



*Helping you achieve
financial freedom*



Partner with Ultimum Financial Services

Ultimum Financial Pty Ltd | ABN 60 649 063 150 Corporate Authorised Representative No. 1289192 is a Corporate Authorised Representative of Capstone Financial Planning Pty Ltd, AFSL No. 223135 | ABN 24 093 733 969



Values are very important as they guide our beliefs, attitudes and behaviour.

TABLE OF CONTENTS

About Us	3
Our Approach	4
What we do	5
Values-lead advice	6
Goals-based processes	7
Why Choose Ultimum?	8
Our company values	9
Clients' Financial Journey	10
Real Client Example	11

ABOUT US

WE EXIST TO HELP OUR CLIENTS ACHIEVE FINANCIAL FREEDOM.

OUR TEAM OF FINANCIAL PLANNING EXPERTS AT ULTIMUM FINANCIAL CAN HELP YOU TO IMPLEMENT STRATEGIES SO YOU CAN ACHIEVE THE BEST POSSIBLE OUTCOMES FOR YOUR FINANCIAL FUTURE. WE DO THIS BY LISTENING AND OBTAINING A COMPREHENSIVE UNDERSTANDING OF YOUR UNIQUE PERSONAL CIRCUMSTANCES, NEEDS AND OBJECTIVES AND CONSIDER HOW WE CAN HELP YOU TO ACHIEVE FINANCIAL FREEDOM.

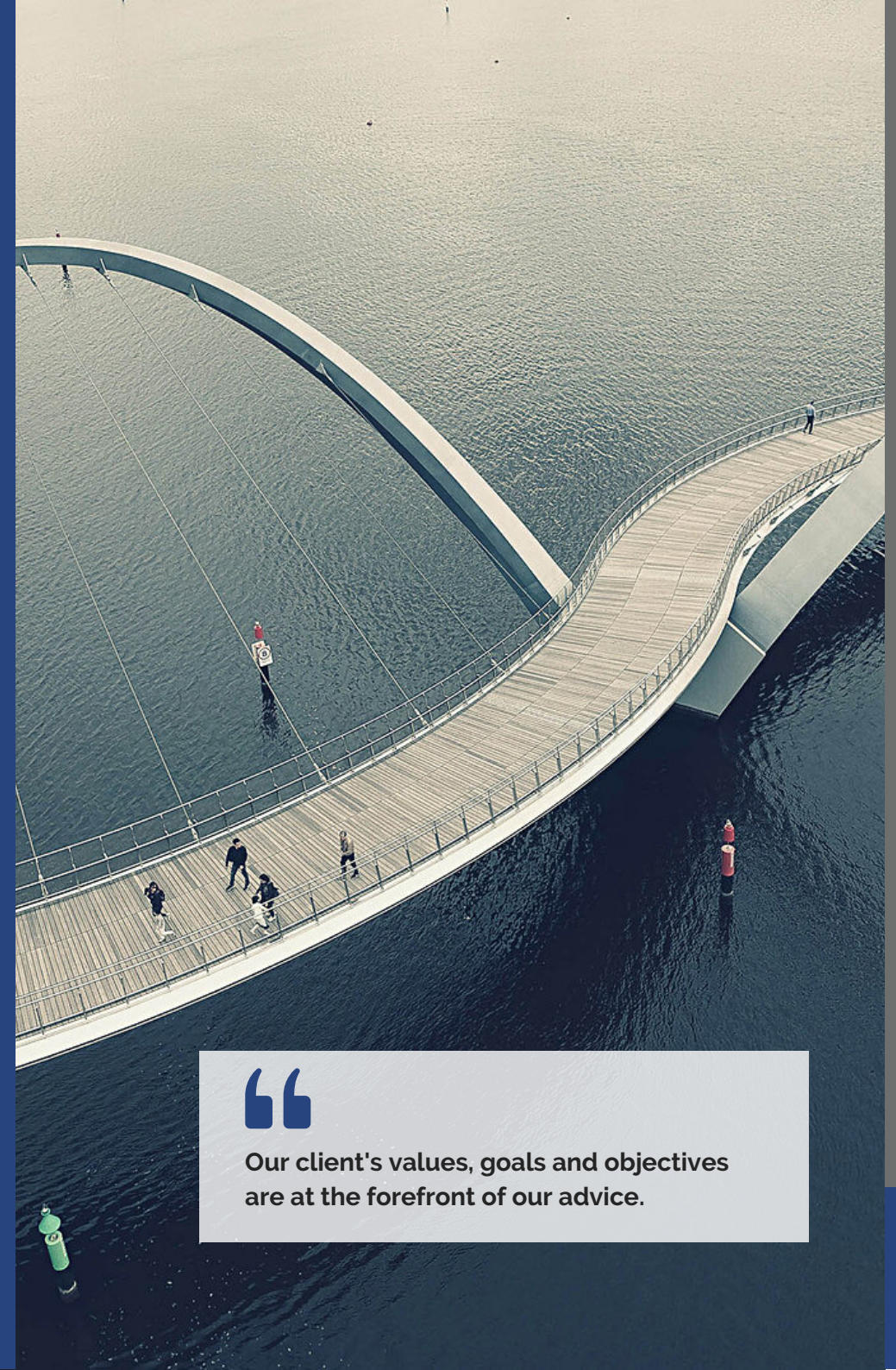
Our goal was to work with our clients and the other financial or legal professionals in their lives to simplify the financial planning process with an aim to provide quality, tailored advice through shared knowledge and diverse skill bases.

