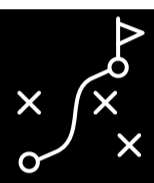


Bona Fide Advice How we can help you



We believe in genuine professionalism and providing our clients with clarity and simplicity in their complex financial matters



Control. Simplicity. Peace of mind. Clarity.

We provide you with full control to your financial situation while at the same time we take care of the back end.

We make the complex financial world simple by providing clear, concise and effective advice.

We partner with our clients to:



Understand and articulate their goals in life



Educate, counsel and coach them



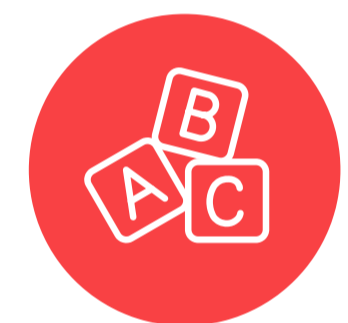
create a comprehensive financial plan



Get their finances in order and implement their plan



We are dedicated to keeping them on track



Provide expertise by making the complex simple

Market Cycle



We guide you through the market's ups and downs and help you stay focused on your goals so you avoid unnecessary risks that might adversely impact your long-term investment outcomes.

We provide detailed modeling so you have a clear picture of your situation and impact of decisions on future goals.



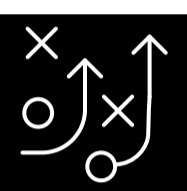
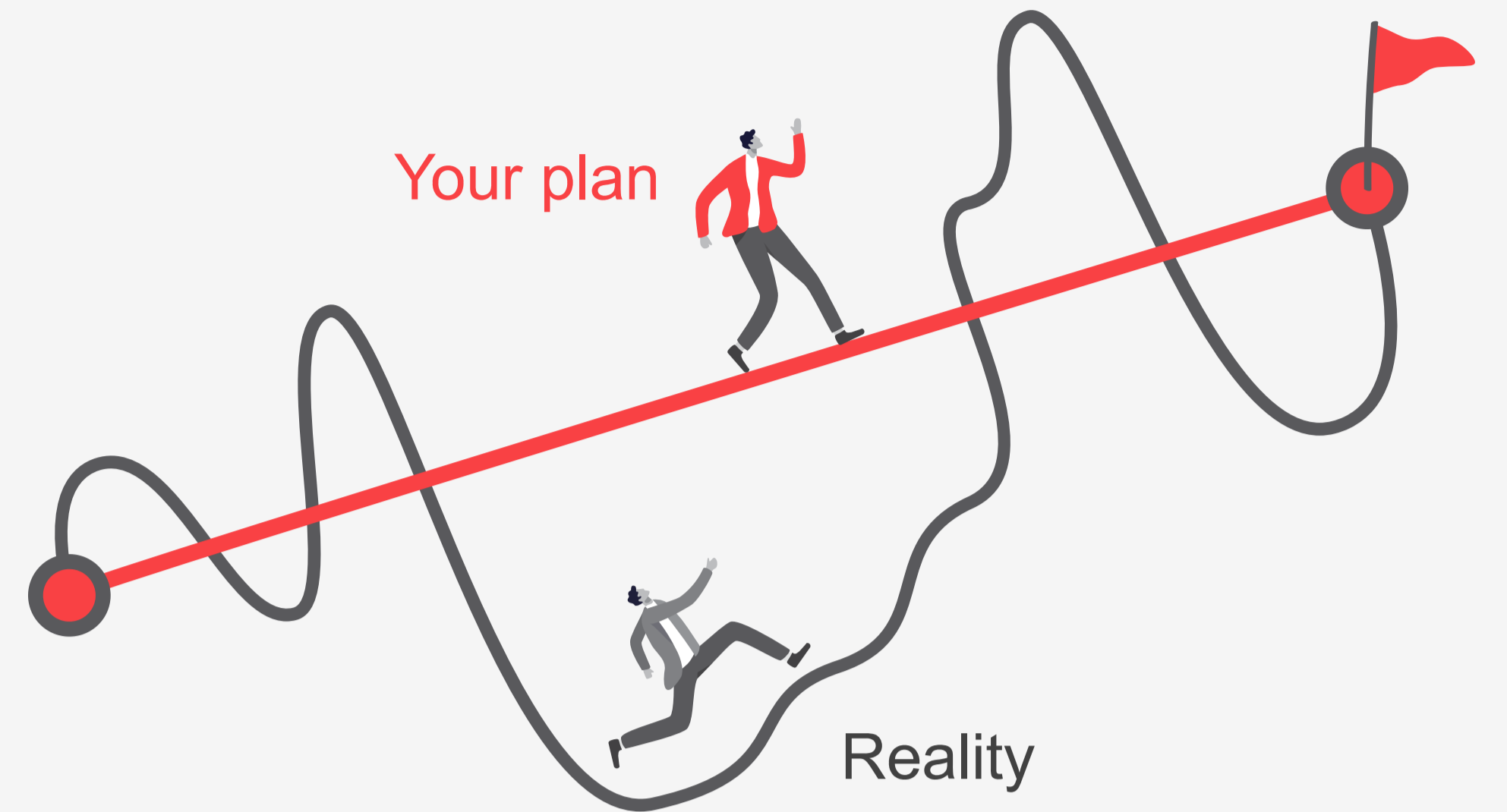


