Wealth Achievement Program

Professional
financial outcomes
for professionals

Strategyfirst
FINANCIAL PLANNING

Dream | Plan | Achieve

Achieve your ambitions

Dream a little to set your financial goals... and then develop a structured plan around smart financial decisions to give you the best chance of achieving your aspirations.

A professional financial service for busy professionals

We understand that busy professionals juggle time commitments between work and family, with insufficient time to make financial management a priority. Earning money is one thing, and proactively managing it another.

Yet it is in these highly productive career years, that we have the capacity to leverage our income and set it up for growth. After all, a hard earned income ought to enable us to achieve the future we desire.

Time: both your friend and your enemy

The passage of time plays a key role in leveraging investments. The more years we spend saving and compounding interest, the more easily we achieve our financial goals. The sooner we start saving and actively managing our capital, the better the outcome. Time is our friend with respect to saving.

However, we need to find time for investing and making smart financial decisions. While we are accelerating our career growth, time is the one thing we lack. We simply don't have the capacity to follow markets closely to make informed decisions.

The investment environment also changes with time. The decisions we make today may no longer be appropriate tomorrow. The markets, legislation and even our own goals and personal situation change over time. The environment in which financial decisions are made is very fluid and therefore requires regular review:

Decision	Objectives	Situation	Legislation	Markets
Human Capital	?	?	?	?
Financial Capital	?	?	?	?

Quantifying your earning potential

During the years that you are accumulating wealth, your future earning capacity is as important to consider in your investment strategy as your Financial Capital is. We profile and quantify both your "Human" and your "Financial" Capital when designing a plan to reach your financial goals.

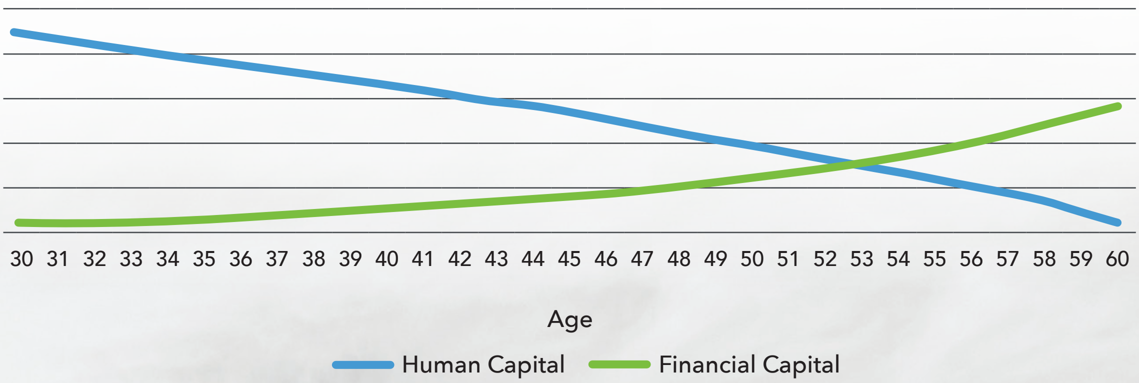
Understanding your Capital

What is your Human Capital?
Human Capital is the present value of your future earning capacity through personal exertion.

What is your Financial Capital?
Financial Capital is the assets you have now and accumulate over time that will actually fund your objectives.

When we are younger, our Human Capital is more likely to be greater than our Financial Capital. As we accumulate more wealth, our Financial Capital grows and as time passes and we get older, our potential for earning – or "Human Capital" – diminishes.

Human Capital vs Financial Capital



We believe in developing a structured plan to harness the power of your Human Capital while it is growing.

Our advisors can help you assess how and what to allocate from your earnings to ensure you reach your future financial goals.

A professional partnership

When you partner with Strategy First, we will design and implement a clear and effective strategy that makes the most of your current financial position, as well as providing for the future. We do the work so you don't have to.

We build a partnership based on trust, so you can feel confident you have a plan in place to achieve the objectives that matter to you, both now and in the future. We implement a structured monitoring and review system to measure success and refine your strategy as the investment environment changes.

