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6 Carmody Street Business Park, Ennis, Co. Clare, Ireland.

## Philip O Reilly Managing Director *Money Advice+CRM*



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

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

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

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

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

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

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



Product Providers providing data downloads under the PIBA scheme to **Money Advice+CRM** are:

**Aviva Life, BCP Asset Management, Caledonian Life, Friends First, Irish Life, New Ireland, Standard Life, Zurich Life**

Ongoing work: Aviva Health.

# Money Advice Overview

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

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

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

**Money Advice+CRM** firmly believe in supporting our customers and will provide dedicated support while getting established with your new software.

Training and Helpdesk supports are available to all customers

# Money Advice Overview (cont'd)

Existing client banks and customer information can be imported into **Money Advice+CRM**

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

**Money Advice** is linked to MoneyMate providing fund information and performance data on more than 850 investment funds with supporting Fact Sheets where available.

Mortgage Advisors can avail of the quotations system with up-to-date mortgage rates from MoneyMate. **They can also submit Online applications to Haven Mortgages Limited (AIB Group).** For the lenders who do not provide online services we have provided a generic mortgage application section, which has all the information fields required by any lender.

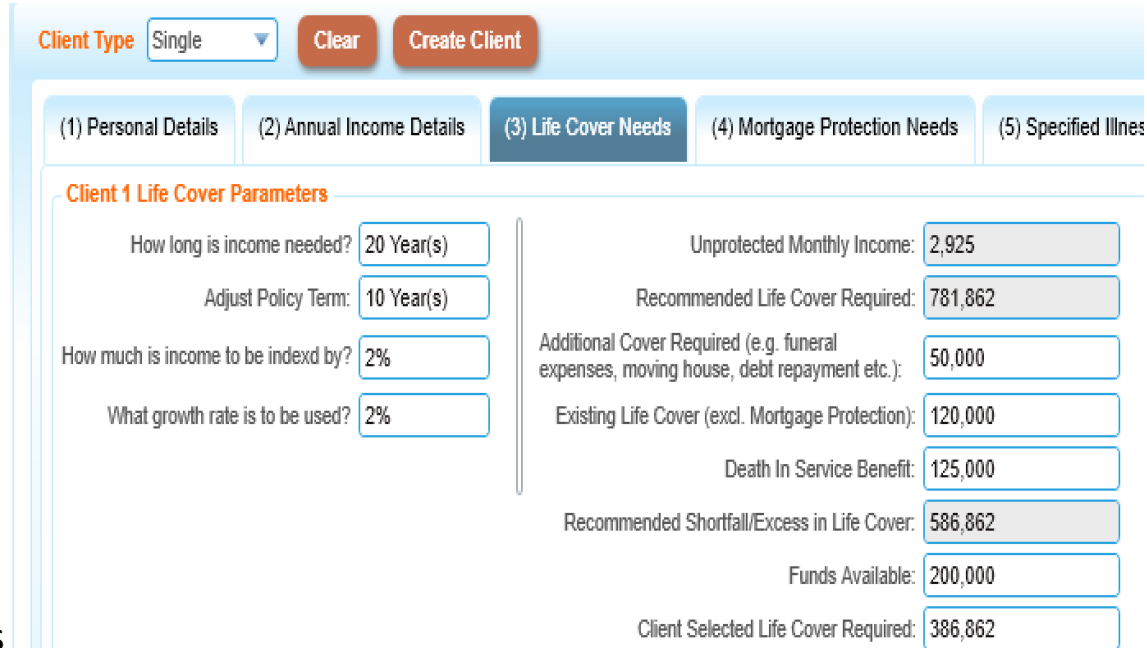
Additionally the system provides the following mortgage related calculators :

- Repayment (monthly, interest only, and bi-weekly)
- Stamp duty
- Mortgage fact-find and affordability calculator
- Loan consolidation
- Extra monthly payment and/or lump sum
- Mortgage comparison (different rates, terms, amounts)

# Money Advice Overview (cont'd)

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

- Life cover
- Specified illness
- Mortgage protection
- Income protection
- Inheritance tax planning
- Pensions
- Education fees funding
- Savings and lump sum investment
- Borrowings and other commitments
- Cash flow Projections



Client Type:

(1) Personal Details (2) Annual Income Details (3) Life Cover Needs (4) Mortgage Protection Needs (5) Specified Illness

**Client 1 Life Cover Parameters**

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

Compliance tools (CPC 2012) are a strong feature of the system with helpful checklists and prompts.

The system produces compliance reports on a product, advisor, and office wide basis.

The Document Library is a powerful resource in the system.

# Money Advice Overview (cont'd)

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

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

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



# Fact Finding

Money Advice+CRM is able to provide you with powerful fact-finding capabilities:

- Comprehensive fact-finds included within the software (a la-carte also available)
- Complete client information capture
- Auto calculators within the software quickly establish client shortfalls and produce personalised client financial reports
- Intuitive affordability calculators provided, which enable the advisor to comply with regulatory requirements including income, assets, liabilities, current & future expenditure calculating monthly affordability both now and in the future
- Ability to easily identify client needs across the full financial spectrum
- Single screen summary view available by client and by product
- Fact-find is easily saved against the clients record and any amendments to the fact-find data are similarly recorded

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

**Client 1 Details:**  
 Title: Mr, First Name: Tony, Surname: Brown, Gender: Male, Date of Birth: 06/08/1980, Age: 32, Smoker: No.  
 Address 1: 27 Bourne-mouth Road, Address 2: , Town/City: Poole, Address County: Down, Postal Code: , Civil Status: Married, Employment Sector: Electricity, Gas and Water S, Occupation Type: , Occupation: Engineer, Specified Professional: N/A.

