

FinancialMappers[®]Pro

Masterclass

Simple Statement of Advice for 5-Years Strategy Document for 5-Years

Version: 26.11.2021

Please Note: Information in all Masterclass Documents is intended to assist the Financial Adviser and Paraplanners to get maximum benefit from Financial Mappers and its many features. This information should not be considered as giving Financial Advice or advice you should pass on to your clients.

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Plencore Online Pty Ltd is a wholly owned subsidiary of Plencore Wealth Ltd and is the online retail section of the company. For additional information about the software, contact Glenis Phillips, the concept designer. (glenis.phillips@financialmappers.com.au or phone Direct Line)

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Introduction

This SOA or Strategy Document is intended for short simple advice where no advice is given for *Insurance, Superannuation or Financial Products*. It is intended for online low cost advice and as a lead generator for new clients. Please check that the Free Text information meets your compliance requirements and that the information regarding fees is correct. (No values are included in the template version)

None of the SOA Editor panels are included. You may like to add some, such as the “List of Attachments”.

All advice needs to be recorded in the three panels on the chevron Objectives. (*Refer to the Masterclass document relating to Conversational SmartPanels.*) The remainder of the report is generated by the software.

There are two points of view regarding this type of short, limited advice. Some believe it is more appropriate to call the report **Strategy Document for 5-Years**, as you are not providing product recommendations and just giving strategy options to the client. Others believe that once you make any recommendation, such as how to reduce debt, you must provide an SOA. This Simple SOA for 5-years, should meet all the requirements of an SOA. Discuss this with your compliance officer to see if you need to add additional information in the free text portions of the report.

We believe this plan and associated document, which may be a **Simple Statement of Advice for 5-Years** or a **Strategy Document for 5-Years** can be completed in less than one hour. The process is:

- Client is given an account (for a small additional fee) and the client completes what we call the mini Fact Find. There is a section called **About Me and My Family**, together with the **Starting Position** which includes their current salary, assets and liabilities, milestones and how much they want to allocate to savings.
- The Adviser can generate a Starting Position Report which provides a summary of the client’s personal situation, financial position and their objectives for the next 5-years.
- The Adviser or Paraplanner imports the client entered data into a plan.
- The Adviser optimizes the plan according to the Objectives for the next 5-years provided by the client.

Financial Mappers Pro Masterclass

- On the Chevron **Objectives**, the Adviser completes three panels – *Plan Objectives*, *Main Strategy* and *General Comments*. Remember this is intended to be a very basic plan with no insurance, superannuation or product recommendations.
- Either the **Statement of Advice for 5-Years** or the **Strategy Document for 5-Years** can be generated. Our Conversational SmartPanels convert to easy-to-read text, all the details of the plan.
- The Adviser shares the plan with the client, so they can review the plan, which includes the information the adviser has written on the *Objectives* Chevron.
- When the client registers their account, they are added to an automated **Financial Literacy Program** which is included in the software. (*You may choose to send your own automated emails, so the clients can respond to you if required*)
- The client can create their own plans in the software and experiment with concepts presented in the *Financial Literacy Program*
- The client can reach out for additional advice at any time for which they will pay your normal fees.
- The adviser may want to “*Value Add*” by including the cost of an online meeting to discuss the plan.

Watch this video [Five Year SOA or Strategy Document](#).



Simple Statement of Advice for 5-years

The following are the sections for the report. The same sections are used in the Strategy Document, but the wording has been changed to place the emphasis on strategies rather than advice.

Sections

Sections

Important Information	↑	↓	+	🗑️	🔴
Short overview of plan objectives and strategies	↑	↓	+	🗑️	🔴
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My Advice - Investments	↑	↓	+	🗑️	🔴
My Advice - Retirement Accounts	↑	↓	+	🗑️	🔴
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Important Information

Section Heading Edit

Important Information

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What this Document is About

This document records my financial advice for <<Client Name(s)>>, aged <<Age(s)>>.
It is called a Statement of Advice which we are by law required to provide under the Corporations Act 2001 (Cth).
The advice is based on the information you have provided in relation to your personal situation, your current finances, and your listed objectives and goals for the next 5-years.
This advice does not include any advice regarding your insurance needs.
This advice does not include any recommendations to purchase specific financial products.
This advice is based on a 5-year financial plan that will be shared with you.

Smart Panel + SOA - List of Attachments Edit ↑ ↓ + 📄 🗑️

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Short overview of plan objectives and strategies

Section Heading Edit

Short overview of plan objectives and strategies

Smart Panel + General - Plan Objectives Edit ↑ ↓ + 📄 🗑️

Smart Panel + General - Main Strategy Edit ↑ ↓ + 📄 🗑️

Smart Panel + General - Plan Comments Edit ↑ ↓ + 📄 🗑️

Smart Panel + Savings Strategy - Net Assets Graph Edit ↑ ↓ + 📄 🗑️

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About you and your partner

Section Heading Edit

About you and your partner

Smart Panel Conversational - Salaries Edit ↑ ↓ + 📄 🗑️

Smart Panel Conversational - Retirement Income Edit ↑ ↓ + 📄 🗑️

Smart Panel Progress Report - Salaries, Drawdown & Pensions from External Sources (Present Values) Edit ↑ ↓ + 📄 🗑️

Smart Panel General - Milestones Edit ↑ ↓ + 📄 🗑️

Smart Panel About Me - Family Edit ↑ ↓ + 📄 🗑️

Smart Panel About Me - Employment Edit ↑ ↓ + 📄 🗑️

Smart Panel About Me - Health Edit ↑ ↓ + 📄 🗑️

Smart Panel About Me - Estate Planning Edit ↑ ↓ + 📄 🗑️

Smart Panel About Me - Investment Experience Edit ↑ ↓ + 📄 🗑️

Smart Panel About Me - Risk Profile Edit ↑ ↓ + 📄 🗑️

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What advice do you require

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What advice do you require

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Smart Panel About Me - Objectives Edit ↑ ↓ + 📄 🗑️

Smart Panel About Me - Advice Edit ↑ ↓ + 📄 🗑️

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My Advice - Home

Section Heading Edit

My Advice -Home

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In this section, the details of each home and home loan have been listed, together with appropriate graphs.

Smart Panel + Conversational - Homes Edit ↑ ↓ + 📄 🗑️

Smart Panel + Assets - Home Edit ↑ ↓ + 📄 🗑️

Smart Panel + Loans - Home Edit ↑ ↓ + 📄 🗑️

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My Advice Investments

Section Heading Edit

My Advice - Investments

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In this section, the details of each investment and investment loan have been listed, together with appropriate graphs.

