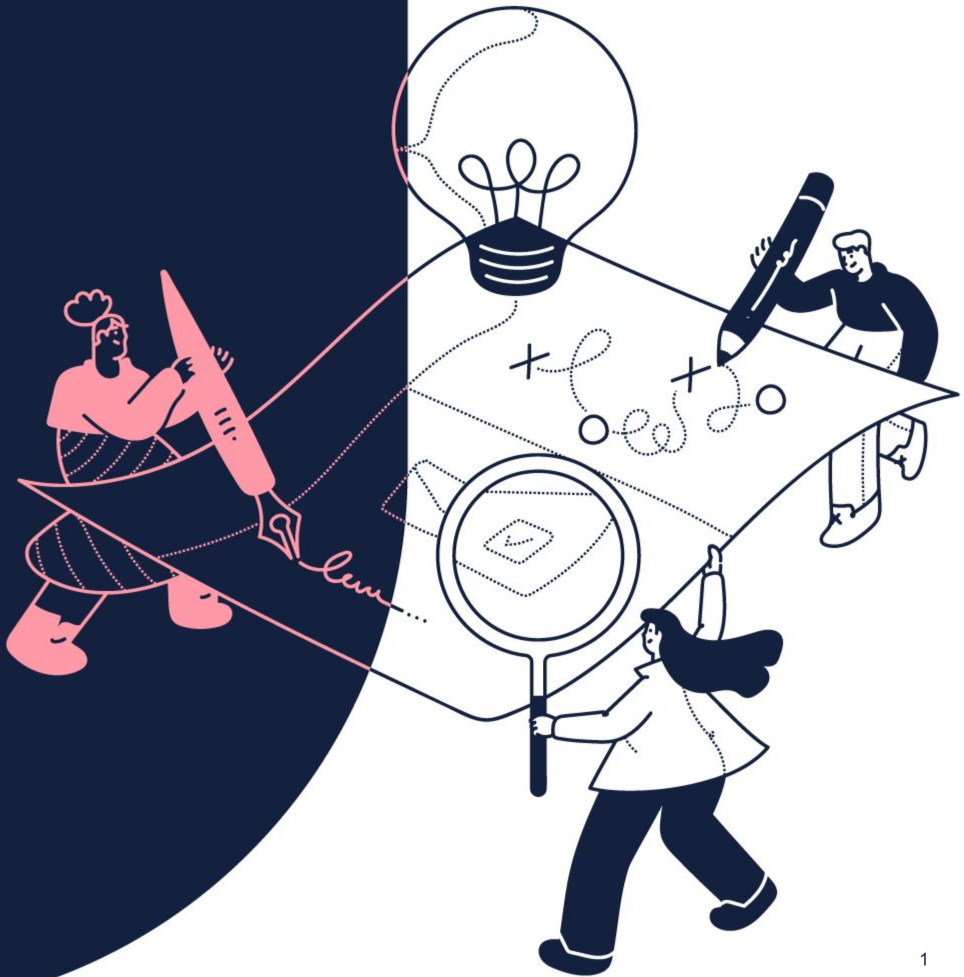
Wealth APAC
2025 delivery roadmap

January | 2025



The tipping point for **retirement advice**

Sizing the gap

Over the next decade, **2.5 million Australians will retire**, unlocking a staggering **$540 million in potential advice fees** by 2030.

With rising government focus on the retirement phase of Super and a flood of new market entrants, **the pressure is on to deliver smarter, more accessible advice.**

What's in the way?

Retirees today face a maze of decisions: retirement income, pensions, aged care, super, and insurance - **demanding a new level of support.**

The solution

Sophisticated advice tools that enable holistic financial planning, advanced retirement income modelling, and flexible advice models. **Technology will drive change** by expanding access, improving outcomes, and helping more Australians retire with confidence.

The demand is surging. The time to act is now.

Our Q4 2024 roadmap **delivery stats**

67%

Delivered to plan

(10 initiatives)

33%

Delayed

(5 initiatives)

Change in scope

1 initiative was extended to address incremental client feedback identified during discovery, ~50% of the capability was delivered in Q4 2024 and the remainder will be delivered in Q1 2025

Re-prioritisation

2 initiatives were pushed out one quarter to prioritise important technology updates for a better client experience.

