

Paxton Bridge – FAQs

What does a Certainty Financial Advisor do?

A Certainty Financial Advisor helps you to define and understand your goals, in business and personally and assists you in developing a path to follow whether your goals are short or long term.

Our objective is to develop a financial strategy that helps you meet your goals and objectives through access to our range of highly specialised team of financial professionals and service providers.

By keeping you focussed and accountable we can make adjustments according to your changing circumstances to ensure you reach your goals. We help educate you about financial matters such as insurance, superannuation, estate planning and funding strategies.

We are dedicated to providing personal attention to our clients, foreseeing a life-long relationship that weathers the changes in their lives and changes in the economy.

The ongoing conversation

Any financial strategy is affected by changes to its external environment and assumptions and it is imperative to be able to manage risk and adjust your settings as appropriate.

Having a certainty financial advisor as a sounding board for your important life decisions and financial concerns is vital. Our clients enjoy an ongoing conversation, both formally in strategic reviews and more informally as we share your life journey and aspirations.

As your advisor, Paxton Bridge will continue to take a proactive view of your affairs, risks and opportunities.

This includes:

- Establishing your own "Advice Map" as a reference point to base all decisions from
- Reviewing your assets and liabilities
- Assessing your cash flow and spending patterns in line with your financial goals
- Adjusting your asset allocation and investment mix as the external environment changes
- Reviewing your risk management strategies, including your estate plan and insurance portfolio (*life, total & permanent disability, income protection and trauma insurance*)

Client Engagement

As a client of Paxton Bridge your fundamental requirements, values and aspirations are verbalised to enable us to appreciate the significance of each to you. This process expands our insights into your financial capability, your relationship to money and what's important to you.

Leadership in financial advice helps people to understand their potential by asking great questions to discover better answers to life's challenges.

Our conversations will help you clarify the important questions you may not have considered today or into the future:

- Who actually owns my assets?
- Are my assets held in the most effective and protective structure?
- Are my investments flexible enough to adapt to changing economic and market conditions?
- Am I prepared for the worst-case scenario in the unforeseen circumstances of injury, illness or death?
- What is my legacy to my family, community and broader society?

Our work

Creating certainty and control in your financial affairs comes from adhering to a robust, systematic process of analysis, strategy and execution.

Paxton Bridge offers an initial structured advice process that helps you to understand your aspirations and uncover the depth of opportunities to design an ongoing "Advice Map" to allow you to make the most of these opportunities and to provide certainty and control in the decisions you make.

When we meet our purpose is to understand you, by listening to what's important in your life, your aspirations, your goals, your key relationships, such as family and business and how you behave with money. Only by knowing you deeply can we work with you to design an appropriate financial strategy to create certainty and control in the decisions you make. This process is recorded and we provide you with a full transcription of the conversation to enable reflection and clarity as at that point in time.

At the end of this process, you will understand your own values and how financial issues drive your decisions. You will be clearer on what you want to do with your life, how to realise the opportunity wealth offers and you'll understand a little more of the potential of your own significance and abundance.

What happens in the first appointment?

The conversation in the first appointment will focus on you as a person, understanding what's important to you, what has shaped your attitudes to money and your vision for the future, as such the development of an 'Outcomes Map'.

It is also the opportunity for you to understand us and how we work - our passion for what we do and our commitment to providing certainty and control.

How long will it take?

Your time is valuable and needs to be invested wisely. Generally our first appointment takes between 1½ to 2 hours to work through the questions and answers.

We will then follow this up with another 45 minute meeting within 2 weeks to present our 'Request for Services' and 'Advice Map'.

It is at this stage we both make the decision to proceed or not.

We find a meaningful investment of time to understand each other at the commencement of our relationship pays dividends over the many years that follow.

What should I bring?

All you need to bring is an open mind and a willingness to be honest about what you would like to achieve. As such understanding who you are is more important than what you have.

How much will it cost?

Our fees are a portion of the cost of following poor advice, or allowing your financial affairs to drift directionless for years at a time.

They are a reflection of the complexity and intensity of your needs and the resources we require to genuinely achieve your goals. A thorough understanding of you is required before we can let you know what our relationship will cost.

If you engage our services we will give you clarity about what our advice and service will cost. We are a fee for advice business and do not accept remuneration or commissions from any source other than what you pay us, if possible.

As a guide our 12 month engagements will range from \$12,000 to \$85,000 per annum however every circumstance is different and impossible to outline until we understand your own requirements.

Usually around a third of this fee is payable upon acceptance of our "request for services" to engage us to proceed to prepare recommendations, with the balance payable monthly over the remaining 11 months of the 12 month engagement, or an alternative payment method can be agreed.

We will conduct our Outcomes Map discussion each and every year to ensure neither of us makes any assumptions as to the advice you require for the proceeding 12 month period.

Ultimately the value you receive from our advice can only be determined by you, hence the importance of re-engaging each and every year.

What else should I know?

What you tell us in our first meeting is confidential, rich with meaning and will be a valuable guide to the most appropriate future strategies. So that we capture all the subtlety of this important information we make an audio recording of our conversations.

In strategy design, we bring together your values and goals with your financial capability to form a unique solution. Our strategy will effectively position you to maximise your assets, minimise your tax, build effective protection around your assets, optimise debt structures and map out a strategic plan for your financial life.

Once we have helped you create your strategy, you will be clear on precisely how your financial affairs can be structured efficiently, the most appropriate mix of your investment assets and where you should ideally allocate your resources.

Executing your plan

The final stage in the initial advice process is executing your financial strategy. Our skilled support team will manage all of the details needed to execute your strategy, including establishing or changing legal structures, placing investments or adjusting asset allocations and setting up insurance policies. Throughout this process, we work closely with your existing professional advisors, such as your accountant and lawyer, to ensure consistency and alignment on all financial and legal matters.

After this process you will feel secure in the peace of mind that all of your financial affairs are integrated into a comprehensive system to maximise efficiency, growth and certainty for your future.