Nucleus Wealth

NUCLEUS INSIGHTS

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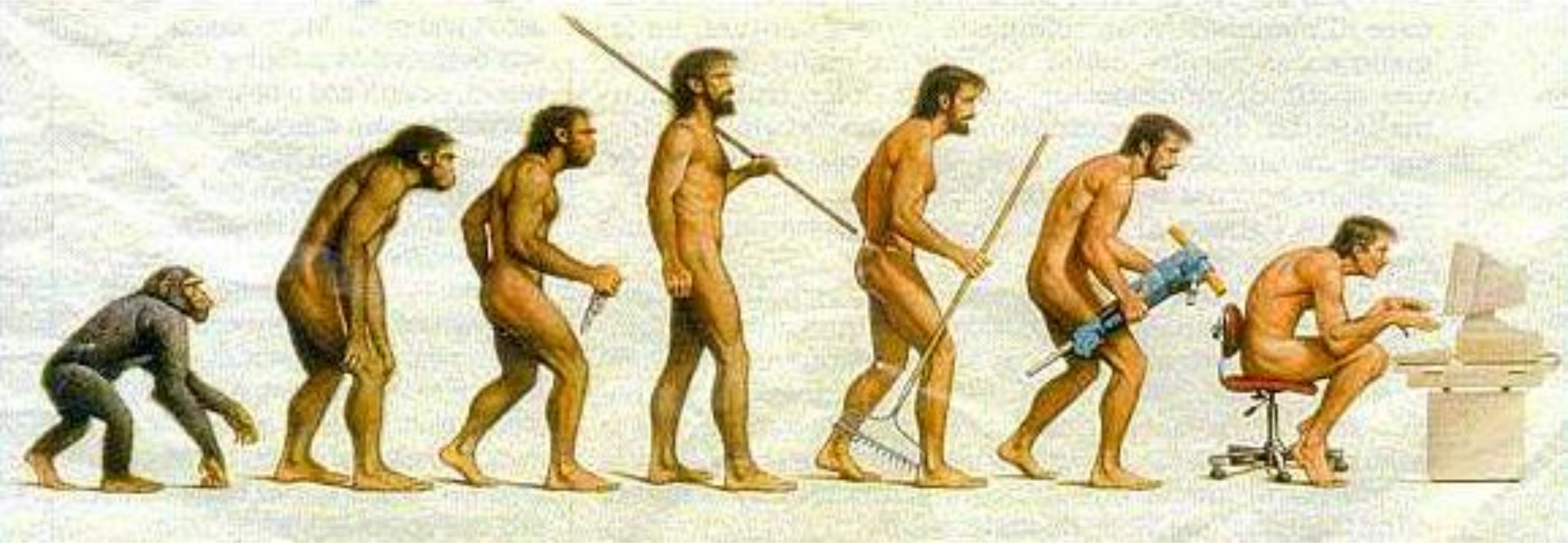
Introducing today's speakers

Certified Financial Planner (CFP)

Years of "making the complex, simple" for clients of:

- AMP Financial Planning
- Mercer Financial Advice
- Akambo Private Wealth

- Responsible for Mining & Energy, Big Data — Schroders
- Head of Quantitative Strategy — Wilson HTM Investment Group
- Founding partner and Head of Investment Research — Aegis Measured by Performance



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MacroBusiness Fund
powered by Nucleus Wealth

Nucleus Insights :
The Future of Financial Advice

Agenda

- Royal Commission Advice Outcomes
- Current Advice Snapshot
- The Future of Advice

