

Pushing Panorama's Potential and Feeling the Benefits with BT

Presented by:

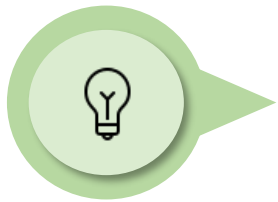
Alexander Dalla Fontana, National Account Implementation Manager

September 2021



Today's Agenda

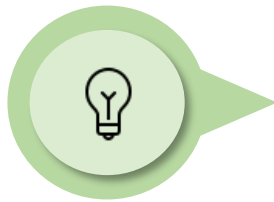
(1) Using Panorama to work faster and Smarter



Digital Consent



Digital Consent
and Digital ROA



Accountant
Integration

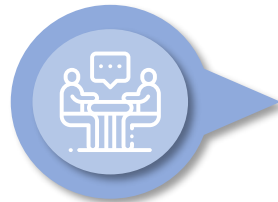


The Document
Library

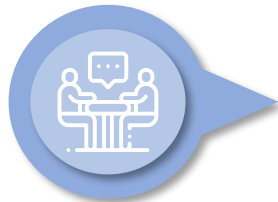


Cyber Security

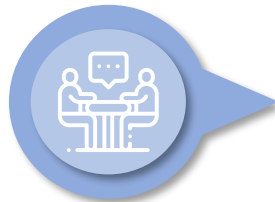
(2) Feeling the benefits with BT



Tech Specialists



BIM Support
Network

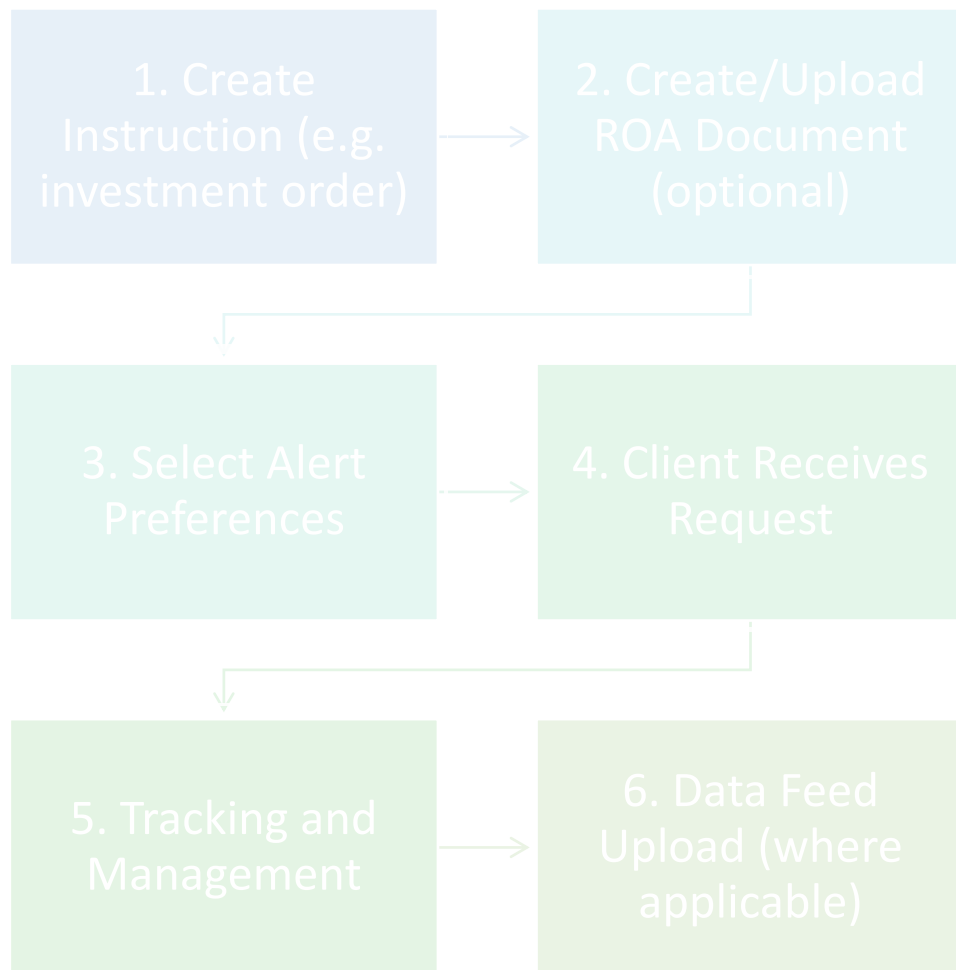


BT Academy

Digital Consent – the what and the why



Digital Consent



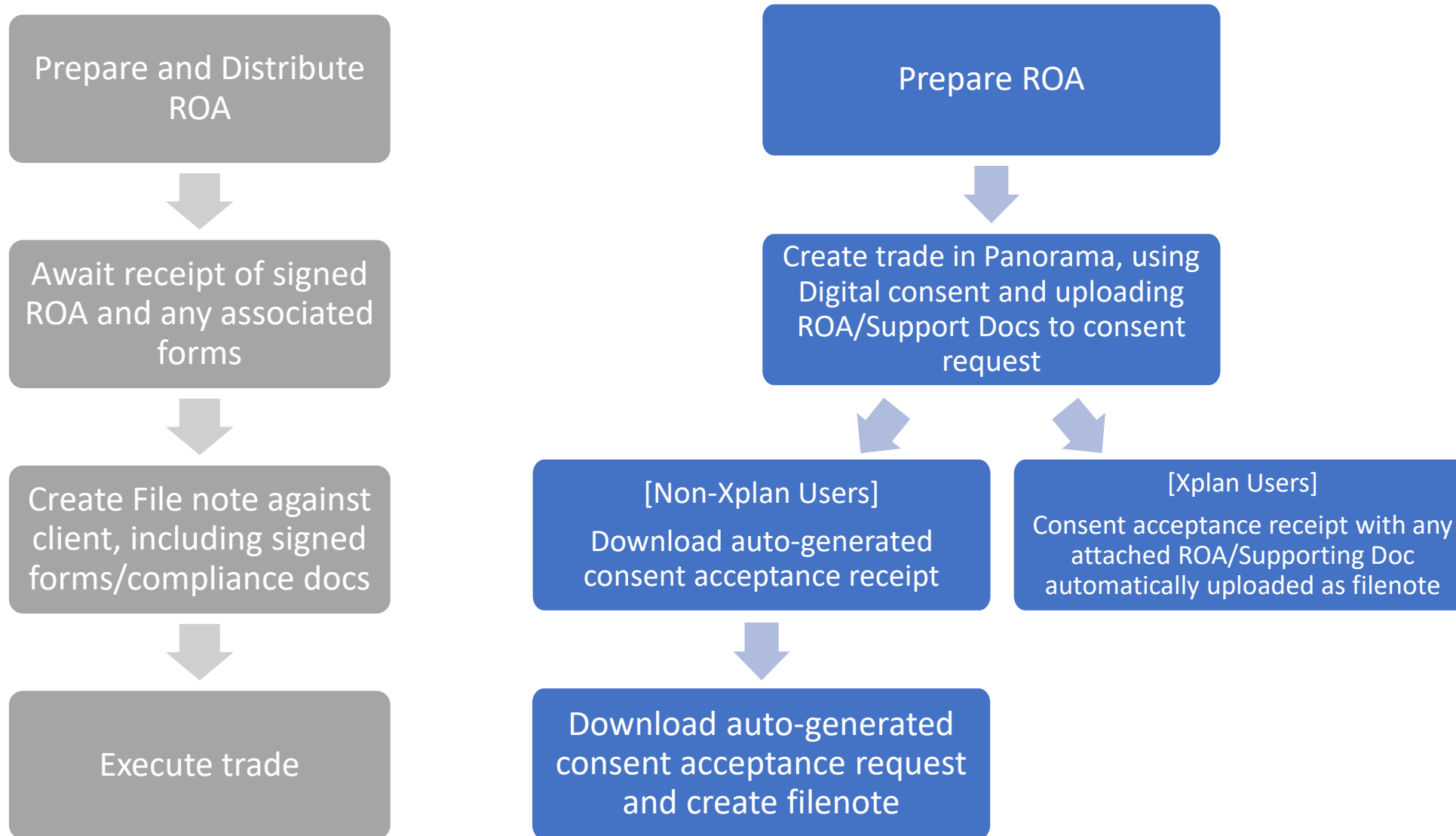
XPLAN data feeds now include digital consent:

- ① All digital consent request records
- ② Any RoA attached to the consent request
- ③ Any supporting documents attached to the consent request

Digital Consent – efficiencies illustrated



Digital Consent



Digital Consent – the where



Digital Consent



Opening New Accounts

Open new accounts for new or existing Panorama clients.



Bank accounts & billers

Add new bank accounts, pay anyone accounts or BPAY® billers.



Investment orders

Consent for investment orders or adviser portfolio rebalance, with option to create a ROA



Corporate actions

Single or bulk participation in corporate actions, with option to create a ROA



