



Enabling Advice
without Conflict

With a vision to enable advice without conflict, Paragem Partners offers wholesale service and support to the rapidly developing advice industry, freeing up AFSL holders and advisers to focus your efforts on providing practical and effective advice to your clients.

Our aim is to enable dealers to access the scale and operational expertise of Paragem Partners to reduce your risk, improve your efficiency, re-structure your costs and increase your revenue. These changes result in a raised quality of service to clients and an increased value to your business.

INDEPENDENT

Paragem Partners is a fees based professional services firm; we do not receive or accept sponsorships, commissions or have any conflicts of interest with product manufacturers or platform management.

SERVICE

Paragem Partners is committed to providing the highest quality services, from compliance and corporate governance to practice improvement, best-in-breed research and software solutions for planning firms.

SUPPORT

Paragem Partners provides a shared services model, offering access to a level of assistance and expertise not readily affordable by small to medium enterprises.

STRENGTH

Paragem Partners is continuously seeking and developing ways to support emerging trends in the industry to improve the quality of advice.

Compliance & Risk Management

In today's environment compliance and risk management is of paramount importance. Our blend of understanding, experience and innovation ensures you will be obtaining the best independent and unbiased advice in the industry. Paragem Partners would be pleased to tailor a program to suit your individual needs. Whether this is simply conducting reviews or working in partnership with you to implement an effective compliance framework to improve your business systems and reduce your compliance risk.

In addition to AFSL application and variation, Paragem Partners provides ongoing support in the form of Licensee reviews: identifying compliance and operational risks, testing the application of control measures and proposing strategies to ensure that the Licensee has adequate processes and procedures in place to protect your business.

BRINGING CORPORATE GOVERNANCE TO LIFE

Paragem Partners can assist Licensees to bring compliance and corporate governance to life through the use of Novation. This system provides an integrated, web-based means of publishing and maintaining your customised business policies, procedures and registers, making information easily accessible to all staff as and when required.

Content is tailored to your business needs while the core information is kept up to date by industry and legal experts. Novation also incorporates integrated staff training and testing to ensure that policies are understood, while the Intranet deployment model provides instant infrastructure for use by your business.

Other compliance and risk management services provided by Paragem Partners include:

- ⊗ Monthly Guidance Notes
- ⊗ Phone and email support
- ⊗ Compliance activity management and assistance
- ⊗ Financial Services Guide (FSG) and Statement of Advice (SoA) Templates
- ⊗ Responsible Officer induction, coaching and mentoring
- ⊗ Representative reviews, comprehensive or audit-style, including on-site file reviews and adviser coaching
- ⊗ Representative coaching and remedial activity
- ⊗ Complaint and breach management
- ⊗ Process, policy, procedure and document template review and maintenance
- ⊗ Pre and post vetting of files (ad-hoc file reviews outside of the formal representative review programme)
- ⊗ Compliance management reporting to the Board, Executives, Responsible Officer(s) or Compliance Committee of the Licensee

By taking advantage of these services you can expect to receive:

- ⊗ Collective experience and expertise from our team of specialist consultants to continuously test boundaries and refine processes and checklists
- ⊗ Pragmatic commercial advice and solutions on how to avoid or rectify breaches
- ⊗ Increased confidence that your obligations as an AFS Licensee are being met
- ⊗ Lower total cost compared to retaining similar expertise in-house

Professional Development

Paragem Partners believe that the continual development and education of advisers is a core function of any successful dealer group. Although the accumulation of Continuous Development Points is an essential part of remaining compliant, we prefer to plan our Professional Development Days to benefit the Financial Advisor.

Not only will you broaden your understanding of current industry concerns and enhance your knowledge, by keeping up to date you are able to stay relevant to your clients and apply learning to provide an improved service.

Professional development services provided by Paragem include:

PARAGEM PROFESSIONAL DEVELOPMENT DAYS:

- ⊗ Held quarterly in Sydney, Melbourne and Brisbane
- ⊗ Focus on genuine adviser improvement, not product sales
- ⊗ Sessions cover a wide range of topical issues with industry-leading executives
- ⊗ Opportunity for peer discussion and relationship-building with industry professionals
- ⊗ Fully accredited for up to 6+ Continuous Professional Development (CPD) points per day

PS146 COMPLIANCE:

- ⊗ Assessment of current competencies in line with PS146
- ⊗ Development of training plans in Tribeca's Ontrack Planner to suit your unique ongoing training requirements
- ⊗ Access to Tribeca's Ontrack and Tribeca's PDsessions
- ⊗ CPD points recorded on completion of courses or receipt of certification
- ⊗ Online management of your training register with Tribeca's Ontrack Tracker, monitoring your progress and ensuring compliance

PROFESSIONAL DEVELOPMENT PACKAGES:

- ⊗ Substantial discounts for annual subscriptions and group bookings

Paraplanning

Efficiency is essential to running a profitable advice business. With this in mind, Paragem Partners' Paraplanning team offers a cost effective and comprehensive service allowing advisers to focus on relationship-building and other revenue generating activities while having peace of mind that your plans are being produced to the highest standards.