Our motivation has always been to understand and put our clients' values, goals and objectives at the forefront of our advice. This allows us to provide a transparent, personalised and professional outcome that meets our client's needs – a client first, goals based & holistic approach.

This approach allows us to provide advice to our clients that best suits their needs, and without having a sole focus on investments.

We understand very clearly that investment advice is an integral part of the financial planning process that assists you to grow your wealth, but unless you take a holistic approach to your planning and consider the importance of protecting your family, yourself, your assets and income, then the investment advice on its own may not be sufficient to meet your needs.

With our knowledge, understanding, strategy, and options we can provide advice to our clients that meets their needs and put them in a better position.



Our client's values, goals and objectives are at the forefront of our advice.



Our goal is to help you achieve your own form of financial independence.

OUR APPROACH

We have a unified & personalised team approach when providing financial advice. Your values, ongoing goals and needs are at the forefront of our advice and you can be comfortable knowing we have your best interest at heart.

We take the time to educate you so that you have a strong understanding of the advice we provide, and aim to simplify a complex industry. We believe it is our role to help you understand why we are providing you with personalised advice and how it benefits you.

Our goal is to work with our clients and the other financial or legal professionals in their lives to simplify the financial planning process with an aim to provide quality, tailored advice through shared knowledge and diverse skill sets.



PLAN

Planning is the first step in moving forward to achieve your desired retirement goals. Understand the strategies available to you to help meet your ongoing needs and objectives.



PROTECT

Unless you take a holistic approach to your financial planning and consider the importance of protecting your family, yourself, your assets, and income, the investment piece on its own may not be sufficient to meet your retirement needs.



GROW

We provide quality advice designed to build wealth. We take the time to understand the risk you are willing to take and provide investment options and strategies to help meet your goals.

WHAT WE DO

We have a consistent and repeatable financial planning approach that simplifies the process for our clients in a modern way. This helps the client clarify their values and goals in a succinct manner which allows us to provide advice that focuses on outcomes for the client that is in their best interest.

Our goals-based and values-lead advice approach assesses the client's financial and non-financial priorities, in other words, their goals and values, and what is most important to them. Our financial planning strategy focuses on a customised service that prioritises our client's individual values and goals, before recommending any products.

OUR FINANCIAL SERVICES

Our financial services are personalised to our client's needs. We can provide a total financial solution, or alternatively, advice can be limited to a particular service or situation, including:

- » Financial & Retirement Planning
- » Wealth Creation, Accumulation & Consolidation
- » Retirement Planning Strategies
- » Investment Advice
- » Life Insurance
- » Self-Managed Superannuation Fund (SMSF) & Super Advice
- » Wills & Estate Planning
- » Business Succession Planning
- » Asset Protection
- » Business Planning



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VALUES-LEAD ADVICE

VALUES-LEAD ADVICE

Values reflect our life priorities and represent the things that are most important to us. Who and what we spend our time and money on reveals what we value. Our model has evolved over the years and places the achievement of our clients' life plans, dreams and personal values before the quest of creation of wealth.

OUR STRATEGY HAS EVOLVED FROM SELLING PRODUCTS TO PROVIDING A CUSTOMISED SERVICE THAT PRIORITISES OUR CLIENT'S INDIVIDUAL VALUES AND GOALS, BEFORE DOING ANYTHING ELSE.



