

# Digital advice in practice –

everything you need to know!

## MODERATOR

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Metaverse Mentor, Virtual Worlds Consultant and  
Online Communities/Social Media Expert

## PANELISTS

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Head of Client Partnerships  
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CEO & Co-Founder  
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Executive Group Strategy  
HUB24

FQAA  
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**2023 ADELAIDE** NOVEMBER 20-22

# MITIGATING THE POTENTIAL RISKS OF DIGITAL ADVICE

## DECISION MAKING

- Tech created by humans
- Automated process
- Calculation engine
- Reduced individual bias

## COMPLIANCE

- Multiple SoA inputs
- Advice Professionals
- Ind. compliance experts
- Ind. legal experts

## REGULATORY

- Advice via moneyGPS AFSL
- High level of risk mitigation

## HYBRID

- Fail safe human guidance
- Qualified salaried ex-CFP's

## TECHNOLOGY

- Security embedded into process
- Data encrypted at rest (AES-256)
- Annual penetration testing
- Data secured AWS platform best-practice
- Data & development remains onshore
- Current actuarial sign-off





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*Grow  
Together*

# DIGITAL ADVICE: AN ADVICE PRACTICE'S NEW BEST FRIEND

moneyGPS offers an open-platform, white-label service to any AFSL/Advice business.



**Service your entire book** more economically and effectively with automated triaging for complex advice.



**Easily scale your advice business** and include your own products and services.



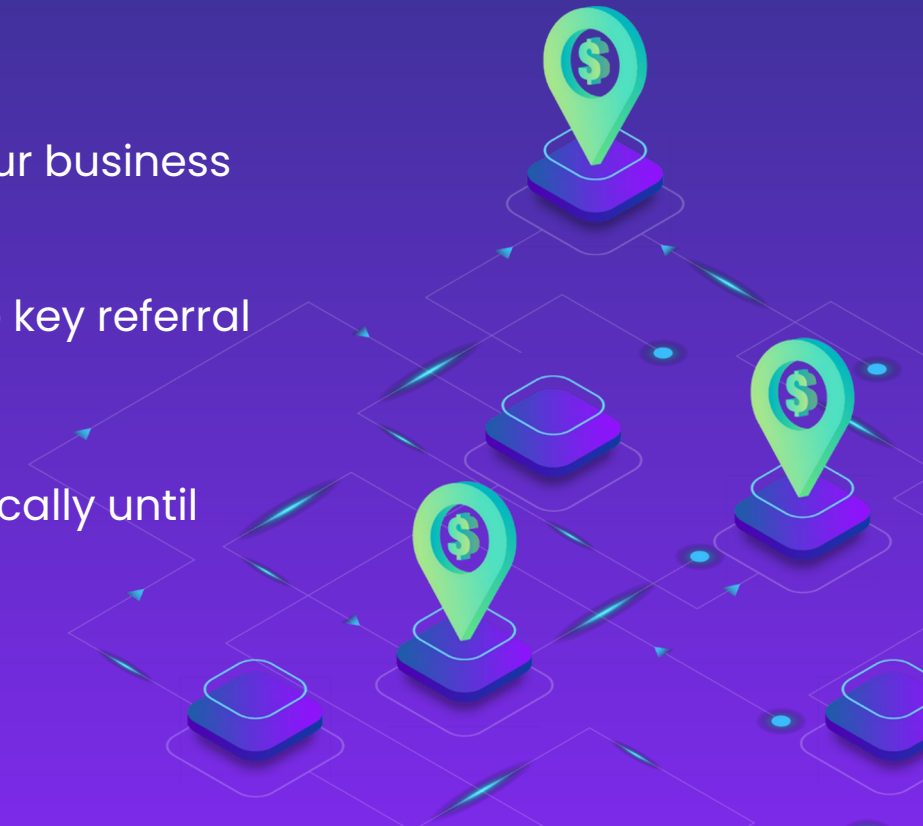
**Attract new digitally-savvy clients** and future-proof your business



**Expand your business**, broaden your offering and capture key referral partners.



**Engage, nurture, educate and advise clients** automatically until they need comprehensive advice.



**Demonstration**

**FQQQ**  
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# George Haramis

CEO & Co-Founder  
moneyGPS & accountantsGPS

FAQQ  
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**2023 ADELAIDE** NOVEMBER 20-22

# Ashley Mahadeea

Head of Client Partnerships  
Advice Intelligence

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**Greg Hansen**

Executive Group Strategy  
HUB24

**FQAA**  
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HUB<sup>24</sup>

# Digitising the client experience


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Myprosperity showcase





- Home
- Documents
- Rooms
- Forms
- Signatures
- Settings
- Help

Dashboard

 Add document

 Request eSignature

 Assign digital form

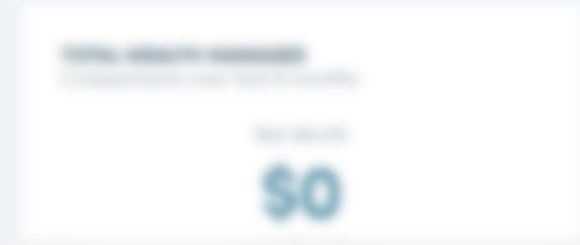
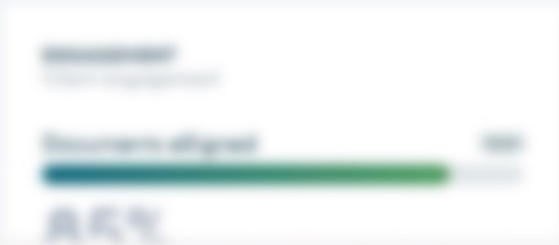
 Create a room

Documents

172

Rooms

140



- Dashboard
- Home
- Business
- My Account
- Home
- Integrations ●
- Configure
- Integrations**
- Integration progress new
- Services

  
Integrations

  
New Integrations

  
Integration Status

  
Integration Alerts

  
**172**  
Active Integrations

  
**140**  
Inactive Integrations

**Business aligned**

80%

**Integration progress**

70%

**Integration alerts**

50

- Dashboard
- Clients
- Documents
- Digital forms
- Rooms
- Lead generation
- Resources
- Configure
- Integrations**
- Integration progress new

## Integrations

### Practice management

Organise your clients and their documents, when you connect your firm's practice management system.

