

## Our Initial Meeting

Our initial meeting is a chance to get to know each other, to understand what's important to you and to see if we can add value through our advice and services. The initial meeting is at our expense and there will certainly be no pressure or obligation for you to engage our services.

This guide hopefully gives you some insight into our first meeting.

### Before We Meet

Prior to our first meeting we ask that you gather your thoughts and some of your financial information. By doing so we maximise the value we jointly obtain from the meeting.

Some of the things to consider include:

- What are your personal and financial goals and objectives?
- What are your reasons for coming to see us?
- What are you hoping to achieve from seeking our advice?
- Do you have specific fears or concerns you want us to address?

There are no right or wrong answers to these questions as everyone's situation is unique. If you are not sure of some of the answers don't worry!

### What to Bring

Bringing some financial information with you to our meeting will really help our discussions.

Please bring:

- Recent copies of financial statements (loan balances, super and investment statements, copies of insurance etc ).
- A snapshot of your income and expenses and your assets and liabilities.
- Any other information you think would be relevant to our discussions.

Bringing too much information is generally better than not enough.

## What to Expect

Our initial meeting may take up to 90 minutes depending on the complexity and number of issues at hand.

We will take the time to explain:

- Who we are
- How we operate
- Our Financial Services and Credit Guide
- The financial planning process

We will also ask you a number of questions to seek out:

- What you are hoping to achieve
- Your reasons for seeing us
- Your goals and aspirations
- Fears and issues
- Your values and priorities
- Facts and figures

We recognise that the information you provide us is both personal and confidential and we treat it with the respect and privacy you would expect.

At the conclusion of our first meeting we will most likely have more questions and may seek some further clarification from you or your product providers (with your written authority).

Our first meeting is not about prescribing solutions. We will share with you our initial thoughts, outline the issues and opportunities as we see them and then look to provide you with a firm quote for us to proceed further.

If you decide to engage our services we will seek your acceptance in writing and then get to work on preparing your tailored statement of advice.

## Our Contact Details

Phone: 1300 730 588

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