

# 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 up to \$10m.

### 3. We Review Your Plan

Implementation includes your adviser being employed in a 12-month partnership to support your success, with mid-year and end of year reviews so you can see how you're progressing. We are committed to your success and staying on aim to achieve better-than-average outcomes.