Working remotely with CashCalc

Presented by:

Ray Adams, Director & Chartered Financial Planner

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.

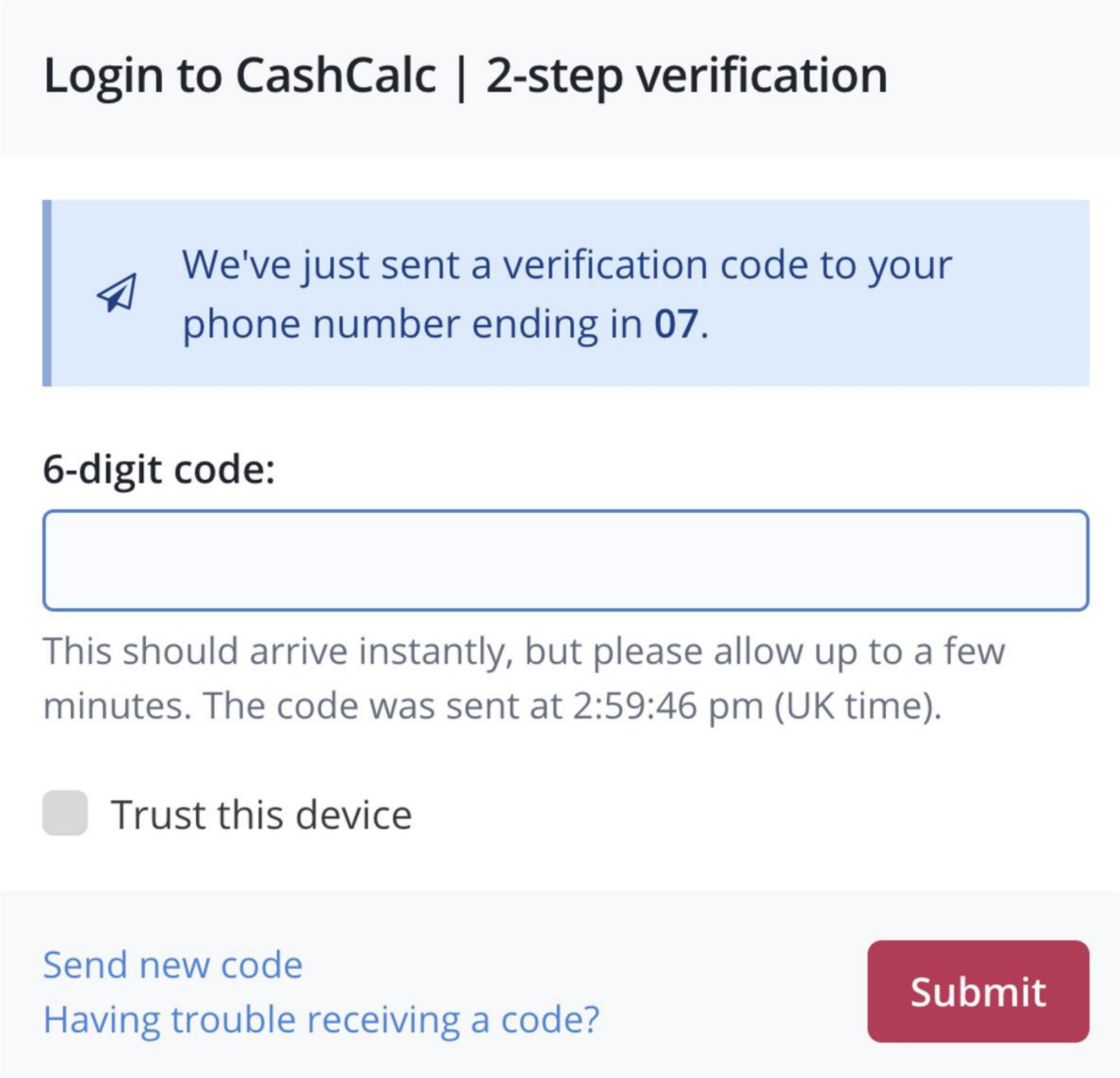
- [x] Enable two-step login verification

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: client-email-address@gmail.com

Reply to: sol@cashcalc.co.uk

BCC: bcc-email-address@gmail.com

Subject: Data Capture Form from Niche

Notify: sol@cashcalc.co.uk

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

Digital Fact Find

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

Digital Fact Find

You are viewing this in Adviser Preview mode. John Smith & Andrea Smith will also need their PIN to access this 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	£	£

Digital Fact Find

You are viewing this in Adviser Preview mode. John Smith & Andrea Smith will also need their PIN to access this form.

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

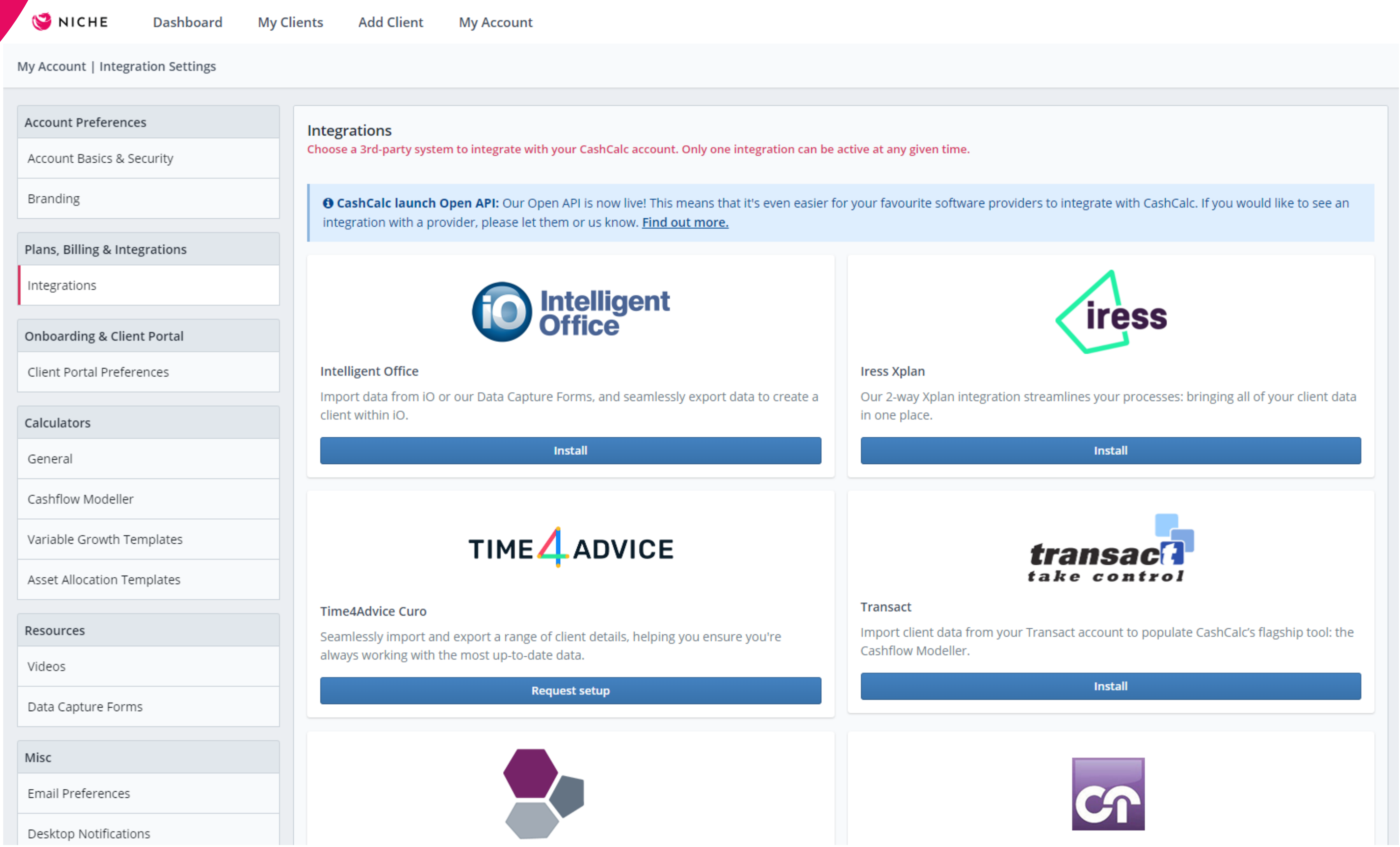
Joanne is about to start University doing a 5 year course, at the end of her degree we want to be able to provide her with a house deposit of £30,000.

