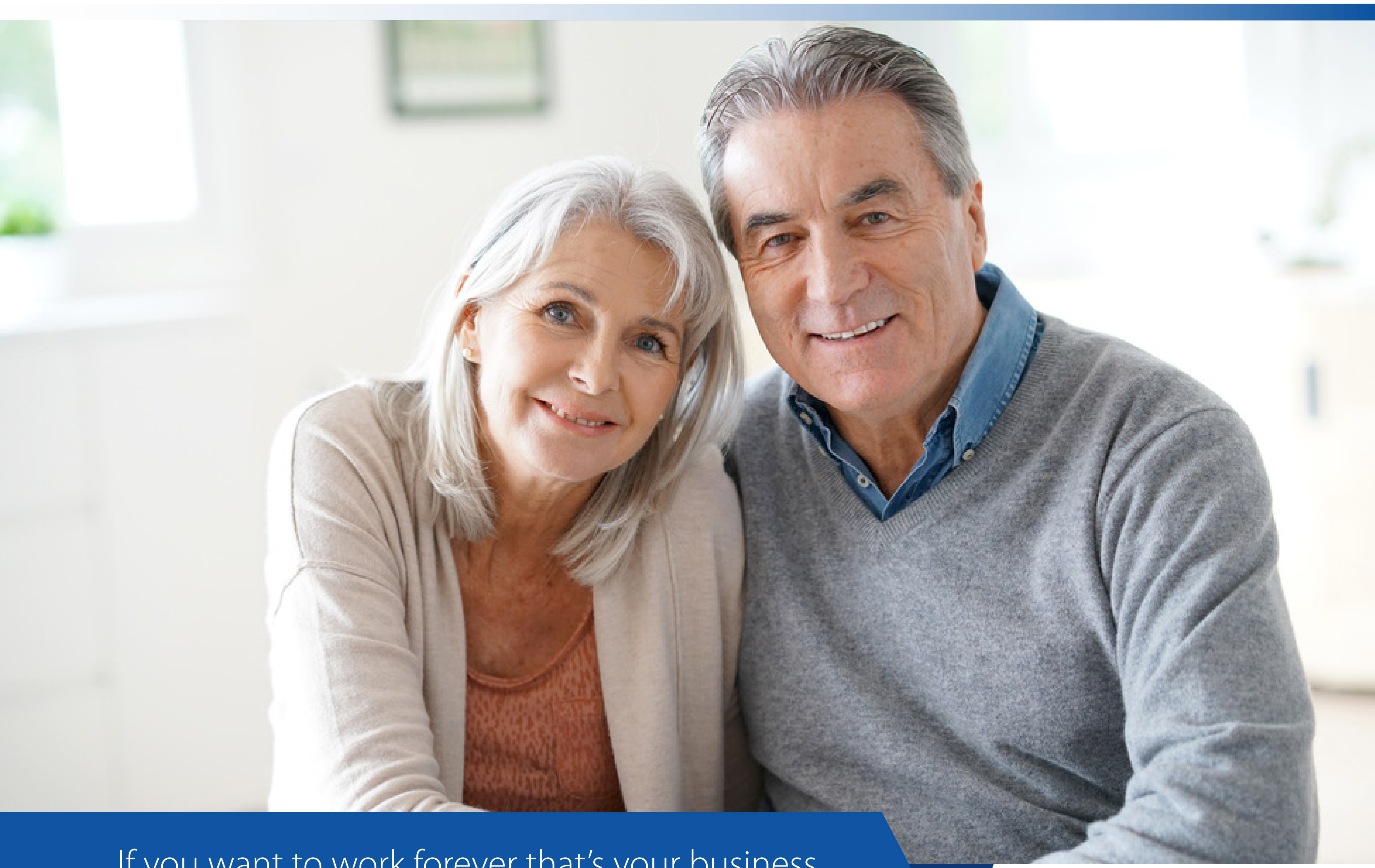
Bronson
Financial Services



If you want to work forever that's your business.
**If you don't, that's ours.**

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If you don't, that's ours.

Paul Bronson
Certified Financial Planner (CFP)
Principal | Financial Adviser

*"With 15 years of experience, I've been fortunate enough to guide and advise my clients throughout their financial journey. My goal is to provide you with the financial security you desire and the peace of mind you deserve."*

**Paul Bronson**

# Defining your financial goals and objectives

**We help individuals and couples who are either retired or planning to retire.**

It's often been said that retirement is not the end of the road, it is the beginning of an open highway. We aim to help our clients become financially secure, both now and into the future. To do this we develop effective retirement plans and put strategies in place to guide our clients to financial security.

We will work alongside you from the initial meeting and beyond, ensuring you enjoy a smooth transition towards meeting your future goals. Ultimately, you remain in control of your money and make the most of your financial resources to build and protect your wealth.