We give you peace of mind

We are not only with you when markets are going up we make sure we help you to make the right decision and avoid mistakes during rainy days.

We guide you through the market's ups and downs and help you stay focused on your goals so you avoid unnecessary risks that might adversely impact your long-term investment outcomes.

Stay the course

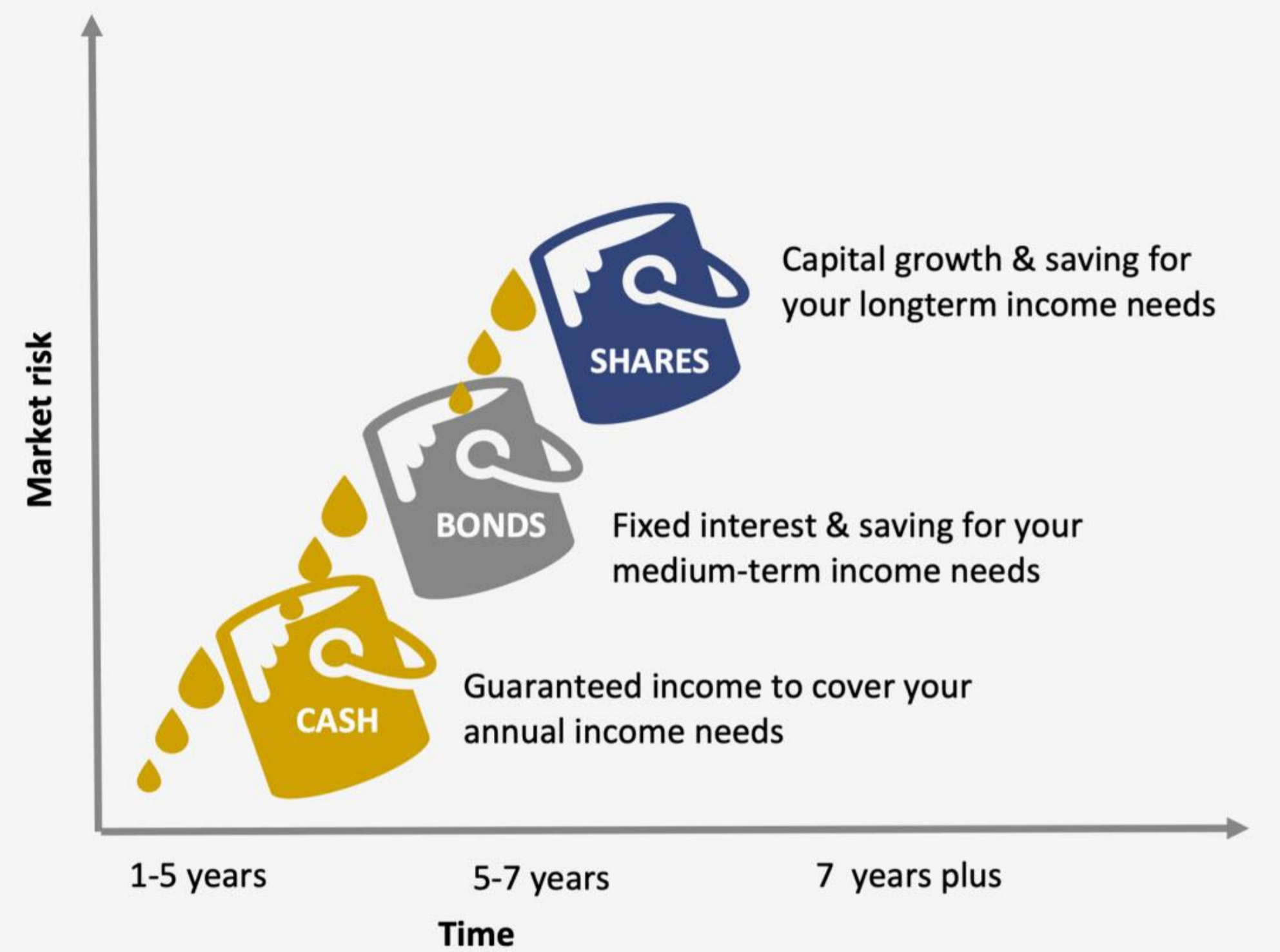


Bucketing strategy approach

We take a 'bucketing' strategy approach when it comes to your investment portfolio.

This method helps to manage cognitive bias in volatile markets. When there is a market downturn we make sure you don't feel forced to sell down investments or get out of the market. We help you to keep focused on making sure you are receiving the amount of income you need whilst still being able to achieve your goals.

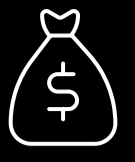
We want your portfolio to provide a reliable and consistent income stream for your day-to-day needs without forcing you to sell long-term investments at adverse prices.



Financial Modelling

We provide detailed modelling regarding your current cash flow, tax assets and liabilities and analysis of the financial impact of strategic decisions. You will have a clear picture of where you are and where you will be in future which will help you in making better informed decisions.

Column1	1-Jul-22	1-Jul-23	1-Jul-24	1-Jul-25	1-Jul-26	1-Jul-27
Age	32.4	33.4	34.4	35.4	36.4	37.4
Inflow						
Earned Income						
	\$ 117,574.00	\$ 119,925.00	\$ 122,324.00	\$ 124,770.00	\$ 127,266.00	\$ 129,811.00
> Salary	\$ 117,574.00	\$ 119,925.00	\$ 122,324.00	\$ 124,770.00	\$ 127,266.00	\$ 129,811.00
Other Income						
Income	\$ 40,000.00	\$ -	\$ -	\$ -	\$ -	\$ -
> Director's Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Capital Receipt						
Income Support						
Pension	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income						
Working Cash Account						
Income Paid	\$ 3,353.00	\$ 5,275.00	\$ 7,182.00	\$ 9,313.00	\$ 11,618.00	\$ 14,112.00
> Current Savings	\$ 2,563.00	\$ 4,033.00	\$ 5,491.00	\$ 7,120.00	\$ 8,883.00	\$ 10,789.00
> Current Savings	\$ 77.00	\$ 121.00	\$ 164.00	\$ 213.00	\$ 266.00	\$ 323.00
> Platforms	\$ 297.00	\$ 467.00	\$ 636.00	\$ 825.00	\$ 1,029.00	\$ 1,250.00
> Stocks	\$ 416.00	\$ 654.00	\$ 891.00	\$ 1,155.00	\$ 1,441.00	\$ 1,750.00
Rental Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Proceeds						
Ordinary Asset	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Property Sale	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Tax Refund						
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance Redemption	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Superannuation Release (Non Concessional Excess Tax)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
> Hideaki	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Inflow	\$ 160,927.00	\$ 125,201.00	\$ 129,506.00	\$ 134,083.00	\$ 138,884.00	\$ 143,923.00

