



We provide experienced financial advice
to help people make a real
and positive impact in their lives.

Our professional advice solutions
protects your life-style and wealth,
enabling you to obtain financial independence.

———— “Achieving Financial Direction” ————

meet our team



Filippo Battisti | Authorised Representative

I have been a Financial Planner / Lending Consultant and have been involved in the financial services industry for over 30 years.

Apart from being a financial advisor....I'm married with teenage boys. Family time is about the beach, my boys and their sport. Love my pasta with a lovely glass of homemade red wine. (I dream of being a winemaker sharing good wine with all my friends and family.)

Australia's a great place and I enjoy traveling to the warmer climates especially Asia. My next stop is India one to explore the mystery's of that wonderful culture.



Shellie Fisher | Receptionist/Support Staff

I have worked in the Financial Services Industry most of my working life and I love it. I have a passion for finance, figures, and helping people set up their financial future.

When not at work I am a mother of two young girls which at times can be very hard work, but very rewarding at the same time!!! I love being able to take my girls away with my husband to go camping and spending some quality family time together. I also play tennis and love going to the footy.



Pauline Dansie | Compliance/Support Staff

The majority of Pauline's working life has been in the Financial Services Industry. Being part of Generation Y, I recognise the importance of good financial strategies and setting yourself up for retirement. Yet still understand the importance of Financial Stability in any stage of life.

When not at work I'm spending time with my young family. I enjoy camping and travelling with my family. I also enjoy baking and motorbike riding.

the value of advice

Today	Protect	Build	Future
Gain an insight and establish where you are today	Protect what you have and prevent you from going backwards	Develop strategies to move forward and to achieve accelerated wealth	Achieve financial security and lifestyle of choice

our ongoing commitment



“what’s important in your life”

20's

- Start budgeting to manage your cash-flow
- Pay off 'bad' debt
- Start a regular investment plan
- Kick-start your super

30's

- Pay off 'bad' debt
- Consider consolidating super funds / bank accounts
- Have a regular investment plan
- Borrowing to invest
- Take out adequate insurance
- Be smart with super
- Create a will

40's

- Pay off 'bad' debt
- Consider consolidating super funds / bank accounts
- Have a regular investment plan
- Borrowing to invest
- Check your insurance cover
- Be smart with super
- Review your will for changing circumstances
- Education funding

What advice requirement do you have for your life stage?

50's

- Review your risk profile
- Borrowing to invest
- Check your insurance cover
- Review your will and consider estate planning
- Accessing your super
- Take advantage of government benefits

60+

- Accessing your super
- Maximise government benefits
- Accelerate your super savings
- If still working, release other wealth
- Review your will and estate plan

What to expect ...



our advice

Whatever stage of life you are at, quality financial advice can help you get to where you want to be. It's never too early or too late to start, in fact the sooner you begin planning for your financial future the better.

Legislative complexity and changing financial markets, has meant that it has become increasingly difficult to make the right financial choices without professional advice. Even individual investors with industry knowledge who regularly follow the stock exchange find it time-consuming and incredibly challenging to keep up-to-date with the constant changes.

Developing a relationship with a financial adviser can, however, bring together your knowledge with that of a professional who spends their time focusing on how to make the most of the changing circumstances.

We can take a overall view of your situation, put plans in place to set you on the path to achieving your goals and towards reaching a comfortable retirement.

Once these plans are implemented, we can manage and review your strategies as your life changes so you stay on track no matter what the future holds.

our initial advice to you

Investment Planning

Personal savings plans
Margin lending
Gearing
Managed investments
Review of existing portfolio / position

Financial Planning

Estate planning
Debt management
Aged care
Salary packaging
Review of existing portfolio / position

Insurance Planning

Personal Insurance
Business insurance
Review of existing portfolio / position

Superannuation Planning

Consolidation
Contribution strategies
Transition to retirement
Retirement building
Salary sacrificing
Review of existing portfolio / position
Corporate superannuation

Retirement Planning

Retirement income streams
Retirement funding
Social security
Review of existing portfolio / position

Lending

Home loans
Finance and leasing
Business and commercial lending
As a credit representative through
Australian loan company.

