

MONEYWISE



“ We provide *CLEAR, CREDIBLE ADVICE*
for your financial and investment needs. ”



MONEYWISE

Welcome to Moneywise

Moneywise is a privately owned boutique financial services firm which was established over 30 years ago. During that time, we have successfully helped our clients create, manage and protect their wealth through many different investment cycles.

Moneywise is not owned by a bank, industry fund or any other financial institution. Our highly qualified team is the perfect size to give our clients individual attention while drawing on a wide breadth of knowledge and experience.

“ We are a foundation financial advisory firm servicing private clients for over 30 years. ”



Personal attention

Moneywise will consider the particular needs and circumstances of individual clients and recommend what is best for them. Our advice is supported by extensive research which is based on a sound investment philosophy that has withstood the test of time.

Moneywise staff include certified financial planners, portfolio accountants and administrators. We are committed to ongoing professional development and training to ensure our clients receive the highest quality up-to-date advice and service.

Our senior financial planners are accredited Self Managed Superannuation Fund specialists.

“ ...we have successfully helped our clients create, manage and protect their wealth through many economic cycles. ”





Our services

At Moneywise you can access all of your financial solutions from the one organisation that understands your particular situation. We offer professional advice on an extensive range of cost-effective financial solutions including:

- **Wealth Management**
Focusing on investment portfolio construction, wealth and asset accumulation
- **Lifestyle Planning**
Attending to debt management and cash flow advice
- **Retirement & Superannuation Strategies**
Advising on pensions, Centrelink and income stream strategies
- **Self Managed Superannuation Funds (SMSF)**
Providing specialist advisory and portfolio administration services
- **Income & Asset Protection**
Insuring your key financial assets
- **Taxation Planning**
Aligning tax efficient strategies with your financial goals

CUSTOMER
FRIENDLY
SUPPORT
INNOVATIVE
POSITIVE
PRECISE
TIMELY

“ Our advice is supported
by extensive research
which is based on sound
investment principles. ”



The way we do business

Moneywise has been built on a clear set of values that underpin our process.

- We ensure our qualified advisers have a clear understanding of a client's particular needs and circumstances before recommending any strategy.
- Our written recommendations contain individually designed strategies tailored specifically to suit each client.
- Our advice is supported by extensive research which is based on sound investment principles.
- We are committed to ongoing professional development and training to ensure clients always receive the highest quality up-to-date advice and personalised service.
- We provide proactive, ongoing advice and service designed to review changes in the personal and financial circumstances of each client.
- We commit to inform prospective clients if we believe that our services would not be of significant benefit to them.



“ *We take pride in a reputation that confirms our belief in exceeding client expectations.* ”



Four key steps to financial security

No matter whether you are just starting to establish yourself financially or heading towards retirement, good financial planning and advice is essential. To ensure our clients always make the most of their financial opportunities, we follow these four key steps to financial security.

1. ESTABLISH GOALS

Our initial meetings with you are to establish a clear understanding of your current financial situation and assess your personal lifestyle requirements and objectives. We then set the short and long-term milestones required to achieve your goals.

2. DESIGN STRATEGY

To meet your specific objectives, we design a personal strategy that will include wealth management, financial planning, taxation planning, retirement and superannuation strategies, along with income and asset protection.

3. IMPLEMENT STRATEGY

Once your strategy is documented and agreed, we implement our advice to improve the way your financial arrangements are structured and put in place your recommended portfolio of investments.

4. ONGOING REVIEWS

We have a proactive process through which we regularly discuss and review the effectiveness of your existing strategy and investments. These reviews ensure your objectives continue to be met in the event of any change in your personal circumstances or the economic environment.

- ☑ Establish Goals
- ☑ Design Strategy
- ☑ Implement Strategy
- ☑ Ongoing Reviews

“ *SMSF pioneers providing self managed super advice and administration since 1993.* ”



Portfolio services

Moneywise provides complete Investment Fund and Self Managed Superannuation Fund (SMSF) administration services, which include:

- management of all correspondence and communications including corporate actions such as rights issues, share splits, share purchase plans and buy-backs
- day-to-day portfolio administration
- tracking of all investment activity
- investment portfolio reporting
- realised and unrealised capital gains reports
- monthly reconciliations and cash transaction reports
- preparation of year end investment reporting.

In addition, our SMSF administration service also includes:

- member balance reporting
- annual fund financials and income tax returns
- external fund audit
- all compliance requirements as stipulated by legislation.

Utilising our SMSF service will ensure your fund meets ATO audit and compliance requirements, giving you complete peace of mind.





Our fees

Good financial advice is valuable and carries a cost like any other professional service. Our fees generally depend on the complexity of a client's financial situation and the level of service requested by the client.

Our Financial Services Guide outlines our transparent fee structure. As each person's circumstances are different, the amount of time required to effectively attend to their particular needs will vary. Our fees reflect the time, expertise and level of service provided and each client's fees will be set out in the Statement of Advice prepared by their financial adviser.

In all cases, our initial consultation is provided free of charge and without obligation. Thereafter, we are predominantly a fee-based organisation. This gives clients certainty of agreed fees, which cannot change without their consent.

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Your protection

Moneywise is committed to its clients' long-term financial security. Moneywise financial advisers are Representatives of Moneywise Personal Financial Management Pty Ltd, holder of Australian Financial Services Licence Number 287804. The Regulatory body under which we operate is the Australian Securities and Investments Commission (ASIC).

Moneywise is required under its licence to carry professional indemnity insurance.

We fully support and abide by the Financial Planning Association of Australia Limited's (FPA) rules, codes and standards. The FPA determines the industry's best practice governance standards and is responsible for:

- Code of Ethics
- Rules of Professional Conduct
- Practice Standards
- Education and Professional Development
- Disciplinary Regulation

In addition, we maintain our own Complaints Investigation Protocol for your added protection along with membership of the Financial Ombudsman Service.

Investments cannot be transacted without a client's specific consent and we do not operate a trust account or hold funds on behalf of any client.

Our Code of Ethics:

Client First

Integrity

Objectivity

Fairness

Professionalism

Competence

Confidentiality

Diligence



Established and experienced

As a foundation financial services firm, Moneywise has built a solid reputation over many decades.

This reputation has been acquired due to our:

- warm welcome
- personal attention
- specialist services
- business ethics
- financial processes
- fee for service structure
- and most importantly, focussing on the long-term prosperity of our clients, which is fundamental to everything we do.

In all cases, our primary concern is always the financial well being of our clients.



“ Moneywise - Providing clear, credible advice to help create, manage and protect your wealth. ”





Moneywise Personal Financial Management Pty Ltd

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WEALTH MANAGEMENT

ASSET PROTECTION

RETIREMENT STRATEGIES