



PROSPERITY PLAN

PROSPERITY

/pro'speriti/

noun

is a state of flourishing, thriving, good fortune and/or to be a success. Prosperity often encompasses wealth but also includes other factors, such as happiness and health.

“a long period of peace and prosperity”

synonyms: wealth, success, profitability, affluence, riches, opulence, the good life, (good) fortune, ease, plenty, welfare, comfort, security, well-being; luxury, life of luxury, milk and honey, a bed of roses; prosperousness, successfulness; archaicspeed, Godspeed“Britain’s prosperity depends on its exports”

FINANCIAL FREEDOM

is the state of sufficient personal wealth to live, without having to work actively. For people who have financial freedom, their assets generate income that is greater than their expenses.

“Planning is bringing the future into the present so that you can do something about it now”

- Alan Lakein

Unlike some other forms of professional advice, Precision Advisory’s advice is provided with a medium to long-term view. As a result of this, the benefits derived from financial advice can continue for many years. For this reason, the long-term financial impact of seemingly small financial decisions can be significant. Precision Advisory has traditionally focused on establishing long-term adviser/client relationships.

BOOK A FREE 60 MINUTE CONSULTATION

CALL US 0407 729 755

VISIT US [PRECISIONADVISORY.COM.AU](https://precisionadvisory.com.au)



WEALTH, PROTECTION AND RETIREMENT

Destiny is not a matter of chance, it's a matter of choice.

PRINCIPLES

Precision Advisory's investment philosophy is based on 4 main principles of investment:

- 1 DIVERSIFICATION
- 2 ACTIVE MANAGEMENT
- 3 PRESERVATION OF CAPITAL
- 4 VALUE-BASED INVESTING

NO gimmicks, just advice we believe is sound, using balanced strategies coupled with well researched financial products from major Australian companies with an emphasis on medium to long-term outcomes.

There are no short-term fixes.

This is not a get-rich-quick scheme; it's better described as a get-financially-secure strategy.

Financial services to secure your future.

"INSURANCE POLICIES ARE NOT JUST PRODUCTS, THEY ARE PEACE OF MIND TO PROTECT YOUR FUTURE AND THOSE THAT YOU LOVE AND CARE FOR."



THE PROSPERITY PLAN

Promises kept, futures assured.

PROSPERITY PLAN

No one would ever attempt to build a house without a plan, so why not adopt the same attitude towards building and growing your financial life?

The *Prosperity Plan* is designed to take every aspect of your financial life into account and to assist you in building a secure and prosperous financial future for you and your family.

Most of us view and approach the various aspects of our financial lives as separate bits and pieces that we tack-on as our lives progress and change and move forward. Such things as employment, buying a home, marriage and having a family, kids (and their many needs), holidays, health issues, insurances such as life, car, house etc. estate planning, superannuation and other investments, such as property and/or shares or your own business.

All of these things are the pieces of the financial jigsaw puzzle that becomes our life and our lifestyle.

They become intrinsically linked to make up our particular and unique financial life and they should

be approached in a way that makes each one work in tune with the other, so as to provide complete financial security for you and your family now, and in the future.

The *Prosperity Plan* by Precision Advisory is a defined, comprehensive and individually tailored financial plan that takes into account every aspect of your financial life right here and now AND plans for the future; short, medium and long term. As such, you and your family will have a plan in place that will provide financial security through the many exciting changes and unforeseen challenges that we all face as we go through our lives.

The main benefit of having a *Prosperity Plan* is that of greater control of your financial future and therefore taking destiny into your own hands, rather than allowing it to be by chance!

It doesn't matter about your background, employment, level of assets, single or a couple, with or without kids, male or female, low, middle or high income earner, young or old or somewhere in between. Virtually every one can benefit from a *Prosperity Plan* by Precision Advisory.

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A background image showing three business professionals (two men and one woman) in a meeting, looking at a document. The image is dark and serves as a backdrop for the text.

