
Heard Financial have the qualifications and experience to guide you through the big financial decisions in your life.

You can be confident in the knowledge that Heard Financial have experience in investments, insurance, financial planning and superannuation.

Call today to speak to one of our Advisors who can help you reach your life goals and protect what you already have with a personalised financial plan for you and your family.

HEARD
FINANCIAL

93 Frome Street, Adelaide, South Australia 5000
GPO Box 2365, Adelaide, South Australia 5001
Tel 08 7070 1600 | Fax 08 8232 3499 | Email admin@heardfinancial.com.au
ACN 161 715 304
www.heardfinancial.com.au

Authorised Representative of LJFD Pty Ltd
Australian Financial Services Licence No. 438458



This information is of a general nature only and may not be relevant to your particular circumstances. The circumstances of each investor are different and you should not act on this information without speaking to a financial adviser who can consider if the strategies and products are right for you.



Planning for your future

TAILORED FINANCIAL SOLUTIONS

HEARD
FINANCIAL

HEARD FINANCIAL

Heard Financial are an independently owned financial service provider that offers a professional, strategic and individualised service to support and develop your current and future financial needs.

Established in July 2013 by Nicholas Heard CEO, Heard Financial is fast securing its place in the market as one of South Australia's leading financial advice providers.

Nicholas brings with him a wealth of experience in the financial planning industry having started his career in 1997 and having spent 12 years at Macquarie Private Wealth as a Senior Advisor. He specialises in retirement planning, superannuation strategies, wealth creation and personal insurance and measures his success on the achievement of your goals:

'that's what drives every recommendation and every decision we make...'

Heard Financial is not bound by a particular institution or their aligned research sources, thus, as a Heard Financial client you can expect to receive the best research available, obtained from a large number of esteemed sources, ensuring you get the best possible advice.

Heard Financial are committed to providing a premium tailored service and take the time to understand the unique financial position and objectives of each of their clients. We value our clients and strongly believe a client is for life. Our values are entrenched in trust, integrity and loyalty which, together with our personal commitment to work with you for the future and not just for today, will deliver results.



STRATEGIC FINANCIAL PLANNING

Heard Financial is committed to growing your wealth with close consultation and personalised advice. We provide a full range of investment and financial services and combine research with our stock selection process to manage and build your wealth efficiently and cost effectively.

Our objective is to combine the most appropriate mix of investments by introducing diversity and minimising risk. We bring together superior client service, technical skill and a depth of knowledge gained through experience to deliver results.

As a Heard Financial client you can expect to receive sound advice that takes into consideration the taxation, risk management and estate planning implications relevant to your circumstances.

SUPERANNUATION MANAGEMENT

Heard Financial offers advice on all superannuation whether it be self managed super funds (SMSF), industry funds or retail funds.

Superannuation is the most tax effective way to save and invest and SMSF's allow the control and flexibility necessary to actively manage your investments. Depending on your individual situation SMSF's may include the following advantage:

1. Tailored tax management on investment income and capital gains
2. Greater flexibility in investment choices and asset selection
3. Control over your total investment portfolio, with the ability to take account of the risk profile of all your assets, including those held outside superannuation
4. Maximum flexibility in establishing and managing pensions, including account based, transition to retirement and term allocated pensions
5. Investing in direct property

Heard Financial will work with you and your chosen superannuation strategy to maximise your investment returns.

RISK / PERSONAL INSURANCE

Australia is one of the most underinsured nations in the developed world, ranking 16th for life insurance density and penetration. Research has shown parents with dependents are critically underinsured by a staggering \$1.37 trillion. This translates to only 4% of the total population with dependent children having adequate levels of life insurance cover.

"Unfortunately, too many people who come to us for advice have inadequate levels of insurance to protect themselves and their family. One would never consider driving a car without motor insurance but shockingly less than a third of us fail to insure our most important asset – our ability to earn an income..."

The reality of these statistics can have tragic consequences for individuals and their families in unforeseen circumstances. Financial burdens at a time of intense personal pressure often lead to family and personal breakdowns and the effect is not just immediate – it can be generational. The specific personal risk insurance policies we advise on are:

1. Life Insurance
2. Total & Permanent Disability Insurance
3. Trauma Insurance
4. Income Protection Insurance
5. Business Expenses Insurance

Heard Financial provide insurance advice based on our advisors extensive knowledge and experience and believe that it is important to review your insurance cover regularly to ensure it remains relevant to your changing circumstances so that you have the most appropriate cover based on policy definitions, pricing and claims history.

As Insurance companies are continually upgrading their product features and altering premium rates, our review process allows us to determine if we are able to provide you with improved benefits or reasonable savings with your current or an alternative insurer.

Heard Financial will work with you and your chosen superannuation strategy to maximise your investment returns.

OUR SERVICE PROCESS

At Heard Financial we follow a systematic advice process to ensure we deliver a superior service experience and targeted advice. We value the uniqueness of each of our clients and seek to understand your evolving needs.

Initial consultation

Your advisor will sit down with you to discuss your current financial position, your ultimate financial goals and your personal attitude towards risk. They will introduce you to our services and discuss with you your requirements of them. They will then collate the information you provide and develop a suitable strategy in line with your stipulated goals and objectives.

Strategy presentation

Your advisor will present a Statement of Advice (SOA) to you detailing your goals and objectives derived from your initial consultation. This will also detail the proposed strategy to manage and maintain your account.

Implementation

On agreement of the proposed strategy, your Heard Financial Advisor will set about implementing your plan.

Ongoing advice and reviews

Heard Financial are committed to continually monitoring your account and making sure your desired position is maintained. They will make sure you are on track for achieving your desired financial goals.