PURPOSE ADVISORY

PA Services Guide

Unlock your potential in life, money & business

v7.0 – 1 Aug 2025

Tristan Scifo, Sabena Samuel and Purpose Advisory Pty Ltd are Authorised Representatives of Apex Macro Financial Group Pty Ltd AFSL 498715

Our Mission:

We provide expert *guidance* on **life**, **money** & **business** to help you fulfill your unique *purpose* and meaningfully *contribute* to our world.

PURPOSE ADVISORY

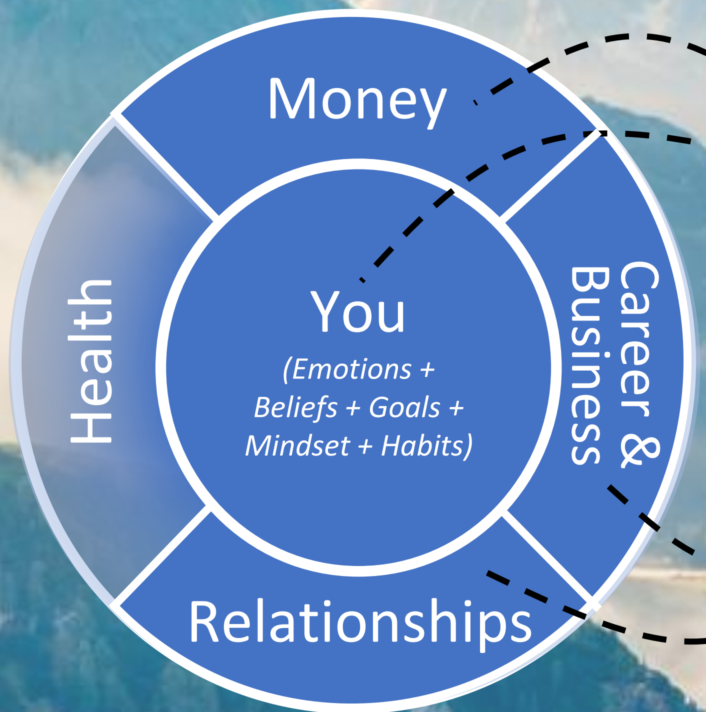
Our Expertise:

Increase your **Income**

Build **Wealth**

Have better **Relationships**

Live a better **Life**



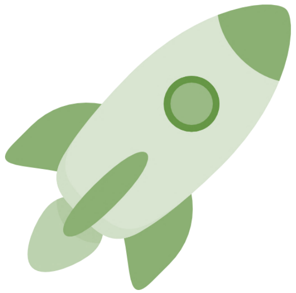
We're experts at these bits

Adviser Ratings
Platinum Rated adviser
adviserratings.com.au

FINANCIAL ADVICE ASSOCIATION AUSTRALIA
FINANCIAL PLANNER AFP®
Click to verify

Our Holistic Services

Broad-spectrum expertise, game-changing results

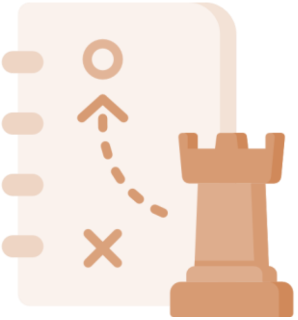


Wellbeing & Relationships

Mindfulness, Dealing with Stress, Finding Joy, Healthy Relationships, Beliefs, Habits & Personality

Business & Career

Increase Income, Career Progression, Business Strategy, Building Team, Systems & Processes, Funding & Scaling



Wealth Creation & Cashflow

Life Planning, Cashflow, Debt, Couples, Kids, Home Ownership, Shares, Property, Trading, FIRE

Financial Product Advice

Investment Portfolios, Personal Insurance, Superannuation, SMSF, Trusts, Complex Strategies

