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Hayes Girling Financial

Client Value Proposition



Live your Best Retirement

It's never too early or too late to start thinking about retirement.

We can help you if you're a wealth building 45 year old, a pre-retirement 55 year old, a 75 year old in retirement already or a 90 year old needing aged care - and everything in between!

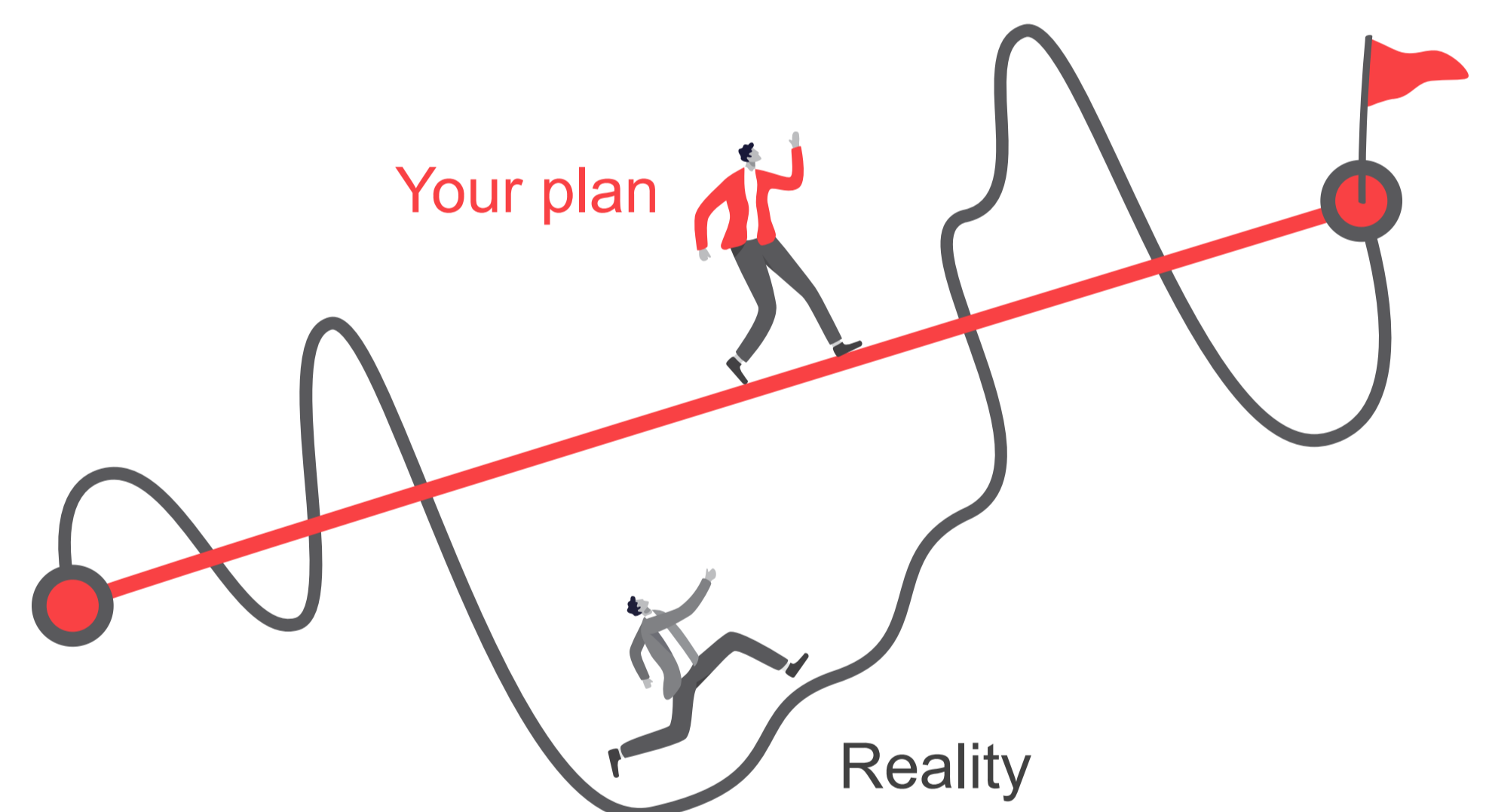
We want to help you build your wealth, meet your financial goals, and achieve your desired lifestyle. We want you to feel confident in your decisions, understand your finances and be well equipped to manage your money.