Our team can be utilised in several ways: to provide a specialised service for complex plans, a retainer for your outsourced back-office or as an overflow service to suit your needs.

The adviser supplies the fact find, risk profile, recommended strategies, products and the fees to be charged; Paragem Partners then produces a comprehensive, compliant Statement of Advice following your specifications.

Outsourcing your paraplanning in this way is a cost-effective alternative which will allow you spend more of your time face to face with your clients.

By taking advantage of these services you can expect to receive:

- ⊗ Rapid turnaround of professional, compliant Statements of Advice
- ⊗ Access to a pool of highly skilled and up-to-date resources
- ⊗ Collective experience and expertise from our team of specialist paraplanners used to continuously refine strategies and templates
- ⊗ No conflict of interest with product manufacturers
- ⊗ Flexibility to cater for variable demand
- ⊗ Lower total cost compared to retaining similar capacity and expertise in-house

Research

Paragem Partners provides access to the Lonsec managed fund, listed income and listed equities research, SuperRatings Smart research and the Morningstar portfolio analysis tools. All of these research houses provide a broad and in-depth range of information and analysis, access to industry leading information and smart investigation options with diverse or specialised content.

The research services provided by Paragem include:

LONSEC MANAGED FUNDS RESEARCH

- ⊗ Fund profiles, updates and reviews
- ⊗ Recommended list
- ⊗ Core model portfolios
- ⊗ Investment perspective
- ⊗ Month in review
- ⊗ Quarterly economic outlook
- ⊗ Agribusiness research (reports service)
- ⊗ Property research (reports service)

LONSEC LISTED EQUITIES RESEARCH

- ⊗ Research on approximately 200 ASX listed companies

LONSEC LISTED INCOME RESEARCH

- ⊗ Research on listed income investments

SUPERRATINGS SMART RESEARCH

SuperRatings specialises in the research of superannuation funds:

- ⊗ Industry super. funds
- ⊗ Corporate super. funds
- ⊗ Master trust products
- ⊗ Non-public offer super. funds

The 'Smart' system is a web-based research tool that not only provides information on superannuation fees and investment returns but also the evaluation of member benefits and employer services, website access and functionality, super. advice, insurance services and fund governance.

MORNINGSTAR ADVISER WORKSTATION

- ⊗ Combines comprehensive research database with professional analysis and reporting tool
- ⊗ Boost productivity while enhancing your delivery of personalised, client-oriented reports

Financial Planning Software

In Paragem Partners' experience the choice of software is not so much to do with which product provides the most sophisticated technical modelling capabilities (which will necessarily change over time!) but rather which product best fits your preferred business model and which software vendor will give you the best support now and moving forward in respect of your attitude and capability for ongoing development.

Paragem Partners provides access to an industry leading solution: Xplan financial planning software. We offer customised implementation to suit your business and a superior and consistent level of service and support to Licensees and representatives. This is supplied through a combination of remote administration and regular on-site assistance from experienced practitioners.

XPLAN FINANCIAL PLANNING SOFTWARE SUITE:

- ⊗ Client Focus (fact find, plan construction, client relationship management, workflow, campaign management, diary management)
- ⊗ Xtools (modelling, scenario-based projections, illustrative charts)
- ⊗ Xtools+ (cash flow, asset & liability and multiple entity modelling)
- ⊗ Investment Portfolio System (portfolio management, market data, unit price and transactional data feeds, client including full CGT reporting)
- ⊗ Insurance Quotation Module
- ⊗ Client Online Access (online fact find and portfolio reporting for clients)

SOFTWARE IMPLEMENTATION ASSISTANCE AND SUPPORT:

- ⊗ Effectively initiate the use of your software
- ⊗ Software configuration and data migration

Practice Improvement

Paragem Partners can provide an objective review of your practice, highlighting how to improve the efficiency and effectiveness of your organisation by streamlining your business operations and assisting to implement solutions accordingly through change management and system implementation.

Many Licensees and advisers fail in this aspect of running a business, not because they are incapable of doing this activity but because they are so involved in everyday activities that they don't get the opportunity to step back and consider how they can improve their practices (the urgent takes priority over the important).

