

Service Comparison

We are a “full-service” financial management firm. Our consultants act as Personal Financial Managers for our client. We provide or facilitate a comprehensive set of financial services either directly or by coordinating partners in our network of service providers.

In effect we play a role of management and quality control by supervising various specialists and service providers to ensure that critical items don’t “fall through the cracks”.

We can incorporate clients’ existing service providers in our service model. However service providers outside of our network are unlikely to be as efficient in their interaction with our strategic advisers. This is due to the extensive efforts made by the various service partners in the Lifestyle Investment Planning network to collaborate in devising strategies, refining processes and consolidating information and resources in order to deliver great efficiencies and improved quality of service.

COMPREHENSIVE & CONVENIENT

The scope of services includes, but is not limited to:

- Home Mortgages and Investment Loans
- Investment planning and strategies
- Tax-effective investment advice
- Detailed Performance & Tax Reporting
- Superannuation & Retirement Planning
- Remuneration Planning
- Social Security Planning
- Estate Planning

In addition to those licensed services we can coordinate activities with your existing service providers, or refer you within our network for:

- Insurance - life, disability, trauma, income.
- Accounting, bookkeeping and taxation.
- Solicitors - preparation of wills, powers of attorney, trust deeds and sundry legal services.

Unlimited choice of investments – our licence allows us to offer a comprehensive set of products. Unlike many platforms and master trusts, we have no arbitrary limits on the type, or number of products you can select.

While some financial service providers are focussed on selling particular products in order to maximise their commissions, we won’t just sell you products. We listen to your ideas, concerns and requests, consider appropriate alternatives and offer advice.

It’s *your* money. Our mission is to help you to manage it wisely.

OBJECTIVE

We are **NOT** a subsidiary of any financial institution, bank, insurer, stockbroker or fund manager. Nor are we a shopfront for any such institution. Our ownership structure and formal standards ensure that product issuers and institutions don’t influence our recommendations. This places us in the category that a recent ASIC survey recognised as the best advisory performers.¹

PROFESSIONAL

Our advisors have broad business experience, giving them a unique ability to see the “bigger picture” and better understand your specific needs. That experience includes retail banking, accounting, stockbroking, taxation planning, superannuation, funds management, small business management and management consulting.

Having specific accreditations such as CPA (Certified Practising Accountants), Tax Agent and MIAA Mortgage Consultants allows **direct** provision of more services by the key members of our team than most financial planners or accountants can provide.

PERSONAL, CLEAR & SIMPLE

Our phones are answered by PEOPLE equipped to help you. We don’t believe valued clients should quote account numbers, listen to impersonal recorded messages, or select from robotic menus.

Where possible, we avoid the use of jargon and technical terms to provide advice that is easily understood and makes clear sense to you.

¹ Source: The Australian Securities and Investments Commission (ASIC) and the Australian Consumers’ Association (ACA) joint survey of the quality of advice provided by financial advisors, *Tuesday 11 February 2003*.

AFFORDABLE

Slashing “Hidden” Fees

We fund many of our services via lenders commissions on finance facilities. We encourage you to compare our fees and services with other providers. Our fees are simple and fully disclosed.

The fee structure is intended to maximise value and minimise the after-tax cost for our clients.

LASTING VALUE

Your advisor devises strategies and coordinates those strategies with the various network affiliates and any of your existing service providers (accountants, solicitors, banks, insurers etc.).

Together with our network affiliates, we continually strive to promote genuine service efficiency, quality improvements and cost savings. We pass the savings and benefits on to our clients.

Our affiliation with our service partners is an active collaboration aimed at providing benefits to all parties in the form of service quality, proactive management and economic savings.

Having a qualified financial advisor as your Personal Financial Manager reduces the chances of items being “lost in translation” and saves you repeating the same information to various service providers.

Ultimately, that saves you time and money.

Our network differs from other financial service providers. The following sections define how and why we have developed our unique network model for services.

Our Service Charter

Our charter as a service facilitator within the Flair 4 Finance network is to seek out, develop and deliver the most appropriate, affordable services, products and resources for our clients.

In our continual search for improvements in service and efficiency we strive to reduce our cost of service and apply the resultant savings and resources to:

- Make services more affordable and accessible to a broader range of clients;
- Offer the by-products of the our development programs to all clients;
- Maintain a flexible set of modular services for clients to select from; and
- Fund further improvements to our services.

How do clients benefit?

Clients are provided with a greater variety of choices at an affordable price. We continually seek out the most affordable components to ensure that we remain price competitive. Clients can be assured that they are receiving genuine value for money, as our philosophy is to minimise overheads, without compromising on quality.

We believe that we have constructed a comprehensive and economical service framework through our comparative evaluation of systems, information, suppliers and sundry resources.

Existing Clients

Existing clients can be confident that we will not become complacent. Our clients will continue to benefit from the improvements that we develop. Their loyalty to the business is rewarded with consistent quality of service, competitive prices, continual service improvements and progressive access to complementary services.

Our commitment to quality and value involves listening to clients to understand which services and attributes provide the greatest value to them, and we set our service priorities accordingly.

Prospective Clients

Our modular structure allows clients to subscribe to some, many, or all of our services.

New clients can access a level of service and resources that might otherwise be beyond their means, or at least more expensive. Services are packaged at reduced prices to pass on savings to our clients.

Economic savings result from common administration and standard procedures, by removing redundant tasks and streamlining communications. Consequently, the more of our services a client uses, the more economical it becomes.

Through our investigation of various systems, support services and advisory resources we have developed a generic investment model and selected a set of resources that support that model. This model can be employed by professional advisors and DIY investors alike. Simply select the level of service required.

Competitors & Alternatives

We expect that others will attempt to duplicate our innovations. The difference is that we possess the necessary skills not only to identify opportunities, but also to implement them. But what really sets us apart is that we will not rest. We will maintain a budget for innovation and constantly strive for improvement, so that our clients can be confident that our services will stay ahead of our competitors in terms of value and quality.

Many financial service providers pursue only the ideal client type - often described as the “high income, wealth accumulator”. They show little interest in attracting the average person as a client.

The reason for this selectivity is that:

- Most service providers do not plan or budget for service, process and product innovation. They do not recognise the benefits of planning for innovation.
- Many rely on commissions or volume-based fees to earn their revenue and generally, the bigger the portfolio value, the bigger their income. So smaller investors are less profitable to them.
- It's easier to charge higher fees than to find ways to reduce the cost of service. Most service providers are content to “re-package” their existing services, than adopt new methods.
- Higher income earners are more willing to pay for “bells and whistles” that they may not need.

We believe that many services and resources can be extended to a broader range of clients at a reasonable cost. The fundamental resources required for a full-service offering can be leveraged to deliver different levels of service, including:

- Discount services by bundling them into packages;
- “Budget” grade services, such as limited scope of advice;
- Educational resources – newsletters, seminars, calculators, internet access; and
- Do-It-Yourself (DIY), general advice or non-advisory resources.

The fruits of our research provide our clients with helpful information on alternatives. The task of identifying and evaluating these various resources would take most individuals many hours of effort and our clients recognise the value of the benefits they receive from our hard work.

Our principle is not to try to “reinvent the wheel”, but to utilise the most valuable elements of available resources for a comprehensive and economical composite.

By leveraging resources that are not directly accessible to retail investors, we can provide a set of services with greater:

- ***Reliability;***
- ***Variety;***
- ***Convenience;***
- ***Flexibility; and***
- ***Affordability.***

For further details and access to useful resources, please visit our internet site

www.flair4finance.com

or phone

1300 20 20 12