Smart Panel + Conversational - Interest Earning Accounts Edit ↑ ↓ + 📄 🗑️

Smart Panel + Bank Account - Balance Before and After Transactions Edit ↑ ↓ + 📄 🗑️

Smart Panel + Bank Account - Transactions Edit ↑ ↓ + 📄 🗑️

Smart Panel + Assets - Cash Accounts Edit ↑ ↓ + 📄 🗑️

Smart Panel + Assets - Term Deposits Edit ↑ ↓ + 📄 🗑️

Smart Panel + Assets - Bonds Edit ↑ ↓ + 📄 🗑️

Smart Panel + Conversational - Shares Edit ↑ ↓ + 📄 🗑️

Smart Panel + Assets - Shares Edit ↑ ↓ + 📄 🗑️

Smart Panel + Loans - Shares Edit ↑ ↓ + 📄 🗑️

Smart Panel + Conversational - Managed Funds Edit ↑ ↓ + 📄 🗑️

Smart Panel + Assets - Managed Funds Edit ↑ ↓ + 📄 🗑️

Smart Panel + Conversational - Investment Properties Edit ↑ ↓ + 📄 🗑️

Smart Panel + Assets - Investment Property Edit ↑ ↓ + 📄 🗑️

Smart Panel + Loans - Investment Property Edit ↑ ↓ + 📄 🗑️

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My Advice – Retirement Accounts

Section Heading Edit

My Advice - Retirement Accounts

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In this section, the details of each Retirement Account is listed. Any Pensions from External Sources will be included.
If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Smart Panel 📄 Conversational - Annuities Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Retirement - Annuities Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Conversational - Superannuation Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Retirement - Employer Super Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Conversational - SMSF Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Retirement - Self Managed Pension (Superannuation) Fund Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Conversational - Pensions from External Sources Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Summary Report - Pensions (External Sources) Edit ↑ ↓ + 📄 🗑️

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My Advice – Personal Savings and Personal Debts

Section Heading Edit

My Advice - Personal Savings and Personal Debts

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The following have been included should you wish to save for Personal Items or repay Personal Loans and Credit Card Debt.

Smart Panel 📄 Conversational - Lifestyle Goals Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 General - Goals Graph Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Conversational - Personal Loans Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Loans - Personal Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Conversational - Credit Cards Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Loans - Credit Cards Edit ↑ ↓ + 📄 🗑️

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Cash Flow Summary

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Cash Flow Summary

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This Cash Flow Summary shows your Income and Expenditure for the first 5-years of the plan.
In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Smart Panel 📄 Cash Flow Summary Edit ↑ ↓ + 📄 🗑️

Indexing of Values **Years to Display**

Indexing Method Plan Phase Year Range

Future Value Default Phase Years 1 - 5

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Assets and Liabilities

Section Heading Edit

Assets & Liabilities

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This section shows your Assets & Liabilities for the first 5-years.
Net Value of Assets is also included.

Smart Panel 📄 Assets & Liabilities Edit ↑ ↓ + 📄 🗑️

Indexing of Values **Years to Display**

Indexing Method Plan Phase Year Range

Future Value Default Phase Years 1 - 5

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Overview of plan and statistics

Section Heading Edit

Overview of plan and statistics

Smart Panel 📄 General - Summary at End of Savings and Retirement Phases Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Summary Report - Asset Allocation Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Summary Report - Risk Profile - Investments Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Summary Report - Debt Servicing Ratio Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Progress Report - Return on Investments (Including Retirement Accounts) Edit ↑ ↓ + 📄 🗑️

Smart Panel 📄 Progress Report - Net Investments & Retirement Funds (FV) Edit ↑ ↓ + 📄 🗑️

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Major events in the plan

Section Heading Edit

Major events in the plan

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Where transactions occur in the first 5-years of the plan, they will be displayed in table format.

Smart Panel 📄 Savings Strategy - Real Estate Purchases at Start of Year Edit ↑ ↓ + 🗑️

Smart Panel 📄 Savings Strategy - Real Estate Sales at End of Year Edit ↑ ↓ + 🗑️

Smart Panel 📄 Savings Strategy - Shares, Managed Funds and Superannuation Edit ↑ ↓ + 🗑️

Smart Panel 📄 Loan Report - Loan Balances and Loan Repayment Schedules Edit ↑ ↓ + 🗑️

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Insurance

Section Heading Edit

Insurance

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This Statement of Advice **DOES NOT** include advice regarding your insurance needs.

If you have provided information regarding your insurance, you can generate a report called **Insurance Needs Evaluation**.

If you feel you require specific advice regarding your insurance, please contact me.

This would be a separate service for which a fee will be charged.

Smart Panel 📄 Conversational - Insurance Edit ↑ ↓ + 🗑️

Smart Panel 📄 General - Plan Risks Edit ↑ ↓ + 🗑️

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My Fees

Section Heading Edit

My Fees

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There is a flat fee for this Statement of Advice.

Included in the fee is:

- Statement of Advice
- Financial Plan on which the advice was developed
- 12-month access to Financial Mappers software including a Financial Literacy Program.

This fee does not include:

- Insurance advice
- Specific financial products
- On-going advice or review, except where requested. (Additional fees are charged for additional services)

No commissions have been received by offering specific financial advice.

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Authority to Proceed

Since the SOA does not make recommendations to purchase insurance or financial products, this section may not be required.

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Authority to Proceed

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Before you sign this authority, I would like you to check that I have:

- given you my Financial Services Guide (FSG)
- give you a Product Disclosure Statement (PDS) for each financial product that I have recommended
- talked to you about your personal circumstances, insurance needs and financial goals in a way you understand, and answered your questions
- discussed any commissions I will receive

If I haven't done all of these things, do not sign the authority to proceed.

Before you sign this authority, please also make sure that you have:

- read all the documents I have given you
- checked that your personal information in this document is accurate
- asked me questions about anything that you want to be clarified.

By signing below, you agree to representatives of Good Advice, applying on your behalf for the products recommended in this Statement of Advice.

Smart Panel 📄 SOA - Authority to Proceed Edit ↑ ↓ + 📄 🗑️

Strategy Document for 5-years

This is a duplication of the above report, but the emphasis is moved to **Strategies** rather than advice.

Table of Contents

- Important Information
- Short overview of plan objectives and strategies
- About you and your partner
- What advice do you require
- My Strategy -Home
- My Strategy - Investments
- My Strategy - Retirement Accounts
- My Strategy - Personal Savings and Personal Debts
- Cash Flow Summary
- Assets & Liabilities
- Overview of plan and statistics
- Major events in the plan
- Insurance
- My Fees

The section **What this Document is About** has been changed.

What this Document is About

This document records my recommended financial strategies for John Abbott and Sue Abbott, aged 50 and 50.

The strategies are based on the information you have provided in relation to your personal situation, your current finances, and your listed objectives and goals for the next 5-years.

This advice does not include any advice regarding your specific superannuation or insurance needs.

This advice does not include any recommendations to purchase specific financial products.

These strategies have been developed in a 5-year financial plan that will be shared with you.

If you later find you would like to implement the recommended strategy, you are most welcome to reach out for specific advice regarding superannuation, insurance, or financial products. However, this service would incur additional fees, which I am happy to discuss with you.

