



www.crescentfs.com.au

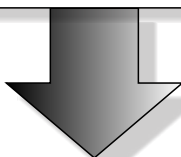
Welcome To Crescent Financial Solutions



Crescent Financial Solutions Pty Ltd is an Authorised Representative (No. 303887) of Suncorp Financial Services Pty Ltd ABN 50 010 844 621, Australian Financial Service Licence (AFSL) & Australian Credit Licence (ACL) 229885.

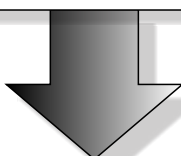
Phase 1: Initial Meeting - Discussing Your Aspirations

We work with you to establish your current financial situation and help you determine your short and long term financial goals and aspirations; and the likelihood of achieving them. The initial meeting provides a platform for both you and the adviser to exchange information and lay the foundation for establishing your financial goals and objectives. We also perform our data collection and information gathering at this stage. **Timeframe: 1-2 Hours.**



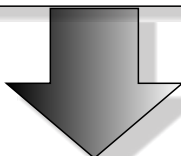
Phase 2: Our Research and Assessment

We will analyse your current position such as assets, liabilities, insurance cover and income. We will then evaluate alternatives based on personal values, attitudes to risk, timeframes and economic/environmental factors. From here, we will develop and compare appropriate strategies; select suitable strategies, services and/or financial products that will assist you in achieving your goals. **Timeframe: 2 - 4 Weeks.**



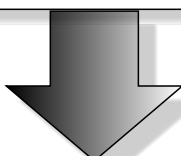
Phase 3: Develop and Present Your Plan

We will read through your strategic recommendations and provide you with your personalised Statement of Advice document. We will re-cap on your goals. We will discuss our findings in relation to your current situation and goals and whether they can be met. We will answer any questions you may have. **Timeframe: 1-2 hours.**



Phase 4: Implementation of Your Plan

If you have decided to proceed with all or part of our recommendations, we will then work with you in implementing your financial plan in a timely and effective manner. This includes completing any product, investment and insurance applications if applicable. We will then follow up and monitor the implementation process for you, such as following up on any insurance requirements or status of investments being placed. **Timeframe: 6-8 weeks from initial appointment.**



Phase 5: Ongoing Review and Annual Health Check

It is important you review your financial goals to ensure you stay on track to achieve them. We will assess the impact of any change in circumstances and make changes where necessary, such as re-balancing your portfolio or revisiting your insurances. We will address any legislative or economic changes which may affect you.



Personal Insurance Only Advice

\$0

(Ordinary Personal Insurance Only)

- ✓ Initial face-to-face consultation with adviser
- ✓ Second face-to-face Plan Presentation with adviser
- ✓ Comprehensive and Individual Tailored Advice
- ✓ Statement of Advice Report and Financial Plan
- ✓ Advice on amount of cover required, comparison of suitable products
- ✓ Full underwriting support, lodgement and completion of applications

Examples:

Life insurance, Income Protection, Trauma Insurance, Review existing insurance policy *(Insurance inside super is not included)



Basic Financial Plan

\$650 - \$1,500

(Single Strategy Advice)

- ✓ Initial face-to-face consultation with adviser
- ✓ Second face-to-face Plan Presentation with adviser
- ✓ Comprehensive and Individual Tailored Advice
- ✓ Statement of Advice Report and Financial Plan

Examples:

- ✓ Managed funds only advice
- ✓ Review and advice for 1 super fund or managed



Advanced Financial Plan

\$1,500 - \$2,500

(Up to 3 Strategies)

- ✓ Initial face-to-face consultation with adviser
- ✓ Second face-to-face Plan Presentation with adviser
- ✓ Comprehensive and Individual Tailored Advice
- ✓ Statement of Advice Report and Financial Plan

Examples:

- ✓ Superannuation and personal insurance combined advice
- ✓ Insurance inside super advice
- ✓ Advice on 2 - 3 super funds or super consolidation of up to 3 supers



Complex Financial Plan

\$2,500 - \$7,500

(3+ Strategies)

- ✓ Initial face-to-face consultation with adviser
- ✓ Second face-to-face Plan Presentation with adviser
- ✓ Comprehensive and Individual Tailored Advice
- ✓ Statement of Advice Report and Financial Plan

Examples:

- ✓ Retirement Plan such as Allocation Pension, Annuities and Centrelink planning Super, Insurance and Managed Funds combined advice
- ✓ Advice on consolidation 3+ super funds
- ✓ Aged Care advice