PURPOSE ADVISORY

Services Guide

v4.6 – 16 May 2022

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

PURPOSE ADVISORY

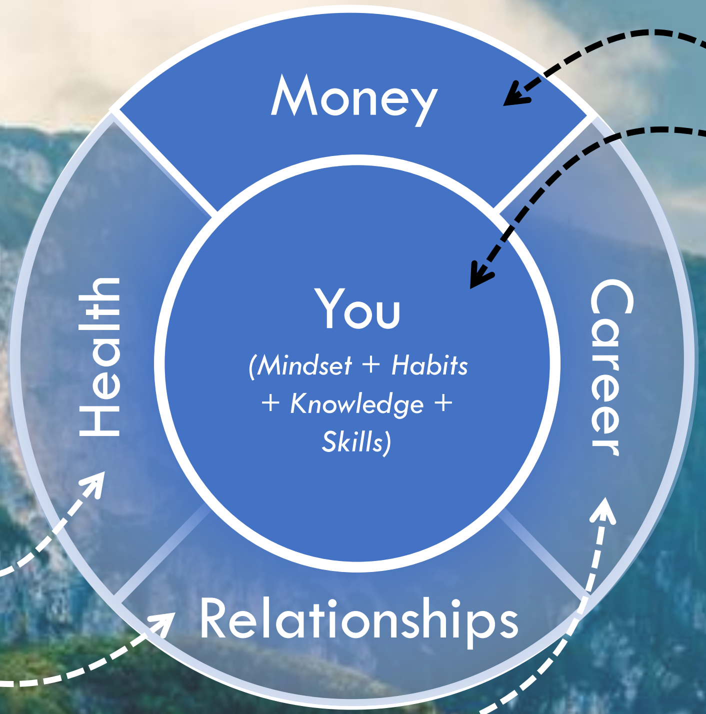
Our Mission:

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

PURPOSE ADVISORY

Our Expertise:

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



We're experts at these bits

And we help with these bits too


PURPOSE ADVISORY
Harry
Tristan
Expert Financial Advisers
Skilled Life Coaches
Seasoned Investors
Thought Leaders
Community Champions
Entrepreneurs

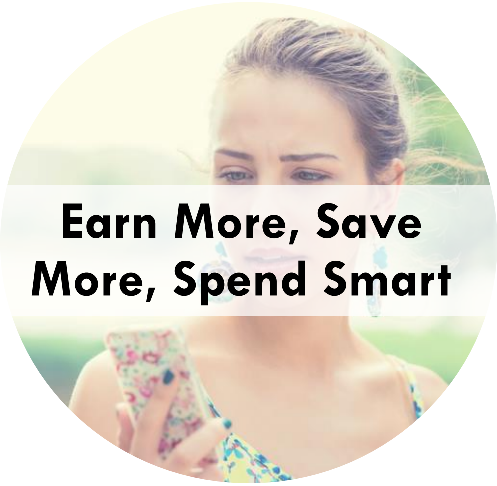
PURPOSE ADVISORY

Your Results:

- Feel **Secure** & back in **Control**
- Master your **Life Planning**
- De-stress & automate your **Money**
- Win your **Time** back
- Build lasting **Wealth**
- Give back & leave a **Legacy**

PURPOSE ADVISORY

Common Problems we Solve



What Our Clients Say..