Example in Video

Simple Statement of Advice for 5-Years

5-Year Savings Plan (Demo Vickery)

John Vickery and Betty Vickery

and

26 Smith Street Sydney NSW 2001

Report Generated by Simon Simmons of Good Advice



Simon Simmons

Wealth creation and financial independence need not be a dream. With our team at Good Advice, I can guide you to achieve your financial goals. I have over 30-years of experience in financial planning. I am a Certified Financial Planner (CFP), Financial Planning Association of Australia.

Contact: Phone: 9999 9999

Disclosure Statement

This software is not intended to offer, or be a substitute for, financial advice. Its purpose is to provide a dynamic mathematical model that shows the cause and effect of various financial transactions which are based on the information provided by you and assumptions about future values. Where this report has been generated by a Financial Adviser, they will have taken into consideration the most appropriate advice for your personal financial situation.

Default assumptions used for returns on investments are based on the approximate average returns in Australia for the twenty (20) years from the year 2000. In the case of the capital growth for Shares and Real Estate, the software has used the average Capital Growth for both asset classes. The aim is to not give an advantage of one class over the other, because, over the very long term, the rates are likely to be fairly similar. In relation to Interest Rates on Loans, the average Variable Standard Home Loan rate has been used for both home and investment property loans. A margin of 1% has been added to Margin Loans for Shares, and a margin of 3% added to Personal Loans. Gross Rent is increased at the rate of Inflation. Actual Rents may not rise in value at the same rate as Inflation.

Please ensure the information that you provide is complete and accurate, otherwise, the projections may not be accurate. Before acting on the information consider the appropriateness of it having regard to your objectives, financial situation, and needs.

All assumptions made and forecasts produced using this software are based on past performance. Past performance is not a reliable indicator of future performance.

You should not rely solely on this software for the purpose of making a decision in relation to any financial product and you should consider obtaining advice from a financial services licensee before making any financial decision.

Good Advice
34 Smith Street
Brisbane QLD 4000

Australian Financial Services Licence (AFSL) No: xxxx xxxx xxxxx

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- My Fees
- Authority to Proceed

Simple Statement of Advice for 5-Years
Important Information

Based on plan "5-Year Savings Plan (Demo Vickery)"
John Vickery and Betty Vickery

Important Information



What this Document is About

This document records my financial advice for John Vickery and Betty Vickery, aged 35 and 35.

It is called a Statement of Advice which we are by law required to provide under the Corporations Act 2001 (Cth).

The advice is based on the information you have provided in relation to your personal situation, your current finances, and your listed objectives and goals for the next 5-years.

This advice does not include any advice regarding your insurance needs.

This advice does not include any recommendations to purchase specific financial products.

This advice is based on a 5-year financial plan that will be shared with you.

Simple Statement of Advice for 5-Years
Short overview of plan objectives and strategies

Based on plan "5-Year Savings Plan (Demo Vickery)"
John Vickery and Betty Vickery

Short overview of plan objectives and strategies

Plan Objectives

- Repay Credit Card
- Reduce Home Loan
- Start a Savings Plan

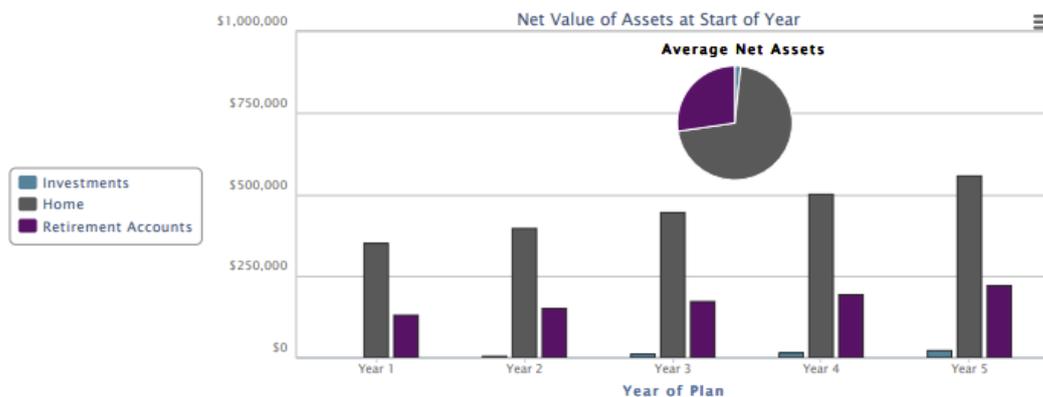
Main Strategy

- Save 20% of Salary for the Investment plan
- Repay the credit card at \$480 a month to repay over the next 12 months
- Make additional payments on your Home Loan of \$1,000 a month
- Open an Emergency Cash Account and save 40% of Salary Savings after Home Loan Payments
- Open a High Growth Managed Fund and save 40% of Salary Savings after Home Loan Payments

General Comments

- No advice is given regarding your Insurance Requirements - If you require advice, please advise and we will make recommendations about additional fees will be charged.
- No advice is given regarding the purchase of a specific Managed Fund. If you would like advice on selecting a suitable fund, we will make recommendations on request, but additional fees will be charged.
- No advice has been given on Estate Planning. This service can be provided, but additional fees will be charged.
- No advice has been given on Superannuation

If you require advice on any of these topics please make a request for this advice (Additional fees will apply)



Simple Statement of Advice for 5-Years
About you and your partner

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

About you and your partner

Salaries

Note all values are listed in "Today's Dollar Value" (PV).

Salary: *Salary A* (John)

This salary is increased at the inflation rate.

The salary has been listed as:

- Years 1 to 5: \$100,000

Following is the percentage of the gross salary that is allocated to savings from salary. This money is used to pay for home loans and home improvements, investment loans net of rent, investments, and personal contributions to retirement accounts.

- Years 1 to 5: 20.00%

Salary: *Salary B* (Betty)

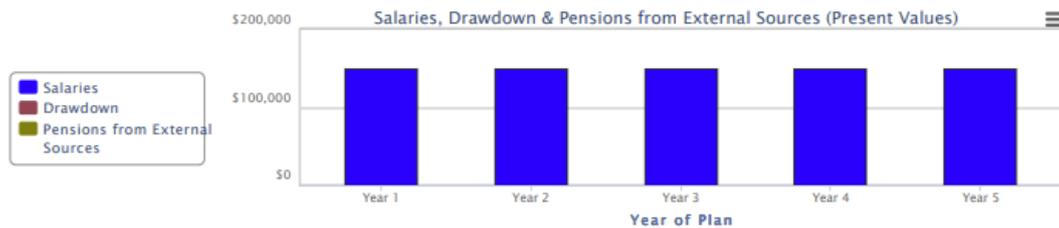
This salary is increased at the inflation rate.

The salary has been listed as:

- Years 1 to 5: \$50,000

Following is the percentage of the gross salary that is allocated to savings from salary. This money is used to pay for home loans and home improvements, investment loans net of rent, investments, and personal contributions to retirement accounts.