+ Add a new objective

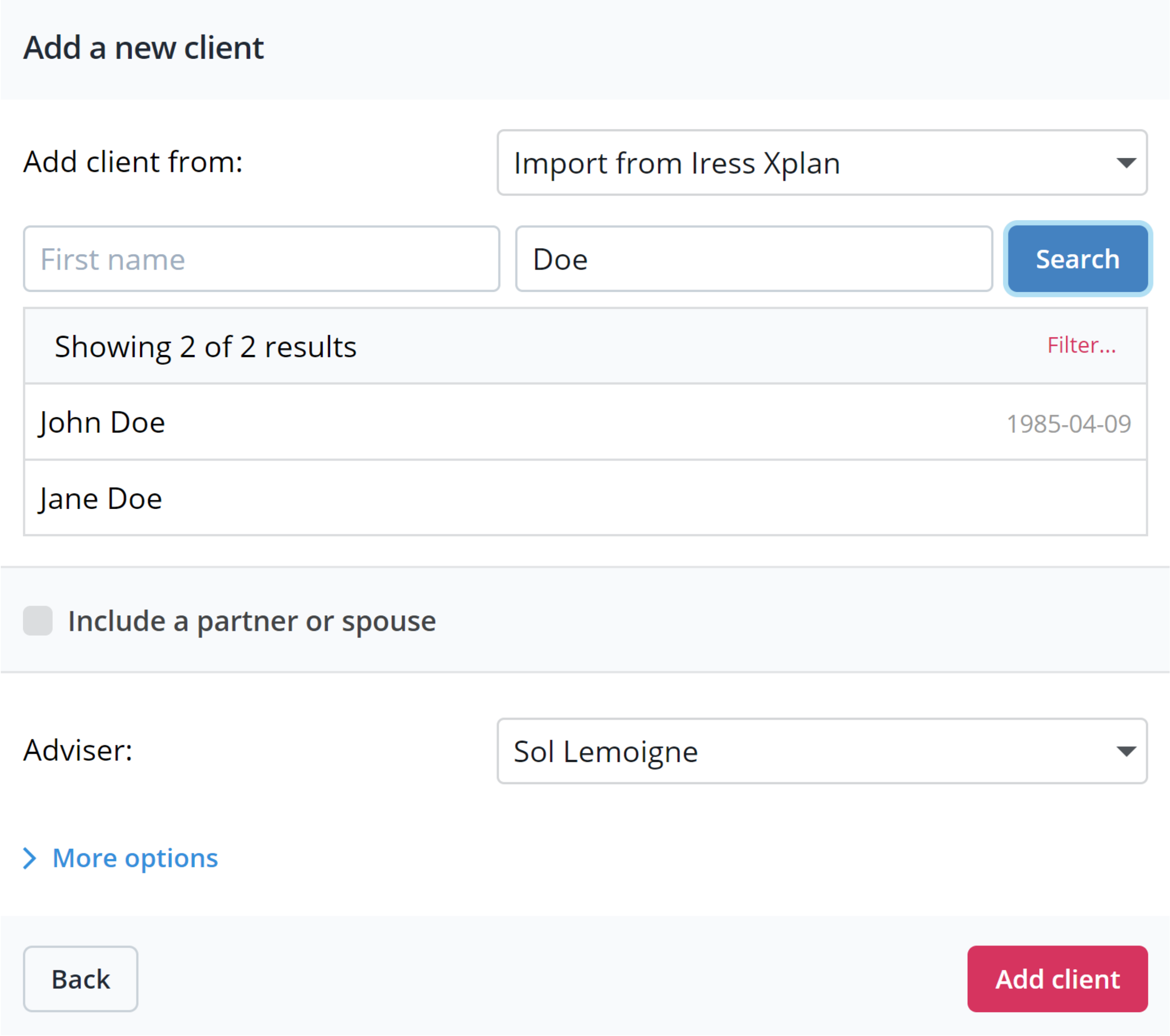
‹ Back

Next ›

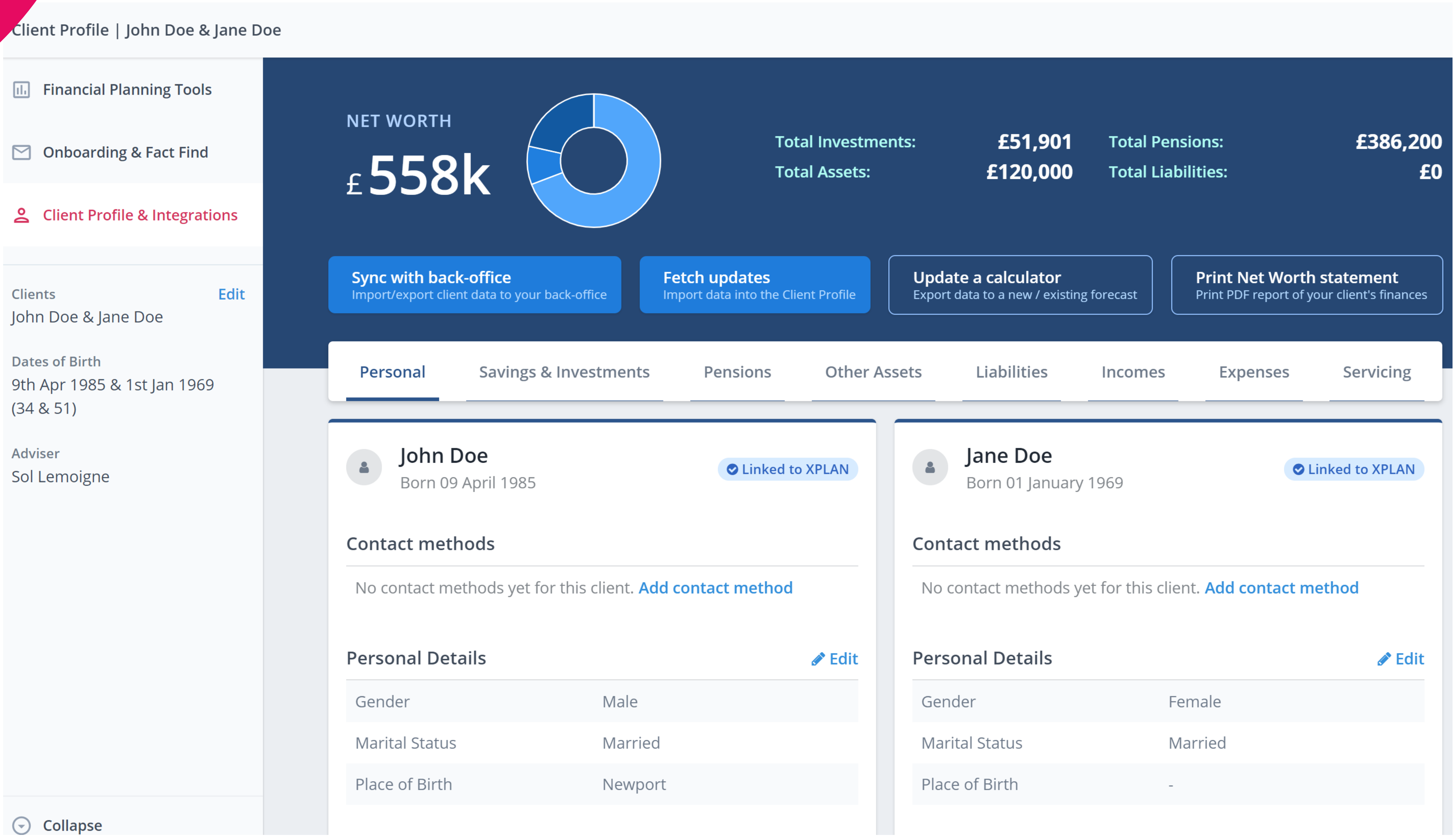
Integration



Integration



Integration



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)

