



**YOUR PARTNER IN
FINANCIAL FREEDOM**



EASDOWNS FINANCIAL SERVICES

Easdowns Financial Services

In its simplest form, a financial adviser helps you achieve your financial goals.

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Welcome. We're excited to have you on board.

You've just made one of the smartest decisions you'll ever make. Please allow me to congratulate you on the decision to invest in your future.

As a parent, I understand the motivation to provide for my family. Not just today, but as things change into the future. Children become adults. Parents grow old. Grandchildren will come along. I understand the desire to set yourself up as best as possible – and leave a legacy to those who will come after you.

The sooner you begin your financial planning journey the better. A lot of people assume that financial planning is something that needs to be addressed once they near retirement. Unfortunately, that's just not the case. With enough time and planning – it can lead to true financial freedom.

Financial planning gives you the opportunity to assess your current lifestyle and calculate how you can maintain that lifestyle over your lifetime. It can also help with debt management, business planning, estate planning and funding your children's education. Most of all, it provides the peace of mind that you're prepared to support your support our family – no matter what life throws your way.

So again, congratulations. You've made a smart choice. Recognising the value of financial planning will help you and your loved ones live the life you want now – and into the future.



As our client, you have access to our investment and insurance partners as well as our team's wealth of knowledge and experience in the industry. You have advisers who will work with you in securing your future, thoroughly guiding and educating you about investments, insurance, and Estate planning. Best of all, you have advisers who will listen to your story, respect your values, and understand your life's goals.

To make the most of this engagement, I encourage you to start your own journey to financial literacy. Read through this client pack that we have prepared for you to get acquainted with our internal processes and our investment framework, then get in touch with us if you have any enquiries.

Welcome onboard and thank you for trusting Easdowns Financial Services!



What We Do

At Easdowns Financial Services, we are passionate about financial education.

We want to educate you on various aspects of financial planning so you can leverage this knowledge to achieve your financial goals and lifestyle aspirations.

Our advisers are committed to helping you and your family both now and in the future. We work with you to help you define and prioritise your goals and aspirations. When we meet with you, we want you to talk.



Tell us about your life today, tomorrow and your dreams for the future. We want you to give us much information as you can, so we can clearly understand where you want to be. You may be surprised at what we discover together during this process.

How long it takes to create your plan depends on how complex your situation is. At the end of this process however, you'll be feeling confident about what you really want and excited about the plan we have laid out together.

For us, one of the most crucial aspects of creating a roadmap for your financial security is education. Through providing education we want to empower you to make informed decisions regarding your financial situation and future goals. This includes understanding investment, insurance, super, retirement and Estate Planning strategies. We strongly encourage you to ask questions to ensure you understand and are comfortable proceeding with our recommendations for you.

We recognise that you have a unique story and we are interested in hearing that story. We want to fully understand your situation and your desired outcomes so we can guide your journey to financial freedom. To start off your plan here's a basic walkthrough of our partnership with you:

The First Meeting

The objective of our first meeting is to gain a better understanding of who you are and where you want to achieve financially. We will ask you detailed questions about your current financial position, your lifestyle, and any opportunities you may wish to explore as you journey on towards securing your future.

These questions may include:

- ✓ Your family situation
- ✓ Your values, aspirations and dreams
- ✓ Any challenges or frustrations you are facing
- ✓ Your current attitude towards money and wealth; and
- ✓ Your previous experiences with money and investing

Starting your journey

After we agree on the scope of advice, we will start drafting your tailored strategy which involves collaborations with our unique advice board and our technical team. When creating your very own personal financial plan, we will:

- ✓ Always act in your best interest
- ✓ Create and quantify your financial goals
- ✓ Explore and discuss options that are aligned with your objectives
- ✓ Consider a wide range of alternative strategies and products to find the best fit for you
- ✓ Explain our chosen strategy and why we think it is the most appropriate for you
- ✓ Disclose all fees
- ✓ Explain the steps involved to implement our advice

Tracking your progress

By now, you already have a team monitoring your strategy; a group of professionals who knows your goals and situation thoroughly and have the proven expertise in answering your questions.

