



**moneyGPS<sup>®</sup>**



**accountantsGPS<sup>®</sup>**

# How Digital Technology Can Future- Proof Your Accounting Practice and Increase Your Revenue

## Webinar – Q&A

**11<sup>th</sup> April 2025**



**INSTITUTE OF  
FINANCIAL  
PROFESSIONALS  
AUSTRALIA**

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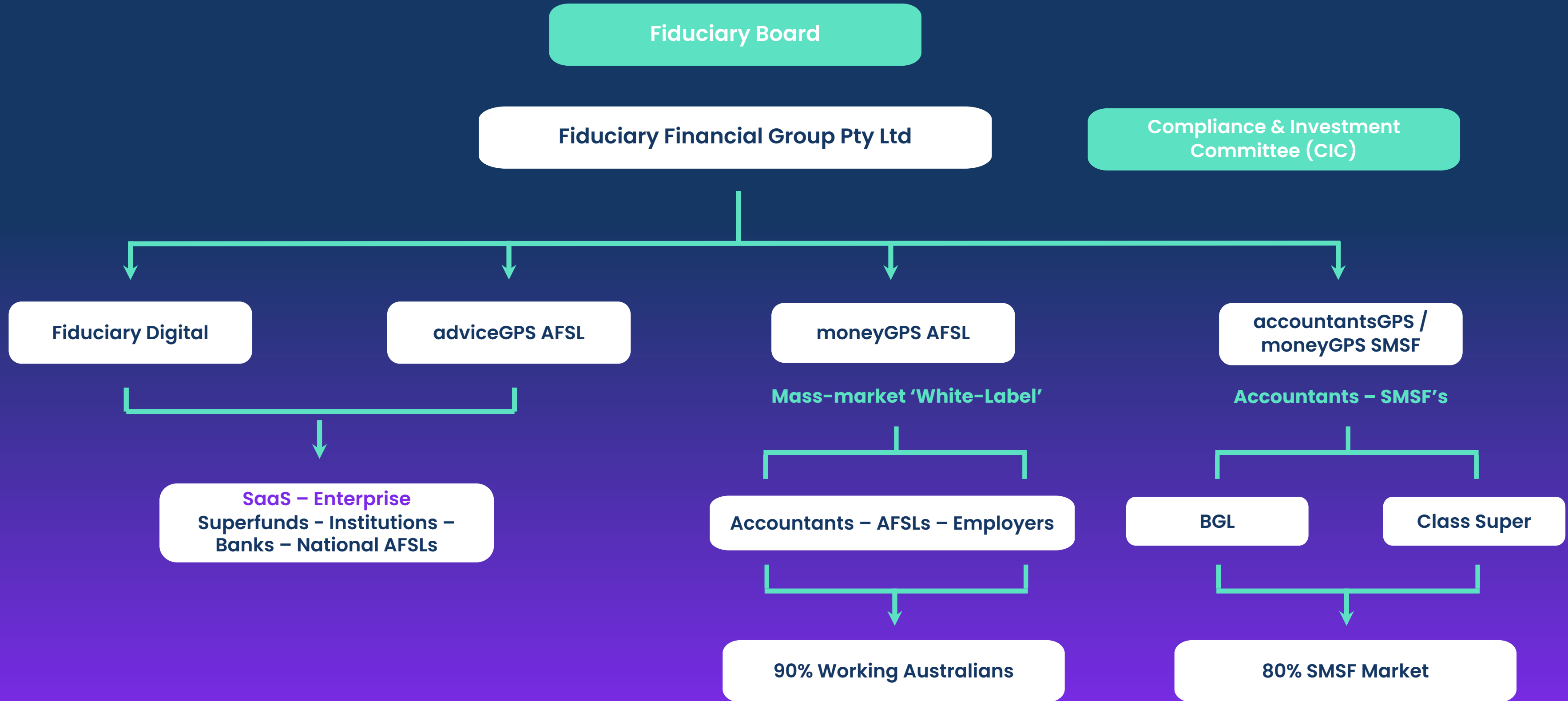
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# GPS Business Focus

