



For further information, please call Shadforth on  
1300 308 440 or visit [www.sfg.com.au](http://www.sfg.com.au).

Details of the services offered by SFG are available in its Financial Services Guide.  
A copy of this document will be provided without charge upon request.

Client service offering

Helping  
successful  
people make  
smart decisions  
about money.

### Understanding your needs

You've worked hard to get where you are today; successful people are driven by performance and results. When it comes to financial solutions that support and maintain your lifestyle objectives, you demand and deserve a highly-personalised approach that delivers real value.



# About us

**The Shadforth Financial Group Limited (SFG) is one of Australia's leading privately-owned financial advisory firms.**

Our aim is to help clients generate and maintain wealth. We have clients from all walks of life who are supported by over 300 employees across Australia. We are united in our commitment to act with the highest standards of ethics and integrity, providing quality financial advice and best-of-breed solutions and services.

Being privately-owned, we are free of ownership or control by the large banks and insurance companies that dominate Australian wealth management. We provide transparent, fee-based advice.

Today, our experienced, highly qualified and dedicated Private Client Advisers offer uniquely personalised financial advice. They will develop financial solutions and services that are tailored to each client's unique set of circumstances and objectives.

When you become one of our clients, we will provide you with the information and resources you need to feel empowered and in control of your finances, leaving you to enjoy the things that are really important in life.

We meet with our clients regularly to adjust our recommendations in order to update their personal circumstances and affairs, and to take advantage of emerging opportunities created by the ever-changing environment of taxation, superannuation, investment markets and government regulations.

We challenge ourselves to be the best in everything we do and we embrace the opportunity to question the conventional wisdom and champion better outcomes for our clients. Our aim is to help you achieve your financial goals and objectives, while making sure your financial wellbeing is protected and maintained.

## Alleviating risk

No one can predict the future. Risks that may threaten your financial position and future prosperity can emerge at any time.

However you can avoid the potentially devastating financial consequences of poor or inadequate planning with sound financial advice. In fact, your complete financial wellbeing and quality of life depends on it. Advice that is based on a sound understanding of your current needs and concerns, and your future lifestyle objectives.

That's why it's essential to engage an advice partner you can trust. We begin by gaining a full understanding of your personal situation, and then, working closely with you, we develop a strategy that is designed to meet your goals.

This involves the development of detailed structures and regular ongoing consultation to ensure emerging risks are mitigated and opportunities assessed. We apply our in-depth knowledge of taxation, structuring, investment and other strategies to support your financial position and provide comprehensive reporting and administration services that make decision-making easy.

You expect a secure financial future. Only a dedicated, qualified adviser can provide you with the level of service you deserve to ensure your financial wellbeing remains on track, now and into the future as your circumstances change.

## An advice partner you can trust

Our clients are typically successful individuals with complex requirements. Unlike other advisory firms, the privately-owned nature of the Shadforth Financial Group means we are uniquely positioned to respond to these requirements with robust and perceptive solutions that are precisely tailored to each client's individual circumstances and future goals.

## About us continued

We know that successful individuals are time poor. Having a partner that identifies what you want to achieve, then establishes a disciplined, regular program to help you achieve your objectives is a truly distinguishing feature of the Shadforth Financial Group.

### Our reputation is important to us

Accordingly we pride ourselves on providing our clients with the highest standards of professional service. We like to get to know our clients and adopt a holistic approach in responding to your needs and requirements.

This involves partnering with you to understand your lifestyle goals, 'dreams' and ambitions. Because life is about more than just money – it's about understanding what you want to achieve out of life, and putting in place the necessary plans and structures to help you realise your goals. It's also about planning for the future, protecting the financial wellbeing of those that you care for, now, and into the future as your needs and circumstances change.

### You're in control

While your requirements may be complex, our mandate is to respond to your needs with advice and solutions that are easy to understand. We will collaborate with you every step of the way, from understanding your lifestyle objectives and requirements right through to strategy development and implementation. You can have as little, or as much involvement as you choose. Some clients like to leave the strategy development to us, while others prefer to adopt a more intensive "hands on" approach.

**With Shadforth Financial Group as your wealth partner, the choice is yours.**

## Our ongoing commitment to you

Advice you can trust.

