PURPOSE ADVISORY

Services Guide

v4.0 - 19 Mar 2021

Tristan Scifo, Harry Goldberg and Purpose Advisory Pty Ltd are Authorised Representatives of Cobalt Advisers Pty Ltd AFSL 512550

Our Mission:

We help people uncover their *true identity* and live in line with their unique *purpose* so that they experience deep *fulfilment* in their lives.

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Our Relational Focus:

Each of clients come to us with a wide variety of needs.
We deliver a wide range of services to help in return. But the central service we offer is a transformational *relationship*.

We all desire more than just answers & practical advice. We long to know and have relationship with others who embody greater levels of *truth*, *love* and *beauty* in their lives.

Our Purpose Advisory team offers to partner with you as your guide, educator, coach and adviser as you move toward your most fulfilled life!

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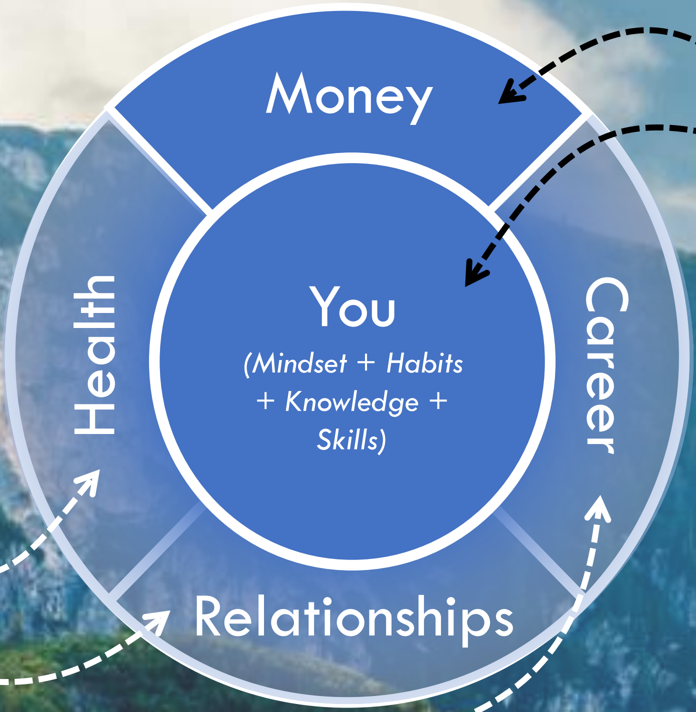
Our Expertise:

We're your **Life Generalist** and your **Money Specialist.**



We're experts at these bits

And we help with these bits too

PURPOSE ADVISORY

What We Achieve For Our Clients..

What Our Clients Say..

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Suni Sanchez

★★★★★ a day ago

Positive: Value

Harry is filled with great advice and intelligent insight from the get go. He truly cared about our individual family circumstances, and our personal goals. We look forward to continue working with Harry in the future.

Luke Thorn

7 reviews · 2 photos

★★★★★ 6 days ago

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 · 2 photos

★★★★★ a month ago

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.

Amanda Bernstein

22 reviews

★★★★★ 9 months ago

Harry really cares and provides excellent financial planning and advice that truly caters to your needs. And best of all, he doesn't accept commissions which means he's not incentivised to over-insure you like most advisers are. I've heard wonderful things about Tristan too. Highly recommend Purpose Advisory.

Brendan D

1 review

★★★★★ 9 months ago

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.

Haris Michaels

3 reviews

★★★★★ 7 months ago

Harry has been extremely supportive in helping us realign our values and financial goals, often by asking some pretty poignant questions that we've found too convenient to ignore up until now. We now have a greater appreciation of what we need to live content and fulfilled lives, and are excited to continue working with Harry on this journey.

