

On-line Financial Advice to the Mass Market

Until now there has not been the ability to offer scaled financial advice to the mass market. Robo advisers show that generic investment placement with automatic portfolio optimization suits many. Automation is not only inexpensive investing for the masses, but provides easy on-line accessibility, demonstration and result monitoring. It is not quite “one size fits all”, as there is some segmentation. After a few risk assessment questions, the investor is placed into one of a few generic investment portfolios, usually involving ETFs. Semi-automated scaled advice is wanted by the mass market and we can deliver.

Financial Mappers Pro^{Connect} makes it possible to provide mass online scaled financial advice, optimized for each user. A lifestyle event, or advice and reassurance that their financial pathway is “on track”, or “what do I do now? “, will usually prompt the desire for advice.

Affordable, accessible, on-line advice for all is now a reality.

Financial Mappers Pro^{Connect} is **cloud based consumer usable and sharable software** allowing a consumer to model and develop their own financial path. Once brush stroke financial data, and goals are entered, the client receives multiple short informational reports detailing their current financial position and projections. With dynamic cash flow modelling software, it is very easy to visually or numerically see what the future holds, and what happens when any one input is altered. It is basically altering an entire plan with a single click, or moving a mouse and watching everything change along the way. The answer to individual questions is usually obvious after a little modelling.

A plan or *Statement of Advice* (SOA) with an adviser’s input can be delivered in minutes. Our report writer enables customization to the institution’s requirements. The final plan is shown to be in the client’s best interest as all finances and goals of the client have been considered.

One possible business model would be for piece meal scaled advice to be delivered on-line by contracted or employed advisers. Imagine a sort of “H&R Block” type on-line model for financial advice.

Any institution’s face can overlay our mathematical engine. We can supply bespoke products which can include easy modification for international use.

Examples:

- Segmenting and targeting generic advice for superannuation funds and answering specific questions by members.
- An institution supplying a LITE version of the software to each customer for their use would share all their financial information with permission, know their near goals, and supply the customer with specific product placement or call to action. The institution has supplied a very valuable resource to the customer - the ability to make his own financial plans. In return the client has shared their data. They have also developed a *Personal Financial Hub* which will be used for their assessment of future financial actions. This binds the customer to the institution.

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- Financial literacy can be delivered by use of the software. Any person can model their future, receive immediate generic reports for their particular situation and dynamically see the effects of their actions or any financial change.

Watch our Demonstration Video to see the *Magic of Financial Mappers*.

Watch Demo

Learn more about our *Bespoke Products*.

Bespoke
Products

Contact our Founding Director of Plencore Wealth Ltd and Designer of Financial Mappers.



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