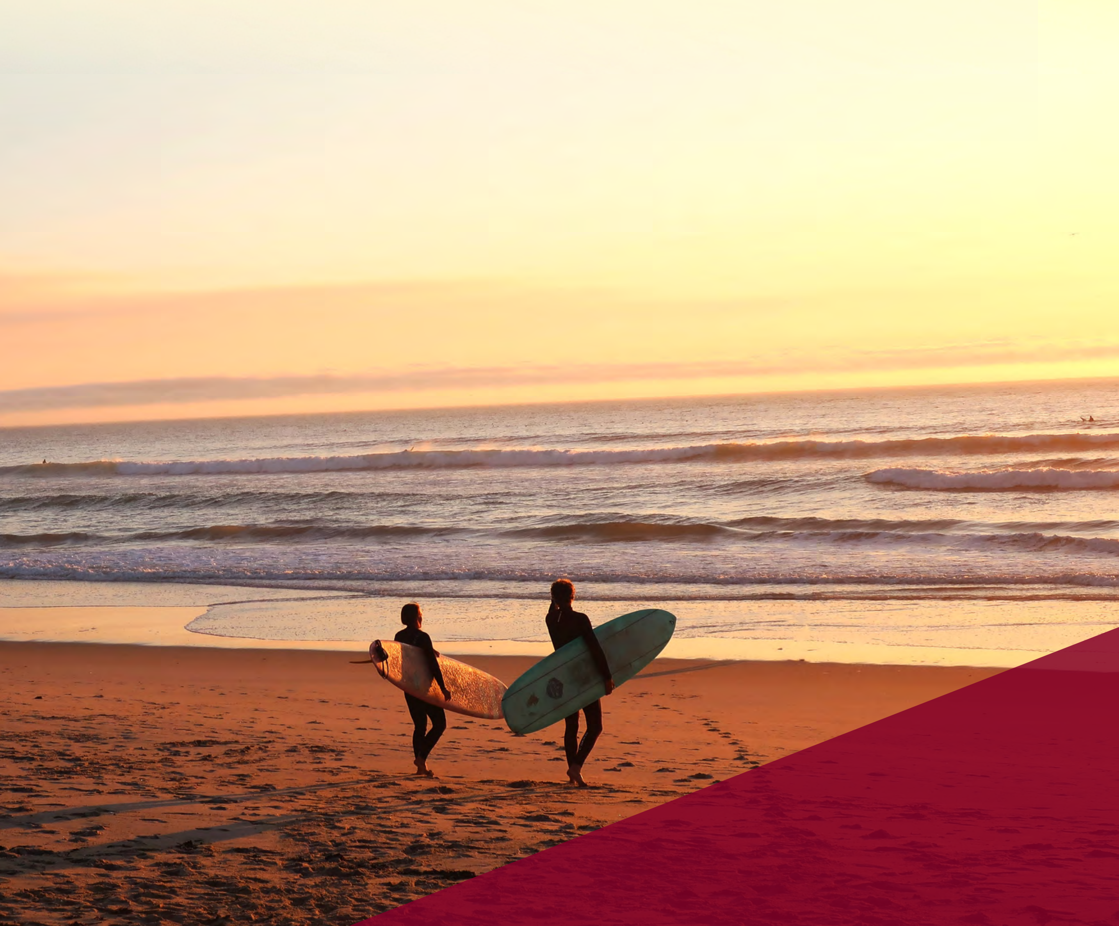


Go Further.

Smart Private Wealth.

WOMEN IN FINANCE AWARDS 2021 WINNER FINANCIAL ADVISER OF THE YEAR

ifa EXCELLENCE AWARDS WINNER 2021 GOAL-BASED ADVISER OF THE YEAR

WOMEN IN FINANCE AWARDS 2020 FINALIST SMSF ADVISER OF THE YEAR

ifa EXCELLENCE AWARDS WINNER 2020 REGIONAL ADVISER OF THE YEAR

smart PRIVATE WEALTH

Why we’re different.

