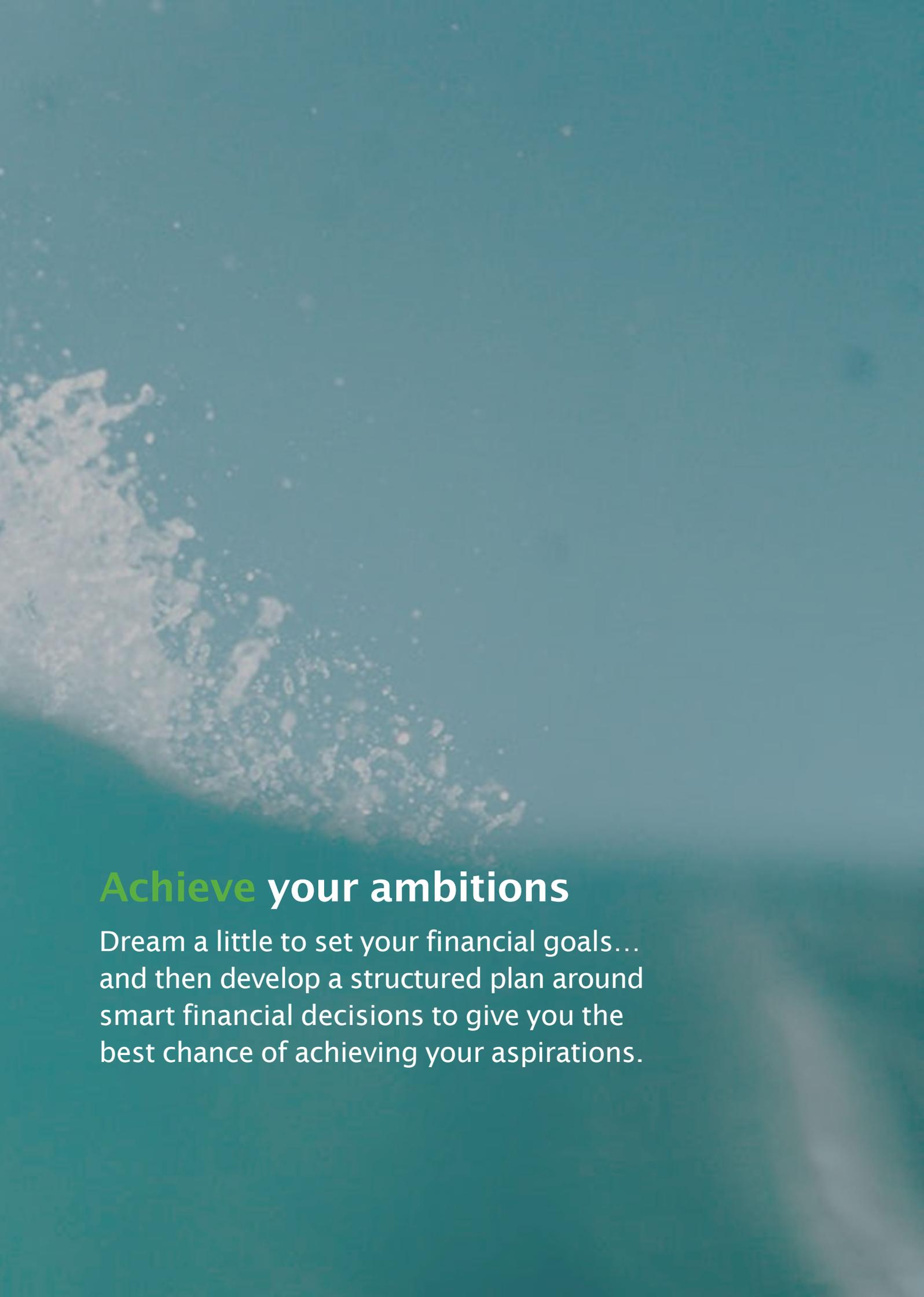


# Wealth Achievement Program

Professional  
financial outcomes  
for professionals

Dream | Plan | Achieve



## **Achieve** your ambitions

Dream a little to set your financial goals...  
and then develop a structured plan around  
smart financial decisions to give you the  
best chance of achieving your aspirations.

## A professional financial service for busy professionals

We understand that busy professionals juggle time commitments between work and family, with insufficient time to make financial management a priority. Earning money is one thing, and proactively managing it another.

Yet it is in these highly productive career years, that we have the capacity to leverage our income and set it up for growth. After all, a hard earned income ought to enable us to achieve the future we desire.

### Time: both your friend and your enemy

The passage of time plays a key role in leveraging investments. The more years we spend saving and compounding interest, the more easily we achieve our financial goals. The sooner we start saving and actively managing our capital, the better the outcome. Time is our friend with respect to saving.