What gets measured, gets done

Assessment of current position

People want to know what their 'net worth' is – it is a natural tendency. Sometimes, we may want to compare against our friends, families and neighbours. Most of our young, professional clients simply want to know they are getting ahead. They are building assets and paying down debt. We will show you an overview of your net wealth as well as a component breakdown – are you paying off the right debt? Are your assets growing in value?

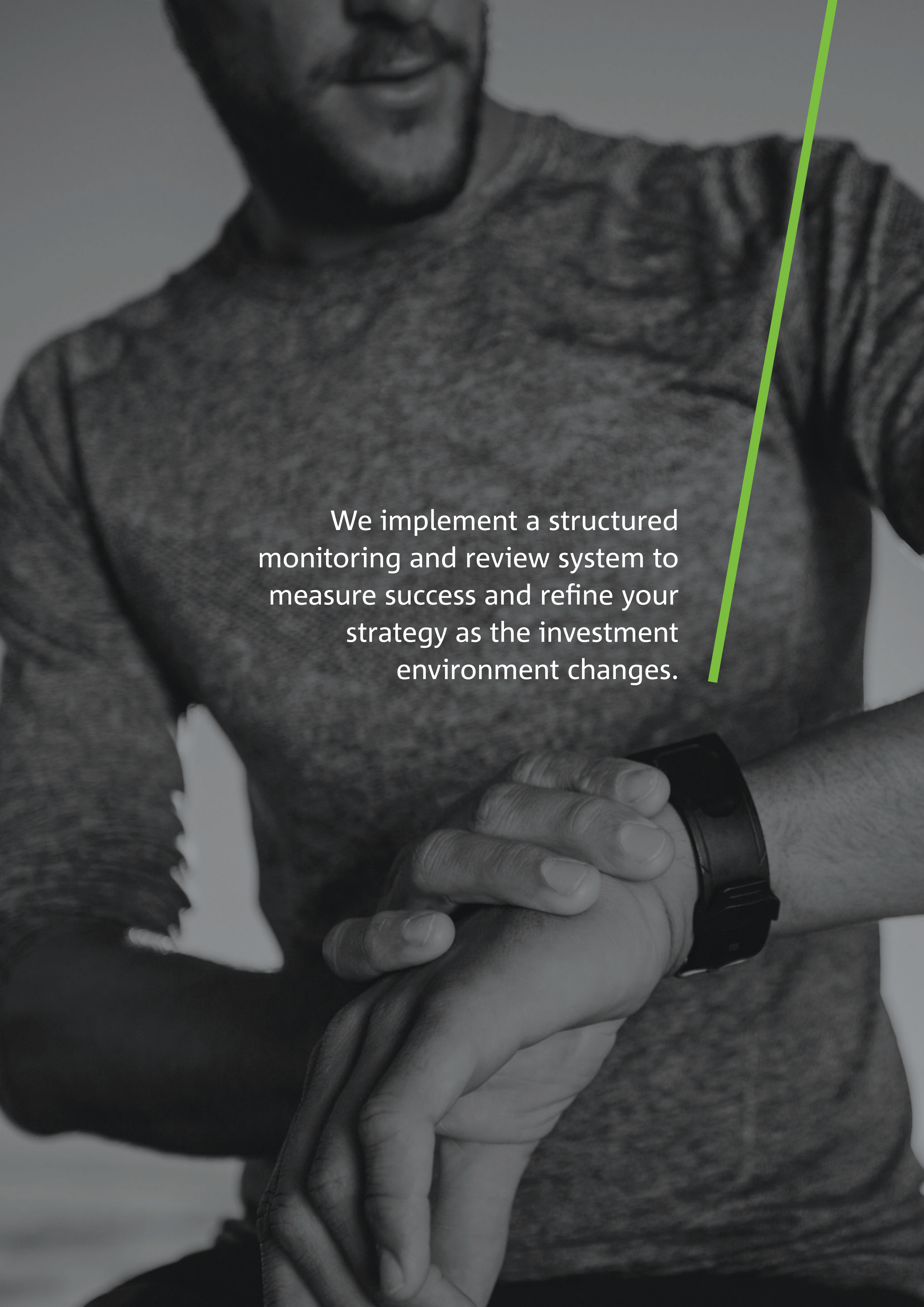
Progress to achieving your objectives

Once you have a snapshot of your current position, you might ask, "Am I on track to achieve my objectives?" and "Are we still on the path we set?" Perhaps you might have found a shortcut or picked up speed… that would be great! Alternatively, circumstances like market returns might have caused you to wander off your path. We set up a structured monitoring system so you can see the small milestones you achieve each year add up to continued progress towards your preferred future.

