

WHITEPAPER

RetireMap Capabilities

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RetireMap® is a substantial and powerful Planning Tool with unique benefits, particularly for full-advice financial planners and accountants.

RetireMap was specifically designed to enhance Adviser productivity and efficiency with Adviser/client collaboration as the centrepiece. This has resulted in Advisers reporting time savings of 10–15 hours in the planning process, faster turnaround times and client engagement resulting in exceptional client ownership of the resulting plan and advice.

Dashboard

A feature of RetireMap is its crisp, clean dashboard design that carries the Adviser logically and sequentially through each step for a more streamlined planning process.

RetireMap is grouped into 3 sequential sections; Fact Find, Strategy, and Reports. Each module is supported by a range of functions all of which work to serve a common purpose:

- **Fact Find:** Step-by-step data entry grouped into key areas with a high degree of control throughout the process. Each input leads to an output, providing efficiency and productivity gains. As each section is saved the User is moved to the next step, systemising the process.
- **Strategy:** After completing the Fact Find section, the Strategy and Reports sections will “unlock”. The Strategy section maps out the Client’s plan in detail by implementing future financial decisions.
- **Reports:** Includes a comprehensive suite of reports that can be used to enhance strategy development, as well as presenting to the Client as final outputs.

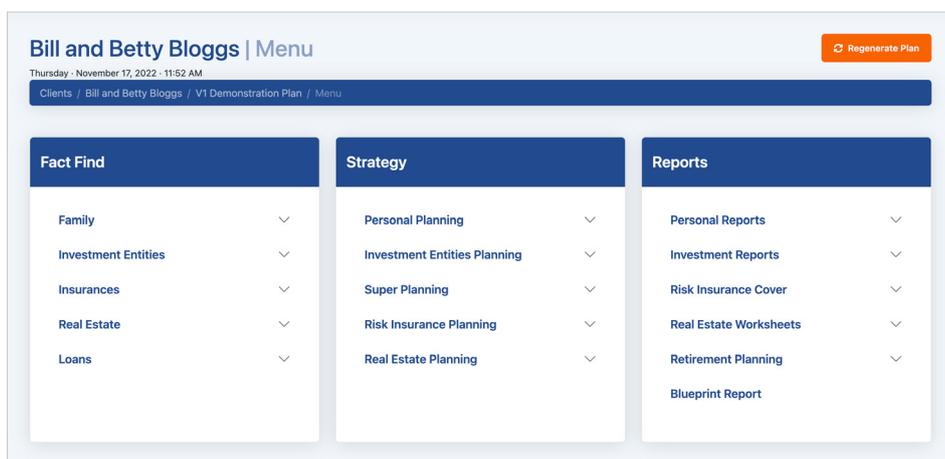


Figure 1 RetireMap’s dashboard

Personal Details

Every new Plan begins with the Personal Details section. It sets the basis for many of the background calculations. Inputs such as the individual's preferred retirement age, their gross wage, and employer super contribution rate, all play a significant role in determining the individual's wealth generation over time.

As will be made clear throughout this Whitepaper, RetireMap is designed to give Advisers control over the finer details, such as wage growth and tax-free packaged salaries.

Children & Education

RetireMap takes a unique 'real cost of children' approach that sees each child's living expenses added back to their parent's cashflow upon achieving financial independence providing a more precise long-term cashflow position. Child care and education expenses are recorded, indexed and applied for each child.

Deductible Expenses

RetireMap allows deductible Expenses to be recorded separately and handles the tax implications for a true net after tax income position.

Other Income

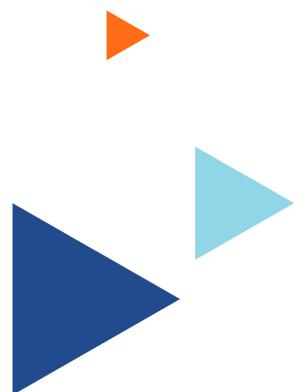
RetireMap allows for other sources of income which don't fall into the standard categories (e.g., external Trust Distributions, etc). The platform provides the Adviser to set detail such as gross income pa, income type, term of receipt and any income split.

Super and Personal Investments

Each individual's Super and Personal Investments can be allocated across 11 asset classes, each with their own growth and yield values that the Adviser can override.

The Strategy section assists the Adviser plan Super contributions:

- **Concessional Contributions Planning** automatically applies maximum contributions with Adviser override providing significant efficiency gains.
- **Non-Concessional Contributions Planning** tables enables Advisers to enter contributions quickly and efficiently.



