

### **When should I see a Financial Planner?**

Usually people seek advice from us when there is a specific need like planning to retire, buying a first home or protecting assets.

Seeking a Financial Planner is valuable at any time in your life. We can help you set and achieve your financial goals no matter what your life circumstances are.

### **Is it expensive to see a Financial Planner?**

It depends on what your needs are. At Forrest Private Wealth, we clearly define the cost to clients before agreeing and accepting any work. You essentially determine the cost (based upon our fee), as you decide what level of service or advice you require.

### **Is Financial Planning only for those who have a lot of money?**

This is a common misconception that Financial Planning is only worthwhile if you have significant wealth. Forrest Private Wealth helps a diverse set of clients from all sorts of backgrounds and financial needs.

You don't need to be well off to start a financial plan; the plan to create wealth for you.

### **What outcomes can I expect from using a Financial Planner?**

Depending on how engaged you are with your Financial Planner, we can assist you with:

- Developing a customised financial plan to help you achieve financial success with little impact on your after tax cash flow.
- Providing clarity about your investments and risk insurance.
- Peace of mind knowing a qualified, professional is reviewing and monitoring your portfolio and keeping you on track towards your financial goals and objectives.
- Certainty, knowing that if something happens to you, your family and children are looked after and that their assets pass to the ones you love per your instructions.

### **Will you give me advice that is suitable to my investment needs and financial circumstances?**

Yes. To do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information.

### **What should I know about any risks of the investments or investment strategies recommended to me?**

We will explain to you any significant risks of investments and strategies that we recommend to you.

### **Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?**

Yes. You have the right to know about details of commissions and other benefits your adviser may receive for recommending investments.

All commissions, fees and other benefits received by your Financial Planner, as a result of providing advice, are clearly detailed in writing. A SoA will also be given to you in writing at the time the advice is given.

### **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, we can make arrangements for you to do so.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Act to verify your identity and the source of any funds.

This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

### **Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions. For example, by email or telephone.