

Working remotely with CashCalc

Presented by:

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Sol Lemoigne, Accounts Manager

Agenda

1. Security

Turn on two-factor authentication · Protect your account from home · Protect client information

2. Digital Fact Find

Remotely send a digital fact find · Client provides information remotely · Save time and resources

3. Integrations

Link with your back-office · Send and receive client information · Eliminate the need to key data

4. Cashflow & other tools

Present and stress test cashflow plans remotely · Life Insurance and Income Protection tools

5. Secure Client Portal (Upcoming feature)

Remotely onboard brand new clients · Share information and documents · Become more efficient

Security

Two-step login verification

Two-step login verification requires you to also provide a security code on login, which is sent to you by SMS. This gives you an extra level of security on your account.

Enable two-step login verification

Mobile phone number to receive verification codes:

Send test code

Update two-step login verification

Security

Login to CashCalc | 2-step verification



We've just sent a verification code to your phone number ending in **07**.

6-digit code:

This should arrive instantly, but please allow up to a few minutes. The code was sent at 2:59:46 pm (UK time).

Trust this device

[Send new code](#)
[Having trouble receiving a code?](#)

Submit

Security



Presentation mode

Niche

Select a client

Search for a client...

+ Add new client

👤 Switch to adviser mode

Digital Fact Find

Onboarding & Data Capture | John Smith & Andrea Smith

 Financial Planning Tools

 Onboarding & Fact Find

 Client Profile & Integrations

Clients [Edit](#)

John Smith & Andrea Smith

Dates of Birth

15th Jul 1961 & 24th Aug 1963
(58 & 56)

Adviser

Sol Lemoigne

Send or populate a Data Capture Form

 The new Client Portal and Fact Find is now available!


[Access Client Portal](#)

 [Send John Smith a Data Capture Form](#)

 [Complete or pre-populate a Data Capture Form](#)

 John Smith & Andrea Smith will also need this PIN to access their forms: **5203**

Latest completed form

 Completed Data Capture Forms will appear here

Digital Fact Find

Send **John Smith & Andrea Smith** a Data Capture Form ✕

To:

Reply to:

BCC:

Subject:

Notify:

Hi John Smith & Andrea Smith,

Thank you for taking the time to complete a Data Capture Form with us. Working together will help us produce a more accurate forecast for you.

Below you will find a personalised link to your online form. It has been tailored for you and "https" encrypted - which means all data exchanged is completely secure.

To complete, simply click on the link below and follow the instructions. It should only take a short time:

<https://cashcalc.co.uk/data-capture/h1yBFmE1cfqOd1XWX0HUgLf2FAT8Mzyc>

[< Back](#)

[Next page >](#)

Your client will need the PIN: **5203** to access the form

Send **John Smith & Andrea Smith** a Data Capture Form ✕

John Smith will need the following PIN to access their Data Capture Form.

Data Capture Form PIN: **5203**

Send PIN via:

Text message

Email

Mobile phone number:

Client's mobile phone number

[< Back](#)

[Send PIN & finish >](#)

Your client will need the PIN: **5203** to access the form

Data Capture form
Personal Details
Employment Details
Incomes
Expenditure 1/3
Pensions
Savings & Investments
Other Assets
Loans & Mortgages
Health & Protection Details
Objectives
Agreed Actions

[Finish & Review](#)

Expenditure

Step 4: Enter any current and expected pre and post-retirement expenses

Loans	Monthly expense now	Monthly expense in retirement
Mortgage/Rent	£ 750	£ 0
Credit Cards	£ 200	£ 100
Loans	£	£
Finance/Hire Purchase	£	£
	£	£
	£	£
	Total: £950	Total: £100

Housing	Monthly expense now	Monthly expense in retirement
Council Tax	£	£
Electricity	£	£

Data Capture form

Personal Details

Employment Details

Incomes

Expenditure

Pensions

Savings & Investments

Other Assets

Loans & Mortgages

Health & Protection Details

Objectives

Agreed Actions

Finish & Review

Pensions

Step 7: Enter any personal or final salary pensions you may have

Pensions

Owner	Plan type	Plan provider	Value	Policy number		
John Smith	Personal	ABC	£80,000		Edit	Delete
Andrea Smith	Employer/Group	123	£45,000		Edit	Delete
+ Add a pension						

Additional notes or comments:

Do you have any specific pension objectives:

Yes

No

< Back

Next >

Digital Fact Find

Data Capture form
Personal Details
Employment Details
Incomes
Expenditure
Pensions
Savings & Investments
Other Assets
Loans & Mortgages
Health & Protection Details
Objectives
Agreed Actions

[Finish & Review](#)

Objectives

Step 12: Enter any financial objectives

Financial objectives:

[Remove objective](#)

We would like to purchase a secondary home in France for family gatherings

Financial objectives:

[Remove objective](#)

Joanne is about to start University doing a 5 year course, at the end of her degree we want to be able to provide her with a house deposit of £30,000.