An overview of our business

How we deliver compliant &  
affordable personal advice & guidance

# OUR BUSINESS



# Accounting Profession – ‘Current State of Play’

## Digital Technology Provides the Platform for the Accounting Profession To Lead in Financial Services

- **Compliance-Focused Roles:** Accountants concentrate on compliance across individuals, SMSFs, and SMEs.
- **Advice Environment Barriers:** Licensing rules restrict delivery of personal financial advice and does not support the accounting profession.
- **Clients Seeking More:** Clients want personal advice from their trusted accountant.
- **Unlocking Opportunity:** accountantsGPS enables guidance delivery—no license required, fully compliant.
- **Business Impact:** Boosts satisfaction, strengthens relationships, grows revenue and business value.

## accountantsGPS Value Proposition

**SMSF Check-Up Report:** A first-of-its kind digital analysis delivering tailored factual insights to improve outcomes without disrupting firm operations

- **Australian-First SMSF Digital Report:** Factual, tailored SMSF analysis—no financial advice licence required.
- **Zero Operational Impact:** No staff time, or workflow disruption.
- **Enhanced Client-Advisor Relationships:** Reinforces trust, deepens value in client-accountant relationship.
- **Strategic Fund Review & Risk Insights:** Identifies gaps, maximises fund potential, and improves risk oversight.
- **Compliant & Advice-Ready Reporting:** Supports compliance and enables advice—no license needed.

# Demonstration

## accountantsGPS Platform

# GPS Digital Advice Capability

How the moneyGPS digital advice platform works for  
your business with non-SMSF clients



# moneyGPS: WHAT WE MEAN BY DIGITAL ADVICE

Only Digital Provider to Offer a Full Client-Led Proposition – But supports the Financial Adviser

Accessible & Affordable Strategic Advice

## DIGITAL ADVICE

- ✓ Personal Advice (SoA) via moneyGPS AFSL
- ✓ 100% Digital: Fully Client-Led
- ✓ Hybrid: GPS Coach / Adviser
- ✓ Nil to low touch
- ✓ Super, Investment, Insurance\* & Retirement Topics
- ✓ Strategy & Product recommendations.
- ✓ Digital implementation



# DIGITAL ADVICE CAPABILITY

## Simple – 3 Step Process

### Step 1: User advice journey commences

- **Money Check-Up (MCU) Report – KYC** (Free report <50yrs)
- **Retirement Check-Up (RCU) Report** – (Free report 5-10 yrs from retirement);

