Efficient. Effective. End-to-end.

Xplan platform

iress.com/xplan

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Tell me how it will help me

Operating an advice business is challenging and complex, as you balance the commercial need for efficiency and profitability, the requirements of regulation and risk management, and the delivery of quality service and outcomes for your clients.

The technology you rely on needs to deliver on all of the above, fit your advice model and business operations, and work for you, not against you.

Iress has a deep knowledge of financial planning and the ever-changing advice landscape. And, most importantly, we intimately understand your needs, the challenges you face and what's important to you.

Xplan helps reduce administrative overheads while maximising business opportunities and enabling you to deliver complete and compliant financial advice and service to your clients.

Tell me what it actually does

Xplan is complete and comprehensive financial planning and wealth management software for advice practices of any size–from the smallest IFA to the largest networks.

Supporting all types of advice, from simple through to complex needs, Xplan allows you to manage the entire advice process from discovery, current position, goal-setting, analysis, strategy development, production recommendations, advice documentation through to implementation and ongoing review–accessing powerful modelling tools and product information. Manage your client's portfolio, review strategies against objectives and truly bring clients and their financial life into the process with an online portal and secure two-way messaging.

All of your client data and documentation is stored in one central system with full workflow management capability and comprehensive reporting for business management.

Xplan is fully hosted, web-based software and ISO/IEC 27001 security certified, ensuring your data is secure. Its comprehensive functionality means you can run your front, middle and back office on one single platform.

With extensive training and user support available, Xplan is reliable and cost-effective software for your business.

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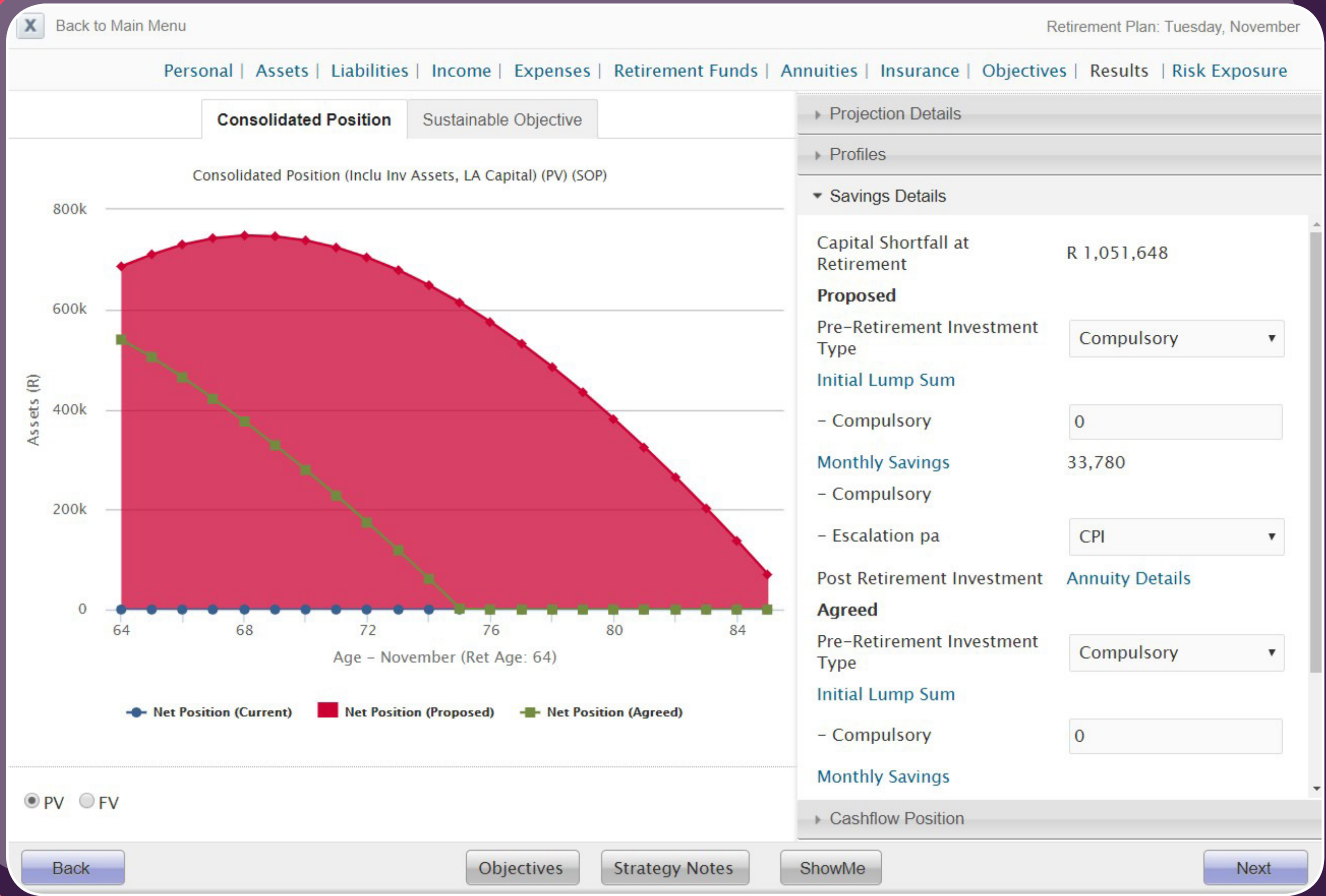
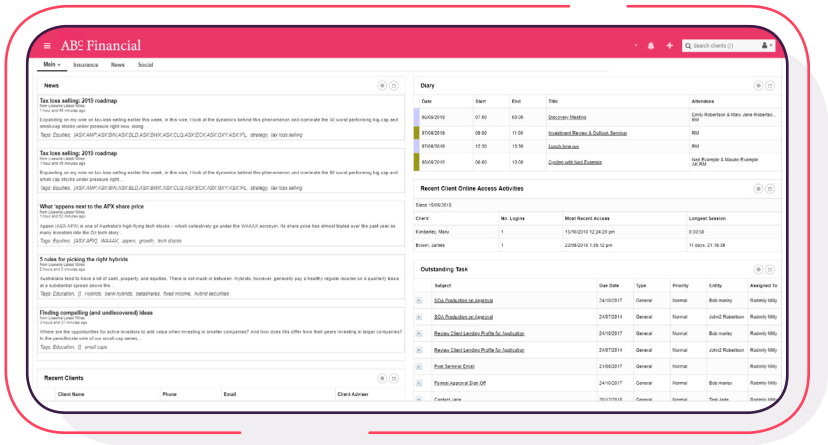
Show me what it looks like