To ensure you remain on the path to achieving your goals, a regular progress check-up of your financial plan is important. This is because there are a myriad legislative and legal changes which have an impact on your personal circumstances; not to mention the changes that occur in your life.

When maintaining and reviewing your strategies we will:

- ✓ Encourage you to be as active as you want to be in the ongoing running of your plans
- ✓ Ensure you don't miss any opportunities that may arise via legislative change or otherwise
- ✓ Track your financial goals so you'll know how you're progressing
- ✓ Be in a regular contact with you to keep you up to date
- ✓ Invite you to meet with us as per our agreed agreement

We highly encourage you to be open about your financial situation, your goals, and your values. We know that some questions may be difficult to answer but the more we know about you, the better our advice will be. Hence, it's important to respond as honestly and accurately as you can.

Our Process

It's important to make sure you are comfortable that your financial adviser has taken the time to understand your needs, goals and preferences before they make any recommendations. Here is what you can expect from our financial planning process.



Goal Setting

You work with our financial advisers to identify your short and long term financial goals – this stage serves as a foundation for developing your plan.



Assessment

Our financial advisers will take a good look at your position – your assets, liabilities, insurance coverage and investment or tax strategies.



Definition of Scope

Our financial advisers will explain our process, identify your needs and address them. You can ask them about their background, how they work and how they charge.



Strategy Planning

Our financial advisers will recommend suitable strategies, products and services, and answer any questions you may have.



Implementation

Once you've acknowledged and understood the strategy, our financial advisers will put the plan into action. Where appropriate, our financial advisers may work with specialist professionals, such as an accountant or solicitor.



Review

Our financial advisers will regularly review your financial plan to make sure you keep on track regardless of the changes in your circumstances, lifestyle and financial goals.



Our Investment Philosophy

To achieve your financial goals, your investment approach must be diverse and adaptable to meet the changing market conditions. This requires an investment portfolio with the flexibility to easily change as the markets and your specific circumstances change. It also needs to accommodate your preferred level of diversification across different asset classes to reduce the impact of any particular market volatility.

We will look to invest into a portfolio with exposure to Australian shares, International shares, property and infrastructure, fixed interest, alternatives and cash. Your level of risk tolerance and your investment objectives will help me determine your exposure to each of these asset classes when constructing your investment portfolio.

The Australian shares will offer exposure to a wide range of industries, and include many of Australia's largest and best-known companies.

Investing in International shares gives you access to many economies beyond Australia – countries and regions such as the United States, Canada, United Kingdom, China and South East Asia. The Australian stock exchange only represents around 2% of the total global market, and investing in international assets therefore allows you to take advantage of opportunities that would not be available investing only in Australia. For example, many of the companies that international equities funds invest in include the largest and most profitable corporations in the world.

Investing in property and infrastructure provides diversification within the portfolio. The property exposure will include holdings in investments such as large office buildings, shopping centres, industrial warehouses and the like which provide good rental returns and capital growth over the long term. The infrastructure exposure includes investments in such things as airports, toll roads, pipelines, power lines and ports. This again provides good steady income returns with some capital growth over the long term.

Our fixed interest exposure gives you access to bonds, corporate debt and various other forms of fixed interest both domestically and internationally.

The alternatives exposure provides differentiation in the portfolio as alternatives are not correlated to the equity and fixed interest markets.