Advice Fees

Obtain client consent for once off, ongoing, or fixed term Advice Fees

Account

[Overview](#)
[Account details](#)

Reporting

[Portfolio views](#)
[Performance](#)
[Investment income](#)
[Capital gains](#)
[Transactions](#)
[Account fees](#)
[Report packs](#)

Transacting

Investment orders

[Payments & deposits](#)
[Scheduled transactions](#)
[Cash management](#)
[Asset transfers](#)

Document library

Investment orders

I'd like to...

[← Place an order](#)

Upload documents

Attach an ROA to your consent request along with any supporting documents, eg advice documentation, client instructions.

✓ Document added.

[➔ Attach a document](#)

Document name	Document type	Size	Action
Additional advice documentation	Correspondence	64.3 KB	
Record of advice	Advice documentation	64.3 KB	

[Continue](#)[➔ Cancel](#)

Digital Consent



John Citizen • BT Panorama Investments

Account

Overview

Account details

Reporting

Portfolio views

Performance

Investment income

Capital gains

Transactions

Account fees

Report packs

Transacting

Investment orders

Payments & deposits

Scheduled transactions

Cash management

Asset transfers

Document library

Get consent

How do you want to notify **John Citizen** about this consent request?☒ Email ☒ SMS

Choose an expiry date for this consent request

21 Aug 2020

Your client must respond before 6:00pm on the selected expiry date.

