WHAT'S YOUR IDEA OF FINANCIAL FREEDOM?

HILLROSS

CAPITAL PRIVATE WEALTH

THE PATH TO FREEDOM.

We've heard it said that 'a journey of a thousand miles starts with a single step.'

Well, in our case the journey starts with a single question.

What's your idea of financial freedom?

Think about it.

Because when you shape your answer, you're starting to shape your life.

Think again.

Chances are, your response won't be about riches.

But about being enriched.

And enriching those around you.

Financial freedom for you may be fulfilling a lifelong dream.

Making your mark upon the here and now.

Or leaving a legacy for future generations.

Or…just buying the most precious resource of all.

Time.

And the greatest luxury of all.

Choice.

Our role is to ask the question.

And then help you get to the answer you want.

The end game is all about the starting point.

So tell us,

What's your idea of Financial Freedom?

WHY DO WE ASK: "WHAT'S YOUR IDEA OF FINANCIAL FREEDOM?"

We believe our kind of passion is a rare quality in the conservative and corporate world of wealth management. We partner with our clients for the long term, offering a unique and personalised experience that's tailored to their needs and financial dreams. It's only when we fully understand an individual client's idea of Financial Freedom that we can help them create the life they really want to live.

WHAT MAKES HILLROSS WORK BETTER FOR YOU?

We know that our clients work hard for their wealth. What's more, we want them to think about precisely what they truly want from life. That way, we can put their money to work in order to help achieve those aspirations. This starting point sets us apart. While there's a lot of noise in financial planning around 'wealth creation', there's not much discussion as to why. Once you know 'why', Hillross has the knowhow to help you get there.

THREE WAYS TO HELP YOU GET THERE:

- **Attaining life's goals –** we focus on what's best for you
- **We ask 'what's next?' –** we empower you on your life journey
- **Partners for life –** we're with you for the long haul.

The financial success of our clients is not only proof of our abilities as wealth managers, it brings us all a lot of satisfaction. Indeed, to be able to enable Financial Freedom leaves us with enormous pride.

HELPING YOU TO ACHIEVE YOUR GOALS.

IT'S NO SECRET THAT WE ARE ALL ABOUT GETTING YOU TO YOUR FINANCIAL FREEDOM. BUT AS THEY SAY 'LIFE IS WHAT HAPPENS WHEN YOU'RE MAKING OTHER PLANS'. WE UNDERSTAND THAT THERE ARE OTHER GOALS IN YOUR LIFE THAT WILL FORM PART OF YOUR BIGGER DREAM, AND SPECIALISE IN PARTNERING WITH YOU ON THAT JOURNEY TO HELP YOU MANAGE WHAT'S AROUND THE CORNER, BUT ALWAYS WITH AN EYE ON THE FINAL DESTINATION (YOUR IDEA OF FINANCIAL FREEDOM).

CASH INJECTION

Whether it's in business or in life, you may have a lot of investments, but perhaps now juggling your cashflow is a little bit of a handful. We can help you structure your ingoings and outgoings to make it a lot more manageable and take the stress away.

- Direct Shares
- Protecting and Creating Wealth

TAKING A SABBATICAL OR CHANGING CAREER DIRECTION?

Taking a step closer to your idea of Financial Freedom – just what we love to hear. We'll help you structure your finances so you can make it happen.

- Comprehensive financial planning

IN BUSINESS

Whether it's starting up or already established, we can help you tackle the seemingly never ending requirements that come with running a business so you can focus on the other parts!

- Business Succession Planning
- Small Business Guidance

THE GREAT AUSTRALIAN DREAM!

Whether it's buying your first home or an investment property. You may need some help with working out how to finance it and maintain an ideal lifestyle. That's where we can come in!

- Mortgages
- Gearing

GETTING MARRIED?

That's great! Firstly congratulations! We can help you and your other half navigate through the next phase of your life so you are set up in the best possible financial position to get through those years as financially stress free as possible. This will also help if you are looking to make additions to your family, or buying a bigger house.

