

From Compliance Overload to Strategic Growth: A New Model for Accounting Firms

April 2026



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AGENDA

- **Introduction**
- **Carisma Solutions**
- **Intogreat Solutions**
- **moneyGPS Proposition**
- **Digital Advice & SMSF Overview**
- **Next Steps - Pathway to Growth**

The Structural Challenges Facing Accounting Firms

The Constraint: Time, Capacity & the Compliance Burden

- Accounting firms remain heavily focused on compliance-driven work (tax, SMSF admin, reporting)
- Increasing regulatory demands (e.g. AML, reporting obligations) continue to consume partner and team capacity
- AI and automation are already reducing the value of traditional compliance services
- Skilled talent shortages and operational inefficiencies further limit scalability and growth
- **Result: Firms lack the time and resources to pursue higher-value strategic opportunities**

Takeaway Message: The issue is not lack of opportunity - it is lack of capacity to act.

The Solution: A New Operating Model for Growth

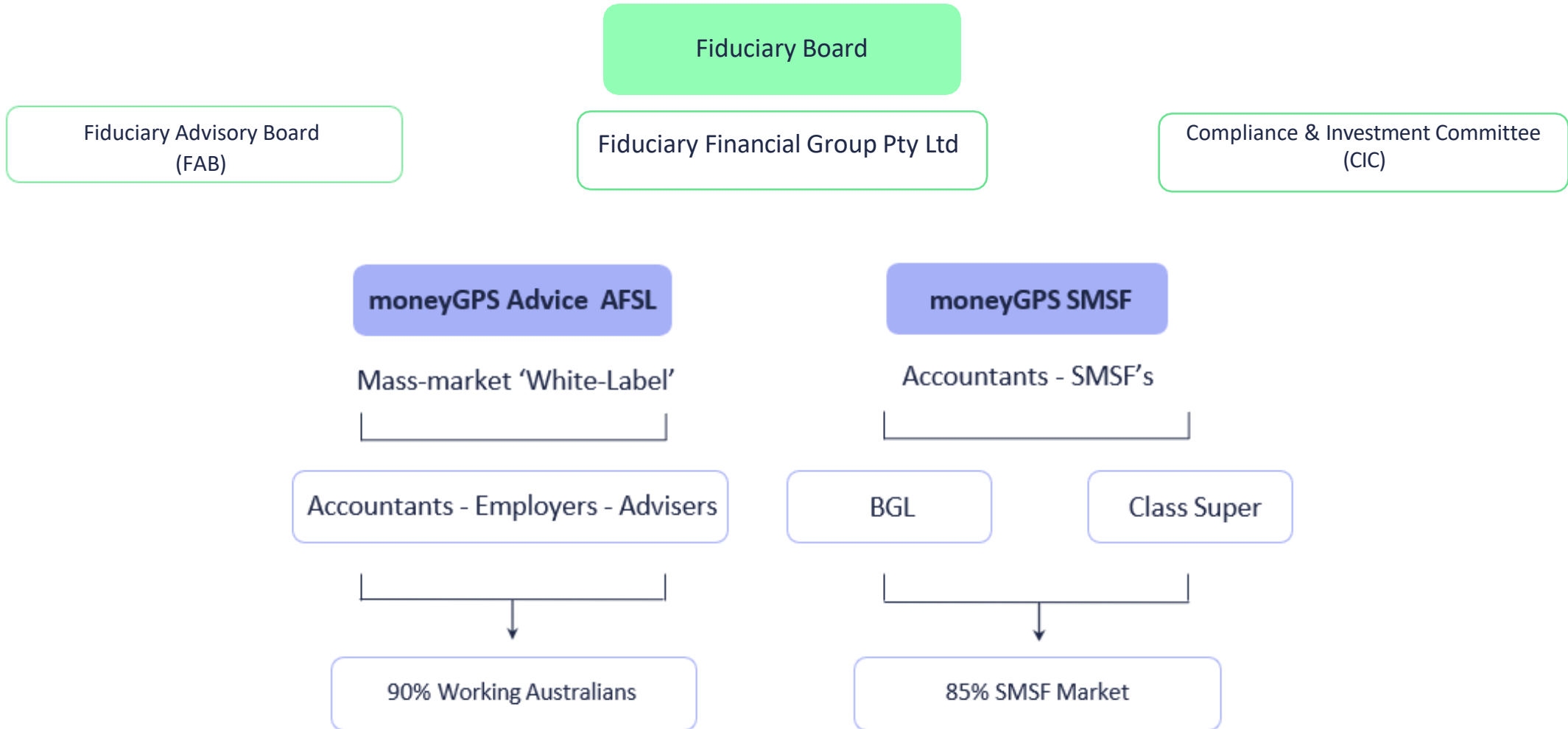
Unlocking Capacity: A Fully Integrated Growth Solution

