

**We are
Leaders in
advice
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A digital solution offers easy access to affordable advice

For super funds looking to deliver intra-fund advice to more members, both efficiently and affordably, digital advice is the only realistic solution. By leveraging or complementing human-delivered advice teams with digital advice, super funds can dramatically expand their capacity to support members and improve financial wellbeing. Digital also allows phone-based and in-person advice teams to provide more support to those members who need the most help. Adding a digital advice capability fundamentally changes the economics of advice delivery for super funds.

Choosing the right provider however, is vital to ensure that support can be provided in a way that matches the needs of a fund's members, and their advice philosophy. The right provider will enable:

- A fully member-directed journey, with an end-to-end digital advice experience
- An adviser-led journey, with digital advice to greatly expand productivity and reduce costs
- Hybrid models, that bring human support by an adviser or member support team into the member's advice journey via triage or at the member's request.

What to look for in a digital intra-fund solution

To select the right digital advice solution for their fund, trustees should look for expertise in six key areas:



Platform integration

A high quality digital platform will offer swift and smooth integration into a fund's existing tech stack and digital ecosystem(s).



Member experience

Digital advice journeys must be developed with members at the centre of the user experience to ensure high levels of engagement.



Sector expertise

In-depth knowledge of digital deployment, financial advice, and the Australian superannuation landscape will support quicker time to market.



Data privacy and security

A provider that offers externally-audited information security controls, member data hosting within jurisdiction, and proven compliance will provide great peace of mind.



Proven experience

A provider that brings deep experience in designing, implementing and managing digital advice solutions ensures confidence and trust.



Ability to future-proof

Capacity for swift updates to ensure ongoing regulatory and business compliance.

How to find the right digital advice provider for your fund

Working with a provider to implement your digital advice solution no longer means an enterprise-wide digital transformation, or a multi-year rollout. This priority checklist will help you ask the right questions to identify the right digital advice provider for you.



Platform Integration

- Does the platform seamlessly integrate into your existing digital ecosystems and experiences? Can they contemplate two-way data sharing?
- How rapidly can their platform be implemented?



Sector expertise

- Do they have deep financial advice knowledge?
- Do they have understanding and experience of the Australian superannuation industry complexities?
- Are they familiar with Australian financial services regulatory requirements?
- Do they have member-first design experience?



Proven experience

- Do they have case-studies and referenceable clients for previous deployments?
- What experience do they have in implementation?



Member experience

- Does their platform incorporate needs analysis, guidance and advice for a seamless member and adviser experience?
- What level of confidence can be delivered in member completion rates?
- Can you add your own brand and tone of voice to create a unique member experience?
- Is triaging facilitated to ensure only suitable members use the process?



Security and compliance protocols

- Do they have current ISO/IEC 27001:2013 registration?
- Do they consider compliance by design?
- Does their platform facilitate comprehensive audit and control processes?



Future proofing

- Is their platform easy and cost-effective to update for regulatory and business changes?
- Does it enable iterative deployment to launch single advice journeys, and add new member journeys at a later date?

Bring your digital advice capability to life with Ignition

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