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

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

Digital Consent – efficiencies illustrated

Prepare and Distribute ROA

Await receipt of signed ROA and any associated forms

Create File note against client, including signed forms/compliance docs

Execute trade

Prepare ROA

Create trade in Panorama, using Digital consent and uploading ROA/Support Docs to consent request

[Non-Xplan Users]

Download auto-generated consent acceptance receipt

Download auto-generated consent acceptance request and create filenote

[Xplan Users]

Consent acceptance receipt with any attached ROA/Supporting Doc automatically uploaded as filenote

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

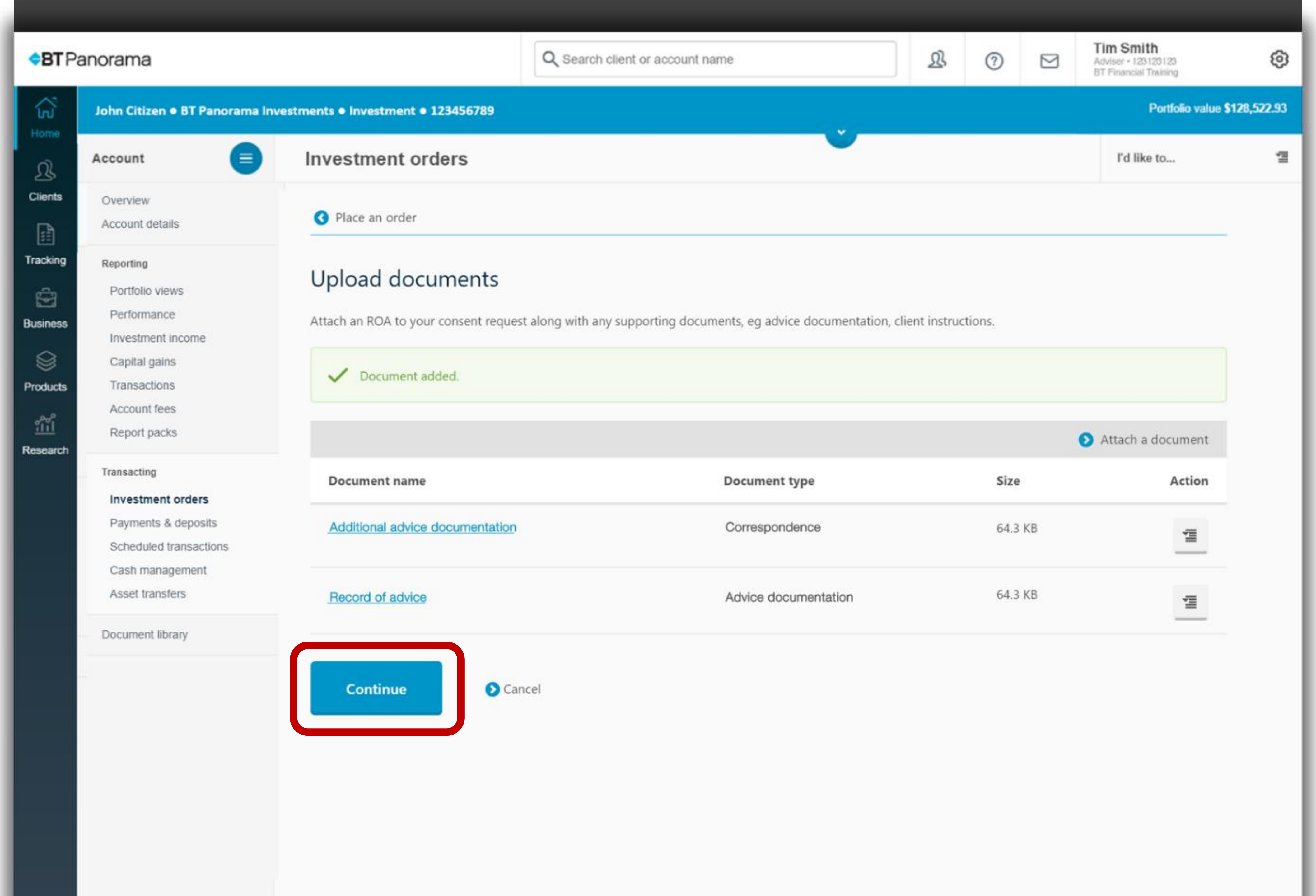
Consent for investment orders or adviser portfolio rebalance, with option to create a ROA

