

Building a financial planning relationship

As planning for your future is not a one-off task, your Charter financial planner will work with you to ensure that your financial plan can grow and develop as your needs and lifestyle change.

From reviewing the performance of your portfolio and investments, analysing their ongoing effectiveness and ensuring your financial strategy remains relevant to your personal situation, your Charter financial planner's main focus is to help you achieve your lifestyle goals and objectives.

The final word on Charter Financial Planning

Established on strong foundations, Charter Financial Planning is committed to helping Australians achieve their lifestyle and financial goals.

Building a financial plan is your first step towards achieving one of the most important goals we all strive for – a lifetime of financial security.

When you meet with your Charter financial planner for assistance in achieving your financial and lifestyle objectives, you'll discover immediately that your future is in very good hands.

www.charter.com.au

charting
your financial
future

charter

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This brochure provides general information only. You need to consider, with your financial planner, your investment objectives, financial situation and particular needs prior to making an investment decision.

Your financial planner:

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Licence No. 234665

Member of the Global  Group



The need for good financial advice

At some stage in your life, you will need to decide whether you're going to accumulate, invest and manage your money yourself, or seek professional advice and assistance from a qualified financial planner.

Some people may prefer to try the DIY approach. But, an ever-growing number of Australians – overwhelmed by the growing complexity in legislation, uncertainty in investment markets and an increasing range of investment options, are finding it more and more difficult to make the right financial choices that best suit their needs.

As a result, these Australians are increasingly turning to advice professionals to help them achieve their financial and lifestyle goals.

What to expect at a financial planning consultation

Charter Financial Planners use the six-step process, recommended by the Financial Planning Association of Australia (FPA), to help you to establish where you are now, and where you want to be financially.

The six steps of the financial planning process are:

1. Gathering information – details on your income, debt levels, commitments and assets, to help build an accurate picture of your overall financial situation.
2. Determining your lifestyle/financial goals – help you to establish what you are working towards, in the short, medium and long-term.
3. Identifying financial issues – any shortfalls between where you are now and where you want to be.
4. Preparing your financial plan – a written record of your current financial position, goals and objectives, and a clear strategy on how to achieve them.
5. Implementing your financial plan – completion of all necessary documentation required to get your plan 'under way'.
6. Reviewing and revising your plan – to ensure it stays up-to-date, and relevant to the economic climate and your changing lifestyle.

Facts about Charter Financial Planning:

- **Expertise in the Australian financial services industry** – established in 1996, Charter Financial Planning has a long history of helping Australians achieve their lifestyle and financial goals.
- **Australian Financial Services Licensee (AFSL)** – Charter Financial Planning is an Australian Financial Services Licensee and all of its financial planners are authorised representatives of Charter Financial Planning, which is responsible for the advice provided.
- **A principal member of the Financial Planning Association (FPA)** – the pre-eminent body representing the financial planning industry.

- **Code of Professional Conduct** – Charter financial planners observe a strict Code of Professional Conduct, which sets out professional standards of activity and service.
- **Accreditation and training** – all Charter financial planners undergo a rigorous accreditation process, plus extensive and ongoing training.
- **Choice of investments** – Charter financial planners can access more than 300 investment and insurance products from leading domestic and international providers.
- **Dedicated research team** – Experts who analyse financial markets, investment products and their performance, to ensure its financial planners have the latest information.
- **Regular technical updates** – Provided by experts who monitor the many changes to tax, Centrelink and superannuation legislation, and work with Charter financial planners to develop strategies to enhance (or minimise) their potential impact on your financial position.
- **Global Strength** – A member of one of the world's leading financial services groups – the global AXA Group.

Charter Services

Charter financial planners can provide you with a wide range of services and advice to assist you in making the most of your financial opportunities, including:

- tax-effective investment planning;
- savings and wealth creation strategies;
- cash, fixed interest, property and share investments;
- salary packaging;
- diversified investment strategies;
- master trust administration services;
- superannuation and rollover investments;
- financial advice and planning following redundancy;
- retirement planning;
- estate planning; and
- risk and insurance analysis.