Our own personal experience motivates us to want to get the best outcomes for you. We genuinely love to help people and want our clients to be in the best financial position possible.

Our personalised plans and friendly, experienced guidance cut a clear path through the complex world of financial information.

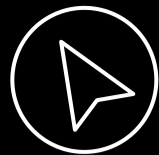
We would love to help and support you to make the right financial decisions to Live your Best Retirement.

Stay the course



Hayes Girling Financial
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Email: fp@hgfin.com.au
Website: www.hgfin.com.au



Our Services

We partner 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



Provide expertise by making the complex simple

Value of Advice



At Hayes Girling, we love to show that our recommendations provide a strong foundation for a healthy "financial" tree to grow.



Emotional value

We are surrounded by a daily deluge of information on domestic and overseas financial markets, economic activity, Reserve Bank updates, government budgets and legislative changes that impact your finances.

Everyone has an opinion on what you should do with your money and misinformation is rife, increasing anxiety and concern.

Allowing us to create a tailored plan for you and providing personalised, purposeful ongoing support will:

- Give you peace of mind and take the stress out of managing your finances
- Give you confidence in your decision making
- Ensure you have access to expert and friendly service when you need it
- Cut through all the jargon and educate you with clear communication
- Provide clarity and reassurance on your progress towards your goals
- Provide comfort knowing we are reviewing your portfolio regularly
- Help you feel a sense of achievement as you partner with us.

There is nothing we enjoy more than helping you achieve your goals and dreams, so that you spend more time doing the things you love.

Financial Planning process



Trusted Relationship





Financial value

We appreciate that one of the main jobs for a financial adviser is to leave your finances in a better situation than if you were managing them yourself.

Allowing us to create a tailored plan for you and providing personalised, purposeful ongoing support will:

- Help you understand the financial impact of our recommendations and empower you to make good investment decisions
- Match your portfolio risk to your risk profile
- Spread the risk of investment across diversified, well regarded investments
- Minimise your tax and maximise your Centrelink benefits
- Forecast how long your money will last and provide strategies to improve it
- Ensure your finances adapt to legislative changes
- Reduce the risk of making errors in managing your finances
- Add another layer of protection against scams by having an adviser at your side
- Track your actual progress against the financial plan forecasts

