



Helping you achieve your financial goals through good planning and investment

Fee for service - no commissions



Our fees

Our planners charge a fixed fee-for-service. What you pay is agreed to in advance before any personal advice is given. This means you know up front how much our advice will cost. We don't charge commissions so you can be sure that there are no hidden costs.

We charge \$220 per hour. This fee covers plan preparation and implementation. How many hours you pay for depends on the complexity of your individual situation.

A full financial plan

A full plan usually requires at least ten hours to prepare, depending upon the complexity of an individual's personal financial situation.

Partial advice or a limited plan:

This usually only covers one or two topics and can be prepared fairly quickly, eg. super contributions, salary sacrifice or personal insurance.

Generally, partial advice requires between 2 – 10 hours of planning time.

Your initial fact finding consultation is free - no cost, no obligation.

Why should you use IFFP?

- No hidden costs
- Expert, easy to understand advice
- Focused on helping you achieve your goals
- Plans written in plain English using terms you understand
- Wholly owned by leading industry superannuation funds

Financial Planning: step by step

Your plan is tailored to your individual circumstances and the fee you pay includes:

- Development of personal financial strategy
- Plan writing
- Plan presentation
- Plan implementation

Industry Fund Financial Planning:
 1300 138 848
 iffpp.com.au

Any commissions received by IFFP are rebated to your account. This information leaflet is intended to provide information of a general nature only. It has been prepared by IFFP, without taking into account your personal objectives, financial situation or needs. You should assess your own financial situation before making any investment decisions based on this information. Past performance is no guarantee of future performance. IFFP is a division of Industry Fund Services Pty Ltd (IFS) ABN 54 007 016 195 AFSL 232 514, a wholly owned subsidiary of Industry Super Holdings Pty Ltd (ISH). ISH is owned by a number of leading industry funds. For a list of shareholders go to ifs.net.au

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INDUSTRY FUND FINANCIAL PLANNING

Industry Fund Financial Planning

Who are we?



Industry Fund Financial Planning (IFFP) provides high quality, low cost, personalised financial advice. Our philosophy is fee-for-service, no commissions.

We care about your financial future and want to ensure that you:

- Receive advice based on your specific needs, individual situation and goals
- Understand the financial planning process and how it can benefit you
- Know how much your plan is going to cost you and what you'll get before you agree to have a plan done
- Are receiving the best value for money financial advice available
- Don't pay any commissions, either upfront or ongoing, which erode your savings/investments

How can we help?

An IFFP Planner can help you with:

- Retirement Planning (including pensions, super income streams and Centrelink)
- Transition to Retirement (TTR)
- Building your superannuation (including salary sacrifice)
- Understanding your investment options (including managed funds)
- Achieving your financial goals (reduce debt, saving for your children's education)
- Identifying your personal insurance needs
- Managing your tax liability

The value of advice

Unlike when you buy a new home or car, it can be difficult to see what you are actually getting when you seek financial advice.

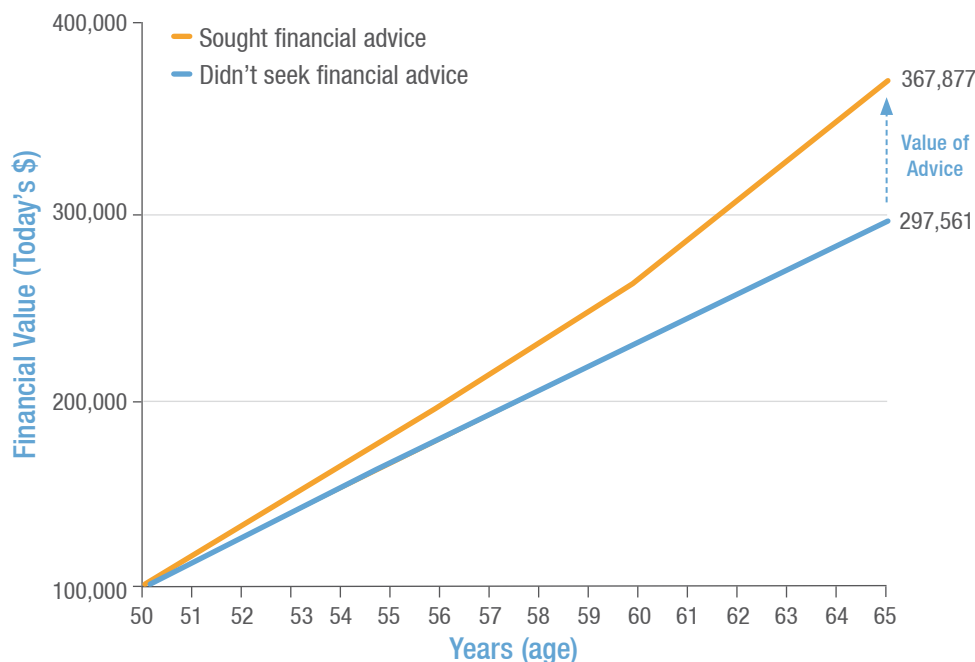
To really appreciate what you are paying for, you need to look at the longer term to see the full benefits.

The graph below highlights the difference financial planning can make to your situation and illustrates the value of advice. It shows two situations.

Situation 1 - the blue line represents how much money you could have on retirement at age 65 if you do not seek financial advice.

Situation 2 - the orange line shows how much extra money you could have for your retirement if you seek financial advice and implement the recommended strategies.

Seeking financial advice could result in over \$70,000 extra for your retirement.



*IFFP ensures
your money
works for
you and
no-one else.*

Data and assumptions

Where financial advice is sought - A financial plan is implemented with salary sacrifice to superannuation of \$7,200 p.a. until age 55.

At age 55, a TTR pension is commenced with \$190,000 from superannuation (\$163,896 in today's dollars). Salary sacrifice is increased to \$20,000 p.a. until age 65 and the minimum pension of 4% p.a. is selected. Surplus cashflow is placed in bank account at 4% and interest is reinvested.

Other assumptions

- Salary \$50,000 p.a
 - Living costs \$35,000 p.a
 - Income Indexation: 0% p.a.
 - Inflation: 3% p.a.
 - Bank Interest: 4% p.a.
 - Super/Pension: 6.9% p.a. (based on aggressive risk profile of 80% growth/20% defensive assets)
 - Fees: 0% p.a. (Fees within superannuation and pension are assumed to be the same)
 - The cost of advice is not included in the calculations
 - Marginal tax rates for 2009/10 have been used
- Fees, taxes, government regulations may change over time and as such will change the projections.