- Budgeting
- Cashflow Management

RETIREMENT

Whether it's in a year or in a couple of decades there are so many ways to plan for the best years of your life. We'll help you with your super, your savings, cashflow or investments – whatever you need to set you up!

- Retirement Planning
- Superannuation
- Self Managed Super Funds

LEAVING A LEGACY

We'll help you structure your investments to make sure maximum wealth is passed on to the next generation.

PROTECTING YOUR LOVED ONES.

Insurance. One of those necessary evils that we can help with – like providing recommendations for what is going to best suit your circumstance. That way you're not paying for things you don't need, and you won't be kicking yourself when the day comes that you need it.

- Insurance
- Risk Planning

ALL THESE FACTORS IN LIFE (AND MANY MORE) CAN BE QUITE BIG ON THEIR OWN AND CAN CAUSE A FAIR AMOUNT OF STRESS. BUT WITH A PARTNERSHIP WITH HILLROSS YOU CAN BE ASSURED WE HAVE YOUR BEST INTERESTS AT HEART. WE'LL HAVE YOUR BACK IN TIMES OF NEED, AND POP THE CHAMPAGNE WHEN IT'S TIME TO CELEBRATE.

ABOUT CAPITAL PRIVATE WEALTH

The team at Capital Private Wealth are passionate about Financial Freedom and believe that life should be enjoyed to the fullest. We understand that our clients have different needs and goals in life. That's why we take the time to find out what's important to you and give you the personal attention you deserve.

With over 30 years of experience in providing advice, we have an experienced approach to help you progress towards your goals. Our professional staff work closely together to ensure you receive flexible and quality advice. The flexibility we offer our client's means that we're able to provide multiple levels of financial advice. We can simply provide you with our expert opinion, or we can take on the management of your investments & finances, leaving you more time for the things you love.

Our team has various specialities, which allows clients to consult with any team member and still receive the same level of service and professionalism.

As a result of our close working relationships with people with disabilities we are active supporters of The Pegasus Foundation, a foundation established to support the work of the Pegasus Riding for the Disabled Inc. - a not-for-profit community organisation that provides equestrian activities to assist people with disabilities.

We are also proud supporters of our broader local community and are pleased to participate in the Cancer Council Pro Bono Program to assist cancer patients and their carers to help navigate their finances through this tough time.

EXPERIENCE THE DIFFERENCE

Our fundamental objective is to provide personalised advice based on your individual needs. We aim to be a 'one stop shop' for all your financial requirements.

AWARD WINNING ADVICE

- Hillross Achievement Award - Service to the Community 2013
- Hillross Achievement Award - Advisory
- Firm of the Year (Finalist) 2012
- Hillross Achievement Award - Service to the Profession 2011
- Hillross Achievement Award - Business Ambassador 2010
- Hillross Strategists Group - 2007-2019

SPECIALISTS IN COMPENSATION CLAIMS

We are specialists in compensation cases with strengths in developing and implementing strategies for maximising compensation payouts, as well as ongoing financial management of the funds. The team works closely with personal injury clients, their legal representatives, trustees and other professionals in developing comprehensive financial strategies designed specifically to protect the client's future.

If you or a family member requires advice on how best to invest and manage a large lump sum disability injury payment, or if you are a professional handling a claim for a client, a discussion with us will help you understand the options available to recipients of compensation settlements.

THE PEOPLE BEHIND YOUR FINANCIAL FREEDOM

RICHARD NAVAKAS - Principal / Financial Adviser

I am a Partner of Capital Private Wealth. I have been providing advice on investments and superannuation for the past 30 years.

I have been published in the Australian Financial Review, Accountant and Money Management magazines. In addition, I have been called to appear as an expert witness on behalf of the Commonwealth Government. I passed the FASEA Financial Adviser Exam in April 2020.

My key strength is in compensation planning, retirement planning and superannuation; explaining taxation, investment and social security considerations when accumulating wealth or retiring. Utilising independent research and detailed technical knowledge my team and I are able to assist clients phasing into retirement.

