

Referral

nitial phone

First video meeting

Outcome:

Video meeting to explain quote

X

Proceed

Not

Decide on

Interested

Referral

I'd heard about the Money Educators from a friend who had told me how helpful they found the process when looking into their retirement planning.

I was nervous about my retirement, it was 5 years away and I wasn't sure if I'd be comfortable, or have the money to travel, or even whether my superannuation was working for me.

I asked my friend to pass on my contact details, though I didn't expect much.



ation

et &

leion

Meeting to discuss
Outcomes



Referral

nitial phone call

First video meeting

Outcome: quote

Video meeting to explain quote

Proceed

Not

Decide on

X

ation

Initial phone call

When Mark called, I was a little unsure what to expect, I wasn't sure if he wanted to sell me something or if he would try and push me to do something I didn't want to do.

But talking to Mark was like talking to someone I'd known for a while. He asked a lot about me and what I was looking for. I was interested and we set up a time for a video meeting. Mark told me that our time would be more productive if I was to consider what questions/concerns I had about my finances. He pointed out the information I could find on

www.TheMoneyEducators.com.



Meeting to discuss
Outcomes



Referral

Initial phone

First video meeting

Outcome: quote

Video meeting to explain quote

X

Proceed

Not

Decide on

in more

First video meeting

I met with Mark via video conference. I was a bit nervous. Mark introduced what he did and asked questions to drive the conversation. He even helped me to get my video software working well. I wasn't exactly clear on what I was looking for, but I had some general thoughts. Mark was able to explain the outcomes for a 'one-off education' experience versus ongoing education. He explained the pricing structure and the information required for the asset and income snapshot and other supporting documents I'd need to provide.



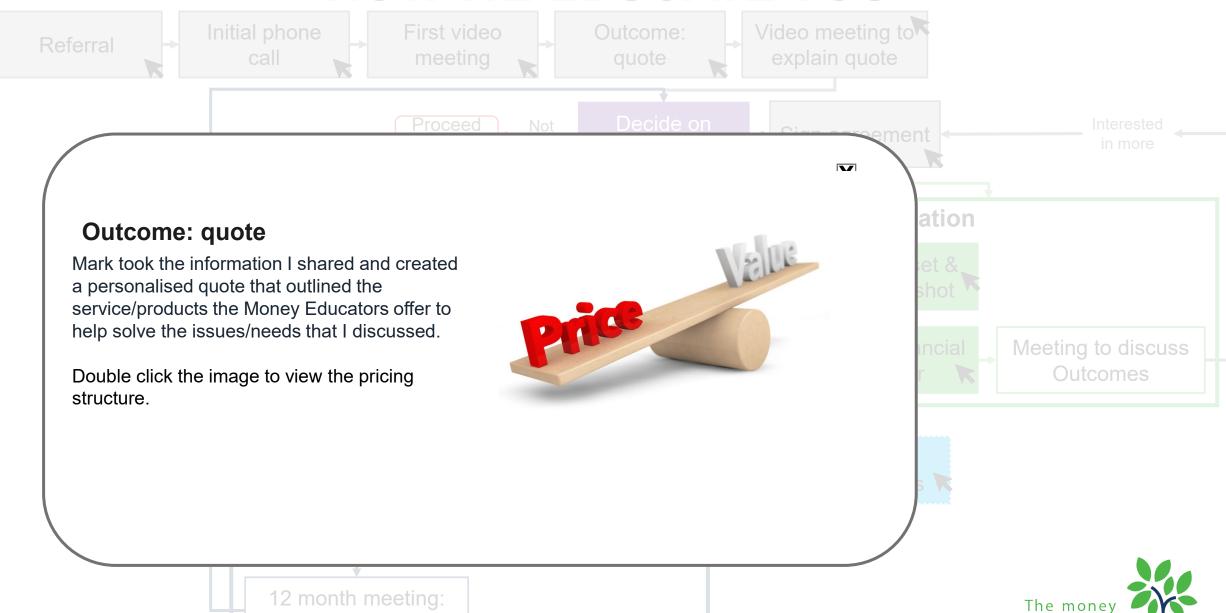
ation

hot

ncial

Meeting to discuss
Outcomes





Decide next 12 mths

Referral

Initial phone

First video meeting

Outcome: auote

Video meeting to explain quote

X

Proceed

Vot

<u>Decide on</u>

Interested

Video meeting to explain quote

In our second meeting, Mark walked me through all of the information in the quote and the outcomes that I'd be receiving.

