



# Managing Mortgages

*An user guide to the best software in the market for Irish mortgage brokers*

- ✓ ***Full mortgage functionality (with online submission to Haven and life protection online to Irish Life and Royal London (June 2017) plus Zurich home insurance quotes and online placing facilities (Inc. indemnity letter for lender).***
- ✓ ***Data Capture/Enquiry populates affordability calculators and the applications.***
- ✓ ***Follow-up quotations, template letters, salary certificate and client checklists.***
- ✓ ***Document scanner app to scan important documents and index them to clients even while out of the office.***
- ✓ ***Earn more with one combined mortgage and financial services software package.***

- ✓ ***Leads and sources managed with full CRM facilities***
  - Logs, tasks, appointments, letters, e-mail, mail merge, SMS, pipeline management etc.
- ✓ ***Full range of calculators-affordability, amortisation, tax, repayment, stamp duty, consolidation, etc.***
- ✓ ***Record full client particulars, quickly establishes affordability, net worth etc.***
- ✓ ***Manage mortgage fact find, quotations, and prepopulated application form.***
- ✓ ***Identify cross selling opportunities in financial services with automated needs analysis***
- ✓ ***Manage full range of client financial services needs and house insurance***
- ✓ ***Life protection and mortgage quotes (on tablets also) and policy data downloads available***

# Manage the Lead/Referral

*Gather client information to populate The Mortgage Data Capture (Tablet enabled) and affordability calculators. Advisors can quickly consider the merits of a mortgage application to establish at an early stage if an application has merit based on affordability*

- ▶ CRM Home
- ▶ **Manage Client**
  - ▶ Create Client
  - ▶ Add Financial Enquiry
  - ▶ **Add New Mortgage Enquiry**
  - ▶ Merge Clients
  - ▶ Client Reviews
  - ▶ Find Financial Enquiries
  - ▶ **Find Mortgage Enquiries**

*Click to create a new mortgage enquiry*

*View the Mortgage enquiries created by clicking this link*

**Mortgage Enquiries**

Name:  Status:

Assign To:  Source of Business:

Date Added From:  Date Added To:

	Name	Type	External Reference	Status
✘		Mortgage Enquiry	17837	Draft
	David Trimble	Mortgage Enquiry	17839	Completed
	Rebecca Mc Guirk	Mortgage Enquiry	17750	Sent to Client

# Manage the Lead/Referral

## Gather client information ..continued

**Mortgage Enquiry**

Save Back Create Client Print Send Data Capture

Client Name(s):  \*

Details Financial Details Property Details Notes

**Details**

No. Of Clients: 1 \*  
Source of Business:

**Client 1**

Details Present Address Contact Details Employment & Income

Title: Mr \*  
First Name:  \*  
Surname:  \*  
Gender: Male \*  
Date of Birth: <dd/MM/yyyy>  15 \*  
Age:   
Nationality: Irish  
Smoker:   
Civil Status:  \*  
Number of Dependents:

Stamp status (if relevant) -Select  
Renting No  
Bank   
Have you approached a bank already No

*Enter the clients first name, surname, and client email address. Click on this button to send the online version to the client/prospect who can remotely populate the broker system.*

# Manage the Lead/Referral

## Gather client information ..continued

If mandatory fields (i.e fields required to populate affordability calculators) are not completed a list of the incomplete fields (Action Points) will appear on the right of the screen. As you click on each one it brings you to the screen where the incomplete mandatory field is. Complete these for Money Advice to populate the lender calculators by clicking this button

**Mortgage Enquiry**

Save Back Create Client Print Send Data Capture **Check Affordability**

Client Name(s):

Details Financial Details Property Details Notes

**Details**

No. Of Clients: 1 \*  
Source of Business:

**Client 1**

Details Present Address Contact Details Employment & Income

Title: Mr \*  
First Name:  \*  
Surname:  \*  
Gender: Male \*  
Date of Birth: <dd/MM/yyyy> 15 \*  
Age:   
Nationality: Irish  
Smoker:


Stamp status (if relevant) -Select  
Renting No  
Bank   
Have you approached a bank already No


- Client 1: Civil Status
- Client 1: Gross basic salary p.a
- Property Details: Property use
- Property Details: Property value
- Property Details: Purchase price (OR) Build/Site cost
- Property Details: Mortgage required
- Property Details: Term
- Property Details: Proposed mortgage type
- Other Properties


# Manage the Lead/Referral

## Check affordability

Select Banks







Interest rate chosen (%)

*Select the banks for which you want to check the affordability.  
For KBC enter interest rate applicable.*

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

*The detailed results of the affordability check are displayed for each lender. Click on the download icon to download the provider calculator pre-filled with the details entered.*

*A report suitable for the mortgage advisor can also be printed with all the affordability details.*

MSR	
MSR	22%
Maximum MSR Allowed	47%

**KBC**

LTV and LTV Parameters

Maximum LTV	<input type="text" value="80%"/>	LTI Loan Cap (3.5 x Combined Income)	<input type="text" value="€ 315,000"/>
Requested LTV	<input type="text" value="67%"/>	Requested Loan	<input type="text" value="€ 154,300"/>
Outside LTV Limit	<input type="text" value="No"/>	Outside LTI Limit	<input type="text" value="No"/>
		Limits Outside Parameters	<input type="text" value="0"/>
		Proceed to Underwriting Stage	<input type="text" value="Yes"/>

Does the applicant qualify?

	Required	Maximum
Net Disposal Income (NDI) per month		€ 4,931
Allowable NDI % for mortgage repayment purposes		50%

**permanent tsb**

Maximum LTV

	Max Nets Per	Actual Nets	Within Policy?
NETS Test	35%	87%	No

# Data Capture on iPads and Tablets

*Data Capture can be completed on iPad and other devices to facilitate submission by clients of proposed mortgage application; also facilitates client financial review. Advisors can also complete the Data Capture offsite. Access: [www.moneyadvice.ie](http://www.moneyadvice.ie) and select the advisor login to data capture, using same login details as for Money Advice*

Please select the no. of applicants

**APPLICANT 1** ?

Title

First name

Surname

Gender

Date of birth

Age

Nationality

Smoker

**APPLICANT 2** ?

Title

First name

Surname

Gender

Date of birth

Age

Nationality

Smoker

**Results**

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

**CBI LTI Results**

Inc	permanent t/b
Loi	
Ma	
tim	

**KBC**

**LTV and LTV Parameters**

Maximum LTV	<input type="text" value="80%"/>	LTI Loan Cap (3.5 x Combined Income)	€ 159,600
Requested LTV	<input type="text" value="20%"/>	Requested Loan	€ 60,000
Outside LTV Limit	<input type="text"/>		

**permanent t/b**

Loan to Income Ratio (LTI)

