

[Aqua Private Wealth](#)

Aqua Private Wealth Pty Ltd | ACN 107 663 230

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Private Wealth Management

Our clients tend to be busy executives, professionals and business owners looking to get their financial house in order so they can focus on what is important to them.

We add greatest value to individuals and families who have a high degree of financial complexity and who lack a combination of time and or capability to address and or remove this complexity.

Our services are best suited to clients who:

- Are seeking a strategic yet flexible approach to managing their wealth and overall financial situation
- Recognise the importance of planning and implementing a personalised plan
- Are time poor and are wanting to delegate ongoing management of their financial affairs within a high trust, consultative relationship
- **Are seeking high quality bespoke advice and service within a transparent and unconflicted fee structure**
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Aqua Private Wealth. Authorised Representatives of Godfrey Pembroke Limited ABN 23 002 336 254, Australian Financial Services Licensee, Registered Office 105-153 Miller Street, North Sydney NSW 2060. [Wordpress Website by TheDMA.](#)



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As a retired financial planner, I knew what I wanted in regard to appointing my own financial adviser when I finished work. I wanted someone that was professionally qualified, a member of a professional association, had experience with investments and a background in Accounting was preferable...
(read more)

Peter (Manly, Qld)



Freeing you
of financial stress

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Distinguishing Benefits

True Fee-For-Service Model

You will see that the biggest and most valuable difference for you comes from us moving ahead of the industry by charging on a fee for service basis that we will quote at the commencement of our service. Under this system, you only pay for the services you use – which is a fairer system for you. Also, it's fully transparent so you can check our fees at anytime.

We do not charge any entry fees or exit fees, nor do we charge a percentage of funds invested, and we rebate back to you all upfront and trailing commissions from the various investment institutions.

This provides you with a total assurance that the strategies and investments we recommend are in your best interest.

Higher Level Of Service

The second point of distinction is that we are not tied to any major corporations that dictate how we run our business or where your money is to be invested. This allows us to set higher levels of client service and personalised advice – all with your best interests in mind.

Your dedicated and proactive adviser strives to add value to your situation at every opportunity and at every level, be it investment or financial strategy related.

Furthermore, the accurate reporting on the progress of your financial strategy and the regular contact by your advisor forms a valuable and long lasting relationship.

Professionally Structured Investment Portfolio

We take a highly personalised approach to helping create, manage and preserve your wealth and to ensure your individual needs are met. Based on your specific circumstances and objectives, we develop a personalised investment plan that contains recommendations about specific investment options and the appropriate allocation of your investments between the different asset classes.

Your investment portfolio of directly held shares, listed property trusts, bonds, debentures and managed funds will be personally tailored to suit your needs of income and growth, as well as being tax effective. All investments are actively monitored by your adviser and all transactions conducted in conjunction with you. Ongoing advice is provided on all investment matters.

Our investment advice is based on our own internal research and we access investment research from many institutions allowing us to offer you recommendations based upon a wider opinion of investment analysts.

You can monitor your portfolio value and cash balances at any time on the internet. Regular reports are also provided, as is an annual tax report for the preparation of your tax return.

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Distinguished People

Quality Advisers & Higher Standards

Importantly, your advisers are Certified Financial Planners (CFP) and qualified accountants (CPA's and Chartered Accountants) with over a decade of experience, ensuring you receive valuable advice and professional yet personalised advice. A solid grounding in income tax and superannuation coupled with extensive experience in financial strategies and construction of investment portfolios ensures you will benefit from our advice and services.

Your advisers also give their time back to the profession by being part of FPA task forces that review the educational material prepared for financial planning students of the Financial Planning Association.

Self Managed Super Fund Specialists

Your advisers are also accredited SMSF Specialist Advisers (SSA's) with Self Managed Super Fund Professional Association of Australia (SPAA). This accreditation is only available to professionals who aspire to excellence in SMSF in terms of expertise, ethical standards and compliance, and have demonstrated this through assessment of their knowledge, experience, education, quality & practice and professionalism.

You will have total peace of mind knowing that your SMSF, or the one you wish to establish, will be managed by competent and recognised professionals.

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Stephen Degiovanni

A specialist in developing effective wealth creation strategies for clients, Stephen Degiovanni is passionate about providing the kind of advice and support you may need to achieve a better quality of life now and throughout future stages of your life.

He'll work closely with you to distil your financial goals and will recommend the most effective strategies to help you achieve them in the short, medium and long term.

Stephen will also regularly review your investments to ensure their financial structure is still the most effective solution to minimise tax, enable growth and provide maximum return and compliance.

His approach to financial planning and provision of support services is designed to ensure you have a sound and sustainable financial foundation from which to grow your wealth and that includes highly professional and personalised service when administering your investments.

With his focus on delivering very personalised and responsive service, Stephen provides a quality of client care in administering investments that is highly valued by his clients.

Qualifications

Clients benefit not just from Stephen's considerable experience but also from his high calibre qualifications to deliver the most prudent financial advice and services. He is a Certified Financial Planner (CFP) with the Financial Planning Association of Australia Limited (FPA), Australia's peak body for financial planning and the only organisation representing financial planners in Australia. Stephen is also a Certified Practising Accountant (CPA) with more than ten years experience in superannuation and income tax. He is a recognised SMSF Specialist Adviser with the Self Managed Super Fund Professionals Association of Australia. Stephen has a Bachelor of Commerce, majoring in accounting and Law in Administration.

Specialisation

Stephen's specialties are long term investment planning and structuring of investments, including tax planning, superannuation and retirement planning, and estate planning. He is committed to delivering strategies that grow your wealth sustainably, are easy to manage during retirement, and that can be smoothly transferred to the next generation.

Experience

As co-founder of Aspire Retire Financial Services, Stephen brought to the business more than fifteen years diverse experience in providing professional accounting and financial advisory services to clients in tier one chartered accounting firms and national stockbrokers. His clients include retirees, wealth accumulators, family businesses, self-managed superannuation funds and high net worth individuals. In particular, Stephen has played a vital role in developing the financial planning divisions of companies with whom he worked throughout his career. At



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Our Beliefs

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Our advice service has been built on the following core beliefs:

Investors want advice that is conflict-free.

Investors also want advice that is independent, impartial, objective but essentially it must be conflict-free. The only way investors can be confident that they are getting such advice is to deal with a financial advising firm that:

- Has no ownership links with any product manufacturer
- Receives no payments from any third parties (commissions)
- Does not charge fees based on how much money the investor has.

There is no crystal ball

Our investment philosophy does not involve forecasting, market timing, stock selecting or investing money with fund managers who believe they can 'beat the market'.

We believe in a disciplined investment strategy that employs an evidenced based approach that reduces volatility and continues to achieve higher returns than the average investor. We construct portfolios that achieve higher than average returns for our clients by implementing two important investment strategies:

1. Investing into asset sectors that, based on scientific research, have proven to deliver a return premium which rewards investors for taking higher risks.
2. Keeping costs such as tax, platform fees, fund manager fees and advice fees as low as possible.

We want to turn the light on

This website is evidence of our how important we believe education is. Warren Buffet once said that "The antidote to risk is knowledge". We want our clients to be successful so that they refer more clients to us.

For you to be successful you need to stick to game plan (the financial plan that we write for you). To do this, you need to understand the game plan, understand risk and stay disciplined. In periods of economic upheaval, the press thrives on creating drama which leads to many investors feeling like they are lost at sea, unsure of what to do.

If you are educated you will be impervious, ill-formed opinions of others and will know how to chart your way through the turbulent waters.

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About Us



"Beyond Wealth Financial Planning is a Self Managed Super Fund (SMSF) Specialist advisory firm committed to providing its clients with quality financial advice and superior service based on their individual needs and requirements. Servicing Newcastle, Lake Macquarie, Sydney, Hunter Valley and surrounding suburbs."

Rosemary Salway is an accredited SMSF Specialist Advisor™

Honest, plain-speaking advice

Beyond Wealth Financial Planning is a boutique financial planning firm which gives you control of your finances without the worry of the day-to-day management.

We offer honest, plain-speaking financial advice and family superannuation strategies which will grow and safeguard your finances for you and your family's future.

We are:

Specialists. We specialise in self managed super funds and direct share portfolios and take a considered, structured and transparent approach to investing your money.

Independently licensed. We are independent of control from large institutions and offer a range of financial advice, including superannuation, direct shares, insurance and estate planning.

Transparent. We offer clear, upfront fee structures so you always know how much you're paying, and what you're paying for.

Focused on you. We are committed to providing quality, down to earth financial advice and superior service, based on your individual needs and requirements.

Client Login

Clients can view their portfolios by clicking on the button below and logging in.

[CLIENT LOGIN](#)

Testimonials

*Thank you for all the work you did.
It made a material difference to*



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IMPORTANT

This Financial Services and Credit Guide ("FSCG") is an important document that provides you with information about us to help you decide whether to use the financial and credit services that we provide. The preparation and distribution of this FSCG has been authorised by Baldry Financial Services Pty Ltd Trading As BFG Financial Services ("BFG"), also referred to as "we" or "us".

This FSCG contains information on:

- who we are;
- the financial and credit services and products you can receive;
- how we, your financial adviser (and our associates) are paid and any conflicts that may exist;
- details of how to get advice and give instructions;
- how you can make a complaint about us, and
- what we can do and what we expect from you.

Our financial advisers, who are employees of BFG, offer the financial and credit services referred to in this FSCG. For further details on your financial adviser, who is one of our financial advisers, please refer to the "Your Adviser" flyer attached.

For Initial Advice, we will provide you with a Statement of Advice (SoA) whenever we provide any personal advice to you.

The SoA will contain the advice, the basis of the advice, information about fees, commissions and associations we have that may influence the advice we provide to you. In some instances where advice is simple and of a small amount we may provide you with a Record of Advice (RoA).

If you require further advice, your financial adviser must ensure that your personal circumstances and the basis on which the original advice was given have not significantly changed. Therefore, your financial adviser may need to check your circumstances again prior to providing any further advice.

A record of this further advice will be kept for seven years. You may request a copy of the RoA from your financial adviser.

We are not required to provide you with an SoA or an RoA where the advice relates to certain basic deposit products, non-cash payment facilities or other approved financial products.

We will also provide you with an offer document, such as a Product Disclosure Statement or investment report if we:

- Make a recommendation to you to acquire a particular financial product; or
- Issue or arrange the issue of a financial product to you.

The offer document or investment report will contain information about the particular financial product to help you to make an informed decision about that financial product. The offer document or investment report will inform you about the features, costs, risks and benefits of the recommended financial product as well as other information that you may need to know before you decide to acquire the financial product.

For loan products, you will be given documents that explain the product's features, the terms and conditions applying to the product and any fees and charges that are payable.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the financial products that you select may not take into account your objectives, financial situation or needs.

CREDIT ASSISTANCE

In some circumstances, we may provide you with credit assistance; that is, we may suggest that you apply for a particular consumer credit contract or lease or increase your credit limit in a particular contract / lease, if it is suitable.

We must not provide you with credit assistance where we have assessed a particular contract as being unsuitable for you. Our assessment of suitability will be detailed in your SoA or RoA. To

make this assessment, we must make reasonable enquiries about your requirements and objectives for the credit contract or credit limit increase. We must also make reasonable enquiries about your financial situation and take reasonable steps to verify this information.

Your Questions and Answers

1. YOUR FINANCIAL ADVISER

a) Who is my financial adviser?

Please refer to the "Your Adviser" flyer for details of your financial adviser.

2. BEFORE YOU USE OUR SERVICES

a) Who will provide the financial and credit services referred to in this FSCG?

BFG is responsible for the financial and credit services provided, including the distribution of this FSCG.

Our details are as follows:

Office:	Level 10 423 Pennant Hills Road PENNANT HILLS NSW 2120
ABN:	20 080 173 655
Telephone:	(02) 9980 5300
Facsimile:	(02) 9980 5600
Postal Address:	PO Box 998, Pennant Hills NSW 1715
Internet Address:	www.bfg.net.au
Australian Financial Services and Australian Credit Licence Number:	237235
Professional memberships:	Member of CPA Australia and the Financial Planning Association

Importantly, we will provide the financial and credit services directly through our financial advisers.

b) What kinds of financial services are you authorised to provide and what kinds of financial products do those financial services relate to?

We are authorised under our Australian Financial Services Licence to provide certain financial services.

These financial services include dealing in and providing financial advice regarding the following financial products:

- Deposit and payment products including transaction accounts, investment accounts and term deposits;
- Debentures, stocks or bonds issued or proposed to be issued by governmental bodies, corporations and other entities;
- Interests in managed investment schemes and wholesale funds;
- Retirement savings accounts;
- Securities, including shares;
- Standard margin lending facilities;
- Superannuation products; and
- Insurance products including life risk products.

c) What kinds of credit services are you authorised to provide?

We are authorised under our Australian Credit Licence to provide certain credit services.

These credit services permit us to engage in credit activities other than as a credit provider, and relate to:

- Credit contracts;
- Consumer leases; and
- Mortgages,

And more specifically, to provide services under our Australian Credit Licence relating to:

- Residential mortgages and home loans;
- Personal loans;
- Vehicle loans;
- Credit cards;
- Overdrafts; and

- Car leases.

d) Who do you act for when you provide financial and credit services?

We will act on our own behalf in the provision of the financial and credit services referred to in this FSCG.

e) How do you and my financial adviser get paid for the financial and credit services provided?

When we provide financial and credit services to you, certain fees are charged for providing these services. The amount of the fees charged obviously depends on the nature of those financial and credit services.

Your SoA will set out the amount of fees we charge as well as any conflicts of interest that may arise as a result of the financial and credit services provided, including any financial product recommendations made to you.

From time to time, we and your financial adviser may also receive other benefits from product issuers such as sponsorship of conferences or subsidised training. As a member of the Financial Planning Association (FPA) and CPA Australia, we maintain an Alternate Forms of Remuneration Register.

The Register which can be reviewed by contacting us, outlines some alternative forms of remuneration that we may receive from fund managers.

In addition, where you invest in certain financial products based on a Product Disclosure Statement describing each financial product, fees will be charged by the issuer of the financial product. The Product Disclosure Statement will set out in detail these fees.

Our financial advisers are paid a salary plus bonus based on attaining reserve targets.

f) What specific charges will you be paid for the financial and credit services provided?

Our fees charged generally include the following:

- When you require personal financial product advice or credit services, a fee may be charged, based on the time involved, the expertise required and, the level of responsibility and complexity of the advice required.
- When you do not require personal financial product advice or credit services, you may be charged a fee when non-specific budgeting or structural advice is provided;
- When you choose to use our Ongoing Service, we will charge a fee which is explained in the SoA, and

Any commission received from a fund manager or financial institution is rebated to you. We shall let you know if any other fees are charged to you.

g) What about risk insurance?

Whenever we recommend that you purchase an insurance policy, the insurance company will pay a commission to us from which you acquire the insurance policy.

The amount of the commission will depend on:

- The particular insurance company that issues that insurance policy; and
- The premium you pay for the insurance policy and will generally be a fixed percentage of the premium paid. This can range from 20% to 90% of the premium paid by you.
- **We rebate all commission received to you.**

h) Will you pay anyone if they refer me to you?

We do not pay any referral fees in respect of any clients.

3. WHAT WE DO AND EXPECT OF YOU

a) Are there any restrictions on what you can do?

For your own protection, we will not do any of the following:

- Ask you to sign blank documents;
- Act as your attorney or authorised signatory;
- Act on your behalf, unless we are specifically authorised to do so; and
- Advise you in relation to financial products which are not rated by us.

b) Is there anything that I should or should not do?

You should do the following:

- Give us complete, up to date and accurate details of your personal objectives, financial situation and needs;
- Keep us informed of any changes in your personal situation; and
- Use our advice to make your financial decisions.

For your own protection, you should not:

- Sign any blank forms;
- Appoint any financial adviser as your attorney or authorised signatory;
- Appoint any other person as your attorney or authorised signatory unless you have received legal advice; and
- Give us unclear or misleading instructions or false information.

4. WHEN YOU GET OUR ADVICE

a) Will I be given advice and, if so, will your advice address my personal objectives, financial situation and needs?

In all cases where you seek financial product advice from your financial adviser, we will make reasonable enquiries about your relevant personal circumstances in order to fully understand your personal objectives, financial situation and needs.

The advice that your financial adviser provides will always be provided to you in writing in the SoA, unless it is further advice as outlined earlier.

However, you have the right not to tell us information about yourself if you do not wish to, but still require your financial adviser to provide you with personal financial product advice.

In these cases, the SoA will contain a specific warning that draws your attention to the risks of not providing full information about yourself. The warning will state that if you do not give your financial adviser accurate and complete information relating to your personal circumstances, the advice you receive may not meet your intended objectives and that your financial adviser has not been able to determine whether the advice is appropriate.

Therefore, before acting on any advice you receive, you should consider the appropriateness of the advice and read carefully the warnings contained in the SoA before making any decision relating to the advice. In all cases where your financial adviser provides an SoA to you and a recommendation is included in the SoA for you to acquire a financial product, an investment report for that financial product will be provided to you.

It is important that you read and understand the document before implementing any recommendation made in the SoA. Your financial adviser will readily explain any part of this document, which you do not understand. If you do not wish to receive our advice, we may still act on your instructions to deal in financial products

However:

- you face the risk that the financial product you select may not be appropriate for you, and
- we will require you to sign a document which records your intention not to seek advice from us for the particular financial product(s).

b) What information do you keep in my file and can I examine my file?

We keep a record of your personal profile that includes, if you provide them, details of your objectives, financial situation and needs. We also keep records of any financial product recommendations we make to you.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of funds. This means that we will ask you to present identification documents such as passports and drivers licence. We will also retain copies of this information.

We will ensure the privacy and security of your personal information in accordance with our Privacy Policy, a copy of which can be provided on request. You may access your personal information we hold about you at any time in accordance with our Privacy Policy.

c) When will a credit contract be unsuitable?

A credit contract will be unsuitable if:

- The credit contract does not meet your needs and objectives.
- It is likely that you will be unable to comply with your financial obligations under the credit contract; or

- It is likely that you will only comply with your financial obligations under the credit contract with substantial hardship.

5. IF YOU HAVE ANY COMPLAINTS

a) What can I do if I have a complaint?

If you have a complaint about any of the financial or credit services provided to you by your financial adviser, you should first contact your financial adviser who provided the service to you.

If the complaint is not satisfactorily resolved by your financial adviser within two (2) business days of making the complaint, you should contact us at the address set out below:

In writing: Complaints Officer
 BFG Financial Services
 PO Box 998, Pennant Hills NSW
 1715
Telephone: (02) 9980 5300
Facsimile: (02) 9980 5600

When we receive your complaint it will be entered in our complaints database. All details of the complaint will be sent to our Complaints Officer who will investigate the circumstances of the complaint.

If our Complaints Officer is unable to reach a satisfactory resolution of the complaint within forty five (45) business days of receipt or 90 days where we inform you more time is required), you may contact The Financial Ombudsman Service:

The Manager
Financial Ombudsman Service
GPO Box 3,
MELBOURNE VIC 3001
Telephone: 1300 780 808 (local call rate)
Email: info@fos.org.au
Website: <http://www.fos.asn.au>

You can also make a complaint to the Australian Securities and Investments Commission (ASIC) at any time by contacting the infoline on 1300 300 630.

There is no charge to you for accessing the services offered by the above organisations.

b) What kind of compensation arrangements are in place and are these arrangements complying?

Baldry Financial Services Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with the law. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Baldry Financial Services Pty Ltd and our representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any representative / employee who has ceased work with Baldry Financial Services Pty Ltd for work done whilst engaged with us.

Should you require additional copies of this document or have any further questions about the financial and credit services which BFG and our financial advisers provide, please call BFG Client Advisory Services on (02) 9980 5300. Please retain this document for your reference and any future dealings with BFG.

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BFG Financial Services
ABN 20 080 173 655 AFSL / ACL No. 237235

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02 6232 4922 :fax

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32 Thesiger Court,
Deakin ACT 2600
www.bravium.com.au

Bravium

Bravium provides comprehensive financial advice and service to its clients. The advice we provide is tailored to each client's individual needs and circumstances. Areas that we specialise in are:

- Wealth creation and management;
- Investment structuring;
- Superannuation – including Self Managed Superannuation Funds (SMSF) and defined benefit funds such as CSS, PSS, DFRDB and MSBS;
- Personal Insurance;
- Estate Planning;
- Taxation Planning;
- Business Succession Planning and Buy/Sell Agreements;
- Retirement Planning and Centrelink advice; and
- Borrowing and gearing advice.

Our Service

Discovery Meeting

Our initial 'discovery' meeting with you is free of charge. This meeting is an opportunity for us both to explore whether we should consider working together. We start by looking at your values, then your goals and objectives, and finally, details about your current circumstances.

