What is financial planning?

FIDUCIAN
Financial Services
INTEGRITY • TRUST • EXPERTISE

Financial planning helps people identify and work towards achieving their financial and lifestyle goals. This is done by clarifying what you want to achieve, assessing how you might achieve it and having strategies to address problems that may occur along the way.

How can financial planning help you?

How often have you asked yourself any of the following:

- How can I increase my wealth?
- How much do I need to retire?
- How can I pay less tax legally?
- How can I make the most of changes to tax legislation?
- When should I make a will?
- Should I borrow money to invest?
- How can I fund my children's education?
- Can I maximise returns without higher risk?

If these concerns have crossed your mind, you are not alone. People are increasingly more concerned about taking charge of their financial matters. Our skills and expertise help to answer all these questions and more, giving you the confidence and peace of mind of knowing that your financial affairs are in order.

We begin by getting to know you

It is important that we understand your individual circumstances, wants and needs so that we build a relationship based on mutual understanding and trust.

When this foundation is set, we work with you to construct achievable goals for you and your family. Our role is to help you achieve those goals by carefully constructing a personalised strategy that encompasses all aspects of your 'financial house'. This holistic service enables us to protect, maintain and grow your wealth now and into the future.

What can you expect?

After learning about your concerns and analysing your situation, your financial planner will develop strategies aimed at achieving your goals and objectives. Importantly, we will also look to put in place an ongoing planning and review service to ensure you remain on track to achieve your goals.

Fiducian offers a range of services that can be incorporated into your personalised plan to help you achieve your goals.

These services include:

1. wealth creation
2. investment advice
3. cashflow management
4. debt reduction
5. personal insurance
6. retirement strategies
7. superannuation
8. estate planning
9. government benefit advice
10. personal financial plan/budgeting

Understanding investments

Investment values and returns are influenced by a number of factors:

- the economy
- investment asset classes
- timeframe
- investment risk level

Your financial planner considers each of these factors in their recommendations and provides you with options to help you achieve your goals through:

- diversifying investments and asset classes
- managing risk, expectations and risk profile
- following your personalised plan
- structuring your finances

Can you 'set and forget'?

Managing your wealth is a continual process. Fiducian offers a holistic financial planning process that continues to evolve as you do. Your personal plan will be reviewed with you regularly to ensure it is up-to-date and continues to work for you and your family.

We strive to give you comfort in knowing we will be able to help you through the significant expected, or unexpected, changes in your life.

Why use a Fiducian financial planner?

You can rest assured a Fiducian planner is part of a network of dedicated professionals who are highly trained and skilled. Fiducian is a financial services company with a trusted name synonymous with its conservative approach towards wealth management. We strive to identify suitable investments that meet the risk and liquidity requirements of clients in order to construct personalised strategies based on your individual goals.

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