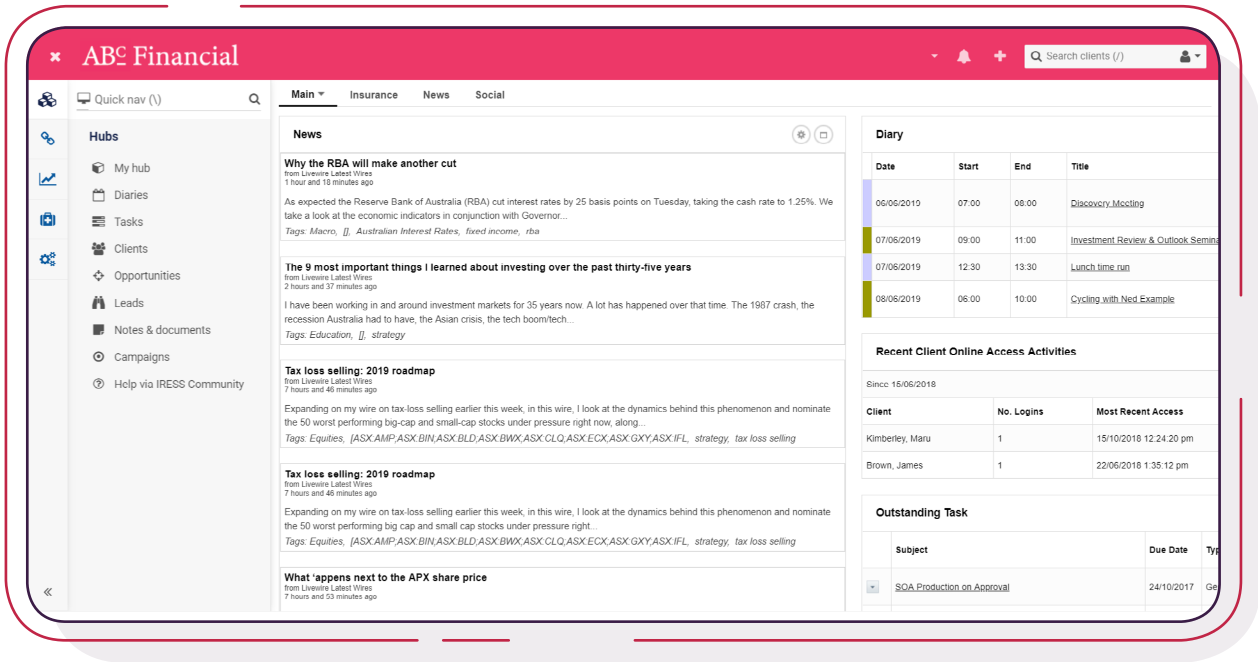
“

I can only say, move to Xplan as soon as you possibly can.”

Rainford Financial Services



News, diary and tasks all on one screen to make managing your day easier.



Recently refreshed, Xplan’s navigation is more intuitive and efficient to use.

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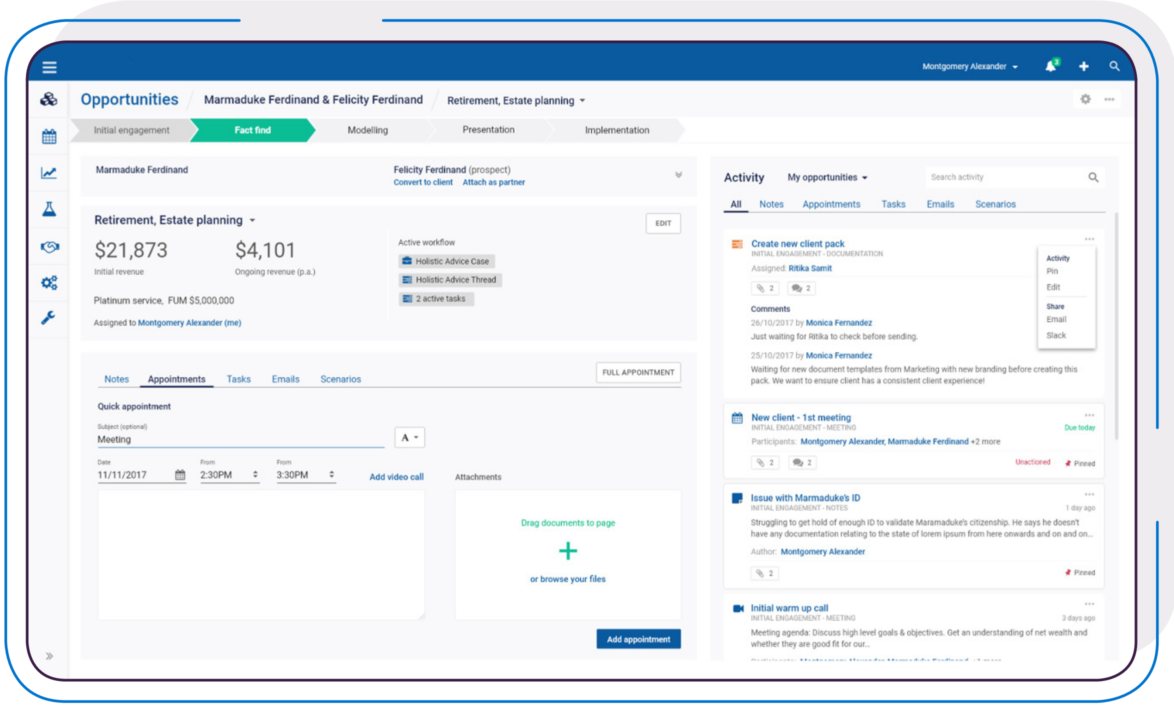
Can you break it down for me?

Client data & information

Providing an effective and powerful client database and relationship management system for your advice business.

- Store all client data including personal details, identification, financial information, file notes and documents.
- Tailor client data fields and screens to suit your specific needs.*
- Group, segment and categorise clients.
- Perform complex searches using filter functions offering maximum data interrogation.
- Client data passes seamlessly from the Xplan CRM to all other functions of Xplan.