PURPOSE ADVISORY

Our Expert Team

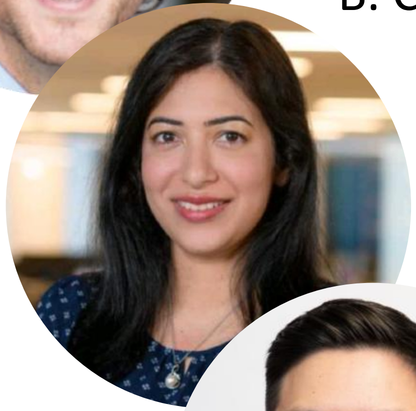
Achieving greater results through integrative collaboration

Tristan Scifo

Licensed Financial Adviser, Director

B. Commerce & Applied Finance

Wealth & Cashflow | Financial Advice | Career & Business



Sabena Samuel

Licensed Financial Adviser, CFP

B. Commerce, Accounting & Finance

Wealth & Cashflow | Financial Advice

Roy Kwan

Licensed Hypnotherapist

B. Science & Engineering

Wellbeing & Relationships | Career & Business

What Our Clients Say..

PURPOSE ADVISORY

Ben McCreery
10 reviews

Tristan and the team are so helpful and incredibly generous always going above and beyond as me and my wife are exploring purpose and growing our wealth. A-team!

Luke Thorn
7 reviews ·

Positive: Quality

The Purpose Advisory team are an invaluable resource for anyone wanting to take hold of their financial future. The coaching sessions provided a great platform and process for my wife and I to discuss our financial future and identify key opportunities + weaknesses and plan accordingly. The PA team provide amazing value at accessible pricing. Thanks for a great service!

Nazira Zuptarova
4 reviews ·

Amazing team, very helpful and are carrying. Will listen to all your concerns and advise accordingly. Tristan and his team are highly professional, and before coming up with advance will do a proper research. They do truly care for their customers and provide holistic advice. Highly recommended.

Megan Gilbert
1 review

We have loved working with Tristan at Purpose Advisory. Each session has had so much value as we strategically plan ahead for our future. Thank you Tristan!

Brendan D
1 review

Very educational and informative. Targeting millennials and making us think deeply of our future and decisions to best serve ourselves, loved ones and community. Thank you for your hard work and effort into helping others.

Teri Dalton
8 reviews ·

Positive: Professionalism, Quality, Responsiveness, Value

During the discovery meeting Tristan really listened to my story and helped me work out what might be the best possible way to get my finances back on track. I'm excited to finally get the help and advice I need so I don't need to worry about my finances anymore.

Peter Ryburn
4 reviews

We underestimated the power of having both financial advisor and life coach in one person. It's an amazing thing when you find someone who not only cares about increasing your wealth, but aligning and directing your growing wealth to purpose. My wife and I couldn't be more satisfied with the services provided by 'Purpose Advisory'.

Tami Sussman
15 reviews

We've been really impressed by our coaching sessions with Harry from Purpose Advisory . His explanations are clear, informative & enlightening and Harry is very approachable, ethical, flexible & knowledgable with a quick response rate to emails and phone calls. Highly recommend.


How We Work

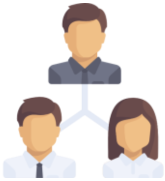
PURPOSE ADVISORY

Multiple Delivery Modes

We combine four powerful delivery modes to deliver results

1. DIY RESOURCES
Do-it-yourself

- *Practical Online Courses*
- *Powerful DIY Tools & Templates*
- *Fantastic Resource Recommendations*



2. GROUP COACHING
Done-with-others

- *Regular Group Masterminds*
- *Online Community Forums*
- *In Person Events & Retreats*

3. 1:1 COACHING
Done-with-you

- *Wellbeing & Relationship Coaching*
- *Wealth & Cashflow Coaching*
- *Career & Business Coaching*

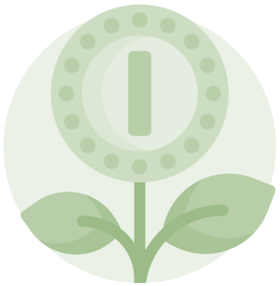
4. FINANCIAL ADVICE
Done-for-you

- *Financial product recommendations*
- *Financial investment & structures advice*
- *Long term financial modelling*