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

Minimum Income Left Over € 2,350

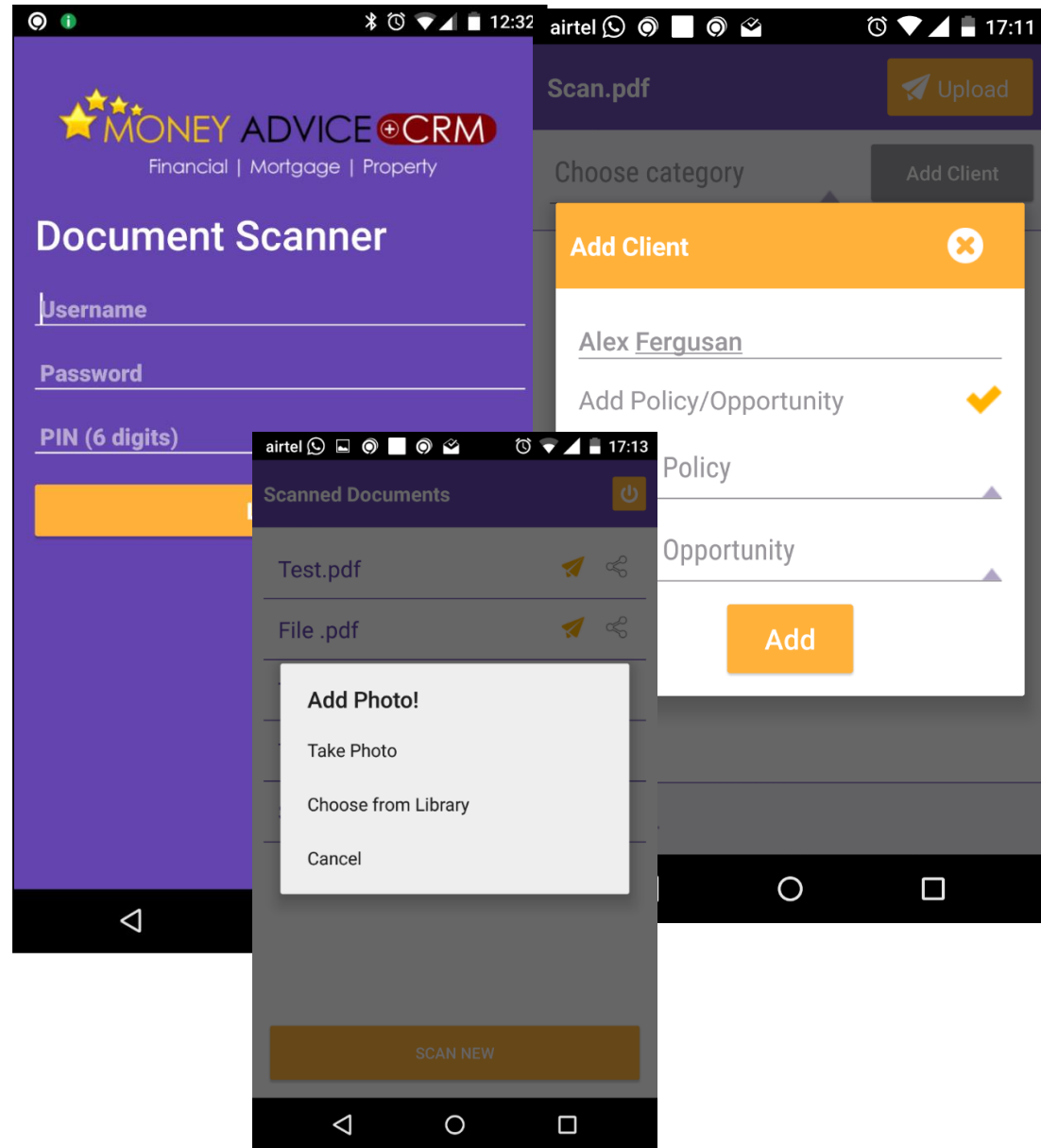




# Document Scanner App

**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 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.



# Mortgage Profiler

If the case is expected to proceed, having reviewed affordability etc, then the mortgage profiler should be completed in the new mortgage enquiry screen. On completion, this populates a mortgage fact find if required and also informs the mortgage advisor of other client information required for mortgage consideration and compliance purposes.

**Mortgage Enquiry**

Save Back Send Data Capture Check Affordability **Complete Mortgage Profiler** Print Create Client Assign To Send SMS

Client Name(s):

**Mortgage Enquiry**

Save Back to Application

Client Name(s):

**Client 1**

Might your income change significantly in the foreseeable future?

Comment:

Might your expenditure change significantly in the foreseeable future?

Comment:

Are you likely to move property within the mortgage term?

Comment:

Do you have any plans to pay off some or all of the mortgage in the foreseeable future?

Comment:

Does the term of your mortgage extend beyond your anticipated retirement age?

Details:

**Details** Financial Details Property Details Notes

**Details**

No. Of Clients: 1

Source of Business:

**Client 1**

**Details** Present Address

Title: Mr

First Name:

Surname:

# Create Client Record

*The client can complete data capture and submit back. On receipt Money Advice will populate the enquiry section for review before creating client in the CRM by clicking this button. Affordability can again be reviewed here before submitting to CRM database.*

*Data capture can also be printed from here*

**Mortgage Enquiry**

Save Back **Create Client** Print Send Data Capture Check Affordability

Client Name(s):

Details Financial Details Property Details Notes

**Details**

No. Of Clients:  \*  
Source of Business:

**Client 1**

Details Present Address Contact Details Employment & Income

Title:  \*  
First Name:  \*  
Surname:  \*  
Gender:  \*  
Date of Birth:   \*  
Age:   
Nationality:   
Smoker:

Stamp status (if relevant)   
Renting   
Bank   
Have you approached a bank already

# Exporting Key Information to Money Advice

*If mandatory fields are not completed a list of the incomplete fields (Action Points) will appear on the right of the screen. As you click on each one it brings you to the screen where the incomplete mandatory field is. Complete these and click on Create Client again to complete the export to Money Advice.*

**Mortgage Enquiry**

Save Back Create Client Print Send Data Capture

Client Name(s):  \*

Details Financial Details Property Details Notes

**Details**

No. Of Clients:  \*  
Source of Business:

**Client 1**

Details Present Address Contact Details Employment & Income

Title:  \*  
First Name:  \*  
Surname:  \*  
Gender:  \*  
Date of Birth:  15 \*  
Age:   
Nationality:   
Smoker:


Stamp status (if relevant)   
Renting   
Bank   
Have you approached a bank already


**Action Points**

- Client 1: Civil Status
- Client 1: Gross basic salary p.a.
- Property Details: Property use
- Property Details: Property value
- Property Details: Purchase price (OR) Build/Site cost
- Property Details: Mortgage required
- Property Details: Term
- Property Details: Proposed mortgage type
- Other Properties

# New Client Record

Search My Appointments My Tasks My Opportunities

 Client Name :  Date Of Birth :  Mobile :

 Policy Number :  Product :  Provider :

*The newly created prospect / enquiry will be automatically opened the first time. Enquiries initially managed in the Enquiry Database are now managed in the CRM database*

*You can find the imported prospect / enquiry by using the Client search available in CRM Home. Enter surname of imported prospect/enquiry. From the name list presented select the correct one by clicking on the blue hyperlink client name.*

# Manage the Property details

Client Details <<

- ★ Summary
- ★ Client Details
- ★ Client Needs
- ★ Financial Statement
- ★ Linked Clients
- ★ Joint Clients
- ★ Linked Contacts

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Client Details

- Client Policies
- Manage Documents
- Workflow
- Opportunities
- Properties

Details Purpose, Costs & Funding Owners

**Property Details** Property Reference ID: \_\_\_\_\_

Category: Residential Address 1: \_\_\_\_\_  Age  Build Year: \_\_\_\_\_

Category Type: Home Address 2: \_\_\_\_\_ Year Purchased: \_\_\_\_\_

Property Type: \_\_\_\_\_ Town/City: \_\_\_\_\_ Purchase Price/Build Cost/Indicative Price: 0

Reference No.: \_\_\_\_\_ P.O.Box: \_\_\_\_\_ Site Cost: \_\_\_\_\_

Status: Proposed Mortgage Address County: \_\_\_\_\_ Cost of Renovations/Additions: \_\_\_\_\_

BER Rating: \_\_\_\_\_ Title: \_\_\_\_\_ Total Cost: 0

Notes: \_\_\_\_\_ Tax/Legal Status: \_\_\_\_\_ Has Planning Permission: \_\_\_\_\_

Location Type: \_\_\_\_\_ Structural Guarantee: \_\_\_\_\_ Self Build: \_\_\_\_\_

Property Value: 0

**Accommodation**

Bedrooms No: \_\_\_\_\_ Car Parking Spaces: \_\_\_\_\_ Property Tax p.a.: \_\_\_\_\_

Reception No: \_\_\_\_\_ Rental Income (Existing): \_\_\_\_\_ p.a. Rateable Valuation: \_\_\_\_\_

Bathrooms No: \_\_\_\_\_ Rental Income (Projected): \_\_\_\_\_ p.a. Property Management Charges p.a.: \_\_\_\_\_

Other No: \_\_\_\_\_ Number of Tenants: \_\_\_\_\_ Property Charges (Others): \_\_\_\_\_

Built Area: \_\_\_\_\_ sq feet \_\_\_\_\_ sq meters

Site/Land Area: \_\_\_\_\_ acres \_\_\_\_\_ hectares

**Properties tab on left-hand side of screen to add details of property to be mortgaged**

**Ensure that all property tabs are completed**

# Compliance – Research Market for preferred product

Go to Mortgages on the top tool bar > Mortgage Repayment Calculator. Having selected the variables, inputs, providers etc > calculate tab to deliver results. Print off client report, which once visible in pdf form saves automatically to the system under Manage Documents tab to confirm market research for compliance purposes.

