



"A professional team dedicated to achieving your lifestyle goals by growing and protecting your wealth"

SKFG Financial Group offers Business Insurance advice tailored to your individual circumstances and financial objectives. A financial plan should also help you avoid situations that can prevent you from achieving your business financial goals.

Our financial plan will give you the right solution to meet your business insurance needs and assist you to make important decisions easily.

Following is an explanation of our services to ensure you are the one in control and you are completely comfortable with the service you are being provided.

1. INITIAL CONSULTATION (Complimentary)

In order to provide advice and begin structuring a strategy to secure your financial future, we need to fully understand your current business financial position and goals.

This initial consultation typically takes about one to two hours. We discuss your objectives with you and gather information about your current situation and outline some broad strategies we feel will achieve those objectives.

2. FINANCIAL PLAN -Preparation and Implementation

Having gained an understanding of your financial needs we will produce a financial plan that will give you the best result. Underpinning our expertise and experience, we also use a professional and comprehensive research team to compare various options, once we have decided on the best strategy for you.

This financial plan is documented for you and outlines the risk management strategy and

recommendations we propose. It is in an easy to understand format, free from jargon and unnecessary information.

Our fee is disclosed to you in your Statement of Advice, and agreed upon with you before we undertake any work and before you incur any obligation.

3. REVIEW SERVICE & ADMINISTRATION

In order to achieve & protect your business financial goals, SKFG Financial Group offers you a comprehensive Review Service.

This will be detailed in your Review Service Agreement.

Platinum Review Service:

Minimum Premium of \$15,000 p.a.

For our high net worth clients with complex financial advice needs;

To ensure your financial plan continues to reflect your business goals & objectives and keeps pace with changes in your personal circumstances a periodic review should be undertaken. Together we will re-assess your strategy and ensure you have the most appropriate plan for your business circumstances and objectives. It means that you do not need to worry about monitoring your protection plan as we check it on a regular basis.

The **Platinum Review** Program includes:

- Your relationship with SKFG Financial Group will be managed by a Director of the company so you benefit from the highest level of experience and wealth of knowledge
- A dedicated client service officer will be made available to you so that you have a specific contact point for any queries in relation to the



- provision of services
- A Strategy Review meeting once a year. This ensures that your business insurance protection plan stays in line with your strategy and is reviewed in conjunction with any changes to your circumstances.
 - An insurance review offer, including a complete schedule of insurances, twice a year
 - Priority access to your Adviser with queries in relation to your strategy, and insurances and to assist you in considering financial decisions as they arise (this aspect of our service enables you to call to discuss any financial or business situation for which you may need advice, a "sounding board" or a second opinion)
 - Access to a team of experienced and qualified professionals researching the constantly changing legislation to ensure your insurance choices are suitable products
 - An invitation to premium client events including:
 - Seminars with key note speakers to keep you informed of topical issues
 - Our annual Client Golf Day held around September of each year at the Vines Golf & Country Club
 - Our Client Christmas Cocktail party held at one of Perth's premier function locations
 - Access to our Corporate golf membership and associated facilities and discounts at the Vines Golf & Country Club.
 - Our quarterly newsletter "Your Money Your Future" keeping you abreast of financial planning news and topical market issues

