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**Product Brochure – Money Advice**

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



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

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

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

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

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

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

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



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

**Aviva Life, BCP Asset Management, Royal London, Friends First, Irish Life, New Ireland, Standard Life, and Zurich Life**

# Money Advice Overview

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

**Money Advice +CRM** is our enterprise version of the software and **Money Advice** is a limited edition. Product features of each are listed from page 27.

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

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

We firmly believe in supporting our customers and provide dedicated support and on-site training to new clients while getting established with our software.

Training and Helpdesk supports are available to all customers on an on-going basis.

# Money Advice Overview (cont'd)

Existing client banks and customer information can be imported into the system.

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

**Money Advice** systems are linked to **MoneyMate's** new platform **Fund Focus** providing fund information and performance data on more than 850 investment funds with supporting fact sheets where available. Customers of **Money Advice** systems, can upload client model portfolios directly into **Fund Focus** where users can analyse the portfolio's overall risk and performance.

Our Financial Planning module incorporates full client needs analysis, client portfolio details, client assets and liabilities graphically displayed, and cash flow charts with future needs mapped showing calculations.

Mortgage Advisors can avail of the quotations system with up-to-date mortgage rates from **MoneyMate**.

A new data capture facility has been created specifically to deal with mortgage enquiries which asks the relevant questions to establish affordability and qualify the lead. The affordability calculators of **Haven, KBC, Permanent TSB** have been integrated so that the advisor can check the affordability against each lender or all of them at once. These enquiries **can also be converted and submitted as Online applications to Haven Mortgages Limited (AIB Group)**. For the lenders who do not provide online services we have provided a generic mortgage application section, which has all the information fields required by any lender.

Additionally the system provides the following mortgage related calculators : Repayment (monthly, interest only, and bi-weekly), Stamp duty, Loan consolidation, Extra monthly payment and/or lump sum, Mortgage comparison (different rates, terms, amounts)

# Money Advice Overview (cont'd)

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

- ✓ Life cover
- ✓ Specified illness
- ✓ Mortgage protection
- ✓ Income protection
- ✓ Inheritance tax planning
- ✓ Pensions including ARF / AMRF' s
- ✓ Savings and lump sum investment
- ✓ Borrowings and other commitments
- ✓ Cash flow projections

The screenshot displays the 'Client 1 Life Cover Parameters' section of the software. It includes input fields for client details and calculated life cover requirements.

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

Compliance tools (CPC 2012) are a strong feature of the system with helpful checklists and prompts. The system produces compliance reports on a product, advisor, and office wide basis.

The product library is a powerful resource in the system and includes links to insurer's libraries and also PDF's of actual documents.

# Money Advice Overview (cont'd)

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

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

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

# Product – workflow cycle





# Fact Finding

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

- ✓ Comprehensive fact finds included within the software (a la-carte also available)
- ✓ Complete client information capture
- ✓ Auto calculators within the software quickly establish client shortfalls and produce personalised client financial reports.
- ✓ 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' form in the Money Advice +CRM software. The form is divided into several sections for data entry:

- Client Type:** Single
- Monthly Household Expenditure:** Includes fields for Utilities, Household, and Education.
- Planned Expenditure:** Includes fields for Mortgage Protection, Payment Protection Insurance, and Home Insurance.
- Monthly Affordability:** Includes fields for Social/Entertainment, Other Insurances & Savings, and Other.
- Personal Details:** Includes fields for Title, First Name, Surname, Gender, Date of Birth, Age, and Smoker.
- Properties Owned, Mortgages & Other Loans:** Includes fields for Address 1, Address 2, Town/City, Address County, and Postal Code.
- Assets:** Includes fields for Mortgage Protection/Endowment Policy, Payment Protection Insurance, and Home Insurance.
- Monthly Income:** Includes fields for Gross Annual Salary, After Tax Income, and Monthly Surplus/Shortfall.

Below the main form, a summary view is shown, providing a quick overview of the client's financial data:

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

Cover Shortfalls	Investment Needs	Other Needs	Financial Summary
Life Cover: 438,246	Savings Planner: 10,930	House Insurance: 170,000	Assets: 202,200
Specified Illness: 88,676	Investment Planner: 30,000	Payment Protection Insurance: 487	Total Liabilities: 84,500
Mortgage Protection: 80,000	Education Planner: 259 Per Month		Net Worth (-Deficit): 117,700
Income Protection: 35,224	Pension: 386 Per Month (50% of salary)		





## 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. A separate data capture form can be used for financial and mortgage enquiries. 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

**Select The Fillable PDF**

Please select the fillable PDF you would wish to send.

