

Midwinter's May 2008 User Survey

According to our May 2008 User Survey, over 95% of all our users would strongly recommend Midwinter's *Reasonable Basis* or *Back 2 Basis* to their colleagues.

Below are comments made by some of our advisers. We thought you would like to hear them!

In a few words - "my staff swear by it". The best and easiest to use software in the industry - the best.

Director - Practice

I recently attended the AXA conference in Hamilton Island and told everyone I talked to about Midwinter's capabilities and the efficiencies we have experienced. Bill is also a great salesman!

Principal

Time is money - Midwinter's Reasonable Basis support ensures best strategy for client, compliance issues are met and most importantly can be attained fast. Midwinter software has greatly assisted with formulating Reasonable Basis of Advice when recommending investing funds and importantly, protecting current funds under advice from moving to another manager. The Transition to Retirement software is the best in the market. Love your work. Midwinter has made life easier to do business. The software covers my compliance need while also being a great sales tool for my chosen platform.

Financial Planner

When I phoned initially for assistance in setting up the trial, I was transferred from the call centre worker to a lovely man that spent around half an hour walking me through the program and informing me of the advantages of it. Only at the end of that conversation did I find out, rather modestly, that that man was the General Manager of Midwinter. He was extremely helpful. Prior to that conversation we were going to purchase the software, however, after that conversation, the deal was definitely done

Financial Planner

Financial planning is these days (unfortunately) as much about protecting one's posterior as much as advising clients. I cannot thank Reasonable Basis enough for the time they save us on super switching issues in particular, transition to retirement strategies and goal setting - tremendous value for money.

Financial Planner

From a business perspective it is fantastic software that has paid for itself over and over again. From an advice viewpoint it has been an invaluable tool to assist us give our clients the very best and most appropriate superannuation advice. Having used the software for only two months it's been a revolution.

Financial Planner

As a para-planner the Midwinter software has made my life easier due to the fact that I no longer have to spend hours on the phone gathering fee structure information about different superannuation funds or downloading PDS's from fund managers websites.

Para-planner

The amount of time we have saved since implementing Reasonable Basis in our business is phenomenal; the software is easy to use and very powerful. Not only that, the technical support from Midwinter is excellent. Great work from a great company.

Financial Planner

The development of Midwinter software has allowed financial advisers & their practices to be more precise, efficient and economical with the management of clients and their business.

Financial Planner

This is a fantastic product and innovative service. I have saved countless hours in product research when doing a superfund rollover. Additionally the Transitions and Retiremax modules make forward projections and modeling so much easier and the great thing about it all is that the client is happy with the detail in the reports. I can't recommend Reasonable Basis enough. If you don't have it in your financial planning business you are wasting time and money.

Adam Medaglia from ASM Financial Group

I was waiting for software like Midwinter for a long time. The day I read about it on our AXA website, I took a free trial straight away to further explore. To my amazement, I found that it was exactly what I was after for the rollover of super funds. It's very easy to use, saves heaps of time and gives a better insight for the features and replacement of the products. Before I had to read the PDS to find out about features this was very painful and took a lot of time. Midwinter has made it extremely easier for us to do rollover plans!!! The Retiremax and Twilight has also been useful. But best of all it was with a REASONABLE BASIS!!! Thank you Midwinter and keep up the good work.

Financial Planner

Midwinter is very easy to use and produces accurate, well presentable information in a very efficient and timely manner.

Financial Planner

Very happy with the service provided. Software very useful for comparing and analyzing and saves heaps and heaps of time. So glad we found out about this software.

Para-planner

Midwinter has taken hours out of preparing a super switching SoA. It provides a visual tool to show the benefits of switching to the recommended fund. It is there in black and white for the client to see and us, to show we are really benefiting the client. It also provides us with compliance which gives us peace of mind.

Financial Planner

How did I ever manage before! As the only dedicated Financial Planner for our Accountancy practice, your comprehensive software has meant that I now spend less time on the compliance and administration that goes with so many important strategies that we employ for many of our clients. I am really impressed and so are my clients.

Financial Planner

Once up to speed, this is very powerful software which will improve sales volumes.

Para-planner

On this cold cloudy midwinter morning chill I look out the window and think of the day ahead of me and the endless client superannuation needs and wants and the difficulty I face in looking into the future. And then a ray of sunshine bursts through the dark clouds and it becomes clear... I have the edge, the power, and the technology to read the future...I have MIDWINTER...On a serious note its good stuff.

Financial Planner (name removed for his own benefit!)

Midwinter provides great and easy to follow software, very logical and presentable reports. The tech support is always resolved all the problems for me and I never felt like a question that I have asked was not clever. Tech guys take me step by step, pleasant and polite. I really like the new updates and library that you provide as well.

Financial Planner

Software is current and easy to use - would hate to go back to the manual task of researching all the different platforms available.

Financial Planner

The software is very easy to use and gives us advisers great support when explaining projections to clients. It has saved me a lot of time and effort. Researching super funds and coming up with conclusions is extremely time consuming, so this is a real help.