PURPOSE ADVISORY

Suni Sanchez

★★★★★

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

★★★★★

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

★★★★★

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

★★★★★

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

★★★★★

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

★★★★★

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

★★★★★

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

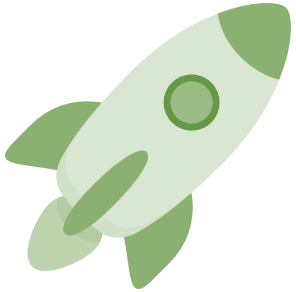
★★★★★

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

Our Holistic Services Range

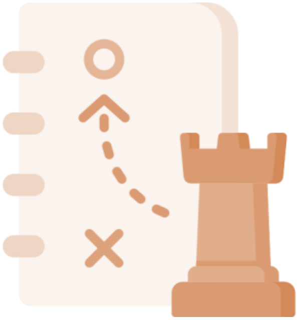
Engage with any or all of our four service streams



Wellbeing & Career

Mindfulness, Beliefs, Personality, Habits, Peak Performance, Taking action

+



Life & Wealth Planning

Life Planning, Cashflow, Property, Shares, Wealth Creation

+

Financial Product Advice

Investments, Insurance, Super, Structures, Complex Strategies

+

Business Coaching

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

From Plan to Execution

Create strategic plans to guide your life & financial decisions

LifePlan

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

Your Life Plan

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

WealthPlan

Get clear on your investment philosophy & wealth creation strategy

Your Wealth Plan

1. Maximise Income
2. Plan Spending
3. Manage Risks
4. Wealth Philosophy
5. Outsourced Investing
6. Hands-on Investing
7. Legacy Planning

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*

PURPOSE ADVISORY

!! 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.*

One-off Services

PA Advice & Coaching

PURPOSE ADVISORY

Our Discovery Process

A practical audit of your entire life: needs, goals & opportunities

Intro Call

30 min
(phone/online)

Free

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

Complete Pre-work

1 hour
(own time)

Discovery Meeting

2 hours
(in-person/online)

Discovery Follow-up

45 min
(online)

$497 Fee

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

Initial Service Agreement

(if needed)

One-off Services

Advice & Coaching

Up to 6 months

One-off Fee
(varies)

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

→

Ongoing Services

Mentoring

Monthly & ongoing

Ongoing Fee
(varies)

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

What's Best for You?

Tailor a "Pre-mixed" package or "DIY-mix" from our PA Menu

"Pre-mixed" Packages

Select from our 1:1 Coaching & Advice Packages, and Group Coaching experiences, and tailor them to your needs.

"DIY-mix"

Select one or more items from our PA Menu to design your own bespoke service package.

Pre-Mixed Packages

'Curated' learning & coaching journeys

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Save $320+

+10% Off Financial Advice

Value Package

Direction

Get your Personality Typed
Create a Compelling Vision
Design a holistic Life Plan

$1,600 / $2,050
(incl. GST)

Save $285+

+10% Off Financial Advice

Value Package

Cashflow

Resolve Financial Blocks
Build a Budget that works
Pay off Debt & Save

$1,200 / $1,300
(incl. GST)

Save $230+

+20% Off Financial Advice

Value Package

Investment

Define your Wealth Philosophy
Identify your Preferences
Create your Wealth Gameplan

$2,100 / $2,200 or
(incl. GST)

Save $735+

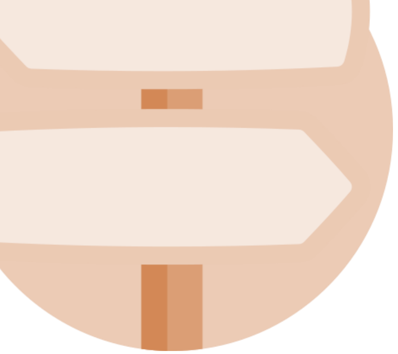
+30% Off Financial Advice

Best Value

Fulfillment

Create a plan for your Best Life (all of "Direction" "Cashflow" & "Investment")

$3,000 / $3,600
(incl. GST)



"Direction" Package

Life Plan

Personality Typing

Personality Results Coaching

Coaching Check-in

Career Coaching

Life Vision Coaching

Coaching Check-in

Life Plan Coaching

\+ 10% Off Financial Advice

OPTIONAL ADD-ON

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 compelling 10-year vision for your life*
- *Set up financial milestones and targeted short-term goals*
- *Establish a Life Plan & ongoing Personal Development Plan*

