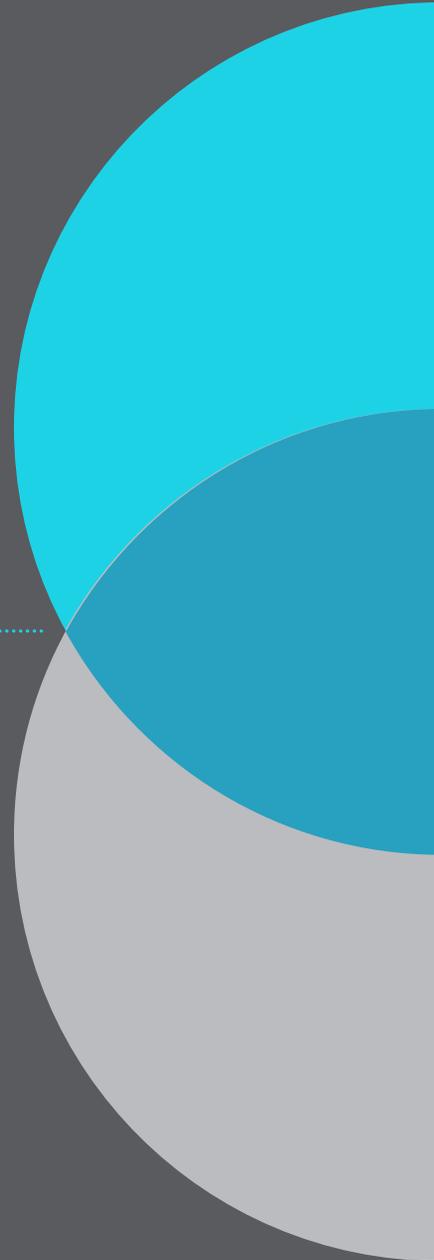




SELF-LICENCED FORUM INTRO AND UPDATE



THANK YOU TO OUR EDUCATION PARTNERS



Allianz Retire+
POWERED BY PIMCO



BELL FINANCIAL GROUP

BlackRock



challenger  |  **fidante**



HUB 24

Human
Financial



Insignia™
Financial



MORNINGSTAR®



AGENDA



Time	Session	Presenter
9:00 – 9:45 AM	Licensees' Top Compliance Concerns ASIC Regulatory Priorities	Nicole Alexander – CPAL
9:45 – 10:30 AM	Professional Indemnity Insurance Industry trends and pricing changes	David Withers & Brooke Gunasti – PSC Insurance Brokers
10:30 – 11:00 AM	Morning Tea	All
11:00 – 11:45 AM	<p style="text-align: center;">Open Session 1</p> <p>Balancing the Roles: Adviser, Business Owner & Responsible Manager</p> <p>Resourcing: Attracting and retaining talent in a competitive Market</p>	Regional Managers
11:45 – 12:30 PM	Building a More Efficient Business Model Engaging asset managers effectively and exploring strategic options	Patrick Jackson – Ventura Funds Management
12:30 – 1:15 PM	<p style="text-align: center;">Open Session 2</p> <p>Scalability: Pros and Cons of Authorising Multiple CARs</p> <p>Growth Strategy: Are You Building a Business or just advising clients?</p>	Regional Managers
1:15 PM	Lunch – Eat and Greet	All

HOME

Technology Stack

Empower your practice by integrating with various third-party applications and cutting-edge AI tools. Streamline operations, identify growth opportunities, and experience financial intelligence today with our diverse integrations.

We encourage practices to use technologies that will suit their business needs provided appropriate records are kept in Xplan in line with the Record Keeping Licensee. In order to facilitate this we have a two-level approval process.

Download Your Technology Action Plan

Download the Technology Implementation Action Plan on for a step-by-step guide to implementing Tech within your practice, please download the template below:



[Technology Action Plan](#)

TECHNOLOGY STACK

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](#)
- [AdviserLogic - Core](#)
- [CDM Solutions - Insurance CRM](#)

Fact Find and Client Engagement

- [MyProsperity](#)
- [LivePreso \(Digital Advice Document\)](#)

Digital Signatures

- [Annature - Digital Signatures](#)
- [DocuSign – Digital signatures](#)

Client Portal

- [MyProsperity](#)

Practice Management

- [FileNote.AI](#)
- [Claras.AI](#)
- [HUBConnect](#)
- [Microsoft Teams](#)
- [Zoom](#)

Managed Service Provider & Cybersecurity

- [Security in Depth \(Aphore\)](#)
- [Tech In Depth \(Aphore\)](#)

BM&F Administration

- [SuperConcepts](#)

Platform RoAs

- [Platform RoAs](#)

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](#)
- [IFF](#)
- [Padua](#)
- [RetireMap](#)
- [AstuteWheel](#)
- [SmartPlanner by Prospera](#)
- [Xeppo - Data Aggregator and Digital Fact Find](#)
- [Advice Designer](#)
- [Umlaut \(AdviserForms\)](#)
- [DASH](#)
- [PlutoSoft](#)

Can't see a provider you use or want to use here?
Get them to complete this form:

[Cyber Questionnaire Form](#)

Generative AI

Find out more about AI, AI standards and approved AI tools below.

Resources

- [Technology, AI and Overseas Data - Licensee Standard](#)

CPAL Security Approved AI Tools:

- [Microsoft CoPilot and CoPilot Pro](#)
 - [Click Here for Our CoPilot for Dummies](#)
 - [Click here for Our Copilot Cadet Webinar](#)
 - [Click Here for Our Copilot Captain Webinar](#)
- [FileNote.AI](#)
- [Paradiso](#)
- [Claras](#)



LICENSEES' TOP COMPLIANCE CONCERNS ASIC REGULATORY PRIORITIES

Nicole Alexander, Head of Licensee Standards

DISCLAIMER



This information has been prepared by Centrepont Alliance Limited. This information is based on our understanding of current regulatory requirements and laws as at the presentation date. It is not intended to be a comprehensive statement and should not be relied on as such. You should form your own opinion and take your own legal, taxation and financial advice on the application of the information to your business if applicable.



Whilst all care has been taken in the preparation of this document (using sources believed to be reliable and accurate), to the maximum extent permitted by law, no person including Centrepont Alliance Limited or any member of the Centrepont Alliance Group of companies accepts responsibility for any loss suffered by any person arising from reliance on this information.



This presentation cannot be used or copied in whole or part without our express written consent.

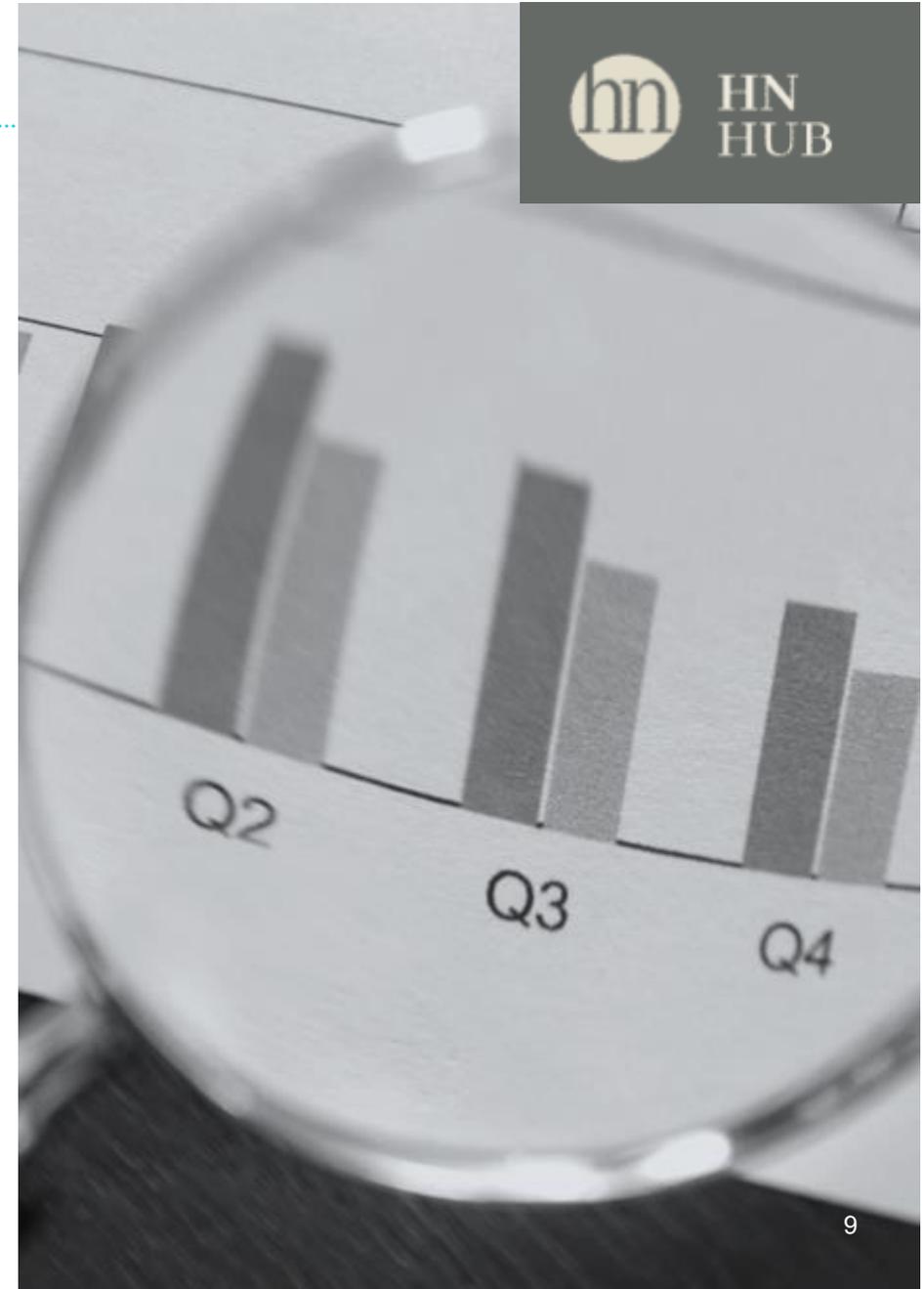
**What are your top 3
compliance concerns?**

TOP COMPLIANCE CONCERNS

Holley Nethercote surveyed 200+ AFSL and ACLs in February 2025

9 in 10 respondents cited the following as their top concerns:

- Cybersecurity
- Reportable Situations Regime
- Risk Management



Staff	% likely to NOT report breaches
1 – 5	60
6 - 15	42
16 - 50	33
51 – 100	28
>100	27

