BRADY & ASSOCIATES

FINANCIAL SERVICES

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Brady & Associates Financial Services is a private client wealth management advisory practice that operates on a fee for service basis. We hold an Australian Financial Services License No. 246740.

We are committed to providing personal financial planning and investment management guidance for individuals, families, trusts, estates and business proprietors. We empower our clients to succeed, with comprehensive solutions to their financial and related personal needs.

Our clients must set their own goals and objectives. It is our responsibility to assist them in defining, qualifying and prioritizing their goals.

The best way for our clients to achieve their goals is to design, implement and monitor a financial plan based on their unique needs and goals. Meeting your goals is a journey not an event. We look to work closely and partner with clients, being their financial coach, addressing the transitions and emerging issues as they arise.

Level 8, 17 Castlereagh Street
SYDNEY NSW 2000

GPO Box 233
SYDNEY NSW 2001

Phone: (02) 9221 1555
Fax: (02) 9221 5158

Email: joanne@bradyassoc.com.au
Website: www.bradyassoc.com.au

OUR SERVICES

Brady & Associates Financial Services is a financial advisory firm offering full financial and investment management services to individuals, small business owners and private superannuation funds. Our clients are charged on an initial hourly basis, then an annual fee based on assets under advice. We do not generally obtain any initial investment commission, and where we do it is rebated to you.

Our Services include:

- Preparation of a complete financial plan, including development of a client's objectives and analysis of their assets, cashflow, insurance, income and capital gains taxes, retirement and estate planning needs, and debt management. This is reviewed at regular intervals.
- Specific investment recommendations with regard to shares, deposits, life & disability insurance, superannuation and managed funds.
- Implementation of the financial plan and monitoring of all investments and other aspects, including cashflow.
- Regular portfolio and planning reviews, annual or half-yearly, monitoring investments, report upon progress and proactive on-going advice on strategy, risk and investment.
- Establishment and administration of private superannuation funds.
- Assist offshore clients address wealth management needs of saving, investment and effective transfers of superannuation.
- Advice on appropriate business structures (eg: companies, trusts) and effective sale strategies.
- Our annual client social event.
- Tax, accounting and auditing services referral to related business, Christine Yip, Tax & Accounting Services as herein. Refer to other professionals for estate or other needs.

OUR BACKGROUNDS

PAUL BRADY M. Comm, CFP®, SSA®, FFPA

Paul is the principal of Brady & Associates a private client wealth management firm. He gained the Certified Financial Planner ™ designation in 1995 and has 23 years experience in practice. Paul has completed a Masters of Commerce (Financial Planning) and is a JP. In 2005 the SMSF Professional's Association of Australia (SPAA) awarded him the SMSF Specialist Advisor™ accreditation. He previously served as a Director of the Financial Planning Association of Australia for 5 years and is a member of Australian Institute of Company Directors. Paul was awarded Fellow of FPA in 2005 for his leadership and contribution to the financial planning community. He is a regular commentator and guest interviewee for the financial media.
pbrady@bradyassoc.com.au

CHRISTINE YIP B.Comm, M.Tax, CPA

Christine is a Director of Brady & Associates and Principal of Christine Yip Tax & Accounting Services a related business. She is a Certified Practicing Accountant and a Registered Tax Agent. She is responsible for all taxation and accounting services for individual clients, trusts, companies and audit for private superannuation funds. Christine has a degree in Commerce from the University of Western Sydney and a Masters of Taxation degree from University of Technology in Sydney.
chris@bradyassoc.com.au

LIANA TAM B. Bus, GDipFin Planning, CFP®

Liana is a Private Client Adviser, working on advisory matters, technical queries, client reviews and implementation. She has over twelve years experience in finance, super, client management and administration. Liana graduated from University of Technology in 2000 with a Bachelor of Business degree, majoring in Finance. In 2005 she completed the Graduate Diploma of Financial Planning at the Securities Institute of Australia and gained the Certified Financial Planner™ designation in 2010.
liana@bradyassoc.com.au