☒ Send an automatic reminder if no response is received and less than 24 hours is available to consent.☒ Notify me via email when a response has been received or the consent expires.☒ Automatically submit orders as soon as consent is received

Orders including listed securities with a 'Market' price type will be automatically submitted after market opens if consent is received by Panorama outside of market hours (10am–4pm on ASX trading days). If automatic submission fails, you will need to retrieve and resubmit the orders during market hours.

You confirm that you accept any risks associated with automatic fulfilment of investment orders, such as increased exposure due to market movements. Investment orders are submitted on a best-efforts basis and are subject to vetting upon placement. If placement fails, no company in the Westpac Group is liable for any missed market opportunities.

Tim Smith

Advisor • 125123123
BT Financial Training

Portfolio value \$128,522.93

I'd like to...

Attach a document

Size

Action

64.3 KB



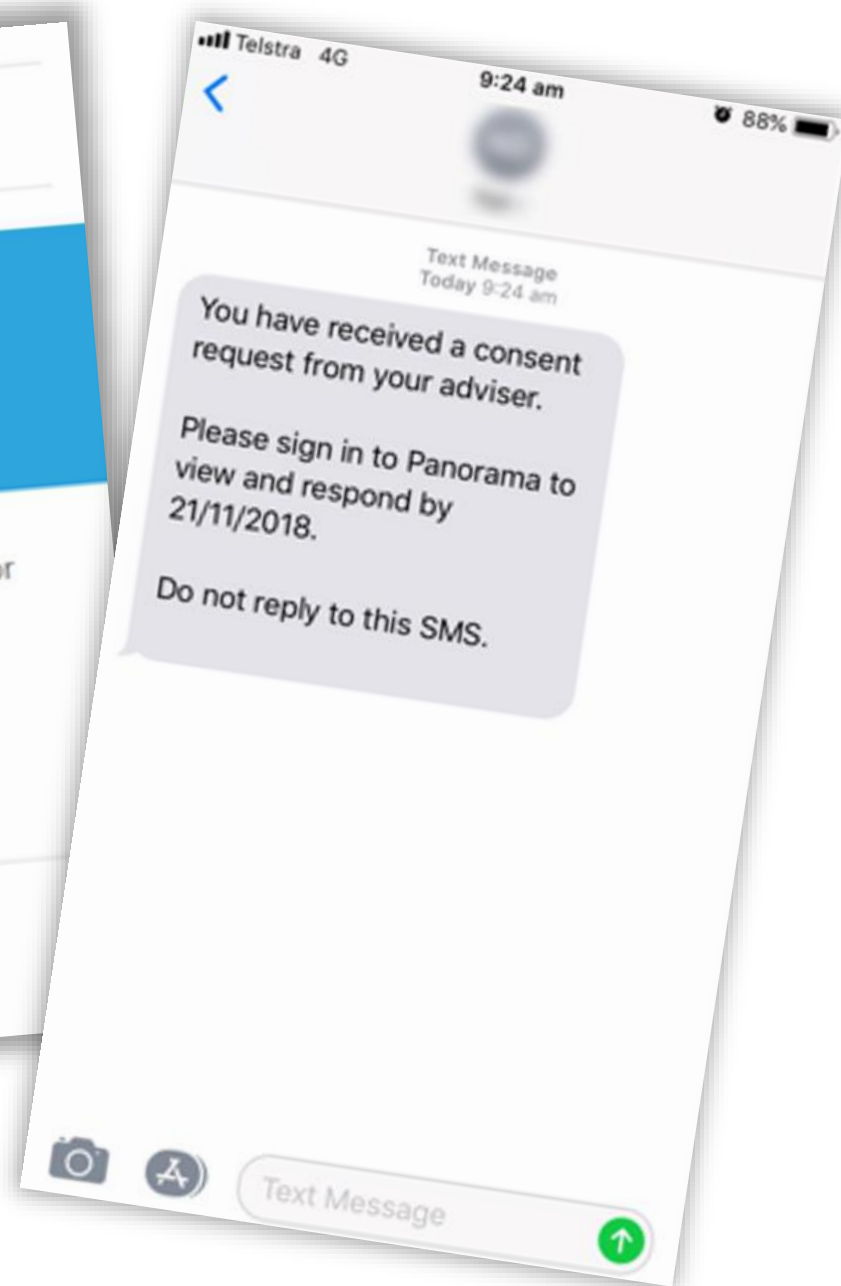
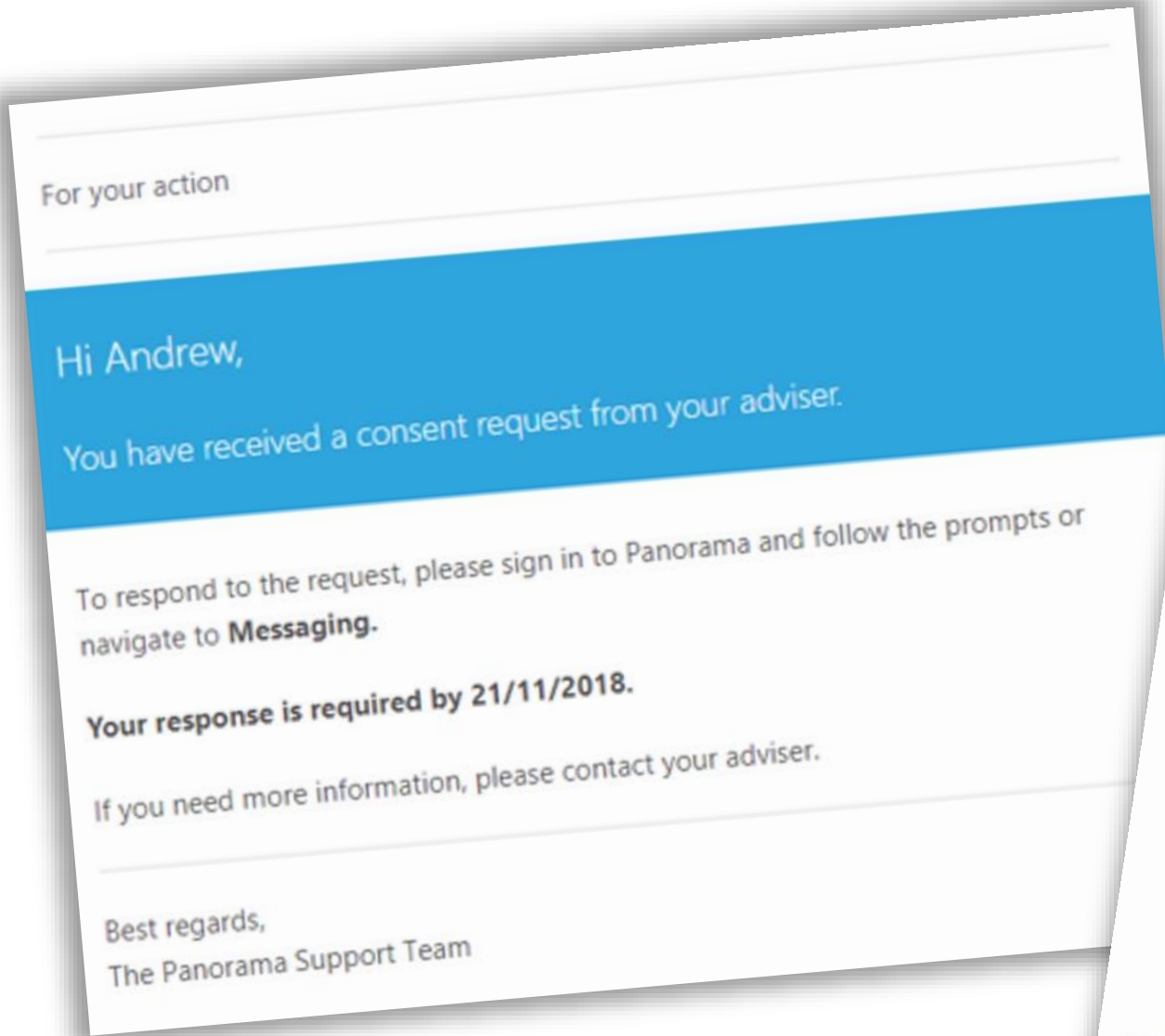
64.3 KB



