

THE SECRETS OF SAGE ADVICE



PERPETUAL PRIVATE INSIGHTS

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What do Australians care about most in life?

Perpetual surveyed 3,000 Australians asking that very question and discovered family was the most important. Financial security wasn't far behind. Most of the people surveyed were struggling to balance the two – making time for their family while taking care of their finances.

Most – but not all. We found a small group of Australians who had achieved a fine balance between their family responsibilities and their financial wellbeing.

We call them the Sweet Spotters – Australians who are living life on their own terms.

So how do they do it?

One of the traits Sweet Spotters have in common is a trusted relationship with a financial adviser. In fact, 95% believe they are better off because of financial advice.

Sweet Spotters are reaping the rewards now because they didn't leave their advice to chance. They knew what they were looking for in a financial adviser. We think their approach is right on the money so here's an insight into their thinking.

Know me before my finances

When asked what their adviser should know about them, Sweet Spotters rated their personal aspirations almost as highly as their financial goals. This was in stark contrast to the rest of Australians, who saw less significance in discussing their ambitions for the future.

Why should your adviser know about your personal goals? Because their objective is to build the wealth you need to live life on your own terms. They can only achieve this with a clear understanding of your aspirations – whether they are to retire early, travel the world or help your children buy a home.

A good adviser will spend time learning about your plans for the future, so they can design a tailored financial plan to get you there.

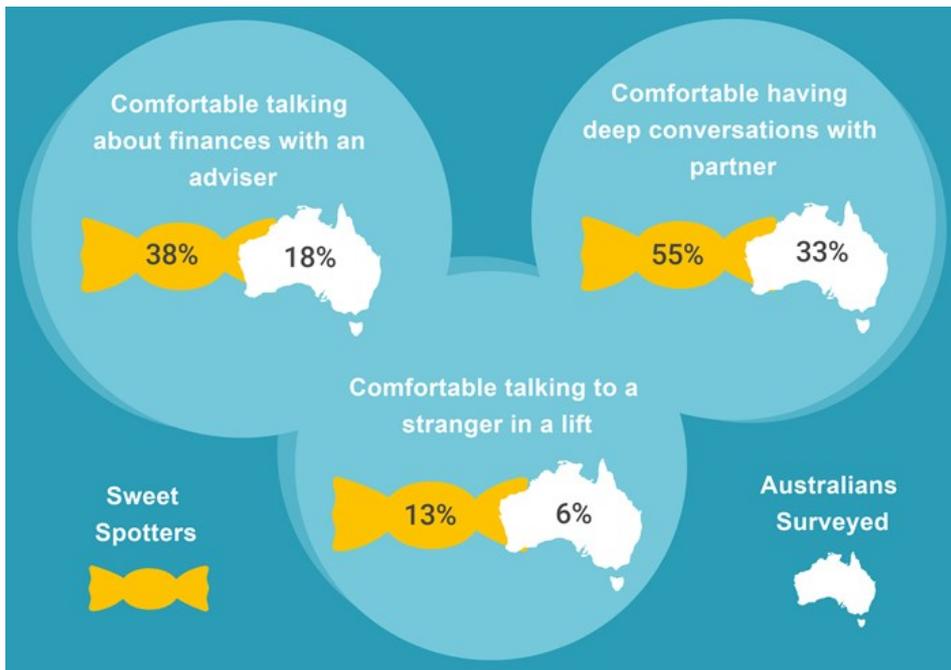
Remember that your dreams for the future are unique – your financial plan should be too.

Happy to spill the beans

Sweet Spotters love a chat. They're twice as comfortable talking to an adviser about their financial situation than other Australians.

It's an important trait. The more detail an adviser receives about your financial situation, the clearer their picture of your starting point. Think of it like a visit to the doctor – the more detail they have, the more accurate the diagnosis.

An open conversation about your current financial situation allows your adviser to plot your course for the future. Sometimes this leads to frank discussions about debt reduction, better budgeting and smarter investment choices. But these strategies are the **result** of frank conversations about goals that need to happen – and the sooner the better.



Expect regular communication

Sweet Spotters expect their adviser to be transparent about investment decisions and quick to address any questions or concerns. Most of all, they want to be kept up to date through regular contact. A financial plan isn't something you can set and forget.

With these crucial fundamentals in place, Sweet Spotters can leave the day-to-day of investment management to their adviser. They spend less time worrying about their finances and more time doing the things they love.

How sweet is that?

TOP 5 ADVISER QUALITIES



Keep you up to date

78%



Explain what you are invested in and why

45%



Be able to answer your questions effectively

43%



Contact you regularly

43%



Be accessible when you need them

40%

Sweet Spotters



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