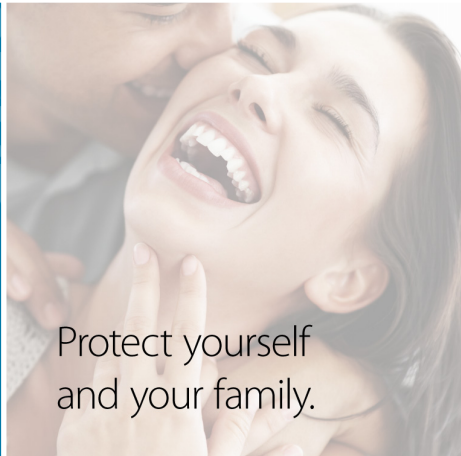




NICOLE HEALES FINANCIAL



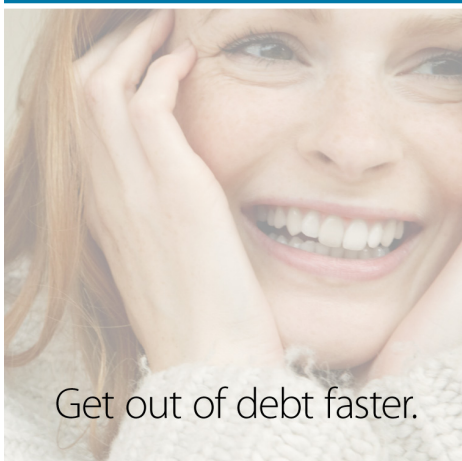
Financial advice,  
woman to woman.



Protect yourself  
and your family.



Make the most of  
your time and money.



Get out of debt faster.



Invest wisely  
and pay less tax.



Have a fabulous  
retirement.

Teaching women to be clever with money, so they can relax and enjoy their lives.



*With over 13 years of experience, working with amazing clients who share similar worries and concerns, I've been fortunate enough to be able to guide and advise them through all of this.*

*I know women often underestimate their ability to achieve certain goals, especially financial ones.*

*So imagine a world where your money works for you.*

*"A girl should be two things; who and what she wants."*

Coco Chanel



## About Nicole Heales

Nicole Heales is an award winning Financial Adviser who specialises in teaching women to be clever with money, so they can relax and enjoy their lives.

*"I couldn't find an adviser who spoke to me in a language I understood, so I studied and became the adviser I was looking for."*

I have found that many busy professional women realise that they're not making the most of their money, and that drives them nuts. Often they:

- Don't have a close relationship with a trusted adviser, which means they don't always have enough information to make well-considered decisions.
- Need someone they can rely upon to support them, to tell them the truth, to get them on track, and to help keep them there.
- Rely on advice from well meaning, but misinformed friends, family or colleagues.
- Are stressed and confused about money and are constantly bombarded by conflicting views from the media, social media and others.
- Don't have the time, knowledge or confidence necessary to make their money work for them, and lead them to financial independence.



## My path to becoming a financial adviser became clear many years ago.

I am a single, independent woman, I always have been, and I really don't have any plans to change that any time soon. I adore my life and cherish the freedom I have created for myself.

I realised a long time ago that I would probably never have an additional wage in my life to help pay the rent, save for a house, or pay down the mortgage. I also knew that I needed to get clearer about how money works, to make the most of the money I could make for myself. So I started going to seminars, and reading books on economics, and realised how much I actually loved learning about this stuff.

At the same time as I was trying to learn as much as I could, I knew I needed the help of a professional to steer me along the right path, and to help me understand all the products and strategies out there. I needed a financial sounding board. So I went to three different advisers, all men, but none of them made anything any clearer for me. I really didn't understand what they were trying to tell me.

What I did understand was that it was really obvious they couldn't care less about me, and it just felt like a sales pitch. I had no rapport or connection with any of them, so I decided to study and become the adviser I was looking for.

It wasn't until I got into the industry that I found out how it worked, and didn't work, and how aligned to products and sales targets most of the advisers are out there. I spent my first five years in the industry working for advisers who were "selling" products based on commission, not advising what was in the best interests of their client. I tried three different salaried jobs, until I realised I was wasting my time trying to find someone to work for. The only way I could survive as a financial adviser was to go out on my own. I've just hit ten years in my own business and I love it more and more every day.

I am now completely clear on who I should be helping. Women.

Women, just like me, who are trying to understand their finances and move forward.

Regardless of your relationship status, you need to be financially independent. You need to take care of your own health and you need to take care of the health of your finances.

I make it easy, safe and comfortable for women to approach me and talk about their concerns, their goals and their dreams.