Letter of Engagement

After the discovery meeting has concluded, we will consider the advice and work that is required to help you. After careful analysis, we present you with a Letter of Engagement.

The Letter of Engagement will summarise our understanding of the issues that are important to you and the advice we believe is required to assist you achieve financial success. It will also provide you with a fee estimate for the work required in the first 12 months including:

- The preparation of a Statement of Advice;
- Implementation of our recommendations; and
- Regular Meetings.

Advice Map

Along with a Letter of Engagement we will present you with an 'Advice Map'. This document is a one page advice plan that summarises your values, goals, interests, current professional advisers, assets, relationships and the advice process. It is an important working document that allows us to quickly update and review your position and our advice.

Presentation Meeting

This meeting is where we present to you our advice and strategies (our Statement of Advice) that will provide you with a solid foundation to help you achieve your financial success. We ensure that you understand and are comfortable with the advice that we present you with. We will also discuss the implementation of the advice to ensure the benefits are achieved.

Implementation

The implementation of advice can be a complex and time consuming process which is often left to the clients to try and deal with. We believe in ensuring professional advice is followed by professional service. As such, we project manage the implementation of our recommendations with you. For example this may involve meetings with solicitors where we are able to explain what it is you are looking to achieve with your estate plan or buy/sell agreement for your business, or it may be assisting with the application and approval of life insurance.

Ongoing Advice

On an ongoing basis, and as agreed with you, we will meet to update our recommendations, consider your changing circumstances and to ensure that the strategies employed are maximising your potential for financial success. Importantly, we are growing our understanding of you as a client and use this to finely tune our advice to your ongoing needs.

Our Fees

Bravium offers advice to clients on a 'fee only' basis. We charge a flat annual fee based on the advice and service required to help you achieve financial success. We do not retain any commissions. This means our advice is focused on the best outcomes for each client, and is not influenced by remuneration paid by financial product providers. It's a distinction that we see as important and one that sets us apart from most other advisers.



FINANCIAL SERVICES GUIDE

The purpose of this document:

This Financial Services Guide 'FSG', authorised by Australian Independent Financial Advisers Pty Ltd (AFSL 286175), is a document that we are required by law to provide to you to inform you of basic matters, prior to providing you with financial advice.

If we provide you with any advice, you will receive a Statement of Advice (in writing) which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, interests and associations which may have influenced the provision of the advice.

If a 'financial product' is recommended to you we will provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

This document details:

- Who your adviser is and details of the Australian Financial Services Licencee
- The services that we are authorised to offer
- How we are paid (as well as any other relevant parties)
- Details of any potential conflicts of interest
- How to make a complaint if you need to
- Other important issues

Who will be providing advice to you and through what licence

Corporate Authorised Representative ("CAR"):	Brocktons Independent Advisory ANF the trustee of the Esskay FT and the trustee for the Deebee FT
ABN:	24 391 135 357
Authorised representative number:	353383
Directors of the CAR:	Daniel Brammall Susannah Kulincevic
Phone:	02 6215 9170
Fax:	02 6215 9199
Office address:	19-23 Moore St Turner ACT 2612
Postal address:	GPO Box 586 Canberra ACT 2601
Email address:	info@brocktons.com.au
Web site:	www.brocktons.com.au

Your CAR is authorised to give advice under the following licence:

Australian Financial Services Licensee:	Australian Independent Financial Advisers
Australian Financial Services License Number:	286175
ABN:	91 109 381 311
Registered address:	10 Urlich Close Leeming WA 6149
Postal address:	10 Urlich Close Leeming WA 6149
Phone (Perth business hours):	08 6364 0231

The services your CAR is authorised to offer

- Investment and wealth creation advice
- Retirement planning
- Risk assessment and management
- Life insurance broking
- Mortgage and Debt Management advice
- Financial planning following redundancy
- Estate planning and business succession planning
- Asset protection advice
- Superannuation advice
- Salary packaging and tax planning
- Portfolio monitoring and reviews

A combination of personal and general advice is offered on these services.

Your CAR is authorised to give advice on the following types of product:

- Deposit products and debentures
- Unit trusts, hedge funds, bank accounts, term deposits and cash management trusts
- Listed investment companies and exchange traded funds
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Listed shares and derivatives
- Master trusts and wrap accounts
- Retail, industry and self managed superannuation funds (SMSFs)
- Retirement savings accounts
- Managed investment schemes
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

How your CAR is paid (as well as any other relevant parties)

Brocktons does not charge asset fees nor receive commissions without rebating them in full to our client. We charge a fee for service which is an hourly rate (currently \$330 an hour including GST) or a contractually agreed fixed price.

The cost of the advice will be proportional to the skill and knowledge required for the type of work, the degree of responsibility applicable to the work and the time required to prepare your Statement of Advice. This agreement will be documented in a Retainer Agreement and payment is required when we are retained. Cheques may be made out to **Australian Independent Financial Advisers Pty Ltd (AIFA)**. We do not accept cash.

Details of any potential conflicts of interest

Neither **Brocktons** nor **AIFA** has any ownership or contractual links with any financial product manufacturer that could restrict or unduly influence its advice. We have no incentive to recommend the product of one institution over another.

AIFA receives compliance and technical services from a service organisation called "Associated Advisory Practices" (AAP), which is at least partially backed by issuers of some financial products. AIFA has declined an invitation for a complimentary shareholding in AAP.

In providing advice and service to its clients **Brocktons** retains the services of other professionals from time to time. This includes accountants, auditors, solicitors, insurance advisers and other independent consultants. **Brocktons does not receive or pay referral fees to any party for referring clients to us.**

Susannah Kulincevic and Daniel Brammall are founders and directors of the Independent Financial Advisers Association of Australia, a not-for-profit association set up for the purposes of defining and promoting independent financial advice in Australia.

How to make a complaint if you need to

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and talk to him about your complaint.
2. If your adviser is not able to resolve your complaint satisfactorily within 5 business days, please put your complaint in writing and send it to Australian Independent Financial Advisers Pty Ltd at 10 Urlich Close Leeming WA 6149. We will try to resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome by 45 days from the day you lodge your complaint, you have the right to forward your complaint to an external dispute resolution scheme. Australian Independent Financial Advisers Pty Ltd is member of The Financial Ombudsman Service Limited. The contact details for this service are:

Telephone: 1300 78 08 08
Facsimile: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au
Mail: GPO Box 3, Melbourne, Victoria, 3001

The Australian Securities and Investments Commission (ASIC) also has a Free Information Line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Other important issues...

Standard of advice

The advice that you will receive will be suitable to your needs and financial circumstances. To provide this service we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of not having your full personal information. You should read the warnings carefully.

Risks of financial products or strategies recommended to you

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, or you do not understand the information provided, you should ask me to clearly explain those risks to you.

Privacy of client information

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. A copy of that privacy policy is available on request.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

Instructions from you

You can provide us with instructions and instruct me to buy or sell your financial products by telephone, letter, fax or other means such as email.

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financial planners – where to from here?

Posted on August 9, 2010 by eliotts

Financial planners in Australia are about to embark on a new journey with regards to how they earn their income.

The Federal Government's 'Future of Financial Advice' reform will take effect from 1 July 2012, and will impact on financial planners who earn commissions, volume based payments, and fees calculated as a percentage of assets under management on geared investments.

For financial planners who are also members of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants, the Accounting Professional & Ethical Standards Board (APESB) released a draft on 30 June, 2010 of Professional Standard: APES 230 Financial Advisory Services, which excludes from the fee-for-service definition: "commissions, percentage based asset fees, production bonuses, and other forms of fees or remuneration that are calculated by reference to product sales or the accumulation of funds under management". It is proposed that the members of these professional bodies must apply this standard from 1 July, 2011.



The Financial Planning Association (FPA) has also recommended that from 2012, fee based remuneration becomes the standard model for financial planning advice.

As such, fee-for-service is now a reality that cannot be ignored and most financial planners will need to seriously review their revenue structure prior to 1 July, 2012 and for some, before 30 June, 2011.

There is already plenty of information out there about what financial planners must do in order to be ready for fee-for-service.

But what information is relevant to you, and what impact will changing to a fee-for-service revenue model have on your business?

The most common advice is to apply the same fee-for-service model used by accounting firms to financial planning businesses.

As a Chartered Accountant with over 23 year experience advising clients on a fee-for-service basis, I know first-hand how this model works.

And while I believe it's the right overall approach for financial planners, there are many factors that contribute to an effective revenue strategy that even most accountants fail to consider. A sustainable revenue model needs to focus on more than simply charging an hourly rate.

Financial planners have a great opportunity to make sure they get their fee-for-service revenue model right the first time and DON'T make the same mistakes many accounting businesses do.

hours vs value based revenue model

Accountants often use an hours-based revenue model, meaning they work out how much to charge a client after they complete the work, and then invoice accordingly. Clients therefore have no idea what they are going to pay prior to the work being completed and value cannot be communicated.

This model also drives unproductive behaviour in staff. Instead of getting the work done as efficiently and as quickly as possible, the work is completed according to target hours. Why would you get work done faster when you need to achieve a charged hours target?

You should consider hours only when managing capacity and costs. Of course you need to know on average how long will take to complete any given task, and what your costs are during that hour, but your pricing structure must align to the value you provide the client.

How much is your client willing, expecting and wanting to pay for the value you provide?

Accountants get stuck into doing the work but very rarely have conversations with clients about the value they bring to the table.

Most accountants are fearful of their client relationship around price and because of this, they don't value their own skills, experience and intellectual property. Because they don't value what they do, this translates into the price they charge. They can hide behind this time-based costing methodology and inefficient industry-wide accepted revenue model.

You need to be really clear on your value proposition so you can articulate the value of the relationship and the benefits you can provide to your clients.

squeezing the orange

'Squeezing the orange' is the revenue model most fee-for-service businesses, including accountants, try to implement. They try to improve profitability purely on efficiency gains and ad hoc sales and marketing activity.

The problem with this is you can only 'squeeze the orange' until it runs out of juice. You can only minimise costs and increase margin to a point, and ad hoc marketing activities will get you nowhere.

People tend to focus on the results and sales figures, not on the five key activities that drive revenue.

The most effective strategy for any business to follow is a five dimensional revenue strategy:



Product = What you sell

Marketing = How you generate leads

Sales = How you convert leads to sales (\$revenue)

Production and Delivery = How you build the product

Client Relationship Management = How you manage your client's experience so that they buy and buy again

Each activity requires different skills and hinges on each other for revenue to grow.

When you develop your revenue model under the fee-for-service requirements, make sure you focus on the five key areas, not just the 'squeezing the orange' strategy. Take charge of your revenue process. Set the rules of engagement with your clients that align to your business and communicate the value to the client.

You also need to consider the Revenue Growth Formula:

Current revenue = current clients[^] x transaction frequency[^] x average sale[^] x margin[^]

Growing revenue is simply a matter of maths. '^' means 'make it exponential'. Every strategy you implement must work to leverage the activity so that it produces consistent growth.

Any strategies you develop to grow revenue must fall within one of the formula components. If you analyse this further, each of the components relate back to the five revenue strategy activities as follows:

New clients =	Marketing and sales
Transaction frequency =	Product, marketing, sales and client relationship management
Average sale =	Product, marketing and sales
Margin =	Production and delivery

In the below example, you can see that small increments in each component have an exponential impact on the result.

	Current	Improvement	Target
Number of Clients	1,000	15%	1,150
Transaction Frequency	2	25%	2.50
Average Sale	2,500	15%	2,875
Revenue	5,000,000	--	8,265,625
Margin	60%	10%	66%
Gross Profit	3,000,000	--	5,455,313
Improvement in Gross Profit			82%

The focus is to develop strategies in each of the growth formula components and then drive the activities to produce the revenue results.

Some key strategies in each of the activities include:

product

- Increase the number of products you have on offer
- Develop products that allow multiple entry points and purchasing opportunities for clients

marketing

- Build a lead generation platform based on building relationships
- Continually implement strategies to grow your database
- Ensure your activities are structured and strategic to drive lead generation

sales

- Separate sales activities from marketing
- Must focus on sales meetings with prospects
- Develop cross selling and up selling activities

production and delivery

- Systemise everything
- Manage KPIs that support your operational objectives, not hinder them

client relationship management

- Build a structured system so that client experiences aren't left to chance

in summary, your revenue strategy must:

1. Focus on strategies to increase and improve each component of the Revenue Growth Formula: new clients[^], transaction frequency[^], average sale[^], and margin[^]. Remember, small improvements in each component produces significant improvement in results.

- 2. Implement these strategies by allocating resources to achieve results in each of the components of the revenue activities: product, marketing, sales, operations and delivery, client relationship management.
- 3. Ensure your strategies are always structured to enable exponential improvement and leverage.
- 4. Articulate value to your clients.

Call elliotts today on **07 3833 3999** to find out how you can take advantage of the move to fee-for-service with an effective revenue strategy.

This entry was posted in General Business and tagged fee for service, financial planners, financial planning, financial planning association, revenue model, squeezing the orange. Bookmark the permalink.

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1300 886 018

Our Financial Planners Are Different

We're an Independently Owned Financial Planning Group

1

Being a private, independently owned financial planning group definitely has its advantages. Because we are **independently owned** we aren't restricted to a small suite of products that we can offer. Our financial planners strive to provide quality financial advice to our clients. To find out more about the importance of having an [independent financial planner](#) read our blog article.

We Offer Fee Based Financial Planning

Being a fee for service financial planning team provides us with the opportunity of being able to provide our clients with quality financial planning advice in all areas of financial planning - not just the ones that pay a commission. Rather than being influenced by the amount of commission we receive on a product we recommend, being paid a fixed fee ensures that we source the absolute best investments for you based on exactly what you need rather than what your adviser wants to earn. **We are working for you as your financial planners, rather than working to earn a commission from a product provider.** Our financial advisers and financial planners are interested in achieving your financial goals above all else. To learn more about [fee for service financial planning](#) read our blog article.

Financial Planning Strategies - Not Just Financial Products

Another advantage of a being a [fee for service financial planning](#) group is that that we get paid for our advice regardless of whether we recommend you a specific product. This means that we have the freedom to provide our clients with the right strategy to help them achieve their financial goals. As a result, many of our clients have received comprehensive financial advice focused on areas which are rarely covered by our competitors such as budgeting, debt reduction and industry super funds. Your financial planning is in good hands at Financial Spectrum.



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OUR PROFILE

[Fergus Hardingham CFP B.Bus\(UQ\) Dip FP](#)

[Margaret Hardingham Dip FP](#)

[FM Financial Solutions Pty Ltd - A little about our Firm](#)

[Our Consultative Approach](#)

[What are the advantages of engaging an independent Financial Planner?](#)

[So what are the attributes to look for in a genuinely independent & conflict free adviser / financial Planner?](#)

Fergus Hardingham CFP B.Bus(UQ) Dip FP

Principal



Fergus is a Certified Financial Planner and has been providing advice for over eight years to clients and helping them to understand their financial plans and achieve their objectives. Fergus has a strong technical back-ground, specialising in superannuation strategies, and specifically government and semi-government superannuation schemes.

Fergus completed his degree in business at the University of Queensland and the Diploma of Financial Planning and Certified Financial Planner through Deakin University. Fergus loves the idea of helping people determine what their goals are, and then helping them to achieve them. He enjoys the ongoing relationship with clients, and most importantly the trust that is given by his clients. In 2007, Fergus was admitted to the Australian Financial Review MASTERCLASS FOR FINANCIAL PLANNING [TOP 50 Honour Roll].

Fergus is a father of three wonderful children, of whom he is very proud. He loves good food, watching rugby with his daughter, and watching his children dancing and playing soccer.

Margaret Hardingham Dip FP 



Margaret holds the Diploma Financial Planning (completed through Deakin University), and is currently working towards her CFP(Certified Financial Planner). Margaret has been involved in the provision of advice to clients for four years, and before-hand spent all of her time nurturing our wonderful children.

Margaret enjoys working with clients, and sharing their news. She particularly loves the challenges of working out the best solutions for clients and helping them to implement them.

Margaret also loves good food, reading and watching the children do the things they do.

FM FINANCIAL SOLUTIONS PTY LTD - A LITTLE ABOUT OUR FIRM ... 

Established in 2004 by Fergus and Margaret Hardingham. FM Financial Solutions Pty. Ltd. [AFSL: 327277] is an independent boutique financial planning firm located in Pyrmont, Sydney. FM Financial Solutions is neither owned nor aligned with any firm or institution (such as a bank, superannuation scheme, fund manager or life company), as a result we are not tied to, or influenced by a 'parent' firm and their agenda or business requirements.

FM Financial Solutions is a fee-only firm, our 'flat fees' are agreed to with the client prior to providing advice or a service. As a result of our fee model, where a commission is payable from an investment or insurance product, we rebate 100% of all initial and on-going commission or brokerage to our clients. This has the affect of reducing the end cost of the investment or insurance policy to the client.

Our Consultative Approach

We believe in comprehensive financial advice that is both professional and independent from bias or influence. We specialise in creating tailored financial strategies for our clients who value their time and require professional financial management to preserve and build their wealth.

We provide strategic advice that's right for each individual's circumstances. A complete in-depth understanding and analysis of your lifestyle, goals and financial circumstances forms the foundation for the development of the required financial strategies.

What AreThe Advantages Of Engaging An Independently Owned Financial Planner?



Being 100% Independently Owned enables FM Financial Solutions to implement the following principles:

- operate on a flat fee for service basis.
 - wherever possible rebate commissions to clients in full.
 - not receive rebates or other volume based benefits from any life company or investment platform provider.
 - not receive benefits from any party that may influence the advice provided to our client.
 - provide full disclosure of all fees payable by our clients.
 - offer whichever services or products which we believe to best suit the client's needs free of any conflicts of interest or 'potential bias':
- According to the most recent ASIC Shadow Shopper Survey: The survey also found that 'bad advice' is six times more likely if the adviser had a potential conflict of interest due to remuneration and three times more likely if the adviser is recommending in-house or associated products. Source: Financial Standard 6/4/06.

Not only Is FM Financial Solutions Independently Owned – We are also Independent

According to research undertaken by www.independent-advice.com.au fewer than ten (10) advisers in a sea of over 16,000 financial planners, appeared to properly satisfy the legal definition of "independence".

The Legal Definition of an Independent Financial Advisor / Planner

The Law states that financial advisers can only call themselves "independent", "unbiased" or "impartial" if they (and their associates) do not receive any of the following:

1. commissions (apart from commissions that are rebated in full to the person's clients)
2. forms of remuneration calculated on the basis of the volume of business placed by the person with an issuer of a financial product
3. other gifts or benefits from an issuer of a financial product which may reasonably be expected to influence the person.

ASIC's view on rebating is also quite restrictive.

"ASIC considers that the requirement that commissions are 'rebated in full' is satisfied if, as soon as the commission is received, it is rebated to the client without delay by:

1. rebating an amount equivalent to the commission directly to the client by cash, cheque or other direct means (eg by direct credit to a bank account nominated by the client); or
2. offsetting any debt owed by the client (ie a debt owed before the commission was received by the licensee) by an amount equivalent to the commission, except in circumstances where the amount of the debt is calculated by reference to commissions expected to be received by the licensee.

ASIC does not consider that the requirement that commissions are 'rebated in full' is satisfied if a client's account with the licensee is credited with the amount of commission received, where funds in the client's account may be used to meet future liabilities of the client to the licensee and the client does not have the right to demand payment to it. This is because the rebate is not immediately available to the client in these circumstances."

(Source ASIC QFS38 Published 10/12/2002; Revised 25/11/2003)

The source of the rule is section 923A of the Corporations Act 2001 can be viewed at the link below :

http://www.austlii.edu.au/au/legis/cth/consol_act/ca2001172/s923a.html

So What Are The Attributes To Look For In A Genuinely Independent & Conflict Free Adviser / Financial Planner? There Are Three ...

1. Full Ownership

If the advice is being delivered by someone who is employed by a product manufacturer example, Bank / Super Fund (or is related to them in some way), then their advice can be conflicted.

We own our business – and have no links with any product manufacturer.

2. No Commissions

Are there any payments being made to the planner by a product manufacturer? In fact, more broadly, does the planner receive any payment that doesn't come direct from his/her client? If so, and it isn't rebated in full direct to the client, then the advice can be conflicted.

We are paid by our clients not by third parties.

3. No Asset-based fees [% Based Fees]

We charge flat fees, agreed with our clients based on the services the client wishes to subscribe to not according to how much money they have to invest.

When we're talking about your life savings then you need advice that isn't conflicted. At FM Financial Solutions, we believe the only advice safe to rely on must be utterly devoid of any conflicts - potential or actual.

Only when the interests of your adviser are 100% aligned with yours are you going to be getting the best result. If your adviser's interests are at all in conflict with yours then you're getting a product pitch dressed up as advice.