Third party dependencies

2 initiatives were pushed out one quarter due to third parties taking slightly longer than quoted on our timeline, including legal dealings.

Five **pillars** for advice tech product development

The 2025 roadmap is built around critical pillars that guide our significant investment in Xplan's capabilities, and is underpinned by a commitment to **continuous uplift,** incorporating **your feedback** and value-add **integrations**. It contains both our deliverables for 2025 and the key longer term initiatives currently underway.

Supporting improved adviser efficiency

Automation and streamlined workflows that enable you to focus more on your clients.

Leading the way in compliance & security

Proactively safeguarding your business, clients and advisers.

Boosting precision in client portfolios and tooling

Increasing the comprehensiveness of our modelling, portfolio & research capabilities.

Transforming adviser and client experience

Delivering better navigation for advisers and a more engaging client experience.

Powerful business intelligence and insight

Making it easier for you to understand how your business is running so you can operate more optimally.

2025 Wealth APAC **product initiatives**

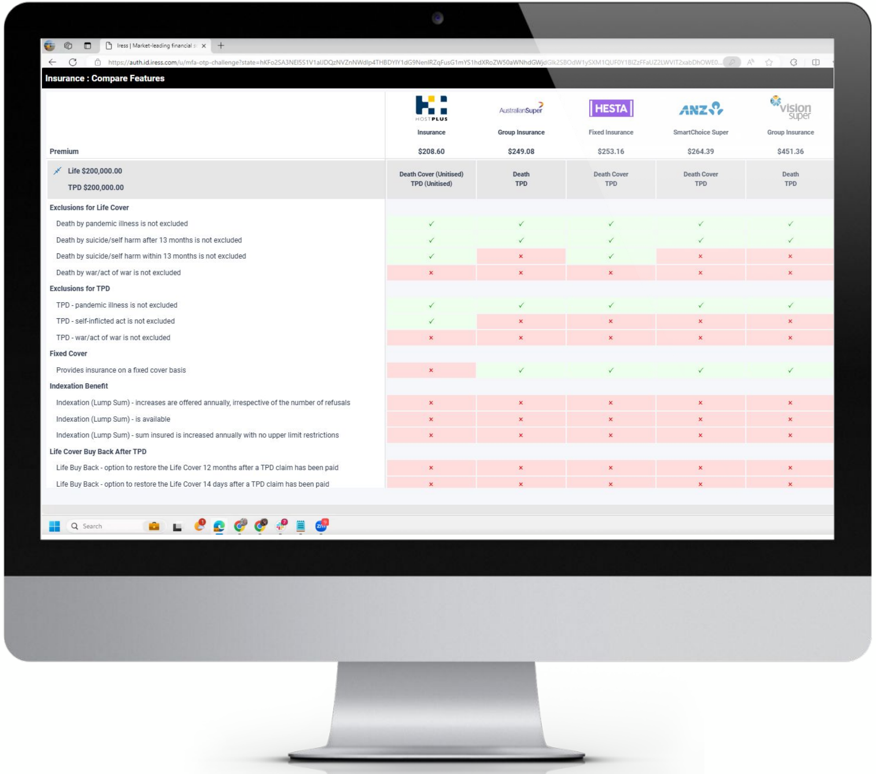
Here's what we're doing.

Save time and simplify Superannuation Insurance

WealthSolver's insurance comparison now directly integrates data from Risk Researcher, ensuring data quality and consistency. This enhanced capability means you can save time when reviewing insurance within superannuation.

Efficiency has never looked better - find out more!

