Financial Planning Process

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Initial Meeting	INTRODUCTION This is appropriate for a client who requires their full financial
Inclair Flooding	situation to be analysed.
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	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.
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Analysis of Situation	ANALYSIS OF SITUATION
/ indrysis of Steddeloff	Following our initial meeting, we will analyse your situation.
	Will you have sufficient capital to provide the lifestyle you
	desire?
	• How can we invest your 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 \$500
	per meeting.
Plan Presentation	PLAN PREPARATION / WRITTEN RECOMMENDATIONS
Plan Presentation	By completing a Letter of Engagement (initially), this
Statement of Advice	summarises our discussions and your requirements/strategy
	and provides the authority to proceed with written recommendations via a statement of advice.
Written Recommendations	
	We then move to the formal stage of written recommendations.
	For costing please refer to page 7 of the Financial services
	guide.
	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	IMPLEMENTATION OF RECOMMENDATIONS
	Our services don't stop at this point. We work with you to
Recommendations	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.
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Ongoing Service	Ongoing Service
	Our fee for providing the Client Care Program will be detailed
Annual Review	in your Statement of Advice.
[more regularly if required]	