Heart Financial Advisers

Client Value Proposition

Our proposition

We partner with clients who wish to build wealth, meet their financial goals, and achieve their desired lifestyle.

We work with you to determine your goals, aspirations and values so we can help you build your wealth and live the life you want.

We empower and educate you along the way so you understand your plan and how you will achieve it.

We help demystify investment markets and improve your financial literacy, giving you the tools to make better financial decisions.

We are dedicated to you. By doing the work to implement your financial plan, we give you time back so you can focus on what you enjoy.

You can sleep better at night knowing that we are monitoring your investment portfolio and ensuring that you are on track to meet your goals.

We seek a trusted relationship where we put your interests first, giving you peace of mind.

We provide empathy, guidance, perspective and support to keep you on track and help take your emotions out of your financial decisions.

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Emotional value

We work with you to determine your goals, aspirations and values so we can help you build your wealth and live the life you want.

We create a financial plan to achieve what's important to you, helping you feel in control and happy about the investment decisions you make.

We empower and educate you along the way so you understand your plan and how you will achieve it.

We help demystify investment markets and improve your financial literacy, giving you the tools to make better financial decisions.

We help you achieve greater financial independence by implementing strategies to build your wealth over time.

We maximise your after-tax returns, giving you more in your pocket to do the things you love.

Our advice helps you understand the financial impact of our recommendations and empowers you to make good investment decisions.

Vanguard's research shows that the value an adviser can deliver to a client is up to an additional 3% in net returns, giving you more money to enjoy life.

We help you articulate what you want to achieve and translate that into SMART goals so you have a clear plan to achieve and measure them.

We're excited for our clients when they meet key life milestones and achieve the lifestyle or retirement they desire.

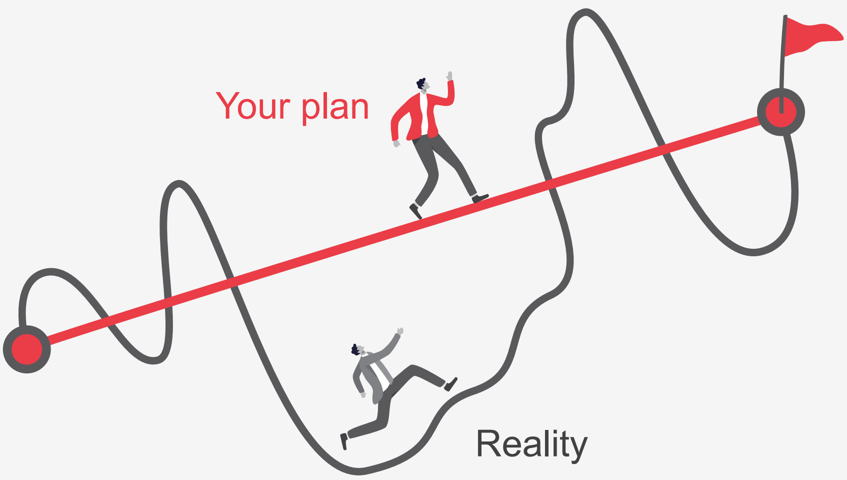
We help protect you from the unexpected in life so it doesn't adversely impact your financial future, making you feel more secure.

We guide you through the market's ups and downs and help you stay focused on your goals so you avoid unnecessary risks that might adversely impact your long-term investment outcomes.

We help you plan for your legacy and ensure that your affairs are in order. We provide peace of mind should anything change and assurance that your family will be taken care of financially.

We take the time to understand your wishes and what you want for those close to you so we can ensure everything is how you would want it to be.

Stay the course



Trusted Relationship

Financial value

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Helping clients to achieve their goals

Defining goals

Portfolio value

We diversify your portfolio across different types of assets to ensure you get the best investment outcome and feel financially secure.

We help you take advantage of strategic opportunities while maintaining high levels of diversification within your portfolio. This helps you to achieve the best financial outcome.

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We aim to maximise tax effective outcomes, helping you achieve your financial goals sooner.

We aim to reduce your overall investment costs, so you receive better returns over the long run.

We proactively rebalance your investments so you stay invested according to your plan and appetite for risk.

We work with you to understand your investment needs and recommend tailored investment strategies to achieve your goals, helping you feel in control.

Every investment decision involves potential risk and reward. We help you understand the trade-offs in your portfolio and find the right mix of assets to match your personal risk tolerance and objectives.

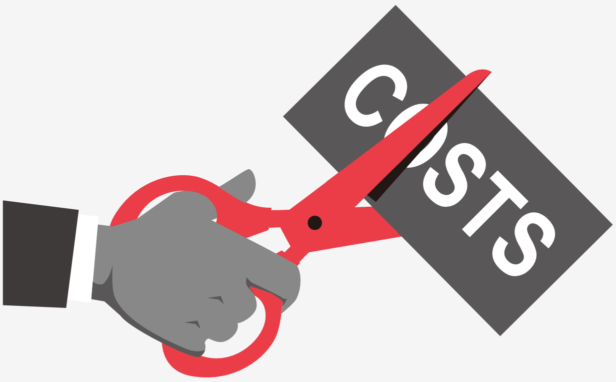
We help you ride out market movements and stay invested to achieve your long-term goals. Even when it gets tough.

We educate and coach you on market behaviour so you're prepared when markets become volatile. We help you keep your portfolio invested for long-term success.

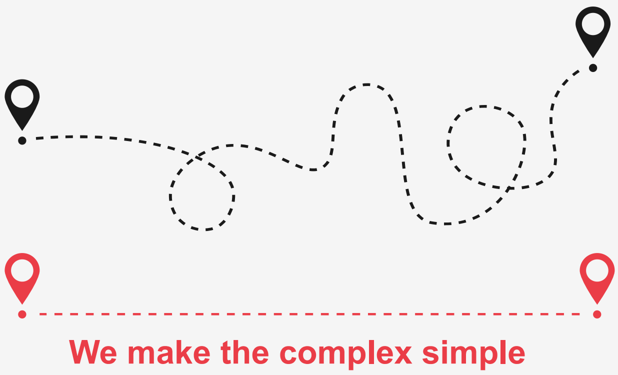
Investment and superannuation rules and entitlements are complex. We implement solutions and make the complex simple so you can invest and plan with confidence.

We use digital tools to help you visualise the impact of our recommendations in achieving your goals so you understand the power of our advice.

Reduce Costs



The value of advice



We hope this gives you an idea of where our advice can take you. By understanding your goals and needs, we create solutions that we believe will give you the best chance of success.

As you can see, our advice is more than just a plan. We empower you along the way and give you the tools to feel confident and secure in your decisions.

We regularly ask our clients for feedback so we can understand what we're doing right and where we can improve. This is to ensure we are delivering on our promise to you.

This document will serve as a useful reminder of the value we deliver as we continue to work towards achieving your life goals.

We're excited to be on the wealth journey with you and we look forward to helping you secure your financial future.

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