Capstone
FINANCIAL PLANNING

SHARING YOUR VISION

CAPSTONE

Why Capstone?

Capstone is considered by many as Australia's leading national, privately owned Licensee. Renowned for our complete package of flexible back office support services, we have total focus on supporting your business needs.

We focus on you, providing all the necessary support and resources conducive to business growth. We understand that no two businesses are the same, which is why we offer tiered levels of Authorisation and associated services. With in-house support, Capstone advisers enjoy many of the support services covering all aspects of business operations usually only associated with large institutional dealer groups.

Our support services include professional standards (including compliance and research), marketing and communications, practice efficiency and coaching, tailored technology support, as well as extensive ongoing professional development and training.

Advice Solutions

TAILORED FOR YOU

At Capstone, we recognise that different business owners have different needs. Our tiered advice solutions are packaged to accommodate different business needs and support requirements. Simply select the most appropriate tier that's relevant to your needs and requirements.

Capstone's unique approach allows you to select the support options you need today, with the flexibility to move between tiers as your advice needs and business requirements change over time. When you choose Capstone as your Licensee you're positioned for future growth.

ADVICE SOLUTIONS

Tier One

Tier one is a basic level of Authorisation that's mostly suitable for accountants who prefer to leave financial planning advice to a licensed financial adviser via a referral arrangement.

Tier one is suitable for those who:

- Provide financial product advice on Self Managed Superannuation Funds;
- Arrange to deal in an interest in a Self Managed Superannuation Fund;
- Provide financial product advice on Superannuation products in relation to a person's existing holding in a Superannuation product but only to the extent required for:
  - making a recommendation that the person establish a Self Managed Superannuation Fund;
  - providing advice to the person on Contributions or Pensions under a Superannuation product;
- Provide class of product advice on
  - basic Deposit products; and
  - Superannuation.

Note: Class of product advice means financial product advice about a class of product, but does not include a recommendation about a specific product in the class.

CAPSTONE OFFERS FOUR TIERS OF AUTHORISATION.

Simply choose the tier that reflects your business and advice needs.
If you are unsure about which tier is right for you, please contact us for guidance.

Tier Two

Tier two provides you with added flexibility so you can discuss simple non-product advice across a wider range of pre-determined areas.

Tier two includes the Authorisation of tier one, plus the ability to:

- provide class of product advice on the following:
  - Securities;
  - Simple Managed Investment Schemes; and
  - Life Risk insurance.

Tier Three

Tier three provides you with a full licensing option, but without Capstone's value added services in the areas of marketing and communications, practice management (business coaching and efficiency), technology, systems and processes. A variety of limited support services are included to assist you in everyday activities.

Tier three is suitable for those who:

- Need the ability to provide full financial product advice; and
- Require basic support only (ie; no business coaching, marketing or technology support).

Tier Four

Tier three provides you with a comprehensive support solution with access to the full suite of support services and resources available from Capstone. You'll have access to all the skills, tools and services you need to run a successful practice including practice management (business coaching and efficiency), marketing and communications, HR support, as well as support with technology, systems and processes.

Tier four is suitable for those who:

- Recognise the importance of strategic business planning;
- Understand the role of marketing in business development and client retention;
- Require assistance with traditional and digital marketing, client communications and branding;
- Are focused on business efficiency;
- Require acquisition and succession planning support;
- Appreciate the intrinsic worth of technology software and process management;
- Require guidance and support to grow and or leverage opportunities; and
- Wish to position their brand as a complete financial services specialist.

Inside our Business

Capstone's approach provides you with the autonomy to own, drive and develop your business using successful strategies that allow you to focus on delivering quality advice with the best possible client experience.

We have an intrinsic understanding of the constantly evolving financial services landscape. Our knowledge and experience will guide you through periods of uncertainty and continual change; identifying opportunities and providing certainty while others remain idle.

Our approach is a collaborative one. We'll partner with you to gain an in-depth understanding of your business, as well as your goals and objectives for the future. Then, working with you we'll help you to make these become a reality.