The spectrum of advice & adviser involvement

Xplan supports the delivery of all types of personal advice—from clients with simple needs requiring single-issue advice to those with complex needs requiring comprehensive advice—and variation in the degree of adviser involvement—from client self-directed, to adviser guided and full-service advice.

- Xplan, using advice cases, allows you to define and adjust the advice journey as required—specific to your business and specific to a particular client's needs or preferences.
- Xplan Prime allows you to follow pre-defined objectives-based advice journeys for clients with simpler needs, streamlining the advice process whilst still accessing the power of Xplan.
- No matter the nature of the advice, or how it is delivered, Xplan keeps all advice cases against a single client file, providing flexibility as client's needs change but the efficiency and risk management of one client record.

* Available on self-managed sites

Strategy development & modelling

Critical to the discovery and analysis process are the Xtools calculators and Xtools+ modelling tools. These intuitive, powerful and illustrative tools help you identify your client's needs, model scenarios and compare and assess strategy options.

- Capture required information to prepare financial plans using the configurable fact find function.
- Analyse client information such as cash flow, balance sheet, net position, and budget details.
- Assess client risk tolerance.
- Develop strategy options with investment, retirement, insurance, debt consolidation, mortgage qualification, social security, and taxation calculators.
- Create multiple strategies and scenario projections for comparison using Xtools.
- Compare and assess strategies, based on criteria you set, and determine the most appropriate recommendations to achieve your client's objectives using in-built strategy optimisation logic.
- Demonstrate concepts to clients clearly, regardless of complexity.
- Store all scenarios to merge into advice documents.
- Automatic updates of legislative changes relating to taxation, social security and contribution rates.

Research & comparisons

Research and comparisons form the basis of sound financial recommendations and advice. Xplan offers a depth of information to enable purposeful analysis and considered recommendations.

WealthSolver (Australia)

Compares the features and benefits of over 750 up-to-date superannuation, pension and investment products including all fees, underlying investment options and insurance inside super. WealthSolver enables modelling and comparison of multiple advice options, future projections charting and analysis and fee calculations based on product structures and client specific balances and contribution levels.

Retire and Invest (United Kingdom)

Offers support for advisers providing retirement and investment advice. It facilitates the ability to quote for pensions, annuities and bonds and manually add other investment products when appropriate. It can also be used by compliance teams to review products that have been provided.

Fund Focus (South Africa)

Compares fund performance against market peers and allows tracking of both fund performance and risk, along with the capability to create and monitor model portfolios.

Risk Researcher (Australia, New Zealand, South Africa & United Kingdom[1])

Provides the tools necessary to determine client insurance needs, and assess, model and recommend risk solutions. Additional functionality includes flexible and comprehensive premium modelling and detailed policy and feature benefits analysis.[2] Risk Researcher includes live connectivity with insurance provider quotation software and a document library of up-to-date Product Disclosure Statements, application forms and adviser guides.

The Exchange (United Kingdom)

Risk Researcher and Retire and Invest connect directly to The Exchange quote and apply service across life, health, protection, pensions, annuities, investments and general insurance.

Debt Qualifier (United Kingdom)

Allows users to research mortgage products with maximum loan amounts and product lists from supported lenders and produces product lists with financial data. Debt Qualifier maintains and continually updates all rate and product data.

1 Available on self-managed sites

2 Available in AU, NZ & RSA only

Advice recommendations, documentation & execution

At the 'pointy' end of the advice process, integration and the re-use of data already captured, is a fundamental driver of efficiency. Xplan's Xmerge and eApplications functions allow for stored data to pass directly into advice document templates and application forms.

- Build templates and data merges easily to produce advice documents directly from Xplan into Microsoft Word or straight to PDF.
- Complete application forms for product providers (investment, insurance and mortgage) eliminating the need to re-key data.
- Submit application forms electronically (where supported by providers).

Portfolio management

A complete view of portfolio positions, ongoing monitoring and management of portfolios is simplified with Xplan Portfolio.