Single - $1,600 (incl. GST)
Couple - $2,050 (incl. GST)
Payable upfront

"Cashflow" Package

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Cashflow Plan

Cashflow Coaching	Money Mindsets Coaching	Cashflow Follow-up

Coaching Check-in

+

10% Off Financial 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 to minimize stress and time spent*
- *Implement new habits which will move you towards your goals*

Single - $1,200 (incl. GST)

Couple - $1,300 (incl. GST)

Payable upfront

(payment plans available upon request)

+ Optional Money Sidekick Support

from $110pm (incl. GST)

"Investment" Package

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Wealth Plan

Choose-one:

Wealth Philosophy Coaching

Property or Portfolio Coaching

Wealth Plan Coaching

Coaching Check-in

+

SOA

20% Off Financial Advice

OPTIONAL ADD-ON

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*
- *(Optional) get personalised advice for building & protecting your wealth*

Single - $2,100 (incl. GST) + Advice

Couple - $2,200 (incl. GST) + Advice

Payable upfront

"Fulfilment" Package

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Life Plan

- Personality Typing & Coaching
  - Coaching Check-in
- Life Vision Coaching
  - Coaching Check-in
- Life Plan Coaching

Wealth Plan

- Cashflow Coaching
- Money Mindsets Coaching
  - Coaching Check-in
- Wealth Philosophy Coaching
- Wealth Gameplan Coaching

+

SOA

30% Off Financial Advice

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 - $3,000 (incl. GST) + Advice

Couple - $3,600 (incl. GST) + Advice

Payable upfront

Group Masterminds

Understanding Your Personality

Learn Meditation & Mindfulness

Share Investing

Grow Your Business

- *4 – 6 weekly 1 – 1.5hr group workshops*
- *Specific-topic-focused*
- *4 – 8 people per mastermind*
- *Access to our best tools, education & resources*
- *Ongoing group chat*
- *Coaching support*
- *Connect with peers*

$600pp (incl. GST)

Payment plans available upon request

Results Packages

Transform the way you experience your world

	Get in Control	Success	Peak Performance
GOAL:	*Experience More Joy & Contentment Every Day*	*Increase your Effectiveness & Achieve Better Results*	*Take your Leadership & Performance to New Heights*
CHALLENGE:	*Address addictions, depression, anxiety, languishing, overwhelm & frustration*	*Improve on self-doubt, feeling stuck, fear of taking action & perfectionism*	*Successful but wanting more, others holding you back, desiring greater leadership roles*
DEETS:	**$1,200 (incl. GST)** **4x sessions, 1-2 months** *- Ongoing accountability*	**$2,500 (incl. GST)** **6x sessions, 2-3 months** *- Ongoing accountability* *- Personality Typing*	**$4,800 (incl. GST)** **8x sessions, 3-4 months** *- Ongoing accountability* *- Facilitated 360*

Business Growth Packages

Make your Business Plans a Reality

	Pre-Start-up	**Start-up**	**Growth**
GOAL:	*Strategise, structure & prepare to launch your business*	*Clarify your niche, refine product, build a team, boost sales, find rhythm*	*Re-design your strategy, enhance profitability, digitise & scale*
WHO:	***Seed businesses:*** *fledgling ideas, moving from concept to creation*	***New businesses****: early growth phase, becoming profitable*	***Established businesses****: desiring more growth, business pivots,*
DEETS:	***$1,500 (incl. GST)*** ***6x 1hr sessions, 2-3 months*** *- Business strategy* *- Cashflow planning* *- Company structure support* *- Between-session support*	***$2,500 (incl. GST)*** ***6x 1.5hr sessions, 3-6 months*** *- Brand & Mission Refinement* *- Business systems & tech stack* *- Leadership & HR support* *- Between-session support*	***$5,000 (incl. GST)*** ***8x 1.5hr sessions, 4-8 months*** *- Scaling & digitisation* *- CFO support* *- Executive leadership* *- Between-session support*

