



Who is Life Planning Solutions?

- ❖ Life Planning Solutions is an all encompassing supplier of financial planning services to all individuals and businesses.
- ❖ Our mission is to meet our clients' needs and reasonable expectations now and in the future.
- ❖ We will provide a complete financial planning service to our clients, be recognised as a technical and intellectual leader, form quality partnerships with its suppliers and fulfill the aspirations and requirements of its team members, shareholders and the community.
- ❖ Life Planning Solutions has been a member of Charter Financial Planning for seven years but was previously giving financial advice as Harrington McNamara Financial Advisers for over 16 years.
- ❖ We have three highly experienced financial planners that can assist you with a comprehensive financial plan:
 - Dennis Georgiou
 - Ace Ilievski CFP®
 - Kathryn Fitch

Who Is Charter Financial Planning Limited?

Established in 1996, Charter Financial Planning Limited is an Australian Financial Services Licensee, license number 234665, that is committed to providing exceptional financial planning advice through it's network of professional and well equipped authorised representatives of Charter Financial Planning. As part of the global AXA group it has a prominent and solid standing in the financial industry. In line with its professional approach Charter Financial Planning is a principal member of the Financial Planning Association (FPA) and observes a strict and comprehensive Code of Professional Conduct which assists to set minimum acceptable levels of service.

Comprehensive Financial Planning Service

Our comprehensive financial planning service offer provides a tailored financial plan containing integrated financial recommendations in all relevant areas of your financial well being and may include areas of strategy such as:

- ❖ Setting of financial goals
- ❖ Guidance on Budgeting and Cash flow analysis
- ❖ Lending and Debt Management
- ❖ Diversified and tax effective investment planning
- ❖ Savings and wealth creation strategies
- ❖ Advice on salary packaging
- ❖ Financial planning following redundancy
- ❖ Personal Risk Insurance and risk assessment
- ❖ Estate Planning
- ❖ Personal Superannuation and Pre-Retirement planning
- ❖ Corporate Superannuation
- ❖ Retirement Planning
- ❖ Centrelink planning
- ❖ Family Law planning

We can also provide referrals to our taxation experts, Harrington McNamara, and lending/debt services to a range of mortgage brokers, offering you superior advice in all areas of your financial planning requirements¹.

Fee Scale

Comprehensive Financial Plan Preparation Fee starts from \$1,980 (incl. GST). Limited Advice Financial Plans Preparation Fee starts from \$330 (incl. GST).

Inclusive Features of the Comprehensive Financial Plan Offer include:

- 1 hour initial consultation with a licensed qualified financial adviser
- A 30-plus page tailored written financial plan document
- 1 hour follow up meeting to discuss recommendations and strategy
- Implementation of financial plan strategies and administration
- Personal review service agreement
- Lifetime subscription to quarterly newsletters
- VIP invitations to educational seminars and special promotions

¹ The services provided by Harrington McNamara Business Services Pty Ltd are not associated with Charter Financial Planning Ltd.

Financial Planning Process

There are six main steps in the financial planning process. Your financial adviser will:

1. Complete a fact finder with you

Meet with you to learn about your financial circumstances and goals which will be recorded on an information sheet.

2. Analyse your information

Identify and analyse the relevant issues that arise from the fact finders.

3. Develop a recommendation

Evaluate strategies and products that might enable you to achieve your financial goals.

4. Prepare a formal recommendation

Present you with a comprehensive financial plan that will detail in a structured step by step process the overall strategy, product recommendations, fees and charges and the assumptions made (eg earnings rates, inflation and tax rates).

5. Implement the recommendations

Help you complete the appropriate paperwork to implement your plan, once you have accepted the recommendation.

6. Review your financial plan

Meet with you on a regular basis to review the performance of your financial plan and adjust it in line with changes to your individual circumstances, goals or the economic environment. We offer a review service agreement that outlines what services and benefits you can expect.

Your financial adviser will recommend a plan that is designed to help you achieve your financial goals. However, there is no obligation to proceed with the plan.

Advice

A comprehensive financial plan is prepared for you covering the issues that arise from your confidential client questionnaire. Based on your circumstances, stated goals, tax structures, income, expenditure, assets, liabilities, insurances, investments, risk profile, estate planning matters, retirement planning, Centrelink entitlements and other facts, we will make recommendations, prepare alternative strategies, analyse these and summarise an action plan. You will be given what we consider as the most appropriate advice to attain your stated goals. Further telephone calls or meetings maybe required to finalise the preparation of your plan.

Preparation of your plan may take between 12 to 35 hours. This is a plan for your future, considerable thought and strategy goes into the recommendations, so please allow a minimum of four weeks.

Upon completion of the plan full payment will be required. Once payment is completed the plan is your property.

What do you need to bring along?

Here is a list of some of the information that may assist you in completing your fact finder:

Income

- Current and projected income, latest payslip (for employees), profit and loss statements (for business income), superannuation/pension entitlements, most recent taxation returns.

Expenses

- Rent statements, mortgage payments, rates, health expenses, transport costs, food, personal expenses, education

Assets

- Principal residence, holiday house, investment properties, motor vehicles.

Liabilities

- Principal residence mortgage, motor vehicle debt, investment loans, credit card debts

Existing Investments

- Bank accounts, fixed term investments, shares and existing managed fund investments, superannuation, life insurance, other insurances.

What Value Do We Offer Our Clients?

Here are the reasons why you should be pleased to select us as a Financial Planner:

- We are not investment gurus, we are financial coaches.
- We help you become financially organised.
- We help you get clarity on your future lifestyle goals.
- We design you a 'Cradle to Grave Blueprint' that maps what has to be done now and in the future.
- We hold your hand to ensure you stick to your plans over a long period.
- We provide you regular articles on topical issues, through our quarterly newsletter service.
- We run client seminars to help you understand more.
- We offer a personal review service to meet with you face to face to track your progress against your plans and to keep you on track.
- We are committed to improving our business and our services to meet your needs.
- We utilise modern software, systems and training to provide comprehensive financial plans.
- We are continuing to develop our specialised skills through continual education, to be able to offer you greater expertise.
- We have the backing of a global dealer group to ensure our service will be here tomorrow.
- You 'pay as you go' for on-going financial coaching.
- Our remuneration is based on our ability to communicate and educate.
- We have a network of alliances with other professionals when you require assistance outside of our area of expertise.

This document does not constitute Life Planning Solutions', nor any of their advisers', Financial Services Guide (FSG), as required under the Financial Services Reform Act. If you would like a copy of our FSG, please contact us on 02 9406 0150 or visit www.lps.com.au.