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

**Summary Report:**  
 - **Personal Summary:** First Name: Tony, Surname: Brown, Date of Birth: 06/08/1980, Gender: Male, Occupation: Engineer, Reference: , Civil Status: Married, Mobile: 0797 4479700, Gross Annual Salary: 60,000.00, After Tax Income: 43,719.20, Monthly Surplus/Shortfall: 1392.19, Consultant: Ian Merriman.  
 - **Product Summary:** Life Cover: Yes, Specified illness: No, Mortgage Protection: No, Income Protection: No, Mortgage: Yes, Pension: Yes, Savings: Yes, Investment: Yes, House Insurance: No, Mortgage Payment Protection Insurance: No.  
 - **Cover Shortfalls:** Life Cover: 438,246, Specified illness: 88,676, Mortgage Protection: 80,000, Income Protection: 35,224.  
 - **Investment Needs:** Savings Planner: 10,930, Investment Planner: 30,000, Education Planner: 259 Per Month, Pension: 386 Per Month (50% of salary).  
 - **Other Needs:** House Insurance: 170,000, Payment Protection Insurance: 487.  
 - **Financial Summary:** Assets: 202,200, Total Liabilities: 84,500, Net Worth (-/Deficit): 117,700.



## Communicate with Customers Online

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

**Select The Fillable PDF**

Please select the fillable PDF you would wish to send.

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

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

**Email Viewer**

To:   
Cc:   
Bcc:   
Subject: REG - Client data capture form access link

Please note all the information provided remains totally Confidential.

**Your Access Link**  
Please access the below link by clicking on it.  
[http://www.moneyadvice.ie/DataCapture/EnquiryForm\\_ClientsLogin.aspx?43446e50365244634e6b33306e6d574479337257565a247745623741616e595557525a627134324b4c59383d](http://www.moneyadvice.ie/DataCapture/EnquiryForm_ClientsLogin.aspx?43446e50365244634e6b33306e6d574479337257565a247745623741616e595557525a627134324b4c59383d)

If the link doesn't work please copy and paste it.

**Your Access Details**  
First Name : my  
Surname : tes

Username

Password

Pin number  ( 1,2 & 4 )

Powered by MONEY ADVICE





# Fact Finding



## Client Enquiry Wizard

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

The screenshot shows the 'Enquiry' wizard interface. At the top, there are buttons for 'Save', 'Back', 'Create Client', 'Print', 'Send Email', and 'Assign To'. Below these is a text field for 'Client Name(s)'. A tabbed interface includes 'Details', 'Financial Details', 'Monthly Household Expenditure', 'Property Details', and 'Notes'. The 'Details' tab is active, showing 'No. Of Clients' (set to 1), 'Source of Business', and radio buttons for 'Quick' and 'Full'. Below this is a section for 'Client 1' with a 'Details' sub-tab. Fields include 'Title' (Mr), 'Date of Birth' (calendar icon), 'First Name', 'Surname', 'Gender' (Male), 'Smoker' (checkbox), 'Civil Status' (dropdown), and 'Number of Dependents'.

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

The Client Enquiry form can be printed for completion by the client or broker manually



# Product Research & Management

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

CRM	PROTECTION	MORTGAGES	INVESTMENTS	PENSIONS	GENERAL INSURANCE	TOOLS
-----	------------	-----------	-------------	----------	-------------------	-------

- Advisers have the ability to fully compare and source policies & products against other providers offerings
- Copies of research & comparisons are easily saved and stored against the client file
- Results are returned typically within 1-2 seconds
- The comparison information is fully integrated with Money Advice+CRM pre-populating data for you
- The user can submit applications direct to Irish Life via its B-Line application software.
- There is a full suite of brochures and application documents available (Product Library)
- The software provides Research Reports and Reason Why Letters from the quotation screen



# Needs Analysis & Quotations

Save Create Report

**Protection**

Mortgage Protection  Life Cover

Priority:

Advice:

Decision:

Monthly Premium:

Specified Illness

Business Protection

**Savings & Investments**

Savings Plan

Investments

**Pension**

Pension

**Needs Analysis Report**

Introduction:

Thank you for inviting us to review your financial position.  
We have provided you with our Terms of Business document.

Our full financial review will be completed by the end of the month.  
The review will be completed by the end of the month.

**Summary of Assets & Liabilities**

Assets		Liabilities	
Property Assets	170,000	Mortgage	80,000
Savings & Investments	32,200	Personal Loan	4,000
Other Assets		Other Loans	500
		Credit Card	
		Overdraft	
		Credit Union	

**Assets**

Savings & Investments (32,200)

Property Assets (170,000)

**Monthly Household Expenditure**

Utilities	Education	Other Insurances & Savings
Electricity	School/College Fees	Life Assurance
Gas/Oil	Clothing (Uniforms)	Pensions (if not deducted at source)
Telephone/Internet/Mobile Phone	Expenses (School Outlays etc. inc. Voluntary Contributions)	Monthly Saving Plans
Television/Cable/TV Licence	Travel	Other
Refuse Charges	Books	
Property Tax + Levies	Other	
Household	Medical	Maintenance (spouse)
Home Repairs	Medical Expenses	Other
Food / Housekeeping / Personal Care	Health Insurance	Other
Childcare / Creche		
Elderly Care	Social / Entertainment	
Clothing & Footwear	Lifestyle (family events etc)	
Household Repairs and Maintenance	Holidays	
Rent Payable	Club memberships	
Transport	Gifts	
Car Maintenance/Repair	Other (specify)	
Petrol/Diesel	Primary Residence Mortgage related costs	
Commuting/Parking/Tolls (including school transport)	Mortgage Protection / Endowment Policy	
Motor Insurance / Tax / Vehicle Testing	Payment Protection Insurance	
	Home Insurance	
		Adjustments
		Total

Household Expenditure for Mortgages Notes:

Money Advice UK is regulated by The Central Bank of Ireland

Friday, April 04, 2014 Page 5

**Generate Reasons Why**

Introduction/Needs Analysis

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

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

Back Next

Following completion of the fact-find and the identification of the clients' needs Money Advice+CRM is able:

- To pre-populate the integrated quotation search engines for both Mortgages and Protection
- To save the necessary research and results screens against the client file
- Fact-find can be printed off to be signed by client/s
- Produce a monthly household expenditure report
- Full suite of Reasons Why letters and statements which are pre-populated from the CRM
- The user is able to build their own word templates as required.
- The software has the capacity to provide home insurance quotations and place this business on line with Zurich General (contact support to set up).