**Mortgage Repayment Calculator**

Quick Quote

Mortgage Amount:  Years:  Rate:  **Calculate**

Repayments:

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**Inputs**

Client:

Mortgage Type:

Buyer Type:

Rate Category:

Mortgage Amount:

Purchase Price:

LTV %:

Filter by LTV:

**Providers**

- Select All/Clear
- AIB
- Bank of Ireland
- E.B.S.
- Haven
- KBC Homeloans
- Permanent TSB
- Ulster Bank

**Rate Types**

- Select All/Clear
- 1 Year Fixed
- 2 Year Fixed
- 3 Year Fixed
- 4 Year Fixed
- 5 Year Fixed
- 7 Year Fixed
- 10 Year Fixed
- 20 Year Fixed
- Variable
- Discount Variable

**Mortgage Terms**

- Select All/Clear
- Other
- 5
- 10
- 15
- 20
- 25
- 30
- 35
- 40

**Calculate** **Clear**

# Create Client Specific Quotation

Edit inputs, e.g.- rate category, buyer type. Select preferred provider, rate type and mortgage term. Use calculate button to retrieve selected provider rates.

**Mortgage Repayment Calculator**
Results

---

Quick Quote

Mortgage Amount: 
 Years: 
 Rate: 
Calculate

Repayments:

**Inputs**

Client:

Mortgage Type:

Buyer Type:

Rate Category:

Mortgage Amount:

Purchase Price:

LTV %:

Filter by LTV:

**Providers**

Select All/Clear

AIB

Bank of Ireland

E.B.S.

Haven

KBC Homeloans

Mortgage Store

Pepper

Permanent TSB

Ulster Bank

**Rate Types**

Select All/Clear

1 Year Fixed

2 Year Fixed

3 Year Fixed

4 Year Fixed

5 Year Fixed

7 Year Fixed

10 Year Fixed

20 Year Fixed

Variable

Discount Variable

**Mortgage Terms**

Select All/Clear

Other

5

10

15

20

25

30

35

40

Calculate
Clear



# Create Client Specific Quotation

To print off, the precise quotation for the particular client select the preferred rate and tick the box on the left hand side and click the Create Report button. Having viewed the PDF, this is saved in Manage Documents tab under Saved Analysis.

In the mortgage calculator, users should also generate a 'reasons why letter' and the client follow-up letter which outlines the prospective terms and provides the customer with a checklist. This document is in 'word' and can be edited.

Mortgage Repayment Calculator **Results**

<input type="checkbox"/>	Provider	Rate Type	Product	Years	Min LTV	Max LTV	APRC	Rates	Cost/1000	Cost/Month	Interest Only	Criteria	Max Term	Business Type	Minimum Loan Amount	Maximum Loan Amount
<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	Up to 3.5 x salary	35	New	32000	100
<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	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans Current Acc Offer LTV Variable >60-80% New	23	61	80	3.16	3.1	5.07	879.41	447.95	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans Fixed Rate Roll Off LTV Variable <50%	23	0	49	3.26	3.2	5.12	888.37	462.4	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans LTV Variable <50%	23	0	49	3.26	3.2	5.12	888.37	462.4	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans LTV Variable >50-60%	23	51	60	3.31	3.25	5.15	892.84	465.8	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans LTV Variable >60-80%	23	61	80	3.36	3.3	5.17	897.31	469.2	Up to 3.5 x salary	35	New	32000	100
<input checked="" type="checkbox"/>	KBC Homeloans	Variable	Homeloans Current Standard Variable New	23	81	90	3.57	3.5	5.28	915.57	505.75	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans Current Standard Variable ex	23	81	90	3.78	3.7	5.39	933.96	534.65	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans LTV Variable >80-90%	23	81	90	3.78	3.7	5.39	933.96	534.65	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans Current Standard Variable New	23	0	80	4.14	4.05	5.57	966.64	585.22	Up to 3.5 x salary	35	New	32000	100
<input type="checkbox"/>	KBC Homeloans	Variable	Homeloans Standard Variable ex	23	0	79	4.33	4.25	5.68	985.6	614.12	Up to 3.5 x salary	30	Existing	32000	100

**Create Report** **Client Letter** **Generate Reasons Why** **Add to Planned Expenditure** **Add to Needs**

*The results of the mortgage quotation based on the selection is displayed. Click to provide quotation report for client.*

*Click the individual mortgage option being selected for the client (highlighted and then to send a letter to the client with a detailed mortgage checklist*

*Click the individual mortgage option being selected for the client (highlighted and then to open "Reasons Why" word template*

# Mortgage Letter and Checklist

Letter Name

Save as Draft

Finish

Close

Print

3b0791bc-157e-46ec-851a-a1e089ca19db.docx - Money Advice(Word)

Satheesh Vattem

File Home Insert Draw Design Layout References Mailings Review View Team CRM Tell me

Share

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 17 18

I expect we can assist you with your requirements, subject to full application and lender approval.

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.<>% current a/c discount)

**LTV:** 78.82%

**Term:** 23 years

**Repayments:** €915.57 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 so as to avoid any delays (we can copy originals and return them to you immediately). If originals are not available, please provide us copies.

If you have online access for e-Statements and can't get original statements where required, we can meet you, view the e-Statements online and then we both sign a declaration that allows us to treat those documents as originals.

	Client 1	Client 2
<b>Employment and Income (PAYE)</b>		
1. Attached salary certificate completed and stamped by employer	<input type="checkbox"/>	<input type="checkbox"/>
1. P60 for past calendar year	<input type="checkbox"/>	<input type="checkbox"/>

# Email letter and documents to client

From any client screen, click on the green envelope email icon to access email templates. Initially this opens a dialog box which facilitates attachment of documents from various document libraries in the system.

The screenshot shows a software interface for a mortgage repayment calculator. At the top, a navigation bar includes a user profile 'Seamus Test' and various icons, with a green envelope icon circled in red. Below this is a 'Mortgage Repayment Calculator' section with a 'Results' button. A table displays mortgage data:

Provider	Rate Type	Product	Years	Min LTV	Max LTV	APRC	Rates	Cost/1000	Cost/Month	Interest Only
KBC Homeloans	Variable	Homeloans Current Acc Offer LTV Variable <50% New	23	0	49	3.06	3	5.02	870.5	433.5
			23	51	60	3.11	3.05	5.05	874.94	440.72

Below the table is an email composition window. The 'Attachments' section shows three buttons: 'Browse', 'Reports & Docs', and 'Product Library'. The 'Reports & Docs' button is circled in red. The email body contains the following text:

Dear Seamus

Many thanks for your enquiry in relation to the mortgage facility.

I confirm having provided you with our Terms of Business.

I expect we can assist you with your requirements, subject to full application and lender approval. The attached letter sets out what lending and terms are proposed.

The letter and enclosures also sets out the next steps and formal mortgage application for you to lenders.

You might please review these documents carefully and complete and completed documentation as soon as possible.

Please do not hesitate to contact me for any assistance or

Kind regards

An 'Email Attachments' dialog box is open, listing the following attachments:

- Declaration Authorisation Consent Form June.14.pdf
- AEMA Mortgage Application Form Jan 2016.pdf
- Salary Certificate for Mortgage Purposes.pdf
- Mortgage Letter.docx

The dialog box has three buttons: 'Browse', 'Product Library', and 'Reports & Docs'. The 'Reports & Docs' button is circled in red. A red callout box points to this button with the following text:

**Browse and select these libraries to attach required documents to a proposed email. Documents available would include application form, salary certificate, builder's estimate template, lender declarations etc.**

# Additional Documents for reference

MORTGAGES	INVESTMENTS	PENSIONS	GENERAL INSURANCE
<p><b>Quotations</b></p> <ul style="list-style-type: none"> <li>▶ Mortgage Repayment Calculator</li> <li>▶ Mortgage Repayment Quick Quote</li> <li>▶ Bi-weekly Repayment Calculator</li> <li>▶ Interest Only Calculator</li> <li>▶ Stamp Duty Calculator</li> <li>▶ Mortgage Applications</li> <li>▶ Amortisation Calculator</li> </ul> <p><b>Reference</b></p> <ul style="list-style-type: none"> <li>▶ Product Library</li> <li>▶ AEMA Mortgage Application Form</li> <li>▶ Mortgage Checklist</li> </ul>		<p><b>Needs Analysis</b></p> <ul style="list-style-type: none"> <li>▶ Mortgage Fact Find</li> <li>▶ Loan Consolidation Calculator</li> <li>▶ Mortgage Review - Compare Mortgages</li> <li>▶ Mortgage Review - Extra Payment Calculator</li> <li>▶ Mortgage Review - Lump Sum Payment</li> </ul> <p><b>Home Loan Affordability Calculators</b></p> <ul style="list-style-type: none"> <li>▶ KBC Bank</li> <li>▶ Haven Mortgages</li> <li>▶ Permanent TSB</li> <li>▶ ICS Mortgages – RIPS only Calculator</li> </ul>	

