

Introducing Don Noble of
FERN WEALTH

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UNFCU Advisors has partnered with Fern Wealth for advisory services. Fern Wealth is a Swiss-based boutique firm specializing in financial planning advice.

By partnering with Fern Wealth, UNFCU Advisors is able to fulfil its commitment to provide independent, unbiased and expert guidance on financial planning initiatives.

Don Noble is your dedicated financial advisor from Fern Wealth. He has extensive experience in portfolio reviews, wealth management, trusts and estate planning. Don will work closely with you to help you select the diversified portfolio(s) best aligned with your risk tolerance level and financial objectives.

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The 10 Principles of Sound Financial Management

Principle 1 – Establish a Clearly Defined Written Plan and a Set of Individual Objectives.

Principle 2 – Consider Existing Investments.

Principle 3 – Analyse Employer Pension Benefits.

Principle 4 – Review your Finances Regularly Using a Monthly Budget Worksheet.

Principle 5 – Determine Your Attitude to Investment Risk.

Principle 6 – Seek Value for Money.

Principle 7 – Consider Your Time Frame for Investing.

Client:			Date:
Monthly Budget Worksheet			
Item	Monthly Amount	Annual Amount	Notes
Gross Income			
Gross monthly salary			
Investment income			
Rental income			
Pension income			
AVS income and other pensions			
All other income			
Less deductions at source			Payroll deductions, pension, AVS, etc
Less monthly provisions for			*Some bills paid monthly, others less frequently. (estimate monthly amount)
Housing			
Mortgage interest (& cap repayment)			
Insurances (building, contents,)			
Repairs & maintenance			
Rent paid			
Service charges			
Taxes			
Cantonal & communal (ICC)			
Federal (IFD)			
Property (taxe foncier)			
Utilities			
Electricity			
Heating oil / gas			
Water & sewage			
Phone(s), tv, internet			
Cars(s)			
Insurance			
Tax			
Petrol			
Repairs & maintenance			

Item (continued)	Monthly Amount	Annual Amount	Notes
Health Care			
Health insurance (& franchise)			
Life insurance			
Leisure, Sport & Entertainment:-			
Concerts, theatre & cinema			
Restaurants			
Sports club fees			
Vacation expenses			
Living Expenses			
Food			
Clothing			
Cleaning			
Gardening			
Other Expenses			List any other expenses not covered by the categories listed previously.
Total Expenditure			
Total Net Income less Total Expenses			
Surplus Income			<= If positive, available for regular savings? <= If negative, then a deficit
Notes:			

Principle 8 – SAVE! Be the Best Saver you
Can Possibly BE!

Principle 9 – Diversify Investments.

Principle 10 – Take Professional Advice.

Questions to ask a Financial Advisor

- How long have you been working as an advisor?
- What professional qualifications do you have?
- Do you focus on any particular areas, such as retirement?
- Have you worked with other clients here?
- Can you recommend other professionals such as an accountant or lawyer?
- How will I be able to track my investment?
- How are you compensated for your services?

Summary

Think seriously about your aims and dreams.

Have a written plan and prepare a budget.

Use expert advise where required.

Save, Save, Save!

Any
Questions?

Risk disclosure

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Please contact me to set a meeting at your convenience

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