# Needs analysis & Quotations



## Sample Research Screens

### Protection Quotation

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

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

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

### Mortgage Quotation

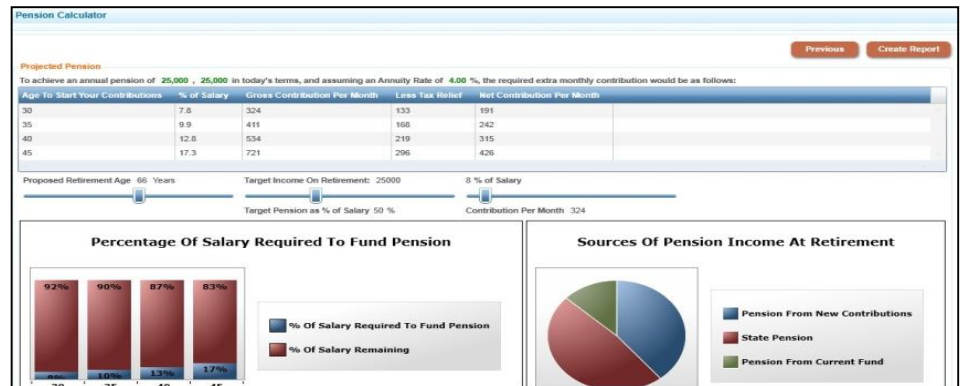
Provider	Rate Type	Product	Years	Min LTV	Max LTV	APR	Rates	Cost/1000	Cost/Month	Cost.MIR/Month	Interest Only	Criteria	Max Term
AIB	Variable	LTV Variable <=50%	20	0	50	4.16	4.09	6.11	619.73	349.83	349.83	Typically 35% NDI	35
AIB	Variable	LTV Variable >50% <=80%	20	0	80	4.37	4.29	6.21	621.37	357.5	357.5	Typically 35% NDI	35
AIB	Variable	LTV Variable >80%	20	0	92	4.57	4.49	6.32	632.11	374.17	374.17	Typically 35% NDI	35
Bank of Ireland	Variable	Variable VRP2 LTV <=50% New	20	0	50	4.2	4.1	6.11	611.26	341.67	341.67		35
Bank of Ireland	Variable	Variable VRP3 LTV >50% <=75% New	20	0	75	4.4	4.3	6.22	621.9	358.33	358.33		35
Bank of Ireland	Variable	Variable VRP4 LTV >75% <=60% New	20	0	80	4.5	4.4	6.27	627.26	366.67	366.67		35
Bank of Ireland	Variable	Variable VRP5 LTV >80% New	20	0	90	4.6	4.5	6.33	632.65	375	375		35
Bank of Ireland	Variable	Variable VRP15 All LTVs Existing Business	20	0	90	4.6	4.5	6.33	632.65	375	375		35
E.B.S.	Variable	Tiered Variable <=50%	20	0	50	4.1	4.05	6.09	608.62	337.5	337.5	40% NDI	35
E.B.S.	Variable	Tiered Variable >50% <=80%	20	0	80	4.3	4.25	6.19	619.23	354.17	354.17	40% NDI	35
E.B.S.	Variable	Tiered Variable >80%	20	0	90	4.6	4.45	6.3	629.95	370.83	370.83	40% NDI	35
E.B.S.	Variable	Variable Existing	20	0	100	4.6	4.58	6.37	636.98	381.67	381.67	40% NDI	35
Haven	Variable	Variable LTV <=50% new	20	0	50	4.2	4.09	6.11	619.73	340.83	340.83	40% NDI	35
Haven	Variable	Variable LTV >50% <=80% new	20	0	80	4.4	4.29	6.21	621.37	357.5	357.5	40% NDI	35
Haven	Variable	Variable LTV >80% new	20	0	81	4.6	4.49	6.32	632.11	374.17	374.17	40% NDI	35
Haven	Variable	Standard Variable	20	0	80	4.7	4.6	6.38	638.06	383.33	383.33	40% NDI	35
I.C.S.	Variable	Variable VRP12 LTV <=50% New	20	0	50	4.5	4.4	6.27	627.26	366.67	366.67		35

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

### Investment Illustration



### Pension Needs Calculation





# Needs analysis & Quotations



## Pensions and Investments

Needs Analysis

Risk Profiler

Client Questionnaire

Projected Values (regular and lump sum)

MoneyMate; Values, pricing and fund profile and volatility

Fact Sheets

Product Library

Savings Quotations

Educational Planner

Lump Sum Projections

### Projections Report

Created on: 20/04/2014

Date of Birth/Age: 30

Normal Retirement Age (NRA): 60

Projected Growth Rate: 6%

Tax Relief: 41% (€)

Net Premium: €30,000

Frequency: Single

Gross Annual Salary:

#### Products

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

#### Additional Projections Information

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

**Warning:** These figures are estimates only. They are not a reliable guide to the future performance of your investment.

**Warning:** The value of your investment may go down as well as up.

**Warning:** If you invest in this product you may lose some or all of the money you invest.

**Warning:** If you invest in this product you will not have any access to your money before you retire.

**Warning:** These products may be affected by changes in currency exchange rates.

**Warning:** Withdrawals and switches from funds investing directly or indirectly in property may be deferred for up to 6 months.

Withdrawals and switches from all other funds may be deferred for up to 3 months. Withdrawals and switches will affect the projected fund value.

