

2022 Australian Financial Advice Landscape



Adviser
Ratings


Contents

Executive Summary	4	Adviser Movements	44
1.1 / Market overview	5	5.1 / The new guard	46
1.2 / The Australian consumer	5	5.2 / Switching stalls	48
1.3 / The Australian adviser	6	5.3 / AMP and IOOF: trading places	50
1.4 / Adviser movements	6	5.4 / Bank licensees crumble	51
1.5 / Advice business landscape	7	5.5 / Falling licensees in a private universe	52
1.6 / Platform and business technology	7	5.6 / Forecasting the future	53
1.7 / Investment landscape	8		
1.8 / Life insurance landscape	9	Advice Business Landscape	55
1.9 / Superannuation landscape	9	6.1 / Licensing – where from and where to?	57
1.10 / Retail distribution	10	6.2 / Practice benchmarks	60
		6.3 / Business plans and practice succession	67
Market Overview	11	6.4 / Practice investment trends	69
2.1 / Key legislative and regulatory developments	16		
		Platform & Business Technology	72
The Australian Consumer	17	7.1 / Technology in the practice	75
3.1 / Lockdown aftershocks and the number of advised Australians	19	7.2 / Technology usage by provider	77
3.2 / The consumer demand for advice	21	7.3 / Adviser sentiment of advice practice software solutions	80
3.3 / The advice advantage	22	7.4 / Platforms in vogue	84
3.4 / The evolving role of technology	25	7.5 / Platforms – impact of exits and adviser satisfaction on market share and flows	86
3.5 / Retail investment	26	7.6 / Adviser sentiment of advice investment platform solutions	89
The Australian Adviser	28	Investment Landscape	91
4.1 / The average Australian adviser	30	8.1 / Industry addressable market and growth	94
4.2 / Advice market size decreases	31	8.2a / Where the money went: asset classes	95
4.3 / The adviser exodus continues	33	8.2b / Where the money went: sectors / sub-sectors (relative to own asset class)	98
4.4 / Quality of advice improving but leaving behind challenges	35	8.2c / Where the money went: funds	102
4.5 / Adviser fees	38	8.3 / 2021 product launches	111
4.6 / Client numbers	39	8.4 / ESG: does flavour matter... and what about the elephant(s)?	121
4.7 / Risk advice continues to decline	40	8.5 / Licensees'/advisers' approach to investing	128
4.8 / Regional snapshot	41	8.6 / Investment Consultants (ICs)	130
		8.7 / Research houses	138


Life Insurance Landscape	140	Survey Report Methodology	215
9.1 / Decline in risk advisers	143	Overview	216
9.2 / The rise of new distribution and advice models	144	Summary statistics	216
9.3 / Retail life profitability returns after 4 years	148	Data preparation	218
9.4 / The role of data, innovation and technology	150	Limitation of our work and disclaimers	219
9.5 / Insurers investing in distribution teams despite adviser number declines	153		
9.6 / Adviser sentiment towards insurers	156	Report Contributors	220
9.7 / The future of the industry	163	Adviser Ratings Contributors	221
		Guest Contributors	221
		Corporate Contributors	222
Superannuation Landscape	165		
10.1 / By the numbers	167	References	223
10.2 / Your Future, Your Super	172		
10.3 / Other legislation worth noting	174	Glossary	226
10.4 / In retirement, income is the outcome	175	16.1 / Terms	227
10.5 / Guidance and advice	177	16.2 / Acronyms / abbreviations	227
10.6 / Case study – the role of data and adviser segmentation	181		
10.7 / What does the future hold?	183	About Adviser Ratings	229
		About Adviser Ratings	230
Retail Distribution	184	Data is our core value proposition	230
11.1 / Importance of retail sector	186	Our products and services	231
11.2 / Best opportunities across licensee segments	187		
11.3 / Key success factors for distribution	188		
11.4 / Behold the investment consultants and research houses	189		
11.5 / Key risks in distribution	191		
11.6 / Investments in data	195		
Supporting Tables & Analysis	198		
12.1 / Top 100 licensee by advisers (Dec 2021)	199		
12.2 / Top 100 licensee by advisers (2016-2022)	203		
12.3 / Advice ecosystem by state	207		
Table index	209		
Figure Index	209		
Chart index	210		

For additional information please visit us online or contact using the following:

