ugru

The #1 CRM Financial
Practice Management Suite

Reviewer's Guide

Welcome Letter

Thanks for taking a look at UGRU, the #1 CRM Financial Practice Management Suite.

I developed it starting in 2011 because (as a financial advisor that had gone independent), I was VERY disappointed with the existing CRMs and the overall software available for an advisor to run front and back office operations—they all had many of the same problems.

Problems

You need a CRM to track your clients, so you pick up a copy of Salesforce (only because you heard it was good. You looked at Redtail—but it was weak comparatively), you picked up QuickBooks to keep your accounting and bill your clients directly, you subscribed to Constant Contact or Mail Chimp to do some mass emails and try to get leads, you tried Google Docs for document management (but worried that it wasn't FINRA compliant), and subscribed to eMoney or MoneyGuidePro for your financial planning.

You think you are all set. Right?

Sadly, you now have FIVE apps to learn. FIVE apps to integrate (but you don't know how to integrate) and you now face the dreaded "double entry." In fact—MORE: your clients are in FIVE databases, some of which aren't even compliant. And the COST for ALL these apps is horrendous. What a mess. How do other advisors do this? They don't… they ALL have problems.

This is what we solve.

Take a look at UGRU and how it solves these problems—I think you'll be pleased.

Best Regards,

Ken Gulliver-Founder and CEO

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Reviews and Awards

"Easy to use"

"I enjoy the Signature Features"

"They ask me how I'm doing, I value customer service"

"I grew with UGRU"

"I was amazed with all it could do!"

"…an All-In-One Solution for my Investment Advisory practice"

"I was able to increase my net production 34% in my first 3 months!"

"Companies talk about great Customer Service, but UGRU actually HAS Great Customer Service!"

CRM *Finalist* for Solution of the Year!

Raleigh North Carolina – 10 January 2017 – UGRU CRM Financial Software was a finalist in the 2016-2017 Cloud Awards Program in the category CRM Solution of the Year.

Six Main Reasons to Consider UGRU

1. Full featured, Integrated Financial CRM
2. Sales Force Automation – for contact & account management
3. Marketing Automation – to get & retain more clients
4. Bookkeeping & Operations – integrates the entire business
5. The BEST Financial Planning (stronger than MoneyGuidePro)
6. Price Performance Leader – MUCH less than the combined apps it replaces

Let's look at each of these points in Depth

1. **Full Featured - Integrated CRM.** UGRU has all the main features you'd expect within popular CRM's. In addition, it combines sales force automation, marketing automation, accounting and operations with an unrivaled financial planning module—all in one *unified* interface eliminating dreaded double entry, so you have *everything* you need to run a world class financial planning business.

2. **Sales Force Automation.** UGRU starts with the core contact and follow-up tools to prospect, service, and manage your individual clients and large accounts.
   - **Contact Management.** Capture and organize all of your detailed information for every prospect, client, vendor, and associate, setup follow-up calls and appointments, log emails and detailed notes, setup referrals, and attach documents—everything you need to build your clientele and keep them happy.
   - **Sales Forecasting and Pipeline.** Tracks your contacts, where they are in the sales cycle, the size of the opportunity, whether it is single or recurring revenues, separates AUM and fixed commission opportunities, and calculates the chance of close—making it easy to forecast your sales and cash flow.
   - **Outbound Phone Automation.** Easily connect your VOIP system to call prospects or accounts with a single click, create time-stamped notes, and enable customized call scripts with a consistent sales message for a higher chance of closing.
   - **Territory Management.** Allows you to assign accounts to individuals, groups or territories then easily re-align accounts, pending appointments, task, calendar events, and status to other team members or groups in seconds.

3. **Marketing Automation.** Use UGRU to automatically build clients, stay in contact—without all the manual effort—allowing you to do more with a smaller team.
   - **Mass Email.** Create emails, newsletters or updates and send them to multiple contacts (up to 5k/day or 150k/month with just a few clicks). Allows you to prospect new lists, or easily stay connected to your existing clients with account updates, newsletters and financial tips.
   - **Campaign Analytics.** Get open, click thru and bounce rates for mass emails and drip campaigns. Helps you determine which marketing activities are the most effective.
   - **Drip Campaigns.** Run automated sequences of emails to any individual or group in your system. This allows you to stay close to your clients regularly and market to prospects automatically without having to do anything outside of the initial setup.
   - **Workflow Automation.** Create your own or edit existing templates to generate tasks and workflows automatically for prospect follow-ups, annual or quarterly client meetings and service

items. Creates consistency and ensures client maintenance items do not fall through the cracks, which decreases client turnover through superior customer service.

4. **Accounting and Operations.** Avoid double or quadruple entry with a central database—including your accounting—making it much easier to bill, follow-up and assess the health of your business, since it's all integrated. Main features include:
   - **Full-Featured Accounting.** Uses a QuickBooks®- like interface (designed by QuickBooks consultants) to provide Accounts Receivable, Accounts Payable, General Ledger, Income/Expense Dashboard, Billing, Accrual or Cash Accounting, and unlimited Accounts. Additionally, you can easily run Marketing Analysis, Snapshot, P&L, Balance Sheet, and Pipeline reports that can be converted to spreadsheets, PDF format or emailed with a single click. And best of all—the entire CRM, marketing, and accounting (with easy to manage permissions) is fully integrated and works together.
   - **Invoicing.** Easily and quickly create and send invoices to any contact that is already within the integrated CRM. Making the process easy and helps speed up cash flow.
   - **Financial Dashboard.** The financial dashboard makes it easy to drill down and view revenue, expense, and profit/loss along with a quick comparison between firm financial goals and real time results.
   - **Operations Library.** Includes powerful document management for marketing and operational documents, email templates, and call scripts. Includes a built in editor to create professional templates for both client and prospect marketing and it allows for easy team collaboration on project documents and marketing material.