Areas of Expertise:

- Compensation Planning
- Investments
- Retirement Planning
- Self Managed Super Funds
- Superannuation

Qualifications & Memberships:

- Bachelor of Arts (Economics & Political Science)
- Certified Financial Planner
- Diploma of Financial Planning
- Member of the Financial Planning Association
- Cancer Council Pro Bono Adviser
- Tax (Financial) Adviser

ANDREW JONES - Principal / Financial Adviser

I am a Partner of Capital Private Wealth. I have been a Certified Financial Planner since 1998 and have worked in various management and technical roles for over 20 years.

My qualifications include a Bachelor of Economics from ANU and a Masters of Commerce (Financial Planning) from UWS. I have lectured in Financial Planning at the University of Technology in Sydney and continue to be an active member of the Certified Financial Planners education taskforce. I passed the FASEA Financial Adviser Exam in April 2020.

I specialise in providing advice to high net worth individuals, in particular senior executives who are transitioning into retirement. My main areas of expertise include self managed super funds and direct equity advice, as well as wealth creation, retirement planning and insurance.

Areas of Expertise:

- Self Managed Super Funds
- Direct Shares
- Investments
- Retirement Planning
- Insurance

Qualifications & Memberships:

- Bachelor of Economics
- Masters of Commerce (Financial Planning)
- Certified Financial Planner
- Diploma of Financial Planning
- Certificate IV in Finance and Mortgage Broking
- Member of the Financial Planning Association
- Cancer Council Pro Bono Adviser
- Tax (Financial) Adviser

THE PEOPLE BEHIND YOUR FINANCIAL FREEDOM

MONICA JIA - Associate Adviser / Practice Manager

I am an Associate Adviser and I also manage the practice and oversee the admin and paraplanning teams. I joined Capital Private Wealth in 2018. I have been working in the Financial Planning industry since 2016 and I have previous experience in the banking sector.

My qualifications include a Masters of Accounting, Masters of Business, Advanced Diploma of Financial Planning and Diploma of Financial Planning. I passed the FASEA Financial Adviser Exam in September 2020.

I specialise in strategic advice for superannuation and retirement planning, extending to insurance analysis and wealth creation

Areas of Expertise:

- Superannuation
- Retirement Planning
- Transition to Retirement
- Insurance
- Investments

Qualifications & Memberships:

- Masters of Accounting
- Masters of Business
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Member of the Financial Planning Association

SUPPORT STAFF

KRISTY NEILSON
Technical & Operations Manager

I manage the technical & operational aspects of the business. I joined Capital Private Wealth in 2004 and I have been in the financial planning & insurance industry since 1996. I passed the FASEA Financial Adviser Exam in September 2020.

Qualifications & Memberships:

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Fellow Chartered Financial Practitioner
- Member of the Association of Financial Advisers
- Tax (Financial) Adviser

MARK FRANCIS
Adviser Support

I provide support to the advisers and manage the implementation of our recommendations for client's portfolios. I joined Capital Private Wealth in 2009.

TANZILA MADHYAN
Adviser Support

I provide support to the advisers and manage the implementation of our recommendations for client's portfolios. I joined Capital Private Wealth in 2021.

Qualifications:

- Bachelor of Commerce
- Bachelor of Business Management

BEN NAVAKAS
Receptionist

I am the first point of contact for our clients and I provide assistance to the advisers and support staff. I joined Capital Private Wealth in 2020.

MARGARET WOLFE
Accounts Manager

I manage the accounts and bookkeeping part of the business. I joined in Capital Private Wealth in 1989 and I have been in the financial services industry for over 35 years.

AT HILLROSS, WE'RE COMMITTED TO BUILDING LONG-TERM RELATIONSHIPS. ONLY THEN CAN WE UNDERSTAND THE HOPES AND DREAMS OF OUR CLIENTS, AND EXACTLY WHAT FINANCIAL FREEDOM CAN HELP THEM ACHIEVE.

