



HOW TO COPILOT AND THE TECH HORIZON

MARCH 2024



- 
1. How to Copilot
 2. Tech Horizon

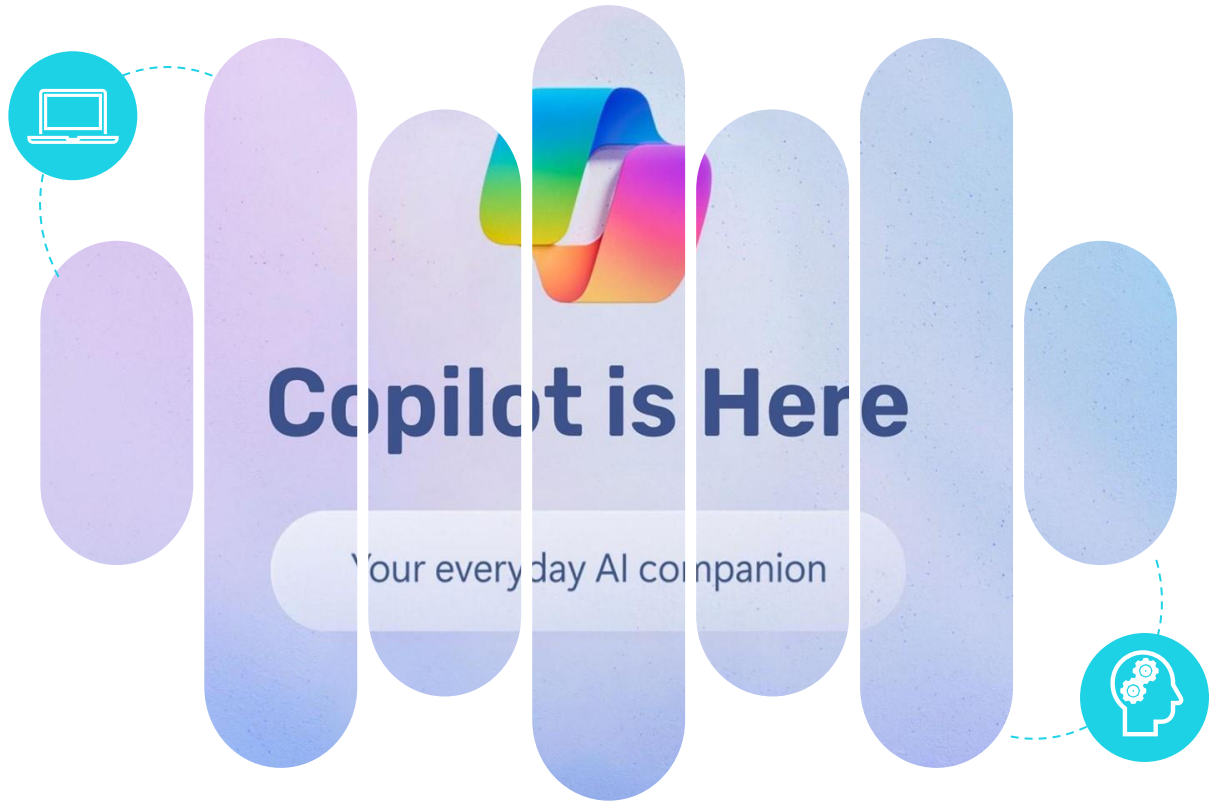
01

Learning Outcomes

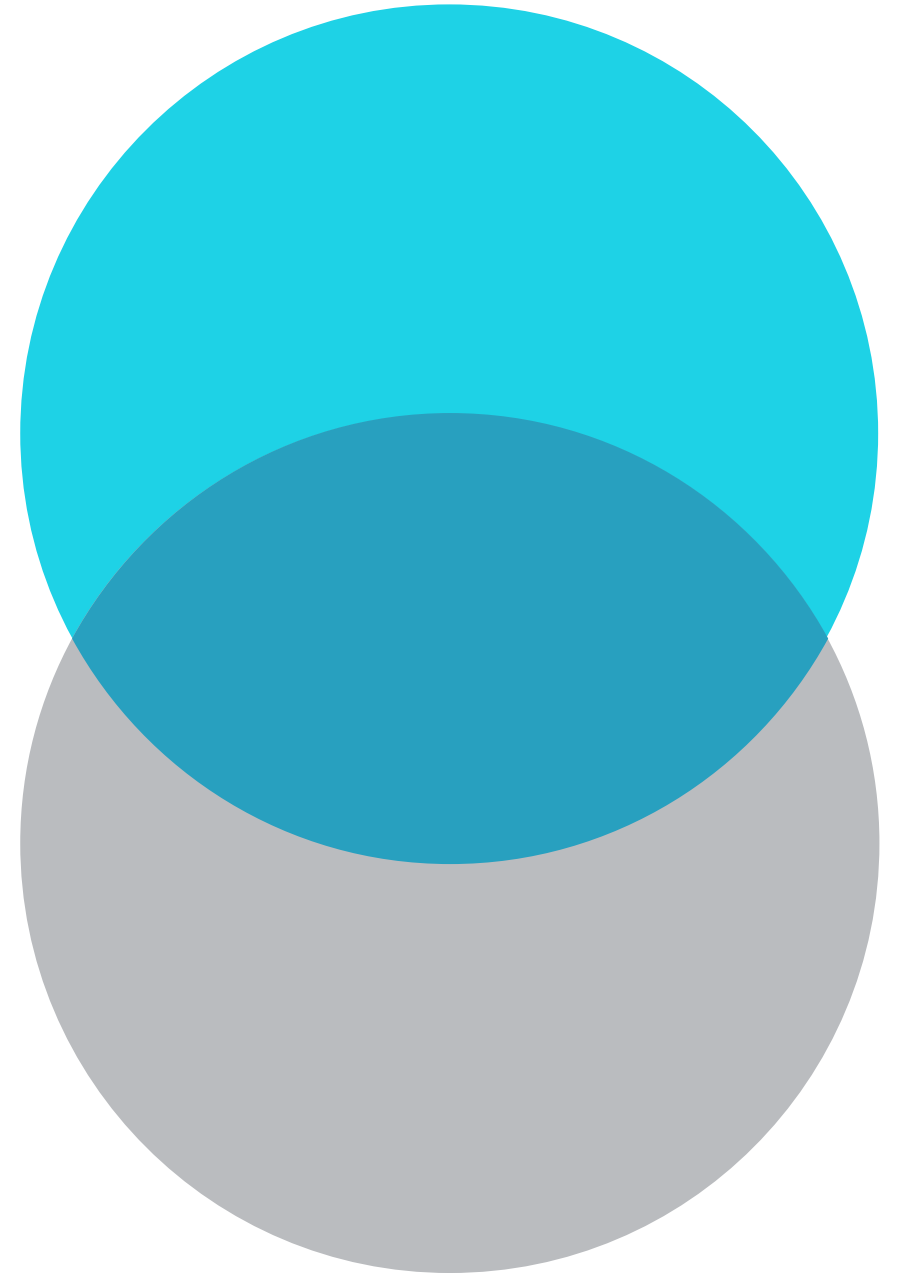
Learn about practical steps to use CoPilot to make your practice more efficient and assist in servicing your clients

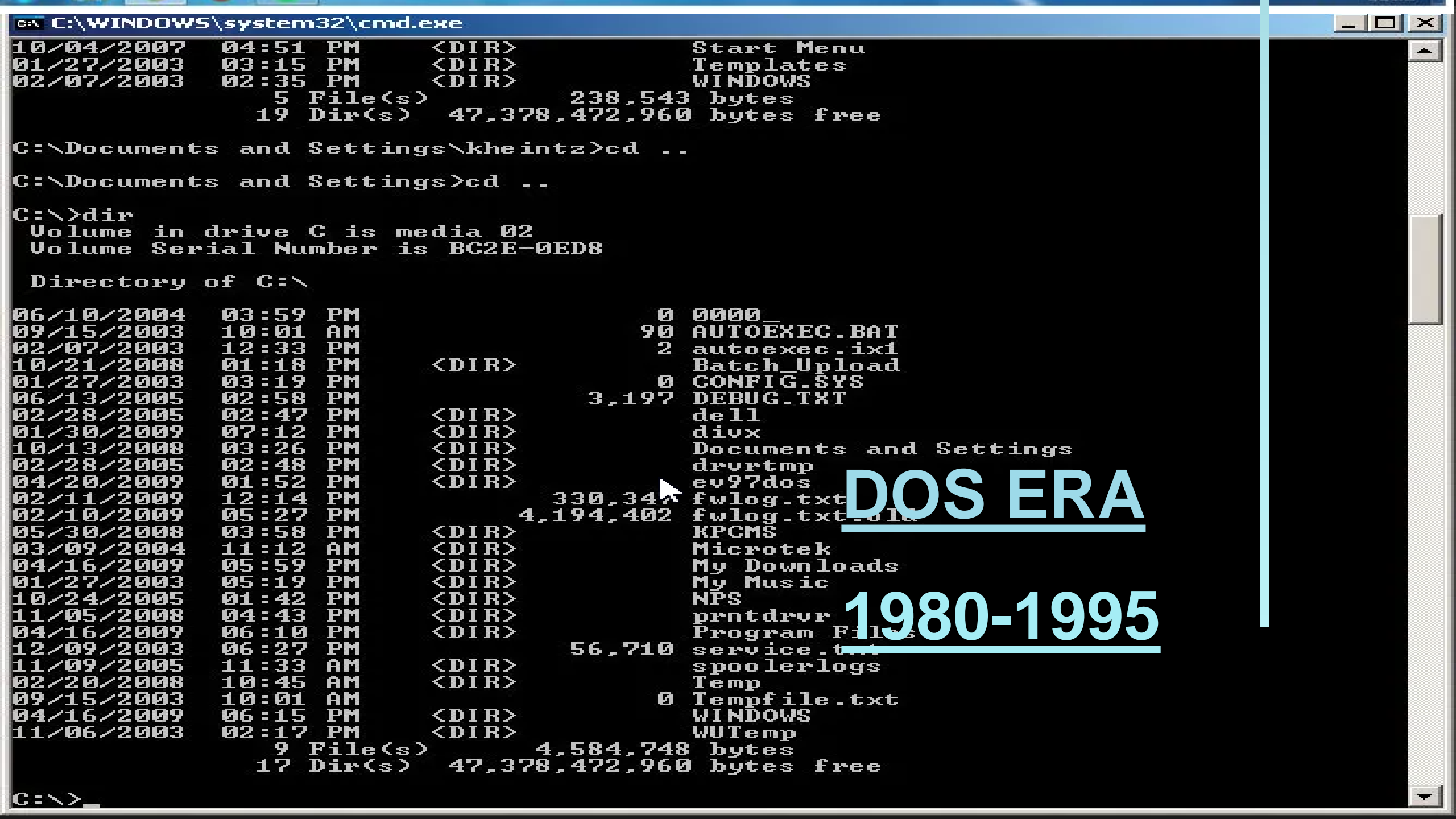
02

Learn about upcoming tech projects and applications that will be rolled out to assist with practice management and servicing your clients.



HOW TO COPILOT





C:\WINDOWS\system32\cmd.exe

```
10/04/2007 04:51 PM <DIR> Start Menu
01/27/2003 03:15 PM <DIR> Templates
02/07/2003 02:35 PM <DIR> WINDOWS
      5 File(s)      238,543 bytes
     19 Dir(s)  47,378,472,960 bytes free
```

C:\Documents and Settings\kheintz>cd ..

C:\Documents and Settings>cd ..

```
C:\>dir
Volume in drive C is media 02
Volume Serial Number is BC2E-0ED8
```

Directory of C:\

```
06/10/2004 03:59 PM           0 0000_
09/15/2003 10:01 AM          90 AUTOEXEC.BAT
02/07/2003 12:33 PM           2 autoexec.ixl
10/21/2008 01:18 PM <DIR> Batch_Upload
01/27/2003 03:19 PM           0 CONFIG.SYS
06/13/2005 02:58 PM       3,197 DEBUG.TXT
02/28/2005 02:47 PM <DIR> dell
01/30/2009 07:12 PM <DIR> divx
10/13/2008 03:26 PM <DIR> Documents and Settings
02/28/2005 02:48 PM <DIR> drvrtmp
04/20/2009 01:52 PM <DIR> ev97dos
02/11/2009 12:14 PM       330,347 fwlog.txt
02/10/2009 05:27 PM   4,194,402 fwlog.txt.old
05/30/2008 03:58 PM <DIR> KPCMS
03/09/2004 11:12 AM <DIR> Microtek
04/16/2009 05:59 PM <DIR> My Downloads
01/27/2003 05:19 PM <DIR> My Music
10/24/2005 01:42 PM <DIR> NPS
11/05/2008 04:43 PM <DIR> prntdrv
04/16/2009 06:10 PM <DIR> Program Files
12/09/2003 06:27 PM       56,710 service.txt
11/09/2005 11:33 AM <DIR> spoolerlogs
02/20/2008 10:45 AM <DIR> Temp
09/15/2003 10:01 AM           0 Tempfile.txt
04/16/2009 06:15 PM <DIR> WINDOWS
11/06/2003 02:17 PM <DIR> WUTemp
```

```
      9 File(s)      4,584,748 bytes
     17 Dir(s)  47,378,472,960 bytes free
```

C:\>

DOS ERA

1980-1995



Windows

1996 - Present

Item	Presenter	Duration	Objective
1. Welcome and introduction	John Smith	10 minutes	To greet the attendees and set the tone for the meeting
2. Review of last quarter's performance	Jane Doe	20 minutes	To summarize the achievements, challenges, and feedback from the previous quarter
3. Discussion of new project proposals	Bob Lee	30 minutes	To present and evaluate the feasibility and potential of three new project ideas
4. Q&A session	All	15 minutes	To address any questions or concerns from the attendees
5. Closing remarks and action items	John Smith	10 minutes	To thank the attendees, summarize the main points, and assign tasks and deadlines

Preparation

- Please review the last quarter's report and the new project proposals before the meeting
- Please bring your laptop and a notebook to the meeting
- Please arrive on time and notify John Smith if you have any issues

Copilot 2023

Copilot

I can chat, respond to your questions, and help you with writing and summarizing this document.