### eSignature providers

Select your preferred eSignature provider when sending documents for signing. The default provider is enabled once a green badge appears.

### Fund feeds

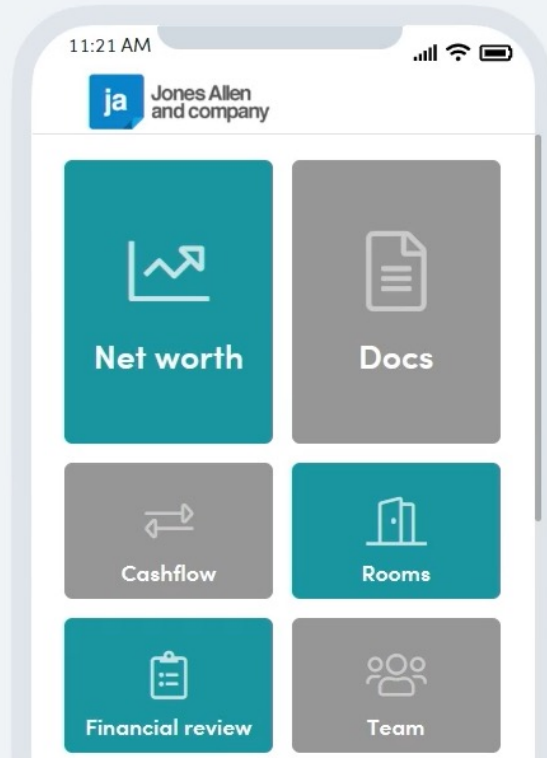
Refer to your provider for international feeds.

- Documents
- Digital forms
- Rooms
- Lead generation
- Resources
- Configure
- Integrations
- Integration progress new
- Services
- Mobile app**
- Report comms

## Configure Mobile app

Drag and drop the items on the screen below. After saving, clients will need to refresh the app on their phone to view updates.

Add a widget



### Inactive widgets

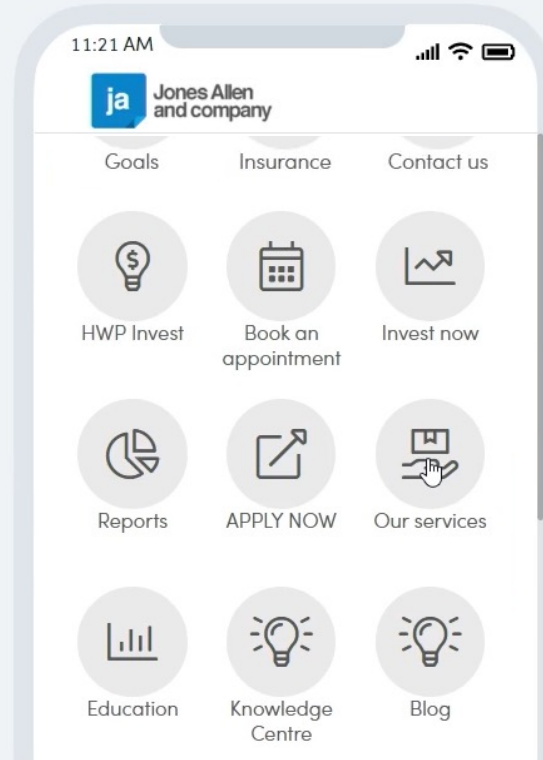
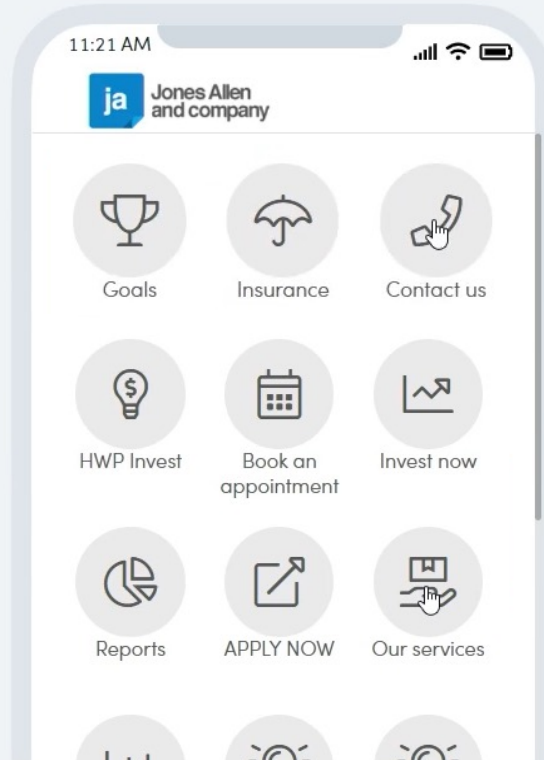
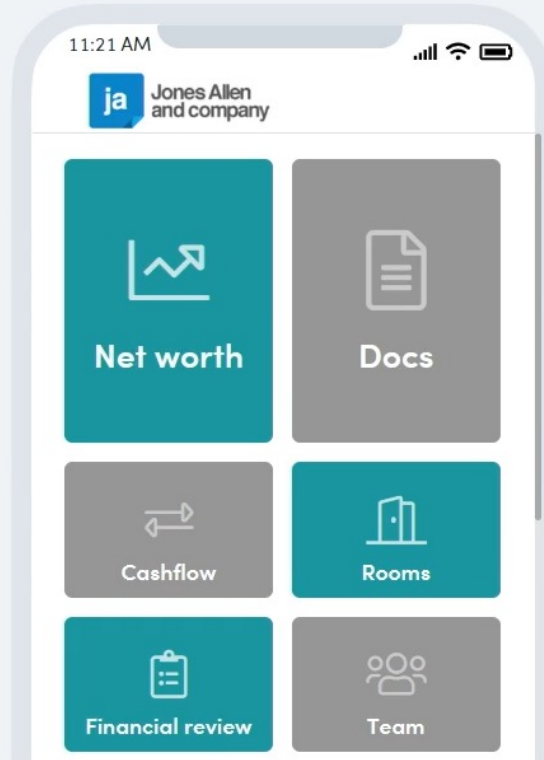
Drag inactive widgets onto the phone to add them to your app.