Corporate actions

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

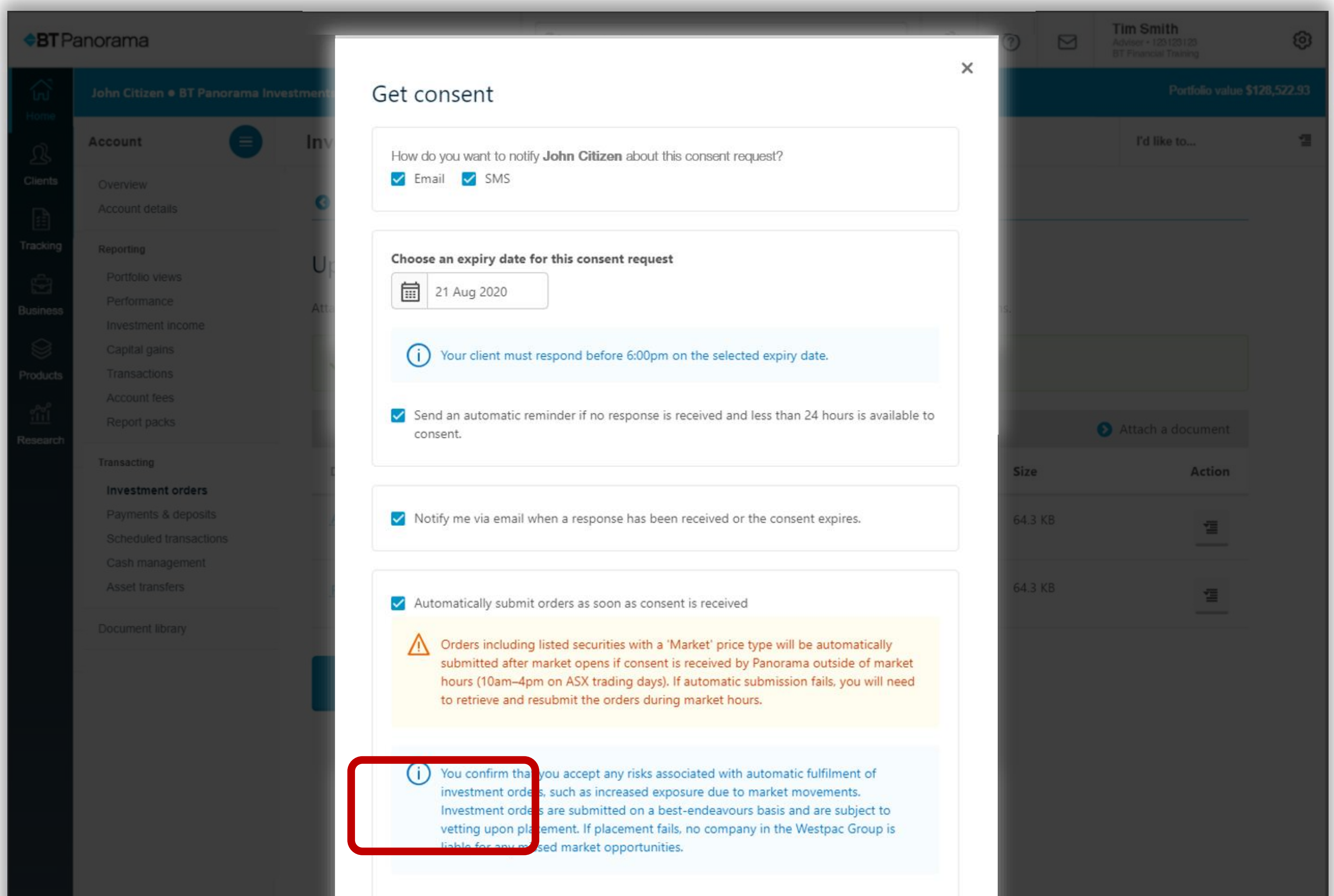
Advice Fees

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

