

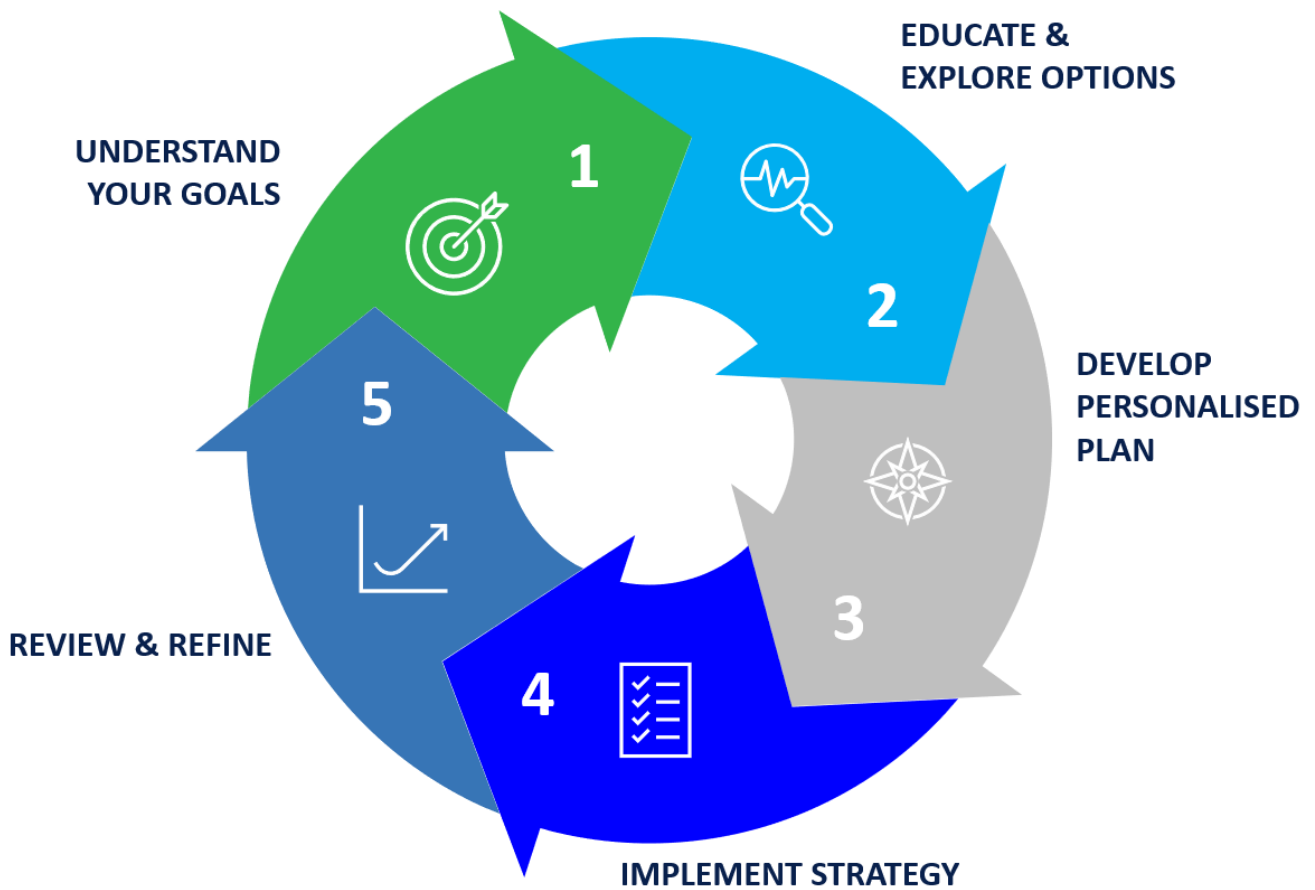


Horizon Wealth
ADVISORY

Our Approach to Financial Planning

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OUR APPROACH





UNDERSTAND YOUR GOALS

Financial planning is not a one size fits all approach. Before developing a plan, we first want to understand your situation, what is important to you and what you are hoping to achieve.