- Years 1 to 5: 20.00%



Milestones & Goals

The following milestones and goals are listed in the plan:

- 2026: Car costing \$25,000 (Betty)

Family

We are both aged 35 years and have one child aged 5.

Employment

We both have good long-term positions. Betty works part-time.

Simple Statement of Advice for 5-Years
About you and your partner

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Health

We have no serious health issues.

Estate Planning

WE both have wills and enduring Power of Attorney.

Investment Experience

WE don't have any investment experience and don't really understand the concepts discussed above. We would like to join your Financial Literacy Program.

Investment Risk Profile

We would like to be guided by your recommendations.

Simple Statement of Advice for 5-Years
What advice do you require

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

What advice do you require



Your Objectives for the Next 5 Years

- Repay Credit Card
- Reduce Home Loan
- Start a Savings Plan
- Start saving \$5,000 a year for a car worth \$25,000.

Advice You Require

We need a road map for the next 5-years. At the end of that time, we would like you to help us develop a long term plan so we have sufficient income to send our child to a private high school and be financially independent by retirement age.

Simple Statement of Advice for 5-Years
My Advice -Home

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

My Advice -Home

In this section, the details of each home and home loan have been listed, together with appropriate graphs.

Homes

This plan has 1 home. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Home: *Our House*

Our House is an existing home owned jointly with a value of \$500,000 at the start of the plan. The purchase price including costs was \$450,000.

It is estimated that the value of the home will rise at 6.12% p.a.

There are no building improvements planned for this home.

At the end of the plan, this home is worth \$594,753 (which is \$672,909 in FV).

Loans

The following loans are assigned to your homes. If the home is sold, the loan is paid out at the same time.

Home Loan: *Our House [Loan]*

This is an existing loan with a value at the start of the plan of \$150,000.

Our House [Loan] is a Principal and Interest loan with a term of 15 Years. It has an interest rate of 5.00% which is not fixed.

You plan to make additional payments totalling the following amounts each year:

- Years 1 to 5: \$12,000

With these additional payments it is estimated you will save \$35,467 (FV) in interest charges.

Notes

When using cash flow modelling software to estimate future changes in real estate prices, an average Capital Growth is selected. The value of each property will change year by year and no one can predict what these changes will be for a specific property or property in general.

The Bureau of Statistics keeps an historical record of changes in property prices. They have estimated that the price rise of Established Houses for the 20-year period from 2001 was 6.46% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated the price rise was 3.13% with an Inflation Rate of 1.57%. The Real (after-inflation) Capital Growth Rates were 3.99% for the 20-year period and 1.53% for the 5-year period.

Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 4.33% and 3.57%.

Our House

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Simple Statement of Advice for 5-Years
My Advice - Home

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery



Our House [Loan]



Simple Statement of Advice for 5-Years
My Advice - Home

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery



Simple Statement of Advice for 5-Years
My Advice - Investments

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

My Advice - Investments

In this section, the details of each investment and investment loan have been listed, together with appropriate graphs.

Interest Earning Accounts

In the cash flow modelling software, money invested in interest earning accounts are of four types.

- Transaction (Bank) Account
- Cash Accounts such as savings or cash management accounts
- Term Deposits
- Bonds

The Transaction Account acts as a checking account and may have a different purpose than your checking account. It is the account through which all home, investment and retirement transactions occur.

Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Transaction Account

The balance of the Transaction Account at the start of the plan is \$3,000. The investment return is 2.00%. During the plan, the account is not overdrawn at the end of any years.

At the end of the plan, the balance is \$7,125 (which is \$8,061 in FV).

Cash Account: *Emergency Cash*

Emergency Cash is an existing cash account owned jointly with a value of \$0 at the start of the plan.

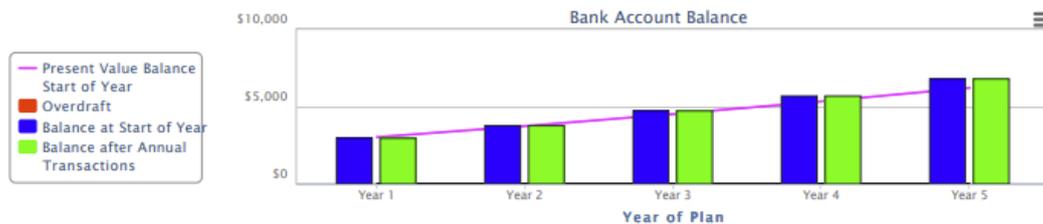
The investment return is 3.00% and interest is reinvested. The interest is taxed as income.

This plan uses the automated Investment Plan which allocates salary savings by a percentage. This percentage is calculated from the total savings allocation less any loan expenses. The allocation in the Investment Plan is:

- Years 1 to 5: 40.00%

At the end of the plan, this cash account is worth \$8,880 (which is \$10,047 in FV).

Bank Account - Balance Before and After Transactions

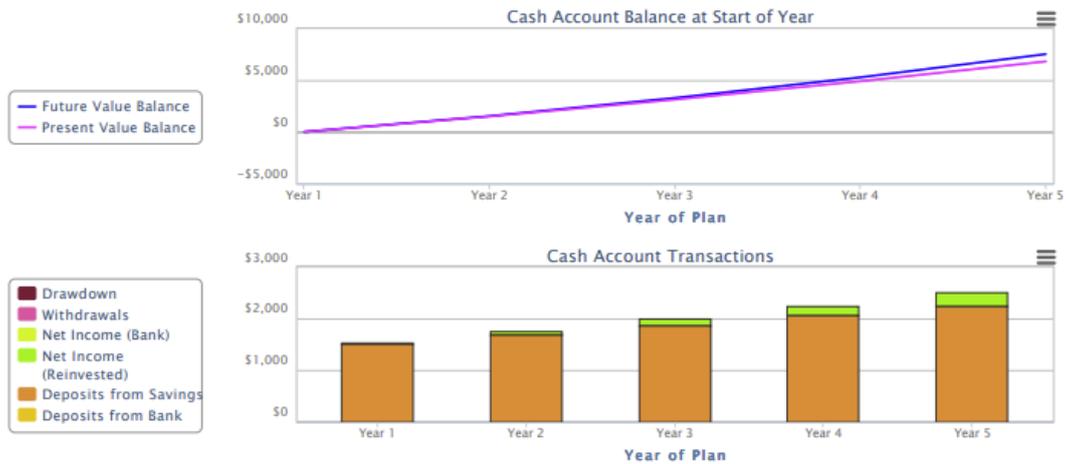


Simple Statement of Advice for 5-Years My Advice - Investments

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery



Emergency Cash



Share Portfolios

This plan has no allocation to purchase Australian shares directly.

Managed Funds

This plan has 1 managed fund. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Managed Fund: High Growth Managed Fund

High Growth Managed Fund is an existing managed fund owned jointly with a value of \$0 at the start of the plan.

The managed fund's asset allocation is described as **High Growth**. Following is the breakdown.

