# What my advice covers

*This fictional sample demonstrates scope definition and presentation. All names, figures and circumstances have been created or altered. It does not relate to any identifiable client or adviser and is not personal financial advice.*

My advice is limited to the areas outlined below. Any financial planning needs shown as excluded are not addressed in this Statement of Advice.

| Areas of advice | Included | Excluded | Additional Information |
|---|---|---|---|
| **Personal Investments (Limited)** | ✓ | | Advice covers **$480,000 of your bank savings**: $180,000 contributed to Paul's super and $300,000 invested in a readily accessible, low-risk cash option. Your direct shares, investment property and remaining cash are outside scope. The $300,000 has a separate capital-preservation objective. |
| **Superannuation** | ✓ | | Advice covers Paul's non-concessional contribution, consolidation of your super benefits, commencement of your account-based pensions and retention of any excess in accumulation. It also covers investments consistent with your agreed **60% Growth profiles.** |
| **Personal Insurance** | | ✓ | Your insurance needs have not been reviewed because this is not currently relevant to your circumstances, given your stage of life and asset position. |
| **Retirement Planning and Income** | ✓ | | Advice covers commencing your retirement income streams and drawing the statutory minimum, having regard to your combined retirement income objective of **$120,000 p.a**. Detailed budgeting and broader cash-flow management are outside scope. |
| **Estate Planning (Limited)** | ✓ | | Advice is limited to nominating each other to receive your superannuation and pension death benefits. Your Wills, Powers of Attorney and broader estate planning arrangements have not been reviewed. |
| **Social Security** | | ✓ | No advice is being provided on your eligibility for, or entitlement to, Centrelink or other social security benefits. |
| **Debt Management** | | ✓ | Debt management advice has not been included because you do not currently have any outstanding debts. |
| **Aged Care** | | ✓ | Aged care planning has not been considered because it is not currently relevant to your circumstances. |

After you have read my advice, if you feel that you would like advice in any areas not addressed, or if you would like to vary the advice in any way, please contact me and I will be happy to assist.