However, we need to find time for investing and making smart financial decisions. While we are accelerating our career growth, time is the one thing we lack. We simply don't have the capacity to follow markets closely to make informed decisions.

The investment environment also changes with time. The decisions we make today may no longer be appropriate tomorrow. The markets, legislation and even our own goals and personal situation change over time. The environment in which financial decisions are made is very fluid and therefore requires regular review:

Decision	Objectives	Situation	Legislation	Markets
Human Capital	?	?	?	?
Financial Capital	?	?	?	?

## Quantifying your earning potential

During the years that you are accumulating wealth, your future earning capacity is as important to consider in your investment strategy as your Financial Capital is. We profile and quantify both your “Human” and your “Financial” Capital when designing a plan to reach your financial goals.

### Understanding your Capital

#### What is your Human Capital?

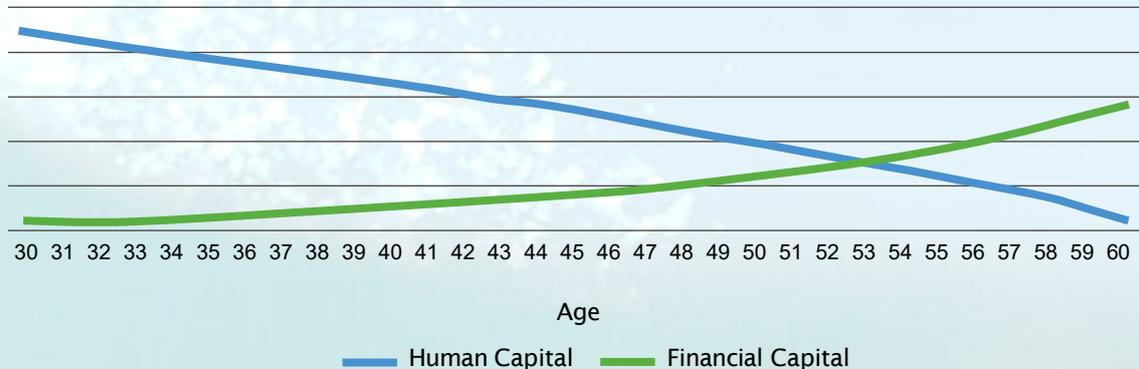
Human Capital is the present value of your future earning capacity through personal exertion.

#### What is your Financial Capital?

Financial Capital is the assets you have now and accumulate over time that will actually fund your objectives.

When we are younger, our Human Capital is more likely to be greater than our Financial Capital. As we accumulate more wealth, our Financial Capital grows and as time passes and we get older, our potential for earning – or “Human Capital” – diminishes.

### Human Capital vs Financial Capital



We believe in developing a structured plan to harness the power of your Human Capital while it is growing.

Our advisors can help you assess how and what to allocate from your earnings to ensure you reach your future financial goals.

## A professional partnership

When you partner with Strategy First, we will design and implement a clear and effective strategy that makes the most of your current financial position, as well as providing for the future. We do the work so you don't have to.

We build a partnership based on trust, so you can feel confident you have a plan in place to achieve the objectives that matter to you, both now and in the future. We implement a structured monitoring and review system to measure success and refine your strategy as the investment environment changes.

## What gets measured, gets done

### Assessment of current position

People want to know what their 'net worth' is – it is a natural tendency. Sometimes, we may want to compare against our friends, families and neighbours. Most of our young, professional clients simply want to know they are getting ahead. They are building assets and paying down debt. We will show you an overview of your net wealth as well as a component breakdown – are you paying off the right debt? Are your assets growing in value?

### Progress to achieving your objectives

Once you have a snapshot of your current position, you might ask, "Am I on track to achieve my objectives?" and "Are we still on the path we set?" Perhaps you might have found a shortcut or picked up speed... that would be great! Alternatively, circumstances like market returns might have caused you to wander off your path. We set up a structured monitoring system so you can see the small milestones you achieve each year add up to continued progress towards your preferred future.

### Summary of capacity and resources

When looking at the path to your preferred future, we will help you decide:

1. Is the path still the right one, given the four key areas of change highlighted above?
2. If you are further down the path than we thought, do we 'bank the profits', adjust your objectives upwards, or simply breathe a little easier?
3. If you have strayed off the path, what do we need to do to get back on track? Increase the amount of Human Capital saved? Extend the timeframe of your preferred future? Compromise on the quality of your preferred future?
4. Whether your present and preferred future are still adequately protected from the financial impact of health shocks.

We implement a structured monitoring and review system to measure success and refine your strategy as the investment environment changes.

## Let's do it **together**

Based on our analysis and strategy, we develop recommendations and action steps that outline what we can do and also what you need to do. Your responsibilities will be made as easy as possible, but you'll need to take action. Let's get on and do it!