Summary of capacity and resources

When looking at the path to your preferred future, we will help you decide:

1. Is the path still the right one, given the four key areas of change highlighted above?
2. If you are further down the path than we thought, do we 'bank the profits', adjust your objectives upwards, or simply breathe a little easier?
3. If you have strayed off the path, what do we need to do to get back on track? Increase the amount of Human Capital saved? Extend the timeframe of your preferred future? Compromise on the quality of your preferred future?
4. Whether your present and preferred future are still adequately protected from the financial impact of health shocks.



We implement a structured monitoring and review system to measure success and refine your strategy as the investment environment changes.

Let’s do it together

Based on our analysis and strategy, we develop recommendations and action steps that outline what **we** can do and also what **you** need to do. Your responsibilities will be made as easy as possible, but you’ll need to take action. Let’s get on and do it!

- These are your Dreams
- This is your Plan
- It will be your Achievement.

Your Financial Dashboard

Guiding you to your preferred future...

Name: John Smith

Date: 30/06/2016

Objectives:
Fund children's education costs of $20,000 p.a. for the duration of secondary school. Take a family holiday to Europe in 2020 at a cost of $30,000. Retire at 60 years of age, or earlier if possible. Generate a passive income of $100,000 p.a. throughout retirement.

Where am I now? | What is my capacity? | Am I on track? | What do I need to do?

Current Position

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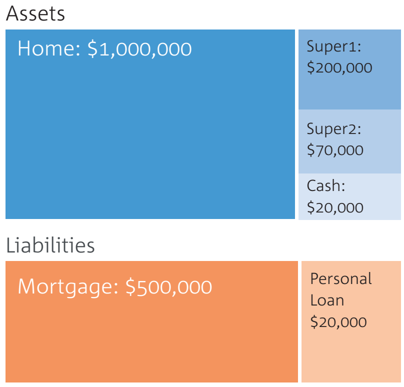
Assets
$1,290,000

Liabilities
-$520,000

Net Wealth
$770,000



Progress

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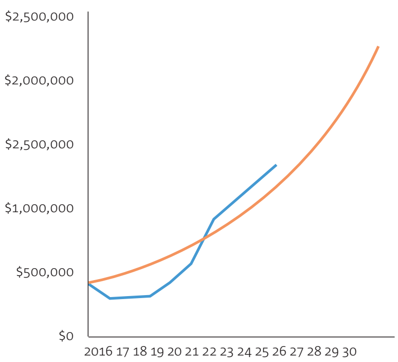

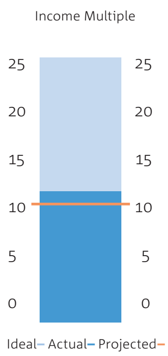

Financial Capacity

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Current Financial Capital $1,000,000 **+** Current Human Capital $5,000,000 **X** Current Savings Ratio 10.0%

Financial Capital

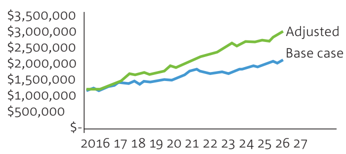
Current Risk Profile: Balanced
Change in Risk Profile: High Growth

Capital for the first 10 years in todays dollars

Human Capital

Current Savings Ratio
10%

Change in Savings Ratio
15%



Insurance

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Type	Amount	Provide	Premium (p.a.)	Due Date	Owner/Payer
Life & TPD	$1,500,000	BT Life	$895	21-Jul	SuperWrap
TPD	$500,000	BT Life	$546	21-Jul	John
Trauma	$250,000	BT Life	$762	30-Jul	John
Income Protection	$10,000	BT Life	$1,643	30-Jul	John