# Why choose us?

Bronson Financial Services is a privately-owned advisory firm located in Loganholme, Brisbane. Our role is to help you achieve your personal and financial goals and improve your financial situation through sound planning and advice.

What's paramount to us is that you feel secure and comfortable with your money and investments. We will work, guide and educate you on an ongoing basis, informing you of everything you need to be aware of, and keep your financial and personal plans on track.

Working with us, you will enjoy true confidence in your financial future with the freedom and opportunity to reach your lifestyle and financial goals.

### It's a personal approach

We take the time to involve you throughout the entire process, so you understand the choices you're making and why you are making them.

For us, we must get to know you to work out how your money goals connect to your life's aspirations. It's only when we know how this all connects then we develop a comprehensive, tailored financial approach – your roadmap - that is tailored to your individual goals and objectives.

### Connecting you with the professionals you need

We connect you with a wide range of specialist advisers who will help manage your financial affairs. We liaise with a team of qualified accountants, lawyers and finance specialists to help make complex issues easy to understand.

Using our in-house specialists and drawing from a wide panel of professionals, our specialty is our ability to create efficiencies and optimise opportunities for our clients.

We take the worry out of looking after your finances as we take care of the administration, investments, and liaising with other professional advisers, making for a smooth transition into financial security.

### Reputation

We guide, advise and assist our clients through the maze of financial planning. We provide a hands-on service that deters clients from making poor financial choices.

### Continuous dedication to training, education, knowledge, and expertise

At Bronson Financial Planning, we are at the forefront of learning. We are fully committed to an intensive education program, continually following market trends, as well as maintaining our financial and legislative knowledge. Knowing how to apply this information to your advantage is key. We are constantly researching and studying the latest tax-effective financial strategies and staying up to date with legislative changes.

### Our Service Guarantee

We will deliver our services to you in the most professional way. We will always place your needs ahead of our own, continually deliver a friendly and caring service, contact you if your investment strategy requires a review at any time, and always listen to your concerns and requests.

# The most asked questions about working with Bronson Financial Planning and Paul Bronson

### Why do I need a financial planner to help me?

The objective of financial planning is to move people closer toward financial independence. Whether we like it or not, we are all on this journey trying to accumulate enough money to provide us with the lifestyle we desire.

To achieve financial independence, it takes more than just paying off debts and saving money, it takes proactive planning and ongoing review with the help of a financial planner.

### A professional who has the knowledge, skill and time

Planning your financial life is not just about knowing how investments work or even understanding what the best performing investment types are. To ensure that you are successful in the long term, you need to make the most appropriate financial decisions at the right time. This decision making should encompass aspects far beyond just picking the 'right' investment.

Most people are so busy making a living, we don't have the time to keep up to date with all the knowledge that's required about the financial world. This includes government legislation and taxation changes, which are important to make the right investment and strategy choices.

# How will we work together?

Financial Planning can often feel a little daunting. To put your mind at ease we have three simple steps to get your finances working for you.

### Step one

Upon our first meeting, we'll complete our initial discussion program and agree on the highest personal and financial priorities for you. During our meeting, we will discuss and consider specific areas relevant to you, what is truly important to you in your life and your wealth.

### Step two

Throughout our meeting, you'll have the opportunity to discuss your goals, financial circumstances, special needs and estate issues. We will work alongside you to develop your financial plan while following a detailed process that requires us to complete a range of initial ongoing tasks, as well as ongoing services.

### Step three

Collating all the information, we create your Investment Profile and undertake a series of Financial Plan Models to develop a financial plan tailored to your financial goals.

### Getting you there and keeping you on track

Most importantly, we provide strategic product advice on an ongoing basis, regular reviews, and a package of related services. This includes regular information via newsletters, presentations, and other communications.

Regular monitoring of your progress is also essential for your financial wellbeing. Reviews allow us to discuss the latest trends and information and to make appropriate adjustments to your financial plans.

Ultimately, we aim to keep you on track to living the life that you want, the life that is truly important to you, bringing you real peace of mind that you may otherwise not have attained.

# How much will it cost?

We aim to help you achieve the financial and lifestyle results that you desire; to create and protect the optimum level of wealth that your circumstances allow.

We will provide you with a complete breakdown of the costs associated with our advice and the implementation of the strategies we recommend.

Our services are offered on a transparent 'fee for service' arrangement based upon the level of complexity of your financial situation and the depth of our advice. Our fees typically range from $3,300 to $10,000 for our comprehensive advice presented within your financial plan.

To maintain our ongoing client care services (advice, service, and review), you may expect to pay ongoing fees from $3,300 per annum. All charges are outlined in detail in your financial plan and some fees are tax-deductible.

### The value of our advice

The benefits of accessing qualified and experienced advice will vary. Ultimately, it's about the empowerment you achieve enabling you to make positive personal lifestyle choices and appropriate financial decisions.