**Warning:** The projected growth rate per annum is for illustration purposes only and is not guaranteed. Actual investment growth will



# Needs analysis & Quotations

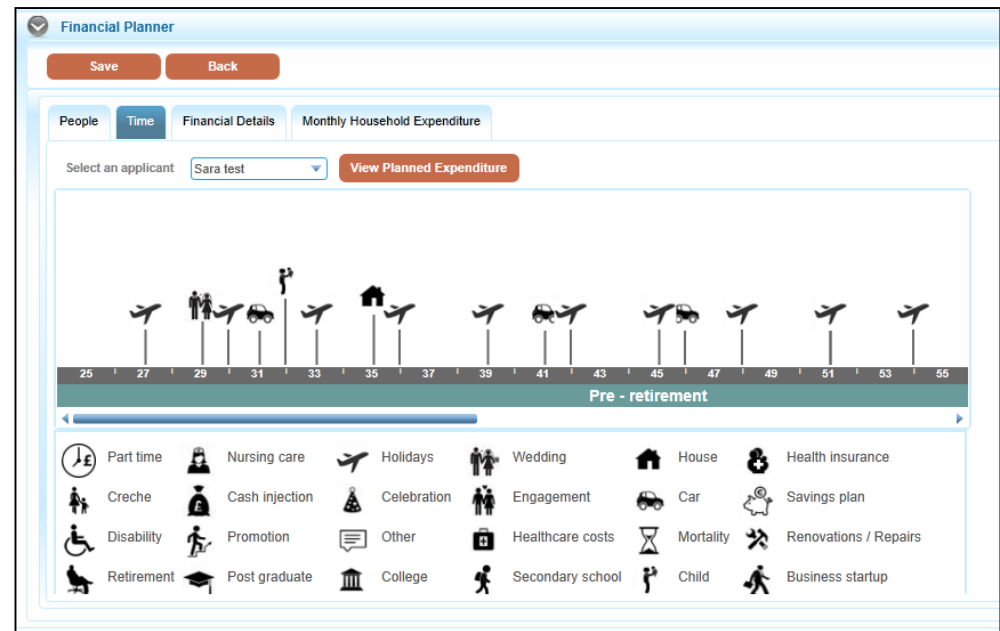


## Cash Flow Projections and Financial Planning

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

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

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





# Mortgages (incl. Haven online)

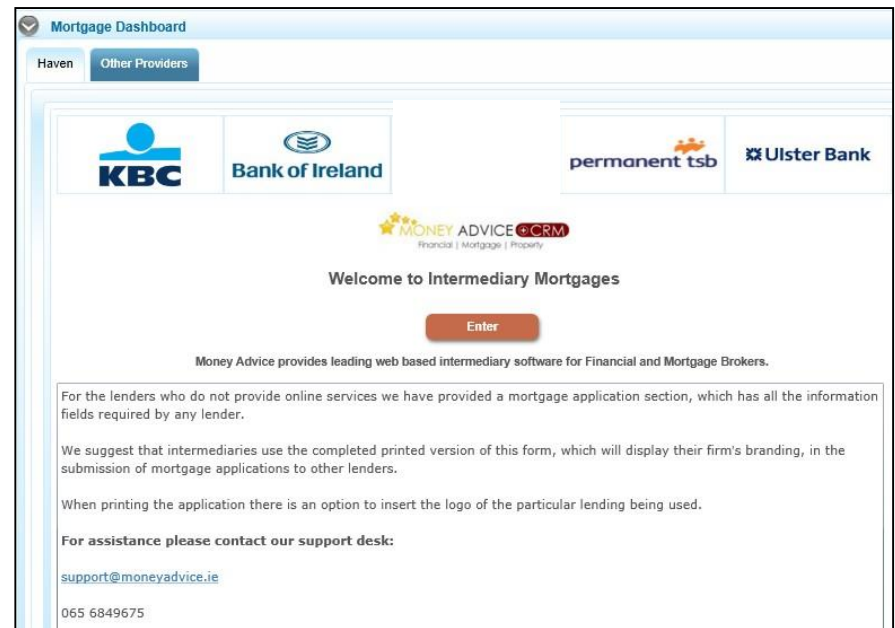
Unlike other CRM software solutions, **Money Advice +CRM provides state of the art, fully integrated mortgage solution software free to all its users.**

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

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

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

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



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



# Mortgages (incl. Haven online)




## Sample Mortgage Screens


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

**Mortgage Dashboard**

Haven



Welcome to Intermediary Mortgages



Financial | Mortgage | Property

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

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

[View All](#)

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

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

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

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

**Mortgage Application**

Save Submit Back Update Money Advice Populate Print Assign To

Application Name: \*

Applicant Details Financial Commitments Property Details Loan Details Solicitor Details Comments

**Intermediary Details**

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

**Client 1**

**Details** Title: \* Date of Birth: \*  
First Name: \* Nationality: Irish \*  
Surname: \* Civil Status: \*  
Gender: \* Are you acting as a guarantor? No \*  
Number of Dependents: \*

Present Address  
Contact Details  
Occupation  
Income Details  
Financial Details  
Consent

### Application tracking

**Mortgage Applications**

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

Add Application Archive Refresh Blank Application Assign To

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

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





# Insurer Data Downloads

Client and policy data are regularly updated on the system. Up to date policy data are received from: **Aviva, BCP, Caledonian, Friends First, Irish Life, New Ireland, Standard Life and Zurich.**

A tool has been created in Money Advice using which you can now import the policy update excel file received from **Aviva Health** data feed into the CRM system so that you get up to date health policy information.