Here are some things you can try

- Summarize this doc
- Ask a question about this doc...

Summarize this doc Is there a call to action? C



Cut Copy Paste Format Painter Clipboard Font

Calibri (Body) 11 A A Aa

B I U x x

5 6 7 8 9 10 11

Duration	Objectives
10 minutes	To greet attendees and set the tone for the meeting
20 minutes	To summarize key achievements, challenges, and feedback from the previous quarter
30 minutes	To present and evaluate the feasibility and potential of three new project ideas
40 minutes	To address any questions or concerns from the attendees
50 minutes	To thank the attendees, summarize the main points, and assign tasks and deadlines

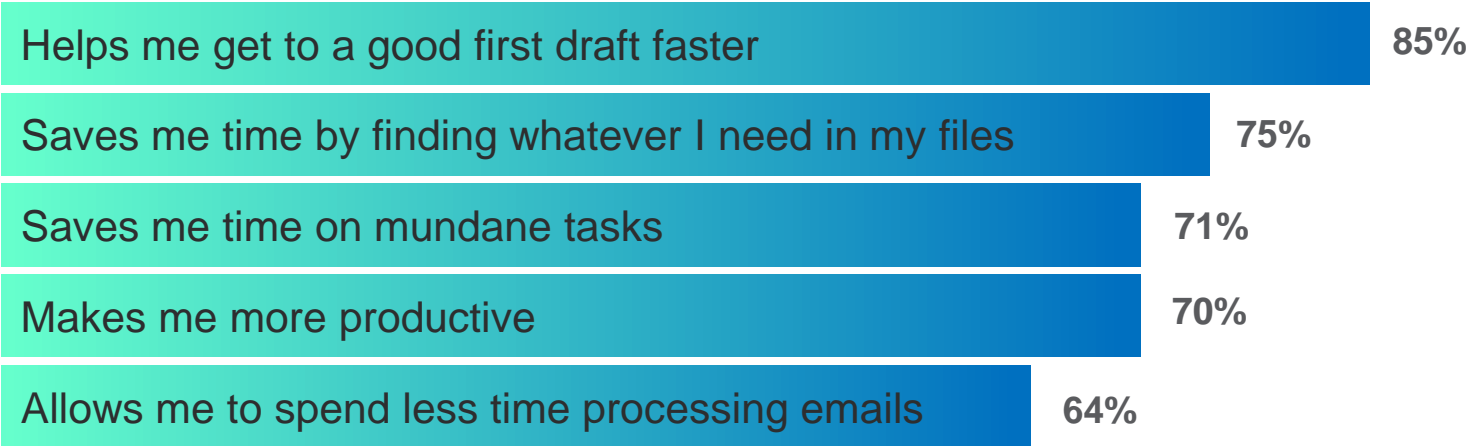
Print

Submit proposals before the meeting

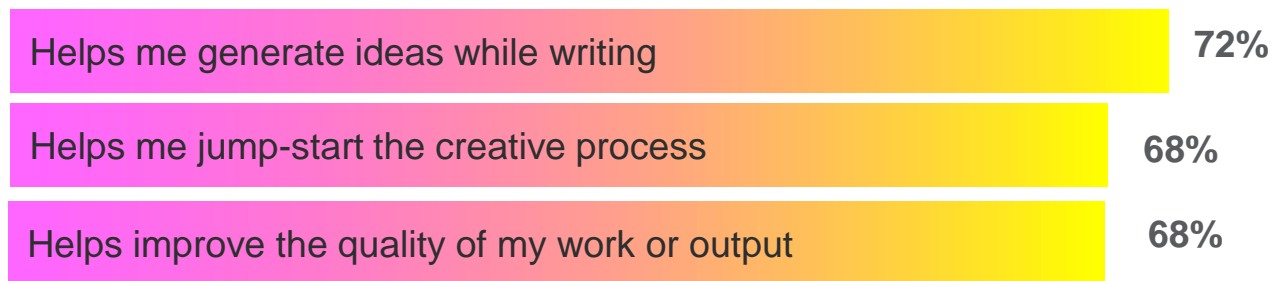
Issues

COPILOT MAKES PEOPLE MORE PRODUCTIVE AND CREATIVE, AND SAVES TIME

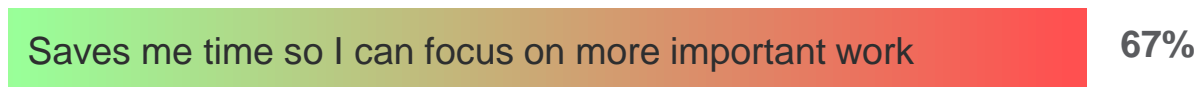
Productivity and Speed



Quality and creativity



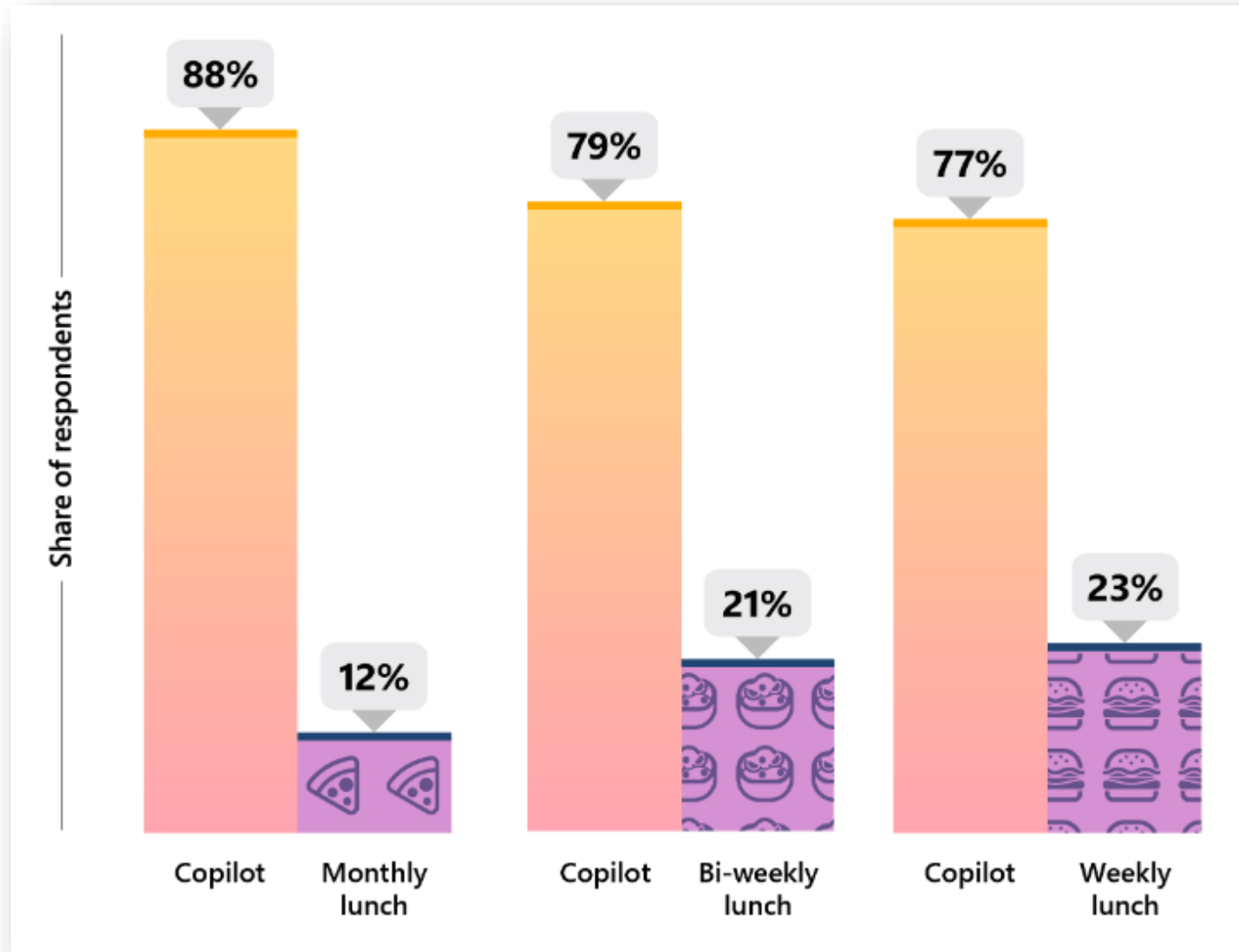
Focus time



Work Trend Index
Special Report 15
November 2023

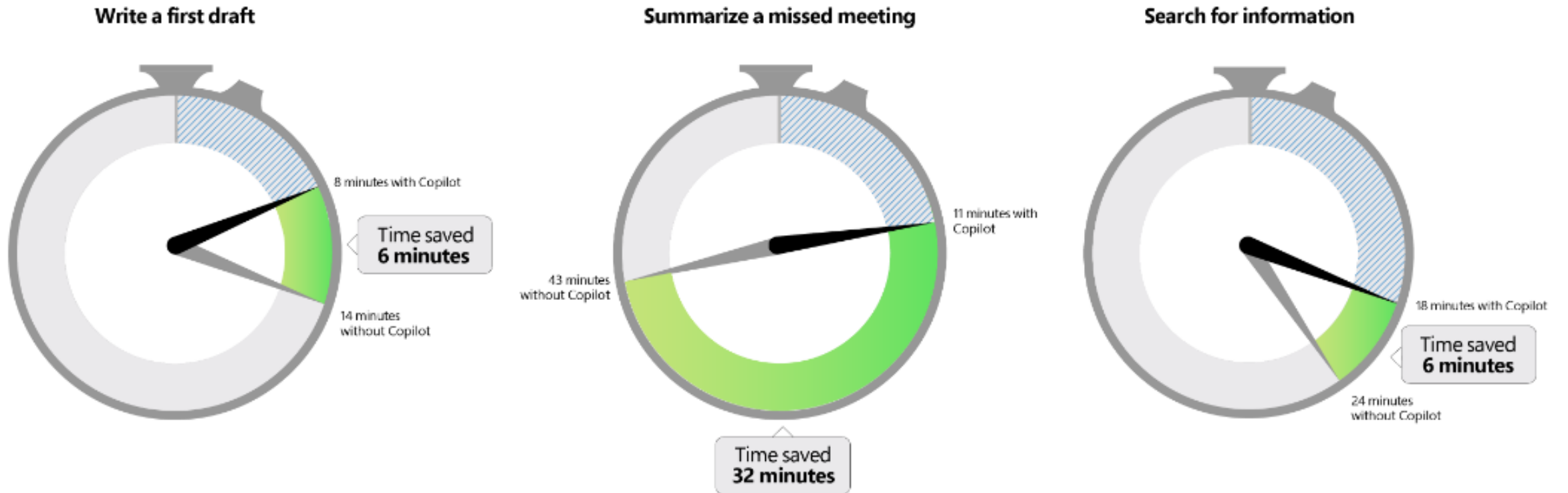
N= 297

IS COPILOT WORTH MORE THAN A FREE LUNCH?



