



Additional Information for Pre-Retirement 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 reach those goals.

Your main goal may be to put yourself in the financial position to make a lifestyle choice or to retire by a certain target age. There may be a number of advice areas suitable for you.

- Prudent investment advice with “sleep at night” portfolios.
- Low cost, high quality superannuation funds, without commissions.
- Tailored personal insurance, with the right policy conditions and tax effective premiums.
- Financial modelling, with long term projections for your financial future.
- Regular meetings and ongoing service, to review your strategies 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
Financial Adviser

merit
wealth

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