WELCOME GUIDE

SERENITY

financial planning

www.serenityfinancialplanning.com.au

Our Purpose

To be known as a safe and trusted place to develop financial literacy and understanding for clients who are wanting to achieve their goals.

For so many people finances are scary!

It's not the thing we talk about at the dinner table or share over coffee with the girls but it is the thing that can keep us up at night or turn knots in our stomach with what to do with them.

Here at Serenity Financial Planning, it is our mission to provide a safe space to learn and feel empowered to make decisions that work best for you and your goals. No matter what stage of the journey you are on, I will be there to step you through it, at whatever speed you need it to be.

Serenette

Founder & Financial Planner

ABOUT

Serenette Crombie

Serenette Crombie is the Founder and Financial Planner of Serenity Financial Planning. With over 12 years in the financial planning industry with varying roles from client support, paraplanning and advising, ***Serenette*** is sincerely passionate about ensuring that her clients feel ***comfortable and confident*** with their financial decisions through qualitative and holistic advice.

Like many in the finance industry, Serenette didn’t leave school with the intention of becoming a Financial Planner, instead, she was going to be a school teacher due to her love of empowering others through education.

However, she started working as a client support officer and saw financial planners do some pretty amazing things for clients. Helping terminally ill people claim money for one last family holiday. Seeing clients skip out of meetings knowing they could retire earlier than they thought.

Qualifications

- Bachelor of Business and Commerce – Majoring in Finance (University of Southern Queensland) 2021
- Advanced Diploma of Financial Services (Kaplan) 2018
- Diploma of Financial Services (Kaplan) 2016
- Self-Managed Super Funds (Kaplan) 2022
- Margin Lending Facilities (Financial Education Professionals) 2020
- Justice of the Peace (Qualified) QLD – (Department of Justice and Attorney)
- FASEA Accredited
- Accredited Mental Health First Aider (Financial Professionals) 2023

Meet Your Team

Serenette Crombie

Director & Financial Planner

serenette@serenityfp.com.au

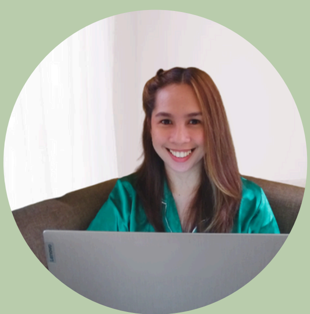
Serenette is the Financial Planner who will meet with you in every meeting whether that meeting is held in person or virtually and your main point or contact throughout your financial planning journey. When Serenette isn't sitting with clients her role is to develop strategies and recommendations to help clients achieve their goals.

Ynna Vertucio

Client Support Manager

ynna@serenityfp.com.au

Ynna has been part of the Serenity team for nearly two years and has over 9 years industry experience. Ynna's role is to assist in completing comprehensive research and implementing advice recommendations and providing regular updates to clients.



Ellana Bersales

Operation and Marketing Manager

ellana@serenityfp.com.au

Ellana, has recently joined the Serenity Financial Planning team. Ell, works behind the scenes in building efficiencies and optimising our processes to help the team deliver meaningful and holistic advice.

Our Process

INITIAL

CONCEPT

ADVICE

Initial Consult

Understanding your current situation and developing your goals.

Concept Meeting

Illustrating the mechanisms that can help achieve your goals.

Advise Presentation

Presentation of your personalised formal advice document.

IMPLEMENTATION

GROWTH

Implementation

Implementing your strategies from your Advice Presentation.

Growth Meeting

An opportunity to analyse and re-evaluate your situation to ensure that your strategies remain aligned to your goals.

Its important to us that the financial journey you walk along is tailored to you. What does that mean? For some clients they need an ongoing relationship, someone to keep them accountable and on track with their goals and the financial movements on a yearly basis. On the other hand, some clients need implementation of advice now and to touch base in five years time, we cater and love both approaches!

SERENITY financial planning

What We Offer

Advice and guidance in the following services:

- Pre-retirement Planning
- Retirement Planning
- Self-managed Super funds
- Debt + Cashflow Management
- Wealth Management
- Family Protection

Our Values

HONESTY

We will always be open and honest when communicating with our clients. Its key for us to be transparent about the advantages and disadvantages on what we discuss and how this works towards your best interest.