[+ Add a new objective](#)

[< Back](#)

[Next >](#)

Integration



Dashboard

My Clients

Add Client

My Account

My Account | Integration Settings

Account Preferences

Account Basics & Security

Branding

Plans, Billing & Integrations

Integrations

Onboarding & Client Portal

Client Portal Preferences

Calculators

General

Cashflow Modeller

Variable Growth Templates

Asset Allocation Templates

Resources

Videos

Data Capture Forms

Misc

Email Preferences

Desktop Notifications

Integrations

Choose a 3rd-party system to integrate with your CashCalc account. Only one integration can be active at any given time.

🔔 CashCalc launch Open API: Our Open API is now live! This means that it's even easier for your favourite software providers to integrate with CashCalc. If you would like to see an integration with a provider, please let them or us know. [Find out more.](#)



Intelligent Office

Import data from iO or our Data Capture Forms, and seamlessly export data to create a client within iO.

Install



iress Xplan

Our 2-way Xplan integration streamlines your processes: bringing all of your client data in one place.

Install



Time4Advice Curo

Seamlessly import and export a range of client details, helping you ensure you're always working with the most up-to-date data.

Request setup



Transact

Import client data from your Transact account to populate CashCalc's flagship tool: the Cashflow Modeller.

Install



Integration

Add a new client

Add client from:

Import from Iress Xplan

First name

Doe

Search

Showing 2 of 2 results

[Filter...](#)

John Doe

1985-04-09

Jane Doe

Include a partner or spouse

Adviser:

Sol Lemoigne

[> More options](#)


Back

Add client

Integration

Client Profile | John Doe & Jane Doe

 Financial Planning Tools

 Onboarding & Fact Find

 Client Profile & Integrations

Clients [Edit](#)

John Doe & Jane Doe

Dates of Birth
9th Apr 1985 & 1st Jan 1969
(34 & 51)

Adviser
Sol Lemoigne

 Collapse

NET WORTH

£ 558k



Total Investments: £51,901

Total Pensions: £386,200

Total Assets: £120,000

Total Liabilities: £0

Sync with back-office
Import/export client data to your back-office

Fetch updates
Import data into the Client Profile

Update a calculator
Export data to a new / existing forecast

Print Net Worth statement
Print PDF report of your client's finances

Personal

Savings & Investments

Pensions


Other Assets

Liabilities

Incomes

Expenses

Servicing

 **John Doe**
Born 09 April 1985


 Linked to XPLAN


Contact methods

No contact methods yet for this client. [Add contact method](#)

Personal Details [Edit](#)

Gender	Male
Marital Status	Married
Place of Birth	Newport

 **Jane Doe**
Born 01 January 1969

 Linked to XPLAN

Contact methods

No contact methods yet for this client. [Add contact method](#)

Personal Details [Edit](#)

Gender	Female
Marital Status	Married
Place of Birth	-

Integration

Sync with Xplan

Manage your client's data all from one place - export to your integrated back-office, or import to update the Client Profile.

👤 Personal	2 / 2 integrated
✉ Contact methods	Nothing to export
🏠 Addresses	Nothing to export
📄 Investments	5 / 5 integrated
🏦 Pensions	11 / 11 integrated
🏠 Assets	1 / 1 integrated
📁 Liabilities	Nothing to export
📈 Incomes	5 / 5 integrated
📉 Expenses	5 / 6 integrated
✅ Finish	

↔ Sync all data in the background

Syncing will update all integrated resources in the background. This may take a few minutes.

Export your clients

In this stage, we will export your clients to your back-office. This will include any personal information such as names, date of birth and other hard facts.

Your client(s)

John Doe
Born 09 April 1985

↔ Integrated with Xplan

Jane Doe
Born 01 January 1969

↔ Integrated with Xplan

Your clients are already linked with Xplan

[Go to next stage >](#)

Integration

Import from XPlan ✕

We found 9 contact methods from XPlan for this client that have not been imported.

[Check all](#) | [Uncheck all](#)

- Work Phone**
03333003489
- Work Phone**
01633859555
- Work Email**
info@cashcalc.co.uk
- Work Email**
sol@cashcalc.co.uk
- Home Phone**
01633859555
- Website**
cashcalc.co.uk
- Mobile Phone**
07799686092
- Mobile Phone**
07779553239

Close Import

Integration

Sync with Xplan

Manage your client's data all from one place - export to your integrated back-office, or import to update the Client Profile.

Personal	1 / 1 integrated
Contact methods	Nothing to export
Addresses	Nothing to export
Investments	9 / 9 integrated
Pensions	8 / 8 integrated
Assets	5 / 5 integrated
Liabilities	6 / 6 integrated
Incomes	10 / 10 integrated
Expenses	8 / 9 integrated
Finish	

↔ Sync all data in the background

Syncing will update all integrated resources in the background. This may take a few minutes.

Expenses < Mortgage

Basic details

Required information for an expense

Name

Amount

Frequency

Additional information

Optional, when does the expense start and stop, and where does it come from?

