POOLE GROUP
WEALTH

POOLE GROUP WEALTH SERVICE PROPOSITION

(07) 5437 9900
Concierge@poolegroup.com.au
Level 1, 8 Innovation Parkway Birtinya, QLD 4575

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OUR STORY

Poole Group Wealth is an outcomes-focussed financial services organisation that, as a primary focus, works with clients who also have a focus on employing strategic advice. PGW invests in gold standard industry technology to allow for financial advice that extends beyond product-based advice and allows for an assessment of the client's cashflow, assets, debts, expenses and taxation over the short, medium, and long term. These projections allow for analysis of wealth outcomes in a measurable way that can be clearly identified and utilised to gauge improved outcomes for clients based on alternative strategies.

This level of strategic advice allows for the provision of better wealth outcomes for our clients and measured progress over time. Such advice assists PGW to achieve an exceptional level of client care by having the ability to work with clients at this more detailed level.

PGW also offers our valued clients the ability to have product-only advice and this can be catered for by an efficient process for those clients who have more limited time and resources.

ABOUT POOLE GROUP

At Poole Group, we are particularly proud of our unique ability to offer financial and wealth advice, specialist business advice, self managed superannuation specialist advice and accounting expertise in a friendly, approachable manner.

Whilst we consider ourselves to be big enough to make a difference, we're also still small enough to care. Our specialist advisers work together, with you, to provide a range of services and strategies to reduce your risks, grow your business and create wealth.

MISSION STATEMENT

Poole Group Wealth, a professional finance corporation, is committed and dedicated to providing our valued clients collaboratively developed strategic, personalised and measured wealth advice. Our advice process is aimed at educating, informing and achieving wealth goals with integrity to enable our clients to more fully meet their needs.

OUR BRAND

Poole Group Wealth assists our clients to create, implement, adjust and follow wealth plans and strategies over time to achieve desired growth outcomes for wealth.

The Poole Group Wealth Team offers a central financial member of our client's financial team as a foundation for enduring relationships to rise upon. A platform for the future of our client's financial wealth, leading to new and supported financial opportunities through our client's life cycle. Central to our client's financial decisions, the Poole Group Wealth Team will be there in support.

POOLE GROUP WEALTH (PGW)

Your Award-Winning Financial Planning Partner

Service Proposition

Need assistance with defining your financial goals?

Need to know if you are on track to meet your goals?

Need to know the most effective ways to build wealth for your individual circumstances?

Need assistance to monitor your financial situation to make sure you stay on track?

Poole Group Wealth can assist you to answer these questions and then provide the way forward that best suits you.

Poole Group Wealth will work with you to review and determine what financial strategies are available to improve the financial outcomes of your situation and will assist you to implement these strategies in the short, medium and long term.

After implementation of any financial recommendations that will improve your situation, Poole Group Wealth will support you by reviewing your financial progress over time to keep your outcomes on track.

The Poole Group Wealth Service Proposition provides you with information, options and a collaboratively developed advice process. This process allows for a better understanding of your financial situation and what strategies will assist you to meet the most productive short and long term outcomes for your wealth goals.

THE POOLEGROUP WEALTH ADVICE PROCESS:

Step 1	Pre-meeting questionnaire completed by client	→
Step 2	‘Get to know you and your goals’ virtual or in office meeting	→
Step 3	Strategic analysis and deeper research of current data	→
Step 4	‘Strategy and findings discussion’ virtual or in office meeting	→
Step 5	Final strategy mapping, investment & protection recommendations	→
Step 6	‘Discussion of final recommendations’ virtual or in office meeting	→
Step 7	Implementation & commencement of financial partnership & recommendations	→
Step 8	Ongoing review - wealth package specific	→

INITIAL CONSULTATION

Prior to this consultation, a financial snapshot will be forwarded to you for completion. This will enable the financial fundamentals of your situation to be ready for consideration at this first consultation. This consultation then can be more focussed on discussing any financial concerns and the desired outcomes you would like to achieve, rather than a fact-finding exercise.

