FORTITUDE FINANCIAL PLANNING

Your Other Options

What we typically see on the marketplace

	Fortitude Financial Planning	Do-It-Yourself	Traditional Financial Advice Firm	Bank Advisor	Insurance Company (Direct Sales Advisor)	Employers / Ex-Employers Pension Advisor	Corporate Broker
Primary Financial Planning Service							
Evaluation of personal circumstances, needs and objectives	✓		✓	✓	✓	✓	✓
Cash flow forecasting and analysis	✓						
Life & disability protection review & needs analysis	✓		✓				
Emergency fund, saving & investing analysis	✓		✓				
Retirement planning needs & pension analysis	✓		✓	✓	✓		✓
Net worth statement & projections to guide decision making	✓						
A plan that consider assets not managed directly by your advisor	✓						
Co-ordinate with other professionals (accountant, tax advisor lawyer etc)	✓						
Recommendation to trusted other professional if required	✓						
Estate planning guidance	✓		✓				
Proactive guidance on all financial matters	✓						
Ongoing communications providing knowledge and education	✓						
Specific Investment Advice Service							
Analysis of risk tolerance and capacity for investment risk	✓		✓	✓	✓		✓
Independent advice	✓		✓				
Investment performance, risk analysis & research	✓		✓				
Investment philosophy	✓						
Low-cost transparent investments	✓	✓					
Customized portfolio	✓	✓	✓				
Retirement income drawdown strategy review if applicable	✓						
Tax-efficient placement of investments	✓						
Portfolio rebalancing	✓						
Behavioural coaching to guide you through turbulent markets	✓						
Integration of pension accounts into one portfolio model	✓						
Simplify and consolidate accounts	✓						
Tied to one provider				✓			
One size fits all solution				✓	✓	✓	✓
Minimum Ongoing Service							
Secure client communication portal (AES-256 Encryption)	✓						
Client newsletter	✓						
Market updates	✓						
Update on changes in legislation	✓						
Ad-hoc communications & guidance as required (e.g. market decline)	✓						
Updated analysis of risk tolerance and capacity for investment risk	✓						
Retirement income drawdown strategy review if applicable	✓						
Portfolio risk, asset allocation review & required rebalance	✓						
Annual portfolio schedule	✓						
Proactive guidance on all financial matters	✓						
Private client relationship	✓						

Information presented is based on information gathered from new clients to Fortitude Financial Planning and our ongoing client service schedule and matrix.