



# Financial Advice Process

## Initial Consultation

At your initial consultation we will assess your entire financial position and identify the specific areas where we believe that we can add value to your current financial arrangements. If appropriate, we will recommend that you engage us to prepare a personal Financial Plan (Statement of Advice) which will address your requirements. Before commencing work we will provide a fixed quote for the Statement of Advice which outlines in detail the areas to be covered. This approach ensures that your expectations will be met.

## Preparation of Statement of Advice

Your second meeting will be scheduled approximately two weeks after your initial consultation. At this meeting we will present your Statement of Advice in detail and ensure that you understand all aspects of our recommendation. A comprehensive Statement of Advice may include the following:

- Review of current financial position and long-term financial objectives.
- Discussion on your risk profile and recommended asset allocation.
- Discussion on recommended strategies (eg. Superannuation, Borrowing for Investment) to achieve your financial goals.
- Detailed investment product recommendations including wholesale managed funds and direct equities.
- Personal risk insurance recommendations including life, income protection and critical illness insurance.
- Comprehensive Estate Planning recommendations.
- Strategy Implementation process.

## Implementation of Recommendations

The third stage of your financial planning process is an Implementation Meeting where we will put in place the recommendations agreed upon in your Statement of Advice. Our dedicated Client Service team will handle all of the administrative issues associated with the development of your Financial Plan from this point forward.

## Ongoing Review Service

The majority of our clients benefit from an ongoing Review service which provides the necessary discipline to ensure that you remain on track to achieve your financial goals. The Review service entitles you to a formal written review on a quarterly, half-yearly or an annual basis and face-to-face meetings to discuss these reports. Your Financial Adviser will also be in touch with you between formal reviews to discuss any urgent matters relating to your circumstances. We also encourage our clients to contact us at any time (for no additional cost) to discuss matters which may arise between your formal reviews.

Please refer to the document titled 'Our Review Service' for further detail.