COSTS: provided you fully complete the snapshot and budget as requested, the initial consultation will be at our cost with no charges passed on to you. This consultation will be via zoom, skype or teleconference and designed to efficiently invest the time to understand your situation and prioritise wealth goals.

POST INITIAL CONSULTATION ANALYSIS

STRATEGY AND INVESTMENT/RISK

Following the first meeting, your financial situation will be reviewed and securely uploaded into our system to determine what you are currently on track to achieve according to your goals.

Depending on initial discussions, alternative strategies such as buying assets, paying down debt, superannuation strategies, tax minimisation strategies, repaying debt vs investing will be considered to determine if any of these will be likely to provide you with a better outcome.

Once these alternatives have been considered on their merit, completed projections will be presented to you. PGW will be able to provide you with options, alternatives and suggestions that will work to place you in a better financial position or bring you closer to meeting your financial goals.

This analysis will also include comprehensive product research and comparisons as detailed below in the Investment/Risk only section.

COSTS: The cost of this process to complete cashflow and net asset analysis for the short, medium and long term will vary according to the complexity of your situation. The range will most likely be between $1,100 and $4,400 which includes the second meeting. This individualised cost will be quoted to you prior to work being undertaken.

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POST INITIAL CONSULTATION ANALYSIS

INVESTMENT/RISK ONLY (NO STRATEGY)

Following the first meeting, your financial situation will be reviewed and securely uploaded into our system to determine what you are currently on track to achieve according to your goals.

Depending on initial discussions, research will be conducted into your current investments, superannuation and insurance related products. This will include research around your fees, returns, product features compared to your goals and what is required. Projections of the products may also be completed. A detailed comparison will be provided of any other comparable options that may add value to your situation in terms of efficiency, cost effectiveness, performance based or changes in amount if insurance cover is required. These research documents will provide you with a comprehensive overview of what you have invested, what you have in superannuation and whether you are maximising the use of superannuation and also your insurances and whether there are more competitive prices or definitions you could achieve or better tax outcomes based on structuring advice.

COSTS: The cost of this process to complete cashflow and net asset analysis for the short, medium and long term will vary according to the complexity of your situation. The range will most likely be between $660 and $2,200 which includes the second meeting. This individualised cost will be quoted to you prior to work being undertaken.

SECOND MEETING

This meeting is designed to be able to discuss the strategies above and any other financial recommendations applicable to your situation. The purpose of this meeting is to fully inform you as to what the likely outcome of your financial goals might be and outline for you what the best strategies are for you to currently consider. At the conclusion of this meeting, it is likely there will be an overall agreement as to the strategies you are comfortable with and that will provide the most benefit for you.

COSTS: Included above in the strategy analysis.

