

Focus On Your Financial Plan

The Infocus Financial Planning Process.



Every day you make financial decisions, some big and some small, but when you put them all together into a strategy, can they achieve the goals you want out of life?

What is Financial Planning?

Financial Planning is the process of providing advice and assistance to determine whether, and how, you can meet your financial needs and life goals through the proper management of financial resources.

We will always provide our financial advice to you in writing. The financial plan document we provide to you is called a Statement of Advice (SOA).

What does Infocus Money Management do?

Infocus' advice process is all about getting you financially fit. We do this by giving you support and guidance on the best way to manage your money - from superannuation, debt management and investing, to protecting your family in case something happens to you. The right advice from the right people will help you to achieve your goals, whatever they may be.

We are committed to providing investment advice which is informed, timely and aimed at creating wealth. Through innovative financial solutions and personalised coaching, Infocus aims to assist you in achieving your financial and lifestyle objectives with certainty, now and in the future.

Comprehensive financial planning will include goal setting, financial situation analysis, investment planning, risk management and life risk insurance, retirement planning and estate planning.

Education funding and other needs may also be covered as required.

We can provide you with advice on:

- a full range of goals on a comprehensive basis;
- a sub-set of your goals on a more limited basis; or
- a specific goal/need on a specialised basis.

What if I only want specific advice?

If you tell us that you do not want a comprehensive financial plan prepared, we can provide you with specific advice only.

When you ask us to provide advice only on a specific financial need or product, this is called "scoping the advice".

By limiting the scope of advice that we provide you, we may not consider your overall financial position when we provide recommendations. We also won't consider potential strategies that fall outside the scope of advice set by you. In doing so, our advice may not be appropriate to your overall situation and you may not meet your financial goals.

Only you can limit the scope of financial advice which we provide. We will never limit this scope ourselves unless you instruct us to. The only exception to this is where we are not licensed to provide advice on specific products such as options and general insurance.

What should I expect from my Infocus Financial Adviser?

Our process for providing financial advice is outlined below:

1. Getting to know each other

Establishing and defining the client/adviser relationship.

2. Broad ideas and strategies

Gather client data including goals. Analysing and evaluating the client's financial status including problem identification.

3. Presenting our recommendations

Developing and presenting recommendations and/or alternatives for negotiation with the client (this SOA).

4. Putting your plan in motion

Implementing the agreed upon recommendations.

5. Regular reviews

Reviewing and updating the financial plan as required.

What will my Statement Of Advice include?

The structure of a comprehensive SOA will be as follows:

Overview - provides a short summary of the contents of your financial plan.

Scope of advice - confirms any limitations you have placed on the advice which we provide to you.

Current situation - confirms your current personal and financial position, your risk profile and your individual goals and objectives.

Recommended strategy - contains detailed recommendations to achieve your financial goals. We will also include the advantages, disadvantages and risks involved with our recommendations.

Revised situation - provides a snapshot of what your financial position should look like once you have implemented our recommended strategy.

Implementing your strategy - provides information on how to put your recommended strategy in place. Remember, that we will assist you with placing your investments.

Ongoing reviews and service - explains the need for ongoing reviews and what you can expect from Infocus.

Disclosure and disclaimers - contains advice about all the costs associated with implementing our recommendations. We also let you know if Infocus is entitled to any payments or other benefits from recommended financial product providers - and how much. It also includes other important information that you need to know.

Appendices and attachments - we will provide additional general information about investing or products as part of your SOA.

Financial product research reports - these are one page reports on each of your recommended managed investments that provide information about the style, fees, asset allocation and performance of your investment.

Financial projections - where we are providing you with a long term financial plan, we will include financial modelling of both your current and your revised situation to show how your financial goals will be achieved.

Other documents - We will also include a Product Disclosure Statements (PDS) for each financial product that we recommend. It is important that you understand the contents of both your SOA and your PDS documents before implementing your strategy. We may also provide other documents such as insurance quotes, loan calculations and client acknowledgement forms.

How do I implement my Financial Plan?

When you are ready to implement your recommended financial strategy, just let your financial adviser know. Your SOA will also include instructions on how to proceed.

We will ask you to sign an "Authority to Implement". This confirms that you are proceeding with our advice and will detail any changes you have made to our recommended strategy.

Depending on our recommendations, we may also ask you to sign some other documents providing details about investment gearing or other specific investments.

And then what?

Putting your financial strategy in place is only the first step in an ongoing process of review and adjustment.

As your situation changes over time, it is important that you meet regularly with your Infocus financial adviser to ensure that your strategy remains appropriate to your needs.

Changes to your investment values, your personal situation and your goals will all impact the ongoing relevance of your investment strategy.

Group Head Office & QLD State Office
Level 1 Kawana House, 1 Innovation Parkway
Birtinya QLD 4575

Call 1300 infocus

or visit infocus.com.au

infocus
Money Management

For Life

This document has been prepared for general information purposes only and not as specific advice to any particular person. Any advice contained in this document is General Advice and does not take into account any person's particular investment objectives, financial situation and particular needs. Before making an investment decision based on this advice you should consider, with or without the assistance of a securities adviser, whether it is appropriate to your particular investment needs, objectives and financial circumstances.

Infocus Securities Australia Pty Ltd AFSL No. 236523 ABN 47 097 797 049 trading as Infocus Money Management.