PIBA

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

Provider	Product	Product Type	Policy Number	Notes / Policy Description	Status	Policy/Property Value	Premium/Repayment
AXA Life	Protection	Term Assurance	AXA1264f35	Joint life policy	In Force	0.00	18.12
Lives Assured & Owners							
First Name	Surname	Date of Birth	Is Owner	Is Life Assured			
Graham	Swann	18/03/1976	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Debbie	Swann	24/01/1979	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Irish Nationwide	Mortgage	Buy To Let (RIP)	INW000876	BTL investment in Castlebar	Active	90,000.00	499.00
AXA General	House Insurance	Investment Property	kli890uh	BTL buildings policy	In Force		17.09
RSA	House Insurance	Property/Home	fsa567453w	home & contents insurance	In Force		12.16
Canada Life	Protection	Mortgage Protection	463421	Residential mortgage cover	In Force	0.00	24.90
Northern Bank	Mortgage	Buy To Let (RIP)	GFT3651	Residential Buy to Let	Active	100,000.00	540.00
Halifax	Mortgage	Home Loan	A8787878	Residential Home Loan	Active	180,000.00	650.00
Leeds Building Soci	Investment and Sa	Deposit	DF121212	Leeds BS Instant access account	Active	32,000.00	32,000.00

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

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

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

**Policy Details**

Agency Code:

Policy No/Ref:  Provider:

Product:  Product Type:

Brand Name:  Product Status:

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

Product Sourced Elsewhere?

Waiver of Premium?

Trustee:  Assignee:

Start Date:  Term:

End Date:  Repayment:

Payment Method:  Frequency:

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

Total Balance Due:  Balance O/S Date:

Interest Rate:  Rate Category:



# Sales & Pipeline Management

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

- Complete lead management processes
- Managing your leads through to conclusion with full range of compliance functionality
- Record your introducers and sources of business

- Actively record all pipeline business by product type, client, provider, individual sales person, teams, offices and probability
- Set targets across the business and actively record progress against those targets and produce appropriate management reports as required
- Setting and monitoring of KPI's, identify key business trends, profitability and future clients and prospects

Client	Opportunity ID	Product	Product Type	Provider	Owner	Consultant	Premium Expected	Income Expected	Actual Premium
✗ Quick Quote	O0001	Protection		Aviva Life	Ivan Grisedale	Ivan Grisedale			71.91
✗ Direct Protection	O0002	Protection	Term Assurance	Aviva Life	Ivan Grisedale	Ivan Grisedale			0.00
✗ James Protection	O0003								
✗ User Guide	O0004								

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				

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



# Sales & Pipeline Management



## Track Underwriting Status

All stages of Underwriting can be tracked against client & consultant

**Underwriting**

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

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

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

[Populate Underwriting](#)

[Export to Excel](#)

[Refresh](#)

Progress: Total - 0%

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

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



# Compliance

- 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

Client Compliance

Populate Compliance Items

Type	Added By	Added At	Updated By	Updated At
<input checked="" type="checkbox"/> Fact Find	Ivan Grisedale	25/09/2013		
<input checked="" type="checkbox"/> Source Of Business	Ivan Grisedale	25/09/2013		
<input checked="" type="checkbox"/> Terms Of Business	Ivan Grisedale	25/09/2013		
<input checked="" type="checkbox"/> Charges & Fees advised	Ivan Grisedale	25/09/2013		
<input checked="" type="checkbox"/> Deposit Institutions TOB	Ivan Grisedale	25/09/2013		
<input checked="" type="checkbox"/> Photo ID	Ivan Grisedale	25/09/2013		
<input checked="" type="checkbox"/> Address ID	Ivan Grisedale	25/09/2013		
<input checked="" type="checkbox"/> Conflict of Interest	Ivan Grisedale	25/09/2013		

Compliance

Status:  Client:  Policy Number:

Consultant:  Provider:  Level:

Type	Consultant	Client	Policy Number	Product	Provider
------	------------	--------	---------------	---------	----------

Money Advice+CRM offers the user a comprehensive Fact-Find checking facility which is continually monitored as the user completes the Fact-Find.

- The system identifies required items from within the Fact-Find
- Each advisor firm are also able to define the compliance list they wish to use.
- The user is able to click a compliance button at any time to produce a list of outstanding compliance items for tracking
- The user is then able to click on the individual items for detailed information and complete the missing compliance item and attach documents where required e.g. documents, proof of ID etc.

- The system is able to produce compliance reports by status, consultant, provider, policy number or search by level (Policy, opportunity and client)
- Reports are transferred to Excel for ease of use



# CRM, Workflow & Reviews

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

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

The screenshot displays the Money Advice+CRM interface. At the top is a navigation bar with icons for home, mail, documents, clipboard, notes, clock, calendar, and search. Below this is a search bar and tabs for 'My Appointments', 'My Tasks', and 'My Opportunities'. The main area shows a calendar for '31 March - 6 April 2014' with a grid view. A report generation menu is open, showing options like 'Create Fact Find', 'Custom Fact Find', 'Create Long Fact Find', 'Create Portfolio Report', 'Create Excel Portfolio Report', 'Create Execution Only Report', 'Create Monthly Household Expenditure Report', and 'Create Custom Portfolio'. A table lists generated reports with columns for Report Name, Report Type, Created By, and Created On. Two pop-up windows are visible: 'Manage Letter / Email Templates' and 'Manage Portfolio Templates', both with 'Add Template' buttons. The letter templates list includes 'Ad Hoc Letter', 'Financial Review Letter', 'Generic Reason Why', 'Income Protection Sales Letter', 'Life Cover Sales Letter', 'Mortgage Repayment Protection', 'Reasons Why - Mortgage Protection', 'Reasons Why - Mortgage Repayment', 'Reasons Why - Term Assurance', 'Terms of Business Cover Letter', and 'Unpaid Premium'. The portfolio templates list includes 'ARFAMRF' and 'deposits'.

