



midwinter  
a Bravura company

# AdviceOS Templates

Basic Template Guide

Midwinter Financial Services Pty Ltd



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# Introduction

This document has been prepared to assist in the customisation of AdviceOS templates. It also includes information on styles and formats for Midwinter default templates. The information on the styles/formats can be ignored by external parties and will have no impact on the conditioning and use of content controls and codes to customise SOAs and other quick print documents in AdviceOS.

## Purpose

This **Basic Template Guide** is a description of the templating process as developed by Midwinter for use in Midwinter's Advice Operating System (AdviceOS).

This is a reference document for users for the creating and editing of SOA insert and templates with all modules within AdviceOS.

- ❄ Style and formatting
- ❄ Content controls
- ❄ SOA Hierarchy
- ❄ Minicodes
- ❄ Grammar and spelling
- ❄ General customisation tools

## What is a template?

A template is a sample document that has already some content in place. This serves as a starting point to create a new document where you can adapt the content.

In AdviceOS a template is a document or report that you run through the modules (Total Portfolio Analysis, PlanBuilder, etc.). These templates can be customised by adding or changing tables, graphs, styles and any content within it.

# What are the types of templates that can be used in AdviceOS?

AdviceOS use over 60 different templates from quick prints reports to full SOAs. The table below shows the different type of templates and the modules where you can find these templates:

Type of template	Module in AdviceOS
SOAs and ROAs	PlanBuilder
Quick print reports	Super to super; Super to pension; Pension to pension; Invest to invest; Total portfolio analysis; Insurance Comparator; Needs analysis; Transitions (TTR); Cashflow and capital; Portfolio review; Calculators; Retirement, Product comparator
Quick SOA	Super to super; Transitions (TTR)
Reverse Fact Find and Letter templates	Fact find
Portfolio review and Portfolio valuation report	Portfolio review
Digital Full SOA, Digital Calculators	Digital Portal
Multigoal Quick SOA	Advice concepts Multigoal

The best way to understand the customization process is to start by using the Midwinter default SOA template and make the changes that you require.

## Who can customise templates?

The short answer is that anyone with access to AdviceOS can create/upload/test any template. The best way to start is to use a Midwinter default template and make changes that you require (i.e. change generic text or add logos/change styles etc).

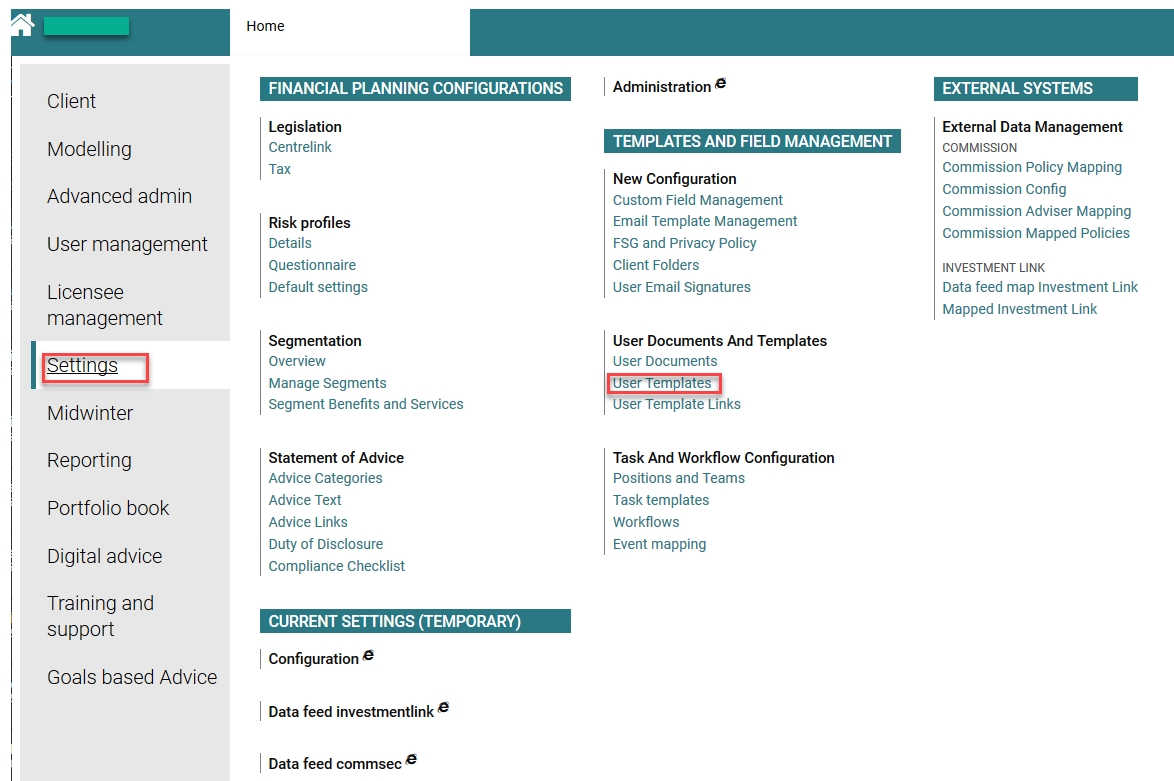
There are many tools and techniques that can be employed if you wish to do more than some basic word/format/style changes. These tools will generally require you to have some knowledge of how they work and Midwinter Template analysts can assist you in understanding the use of these tools. We estimate that a 1-2 hours training session on the following tools will allow you to create templates as well as we do!

List of tools and techniques available for templates...

- Content controls - Containers that build the SoA tree diagram in Planbuilder
- D and Ks – condition logic with content controls to allow sections to remove or remain
- Minicodes – simple understandable codes that can be used anywhere
- Table codes – powerful codes that can be used to manipulate data
- Special words – ability to choose from a list of auto text that is editable in the template
- Comments – adding comments lets you ask questions and provide a place to answer

# Where are templates located?

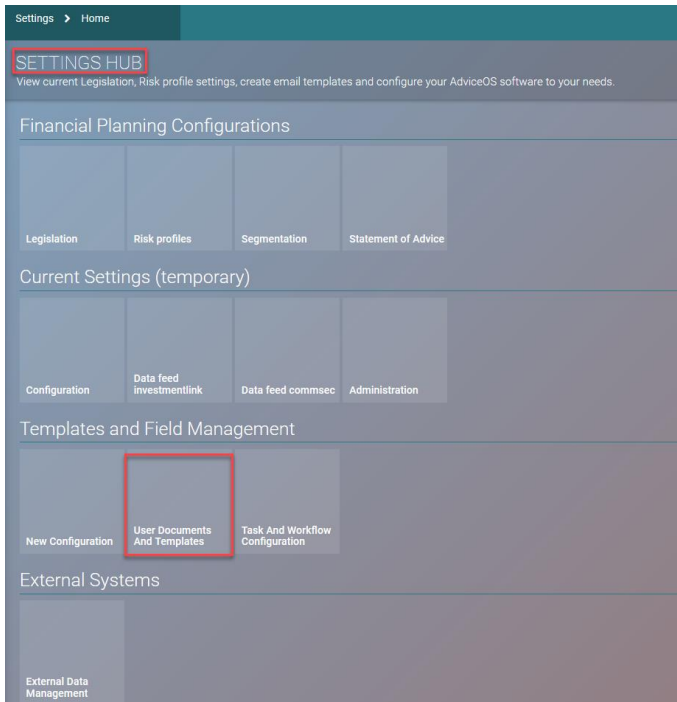
Templates are located in the “Templates and Field Management” section in AdviceOS. To access these go to Settings, then, in the scroll down menu select “Settings” and then in the Templates and Field Management section click on “User Documents and Templates”



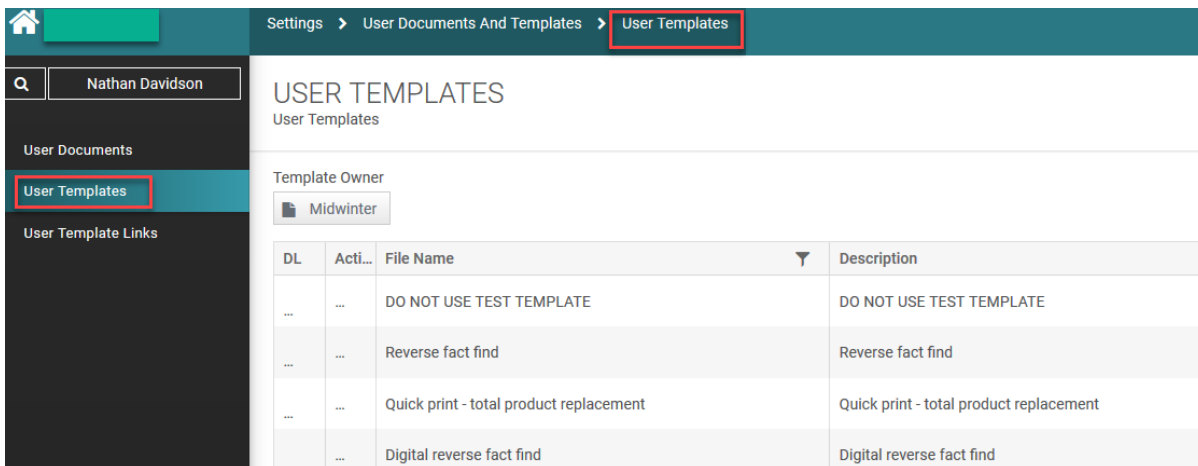
The screenshot shows the AdviceOS interface. On the left is a vertical navigation menu with the following items: Client, Modelling, Advanced admin, User management, Licensee management, **Settings** (highlighted with a red box), Midwinter, Reporting, Portfolio book, Digital advice, Training and support, and Goals based Advice. The main content area is titled 'Home' and contains several sections:

- FINANCIAL PLANNING CONFIGURATIONS**
  - Legislation**
    - Centrelink
    - Tax
  - Risk profiles**
    - Details
    - Questionnaire
    - Default settings
  - Segmentation**
    - Overview
    - Manage Segments
    - Segment Benefits and Services
  - Statement of Advice**
    - Advice Categories
    - Advice Text
    - Advice Links
    - Duty of Disclosure
    - Compliance Checklist
- CURRENT SETTINGS (TEMPORARY)**
  - Configuration**
  - Data feed investmentlink**
  - Data feed commsec**
- Administration**
  - TEMPLATES AND FIELD MANAGEMENT**
    - New Configuration**
      - Custom Field Management
      - Email Template Management
      - FSG and Privacy Policy
      - Client Folders
      - User Email Signatures
    - User Documents And Templates**
      - User Documents
      - User Templates** (highlighted with a red box)
      - User Template Links
  - Task And Workflow Configuration**
    - Positions and Teams
    - Task templates
    - Workflows
    - Event mapping
- EXTERNAL SYSTEMS**
  - External Data Management**
    - COMMISSION
      - Commission Policy Mapping
      - Commission Config
      - Commission Adviser Mapping
      - Commission Mapped Policies
    - INVESTMENT LINK
      - Data feed map Investment Link
      - Mapped Investment Link

Or



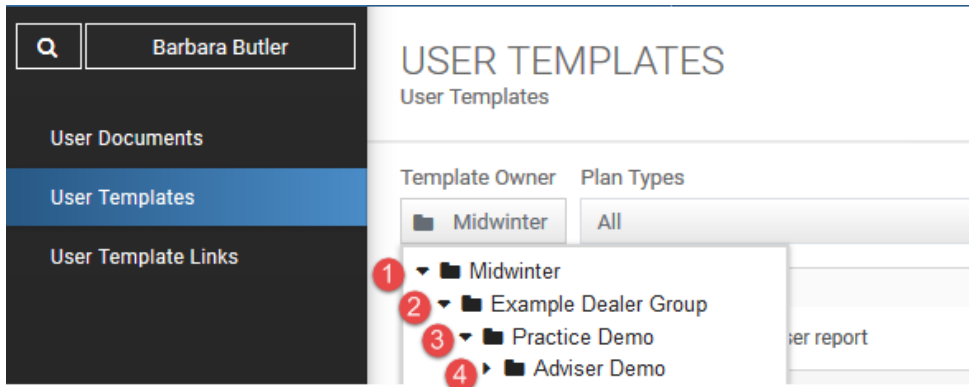
In the new window, click “User Templates” on your left hand side of your screen.



Templates can be found at 4 levels: Midwinter level, Dealer group, Practice and user level.

- 1. Midwinter level:** Has all the master templates for AdviceOS. **This level is restricted for Midwinter internal use only;** however, you can download any template from here. Templates that are uploaded at this level will be visible for all the dealer groups, that is, all AdviceOS users.
- 2. Dealer group level:** Templates that are uploaded at this level will be visible by all practices and users under the selected dealer group.
- 3. Practice level:** Templates uploaded at this level will be visible by all the individual users under the practice.
- 4. User level:** Templates uploaded at this level will be visible only for the user.

