Additional Information for Retirement Income Planning Clients

If you choose to engage, the first step for you will be an initial meeting (no cost) with Malcolm Frost, the Merit Wealth adviser attached to our office.

Malcolm will discuss your financial affairs with you, help you to consider your financial goals and outline possible strategies to improve your finances and to reach those goals.

Your main goal may simply be to have enough money to retire and receive sufficient income for life. There may be a number of advice areas suitable for you.

- Prudent investment advice with “sleep at night” portfolios.
- Low cost, high quality superannuation and pension funds, without commissions.
- Retirement income sources, including superannuation pensions, annuities, share dividends and the age pension.
- Financial modelling with long term projections to show how long your money will last.
- Regular meetings and ongoing service, to review your financial affairs and keep you on track.

Malcolm will explain the process for providing professional financial advice, the gathering of your financial information, preparing detailed and documented action steps, explaining the advice to you and once you are satisfied, implementing the agreed strategies. He will also quote a set fee for these planning services and explain any ongoing costs.

Contact us to arrange an initial meeting with Malcolm Frost.

Or if you prefer, contact Malcolm directly:

Malcolm Frost AdvDipFS (FP), AIF®, AFP®

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