# 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									
25/04/2013	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
29/05/2013	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64	35.64		0
<dd/MM/yyyy>	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
<dd/MM/yyyy>	Commission	Mick Grey	Aviva Life	Protection	40.00	35.64			35.64
Company: Acom Life; Policy Number:									
25/04/2013									49.50
<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 3<sup>rd</sup> parties as needed.

Commissions are easily reconciled against individual policies and personal commission statements produced for advisers, 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: [text]  
Opportunity 1: [text]  
Client 2: [text]  
Policy 2: [text]  
Opportunity 2: [text]  
Log: [text]  
Logged By: Satheesh Vatterm  
Date: 06/10/2014  
Time Spent: [text]

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

Subsequent Notes: [text]

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

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

Notes: [text]

**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 3<sup>rd</sup> parties as needed.

These fee entries are easily reconciled and personal fees statements produced for advisers, whilst a whole host of reports can easily be generated across a broad range of parameters by staff member, introducer etc.



# Document Management

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

- Users are additionally able to add/manage their own letter and e-mail templates.
- Users are able to automatically brand all such communications with their own signatures/logos as well.

Letters, emails and other documents generated on Money Advice+CRM are automatically saved to the system. Inward emails (from Outlook) and other documents can be easily saved to the system and attached to the client or/and the client policy/product. This functionality allows all communication with a client to be recorded with ease, creating an invaluable record and save you substantial time managing your clients' data and documents.

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

PDF Format  
Excel Format  
Docx Format

Microsoft Office Outlook  
Microsoft Office Outlook  
Sent: None  
To: ivan@mortgagevision.co.uk  
This is an e-mail message sent from Money Advice+CRM while testing the system.





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

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

Money Advice+CRM provides a comprehensive range of marketing tools including mail, text messaging and letter merges, the ability to write your own letters, text messages and e-mails. Crucially the software is powerful enough to log and record all these communications including incoming and outgoing e-mails, text messages against your client (Even mass mailing, text messages).

**Advanced Search**

Client Name: john naas    Sex: All    Email Address:    Mobile:    Birth Month: All

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

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

Date of Birth From: <dd/MM/yyyy> 15    Date of Birth To: <dd/MM/yyyy> 15    Occupation:    Investment Knowledge: All

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

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

Client Type: All    Status: All    Employer:    Premium Review: All

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

Created Date From: <dd/MM/yyyy> 15    Created Date To: <dd/MM/yyyy> 15    Search    Clear    Saved Search

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

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

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

**SMS Window**

Sender: 0866044440    County code: +353 (IRE)

Mobile number:

Client name	Number
John Naas	076789090 ✓

Page 1 of 1

Content:    Template:    Merge fields:    Insert

Text message




Total credits: 797

Send    Preview    Cancel

# Product Features

	Feature Name	Money Advice	Money Advice + CRM
CRM, Workflow and Compliance	Client, Product Data Downloads from Life Insurance Providers	✓	✓
	Tasks (Synchronizing with Outlook to be added in next release)	✗	✓
	Appointments / Diary (Synchronizing with Outlook to be added in next release)	✗	✓
	Logs	✓	✓
	Complaints Management	✗	✓
	Meeting Memos with outcome management	✗	✓
	Client Reviews	✓	✓
	Document Management and Cloud Storage (support for indexing of emails from Outlook added)	✗	✓
	Letter, E-mail Merge Facility (support for attaching needs analysis reports / documents from hard disk added)	✗	✓
	Text messaging and merge facility using templates. Logging of texts against client record	✗	✓
	Advanced Market Segmentation and search to facilitate marketing at client and policy level	✗	✓
	Role-based hierarchy to manage access to system, data	✗	✓
	Pipeline Management	✗	✓
	Client Fact Find	✓	✓
	Portfolio Reports	✓	✓
	Financial Statement / Debt Restructure Plan	✓	✓
	Financial Planner with cash flow projections and asset statements	✗	✓
	Compliance Management and reporting (Managing compliance at broker)	✓	✓
	Underwriting Report. (Tracking progress of underwriting by percentage completed for both single and joint policies)	✗	✓
	Client Risk Profiler	✓	✓
MIS reports on tasks, logs and appointments activity & case tracking	✗	✓	
	Fees, tracking hours and Invoice generation	✗	✓
	Client Needs Report	✗	✓
	Data capture form that clients and new enquiries can fill online and have it populate CRM	✗	✓
	Online Proposal Uploads to Insurers	✓	✓

Legend

	New release
	Next release
	Future Release

# Product Features..contd

	Feature Name	Money Advice	Money Advice + CRM
Mortgages	Mortgage Rates	✓	✓
	Loan Consolidation Calculator	✓	✓
	Mortgage Repayment Calculator	✓	✓
	Mortgage Repayment Quick Quote	✓	✓
	Mortgage Review - Compare Mortgages	✓	✓
	Mortgage Review - Extra Payment Calculator	✓	✓
	Mortgage Review - Lump Sum Payment	✓	✓
	Bi-weekly Repayment Calculator	✓	✓
	Mortgage Fact Find / Affordability Calculator	✓	✓
	Mortgage Applications (Online for Haven + Generic Application form for other providers)	✓	✓
	Stamp Duty Calculations	✓	✓
Protection	Protection Review Calculator (with needs analysis & research	✓	✓
	Inheritance Tax Calculator	✓	✓
	Term Assurance Quotations	✓	✓
	Pension Term Quotations	✓	✓
	Unit Linked Quotations	✓	✓
	Whole Of Life Quotations	✓	✓
	Income Protection Quotations	✓	✓
	Business Assurance Templates	✓	✓
	New Ireland Life Choice	✓	✓
	New Convertible Mortgage Protection	✓	✓
Serious Illness Comparison List	✓	✓	

