Xeppo Group Insights – Data Explanation

Learn more about your data in XGI, including useful filters and calculation explanations.

Xeppo Group Insights is a reporting suite that offers Groups a holistic view of their Practice's revenue, insight into their business, and the ability to compare their performance against the industry average. Using Xeppo Group Insights, Groups can have meaningful, informed conversations with their Practices about their day-to-day functions, and drive better business decisions.

Xeppo Group Insights contains several reports including:

1. **Insights -** This report is the fundamental report and covers **Revenue Reporting, Business Insights, and Client Data Checks.**
2. **Summary –** The Summary Page provides a snapshot of the business including key metrics from the Xeppo Insights report.
3. **Benchmarking –** The Benchmarking report is the latest edition to the reporting suite and allows a Practice to compare their average across Revenue, FUA, Insurance, and Client numbers against other practices within their Licensee, and the Australian Financial Industry (i.e., other Licensees with Xeppo).

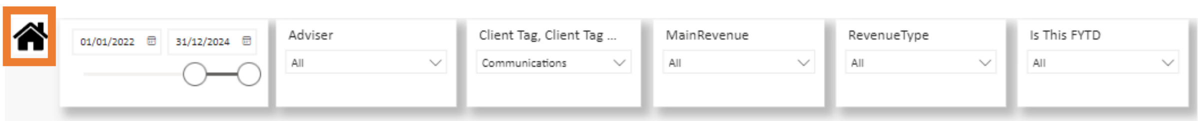
You may have access to additional reports, such as Key Risk Indicators, depending on your arrangement with Xeppo.

Filtering Data

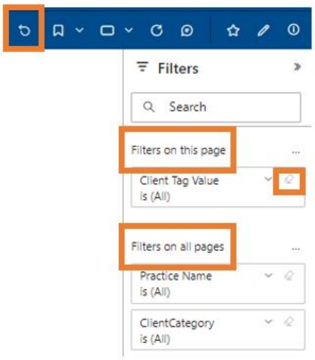
The reports in Xeppo Group Insights contain filters. Filters are used to display specific information, allowing you to make informed, data-driven decisions.

When using filters on any of these pages, there are a few points to be aware of:

- The filters at the top of the page will only affect the page that you are currently on. You can also select the Home icon at any time to return to the XGI Home Page.



- The filters on the right side of the page can either affect the page you are on or all pages within this report based on the text above the filter. You can reset an individual filter by selecting the eraser icon next to the filter, or you can reset the filters you have applied by selecting the return arrow icon.



The below information on filters, terms used, and additional information on the data displayed, has been designed to assist you in making the most of the data now available to you.

Insights

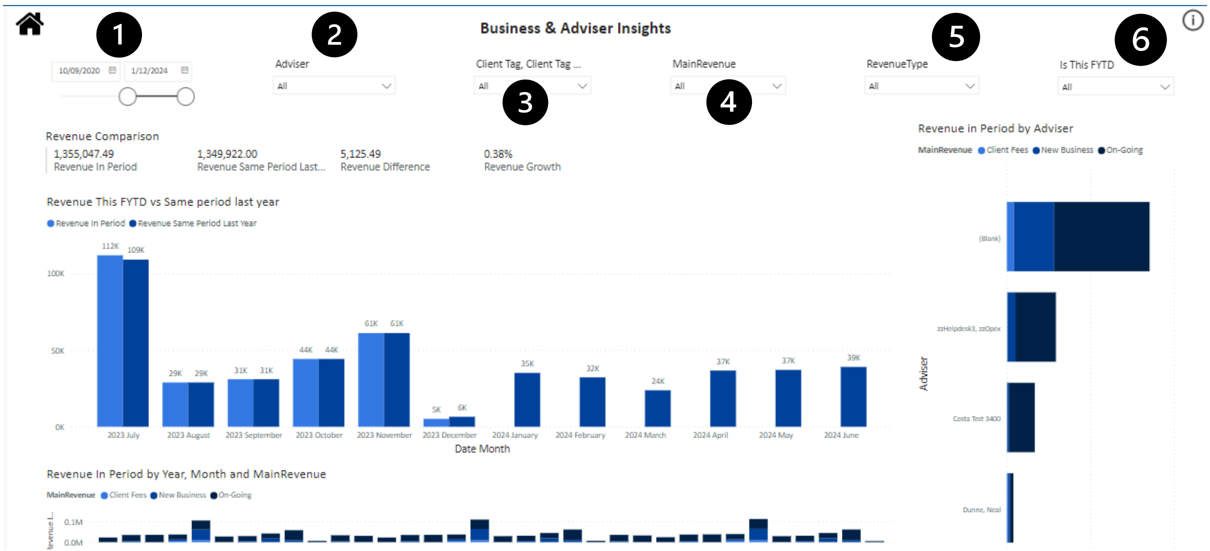
The Insights report is the report central to Xeppo Group Insights, with data being broken down into specific categories.