## The Royal Commission into Financial Services

I feel compelled to speak with you about the shocking revelations of dishonesty and misconduct within some of Australia's largest financial institutions.

I've explained my journey into financial advice, this is a pathway I have chosen not just because I could not find the right financial adviser for me but because I wanted to extend the opportunity for you to receive professional, unbiased advice that would benefit you.

My entire focus as I have evolved my business has been on helping more women make the most of their money, and to take the stress away.

I wish to assure you that my business is a privately-owned financial advisory and wealth management firm. I am an authorised representative of Capstone Financial Planning, a 100% privately-owned national Australian Financial Services Licensee.

My Licensee, Capstone Financial Planning, has long maintained that there is an inherent conflict of interest between sales and advice when it comes to the financial advisory services offered by the large financial institutions and their associated advisers.

When I assess the product and service provider options available for your needs and circumstances I do so with your best interests at heart. When I recommend a product or service to you it's because I genuinely believe that particular product or service is the most appropriate solution for your specific needs as I understand them to be.

I am not incentivised to recommend any particular product or service, nor am I compelled to participate in, nor am I motivated by, reaching any sales targets.

My reputation is important to me. I will always act in your best interests first and foremost.



## You can feel confident in my ability to solve your financial issues and concerns

Over the years, I have been sought after to provide my expertise and services in different capacities and I've been honoured with remarkable and notable accolades, including:

### Awards:

- Power 50 – Australia's 50 Most Influential Advisers 2017 and 2018
- Female Excellence in Advice 2017 and 2018 – Finalist
- Holistic Adviser of the Year 2018 – Finalist
- Industry Thought Leader of the Year 2018 – Finalist
- Most Inspirational Women in Financial Planning Australia 2017 - Winner
- Financial Adviser of the Year 2016 and 2017 – Finalist

### Education:

- Estate Planning (Topdocs) 2017
- Advanced Self Managed Super Fund Program 2013
- Certificate IV Financial Services (Finance/Mortgage Broking) 2009
- Master of Commerce (Financial Planning) with Distinction 2008
- Diploma of Financial Advising 2004
- Post-Graduate Dean's Medal for Academic Excellence 2008
- Member of The Golden Key International Honour Society

### Written and Presented for:

- Vic Super Superwomen Money Series
- Queen Victoria Women's Centre
- Bupa Health Funds
- Legal Super

### Published Articles for:

- The Age Newspaper
- The Sun Herald Newspaper
- Huffington Post
- Cosmopolitan
- Mamamia Magazine

### Podcasts/Workshops/Webinars:

- The Pineapple Project
- Thin Waist Fat Purse



## A step by step discussion with personally tailored solutions

I take the time to understand you and your financial situation. I want to know about:

- worries that keep you awake at night
- questions you find hard to get answers to
- your goals and dreams and what they mean to you

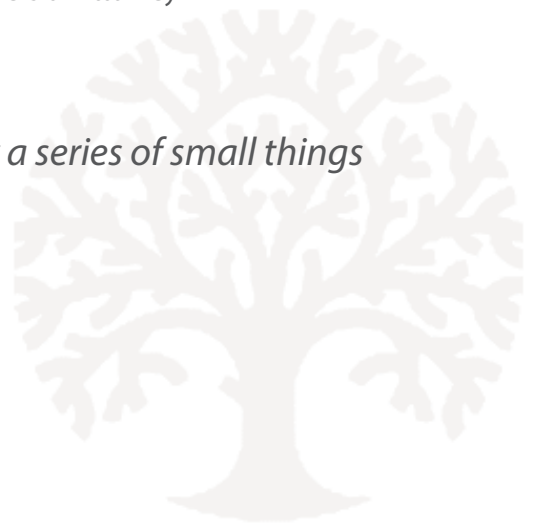
After these conversations, I will be in the best position to help you and for you to feel comfortable with me. It also guarantees that we provide you with the right services and advice that is most appropriate for you and your own personal circumstances.

### We'll help you to:



*"Great things are not done by impulse, but by a series of small things brought together."*

Vincent Van Gogh



## What to expect when you work with Nicole Heales

From our first appointment my ultimate aim is to help you set realistic financial goals, and then meet them.

We need to:

- Develop a clear understanding of your goals and cash flow.
- Follow a financial plan, which is measured and reviewed regularly.
- Invest according to your risk profile and goal horizon.
- Protect your lifestyle and your assets.
- Keep you motivated to grow your wealth in an easy way, as legislation and circumstances change.