Start date

End date

Expense type

Xplan information

Extra information required by Xplan

Expense type

Expense owner

< Back to expenses

🔗 Link to existing

Export >

Integration

Export to a calculator ✕

Choose a calculator:

Cashflow Modeller

Choose a forecast:

Create a new forecast...

New scenario name:

e.g. Current Situation

INVESTMENTS

[Check all](#) | [Uncheck all](#)

<input checked="" type="checkbox"/>	Animations Finance (Self)	£25,000.00	Growing at 0.00%
<input checked="" type="checkbox"/>	ISA	£25,000.00	Growing at 4.00%
<input checked="" type="checkbox"/>	Current account	£8,000.00	Growing at 2.50%

PENSIONS

[Check all](#) | [Uncheck all](#)

<input checked="" type="checkbox"/>	Wacky Ltd Personal Pension	£15,000.00	Growing at 0.00%
<input checked="" type="checkbox"/>	Personal Pension	£260,000.00	Growing at 5.10%

ASSETS

[Check all](#) | [Uncheck all](#)

<input type="checkbox"/>	House (Self)	£270,000.00	Growing at 0.00%
--------------------------	--------------	-------------	------------------

INCOMES

[Check all](#) | [Uncheck all](#)

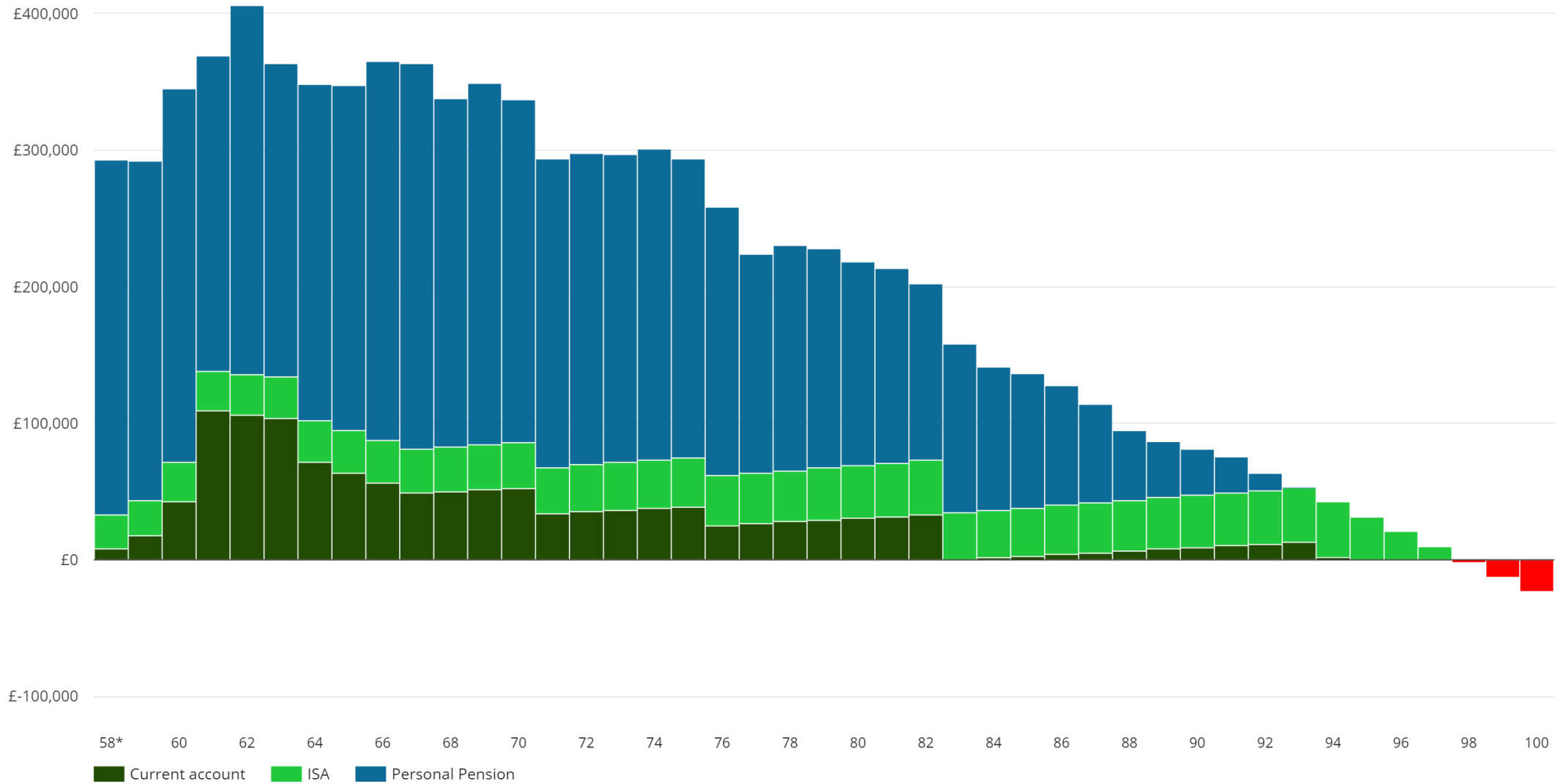
<input checked="" type="checkbox"/>	Drivers Driver Final Salary Pension	£225,000.00 /year	From retirement to 110
<input checked="" type="checkbox"/>	Salary	£65,000.00	From 58 to retirement

Close

Export

Tools

Money in vs. Money out Savings over time



Tools

Edit a savings pot, investment or pension

Description:

Personal Pension

Starting pot value:

£ 260000

Investment return format: ?

