Annual Strategic Review

The Annual Strategic Review program is designed for advice with a medium to long term perspective that takes into consideration relevant financial aspects of your decisions now that can impact the next 20 years.

This program comprises of a key checkpoint generally at the start of a calendar or financial year to review your financial progress in the previous 12 months, and to discuss the overarching strategic aspects of your Wealth Management Plan. This information is then captured within a Strategic Report, which contains your own unique financial model that graphically illustrates your financial pathway and includes commentary on the key aspects of your financial, and often personal, world.

Below we have detailed the activities that generally take place. **Please note this is our preferred structure of the program however we may adjust the timing and the agenda of the meeting and deliverables based on your circumstances, which we will discuss and agree with you beforehand.**

Pre-Annual Strategic Review

- Review and confirm your Financial and Lifestyle Goals.
- Discuss any changes to your personal or financial circumstances.
- Review planned actions and outcomes documented in the previous Strategic Report.
- Assess 12-month cashflow information through cashflow tracking tool.
- Discuss any changes to financial modelling assumptions / strategies to be considered.

Annual Strategic Review

- Present and discuss your revised financial modelling and Strategic Report for the upcoming 12 months.
- Discuss and agree upon a new 12-month action plan.
- Discuss and agree upon the next 12-month program.
- Discuss and agree on areas that require further discussion and/or advice*.

*If significant additional work is required, this may incur additional costs. We shall provide an estimate, agree on the scope of the additional work with you and obtain your written consent prior to proceeding. Where third party specialists are required to provide input, the professional fees of these specialists will be in addition to those of BlueRock Private Wealth. We will notify you in writing in advance before the third party is engaged.

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Additional Services

As a valued client of BlueRock Private Wealth, there are additional services we provide beyond the specific elements of your Annual Strategic Review program.

Program "Check In"

An effective facilitation of your Annual Strategic Review program involves keeping on track with your 12-month action plan. As such, we offer to conduct a 'check in' with you during the mid-point of your program. This may take place over a meeting which is preferred, or over the course of emails or phone calls if necessary.

This 'check in' also acts as a chance for us to review specific, practical areas of your financial world (such as investments, superannuation, insurance and estate planning) and to ensure existing and agreed financial strategies are being appropriately managed.

Below we have detailed the activities that generally take place.

- Re-cap on your 12-month action plan and outcomes documented in your Strategic Report and assess progress.
- High level overview of cashflow information through cashflow tracking tool.
- Discuss any significant changes to your personal, financial or external circumstances.
- Discuss and agree on areas that require further discussion and/or advice*.

*If significant additional work is required, this may incur additional costs. We shall provide an estimate, agree on the scope of the additional work with you and obtain your written consent prior to proceeding. Where third party specialists are required to provide input, the professional fees of these specialists will be in addition to those of BlueRock Private Wealth. We will notify you in writing in advance before the third party is engaged.

Adviser Access

You have access to your financial adviser on an as needs basis. Any additional advice or service that requires a significant commitment of time may be subject to separate Terms of Engagement.

Administration Support

You have access to all of the BlueRock Private Wealth staff on an as needs basis. We encourage you to make contact with us via phone or in person where convenient for you, or as an alternative, via email.

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Investment Management

We offer a wide range of investment solutions across Australian equities, global equities, fixed income, global property and direct commercial and residential property; and we are responsible for the ongoing review of any investment portfolio advice that we have provided.

We will communicate with you as part of our review checkpoints, or as needed as changes in our investment approach occur or you communicate revised circumstances that require changes to your portfolio.

You will also receive regular updates from the BlueRock Investment Committee regarding their view of the macroeconomic environment, how it relates to portfolio positioning and changes to your BlueRock portfolios (if any).

Cashflow Management

We believe cashflow management is one of the key ingredients required to increase the likelihood of achieving your most important financial and lifestyle goals. Through the delivery of your Annual Strategic Review program, we will incorporate analysis of your cashflow as it is a critical element of your Wealth Management Plan.

Risk Management

Risk management is vital in order to protect you and your family from the risks in your personal or business circumstances, associated with illness, death or disability, that could derail your Wealth Management Plan. Through the delivery of your Annual Strategic Review program, we will incorporate analysis of your financial exposure and appropriateness of the protection (insurance and legal documents) that are in place.