The access to these levels will depend on the level of permission that the user have at the time of its creation.



Please note we count with over 60 different types of templates between SOAs, Quick Prints, Reverse Fact Find and other type of templates.

The way you can filter the type of template is by using the scroll down menu that is shown under “Plan Types”. For example, if you select the type **PlanBuilder – Full SOA** it will show us all the available SOA templates that we have for each level: Midwinter, Dealer Group, Practice, and User.

## USER TEMPLATES

User Templates

Template Owner  
Midwinter

Click to filter

DL	Acti...	File Name	Description	Plan Type	Created By	La
...	...	Midwinter Full SoA Couple v3.73	Midwinter Full SoA Couple v3.73	Planbuilder - Full SoA		19
...	...	DO NOT USE TEST TEMPLATE	DO NOT USE TEST TEMPLATE	Planbuilder - Full SoA		18
...	...	Midwinter Full SoA Single v3.73	Midwinter Full SoA Single v3.73	Planbuilder - Full SoA		03
...	...	Midwinter ROA Single v6	Midwinter ROA Single v6	Planbuilder - RoA		31
...	...	Midwinter ROA Couple v6	Midwinter ROA Couple v6	Planbuilder - RoA		31
...	...	FundsBase portfolio report.docx	FundsBase portfolio report	FundsBase - Portfolio report		28
...	...	Budget calculator	Income, expenses and cashflow calculations	Calculator - Budget planner	Midwinter Midwinter	07
...	...	Needs analysis report	Summary of personal insurance needs analysis	Insurance - Needs analysis	Jose Higa	11
...	...	Group insurance report	Group insurance product comparison	Insurance - Group report	Midwinter Midwinter	08
...	...	Insurance comparator report	Insurance comparator report	Insurance - Retail report	Rekha Iyer	29

At the Midwinter level we will always find the Midwinter default SOA templates. These are a couple and a single template. The single SOA template is just a cut down from the couple template version.

Settings > User Documents And Templates > User Templates

Training and support  
Support 1300 882 938

midwinter

## USER TEMPLATES

User Templates

Template Owner  
Midwinter

Export

DL	Acti...	File Name	Description	Plan Type	Created By	Last Modified
...	...	Midwinter Full SoA Couple v4	Midwinter Full SoA Couple v4	Planbuilder - Full SoA	Videesha Asangani	06/08/2019
...	...	Midwinter Full SoA Single v4	Midwinter Full SoA Single v4	Planbuilder - Full SoA	Videesha Asangani	06/08/2019

Page 1 of 1

1 - 2 of 2 items



# How to upload & remove template

To upload template in any environment (production, staging, test.) make sure provide a description to your template and select appropriate plan type.

*E.g. Midwinter Full SOA Couple v4.05*

*Description is Midwinter Full SOA Couple v4.05*

*plan type is Planbuilder Full SoA*

## Best practice tips

For the Description you can use your dealer group name/ practice name and the template name with the version number.

Before you upload any template into AdviceOS level make sure you have appropriate permission to upload templates under your Dealer group/ practice/ user level.

Please note that: **DO NOT UPLOAD ANY TEMPLATE UNDER MIDWINTER LEVEL**. If you upload any template in production under Midwinter level, please make the title as, **“DO NOT USE + template name”**

If you upload any template for testing purpose, upload under dealer group/practice/user level for testing purpose.

E.g. Customized a new template and testing needs to be done. Upload the template under **“Midwinter Testing”** level:

There are two type of ways you can upload templates.

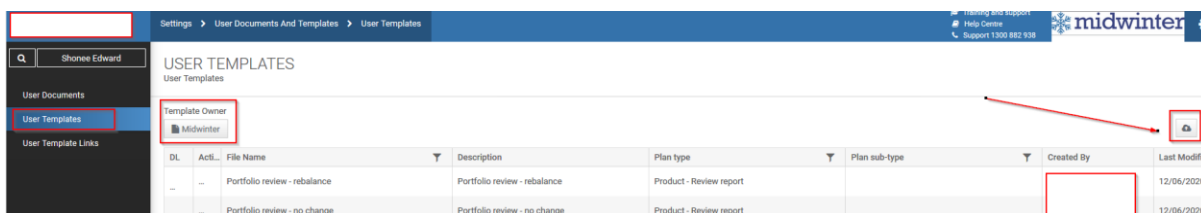
1. Upload as new template
2. Replace existing template

## Upload as new template

This method is very useful for templaters to test their template changes. This method is preferable to test templates changes.

### How to upload template as new template

Go to Home > Settings > User Templates > Select Template Owner level to your appropriate level> Upload > Chose file from your loaction > provide Name and Description > selcet appropriate Plan type > select plan sub type (if relevant) > save



DL	Acti.	File Name	Description	Plan type	Plan sub-type	Created By	Last Modifi
—	—	Portfolio review - rebalance	Portfolio review - rebalance	Product - Review report			12/06/2020
—	—	Portfolio review - no change	Portfolio review - no change	Product - Review report			12/06/2020

Upload
×

Name	Description	Is single	Plan type	Plan sub-type
Customized SOA Couple v3	Customized SOA	<input type="checkbox"/>	Planbuilder - Full : ▾	Select plan sub-ty ▾

Save
Cancel

### How to upload Single SOA/ ROA template

Please note that in the case of SOA/ROA templates you will have an option to upload a couple or a single SOA/ROA. We have covered to upload SOA couple template in the above notes.

Note, if you are uploading a Single SOA/ Single ROA template, please make sure tick the box under “**Is single**”.

Upload
×

Name	Description	Is single	Plan type	Plan sub-type
Customized SOA Single v3	Customized Single SOA	<input checked="" type="checkbox"/>	Planbuilder - Full : ▾	Select plan sub-ty ▾

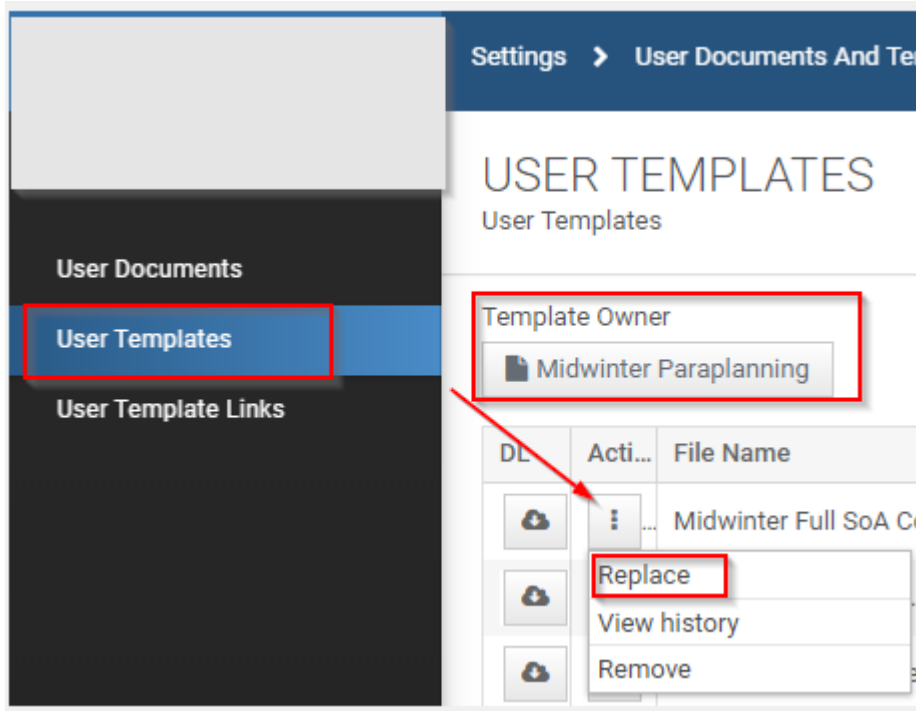
Save
Cancel

### How to replace existing template

Replace existing template helps you to avoid any duplicate templates.

### How to replace template

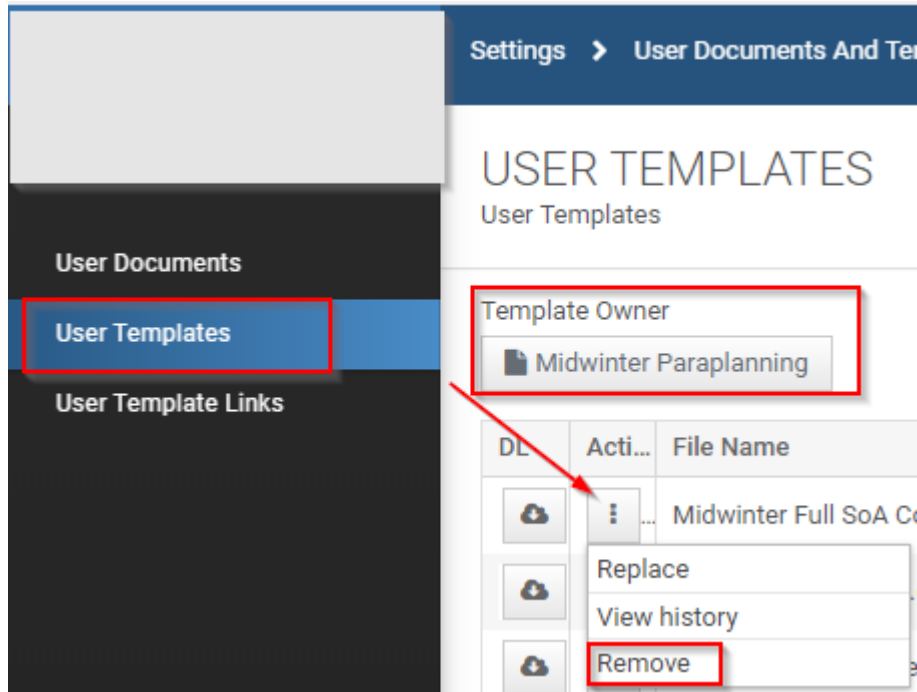
Go to Home > Settings > User Templates > Select Template Owner to your appropriate level> Select existing template > click three dots > replace



How to remove a template from AdviceOs

How to remove template

Go to Home > Settings > User Templates > Select Template Owner to your appropriate level> Select existing template > click three dots > remove



#### *When to remove a template from AdviceOS*

You can remove a template from adviceos any time but when you remove a SOA template and if any adviser is using that template to produce SOA using planbuilder module, they might get application error.

However, removing template from adviceOS is not permanently removed, it will remain in the data base. If anything happens, we can ask developers to bring back.

#### Best practice tips

To avoid this, your practice/ dealer group can internally discuss and arrange time schedule to remove old templates from AdviceOS.

# Style and formatting

- ❄ Heading 1 – navy blue size 30 (61, 71, 132) bold
- ❄ Heading 2 – blue size 20 (56, 120, 174)
- ❄ Heading 3 – blue size 14 (56, 120, 174)
- ❄ Heading 4 – normal underscore
- ❄ Normal – 11
- ❄ All Calibri light
- ❄ All justified
- ❄ Tables size 9 Calibri light

## Word styles

- ❄ Styles are accessible from the Styles toolbar.
- ❄ Please ensure consistency in formatting using only the pre-set styles.

## Table styles

- ❄ WHEN STYLING TABLES DO NOT USE THE PRE SET STYLES
  - Apply the styles will corrupt the underlying XML in the Word document and make it unable to be used by AdviceOS.
- ❄ Avoid using capitals as at all costs – see “Grammar and spelling” below to find out the methodology you should use.
- ❄ DO NOT USE ANY CARRIAGE RETURNS in the document.
  - Using the styles correctly should mean never pressing return to get a blank line.
  - To look for blank lines click on the “π” symbol (in the paragraph section) – this shows and hides paragraph marks and hidden symbols in the document.
    - Note that this document does not have any carriage returns anywhere.