Linear

Variable

Historic fund/benchmark to model: ?

Mixed Benchmark: Cautious (0-35%) (1990-20)

View

Average net growth: 5.76%

Average real return: 3.26%

This pot is a pension

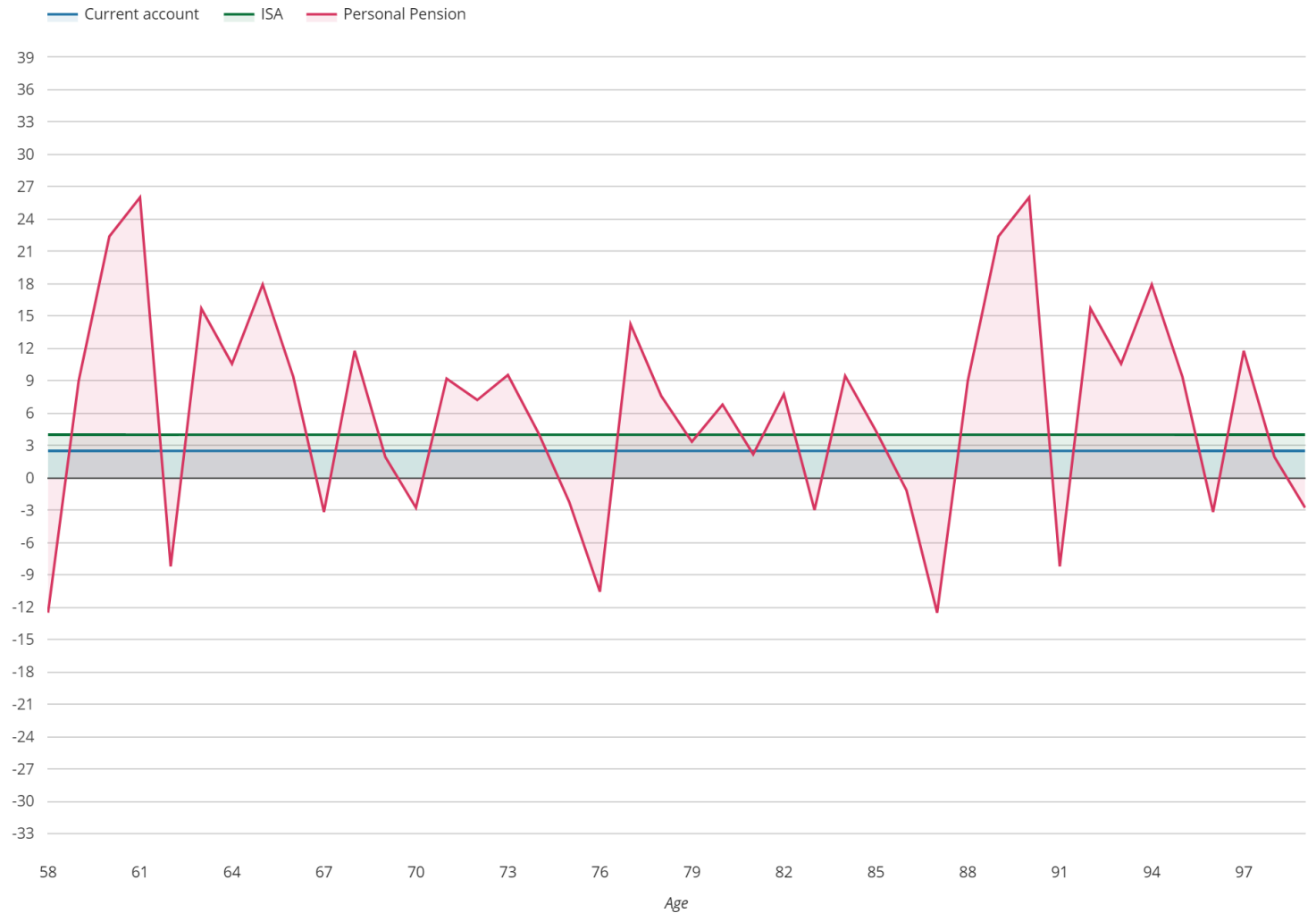
Pension withdrawal tax rate:

20 %

? This is the tax rate which will be used if this pot is needed to cover a shortfall.

Cancel

Update pension



Tools

Market event simulations

Simulate a market event: ?

