




Financial Planning Advice

Simplifying financial complexity

ShawandPartners
Financial Services



At Shaw and Partners we take the time to understand your individual circumstances and particular objectives when devising your financial plan. We aim to deliver the best possible solution for every situation – a solution that reflects your values, your needs and those of your family.

Simplifying financial complexity

In any financial scenario, careful planning is the key to establishing a strong financial position which will enable you to achieve your goals. At Shaw and Partners, we offer a comprehensive investment service that combines our Wealth Management and Financial Planning expertise to bring you tailored solutions to manage and grow your wealth.

Financial planning

Our qualified and experienced Financial Planners and Investment Advisers will simplify the complexity of your financial situation by developing a comprehensive strategy for safeguarding and building your wealth. Our service covers a wide range of areas including superannuation, retirement and estate planning, risk insurance and investment advice, so we can create a holistic and integrated solution for every investor.

Wealth Management

Shaw and Partners will build a comprehensive wealth management strategy and financial plan, underpinned by individually crafted solutions aimed at preserving and increasing your wealth. We will look after your financial affairs, streamlining the management of your money and ensuring the aspects of your financial plan harmonise to maximise financial outcomes.

Shaw and Partners' Financial Planners work closely with an experienced team of Investment Advisers to ensure your investments are aligned with your goals.

Wide breadth of services

Shaw and Partners' integrated approach to financial management means you can take advantage of a range of specialist products and services which can be combined to suit your requirements.

Wealth Management	Financial Planning	Risk Planning
Retirement Planning	Self Managed Super Funds	Retail Super Funds
Estate Planning	Debt Management	Investment Strategy Development
Portfolio Optimisation	Education Funding	Portfolio Service



Shaw and Partners' Financial Planners work closely with our expert Investment Advisers to deliver a seamless wealth management service. We offer integrated solutions, delivered with careful planning and your individual needs in mind, aimed at ensuring your long-term financial security.

Five step advisory process

Arrange a consultation

1

Completion of your financial profile

2

Creation of your financial plan

3

Implementation of your plan

4

Review your plan

5

Expertise and holistic advice

As one of Australia's preeminent investment and wealth management firms, Shaw and Partners' expertise is multifaceted and backed by an approved product list. We give holistic advice and we are not tied to a pre-selected panel of providers. Accordingly, Shaw and Partners accesses a range of market-leading financial products and services to recommend bespoke investment solutions for you.

Advisory process

Shaw and Partners' step-by-step advisory process is flexible and client-centric, ensuring our Financial Planners have a full understanding of all of your circumstances. Depending on your needs, Shaw and Partners would recommend the following approach.

1. Arrange a consultation

Shaw and Partners will arrange an initial meeting with one of our Financial Planners to discuss your situation. Your Financial Planner will review your needs and assess your tolerance for risk and discuss your plans and goals for the future.

2. Completion of your financial profile

Shaw and Partners will complete your financial profile, detailing your income, dependants, living expenses, resources, assets available and the value of any outstanding loans or debt that you may have.

3. Creation of your financial plan

Shaw and Partners will formulate a plan that addresses your needs and goals, such as income and retirement planning, asset protection, investment management, strategic borrowing, wealth transfer or business succession. We can also recommend an asset allocation strategy reflecting your risk tolerance and investment time horizon.

4. Implementation of your plan

Shaw and Partners' team of expert Financial Planners and Investment Advisers will work closely with you to bring the elements of your plan to life. We will arrange all the details on your behalf, liaising with other parties such as accountants and lawyers where necessary.

5. Review your plan

Shaw and Partners will regularly conduct a comprehensive portfolio performance review, helping you to track your progress towards achieving your financial objectives. When your circumstances change, Shaw and Partners will work with you to revise your strategy and reposition your portfolio to reflect your changing needs.



Retirement Planning

For most Australians, superannuation is both their biggest asset outside the family home and their main investment vehicle for providing an income during retirement. Shaw and Partners is here to unravel superannuation complexities and simplify your retirement financial planning while maximising your wealth.

Superannuation advice

Shaw and Partners offers individuals and their families bespoke investment solutions for funding their retirement and growing their superannuation savings. Our expert advice includes personalised solutions that consider all aspects of your retirement needs and aspirations.

Shaw and Partners will help you with all aspects of superannuation investment and develop a comprehensive roadmap to wealth creation. The size of your retirement nest egg will depend greatly on how much you contribute to your superannuation now and how you make those contributions. That's why it's so important to choose expert asset managers and invest wisely.