In addition, documents like ADV's, portfolio agreements, disclosures and communications that need to be sent on a regular basis can be saved with tagging codes that auto-customize for contacts, staff and users.

5. **Industry's BEST Native Financial Planning.** UGRU has all the features seen in the most popular financial planning applications, plus some found nowhere else.
   - **Core Functions.** Includes goal-based planning, needs analysis, cash flow planning, estate planning, advanced planning, investment planning, and retirement income planning. You can also model existing holistic financial pictures and test multiple scenarios using unlimited plan iterations.

     Use custom inflation rates for each category of income/expense, take advantage of the Decision Center calculators, and download a fact finder with a single click. You can create fully comprehensive financial plans at a FRACTION of the cost of the competitive alternatives and cut plan creation in half.

In addition, UGRU has financial planning features, some of which are *totally* unique:

- **Decision Center Calculators.** Easy to use calculators that analyze how common planning strategies will impact a plan. Includes Roth IRA conversions, optimal income distribution, reverse mortgage, mortgage acceleration, guaranteed income benefit, fixed asset reallocation, and social security analysis. Once the value of the strategy has been analyzed, the user can implement it with a single click!
- **Roth IRA Conversion.** Test any qualified account using partial or full values for the economic benefit of performing a Roth conversion. Unlike other applications, the user can specify not

only which year the execution of the conversion happens, but over how many years the client will spread out the tax cost, and whether to pay those taxes from the qualified account itself or other assets.

- **Liquid Asset Priority**. Determine the optimal income distribution order of your investment and bank accounts based on taxes, fees, and expected rate of return with just ONE click.
- **Reverse Mortgage**. Based on the variables input about the primary residence of the client, the user can test the economic value of a reverse mortgage. Surplus dollars or amount needed to fund will automatically be calculated and displayed.
- **Market Dynamics**. Use either traditional static returns, or Market Dynamics. Market Dynamics replaces the "static" returns commonly used by advisors when constructing financial plans. Apply the full impact of historical market returns to your asset accounts or simulate them with a hedge if the accounts are protected – such as indexed annuities or similar insurance products. Choose whether to include dividends or not and choose which market years you would like to simulate. Testing against market volatility is more realistic for accurate planning.
- **Guaranteed Income Benefit**. Test any account to see the gain or loss of exercising a guaranteed income benefit--NOT to be confused with simple annuitization which is also testable in the calculator. Choose full or partial values of the account, determine the start year, end year, GIB return, any bonus if applicable on purchasing an insurance product, exclusion ratio, payout start year, and payout amount per year to test the economic impact of the recommendation.
- **Financial Plan Summary**. *Auto*-generate an editable full overview word document from pre-built paragraphs based on each of your plan recommendations. This document makes it easy for your clients to understand the numerical plan by putting into plain language your client's current financial situation, the reasoning for each advisor recommendation, and the value of each recommendation in dollars.
- **Money-flow Report.** A convenient auto-generated spreadsheet report that easily directs staff to prep all paperwork based on your plan recommendations.