Para planner

I have found Midwinter's database of super funds to be extremely comprehensive and accurate, and the qualitative analysis it provides when comparing different funds is great when preparing rollover SoA's. The quantitative analysis is also perfect, and allows us to do in a matter of seconds what used to take hours.

Financial Planner

I've been really impressed with the support service- every time I've rung up with a question or needing a new fund added, the guys have been able to help me out instantly, even taking control of my computer remotely to sort out computer problems.

Financial Planner

Software is exceptionally simple to use and dramatically reduces the time taken in preparation of advice & SoA's. Word Reports that are generated for the SoA input are easily understood and simple to discuss with the client. I am really impressed with Midwinter's Reasonable Basis software and would recommend it to any Financial Planner.

Director – Practice

Software is comprehensive without being overwhelming, easy to operate and understand with results that are truly useful. Clients understand the information generated. Service is all it promises to be.

Director - Practice

A truly brilliant piece of software to give clients confidence about financial freedom in retirement. It has to be seen to be believed!

Financial Planner

If you want your business to save time and money then this service is for you!

Financial Planner

Makes the impossible possible by combining MER, platform cost, rebates, and even insurance costs between products - It would be criminal not to use it in a comparison

Financial Planner

Very user friendly. It is good for rollovers and transition to retirement. Would like to be able to use it for investments.

Financial Planner

Has been one of the best value for money programs I have had. Simple to use, easy for discussion of principles with clients, service is excellent.

Financial Planner

It's a winner for me. We have found the staff at Midwinter, extremely helpful; they always go above what is expected.

Financial Planner

Fantastic, makes out life much easier for super switching, TTRs and super projections

Financial Planner

Prior to using your software, my staffs were literally spending hours per client sourcing information required for super switching. We now put reports together in less than 15 minutes. Prior to using Midwinter, we had to make numerous Phone calls and hours of research and with sometimes mixed info. MW has made all that process easier, faster and more reliable. Hard to believe that it took this long to get such a good tool. I tell everyone I can that if they are not using they should have their head looked at. Damn good value for the price!

Tom Ellenberg from South West Financial Management

The Reasonable Basis software for us has basically put an end to the compliance nightmare that is Super Switching. All the hard work is done for us and the end result is a word document that we simply insert into our clients SoA. In addition to this, the software creates main body of a TRAP SoA, again, as an easy to use word document inserted into the SoA. This allows our team to use our time much more efficiently.

Manager, Financial Planning Services

Very useful for comparing super funds and developing transition to retirement income swap strategies

Financial Planner

The software is the most comprehensive and easy to use software I have used. There is nothing else like it in the market place and all financial planners should be using it as an inclusion in their SOA. The service from Midwinter is excellent, always prompt willing to assist regardless of the problem and when a fault is found with the software it is fixed as soon as possible. I recommend this software to all financial planners I speak to.

Director – Practice

We are beginning to use Midwinter extensively, specifically for clients switching to other super funds and find great benefits in time saving, assisting with compliance requirements and offering easy to explain scenarios to clients. We intend to make further use going forward with TTR strategies and uplift strategies as we increase our number of A.R.'s.

Financial Planner

The prompt and patient service and their responsive nature to feedback in developing improving the product have been impressive.

Financial Planner

Midwinter is much needed software especially as Replacement of Product Requirements is increasingly more detailed. I have also found the assistance provided by the team both online and phone assistance to be great!

Financial Planner

I have used reasonable basis to improve my closing rate and client find it easy to follow. There has been a 50% reduction in SOA completion time. The support provided by Midwinter staff has been of a high standard.

Financial Planner

Midwinter provides data that assists from the perspective of the financial planner and the client. Other software providers provide data from the perspective of the fund manager or tech guru. We need the client perspective to assist the client understand the issues; we don't need to blind them with pretty graphs and technical output that doesn't mean anything to them.

Financial Planner

Midwinter's software takes all the hard work out of what can be a laborious SoA.

Financial Planner

There support people are very knowledgeable, resourceful and friendly. Highly recommended product and service.

Para-planner

We are delighted have this tailored analysis software as part of our tool kit. It is easy to use and produces excellent outcomes for both the adviser and client..... keep the developments coming.

Financial Planner

If only other financial planning software was as easy to use. Midwinter has changed the way I approach my role as para planner completely. I would like to see more strategies such as gearing, whether to pay off the home loan or contribute to super question. I like the way Midwinter is set out. It is very different to **[software package name removed]**. Keep going, but don't over engineer your methodologies as whatever you are doing is working well. Thank you.

Financial Planner

So far a great service and program, easy to use and a great help desk.

Financial Planner

If anything a few more options would make this an invaluable tool if it isn't already e.g. having any option to select tax free income when inputting projections, having an a normal investments future value calculator that might be used for investments and super showing the calculations.

Financial Planner

I think the software is fantastic, I brought it on at my previous employment and now am at Retireinvest and have demonstrated the software to all staff and now we have it hear. What I like the most about it is that it is extremely fast, no waiting around watching hour glasses, quick TTR strategies, super switching and tax calc via toolkit. I would promote the software wherever I go. We only use it once or twice a week, however I know that will increase.

