



Realise your financial wellness

A holistic approach to financial
planning

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advisory

At Tribel, we're passionate about delivering financial wellness.

Our clients enjoy the specialness of being part of a community – the Tribe – that anticipates their financial, lifestyle and wellness needs across every stage of their lives.

We are a national financial planning firm with offices in major cities and regional centres including Sydney, Melbourne, Brisbane, Perth, Adelaide, Newcastle, Bathurst and Mackay.

Welcome to Tribel



**Technical
Expertise**

We go further to
seek answers &
deliver insights



**Life
Experience**

Our financial plans
are built on the
expectations & realities
of life experiences



**Best of Breed
Solutions**

We can access a
wide range of products
& services



**Holistic
Approach**

We believe a financial
plan must take a
holistic approach
to be effective

We help **plan** for holistic financial wellness

“If you don’t know where you are going, you’ll end up some place else.”

– Yogi Berra

To avoid ending up some place else, it’s important to have a plan. At Tribel, we specialise in helping clients formulate, execute and update their financial plans. Financial plans are road maps tailored to your personal circumstances that help you achieve an aspect of your overall financial wellness.

Our holistic approach to financial wellness seeks harmony and unison across six key areas of our clients’ financial circumstances including cashflow management, debt management, personal risk management, wealth creation, retirement readiness and estate planning.



Our financial plans for individuals

Building your financial plan can be daunting at first. To make it easy, we have 12 pre-configured plans covering any aspect of your overall financial circumstances. Like a jigsaw puzzle, you can start with one piece and then assemble them together over time to form a holistic plan... at the speed of life.

Cashflow Management

Expense Tracking & Budgeting Plan

Help you setup and manage your expense budget so you can be in control of your cashflow while maximising your income surplus.

- ✓ Achieve targeted level of savings each year
- ✓ Achieve level of expenses in accordance with your budget

Debt Management

Debt Reduction Plan

Help you pay-off your non-deductible debt as quickly as possible.

- ✓ Achieve targeted reduction in loan term
- ✓ Achieved targeted reduction in interest payments

Wealth Accelerator Plan

Help you grow wealth at a faster rate through the use of borrowed funds.

- ✓ Achieve a faster path to targeted investment portfolio value (net of loans) over set period.

Personal Risk Management

Disability & Injury Protection Plan

Help you receive financial protection in the event of disability or injury that impacts your ability to work.

- ✓ Minimise the financial exposure in the event of disability or injury impacting your ability to work
- ✓ Purchase financial protection to the extent of the calculated financial shortfall

Critical Illness Protection Plan

Help you receive financial protection in the event of a critical illness or trauma diagnosis.

- ✓ Minimise financial exposure in the event of critical illness or trauma diagnosis
- ✓ Purchase financial protection to the extent of the calculated financial shortfall

Life Protection Plan

Help ensure there is sufficient money to support your beneficiaries in the event of death.

- ✓ Minimise the financial exposure to your financial dependants in the event of your death
- ✓ Ensure your beneficiaries can maintain their lifestyles in the event of your death

Wealth Creation

Investment Portfolio Plan

Help you grow, manage and protect your wealth utilising a range of asset classes and investment strategies based on a structured and research driven approach.

- ✓ Set up portfolio with the right mix of income and capital growth while managing the risks of price volatility and capital loss

Retirement Readiness

Saving for Retirement Plan

Help ensure you have saved enough for a comfortable retirement.

- ✓ Accumulate the target retirement savings balance at retirement age
- ✓ Achieve desired level of income based on projected balance at retirement age

Transition to Retirement Plan

Help you map out a transition to retirement plan.

- ✓ Reduce number of days at work without significantly impacting your income

Living in Retirement Plan

Help ensure you have enough income in retirement to enjoy a comfortable lifestyle.

- ✓ Achieve desired income in retirement
- ✓ Ensure retirement savings last beyond expected lifespan

Estate Planning

Estate Distribution Plan

Help you map out a clear plan for the distribution of your assets to your nominated beneficiaries.

- ✓ Peace of mind knowing there is a clear distribution plan in place
- ✓ Concerns on family challenges, creditors and special needs dependants are addressed

Mental Incapacity Contingency Plan

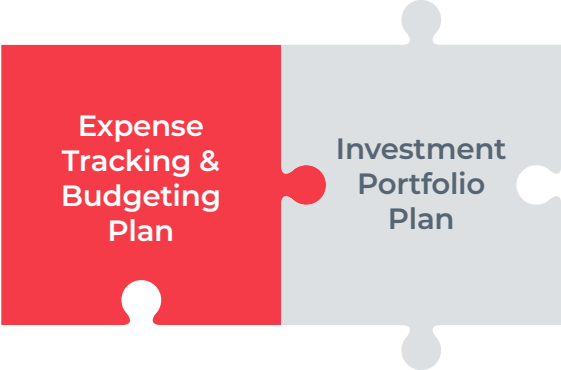
Help you be prepared for contingencies in the event of mental incapacity.