Smart Private Wealth is the financial planning division of highly regarded, award-winning accounting firm Smart Business Solutions.

With more than 15 years in operation looking after the finances of Mornington Peninsula’s business owners and individuals, we work with you to identify areas in your finances and personal structures that aren’t realising their full potential and help you to improve them to ensure we’re caring for all corners of your entire financial life.

There is no point in having a theoretically beautiful financial plan if it is not intelligently designed, considering all aspects of wealth, especially tax and wealth protection.

At Smart Private Wealth, our approach to financial advice is underpinned by our strategic and deep understanding of tax and financial structures, ensuring that our advice is holistic by nature. We look at everything and consider every angle of your wealth, leaving no stone unturned to ensure your wealth remains exactly where you want it to.

We go the extra mile, ensuring we are proactive rather than reactive. We know that the better informed our clients are, the more connected and empowered you will feel with your money. Because of this, we place a strong emphasis on client education.

We believe this is the pivotal difference when it comes to our advice and teaming with us as your trusted adviser.

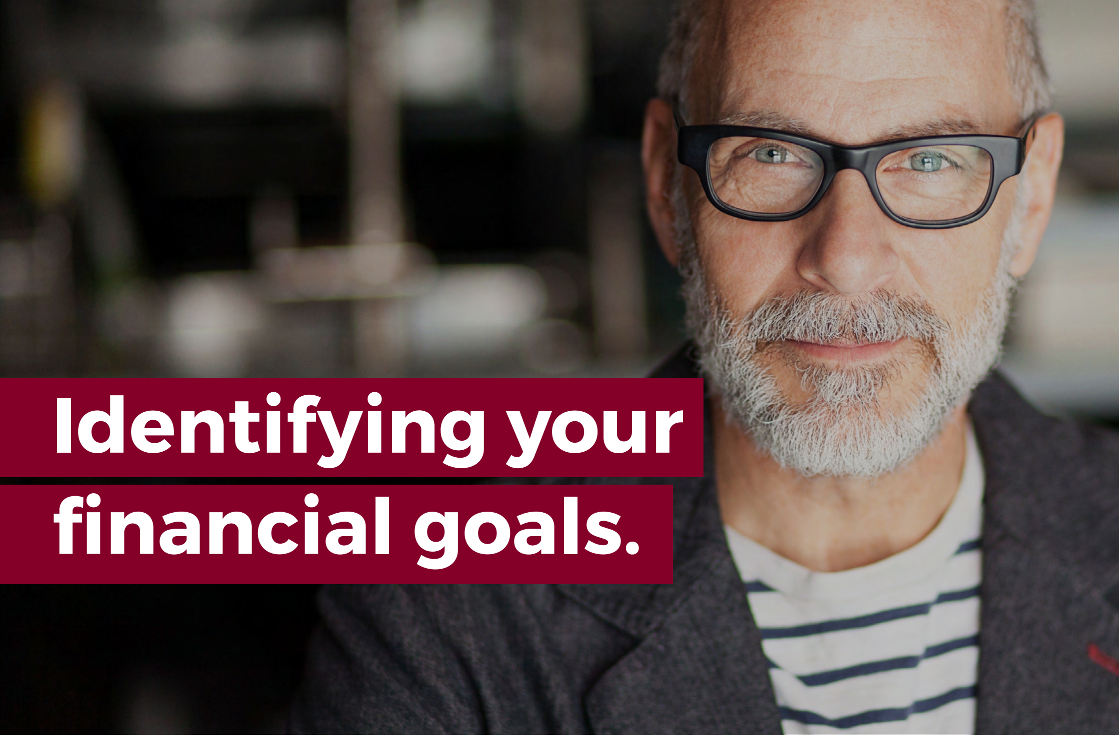
Why seek financial advice?

We help people see the possibilities. As goals-based advisers, we start off with helping you articulate what's important to you. And once we help you clarify what you'd like to achieve with your finances and your life in the short, medium and long term, we can develop financial strategies that suit you.