- BGL (BGL logo)
- Xero (Xero logo)
- Class Super (eCLASS logo)
- Calculators (Calculator icon)
- MYOB (myob logo)
- ASX (ASX logo)

- Documents
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- Integration progress **new**
- Services
- Mobile app**
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## Configure Mobile app

Drag and drop the items on the screen below. After saving, clients will need to refresh the app on their phone to view updates.



- Dashboard
- Home
- Business
- My profile
- My tasks
- My calendar
- My documents
- My settings

Dashboard

[blurred]

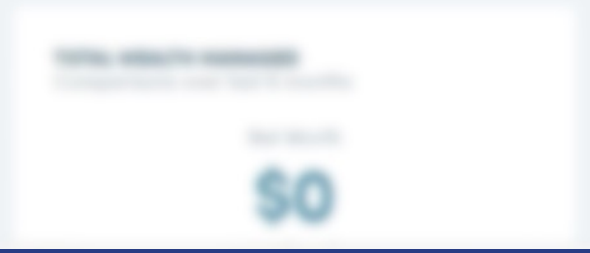
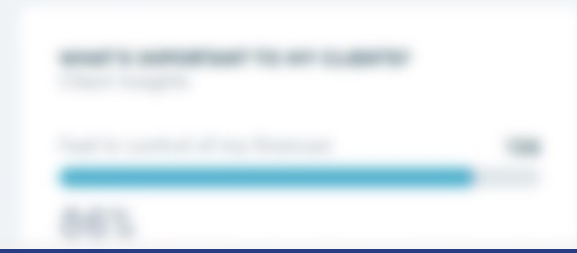
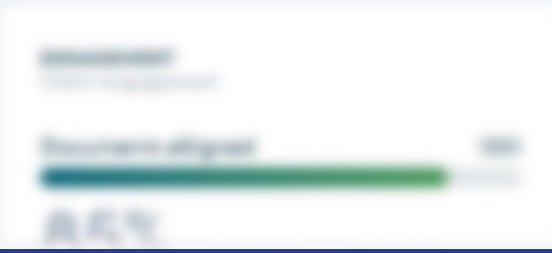
[blurred]

**Assign digital form**

[blurred]

172

140



🏠 Home

📁 My Files

📁 My Recent

📁 My Links

📁 My

📁 My

📁 My

📁 My ●

📁 My

📁 My

[How do you do this?](#)

Baseline Integration Fact Find

[How do you do this?](#)

[How do you do this?](#)

[How do you do this?](#)

[How do you do this?](#)



- Documents
- Digital forms
- Bulk send
- Fact finds**
- Tax
- Onboarding
- Rooms
- Lead generation
- Resources
- Configure

## Baseline Integration Fact Find

This is a concise form that covers basic financial and personal information. The digital form is suitable for an introductory questionnaire or a pre-meeting.

Recently updated (13)

Open - not sent (0)

Sent to client (1)

In progress (12)

Ready for review (0)

Complete (0)

Pending sign ...

Recently updated: Digital forms that have been edited or otherwise updated in the past 30 days.

Add clients

Open a new form

Client	Status	Date created	Last updated	Action
George Armstrong	In progress	03/11/2023	03/11/2023	
George Armstrong	Sent to client	30/10/2023	03/11/2023	
George Armstrong	In progress	03/11/2023	03/11/2023	
George Armstrong	In progress	03/11/2023	03/11/2023	
George Armstrong	In progress	03/11/2023	03/11/2023	
George Armstrong	In progress	03/11/2023	03/11/2023	
George Armstrong	In progress	03/11/2023	03/11/2023	



Dashboard

Clients

Documents

Digital forms

Rooms

Lead generation

Resources

Configure

Admin settings

## Request eSignatures



1. Relates to

George Armstrong

2. Assign recipients

1	George Armstrong	demo@mpwallet.com.au	
---	------------------	----------------------	--

+ Add recipient

3. Upload documents

Save and next



# Request eSignatures

Position signatures and click send when ready.

Send manually

Send now

aaa SoA.PDF *Draft*



## RECIPIENTS

George Armstrong >

Accept Only

## FIELDS

Signature

GA Signer Initials

0 Selected 1

Click-to-Sign Authority to proceed  
George Armstrong

If you want to follow my advice, please sign and return the authority to proceed.

**Before you sign this authority, I would like you to check that I have:**

- given you my Financial Services Guide (FSG)
- given you a Product Disclosure Statement (PDS) about each financial product that I have recommended
- talked to you about your personal circumstances, insurance needs and financial goals in a way you understand, and answered your questions
- discussed the risks involved in investing and how much risk you are prepared to take
- discussed any fees you will have to pay.

## DOCUMENTS

aaa SoA\_78fd3...

1

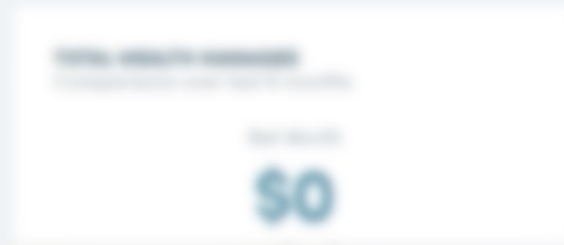
- Dashboard
- Home
- Groups
- My Groups
- My Profile
- My Settings

### Dashboard



ADD VALUE





- Dashboard
- Clients
- Documents
- Digital forms
- Rooms**
- Lead generation
- Resources
- Configure
- Admin settings

## Rooms

Rooms are here to help you solve your clients' financial opportunities. Send messages, upload documents, and collaborate with trusted professionals all in one room. Configure your services and surveys, if you need to update how your clients reach out to you for help.