Related Entities

Advisers manage the creation, planning and reporting of Trusts, Companies, Bucket Companies and Businesses quickly and efficiently with RetireMap's proprietary Entities planning system.

Entities Planning

Inter-Entity Loans allows Advisers to contribute year-on-year loans to all entities. Each loan and subsequent capital repayment is automatically tracked in the same function.

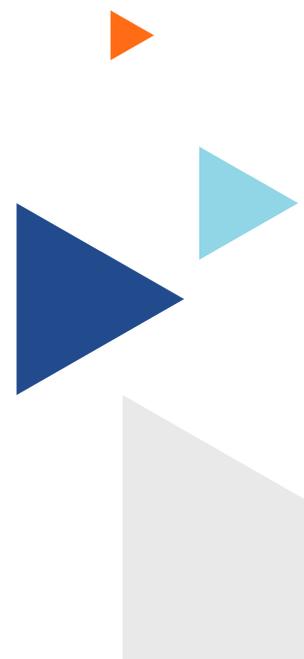
RetireMap has invested substantial resources into the development of the Entities' **Tax Deferral System** to produce a unique and sophisticated tax planning capability for Advisers, resulting in the following:

- **Trust Distribution and Company Dividend tables:** Allows for year-on-year distributions.
- **Trust Auto-Distribution Wizard:** Distributes Trust returns in the most tax effective way. 30 years' distributions can be completed in <10 seconds.
- **Franking Credits/Gap Tax:** RetireMap automatically calculates any applicable franking credits and/or gap taxes incurred by dividends paid to individuals and/or other entities.

Businesses

In RetireMap, businesses can be a source of income, and can be sold as part of the Client's strategy. Tax on Business profits are automatically handled at the applicable tax rate(s).

The Future **sale of a business** can be performed in RetireMap. The Platform will automatically retrieve the business' value for the chosen year of sale, accounting for any expenses incurred. The remaining proceeds can be contributed to Super or applied to outstanding debts, or personal investments.



Risk Insurance

RetireMap facilitates personal and risk insurance planning:

- The integrated **Risk Insurance Needs Analysis** wizard instantly determines the cover required based on the Client's circumstances. The Adviser has full override capability.

Real Estate

Property is handled in detail to provide the Adviser with substantially more detail to assist their clients'.

Proprietary wizards enable the acquisition and/or sale of a property to be completed in <3 minutes including CGT calculations, internal and/or external debt repayment, costs, fees and allocation net proceeds.

This is a unique proprietary RetireMap capability.

Income Planning and Transitioning to Retirement

These two Strategy modules give Advisers the ability to fine-tune an individual's or business's income, year-on-year to simulate promotions, career changes, exponential business growth, lifestyle changes, etc.

Reasons for Advice & Goal Setting

These two Strategy modules record the Client's key needs.

The **Reasons for Advice** component allows the Adviser to record and prioritise the Client's specific reasons for seeking financial advice.

The Goal Setting component allows the Adviser to record the Client's financial goals and objectives. Each Goal is quickly added, and priority set, along with Timeline and Status.



Planned Capital Expenditure

Forecast extraordinary, once-off and recurring expenses (e.g., buying a car, gifts to children, etc). Use the *Recurring Expense* wizard to add recurring expenses, quickly and easily (e.g., upgrade laptop every 5 years).

This unique feature allows for more precise long-term cashflow planning and can be completed within minutes.

