

# Scope

## Make moving on from divorce or separation easier.

Advice for financial separation and beyond.





## Introduction

# We've got your back

**Move forward through divorce or separation with confidence.**

**Divorce or separation can be lonely. A confusing, emotional rollercoaster. A financial minefield. But we're here to listen and guide you through your financial separation and out the other side.**

From setting new financial life goals, to understanding what you need from your settlement, to the nitty-gritty financial housekeeping you need to do to move on, we'll be there every step of the way.

At a time when it can be hard to know who to trust, you can rely on us to help you get your financial house in order and your own financial life plan in place.

When well-meaning friends give you dubious or contradictory advice, we'll be your sounding board, just a call away. Always on your side. Always in your corner.

And you know this because, unlike traditional financial advisers, we don't work on commissions. We work on a retainer model, so our only vested interests are your best interests.

## Our approach

# Your end goal is our starting point

**We'll help you prepare everything for life after divorce, right down to setting up or transferring accounts, insurances and superannuation.**

**But crucially, we'll help you prepare for the future.**

Because we work for you, instead of earning a commission for this financial product or a percentage for that financial service, everything we do revolves around you.

Every conversation we have and every solution we recommend starts with you and your life goals. We then work back from there, creating a financial plan that's as unique as you are.

And the key word there is 'conversations'. We don't do 'consultations'. We give you time. We talk. We listen. And we only provide advice when we fully understand what matters to you.

That's the benefit of our retainer-based, approach to personal financial advice.



**We're your financial sounding board, both during and after your divorce or separation.**



## Our methodology

# We're with you every step of the way

### 01 Discovery

What do you want to achieve in life? What's on your bucket list? What do you dream of? What keeps you awake at night? We'll help you work out the answers.

### 02 Scope

We'll give you your financial life on a page, mapping out where you are now, where you want to be, and how we can help you get there.

### 03 Strategy

Time to discuss a range of strategies for achieving your financial life goals. Together, we'll decide which strategy is right for you.

### 04 Advice

With your strategy agreed, we'll present our financial advice. Investment, superannuation, insurance or business advice, it's all backed by hard evidence.

### 05 Implement

Once you've approved our documented financial advice, we'll set everything up and then give you regular progress updates.

### 06 Progress

Tap into our knowledge anytime. We'll arrange regular reviews, sit down with you, determine how your strategy is going and discuss whether we need to make any changes.

Our retainer-based model

# How does our 12-month retainer work?

**Just like the financial solutions and strategies we develop, our retainer is tailored to suit you, based on the level of financial advice and support you need.**

**It's a model that means we're essentially your on-call financial team. If you've got a question, ask us. If you've got a decision to make, we're just a call away.**

We're so confident you'll see the value in our retainer-model and advice that you can tap into our expertise for free. Our initial discovery and scoping sessions are complimentary.

We work for you, and with you, for the whole year. And at the end of our 12-month engagement, you're free to walk away if you don't think we've earned our retainer, so you can be sure we're always thinking and working hard on your behalf.

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Scope | Divorce or Separation





**Personal financial advice based  
on your goals and ethical values,  
not commissions.**



## Our values

# Humanity Decency Ingenuity

We're here to provide as much certainty as possible, even at the most uncertain times in your life. It's all part of our mission to be the catalyst for a better life. A mission guided by our values.

### Humanity

We're here to listen. To guide.  
To inspire. To reassure.  
To make life better.

### Decency

We're the clear, honest voice of reason in a world of conflict and uncertainty.

### Ingenuity

We don't tick boxes or put people in them. We fix problems.  
We find smart solutions.

We're in this for the long haul and all the right reasons. No commissions or hourly rates. No doubt that we're 100% here for you.

### Our promise:

**Never fret over or waste unnecessary time making life's big decisions or transitions ever again.**

**Look forward to them. Relish them.**

**Embrace them with confidence.**

**We've got your back.**

# From settlement to long-term security

**Get the answers to all your financial-separation questions.**

**What financial changes do you need to make? How much do you need from your settlement? Will you be able to maintain your lifestyle? Are you financially secure?**

Financial separation presents all sorts of unknowns, particularly if your partner managed your financial affairs. And especially if you didn't file for divorce or initiate your separation.

But whether you're less financially minded and prepared or not, separation is a tumultuous process that can take its toll on both your emotional and financial wellbeing.

That's why, while the urge to make changes and decisions may be powerful, we generally recommend slowing down.

There's some exceptions where precautions should be taken sooner rather than later, but otherwise, take the time to take stock. Forget about all the little details that need to be changed or organised. We'll take care of them in due course. Instead, step back and think about the big picture.



**Take our advice.  
Take a timeout.  
Then take control  
of your financial life.**

# Make the most of your settlement

Helping you structure and use your settlement effectively.

**With settlements involving everything from cash and material assets to property and superannuation, the structure of your settlement is just as important as its dollar value.**

The more complex your settlement, the more important it is to ensure it's structured effectively, with your new life goals – and all the tax implications – in mind.

Would you be better off with more or less cash?

What about your partner's superannuation, often a couple's largest single asset?

Is it better to sell or keep your family home? What about any investment properties?

Once we've mapped your life goals, we'll be able to advise you on what settlement you should be aiming for. After the settlement is complete and the dust settles, we'll put your personalised financial plan into action, setting you up for the next chapter in your life.

## Contact

# We're here to help

**Find out how our personalised,  
advice works.**

**We understand divorce and financial  
separation. And we understand how to help  
you through it, ensuring you're ready for the  
future. A future that's yours to define.**

To arrange your free discovery  
and scoping sessions:

Call us on **1300 566 688**

Email us at **[letstalk@scopeadvisory.com.au](mailto:letstalk@scopeadvisory.com.au)**

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**Clarity**  
**Ingenuity**  
**Certainty**

