

## Financial Planning for two

If you're a busy professional, life is complicated enough as it is. What happens when you decide to merge finances with your partner? Can you find a financial planner who works for both of you?

### Where Jo started out

Jo is the CEO of a charitable foundation, and owns a number of businesses. Her partner, Brad is an entrepreneur and executive coach. When we first started working with Jo, she and Brad had their finances quite separate. Brad had his portfolio set of investments, and Jo had hers.

Over the years though, they decided to invest together. Jo and Brad wanted to create a joint Self-Managed Super Fund, to gain more control over their investment strategy. Jo wanted to buy some properties through their fund, but also keep some investments in her name. All this generated a lot of complexity for Jo.

"We're both busy corporate people," says Jo. "When I think of what I've got to do just this week..."

That's where we came in: lightening Jo's load of looking after her finances.

### How we help

Jo particularly appreciates that we treat both her and Brad as clients in their own right. Some financial planners always end up leaning towards one partner over another. With us, Jo always feels that she's taken seriously. We do that by making sure we communicate in a way that suits both partners.

"Brad and Grant can be talking a million miles an hour about this investment or that. But if Grant sees me shift uncomfortably, he'll pick it up straight away, and say, 'Jo's not comfortable with this. Let's sort it out.'"

Getting consensus then and there saves a lot of issues and potential conflicts. Jo and Brad can both leave a meeting feeling like they've been heard.

Allegra's become Jo's first port of call for anything money-related. "To be honest, I wouldn't even buy a car without talking to Grant first," says Jo. "Of course it's my money, but Grant's there to remind me about my financial goals."

We're also a sounding board for investment strategy, and how that plays out in life events. Jo's daughters are thinking about getting married. We talked to Jo about ways of putting money away, so she could help her daughters have the wedding they imagined.

As a business owner, Jo's seen several financial planners in her various roles. To her, Allegra is different: more responsive, and more flexible. "With other financial planners, I have to make an appointment to go meet them in their office. Grant's not like that. He'll come to us. That might mean stopping in at my office in the early morning, or dropping round to our home after work."

### The difference we make

For Jo, being able to delegate day-to-day investment management to us means one less thing to worry about. It's been great to see that relationship growing and deepening over the years. "I feel like he's on my team," she says. "He works with us when we need him and where we need him. He's an adviser for life."