

The Engagement Proposal

What you send after a great first meeting — and what you don't.

HOW TO USE THIS

This is a starting frame, not a checklist to complete. The power of the first meeting is that scope emerges from the conversation — so delete any area the client didn't raise. Including a section they never mentioned re-introduces the generic fact-find feeling you just worked to escape.

Lead with their words, not their balance sheet. The values and goals below are a replay of what they told you matters. Everything technical traces back to those — if a recommendation doesn't move them closer to that life, it doesn't belong in the plan.

Don't email this and ask for a signature. Email, book a second meeting, walk them through it, answer questions, and sign together.

Dear **[Client name]**,

Thank you for the time you gave me last [day]. I left our meeting thinking about everything you shared, and I wanted to send you a record of it — not a summary of your finances, but a replay of what you told me actually matters.

This is the foundation everything else is built on. The strategy, the structures, the numbers — they are just the means. What follows is the point.

What you told me matters most

- Spending more time with the people you love
- Protecting the people you love
- Having the time and freedom to enjoy your passions
- Contributing more to your community

What living that looks like for you

- Making work optional by 60
- Building a passive income that supports your lifestyle, so you and [partner] can travel more
- Knowing your family is protected, whatever happens
- Finding the causes you want to give your time to in the years ahead

I want to be clear about why this comes first. Most advice starts with assets and liabilities. We started with your life, and we will keep it there. Every recommendation I make from here will trace back to one of the things above.

Where we go from here

Based on what you have told me and your current position, here is where I believe we need to do the work to get you on track. I have noted why each area matters to your goals, not just what it involves.

Superannuation — the engine behind making work optional

- Locate and review all current accounts and holdings
- Assess the underlying investments against your actual risk profile and goals — not a default setting
- Recommend a contribution and structure strategy to maximise tax efficiency and your eventual lump sum
- Identify any insurance held inside super and whether it is right for you

Investments outside super — building the passive income

- Map your current non-super assets and how they are presently working for you
- Model the passive income you will need to make work optional, and the gap between here and there
- Recommend an investment structure and ownership approach that is tax-aware across both of you
- Build an accumulation and drawdown strategy that bridges you from 60 to preservation age and beyond

Debt — clearing the path to 60

- Review all current debts, rates, and structures
- Identify which debt to prioritise and the most efficient repayment sequence
- Assess opportunities to restructure debt to accelerate wealth building
- Set a target to have non-deductible debt cleared in line with your work-optional date

Protection — keeping your family safe whatever happens

- Quantify what your family would actually need if something happened to either of you
- Review existing cover, inside and outside super, against that need to find gaps or waste
- Recommend the right mix and ownership of life, TPD, trauma, and income protection
- Structure premiums for affordability and tax efficiency without compromising the cover

Cash flow — funding the life you want now, not just later

- Build a clear picture of income and spending so we know what is truly available
- Identify surplus that can be directed toward your goals without squeezing your lifestyle
- Set a sustainable savings and investment rhythm that runs in the background
- Stress-test the plan against career change, a period out of work, or a major expense

Estate planning — making sure it all passes the way you intend

- Confirm your wills are current and reflect your wishes
- Review beneficiary nominations on super and insurance so they do not override your intentions
- Check whether powers of attorney and guardianship arrangements are in place
- Coordinate with your solicitor on any structures needed to protect and pass on your wealth

What this costs

To do this properly — the meetings, the research, the strategy, the advice documentation and putting it all into action — my professional fee is **[Professional fee]**.

That covers all initial and ongoing advice and strategy management for the first 12 months. We will review the fee for year two together at your annual forward-planning meeting.

Next step

I will not ask you to sign anything off the back of an email. Let us meet again so I can walk you through this, answer your questions, and make sure you are comfortable on every point. If it is right for you, we will agree and sign then — together.

Thank you for the opportunity to help you build the life you described to me.

[Adviser name]

The Pilgrim Advisory