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Our Guarantee on Fees and Services

We only do work where it can bring an enduring financial or non- financial benefit to you that exceeds your investment in us.

- To help your cash flow, our fees are issued monthly. Our fees clearly state in plain English the nature, quality and quantity of work done on an hour by hour basis so you can ask questions about the work done if you have any concerns. Where possible quotes are generated for all work and we don't charge for five-minute chats.
- Don't pay any part of our fee unless we have responded to any concern or suggestion you may have.

How to Keep Control of your Fees and Deadlines

How do we charge for our services and save you money? Our billing philosophy and guarantee is not to charge for work unless it can add value to your practice by increasing revenue, reducing costs or reducing the risks associated with conducting your practice. We charge on an hourly or fixed fee basis and detailed accounts are provided together with our new Traffic Light Monthly Milestones Restructuring & Annual Accounting and Management Report. Every month we report to you whether we are on budget and will make the deadline. We can demonstrate this new technology and monthly project tracking report at the time of the no obligation consult. See below for an example..

Next Step Milestone & Task Traffic Light Client Report

28/03/2011

#	Traffic Light	Milestone Name	Priority No.	Task Name	Status
1000		Health and Life			
1	M	Tenant Doctor/Service/Contractor	2	Tenant Doctor/Service/Contractor Agreements templates to be executed for all GP's, specialists and allied health.	Open
		What: Read on ...hyperlink What Read on ...hyperlink			
M		Template agreements are modified by the practice first, then issued to all providers after H&L modifies and checks any new terms and conditions to ensure they are commercially appropriate.			
		Next Step: ALWAYS have the latest comment first. Clients will read this so make sure clear initials Date Day Month Year - 140 character brief back ground and next step e.g. David Dahm 17 March 2011 Email client twice in the last week and no response. David Dahm to arrange a Go To Meeting with client to confirm.			
		Days Due Status	22		
		Milestone No.	6		
		Task No.	11		
		Completion %	0		
		Risk	High	Compliance Status	Mandatory
				1 New/Restructuring	Annual Cost Recurring - Ongoing Cost (may



- | | |
|---|--|
| 1 On track and meeting budget and deadline expectations and/or complete | 3 Activity seriously behind schedule causing budget blow out and/or high commercial or legal-medico risk |
| 2 Client delays and/or Health and Life waiting for responses. This results in not meeting budget or dead line expectations | 4 Postponed |
| | 5 Not Applicable |

Traffic Light Reports

These reports let you know how your restructuring, annual accounting or any special projects ("management " as needed work) you have requested are progressing. We endeavour to provide you a comprehensive report at the end of each month with your monthly invoice. This should give you a clearer picture and more control of where you are. This will enable both of us to provide immediate feedback if we are not on target either with a deadline or the budget.

See above Next Step Traffic Light Reports. They show how you are progressing with your Restructure and Annual Accounting & Management objectives.

Each Milestone report which is an objective has a number of key tasks that must be completed called "Next Steps" so we can give this item a green traffic light which indicates this particular job is under control and will meet your budget and timeframe expectations.

You can simply print out the Next Step Milestone & Task reports and write your comments or instructions on them and fax back to us to update.

Milestone & Task Reports – What Are They?

What your entire journey is, is mapped out on the Milestone Report and the Task Report details how you are going to get there.

A Milestone report is prepared for a significant activity such as Restructuring your practice or Annual Accounting and Management (i.e. Special Project Work). The Next Step Task Report details what are the individual next steps to completing each milestone. For example if you are travelling to Sydney from Adelaide via Melbourne, then the Melbourne destination is a key milestone. The tasks are the details of what the next steps that are required to reach that milestone point for example determining whether to use a car, fly or walk and who will go and how much will it cost.

Milestone Report – this report provides an overall summary of the key objectives and how they are progressing. These tasks are detailed in the Next Step Task Report. Please write your comments on this report where appropriate and fax or email back and we will respond.

Task Report – this report provides the next step task that needs to be completed in order to complete the above milestones – please write your comments on this report they are linked back to relevant milestone.

Key Significant Activities we are reporting on

As discussed earlier, there are one off activities we are performing for your practice and recurring activities that are performed annually or on a needs basis as detailed below:

The Restructuring (non-recurring work over 18 months) Milestone Report has 14 milestones and 20 tasks (next steps)

The Annual Accounting and Management (recurring and as needed work) has 20 milestones and 26 tasks (next steps).

Traffic Light Status

In particular they show if your work is on time and on budget and what is causing any delay. We use a traffic light colour coding system so you can easily identify what we are concerned about. All red and amber items need your immediate attention. Sometimes this is as simple as we do not require the service or will discuss and we will turn the traffic light status from Red to Green with a new deadline or new instruction.

Feedback – is a two way process

We are giving you feedback on how we think things are going and we need your confirmation where there is a lack of clarity.

You can simply print out the Next Step Milestone & Task reports and write your comments or instructions on them and fax back to us to update.

How Our Fees Work

Our management fees are for discretionary, once-off assignments such as practice restructuring or employment agreement templates. This is also used as a timely "speeding ticket" that if you are being charged for repeat work, you can speak to your practice support staff immediately on how they can avoid such fees. This ensures a timely implementation of any new practice or restructure. This is an excellent management tool.

Our accounting fees are for annual accounting work after your financial affairs have been set up or restructured. They are budgeted on an annual basis so you can compare our services with other accounting firms.

On most engagements that require a major restructure the fees are initially high but provide a life time benefit once set up. [Download Fee Graph example.](#)

Our Guarantee: Is to keep your fees fair and value for money.

In consideration of the trust you have shown towards our team by enlisting our assistance with the preparation of your financial statements, we feel you deserve the finest possible service and the greatest loyalty in this most important task. After receiving your written instructions we guarantee to do the following:

1. Prepare your financial statements in the most efficient manner possible, giving you peace of mind by handling all matters and enquiries from government agencies on your behalf.
2. Keep you informed of the progress of the preparation of your financial statements and maximise the commercial opportunities available to you.
3. Competitively priced services. We are still 30% better value than firms of the same size and offering the same level of service. More importantly, our products and services are unique in Australia.
4. As our client you are entitled to free-of-charge, 'five-minute' phone calls. Any extended phone advice is charged on a time basis and we guarantee to return your call within 24 hours.
5. All our professional and friendly team go through a minimum of 60 hours per annum Continuing Professional Education (CPE) outside of their normal working hours. Rest assured they are exceptionally well trained to look after all your needs.
6. We will endeavour to take all reasonable care, but in the unlikely event that an error is made by our firm, we will not charge for it.
7. We go through an extensive and thorough checklist upon completing your financial accounts and annual returns. This quality assurance program ensures first class results.
8. Peace of mind to know that when you need a question answered in the future, or have a problem resolved, you have Health and Life to fall back on. If you are dissatisfied with our service for ANY reason then you should email your client manager immediately. If your complaint is fair and reasonable we will refund the full fee paid by you for that service.

OUR COMMITMENT TO YOU IS THAT WE LOOK AFTER YOUR FINANCIAL AFFAIRS AS IF THEY WERE OUR OWN.



About HPH Solutions

ABOUT HPH SOLUTIONS

HPH Solutions is a financial planning firm that was founded in 2002 from the philosophy that success in life is not solely about the accumulation of wealth, but the attainment of Health, Prosperity and Happiness (hence HPH).



This holistic approach continues to underpin the way HPH Solutions conducts its business. Our purpose is to have a positive impact on the lives of our clients and we have been doing so for nearly a decade. [About HPH Solutions Clients.](#)

While many financial advice firms are owned by banks or other institutions, **HPH Solutions is self licensed and non-aligned with any specific financial product providers.** This ensures that you receive balanced, clear advice, designed for your specific situation.

HPH Solutions is a "fee for service" wealth management company which means that we are motivated by finding the best solution for our clients. Our fees are determined by the complexity of your finances and the positive impact that we can have on your financial position.

[How HPH Solutions can help you.](#)

HPH Solutions consistently strives to exemplify "best practice" in the financial planning industry. We are proud to be an accredited Professional Practice with the Financial Planning Association of Australia.

 Financial planning is the process of developing strategies to help you manage your financial situation so you can create and protect wealth, enjoy life and achieve financial security. – Financial Planning Association 



This website contains general advice and does not take into account your objectives, financial situation or needs. Before acting on general advice you should consider the appropriateness of the advice having regard to your circumstances.

Contact

Office: 123 Melville Parade, Como WA 6152

Mail: PO Box 157, Como WA 6952

Email: info@hphsolutions.com.au

Telephone: (08) 9200 3123

Fax: (08) 9200 3125

HPH Financial Planning Pty Ltd

AFSL: 337755





Independent Financial Advisers Association of Australia (IFAAA)

About IFAAA | Independent Financial Advisers Association of Australia

Does your financial adviser pass the "Gold Standard of Independence" test?

The Independent Financial Advisers Association of Australia exists to promote the 'gold standard' of independence for financial advisers. Members of the IFAAA are genuinely independent financial advisers who stand out from the rest of the financial planning community because they:

Do not have any ownership links or affiliations with product manufacturers;

Do not receive commissions or incentive payments from product manufacturers; and

Do not charge asset-based fees.

Why? These are conflicts and conflicts increase the likelihood of poor advice. Anything less than genuinely impartiality undermines the consumer's confidence and makes low quality advice more likely.

In late 2009 the ASIC submitted to government that commissions and product affiliations are conflicts of interest which "distort the quality of advice" and should be banned. The consumer group CHOICE endorses the recommendation.

The IFAAA aims to solve the definition of independence and promote the value of independent advice to the consumers, to train and develop independent financial advisers, and to represent the interests of its members to government.

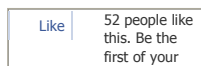
If you would like to speak to a genuinely independent financial adviser, please [contact us online](#) .

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WHAT DOES IT COST FOR THE BEST FINANCIAL ADVICE?

Given that everyone's financial position is unique, as you'd expect there is no one answer to this question.

The key aspects of how we operate and charge for the best advice are as follows:

1. Your initial meeting with us will be at our cost (that's industry jargon which means it is free to you).

During this meeting we will ask a number of questions about what exactly it is you are looking for and discuss how we can help you resolve your financial quandaries. We often also come up with opportunities (or issues) that you were perhaps not aware of. There is no obligation on either you or us to proceed past this initial meeting.

2. A fixed price fee will then be agreed upon.

Based on the work required we will provide you with a fixed fee quote to develop in-depth financial strategies for you.

Importantly if we feel that we cannot add value to your situation well beyond the fixed fee we propose, then we will explain this to you.

3. A comprehensive written report will be created, presented and explained to you

Once you are happy to proceed we will undertake the required research for your unique situation and come back to you with a written report detailing our recommendations.

We will then take the time to explain these recommendations in detail to you to ensure that you fully understand the ideas we have, and importantly why they are the best ideas for you.

It is then entirely up to you to decide whether you will accept all, none or some of our recommendations.

4. Implementation of Recommended Strategies

Once you have decided on which strategies to implement we will undertake the required actions to implement these with you. Depending on the estimated time involved in this implementation, we may charge a small administrative fee to cover our costs – this will again be agreed upon before moving ahead.

Ongoing Advice

We see it as vital that you have an ongoing relationship with an adviser to ensure that your strategies, investments and insurances remain the most appropriate and up to date for you. We will provide you with a fixed fee quote for this ongoing work.

Whilst I acknowledge that the above does not answer the question of 'what does it cost', I'm sure you can understand that everyone's position is different and so it would be unprofessional to try and justify otherwise.

What we can however say is:

- a) You will not incur any costs from us without you first agreeing to them,**
- b) You will have ample opportunity to ask questions and will be provided with profession, straightforward responses,**
- c) We do not believe in charging fees based on a percentage of your investments – all fees are fixed price, and are calculated based on the work involved not how much (or little) money you have,**

RECENT POSTS

Q: When is no pay rise really a pay rise?

Australia's banks

Business of the Week!

Market Update from Patrick Farrell, Advance Asset Management

Tatts (and no doubt soon Tabcorp) take on the Victorian Government

d) **We strongly believe that we offer true 'value for money' advice.**
We will not claim to be the cheapest (and have no desire to be, and in all honesty query who would want to deal with the 'cheapest adviser' when it comes to their life savings), but we also certainly know that we are not the most expensive,

If you have any queries, please feel free to contact us and we can discuss the above further.

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Australia's banks
Business of the Week!
Market Update from Patrick Farrell, Advance Asset Management
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Medical Financial Partners

We work with a select number of firms to offer a complete financial management service to Doctors. Before becoming part of our deliverables team we undertake due diligence to ensure the firms we recommend our clients use are the best in the market in terms of service, product and value. **They must also share our philosophy for conflict free advice and transparency of charging.** We provide a full briefing and manage the implementation of any services provided through our deliverables team:

Mortgages for Doctors

Until mid 2011 we offered an in-house mortgage broking service, however we found, particularly with larger loans for [Medical Specialists](#) and [Doctors in Private Practice](#), the rates and service offered directly by the major banks were hard to match. This was largely due to the lack of new loans being set up in the market and thus increased competition by the banks. We therefore took the decision to recommend a select number of financiers, who specialise in finance for doctors or with our clients existing lender to secure the best deal. We have found this to be very successful.

Property Buyers Advocate

We spent a lot of time conducting due diligence in the property area before selecting someone to work with to act as a Property Buyers Advocate for our clients. We found that there is a lot of conflicted advice within the property area which can lead to Doctors making the wrong decision. **We have partnered with a firm who are 100% fee for service, paid for by our clients, thus ensuring they are not working for anyone else.** Since 1999 they have negotiated the purchase of 900 properties and bid at over 100 auctions so they know what they are doing,

Legal Advice for Doctors

We work with a number of legal firms rather than just one. We have found through our due diligence and working with a number of different firms that it is difficult for good small to medium firms to be all things to all people. Thus the area of legal advice needed will dictate the firm we use. We can and have worked with our clients existing legal firms where required. The areas of law include:

- Property conveyancing for Doctors
- Setting up in Private Practice
- Comprehensive estate planning
- Asset protection
- Trust and company set up
- Employment law
- Contractual law

Latest news from Medical Financial Partners

[Reserve Bank: Go Forth and Save](#)

[Are the rich getting richer? Not in the property market](#)

[Our 4th property education for Doctors evening](#)

**The products / services offered by these businesses are not authorized by Garvan Financial Planning and Garvan Financial Planning is not responsible for the advice / services provided*

What is Parinity?

Parinity is the essence of the new age of personal financial management, advice and planning. Parinity is truly independent and clients receive advice free from conflict or institutional influence. Parinity clients can be certain that the advice they receive is purely in their best interest.

parinity

What is Parinity?

Image 1 of 3

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Fees

For the past ten years, our practice has followed a fee-based model for advice, well ahead of the market. As such, Parker Financial Services is well placed to handle the new regulations being introduced from 1 July 2012 under the Future of Financial Advice reforms.

Over the years, we have developed a preference for certain types of investments. However, our business does not exercise any bias towards particular products. Our focus is always on arriving at the best possible strategy for each client.

An annual fee is agreed upon between the client and their adviser. Any commissions received in respect of a client's investment portfolio are reimbursed to clients by way of a reduction to their fees.

We make recommendations based on what we believe is in the best interests of our clients rather than ourselves.

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About Us

About Your Personal CFO

Your Central point of Call

Most professionals spread their financial affairs across a number of different and often uncoordinated service providers, such as accountants, lawyers, investment advisers, stock brokers and insurance agents. We provide you with one central point of contact to handle all your financial management issues.

As our first step we undertake a 'Discovery Process' to find out exactly where you are at, where you want to go and what is important to you. This helps you to get a good understanding of your current situation and to compare your options and possibilities for what you could do going forward.

To lay the foundation to reach your goals and objectives we help you to identify your financial goals – these are directed by what you want and the lifestyle you want to have rather than just products and investment vehicles which do not have a specific purpose.

Once the Discovery Process is complete we then prepare a 'letter of engagement' which will outline exactly what your project involves, time frames and the costs of implementation so that you have a clear understanding of what is involved before we get started.

We work on simplifying your financial management by breaking down what needs to be done via a number of financial 'projects' which we manage and oversee for you to ensure they are completed successfully.

Once you have decided to 'go ahead' with our project proposal we will then draw on a variety of experts in addition to Pert & Associates (such as lawyers, taxation specialists, business advisers and financial market experts etc) – to assist in creating the outcomes you require based on your goals and objectives. We will manage these experts on your behalf and will be a central point of call as your acting personal CFO. You may have several of these advisors in place and we are happy to work in conjunction with them for your benefit.

We coordinate your financial management needs, taking into account your situation and ensuring that all of your needs are implemented in a tailored, consistent and organised manner that will give you ease of management and a peace of mind.

Benefits of Your Personal CFO

Your personal CFO will offer you a variety of benefits, including:

1. Project management of all your financial affairs – managing a team of legal and financial experts to assist you in reaching your outcomes while remaining focused on what is in your best interest.

2. Supporting you by providing discipline – helping you to make wise choices about your Money. Helping you to have a 'plan' and sticking to it.

3. A focus on longevity & relationship – they will be there for the long haul. The relationship between you and your personal CFO is ongoing and built on trust.

4. A deep understanding of your core values, goals and objectives - they will ensure that you align your financial strategy and goals with your personal/family goals and remain on track for living the life you want building your wealth into the future.

Who benefits from our service

The clients who benefit most from our services have the following qualities:

THEY ARE MANAGERS OF THEIR OWN DESTINY: Our clients are people who take charge of their life and their destiny rather than leaving it to chance. They seek the advice of experts and are comfortable with delegating responsibility of their financial well being. They appreciate, and are willing to follow, the advice of an expert.

THEY ARE GOAL ORIENTED: Our clients are goals oriented. They like to be clear on what it is that will give them control, security and freedom to do what they want to do to live a fulfilling and enjoyable life. Our clients appreciate the clarity and peace of mind that they get from knowing they have the greatest probability of achieving their goals by partnering with us.

THEY VALUE EXPERT ADVICE: Our clients value the expert advice we provide to help them to integrate and manage their affairs.

THEY FOCUS ON WHAT MATTERS MOST: Our clients know that they will need to work smart to manage their financial affairs so that they can free up the time to focus on what is important to them, whether it is focus on furthering their profession, Business or spending time with their loved ones. By delegating, they can focus their valuable time and energy on those things in life that are most important to them.

THEY WANT A PARTNERSHIP: Our clients are looking for a partnership that helps to get their affairs in order and provides expert advice and acts as a sounding board whether times are good or bad. A Strategic Partnership with their Personal CFO allows them to have more control and therefore ease of success in achieving their goals, whatever they may be.

"We do the hard work so that you can get on with what's important" Quote Brian Pert

Your Personal CFO Expertise

CFO Difference

Your Advisers

We are advisers not just financial advisers. We provide a board of advice and a personal CFO service to assist you to integrate the management of your financial affairs and work collaboratively with you to achieve your important outcomes, financial and beyond.

Independent

Being independently owned we have no conflict of interest issues due to ownership links with fund managers, financial institutions or large planning groups. This means we are not influenced by any outside forces and are totally guided by you and your needs and objectives in achieving your financial independence.

Strategic Advice

We provide unbiased strategic advice as we do not have our own products or ownership links to product providers that may influence our recommendations to you.

Qualifications and experience

Your personal CFO service is of the caliber usually only available to senior personnel in large organisations & High Net worth Individuals.

Direct Access

You have direct access to your personal CFO and wealth adviser who answers your queries personally and does not seek to divert you to other personnel.

High touch Approach

Your personal CFO service will always keep in touch with you and keep you informed of the most relevant news to you. Your Personal CFO personally looks after no more than 100 clients. We limit number of clients to maintain a high level of service.

This means that there is always ample time to assist you.

Saving You Time

We actively encourage you to delegate to us everything that we can do for you, thereby minimising your day to day time involvement in managing your financial affairs and any commitments linked to this.

Transparency

You know exactly how we are paid as all remuneration is fully disclosed and we do not accept commissions in relation to investments or superannuation.

Your Team of Experts

Brian Pert is a director and adviser of Pert & Associates. His mission is to help clients use their wealth to achieve their most important life goals, such as establishing legacies for their families, contributing to their communities and pursuing their passions. He specialises in project managing the affairs of medical specialists, Pharmacists and Qantas pilots and providing advice through your Personal CFO.

Brian is a certified Financial Planner, a status that requires comprehensive knowledge and continuing education. He has a Degree in Economics and has been advising clients on financial independence for more than 15 years.



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Services

- Tax & Accounting
Tax Strategy & Structure
Succession Planning
Private Wealth
Coaching & Leadership
Education & Training
Human Resources
Marketing & Sales
Benchmarking

Services

At PrincipleFocus our divisions offers a range of professional services aimed at helping small business and agribusiness to build sustainable, successful enterprises – through delivery of specific services, or full integrated solutions.

