



# Paraplanning Service Overview

## Our Vision

To be the most trusted and respected Outsourced Paraplanning company in Australia.

## Our Mission

Our commitment is to actively-contribute to the financial well-being of all Australians. To us, that means meeting the needs of Financial Planners to deliver inspiring and engaging financial plans to help everyone be financially fit.

## Our Values

Integrity

Consistent High Performance

A commitment to Excellence

A belief in changing lives

## The Services We Offer

Our Paraplanning Service encompasses preparation of **Statements of Advice, Financial Modelling and Strategy Papers.**

### Preparation of Statements of Advice

We will utilise your Statement of Advice (SoA) templates to ensure compliance in accordance with your Australian Financial Services License or Licensee. Our standard completion time is 5 to 7 business days. The SoAs will be prepared in accordance with your particular style, format and structure, and delivered electronically.

### Financial Modelling

We will prepare Financial Reports consisting of Cash Flow, Taxation, Social Security, Superannuation and Income Streams in a combination of tables and charts.

### Strategy Papers

This pre-SoA Service includes a White Paper report on proposed strategy options to consider at your Client Strategy Meeting. The report includes the Strategies and Comparative Financial Modelling which may assist in your final strategy.

## Areas of Financial Planning

- ✓ Cash Flow Management and Budgeting strategies
- ✓ Investment Planning strategies
- ✓ Taxation Planning strategies
- ✓ Superannuation strategies
- ✓ Retirement Planning strategies
- ✓ Risk Management & Insurance Planning strategies
- ✓ Estate Planning strategies

## Classification of Statements of Advice

We prepare Statements of Advice according to 4 broad classifications (Basic, Standard, Comprehensive and Complex).

### Basic SoA

A Basic SoA (or Limited Advice SoA) includes a single strategy such as:

- A single lump sum investment into a superannuation or investment product; or
- A savings plan with simple projections and basic insurance recommendations; or
- Risk only.

### Standard SoA

A Standard SoA including 2-3 strategies such as:

- Lump sum and installment gearing recommendations; or
- Retirement income strategies including establishing account-based pensions; or
- Per Basic SoA plus analysis of the client's existing or proposed Centrelink entitlement; or
- Superannuation rollover with personal insurance recommendations.

### Comprehensive SoA

A Comprehensive SoA including 3-4 strategies such as:

- Retirement income SoA involving pre/post-retirement planning, pensions and Centrelink; or
- Superannuation rollover with salary sacrifice, investment planning and personal insurance; or
- Redundancy planning.

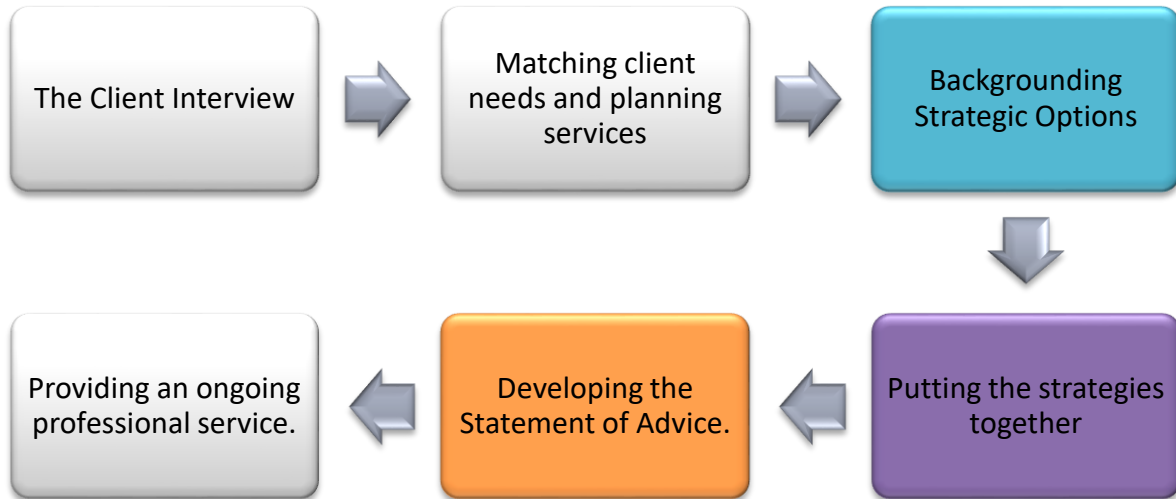
### Complex SoA

A Complex SoA involving complicated investment strategies such as:

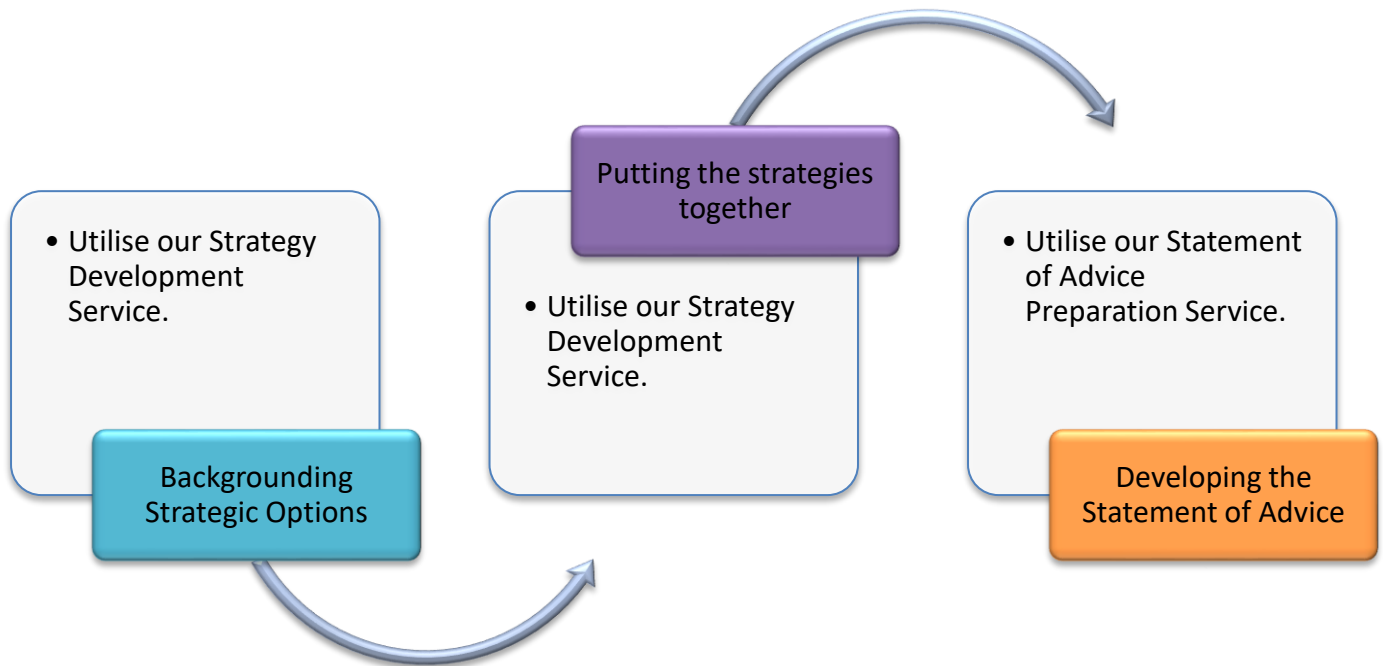
- Multiple entities or tax structures;
- Creation of a Self Managed Superannuation Fund;
- Self Managed Superannuation Fund conversion to pension phase;
- Multiple scenarios, options, comparisons;
- Centrelink strategies involving compensation payouts and estate planning issues.

**Please note that the above is only a guide and is not an exhaustive list. We will review each Paraplanning Request received and will provide a quote based on the number of strategies required as well as the level of complexity of each strategy.**

