SHORELINE ASIA
ADVISORY • LEARNING • TECHNOLOGY

FINANCIAL PLANNING PLATFORM

Adviser-support technology for structured planning conversations

A governed adviser workbench that combines client fact-finding, retirement planning, goal funding, portfolio construction, insurance needs analysis, scenario comparison and oversight controls in one workflow.

WORKFLOW
Fact-find to evidence

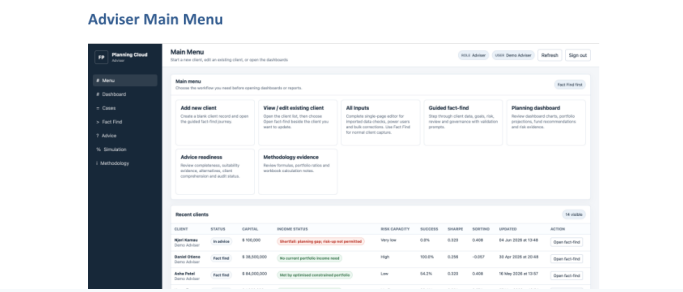
METHODOLOGY
Risk-capacity led

CONTROL
Practice oversight

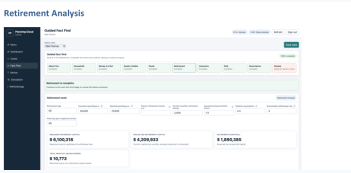
What the platform is designed to do

The platform is not positioned as a standalone advice engine. It is designed to support adviser-led planning discussions, produce a better evidence trail, and give practice management and compliance teams visibility over activity, assumptions and outcomes.

Adviser workbench: cases, fact-find, readiness and planning dashboards



Retirement analysis



Portfolio construction evidence



INPUTS
Client details, household, goals, assets/debts, retirement, insurance, risk and governance notes.

OUTPUTS
Advice readiness, required capital, funding gaps, portfolio metrics, simulations and scenario evidence.

GOVERNANCE
Role separation, methodology evidence, product universe controls and compliance review workflow.

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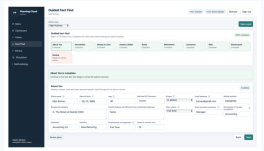
FUNCTIONALITY

From client inputs to evidence-based planning outputs

The platform is organised around a guided workflow. Advisers capture client information and priorities, the platform applies controlled assumptions and planning methodology, and the output supports adviser-client discussion, review and oversight.

1 Capture inputs — 2 Model objectives — 3 Test pathways — 4 Review evidence — 5 Govern implementation

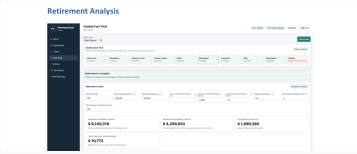
Guided fact find - controlled client data capture



Goals framework - liabilities and priorities



Retirement analysis - required capital and shortfall



Core inputs

- About the client: personal, employment, household and demographic information used as the planning baseline.
- Assets and liabilities: current savings, investments, debts, property and portfolio holdings.
- Goals and priorities: future liabilities, aspirations, timing buckets, priority classification and binding/non-binding status.
- Retirement objectives: income goals, contribution levels, expected retirement timing and inflation-adjusted assumptions.
- Insurance and risk: existing cover, protection requirements, risk appetite, risk tolerance, time horizon and capacity indicators.
- Governance notes: advice scope, exclusions, alternatives considered and recommendation rationale.

ANALYTICAL ENGINE

Planning logic that connects needs, risk and portfolio construction

- Liability-led planning principles and future funding requirements.
- Risk-capacity driven allocation, not risk escalation as the default answer.
- Sharpe and Sortino ratio metrics for growth, downside and income sustainability.
- Monte Carlo capital-survival testing and scenario comparison.
- Controlled assumptions, covariance structures and approved product universe.

Outputs for adviser discussion and review

PLANNING

required retirement capital, projected capital, shortfall and savings need

PORTFOLIO

asset allocation, fund mapping, risk/return, Sharpe and Sortino evidence

EVIDENCE

scenario score, success uplift, shortfall reduction and Monte Carlo results

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GOVERNANCE AND MANAGEMENT

Adviser support, practice oversight and controlled review

ADVISER	Client fact-find, planning dashboard and advice development.
PRACTICE MANAGER	Methodology governance, readiness monitoring and file review.
COMPLIANCE	Independent oversight, recommendation review and audit support.

Institutional governance functionality

Practice manager workbench

Oversight of planning activity, methodology governance, adviser readiness, portfolio oversight, client visibility and planning quality monitoring.

File review workflow

Quality assurance before implementation, including governance checks, readiness indicators, outstanding actions and management notes.

Approved product universe

Approved, research, watchlist and do-not-use products with classifications, research notes and product governance controls.

Compliance oversight

Independent oversight of planning activity, product governance, recommendations, overrides, evidence review and audit support.

Practice manager workbench



Compliance complete oversight



Controlled pilot pathway

1. **Define scope**
   Agree users, clients, planning topics, controls and pilot success measures.
2. **Configure platform**
   Set assumptions, product universe, methodology controls and roles.
3. **Run pilot cases**
   Use the workflow with selected advisers and controlled client scenarios.
4. **Review and scale**
   Assess feedback, quality, evidence, outputs and rollout readiness.

Discuss a Financial Planning Platform pilot

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