WHEN

*When is the best time to start a Prosperity Plan? NOW,
there is no time like the present!*

WORKING WITH US

This is what working with Precision Advisory will do for you:

- ✓ **RESULTS:** Set and achieve your financial goals and improve the quality of your life, rather than just accumulating money
- ✓ **PEACE OF MIND:** Your financial affairs will be well managed, risks will be mitigated and you'll be on track to achieve financial freedom
- ✓ **CLARITY:** Discover what's important in your life so you can set meaningful and inspiring life goals
- ✓ **BE EMPOWERED:** Discover what's truly possible and take positive action on your wealth creation opportunities
- ✓ **CONTROL:** Regardless of your personal situation, we'll help you to take control of your financial life

*"YOU DON'T HAVE TO BE WEALTHY TO INVEST,
BUT YOU DO HAVE TO INVEST TO BE WEALTHY"*

1. Q: What is the Prosperity Plan?

A: I'll start by saying what it IS NOT. The *Prosperity Plan* IS NOT a "Get-Rich-Quick" scheme in any way. In fact, there's nothing quick about it. It's better described as a "get-financially-secure" strategy, which uses long-standing, tried and proven financial planning methodologies to assist and direct people on a path to true financial freedom. The *Prosperity Plan* is a defined, comprehensive, and individually tailored financial plan that focuses on wealth creation, personal and family financial protection, tax effectiveness and retirement planning.

2. Q: Who can take advantage of these types of strategies? Do I have to have a certain background, type of employment or income bracket?

A: No, not at all. Virtually anyone from any background or income bracket can take advantage of the strategies used in the *Prosperity Plan* to greatly improve their current financial position and in particular, enhance their future financial prospects. It doesn't matter whether you're a low, middle or high-income earner, single, married or a de-facto couple, with or without kids. The *Prosperity Plan* IS NOT a one-size-fits-all plan. It's comprehensive and tailored to your individual circumstances and in particular, monitored and reviewed as your lifestyle changes over time.

3. Q: What main areas of our financial position does the Prosperity Plan cover?

A: In general terms, just about everything; we cover all of the main areas that impact on people's financial lives. For example, this could include such things as your employment and income, tax, home loans and/or investment loans, outstanding debts, children and their immediate and future financial needs, risk insurance cover for family protection, Wills and estate planning through to wealth creation and superannuation retirement needs. It could be all of these or just a few that are included in your tailored *Prosperity Plan*, whatever you need. As the name implies, your plan will focus on enhancing your overall prosperity, both now and in the coming years.

4. Q: Is the Prosperity Plan expensive to set-up or to maintain?

A: It's a small investment now, to put you on the path towards financial freedom. The *Prosperity Plan* is very affordable to set up and maintain over time. The costs for a tailored *Prosperity Plan* are within acceptable financial planning guidelines...AND, the results achieved should far exceed the costs to set it up. It's always wise to focus on the value of what it is you receive, rather than the cost you might spend. Additionally, in a lot of cases we are able to exceed the initial set-up costs just through possible tax savings and/or through restructuring certain aspects of your current financial situation. This can be better explained in detail with your Precision Advisory Consultant. Please refer to our specific pricing plan.

5. Q: How did you arrive at the initial set-up costs for the Prosperity Plan?

A: Fee-for-service based on an hourly charge-out rate. This is an average estimate of the time it takes from the initial fact finding appointment, to collating all of this information, conducting appropriate research (which takes up a great deal of the time allocation), through to preparation of your *Prosperity Plan* (including edits) through to implementation of our recommendations to you. Additionally, at any given time there could be 2 to 3 people working on your plan to ensure its suitability for your requirements.

6. *Q: How are you as our Financial Adviser paid for the service you provide to us?*

A: We get paid in two ways for our services. We are paid via fee-for-service and also via commission for certain services from product providers. The *Prosperity Plan* itself is a fee-for-service product, whereby you as the client will pay a pre-determined fee for the service we provide to you as Financial Advisers now, and also in the future for on-going advice and plan reviews. Commissions might be paid on such things as home and investment loans, risk insurance (life, income protection etc.) and investment property purchases (If applicable). Where a commission is paid to us you can be assured it is paid from the product provider and IS NOT an additional charge to you. In every case, regardless of how we are paid, our remuneration is always fully disclosed to you and there are NO hidden fees or secret commissions paid in any way. In the event we might need to refer you to another professional to assist you with something, such as an accountant and/or a solicitor, rental manager etc. we DO NOT receive any referral fees back from these professionals for the assistance they provide to you.

