

## Product Advice: Midwinter's *Super* ⇌ *Super* module

Midwinter's *Super* ⇌ *Super* module guides financial advisers in providing a potential reasonable basis to switch superannuation products.

Drawing from Midwinter's extensive database of superannuation fees and features (over 600 super platforms currently available) – *Super* ⇌ *Super* allows financial advisers to thoroughly investigate the existing and alternative products and determine whether there would be a reasonable basis to rollover.

It provides the most true-to-life picture of the client's existing and alternative positions possible by incorporating all known factors and variables. *Super* ⇌ *Super* allows advisers to highlight the impact of implementing strategy during the accumulation phase.

The financial impact of strategy recommendations are calculated separately to the product recommendation impact. This enables the adviser to incorporate strategy advice within *Super* ⇌ *Super* over and above any product recommendations, and also ensures that advice disclosure is kept clear and concise.

Midwinter's *Super* ⇌ *Super* automatically generates the following:

- Product replacement statements for both the existing and alternative products,
- Automatic linking of client objectives with features,
- Automatically determines the "consequences" of switching, i.e. what features are gained or lost by undertaking the switch,
- Implementation of rollover summary,
- Summary of existing and alternative strategies,
- Investigations matrix including investigations on the impact of rolling all funds into any of the existing funds,
- Superannuation balance and annual fee projections,
- Fee and strategy projection summary (including present and future values),
- Existing and alternative asset allocations,
- Relevant rollover features (based on fact find and needs analysis),
- Practice Management Value Proposition,
- The Midwinter Decision Matrix – an easy to understand "total conclusion" to the switch.

### What if there are multiple from funds?

*Super* ⇌ *Super* takes a Total Portfolio Perspective (TPP) towards super switching advice, and can analyse the effect of rolling over up to six (6) existing or 'from funds' at a time.

### The Midwinter Fee Index (MFI)

*Super* ⇌ *Super* examines the concept of overall cost savings on your client's existing total overall portfolio. This can be represented by the Midwinter Fee Index – a single effective index which simply shows the average annual average fee paid by the client over the life of the superannuation product (or conglomerate of platforms).

By calculating an average annual cost across all platforms, the Midwinter Fee Index makes it easy to digest complex fee structures.

## Contact Details

Midwinter Financial Services Pty Ltd  
Level 11, 99 Elizabeth St  
Sydney NSW 2000  
[www.midwinter.com.au](http://www.midwinter.com.au)  
[info@midwinter.com.au](mailto:info@midwinter.com.au)  
Tollfree 1300 882 938  
ACN 121 020 620

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*