Strategyfirst
INDEPENDENT FINANCIAL ADVICE

Client Value Proposition

Dream | Plan | Achieve

Dream a little to set your financial goals.

Plan to make smart financial decisions.

Achieve your aspirations.

Our Proposition

At Strategy First, our goal is to help you achieve peace of mind.

We create a comprehensive financial plan designed to meet your specific objectives. But we don't stop there. Throughout your financial journey, we will be your partner and guide you every step of the way. We will be by your side to help you navigate life's complex financial decisions – all with your goals in mind.

We understand the importance of financial security; we are here to help you get there and stay there.

We partner with our clients to:

- Understand and articulate their goals in life
- Educate, counsel and coach them
- create a comprehensive financial plan
- Get their finances in order and implement their plan
- We are dedicated to keeping them on track
- Provide expertise by making the complex simple

"We have a very honest and direct relationship, which we genuinely appreciate. Strategy First has given us peace of mind. You can't put a price on that."

What makes us different

Independence

From the day we first opened our doors, we have been driven by providing **independent** advice that is in our clients' **best interest**. Almost unheard at the time of our inception, Strategy First's **fee-for-service** approach allows us to provide quality strategic advice, and to protect clients from any conflicts of interest.

While the regulatory landscape has shifted, Strategy First's approach remains special. In fact, as of 31 March 2021, Strategy First has been able to meet the very strict conditions of the Corporations Act and call itself **Independent** - a term that less than 5% of Financial Planning businesses can use.

Trust

Our business is built on a foundation of being **trustworthy**. Our service is built around harnessing **trust**. Our people are driven by earning and protecting your **trust**.

Team

Our clients value every member of their **team**, from their Adviser, to their 'Dreamer' (our Client Service Team) to their Paraplanner. We build **teams** of highly capable individuals matched to your needs, so you have access to a number of people who understand and care about you.

Impact & Success

You are the focus of everything we do.

We know that by working together, we can have a positive **impact** on your life, providing peace of mind and confidence. Our long-term relationships allow us to grow with you.

We want to see you **succeed**.

Targeted

We are not the right fit for everyone. We know who we are best suited to help, and we give them all our energy. Our clients are:

- **Aspirational** – have dreams for themselves and their families and are driven to succeed.
- **Engaged and willing to collaborate** - value their relationship with their advice team and can be held accountable.
- **Respectful** – of all members of our team
- **Professional outsourcers** – understand the benefit of expert advice.

Emotional Value

We are here to help with that most fundamental question: “Am I going to be ok?”

Support

Your journey through life is unlikely to be smooth. Our role is to hold your hand and guide you through the ups and downs. With our proactive and timely support, we will be here for you when you need us.

Things will change, and when they do, our agile approach and coaching will keep you focused on your long-term goals and the things you can control, allowing you to make smart decisions for your future.

Confidence

The trusting, two-way relationship we develop will give you confidence.

- Confidence that we hear and understand you.
- Confidence in our expert knowledge, robust philosophy and decades of experience.
- Confidence in yourself. We will help you to feel enabled to act, and to act knowing that you are making an informed decision.

Our clients are understood, educated and empowered.

Peace of mind

Question: “**Am I going to be ok**?”
Answer: “**Yes**”

We provide regular feedback and progress reporting to keep you accountable and help you check your advancement towards your preferred future. This provides a sense of accomplishment, as well as highlighting the results of your hard work, as you move towards your ultimate success – Financial Freedom.

Behavior Gap

Financial Value

To have financial wellbeing means having clarity and direction. We will help you build-out your goals and objectives, also helping you understand what is achievable. Once we know where you are heading, we leverage our experience with clients in similar positions to build you a comprehensive and bespoke plan, driven by your objectives.

