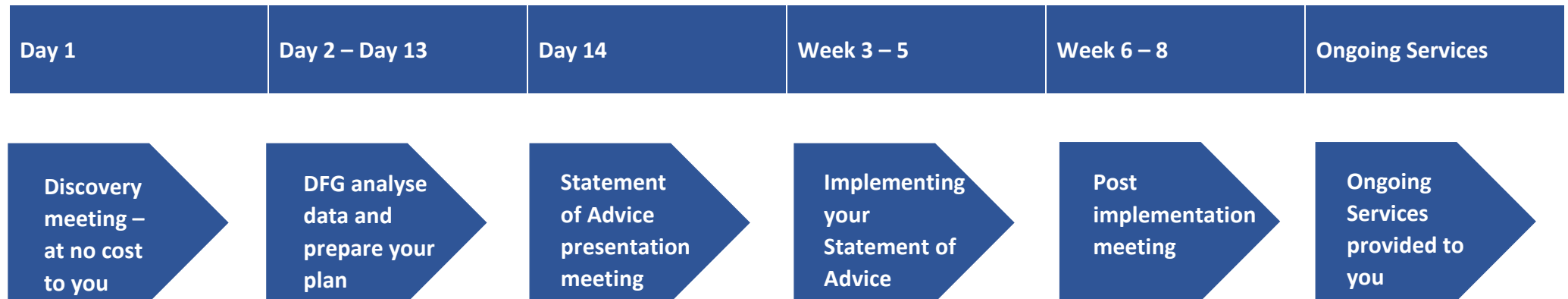




Helping you towards a prosperous financial future

Davidson Financial Group Financial Planning Process

This document outlines what to expect from the financial planning process here at Davidson Financial Group, and the timeframes that generally apply. As you would expect, the timeframe may extend if your circumstances are particularly complex, however we find this chart and timeframes cover most situations.



Davidson Financial Group – Financial Planning process

Day 1	First Meeting – generally 1 to 1.5 hours
	<ul style="list-style-type: none"> • Initial discovery meeting is provided at no cost to you. • This is where we find out about your situation and see if we can improve your financial situation. We help to uncover your financial goals. • If we believe we can add value, we will discuss the fees and costs with you. • If you decide to engage our services, we will ask for your agreement to proceed further and also ask for your signed authority to enquire about your existing investments, superannuation and/or insurances. We will also work through an investment profile questionnaire with you that determines the level of investment risk you are comfortable with. • If you want to engage us, we arrange the next meeting with you in two weeks time. • If you decide not to engage us after the Discovery meeting, nothing further is required from you.
Day 2 - 13	Preparing your Statement of Advice
	<ul style="list-style-type: none"> • We analyse your financial situation and map out a plan to help you achieve your financial goals. Your financial plan is a written Statement of Advice. • We contact you to confirm your next meeting to present the advice and answer any questions you may have.
Day 14	Statement of Advice presentation meeting – generally 1 to 1.5 hours
	<ul style="list-style-type: none"> • During this meeting, we go through the strategies we have recommended and answer all your questions. • If you decide to proceed with our advice, we ask you to sign an Authority to Proceed, which gives us your authority to implement the recommendations made in the Statement of Advice.
Week 3 – Week 5	Implementing your Statement of Advice
	<ul style="list-style-type: none"> • We implement the recommendations you have agreed to – this may include superannuation rollovers, investments and insurance • We keep you informed of the progress throughout this time. • When all recommendations are finalised, we contact you to arrange another meeting
Week 6 – 8	Post implementation meeting – generally 1 hour
	<ul style="list-style-type: none"> • We will go through all of your new investments and insurances and answer your questions • We will provide you with Statements of all your investments. • We will cover what happens next, and explain your review schedule and what to expect.
	Ongoing Service
	<ul style="list-style-type: none"> • We contact you on a regular basis which has been agreed with you. At review time, we check if anything has changed or if you have any concerns. • We review your investments, investment profile and insurances if held. • We provide a written report to you which may contain further recommendations for your portfolio. • We send quarterly newsletters on financial matters of interest • We invite you to regular client seminars. We provide you with an annual Fee Disclosure Statement.