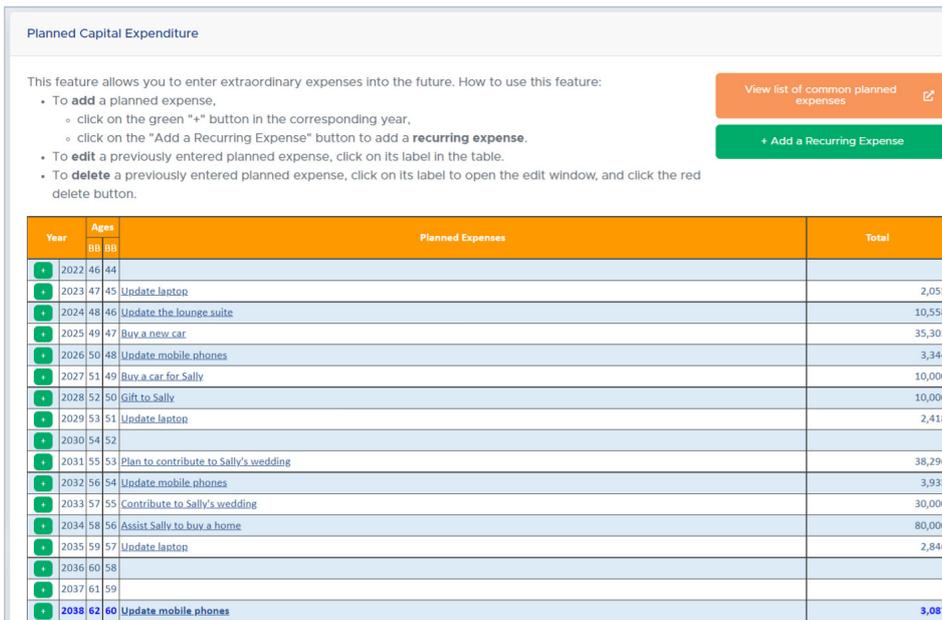


Figure 2 Planned Capital Expenditure quick-entry

Reports

RetireMap features a full suite of comprehensive, client-friendly reports covering the entire Fact Find and Strategy sections.

RetireMap's sophisticated algorithms can provide precise forecasts 30 years into the future.

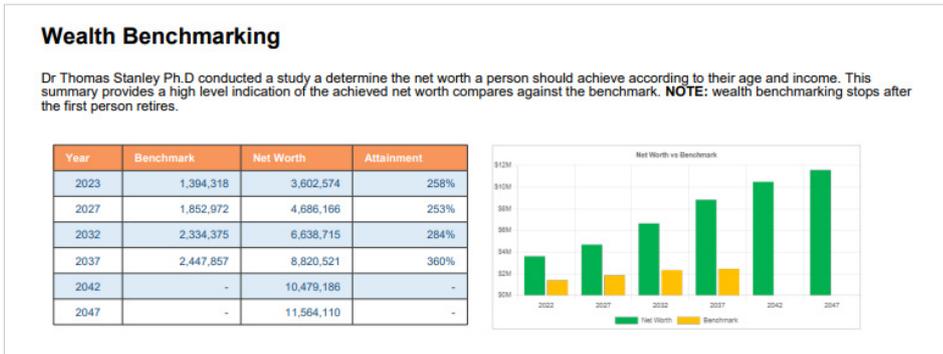
The reports provide detailed insights, analyses, visual aids, and a lens into the future.

RetireMap's more unique proprietary reports include:

- 'Yield Required to Fund Lifestyle' - This worksheet pulls together up to 10 client expense allocations and collates them against their net earnings & rental cashflow to arrive at their actual personal cashflow position.

This is used to determine year on year grossed up 'Yield Required' to fund their lifestyle. This is the number clients find most valuable.

- ‘Wealth Accumulation Benchmark’ - Dr Thomas Stanley Ph.D conducted a study to determine the net worth a person should achieve according to their age and income. This report provides the Adviser the opportunity to share their clients’ wealth accumulation against the benchmark and create an action plan with clear milestones.



Other Notable Features

Practice Set Parameters (PSPs)

Practice Set Parameters are set by Practice Management at implementation and are used throughout the program to speed up data entry and strategy development.

When entering data, certain fields (e.g. CPI,) will pre-populate with the defaults provided in the PSPs. Advisers can override these fields if the Practice Admin has enabled them to.

Two-Factor Authentication (2FA)

RetireMap supports Two-Factor Authentication via SMS.

Client Fact Find Self-Entry

At the click of a button Advisers can send their clients a link enabling them to enter their own data in the Fact Find. The Platform generates an email to the Adviser when the Client has completed their data entry.

The RetireMap Development Team

Andrew Gardner, Managing Director

Dip Fin Svc (Financial Planning), Dip Fin Svc (Finance/Mortgage Broking Mgt), Cert IV Property Services (Real Estate).

Andrew's 33 years' business experience, including 22 years in financial services coupled with the development and success of another investment software program (Property Genius 1999) positioned him well to establish and drive the RetireMap business.

In 2002 Andrew founded the financial services business, Investors Edge Finance and subsequently Investors Edge Wealth Management, which he built organically from the ground up. His business model was entrenched in the philosophy of client relationships which resulted in building a strong base of loyal HNW investor clients with complex financial needs.

The RetireMap platform originated from Andrew's need to improve the performance and client engagement of his Planners. First designed and built in Excel, Andrew found the resultant program helped his Planners connect with clients at a deeper level, while the ease of use and agility of the program made them more productive and efficient.

Upon selling his business in 2018, Andrew formed a team of talented, passionate experts to develop a more powerful and capable planning platform.

