Financial Planning

bankfirst
invested in you

Contents

This information does not take into account your objectives, financial situation or needs. Therefore you should firstly consider the appropriateness of this information and refer to the Terms and Conditions or the relevant Product Disclosure Statement (PDS) before acquiring a product. These documents are available by calling Financial Planning on 1300 654 193.

Why Financial Planning?

Just like you seek medical advice from your doctor, or legal advice from a lawyer, when you need financial advice you should seek specialist advice from a qualified Financial Planner.

Why you need a Financial Plan

Good advice from an experienced, well-informed Financial Planner can help people save money, protect against risk, manage debts, grow assets, reduce tax liabilities, plan for retirement, identify entitlements for government benefits and plan what inheritance is to be left to the next generation.

So make sure that your Financial Planner is your first point of contact for any decisions that can impact your financial future. Regular interaction with your Planner can ensure that your financial strategy is always consistent with your goals and changing lifestyle needs.

When providing personal financial advice an adviser must take into account the individual client's circumstances and goals. The advice may or may not involve the recommendation of a financial product.

The earlier you start, the easier it will be to achieve your goals. If you wish to arrange an appointment with one of our Financial Planners, simply contact us on **1300 654 193** or email **finplan@bankfirst.com.au**.

Accessing our service is easy

Bank First offers Financial Planning advice through:

- **Personal consultations** at our Hawthorn East and Moonee Ponds offices.
- **Regional visits** – we visit many regional areas each year to conduct investment seminars and personal Financial Planning consultations.
- **Off-site consultations** – this process is identical to in-person consultations, except we contact you via phone or Skype.
- **Financial Planning conferences** throughout Victoria to the education community, organisations and Members.

To find out about our free Financial Planning seminars or check our regional consultation dates, visit **bankfirst.com.au**.

PROFESSIONAL PRACTICE
FINANCIAL PLANNING ASSOCIATION *of* AUSTRALIA

Why Bank First?

At Bank First we work with you to realise your financial goals.

An organisation you can trust

At Bank First we work with you to realise your financial goals. Bank First's Financial Planners can provide you with relevant and comprehensive advice to help you achieve your financial goals.

The advantages of our service are:

- **Ethical Advice** – our Financial Planners are salaried employees who are qualified and trained in providing ethical advice. They have experience in dealing with various financial situations and the legislation specific to the education community.
- **Superior Service** – as a customer-owned organisation that exists primarily for the benefit of its customers, Bank First is focused on providing a high level of service to you.
- **Specialised Knowledge** – our extensive understanding of the education sector helps us meet the needs of people working in education.

Making informed decisions

By understanding the options available to you and how different decisions can influence your lifestyle and overall long-term wealth, you can make better informed decisions about your money.

Qualified Financial Planners

Bank First is accredited as a Professional Practice by the Financial Planning Association (FPA) in recognition of high professional and ethical standards.

We have been providing financial services since 1972 and have offered a specialised Financial Planning service to Bank First customers for over 20 years.

Our Financial Planners are fully qualified and experienced to advise under the Financial Services Reform Act. They also undertake regular ongoing professional development to ensure their knowledge is of the highest standard and they are abreast of legislative and industry changes.

Our advice covers many areas, including:

- Retirement planning.
- Tax-effective income streams in retirement.
- Salary packaging.
- Personal insurance planning.
- Superannuation.
- Tax-effective strategies.
- Investing.
- Savings plans.

Financial Planning Process

There is no 'one-size-fits-all' solution. At Bank First, our Financial Planners will provide meaningful advice for your unique financial needs.

Tailored advice – in six steps

At Bank First we understand the needs of you, our customers, and offer personal support, superior service and advice to secure your financial future. We are here to provide you with guidance to achieve your long term objectives giving you peace of mind.

When developing a Financial Plan for you, known as a Statement of Advice, our Financial Planners will follow a structured process to help understand your needs and recommend an appropriate strategy. The six-step financial planning process is as follows:

1. Gather your financial information.
2. Identify your goals.
3. Identify financial issues.
4. Prepare your Financial Plan (Statement of Advice).
5. Implement the recommendations based on your Financial Plan.
6. Review and revise the Plan at regular intervals, or when circumstances change.

Ongoing service

Our services include the provision of an ongoing reporting and advisory service. This will enable us to review your financial strategy and to adjust your portfolio when required. As a valued client you will receive:

- Access to your Financial Planner.
- Regular investment valuation reports.
- Regular newsletters – a quarterly newsletter addressing issues commonly faced by investors, news and views from our Planners and hints and tips for ways you can better manage your finances and investments.

In many cases ongoing service includes additional benefits such as special client seminars, regular assessment of your investment portfolio, and an annual meeting to review your financial circumstances.

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