



Australian Financial Advisers Group

# Commitment to your dreams

December 2010



We understand that  
your dreams are  
important to you and  
that you are  
committed to  
achieving them



# Introduction

We are committed to your dreams and take the time to work with you to clearly understand your current situation and future aspirations.

We will work with you to understand what is important to you, what are your dreams and what you really value in life?

Our financial advice process is designed to understand the answers to these important questions.

We will identify your goals, challenges, opportunities and vision giving you a clear understanding of the journey in front of you.

We will illustrate the options available to you and using financial modelling tools we will develop the best personalised financial solutions that are clear and simple to understand.

The financial plan will be based on your future aspirations and tailored accordingly. The plan will provide you with strategic solutions that empower you to take control over your financial future, giving you the ability to enjoy the dreams you have aspired to.

We will continue to assist you along life's journey by providing you with regular reviews of your situation ensuring the financial plan still satisfies identified goal and aspirations.

With a highly qualified team of financial professionals the Australian Financial Advisers Group is able to provide financial advice to all members of the community. As we believe every demographic can benefit from some form of financial advice, either to improve your circumstances or overcome some challenges.



# Our solutions

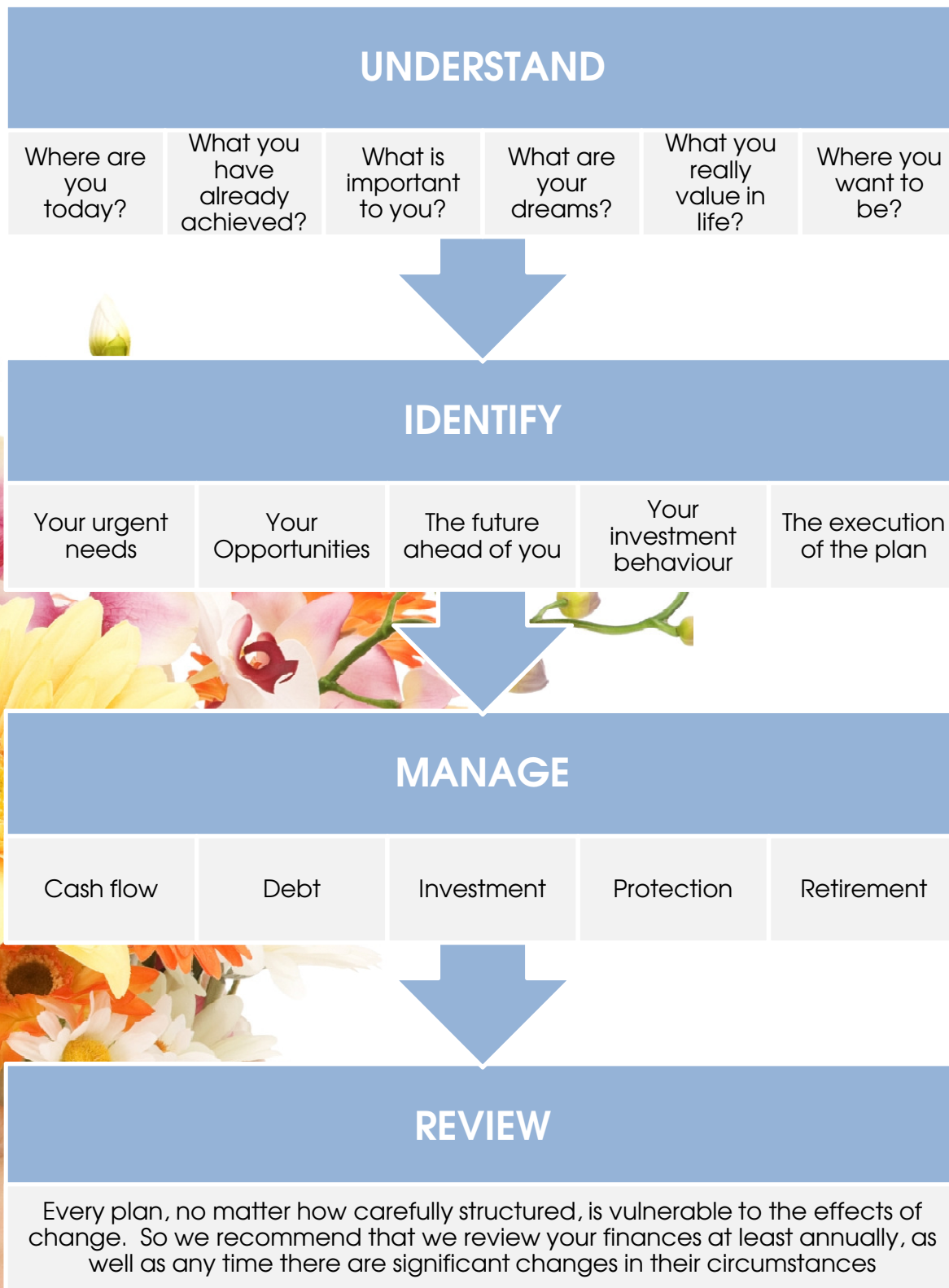
We can provide you with financial advice in the following key areas:

- ✓ **Budgeting and cash flow planning:**  
Assist you with the everyday management of your cash flow and budget to reach your financial goals.
- ✓ **Debt management and education:**  
Assisting you to pay down your debt quicker while educating you how to manage your debt liability.
- ✓ **Mortgage Solutions**  
Our professional advice network will work closely with you to understand the realities of getting your home finance settled on time and at the right price.
- ✓ **Wealth protection:**  
Protecting wealth and family lifestyle, in the event the worst were to happen or there is an inability to work because illness or injury
- ✓ **Investment management:**  
Building wealth to help achieve what is most important to you.
- ✓ **Superannuation management:**  
Helping you understand what opportunities exist and consolidating accounts.
- ✓ **Retirement planning:**  
Working with you to insure you meet your retirement goals
- ✓ **Estate planning:**  
Assist with the transfer wealth from one generation to the next.
- ✓ **Claim Services**  
Be there to help you not only through the good times but the troubled time and assist you with the facilitation of your claim.





# Our process



# Ongoing relationship

At the Australian Financial Advisers Group we recognise that things change. You may buy a new home or that house on the beach. You could find that dream job, take time off for the birth of your child or choose to send your children to a different school.

This is why you will receive ongoing financial advice, not only to examine the changes in your life but to ensure you are on track in achieving your goals and objectives.