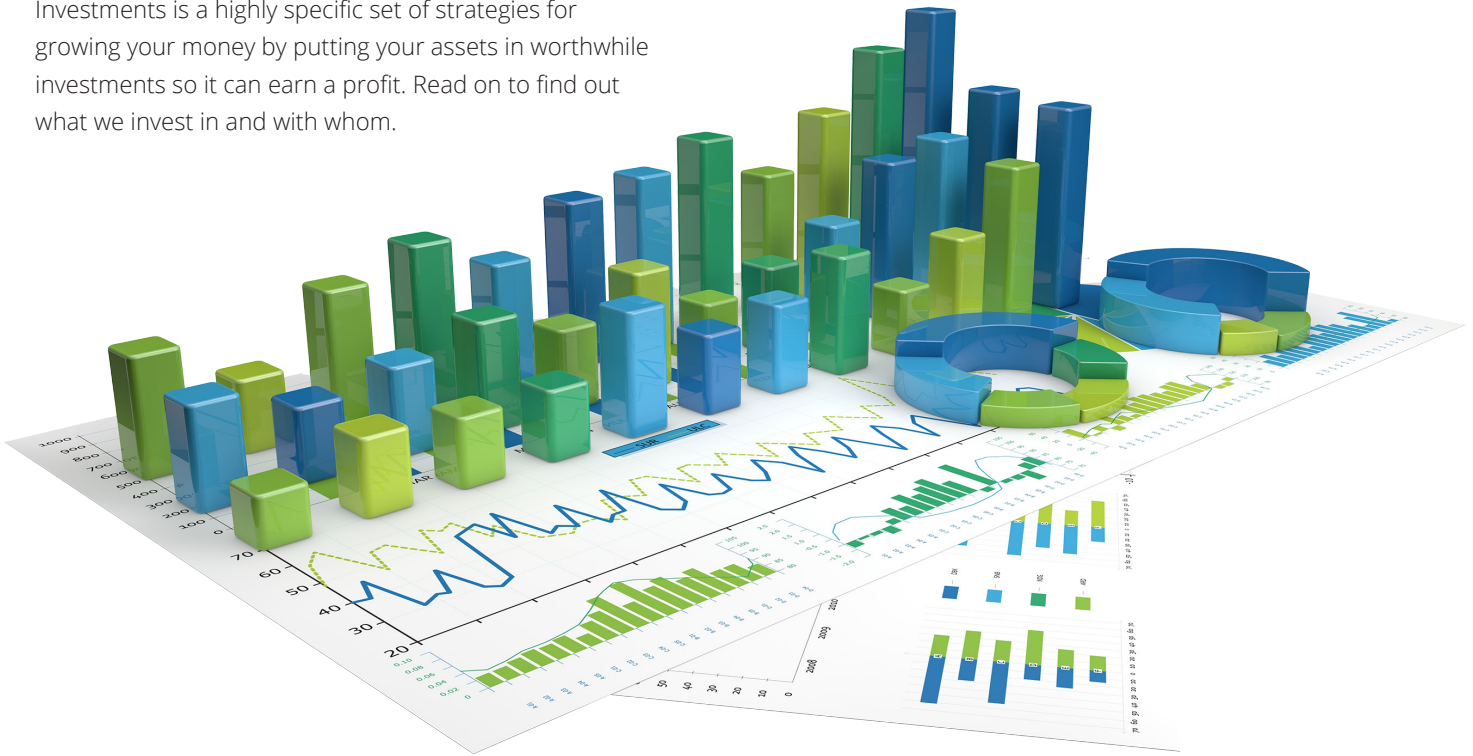
Diversifying into different asset classes will help to maximise returns whilst also reducing the volatility that can arise when investing in just one asset class. Growth assets such as shares and property tend to experience greater short-term volatility than defensive assets such as fixed interest and cash.

We will work with you to determine your investment objectives and gain an understanding of your level of comfort regarding risk and return ensuring that you have the right mix of assets in the higher growth assets versus the more capital stable assets. At all times, we like you to be comfortable with where you are invested whilst also aiming to maximise returns.



Investments

Investments is a highly specific set of strategies for growing your money by putting your assets in worthwhile investments so it can earn a profit. Read on to find out what we invest in and with whom.