POST SECOND MEETING

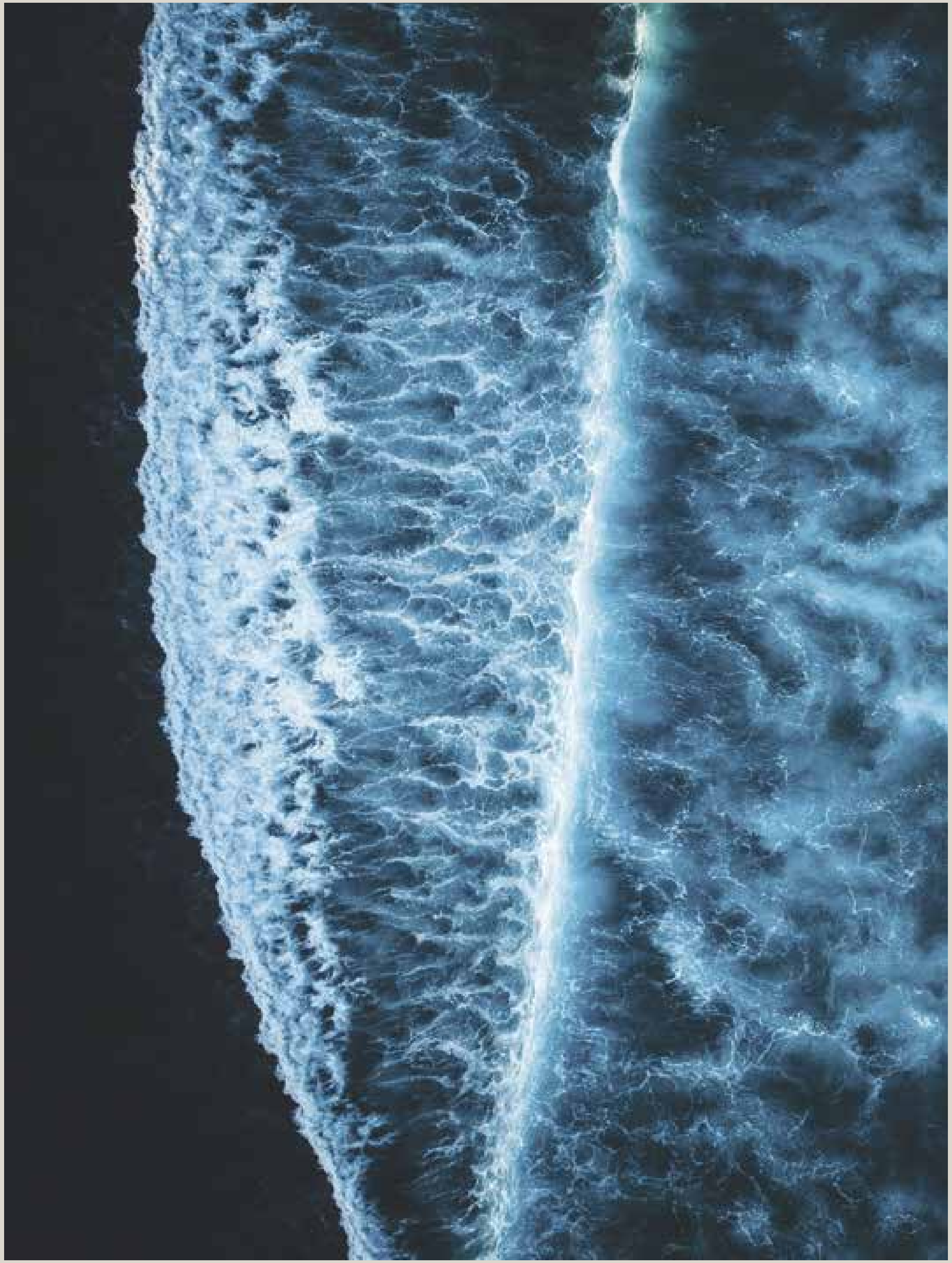
After the second meeting, the financial strategy advice should be understood and agreed on. At this stage a Statement of Advice (SOA) will need to be completed to outline the final recommendations and advice. This document will clearly show the financial strategies and products (if applicable) that are recommended for your situation.

COSTS: The cost of the SOA will depend on complexity and will range between $2,500 and $12,500. This also includes the cost of the third meeting. A quote will be provided to you prior to commencement.

THIRD MEETING

This meeting is to discuss and review the SOA. This discussion will revolve around how each of therecommendations can assist to meet your goals and needs. This SOA will also form the 'road map' of the foundation to build on in future years. At the end of this meeting, you will be able to sign off on what aspects of the advice you would or would not like to implement.

COSTS: This meeting is included in the SOA cost above. Additional implementation costs may apply such as brokerage and other services required outside the bounds of Poole Group Wealth which will be outlined in your SOA.



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POST THIRD MEETING

IMPLEMENTATION

After the third meeting and you have agreed to what strategies and products are required, the advice will be implemented. This may involve application forms and other questionnaires to be completed by you in conjunction with Poole Group Wealth. Some of these may involve ongoing review and management and this will be discussed at the third meeting. Options for ongoing review are outlined below.

