



Welcome to a stable financial future!

Making decisions for your financial future can be daunting at times.

What are the choices and how will those choices affect the outcome?

The difficulty for most people is obtaining the correct information to assist them in making informed choices.

We are an innovative financial services organisation designed to support you with tailor-made programmes whether you are an individual, family, small to medium enterprise (SME), or large corporate.

These programmes will be designed to assist you to support those things that are important to you — your family, your business, and your retirement.

We are acutely aware that everyone and every business is different, however, there are key areas that are crucial to achieving financial success.

Those areas are:

- **Your current assets**
- **Income — your largest asset**
- **Life, health, critical illness requirements**
- **Home loans and other financing**
- **Savings and investments**
- **Retirement planning**

A financial plan can help you achieve your medium and long-term goals. Far from being a complicated process, it's really quite simple.

To assess those needs we utilise the following seven step process:

THE FINANCIAL PLANNING PROCESS



CONGRATULATIONS!

Financial stability has become a reality for you and your family.

7

REVIEW THE PLAN

Review your plan periodically to make sure your situation or needs have not significantly changed.

6

IMPLEMENT

When you are happy to proceed with the strategy, your financial adviser will help to put the plan into action.

5

PRESENT ADVICE & CLIENT AGREEMENT

Present the written recommendations and explain how these fit your needs. Your financial adviser will also explain any risks and costs associated with the recommended strategy.

4

PREPARE WRITTEN RECOMMENDATION

Consider different strategies and options that will enable you to meet your identified goals. These will be presented as written recommendations.

3

CONDUCT NEEDS ANALYSIS

Help you to identify your future goals and sensitivity to different levels of risk. This includes your investment risk as well as your need for risk protection insurance.

2

GATHER CLIENT INFORMATION

Collect detailed personal information from you relating to your current financial situation.

1

ISSUE DISCLOSURE STATEMENT

This outlines your adviser's qualifications, experience, who they work for, and how they get paid. Ask for a copy if it is not provided.

WE PROVIDE:

LIFE INSURANCE

Ensuring your partner and family will be able to maintain normal living costs, education, debt servicing et cetera after funeral expenses.

HEALTH INSURANCE

Provides you with the option of health care when you need it. Specialist consultations, diagnostic tests and medical surgery in private healthcare facilities.

INCOME PROTECTION

Protecting your most valuable asset. Provides continuity of income should you develop an illness or sustain an injury. Includes life threatening illnesses and disabilities.

SHORT TERM SAVINGS

Ideal for funding your children's or grandchildren's education, planning for holidays, purchasing a new car, making a deposit on a first home et cetera.

KIWISAVER & RETIREMENT PLANNING

Advice on the recently introduced Kiwisaver, individually tailored Retirement Savings Programmes & Property.

LOANS

Residential, investment property and commercial funding.

GENERAL INSURANCE

Protecting your current assets — homes, contents, vehicles, business.

INVESTMENT PLANNING

Establishing and implementing goals for growing your wealth.

EMPLOYEE BENEFIT SCHEMES

In a competitive employment market, employee benefit schemes help you to stand out from the rest and retain good quality employees.

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Promoting Solutions For Your Financial Security



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IF YOU FAIL TO PLAN, YOU ARE PLANNING TO FAIL