Watch the video here



2025 Roadmap | **Adviser efficiency** | Compliance & Security | Precision in client portfolios | High quality adviser and client experience | Business insights | Integration & strategic partnerships

Response to client feedback · Delivered as planned · Pending delivery · Delay to plan

Indicates when you will see a outcome delivered

	DELIVERED Q4/24	COMMITTED FOR DELIVERY Q1/25	COMMITTED FOR DELIVERY Q2/25	PROPOSED
Client Focus	Improved the capability to **record and store information** re: binding nomination, reversionary beneficiary, linking multiple insurance into a single superfund, and contribution caps to ensure a seamless advice journey			Review Xplan functionality to identify ways in which we can **streamline CRM performance** and usability
Portfolio management		Enable advisers to see their holding balances in front-ends and Portfolio reports for **improved transparency**		
CommPay		Launch an **Integrated Payment Solution** for Invoicing to enable secure one off & recurring payments	Launch an **Integrated Payment Solution** for Invoicing to enable secure recurring payments	Implementation of **streamlined statement** delivery with automated loading between supplier & CommPay back office Reduced manual entries with introduction of **automated bank receipts via open banking integration**
Xtools/Xtools+				**Reduced manual data entry** when modelling **Assets** and **Liabilities** **Automated cashflow** to minimise data entry for start of period and regular transactions
WealthSolver	Enhanced group insurance data to **increase efficiency of reviewing insurance** within superannuation			WealthSolver Insurance proposal **integrate** with Risk Researcher
AI			**Reduce the time spent writing and saving file notes** in Xplan using AI **Live transcription and meeting assistance** using AI (Pilot stage)	**Automate updates to Xplan client data** using AI from document upload (e.g. statement, payslips)

Iress ID: coming to a site near you!

In December 2024 we officially kicked off the launch of IressID. Xplan sites are now progressively being rolled onto the solution and will continue in 2025.

With a single, seamless login, streamline your workflows and experience the future of secure, unified access across Xplan, Iress Community, Advisely, and API connectivity today!

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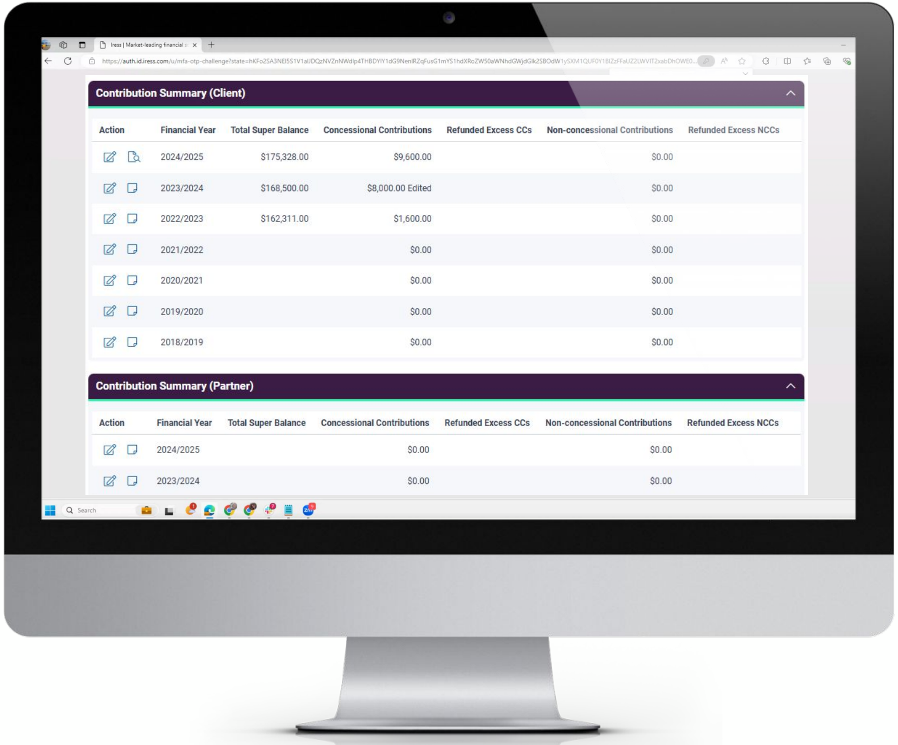
IressNet		Implement Adviser Registration Security & automated data refreshes for Citi Fund Manager Datafeeds Implement Adviser Registration Security & automated data refreshes (Netwealth)		Improve transparency by **including Data Provider T&Cs for Adviser acceptance** as part of registering for the datafeed in Xplan
Simplified authentication		**Rollout** across client groups of: aligning user authentication across Xplan, Iress Community, Advisely and API connectivity to **one seamless login method** **Expand Iress ID** to Iress Connect (Customer Support portal)	Provide modern authentication (OAuth2) for BYO **email SMTP**	
Information security		**Enhancing access and security** by migrating all user accounts to Enterprise Managed User accounts and partitioning the Wealth GitHub user account.	SOC2 Type 2 Compliance **report delivered** (Simplify ongoing due diligence by ensuring we maintain operational controls)	