- Mortgage Data Capture Form
- Mortgage Questionnaire

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

**OK** **Cancel**

**Email Viewer**

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

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

**Your Access Details**  
 First Name: my

Username

Password

Pin number      ( 1, 2 & 4 )

**Submit**

Powered by **MONEY ADVICE**



# Fact Finding

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

The screenshot shows a mobile browser interface for the Money Advice CRM. The browser address bar displays 'www.moneyadvice.ie/DataCaptureV2/Forms/ClientDataCapture'. The page title is 'Data Capture | Client Data C'. The user is identified as Philip O'Reilly. The main heading is 'CLIENT DATA CAPTURE'. A dropdown menu allows selecting the number of applicants, currently set to '1'. There are 'Save' and 'Submit' buttons. Below are tabs for 'Details', 'Present Address', 'Contact Details', 'Employment', and 'Income'. The 'Details' tab is active, showing a form for 'APPLICANT 1' with the following fields:

Field	Value
Title	Mr
First name	
Surname	
Gender	Male
Date of birth	Date Format (dd/mm/yyyy)
Nationality	Irish
Smoker	No
Civil status	Married



# 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 'Client Name(s):' input field. The main area has tabs for 'Details', 'Financial Details', 'Monthly Household Expenditure', 'Property Details', and 'Notes'. Under the 'Details' tab, there are fields for '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'.

The 'PERSONAL DETAILS' form is a manual data capture form. It has columns for 'First named' and 'Second named'. Fields include: Title, First name, Surname, Gender (checkboxes for Male/Female), Date of birth, Nationality, Smoker (checkboxes for Yes/No), Civil status (checkboxes for Married, Widowed, Single, Remarried, Divorced, Separated, Engaged, Cohabitant), and Number of dependents. Below these are sections for 'Dependent 1', 'Dependent 2', and 'Dependent 3', each with columns for Name, Date of birth, and Age.

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



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

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

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



# Needs Analysis and quotations

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  
Our full  
your des  
The rev  
action pl  
from tim  
This do  
not clear  
not be st  
It is reco  
provide  
The reco  
signific

**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	
		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 Data Capture and the identification of the clients' needs Money Advice +CRM is able to:

- ✓ Pre-populate the integrated quotation search engines for both mortgages and protection
- ✓ Save the necessary research and results screens against the client file
- ✓ Print off fact find(s) for signature(s)
- ✓ Produce a monthly household expenditure report
- ✓ Produce full suite of reasons why letters and statements which are pre-populated from the CRM
- ✓ Build user's own word templates as required
- ✓ Provide home insurance quotations and place this business on line with Zurich General (contact support to set up).



# Needs analysis and quotations



## 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](#).

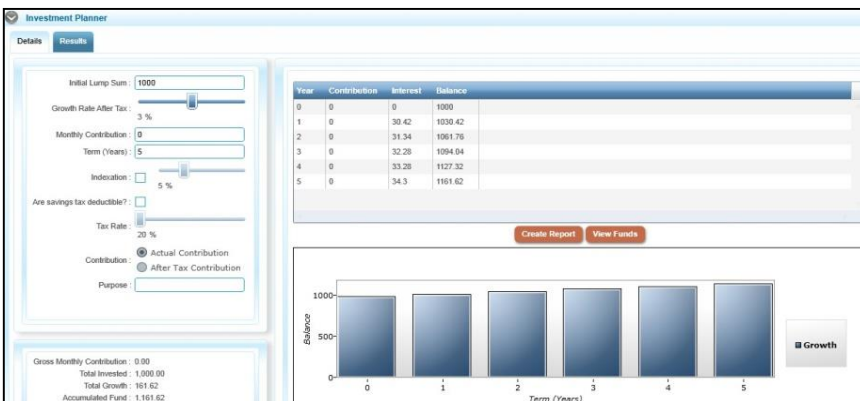
[Save Quote](#) [Create Report](#) [Generate Reasons Why](#) [Product Comparison](#)

