#### THE FINANCIAL ADVICE PROCESS (STEPS)

Antipodean Advisory has developed a <u>six-step advice process</u> to provide efficient, compliant quality advice for the benefit of our clients.



## Client Engagement

- •Arrange and prepare appointment
- Meet with client and establish a relationship
- •Explain the role of Adviser and service offered
- Provide the following documents:
- •FSG
- Advisor Profile
- Privacy Policy

#### **Data Collection**

- Relevant personal, financial and business details
- •Obtain objectives and goals of client
- •Risk profile of the client
- Third party authority
- •Collect and/or complete the following documents:
- •CIO
- •File Notes
- •Super Statements

#### Research and Analysis

- Analyse all relevant information relating to client's golas and objectives
- •Assess the client's risk profile
- •Consider if specialist advice is required
- •Refer to external professionals
- •Use the following in your research considerations:
- Calculators
- •Super Statements

#### Advice formulation

- •Conduct relevant analysis, research and modelling
- •Identify and assess available strategy options
- •Formulate advice document (SoA)

# Advice communications and Implementation

- Present advice, explain in plain language.
  Respond to advice queries
- •Trust Deed with Solicitor
- •Investment Strategy with Financial Planner
- Seek agreement to proceed
- Agree on ongoing service arrangements (if required)
- Complete, check and lodge paperwork
- •Confirm implementation

### Optional Ongoing advice and service

- Agreement to provide ongoing service
- •Produce reports regarding performance

Every client is different, with different circumstances, needs and goals. Our comprehensive advice process covers the first appointment all the way through to the implementation of our client's financial plan.