TERRY LING B.Bus, Adv Dip Financial Services

Terry is Client Service Manager, responsible for the preparation of client reviews, managing client information, implementation and addressing client queries. He joined the business in 2007. Terry graduated from the University of Technology Sydney with a Bachelor of Business degree majoring in Finance and Accounting. He has a Diploma of Financial Services (Financial Planning), and completed Advanced Diploma of Financial Services in 2011.
terry@bradyassoc.com.au

VIVIAN LU B.Com

Vivian joined Brady & Associates in 2011 as a Client Service Officer, responsible for the preparation of client reviews, managing client information, implementation and addressing client queries. Vivian graduated from the University of Sydney with a Bachelor of Commerce degree majoring in Finance and Accounting. She is undertaking the Diploma of Financial Services (Financial Planning) and has undertaken CPA studies. She has had three years' previous experience in investment operations and tax accounting.
vivian@bradyassoc.com.au

MARK MITCHELL B. Bus, Dip. Financial Services

Mark is a Client Service Officer responsible for the preparation of client reviews, managing client information, implementation and addressing client queries. He joined the business in 2011 after five years experience at Suncorp in Client Services. Mark graduated from Queensland University of Technology with a Bachelor of Business degree and has Diploma of Financial Services (Financial Planning). He is currently undertaking the Advanced Dip FS.
mark@bradyassoc.com.au

JOANNE LIN Dip. System Analysis & Programming

Joanne joined the firm in 2005, as personal assistant. Her main focus is providing administrative support by working closely with the principal and assisting the team. Her role includes reception, documentation, database & diary management. Joanne graduated from Southern Sydney institute of TAFE with a major in system analysis & programming in 1996.
joanne@bradyassoc.com.au

JOHN HUNG B. Bus, CPA

A member of Christine Yip, Tax Accounting Services team. John assists Christine in taxation, accounting and auditing services. He has particular responsibility for private superfunds. John graduated from the University of Technology, Sydney with a major in Accounting & Finance and is a Member of CPA Australia, he completed the CPA Program in 2003.
jhung@bradyassoc.com.au

CINDY WANG B.Comm, ASA

A member of Christine Yip, Tax Accounting Services team. Cindy assists Christine in preparation of SMSF financial statements and taxation. She graduated in 2001 from University of Wollongong with Bachelor of Commerce majoring in accounting and is an associate member of CPA Australia. She completed the CPA program in 2006 and on her way to advance to CPA status.
cindy@bradyassoc.com.au

OUR INVESTMENT APPROACH

Investments are selected to meet the goals and objectives of the client as well as to offer diversification, adequate cash flow, capital appreciation potential and appropriate tax shelter. We are experienced in managing portfolios of individual shares and deposits as well as managed funds and superannuation.

We generally prefer clients to use both shares and the additional diversification available with managed funds. We use low cost wholesale managed funds to construct a portfolio. We select funds, which have a consistent, long-term track record, stable management, low fees and prudent investment policies. In order to build a diversified portfolio, we select a mix of funds management institutions with different investment styles and philosophies such as value, growth, large cap, small/medium cap, and international. This is an important element is reducing volatility and risk over time, as well as enhance return prospects.

Our philosophy in managing shares is to look mainly for stable, well-capitalised companies with a record of steady growth in both sales and earnings, plus a relatively low price to earnings ratio. We keep in mind the client's need for safety, capital appreciation, and income, and use these criteria in building a balanced portfolio. We purchase securities with the intention of holding them long term. We monitor the holdings of clients in order to keep informed about changes, earnings, and events at each company. We do not deal in options, indexes, futures or commodities for our clients.

We utilise independent research from leading providers as well as stockbrokers research to assist in our recommendations and monitoring. Trading and market timing are avoided, as we focus on diversification and buy/hold as long term investors.