Do you have sufficient Income Protection Cover? No

Current Salary	$200,000
Maximum Cover	$12,500
Current Cover	$10,000

Action Items

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Item	Responsibility	Timeframe	Status
Speak to payroll department and maximize salary sacrifice	John	ASAP	Incomplete
Provide Authority to Proceed with Investment Review	John	ASAP	Complete
Implement Investment Review	SFFP	After receipt of ATP	Complete
Pay annual premium for income protection insurance	John	Aug-16	Incomplete
Book in next quarterly meeting	John & SFFP	Aug-16	Incomplete

Working together for successful outcomes

Successful achievement of financial outcomes is achieved through a structured approach to strategy making, as well as monitoring and refining that strategy along the way.

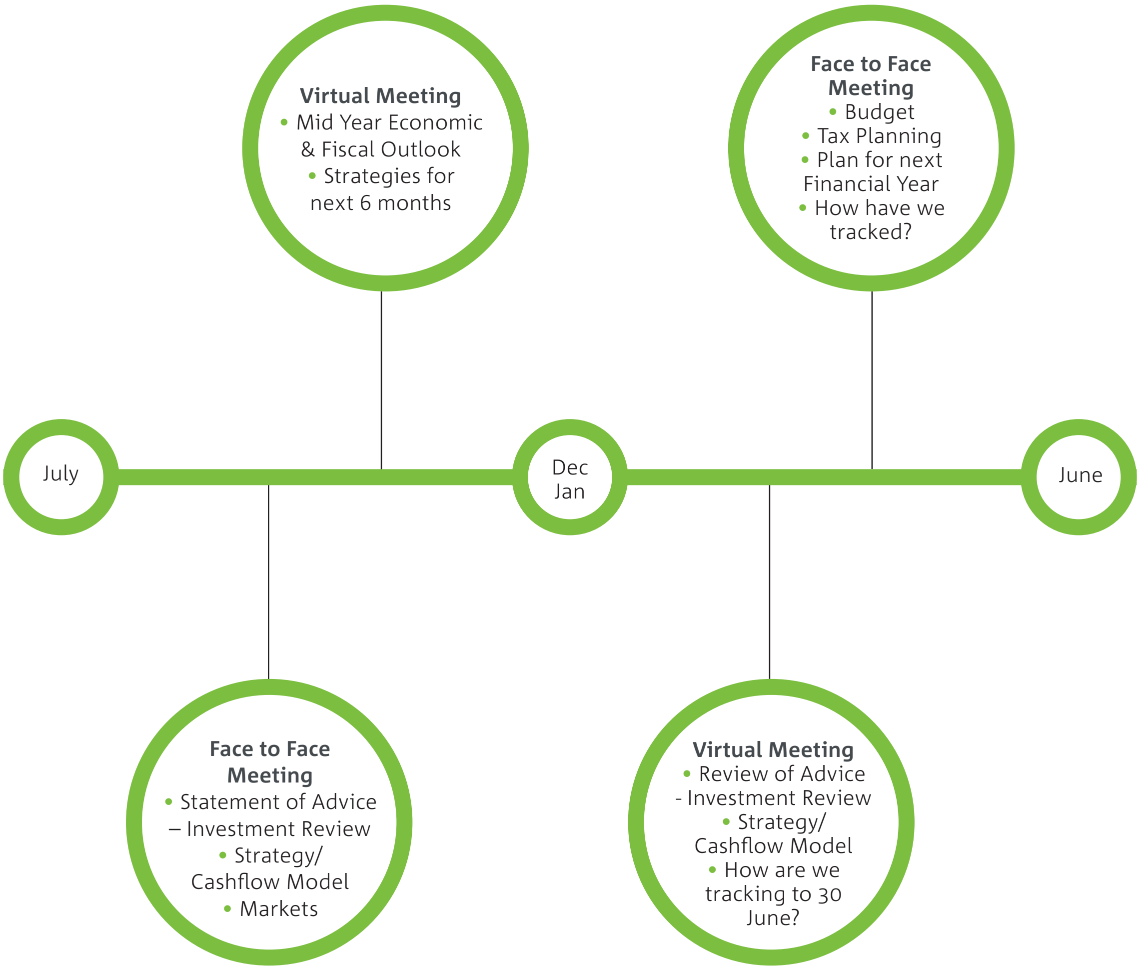
Key elements that will help you maximise value from our service include:

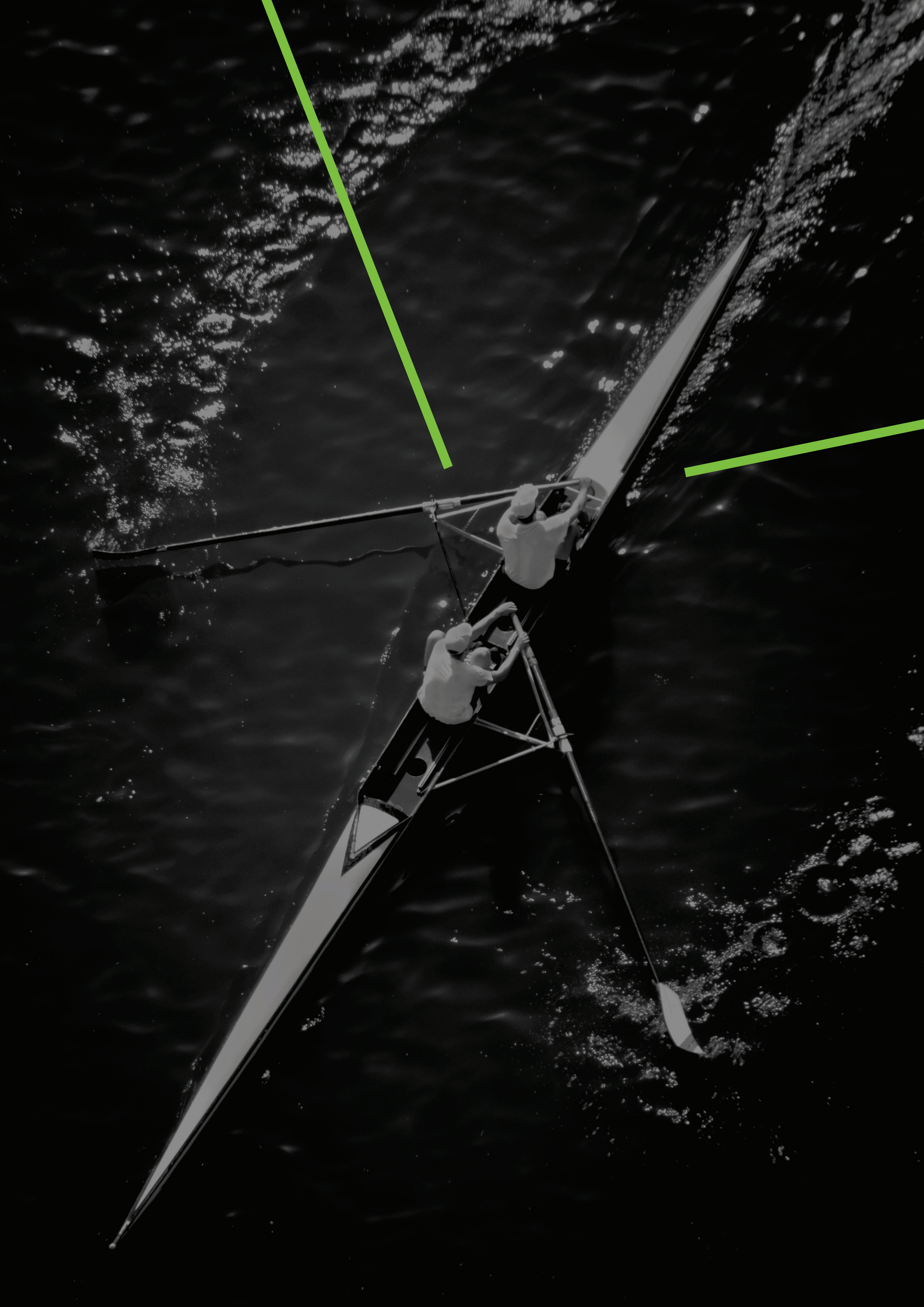
- Regular communication, including meetings
- Engagement and accountability
- Innovative design
- Delivery of outcomes

Respect for your time

We respect your time is valuable, so we have structured an annual service model to set you up for successful outcomes while minimising your time involvement.

