



Shadforth Financial Group



Financial planning



A SECURE FUTURE REQUIRES CAREFUL PLANNING. THE SOONER YOU START, THE SOONER IT HAPPENS.

Everyone has dreams and ambitions. Whether it's buying your first home, building an investment portfolio, or planning for a comfortable retirement. Wherever you are in life, a sound financial strategy can help you to reach your goals sooner.

Building a secure financial future requires careful planning. That's why it's important to seek advice from experienced, qualified professionals. The Shadforth Financial Group* is one of the few significant advisory groups in Australia that is not owned or controlled by a product provider or large institution.

This means we can provide you with highly-personalised advice, and subsequently, financial products and services that are tailored to your precise needs and circumstances.

YOUR FINANCIAL WELL-BEING IS OUR PRIORITY

When you become our client, your financial well being becomes our top priority. We take the time to understand your situation; your current needs and commitments as well as your lifestyle goals for the future. Then, working closely with you, we will design and implement a sound financial strategy that's tailor-made for you.

This personal service extends beyond our initial recommendations. We like to get to know our clients and establish meaningful relationships which endure over time.

Working together, we'll build a plan which aims to deliver results now, as well as into the future as your needs change.

WHAT DOES A FINANCIAL ADVISER DO?

A financial adviser examines your current financial position and creates a structured plan designed to achieve specific financial objectives over a given timeframe. Your adviser does this by helping you to identify and prioritise your goals, developing realistic strategies, and helping you to assess the merits of each alternative.

Your financial adviser will also assist with the implementation of the strategy, and hold regular reviews to ensure the plan remains consistent with your personal goals and objectives as they change over time.

THE FINANCIAL PLANNING PROCESS EXPLAINED

The team at Shadforth Financial Group is committed to meeting your needs. Our approach to securing your financial future is in keeping with the FPA's recognised six-step financial planning process:¹

Step 1 – Gathering the Data

Your first meeting is where your financial adviser gains an understanding of your present financial position, your objectives and needs, and the types of investments or strategies that may be appropriate to meet your requirements.

Step 2 – Identifying your goals

An important part of the financial planning process is to clearly identify your financial goals and objectives. Considerations may include:

- The income and asset levels you are aiming to achieve
- Future education expenses
- Upgrading the family home
- Protecting your income through appropriate income protection, and death and disability cover
- Accumulating assets to a defined level by a certain date
- Maintaining an agreed level of investment accessibility and flexibility
- Estate planning

Step 3 – Identifying your Financial Issues

Your financial adviser compares your financial situation with your goals to determine appropriate strategies necessary to achieve them. This will form the foundations of your financial plan.

Step 4 – Preparing your Financial Plan

Having identified your goals and objectives and assessed your overall financial situation, your financial adviser will formulate an overall strategy. Taking into account your attitude towards risk, your adviser develops recommendations designed to achieve your desired goals.

Step 5 – Implementing Your Financial Plan

Once the plan is agreed, your financial adviser can implement it on your behalf, or assist you with the process.

Step 6 - Reviewing Your Plan

An important part of the process is to regularly review the performance of your financial plan with your adviser to ensure it is meeting your objectives. Your ongoing relationship with your financial adviser may involve:

- Tracking your investments
- Reviewing your progress in achieving your financial goals, and revising strategies if required
- Valuing and reviewing your investment portfolios
- Analysis of the change in regulation/legislation, and investment and economic circumstances
- Informing you of new opportunities as they emerge
- Regular communication
- Face-to-face meetings as required

THE SHADFORTH FINANCIAL GROUP DIFFERENCE

The Shadforth Financial Group Limited (SFG) is one of Australia's leading privately-owned financial advisory firms.

Our aim is to help clients generate and maintain wealth. We have clients from all walks of life who are supported by over 300 employees in 14 practices across Australia.

We are united in our commitment to act with the highest standards of ethics and integrity, providing quality financial advice and best-of-breed solutions and services.

Being privately-owned, we are free of ownership or control by the large banks and insurance companies that dominate Australian wealth management. We provide transparent, fee-based advice.

THE HIGHEST STANDARDS OF ETHICS AND INTEGRITY

The Shadforth Financial Group is committed to the highest standards of ethics and integrity. Accordingly, we only employ the best people in the industry who share our professional standards and business principles.

For example, our financial planners hold qualifications such as the Diploma of Financial Planning (Dip FP) or the Graduate Diploma of Financial Planning (GDipFinPlanning) from FINSIA (or equivalent). Depending on an individual adviser's role and responsibilities, they may also be required to attain Certified Financial Planner™ or CFP® certification², the industry's highest designation.

ACCREDITATION

As a principal member of the Financial Planning Association, Shadforth Financial Group epitomises the FPA's exacting code of ethics and rules of professional conduct. The Company holds an Australian Financial Services Licence (No. 318613) issued by the Australian Securities and Investments Commission. Shadforth Financial Group also holds membership with the Financial Ombudsman Service. Related companies are members of the Mortgage Industry Association of Australia and the Credit Ombudsman Services.

Our industry-recognised accreditation and steadfast business principles represent your guarantee of professional, qualified advice and expertise.

¹ As published in the "Advice worth taking" booklet – produced by the Financial Planning Association of Australia Limited.

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