

## What new features were added to *Reasonable Basis* during 2008/09?

- **Introduction of *Risk Insurance Comparator*** – This breakout module lets you go from *Needs Analysis* to SoA in minutes. Features include group & individual rates, inside & outside super, platform insurance comparisons, comprehensive features & definitions, integration with the *Super* ⇌ *Super* module and Rice Warner Research.
- **Introduction of *Insurance Needs*** – Midwinter’s popular *Insurance Needs* analysis modules allows advisers to calculate the level of insurance that their clients require. It enables advisers to quickly determine the insurance gap for life insurance, TPD, trauma and income protection. This module has seen heavy use by advisers during the year and enhancements such as integration with the *Expenses Calculator* have been already been added.
- ***Investment & Gearing Module*** - The most comprehensive optimisation investment and gearing modelling tool available to financial planners. It enables advisers to provide optimal investment and gearing strategy advice. The multiple strategies that can be compared include the debt reduction, borrowing against capital to invest, margin lending (including instalment gearing and protected loans), agribusiness and contributing to super.
- **Introduction of *Super* ⇌ *Pension* module** – This module cemented Midwinter’s lead in compliance and product replacement technology. *Super* ⇌ *Pension* module allows you to model rolling from super to the pension environment. You can roll to 1 pension or compare rolling to two pensions. No other software in the industry can provide this very essential need for an adviser. An easy to use recontribution strategy was added during the year.
- **Introduction of *Pension* ⇌ *Pension* module** – This module gives advisers room to expand their advice coverage in difficult market conditions. *Pension* ⇌ *Pension* provides an accurate picture of a client’s existing and alternative account-based pension positions when switching between existing and alternative account-based pensions.
- **Introduction of *Margin Manager*** - In light of the GFC and the Storm Financial debacle Midwinter released *Gearing Manager* this February. This is an invaluable tool for financial advisers whose clients currently have margin loans or are considering margin lending.
- **Introduction of *Age Pension Optimiser*** – This popular tool was added late last year and was designed for advisers looking to reassess their client’s social security position in light of the recent market downturn.
- ***Super* ⇌ *Super* enhancements** – Midwinter’s flagship module has been constantly improved during the year making our competitor’s offerings look lacklustre at best. Improvements include full SOA capability, upfront/ongoing/insurance disclosure, fee for service, client detail integration, improved consolidation of features, expanded dynamic SOAs, and client objectives are now automatically linked to Rollover Relevant Features.
- ***Transition to Retirement enhancements*** – Several improvements have been made to our TTR module during the year including full SOA capability, TTRP product specific, product replacement statements, ability to make TTRP income tax exempt, ability to alter yearly income...

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- **Contribution Optimisation enhancements** – This one may have got lost in all the excitement during the year but this module has been enhanced to provide more flexibility and strategy options when looking at couples, tax, contributions and projections of superannuation balances.
- **Expenses Calculator Tool** - This very handy tool was introduced as a starting point for all effective tax strategy. Advisers can now determine their client's expenses & ascertain available excess net income.
- **Even more funds** – Midwinter's research team have been busy this year. Our super and pension platform database has grown to 644 super, 135 pensions and 194 insurance products during this year. This is easily Australia's most comprehensive product database.
- **Automatic updates** - All new data updates and modules now download automatically when you open *Reasonable Basis*. Our dedicated servers provide fast and immediate automatic updates for all users.
- **More training that is easier to access** – For every enhancement and addition listed there was new training available immediately through our training playback library. The training playback library was accessible through the software (click Help & Training on the main screen).
- **New look main screen** – the ultimate low touch, client facing interface. The new look interface allows advisers to quickly access their desired strategies. Enhanced client facing features have also been added.

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To access your free trial of Midwinter's *Reasonable Basis* please click on this link – [Reasonable Basis Free Trial](#) - and call **1300 882 938** for your access code.

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your advice just  
got a whole lot  
easier with...

 *reasonable basis*