

# Workplace simulation

[Business](#), [Human Resources](#)



This assessment focusses on providing comprehensive advice in a financial planning context. It requires the construction of a Statement of Advice, in a scaled context, with a focus on a transition-to-retirement strategy for a fictitious couple. Precise modelling is required including ensuring, among other things, that superannuation contributions caps are not exceeded. Appropriate warnings of the risks of scaled advice are addressed. Documentary procedures such as file note requirements are assessed. Advice areas including debt recycling strategies are explored. Comparing margin lending to home equity loans are also covered. Investment platform solutions are canvassed, as are investment strategies that focus on blending fund managers with a focus on core-satellite investment approaches. Insurance strategies including managing possible exclusions in the underwriting process are canvassed as are non-insurance premium related factors.