



**ADVISER PROFILE**

Sarah Broady

CFP® B.Com



# Personal Profile: Mrs Sarah Broady

ASIC Authorised Representative No.282197

**Phone** 1300 78 55 77

**Email** sarah@smartretirement.com.au

**Web** www.smartretirement.com.au

**Head Office** Endeavour House, Ground Floor, 3-5 Stapleton Ave, Sutherland. NSW.

## What Can Sarah Do For You?

- Design a retirement plan that will prepare you financially for virtually anything that may happen
- Manage your money with the application of evidence-based strategies with the aim of delivering predictable outcomes
- Provide you with comfort of knowing:
  - How much income you can live upon in retirement,
  - How long your money will last, and the
  - Potential to financially assist your family today, a 'living legacy'

## What Clients Value Most (so they tell us)

- She's more than our Retirement Adviser, she is our lifestyle adviser. It's her holistic approach to preparing for retirement that gives us comfort. She is always there to be that listening ear and provides practical insight to life in retirement.

## What Hangs On The Wall

- Certified Financial Planner CFP(R)
- Bachelor of Commerce (Finance) with Distinction - University of Wollongong
- Accredited Dimensional Fund Adviser
- Financial Planners Association (FPA), and
- Photos of her family or pictures drawn by her two boys

To ensure provision of modern retirement planning strategies, Sarah regularly attends professional development training days, specific strategy training sessions, and investment briefings.

# Meet Your Adviser – 8 Questions

## Q1 – Why did you go into the financial services profession?

After my parents divorced, realising how much financial knowledge my mother lacked, it encouraged me to seek a role in this profession.

I see it as my role to be an educator, simplifying a client's situation so it is understandable in their terms. It is important to remove the jargon and intimidation that a lot of older women experience, such as my mother.

A recent example of why I know I made the right decision to be in this profession is when a client's husband passed away and she called me the same day. After we talked, she felt confident that all was going to be okay financially. At times like that, having a trusted adviser and friend brings comfort.

## Q2 – What do you love most about your career?

I see my role as more than a Retirement Adviser.

Many times I have to be counsellor, solution provider and trusted friend.

I enjoy the interaction with the clients whether it be at meetings, over the phone or hearing about the adventures of their kids or grandkids.

Sometimes I get tips along the way about raising young children!

## Q3 – Who inspires you?

I would have to say my Mother-In-Law.

She is a strong, vocal woman, a doting Grandmother, caring Mother and reliable daughter that attends to her aged parents in their respective aged care homes.

We have a great relationship and I hope to mirror the relationship that she has with her sons with my own two boys, as I will always be 'the Mother-In-Law'.

## Q4 – If you could spend a week anywhere in the world, where would it be?

Go back to Paris with my husband, without the kids. We backpacked around Europe and USA for 7 months before we had children and it would be nice to relive that 'dream' if only for a week – then back to reality!

## Q5 – What's your favourite way to relax?

To get away for a weekend camping with my family and friends.

Enjoying time with the kids without the distraction of emails or mobile phones.

## Q6 – Where do you see yourself in 5 years time?

Here at The Retirement Advice Centre, with both boys at the local school.

It's important as their mother to be available for their schooling and to support their education.

I would like to be involved in the local community such as assisting in children sport and local events.

## Q7 - What's your favourite restaurant?

I don't have a particular restaurant, but it would be without the kids in the company of my husband. Alternatively, catching up with girlfriends, again, without the kids.

## Q8 - Where are you likely to bump into Sarah outside of work?

Socialising with friends, any excuse to have my kids entertained by their friends, which gives me time to hang out with the other mums.

Attending numerous family functions outside of our extended families, or just enjoying the lifestyle of the Sutherland Shire, be it at the beach or coffee establishments.



/smartretirement



Sarah Broady



@sarahbroadytrac



sarah.broady10

# Professional Service Information

This document must be accompanied by the Financial Services Guide of Millennium3 Financial Services Pty Ltd.

## Who is your adviser and how is he authorised?

Your adviser is Sarah Broady.

She is providing retirement advice services to you as an authorised representative of Millennium3 Financial Services Pty Ltd AFSL No. 244252. Sarah Broady is an employee of Original Blue Pty Ltd ATF Reed Family Trust T/as The Retirement Advice Centre ABN 73 758 235 532 ASIC Authorised Representative No. 260538.

## How is Sarah paid?

Sarah is paid a combination of salary base plus performance bonuses and incentives.

## What fees will you pay for the services Sarah provides?

Fees that may be applicable for the preparation of your advice are:

### Retirement Plan Advice Fees:

Range from \$2,950 - \$4,250 (inclusive GST)

### Stay On-Trac Management Service:

Dependant your choice of service, this fee may be:

#### Gold Service

- Recommended for up to \$1m household assets
- \$416 per month (plus GST) - Yearly review

#### Platinum Service

- Recommended for \$1m to \$3m household assets
- \$895 per month (plus GST)
- Negotiable fees for above \$3m in assets.

Alternatively, assets under management fee may be preferred for 0.55% to 1.1% (inclusive of GST) dependant upon household retirement assets under advice.

## What other benefits and interests may Sarah receive?

I manage, and will clearly disclose to you anything that might reasonably be capable of influencing my advice or creating a conflict of interest; I will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about my advice. I may also receive other benefits such as awards; invitations to training conferences, social or sporting events; receive marketing support and gifts from product providers.

## Additional Privacy Disclosure - Our operational business partners

In order to keep our costs competitive your adviser utilises specialist business support resources that are located in the following countries:

- United States of America, Philippines and Singapore

The organisations we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## Services I Can Provide You

Advice Services	Products
• Retirement Planning	• Superannuation Funds
• Superannuation Advice	• Retirement Savings Accounts
• Centrelink Planning	• Pension Funds and Annuities
• Corporate Superannuation Advice	• Deposit Products
• Wealth Accumulation Strategies	• Managed Funds and Investments
• Personal Risk Protection Advice	• Personal risk insurance products



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