

THE VALUE OF FINANCIAL ADVICE

How working with a financial adviser can add
value to the lives of everyday australians





Hi,

Thanks for reading "The Value of Financial Advice".

Research by ASIC has revealed over 40% of Australians intend on obtaining financial advice in the future. But for those who intend to obtain advice, many are asking: "Do I need a financial adviser?"

As we approach 2 years of the Covid-19 pandemic creating financial instability and economic uncertainty, many Australians are feeling unsure and lost when it comes to their finances.

Furthermore, we're beginning to learn that worrying about money can lead to all sorts of domino effects, often causing unwanted stress in other aspects of your life such as personal relationships, work, or health.

Managing your finances, especially in such difficult circumstances, takes time, skill and plenty of research. Put simply, not every Australian has this extra time or expertise. This is where working with a financial adviser can help to not only relieve your financial stress but also deliver much-needed peace of mind.

So how do we actually bring value to our clients?

Our first step is to discover and establish a clear set of goals for you. Whether it be a new house, retirement goals or a family holiday, your desires are the foundation of your financial success. It's all about what's important to YOU.

After we understand your goals, our technicians get to work and utilise their technical skills and product knowledge. We complete the required research on your existing financial products, develop the most appropriate strategy (what's in your best interest) and consider the most appropriate product selection.

Once your plan is in place, we meet with you regularly to check in to make sure that you are on track and tweak your plan as needed.

At Coastal Advice Group, we want to provide every Australian with the opportunity to enjoy life-changing financial freedom and live a life of possibility.

Wishing you health, wealth and happiness,

Daniel Brown

Daniel Brown
CEO

PS: If you wish to discuss any of the themes in this e-book, you are welcome to contact our Financial Advice team for further support (see page 9 for locations).

WHO CAN WE HELP



Professionals



Families



Aged Care
(New + Existing Residents)



Pre-retirees +
Retirees

ADVICE WE CAN PROVIDE

- Superannuation advice
- Self-managed super fund advice
- Retirement planning
- Investment advice + wealth creation
- Insurance advice
- Estate planning
- Aged care advice

Why is financial advice Important?



Most people have heard of Maslow's Hierarchy of Needs at some point in their lives.

The concept is based on the theory that human needs can be grouped and ranked, whereby basic needs e.g. food, water, shelter, sleep, clothing — are most important and unless those needs are met, higher needs such as friendship, self-esteem, career advancement and the like do not become a priority in your everyday life.

In Maslow's Hierarchy, financial security is in the second tier and is considered a basic need to people. But more importantly, financial security directly affects your capacity to meet all of the needs in the pyramid, from top to bottom, particularly your:

- 1) capability to acquire your other basic needs such as food, shelter, clothing, etc.
- 2) psychological needs, especially your relationships with friends, family, and your partner (see page 6).
- 3) ability to meet your self-fulfilment needs and have the financial means to fund creative and recreational pursuits.

However, when it comes to financial planning and management, your options are infinite. How do you know if you have made the right choices to create wealth, protect your wealth and prepare for retirement?

This is where we can help you.

Coastal Advice Group e can show you how to save more, invest wisely to build your wealth, and protect the wealth you already have from unforeseen circumstances.

THE VALUE OF FINANCIAL ADVICE

- SURVEY DATA

30% say that
there are benefits
to their work and
job satisfaction after
receiving advice

37.8% of Australians
receiving financial advice
said their family life had
improved as a result
of receiving advice

There was a
21% increase in
peace of mind
for advice recipients

Advice recipients
experienced 13%
greater levels
of overall
personal happiness

Feelings of security
regarding respondents'
day-to-day finances
increased by 20%

50% of Australians
who receive financial
advice say their
mental health
has benefitted

The likelihood of
experiencing an argument
with loved ones
decreased by 19%
for advice recipients

18% of Australian
respondents said their
physical health had
improved after
receiving advice

A WORD FROM OUR CLIENTS

"I have just recently partnered with NFPG to help me with my retirement planning with the aim of using the government age pension to support me. Kristy helped to adjust my superannuation to maximise my investment returns all the while, making sure there was minimal risks.

It eases your mind to know that people with knowledge and experience can maximise your financial security in retirement. Every question I has was answered precisely and not too rushed so I could understand more about my money.

Overall, an extremely pleasant experience!"

Noni R

"Working with Matthew at Central Coast Financial Planning Group has been one of the best decisions we've ever made. When we started talking with him, we knew we needed some expert guidance to help get our finances in order, with the ultimate goal of buying a home.

Matt's fantastic help got us on the right track, and last year we took the plunge and purchased a beautiful house. Thanks so much for all of your help, Matt!"

Jon & Amanda

I have been a client of Dan Brown's for over 5 years and regularly recommend the services of NFPG to my friends and family.

Their solutions and recommendations have taken me from being riddled with debt to ensuring the financial success and security of my family through wise investments and tailored insurance.

Dave S





Ready to change your financial future?

1. Click on the 'Book now' link below to book a complimentary initial meeting.
2. Meet with one of our experienced financial advisers.
3. We'll help you prepare and implement a plan to achieve financial success and security.

BOOK NOW



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