Cash	5.00%
Domestic Fixed Interest	15.00%

Simple Statement of Advice for 5-Years My Advice - Investments

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Global Fixed Interest	10.00%
Defensive Assets	30.00%
Domestic Equities	35.00%
Global Equities	30.00%
Other Investments	0.00%
Property Trusts	5.00%
Growth Assets	70.00%

The estimated income from dividends is 4.48% and the estimated capital growth rate is 6.12%, a total return of 10.60%.

Dividends from this portfolio are:

- Reinvested during the Savings Phase.

The dividends are taxed as income.

This plan uses the automated Investment Plan which allocates salary savings by a percentage. This percentage is calculated from the total savings allocation less any loan expenses. The allocation in the Investment Plan is:

- **Years 1 to 5: 40.00%**

At the end of the plan, this managed fund is worth \$10,123 (which is \$11,454 in FV).

Notes

In this plan, it is assumed that dividends and capital growth remain the same. However, there may be considerable rise and falls of share prices for any specific share portfolio or the ASX200. It is estimated that the total return for the ASX200 for the 20-year period from the year 2001 was 9.38% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated total return was 9.29% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 6.82% and 7.60%.

Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 4.33% and 3.57%.

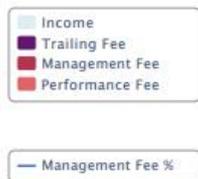
Margin loans, where the shares are the only security, are likely to attract a higher interest rate than the standard home loan.

High Growth Managed Fund



Simple Statement of Advice for 5-Years My Advice - Investments

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery



Investment Properties

This plan has no investment properties.

Simple Statement of Advice for 5-Years
My Advice - Retirement Accounts

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

My Advice - Retirement Accounts

In this section, the details of each Retirement Account is listed. Any Pensions from External Sources will be included.

If the plan estimates you may be entitled to Pensions from External Sources, such as Government-funded pensions or superannuation, you will be advised.

Superannuation/Pension Funds

This plan has 2 superannuation/pension funds that are employer sponsored and are defined contribution funds. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Super/Pension/KiwiSaver Fund: Super A

Super A is a fund for John. Employer contributions are paid to this superannuation account.

At the start of the plan, the total value of the fund is \$80,000. The account balances are:

- Employer funded contributions: \$80,000
- Personal pre-tax contributions: \$0
- Personal after-tax contributions: \$0

The following investment profiles are selected:

Start Year	Investment Profile	% pa Return
Year 1	Balanced	7.00%

At the end of the plan, this super/pension/KiwiSaver fund is worth \$139,218 (which is \$157,513 in FV).

Super/Pension/KiwiSaver Fund: Super B

Super B is a fund for Betty. Employer contributions are paid to this superannuation account.

At the start of the plan, the total value of the fund is \$50,000. The account balances are:

- Employer funded contributions: \$50,000
- Personal pre-tax contributions: \$0
- Personal after-tax contributions: \$0

The following investment profiles are selected:

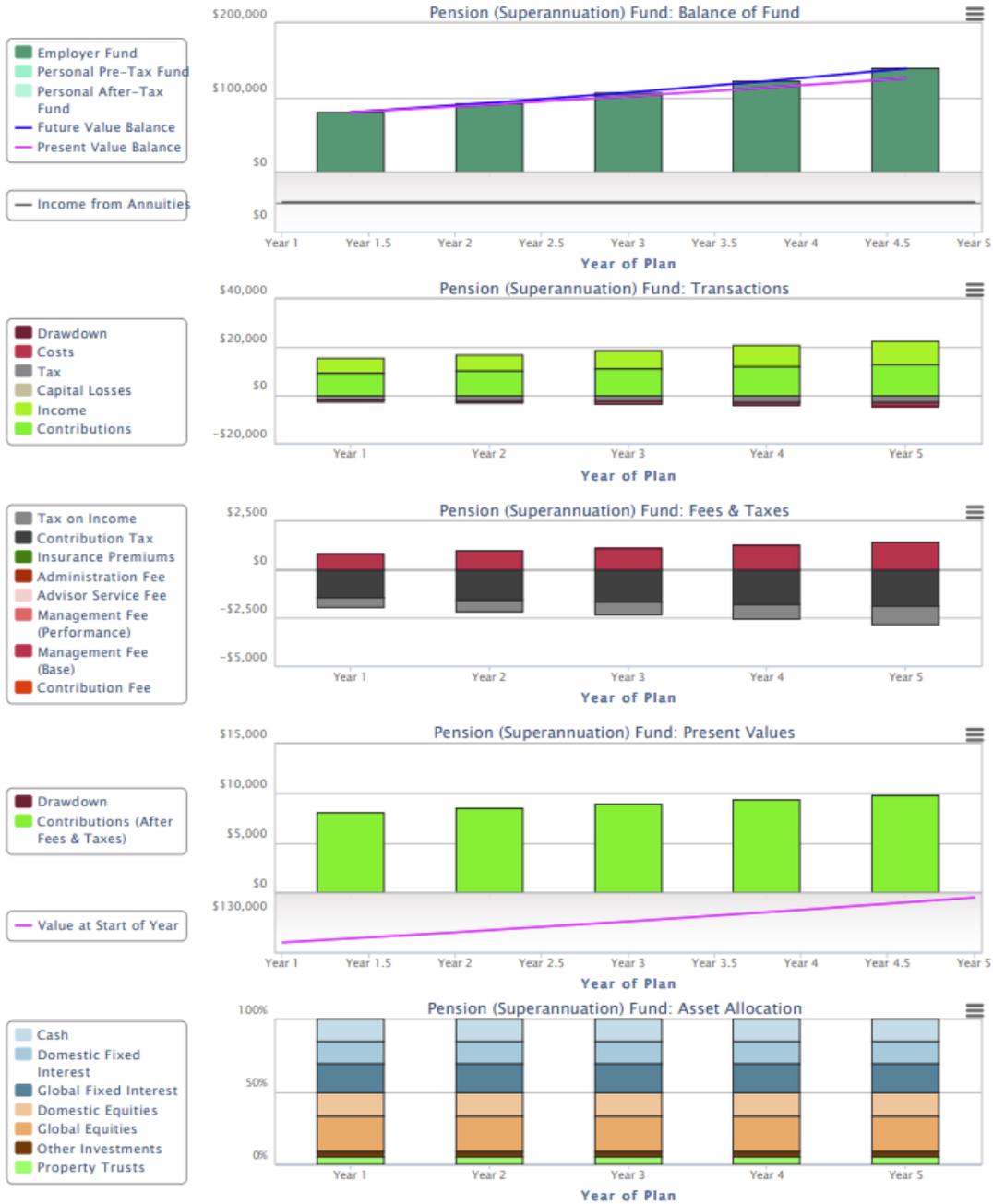
Start Year	Investment Profile	% pa Return
Year 1	Balanced	7.00%

At the end of the plan, this super/pension/KiwiSaver fund is worth \$81,090 (which is \$91,746 in FV).

