



Nicole Heales  
Financial Adviser, Mortgage Broker  
Estate Planning Facilitator

*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.*

## About Nicole Heales

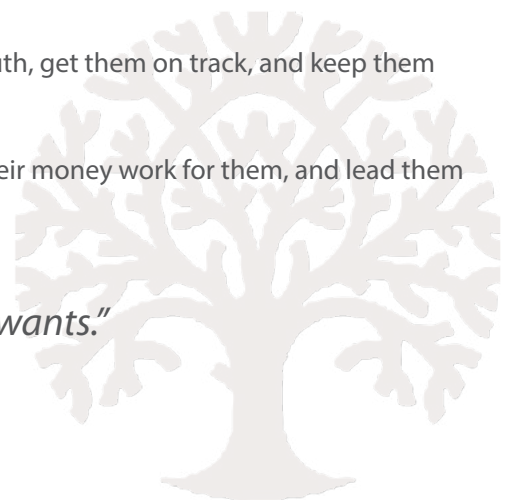
**Nicole Heales is an award winning Financial Adviser who specialises in teaching women to be clever with money, so they can relax and enjoy their lives.**

I 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



## Helping you make the most of your money

You're an amazing professional woman, you know you're not making the most of your money, and it drives you nuts. Let's change that.

What if we grabbed that pile of paper you are too afraid to look at, or haven't had time to even consider, and get your finances organised? How proud will you feel that you took control?

You will feel empowered as you look to your future with confidence, knowing you are doing all you can do to create the life that you want. Imagine feeling quiet relief with a new found independence, because your life is balanced and in order and moving along quietly and calmly, in the right direction. I really can't imagine a better feeling than that. Can you?



My aim is to help you to get back in control and show you what you're capable of, so you can build and protect your wealth and attain real financial security.

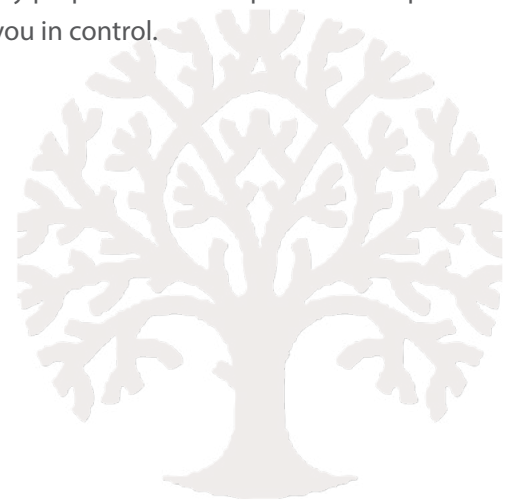
*"My mission is to get you back in control and show you what you are really capable of."*

## Your future is yours to control

Speaking woman to woman is a much softer, easier, and more comfortable place for you to take charge of your finances. I always prefer to see a female doctor, and I believe money is just as personal as your health, and it's nearly as important to your wellbeing.

It's in this environment that we map out what is truly important to you. We'll take time to talk about your values, hopes, dreams and aspirations, your psychology and how you think and feel about money. What do you want? What is holding you back?

We prepare and implement a well-considered, and heartfelt, individually prepared financial plan that will put you on the path to financial freedom and prosperity. A plan that puts you in control.



## 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."*



## Welcome to your financial future, together we can make it fantastic!

I'm really here to help you understand what you are capable of achieving. Quite often women underestimate their ability to achieve certain goals, especially financial ones.

I am in a very privileged position as a financial adviser, to have the opportunity to talk to you about these things. I appreciate the trust of my clients and I hold it with great responsibility and duty of care.

When you invest your time with me, I put you on the right path to financial well-being. I help you to work out what you need now, and in the future, and you will walk away with peace of mind, knowing your finances are organised and on track.

