



## Your Advisers Are:

### Tony Nicol – General Manager of IPP

- 13 year experience – IPP
- Specialty
  - CAIMS
  - Paraplanning
- Dip Financial Planning Units 1-8
- SMSF Accredited Adviser
- B.Ec, Dip Ed

### John Cook – Sales

- 16 year experience - (AMP, IPP)
- Specialty
  - Insurance
  - Salary packaging
  - Superannuation
- Dip Financial Planning Units 1-7

## What we do

- We develop the best strategy for you to create, protect & preserve your wealth.
- We give advice on a range of investment, superannuation, insurance and social security options to meet your financial goals.
- We use the resources and products of respected national and international financial institutions to achieve this.
- We do this with the aid of up to date research on investment markets, tax planning, legal matters & social security provided by the qualified experts through Australian Financial Services.

## What we can offer you

- Cashflow Asset Investment Management System (CAIMS)
- Superannuation
- Equity & Property Investments
- Insurance
- Transition to Retirement
- Alternative (Tax Effective) Investments

## How we do what we do

- Initial Interview (At our expense)
- Collection of relevant data
- Your Goals and Needs are established
- Development of Strategy
- Statement of Advice Presentation
- Implementation of Strategy
- Review ongoing circumstances

## Fees and charges

**(These are not charged in unison if we are doing multiple level planning.)**

- Initial Planning Fee/Deposit \$990 (Incl. GST) non refundable  
Investments, Super & Insurance
- Statement of Advice (SOA/SOAA) \$990 (Incl. GST)
- CAIMS \$9,900 Plan
- Annual Review Fees Premier \$1,925 / Prestige \$990 / Preferred \$495
- Professional Advice \$250 per hour (Incl. GST)
- Bulk Rate \$125 per hour (Incl. GST)
- Clerical Time \$75 per hour (Incl. GST)
- Joint Ventures 30% of above is rebated to Referee  
(JV's are with Matt Wright - Jewbilee Pty Ltd)