

THE BUILDING BLOCKS	THE PROCESS	THE OUTCOME
1 Setting Objectives	<p>To establish your lifestyle and financial objectives a Financial Planner will act as your personal Financial Mentor and Adviser, meet with you on a one on one basis. Through discussion and by using:</p> <ul style="list-style-type: none"> • A Personal Profile recording your current situation plus your goals, needs and objectives, and • An Investment and Risk Tolerance Profile worksheet; you and your Adviser will agree together on your tolerance to risk, market fluctuations and volatility. 	<ul style="list-style-type: none"> • An agreed list of goals, needs and objectives, both personal and financial, with • A scored and descriptive personal Investment Risk Tolerance Profile including identified Concerns and Issues
2 Review of Current Resources	<p>Your Adviser establishes, with you your</p> <ul style="list-style-type: none"> • Current and future personal and financial position • Legal, Insurance and Taxation arrangements <p>And determines the extent to which your resources will enable you to meet your objectives. This information is provided through discussion and;</p> <ul style="list-style-type: none"> • A Financial Planning Questionnaire • Personal and Family budgets • Estate, Taxation and Legal documentation. 	<ul style="list-style-type: none"> • A current income and expenditure budget • A statement of your current financial position and an analysis of your current arrangements
3 Assessing Strategies	<p>Your Adviser reviews your resources and considers how they can be best arranged to achieve your agreed objectives. We will consult with in-house specialists on Investments and Taxation, supported by specialist modelling software and independent research from Assirt, S&P and Aegis. We will also, if necessary and only with your prior approval, consult with your lawyers and accountants. To assess and discuss your Risk Management (Personal Insurance Needs) we will refer you to our Associate who specialises in Insurance.</p>	<p>Recommended strategies on major financial elements of savings, wealth creation and investments plus related issues including:</p> <ul style="list-style-type: none"> • Gearing for investment • Intelligent approaches to taxation • Insurance provision for personal risk • Salary Packaging Superannuation and Pensions • Retirement and Estate planning
4 Selection of Strategies and Investments	<p>Your Adviser will discuss with you the various strategies and investment recommendations illustrating the planned outcomes.</p>	<p>A COMPREHENSIVE WRITTEN FINANCIAL PLAN CALLED A STATEMENT OF ADVICE. This SOA incorporates all the strategies and investment recommendations researched and developed by your Adviser and illustrates to what extent these options help you to achieve your lifestyle and financial objectives</p>
5 Implementation	<p>After discussion/review of your SOA and the recommended strategies with your Adviser, the next step is to agree on an Implementation Program</p>	<p>You provide your Adviser with the authority to implement the strategies and advice that you have agreed to proceed with</p>
6 Ongoing Review	<p>The Strategic Plan (SOA) and your Investments are monitored by your Financial Adviser on an “ongoing” basis</p>	<p>You receive -</p> <ul style="list-style-type: none"> • Regular six monthly reports, called Statements of Additional Advice (SOAA) from your Adviser regarding your investments and their performance, or at more frequent intervals requested by you. • Investment reviews and recommendations (SOAA) as your personal circumstances and/or markets and the economy change.

Lifewealth Pty Ltd

(ABN 79 100 448 182) Licensed Dealer in Securities. Australian financial services Licensee 279615