COSTS: These costs will be discussed and outlined in the Statement of Advice and prior to implementation.

POOLE GROUP WEALTH

POST IMPLEMENTATION REVIEWS TO KEEP ON TRACK.

Reviewing your financial strategies and products will be essential to ensure you stay on track to meet your longer-term goals and to keep up with changes in legislation and other external factors that may impact on your plans.

The following section outlines Poole Group Wealth 's Review Approach:

OUR LIFETIME REVIEW SERVICE

OUR LIFETIME REVIEW SERVICE AGENDA

SEMINARS/INVESTOR BRIEFINGS

OUR LIFETIME REVIEW SERVICE

Your Statement of Advice (Wealth Plan) is the first crucial step in planning for your financial and personal future. At Poole Group Wealth, it is understood that personal goals and situations can change over time. Therefore, it is essential to monitor and measure the progress towards your financial goals, to ensure they are always in line with your personal goals. As such there needs to be a dedicated ongoing review service.

THE ONGOING REVIEW PROCESS AIMS TO:

- Inform us of changes in your personal and financial circumstances that may affect your long-term strategy.
- Provide you with a written update on the economic environment and any investment and legislative changes that impact on your strategy.
- Provide and/or offer additional advice to you on your investment portfolio and its valuations.
- Recommend any required changes to your investment strategy and/or investment portfolio with a Written Statement or Record of Advice.

OUR LIFETIME REVIEW SERVICE AGENDA

Ongoing support service and advice is vital to ensuring you achieve your financial objectives. Poole Group Wealth is commited to ensuring that you receive ongoing support and advice. The suggested Poole Group Wealth Agenda ensures a maximisation of our time together and the best possible productive outcomes that will assist in keeping you on track to achieve your financial plan.

POOLE GROUP WEALTH AGENDA

- Review and discuss personal situation
- Review the strategy set for the past 6 to 12 months
- Plan for the coming 12 months
- Critical issues relating to planned strategies
- Action items
- Portfolio re-weightings
- Strategies and recommendations supported with detailed Written Statement or Record of Advice
- Review other impacts

SEMINARS/INVESTOR BRIEFINGS

Poole Group Wealth supports client financial education and knowledge. Professional and respected industry speakers will present at selected seminars on a range of financial topics. Seminar topics may include:

- Market review and analysis
- Investment outlook & overviews
- Retirement - before and after
- Superannuation
- Fundamentals of wealth creation
- Property analysis
- Gearing - wealth acceleration
- Redundancy/retrenchment
- Taxation issues
- Budget analysis & opportunities
- Aged care accommodation
- Debt reduction
- Estate planning
- Salary packaging
- Social security, Centrelink & DVA
- Business fundamentals & succession planning

The above workshops, seminars/ investor briefings may be included in your Ongoing Service Wealth Package or alternatively, can be attended at a cost determined at the time based on location and speakers.

LIST OF SERVICES

STRATEGIC ADVICE INCLUDING:

- Asset accumulation
- Debt reduction
- Efficient Debt Planning
- Tax planning
- Wealth enhancing strategies
- Wealth and Financial Goal Planning
- Retirement advice and Centrelink Planning
- Family Wealth planning
- Financial Advice
- Investment Advice
- Superannuation Advice
- Insurance Advice

EXTERNAL SERVICES:

We can assist you with further services via our Financial Services Partners listed below. These include:

- Residential and Investment Lending
- Commercial Loans
- Asset and Car Loans
- Tax returns and Tax management
- Trust and Company establishment & management
- Legal Services
- Estate Planning

FINANCIAL PARTNERS

A collaborative approach to establish and maintain a wealth plan can often involve other financial professionals. Poole Group Wealth has a network team of experts in other financial service fields who you can be introduced to and work with to achieve an optimal outcome for all areas of your finances should you so choose. These partners include:

MySeekerLoans

www.myseekerloans.com.au

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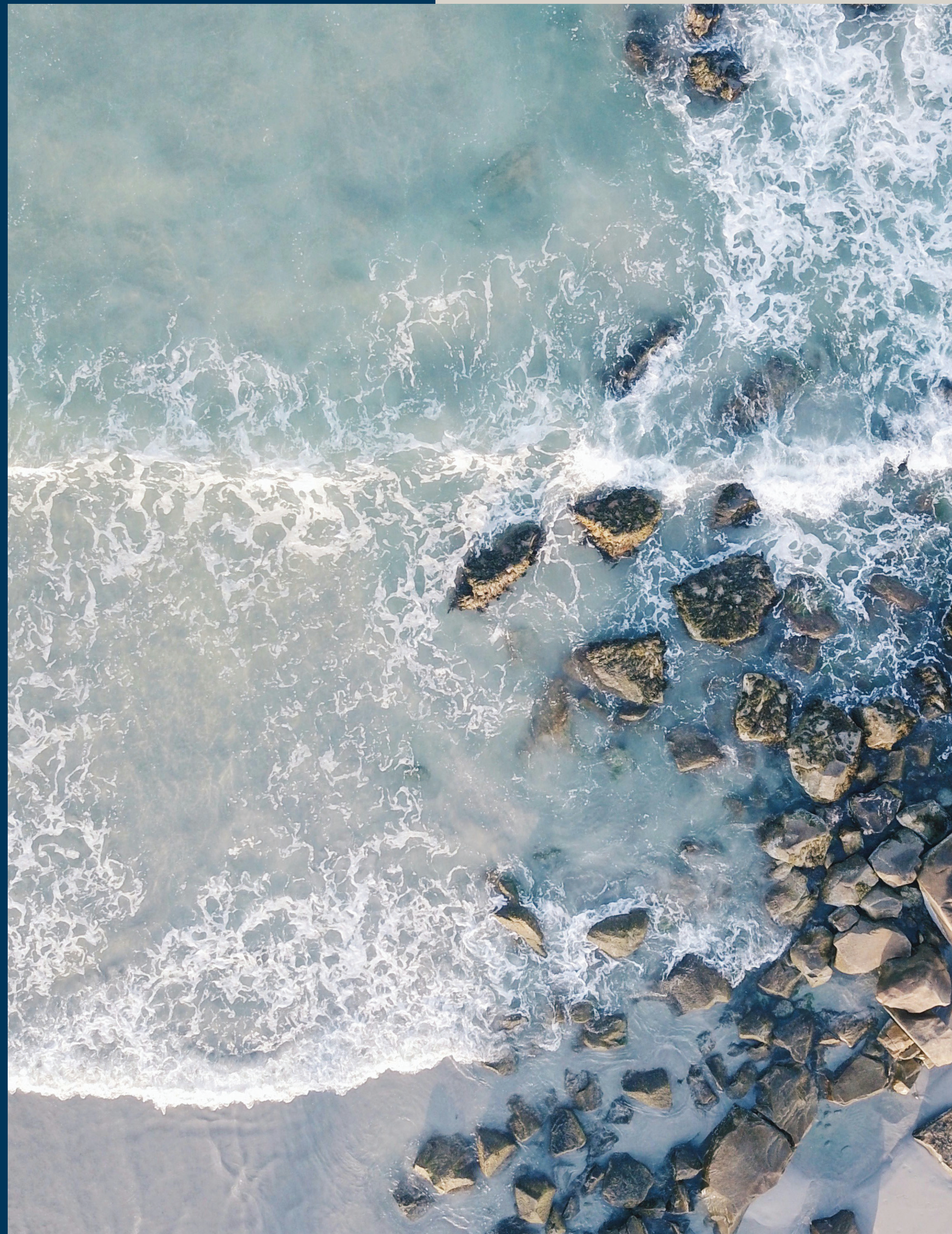

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