## My role is so much more than just your financial adviser

- **Confidante** - to share anxieties and ambitions without judgement.
- **Coach** - to track your lifestyle goals via a disciplined process - to stop you from making mistakes and to encourage you to keep on track.
- **Adviser** - to interpret complex issues and help you to understand them, and to implement strategic solutions for your advantage.
- **Mentor** - educate and communicate solutions and outcomes in plain English.
- **Project Manager** - to simplify and organise your financial life and to work with other professionals to give you the opportunity to achieve your life aspirations.

## Engaging Nicole will allow you to:

- Have a close relationship with a trusted adviser.
- Save time, reduce stress and confusion around money.
- Improve your knowledge on all things financial.
- Feel supported to make good financial decisions.
- Gain a sense of empowerment and independence.





## Getting to know you

As your financial adviser, I have extensive knowledge and experience and I do require that you give me suitable information, which will enable me to provide advice around your personal financial situation, goals and objectives.

At times you may feel that this is intrusive or too detailed, however, if you give me inaccurate or incomplete information, you may receive advice that is simply not right for you.

## Your financial action and outcomes plan

I am legally required to give you a written Statement of Advice (SoA) when I provide you with personal financial advice.

My advice may include:

- A phone, virtual or face-to-face meeting to discuss preliminary outcomes and solutions.
- A formal written SoA outlining the recommendations.
- An appointment to go through your SoA and to clarify any issues or concerns you may have.
- A follow up review.

## Implementation

Once you are happy with the solutions detailed within your SoA, Nicole Heales Financial will complete all of the extensive paperwork for you.



## Ongoing service

Your first financial plan is a very important first step in getting your finances on track and it needs to be continually updated to reflect changes in your circumstances.

Our ongoing support shows you how to stay on track to meet and potentially exceed your financial goals.

## Helping the people you care about

We're happy and proud to say that most of our clients have come to us through the kind introductions of our existing happy and caring clients. That's a great sign to us that we are really helping them achieve their financial objectives, and naturally we hope that when you become our client, you'll feel the same way too.

## Why work with Nicole Heales Financial

The goal of financial planning is to move you closer towards financial independence.

*"For you to get from where you are financially right now to achieving your financial dream, you cannot do it all by yourself. It is impossible."*

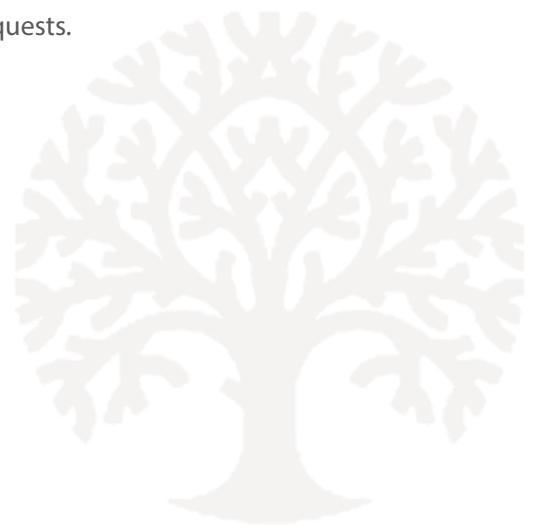
**Robert Kiyosaki on the benefit of a Money Coach**

## You need a professional on your side who has the knowledge, skill and time

You need help to make appropriate financial decisions at time that is right for you. With constant changes to Government legislation around all investments, having an expert on your side helps you to take advantage of all the opportunities available to you.

## Are there any guarantees? Yes.

As a valued ongoing client we will deliver our services to you in the most professional and friendly way. We will always place your needs ahead of our own, contact you if your investment strategy requires review outside of our agreed review period and always listen to your concerns and requests.



## Schedule of fees and services

Outlined below is our fee schedule which varies depending on the scope of work involved. All fees discussed are inclusive of GST.

**Introduction phone call** (30 minutes) Complimentary

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**Initial Meeting - Getting to know each other** \$550

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In order to provide meaningful advice, we need to fully understand your current financial position and personal goals. Your initial meeting will give us the clarity we need to move to the next step. We ask that you bring all your documents and complete the pre-meeting questionnaire so that you get the most out of our time together.