PURPOSE ADVISORY

A Holistic Spectrum of Support

We've built expertise in the life areas that matter most



Mindset
Boost income, increase confidence, improve wellbeing

Relationships
Address conflict, learn skills, heal relationships, share peace & joy

Life Plan
Clarify purpose, define vision, create a Life Plan, set targets

Cashflow
Save more, pay down debt, automate & streamline

Protection
Build security, manage risk, sort out insurances & estate planning

Investment
Gain knowledge, leverage shares & property, mitigate tax

Business
Start, grow & scale a business, grow your career, create lasting impact

Life Coaching

Wealth Coaching & Financial Advice

Business Coaching & Consulting

!! Coaching Warning

Coaching ≠ Personal Financial Advice

COACHING

(a.k.a. "General Advice")

Coaching can include general guidance, stories, pros & cons analysis - but it doesn't include specific recommendations on financial products.

As your coach:

We educate you on the facts, pose questions, share experiences, and leave the final decision to you.

FINANCIAL ADVICE

(a.k.a. "Personal Financial Advice")

Financial Advice includes specific financial product recommendations that achieve your unique set of goals. Advice requires us to provide you with a regulated document called a "Statement of Advice" (SOA).

As your Financial Adviser:

We recommend specific investment platforms & investment options, or specific insurance products optimal for you.

VS

Importantly, none of our coaching interactions should be seen as personal financial advice. Any financial product advice we give must by law be delivered by a qualified & licensed financial adviser, and this advice must be documented in a Statement of Advice (SOA) or Record of Advice (ROA). Please ensure you read our Financial Services Guide (FSG), located on our website, for more details about our advice services.

PURPOSE ADVISORY

One-off Services

Menu Overview

PURPOSE ADVISORY

Holistic Discovery Process

For anyone seeking life-wide guidance

Intro Call

30 min (phone/online)

Free

- *Get to **know** us*
- *Share your **needs***
- *Ask your **questions***
- *Define **next steps***

Complete Pre-work

1.5 hours (own time)

Discovery Meeting

2 hours (in-person or online)

Discovery Follow-up

45 min (online)

$697 Fee

- *Thorough **life audit** & **diagnostic***
- *Clarity on **priorities** & **goals***
- *Projections on your **financial position***
- *Trustworthy **professional referrals***
- *Strategic & practical **action steps***

Initial Service Agreement

(if needed)

One-off Services

Advice & Coaching

Up to 6 months

One-off Fee

- *Get the **knowledge you need***
- *Get tools to **make great decisions***
- *Get trustworthy **financial coaching & advice***
- *Accomplish **short-term** goals*
- *Plan for **long-term** goals*

→

Ongoing Services

Mentoring

Quarterly & Annual

Ongoing Fee

- *Regular **life audits** & **support***
- *Ongoing **personal development***
- *Ongoing **wealth creation** coaching*
- *When-you-need-it **financial advice & coaching***
- *Accomplish **long-term** goals*

Business Discovery Process

For Entrepreneurs seeking more than just Business support

PURPOSE ADVISORY

Business Intro Call

60 min (phone/online)

Free

- *Get to **know** us*
- *Map out personal & business **needs***
- *Ask your **questions***
- *Define **next steps***

Complete Pre-work

2 hours (own time)

Business Discovery Meeting

2 hours (in-person or online)

Business Discovery Follow-up

45 min (online)

$1,097 Fee

- *Thorough **business & life audit***
- *Clarity on **priorities** & **goals***
- *Projections on your **financial position***
- *Trustworthy **professional referrals***
- *Strategic & practical **action steps***

Initial Service Agreement

(if needed)

One-off Services

Advice & Coaching

Up to 6 months

One-off Fee

- *Get the **knowledge you need***
- *Get tools to **make great decisions***
- *Get trustworthy **business & financial coaching & advice***
- *Accomplish **short-term** goals*
- *Plan for **long-term** goals*