Andrew originally intended to position RetireMap for end-user investors and being developed from a clean canvas, the platform was designed to be quick to learn, easy to use and fast to master.

As more modules were added to the platform it became clear that the platform had a more appropriate application within the planning and accountancy industry, particularly after the Tax planning and Trust modules were incorporated.

As reports of its efficiency and productivity gains filtered back from planners and accountants the decision was made to make RetireMap available to the planning and accountancy industry.



Eric Tetik, Project Manager, Software Engineer

BIT: Application Architect, Full Stack Developer (Open Source).

Coming from an IT background, Eric brings to his Project Management role the expertise required to help shape RetireMap's vision and implementation.

Having worked on RetireMap since its conception, Eric has a deep understanding of the software, from a user's perspective and a developer's perspective.

Eric has worked very closely with Andrew from the first day of development and has been instrumental in ensuring integrity and robustness of the platform. He has also played a key role the platform design, ease of use and agility in a way no other platform enjoys.

Eric's unique approach to design allows Advisers to complete highly complex calculations and investment structuring with an unprecedented level of ease and speed. The design of his unique wizards means Advisers can run quite complex what-if scenarios together with their clients.

His keen interest in investment and the financial services industry allows him to grasp the many complex financial concepts quickly and easily.

Having worked as an IT consultant in the community sector, Eric is used to working in a highly regulated environment, such as that of RetireMap's application in the financial planning environment.

Ensuring the integrity of the software has always been Eric's highest priority.

Michael Levi, Software Engineer

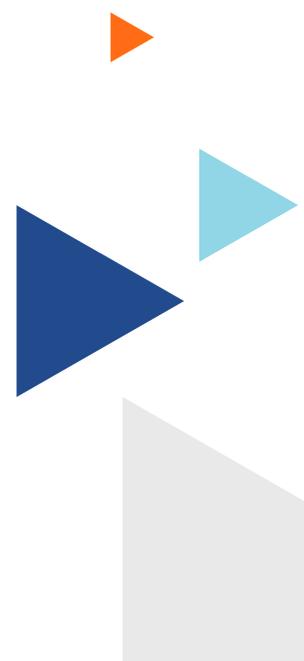
B. Science (Computer Science) & B. Engineer (Hons): Web Application Architect, Full Stack Developer (Open Source) and Technology Consultant.

Michael comes from a strong coding background with extensive experience and expertise. He has worked under the direction of Eric and was instrumental in designing and developing permissions and protocols for the effective and secure operation of the platform.

Mike's expertise laid the foundation for the robust, and reliable platform infrastructure that allows RetireMap to operate so effectively for users.

Mike has also worked closely with Eric to optimise the performance of RetireMap ensuring its speed and efficiency is maintained under load.

Mike remains a key member of our development team.



Will Lo, Consulting Tax Adviser

Specialist Tax Advisor, Chartered Accountant, full-service accounting for Private Clients, SMEs, and Fund Managers.

William is a Chartered Accountant and Tax Advisor with over 17 years experience in public practice accounting firms. He is currently the managing director of a boutique tax advisory firm.

William's clients include high net worth private clients, Small to Medium businesses, and corporations.

During the development of RetireMap, William has worked closely with Andrew and Eric in providing tax technical guidance to ensure that the program captures all the key tax functions.

He continues to be consulted on a regular basis so that the functions of RetireMap remain relevant and compliant with the constant changes to the tax law.

Ben Stevens, Design lead

BDes(VisComm), Brand, Website and UI Designer

Over his career, Ben has worked with many of Australia's leading brands to create high-quality online experiences.

Brought on while RetireMap was being developed, he leads the RetireMap Website and UI design team, and brings with him a firm grasp of the finance world through his father's past profession as a Financial Advisor.

Ben has been instrumental in positioning RetireMap as a professional, easy-to-use program suited to higher net-wealth clients.

Testimonials

“RetireMap allows me to spend more time face-to-face with my clients and less time back in my office entering & analysing data -and it cuts my planning time by 10-12 hours per client.”

Paul Sharkey, Intralink Wealth Manager – Partner

“For the first time I really understand this plan. I can see where I am, where I'm going and how we are going to get there together.”

Colin Bockman, Consultant





About RetireMap

RetireMap is a powerful, multifaceted planning tool that improves Adviser productivity. Using all-new patented technology, RetireMap utilises advanced algorithms, templates, and automation to streamline the process making planning easier, faster, and more enjoyable for both Adviser and client. It is simple to use and easy to master.

For more information, email us or visit our website.

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retiremap.com.au

