

How to Employ Your Financial Advisor

THE MISSION

Caring for individuals seeking to maximize the potential of their money.

THE OBJECTIVE

Helping clients aim for an outcome that's better than the average.

The METHOD

You get to access 40+ years of financial knowledge, skill, and experience.



'Plans are worthless, but planning is everything.'

Examples of How 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 +\$500,000 of extra earnings for providing a more comfortable retirement.
- For Jeff, we identified \$45,000 of tax savings in a single year, this really helped his cashflow.
- For Gayle, estate planning helped reduce \$78,000 of inheritance tax payable by her children.

Our simple THREE-STEP Engagement Process

STEP ONE



We meet and discuss
- at our cost.

We check with you and help you identify - what is it you are not happy with compared to what you are aiming 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
- is the price alright?

You be the judge; do our **Recommendations** deliver the right amount of value compared to the price for advice?

Pricing is always linked to a service delivered – there are no hidden ongoing charges

1. We Document Your Plan

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

2. We Implement Your Plan

You can implement our **Advice Recommendations** yourself or ask us to do it for you.

The price to implement is a minimum of **\$3,300** OR,

- **1.1%** of the first \$1m, then **0.55%** between \$1m to \$5m, then **0.25%** on amounts +\$5m.

3. We Review Your Plan

Included in our implementation service are offers to monitor your progress with a **Mid-Year Review** and an **End of Year Review**. To stay on-track for an outcome that's '*better than average*', most clients benefit from a review at least every 1 - 2 years.