We also coordinate your panel of professionals to ensure every facet of your financial world is in safe hands, project managing to ensure a unified approach. Our broad range of services ensure your financial wellbeing by helping you to:

Feel Confident

- Developing an agile plan to give you the best chance of achieving your preferred future. We also keep you accountable so there are no excuses!
- Wanting to transfer wealth to family members but don't know how to approach it? We can help you feel confident any transfer is being structured the right way and that the recipients will get the most out of your generosity.
- Cutting through the red tape to give you peace of mind that you are getting the best outcome for your loved ones.
- Protecting yourself, your family and your business from any unforeseen events through insurance and contingency planning. *
- Establishing a comprehensive estate plan, supported by top-quality documents, gives you the confidence to know your wishes will be respected and stress minimised for your family. *

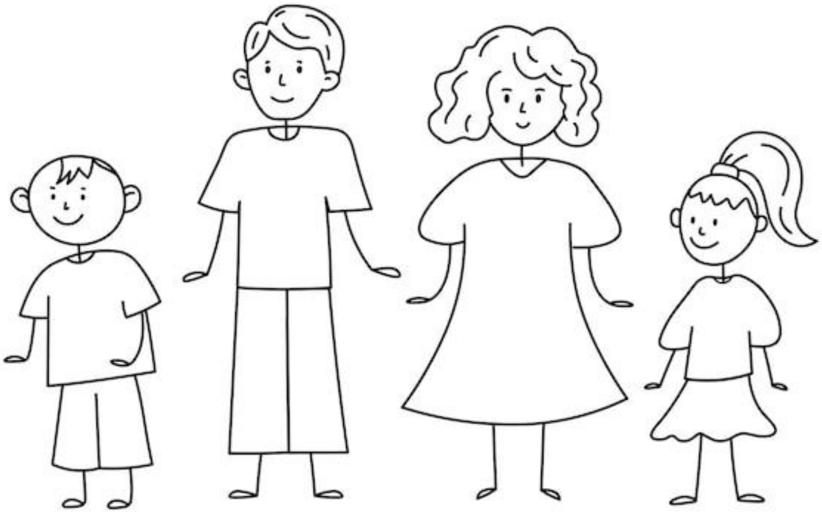
Feel Effective

- Partnering with you to manage your investments in line with a disciplined, long-term plan, focused on your objectives.
- Helping you to look after one of your biggest assets - your future income. Our service includes cashflow management, salary packaging and employee share schemes.
- Ensuring your debt is structured effectively and has competitive features can save you thousands of dollars in the long run. *
- Working with a specialist accountant means you get the best outcomes for yourself and your business. *

Feel Good

- Be a force for good by structuring your portfolio to target positive Environmental, Social and Corporate Governance (ESG) outcomes.
- Giving your children a head start can be easier than you think. Whether it's education funding, getting into the housing market or any other objective you have in mind.
- Charitable giving on any scale, from small regular donations up to establishing your own private foundation.

*Offered in conjunction with our Professional partners



Portfolio Value

How your money is invested and managed is one of our biggest responsibilities.

We see ourselves as a steward for our clients' wealth and all of the objectives this wealth is designed to achieve. That responsibility is not lost on us and this is reflected in our Investment Philosophy.

We do not speculate with your money and, by extension, your objectives. We trust the functioning of investment markets and focus on what can be controlled:

- Risk and return trade-off and your risk profile.
- Diversification to help manage risks.
- A focus on being tax-efficient to optimise after-tax returns.
- A preference for cost-effectiveness to increase certainty and optimise net returns.
- Reliability of long-term investment outcomes.

We take advantage of market-leading technology to optimise your investment experience and outcomes. This technology allows us to incorporate numerous other areas of your financial position into your advice experience, where value is proven to be found.

If you are interested in learning more, we have documented our **Investment Philosophy**.

We hope this gives you an idea of where our advice can take you. By understanding your goals and needs, we create solutions that we believe will give you the best chance of success.

As you can see, our advice is more than just a plan. We empower you along the way and give you the tools to feel confident and secure in your decisions.

We regularly ask our clients for feedback so we can understand what we're doing right and where we can improve. This is to ensure we are delivering on our promise to you.

We're excited to be on the wealth journey with you and we look forward to helping you secure your financial future.

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