Our 7-step process to help you achieve financial success

Step 1 We will help you perform your own financial “stock take”

Step 2 Together we identify and review your goals

Step 3 We will develop a strategy to meet your needs

Step 4 Together we can discuss the recommendations and refine them where appropriate

Step 5 We obtain your agreement to implement the recommendations

Step 6 We implement the recommendations

Step 7 Together we review your needs on an ongoing basis

Costs

The first meeting is complimentary.

The fees charged for our advice and services may be calculated based on:

- A dollar amount
- A percentage of the amount you invest
- An hourly rate (if this option applies, details are in our Schedule of Fees which is available (on request), or
- A combination of some or all of the above.

Our financial planning advice fees may include:

- A statement of advice fee — for providing you with a statement of advice
- Review fee — providing you with ongoing advice and service
- Other fees — for example, a placement fee for a fee based on an hourly rate.

You may choose to pay these fees directly or from the product(s) we recommend.

We all have dreams.
What does Financial Freedom mean to you?
When you’re caught up in the day to day
Financial Freedom can seem a long way off.
But it’s nearer than you think.
We have Financial Advisers
right here in Albury,
ready to start you on your journey.

In your community

We are an award winning boutique financial advice firm focussing on customer service and excellence and have achieved:

- 2013 Hillross Advisory Firm of the Year—awarded for the high level of professionalism and expertise and exceptional client experiences.
- 2013 Hillross Community Service Award—Cancer Council Pro Bono Program
- 2011 Future2 Community Service Award—FPA Best Practice Awards, Albury Wodonga Chapter.
- 2011 Hillross Service to the Community - for contribution to fundraising, volunteering or mentoring, and demonstrating a strong commitment to the ongoing development and improvement to their community.
- 2009 Hillross Advisory Firm of the Year - awarded for the firm’s high levels of professionalism, business efficiency, customer service and wealth management expertise.

So tell us, what’s your idea of Financial Freedom?

Visit or call **Hillross Albury** at

533 Kiewa Street
Albury NSW 2640

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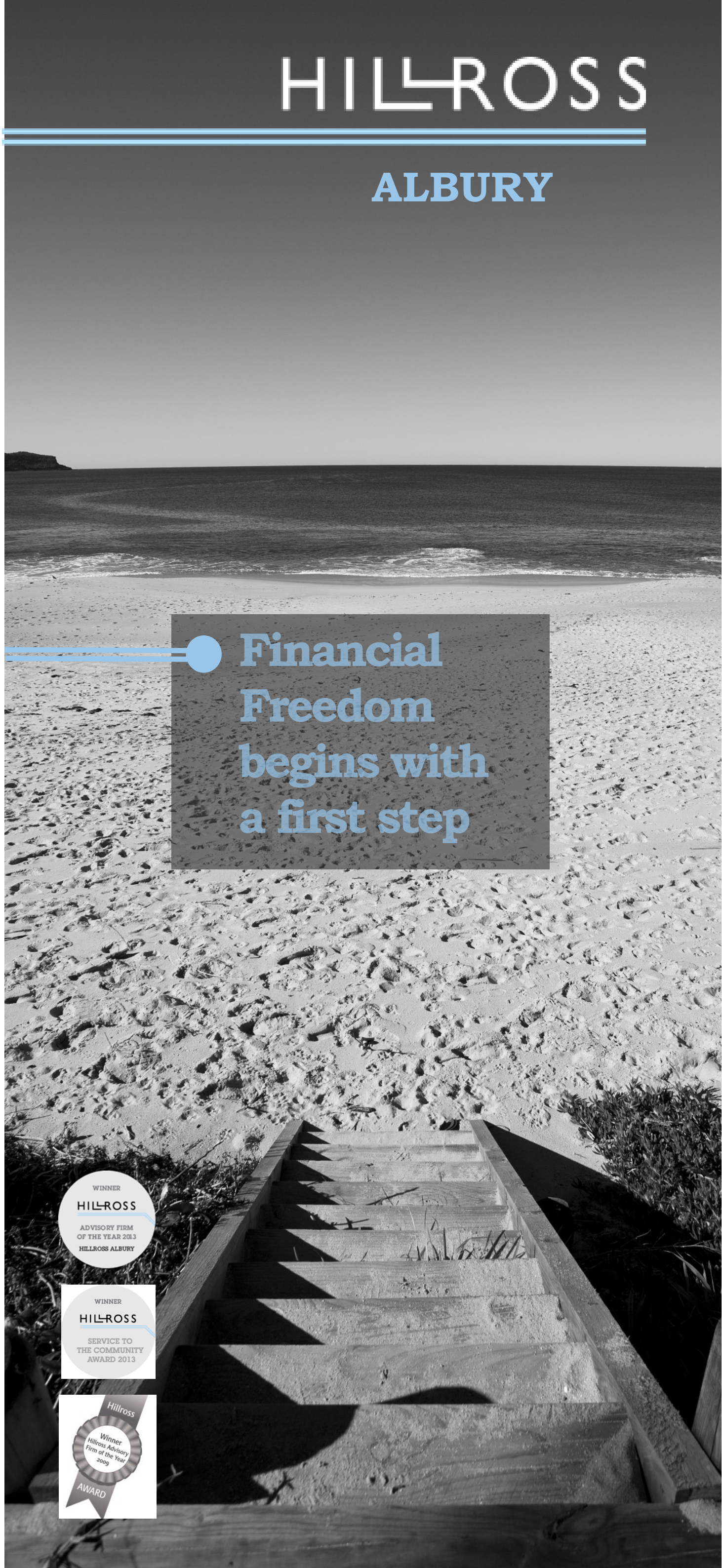
F 02 6041 1342
E admin@hillrossalbury.com.au
W albury.hillross.com.au

