Services Guide

v4.3 - 1 June 2021

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

PA
PURPOSE ADVISORY
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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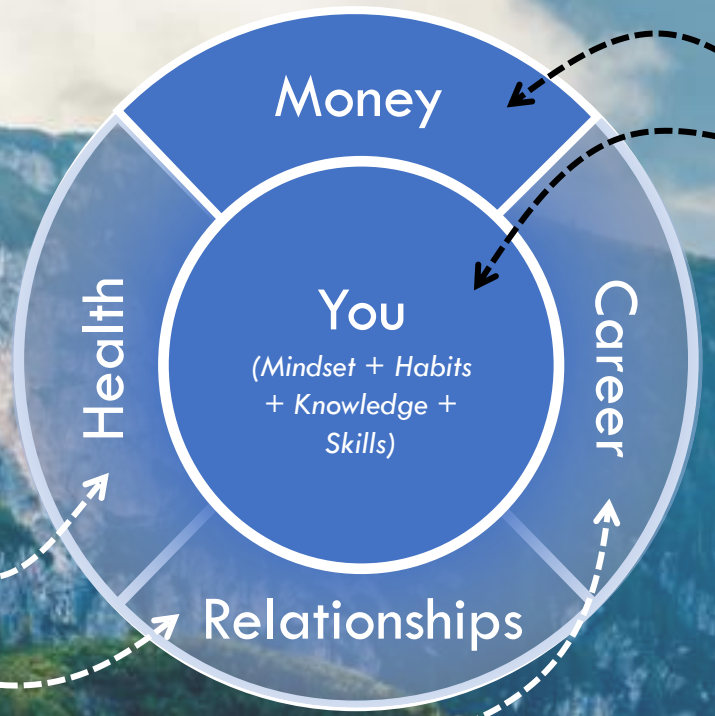
Our Expertise:

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



We're experts at these bits

And we help with these bits too

What We Achieve For Our Clients..

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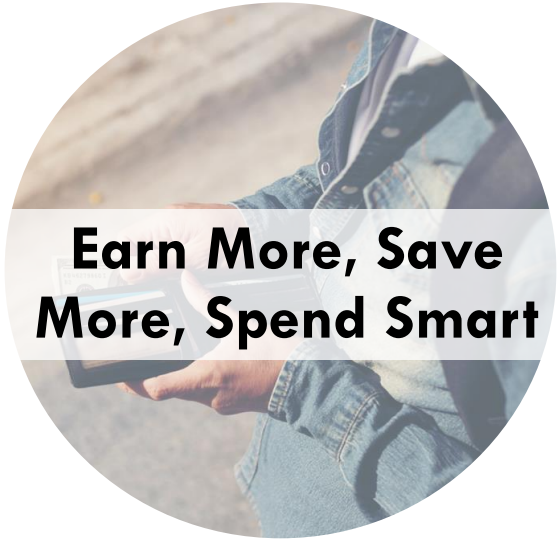

What Our Clients Say..

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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

Holistic Life Solutions

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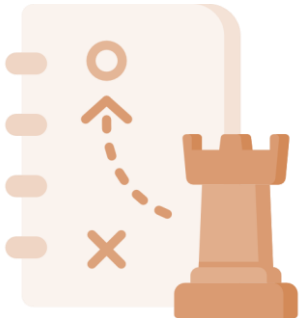
We work closely with you to improve your entire life

Life & Career Empowerment

Contentment, Beliefs, Personality, Habits, Peak Performance



Life & Wealth Planning

Life Planning, Cashflow, Property, Shares, Wealth Creation

Product Advice

Investments, Insurance, Super, Structures, Complex Strategies

Business Coaching

Initial Concept, Start-up, Strategy, Growth & Scaling, Success

Planning Your Best Life

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Create strategic plans to inform your life & financial decisions

Personal Growth Plan

Improve your beliefs, habits, joy & emotional experience of life

Life Plan

Get clear on your vision, mission, life milestones, career plans & action steps

Wealth Plan

Get clear on your investment philosophy & wealth creation strategy

Your Personal Growth Plan

1. Personality
2. Beliefs
3. Behaviours

Your Life Plan

1. Life Purpose
2. Life Vision
3. Career Plan
4. Life Milestones
5. Life Action Plan

Your Wealth Plan

1. Income Plan
2. Spending Plan
3. Risk Plan
4. Estate Plan
5. Wealth Philosophy
6. Investment Plan
7. Legacy Plan

Multiple Delivery Modes

We combine four powerful delivery modes to get you results

1. PRACTICAL EDUCATION

Learn in your own time

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

2. GROUP COACHING

Grow alongside a community

- *Live Dinner Discussion Groups*
- *Full-day Group Workshops*
- *Online Community Forums*

