THE FINANCIAL PLANNING PROCESS

Our financial planning process is straightforward and tailored to your needs. I will discuss each step of the process with you and am available to discuss any points you need to clarify.

1 Meet and greet

- Introduce the financial planning service
- Discuss my Financial Services Guide

2 Understand your goals

- Discuss your short, medium and long term goals
- Discuss your priorities and objectives
- Determine your current financial situation
- Complete a Financial Needs Analysis

3 Analyse and assess

- Review your current situation and objectives
- Determine what you must do to obtain your goals
- Consider solutions and alternatives
- Create a financial plan tailored to your needs

4 Recommendation

- Present your financial plan (Statement of Advice) which will include the advice, the basis on which it is given, details of strategies, products and any fees and commissions.
- Discuss the recommendation and assist you to make an informed decision.

5 Implementation

- Agree on how to proceed with the advice provided.
- Help implement your advice to get you moving toward achieving your goals.

6 Ongoing review

- I recommend that you review your strategy at least annually or whenever your personal or financial circumstances change.
- You'll also receive account statements from the product providers which show the value and performance of your investments.

FINANCIAL WISDOM