Active Closed All

Add clients

Create a room

Search by room name or client

Status	Room name	Client	Last updated	Actions
Active	Sample Onboarding Journey - George and Kate Armstrong	George Armstrong	03/11/2023	
Active	new room test	Albi bremer	10/06/2022	
Active	Company set up	George Armstrong	26/05/2022	
Active	Estate planning for George Armstrong	George Armstrong	06/11/2023	
Active	Estate planning	George Armstrong	06/11/2023	
Active	Tax for Armstrong SMSF	George Armstrong	30/10/2023	
Active	Onboarding for Georae & Kate Armstronga	Georae Armstronga	22/10/2023	



Dashboard

Clients

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Admin settings

< Room List / Sample Onboarding Journey - George and Kate Armstrong

Open George Armstrong's wealth portal

# Sample Onboarding Journey - George and Kate Armstrong

[Copy room link](#)

Annual Review

Activity

Chat

Documents

Tasks

Members

Settings



Email members

Add people



George Armstrong



0401222333



demo@mpwallet.com.au



Member



Owner



Jones Allen



jonesallen@test.com



Professional



Firm



Myprosperity Demo 1



myprosperitydemo1@myprosperity.com.au



Sara McCarthy



sm@mpwallet.com



Dashboard

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[Copy room link](#)

Annual Review

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Settings



Email members

Add task

- Add a to-do
- Add a digital form
- Add a document to sign

Type	Task name	Assigned to	Due date	Status	Actions
	<input type="text" value="Begin typing ... press ENTER to save / TAB to move right"/>				
	copy of Centrelink statement	George Armstrong	17/11/23	Active	
	Brief Financial Profile Last updated: 03/11/2023	George Armstrong	—	In progress	
	copy bank statement 30/6	George Armstrong	04/11/23	Overdue	





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## Sample Onboarding Journey - George and Kate Armstrong

[Copy room link](#)

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Email members

Add document

Type	File name	Uploaded date	Action
	Super Savings Consolidate Super Form.pdf	27/07/23	
	super stat.jpg	14/04/23	
	aaa SoA.PDF	14/04/23	
	aaa SoA.PDF	09/11/22	
	Review Report Example.pdf	09/11/22	
	aaa SoA.PDF	02/09/22	



Dashboard

Clients

Documents

Digital forms

**Rooms**

Lead generation

Resources

Configure

Admin settings

< Room List / Sample Onboarding Journey - George and Kate Armstrong

Open George Armstrong's wealth portal

# Sample Onboarding Journey - George and Kate Armstrong

[Copy room link](#)

