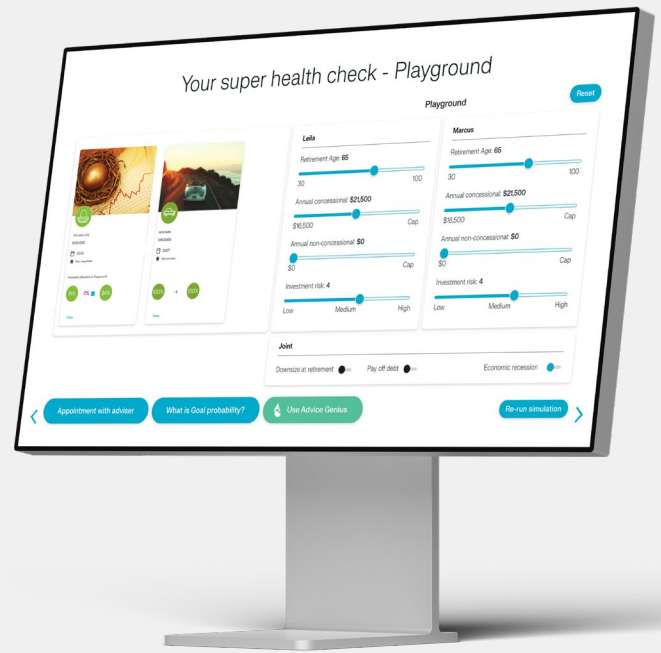


Digital and Hybrid Advice

Advice solutions made simple, for super funds and members.



Practical, engaging advice has always been challenging for superannuation funds to deliver to members. GBST's digital and hybrid solution offers your members unique and customisable advice journeys. It utilises robust goal setting and strategy modelling to provide straightforward advice tailored to your members' financial needs and life goals.

With advice technology that aligns with your engagement strategy and philosophy, you can create digital, hybrid, or financial planning experiences based on your specific messaging and requirements.

By seamlessly integrating efficient and secure digital delivery methods, superannuation funds can give members access to high-quality superannuation and retirement advice at a low-cost. Empowering members through a dynamic and engaging digital experience allows super funds to strengthen their value proposition by delivering goals-based advice that resonates with each member's values and aspirations.

Features

One solution

Increase value for super fund members with advice managed in one solution. Easily power your digital advice online with triage into a hybrid to add support from a financial adviser.

Industry-leading strategy modelling

Our GBST Milliman-powered engine offers advice strategy optimisation across superannuation, pension, insurance, annuities, cash flow and debt. With robust economic assumptions, stress tests, advice strategies, superannuation and tax law, our actuarial engine gives you confidence in the accuracy and consistency of calculations for digital and hybrid channels.

Empowering members

Educating members about the significance of their financial future and how to make informed decisions is crucial. By utilising educational resources, prompts, and simulations, digital and hybrid advice can empower members to take control of their finances.

We help super funds to be at the forefront of digital advice and wealth management.

● GBST Digital Advice

GBST Digital Advice combines a proven and innovative professional adviser platform with powerful digital functionality to provide personalised advice and educational experiences for super fund members, with triage into hybrid advice for adviser teams. With live client-facing modelling, intuitive strategy optimisation, and customisable educational prompts, our single, streamlined solution helps super funds shape their service offering and enhance their value.

● GBST Hybrid Advice

GBST Hybrid Advice offers super fund advice teams a seamless, device-agnostic user interface. Our hybrid advice platform enables financial advisers to explore member goals, model advice strategies and compare future scenarios in real-time, ultimately producing an instant SoA/RoA. Our solution can accommodate a broad or limited scope of personal advice you wish to offer your members and advisers.



Market-leading strategy optimiser

Our optimisation engine enables super funds to choose the strategies they want in scope, with the ability to optimise across intra-fund and personal advice. GBST's unique optimiser can self-determine the most appropriate strategies for optimal outcomes in line with member goals and life aspirations.



Build better futures for members

Maximise member retirement income, manage longevity risk and dispel uncertainty with digital advice. Shape a personalised and engaging advice journey that ensures assets and income meet members' changing goals, helping to guide them through each life stage.



Keep members engaged and educated

With our interactive member engagement portal and digital advice journey, enhancing engagement and improving retention is simple. Utilise digital touchpoints and education tools embedded in each stage of the advice process and provide easy access to exclusive articles, videos, advice tools, tips and tricks.



Digital to hybrid – offboard with ease

GBST's solution uses the same centralised engine calculations and compliance framework for both digital and hybrid advice, making progressing through the stages of the advice journey easy. Use chat, phone, or virtual adviser support at any stage in the digital advice journey to auto-create advice cases for your adviser team.



Simple reporting and auditing

A dynamic digital advice journey enables each value chain component to be tracked. From data entry and SoA execution to measuring retention of members and assets, call on any data point with ease.



Low-cost advice model

Increase business efficiencies and effectively produce advice at scale. Lower the cost of providing advice and increase reach to orphaned members.

About GBST

GBST delivers technology and digital solutions to enable, support, and scale wealth management and advice organisations globally. Our team of experienced professionals create vital back, middle, and front-office solutions for wealth managers, life and pension companies, stockbrokers, fund managers, advisers, and investment managers, as well as offer financial tools and digital services to banks and loan providers. Founded in 1983, GBST works with more than 100 financial brands across Europe, Australia, New Zealand, the US, Canada, and the UAE. Our leading-edge technology supports over 5.5 million investor accounts under administration with Direct to Consumer, Advised and Workplace channel solutions.

Contact us for more information or to arrange a demonstration.

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