Our services include:

- Tax and Accounting
Tax Strategy and Structure
Succession Planning
Private Wealth
Business & Executive Coaching
Business & Agribusiness Courses
Human Resources
DISC Behavioural Profiling
Staff Training
Marketing and Sales
Benchmarking

These services working together are integrated solutions, both strategic and cost effective, and offers:

- A single client file and a focused client manager coordinating all resources for you – better understanding of client needs by all advisers, efficiency and improved outcomes.
A group of specialist professionals all working together to help you achieve your goals – professional synergy leveraged toward client needs.
Quarterly discipline of stop, check, reflect, refocus – earlier detection and response to opportunities and threats.
An expanding network of like-minded businesses across Australia
Efficient service response – consistent, high performance people to work with and rapid response times delivered to client.
A proven pioneering and innovative approach – be proactive and at the leading edge of your industry
Fixed monthly fee - Security and transparency of costs, easy to budget
Holistic management philosophy - Balanced triple bottom line results

Home | Services

Understand your figures

Our Accounting team proactively help you take control of your business through education, assisting you to manage, and providing accounting, taxation and business services.

More

Increase Profit & Cashflow

Our Consulting team provides expert guidance in business coaching; leadership; succession planning; marketing & sales; mergers & acquisitions; and education & training for both businesses & farmers.

More

The lifestyle you deserve

Our Private Wealth team assist you achieve your personal goals by developing a strategic wealth management plan including tailored investment and superannuation advice.

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Services

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Tax Strategy & Structuring
Succession Planning
Coaching & Leadership
Business Coaching
Education & Training
Human Resources
Marketing & Sales
Business Strategy
Financial Planning
Portfolio Management

Company

- Our Client Charter
History
Leaders in Our Field
Community
Our Directors
Our People
Private Wealth
Employment

Courses

- Business Courses
Agribusiness Courses
Business of Farming
StrategicFocus
Cell GrazingFocus
Entrepreneurial Leadership
Visions & Goals
Sales Cat
WealthFocus
DISC & Values Profiling
Education & Training

Locations

- Dubbo
Coffs Harbour
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About Us

Who we work with

Why Quantum is different

Our people

Company profile

Industry recognition

Contact Us



Phone: (02) 8084 0453

Email:

quantum@quantumfinancial.com.au

Mail: Quantum, PO Box 5273 West Chatswood NSW 1515

Welcome to Quantum Financial

Bill Mackay established Quantum Financial in 1994 after over 30 years experience in financial services in Australia and the USA. Today Quantum Financial is an independently owned financial planning firm committed to providing its clients with quality financial advice and superior service based on their individual needs and requirements.



Since 1994 we have provided conflict free advice. We are independently owned and so are free of the influence of product providers. We don't try to sell you our own products as we don't have any. We don't accept any kickbacks or commissions. Our mission is to provide you with expert advice that is in your best interests and to become your family's trusted advisor for the long term.

Fully accredited

Quantum Financial Services Australia Pty Limited ('Quantum') holds a national Australian Financial Services Licence (AFSL 239200) and all of our advisors are bound by the Financial Planning Association of Australia's (FPA) strict Code of Ethics and Rules of Professional Conduct. Quantum is a principal member of the Boutique Financial Planning Principals Group. Quantum is also a nationally accredited Registered Training Organisation (RTO 90281).

Request an appointment

For an obligation free meeting with an experienced Quantum Wealth Advisor, call today on (02) 8084 0453 or email us .

Quick Links

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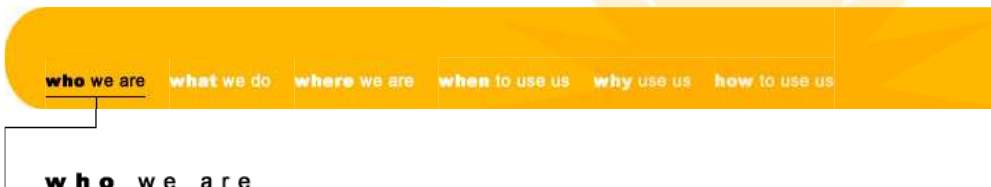
Contact

Phone: (02) 8084 0453
Email:
quantum@quantumfinancial.com.au
Head office address: Level 6, 9 Help Street, Chatswood NSW 2067 NSW

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Take Control – With your Independent Financial Adviser

Rise Financial was established in 2004 and operates under the Australian Financial Service Licence (AFSL) 311718.

Rise Financial is one of the few truly independent financial planning businesses with the licensee, Phil Thompson, owning 100% of the business and is the Responsible Person for the AFSL to provide financial advice.

Rise Financial operates on a purely "fee for service" basis, which means that we only charge agreed flat fees for the services we provide clients, with any commissions that would have been payable directed back to the client through lower investment management fees, lower insurance premiums or lower interest rates on loans.

Rise Financial provides advice to clients in the ACT region, interstate via phone or Skype, and to Australian Ex-Pats living overseas.

Rise Financial is a recognized Professional Practice of the Financial Planning Association.

Rise Financial typically provides advice through a 4 step process summarised as:

Step 1 – Financial Check Up / Consultation / Salary Packaging Advice Cost \$275 (inc. GST)

- To help you understand *Where You Are* financially.

Optional Extra – Financial Projection – Additional Cost \$275 (inc. GST)

- To help you understand *Where You Are Going* financially.

Step 2 – Strategic Financial Plan Cost \$2,200 (inc. GST)

- To help you understand *Where You Are Going* and *How To Get There Better*.

Step 3 – Statement Of Advice Cost \$1,100 (inc. GST)

- To set your planned financial direction and strategy.

Step 4 – Wealth Management Service Annual Cost \$3,300 (inc. GST) (Annual Opt-In)

- To allow us to *Take You There* on your financial journey with ongoing advice, and investment implementation and management.

Note – Above fees may increase for more complicated situations or where greater advice risk is involved.

Download our [Service Overview Brochure](#).

Where Rise Financial puts in place investments for you, our preferred approach is to adopt a disciplined investment philosophy based on the principles of passive investment, reliably capturing the returns available from capital markets over the long term.

If you lie awake at night worrying about your financial situation, or if you are too busy to give your financial planning the attention it deserves, then Rise Financial can help you.

ADVISER PROFILE



PHIL THOMPSON

Contact us:

P: 02 6292 0015
[Email Phil](#)





Truly Independent.

There are many financial advisory firms that claim to be 'independently owned', but this does not mean they are truly independent. We satisfy the Corporation Act's definition of **independent** (s.923A) because we do not receive any commissions, we do not charge fees based on volume of product sold or advised on and we have no affiliation with any product manufacturer that could lead to a conflict of interest or a perceived conflict of interest.

The only fees we receive are directly from our clients which means we work only for them. We rebate all commissions on insurance products.

The Legal Definition of an Independent Financial Advisor / Planner

The Law states that financial advisers can only call themselves "independent", "unbiased" or "impartial" if they (and their associates) do not receive any of the following:

- commissions (apart from commissions that are rebated in full to the person's clients)
- forms of remuneration calculated on the basis of the volume of business placed by the person with an issuer of a financial product
- other gifts or benefits from an issuer of a financial product which may reasonably be expected to influence the person.

The source of the rule is section 923A of the Corporations Act 2001 can be viewed by [clicking here](#) or the link below :

http://www.austlii.edu.au/au/legis/cth/consol_act/ca2001172/s923a.html

Australian Securities and Investments Commission's (ASIC's) view on rebating

ASIC's view on rebating is also quite restrictive. ASIC considers that the requirement that commissions are 'rebated in full' is satisfied if, as soon as the commission is received, it is rebated to the client without delay by:

- rebating an amount equivalent to the commission directly to the client by cash, cheque or other direct means (eg by direct credit to a bank account nominated by the client); or
- offsetting any debt owed by the client (i.e. a debt owed before the commission was received by the licensee) by an amount equivalent to the commission, except in circumstances where the amount of the debt is calculated by reference to commissions expected to be received by the licensee.

ASIC does not consider that the requirement that commissions are 'rebated in full' is satisfied if a client's account with the licensee is credited with the amount of commission received, where funds in the client's account may be used to meet future liabilities of the client to the licensee and the client does not have the right to demand payment to it. This is because the rebate is not immediately available to the client in these circumstances.

(Source ASIC QFS38 Published 10/12/2002; Revised 25/11/2003)

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Our Difference Your Advisors

Our Difference

Semaphore Private was conceived by Andrew Peters in 2008. After two decades working in the financial services industry, Andrew was keen to establish his own practice to reflect his values and vision - To provide outstanding service, considered and unbiased advice in all areas of financial planning.

As a private, independently owned financial advisory practice Semaphore Private is not compromised by any ownership links or advisor remuneration arrangements which could influence investment strategies.

Semaphore Private Clients benefit from Andrew's extensive experience and expertise. His friendly nature and easy to understand approach ensures clients feel relaxed, confident and integral to the decision making process.

Competent and informed decisions take all factors into account including; tax, estate planning, insurance, risk tolerance, specific family circumstances and ultimate financial goals.

Semaphore Private offers much more than just investment advice. Based on open communication it enables planner and client, working together, to make sound financial decisions.



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Semaphore Private site designed and developed by [Web Initiatives web design](#)

FEES

Strategy First Financial Planning charges on a “Fee for Service” basis, which means you pay a set fee based on:

- Time
- Level of expertise needed
- Complexity

Our fees are transparent and agreed by you up front.

We rebate all commissions and brokerages from product providers or financial institutions. We **do not** receive any volume rebates, incentive or bonuses.

Strategy First breaks the strategic planning process and the associated fees into **4 separate stages**.

At your initial meeting, your adviser will confirm which fees will apply based on your specific situation.

Stage 1 - Strategic Advice

We charge an agreed fee to provide our recommendations in a Strategic Statement of Advice, which may include:

- Cash Management and Budgeting
- Debt Management
- Financial Structuring and Tax Planning
- Wealth Accumulation
- Superannuation
- Personal Risk Planning
- Estate Planning
- Retirement Planning and Superannuation

The following table gives an estimate of fees you will pay, depending on the complexity of the advice provided.

Type of SOA	Estimated Fee (incl. GST)
Basic	\$1,650 - \$3,300
Standard	\$3,300 - \$6,600
Complex	\$6,600 - \$11,000

You will receive an estimate of the cost before work commences in a Letter of Engagement.

As part of our Pricing Policy and as our commitment to genuine “Fee for Service” advice, Strategy First will rebate 100% of any product commissions received.

Stage 2 - Investment Recommendation

After or in place of the Strategic SOA, we may be required to make a recommendation regarding the investment of monies.

This requires an additional Statement of Advice and the cost will vary pending the complexity of your situation, such as existing investments, capital gains tax calculations or existence of multiple portfolios.

Fees range from **\$1,650 to \$4,400**.

No entry fees, up front commissions or percentage based on the size of assets is charged.

Stage 3 - Implementation

For the actual administration of your Investments, Insurance, Superannuation and Estate Planning needs, we charge on a time and materials basis. All commissions are rebated.

Stage 4 - Ongoing Services and Fees

For ongoing advisory and money management services, we charge an annual retainer. As with all other work, the fee level varies depending on the time involved, the complexity of and the risks associated with your portfolio(s).

Service Level	Annual Retainer (incl. GST)
Minimum	\$1,650
Standard	\$2,750 - \$5,500
Standard Plus	\$5,500 - \$11,000
Premium	\$11,000 - \$22,000
Premium Plus	By Negotiation

Special Projects or Services

At Strategy First, we appreciate each client is different and has different needs. For the clients where our “standard services” are not applicable, we charge on a time and materials basis.

Our current hourly rates are:

Employee / Advice	Hourly Rate (incl. GST)
SMSF Technical Advice	\$385 - \$413
Financial Planner	\$275 - \$358
Paraplanner	\$165 - \$237
Administration and Insurance	\$110 - \$165

** Please note all fees are subject to change without notice.

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Basis

Fee Range

Fees

> Basis

Tupicoffs offer advice on a fee only basis. Our fee is based on the work required and varies for each client. Our decision to offer fee based advice was based on the need to disassociate our advice from remuneration paid by financial product providers.

At Tupicoffs we believe that clients should pay for the work required not a percentage of their assets in managed funds. This has allowed us to focus on client outcomes rather than accumulating assets in managed funds. Clients of Tupicoffs pay an annual flat-rate ongoing advice fee. This is invoiced on completion of the presentation of your initial Statement of Advice and is then payable each year on the anniversary of that date.

Tupicoffs Pty Ltd. ABN 3311 943 1168. Level 9, 316 Adelaide Street, Brisbane 4000. [Disclaimer](#). [Privacy Policy](#). [Financial Services Licence](#), Number 302670. Australian Credit Licence, Number 302670 [Financial Services Licence](#), Number 302670

FINANCIAL SERVICES AND CREDIT GUIDE

Version 4 8 February 2011

This Financial Services Guide (FSG) and incorporated Credit Guide has been issued by Waterfall Way Associates Pty Ltd. Waterfall Way Associates Pty Ltd is referred to in this FSG as 'we', 'us', 'our' and 'WWA'.

The purpose of this FSG is to inform you, prior to a financial service being provided:

- Who we are and how we can be contacted
- What financial services (and credit assistance) we are authorised to provide
- How we are remunerated
- Who to contact if you have a complaint

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

If you choose to use our services, you may also receive from us a Statement of Advice (SoA) and one or more Product Disclosure Statements (PDS).

You will receive an SoA from us whenever we provide you with any personal financial advice. This is advice that takes into account one or more of your objectives, financial situation and needs. The SoA will contain the advice, the basis on which it is given, and information about fees, commissions and any relationships or potential conflicts of interest which are relevant to the provision of the advice. If we recommend that you acquire a particular financial product, we will provide you with a PDS where applicable. A PDS contains information about a particular product and will assist you in making an informed decision in relation to the acquisition of that product. You may also receive a Record of Advice (RoA) where appropriate.

You have the right to request a copy of any SoA or RoA we have provided you.

You may provide instructions to WWA in writing - including by facsimile and email, or verbally (subject to written confirmation being provided subsequently).

WHO WE ARE

Licensee

WATERFALL WAY ASSOCIATES PTY LTD has been issued with an Australian Financial Services Licence and Australian Credit Licence (AFSL No 318105) by the Australian Securities and Investment Commission (ASIC). These licences permit WWA to provide financial advice and credit assistance to clients. Waterfall Way Associates is called a licensee. Waterfall Way Associates has appointed representatives (advisers) to provide advice and credit assistance to clients and a Responsible Manager who is ultimately responsible for the advice provided.

WWA maintains professional indemnity insurance that complies with the requirements of the *Corporation Act 2001* (s 912B) and the *National Consumer Credit Protection Act 2009* [s48 (1)]. The policy covers work done for WWA by representatives after they have ceased employment with WWA.

Advisers

Your adviser is Dacian Moses CFP® BEc Dip FP. He is a representative of WWA and can be contacted on 02 6650 0522 or by email on dmoses@waterfallfp.com.au or by mail at Suite 607, 24 Moonee Street, COFFS HARBOUR NSW 2450

Dacian has an Economics Degree and a Diploma of Financial Planning. Dacian is a Certified Financial Planner™ practitioner and is a member of the Financial Planning Association of Australia Ltd. Dacian Moses has extensive experience in financial services and has been a financial planner since 1993.

Dacian and WWA's clients are supported by Tim Harris CFP® BA (Hons) MAS Dip FP, who may also provide you with advice. He is a representative of WWA and can be contacted on 02 6650 0522 or by email on tharris@waterfallfp.com.au or by mail at Suite 607, 24 Moonee Street, COFFS HARBOUR NSW 2450

Tim has a Bachelor of Arts, a Master of Accounting Studies and a Diploma of Financial Planning. Tim is a Certified Financial Planner™ practitioner and is a member of the Financial Planning Association of Australia Ltd. Tim Harris has extensive experience in financial services and has been a financial planner since 1994.

Dacian and WWA's clients are also supported by Grant Homes BComm DFS (FP), who may also provide you with advice. He is a representative of WWA and can be contacted on 02 6650 0522 or by email on ghomes@waterfallfp.com.au or by mail at Suite 607, 24 Moonee Street, COFFS HARBOUR NSW 2450

Grant has an Advanced Diploma of Accounting, a Bachelor of Commerce, and a Diploma of Financial Services (Financial Planning). Grant is a Future Planner member of the Financial Planning Association of Australia Ltd. Grant has extensive experience in financial services and has been a trainee para-planner since 2007 and a trainee adviser since 2010.

Responsible Manager

As the owner/director of WWA, Dacian Moses is the nominated Responsible Manager and is ultimately responsible for the advice and credit assistance provided to you.

FINANCIAL SERVICES WE PROVIDE

We offer the following services:

Self-managed superannuation fund advice
Transition to retirement strategies
Personal superannuation advice

Retirement income and investment planning
Financial planning strategy development
Ongoing portfolio management services

We are authorised to provide financial product advice and arrange for the acquisition, variation or disposal of the following types of financial products:

Superannuation
Securities
Deposit and payment products
Managed investment schemes (including Investor Directed Portfolio Services)
Standard margin lending facilities

Retirement savings accounts
Government debentures, stocks or bonds
Investment life insurance products
Standard margin lending facilities

We are also authorised to provide credit assistance. As part of our personal financial planning advice process we may suggest and assist you apply for or remain in a particular credit contract with a particular credit provider.

Your adviser can only recommend products that are included on our authorised product list and/or have been authorised by our research and technical committee.

HOW WE ARE PAID

Waterfall Way Associates Pty Ltd is paid for its services on a fee basis with a full rebate of any commissions (with the exception of a very small number of legacy clients whose investments still pay trail commissions).

We charge a fee of \$220 (incl. GST) for the first consultation and a minimum fee of \$880 (incl. GST) to prepare a written Statement of Advice (SoA) which also details our fees for the implementation of any investments recommended. Complex SoAs may cost in excess of \$5,500 (incl. GST). We will provide a quotation for the preparation of advice before commencement.

We provide ongoing financial planning advice on a "fee for service" basis. Our preference is for a fixed annual retainer paid monthly in advance. Some of our long-standing clients pay asset-based fees at a maximum rate of 1.375% pa (incl. GST) of the capital under our management and administration, reducing to 1.1% for the amount of capital exceeding \$500,000.

For clients who utilise an external master trust or investor directed portfolio service, our financial planning advice fees are levied at a maximum rate of 1.1% pa (incl. GST).

The actual cost of all fees is detailed in writing at the time of making written recommendations.

Waterfall Way Associates Pty Ltd, Dacian Moses, Tim Harris and Grant Homes do not receive any non-monetary benefits or incentives from investment institutions or life insurance companies. Dacian Moses, Tim Harris and Grant Homes are paid by salary from Waterfall Way Associates (ABN 37 126 311 251).

HOW TO MAKE A COMPLAINT ABOUT OUR SERVICE

We have established procedures to ensure that any complaint is properly considered and dealt with.