REPORTABLE SITUATIONS

Small licensees are more than twice as likely to NOT report breaches

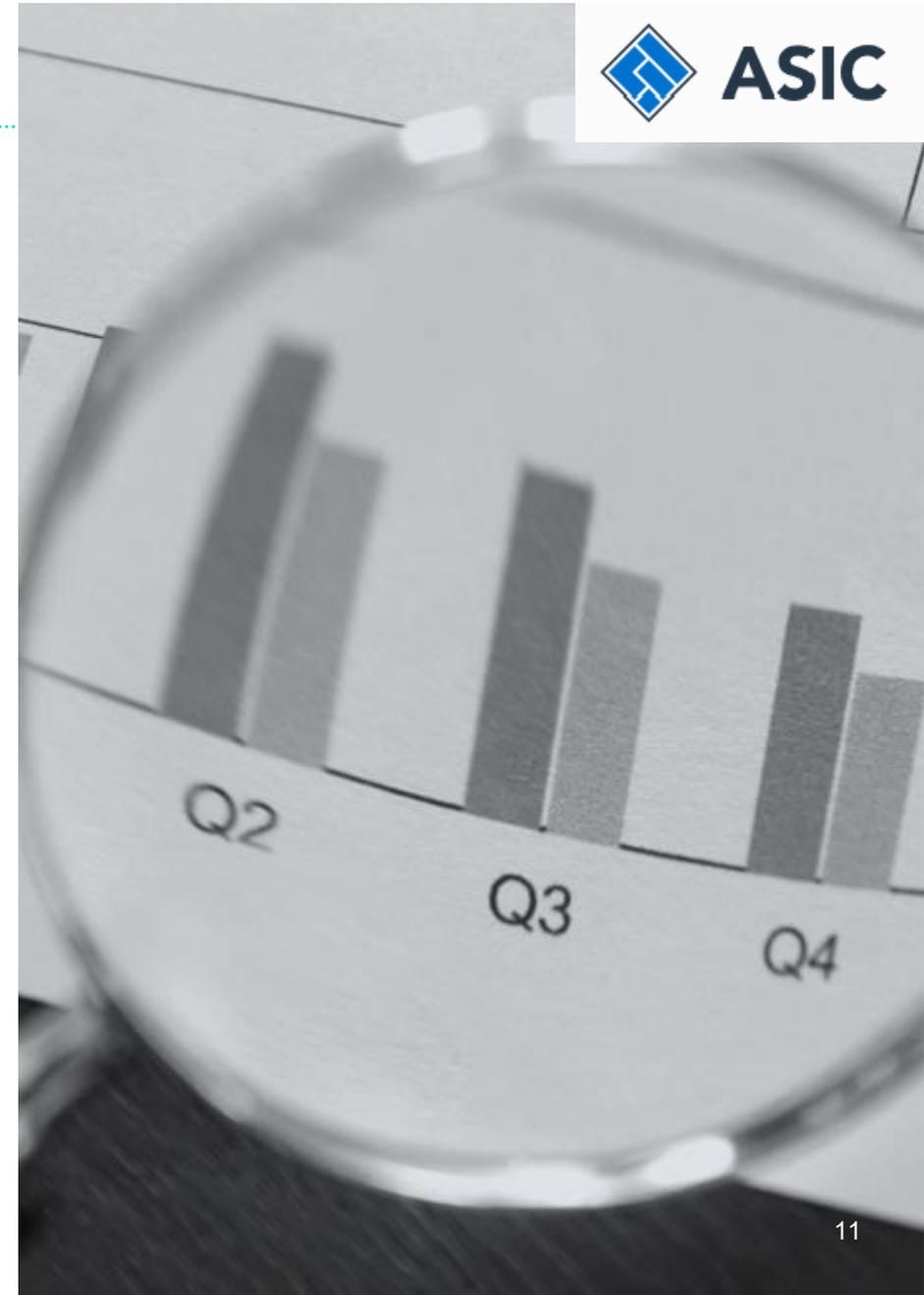
41% of licensees reported no breaches to ASIC

ASIC REVIEWED COMPLIANCE ARRANGEMENTS

ASIC reviewed the reported breaches of 14 licensees and their incident registers.

The review revealed the following:

- Slow identification and investigation of incidents
- Deficient incident management, particularly how licensees identified, escalated and recorded incidents.
- Slow to rectify breaches and remediate customers.
- Gaps in monitoring compliance with the regime.



IMPROVING COMPLIANCE WITH THE REPORTABLE SITUATIONS REGIME

Are you identifying incidents and breaches?

- Low numbers of incidents recorded in licensee's registers shows deficiencies in incident identification.
- Licensees should have a simple definition of an incident and clear, documented and well understood processes.
- Licensee should have measures in place to identify breaches from several sources e.g. self-reporting, audit, complaints, internal.
- Quality assurance activities should be timely, comprehensive, risk based/targeted and well integrated with the incident management and breach reporting.

Do you capture important information in a single breach register?

- Licensees had limited detail in their register, relied on discussions and did not document decisions.

Do you have arrangements to monitor your compliance with the regime?

- Licensees should have better reporting to management on incidents, breaches and their status to improve scrutiny of incident management and breach reporting.

RESPONSIBLE MANAGER BANNED FOR FAILING TO REPORT

MEDIA RELEASE (25-126MR)

ASIC bans former Crown Wealth Group director Andrew Moore for failing to report fees for no service

Published 8 July 2025

Mr Moore was a director, responsible manager and head of compliance at Crown Wealth Group. ASIC found that Mr Moore failed to recognize the seriousness of the fees for no service (FFNS) conduct engaged in by one of Crown Wealth Group's representatives, Lighthouse Partners, when he became aware of it.

As a result, the FFNS conduct was not investigated, and the affected clients were not fully remediated. Lighthouse Partners failed to refund fees totaling \$81,652.71 plus interest to affected clients.

ASIC had reason to believe that Mr Moore is not adequately trained or competent for reasons including that he ought to have identified that the FFNS conduct should have been notified to ASIC as a reportable situation. Crown Wealth Group did not lodge a reportable situation with ASIC until six months after it became aware of the FFNS conduct.

ASIC TO PUBLISH DASHBOARDS

- ASIC plans to publish firm level data to increase transparency, drive improved performance and better consumer outcomes.
- Publication September – December 2025
- Interactive dashboard with explanatory information on how to interpret the data
- Critics say it ignores complexity, could discourage compliance, increase costs to the industry.
 - information is complex, and includes industry-specific terminology
 - concerns it could lead to unfair comparisons by clients
 - unlikely to provide significant information to help licensees
 - may include poor data given ASICs concerns about the lack of breach reporting by licensees.

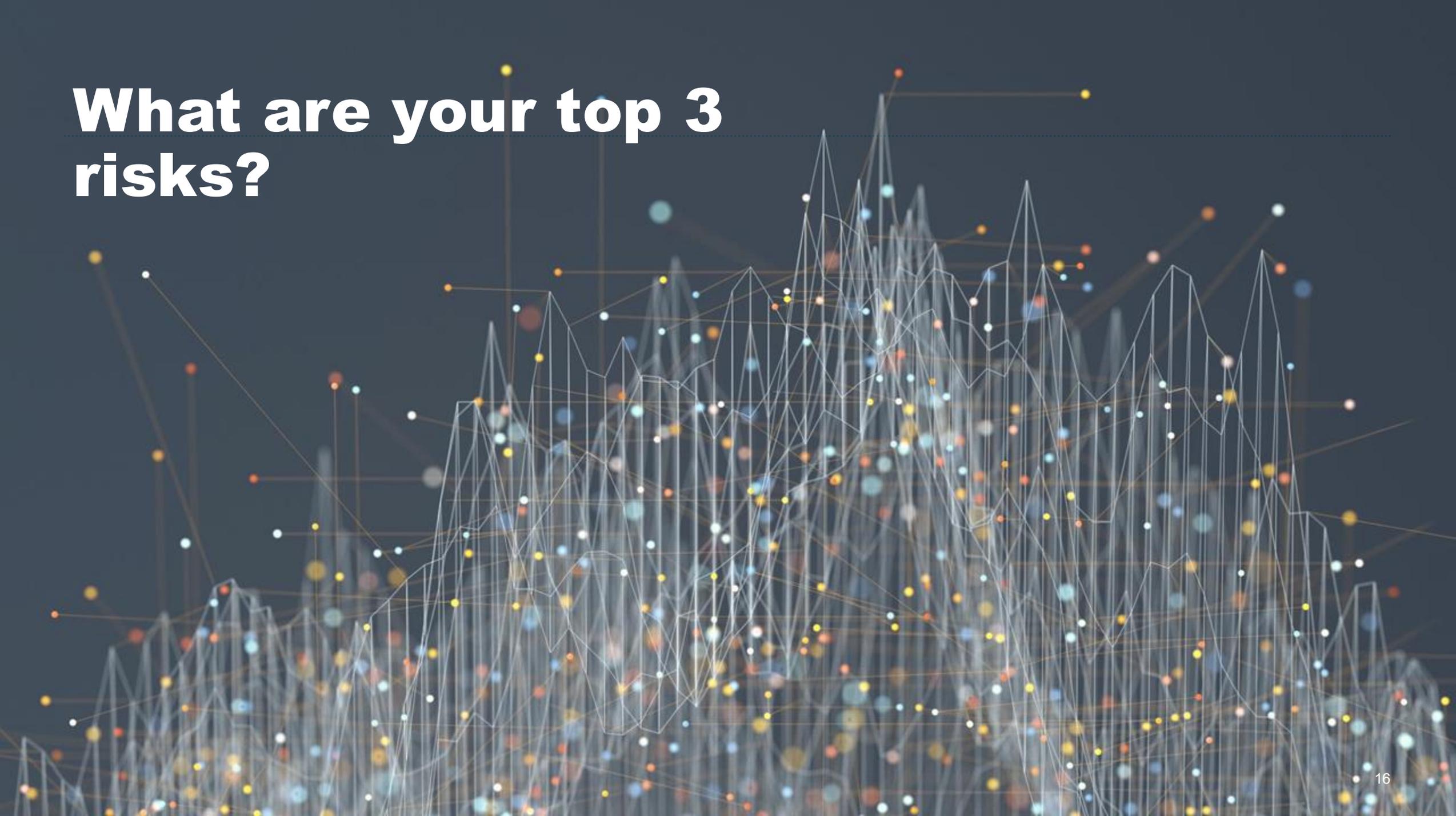
CYBERSECURITY



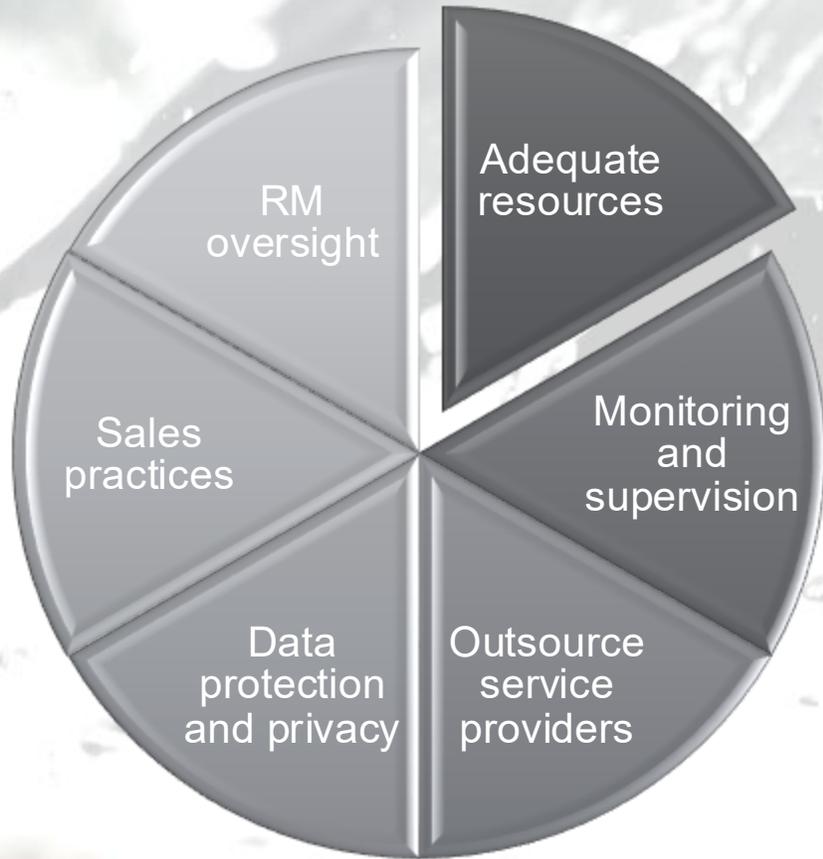
- 76% of firms have a cybersecurity policy
- Service providers have a responsibility to protect clients
- 46% of respondents using AI for file noting

- ASIC Report 798 warned licensees to:
 - Be aware of the security and privacy risks of AI
 - Have governance arrangements in place for AI usage

What are your top 3 risks?



