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.

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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.

Complimentary initial consultation	Your financial planner will discuss your relevant needs to determine how they can add value. This first meeting also allows you to meet face-to-face to ensure you are comfortable and confident with the financial planner relationship.
Data gathering	Your financial planner will gather all relevant financial information they need from you and work with you to explore possible ways to achieve your financial goals and objectives.
Present recommendations	Your financial planner will present recommendations that are appropriate to your financial needs, goals and objectives.
Implementing strategy	You and your financial planner will agree on a strategy and your financial planner will help you implement the agreed actions including completing the relevant forms.
Ongoing reviews and services	As your lifestyle and financial circumstances change so too will your financial needs. It is crucial to have a financial planner to assist you during those times.

Your financial planner will analyse your information and, with the help of our internal research and technical teams, research appropriate strategies, products and investments.

Appointment details

Date

__ __ / __ __ / __ __ __ __

Time

__ __ : __ __ am/pm

Planner name

Brendan O'Reilly

Address details

Level 6, 57 The Esplanade

Cotton Tree QLD 4558

Telephone

(07) 5479 1467

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

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