Types of Investments



Direct equities (shares)

Shares are units of direct ownership interest in a corporation or financial asset that provide for an equal distribution in any profits, if any are declared, in the form of dividends.



Managed funds

A managed fund pools together people's money to invest in a range of investments, such as shares, property or fixed interest. A professional fund manager invests your assets based on the fund's investment strategy and objectives. This means you don't have to worry about selecting which companies or securities to invest in. Instead of owning the investments yourself, like when you buy shares directly, the managed fund owns the underlying investments on your behalf. Each investor is allocated units representing their share of the fund. The value of your units fluctuates with the value of the underlying investments, which is reflected in the unit price.



Managed portfolios (SMAs)

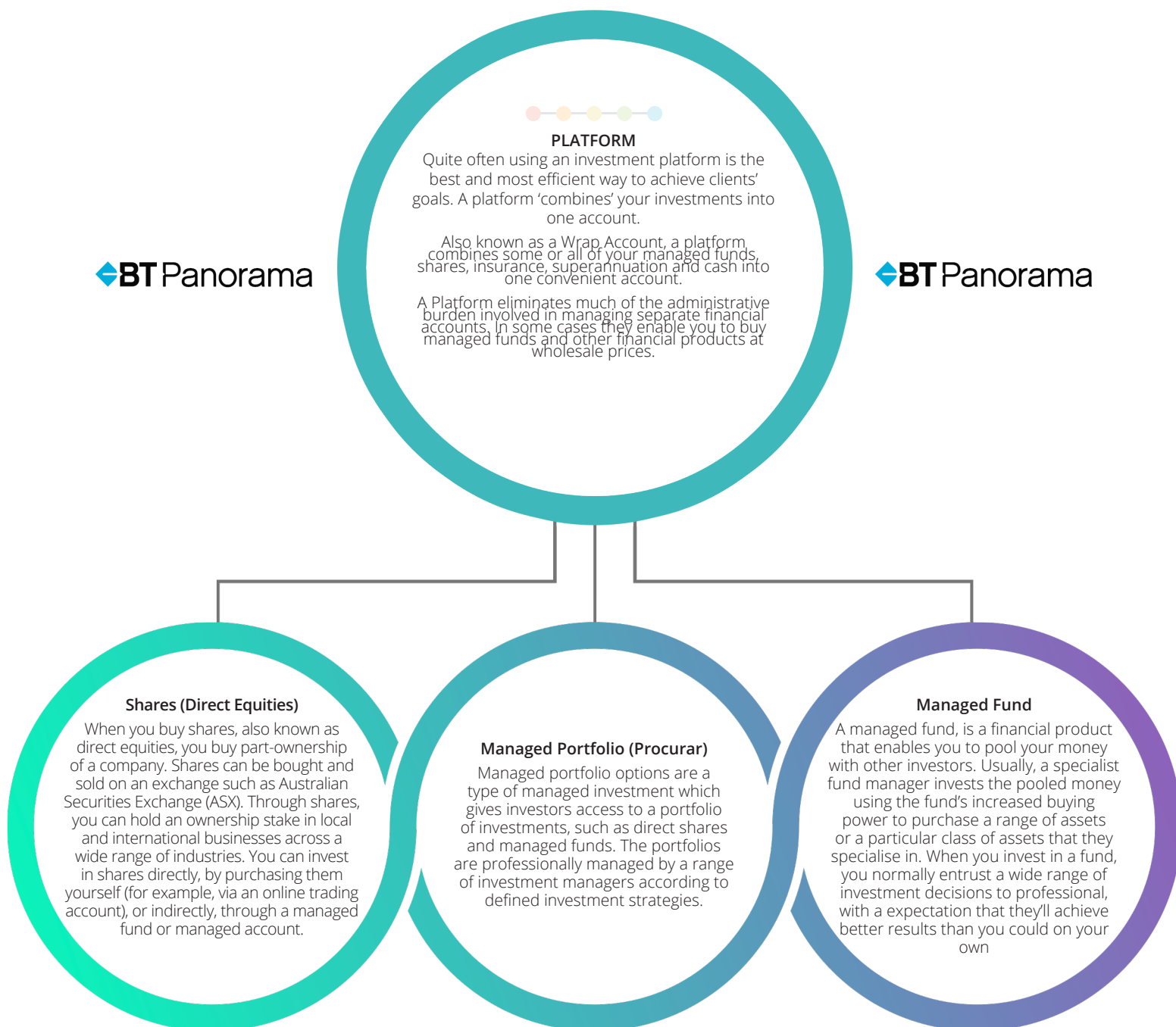
Managed portfolio options are a portfolio of assets made up from managed funds, shares or cash. SMAs are monitored by an appointed investment adviser to ensure the right investments in the right proportions are in place.



