



Client Focused Financial Planning
We share ideas

THE STEPS YOU WILL TAKE THROUGH THE LIFESTYLE FINANCIAL PLANNING PROCESS

It is important that you understand the nature of the journey on which you are about to embark. To ensure that you get the possible advice and service it is important that together we clearly understand your lifestyle needs and objectives. To do that we go through a number of steps:

First Contact – This step is where you first become aware of my existence. You may have found me through a referral from a friend or other professional adviser or you may have found me via an internet search. However it has happened you now know that I exist. Once I know that you know about me I will send out more information about who I am and how I help people, many who are just like you. The fact that you are reading this means we have moved past this step.

Discovery Meeting (Allow up to 2 hours) – After a brief chat over the phone we decide to meet to talk about your situation and to get a feel for if we can work together. Before we have this meeting though you need to do a little bit of homework for me and complete some very brief discovery documents. This helps you to clarify your lifestyle goals and objectives and helps you to identify the areas of your life where you need advice. It also helps you to start to prioritise those matters to make sure we get the more important aspects of your lifestyle planning dealt with first.

At the end of Discovery we will agree on whether or not I prepare a formal Written Offer of Advice for you. Up to this point you have incurred no costs and you are under no obligation. But you are now much better informed about your situation and the choices that you can make than what you were before our Discovery meeting.

Needs Analysis Meeting (Allow up to 1 hour) – If you have accepted your Offer of Advice then we need to complete a more detailed and in depth analysis of your current financial situation as well as clarifying your lifestyle goals and objectives. Thankfully I can help you with this process and you are not left to fill in a mountain of paperwork on your own. As part of the Needs Analysis we also talk about and agree on the different modelling scenarios that you would like to look at.

Modelling Meeting (Allow up to 2 hours) – The modelling meeting involves us sitting down together and going through the agreed financial modelling to start to give you an idea of what your future might look like. This process helps to clarify the advantages and disadvantages of the chosen modelling options and helps you to make the right decisions about your choices going forward. We will also review the likely strategies that I will be recommending to you to confirm – that they are ones that you are comfortable with and would actually implement.

Presentation Meeting (allow up to 1 hour) – The presentation meeting is where you formally presented with your hard copy Statement of Advice and, if applicable, the Product Disclosure Statements if I have been required to make any product recommendations.

Follow up – Answer questions or clarify any queries or concerns about the advice.

Implementation – If required helping you to put everything in place.

Post Implementation – Making sure that everything is as it should be.

Going Forward – Details of the ongoing service packages you can select from.

Ongoing Advice – For as long as I am in business I will be here to offer you impartial and unbiased advice. Even if you are not subscribed to a service I am still here to help on a fee for service basis.

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