

## Competitive fixed prices

**Fiduciary Financial Services offers a better understanding of finance to equip customers with the tools to stay on track to achieve their financial and lifestyle goals.**

**Fiduciary Financial Services are redefining what financial advice can be.**

For the longest time, the cost of financial advice has been beyond the reach of most Australians.

But we think everyone deserves access to expert advice.

So we're making it happen.

## We do it by making our advice three things:

### 1 Affordable

Because you shouldn't need a financial advisor just to be able to afford one.

### 2 Accessible

You can now add 'financial advice' to the long list of things you can do online plus you can still get to talk to a real person.

### 3 Adaptable

You choose only the financial topic that you want to talk about.



# Fiduciary Financial Services

**H&R Block, is pleased to be partnering with Fiduciary Financial Services; offering innovative, high-quality and customised financial advice to our clients across Australia.**

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# Our Services



## One topic. One low fee.

By allowing you to choose a single area that interests you, allows us to keep our advice at a fixed, low price. You can choose from one or more of the following categories:

### Home loans and other finance needs

We can help you find out if you're getting the most out of your current home loan, with advice on:

- Whether you can refinance your current home loan
- Consolidate your current debts and save on interest payments
- Increase your home loan to access additional funds for projects like a home renovation

### Savings plans

We can help you to reach your financial goals and achieve your savings plans, with advice on:

- How to set-up a regular savings plan
- Investing a lump sum windfall, like an inheritance or employment termination payment
- Selection and monitoring your investments on a regular basis through an ongoing advice service

### Superannuation

We can help you make the most out of your superannuation and retirement plans, with advice on:

- Combining your lost or inactive super funds
- Whether you are in the best super fund, for your specific requirements
- If your super is invested properly, to achieve your financial and retirement goals
- Whether to put more into super or pay off your mortgage

### Insurance and risk management

We can help answer your insurance questions, and determine your requirements, with advice on:

- Working out what types of insurance you should get, and how much you actually need
- Reviewing your existing insurance cover, to determine if it is adequate for you
- Advice on insurance options that are right for you and your family

### Retirement planning

We can help with your retirement plans and how to get on track to achieve them, with advice on:

- Achieving your retirement wealth, health and happiness goals
- Using your superannuation to work harder for you, so that you can benefit in retirement
- Using your super to minimise tax while you are still working

### Aged Care

We can help you or your family understand your options and services for aged care, with advice on:

- How you can fund the costs of home care services or aged care homes
- What services are available to help you stay in your own home or in an aged care home
- The criteria for assessing and reviewing aged care options

### Estate Planning

We can help ensure you have appropriate arrangements in place for when you die, with advice on:

- Your estate planning needs, requirements and wishes are carried out when you die
- Establishing wills, powers-of-attorney and beneficiary arrangements
- Protecting your finances and assets

As some of the services listed are to be launched during the 2020 calendar year, please contact Fiduciary via our email address to register your interest in being advised when a particular service is available.

▶ **Next steps** Please send us an email at [contact@fiduciaryadvice.com.au](mailto:contact@fiduciaryadvice.com.au)