→

Ongoing Services

Mentoring

Quarterly & Annual

Ongoing Fee

- *Regular **life audits** & **support***
- *Ongoing **personal development***
- *Ongoing **wealth creation** coaching*
- *When-you-need-it **business & financial advice & coaching***
- *Accomplish **long-term** goals*

Wellbeing Coaching Options

PURPOSE ADVISORY

Single Price
Couple Price

For those seeking **purpose**, **peace** and **better relationships**

	DIRECTION	EMOTION DETOX	RELATIONSHIP DETOX
	$1,290 / $1,490	$2,290 / $3,990	$3,990 / $6,990
Client Portal Access	✓	✓	✓
Purpose, Life Goals & Career Support	✓	✓	✓
Clear Anger, Sadness, Fear, Hurt, Guilt	-	✓	✓
Clear Emotions from Past Relationships	-	-	✓
1:1 Coaching Sessions	**4x** Sessions	**5x** Sessions	**10x** Sessions
Additional Sessions	$220/hr	$330/hr	$330/hr
*Other PA Services Discount**	10% off	10% off	15% off
Service Period	2 - 4 months	1 - 2 months	3 - 6 months

***Other PA Services Discounts** *enable you to purchase additional PA Coaching & Advice services at a discounted rate.*
These discounts can't be stacked with other discounts and last only for the duration of your package.

Money Basics Coaching Options

PURPOSE ADVISORY

Single Price
Couple Price

Scoped packages for those needing help to **save**, **manage debt** and **manage risks**

	MONEY SIDEKICK (LITE)	MONEY SIDEKICK	CASHFLOW
	$490 *$490*	*$890* *$890*	*$1,390* *$1,590*
Client Portal Access	✓	✓	✓
Banking & Saving Support	✓	✓	✓
Budget Planning Coaching	✓	✓	✓
Wealth Mindset Coaching	-	-	✓
1:1 Coaching Sessions	***4x*** *30min Sessions*	***4x*** *1hr Sessions*	***3.5x 2hr*** *Sessions*
Additional Sessions	*$250/hr*	*$250/hr*	*$250/hr*
*Other PA Services Discount**	-	*10% off*	*10% off*
Service Period	*1 - 3 months*	*1 - 3 months*	*2 - 4 months*

*__*Other PA Services Discounts__ enable you to purchase additional PA Coaching & Advice services at a discounted rate.*
These discounts can't be stacked with other discounts and last only for the duration of your package.

Wealth Creation Coaching Options

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Single Price
Couple Price

For those desiring to **protect family, build wealth** and make **great life decisions**

	INSURANCE	INVESTMENT	WEALTH FOUNDATIONS
	$990 / $1,090	$2,790 / $2,990	$3,990 / $4,290
Client Portal Access	✓	✓	✓
Life Planning & Cashflow Coaching	-	-	✓
Personal Insurance Coaching	✓	✓	✓
Investment & Super Coaching	-	✓	✓
1:1 Coaching Sessions	**2x** Sessions	**4x** Sessions	**10x** Sessions
Additional Sessions	$385/hr	$385/hr	$385/hr
*Other PA Services Discount**	10% off	15% off	20% off
Service Period	1 - 2 months	2 - 3 months	5 - 10 months

***Other PA Services Discounts** *enable you to purchase additional PA Coaching & Advice services at a discounted rate.*
These discounts can't be stacked with other discounts and last only for the duration of your package.

