Meeting your Bridges financial planner

Thank you for requesting an appointment with **Bridges Sunshine Coast**. Financial advice makes a difference and by making an appointment to see a Bridges financial planner, you've taken the first step in planning for the rest of your life. Financial advice can help you achieve your goals and objectives at every stage of your life.

What is financial planning?

Financial planning is the process of helping you establish your fnancial goals and putting strategies in place to help you achieve them. It's about helping you to make the most of what you have and maximise the opportunities that are available, as and when they arise. Good fnancial decisions made today may determine your fnancial security and quality of life tomorrow.

The role of the financial planner

A financial planner is someone who can:

- > assess your individual needs
- > tailor a strategy to help you achieve your goals
- > access research on investments (to help avoid pitfalls)
- help you make the most of your super
- regularly review investments for continued suitability and identify any new opportunities
- be a sounding board for your retirement plans and ensure you are on the right track
- review your risk insurance levels requirements to ensure sufficient cover in the event of the unexpected
- explain what the super and Centrelink rules mean if/when they change.

During your initial consultation with a Bridges financial planner you will work together to review the viability of your financial goals and objectives. You can then decide whether you wish to continue on your journey to fnancial success with personalised advice. The fowchart overleaf explains the process in more detail.

Fees and charges

The initial consultation will be charged at \$330 and this fee may be rebated if you decide to have a financial plan prepared within 30 days of your initial meeting. Any initial advice provided to you will be in the form of a Statement of Advice (SoA). A fee is charged for the production of this advice document and your planner will confirm the applicable fee once the complexity of your situation has been identified.

What to bring to the meeting

To help your Bridges financial planner understand your personal circumstances, please bring the following items with you to your appointment.

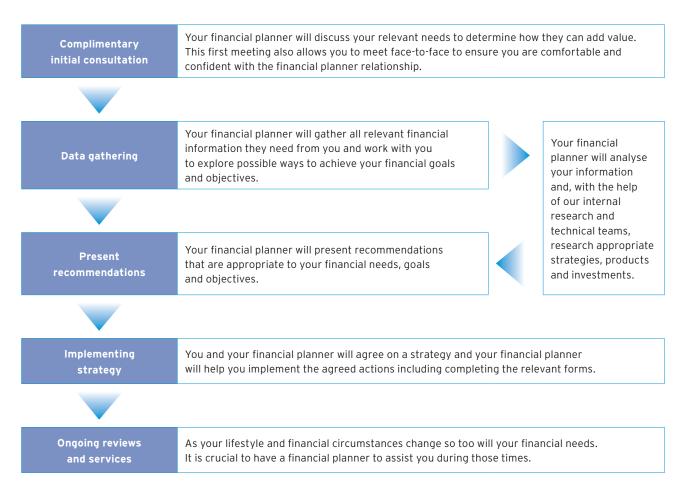
- > A recent payslip (if still working)
- > Details of your assets and liabilities
- > Details of your income and expenditure
- > Your superannuation fund statements
- Details of investments including shares and/or investment properties
- > A list of your short and long term financial goals.



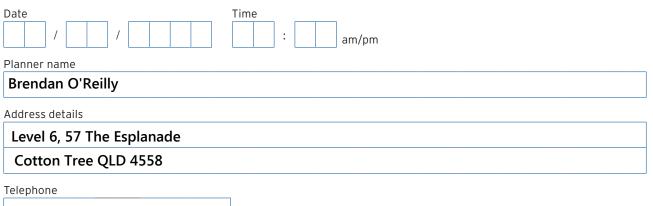
financial advice makes a difference

What to expect

A Bridges financial planner will contact you shortly to arrange an appointment at a mutually convenient time. However, if you would like to contact them directly, please refer to their details below.



Appointment details



(07) 5479 1467

If you have any further enquiries, please contact **Bridges Sunshine Coast** office on **07 5479 1467**