Our service model incorporates a balance of face-to-face and virtual meetings to ensure we understand your objectives, set the best strategy and also manage progress in a time-efficient way.





Smarter financial outcomes

The Achievement Program is a structured financial advisory service for professionals:

- Investment strategy design and ongoing advice
- Accountability on objectives and progress
- Financial dashboard tool to track your performance
- Assessment of legislative implications on your strategy
- Leverage of market threats and opportunities

Take the first step to smarter financial decisions...

Patrick Anwandter
Managing Director, Representative and Financial Planner

Patrick was named as one of the Top 50 Financial Advisers in The Australian and Barron's 2017 research. He is also a Finalist for ifa Excellence Boutique Advice Firm and Practice Principal of the Year for 2017. Patrick has ranked in the Top 50 Personal Investors by the AFR Smart Investor Magazine Masterclass for 7 years running. He has 20 years of experience, with particular expertise in SMSF, Wealth Accumulation and Strategic Planning. Patrick is celebrated for achieving the highest mark in the SMSF Association's Professional Certificate.

David Price
Director, Representative and Financial Planner

David is the founding Director of Strategy First, starting the business in September 2005. David is passionate about his clients, the Strategy First team, and the provision of quality, strategic advice.

Don Foster
Financial Planner and Representative

Don is a member of the FPA and has over 25 years experience. He is skilled in all aspects of Financial Planning, including the areas of Wealth Accumulation, Pre and Post-Retirement Planning, Estate Planning, Investment Portfolio Advice and Personal Insurance.

Tax and trading efficiency

We take a comprehensive long-term view on managing both tax and trading costs efficiently. After all, your net return is the key measure of overall success.

A trusted partnership

We offer a genuine fee-for-service relationship: no commissions, no conflicts of interest. We sit on your side of the table.

Rhys Phillips
Financial Planner

Rhys is a member of the SMSF Association and holds a Diploma and Advanced Diploma of Financial Services. He has been a dedicated team member since 2010 and is skilled in the areas of Wealth Management, Strategic Planning, Estate Planning, and Portfolio Management.

Chris Gilmour
Financial Planner

Chris has been a part of the Strategy First team since 2013. He completed a Diploma and Advanced Diploma of Financial Services (Financial Planning) and is currently working towards a CFP designation as a member of the FPA. He is passionate about helping people, previously working to help integrate people with disabilities into society. His experience encompasses a broad range of Financial Planning needs, playing a key part in the delivery of our Wealth Achievement Program.

Our philosophy

We recognise each human is different and therefore has a different investment approach based on individual needs and objectives, whether driven rationally and/or emotionally.

Our philosophy is first to understand you as an individual investor with your unique perspective in relation to the rewards and risks of investing.

We balance out the risk of not earning adequate returns over time, with a structured approach to make wise investment choices, giving you the best chance of meeting your financial goals.

With a thorough understanding of you and your objectives in place, we use our expertise to design and structure a portfolio most likely to achieve your goals.

We focus on getting the structure of your portfolio balanced over appropriate asset classes to meet your objectives. This gives greater confidence in achieving strong returns over time.


Strategic advice
and smart decision-making
for both your Human and
Financial Capital.

Strategyfirst

Dream | Plan | Achieve

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Australia's Top 50 Financial Advisers
Patrick Anwandter
Rank 42
THE AUSTRALIAN

ifa Excellence Awards Finalist 2017

ifa Excellence Awards Finalist 2017

MONEY MANAGEMENT
FUND MANAGER OF THE YEAR 2017
Lonsec
FINALIST
Paraplanner of the Year