**Additional Mortgage documents are available for reference in the product library. Document templates for building costs estimate, salary certificate, lender declarations are available. Affordability calculators of various lenders are also available for reference.**

Product Library with document links

Product Library | Web Links

Company :  Product :  Document :

	Company	Product	Document
<input checked="" type="checkbox"/>	AEMA	Mortgage	AEMA Mortgage Application Form Jan 2016
<input checked="" type="checkbox"/>	AEMA	Mortgage	Costings templete for Direct Labour_Self Builds
<input checked="" type="checkbox"/>	AEMA	Mortgage	Mortgage Checklist
<input checked="" type="checkbox"/>	AEMA	Mortgage	Salary Certificate for Mortgage Purposes
<input checked="" type="checkbox"/>	Haven	Mortgage	Declaration-authorisations-and-consents-Haven December-2016.pdf

# Initiate the Compliance Process

***In Client Details screen click on Populate Compliance Items to initiate the compliance process. N.B. Each Broker Office needs to configure their own compliance items at client and product (policy) level.***

Save Archive Assign To Add 2nd Client Change Client Type **Populate Compliance Items**

Personal Details and Dependants Individual Needs & Advice Client Risk Profiler Financial Details Investments & Pensions Mortgage Questionnaire Advices & Decisions Health Insurance Needs

**Personal Details**

Title: Mr Gender: Male  
 First Name: Dermot Civil Status: Married  
 Surname: Wall Smoker:  Is Client living Overseas?:   
 Date Of Birth: 18/05/1976 Reference:  
 Age: 38 Year(s) Review Date: <dd/MM/yyyy>  
 Source Of Business: Consultant: Philip O'Reilly  
 Owner: Philip O'Reilly Premium Review:   
 Status: Client Revenue p.a. (approx):  
 Alias: Maiden Name:

**Client Compliance**

- Fact Find
- Source Of Business
- Terms Of Business
- Charges & Fees advised
- Deposit Institutions TOB
- Photo ID
- Address ID
- Conflict of Interest
- Disclose Soft Commission Agreement
- Client Review

**Contact Details**

***Click on each Compliance item and process them as appropriate. The compliance items are managed through a "traffic light" system.***

# Mortgage FactFind

Under Mortgages menu you can also populate and generate a mortgage factfind. This pre-fills all the information captured during mortgage enquiry process and generates a Mortgage specific Fact Find with the affordability details included.

Mortgage Fact Find

Client Type:  Mortgage Report Get Mortgage Quotations Save

- Personal Details
- Property Transaction Details
- Properties Owned, Mortgages & Other Loans
- Assets
- Purpose, Costs & Funding
- Monthly Income
- Monthly Household Expenditure
- Monthly Affordability
- Mortgage Profiler
- Notes

**Standard Amounts**

**Monthly Income**

Gross Taxable Monthly Income:

Non Taxable Monthly Income:

**Deductions**

Income Tax:

PRSI:

USC:

Tax Rate:

Pension/Income Protection Tax Relief:

Net Monthly Income:

Adjusted Net Monthly Income:

**Monthly Commitments**

Existing Mortgages & Loans:

Other Borrowings:

Adjustments:

Household Expenditure:

Pensions:

Other Planned Commitments:

**New Mortgage Commitments**

Property Value:

Mortgage/Loan Amount:

Stress Tested Interest Rate:

Term (Years):

Mortgage Repayment (Stress tested):

Other Commitments:

Total Commitments:

**Surplus/Deficit**

Net Disposable Income:

Surplus/Deficit:

**Assets & Liabilities**

Mortgaged Properties Total Gross Value:

Total Mortgage Balances:

Value Other Assets before Loan Balances:

Total Borrowings - Other Assets:

Assets - Total Values:

Loans - Total Values:

**Assets (Unencumbered)**

Value Other Assets (Unencumbered):

**Net worth**

Net Worth:

## Mortgage Fact Find

(SFS Information Also)

Prepared For

**Client 1**

Name: Mr Seamus Test

Address: Main St

Swords

Dublin

Email: seamus@test.ie

Home Phone:

Work Phone:

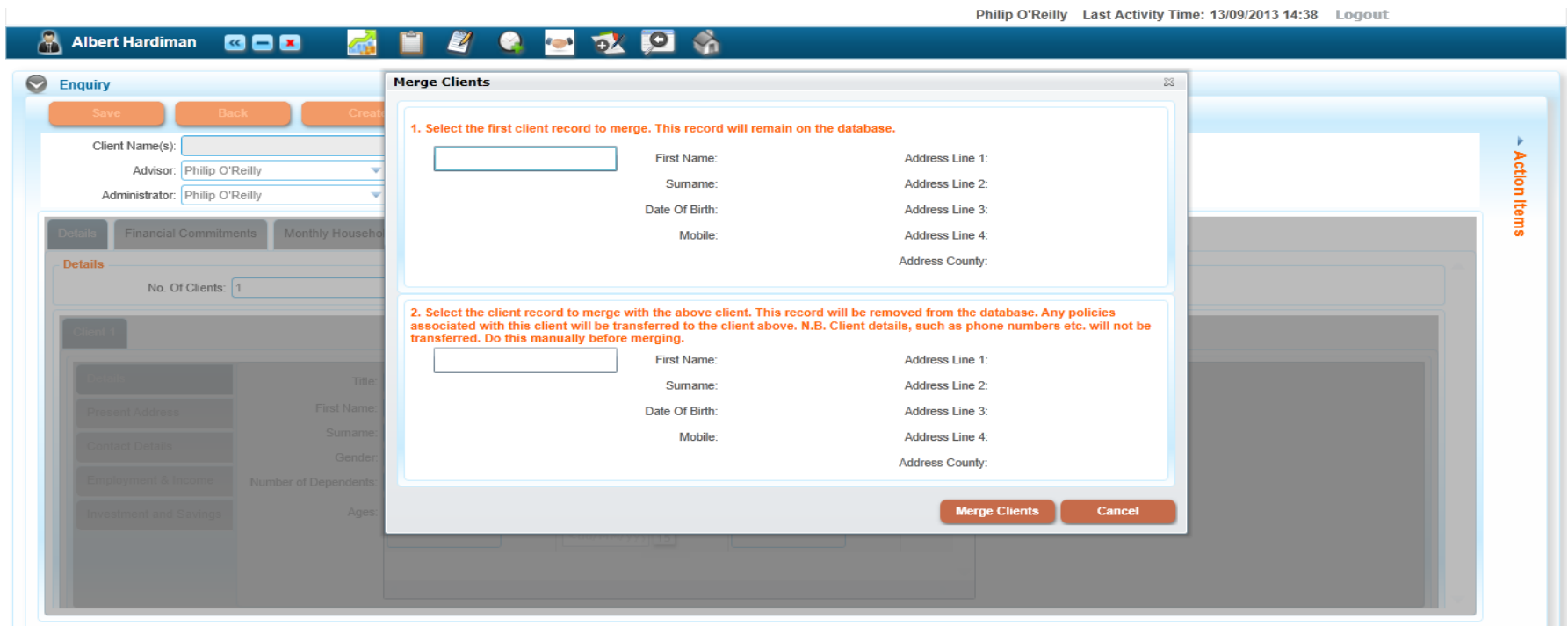
Mobile: 089 6044448

# Update Existing Client Record

*Where there is an existing client the imported and the existing client need to be merged.*

*CRM Home>Merge Clients (Read the notes in red carefully).*

*Enter the client surname of the imported client in the top field to the left of the Import Screen to search for the client. Repeat the operation to find the existing client record and then click on Merge Clients.*



The screenshot shows the Money Advice CRM interface. At the top, the user is identified as Albert Hardiman, and the last activity time is 13/09/2013 14:38. The main window is titled 'Enquiry' and shows a client record for Philip O'Reilly. A 'Merge Clients' dialog box is open, containing two sections for selecting clients to merge. The first section is titled '1. Select the first client record to merge. This record will remain on the database.' and the second is '2. Select the client record to merge with the above client. This record will be removed from the database. Any policies associated with this client will be transferred to the client above. N.B. Client details, such as phone numbers etc. will not be transferred. Do this manually before merging.' Both sections have a search field and labels for First Name, Surname, Date Of Birth, Mobile, Address Line 1-4, and Address County. The dialog box has 'Merge Clients' and 'Cancel' buttons at the bottom.