Financial Advice Service Menu

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	Investing & Building Wealth	Single	Couple
☐	Investment Portfolio Advice	$2,500	$3,000
☐	Micro-investment Advice <$10k	$1,000	$1,200
☐	Property Advice & Facilitation	$5,000	$5,000
☐	Investment + Super Advice	$3,500	$5,000
☐	Investment + Insurance Advice	$3,800	$5,200
☐	Investment + Super + Insurance Advice	$5,000	$6,500
☐	*Add-on: Gearing on Investment Portfolio*	$500	$750
☐	*Add-on: Tailored Ethical Portfolio*	$500	$750
☐	*Add-on: Multiple Existing Assets to Review*	$400ph	

	Business	Single	Couple
☐	Business Cashflow Advice	$3,000	
☐	Business Investment Advice	$4,000	
☐	Business Succession / Insurance Advice	$5,000	
☐	Complex Business Structuring Advice	$7,000	

	Cashflow & Money Management	Single	Couple
☐	Cashflow Advice	$2,000	$2,500
☐	Debt Restructuring Advice	$2,000	$2,500
☐	Vehicle Salary Packaging Advice	$1,500	$2,500

	Insurance & Risk Management	Single	Couple
☐	Insurance Advice (Full review)	$3,300	$4,400
☐	No-Advice Insurance (Execution-only)	$900	$1,500

	Super & Retirement	Single	Couple
☐	Super Advice (Full review)	$2,800	$4,000
☐	Super + Insurance Advice	$4,000	$5,500
☐	Pre-retirement Advice (*with* investments)	$6,000	$7,500
☐	Pre-retirement Advice (no investments)	$4,500	$5,500
☐	Retirement Advice (*with* investments)	$4,200	$5,000
☐	Retirement Advice (no investments)	$3,500	$4,500
☐	*Add-on: SMSF*	$1,500	$2,200

Business Coaching Options

*For **driven entrepreneurs** seeking rapid growth and transformational change*

	MONTHLY **$1,100pm** or *$11,000pa*	FORTNIGHTLY **$2,200pm** *or $22,000pa*	WEEKLY **$3,300pm** *or $33,000pa*
Holistic Business Mentoring	✓	✓	✓
Business CFO Support	✓	✓	✓
Discounted Staff Leasing Rates	✓	✓	✓
Client Portal Access	✓	✓	✓
Exclusive PA Business Event Invites	✓	✓	✓
1:1 Coaching Sessions	***12x pa*** *(Monthly)*	***25x pa*** *(Fortnightly)*	***50x pa*** *(Weekly)*
*Discount on Other PA Services***	*20% Off*	*20% off*	*20% off*
Service Duration	*12 months*	*12 months*	*12 months*

**Ad-hoc Support* *includes text-based support from your coach. Our fair-use policy applies. We will contact you if your enquiries will incur additional charges.*

***Other PA Services Discounts* *apply to other PA Coaching & Advice services. These don't stack with other discounts and last for the duration of your package.*

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One-off Services

Individual Package Plans

"Direction" Coaching Package

3.5x 2hr sessions to create a Life plan, over 2 months (max 4 months)

Personal Coaching

Life Plan

- **Life Vision Coaching**
- **Coaching Check-in**
- **Career Coaching**
- **Life Plan Coaching**

+

10% Off Coaching & Advice

OPTIONAL ADD-ONS

Key Outcomes:

- *Clarify your values and life purpose*
- *Create a compelling 10-year vision for your life & a plan to get there*
- *Set up financial milestones and targeted short-term goals*
- *Clarify you career aspirations, prospects and strategy*
- *Establish a life Plan & an ongoing personal development plan*

Single: $1,290 (incl. GST)
Couple: $1,490 (incl. GST)
Payable upfront

PURPOSE ADVISORY

"Emotion Detox" Coaching Package

5x 90min sessions to improve your Mindset & Decisions, over 1 month (max 2 months)

Mindset

Emotion Detox Coaching	Emotion Detox Coaching	Emotion Detox Coaching	Emotion Detox Coaching	Emotion Detox Coaching

+ **10% Off Coaching & Advice**

OPTIONAL ADD-ONS

Key Outcomes:

- *Clear major negative emotions from the past (anger, sadness, fear, hurt, guilt)*
- *Increase your income (whether you're employed, side-hustling or run a business)*
- *Improve the quality of your relationships*
- *Experience more joy, peace and stamina in your life each day*
- *Manage and reduce negative symptoms of stress & anxiety*