# Heading 1

## Heading 2

### Heading 3

#### Normal

#### ❖ Bullet points

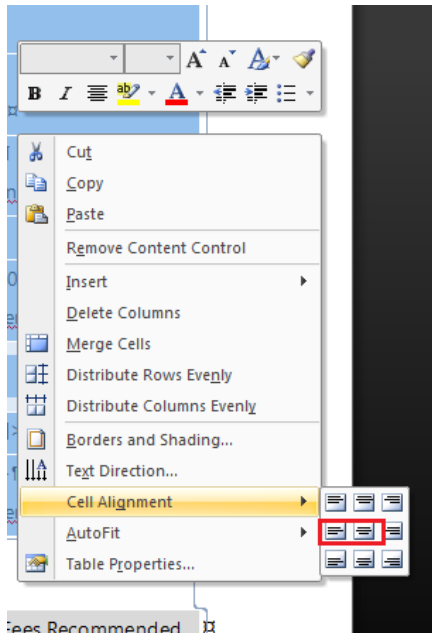
#### Use of styles

- ❖ DO NOT USE OR ALTER THE FONT SETTINGS – USE THE STYLES INSTEAD
  - Use the “Heading 1” for major headings (i.e. Superannuation section)
  - Use the “Heading 2” for major sub headings (i.e. Product replacement statement)
  - Use the “Heading 3” for minor headings
    - Use normal for all standard text. This should justify the text, and include before and after spacing for paragraphs.
- ❖ USE “Header table” style for the header row of a table
- ❖ USE “Table” style for the remainder of the table.
- ❖ USE THE BOLD STYLE when making fonts bold.
  - This uses a “semi-bold” font (it is a smoother bold, as opposed to making the font bold).
- ❖ Use the quote style for disclaimers

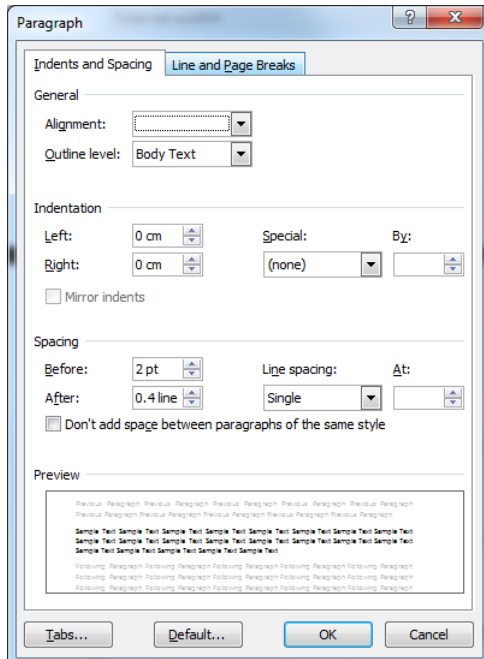
#### Table – standard height

Header Row style	Header Row style
Table style	Table style
Table style	Table style
Table style	Table style

- ❖ Make sure that the alignment is either centre-centre or centre left



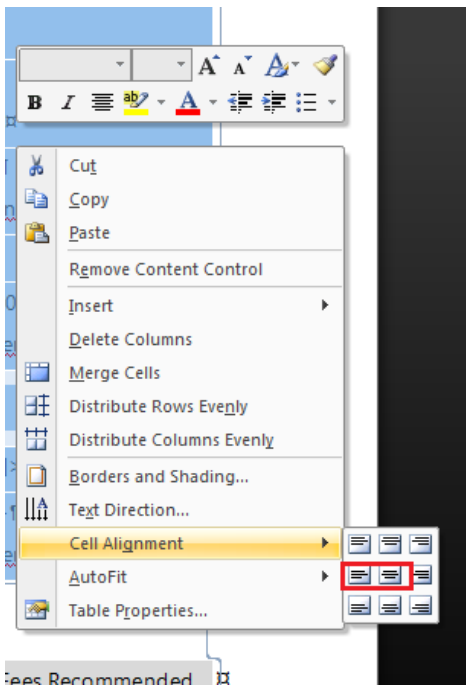
- ❄ Specified height of “at least 0.6”
- ❄ Use format painter to copy from this table to the new table if you are having trouble
- ❄ Make sure that the Spacing and Indentation is identical to the below...



### Table – Large height

Header Row style	Header Row style
Table style	Table style
Table style	Table style
Table style	Table style

❄ Make sure that the alignment is either centre-centre or centre left



- ❄ Specified height of “at least 1.2”
- ❄ Use format painter to copy from this table to the new table if you are having trouble
- ❄ Make sure that the Spacing and Indentation is identical to the below...



## Existing and recommended table colours

## Standard bullets

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# What are content controls?

Content controls can be thought as bookmarks or buckets that help to group sections in the SOA template. The content controls will be like a map of the structure of the template.

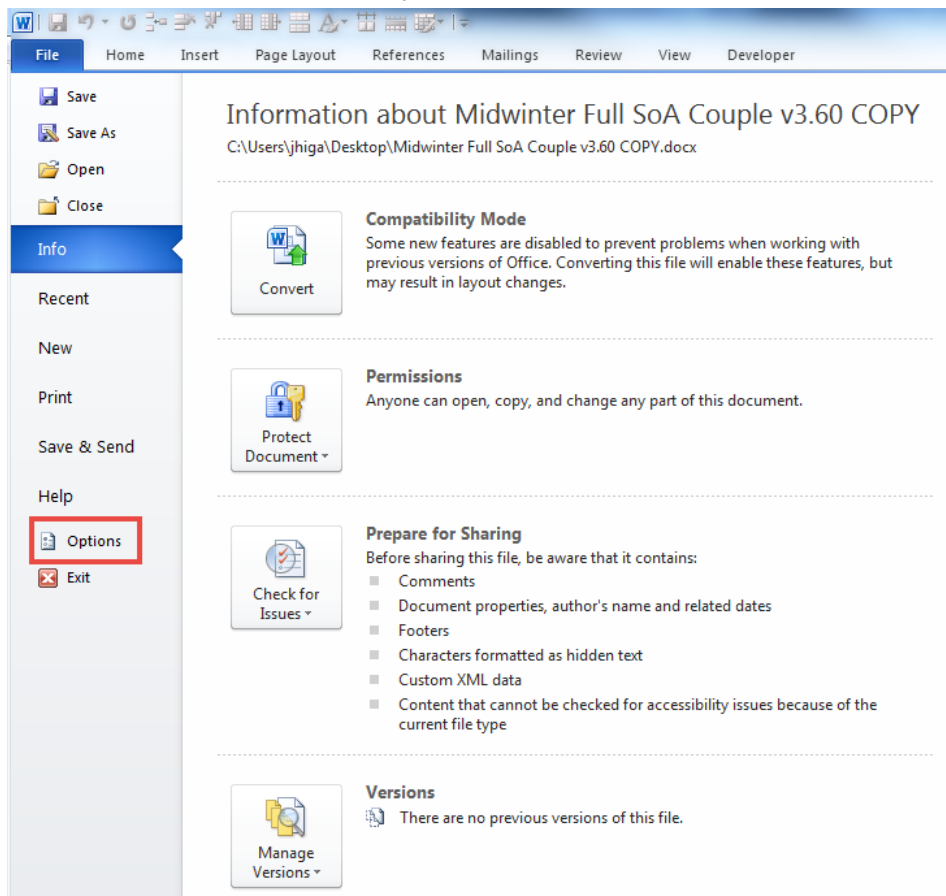
Content controls are used to bookmark the document and to break into sections for the AdviceOS customise SOA tool to determine which parts of the SOA will be used. The use of content controls is vital to customising an SoA document as it drives the who production in Planbuilder.

Content controls are linked to recommendations and other advice text that are selected in Planbuilder. This is used to automatically determine what sections (content controls) should remain in the SoA and which should be removed.

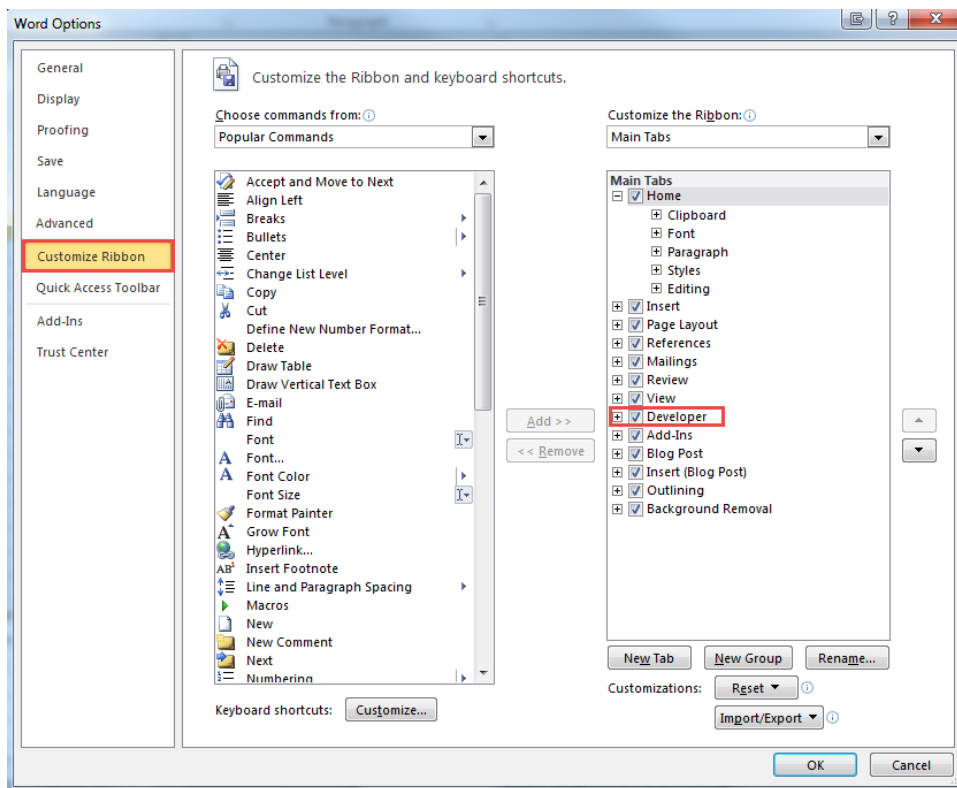
## How to activate developer tab

To visualize content control functionality in your version of Word (permanently) you need to enable the **Developer** tab:

❄ Click on File, and then click Options.

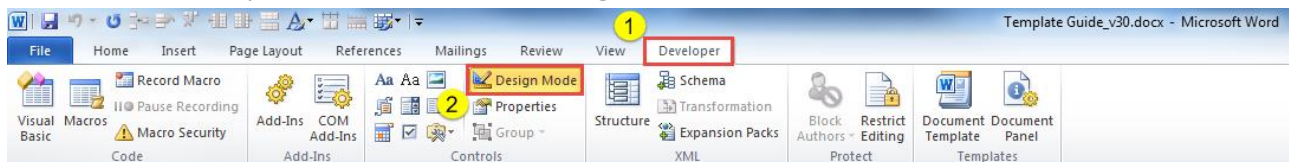


❄ Click Customize Ribbon, tick the Developer check box, and then click OK.



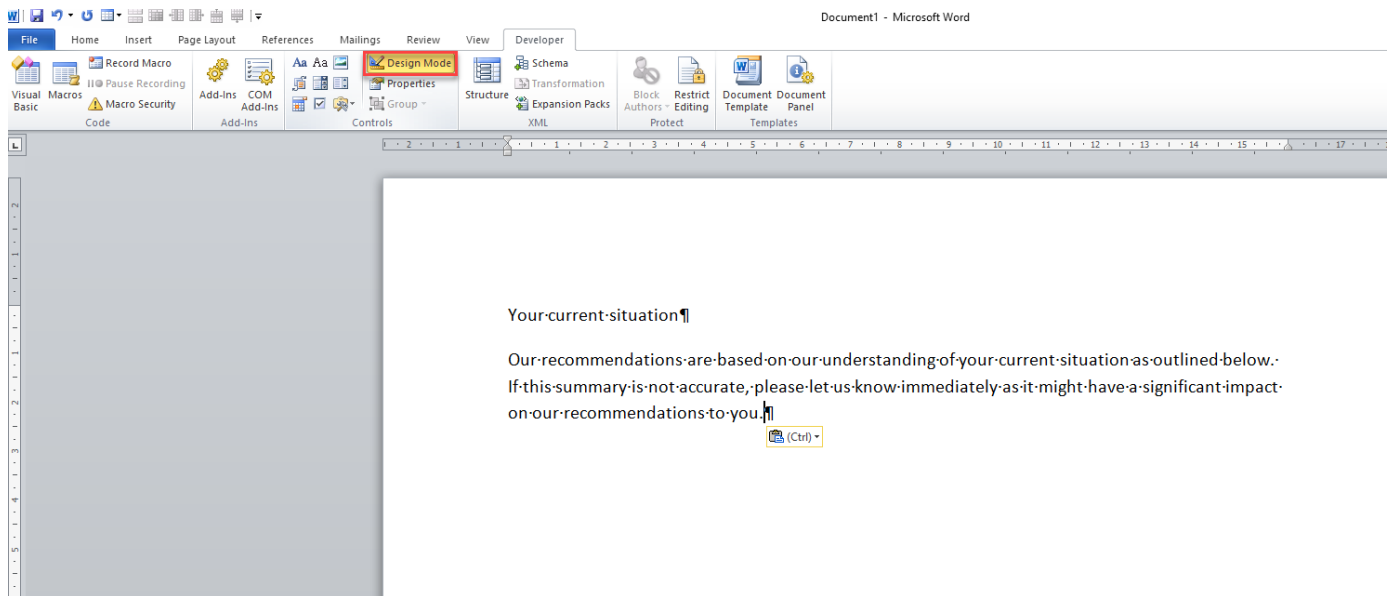
To display content controls on an open document in Word (needs to be done every time you open a Word document) do the following:

❄ Click the Developer tab and then click on design mode:

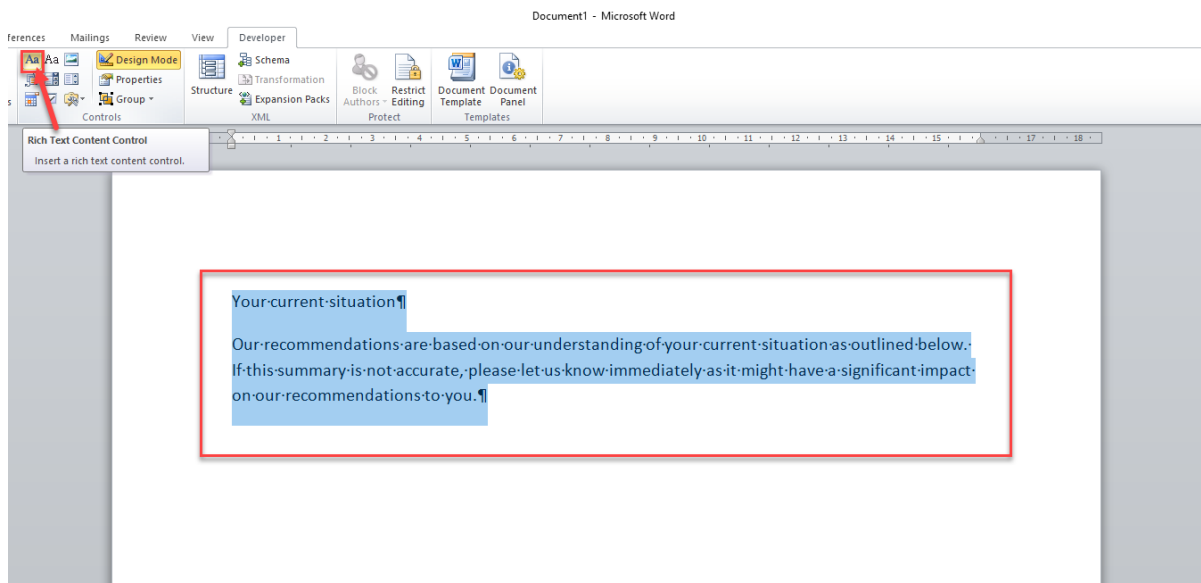


## How to create content control

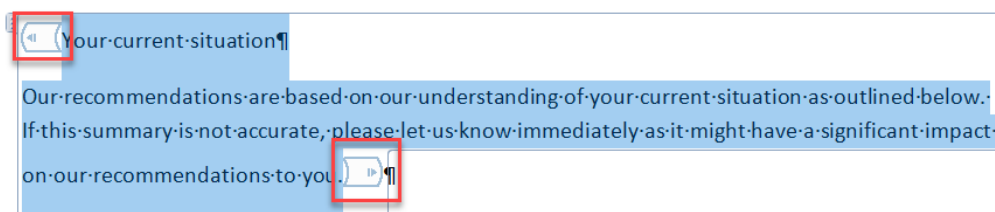
Step 1: Open the document and activate Design Mode:

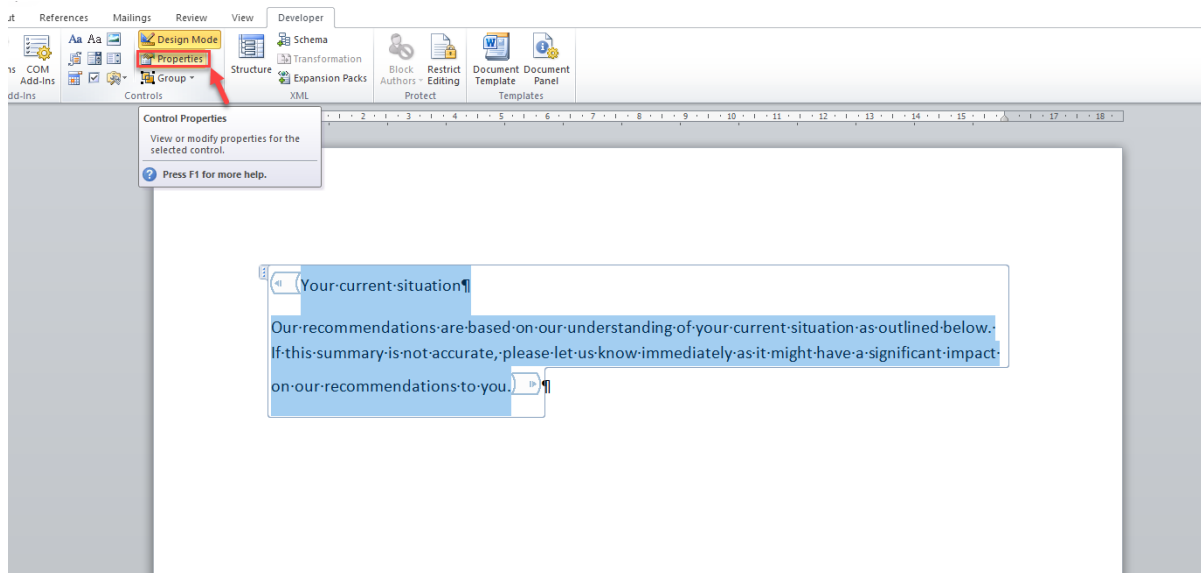


Step 2: Select the text you want to create content control and click on the Rich Text Content Control button:

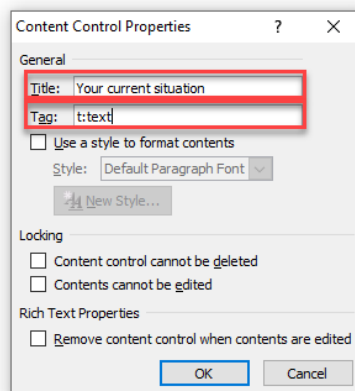
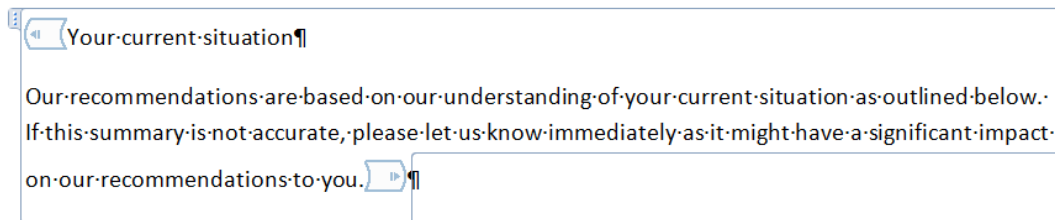


Step 3: After clicking that button, you will see two boxes as following, then click on the Property button:





Step 4: Type in “Title” and “Property” for the following window, then click “OK”



Step 5: The content control is now created with the title and property:

Your current situation

t:text

Your current situation

Our recommendations are based on our understanding of your current situation as outlined below. If this summary is not accurate, please let us know immediately as it might have a significant impact on our recommendations to you

t:text

The title of the content control will show in the PlanBuilder tree

SOA SET UP

SOA management

BUILD ADVICE

Check client info

Objectives

Recommendations

Scope

BUILD SOA

Advice fees

Customise SOA

Special Words

Generate SOA

SOA name: test

SOA item selection

Auto-suggest

Select all

Deselect all

Expand all

Collapse all

☒ Your current situation

☐ Children and dependants

☐ Assets and liabilities

☐ Personal insurances

☐ Estate planning

☐ Cashflow

☐ Your risk profile

☒ Superannuation

☐ Introduction to superannuation

☒ Hasindu Diyabalanage - recommendations

☐ Consolidate your superannuation

☐ Rollover your superannuation

☐ Make a non-concessional contribution

☐ Make a concessional contribution

☐ Make a regular non-concessional contribution

☐ Make a regular concessional contribution

☐ Start a non-concessional contribution payment plan

## Different Types of tags in a content controls:

- ✧ The tags determine how AdviceOS treats information within the control during SOA generation
- ✧ Accessible by clicking within a content control and then clicking Properties
- ✧ You should see a TITLE and TAG
  - Title is self-explanatory
    - Try not to include information from the parent content control in the title – many of the titles will appear in the SOA tree so please choose carefully
    - Tags should be lowercase

Name	Description	Example
t:text	text	Should be inserted into all content controls that are not headers, recommendations or advice fees.
c:	Category	This must be in every child of every content control in any category (i.e. t:text, c:superannuation, m:1)

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<b>t:header</b>	Header	Should be inserted the parent content control of any section
<b>t:advfee</b>	Advice fee	Should be inserted into advice fees (fee for service)
<b>t:invfee</b>	Investment fee	Should be inserted into advice fees (investment fees)
<b>t:insfee</b>	Insurance fee	Should be inserted into advice fees (insurance fees)
<b>r:0</b>	risk profile	Refers to the ranking of the risk profile r:0 is the lowest risk profile, e.g. Defensive
<b>seg:</b>	Segmentation	Refers to segmentations of the packages Seg:1 for Platinum
<b>m:0</b>	Primary	Refers to the primary individual t:text,m:0
<b>m:1</b>	Spouse	Refers to the spouse individual t:text, m:1
<b>m:2</b>	Joint	Refers to the joint t:text, m:2

### Content Control Conditioning

This code in the tag of the content control allows you to keep (k) or delete (d) the content control based on the data that is trying to fill a particular table or field in that content control. Please note the following important features when using these conditioning;

- ✳ The tags can be used at any level and also inside table cells.
- ✳ Make sure you know what is being used to trigger the data – is it data that is meant to fill a table, or a true/false or just a number that can be 0. This will determine which of the following you use.
- ✳ Properties

Name	Description	Example
d0	If the code is meant to fill 1 number then delete if the number is zero.	Put a content control around concessional contribution value – if there are no concessional contributions then the whole paragraph/table/sentence in the content control will be deleted
dnull	If the code is meant to fill a property then delete the content control if the property does not exist or is nothing	This is very handy to remove empty properties
dfalse	If the code is a Boolean value property then delete the content control if the property is false	This is very handy to remove paragraphs based on a true or false condition

- ✳ Collections (tables)

d	This is strictly for collections, if the collection does not exist or is empty then delete the content control.	This is very handy to remove tables that have no data like pension assets in current situation.
---	---	---

- ✳ Using k instead of d, has the opposite effect, e.g. if you are using d to remove a content control if a collection is empty then you can use k to keep the content control if the collection is empty.

### Tips on content controls

- ✳ There should be NO spaces between any content controls
- ✳ If you are having trouble deleting or removing a space between a content control (cut it, i.e. CTRL X).
- ✳ Content controls have a start and a finish
  - If the content control ends with a table (i.e. a table of fees), the end of the content control should be within the table.
  - See Dev team leader for help with this – it can be a bit tricky.

## What are mini-codes?

Mini-codes are a combination of words and symbols that allow easy population of fields in a template. Mini-codes will bring information such as: primary client name, spouse name, date when the SOA was generated, adviser name, etc.

Examples of mini-codes: <[Client.FullName]>, <[Spouse.FullName]>, <[DateModified]>, <[Adviser.FullName]>.

Note that mini-codes will work according to the type of template used. For example, some mini-codes will work on a Reverse Fact Find template but will not work on an SOA template.

Please refer to the spreadsheet **List of mini codes for Midwinter templates** for a comprehensive list of mini-codes and the respective module where they can be used.

## Dynamic Tables

Dynamic tables are a combination of mini coded or fixed tables that allow population of fields in a template. Dynamic tables will bring information such as superannuation, income and expense etc. There are various types of dynamic tables used in Midwinter defaulted templates.