OUR VALUES:

CLEAR COMMUNICATION AND TRANSPARENCY

Financial advice can be complex. That's why our communication is always clear and transparent. Clarity means you can make more informed decisions. We also provide educational information as much as possible and take the time to talk you through any complex strategies or issues. When it comes to our clients, the lines of communication are always open. As a fee-for-service business, we are up front with the cost of our services and provide a range of payment options. All this is outlined when we first meet prospective clients.

That way you'll get no surprises.

FORGING STRONG, PERSONAL, PROFESSIONAL RELATIONSHIPS

We put our clients first. No matter what your need is or the size of your financial need, we will work through a structured process to ensure you get the right solution and can make an informed choice.

QUALITY ADVICE. SUPERIOR SERVICES

Hillross has one of the highest percentages of Certified Financial Planners (CFP®) in the Australian financial services community. It's a qualification you can trust. So, when you talk to a Hillross adviser, you can be sure that personal advice you receive is grounded in professional knowledge, as well as properly assessed, taking into account your needs and risks.

Although we operate under our own name, Hillross is fully owned by AMP and as such, can tap into a wide range of market-leading research and investment advice. With our own management and board, we combine the authority of a national brand with the flexibility of a specialist.
We can also gain access to a number of Australia's leading experts in the fields of tax, investment, direct shares, wealth protection, property and superannuation to ensure superior advice for every one of our clients.

We also gain access to the latest research, so we're always in touch with the most current trends.

CLIENT TESTIMONIALS.

“My partner and I have been with Hillross for some 5 years. Arguably over this time we have seen the worst downturn in financial markets since the Great Depression. We have certainly not escaped unscathed, but thanks to Hillross our losses are far less than they otherwise would have been. This to me is the acid test of any investment fund - Not so much how well it can do when things are good but how well can it protect me when things go bad and in this case really bad! There are many things that I have valued in our relationship with Hillross. These include the close and ongoing relationship we have with our Financial Adviser, Hillross’ very good transparency on fees and charges and the ability Hillross has to move funds around to take advantage of rapidly changing circumstances. In these uncertain times I feel that my funds are secure and that we are well positioned to take advantage of opportunities as we come through the GFC. They are a trusted partner in my retirement plans for the future and I can sleep easy at night knowing our investments are in good hands.”

- Ron Irons.

“I have been a long standing client of Hillross and AMP for many, many years and I am more than happy to endorse their products and their services. Richard and his team at Hillross have always kept their ‘eye on the ball’ in regard to the market and have consistently provided reliable, timely and trustworthy advice. They have always been approachable, friendly and, most importantly, listened to my thoughts and aspirations and then acted accordingly. They have helped me achieve a number of important goals in life which are important to me. I really do appreciate all they have done and I have no hesitation in recommending them to people I know.”

- Phil Creaser.

"Having worked in the financial services industry for some years, I was fortunate to know many advisers. My criteria for choosing an adviser was qualification, ability, longevity, trust, character and honesty. The greatest of these is trust.

I have known Richard for 25 years, since he began his career in the industry with a Bachelor of Arts Degree. So, when it came time to place my retirement money, I was fortunate in two ways… personally knowing and having continual contact with other advisers, I was in a position to make informed comparisons, and I like Richard… he already had my trust. The fact that during those years he had acquired a Diploma of Financial Planning, and is a Certified Financial Planner added to the appeal.

But there was one other factor… the person I chose had to be of the age that he could manage my money for at least 20 years before he himself retired.