Annual Review

Activity

**Chat**

Documents

Tasks

Members

Settings



Email members



**George Armstrong** 1:17 PM  
All good



**Jones Allen** 2:40 PM  
Thanks Ash



**George Armstrong** 2:41 PM  
All good

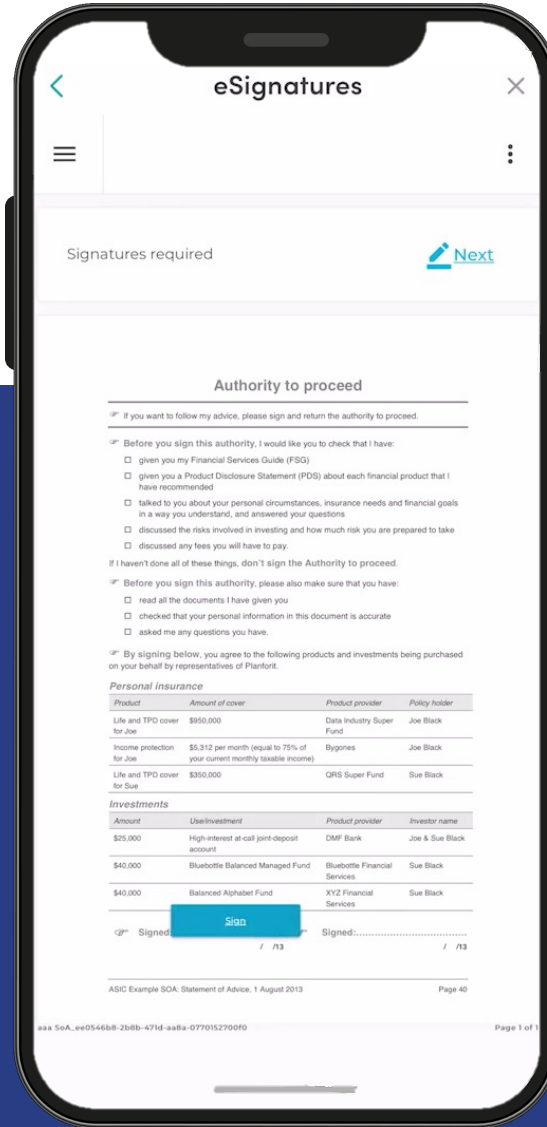
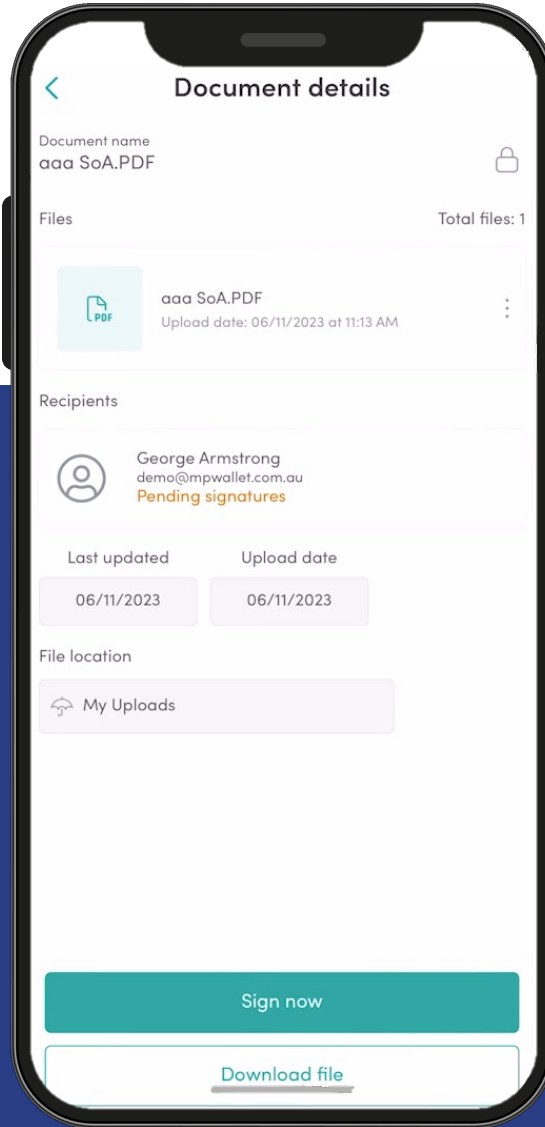
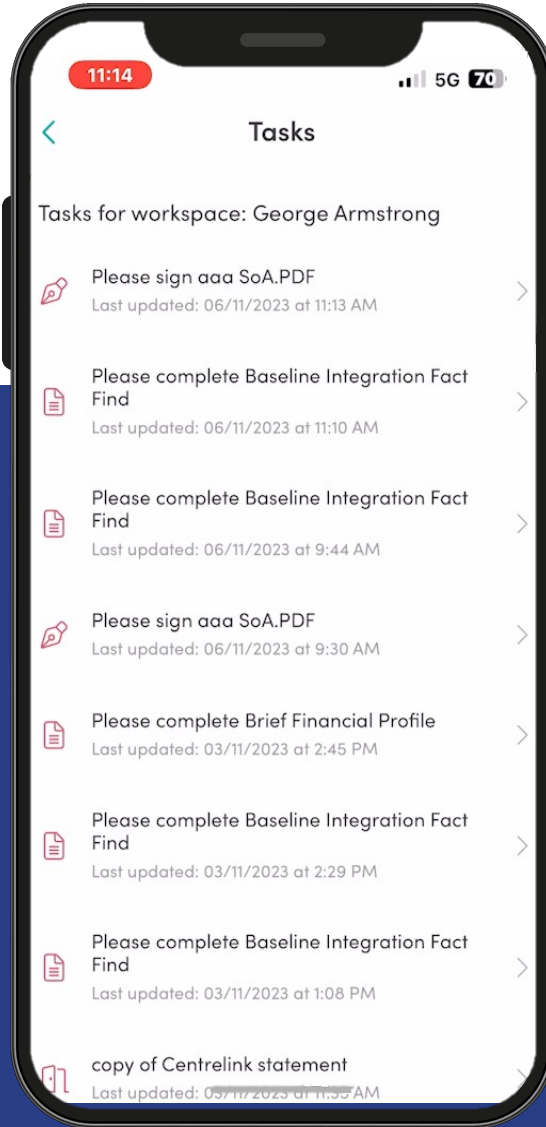
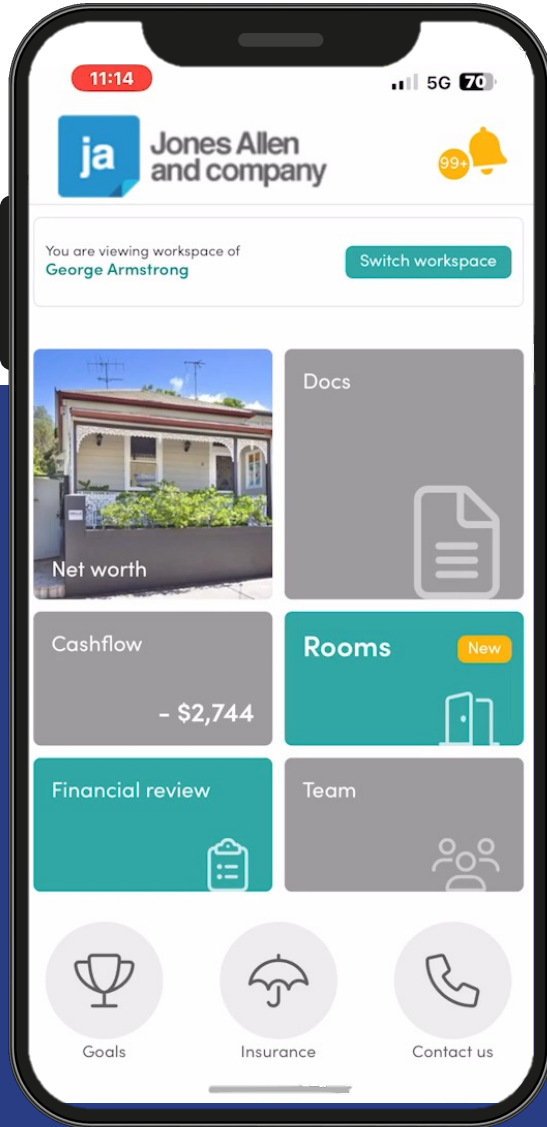


