



About Aspire Planning  
Our Approach to Financial Advice

# *The Aspire Planning way!*

*Worrying about debt?  
Thinking about your children's education?  
Saving for your retirement?  
Wondering how your friends and neighbours can afford overseas  
holidays and new cars?*

When it comes to money, many of us are unsure if we are doing the right thing - for ourselves and our families. Financial planning can appear overwhelming, impersonal or available only to the wealthy. We challenge this view.

*At Aspire, we help you identify your goals and create a plan to get you there.*

Rather than receiving a 'robotic' investment plan, Aspire will provide you with a 'road map' that prioritises your goals and passions, while helping you navigate life's ever-changing stages.

We believe financial health is a vital component of well-being and happiness. When your finances support the other aspects of your life, you are well on the way to a healthy, secure and balanced life.

*Be empowered to Make It Happen!*



# The importance of Financial Security in a well balanced life

When we talk about a "Life Well Lived" several key elements are present.

While life experiences differ from person to person, three key elements are considered non-negotiable – Health, Family and Financial Security.

## Creating Financial Security

At Aspire we work with you to create financial security, while also encouraging and supporting you to live a happy, healthy, and well-balanced life.

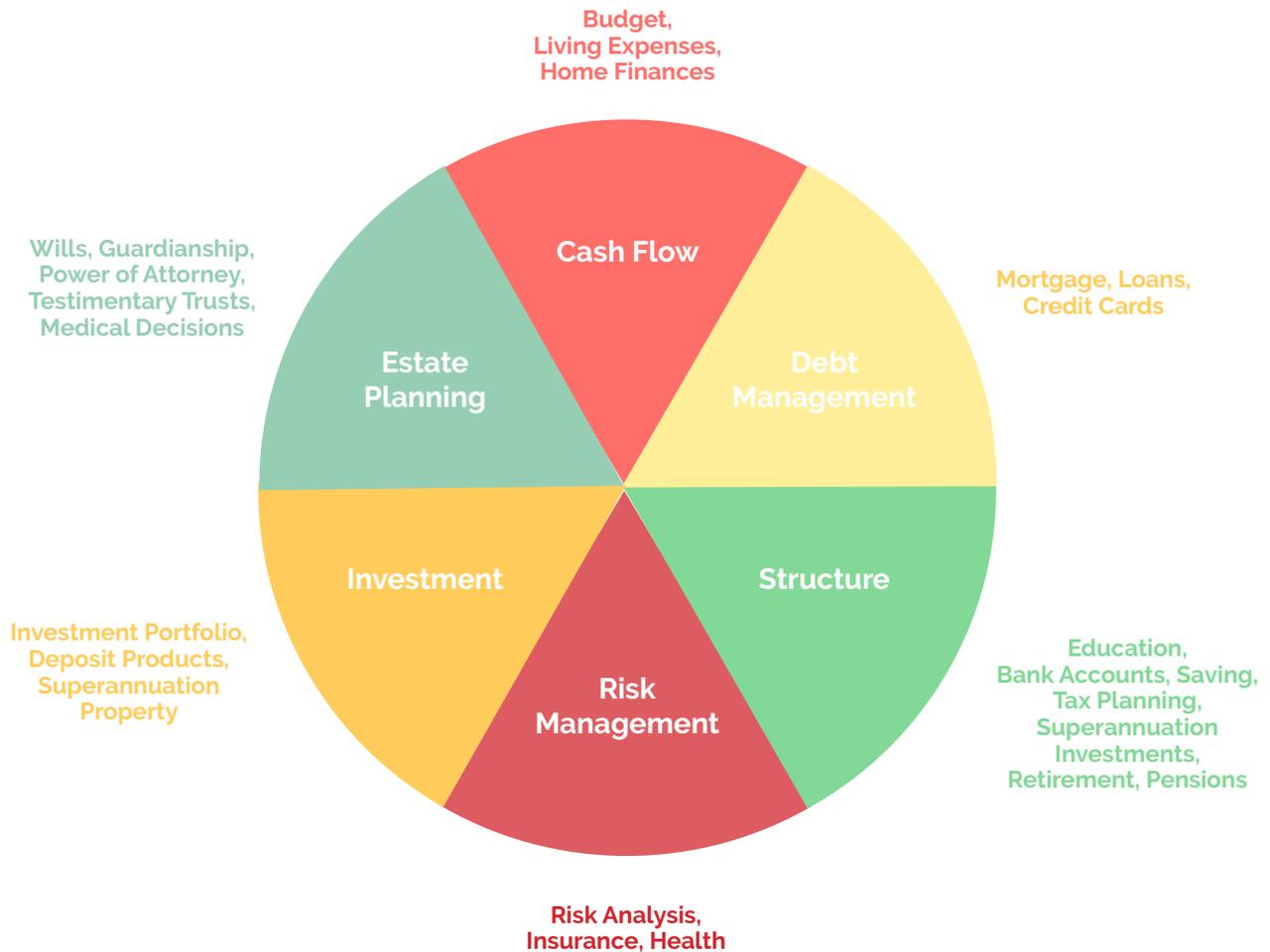
When you feel financially secure, your finances can be used to fuel the other important areas of your life.



