



## Our Flownomics™ Process makes the difference

In just a few minutes, an overview of what you can expect from a business that is dedicated to delivering above your expectations.

## Our business: it's about you

The central reality of our business model is that when you become a client of ours, you become the most important component of our business.

From the first day we opened our doors, we defined our financial advisory firm to focus on delivering expert advice to a limited number of clients - and deliver to them high quality, personalised services.

Why? Because we have always wanted to differentiate ourselves in what has become a competitive market place. Simply put, our main differentiation factors are:

- **you receive total transparency:** instead of taking commissions from product providers, we use a fee-for-service model: the benefit is the removal of bias when we make recommendations to you;
- **you receive individually tailored solutions:** instead of assembly-line arrangements: the benefit is in knowing that, since no two people are exactly the same, we will always focus on your specific circumstances;
- **you harness the power of Flownomics™** which is the name we give to our proprietary planning process: the benefit is that you will clearly see and understand exactly how our process works to deliver financial advantages to you.

You benefit from this unique approach to financial planning in a number of ways, not the least of which is you will **very likely discover that we can free up thousands of dollars** from within your current situation, simply by applying Flownomics™ to your particular circumstances.

To this add high-level personal service, and you will find that's the outcome we derive from being able to focus on a limited number of clients.

Most important of all, you will always be able to understand *what* we do for you, and *why*.





## Flownomics™: your advantage

Flownomics™ is the process we use to deliver your specific financial advantages. The principle that underpins this is simple: almost every client is either in their accumulation phase (building assets) or in their income phase (deploying assets to produce income for a specific lifestyle goal, for example, or for revenue in retirement).

In both cases, cash flow is of vital importance and we show you, *after* allowing for lifestyle costs and taxation from your gross income, how to improve *the flow of cash that belongs to you* as a surplus.

Our process allows us to drill down into every aspect of your financial affairs so that we can reprogram 'lazy' dollars to ensure, instead, they work energetically to build and preserve valuable assets in your investment portfolio. In this part of the process we'll thoroughly explore:

- your tax planning;
- your superannuation arrangements;
- your investment strategy;
- your insurance planning;
- your social security planning;
- your debt management;
- your banking;
- your estate planning.

Our experience shows that we invariably uncover substantial increases in the surplus that can be successfully directed towards portfolio enhancement; **surpluses in the region of thousands of dollars are quite common...** and this extra cash flow belongs to you, whether you are aware of it or not.

We invite you to talk to us - without obligation - about how to harness our Flownomics™ process to deliver substantial advantages to you in a range of financial areas.

## Here to help

Whether you are visiting our premises or we are meeting somewhere else, you are always guaranteed a warm welcome. Our personal approach to providing advice is another way we differentiate ourselves... this is something you will notice whenever you deal with a member of our team.

Please accept our invitation to talk to us on any financial topic; whenever and wherever we can help, we assure you that we shall always do our best to exceed your expectations.

## Shane Butler

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on behalf of the team at SJButler Financial Planning

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