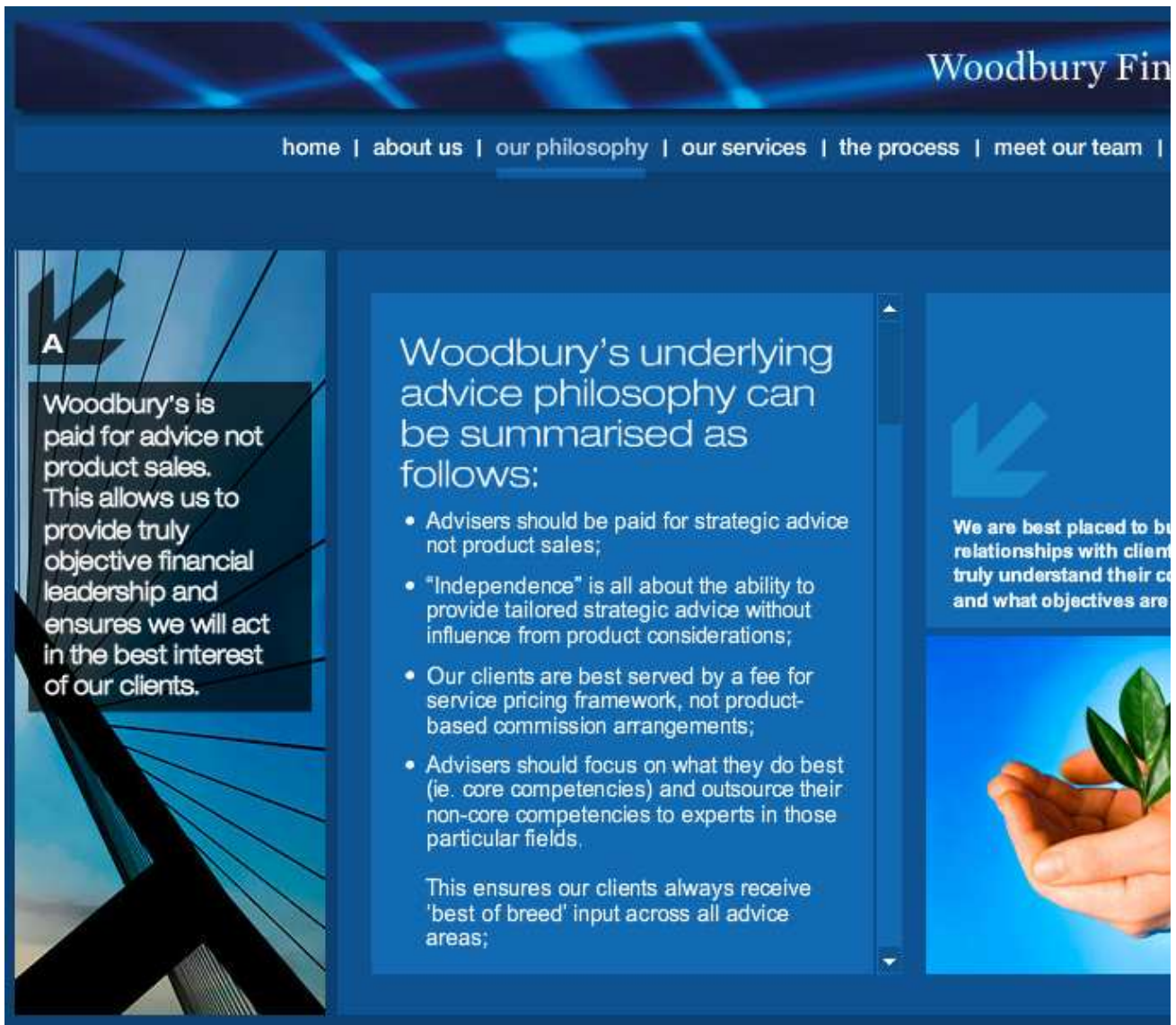
We will try and resolve your complaint quickly and fairly. If you have any complaint about the service provided to you, please contact your adviser. If you are not fully satisfied, please contact us by telephone on 02 6650 0522 or by email on info@waterfallfp.com.au, or by writing to us at:

Complaints Officer
Waterfall Way Associates
Suite 607, 24 Moonee St
COFFS HARBOUR NSW 2450.

If you still do not get a satisfactory outcome within 45 days you can contact The Financial Ombudsman Service (FOS). This is an external, independent body that has been established to assist clients who have been unable to resolve their complaint satisfactorily with their adviser. WWA is a member of FOS (membership number 12641).

The contact details for FOS are:

GPO Box 3
MELBOURNE VIC 3001
Toll free - 1300 780 808 Fax (03) 9613 6399
Email: info@fos.org.au Web: www.fos.org.au



The image is a screenshot of the Woodbury Financial Services website. At the top right, the text "Woodbury Fin" is visible. Below it is a navigation menu with links: "home | about us | our philosophy | our services | the process | meet our team |". The main content area is divided into three columns. The left column features a large blue arrow pointing down and left, with the letter "A" in a white box. Below this is a text box stating: "Woodbury's is paid for advice not product sales. This allows us to provide truly objective financial leadership and ensures we will act in the best interest of our clients." The middle column has a heading "Woodbury's underlying advice philosophy can be summarised as follows:" followed by a bulleted list of four points: "Advisers should be paid for strategic advice not product sales;", "Independence" is all about the ability to provide tailored strategic advice without influence from product considerations;", "Our clients are best served by a fee for service pricing framework, not product-based commission arrangements;", and "Advisers should focus on what they do best (ie. core competencies) and outsource their non-core competencies to experts in those particular fields." Below the list is a paragraph: "This ensures our clients always receive 'best of breed' input across all advice areas;". The right column contains a blue arrow pointing down and left, followed by the text: "We are best placed to build relationships with clients, truly understand their circumstances and what objectives are". Below this is an image of a hand holding a small green plant against a blue background.

Pricing

UNDERSTAND THE TRUE COST OF FINANCIAL ADVICE AND SAVE



We will outline the value of the advice you will get, before you commit

The cost of your financial plan will depend on the complexity and time required. **Keep in mind, as we rebate upfront and trailing commissions, you can end up with \$1,000's refunded.**

As we charge a flat fee for our advice, rather than take the maximum commission from any product we recommend, the total cost of your portfolio is considerably less than other financial planners.

The true cost of financial advice...

Most financial planners will take the maximum initial commission a financial product allows. About 110% of your first year's insurance premiums can be paid to a financial adviser (and about 10% for each year thereafter).

If you pay \$5,000 p.a. for your insurance, this means immediate commission of about \$5,500 (and \$500 each year after that).

This commission comes out of your pocket.

While commission is built into insurance premiums, reducing commission to zero can reduce your annual premiums by as much as 30%, saving you \$1,500 *every* year, using the example above.

In addition, it is common to pay around 1% of your savings every year for ongoing advice. An investment of \$200,000 could be reduced by \$2,000 in advice fees – every year. This adds up to tens of thousands over time.



Understanding and reducing fees improves long term wealth

We will refund all commissions and simply charge an advice fee – and we refund all trailing commissions.

We can collect our fee in a variety of ways – from your superannuation balance, bank account, credit card – whichever is most appropriate for you.

We do not charge any ongoing fees. Any commission or benefit we receive in future years will be refunded to you.

If you are unsure what fees you are paying on your current products, [contact us](#) and we will investigate for you.

About The Site

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No ongoing commission

MORE MONEY IN YOUR POCKET

100% Independent

ADVICE THAT'S BEST FOR YOU



"...excellent value for money...excellent well thought out options for us to consider...saved us both time and money... honest and trustworthy"
 ~ Jim, New Farm

Arc Financial Consulting

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 North Sydney, NSW 2060
 02 8003 7010
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Real Independent Advice

Surprisingly, very few Australian firms offer truly independent and impartial advice... but it does make a difference.



What is independent financial advice?

Imagine you discover that a large pharmaceutical company owns your local medical practice and 75% of the remedies your doctor offers are their products (either directly or indirectly owned). Would you think this is likely to be the best advice? That's how it is with about 90% of financial advice in Australia. Some are independently owned but still receive revenue from product suppliers.

In the financial world, independent advice is defined as "advice that is not tainted by a bias in favour of any particular company". Under current Australian Financial Services Licensing law, the words "independent", "impartial" or "unbiased" are protected terms— it is illegal to call advice independent if:

- an adviser is employed directly or indirectly by a financial product provider, or
- receives commissions from them without rebating it all to the client, or
- receives other gifts or other benefits from them which might influence their advice.

Independent advisers are paid only by clients, not from any other source – true "fee-for-service". . . Surprisingly, there are only a handful of "independent" investment advisers in Australia. . . In an increasing trend, most advisers are owned or controlled by product issuers (banks, insurance companies or fund managers). . . Some are not, but still can't be called "independent" because they are in a situation creating potential conflict in some other way. . . Being independently owned does not necessarily mean independent advice is offered.

Research:

Roy Morgan research shows Australians still remain confused about whether their financial planner can give them independent advice - skilled, independent advice matters.

That research also confirmed the continuing pattern where major advisory groups place 70-80% of their clients' funds in investments offered by their institutional parent. Are the products offered by an institutional parent the best choices for their clients?

Product providers are steadily acquiring more ownership of advisory firms. For example, CBA recently acquired the accounting/advisory group Count Financial. Advisory firms owned by institutions but with a different name include: Count (CBA), Genesys (AXA/AMP), Hillcross (AMP), Garvan, Godfrey Pembroke, Apogee (NAB/MLC), Retireinvest, Millenium3 (ANZ), Guardian (Suncorp), Securitor (Westpac), Magnitude (BT/Westpac).

Government reforms:

Government plans for financial advice reforms (Future of Financial Advice) aim to eliminate commissions for new business but existing commissions remain. Commission to stockbrokers

Testimonials

"Above all, we really value your 'independent advice', personalised service and the ease with which you understand the needs of medical professionals."

– Dr David Morris & Mrs Kerrell Morris.

TESTIMONIALS

Free eBooks

We have a range of free financial planning ebooks available on topics such as self managed super (SMSF), transition to retirement, succession planning, investing in shares and commission-free life insurance.



FREE EBOOKS

Real Independent Advice

"Independent investment advice" is more than independently owned. It's a legally protected term meaning we're only paid by our clients, avoiding undesirable influence from product ownership or kickbacks. We simply focus on your needs and how best to meet them.

[FIND OUT MORE](#)

Private Wealth Management

25 years of investment experience and the best of research, our personalised service puts you in control of your tailored portfolio. Build and retain your wealth with time to do those things you love.

[FIND OUT MORE](#)

Professionals & Business Owners

As a professional family business, we understand your needs are unique. We integrate multi-disciplinary tax and legal advice with our comprehensive strategic

from underwriters remains as does life insurance commission (except where in super or group life). Though many advisers have worked on a fee-only basis for years, those who work on commission will move towards client fees for their remuneration. This is a good thing but...

Is this reform solving the right problem? While it's a positive move, the above research shows people still need to know whether they're receiving independent advice or not (i.e. advice that's not biased in favour of any particular product). The political divide has industry super funds (unions) on one side and institutional fund management businesses (industry) on the other.

Though it serves the public better, independence is a diminishing group in the middle with no political clout.

Does independence matter to you?

By its very nature, independent advice creates peace of mind and potentially better outcomes. . . Even after current reforms, independent investment advice will be rare.

If an adviser doesn't claim to give independent advice, it's probably because they can't. The only way to really know is to seek written confirmation that their advice is independent (impartial and unbiased).

Seeking truly independent investment advice is obviously a personal choice. While impartiality can definitely add value, securing skilled advice should always be the main consideration. Many expert advisers work in situations where they can't claim independent advice. . . While they may be friendly and well informed with strong empathy for your needs - their advice may be restricted to a limited range of options due to business conflicts.

In addition to offering peace of mind, "independent" advice by its very nature should also lead to better choices and when it's combined with a fee-for-service approach, it can present significant financial benefits.

1. Does independent advice matter? Obtaining skilled advice should be the main issue but impartiality can add significant value - who will tell you their advice is conflicted? Skilled advisers often work in situations where they can't claim independent advice. They may be friendly and well informed with strong empathy for your needs, but their advice can be restricted to a limited range due to business conflicts. Even if the product offered by your adviser's employer is the best when offered, who will tell you when it ceases to be?

2. Independence combined with fee for service should offer significant benefits. Take the example of life insurance. If the work is done by fees rather than commission and the adviser is independent of any life product, significant savings can result. This is especially so for clients with higher insurance premiums since commission adds 43% to the basic insurance cost. Being independent offers peace of mind at least and more likely, extra potential savings.

Other issues:

3. Advisers with higher skills usually aspire to work in an independent environment.
4. Perhaps unsurprisingly, people with more significant wealth tend to seek skilled but independent professional advisers. Some people feel better with large institutions but ultimately they prefer personalised service to avoid the associated "factory" experience".
5. To avoid conflicts of interest, some questions to ask a prospective adviser are:
 - Can you confirm they are highly skilled?
 - Can they provide "independent advice"?
 - Are they remunerated from any source apart from your fees to them?

[1] FSI Consulting Pty Ltd Brisbane, 23/1/12, www.independent-advice.com.au - "What do we mean by "independent"?"

[2] ASIC, April 2011, Regulatory Guideline RG175 sections 48-50 – "Use of restricted words such as "independent"

[3] Roy Morgan Research, December 2011, "Superannuation and Wealth Management in Australia" report

and investment advice so you're in control, for a balanced life and sustainable wealth.

[FIND OUT MORE](#)

Bennelong Private Wealth

Specialist tax and financial planning advice

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Why we are different

We are completely independent

Any bias towards recommending particular investments due to ownership links or adviser remuneration arrangements is likely to have an adverse effect on your wealth.

Bennelong Private Wealth has no ownership links to product providers and receives no commissions from product providers.

Our advice is independent, impartial and unbiased. There are legal restrictions on using these specific words – compare the documentation.

Your adviser is one of the most experienced and qualified in Australia

Compare our qualifications and experience.

Your adviser is both a tax expert and a financial planning specialist

Clearly, tax and financial planning are inextricably linked.

Splitting the tax and financial planning advice between different individuals increases the risk that issues will “fall through the cracks.

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Owned by the Executive Staff.
Non institutionally owned.
Clients can rest assured that
we eat our own home cooking

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Fee for Service Definition

In March 2004, the financial services industry experienced a transition of compulsory open disclosure of fees and charges by all advisers. This did place extra strain on financial advisers but allowed the client to feel in greater control of how the adviser was making their money and what expectations there was for the investment over the entire financial journey assuming long term ongoing management. This Financial Service Reform witnessed a change in the fee structure charged, with some advisers electing to break up the adviser service fee from the platform and the product manufacturer.

Although there has some been discussion over the definitions, it is generally agreed that Fee Based Financial Planning is:

A fixed amount charged to a client for an agreed level of service. This is charged based on the level of Service and /or Performance and paid ONLY by the client.

When Beresfords began in 1994, a fee-for-service approach was adopted from the beginning as a business philosophy. It is encouraging to witness the industry in general shifting towards that pricing model. We cherish the integrity that this provides as we seek only the best outcome for our client's. It ensures the clients best interests are in the following ways:

- **No commissions by third parties tarnish the quality of advice**
- **The focus is on developing financial solutions to achieve the clients goals and objectives rather than entry into products**

We at Beresfords are in awe of the responsibility that is entrusted to us when we seek to manage and grow something as hard won and as precious as your wealth. When it comes to fees and charges, Beresfords maintains a commitment to ensure client fulfilment by:

- Not being contractually associated with branded product.
- Being open, honest and direct in communicating with clients.
- Ensuring client education through our transparent procedures and processes.
- Constantly reviewing our service structure and performance.
- Believing in and demonstrating the value of open disclosure through daily application

Beresfords understands that everyone is unique. No two clients are at the same stage in their life with identical resources. Therefore, our fees have been divided into 4 different value-for-money categories that reflect the level of Beresfords service. This ensures that the right fee can align with your needs and affordability.

There are a number of steps

Beresfords Fees are divided into 3 Stages:

- Creation of a Tailored and Holistic Financial Plan
- Implementation of a Tailored and Holistic Financial Plan
- Review the Plan Long Term and engage in Ongoing Supervision and Financial Management

If you would like an Adviser to contact you regarding our Fees and Charges, please click [here](#)

Other services:

[Financial Planning](#) [Investment](#) [Property](#) [Mortgage Broking](#) [Insurance](#) [Self Managed Super](#)

Part of Beresfords Group of Companies:

[Beresfords Financial Planning](#) [Beresfords Asset Management](#) [Beresfords Property Solutions](#)



James Beresford
Managing Director

Certified Practising Accounts

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How We Work

It is important to establish early that the client and adviser are satisfied they will be able to work together over the long term. We will present information on all the services we provide and how they are provided, and highlight the fact that both parties will have obligations to fulfill.

Most importantly, it is essential that clear lines of communication are maintained between both parties.

Fees

Accounting

Accounting fees are generally fixed to provide our clients with certainty as to the amount they will be paying. Your fee may be reviewed on an annual basis and where possible we encourage monthly or quarterly instalments to aid in smoothing your cash flow.

Financial Planning

All financial planning and investment advice is provided on a fee for service basis. This means that we will invoice you for our services at the time they are provided. We do not work for commissions and, as we have our own Australian Financial Services Licence (AFSL), we are not influenced by any investment providers and we have no commercial links to other institutions.

Payment Terms

Our payment terms for fees are generally at the time of lodgement for tax returns, or within 14 days of an invoice date. However we can structure a payment plan that will better suit your cashflow upon request.

-  CPA Australia
- **Portfolio Management Service**



Fee for Service

[About Us](#) » Fee for Service

At Chris Humphrey Private Wealth Management, we operate on a fee for service model. A fee-for-service model is very different from a commission model, which has been the traditional method of remuneration adopted by many financial planning practices. Our fee model allows clients to choose the amount of service and financial advice they require. In essence, it is a user pay approach - we do not assume that the more money you have, the more financial advice you need.

The fee charged depends on:

the time taken to complete the service;
the degree of complexity and level of expertise required to complete the services; and
any risks associated with providing the service.

We split our investment advice and associated portfolio management from financial advice. This allows us to charge clients according to their needs: investment and/or financial advice.

Financial Advice

We encourage our clients to receive a comprehensive financial plan when they first come to us because it facilitates an understanding of your personal situation, so we can provide the right advice for you. In most cases, a comprehensive financial plan will remain effective for many years.

Reasons for having to change a comprehensive financial plan may include:

legislation changes; and
changes in personal circumstances (eg health, marriage/divorce, change of job/careers, change of countries, etc).

We encourage clients to participate in a yearly review to ensure their financial plans remain current, changing according to their needs.

Investment Advice

Our investment advice and associated portfolio management fees are based on the time spent on client portfolios.

All of our Investment Portfolio Management fees include:

Monitoring the investment performance of investment managers

Seeking new investment managers and replacing them when required

All fees and commissions from investment products will be credited to your cash management trust on receipt

You will receive secure access to view your investment portfolio online

We will respond within 48 hours to any telephone, fax or email queries from you

Any associated investment administration

Answering portfolio investment queries

Possible Strategic review meeting(s) to ensure that your financial plan remains relevant and on track to achieving your goals

Year-end tax reports and clarity around them

'Unlimited' general financial advice (subject to fair use).



Investment Advice

[About Us](#) » [Our Approach](#) » Investment Advice



At Chris Humphrey Private Wealth Management we specialise in investment advice. We put investment advice and strategy before financial products. Moreover we rebate all investment commissions received from investments where the investments contribute towards a client's Funds Under Management (FUM).

Our investment advice is tax focused and personalised to your personal circumstances and views.

At Chris Humphrey Private Wealth Management we:

Do not believe market cycles can be timed successfully time after time.

Acknowledge there are good and bad times to invest.

Are very aware that equity markets are a leading economic indicator and a recovery from a bear market can happen before economic data suggests.

We endeavour to maximise client wealth by tailoring our investment advice to their investment views and preferences. Determining our clients' investment risk profile is an integral step in our investment advice.

What can we do for you

Our investment advice includes recommending -

Active fund managers. (Generally we recommend [Individually Managed Accounts](#)-see below)

Passive fund managers (Index tracker funds and ETFs).

Investment strategies specific to client views. These could include writing covered calls (buy/write strategy), hybrid bonds etc.

Direct residential and commercial property ([see our property advice page](#)).

Sourcing of firm stock of placements and IPOs (Equities and bonds).

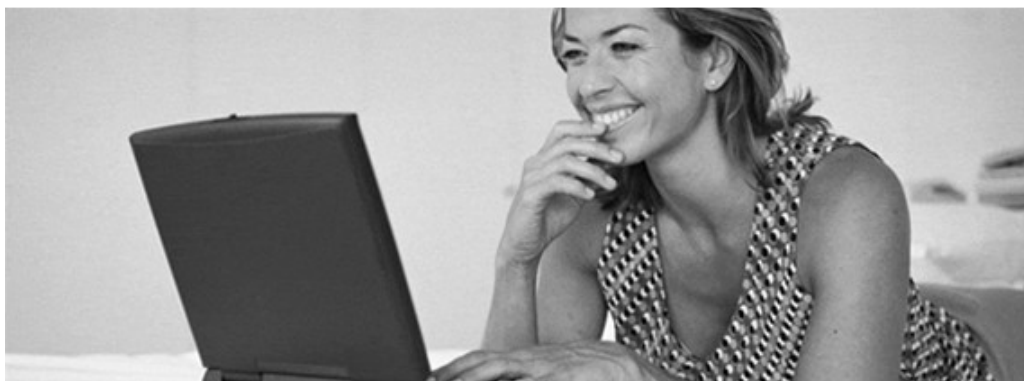
What we don't or rarely recommend

Structured products.

Tax effective schemes. (Agribusiness)

Hedge funds mainly due to their lack of regulation.

Mortgage funds.



CONTACT US

COLLINS HOUSE PRIVATE WEALTH GET YOUR SUPER SHIPSHAPE INVEST YOUR MONEY WISELY ACCESS LEGAL & TAX ADVICE

Collins House Private Wealth

Nearly all Financial Product Providers that produce Financial Products such as Listed and Unlisted Managed Funds, Government Bonds, Insurance Products, or Superannuation Funds, employ Financial Advisors either directly or indirectly, to sell and promote their Financial Products through the Financial Planning Process.

Often Financial Advisors are Restricted in what they may recommend, so as to maximise the Volume Bonuses or other incentives paid by Financial Product Providers and are far from Independent

In addition many Financial Advisory Firms retain Commissions as well as Volume Bonuses, which creates a Conflict of Interest as they are remunerated by the Financial Product Provider not the Client

Collins House Private Wealth ABN 62 091 913 093 licenced by Charter Financial Planning Lts ABN 35 002 976 294 Australian Financial Services Licence Number 234665 Principal Address 750 Collins St PO Box 2830 Melbourne Vic 3001, however is an Independent Financial Advisory Firm as we rebate all Commissions and Volume Bonuses and provide Professional Advice on a fee for service basis, and where appropriate select Financial Products from an Unrestricted Approved Product List.

