



**bridgewater**  
advanced financial strategies · create · manage · protect

## PLANNING YOUR FINANCIAL FUTURE

### The Financial Planning Process

Financial planning is about helping you make the most of your finances to achieve your goals. You may be preparing for retirement, or want to make sure you can cover the cost of educating your children. Financial planning is conducted by a professional called a financial planner, or planner for short.

The Financial Planning Association of Australia (FPA) outlines six steps in the financial planning process. Bridgewater AFS has a best practice approach to financial planning, and therefore follows the FPA process. The execution of this process is supported by the skills and experience of Bridgewater AFS planners.

#### Six steps for financial planning:

##### Step 1 - Prepare your financial details

At your initial meeting with your Bridgewater AFS planner, you will first discuss your current financial situation. At this stage you should set out your income, assets, debts and other commitments. It is an opportunity to do your own financial 'stocktake'.

##### Step 2 - Identify your goals

Your planner will assist you to determine

your current financial position and identify your goal for your financial future. Your planner will help you refine your goals into short, medium and long term, and ensure at this stage you can see the gap between where you are and where you want to be and better understand your strengths and weaknesses.

##### Step 3 - Develop a strategy

Your planner will then develop a financial strategy tailored to your individual needs, based on detailed analysis and research.

##### Step 4 - Consider recommendations

Your planner will work on detailed recommendations with clear targets to help you achieve your long-term goals. You will probably meet your planner to discuss these recommendations and consider all the supporting documentation.

##### Step 5 - Implement the financial plan

When you are completely satisfied with your planner's recommendations, we are ready to implement your plans.

##### Step 6 - Review your needs

Our process ensures that your financial plan remains in place even when

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everything else changes - the financial markets, government legislation, as well your goals. Your planner may discuss these changing circumstances with you and give you regular updates on your portfolio. You can let us know how often you would like your plan to be reviewed.

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,  
Email [info@bridgewaterafs.com.au](mailto:info@bridgewaterafs.com.au)  
or visit our website on <http://www.bridgewaterafs.com.au>

*This information has been prepared with the assistance of the Financial Planning Association of Australia (FPA).*

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