Single: $2,290 (incl. GST)
Couple: $3,990 (incl. GST)
Payable upfront

"Relationship Detox" Coaching Package

10x 90min sessions to improve your Relationships, over 3 months (max 6 months)

Mindset					Relationships						
Emotion Detox Coaching	Emotion Detox Coaching	Emotion Detox Coaching	Emotion Detox Coaching	Emotion Detox Coaching	Relation-ship Detox Coaching	Relation-ship Detox Coaching	Relation-ship Detox Coaching	Relation-ship Detox Coaching	Relation-ship Detox Coaching	+	15% Off Coaching & Advice

OPTIONAL ADD-ONS

Key Outcomes:

- *Clear major negative emotions from the past (anger, sadness, fear, hurt, guilt)*
- *Clear negative emotions from close relationships (parents, siblings, partners friends)*
- *Experience more joy, peace and stamina in your life each day*
- *Manage and reduce negative symptoms of stress & anxiety*
- *Improve your capacity and desire for healthy, relational connections*

Single: $3,990 (incl. GST)

Couple: $6,990 (incl. GST)

Payable upfront

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"Money Sidekick (Lite)" Coaching Package

4x 30min sessions to Get In Control of your Money & Enjoy it, over 2 months (max 4 months)

Person Admin, Cashflow & Investing Basics

Personal Coaching

Money Sidekick Coaching	Money Sidekick Coaching	Money Sidekick Coaching	Money Sidekick Coaching

Key Outcomes:

- *Overcome avoidance & make money fun again*
- *Get support with budgeting, spending & saving*
- *Get on top of your tax requirements & improve your personal admin*
- *Transition successfully back into work or into earning an income*
- *Get help with Centrelink benefits and/or applications*

$490 (incl. GST)

Payable upfront
(payment plans available upon request)

+ Additional Sessions
from $250 / hr (incl. GST)

PURPOSE ADVISORY

"Money Sidekick" Coaching Package

4x 1hr sessions to Get In Control of your Money & Enjoy it, over 2 months (max 4 months)

Person Admin, Cashflow & Investing Basics

Personal Coaching

Money Sidekick Coaching	Money Sidekick Coaching	Money Sidekick Coaching	Money Sidekick Coaching

Key Outcomes:

- *Overcome avoidance & make money fun again*
- *Get support with budgeting, spending & saving*
- *Get on top of your tax requirements & improve your personal admin*
- *Transition successfully back into work or into earning an income*
- *Get help with Centrelink benefits and/or applications*

$890 (incl. GST)

Payable upfront
(payment plans available upon request)

+ Additional Sessions
from $250 / hr (incl. GST)

"Cashflow" Coaching Package

3.5x 2hr sessions to create a Cashflow plan, over 2 months (max 4 months)

Cashflow

Cashflow Coaching | **Money Mindsets Coaching** | **Cashflow Follow-up**

Coaching Check-in

➕

10% Off Coaching & Advice

Money Sidekick Support

OPTIONAL ADD-ONS

Key Outcomes:

- *Understand & upgrade your money beliefs, emotions & mindset*
- *Create an automated cashflow plan with a savings plan that works*
- *Set up a digital tracking app to provide a useful money dashboard*
- *Optimise your banking structure, regular savings & transactions*
- *Combine & manage finances effectively as a couple*

Single - $1,390 (incl. GST)

Couple - $1,590 (incl. GST)

Payable upfront

(payment plans available upon request)

+ Optional Money Sidekick Support

from $250 / hr (incl. GST)

"Insurance" Coaching Package

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1.5x 2hr sessions to Protect your Wealth, over 1 months (max 2 months)

Protection

Personal Coaching

Personal Insurance Coaching

Coaching Check-in

+

10% Off Coaching & Advice

OPTIONAL ADD-ONS

Key Outcomes:

- *Learn the fundamentals & mechanics of the personal insurance market in Australia*
- *Identify and plan for major financial risks across your finances*
- *Calculate how much of each type of insurance you need*
- *Access tools to compare and decide on the best insurance policy options for you*

