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Questions

to ask your Financial
Advisor so you can Live
the Life you Want

ABOUT INFINITY

At Infinity Financial Advisors, we provide holistic investment, strategy and financial planning advice to help our clients achieve the financial freedom they need to live the life they want.

Experience from Sydney and Newcastle's biggest financial management firms has taught us that by being proactive with our client's portfolios, we can maximise returns.



Q. DO YOU UNDERSTAND MY GOALS?



A. Your goals should be identified before any plan is developed.

Your financial road map should be targeted to your personal circumstances, goals and understanding of risk and reward. If you have 10 years to maximise your retirement, it makes no sense to park your funds in high fee, low return assets.

Although this may protect you in a falling market, it will not maximise your upside or your investment results. With 10 years to go, you want to make sure you have at least \$400,000 in your super fund to be able to draw an income of \$40,000 per year. Ask us how we can make your \$400,000 super fund go to \$1,000,000 in 10 years, whilst balancing your risk and returns.

Q. HOW WILL YOU HELP ME ACHIEVE MY GOALS?

A. Your road map should relate to specific activities that are being undertaken daily to maximize the likelihood of achieving the return needed.

Your financial advisor should ensure your money works as hard as you do. At Infinity, we actively manage your money every day. We challenge the notion of 'time in the market' because we know that at times, by making short term, calculated and consistent optimisations, your returns will significantly improve.

Ask us how and why our returns have exceeded industry benchmarks in previous two years or ask to speak with one of our clients to understand more about their experience with Infinity and how we can help you

Q. WHAT OTHER OPTIONS ARE THERE?



A. You can go direct to an industry fund, a bank or a corporate financial advice firm

Any good advisor should be open and transparent about whether they will be the right fit for you. Part of our role is to make sure you find the right home.

We believe we are that home for the majority of people who we have the pleasure of meeting- of course, if we're not, we'll assist in finding the right one.

Q. WHAT DO MY FEES COVER?

A. We like to keep our fees simple and transparent, we charge the following fees:

- Advice fee
- Administration fee
- Brokerage
- Plan fees

Ask us exactly what your fees and charges will be for your circumstance.



Q. HOW IS MY MONEY INVESTED?

A. Your money may be invested in the following asset classes, securities, bonds and investment vehicles.

This is where Infinity is different – our advisors are completely across where your money is invested and why. We are able to have in depth discussions on what markets, sectors and assets are right for you. This is unlike other firms who simply act as a clearing house for banks and broker groups, who themselves cannot answer whether you are invested in Telstra, BHP or Facebook.

As common sense would suggest, it is hard to make decisions or capitalise on opportunities when your advisor does not know where your money is at any given time.

We invest in the investments that suit your circumstances, goals and risk profile.

THANK YOU

Thank you for reading our report. Get in touch today to set up a coffee so we can talk about growing your investments. You can reach our Managing Director Andrew Masson on (02) 4047 1888.

Infinity Financial Advisors

Level 1, 47 Darby St Newcastle NSW 2300

PO Box 1819 Newcastle NSW 2300

www.infinityfinancialadvisors.com.au

Please note, the information contained in this report is general in nature and does not take into account your personal situation.

You should consider whether the information is appropriate to your needs, and where appropriate, seek professional advice from a financial advisor.

