

**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. Brady & Associates Pty Ltd is a principal member of the Financial Planning Association of Australia (FPA).

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.

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## OUR SERVICES

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*Brady & Associates Financial Services* is a financial advisory firm offering full financial and investment management services to individuals, small business 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 unit trust products.
- Implementation of the investment plan and monitoring of all investments.
- 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.
- Advice on appropriate business structures (eg: companies, trusts) and effective sale strategies.
- Annual client social event.
- Tax, accounting and auditing services referral to related business, Christine Yip, Tax & Accounting Services. Refer to other professionals for estate or other needs.

## OUR BACKGROUNDS

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### **PAUL BRADY** M. Com, CFP®, SSA®, FPPA

Paul is the principal of Brady & Associates a financial services practice. He gained the Certified Financial Planner™ designation in 1995 and has 20 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 and Fellow of the Financial Planning Association of Australia. 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.

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### **CHRISTINE YIP** B.Com, 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 Practising 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.

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### **LIANA TAM** B. Bus, GDipFin Planning

Liana is an Assistant Advisor, responsible for preparation of client reviews, assisting in advisory matters and attending to queries and implementation matters. She has four years experience in super, client management and admin roles. 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 currently undertaking the CFP course of study.

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### **EMMA KENNEDY** Adv. Dip. Financial Services

Emma is Client Service Manager, responsible for client services, preparation of client reviews, addressing queries and effective implementation of advice. She has over seven year experience in client service and advisory firms in range of roles previously with Amp and Westpac. Emma has gained the Advanced Diploma Financial Services (ADFS) and also completed Advanced MYOB certificate. She commenced with the business in 2008

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**TERRY LING** B.Bus (Applied Accounting & Finance)

Terry joined Brady & Associates in 2007 as a Client Services Officer, responsible for the preparation of client reviews, managing client information and addressing issues and queries. Terry graduated from the University of Technology Sydney with a Bachelor of Business degree majoring in Finance and Accounting. He is undertaking the Grad. Dip. Financial Planning course.

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**DINH UNG**

Dinh joined Brady & Associates in 2008 as a Client Services Officer, responsible for the preparation of client reviews, managing client information and addressing issues and queries. Dinh is currently undertaking the Bachelor of Financial Planning course at the RMIT University in Melbourne.

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**PAUL IVACHOFF** B. Bus, Dip. Financial Services

Paul joined the firm in 2008, in the role of Investment Administrator. He provides administrative support and assists the client service team through maintaining the client database, the placement of investments, and general office admin. Paul graduated from UWS with a Bachelor of Business majoring in Management and completed a Diploma of Financial Services (Financial Planning), now undertaking Advanced Diploma of Financial Services.

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**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.

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**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.

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**JENNY YIP B.Bus**

A member of Christine Yip, Tax Accounting Services team.

Jenny assists Christine in accounting, bookkeeping and preparation of superfund financial statements. She graduated in 2005 from University of Technology in Sydney with Bachelor of Business majoring in accounting, having graduated from Northern Sydney Institute with an Advance Diploma of Accounting.

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## OUR INVESTMENT APPROACH

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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.

Our philosophy in managing shares is to look 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 generally prefer clients to use both shares and the additional diversification available with managed funds, given our brokerage rebates, we use low cost 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.

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

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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

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### 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.

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 \$2400 for preparation and meeting on 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?

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 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 assignment.

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.

Please note GST is added to our fees