The peace of mind you deserve.

Successful people demand a professional service. The Shadforth Financial Group is committed to providing our clients with a highly personalised service offering. Accordingly, we do not operate a "call centre."

Instead, our advisers are supported by an associate adviser and dedicated client services personnel, which means you always have someone available to assist you.

The team dedicated to managing your personal affairs includes:

- Your own Private Client Advisory team who are responsible for managing your affairs and are available to assist you with any enquiries you may have.
- A dedicated Client Service Manager who is available to respond to any general administrative enquiries you may have.



## Client Administration Service

Our range of ongoing service offerings include the integrated “Client Administration Service”. This is a comprehensive investment solution that offers:

- 1** access to a wide range of wholesale and retail managed investment funds or direct shares that may be selected to suit your individual needs;
- 2** access to specifically engineered funds that are only available to Shadforth Financial Group clients, and this enables clients to benefit from our economies of scale and advanced portfolio management techniques;
- 3** regular rebalancing of your portfolio and the ability to switch investments at any time for a nominal fee. This enables you, in consultation with your adviser, to adjust your investment portfolio as economic and personal circumstances change;
- 4** simplified record keeping and consolidated tax reporting – you will receive easy-to-understand reports in relation to all your investments held within the service. These include portfolio valuations, income and taxation statements.

The Client Administration Service reduces the complexity of managing your investment portfolio by providing a flexible and simple administration solution.

## Ongoing advice & recommendations

It is important to review your financial strategies and investments on a regular basis to ensure they remain on track to achieve your lifestyle goals and objectives. Regular reviews also enable you to be fully aware of your opportunities in changing environments.

We extend an offer to meet with you personally on a regular basis to formally review your financial position and the appropriateness of the strategies being adopted. Should any changes be necessary, we will provide you with advice on the range of choices available to you and identify the optimal strategy.

## Regular updates

We will provide you regular reports and updates regarding your investments. This report contains:

- Market update and economic outlook
- Current valuation and portfolio asset allocation
- Updated summary of underlying investment holdings
- Summary of your portfolio's performance.

As part of the ongoing reporting we will also provide proactive updates as required.

Reports are also available upon request, or may be accessed online at [www.sfg.com.au](http://www.sfg.com.au) using your own personalised online account.

## Keeping you informed

In addition to our personal review program, we offer regular contact to keep you up-to-date with government policy changes and market events. Our communications include:

- A regular quarterly newsletter called "The Financial Edge" which contains topical strategy, market and investment information
- Seminars to keep you fully informed of new strategies and government legislative changes that may influence financial decisions
- Email correspondence on a variety of topics

Our personal review program is a comprehensive service offering designed to help you achieve your lifestyle goals and objectives over time. The service is based on developing a sound understanding of your personal and family circumstances and responding to your needs with effective structures and strategies which are designed to achieve your goals and deliver results on an ongoing basis.

Specifically this involves:

### 1. Understanding your needs

We'll meet to discuss and gain an in-depth understanding of your needs and lifestyle objectives. This helps us to understand your personal situation and what you hope to achieve in the future. We'll also discuss your attitude towards risk, your current financial position, commitments and obligations, as this will form the foundations for any future planning.

### 2. Clarifying financial resources

Once we are comfortable that we have gained a sound understanding of your current financial position and future lifestyle objectives, we'll examine the resources that are available to you to meet these objectives. Amongst other things, this will include

# Keeping you informed continued

analysis of income, expenditure, assets, liabilities and future financial commitments. Where there is clearly a mismatch between your financial position & your future lifestyle objectives, we will spend time exploring the trade-off (both positive and negative) that you will need to consider.

## 3. Taxation structures

We'll examine, and review with you your current taxation structures and other taxation structures that may be available to you, in order to optimise your position.

## 4. Review existing arrangements

Together, we'll review your existing financial arrangements. This includes investments, current estate planning, lending and insurance. This is to ensure that your current portfolio, exposure to risk, and associated asset allocation is consistent with your risk tolerance level and lifestyle objectives. We will work collaboratively with your other existing advisers for your benefit where needed and sensible to do so.