Revenue Insights

Revenue Insights provides insight into your business's revenue, your revenue per adviser, and more.

Revenue Insights Filters

There are several filters that can be applied to these pages, with each page having specific filters based on the data shown. Below is an example of the filters that are available within the Revenue Insights report.



1. **Date Slider:** This selects the date range you would like to filter your revenue data.
2. **Adviser:** Client Adviser coming from your Source System (e.g., Xplan, AdviserLogic).
3. **Client Tag and Client Tag Value:** These are "Tags" setup in your Source System by Xeppo and allows you to select values such as "Entity Status". The Tag Value is the values associated with the "Tags" defined above and holds the respective value for the Tag. E.g., if your "Tag" is "Entity Status" the value can be Client, Archived, or Prospect.
4. **Main Revenue:** These are the Main Revenue types coming from your brokerage system.
5. **Revenue Type:** These are Revenue Types coming from your brokerage system.
6. **Is This FYTD:** This filter allows you to select a date range that is "Financial Year to Date".

Not Shown Above

- **FY:** This allows you to select Financial Year(s).
- **Client Category:** These are Client Categories coming from your source system (e.g., A, B, C or Affluent, Deceased, and Wholesale etc.).

Revenue Insights Definitions

Within the Revenue Insights report, the data often refers to the following terms:

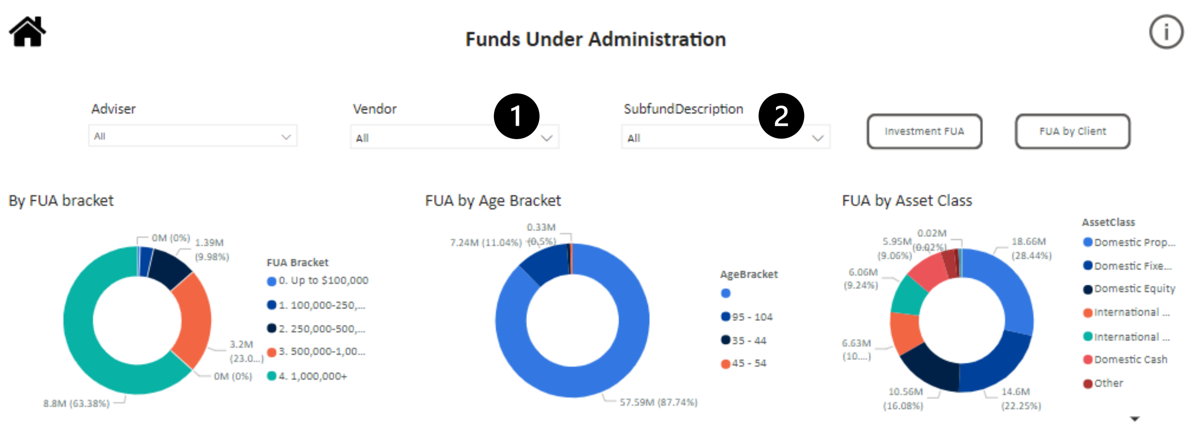
- **Revenue In Period:** Revenue in Period is the date range selected by the user using the date filter.
- **Revenue Same Period Last Year:** This looks at your date range selected and shows you the revenue for that same period but last year. For example, if you select 01/01/2023 till 01/06/2023 using the date filter, Revenue Same Period Last Year would be 01/01/2022 - 01/06/2022.