- ✳ Repeating rows table
- ✳ Repeating columns table
- ✳ Repeating columns (with row headers)
- ✳ Multiple repeating columns
- ✳ Repeating columns with embedded repeating rows



### Repeating Rows

<[Collection   R]>		
ColumnHeader1	ColumnHeader2	ColumnHeader3
<[Property1]>	<[Property2]>	<[Property3]>

### Repeating columns (single)

<[Collection   C]>
<[Property1]>
<[Property2]>
<[Property3]>

### Repeating columns (with row headers)

	<[Collection   C]>
RowHeader1	<[Property1]>
RowHeader2	<[Property2]>
RowHeader3	<[Property3]>

### Multiple repeating columns

	<[Collection1   C]>	<[FixedColumn]>	<[Collection2   C]>
RowHeader1	<[Property1]>	RowHeader4	<[Property1]>
RowHeader2	<[Property2]>	RowHeader5	<[Property2]>
RowHeader3	<[Property3]>	RowHeader6	<[Property3]>

### Repeating columns with embedded repeating rows

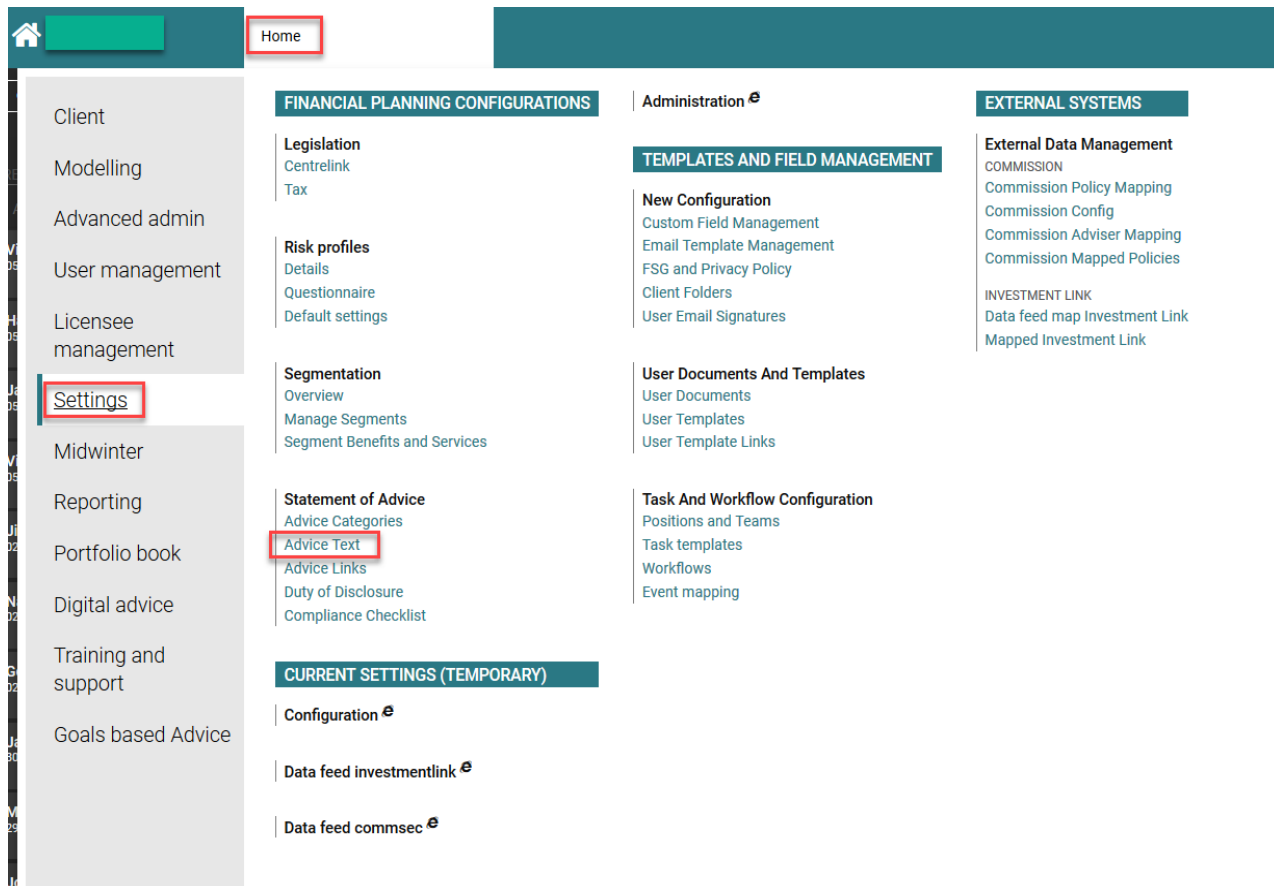
	<[ColumnCollection   C]>
RowHeader1	<[ Property1]>
<[RowCollection   E]>	
<[ Property1]>	<[ Property2]>
RowHeader2	<[ Property2]>

## What is Advice Text

**Advice Text** is the tool in AdviceOS that allows you to customise **recommendations, objectives, outcomes, benefits and disadvantages**. It is also used to connect recommendations to benefits, disadvantages and outcomes. These can be edited at the dealer group, practice or user access level within AdviceOS.

Note that **Advice Text** works at 3 levels: Licensee, Practice and User level

To open advice text, go to “Home – Settings – Advice Text”:



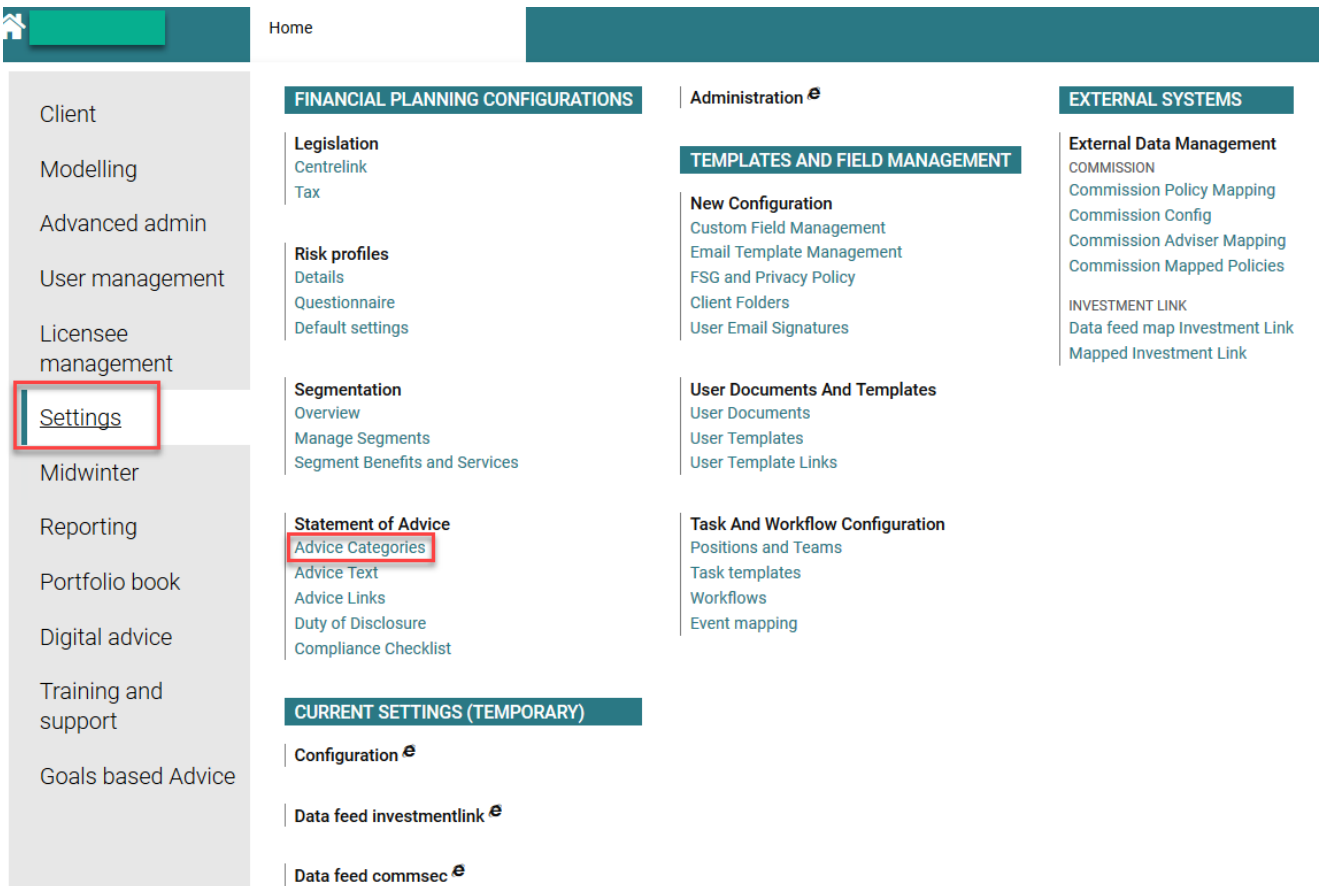
The screenshot displays the AdviceOS interface. On the left is a vertical navigation menu with options: Client, Modelling, Advanced admin, User management, Licensee management, **Settings** (highlighted with a red box), Midwinter, Reporting, Portfolio book, Digital advice, Training and support, and Goals based Advice. At the top, there is a 'Home' button (also highlighted with a red box). The main content area is divided into several sections:

- FINANCIAL PLANNING CONFIGURATIONS**
  - Legislation**: Centrelink, Tax
  - Risk profiles**: Details, Questionnaire, Default settings
  - Segmentation**: Overview, Manage Segments, Segment Benefits and Services
  - Statement of Advice**: Advice Categories, **Advice Text** (highlighted with a red box), Advice Links, Duty of Disclosure, Compliance Checklist
- CURRENT SETTINGS (TEMPORARY)**
  - Configuration**
  - Data feed investmentlink**
  - Data feed commsec**
- Administration**
  - TEMPLATES AND FIELD MANAGEMENT**
    - New Configuration**: Custom Field Management, Email Template Management, FSG and Privacy Policy, Client Folders, User Email Signatures
    - User Documents And Templates**: User Documents, User Templates, User Template Links
  - Task And Workflow Configuration**: Positions and Teams, Task templates, Workflows, Event mapping
- EXTERNAL SYSTEMS**
  - External Data Management**
    - COMMISSION**: Commission Policy Mapping, Commission Config, Commission Adviser Mapping, Commission Mapped Policies
    - INVESTMENT LINK**: Data feed map Investment Link, Mapped Investment Link

## What are Advice Sub-Topics?

**Advice Sub-Topics** (also known as **Advice Categories**, **Advice Topics**, or **Subject Matter**) are classifications that group recommendations according to their type.

Go to Settings -> Statement of Advice -> Advice Categories



The screenshot shows the AdviceOS navigation menu. The 'Settings' option is highlighted with a red box. The menu is organized into several sections:

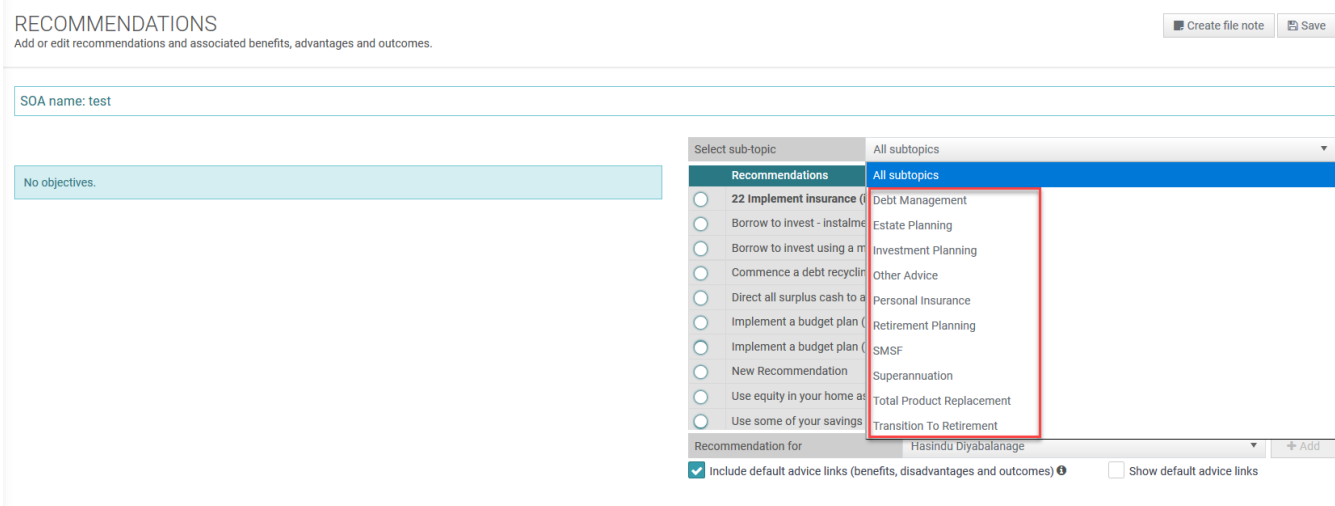
- Client**
- Modelling**
- Advanced admin**
- User management**
- Licensee management**
- Settings** (highlighted)
- Midwinter**
- Reporting**
- Portfolio book**
- Digital advice**
- Training and support**
- Goals based Advice**

The main content area is divided into three columns:

- FINANCIAL PLANNING CONFIGURATIONS**
  - Legislation**
    - Centrelink
    - Tax
  - Risk profiles**
    - Details
    - Questionnaire
    - Default settings
  - Segmentation**
    - Overview
    - Manage Segments
    - Segment Benefits and Services
  - Statement of Advice**
    - Advice Categories** (highlighted)
    - Advice Text
    - Advice Links
    - Duty of Disclosure
    - Compliance Checklist
- Administration**
  - TEMPLATES AND FIELD MANAGEMENT**
    - New Configuration**
      - Custom Field Management
      - Email Template Management
      - FSG and Privacy Policy
      - Client Folders
      - User Email Signatures
  - User Documents And Templates**
    - User Documents
    - User Templates
    - User Template Links
  - Task And Workflow Configuration**
    - Positions and Teams
    - Task templates
    - Workflows
    - Event mapping
- EXTERNAL SYSTEMS**
  - External Data Management**
    - COMMISSION
      - Commission Policy Mapping
      - Commission Config
      - Commission Adviser Mapping
      - Commission Mapped Policies
    - INVESTMENT LINK
      - Data feed map Investment Link
      - Mapped Investment Link

Also, the Sub-topics are visible in PlanBuilder module:

Go to Planbuilder > Recommendations



The screenshot shows the PlanBuilder Recommendations module. The 'RECOMMENDATIONS' section is active, and the 'SOA name: test' is entered. The 'No objectives.' message is displayed. The 'Select sub-topic' dropdown is open, showing a list of sub-topics. The 'All subtopics' dropdown is also open, showing a list of sub-topics. The 'Superannuation' sub-topic is highlighted with a red box. The 'Recommendation for' dropdown is set to 'Hasindu Diyabalanage'. The 'Include default advice links (benefits, disadvantages and outcomes)' checkbox is checked.

