Nicole Heales

Financial Adviser, Mortgage Broker
Money Coach, Estate Planning Facilitator

DREAM, PLAN, DO.

Helping women understand their behaviour around money

An acclaimed financial adviser, mortgage broker, money coach and speaker, I specialise 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 informed 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, leading them to financial independence.

Helping you make the most of your money

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

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.

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 will prepare and implement a well-considered, tailored 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 – and can help you to become financially resilient and independent too.

I know that to live your best life, you need to understand how money works and your relationship with it – you need a financial sounding board, just like I did.

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

I'm 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 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 will put you on the right path to financial wellbeing. I will help you work out what you need now, and in the future, so you can walk away with peace of mind and confidence your finances are organised and on track.

I have been working in financial planning since 2004, which has given me exposure to a wide range of advice areas and has allowed me to accumulate a wealth of knowledge in dealing with all types of financial planning matters as well as mortgage broking and money coaching (which are charged separately).

As a certified Money Coach with the Money Coaching Institute, I can help you assess your "money type" and understand the impact it has on your life and your relationship with money.

I undertake continuous training and education to maintain my level of expertise and service excellence – which involves researching the latest tax-effective strategies and staying up to date with legislation, so I can provide the right advice for you and your circumstances.

Awards and qualifications

Over the years, I have been honoured with remarkable and notable accolades, including:

Awards

- Australia's 50 Most Influential Advisers 2017, 2018, 2019 and 2020
- Finalist Female Excellence in Advice 2017 and 2018
- Finalist Holistic Adviser of the Year 2018
- Finalist Industry Thought Leader of the Year 2018
- Most Inspirational Women in Financial Planning Australia 2017
- Finalist Financial Adviser of the Year 2016 and 2017

Education

- Money Coaching, Money Coaching Institute, 2023
- Ethics & Professionalism in Financial Advice, 2019
- Estate Planning (Topdocs), 2017
- Advanced SMSF Program, 2013
- Certificate IV Financial Services (Finance/Mortgage Broking), 2009
- Master of Commerce (Financial Planning), 2008
- Diploma of Financial Advising, 2004

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A plan tailored to you

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, what your goals and dreams are and what they mean to you.

Typically, your plan will cover:

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

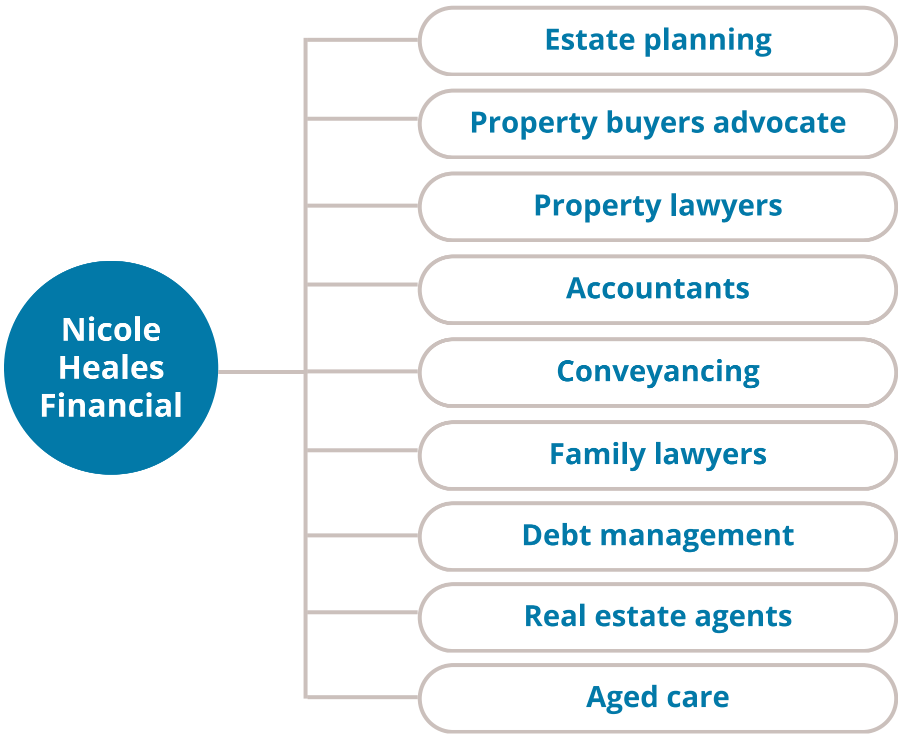
Together we will:

- Get clear on your lifestyle goals
- Understand your spending habits
- Make the most of your super
- Finalise Wills and Powers of Attorney.

Following a meeting to discuss preliminary outcomes and solutions, you will receive a formal Statement of Advice document outlining my recommendations. We will then review this together to clarify any issues or concerns you may have. Once you are comfortable with the plan, we will implement the solutions and schedule a review meeting.

Complete financial care

One of the benefits of engaging my services is the amazing group of professional women that I will work with who can help you to improve all aspects of your financial matters.



Our investment philosophy

Our investment research driven approach to portfolio construction is underpinned by five key beliefs:

Active opportunities

Certain markets exhibit greater efficiency than others, creating opportunities for active management in specific asset classes when conditions are favourable.

Quality first

Investments with a proven track record of long-term performance are essential for achieving sustained success.