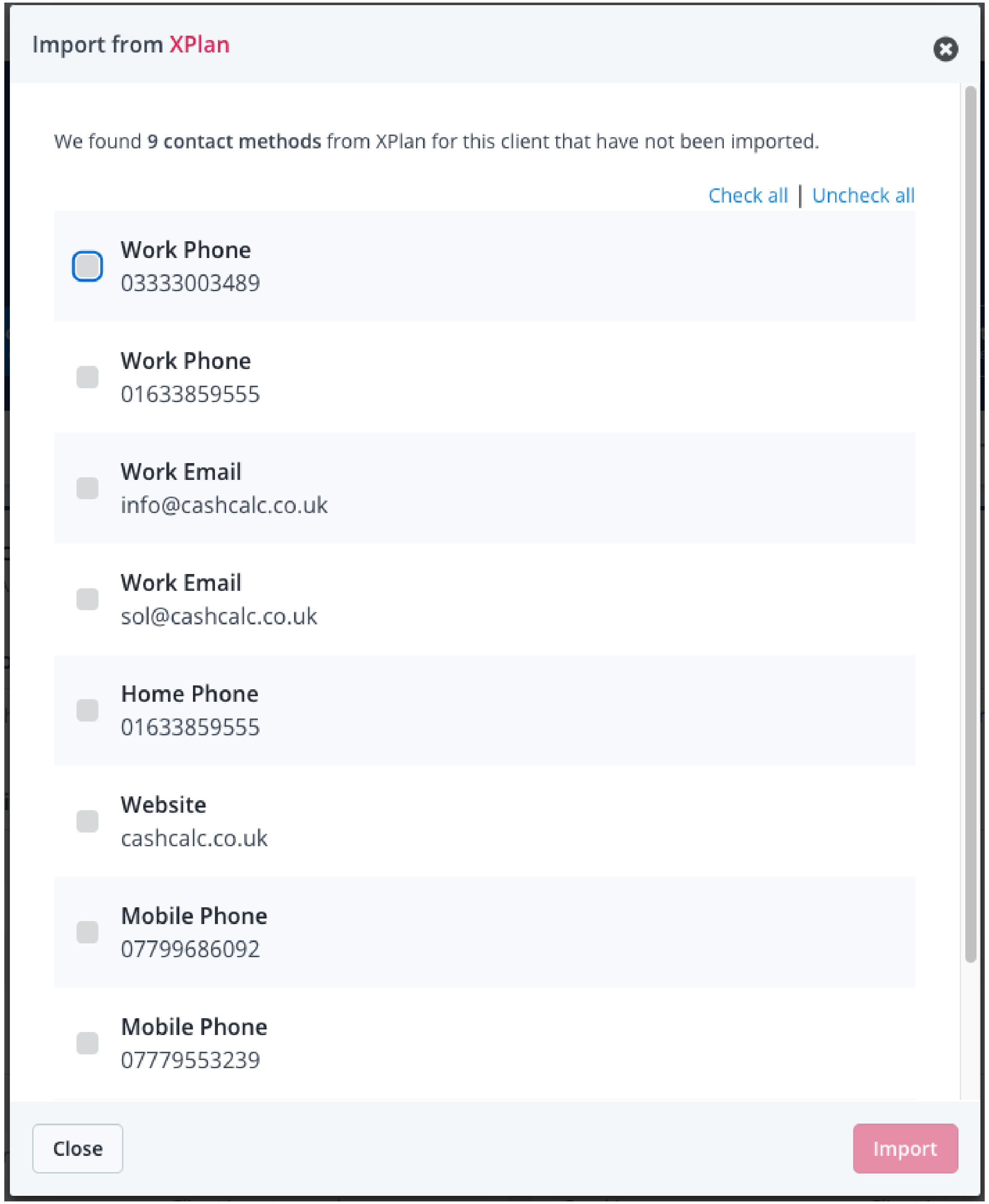
John Doe
Born 09 April 1985
Integrated with Xplan

Jane Doe
Born 01 January 1969
Integrated with Xplan

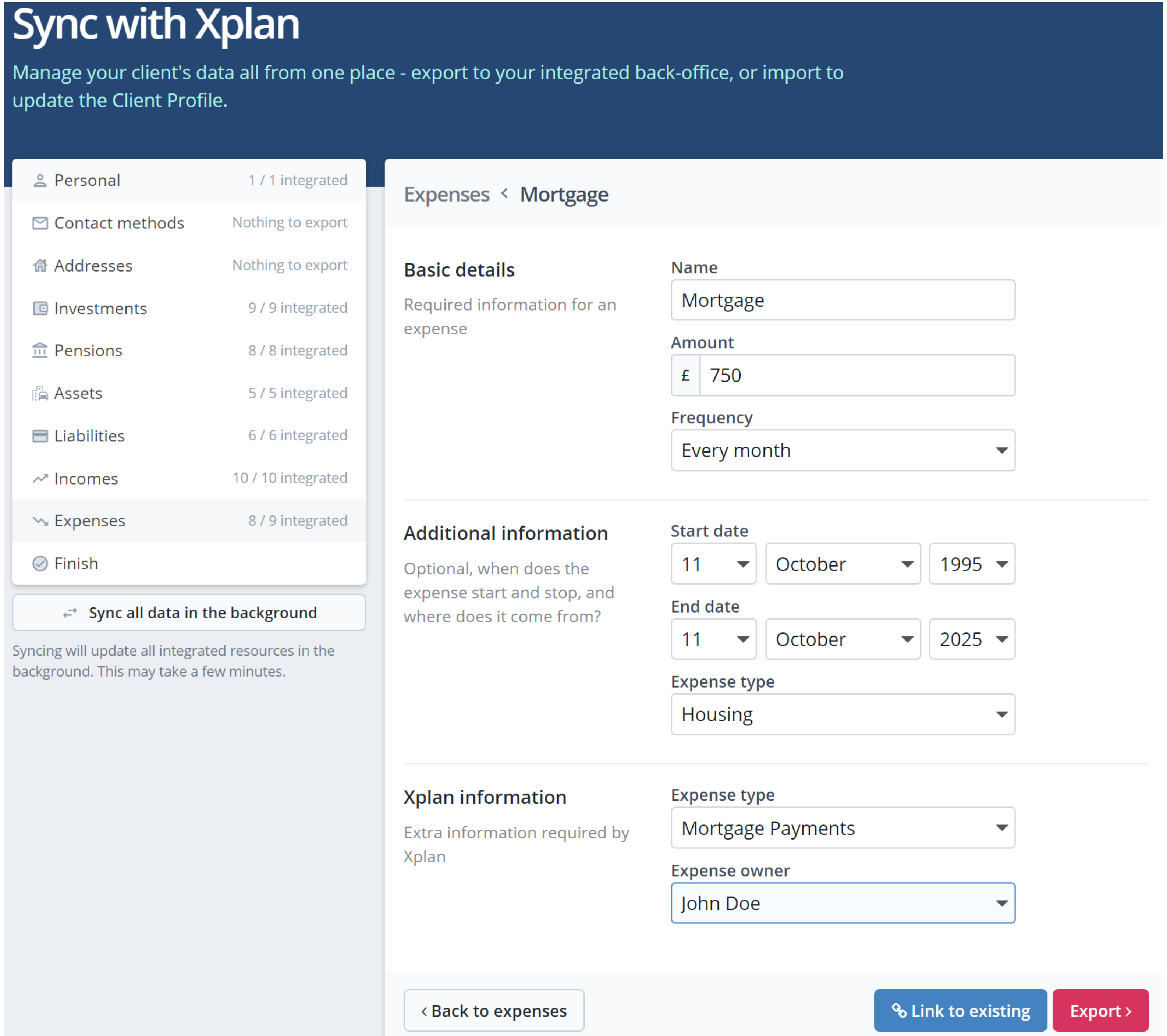
Your clients are already linked with Xplan

Go to next stage ›

Integration



Integration



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	
Animations Finance (Self)	£25,000.00	Growing at **0.00%**
ISA	£25,000.00	Growing at **4.00%**
Current account	£8,000.00	Growing at **2.50%**

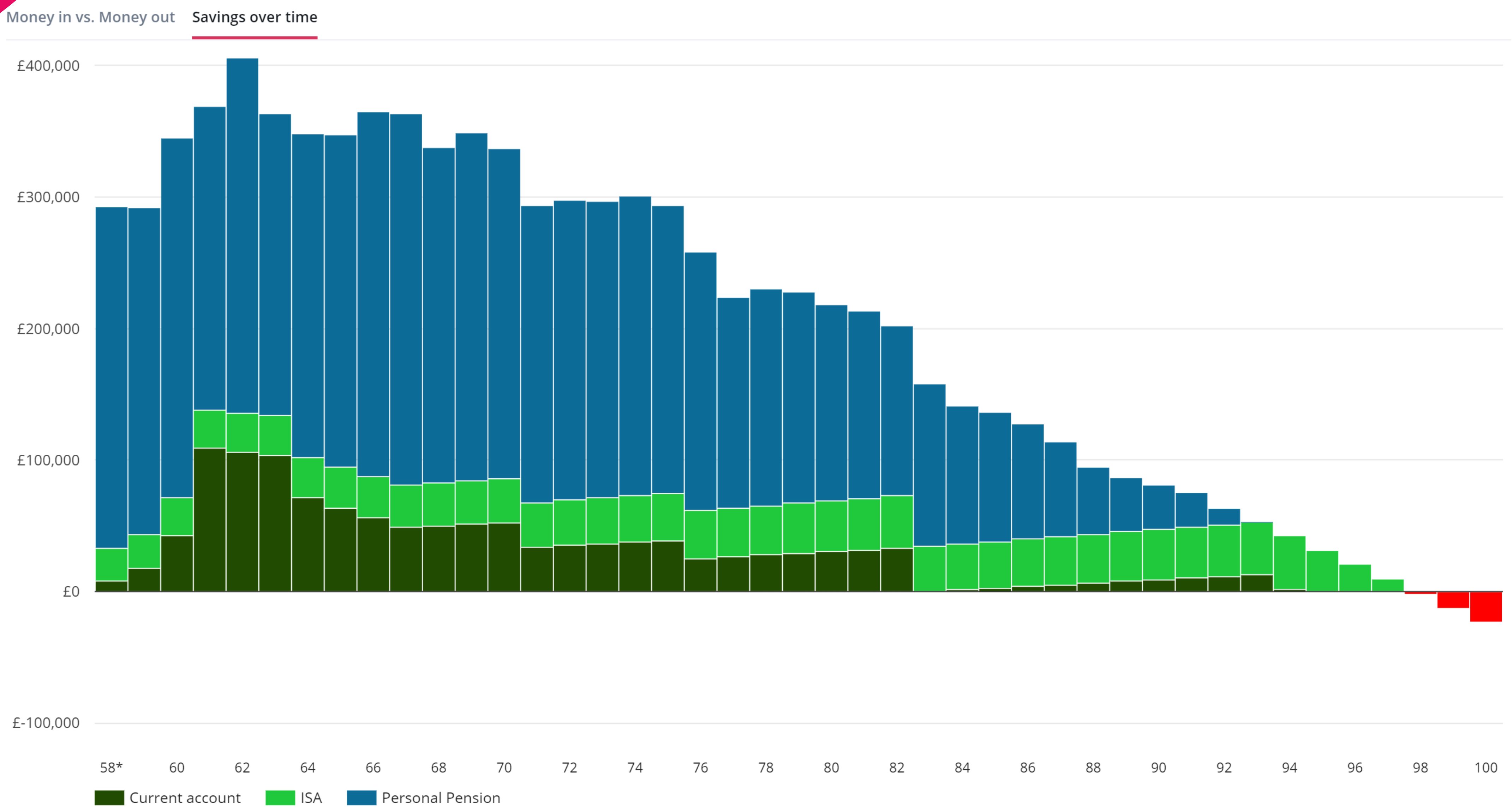
PENSIONS	Check all | Uncheck all	
Wacky Ltd Personal Pension	£15,000.00	Growing at **0.00%**
Personal Pension	£260,000.00	Growing at **5.10%**

