

Prosperum Financial Planning

Advice services

Our financial advice services are best described in two parts. The first (initial advice) is about strategy development – designing and implementing a financial strategy just for you. The second (ongoing advice) is about the ongoing management of that strategy.

Initial advice

Initial consultation

To give you personalised advice, we need to understand your needs, what you are hoping to achieve and your attitude to money.

At our first meeting, we spend about an hour getting to know you, discussing your future plans and establishing your current financial situation.

Indicative cost

- At our cost and with no obligation

Your personalised plan

We assess your current situation and investigate the range of financial options available to you. We will devise a strategy to bridge the gap between where you are now and where you want, and need, to be.

We create your personalised plan, called a Statement of Advice, which is a detailed description of your current financial position, our recommendations and fees.

Indicative cost

- At our cost and with no obligation

Implementing your strategy

Once you've reviewed your strategy and agreed with our recommendations, it's time to put the plan into action. This happens gradually and you are in complete control along the way.

We help you complete all the necessary paperwork and take care of everything on your behalf.

Indicative cost

- Simple strategies from \$500.00
- Complex strategies from \$1,200.00

Ongoing advice

Whether your strategy is in place to help you solve a problem or achieve a financial goal, your plan is important and requires ongoing attention. Most people don't have the time or the confidence to take care of this alone.

We share the responsibility of your financial wellbeing with you, dealing with everything on your behalf and keeping you informed of everything you need to know and the choices you have.

We will recommend the level of ongoing service you need, based on the strategies you have in place and the investments and insurances that underpin them.

Our ongoing advice helps keep your financial future on track and typically includes:

- regular reporting and information, and
- review and management of your strategy, investments and insurances to make sure they remain appropriate for your needs.

Indicative cost

- Simple ongoing advice from \$250.00 p.a.
- Complex ongoing advice from \$1,200 p.a.

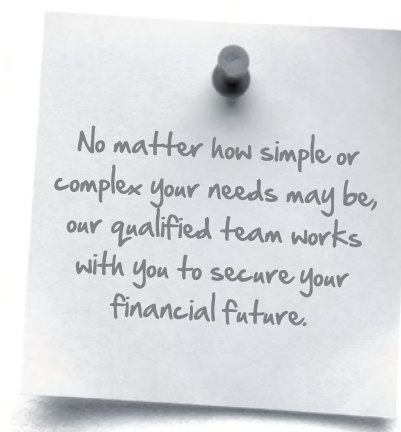
How to pay

You can pay for our services via:

- Personal or bank cheque
- Direct debit (from your bank account or credit card)
- BPAY
- Deductions from your investment

Important information

You will receive a Financial Services Guide that contains detailed information about our service, including how we operate and how we are paid. You will also receive an ongoing advice agreement to help you with your future review process.



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