RISK MANAGEMENT



ADEQUATE RESOURCES

- Licensees are spending less on internal compliance staff and external compliance
- 30% of licensees do not have a monitoring & supervision policy
- 30% of licensee are only reviewing their compliance arrangements once every 2 years or less

Internal spending – less than \$100k

Representatives	2024	2025
1-5	63%	85%
6-15	50%	61%
16-50	18%	23%
51-100	7%	Nil
>100	Nil	Nil

External spending – less than \$50k

Representatives	2024	2025
1-5	56%	69%
6-15	52%	66%
16-50	33%	66%
51-100	42%	31%
>100	Nil	31%

REGULATORY PRIORITIES



SPEECH

Regulatory priorities in financial advice

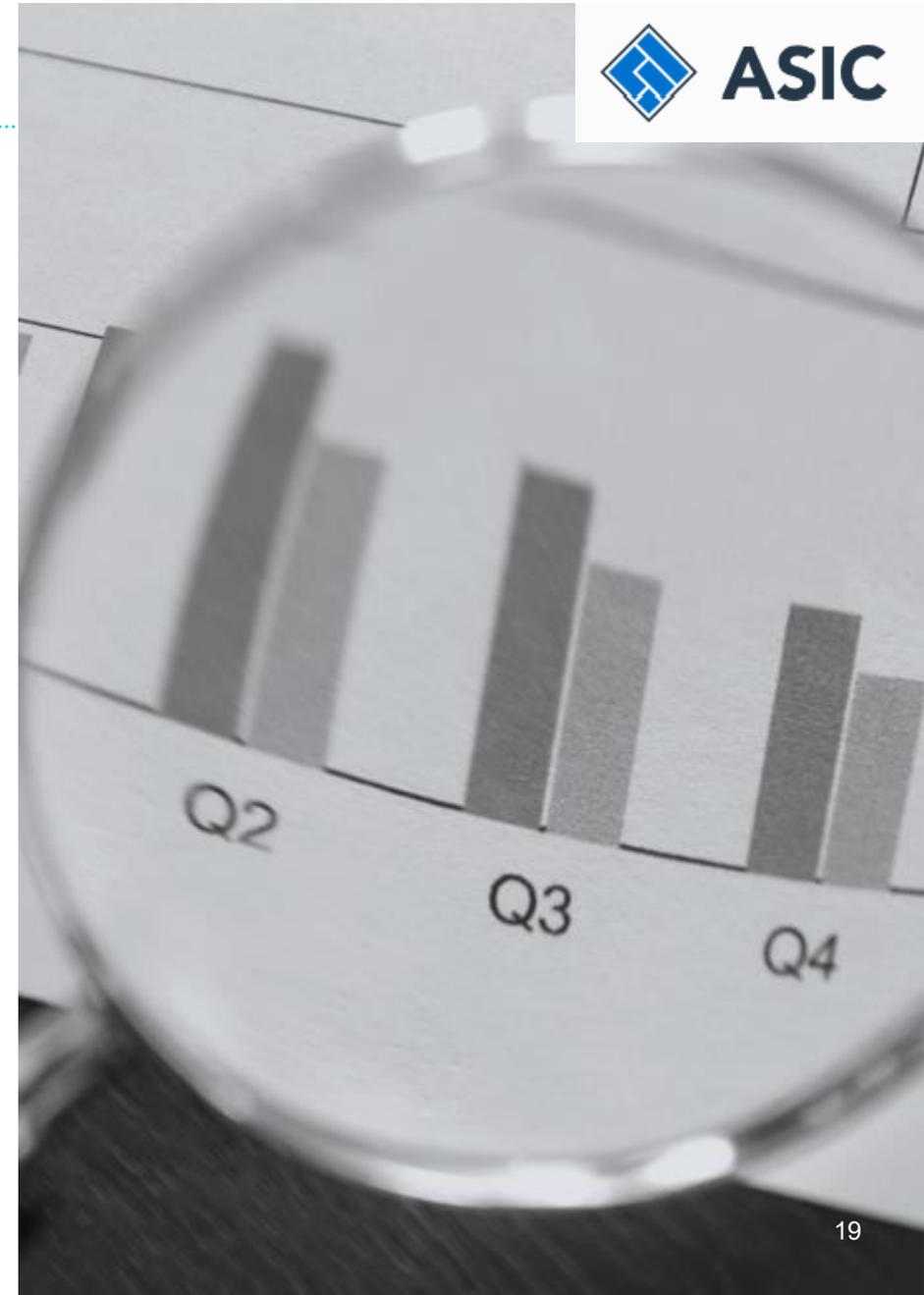
Keynote address by ASIC Commissioner Alan Kirkland at the Professional Planner Licensee Summit in the Blue Mountains on 23 June 2025.

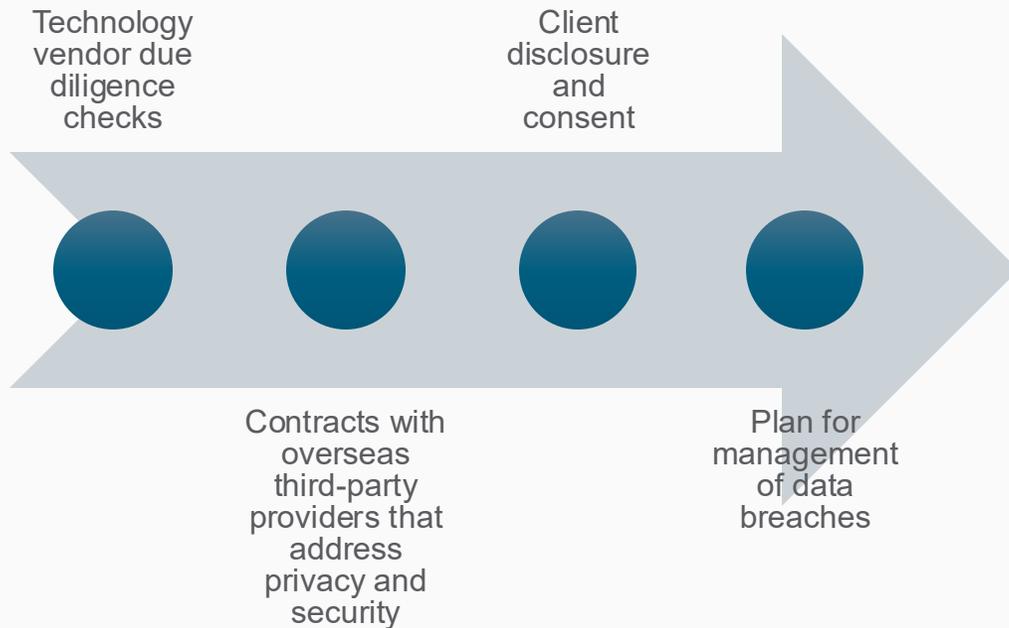
Published **23 June 2025**



Key Points

- High pressure sales tactics
- Ensuring advisers are qualified from 1 January 2026
- Management of potential risks from offshore outsourcing





OUTSOURCE SERVICE PROVIDER RISK

ASIC warns licensees of their obligations when functions are outsourced, especially offshore outsourcing:

- potential risks, particularly in relation to technology, data protection and privacy
- the need for transparency about the use of offshore providers
- inadequate processes or resources for managing risks

UNETHICAL SALES PRACTICES LEADS TO BANNINGS

ASIC cancels AFS licence of Financial Services Group Australia and permanently bans its responsible manager

Published 13 June 2025

ASIC bans licensee tied to failed Shield, First Guardian master funds

Shield-connected advisers banned by ASIC

ASIC cancelled the AFS licence of FSGA for failures including:

- Not taking reasonable steps to ensure that its representatives provided financial product advice that was appropriate to the client's circumstances and in the client's best interests
- Not having adequate financial and human resources to carry out supervisory arrangements
- Not lodging breach reports with ASIC

ASIC also found that Mr Holmes had accepted to be FSGA's RM 'on paper' only and to receive RM fees, when he knew he was not fulfilling his duties as an RM.



LEARNING OUTCOMES

- List ASIC's current regulatory priorities
- Identify potential risks and compliance concerns
- Describe measures to improve compliance with the reportable situations regime



AAP & LaVista Self Licensee Forum

Professional Indemnity Update

Presented by David Withers
Managing Principal Corporate Services

Contents

01. **General Financial Planners Professional Indemnity Market**
 02. **Current Claims Experience of Financial Planners**
 03. **Special Offer from PSC Insurance Brokers to La Vista Licensees**
 04. **Our Credentials**
- 

Financial Planners PI - Update

There are currently 10 insurers in the Financial Planners PI market

We have seen an easing of cover conditions around margin lending and SMSF advice

We have seen premium discounting in a soft market up to 25% on prior year premium



Run-off cover conditions have improved



Our clients are finding positive outcomes at AFCA



Acquisition activity is increasing in the industry

Recent Claims Examples

Financial Planning PI Risk

Claim Example 1 AFCA

- The client had provided advice to both partners in an SMSF independently of each other
- One of the partners had given an undertaking to a relative to provide a significant financial gift; The client took the planner to AFCA when the SMSF balance had undertaken a market correction;
- The client's partner has continued with the planner's advice throughout the AFCA process.

Claim Example 2 ASIC

- The client had decided to merge two AFSL licences into 1 single licence.
- The licence that was being shut down had an open claim pending (which had been indemnified by the insurer). The client left the entity structure active until the claim was resolved but failed to notify ASIC that the licence was to be shut down.
- The client was fined by ASIC

Call out box:

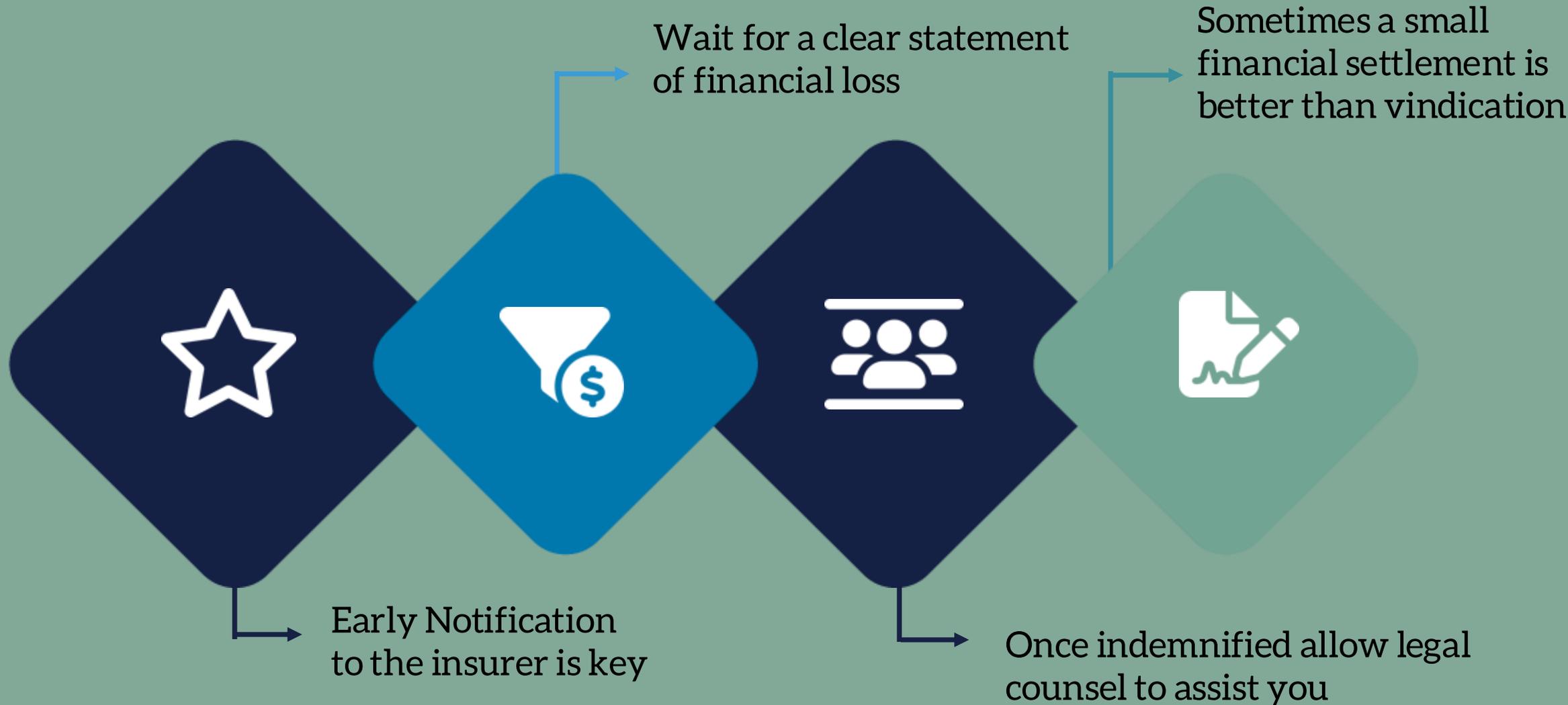
- Always speak to your insurance broker before obtaining legal counsel if served a Notice of Complaint
- When a client first makes a complaint about advice given and it has not been resolved by your reply within 1 month, immediately notify your insurance broker of a circumstance
- Always remain as a prudent uninsured and assist your client to understand advice given but do not admit any level of liability

Claims Learnings

- 1 Always check schedules of cover
- 2 Always check changes to cover with your broker at renewal
- 3 Always check sub-limits to PI cover
- 4 Ensure that all CARs and ARs are insured prior to their commencement with your team
- 5 If involved in an acquisition and the legal counsel advise that they will 'arrange insurances' be certain as to which insurances will be arranged
- 6 Remember that a Cyber Insurance policy will cover a cyber act that may lead to a professional indemnity loss
- 7 If divesting or acquiring another book of business, authorised rep or AFSL licence always check M&A legal advice as to run-off PI with your broker
- 8 Provide all available data relating to a claim to your insurance broker to allow them to find all insuring clauses that will allow your insurer to indemnify the matter



Lessons in dealing with APRA



Special PI Offering To LaVista Licensees





Regulatory
Compliant
Wording and
recognized ASIC
Guidelines.



