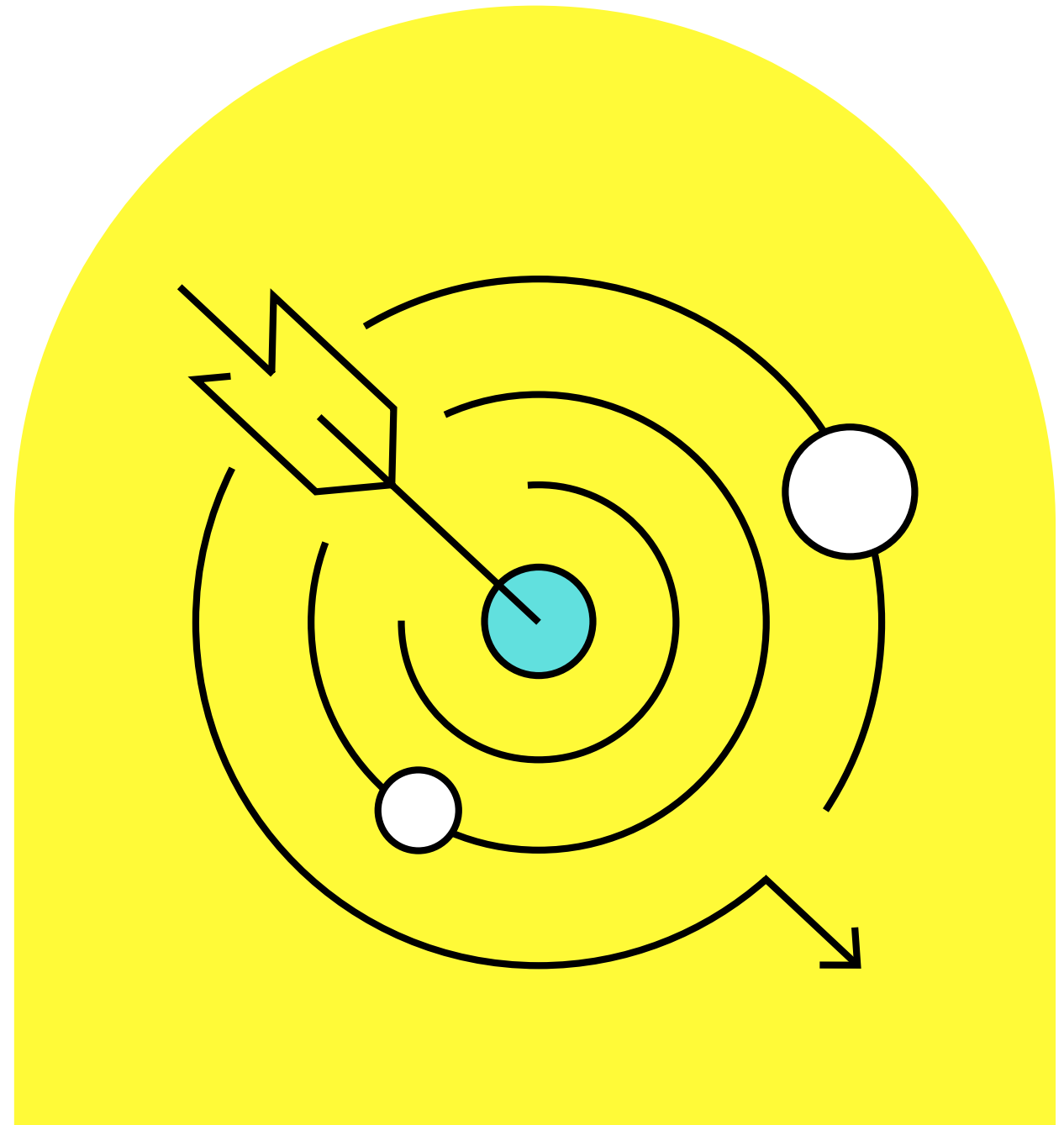


Tips & tricks

A quick guide



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Getting started

Accessing support



Interactive support

We provide an interactive guide that will take you step by step through common activities such as:

- Adding a new client
- Adding a residential property
- Adding expenses
- Creating scenarios

Just click on this icon within the platform to access interactive support

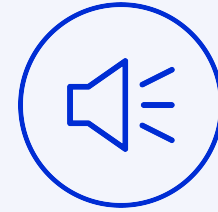


Community

Accessed via help & training, our Community provides you with:

- User guides
- Step by step instructions
- Videos
- Raise a non-urgent query

Just look for the help & training icon within the platform



Call us

Our support team are available from 09:00 – 17:30 Monday to Friday

Call us on [0203 308 2542](tel:02033082542)

Accessing support

Cashflow hour

Join us online between 2-3pm every day via the following link.

[Join here](#)

Completely informal, it is a chance to ask questions, or just join us for a chat about all things cashflow

Using intelliflo planning day to day

Browser

intelliflo planning is entirely web-based, so make sure you have an internet connection to use it.

All modern web browsers are supported

Full screen mode

Maximise your browser by pressing F11 or Fn F11 on a PC to view intelliflo planning in full screen mode

Entering thousands and millions

Use the k and m letters on your keyboard to add zero's quickly.

For example, 1m converts to 1,000,000

Reconciliation

Use the asset tree and plan outputs to easily check your inputs and modelling.

Yellow highlighting will show you any differences between scenarios

Keep it simple!

Don't overcomplicate your baseline.

All entries should be GROSS and ANNUAL

And remember.... Pre-Existing and First Year of Plan are not the same thing

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What is the baseline?