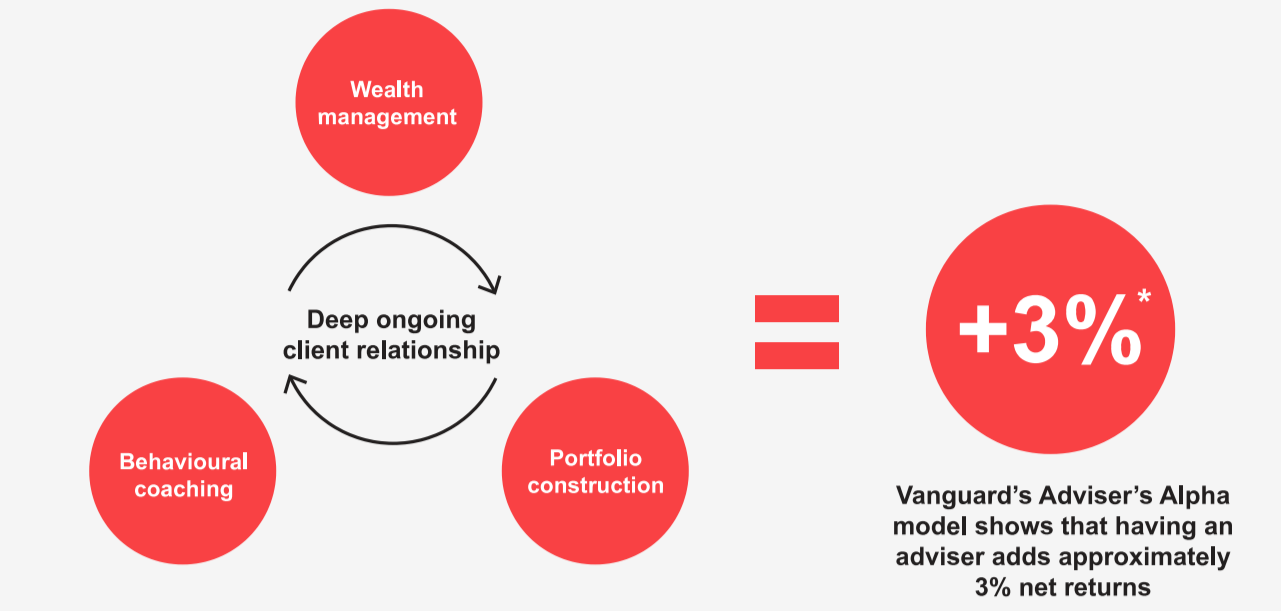


Financial value

Research shows that the value an adviser can deliver to a client is up to an additional 3% in net returns, giving you more money to enjoy life.

Advisers Alpha

Vanguard's Adviser's Alpha



We aim to maximise tax effective outcomes, helping you achieve your financial goals sooner.

We aim to educate you on the tax implications of your investment decisions and encourage you to consider tax-efficient investment strategies. It can be from setting up the right ownership structure to asset allocation, contribution and exit strategies.