For example, the “Superannuation” Advice Sub-Topic will contain recommendations such as: rollover your superannuation, consolidate your superannuation, make a concessional contribution.

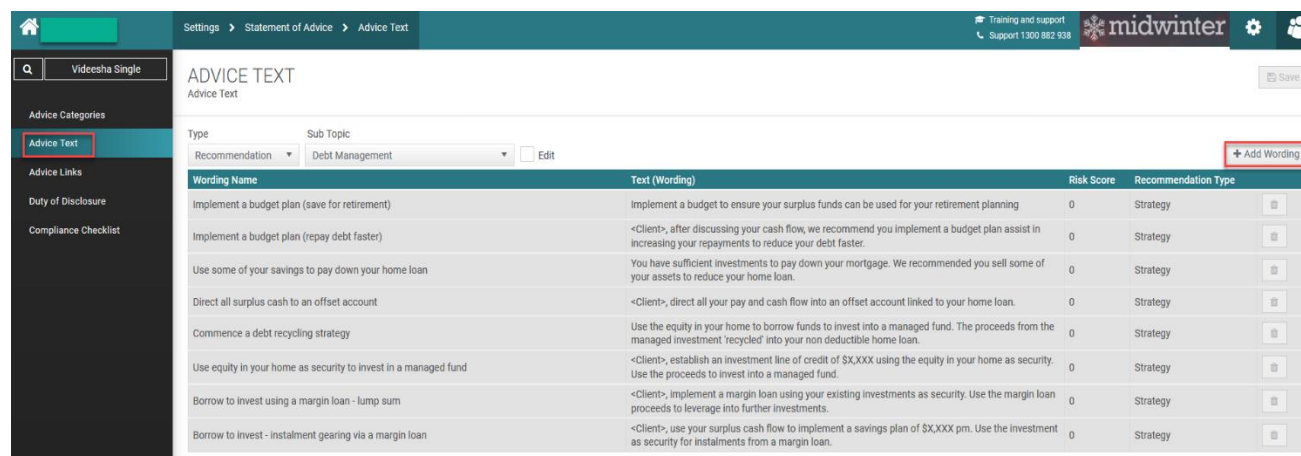
Advice Sub-Topics can be customised according to the user requirements.

## How to customize your recommendations using Advice Text

To customize your recommendations you need to copy the **Midwinter default** advice text into your dealer group, practice or user level.

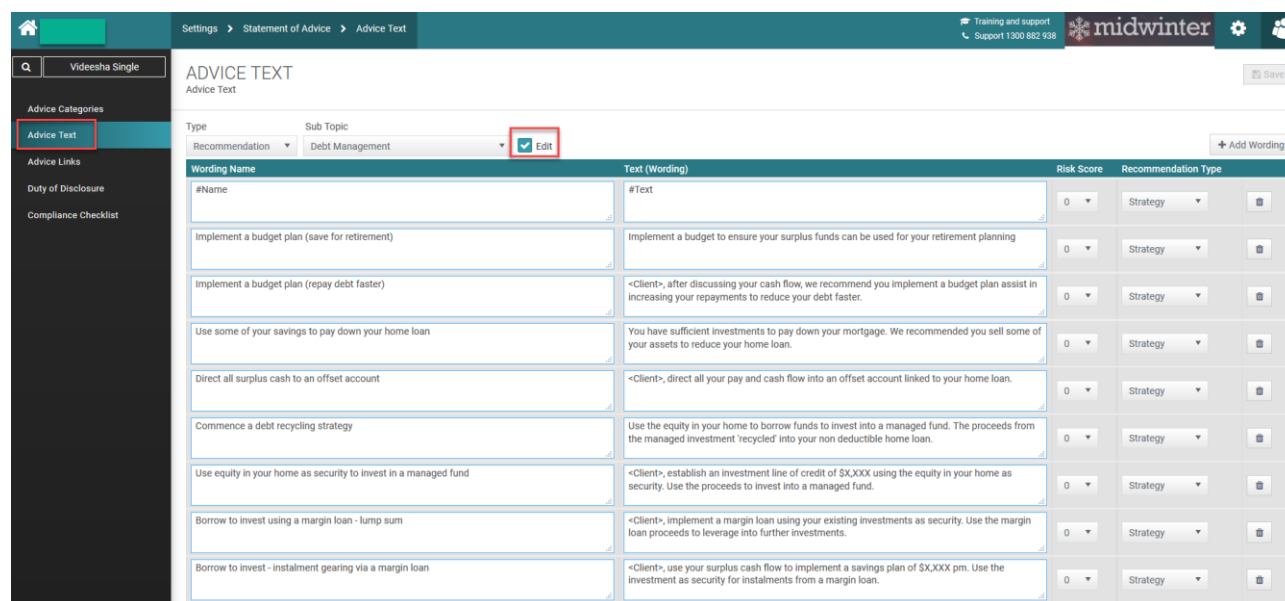
To do that, please create a TFS user story “Request to copy the Midwinter defaulted advice text into XXX (dealer group, practice or user level)”, and assign it to **Data migration team leader**.

Once the Midwinter default wording has been copied, you will be able to create your own recommendations. For this, first add a new recommendation by clicking on “Add wording”:



The screenshot shows the 'ADVICE TEXT' interface. On the left, there's a sidebar with 'Advice Categories' including 'Advice Text' (highlighted), 'Advice Links', 'Duty of Disclosure', and 'Compliance Checklist'. The main area has a header with 'Settings > Statement of Advice > Advice Text' and a 'Save' button. Below the header, there's a 'Type' dropdown set to 'Recommendation' and a 'Sub Topic' dropdown set to 'Debt Management'. An 'Add Wording' button is highlighted in red. Below this is a table with columns: 'Wording Name', 'Text (Wording)', 'Risk Score', and 'Recommendation Type'. The table contains several rows of default advice text, such as 'Implement a budget plan (save for retirement)' and 'Implement a budget plan (repay debt faster)'.

Then tick “edit”:



The screenshot shows the 'ADVICE TEXT' interface with the 'Edit' button highlighted in red. The table structure is the same as the previous screenshot, but the 'Text (Wording)' column now contains a text input field for each row. The 'Wording Name' column also contains a text input field. The 'Risk Score' and 'Recommendation Type' columns remain the same. The 'Add Wording' button is still present.

In the new fields, insert the “name” and “text” for the new recommendation:

Settings > Statement of Advice > Advice Text

Training and support  
Support 1300 882 938

midwinter

Save

VIDEESHA SINGLE

ADVICE TEXT  
Advice Text

Type: Recommendation Sub Topic: Debt Management Edit

+ Add Wording

Wording Name	Text (Wording)	Risk Score	Recommendation Type
New Recommendation	Type here the text for the new recommendation	0	Strategy
Implement a budget plan (save for retirement)	Implement a budget to ensure your surplus funds can be used for your retirement planning	0	Strategy
Implement a budget plan (repay debt faster)	<Client>, after discussing your cash flow, we recommend you implement a budget plan assist in increasing your repayments to reduce your debt faster.	0	Strategy
Use some of your savings to pay down your home loan	You have sufficient investments to pay down your mortgage. We recommended you sell some of your assets to reduce your home loan.	0	Strategy
Direct all surplus cash to an offset account	<Client>, direct all your pay and cash flow into an offset account linked to your home loan.	0	Strategy
Commence a debt recycling strategy	Use the equity in your home to borrow funds to invest into a managed fund. The proceeds from the managed investment 'recycled' into your non deductible home loan.	0	Strategy
Use equity in your home as security to invest in a managed fund	<Client>, establish an investment line of credit of \$X,XXX using the equity in your home as security. Use the proceeds to invest into a managed fund.	0	Strategy
Borrow to invest using a margin loan - lump sum	<Client>, implement a margin loan using your existing investments as security. Use the margin loan proceeds to leverage into further investments.	0	Strategy
Borrow to invest - instalment gearing via a margin loan	<Client>, use your surplus cash flow to implement a savings plan of \$X,XXX pm. Use the investment as security for instalments from a margin loan.	0	Strategy

Click on "Save":

Settings > Statement of Advice > Advice Text

Training and support  
Support 1300 882 938

midwinter

Save

VIDEESHA SINGLE

ADVICE TEXT  
Advice Text

Type: Recommendation Sub Topic: Debt Management Edit

+ Add Wording

Wording Name	Text (Wording)	Risk Score	Recommendation Type
New Recommendation	Type here the text for the new recommendation	0	Strategy
Implement a budget plan (save for retirement)	Implement a budget to ensure your surplus funds can be used for your retirement planning	0	Strategy
Implement a budget plan (repay debt faster)	<Client>, after discussing your cash flow, we recommend you implement a budget plan assist in increasing your repayments to reduce your debt faster.	0	Strategy
Use some of your savings to pay down your home loan	You have sufficient investments to pay down your mortgage. We recommended you sell some of your assets to reduce your home loan.	0	Strategy
Direct all surplus cash to an offset account	<Client>, direct all your pay and cash flow into an offset account linked to your home loan.	0	Strategy
Commence a debt recycling strategy	Use the equity in your home to borrow funds to invest into a managed fund. The proceeds from the managed investment 'recycled' into your non deductible home loan.	0	Strategy
Use equity in your home as security to invest in a managed fund	<Client>, establish an investment line of credit of \$X,XXX using the equity in your home as security. Use the proceeds to invest into a managed fund.	0	Strategy
Borrow to invest using a margin loan - lump sum	<Client>, implement a margin loan using your existing investments as security. Use the margin loan proceeds to leverage into further investments.	0	Strategy
Borrow to invest - instalment gearing via a margin loan	<Client>, use your surplus cash flow to implement a savings plan of \$X,XXX pm. Use the investment as security for instalments from a margin loan.	0	Strategy

The same will apply for Benefits, Disadvantages, Objectives and Outcomes.

ADVICE TEXT  
Advice Text

Type: Benefit Sub Topic: Debt Management Edit

+ Add Wording

Wording Name	Text (Wording)
Benefit	Structure for your cashflow
Disadvantage	Knowing where your income is being spent w term goals
Objective	
Outcome	on credit card - maximise funds in home loan
Recommendation	By utilising the interest free days on your cred reduce the interest payable as long as possibi
Gearing - tax minimisation	Borrowing to invest can provide tax effectiver share dividend.

Benefits:

**ADVICE TEXT**  
Advice Text

Type: **Benefit** Sub Topic: Debt Management ☒ Edit

Wording Name	Text (Wording)
A budget will provide structure for your cashflow	Knowing where your income is being spent will term goals
Using interest free days on credit card - maximise funds in home loan	By utilising the interest free days on your credit reduce the interest payable as long as possible
Gearing - tax minimisation	Borrowing to invest can provide tax effectiveness share dividend.

