

financial planning



What is financial planning?

Whatever your financial goals – wealth creation, retirement, investments or otherwise – having a financial plan is key to ensuring that you get there.

Your Financial Planner will discuss your personal goals and financial circumstances, and prepare a plan tailored for you to put you on a course to achieving your goals.

Your financial road map.

Everyone has different places that they want to go in life – to own a home, invest for retirement, send the kids to university or simply feel secure. A financial plan, prepared by a qualified Financial Planner, is a road map that gives you clear directions to help you achieve your goals.

Helping you towards a better financial outcome.

Your Financial Planner can help you to put in place strategies designed to maintain or improve your lifestyle, working to optimise the financial resources you have.

Keeping you on course when things change.

Your financial plan also helps ensure your finances remain aligned to your goals when changes occur. For example:

Legislative changes – a Financial Planner can explain how changes made to legislation could affect your finances and how you can maximise your opportunities.

Personal changes – everything from pay-rises to windfalls or redundancy; your Financial Planner can show you strategies to help you optimise your finances at every stage.

What can my Financial Planner do for me?

What stage are you at right now? Building your wealth? Nearing retirement? Starting a new business? Getting ready to retire? Whatever stage you're at, getting financial advice from a qualified Financial Planner could benefit you in many ways – check the situations on the right to see how.

I'm nearing retirement

Suggest strategies for making the most of your Super.

Retirement is still a long way off

Show you how to potentially increase your eventual retirement payout without sacrificing your lifestyle now.

I don't know what's happening with my superannuation

Track down your superannuation from different jobs and consolidate it.

I've recently been made redundant

Offer advice on how to invest any redundancy payment – or how to cope financially while you find a new job.

I've just become my own boss

Discuss strategies to protect your income and maximise your superannuation.

I want to build my wealth

Show you how to grow your wealth through innovative strategies like margin lending.

I've just received a surprise windfall

Suggest ways to invest any surplus funds for maximum gain.

I want to look at estate planning

Look at your assets and opportunities.

What will happen when I meet my Financial Planner?

Your first meeting with your Financial Planner is free, and there's no obligation or pressure to proceed. During this meeting, your Financial Planner will ask you questions to get an understanding of your goals, attitude to risk and financial circumstances.

If you decide to go ahead with a financial plan, the consultation process will involve the following:

Collect	Your Financial Planner will ask you to provide details (such as your income, assets, liabilities, investments and other financial details) so they can get an accurate picture of your finances.
Recommend	Using your details, your Financial Planner will recommend strategies to help you achieve your goals, then develop and present you with their recommendation in writing (called a Statement of Advice).
Discuss	Your Financial Planner will then seek your approval for the strategies they have recommended and make any adjustments you require.
Implement	Once you accept your Financial Planner's recommendation, they will go about putting any agreed strategies in action.
Review	Your Financial Planner will offer to regularly review your plan to ensure it remains aligned to your goals and circumstances when things change.
Remember, you're always in control	You can decide to stop, change or continue with your plan at any stage in the process.

What information will my Financial Planner need?

Making the most of your Financial Planner's expertise.

So that your plan is both in tune with your circumstances and achievable, you'll need to provide your planner with some detailed information about yourself. Use the checklist here as a guide.

Your financial details

- > What's your personal annual income?
- > What's your combined family income?
- > What do you expect your future income to be (including any inheritances)?
- > What are your family circumstances? (e.g. How many children do you support?)
- > What are your current assets and liabilities?
- > What superannuation and insurance do you have?
- > What investments do you have?

Your personal situation and goals

- > How old are you?
- > When do you want to retire?
- > How do you want to educate your children?
- > Is a second home (like a holiday house or investment property) important to you?
- > Do you have dependants you need to provide for?
- > Do you have an up-to-date Will?
- > Are there any significant expenses on the horizon?

Why choose financial planning through Qudos Bank?

Our Financial Planners

You trust us with your everyday banking – and we have joined with ClearView to provide you with the opportunity to enjoy the same personal, top-quality service for your investments, insurance and superannuation.

Financial Planners are Authorised Representatives of ClearView Financial Advice Pty Ltd ABN: 89 133 593 012 AFSL: 331 367

Financial Planners who are employed by Qudos Bank are also authorised representatives of Qudos Bank (AFSL: 238 205), and may provide advice to Members in respect to products issued by Qudos Bank, such as Retirement Savings Accounts, Term Deposits and Savings Accounts.

Who is ClearView?

ClearView is one of Australia's leading financial services groups that specialises in providing financial advice to help our Members grow their assets and protect their families.

Together we provide quality financial advice and offer a comprehensive range of investment options, superannuation and retirement products, and life insurance cover.

What are ClearView's credentials?

ClearView is licensed to deliver a range of investment management and tax strategy services.

This includes offering advice on:

- > Personal superannuation, including rollovers, allocated pensions, RSA accounts, spouse contributions
- > Self-managed superannuation funds
- > Managed funds
- > Insurance (life, disability and income protection)
- > A comprehensive product range
- > A wide choice of investment options from Australia's leading fund managers
- > Advanced Portfolio Services for ease of investment management and reporting
- > Plus you'll receive personalised advice from a qualified Financial Planner dedicated to growing and securing your wealth



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To arrange a free, no-obligation meeting, contact us:

- Call us 1300 747 747
- Apply online at qudosbank.com.au
- Drop into your nearest branch

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