- Construct, review, analyse, configure and maintain simple or sophisticated investment portfolios.
- Reference approved product lists, across all investment types, including multi-currency, and create model portfolios.
- Automated IressNet data feeds, from providers such as fund managers, brokers, product manufacturers and investment platforms, update prices and valuations automatically.
- Review and report on portfolio positions across all areas of valuation such as transactions, tax, performance and target asset allocation via automation of portfolio updates.
- Analyse portfolio performance using internal rate of return over a user-defined period at an individual holding, sub-portfolio or portfolio level and compare to user-selected benchmarks on a time-weighted rate of return.
- Access to broker connectivity and connect to brokers for discretionary managed account trade execution.
- Use in-depth portfolio interrogation to perform regular automated searches of client portfolios to identify possible areas of concern.
- Access tax assessment of realised and unrealised gains.
- Corporate actions support.

Strategy monitoring, goal tracking, reviews & reports

Build and manage an ongoing service offer so clients are on track to achieve their goals.

- Flag and schedule client reviews, make sure reviews happen when they need to.
- Track clients' progress towards goals on an ongoing basis (even between scheduled reviews).
- Produce review documents.
- Produce fee disclosure statements for clients.
- Identify opportunities to re-engage based on client, market or regulatory drivers.

Client engagement & experience

With increased importance on client engagement, you can provide your clients with the flexibility and convenience of viewing their live, consolidated investment and insurance portfolio, (including other personal information) online.

- Customise the portal with your logo and branding.
- Set different access levels for different clients.
- Clients can access live portfolio information including full transaction history, balances, asset allocations and insurance policy information.
- Tailor fact finds for completion before appointments, stored directly in the Xplan database.[1]
- Surface articles, videos, education programs, self-assessment modelling tools and life event calculators from Iress' Financial Knowledge Centre.[2]
- Secure messaging between you and your client with all communication stored as file notes in Xplan.

Compliance and risk management

The responsibility of satisfying compliance requirements and managing risk is made easier using Xplan's in-built features and functions. Streamline the process and reduce the hassle when dealing with compliance.

- Keep a full audit trail in Xplan CRM database, tracks all changes to a client's file and keeps records of all activity.
- Record and manage your complaints register for compliance review and assigning follow-up actions.
- Apply automated exception-based rules across the entire database of consolidated client and portfolio data.
- Monitor client data via an alert mechanism with defined follow-up actions.
- Identify, alert and validate during the advice journey, ensuring you meet regulatory requirements and standards.

1 Available on self-managed sites

2 Australia only

Practice management

Effectively manage your practice including client reviews, activities, workflow, documents, client service delivery and staff management.