*"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."*

*Maya Angelou*

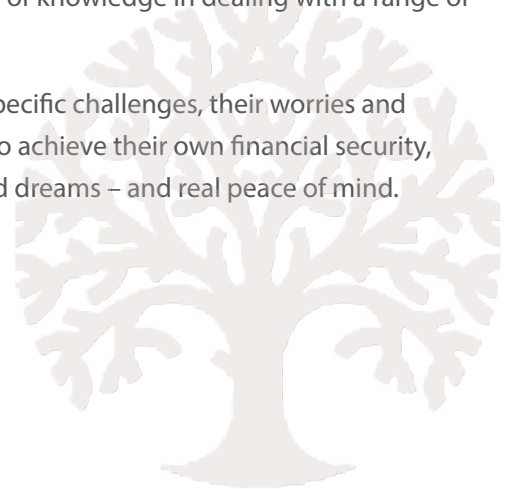
## Continuous dedication to training, education, expertise and service excellence

While all financial planning professionals must undergo studies and maintain current financial and legislative knowledge, I place myself at the forefront to ensure I am ahead in the education stakes. Not just the knowledge, but importantly the understanding of how to use information to help you best. I do this by constantly researching and studying the latest tax-effective financial strategies and stay up to date with legislation, so I can constantly provide the right advice to our clients. And it's as much about the way I provide my service as it is the expertise. Always seeking improvement and implementing innovative and contemporary service and advice approaches, which are convenient, efficient and effective.

## Over 15 years of experience

Working in financial planning since 2004, has given me exposure to a wide range of advice areas including finance and lending. This means I've been able to accumulate a wealth of knowledge in dealing with a range of financial planning issues.

But most importantly it's my understanding about women and their specific challenges, their worries and concerns, that have enabled me to be able to guide and advise them to achieve their own financial security, control of their financial lives, on track to reaching their aspirations and dreams – and real peace of mind.



## A Unique step by step discussion program with truly tailored solutions

I take the time to understand you and your financial situation, the worries that keep you awake at night, the questions you find hard to get answers to, and just what your goals and dreams are and what they mean to you. And then together we consider and discuss alternatives, pros and cons, to taking care of all of this.

In this way we are able to ensure that you will be comfortable dealing with me and that I am in best position to be most effective in helping you. Secondly, it guarantees that when I provide you with the right services and advice that is most appropriate for you and your own personal circumstances.

Typically, our program involves covering areas such as:

- Protecting you and your family;
- Making the most of your time and money;
- Getting out of debt faster;
- Investing wisely and paying less tax; and
- Having a fabulous retirement.



## 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

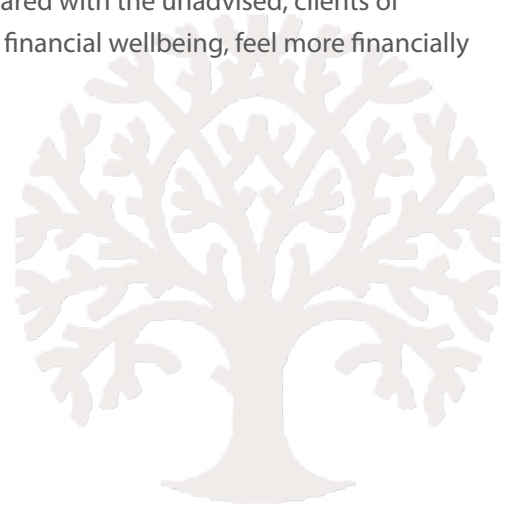
I am legally required to give you a written Statement of Advice (SoA) when I provide you with personal financial advice. This may include.

- A 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.