Our Financial Planners will tailor a plan that includes identifying the most appropriate investments and superannuation vehicle to maximise your savings, allowing you to enjoy a more secure and fulfilling retirement.


Our Financial Planners are able to help with the full range of superannuation services:

Advising on your existing superannuation savings.

Shaw and Partners can help you to select a suitable superannuation fund, advise on asset allocation within your fund, and develop effective contribution strategies that take advantage of tax incentives to build your wealth for retirement.

Recommending the superannuation vehicle best suited to your circumstances. This could include investing in retail superannuation funds or establishing a Self-Managed Superannuation Fund (SMSF). We will simplify the investment process for you.

Devising cash flow analysis. This is essential for matching your future cash flow needs with your investment income.



Our Financial Planners can guide you through the latest superannuation developments and changing regulations to implement the most effective strategy to boost your retirement savings.

Self-Managed Superannuation Funds

Shaw and Partners' Financial Planners can advise on all aspects of retirement planning, including reviewing your existing superannuation arrangements and recommending strategies to optimise your wealth.

Tailored solutions may include establishing a Self-Managed Superannuation Fund which gives you greater flexibility and control over the way your superannuation is invested. You can decide on the investment type, asset allocation and the level of risk you are prepared to take to achieve your financial goals.

Shaw and Partners can assist with the establishment and management of an SMSF and develop an effective investment plan to achieve greater wealth for your retirement. We will simplify the process for you and refer you to an expert team of accountants and solicitors who can help with all the necessary steps.

Importantly, as your needs change or your portfolio moves with the market, Shaw and Partners' Financial Planners will work with you to ensure your SMSF remains on target to meet your goals.

Retail super funds

Retail super is an ideal lower-cost alternative to an SMSF that still offers you flexibility and control over your investments.

By working in partnership with our Financial Planners and Investment Advisers, you can diversify your portfolio across different investment types and risk exposures and choose the best fund managers to build your wealth. You can easily switch your investments if your needs change over time.

Shaw and Partners' retail super service offers clients a single point of access to a wide range of ASX-listed securities and managed funds. You can also choose from a panel of term deposit providers to build your portfolio.

Retail super can facilitate the consolidation of your superannuation funds into one account. Shaw and Partners will provide you with regular reporting so that you can track and check your superannuation portfolio at any time.

Our Financial Planners are experts in superannuation, so speak to them about maximising your retirement savings to enjoy a more fulfilling and secure retirement.

Estate Planning

Careful estate planning ensures that the wealth you have built up over your lifetime is protected and distributed exactly how you wish, providing for the future needs of your loved ones.

Passing on your wealth

Shaw and Partners' Financial Planners will help you implement strategies now to preserve your estate and avoid complications after your death. Working with you, we will tailor an estate plan that reflects your wishes.

An estate plan includes your will, business succession planning and directions on how you want your assets to be shared. Shaw and Partners' Financial Planners work in partnership with a team of specialist advisers who can assist with legal documentation, streamlining the process and ensuring the best after-tax outcomes.

Estate planning also includes planning and organising how you will be cared for, medically and financially, if you become unable to make your own decisions. It is important to make provision for this possibility now, so that you maintain control over financial outcomes in future.

Estate
planning key
documents

Will

Power of
Attorney and
Guardianship

Business
succession
planning

Testamentary
Trusts

Nomination
of pension
death benefits

Our Financial Planners work closely with accountants and other professional advisers to implement your estate plan and simplify the process to avoid complications in the future.

Risk Planning

Shaw and Partners' Financial Planners work closely with a range of insurance specialists who will develop tailored strategies to protect your wealth and manage risk for you and your family – now and into the future.

Shaw and Partners will assess all the risks you need to guard against. Our Financial Planners will identify if you are not adequately protected in case of death, permanent disability or trauma. If a potential insurance need is identified, or even if you are simply interested in a review of your existing insurance arrangements, you will be referred to an insurance specialist.

We have partnered with a number of external insurance specialists. They will provide quality advice on the most effective solutions for your circumstances, with the aim of optimising your cover and giving you peace of mind.

Their advice will also detail the most tax-effective ways of structuring your personal risk insurance, and will identify the most appropriate vehicle through which to obtain your coverage.

At Shaw and Partners, we believe that risk planning and wealth protection are essential components of any financial plan.