### Mortgage Quotation

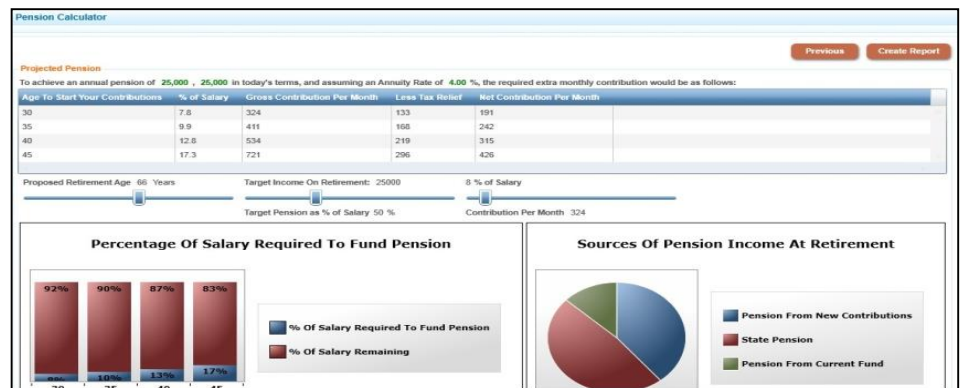
Provider	Rate Type	Product	Years	Min LTV	Max LTV	APR	Rates	Cost/1000	Cost/Month	Cost/MIR/Month	Interest Only	Criteria	Max Term
AIB	Variable	LTV Variable <=50%	20	0	50	4.16	4.09	6.11	619.73	349.83	349.83	Typically 35% NDI	35
AIB	Variable	LTV Variable >50%~80%	20	0	80	4.37	4.29	6.21	621.37	357.5	357.5	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 and quotations



## Pensions and Investments

- ✓ Needs Analysis
- ✓ Risk Profiler
- ✓ Client Questionnaire
- ✓ Projected Values (regular and lump sum)
- ✓ **Fund Focus** Values, pricing and fund profile and volatility.
- ✓ **Fund Focus** – portfolio build, Fact Sheets
- ✓ Product Library
- ✓ Savings Quotations
- ✓ Educational Planner
- ✓ Pension Needs Calculator
- ✓ ARF/AMRF Calculator

### Projections Report

Created on: 20/04/2014

Tax Relief: 41% (€)

Date of Birth/Age: 30

Net Premium: €30,000

Normal Retirement Age (NRA): 60

Frequency: Single

Projected Growth Rate: 6%

Gross Annual Salary:

#### Products

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

#### Additional Projections Information

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

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

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

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

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

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

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

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

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



# Fund Focus Integration



## Portfolio modelling and analysis tools

**Fund Focus** is a new fund management tool developed by Longboat Analytics (formerly MoneyMate) which is being made available free to non corporate brokers. To get access credentials please log on to <http://longboatanalytics.com/#home/signup/brokers>

Customers of **Money Advice**, who also have access to **Fund Focus**, can upload client model portfolios directly into Fund Focus where users can analyse the portfolio's overall risk and performance. The integration lets the user select a mix of funds and provide the weightage for the funds and then create various portfolio mixes and analyse their suitability in terms of the overall risk and performance. The portfolios are saved in both **Money Advice** under the client file and also in **Fund Focus** for access when needed.

The screenshot displays the 'FUND FOCUS' dashboard. At the top, there are navigation tabs for Home, Performance, Risk, and Model Portfolio. A search bar is present with the text: 'Tip! Your favourite funds/indices/currencies/portfolios are displayed here. Click on the ★ in the reports to flag a fund as a favourite'. Below this are buttons for 'My Favourites', 'My Portfolios', and 'My Reports'. A list of portfolios is shown with columns for Name, Description, and Risk Figures. The 'Risk Figures' table is as follows:

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

Other sections include 'Key Details' with a table of metrics (Category, Currency, Rating, Latest Price, Latest Price Date, Risk Profile ESMA), 'Max Drawdown Calendar Year' with a table of annual drawdowns, and two charts: 'Vs Funds in Category' (a scatter plot of Performance % vs Risk) and 'Monthly Performance Bar Chart' (a bar chart showing monthly performance %).