Maximize Tax Effectiveness



Maximise tax effectiveness

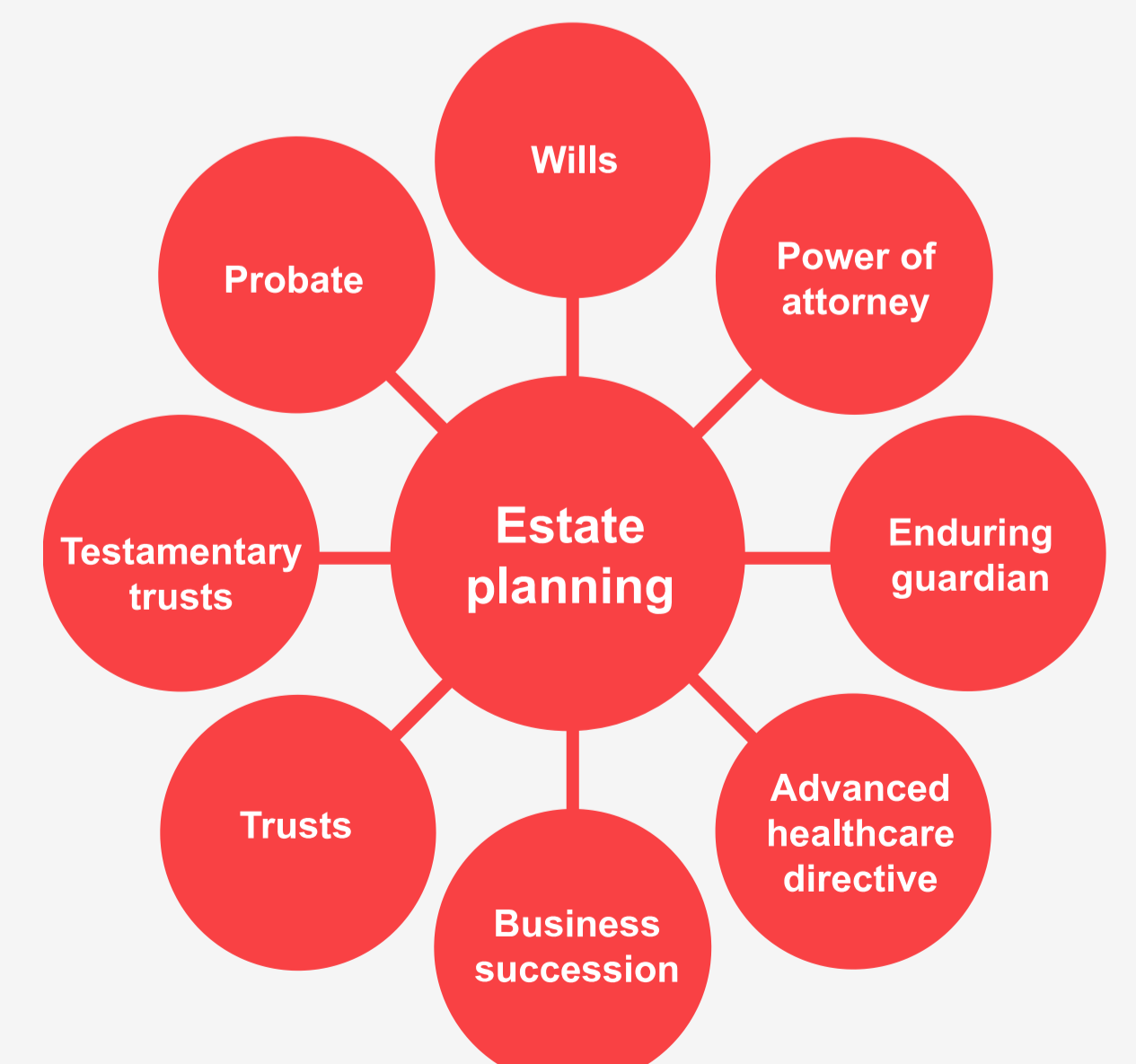
To ensure financial security while managing debt and pursuing financial objectives, it is essential to have a contingency plan to protect your income and assets. This involves obtaining relevant and adequate insurance policies that can provide the necessary support to safeguard your financial well-being during times of uncertainty.

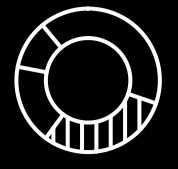
Protect your future



We take the time to understand your wishes and what you want for those close to you so we can ensure everything is how you would want it to be.