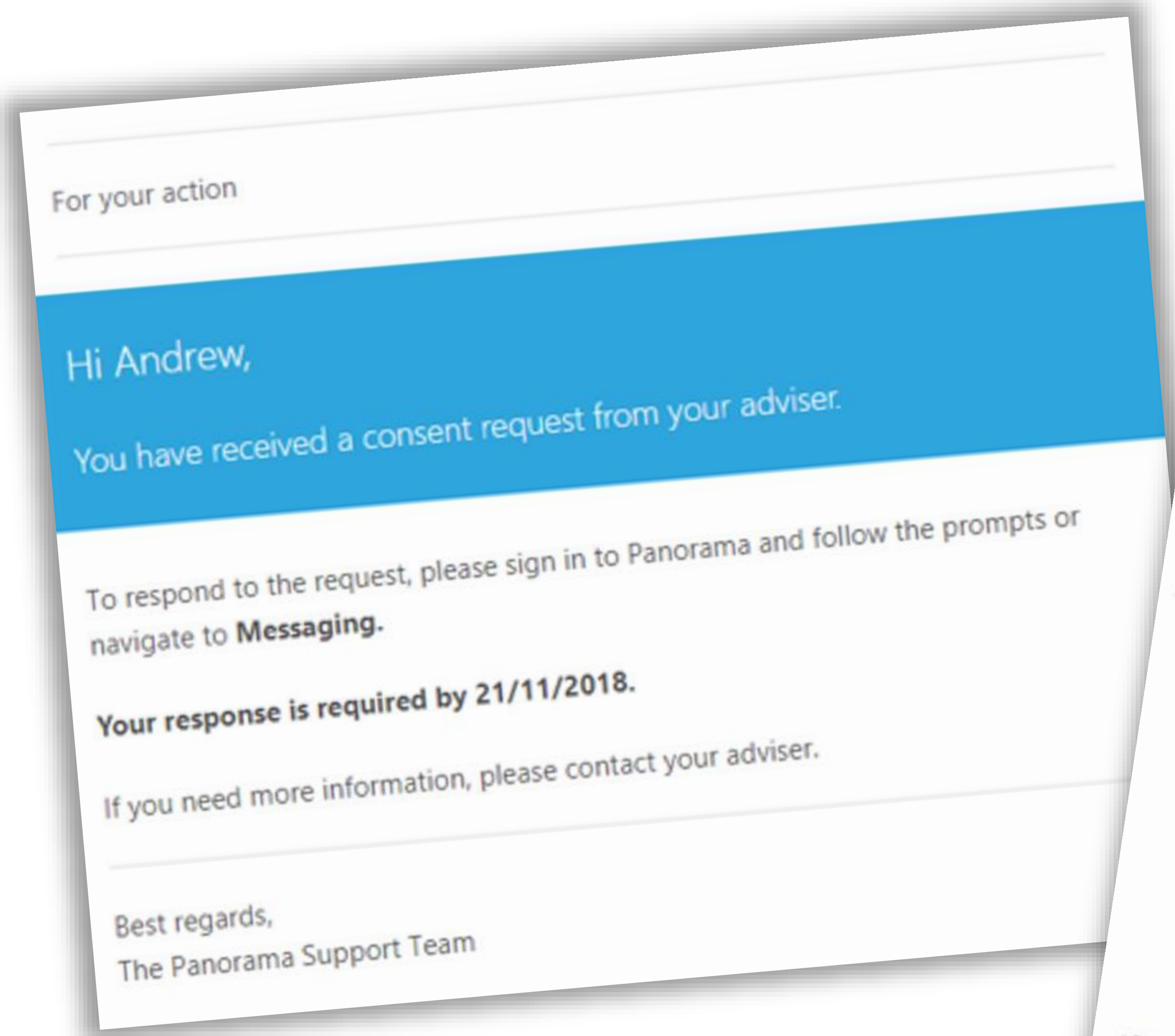


Digital Consent

Digital Consent



Digital Consent


For your action

Hi Andrew,

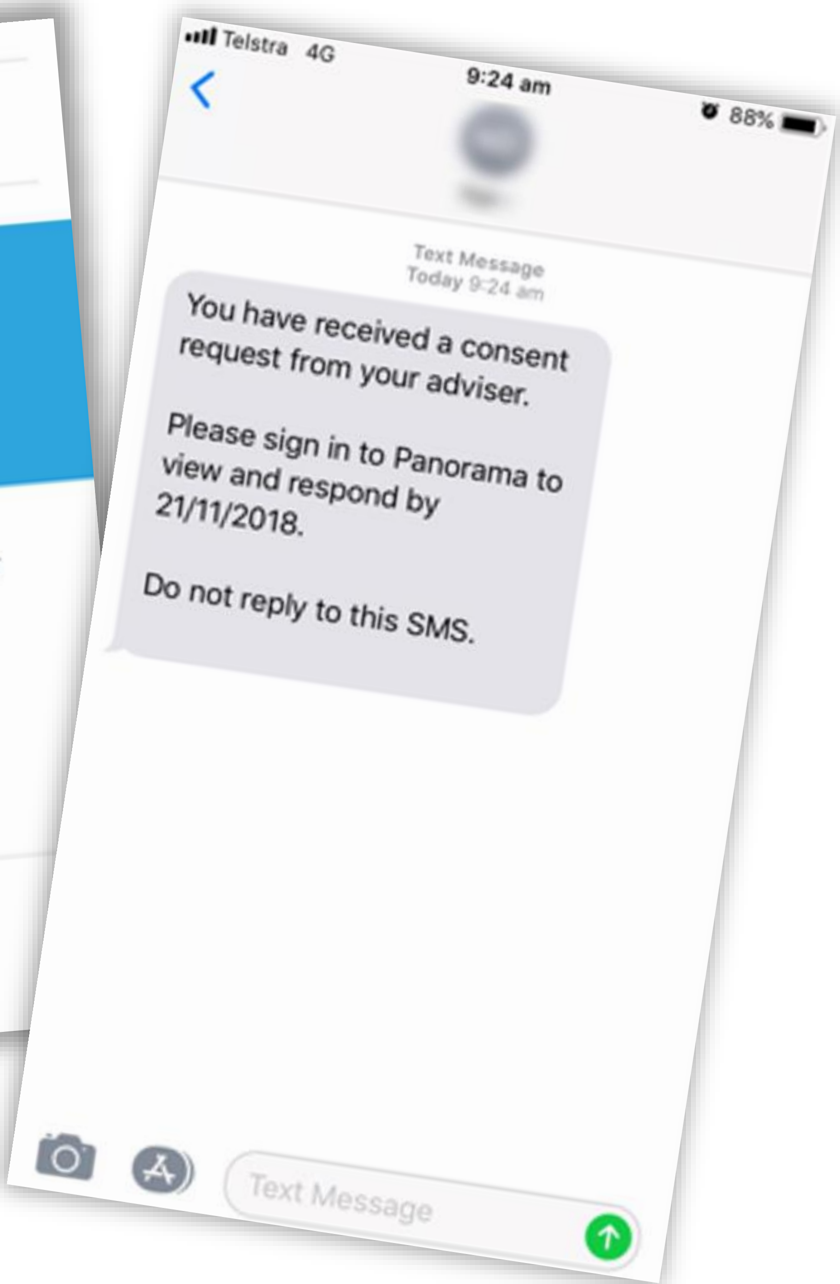
