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 Jeff, we identified $45,000 of tax savings in a single year, this really helped his cashflow.
- For Tony, we identified +$500,000 of extra earnings for providing a more comfortable retirement.
- For Gayle, estate planning helped eliminate $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
   Implementation rate for the 'Ordinary Retail Investor' (i.e. assets of up to $10m)
   The base rate = $3,300 or % of assets to be managed, whichever is the greater.
   - *0.25% (between $5m - $10m)* = *$12,500*
   - *0.55% (between $1m - $5m)* = *$22,000*
   - *1.1% (on the first $1m)* = *$11,000*

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 assess your progress. We are committed to your success and you staying on target to achieve your better-than-the-average outcome.