

FirstChoice Financial Planning

"Personal advice, service and solutions to help you grow"

FirstChoice Financial Planning

Your FirstChoice when it comes to quality financial advice.

Who we are

FirstChoice Financial Planning Solutions was established in 1991. Today we have grown into a thriving and successful firm, with valued clients across all of Victoria as well as interstate.

We have a loyal and valued client base, who over the years have trusted us to handle their financial affairs.

Our approach is built around providing professional financial advice with a personal service, offered to you by a dedicated team of financial advisers and staff.

We operate as a part of the licensee, Financial Services Partners – an organisation which comprises over 85 of the best financial advisory firms in the country with approximately \$2.5 billion in funds under advice.

Financial Services Partners is an organisation formed from a unique and inspired vision. It is a vision which drives its thinking and actions and is uncompromisingly focused on delivering genuine value to its associated practices and their clients.



Michael Jewell is the founding director of FirstChoice Financial Planning and is an Authorised Representative of Financial Services Partners. Originally a secondary school teacher, he began in financial services in 1987 as an insurance broker, ultimately becoming a Certified Financial Planner (CFP).

In 2002, 2003, and 2004, he was awarded the Inscorp (now Financial Services Partners) Adviser of the Year award. He is a member of the Financial Planning Association (FPA).



Ricardo Do Rosario has worked in the financial services industry for over 4 years and has experience as a financial adviser. He has a Diploma of Financial Services and is studying for his Advanced Diploma. Having a strong background in risk

management, investment strategies and budgeting he blends well with the company's high standards.



Stella Chong has been working in the financial services industry for over 3 years and has completed her Diploma of Financial Services. She is furthering her education and enjoys looking for ways to improve herself and her relationship with clients. She specialises

in Superannuation, Income Streams and helping clients make a smooth transition into retirement.

Our commitment to you

At FirstChoice Financial Planning Solutions we are committed to understanding your situation, needs and objectives to achieve your financial and lifestyle goals.

Our commitment

- To remain at the forefront of financial planning, in terms of knowledge and quality of advice.
- To provide personal financial planning advice with uniquely tailored solutions.
- To achieve optimal investment returns in line with your individual risk profile.
- To work in partnership with you.
- To be open and accessible.

Your commitment

- To work in partnership with us.
- To remain open and accessible.
- To partner us in your journey to financial success.

Our services

FirstChoice Financial Planning offers a holistic approach to your financial needs by providing expertise and specialist advice in the following areas:

- Budgeting and saving
- Debt management
- Investment
- Wealth creation
- Personal insurance
- Tax planning including capital gains tax management
- Superannuation (including self-managed superannuation funds)
- Centrelink entitlements
- Retirement planning
- Estate planning

'Successful financial planning is a journey,
not just a destination.'

Our networks

At FirstChoice Financial Planning Solutions we work with a variety of people to help ensure we achieve your financial and lifestyle goals.

- Accountant
- Specialist SMSF Accountant
- Solicitor
- Conveyancer
- Real Estate Agents
- Property Valuer
- Real Estate Buyers / Sellers Advocate
- Insurance Broker
- Mortgage Broker
- Finance Specialist



Our approach to financial planning

At FirstChoice Financial Planning Solutions we embrace the process of 'lifestyle financial planning'.

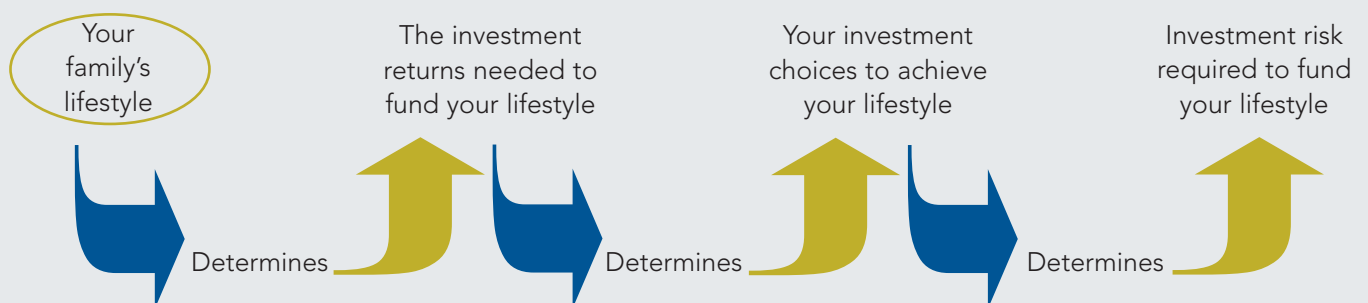
Lifestyle financial planning goes beyond just your financial needs and seeks to understand your life goals and desired lifestyle. This in turn shapes the development, delivery and maintenance of a financial plan to help you achieve those goals.

Lifestyle financial planning is about focusing on your personal goals and creating a financial pathway that will lead you to them.

The traditional financial planning approach



The FirstChoice financial planning approach



6 Steps of financial planning

1. Understanding you and your current situation

At your first meeting we will discuss your current financial situation to gain a deeper understanding of your financial position. We will look at details such as your income, assets, debt level and commitments, and determine your attitude to risk.



2. Identifying your goals and objectives

In identifying your financial and lifestyle goals and objectives we consider various issues. For example:

- Desired income and asset levels
- Meeting future expenses
- Future education expenses
- Upgrading the family home
- Protecting you and your family financially, through adequate death, disability, trauma and income protection cover
- Estate planning: writing a will and appointing a power of attorney
- Your investment risk profile
- Accumulating assets to a defined level by a defined date
- Maintaining an agreed level of investment accessibility and flexibility



3. Identifying any issues or gaps between where you are now and where you want to be

We will review your goals and compare these to your current situation. We'll identify the areas critical to achieving your goals and any financial barriers that need to be overcome.



6 Steps of financial planning

4. Preparing your recommendation

Using the information gathered we will develop financial strategies based on your individual goals, and then structure a financial plan to show how we'll work toward achieving them.

You will be provided with a detailed written report that outlines your current position, recommended financial strategies and all associated fees and charges.



5. Implementing your strategy

We will implement the agreed strategy once we have fully reviewed and revised it and you are comfortable with the recommendations.



6. Review and monitor your strategy

As your life changes it may be necessary to review your plan and make adjustments so your strategy stays on track and remains relevant to your needs. We will set up a regular review program with you to ensure your goals, strategies and progress are revisited regularly, to help you remain on target.