- moneyGPS, Carisma & Intogreat combine to deliver a complete, integrated solution for accounting firms
- Outsource 1–3 days per week of compliance work across:
 - Tax & compliance, SMSF, bookkeeping, payroll
 - Dedicated offshore teams with structured onboarding, governance and quality frameworks
- Access scalable, cost-efficient, high-quality global talent (India + Philippines delivery model - 24 hr capability)
- Frees capacity to:
 - Move from compliance → advisory
 - Deliver digital financial advice & SMSF guidance at scale via moneyGPS
 - Strengthen client relationships and increase firm value
- moneyGPS funds Australian-based support to manage the relationship and ensure seamless delivery

Takeaway Message: Free up capacity → Deliver higher-value advice → Grow revenue and long-term firm value.

moneyGPS – Advice & SMSF

Organisational Structure



The Advice Gap and Industry Shift

Financial advice is undergoing a fundamental transformation, yet access to advice remains limited for most Australians.

- Only **7% of Australians can afford traditional financial advice** (Professional Planner)
- Median advice cost **\$5,500** (2026 FAAA)
- Adviser numbers have declined significantly (15,000) (2026 FAAA)
- Millions are making financial decisions without structured guidance

Key forces reshaping the market:

- Technology enabling scalable advice
- Regulatory evolution
- AI-driven engagement
- Increasing client demand

Despite this, **accountants remain the most trusted financial relationship** for clients.

Takeaway: *There is a significant and growing advice gap, and accountants are best positioned to help fill it but currently are not.*

Accountants: At The Centre?

Accountants already play a central role in clients' financial lives but that position is at risk.

Accountants already advise on:

- Tax planning & structuring
- Superannuation & SMSFs
- Business performance & cash flow
- Succession planning

They often hold the **longest-standing client relationship** however:

- Digital tools are enabling clients to self-serve
- New entrants (AI, platforms, fintechs) are emerging
- Advice is shifting outside traditional accounting scope

Takeaway: *Accountants sit at the centre of the client relationship today — but must act to retain that position tomorrow.*

The Future: Who Owns the Client Relationship moneyGPS

The critical for the profession is not whether advice is needed but who will deliver it?

Massive advice opportunities:

- Superannuation (\$4.2T industry)
- Retirement wealth transfer (\$3.5T over 20 years)
- Financial wellbeing (linked to productivity loss)
- Business strategy & investments

Potential providers: **Accountants** - Financial Advisers - Digital platforms - AI-driven services

The profession is shifting:

- From **compliance** → **advisory**
- From **data processing** → **strategic guidance**

Takeaway: *The group that owns the client relationship will own the future of financial services; accountants are best placed but must evolve now..... You just need the time & resources to make it work!*

moneyGPS Proposition

moneyGPS: What We Mean By Digital Advice

A 'digital-human' (hybrid) platform delivering personalised, affordable and compliant digital financial advice: **super, investment, retirement & insurance**

AI Agents introduced during Q2 2026.

Digital Personal Advice



+

GPS Coach



+

AI Agent



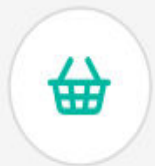
moneyGPS Advantage offers a complete rewards solution with hundreds of curated offers designed to benefit customers in every facet of everyday living.

Delivering compelling offers and exclusive discounts that drive loyalty and create lasting value for our clients and partners.

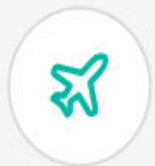
Securely delivering market-leading deals via our dedicated rewards solution.



