

1. At what age or life stage should I seek financial advice?

In short, the earlier the better. A financial adviser will work with you and your family to achieve the lifestyle you desire.

Seeking advice in your thirties or forties, when your career is starting out, you are thinking or planning for a family or even considering purchasing a house, is the ideal time to lay the foundations.

You may have made decisions that didn't achieve the result you expected. Later in life, you don't have the time to "trial" anything; you want to know the results are achievable. Axios can demonstrate the success of a financial plan before implementing.

2. Do I need assets or substantial savings to benefit from financial advice?

No, not at all. Most Financial Planners will only help people who have money to invest; our advice model is not based only on current assets or wealth.

Our approach is to educate our clients so that you make informed decisions. Together, we build and implement a plan that will achieve your desired outcomes.

3. I would like to set up a financial plan for my children, so that they have the best start financially. Can Axios help with this?

Axios works with the whole family in mind. Many of our clients are second and third generations of one family, allowing us to carefully implement a rewarding and beneficial succession plan.

We are passionate about educating future generations. Proper financial advice during their youth will ensure they are equipped to make sound financial decisions in the future. Talk to us about gifting a financial plan to your children.

4. Self Managed Super Funds are very popular at the moment, but are they right for me?

A Self-Managed Super Fund (SMSF) is a form of superannuation fund that potentially offers members greater control over their retirement savings.

While highly rewarding for some, an SMSF is not ideal for everybody especially if you are time poor and do not have access to up to date and relevant industry information. Talk to Axios to find out if a SMSF is right for you.

5. I don't understand super and retirement seems so far away. Can Axios help plan for retirement?

Retirement is the time to reap the benefits of your hard work. You may wish to travel during your retirement or support your children and grandchildren. No matter the goal, a retirement plan is essential to ensure you achieve the lifestyle you deserve.

6. Is the initial meeting complimentary and obligation free?

Yes. We use the initial meeting to see how we can work together and establish your current situation and goals. You have the opportunity to meet our team and find out how we work, our values and how we can help you achieve the results you are after.

7. Are you able to demonstrate the success of your advice and how will you ensure I achieve my financial and lifestyle goals?

Axios is able to demonstrate the impact of a financial decision before it is made, empowering you to make sound financial decisions. We offer a support network including coaching, mentoring and regularly measuring success, ensuring we reach every milestone. We have a proven track record of improving clients' lives, at every stage of their life.

8. Is your annual fee based on a % of my assets?

Axios has always been a fee for service practice. Axios accepts no incentive to 'sell' particular investment products or services. If we implement insurance cover on your behalf, we may receive a commission from the insurance companies.

We offer full fee transparency at all times. You will always know what you are required to pay and what you receive for your fee. Our ongoing management fee is set at a flat, indexed rate and will not increase as your wealth grows.

9. Why is insurance so important and how do I know what the right insurance for my family and I is?

We all feel invincible until something happens that was not planned for. Managing financial risk is fundamental in the planning process. This risk could be losing your job, developing health problems or being injured, all of which we deal with every day.

Understanding that insurance is important is the easy step. Finding the appropriate insurance for you and your family is the difficult step. We immerse ourselves in the various insurance providers and their cover options and know the right questions to ask to ensure the cover we recommend is going to be beneficial.

10. Where will I park when I come to Axios?

Axios is located on Level 3, 480 St Kilda Road Melbourne VIC 3004

Free Parking is available on request, with entry via Louise Street, which then turns into Queens Lane.

Please phone (03) 9869 5555 upon reaching the back of The Metropolis building (look out for black vertical grills at entrance) and we will open the gates for you.

Parking bays 34 or 35 are reserved for our clients.

11. Who will I meet when I come to Axios?

Axios is built on family values and we genuinely care about our clients and our staff; they are recognised as part of a bigger family. Visit our team page to meet the faces behind the Axios name.

12. What is an Estate Plan and why should I have one?

Nearly everyone has some form of estate. An Estate Asset is comprised of personal belongings such as your car, home and share portfolio. Superannuation is not an Estate Asset, however is considered when distributing ones assets upon death.

An Estate Plan allows you to implement effective structures ensuring your wishes are carried out when you pass. An Estate Plan states whom and how you want someone to receive something of yours, what you want them to receive, and when they are to receive it, as well as protecting your wealth in a tax effective way!

Axios can either liaise with your solicitor or recommend a suitable solicitor for you. This ensures peace of mind knowing that your estate will be handled in the manner you have instructed and your loved ones will be looked after as per your wishes.

From the team at Axios, we look forward to meeting with you soon. Contact Axios on (03) 9869 5555 to make an appointment.