Philip O'Reilly Last Activity Time: 13/09/2013 14:38 Logout

Albert Hardiman

Enquiry

Save Back Create

Client Name(s):  
Advisor: Philip O'Reilly  
Administrator: Philip O'Reilly

Details Financial Commitments Monthly Household

Details

No. Of Clients: 1

Client 1

Title:  
First Name:  
Surname:  
Gender:  
Number of Dependents:  
Ages:

Present Address  
Contact Details  
Employment & Income  
Investment and Savings

**Merge Clients**

**1. Select the first client record to merge. This record will remain on the database.**

First Name:  
Surname:  
Date Of Birth:  
Mobile:  
Address Line 1:  
Address Line 2:  
Address Line 3:  
Address Line 4:  
Address County:

**2. Select the client record to merge with the above client. This record will be removed from the database. Any policies associated with this client will be transferred to the client above. N.B. Client details, such as phone numbers etc. will not be transferred. Do this manually before merging.**

First Name:  
Surname:  
Date Of Birth:  
Mobile:  
Address Line 1:  
Address Line 2:  
Address Line 3:  
Address Line 4:  
Address County:

Merge Clients Cancel

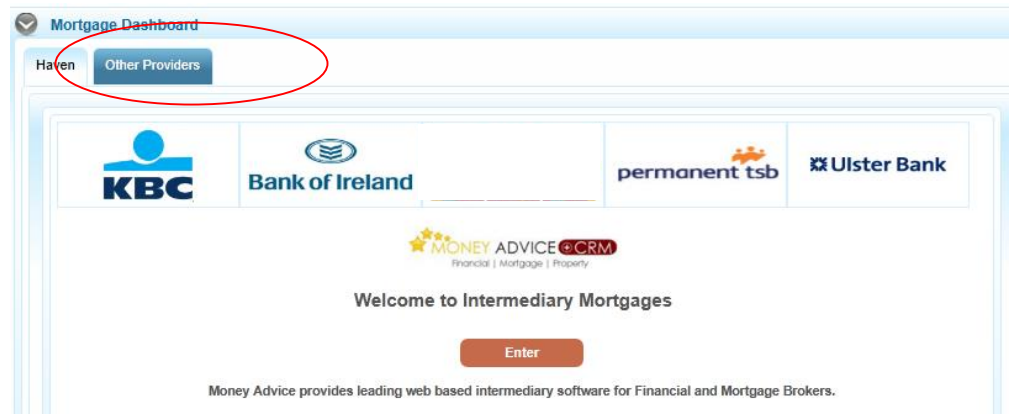
Action Items



# Process the Lead/Referral to application.

MORTGAGES	INVESTMENTS	PENSIONS	GENERAL INSURANCE
<p><b>Quotations</b></p> <ul style="list-style-type: none"> <li>▶ Mortgage Repayment Calculator</li> <li>▶ Mortgage Repayment Quick Quote</li> <li>▶ Bi-weekly Repayment Calculator</li> <li>▶ Interest Only Calculator</li> <li>▶ Stamp Duty Calculator</li> <li>▶ Mortgage Applications</li> <li>▶ Amortisation Calculator</li> </ul>		<p><b>Needs Analysis</b></p> <ul style="list-style-type: none"> <li>▶ Mortgage Fact Find</li> <li>▶ Loan Consolidation Calculator</li> <li>▶ Mortgage Review - Compare Mortgages</li> <li>▶ Mortgage Review - Extra Payment Calculator</li> <li>▶ Mortgage Review - Lump Sum Payment</li> </ul>	
<p><b>Reference</b></p> <ul style="list-style-type: none"> <li>▶ Product Library</li> <li>▶ AEMA Mortgage Application Form</li> <li>▶ Mortgage Checklist</li> </ul>		<p><b>Home Loan Affordability Calculators</b></p> <ul style="list-style-type: none"> <li>▶ KBC Bank</li> <li>▶ Haven Mortgages</li> <li>▶ Permanent TSB</li> <li>▶ ICS Mortgages - RIPS only Calculator</li> </ul>	

*If case is going ahead provide client with mortgage application on Money Advice. It is available under Mortgages > Mortgage Applications > Other Providers > Enter > Blank Application.*



**Mortgage Applications**

Name:  Date Added From:   15 Assign To:


External Reference:  Date Added To:   15




# Online Applications to Haven (AIB group)

**Mortgage Dashboard**

Haven Other Providers



### Welcome to Intermediary Mortgages



Number of New Applications: 111  
Number of Applications awaiting underwriting: 0  
Number of Applications requiring clarifications: 0

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

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

Welcome to Haven Mortgage section at Money Advice.

Haven Mortgages is the intermediary channel for AIB Group including EBS.

Haven are the only lender to provide online mortgage services to intermediaries.

The service was launched in Sept 2013 and is a great success.

To access Haven documents please refer to our Product Library

To get set up please email us; [support@moneyadvice.ie](mailto:support@moneyadvice.ie) or tel 065 6849675. We will need your Haven Mortgages Agency Code. If this is not immediately available we can give you a test version for review.


[mortgages@moneyadvice.ie](mailto:mortgages@moneyadvice.ie)

[www.moneyadvice.ie](http://www.moneyadvice.ie)

Philip O Reilly  
086 6044448

**Money Advice has been selected by Haven Mortgages (AIB Group) to provide online services to Brokers. The system also populates applications for hard copy submission under the Other Providers tab**


# Applications to Other Providers



Mortgage Dashboard

Haven Other Providers

KBC Bank of Ireland permanent tsb Ulster Bank

  
Financial | Mortgage | Property

Welcome to Intermediary Mortgages

Enter

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

Applications to providers other than Haven can be populated from the Mortgage Application screen. Click on the Enter button to navigate to the Applications page.

# Online Applications to Haven (AIB group)

**Mortgage Applications**

Name:  Type:  Status:

External Reference:  Lender Reference:  Assign To:

Date Added From:   Date Added To:

Name	Type	External Reference	Lender Reference	Status	Added By
Dermot Wall	AIP	602518		Draft	Philip O'Reilly

**Add Mortgage Application**

External Reference:

Type:  AIP  Full

**Populate Mortgage**

Client 1:

Client 2:

Client 3:

Client 4:

Properties:

**Mortgage Application**

Application Name:

**Applicant Details** | Financial Commitments | Loan Details | Comments

**Intermediary Details**

Intermediary Contact Name:  \* Email Address:  \*

Company:  \* Source Code:

No. Of Applicants:

**Client 1**

**Details**

Title:  \* Date of Birth:  \*

**Present Address**

First Name:  \* Nationality:  \*

Surname:  \* Civil Status:  \*

**Contact Details**

Gender:  \* Are you acting as a guarantor?

**Occupation**

Number of Dependents:

**Income Details**

**Financial Details**

**Consent**

## ✓ *Approval in Principle*

- ✓ *Check case meets MSR, NDI, and LTV and other guidelines*
- ✓ *Submit case electronically if Haven is selected. Complete check list and Application Summary list*
- ✓ *Send application and supporting documents by mail to lender.*

## ✓ *Electronic Replies*

- ✓ *For Haven cases the Money Advice online system will provide replies; AIP:  
Clarification Request: Case declined: For Clarifications Haven Fax 01 8506999.*

- ✓ ***Present Case Well – Complete Comments Carefully***
- ✓ ***Client background is needed: ages, family, employment, savings and repayment history***
- ✓ ***Proposal: Mortgage amount to buy what. How is shortfall being funded.***
- ✓ ***Income: Level, quality, consistency, comment on business and bank accounts.***
- ✓ ***Repayment Capacity: MSR %, NDI %, LTV % ,Gross and Net Monthly Income***
- ✓ ***Recommendation: Confirm eligibility, Make clear recommendation, Comment if any weakness.***

*Access range of calculators- amortisation, tax, repayment, stamp duty-consolidation etc.*