OUR VALUE

Our unique support model offers considerable value. Capstone:

- Is a business partner that will support and guide you with the growth of your business
- Is committed to a best practice approach to advice
- Operates a transparent and accountable environment
- Offers full backroom support including professional standards, training, practice management and coaching, marketing and communications, technology, systems and process and revenue processing
- Offers strategic guidance in relation to the positioning and pricing of your advice and service offering
- Assists with capacity analysis to identify new opportunities for improvement and business efficiency
- Offers marketing resources and assistance with the development and implementation of business development and client retention strategies
- Has in-depth industry knowledge with close alignment to industry professionals and associations
- Challenges and supports your decisions; acting as your personal springboard
- Has a caring culture; we genuinely care about the wellbeing and success of our authorised representatives

Support Solutions

PROFESSIONAL STANDARDS

Capstone understand the importance of a relationship-focussed Compliance team. While all Licensees have ASIC standards to adhere to, we pride ourselves on the professionalism and quality guidance our team provides.

We aim to simplify processes and complex regulated requirements while still ensuring that everything we do is completely compliant.

This involves a 'can do' approach delivered via:

- A team of dedicated Compliance Officers offering nationwide support
- Excellent help desk support
- A comprehensive induction program
- A thorough pre-vetting program
- Ongoing reviews and audits
- Regular training and professional development

In addition to our in-house specialists we have a long-standing association with one of the industry's leading Compliance consultants providing a supplementary level of support if required.

ADVICE CONSTRUCTION

The preparation of advice documents (Statement of Advice etc) is an essential part of the advice process however it can be an onerous and often time-consuming task. The alternative to preparing plans yourself is to allocate the function to internal resources, or to engage an external third party provider.

Some advisers find that they simply don't generate enough work on a regular basis to justify the investment that's required to retain paraplanning resources in-house. Others recognise that it's not the best use of their time.

To address these concerns, Capstone has strong relationships with paraplanning providers who offer a professional and cost-effective alternative to preparing advice documents yourself - allowing you the freedom and flexibility to spend more time with your clients.

RESEARCH

Capstone provide our advisers with an industry leading extensive Approved Product List (APL).

Our APL is sourced from the highly professional third party provider LONSEC of which we have had a strong association for over a decade. Any product researched by LONSEC that is rated investment grade or better is available for our advisers to use through a detailed online research portal.

To further assist our advisers we underpin this research with our industry leading list of Wrap platforms, Master Trusts, Multi Managers, Risk Insurers and Stock brokers. Our overall research environment is substantial and is designed to help you do business.

TRAINING

Continuing Professional Development (CPD) is an integral part of our professional framework. Capstone's Authorised Representatives are required to undertake ongoing training to maintain and update the knowledge and skills that are relevant to an individual's authorisation. Further to this, we assist advisers with their ongoing CPE obligations for the Tax Practitioners Board (TPB) by incorporating CPE elements in to our training program.

Capstone is committed to the professional development of its authorised representatives, ensuring they remain competent and up to date in our rapidly changing industry. We do this using a blended learning approach which includes Capstone facilitated Professional Development days, SMSF Workshops, webinars, conferences, and online CPD.

Our annual training calendar incorporates sessions specifically designed around current industry issues, investment trends, economic updates, strategies and advice opportunities for your business. We engage and partner with industry leading specialists to ensure quality training is always delivered. All Capstone facilitated training is assessed by an FPA accredited assessor.

To ensure advisers are able to easily plan, track and manage their CPD and CPE requirements, all Capstone advisers have access to an online training management program. Capstone's online training management system is straightforward to use and is easily accessible via your PC, tablet or mobile device at any time. All Capstone advisers are allocated a tailored training plan based on their level of authorisation which is managed and monitored via our online training program. Advisers also have access to a limited range of online CPD articles to assist them with their CPD obligations.

In addition to our training events and online program, Capstone have strong networks in the industry to be able to provide tailored training solutions based on your individual needs. We have relationships with various industry leading RTOs and professional associations which includes access to preferred pricing arrangements and their extensive training and support services.

