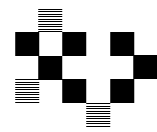


Portfolio Watch Services

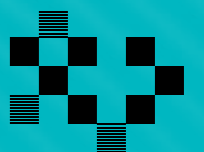
Advice for now and into the future



POLICE & NURSES
FINANCIAL PLANNING

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POLICE & NURSES
FINANCIAL PLANNING

This is general advice only and has been prepared without taking into account your particular objectives, financial situation and needs. Before making any investment decision based on the information or advice contained, expressly or implicitly, in this brochure, you should assess your own circumstances or seek advice, including taxation advice.

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Starting with the right foundation.

The starting point for any new building is a good plan and a solid foundation so when its time to sketch out the future of your finances, Police & Nurses Financial Planning can help you put them into shape.

Many people are aware that they need professional financial advice but are unsure where to start. The wide range of investment options available and the complexity of some options, such as superannuation, can be daunting.

If this is how you feel, the next choice you're likely to face is deciding which financial planner you feel most comfortable with, out of a crowded field of similar looking contenders. Crucially, the quest isn't simply to find a planner but more importantly, to find a planner you feel you can trust. One who will provide you with advice that is in your best interest and who will continue to offer advice and services long after an initial investment has been made.

Fortunately, this is exactly what Police & Nurses Financial Planning can offer. We are different to other financial planning firms and the reasons why are worth a closer look.

The Police & Nurses Financial Planning difference.

What we offer you.

Police & Nurses Financial Planning specialises in advising every day West Australians. Although managing money is our business, we understand that for many of our clients money is a means to financial security and enjoying the more important things in life.

We focus on helping people make the most of their financial opportunities. For many of our clients, this means making the best decisions on how to invest their superannuation as they near retirement, or converting their salary into savings while they are still working.

We also strive to be relevant and easy to understand. No one should have to struggle with unnecessary jargon, so we aim to be as clear as we can be both when we talk to you and in our written communications.

Objective opinions.

Our financial planners offer advice that is in your best interests, with recommendations based on a thorough understanding of your requirements. The investments we recommend are methodically

researched to satisfy our own internal criteria for security and performance. To make doubly sure that our recommendations are right for you, your Police & Nurses Financial Plan is formally reviewed before we present it to you.

Advice for now and into the future.

Like most financial planners, Police & Nurses Financial Planning can provide you with a financial plan and set up a portfolio for you.

Where we differ is that setting up a portfolio doesn't mark the end of our relationship with you, it's only the beginning of the journey. Our experience has shown us that as investment markets move, as legislation changes and as personal circumstances alter, new conditions create new opportunities, ultimately enhancing our clients' portfolios. It's providing this level of ongoing advice and service that results in our clients remaining with us for the long term.

So if the benefits of ongoing advice appeal to you, we offer a service called Portfolio Watch. This service includes meeting with you on an agreed basis to conduct a thorough review of your portfolio and its continuing suitability for your needs.

In addition, we'll notify you when new opportunities emerge, or when market movements or legislation changes impact your portfolio.

Of course you're free to initiate adjustments to your investments whenever you decide to as well. Should you like to meet at other times, or talk over the phone, we'll be available. Clients can also look up their portfolio details via a secure internet website.

Introducing the Portfolio Watch service.

Priority access to a qualified Police & Nurses Financial Planner.

As a Portfolio Watch client, you will have access to your own personal Police & Nurses Financial Planner. Your financial planner will guide you through the planning process. Their primary aim is to help you achieve your objective of building and maintaining wealth over the long term.

You and your financial planner will discuss and agree on the types and regularity of contact that is suitable for you. Your financial planner may recommend things like phone calls, face to face contact, and regular newsletters on financial issues, research reports about your investments within your portfolio or seminars relevant to you and your investments.

Your Police & Nurses Financial Planner:

- adheres to the guidelines of professional conduct and code of ethics set by the Financial Planning Association (FPA)
- meets ASIC industry standards for education
- undertakes continual professional development training
- has their advice reviewed regularly, including an annual independent audit

At Police & Nurses Financial Planning we maintain a high level of professional experience and competence, so you can be confident that the advice and planning you receive is of the highest standard.

Portfolio Watch ongoing service offers real value.

As a Portfolio Watch client, you will be involved and informed at regular intervals throughout the year. So while we do all the hard work for you, you are still in control.

As a Portfolio Watch client you will receive the following benefits:

- an annual review meeting to revisit your objectives and discuss any changes
- quarterly Portfolio Watch reports to show your progress
- regular contact and support from your financial planner
- quarterly Portfolio Watch newsletter covering key issues in the market place that have contributed to the performance of your investments, changes to government legislation and other topics of interest
- invites to educational seminars and market updates
- information on new or improved financial solutions
- up to date information to keep you informed of issues that may affect your investments

Proactive review of your financial plan.

Like all plans, your financial plan is only effective if it is reviewed regularly as the world is a changing place and changes in your lifestyle, income and the investment markets can impact on the success of your financial plan.

Your Police & Nurses Financial Planner will proactively review your financial plan with you (on at least an annual basis) to ensure that the financial plan remains on track to achieve your personal and financial goals.

At the review we will cover:

- current value of your investment portfolio
- current asset mix of your investment portfolio
- key issues in the market place that have contributed to the performance of your investment portfolio
- what's happening in your life that may affect your financial plan
- have your objectives changed?
- have there been any changes in your lifestyle that may impact your income, expenses or future needs?
- review your estate planning and insurance needs
- key recommendations for your financial plan moving forward

You will then have the opportunity to discuss these changes with your financial planner. They will work with you to modify your plan (if required) to ensure it aligns to your goals.

Your annual review is not limited to the scheduled review date. If you experience any significant change in your personal circumstances or lifestyle throughout the year, your Police & Nurses Financial Planner is there to help you. You can contact your financial planner and request a review at an earlier date, if required.

What is the cost of Portfolio Watch ongoing service?

Depending on the complexity of your investments, amount invested and the desired frequency of reviews each year, the cost of ongoing service can range from 0.50 to 1.0% per annum of the value of your portfolio, subject to a minimum fee of \$1,000 per annum. This fee is calculated and deducted quarterly from your portfolio balance.

For further information
please contact
Police & Nurses Financial Planning
on 9265 7722.