

## PRODUCT SUITE



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Dear Members of the Financial Advisory Community

Greetings from OMNIMax !

The Wave of Regulations, is sweeping across various jurisdictions, across the world. Disclosure and Transparency are the new mantras and Regulators are looking at distinction between Advisors and Agents. The Delivery of Financial Services is moving from Product Sales to a Personal Financial Planning approach. The guiding force is a Personal Financial Plan, which is a Guide for the future and a bible for success.

Financial Planners, have a common issue in mind when acquiring Clients, with a Financial Planning Perspective:-

- Prospecting is time consuming and expensive.
- Planners never get the Financial Data to begin the process of Financial Planning.
- Client have initial inertia in decision making, in terms of understanding the value-add of Financial Planner.
- Clients require a good reference or a Good Client Experience to believe in the abilities of a Financial Planner.

The Initial Connection with the client, can be the most frustrating part of the engagement. Also, the first interaction with the client, should ideally be the most productive as well. Client, at their end, have a issue of dependability and sharing key financial information with advisors, who still need to win the trust of the client.

Financial Literacy, is a Global Challenge. Fear and Greed, are the dominant attitudes and understanding from clients on the Financial Planning Process, and even their own goals and objectives are hazy.

Using a Software tool, brings the possibility to standardize the Financial Planning Process, and bring tools to analyse the Clients Goals and Objectives and Overall Achievability of the same. There is a Standard Audit Trail, which bring accountability and not to mention, the time / cost savings from a Advisor Perspective.

Globally, developed countries have a checkered history of delivering financial services. Client's Needs have not always been No 1 Priority, and mis-selling has been prevalent, but the migration from commissions to a fee based approach , will help align client interests.

OMNIMax Financial Health Check, assists advisors in establishing the Client Relationship and collection of data online OMNIMax Advice Map embodies both the process, analytical and "What if scenario" features to offer sound advice, based on Goals and Objectives and create a Map for Client's Financial Future.



### CEO OMNIMAX



Nitin Kumar, CFP™



Michael A. Taylor, CFP™

## PRODUCT SUITE



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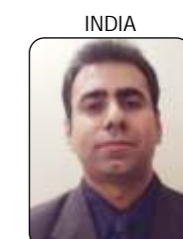
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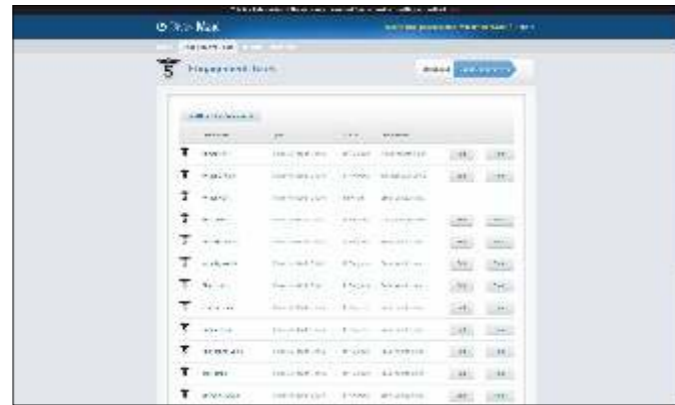
The OMNIMax™ Financial Health Check empowers Prospect Clients by creating a statement of their position. Goal mapping across Resource availability. Educative contents alerts them to associate issues and highlights the questions that require professional advice.

An Informed Client and Competent Advisor will establish a long term trusting relationship.

### OMNIMax™ Financial Health Check Features

- Wizard driven and intuitive
- By Advisory invitation or from Website
- Goal Achievability Snapshot
- Life Cash-flow mapping
- Fine grained inputs capturing complex real life situations
- Alerts to areas where risk mitigation applies
- Option to integrate with FinaMetrica Risk Profiling tool

Online Software as a Service solution, integrates with OMNIMax™ Advice Map.



### OMNIMax™ Advice Map

OMNIMax™ Advice Map is a fully featured professional plan-writer. Those who have completed The Financial Health Check can share it with their adviser for uploading into Advice Map.

OMNIMax™ Advice Map's capacity to work through multiple scenarios enables to work through multiple scenarios enables the adviser to add significant value.

The chosen scenario can be aligned to appropriate product solutions, and this process creates an informed partnership built on knowledge and trust.

Result: Professionally satisfying for the Adviser and clarity for the client's financial future.