COVID19 Drop NO Recovery

Starting at age (Dick): ?

64

£349,418 total savings at year start

Affected Savings Pots: ?

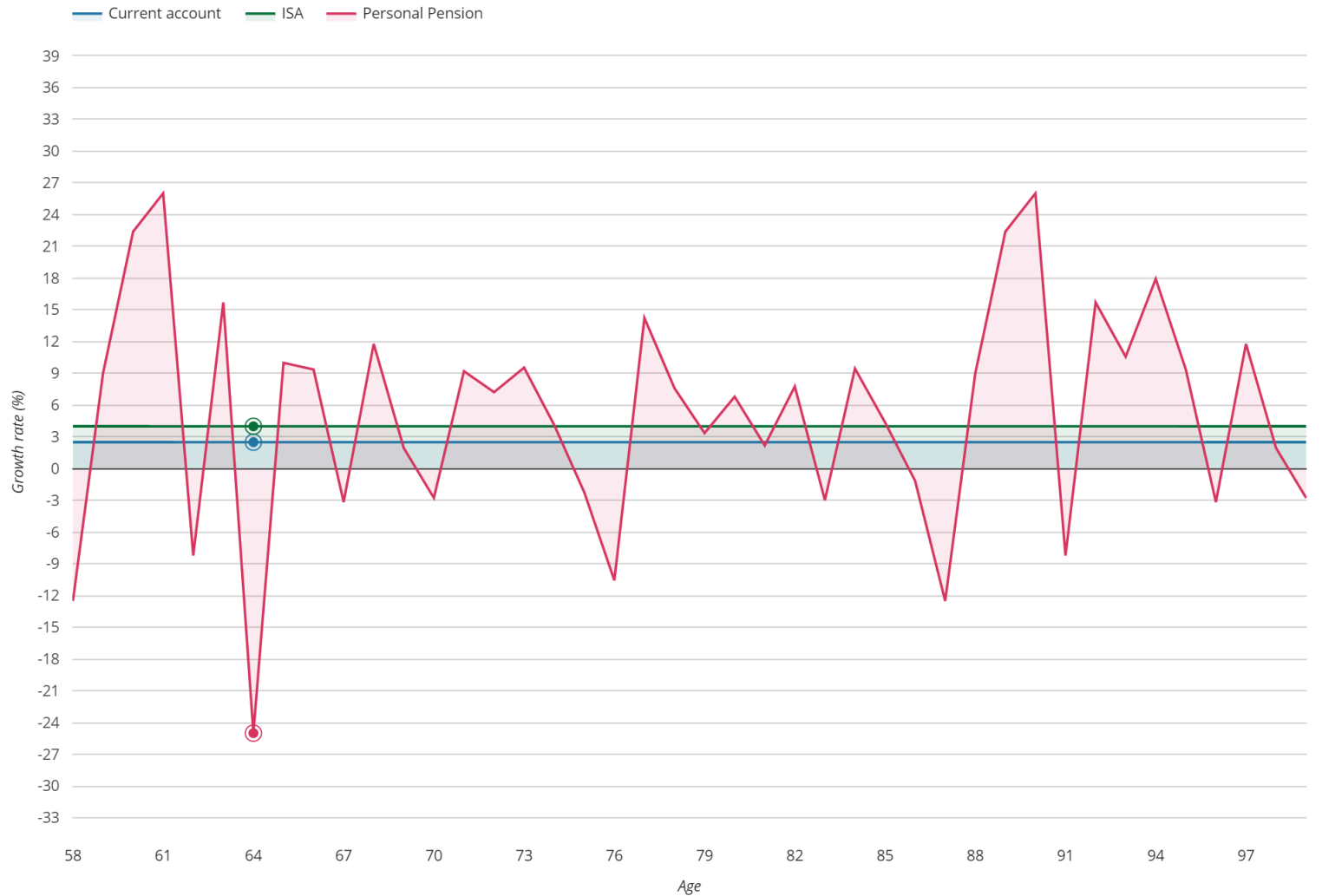
- Current account
- Personal Pension
- ISA