MORTGAGES	INVESTMENT	PENSIONS	GENERAL INSURANCE
<b>Quotations</b> <ul style="list-style-type: none"><li>▶ Mortgage Repayment Calculator</li><li>▶ Mortgage Repayment Quick Calculator</li><li>▶ Bi-weekly Repayment Calculator</li><li>▶ Interest Only Calculator</li><li>▶ Stamp Duty Calculator</li><li>▶ Mortgage Applications</li><li>▶ Amortisation Calculator</li></ul>		<b>Needs Analysis</b> <ul style="list-style-type: none"><li>▶ Mortgage Fact Find</li><li>▶ Loan Consolidation Calculator</li><li>▶ Mortgage Review - Compare Mortgages</li><li>▶ Mortgage Review - Extra Payment Calculator</li><li>▶ Mortgage Review - Lump Sum Payment</li></ul>	
<b>Reference</b> <ul style="list-style-type: none"><li>▶ Product Library</li><li>▶ AEMA Mortgage Application Form</li><li>▶ Mortgage Checklist</li></ul>		<b>Home Loan Affordability Calculators</b> <ul style="list-style-type: none"><li>▶ KBC Bank</li><li>▶ Haven Mortgages</li><li>▶ Permanent TSB</li><li>▶ ICS Mortgages – RIPS only Calculator</li></ul>	

# Amortisation Calculator

## Mortgage Amortisation Calculator

Prepared For :

### Calculate Monthly Repayment

\* Loan Amount :   
 \* Interest Rate :   
 \* Term :   
 Monthly Payment :   
 Total Payments :

[Generate Amortisation](#)

[Generate Report](#)

### Calculate Loan Amount

\* Monthly Payment :   
 \* Interest Rate :   
 \* Term :   
 Loan Amount :   
 Total Payments :

[Generate Amortisation](#)

[Generate Report](#)

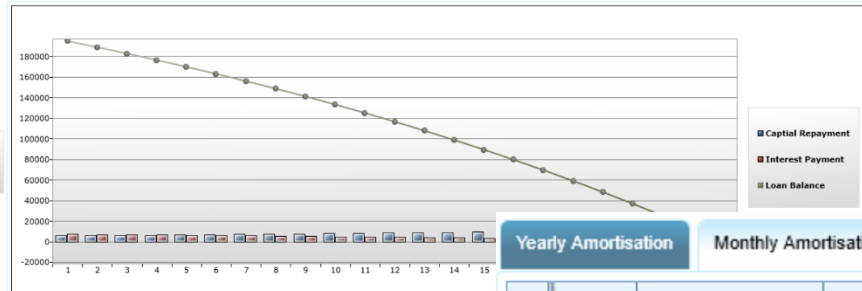
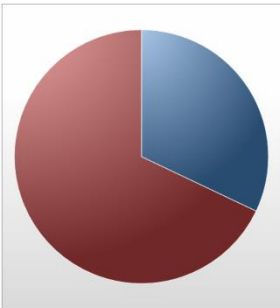
### Calculate Loan Term

\* Loan Amount :   
 \* Interest Rate :   
 \* Monthly Repayment :   
 Term :   
 Total Payments :

[Generate Amortisation](#)

[Generate Report](#)

Break-up of Total Amount Payable

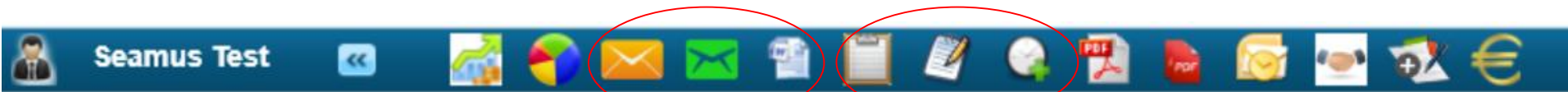


Yearly Amortisation

Monthly Amortisation

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

*The CRM workflow links are available for Mortgage Enquiries also in a blue bar at the top part of the enquiry screen as below*



*Email or use word to manage business source and other communications*

*Appointments, tasks and logs are created using the icons on the toolbar*

*After each appointment or discussion use the logs to record every conversation and the tasks to diarise a reminder for the next action (use Repeat field to keep tasks recurring) Appointments tab to be used for scheduling meetings. Description and notes boxes in these screens should be used fully.*



# Workflow ..contd.

### Add Task

Group:  \*      Status:

Type:  \*      Start Time:  \*

Client 1:       End Time:  \*

Policy 1:       Repeat Every:

Opportunity 1:

Client 2:

Policy 2:

Opportunity 2:

Assigned To:  \*      **Multiple Attendees** +

Due Date:

User	Done

Description:  \*

Notes:

### Add Log

Group:  \*      Type:  \*

Client 1:  \*      Policy 1:

Opportunity 1:

Client 2:

Policy 2:

Opportunity 2:

Log:  \*

Logged By:  \*      Date:

Time Spent:  \*

Billing Type:

Subsequent Notes:

### Add Appointment

Group:  \*      Status:

Type:  \*      Start Time:  \*

Visiting Customer:       End Time:  \*

Permission Details:

Client 1:       Repeat Every:

Policy 1:

Opportunity 1:

Client 2:

Policy 2:

Opportunity 2:

Description:

Assigned To:  \*      **Multiple Attendees** +

Start Date:    \*

End Date:    \*

User	Done

Notes:

# Workflow – Add meeting memo

**Meeting Memo** ✖

\* Memo Title:  In Attendance:

Product:  ▼

\* Memo Date:

Notes:  \* Memo Purpose:

Review Date:

**Action Items** +

	Description	Person Responsible	Due Date
✖	<input type="text" value="Chase up valuation report"/>	<input type="text" value="Mortgage Administrator - Sean"/>	<input type="text" value="06/11/2015"/> <input type="text" value="15"/>
✖	<input type="text" value="Process Mortgage protection proposal"/>	<input type="text" value="Mortgage Administrator - Sean"/>	<input type="text" value="06/11/2015"/> <input type="text" value="15"/>
✖	<input type="text" value="Process Home Insurance cover"/>		

**Meeting Details**

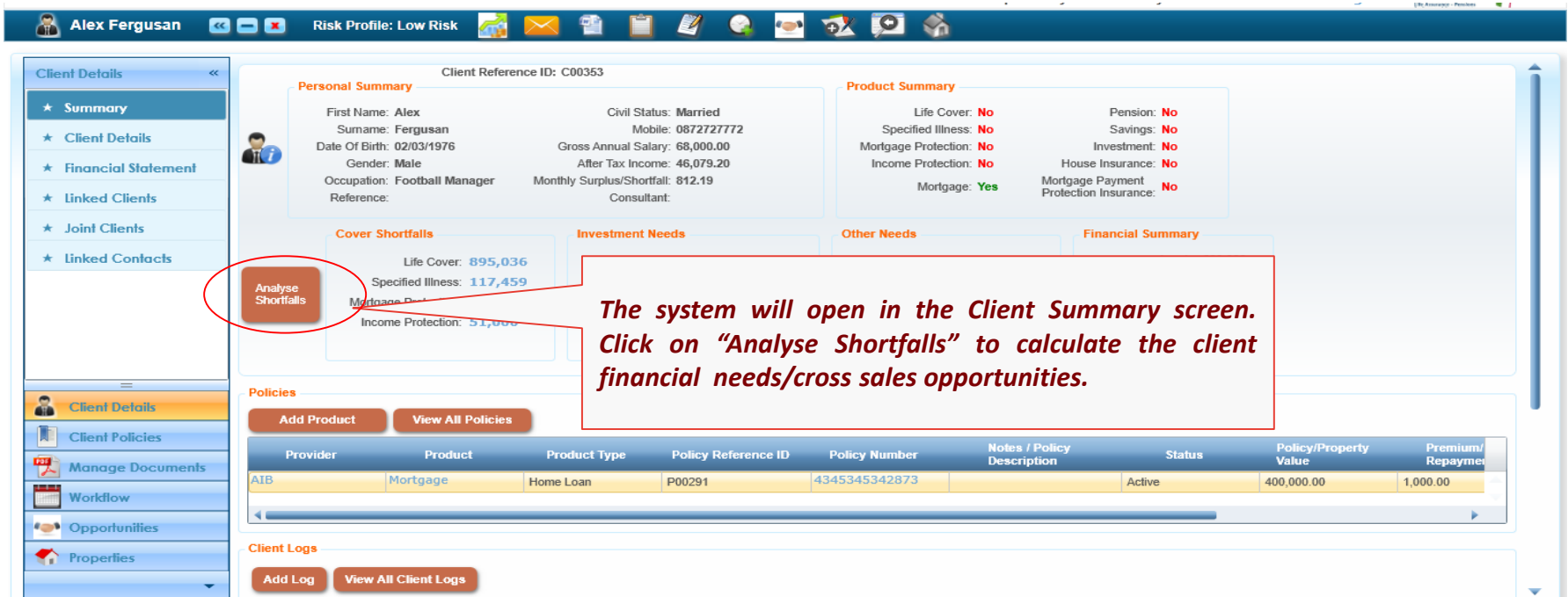
**Meeting Title:** New Home Purchase  
**Date:** 31/10/2015  
**In Attendance:** John Merrion  
Mary Merrion  
John Hill - Mortgage Advisor  
**Reference:**  
**Purpose:** Discuss drawn down of mortgage

Action Items		
Description	Person Responsible	Due Date
Chase up valuation report	Mortgage Administrator - Sean	06/11/2015
Process Mortgage protection proposal	Mortgage Administrator - Sean	06/11/2015

# Consider Cross selling Opportunities

Go to Summary Screen to see the Financial Services Needs listed as in the screen below.