You may be looking for a plan to wind back work, purchase the dream family home, or pay for your children's education. Whatever your aspirations may be, it is important that your financial strategy is tailored towards your specific circumstances and goals.



EDUCATE & EXPLORE OPTIONS

Once we understand what you are hoping to achieve, we will educate you on your options so you can make informed financial decisions. We believe that financial planning should be a collaborative process and through awareness and understanding of your options, you will feel confident and in control of your finances.



DEVELOP PERSONALISED PLAN

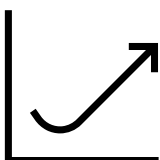
We can now develop your personalised plan which will provide a blueprint for growing wealth and achieving your financial goals. Our approach will start with strategy first, and within the recommended strategy identify the right products for your circumstances. We will then model out your current plan vs the recommended strategy, providing a benchmark to track future progress against.

We believe in a holistic approach to planning and the advice may cover a range of areas including cash flow / budgeting advice, personal investments, superannuation / SMSFs, tax planning and risk management.



IMPLEMENT STRATEGY

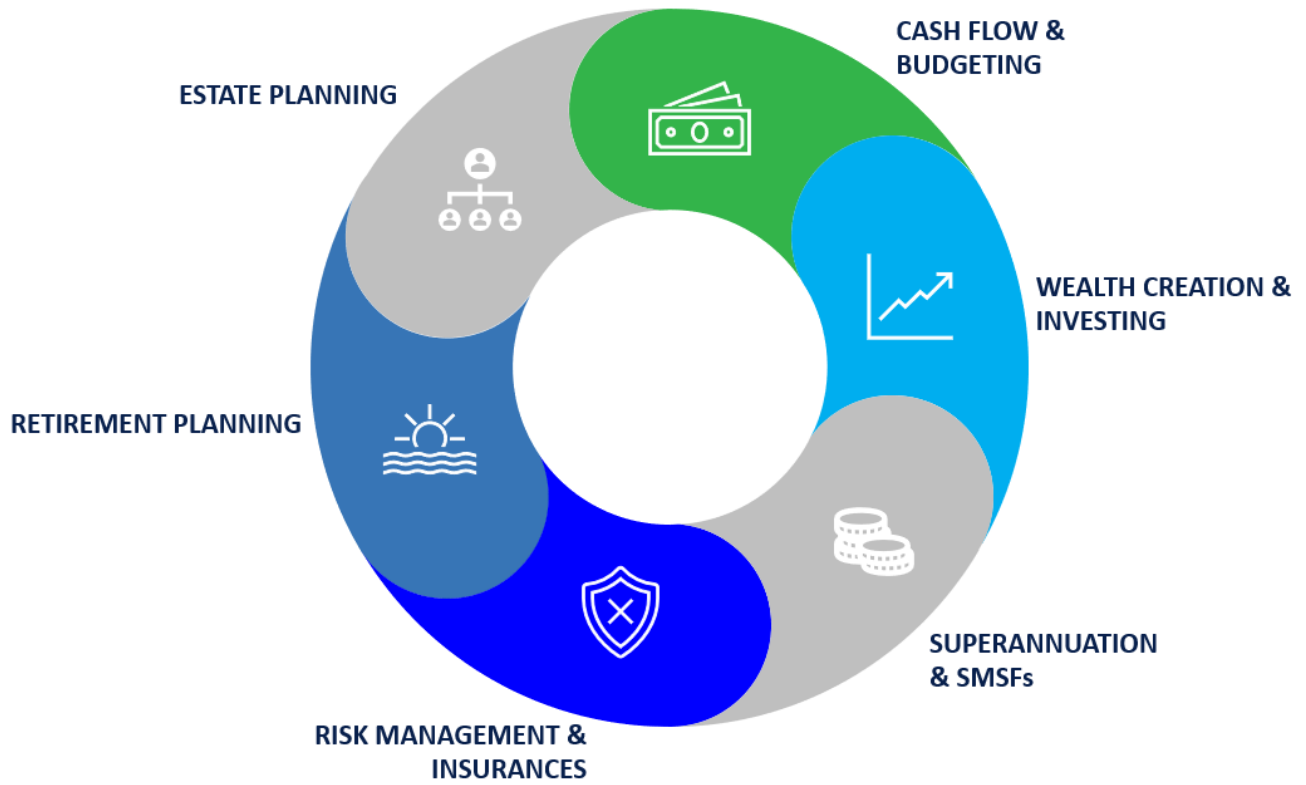
Having the right strategy is one component, but execution of the plan is equally important. We coordinate putting in place each component of the advice to ensure all recommendations are implemented correctly.

