

Transparent Advice Process

1. Discovery Meeting;

An obligation free meeting is an opportunity for both of us to get to know each other and determine whether we are suited to work together.

We will obtain an understanding of your current financial situation, discuss your goals and objectives, as well as a realistic pathway for reaching them.

2. Strategy Development;

Once we have determined we are suited to work together.

We will begin to construct your financial strategies and put together a 'road map' to assist in achieving your goals and objectives.

Additionally, we will outline the proposed strategies appropriate to achieve your goals and the associated fees

3. Financial Plan Preparation;

This stage is where we document and present the recommended strategies to you in a formal Financial Plan (Statement of Advice) to start working towards your goals and objectives.

We'll take you through our recommendations in detail and discuss how we will implement your strategy. Here you'll have the opportunity to discuss the strategy in detail to ensure that you understand and are comfortable with it.

4. Implement Recommendations;

We will manage the implementation of the recommendations, including investment, superannuation and insurance applications.

Additionally, we will be your 'Project Manager' and liaise with your accountant, mortgage broker, lawyer and other finance professionals to assist in implementing your recommendations.

5. Ongoing Review and Portfolio Management;

Your circumstances, lifestyle and financial goals are likely to change over time, so it's important that your financial plan is regularly reviewed.

Regular reviews are critical to the success of any financial plan as they allow us to ensure you keep on track, measure the progress of your strategy and determine if we need to revise any part of our plan of attack.

Depending on your financial plan, reviews normally take place every six to twelve months.