Click on the blue hyper link figure for Life Cover to open the Protection Review Calculators and review the figures.



Client Reference ID: C00353

**Personal Summary**

First Name: Alex Civil Status: Married  
Surname: Ferguson Mobile: 0872727772  
Date Of Birth: 02/03/1976 Gross Annual Salary: 68,000.00  
Gender: Male After Tax Income: 46,079.20  
Occupation: Football Manager Monthly Surplus/Shortfall: 812.19  
Reference: Consultant:

**Product Summary**

Life Cover: **No** Pension: **No**  
Specified Illness: **No** Savings: **No**  
Mortgage Protection: **No** Investment: **No**  
Income Protection: **No** House Insurance: **No**  
Mortgage: **Yes** Mortgage Payment Protection Insurance: **No**

**Cover Shortfalls**

Life Cover: **895,036**  
Specified Illness: **117,459**  
Mortgage Protection: **51,000**  
Income Protection: **51,000**

**Investment Needs**

**Other Needs**

**Financial Summary**

**Polices**

Add Product View All Policies

Provider	Product	Product Type	Policy Reference ID	Policy Number	Notes / Policy Description	Status	Policy/Property Value	Premium/ Repayment
AIB	Mortgage	Home Loan	P00291	4345345342873		Active	400,000.00	1,000.00

**Client Logs**

Add Log View All Client Logs

*The system will open in the Client Summary screen. Click on "Analyse Shortfalls" to calculate the client financial needs/cross sales opportunities.*



# 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

[Send to BLine](#)

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](#)

### Investment Illustration

**Investment Planner** **Results**

Initial Lump Sum: 1000  
Growth Rate After Tax: 3%  
Monthly Contribution: 0  
Term (Years): 5  
Indexation: 5%  
Are savings tax deductible?:   
Tax Rate: 20%  
Contribution:  Actual Contribution  After Tax Contribution  
Purpose:

Year	Contributions	Interest	Balance
0	0	0	1000
1	0	30.42	1030.42
2	0	31.34	1061.76
3	0	32.28	1094.04
4	0	33.28	1127.32
5	0	34.3	1161.62

[Create Report](#) [View Funds](#)

Balance: 1000, 500, 0  
Term (Years): 0, 1, 2, 3, 4, 5

Gross Monthly Contribution: 0.00  
Total Invested: 1,000.00  
Total Growth: 161.62  
Accumulated Fund: 1,161.62

### Pension Needs Calculation

**Pension Calculator** [Previous](#) [Create Report](#)

**Projected Pension**

To achieve an annual pension of 25,000, 25,000 in today's terms, and assuming an Annuity Rate of 4.00%, the required extra monthly contribution would be as follows:

Age To Start Your Contributions	% of Salary	Gross Contribution Per Month	Less Tax Relief	Net Contribution Per Month
30	7.8	324	133	191
35	9.9	411	166	242
40	12.6	534	219	315
45	17.3	721	296	426

Proposed Retirement Age: 66 Years  
Target Income On Retirement: 25000  
8% of Salary  
Target Pension as % of Salary: 50%  
Contribution Per Month: 324

**Percentage Of Salary Required To Fund Pension**

Age	% of Salary Required
30	92%
35	90%
40	87%
45	83%

Legend:   
■ % of Salary Required To Fund Pension  
■ % of Salary Remaining

**Sources Of Pension Income At Retirement**

Legend:   
■ Pension From New Contributions  
■ State Pension  
■ Pension From Current Fund

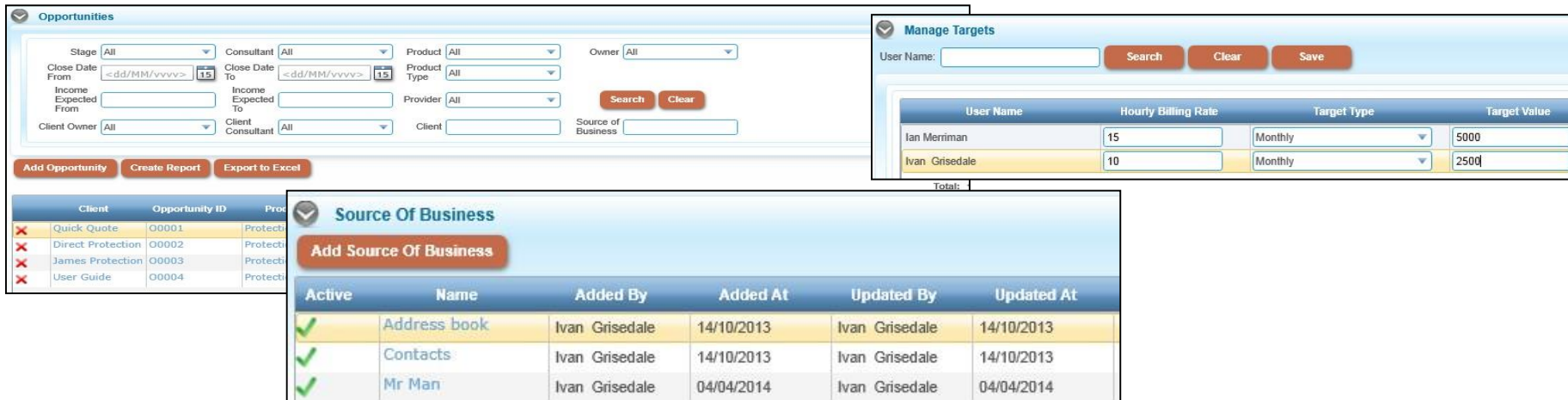


# Sales and Pipeline Management

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:

- ✓ All mortgage applications submitted to Haven or created for other lenders are automatically created as Opportunities that can be tracked individually and activities logged against.
- ✓ 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

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

Search Clear

Add Opportunity Create Report Export to Excel

**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

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



# MIS & Reporting

**Money Advice +CRM** has a suite of search and filtering tools that enables advisors extensively mine their database at a client and product level. It enables the advisor to keep track of the clients by various status.

Assigned to Philip O'Reilly

Save Add 2nd Client Change Client Type Populate Client

Client Risk Profiler Financial Details Invest

**Personal Details and Dep**

**Personal Details**

Title: Mortgage Prospect  
 First Name: Mortgage Enquiry (Appointment)  
 Surname: Mortgage Application  
 Date Of Birth: Mortgage AIP  
 Age: Mortgage Valuer Instructed  
 Source Of Business: Mortgage Reasons Why Issued  
 Owner: Mortgage Loan Offered  
 Status: Mortgage Drawdown  
 Alias: Mortgage Prospect Lost  
 Group: Mortgage Application Withdrawn  
 Mortgage Repaid  
 Unlimited Company  
 General Client  
 Group Scheme Member  
 Inactive

Gender: Male  
 Civil Status: Married  
 Smoker:  Is Client living Overseas?:   
 Reference:   
 Review Date: <dd/MM/yyyy> 15  
 Consultant: Philip O'Reilly  
 Premium Review:   
 Client Revenue p.a. (approx):   
 Maiden Name:

With Advanced Search users can drill down to specific clients for reporting, mail merges, SMS merges & marketing. All the reports can be exported to excel.

The software 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.