- These are your **Dreams**
- This is your **Plan**
- It will be your **Achievement**

## Working together for successful outcomes

Successful achievement of financial outcomes is achieved through a structured approach to strategy making, as well as monitoring and refining that strategy along the way.

Key elements that will help you maximise value from our service include:

- Regular communication, including meetings
- Engagement and accountability
- Innovative design
- Delivery of outcomes

## Respect for your time

We respect your time is valuable, so we have structured an annual service model to set you up for successful outcomes while minimising your time involvement.

Our service model incorporates a balance of face-to-face and virtual meetings to ensure we understand your objectives, set the best strategy and also manage progress in a time- efficient way.

## Smarter financial outcomes

The Achievement Program is a structured financial advisory service for professionals:

- Investment strategy design and ongoing advice
- Accountability on objectives and progress
- Financial dashboard tool to track your performance
- Assessment of legislative implications on your strategy
- Leverage of market threats and opportunities

## Tax and trading efficiency

We take a comprehensive long-term view on managing both tax and trading costs efficiently. After all, your net return is the key measure of overall success.



Independent strategic advice and  
smart decision-making for both your  
Human and Financial Capital.

## Our philosophy

We recognise each human is different and therefore has a different investment approach based on individual needs and objectives, whether driven rationally and/or emotionally.

Our philosophy is first to understand you as an individual investor with your unique perspective in relation to the rewards and risks of investing.

We balance out the risk of not earning adequate returns over time, with a structured approach to make wise investment choices, giving you the best chance of meeting your financial goals.

With a thorough understanding of you and your objectives in place, we use our expertise to design and structure a portfolio most likely to achieve your goals.

We focus on getting the structure of your portfolio balanced over appropriate asset classes to meet your objectives. This gives greater confidence in achieving strong returns over time.

## A trusted partnership

We offer a genuine fee-for-service relationship: no commissions, no conflicts of interest. We sit on your side of the table.



**Rhys Phillips**  
*Director & Financial Planner*

Rhys is a member of the SMSF Association, holds a Bachelor of Commerce (Finance) and a Diploma and Advanced Diploma of Financial Services. He has been a dedicated team member since 2010 and is skilled in the areas of Wealth Management, Strategic Planning, Estate Planning, and Portfolio Management.

Finalist in the 2018 Young Leaders in Finance Awards in the Financial Adviser of the Year category.



**David Price**  
*Director & Financial Planner*

David is the founding Director of Strategy First, starting the business in September 2005. David is passionate about his clients, the Strategy First team, and the provision of quality, independent advice.

While qualified to provide advice in all areas of Financial Planning, David has spent the last 10 years working with High Net Worth Individuals; specialising in wealth management, retirement planning, asset protection, estate planning and intergenerational wealth transfer.



**Don Foster**  
*Certified Financial Planner®*

Don is a member of the FPA and has over 30 years experience. He is skilled in all aspects of Financial Planning, including the areas of Wealth Accumulation, Pre and Post-Retirement Planning, Estate Planning, and Investment Portfolio Advice.



**Chris Gilmour**  
*Certified Financial Planner®*

Chris is a member of the FPA and a CERTIFIED FINANCIAL PLANNER®. He has been a part of the Strategy First team since 2013 and is passionate about helping people along their financial journey, improving their financial wellbeing. With his caring and empathic nature, his clients feel heard, helping them in the areas of goals discovery, understanding financial capabilities, strategic planning, wealth management, pre and post-retirement planning and estate planning.



**Erin Coyle**  
*Certified Financial Planner®*

Erin is an experienced Financial Planner advising on a wide range of financial strategies, including tax-effective wealth accumulation, cash flow and debt management, retirement planning and aged care. She is passionate about working with clients to help them identify and articulate their financial goals before formulating the steps required to achieve them.

Erin is a member of the Financial Advice Association of Australia (FAAA) and a CERTIFIED FINANCIAL PLANNER® with a Bachelor of Commerce (Liberal Studies) and a Diploma of Financial Services (Financial Planning). Completing her Financial Planner Certification in 2014, Erin graduated as the highest achieving student, earning herself the inaugural Gwen Fletcher Memorial Award.



**Strategy First Financial Planning Pty Ltd**  
AFSL: 290771  
ABN: 69 114 540 528

Grd Floor, Front Suite 55  
117 Old Pittwater Road, Brookvale NSW 2100  
PO Box 7418 Warringah Mall NSW 2100

**Tel:** 02 9091 0080  
**Fax:** 02 9939 4730  
**Email:** [contact@strategyfirst.com.au](mailto:contact@strategyfirst.com.au)  
**Website:** [strategyfirst.com.au](http://strategyfirst.com.au)