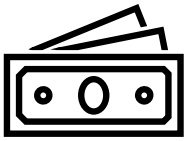


REVIEW & REFINE

We understand life is not linear and that circumstances, priorities and goals change over time. We take a proactive approach to planning and make sure the plan is fully reviewed at least every 12 months to reflect your changing circumstances, and also measure progress regularly to keep accountability for all parties.

OUR SERVICES





CASH FLOW & BUDGETING

Successfully managing cash flow is key to taking control of your finances. We work with you to identify where money is going, optimise your savings and make sure you can balance your current lifestyle with setting yourself up for the long-term. Our wealth portal makes it easy for you to track expenses and manage the family budget.

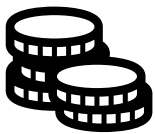


WEALTH CREATION & INVESTING

With a wide universe of investment options, it can be difficult to know where to start. Our approach is to start with your end goals in mind, and work backwards to identify the right investment vehicles to achieve these in the most effective way. To successfully invest, you don't need to start with huge sums of money. We will take a longer-term view and consistently build over time, taking advantage of compounding returns and generating passive income streams.

We can look into investment options including:

- Shares
- ETFs
- Managed funds
- Property
- Cash and fixed interest



SUPERANNUATION & SELF MANAGED SUPER FUNDS (SMSFs)

Superannuation is one of the most tax-effective vehicles for planning for retirement, and by taking a proactive approach it can have an enormous impact on your final balance in retirement. Strategic decisions around contributions will not only enhance your retirement position, but also save tax along the way.

We help navigate through the options with super from contribution strategies, to investment options and choosing the right fund for you.

If you are looking to have complete control over your super, an SMSF may be the vehicle for you. However, before going down this path it is important to understand your role and responsibility of establishing and running a fund, and the recommended starting balance to make it a viable option.



RISK MANAGEMENT & INSURANCES

While much focus is on investing and growing wealth, equally important is ensuring you and your family are financially protected if something unforeseen were to occur.

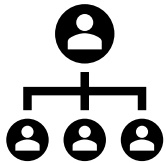
We take a practical approach to identifying the financial risks, covering though insurance where necessary, and providing peace of mind that you won't need to sell down assets or be under financial stress if you suffered an injury or illness.



RETIREMENT PLANNING

The ideal retirement looks different for everyone. We start by understanding what your ideal retirement looks like, establish what financial position you need to reach to fund your desired lifestyle, and develop a plan to reach this position in the most effective way.

We help you grow super, personal assets and potentially retirement-specific income streams so you can enjoy your retirement stress-free and with financial security.