Estate Planning



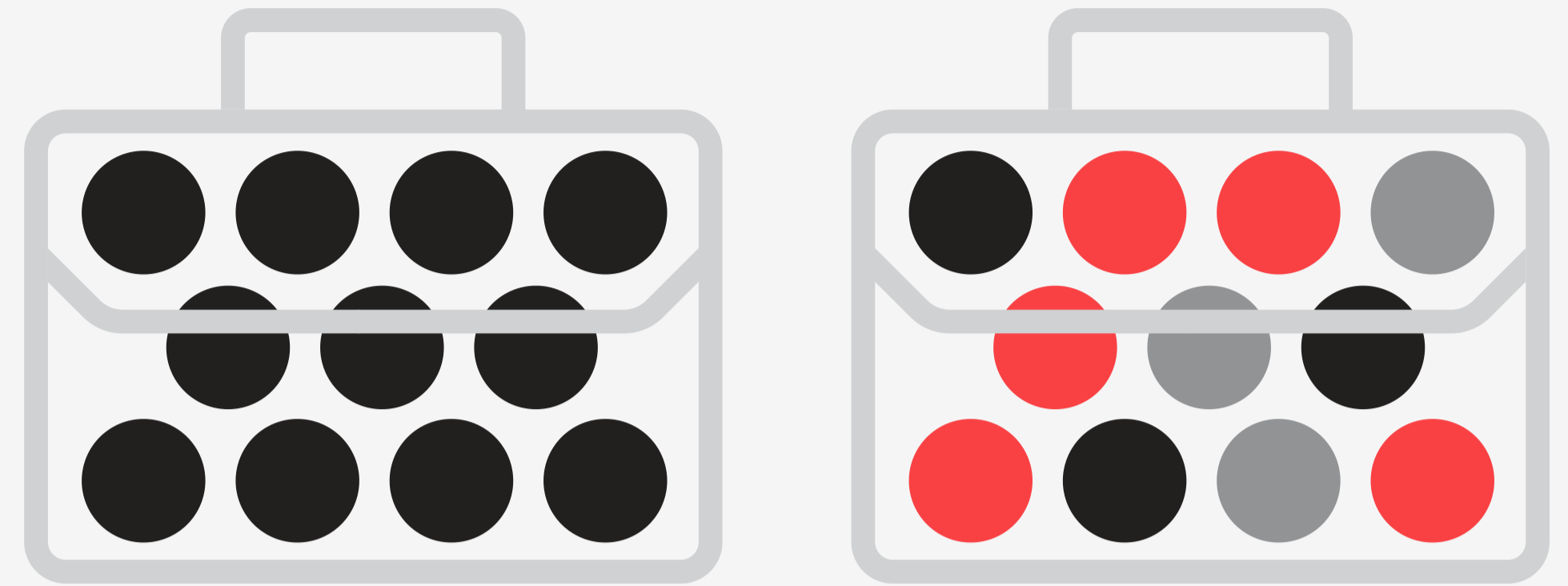


Diversification

We help you take advantage of strategic opportunities while maintaining high levels of diversification within your portfolio.

Our investment portfolios have been carefully diversified to incorporate a range of asset classes, encompassing diverse countries and industries. This includes a blend of blue-chip equities and high-rated bonds to ensure optimal returns while minimising risk.

