



PLANNING YOUR FINANCIAL FUTURE

How do I choose a Planner?

It is important to choose a planner that is not only qualified, but who you feel comfortable with. The questions below will help you find someone who is professional and qualified. Then try and find someone you will be comfortable with.

What should I ask a financial planner?

The Financial Planning Association of Australia recommends that you ask these questions:

Could I have a copy of your Financial Services Guide (FSG)?

All financial planners must have an FSG. It is a simple document that gives you details on a planner. You should check whether the planner holds an Australian Financial Services Licence (AFSL) or is an authorised representative of an AFSL holder. If they don't meet this criteria, then look for another planner who does.

What is your approach to financial planning?

Ask the planner about the types of clients and financial situations they typically work with. This will help you establish whether the planner specialises in areas that relate to your situation.

How much do you typically charge?

The planner should be able to give you an estimate of possible costs. This could include the cost of the planner's

services (their time and expertise) and the percentage they would receive as commission on products you may purchase.

What do I need to know about risk?

Any investment involves 'risk', that is, the chance that you will not achieve your financial goals. Generally, the higher the expected return, the higher the risk.

Can I have a written statement of advice (SoA)?

Your planner should provide you with a written financial plan or 'statement of advice' (SoA) whenever giving personal financial advice. This written plan should set out the basis for the advice and the reasons for the particular recommendations.

Will my financial plan change as my circumstances and needs change?

Your goals will change over time, and so your financial plan should be reviewed and changed too.

Other things to consider:

Ask friends and family for a recommendation to a financial planner.

Do some research to work out what you might need help with. For example, review your personal finances, and familiarise yourself with common investment terms.

Ask the planner for an initial meeting to see if they are the right 'fit' with you.

Why choose a Bridgewater AFS Financial Planner?

Bridgewater AFS (WA) is a "Boutique" Independent Financial Services company that assist its clients to achieve financial security and peace of mind. We provide comprehensive Financial Planning and Investment advice to single persons, couples, families, and businesses. Our clients range from self funded retirees to self employed professionals and small business owners.

When making vital decisions about your financial future you need to be in the hands of someone you can trust. Someone who has been around for a long time, yet someone who brings new dimensions in helping you achieve your financial aspirations and improve the quality of your life.

We pride ourselves as having the highest levels of integrity so as to command trust and respect for our knowledge and expertise.

We act as advocates for our clients and help them with important financial decisions through the development and implementation of "Advanced Financial Strategies." to create, manage and protect their wealth

Please visit our "What makes us different" page for an idea of our professional approach in building relationships that are rewarding and enjoyable for our clients that will span many years. We take care to ensure we understand more than just

your financial assets by getting an idea of where you are in life such as family, friends, health, freedoms, work, hobbies, travel, ambitions, and dreams.

Our Company

Bridgewater AFS was developed to provide clients with the combined benefits of dealing with a large financial institution and the close personal attention that can only be provided by a highly motivated boutique business. This philosophy has assisted Bridgewater AFS to become one of the leading and most progressive financial planning firms in Western Australia. The founder's vision was to provide a business environment that met the total investment and financial planning needs of our clients.

With over 30 years of experience Bridgewater AFS has specialised in identifying financial solutions and strategies for private investment clients from all walks of life, including self funded retirees as well as self employed professionals and small business owners.

You will find not just Financial Planning and Investment advice at Bridgewater AFS as through our strategic partners you have access to professional taxation, legal and finance services. This One-Stop-Shop approach means that we will carefully integrate these services to enhance your position.

Our advisors are experienced and highly qualified to coach on financial planning strategies and taxation matters, with wide experience in Investment, Banking, Life Insurance and Accounting groups.

Our firm excels due to the educational style of our financial planning process, and high levels of professional customer

service which begins with our investment workshops and continues through to detailed recommendations and ongoing review of our client's financial planning and investment strategies.

What Makes Us Different?

The care we take in understanding our client's needs and the approach we take in helping achieve their financial goals and quality of life, places us in the upper echelons of financial service organizations in Australia.

Strategic Approach

We pride ourselves on the ability to recommend the best product/service for each and every particular client need. We provide advice based on strategic solutions NOT products.

Our mission is to add value through our strategic approach. We focus on achieving a greater understanding of the specialised nature of our clients needs.

Reactive Advice vs. Advanced Strategic Solutions

Traditionally people seek advice regarding specific issues e.g. tax, debt, asset purchase, establishing a business.

As the financial environment has become more complex, the challenge is to know who has the expertise you require and to have the time to seek out several advisors to provide a balanced view of all the circumstances e.g. from an Accountant, Lawyer, Banker and Investment Advisor.

Obtaining isolated advice from several advisors, we refer to as 'bottom up' problem solving. You are confronted by the issue (problem or opportunity) and seek advice,

on a re-active basis.

In addition we are not owned by a large financial institution and pride ourselves on our complete independent client focused approach to our business.

Due to our in-depth understanding of clients needs, we have developed a service based on providing 'Advanced Financial Strategies, using a 'Top Down' approach that utilises an 'holistic approach' to address:

- Goals and objectives
- Overall circumstances
- Time frame
- The formation of a strategic plan, i.e. short and long term
- Implementation of the plan
- Regular reviews and adjustments
- The coordination of other specialist advisors (e.g. Accountants, Lawyers, Bankers) to achieve the desired outcome.

An Bridgewater AFS Financial Planner can help with

- short-term financial goals creating wealth so you can have the lifestyle you want
- protecting assets and income
- superannuation advice
- retirement planning
- income streams during retirement
- estate planning issues
- managed funds, property and other investments.

Disclaimer: This document has been prepared for general information purposes only. Any advice contained in this document is General Advice which has been prepared without taking into account any of your objectives, financial situation or needs. Before acting on any General Advice you should consider the appropriateness of the advice by having regard to your own objectives, financial situation and needs.

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