WEALTH CREATION & WEALTH PROTECTION

ADVICE. CLARITY. DIRECTION.

Helping you design and protect your tomorrow. Today.

www.peakpartnership.com.au

The Peak Partnership
WEALTH DESIGN SOLUTIONS

ABOUT FINANCIAL ADVICE

Choosing a financial adviser is a big decision, and you want to be sure that your adviser has your best interests as their priority.

At The Peak Partnership, we believe part of our role is to uphold the values of the Australian financial planning profession – so that you can have ***confidence***, ***certainty*** and ***trust*** in the people responsible for helping you secure your financial future. For us, it's all about **ADVICE**. **CLARITY**. **DIRECTION**.

ABOUT THE PEAK PARTNERSHIP WEALTH DESIGN SOLUTIONS

We've been providing financial planning and wealth creation advice since 1992, and in 2001 we added lifestyle risk insurance (wealth protection) to offer our clients a comprehensive financial advice perspective.

THE TRUE VALUE OF OUR FINANCIAL ADVICE

Providing reliable financial advice requires knowledge and experience. Our role is to guide you through your financial journey, helping you build and secure your long-term financial wellbeing, through our ADVICE. CLARITY. DIRECTION.

For us, financial advice isn't just a series of transactions – it's an ongoing relationship based on mutual trust, transparency, respect and genuine service. The true value in what we do is in:

- helping you to design a financial plan to create the wealth and lifestyle you want;
- helping you stay on track, by regularly monitoring and reviewing your plan; and
- supporting you through any changes in your financial circumstances, or helping you plan financially for the next stage of your life – as well as helping you protect your most valuable assets; you and your family.

OUR SERVICES

Our wealth creation, wealth protection and related services include:

- Wealth creation and investment planning.
- Wealth protection insurance: Life, Total and Permanent Disability, Income Protection and Trauma cover.
- Tax planning.
- Retirement planning.
- Superannuation advice.
- Self-managed superannuation strategy.
- Estate and succession planning.
- Salary packaging.
- Centrelink and aged care advice.
- Cash flow analysis.

We believe part of our role is to uphold the values of the Australian financial planning profession.

SUCCESS BY WORKING TOGETHER

Our aim is that our services will help you to clearly identify what is important to you, align your financial decisions with the lifestyle you want, and inspire you to do what it takes to have that life.

OUR COMMITMENT TO YOU

We are committed to understanding your needs and to giving you the peace of mind that your financial affairs will be in order to enable you to live the life you choose.

We are here to help you identify and clarify your, as yet, unmet financial aspirations.

We are here to take stewardship over your financial goals.

We are here when you need us the most – at a time of a loved one's passing; or you or someone close to you suffering a serious illness, accident or disability.

We are here on an ongoing basis to help you to make informed decisions regarding your financial affairs throughout the course of planned or unplanned changes in your situation.

We are here at any time at the end of the phone.

We constantly stay up-to-date with the latest services, innovatioins and trends in the wealth management industry to enhance the advice we provide you with.

We will always act in your best interests.

IIt's never too late to benefit from our advice, but you do need discipline to achieve your financial targets.

CREATING YOUR FINANCIAL ROADMAP

At The Peak Partnership, we focus on your **GOALS** and **OBJECTIVES**. We talk about having a common sense plan to help our clients get where they want to be.

That's why we use our proven **RoadMap** process every time we create a long-term financial plan – charting a direction to where you want to be as you head through your working life to retirement, creating a tailored plan to get there and refining your RoadMap for any unexpected changes or detours in your plan. It all starts with a Discovery Meeting…

01 DISCOVERY MEETING

We begin with a Discovery Meeting to unearth what really matters to you and what you want to achieve financially. A no obligation one hour meeting at **no cost**, this process helps us both to understand your aspirations and gives you real clarity around your financial goals. Then you can decide if you want to appoint us as your financial adviser.

02 STRATEGY DEVELOPMENT

Our Discovery Meeting has clarified your financial and lifestyle aspirations, and you want to go to the next step. We'll now document your financial information, and then provide our service proposal to outline the benefits and the costs of our strategic advice to you. Our service proposal is also prepared and discussed with you at **no cost** or obligation to you.

03 OUR ADVICE AND YOUR PERSONAL FINANCIAL PLAN

After reading our proposal, you've now made the decision to engage us. By this stage, we have agreed our plan preparation, implementation and ongoing fees and you have given us approval to prepare your plan. We'll now create your financial plan, which includes your personal financial roadmap, and present it to you in a written document known as a Statement of Advice (SOA). Here we can discuss and address any concerns you might have and revise your plan if necessary for your final approval.

04 IMPLEMENTING YOUR FINANCIAL PLAN

Now that we've agreed on the details of your financial plan, you can decide on how you would like to implement it. You might want us to fully or partially implement our recommendations or simply to act as your coach, coordinating the process with you and other professionals. We'll also provide you with regular feedback at each stage to ensure that your financial plan is executed according to the advice we agreed on.

05 ONGOING SERVICE AND REVIEW OF YOUR PLAN

Regular progress meetings are the key to reaching your long-term wealth creation goals. We understand that your circumstances can change over time, so it's important to regularly evaluate your progress and direction. Our range of client service options, each matched to your particular personal circumstances, will help you track your progress, stay informed, and increase your financial knowledge.

WHAT OUR CLIENTS SAY

WE KNOW THAT OUR BEST ADVERTISEMENT IS THE STAMP OF APPROVAL FROM OUR CLIENTS.