### Disadvantages:

Settings > Statement of Advice > Advice Text

**ADVICE TEXT**  
Advice Text

Type: **Disadvantage** Sub Topic: Debt Management ☒ Edit

Wording Name	Text (Wording)
jhjhjhj	hjhkhkhk
A budget takes time and requires some discipline	A formal budget will require the budget process.
Line of credit and offset - Accessible funds require discipline	The surplus funds used to funds are not spent on non-

### Outcome:

Settings > Statement of Advice > Advice Text

**ADVICE TEXT**  
Advice Text

Type: **Outcome** Sub Topic: Debt Management ☒ Edit

Wording Name	Text (Wording)
#Name	#Text
Reduce interest payable with 'at call' funds	<Client>, your funds will be reducing the inte
Reduce your home loan faster with 'at call' surplus funds	<Client>, your surplus funds will be utilised t Your funds will be reducing the interest paya

### Objectives:

Settings > Statement of Advice > Advice Text

### ADVICE TEXT

Advice Text

Type: **Objective** Sub Topic: Debt Management ☒ Edit

Wording Name	Text (Wording)
Reduce your home loan faster - Offset	<Client>, you would like to ensure that your home loan i pay over the life of the loan.
Reduce your home loan faster - Line of credit	<Client>, you would like to ensure that your home loan i would also like to retain flexibility in the management c
Create wealth outside of super - Reduce home loan and debt servicing	<Client>, you would like to ensure your home loan is no

## Advice links

Advice links is where we link benefits, disadvantages and outcome for each recommendation.

Step 1: Tick on “Edit” and select the recommendation:

Settings > Statement of Advice > Advice Links

ADVICE LINKS

Advice Links

Sub Topic: Other Advice ☒ Edit

Wording Name	Text (Wording)	Risk Score	Recommendation Type
TEST EC	ec test	0	Strategy
Other 4	<Insert text for Other recommendation	0	Strategy
Other 1	<Insert text for Other recommendation 1>	0	Strategy
Other 2	<Insert text for Other recommendation 2>	0	Strategy
Other 3	<Insert text for Other recommendation 3>	0	Strategy
Review of your business structure	<Client>, we recommend you review of your business structure	0	Strategy
Sell down an investment	<Client>, we recommend you sell your investments within your portfolio.	0	Strategy

☐ Select Benefits
 

- ☐ Benefit 1
- ☐ Benefit 2
- ☐ Benefit 3

☐ Select Disadvantages
 

- ☐ Disadvantage 1
- ☐ Disadvantage 2
- ☐ Disadvantage 3

☐ Select Outcomes
 

- ☐ Outcome 1
- ☐ Outcome 2
- ☐ Outcome 3
- ☐ TEST WORDING

Step 2: Tick the boxes before related “Benefits/ Disadvantages/ Outcomes”, then click on “Save”:

Settings > Statement of Advice > Advice Links

Training and support  
Support 1300 882 938

midwinter

ADVICE LINKS

Advice Links

Save

Sub Topic

Other Advice

Edit

Wording Name	Text (Wording)	Risk Score	Recommendation Type
TEST ID	no test	0	Strategy
Other 4	<insert text for Other recommendation	0	Strategy
Other 1	<insert text for Other recommendation 1>	0	Strategy
Other 2	<insert text for Other recommendation 2>	0	Strategy
Other 3	<insert text for Other recommendation 3>	0	Strategy
Review of your business structure	<Client>, we recommend you review of your business structure	0	Strategy
Sell down an investment	<Client>, we recommend you sell your investments within your portfolio.	0	Strategy

Select Benefits

Benefit 1

Benefit 2

Benefit 3

Select Disadvantages

Disadvantage 1

Disadvantage 2

Disadvantage 3

Select Outcomes

Outcome 1

Outcome 2

Outcome 3

TEST WORDING

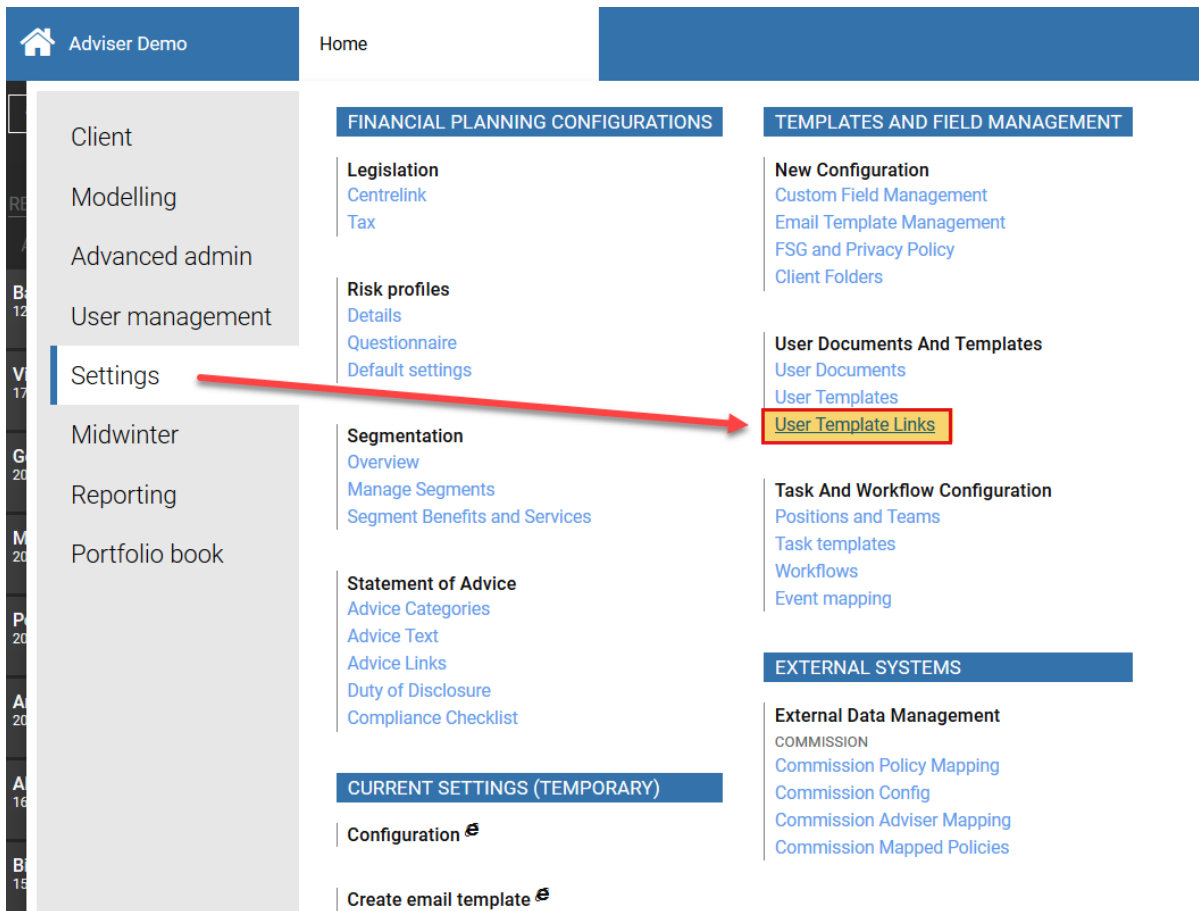
## What are Template Links?

**Template Links** connect recommendations (advice text) to content controls in the SoA. This is reflected when using Auto-suggest button in PlanBuilder. Template links can be edited at the dealer group, practice or user level within AdviceOS.

### How to create template links


Go to Home > Settings > User Documents and Templates > User Template Links:






The screenshot shows the AdviceOS interface. On the left is a vertical navigation menu with options: Client, Modelling, Advanced admin, User management, Settings (highlighted with a blue bar), Midwinter, Reporting, and Portfolio book. The main content area is divided into three columns. The first column, titled 'FINANCIAL PLANNING CONFIGURATIONS', contains sections for Legislation (Centrelink, Tax), Risk profiles (Details, Questionnaire, Default settings), Segmentation (Overview, Manage Segments, Segment Benefits and Services), and Statement of Advice (Advice Categories, Advice Text, Advice Links, Duty of Disclosure, Compliance Checklist). The second column, titled 'TEMPLATES AND FIELD MANAGEMENT', contains sections for New Configuration (Custom Field Management, Email Template Management, FSG and Privacy Policy, Client Folders), User Documents And Templates (User Documents, User Templates, User Template Links - highlighted with a red box and a red arrow from the Settings menu), and Task And Workflow Configuration (Positions and Teams, Task templates, Workflows, Event mapping). The third column, titled 'EXTERNAL SYSTEMS', contains a section for External Data Management (COMMISSION, Commission Policy Mapping, Commission Config, Commission Adviser Mapping, Commission Mapped Policies). At the bottom of the first column, there is a section titled 'CURRENT SETTINGS (TEMPORARY)' with options for Configuration and Create email template.

Select the level where the template is located: Midwinter, Dealer Group, Practice or User level. Remember you will need the respective access level permission to edit the template.


**Adviser Demo**

Settings > User Documents And Templates > User Template Links




Barbara Butler

User Documents  
User Templates  
**User Template Links**


## USER TEMPLATE LINKS


User Template Links


Template Owner  



Adviser Demo


Templates  



Midwinter



Example Dealer Group



Practice Demo


Adviser Demo


Andrew Midwinter



Justin Young


Tony Spare


Unknown Adviser

Category

Select the template:




Barbara Butler

User Documents  
User Templates  
**User Template Links**


## USER TEMPLATE LINKS

User Template Links

Template Owner  


Example Dealer Group

Templates  


Customized SoA Couple v3

Name  
Implement a transition to retirement strategy - matching your current net income  
Implement a transition to retirement strategy - setting your required net income  
Refresh your pension every year


Category  
Transition To Retirement  
Transition To Retirement  
Transition To Retirement

Member Type  
Primary  
Primary  
Primary

Available Links  
☐ Your current situation  
☐ Children and dependants  
☐ Assets and liabilities  
☐ Personal insurances  
☐ Estate planning  
☐ Cashflow  
☐ Your risk profile

☐ Deselect All ☒ Expand All

Select a recommendation, tick the boxes which are applicable and save the template links:




Barbara Butler

User Documents  
User Templates  
**User Template Links**


## USER TEMPLATE LINKS

User Template Links

Template Owner  


Example Dealer Group

Templates  


Customized SoA Couple v3

Name  
**Implement a transition to retirement strategy - matching your current net income**  
Implement a transition to retirement strategy - setting your required net income  
Refresh your pension every year  
TTR review - Pension provider review or switch  
TTR review - Review the contributions and pension payments  
TTR review - Roll balance of super into existing pension

Category  
Transition To Retirement  
Transition To Retirement  
Transition To Retirement  
Transition To Retirement  
Transition To Retirement  
Transition To Retirement

Member Type  
Primary  
Primary  
Primary  
Primary  
Primary  
Primary

**1**

**Select a recommendation**

Available Links  
☒ Your current situation  
☒ Children and dependants  
☒ Assets and liabilities  
☒ Personal insurances  
☒ Estate planning  
☒ Cashflow  
☒ Your risk profile  
☐ Superannuation  
☐ Introduction to superannuation  
☐ [primary] - recommendations  
☐ Consolidate your superannuation  
☐ Rollover your superannuation

**2**  
**Tick the appropriate boxes**

Midwinter Financial Service Pty Ltd

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Implement a budget plan (save for retirement)	Debt Management	Primary
Use some of your savings to pay down your home loan	Debt Management	Primary
Recommendation Four (TEST)	Template Link (TEST)	Primary
Recommendation One (TEST)	Template Link (TEST)	Primary
Recommendation Three (TEST)	Template Link (TEST)	Primary
Recommendation Two (TEST)	Template Link (TEST)	Primary
Recommendation One 2	Template Link (TEST 2)	Primary
Recommendation Two 2	Template Link (TEST 2)	Primary
62 Implement insurance - Trauma and Business Expenses cover for client and a Child Trauma rider policy	Personal Insurance	Primary
44 Implement insurance - Life and TPD cover for client and a	Personal Insurance	Primary

☐ Recommendation 2  
☐ Recommendation 3  
☐ Recommendation 4  
☒ Benefits  
☒ Disadvantages  
☒ Template links 2  
☒ [primary] - Recommendation  
☐ Recommendation 1 2  
☐ Recommendation 2 2  
☐ [spouse] - Recommendation  
☐ Recommendation 1 2  
☐ Recommendation 2 2  
☐ [joint] - Recommendation  
☐ Recommendation 1 2  
☐ Recommendation 2 2  
☒ Benefits  
☒ Disadvantages

Click on the "Save" button

Save selection for Recommendation One (TEST) (Primary)

## How the auto-suggest tool works in PlanBuilder

First, you need to select **correct wording level** in Planbuilder: Midwinter/ Dealer Group/ Practice/ User

Go to recommendation menu and select which recommendations you want to provide advice in the SOA or RoA.

