

Example – ‘Hybrid Advice’ User Journey

Stage 1:

- Group 1 or Group 2 client cohort commences their advice journeys.
- User creates account.
- User commences their advice journey by completing a digital fact-find.
- Algorithm & Calculation Engine determine the most appropriate advice topics & financial services user should access – and in their best interest.
- If the digital platform however determines the user's situation warrants more complex advice, they are automatically triaged to their respective financial adviser.
- If the user progresses with their digital advice journey, then they have the option to meet with their financial as part of the ‘Hybrid Advice’ discussion.