Cover for all your
authorised
representatives



Cover for legal
defence costs and
representative costs
for regulatory
enquiries



Claims made policy
with retroactive
cover.

PSC Insurance & Newline

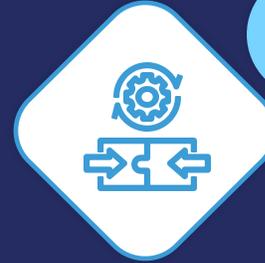
Partnering to provide an exclusive offer to La Vista Licensees

The goal of this new insurance program is to provide an industry-competitive insurance solution by marrying AAP's risk management and quality assurance techniques with a Professional Indemnity product, to secure long term benefits for the AAP member base.

Benefits of this PSC and Newline Professional Indemnity Offering



A streamlined quotation process



PI Cover that supports your business and delivers strong protection at a competitive rate



A stress-free renewal with early notification and less paperwork



Up to 20% discount from the technical underwriting price



David has over 25 years of combined experience in the UK and Australian insurance markets with broad industry networked knowledge.

Brooke has worked for 18 years as both an underwriter and broker in Australia

Credentials

Prepared for:
La Vista Self Licencees
July 2025

David Withers
Managing Principal Corporate Services
0423 489 847
david.withers@psc.com.au

PSC Insurance Brokers | AFSL 342385 | pscinsurance.com.au

A wholly owned subsidiary of The Envest Group

Proprietary & confidential information. All information commercial in confidence and not to be disclosed to other parties.

THANK YOU

We look forward to discussing your needs in greater detail

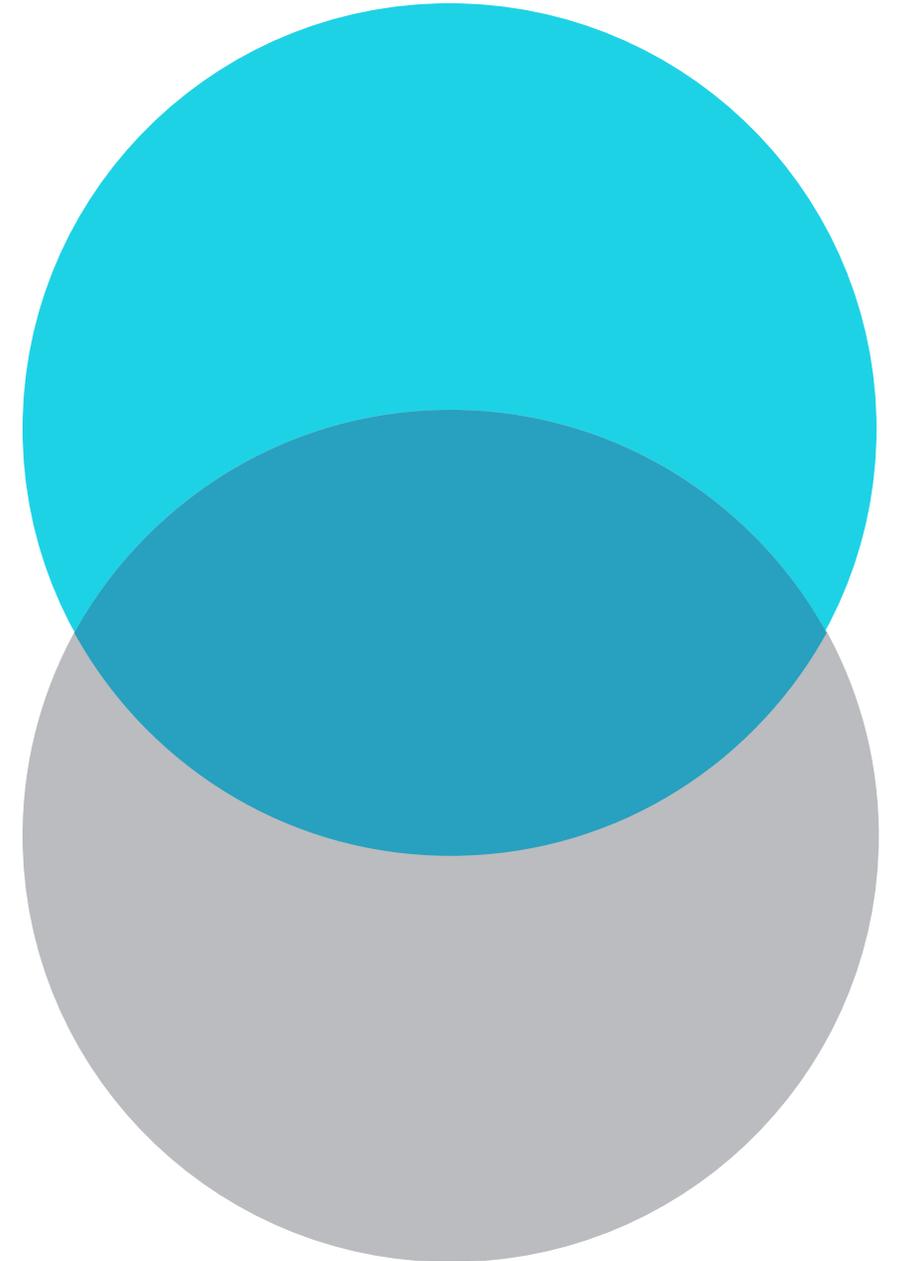


PSC Insurance Brokers | AFSL 342385 | psc.com.au

A wholly owned subsidiary of The Envest Group

Proprietary & confidential information. All information commercial in confidence and not to be disclosed to other parties.

MORNING TEA BREAK (25 MINS)



OPEN FORUM - 1



1. BALANCING THE ROLES:

Adviser, Business Owner, and Responsible Manager



Introduction:

Financial planners often wear multiple hats—providing advice to clients, managing the operations of their business, and fulfilling the regulatory responsibilities of a Responsible Manager (RM).

Each role comes with its own set of priorities and balancing them can be complex.

This discussion explores how advisers navigate these overlapping responsibilities while maintaining compliance, client trust, and business growth.

1. DISCUSSION QUESTIONS:



- How do you personally balance the demands of being an adviser, business owner, and RM?
- What systems or processes help you manage compliance without compromising client service?
- What role does delegation play in managing these responsibilities?
- How do you ensure your team understands and supports your RM obligations?
- What advice would you give to someone newly stepping into the RM role?

2. RESOURCING

Attracting and Retaining Talent in a Competitive Market.

Introduction:

In a competitive labour market, attracting and retaining skilled professionals is a growing challenge for financial planning firms.

Beyond salary, culture, purpose, and career development play a major role in employee loyalty.

This session invites advisers to share strategies that have helped them build strong, committed teams.



2. DISCUSSION QUESTIONS:



- What qualities do you look for when hiring new team members?
- How do you differentiate your firm to attract top talent?
- What retention strategies have worked well for you?
- How do you foster a culture that supports growth and loyalty?
- What role does flexibility or remote work play in your hiring strategy?
- Have you used any unconventional methods to find or keep great staff?



VENTURAEM

**UNLOCKING EFFICIENCY
THROUGH MANAGED
ACCOUNTS**

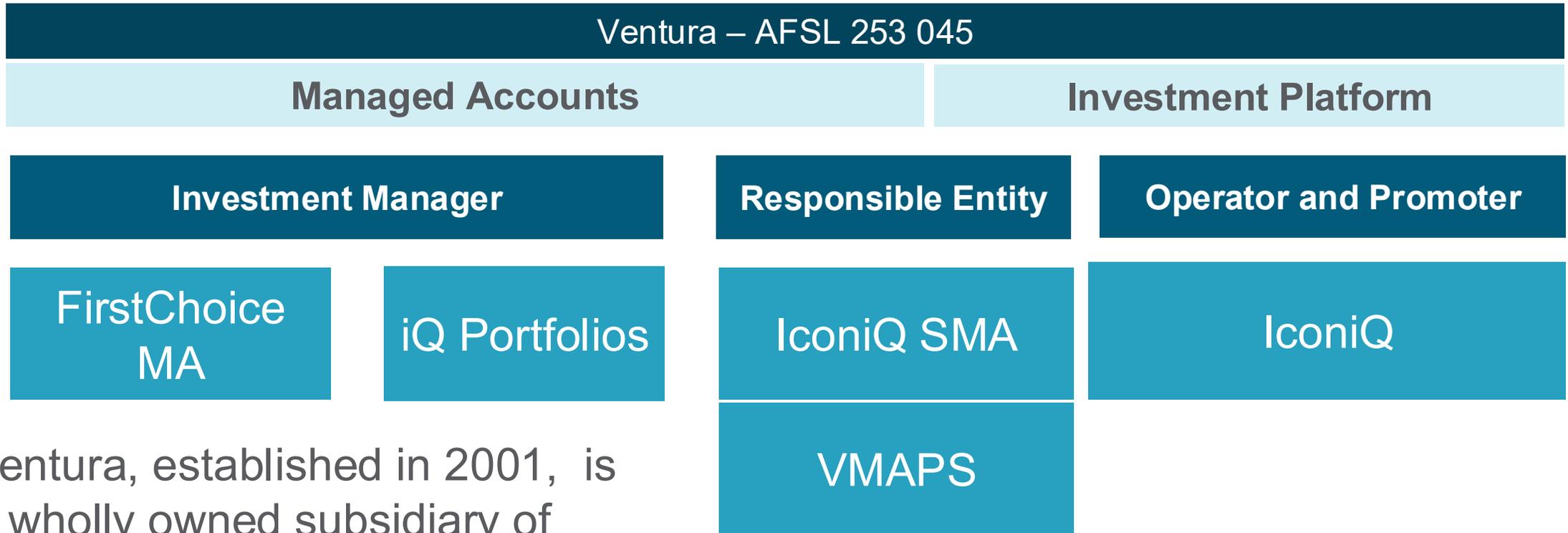
An Implementation Pathway

22-31 July 2025

AGENDA

1. Introduction
2. Managed Accounts
3. Reviewing your structure and setting objectives
4. Selecting an Asset Consultant
5. Reviewing your Investment Philosophy and determining structure
6. Understanding the options
7. Implementing your solution
8. Case Study recap
9. Summary and Key Takeouts