# Mortgages (incl. Haven online)

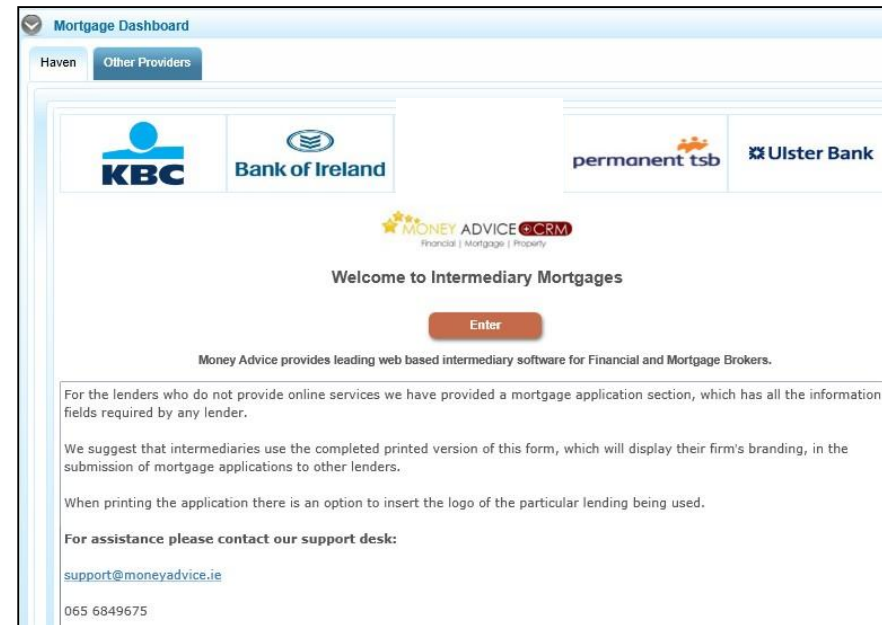
**Money Advice +CRM provides state of the art, fully integrated mortgage solution software free to all its users**

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

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

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

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



*\*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

### Mortgage Enquiry Data Capture

#### New Mortgage Details ?

Proposed mortgage type: First Time Buyer

#### Property Details

Property type: Apartment

Number of bedrooms: 4

Location type: Urban

Loan for self build: No

#### Costs

Property value: 200000

Purchase price: 200000

Site cost (if applicable):

Build cost (if applicable):

#### Mortgage Details

Term: 45

Choice of interest rate: Fixed

Interest rate (%): 4

Property value: 200000

Mortgage required: 100000

LTV (%): 50

#### Security Properties (not currently mortgaged)

+ Add Security Properties

Property address | Property type | Market value

### Check Affordability

Inside Tolerance	No
Maximum Allowed Under Bank Exemptions Limit (LTV)	€240000
Maximum Allowed Under Bank Exemptions Limit (LTV) %	80%
Max Allowed under CBI Guidelines (LTV)	€240000
Max Allowed under CBI Guidelines (LTV) %	80%
Loan to value ratio	90%
Max Loan Amount (Approx)	€266000
Stressed monthly mortgage repayment	€0.9
Income Multiple (LTI)	€266000
MSR %	40%
Maximum MSR allowed	46%
NDI (Remaining Income)	€2123.37
Required NDI amount	€2050
Result	4%
Allowable Income (MSR)	€4362.99



# Mortgages (incl. Haven online)




## Sample Mortgage Screens


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

**Mortgage Dashboard**

Haven



Welcome to Intermediary Mortgages



Financial | Mortgage | Property

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

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

[View All](#)

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

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

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

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

**Mortgage Application**

Save Submit Back Update Money Advice Populate Print Assign To

Application Name: \*

Applicant Details Financial Commitments Property Details Loan Details Solicitor Details Comments

**Intermediary Details**

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

**Client 1**

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

### Application tracking

**Mortgage Applications**

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

Add Application Archive Refresh Blank Application Assign To

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

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



# Insurer Data Downloads

Client and policy data are regularly updated on the system. Up to date policy data are received from: Aviva, BCP, Royal London, Friends First, Irish Life, New Ireland, Standard Life and Zurich. We have now created a tool in Money Advice which allows users to import policy data received in excel format from Aviva Health into the CRM system so that you get up to date health policy information.



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:



# 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
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Money Advice +CRM offers the user a comprehensive fact find checking facility which is continually monitored as the user completes the fact find.

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



Feature Name	Money Advice	Money Advice +CRM
Client, Product Data Downloads from Life Insurance Providers	☑	☑
Tasks	☑	☑
Appointments / Diary (Add an appointment in Outlook from Money Advice)	☑	☑
Logs	☑	☑
Complaints Management	⊕	☑
Meeting Memos with outcome management	⊕	☑
Client Reviews	☑	☑
Document Management and Cloud Storage (support for indexing of emails from Outlook added)	⊕	☑
Letter, E-mail Merge Facility (support for attaching needs analysis reports / documents from hard disk added)	⊕	☑
Text messaging and merge facility using templates. Logging of texts against client record	⊕	☑
Advanced Market Segmentation and search to facilitate marketing at client and policy level	⊕	☑
Role-based hierarchy to manage access to system, data	⊕	☑
Pipeline Management	⊕	☑
Client Fact Find	☑	☑
Portfolio Reports	☑	☑
Financial Statement / Debt Restructure Plan	☑	☑
Financial Planner with cash flow projections and asset statements	⊕	☑