PRACTICE MANAGEMENT

At Capstone, we understand that no two businesses are the same. Although service offerings may be similar, advisers have differing priorities and operate at different stages of the business life cycle. Accordingly, we offer a highly personalised service, working with you one-to-one to help you to achieve your business objectives. Our managers are dedicated to providing practical and experienced guidance, advice and coaching about your financial planning practice management. This service covers areas such as:

- *The Capstone Client Engagement Model*
  Creating an engaging business process that connects in a meaningful way with lasting effect.
- *Your Client Value Proposition and How To Articulate Your Value*
  Crafting a compelling, unique business offer that you can effectively deliver and that's easy to show.
- *Pricing – How To Value, Set, and Position Your Fees*
  The art and science of pricing your business services.
- *Technology Implementation*
  Ensuring a robust, effective and efficient system.
- *Business & Action Planning*
  Designing and achieving your desired reality.
- *Client Referrals*
  How to systematically gain client referrals and advocacy.
- *Centre of Influence Alliances*
  How to systematically gain centre of influence referrals and form alliance relationships.
- *Strategic Client Attraction Campaigns*
  How to systematically develop and implement new and existing client 'new business' development strategies.

BUSINESS EFFICIENCY

Most advisers recognise that providing a highly-personalised level of customer service is essential when it comes to developing and maintaining meaningful relationships with clients. But as with most things – time is money, so to deliver this you must become as efficient as possible.

In an increasingly competitive environment where profit margins are slim and adviser fees are subject to ever increasing scrutiny, the difference between running a successful, profitable business can often come down to the efficiency of your back office systems and processes. Inefficient processes, poor workflow design, and running obsolete systems all carry a cost and can have a negative impact on your bottom line.

We often find that advisers are so immersed in managing the day-to-day operations of the business they seldom have time to step back and assess whether the business is really running as efficiently as it could be.

At Capstone, we collaborate with our advisers and using Xplan, we map out the entire client engagement process (including workflows) to identify opportunities for process improvement and automation with the aim of streamlining the advice process. An objective analysis can prove invaluable in identifying opportunities for business process improvement, eliminating inefficiencies, and ultimately improving your bottom line, allowing you more time to focus on your clients.

HUMAN RESOURCES SUPPORT

All business owners recognise that without the 'right' people and culture you will struggle to achieve future growth and business success. We are here to support and guide you and offer assistance with:

- Search and selection process
- Employment documentation
- General enquiries
- Termination of employment

MARKETING AND COMMUNICATIONS

At Capstone, our in-house marketing and communications team provide customised support to help you to establish, develop and grow your business.

Our marketing and communications services include:

- Online marketing support, including assistance with website development and search engine marketing
- Assistance with social media posts on financial topics, issues and considerations.
- Brand development and evolution
- Design of corporate identify material including letterhead, business cards and report covers
- Development of corporate profiles and service marketing material to articulate your value proposition
- Content development including website copy, brochures and other client communication materials
- Regular newsletter articles and bulletins to keep your clients engaged

We understand the importance of remaining 'top of mind' with clients and provide you with regular client-facing communications to support your relationships with your clients. This tailored service alleviates advisers of the burden of sourcing or preparing content on a regular basis.

Our marketing support can be as varied and unique as your business approach.

TECHNOLOGY SYSTEMS AND PROCESSES

Capstone is a market leader in the use of Xplan. Our team of system and process specialists can help build your advice framework efficiencies to improve operational and advice procedures. Time is valuable, and with our help you can experience greater business capabilities and capacity solutions that will save you time and money.

Our technology support services include:

- Xplan administration management
- Workflow model and customisation
- Fund manager data feed management
- Advice templates
- Revenue management

Along with these support services we also operate an Xplan help desk during business hours (AEST). This allows us to provide technical support and guidance that's only a phone call away.

REVENUE PROCESSING

Capstone provides an efficient revenue management solution that aligns with Xplan with the followingfeatures:

- Accurate and timely processing of all revenue
- Regular reporting of outstanding revenue
- Direct crediting of all revenue to your nominated account
- Detailed revenue reports available online twice a month. Including full details of client, fund manager, investment and related details.

PRACTICE TRANSITION

At Capstone we not only assist you with strategic planning for your business, we also have developed our own transition and implementation process to ensure you and your business have minimal disruption from your day to day business activities. We have dedicated specialists who will guide you through the entire process.

FOR FURTHER INFORMATION

please contact Capstone

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