Tim Fuller
Damien Klassen

Royal Commission

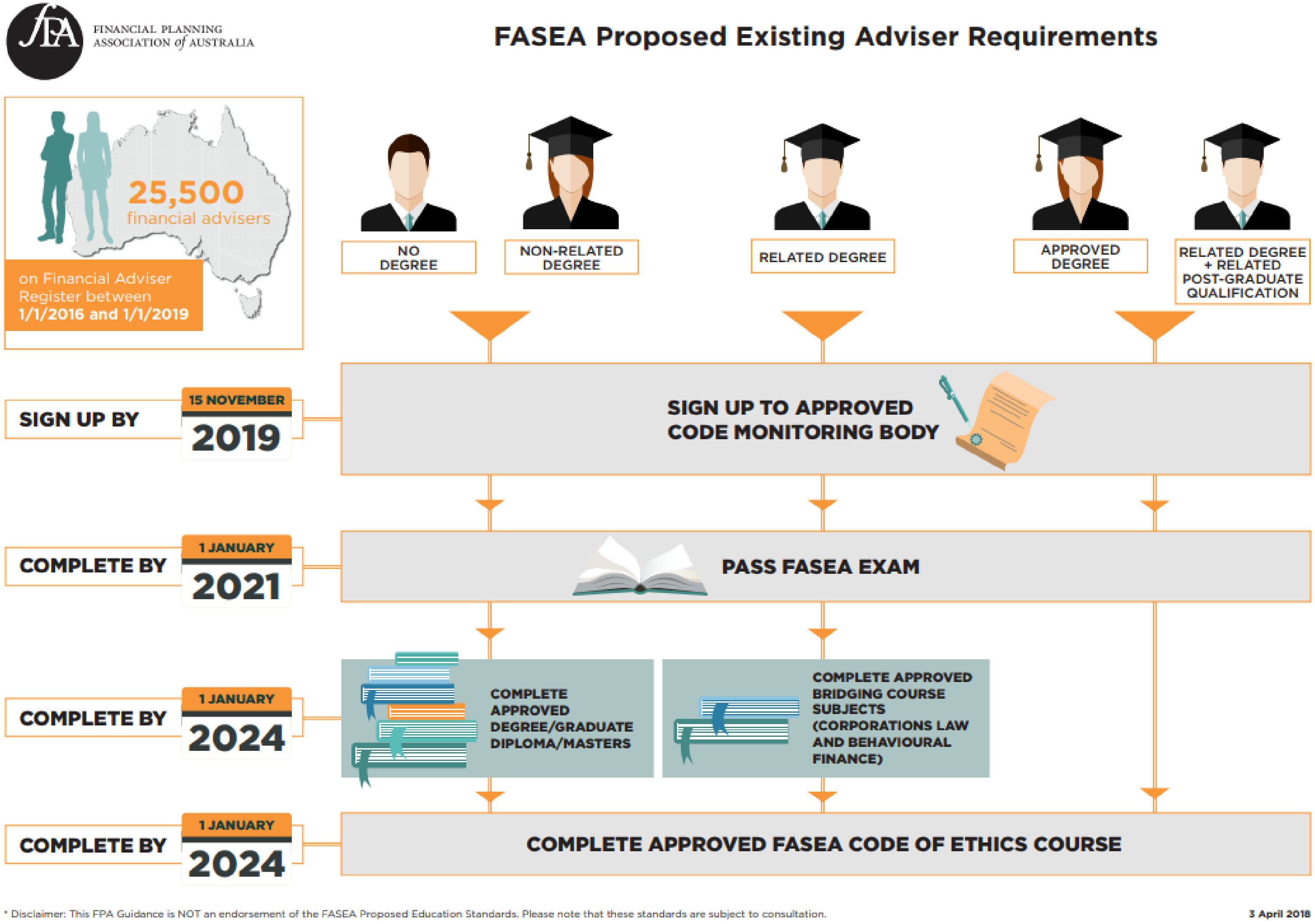
Key Advice Focus Points

- Adviser education standards
- The end of aligned advice?

Tim Fuller
Damien Klassen

Royal Commission

Adviser Education Standards



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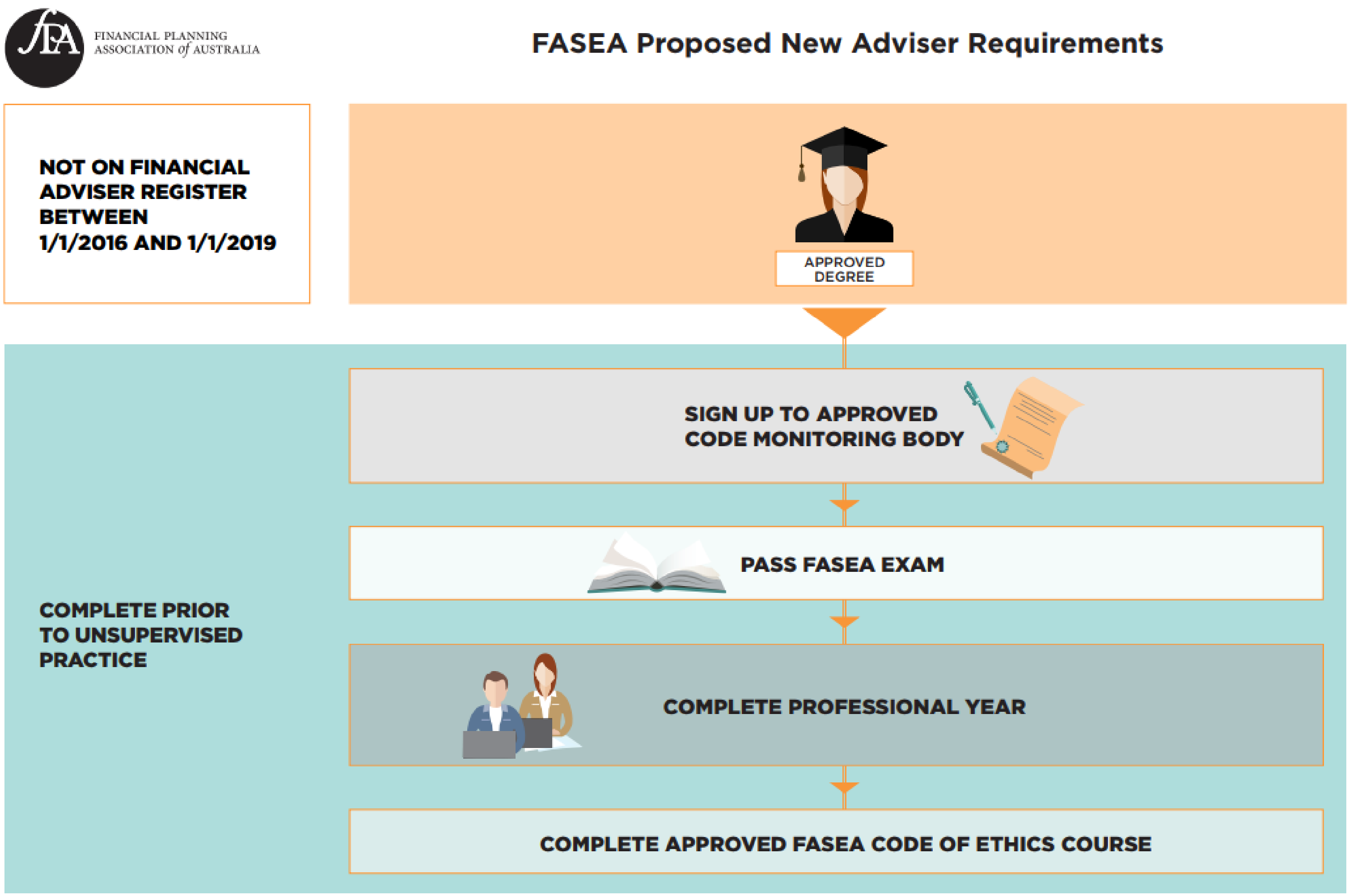
Royal Commission

Adviser Education Standards



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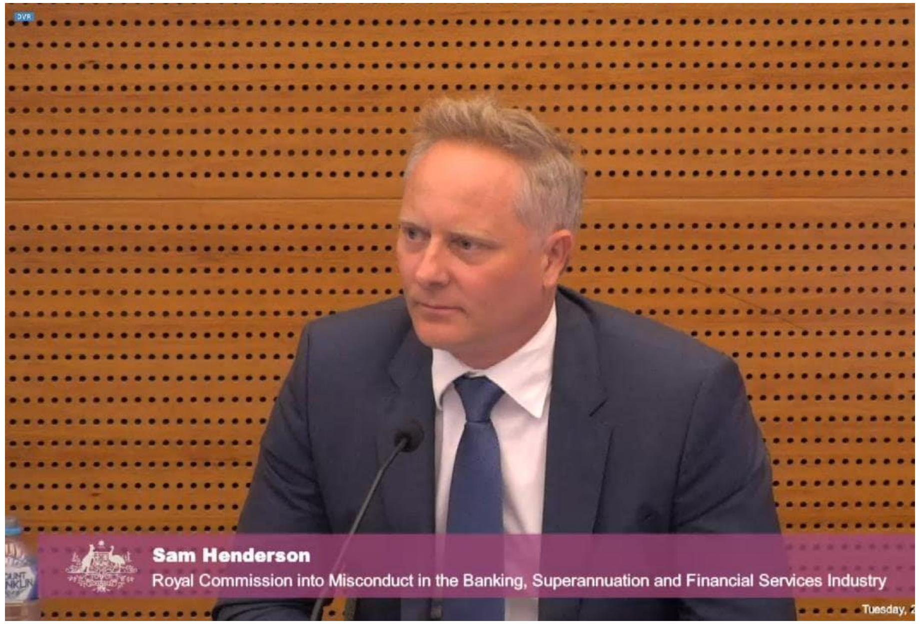
Damien Klassen