You have received a consent request from your adviser.

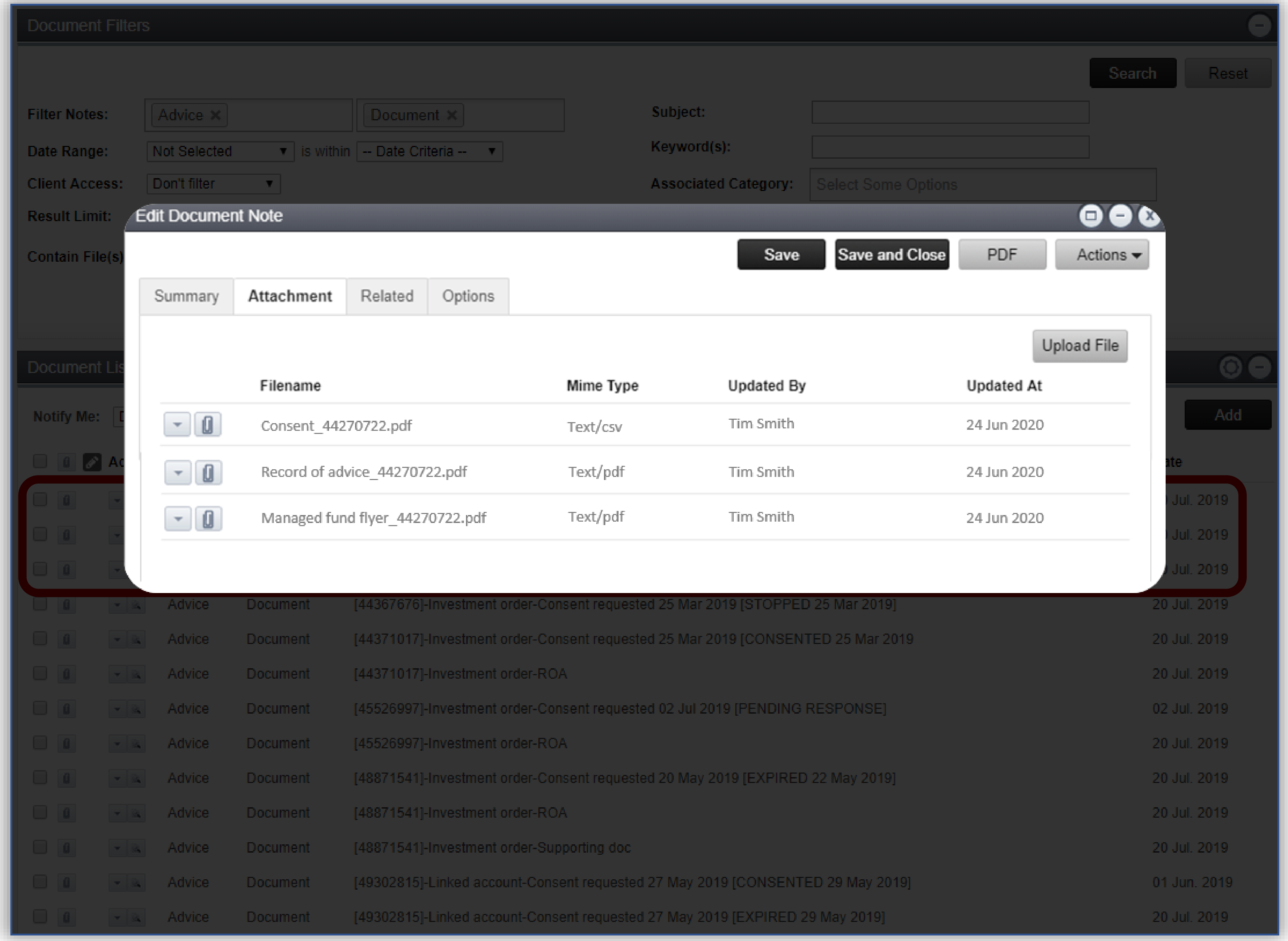
To respond to the request, please sign in to Panorama and follow the prompts or navigate to **Messaging.**