Managing investor behaviour

Education and informed decision-making are vital for building and maintaining long-term wealth.

Cost and value

It is crucial to select investments that are cost-efficient and offer clear underlying value.

Strategic at the core

Taking a considered approach to investment selection, including implementing strategic asset allocation, helps clients achieve long-term financial goals by balancing risk and optimizing potential returns across market cycles.

Our beliefs

Our priority is our clients, our aim is to create a world where your money works for you. Because of this we believe in a consistently applied set of investment principles to guide our decision making and in turn, ensuring our clients take control of their finances.

Investment principals

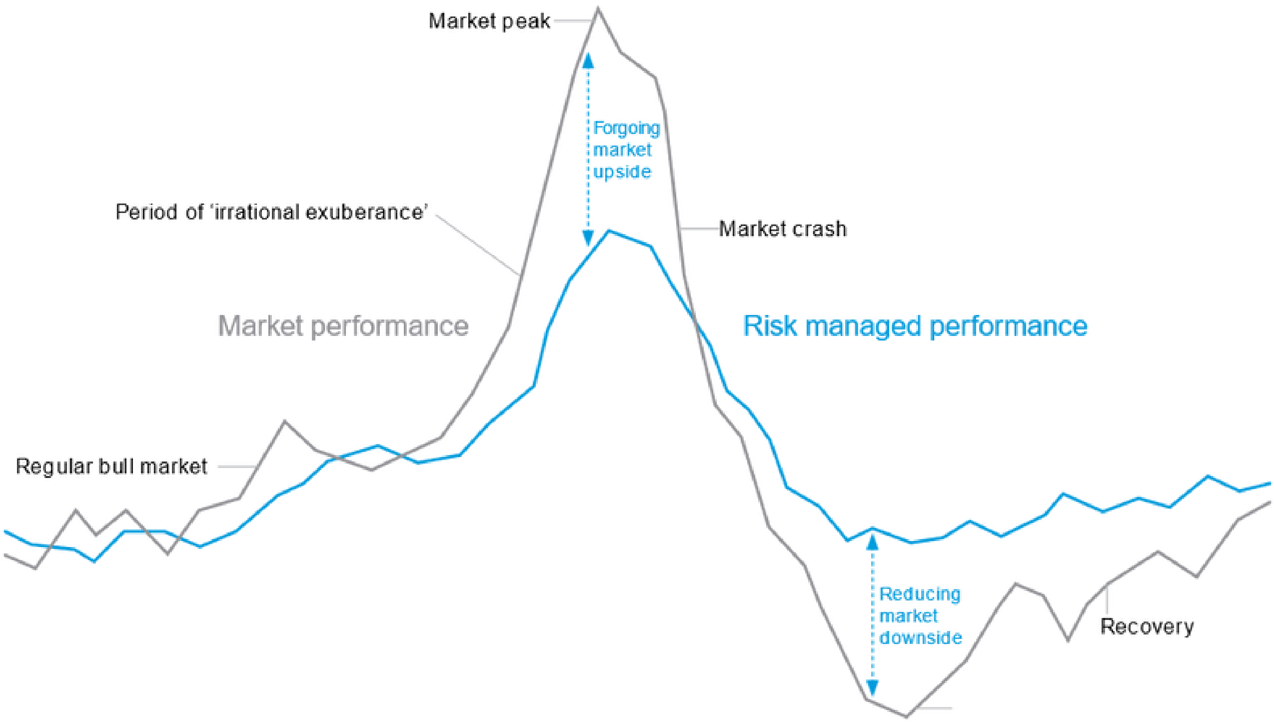
Applying these fundamental principles can give our clients the best chance of success. These principles are inherent in our thinking and guide investment decisions. Regardless of the market cycle and irrespective of short-term noise, these principles ensure we can empower clients to be clever with money, so they relax and enjoy their life.

Sustainable and Ethical investing

We favour sustainable and ethical investing, and where consistent with clients goals, we consider portfolios that align with environmental, social, and governance (ESG) principles while aiming for long-term financial growth.

Risk managed performance.

Smoothing out returns by forgoing some potential upside, whilst limiting the downside, will result in superior long-term performance. Philosophically aligned to this belief, our portfolios are designed to keep pace with market returns while outperforming the market during a downturn.



Our trusted investment partners.

We choose to partner with external investment experts as it will result in better outcomes for our clients, responding efficiently and effectively to market conditions. With an external investment partner, we can then focus on assisting our clients to make positive financial changes by understanding the motivation behind their own money habits.

What people say

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*

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 wellbeing.

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

Helen *Executive Assistant*

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 future for the better and I couldn't recommend Nicole highly enough.

Meaghan *Assistant General Manager – Leukemia Foundation of Australia*

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 adviser.

Valerie *Careers Consultant – University of Melbourne*

Financial advice schedule of fees (inclusive of GST)

Introduction phone call or Zoom meeting — **Complimentary**

Financial Health Check – getting to know each other — **$1,100**

In order to provide meaningful advice, I 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. Please provide all your documents and complete your pre-meeting questionnaire so we can make the most of our time together.

Research, Strategy and Letter of Engagement — **$3,300**

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 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 - $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.

Ongoing support — **$6,600 - $13,200**

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

Contact me

It would be my pleasure to help you improve your financial wellbeing. Arrange an appointment now.

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