



SINGLETON FINANCIAL

Our Process



Achieve More With Us

More choices. More Enjoyment. More security. We are here to help you achieve the financial freedom needed to realise your life goals.

Whatever your goals are, we strive to help you make them a reality. Whether it is to own your own home or a portfolio of rental properties, travel Australia or travel the world, save for a wedding or plan for retirement – no matter how large or small the goal we are here to help you achieve it.

We tailor our advice to your specific needs to put you on a path for success.

With sound advice you will feel more in control, more secure and feel that you have more options for how you want to live your life.

Our initial meetings cover a lot of ground. This document details the steps that we take. Our process is comprehensive and helps ensure that no stone is left unturned.

Congratulations on taking this first step. We look forward to working with you to help you achieve your goals.

Our Process



**Initial
Meeting**



**Research
& Strategy
Development**



**Present the
Statement
of Advice**



Implementation



**First
Review
Meeting**

1 Initial Meeting



Getting to Know You and Your Goals

We want you to achieve more. Our objective is to help you achieve your goals. The purpose of this meeting is to get to know you. It is also an ideal opportunity for you to get to know us. We believe the most beneficial advice is achieved from having a strong ongoing relationship with your adviser. We will discuss how we can help achieve your goals and identify ‘top level’ potential strategies and walk you through our process, fees, and ongoing services.

Welcome Letter

Initial meetings often cover a lot of detail, so after the meeting we will email you our “Welcome Letter” recapping what was discussed, copies of any signed documentation and the initial invoice for your records.

Action Required

- ✓ Sign Letter of Engagement
- ✓ Sign Client Declaration and Consent Form
- ✓ Sign Super and/or Investment Authority
- ✓ Provide Outstanding Information

1 Initial Meeting

Client 1: _____ Client 2: _____

Outstanding Information

Client 1 Client 2

Tax File Number

☐☐

Three most recent pay slips

☐☐

Last two years of tax returns

☐☐

Employment Contract

☐☐

Superannuation Statements

☐☐

Investment Statements

☐☐

Rental Property Statements

☐☐

Share holding information

SRN or HIN, No of Units, Cost Base,
Dividend Reinvestment History

☐☐

Insurance Policy Information

☐☐

Estate Planning Documents

(Will, Powers of Attorney, Enduring Guardianship)

☐☐

Home Loan Statement

☐☐

Credit Card Statement

☐☐

Personal Loan Statement

☐☐

Car Loan Statement

☐☐

Confirm Exit/Break Fees of Loans

☐☐

Health Questionnaire

☐☐

No Additional Information Required

☐☐



Cost of Our Advice

Cash*

Initial Consultation

\$ _____

☐

Cash* Super^

Initial
Advice

Invoice at the start

\$ _____

☐☐

Client 1 (invoiced after SOA)

\$ _____

☐☐

Client 2 (invoiced after SOA)

\$ _____

☐☐

Joint (invoiced after SOA)

\$ _____

☐☐

TOTAL

\$ _____

(incl. GST)[#]

**Cash = Credit Card, EFT, ^deducted from superannuation, [#]total fee payable after research commences.
In some cases some or part of your advice may be tax deductible.
Your accountant can provide you with advice.*

2 Research and Strategy Development



Behind The Scenes Research

Our financial advisers apply their knowledge and skill to formulate the most effective strategy for your needs. We research your existing superannuation, insurance and investment products and identify alternatives, if necessary, to ensure you have the appropriate strategies and products in place. From this research our recommendations are laid out clearly in a tailored financial plan otherwise known as a Statement of Advice (SOA).

Action Required

✓ Please assist us by providing any outstanding information as quickly as possible.

Believe. Achieve. Succeed.

If you can dream it, you can achieve it.

3 Present the Statement of Advice



Understanding the Advice

In this meeting your adviser will present your Statement of Advice (SOA) to you and explain and articulate how the recommendations will assist you in achieving your goals. Our adviser will answer your questions and discuss any changes that might be required. Before proceeding, we ensure you fully understand the recommendations, the process, our remuneration and ongoing relationship. Once you are satisfied with our recommendations, we ask you to sign the authority to proceed and ongoing servicing agreement.

'Implementing Your Advice' Letter

After receiving your authority to proceed we will send you an "Implementing Your Advice" letter or email which includes copies of signed documents and completed insurance applications for your review. We will also detail any additional action items required by you to support the implementation of advice.

