



FINANCIALLY  
SORTED

# Our Financial Advice Service





# We'll help you create a secure financial future

## Your financial plan is a lifetime commitment for us

We specialise in providing professional strategic advice to help you improve your current financial position, and ultimately achieve your long term goals and objectives.

Our financial advice philosophy is based on a mutual understanding between our clients and us. It's a service model based around you as an individual, and it's something precious few institutions can deliver on.

We will take the time to understand you – your situation, your needs and your

aspirations. Then we will help you define your financial goals, and your vision of a secure financial future.

And then, working side by side, with you, we will develop a financial plan which will help you achieve your goals.

Importantly, your financial plan will not be a pre-packaged solution. It will be tailored to your individual requirements to ensure you make best use of your financial resources now, and in the future.

## **Creating a sound financial plan is a complex task**

A financial plan must take into account many issues including your current financial position and your goals for the future. Your financial plan must also identify those investments that will help you generate your required return within your preferred level of risk.

Financial strategies should be implemented to optimise your taxation and Centrelink benefit positions. Risk mitigation strategies must also be considered, as should other financial strategies that will assist you in reaching your goals faster or more reliably.

## **Your financial wellbeing is at the heart of everything we do**

We offer you regular financial mentoring and ongoing guidance – in all aspects of your personal finances – to set you, and keep you, on the path to financial wellbeing and freedom.

And if your financial goals change along the way, or if the legislative or investment framework in which we work changes, we will work with you to modify your plan to keep you on track.

## **We'll give you a detailed blueprint for achieving your unique goals**

Our experienced financial professionals can provide you with a detailed and totally

tailored blueprint for financial success in any or all of the following areas:

- Investment selection
- Asset allocation
- Direct and managed investments,
- Retirement planning,
- Superannuation planning,
- Self Managed Superannuation Funds,
- Wealth accumulation,
- Centrelink benefits,
- Tax planning,
- Retirement income streams,
- Investing financial windfalls,
- Retirement after sale of your business,
- Redundancy planning,
- Personal estate planning,
- Business estate planning,
- Business insurances,
- Corporate superannuation,
- Investment loans,
- Investment monitoring, and
- Portfolio administration.

No matter what your situation is, whether you are in the workforce, about to retire, or already retired, we will always be there to work and assist you.