Peter Ryburn

4 reviews

★★★★★ 11 months ago

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

★★★★★ a year ago

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

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Our Holistic Approach:

We combine four powerful delivery modes to get you results

1. PRACTICAL EDUCATION
Interactive, online & in-person

- *Online Courses on all aspect of Life & Money*
- *Live Discussion Groups & Multi-day Events*

2. EMPOWERMENT COACHING
Personal Development

- *Personality Assessment & Coaching*
- *Mindset & Beliefs Coaching*
- *Behaviour & Performance Coaching*

3. STRATEGIC COACHING
Structure & Plans

- *Life Planning*
- *Money Coaching*
- *Property, Shares & Business Coaching*

4. FINANCIAL ADVICE
Answers & Action

- *Investment, Super & Personal Insurance Solutions*
- *Tax & structures*

Chart Your Own Unique Path

We help you design plans to guide you to your best life

Personal Development Plan

Improve your beliefs, habits & experience of life

Life Plan

Get clear on your life direction and milestones

Wealth Plan

Get clear on your wealth creation strategy

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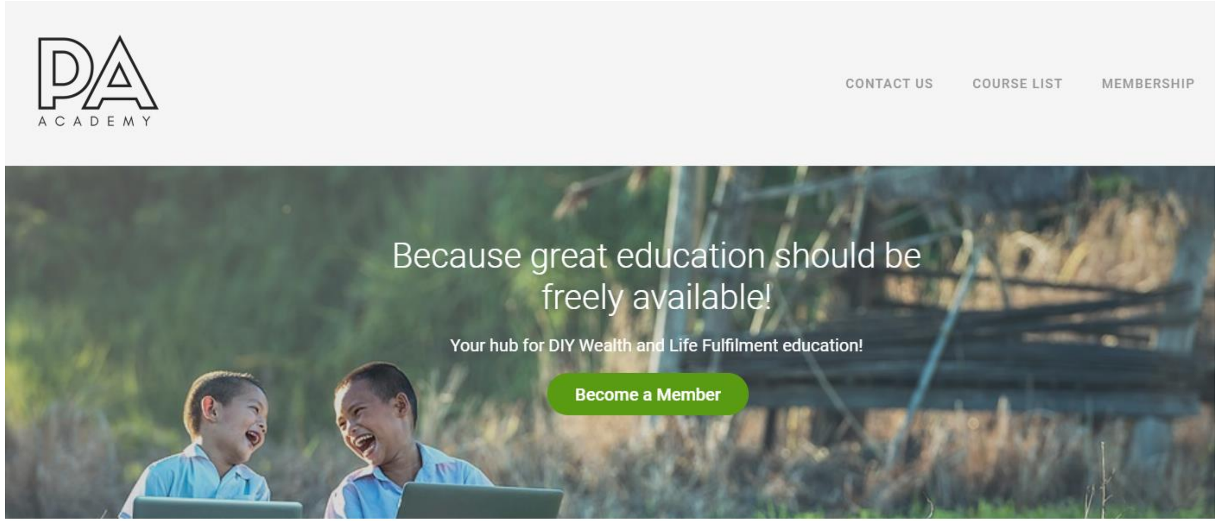
Try Our Practical Education

Join us in person, or access our online courses

We host regular live discussions and online courses on a wide range of topics about life and money. We aim to make our material as available as possible for as many people as we possibly can and we're constantly adding to our course library and events.

[Regular Live Events]



[Free Online Learning Portal]

Our Onboarding Process

Diving into the details to help define the best way forward

Intro Call

20 min
(phone/online)

Coaching Session

Empowerment Coaching

50 min
(in-person/online)

1 hour
(own time)

Complete Pre-work

2 hours
(in-person/online)

Discovery Meeting

45 min
(online)

Discovery Follow-up

Initial Service Agreement

One-off Services

Advice & Coaching

Up to 6 months

One-off Fee

Ongoing Services

Mentoring

Monthly & ongoing

Ongoing Fee


One-off Services
Anytime Advice & Coaching

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!! Coaching Warning

Financial Coaching is NOT "Personal Financial Advice"

COACHING
(General Advice)

General support & guidance which doesn't specify a product or strategy solution unique to your situation.