- ✓ Minimise the potential for conflicts amongst family members
- ✓ Peace of mind knowing there is a contingency plan in place

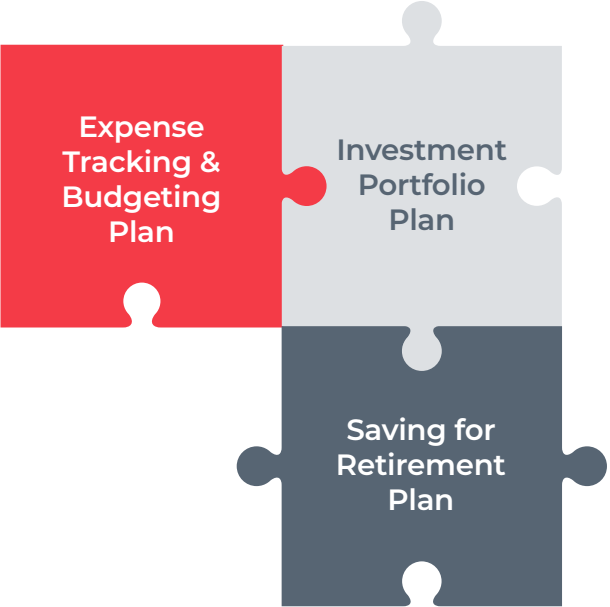
Build your financial **plan** piece by piece

At Tribel, we don't believe one size fits all. Our modular approach means you can tailor your plan to not only address your needs now, but also accommodate your goals and aspirations for the future.

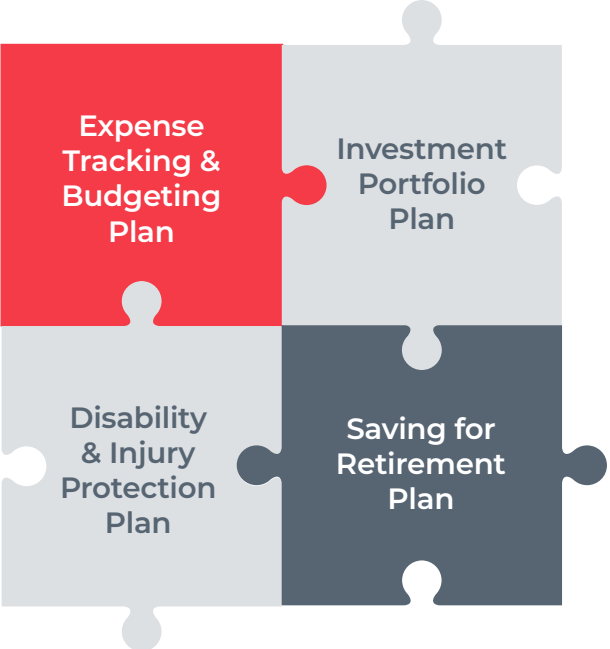
"I want to start a regular savings plan."



"I want to save for my retirement as well."



"I want to make sure I'm financially protected from disability and illness."



Our financial **plans** for business

Our financial plans focus on the human side to businesses – the owners, key staff and employees.

- Financial well-being program for employees
- Group insurance continuation options and employee insurance plans
- Redundancy transition programs



- Ensure people key to the business success are identified
- Implement contingencies and financial protection in the event the key person can no longer work due to death, disability or trauma

- Ensure the ownership of the business is transferred in accordance with the buy/sell agreement
- Implement buy-out funding program for remaining owners due to an exiting owner

Creating your financial plan

With any great endeavour, you get what you put into it. Your financial plan is no different. When constructing your plan, we ask that you keep an open mind about the possibilities, as this supports a robust and practical plan that will help you achieve your goals.



1. Scoping appointment

An initial discussion to determine which of our services and solutions you can utilise now to address immediate needs and considerations for the longer term. We will ask probing questions, cover off fees and what you can expect from us and our services. We will provide you with a letter of engagement which outlines the scope of services and fees should you wish to engage us.



2. Understanding you

Our philosophy is built on the belief that financial decisions should revolve around the realities of life: home, family and work. In this deep dive, we explore:

1. Your current financial position
2. Your needs, goals and objectives
3. Your attitudes towards money



3. Research & analysis

Our research and analysis typically involves:

1. **Strategic and technical considerations** – we explore the strategies available to you based on your current situation (age, income level, family situation, net wealth and so forth).
2. **Financial projections and tax calculations** – the future can be uncertain so we try to explore possible scenarios to help paint a picture for your future self. This picture will depend on things like tax, rates of return and cashflow.
3. **Product research and comparisons** – evaluation of current chosen financial products against potential products with regards to costs, performance, product terms and risk.