Our value lies in our ability to make your ideas and dreams become a reality. Obviously, we can't promise you will retire on your own private island at the age of 45 if you're working part-time and have no superannuation. We're not magicians!

What we CAN do, is show you what's possible with what you have, and also show you how you can make realistic changes to your current lifestyle to help you head in the direction toward your goals. Our sophisticated approach to detailed cashflow modelling is a gamechanger.

The power of great financial planning is literally life changing. We're here to make it possible.



Identifying your financial goals.

An emotional connection with your wealth strategy is important to ensure you're completely invested in the process. This is why we start with identifying your goals.

An on-the-spot question often leads to top-of-mind priorities that may not represent an accurate or complete picture of what's important to you. We call this a **'thinking blind spot'.** Thinking blind spots are the goal-killers.

Some of the most common financial goals include:

- To pay for personal self-improvement
- To start a new business
- To buy a house or invest in property
- To help pay for kids' education
- To relocate in retirement
- To leave an inheritance for the family
- To retire early
- To pay for future medical expenses
- To use superannuation for investing
- To fund a holiday or experience
- To renovate or extend the home
- To help pay for kids' car or first home

Research* suggests that without proper guidance, individuals fail to identify up to half of their goals which they later recognise to be central to their plans.

*Bond, Samuel D.; Carlson, Kurt A., and Keeney, Ralph L. "Generating Objectives: Can Decision Makers Articulate What They Want?"

How our financial advice helps you

01. FINANCIAL SECURITY
Building wealth and protecting your future with insurance.

02. PLANNING
Building your customised plan, regularly reviewing it, making adjustments and monitoring progress to help you achieve your goals.

03. KEEPING YOU ACCOUNTABLE
Having your own team dedicated to making sure you're tracking toward your financial goals.

04. EDUCATION & COACHING
Coaching & education to prevent reacting to short-term volatility and trends that undermine long-term objectives.

05. TAX-SMART PLANNING
We know tax. We apply this knowledge to your financial plan ensuring smart and tax-effective strategies. We stay up-to-date with tax laws and changes helping you avoid

06 PROGRESS TRACKING
Checking that you are on track for your lifestyle and retirement goals. Adjusting insurances as your needs change.

07 PREVENTING MISTAKES
A lot can go wrong without significant time and skill to implement, monitor and adjust your financial plan. Assistance with insurance claims where necessary to ensure you get the right outcome.

08 REBALANCING
Avoiding unnecessary risk with market movements and ensuring risk allocation remains aligned to your life stages and helps you reach your goals.

09 UPDATE STRATEGIES
Making changes to your strategies when your life and legislation changes.

10 SOUNDING BOARD
Ongoing access and help from someone who knows you, your goals and your situation.

What matters to you?

As the saying goes, a goal without a plan is just a wish. Our expertise lies in helping you clarify and identify your goals so we can set up a financial strategy to make it a reality.

CASE STUDY

Tim and Allison* had their hearts set on paying off their family home within 5 years. Our initial financial modelling offered Tim and Allison a detailed yet realistic budget that demonstrated how this goal could be achieved considering existing commitments and lifestyle budget to meet their 5 year goal.

At the beginning of 2020 COVID lockdowns, Tim and Allison decided they wanted to caravan around Australia whilst their children were still in primary school. They were reluctant to realise their dream since they expected it would significantly impact their 5 year goal to becoming mortgage-free.

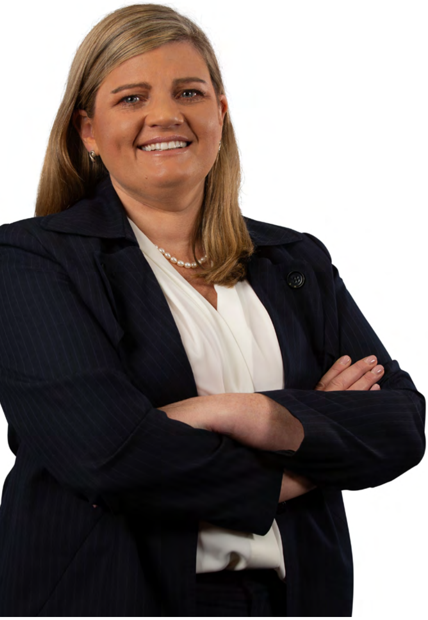
We were able to cash-flow model Tim and Allison's scenario, giving them confidence they could afford to buy the caravan, take 6 months off work, and still pay off their home within just 7 years.