Work Trend Index
Special Report 15
November 2023

TIME SAVED ON KEY TASKS



CENTREPOINT AI WORKING GROUP

Piloting and testing AI Tools



Function and Purpose

AI WORKING GROUP



Piloting and testing AI Tools

Training and developing tools internally and for advisers

Working with internal teams to identify process and areas that can benefit from AI Tools





Outlook

1. SUMMARISE EMAILS/DOCUMENTS/PRESENTATIONS



☐ **Email** Files Teams | Has attachments Unread To me Mentions me Flagged High importance

From	Subject	Received
Top results		
<input type="checkbox"/> Centrepoint Alliance	Coffee Catch Up 26 February 2024 - New Licensee Standards, TechniView, Xplan u...	Deleted Items Mon 26/02
Lea Dimovski	<input type="checkbox"/> Adviser newsletters (AW/PIS, AAP, MPS, LVA) for 26 February 2024	Deleted Items Mon 26/02

Coffee Catch Up 26 February 2024 - New Licensee Standards, TechniView, Xplan updates, Client Review Webinar, ASIC Industry Levy and more

Summary by Copilot

Centrepoint Alliance <centrepoint@cpal.com.au>
To: ● Tanya Seale

[View in browser](#)

26 February 2024

Coffee Catch Up

1. EMAIL/ DOCUMENT/ PRESENTATION/ WEBPAGE SUMMARY



Summary by Copilot

Centrepoint Alliance sent an email about their upcoming events, including the 25th Annual Partner Summit in Bali, with registration closing on 29 February 2024.

They also released new Licensee Standards on Information Privacy and Data Breaches, Direct Property, and Overseas Clients, and provided updates on Xplan.

The Advice Technology Team will be unavailable on 7 March 2024 for a workshop and strategic planning session.

Webinars on Xplan and Client Review are scheduled for 28 February and 7 March 2024, respectively.

The ASIC Industry Levy for Financial Advisers for the 2023 Financial Year is \$2,818 and will be recovered from each advice business over two months in 2024.

AI-generated content may be incorrect



1. SUMMARISE DOCUMENT OR POWERPOINT



The image shows the Microsoft Word ribbon with the "Reviewing" tab selected. The ribbon includes options for "Comments", "Share", "Find", "Replace", "Select", "Dictate", "Sensitivity", "Add-ins", "Editor", and "Copilot". Below the ribbon is the Copilot chat window. The chat window has a title bar with the Copilot logo and a close button. The main content area contains the following text:

I can chat, respond to your questions, and help you with writing and summarizing this document.

Here are some things you can try

- Summarize this doc
- Ask a question about this doc...

The image shows a Copilot chat window with a title bar that says "Examples to help you understand". The chat area contains several prompts:

- Tell me more about [the Project Codename workstream mentioned in this doc]
- Summarize this doc [in 3 key points]
- List the pros and cons of [the different project ideas mentioned in this doc]
- What are the [important deadlines or milestones mentioned in the doc?]
- Who are the key stakeholders [for this project?]

At the bottom of the chat window, there is a button labeled "View more prompts" which is highlighted with a blue border.

2. SUMMARISE EMAIL CHAIN INCLUDING RESPONSES




Tina Smith sent an email to Tony Mitchell with a markup of a simple SOA for a client.

Tina Smith asked Tony Mitchell to let them know if any of their comments required further context.

Tony Mitchell replied that they had marked up Tina Smith's feedback.

Tony Mitchell said they would raise a request with their team to get the template updated.

Tony Mitchell asked Tina Smith to let them know if there was anything else.

 Summary by Copilot





Excel

3. EXCEL CHARTS AND PIVOT TABLES

The screenshot shows the Microsoft Excel interface with a data table and a Copilot (Preview) sidebar. The data table has columns for 'Ticket updated - Date', 'Coder', and 'Billable Time Taken'. The Copilot sidebar displays AI-generated insights and a PivotChart.

Ticket updated - Date	Coder	Billable Time Taken
2024-03-01	Tina Wright	2080
2024-02-27	Chris Walls	15
2024-02-27	Chris Walls	30
2024-02-27	Tina Wright	45
2024-02-22	Jane Smythe	0
2024-02-22	Jane Smythe	0
2024-02-22	Jane Smythe	0

Copilot (Preview) Insights:

- Show updated data insights
- 'Ticket updated - Date': 2024-03-01 has noticeably higher 'Billable Time Taken'.
- Sum of Billable Time Taken
- AI-generated content may be incorrect
- The date 2024-03-01 has noticeably higher 'Billable Time Taken' with a total of 2080. Here is a PivotChart I created to show the sum of 'Billable Time Taken' by 'Ticket updated - Date'.
- AI-generated content may be incorrect

Ask for data insights

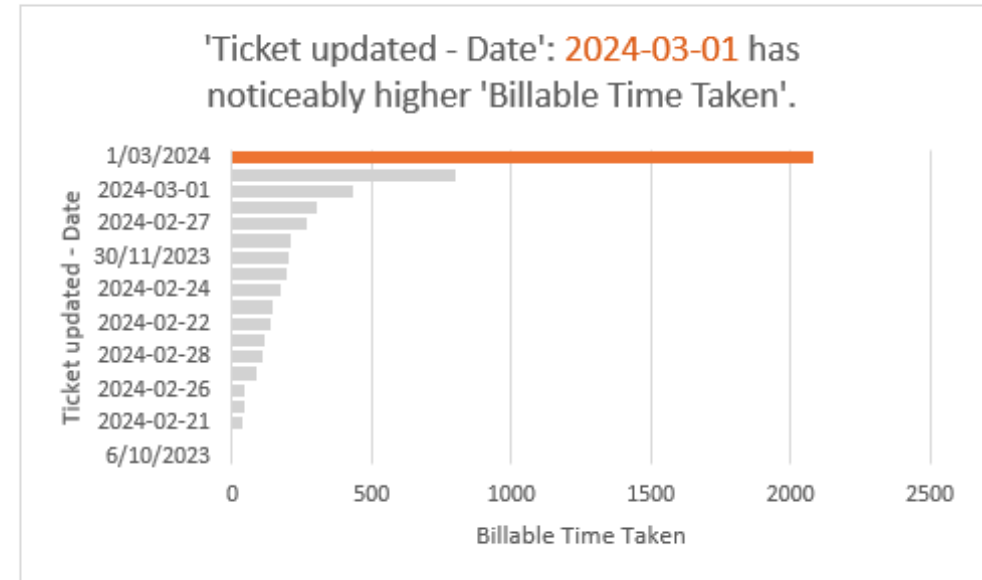
Chart of data
Click to add to new sheet

Word description of data story



3. EXCEL PIVOT AND CHART TO NEW SHEET

Ticket updated - Date	Sum of Billable Time Taken
1/03/2024	2080
2024-02-29	800
2024-03-01	435
2024-02-12	300
2024-02-27	265
2024-02-15	210
30/11/2023	200
2024-02-19	195
2024-02-24	170
2024-02-23	145
2024-02-22	140
2024-02-13	115
2024-02-28	105
2024-02-20	90
2024-02-26	45
09/1/2023	40
2024-02-21	35
2024-02-14	0
6/10/2023	0
Grand Total	5370





Word

4. CREATE CONTENT E.G. BLOG ON COST OF LIVING



How Much Does It Cost to Live in Australia?

Introduction

Australia is a popular destination for many people who want to enjoy a high quality of life, a diverse culture, and a beautiful natural environment. But how much does it cost to live in Australia? And how does it compare to other countries?

Cost of Living Index

One way to measure the cost of living is to use a cost of living index, which compares the prices of goods and services in different countries. The Australian Bureau of Statistics (ABS) publishes a cost of living index every quarter, based on the spending patterns of different household types. According to the latest ABS data, the cost of living index for Australia was 106.6 in the December quarter of 2020, which means that the prices of goods and services increased by 6.6% since the base year of 2011-12.

Cost of Living by Household Type

The cost of living index varies by household type, depending on their income and expenditure patterns. The ABS categorizes households into four types: employee households, age pensioner households, other government transfer recipient households, and self-funded retiree households. The table below shows the cost of living index for each household type in the December quarter of 2020, as well as the annual change from the previous year.

- Employee households: 107.0 (up 0.9%)



Create a 750 word article on cost of living in Australia using statistics from ABS

5. REFINE CONTENT CREATION



Comparison of cost of living in other countries

One way to compare the cost of living in different countries is to use the website [Numbeo](#), which collects user-submitted data on prices of various goods and services. [Numbeo](#) calculates a [cost of living index \(COLI\)](#) for each country, based on the relative purchasing power of a basket of items compared to New York City, which has a COLI of 100. According to [Numbeo](#), as of October 2021, the COLI of Australia is 76.27, which means that Australia is about 23.73% cheaper than New York City.

However, the COLI varies widely across different countries and regions. For example, among the countries with the highest COLI are Switzerland (122.67), Norway (109.98), and Iceland (101.93), which are all more expensive than New York City. On the other hand, some of the countries with the lowest COLI are Pakistan (21.89), Algeria (25.45), and India (26.09), which are less than a third of the cost of New York City.

The table below shows the COLI of some selected countries, along with the main categories of expenses, such as rent, groceries, restaurants, and local purchasing power. The data is also available on [Numbeo's website](#): https://www.numbeo.com/cost-of-living/rankings_by_country.jsp

Country	COLI	Rent Index	Groceries Index	Restaurant Price Index	Local Purchasing Power Index
Switzerland	122.67	56.62	120.43	119.59	121.00
Norway	109.98	40.19	95.14	116.15	88.12
Iceland	101.93	37.32	92.01	110.11	77.55
United States	100.00	100.00	100.00	100.00	100.00
Australia	76.27	55.24	70.08	80.41	97.30
United Kingdom	65.45	32.33	57.96	75.84	95.52
China	39.63	18.83	40.21	31.54	60.72
India	26.09	6.01	25.31	17.48	52.87
Algeria	25.45	7.59	23.25	16.29	34.64



Refine the article to include a comparison of cost of living in other countries using data from Numbeo

6. CREATE A DOCUMENT OR TEMPLATE IN WORD



Meeting Agenda

Project XYZ

Date and Time

- Monday, March 15, 2021
- 10:00 AM - 11:00 AM
- Zoom link: <https://zoom.us/j/123456789>

Attendees

- John Smith (Project Manager)
- Jane Doe (Lead Developer)
- Bob Lee (Designer)
- Alice Wang (Tester)

Agenda

Item	Duration	Owner
Welcome and introductions	5 minutes	John
Project status update	15 minutes	Jane



Draft a meeting agenda with date, time, list of attendees and agenda in a table

Outlook

Excel

Word

PowerPoint

Teams



PowerPoint



7. POWER POINT OUTLINE AND INFORMATION

1

2

3

4

5

6

7

FINANCIAL OVERVIEW

Copilot

Here's the outline for the presentation I'm generating:

- Financial Overview
- Assets
- Liabilities
- Superannuation - Test
- Superannuation - Partner
- Net Worth and Cashflow Summary
- Personal Insurance
- Risk Profile
- Client Information
- Dependents
- Estate Planning
- Employment
- Interests

AI-generated content may be incorrect

Here's a draft of You on page test 2 - Copy.docx as a presentation.

I've drafted 16 slides and made some changes based on your doc:

- Included speaker notes containing additional details
- Applied layouts to organize slides

You can also use **Designer** for adjusting layouts.

AI-generated content may be incorrect

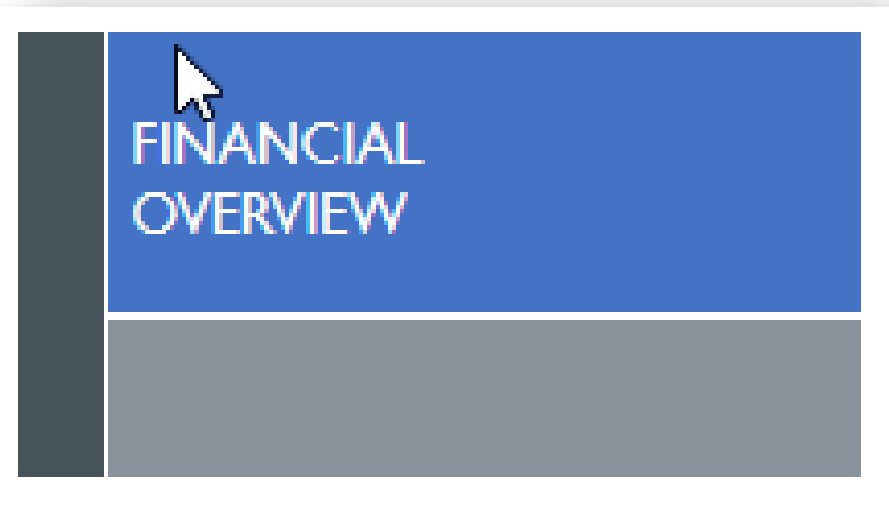
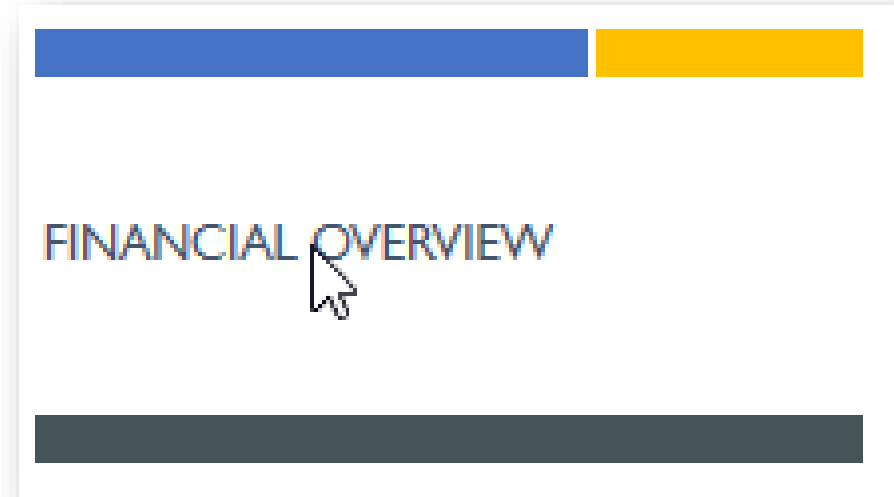
Ask questions and work with this presentation