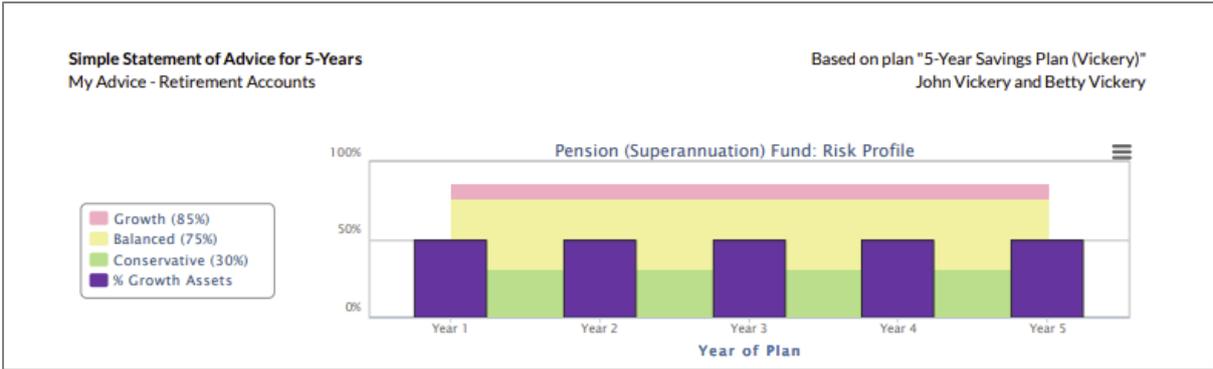
Simple Statement of Advice for 5-Years
My Advice - Retirement Accounts

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Super A (John)



Financial Mappers Pro Masterclass



Simple Statement of Advice for 5-Years
My Advice - Retirement Accounts

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Super B (Betty)



Simple Statement of Advice for 5-Years
My Advice - Retirement Accounts

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery



Simple Statement of Advice for 5-Years
My Advice - Personal Savings and Personal Debts

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

My Advice - Personal Savings and Personal Debts

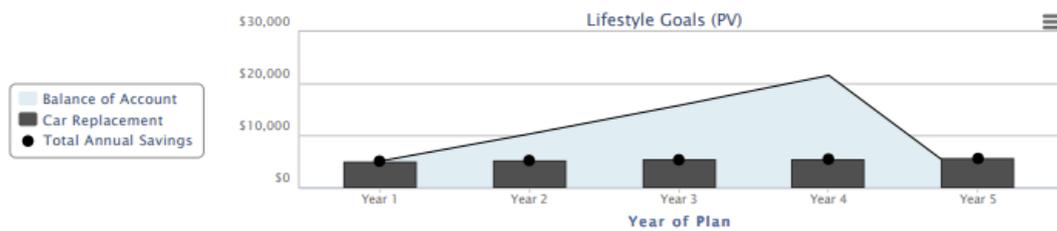
The following have been included should you wish to save for Personal Items or repay Personal Loans and Credit Card Debt.

Lifestyle Goals

Lifestyle Goals are savings for personal expenses which are deducted from the budget. This plan has 1 lifestyle goal. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Lifestyle Goal: *Car Replacement*

You plan to start saving for your *Car Replacement* in Year 1. The total cost is \$25,000 and you will save \$5,000.00 per year for 5 Years.



Personal Loans

This plan has 1 personal loan. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Personal Loan: *Car Loan*

This is an existing loan with a value at the start of the plan of \$12,000. It is owned by John.

Car Loan is a Principal and Interest loan with a term of 3 Years. It has an interest rate of 10.00% which is not fixed.

You have not planned to make any additional payments.

Car Loan



Simple Statement of Advice for 5-Years

My Advice - Personal Savings and Personal Debts

Based on plan "5-Year Savings Plan (Vickery)"

John Vickery and Betty Vickery



Credit Cards

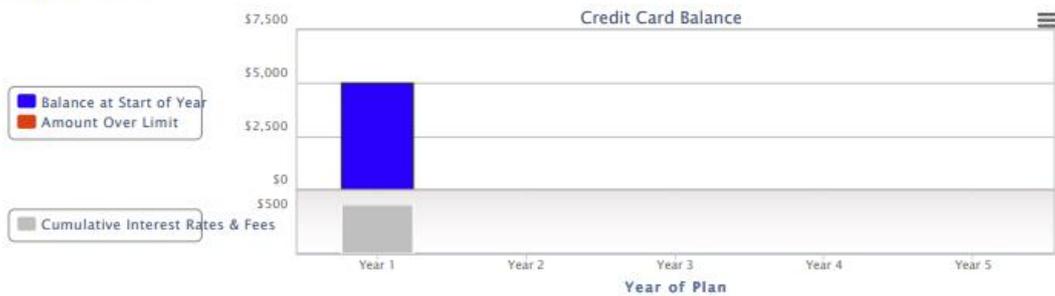
This plan has 1 credit card. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

Credit Card: NAB Visa

NAB Visa has a balance of \$5,000 at the start of the plan, and the debt is owned jointly.

The interest rate is 15.00%. It is estimated that the debt will be repaid in 1 year.

NAB Visa



Simple Statement of Advice for 5-Years
Cash Flow Summary

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Cash Flow Summary

The Cash Flow Summary shows your Income and Expenditure for the first 5-years of the plan.

In the Retirement Phase, the drawdown amounts from your Retirement Accounts are displayed.

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2021	2022	2023	2024	2025
Age (John, Betty)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Income					
Salary					
Salary A	\$100,000	\$102,500	\$105,063	\$107,689	\$110,381
Salary B	\$50,000	\$51,250	\$52,531	\$53,845	\$55,191
Pension Income					
Drawdown: Super A	\$0	\$0	\$0	\$0	\$0
Drawdown: Super B	\$0	\$0	\$0	\$0	\$0
Investment Income					
Bank Account	\$68	\$85	\$104	\$125	\$148
Emergency Cash	\$23	\$71	\$127	\$189	\$260
High Growth Managed Fund	\$26	\$83	\$151	\$233	\$329
Our House	\$0	\$0	\$0	\$0	\$0
Other Income					
One-off Receipts	\$0	\$0	\$0	\$0	\$0
Total Income	\$150,116	\$153,988	\$157,975	\$162,081	\$166,308
Expenditure					
Lifestyle Expenditure					
Living Expenses	\$67,000	\$68,675	\$70,392	\$72,152	\$73,955
Lifestyle Goals	\$5,000	\$5,125	\$5,253	\$5,384	\$5,519
Personal Loans	\$4,646	\$4,646	\$4,646	\$0	\$0
Credit Cards	\$5,391	\$0	\$0	\$0	\$0
Insurance	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Investment Expenditure					
Bank Account Fees & Interest	\$0	\$0	\$0	\$0	\$0
Loan Payments: Our House [Loan]	\$26,234	\$26,534	\$26,842	\$27,157	\$27,480
One Off Expenses	\$0	\$0	\$0	\$0	\$0
Tax Payments					

Financial Mappers Pro Masterclass

Simple Statement of Advice for 5-Years
Cash Flow Summary

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2021	2022	2023	2024	2025
Age (John, Betty)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Total Tax Due (John)	\$24,814	\$25,459	\$26,124	\$26,808	\$27,513
Total Tax Due (Betty)	\$7,737	\$7,951	\$8,173	\$8,404	\$8,645
Total Expenditure	\$142,822	\$140,391	\$143,430	\$141,906	\$145,112
Surplus / (Deficit)	\$7,293	\$13,597	\$14,545	\$20,175	\$21,196
Bank Account Balance (End of Year)	\$3,812	\$4,721	\$5,731	\$6,843	\$8,061
Budget: Unallocated Funds	\$3,421	\$9,162	\$9,516	\$14,521	\$14,882

Financial Mappers Pro Masterclass

Simple Statement of Advice for 5-Years
Assets & Liabilities

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Assets & Liabilities

This section shows your Assets & Liabilities for the first 5-years.