Where Financial Products such as Shares, Managed Funds, Government Bonds, Insurance Products, or Superannuation Funds are reviewed or recommended, the law requires Financial Advisors to prepare their advice in writing, known as a Statement of Advice (SOA)

Your Collins House SOA, will amongst other things, outline a Strategy that best suits your needs and objectives, as well as give Financial Product recommendations which you can be confident in as they are not based upon a restricted approved product list or benefits the Advisors or Business Owners receive.

The process of preparing an SOA starts with us working with you to gather all relevant information including your goals and objectives, reviewing you current financial situation, determining your attitude to risk and identifying any issues that may hinder your progress or derail your plans.

Once we prepare your SOA, we assist you in implementing the same and review the investment recommendations as well as your overall situation, on a regular basis.

Where we identify the need for specialist Legal or Taxation Advice we are happy to work with your existing advisors, or introduce you to our "sister" firms, Collins House Legal Pty Ltd ABN 34 139 698 285 or Collins House Accountants ABN 13 637 671 098.

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Do you operate a Self-Managed Superannuation Fund (SMSF)?

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Fee for Service Fee Structure

Fee for service financial advice is a method of financial planner compensation that provides a very strong incentive for the adviser to give good advice and good service. Strict fee for service advisers do not receive trail commissions or have any automatic ongoing payment from clients, aside from what clients agree to pay them.

If you aren't happy with a commission based financial adviser you probably won't deal with him again, but that won't stop him getting his trail commission for as long as you hold your investment.

Advisers in favour of commissions usually argue that there is nothing wrong with commissions as long as they are disclosed properly in accordance with the law. The trouble with disclosure in accordance with the law is that knowing what the adviser is being paid does not tell you anything about the true extent of conflicts of interest.

Disclosure of commissions is only useful when a client is fully informed of what "normal" rates of commissions are. It is unreasonable to expect all clients to understand the range of benefits that are available from a wide variety of products and thus clients really have nothing to compare a disclosed commission with. Unless a client knows what advisers are "supposed" to make, they'll just have to take the adviser's word for it that the commissions being paid are reasonable.

Many commission paying clients end up paying far larger amounts over many years than they would have otherwise if they had paid a fee for service adviser a realistic amount of money up front. The onus is on the advisor to explain the true cost of advice and to provide a service that delivers to the client at least as much value as is paid for.

On 1 May, 2009, the Financial Planning Association (FPA) recommended to the government that the standard remuneration model for advice should be fee-for-service, citing that the "commission-based regime is unsustainable". [Read more.](#)

Many financial planners have been unwilling to make the move, however at CTFS, our [Certified Financial Advisors](#) have always provided this unbiased fee structure.

Our flat fee structure ensures that there is no advisor bias to recommend one product over another. CTFS 'fee-for-service' approach, eliminates the conflicts associated with commission based structures.

We believe that quality advice on appropriate structuring of one's financial affairs, rather than chasing the highest returns, is the most efficient way forward.

This method of fee structure ensures you pay a fee that represents the value you expect to receive from our services.

[Click here](#) to arrange a no obligation meeting today.

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This site only provides 'general advice' which does not take into account your personal needs, goals and objectives. Before making an investment decision, you should speak to a financial adviser to consider whether the information made available by this site is appropriate to your needs, objectives and circumstances. CondonTreasure Financial Services Pty Ltd, ASFL # 337806, T/A WTC Financial Services.

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Super Professionals

Do you operate a Self-Managed Superannuation Fund (SMSF)?

Are you managing your SMSF according to the Australian Taxation Office's rules and regulations?

[Find out more](#)

About Us

At CTFS, our focus is you, the customer. We pride ourselves on our ability to deliver quality advice and services to assist you in achieving your financial and lifestyle goals.

CTFS has always offered a Fee-For-Service structure and does not charge commissions on wealth management. If this means we have to do things differently from the rest of the industry to be genuine and offer our clients the best service, then we do.

Our commission-free charging structure means you pay us for strategy advice, administrative assistance and ongoing performance monitoring – not a product we might recommend.

A general guide to the pricing of our services is listed on this site.

We will take time to:

Fact find

Research any existing products you may have

Model your situation by projecting forward different strategy scenarios

Calculate a preferred strategy option to assist you to achieve your goals

Formally present strategy and broad product recommendations in a Statement of advice

Assist you in implementing advice

Help you monitor and manage your progress.

[Click here](#) to make an inquiry today.

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This site only provides 'general advice' which does not take into account your personal needs, goals and objectives. Before making an investment decision, you should speak to a financial adviser to consider whether the information made available by this site is appropriate to your needs, objectives and circumstances. CondonTreasure Financial Services Pty Ltd, ASFL # 337806, T/A WTC Financial Services.

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ADVICE

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- [Fee For Service](#)
- [Active Investment Management Service](#)
- [Online Investment Account](#)
- [Investment Consultancy Service](#)
- [Discount Investment Placement Service](#)
- [Retirement Planning](#)

OUR FINANCIAL PLANNING PROCESS

As professional financial planners we follow the requirements of the Australian Securities and Investments Commission (ASIC) as well as the Financial Planning Association (FPA), both of which state the importance of "knowing the client" prior to giving any investment or financial planning advice. The reason for this is simple. Unless we understand your present circumstances and future goals, together with your Risk & Return Profile, we cannot provide you with meaningful advice. We therefore have a formal financial process with several steps:

1. We ask you to complete our Financial Planning Questionnaire which you can either **download by clicking here** or receive as an **emailed Word 2000 document by clicking here**. If you require assistance with the questionnaire an hourly fee will apply. Once you have completed our questionnaire, you will need to sign and post it back to us.
2. Once we have received your completed and signed questionnaire, we will be able to provide you with an estimate of the cost to complete your Personal Financial Plan, known as a Statement of Advice.
3. Your Personal Financial Plan is our formal advice to you and is available as either **Basic Limited Advice** or **Comprehensive Strategic Financial Planning Advice**. The choice is yours as to which version of the Personal Financial Plan that you would like us to prepare for you and it is simply a matter of indicating this on your questionnaire.

Basic Limited Advice - This version provides investment product recommendations that are restricted to your available funds for investment and disregards all other aspects of your circumstances and future goals with the exception of your Risk & Return Profile. In other words, this is basic and limited investment advice and is therefore quicker to produce and thus cheaper for you.

Comprehensive Strategic Financial Planning Advice - This version deals not only with your immediate investment decision regarding your available investment funds, but considers all aspects of your present circumstances and future goals together with your Risk & Return Profile. In other words this is your financial road map which will show you the best way to achieve your financial objectives. Comprehensive strategic financial planning advice is strategy based, rather than product based and as well as making specific investment recommendations, includes appropriate advice on cash flow, taxation, superannuation, insurances, estate planning and retirement planning; together with an estimate of the probable outcomes of the recommended strategy. Because comprehensive strategic financial planning advice is quite detailed, it takes longer to produce and is therefore more expensive than basic limited advice.

4. Your completed financial plan is produced in a bound hard copy format and posted back to you with the relevant prospectuses and application forms.
5. Once you have received your completed financial plan please consider it carefully. At this stage you may accept our recommendations, in which case you will need to complete the enclosed application forms and return them to us with your cheques made out to the recommended financial institutions. We will then process your new investments and arrange for a full refund of all initial commissions, which means that in nearly all cases you will not have to pay any entry fees on your new investments.
6. We are happy to discuss your financial plan with you or even amend your financial plan if you wish, however hourly fees will apply for these additional services.
7. Once your investments are in place we will review and assist in the management of your portfolio if you are using our **Active Investment Management Service** or **Online Investment Account** or be available to discuss or review your portfolio if you have chosen our Investment Consultancy Service. Please see our Financial Services Guide or a full description including fees for these services.

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INVESTMENT PLANNING AND PORTFOLIO MANAGEMENT

The success of financial planning is very much dependent upon the quality of the advice that you receive. At **Direct Advisers** we believe that although the initial advice is very important, it is in fact secondary to the ongoing management of your investments. It is a reality that changes to an investment portfolio will be inevitable. These changes may stem from economic forces, world events, changes in legislation, investment performance or indeed changes in your personal circumstances. Therefore our primary role is to establish a long and enduring

We can help you with:

[Financial Planning](#)

[Superannuation](#)

[Ethical Investment](#)

[Investment Advice](#)

[Discount Managed Funds](#)

[Discount Share Trading](#)

[Investment Portfolio Management](#)

[Financial Coaching](#)

[Financial Planning Research](#)

[Aged Care Advice](#)

relationship with you so that we can assist with the management of your investments.

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FINANCIAL PLANNING – INVESTMENT SERVICE OPTIONS

We offer

Fee based **Active Investment Management Service** and **Online Investment Account**

Time / skills based **Investment Consultancy Service**.

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FEE FOR SERVICE

Many investment advisers are paid by way of commissions from financial institutions when investments are placed on behalf of clients. Our preference is to be paid directly by our clients and to not receive commissions to them.

Initial commission from investments can vary from zero to as much as 5 per cent of the investment. This method of payment has the potential to raise concerns in the mind of the investor as to whether or not the amount of commission has influenced the recommendation. Similarly, when the adviser makes a recommendation to change an investment this concern may also arise.

Ongoing or trail commissions can also raise concerns as to whether an investment product is being recommended on the basis of a higher ongoing commission than an alternative investment product. In addition, trail commissions and other similar benefits such as volume bonuses are in fact paid out of the investment management fees that you pay to an investment product provider. This means that investment management fees can be significantly reduced if these commissions are not paid.

We prefer to offer advice on a fee for service basis.

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ACTIVE INVESTMENT MANAGEMENT SERVICE

Under our *Active Investment Management Service* we do not accept any commissions whatsoever. We believe that only in this way can you be comfortable with the knowledge that commissions have not influenced our advice.

Active Investment Management Service portfolios are constructed using a combination of actively managed and index managed funds together with direct investments in Australian shares where appropriate. Full investment and taxation reporting is also provided as well as internet access to your investment portfolio details at all times. We have calculated that the absence of commissions when combined with our specialised portfolio construction techniques should save approximately 1.00% in total management fees on a typical portfolio. This equates to a saving of approximately \$3,000 per year on a \$300,000 portfolio rising to approximately \$12,000 per year on a \$1,000,000 portfolio.

There will be no additional charges for any ongoing service such as portfolio management, reviews, updated financial plans, restructuring portfolios, Centrelink assistance, consultations, etc.

If you choose to use the *Active Investment Management Service* we will do a full analysis of your investment needs and then develop a detailed financial plan, which encompasses your individually tailored investment strategy and specific investment recommendations. Please note that as this is an advice based service, as a first step we will need to prepare a written financial plan at our normal fee.

Upon your acceptance of our recommendations we will then assist you with the placement of your investments. At this point we will commence to track your investments via our *Active Portfolio Management System*, and we will contact you to advise of any action that may need to be taken regarding your investments.

In addition to this, twice a year we will review your financial situation and to report upon your investments. An integral part of our *Active Investment Management Service* is your personal eCASH account, which is designed to simplify the management of your investment income and to smooth out your cash flows.

This service is best suited to portfolios valued at more than \$250,000.

Additionally the payment of fees for financial planning advice may be eligible for a deduction against future income tax liabilities, depending upon your circumstances.

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ONLINE INVESTMENT ACCOUNT

Under our **Online Investment Account** we charge flat initial and ongoing management fees with no additional fees or charges for changes to your portfolio. Ongoing services such as a second review and other consultations are charged at our normal hourly rate. Please note that as this is an advice based service, as a first step we will need to prepare a written financial plan at our normal fee.

As this service uses wholesale investment funds, not only are management charges lower, but also there are no fund manager entry or exit fees, nor any switching fees when investments are changed.

Additionally the payment of fees for financial planning advice may be eligible for a deduction against future income and capital gains tax liabilities, depending upon your circumstances.

If you choose to use our **Online Investment Account** we will do a full analysis of your investment needs and then develop a detailed financial plan which encompasses your individually tailored investment strategy and specific investment recommendations.

Upon your acceptance of our recommendations we will then assist you with the placement of your investments. At this point we will commence to track your investments and we will email, ring, write or fax you to advise of any action that may need to be taken regarding your investments. In addition to this, we will contact you twice a year to review your financial situation and to report upon your investments.

Using the **Online Investment Account** you will have access to your current investment balance, performance and unit price information and details of any recent transactions. In addition, you are able to make additional investments, switch investments and make withdrawals by way of the internet. Another advantage of the **Online Investment Account** is that at no extra cost you will receive full consolidated investment and taxation reporting covering all of your investments within the **Online Investment Account**

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INVESTMENT CONSULTANCY SERVICE

This is designed for clients who wish to seek advice (including financial planning) from us but who may not wish to have their investments continually managed. Our **Investment Consultancy Service** provides a fee based service which is charged out at an hourly / skills rate. Investments placed using our **Investment Consultancy Service** will receive a full rebate of initial commissions resulting in a nil entry cost to most managed funds.

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DISCOUNT INVESTMENT PLACEMENT SERVICE

This is designed for investors who do not require advice from us but who wish to receive a 100% rebate of all initial commissions when their investments are placed, resulting in a nil entry cost to most managed funds. This service is provided using our subsidiary **Investment Warehouse**.

We can help you with all aspects of Investment Planning.

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RETIREMENT PLANNING

How much do I need to provide a reasonable income at retirement?

What sort of investments should I be using to provide for my retirement income: - Property, Shares, my Business, Superannuation or should I channel all my money into the family home? These are questions that we are all asking.

Many Australians will not qualify for the Age Pension, therefore it is critical that you ensure that you have a strategy in place to provide for your own financial independence. That is why we have developed a range of alternate solutions.

We will help you determine how much you need to reach your goals and, more importantly, how to get there.

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Trailing Commissions Rebate Service

Stop paying trailing commissions on your investments

Is your financial planner or advisor receiving ongoing trailing commissions from your managed funds or other investments?

These trailing commissions, usually averaging 0.5% of your fund balance, are paid annually to the financial planner or advisor who recommended the investment to you. These trailing commissions can really add up over time and diminish your investment.

But, you can ask your financial planner or advisor to rebate those ongoing trailing commissions to you.

And if they won't rebate those commissions to you, then you can still receive a rebate on your ongoing trailing commissions with the help of Dixon Advisory.

Simply redirect your trailing commissions to Dixon Advisory and we will rebate them back to you.

How our trailing commissions rebate service works

As a fee for service advisory firm, we rebate any trailing commissions we receive back to our clients.

To receive a rebate on your trailing commissions, you simply appoint Dixon Advisory as your advisor. You do not need to change any of your existing funds, and you do not need to be a client of Dixon Advisory.

Once appointed, we will collect any entry or exit fees you incur and your monthly trailing commissions, and at the end of the financial year, rebate the commissions back to you.

As an administration fee, Dixon Advisory charges a maximum of \$150 pa + GST, per managed investment which is simply deducted from the amount we rebate to you. This administration fee is deducted to process your annual entry/exit and trailing commissions.

Join our trailing commissions rebate service

Our rebate service applies to most managed funds but there may be some exceptions.

To find out if we can help you stop paying trailing commissions, call Dixon Advisory's Commissions Manager on **1300 852 017**.

To receive rebates on trailing commissions paid to your financial planner or advisor, simply complete the [Fund Advisor Nomination Form](#) and return it to:

- fax on **1300 883 159**, or
- post to **The Commissions Manager, Dixon Advisory, GPO Box 1481 Canberra, ACT 2601**.

Dixon Advisory holds an Australian Financial Services License which means that we are entitled to collect your trailing commission and rebate them back to you.

Please note that by nominating Dixon Advisory to provide your rebate does not mean we are recommending, endorsing or guaranteeing any investment decisions you make.

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Dixon Advisory on

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- Dover's Fees
- Superannuation Planning ▶
- Complaints handling
- The Dover Way ▶
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Dover helps you create a better, more compliant, more professional, more profitable and more valuable practice.

About Dover

Dover provides a low cost financial advice license and an extensive technical, marketing and back office support to help you create a profitable and valuable financial planning practice that provides the best possible financial product advice and services to your retail clients.

The **Dover Experience** emphasises strict compliance with the Corporations Act 2001, and related regulations, and supporting its representatives in providing high quality, informed and competent financial product advice to their retail clients. Dover's approved product list does not include risky and aggressive investment products, such as agricultural-products and emphasises prudent gearing and conservative investment strategies to minimise risk and maximise your practice's value. This is supported by:

- (i) by expert help with SOAs: we provide a portfolio of limited scope SOAs typically no more than five or six pages long that communicate efficiently with your client.;
- (ii) technical back up from our compliance and legal teams;
- (iii) extensive training in practice development strategies, particularly SMSFs;
- (iv) detailed compliance systems to help you run a better practice.

Dover encourages advisors to run their practices in line with their own business plans. Dover does not pressure you to recommend specific financial products or meet any minimum funds under management or sales quotas.

Dover rebates 100% of all commissions and similar payments and does not have any ownership connection or other connection with any financial institutions. Dover's only source of revenue is its advisors' fees. This means Dover does not have any conflicts of interest regarding financial product selection or the specific advice provided by advisors to retail clients. Dover believes a truly professional financial planning practice must be free of these actual and perceived conflicts of interest, and that the interests of clients must be paramount at all times.

Transition to fee for service practice development plans are a speciality: many Dover representatives have been operating on this model for years, and we can help you transition to the new no-commissions regime applying from 1 July 2013 on.

Dover is based in Melbourne and is 100% owned by the McMasters' group of accountants and solicitors.

The **Dover Experience** draws on the skills and experience of McMasters' professional staff to provide its representatives with the full range of back office services needed to run a comprehensive financial planning service, with a particular emphasis on the growing fee for service market. The **Dover Experience** establishes you as the principal advisor to your clients on all relevant business and financial issues. This includes legal support, technical superannuation support, particularly SMSF services, back office insurance services, tax planning services and the full suite of general business services needed by a modern financial planning practice.

Dover has extensive and intensive systems in place to ensure your statements of advice and related documents comply with all relevant laws and regulations. At the same time we emphasise easy to read plain English statements of advice, free of jargon and unnecessary complications, that allow your clients to make informed decisions about accepting your advice and acting on your recommendations.

Dover's emphasis on ASIC compliance means you have maximum protection from litigation and similar risks, and you are able to achieve "best practice" in all aspects of your professional life.

Dover is Australia wide

Dover has more than 200 authorised representatives and more than 100 active advisors, located right around Australia, ranging from large multi-person businesses to small part time practices. Some advisors are traditional financial planning practices, some are accounting practices that dabble in financial product advice and some are outside the mainstream, such as property consultants or other specialists.

Dover representatives know the Dover model is the future of financial planning in Australia.

Dover saves you money

Advisors pay \$14,000 a year, plus GST, in equal monthly installments. The advisor keeps all commissions and does not have to pay a percentage of turnover or any similar cost to Dover. Discounts apply for larger groups: the second and further proper authorities are usually just \$7,000 per advisor plus GST.

For example, a firm with four full time advisers pays only \$35,000 a year plus GST. This is by far the best possible value in the market.

Dover SMSF only proper authorities

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Dover offers accountants limited proper authorities to advise clients on SMSFs and related superannuation matters. The annual fee is just \$3,000 per annum plus GST. There are no hidden charges and advisors can access the resources of one of Australia's largest SMSF administration services as well as Dover's specialist SMSF solicitors.

This special service is designed for accountants who practice in the SMSF space but who do not want the hassle and cost of a full proper authority from a full service AFSL.

(The Government announced on 26 April 2010 that the accountant's exemption for provide advising on the setting up and shutting down of SMSFs without an Australian Financial Services Licence (AFSL) will be abolished. This means accountants who are not licensed will in effect be barred from advising clients on SMSFs unless they are licensed by an AFSL. On Saturday 23 June 2012 Bill Shorten announced that new rules for SMSF licences will be in place by 30 June 2013, but the details are not yet known.)

The SMSF licence service is the same as our full service except that the advice is limited to superannuation including setting up and closing down self-managed superannuation funds.

Dover increases the value of your practice

It's not unusual for a Dover representative to save fifty thousand dollars a year, every year, by joining the Dover group. These cost savings maximises practice value, and may compound into millions of dollars of savings over time. This is just the cost savings. The extra revenue from improved, more comprehensive, more objective and more professional client services makes a good thing even better.

The unique Dover Profit Improvement Program creates extra revenue and value in your practice and establishes you as the lead adviser to your clients.

The advisor agreement makes it clear you own your clients. Dover does not contact your clients directly unless this is needed to comply with the Corporations Act and related legislation and regulations.

