

Your Align Financial team ... at your service



Need one of us at Align Financial? just call: 02 9913 9995
or e-mail us at adviser@alignfinancial.com.au
It will be our genuine pleasure to serve you.

Darren Johns—Principal Adviser

Darren is a Certified Financial Planner, BSc (Maths) and a SMSF Specialist Advisor™

He is the founder of Align Financial, an independently owned financial planning business based on the Northern Beaches, and is one of Australia's only Financial Life Planners.

Having spent more than 30,000 hours in the financial services industry, Darren's advice combines left-brain logic with right-brain understanding. He applies his expertise to each client, allowing them to spend their time doing the things that are important to them.

Lindsey McLellan—Client Manager

Lindsey holds a Bachelor of Social Science and a Diploma of Financial Services.

When Darren makes promises to clients, Lindsey is the person that makes sure each and every promise is fulfilled.

Lindsey has worked in the financial services industry since the late 1980's in the UK and Australia.

Her focus is on providing a reliable, efficient and welcoming service for all clients so that they feel at ease with building a long-term relationship with Align Financial.

Julia Ni—Office Manager

Julia joined the Align Financial team in August 2016. Having a background in media and administration, Julia brings a fresh set of eyes to the business having worked previously outside the financial services industry.

Her focus is on enhancing our communications whilst attending to the day-to-day running of the business.

Julia is a local resident and has lived on the northern beaches for over 20 years.



A unique concept in financial care

This brochure has been designed to provide you with a clear understanding of how the Align Financial service works and how it delivers significant financial benefits to its users.

Here's what's in it for YOU

Clarity

Convenience

Control

Definition of Align

To align with a person is to understand their direction and to work with them to establish a strategy and tactics to ensure they arrive at their desired destination. We see the task of alignment as becoming a dependable ally for our clients as they work towards fulfilling their financial potential.

Our role as client ally is to act as your sounding board, to deliver appropriate advice, to implement a financial strategy and tactics as agreed and to provide ongoing service to ensure that the destination you define is reached on time and within budget.

Our Clients

We work only with clients to whom we believe we are able to add significant value.

By limiting the number of clients we work with, we are able to provide services that are tailored, close, personal and responsive.

In short, aligned.

These are the qualities that our type of clients expect - and we seek to exceed their expectations.

Our Purpose

Our prime purpose is to understand where you want to get to, and then ensure you get there with a minimum of fuss.

We are equipped to act as your financial ally: to quietly, discreetly assist you to identify the amount of wealth you need to live the lifestyle you aim for - and then ensure you maintain it well into the future.

We provide planning, which is a constant work-in-process, to identify the key elements of your financial infrastructure and then align them in continuous pursuit of your objectives - whatever they might be, whenever they might change.

To help you build wealth on purpose, by benefiting from an investment plan based on logic, not emotion.

Where We Fit

We are positioned to sit along side you, to make you 'financially successful on purpose'.

We act as your sounding board, your readily accessible resource, your guide on financial issues that relate to creating, preserving and protecting your wealth.

In short, we fit in the position of being your financial ally: someone smart enough to know your preferences, and skilled enough to ensure they are delivered.

You benefit from the fact that we are privately owned, and thus free from 'institutional influence'.

You also benefit from the fact that our fees are totally transparent and not commission-driven.

Helping you make smart decisions about your money



Who we are

We are specialists in financial issues and we are located on Sydney's northern beaches peninsula.

We provide discreet, high-end, and high-value benefits in the form of what we term 'financial concierge services'.

These services go far beyond traditional financial planning services: we have a very close working relationship with our clients and ensure we are readily accessible to them at all times.

Because our clients tend to have a network of professionals with whom they work (accountants, lawyers) we ensure we align with them to coordinate and enhance the benefits you enjoy.

What we do

The most important thing we do is listen.

We listen to how you answer key questions that arise for people in your particular position.

Our experience tells us that no two clients are exactly alike.

For that reason, no two plans we produce are exactly the same.

We do not have a conveyor-belt approach to planning. And that, above all, is what differentiates us from others in the financial planning community.

Having listened very carefully to your description of where you are now in terms of both financial and lifestyle, and just as carefully to where you want to be, we work on a continuously developing plan that ensures you get there.

We use our comprehensive resources to ensure you achieve your financial objectives, no matter what they might be.

Why Align Financial

Our focus is on helping individuals make smart decisions about their money.

We will simplify your life by being your one point of contact for all financial matters.

We provide integrated investment, retirement, tax, insurance, wealth accumulation advice and specialised financial strategies.

We will become your 'financial ally', coordinating all aspects of your financial infrastructure.

You will benefit from having a primary adviser working across all aspects of your financial life.

We will help you align your values and finances in pursuit of your stated goals, *whatever* they might be.

Lifestyle Issues



Wealth, in the end, is produced for one prime reason: to fund a desired lifestyle.

Creating wealth is normally a tough business, whether through personal entrepreneurship, professional endeavour, or working in the environment of a substantial organisation. Each carries its own challenges, each has its own causes of anxiety.

Protecting what's been created can also be a demanding exercise: assessing risks, balancing conflicting priorities, and considering potential potholes on the journey towards evasive 'peace of mind'.

In short, whether we are creating wealth, protecting it or just managing the way it is spent, there are no shortages of confronting experiences.

Yet there is a shortage of time. Putting the whole wealth picture together - and keeping it together - within the hours available is something that most achievers find trying, testing and irritating in the extreme.

Fixing that situation for clients is the reason for our existence.

Your team at Align Financial provides a unique solution to the problems of time-challenged wealth creators: a team, aligned with your interests and upon which you can rely; a team that looks after the finicky things that are 'best done by someone else'.

While you pursue your lifestyle ambitions, we are that someone else: we are Align Financial, at your service.

How the Align Financial Service works

You have seven key elements to your financial infrastructure.

It's important to align these with lifestyle preferences in order to maximise outcomes.

The upside is that alignment works; the downside is it takes management time.