Term deposit

A term deposit is an investment of cash placed with a financial institution for a fixed period of time, known as the term, with a fixed interest rate for your return at the end of the term. A term deposit is commonly referred to as a TD. Fixed terms can range from 1 month to 5 years and the money can usually only be withdrawn at the end of the term.

HOW TO INVEST



Insurance

As we move through life, find a partner, raise a family, and maybe start a business, the importance of insurance in a long term plan increases. That's because insurance is all about providing a financial safety net that helps you to take care of yourself and those you love when you need it the most.

Why insurance matters

1. Protection for you and your family

Your family depend on your financial support to enjoy a decent standard of living, which is why insurance is especially important once you start a family. It means the people who matter most in your life may be protected from financial hardship if the unexpected happens.

2. Reduce stress during difficult times

None of us know what lies around the corner. Unforeseen tragedies such as illness, injury or permanent disability, even death – can leave you and your family facing tremendous emotional stress, and even grief. With insurance in place, you or your family's financial stress will be reduced, and you can focus on recovery and rebuilding your lives.

3. To enjoy financial security

No matter what your financial position is today, an unexpected event can see it all unravel very quickly. Insurance offers a payout so that if there is an unforeseen event you and your family can hopefully continue to move forward.

4. Peace of mind

No amount of money can replace your health and wellbeing – or the role you play in your family. But you can at least have peace of mind knowing that if anything happened to you, your family's financial security is assisted by insurance.

5. A legacy to leave behind

A lump sum death benefit can secure the financial future for your children and protect their standard of living.

A life insurance policy can protect you and your family's financial future if you get sick or injured and need to take a long period of time off work. It can also help if a disability or sickness impacts, restricts or impairs your everyday life.



Insurance can cover you:

If you're unable to work temporarily

If you get sick or seriously injured and can't work, **Income Protection** insurance pays a monthly benefit to replace up to 75% of your income. This means you can focus on getting better and not have to worry about having to cover your day-to-day expenses.

If you're unable to work again

Total and Permanent Disability (TPD) insurance gives you a one-off payment when you become permanently disabled and unable to work.

You can use this payment to cover medical bills, living expenses, modifications to your home, or you can invest it to assist you in the future.

If you're unable to run your business

Business Expenses insurance helps keep your business going by reimbursing certain business expenses when you are unable to work due to sickness or injury.

If you were to suffer a critical illness

On top of ongoing emotional and physical challenges, there is the financial impact to consider when you are afflicted with serious illnesses such as cancer, heart attacks and stroke. To help reduce the financial burden and stress, **Critical Illness (Trauma)** insurance will provide you with a one-off payment if you suffer a critical illness.



Estate Planning

What is estate planning?

Estate planning is all about putting the right structures in place to make sure your assets are distributed the way you want and in an effective way.

Why is an estate plan important?

None of us want to think about it, regardless of how important it is.

What will happen to your estate and assets should you become incapacitated, or pass on?