 Sales enquiries:
sales@adviserratings.com.au

 Media and general enquiries:
angus@adviserratings.com.au

 Service providers and licensees can find additional information at:
ardata.com.au

 Advisers and consumers can engage with us online at:
adviserratings.com.au

Supporting Tables & Analysis



Table index

No.	Title	Page
3.1	Key themes - The Australian Consumer	18
4.1	Key themes - The Australian Adviser	29
4.2	Adviser numbers by licensee segment	31
4.3	Adviser regional distribution	42
5.1	Key themes - Adviser Movements	45
5.2	Bank	51
5.3	Diversified	51
5.4	Industry super fund / not-for-profit	51
5.5	Limited licensee	51
5.6	Stockbroker	51
5.7	Privately-owned (11 – 100)	51
5.8	Privately-owned (100+)	51
6.1	Key themes - Advice Business Landscape	56
7.1	Key themes - Platform & Business Technology	74
7.2	Advice technology landscape	75
7.3	Select adviser comments (9 or 10 recommendation)	81
7.4	Select adviser comments (9 or 10 recommendation)	82
7.5	Trailing 12 month (TTM) and market share risk of platforms	86
8.1	Key themes - Investment Landscape	93
8.2	Product launches by name, date and Morningstar classification	111
8.3	Investment consultants - adviser satisfaction	130
8.4	Services offered by investment consultants	136
8.5	MDA platform offerings per investment consultants	137
9.1	Key themes - Life Insurance Landscape	142
9.2	Classification of Risk Advisers	143
9.3	Reduction of risk advisers in Australia 2020 vs 2021	143

Table index - continued...

No.	Title	Page
10.1	Key themes - Superannuation Landscape	166
10.2	Market share by segment – 30 June 2011 vs 30 June 2021	167
10.3	Top five superannuation funds	170
10.4	Asset allocation (funds with more than four members) 31 December 2021	172
11.1	Key themes - Retail Distribution	185
11.2	Sector commitment vs team changes (teams of < 5 people / teams of > 5 people)	187
11.3	Distribution success factors by vendor segment	189
11.4	Key attributes to assess adviser data quality	195
12.1	Top 100 licensee by advisers (Dec 2021)	199
12.2	Top 100 licensee by advisers (2015-2021)	203
12.3	Advice ecosystem by state	207

Figure Index

No.	Title	Page
1.1	The average Australian adviser	6
2.1	COVID-19 and economic events (2021)	12
2.2	Major wealth industry events	13
2.3	Major merger and acquisition events (2021)	14
2.4	Noquotes (2021)	15
4.1	The advice market ecosystem	31
7.1	Features of an online client portal wanted by Advisable Australians vs features offered by advice firms	78
9.1	Eight future-proof life insurance capabilities	150
9.2	The LifeBid Solution	151
9.3	LifeBid Industry Partners	152
10.1	APRA MySuper performance test outcomes – August 2021	173

Chart index

No.	Title	Page	No.	Title	Page
1.1	Consumer financial capacity to pay for advice	5	4.4	Adviser quality tree diagram	35
1.2	Adviser numbers forecast	7	4.5	Change in quality of advisers 2018-2022	36
1.3	Practice ESG investment trends	7	4.6	Adviser Quality Score (AQS) distribution	37
1.4	Percentage of advisers who "will" or "may" leave the industry by platform use	8	4.7	Quality score adviser distribution – top 100 licensees v rest of universe	37
1.5	Proportion of risk advisers in Australia	9	4.8	Average and median client fees 2018-2021	38
1.6	Superannuation funds under management	9	4.9	Average FUA per client 2018-2021	38
1.7	Satisfaction with Data ROI per industry segment	10	4.10	State breakdown of average number of clients per adviser 2018-2020	39
3.1	Number of advised consumers by age group	19	4.11	One-off versus recurring clients ratio (2020 v 2021)	39
3.2	Professional advice penetration by market segmentation	20	4.12	State breakdown of average FUA per adviser 2018-2021	40
3.3	Consumers' financial recovery from the pandemic	20	4.13	State breakdown of average age of clients per adviser 2021	40
3.4	Demand to see an adviser: 2019-2021	21	4.14	Average in-force premiums per adviser 2021	40
3.5	Consumer capacity to pay for advice	21	4.15	Adviser regional distribution	41
3.6	Proportion of advice-seeking consumers with the capacity to afford it	21	5.1	Adviser numbers: 2015-2021	46
3.7	Comparative interest in products / money solutions by consumers	23	5.2	Adviser distribution by segment	46
3.8	Consumers' self-rating of financial literacy: advised vs unadvised	24	5.3	Adviser distribution change: 2017-2022	46
3.9	Consumers' willingness to use technology solutions	25	5.4	New advisers per segment	47
3.10	Areas of future interest for consumers willing to use technology	25	5.5	New advisers per month	47
3.11	Investment mode preference, by age	26	5.6	Ceased advisers by segment	47
3.12	Investment mode preference 2020-2021	27	5.7	Ceased advisers by month	47
4.1	Adviser population by licensee ownership / affiliation 2016-2021	31	5.8	Returning advisers by segment	48
4.2	Practice distribution per segment	32	5.9	Returning advisers by month	48
4.3	Flight risk tree diagram	34	5.10	Volume of advisers switching into licensees, by month	48
			5.11	Segments advisers chose to switch out of	49
			5.12	Segments advisers chose to switch to	49