Action Required

- ✓ We email you the Statement of Advice 24-48 hours before our next meeting, so you can review the document ahead of time.
- ✓ Sign Authority to Proceed
- ✓ Sign Ongoing Service Agreement
- ✓ Second Payment
- ✓ Sign Relevant Applications/ Forms
- ✓ Complete Insurance Applications (if required)

"Financial Planning has been great, really just helping us with good life decisions. We are building our wealth and doing it with confidence."

- Brendon and Susie

4 Implementation



Your Plan Actioned

Once the Authority to Proceed has been signed our administration team will begin to implement your advice. The length of time this process can take depends on the complexity of the recommendations. When insurance is involved it usually takes longer. In some cases where there is an existing illness or injury, some insurance policies can take up to six months before they are implemented. We will keep you up to date throughout the process. Once all the advice has been implemented, we will meet with you again for a review/update of your new position.

Action Required

- ✓ Read any implementation email updates from our admin team and action any requests made.

“We can do the things that we need to do without having to worry about our future because we know we’re in good hands.”

- Katy and Todd

5 First Review Meeting



Review of Steps Actioned

Having now implemented your advice we are able to provide you with a summary and recap of what we did and why we did it. We also can assist in answering any questions that have arisen since our last contact and discuss any new changes that may have happened. At the end of our meeting we will then confirm when we would like to meet for our next meeting e.g. six months' time or twelve months' time.

We will factor in any upcoming events like:



**End of
Financial
Year**



**Changes in
Government
Policy**



**Christmas
and Holiday
Breaks**

And life events such as:



Marriage



**Having a
baby, etc.**



Retirement

At this point we will also discuss your other needs like estate planning, mortgage brokerage, debt management and tax mitigation. If appropriate we will assist in an introduction, including coordination, with these other professionals to ensure you get the best outcome.

5 First Review Meeting



Always remember we are here to help.

Please contact us as required, if needed we can also catch up for a coffee at a local café or pub for an informal chat. We are only ever a phone call or email away if you have any questions or need help.

“It has been fantastic because there is no way in the world that I ever would think I would have this much money in my super.”

- Sue and Gary

The Benefits of Ongoing Advice

The benefits of having an ongoing relationship with a financial adviser is that we are here to help you make strong financial decisions, streamline your finances, make your money work harder for you, save you time and stress and provide contentment and peace of mind. Our goal is to help you achieve your lifestyle goals. To fully take advantage of our expertise and advice, contact us before making any big purchases or movements in your life.

Contact us if any of these events are upcoming or happening in your life:



Buying a car



Buying a house or moving



Changes to your mortgage



Caring for an elderly parent



Promotion or pay rise



Redundancy or loss of job



Reducing your hours at work



Inheritance



Lotto wins or large gift



Having a baby



Death of a family member



Divorce, marriage or co-habitation



Trauma or illness



Moving overseas

We are here to help you *achieve more* with your finances. Please utilise our expertise and knowledge when the unexpected happens or when you are making large financial decisions.

Holistic Wealth Management

Singleton Financial is part of the Watson Wealth Group. Tell us your story once and our group of award-winning specialists will ensure your wealth strategies are aligned. Whatever you want to achieve in life, we are here to help you realise your life goals through building and protecting your wealth.

Financial Planning



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- Investment planning and wealth creation
- Superannuation and SMSF
- Personal insurance
- Capital growth and income generation
- Budgeting and cashflow management

Debt & Mortgage Advice



- Home loans and refinancing
- Debt consolidation
- First home buyers
- Car and equipment loans
- Construction loans
- Deposit loans and bridging loans

Aged Care Advice



- Aged care advice - legal and financial review of current circumstances for the purpose of funding aged care costs.

Centrelink Service



- Aged Pension / Centrelink Advice
- Ensure you are receiving all your entitlements
- Never call Centrelink again

A photograph of a smiling man and woman standing on a beach, looking out at the ocean. The man is wearing a grey sweater and the woman is wearing a white top. They are both smiling and looking towards the right side of the frame.

Aspire. Advance. Achieve.

Our collaborative and comprehensive approach redefines holistic wealth management.

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Singleton Financial offers a range of financial planning services to suit your individual needs:



**Capital Growth
& Income
Generation**



**Budgeting
& Cash Flow
Management**



**Superannuation
& SMSFs**



**Investment
Planning
& Wealth Creation**



**Estate
Planning**



**Personal
Insurance**



**Debt Management & Mortgage
Advice** (in partnership with
Watson Mortgages)



**Aged Care
Financial Advice**

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Notes

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



Achieve more

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