# SHARING YOUR VISION

## CAPSTONE

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

Capstone was established in 2002 with a pioneering vision: to help professional financial advisers become successful in their own right.

Our model is quite unique in the Australian marketplace, as our success flows from helping you succeed. It's a simple model with a clear focus. We enable financial advisers to establish and grow successful businesses by providing the professional resources, tools and support services they need.

100% privately held and managed, Capstone has the size and scale, yet the flexibility and agility to maintain a personal feel.

We believe that our support does make a difference. Which is why we have an unwavering commitment to doing it ethically and exceptionally well. Since day one, we have always put our advisers first.

We are dedicated to providing support and an operating environment that allows you to cultivate meaningful client relationships and develop a successful, thriving practice.

We focus on you by providing all the necessary support and resources you need to maintain or grow your business. Our in-house support services include:

- Professional standards (including compliance and research)
- Marketing and communications
- Practice development and coaching
- Tailored technology and business efficiency support
- Ongoing professional development and training

Whether you're aiming to build a base of profitable clients, gain access to a broader range of products, or discover new ways to make your business highly efficient, Capstone's experienced team can help you to make these goals become a reality.

# Authorisation Solutions

## AUTHORISATION SOLUTIONS

Capstone offers you the choice of a full or limited authorisation. The option that's right for you will largely depend on your business and advice needs.

## FULL AUTHORISATION

Capstone's full licencing option is for financial advisers who provide comprehensive product advice as part of their advisory services and recognise the value in having access to all the service and support provided by Capstone.

Our solutions for financial advisers are underpinned by the combined strength of our four pillars of support:

- Professional Standards
- Technology and Business Efficiency
- Marketing and Communications
- Business Coaching and Development

Our experienced and dedicated Business Coaches will work with you on a one-to-one basis to understand your business goals and objectives and provide clear guidance and strategic business planning advice to support your success.

Establishing and maintaining relationships with new and existing clients is made easy with our comprehensive Marketing and Communications services. In today's environment a professional online presence is essential so we provide a wide range of digital marketing services including web site development, social media guidance and resources, as well as regular newsletter content and bulletins to keep your clients up to date with topical investment news and information.

Ensuring your advisory services meet the requirements of the regulator is naturally a priority, so we have a team of Professional Standards Officers who provide partnership-focused guidance and assistance.

We're also technology experts, and provide industry-leading technology services and solutions aimed at streamlining your business processes so you can experience greater business efficiencies.

## LIMITED AUTHORISATION

The limited authorisation is designed for accountants who prefer to leave financial planning advice to a suitably qualified financial adviser via a referral arrangement. A limited authorisation will suit those who wish to:

- 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;
    - Securities;
    - Simple Managed Investment Schemes;
    - Life Risk Insurance; and
    - Superannuation.

## PROFESSIONAL STANDARDS

Capstone understands 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 that 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
- 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 to the licensee if required.

## 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 package.

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 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 the individual's type of authorisation.

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 system. Capstone's online training management system is easy to use and is 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 has strong networks in the industry to provide tailored training solutions based on your individual needs. We have relationships with industry leading registered training organisations and professional associations which includes access to preferred pricing arrangements and their extensive training and support services.

## PARAPLANNING

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 external 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.

## 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 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.

## REVENUE PROCESSING

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

- 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)

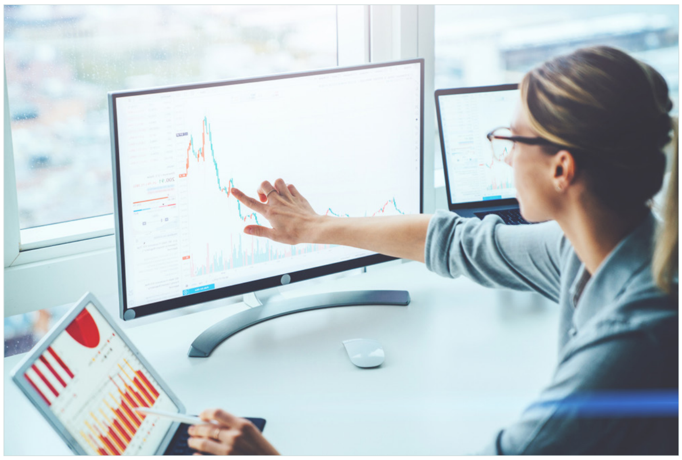
## TECHNOLOGY SYSTEMS AND PROCESSES

Capstone is a market leader in the use of Xplan. Our team of system and process specialists can help build advice framework efficiencies to improve your 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.



## BUSINESS COACHING AND DEVELOPMENT

## MARKETING AND COMMUNICATIONS

### BUSINESS COACHING AND DEVELOPMENT

Our practice coaches 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 Practice Coaches are dedicated to providing practical and experienced guidance, advice and coaching about your financial planning practice management.

Our coaching and development services include:

*Business Action Planning:*

Designing and prioritising strategic plans to help you reach your business aspirations.

*Client Value Proposition:*

Reviewing and creating your story about the total value you deliver, including the development of key tools and strategies to help you articulate the positive messages about your value to clients.

*Client Engagement Model and Client Experience:*

Developing the methodology and compelling approach to engage with clients, which creates and delivers the most positive experience for new and ongoing advice clients.

*How to Value, Set and Position Fees:*

In-depth analysis of your business offering, and assessment of your time, effort, commitment, experience, expenses, methodology, IP and value delivered to clients, to determine the right level of client advice and service fees.

*Finding and Attracting Clients:*

Assistance and coaching about strategic approaches to grow your clients and revenue, through any combination of client referrals, centre of influence referrals or targeted marketing campaigns.

*Technology Implementation:*

Coaching about using internal and external technology for both optimising client engagement and streamlining your business operational capability.

*Succession Planning:*

Guidance and assistance with planning for and obtaining a successful business sale, and seamless transition to new business owners.

### 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:

- Brand development and evolution
- Digital marketing support including website development services and social media guidance
- Proactive, regular social media content on financial topics, issues and considerations
- Design and development of corporate identity material including letterhead, business cards and report covers
- Design and development of corporate profiles and service marketing material to articulate your value proposition to potential clients
- Content development including website copy, brochures and other client communication materials
- Regular newsletter articles and bulletins to keep your existing clients informed and 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 client communications on a regular basis.

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

### 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 experienced staff who will guide you through the entire migration process.

When you're looking for a licensee, it's important to choose a partner that provides the support and has the resources to help you deliver quality advice, solutions and services to your clients.

At Capstone our goal is to provide you with the support you need to deliver quality advice, service your clients and achieve business growth.

Capstone's Four Pillars 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. With the intense scrutiny of the financial services industry it's never been more important for advisers to ensure they have the necessary skills, knowledge, systems and processes to meet the requirements of the regulator.

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 goals become reality.

Our focus is your continued success. It's why our Four Pillars approach is proving a winning formula for many advisers Australia-wide.

**To find out more call us on 1300 306 900 or email info@capstonefp.com.au.**

## FOR FURTHER INFORMATION
please contact Capstone

**1300 306 900**

info@capstonefp.com.au
www.capstonefp.com.au

Capstone Financial Planning Pty Ltd
ABN 24 093 733 969
Australian Financial Services Licence Number 223135

Level 1, 607 Bourke Street Melbourne VIC 3000


**DISCLAIMER**