Net Value of Assets is also included.

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2021	2022	2023	2024	2025
Age (John, Betty)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Assets					
Investments					
Bank Account	\$3,812	\$4,721	\$5,731	\$6,843	\$8,061
Emergency Cash	\$1,529	\$3,286	\$5,284	\$7,533	\$10,047
High Growth Managed Fund	\$1,547	\$3,427	\$5,678	\$8,338	\$11,454
Total Investments	\$6,888	\$11,435	\$16,692	\$22,715	\$29,561
Homes					
Our House	\$530,600	\$563,073	\$597,533	\$634,102	\$672,909
Total Homes	\$530,600	\$563,073	\$597,533	\$634,102	\$672,909
Retirement Accounts					
Super A	\$92,626	\$106,588	\$121,985	\$138,922	\$157,513
Super B	\$56,850	\$64,397	\$72,691	\$81,788	\$91,746
Total Retirement Accounts	\$149,476	\$170,985	\$194,676	\$220,711	\$249,259
Total Assets	\$686,964	\$745,492	\$808,901	\$877,527	\$951,728
Liabilities					
Personal					
Personal Loans	\$8,391	\$4,404	\$0	\$0	\$0
Credit Cards	\$0	\$0	\$0	\$0	\$0
Total Personal	\$8,391	\$4,404	\$0	\$0	\$0
Investments					
Bank Account Overdraft	\$0	\$0	\$0	\$0	\$0
Total Investments	\$0	\$0	\$0	\$0	\$0
Homes					
Our House [Loan]	\$130,830	\$110,373	\$88,554	\$65,297	\$40,519
Total Homes	\$130,830	\$110,373	\$88,554	\$65,297	\$40,519
Total Liabilities	\$139,221	\$114,777	\$88,554	\$65,297	\$40,519

Financial Mappers Pro Masterclass

Simple Statement of Advice for 5-Years
Assets & Liabilities

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2021	2022	2023	2024	2025
Age (John, Betty)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Net Assets					
Net Personal Assets ¹	-\$8,391	-\$4,404	\$0	\$0	\$0
Net Investments	\$6,888	\$11,435	\$16,692	\$22,715	\$29,561
Net Homes	\$399,770	\$452,700	\$508,978	\$568,805	\$632,390
Net Retirement Accounts	\$149,476	\$170,985	\$194,676	\$220,711	\$249,259
Total Net Assets	\$547,742	\$630,715	\$720,347	\$812,230	\$911,209

¹ Personal Assets are not included, only loans.

Simple Statement of Advice for 5-Years
Overview of plan and statistics

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Overview of plan and statistics

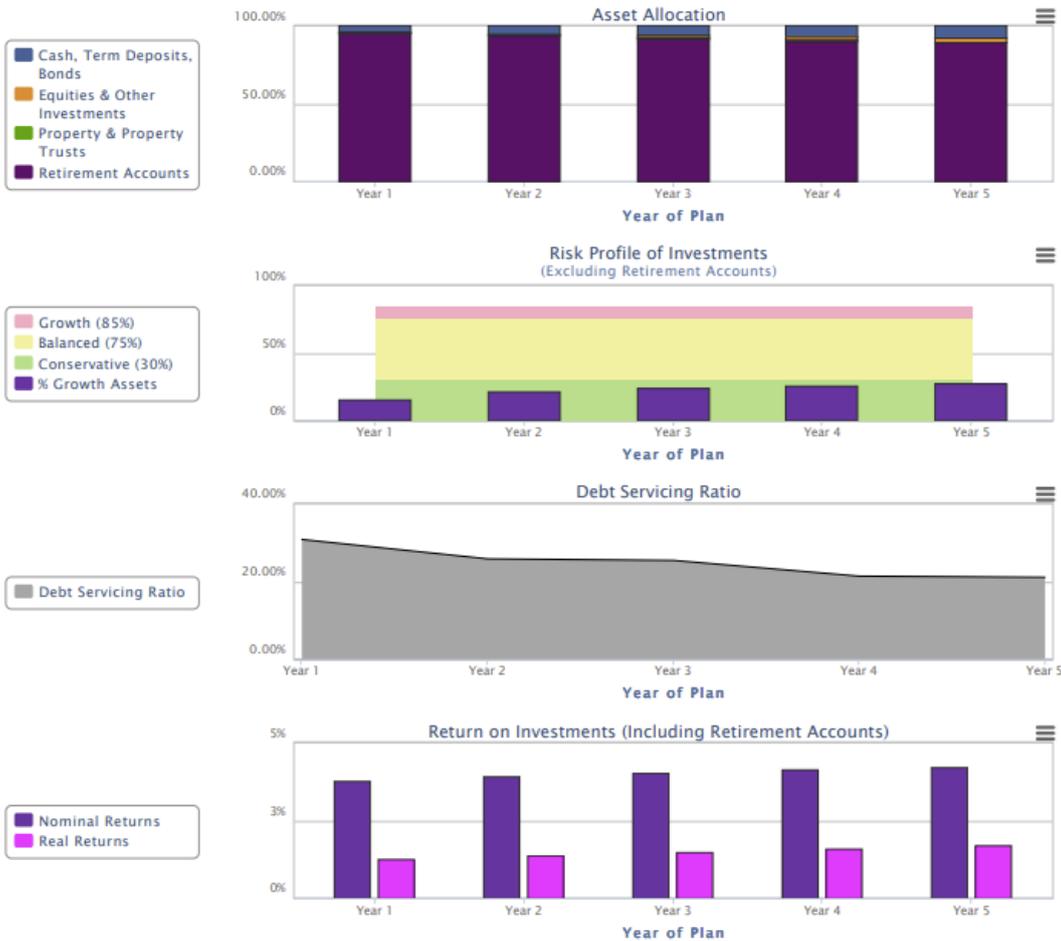
Savings Phase

Final outcome of your Savings Plan in Present Value

At the end of your 5 year savings plan, you will be 39 (John) and 39 (Betty) years old.