OUR RELATIONSHIP WITH CLIENTS

Nobody can guarantee to provide financial security. There are too many uncontrollable risks in the world for that. Still, it is our goal at *Brady & Associates* to make our clients' financial position as secure as we can. We want our clients to feel comfortable with their overall financial plan and with each of their investments. We will apply our extensive professional experience to your specific financial requirements.

We have built our business on the following principles:

- We believe in offering personalised service that meets the individual needs and desires of our clients.
- Our approach to investing is to develop a prudent, diversified portfolio. Only within this framework do we look for growth.
- We develop a financial plan that is comprehensive, practical, and appropriate for the client.
- As advisors, we take our fiduciary role seriously. We believe it is important to earn your trust and confidence.
- Our approach to planning emphasises a long-term relationship with our clients, adding value and achieving your goals over time.

FEE SCHEDULE

1. INITIAL CONSULTATION

There is no charge for a preliminary, one hour informational meeting about our firm, its services, and our investment philosophy. At this meeting we can identify the scope of value in developing a working relationship together. We outline the major steps likely to be included in your plan after clarifying your goals and gaining a thorough understanding of your circumstances and priorities.

Initial advisory, consultation and strategic planning fees will be calculated on the basis of consulting hours as and when the work is undertaken at the rate of $300 per hour.

There is a minimum fee of $2,400 for preparation and meeting to go over the financial strategic plan. This work activity is billed on an hourly basis.

In looking for an experienced financial professional to work with, we recommend that potential clients consider the following issues:

- What is the philosophy of the advisor with regard to investments and financial planning process?
- What are the credentials and experience of the advisor and their staff?
- What does a typical financial plan and investment portfolio include, how are measures implemented?
- What responsibilities does the client have?

2. PRIVATE WEALTH MANAGEMENT

The provision of on-going advisory services are the primary activity of our firm. The annual retainer service fee is based on a percentage of portfolio value of 1% p.a in arrears on amounts up to $1MN and scaled down on amounts over that depending upon individual circumstances.

The minimum fee for this tax deductible service is $4,000 p.a., there is no minimum account size.

We rebate initial investment brokerage to clients and do not charge establishment or placement fees, as your advocate seeking the most cost effective, value adding strategies, investments and financial solutions available.

Where possible we utilize wholesale structures to keep expenses as low as possible and negotiate to obtain reductions that are passed on to you. We detail and agree any fees with clients prior to undertaking any engagement.

3. FEE FOR CLIENT DEPENDANTS

It is the practice of Brady & Associates to not charge for general advisory services provided to children of clients under the age of 25 years. We are pleased to offer this service to our clients, to assist in their financial progress. We can also assist with older family members needs, including retirement and aged care matters.

Please note GST is added to our fees.

HELPING OTHERS

When you find something you feel really good about, you tend to want to share it with your friends and family. At the same time, when you make a recommendation to someone, you feel like your reputation is on the line.

We understand that.

We want you to feel confident about referring your friends, family, and colleagues to us. That's why we think it makes a whole lot of sense to spell out exactly what we do when we get a referral. That way, both you and the person you refer to us know exactly what to expect and what not to expect from us.

So, here's how we work with people who are referred to us:

- Our initial meeting is at our office, and there is absolutely no cost for our initial meeting.

- Our conversations are 100% confidential, whether or not we eventually end up working together.

- We start with a review of what's important to them; in other words, what they value most in life.

- Next we move to a review of their current situation from a comprehensive financial basis. This is really the only approach that makes sense, because all the areas of our financial lives are interrelated.

- We finish the meeting by identifying strategies that may help them get from their current situation - where they are now - to "What's Important" - where they want to be.

- After our meeting, we leave it up to them to call us if they would like to visit further.

- We are advisors, and we don't think any decision should be made in a high pressure environment. So, those we meet with should never expect us to pressure them into any particular course of action. We review, analyze, make our recommendations, then we let them make the decision.

- Should your referral decide to become a client, they should expect to hear from us on a regular basis.