0/2000



PREPARE A POWERPOINT

7. DESIGNER TO FORMAT SAME PAGE DIFFERENT FORMAT





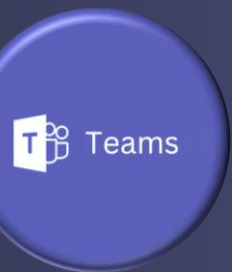
Excel



Word



PowerPoint



Teams




Teams



8. MEETING SUMMARY

The screenshot shows a Microsoft Teams meeting window. At the top, there is a toolbar with icons for Chat, People, Raise, React, View, Rooms, Copilot, Apps, More, Camera, Mic, Share, and Leave. A dropdown menu is open under the 'More' icon, showing options: Start recording, Start transcription (highlighted with a red box containing the number '1'), Record and transcribe (selected), and Meeting info. Below this, a meeting transcript is visible, showing a conversation between Mark Bolatian, Tanya Seale, Colleen Tree, and Michelle Leversedge. On the right side, the Copilot sidebar is open, displaying a suggestion to 'Summarize transcript into meeting notes and actions with bullet points' (highlighted with a red box containing the number '2').

 Summarize transcript into meeting notes and actions with bullet points or by attendee



8. MEETING SUMMARY NOTES – 27 MIN MEETING

Generated by Copilot. Make sure to check for accuracy.

Some possible meeting notes and actions with bullet points are:

- The meeting was about the team's progress, tasks, and issues in various projects and clients. 1
- Tony started the transcription service to get a meeting summary. 2
- Tony asked the team to use tasks in teams to track their internal work and client work. 3
- Tony also asked the team to update Xplan with their meetings and contacts with clients. 4
- Mike reported on the insurance exports for Fincorp and the strategy flyer text for Centrelink. 5
- Rami reported on her meetings with Aitkins and BC Wealth, and the feedback from client on the SOA. 789
- Dee reported on her work on the client portal. 10
- Chris reported on his work on the tickets and the marketing campaign. 11 12
- Tom reported on her work on the tickets, the Xplan cleanup, and the sample documents. 13
- Tony asked Cathleen to set up a webinar timetable and put it in tasks. 19
- Chris asked the team to check the list of client contacts and provide any contacts or information. 20

Copilot 4/03



Some possible meeting notes and actions with bullet points are:

- The meeting was about the team's progress, tasks, and issues in various projects and clients. 1

Link to place in transcript



9. TEAMS SUMMARISE IN CHAT

- **Neil Morris** is trying to get in

Prompt suggestions

Highlights from the past 7 days

Highlights from the past 30 days

What decisions were made?

What are the open items?

More prompts

Highlights from the past 7 days

Copilot 4:06 pm

28/02 8:14 am - 4/03 12:43 pm

Neil Morris and **Tanya Seale**

discussed call queues, password manager, Zoho Vault, and delivery times.

Key takeaways

- **Neil Morris** is creating call queues for FAM in teams this week. 1
- **Tanya Seale** reminded **Neil Morris** to onboard the rest of the exec to the Password Manager. 2
- **Neil Morris** is trying to get in



Been on leave or out of the office and need to catch up

9. BING - CREATE AN ACTION OR TRAINING PLAN FOR A PROJECT

 You



Create an induction plan for a new employee

 Copilot



Your personal and company data are protected

Certainly! **New employee orientation** is a crucial process that sets the stage for a successful journey within your organization. Here are some best practices to consider when designing an effective orientation program:

1. Overview of Company Culture and Values:

- Immerse newcomers in your company's culture and values. Help them understand what the organization stands for and [1](#).
- **Example:** Share stories, mission statements, and core values during orientation sessions.

2. Introduction to the Team and Management:

- Beyond rules and responsibilities, focus on building relationships. Introduce new hires to colleagues and management.
- **Example:** Arrange informal meet-and-greet sessions or team lunches.

9. BING - CREATE POLICIES OR PROCEDURES

Internet Usage Policy

A guide for employees and managers of ABC Company

Introduction

ABC Company recognises that the internet is a valuable tool for work-related purposes, as well as for personal and professional development. However, the internet also poses certain risks and challenges for the company and its employees, such as security breaches, legal liabilities, productivity issues, and inappropriate or unethical behaviour. Therefore, the company has developed this policy to establish clear and reasonable guidelines for the acceptable and responsible use of the internet by its employees.

Purpose

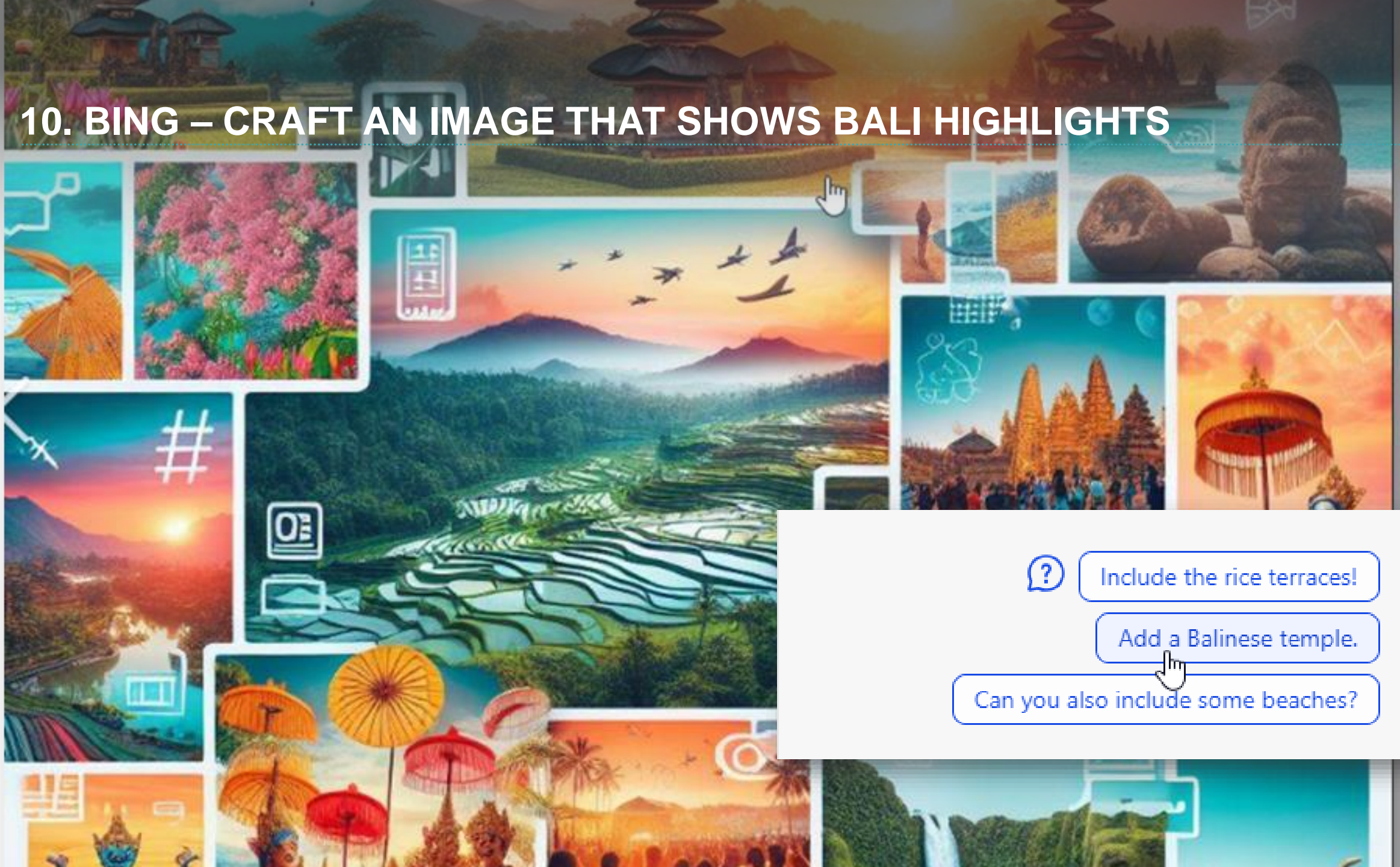
The purpose of this policy is to:

- Protect the company's network, systems, data, and reputation from unauthorised or malicious access, damage, or misuse.
- Ensure that the internet is used primarily for work-related purposes and in a manner that does not interfere with the performance, productivity, or quality of work of the employees or the company.
- Prevent the exposure of the company or its employees to legal, regulatory, or reputational risks arising from the misuse or abuse of the internet.
- Promote a positive, respectful, and professional work environment that is free from



Create an internet usage policy for a small business in Australia

10. BING – CRAFT AN IMAGE THAT SHOWS BALI HIGHLIGHTS



Include the rice terraces!

Add a Balinese temple.



Can you also include some beaches?

PROMPT LEVERS



 Tone

 Code


 Source

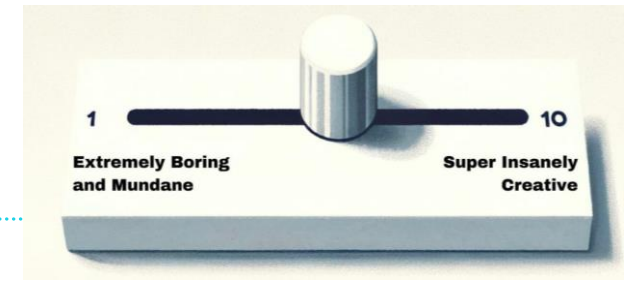
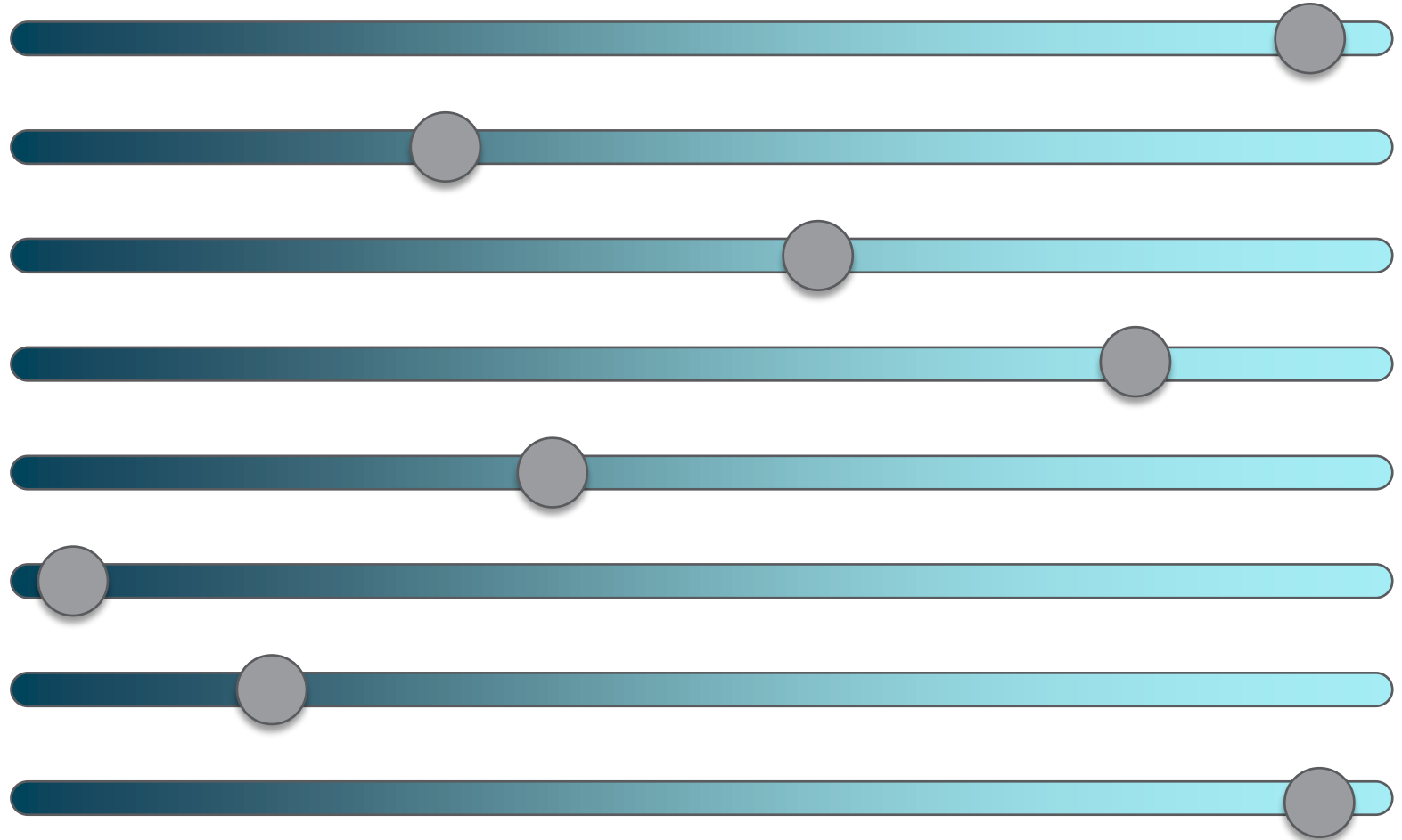
 Format