WE USE OUR MARKET POSITION AND SCALE TO SOURCE THE BEST SOLUTIONS FOR OUR ADVICE NETWORK AND THEIR CLIENTS

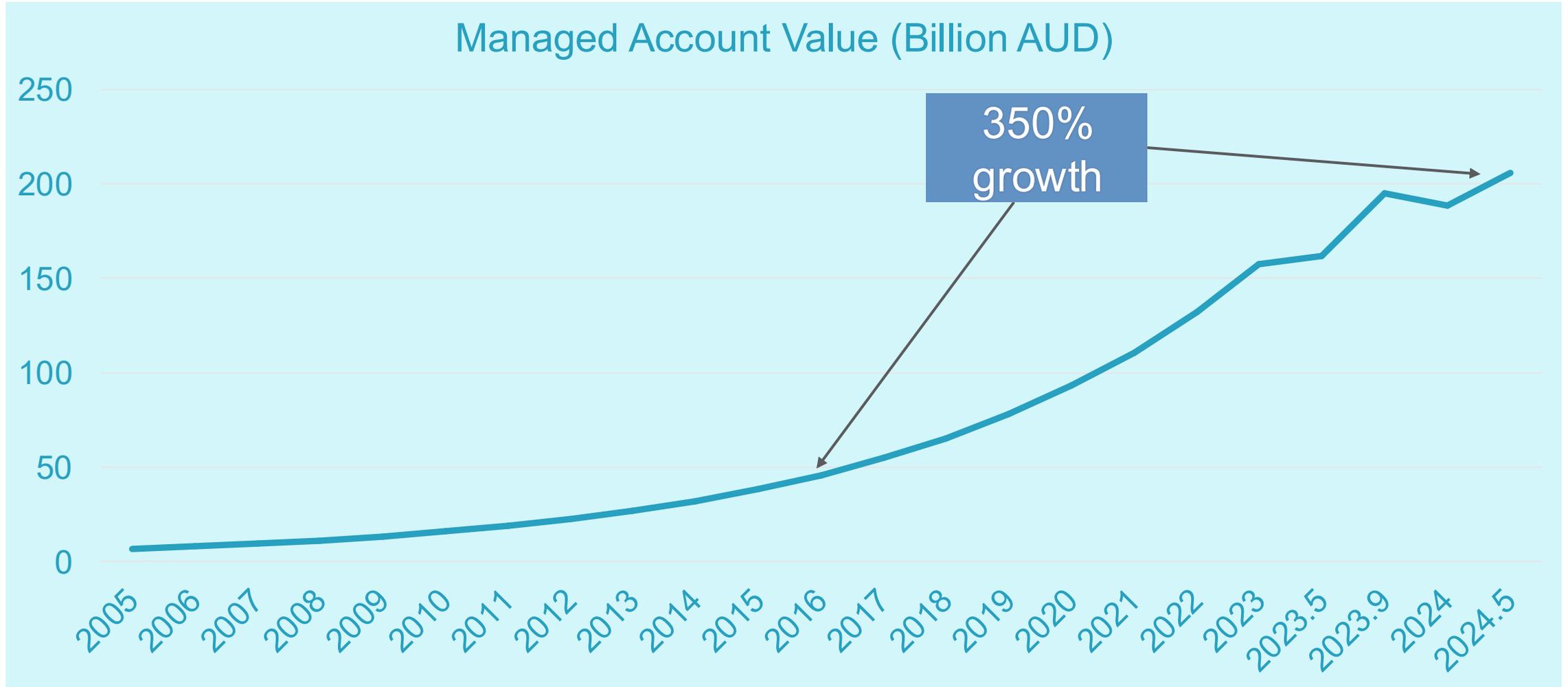


Ventura, established in 2001, is a wholly owned subsidiary of Centrepont Alliance



Creating solutions to help advisers run their businesses efficiently while managing costs for clients

MANAGED ACCOUNT GROWTH CONTINUES FUELLED BY EFFICIENCY AND ENHANCED PLATFORM FUNCTIONALITY



WHAT IS A MANAGED ACCOUNT

Put simply a managed account involves a client (investor) giving away the investment decision to another person



In legalese a managed account involves a client (investor) giving away the investment decision to another person



RG 179.1

An MDA means a facility, other than a registered managed investment scheme (registered scheme) or an interest in a registered scheme, with the following features:

- (a) a person (MDA client) makes contributions;
- (b) the client portfolio assets are managed on an individual basis by another person (MDA provider) at the MDA provider's discretion, subject to any agreed limitation; and
- (c) the client and the MDA provider intend that the MDA provider will use the client portfolio assets to generate a financial return or other benefit for the client.

MANAGED ACCOUNTS – STRUCTURE AND BENEFITS

Managed Account type	Product	Service	Description	Notes
Separately Managed Account (SMA)	<input checked="" type="checkbox"/>		Managed fund without a trust structure	Diversified or Sector, SoA from adviser
Managed Discretionary Account (MDA)		<input checked="" type="checkbox"/>	Portfolio(s) suitable for subset of clients	SoA from MDA provider – licensee or external
Individual Managed Account (IMA)		<input checked="" type="checkbox"/>	Tailored for individuals	SoA from adviser
Managed Account – Trustee Discretion		<input checked="" type="checkbox"/>	FirstChoice Managed Accounts	Diversified portfolios constructed from super menu

Client Benefits:

- Transparency – clients can view underlying assets
- Tax – there are no ‘embedded’ Capital Gains with direct assets
- Choice – A range of diversified portfolios to match a clients risk profile
- Beneficial Ownership – client can move assets out of the portfolio

Efficiency:

- Rebalanced simultaneously – equitable for all clients
- More time to focus on non-investment advice
- Reduced paperwork creates lower overheads
- Reporting provided by manager

PLATFORM AND MANAGED ACCOUNT INTERACTIONS MAY SEEM COMPLEX HOWEVER ARE RELATIVELY STRAIGHTFORWARD

Superannuation and Investment Platform



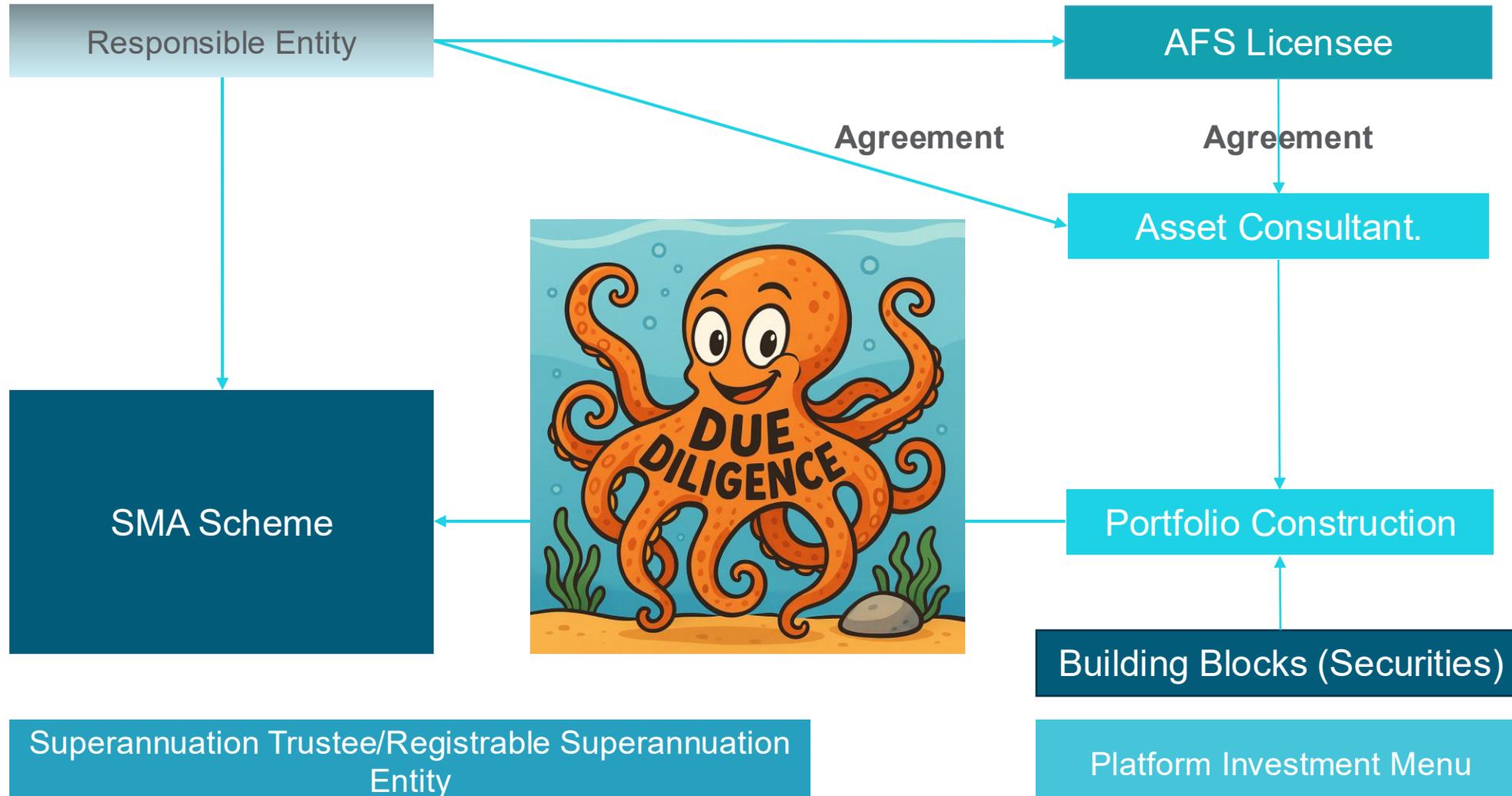
“Off the shelf”