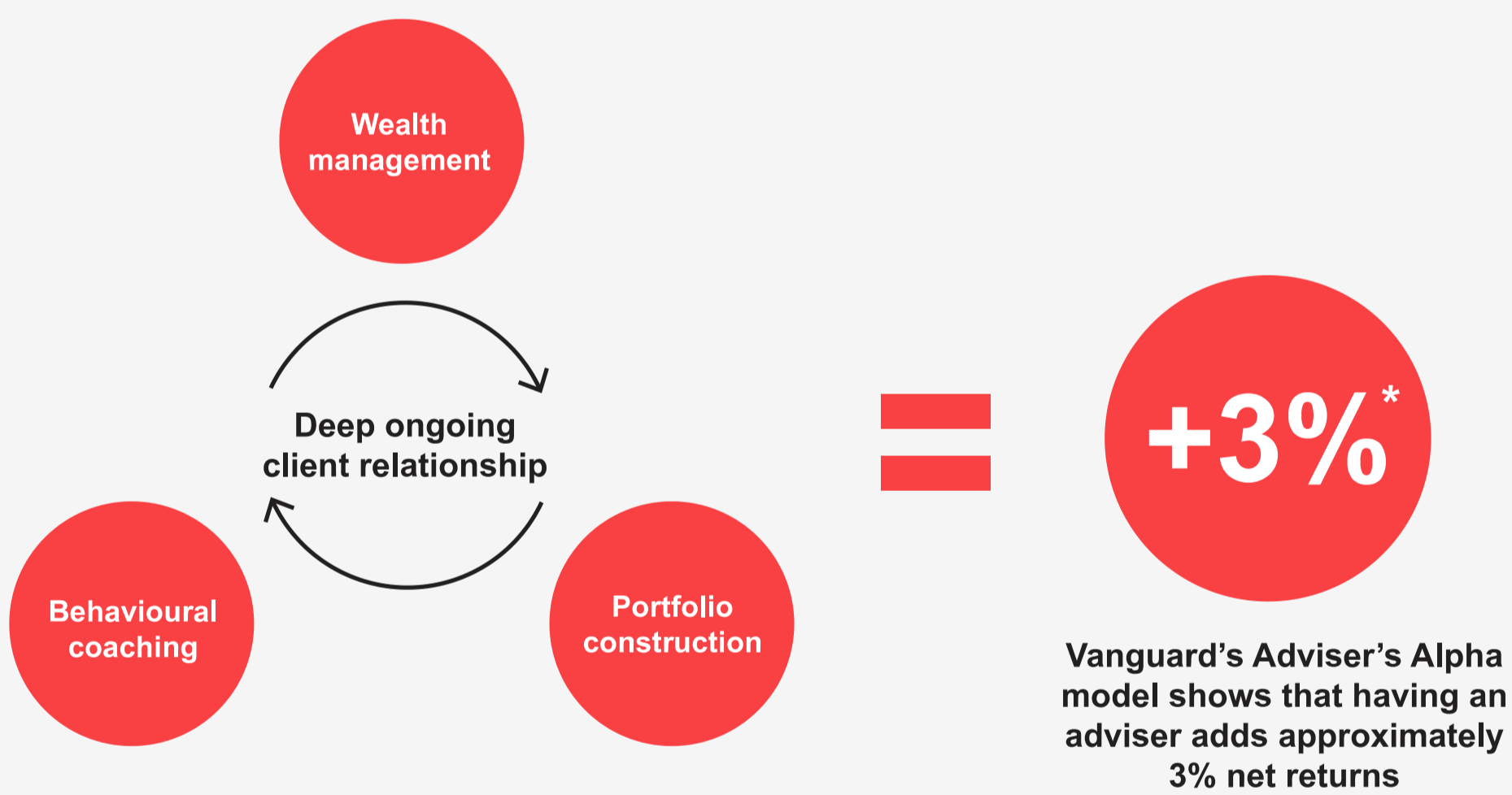
We help you achieve greater financial independence by implementing strategies to build your wealth over time.

We help protect you from the unexpected, so it doesn't adversely impact your financial future, making you feel more secure. We guide you through the market's ups and downs and help you stay focused on your goals so you avoid unnecessary risks that might adversely impact your long-term investment outcomes.

Our decades long experience in financial services, technical expertise and professionalism drive us to deliver quality service to you. We are particularly skilled in financial modelling and for our ongoing clients, we consistently review the longevity of your funds. We also mark your progression against your financial plan at each catch up and we keep you and ourselves accountable to the plan we agree on.


Advisers Alpha

Vanguard's Adviser's Alpha



Risk and Return trade off





We hope this gives you an idea of where our advice can take you. By understanding your goals and needs, we create solutions that we believe will give you the best chance of success.

As you can see, our advice is more than just a plan. We empower you along the way and give you the tools to feel confident and secure in your decisions.

We regularly ask our clients for 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.

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

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

Important information

1. Hayes Girling Authorised Representatives are licensed to Security National Financial Service Pty Ltd, AFSL no. 244565.



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