

BT Group Licensees Accountants Offer

> Entry requirements

Accountant Financial Adviser

- > Tier 1 Generic Knowledge
- > Tier 1 Superannuation
- > Specialist SMSF competency

Comprehensive Financial Adviser

- > Diploma of Financial Planning or equivalent (RG146)
- > Specialist SMSF competency

> Licensee services

	Accountant Financial Adviser	Comprehensive Financial Adviser
Ability to leverage referral arrangements	✓	✓
Advice documents, tools and policies	✓	✓
Compliance services	✓	✓
Marketing services	✓	✓
Practice management support	✓	✓
Professional development support	✓	✓
Professional indemnity insurance	✓	✓
Research and strategy	Optional*	Optional^
Software solutions (XPLAN)	Optional*	✓
Technical services and support	✓	✓

* Available at an additional cost.

^ Available at an additional cost. Mandatory if providing advice on listed securities.

> Areas of advice

	Accountant Financial Adviser	Comprehensive Financial Adviser
Establish or close an SMSF	✓	✓
Basic deposit products (inside SMSF)	✓	✓
Superannuation contribution advice	✓	✓
Strategic advice – class of product superannuation	✓	✓
Referrals to credit assistance providers, e.g. mortgage brokers, bankers etc.	✓	✓
Strategic advice – transition to retirement, pension, death benefits	General advice	✓
Strategic advice – consolidation of existing super into an SMSF	General advice	✓
Strategic advice – risk insurance	General advice	✓
Strategic advice – investment [#]	✗	✓
Strategic advice – limited recourse borrowing arrangements	✗	✓
Comprehensive advice – risk insurance (including financial product advice)	✗	✓
Comprehensive advice – investment (including financial product advice)	✗	✓

[#] This includes class of product advice on: securities and simple managed investment schemes as defined in the Corporations Regulations 2001.

> For more information

To find out how BT Group Licensees can help you build a stronger and more dynamic business, contact us today.

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