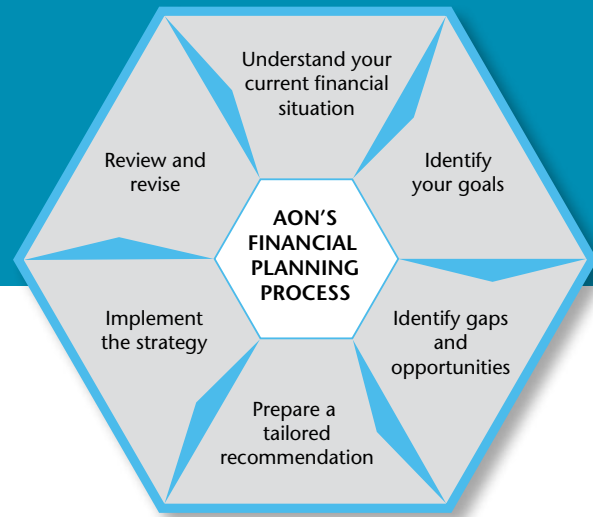


Aon's financial planning process



STEP 1

UNDERSTAND YOU AND YOUR GOALS

To enable us to tailor the right financial solution to you, it is important that we understand you and your goals. This involves understanding where you are currently at, where you want to be and when you want to be there. Some of the information we will gather in this first step include:

- Whether you are seeking personal, executive or business services
- Why you are seeking our services and what you want to achieve
- Your personal details, including whether you have a family to support
- Your aspirations now and in the future
- Your lifestyle goals, for example home ownership, holidays, private schooling for your kids, purchasing luxury goods items, supporting charities or a special cause
- Your risk profile – what level of risk are you prepared to accept to achieve potentially higher returns on your investments over the medium to long term

STEP 2

UNDERSTAND YOUR CURRENT FINANCIAL SITUATION

The next step is to understand your current financial situation including:

- Your income details
- Your debt levels
- Current assets and investments held
- Details of your superannuation providers
- Current financial commitments

STEP 3

IDENTIFY OPPORTUNITIES

After considering all the relevant information regarding your needs, objectives and current financial situation, step 3 involves identifying financial gaps between your goals and the outcomes we can expect to achieve using appropriate wealth and protection strategies. We will also identify any opportunities that if worked into your plan may address these gaps and help you achieve your goals. Some of the things we may consider include:

- What level of investment and timeframe you need to ensure your savings grow in line with your risk profile
- What level of insurance you require to protect your assets and your income
- What tax strategies could be used to accumulate wealth faster
- Whether you require gearing to accumulate wealth faster

The services you select from us to address gaps and opportunities can be as comprehensive or as specific as you need. You can choose to obtain advice on all components of your finances or just limit it to one or two areas.

STEP 4

PREPARE AND PRESENT YOUR PLAN

Preparation

Now that we have the knowledge of your financial goals and objectives, risk profile and financial situation your Aon Financial Planner will apply their expertise in developing your tailored financial plan. Your Aon financial planner is supported by a network of experts in areas such as research and technical, legal, superannuation, insurance and investments. This network ensures we develop a set of recommendations to suit your goals, objectives and risk tolerance.

Presentation

Once we have prepared your financial plan we will present it to you, explaining our recommendations and strategies. You may wish to invite your accountant and other financial professionals you trust to attend this appointment. By the end of this step it is essential you are completely satisfied with our recommendation and you feel that the plan is the appropriate solution for you.

STEP 5

IMPLEMENT YOUR FINANCIAL PLAN

With your approval we will:

- Go about implementing your plan ensuring that the appropriate structures are in place
- Ensure the right investments are held in the right structures
- Ensure the administration and custody of your assets is set-up

STEP 6

REVIEW YOUR PLAN

To ensure your plan remains up-to-date and in line with your needs and objectives we recommend reviewing your plan regularly. If you choose our ongoing service package, some of the aspects we consider may include:

- The performance of the investments in your portfolio
- Economic and market conditions
- Product innovation
- Legislative and regulatory changes
- Any changes in your personal circumstances



FOR MORE INFORMATION
OR TO BOOK AN APPOINTMENT
CONTACT US ON

1300 859 047

AND AN AON REPRESENTATIVE
WILL BE IN TOUCH