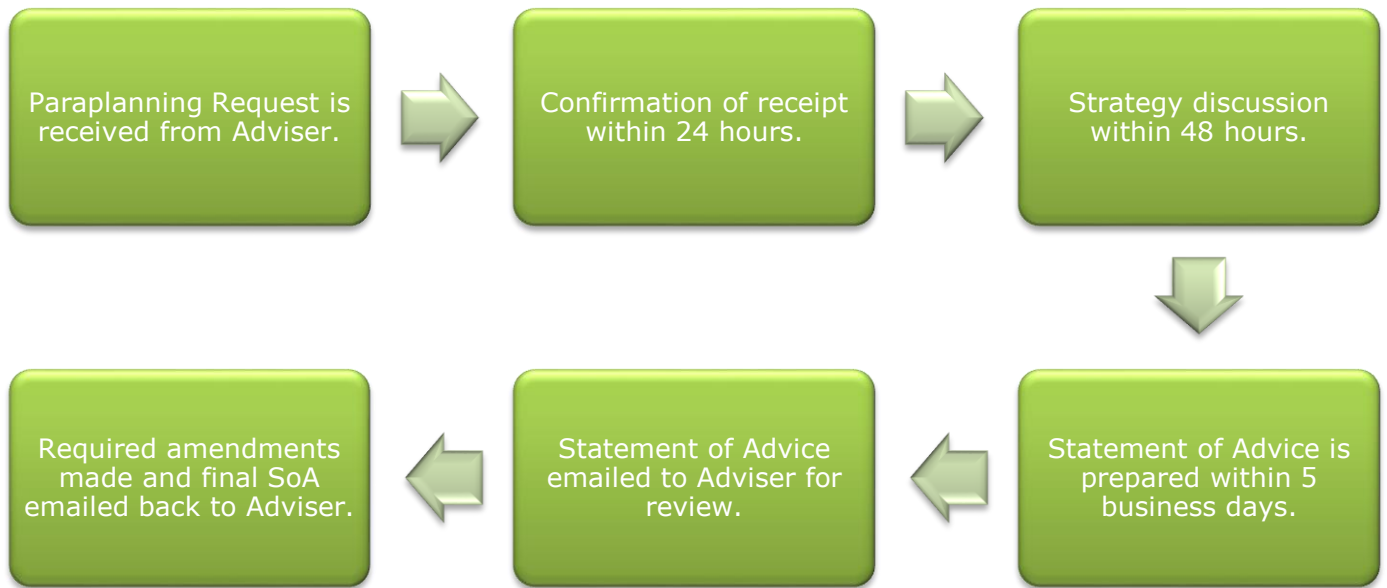
## The Financial Planning Process



## How we can be of service



## Our Paraplanning Process



### Administration tasks that we do not perform are:

- binding;
- insurance administration & claims;
- printing;
- form filling;
- applications for products;
- detailed replacement product research; or
- insurance quotes.

### Our 3-step system to get started

1. Review and sign our Adviser Agreements. We respect the privacy of your clients and the confidentiality of a Financial Adviser's work.
2. Complete a Paraplanning Request form.
3. We'll get to Work!

### Top Five Reasons to use Eloquent Paraplanning

1. **Reduce the costs associated with hiring extra employees**, office space and equipment, and leave entitlements.
2. **Achieve dramatic process improvements** by outsourcing your non-income-producing administration.
3. **Deliver a new level of service** by spending more time servicing your most valuable assets – your clients.
4. **Control your overheads** by using the service as much or as little as you like, depending on your business requirements.
5. **Create additional income** by spending more of your valuable time in developing and growing your business.

## How are we different from other outsourced Paraplanning companies?

- ✓ We deliver a complete Paraplanning Solution with a **guaranteed fixed fee**.
- ✓ You pay only for what you need, when you need it.
- ✓ No contracts.
- ✓ No monthly retainers.
- ✓ **All of the work are completed in Australia.**

## Who We Are

Founded in 2012, Eloquent Paraplanning is a privately-owned, Australian Paraplanning company.

With no association or affiliation with other institutions, the business remains an independent financial services business.

We are located in New South Wales, on the East Coast of Australia and work with clients all over Australia, communicating regularly through email, Skype, and telephone.

The core of Eloquent's business model is to invest in high-performing staff and technology.

It is our aim to **share** our knowledge, skills, training and experience to **make your life easier**.

We will show you how to **leverage technology** and our financial planning expertise to **drive your business forward**.

There is no need to provide us a desk space, equipment, or training. We have robust processes in place to blend our services with your existing business operations. And the best thing is, we will even help you **bring everything together seamlessly** so you can get on doing what you love most – serving your clients!

So, if you think outsourcing your paraplanning should be an easier and a more joyful experience, **partner with us** today and let us help you **free your time**.

## Contact Us

If you are new to contract paraplanning or are not sure what suits you and your business, [contact us](#) today to discuss your paraplanning requirements.

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