**Financial Advice Proposal - How I can help** \$1,100

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The next step in the advice process is to prepare your Financial Advice Proposal, which includes:

- Documenting where you are now
- Working out where you want to go
- Showing you the steps and costs involved to help you get there
- A meeting to discuss where to next

**Financial Action and Outcomes Plan - How to get you to where you want to go** \$4,400 to \$13,200

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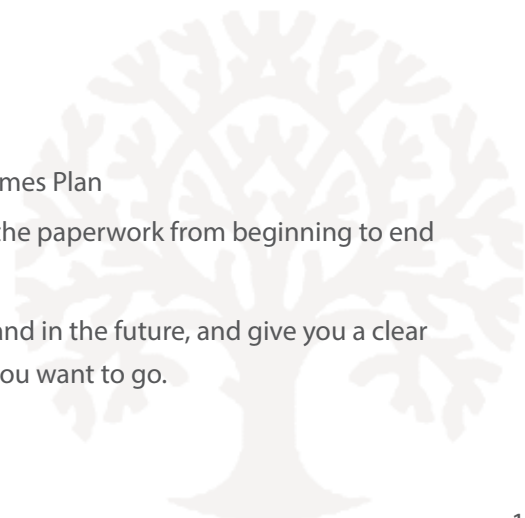
The fee for your Financial Action and Outcomes Plan may include review and recommendations around:

- Lifestyle goals
- Cash flow management
- Superannuation
- Personal Insurance
- Debt
- Investments
- Wills and Powers of Attorney

This fee also includes

- A Strategy Meeting to discuss options and answer any questions
- Preparation and presentation of your Financial Action and Outcomes Plan
- Implementation of your advice, which means we take care of all the paperwork from beginning to end
- Referral to my professional network as required

This will give you clarity and show you exactly what you need now, and in the future, and give you a clear understanding of what steps you need to take to get you to where you want to go.



## The value of seeking our ongoing professional advice is:

- You'll gain a clearer understanding of what you need now and in the future to achieve financial security.
- A warm, personal, professional relationship with a fully qualified, caring, experienced, and proactive adviser, who has the knowledge, skill and time to analyse a wide range of strategies and outcomes available for your particular circumstances.
- Access to my network of proven professional advice specialists and referral partners. Together we'll have specific insights and understanding to integrate strategies, structures and products that truly match your unique circumstances.
- Comfort and true confidence, because we'll explain everything in plain English.
- An accountability and supportive coach to keep you on track to achieve your goals.

In recent research conducted for Sunsuper, CoreData found that compared with the unadvised, clients of financial advisers can sustain a higher quality of life, have more overall financial wellbeing, feel more financially secure, and feel they have enough money to do what they want in life.

## Reviewing your needs

The completion and implementation of your Financial Action and Outcomes Plan is just the beginning of our support and guidance. The key to successful outcomes is the continual engagement and ongoing reviews. We will recommend the service option we feel is appropriate for you.

This will be detailed in your Financial Action and Outcomes Plan including the cost and will be discussed at our presentation meeting. You remain in control by choosing the level of service that best suits your individual needs.