Digital Consent



Digital Consent





Digital Consent

Document Filters

Search Reset

Filter Notes: Advice x Document x

Date Range: Not Selected is within -- Date Criteria --

Client Access: Don't filter

Subject:

Keyword(s):

Associated Category: Select Some Options

Result Limit:

Contain File(s):

Save Save and Close PDF Actions

Summary Attachment Related Options

Upload File

Filename	Mime Type	Updated By	Updated At
Consent_44270722.pdf	Text/csv	Tim Smith	24 Jun 2020
Record of advice_44270722.pdf	Text/pdf	Tim Smith	24 Jun 2020
Managed fund flyer_44270722.pdf	Text/pdf	Tim Smith	24 Jun 2020

Document List

Notify Me:

Advice Document [44367676]-Investment order-Consent requested 25 Mar 2019 [STOPPED 25 Mar 2019] 20 Jul. 2019

Advice Document [44371017]-Investment order-Consent requested 25 Mar 2019 [CONSENTED 25 Mar 2019] 20 Jul. 2019

Advice Document [44371017]-Investment order-ROA 20 Jul. 2019

Advice Document [45526997]-Investment order-Consent requested 02 Jul 2019 [PENDING RESPONSE] 02 Jul. 2019

Advice Document [45526997]-Investment order-ROA 20 Jul. 2019

Advice Document [48871541]-Investment order-Consent requested 20 May 2019 [EXPIRED 22 May 2019] 20 Jul. 2019