Legend

	New release
	Next release
	Future Release

# Product Features..contd

	Feature Name	Money Advice	Money Advice + CRM
Investment	Savings Planner	✓	✓
	Future Funds Calculator	✓	✓
	Funds Search	✓	✓
	Funds Profile + Ratings (from Moneymate)	✓	✓
	Investment Quotations (projected values)	✓	✓
	Funds Factsheets (Fund information from MoneyMate of over 900 funds)	✓	✓
	Market Commentaries	✓	✓
	Deposit Interest Rates	✓	✓
	Education Planner	✓	✓
	Unit Linked Bonds	✓	✓
	With Profit Bonds	✓	✓
	Tracker Bonds	✓	✓
	Savings Plans	✓	✓
Pension	Pension Needs Calculator	✓	✓
	Pension Quotations (projected values)	✓	✓
	Group Pensions	✗	✓
	Regular Premium PRSA	✓	✓
	Regular Premium (Personal/Executive/AVC)	✓	✓
	Single Premium (Personal/Executive/Buy Out Bond)	✓	✓
	ARF/AMRF	✓	✓
Annuity Rates (ILAC)	✓	✓	




Legend

	New release
	Next release
	Future Release

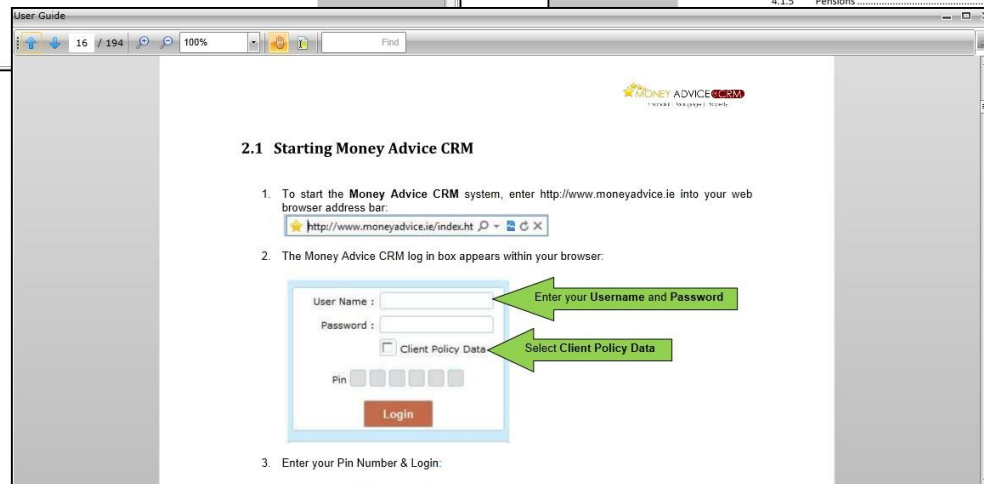
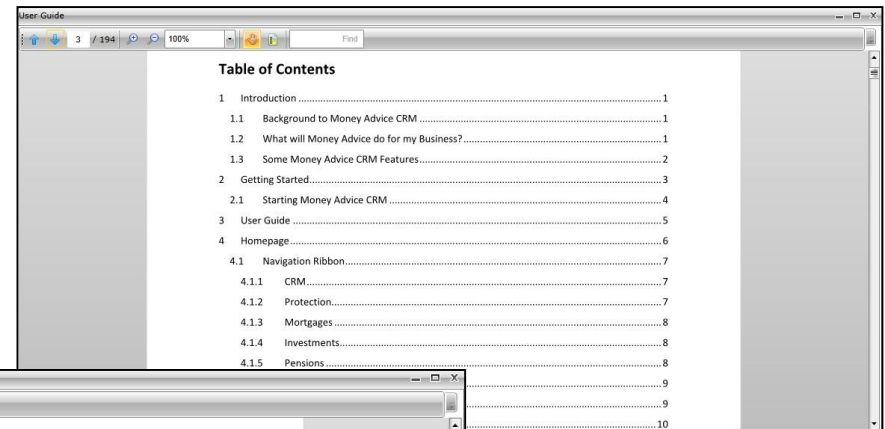
# Product Features..contd

	Feature Name	Money Advice	Money Advice + CRM
General Insurance	Zurich Home Insurance Quick Quote	✓	✓
	Zurich Home Insurance Full Quotation (including business placement facility)	✓	✓
	Link to HIA website	✓	✓
	Import tool for Aviva Health Policies	✗	✓
	Links to Aviva Health website	✓	✓
Tools	Product Library with document links	✓	✓
	Quotation/Research Reports	✓	✓
	Reports with broker own branding, logo	✓	✓
	"Reasons Why" Letter Generation	✓	✓
	Deloitte Personal Tax Calculator	✓	✓
	Website Links	✓	✓
	FAQ	✓	✓
	User Preferences/Administration	✓	✓
Save Quote/Report	✓	✓	

