

## 1 Standard features Pathfinder Online

Standard Pathfinder Online modelling includes:

- Assets, liabilities, super, retirement and cash flows with simple and flexible options to control the strategy (see below for more details)
- Projections for 20-years
- Compare scenarios
- Default assumptions and the option to edit assumptions case-by-case. (e.g. Indexation of income, property growth, investment returns and fees).
- Max. 3 months to work on each case (after this time, you can still view the case, but you will no longer be able to make changes to it)
- Full results:
  - Summary text reports
  - Action items
  - Charts
  - Detailed report tables
- Documents (with Optimo default template):
  - Download Strategy Paper
  - Download draft SOA document

### Items and options included with Pathfinder Online

The items and options available in Pathfinder Online are listed in the table below. Additional items and modelling options are available in our Extended Online Solve and Strategy Development Service. Please contact us if you would like to discuss which Optimo product or service would best meet your strategy modelling requirements.

	Pathfinder Online	Only available through SDS service
<b>Individuals</b>	A single person or couple Children (for Family Tax Benefit estimates)	
<b>Assets</b>		
Family home	Keep or sell an existing family home Buy a new family home	Convert home to investment property (or vice versa)
Investment property	Keep or sell an existing investment property Buy a new investment property	Convert investment property to home (or vice versa)
Cash account	Keep a cash reserve	
Shares/Managed fund	Keep, sell or buy shares/managed funds Control balance and/or deposits	
Lifestyle assets	Used for estimating Age Pension payments.	
<b>Liabilities</b>		
Secured Loans	Only for investment properties and family homes only (one loan per property) Offset accounts	Geared shares Multiple loans against one investment

### Optimo Financial Pty Ltd

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	Control repayments, pay off loan early.	
Unsecured loans	For existing unsecured loans only Control repayments, pay off loan early.	Take out a new personal loan Refinance a personal loan
HELP/HECS debts	Existing and future debts Control repayments, pay off early	
<b>Superannuation and retirement</b>		
Retail and industry super funds	One investment option per fund. Rollovers Rollover, keep, close, keep minimum balance	Multiple investments in one super fund.
TTR pension	Include or exclude	
Account based pensions	Determine rollover amounts and withdrawal amounts	
Concessional and non-concessional super contributions	Control contribution amounts Government co-contribution	
Spouse super splitting	Include or exclude	
Government Age pension	Estimated payments included by default	
<b>Cash flows</b>		
Life insurance premiums*	Keep, open, close. Pay directly or from super. Increase premiums year-by-year.	
Income	Stop or change value year-by-year Estimate tax	
Expenses	Stop or change value year-by-year Estimate tax deduction based on type Pay directly or from super	

- \*Optimo Financial does not include research for insurance recommendations or adequacy on insurance cover.

Although there is no technical limit on the number of scenario or items (assets, loans, etc.), cases with an excessive number of items may be outside the scope of the web solve.

Items currently only available through our Strategy Development Service (SDS):

- SMSFs
- Trusts
- Aged Care
- Reverse mortgages
- Annuities
- Insurance bonds

These items may be added to Pathfinder Online in the future.

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