Tim and Allison's caravan dream adjusted their original goal by only two years, yet they gained an experience of a lifetime.

Our expertise lies in helping you achieve what matters to you.

*Client names have been changed for privacy.

Meet your experts.

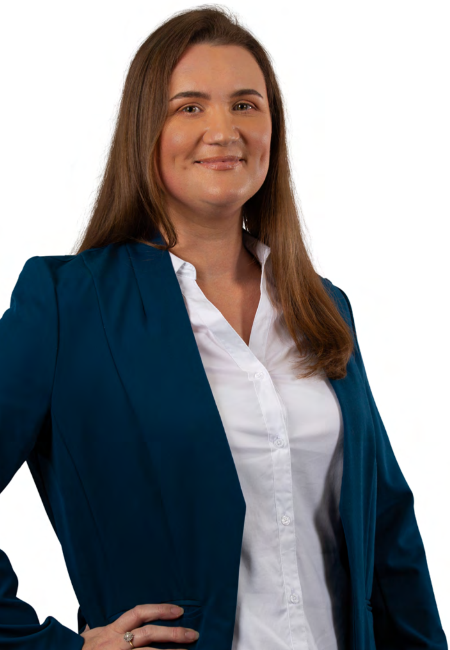


Shannon Smit

B.Bus. Chartered Accountant,
Registered Tax Agent, Financial Advisor

Shannon is the founding director of Smart Business Solutions Group and Smart Private Wealth. Shannon is an active investor with a specialised interest in property portfolios, SMSF and superannuation strategies, and applying her business tax expertise to ensure our clients' wealth is considered holistically, always looking to ensure investments are suitable from an individual and structural perspective. When her client's achieve their financial goals, her excitement is palpable.

Shannon is the most awarded finance professional on the Mornington Peninsula and Greater Melbourne regions. She leads the Smart Private Wealth team as your partners in wealth accumulation, protection and management for today and beyond.



Bianca Carroll

MFinPlan, Financial Adviser

With a background as a surgical vet nurse, Bianca has an attention to detail that is second to none. After making the career transition into the finance industry and studying her Masters of Financial Planning in record time, all whilst working full-time as a financial planning administrator, Bianca offers a focussed and mature approach to financial advisory.

With a keen interest and expertise in retirement planning, aged care strategies and asset protection, Bianca's down-to-earth nature and meticulous approach ensures no stone is left unturned when caring for and growing her clients' wealth portfolios.

As an active property investor herself, Bianca is always on the lookout for new opportunities for her clients to build wealth, maintaining her clients goals at the forefront.

Can I afford a financial adviser?

Our financial advice is offered either as One-Off Advice or Ongoing Service across three plan types. These fees act as a guide only. We will quote your fees once we understand more about you and the level of detail or simplicity in your own financial situation.

Financial Planning with Ongoing Service

Ongoing Service is by far the preferred approach to Financial Planning. It means once we develop your Statement of Advice (also referred to as your Financial Plan), we continue to work collaboratively, always maintaining your goals at the centre of all of our discussions. To honour this approach, we offer you a discounted rate to your Initial Statement of Advice fee, saving you up-front costs.

ESSENTIAL	PROGRESSIVE	ADVANCED
Ideal for the first financial plan for more straightforward financial structures.	A more complex plan for wealth building including SMSF advice.	Integrating all aspects of wealth planning suited to complex structures and investments.