RELIABLE

We will always follow through with what we said we would do. We know the importance of having a professional that will circle back to you with the information you need.

TRUSTWORTHY

We will always keep your information and stories, you share confidential. It's a privilege to learn so much about your family and financial situation and we do not take it lightly the trust you put into us with this information.

FAQ

HOW DO I CHECK YOUR LICENCE?

Easy! You can jump onto the MoneySmart Website that will show how long I have held a licence including my qualifications and if I have ever been banned (I haven't!) Click here

WHAT IS THE DIFFERENCE BETWEEN A FINANCIAL PLANNER AND A FINANCIAL ADVISOR?

Though there is slight differences in the terminology, post Royal Commission the difference is very little. Here at Serenity Financial Planning we offer holistic financial planning advice which means we look at all areas of your financial situation. We also have a comprehensive catalogue of products we can explore but we don't push them on you! (Promise!)

DO YOU EVER GET AUDITED?

Sure do! I currently hold my AFSL (Australian Financial Services Licence) through Mimosa Advice Services Pty Ltd. As part of my licence requirements my work is audited and they check/report on me if I do anything untoward. You can learn more by checking out the Financial Services Guide here: Click here

DO YOU RECEIVE REFERRAL KICK BACKS?

Absolutely not! Its far more important to me that you are connected with a professional in another field that is going to work well with you. When we offer the name of a professional whether it be a Mortgage Broker, Estate Planning Specialist or Stock Broker we try our best to give you the name of at least two professionals!

What Our Client Say

VYNITA

I would highly recommend Serenette from Serenity Financial Planning. Her professional and empathetic approach to helping her clients is first-class. She makes the process of financial planning simple and easy to understand, which would accommodate clients from a diverse range of backgrounds. It is very clear that she cares deeply for her clients and works hard to ensure that she can provide the best possible outcomes for their needs. Would give higher than a five-star rating if I could!

BELINDA

Recommended to everyone! Serenette was able to help us achieve our goals and set a plan for the future. Easy communication, especially as we are not locals and found her through words of mouth. That didn't deter her, nor stop her being able to help us. Beyond impressed.

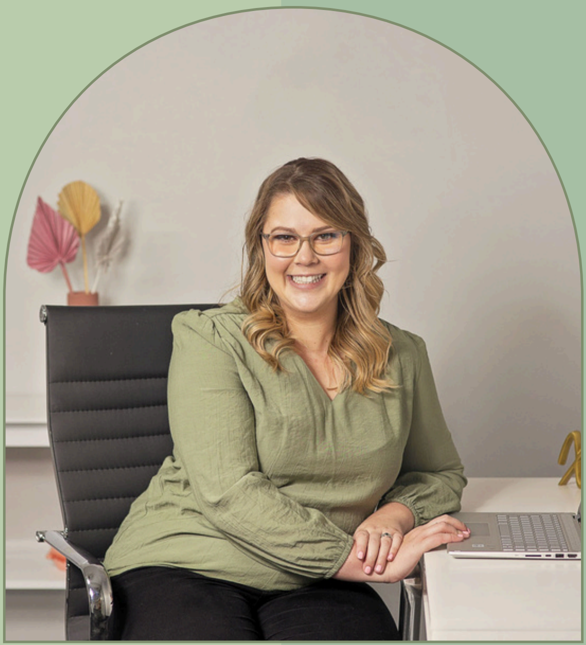
SARAH

If you are looking for a genuine, passionate and professional financial planner, look no further than Serenity Financial Planning. The service I received from Serenette right from the initial meeting has been exceptional. I have seen several planners in the past then rarely heard from them again, but Serenette takes the time to understand your needs and always has you best interests as a priority. I could not recommend more.

MELISSA

Serenette is amazing to work with. I was initially worried that meeting with a financial planner was going to mean restrictive budgets - but it wasn't at all like that. Serenette took the time to get to know our short and long term goals and the type of life we want to live before making recommendations. She has helped us to take small steps that I know will have a big impact on our future. Serenette has a wealth of knowledge and has helped us to set up a more stable financial future for our family.

Get in touch!



07 4588 6610

serenette@serenityfp.com.au

www.serenityfinancialplanning.com.au

Suite 12/86-88 Water Street, South Toowoomba QLD

@SerenityFinancialPlanningwithSerenetteCrombie