Financial Misadvice

Some startling revelations

AMP

CommonwealthBank



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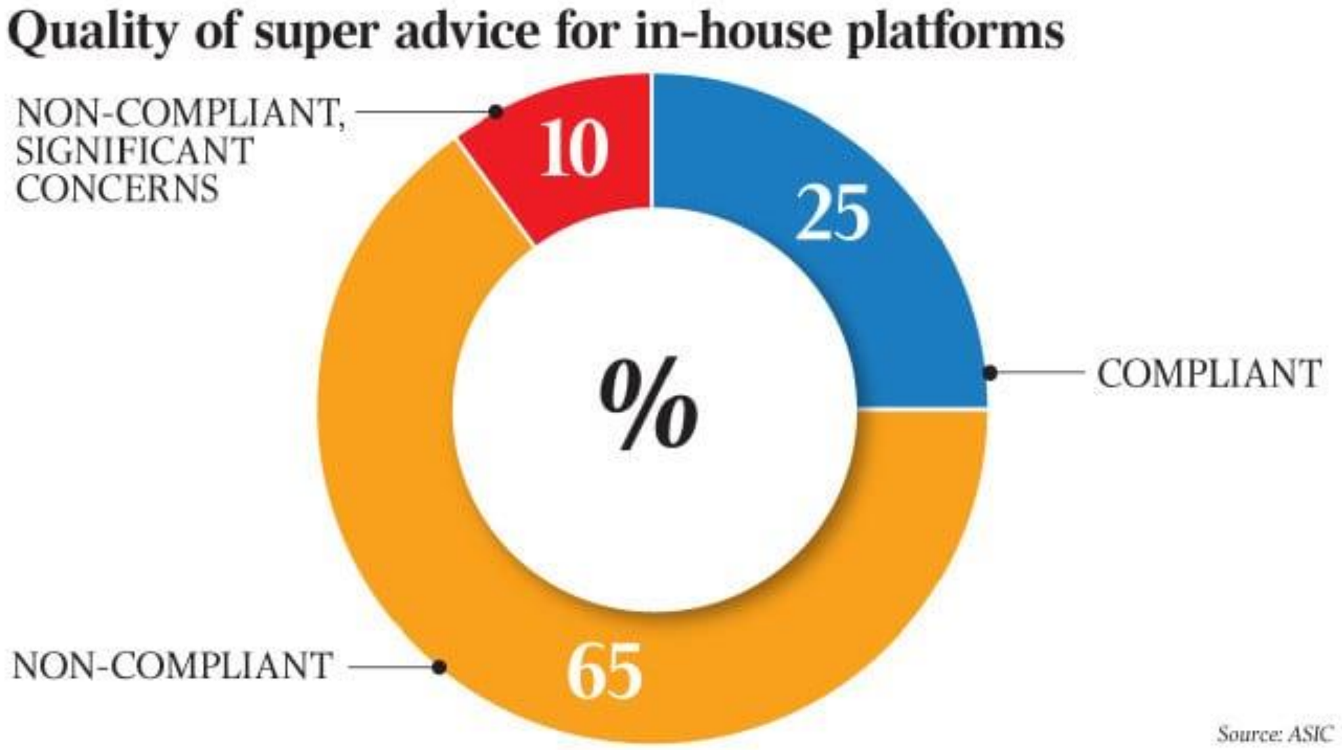
Financial Misadvice