Making it easier to **track superannuation contributions**

We’ve listened to your feedback and have introduced a new Xplan element to facilitate better tracking of client’s superannuation contributions in Xplan, “Super Contribution Summary”.

In addition to contributions, this element also allows you to record the Total Super Balance, and Refunded Excess Concessional & Non-concessional contributions for each financial year.

Watch the video here



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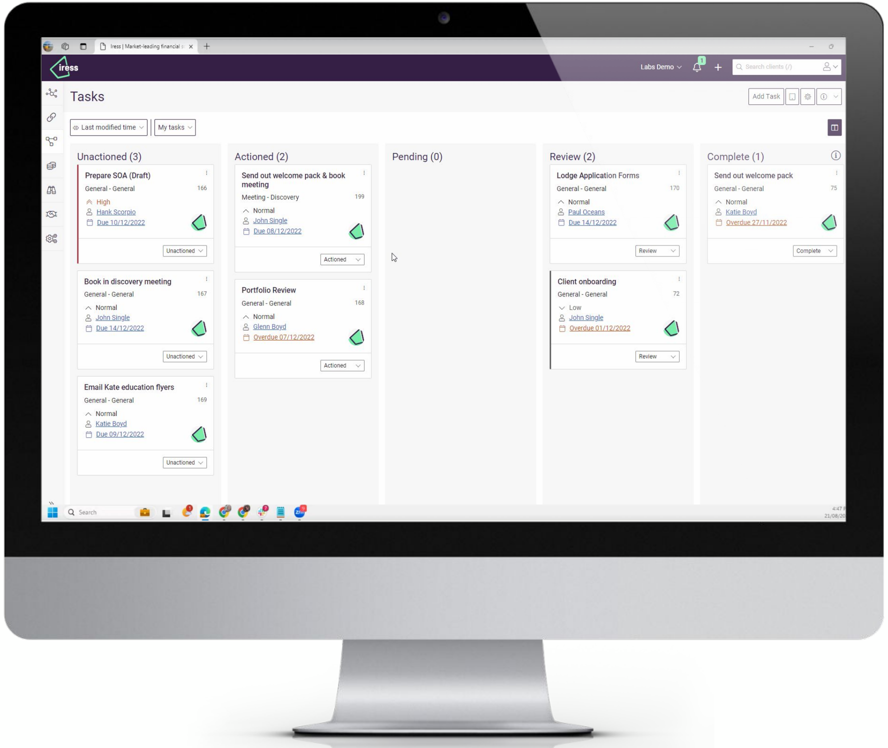
IressNet		Expand your scope and coverage by adding new **industry super** data feeds (Aware Super) Expand your scope and coverage by adding new **industry super** data feeds (Brighter Super) New **life insurance** data feed (MetLife) New **life investment** data feed (SelfWealth)	Enhancements to better support Industry Security Codes, improvements to **data quality**	
Risk Researcher	**Relabel premium structures** to align with industry requirements		Extend **Premium Validation** and **Quote and Apply** to additional providers	Simplify the way **Super-linked and Flexi-linked products** are handled in existing insurance across Xplan
WealthSolver				Fully **integrate retirement income products to Xplan** across product selection, strategy, modelling and SOA. Modelling **International shares** in WealthSolver
Xtools/Xtools+		**More intuitive super consolidation** and pension commencement; ability to model 2 separate funds in Xtools+	Conduct Discovery to transform awareness and accessibility of **retirement income products** with a fully integrated end to end advice journey.	Design and build **a comprehensive modelling calculator** for **Retirement Income** advice Automate calculation of the **Available Concessional and Non Concessional Caps and import to Xtools**

The new Task Hub is now live for all Xplan sites

We've listened to your feedback and made Task Hub easier to navigate with a modernised UX/UI.