Run simulation

Apply changes

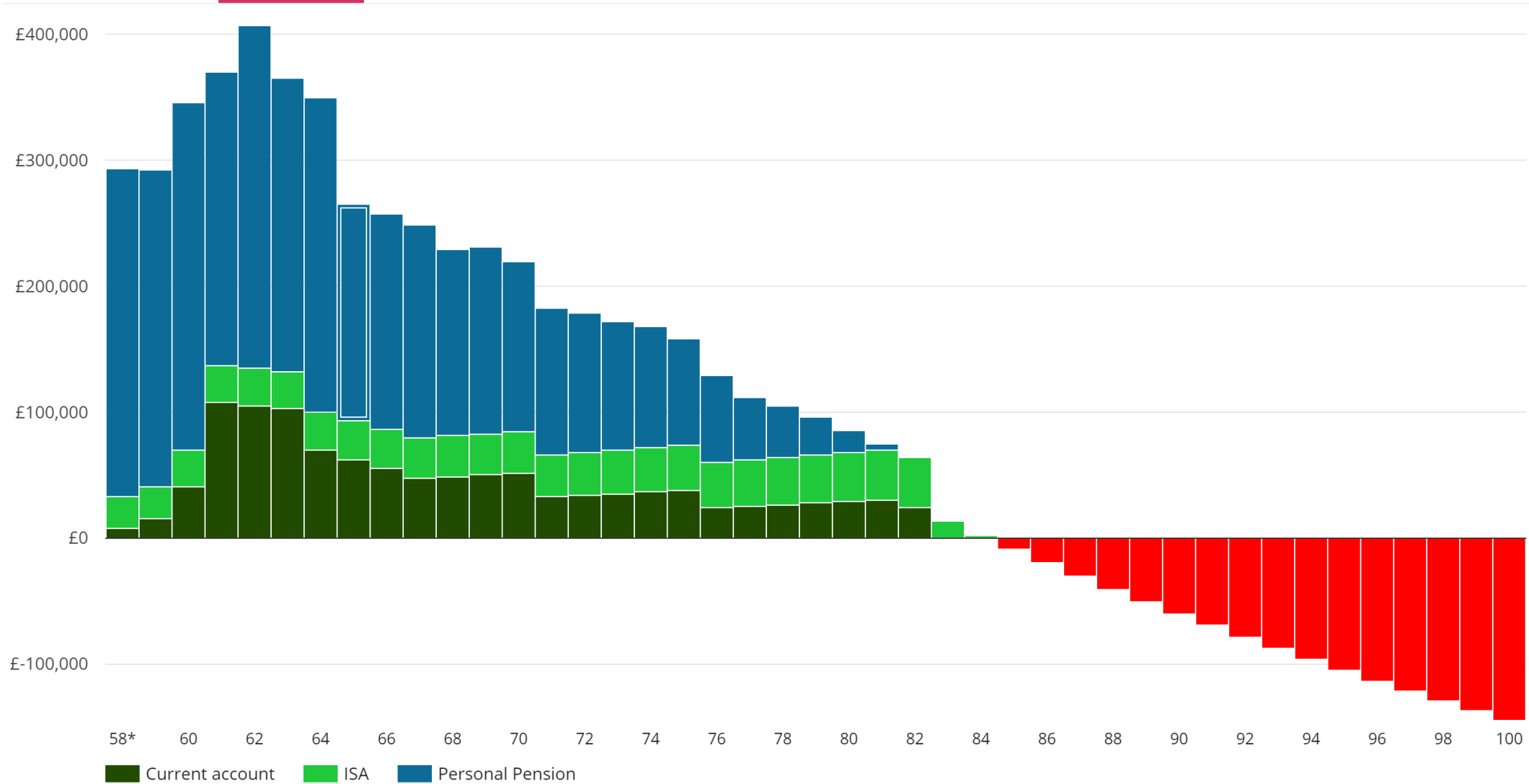
Close

i Growth rates will be reduced to 27.87% of their displayed values for the first, partial year once changes are applied.



Tools

Money in vs. Money out Savings over time



Tools



Life Insurance & Critical Illness Cover Calculator

This can be used with clients to show what their estimated insurance requirements would be upon death.



Income Protection / PHI Calculator

Show a client a contrast between their existing income protection and their potential income protection.

Tools

Assumptions:

Gross salary per year:

£ 30000

Save & Calculate

Employer Sick Pay:

Employer sick pay is available

Type of sick pay entitled to: ?

Full ▾

Duration:

26 Weeks

Additional sick pay available

Type of sick pay entitled to:

Half ▾

Duration:

26 Weeks

Existing Income Protection:

Existing income protection is available

Potential income protection:

Cover the maximum amount (60% of gross salary) available

Deferral period:

52 Weeks

End age: ?

67 Years

The cover is index-linked ?

Income From Ill Health Pension:

Income from ill health pension is available

Provider:

NHS Pension

Weekly net benefit:

£ 50

Commencing after:

52 Weeks

Cover is payable for life ?

The cover is index-linked ?

Results:

Maximum coverage is **£18,000.00** net per annum

Current cover:

Initial Sick Pay

Sick pay from day 1: £432.69 per week

Sick pay duration: 26 weeks

Sick pay total: £11,250.00

Additional Sick Pay

Sick pay from week 27: £216.35

Sick pay duration: 26 weeks

Additional sick pay total: £5,625.00

Sick pay total duration: 52 weeks

Sick pay total: £16,875.00

Pension

Income protected from week 53: £50.00

Duration: 624 weeks

Total protected: £40,560.00

Potential cover:

Initial Sick Pay

Sick pay from day 1: £432.69 per week

Sick pay duration: 26 weeks

Sick pay total: £11,250.00

Additional Sick Pay

Sick pay from week 27: £216.35

Sick pay duration: 26 weeks

Additional sick pay total: £5,625.00

Sick pay total duration: 52 weeks

Sick pay total: £16,875.00

Pension

Income protected from week 53: £50.00

Duration: 624 weeks

Total protected: £40,560.00

Potential Income Protection

Income protected from week 53: £296.15

Duration: 624 weeks

Total protection: £240,240.00

Total

Current Grand Total Received: £57,435.00

Total Duration: 676 weeks

Total

Potential Grand Total Received: £297,675.00

Total Duration: 676 weeks

Weekly difference: **£296.15** Difference In Value: **£240,240.00**

Difference In Duration: **0 Weeks**

Tools

Life Insurance & Critical Illness Cover Calculator

Options ▾

Create report

Assumptions:

Existing Mortgage

Amount:

£ 250000

Cover for:

Joint ▾

Type of cover:

Life Insurance & Critical Illne ▾

Other Loans

Amount:

£ 0

Cover for:

Example Client (Works) ▾

Type of cover:

Life Insurance Only ▾

Save & Calculate

Additional information:

Additional Monthly Income is required

Additional Lump Sum is required

Save & Calculate

Childcare Costs:

Name	Cover per annum (pound)	Start cover age	End cover age	
Childs name 1	5000	10	21	Edit Delete
Childs name 2	5000	8	21	Edit Delete
Type of cover:				
Life Insurance Only				▾

+ Add childcare cost

Results:

Life Insurance Only: Joint

Paid Loans: £0

Protect Family: £120,000

Total: £120,000

Life Insurance & Critical Illness Cover: Joint

Paid Loans: £250,000

Protect Family: £0

Total: £250,000

Client Onboarding & Fact Find

Send a request to fill in a Fact Find via your client's own login area.

Client Portal login page: <https://niche-1814.cashcalc.test/login>

 Request updates from John & Jane

 How the Client Portal works

Client login account status:

Account not yet set up

Status

Client Login

Permissions

Activity

Customise

Onboarding status

Name	Status	Last updated	Actions	
Terms of Business	Request Sent	a month ago	Send Reminder Email	More ▾
Fee Agreement	Request Sent	a month ago	Send Reminder Email	More ▾
Fact Find	Request Sent	a month ago	Send Reminder Email	More ▾

Client Portal

Client Portal: Request information ×

✉ STEP 1 Invitation to Client Portal

How would you like to send the invite?

Email via CashCalc Send myself, by copying link

Client email address

🔒 STEP 2 Verification

Client will need the PIN 5669 when signing up.

How would you like to send the PIN?

Via text Deliver myself

Mobile phone number

📅 STEP 3 Information to request

Which sections should the client update?

- Fact Find [Customise](#)
- Client Agreement
- Document Sharing

Close

Send



Please create your Portal account

Hi John & Jane,

Here at Niche IFA, we use an online Portal to communicate and securely share information with our clients.

We'd therefore love for you to create your own Portal account, so you can do the same and securely share information from incomes and expenses to financial objectives.

All information entered into your Portal account will be stored in an encrypted format using AES-256. This is the accepted industry standard for securely storing data.

To create an account, please click the button below. If you'd prefer to copy and paste the link into your web-browser, the secure URL has also been provided.

[Create your Portal account](#)

<https://cashcalc-1814.cashcalc.co.uk/invite/3BWymMdVeExuQDme2jF4bxX6wBQIzl3STvi4pFSI>



NICHE

You are about to create your own secure personal portal to communicate and securely share information with Niche IFA. By clicking next you will be prompted to create a password and enter the Portal.

Please enter the 4 digit PIN that your adviser has provided to you.

PIN

[Missing PIN?](#)

Next step



Welcome, John Doe

Please enter your details below to create your account:

Email

sol@cashcalc.co.uk

Choose your password

Confirm your password

Your new password must contain:

- At least 1 capital letter
- At least 1 lowercase letter
- At least 1 number
- At least 8 characters long
- Passwords must match




Create your account

Good afternoon, John

This is your own secure personal portal to communicate and securely share information with Niche IFA .

Actions

If your adviser has requested changes, these will appear below. Otherwise, feel free to view or update your existing details.

NAME	STATUS	LAST UPDATED	
 Terms of Business	Please review	an hour ago	Review
 Fee Agreement	Please review	an hour ago	Review
 Fact Find	New changes requested	an hour ago	Make changes

Editing Fact Find

Edit the Fact Find on behalf of the client

Last changed a few seconds ago

Personal Details

John Doe

Jane Doe

Address & Dependants

Employment

John Doe

Jane Doe

Incomes

Expenses

Pensions

Savings & Investments

Other Assets

Loans & Mortgages

Health & Protection

John Doe

Jane Doe

Protection Policies

Insights & Objectives

Save & Review

Expenses

Loan repayments

Loan repayments suggestions

Credit Cards [Add](#)

Finance / Hire Purchase [Add](#)

Other loans [Add](#)

[Dismiss](#) [Add combined total](#)

Housing expenses

Housing expenses suggestions

Council Tax [Add](#)

Electricity [Add](#)