It is estimated that, in Net Present Value, your home will be worth \$558,940, your investments will be worth \$26,128 and your retirement funds will be worth \$220,308.

Your investments will be yielding a Real (After Inflation) Return of 1.69%.



Financial Mappers Pro Masterclass

Simple Statement of Advice for 5-Years Overview of plan and statistics

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery



Simple Statement of Advice for 5-Years Major events in the plan

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Major events in the plan

Where transactions occur in the first 5-years of the plan, they will be displayed in table format.

Shares, Managed Funds and Superannuation		Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Betty)		Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Purchases						
Managed Funds		\$1,476	\$1,653	\$1,833	\$2,019	\$2,209
Loan Balances & Loan Repayment Schedules						
		Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Betty)		Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Loan Balance Start of Year (Including New Loans)						
Total Loans		\$167,000	\$139,221	\$114,777	\$88,554	\$65,297
Car Loan (John)	P&I	\$12,000	\$8,391	\$4,404	\$0	\$0
Our House [Loan] (Joint)	P&I	\$150,000	\$130,830	\$110,373	\$88,554	\$65,297
NAB Visa (Joint)	Credit Card	\$5,000	\$0	\$0	\$0	\$0
Bank Account						
Bank Overdraft (Excluded from Calculations)		\$0	\$0	\$0	\$0	\$0
Loan Payments (Regular)						
Total Loans		\$24,272	\$18,881	\$18,881	\$14,234	\$14,234
Car Loan (John)	P&I	\$4,646	\$4,646	\$4,646	\$0	\$0
Our House [Loan] (Joint)	P&I	\$14,234	\$14,234	\$14,234	\$14,234	\$14,234
NAB Visa (Joint)	Credit Card	\$5,391	\$0	\$0	\$0	\$0
Additional Loan Payments						
Total Loans		\$12,000	\$12,300	\$12,608	\$12,923	\$13,246
Car Loan (John)	P&I	\$0	\$0	\$0	\$0	\$0
Our House [Loan] (Joint)	P&I	\$12,000	\$12,300	\$12,608	\$12,923	\$13,246

Simple Statement of Advice for 5-Years
Insurance

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Insurance

This Statement of Advice **DOES NOT** include advice regarding your insurance needs.

If you have provided information regarding your insurance, you can generate a report called **Insurance Needs Evaluation**.

If you feel you require specific advice regarding your insurance, please contact me.

This would be a separate service for which a fee will be charged.

Insurance

Life Insurance (Death & TPD): zzz Insurance (John)

John has zzz Insurance as Life Insurance (Death & TPD) with a value of \$200,000 and premiums of \$1,000. This cover is from Age 35 to Age 0.

The payments are made from superannuation.

Trauma Insurance: zzz Insurance (John)

John has zzz Insurance as Trauma Insurance with a value of \$60,000 and premiums of \$1,500. This cover is from Age 35 to Age 40.

The payments are made from the budget and are not tax deductible.

Income Insurance: zzz Insurance (John)

John has zzz Insurance as Income Insurance with a value of \$50,000 and premiums of \$500. This cover is from Age 35 to Age 40.

The payments are made from the budget and are tax deductible.

Life Insurance (Death & TPD): zzz Insurance (Betty)

Betty has zzz Insurance as Life Insurance (Death & TPD) with a value of \$200,000 and premiums of \$1,000. This cover is from Age 35 to Age 40.

The payments are made from superannuation.

Financial Mappers Pro Masterclass

Simple Statement of Advice for 5-Years
Insurance

Based on plan "5-Year Savings Plan (Vickery)"
John Vickery and Betty Vickery

Insurance Cover and Cash Flows

This information should be read in conjunction with the detailed *Insurance Needs Evaluation Report*. This summary shows the results for the first three years of your plan. The results are displayed in Future Value.

Expenses and Investment Income

Item	Status		Year 1	Year 2	Year 3
Total Expenses	✓	Your plan has annual expenses of:	\$91,279	\$85,791	\$85,700
Investment Income	✓	Your plan has annual investment income of:	\$123	\$262	\$425
	⚠	Income less Expenses:	-\$91,156	-\$85,529	-\$85,275

Liquid Assets

Item	Status		Year 1	Year 2	Year 3
Liquid Assets	✓	Your plan has liquid assets of:	\$3,000	\$6,888	\$11,435

Insurance Cover - John Vickery

Item	Status		Year 1	Year 2	Year 3
Life	✗	Your plan has no life insurance.	\$0	\$0	\$0
Total & Permanent Disability	✗	Your plan has no total & permanent disability insurance.	\$0	\$0	\$0
Trauma	✓	Your plan has trauma insurance.	\$60,000	\$60,000	\$60,000
Income Protection	✓	Your plan has income protection insurance.	\$50,000	\$50,000	\$50,000

Insurance Cover - Betty Vickery

Item	Status		Year 1	Year 2	Year 3
Life	✓	Your plan has life insurance.	\$200,000	\$200,000	\$200,000
Total & Permanent Disability	✓	Your plan has total & permanent disability insurance.	\$200,000	\$200,000	\$200,000
Trauma	✗	Your plan has no trauma insurance.	\$0	\$0	\$0
Income Protection	✗	Your plan has no income protection insurance.	\$0	\$0	\$0

Simple Statement of Advice for 5-Years
My Fees

Based on plan "5-Year Savings Plan (Demo Vickery)"
John Vickery and Betty Vickery

My Fees

There is a flat fee for this Statement of Advice.

Included in the fee is:

- Statement of Advice
- Financial Plan on which the advice was developed
- 12-month access to Financial Mappers software including a Financial Literacy Program.

This fee does not include:

- Insurance advice
- Specific financial products
- On-going advice or review, except where requested. (Additional fees are charged for additional services)

No commissions have been received by offering specific financial advice.



Simple Statement of Advice for 5-Years
Authority to Proceed

Based on plan "5-Year Savings Plan (Demo Vickery)"
John Vickery and Betty Vickery

Authority to Proceed



Before you sign this authority, I would like you to check that I have:

- given you my Financial Services Guide (FSG)
- give you a Product Disclosure Statement (PDS) for each financial product that I have recommended
- talked to you about your personal circumstances, insurance needs and financial goals in a way you understand, and answered your questions
- discussed any commissions I will receive

If I haven't done all of these things, do not sign the authority to proceed.

Before you sign this authority, please also make sure that you have:

- read all the documents I have given you
- checked that your personal information in this document is accurate
- asked me questions about anything that you want to be clarified.

By signing below, you agree to representatives of Good Advice, applying on your behalf for the products recommended in this Statement of Advice.

Signed,

John Vickery

Betty Vickery

Date

Simon Simmons
Good Advice

Date

Contact

Glenis Phillips B Ed, SF FIN
Designer of Financial Mappers
Author of Map Your Finances
Founding Director of Plencore Wealth Ltd

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Mobile: 0411 086 532

As the designer of Financial Mappers, Glenis is the most suitable person to answer all your questions about Financial Mappers.

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