



Nicole Heales
Financial Adviser, Mortgage Broker
Estate Planning Facilitator

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.

With over 15 years of experience, I know women often underestimate their ability to achieve certain goals, especially financial ones.

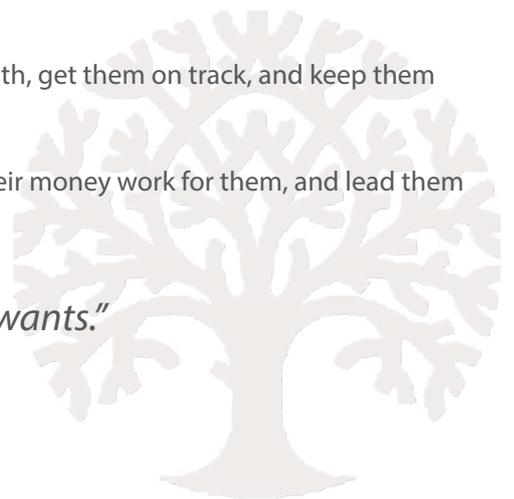
So imagine a world where your money works for you.

I have found that many busy professional women realise that they're not making the most of their money, and that drives them crazy. 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, tell them the truth, get them on track, and keep them there.
- Don't have the time, knowledge or confidence necessary to make their money work for them, and lead them to financial independence.

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

Coco Chanel



My path to becoming a financial adviser

As a single, independent woman, I cherish the freedom I have created for myself.

Realising a long time ago that I probably wouldn't have an additional wage in my life, I needed to get clearer about how money works, so that I could make the most of my money and live the life I want.

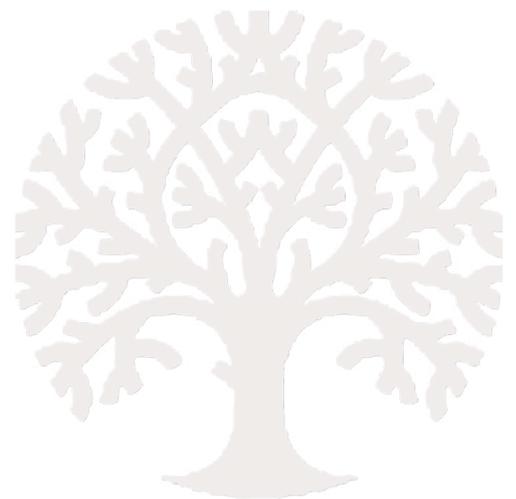
So I started going to seminars, and reading books on economics, and realised how much I actually loved learning about this stuff. I knew I needed the help of a professional to guide me along the right path, and to help me understand all the products and strategies out there. I needed a financial sounding 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. I had no rapport or connection with any of them, so I decided to study and become the adviser I was looking for.

It is completely clear 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 take care of your health and you need to take care of your finances. You need to be financially resilient and independent.

"I couldn't find an adviser who was able to speak to me in a language I understood, so I became the adviser I was looking for."



You can feel confident in my ability to solve your financial 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, 2018, 2019 and 2020
- 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:

- Ethics and Professionalism in Financial Advice 2019
- 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:

- The Pineapple Project
- Thin Waist Fat Purse



The first step is a conversation to get to know you

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

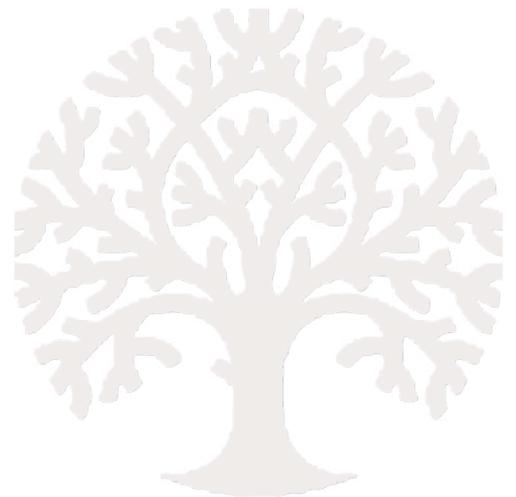
- worries that keep you awake at night
- questions you find hard to get answers to
- your goals and lifestyle aspirations and what they mean to you

I'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 me

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

Together we will:

- Develop a clear understanding of your goals and cash flow.
- Follow your 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 as legislation and circumstances change.

My support is so much more than just your financial adviser

- **Confidante** - to share anxieties and ambitions without judgement.
- **Coach** - to track your lifestyle goals and stop you from making mistakes.
- **Mentor** - educate and communicate solutions and outcomes in plain English.
- **Project Manager** - simplify and organise your financial life and work with other professionals.

Engaging me will allow you to:

- 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.
- Give you the opportunity to achieve your lifestyle aspirations.

