



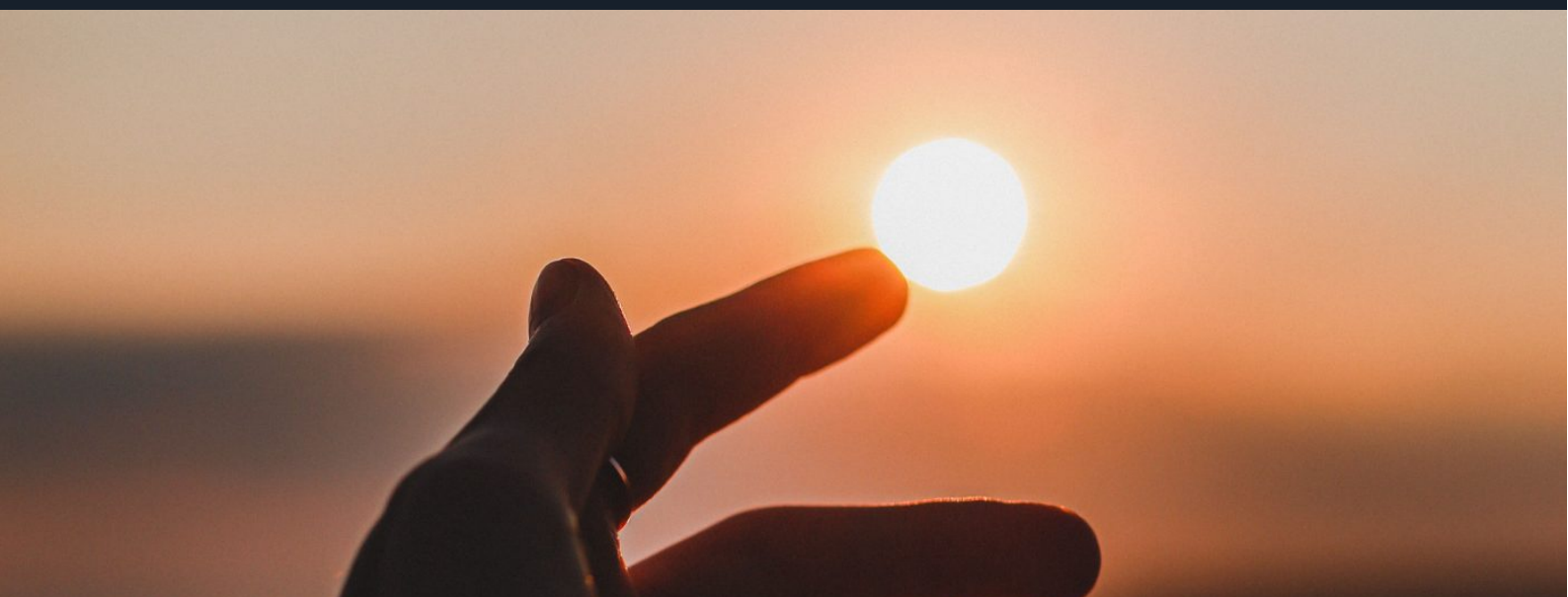
FIRST *light.*

FINANCIAL PLANNING

FIRSTLIGHT FINANCIAL PLANNING PTY LTD

Our beliefs.

Without exception, our relationship with you rests on these nine beliefs.



WHAT WE HOLD TO

Nine beliefs, in order.

These are the things we have never had reason to change. Where a belief comes from something worth reading or watching, we have said so, so you can go and check it for yourself.

01 Mutual trust.

02 Together, we work out what actually matters to you.

Watch · Rocks, pebbles and sand — prioritising your life

03 Spend your money on experiences, with the people you care about.

Read · Die With Zero, Bill Perkins

04 The plan comes before the portfolio.

05 Most of our value is in how you behave.

Read · Thinking, Fast and Slow, Daniel Kahneman

06 Predictions are worthless, so we do not make them.

“We have long felt that the only value of stock forecasters is to make fortune-tellers look good.”

WARREN BUFFETT

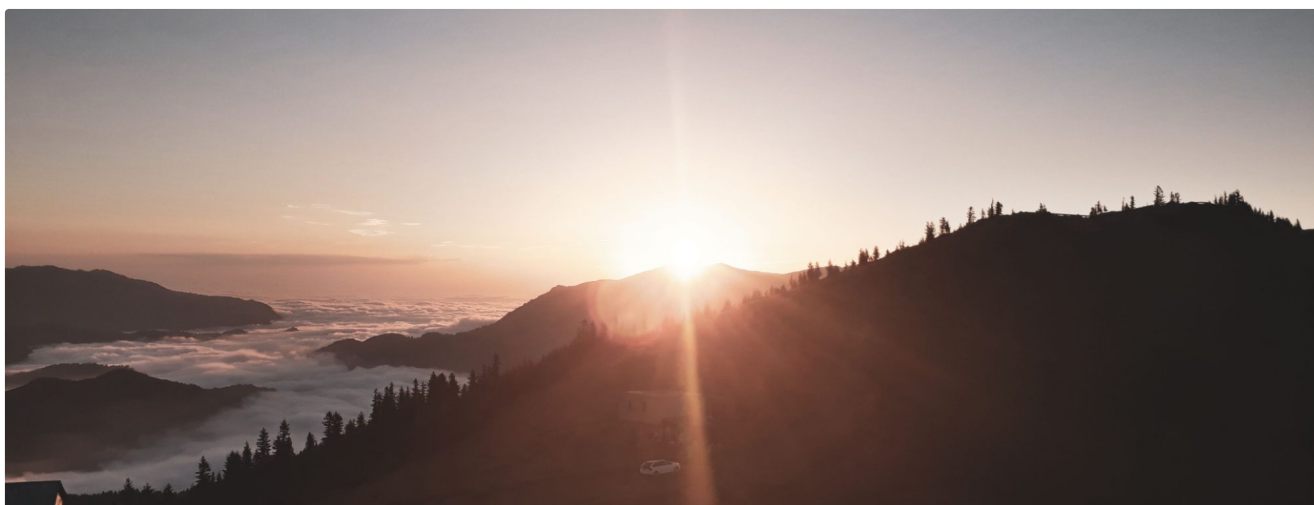
07 Most of the future is uncertain, and that is alright.

Read · Fooled by Randomness, Nassim Taleb

08 The news cycle sells you uncertainty.

09 You are living in a golden age.

Read · Factfulness, Hans Rosling



Clarity at the turning point.

If any of the nine sits badly with you, say so at the first meeting. It is easier to find that out now than three years in.



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