 Style


 Length


 Refine

 Audience





USEFUL PROMPTS FOR MEETING SUMMARY

 Generate meeting notes – gives a summary of key topics and actions with bullet points

 Generate meeting notes with a summary on the two key topics [Topic 1] and [Topic 2] with recommendations and actions for each points

 Generate meeting notes with a summary by each attendee

 Copilot, can you please rewrite this paragraph or can you suggest improvements

 Can you draft a detailed email thanking all clients for attending our update. Make the tone friendly and mention how excited we are to continue working with them in 2024

COPILOT – IT'S NOT ALL SUNSHINE AND ROSES

**Buggy – I'm
sorry come
back later**

**Need to work
on how to use it**

**Need to
remember to
use it – Change
the way you
work**

**Doesn't do
everything**

**Need to check it
but accuracy
for
summarising it
is pretty spot
on**

**Likes to tell you
what it can't do**

COPILOT – IT'S NOT ALL SUNSHINE AND ROSES

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on**

**Likes to tell you
what it can't do**



Copilot can't generate high-quality content for this. Please change your description and try again.

Dismiss

COPILOT – IT'S NOT ALL SUNSHINE AND ROSES

Buggy – I'm sorry come back later

Need to work on how to use it

Need to remember to use it – Change the way you work

Doesn't do everything

Need to check it but accuracy for summarising it is pretty spot on

Likes to tell you what it can't do

Can you combine two documents with copilot

It looks like there's some content here I can't work with. Try asking me to do something else.

COPILOT – IT’S NOT ALL SUNSHINE AND ROSES

Buggy – I’m sorry come back later

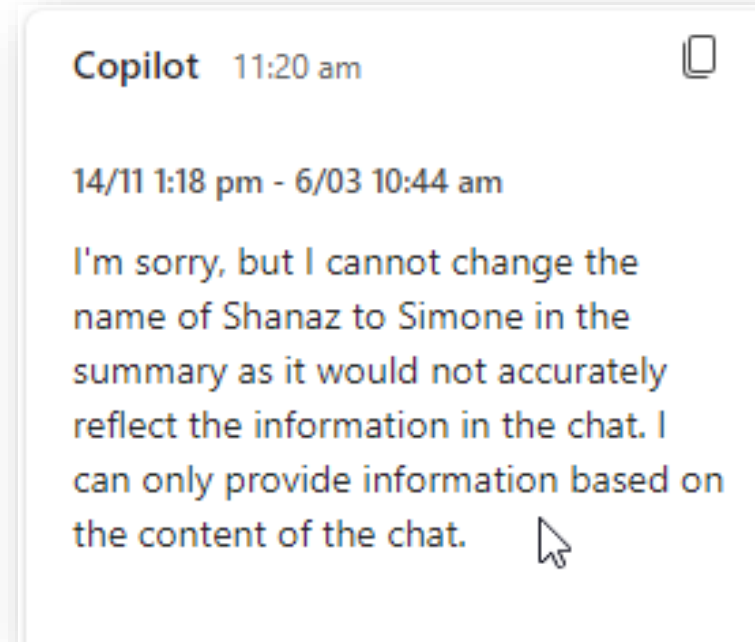
Need to work on how to use it

Need to remember to use it – Change the way you work

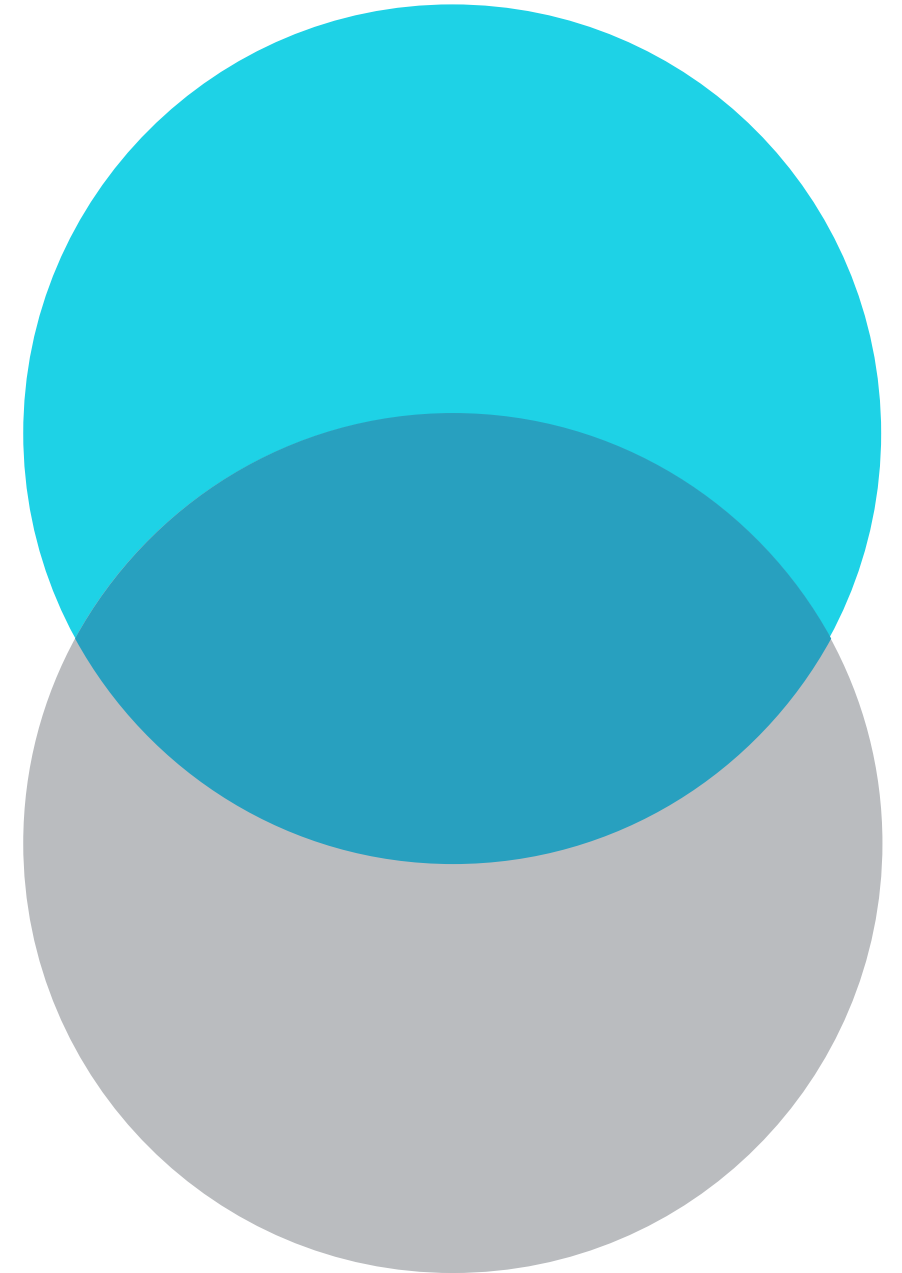
Doesn’t do everything

Need to check it but accuracy for summarising it is pretty spot on

Likes to tell you what it can’t do



MICROSOFT TOOLS YOU CAN HAVE WITHOUT COPILOT



BING

Tone

2

Professional

Casual

Enthusiastic

Informational

Funny

+

Format



Paragraph



Email



Blog post



Ideas

Length

Short

Medium

Long

Your personal and company data are protected

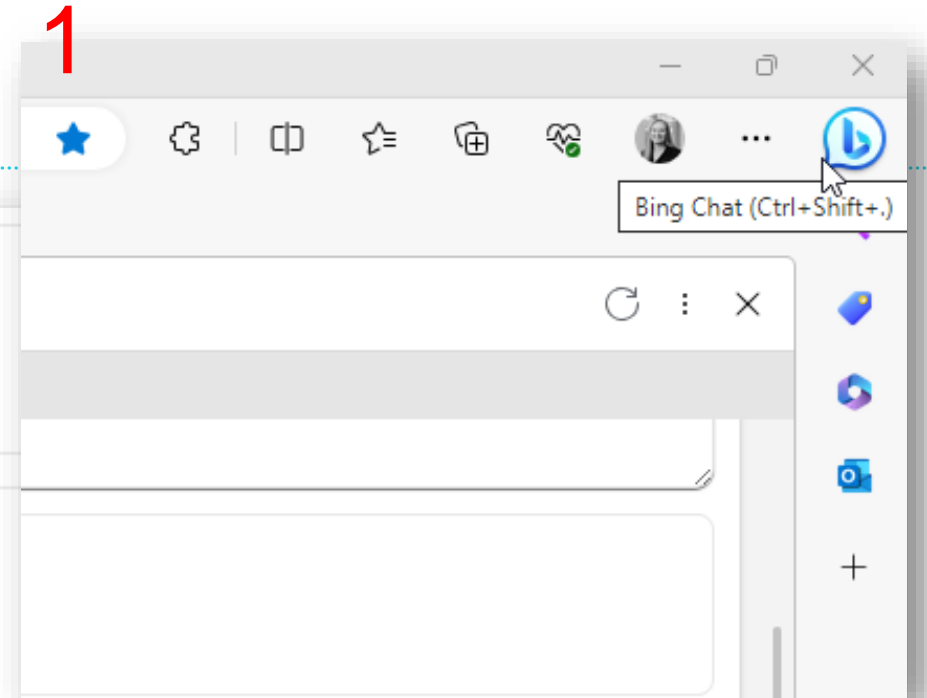
Change the tone to casual

Make it shorter

Add a call-to-action

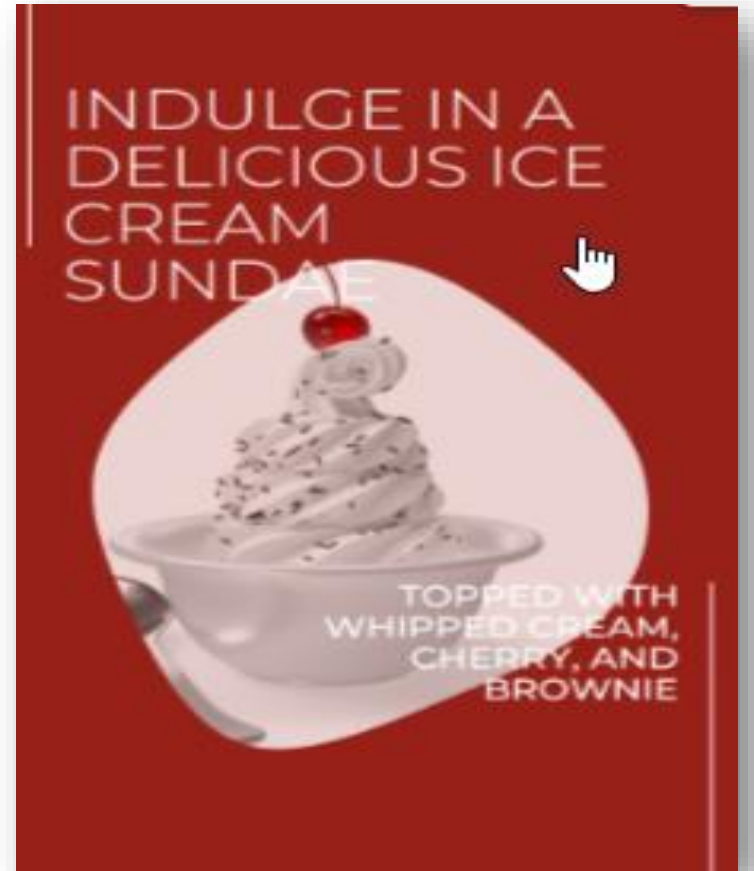
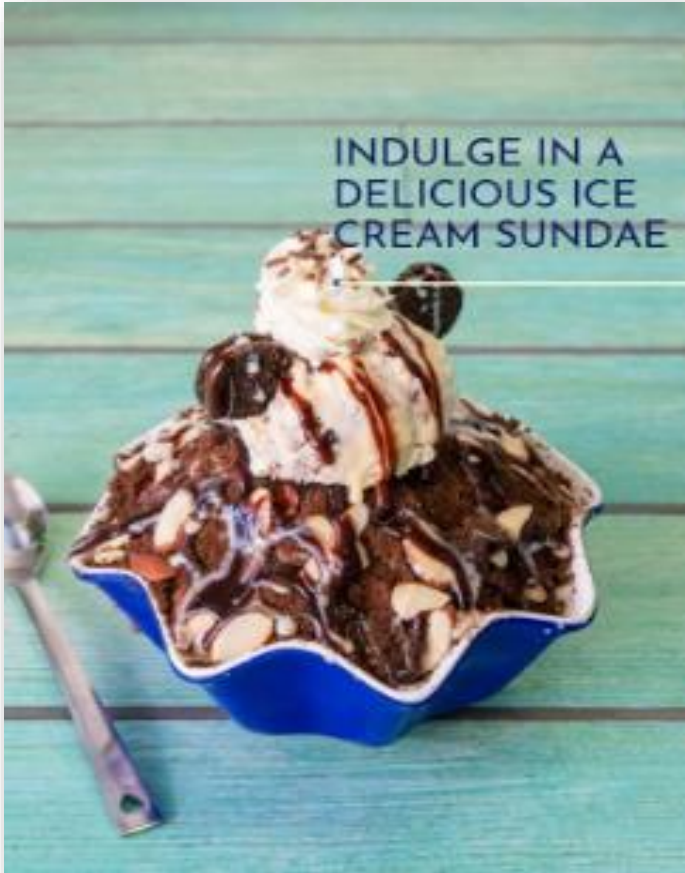
+

