

WHAT VALUE DO WE OFFER OUR CLIENTS?

We:

- help you get clarity on your future lifestyle goals & objectives
- help you become financially organised
- are not investment gurus; we are financial coaches
- Provide research information on the economic climate, markets & equities performance
- design you a "Cradle to Grave Blueprint" that maps what has to be done now and in the future
- will help to ensure you stick to your plans to help you achieve your objectives over the short, medium & long term
- invest up to half a day per year with you face to face to track your progress against your plans and keep you on track, or more regularly if required
- utilise modern software systems and training to provide comprehensive financial plans
- complete paperwork on your behalf for Centrelink and Veterans Affairs
- will review your existing superannuation, investments and insurance to ensure the arrangements remain suitable for you
- provide you with regular financial articles on topical issues
- have the backing of a global company; we will be here tomorrow
- have a network of alliances with other professionals when you require assistance outside our area of expertise
- seek feedback from our clients to work out what they like or dislike about us, our business and our services, and we make adjustments accordingly
- believe in the K.I.S Formula (Keep It Simple)

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SUPERANNUATION - INVESTMENTS - INSURANCE - FINANCIAL PLANNING

Your financial advice & answers

SUMMARY OF SERVICES & ADVICE CHARGES

Initial Meeting

No obligation. Maximum charge of \$150 for meeting that may extend up to three hours.

Hourly Rate

\$150 per hour (includes gst)

Statement Of Advice

Single Strategies *\$150 per hour (chargeable up to 10 hours)*

Eg., ***guidance on budgeting, savings plans, identifying financial goals, superannuation rollovers, redundancies, risk & insurance analysis***

Multiple Strategies *\$150 per hour (chargeable up to 30 hours)*

Eg., ***superannuation & pre retirement planning*** incorporating rollovers from multiple sources

Eg., ***pre retirement & retirement planning strategies*** incorporating new contributions to super, constructing accumulation funds & constructing pension products / maximizing income streams / self managed superannuation funds construction and/or review

Eg., ***retirement planning*** incorporating implementation of pensions / annuities / maximising income streams

Eg., ***retirement planning*** incorporating Centrelink and / or Department of Veterans Affairs assessment

Eg., ***wealth creation strategies*** incorporating borrowing to invest, margin loans

Eg., ***wealth creation & savings strategies*** incorporating super vs non super savings

Eg., ***debt reduction strategies*** incorporating consolidation of loans

Eg., ***tax minimisation strategies*** incorporating agribusiness or alternative investments

Implementation Fee

implementation fees may be applicable

Single & Multiple Strategies *\$150 per hour (chargeable up to 5 hours)*

Your financial advice & answers

AXA Financial Planning Limited ABN 21 005 799 977 Australian Financial Services Licensee
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July 2010

Review Service

- A yearly or half-yearly review of your personal and financial position. This will include a review of your objectives, income and expenses, assets and liabilities, investor profile, insurances, estate planning etc.
- A yearly or half-yearly review of your implemented recommendations to determine ongoing suitability to ensure your needs and objectives are being met. This review addresses changes to your circumstances; regulations affecting Commonwealth government payment entitlements, taxation, superannuation or insurance; economic and investment cycles; fund managers and investment performances.
- A yearly or half-yearly review report providing an update on your situation (including investment status) and documenting any recommendations that may be necessary.
- A meeting to discuss the review report.
- Implementation of recommendations.
- Half Yearly newsletters.
- Invitation to annual client briefing seminar providing an update on major topical issues.
- Written communication advising financial solutions (eg., legislative changes).
- Availability to answer any questions.

Adviser Review Fee (Ongoing Advice)

- Up to 1% per annum

Single & Multiple Strategies

Payment Options

BPAY, Credit Card, Direct Debit or Cheque.

Member advice fee from your account balance

Your financial advice & answers



redefining /
financial planning