OMNIMax™ Advice Map is a leading edge Financial Plan Writing Tool facilitating the efficient delivery of full-featured financial planning advice.

Integrating with OMNIMax™ Financial Health Check turbo charges the planning process and builds good relationships and understanding of clients' needs.

Sophisticated scenario modeling enables an analysis of the clients' complex situations.

The advisory recommended solution can be presented to the client in the context of the alternatives, providing the "reason why".

Features Include:

- Goal Mapping Across Resource Availability
- Goal Achievability Snapshot & Multiple Scenarios
- Investment Solutions Across Goals

## OMNIMax: Gateway to Financial Planning Services

### CLIENT MANAGEMENT (CRM)

- Client Categorization & store different entities of family household and third party contacts
- Reminders & Alerts setup
- Create & Manage Client Login Access- your customers can see their investment valuations, financial planning reports & insurance plan.

### FINANCIAL PLANNING

#### Risk Profiling

- Risk Profiling Questionnaire available.
- Advisor can choose to do Risk Profiling manually as well. Create your own Risk Profiling Questionnaire
- Psychometric Risk profiling through Finametrica. (Optional)

#### Establishing Client Goals (Know Your Client)

- Determine Multiple Goals (Short Term / Medium Term/ Long Term goals) Determine Current Cost of Every Goal
- Allocate Inflation%, applicable to each goal
- Determine Time Frame for Achievement of Goals
- Define expected rate of return for each goal.
- Establish Priority for Every Goal
- Determine Present Value & Future Value of the Goals

#### Capturing Financial Resources

- Aggregate all Current Investments, Retirement Benefits, other Assets and Liabilities to arrive at Current Net worth
- Capture all current and future cash flows from the above, to consolidate a current view
- Align all financial resources to either All Goals; Some of the goals or None of the goals
- Estimate the Liquidity and Periodicity of Investment! Retirement Cash Flows
- Estimate future Cash flows with estimation of Returns and Inflation

#### Gap Analysis

- Goal Mapping with Existing Financial Resources Overall Gap / Quantum Established
- Summary Dashboard View, projects % of Individual Goals Achieved
- Options provided to cover existing gaps, in terms of Lump-sum Investments or Regular Savings Plan
- Assessments of Need Based Insurance to cover unforeseen events
- Summary of Recommendations and Options to Cover Gaps
- Action Plan to Proceed

#### Cash Flow Analysis

- Identifying and analyzing what are the Sources of Income and Expenditure
- Properly estimating growths in income and expenditure and Overall Net Cash Flow

- Identifying time periods over a Client's Life Cycle which ensure + and - ve Cash Flows
- Reviewing a Financial Plan in the light of Overall Life Goals
- Matching available Cash Flow Surplus to Fund Goals
- Taking into account, all the variables related to time-periods, and applicable inflation

#### Debt Management

- Able to do a comprehensive Loan Analysis via debt management section.
- Amortization Schedule of Outstanding Loan.
- EMI Calculator Button to calculate estimated EMI.

#### Life Insurance Needs Analysis

- Need base Life Insurance Needs Analysis for your customers
- Capture current insurance

#### Investment Plan

- Risk Profiling can be done through Questionnaire basis or Manually set
- Asset Allocation Templates: % of Asset Allocation can be set & templates dynamic in nature Investment Templates: Investments can be added as per Advisor's current model portfolio recommendations & templates dynamic in nature.
- Create different model portfolios according to risk profile & asset allocation.
- Pure Investment plans possible

#### "What If Scenarios" Analysis

- Create multiple Scenarios at various level for each goal (i.e. reduce the cost of goal, delay the goal etc)
- Analyze the difference what is the impact on over-all goal funding analysis after applying various scenarios.

#### Financial Plan Output

- Professional Layout and Design
- Step by Step Approach - Financial Planning
- Establish Facts, Goals, Resources and Analysis and Recommendations
- Graphical/Tabular Presentation
- Modular Approach to cover What if Scenarios
- Appendix for Background Calculations
- Glossary for Financial Terms
- Implementation Sheet for Instructions to Back Office

#### Reviewing a Financial Plan

- Review: Investment Returns and % in terms of Asset Allocation
- Review: Goals: Costs, Time Frame and Priority
- Review: Insurance: Coverage and Risk
- Document Changes to the above and advice and action steps
- A mini - Financial Plan Output
- Regular Reporting: Portfolio Returns/Valuation/Capital Gains/Asset Allocation Report