### LEGEND

New Release
Next Release
Future Release

## CRM, WORKFLOW AND COMPLIANCE



Feature Name	Money Advice	Money Advice +CRM
Compliance Management and reporting (Managing compliance at broker)	☑	☑
Underwriting Report. (Tracking progress of underwriting by percentage completed for both single and joint policies)	⊕	☑
Client Risk Profiler	☑	☑
MIS reports on tasks, logs and appointments activity & case tracking	⊕	☑
Commissions	⊕	☑
Fees, tracking hours and Invoice generation	⊕	☑
Client Needs Report	⊕	☑
Financial Data capture form that clients and new enquiries can fill online and have it populate CRM	☑	☑
Mortgage Data capture form that clients and new enquiries can fill online and have it populate CRM	☑	☑

### LEGEND

- New Release
- Next Release
- Future Release

## MORTGAGES



Feature Name	Money Advice	Money Advice + CRM
Mortgage Rates	☑	☑
Loan Consolidation Calculator	☑	☑
Mortgage Repayment Calculator	☑	☑
Mortgage Repayment Quick Quote	☑	☑
Mortgage Review - Compare Mortgages	☑	☑
Mortgage Review - Extra Payment Calculator	☑	☑
Mortgage Review - Lump Sum Payment	☑	☑
Bi-weekly Repayment Calculator	☑	☑
Mortgage Affordability Calculator	☑	☑
Mortgage Applications (Online for Haven + Generic Application form for other providers)	☑	☑
Stamp Duty Calculations	☑	☑

### LEGEND

New Release

Next Release

Future Release



## PROTECTION



Feature Name	Money Advice	Money Advice + CRM
Protection Review Calculator (with needs analysis & research reports)	☑	☑
Inheritance Tax Calculator	☑	☑
Term Assurance Quotations	☑	☑
Pension Term Quotations	☑	☑
Unit Linked Quotations	☑	☑
Whole Of Life Quotations	☑	☑
Income Protection Quotations	☑	☑
Business Assurance Templates	☑	☑
New Ireland Life Choice	☑	☑
New Convertible Mortgage Protection	☑	☑
Serious Illness Comparison List	☑	☑

### LEGEND

New Release
Next Release
Future Release

## INVESTMENT



Feature Name	Money Advice	Money Advice + CRM
Savings Planner	☑	☑
Future Funds Calculator	☑	☑
Funds Search	☑	☑
Funds Profile + Ratings (from Moneymate)	☑	☑
Investment Quotations (projected values)	☑	☑
Funds Factsheets (Fund information from MoneyMate of over 900 funds)	☑	☑
Integration with Fund Focus (from MoneyMate)	☑	☑
Market Commentaries	☑	☑
Deposit Interest Rates	☑	☑
Education Planner	☑	☑
Unit Linked Bonds	☑	☑
With Profit Bonds	☑	☑
Tracker Bonds	☑	☑
Savings Plans	☑	☑

### LEGEND

New Release
Next Release
Future Release

New release
Next release
Future Release

## PENSION



Feature Name	Money Advice	Money Advice + CRM
Pension Needs Calculator	☑	☑
Pension Quotations (projected values)	☑	☑
Group Pensions	☒	☑
Regular Premium PRSA	☑	☑
Regular Premium (Personal/Executive/AVC)	☑	☑
Single Premium (Personal/Executive/Buy Out Bond)	☑	☑
ARF/AMRF	☑	☑
Annuity Rates (ILAC)	☑	☑

### LEGEND

New Release
Next Release
Future Release

Legend

New release
Next release
Future Release

## GENERAL INSURANCE



Feature Name	Money Advice	Money Advice + CRM
Zurich Home Insurance Quick Quote	☑	☑
Zurich Home Insurance Full Quotation (including business placement facility)	☑	☑
Link to HIA website	☑	☑
Import tool for Aviva Health Policies	☑	☑
Links to Aviva Health website	☑	☑

### LEGEND

New Release

Next Release

Future Release

## TOOLS



Feature Name	Money Advice	Money Advice + CRM
Product Library with document links	☑	☑
Quotation/Research Reports	☑	☑
Reports with broker own branding, logo	☑	☑
"Reasons Why" Letter Generation	☑	☑
Deloitte Personal Tax Calculator	☑	☑
Website Links	☑	☑
FAQ	☑	☑
User Preferences/Administration	☑	☑
Save Quote/Report	☑	☑

