. The bottom section is divided into four columns: 'LIFE INSURANCE COVER', 'ILLNESS COVER - BUSINESS INS.', 'PENSIONS AND INVESTMENTS', and 'PROPERTY SEARCH'. Each column has a representative image and a list of services or products. The 'PROPERTY SEARCH' column includes a 'myhome.ie' and 'daft.ie' logo and a 'MORTGAGE CALCULATOR' with input fields for Home Loan, Rate, and Term, and 'reset' and 'calculate' buttons.

# 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

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



Apply

Send me the Forms

Only the best price quotation is shown without identifying the insurer

## Mortgage Protection Quote

Product Provider	: 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

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

MY DETAILS

MY QUOTES

GET COVER

## Fast track application

- Book a 10 minute call with an advisor to complete your application & sign it online within minutes. (Either call 012539863 during office hours or request a call back below)
- (Alternatively, request a blank application form to fill out in your own time)

## Your Details

Full Name	<input type="text" value="Name"/>	Address 1	<input type="text" value="Address 1"/>
Your Number	<input type="text" value="Contact Number"/>	Address 2	<input type="text" value="Address 2"/>
What's the best time to call?	<input type="text" value="9:30 AM - 1:00 PM"/>	City	<input type="text" value="City"/>
Alternatively leave your address	<input type="text" value="Email"/>	County	<input type="text" value="Dublin"/>

Send

**Enquiries**

Name:  Status:

Assign To:  Source of Business:

Date Added From:  Date Added To:

Name	External Reference	Status	Added By
<input type="checkbox"/> Test Data	8564	Draft	Web

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 websites 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.

To view your portfolio report(products and policies arranged by us on your behalf), please contact your [broker](#).

Login to check your policies with Us



Login

# 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	<a href="#">5678765</a>
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	<a href="#">Data Not Available</a>
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**



This is the Private Client area of our website ,where customers are given a facility to submit their personal information to their financial adviser online in a data secure environment and in strict confidence. The information provided enables the adviser quickly provide detailed information to clients in relation to their investments, pensions, savings, protection (life insurance, specified illness, income protection etc.) and mortgage requirements including costings.

If you are an existing client and your adviser provided you with authorization details for access

Please click here

If you are a new client and would like to submit your information for our review

Please click here

# Mobile / Tablet optimised web sites

## How does your website look on a mobile or tablet?

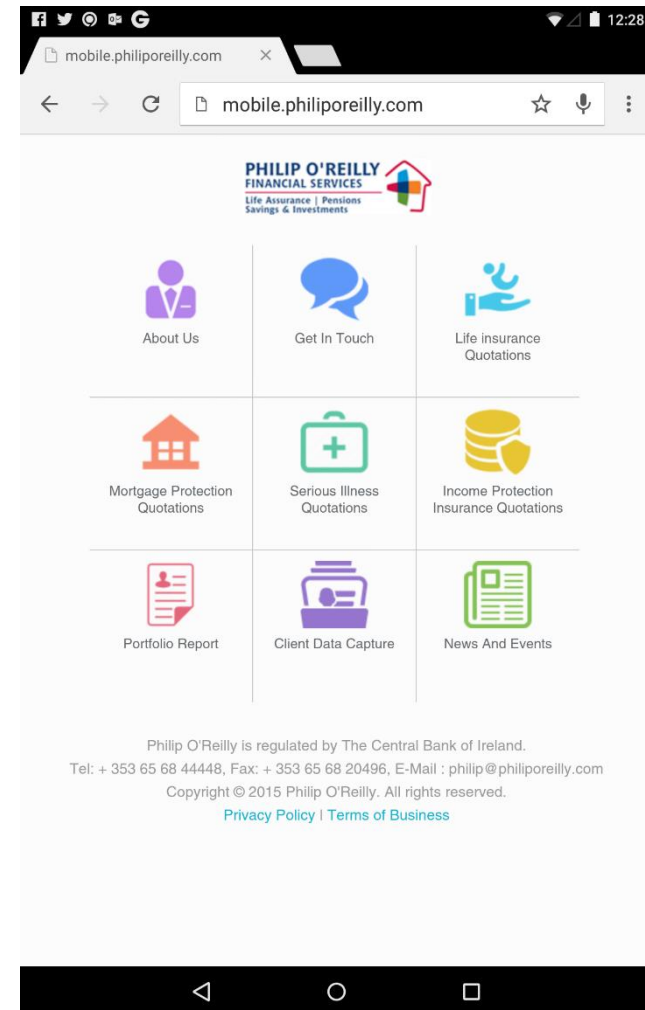
- *Very small and you can not read without pinching and zooming?*
- *Takes a long time to load because of all the images?*

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](http://www.philiporeilly.com)





# Mobile optimised web sites - Features

Provide advice through best price quotes

The screenshot shows the 'LIFE INSURANCE' page on a mobile browser. The URL is mobile.philiporeilly.com/mobile/life. The page has a navigation bar with 'My Details', 'My Quote', and 'Get Cover'. The main content area is titled 'Personal Details' and contains several form fields:

- Sum Insured:** A text input field with a Euro symbol (€) on the left.
- Single Cover or Joint Cover:** Two radio button options: 'Single Cover' (selected) and 'Joint Cover'.
- Length of Terms:** A dropdown menu currently showing '10years'.
- Indexation:** Two radio button options: 'Yes' (selected) and 'No'.
- First Applicant:**
  - Gender:** Two radio button options: 'Male' (selected) and 'Female'.
  - Smoker Status:** Two radio button options: 'Smoker' and 'Non-Smoker' (selected).
- Additional text:** 'To be considered for non-smoker rates you must be non-smoker for last 12 months'.
- Date Of Birth:** An empty text input field.