## 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."*

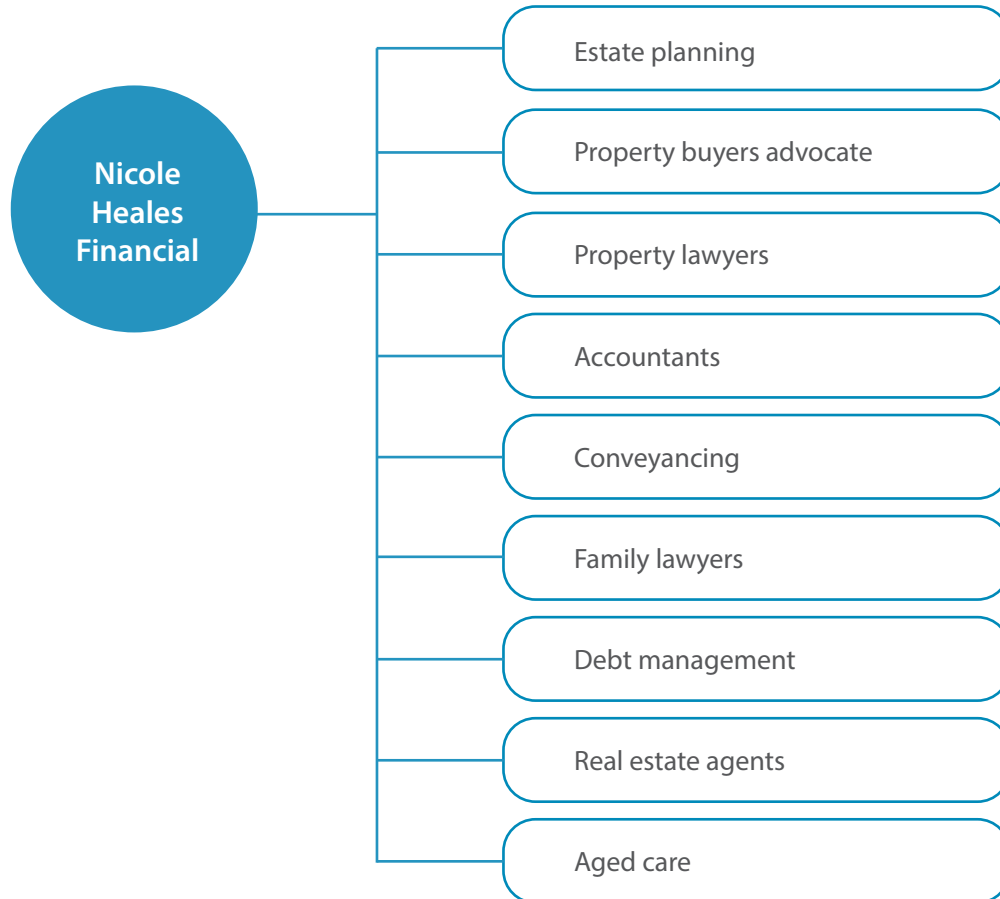
Vincent Van Gogh





## 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.



## The most asked questions about working with Nicole Heales Financial

### Why do I need a Financial Adviser to help me?

The goal of financial planning is to move people closer towards financial independence. Whether we like it or not, we are all on this journey trying to accumulate enough money to provide us with the lifestyle we desire. In order to achieve financial stability, it takes more than just paying own debt and saving money. It involves proactive planning and an ongoing review with the help of a financial planner.

*“To ensure that you are successful in the long term, you need to make the most appropriate financial decisions at the right time for you.”*

### A professional who has the knowledge, skill and time

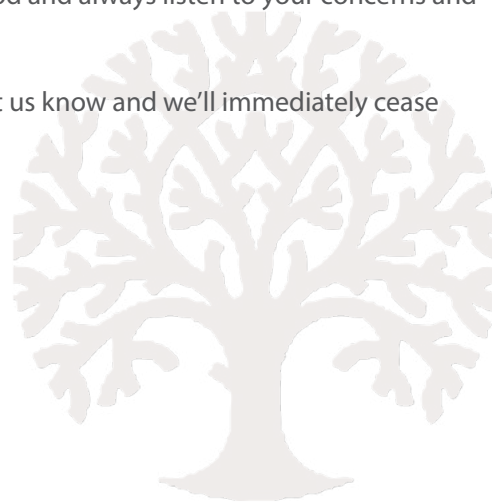
Knowledge is power. But it's often been quoted that a little knowledge can be a dangerous thing. Planning your financial life is not just about knowing how investments work or even understanding what the best performing investment types are. To ensure that you are a successful investor over the long term, you need to make the most appropriate financial decisions at the right time for you. This decision-making encompasses aspects far beyond just picking the 'right' investment.