I was able to ask clarifying questions about things when I wasn't sure what something meant.

Mark didn't pressure me to decide on the spot or try to sway me.

He laid out the options of stopping now, taking up the one-off education option or ongoing education.

I was able to ask about the differences in each level of the ongoing education.



ation

LIOII

1101

al V

Meeting to discuss
Outcomes



Referral

nitial phone

First video meeting

Outcome: auote

Video meeting to explain quote

Proceed

Not

Decide on

X

ation

Sign agreement

After considering the quote and discussing it with Mark, I was confident in making my decision.

The Money Educators agreement was clear and not confusing like other financial documents I've seen.

After signing, I was able to pay either via direct debit or in a one off payment.



Meeting to discuss

Outcomes



Referral

nitial phone call

First video meeting

Outcome: auote

Video meeting to explain quote

X

ation

Proceed

Not

Decide on

Outcome: Education roadmap

The Education roadmap was easy to follow. It clearly showed me what to expect over the course of the agreement and when I should expect it. It clearly defined who was responsible for completing the tasks that needed to be done to get me to where I want to be.

It was enlightening to find out that some of the tasks were my responsibility and If I didn't get them done, then I would jeopardise the success of the program. I paid particular attention to these tasks.



in more

Meeting to discuss
Outcomes



Referral

nitial phone

First video meeting

Outcome:

Video meeting to explain quote

Proceed

Not

Decide on

Interested

Outcome: Asset and income snapshot

The asset and income snapshot provided me with a view of my current financial position.

It gave me a sense of my overall financial wellbeing. I also got an indication of the areas I need to concentrate on to improve my financial position.

In my case, I need help with budgeting, bank account structures and reducing my debt.

These items were added to my Education roadmap so we could work on them together over the next year.



Meeting to discuss
Outcomes



Referral

Initial phone call

First video meeting

Outcome: quote

Video meeting to explain quote

X

ation

Proceed

Not

Decide on

in more

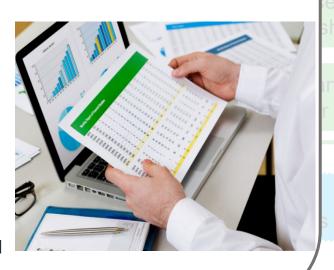
Outcome: Financial Forecaster

The Financial Forecaster helped me to understand how the financial decisions that I make today, affect me tomorrow. It showed me how my cash, superannuation, investments, shares and other asset balances vary over time.

In my case, it showed me I was not going to have the income in retirement that I thought I would. That was a shock. However, it also showed me changes I could make to get the outcomes I want when I retire.

Mark presented the results to me in a video meeting, which was great because I had a chance to talk through everything, so I had a better understanding of it all.

I'm now clear on what to do to get the result I want, and I'm glad I have the support of the Money Educators to keep me on track.



Meeting to discuss
Outcomes



Referral

Initial phone

First video meeting

Outcome: quote

Video meeting to explain quote

Proceed

Not

<u>Decide on</u>

Interested

Ongoing education meetings

Mark gave me the option of meeting in person or via video conference. It was great to know that I had his support. I was able to ask questions as they arose. We could discuss the implications and I was able to make an informed decision.

When discussing my budget, I thought Mark would suggest I cut back on the travel I love. But all we did was discuss the outcomes of the choices available.

I really felt my comfort and confidence around my finances grow.

At the 12 month meeting, Mark discussed the options I had – to end the education, to move to one-off education or continue with ongoing education for another 12 months.



ation

et & _

Meeting to discuss
Outcomes



Referral

Initial phone

First video meeting

Outcome:

Video meeting to explain quote

ation

Proceed

Not

Decide on

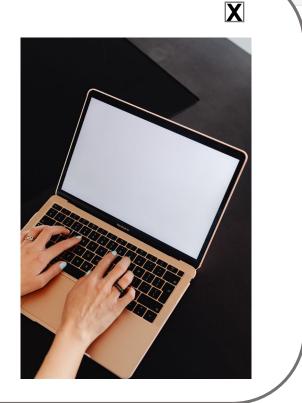
Optional: Online education courses

Maybe you want to know about a specific issue, and you would prefer to learn about it without having to go out or sign up for anything.

These courses are your answer.

For a fraction of the cost of financial advice, you can learn what you need to know about some of the most important money-related topics.

Check <u>www.TheMoneyEducators.com</u> for the online education courses available.



Interested

Meeting to discuss
Outcomes