Legend

	New release
	Next release
	Future Release

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



# Tablet & Smart phone quotations

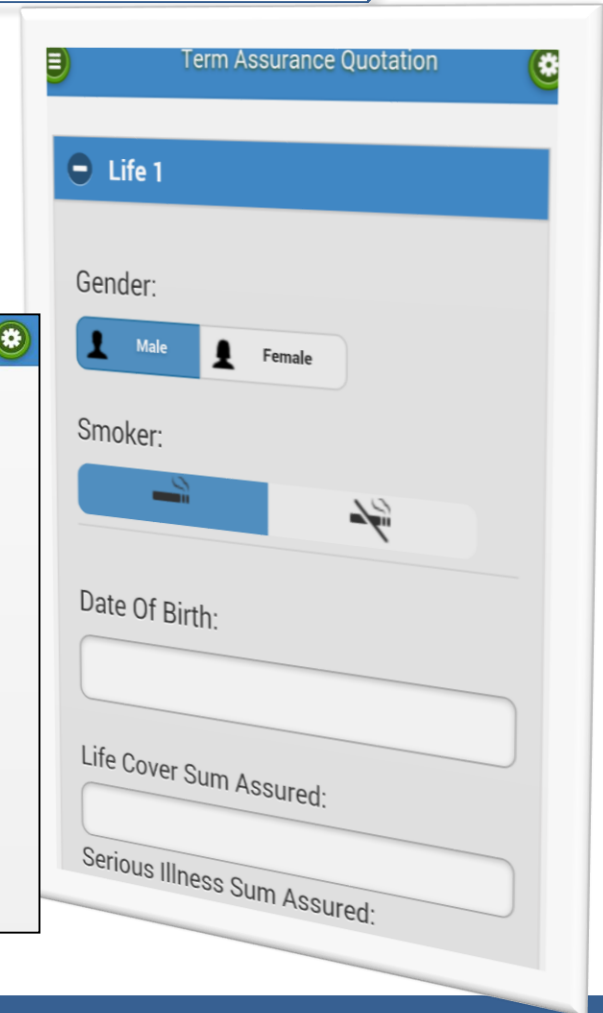
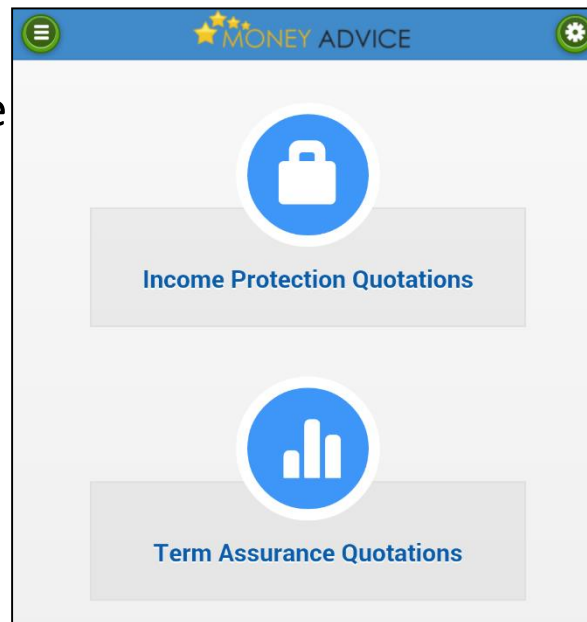


*A mobile version of the **Money Advice** quotation service is available ensuring you have access to the quotations even on the move.*

- The service provides all term assurance and income protection quotations from all providers
- This service can be accessed on

ALL internet-enabled tablets and mobile phone devices compatible with

- iPad
- iPhone
- Blackberry
- HTC
- Samsung
- Others



# Best price quotations for Broker web sites



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

- Integrate with existing broker web sites seamlessly
- The service provides all term assurance, income protection and mortgage protection quotations
- Only the best price quotation would be shown
- Discounts provided by the brokers can also be accommodated
- All enquiries are emailed to a pre-configured email address
- For **Money Advice + CRM** users, the details of the client and quote are pre-populated as a new lead and an opportunity associated with this lead in the system
- An email to the end customer with broker logo, configurable text, and terms of business attached will also be sent

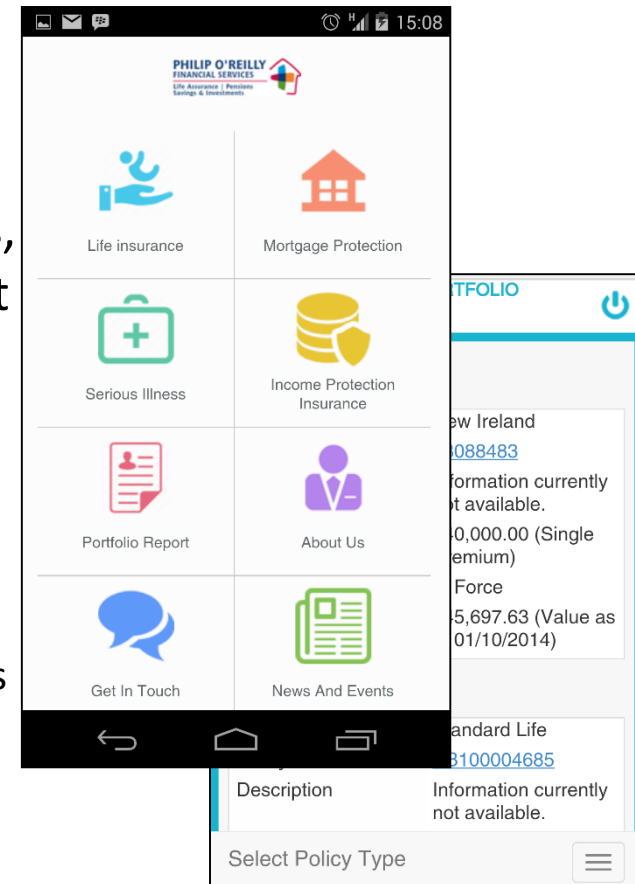




# Mobile optimised web sites

*A mobile optimised web site presenting just the right and relevant set of information in a specifically tailored format that works on the various smart phone devices.*

- Provide advice through best price quotes
- Deliver policy, portfolio information to clients in an interactive manner.
- Tell your customers more about your services, news, blogs, and events through mobile optimised content
- Engage more closely with your prospects and customers through utilities like :
  - Social media integration—Twitter, Facebook page
  - Book an appointment / leave a secure message from the mobile site
  - One click to call, location based directions and contact forms
- Choose from multiple design templates
- Content Management System (CMS)



## **Lunar Technologies Ltd T/A Money Advice**

6 Carmody Street Business Park

Ennis, Co Clare, Ireland.

Tel: +353 (65) 684 9675

Fax: +353 (65) 682 0496

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

## **Managing Director**

Philip O'Reilly

Sales Email: [philip@moneyadvice.ie](mailto:philip@moneyadvice.ie)

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.

# We are working with

## Product Providers working with *Money Advice* (Supported by PIBA scheme)