Your response is required by 21/11/2018.

If you need more information, please contact your adviser.

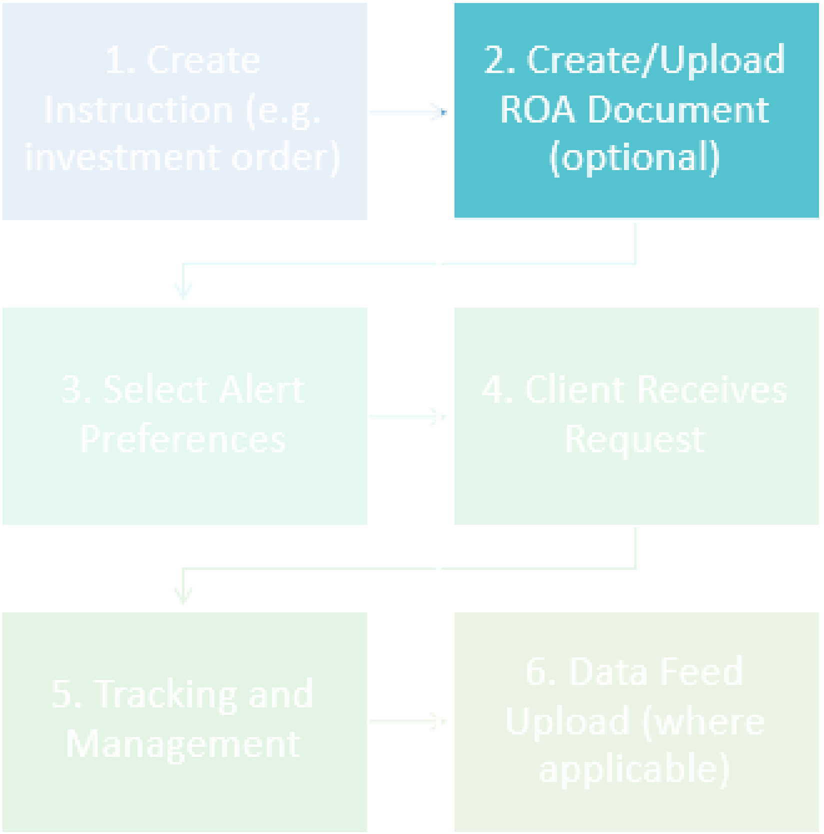
Best regards,
The Panorama Support Team

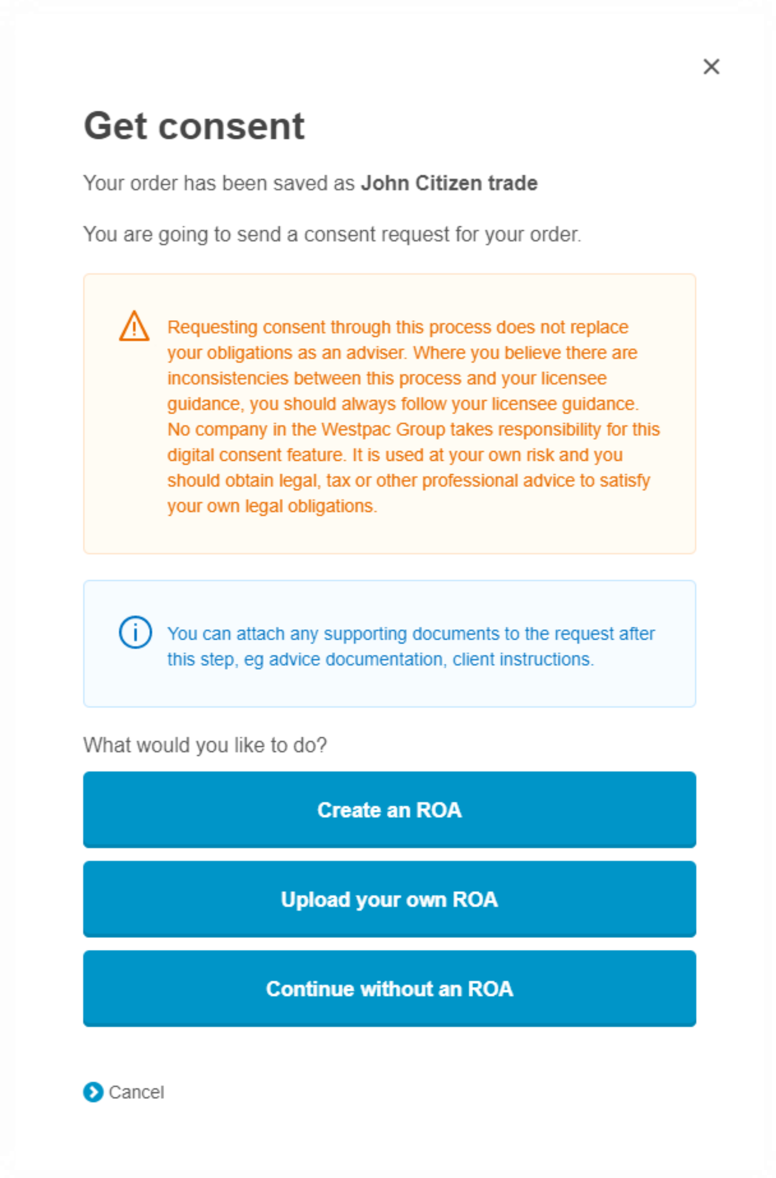




Digital Consent

Digital Consent with Digital ROA





Digital Consent and Digital ROA

Digital Consent with Digital ROA

Prepare and Distribute ROA

Await receipt of signed ROA and any associated forms

Create File note against client, including signed forms/compliance docs

Execute trade

Create Trade in Panorama

Generate RoA via Panorama and submit digital consent request

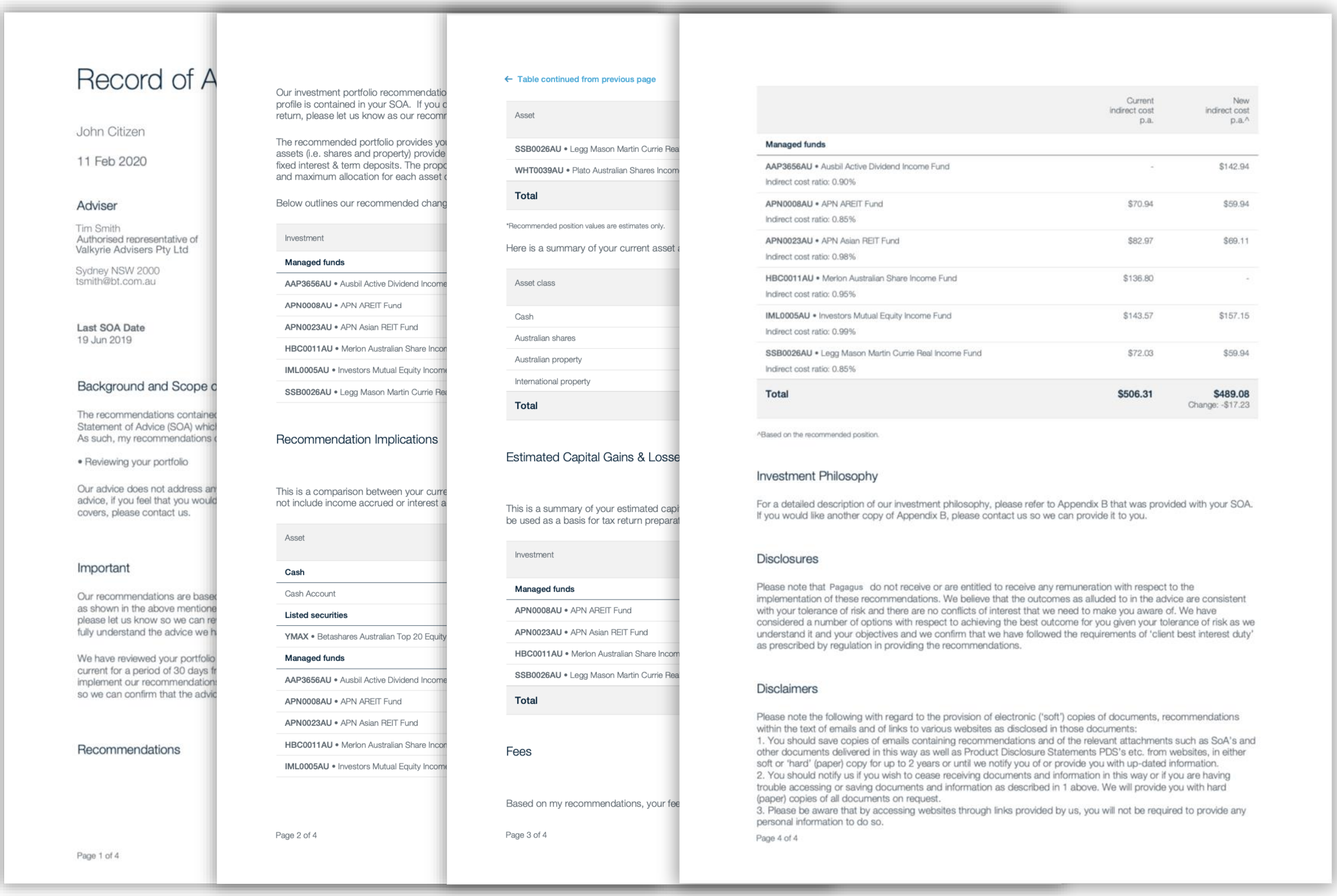
[Non-Xplan Users]

Download auto-generated consent acceptance receipt and RoA

Create Filenote

[Xplan Users]

Consent acceptance receipt with any attached ROA/Supporting Doc automatically uploaded as filenote



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 o

