bridgewater
advanced financial strategies • create • manage • protect

PLANNING YOUR FINANCIAL FUTURE

The Bridgewater AFS Difference

Who are we?

Bridgewater AFS is a "Boutique" Independent Financial Services company that assists 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 individuals 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

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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 independence 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.*

The Process

Step 1: Getting Started

Our philosophy is to explore your present circumstances and future objectives from which we can establish a range of strategies designed to achieve the required outcomes.

We will assist you to complete a comprehensive fact find and evaluation questionnaire which enables use to gain a detailed insight into your requirements.

Based on our 30 years of experience we are able to create and implement unique combinations of financial strategies to suit the needs of wide variety of clients.

The experience we have gained from this exclusive clientele has afforded us the capacity of identifying these Advanced Financial Strategies.

These strategies are delivered in our 'Life Planning Report' which details all of the steps required to be taken in order to reach your financial goals.

Step 2: Investment Recommendations

Once the overall strategies are determined, the next area to be analysed will be investment structures and strategies. A detailed analysis and recommendation is provided.

In summary, the Bridgewater AFS approach is built on years of experience at the coalface, careful analysis of the investment marketplace and its strengths and weaknesses, never ending research, and most importantly, a total commitment to delivering financial planning solutions with the performance and security that consistently delight our clients.

See our Website Section on Products and Services for a detailed explanation of our Bridgewater AFS Portfolio Optimisation System.

Step 3: Estate Planning & Risk Management

The third report we may recommend is on Estate Planning and Risk Management. The majority of new clients have significant risks they are simply not aware of. This report provides an in-depth analysis of your current requirements and a series of recommendations.

As part of our risk management service, we review and make recommendations concerning a client's risk insurance (life and income protection).

Step 4: Ongoing

To support the ongoing review and management of your financial strategies and investment portfolio, we offer the Bridgewater AFS Portfolio Management Service.

*The basis of all Bridgewater AFS service is an ongoing review of a client's entire financial structure and personal requirements. Due to the frequency of change in the impacting areas of the economy, government and taxation, there is a critical need for regular reviews to ensure client structures are realising maximum benefits.

With this in mind, Bridgewater AFS WA instigates regular annual reviews of our clients to remain up to date with the client's personal situation and to provide ongoing pro-active advice.

Investment Portfolio Reviews

With the aid of our exclusive in-house computer software programs, we are able to continually review our clients investments. Our uniquely designed web site provides convenience for clients to track their financial progress from their own computer.

If you would like to take advantage of our free consultation or would like to know more about our services please contact us on (07) 3832 6020,
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