PA Menu Pricing

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	Life & Career Empowerment	Single	Couple
☐	Personality Typing + Coaching (50min)	$440	$770
☐	Money Mindset Coaching (2hr)	$440	$440
☐	Money & Relationships Coaching (2hr)	$440	$440
☐	Results & Mindfulness 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
☐	Investment Portfolio Coaching (2hr)	$660
☐	Share Trading Coaching (2hr)	$660
☐	Property Coaching (2hr)	$660
☐	Super / Insurance Coaching (2hr)	$660
☐	Life & Wealth Review (2hr)	$750
☐	Business Coaching (1hr)	$400*

	Financial Product Advice	Single	Couple
☐	Insurance Advice (Full review)	$2,000	$2,400
☐	Insurance Advice (Execution Only)	$700	$1,000
☐	Super Advice (Full review)	$2,200	$2,800
☐	Investment Portfolio Advice	$2,200	$2,500
☐	Child / Education Bond Advice	$2,400	$2,800
☐	Super + Investment Advice	$3,000	$3,800
☐	Investment + Insurance Advice	$3,200	$4,000
☐	Super + Insurance Advice	$3,300	$4,200
☐	Super + Investment + Insurance Advice	$4,200	$5,500
☐	Pre-retirement Advice	$5,000	$6,500
☐	Pre-retirement Advice (no investments)	$3,600	$4,600
☐	Retirement Advice	$3,400	$4,400
☐	Retirement Advice (no investments)	$2,800	$3,800
☐	SMSF Establishment Advice	$4,500	$6,000

**Business Coaching discounts are available for early stage & start-up companies. Please contact our team if you think you might qualify.*


Ongoing Services
PA Mentoring

PURPOSE ADVISORY

Be Part of the Tribe

Get more than just education, ideas & advice. We offer a

transformational mentoring relationship.

Everyone longs for trustworthy mentors we can depend on - as a guide, as a source of support, and as an example to follow. Yes we look for success, but we long for more *truth*, *love* and *beauty* in our lives.

Allow our team partner with you as your guide, educator, coach and adviser as you move toward your most fulfilled life!

Tailored Ongoing Relationships

Choose your preferred style of relationship

Select between coaching-only, advice-only or coaching + advice mentoring services. Each option includes access to our client portal, our best resources and complimentary access to our regular group discussions and exclusive PA Events.

Coaching Only

Annual or quarterly 1:1 Sessions
Financial advice NOT included
10% discount on additional PA Services

Advice Only

Annual reviews
Fee free Standard Financial Advice
20% discount on additional PA Services

Coaching + Advice

Quarterly 1:1 Sessions + Annual reviews
Fee free Standard Financial Advice
30% discount on additional PA Services

Ongoing Service Options

12-Month Plans & Perpetual Plans

Ongoing Service Features	ESSENTIALS Coaching only $120 / $120 pm or $1,200 / $1,200 pa	PREMIUM Coaching only $200 / $220 pm or $2,000 / $2,200 pa	DELUXE Advice only $300 / $350 pm or $3,000 / $3,500 pa	PLATINUM Coaching+Advice $450 / $550 pm or $4,500 / $5,500 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 Check-ins	✗	3x 1hr pa (quarterly)	✗	3x 1hr pa (quarterly)
Additional Coaching Sessions	✗	up to 2hr pa	✗	up to 2hr pa
Financial Product Admin Support	✗	✗	✓	✓
Financial Advice Reviews*	✗	✗	✓	✓
Additional PA Services Discount**	10% off	10% off	20% off	30% off
	save up to $670 pa	save up to $1,650 pa	save up to $5,870 pa	save up to $9,450 pa

*Additional advice fees might apply for complex advice matters (e.g. SMSF & multiple structures)

**PA Service Discounts can't be stacked with any other discounts

PURPOSE
ADVISORY