## 5. Protection against risk

Risks that may threaten your financial position can emerge at any time, yet risk management is an often overlooked component of an effective lifestyle and investment strategy. We believe it is of vital importance. This review involves analysing whether you are adequately protected against potential threats to your lifestyle and investment strategy. This incorporates:

- A review of asset allocation and identification of any risks
- A review of any potential threats to your financial resources, and your corresponding ability to meet outgoings/expenditure
- A review of whether you have adequate insurance protection against relevant risks pertinent to your lifestyle and personal circumstances

- Risks associated with estate planning, including determining whether you will have sufficient funds to support your family's lifestyle indefinitely should you pass away.

## 6. Development and implementation of strategy

Based on a sound understanding of your present situation and your future lifestyle goals and objectives, we'll develop a financial investment and estate planning strategy which we believe is best suited to help you achieve the results you expect.

This will be reviewed and discussed with you and can be tailored or modified prior to, and following implementation. You will receive a comprehensive document explaining the rationale for the recommended strategy and details of the investment portfolio(s) that will ultimately drive achievement of the outcomes being planned for.

## 7. Regular reviews and progress meetings

In much the same way as regular medical check-ups are essential to maintain good health, regular reviews with your adviser are an essential component of effective 'strategy and financial management'. This is because over time, it is inevitable that various changes will occur that may affect your objectives, or the ability of the original recommendations to meet your objectives. This may include changes to:

- Your personal circumstances, including health, family and general lifestyle objectives
- The legislative environment, including taxation, superannuation, social security and estate planning
- The performance of your portfolio
- The economic environment.

# Complementary services

## Accounting Services

If required, and with your permission, we can introduce you to associated accounting professionals who can assist you with specialist tax advice and the preparation of your income tax returns.

In addition, we employ in-house specialists who can provide you with advice in relation to:

- Minimising capital gains tax on the sale of investments
- Salary packaging advice
- General taxation structural issue changes

## Estate Planning

Estate planning is an important component of your overall lifestyle affairs. We will analyse your position and assist you in relation to your estate planning needs, including Powers of Attorney, Wills and the use of Testamentary Trusts for your beneficiaries. In particular, with today's superannuation environment, well considered estate planning is critical to ensure optimum taxation outcomes.

If required, we can also arrange referrals to qualified legal professionals who can provide more specialised advice and prepare any necessary documentation.

## Centrelink Planning

We offer advice in relation to the impact of our recommendations in terms of your Centrelink entitlements. Many clients who are contemplating retirement seek access to Centrelink entitlements. We can tailor strategies to maximise these benefits and provide support and assistance in completing forms and liaising with Centrelink officers for your convenience. Essentially, we can simplify your Centrelink options and provide you with support to claim your benefits.

## Stockbroking Services

The Shadforth Financial Group is one of the few financial advisory firms in Australia to have successfully integrated financial planning and stockbroking services.

The group's subsidiary company, Shadforths Limited, is a full participant of the Australian Securities Exchange (ASX), and as such, we are able to offer our clients a range of stockbroking services. This includes:

- Buying and selling direct shares and derivatives
- Access to share research
- Online portfolio access and information
- Specific advice on corporate actions and employee share and option schemes
- Proactive share recommendations

If shares are an important component of your portfolio, we are equipped with the experience and product solutions to provide you with advice in this area.

## Insurance Services

Insurance is the cornerstone of a sound financial plan. We'll analyse your present exposure to risks and threats, and present you with a range of insurance options which we believe are best suited to protect you and the people you care for. Appropriate insurance relevant to your needs and situation can provide you with a degree of certainty in the advent of unforeseen circumstances.

We not only recommend the most appropriate contract for you but also attend to its establishment & ongoing review.

# Complementary services continued

## Lending Solutions

Choosing the right loan to match your needs is a critical financial decision.

However selecting the best loan from the myriad of lending providers and products available can be challenging. Especially when you consider the complexities of binding terms and conditions, early payout penalties and the potential impact of any other hidden fees, inflexible terms and unexpected costs.

Through our relationships with the major banks and lenders, we are equipped to provide you with a review of your existing lending arrangements and a recommendation that we believe is the best option available relevant to your needs and circumstances.

# Contact

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**Shadforth Financial Group**

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