Enjoy flexible List and Kanban views, drag-and-drop task management, personalised sorting and filtering, quick task updates, and customisable statuses—all designed to fit the way you work. Plus, you can switch between Classic and New views anytime.



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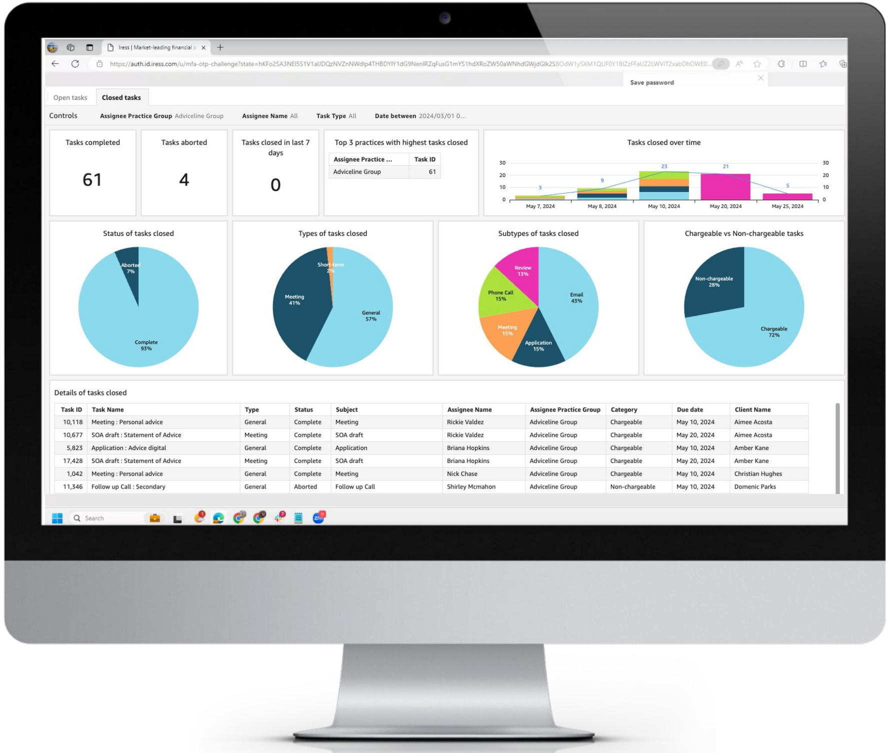
Client Portal			Provide advisers with a digital fact find **reporting mechanism** that states what a client has changed	**Streamline how you manage content** by moving the administration of your client portal to sit solely within Xplan
Digital advice	Additional widget states and enhancements to **communicate more info** to user on their progress Provide fund-level control over chart design to **enable closer alignment to fund branding** requirements	Place **control of the content and configuration** for the solution in your hands to allow more dynamic tailoring of elements in each journey		Capture date entered during each journey to Client Focus to enable common data points to be **re-used across multiple journeys and adviser led advice sessions**
Risk Researcher; WealthSolver; Xtools/Xtools+	Allow user to **refresh** 'Not considered' policy in Risk Researcher current situation Risk Researcher **Replacement Advice** will **automatically show** when an Existing Policy is set to be Replaced			UX/UI uplift of the **Xplan Advice Modelling User Journey** (Strategy formulation to Advice production)
Client Focus	**Preview .eml email attachments** that are attached to Document Notes	Implement keyword search and notification features for release notes to enhance discoverability and **keep users informed of updates**		
Portfolio			Provide a more **consistent trading experience** by enhancing the order journey	Uplift **new Position screen** showing transactions so it is easier for Advisers to see client assets
Workflow		Ease and efficiency of the new task experience is **enabled for all Xplan sites**		

Xplan **Business Intelligence** is coming

Last year, we laid the foundations for a powerful business insights and analytics reporting capability. This year, we're developing a self-service BI platform that will visualise real-time data on your business operations within Xplan.