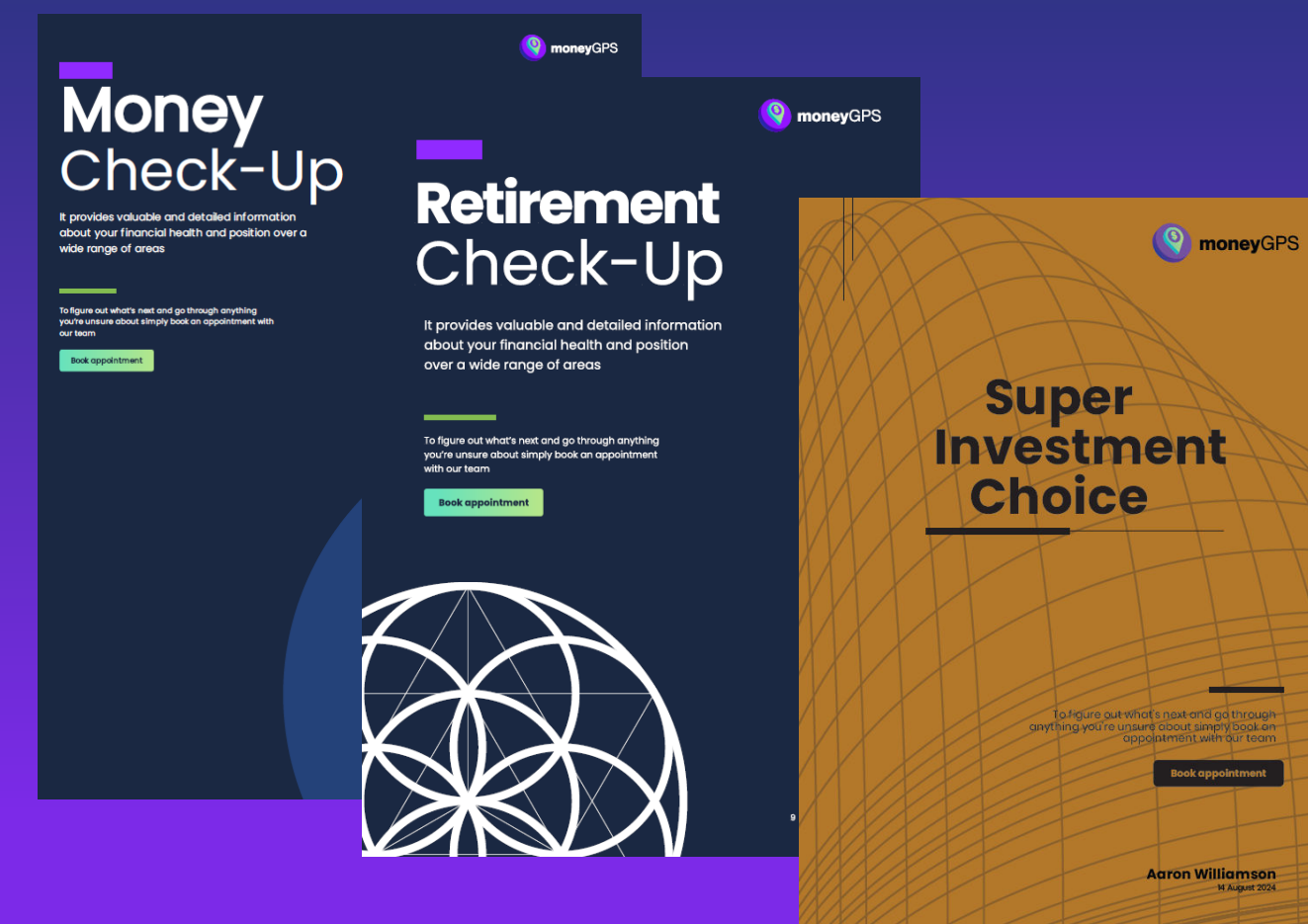
### Step 2: Client completes appropriate Digital Advice SoAs\* and/or Reports

- **Superannuation SoAs** x 6
- **Retirement Income SoAs** x 3 – inc ABP
- **Savings & Investment SoAs**
- **Insurance SoA\***
- **Property investment**

### Step 3: Hybrid-Human Support – GPS Coach.

## Key Features

- **Exceptional UX:** Average 79% completion rate for MCU
- **Retail SoAs:** Simple to read 10 – 20 pages
- **Fees:** Current Retail @ \$90 – \$200 per advice topic
- **Integrations:** Open Banking + Xero + XPlan
- **AFSL:** Advice provided by the moneyGPS AFSL.



# DIGITAL ROADMAP

## Creating an Environment of; Affordable Advice, Education & Financial Wellbeing

### Personal Advice Plans

#### Superannuation

- Salary Sacrifice
- Investment Choice
- Co-contributions
- First Home Super Saver\* – Q2 '25
- Super Consolidation\* – Q3 '25
- Super Fund Switch\*, inc ins – Q3 '25

#### Retirement Income

- Retirement Income – Stage 1: ABP – Q4 , TTR X 2\* – Q3 '25

#### Savings and Investment

- Investment & Savings – expanded APL @ Q3

#### Insurance

- Inside & Outside Super\* – V1.0 Q2 '25

#### SMSF

- New Digital SoAs – Q4 '25

### Factual Reports

#### Wealth Creation

- Money Check-Up
- SMSF Check-Up
- Property Investment
- Lending & Finance – Updating
- Debt-Reduction Program

