

your FINANCIAL PLANNER:

- o Act as a guide to help you consider areas of life you may not have considered before
- o Here to help you articulate and formalise your goals and objectives
- o Help you prioritise them
- o Helps you determine realistic benchmarks.
- o We help you maintain accountability through regular reviews
- o Consider alternative pathways
- o Tailor your very own 'financial roadmap' or 'financial plan'. This is referred to as a Statement of Advice.
- o Help you to maximise available benefits – such as Centrelink
- o Provide strategies around funding your kid's future educational expenses
- o Checks with you before the end of the year to identify any last minute financial planning needs
- o Guides you on ways to fund health care and other lump sum expenses in retirement
- o Assists in preparing an estate plan for you

your FINANCIAL COACH:

- o Keeps abreast with changes in your life, career and family situation
- o Keeps you in touch with news and ideas & educates you along the way
- o Serves as a human glossary of financial terms such as alpha, P/E ratio, and franking credits
- o Refers you to other trusted professionals, such as accountants, mortgage brokers and lawyers
- o Helps with the continuity of your family's financial plan through generations
- o Keeps you on track with reviews to achieve your objectives
- o Identifies your savings shortfalls and strategies to plug the gap
- o Develops and monitors a strategy for debt reduction
- o A sounding board for ideas you are considering
- o Provide the necessary resources to facilitate your decisions, and explaining the opportunities and risks associated with each option
- o Provides "the sleep factor" so you are not stressed about money
- o Is there for your spouse and family should anything happen to you.
- o Is honest with you, always, even when it means saying NO!

"Honesty, integrity and reliability is paramount..."

your INVESTMENT ADVISER:

- o Prepares an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance
- o Stays up to date on changes in the investment world
- o Reviews your investments
- o Reviews the costs of your existing plan to ensure it is value for money
- o Suggests alternative strategies to increase your income during retirement
- o Researches and keeps records of your cost basis on shares and property
- o Provides you with reliable investment research and often differing views from a range of sources
- o Provides you with personal investment analysis
- o Determines the risk level of your existing portfolio
- o Helps you consolidate and simplify your superannuation and investments
- o Can provide technical, fundamental, and quantitative investment analysis
- o Provides introductions to new investment opportunities

your RISK ADVISER:

- o Reviews and recommends life, TPD, Trauma and Income Protection insurance policies to protect your family
- o Advises on the best structure in terms of within or outside of superannuation to hold the policies
- o Looks at Key-man and Business Expenses Insurance for professional and small business clients
- o Is there for you or your family to assist in the claims process in the event of illness, injury or death

your CERTIFIED FINANCIAL PLANNER:

When it comes to understanding the intricacies of investment, taxation and ever-changing rules and regulations, you might need help from a professional.

As a CERTIFIED FINANCIAL PLANNER® professional we help you understand your financial situation, develop a strategy and give you guidance on things such as funding your children's education, helping with budgeting and tax planning, having enough money to live comfortably in your retirement, insurance, estate planning and so on.

It's all about helping you set your goals and devising a plan to give you the confidence that your financial future is secure.

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"Our commitment is to provide the highest levels of service, to provide the best outcomes for our clients..."