



MFP
MERCURY FINANCIAL PARTNERS



JY AUSTRALIA

**Goal Setting & Financial Health Check
pro bono program**

for IDEP participants



Our goal setting & financial health check program

The goal setting & financial health check pro bono program consists of four key stages

1



Initial
consult

- 60-90 min consult with a Partner of MFP
- Online questionnaire to be completed prior
- Meeting is designed to unpack current financial situation, goals, concerns & opportunities
- MFP to obtain authority to gather information on behalf of clients, as required

2



Analysis,
research &
strategy

- MFP to analyse current situation, including:
 - Realistic goals & objectives
 - Personal banking structures
 - Cashflow & spending habits
 - Home loans & credit cards
 - Investment products
 - Super funds
 - Life insurances
 - Suitable & viable financial strategies

3



Debrief
consult

- Re-confirming goals & objectives
- Play back findings in relation to current situation
- Workshopping short-term risks & opportunities
- Discussing trade-offs in relation to key financial decisions

4



Tailored
action plan

- A tangible document that incorporates:
 - Our analysis of current position
 - Goals & objectives
 - Short-term focus areas & priorities
 - Opportunities for further advice



Our commitment



Trusted counsel & confidentiality

- Often goal setting & financial advice conversations uncover more than 'just the numbers' and all our advisers are well equipped to be having real-life conversations
- We take privacy & security very seriously and all information shared throughout the program will be treated confidentially



Cultural awareness commitment

- All MFP advisers & brokers have participated in the JY Australia Cultural Awareness Training
- We're committed to ensuring that all consultations are held in a culturally safe & supportive environment, and we welcome any additional family members to the consultations as needed



Consistent feedback & engagement

- We work closely with JY Australia to ensure that our program is fit-for-purpose, and welcome all types of feedback to keep refining & improving our relationship & offering over time



The engagement process

How to get started and what to expect

Getting started



Notify JY Australia of your interest in the program

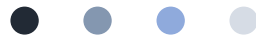
JY Australia to provide introduction to MFP via email



MFP will make contact within 24 hours to introduce ourselves & organise a time for the initial consult

all introductions to be sent directly to ian@mercuryfp.com.au & kane@mercuryfp.com.au

Program participation



Estimated to take approx. 2-3 weeks end-to-end

Post program



I'm happy to self navigate

Participants in the program leverage the insights & information from the program and move forward using their own initiative.

MFP happy to support in the future as needed



I need help to make changes now

The action plan has identified some quick wins and the participant is keen to engage MFP's services for advice & implementation support

Approx \$1,100 - \$2,200
pending complexity



I'm keen for more holistic advice

Participants are interested in engaging MFP for holistic advice, and are keen to go through a more robust financial planning process

Approx \$3,300 - \$5,500
pending complexity