AMA

FINANCIAL PLANNING

Client Value Proposition

Our proposition

As part of the AMA (WA) we recognise that we're in a unique position, through experience and education, to help meet the financial advice needs of health professionals.

We partner with medical and other professionals to provide advice and solutions to help you achieve your wealth and protection goals through the varying stages of your career and into retirement.

We work with our clients to::

Understand and articulate their goals in life

Educate, counsel and coach them

Create a comprehensive financial plan

Get their finances in order and implement their plan

We are dedicated to keeping them on track

Prodvide expertise by making the complex simple

Testimonials

Mei Wong takes great personal care about my financial situation and goes above and beyond her responsibilities in ensuring the best outcomes for me. She is proactive in making recommendations and keeps a close watch on my investments. She is not only professional but friendly and helpful. I could not ask for more in a financial advisor and consider myself fortunate that she looks after my financial affairs.

- Martin

Exactly what I was expecting: Venus has done all the background work; she presented me with very clear options; and she has discussed those options with me in a highly professional manner. In my opinion, we have reached the best possible resolution for me. In addition, I wish I had Venus' and her assistant Miko's communication skills.

- Natalia

Venus gave me great advice regarding my insurance cover and was always giving me timely updates about my application. She was meticulous in her research and made the time to explain things clearly to me.

– Philip

Briony was very informative and was able to come up with the most suitable outcome for me

– Lida

Emotional value

We work with you to create a financial plan so you can achieve what's important to you; building a blueprint for the future that helps you to make smart decisions about your money and puts you in control of your financial freedom.

We empower and educate you along the way so you understand your plan, its intricacies, and how you will achieve it.

We are dedicated to you. By doing the work to implement your financial plan and ensure you remain on track to meet your goals, we give your time back so you can focus on your work and other activities you enjoy.

We communicate regularly with you so you feel informed and stress free, keeping you accountable so you can achieve your goals

Portfolio value

Investment, superannuation and insurance rules and entitlements are complex. We implement solutions and make the complex simple, so you can invest, insure, and plan with confidence.

Every investment decision involves potential risk and reward. We help you understand the tradeoffs in your investment portfolio and find the right mix of assets to match your personal risk tolerance and objectives.

We educate and coach you on market and economic behavior, so you're prepared when markets become volatile. We help you manage changes in these environments, keeping your portfolio invested for long term success.

Financial value

We help you articulate what you want to achieve and get excited when you meet key milestones and achieve the career, lifestyle and eventually, retirement, you desire.

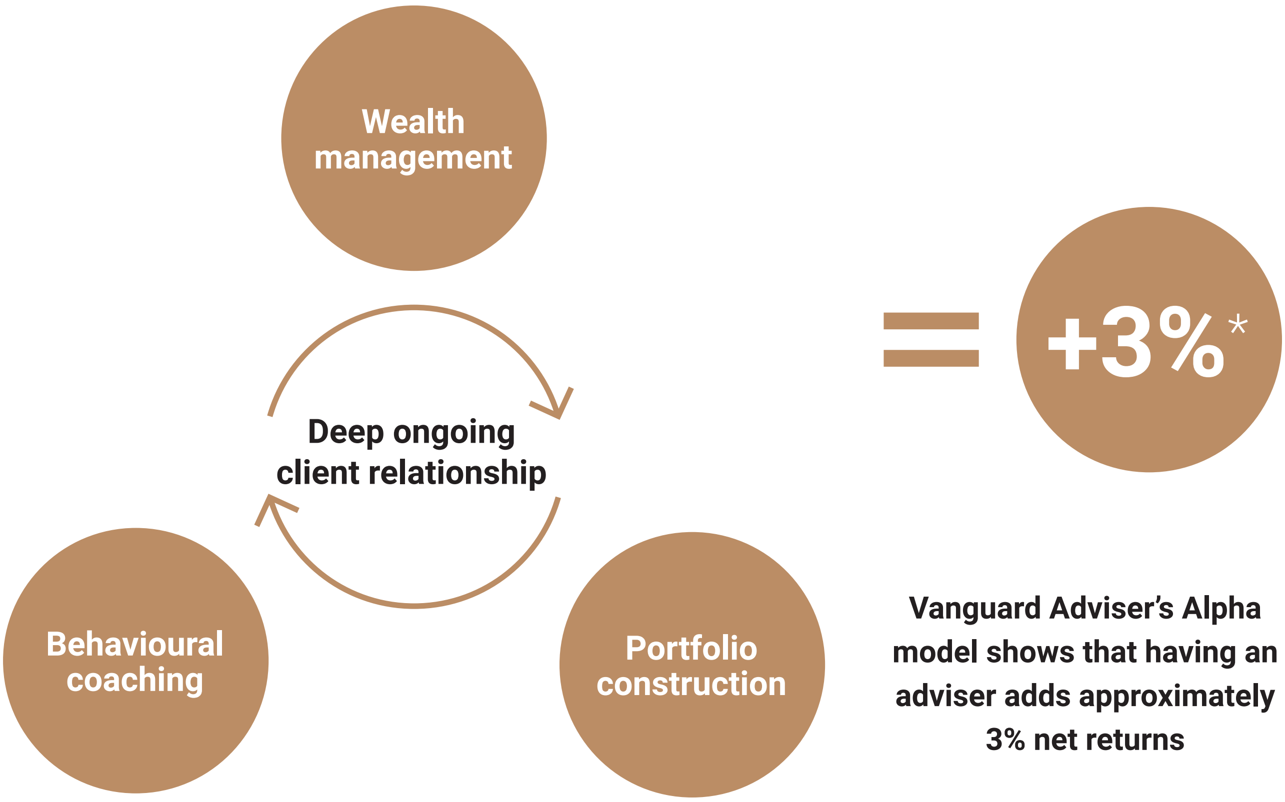
Our advice helps you understand the financial impact of your choices and our recommendations empowering you to make good investment and insurance decisions:

- We help you manage cashflow, the trade-off between allocating surplus cashflow to multiple goals (savings, debt reduction, investment, and superannuation), so you can build long term wealth.
- We help protect you and your investments from the unexpected in life, so it doesn't adversely impact your financial future, making you feel more secure.
- We help plan for your legacy and ensure that your financial affairs are in order. We provide peace of mind should anything change and assurance that your family will be taken care of financially.

Research by investment house, Vanguard, shows that the value an adviser can deliver is up to an additional 3% in net returns, giving you more money to enjoy life.

Advisers Alpha

Vanguard's Adviser's Alpha



Source: Putting a value on your value: Quantifying Vanguard Adviser's Alpha quantifying_adv_alpha.pdf (vgdynamic.info)

By understanding your goals and needs, we create solutions that we believe will give you the best chance of success.

Our advice is more than just a plan. We educate and empower you along the way and give you the tools to feel confident and secure in your decisions.

This document will serve as a useful reminder of the value we deliver as we continue to work towards achieving your life goals.

We welcome your feedback so we can understand what we're doing right and where we can improve. This is to ensure we are delivering on our promise to you.

We're excited to be on the wealth journey with you and we look forward to helping secure your financial future.

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If you would like to arrange a time to discuss your financial circumstances or advice needs, contact the team at AMA Financial Planning on 1800 262 346 or email advice@amafp.com.au.