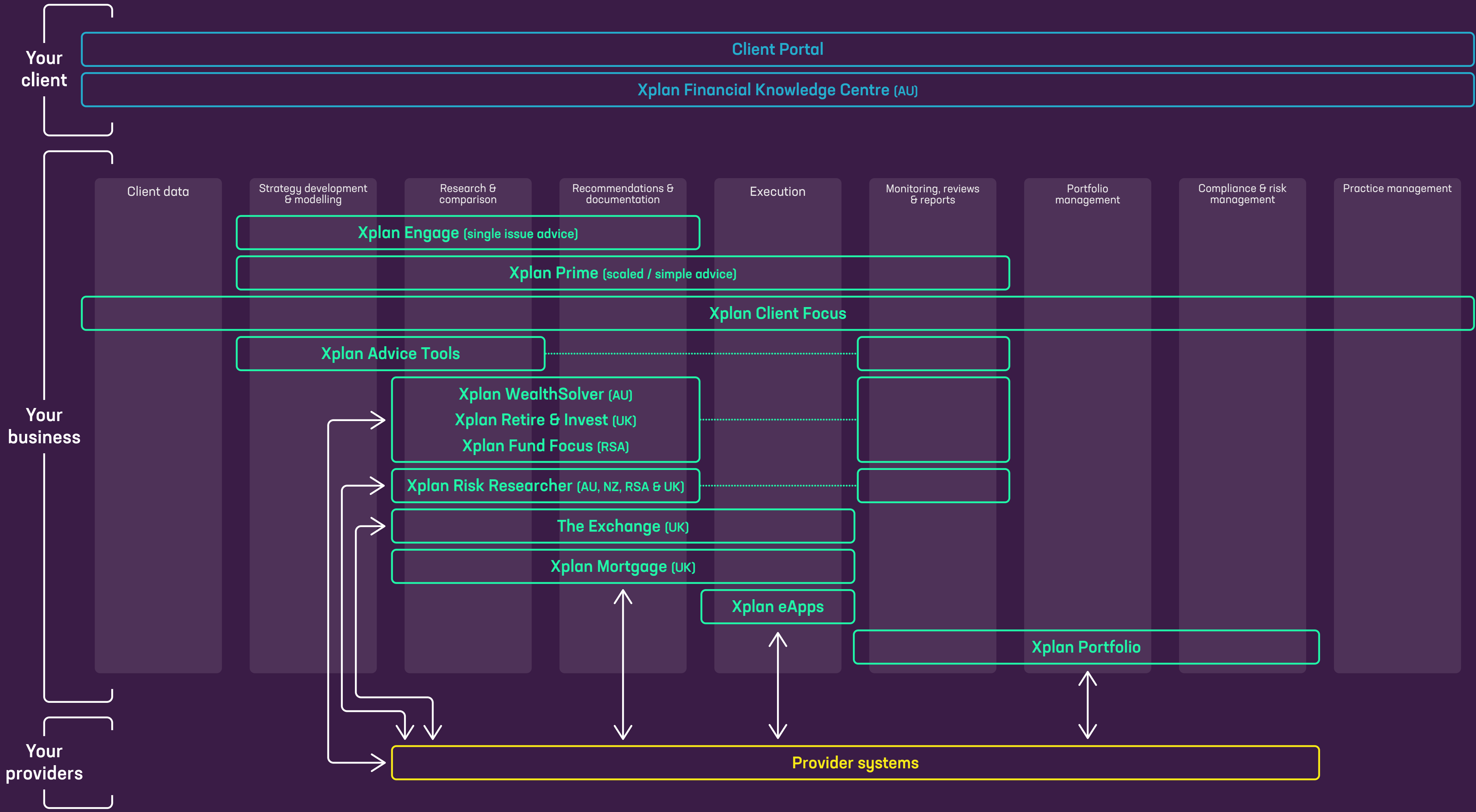
- Use templates, or create bespoke, automated workflows to ensure all processes are assigned, tracked and completed—with full management reporting capability.
- Integrate both diary and email with Microsoft Office.
- Monitor and manage your sales pipeline, set alerts for sales opportunities, and perform data interrogation searches to identify opportunities in the client base.
- Create and define client service benchmarks and monitor activity against them.
- Create and distribute professional marketing and communication materials and campaigns.
- Email or SMS your clients individually or in groups.
- Access a variety of detailed reports and dashboard views including sales pipeline and activity management.