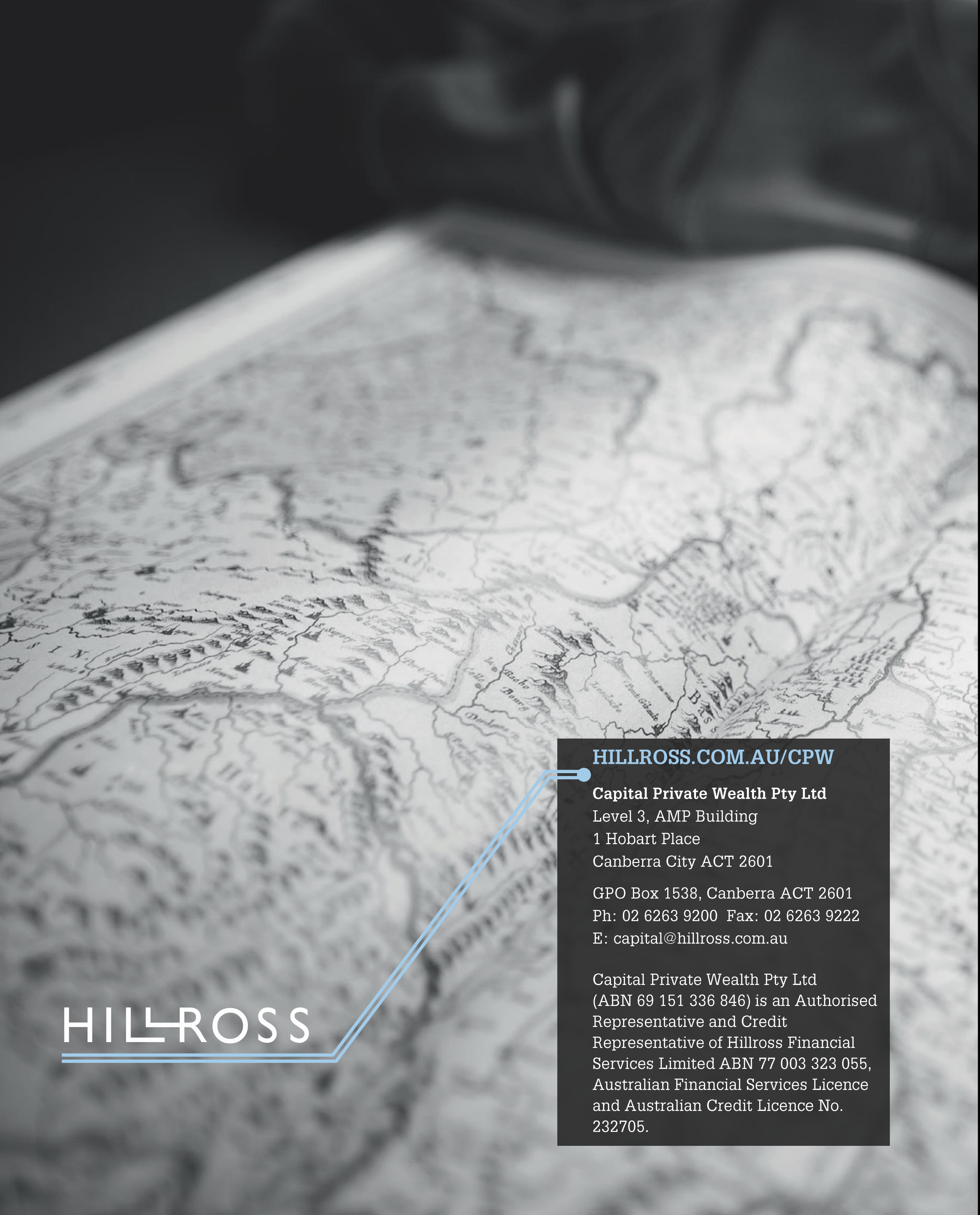
So I placed my money… all the money that I will ever have, with Richard. Fortunately, this was in 2008, just before the Financial Crisis hit. Now we all know the real test of a man's ability is how he performs when the going gets tough. The fact that the performance of my investments during this period is much better than any of my friends who are with other adviser is wholly due to Richard's care, knowledge, and ability. So very early on in our association Richard passed what has proved to be a most difficult test. My judgement in choosing Richard is justified.

The trust is such that he is no longer my adviser. He is my money manager. I have given Richard permission to alter the investments as he sees fit, and inform me later. That is another good thing about Richard and Hillross, they keep you informed regularly.

With Richard managing my money, I can get on with enjoying my retirement without worrying about what's happening with my money. That's what I pay Richard to do.

Richard has assumed an awesome responsibility for myself and his many other clients. It is one that he handles with diligence, care and dignity."

- Harry Redfern.



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