



Plan a brighter future



The Value of Financial Advice

Helping you make smart choices with your money

Advice | Super | Investments | Insurance

Why do I need to plan my financial future?

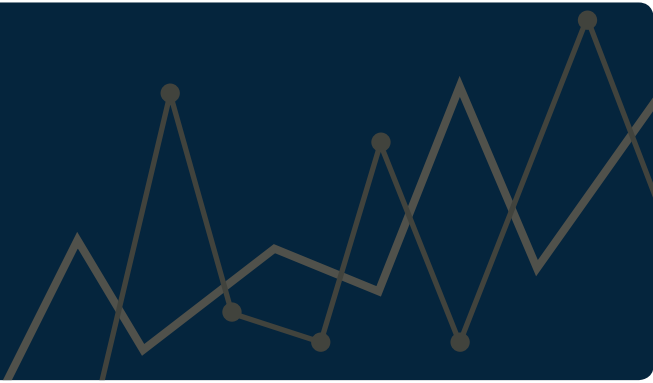
Financial advice can help you plan and manage your financial situation to build wealth, enjoy life and achieve financial security. Whatever the event or stage in your life we can provide quality financial advice to meet your needs.

Financial Advice

Financial / Lifestyle Goals & Objectives


Cash Flow Plan

We will help you:

1. Compile a budget to plan expenses
 2. Find savings for investment
 3. Develop emergency fund for unexpected expenses
 4. Provide you with tools to manage your cash flow
 5. Develop strategies to increase income
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Debt Management Plan

We create a plan to:

1. Own your home sooner
 2. Reduce & consolidate your debts
 3. Minimise unnecessary interest costs
 4. Manage & use efficient debt to create wealth & reduce tax
 5. Reduce inefficient debt through debt recycling
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Wealth Creation Plan

We create a plan to:

1. Maximise wealth creation opportunities through super and non-super investments
 2. Create wealth through gearing - home equity or margin lending
 3. Establish an investment plan for the long term
 4. Minimise income tax
 5. Invest funds in line with risk profile
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Wealth Protection Plan

A good wealth protection plan will ensure your plans and family are protected: life insurance, disability insurance, crisis/trauma insurance, income protection and business insurance



Statement of Advice Process

Strategic Advice

- ▶ Identification of client goals and objectives
- ▶ Prioritise client needs, goals and objectives
- ▶ Develop strategic advice (recommendations) to meet client needs, goals and objectives
- ▶ Identify why financial strategies recommended are appropriate
- ▶ Quantify outcome & benefits through implementing advice

Product Solution

- ▶ Research existing products to determine suitability
- ▶ Develop product recommendations to facilitate strategic advice & meet client needs
- ▶ Identify why product recommended is appropriate
- ▶ Quantify benefits and outcomes through implementing product advice

Implementation & Ongoing Review Service

- ▶ Implement the agreed recommendations to improve situation
- ▶ Review strategic advice periodically to track progress and maximise wealth creation opportunities
- ▶ Review product suitability and monitor investment performance
- ▶ Review milestones achieved to provide clients with peace of mind knowing they are on track to financial security

“ *It's implementing the plan that produces the results* ”

When you buy professional advice you are paying for:

- Expertise delivered by your financial planner (supported by their tertiary, professional and industry based qualifications).
- Their time invested considering, researching and designing strategies that are relevant to your circumstances.
- Access to a Trusted Advisor to help you make smart choices with your money and service your ongoing requirements.
- The cost associated with developing your financial advice in accordance with all compliance and regulatory obligations.
- The value added through financial strategies (strategic advice) that would otherwise not be available without advice.
- The production of a well-structured plan that allows you to make an informed decision about your financial future that fit your goals and dreams.



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Good Advice
is Money Well Spent