The recommendations containe
Statement of Advice (SOA) whic
As such, my recommendations

• Reviewing your portfolio

Our advice does not address a
advice, if you feel that you woul
covers, please contact us.

Important

Our recommendations are base
as shown in the above mentione
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 f
implement our recommendation
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 recomm

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 • Merlon Australian Share Incon
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 • Merlon Australian Share Incon
IML0005AU • Investors Mutual Equity Income

← Table continued from previous page

Asset
SSB0026AU • Legg Mason Martin Currie Rea
WHT0039AU • Plato Australian Shares Incom
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 • Merlon Australian Share Incom
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 Indirect cost ratio: 0.90%	-	$142.94
APN0008AU • APN AREIT Fund Indirect cost ratio: 0.85%	$70.94	$59.94
APN0023AU • APN Asian REIT Fund Indirect cost ratio: 0.98%	$82.97	$69.11
HBC0011AU • Merlon Australian Share Income Fund Indirect cost ratio: 0.95%	$136.80	-
IML0005AU • Investors Mutual Equity Income Fund Indirect cost ratio: 0.99%	$143.57	$157.15
SSB0026AU • Legg Mason Martin Currie Real Income Fund Indirect cost ratio: 0.85%	$72.03	$59.94
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

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**

Digital Consent and Digital ROA

BT

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

Tech Specialists

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

Technical services

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

Knowledge

Putting information on technical and regulatory change at your fingertips.