Financial Planner

I am happy with Midwinter. Although do not use it to its full potential and have been a bit slack in phoning up and organising some personal training. It is something that is on my radar and look forward to put it into practice.

Financial Planner

We have been running Midwinter Reasonable Basis in our office now for about 4 months and have found it to be an extremely valuable tool in helping explain and show to our clients the advantages of certain areas of super and retirement planning in terms that they can easily understand. As we are quite new to using this program we have found the staff extremely approachable and helpful with queries in areas where we are not sure how the program works or quickly rectify glitches that have occurred. They also are very happy to listen to suggestions from us concerning areas that we think could be improved or added extra's that we feel would be of benefit to our practice and have always received great feedback from this. The guys are always enthusiastic and I am never made to feel silly or embarrassed when I have contacted them regarding what most probably to them would seem a silly question or commonsense.

Financial Planner

Midwinter's calculators are easy to follow and the SOA inserts are helpful and meaningful from our client's point of view. To date the service has been very efficient.

Financial Planner

Very focused and efficient to use. The TTR module in particular has saved us hours of calculations.

Financial Planner

The Midwinter Software is fantastic, not only does it do the majority of the work for you, it saves you the stress and hassle of having to deal with superannuation companies that are very unhelpful!

Financial Planner

The time it takes to do a Statement of Advice is almost cut in half due to the fact that we now have brilliant software that does the hard work for us! Thanks Midwinter.

Financial Planner

Very easy to use and provides avenues to pinpoint basis of advice.

Financial Planner

A great modelling tool which can assist with validating our initial gut-feel strategies, as well as directly supporting our compliance objectives. I have been able to model complex situations, such as self-employed people with a salary, a share of their business profit, concessional contributions being made by the business on their behalf, etc., and get a clear picture of what my proposed strategy will do for these clients. The documentation generated is extremely helpful in securing the clients' confidence that the recommended strategy offers them a real benefit, as well as streamlining the generation of our SoA's.

Financial Planner

It has been fantastic to be able to quickly and easily generate TTR calculations, get detailed comparative data for super switches or know a person's pension eligibility and be able to model

strategies to maximise that entitlement. What used to either take hours or have to be sent out to a paraplanner now is done in house and in minutes - all ready for SOA inclusion!

Financial Planner

We have found Reasonable Basis a valuable tool and have certainly saved significant time in its use. All the models are extremely helpful and have added a new dimension to the service we can provide to our clients

Para-planner

Just wanted to reply and say thank you for the excellent critical analysis of the budget. Most commentators have completely missed the implications of the treatment of salary sacrifice as income for co-cont and retirement income.

Financial Planner

Midwinter's software is the most important & valuable modeling tool we use. Clients actually understand and value what is presented to them. The Transitions module has allowed us to efficiently model TTR strategies better than any other planning software

We have. We appreciate the great service you provide.

Financial Planner

For the short time I have used Midwinter, I have found that it is very helpful. One comment would be that on the summary of the outcomes it shows the average tax paid. However, this doesn't seem to include the extra tax that they are paying from doing the salary sacrifice. While it shows the difference in their personal income it is not quite giving the complete picture. I am not sure if an additional column can be entered showing the tax from the salary sacrifice so that we can show the actual overall tax saving. Also I presume that the increased projected superannuation balance takes into account the extra earnings from the fund being non taxable. It might also be useful to show how the tax that is saved from having the fund in pension mode. This will also help increase the overall tax saving that I mentioned in the previous paragraph.

Financial Planner

I have found Midwinter software to be extremely helpful in the comparison of super funds (in particular features and benefits) and preparation of SOA's. It has saved me a lot of time sifting through PDS after PDS.

Financial Planner

Midwinter software is very easy to use and reduces the amount of time taken to compare strategies 100 fold.

Financial Planner

Very helpful in providing information to compare superannuation funds and illustrating how favourable a transition to retirement strategies can be for our clients. I have found the software to be very intuitive for the new user with very clear navigation screens. This makes the take-up time to learn very short. I have also found that data output is easy to comprehend and communicate to clients.

Financial Planner

We find the software extremely valuable and time effective to assist us with day to day decision making.

Financial Planner

I use Reasonable Basis with clients so that I can quickly project outcomes, identify issues and demonstrate solutions. The charts and tables make it easy for clients to understand strategies and then buy into them. Reasonable Basis has improved my compliance, increased my FUM and has helped generate word of mouth referrals from satisfied superannuation clients.

Financial Planner

*These comments are responses to a survey sent to clients and advisers using Midwinter's **Reasonable Basis** and **Back 2 Basis** software in May 2008. Over 30 dealer groups were represented in the survey. Statistics on adviser preferences and usage of our software are also collected. Please contact Julian Plummer on 1300 882 938 for more information.*

Contact Details

Midwinter Financial Services Pty Ltd
Level 11, 99 Elizabeth St
Sydney NSW 2000
www.midwinter.com.au
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.

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

 *reasonable basis*