Business Insights

Business Insights provides insight into your clients, FUA, insurance, and more.

Business Insights Filters

The filters that can be applied in Business Insights are like those that can be applied to your Practice Insights data, however, there are two additional filters that can be applied.



1. **Vendor:** These are the vendors for your FUM data (e.g., Netwealth, Panorama, Macquarie etc.).
2. **Sub Fund Description:** This is the Sub Fund Name of the Portfolio Account for the Client.

Business Insights Definitions

Within the Business Insights report, the Practice Clients data refers to the following terms:

- **All Clients:** These are all your clients irrespective of their status.
- **Active Clients:** These are all your clients with the Xeppo Client status = 'Active'.
- **Fee Paying Clients:** These are all your clients who have paid fees in the last 12 months.
- **Fee Paying Clients with FUM**: These are all your clients who have paid fees in the last 12 months and have FUM value.
- **Insurance Only:** These are all your clients with the Client Category – "Insurance Only".

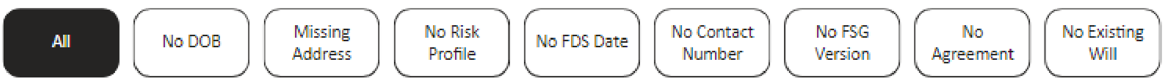
Data Checks

Data Checks provides insights into your data based on what Xeppo can see, so you can quickly audit your data. Each page within Data Checks contains filter buttons at the bottom of the graphic that you can use to further filter your data, which are displayed below.

The below definitions will help with your understanding of the insights that the data checks provide.

Client Data Check:

Due to the distinct configurations of source systems (e.g., Xplan) used by each Licensee, identifying the precise source field becomes a meticulous task. However, the fields listed below can typically be located in the Client Data section of your source system, often referred to as "Key Details."



Field Name	Determinants
Missing DOB (Date of Birth)	If "Date of Birth" field is blank for the Client
Missing Address	If Preferred Address, Postcode, State and Suburb are blank for the Client
No Risk Profile	If "Investor Risk Profile Date" is blank for the client
No FDS Date	If "FDS Required" and "Next FDSDate" field are blank for the Client
No Contact Number	If "Home Mobile" and "WorkMobile" field are blank for the Client
No FSG Version	If "Date FSGProvided" and "FSGCurrentVersion" are blank for the Client

No Agreement	If "OptIn Required" and "OptIn Status" field are blank for the Client
No Existing Will	If "Has Existing Will" field is blank for the Client

Supporting Evidence:

Evidence Data Check is a reporting capability that looks at Physical Evidence of the Document (such as SOA, RoA or FDS) in your Source System. For example, in Xplan these fields would be found in "Notes" section such as Document Type, Subtype and Subject. In your Xeppo Managed SharePoint folders these fields would be Category, Subcategory and Title.

There are button filters available in this report which display the below.

Field Name	Determinants
No SoA	If the key words "**SoA'**, "**Statement of Advice**", or "**SOA**" are not found in **Category**, **Subcategory** or **Title of a document** (Xplan equivalent for these are **Document Type**, **Subtype** and **Subject**)
RoA no SoA	RoA no SoA would be where the keywords "**RoA**"," **Record of Advice**", or "**ROA**" were found in **Category**, **Subcategory** or **Title of a document but no SoA was found**
No Recent RoA/SoA	No Recent RoA or SoA would be where an RoA or SoA document (defined above) was not found in last **12 months**
No FSG	If the key word "**FSG**" was not found in **Title/Subject of the Document**
No Recent FDS	If the key word "**FDS**","**Fee Disclosure**" were not found in **Title/Subject of the Document** in the last 12 months
FFNS (Fee For No Service)	If there was no "**SOA**" or "**ROA**" in the **last 12 months** but the **total fee for the client was greater than 0**
Excessive Fees	Where **Revenue / FUA** is greater than 0.01 %
High Ratio Count	If number of ROAs divided by (SOAs + ROAs) is greater than 0.5

