

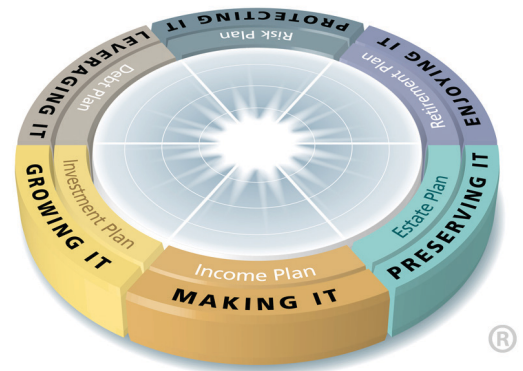
Our Comprehensive Review Process explained

Adapting to change







Many Australians understand the importance of financial planning advice in establishing their financial health. Regular review plays an essential part in maintaining it.

As your financial advisers we believe the process of review allows us to assess all new OPPORTUNITIES or RISKS that should be considered and addressed, based on **change** in the following areas;

- Your personal circumstances – income, family, life stages
- Market conditions – interest rates, currency, market sentiment
- Legislation – taxation, superannuation, centrelink



Your participation in a review will help us to provide you expert assistance in line with our goal to seek continuous improvement for you across these six areas of Financial Planning advice.

	<p>Making It</p> <p>Your Income Plan devises strategies designed to improve your cash flow and stretch your dollar further through tax effective strategies and the efficient use of your income. The resulting surplus funds are then used to create wealth.</p>
	<p>Growing It</p> <p>Your Investment Plan explores different options you have for investing your surplus funds. The benefits of these options will change as market conditions and other variables fluctuate. We help you determine the risks and rewards of various appropriate strategies to enable you to make informed investment choices.</p>
	<p>Leveraging It</p> <p>Your Debt Plan looks at ways to improve your current debt structure, explores mortgage reduction strategies and determines possible ways that debt can be used for building your wealth.</p>
	<p>Protecting It</p> <p>Your Risk Plan seeks to understand the financial risks that you are exposed to. We first identify various risks and then look at ways that we can mitigate those risks through the use of insurance and other risk reduction strategies.</p>
	<p>Enjoying It</p> <p>Your Retirement Plan answers that fundamental question; “if you want to retire at a certain age, with a given income stream, how much money will you need and are you on track?” We then work with you to plan to achieve the retirement lifestyle you desire.</p>
	<p>Preserving It</p> <p>Your Estate Plan assists you to identify and articulate your wishes in the event of your untimely death and determines strategies that plan to provide for your surviving family to get the right assets to the right people at the right time.</p>

If there is an area of advice that we do not have expertise in then we can provide an introduction to a suitably qualified professional.

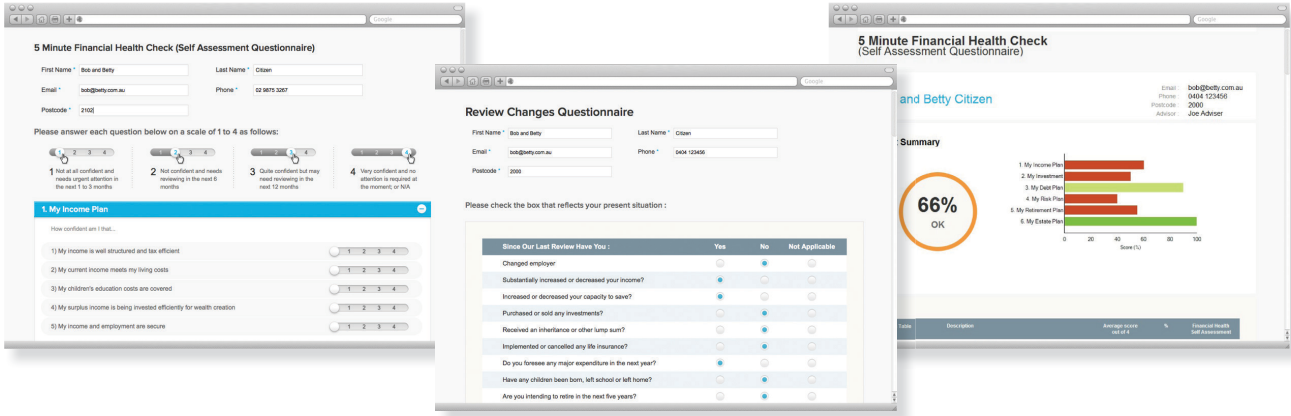
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Our review process is an opportunity for a detailed and comprehensive discussion about what's important to you.

We know your time is precious and we want you to get the most out of our meeting so we offer you a few simple, easy to use, online forms to provide us with information prior to the meeting.

We believe our time together should be spent on productive strategy discussions and not on information collection.

Using the online forms prior to your meeting is easy and quick...



During the meeting we will discuss and confirm your goals which may have changed since the last time we met. We make sure we address issues you have identified as important to you and **we use our modeling tools to provide you with real time explanations** of how different strategies might work for you.

Once we have identified and agreed to a strategy you are comfortable with, we document the strategy and determine the structures, products and policies required to implement the strategy. We may also work with other professionals such as accountants, solicitors or lenders to help you plan to achieve these objectives.

Complex strategies made simple