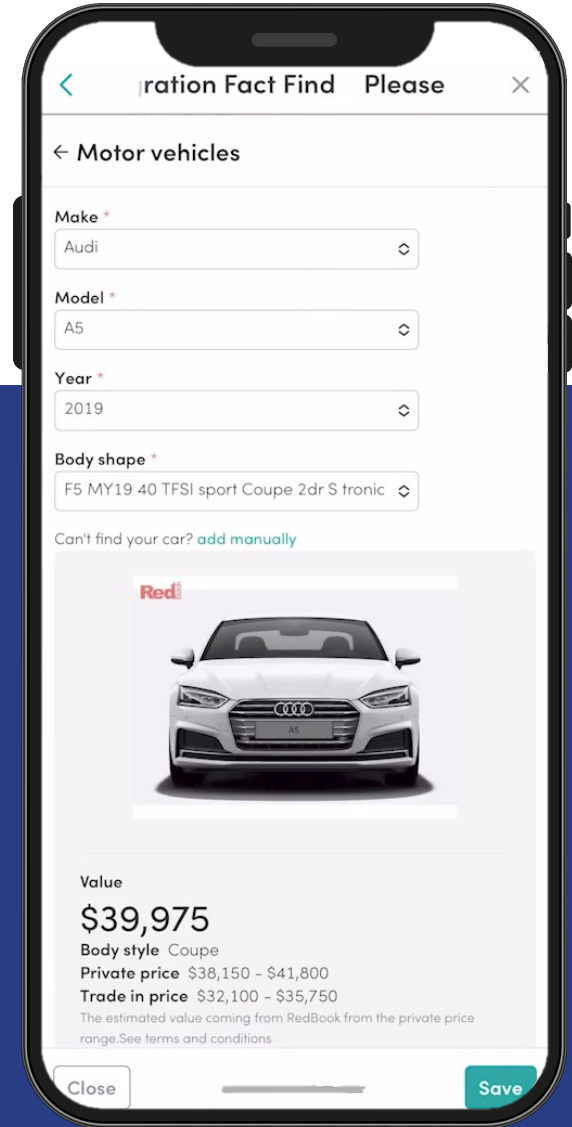
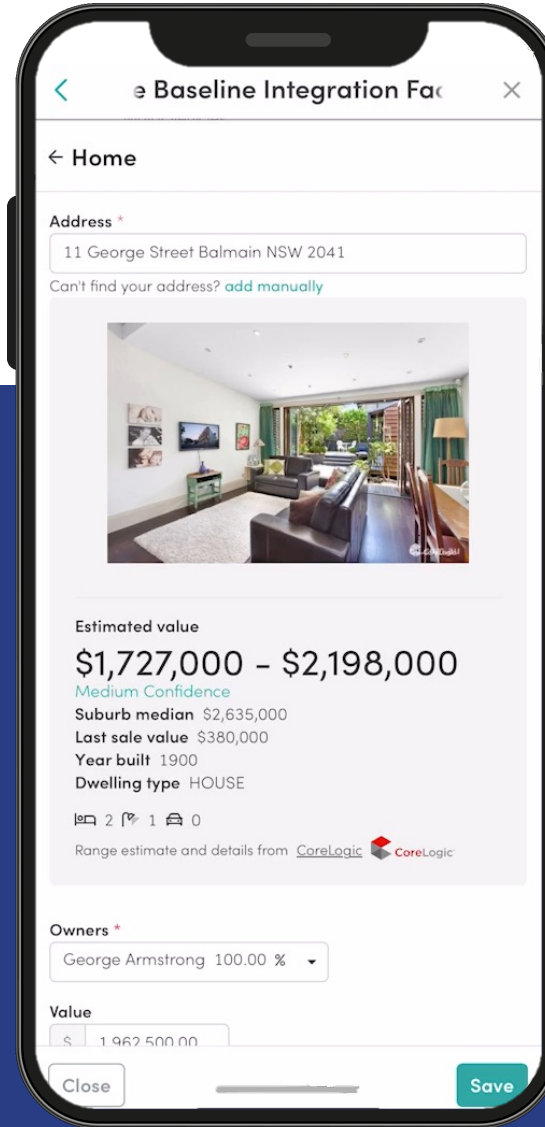
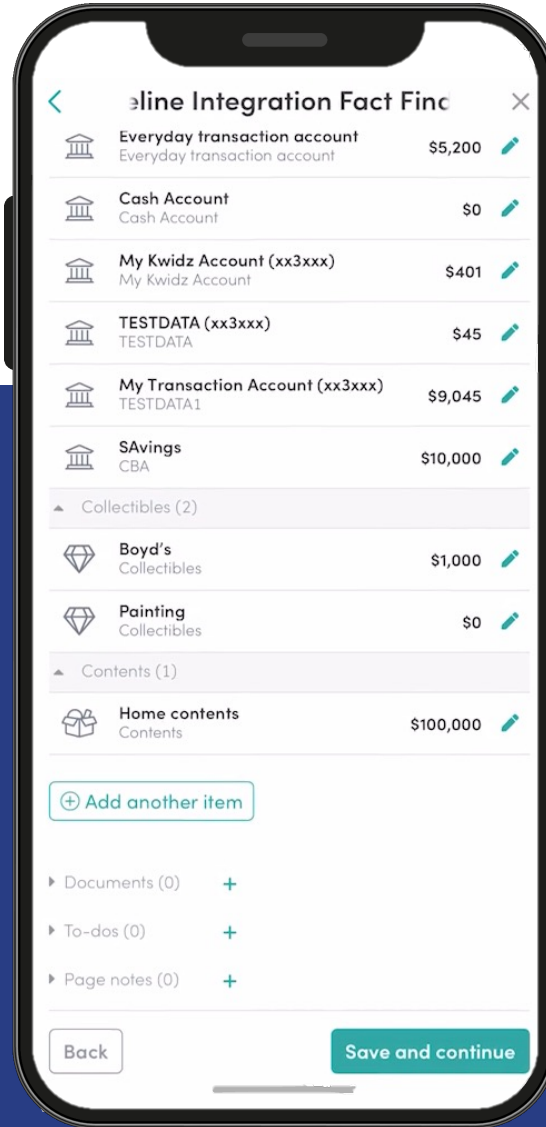
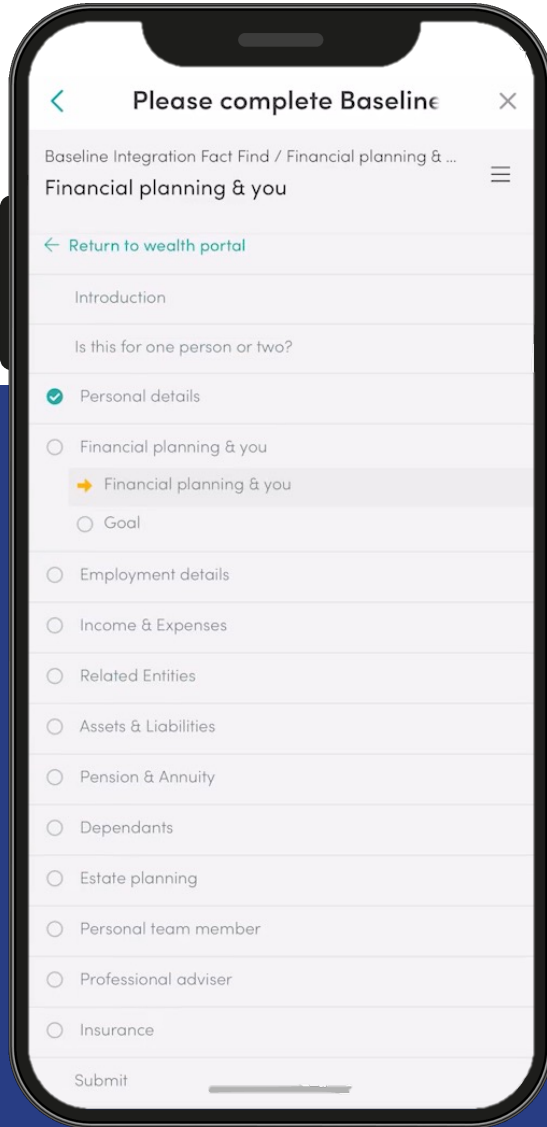
**George Armstrong** 3:54 PM  
Thanks Steve