ASSETS	Check all | Uncheck all	
House (Self)	£270,000.00	Growing at **0.00%**

INCOMES	Check all | Uncheck all	
Drivers Driver Final Salary Pension	£225,000.00 /year	From retirement to 110
Salary	£65,000.00	From 58 to retirement

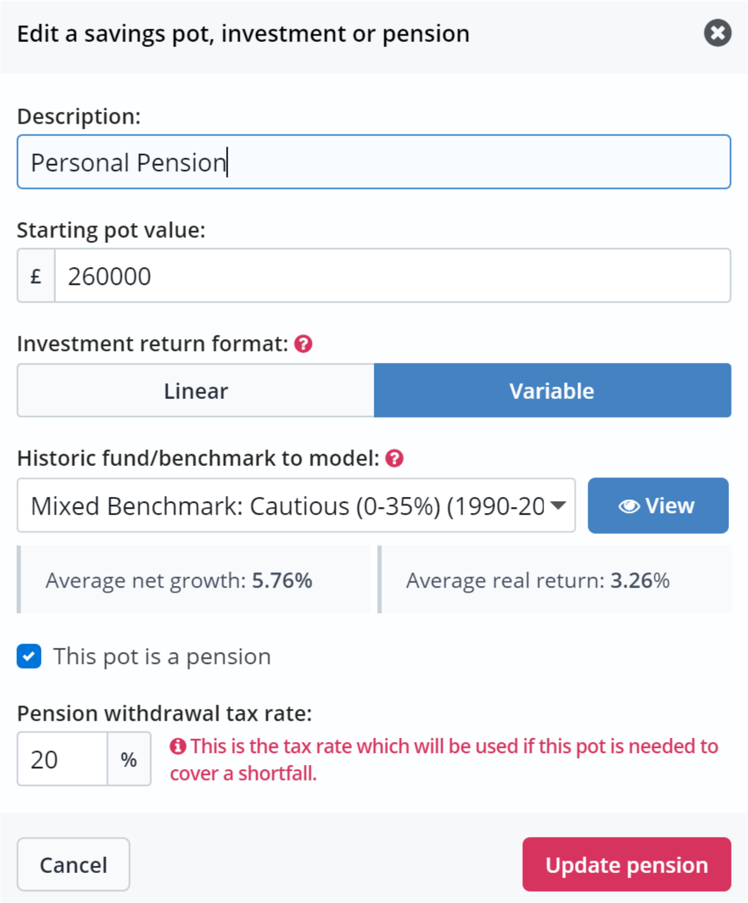
Close Export

Tools

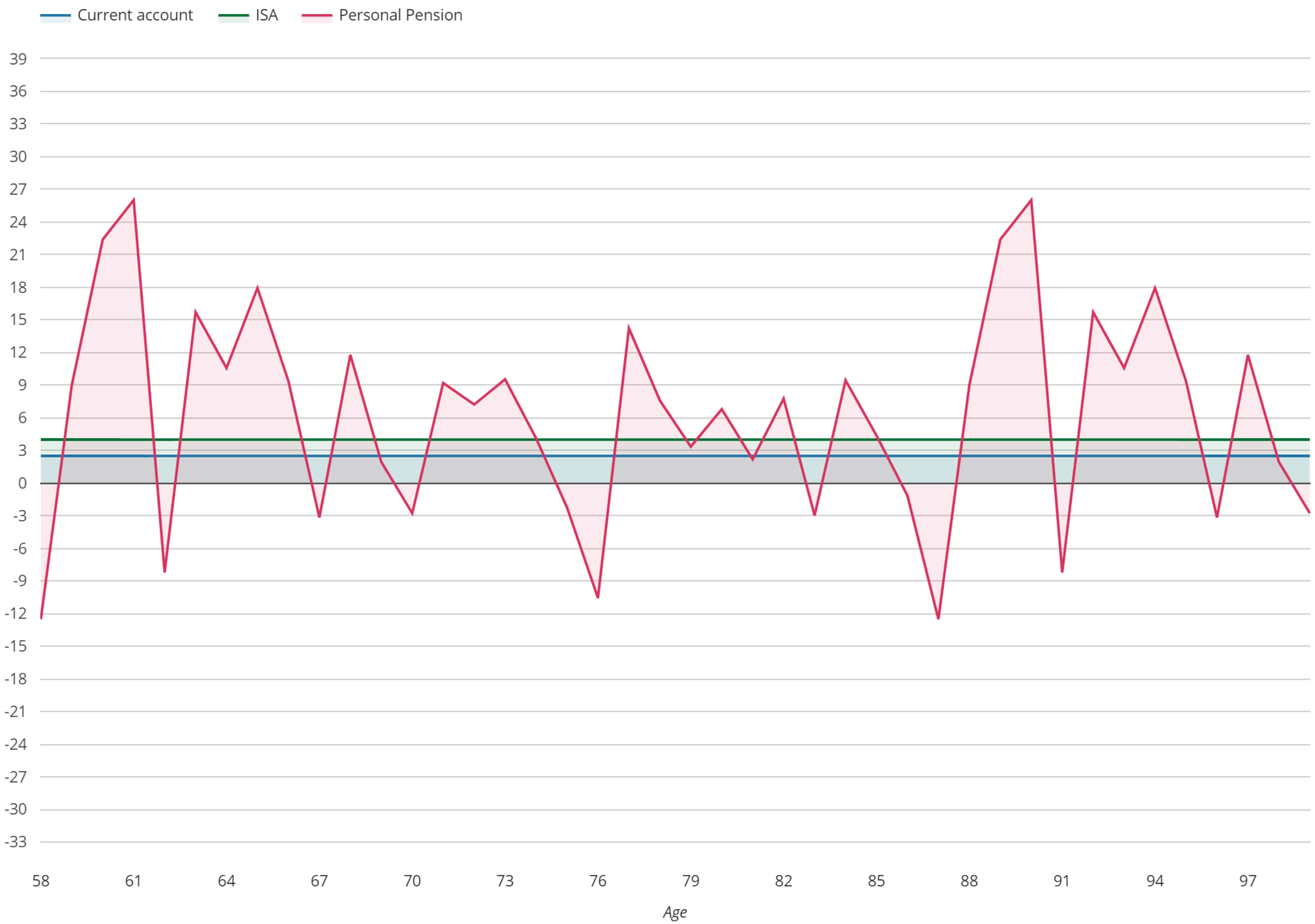


Money in vs. Money out
Savings over time
£400,000
£300,000
£200,000
£100,000
£0
£-100,000
58*
60
62
64
66
68
70
72
74
76
78
80
82
84
86
88
90
92
94
96
98
100
Current account
ISA
Personal Pension

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



Current account
ISA
Personal Pension
39
36
33
30
27
24
21
18
15
12
9
6
3
0
-3
-6
-9
-12
-15
-18
-21
-24
-27
-30
-33
58
61
64
67
70
73
76
79
82
85
88
91
94
97
Age

Tools

Market event simulations

Simulate a market event:

COVID19 Drop NO Recovery

Starting at age (Dick):