As we've progressed, we've uncovered complexities in building a secure, fit-for-purpose data lake and are refining the design based on client feedback. While this has extended our timeline, it ensures we deliver a robust and valuable solution. We completed Discovery in Q4 last year and will launch a Pilot in Q2, with a broader rollout targeted for the end of the year.



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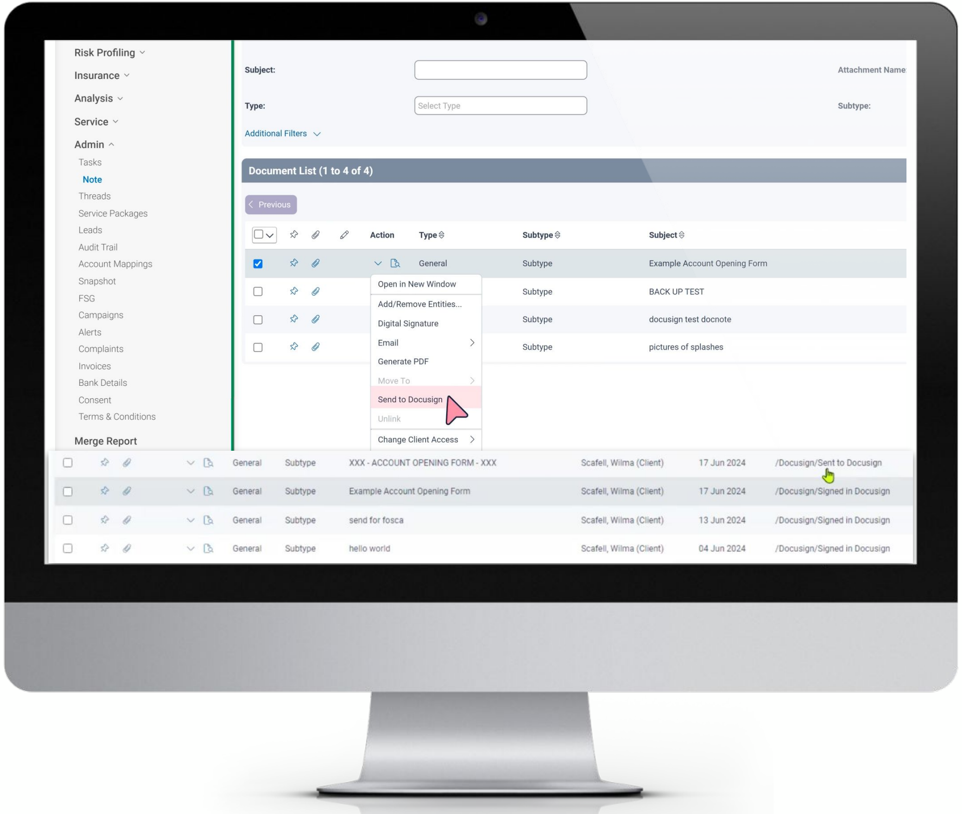
Enabling data services	**Expand data accessibility** to encompass more Xplan data sets in our insights capability Complete Discovery for **self-service** data analytics and business intelligence (BI) platform		**Complete Pilot** for self-service BI platform which will share insights and reporting directly within the Xplan user interface, to give you better insights about your business	**Rollout self-service BI capability** to all Xplan sites to enable advisers access to client data and customised reporting
IressNet				Make it **easier** to track the **processing status** of each datafeed
Business Intelligence Dashboard		**WealthSolver Business Intelligence Dashboard -** Help platform providers understand their product performance by providing real-time insight and recommendations on their superannuation and investment products		

Our **integration ecosystem** is evolving

This quarter, we'll share details on exciting new partnerships and enhancements to existing integrations, designed to bring greater value and efficiency to advisers.

At the same time, we're strengthening our commitment to supporting integrators as key contributors to the Xplan platform, ensuring they have the tools and resources needed to innovate and succeed within our ecosystem.