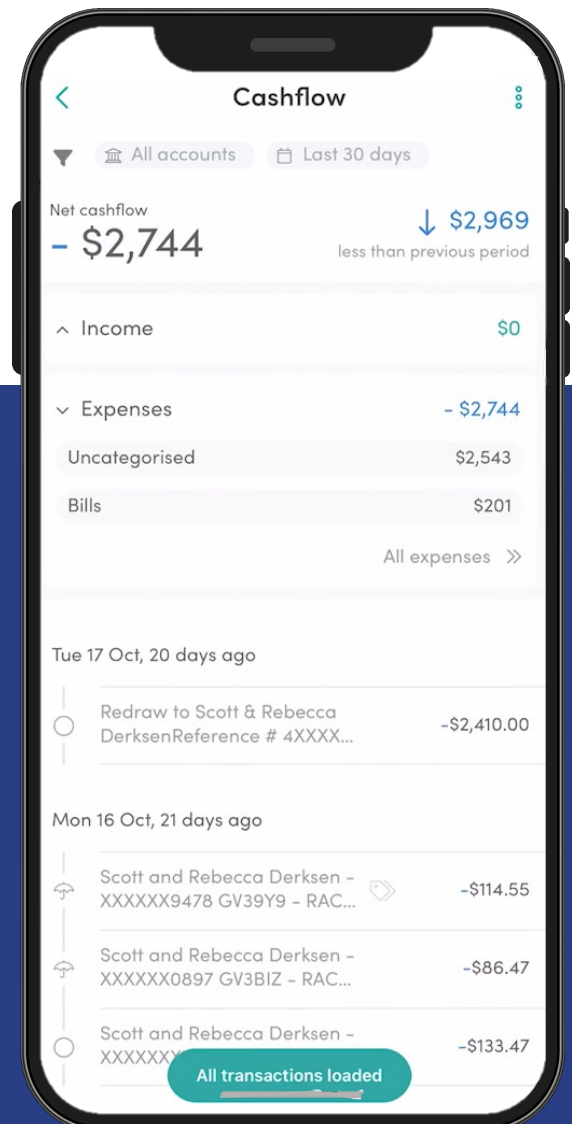
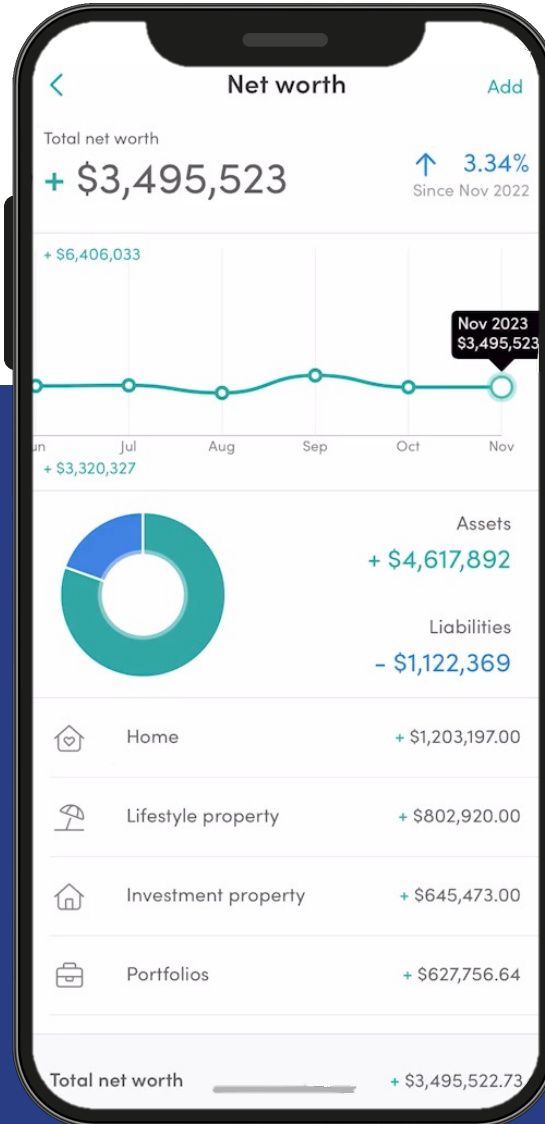
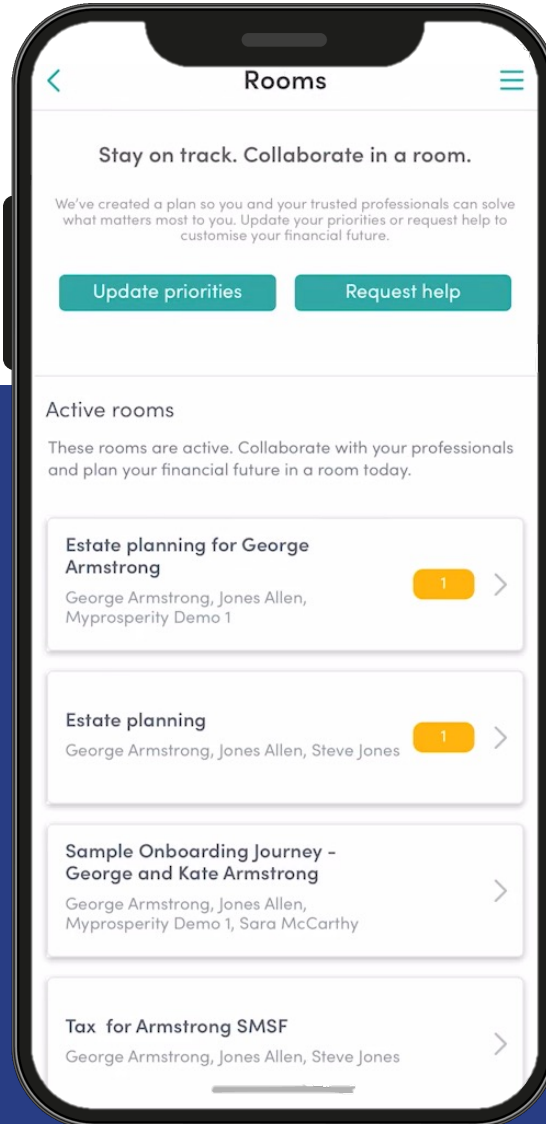
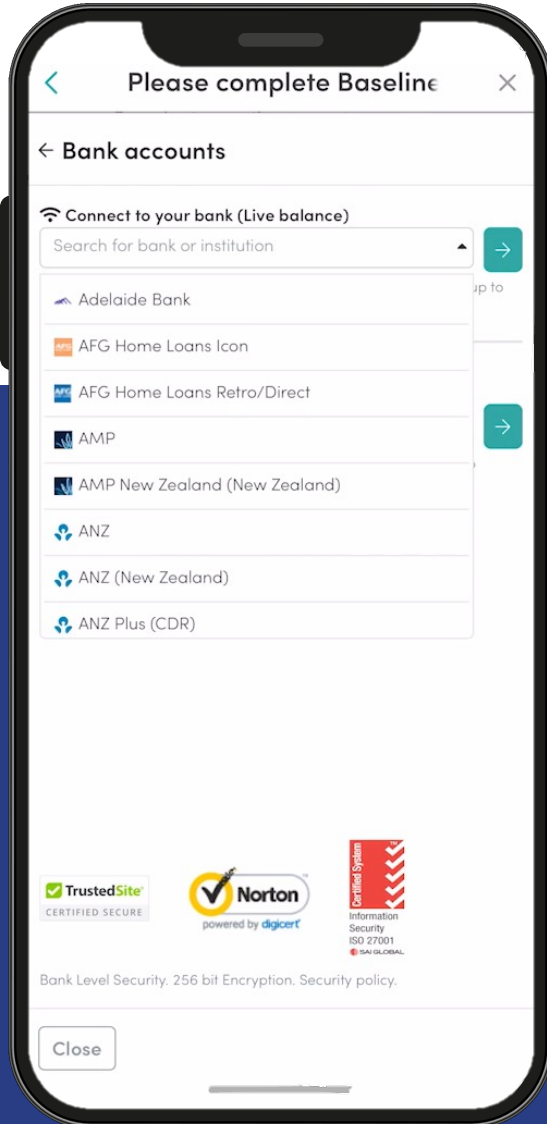
Type your message to the room here.

