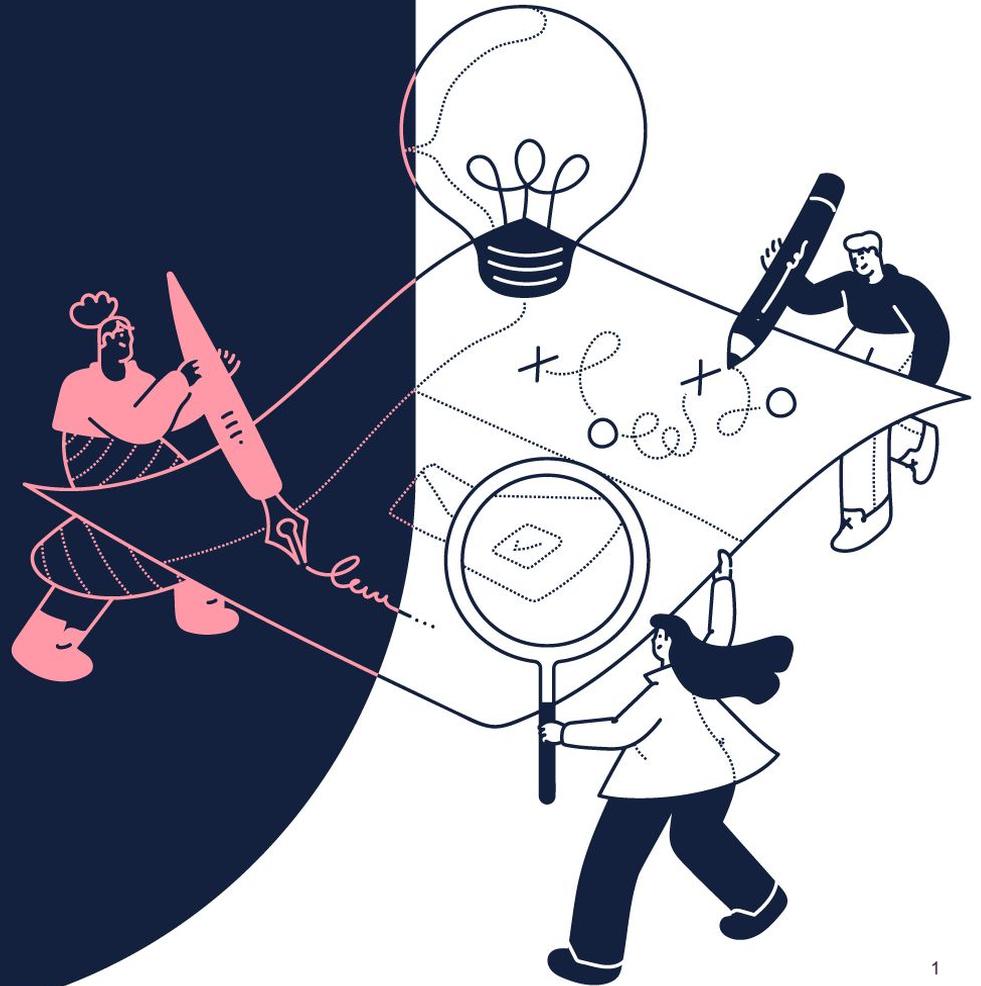




Xplan

2025 Wrap Up

November 2025



Hosts



Kerry Ong, General Manager - Customer



Yulia Tjhin, General Manager - Xplan



We acknowledge the Traditional Owners of this land, the Gadigal people of the Eora Nation.

We recognise their continuing connection to land, waters and culture. We pay our respects to their Elders, past and present.





CPD accreditation

0.5 of CPD credits will be available once the multiple choice questionnaire is completed.



Feedback and questions

Please fill in the feedback form
The link will be displayed in a QR code at the end of the webinar.

Advice is changing intergenerationally



Gen Z face very different financial futures to Boomers



1 in 2 Gen Zs still live with parents - by necessity mostly. 59% of them seek full financial freedom.

Intergenerational transfer means a wide range of needs.



Boomers prefer in person or phone interactions. Gen X are phone or email & Gen Y - Z prefer digital.

End of life has changed, and life plans are different.



People are living longer and retiring differently and later. They are also engaging in living legacies.