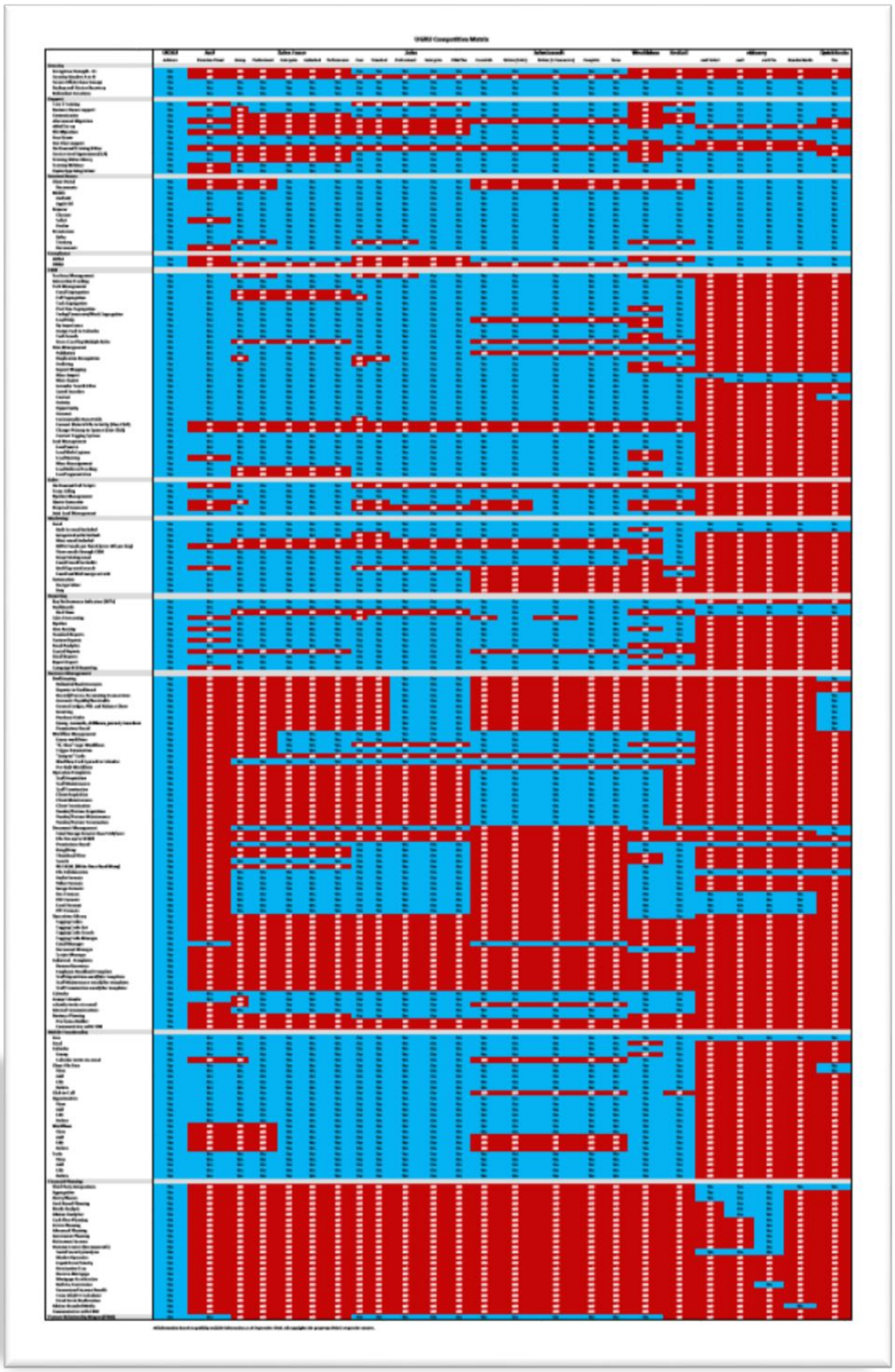
6. **Price Performance Leader.** UGRU has *more* value than all other software applications combined, eliminates double entry and sales for a fraction of the cost of the apps it replaces making it the undisputed ***price performance leader.***
   - **Unified CRM**. eliminates double entry
   - **No extra costs**. No apps or software to download or install.
   - **Built in Best Practice Workflow**. Build max. client value by increasing team performance/sales.
   - **Free training**. Online training videos, webinars and initial one-on-one training
   - **Free Standard Migration. W**e migrate old CRM data.
   - **Free Basic Setup. W**e create all initial team members in UGRU.

Features and Benefits

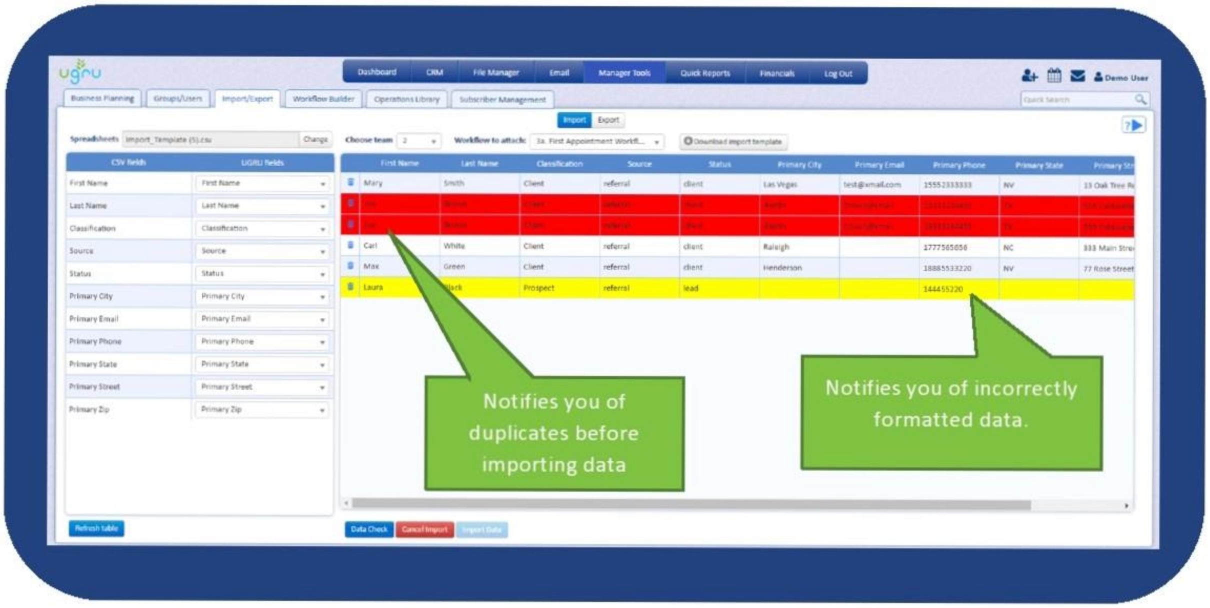
CRM	Marketing	Financial Planning
Contact Management	Email	Integrated Aggregation
Task Management	• *Built in email included*	Decision center calculators
• *Email segregation*	• *Mass email*	• *Market dynamics*
• *Call segregation*	• *For audits*	• *Liquid assets Priority*
• *Task segregation*	• *Detailed email search*	• *Reverse Mortgage*
• *Past due segregation*	• *Email and mail merge wizards*	• *Mortgage acceleration*
• *Day/week segregation*	Drip campaigns	• *Roth IRA conversion*
• *Lead only*	Campaign analytics	• *Guaranteed income benefit*
• *By Importance*	Workflow automation	• *Term life/LTC*
• *Auto assign tasks to calendar*	**Reporting**	• *Fixed asset reallocation*
• *Users can play multiple roles*	Quick reports	• *SSI analyzer-Coming soon.*
Data Management	Custom reports	Goals based planning
• *Validation-Consistent data*	Key Performance Indicators	Needs analysis
• *Duplicate checking*	Dashboard	Cashflow planning
• *Import mapping*	Sales forecasting	Estate planning
• *Mass import*	Pipeline	Advanced planning
• *Mass export*	Campaign ROI reporting	• *Liquid assets*
• *Saved searches*	Employee productivity	• *Pension assets*
• *Convert Individual to Entity*	Employee pending tasks	• *Illiquid assets*
• *Swap primary contacts*	Email analytics	Retirement income planning
• *Contact tagging*	Email audit reports	Marketing collateral
Lead Management	Quick report export	Financial plan summary
• *Lead source*	**Business Management**	**Security**
• *Lead web capture*	Workflow builder	FINRA compliant
• *Lead routing*	Linear workflows	Highest encryption strength
• *Lead mass reassignment*	"If, then" logic workflows	Secure offsite data storage
• *Lead referral tracking*	Trigger automation	Back up and disaster recovery
• *Lead segmentation*	"Jump to" task	Secure client portal
Territory Management	Workflow synced to calendar	Permissions
Interaction tracking	Pre-built workflows	Archiving
On demand call scripts	Business planning	**Accounting**
Team selling	Dashboard	Full featured accounting
Sales forecasting/pipeline	Document management	• *QuickBooks-like interface*
Phone automation	Operations library	• *Accounts receivable*
Mobile Functionality	Calendar	• *Accounts payable*
Client file data	Team calendar	• *General ledger*
Click-to-call	Pre-designed collateral	• *Accrual or cash*
Opportunities	Message board	• *Invoicing*
Workflows/tasks		• *Employee payroll*
Calendar		• *Unlimited accounts*