The baseline

The baseline should reflect your clients current situation. An accurate and up to date baseline is your initial health check to see whether their lifestyle is sustainable

Project on the cautious side of their attitude to risk

Only add highly likely events to the baseline. Add everything else in scenarios

Always use current values

Don't overcomplicate your baseline and first year of plan

Read-on for hints on creating scenarios

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Plan inputs

Assumptions

Surplus income saved

The default is that 100% of income will be saved, if not spent. Amend this as required from client to client

Your inflation rates

Your inflationary assumptions have widespread impact, be realistic!

Overriding returns

You can use the growth overrides to stress test the baseline and scenarios

People



Children

Whether financially dependant on your heads of household or not, children should be added to the baseline



Lifetime allowance (LTA)

LTA protection, percentage of LTA used to date, carry forward and whether the MPAA has been triggered to date should all be added to the appropriate person on the people page



State pension age

This is calculated automatically based on date of birth and gender. It can be adjusted where appropriate on the people page

Property

Residential nil rate band

Allocate the RNRB to the appropriate property, entering any additional information about inherited NRBs to the relevant person on the people page

Mortgaged?

Add an event equivalent to the year the mortgage actually finishes, not the year the client would like the mortgage to be repaid by.

Use scenarios to model early repayment

Buy to let?

Add the rental income to the property, don't add it to the Income section of plan Inputs. There's method to this madness!

Buying a property in the future?

Model this in a scenario, not your baseline. This helps demonstrate the impact of different financial decisions

Modelling a downsize?

Only model a downsize in your baseline if it is highly likely to happen. If it's not, model it in a scenario instead. Use the sale event and future purchase functionality to model the downsize

Investments

Surplus account

The surplus account cannot be deleted. Treat it like a cash account, it will always be first in the liquidation order if there is a shortfall

The liquidation order

Investments and cash will be spent before pensions. Investments have their own liquidation order, as do pensions. Both can be adjusted

Withdrawals

You can let intelliflo planning withdraw from cash and investments as required, or you can plan your own withdrawal strategy

Bed & ISA

You can feed ISA's from a unit trust account with the click (or two) of a button

Bonds

Enter accurate information about on & offshore bonds and intelliflo planning will do the tax calculations for you

Businesses

Dividends

Add business dividends to the business, don't add it to the Income section of plan inputs.
There's method to this madness!

Business relief

Make sure you tick the box to confirm when businesses are qualifying on death

Planning a sale

Tick the box to confirm that a sale would qualify for business asset disposal relief.

Model the sale of a business in a scenario to explore the impact of timing

And remember.... don't forget to reinvest or spend the proceeds of a business sale!

Income



Avoid duplication!

Have you already added the income elsewhere? If so, don't add it to the Income page.

- Rental income should be added to the property
- Business dividends should be added to the business
- Pension income should be added to the pension



Use current values

Enter the details of the income as it stands today. Don't base figures on future earnings potential unless it is highly likely



Bonuses?

Bonuses should only be included in your baseline if they are highly likely.

If in doubt, add them to a scenario instead and compare the impact of receiving bonus vs not receiving bonuses

Pensions

State pension

intelliflo planning automatically allocates a state pension to each head of household. The amount payable can be adjusted

Retire event

Use the default retire event. Using the default saves time. It can be linked to income, contributions and pension benefits, updating multiple entries at once. Amend it via the timeline

Early retirement

Model a client's early retirement using scenarios

As required

As required withdrawals adopt a phased drawdown strategy.
FAD: PCLS is exhausted before taxable income.
UFPLS: all withdrawals are based on a 25/75 split

Lifetime allowance

LTA charges are calculated automatically. Add protections and other LTA information to the people page

Expenses

All entries should be
GROSS and ANNUAL

Have you already
added the expenditure
elsewhere?

If so, don't duplicate
it here

Use events to adjust
expenditure. Highly likely
adjustments should be
added to the baseline,
everything else should
be in scenarios

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Plan outputs

Graphs

A Graph for every eventuality

Use our suite of graphs to provide meaningful visuals to all clients, including:

- Total assets
- Liquid assets & pensions
- Cashflow
- Estate on death
- Tax

Graph settings

Use the graph settings to:

- View graphs in real or nominal terms
- Change the graph type from bars to area
- Enable the tooltip so it is permanently visible
- Compare graphs side by side or above and below

Display events

Overlay your graphs with events on the Timeline to provide more context

Tables

A table for all your needs

The graphs provide the visuals, the tables give the context. Quickly and easily drill down into the data and tax calculations for every year of the plan

Quick download

Download our most popular tables at the click of a button. Choose from:

- Cashflow Summary
- Total Assets
- Tax
- IHT

View more on screen

Columns are expandable, so make use of these to see more on screen in one view

Exports

Single Scenario report

Use the Single Scenario report to keep a copy of your baseline as well as any scenarios created to capture your planning.

Having chosen which graphs and tables to include, the details are presented in a word document for ease of use

Scenario Comparison report

Use the Scenario Comparison report to compare two scenarios and demonstrate one vs the other.

Choose which graphs and tables to include as well as the years in which you want to compare

Goalseek wizards

Exports for the wizards can be generated via the wizard results screen

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Creating scenarios

Build scenarios to model goals....

Retire early

Sell a business

Buy a second property

Phased retirement

Gift

Spend more!

Build scenarios to model goals...

Lower growth

Higher inflation

Unexpected expenditure

Death

Illness

Market crash

Build scenarios to model...

Capacity for loss

The impact of long-term
financial planning

Regular savings

Potential inheritance

DB transfers

Do nothing
versus
Do something



Making the
complex,
simple