We can confidently say that our Advice fees more than pays for itself year on year in the improvement in overall financial position that we achieve for our clients. For more detailed information on our fees, please visit www.smartprivatewealth.com.au

[1]Ongoing monthly service fees subject to change. All fees are inclusive of GST.

What will I get for my money?

Our financial planning process involves us getting to know your finer details, including your current situation and goals. We will analyse and assess opportunities and make recommendations to assist in achieving your goals.

Here's what you can expect when you partner with Smart Private Wealth for your financial advisory:

1. Establish Goals & Objectives
2. Analyse Financial Position
3. Cashflow Modelling
4. Implementation of Financial Strategies
5. Annual Formal Meeting
6. Receive Annual Portfolio Report
7. Ad Hoc Support & Advisory
8. Clear Fee Structure

74%

74.3% of Australians currently receiving financial advice say their financial wellbeing has improved as a result.

88%

88.5% of Australians receiving advice believe it has given them greater peace of mind financially.

86%

86.2% of Australians receiving advice believe it has given them greater control over their financial situation.

Data from Fidelity International: The Value of Advice Report 2020

Who we work with.

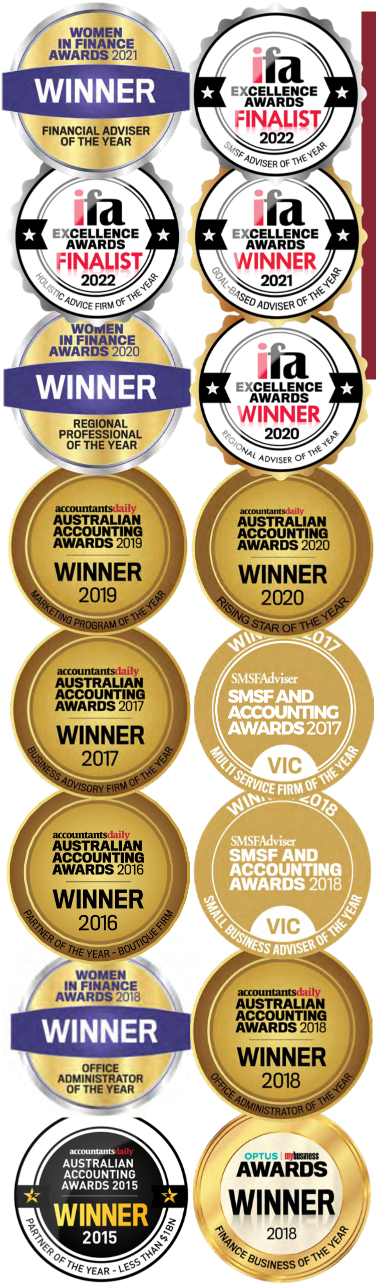
At Smart Private Wealth we love to work with individuals with a growth mindset. We want you to be actively interested in your financial future. We get genuinely excited when our clients' take the steps to help them reach their self-defined goals.

We typically manage wealth, investment and property portfolios from $1M - $20M and protect our clients with appropriate personal insurance as part of our advice process.

There is no one-size-fits-all client profile just as there is no one-size-fits-all financial plan. Our client profiles* act as a guide on who we generally work with. The key for us is working with individuals who want to be actively interested in their financial future. We get genuinely excited when our clients' take the steps to help them reach their self-defined goals.

Our financial planning process involves us getting to know your finer details, including your current situation and your goals. We will analyse and assess opportunities and make recommendations to assist in achieving your goals.

These recommendations are delivered in a Statement of Advice, (or SoA), which is heavily governed by ASIC and our licensee, Count Financial.



We're here for the long run and we'd like to develop a genuine partnership with you.

The Smart Private Wealth team continues to receive awards in recognition of our technical expertise and contribution to the industry.

We believe the whole team is greater than the individuals alone. We are an enthusiastic and motivated bunch who work together providing outstanding client service.

We are different.

Ask us how our difference will work for you.

AR Adviser Ratings
G Gold Rated adviser
Find me on:
adviserratings.com.au

smart
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