How UGRU Compares - Features

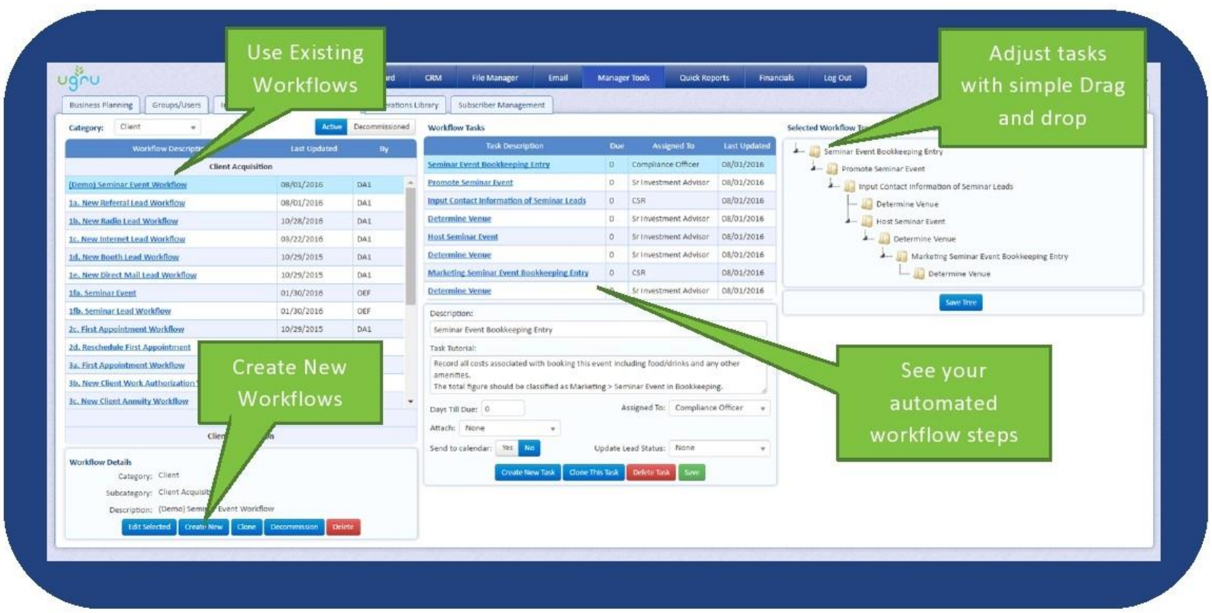
Please click [HERE](#) to download the PDF to view the following Comparative Matrix that shows how UGRU compares to other CRM’s



