

Financial Planning Process

Initial Meeting

INTRODUCTION

This is appropriate for a client who requires their full financial situation to be analysed.

The first thing we do is sit down and have a general discussion about your situation. We will ask LOTS OF QUESTIONS, which will help determine whether or not we are able to assist you. This will also give you the opportunity to decide if you feel comfortable in working with us. This meeting is obligation and cost free.

Analysis of Situation

ANALYSIS OF SITUATION

Following our initial meeting, we will analyse your situation.

- Will you have sufficient capital to provide the lifestyle you desire?
- How can we invest funds in a tax effective manner?
- Will you sleep comfortably at night, not worrying about your investments?

Further Discussion

FURTHER DISCUSSION

During the analysis phase, it may be necessary for us to have further discussions with you, to ensure we are on the right track. Second and subsequent meetings are at a cost of \$150.

Plan Presentation

-Statement of Advice
-Written recommendations

PLAN PREPARATION / WRITTEN RECOMMENDATIONS

By completing a Letter of Engagement (initially) this summarises our discussions and your requirements/strategy and provides the authority to proceed with written recommendations via a statement of advice.

We then move to the formal stage of written recommendations.

Full Financial Plan

- The fee for this falls in a range of \$500 - \$2,500 (GST Inclusive).

Reduced Scope of Advice

- Eg. Salary Packaging in the range of \$300-\$500 (GST Inclusive)

However, the appropriate fee will be determined after our initial meeting and consideration of your circumstances. Rest assured that we will discuss and agree on the fee with you before proceeding.

Implementation of Recommendations

IMPLEMENTATION OF RECOMMENDATIONS

Our services don't stop at this point. We work with you to implement your strategies, including:

- Completion of application forms
- Arrange for regular contributions or payments
- Provide written confirmation

Our fee for providing this service will be detailed in your Statement of Advice.

Ongoing Service

- Annual Reviews (more regularly if required).

ONGOING SERVICE

Our fee for providing the Client Care Program will be detailed in your Statement of Advice.