Morningstar
Lonsec
Drummond

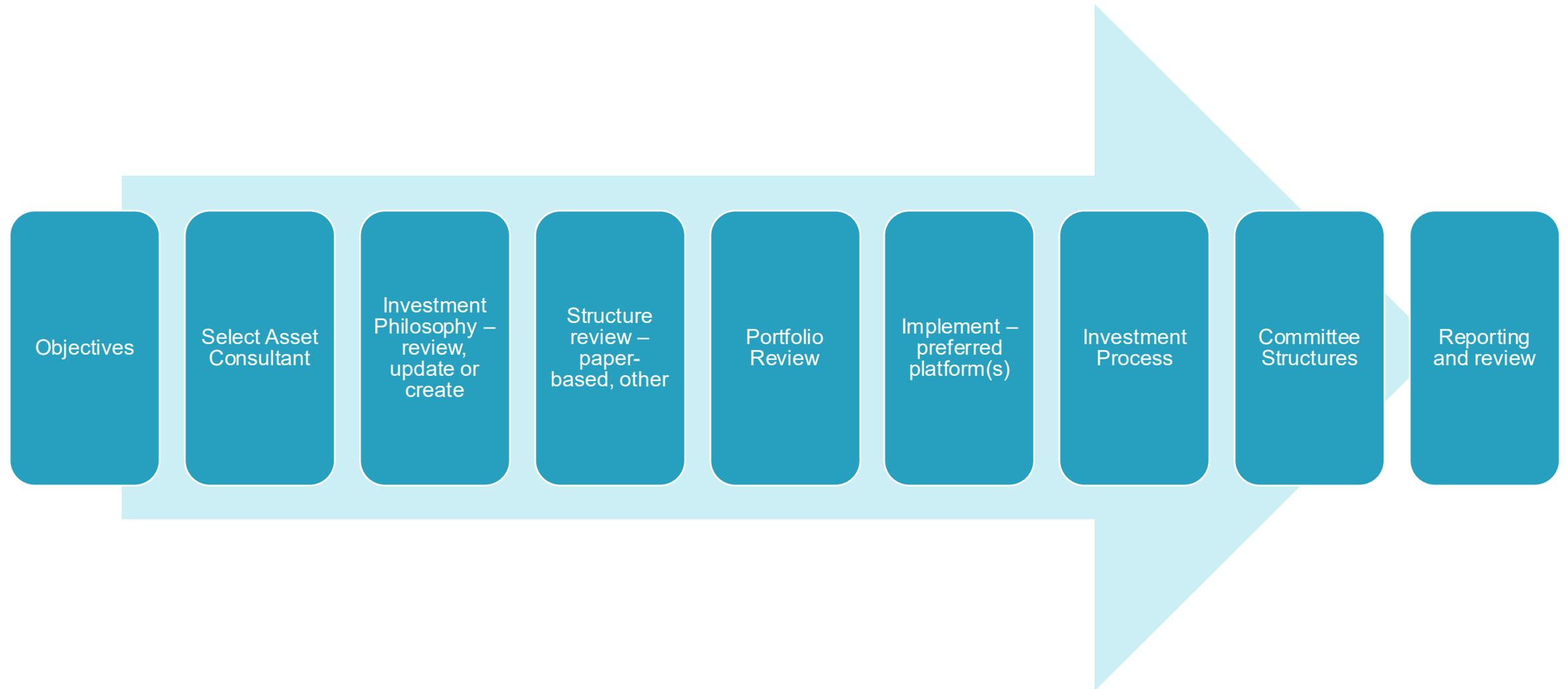
Tailored/Bespoke

Licensee models

WHO DOES WHAT



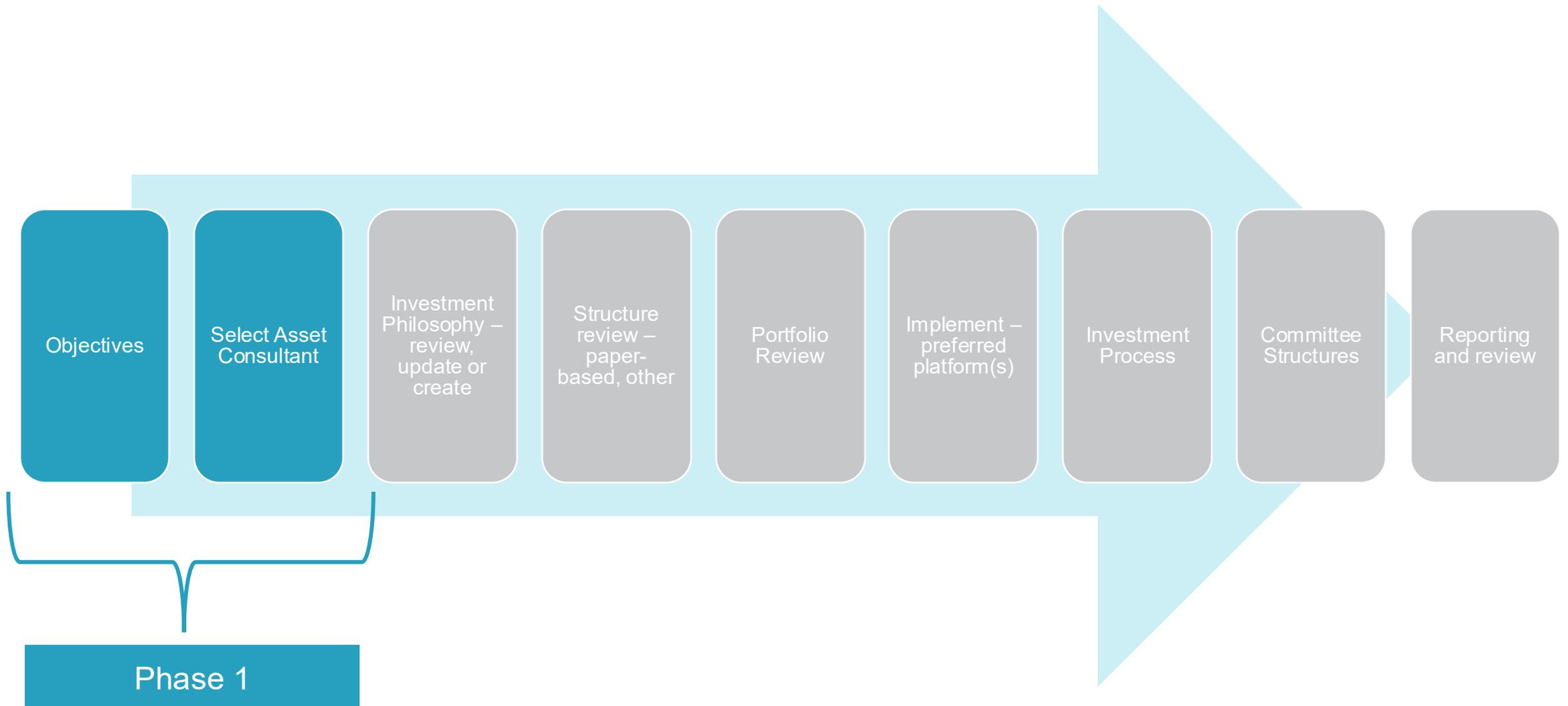
REVIEWING YOUR INVESTMENT STRUCTURE REQUIRES A NUMBER OF DISTINCT STEPS



CASE STUDY INTRODUCTION – VENTURA IQ PORTFOLIOS

- 1. Set our objectives (keep in mind investment solutions is Ventura's core business and we have an IM license)**
- 2. Responsible Entity and platform engagement**
- 3. Asset Consultant Tender**
- 4. Portfolio Construction**
- 5. Agreements**
- 6. Due diligence documentation**
- 7. Committee Creation**
- 8. Launch**

SETTING YOUR OBJECTIVES EARLY HELPS DETERMINE THE MODEL THAT IS RIGHT FOR YOU



SET YOUR OBJECTIVES, SELECT AN ASSET CONSULTANT

Objectives

What are we trying to achieve

- Efficiency – ie transition from paper-based to implemented
- Revenue uplift – can I generate revenue – 6 degrees of separation
- Value proposition – do we want to use retail, white label or bespoke

Select an Asset Consultant

Do I need to go to tender (largely dependent on size and capacity)

1. What should we be looking for
2. What is the scope of services
3. Do we communicate well with each other

Get to agreement phase early, do not leave to the last minute!

TYPICAL SERVICES OF AN ASSET CONSULTANT (NOT COMPREHENSIVE)

- Investment Philosophy – creation /review
- Paper-based models – tax considerations
- Transition to implemented – structure considerations
 - Retail
 - White labelled
 - Customised
- Asset Selection – who makes the decisions, does Consultant bring best ideas
- Committee participation
- Reviews and reporting

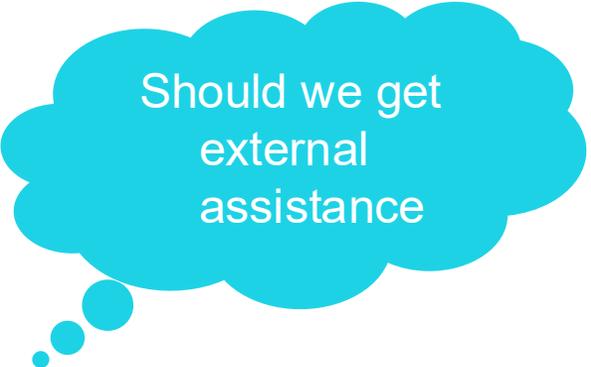
Ask the hard questions up front!

HOW DO I DECIDE

- Is the consultant financially viable
- How long have they been around, do they have a track record
- Will the firm help me achieve my objectives
- Do I communicate well with them
- Am I aware of the offer and what I am getting into
 - Do I understand the scope of services
- Have we seen an agreement
- What role do we play



