

Product Advice: Midwinter's *Investment* ⇔ *Investment* module

Midwinter's *Investment* ⇔ *Investment* module will guide financial advisers in justifying providing a potential reasonable when switching a client from an existing to an alternative investment.

It provides the most true-to-life picture of the client's existing and alternative positions possible by incorporating all known factors and variables.

As with all of our product advice modules, Midwinter's research team has added a database of managed investments that shows the fees, asset allocations and other information that will allow advisers to compare their client's current investments against an alternative arrangement.

This module has the dual purpose of determining fees within different investment portfolios and projecting the balances under different strategies. The user has the ability to adjust and compare the following aspects of investment planning:

- Capital gains tax (current and future liabilities),
- Fees from managed and direct investments,
- Asset allocations,
- Frequency of income distributions and whether to re-invest,
- Expected returns,
- Savings plans,
- Product replacement.

Up to 6 investments can be entered and modelled at once. Advisers can then easily determine impact on their client's investments by altering their product and/or strategy.

The information can then be used to populate a statement of Advice document including the product replacement section.

The *Investment* ⇔ *Investment* module is the latest addition to the product advice section of Midwinter's Reasonable Basis - giving advisers access to the full range of fees, premiums and features for superannuation, pensions, insurance and investments.

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To access your free trial of Midwinter's *Reasonable Basis* please click on this link – [Reasonable Basis Free Trial](#) - and call 1300 882 938 for your access code.

This is intended as general advice only and does not have regard to an investor's objectives, financial situation or needs. Before acting, investors should consider the advice in light of their own circumstances. Midwinter Financial Services (Midwinter)

ABN 94 610 697 565, AFSL No. 300688 has endeavoured to ensure that the information contained in this communication is accurate, but to the maximum extent permitted by the Law, disclaims all liability for errors or omissions.

All superannuation and taxation information is based on our understanding, and the continuation, of current taxation and superannuation legislation. The case studies included have been created to illustrate a specific concept only.

Justifying
your advice just
got a whole lot
easier with...

 *reasonable basis*