Gas [Add](#)

Water [Add](#)

TV Licence [Add](#)

Broadband / Landline / TV [Add](#)

[Dismiss](#) [Add combined total](#)

TYPE	COST	
Primary Mortgage	£4,740 Annually	...
Joint Essential		
		Total: £395 per month
+ ADD A LOAN REPAYMENT		

TYPE	COST
No housing expenses added yet	
+ ADD A HOUSING EXPENSE	

Editing Fact Find

Edit the Fact Find on behalf of the client

Last changed 3 minutes ago

✓ Personal Details

John Doe

Jane Doe

Address & Dependants

Employment

John Doe

Jane Doe

Incomes

Expenses

Pensions

Savings & Investments

Other Assets

Loans & Mortgages

Health & Protection

John Doe

Jane Doe

Protection Policies

Insights & Objectives

Save & Review

Address & Dependants | Personal Details

Main Residence

Details related to your main residence. You can enter other properties later in the "Other Assets" section.

Ownership status

Own (Mortgaged) ▾

Postcode

CF3 5PB

Address line 1

|

SUGGESTED

 235 Burnham Avenue, Llanrumney

 237 Burnham Avenue, Llanrumney

 239 Burnham Avenue, Llanrumney

 241 Burnham Avenue, Llanrumney

 243 Burnham Avenue, Llanrumney

 245 Burnham Avenue, Llanrumney

South Glamorgan

Country

United Kingdom ▾

Move in date (mm yyyy)

10

2010

Add an asset



Owner Required

Asset description ? Required

Approx. cost of acquisition

Approx. current value

Powered by
Zoopla

Owner since (mm yyyy)

Close

Add

Fact Find

Last changed: a few seconds ago

FORM PROGRESS

- Personal Details**
 - John Doe
 - Jane Doe
 - Address & Dependants
- Employment**
 - John Doe
 - Jane Doe
- Incomes**
- Expenses**
- Pensions**
- Savings & Investments**
- Other Assets**
- Loans & Mortgages**
- Health & Protection**

Other Assets

Currently owned assets
Any other assets aside from your main residence that you currently own.

ASSET DESCRIPTION	VALUE	
Home - CF3 5PB	+2.11% p.a.	Oct 2010: £178,000
Joint		Current: £217,046
+ ADD AN ASSET		

Notes
Enter any notes relating to this section for your adviser to see.

Do you have any specific asset objectives to discuss with your adviser?

Additional notes or comments

Onboarding | John Doe & Jane Doe

Financial Planning Tools

Onboarding & Fact Find

Client Profile & Integrations

Clients [Edit](#)

John Doe & Jane Doe

Dates of Birth
9th Apr 1985 & 1st Jan 1969
(34 & 51)

Adviser
Sol Lemoigne

Client Onboarding & Fact Find

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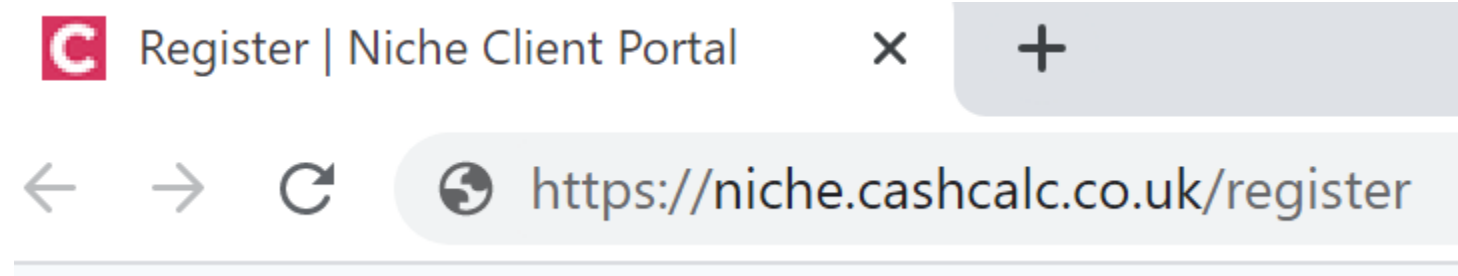
How the Client Portal works

Client login account status:

Account set up completed

Status	Client Login	Permissions	Activity
Onboarding status			
Name	Status	Last updated	Actions
Terms of Business	Accepted	3 days ago	Send new request More
Fee Agreement	Accepted	3 days ago	Send new request More
Fact Find	Reviewed	3 days ago	Send new request More

Client Portal



Embed a link like above on your website, LinkedIn, Facebook groups, marketing emails... inviting a person or a group of people to become a client of your firm





Become a client

Create an account on the Niche Secure Portal and start your journey today.

First name

Surname

Email

Password

Confirm password

[Become a client](#)

Already have an account? [Log in](#)

Thank you for listening!

- **Ask any questions live or in the chat box**
- If you have an account but not Premium - login and you can restart your 28 day free trial
- If you do not have an account - register and get a 28 day free trial