Chart index - continued...

No.	Title	Page
5.13	Net adviser change by segment	49
5.14	Adviser movement: 2014-2021	50
5.15	AMP vs. Insignia financial adviser numbers: 2015-2021	50
5.16	New vs. discontinued licensees: 2015-2021	52
5.17	Licensee volumes: 2014-2021	52
5.18	Licensee distribution by segment	52
5.19	Adviser numbers: then, now and our forecasts for the future	53
5.20	Adviser population forecast: 2022	53
5.21	Potential impact of experience recognition	54
6.1	Licensee revenue status	57
6.2	Licensee satisfaction with profitability	57
6.3	Licensee fees	58
6.4	Licensee pricing model	58
6.5	Ceased licensees	59
6.6	Changes practices are looking to make	60
6.7	Client growth	60
6.8	Client base	61
6.9	Client base by type	61
6.10	How practice client books are changing	62
6.11	Practice-staff ratio	62
6.12	Practice revenue	63
6.13	Distribution of practice revenue	63
6.14	Practice revenue change	64
6.15	Practice revenue change year to year	64
6.16	Profitability based on number of advisers	65

No.	Title	Page
6.17	Profitability based on size of practice revenue	65
6.18	Practice debt	66
6.19	Business plans	67
6.20	Business succession	67
6.21	Service offering	68
6.22	Managed accounts	69
6.23	ESG	69
6.24	ETFs and managed funds	70
6.25	LICs	71
6.26	Active and passive funds	71
7.1	Practice annual agreements	77
7.2	Practice workflow management tools	77
7.3	Practice advice production software	77
7.4	Practice client portal software	78
7.5	Practice CRM usage	79
7.6	Practice revenue management software	79
7.7	Practice investment software usage	80
7.8	Cashflow projections usage	80
7.9	Net Promoter Score – incumbent / highly penetrated software	81
7.10	Net Promoter Score – new software	82
7.11	Ranking of software by adviser support	83
7.12	Ranking of software by client experience	83
7.13	Ranking of software by value for money	83
7.14	Ranking of software by functionality	83
7.15	Ranking of software by comprehensiveness of modules offered	84

Chart index - continued...