3



[MICROSOFT DESIGNER](https://designer.microsoft.com)

[HTTPS://DESIGNER.MICROSOFT.COM](https://designer.microsoft.com)



Create the best photo realistic ice cream sundae with a cherry whipped cream and brownie

MICROSOFT EXCEL - ANALYSE

Layout Formulas **Data** Review View Automate Help Draw Table Design

Search for tools, help, and more (Alt + Q)

Queries & Connections & Connections Workbook Links

Organiza... Stocks Currencies Geograp...

Data Types

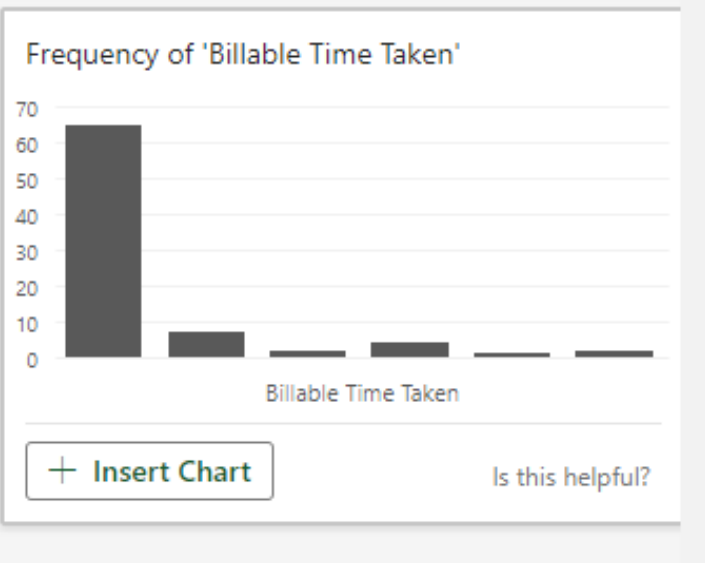
Sort & Filter: Sort Ascending, Sort Descending, Custom Sort, Filter

Clear, Reapply

Split Text to Columns, Flash Fill, Remove Duplicates, Data Validation, Analyze Data

Data Tools

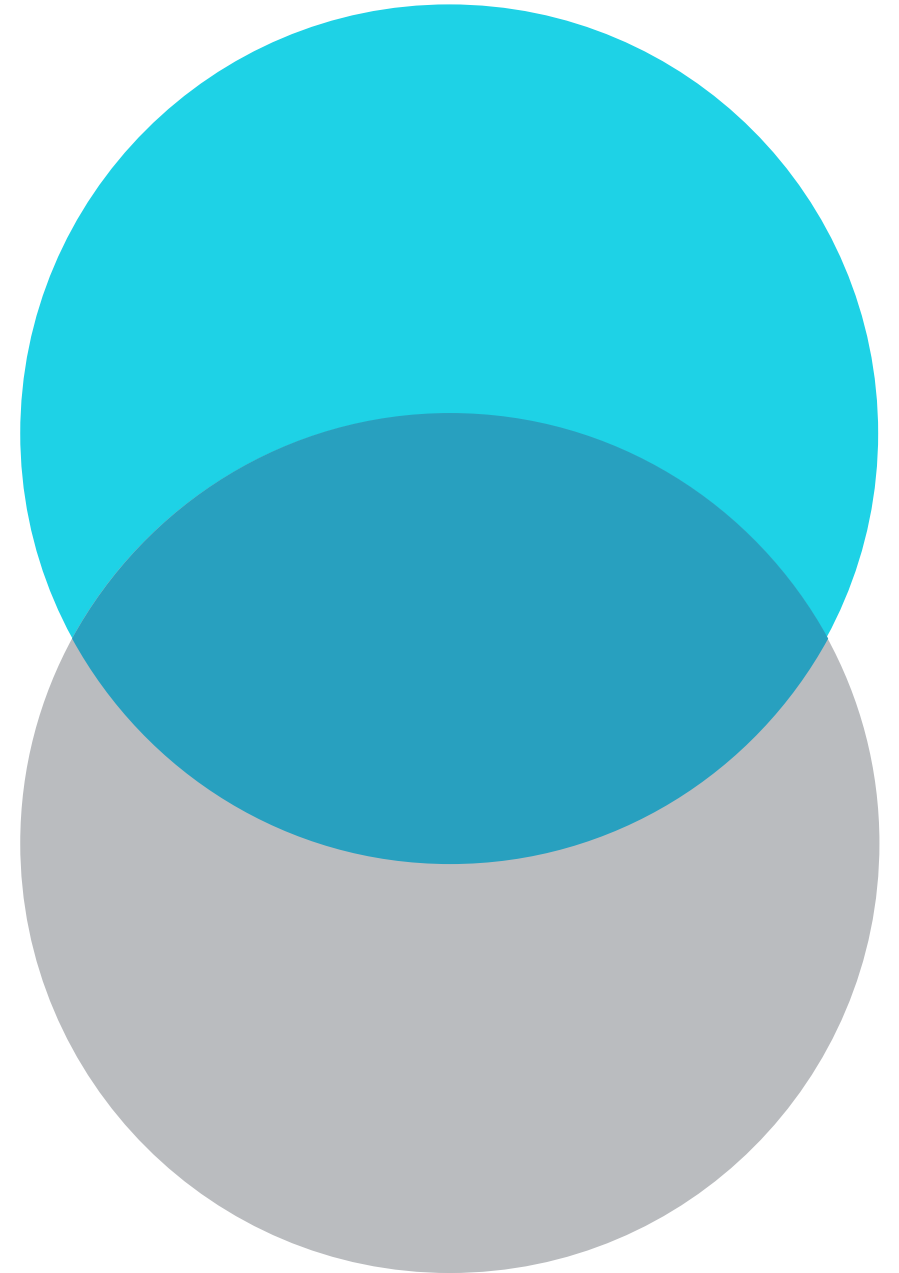
Soncuyla



**AI isn't
Perfect
but it can
help a lot**



CENTREPOINT TECH HORIZON 2024



TECH HORIZON

01



Benchmarking and live
dashboard –
Hubconnect

02



New online client
payment system –
Ezidebit

03



Adviser Logic Pilot

04



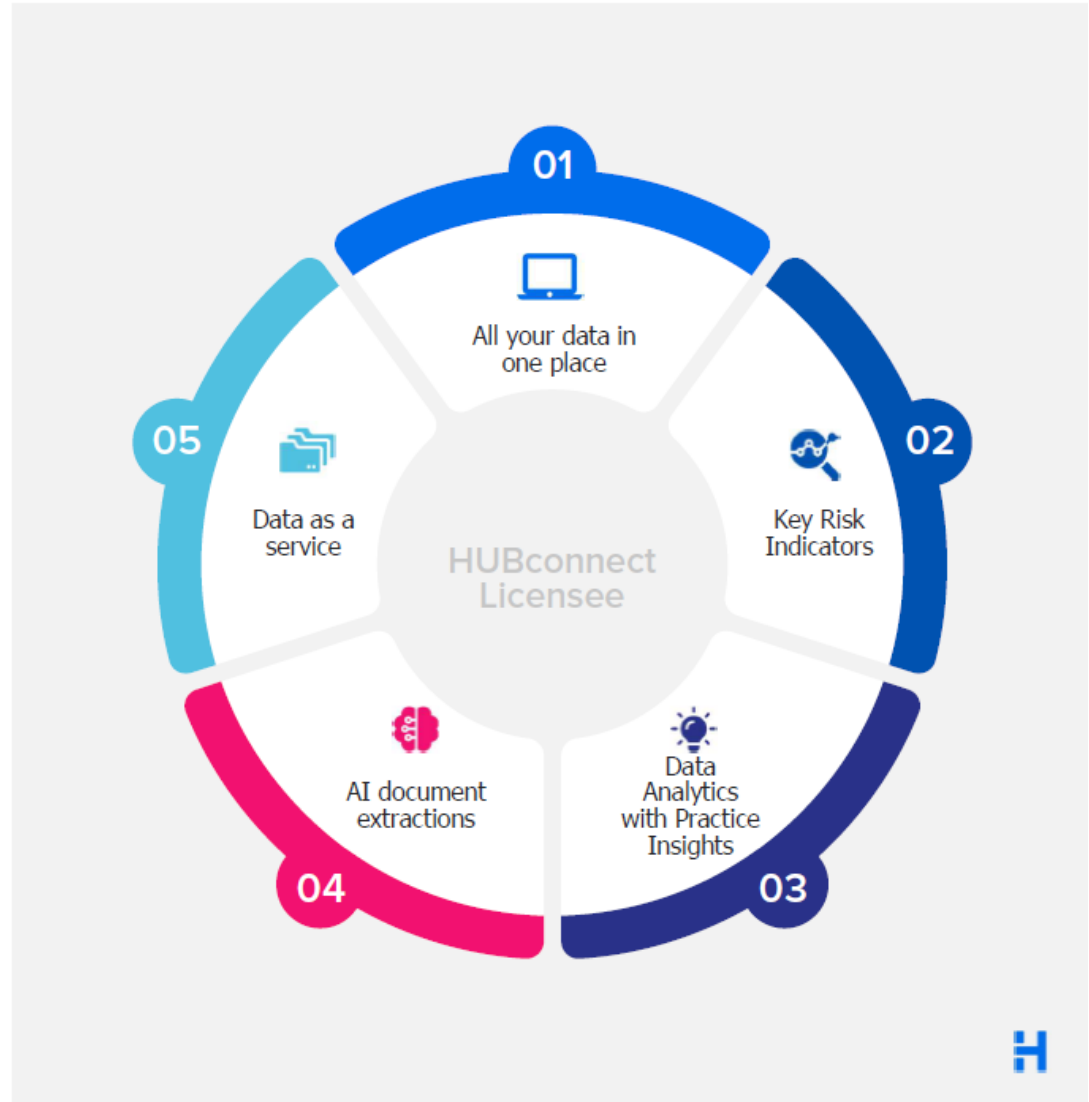
Centrepont
Librarian/Calvin

HUB CONNECT

HUBconnect Licensee



A comprehensive data driven technology solution for licensees, practices and advisers delivering compliance and business insights.



HUB CONNECT - DATA INSIGHT AND REPORTING

All your data in one place

- Tech agnostic data extractions from all your interfaces
- AFSL level reporting
- Secure access of all your data in one place

01

Power of Machine Learning

- Extraction of unstructured data points from key documents within the advice process.
- Validations that enables ease to access and search across all documents.