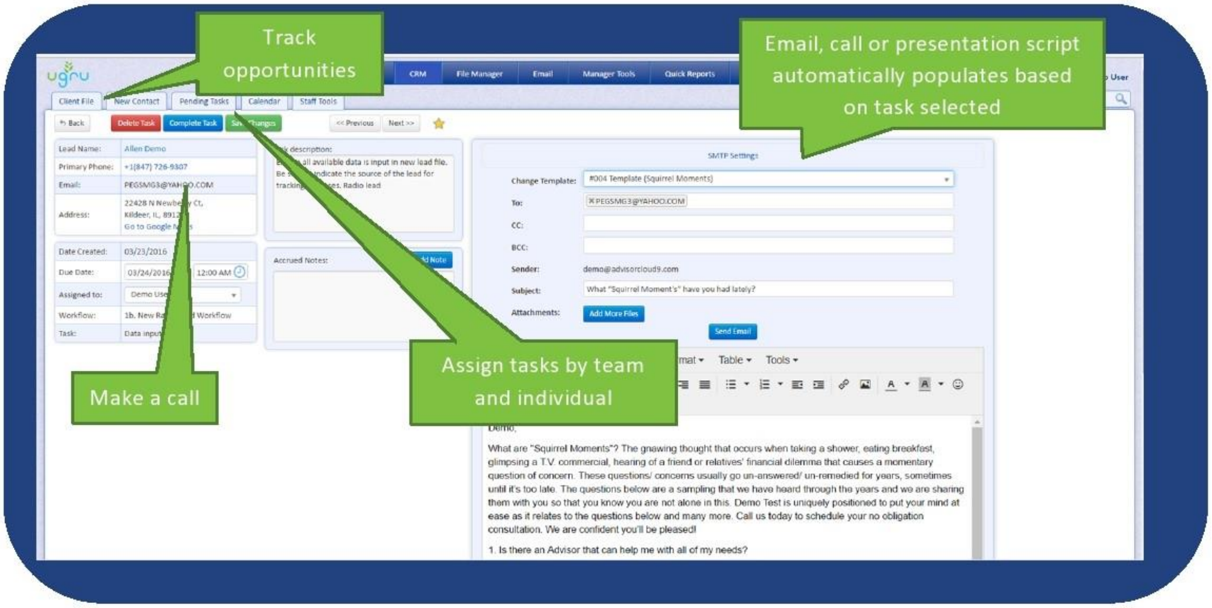
Screen shots



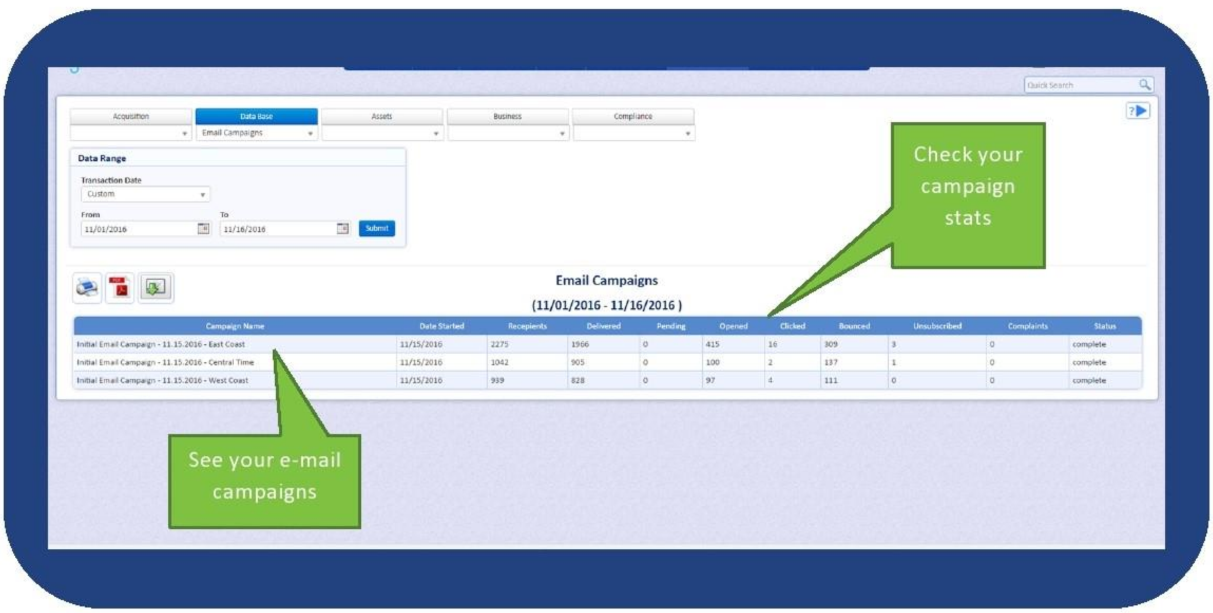
Enter manually or import your existing contacts. The CRM will auto-match fields, check for duplicates and incorrect data making it easy to get started.