E.g. Education, questions for reflection, calculator tools, rules of thumb, other people's experience etc.

VS

ADVICE
(Personal Financial Advice)

Specific financial recommendations relevant to your unique situation. Requires an SOA.

E.g. Investment advice, insurance advice, tax advice, superannuation advice

*None of our coaching sessions should be seen as personal financial advice. We offer coaching and financial advice services separately to one another. Any advice we provide will be delivered by a qualified and licensed financial adviser, and the advice will be documented in a Statement of Advice (SOA) or Record of Advice (ROA) which we will present to you for your agreement before we take any action on your behalf. Please ensure you read our **Financial Services Guide (FSG)** for more details about our advice services.*

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Solutions Made For Anyone!

Choose the service type that works best for you...

Empowerment Coaching

'Free-form' coaching

For those who prefer regular coaching sessions focused on personal transformation, with minimal pre-determined structure.

Strategic Packages

'Curated' coaching journeys

For your common life & financial challenges, including life planning, career cashflow, investing, property and business.

PA Menu

'Choose-your-own'

For those who prefer to choose their own tailored mix of targeted coaching, education & advice services.

Empowerment Packages

'Free-form' regular coaching sessions

	MONTHLY $220 pm	FORTNIGHTLY $440 pm	WEEKLY $880 pm
Samepage Client Portal Access	✓	✓	✓
Objective Personality Type ($270 value)	✓	✓	✓
Various Life Diagnostics Tools	✓	✓	✓
Regular Life Empowerment Sessions	1x 50min (**Monthly**)	1x 50min (**Fortnightly**)	1x 50min (**Weekly**)
PA Coaching Service Discount*	20% Off	30% off	30% off
Minimum Contract Period	6 months	3 months	3 months

Note: *Empowerment coaching can be delivered jointly for couples but it's most effective when experienced separately as individuals.*

**PA Coaching Service Discounts can't be stacked with other discounts (e.g. mentoring discounts)*

Strategic Packages

‘Curated’ personal coaching journeys

Direction

Personality Typing, Coaching, Life Vision & Planning

$1,500 / $2,000
(incl. GST)

Cashflow

Cashflow Coaching & Ongoing Support

$1,100 / $1,200
(incl. GST)

Investment

Strategise for a Property or Investment Purchase

$1,550 / $1,650
(incl. GST)

Fulfillment

Holistic Life Planning & Financial Advice

$2,700 / $3,200
(incl. GST)

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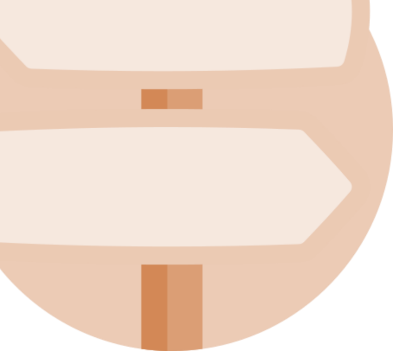

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"Direction" Package

Personal Development Plan

- Personality Typing
- Personality Results Coaching
- Beliefs Upgrade Coaching
- Coaching Check-in

\+

Life Plan

- Life Vision Coaching
- Life Plan Coaching

Key Outcomes:

- *Discover your unique, Objective Personality*
- *Get coaching to bring your personality results to life (individually and as a couple)*
- *Review and upgrade your core beliefs and life habits*
- *Create a 10-year vision for your life*
- *Set up financial milestones and targeted short-term goals*
- *Establish a Life Plan & ongoing Personal Development Plan*

Single - $1,500 (incl. GST)
Couple - $2,000 (incl. GST)
Payable upfront

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"Cashflow" Package

Personal Development Plan

Cashflow Plan

Money Mindsets Coaching + Cashflow Coaching | Cashflow Follow-up + Cashflow Support

Coaching Check-in

OPTIONAL ADD-ON

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 to minimize stress and time spent*
- *Implement new habits which will move you towards your goals*