Dining Near Me



Groceries



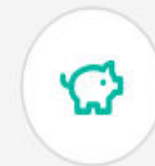
Travel



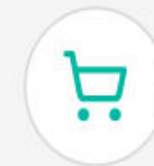
Automotive



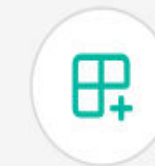
Health and Wellbeing



Finance & Insurance



Food & Groceries



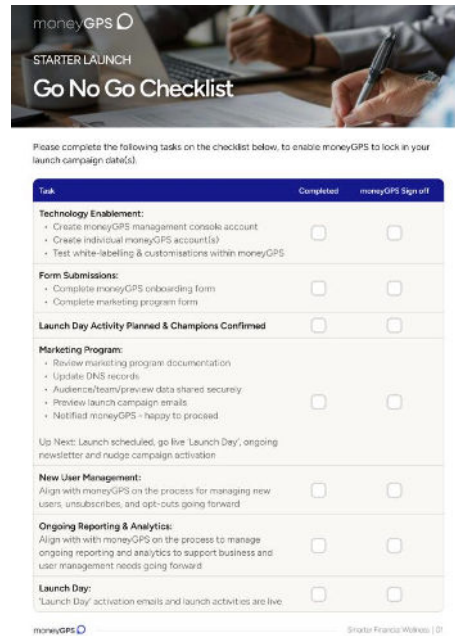
More

End-To-End Financial Advice & Wellbeing Program moneyGPS

Onboarding + Implementation + Launch + Ongoing Engagement



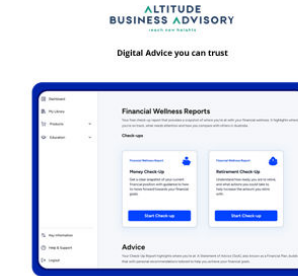
Implementation Program



Go – No Go Checklist



Starter Pack – End User



Hi Caleb,

We all have different goals, questions, and challenges when it comes to money. But most people put off getting help because it feels overwhelming, time-consuming, or too expensive.

That's why I'm introducing the **Smarter Financial Wellness Program**, an affordable digital advice platform, developed in partnership with **moneyGPS**, giving you access to trusted advice across a full range of financial topics:

- Superannuation
- Retirement planning
- Investments and goal setting
- Insurance and personal protection
- Cashflow, budgeting and debt

You'll be able to explore these topics in **your own time**, at your own pace, with no pressure, no commissions, and no product selling.

It's tailored to you. And it's now part of how I support you.

More soon, and I'll show you exactly how to get started.

Warm regards,

The Team at Altitude Business Advisory

Launch Comms + Nudges



Digital Advice Page

moneyGPS Value Proposition – WIIFM

Fully Revenue Structure – What Subscriber Firms Receive Per Office

- **moneyGPS SaaS Platform – We make our money via the Subscription Fees**
- **100%** – Your internal financial services on moneyGPS platform + SMSF Report (\$500)
- **80%** – All external financial services clients use + 20% directed to GPS supported charities
- **50%** – Digital advice fees + agreed margin (you retain 100%)
- moneyGPS business does not retain any commissions

Digital Advice via moneyGPS AFSL	moneyGPS carries Advice Risk
White-Label service 'Powered by moneyGPS'	Promotes Your Brand
Referral Relationship with moneyGPS	You Retain Client Ownership
Customisation – Your Financial Services	3+ x services + Comprehensive Advice
Marketing – Fully Managed Program	Launch, Newsletters, Blog Page, Member Plans
Management Reporting	Tracking Success & User Information
GPS Onboarding Specialist & GPS Coaches	Supports Your business & Clients

NEXT STEPS – Pathway to Growth

Next Steps – GET STARTED NOW: moneyGPS



moneyGPS – Subscription Service

- Visit: moneygpsprofessional.com.au



FREE Trial @ 1 month + 25% FEE REDUCTION + ROI

- Savings of \$2.1 k pa + gst ... For Life
- 1-Month Free Trial
- No Lock-Ins – Money Back Guarantee
- Offer Concludes – Friday 29th May 2026



Next Steps – GET STARTED NOW: Carisma & Intogreat

Carisma introductory offer for IFPA members:

A complimentary workflow and resourcing review to identify efficiency opportunities.

Preferential onboarding rates for any firm that commences engagement before 30 June 2026 as part of a 3-month paid pilot with Carisma

Intogreat introductory offer for IFPA members:

New staff hires to move from our Premium Service to our success model after 6 months which will result in a \$300 savings per month.

We will provide full support in the first 6 months from KPI's to productivity.

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Fiduciary Financial Services Pty Ltd trading as moneyGPS and moneyGPS SMSF

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