**We act as your:**

**Mentor** – Educating and communicating solutions and outcomes.

**Adviser** – Interpreting complex issues, assisting your understanding, and implementing strategic solutions.

**Project Manager** – Helping to organise your financial life and working with other professionals to give you choices and the opportunity of achieving your life's aspirations.

**Coach** – Stopping you from making unfortunate financial decisions and help you remain on track to building the lifestyle you deeply desire for now and your future.

**This often means that:**

Investment returns can be improved through the right selection of investment types, asset allocation, and investment structure, continual review and advice.

You save a great deal of time, energy and worry as we take away your commitment of looking after your financial affairs and provide you with educated and experienced financial guidance. And, it's less likely that poor choices and mistakes will be made, which usually cost you money, through emotional or impulsive decisions.

Ultimately, this means you are more relaxed and comfortable with your circumstances, feel 'more in control', and enjoy greater peace of mind about your financial future.

## What results have other clients seen?

Our financial planning process has helped clients achieve their financial and personal goals, along with securing additional savings from unnecessary income, taxes and often wasteful expenses.

For many retiree clients, we organise Centrelink or increased their benefits. These are benefits they would not have otherwise received. In many cases, we have arranged their affairs so that they receive most or all their retirement income tax-free.

For other clients, we have ensured that their investment portfolios benefit from asset allocations that suit them as well as investment and planning strategies that match their unique circumstances. In most cases, this has meant improved overall results, which means they build their nest egg sooner.

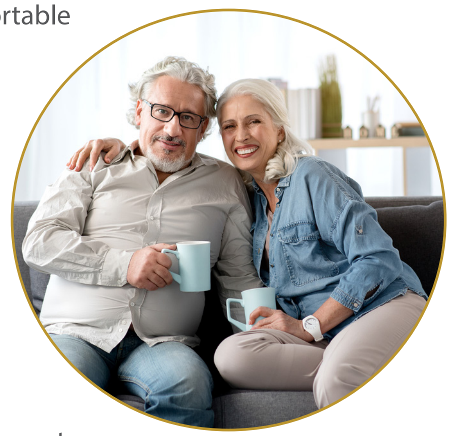
Our clients often reduce their personal or business taxation, increase their long-term returns on invested money, have their finances structured in the most tax and social security effective manner, and reduce the administrative burden and time commitment ordinarily associated with managing their finances and insurances.

Then there are family and business clients who are safe and financially secure in the event of unexpected accidents, illness or other life tragedies striking because they have appropriate and properly structured personal and business insurance in place.

Our advice process is straightforward, and our strategies are clearly defined. The opportunity to see financial and personal benefits are made available before committing to a fee.

Our focus on creating clarity, confidence, and certainty within the financial concepts and strategies we develop is evident in our advice and knowledge process. Combined with our caring, empathetic staff, who all have the desire to create lasting partnerships, we deliver a service which at its core aims to create real financial security and true peace of mind about your future.

## When is the best time to get started?



The sooner you start planning your financial future the more comfortable it will be, and we can make sure that you are not missing out on anything you may be entitled to. Engaging our services will allow you to spend more time with your family and friends, whilst enjoying your financial freedom.

There's no time like the present to get started on achieving your lifestyle and financial aspirations.

## How do we get started?

If you haven't already done so, contact us today to make an appointment. We can then discuss how to help you achieve the financial and lifestyle goals you really desire, remove any financial stress from your life, and work together towards helping you to achieve financial goals.

## Here's what some of our clients have to say about working with Bronson Financial Services

*"Throughout our lives financial matters have been a concern as we don't really understand them. With Paul Bronson, we have found someone who gave us the confidence to retire, and who continues to look after our financial interests so that we are more prosperous than we expected to be. In addition to regular reviews, he is always available and answers our queries promptly. In short, he is excellent. We may not understand financial matters any better than we did before, but we have complete confidence that Paul will keep us in good shape during retirement."*

**P & J Lolly**

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*"We have worked with Paul for many years to manage our SMSF and now that we are retired, we find the ongoing reviews where we review our income and our investments very reassuring. We strongly recommend you speak to Paul if you wish to have greater control over your portfolio"*

**D & V Field**

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*"As a business owner, I realise that I can't run everything myself, as a result I have had Paul manage my SMSF and insurance requirements for many years and have been very happy with the way it has been done. We meet regularly to ensure my portfolio is working as hard as I do. I strongly recommend to all business owners that you get Paul to help manage your SMSF."*

**J Stark**

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*"We have known Paul personally and professionally for more than 20 years. We have found his help with the establishment and ongoing management of our SMSF invaluable. If you want to be in control of your retirement funds, we strongly recommend that you talk to Paul."*

**B & M McInnes**

# Further Information

To find out how we can help you, please contact us to arrange an appointment or learn more about our services at www.bronsonfs.com.au.

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