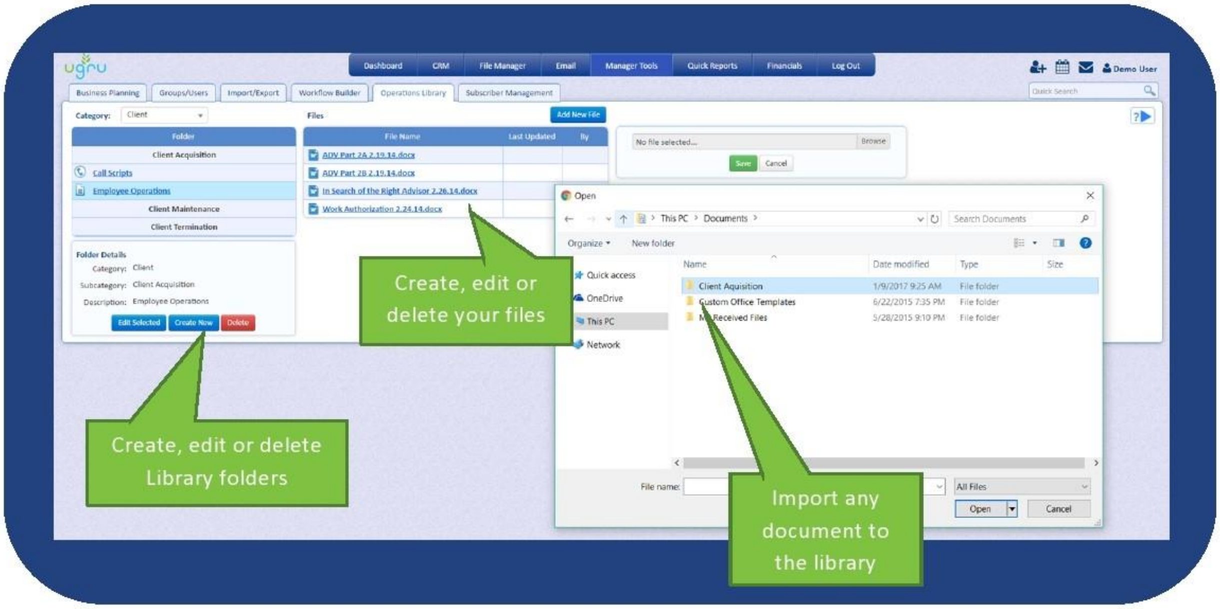
Build workflows from scratch or take advantage of over 40 pre-made and adjustable workflows for Acquisition, Maintenance or Termination of Clients, Staff or Vendors.



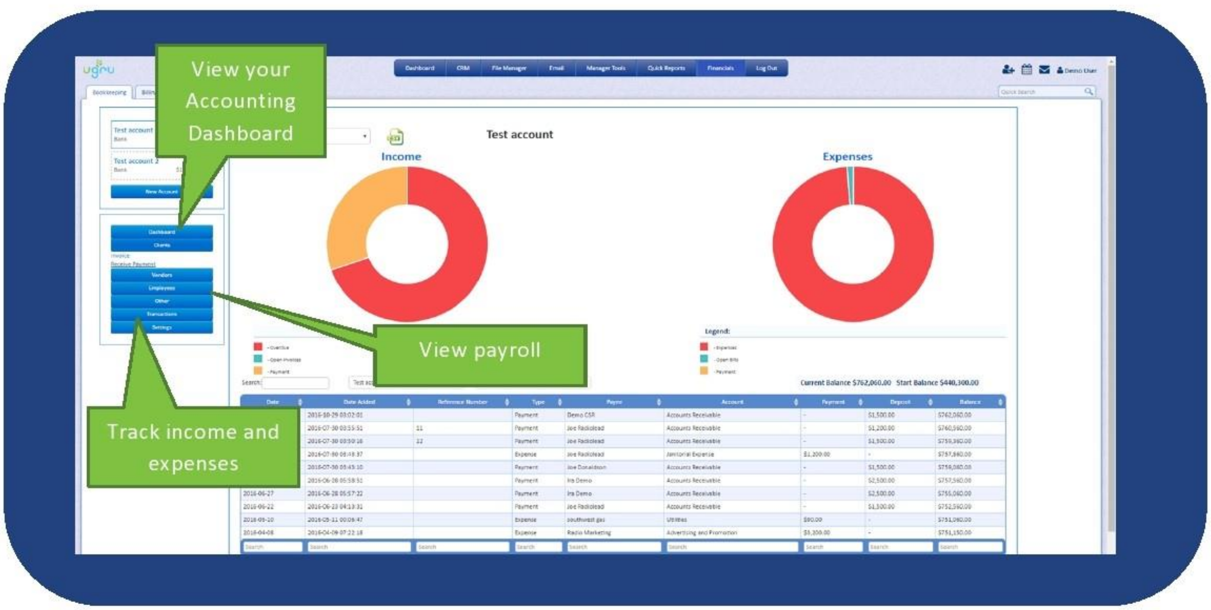
Standardize the sales process with workflows, sales scripts, email templates, view your sales pipeline, forecast, and share sales material with the entire team.