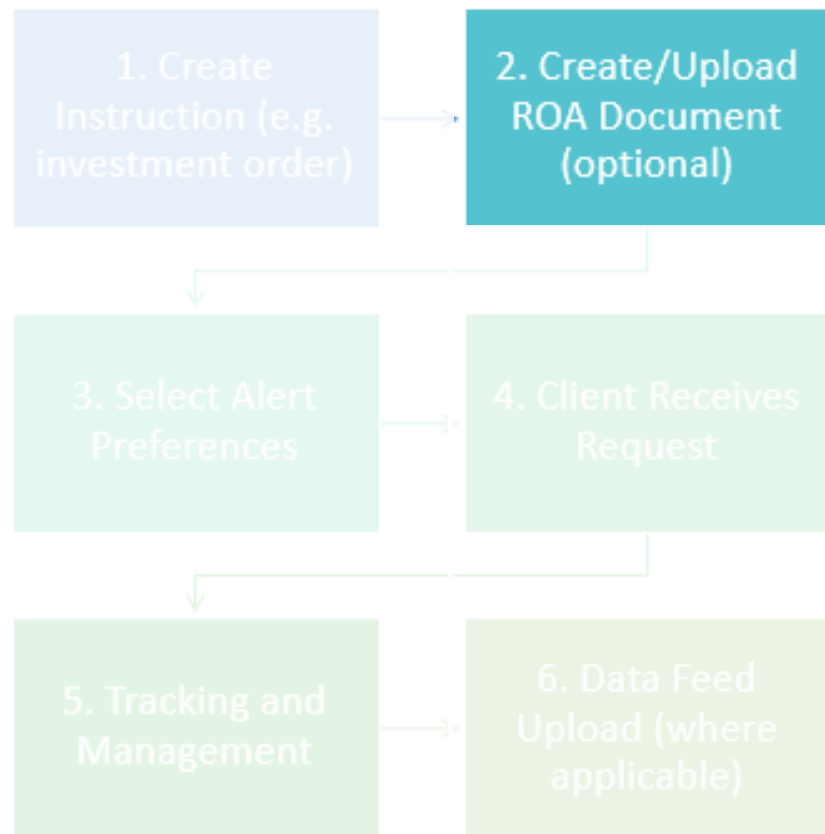
Advice Document [48871541]-Investment order-ROA 20 Jul. 2019

Advice Document [48871541]-Investment order-Supporting doc 20 Jul. 2019

Advice Document [49302815]-Linked account-Consent requested 27 May 2019 [CONSENTED 29 May 2019] 01 Jun. 2019

Advice Document [49302815]-Linked account-Consent requested 27 May 2019 [EXPIRED 29 May 2019] 20 Jul. 2019

Digital Consent with Digital ROA



×

Get consent

Your order has been saved as **John Citizen trade**

You are going to send a consent request for your order.

 Requesting consent through this process does not replace your obligations as an adviser. Where you believe there are inconsistencies between this process and your licensee guidance, you should always follow your licensee guidance. No company in the Westpac Group takes responsibility for this digital consent feature. It is used at your own risk and you should obtain legal, tax or other professional advice to satisfy your own legal obligations.

 You can attach any supporting documents to the request after this step, eg advice documentation, client instructions.

What would you like to do?