Diversification

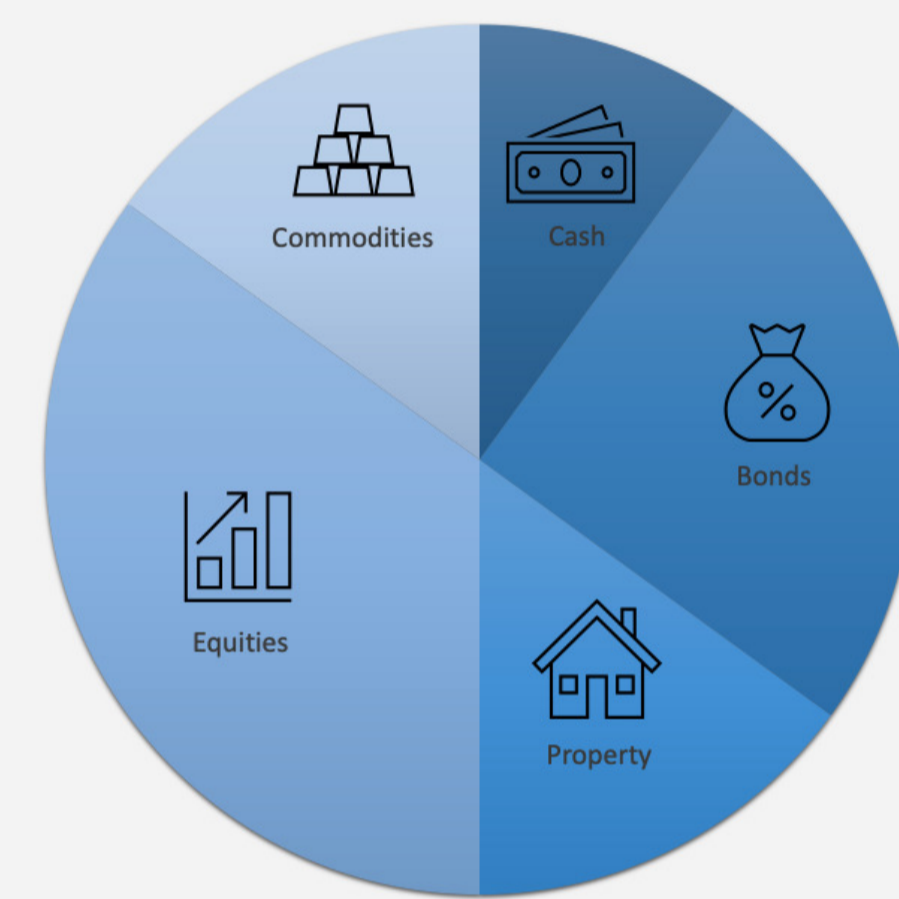


Portfolio A

Portfolio B

Asset allocation

Asset allocation is a critical component of investment strategy that involves diversifying investments across different asset classes to achieve a balance of risk and return. The importance of asset allocation lies in its ability to manage risk, optimize returns, tailor investments to specific goals, and adapt to changing market conditions. A well-diversified investment portfolio that incorporates asset allocation can potentially deliver optimal returns while managing risk.



Risk-Return trade-off

Understanding the risk vs. return trade-off is crucial in making informed investment decisions. It helps you balance risk and return, manage risk exposure, optimize returns, and align investments with your goals. Ultimately, the risk vs. return trade-off guides you in making investment decisions that best suit your individual risk tolerance and investment objectives.