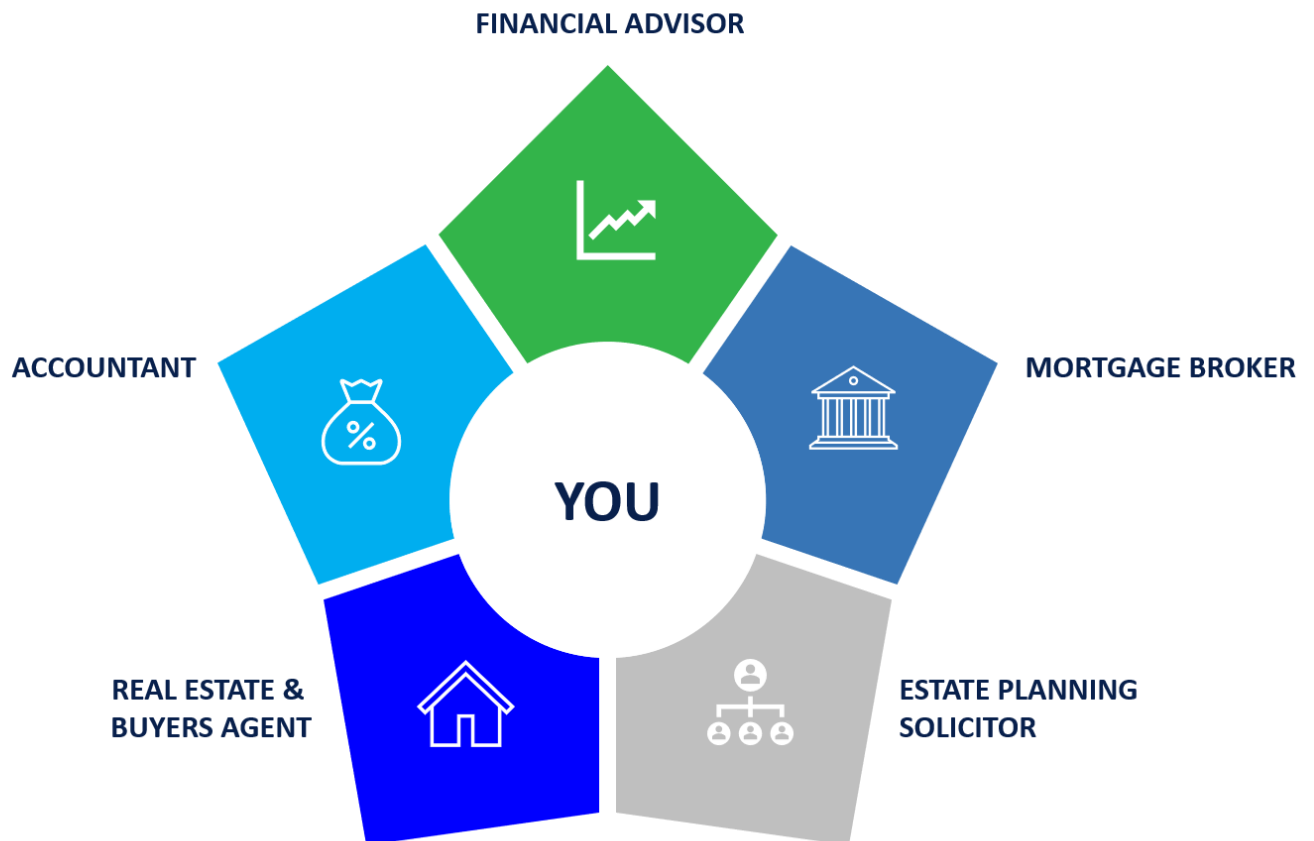


ESTATE PLANNING

A proper estate plan will help protect you and your family, and ensure your assets pass on to loved ones in line with your wishes. We help facilitate a personalised estate plan with our preferred estate planning solicitors which can include:

- Will
- Power of Attorney (POA) – medical and financial
- Guardianship of Children
- Testamentary Trust
- Super Beneficiary Nominations

OUR NETWORK OF SUPPORT



We partner with a team of experts to provide advice and guidance for your important financial decisions. We believe in a collaborative approach in order to achieve the optimal outcome for you.



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