#### Retirement Planning

- Retirement Check-Up

#### Integrations – Q2 & Q3 '25

- Open banking
- Xplan
- Xero

### Financial Wellness

#### Financial Wellness

##### Financial Services, inc:

- Comprehensive Advice\*\*
- Personal Insurances
- Investment Platform
- Lending & Finance
- Estate Planning
- Direct Property Investment
- Tax Accounting
- Aged Care Advice
- Online Wills
- Direct Property: Homeowners Cost-of-Living
- Downsizing
- Home Equity Release
- Bespoke Womens Advice Service
- Retail Buying – 4.5k products

#### Suite of Calculators

#### Membership Plans x 3

- 3 x Plans saving users \$'000s

### Education

#### Self-learning Video Modules

##### 43 modules

- Superannuation
- Investment
- Retirement
- Women & Money
- Home & Property
- Millennials
- Insurances
- Debt
- Managing Money



# Demonstration

## moneyGPS

# GPS 'Turn-Key' Proposition:

Limiting any operational impact to your business

We do all the heavy lifting to help **achieve your ROI.**

# Return On Investment – ROI

## Assumptions:

- **Subscription: moneyGPS SMSF** – Stand-alone fee structure @ \$120 per fund = \$7,200 pa inc gst
  - Client has 60 x eligible SMSFS
  - Fee charged for the report – \$500 + gst per report, retaining 100% of revenue.
  - Analysis excludes any additional tax fees or Financial Planning revenue.
- 
- **Subscription: moneyGPS Advice** – \$770 less 15% = \$654.50 pm inc gst = \$7,854.00 pa
  - 500 clients – i-returns + SMEs eligible for digital advice.
  - No integration of in-house or external financial services.
  - Accountant receives – 80% of all revenue received by moneyGPS + 50% of all digital advice fees.
  - Remaining 20% is directed to GPS supported charities.



# Return On Investment – ROI

## Accounting Firm Subscriber

| Key Parameters                           |                   | Results snapshot |               |                     |  |             |                      |  | Business Capital Value (on Gross Revenue) |           |
|--|-------------------|------------------|---------------|---------------------|--|-------------|----------------------|--|---|-----------|
| Start Date                               | 1-Jan-25          |                  | Total Revenue | Annual Ongoing Rev. |  | Total Costs | Annual Ongoing Costs |  |   |           |
| Subscription Plan                        | moneyGPS Proposal |                  |               |                     |  |             |                      |  |   | \$110,477 |
| Partner Advice/Report Revenue share      | 100%              | YR 1             | \$97,197      | \$3,031             |  | \$12,810    | \$12,810             |  | \$84,388                                  |           |
| SMSF Report Revenue Share - 60 SMSFs     | 100%              | YR 5             | \$162,808     | \$42,643            |  | \$13,974    | \$13,974             |  | \$148,834                                 |           |
| Standard Partner Product Revenue share   | 80%               |                  |               |                     |  |             |                      |  |   |           |
| Subscriber firm internal products        | 100%              |                  |               |                     |  |             |                      |  |   |           |
| Access fee charged by Firm to clients pa | \$0               |                  |               |                     |  |             |                      |  |   |           |
| GPS Client Subscriptions Revenue         | 0%                |                  |               |                     |  |             |                      |  |   |           |
|  |                   | 5 YR Total       | \$698,166     | \$123,339           |  | \$68,706    | \$68,706             |  | \$629,460                                 |           |

## Referrals

|                                     |        |  |        |        |        |        |        |        |        |        |        |        |                   |
|-------------------------------------|--------|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------|
| Number of clients                   | 500    | Current Members & Subscribers  |        |        |        |        |        |        |        |        |        |        |                   |
| Referral rate per month             | 2.000% | Initial referral rate post launch and with ongoing campaigns   |        |        |        |        |        |        |        |        |        |        |                   |
| Qualified referrals per month       | 75%    | Of the 100% of clients referred - 25% of clients are qualified out before further reductions take place, due to seasonal factors |        |        |        |        |        |        |        |        |        |        |                   |
|                                     | Jan-25 | Feb-25   | Mar-25 | Apr-25 | May-25 | Jun-25 | Jul-25 | Aug-25 | Sep-25 | Oct-25 | Nov-25 | Dec-25 |                   |
| Seasonal Fluctuations               | 30%    | 50%  | 80%    | 90%    | 90%    | 90%    | 90%    | 90%    | 90%    | 90%    | 75%    | 50%    | Repeats each year |
| Results in New Subscriptions PA of: | 2.25   | 3.75   | 6.00   | 6.75   | 6.75   | 6.75   | 6.75   | 6.75   | 6.75   | 6.75   | 5.63   | 3.75   | Repeats each year |