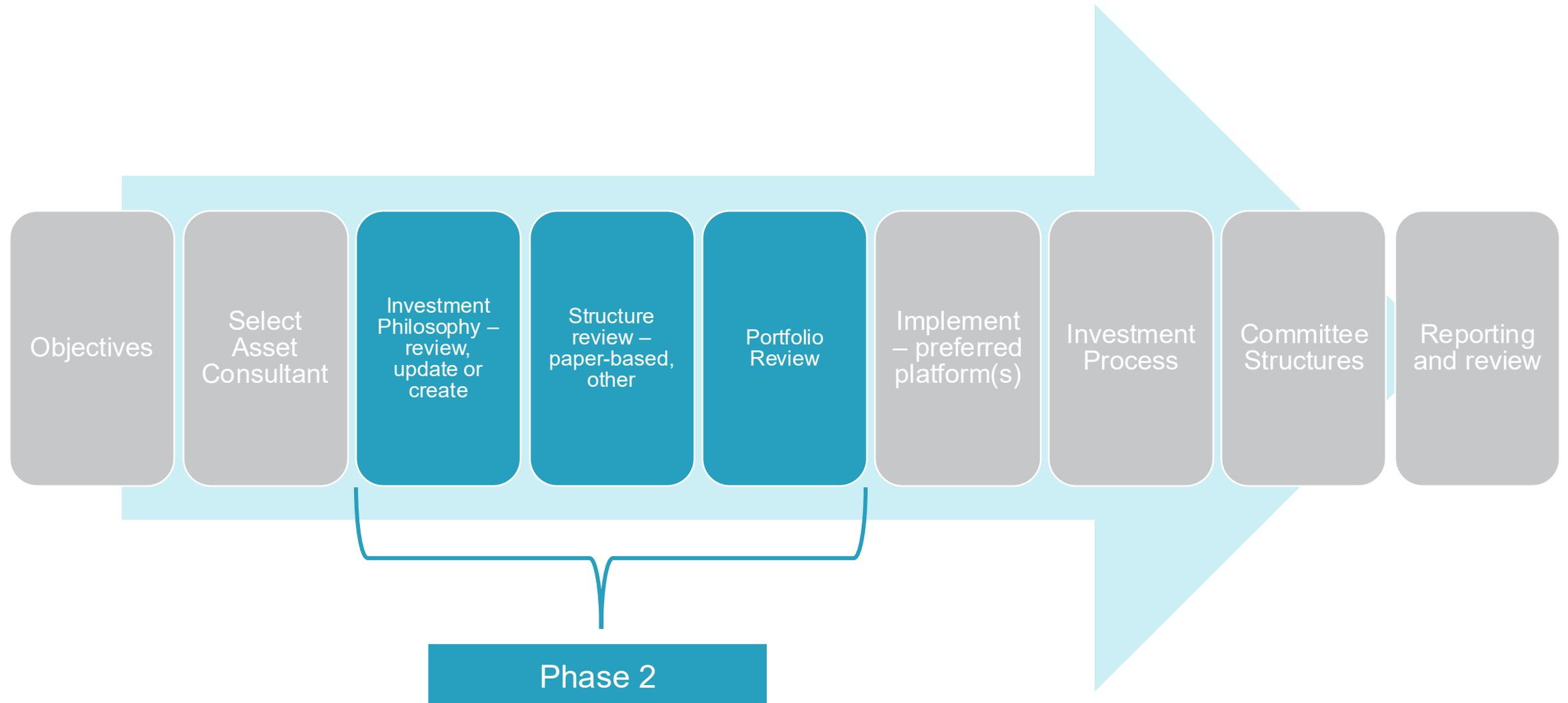
Should we run
a tender
process



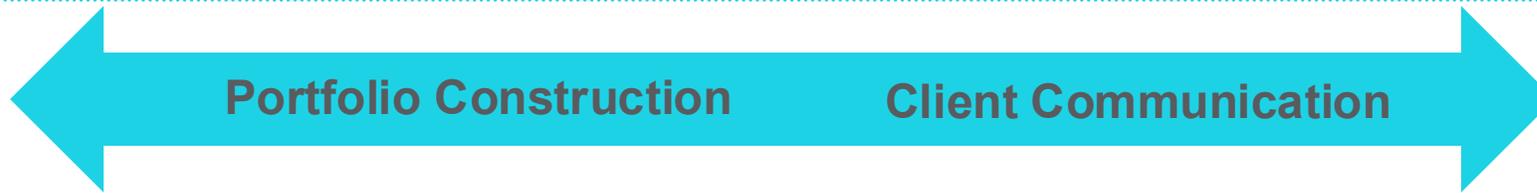
Should we get
external
assistance



REVIEWING UPDATING YOUR INVESTMENT PHILOSOPHY AND CURRENT STRUCTURE SETS THE BASELINE FOR YOUR DEVELOPMENT



AN INVESTMENT PHILOSOPHY ARTICULATES YOUR APPROACH TO INVESTING

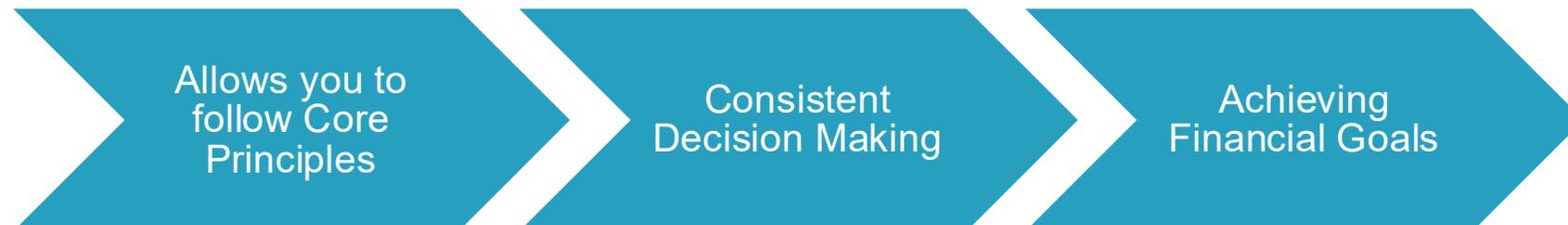


Why the Investment Firm Needs One

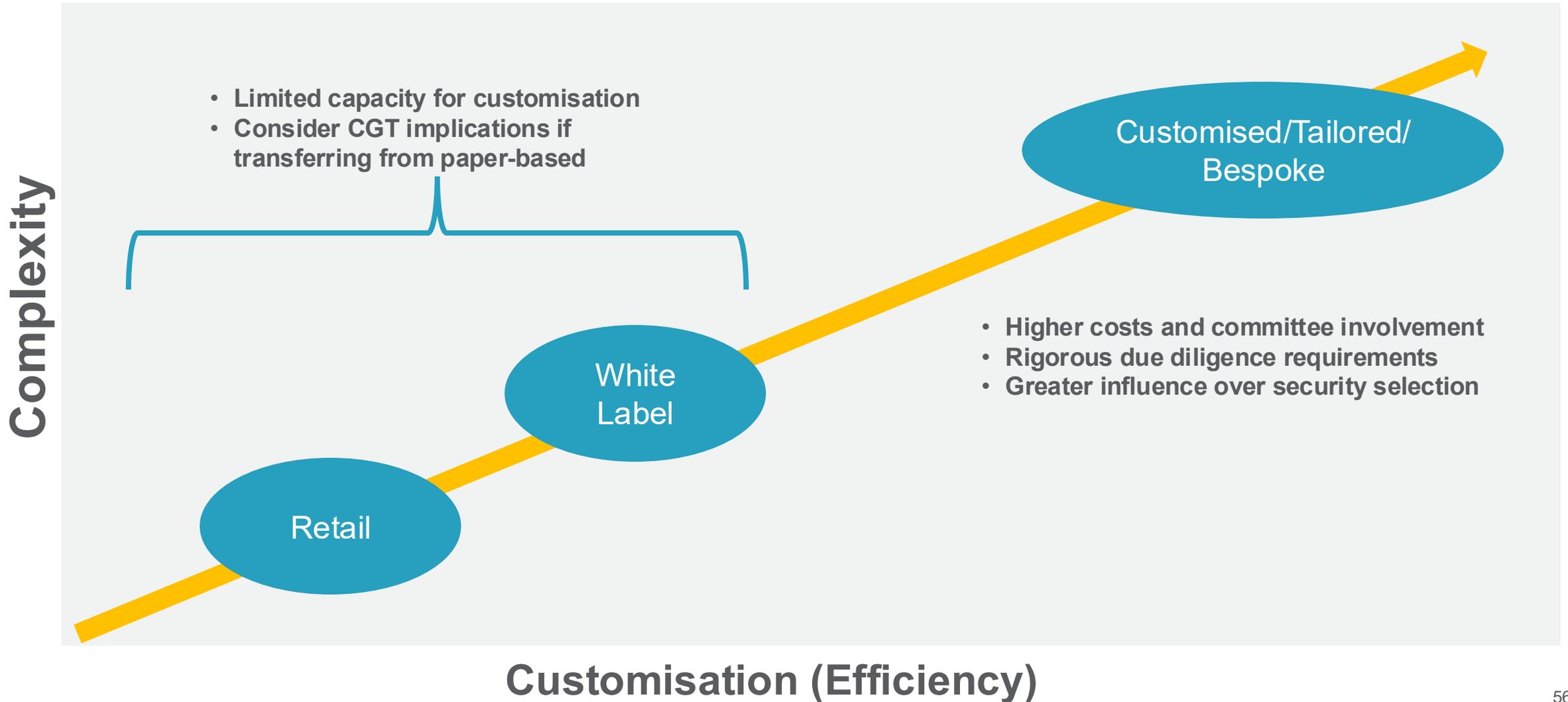
- **Consistent Decision-Making:** Ensures uniformity across investment processes and decisions.
- **Guidance During Volatility:** Provides a clear framework for navigating market uncertainties and maintaining discipline.
- **Clear Strategic Direction:** Defines firm identity and differentiates from competitors, aiding internal alignment and external positioning.

Why Clients Need to See It

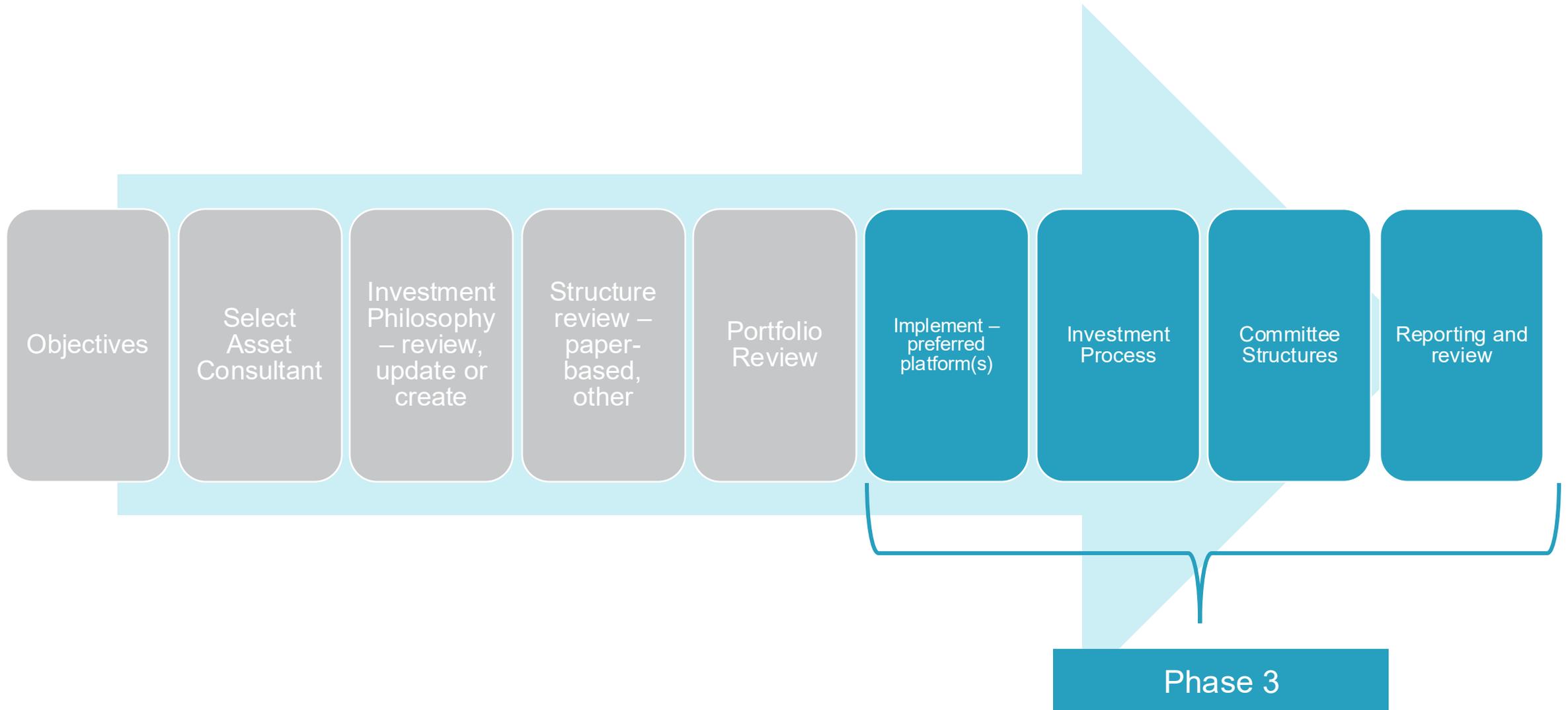
- **Transparency and Trust:** Demonstrates clarity and openness about the firm's investment approach.
- **Alignment of Expectations:** Helps clients understand what to expect in various market conditions, aligning their expectations with firm performance.
- **Confidence and Stability:** Provides clients with assurance about the firm's disciplined approach.



CHOOSING THE APPROPRIATE SOLUTION EARLY WILL STREAMLINE THE PROCESS



THE DUE DILIGENCE PROCESS IS THE MOST DETAILED STEP



PLATFORM AND RESPONSIBLE ENTITY INTERACTIONS PROVIDE COMFORT OVER PROCESSES AND CONTROLS

Questions upon entry

- RE and other costs – is there a minimum annual fee
- FUM pledges/targets – is it \$50m or \$200m
- Investment menu – are additions required

Submission of data

- Completed Questionnaire
 - Investment Team, Investment Philosophy, Asset Allocation, ESG
- Data provision – portfolio construction
 - Stress testing
- Risk Management

Implementation

- Confirmation of controls – pre and post trade compliance

Some of the Documentation submitted by Ventura

- Licensee Questionnaires, FSC
- AFS License
- 2 years Financial Statements
- Insurance CoC
- Committee Charters
- Documented Philosophy
- Risk Management Framework
- BCP & DRP inc testing results
- Policies
 - Conflicts of interest
 - Licensee standards
 - ESG policies
 - Audit program
 - Corporate Governance Statement
- Shareholder analysis
- Portfolio Data

CASE STUDY – IQ PORTFOLIOS

1. Set our objectives

- Transition from paper-based to implemented models
- Utilise our separate AFSL to provide broad-market solutions (align offer to business model)
- Generate revenue to cover expenses

2. Responsible Entity and platform engagement

3. Asset Consultant Tender – 3 applicants, selected Morningstar

- Alignment with our business model, strong relationship, flexible offer
- Workshops, agreements – review responses

4. Portfolio Construction – per platform. Settled on 7 risk profiles

5. Agreements with Responsible Entity

- Minimum fees

6. Due diligence documentation

- Conflicted Remuneration, policies, legal advice
- Portfolio information, RG97, stress testing
- Interviews
- Approval

7. Committee Creation – 2 Ventura, 1 Morningstar 1 Responsible Entity

8. Launch

CONFLICTED REMUNERATION

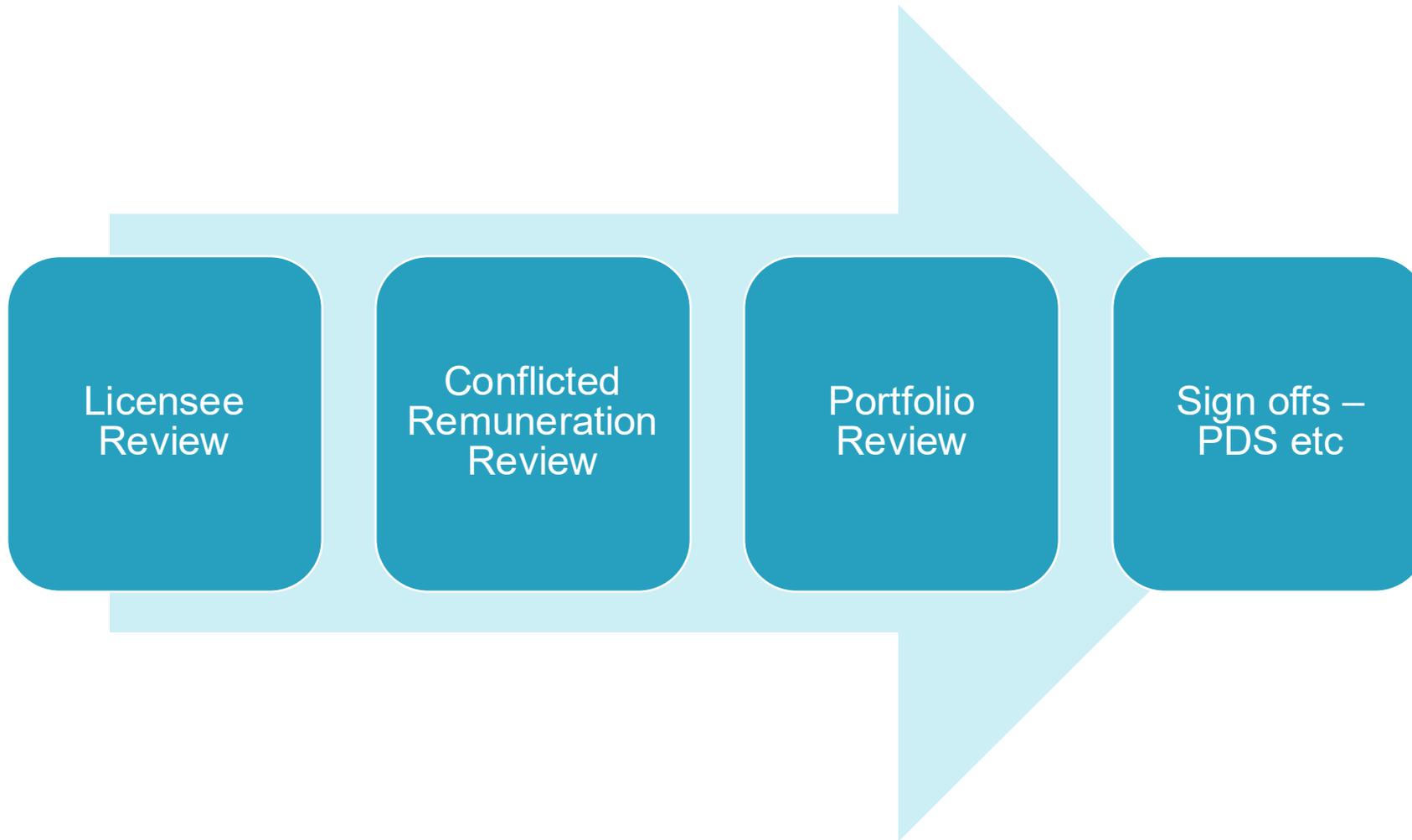
Conflicted remuneration refers to payments or benefits that could influence the advice given to clients.

