

# Precision Financial

Plan • Invest • Optimise •

## WHAT SETS US APART

Our Promise,  
Process &  
Perspective



# Our Promise

I love it when my clients hit their milestones. When they walk into the dream home they never thought they'd own. When they reach their retirement goals years before retirement and a relief (sometimes glee) washes over them. When despite a debilitating illness they can land on their feet and continue to thrive and live meaningful lives. With every single client, these are the moments that I live for (or look forward to). They often start their journeys with hesitation and anxiety - can they achieve all their dreams - and it's my pleasure to tell them, "Yes, you can!"

## 1. Tailored for Comfort

Your financial and life goals are unique to you. So is your risk appetite and investment preferences. We'll tailor the right strategies to unlock your specific goals.

## 2. Squeaky Clean

We're ethical and live by our values. No quick fixes, no risky compromises, no surprises.

## 3. Unlock your Potential

We promise to create far more value than the cost of our services. Typical value unlocked is between 3-10 times our net fees.

## 4. Peace of Mind.

You will have peace of mind that we have your back and that we will manage key risks for you to know you are on track to achieve your goals.



# Our Process

## 5-Step engagement

1. Initial Chat to understand advice needs
2. Complete Summary of current goals and financial situation (client completes)
3. Discovery Meeting we confirm advice priorities & share our key advice ideas
4. We create your tailored financial road map
5. We implement your advice and guide you along the way

## Strategies

### ● Review Existing Strategies

We will review your Investments, Loans, Insurance and Super. Based on our extensive research we ensure your products are competitive in terms of fees, features and meeting your needs.

### ● Cash Reserve

We set aside sufficient cash just in case things don't go to plan.

### ● Investments

Firstly we review your investment timeframe and risk tolerance.

We aim to optimise your investment returns while actively managing downside risks.

By making the investment journey smoother, this gives you confidence to invest for the long term and delivers the best results.

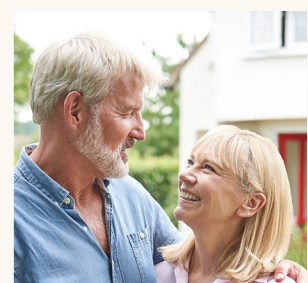
### ● Super

Super is very tax effective. We balance having enough to enjoy life now, while ensuring you can maintain your lifestyle in retirement.

### ● Insurance

Health issues impact every aspect of life. If a health issue arises we want to make sure that you are in a strong enough financial position to focus on your health and recovery.

Your future income is often your biggest asset. We make sure that this is protected.



- Loans

We have access to over 40 lenders. We make sure you have the optimal loan structure and loan rates to suit your needs.

- Tax Optimisation

While we all need to pay tax, we structure your asset ownership and investments to optimise your tax. The more we keep in your pocket, the more financial options you will have.

We will work in tandem with your accountant to get you the best results.

- Centrelink Benefits

We ensure that you receive any benefits you are entitled to both now and in the future.

- Retirement Planning

Believe it or not retirement planning starts at age 20. Whatever stage you are up to we will put some money aside every year to ensure you can maintain your lifestyle in retirement.

- Assisting Family members

It is common for people to want to financially assist their children and maybe other family members. We explore all the options with you to find the optimal approach.

- Estate Planning

We will guide you and work with your chosen Lawyer to make sure that your key documents are in place and aligned with your wishes.

# Our Perspective on Financial Planning

## **Achieving consistent returns can only be done with a professional**

It is getting harder to consistently grow wealth with a set-and-forget approach.

Markets are complex and volatile, wage growth has slowed and complex asset classes are making millionaires as quick as they are churning out bankrupts. Add tax and legislative changes into the mix and its hard for even the financially savvy to stay afloat.

We believe that everyone needs a financial planner they can trust.

Here's how we think good financial planning should work:



### **Take a holistic view**

Money touches every aspect of life. It connects the smallest decisions (like what size almond latte to buy) to the biggest ones (what home can I afford). For the best results, financial planning requires a holistic approach.



### **Life happens, evaluate regularly // Stick at it**

The earlier you begin, the better. Baby steps can create giant results in the long term. But people choose to start their wealth creation journey at different stages in life. And financial priorities differ at each point. We believe that even late starters can still achieve great things with the right strategy. We tailor plans to unlock possibilities at every life stage.

Your priorities and goals in life are always changing. While it is important to start financial planning as soon as you begin work, it is even more important to regularly evaluate the plan as life happens around you.



### **Respond wisely, respond promptly**

People panic when they read the news. They over-react and make hasty, costly decisions. Even the financially savvy. The triggers are often sudden movements in the financial markets and changes in government policy. As such, we believe that financial strategies require timely optimisation. The best financial plans are alive.