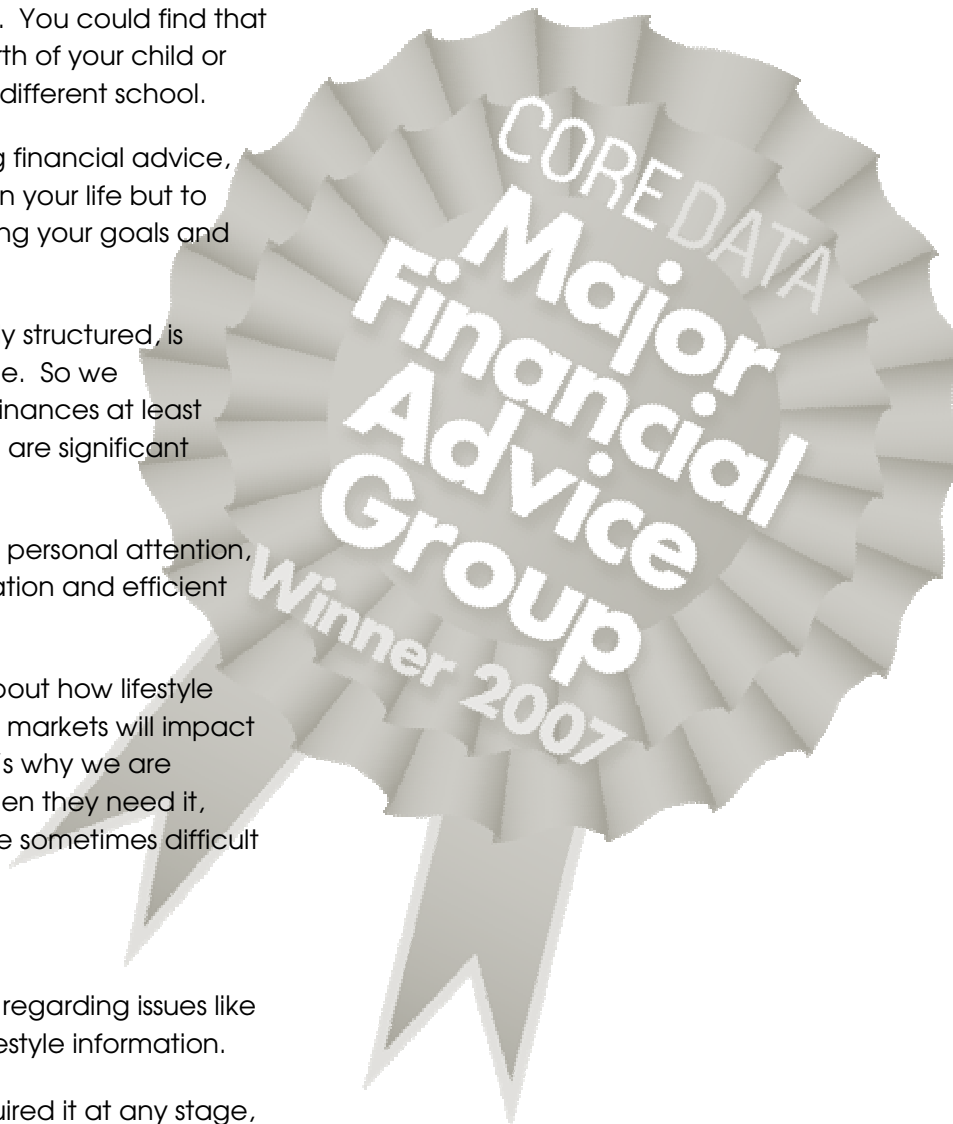
Every plan, no matter how carefully structured, is vulnerable to the effects of change. So we recommend that we review your finances at least annually, as well as any time there are significant changes in your circumstances.

You will receive the benefits of our personal attention, professional advice, timely information and efficient administration.

It is only natural for you to worry about how lifestyle changes, government changes or markets will impact on long term financial plans. That's why we are available for you to contact us when they need it, helping to guide you through those sometimes difficult decisions.

## **Our ongoing services include:**

- ✓ Regular communication via email regarding issues like investment markets, health and lifestyle information.
- ✓ Access to advice should it be required it at any stage, ensuring you are making the right decisions about money.
- ✓ Personal consultation, as required, to discuss reports and recommendations, as well as any changes your circumstances which may have an impact on y portfolio.
- ✓ Formal annual review of financial management strategy, needs and objectives.
- ✓ Preparation and lodgement of the documentation necessary to implement investment decisions.



# Rated by customers as Australia's leading financial advice group for second year in a row

Garvan/MLC Financial Planning was recently awarded Australia's number one *Major Financial Advice Group* for the second year by CoreData. Australian Financial Advisers Group is extremely proud to be a part of this advice network.

The award is the result of mystery shopper research conducted throughout Australia, and recognises the quality of customers' experiences when seeking financial advice.

The mystery shoppers visited 16 financial advice practices across Australia and ranked them against a number of criteria to give their overall experience a rating. They found advisers from Garvan/MLC Financial Planning were "outstanding performers" in both the quality of their advice and ability to meet clients' needs.

Winning this award in 2007 and again 2008 is an endorsement of Garvan/MLC Financial Planning's high standards and commitment to clients. It also challenges all advisers within our advice network to maintain these standards over the long term, so please let us know if there is any way we can make our advice more meaningful and relevant to you.

**For any further information please contact  
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**Please visit our website at [www.afagroup.com.au](http://www.afagroup.com.au)**