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

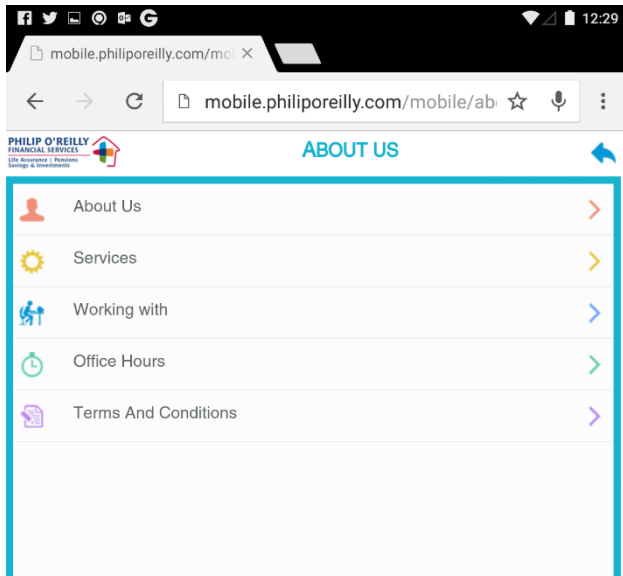
The screenshot shows the 'PORTFOLIO' page on a mobile browser. The URL is mobile.philiporeilly.com/mobile/po. The page title is 'Dermot P Wall'. Below the title is a table with the following data:

Provider	An Post
Policy Number	<a href="#">9876</a>
Description	Deposit
Premium	€0.00
Status	In Force
Value / Benefit Details	€56,000.00 (Value as of Date not available.)

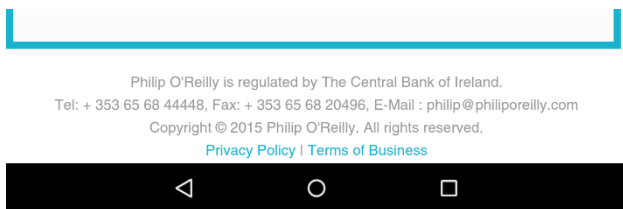
Below the table is a 'Select Policy Type' section with a dropdown menu and a list of options: Mortgage, Protection, Pension, and Investment and Savings.

# Mobile optimised web sites - Features

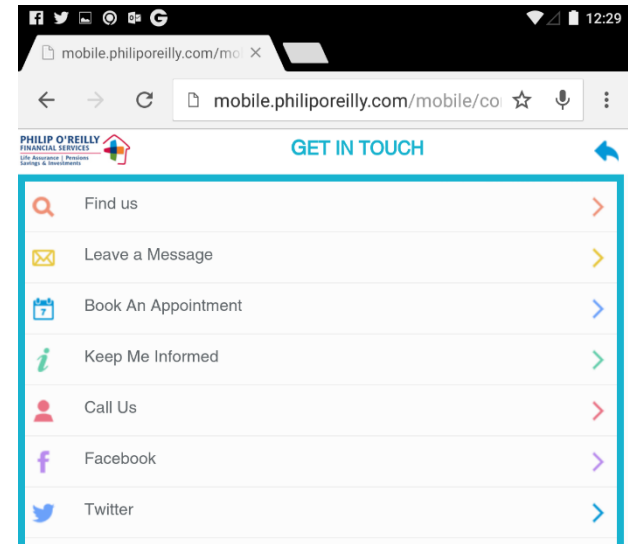
Tell your customers more about your services, news, blogs, and events through mobile optimised content



- ✓ 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

The screenshot shows a mobile browser interface for 'mobile.philiporeilly.com/mobile/exi'. The page title is 'CLIENT DATA CAPTURE'. Below the header, there is a blue-bordered form area with the instruction 'Please enter the following details:'. The form contains four input fields: 'First Name', 'Surname', 'Email Address', and 'Security Code'. A blue 'Submit' button is positioned below the fields. The mobile navigation bar at the bottom shows the back, home, and recent apps icons.

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

The screenshot shows a mobile browser interface for 'www.moneyadvice.ie/DataCapture'. The page title is 'CLIENT DATA CAPTURE'. At the top, there is a red header with the 'MONEY ADVICE' logo, a 'MENU' button, and the user name 'Philip O'Reilly'. Below the header, there is a dropdown menu for 'Please select the no. of applicants' with the value '1'. There are 'Save' and 'Submit' buttons. Below these are tabs for 'Details', 'Present Address', 'Contact Details', 'Employment', and 'Income'. The 'Details' tab is active, showing a form for 'APPLICANT 1'. The form includes fields for 'Title' (dropdown with 'Mr' selected), 'First name', 'Surname', 'Gender' (dropdown with 'Male' selected), 'Date of birth' (text input with 'Date Format (dd/mm/yyyy)' placeholder), 'Nationality' (dropdown with 'Irish' selected), 'Smoker' (dropdown with 'No' selected), and 'Civil status'.

# 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



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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



Product Providers are working with Money Advice supported by PIBA scheme