Tony Smith, Wayne Moriarty, Kelly Mitchell & Lindsay Poy are Authorised Representatives of Hillross Financial Services Ltd ABN 77 003 323 055 AFSL 232705



HILLROSS

Your partner

For many people, choosing the right financial strategy can be a frustrating or even daunting experience. What to do and where to start are questions we can only contemplate, especially nowadays when there are as many choices as there are pitfalls if you don't get it right.

That's where assistance from a qualified and professional financial adviser can prove invaluable.

Financial planning is not simply about investing. Financial planning, amongst other things, involves a careful look at every stage of your life and measuring the gap between where you are and where you want to be, and then establishing a strategy on how to get there.

About our practice

Hillross Albury was established in Albury/Wodonga in 1968 and is an award winning (top 10) Hillross firm. We have been providing quality financial advice in the region for over 44 years.

Tony Smith is the firm's Practice Principal/General Manager/ Financial Adviser and a Public Accountant. Wayne Moriarty is a director of the practice and a Certified Financial Planner™. Wayne and Tony are supported by a team of professional advisers and administration personnel.

At Hillross Albury we work with and have access to a professional network of accountants, solicitors and other specialists to provide a full and comprehensive range of financial strategies and products to our clients.

Our services, products and systems are supported by Hillross, one of the most respected financial groups in the country. Hillross ensures that our conduct is exemplary, our systems are sound, and our technical knowledge and advice is of the highest standard.

Hillross, as the holder of an Australian Financial Services Licence, also manages the authorised representatives in our firm and ensures compliance with the Australian Securities & Investment Commission (ASIC).

We specialise in relationships and deliver sound financial strategies and advice.

Your advice team

Tony
Practice Principal/ Financial Adviser

Tony Smith FIPA, Dip FS (FP), JP is the Practice Principal, a Financial Adviser, Public Accountant and has been a member of the Institute of Public Accountants (IPA) for over 25 years. Tony specialises in the areas of taxation, business advisory, self-managed super funds and investment strategies.

Wayne
Director/ Financial Adviser

Wayne Moriarty CFP ® Fellow, Dip FP is a director of the practice and has been in the financial planning industry since 1982. Wayne is a Certified Financial Planner™ and has extensive experience with retirees, and large & medium corporate superannuation clients.

Kelly
Director/Financial Adviser

Kelly Mitchell (MAppFin), BBus(F), Dip FS(FP), Dip FS(S), JP has a wealth of knowledge in Superannuation administration and is a specialist in complex financial plans, budgeting and cashflow modelling. Kelly is passionate about advising young professionals on achieving their financial goals.

Lindsay
Financial Adviser

Lindsay Poy Dip All, Cert Mgt, JP has been in the industry since 1969 and a financial adviser from 1993. Lindsay provides a service role to new and existing clients in the areas of insurance, personal investment, and individual & corporate superannuation.

Des
Financial Adviser

Des O'Connor Dip FS, Grad Dip Com, B.C In 2011 Des began his financial planning career in Melbourne. He joined our team in July 2017. His expertise is in mapping a strategic direction for your financial future where discussions will centre around your cashflow, assets and liabilities with a focus on creating achievable financial goals.

The Hillross story

Hillross Financial Services Limited (Hillross) was established in 1987, has built a reputation of being one of Australia's most respected advisory groups. Hillross looks after nearly $14 billion in client funds and has over 360 financial advisers supporting individuals and businesses. Financial advisers undergo stringent assessment before being accepted to operate as an Authorised Representative of Hillross.

Hillross supports its network of financial advisers by providing product research, technical support, legislative compliance advice, professional development and account management.

Experience the difference

Our Passion: To help people achieve their idea of Financial Freedom. This is who we are, what we do, what we stand for — this is our purpose. We help our clients realise their goals and dreams and pursue their best life. It is the reason why we get up every morning - to provide our clients with the Freedom to live the life they choose. So think about it - What's your idea of Financial Freedom?

Our fundamental objectives are to help build, manage, protect your wealth and provide tailored advice based on your individual needs and situation.

As Authorised Representatives of Hillross, we access and provide advice on over 1200 financial products and services from leading Australian and international product providers. Hillross use research houses such as Van Eyk and S&P, some of the most respected and independent research houses in the industry.

Professional Advice

- Self Managed Super Funds (SMSF)
- Savings and Investments
- Money Management
- Superannuation
- Transition to Retirement
- Home and Property Loans
- Insurance & Protection