

Meeting your **Bridges** financial planner

Thank you for requesting an appointment with a Bridges financial planner. Financial advice makes a difference and can help you achieve your goals and objectives at every stage of your life.

What is financial planning?

Financial planning is the process of helping you establish your financial goals and putting strategies in place to help you achieve them. It's about helping you to make the most of what you have and maximise the opportunities that are available, as and when they arise. Good financial decisions made today may determine your financial security and quality of life tomorrow.

The role of the financial planner

A financial planner is someone who can:

- assess your individual needs and tailor a strategy to help you achieve your goals
- access research on investments to help avoid pitfalls and regularly review investments for continued suitability and identify any new opportunities
- help you make the most of your super and act as a sounding board for your retirement plans and ensure you are on the right track
- review your life insurance levels requirements to ensure sufficient cover in the event of the unexpected
- explain what the super and Centrelink rules mean if/when they change.

What to expect

During your initial consultation with a Bridges financial planner you will work together to review the viability of your financial goals and objectives.

You can then decide whether you wish to continue on your journey to financial success with personalised advice.

The process covers:

- **Complimentary initial consultation** – meet face to face with your financial planner to discuss your needs and how they can add value
- **Data gathering** – gather and assess your current financial situation and explore possible ways to achieve your financial goals
- **Present recommendations** – your financial planner will come back to you with recommendations appropriate to your financial goals and objectives
- **Implement your strategy** – your financial planner will help you implement the agreed actions including completing relevant forms
- **Ongoing reviews and services** – when your circumstances change your financial adviser will be there to help.

Appointment information

A Bridges financial planner will contact you shortly to arrange an appointment at a mutually convenient time. However, if you would like to contact them directly, please refer to their details below.

What to bring to the meeting

Please bring with you:

- > A recent payslip (if still working)
- > Detail of personal insurance policies (eg life, income protection and trauma)
- > Details of your assets and liabilities
- > Details of your income and expenditure
- > Your superannuation fund statements
- > Details of investments including shares and/or investment properties

A list of your short and long term financial goals.

Fees and charges

The initial consultation is complimentary and obligation-free. Any advice provided to you will be in the form of a Statement of Advice (SoA). Based on the complexity of your situation, you will be charged a fee for the production of an SoA.

Appointment details

Date / / Time : am/pm

Planner name

Address details

Telephone

Privacy notice

We are collecting your personal information (contact details, etc) to arrange a meeting to provide you with financial advice. During this time you may be offered financial products. We may disclose your personal information, such as your name and contact details, to our related bodies corporate, a person with whom you receive joint financial services, professional advisers and businesses that may have referred you to us – credit unions, building societies, mutual banks and other financial institutions – but we will not disclose your personal information to overseas recipients. We may also disclose your financial information, by way of summary reports, to businesses that may have referred you to us. If you do not provide all of the requested information, we will not be able to provide you with the services you request. Your personal information will be used in accordance with our Privacy Policy, which contains information about how you may access or correct the personal information we hold about you and how you may complain about a breach of the Australian Privacy Principles. You may request a copy of our Privacy Policy by calling 1800 645 303 or via our website www.bridges.com.au/privacy.