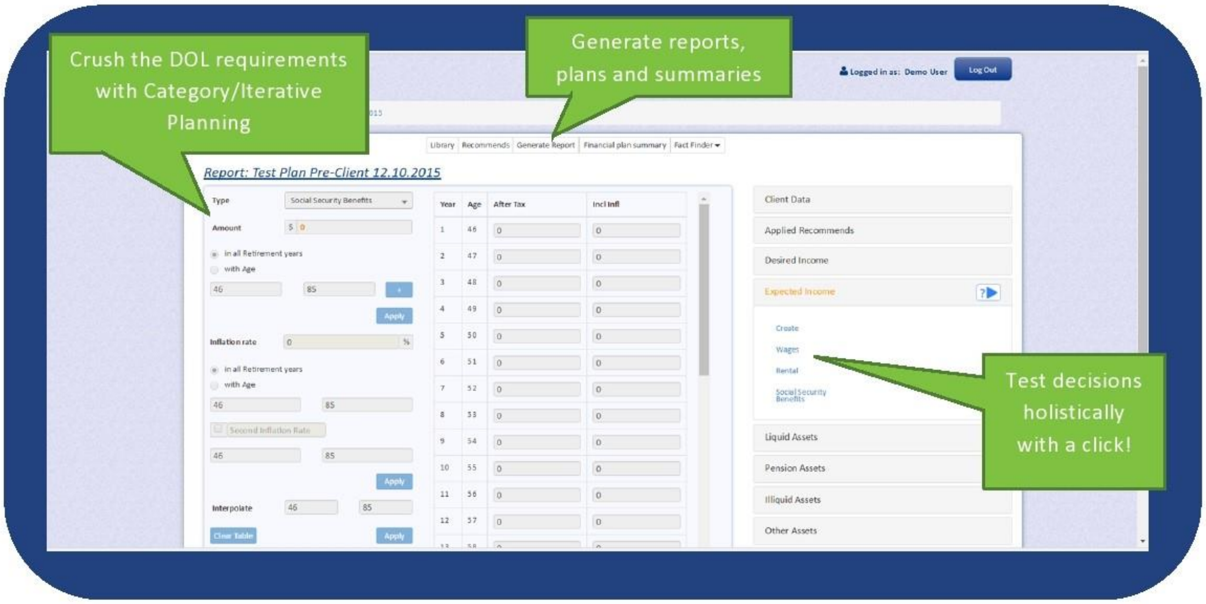
Mass email up to 5,000 emails per day and 150,000 emails per month, run drip campaigns and easily view open rates, click through rates, and bounce rates to determine campaign effectiveness.



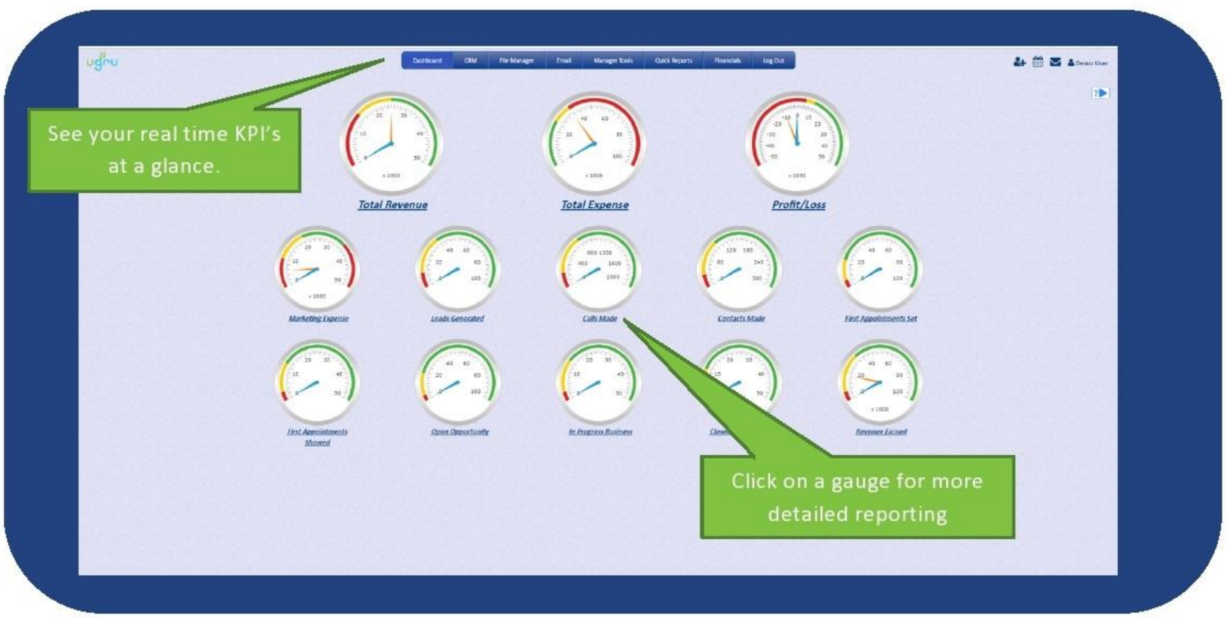
Organize mission critical documents for utilization in workflows or one-off scenarios like: Call Scripts, HR Word Documents, PDF Contracts or Marketing collateral, Excel, PPT Presentations and Utilize over 100 Tagging Codes to save time on document changes.