Do you have a plan in place for your financial affairs, will your family be cared for, and your finances handled as you wish?

An estate plan involves much more than a simple Will. Although it's important to have a valid Will, an estate plan covers many other aspects relating to the transfer of your wealth after you pass away. Family trusts, powers of attorney and the tax implications for beneficiaries can all be managed with an estate plan. Also, with blended families becoming more common in recent times, estate planning has become more important for those with complex family structures.



How we can help you with Estate Planning:

1. Understand the consequences of not having an updated estate plan
2. Assist with keeping beneficiary designations up to date.
3. Provide an objective review of your current estate planning documents.
4. Help you understand how significant life changes could impact your estate plan
5. Help you consider the financial impact if you want to make changes in your current estate plan

FREQUENTLY ASKED QUESTIONS

Why do I need a financial adviser?

Our financial advisers can help you with many things, such as:

- ✓ Retirement planning
- ✓ Direct Shares – buying and selling
- ✓ Superannuation
- ✓ Estate planning
- ✓ Insurance – life, trauma, income protection and disability cover
- ✓ Investing
- ✓ Wealth accumulation
- ✓ Debt management
- ✓ Social Security



When will I need financial advice?

Most people seek advice from a financial adviser when they hit major life milestones. This will depend on your life stages. These include:

Young to mid-life:

Those aged 20-39 who are establishing and building careers, launching a business or perhaps starting a family. You may be looking at getting married or buying your first home.

Mid-life:

Those aged between 40-49, this is your consolidation stage – where you aspire to achieve a comfortable lifestyle and are thinking about managing your long-term future. You may be looking at investments, inheritance, tax management and healthcare.

Pre-retirement:

With 20 or more years of retirement ahead of you, your priorities will depend on how well you've prepared. Your main concerns may be debt elimination, protecting your assets, helping your children, wills and trusts.

Retirement:

Generally from 65-years and onwards, this is the time to indulge in hobbies or travel, enjoy your family and prepare for transferring your wealth. You may be thinking of aged care planning, gifting to your family and estate planning.

How do the advisers approach their financial planning role?

Our firm's first principle is collaboratively engaging with our clients. The clients who benefit most are those who work in a cooperative arrangement with us, providing all relevant information, carefully considering the advice and alternative strategies we propose – and communicating any relevant events or changes in circumstance to us during our review meetings, so that we can work with them to maintain the integrity and relevance of the financial advice provided. They also engage with us in an ongoing adviser service agreement that clearly defines the amount of interaction they want to have with their adviser.

We listen to what our clients have to say; we affirm understanding of their needs, goals and objectives, we offer solutions – and following acceptance and implementation, we show that we care through an ongoing service plan.

Throughout the process (and all of our procedures are documented for consistency), a keen eye is kept on the client's investor risk tolerance and any asset preferences they indicate.

What outcomes should I expect from working with a Financial Adviser?

There are a number of key areas in which a financial adviser can add value to your wealth management strategy. The extent to which you engage with your financial adviser in these areas will depend on where you are on your financial journey.

By seeking help from a financial adviser to guide and assist you to manage your wealth and financial strategies, you should be able to 'sleep at night' with the confidence that your portfolio is doing all that it can to achieve the identified goals – and you and your 'family' should have the 'peace of mind' that all will be well for those whom you care for/ about regardless of any interruptions to your physical good health and well-being.

What written advice do you provide?

Once you decide to proceed with us, your financial adviser will prepare a written Statement of Advice (SOA). This will incorporate details of your current financial position, your attitude to investment risk, your financial goals and lifestyle objectives. The SOA will detail a strategy on how to achieve your goals and objectives with any supporting documentation relevant so you can clearly understand why we have given the advice.

Will my plan be reviewed?