Clearly vertically aligned advice is not working



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Damien Klassen

Financial Misadvice

Important to remember some are not all

TOP 10

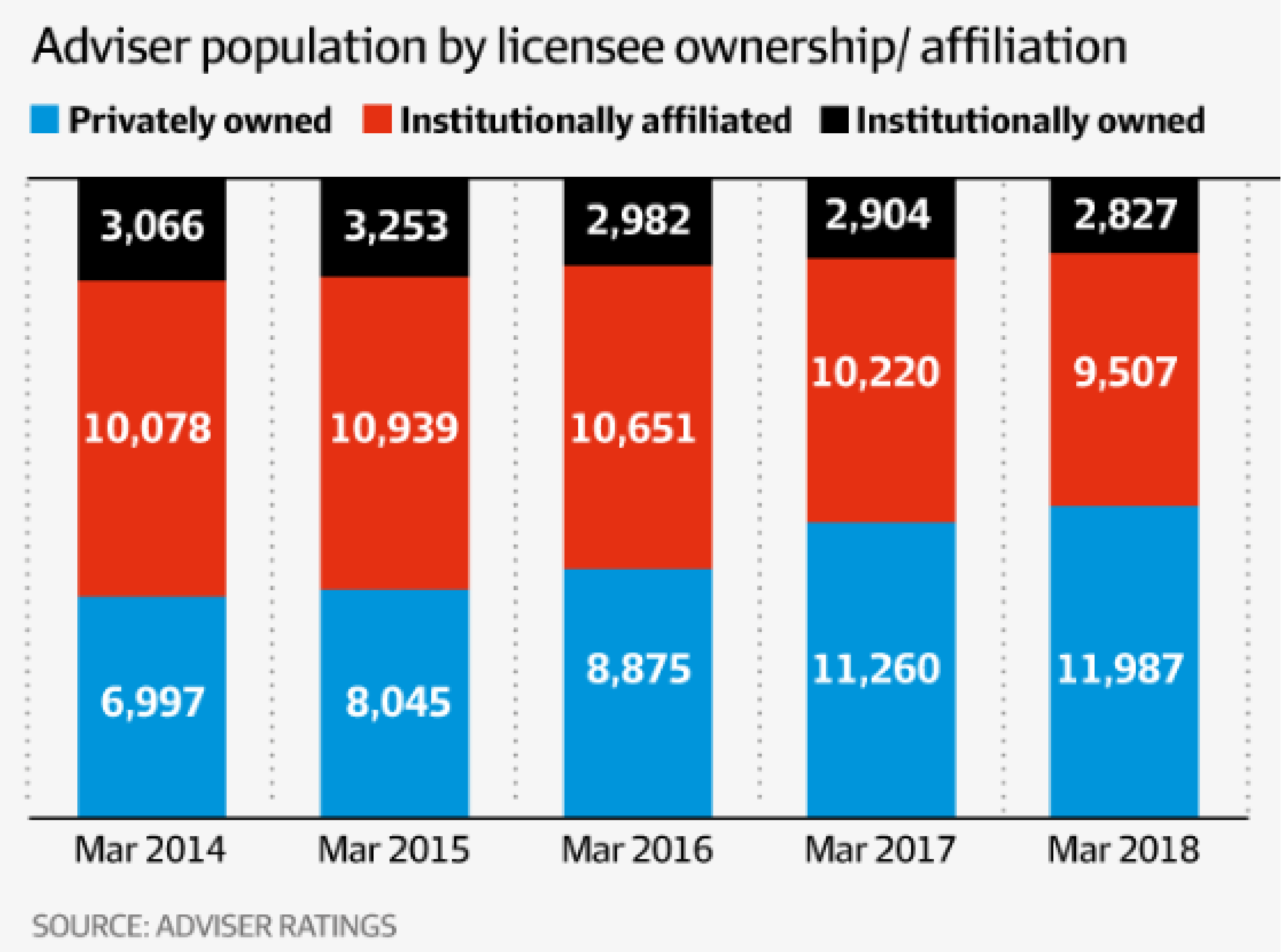
FINANCIAL PLANNING GROUPS		2017	YOY (%)
1	AMP Financial Planning	1526	▼ 7.3
2	Charter Financial Planning	763	▼ 10.7
3	Commonwealth Financial Planning	592	▼ 10.0
4	Count Financial	564	▲ 6.0
5	BT Advice / Westpac	547	▲ 5.4
6	NAB Financial Planning	498	▼ 16.6
7	Synchron	445	▲ 5.2
8	Garvan Financial Planning	438	▼ 8.0
9	Dover Financial Advisers	374	▲ 23.8
10	Financial Wisdom	348	▼ 5.4

Source: Money Management

Tim Fuller
Damien Klassen

Current Advice Snapshot

The Tide is Turning



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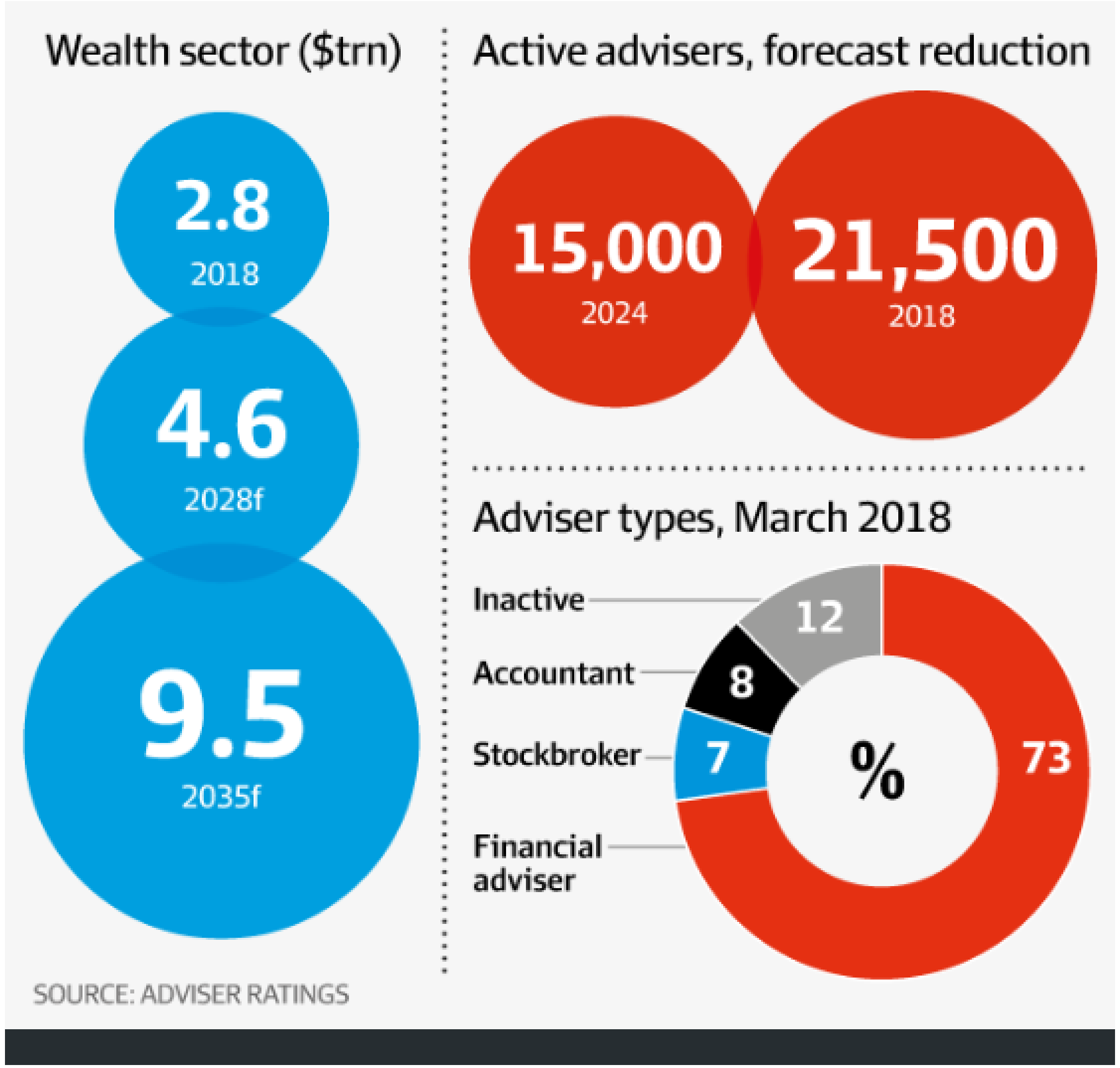
Current Advice Snapshot