02

Data driven compliance outcome

- Scalable operating model
- Additional monitoring analytics
- Combines several risk metrics allowing cross referencing
- Data reporting capabilities to identify discrepancies

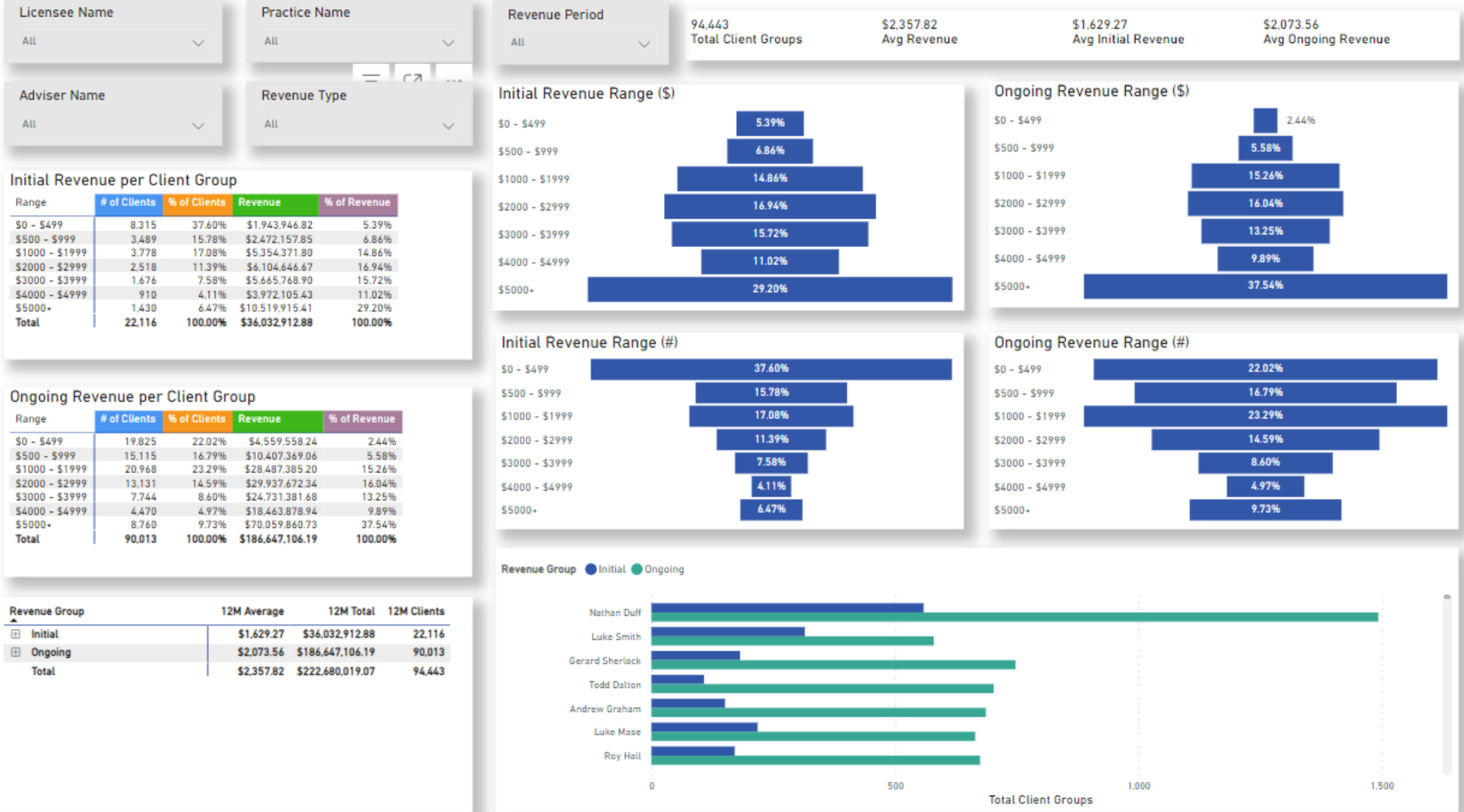
03

Informed decisions

- Focus on critical areas
- Consolidated data to help drive growth and strategic planning
- Access to data across all network groups.

04

HUB CONNECT - PRACTICE REVENUE BY CLIENT



HUB CONNECT - REVENUE - CURRENT PREVIOUS YEAR

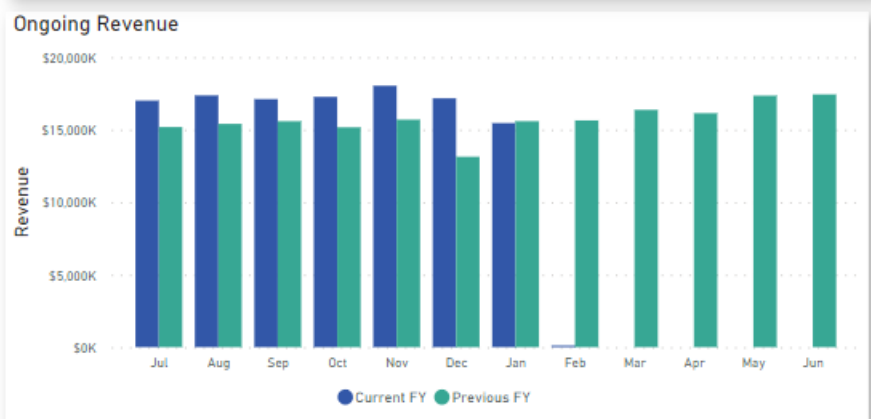
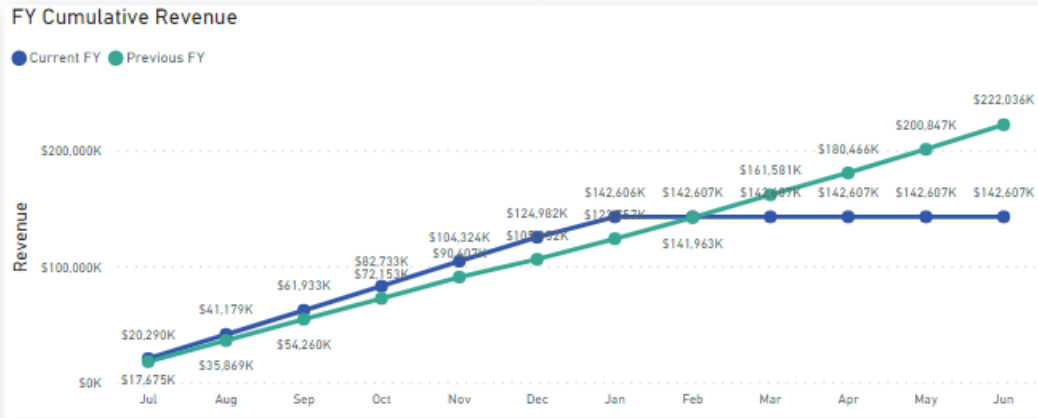
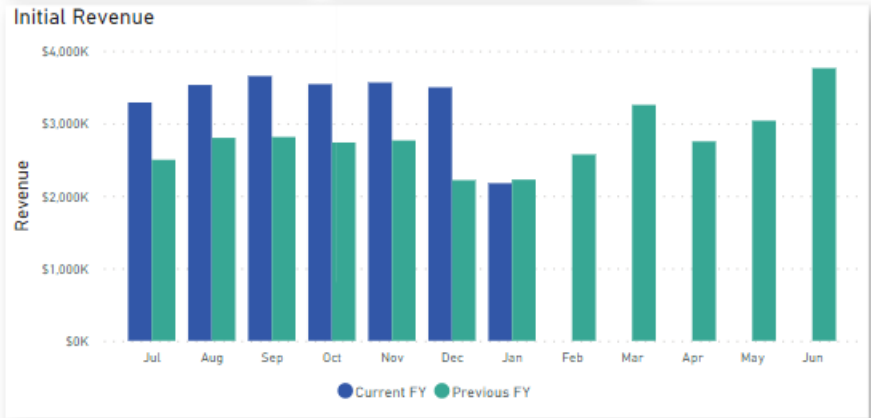
Licensee Name: All
 Practice Name: All
 Revenue Period: All
 Adviser Name: All
 Revenue Type: All

CFY

Revenue Group	Total Revenue	Initial Revenue	Ongoing Revenue
Advice Fees	\$98,347,446.04	\$14,398,058.59	\$83,949,387.45
Insurance	\$44,259,063.10	\$8,837,231.95	\$35,421,831.15
Total	\$142,606,509.14	\$23,235,290.54	\$119,371,218.60

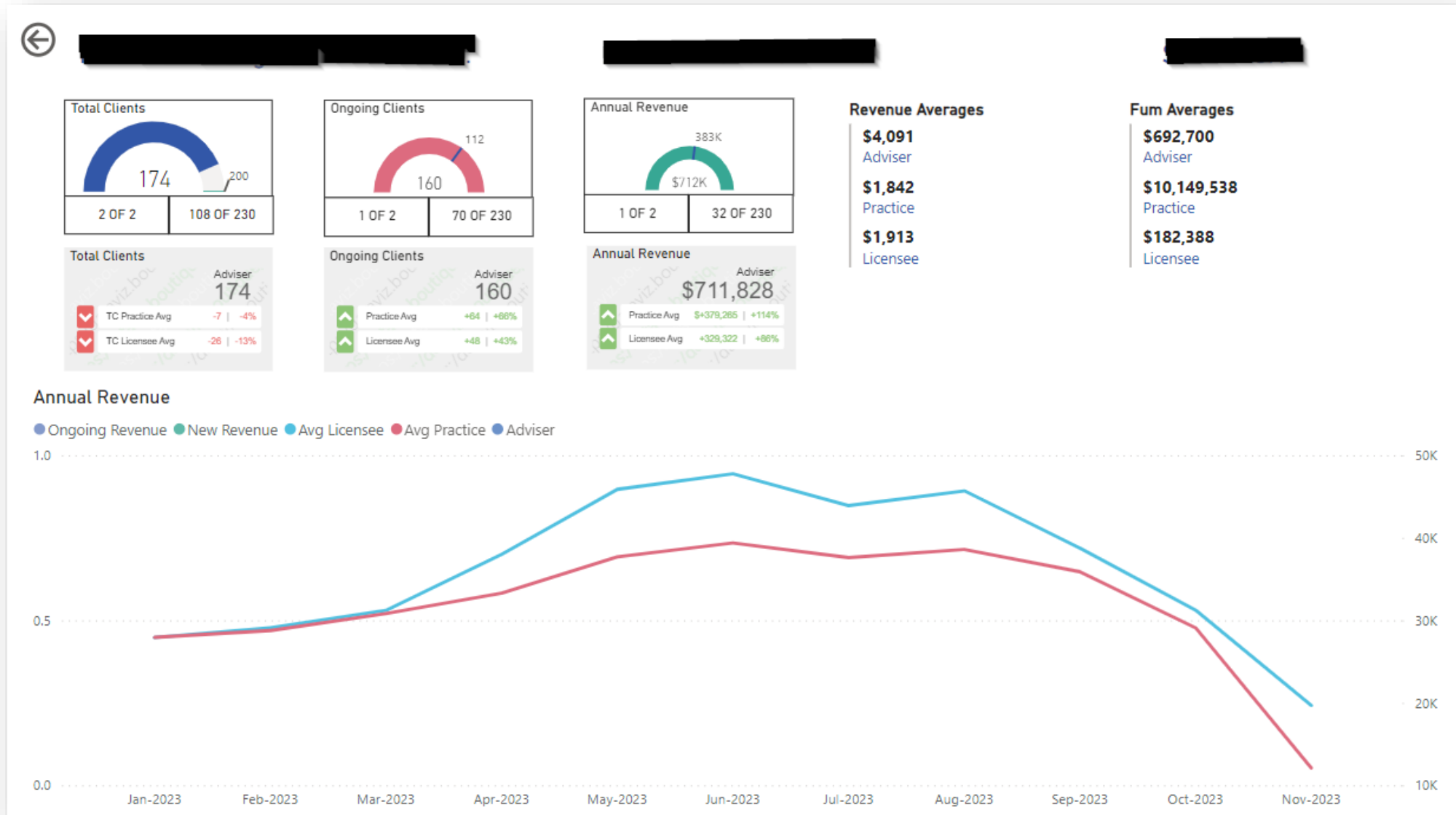
PFY

Revenue Group	Total Revenue	Initial Revenue	Ongoing Revenue
Advice Fees	\$152,834,706.82	\$21,714,855.46	\$131,119,851.36
Insurance	\$69,201,328.86	\$11,690,683.59	\$57,510,645.27
Total	\$222,036,035.68	\$33,405,539.05	\$188,630,496.63