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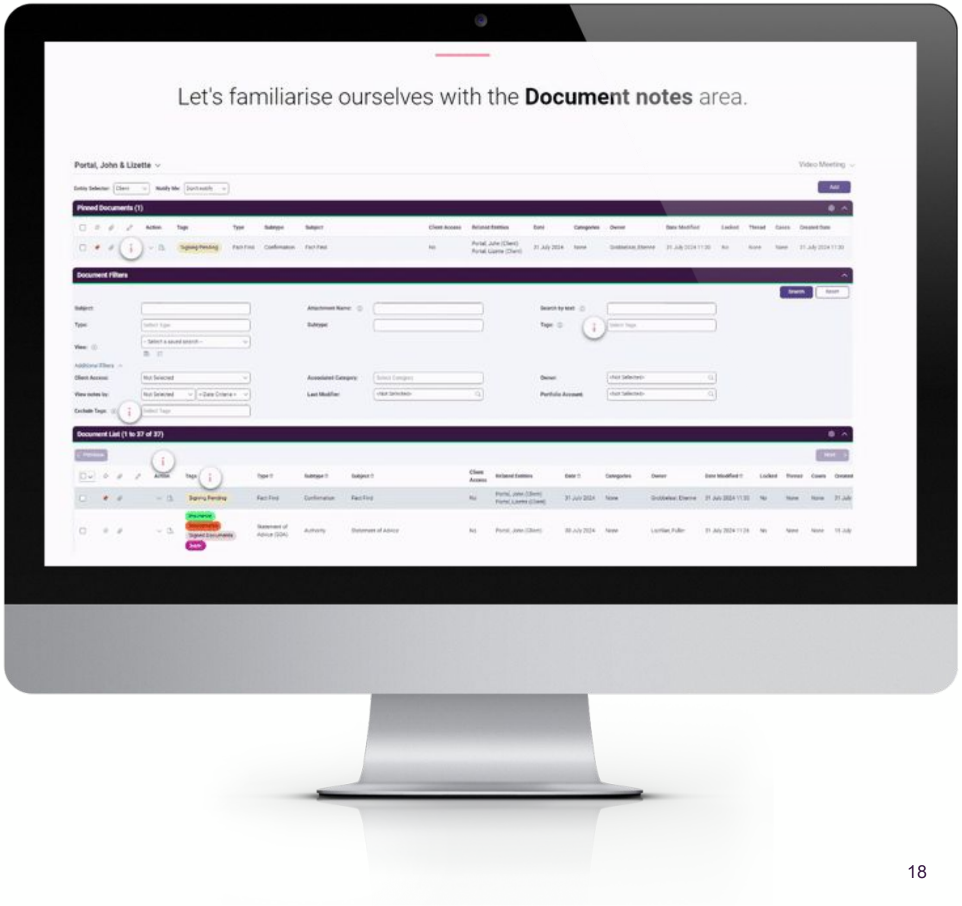
Client Focus	**Improve e-signature capability by integrating** with a market-leading third party (i.e. Docusign)	**Explore potential partners** across e-signature capabilities, advice presentation and AI tooling	Explore improvements to enhance the reliability of **diary synchronisation with Outlook** **Explore potential partners** across compliance tooling and onboarding solutions	Explore improvements to enhance the reliability of **diary synchronisation with Google** Integrate with market-leading third parties to **improve the presentation and visualisation of advice**
Governance	Finalised our approach to **assessing third party integrators** to offer a robust, vetted set of capabilities beyond our core offering	**Announce the new partnership strategy** to the market so Advisers are aware of our recommended third parties and process for integration selection		**Adopt shared OpenAPI standards** to make it easier to connect to other vendors by improving the interoperability of Xplan's APIs, through the adoption of a shared standard

We’ve launched quarterly learning plans to align with our roadmap!

Get a better understanding of new features via a series of webinars, e-learning, micro-learns, and virtual classrooms.

Scan the QR code or visit the link below to access your learning plan now!

https://learningcentre.iress.com/login/index.php



Q&A

We want your feedback!

Scan the QR code to complete our pulse survey (no more than 60 seconds!) and share your thoughts on the roadmap.