

How our team **can help you.**



Sound Life

A JOURNEY WORTH PLANNING

**We take the guesswork
and stress out of your
investment planning.**

**We are your sounding
board, your safety net, your
guide and your supporter.**



About Us

At Sound Life Financial Services, we are committed to working with you to help you to achieve financial security and peace of mind.

As your personal and business financial coach, we can help you make the right choices regarding your financial future.

Our team is passionate about making a difference in your financial life. Goals change, life happens and we are here to provide clarity, to help you establish and build your foundations.

Our West Australian service delivery footprint covers the Great Southern region, with our head office based in Albany, extending to the Wheatbelt region, and most recently the Perth metropolitan area.

- *Thelma & our team* -

At Sound Life Financial Services, we do things differently

It's our values that form the basis for every business decision we make, and for every client, whether new or existing, our values give us clarity, guidance, direction and purpose.

EMPATHETIC - we provide an inclusive environment where we treat all clients with respect, sensitivity and understanding. We listen with presence and genuine consideration.

EFFICIENT - we implement processes to ensure efficient workflow within our team, and efficient service delivery to you. We ensure you feel empowered and informed on your planning journey.

FUN - we have a welcoming, engaging and supportive work environment, while maintaining professionalism and encouraging a positive, 'can do' attitude.

FLEXIBLE - we are flexible and adapt to your changing circumstances. There is never a one size fits all when we are working with you on your financial plan.

HOLISTIC - we view 'you' as the most important piece of the financial planning journey. We consider the big picture, guiding you to be disciplined rather than indulgent.

TRUSTWORTHY - we are proactive, open and transparent. We work with you to achieve your best outcomes.



We help you to look ahead by providing clarity, consistency and a meaningful service, not just in the short term but well into the future.

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The true value of a Financial Adviser

IT GOES BEYOND FEES

At Sound Life, the 'value' of a financial adviser goes far beyond the cost of your financial plan, How can we provide you with advice if we don't know what's important to you? We help you to look at your bigger picture, the lifestyle that you want to live, how we can help you get there AND stay on track.

EVERYONE IS UNIQUE

Depending on what stage of life you're at and the life events and challenges that you've faced, you would have formed an attitude towards money, and everyone has different levels of financial literacy. There is NEVER a 'one size fits all' plan and we take the time to understand you and your circumstances, good and bad, mistakes and all (we all make them!)

TRUSTED & ONGOING RELATIONSHIPS

Your plans and life can change in a heartbeat. Divorce, becoming sick or badly injured, and the death of a partner are just a few life events that can impact on you and your family.

These challenges can require financial decisions to be made at a time when you may be at your lowest. We walk you through times of stress to help you make informed decisions.

PROVIDING A SAFETY NET

During times of market volatility, COVID-19 March 2020 is a good example, we act as your backstop, your safety net. Your investments whether inside or outside of your superannuation, will face unpredictable times.

As a Sound Life client, regular discussions, member newsletters, and informative emails, serve to support, guide, inform and empower you.

Understanding what you truly value gives clarity, guidance, direction, and purpose.

Our focus is on YOU and how we can support you to reach your lifestyle-related goals over the course of your life.

We love our regional community and we are proud to be local financial advisers helping local people.



A great team focused on achieving satisfaction for their clients in an uncomplicated, easy to understand manner.

My retirement plan with Sound Life has given me complete peace of mind for my future. Thanks team! You're awesome.

- Peter. M -

Investment Philosophy

At Sound Life, this is our Investment Philosophy:

“As your adviser, our job is to always act in your best interests and provide a wide range of investment solutions. We are here to help you remain disciplined and focused on your investment goals and build wealth over time.”

This is our core set of investment beliefs that can give you the best chance of investment success.

Our Investment Philosophy helps us to:

- Communicate with you about how you invest
- Explain why we make certain investment decisions and not others
- Manage your expectations regarding your investments
- Continuously communicate the benefit of our investment choices to you

THERE ARE FOUR KEY AREAS THAT HELP US TO HELP YOU:

1

INVESTMENT GOALS

The first step is working with you to construct a plan to determine your investment goals.

We then look at your risk profile - what sort of investor are you? How much risk are you prepared to take to achieve your desired level of return? Your risk profile helps us to formulate your investment strategy to achieve your goals.

2

INVESTMENT BALANCE

How we help you allocate your money across different types of investments (shares, bonds, property and cash), as this is one of the most important decisions you'll make as an investor.

Investors generally fall within one of four categories; high growth, growth, balanced and conservative. These categories will drive your investment strategy which we will tailor to align with your goals. Whether you are conservative or high growth, it's important to manage and reduce your risk wherever possible. Diversification is key to managing your risk. As an investor, you can't control the market.

3

INVESTMENT COST

Our job is to look at the most appropriate investments for you based on cost and returns.

4

INVESTMENT DISCIPLINE

Over time, your portfolio will move away from its target asset allocation due to the markets up and down movement.

We rebalance your portfolio so that you are not exposed to risks you had not agreed to when you first invested. Rebalancing helps you stick to your original plan during a severe downturn.

Your investments whether inside or outside of your superannuation, will face unpredictable and volatile times.

We bring calm to help you stay in control and give you peace of mind.

