

Understanding the financial advice process

How we will help you to achieve your financial goals



Getting to know you

We will meet to discuss your goals, objectives and needs. Our conversation will include what you are wanting to achieve, as well as the services available to you.

What do you need to do?

You will need to complete an initial fact find document. This document will help us to understand your needs, and tell us more about you.

If you can't answer some of the questions, we'll be able to help you through it.



Research

Using the information you provided, we will conduct research on your situation. We will investigate different strategies and product solutions to help you to achieve your goals and meet your objectives.

What do you need to do?

While we conduct our research and investigations, you will have time to reflect on our initial conversation and raise any additional thoughts you may have.



Plan preparation

We will prepare a financial plan, known as a Statement of Advice, that will outline the strategies we recommend for you.

What do you need to do?

You won't need to do anything during this time. We will be in contact with you when the plan is complete.



Sharing with you

We will meet with you and provide you with the completed financial plan. We will explain our recommendations and take you through why these have been chosen.

What do you need to do?

Read through the Statement of Advice, making sure you understand the recommended strategies and the costs associated with our advice.

Take the time to understand the financial plan and ask us any questions you may have.



Implementing our advice

If you agree with our recommendations, we will implement the strategies and any product solutions. We will not implement our advice unless authorised by you.

What do you need to do?

If you agree to the recommendations, we will provide you with application forms for you to sign. These forms help us to implement the strategy and product recommendations.



Keeping in contact

It is important to review the advice we provided, your circumstances and your goals, to ensure you keep on track. Your annual agreement will outline when we will meet again to review your financial situation and goals.

What do you need to do?

You don't need to wait until your review date to be in contact with us. Let us know at any time if your situation or circumstances change.