0 person will be notified









# Machine Learning and Speech Analysis

## Applying our technology to increase productivity

**HUB<sup>24</sup> Fact-find conversation recording analysis** Load Saved Export as JSON

**Upload audio file for transcription** Analyse

Choose File | No file chosen

Speaker A | Speaker B | Rename

**Client Sentiment Analysis**

Emotion: ★★★★★ | Emotion: ★★★★★  
Emotion: ★★★★★ | Emotion: ★★★★★  
Emotion: ★★★★★ | Emotion: ★★★★★

**Advisor Sentiment Analysis**

Emotion: ★★★★★ | Emotion: ★★★★★  
Emotion: ★★★★★ | Emotion: ★★★★★  
Emotion: ★★★★★ | Emotion: ★★★★★

**Case notes**

Click to write notes 📝

**Financial Advisor**  
One. Good morning, Tim. How are you?

**Tim**  
Yeah, well, thanks. Yourself?

**Financial Advisor**  
Very well, thank you. Before we proceed with our financial advice services, it's important for you to understand the fees and charges associated with our services. Our standard fee for financial advice is \$970, which covers the time and expertise required to develop and implement a tailored financial plan for you.

**Tim**  
Okay.

**Financial Advisor**  
There, in addition to our standard fee, there may be other fees and charges associated with specific financial products that we recommend to you. These fees will be outlined in the relevant Product Disclosure Statement. We may also receive commissions or other benefits from third party providers of financial products that we recommend to you. If this is the case, we will disclose the nature and amount of these commissions or benefits to you, of course, when they arise.

**Tim**  
Right, okay, Yeah.

**Financial Advisor**  
For more detailed information about our fees and charges, please ask me at any time and refer to our Financial Services Guide, which is available on our website. If you have any questions or concerns about our fees and charges, please do not hesitate to ask.

**Tim**  
Okay? We'll do.

**Summary**

Sophie has just had children and wants to help them financially when they get older. She's making about \$100,000 a year as a nurse. Her husband stays at home with the kids, teaching them and giving them a great home environment all day while she's the sole earner in the family. She wants to start her own business in the future.

**Top Intents**

Income and Employment ({"intent":"Income and Employment","prevalence":0.51%})

Investment Planning ({"intent":"Investment Planning","prevalence":0.15789473684210525%})

Debt Management ({"intent":"Debt Management","prevalence":0.13157894736842105%})

### 1 Conversational Overview

Summarisation  
Intents

Topic  
Graphs

Emotion  
Graphs

### 2 Key Information Retrieval

Compliance  
Summary

Facts and  
Inferences

To do and  
Action List

# Important information

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session**

MELBAIDE CONVENTION CEN

# Meet the speaker zone



**Thank you for  
attending this  
session**

**FQQQ**  
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