Xeppo Potential Opportunity Queries

March 2017

Name	Description
Estate Planning	Clients over 40 with income over $75k, with life insurance, not using PWM.
Transition to Retirement	Individuals not using FP older than 59 with a taxable income > $80k
Pension Phase	Identify clients who will be able to receive tax free income in next 12 months to start pension 1 July next financial year
Wholesale Client	Identify clients for marketing wholesale investment opportunities (eg property syndicate)
Excess Cash In Super	Identify clients with high levels of cash that might benefit from PWM advice
Withdrawal & Recontribution	Identify non-PWM client who may benefit from reducing taxable portion of balance
Estate Planning	Identify non-PWM client with SMSF and age 70
SA Government Employee	Identify non-PWM client working for SA Govt that might benefit from special features of Super SA
Business Owner SMSF	Identify businesses with profit more than $500,000 per annum, who do not have an existing SMSF Prks. There may be unseen opportunities for these business owners
Young Professionals SMSF	Identify Young PCA clients with high taxable incomes, who are likely to be sufficiently engaged in their Super (and have high-ish balances) to potentially want to set up a SMSF, or learn more about Super/SMSFs in general.
SMSF	Identify anywhere an SMSF is referred to, which is not administered by SMSF Team
SMSF Tax Component	Identify all SMSFs with opportunity to improve their member tax components through strategic re-contribution planning
Salary Packaging	Identify Salary and Wage Recipients earning more than $200k who may need assistance in salary packaging
People & Culture	Identify businesses with T/PO greater than $10m and therefore assume significant employee numbers. Target for People and Culture services
Government Grants	SA has a large number of Govt Grants for Manufacturing. Identify potential recipients
Financial Planning	Income > 350K AND client not in XPlan OR Client in XPlan but has no Funds Under Advice
Finance	Income > 350K AND not an existing Finance client
Audit	Companies with Total Income Last Year > $25M and Total Assets > $12.5M and not an existing Audit client
Income Protection	To source any potential client opportunity for an individual how may need Income Protection Cover
Debt Protection	To source client opportunities where existing debt needs to be cleared in the event of premature Death / TPD
Family Protection	To source clients who have debts and dependants (probably the “sweet spot” of client opportunities)
Personal Protection for SMSF Members	To source SMSF members who need personal protection cover