


What makes us work better for you?

We know that you work hard for your wealth. What's more, we want you to think about precisely what you truly want from life. That way, we can put your 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 creations', there's not much discussion as to why.

Once you know 'why', we've got the know-how to help get you there.

Three ways we help you to achieve your goals
• Attaining Financial Freedom – 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.

Your financial success 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.

Forging strong, personal, professional relationships

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.

HILLROSS Mackay

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WHATS YOUR IDEA OF FINANCIAL FREEDOM?

HILLROSS





Look who's behind your Financial Freedom

Established in 1987, Hillross Mackay has grown from a small financial planning practice to a large and successful wealth management firm with over 200 clients. The majority of our client base is in Mackay and surrounding areas out to Emerald in the West and Townsville in the North. Our client demographic includes Retirees, Graziers, Farmers, Professionals and Business Owners.

Hillross Mackay is a dynamic financial planning business providing specifically tailored strategies designed to meet our clients individual goals and aspirations. Our clients tell us that our key strength is being able to sit down and talk to them in a way that they understand.

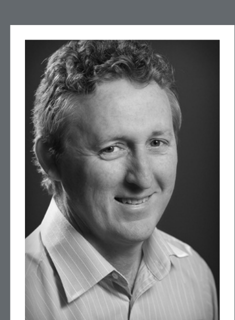
We are a member of the Financial Planning Association and therefore governed by a strict Code of Ethics and Rules of Professional Conduct. Our principal adviser is an accredited Self Managed Super Fund Specialist (accredited by SPAA) and is CFP® qualified.
We are committed to ongoing education to ensure our skills are maintained at the highest level.

Quality advice & Superior services

While we're an independent company, the partnership we've entered into with Hillross simply means that together, we can better help you achieve Financial Freedom.

Hillross is a leading Financial Planning network with one of the highest percentages of Certified Financial Planners (CFP) in the Financial Services community. That's a qualification you can trust and although it operates autonomously, Hillross is fully owned by AMP, which means our advisers can tap into a wide range of market-leading research and investment advice, as well as Australia's leading experts in the fields of tax, investment, direct shares, wealth protection, property and superannuation.

With resources such as these you can be sure that the advice we provide is both sound and will certainly set you on your way to Financial Freedom.



Adviser/Principal – David Pett

- Certified Financial Planner
- SMSF Specialist Adviser SPAA
- Diploma of Financial Planning
- Assoc Diploma of Business
- 15 years in Financial Planning
- 18 years in Mining Industry Accounting
- 5 years Registered Tax Agent

"We are 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."

What we do

It does not matter what your life stage, the development of a personal wealth strategy will help achieve your goals.

It is through choice, not destiny, that our future is determined. We will guide you in understanding the choices available for you to ultimately achieve your goals.

One does not build a house without a solid foundation.
A plan with no contingency is not a plan at all. Unfortunately for many the concept of building true wealth is cut short by an event which is often beyond their control. Our strategies look to protect you against such incidences by building appropriate contingencies so that your goals are never compromised.

Family - The reason we do what we do. As your family grows so does your need for financial security. Our strategies look to assist you with your increasing commitments, being it education funding, debt management, salary packaging, protection issues etc.
While our advice does not remove the obstacles entirely, it will make this stage manageable.

Superannuation - Unlocking one of life's greatest secrets.
Although often confusing, superannuation is one of the most effective investment vehicles available. As an accredited superannuation specialist we are able to remove the mystery out of superannuation and put in place proven strategies that will help you achieve your goals. Whether it be establishing and managing a Self Managed Superannuation Fund or simply advising on your current superannuation arrangements, our expertise covers all your needs.

Business owners retirement plan. Experience tells us that 90% of business owners plan to use their business to fund their retirement and yet less than 10% have put in place a tailored succession plan.
Our strategies will guide you while allowing you to do what you do best - run your business.

Retirement - the culmination of your goals. Where in the past retirement meant the end of one's working life, today is about future choice. Retirement planning provides strategies to deliver the optimum outcome with respect to income, tax efficiency, government benefits and flexibility. The strategies we provide aim to ensure your wealth lasts well beyond your remaining years.

Advice and education provides power. For some, it is all about controlling your own destiny. There is nothing wrong with this point of view provided this control is accompanied with knowledge. We provide qualified advice solutions for those who prefer to manage their own affairs in a constructive and supportive manner. Our assistance can help avoid costly mistakes which detract from your goals.

Your Wealth Management strategy

Our 5-stage Wealth Management process incorporates the following steps:

Needs Assessment
Our first meeting is all about you. It is about identifying your personal and lifestyle goals and having clarity around what your available timeframe is. As this is different for everyone, we work through a series of structured questions and we review what your goals and aspirations are, as well as identify any potential obstacles that may prevent you from achieving what is important to you.
It is imperative that we jointly get this process right, as clarity in this regard is integral to the success of your future wealth strategy.

Our second meeting is about how we will meet your objectives. At this meeting we reconfirm your objectives, and discuss how we will achieve these objectives in a timely and competent manner, making sure that you clearly understand all the steps in the process.

Strategy Development
Having received your approval to proceed, we then set about developing a tailored strategy which will unlock the secrets to you achieving your goals and aspirations. We use leading software, modelling systems and research to help us develop a tailored wealth strategy and provide you with realistic projections which are in part designed to provide you with a snapshot of how the eventual outcome will look.

Strategy Discussion
Once we have developed your tailored wealth strategy we will then review this together and if required, make changes to ensure that everything that is important to you is addressed, and that you are comfortable with the strategy that we are undertaking together.

Strategy Implementation
Once you are completely satisfied with your tailored strategy, we will then ensure that it is implemented in full in a timely and professional manner. The great news here is that you are now well on the way to achieving your goals and aspirations.

Strategy Review and Management
The success of your personal wealth strategy is very much dependant on the review process. As is commonly the case things may change, and with these changes you generally find that your personal needs change as well. By adopting a strong review process not only can we ensure that you remain on track, but we can ensure that the attainment of your goals and aspirations are never compromised.