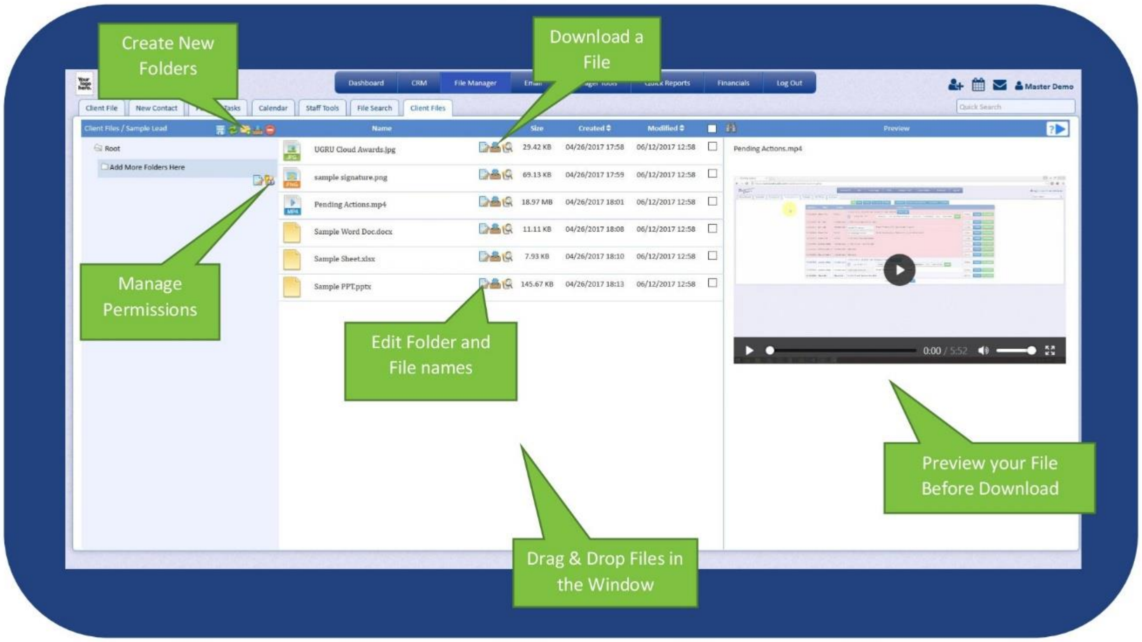
Full featured accounting with Invoicing, Accounts Receivable, Accounts Payable, General Ledger, plus a Financial Dashboard, and Financial Reports (P&L, Balance Sheet, Pipeline reports)—that integrates with other important areas of the CRM.



The native financial planning software pushes and pulls data with the CRM eliminating redundant data input (no double entry) and the “Decision Center” financial calculators make the role as a fiduciary a snap.



Track all activity on your integrated dashboard (for your CRM, email, financial planning, marketing, accounting and reporting).



Manage your client documents and give them secure access to their own files. Issue permissions for select members of your team to save, view and download 26 different file types for FINRA compliant storage.

How UGRU Compares - Pricing

UGRU is the price performance leader. To have all the same functionality with Redtail (a financial industry market leader), you would need **four** other software programs which would equal $1,136! Even if you didn't use marketing automation the price is less and you get expensive marketing automation for free.

UGRU		Redtail	
Full Integration-No more double entry	YES	Full Integration-No more double entry	NO
CRM	Included	CRM	$99
Document Management	Included	Document Management	$49
Email	Included	Email	$8
TRUE Mass Email (5k per day/150,000/mo)	Included	TRUE Mass Email (Mail Chimpfor 5k)	$50
Accounting	Included	Accounting (Quickbooks)	$30
Financial Planning	Included	Financial Planning (MoneyGuidePro)	$100
Marketing Automation	Included	Marketing Automation(Hubspot)	$800
Sub-Total	$324	Sub-Total	$1,136
Less Marketing Automation	Free	Less Marketing Automation	$800
TOTAL	**$324**	**TOTAL**	**$336**

When you combine the cost of popular apps like Redtail or Salesforce, Mail Chimp, Quickbooks, HubSpot, and MoneyGuidePro, you are easily looking at over $1,100/month per user (versus $324 for UGRU (prices change with volume). UGRU has *more* value than all the applications combined, eliminates all double entry, and sells for less than the cost of the applications it replaces.

UGRU Versions and Pricing

	CRM Plus $59mo*	Performance $139mo*	Professional $179mo*	Advisor Pro $324mo*
Unlimited contacts	●	●	●	●
Lead Management	●	●	●	●
Tasks, events tracking, notes	●	●	●	●
Opportunity tracking	●	●	●	●
Calendaring, multiple user	●	●	●	●
Mobile app	●	●	●	●
Workflow builder	●	●	●	●
Performance Dashboard	●	●	●	●
Pro forma builder	●	●	●	●
(Sales forecasting)	●	●	●	●
Reports	●	●	●	●
Global Profile Management	●	●	●	●
Email		●	●	●
Mass Email		●	●	●
Client Portal		●	●	●
Bulk Mail Merge		●	●	●
Doc Management & Storage		●	●	●
Operations Library		●	●	●
Marketing Automation			●	●
Lead Capture			●	●
Website visitor tracking			●	●
Workflow Automation			●	●
Marketing Campaigns			●	●
Territory Management			●	●
Bookkeeping			●	●
HR Collateral			●	●
Financial Planning				●
Destination Trax				●
Marketing Collateral				●
AUM Invoicing/Statement Builder				●

All Pricing Includes 3 Users

STORAGE AND THRESHOLDS/FEES - 10GB per user included. Each additional 10 GB is $14.99 per/mo.

REGULAR EMAIL USAGE FEES - 5GB per user. Each additional 1 GB is $1.50 per month per group

MASS EMAIL USAGE FEES - 5,000 emails per day per “Group” up to 150,000/per month. Each additional 1,000 outbound emails is $0.09. Email attachments - $1 per Gb.

How to Obtain a Free Trial for Review

To obtain your free trial for product review please go to the UGRU Free Trial Page and enter the required basic information. You will receive your login credentials by email shortly thereafter.

You will need your own softphone (download the X-Lite phone which is free - if needed)

Email or call the number below when doing a review and we will immediately convert your copy to a full working version with email and phone number.

Contact Information

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