Create an ROA

Upload your own ROA

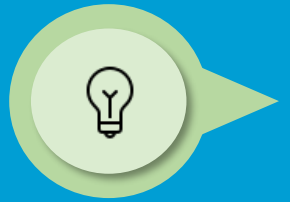
Continue without an ROA

▶ Cancel

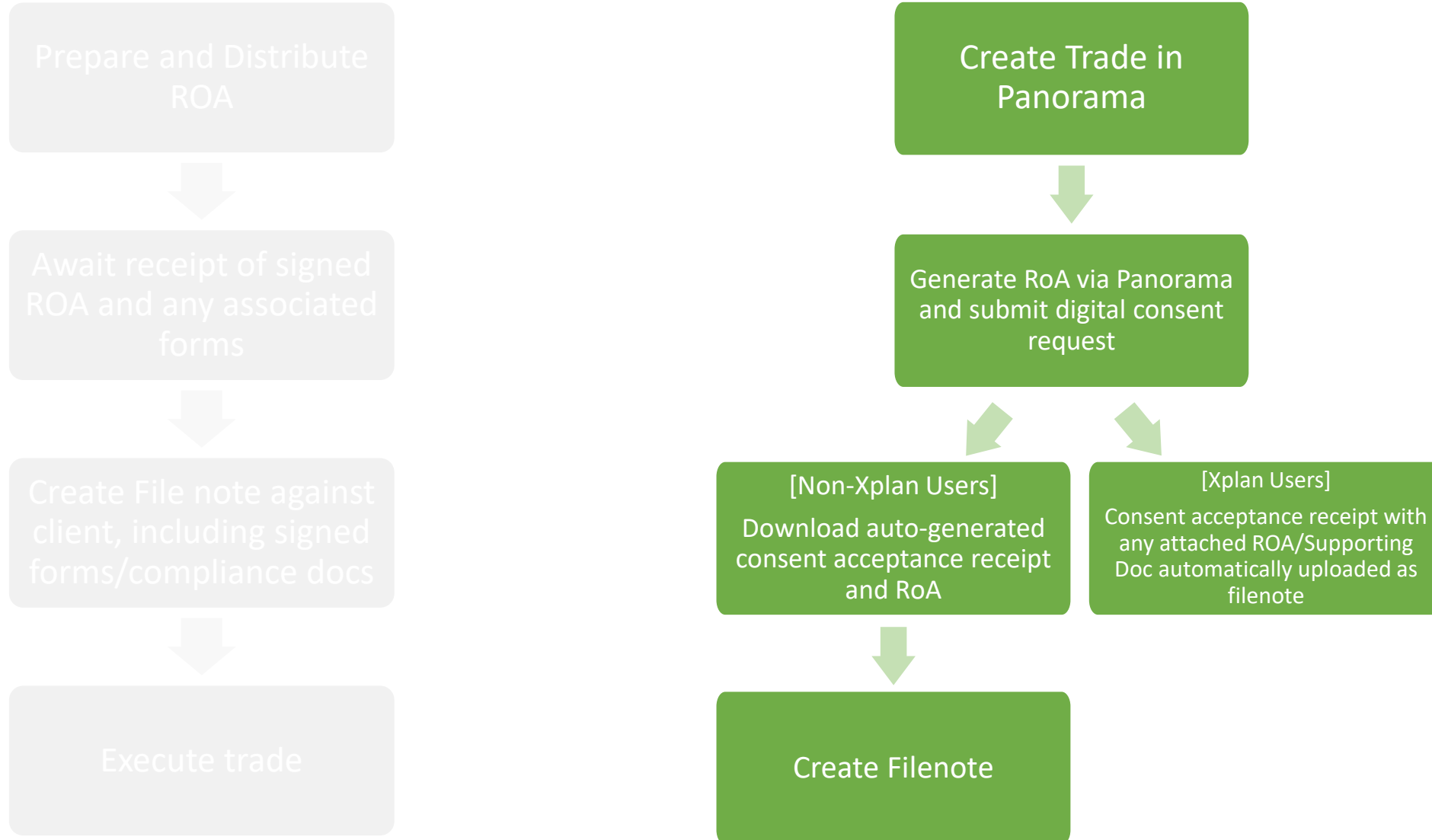


Digital Consent
and Digital ROA

Digital Consent with Digital ROA



Digital Consent
and Digital ROA



Record of A

John Citizen

11 Feb 2020

Adviser

Tim Smith
Authorised representative of
Valkyrie Advisers Pty Ltd

Sydney NSW 2000
tsmith@bt.com.au

Last SOA Date
19 Jun 2019

Background and Scope of

The recommendations contained
Statement of Advice (SOA) which
As such, my recommendations c

- Reviewing your portfolio

Our advice does not address an
advice, if you feel that you would
covers, please contact us.

Important

Our recommendations are based
as shown in the above mentioned
please let us know so we can re
fully understand the advice we h

We have reviewed your portfolio
current for a period of 30 days fr
implement our recommendations
so we can confirm that the advic

Recommendations

Our investment portfolio recommendatio
profile is contained in your SOA. If you c
return, please let us know as our recom

The recommended portfolio provides yo
assets (i.e. shares and property) provide
fixed interest & term deposits. The propo
and maximum allocation for each asset c

Below outlines our recommended chang

Investment
Managed funds
AAP3656AU • Ausbil Active Dividend Income
APN0008AU • APN AREIT Fund
APN0023AU • APN Asian REIT Fund
HBC0011AU • Merlion Australian Share Income
IML0005AU • Investors Mutual Equity Income
SSB0026AU • Legg Mason Martin Currie Rea

Recommendation Implications

This is a comparison between your curre
not include income accrued or interest a

Asset
Cash
Cash Account
Listed securities
YMAX • Betashares Australian Top 20 Equity
Managed funds
AAP3656AU • Ausbil Active Dividend Income
APN0008AU • APN AREIT Fund
APN0023AU • APN Asian REIT Fund
HBC0011AU • Merlion Australian Share Income
IML0005AU • Investors Mutual Equity Income

← Table continued from previous page

Asset
SSB0026AU • Legg Mason Martin Currie Rea
WHT0039AU • Plato Australian Shares Income
Total
*Recommended position values are estimates only.
Here is a summary of your current asset
Asset class
Cash
Australian shares
Australian property
International property
Total

Estimated Capital Gains & Losse

This is a summary of your estimated capi
be used as a basis for tax return preparat

Investment
Managed funds
APN0008AU • APN AREIT Fund
APN0023AU • APN Asian REIT Fund
HBC0011AU • Merlion Australian Share Income
SSB0026AU • Legg Mason Martin Currie Rea
Total

Fees

Based on my recommendations, your fee

	Current indirect cost p.a.	New indirect cost p.a.^
Managed funds		
AAP3656AU • Ausbil Active Dividend Income Fund	-	\$142.94
Indirect cost ratio: 0.90%		
APN0008AU • APN AREIT Fund	\$70.94	\$59.94
Indirect cost ratio: 0.85%		
APN0023AU • APN Asian REIT Fund	\$82.97	\$69.11
Indirect cost ratio: 0.98%		
HBC0011AU • Merlion Australian Share Income Fund	\$136.80	-
Indirect cost ratio: 0.95%		
IML0005AU • Investors Mutual Equity Income Fund	\$143.57	\$157.15
Indirect cost ratio: 0.99%		
SSB0026AU • Legg Mason Martin Currie Real Income Fund	\$72.03	\$59.94
Indirect cost ratio: 0.85%		
Total	\$506.31	\$489.08
		Change: -\$17.23

^Based on the recommended position.

Investment Philosophy

For a detailed description of our investment philosophy, please refer to Appendix B that was provided with your SOA.
If you would like another copy of Appendix B, please contact us so we can provide it to you.

Disclosures

Please note that Pagagus do not receive or are entitled to receive any remuneration with respect to the
implementation of these recommendations. We believe that the outcomes as alluded to in the advice are consistent
with your tolerance of risk and there are no conflicts of interest that we need to make you aware of. We have
considered a number of options with respect to achieving the best outcome for you given your tolerance of risk as we
understand it and your objectives and we confirm that we have followed the requirements of 'client best interest duty'
as prescribed by regulation in providing the recommendations.

