



## Graduate

The Graduate retainer is a heavily discounted program fee designed to give medical and dental graduates access to the benefits of professional financial management.

It's never too early to start managing your financial affairs, and Flowers can structure your finances to work for you, so you can enjoy life without having to worry about money.

Your program retainer will include the following financial management services:

- Completed Tax Return
- Review of current financial position
- Preparation of strategic plan / financial plan (includes identifying or reviewing short, medium and long term goals and determining a plan to achieve these goals) \*

*\*Additional charges may apply depending on individual strategies recommended, complexity and time taken to complete and implement.*

The retainer fee for graduates is \$495\* and provides you with access to the many benefits offered to Flowers graduate clients, including:

### Personal Financial Team

As a client of Flowers, you receive a personal team of professionals dedicated to your financial health. Your Financial Manager orchestrates all your financial affairs by diagnosing your financial needs, prescribing specialist treatment, then coordinating a team of specialists in the investment, risk, tax, accounting, property and legal fields, all focused on structuring your finances to maximize your financial position and achieve your lifestyle goals.

### Integrated Financial Model

The Flowers Way model is recognised as the most comprehensive financial offering to medical and dental professionals on the market. We your the complete financial picture. All your financial needs are in one place, enabling you to create, protect and enjoy your wealth in a way that is time efficient and cost effective.



To take advantage of our Graduate services, call Flowers today on 1800 26 36 46

[www.flowerspartners.com.au](http://www.flowerspartners.com.au)