A Bigger Pond for Less Fish



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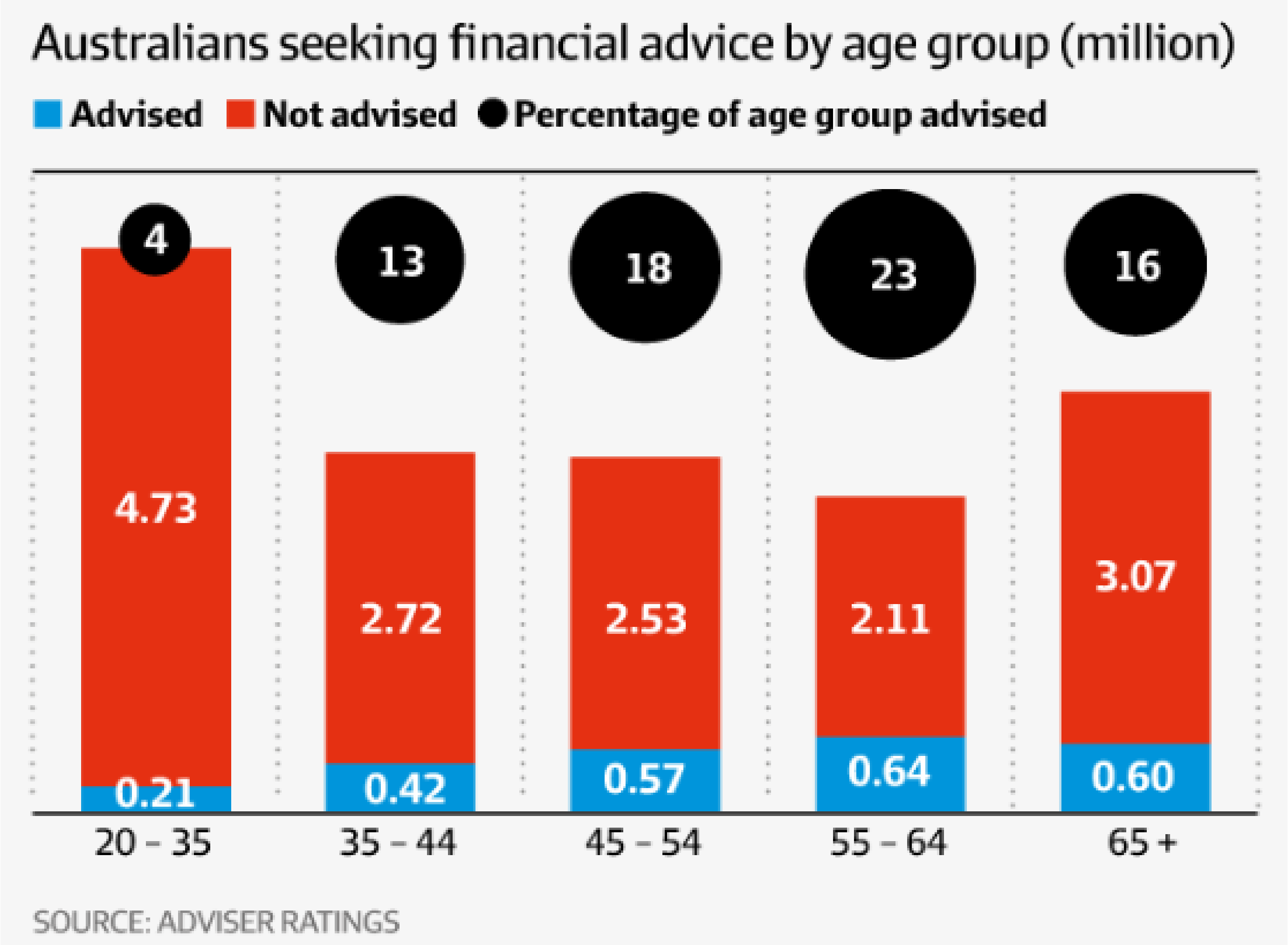
Current Advice Snapshot

Who seeks advice?