Go to Customise SOA menu where you can see the different sections of the statement of advice.

Click “auto-suggest” button which gives a suggestion as to which sections of the SOA to be included in the document according to the recommendations that have been selected. Also, you can see in the right hand side which sections will be populating into the SOA.

Home
Modelling
Planbuilder
Customise SOA
Training and Support 1300

Hasindu Diyabalanage

SOA SET UP

SOA management

BUILD ADVICE

Check client info

Objectives

Recommendations

Scope

BUILD SOA

Advice fees

Customise SOA

Generate SOA

### CUSTOMISE SOA

Determine sections of the SOA template to include for generation. This can be done via 'Auto suggest' or manually

SOA name: test

SOA item selection

- ☒ Your current situation
  - ☒ Children and dependants
  - ☒ Assets and liabilities
  - ☒ Personal insurances
  - ☒ Estate planning
  - ☒ Cashflow
- ☒ Your risk profile
- ☐ Superannuation
  - ☐ Introduction to superannuation
  - ☐ Hasindu Diyabalanage - recommendations
    - ☐ Consolidate your superannuation
    - ☐ Rollover your superannuation
    - ☐ Make a non-concessional contribution
    - ☐ Make a concessional contribution
    - ☐ Make a regular non-concessional contribution
    - ☐ Make a regular concessional contribution
    - ☐ Start a non-concessional contribution payment plan
    - ☐ Start a concessional contribution payment plan
    - ☐ Redirect your superannuation guarantee payment
  - ☐ Videesha Diyabalanage - recommendations
    - ☐ Consolidate your superannuation
    - ☐ Rollover your superannuation
    - ☐ Make a non-concessional contribution
    - ☐ Make a concessional contribution
    - ☐ Make a regular non-concessional contribution
    - ☐ Make a regular concessional contribution

Auto-suggest

Select all

Deselect all

Expand all

Collapse all

Included in SOA

- ☒ Your current situation
  - Children and dependants
  - Assets and liabilities
  - Personal insurances
  - Estate planning
  - Cashflow
- ☒ Your risk profile
- ☒ Debt Management
  - Debt management recommendations
    - Borrow funds via a margin loan to invest
    - Basis for recommendations
    - Disadvantages and risks
- ☒ Advice fees
  - Fee for service
  - Investment fees

## Special words

### Example of special words used in template

Best interest - super switching \*

special

Why are these recommendations in your best interest?

Detailed below are the reasons why we believe these recommendations are in your best interest.

<[SpecialWords[0].Items[R]>

❄

<[Text]>

The recommended superannuation fund has a wide range of investment options that allow you to meet your risk profile and be sufficiently diversified.

The recommended superannuation fund allows you to see individual costs as they are taken from your account. Other providers often build their costs into the balance of your account, making it difficult to determine the effective total cost.

Throughout the SOA there are tables with the heading <[SpecialWords[X].Items[R]>. These tables are surrounded by a content control with a property called **special**. This property will make the text to be available in the **Special words** section in PlanBuilder and will allow the advisers to tick the boxes they want to come through into the SoA:

**SQA SET UP**

SQA management

---

**BUILD ADVICE**

Check client info

Objectives

Recommendations

Scope

---

**BUILD SOA**

Advice fees

Customise SQA

Questions and answers

**Special Words**

Generate SQA

## SPECIAL WORDS

Allows user to select and edit text required to show how the recommendations comply with the best interest duty

SOA name: test

Special wordings	
- Best interest - super switching *	
Included	Wording items
<input type="checkbox"/>	The recommended superannuation fund has a wide range of investment options that allow you to meet your risk profile and be sufficiently diversified.
<input type="checkbox"/>	The recommended superannuation fund allows you to see individual costs as they are taken from your account. Other providers often build their costs into the balance of your account, making it difficult to determine the effective total cost.
<input type="checkbox"/>	The recommended superannuation fund allows you to rollover your accrued accumulation super benefit at retirement without having to pay Capital Gains Tax (CGT) on any unrealised gain within the fund.
<input type="checkbox"/>	You are unable to meet your asset allocation requirements as per your risk profile using your existing superannuation fund.
<input type="checkbox"/>	Your existing superannuation fund lacks the range of investment options needed to construct a diversified portfolio in line with your attitude to risk and return.
<input type="checkbox"/>	You have the ability to trade shares within the recommended superannuation fund. You have advised that this is an important feature in a superannuation fund.
<input type="checkbox"/>	There is a bundled fee structure available in the recommended superannuation fund.
<input type="checkbox"/>	Your portfolios will be adequately diversified, with a mixture of investment styles, for example, growth and value approaches to investment. This is important as different investment styles tend to perform in contrasting ways throughout the economic cycle.
<input type="checkbox"/>	Your portfolio closely matches the benchmark asset allocation of your risk profile.

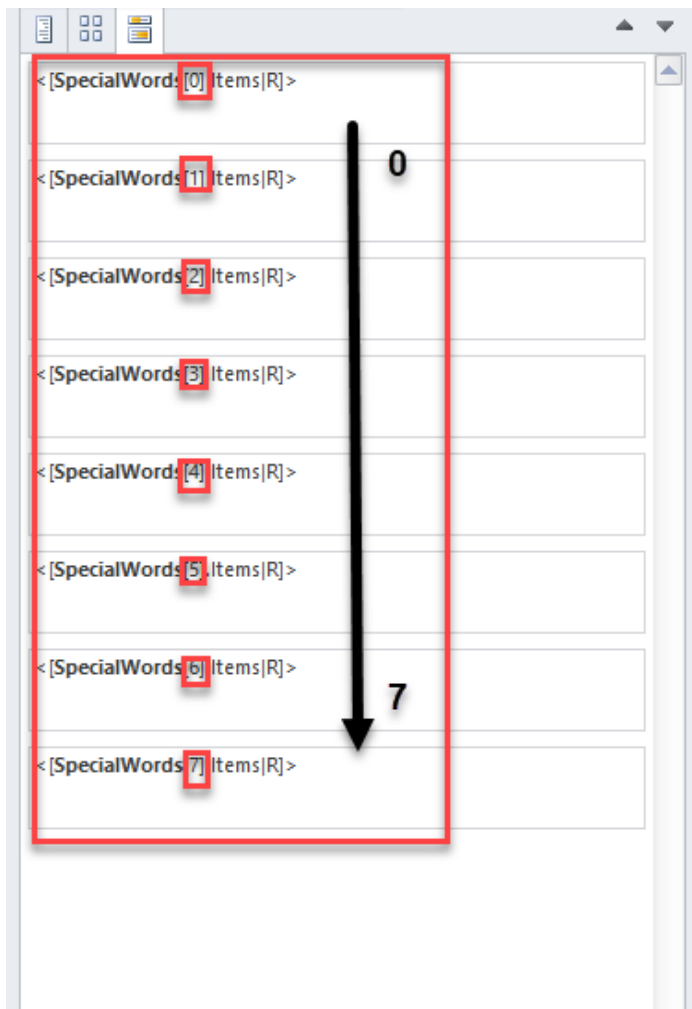
- Best interest - super to pension \*

1 - 8 of 8 Items

Optionally, the text inside the boxes can be edited:

Special wordings	
- Best interest - super switching *	
Included	Wording Items
<input type="checkbox"/>	The recommended superannuation fund has a wide range of investment options that allow you to meet your risk profile and be sufficiently diversified.
<input type="checkbox"/>	YOU CAN EDIT THE TEXT
<input type="checkbox"/>	The recommended superannuation fund allows you to rollover your accrued accumulation super benefit at retirement without having to pay Capital Gains Tax (CGT) on any unrealised gain within the
<input type="checkbox"/>	You are unable to meet your asset allocation requirements as per your risk profile using your existing superannuation fund.
<input type="checkbox"/>	Your existing superannuation fund lacks the range of investment options needed to construct a diversified portfolio in line with your attitude to risk and return.
<input type="checkbox"/>	You have the ability to trade shares within the recommended superannuation fund. You have advised that this is an important feature in a superannuation fund.
<input type="checkbox"/>	There is a bundled fee structure available in the recommended superannuation fund.
<input type="checkbox"/>	Your portfolios will be adequately diversified, with a mixture of investment styles, for example, growth and value approaches to investment. This is important as different investment styles tend to perform throughout the economic cycle.
<input type="checkbox"/>	Your portfolio closely matches the benchmark asset allocation of your risk profile.

Please note that Special words need to be chronologically order as the following screenshot in template:



The screenshot shows a list of special words in a template, indexed from 0 to 7. A red box highlights the list, and a large black arrow points downwards from index 0 to index 7, indicating the chronological order.

- <[SpecialWords[0] Items[R]>
- <[SpecialWords[1] Items[R]>
- <[SpecialWords[2] Items[R]>
- <[SpecialWords[3] Items[R]>
- <[SpecialWords[4] Items[R]>
- <[SpecialWords[5] Items[R]>
- <[SpecialWords[6] Items[R]>
- <[SpecialWords[7] Items[R]>

# Comments in the SOA template

## Make a non-concessional contribution

<[Client.FirstName]>, we recommend that you make a non-concessional contribution of \$XXX into the <[Client.RecommendedSuperHoldings]>.

## Make a concessional contribution

<[Client.FirstName]>, we recommend that you make a concessional contribution of \$XXX into the <[Client.RecommendedSuperHoldings]>.

**Comment [JH1]:** Code 1|Client 1:  
Non-concessional contribution lump  
sum amount|true

**Comment [JH2]:** Code 2|Client 1:  
Concessional contribution lump sum  
amount|true

Throughout the SOA template we have a few comments. This helps to fill gaps where there are not mini-codes available to fill information automatically. The comments are shown in the Question section in PlanBuilder:

Template admin user can create their own questions directly in the document. Please note that the comments must be created **inside a content control**.

The picture below shows how the comments appear in Plan builder

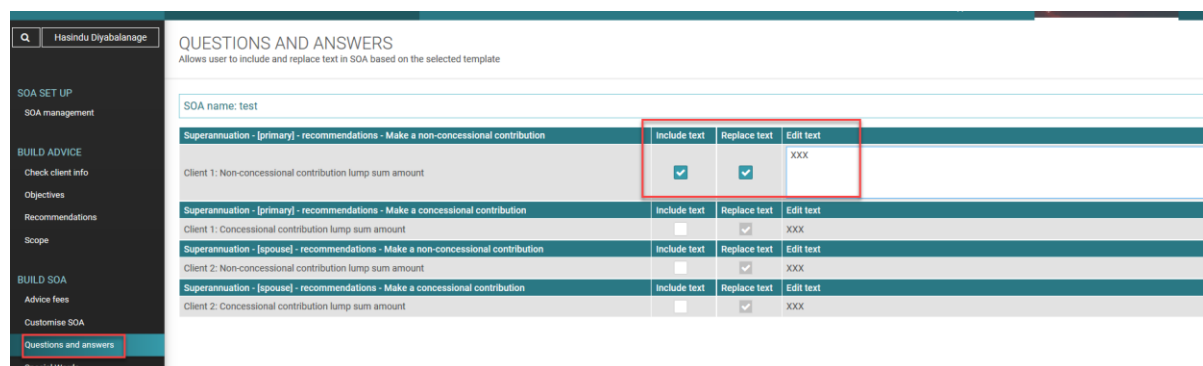


QUESTIONS AND ANSWERS  
Allows user to include and replace text in SOA based on the selected template

SOA name: test

	Include text	Replace text	Edit text
Superannuation - [primary] - recommendations - Make a non-concessional contribution			
Client 1: Non-concessional contribution lump sum amount		✓	XXX
Superannuation - [primary] - recommendations - Make a concessional contribution			
Client 1: Concessional contribution lump sum amount		✓	XXX
Superannuation - [spouse] - recommendations - Make a non-concessional contribution			
Client 2: Non-concessional contribution lump sum amount		✓	XXX
Superannuation - [spouse] - recommendations - Make a concessional contribution			
Client 2: Concessional contribution lump sum amount		✓	XXX

The default text can be edited manually by clicking the **Replace Text** boxes:



QUESTIONS AND ANSWERS  
Allows user to include and replace text in SOA based on the selected template

SOA name: test

	Include text	Replace text	Edit text
Superannuation - [primary] - recommendations - Make a non-concessional contribution			
Client 1: Non-concessional contribution lump sum amount	✓	✓	XXX
Superannuation - [primary] - recommendations - Make a concessional contribution			
Client 1: Concessional contribution lump sum amount		✓	XXX
Superannuation - [spouse] - recommendations - Make a non-concessional contribution			
Client 2: Non-concessional contribution lump sum amount		✓	XXX
Superannuation - [spouse] - recommendations - Make a concessional contribution			
Client 2: Concessional contribution lump sum amount		✓	XXX



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