It's acknowledgement that we've contributed towards their financial success and the protection of their assets, as well as helping them recognise what really matters to them. Here's what some of our clients have to say about The Peak Partnership Wealth Design Solutions.

JOHN BEEVER. CLIENT SINCE 2005.

The most important decisions you ever make are always difficult, and choosing an adviser to help secure your financial future is right up there with the hardest.

Forming a close relationship was important to me, based on trust, honesty and open dialogue between both parties. My personal experiences with all the staff at The Peak Partnership have been excellent. The value of this relationship has made me feel confident that The Peak Partnership really do care for their individual clients and do their utmost for them.

I'm confident that our hard-earned investments are in safe hands and tailored to our own personal needs. It's all working for me.

BRENDAN PEARSON. CLIENT SINCE 2012.

We were referred to The Peak Partnership through a friend when I was diagnosed with early onset Parkinson's disease in my late thirties.

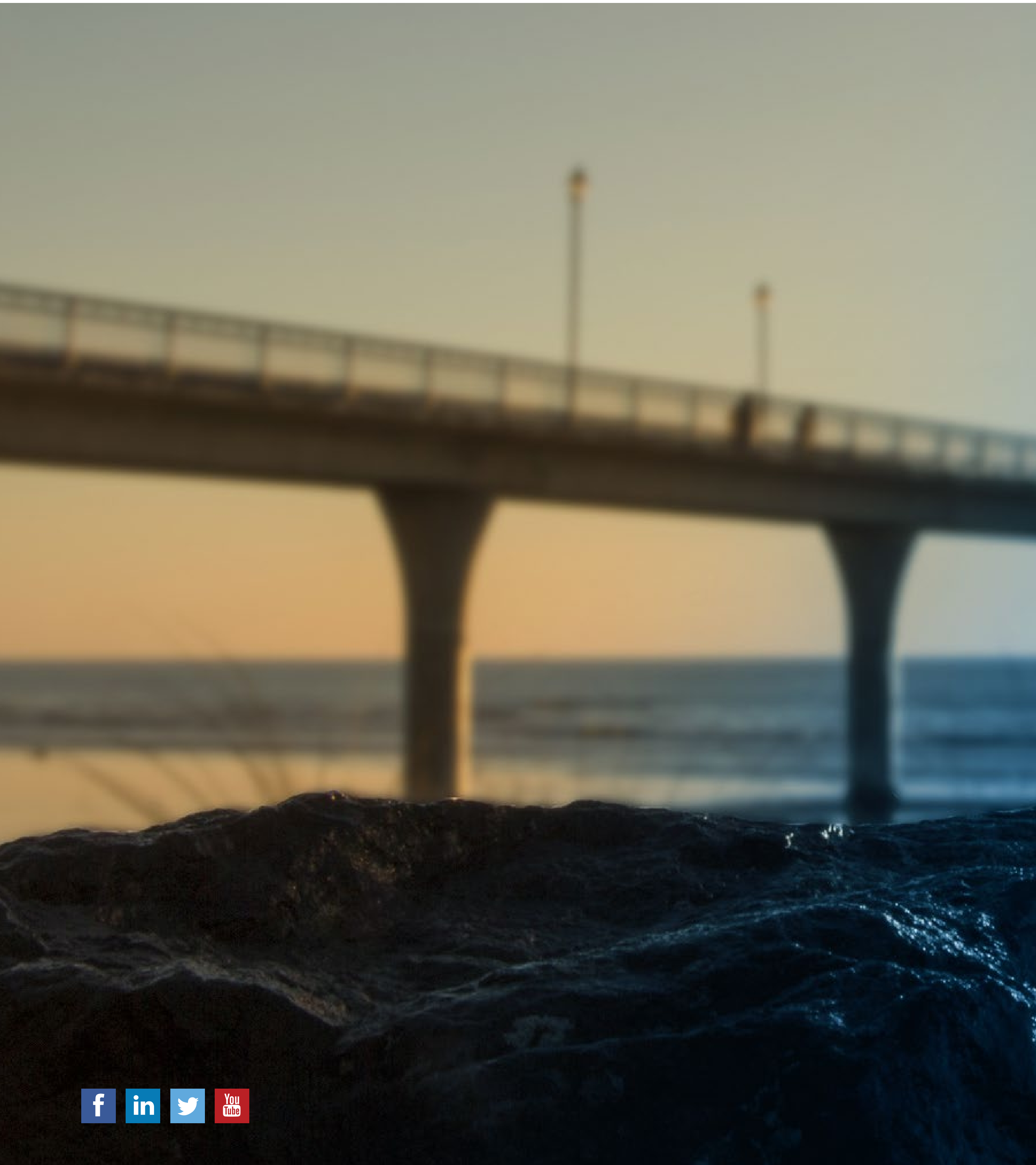
Someone was looking out for us because with Pat Kelly, Cathy Ketelaars, and The Peak team we couldn't have done any better. Without them I can honestly say we would not be in the financially safe position we are in now with my early retirement.

I feel secure and assured in the knowledge that my family is protected and that we're in good hands.

PATRICIA JORGENSEN. CLIENT SINCE 1999.

I have been with The Peak Partnership's Investment Advisers for many years and find them all extremely efficient. They are friendly, helpful and caring, and even visited me in hospital once which to me was tops.

My financial situation has increased year after year, enabling me to travel more, which is what I like to do. This shows the effect of good financial planning in my mind and I am very happy to allow them to continue as my financial advisers.



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