Disclaimers

Please note the following with regard to the provision of electronic ('soft') copies of documents, recommendations
within the text of emails and of links to various websites as disclosed in those documents:
1. You should save copies of emails containing recommendations and of the relevant attachments such as SoA's and
other documents delivered in this way as well as Product Disclosure Statements PDS's etc. from websites, in either
soft or 'hard' (paper) copy for up to 2 years or until we notify you of or provide you with up-dated information.
2. You should notify us if you wish to cease receiving documents and information in this way or if you are having
trouble accessing or saving documents and information as described in 1 above. We will provide you with hard
(paper) copies of all documents on request.
3. Please be aware that by accessing websites through links provided by us, you will not be required to provide any
personal information to do so.



Digital Consent and Digital ROA



Digital Consent with Digital ROA



Digital Consent
and Digital ROA

Estimated Capital Gains & Losses

This is a summary of your estimated capital gains and losses. Information shown is subject to change and should not be used as a basis for tax return preparation. These estimates are calculated as the net proceeds less the cost base.

Investment	Estimated capital gain	Estimated capital loss
Managed funds		
APN0008AU • APN AREIT Fund	\$8.19	\$0.00
APN0023AU • APN Asian REIT Fund	\$83.41	\$0.00
HBC0011AU • Merlon Australian Share Income Fund	\$0.31	\$181.65
SSB0026AU • Legg Mason Martin Currie Real Income Fund	\$27.23	\$0.00
Total	\$119.14	\$181.65

Other Digital Capabilities



Accountant Integration

- Accountants and their support staff can be onboarded onto Panorama and linked to specific accounts
- This access will grant them read-only access to these accounts, allowing them to self-serve and generate reports, as well as access specific documents (e.g. Annual Tax Statement)
- Forms available online



The Document Library

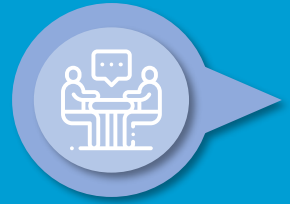
- Secure storage facility for generated documents such as:
 - RoA's
 - Tax statements
 - Pension/Centrelink Schedules
 - Acknowledgements of notices of intent to claim deductions
 - Any files you/your client chooses to upload
- What you see is what your client see's

Cyber Security

Amendment Type	Online/Contact CR	Exceptions
Client Details - DOB	Must contact Customer Relations and be successfully identified (3 wallet and 3 non wallet questions)	
Client Details – Primary Email	Must contact Customer Relations and be successfully identified (3 wallet and 3 non wallet questions)	
Client Details – Primary Mobile	Must contact Customer Relations and be successfully identified (3 wallet and 3 non wallet questions)	
Client Details – Residential Address	Online or via Customer Relations Team (following successful identification)	
Adding Linked/Pay Anyone/BPAY Accounts (Super/Pension)	Online only	- For migrated accounts without an Email/Mobile, the offline form can be used (see Offline Forms). This will still require client consent by way of signature - For Partial Withdrawals to an SMSF, the Super/Pension Partial Withdrawal form can be used where the SMSF Bank Account can be inputted. This is only because the SMSF Bank account can not be added as a 'linked' account as it will not be in the clients name. Otherwise, all other partial withdrawals will go to the existing Primary Linked Bank Account - For Pension accounts, a new linked account may be nominated via the offline Pension Amendment form (see Offline Forms).
Adding Linked/Pay Anyone/BPAY Accounts (Investment incl. SMSF)	Online only	- For migrated accounts without an Email/Mobile, the offline form can be used (see Offline Forms). This will still require client consent by way of signature - New accounts may be linked by the IDPS Partial Withdrawal Form (see Offline Forms) - Advisers/Support staff can add Linked/Pay Anyone/BPAY Accounts however the account will not be added until the client provides digital consent via the online portal.
Changing Primary Linked Bank Account	Online only	- For migrated accounts without an Email/Mobile, the offline form can be used (see Offline Forms). This will still require client consent by way of signature - For IDPS account, new accounts may also be made the Primary linked account via the IDPS Partial Withdrawal Form (see Offline Forms)

Feeling the benefits with BT

Access the BT technical team for knowledge and regulatory insights to support the delivery of quality advice to your clients.



Tech Specialists

Technical services

A hotline service to provide information in response to your questions on legislation and strategy.

Technical support areas:

- SMSFs
- Superannuation
- Centrelink
- Aged Care
- Estate Planning
- Tax issues
- Insurance

Knowledge

Putting information on technical and regulatory change at your fingertips.