No.	Title	Page	No.	Title	Page
7.16	Ranking of software by accuracy of data feeds	84	8.8	Fixed interest by segment: share (%) of asset class net assets vs share (%) of 1-year asset class net flows	100
7.17	Advisers intention on putting new clients onto platforms at the same rate as existing clients	85	8.9	Alternatives by segment: share (%) of asset class net assets vs share (%) of 1-year asset class net flows	101
7.18	Penetration of advisers by platform	85	8.10	Equity Australia large top 10 funds (and bottom fund) by 1-year net flows	102
7.19	Platform Net Promoter Score (NPS)	87	8.11	Equity Australia large (active only) top 10 funds (and bottom fund) by 1-year net flows	103
7.20	Percentage of advisers who "will" or "may" leave the industry by platform use	87	8.12	Australian equity mid/small top 10 funds (and bottom fund) by 1-year net flows	103
7.21	TTM net flow share	88	8.13	Equity global large top 10 funds (and bottom fund) by 1-year net flows	104
7.22	Platform overall functionality	89	8.14	Equity global large (active only) top 10 funds (and bottom fund) by 1-year net flows	104
7.23	Platform overall investment options	89	8.15	Emerging markets, regional and country equities top 10 funds (and bottom fund) by 1-year net flows	105
7.24	Platform ease of onboarding	89	8.16	Equity global other top 10 funds (and bottom fund) by 1-year net flows	106
7.25	Platform adviser experience	89	8.17	Property G-REITs top 10 funds (and bottom fund) by 1-year net flows	106
7.26	Platform ongoing adviser support	90	8.18	Global infrastructure top 10 funds (and bottom fund) by 1-year net flows	107
7.27	Platform client experience	90	8.19	Bonds - global and global/Australian top 10 funds (and bottom fund) by 1-year net flows	107
8.1	Industry FUM (\$bn) 1-year net assets change (overall +\$175bn)	94	8.20	Bonds – global and global/Australian (active only) top 10 funds (and bottom fund) by 1-year net flows	108
8.2	Industry net flows (\$bn) 1-year (overall +\$62bn)	95	8.21	Diversified credit top 10 funds (and bottom fund) by 1-year net flows	109
8.3	Industry 1-year organic growth rates (overall +8.4%)	95	8.22	High yield credit top 10 funds (and bottom fund) by 1-year net flows	109
8.4	Industry sub-sector 1-year organic growth rates (% – LHS) vs net assets (\$bn – RHS)	96	8.23	Alternatives top 10 funds (and bottom fund) by 1-year net flows	110
8.5	Australian equities by segment: share (%) of asset class net assets vs share (%) of 1-year asset class net flows	98			
8.6	Global equities by segment: share (%) of asset class net assets vs share (%) of 1-year asset class net flows	99			
8.7	Property and infrastructure by segment: share (%) of asset class net assets vs share (%) of 1-year asset class net flows	99			

Chart index - continued...

No.	Title	Page
8.24	2021 product launches by asset class (n=140)	116
8.25	2021 product launches by driver/opportunity targeted (n=140)	117
8.26	2021 supply gap/scarcity-driven launches (n=10)	117
8.27	2021 investment style/ factor-driven launches (n=10)	117
8.28	2021 investment thematic-driven launches (n=81)	117
8.29	2021 product launches by investment management philosophy (n=140)	118
8.30	2021 product launches by investment structure (n=140)	119
8.31	2021 product launches by primary portfolio role (n=140)	119
8.32	2021 product launches by portfolio holding type (n=140)	120
8.33	Covert ESG funds net flows (\$m) and net assets (\$bn)	122
8.34	Overt ESG funds net flows (\$m) and net assets (\$bn)	122
8.35	Covert vs overt ESG funds CAGR (%) of net assets	123
8.36	Non-impact ESG funds net flows (\$m) and net assets (\$bn)	123
8.37	Impact funds net flows (\$m) and net assets (\$bn)	123
8.38	Impact and non-impact ESG funds CAGR (%) of net assets	124
8.39	Do you build your own asset allocation? (n=62)	128
8.40	Licensee and practice approach to investing	128
8.41	Adviser's APL: Most prominent areas on your APL	129

No.	Title	Page
8.42	Net promoter score by research house 2019-2021	138
8.43	Quality of research by research house 2019-2021	138
8.44	Breadth of research by research house 2019-2021	139
8.45	Timeliness of research by research house 2019-2021	139
8.46	Competence of personnel by research house 2019-2021	139
8.47	Adviser support by research house 2019-2021	139
9.1	Proportion of risk advisers in Australia	143
9.2	Penetration of advisers by insurer	144
9.3	Complaints by retail insurer 2019-2021	147
9.4	Complaints in favour of customer or mutually agreed by insurer 2021	147
9.5	Life insurance retail premiums 2014-2021	148
9.6	Retail Life Product Profitability 2014-2021	148
9.7	Life insurance operation and commission costs 2014-2021	148
9.8	Insurance Claims 2014-2021	149
9.9	Capital Strength of Life Insurance Industry 2014-2021	149
9.10	How significant is the retail wealth management channel in terms of contribution to your firm's overall revenue?	153
9.11	How is your firm's commitment to this channel changing?	153
9.12	What are the top three things that make the biggest difference in successfully selling into the channel? (Multi answer)	153
9.13	How do the following industry developments impact your business?	154

Chart index - continued...