Types of insurance cover

Life Insurance provides your beneficiaries with a set amount of money upon your death or upon diagnosis of a terminal illness.

Total and Permanent Disability Insurance provides you with a lump sum if you lose your earning capacity as a result of illness or injury and are unable to work.

Critical Illness Insurance or Trauma Cover, pays you a lump sum if you are diagnosed with a specified illness or injury such as cancer or a stroke.

Income Protection Insurance provides a benefit if you are unable to work due to illness and you are totally or partially disabled for longer than the agreed waiting period.

Key Person Business Insurance is life insurance on a key employee, partner or owner on whom the business depends. The business is the beneficiary of the policy.

Personal risk insurance provides you with peace of mind, but more importantly it helps minimise the financial impact on you, your family and your business if an illness, injury or other event prevents you from working.

Streamline your SMSF administration

The Portfolio Service provides a comprehensive overview of your portfolio and gives you immediate access to all the information you and your Adviser need to manage your investments effectively.

Shaw and Partners' Portfolio Service allows you to outsource the day-to-day administration of your portfolio to a team of skilled professionals. We take the hassle out of investing by providing you with an all-encompassing investment administration service.

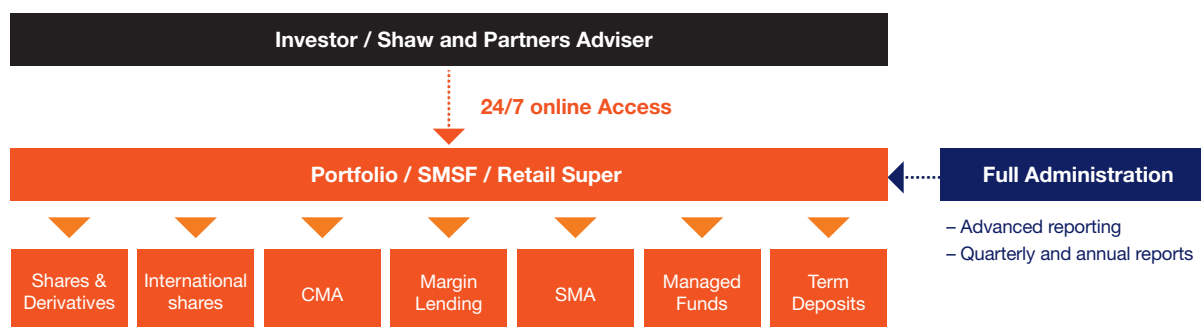
We will collect and record all the essential information about your investments, including asset performance, share trading activity, dividend and interest payments.

Our comprehensive reports coupled with 24-hour online access to your portfolio will give you and your Adviser the ability to know exactly where your portfolio stands at any point in time.

As part of the service, Shaw and Partners will keep you informed of rights issues, take-over bids, share purchase plans or any other corporate actions associated with your portfolio. If you wish to participate, we will execute the mechanics of the transaction and manage all the corresponding paperwork.

Comprehensive range of reports

- Portfolio valuation & performance
- Portfolio asset class summary
- Transaction history
- Income transactions
- Cash account balance and transactions
- Realised and unrealised Capital Gains Tax (CGT)



Benefits of the Portfolio Service

- Expert portfolio administration
- Active portfolio monitoring
- Direct ownership
- Centralised portfolio management
- Online access to your portfolio
- Corporate actions management
- Professional investment guidance
- Regular investment reporting
- Consolidated annual reporting
- Capital Gains Tax information

Arrange an initial consultation

Plan to safeguard and build your wealth

1

❶ The first step to building your wealth is having a financial plan. Without a plan, your financial security is at risk. Shaw and Partners' expert Financial Planners and Investment Advisers are here to develop comprehensive and long-term wealth planning solutions that will enable you to maximise financial outcomes and achieve your aspirations.

Arrange a complimentary consultation

2

❷ If you would like to find out more about our range of Financial Planning services, please contact your nearest Shaw and Partners office to arrange a complimentary consultation on how we can help you achieve your financial goals.

Develop a bespoke financial plan

3

❸ We will dedicate time and effort to getting to know you and completing your financial profile. Then, after identifying your goals and risk profile, we will develop a bespoke financial plan that caters to all your goals.

From investment strategy to risk insurance and estate planning, Shaw and Partners has the expertise to deliver to you full service of wealth management solutions.

ShawandPartners

Financial Services

Sydney | Melbourne | Brisbane | Adelaide | Canberra | Perth
Noosa | Gold Coast