- Articles and toolkits
- Staff Training

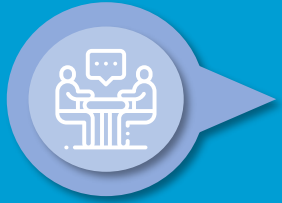
Access via:
1800 655 901

Opening hours:
8.30am - 6.00pm EST

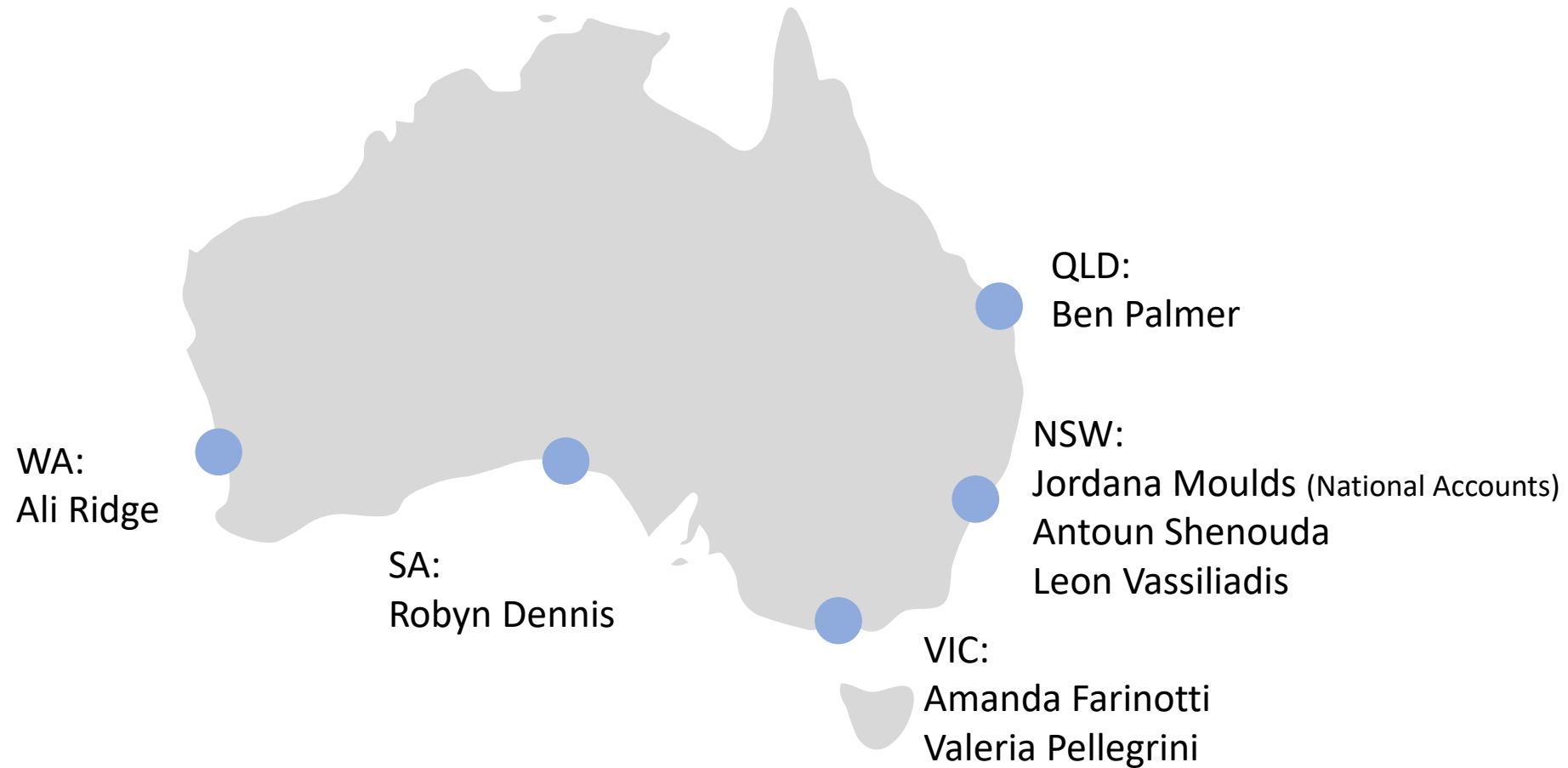
technical@btfinancialgroup.com



Feeling the benefits with BT



BIM Support
Network



Home

Welcome
Delivering
engaging

Explore

M

Course

00 How

Next Due

Cou

M

Course

04 - M

Next Due

[Home](#)**COURSE**
Client onboarding

BT Panorama • Next Due Date 10-Sep-22 • Date Enrolled 10-Sep-20

Client onboarding course

Unenrol

0%

Description + show

▼ Course videos All Mandatory (10)

0%

All videos in this section must be completed to complete the course

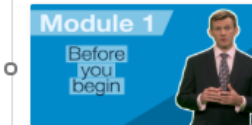


Video

1. Client Onboarding - Introduction

BT Panorama • Not Attempted • 3:10 • Due 10-Sep-22 • Added 10-Sep-20

Play

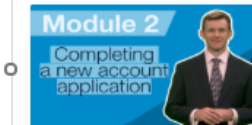


Video

2. Client Onboarding - Before you begin

BT Panorama • Not Attempted • 8:07 • Due 10-Sep-22 • Added 10-Sep-20

Play

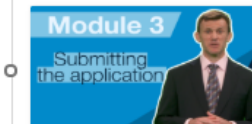


Video

3. Client Onboarding - Completing a new account application

BT Panorama • Not Attempted • 12:12 • Due 10-Sep-22 • Added 10-Sep-20

Play

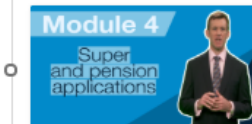


Video

4. Client Onboarding - Submitting a new application

BT Panorama • Not Attempted • 7:04 • Due 10-Sep-22 • Added 10-Sep-20

Play



Video

5. Client Onboarding - Super and Pension applications

BT Panorama • Not Attempted • 5:44 • Due 10-Sep-22 • Added 10-Sep-20

Play



Video

6. Client Onboarding - SMSF Applications

BT Panorama • Not Attempted • 5:35 • Due 10-Sep-22 • Added 10-Sep-20

Questions



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For more information, please call BT Customer Relations on 132 135 8:00am to 6:30pm (Sydney time)