64

£349,418 total savings at year start

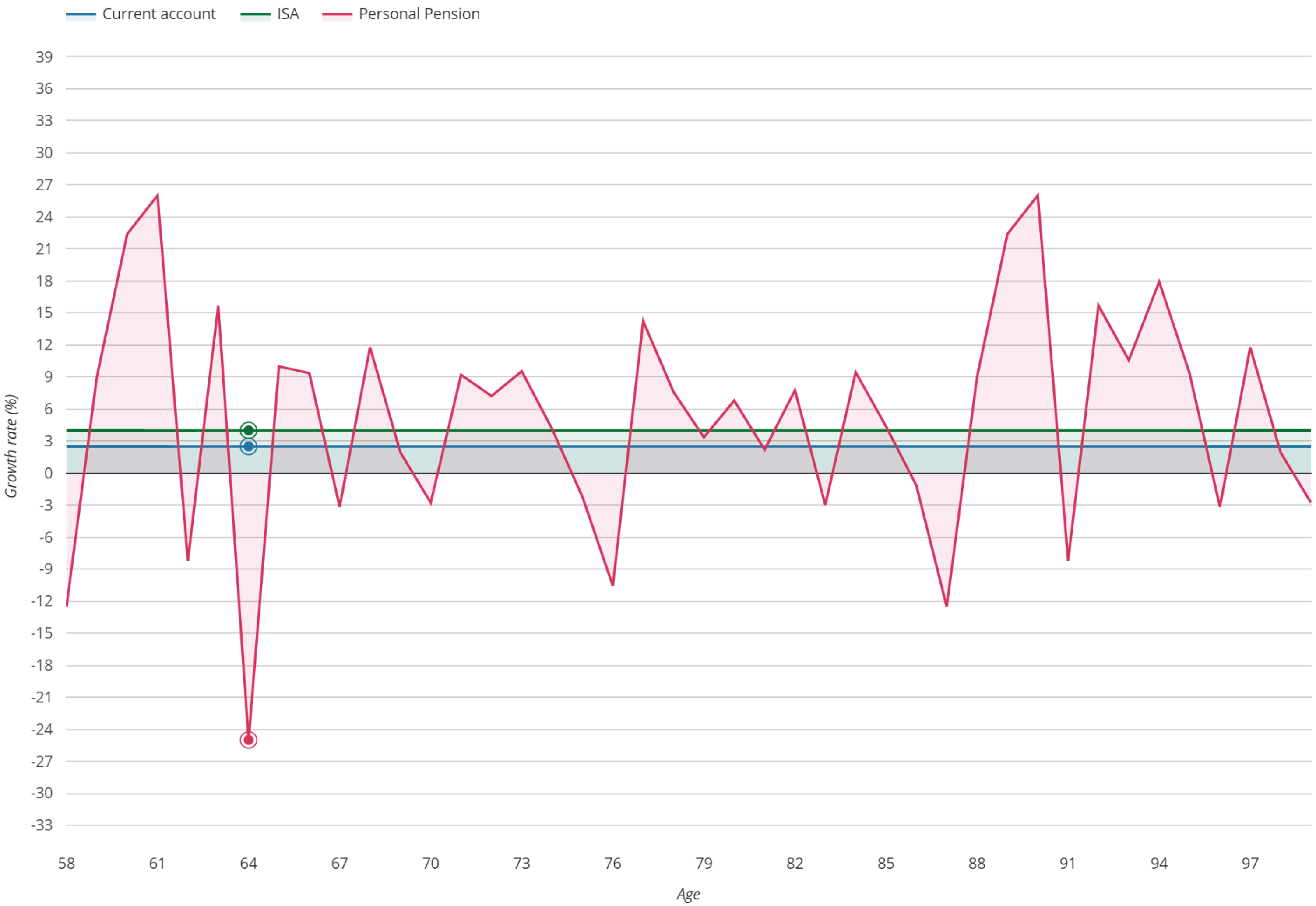
Affected Savings Pots:

- [ ] Current account
- [ ] ISA
- [x] Personal Pension

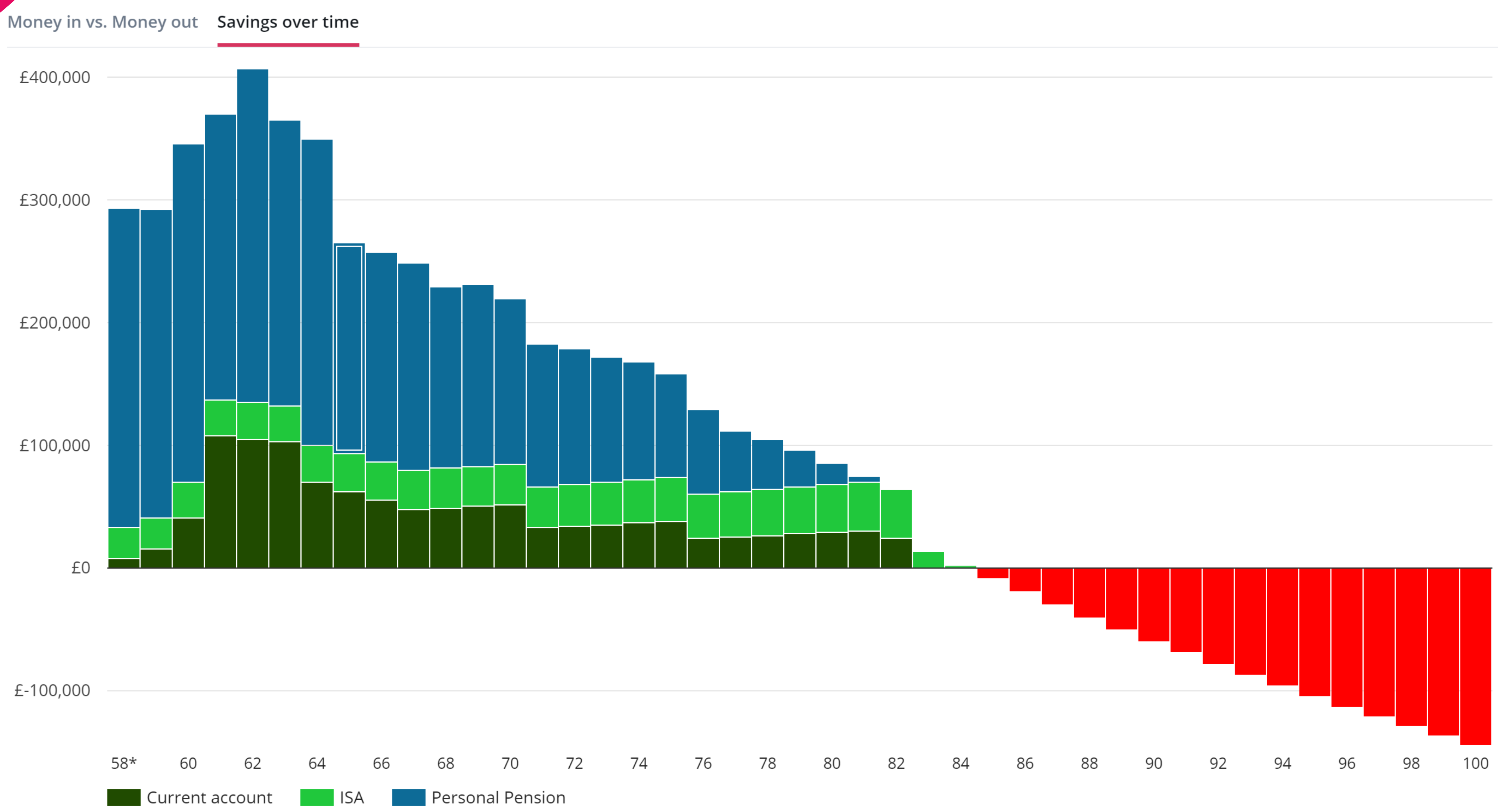
Run simulation

Apply changes | Close

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
£400,000
£300,000
£200,000
£100,000
£0
£-100,000
58*
60
62
64
66
68
70
72
74
76
78
80
82
84
86
88
90
92
94
96
98
100
Current account
ISA
Personal Pension

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

Income Protection / PHI Calculator

Options | Create report

Assumptions:

Gross salary per year: £ 30000

Save & Calculate

Employer Sick Pay:

- [x] Employer sick pay is available

Type of sick pay entitled to: Full

Duration: 26 Weeks

- [x] 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:

- [x] Cover the maximum amount (60% of gross salary) available

Deferral period: 52 Weeks

End age: 67 Years

- [x] The cover is index-linked

Income From Ill Health Pension:

- [x] Income from ill health pension is available

Provider: NHS Pension

Weekly net benefit: £ 50

Commencing after: 52 Weeks

- [x] Cover is payable for life
- [x] The cover is index-linked

Results:

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

Current cover:		Potential cover:	
Initial Sick Pay		**Initial Sick Pay**	
Sick pay from day 1:	£432.69 per week	Sick pay from day 1:	£432.69 per week
Sick pay duration:	26 weeks	Sick pay duration:	26 weeks
Sick pay total:	£11,250.00	Sick pay total:	£11,250.00
Additional Sick Pay		**Additional Sick Pay**	
Sick pay from week 27:	£216.35	Sick pay from week 27:	£216.35
Sick pay duration:	26 weeks	Sick pay duration:	26 weeks
Additonal sick pay total:	£5,625.00	Additonal sick pay total:	£5,625.00
Sick pay total duration:	52 weeks	Sick pay total duration:	52 weeks
Sick pay total:	£16,875.00	Sick pay total:	£16,875.00
Pension		**Pension**	
Income protected from week 53:	£50.00	Income protected from week 53:	£50.00
Duration:	624 weeks	Duration:	624 weeks
Total protected:	£40,560.00	Total protected:	£40,560.00
		Potential Income Protection	
		Income protected from week 53:	£296.15
		Duration:	624 weeks
		Total protection:	£240,240.00
Total		**Total**	
Current Grand Total Received:	£57,435.00	Potential Grand Total Received:	£297,675.00
Total Duration:	676 weeks	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

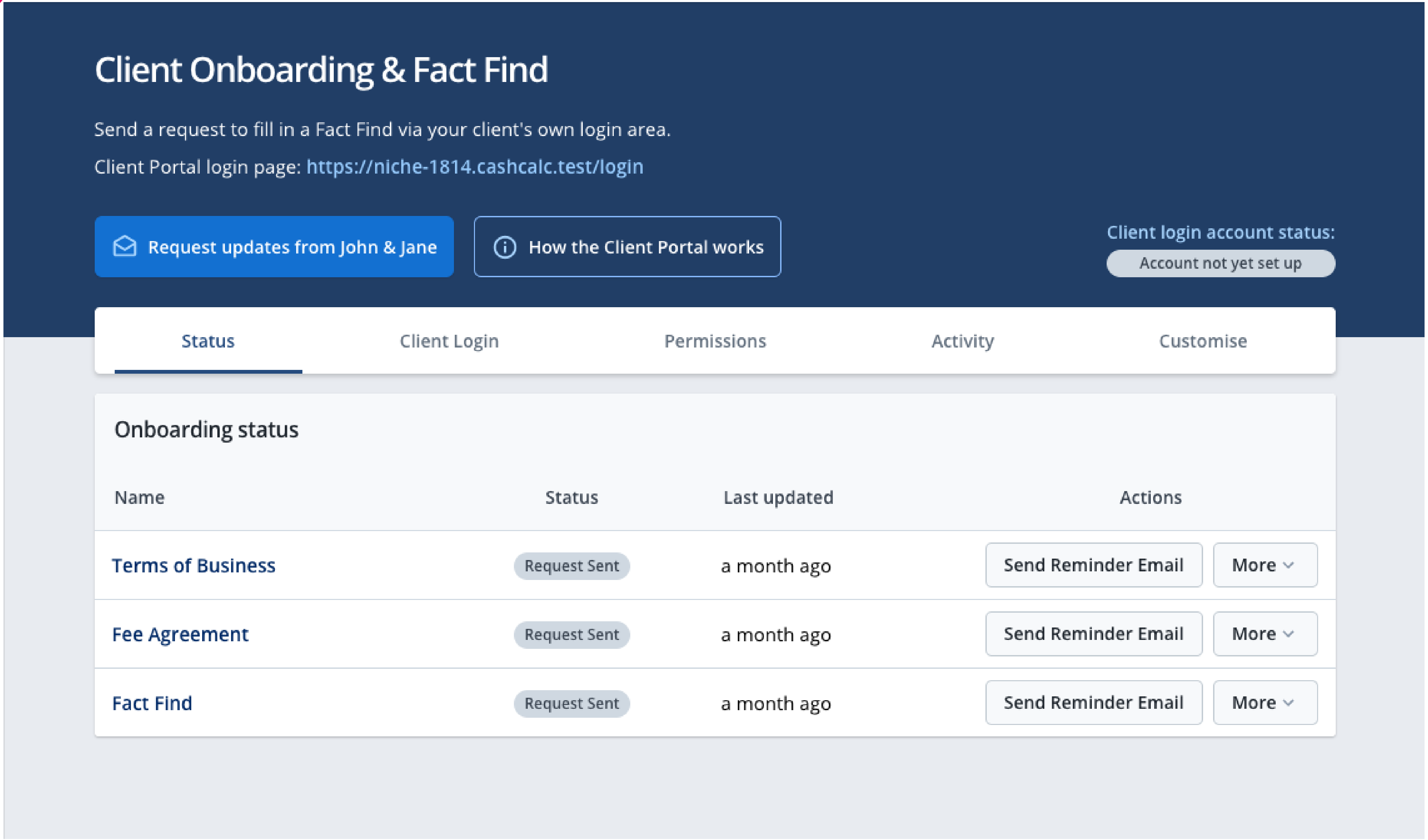
+ Add childcare cost

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 Portal



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?

- [x] Fact Find Customise
- [ ] Client Agreement
- [ ] Document Sharing

Close

Send

Client Portal

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/3BWymMdVeExuQDme2jF4bxX6wBQlzI3STvi4pFSI

Client Portal

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

Client Portal

NICHE

Welcome, John Doe

Please enter your details below to create your account:

Email

sol@cashcalc.co.uk

Choose your password

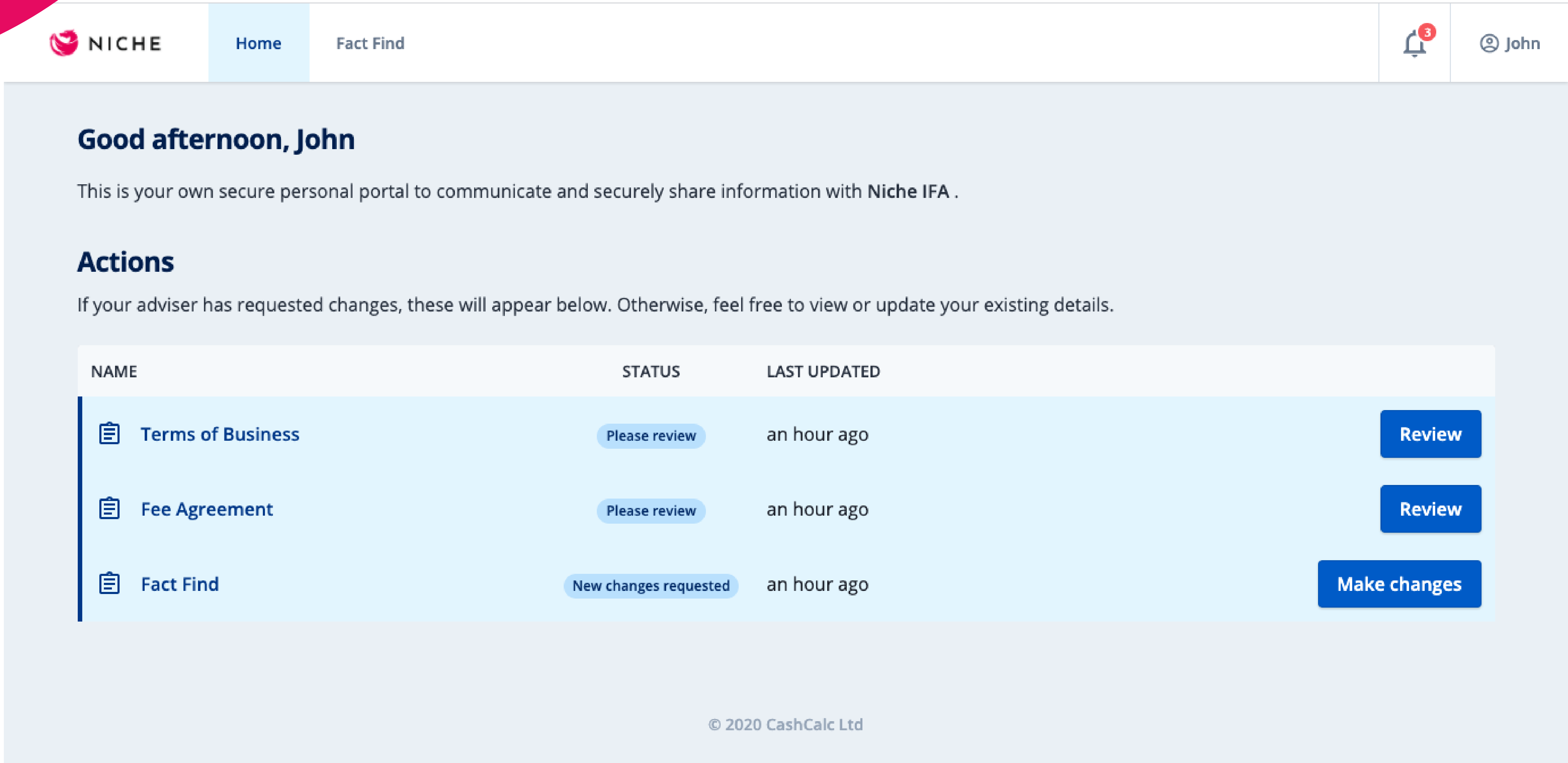
Confirm your password

Your new password must contain:

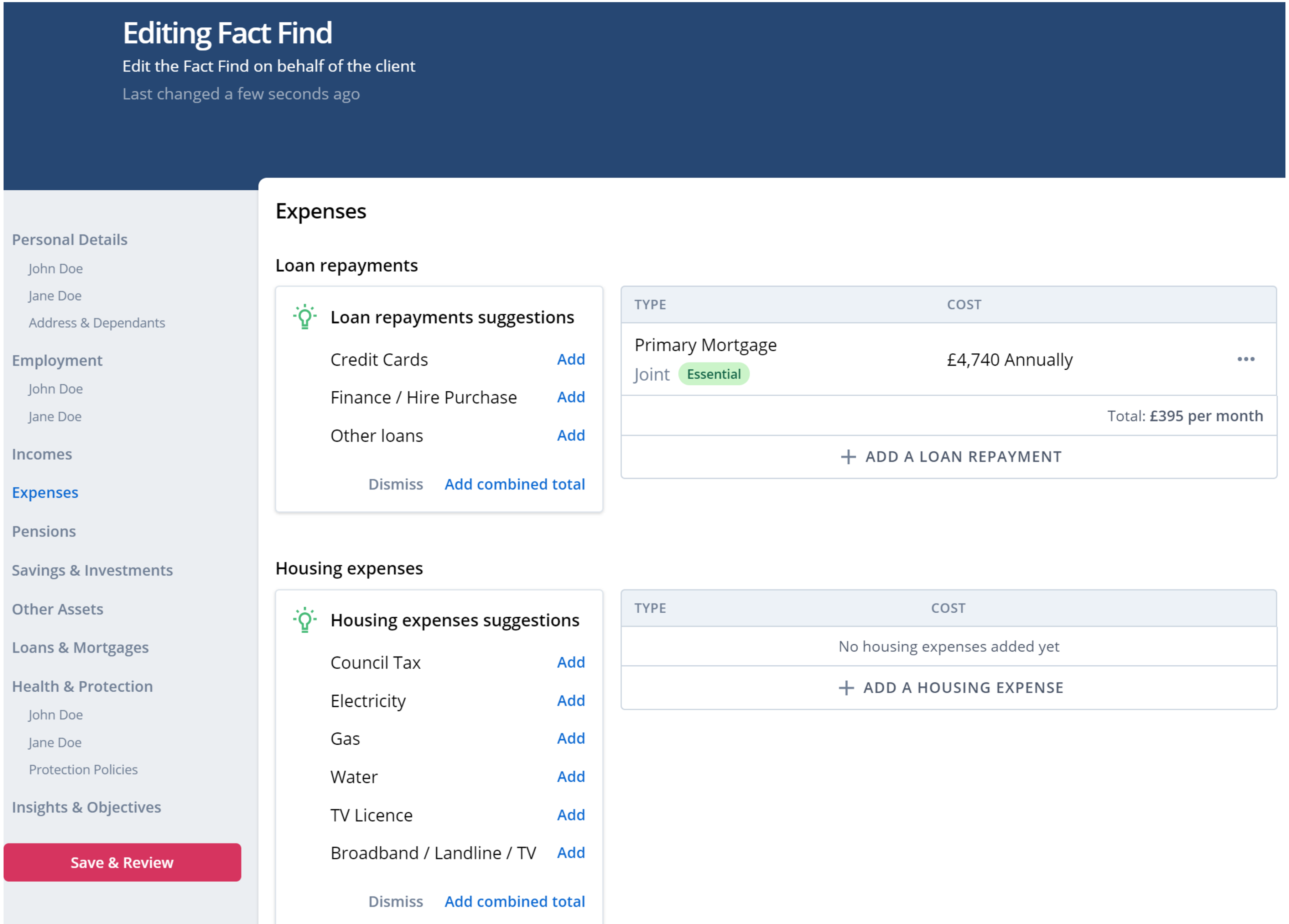
- At least 1 capital letter
- At least 1 lowercase letter
- At least 1 number
- At least 8 characters long
- Passwords must match

