

# Our ongoing advice process



## Meeting preparation (2 - 3 hours)

We will gather information regarding changes to your financial or personal circumstances and other important information to analyse the progression of your financial journey. We bundle this information together into our review packs, which may include information regarding your income and assets and your investment risk profile.



## Review meeting (1 - 2 hours)

Your review meeting is focused on where you are at today, where you wanted to be and how we are tracking towards it. It's important to review this information, as your financial plan needs to evolve with your changing circumstances. If a change is required, we will discuss a few options available to meet your needs.



## Research and development (15 - 20 hours)

After the review meeting, we may need to do some follow-up with you and your professional advisers such as an Accountant. Once all the details are in, we will review your overall plan weighing up possible alternative strategies and products to continue to meet your evolving needs. We then prepare detailed recommendations in a Record of Advice or Statement of Advice. Similar to your initial advice document, it will detail all the benefits and implications related to the advice; so you can make an informed decision about the recommendations.



## Advice Presentation (1 - 2 hours)

Based on the complexity of changes, we may have prepared a Statement of Advice or Record of Advice, we will provide you with copies of the documents and related information to review. If required, we will meet to discuss the changes in detail to help answer any questions you may have.

We aim to provide you with information and educate you about the strategies and recommended products, so you not only know but understand the 'What' and 'Why'. Because at the end of the day, it is YOUR money and we are advising on what you should do with it.



## Implementation (8 - 10 hours)

Once you are happy with our recommendations, we put it to work. We will pull together the paperwork and complete the implementation for you. There may be a few things for you to do but we will take care of the heavy lifting.

Preparation

2 Weeks

4 Weeks

**Note:** This process will vary according to your personal circumstances and needs.