Risk and Return trade off



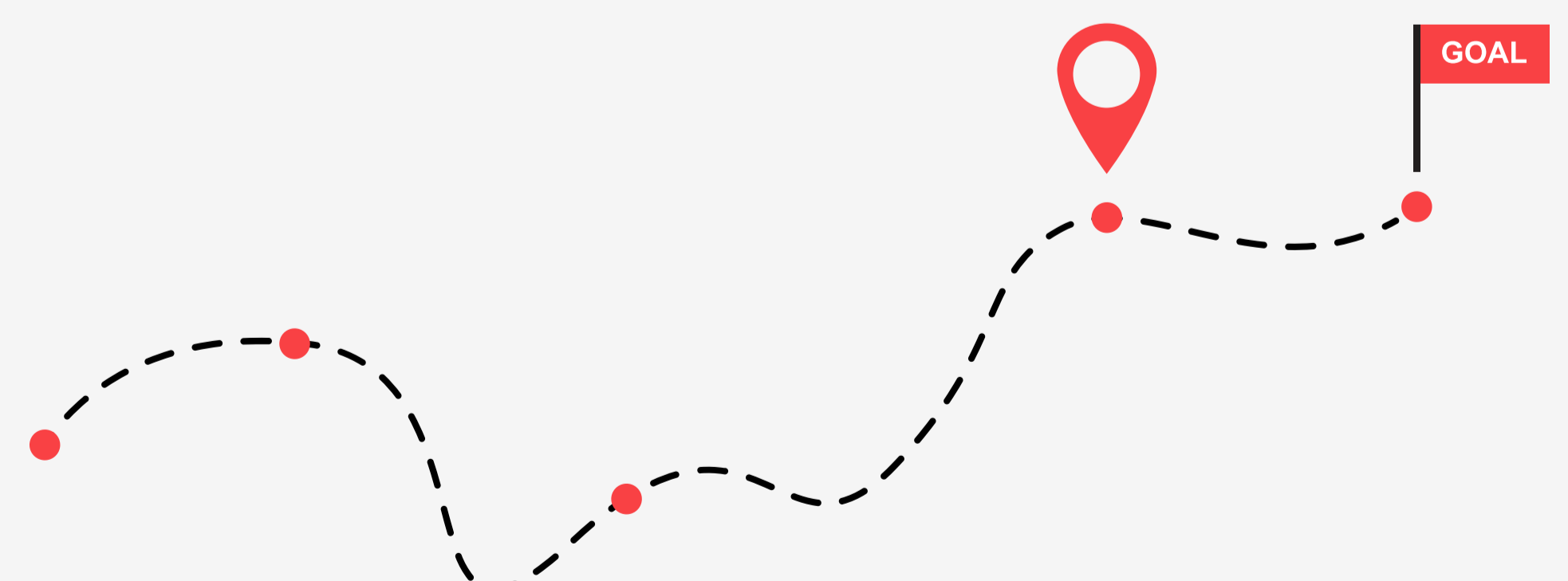
Tailored Strategies

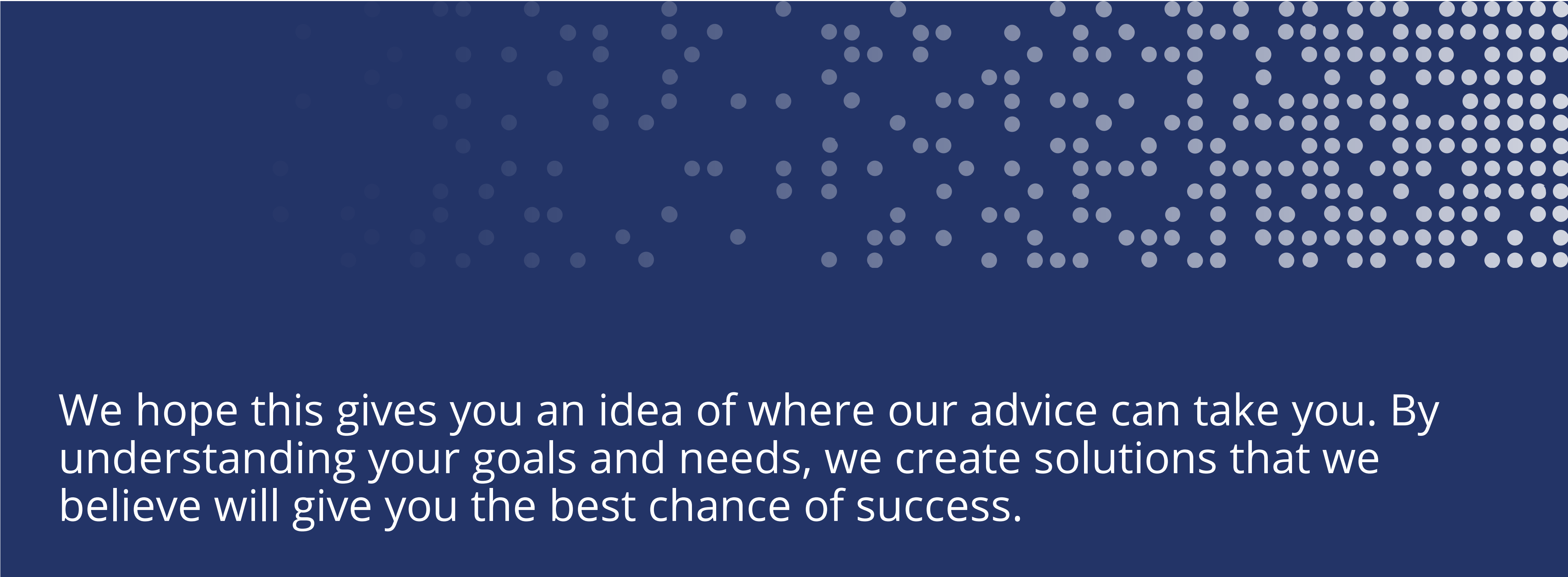
Investment and superannuation rules and entitlements are complex.

We implement solutions and make the complex simple so you can invest and plan with confidence.

We work with you to understand your investment needs and recommend tailored investment strategies and investment portfolios to achieve your goals, helping you feel in control.

Tailored Strategies





We hope this gives you an idea of where our advice can take you. By understanding your goals and needs, we create solutions that we believe will give you the best chance of success.

We deliver what we promise

As you can see, our advice is more than just a plan. We empower you along the way and give you the tools to feel confident and secure in your decisions.

We regularly ask our clients for feedback so we can understand what we're doing right and where we can improve. This is to ensure we are delivering on our promise to you.

We believe in simplicity

"Truth is ever to be found in the simplicity, and not in the multiplicity and confusion of things." *Sir Isaac Newton*

We guide you to the right direction

We are not only investment managers, we go above and beyond by taking the time to understand your specific goals. By incorporating additional skills and expertise, we provide tailored guidance to help you achieve those goals.

Important information

1. Bona Fide Advice Pty Ltd (ABN 55619001197) is the holder of Australian Financial Services License (AFSL) number : 524359