- Articles and toolkits
- Staff Training

Access via:
1800 655 901

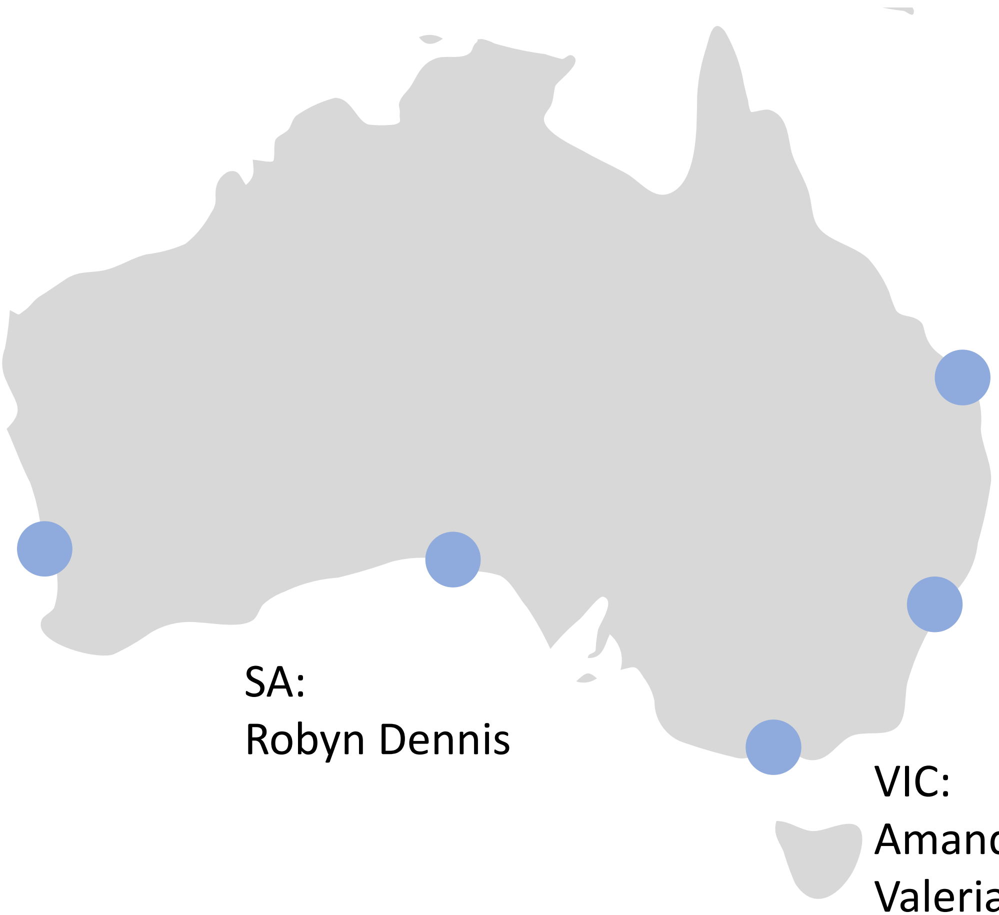
Opening hours:
8.30am - 6.00pm EST

technical@btfinancialgroup.com

Technical support areas:

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

Feeling the benefits with BT



WA:
Ali Ridge

SA:
Robyn Dennis

QLD:
Ben Palmer

NSW:
Jordana Moulds (National Accounts)
Antoun Shenouda
Leon Vassiliadis

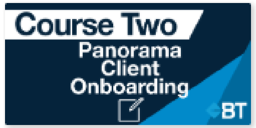
VIC:
Amanda Farinotti
Valeria Pellegrini

BIM Support Network

BT

Help ? Alexander Dalla Fontana

Home



COURSE

Client onboarding

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

Client onboarding course

Unenrol

0%

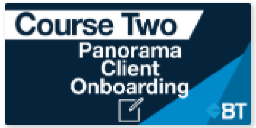
Description + show

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

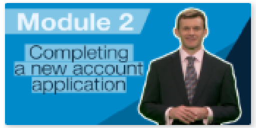
Play

Video

2. Client Onboarding - Before you begin

BT Panorama • Not Attempted • 6:07 • Due 10-Sep-22 • Added 10-Sep-20

Play

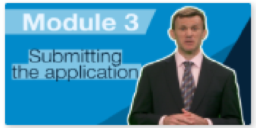


Video

3. Client Onboarding - Completing a new account application

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

Play

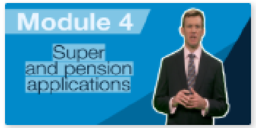


Video

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

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