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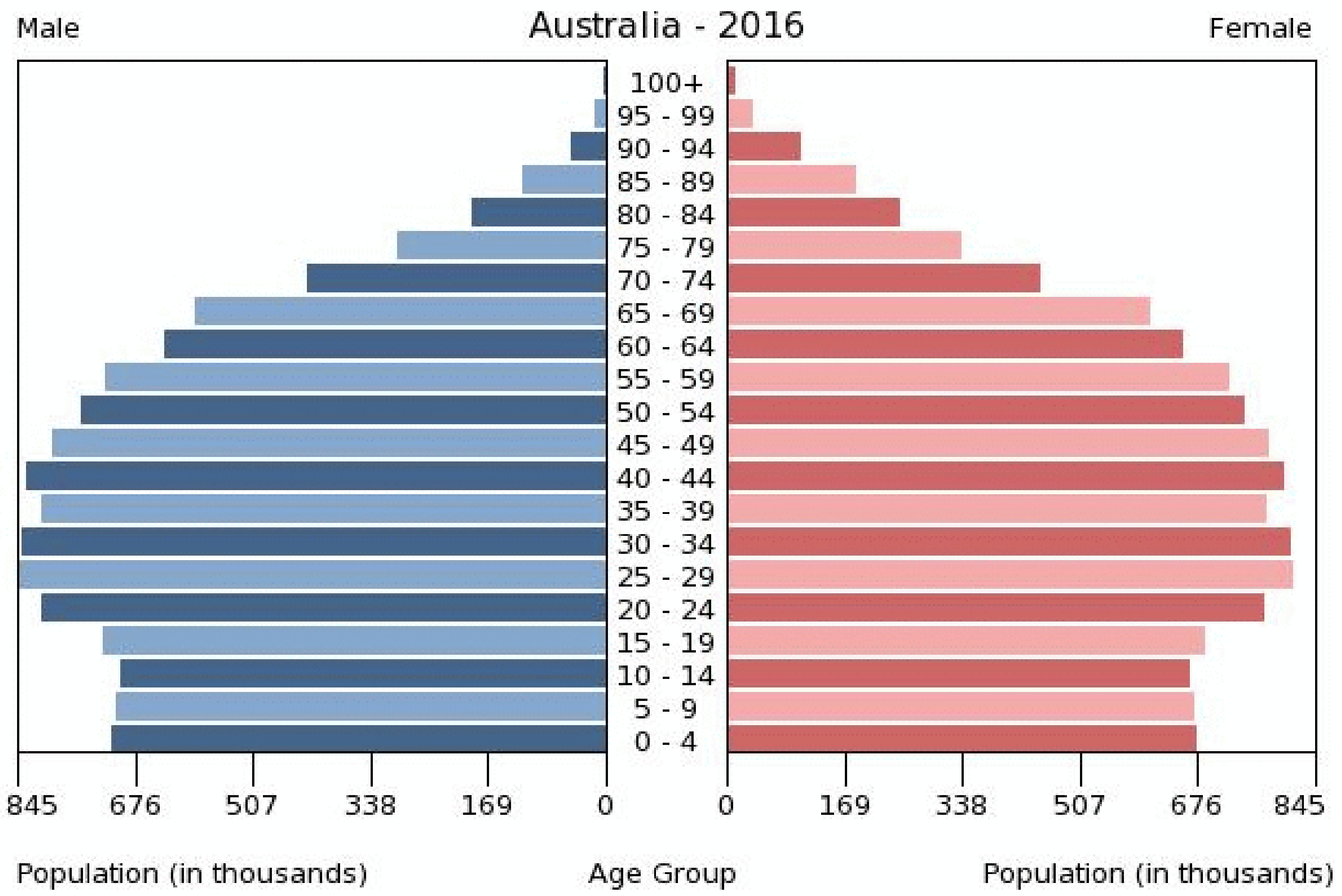
Current Advice Snapshot

Who seeks advice?



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The Future of Advice

Why seeks advice?

Reasons for seeking advice

- Savings / Budgeting help
- Insurance
- Investment
- Retirement planning
- Estate Planning / Aged Care

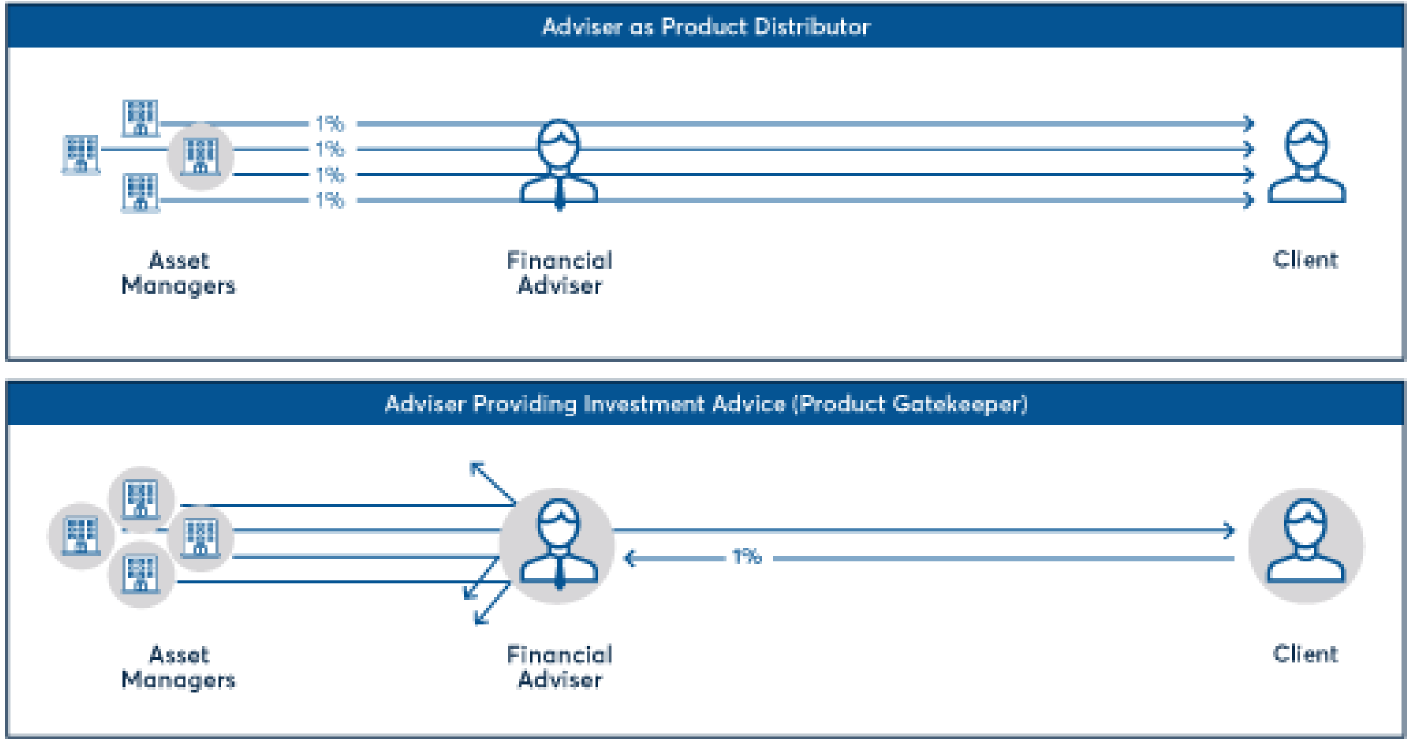
Tim Fuller
Damien Klassen

The Future of Advice

From Distributor to Gatekeeper

Substantial pressure to provide more value

Advisers: from investment distribution to product gatekeepers



Source: Michael Kitces

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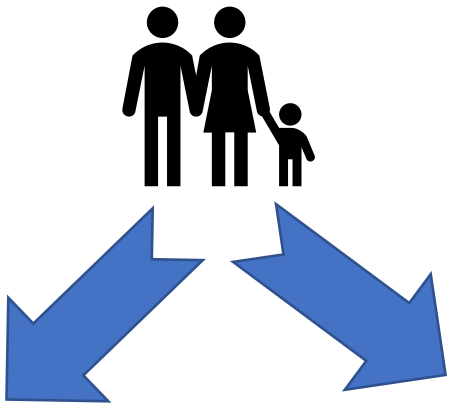
The Future of Advice