4. Your written plan

To help you understand the plan and the recommendations provided, your advisor will schedule time to walk you through it. This is an opportunity to ask questions, provide feedback and gain clarity on what you need to do. Your detailed report (Statement of Advice) will include:

- the scope of our engagement
- your current financial position
- your needs, goals and objectives
- our recommendations
- an implementation plan, and
- any associated fees and charges.



5. Making it happen

Once you decide to proceed with the recommended actions, you will need to authorise your advisor to implement this for you by signing the “Authority to Proceed”. From there, your advisor will make it happen:

- Completing application forms.
- Liaising with product issuers.
- Completing transactions on your behalf.



6. Keeping regular contact

A plan can help guide you on future actions but the reality is that things change over time. It's important to review your plan and make adjustments to ensure it remains current. We provide an Ongoing Service which means touching base at least once a year to review your plan.

Ongoing support services

We have 2 ongoing service packages to choose from.



Ongoing Care Service

The Ongoing Care Service is designed to provide you with reassurance, convenience and a sense of security knowing that your financial needs are on the minds of our team of financial planning professionals.

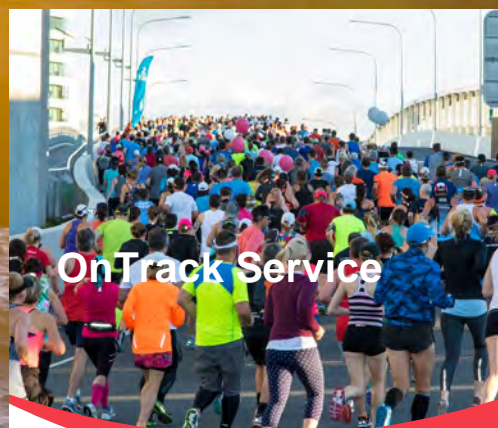
Access to a dedicated Financial Planner and Advice Associate

Ongoing support with account administration

A periodic review of financial plans & investment portfolios

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OnTrack Service

The OnTrack Service is designed to help you stay on course to achieve your financial goals with affordable, accessible and convenient solutions.

Access to the Client Connect Team

Ongoing support with account administration

Annual financial health checks

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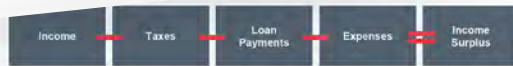
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Financial health checks



The Financial Health Check is an annual check-up on your overall financial health covering cash flow, debts, personal risk, investments, retirement and estate planning.

This is diagnostic in nature and is designed to highlight any areas that may warrant more attention.



SAVINGS RATE
13%
This is your income surplus as a portion of your overall income

DEBT REPAYMENTS
25%
This is the portion of your overall income used to make debt repayments

PASSIVE INCOME
\$0

Todd and Antonia's cashflow health score

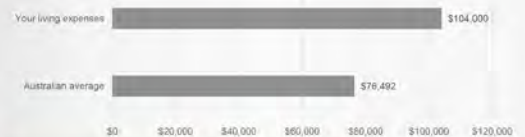
Your cashflow health score is **3** based on the following factors:

- You have a cash flow surplus
- Your savings rate is less than 25%
- Your debt repayments represent less than 50% of income

Your combined Cash score of **3** places you in the **acceptable** category

How does your living expenses compare to the Australian average?

Living expenses



Practical tips to improve your cashflow health score

ABS 2016-17 Survey Couple with kids under 15+

Fooding	\$342
Fuel & petrol	\$52
Food & drink	\$322
Clothing & footwear	\$62
Medical & health	\$103
Alcohol	\$43
Travel/leisure	\$257
Recreation	\$270
TOTAL per week	\$1,471
TOTAL pa	\$76,492



Pay yourself via a regular savings plan

Consider setting up a regular savings plan via direct debit from your bank account to ensure the process is automatic without you needing to remember each time. You may find that you adjust your spending pattern once money is set aside.

*Australian Bureau of Statistics 6330.00014_201516 Household Expenditure Survey, Australia: Summary of Results, NSW, 2015-16



Put together a budget to control your expenses

A budget will help you know where your money is going as well as keeping a lid on how much you spend on each item. While keeping track of your expenses can be difficult, there are several tools available which may make this process simpler.



Minimise tax payable via deductions and tax offsets

To reduce your tax expense, you can structure your financial affairs to take advantage of allowable tax deductions and/or tax offsets. Also consider other tax entities or structures on lower tax rates.

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Sydney NSW 2000

Brisbane

Level 6, 307 Queen Street
Brisbane QLD 4000

Perth

Suite 28, 375 Hay Street
Subiaco WA 6008

Adelaide

Unit 10, Level 3, 117 King William Street
Adelaide SA 5000

Melbourne

Level 1, Tenancy 2, 50 Queen Street
Melbourne VIC 3000

Mackay

Worley Parsons Centre
Level 2, Suite 203, 45 Victoria Street
Mackay QLD 4740

Newcastle

Suite 15B, Level 1 Eastpoint Commercial Centre
50 Glebe Road, The Junction NSW 2291

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