Single - $1,100 (incl. GST)
Couple - $1,200 (incl. GST)
Payable upfront
(payment plans available upon request)

+ Optional Cashflow Support
from $30pm (incl. GST)

"Investment" Package

Wealth Plan

Choose-one

Wealth Philosophy Coaching	Property or Portfolio Coaching	Wealth Plan Coaching

Coaching Check-in

+

SOA

Financial Advice Process

OPTIONAL ADD-ON

Key Outcomes:

- *Get upskilled on building wealth & clarify your wealth philosophy*
- *Refine either your property strategy or investment portfolio strategy*
- *Create a wealth plan to guide your investments, super & risk protection*
- *(Optional) get personalised advice for building & protecting your wealth*

Single - $1,550 (incl. GST) + Advice
Couple - $1,650 (incl. GST) + Advice

Coaching fees are payable upfront
Advice Fees are payable after delivery of advice

"Fulfilment" Package

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Personal Development Plan		Life Plan		Wealth Plan			SOA
Money Mindset Coaching	Personality Typing & Coaching	Life Vision Coaching	Life Plan Coaching	Cashflow Coaching	Wealth Philosophy Coaching	Wealth Plan Coaching	+ Financial Advice Process
	Coaching Check-in			Coaching Check-in			OPTIONAL ADD-ON

Key Outcomes:

- *Understand & upgrade your money beliefs, emotions & mindset*
- *Discover your unique personality & get coached on your results*
- *Create a 10-year vision, financial milestones and short-term goals*
- *Implement a stress-free, automated cashflow plan*
- *Design a tailored wealth philosophy to guide your investment decisions*
- *Create a wealth plan to guide your investments, super & risk protection*

Single - $2,700 (incl. GST) + Advice

Couple - $3,200 (incl. GST) + Advice

Coaching fees are payable upfront

Advice Fees are payable after delivery of advice

"Purpose Experience"

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Rethink your
Beliefs & Purpose

Reimagine your
Life Vision

Redesign your
Cashflow

Revitalise your
Income

Discover your
Personality

Refine your
Money Mindset

Wealth Creation
Investments

Risk Management
Personal Insurances

Key Outcomes:

- *Build a clear Life Plan*
- *Begin creating a Wealth Plan*
- *Leave feeling inspired and confident about your direction*
- *Take decisive action towards your vision and goals*
- *Access coaching support*
- *Learn alongside an intimate group of likeminded peers*

Single - $1,190 (incl. GST)
Couple - $1,490 (incl. GST)

Payable upfront
Payment plans available upon request

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PA Menu Pricing

	Empowerment Coaching	Single	Couple
☐	Personality Typing + Coaching	$400	$700
☐	Money Mindset Coaching (2hr)	$440	$440
☐	Money & Relationships Coaching (2hr)	$440	$440
☐	Life Empowerment Coaching (50min)	$220	NA
☐	Career Coaching (50min)	$220	NA

	Strategic Coaching	Single	Couple
☐	Life Vision / Life Plan Coaching (2hr)	$440	$440
☐	Cashflow Coaching (2hr)	$440	$440
☐	Wealth Philosophy Coaching (2hr)	$440	$440
☐	Investment Portfolio Coaching (2hr)	$440	$440
☐	Property Coaching (2hr)	$440	$440
☐	Risk & Insurance Coaching (2hr)	$440	$440
☐	Business Coaching Session (1hr)	$350	$350
☐	Wealth Plan Session / Review (2hr)	$690	$690

	Financial Advice	Single	Couple
☐	Insurance Advice *(Full review)*	$1,400	$2,000
☐	Insurance Advice *(Minor adjustments)*	$900	$1,350
☐	Insurance Advice *(Strategic-only)*	$470	$700
☐	Super Advice *(Full review)*	$1,100	$1,700
☐	Salary Packaging Advice	$440	$660
☐	Investment Portfolio Advice	$1,200	$1,450
☐	Investment Bond Advice	$1,500	$1,700
☐	*Add-on:* Tailored Ethical Portfolio Advice	$500	$650
☐	*Add-on:* Geared Investment Advice	$500	$700
☐	Business Succession Advice *(Full review)*	$1,700	$2,500
☐	Super + Insurance Advice	$2,400	$3,550
☐	Investment + Insurance Advice	$2,400	$3,250
☐	Holistic Wealth Creation Advice	$3,250	$4,500
☐	Holistic Pre-retirement Advice	$3,750	$5,250

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Your PA Services Guide..

