

Scope

**Make the
right
business and
retirement
decisions.
And make
them easier.**

Financial, business and
retirement planning advice.





Introduction

Every successful business plan includes a retirement plan

Because success is about living the life you want, including in retirement.

Work and business aren't just about accumulating wealth. Money is just a means to enjoy life. And if you want to enjoy retirement, then retirement needs to be part of your business plan.

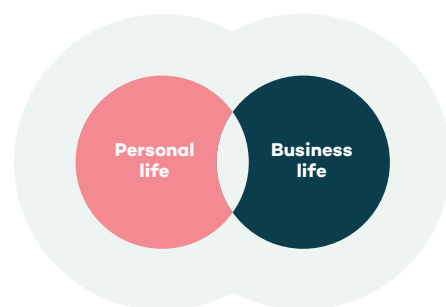
As specialists in what we call 'the overlap', our financial advice ensures we factor everything into one big-picture financial plan.

Your business strategy and goals. Your personal life goals. And within this, your retirement goals.

We do all the hard work for you, so you can stay focused on running and growing your business. All the research. All the planning for contingencies and those curveballs life and business throw at you.

In short, we work with you to ensure you exit your business and retire when, where and how you want, with the income and capital you need to enjoy your ideal retirement, but without any financial worries or stress. And we make it easy.

The overlap



Our approach

Start thinking about when you stop working

What's your ideal business exit scenario?

What does your dream retirement lifestyle look like? Once we've set your retirement goals, we'll start planning to make it happen.

Are you thinking of handing your business over to your family? Could you put a management team in place and step back? Or do you want to sell up and walk away?

Do you see yourself transitioning through semi-retirement to retirement? Would you like to help your family financially? Or would you like to give something back to the community?

Everyone's idea of retirement is different, so the cookie-cutter financial plans and products traditional financial advisers recommend just won't cut it. This is especially true with a business exit complicating matters.

That's why, instead of working on commissions, we work on a retainer. You employ us. And with us as your on-call financial adviser, you can be sure the plan we develop and the products we recommend give you the best chance of making your retirement dream a reality.



Know where you are.

Know where you're going.

**Know what you need
to do to get there.**



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 business and 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?

The retirement plan we develop will be personalised to suit you and your life and business goals.

Our retainer will be too, tailored to suit you and the level of advice and support you need.

Beyond ensuring you receive objective financial advice, unclouded by the commissions that influence traditional financial advisers, our 12-month retainer means we're on-call and on your team.

It's like having a personal chief financial officer – your very own CFO providing advice spanning the personal financial, business and retirement planning spectrum.

It also means we're always working hard and advising in your best interests. If we don't, you can walk away at the end of our 12-month engagement. And we don't want that.

We're so confident you'll see the value in our retainer-based approach, you can try it for free. Our initial discovery and scoping sessions are complimentary.



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



Our values

Humanity Decency Ingenuity

Advice. Retainer-based remuneration. Financial advice that reconciles your life goals and business plans. They're all part of our mission to be the catalyst for a better life. A mission guided by our values. All these things set us apart from traditional financial planning firms.

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.

Close the retirement planning gap

Open up more choices for yourself down the track.

There are no right or wrong ways to spend your retirement. But there are right and wrong ways to plan your business exit and achieve the retirement you want.

Whatever path you're currently on, you've got a host of choices in the interim. And that's the key: making the right choices now so you have more choices down the track.

Our retirement planning process ensures that you retire and, crucially, exit your business on your terms. It isn't about having a set-in-stone plan, but a plan that covers all your bases. Or to be more precise, a series of plans, all revolving around your life goals.

When it comes to retirement planning, we'll compare the retirement you want with the retirement you're currently on track to achieve. Then, we'll work out how to close the gap.

Similarly, when it comes to exiting your business, we'll do all the risk analysis and scenario planning for you. We'll weigh the relative merits of all your transition, succession, sale and exit options and how they fit with your retirement plan, drawing up a series of plans or 'layered approaches'.





Sure, the figures have to add up.

**But they have to add up to the
lifestyle and outcomes you
want to achieve.**

Enjoy today. Plan for tomorrow.

While retirement is a big milestone and transition, retirement planning isn't just about big-picture thinking and financial choices.

It's also about making little changes that add up to a better lifestyle, now and in retirement.

You're not working to be the richest person in the graveyard. Your retirement plan is part of your broader financial life plan, with your life goals at its heart.

From taking that once-in-a-lifetime holiday next year, to downsizing or upgrading your home, you need to find the balance between planning for retirement and living life today.

It's a delicate balancing act. And often, making little changes in the way you manage your everyday finances and business can give you more income and capital to enjoy, both today and in retirement.

Streamline your personal finances

Review and consolidate your super

Maximise your tax savings and deductions

Capture surplus cashflow

Reduce your mortgage costs and fees

Optimise your insurances

Prepare to exit your business

Establish key business milestones

Set accountability measures to stay on track

Create a prioritised plan of attack

Strengthen your business's weaknesses

The lists go on. So do the savings and efficiencies.

We'll not only help you make the big financial, business and retirement planning decisions. We'll also ensure that every aspect of your financial life and business is as efficient as possible, freeing up your money for the important things in life. And freeing you from the worry of unnecessary financial uncertainty.

Contact

Set yourself up for success

In business. In retirement. In life.

Sample our financial advice and see for yourself how we'll take the hard work out of financial planning, so you can focus on business and enjoy the important things in life. Talk to us about your life, business and retirement goals.

To arrange your free discovery and scoping sessions:

Call us on **1300 566 688**

Email us at **letstalk@scopeadvisory.com.au**

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Clarity
Ingenuity
Certainty