Most people are so busy making a living that they struggle to keep up-to-date with all the knowledge that's required when it comes to the financial world, including Government legislation and taxation changes, in order to make the right investment and strategy choices. I am committed to an intensive education program, which ensures my industry knowledge and awareness of current financial issues remains impeccable.

### 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, continually deliver friendly caring service, contact you if your investment strategy requires review outside of our agreed review period and always listen to your concerns and requests.

At any time, if you feel that we are not meeting our promises simply let us know and we'll immediately cease any ongoing service fee arrangements.



## What results have other clients seen?

Through our Financial Planning process, not only have we been reorganising our client's affairs so they achieve many of their financial objectives, we've been regularly saving clients \$2,000 to \$30,000 a year or more in unnecessary income and other taxes as well as other often hidden, wasteful expenses.

For many retiree clients, we have organised for them to receive Social Security benefits for the first time or increase their benefits. This has meant anywhere from \$1,000 to \$30,000 plus per year in extra benefits. These are benefits they would not have otherwise received. And in very many cases, we have arranged their affairs so that they receive most or all of their retirement income tax free.

For other clients, we have ensured that their investment portfolios benefit from the most suited asset mix for them and the best strategies for their own unique circumstances. In most cases, this has meant improved performance and overall results, which means they build their nest egg and create their wealth in the safest and most expedient way possible.

Our clients usually reduce their personal and/or business taxation and increase the long-term returns on their money invested. Structuring their finances in the most tax and social security effective manner, the administration burden is decreased, as is the time commitment involved in managing their finances and insurances.

Ultimately, this increases the level of income they can draw upon, from both their own investments and where appropriate from social security. All this means is that they have more money in their lives.



## When is the best time to get started?

Right now, today, this minute, before you take another step, waste another dollar. Far too many people procrastinate and they think that something better may come along or "it will be alright" by itself. Of course, we all know that money doesn't take care of itself.

The sooner you start planning your financial future, the more comfortable it will be and we can make sure that you are not missing out on anything you may be entitled to. Engaging our services will allow you to spend more time with your family and friends and enjoy your money. There's no time like the present to get started on your dreams and goals.



## How do we get started?

The first step is to take the first step. If you haven't already done so, contact Nicole Heales Financial today. Call or email the office to make an appointment to discuss your own unique situation and to determine how I can help you to achieve the financial and lifestyle results you really desire.



## 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



## 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**

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**

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**

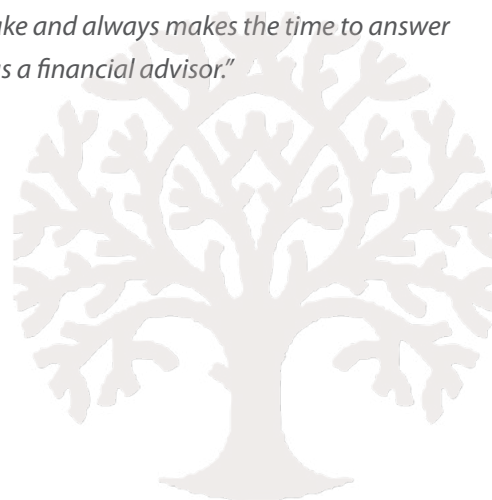
Assistant General Manager – Leukaemia Foundation of Australia

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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 the best 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**

Careers Consultant – University of Melbourne



## Schedule of fees and services (inclusive of GST)

### Introduction phone call or Zoom meeting (15 minutes)

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Complimentary

### Financial Health Check - Getting to know each other \$1,100

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

### Research, Strategy and Letter of Engagement \$3,300

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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

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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

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.

## Further information

It would be my pleasure to help you to be clever with money, so you can relax and enjoy your life. To find out how I can help you, please contact me to arrange an appointment.

**Nicole Heales**

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