Our Services

PLEASE INDICATE WITH A TICK IN THE BOX PROVIDED,
THE AREAS IN WHICH YOU ARE SEEKING INITIAL ADVICE

Getting to know you	<input type="checkbox"/> Arrange to meet you at a convenient time <input type="checkbox"/> Gather all necessary information required such as tax file numbers, contact details, copies of relevant identification for the anti-money laundering requirements, authorization to gather information on your behalf for current superannuation and insurance policies <input type="checkbox"/> Gather all information on personal details such as assets and liabilities, current investments and insurances, what kind of retirement you would like to achieve, how you currently plan to fund your goals and objectives <input type="checkbox"/> Timeline planning which helps to determine goals and objectives, and to be able to assist in bridging the gap between where you are now and where you want to be
Wealth Management Investment Portfolio	<input type="checkbox"/> Construction of an investment portfolio using an available lump sum <input type="checkbox"/> Review of existing investments (managed funds/shares) <input type="checkbox"/> Producing a required level of after tax income from your investments
Financial Coaching Personal & Business	<input type="checkbox"/> Advice on the investment of your surplus income <input type="checkbox"/> Ability to save for future expenditure <input type="checkbox"/> Providing for anticipated capital spending <input type="checkbox"/> Advice on salary packaging <input type="checkbox"/> Help you meet your liquidity requirements <input type="checkbox"/> Budgeting <input type="checkbox"/> Cashflow management



Super / Pension

- Advice on building your super assets
- Consolidation of your individual super funds into a single fund
- Desirability or the suitability of a Self-Managed Super Fund
- Perform lost super search
- Determine your individual investment risk profile
- Research and compare existing superannuation funds on features, fees, investment choices and performance
- Supply super choice forms to employers
- Complete binding nomination forms
- Manage all rollovers
- Invest as per your risk profile
- Ensure all contributions are going into the correct accounts
- Determine whether there will be enough funds to finance retirement
- Determine how much you will need in your retirement
- Help you to decide when you would like to retire
- Compare effects and benefits of salary sacrifice (concessional contributions)
- Explain tax advantages
- Discuss strategies with your accountant
- Assessing your eligibility for government incentives for non-concessional contributions
- Ensure contribution caps/regulations aren't exceeded

Personal Protection

- Analyse your risk or personal insurance needs
- Review your existing risk or personal insurance policies
- Investigate insurance options
- Obtain quotes and talk to underwriters
- Assist with the completion of the application including all necessary paperwork
- Follow up insurance applications and negotiate with underwriters
- Assist in making claims
- Explain the effects on having insurance premiums in super versus outside super
- Provide quotes for insurances
- Allow an additional four hours for insurance application and implementation

Succession Planning - complex Risk

- Assist you and your family when you are engaging in the succession planning process including help with the complexities around personal insurances
- Liaise with accountants and solicitors where required



**Love the professional
service and easy-to-
understand finance advice.**

**I feel very welcome and
comfortable working with
the Sound Life team**

- Janine.D -

Personal Insurances Explained

If you were unable to work for any length of time - have you thought about how you would cope financially?

Do you have enough savings to support your lifestyle while you have no income?

We look at ways to make this sort of cover affordable when it is needed the most., ie. having split cover inside and outside of super.

Trauma Protection	Income Protection	Life Protection & Terminal Illness Cover	Total & Permanent Disability Protection (TPD)
<p>Trauma, or critical illness, protection provides a lump sum payment on the diagnosis of a serious medical condition (eg. heart attack), or in the event of your death.</p> <p>This cover differs from TPD as it is not assessed on your ability to work and is the most common lump sum insurance payment.</p>	<p>Income protection insurance provides you with a monthly income equivalent to 75% of your taxable income (maximum insured available) which is payable after your selected waiting period after any injury or illness that prevents you from working.</p> <p>The policy will continue to pay you to the end of your selected benefit period should you not be able to return to work. This premium is also tax deductible.</p>	<p>Provides a lump sum payment in the event that you are diagnosed terminally ill or unfortunately pass away.</p>	<p>Provides a lump sum in the event that you become totally and permanently disabled and unable to return to work again to your own/any occupation due to serious injury or illness.</p> <p>This benefit is designed to assist with medical costs as well as replacing lost income.</p>
<p>The lump sum payment can help you make the adjustments to your lifestyle that you may want or need to make after suffering a trauma event.</p>	<p>This gives you peace of mind that your family and lifestyle will be protected while you recover if you are unable to work due to illness or injury.</p>	<p>We all like to think that we are not going to be leaving this world for a long time, however it is a fact that 144,000 people in the world die each day.</p>	<p>It is designed to help take the pressure off you financially if you suffer an illness or injury that leaves you totally and permanently disabled. The lump sum benefit paid is often used to eliminate debts, pay for medical expenses and to fund permanent lifestyle changes. For example, moving to a home that is more accessible for your condition.</p>
<p>This can only be paid by you.</p>	<p>This can be paid by super, however this will have limited cover. You can split your premiums to be 70% paid by super and 30% by you to receive extra benefits with more favourable waiting periods.</p>	<p>This can be paid from super or personally.</p> <p>Binding nominations determine where the funds are to be paid in the event of your passing.</p>	<p>This can be paid from super or personally.</p> <p>Nomination of Beneficiary determines where the funds are to be paid in the event of your passing.</p>

Empathetic

Efficient

Fun

Flexible

Holistic

Trustworthy

Sound Life

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