“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



Getting to know you

As your financial adviser, I have extensive knowledge and experience and I do require that you give me all your information, to 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. This 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.
- Implementation of your solutions.
- A follow up review.

The value of our ongoing professional support is:

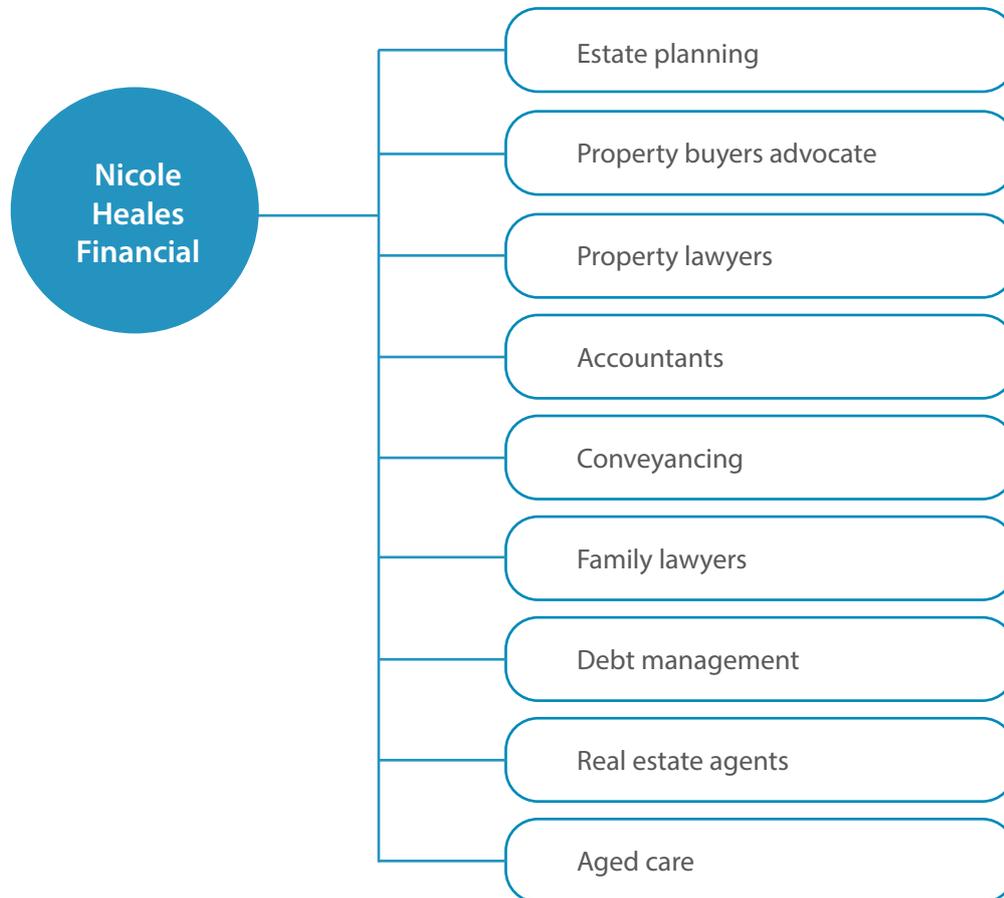
- You'll gain a clearer understanding of what you need now and in the future to achieve financial security.
- A warm, personal, professional relationship with a fully qualified, caring adviser, who has the knowledge, skill and time to analyse a wide range of strategies and outcomes available to meet your needs.
- Access to my network of trusted professional advice specialists. Together we'll have insights to integrate strategies 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.



Complete financial care

To enable to me to provide you with complete financial care, I have an amazing group of professional women that I will work with to improve all aspects of your financial world.



Schedule of fees and services (inclusive of GST)

Introduction phone call (30 minutes)

Complimentary

Initial Meeting - Getting to know each other

\$550

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 the complete the pre-meeting questionnaire so that you get the most out of our time together.

Research, Strategy and Letter of Engagement

\$2,750

The next step in the advice process is to prepare your Letter of Engagement which includes:

- Documenting where you are now
- Working out where you want to go
- Research and due diligence around your existing financial products
- Explaining the the steps and costs involved to help you get to where you want to go
- A meeting to discuss where to next

Financial Action and Outcomes Plan and Implementation

\$6,600 to \$16,500

This may include review and recommendations around:

- Lifestyle goals
- Cash flow management
- Superannuation
- Personal Insurance
- Debt
- Investments
- Wills and Powers of Attorney
- Referral to my trusted professional network

All necessary paperwork is taken care of from beginning to end.



Ongoing support

The key to successful outcomes is the continual engagement and ongoing support. We will recommend the service option we feel is appropriate for you when we present your Financial Action and Outcomes Plan.

Ongoing Support Fee Range: \$6,600 to \$13,200

Ongoing support

We meet to review:

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

Helping the people you care about

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

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