Create your account

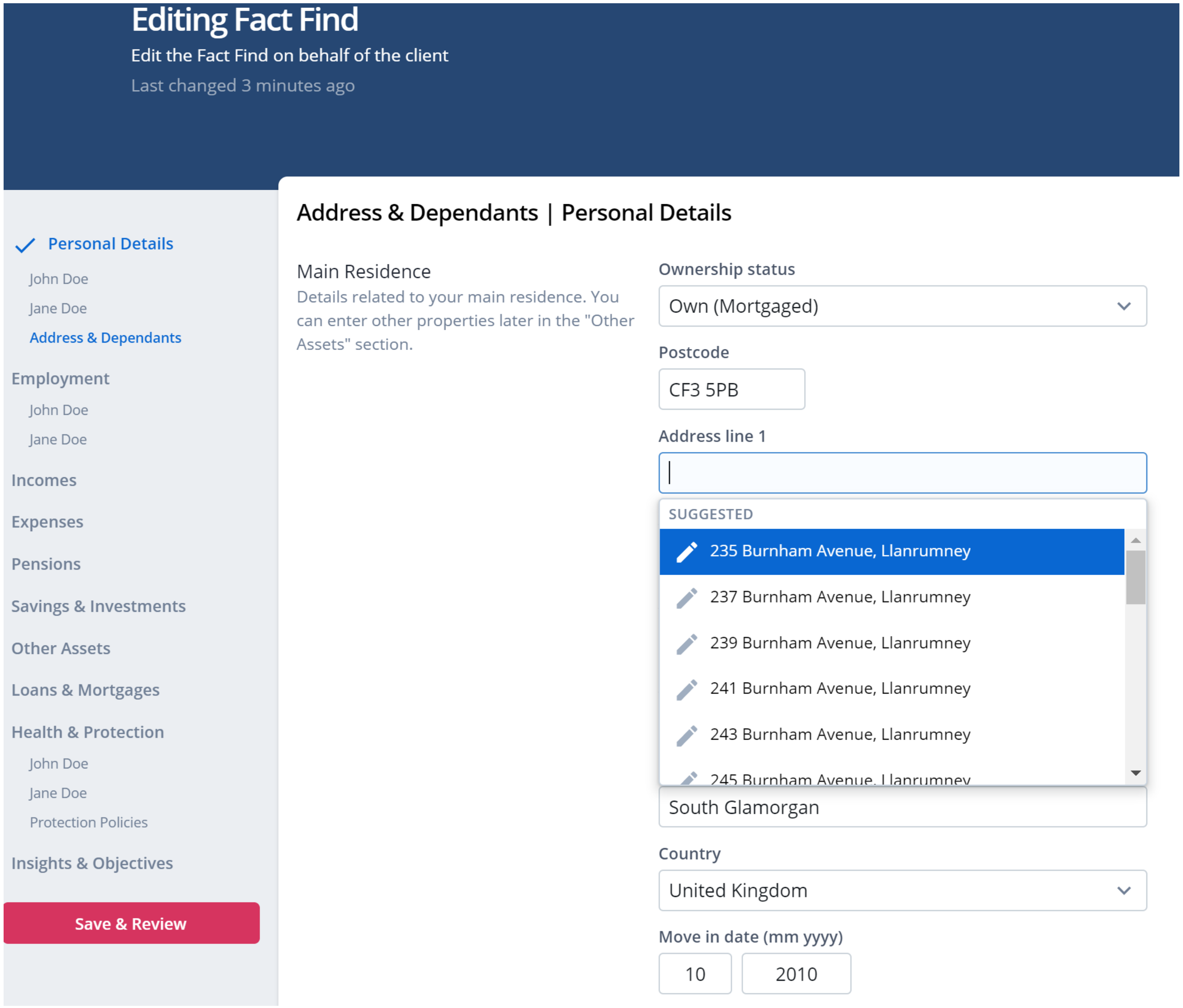
Client Portal



Client Portal



Client Portal



Client Portal

Add an asset ×

Owner Required

Joint

Asset description ? Required

Home - CF3 5PB

Approx. cost of acquisition

£ 178000

Approx. current value

£ 217046

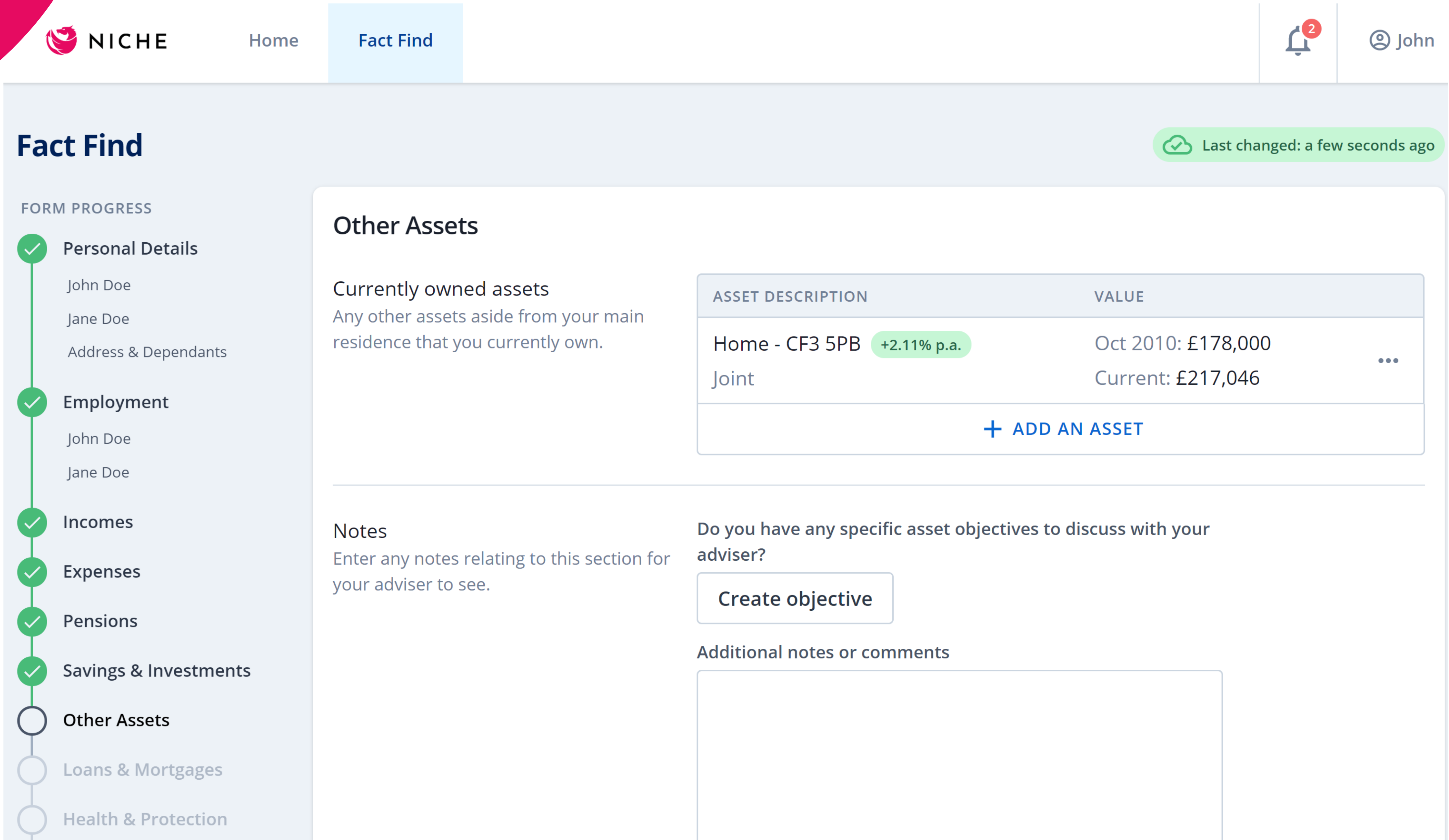
Powered by Zoopla

Owner since (mm yyyy)

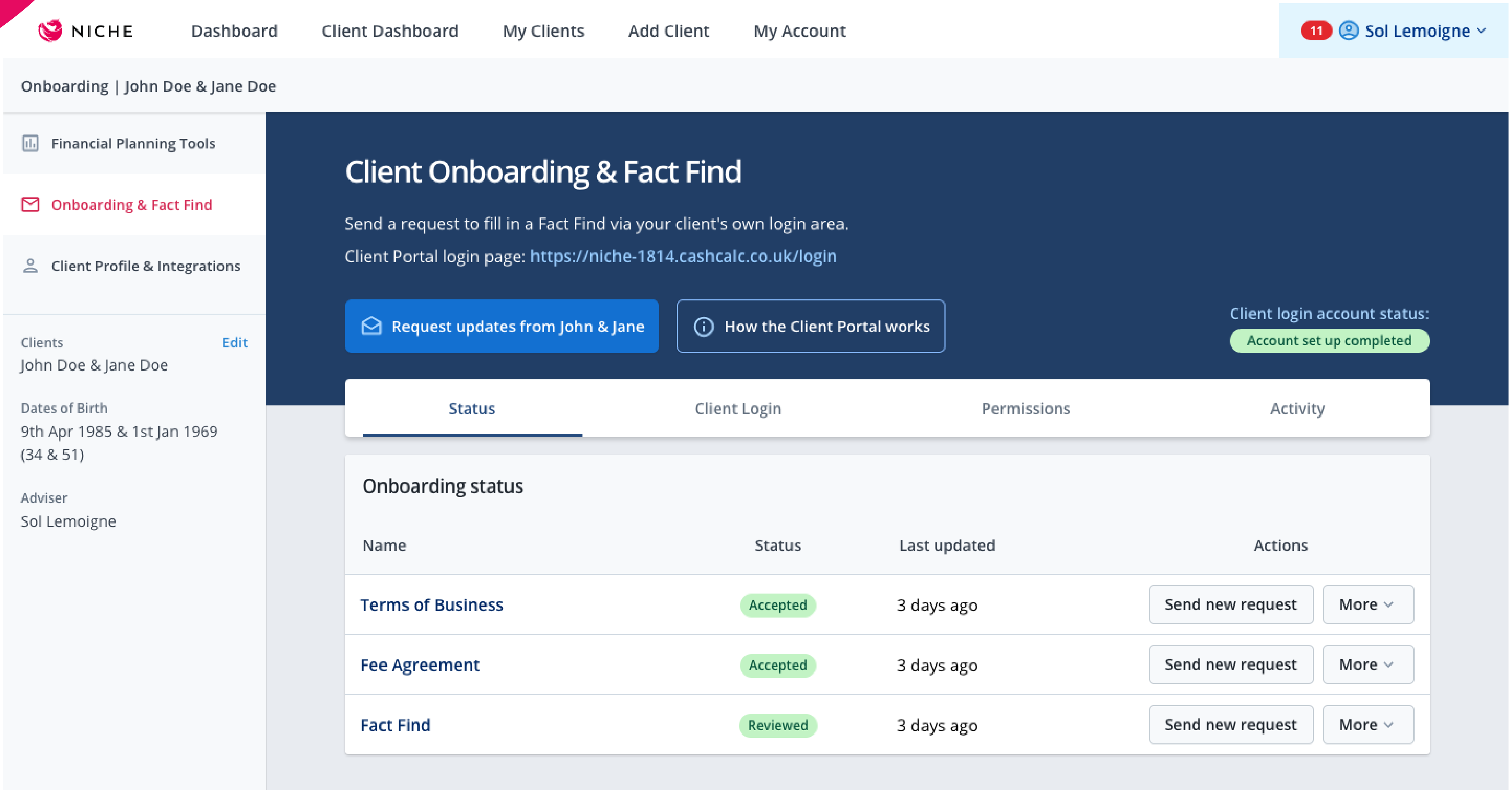
10 2010

Close Add

Client Portal



Client Portal



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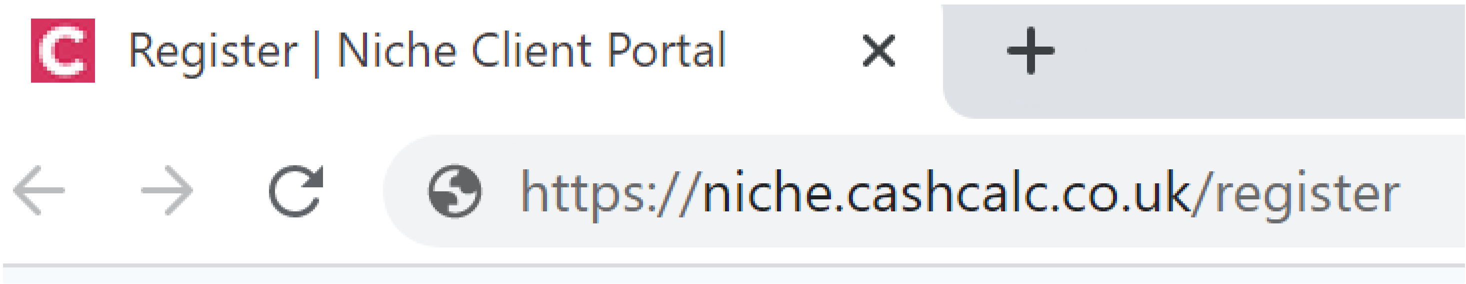

Embed a link like above on your website, LinkedIn, Facebook groups, marketing emails… inviting a person or a group of people to become a client of your firm

Client Portal

NICHE

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