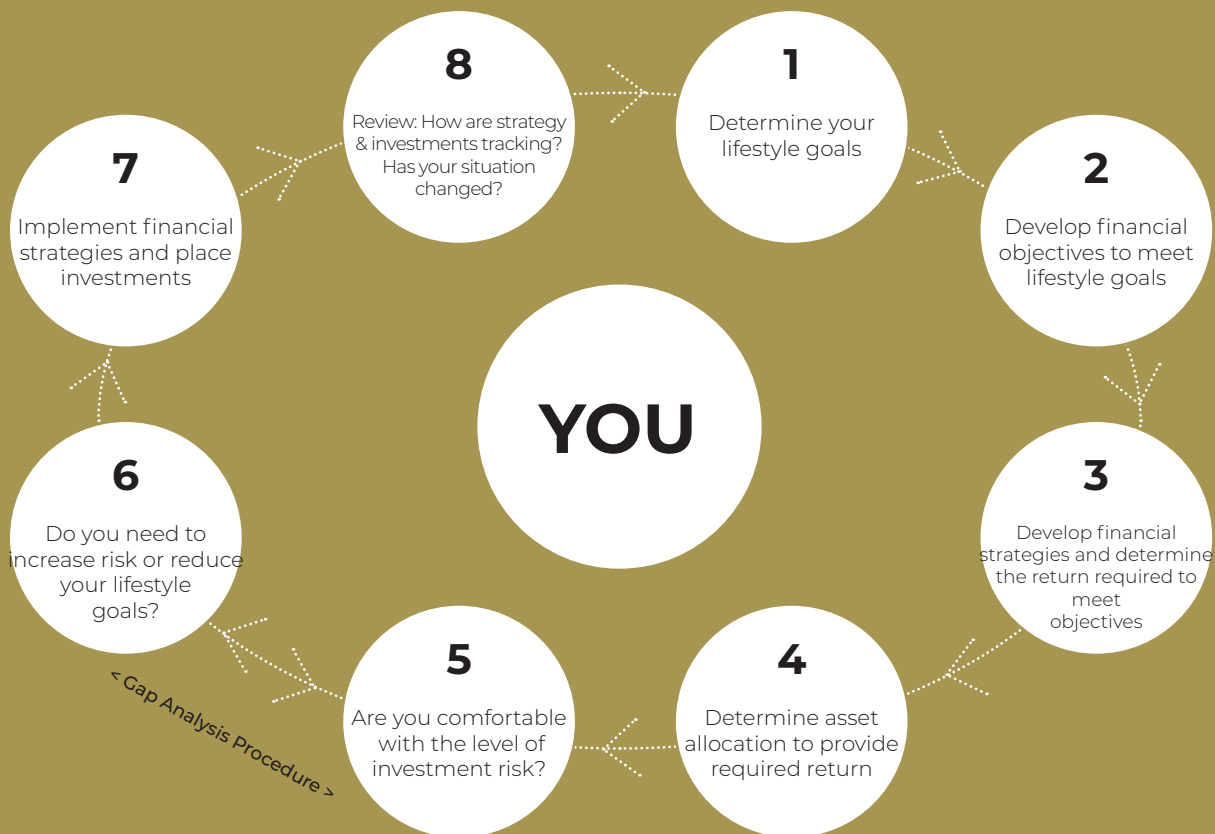
**“We are here to help people thrive”**

### **Expert advice coupled with extensive ongoing service**

To help you create a secure financial future, we employ our disciplined **8-step** financial advice process:

1. We start by assessing your current financial position including your financial life-stage, assets & liabilities, savings capability, personal risk insurance requirements, retirement income requirement, Centrelink entitlement position, and so on. We then help you define your short, medium and long term lifestyle goals. What do you want your lifestyle to look like – now and in the future?
2. Then we convert your lifestyle requirements into clear financial goals and objectives. How much money do you need to fund the lifestyle you want – now, and in the future?
3. Next we develop your financial, wealth, retirement, taxation, Centrelink, and risk management strategies – and determine the required investment return – which will enable you to meet your financial goals and objectives.
4. We then determine the mix of assets (i.e. shares, property, bonds and cash) which will reliably help you achieve your required investment return.

5. Importantly, our next step is to determine your tolerance to investment risk (i.e. the fluctuating nature of investment returns). Then we compare your risk tolerance to the level of risk inherent in the asset allocation plan we have developed for you. Do the two match?
6. If they do not match, there is a gap which will most likely result in you being unable to achieve your goals. Therefore, before we proceed further, we work with you to help you reach a compromise which gives you comfort on all fronts. We call this our “Gap Analysis Procedure”.
7. Once our “Gap Analysis Procedure” is complete, we finalise your financial plan to ensure it’s focused on meeting your preferred financial and lifestyle goals. We then, on your approval, implement each of the recommended financial strategies and arrange the purchase of the recommended investments and personal risk insurances on your behalf.
8. Once your plan and investments are in place, we regularly review them with you to ensure they continue to perform as expected. If they do not, or if your situation changes, or external factors change, we will recommend appropriate modifications to your financial plan and investments.





**“You can get on with enjoying your life without having to worry about your finances”**

## **Every day we focus on your financial wellbeing**

Once your plan and investments are in place, you can choose to take advantage of our comprehensive, premium Private Client Ongoing Service.

This service is designed to ensure that every aspect of your financial plan and investment portfolio is reviewed at appropriate intervals,,you are regularly kept informed of their progress with reports and reviews, and meetings with your adviser.

You can be assured that our focus is keeping your plan and investments

on track... and on securing your overall financial wellbeing.

So you can get on with enjoying your life without having to worry about your finances.

Our Private Client Ongoing Service includes the following components:

### **1. Investment Watch**

Our extended investment team regularly reviews your investments to check they are performing as expected, and to determine if there are any signs indicating significant future problems.

We also assess other investments which may be suitable replacements if the need arises.

## **2. Legislative Watch**

We research changes to government legislation involving superannuation, taxation and investments and assess how they could impact on your financial plan.

When applicable, we also develop financial strategies which you could use to offset those changes.

## **3. Centrelink Watch**

We assess changes to Centrelink rules, and determine the impact on your financial plan. We also develop strategies to help you take advantage of changes to the rules, where appropriate.

## **4. Access to your financial adviser**

If you have a query, or your personal circumstances change, you are welcome to call your financial adviser for assistance and advice at any time.

## **5. Strategic portfolio reviews**

These regular meetings enable your financial adviser to review – with you – your financial and lifestyle goals, and then determine if your current financial plan, asset allocation, investments, and personal risk insurance portfolio will continue to help you achieve those goals.