Support efficiency soars | faster resolutions, greater responsiveness



14,287

resolved support
requests YTD

7 days

av. resolution time
from 51.5 days

74%

faster
resolution time

Data from the reporting period May-July vs August-October

Refining Xplan around how you work



Super Cap calculator coming soon



- **Automated cap calculations:** Personal Concessional and Non-Concessional Caps calculated within Contribution Summary in Client Focus.
- **Seamless data flow:** Integrates with Xtools+, Optimiser, Retirement Funding, TTRAP, and Lifestyle Goals.
- **Intelligence:** Incorporates carry-forward and bring-forward rules automatically.
- **Comprehensive imports:** Total Super Balance, unused concessional caps, non-concessional contributions, and bring-forward status included.

Other Details

Contribution Summary (Client)

Financial Year: 2025/2026

	FF to date	Personal Cap
Concessional Contributions	\$7,200.00	\$165,000.00
Non-concessional Contributions	\$0.00	\$120,000.00

Concessional contributions: Non-concessional contributions:

Action	Financial Year	Total Super Balance (prior 30 June)	Concessional Contributions	General CC Cap	Unused General Cap	Unused Cap after Carry Forward	Used Cap after Carry Forward	Carry Forward Available	Personal CC Cap	Excess CCs
<input type="checkbox"/>	2024/2025	\$460,000.00	\$7,200.00 Excess	\$0.00.00	\$2,800.00	\$2,800.00	\$7,200.00	\$0.00.00	\$4,757.00	\$0.00
<input type="checkbox"/>	2024/2025	\$232,895.00	\$51,782.00 Excess	\$0.00.00	\$0.00	\$0.00.00	\$0.00.00	\$0.00.00	\$0.00.00	\$0.00
<input type="checkbox"/>	2023/2024	\$278,899.00	\$21,744.00 Excess	\$27,800.00	\$5,786.00	\$5,786.00	\$21,744.00	\$0.00.00	\$0.00.00	\$0.00
<input type="checkbox"/>	2022/2023	\$260,000.00	\$17,026.00 Excess	\$27,800.00	\$8,674.00	\$8,674.00	\$17,026.00	\$0.00.00	\$0.00.00	\$0.00
<input type="checkbox"/>	2021/2022	\$242,892.00	\$14,694.00 Excess	\$27,800.00	\$12,694.00	\$12,694.00	\$14,694.00	\$0.00.00	\$0.00.00	\$0.00
<input type="checkbox"/>	2020/2021	\$182,403.00	\$15,502.00 Excess	\$25,000.00	\$8,498.00	\$8,498.00	\$18,507.00	\$22,226.00	\$0.00.00	\$0.00
<input type="checkbox"/>	2019/2020	\$191,887.00	\$4,255.00 Excess	\$25,000.00	\$16,747.00	\$0.00	\$0.00.00	\$13,289.00	\$0.00.00	\$0.00
<input type="checkbox"/>	2018/2019	\$147,889.00	\$11,711.00 Excess	\$25,000.00	\$13,289.00	\$13,289.00	\$11,711.00	\$0.00	\$0.00.00	\$0.00

Contribution Summary (Partner)

Financial Year: 2025/2026

	FF to date	Personal Cap
Concessional Contributions	\$0.00.00	\$165,000.00
Non-concessional Contributions	\$0.00	\$120,000.00

Concessional contributions: Non-concessional contributions:

Action	Financial Year	Total Super Balance (prior 30 June)	General Transfer Balance Cap	Non-concessional Contributions	Unfunded Excess CCs	General NCC Cap	Bring Forward Rule Triggered	Bring Forward Year	Personal NCC Cap	Excess NCCs
<input type="checkbox"/>	2025/2026	\$2,000,000.00	\$2,000,000.00	\$0.00	\$0.00	\$0.00	No	1	\$120,000.00	\$0.00

What is Workflow Starter Kit



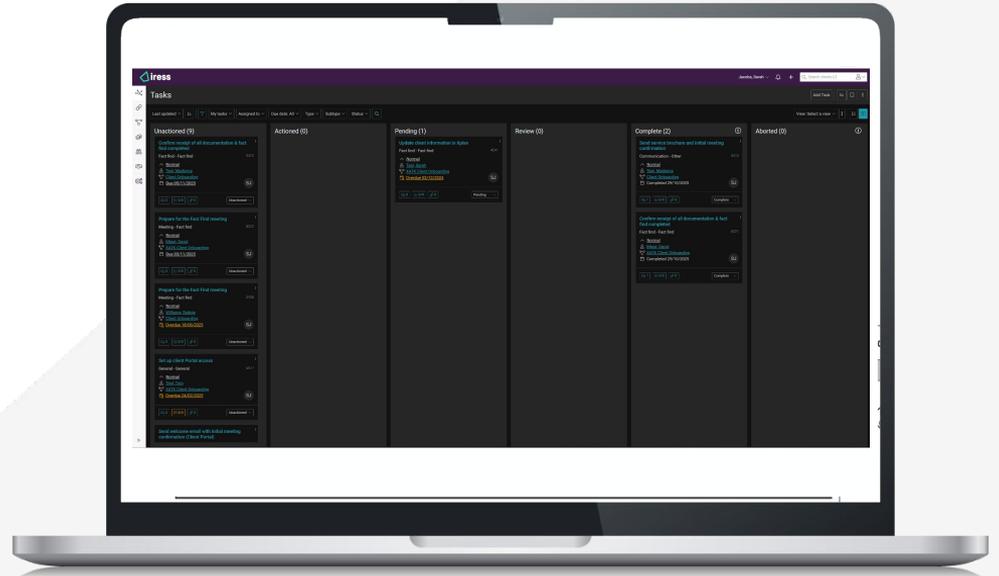
The Workflow Starter Kit is a new learning resource designed to empower our Xplan customers and drive greater efficiency.