7. *Q: Why do I need to have a financial plan in the first place?*

A: There's an old saying, "People don't plan to fail, they just fail to plan" Regardless of what your job is or your level of income earned, having a comprehensive financial plan in place results in clarity of where you are now, where you're going and where you want to be. It's also important to note two things here; Firstly, a financial plan needs to be professionally prepared with objectivity in mind and secondly, this plan MUST BE monitored and reviewed on a regular basis to keep it current and up-to-date as your life changes and evolves, as it will most certainly do!

8. *Q: How long does it take to get our Prosperity Plan in place and working for me and my family?*

A: It depends on the specifics of your tailored *Prosperity Plan* but generally speaking, we can get your plan in place within about 4 to 5 weeks from our initial consultation. Keeping in mind you will need to assist us with providing all the information we need in a timely manner. Once you've made the decision to move forward with a *Prosperity Plan* then you need to commit to it to get the plan implemented, and also most importantly, stick to it! As your Financial Advisers we can assure you we are committed to helping you achieve some great results for you and your family!

9. *Q: Is there a lot of work we have to do as a client to get our Prosperity Plan in place or to keep it on track?*

A: In simple terms, No, nothing much at all really! We do just about everything for you. Firstly, you provide us with the information we have asked for **AS QUICKLY AS POSSIBLE**. We always do our job professionally and in a timely manner and take as much of the hassle out of the process for you as we can. Be open-minded and have realistic expectations. And finally, work with us and be enthusiastic about having a truly professional financial plan in place for your future prosperity.

10. *Q: Are there any guarantees about the results we are going to achieve from our Prosperity Plan?*

A: In short, NO! It's virtually impossible to give guarantees about future financial outcomes. The very nature of the financial markets simply does not enable anyone to predict with absolute certainty the outcome someone will achieve from an investment strategy. What we will guarantee is that the *Prosperity Plan* we put in place for you will be professionally prepared, tailored to your individual circumstances, mindful with regards to capital risk and have a medium to long term outlook for the results we are aiming to achieve. Remember always, our *Prosperity Plans* don't just focus on one single aspect of a financial planning strategy; They take into account wealth creation, personal and family risk protection, debt reduction, estate planning, tax effectiveness and retirement planning.

11. Q: Do you just set up our Prosperity Plan and then leave us to our own devices after that?

A: Absolutely not! In fact, most of the work begins after we've established your *Prosperity Plan*. One of the Service Guarantees of Precision Advisory is that of Clients For Life (Refer to www.precisionadvisory.com.au). In order for your *Prosperity Plan* to get the best results and outcomes for you and your family it's imperative that we monitor and review your plan on a regular basis to ensure that it's always up-to-date for your particular circumstances. Generally, we'll make arrangements to see you about every 6 months once your *Prosperity Plan* has been implemented and is up and running. We also want our clients to feel completely free to call us at anytime if you need some financial advice or assistance.

12. Q: How safe is the financial information about us that we give to you?

A: Very safe indeed. We comply with all industry rules and regulations including confidentiality and privacy. Our Privacy Policy and the Privacy Act ensures your personal and financial information is kept safe and confidential at all times. To view the Privacy Policy please visit www.precisionadvisory.com.au

13. Q: How do we get started with a Prosperity Plan?

A: Simple, the first appointment is called a Fact Finding Consultation and usually takes around 90 minutes. It's always good to be prepared as it makes the process so much easier. At this meeting it would be good for you to have available as much of the following financial information **THAT APPLIES TO YOU:**

- Clear and legible photo copies of 100 points of identification
- Insurance policy schedules
- Superannuation member statements
- SMSF; Administration statements, associated financials and trust deeds
- Weekly personal expenses budget (at least a rough idea in the beginning will suffice)
- Rates notice for your home
- 6 months of current home loan statements
- Copies of any outstanding debts, such as personal loans, car loans, credit cards. Store cards etc
- Proof of income e.g. 2 current pay-slips and last years income tax return, including notice of assessment
- If self employed; last 2 years full income tax returns and financials; company and / or personal
- If you have investment loans, provide 6 months of current mortgage statements plus proof of rental income and rates notices for the investment properties
- Share registry statements
- Managed fund member statements and schedules
- Copy of any trust deeds and associated financials
- Anything else that may be applicable to your current financial situation

As mentioned previously, all of this information will be treated as confidential and securely kept.



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ADVISORY

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