SOANS FINANCIAL ADVICE

ADVISER ACTIONS

- Research and analyse current personal situation including assets/liabilities, income, insurances, estate plan etc (contact product providers on your behalf)
- Formulate, stress-test and optimise available strategies.
- Determine appropriate providers for wealth creation and protection.
- Contact product providers/accountant as necessary.
- Get quotes from potential product providers.

- Fine-tune and document recommendations.
- Finalise investment portfolio to suit outcomes and risk profile.
- Liaise with other legal/tax professionals if necessary.

Implement Recommendations

- Ensure plan is implemented correctly.
  - Establish accounts/policies.
  - Co-ordinate rollovers/contributions.
  - Liaise with all product providers.
  - Purchase required investments.
  - Cancel any superseded products when replacements are finalised.
- Schedule ongoing management of your plan.

01 FIRST MEETING

Discovery - get to know each other and decide if we'd like to work together. Accept planning proposal and fee quote.

02 STRATEGY MEETING(S)

Discuss recommended strategies and likely outcomes.

03 ADVICE IMPLEMENTATION MEETING

Finalise financial plan. Sign documentation to implement

COMMENCE ONGOING SERVICE

CLIENT ACTIONS

- Send through additional information as requested.
- Do requested "homework" to understand investment concepts.

- Do any additional "homework" to understand recommended strategies.

- Complete any requested underwriting requirements.
- Liaise with third parties as requested (e.g. employer, Centrelink).

Actively participate in ongoing service