It's a direct response to customer feedback, providing an 'off-the-shelf' starting point for building workflows and maximising their use in Xplan.

Our ultimate goal is to provide self-service, intuitive learning content that anticipates every customer question, making workflows easy to manage without direct intervention.

Workflow Starter Kit Key features

- **Four** simple workflows that can be imported into an Xplan site.
- **Easy** to follow setup instructions.
- **Automation** ideas to help customers customise their workflows.
- **Links** to all necessary learning guides for workflow implementation.







Learning Centre

Home / Catalogue Entries / Workflow Starter Kit



Xplan
eLearning

Workflow Starter Kit

Workflow Starter Kit: Unlock Xplan Workflows

Workflows are an easy and effective way to ensure consistency in your approach to servicing clients, create efficiencies in and between teams, and ensure that nothing gets overlooked. They act as a record of your business procedures for compliance, are a great tool for guiding new staff members, and provide opportunities for automation.

We've listened to your feedback and as a result, we've developed the Workflow Starter Kit to help you understand where to start to enhance, streamline, and automate your business workflows in Xplan.

This kit includes four simple workflows that can be imported into your Xplan site, supported by a step-by-step set-up guide, a process map with ideas for automation, and all the learning guides you'll need to implement your own workflows within your business.

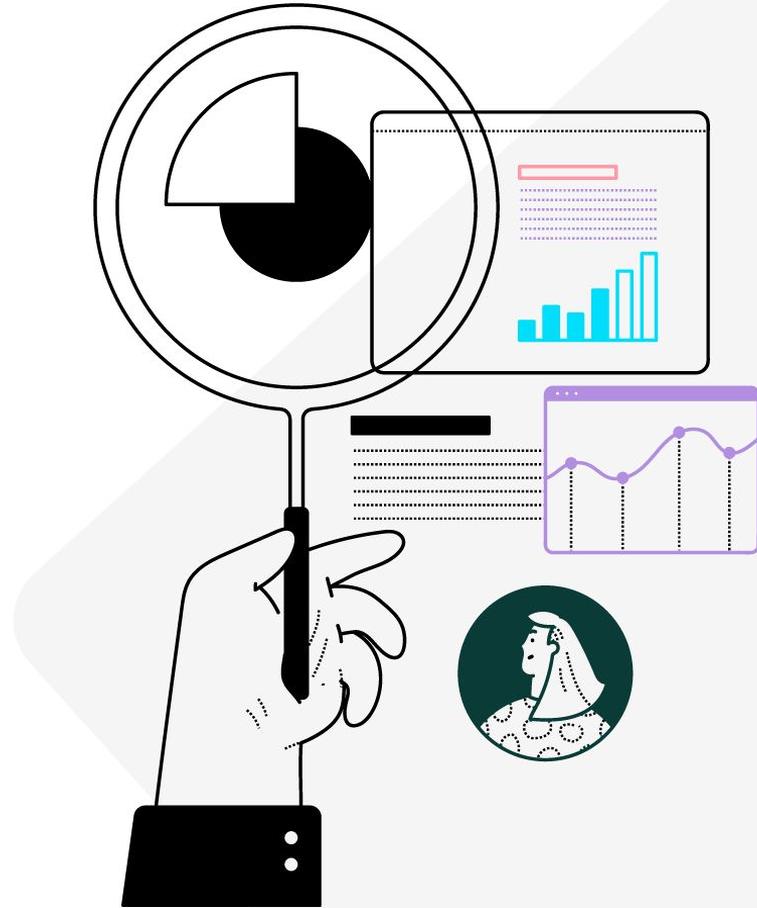
What you'll gain from the Workflow Starter Kit

You are already enrolled in this learning.