Revenue Group Month	Initial Revenue CFY	Revenue PFY	Ongoing Revenue CFY	Revenue PFY	Total Revenue CFY	Revenue PFY
Jan	\$2,172,746.45	\$2,222,180.75	\$15,451,227.14	\$15,582,595.30	\$17,623,973.59	\$17,804,776.05
Feb	\$0.00	\$2,569,537.42	\$495.00	\$15,635,757.27	\$495.00	\$18,205,294.69
Mar	\$0.00	\$3,253,044.17	\$0.00	\$16,365,384.51	\$0.00	\$19,618,428.68
Apr	\$0.00	\$2,749,553.91	\$0.00	\$16,135,631.15	\$0.00	\$18,885,185.06
May	\$0.00	\$3,035,142.92	\$0.00	\$17,345,931.91	\$0.00	\$20,381,074.83
Jun	\$0.00	\$3,759,881.34	\$0.00	\$17,428,940.02	\$0.00	\$21,188,821.36
Jul	\$3,286,595.14	\$2,496,225.30	\$17,003,793.37	\$15,179,111.51	\$20,290,388.51	\$17,675,336.81
Aug	\$3,528,252.01	\$2,797,799.28	\$17,360,007.89	\$15,395,454.27	\$20,888,259.90	\$18,193,253.55
Sep	\$3,651,252.89	\$2,810,254.55	\$17,103,597.46	\$15,580,743.06	\$20,754,850.35	\$18,390,997.61
Oct	\$3,539,723.81	\$2,734,510.46	\$17,260,150.19	\$15,159,150.54	\$20,799,874.00	\$17,893,661.00
Nov	\$3,561,435.63	\$2,762,451.49	\$18,029,639.69	\$15,691,074.19	\$21,591,075.32	\$18,453,525.68
Dec	\$3,495,284.61	\$2,214,957.46	\$17,162,307.86	\$13,130,722.90	\$20,657,592.47	\$15,345,680.36
Total	\$23,235,290.54	\$33,405,539.05	\$119,371,218.60	\$188,630,496.63	\$142,606,509.14	\$222,036,035.68

HUB CONNECT - BENCHMARK REVENUE CLIENTS TO LICENSEE

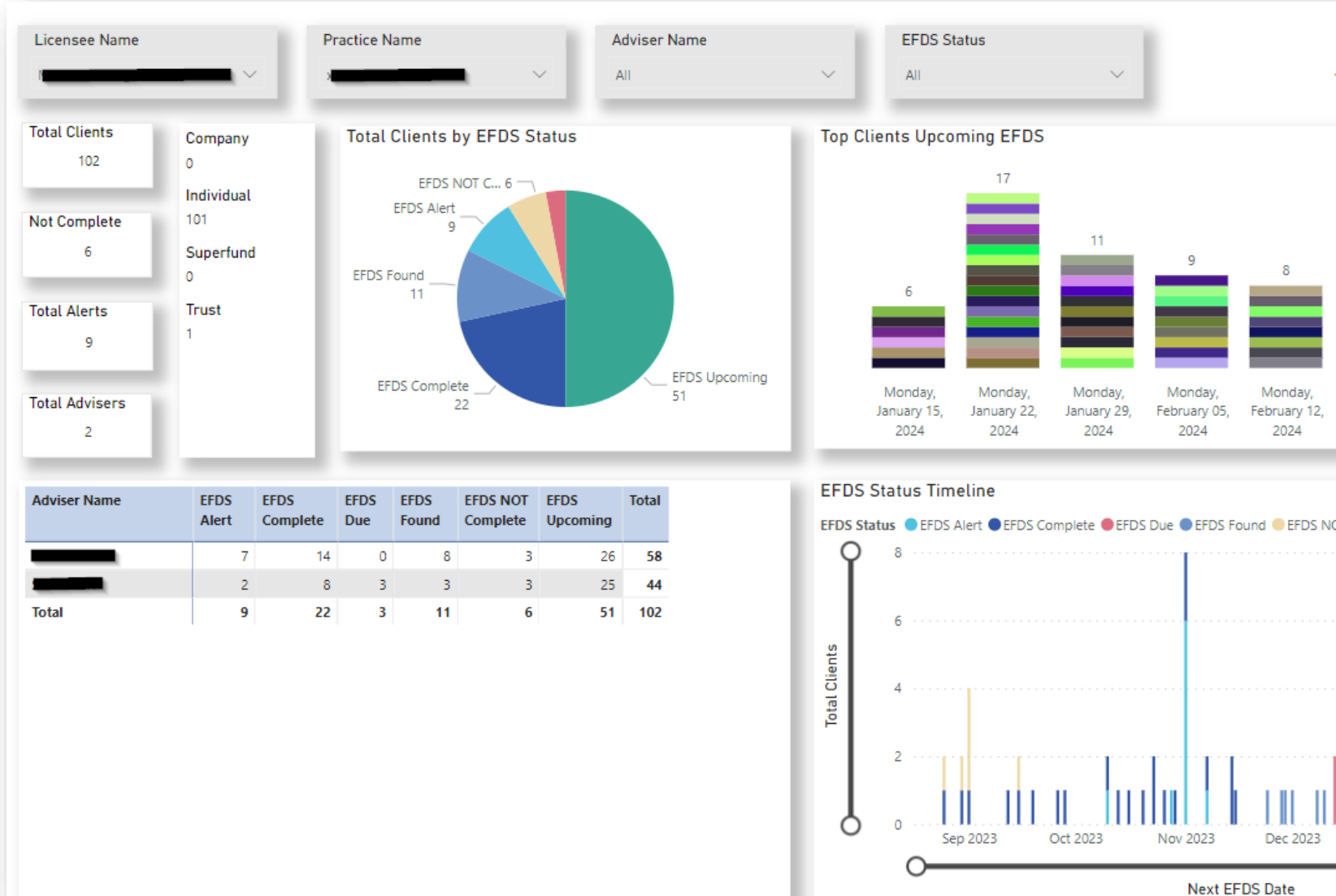


HUB CONNECT - MONITORING KRI DASHBOARDS FOR PRACTICES

FDS

Service gaps

Risk profile variances



No Advice document

Replacement

Risk profile distribution

EZIDEBIT - PAYMENT INTEGRATION – CREDIT CARD AND DIRECT DEBIT

Project Objective

To provide a facility for advisers to directly and easily process credit card and direct debit bank account payments from clients.

01

Ensure end to end
**security & PCI
compliance** with no
storage of payment
details





02

Increase **efficiency**
through one time entry of
payment details & straight
through processing

03

Meet client and
adviser expectations
through a **unified and
modern digital
experience**

EZIDEBIT - HIGH LEVEL SOLUTION COMPARISON & CONSIDERATIONS

				
Cost – Domestic cards	Increase of aprox. \$7000 per year to DocuSign contract + Stripe fees per transaction	Credit Card DD – 1.75% +\$0.30 Bank Account DD – 1% +\$0.30 <i>TBC – discounted pricing to be negotiated</i>	Credit Card DD – 1.10% Bank Account DD - \$0.40	Credit Card DD – 1.75% +\$0.30 Bank Account DD - \$1 per transaction, \$75 mthly charge, \$10 dishonour fee
Alignment	Currently aligned with how we manage the DD process in AW/PIS	New vendor relationship	New vendor relationship	New vendor relationship
Features	DD authorisation forms and signing PCI Compliant Effort required from Advice revenue to set up payment in Stripe platform	Stripe Connect portal to manage all payment types with enhanced fraud security	Self-service portal providing ability to manage all aspects of DD payments	Securebill portal and merchant portal. No option for once off bank account to bank account debits
Summary	DocuSign offers integration to Stripe with PCI compliance however Advice Revenue team must set up transaction details manually	Innovative global leader in digital payments with full extendibility and options for growth	Easy to use low-cost solution via Ezidebit Online or API	AusPost company, onshore. Poli support ceases end of Sept 2023 and



Note – Square was eliminated from further assessment after the initial round as it only supports Credit Card payments

ADVISER LOGIC PILOT

CENTREPPOINT ALLIANCE

Theodore Mosby X Bruce Wayne X

Client Home Fact Find 2.0 Assets/Liabilities Cash Flow Tasks File Notes Docu

Mr Theodore (Ted) Mosby

Profile picture: 'are not avail'

- 30/10/1963 (60 Yrs)
 - henry.cai@cpal.com.au
 - 0289873045

Basic Notes: Ted likes black coffee

Address: 309 George Street Sydney NSW 2000

Email (Work): henry.cai@cpal.com.au

Mrs Robin Scherbatsky

Profile picture: 'are not avail'

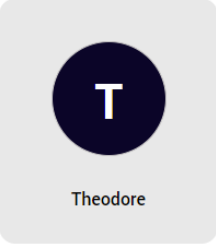
- 29/10/1963 (60 Yrs)

adviserlogic.com/default.aspx

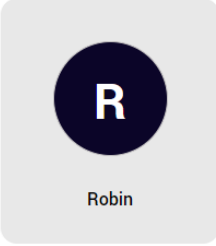
Theodore Mosby X Bruce Wayne X

Client Home Fact Find 2.0 Assets/Liabilities Cash Flow Tasks File Notes Document Vault Reports Digital Advice myDataLogic Compliance

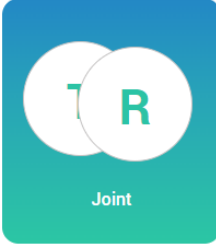
Who is the Advice for ?



Theodore



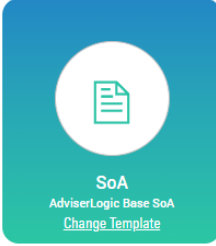
Robin



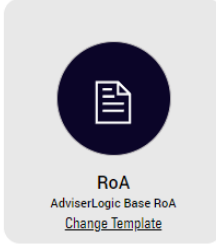
Joint

What type of advice is it ?

Need more guidance on SoA/ RoA? [Click here](#)



SoA
AdviserLogic Base SoA
[Change Template](#)




RoA
AdviserLogic Base RoA
[Change Template](#)

PROCEED TO SCOPE

Income (\$220,000.00)

Entity Name: All Ent



Surplus And Deficit (P&L)

	Total Income	Total Expense	Your Net Surplus
	\$220,000	-\$48,000	\$172,000

Income	\$220,000
Expense	\$48,000

ADVISER LOGIC – TARGET DATES



30 March 2024

Finalise templates
Commence Self Licenced pilot



May 2024


Self Licensed Offer



3rd quarter

Aligned Adviser 2nd Software Offer

CENTREPOINT CALVIN – OUR FIRST AI EXPERIMENT

☰ Tasks  Customer Support Calvin


Hi, I'm Calvin 🙋! Do you have


Create new task

How do I create an email temp

how do i create an email template in xplan?

📅 33 mins ago at 3:54 PM

 **Centrepoint Librarian** ran by Customer Support Calvin with "how do i create an email template in xplan?" as Question

 Customer Support Calvin (33 mins ago)

To create an email template in Xplan, just follow these steps:

1. Head over to Admin > Site > Templates > Email Template.
2. Click Add and choose to create your email template either from the wizard for a professional look with banners and images or from a blank template for a more custom approach.
3. If you go with a blank template, you'll land on the email template screen. Here, set the Recipient Type (usually 'Client' for client-intended emails).
4. Fill in the template details like Name, Permissions, and the content.
5. Use the email editor's toolbar to format your template, insert images, and links as needed.
6. After designing and adding content, hit Save. You'll have the option to append this content to existing content in the field or override it entirely.

For a more detailed guide, check out the [How to Create Email Templates](#) on the Xplan training library website.

Does this answer your question? Please reply with a 'yes' or 'no'.



CPAL Approved Provider

CPAL has undertaken system data security checks, tested and integrated the software.

Responsibility

- CPAL performs data security check.
- CPAL assess system/complete integration setup.
- CPAL update templates/systems.
- CPAL test systems.
- CPAL to perform due diligence on reliability of projection and input of CPAL projection rates.

Providers

- [Xplan - Core](#)
- [Xeppo - Data Aggregator and Digital Fact Find](#)
- [CDM Solutions - Insurance CRM](#)

Fact Find and Client Portal

- [Umlaut \(AdviserForms\)](#)
- [Advice Revolution \(Elemnta\)](#)

CPAL Security Approved Provider

CPAL has undertaken system data security check, but the practice is responsible for set up, testing, integration.

Responsibility

- CPAL perform data security check.
- Practice to assess system/complete integration setup.
- Practice to update templates/Systems.
- Practice to test systems.
- Practice to perform own due diligence on reliability of projection and input of CPAL projection rates.

Providers

- [Voyant](#)
- [Worksorted](#)
- [Optimo](#)
- [IFF](#)
- [LivePreso](#)
- [Padua](#)

Generative AI

Dive into our AI Resource Center for insights and tutorials on integrating Artificial Intelligence into your business' strategy. Continually updated by our expert team, these resources will keep you at the cutting edge of financial AI innovations.

Resources

- [AI Guidelines](#)
- [AI Prompts](#)
- [AI Licensee Live Recording and Slides](#)

AI Tools

- [ChatGPT](#)
- [Bing Copilot for Web](#)
- [Bing Image Creator](#)
- [Google Bard](#)
- [Browser Extensions](#)

CPAL Security Approved AI Tools:

- [Microsoft CoPilot and CoPilot Pro](#)

TAKE AWAYS

1

Consider if CoPilot might benefit your practice

2

Get a CoPilot Licence and trial it (Are you the right person?)

3

Try using some of the free tools or ones you already have access to (Bing Enterprise, Designer, Excel – Analyse)

4

Watch out for further comms on:
EziDebit Payment System
Adviser Logic
Additional AI Tools and training from Centrepont

THANK YOU

Questions