Should your personal circumstances have changed, or if there have been relevant changes to the legislative or economic environment, or if an investment is no longer performing as expected, your financial adviser will discuss with you any modifications which need to be made plan, investments, and personal risk insurance portfolio.

## **6. Asset allocation re-balancing**

We regularly review the allocation you have within each asset class and recommend any necessary re-weighting to bring the risk/return characteristics of your portfolio back to your pre-agreed benchmarks.

## **7. Investment reports**

We send you regular reports to keep you informed of your investments' performance, your asset allocation, and your portfolio activity and valuation.

## **8. Low upfront-fee investments**

As a member of our Private Client Ongoing Service, should you require to switch investments – or place new investments – we will execute these with low or no additional upfront fees.



## Portfolio Review Process

**01.** We discuss your current financial position and lifestyle goals. Has anything changed significantly?

**02.** We discuss your financial, wealth, retirement, taxation, Centrelink, and risk management strategies... and the legislative framework in which your financial plan operates. Has anything changed significantly?

**03.** We discuss the past and possible future performance of your investments. Has anything changed significantly?

**04.** We discuss the current allocation you have to each asset class and your tolerance to investment risk. Has anything changed significantly?

**05.** If your lifestyle goals are at risk of not being achieved due to changes in any regard, we apply our 'Gap Analysis Procedure' to assist us in re-aligning your financial resources and your tolerance for investment risk with your lifestyle goals.

**06.** We recommend modifications to your financial plan as appropriate to help ensure your plan remains on track to achieve your lifestyle goals.

**07.** We then, on your approval, implement each of these modifications on your behalf.





**“Long before there was any formal welfare system, members relied on the support and benefits of mutual organisations”**

## **We'll help you achieve your vision of a secure financial future... every step of the way**

At Financially Sorted, we always place our clients' best interests above anything else. That is the commitment we offer you – a commitment backed by the full resources of our organisation.

As a result, you can be assured of the most appropriate financial guidance in every stage of your life.

### **About to retire or already retired**

We will help you arrange your finances to ensure you build a retirement income which is reliable and tax effective... and which should last for your lifetime or

longer. We'll also help you to manage your tax obligations on your superannuation lump sum or pension.

In addition, we can help you arrange your finances so you maximise Centrelink benefits if that is appropriate for you.

### **Wealth accumulation**

We will help you develop investment strategies to build wealth prudently and tax effectively to help you become financially independent... and to provide

a more financially secure retirement. In addition, we can assist you in creating financial efficiencies with your mortgage, as well as protecting your financial position with the help of personal insurances.

## Redundancy

We will help you invest your payout to meet your short term needs, as well as for providing for your eventual retirement. We will also develop investment strategies to help you qualify for Centrelink benefits (if this is appropriate for you) and to minimise tax on your payout and your income.

## Lump sum and regular investing

If you have a lump sum to invest or you wish to invest regular savings or superannuation contributions, we will advise you on asset allocation, investment strategies and security selection to help you generate competitive returns with less risk... and in so doing help you achieve your financial goals.

## Your next step

If you would like to talk with us about developing a financial plan for you, we would welcome your call.

**One of our financial advisers will be pleased to answer your questions and, if appropriate, make an appointment for a personal consultation – the first step in helping you create a secure financial future.**

### \*Disclaimer

Before acting on any information you've may received during a strategic financial consultation, or read about on our websites, email communications, guides including our newsletters, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs.

If any products are discussed, you should obtain a Product Disclosure Statement relating to the products and consider its contents before making any decisions. It is recommended to seek advice from a qualified professional relevant to your particular needs or interests. (For instance, Tax Advice from a Tax Agent, Financial Advice from a Licensed Financial Adviser and so on and so forth). Information has been sourced from Australian Securities & Investments Commission and Australian Restructuring Insolvency and Turnaround Association.







**FINANCIALLY  
SORTED**

## **NORTH MELBOURNE**

Ground Level  
124 Errol Street  
North Melbourne VIC 3051

## **WHEELERS HILL**

Level 2 Suite 10  
622 Ferntree Gully Rd  
Wheelers Hill VIC 3150

**Ph:** 03 9888 3175

**E:** [info@financiallysorted.com.au](mailto:info@financiallysorted.com.au)

**W:** [www.financiallysorted.com.au](http://www.financiallysorted.com.au)