3. PERSONAL COACHING

Fast-track with tailored support

- *Life Planning & Personal Development*
- *Cashflow, Property, Shares & Wealth Creation*
- *Business Coaching*

4. FINANCIAL ADVICE

Get specific recommendations & support

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

!! Coaching Warning

"Coaching" ≠ "Personal Financial Advice"

COACHING

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

Coaching can include general guidance, but it doesn't include recommendations of a specific financial product unique to your situation.

E.g. We educate you on the facts, pose questions, share people's experiences, then leave the final decision to you.

vs

ADVICE

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

Advice includes specific financial recommendations relevant to your unique situation and goals. It requires an "SOA" to be provided.

E.g. We advise which investment platform and underlying investments to buy, or which insurance provider to go with.

*Although you might at times seek your coach's opinions and/or guidance, none of our coaching interactions should be taken as personal financial advice. Any advice related to financial products 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)** for more details about our advice services.*

Our Onboarding Process

A thorough look at your entire life: needs, goals & opportunities

Intro Call

30 min
(phone/online)

Complete Pre-work

1 hour
(own time)

Discovery Meeting

2 hours
(in-person/online)

Discovery Follow-up

45 min
(online)

$397 Fee

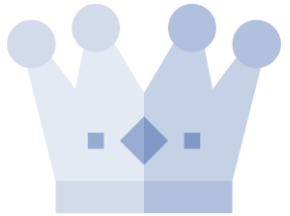
Initial Service Agreement

One-off Services
Advice & Coaching

Up to 6 months

One-off Fee
(varies)

Ongoing Services
Mentoring



Monthly & ongoing

Ongoing Fee
(varies)

One-off Services

Anytime Advice & Coaching

How to Use Our Menu

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

1:1 Coaching Packages

'Curated' coaching journeys

Group Coaching

'Collaborative' intimate workshops

1:1 PA Menu

'Choose-your-own' mix

Life & Wealth Packages

'Curated' learning & 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

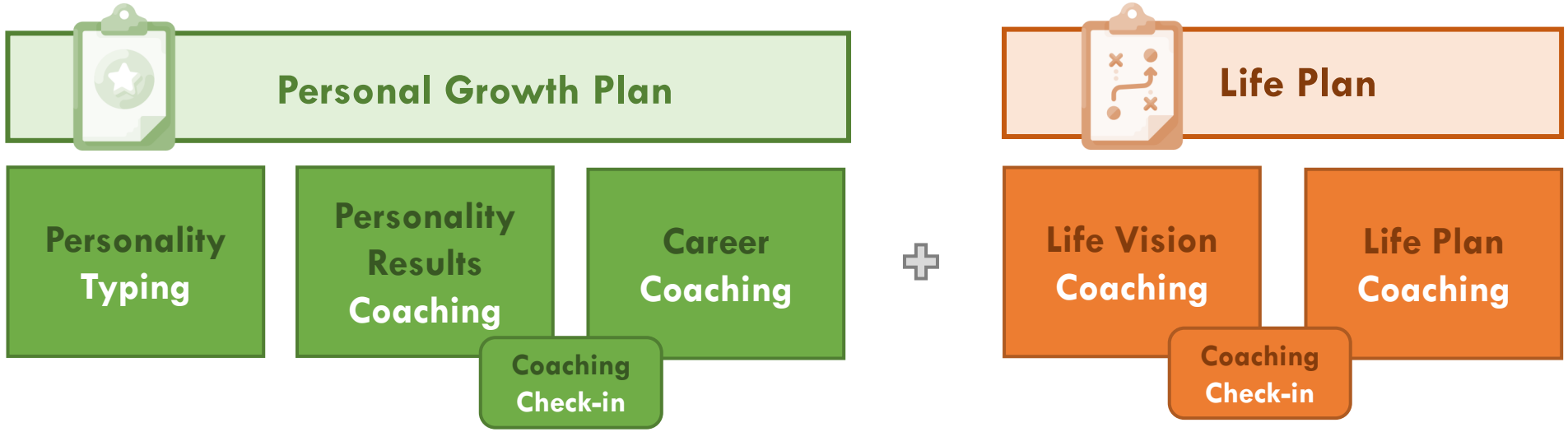
$1,900 / $2,000
(incl. GST)