Introduction to other professionals

Tax minimisation strategies
Wills
Estate planning



our initial advice fees

Our fees are based upon the time and value we provide in assisting you to secure your financial future. Financial advice involves a great deal of effort and experience, and our role is to simplify the entire process, ensuring your financial affairs are structured for your long-term financial security.

We want to work with clients who want to work with us, therefore we do not charge for any work until such time as you have decided to become a client. If you agree for us to document our advice, and then choose not to proceed with us, we reserve the right to invoice you for our time. Other than this, you will never receive an invoice from us unless you specifically request to be charged in this manner.

All charges associated with the work we undertake for you will be fully explained and detailed in our written advice documents. Please refer to my Adviser Profile for more information and worked examples.

Our initial advice fee is based on the complexity of the advice we provide.

This ranges between \$660 - \$3,300

Includes:

- Initial consultation(s)
- Preparation & presentation of advice
- Strategy and recommendations
- Implementation of the advice

our ongoing service to you

Our ongoing advice programme ensures your financial goals are successfully achieved over the long term. We focus on developing strategies that take advantage of your circumstances as they change throughout your life.

By developing an ongoing relationship with you we gain a greater insight and understanding of your financial position and continually support you in making the most of your opportunities.

You will have “peace of mind” knowing you have caring professionals looking after your financial well-being on an ongoing basis. Regular reviews and planning are the keys to reaching your long-term financial and lifestyle objectives, and as such, we have designed an ongoing client service program tailored to your ever changing financial needs.

The objective of our ongoing service is to:

- Keep your financial plan on track
- Ensure you are kept informed
- Increase your knowledge
- Enhance your general awareness of market conditions and changes in legislation.





your ongoing review service

Our ongoing review service is designed for clients to have more engagement in their financial needs.

Personal consultation

It's an opportunity for us to sit together and review where you're at, discuss any changes to your personal circumstances, and make any adjustments as required. It's the opportunity to look forward.

Consolidated portfolio valuations

This a written summary of your portfolio and how it has performed, we check your investment allocation against your risk profile. It's the opportunity to look backwards.

We offer unlimited Adviser Access

Providing peace-of-mind that you can contact us when needed regarding any of your existing investments or policies without receiving an additional invoice.

components of your review service

Service areas based on your level of advice and life stage

Frequency of Reviews

- | | |
|---|---|
| Half yearly or yearly personal consultation | ✓ |
| Consolidated portfolio valuation | ✓ |

(Based on your individual needs and your current personal circumstances, your consolidated portfolio valuation can be sent to you by mail or presented face-to-face during your personal consultation).

Your review

- | | |
|---|---|
| Review of goals and objectives to keep on track | ✓ |
| Identification of changes to personal circumstances | ✓ |
| Review of existing investments and insurance | ✓ |

Superannuation

- | | |
|---------------------|---|
| Investment strategy | ✓ |
| Contribution limits | ✓ |
| Contribution types | ✓ |

Insurance

- | | |
|---|---|
| Life insurance / TPD / Trauma / Income Protection | ✓ |
| Business insurance | ✓ |

Retirement

- | | |
|-------------------------|---|
| Retirement goal setting | ✓ |
| Retirement analysis | ✓ |
| Retirement planning | ✓ |
| Centrelink strategies | ✓ |

Investments

- | | |
|--------------------------------|---|
| Wealth protection | ✓ |
| Investment structures | ✓ |
| Cash flow analysis | ✓ |
| Budgeting strategies | ✓ |
| Borrowing to invest strategies | ✓ |

Debt Management

- | | |
|--------------------------------|---|
| Debt Management Strategies | ✓ |
| Borrowing to invest strategies | ✓ |
| Tax planning Strategies | ✓ |

Estate Planning

- | | |
|----------------------------|---|
| Estate planning strategies | ✓ |
|----------------------------|---|

Other services

- | | |
|---|---|
| Regular email newsletter | ✓ |
| Liase with Centrelink on your behalf | ✓ |
| Liase with other professionals on your behalf | ✓ |
| Regular economic updates | ✓ |

\$660 - \$3,300 p.a. (based on the level of service and frequency of review that we recomend for you)



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