Six Degrees of Separation

1. **Separate AFSL for investment management**
2. **Open Approved Product List**
3. **No direct marketing of “in-house” products to authorised representatives**
4. **No incentives to advisers ie share schemes and bonuses**
5. **No flow and FUM based KPIs in advice facing staff**
6. **No significant shareholdings by advisers who utilise the products**



WE FOLLOWED THE PROCESS BELOW WITH THE RESPONSIBLE ENTITIES AND TRUSTEES WHEN DEVELOPING OUR IQ PORTFOLIOS



Ongoing

- Committees
- Rebalancing
- Pre and post trade compliance
- Reporting
- Annual Reviews

SUMMARY AND KEY TAKEOUTS

1. Follow a set process to implement solutions, start with your objectives
2. Ask the hard questions upfront
3. Understand your options, get agreement templates early
4. Simpler solutions can be more efficient but may lack input
5. Conduct due diligence on those you are planning on working with
6. Clarify your ongoing roles depending on level of involvement you would like

Don't hesitate to contact us if you would like to discuss

Contacts

Patrick Jackson

Group Executive Investment Solutions
Patrick.Jackson@cpal.com.au

Colette Thunig

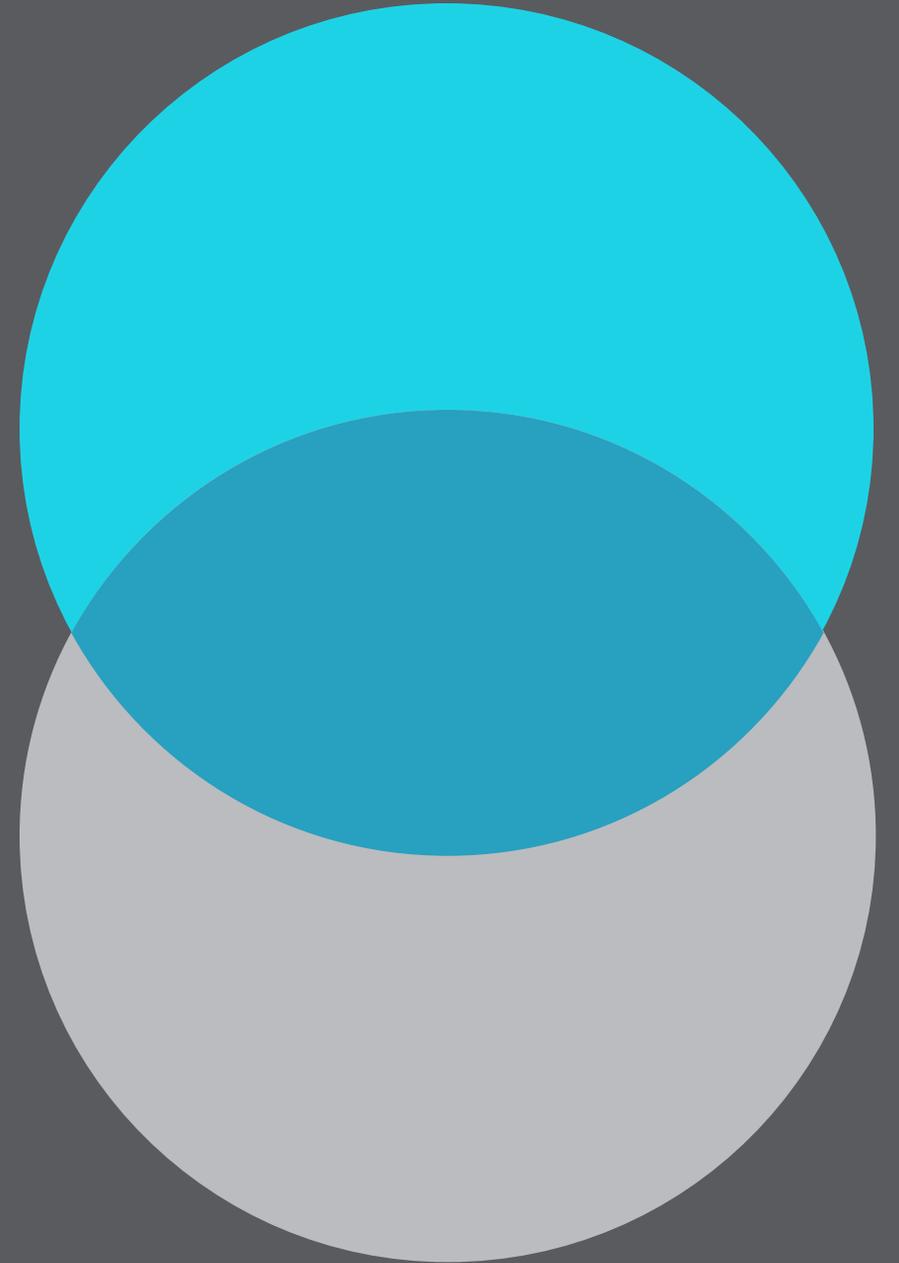
Head of Distribution
Colette.Thunig@cpal.com.au

Daniel Stojanovski

Chief Investment Officer, Ventura
Daniel.Stojanovski@cpal.com.au

THANK YOU

Questions



DISCLAIMER

The content contained in this presentation is general in nature and is for information purposes only. This presentation does not take into account any individual financial objectives, financial situation or particular financial needs, and is not 'personal advice' under the *Corporations Act 2001* (Cth).

While Centrepont Alliance Limited and its related bodies corporate try to ensure that the content of this presentation is accurate, adequate and complete, it does not represent or warrant its accuracy, adequacy or completeness. Centrepont Alliance Limited is not responsible for any loss suffered as a result of or in relation of the use of the information contained in this presentation. To the extent permitted by law, Centrepont Alliance Limited excludes any liability, including negligence, for any loss, including indirect or consequential damages arising from or in relation to the use of information contained in this presentation.

OPEN FORUM - 2



3. SCALABILITY: :

THE PROS AND CONS OF AUTHORISING MULTIPLE CORPORATE AUTHORISED REPRESENTATIVES (CARS)



Introduction:

As practices expand, some licensees consider authorising multiple CARs to increase scale and reach. While this model offers growth potential, it also introduces complexity in oversight, compliance, and culture.

This discussion will explore the strategic and operational implications of scaling via multiple CARs.

3. DISCUSSION QUESTIONS:



- What are the key benefits of authorising multiple CARs?
- What risks or challenges have you encountered—or anticipate—with this model?
- How do you maintain consistent compliance and culture across multiple CARs?
- What governance structures are essential when managing multiple CARs?
- How do you evaluate whether a CAR is the right fit for your business?
- What lessons have you learned from scaling your practice?

4. GROWTH STRATEGY:

Are You Building a Business or Just Advising Clients?



Introduction:

There's a fundamental difference between being a great adviser and building a scalable business.

As your firm grows, it's important to clarify your strategic direction.

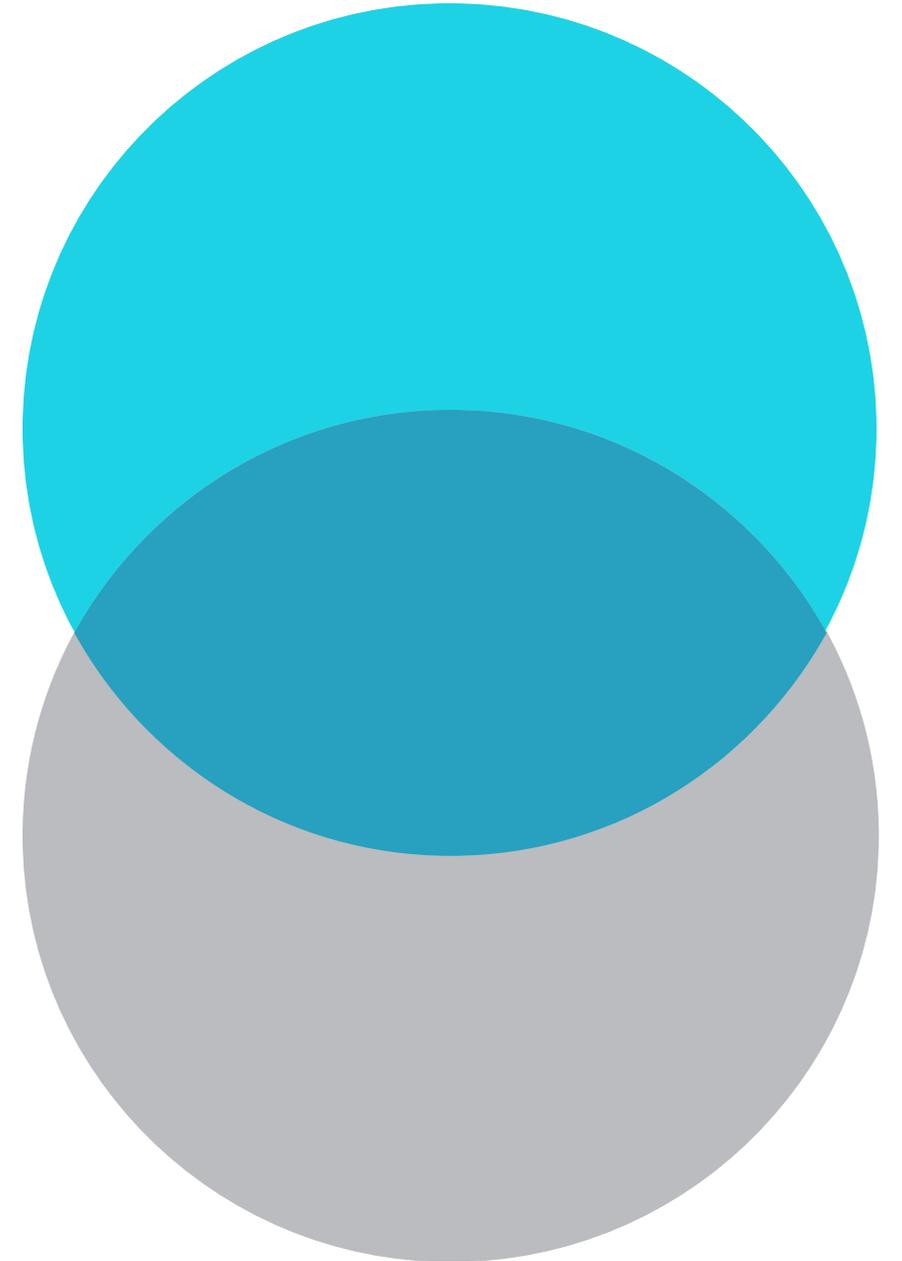
This session encourages advisers to reflect on their growth journey and consider whether they're building a business—or simply expanding their client base

2. DISCUSSION QUESTIONS:



- Do you see yourself primarily as an adviser or a business owner? Why?
- What does “building a business” mean to you in practical terms?
- How do you measure success beyond client outcomes?
- What systems or roles have you put in place to support business growth?

LUNCH EAT AND GREET



THANK YOU TO OUR EDUCATION PARTNERS



Allianz Retire+
POWERED BY PIMCO



BELL FINANCIAL GROUP

BlackRock



challenger



fidante



HUB24

**Human
Financial**



InsigniaTM
Financial



MORNINGSTAR[®]



**THANK YOU FOR ATTENDING
TODAY'S SESSIONS.**

**To ensure we continue to deliver
relevant content please provide
your feedback by scanning QR
code to take our 2-min survey.**



THANK YOU

Questions

Powered by

LaVista | **CENTREPOINT**
LICENSEE SOLUTIONS | ALLIANCE

