

What is the value of our advice?

Our clients tell us that our financial advice gives them peace of mind knowing that professionals are looking after them, and that they are financially well prepared for the future. In addition, they say the benefits of our advice far out-weigh the cost of our advice.

In this Fact Sheet, we outline some of the areas where we believe we add most value to clients.

It's interesting, also, to see the results of a study by Rice Warner Actuaries which quantifies the value of financial advice. Some of the results are shown in the charts below*.

Some of the conclusions drawn by Rice Warner include:

- “There is a key advantage in having an ongoing relationship with a financial adviser in order to maximise opportunities and to build the discipline of maintaining the long term plans.”

- “In addition to the financial value of advice, there is an emotional value provided from the peace of mind associated with a structured stable plan. For many people, there is huge benefit in having control over their finances, a plan for their future and financial protection against death or disability. These intangible benefits are priceless.”

Another survey found that of those who currently use a financial planner as their main source of advice†:

- 87% said their adviser made a positive or significantly positive difference to their life, and

- 89% said their most recent discussion with their financial planner was valuable or very valuable.

Yet another research study¹ found that:

- The majority of clients viewed financial advice as making a positive contribution to their financial wellbeing and a range of psychological wellbeing
- Clients using a financial adviser for longer periods of time perceived themselves to be in a better financial situation.

* ‘Value of Advice’ Report by Rice Warner Actuaries February 2008. † Investment Trends August 2012 “Advice and Limited Advice Report”.

¹ Value of Financial Planning Advice: Process and Outcome Effects on Consumer Wellbeing (Queensland University of Technology in partnership with FSC, 2015)

Wealth Accumulation*



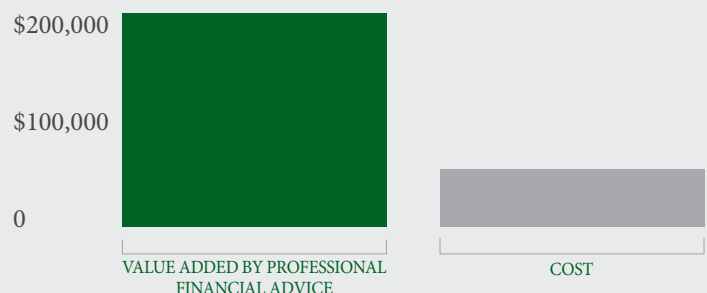
‘Transition to Retirement’ Strategy*



Retirement*



Post Retirement Inheritance*



* ‘Value of Advice’ Report by Rice Warner Actuaries February 2008.
 † Investment Trends August 2012 “Advice and Limited Advice Report”.

Here's how we can help you create a secure financial future - efficiently, prudently & cost effectively

Wealth accumulation

We will develop financial strategies to help you:

- Define and then achieve your medium and long term wealth and retirement goals
- Maximise your superannuation opportunity
- Pay less tax
- Pay lower investment management fees by using wholesale funds and other low or no-fee investments
- Gain the benefit of genuine investment diversification
- Build an investment portfolio which should deliver the long term returns you require, with the lowest risk possible
- Avoid the bad investments
- Access investments which are less likely to convert tax free capital growth into taxable income
- Build wealth faster (if you need to)
- Better manage your entry into and exit from financial markets using our 'tipping points' methodology
- Protect your wealth with risk mitigation strategies and insurances
- Ensure your estate plan is appropriately funded so your beneficiaries are looked after in the way you wish

Plus we will provide you with the following services on an ongoing basis:

- Regular face-to-face reviews
- Regular investment reports
- Investment 'watch'
- Legislative 'watch'
- Access to your financial adviser
- Regular asset allocation re-balancing
- Regular educational newsletters

Pre-Retirement

We will develop financial strategies to help you:

- Define and then achieve your retirement goals
- Maximise the superannuation opportunity
- Pay less tax
- Take full advantage of the 'Transition to Retirement' rules
- Pay lower investment management fees by using wholesale funds and other low or no-fee investments
- Gain the benefit of genuine investment diversification
- Build an investment portfolio which should deliver the long term returns you require, with the lowest risk possible
- Avoid the bad investments
- Access investments which are less likely to convert tax free capital growth into taxable income
- Better manage your entry into and exit from financial markets using our 'tipping points' methodology
- Ensure your estate plan is appropriately funded so your beneficiaries are looked after in the way you wish

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Retirement

We will develop financial strategies to help you:

- Define and then achieve your retirement goals
- Ensure your savings last for your entire retirement
- Build a reliable income stream
- Pay little or no tax in retirement
- Qualify for higher Centrelink benefits (if this is appropriate for you)
- Pay lower investment management fees by using wholesale funds and other low or no-fee investments
- Gain the benefit of genuine investment diversification
- Build an investment portfolio which should deliver the long term returns you require, with the lowest risk possible
- Avoid the bad investments
- Access investments which are less likely to convert tax free capital growth into taxable income
- Better manage your entry into and exit from financial markets using our 'tipping points' methodology
- Ensure your estate plan is appropriately funded so your beneficiaries are looked after in the way you wish

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Providing bespoke strategic advice to build, manage and protect your wealth

Personal Risk Insurance & Estate Planning

We will develop financial strategies to help you:

- Define how much it will cost to fund your family's lifestyle and other major expenses should you die or suffer a serious injury or illness
- Determine how much of that cost needs to be funded through personal insurances (to ensure your family does not suffer unnecessary financial duress)
- Research the major, reputable insurers to find the right policy for you with the appropriate terms and conditions
- Ensure that the cost of that insurance is competitive
- Qualify for tax deductions on insurance premiums as appropriate
- Make sure that if the unexpected happens, you and/or your family will be paid the appropriate amount of money when you need it the most
- Ensure your estate is distributed in accordance with your wishes, is tax effective for your beneficiaries, and offers protection from legal action against your beneficiaries (e.g. divorce, bankruptcy)
- Protect your wealth and equity in your home with risk mitigation strategies and insurances
- Determine if you need an enduring Power of Attorney
- 'Equalise' your estate so other beneficiaries are not financially disadvantaged if you have a major asset you want to give to another beneficiary
- Consider how to use a charitable foundation (if appropriate)

Plus we will provide you with the following services on an ongoing basis:

- Regular reviews of your insurances
- Access to your financial adviser
- Regular educational newsletters

Business Risk Insurance & Estate Planning

We will develop financial strategies to help you:

- Define how much it will cost to fund your business's major expenses should you or one of your partners or other key people die or suffer a serious injury or illness – and so safeguard the financial future of the business
- Make sure the ownership of the business stays with the right people should you or other partners leave due to illness, injury or death
- Ensure the departing partner or their estate is appropriately compensated
- Manage & maintain your business's cash flow – and retire business debt – after the loss of a partner
- Determine how much of those costs need to be funded through business insurances
- Research the major, reputable insurers to find the right policy for your business
- Ensure that the cost of that insurance is competitive
- Qualify for tax deductions on insurance premiums as appropriate
- Minimise tax on payouts for all parties

Plus we will provide you with the following services:

- Regular reviews of your insurances and business estate plan
- Access to your financial adviser

Personal Mortgage & Finance Broking

We will develop financial strategies to help you:

- Find the most suitable loan for you by researching the loans offered by the banks and other leading lenders
- Negotiate an interest rate which is very competitive
- Ensure there are no hidden costs associated with the loan
- Make sure the loan fees are competitive
- Make sure you are not paying – via a higher interest rate or additional fees – for 'bells & whistles' you'll never use
- Qualify for the First Home Owner Grant (if appropriate)
- Pay off your loan faster... and save thousands of dollars in interest repayments
- Use your mortgage to reduce your overall loan repayments through debt consolidation
- Use your home equity for investment
- Protect your equity in your home with personal insurances