Your Needs	PA Service	Service Type	Total Fee
You want regular personal coaching and support to help you understand your beliefs, personality & behaviours, and to move you towards your goals	**"Life Empowerment"**	*Regular Coaching*	***$200pm / $400pm / $800 pm***
You want a clear plan for your future – you're not read to focus on your financial plans and strategy just yet.	**"Direction"**	*Coaching Package*	***$1,500 / $2,000***
You need help with your money mindset and with creating a budget that works for you – you're not ready to create a clearer life plan or invest just yet.	**"Cashflow"**	*Coaching Package*	***$1,100 / $1,200***
You want to get upskilled on your investing knowledge, either for a property and/or an investment portfolio, BUT you want to make all of your own decisions.	**"Investment"**	*Coaching Package*	***$1,550 / $1,650***
You want to get upskilled on your investing knowledge, either for a property and/or an investment portfolio, AND you'd like advice on how to get set up.	**"Investment"**	*Coaching + Advice*	***$1,550 / $1,650 + advice fee***
You want a clear plan for your future, including a wealth creation strategy AND you enjoy learning in a group with less 1:1 input (and saving on fees)	**"Purpose Experience"**	*Group Coaching*	***$1,190 / $1,490***
You want a clear plan for your future PLUS a wealth creation strategy BUT you want to make all product decisions for yourself (investing & insurance).	**"Fulfilment"**	*Coaching Package*	***$2,700 / $3,200***
You want a clear plan for your future PLUS a wealth creation strategy AND you'd like advice on how best to invest / protect your family.	**"Fulfilment"**	*Coaching + Advice*	***$2,700 / $3,200 + advice fee***


Ongoing Services
Mentoring Relationships

An Ongoing Relationship

Choose "No-Strings" or "Ongoing"

We endeavor to stay connected with and continue to assist every client we work with. The best way to that is through one of our ongoing "Mentoring" relationships. These enable you to work closely with our team for the long-term towards your most fulfilled life. Otherwise, we offer a "No-strings" relationship, where you can reach out at any stage and engage our one-off services at any time, with no obligations.

"No-Strings"

Reach out only when you need it in future

"Ongoing" Mentoring

Lock in for regular check-ins and anytime access

Mentoring Options

Ongoing 12-Month Plans

	Mentoring ESSENTIALS	Mentoring PREMIUM	Mentoring PLUS+
	$125 / $150 pm or $1,375 / $1,650 pa	**$200 / $225 pm** or $2,200 / $2,475 pa	**$400 / $450 pm** or $4,400 / $4,950 pa
Ongoing "Samepage" Support	✓	✓	✓
Annual "Life Plan" Review Meeting	*DIY*	***1x** 2hr pa*	***1x** 2hr pa*
Annual "Wealth Plan" Review Meeting	***1x** 2hr pa*	***1x** 2hr pa*	***1x** 2hr pa*
Regular Coaching Check-ins	***1x** 1hr pa (mid-year)*	***3x** 1hr pa (quarterly)*	***3x** 1hr pa (quarterly)*
Additional Coaching Sessions	-	***up to 1x** 2hr pa*	***up to 1x** 2hr pa*
Financial Product Support	-	✓	✓
Complimentary Financial Advice	-	-	✓
*PA Coaching Services Discount**	*10% off*	*20% off*	*30% off*

**Coaching services discounts can't be stacked with other discounts (e.g. other mentoring discounts)*

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live fulfilled