INSTITUTE OF PUBLIC ACCOUNTANTS

A financial advice partner you can trust

As a trusted partner of the IPA, Shadforth Financial Group can support and grow your business.

Meeting your clients' financial advice needs?

The Future of Financial Advice (FoFA) reforms has brought significant changes to your business by removing the Accountants Exemption on 1 July 2016. If you want to provide your clients with SMSF or any other financial advice, you must hold an Australian Financial Services Licence (AFS licence) or be an Authorised Representative of an AFS licence holder.

There are significant costs and reporting responsibilities if you elect to hold an AFS licence or be an Authorised Representative of an AFS licence holder. The IPA has also confirmed that full AFS licence holders and Authorised Representatives of full AFS licence holders are not protected under the IPA Professional Standards Scheme.

A better option may be to refer this work to a skilled partner such as us. At Shadforth, we can provide you with cost effective, strategic solutions to meet your clients' financial advice needs. Through making financial advice readily available to your clients you have the opportunity to convert a standard return client into a more valuable client. As a member of the IPA, we can offer you these services through a referral arrangement.

IPA has advised that members who refer to us through the IPA referral arrangement using the IPA Referral Engagement Letter are protected under the IPA Professional Standards Scheme.

Why choose us as your referral partner?

Clients referred to us through the IPA referral arrangement will remain your client – you will always hold the key relationship and we will work with you to deliver quality, comprehensive advice to your clients. You can be involved as much or as little as you wish. Our ability to work positively with you is evidenced by our long-standing relationships with professional advisers who entrust their clients to us.

We will share with you a portion of the fees paid by your client for the work undertaken by us. Where members prefer not to accept a share of the fees, we will adjust the amount payable by your client.

We offer a comprehensive range of advisory services including:

- SMSF advice
- wealth creation
- investment strategies
- lifelong cash-flow modelling
- retirement planning
- estate planning assistance
- mortgage broking
- personal and general insurance advice^

Reasons to be confident with us

Client centric	Integrated, strategic solutions based on your clients' needs
Not owned by a bank or insurance company	Our advisers select from a wide range of products and advice is always in your clients' best interests.
Transparent	Our fee for service model means your clients know exactly what the costs will be.
Best-of-breed	Over 80% of our financial advisers are CFP® qualified and our best-of-breed approach ensures some of Australia's top fund managers invest our clients' money.
One business	With a national presence of 14 offices, you can be confident that the service from our salaried advisers will be consistent no matter what state you're in.

0438 339 215
sfg.com.au

shadforth Financial Group

Our holistic advice process

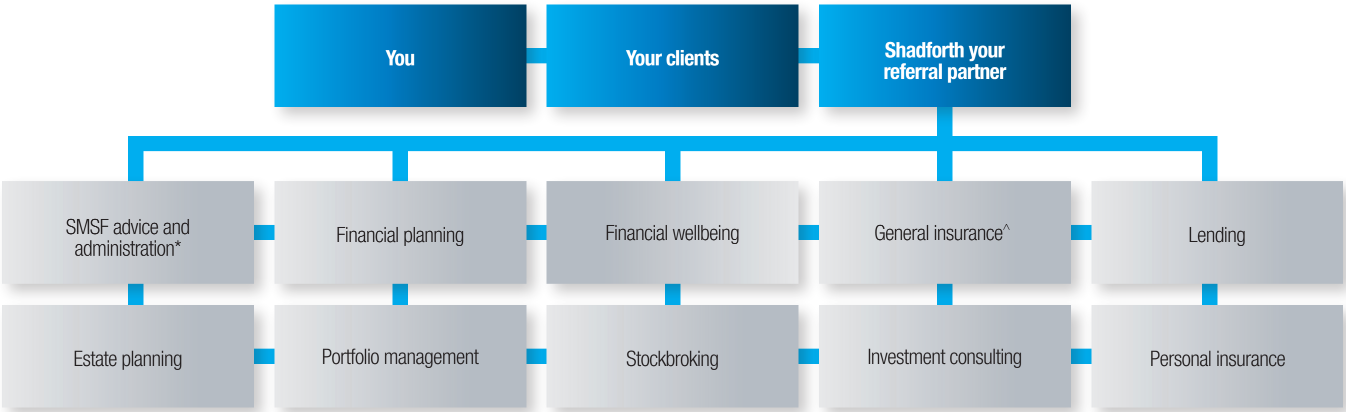
At Shadforth, our approach to financial advice is specific for each client. We understand what is important to individuals and families and offer advice that is appropriately structured to maximise the opportunities to help achieve their financial goals.

Only when strategic advice recommendations have been agreed do we consider the appropriate investments, complementary services (such as optimising insurance, estate planning or philanthropic goals), implementation and administration solutions available. Together these elements make up our holistic advice process.

We also offer other specialist services such as lending, personal and general insurance which have proven popular with our accountant partners and their clients.

We are committed to delivering clear, easy to understand, quality advice. We will work with you to ensure a seamless integration of your client's SMSF and financial advice requirements within their overall financial plan. This is at the heart of everything we do to ensure your clients achieve their lifestyle goals and aspirations.

Through us your clients can access:



Advice you and your clients can trust

If you are looking for a trusted referral partner who can provide your clients with comprehensive SMSF, financial and wealth management advice, contact Kathryn Dixon on 03 9649 2485 or 0438 339 215 or Kathryn.Dixon@sfg.com.au

Shadforth Financial Group I ABN 27 127 508 472 I AFSL/ACL 318613

* SMSF administration services are provided by Shadforth Business Advisory Services Pty Ltd ABN 32 129 725 097 ACN 129 729 097

^General insurance services are provided by Shadforth Insurers Brokers Pty Ltd ABN 11 009 248 837 AFSL 238152

Part of the IOOF group

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