Annual Fee Range: \$4,400 to \$13,200

### What this might look like for you

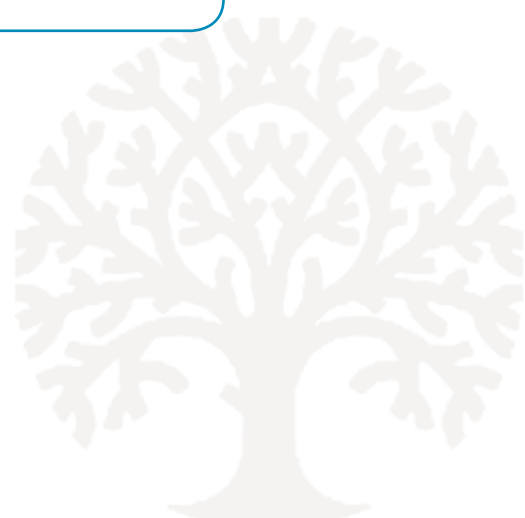
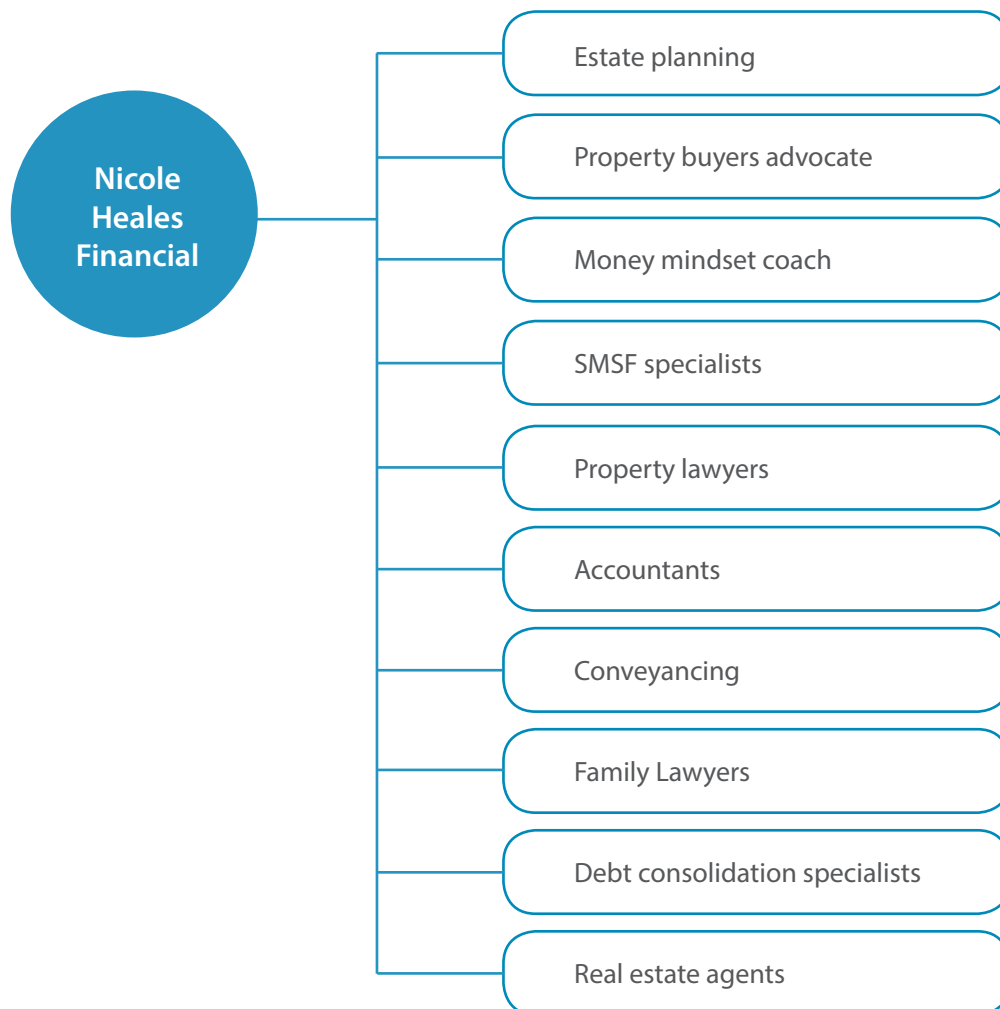
We meet to review:

- Your current situation and lifestyle goals
- Investment risk profile
- Address any queries or concerns you may have
- Clarify whether you are progressing towards your longer-term goals
- Determine if any new advice is required
- Provide financial coaching, encouragement and motivation
- Keep you focused and accountable to your goals
- Notify you of any legislative, market, or investment changes, including budget announcements



## Trusted referral partners

My client's money and the trust they place in me is front of mind, always. To enable to me to offer complete financial care, I have a fantastic group of professional women that I refer to. This takes my duty of care to a whole new level and ensures all my client's financial needs are taken care of.



## Here's what some of our clients have to say about working with Nicole Heales Financial

*"Nicole is responsive and goes above and beyond to ensure her clients receive great service. I highly recommend Nicole to anyone who is wanting to assess their financial situation and find a solution better suited to their circumstances."*

Tamara Ryf, State Manager - Victoria at Clicks IT Recruitment

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*"I was in quite a vulnerable position when I first met Nicole, however I knew from the outset that I could entrust her advice 100%. Nicole is charismatic and engaging; she portrays a sense of logic with all of her recommendations; her financial knowledge is impressive, and I truly believe she is committed to the betterment of my well-being.*

*It is extremely comforting to know that you are being lead up the right garden path, and I would highly recommend the services of Nicole Heales Financial without hesitation."*

Helen Bertocci, Executive Assistant

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*"Nicole has been an absolute delight and it has been the best financial decision I have made to engage her skills and expertise to find manageable solutions for my finances. Since working with Nicole I have clear goals and objectives for my financial future, meeting Nicole has changed my financial future for the better and I couldn't recommend Nicole highly enough."*

Meaghan Bush, Assistant General Manager – Leukaemia Foundation of Australia

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*"I first met Nicole at a series of financial seminars for women. She has since provided extremely valuable, practical advice on insurance, superannuation and home loans and is committed to finding products tailored to an individual's situation. She consistently follows up on all enquiries that I make and always makes the time to answer any ad-hoc questions I have! I would highly recommend Nicole's services as a financial advisor."*

Valerie Wong, Careers Consultant – University of Melbourne

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