No.	Title	Page
9.14	How many people work in your distribution team?	154
9.15	How is the size of your distribution team changing?	155
9.16	How are your sales targets changing?	155
9.17	How is your team organised nationally? (Multi answer)	155
9.18	How developed is your profiling and segmentation of the adviser channel in executing a targeted sales plan?	155
9.19	Net Promoter Score by Insurer 2019-2021	156
9.20	Net Promoter Score by Insurer 2021 – Risk advisers v other advisers	156
9.21	Ranking of insurer by ease of underwriting	157
9.22	Ranking of insurer by platform functionality	158
9.23	Ranking of insurer by competitiveness of product	159
9.24	Ranking of insurer by comprehensiveness of modules	160
9.25	Ranking of insurer by adviser support	161
9.26	Ranking of insurer claims handling	162
10.1	Superannuation funds under management	167
10.2	Funds under management by fund type	167
10.3	Number of funds by fund type	168
10.4	Funds by assets	169
10.5	Self-managed superannuation funds (SMSF)	170
10.6	Rate of return for entities with more than four members	171
10.7	Life expectancy at birth	175
10.8	Older Australians by level and share of population	175

No.	Title	Page
10.9	Distribution of superannuation balances at retirement	175
10.10	Advisers employed by super funds	179
10.11	Strong correlation between commercial risk, AQS scored and higher average balances	182
10.12	Combined data identified lower risk under-penetrated practices to target	182
11.1	Retail wealth sector contribution to firm revenue	186
11.2	Retail wealth sector revenue contribution by vendor segment	186
11.3	Best opportunities amongst licensee segments	187
11.4	Most important success factors	188
11.5	Most important success factors – fund managers	190
11.6	Impact of industry developments	191
11.7	Structural arrangements for distribution teams	192
11.8	Satisfaction with team size / structure	192
11.9	Sales target changes	194
11.10	Distribution of staff compensation mix (base salary vs commission) per industry segment	194
11.11	Staff reward changes	194
11.12	Source for updating CRM data	195
11.13	Adviser data quality	196
11.14	Satisfaction with data ROI per industry segment	196
11.15	Meeting expectations YoY per industry segment	197
11.16	Post-lockdown work arrangements per industry segment	197

Chapter 13

Survey Report Methodology

13

Overview

The 2022 Financial Advice Landscape report is the most comprehensive snapshot of the Australian financial advice industry. The report incorporates Adviser Ratings proprietary data, survey information 3rd party Adviser Ratings partner data, Government and Regulator data and publicly available data.

The report gathered data from six primary Adviser Ratings sources.

This was supported by secondary sources or commentary, as referenced in the “References” section of the report. Key secondary sources included, but not limited to, included Australian Bureau of Statistics September 2020 Issue released in March 2021 (estimation over 2016 Census), ASIC Financial Advisers Register (February 2022 release), APRA December 2021

Superannation and Life Insurance Statistical data, AFCA 2021 complaints data, Equifax December 2021 commercial practice data and Morningstar data.

Summary statistics

Primary source 1 –
Adviser Ratings Nightingale database

The Nightingale database is our master source of intelligence on the adviser channel. All the information captured through surveys described in Primary Sources 2-6 (and other information captured routinely through alternative means including third parties) is stored in our database.

Further information on the Nightingale service is contained in the About Us section.

Primary source 2 – *Financial Advice Landscape 2021* survey

Audience

All registered financial advisers and practice owners.

Objective

To understand more about client mix, fees, commitment to industry, attitudes towards education and product choices, and sentiment towards service providers.