A division of roles



‘Product Facilitator’	‘Financial Adviser / Planner’
Limited advice ability	Holistic advice ability
More about finding the best outcome using known products	Unaligned to a product manufacturer / fully independent
Free / Cheap due to subsidisation	No commissions or subsidisation
	Higher cost

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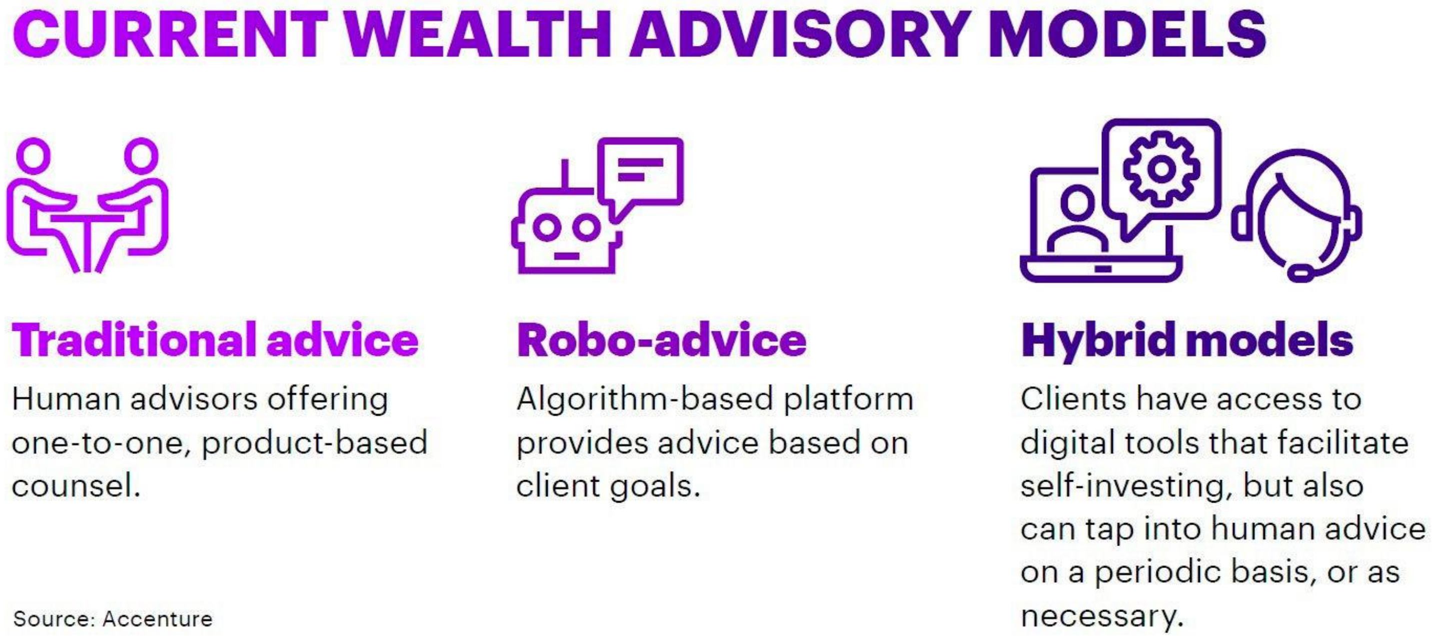
The Future of Advice

From Distributor to Gatekeeper



Tim Fuller
Damien Klassen

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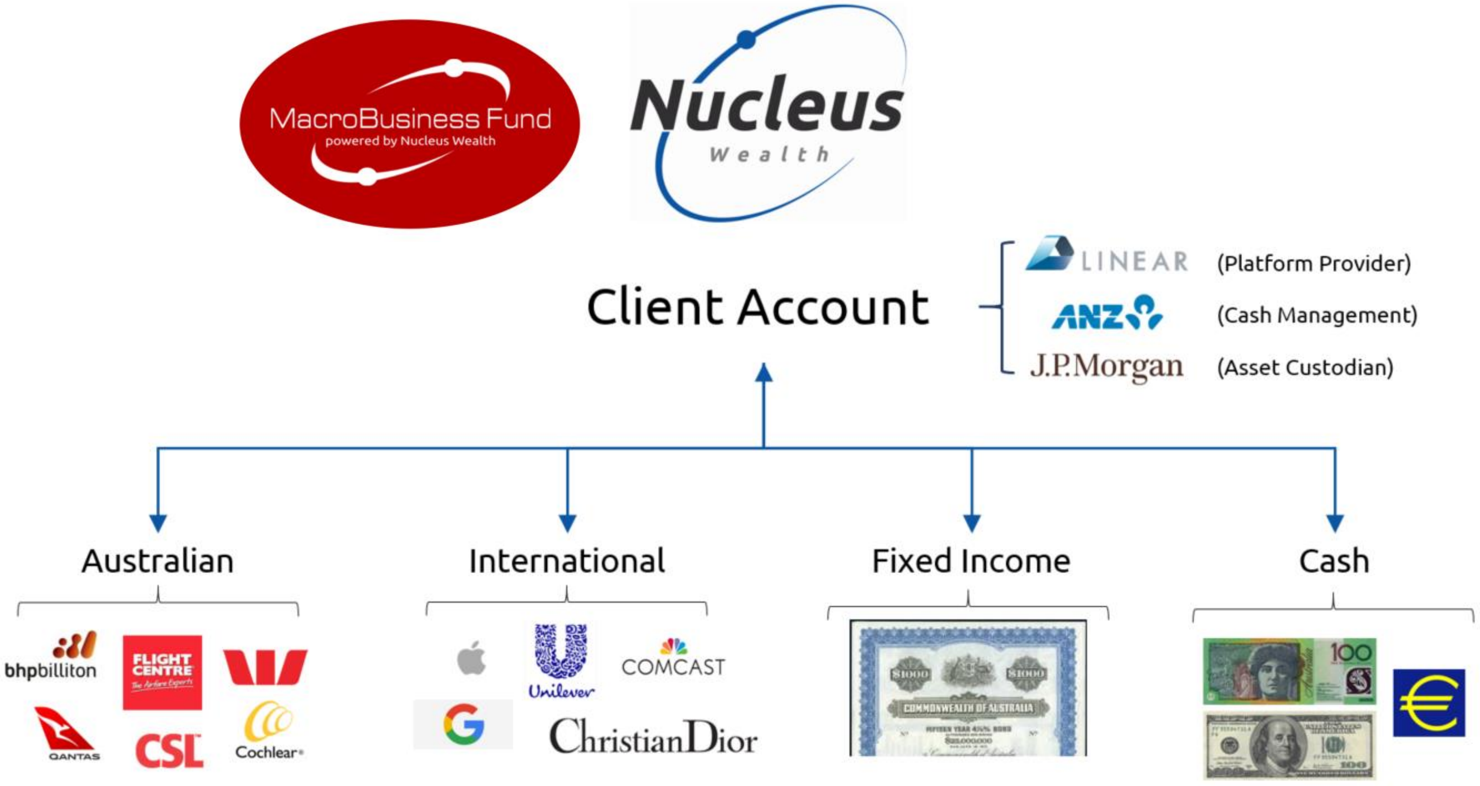
podcastaddict

