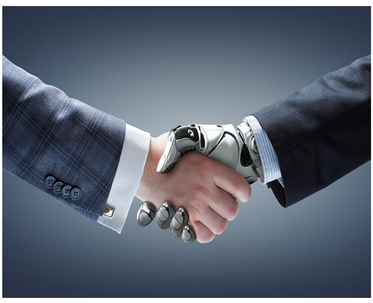
finchat
financial ORGANISER

Finchat for individuals:

Making financial planning efficient, accessible and affordable



Financial planning can be a slow, costly process. From initial interview to the final presentation of the statement of advice usually takes weeks.

This is because customer details are usually collected in writing. They then go to a technician known as a paraplanner who enters the data into financial planning software that produces the advice. The financial adviser then presents it to the client.

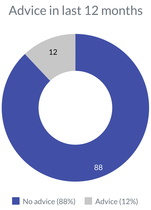
ASIC report 627 found only 12% of Australians had received financial advice in the last 12 months and 66% had never received financial advice. The main reasons were it was too expensive or they didn't think they had enough assets. A growing number wanted to do it themselves.

What does Finchat for individuals do

Finchat uses technology to give immediate answers.

You can play "what-ifs" by choosing different variables and evaluating the result. "What if I contribute more"? "What if I choose a different retirement age"?

The results can motivate you to take action.



Finchat doesn't recommend financial products.

How does Finchat for individuals work?

Each topic has an easy to understand explanation, complimented by an simple info-gram and a calculator.

Read about a topic and then use the calculator to test different scenarios. For example, try increasing or decreasing contributions to see the effect on the final balance in your super.

Down load the info-gram as a quick reference or share it by email.

Which topics can I investigate?

1 CREATE WEALTH INSIDE SUPER

How does super work, Types of super, Do I have enough super? , TTR, Account Based Pension, Consolidate super, Fees in super, All contribution types: Employer, Salary sacrifice, Spouse, Government and Down-sizing

2 CREATE WEALTH OUTSIDE SUPER

Investment risk profile, Shares, Fixed interest, property, cash, ETFs, Managed funds, currency and robo-advice

3 PROTECT WEALTH

Do you have enough death and disability cover? Is your income protected? Do you have enough trauma cover?

4 LIFESTYLE CALCULATIONS

Choosing a better job, Paying off debt, Cost of travel, Wedding costs, Rent or buy, budgeting and Education costs

5 MY PLAN

Check your financial health. Retirement planning, Debt ratio, Budget, Risk exposure, Estate planning and Education costs

6 COMPLY-EYE

Subscribers can have a written statement of advice reviewed from a compliance point of view

Contact

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