# Your Financial Security Wheel

Financial security means that you can financially support your aspirations, dreams and goals.

When measuring financial security, we look at six essential components that form the basis of a holistic plan.



Creating solid foundations in each of these areas, closely aligned to your goals, will put your plans on the right trajectory.

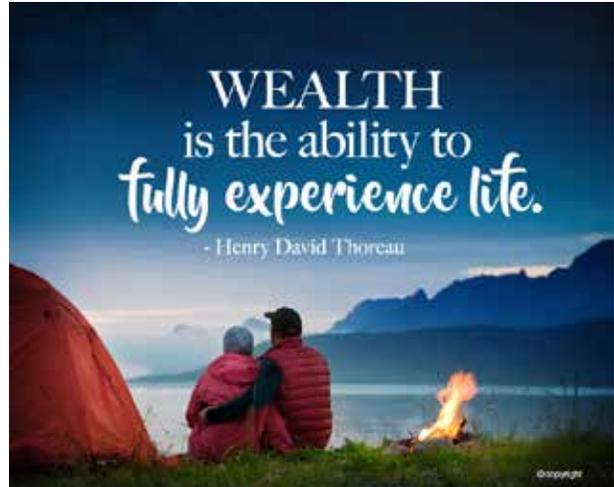
When we work together we assess your health in each area while establishing your priorities and hopes for the future.

You may be strong in some areas and weak in others, or you might need a boost across the board - we will listen, explain and advise you on the strategies to employ for achieving long term financial security. And the best bit? You are in control all the way!

# Our Services

Aspire is specially structured to help you achieve positive outcomes throughout your financial security wheel. We have created services within each segment, enabling us to work with you to deliver a holistic plan with a clear strategic direction.

**CASH FLOW:** Examine your household budget. Break down your living expenses to understand where your money goes, and make sure it's in line with your goals. Learn to optimise the use of your money and take control of your home finances. All of our clients receive access to the Aspire Wealth Portal - a useful resource which will help you better manage your financial world.



**DEBT MANAGEMENT:** Analyse your debt – mortgage, personal loans, credit cards - and understand how properly managed debt can work FOR you and support your life plans. We're partnered with like minded Finance Experts to ensure that you always have access to the most appropriate debt solution.

**ESTATE PLANNING:** One of your most important financial planning tasks! Protect yourself, your assets and your family by ensuring your wishes are clear and considered. Aspire's facilitation service will assist you to preparation your estate plan in readiness for execution by our preferred solicitors.



Our packages include solutions for:

- Will
- Testamentary Trusts
- Power of Attorney (Medical & Financial)
- Guardianship of Children
- Medical and Lifestyle Decisions
- Documentation of your wishes

**STRUCTURE:** Streamline your financial life to make it simple and easily manageable. Once your goals are clear, we help you determine the most effective structure specialising in the following areas:

- Savings Planning
- Retirement Planning
- Education Planning
- Effective Tax Planning
- Age Pension Planning
- Aged Care Planning



**INVESTMENT:** Invest for your future and make your money work for you. Reach your short and long-term goals by setting specific, measurable objectives for your investments. We provide clear and simple solutions for:

- Saving
- Managed investment
- Superannuation Funds
- Investment Portfolio Advice
- Self-Managed Superannuation Funds

We tailor all of our investment solutions to your personal appetite for investment risk.



**RISK MANAGEMENT:** Insurance plays a vital role to protect against Life Risk events. Complete our Risk Needs Analysis, designed to help you safeguard your family, savings, business and investments. This identifies your risk areas and enables us to develop strategies which minimise potential impact and additional financial burden.

# Your Tools to Make It Happen

Our specifically designed tools and ongoing partnerships with like minded businesses will provide you with the ability to clearly define your goals and monitor your progress.

## Aspire Wealth Portal:

The Aspire Wealth Portal forms a key link to our working relationship with you. Set and track your specific goals and manage your financial world quickly and easily with this comprehensive and secure tool.

- Property, loans, wills, insurance, banking, tax, shares, super all in one place
- Easy to use tools to efficiently track your cash-flow from anywhere all in real time
- Monthly snapshots to provide an accurate reflection of your net wealth
- Track your spending through auto-categorised transactions
- Store important documents such as wills, group certificates, health benefit documents or tax summaries
- Set budgets
- Secure, easy digital management of your funds
- Access 24/7 on your desktop, tablet or smartphone



## Dream Catcher® Program

Our specifically designed, interactive program is an exciting for you to gain full clarity on your life vision. As a valued ongoing client of Aspire, you will be guided through the innovative Dream Catcher® program.



Your financial plans and security will be further enhanced through articulating and expanding on your life vision, getting right to the heart of what brings you happiness and fulfilment.

All your dreams and aspirations will be fully documented in your personal Dream Catcher® booklet, leaving you confident and focussed on your future plans.

## Silver Mirror Program

Specifically designed to help you build a meaningful, active and happy life after full time work, Aspire's partnership with the like minded group called Full Time Lives, delivers an innovative program for our clients approaching retirement.

Working through this program will help you reflect on your current position, then plan what you need to do to create a fulfilling and exciting in your second act.



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