[Show more](#) [Go to course](#)

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2026 Xplan



Continuing the product strategy for a cohesive, simpler, reliable future



Cohesive

Seamless data integration and streamlined workflows creating a more efficient experience

Simpler

Innovated workspace and intuitive, standardised UI that simplifies daily tasks and boosts efficiency

Reliable

Optimised tools that meet industry standards providing dependable outcomes and reduced risk

Xplan features roadmap overview: proposed items (2026)



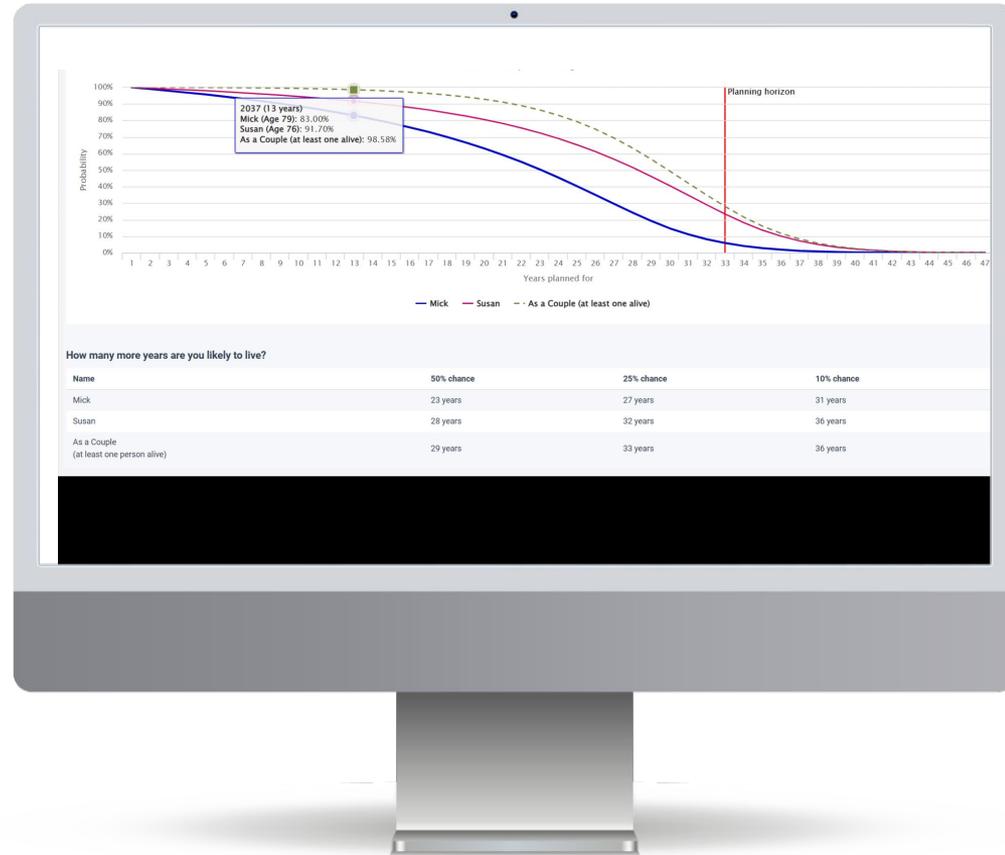
Potential roadmap items being explored – not all are guaranteed to progress.

Domain	Cohesive	Simpler	Reliable
Customer Relationship (Client Focus, Workflow, Client Portal)	Integrate with market-leading third parties to improve the presentation and visualisation of advice	(subject to Pilot) Reduce the time spent writing and saving file notes in Xplan using AI (launch)	Review unused Xplan functionality to identify ways in which we can streamline CRM performance and usability.
Advice Solutions (WealthSolver, Risk Researcher, Xtools/Xtools+)	WealthSolver Insurance proposal integrate with Risk Researcher.	Improve error messaging in Xplan to help users with the open issue.	Enabling advisers to manage Fixed Term Agreements (Non-ongoing service agreements)
	Asset information and Insurance fees to automatically flow correctly into Xtools+	Fully integrate lifetime income solutions to Xplan across product selection, strategy, modelling and SOA	Capture Insurance Commission Consent from policyholders in Client Focus
	Ability to record and track transfer balance account credits and debits needs	Simplify Super-linked and Flexi-linked products handling in existing insurance across Xplan	To comply with Division 296 tax on super balances over \$3 mill in Xtools modelling
Portfolio		Streamlined Assets and Liabilities	Deploy Appropriate Exchange market data flags e.g. delayed, end of day
IressNet Datafeed	Expand your scope and coverage by adding new industry super data feeds (Australian Super and Brighter Super)	Automated Cash flow to minimise data entry for start of period and regular transactions	Supporting valuation and modelling of Cryptocurrency Investments in Portfolio
	New investment data feed (SelfWealth).	Further enhancements to the quick trade order pad for a shorter and more efficient order creation journey	Uplift the data security model for Client & Account relationships to advisers, to increase the security of data sent to Xplan sites.
Payment Solutions		Make it easier to track the processing status of each datafeed.	
Data Solutions	(subject to Pilot) XBI bringing enhanced reporting, business insights, and self-service analytics directly within Xplan		