Isn't it time you joined Dover?

ARE YOU INTERESTED IN LEARNING MORE ABOUT HOW DOVER CAN HELP YOU DEVELOP YOUR PRACTICE?

Contact Peter Thompson on peter@mcmasters.com.au or **03 9583 6533** to learn more about how Dover can lower your costs, increase your revenue and create more value in your practice.

The next step is a meeting with Dover to discuss how Dover can save you money and help you develop your practice.

Dover supports you in transitioning your clients to the Dover model and handles all client transfers for you.

[Dover Financial Advisers Pty Ltd](#)

[AFSL 307248](#)

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E-mail: peter@mcmasters.com.au



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Financial Planning

Eclipse financial planners provide a range of financial planning services with a high level of professionalism. Eclipse advisers are well qualified with years of experience in dealing with a wide range of financial issues. Clients' circumstances range in size, complexity and value, with all clients catered for individually.

Eclipse advisers can be trusted to provide advice that is easy to understand and will allow you to make the most of the financial environment.

Business Structures that are the best for the Client

Eclipse advisers have deliberately structured their businesses so they are free to provide the best advice available to clients.

Independently Owned

The Eclipse advisers' businesses are independently owned allowing the best advice to be given with no influence by any aligned or group organisation.

Flat-Fee Charge for Services

Generally, a flat fee is charged for advice with a minimal amount of income deriving from any commissions. The separation of fees from investment products allows the most appropriate advice to be given at anytime with no bias of one product over another.

Australian Financial Services License

Eclipse advisers have their own Australian Financial Services Licenses which allows them to research and recommend almost anything they want in the best interests of their clients.

Areas of expertise

- Retirement Planning
- Investment
- Taxation
- Superannuation
 - Including Self Managed Super Funds
- Personal Insurance
- Debt Management
- Estate Planning
- Cash Flow Management
- Rollover and Redundancy

At Eclipse there are two separate financial planning teams managed by the following people. Please go the links shown below or contact us at our office on (02) 9955 9779:



empowering positive growth

Our Fees

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Value based approach

At Elodus, our fees are never an issue because they are based on "value". We recognise that clients have different expectations and service requirements and we tailor our payment options to suit your individual needs.

At our complimentary initial meeting, we will discuss the different fees and payment plans with you and will provide you with a written quote before we commence any financial planning work on your behalf. You are not obligated to proceed beyond this point and are free to choose whether or not you would like a Statement of Advice prepared at this time.



Satisfaction guarantee

We offer you a Satisfaction Guarantee that we will address the issues and opportunities that have been raised in initial meetings on the presentation of your Statement of Advice. Each year at your annual review, we provide you with the opportunity to assess the value we have provided over the preceding twelve months. We will then again provide you with a signed service agreement outlining our obligations to you. If you feel we are not providing value, you are free to seek the services of another planner without any cost or obligation.

Fee for service philosophy

As a predominantly "fee for service" based financial planning business, we invoice our clients directly for the initial work undertaken, with commissions rebated back to them. The fees agreed to are based on the intricacy of the advice required and the amount of time spent developing our recommendations, rather than on the amount of money being invested.

This method of payment is preferred by most of our clients. It means you will be aware of the costs you may incur in advance and you can be assured that there will be no additional fees or hidden charges in the process.

Our minimum fees

Plan Preparation Fee (Minimum)

Plan Type	Fee	GST	Total
Limited Financial Planning Report (Mini Plan)	\$1,500	\$150	\$1,650
Personal Financial Plan	\$2,500	\$250	\$2,750
Comprehensive Personal Financial Plan	\$4,500	\$450	\$4,950

Ongoing Service Fee (Minimum)

Service Level	Fee	GST	Total
Introductory Review Service	\$1,000	\$100	\$1,100
Annual Review Service	\$2,045	\$205	\$2,250
Personal Financial Planning Service	\$3,523	\$352	\$3,875

Keeping your vision on track

We offer ongoing advice based on the level of service that you require, without locking you into a relationship with us. At Elodus, you are free to leave at any time without being exposed to exit fees. This rarely happens!

Through commitment, understanding, skill and communication, we are motivated to help you achieve your lifestyle and financial goals. We create partnerships that develop and evolve, empowering lives, adding inspiration and balance.

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide if you want to use the services offered by *Financial Planning Expert*.

It contains information about:

- Financial Planning Expert
- The services we offer
- How we are paid for the advice and services we provide
- Any conflicts of interest we may have
- How we deal with complaints
- Our privacy policy.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- A Product Disclosure Statement (PDS) which explains any products we have recommended.

Who is Financial Planning Expert?

Financial Planning Expert is an independent financial advice business.

We hold our own Australian Financial Services License (402042) issued by the Australian Securities & Investment Commission (ASIC).

We do not represent a bank, life insurance company, fund manager or superannuation provider, nor are we affiliated with any institution.

We are an independent financial advice



Financial Services Guide

September 2012

Issued by:

Financial Planning Expert Pty Ltd

ABN: 71 545 756 841

Australian Financial Services License: 402042

242 Hawthorn Road Caulfield VIC 3161

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group and our independence allows us to advise you freely and without restriction.

We don't have any conflicts of interest, so you can be sure we will put your interests before our own.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have compensation arrangements in place.

We hold Professional Indemnity Insurance providing \$2,500,000 for any one claim and \$5,000,000 in the aggregate.

What services do we provide?

We are authorised to provide advice in the following areas:

- Goal Setting;
- Budgeting and Cashflow Management;
- Financial Strategies;
- Investments & Investment Strategy;
- Asset Allocation;
- Financial Structures;
- Asset Protection;
- Superannuation;
- Tax Planning;
- Life & Income Protection Insurances;
- Business Insurances;
- Business Succession Planning;
- Government Entitlements;
- Self-Managed Superannuation Funds (SMSF's) Advice;
- Estate Planning; and
- Retirement Planning.

We are able to provide advice on the following financial products:

- Bonds and Debentures;
- Term Deposits;
- Cash Management Trusts;
- Shares;
- Managed Funds;
- Listed and Unlisted Property Investments;
- Investment Platforms;
- Wrap Accounts;
- Master Trusts;
- Income Protection Insurance;
- Term Life Insurance;
- Total and Permanent Disability (TPD) Insurance;
- Trauma Insurance;
- Business Expenses Insurance; and
- Whole of Life and Endowment Policies.

Your financial planner

Trent Alexander will be your financial planner and will provide these services to you as a representative of *Financial Planning Expert Pty Ltd*.

Prior to establishing *Financial Planning Expert*, Trent worked as a financial planner for some of Australia's leading financial institutions.

Trent is a member of the Financial Planning Association of Australia (FPA) and holds the rank of CERTIFIED FINANCIAL PLANNER® (CFP®).

CFP® status is internationally recognised as the highest qualification achievable for a financial planner.

Additionally, Trent holds a Bachelor of Business (Financial Planning) and an



Advanced Diploma in Financial Services (Financial Planning).

Trent was recently nominated by the FPA to become a member of their *Professional Conduct Committee*. The *committee* is responsible for ensuring an appropriate regulatory framework is in place to support the professional practice of financial planning.

Trent is also a member of other professional associations including:

- Self-Managed Super Fund Professionals' Association of Australia (SMSF Specialist Adviser);
- Taxation Institute of Australia (Associate Member); and
- The Independent Financial Advisers Association of Australia (IFAAA).

Financial Planning Expert Pty Ltd is responsible for the services provided by Trent.

We will ensure your financial planner:

1. Only provides advice to you where they are competent to do so
2. Completes ongoing training to maintain their competency
3. Is provided with the best quality technical support and investment research
4. Is monitored and supervised.

You can rely on us to deliver professional advice and to stand by that advice.

The financial planning process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We listen to you to understand your needs, concerns and values. We ask questions to make sure we address all issues.

When we provide advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA).

If a financial product is recommended to you we will also provide you with a Product Disclosure Statement (PDS). This will help you to understand the product we are recommending.

At all times you are able to contact us and ask questions about the advice and products recommended.

Once we have helped you to put your financial advice in place we provide ongoing advice services.

These keep your advice up to date for changes in your circumstances, changes in the law and changes in the economy and products available.

Fees

Your first meeting with us is complimentary and obligation free. From this meeting we will determine if we can help you.

At your second meeting we will present our Terms of Engagement to you in writing. This document will include the fee for our work.

Our fee is determined by the scope and complexity of the advice and services provided to you.

The quoted fee will cover the following:



Advice

The time taken by us to research, prepare and present your Statement of Advice (SoA).

Implementation of advice

Implementation of strategy and product recommendations in your SoA.

Ongoing advice

Once we have implemented our recommendations we provide ongoing advice services.

These services ensure that your advice remains up to date and includes reviewing of strategies and investments and any changes required throughout the year.

Where we are implementing recommendations to buy, sell or switch investments that have any form of commission attached, we will rebate this back to you.

Full details will be provided in your SoA.

Where our ongoing advice services are declined but further advice or services are required, we charge an hourly rate of \$350 plus GST.

Third party advice

From time to time additional advice may be required from other professionals.

We have relationships with a number of firms to assist our clients in this regard. Each is a trusted professional and an expert in their field.

Implementation of insurances

When implementing personal insurances there are often commissions paid by the insurance company upon successful completion of the policy.

We do not accept commission payments from product providers as payment for services.

Therefore, where insurances are required our fee will include implementation of all recommended policies.

In the case that insurance does not proceed for medical or other reasons, our fee is still payable.

Fees

Fees will be determined by the complexity of the advice and services provided to you. However, fees generally start at \$4,000 plus GST.

Fees for ongoing advice services may be tax deductible to you.

Conflicts of interest

Financial Planning Expert is an independent financial advice business. This means we don't have any conflicts of interest.

We do not accept commission or incentive payments of any kind and our fees are not based on the value of your assets.

We may receive some support services from product providers including educational seminars and help with compliance and technical matters, but we do not believe this constitutes a conflict of interest.

However, to ensure this remains the case, we monitor our use of support services on an ongoing basis.

Making a complaint

If you are not satisfied with our services you can take the following steps:



1. Contact your financial planner to discuss your complaint

2. If your complaint is not satisfactorily resolved within 7 days, put your complaint in writing and send it to:

The Complaints Officer
Financial Planning Expert Pty Ltd
PO Box 139
Morrington VIC 3931

We will endeavour to resolve your complaint quickly and fairly.

3. If you are not satisfied with our response or your complaint is not resolved within 45 days, you can contact:

The Australian Securities & Investments Commission (ASIC) on 1300 300 630 to find out about your rights

The Financial Ombudsman Service (FOS) on 1300 780 808. This service is provided to you free of charge.

Financial Planning Expert is a member of the FOS dispute resolution scheme.

Your privacy

In order to comply with the requirements of the Privacy Act, we are required to advise you that *Financial Planning Expert* holds personal information about you.

The information has been and will continue to be collected by us for the purpose of providing you with financial planning services including:

- the preparation of your Statement of Advice (SoA)
- the provision of financial planning advice to you

- making securities and investment recommendations
- reviewing your financial strategy
- reviewing securities and investment recommendations.

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities & Investments Commission (ASIC) and the Rules of Professional Conduct of the Financial Planning Association (FPA), to collect information about you for the purpose of providing you with the services referred to above.

If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to authorised representatives of *Financial Planning Expert* and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

You are entitled to obtain access to the information that we hold about you by calling us on 03 9708 8126 or writing to us at:

Financial Planning Expert Pty Ltd
PO Box 139
Morrington VIC 3931



Friday, November 09, 2012

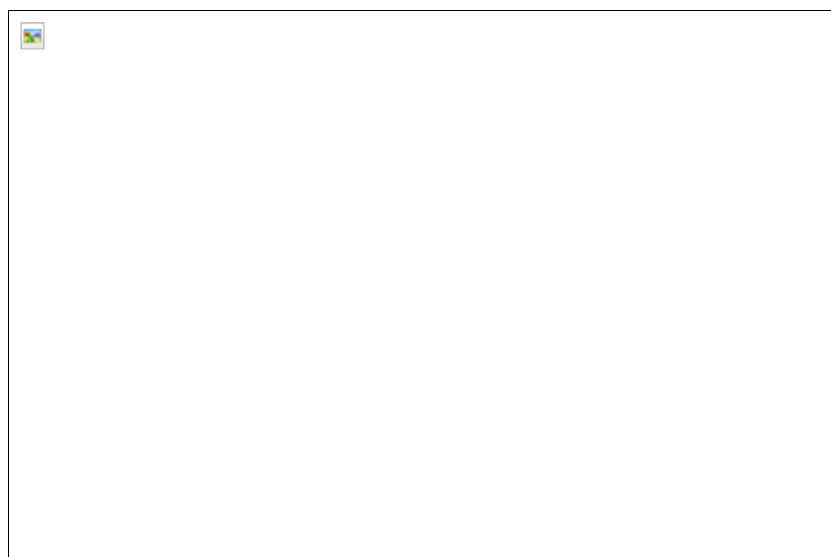
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INVESTOR LINK



NEWS SHARES

- ATO signals changes to make SMSF annual returns simpler
- Government holds firm on concessional contribution caps
- A guide to SMSFs and property

FSP Canberra is a locally owned financial planning practice operating within the Financial Services Partners Group. **Our clients enjoy personal advice, transparency and a true fee for service model.** This is underpinned by the financial strength and governance of OnePath in Australia.

Our Mission Statement is to act in the best interest of the client by providing them with appropriate personal advice. We strive to do this in a cost effective and transparent manner, taking into account their true needs and desires.

Our Service Offering

- Client focused professional advice
- **True fee for service investment and financial planning advice**
- Transparency – all of our processes and costs are transparent with no hidden fees or agendas
- Limited use of managed funds to provide income certainty and additional cost efficiencies for our clients.

Strategic Advice

Developing either Financial Planning strategies or Investment strategies and recommendations for individuals, couples and Self Managed Superannuation Funds. **Work is charged out on an hourly rate basis.**

Investment Management

Developing portfolios and managing the investments of our clients (including Self Managed Super Funds) on an ongoing basis to maximise both income and growth within portfolios. Managed funds are only used for international investments. **Work is charged out on an annual flat retainer basis. No commissions or fees based on sliding scales are used.**

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WHO WE ARE

Fortnum Financial Advisers is a new venture representing a number of like-minded advisers united in a "client-first" approach in which all Principal Practices have a financial stake.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you – our strength in numbers, our commitment to building your financial future, our dedication to protecting your financial security.

What makes us different?

We represent a new approach to financial advice, delivering the highest quality financial advice based on integrity, innovation and a commitment to building your financial future. This is reflected in a number of ways:

Our stringent selection process

At Fortnum, we hand select practices to join us and only invite those who share our client-first focus and high level of advice skills.

In order to ensure your financial interests are at the heart of every decision, all our practices are fee based for investment advice and are committed to ongoing learning and development.

Our commitment to transparency

When it comes to paying for financial advice, it's your money and you deserve to know exactly where it's going. That's why at Fortnum, it's our policy to ensure complete transparency so our clients know exactly what they are paying for and who they are paying it to.

In fact in our own proprietary product, the Fortnum Advice Wrap, we have eliminated rebates, which we believe compromise the advice process. This means we return all rebates such as platform rebates and fund manager rebates to you, the client, or in circumstances where this is not technically possible, we give them to charity.

Of course there are still some legacy products in the financial services marketplace where rebates are paid but by and large we are working to eliminate these as much as possible.

Our refusal to take rebates represents our commitment to providing you with the best advice based on your financial situation, without compromise.

Our ownership and advice structure

Fortnum Financial Advisers is owned 60% by our Principal Practices and 20% by Fortnum staff. This means all Practices have "skin in the game" - a vested interest in protecting the Fortnum name, our values and your financial future. The

other 20% of the business is owned by a wholly owned subsidiary of OnePath Australia Limited (OnePath Australia).

This means when you chose Fortnum, you get the benefit of both worlds – the integrity of a comprehensive approved product list, free of commercial influence, with the backing of one of Australia's most respected financial institutions. This gives you the peace of mind of knowing financial decisions are made according to your interests.

The following Charter of Independence is embedded in our agreement with OnePath Australia.



Home	About	Advice Philosophy	Advice Strategies	Advice Process	Fee for Service	Downloads	Contact
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Username/Email

Password

[Forgot Password](#) [Register](#)

Fee Structure Overview

Whilst we operate on a transparent 'fee for service' basis, we believe that good financial advice should pay for itself. Our advice documents normally include an 'outcomes benefit statement' which articulates any financial benefits (not investment returns) derived by the client from our financial advice.

Below is a guide to the various fees that may be charged for different aspects of our professional services. As every client's situation is different, the fees detailed below cover all types of situations and therefore may not all be applicable to your situation. It is important to note that fee estimates will be individually quoted for your situation and will be fully disclosed in your Statement of Advice, Client Engagement Authority (CEA) and/or CEA Updates.

Should you disengage the Advice Process at any time after engaging our services, you will only be invoiced for the time incurred in working on your file.

Service fees for the various stages of the Advice Process are as follows:

- [Initial Consultation Fee & General Strategies Overview](#)
- [Client Fact Find Consultation Fee](#)
- [Initial Financial Review Fee](#)
- [Statement of Advice \(SOA\) Preparation & Presentation Fee](#)
- [Implementation of Strategies & Recommendations Fee](#)
- [Ongoing Financial Review Fee](#)
- [Basis of Fee Estimates, Client Time Incurred Reports & CEA Updates](#)
- [Guide to Hourly Charge Rates](#)

Other optional service fees include:

- [Coordination of 3rd Party Advice Fee](#)
- [Casual Hourly Consultation Fee](#)
- [Discussion Paper Preparation & Presentation Fee](#)

To view details of the above fees, please click on the relevant link above or [Click Here](#).

If you would like to download our "Service Details & Client Engagement Authority" please [Click Here](#).



Client Outcomes

One area where Harts really stands tall in the industry is the level of transparency in their business. I like to research companies before meeting with them and I was very impressed with the depth of information available on their website. [...More](#)

Individual, Churchlands, WA.

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Churchill Court,
335 Hay Street, Subiaco WA 6008
PO Box 1809, Subiaco WA 6904
T: 08 6380 7900
F: 08 6380 7950
E: info@harts.com.au
W: www.harts.com.au

Harts Financial Solutions Pty Ltd
(ABN 36 128 904 521) is a Corporate
Authorised Representative of
Harts Financial Group Pty Ltd
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About Howarth Financial

At Howarth Financial, we pride ourselves on our personalised financial planning approach. Our business is small and we have the ability to spend the necessary time with each of our clients. No client will ever just be a number.

Our procedure is to meet with our clients to learn about their ultimate life goals or possibly help them to work towards defining these goals. It is not always easy to think about our future and sometimes we all need some guidance along the way.

Once we have established your life goals, we get all the facts and figures together to put together your current position. We then analyse and consider appropriate strategies to help you achieve what it is you are striving for. This plan of attack is then implemented with our help and ultimately reviewed and updated on a yearly basis – let's face it, life changes.



Why Choose Howarth Financial?

- We believe in quality of advice, not quantity of clients
- We want to work with you to encourage you to commit to making your life the best it can be
- All strategic work is prepared by your own adviser not passed down to someone who you haven't even met
- Our aim is to grow our client base through building long lasting relationships, not through purchasing a 'book of clients'
- We don't recommend anything that we wouldn't be willing to invest in ourselves
- You can be confident of your advisers qualifications as all advisers have met the Certified Financial Planner status
- Our extensive approved product list ensures no conflicts of interest
- We operate on a fee for service basis meaning we are not driven by commissions but on a value based financial planning approach

Please contact us to discuss your individual situation, we would love to hear from you. Rebecca Howarth, our principal adviser, is contactable on 0411 279 964 or admin@howarthfinancial.com.au.



BUSINESS SERVICES

SMSF SERVICES

FINANCIAL PLANNING

MORTGAGE BROKING

WEALTH PROTECTION



At Hudson Financial, financial planning encompasses much more than superannuation and the latest investment products. We provide a holistic approach, tailoring personal strategies to help you enhance – and protect – your wealth.

Our Approach

Like you, we're not interested in a "one size fits all" approach. We offer considered advice appropriate to your individual or business' financial goals and objectives and we focus on strategies and advice – not sales.

Hudson Financial advisers dedicate significant time to develop a thorough understanding of your personal circumstances before working with you to conceive appropriate financial strategies and solutions. Only then do we consider which products will best achieve your desired outcomes.

Our Services

We offer a comprehensive range of financial planning services, focusing on:

- Investment advice
- Retirement planning
- Personalised wealth creation strategies
- Tax advice
- Estate planning
- Wealth protection advice

Hudson Financial Services is a "fee for service" planning practice, charging on an hourly basis for the fee required to provide you with financial advice. Your initial consultation with us is free of charge and we discuss our fees in detail with you before you commit to proceeding with a financial plan or advice. We do not charge any trailing or product-related commissions, and where a product has commissions in-built, we will rebate 100% of these back to you. To ensure peace of mind and accurate budgeting, we will always provide you with a quote for any advice or service to ensure you are happy with the cost before we proceed.

