Advice, Reviews, Research & Support Services

VISIT US: yourwealthplanner.com.au

Please find enclosed our Advice, Reviews, Research & Support Service details.

Our Advice and Support Services are only provided on the basis we are able to place **our clients in a better position** compared to what they were prior to seeking our advice.

Our Advice Services consider not only what you need to do today but considers and plans for the future too as it is important to plan for your tomorrow as well. Many aspects of our lives, financial markets, investment opportunities and legislation change over time, and it is important to review your circumstances to ensure you remain best placed.

We provide our Advice Services on a **Fee for Service basis** and PLEASE NOTE we have no link, no financial interest, any other interest, receive no payments, no commissions or receive any benefits whatsoever from any Super, Pension or Investment products we recommend. This is **important to understand in an advice relationship** as you need to have confidence your Financial Adviser is able to provide you with holistic advice.

All advice and recommendations **must place our clients in a better position**.

We structured our business to access industry leading advice solutions, technical resources, investment research, superannuation, retirement, investment and insurance products.

We are well supported by our Licensee Lifespan Financial Planning Pty Ltd who have over 250 Financial Advisers using their Services Australia wide. Their role is Compliance, Audit and Quality Checks of all advice we provide to our clients, along with business operational support to ensure our business keeps up to date with our ever changing world (more on them next page).

you decide your financial happiness

we help design your journey

CFP® THE SIGN OF GOOD ADVICE
CERTIFIED FINANCIAL PLANNER®

yourwealthplanner
financial advice for life

Our **ADVICE, REVIEWS, RESEARCH and SUPPORT SERVICE** is focused on WHAT YOU NEED TO DO TODAY and WHAT YOU NEED TO THINK ABOUT FOR YOUR TOMORROW.

We help manage your journey through life and the complexity around creating, managing, protecting, and enjoying money. You are EMPOWERED to make SMART decisions about YOUR FINANCIAL FUTURE.

it is ALL about… YOU & YOUR FINANCIAL WELL BEING

Life | Family | Health
Fun | Experiences | Holidays | Enjoyment
Ups & Downs | Challengers | the Unexpected
Bills | Debts | Commitments
Work | Career | Retirement
Saving | Investing | Super

Our SUPPORT STRUCTURE is in place to review and manage our client's advice needs now / in the future.

We are well resourced and have access to industry leading advice solutions, technical resources, investment research, superannuation, retirement, investment and insurance products.

OUR STRUCTURE: Advice, Reviews, Research & Support Services

LICENSEE SERVICES & SUPPORT - Lifespan Financial Planning P/L (AFSL 229892)

Advice Governance, Quality & Audits | Operational Support | Professional Development & Education
Investment Committee | Approved & Researched Product List

MERCER

ABOUT: Mercer Research

* started 1971
* Global Investment Researcher
* US$321 billion under research worldwide
* 23000 staff across 40 countries
* Research capabilities across 130 countries worldwide

MERCER RESEARCH

Approved & Researched Product List
Investment Strategy & Asset Allocation
Investment Manager Selection
Performance & Risk Management
Investment Opportunity Discovery

TECHNICAL & STRATEGY

Legislative changes
Technical changes
Strategy changes
Rules & Regulation changes
Industry changes

ABOUT: Lifespan FP P/L

* started 1994
* 3rd Largest Non-Aligned Licensee in Australia
* 100% Privately owned by Australian owners
* 250+ Financial Advisers Australia wide
* Member of Financial Planning Association of Australia (FPA)

YOURWEALTHPLANNER

LICENSED FINANCIAL ADVICE
(Initial Advice & Ongoing Review Advice Services)

ANDREW BELL CFP, Adv Dip FP
Director & Financial Adviser
20 years + experience

ANGIE PORRELLO
Office Manager & Administration Support
10 years + experience

** ALL PRODUCTS & INVESTMENT ADVICE **MUST BE** APPROVED BY INVESTMENT COMMITTEE & MERCER RESEARCH

CFP | THE SIGN OF GOOD ADVICE
CERTIFIED FINANCIAL PLANNER®

** ALL ADVICE & RECOMMENDATIONS **MUST BE** APPROVED BY LICENSEE before it can be presented to our clients

focus on your **GOALS**, don't look in any other direction but **AHEAD**…

wealth management is all about balancing paying the BILLS, having FUN, making SMART decisions with money, and planning YOUR FUTURE

Who is yourwealthplanner
yourwealthplanner is a Private Wealth and Financial Advice business. Andrew Bell our principle financial planner has **over 20 years** financial advice experience and is a **CERTIFIED FINANCIAL PLANNER** with the Financial Planning Association (FPA).

We are licensed with Lifespan Financial Planning Pty Ltd who are an Australian Financial Securities Licensee (AFSL 229892). Lifespan Financial Planning Pty Ltd started in 1994, are the 3rd Largest Non-Aligned Licensee in Australia, are 100% Privately owned and have over 250 Licensed Financial Advisers across Australia using their Services and Support (lifespanfp.com.au).

Lifespan FP govern all advice provided by us, provide support services including advice quality checks and audits, investment committee, an approved and researched product list and other support services for us.

Financial Planning

We understand that financial planning means different things to different people, we all have different understandings and take it in at a different pace.

We provide a personalised service at a reasonable price in a simple format that allows you to make empowered decisions about your financial well-being.

Our Approach

We focus on **what you need to do today**, and **what you need to think about for your tomorrow**.

We are upfront about our expertise, our ability to help you, we remove complexity, and we communicate in a clear format so that you understand the benefits of our advice. You are empowered to make the right decisions about what's important to you.

Expertise & Solutions

We are a Private Wealth and Financial Advice business where **our future is entirely dependent on our client's satisfaction.**

We have and will continue to spend the time and resources required to ensure we are able to offer you access to industry leading advice solutions, technical resources and researched and approved Super, Pension, Investment and Insurance products.

We have access to EXPERTISE at call
Our business structure took considerable time to set up with the right business and support relationships.

We spent time considering many options to determine the right fit for us and our clients.

This structure provides the framework to provide our Holistic Advice Services and Ongoing Support.

Our Promise to YOU
We are a RELATIONSHIP BUSINESS and our client's satisfaction is our only objective. It is that simple!