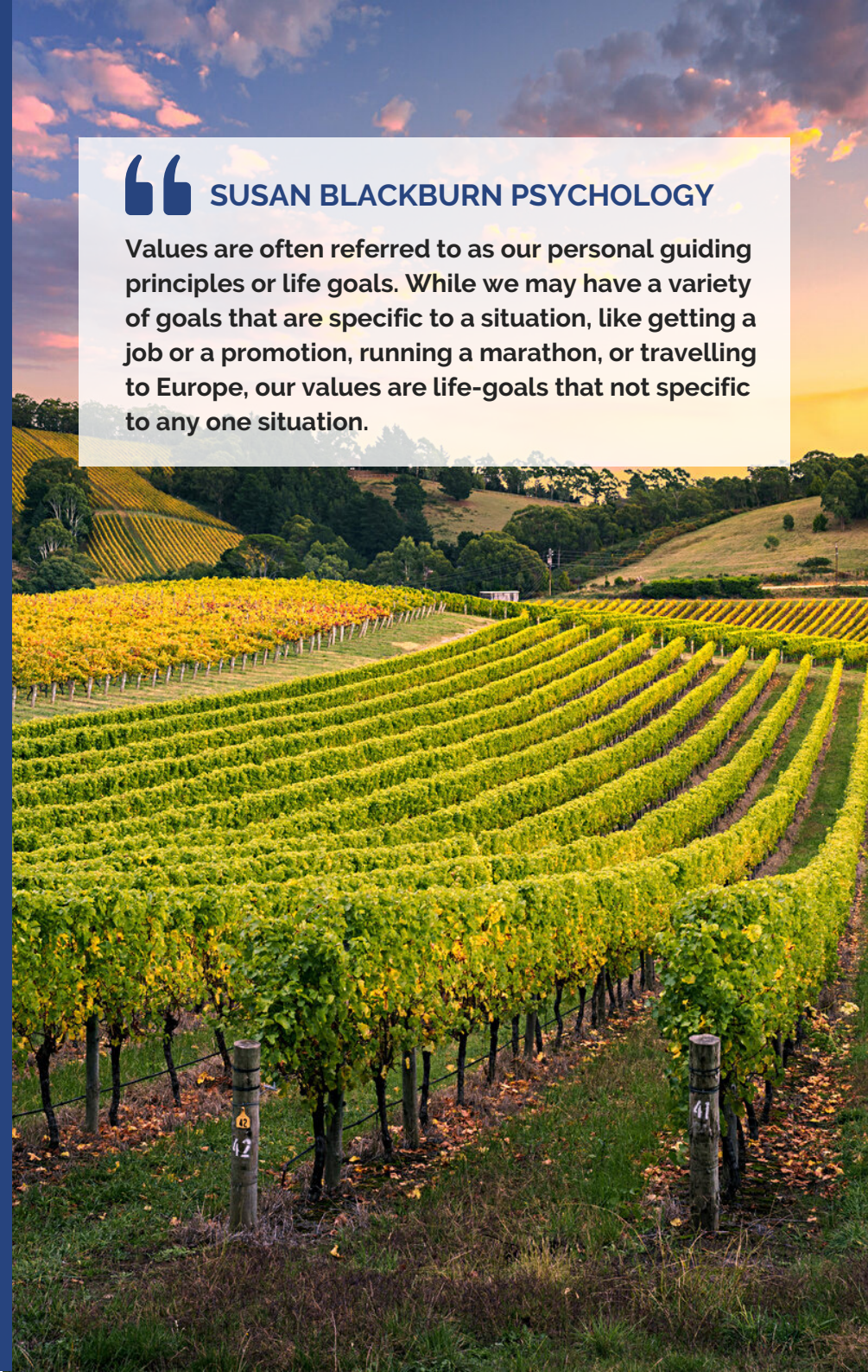
Values are important as they guide our beliefs, attitudes and behaviour.

Our values reflect what is important to us in life. They inform our thoughts, words and actions. They are important because they help us grow and develop to create the future we want. The decisions we make reflect our values and beliefs. They direct us towards our purpose. Values guide our behaviour in all aspects of our life, including our home life, our work life and our social life



SUSAN BLACKBURN PSYCHOLOGY

Values are often referred to as our personal guiding principles or life goals. While we may have a variety of goals that are specific to a situation, like getting a job or a promotion, running a marathon, or travelling to Europe, our values are life-goals that not specific to any one situation.