Fulfillment

Holistic Life Planning & Wealth Creation

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

"Direction" Package



Key Outcomes:

- *Discover your unique, Objective Personality*
- *Get coaching to bring your personality results to life (individually and as a couple)*
- *Clarify you career aspirations and prospects*
- *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

"Cashflow" Package

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Personal Growth Plan

Money Mindsets Coaching

+

Cashflow Plan

Cashflow Coaching

Cashflow Follow-up

Coaching Check-in

+

Cashflow Support

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

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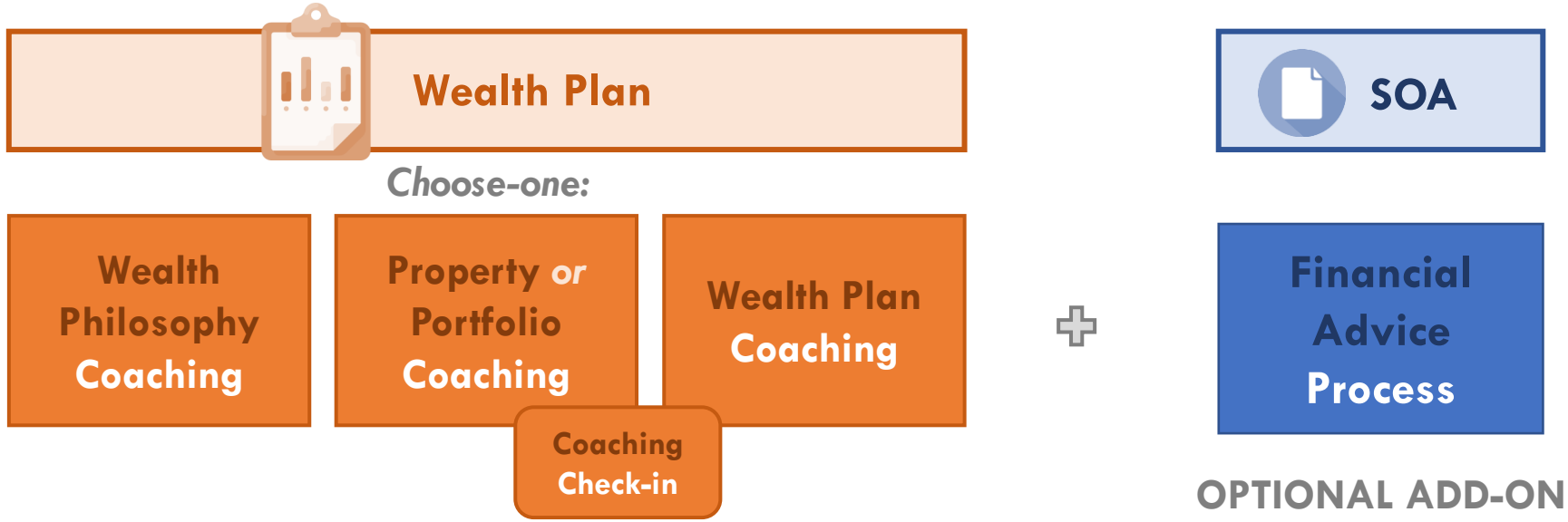

Key Outcomes:

- *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 - $1,900 (incl. GST) + Advice
Couple - $2,000 (incl. GST) + Advice

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

"Fulfilment" Package

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Personal Growth Plan

- Money Mindset Coaching
- Personality Typing & Coaching
- Coaching Check-in

Life Plan

- Life Vision Coaching
- Life Plan Coaching
- Coaching Check-in

Wealth Plan

- Cashflow Coaching
- Wealth Philosophy Coaching
- Wealth Plan Coaching
- Coaching Check-in