**Advanced Search**

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



# Commissions

**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: r123456789; Type: Initial Vr 1									
<input checked="" type="checkbox"/> 25/04/2013	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
<input checked="" type="checkbox"/> 29/05/2013	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64	35.64		0
<input type="checkbox"/> <dd/MM/yyyy>	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
<input type="checkbox"/> <dd/MM/yyyy>	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
Company: Acom Life; Policy Number: <dd/MM/yyyy>									
<input checked="" type="checkbox"/> 25/04/2013									49.50
<input type="checkbox"/> <dd/MM/yyyy>									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: [dropdown]  
Client 1: Alex Ferguson  
Policy 1: [input]  
Opportunity 1: [input]  
Client 2: [input]  
Policy 2: [input]  
Opportunity 2: [input]  
Log: [input]  
Logged By: Satheesh Vattam  
Date: 06/10/2014  
Time Spent: [input]

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

Subsequent Notes: [input]

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  
Amount Type: Fee Amount Amount: 153.75  
Annual Amount: 153.75  
Levy %: [input] Net Amount: 153.75  
Type: Fee Payable Frequency: Once  
Commission/Fee %: 100% Payable For (Months): [input]  
Commission/Fee Amount: 153.75 Payment Commencement Date: <dd/MM/yyyy> 15  
Adjustment: [input]  
Total Annual Commission/Fee Amount: 153.75 Notes: [input]

Commissions/Fee Shared Out

Payable To	Commission/ Fee %	Annual Commission/Fee Amount	Paid Out Date

**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.

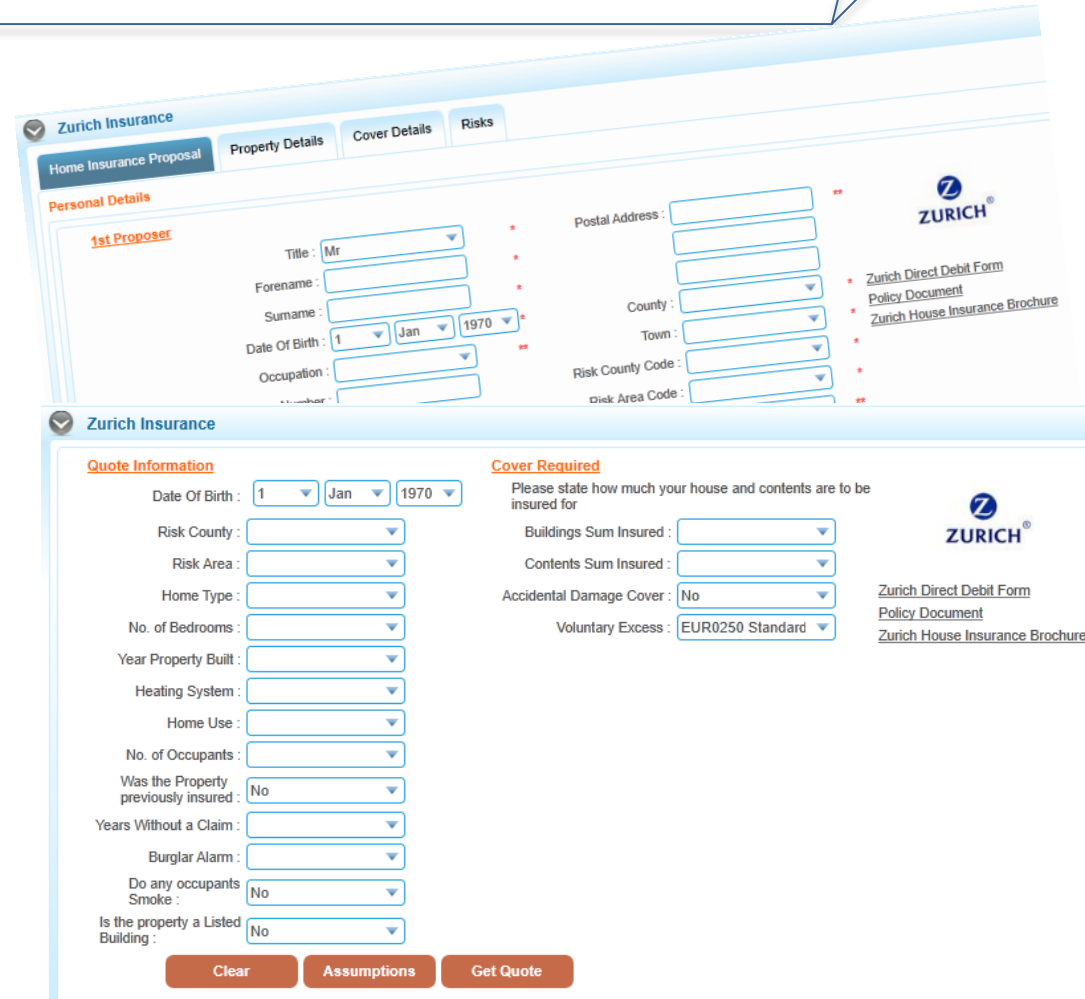


# Zurich Home Insurance Quotes



*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.



The screenshot shows the Zurich Insurance online quotation interface, divided into two main sections: 'Personal Details' and 'Quote Information'.

**Personal Details Section:**

- Navigation tabs: Home Insurance Proposal, Property Details, Cover Details, Risks.
- Section: **Personal Details** (1st Proposer)
- Fields: Title (Mr), Forename, Surname, Date Of Birth (1 Jan 1970), Occupation, Postal Address, County, Town, Risk County Code, Risk Area Code.
- Logos: ZURICH, Zurich Direct Debit Form, Policy Document, Zurich House Insurance Brochure.

**Quote Information Section:**

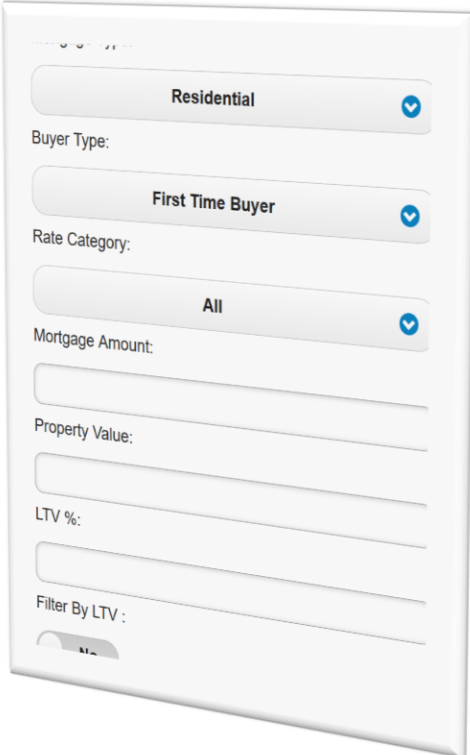
- Section: **Quote Information**
- Fields: Date Of Birth (1 Jan 1970), Risk County, Risk Area, Home Type, No. of Bedrooms, Year Property Built, Heating System, Home Use, No. of Occupants, Was the Property previously insured (No), Years Without a Claim, Burglar Alarm, Do any occupants Smoke (No), Is the property a Listed Building (No).
- Section: **Cover Required**
- Text: Please state how much your house and contents are to be insured for.
- Fields: Buildings Sum Insured, Contents Sum Insured, Accidental Damage Cover (No), Voluntary Excess (EUR0250 Standard).
- Logos: ZURICH, Zurich Direct Debit Form, Policy Document, Zurich House Insurance Brochure.
- Buttons: Clear, Assumptions, Get Quote.

# 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 a mobile application interface for mortgage quotations. It features several dropdown menus and input fields. The dropdowns are labeled 'Residential', 'First Time Buyer', and 'All'. Below these are input fields for 'Mortgage Amount:', 'Property Value:', and 'LTV %:'. At the bottom, there is a 'Filter By LTV:' section with a radio button.



Income Protection Quotations



Term Assurance Quotations



Pension Term Quotations



Whole Of Life Quotations



Mortgage Repayment Calculator



Client Data Capture

# We are working with

In calculating needs policies from the following insurers are automatically included in the calculations as they are received automatically from insurers and updated on advisor systems by Money Advice.  
Products not in a brokers agency, mortgages, and products from other providers require to be manually entered on Money Advice.



Product Providers are working with Money Advice supported by PIBA scheme



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Support Email: [support@moneyadvice.ie](mailto:support@moneyadvice.ie)

### Managing Director

Philip O'Reilly

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Mobile: +(353) 86 604 4448

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.