Single: $990 (incl. GST)
Couple: $1,090 (incl. GST)
Payable upfront

"Investment" Coaching Package

3.5x 2hr tailored sessions to create a Wealth plan, over 2 months (max 4 months)

Investing

Wealth Philosophy Coaching

Property *&/or* Portfolio Coaching

Wealth Plan Coaching

Coaching Check-in

+

15% Off Coaching & Advice

OPTIONAL ADD-ONS

Key Outcomes:

- *Learn the fundamentals & practical success principles of investing*
- *Explore various wealth creation strategies & clarify your wealth philosophy*
- *Refine either your property strategy or investment portfolio strategy*
- *Create a wealth gameplan to guide your investments, super & risk protection*
- *12-month subscription to our monthly group Wealth Mastermind*

Single: $2,790 (incl. GST)
Couple: $2,990 (incl. GST)
Payable upfront

"Wealth Foundations" Coaching Package

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10x 1-2hr sessions to create a Life & Wealth plan, over 5 months (max 10 months)

Life Plan		Cashflow		Investing & Protection				
Life Vision Coaching	Life Plan Coaching	Cashflow Coaching	Money Mindsets Coaching	Wealth Philosophy Coaching	Property / Portfolio Coaching	Wealth Gameplan Coaching	+	15% Off Coaching & Advice
Coaching Check-in		Coaching Check-in			Coaching Check-in			OPTIONAL ADD-ONS

Key Outcomes:

- *Create a (shared) 10-year vision, financial milestones & achievable financial targets*
- *Implement a stress-free, automated cashflow plan*
- *Understand & upgrade your money beliefs, emotions & mindset*
- *Refine a personalised wealth philosophy to guide your investment decisions*
- *Create a gameplan for how to invest & build wealth long term*
- *Get upskilled on your super strategy & insurance needs*

Single: $3,990 (incl. GST)
Couple: $4,290 (incl. GST)
Payable upfront


PURPOSE ADVISORY
Ongoing Services
Advice & Coaching

PURPOSE ADVISORY

Partner With Us

Beyond one-off education, advice & coaching, we offer a

transformational mentoring relationship.

Everyone longs for trustworthy mentors and trusted long-term partners. Our ongoing service provides guidance, support and accountability to stay on track towards your personal goals.

Allow us to partner with you as you move toward your best life!

Ongoing Wealth Service Options

PURPOSE ADVISORY

12-Month Renewable Plans

Ongoing Service Features	COACHING ANNUAL **$100 pm** *or $1,000 pa*	COACHING QUARTERLY **$250 pm** *or $2,500 pa*	ADVICE ANNUAL **$400 / $450 pm** *or $4,000 / $4,500 pa*	Coaching Included ADVICE QUARTERLY **$550 / $650 pm** *or $5,500 / $6,500 pa*
PA Client Portal Access + Resources	✓	✓	✓	✓
Complimentary access to PA Events	✓	✓	✓	✓
Annual Life & Wealth Review Meeting	***1x*** *2hr pa*	***1x*** *2hr pa*	***1x*** *2hr pa*	***1x*** *2hr pa*
Regular Coaching Sessions	✗	***3x*** *1hr pa (quarterly)*	✗	***3x*** *1hr pa (quarterly)*
Additional Personalised Coaching	✗	***up to 3hr pa***	✗	***up to 6hr pa***
Financial Product Admin Support	✗	✗	✓	✓
*Included Financial Advice (SOAs)**	✗	✗	✓	✓
*Discount on Other PA Services***	*10% off*	*10% off*	*15% off*	*20% off*
	save up to $200 pa	***save up to $670 pa***	***save up to $1,650 pa***	***save up to $5,870 pa***

**Additional advice fees can apply for complex advice matters (e.g. SMSF & multiple structures)* ***Other PA Service Discounts can't be stacked with other discounts.*

PURPOSE
ADVISORY