Financial Advice Fees & Pricing

Hudson Financial Services is a "fee for service" planning practice, charging on an hourly basis for the fee required to provide you with financial advice. Your initial consultation with us is free of charge and we discuss our fees in detail with you before you commit to proceeding with a financial plan or advice.

We do not charge any trailing or product-related commissions, and where a product has commissions in-built, we will rebate 100% of these back to you. To ensure peace of mind and accurate budgeting, we will always provide you with a quote for any advice or service to ensure you are happy with the cost before we proceed.

Our Licensee - Meritum Financial Group Pty Ltd

Hudson Financial Services advisers are authorised representatives of the Meritum Financial Group Pty Ltd (Australian Financial Services License No: 245569). Established in 2004, Meritum is a boutique financial planning group which has expanded rapidly to offer a presence in most Australian states (www.meritum.com.au).

Appointments

If you would like more information on how we can help you further or would like to talk with one of our Financial Advisers, please give us a call on (02) 9411 5322 or via email on info@hudsonfinancial.com.au and we can arrange a convenient time.



Our Services:

Taxation

Superannuation

Business advisory

Accounting

Industry/Specialisation

Financial Planning

National/International Services

Financial Planning

Our aim is to ensure you achieve your financial goal. We do this through independent, efficient and appropriate advice, tailored for each client circumstance.

Leebridge Financial Planners Pty Ltd is a holder of an Australian Financial Service Licence (AFSL No. 247372). This means we can provide unbiased advice and are not bound to support any particular product or investment platform.

Each client is taken through a six step process as follows:-

- Clarifying your current position.
- Identifying your goals.
- Identifying your financial issues.
- Preparing your financial plan.
- Implementing your financial plan.
- Review and revising your plan on a regular basis.

We work closely with your other advisors to ensure the best outcome. This holistic approach ensures nothing is overlooked or misunderstood.

Services

The main services we provide include:-

- Investment advice.
- Direct share investments.
- Direct property advice.
- A comprehensive appraisal of your existing arrangements and strategy.
- Self managed superannuation.
- Superannuation contribution strategies.
- Pension strategies.
- Retirement planning.
- Risk Insurance – Life & Income Protection.
- Tax effective strategies (including gearing).
- Estate planning.

Fee for Service

Leebridge Financial Planners Pty Ltd primarily derives its income on a fee for service basis. We operate on an hourly rate and we firmly believe this allows us to provide consistent, unbiased and valuable advice in the services we deliver to our clients.

Investment Advice

The most effective way to achieve your financial goals is to develop a sound financial plan tailored to your circumstances. We work with clients so as they gain a better understanding of how a suitable financial plan can assist them reach financial security and ensure their investments are well structured. By this we are referring to a suitable asset allocation and investment strategy that reflects their individual risk profile.

We believe that understanding investment risk and managing that risk is fundamental to the client/adviser relationship. When this is done correctly the foundation is laid for a successful and rewarding long term client relationship.

Superannuation

Due to strong links with our client's accountant, superannuation and tax effective strategies are at the forefront of our client advice process.

Many business clients adopt the strategy to run their own superannuation fund and maintain control. This is also common place for many employees. Leebridge Financial Planners Pty Ltd has developed a unique and cost effective approach in relation to Self Managed Superannuation Fund (SMSF). We avoid asset based fees (including commissions) for client portfolios and include internet access to manage direct share portfolios and cash flow needs.

Because superannuation is a complex area that offers tremendous tax concessions, accurate advice is critical to maximisation of returns and proper compliance with the relevant laws.

Estate Planning

The importance of estate planning cannot be underestimated and requires a review of how each asset is owned and what legal structure is in place. If a client owns his or her assets in their own name then an estate plan is reasonably straightforward. However, with the tax systems we have in Australia many clients have superannuation entitlements, companies or trust structures that make estate planning much more than simply drawing up a will.

There are two critical phases we go through with clients when assisting with estate planning. Firstly, we assist in helping clients work out what their wishes are for their assets upon death. Secondly, we then look at their legal structure, review their


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[Superannuation](#)
[Tax](#)

Fee For Service

Fee For Service literally means the charging of a fee in return for the providing of a service.

The term is most commonly heard when referring to Financial Planners, and how they are paid.

This method of charging for services came about in response to a general perception by the public that financial products with built in adviser commissions and volume bonuses effected the impartialness of advisers, and as a result negatively effected the public's view of the industry and the value of advice in general.

MDL Financial Services Pty Ltd charges our new clients a Fee For Service, according to our Fee Schedule. Whilst we have provided a Fee Schedule, MDL Financial Services Pty Ltd reserves the right to require a higher payment in cases of unusually complex advice.

All our clients are able to discuss the Fees that they will pay with their Adviser prior to any payments occurring and are able to cease the payment at any time, should they not wish to continue the Adviser relationship.

It is important to note that once the Fee For Service has been agreed, any inbuilt payments or commissions received by the Adviser in excess of the agreed Fee For Service will be rebated to the entity which has incurred the expense.

We believe that our advice is very valuable, but don't take our word for it, Make An Appointment and speak with an MDL Financial Services Financial Adviser at a FREE NO OBLIGATION INITIAL MEETING.


[Adelaide Bank](#)
[Australian Mortgage](#)

OUR TOP 10 QUESTIONS FROM VISITORS

[What Is Financial Advice?](#)
[Can You Help My Business?](#)

financial advice australia

[Why financial advisers are avoiding](#)

Money Management - Nov 08, 2012

Many financial advisers are avoiding structured products in a bid to maintain simplicity, transparency and liquidity in their clients' portfolios. It's a refrain that



MELBOURNE
PRIVATE WEALTH



World Best Practice

The wealth management industry has evolved to a point in Australia where over 80% of financial planning firms are owned or controlled by Australian banks, insurance companies and other investment product manufacturers.

Whilst the ownership of advice firms remains broadly spread in number, the most significant and problematic aspect for consumers is the lack of truly independent and impartial advice.

Many business models are structured around the sale of investment products that are often owned by the organisation offering financial advice. Whilst this is certainly not unlawful, the true cost of advice is often embedded in the investment product solution, making it virtually impossible for the average person to fully understand.

Central to the psyche of the financial advice industry has been a belief that consumers will not pay for good quality advice, but that they will accept that there are costs associated with investment products, where costs are incurred indirectly. It is the perpetuation of this flawed belief by the broader industry that has significantly undermined the development of what should be viewed by consumers as a highly trusted profession.

The Future of Financial Advice (FOFA) reforms will undoubtedly make inroads to strengthening confidence amongst consumers, however it is important to note that the reforms are targeted at retail investors, leaving the largest sector by wealth in volume (eg wholesale investors) unattended to at this time.

In this regard, Melbourne Private Wealth has no ownership links to investment product manufacturers, banks or insurance companies. Melbourne Private Wealth is remunerated solely by its clients via the conditions outlined in our Terms of Engagement, which details our role, responsibility and the agreed fees subject to annual review.

Melbourne Private Wealth Pty Ltd

The Como Centre
Level 3, 299 Toorak Rd
South Yarra, Victoria 3141
T +61 3 9826 6610

- [Privacy Policy](#)
- [Disclaimer](#)

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Financial Planning

HOW WE ARE DIFFERENT

WHY NEXIA?

HOW WE OPERATE

WHY FEE FOR SERVICE?

"Nexia have been our partners in business for over 6 years. During this time they have assisted and guided me when making important decisions about both my business and personal finances. The Nexia team are accessible and provide a range of services. In particular we value their responsiveness and flexibility in providing support in a range of areas as we need it. The tenure and knowledge of their staff is one of their strengths and it's great to work with a team who take an interest in not only the business but me personally. " Linda Simonsen - CEO - Future People Recruitment

NEWSLETTER SIGN UP

To receive our newsletters and hear about upcoming events.

SUBMIT



Financial Planning > Overview > Why Fee for Service?

Why Fee For Service?

At Nexia Court Financial Solutions, we are committed to providing tailored financial solutions that are based entirely on your needs and objectives.

To do so we believe it is imperative to operate under a fee for service model to ensure that clients needs drive the right solutions. Furthermore, a fee for service model has the following advantages:

By separating the planner's fee from investment recommendations, the risk of conflict of interest is significantly reduced (or eliminated)

As a client you control the fee payable to the planner – you choose to pay more or less depending on the complexity of your situation and the level of service required

A fee for service model will match the degree of complexity of the advice and the time taken to provide the advice

At Nexia Court Financial Solutions, we are committed to delivering the best possible level of service. We believe that the broad range of our loyal clients and on-going business referrals is a direct reflection of the quality of our advice.

Find out how we operate

Learn more about what we do

Why Nexia Court Financial Solutions?

Want to know more? Contact Nexia Court Financial Solutions for no-cost, no-obligation meeting with one of our licensed Financial Planners.

KEY CONT.



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26-Apr-2012 Are you gettin buck?

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Financial Planning

Call (02) 9112 4300
or enquire here

Financial Planning | Strategy First

At Omniwealth we believe that financial planning is an holistic advice process which covers all areas of your finances. Financial planning, when provided holistically, will provide you with guidance and support across your entire financial life including:

- Wealth Creation
- Wealth Protection
- Direct Property Investing
- Investing in Shares
- Superannuation Advice
- Mortgage and Debt Structuring
- Risk Reduction Strategies
- Estate Planning

Financial planning should not be a process which solely focuses on managed fund investing, either inside or outside of the superannuation environment. Unfortunately however the typical financial planning company in Australia isn't equipped to provide a truly holistic advice service, which ultimately provides a limited result for their clients.

As a financial planning client of Omniwealth we will help you develop an holistic strategy which covers all areas of your finances. The result; you can live a life with greater freedom and choice knowing that your entire financial situation has been considered and just as importantly, effectively planned. Omniwealth is able to provide this comprehensive service because we have structured our business a little differently than the average financial planning company in Australia.

First of all, Omniwealth holds its own Australian Financial Services License (AFSL 309643) which means we don't have a large bank or institution pushing products such as managed funds onto us, or our clients. **By having our own 'AFSL' we are able to source the best investments in the market which suits our clients' needs and not the needs of a large fund manager or bank.**

Omniwealth also specialises in residential property investing and structuring. Residential property is the largest asset class in Australia today but unfortunately most financial planning companies completely neglect this investment as an option. Omniwealth believes in holistic advice meaning you should have access to all investment options which can help you create wealth. Residential property should be considered.

Our approach to the financial planning process is unique in that we first help you identify your appropriate strategy before investing into any specific product. We call this 'Needs Based Planning' because it focuses on your needs as an investor and not a prescribed asset allocation or risk-profiling model, as seen across other financial planning companies around Australia.

Omniwealth also believes in a fee for service relationship with our clients. The fee you pay is directly related to the amount of service Omniwealth provides you and not a commission based upon the products we recommend.

Finally, we believe that clients who understand how the wealth creation process works are far more successful in achieving their wealth creation goals. To help you become financially successful we will take you through an education process which covers all areas of your finances allowing you to make better informed investment decisions.

No matter your age or current financial position Omniwealth can help tailor a financial strategy to suit your unique goals and objectives.

To see how Omniwealth can help you please enter your details above and we will contact you shortly to arrange a time to catch up.

More Financial Planning

Financial Planning

- Financial Modelling Service
- Wealth Creation
- Wealth Management
- Self Managed Superannuation
- Corporate Superannuation
- Fees
- The Team

Client Testimonials

We first engaged with Aaron and the team back in 2009 and since then they have helped us not only start to build real wealth but also to protect and grow what we have during the recent challenging times. When opportunity knocks they let us know and when we have concerns they are there to guide, educate and support us. Thanks Omniwealth!

Elliot and Jess Miller



Financial Planning

Call (02) 9112 4300
or [enquire here](#)

Financial Planning | Fees

Tailored for you

We believe your situation is unique and as such the fees that you pay should be tailored to your personal situation. After our initial meeting we will provide you with a fee proposal, which we believe reflects the service required for you to meet your objectives. Because we are boutique, we are able to structure a payment schedule designed to suit you.

We also believe in transparency with our fee structure meaning you will always have an understanding of the fees that you pay. In addition to this **we will rebate 100% of any commissions which are paid to us from product providers so you know our advice is in your best interest and not ours.**

More Financial Planning

- [Financial Planning](#)
- [Financial Modelling Service](#)
- [Wealth Creation](#)
- [Wealth Management](#)
- [Self Managed Superannuation](#)
- [Corporate Superannuation](#)
- [Fees](#)
- [The Team](#)

Client Testimonials

Working with Omniwealth Accounting and Audit has been an absolute pleasure since the beginning. It was such a weight off my shoulders to finally find an accountant who took a genuine interest in my business. They are not only extremely capable, but their dedication to ensuring the best outcome for my business, on the small things as well as the big picture issues puts my mind at ease.

Mark Norris

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If you are a financial planner, please visit www.optimopathfinder.com.au

Services & Pricing

Please [contact us](#) for a detailed price list.

What is our fee structure?

We offer fee-for-service advice, so you will know up-front the total dollar cost of the advice before you decide to proceed. If you wish, we can recommend specific products that meet your selection criteria as well as our own. We are happy to provide advice on your strategy only, leaving you to implement your plan. We don't accept from product suppliers any payments, including up-front or trailing commissions or bonuses. We don't charge you based on a percentage of your financial assets. Our charging is based solely on the amount of work required to provide the advice and any implementation that you need.

What does this mean for you? It means that you know the exact cost of your advice and don't have to worry about hidden costs, fees or charges. Where you ask us to recommend products, you can also be confident that we're recommending products on their merits, not on the commissions they pay us. **All up, it means that you'll get superior, tailored advice with no hidden costs.**

- For more information, go to [Financial Planning process page](#);
- To see a sample Statement of Advice (SoA), see the [Documents page](#).

Our Services

Our Initial Service consists of:

- A meeting with you to discuss your financial needs and goals;
- Gathering information from you;
- Working up an optimised strategy to meet your financial goals and preparing a Statement of Advice (SOA); and
- A follow up meeting to explain the SoA to you. The Statement of Advice will include our recommendations for your financial strategy and information to support the recommendations. We prepare your SOA in plain English and make sure that you understand its contents.

We would seek at least two face-to-face meetings with you; the rest of the time we would liaise with you by phone, email or through a system such as Skype.

The cost of an initial service depends on the complexity of your financial situation. In your first complimentary meeting, we will gain a better understanding of your financial needs and tell you which category you belong to.

After the initial service, we offer an on-going service, where we review your portfolio and investment strategy. It is recommended that you do this at least once a year. The service includes:

- An annual seminar;
- A quarterly newsletter;
- An annual review of your strategy and investments.

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Advice Warning: No part of this website should be construed or mistaken as advice because Optimo Financial has not taken into account any particular person's objectives, financial situation or needs. You should obtain financial advice specific to your situation before making any financial investment or insurance decision.

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WHY PARAGEM

With a vision to enable advice without conflict, the Paragem AFSL is effectively the ultimate extension of the shared services model, providing a non-aligned AFSL which we selectively make available to successful, independently-minded practices, striving for excellence in advice.

Paragem has a specific goal to re-arrange the value chain such that advice becomes the largest component and product a secondary and smaller component. This includes suppressing platform, portfolio management and all asset management related fees in favour of increasing fees for advice. In our world, the commoditised elements are products and the tangible value is the person, trust and integrity of advice.

Paragem advisers are free to run their own business, promote their own brand, assert their independence and provide high quality advice. By being product agnostic Paragem has a clear statement of intent for consumers and we believe that the model is intrinsically linked to consumer needs and ASIC's policy on industry best practice.

Paragem has sufficient scale with multiple suppliers to generate higher procurement benefits than available at individual practice level. **Paragem then rebates 100% of any licensee rebate/volume bonus received from platforms or product providers back to the advisers and this translates to lower cost for investment.**

[Click here](#) to have a Paragem representative contact you to discuss your strategic options.

LICENSEE SERVICES



Paragem provides a total service package for its advisers, enabling practices to focus their entire attention on providing advice and growing their business.

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CONTACT

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Fees

We do not charge you commissions, but rather we will charge you on a fee for service basis based on the amount of work we believe is involved in your specific circumstances. This will be quoted to you after our initial discussion of your circumstances. Each client is different and therefore we charge fees specific to your circumstances.

As we charge you a fee for advice and not a % of funds under management, you can be assured that we are working for you, and not a fund manager or a super fund.

It's simple, you know how much you are paying us and in turn we will show you the benefit our advice brings to your financial position.

Members

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Testimonials

*Cameron, thanks again for a wonderful insight into your world of financial planning, both Joelene and I would like to thank you for your help with our Self Managed Super Fund and providing the strategic advice we needed to get us back on track –
Thanks again*

John and Joelene Fitzgerald

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Sunrise Advice – Independent Financial Planners



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City: Sydney
State: NSW
Country: Australia
Postcode: 2000
Contact: Geoff Stroud
Phone number: 02 8415 8915
Email address:
geoff@sunriseadvice.com.au
Website:
<http://www.sunriseadvice.com.au>

Company description

Sunrise Advice is an independent financial advisory service based in Sydney that focuses on helping clients try to understand the depth of the economic trouble coming soon and how to use SMSF's to protect and grow their net worth even if most asset classes lose value.

Sunrise Advice does not accept commissions from any product provider and is totally committed to providing the best financial advice based on your current circumstances at a fair price with no allegiances to any financial services company.

Geoff Stroud, the Principal of Sunrise Advice, has a background in accountancy, has been an active property investor, is a licensed Real Estate agent, and is helping many clients unwind high debt levels and discover investments that will increase in value even if global share and property markets collapse.

[Geoff Stroud](#) [Independent financial adviser](#)

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About The Professional Super Advisers

The Professional Super Advisers was established in January 2008 by Kevin Smith FCA BSc to **provide independent financial advice** to the public.

It recognises that individuals deserve an independent service rather than being sold an in house product under the guise of financial advice.

The Professional Super Advisers operates on a fee for service basis with any commissions received being rebated back 100% to the client. The company does not generally advocate the use of expensive wrap and mastertrust platforms. **This allows the company to provide unbiased advice.**

The company operates under its own licence and is a registered tax agent. As such, not only is the advice independent and unbiased but the majority of services provided are tax deductible. It is believed that this model is at the forefront of the industry and will become the norm of quality advice businesses in the future.



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Why choose The Professional Super Advisers?

The Professional Super Advisers is one of only a handful of truly independent providers of financial advice. **Compare us to other advisers:**

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Provide unbiased, impartial investment advice	✓	?
Operated under our own licence (AFSL) and not that of a bank/life insurance company	✓	?
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Personal Investors

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Investing in Equities

- Full Service Stockbroking
- Personalised Equity Portfolios
- Model Portfolios
- Margin Lending
- Protected Equity Solutions

Equity Research

- Market Leading Performance
- Performance Validation

Managed Funds

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Planning Ahead For Success



Planning ahead is always the most important factor in succeeding through investment.

Whether or not you have a particular goal in mind, are providing for your family or planning for retirement, your Wilson HTM financial adviser will ensure that you are informed of the choices and decisions you can make to achieve your goals. If you are thinking about the best ways to:

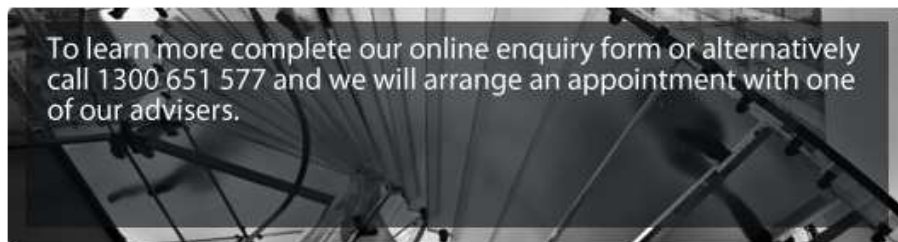
- Grow your wealth
- Plan for retirement
- Provide for your family's security
- Invest for your children's education
- Invest a lump sum or inheritance

Or if you would simply like to review your current investment performance, asset allocation or general overall financial situation we can help you.

Peace of Mind Guarantee

Our Financial Planners operate on a fee-for-service basis so you can be sure there is no conflict in the advice that they provide. In the rare circumstance that there is an inbuilt commission in a product we cannot rebate we will fully disclose that to you.

Wilson HTM Ltd is a Principal Member of the Financial Planning Association of Australia and the Stockbrokers Association of Australia and hold an Australian Financial Services Licence (number 238375).



Investing in Equities



We provide a range of equity investment options to suit your chosen level of involvement. You can do it yourself, work with an adviser, or

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