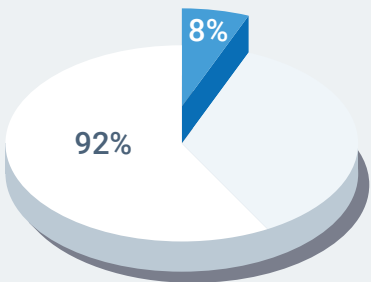
Survey period
**NOV 2021 -
FEB 2022**

Surveys issued
15,952

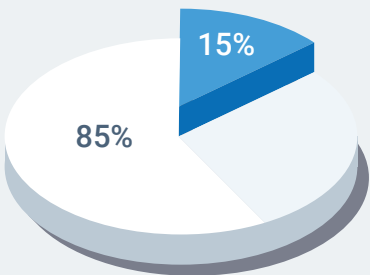
Valid responses
1,318

Response rate
8%

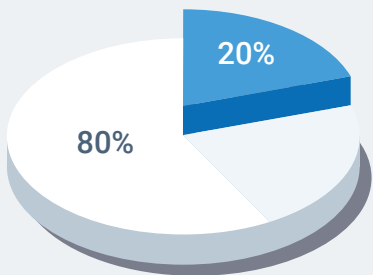
Advisers



Practices



Licensees



Primary source 3 – Top 300 licensee business survey

Audience

CEOs of the top 300 licensees defined by number of advisers.

Objective

To understand what licensees are focused on, how their businesses are structured, financial settings, and challenges and opportunities.

Survey period

**OCT 2021 -
JAN 2022**

Surveys issued

300

Valid responses

62

Response rate

21%

Primary source 4 – Advice practice business survey

Audience

Owners or directors of advice practices

Objective

To understand what practice owners are focused on, how their businesses are structured, financial settings, and challenges and opportunities.

Survey period

**JAN
2022**

Surveys issued

6,263

Valid responses

501

Response rate

8%

Primary source 5 – Distribution survey

Audience

Heads of distribution and executives from service providers spanning superannuation, funds management, platforms, life insurers, technology, research and investment consulting.

Objective

To understand how service providers are adjusting their distribution strategies for the rapidly changing advice channel, including commitment to the retail sector, preferred segments, team structures, and use of systems and data to improve targeting.

Survey period

**DEC 2021 -
FEB 2022**

Surveys issued

202

Valid responses

72

Response rate

36%

Primary source 6 – Consumer survey

Audience

Consumers sourced from the original 2020 Together Australia campaign.

Objective

To determine financial health and attitudes towards investing, advice, technology, and receiving professional help with their finances.

Survey period

**JAN
2022**

Surveys issued

19,267

Valid responses

2,020

Response rate

10%

Data preparation

Main report

Where required, data cleansing or removal of data was applied to get a true representative set of data. For the sentiment analysis of vendors, only vendors with a sufficient volume of responses and adequate diversity across licensees were presented.

Different statistical methods and techniques are used to improve accuracy and validity, including but not limited to techniques such as winsorisation and Bayesian statistical analysis.

Regional report

The regional reports covered SA4 regions as provided by the Australian Bureau of Statistics (ABS). Adviser Ratings’ current database aligns with the SA4 regions.

There are currently 106 SA4 regions in Australia, covering the whole of Australia without overlaps or gaps. A minimum of 100,000 persons has been set for the SA4s, although there are some exceptions to this. In regional areas, SA4s tend to have populations closer to the minimum (100,000 - 300,000). In metropolitan areas, the SA4s tend to have larger populations (300,000 - 500,000).

Adviser Ratings was able to gather meaningful survey responses and data from the adviser base from 83 regions. We combined several SA4 regions, where the data sampling error was higher to help reduce these sampling errors. We provide a regional snapshot on 56 regions (some combined), which covers 96% of the Australian population.

Market Opportunity Data – this data variable covers various factors, including population per adviser (weighted for labour mobility in the major metropolitan regions), historical population growth rates (future forecasts vary widely by local and state governments and many growth forecasts are outdated) and income levels of the region.



About Adviser Ratings



About Adviser Ratings

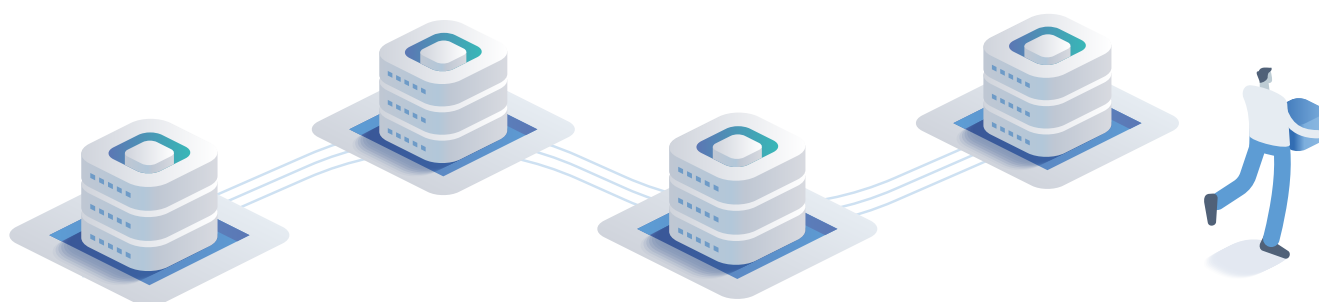
Adviser Ratings launched in October 2014, in the wake of the Future of Financial Advice reforms (FOFA), the Financial System Inquiry (FSI) and financial planning scandals of the time. Adviser Ratings' vision is to improve the penetration of advice amongst Australian consumers. There are more than 17,000 financial advisers on its independent platform, enabling consumers to browse and search for an advice solution suited to their needs, rated and reviewed by other consumers.