SOA

- Financial Advice Process

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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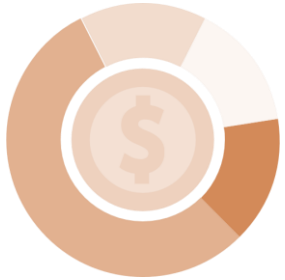
Clarify your
Beliefs & Purpose

Reimagine your
Life Vision



Redesign your
Cashflow

Revitalise your
Income

Discover your
Personality

Refine your
Money Mindset

Wealth Creation
Investments

Risk Management
Personal Insurances

- *An intimate, in-person workshop*
- *6 - 12 people per event*
- *Two consecutive Saturdays*
- *Location: Sydney, Australia*

Create your own:

Personal Growth Plan

Life Plan

Wealth Plan

Single - $1,190 (incl. GST)

Couple - $1,490 (incl. GST)

Payable upfront

Payment plans available upon request

PA Menu Pricing

PURPOSE ADVISORY

	Life & Career Empowerment	Single	Couple
☐	Personality Typing + Coaching (50min)	$440	$770
☐	Money Mindset Coaching (2hr)	$440	$440
☐	Money & Relationships Coaching (2hr)	$440	$440
☐	Life Empowerment Coaching (50min)	$330	NA
☐	Career & Leadership Coaching (50min)	$330	NA

	Life & Wealth Planning	Single	Couple
☐	Life Vision / Life Plan Coaching (2hr)	$440	
☐	Cashflow Coaching (2hr)	$440	
☐	Wealth Philosophy Coaching (2hr)	$660	
☐	Investment Portfolio Coaching (2hr)	$660	
☐	Property Coaching (2hr)	$660	
☐	Risk & Insurance Coaching (2hr)	$660	
☐	Wealth Plan Session / Review (2hr)	$690	
☐	Business Coaching (1hr)	$400*	

	Product 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	$1,550	$1,900
☐	Investment Bond Advice	$1,700	$2,100
☐	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	$2,750	$3,700
☐	Holistic Wealth Creation Advice	$3,500	$5,000
☐	Holistic Pre-retirement Advice	$4,000	$5,500

**Start-up Business Coaching discounts* are available. Please contact our team if you think you might qualify.

PA Services Cheat Sheet..

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Your Needs	PA Service	Plans	Total Fee
You want a clear plan for your future – you're not ready to focus on your financial plans and wealth creation strategy just yet.	**"Direction"** package	*Personal Growth Plan* *Life Plan*	***$1,500 / $2,000***
You want help to experience money differently and create a budget that works for you – you're not ready to clarify your life plan or invest just yet.	**"Cashflow"** package	*Personal Growth Plan* *Cashflow Plan*	***$1,100 / $1,200***
You want to upgrade your investment knowledge and plan for a property purchase and/or investment portfolio. You're already clear on your Life Plan.	**"Investment"** package	*Wealth Plan*	***$1,550 / $1,650***
You want a clear plan for your future, including how to build wealth, and you enjoy learning in a group, with less 1:1 input (and save on fees)	The **"Purpose Experience"**	*Personal Growth Plan* *Life Plan* *Wealth Plan*	***$1,190 / $1,490***
You want a clear plan for your future, including how to build wealth, and you value 1:1 coaching and guidance throughout the process.	**"Fulfilment"** package	*Personal Growth Plan* *Life Plan* *Wealth Plan*	***$2,700 / $3,200***
You want coaching & accountability to help you feel great, achieve more in career and perform better as a person and as leader.	**"Life Empowerment"** packages	*Personal Growth Plan* *Career Plan*	***From $1,200***
You want coaching, structure, support and access to the right connections to help you either start or grow your own business.	**"Business Coaching"** packages	*Business Plan*	***From $1,500***

Ongoing Services
Mentoring Relationships

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Our Relational Focus:

More than knowledge & advice, the core service we offer is a

transformational mentoring relationship.

Everyone longs for some form of connection with mentors & guides 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!

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*
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)*
PA Worksheet Updates & Support	✓	✓	✓
Online Coaching Support	✓	✓	✓
Financial Product Support	-	✓	✓
Additional Coaching Sessions	-	***up to 1x** 2hr pa*	***up to 1x** 2hr pa*
Complimentary Financial Advice	-	-	✓
*PA Coaching Discount**	*10% off*	*20% off*	*30% off*

PA Coaching Discounts *can't be stacked with other discounts*

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live fulfilled