HELPING YOU CREATE, MANAGE AND PROTECT YOUR WEALTH

The unique nature of the Australian landscape is made up of a number of fundamental elements.

To be completely effective, financial planning also requires a number of fundamental elements – a sound investment portfolio, an effective taxation strategy, adequate asset protection and well-considered estate planning.

We hope you enjoy these beautiful Australian images as you learn how Moneywise can help you *create, manage and protect your wealth*.

ESTABLISHED AND EXPERIENCED

Moneywise Personal Financial Management 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 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.

PERSONAL ATTENTION

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

Moneywise staff includes certified financial planners, equity specialists, 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.

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 Creation** – investment portfolio construction, cash flow analysis, gearing strategies and debt management
- **Investment Management** – investment selection, portfolio management and reporting
- **Retirement Planning** – superannuation, pensions, Centrelink advice, income strategies and wealth preservation
- **Self Managed Superannuation Funds (SMSF)** – specialist advisory and portfolio administration services
- **Asset Protection** – risk insurance management and estate planning
- **Taxation Planning** – asset and liability ownership, structuring trusts and companies

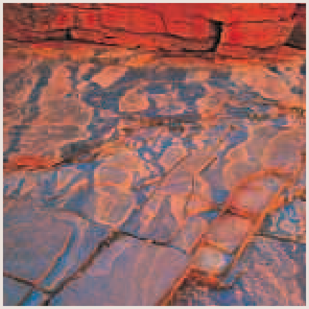
Moneywise also provides access to:

- **Professional Provident Fund Membership** – the superannuation fund for health professionals and their staff

THE WAY WE DO BUSINESS

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

- We ensure we 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 and operational resources and 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 as well as developments in the broader economic environment.
- We commit to tell prospective clients if we believe that our services would not be of significant benefit to them.



FOUR KEY STEPS TO FINANCIAL SECURITY

No matter whether you are just starting to establish yourself financially or are getting towards the end of your working life, good financial planning 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 proper understanding of your current personal and financial situation, assess your lifestyle requirements and objectives and then set the short and long-term targets required to achieve your goals.

2. DESIGN STRATEGY

To meet your specific objectives, we then design a personal strategy that will include wealth creation, investment management, retirement planning, asset protection and taxation planning.

3. IMPLEMENT STRATEGY

Once your strategy is agreed and documented, 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 outlook.

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 activities such as mergers and acquisitions, takeovers and buy-backs;
- day-to-day portfolio administration;
- tracking of all investment activity;
- investment portfolio reports;
- realised and unrealised capital gains reports;
- monthly reconciliations and cash transaction reports; and
- 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; and
- all compliance requirements as stipulated by legislation.

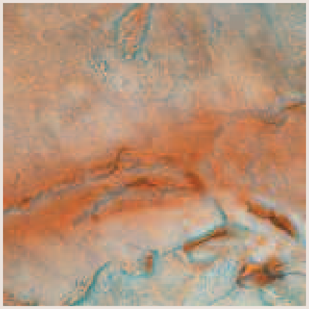
Utilising our SMSF service will ensure your fund meets ATO audit and documentation requirements, giving you complete peace of mind.

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 planner.

In most 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.



YOUR PROTECTION

Moneywise is committed to its clients' long-term financial security. Moneywise Financial Planners 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 standards of governance and is responsible for:

- Code of Ethics
- Rules for Professional Conduct
- Practice Guidelines
- 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 Industry Complaints 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.

Moneywise has been built on a solid foundation over many years and the long-term prosperity of our clients is fundamental to everything we do. In all cases, our primary concern is the financial wellbeing of our clients.

Moneywise – helping you create, manage and protect your wealth.

MONEYWISE
PERSONAL FINANCIAL MANAGEMENT

Moneywise Personal Financial Management Pty Ltd
ABN 72 575 511 030
Australian Financial Services Licence Number 287804

Level 31, Rialto North Tower,
525 Collins Street, Melbourne, VIC 3000
Phone: 03 9649 7611 Fax: 03 9649 7633
Email: info@moneywise.com.au
Web: www.moneywise.com.au