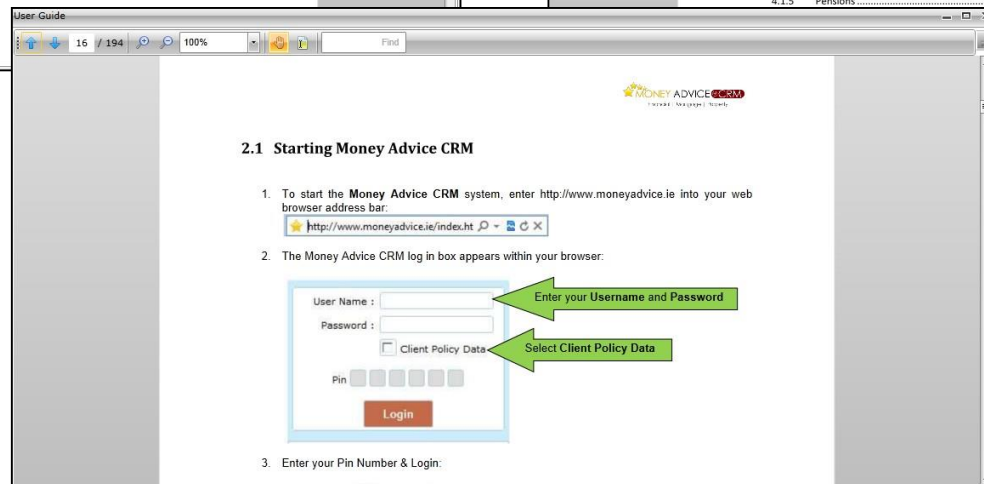
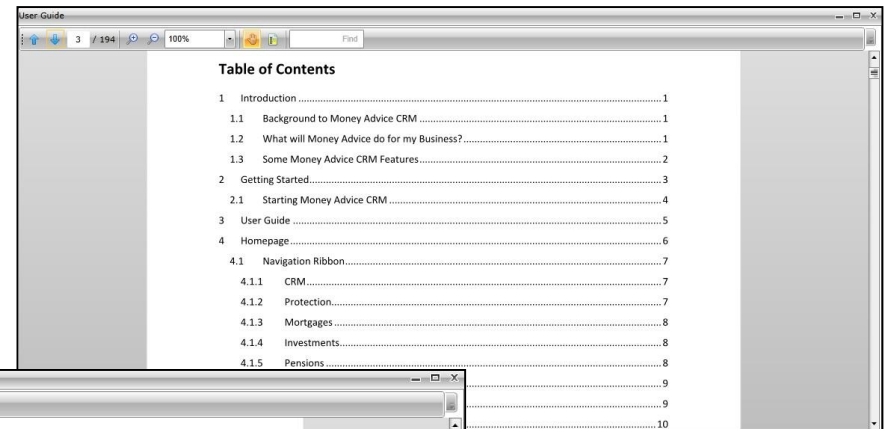
### LEGEND

New Release

Next Release

Future Release

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



# Zurich Home Insurance Quotes



*Get quotations and place business online*

- ✓ Zurich General Insurance have established a major bridge between their in-house quotation, underwriting and administration systems with Money Advice enabling Money Advice clients sell the Zurich quality house insurance product.
- ✓ This facility provides Brokers with competitive quotation, proposal and policy documents on line and in real time.
- ✓ This facility is designed to give Financial Brokers a quality product, a new source of income, and an enhanced relationship with their clients.
- ✓ Brokers have placed substantial household business through lenders and can now easily recover this.

**Zurich Insurance**

Home Insurance Proposal | Property Details | Cover Details | Risks

**Personal Details**

1st Proposer

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

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

**Quote Information**

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

**Cover Required**

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

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

**ZURICH**

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

Clear | Assumptions | Get Quote

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## 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

 **AVIVA**  
Life Insurance

 **AVIVA**  
HEALTH

 **BCP**  
Asset Management

 **CLARUS**  
INVESTMENT SOLUTIONS

 **Friends First**  
PART OF ACHMEA  
Friends for life

 **haven** h

 **Irish Life**

 **LONGBOAT**  
ANALYTICS

 **NEW IRELAND**  
ASSURANCE

 **ROYAL**  
LONDON

 **Standard Life**

 **ZURICH**®

Product Providers are working with Money Advice supported by PIBA scheme