The practice improvement services provided by Paragem include:

BRINGING CORPORATE GOVERNANCE TO LIFE WITH NOVATION

Paragem Partners offers a comprehensive library of 'legally inspired' policies and registers, written in plain English and required by ALL business providing advice including:

- ⊗ Compliance
- ⊗ Human Resources
- ⊗ Privacy
- ⊗ Risk Management
- ⊗ Workplace Safety
- ⊗ Complaint Handling

We encourage our clients to tailor the content to their business needs (we can do this for you). These are deployed specifically for your business while the core information is kept up to date by industry and legal experts. The policies and procedures are complemented with a library of business registers including:

- ⊗ Breach Register
- ⊗ Complaints Register
- ⊗ Conflicts Register

By taking advantage of these services you can expect to:

- ⊗ Improve your communication
- ⊗ Reduce your risk of non-compliance
- ⊗ Increase your level of 'systematisation' and reduce key man dependency
- ⊗ Provide added value to your advisers in the effective management of their businesses

SOFTWARE CONFIGURATION AND DATA MIGRATION

- ⊗ Process mapping, streamlining and configuration
- ⊗ Template design and construction
- ⊗ Data migration
- ⊗ User set-up
- ⊗ User coaching
- ⊗ System administration

By taking advantage of these services you can expect to:

- ⊗ Reduce the time taken to implement the software
- ⊗ Reduce the amount of re-work required as your understanding of the software's capabilities and your requirements evolve
- ⊗ Minimise the impact to your business
- ⊗ Maximise the return from your investment

Marketing Support

Paragem Partners can assist with your marketing requirements. From client data management and segmentation to campaign and event management, we understand that often smaller practices do not have the time or resources to effectively promote your services. Outsourcing your marketing to Paragem Partners can provide an effective solution.

Business Succession & Acquisition

Paragem Partners provides strategic advice to help you continue focusing on your business while an experienced specialist works with you to maximise your business value. This is achieved by developing an appropriate strategy for your goals, sourcing opportunities and managing a successful transaction.

Life Risk Placement

Paragem Partners make Life Risk easy through access to the Risk-Easy back-office product selection and placement service. This is an outsourced service for advisers who prefer to partner with wealth protection experts who provide risk solutions to your clients. By offering Life Risk to your clients you can cater to a broader range of their requirements to further develop your relationship; Risk-Easy specialises in personal needs-based advice that is either provided to the client or to the advisers' practice.

Packaged Solution

Our services are flexible and can be tailored to suit a client's specific needs and circumstances. We also offer a "Paragem Package" which creates a dealers complete back-office support programme with the confidence and simplicity of dealing with a single provider.

Paragem Partners's "full service" package includes all of the components required to effectively manage and operate a small to medium dealer group, charged on a simple per representative basis. The full service package includes:

COMPLIANCE

- ⊗ Licensee review
- ⊗ Comprehensive representative review
- ⊗ Guidance notes
- ⊗ Phone & e-mail support

PROFESSIONAL DEVELOPMENT

- ⊗ 4 Paragem Professional Development days per annum
- ⊗ PS146 administration: Tribeca Ontrack Planner & Tracker
- ⊗ Tribeca professional development: Ontrack Trainer and PDsessions.

RESEARCH

- ⊗ Lonsec Managed Funds research

TECHNICAL SERVICES

- ⊗ Tribeca Financial Planning Guide & CD

FINANCIAL PLANNING SOFTWARE

- ⊗ Xplan

Why Partner with Us?

Outsourcing your dealer requirements to an independent partner who can provide unbiased, conflict-free assistance and support can take a weight off your shoulders and enhance your business systems.

Paragem Partners' flexibility allows every client to tailor a package to suit their business. You can select only the services you require, or subscribe to our full service package and experience the ease and simplicity of dealing with one provider for all of your needs.

Partner with Paragem and outsource your dealer service requirements to:

REDUCE YOUR COMPLIANCE RISK

Access to professional and objective advice and support

IMPROVE YOUR EFFICIENCY

Utilisation of the experience and expertise of Paragem Partner's dedicated specialists to streamline your operations

RESTRUCTURE YOUR COSTS

Gaining access to an extensive pool of knowledge and expertise as and when required, reducing the total cost of ownership compared to performing functions in-house

INCREASE THE VALUE OF YOUR BUSINESS

Improving the level of "systematisation" and transparency in your business, providing a potential acquirer or successor with greater confidence and increasing the probability of a higher price and a successful transaction.

For dealer support services
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