Planning tomorrow, today.

Financial Strategists


# Plan tomorrow, today - through quality financial advice.

## About MBA FS

> Founded in 1985, our practice focus is on financial empowerment developing excellent working relationships with our valued clients to provide complete, holistic financial planning advice, based on their individual needs and goals.

We aim to assist clients to make the right financial decisions for their personal situation and circumstances. We have a team of financial planners, associates and administration staff committed to providing personalised client service and professional, tailored advice.

Planning for tomorrow means making wise choices about your money today. The choices you make will change throughout your different lifestages. With the right financial advice, you can confidently take advantage of more opportunities.

For your information, please find outlined (next page) a framework of how the financial advice process works.

# The Process

> How we will help you achieve your financial goals.

### 1. Getting to know you

At our first appointment we will meet to discuss your goals, objectives and needs. There is no charge for the first appointment. Our conversation will include what you are wanting to achieve, as well as the services available to you along with an outline of the approximate cost of developing your financial plan.

It's an important meeting as it allows each party to get to know one another and to feel comfortable working as a team to achieve your financial goals.

#### What you need to do

An initial fact find document will generally be completed during the first meeting. 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.

Importantly we will not proceed before you have understood and agreed to the costs for your financial advice.

### 2. 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 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.

### 3. Statement of Advice preparation

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

#### What you need to do

You won't need to do anything during this time. One of our team members will be in contact with you to arrange a suitable appointment time when the plan is complete and ready to be presented.

### 4. Sharing with you

We will meet with you and provide you with the completed financial plan (SoA). During our presentation meeting we will explain our recommendations and take you through why these have been chosen.

#### What 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.

### 5. Implementing our advice

If you agree with our recommendations, we will implement the strategies and any product solutions outlined in your Statement of Advice. We will not implement our advice unless authorised by you.

#### What 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.

You will be provided with a copy of all signed Statement of Advice documentation for your own records and advised when the paperwork is to be processed which means contacting all providers to instigate the recommendations agreed to in your SoA.

### 6. Keeping in contact

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

#### What you need to do

A team member will be in contact during your agreed review period to arrange a suitable day and time to review your individual financial situation.

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.

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