Podcast Available on iTunes

Investing with Nucleus Wealth



Investing with Nucleus Wealth

HEALTH
- No Fast Food
- No GMO Foods

VICES
- No Gambling
- No Alcohol
- No Pornography
- No Tobacco

ANIMAL RIGHTS
- No Animal Testing (Broad)
- No Animal Testing (High Impact)

RELIGION
- No Contraception
- Only Sharia / Islamic

CLIMATE CHANGE
- No Fossil Fuels (High Impact)
- No Fossil Fuels (Broad)
- No Fossil Fuels (CSG)
- No Nuclear
- No Loggers - OGF

WAR
- No Arms (High Impact)
- No Arms (Broad)

HUMAN RIGHTS
- No Immigration Detention
- No Jails

Nucleus Wealth

MacroBusiness Fund
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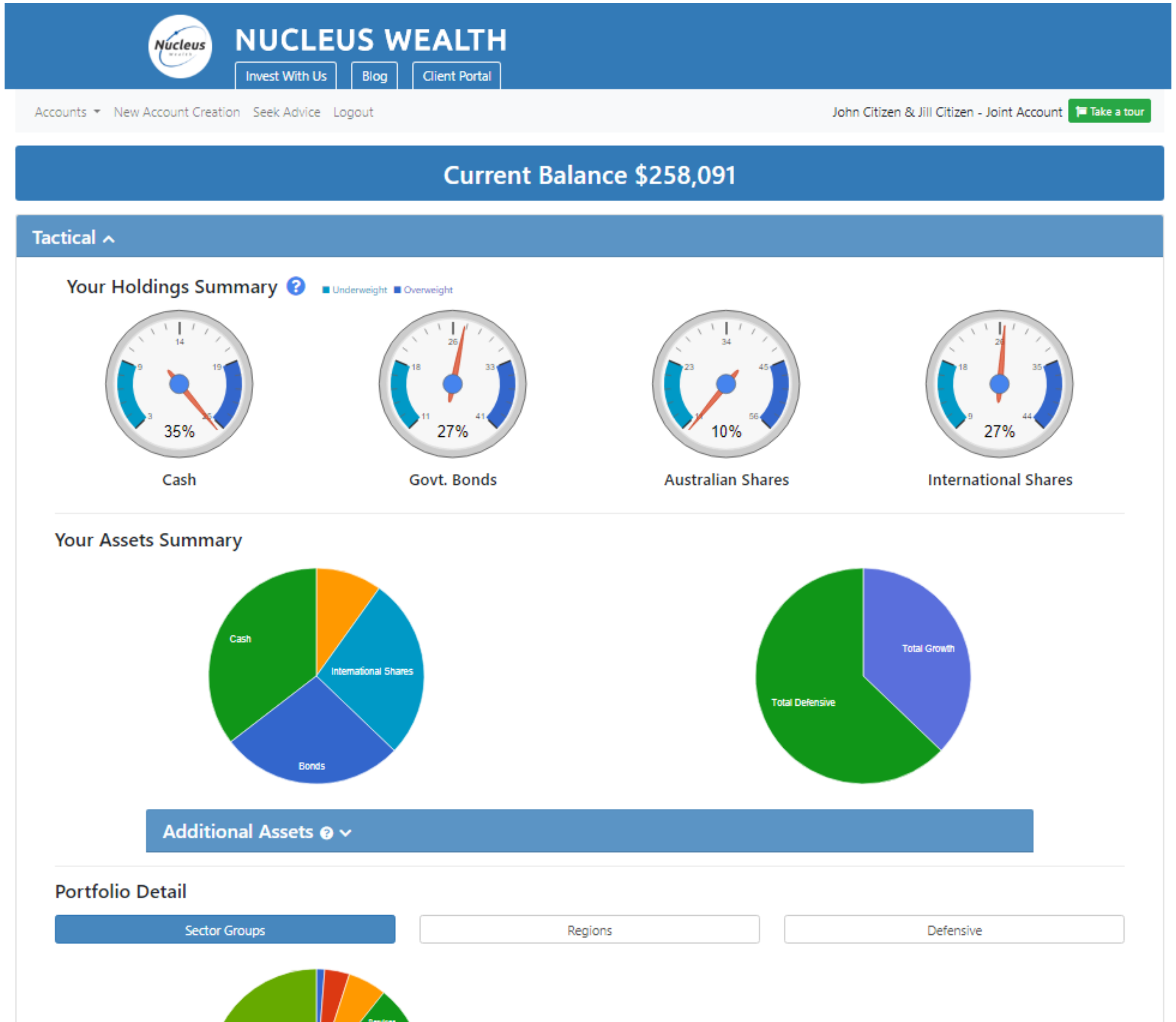
Investing with Nucleus Wealth

- Complete investment solution
- 19 individual ethical screens
- Experienced investment managers
- Completely transparent

- Lower fees as we get rid of the multiple layers of middle-men between you and your money
- Tax effective

portal.nucleuswealth.com



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Wealth

Keep your investment goals in focus.

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