User mobility

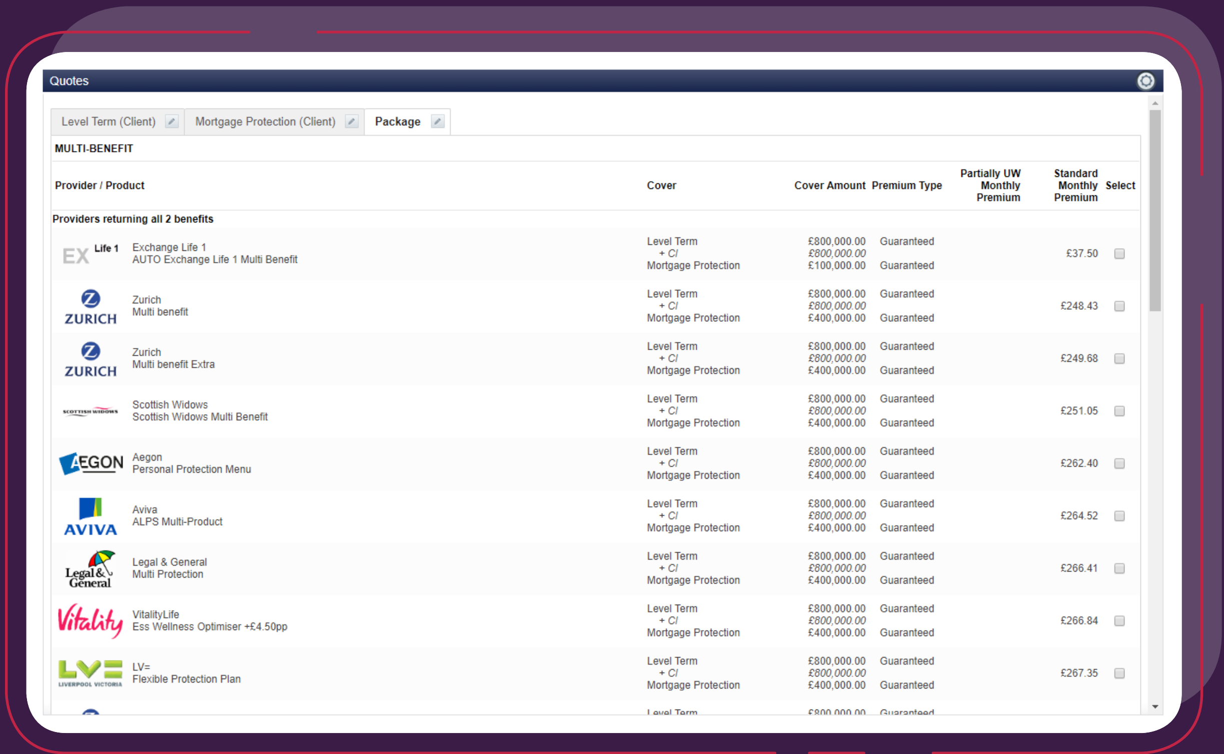
All Xplan functions can be conveniently accessed from IOS or Android tablets and smartphones, using XplanTouch.

- Capture client fact finds and complete risk profiles.
- Display scenarios for the client.
- Add file notes and attachments.
- Integrate with your Xplan database.

Can you draw a picture for me?



Give me six reasons why I should use it



1

A complete suite of functionality

Unrivalled breadth and depth of functionality in one technology platform.

2

Scalable

Suitable for advise businesses of all sizes, from small firms to large operations.

3

Flexible, configurable and modular

Fits your specific advice model and business requirements. The open API architecture enables you to build your own tech eco-system with Xplan at the core.

4

Suitable across the entire advice spectrum

Supports the delivery of all types of personal advice-from simple needs through to comprehensive and complex.

5

Supports all advice delivery models

Includes retail, face-to-face, online and telephone-based.

6

Cost effective and value for money

Reduces your overall tech spend and reduces your compliance risks, streamlines business processes and improves efficiencies and delivers a return on your tech investment.

Is there any other important information?

Pre-configured options

We offer a fully-managed Xplan site coupled with consultancy services and support, so you get the most out of Xplan faster. It provides access to a suite of advice templates, workflow processes and reports that can be used out-of-the box or customised to meet your business requirements. You can add your own branding and disclaimers and make changes to text and reorder documents.

Hosting, data security & software upgrades

Xplan is fully hosted web-based software and we offer both standard and premium hosting options.

Iress' data security practices are ISO/IEC 27001 certified.

Option to 'auto-upgrade' delivers weekly releases of new feature and fixes in one smaller bundle. This saves you quarterly change management activity, reduces risk and ensures timely access to new features.

Third-party integration

Xplan integrates with over 450 third-party data providers and software vendors, with custom integrations embedding functionality within Xplan and standard integrations you can permission directly with other software applications so to build your own tech eco-system with Xplan at the core.

Related software

Revenue management

Efficiently and effectively manage the revenue of your business with the flexible, rule-based CommPay software.

Data intelligence*

Access cutting-edge data analytics for an in-depth view of your business–to monitor advisers, the advice given and the advice process to ensure consistency in quality and compliance–with the Xplan-integrated Lumen software.

Co-designing with users

Our collaborative software design approach, Iress Labs, brings users into the software development process to actively share their needs and opinions and provide the benefit of experience and insight. This not only ensures Xplan meets current needs and performs as you expect, but also delivers software that equips you to meet the challenges and leverage the opportunities of the future.

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* Australia only

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What about service and support?

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

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

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

How does Iress stack up as a technology partner?

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

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

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

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Australia - Asia - Canada - New Zealand - South Africa - United Kingdom