Retirement Income solution



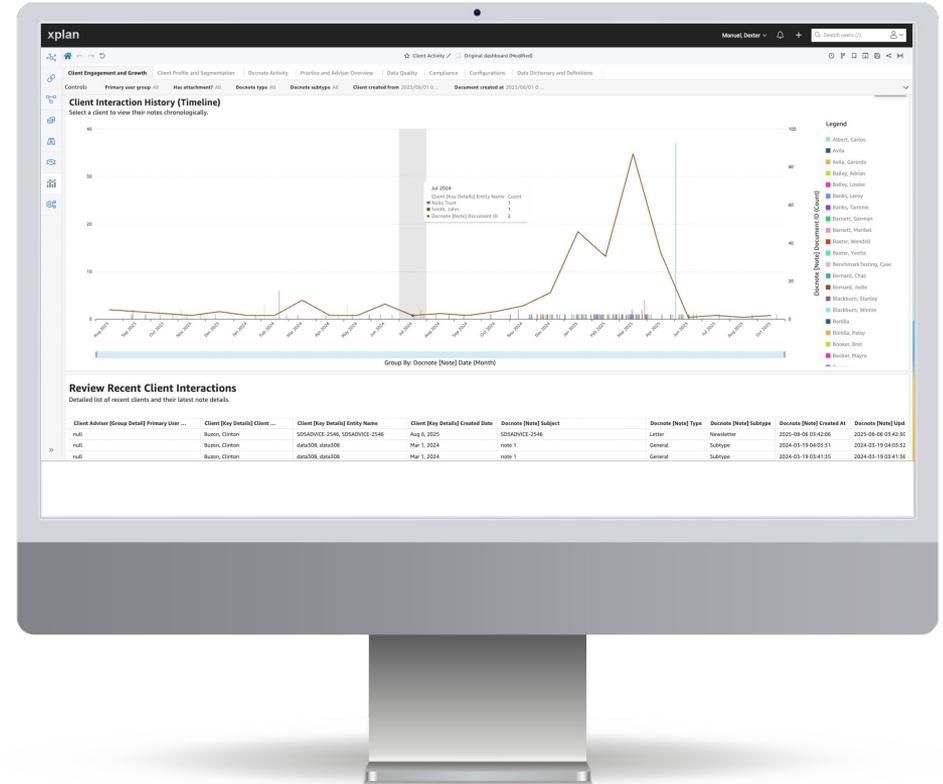
- **Streamlined**, end-to-end retirement advice journey from fact-finding to advice review.
- Lifetime income modelling and strategy tools, initially focused on the **decumulation phase**.
- Data-driven insights and **integrated** product information to **simplify** adviser decision-making.
- Platform for **industry collaboration**, starting with Challenger, to expand access to retirement income solutions.



Unlocking smarter decision-making with Xplan Business Intelligence



- **Unlock insights:** Access near real-time data, refreshed hourly, without leaving Xplan.
- **Eliminate reporting bottlenecks:** Replace spreadsheets and legacy tools with automated, dynamic dashboards.
- **Strengthen compliance oversight:** Track key metrics, document activity and advice delivery in real time.
- **Take control of your own data:** Explore, visualise, and interact with the metrics that matter most. No technical skills required.
- **Future-proof your business:** Built on modern, cloud-native BI with a clear path to AI-powered and predictive analytics.





Scan the QR code to register interest in 2026.

Let's continue the conversation



Building a better experience together

We've been listening closely to what you've shared with us and we know there is more to do.



All calls answered by a human



Answers at your fingertips

95% of clients said they were "extremely satisfied" with our service



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[Iress Learning Centre](#)

Support available

Contact our team of specialists

Australia: 1300 1300 69
New Zealand: 0800 448 505
or via [Iress Connect](#)



Feedback

What did you think? Send in your suggestions and feedback.



CPD Quiz

Complete the quiz and we will send you your CPD certificate.

Thank you