ARdata is a data and insights company built on Australia's first financial adviser ratings platform. We help our clients make data-driven business decisions in engaging their ideal audience by supplying leading industry insights, data services and research. Our clients are key players in the wealth management industry including advice licensees, super funds, life insurers, fund managers, investment platforms and software providers.



Data is our core value proposition

Volume of data	Adviser Ratings collects millions of data sets on the full universe of 17,000+ advisers, 7,000+ practices and 2,000+ licensees. We synthesise this data into usable information for a variety of purposes.
Velocity of data	<p>There is a high rate of change in the data sets due to adviser movements and turnover.</p> <p>ARdata updates its data sets to reflect these changes, on a daily basis. We update our datasets through a combination of data collectors, automated interfaces with partners, surveys and directly from the market participants. Apart from having the greatest volume of data in the market on advice participants, our investment in the data repository is focused on keeping up-to-date, with clear parameters of when certain datasets are to be updated. Each data point is time-stamped to help complement existing databases.</p>
Variety of data	ARdata has unique datasets not previously available to the wealth industry. Along with our partners, we have a stable of datasets and analytical capabilities that will assist customers in various capacities, including but not limited to, risk and compliance, growth, competitor benchmarking and product manufacturing.
Veracity of data	<p>Due to adviser movements and turnover, there is a rapid rate of change in the data sets.</p> <p>ARdata offers the most up-to-date data in market, updated on a daily basis and verified against a variety of external sources.</p>
Value of data	ARdata ensures the data we collect and analyse is useful for businesses in the wealth sector. This is the strongest part of the ARdata proposition in an environment awash with meaningless datasets.



Our products and services

Nightingale	Nightingale is our CRM solution that provides a rich data source for the latest information on advisers, practices and licensees in the Australian market. Data can be served to clients in various forms, including flat file, SFTP or API secured and hosted by Amazon Web Services. The solution can be customised to any client requirements although typically segmented into two modules comprising Contacts and Insights.
Data Audit	Data Audit is our data intelligence and cleansing solution. Our technology allows us to dedupe and cleanse multiple files and update against our time-stamped master list. This service draws on our proprietary databases to perform audits and analytics on client databases and information systems for growth or compliance purposes.
Fund flow reporting	An outsourced solution for fund managers for preparation of monthly reporting on financial adviser applications and redemptions through the fund manager's products held on platform or through direct investment off-platform.
CRM management	Provision of expert Salesforce & MS Dynamics support to install, configure, add fields, build dashboards, and upload / download data including monthly fund flow reporting and Nightingale data. Can be provided as a full outsourced solution or to complement / support existing internal resources.
Insights consulting	A partnered solution to empower our clients to make data driven decisions based on data, trends and statistical analysis. We augment existing adviser profiles with scoring mechanisms to address flight risks and future-proof distribution models.
Find an Adviser	Find an Adviser is Adviser Ratings' white label "Find an Adviser" platform – the design, hosting and data can be served in various forms depending on client's needs.
Research	Market research services comprise the annual Financial Advice Landscape report (available by subscription) and the complimentary quarterly Musical Chairs report (available for sponsorship). Other data-driven monthly reports on the adviser channel are available on request.
Advertising	Service providers can promote their brand, capability and provide access to unique offerings to advisers through Adviser Ratings various channels including our weekly adviser newsletter, weekly adviser movements video, dedicated solus eDMs, market research and our adviser dashboard.



**Adviser
Ratings**



sales@adviserratings.com.au



Level 22, Tower 3,
300 Barangaroo Avenue, Sydney