



OUR APPROACH TO INVESTING

Advance Financial Planning

Our documented set of core beliefs and principles that guide decisions about how we invest our client's portfolio's.

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INVESTING WITH CLARITY, DISCIPLINE AND PURPOSE

At Advance Financial Planning, our approach to investing is grounded in clarity, discipline and alignment. We believe portfolios should be built to support each client's goals, managed with care through changing markets, and implemented in a way that keeps the focus on long-term outcomes rather than short-term noise.

OUR BELIEFS

At Advance Financial Planning, our focus is our clients, and our role is to guide you throughout your financial journey. To support this, we believe in a logically applied set of investment principles to guide our decision making and in turn, providing consistency and discipline to your investment objectives.

INVESTMENT PRINCIPLES

By applying these core principles, we empower our clients with the strongest foundation for success. These principles are deeply embedded in our philosophy and consistently inform our investment decisions. Through every market cycle and beyond the distractions of short-term noise, they ensure your financial strategy remains cohesive and aligned—building a plan tailored to the life you aspire to create.

OUR APPROACH TO INVESTING

Our approach to investment is driven by 6 key investment principles:

GOALS FIRST



Understanding your goals comes first. Investment decisions should support your broader financial plan and the return needed to achieve it.



COST AND TAX AWARE

Fees and taxes can erode returns. That's why we focus on efficient, evidence-based solutions, clear disclosure, and only pay more when there's a clear benefit.

RISK WITH PURPOSE



We view risk as losing capital or missing the outcome that matters, not simply short-term market movement.



ASSET ALLOCATION MATTERS

The overall mix of growth and defensive assets is a key driver of long-term outcomes and portfolio resilience.

A DISCIPLINED APPROACH



We blend passive efficiency with targeted active management. One provides the strong core foundation; the other captures opportunity.



DIVERSIFICATION BY DESIGN

Spreading exposure across assets, sectors and styles helps reduce concentration risk and support more consistent outcomes.

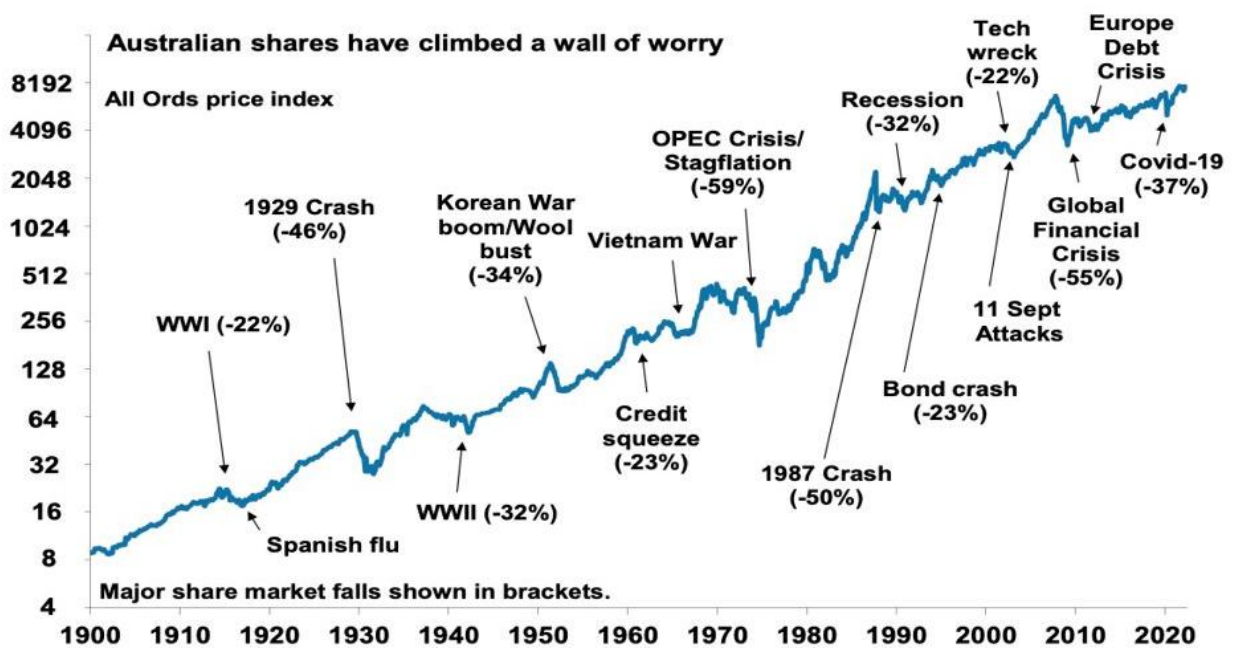
This approach gives you confidence in how your portfolio is managed - supporting clear decisions, better conversations, and investments that stay focused on what matters most to you.

CLARITY, DISCIPLINE AND PURPOSE

Investor behaviour has a significant impact on outcomes. Emotional decision-making—particularly during periods of market stress—can erode long-term returns. We place strong emphasis on client education and behavioural coaching, helping clients understand how markets behave over time, why diversification matters and what to expect during periods of volatility. By improving understanding and setting clear expectations, we help clients remain confident, engaged, and committed to their long-term strategy.

FOCUS ON LONG TERM RETURNS

Markets regularly face shocks—recessions, crises and global events that can feel unsettling in the moment. History shows that investors who stay disciplined and focused on long-term goals have been rewarded over time. This chart highlights why short-term market noise matters far less than maintaining a well-structured portfolio aligned to your financial plan. Chart source: Lonsec



TRUSTED INVESTMENT EXPERTISE

We draw on specialist external investment expertise to enhance client outcomes and respond to evolving market conditions. This enables us to focus on what matters most - defining your ideal future and crafting personalised financial advice to support it.

What our client's say

"Keep up the good work so we can continue to have a happy retirement!!!!"

Caroline & Geoff

"You really do a great job. It's a complex, ever changing world. Your ongoing assistance is greatly appreciated!"

Rodney & Wendy

Take the next step with confidence...

Call us on +61 3 9431 6828

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