



Client Review Process

Welcome to Your Financial Journey with Us!

At Health & Finance Integrated, we are committed to helping you achieve your financial goals through personalised and adaptive financial planning. Regular reviews are a crucial part of our service to ensure your financial plan remains aligned with your evolving life and goals.

What is a Client Review?

A client review is a regular check-in on your financial plan to ensure it matches your current circumstances, goals, and needs. Think of it as a “health check” for your finances.

Scope of Reviews

Reviews involve discussions and assessments of matters directly relating to your personal financial affairs, including:

- **Budgeting:** Strategies to manage your income and expenditures more effectively.
- **Investment Review:** Ongoing evaluation of your investment portfolio's performance and alignment with your financial goals.
- **Centrelink Entitlements:** Maximizing your entitlements and ensuring compliance with Centrelink requirements.
- **Superannuation Contributions:** Strategies for optimizing contributions to your superannuation to enhance your retirement savings.
- **Tax Efficiency:** Implementing strategies to manage and potentially minimize your tax liabilities.

For specifics on how many reviews you are entitled to each year, please refer to your **Ongoing Service Agreement**. This document outlines the details of our commitment to you and your entitlements under our service.

What Happens During a Review?

1. **Initial Consultation:**
 - Discuss any major changes in your life, financial situation, or goals.
 - Address any concerns you may have about your current financial plan or the broader economic landscape.
2. **Performance Evaluation:**
 - Analyse the performance of your investments and strategies.
 - Assess the progress towards your financial goals.
3. **Plan Adjustment:**
 - Make necessary adjustments to your financial plan and strategies.
 - Provide updated recommendations tailored to your current needs.
4. **Documentation:**
 - Update your financial records and provide new documentation, such as a Statement of Advice (SOA) or Record of Advice (ROA), reflecting any changes.

Limits on Client-Initiated Transactions and Additional Fees

- **Client-Initiated Reviews and Transactions:** We encourage you to engage actively in your financial planning, but excessive reviews and transactions can incur additional costs. Beyond the agreed number in your Ongoing Service Agreement, subsequent transactions will be charged at \$250 plus GST each.
- **Significant Additional Modelling:** Major changes requiring extensive modelling and planning, like buying property or restructuring for Centrelink benefits, will be billed hourly or via a fixed-cost agreement.

How Often Should We Review?

- **Annual Reviews:** Typically, we recommend annual reviews to keep your financial plan in check. The frequency can be adjusted based on your personal needs, significant life events, or major financial changes.
- **On-Demand Reviews:** You can request additional reviews at any time if there are significant changes in your circumstances or if you have concerns about market conditions or your financial progress.

Your Role in the Review Process

- **Stay Engaged:** Participate actively in your review meetings. The more information you provide, the better tailored our advice can be.
- **Keep Us Updated:** Inform us of any significant changes in your life or financial goals between scheduled reviews.
- **Ask Questions:** Never hesitate to ask questions or express concerns. We are here to help you understand and navigate your financial journey.

Contact Information: For scheduling a review or if you have any questions, please contact us at:

- **Phone:** 1300 10 44 99
- **Email:** assistme@healthfinance.com.au
- **Website:** <https://healthfinance.com.au/>

At Health & Finance Integrated, we are dedicated to guiding you through every step of your financial journey. Regular reviews are essential to ensure that your financial plan remains effective and responsive to your life's path, while additional sessions might be necessary for major events to secure your financial future. Let's work together to navigate these significant changes!