Professional Investment Services, Australian Financial Services Licence 234951, ABN 11 074 608 558. **My Financial Planning Process** Fill in parts of Client Data Form No obligation Stage **Initial Discussions** Until I specify Nominate goals (near, long-term) re aims and concerns estimated costs of the advice What are main issues, concerns? Detailed Data Gathering Complete Client Data Form Detailed information on goals **Education Processes** Review PowerPoint presentations eg meaning of "risk" Complete Risk Profiler questions Are goals realistic? **Analysis of Current Situation** What minimum risk is Strategy Stage 1 Requirements to meet financial goals required? (specifies costs & benefits of different options) Different risk strategies Define relevant choices Efficient use of debt Review pros and cons of strategies Super vs non-super Ownership structures Revised goals You make the informed decisions Stage 2 Balance of risk & return (You decide to Required flexibility proceed to SoA) I prepare Statement of Advice You Approve Statement of Advice Ongoing Reviews & associated costs **Review Investments** (covers research, every 3-12 months; you approve changes reports & portfolio adjustments)

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