Plus we will provide you with the following services on an ongoing basis:

- A regular review of your loan to ensure your loan continues to have a competitive interest rate & fees
- Access to your mortgage broker if you have any queries
- Ongoing advice on strategies to help you repay your loan faster
- Regular educational newsletters

Providing bespoke strategic advice to build, manage and protect your wealth

Commercial Loans & Equipment Finance

We will develop financial strategies to help you:

- Find the most suitable loan for you by researching the loans offered by the banks and other leading lenders
- Negotiate an interest rate which is very competitive
- Ensure there are no hidden costs associated with the loan
- Make sure the loan fees are competitive
- Make sure you are not paying – via a higher interest rate or additional fees – for ‘bells & whistles’ you’ll never use
- Pay off your loan faster... and save thousands of dollars in interest repayments
- Protect your equity in your business with appropriate insurances

Plus we will provide you with the following services on an ongoing basis:

- A regular review of your loan to ensure your loan continues to have a competitive interest rate & fees
- Assistance with the bank’s annual review of your facility
- Access to your mortgage broker if you have any queries
- Ongoing advice on strategies to help you repay your loan faster
- Regular educational newsletters

Redundancy Advice

We will develop financial strategies to help you:

- Define and then achieve your medium and long term wealth & retirement goals
- Pay less tax on your payout... and on your income
- Manage your cash flow position if you will be unemployed
- Qualify for higher Centrelink benefits (if this is appropriate for you)
- Maximise the superannuation opportunity
- Build wealth faster once you are re-employed (if necessary)
- Pay lower investment management fees by using wholesale funds and other low or no-fee investments
- Gain the benefit of genuine investment diversification
- Build an investment portfolio which should deliver the long term returns you require, with the lowest risk possible
- Avoid the bad investments
- Access investments which are less likely to convert tax free capital growth into taxable income
- Better manage your entry into and exit from financial markets using our ‘tipping points’ methodology
- Protect your wealth with risk mitigation strategies and insurances
- Ensure your estate plan is appropriately funded so your beneficiaries are looked after in the way you wish

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- Centrelink ‘watch’
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General Insurance Broking

We will develop financial strategies to help your business:

- Identify and evaluate its unique risks that require insuring, such as damage to property, theft of stock or equipment, personal injury or a liability case being brought against you, as well as costs you face if you have to cease trading
- Develop a tailored insurance solution that will provide your business with the level of cover with which you are comfortable, taking into account insurances you may already hold, your business turnover and size, your budget and operating history, the nature of your industry, as well as how you like to manage risk
- Find the insurance policies that best suit your situation, taking into account each insurer’s premiums, their ability to pay claims, their cover and underwriting approach, as well as their willingness to work with you to solve problems in a timely manner
- Complete the application and other paperwork to ensure your insurance is processed as quickly and smoothly as possible

Of course, we hope you never have to make a claim. But if you do, we will be there to assist you with the paperwork and liaise with the insurer on your behalf.

Plus we will provide you with the following services on an ongoing basis:

- A regular review of your insurance plan to ensure it continues to be relevant and cost effective
- Access to your insurance broker if you have any queries
- Ongoing advice on strategies to help you protect your business from the unexpected
- Regular educational newsletters

To you, this all adds up to:

- Significant cost savings
- Less tax
- Competitive investment returns with less risk
- Higher Centrelink benefits (if appropriate for you)
- Being advised of financial opportunities as they become available
- Achievement of your medium and long term financial & lifestyle goals
- More control over your finances and your future
- Less stress and worry because you will be financially well-prepared for the future
- An ongoing relationship with financial specialists who are dedicated to understanding your needs
- **And peace of mind from knowing professionals are looking after you and your finances**

Wealth Management

- Investments
- Personal Insurance
- Estate Planning
- Superannuation
- Succession Planning
- Retirement
- Aged Care