

# How to Engage a Financial Advisor

## OUR MISSION

- We partner with people who want more from their money.

## OUR OBJECTIVE

- To be employed for our knowledge, expertise and experience.
- To provide outcomes above the average, so as to fund the cost of any advice.



'Plans are worthless, but planning is everything.'  
Winston Churchill

## Examples of Where We've Added Value

- For Ralph, we identified an extra \$95,000 of Age Pension benefits were payable over five years.
- For Tony, we identified an extra \$500,000 of earnings to provide him a more comfortable retirement.
- For Jeff, we identified \$45,000 of tax savings in a single year, it really helped his cashflow.
- For Gayle, estate planning helped reduce \$78,000 of inheritance tax payable by her children.

## Our THREE-STEP Engagement Process



### STEP ONE

We meet and discuss  
- at our cost.

We talk about your **Personal Satisfaction Summary**. We help you identify, what are you / are you not happy with? What are you hoping for?



### STEP TWO

We identify how we can assist  
- at our cost.

We provide you a **Benefit Analysis Report** so you can see, how great is the difference between getting Advice compared to No Advice?



### STEP THREE

You now decide whether to proceed.

You be the judge; do you feel our **Advice Recommendations** deliver enough value? How fair is the cost, when compared to the value you receive?

## FEE RATE

### 1. We Document Your Plan

If you feel our advice can deliver the value you're seeking (i.e. the cost is fair compared to the value you get) then you'd instruct us to document our **Advice Recommendations** in a Statement of Advice. The fee for this service is usually in the range of: \$2,200 - \$6,600 and in the majority of cases, is paid from a super/investment account.

### 2. We Implement Your Plan

You can choose to implement the **Advice Recommendations** yourself or have us do it for you. The fee to implement is either \$3,300 or 1.1% of the first \$1m of assets, whichever is the greater. On those assets above \$1m, the fee is 0.55%.

### 3. We Review Your Plan

Included in our implementation service are offers of a **Mid-Year Review** and an **End of Year Review** of your plan, to monitor your progress and determine what further advice might benefit you.