Insurance Data Check:

All | Policy with no Insurance Revenue | Insurance Revenue with no Policy

Field Name	Determinants
All	Displaying all data from your brokerage system with product classification "**Insurance**"
Policy with No Income	Brokerage data where the "**Net**" value is 0 but product classification is "**Insurance**"
Income with no Policy	Brokerage Data where the "**Net**" value is greater than 0 but **Insurance Premium** value is 0

Investment Data Check:

All | Fees no FUA | FUA no Fees

Field Name	Determinants
All	All Funds Under Management data
Fees no FUA	Where **Revenue** is greater than **0** but **FUA** value is **0**
FUA no Fees	Where **FUA** value is greater than **0** but Revenue is **0**
FUA no Risk Profile	Where FUA value is greater than **0** but InvestorRiskProfile field is blank

Asset Data Check:

All | Moderate Investors | High Growth Investors | Vulnerable Clients

Field Name	Determinants
All	All Assets data
Moderate Investors	All Asset data where Investor **Risk Profile is Moderate**
High Growth Investors	All Asset data where **Investor Risk Profile is High Growth**
Vulnerable Clients	All Asset data where **Client Age is over 60**

Significant Holdings

A Client with a portfolio value of over 100 million is considered to have significant holdings. Any client with over this amount will automatically be moved into here and is excluded from the other data within these reports as this would skew the average data.

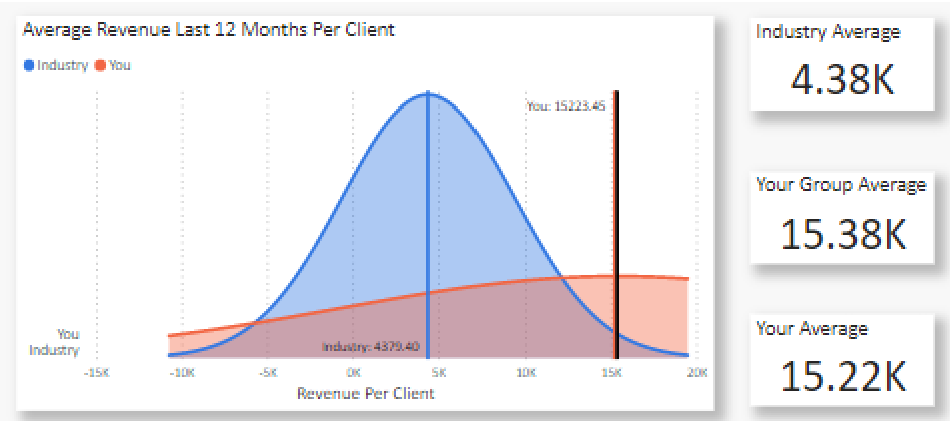
Summary Page

The summary page is a high-level snapshot view of your practice including benchmarking analysis. This includes average clients per adviser and Average revenue per client. Other key features include the ability to view revenue per adviser, type of revenue per adviser, Fee paying clients comparing current and previous year, top 10 clients and revenue per period comparing previous year. This is your Business on a page.

There are filters available at the top of the page to filter on Practice, Adviser, and dates, as well as additional filters on the right side of the page.

Benchmarking

The benchmarking report allows you to see where your business sits compared to others within the industry across four key areas: average clients per adviser, average revenue in the last 12 months per client, average FUA per client, and premium per client. Selecting any of the Graphs will show you additional, more specific averages.



The three figures shown in these graphs are:

Industry Average – the average across the industry based on all Xeppo Practices

Group Average - the average across the licensee you are with

Your Average – your average as a practice.