Regular reviews of your strategy are highly recommended to ensure that your plan is as effective as possible. Your financial adviser may alter your plan at each review to reflect changes in the economy, legislation, and your personal circumstances. The cost of this service depends on the amount of time it takes to complete and the complexity of your portfolio. Your financial adviser will detail the charges for this service prior to you incurring any costs.

How often should my plan be reviewed?

Your financial adviser will recommend review periods according to the complexity of your investment strategy and your stage in life. For example, if you are nearing retirement, it's best to meet more regularly, such as twice a year, than if you are just starting out in a career. Reviews will include a written record of the progress of your investments along with any recommended changes to your strategy. A fee is typically charged for these reviews and may form part of an ongoing service package.



Nicholas Molloy

Director, Easdowns Financial Services

Nick is the director of Easdowns Financial Services where he prides himself on providing quality and holistic advice. Nick's aim is to partner with his clients on their financial journey through understanding and collaboration while providing objective, tailored and quality lifestyle plans.

Nick has built his business based on the belief of empowering our clients with the right knowledge to make informed and educated decisions regarding their financial goals and lifestyle aspirations.

Before leading EFS, Nick worked as a senior financial adviser, business analyst and consultant for TransACT and Accenture and NatWest Markets, respectively. He graduated with a degree in Commerce from Charles Sturt University, specialising in Economics and Accounting.

Nick enjoys eating, cooking and balancing that with some fitness activities. Nick is very well travelled, and he has been fortunate enough to be able to do this with his very patient wife and four amazing children.

Amy Glanvill

Financial Adviser, SMSF Expert

Amy is a Financial Adviser at Easdowns Financial Services where she prides herself on providing quality and specialised advice. She aims to partner with her clients on their financial journey through understanding and collaboration while providing objective, tailored and quality lifestyle plans. Amy wants her clients to make the most of what they have now while building on that, as well as preparing for the future.



Amy has 20 years' experience in both the Accounting and Finance industry. She has extensive knowledge in the area of Self Managed Super Funds and is currently a SMSF Specialist Adviser with the SMSF Association of Australia.

Amy has a real passion for helping people with their personal finances, retirement planning and post retirement lifestyle and she has built many lifelong relationships with her clients since commencing at Easdowns 15 years ago. She works very closely with her clients to ensure their financial plan is just right for them and their particular situation.

Amy has 3 boys who keep her very busy in her spare time. She enjoys playing sports but these days she tends to spend most of her time watching her 3 boys on the sporting field.



Sue Hawkins

Practice Manager

Sue is a long standing team member here at Easdowns Financial Services with over 14 years in the industry under her belt. In her years with Easdowns she has experience in many different areas, covering everything from client services, Paraplanning, compliance and practice management.

Prior to her current role Sue was involved in administrative and processing areas of public accounting with Easdowns and its predecessor firms for over 12 years, along with over four years working in the public relations/marketing & communications division of Charles Sturt University.

Both Sue's breadth and depth of knowledge is a unique asset to our team. Sue's current focus is to help our practice find and implement solutions to grow and function efficiently.

When Sue is not working (which is not very often) she enjoys walking, kayaking, gardening and spending time with her family. Sue also loves going to the zoo and has a fur baby named Lucy.

Erin Vineburg

Administrator / Assistant

Erin moved to Wagga Wagga after spending 15 years in Sydney. During that time Erin worked as the Manager Research Team Coordinator for a global Investment Consulting firm for almost 10 years.

After deciding to make a lifestyle change for family reasons, Erin is now providing support to our financial advisers and works hard to keep them organised (especially Nick).

Erin is dedicated to helping our clients when they need it. Whether it be answering a query, assisting with a transaction, arranging a meeting or taking a message, She will do her very best to make it happen in a timely and efficient manner.

Erin has a passion for anything Art deco (where true craftsmanship happened everyday) and enjoys long distance running, online shopping and spending time with her family and friends.



Easdowns Financial Services provides this introduction pack so you can get a better understanding of how we can work with you to help you achieve financial security for you and your family.

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