# accountantsGPS VALUE PROPOSITION

## 'Turn-Key' Proposition for Your SMSF business



- **No Licence Required** – as the SMSF Check-Up Report is a factual document
  - **BENEFIT:** Includes access to the moneyGPS Digital Advice Platform for your Non-SMSF clients
- **Onboarding Program** – 1.0hr max
- **GPS Onboarding Specialist** – 1:1 Guidance
- **GPS Coach** – B2B & B2C access
- **Marketing** – Comprehensive Launch & Ongoing Communications
- **Access to specialist SMSF service providers** – No Obligation
- **Revenue Retention – What You Receive:**
  - **SaaS – Subscription based service: e.g., Fee based on SMSF report acquired.**
  - **100%** – SMSF Report fees, rec \$500 min
  - **100%** – Your internal financial services
  - **80% Revenue** – All external financial services used with the balance of 20% directed to GPS supported charities
  - **GPS business does not retain any commissions**



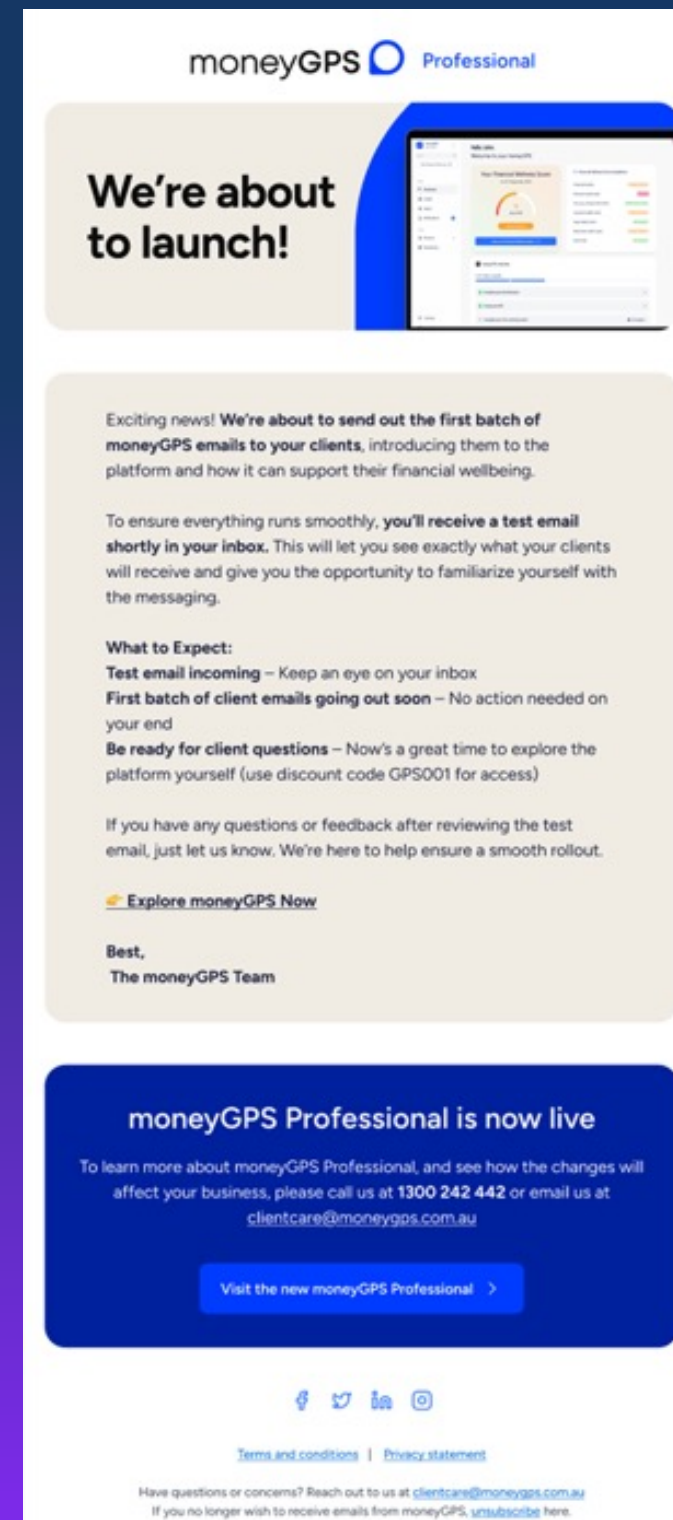
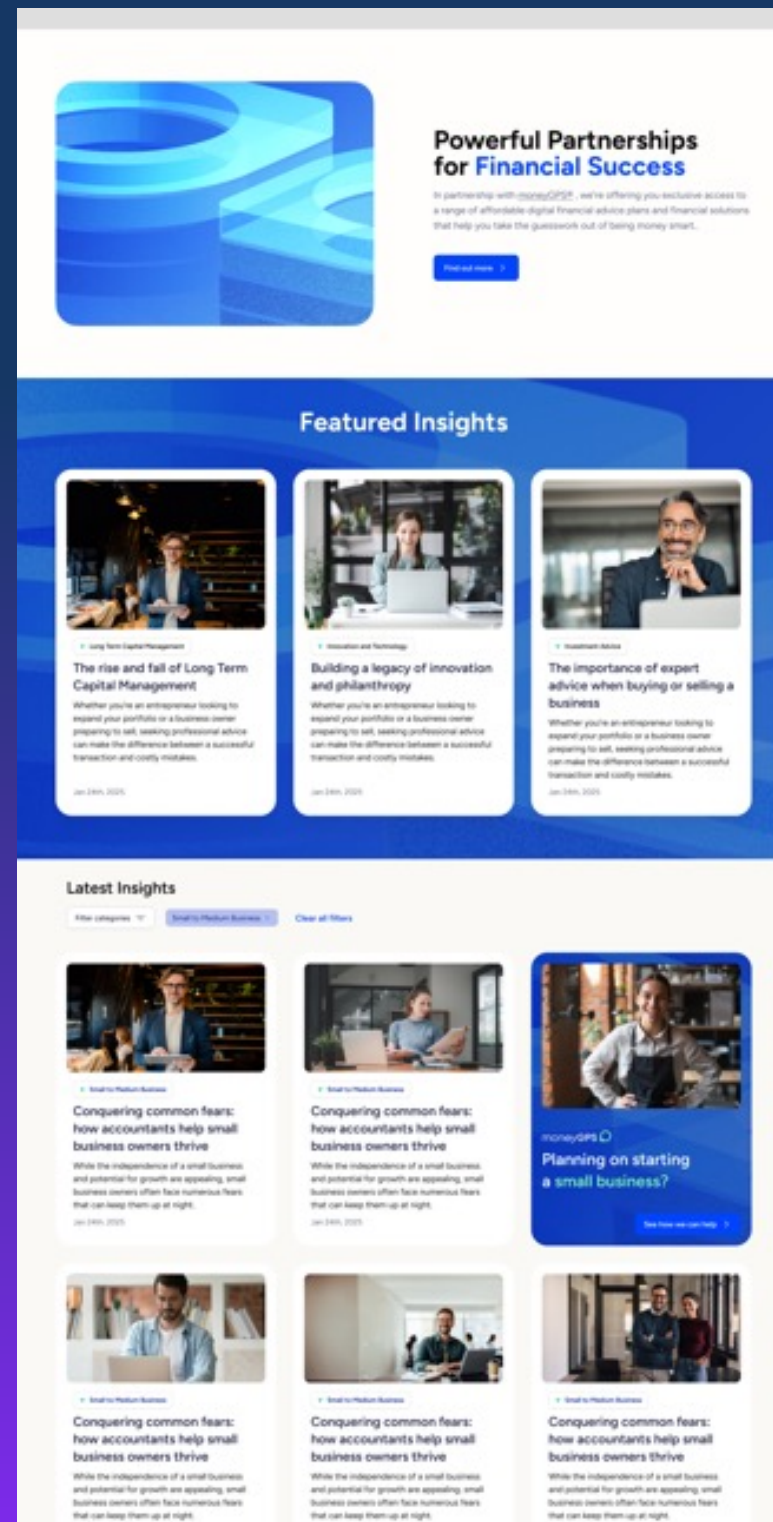
# moneyGPS VALUE PROPOSITION

## What moneyGPS Provides

- **Digital advice delivered by moneyGPS AFSL**
- **White-Label service: Digital platform 'Powered by moneyGPS' – Promotes Your Brand**
- **AFSL/CAR – Referral Relationship with moneyGPS – AFSL retains client ownership**
- **Customisation – inc of 3+ x internal services + Comprehensive Advice**
- **Marketing – 'Done-For-You' program – Promotes Your brand & Benefits**
- **Management Reporting**
- **GPS Onboarding Specialist: 1:1 Guidance: OB1 Operational & OB2 Strategic Planning**
- **GPS Coach – B2B & B2C access**
- **Revenue Retention – What Subscriber Firms Receive:**
  - **SaaS – Subscription based service, per office.**
  - **100%** – Your internal financial services on moneyGPS platform
  - **80%** – All external financial services clients use + 20% directed to GPS supported charities
  - **50%** – Digital advice fees + agreed margin (you retain 100%)
  - **GPS business does not retain any commissions**

# MARKETING PROGRAM

## Comprehensive marketing Program, Branded Webpage & Entry point to the moneyGPS Platform



### 'Comprehensive Marketing Program'

- Launch Program – Individual Client (& SMSF) Communications
- Fully branded webpage – entry to 'moneyhub'
- Provides access to:
  - Money Check-Up & Retirement Check-Up
  - Digital Advice Plans
  - Access to qualified GPS Coaches
  - Monthly Newsletters & Podcasts
  - Education modules – video style
  - Financial calculators
  - A full range of relevant financial services
  - Subscription Service – significant savings\$\$

## GET STARTED NOW

- ✓ **moneyGPS – Subscription Service**
- ✓ **FREE Trial @ 1 month + FEE REDUCTION**
  - **No Lock-Ins + Money Back Guarantee**
  - **50% Fee Reduction to COB 30<sup>th</sup> April**
  - **Meeting with a GPS Coach to secure the Offer**
- ✓ **Contact our Concierge Service – 1:1 Online Meeting or Call**
  - **CALL – 1300 24 24 42**
  - Email: Viv Mishra – [Vivek@moneygps.com.au](mailto:Vivek@moneygps.com.au)
  - Email: George Haramis – [george@moneygps.com.au](mailto:george@moneygps.com.au)



# Thank You



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# KEY RESEARCH FINDINGS

Concept works for a significant portion of participants... who have told us what they want:

## “Simple, Convenient Solutions at a Low Cost”

### Group 1 Demographics: Debt, Savings, Superannuation and Insurance: skewed more to under 45 yrs

- A fit to their stage of life... getting their “financial house in order”!
- Consolidating debt, establishing/paying down mortgage, consolidating/strengthening their superannuation, building savings.
- **Simpler issues..... specific situations that they’re looking to resolve.**

### Group 2 Demographics: Pre Retirement Planning: 5–10 years form retirement

- Savvy and confident in how they manage debt, savings, super and investment... they’re looking to their retirement and advice around this.
- Retirement planning is a complex topic to them... can this platform advise on such an intricate topic?
- **Yes – Now possible with new technology**

“ I’ve never been to a financial adviser, and I don’t know if I’d be ready to spend the \$5000+ when you take it to implementation, but one topic at \$300, I could dip my toe in. ”



**Affordable**

Up to \$300 per advice topic vs. average of \$4,000+



**Convenient**

Accessing & understanding it in my own time



**Flexible**

I can go online only or talk to someone.



**Targeted**

Talking only to the topics that are important to me, i.e., issue-specific.



**Safe**

Compliant – providing that sense of confidence.