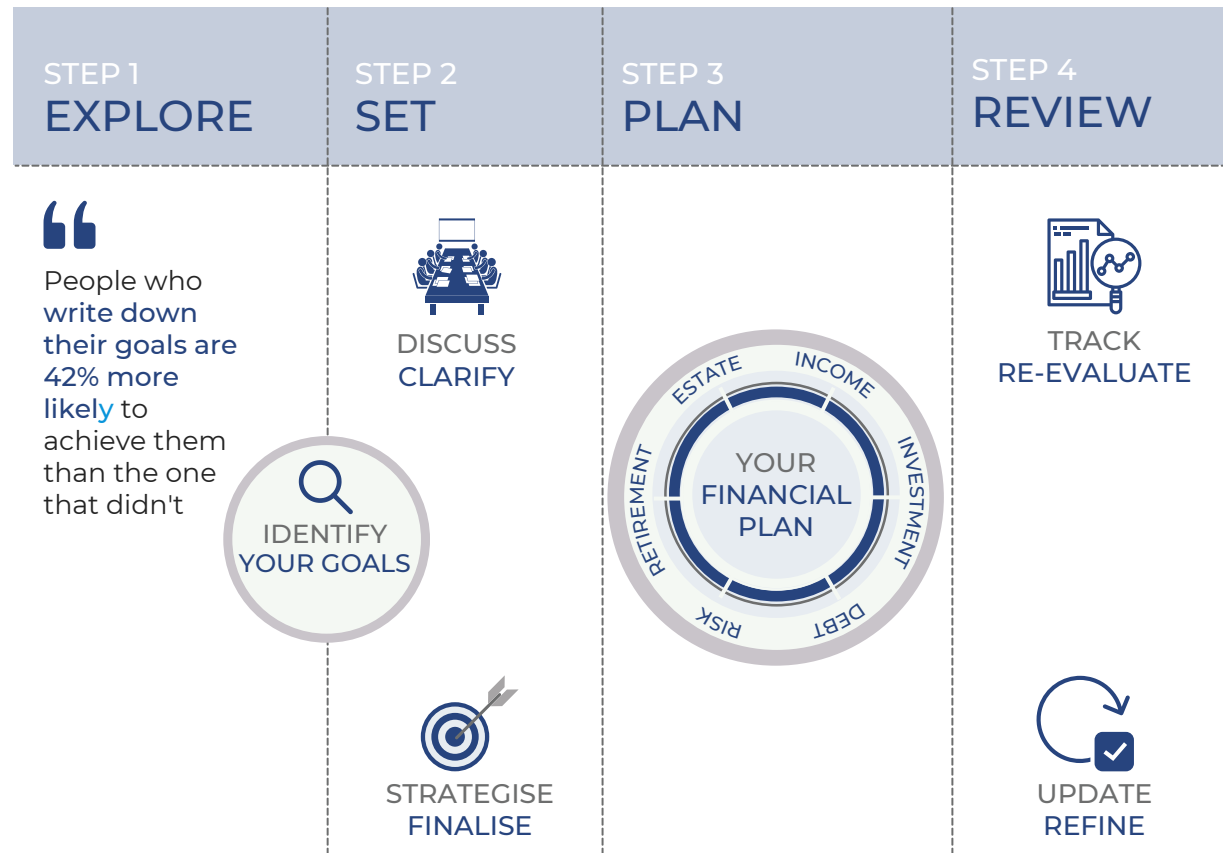


GOALS-BASED PROCESSES

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Our goals-based model is focused on providing strategic recommendations to our clients, tracking, and reviewing their progress, and making periodic alterations to their strategy in order to stay on course to achieving their pre-determined SMART goals. (i.e. Smart, Measurable, Achievable, Relevant and Time-bound goals). This approach typically allows clients to set multiple goals, risks, timeframes, and probabilities of success.

Goals based financial planning is an interactive process that progresses clients through these phases:



- 1 DISCOVERY**
Identify and evaluate your most important financial objectives as well as potential impediments.
- 2 DETERMINE THE ROUTE**
Evaluate what is required to close any planning gaps and decide if the desired course is viable.
- 3 EMBARK ON THE JOURNEY**
Implement the appropriate strategies identified above.
- 4 STAY ON COURSE**
Manage the results for the duration of the journey.

“ With the support and guidance of an expert financial planner, the outcomes of **goal setting** can be astounding

- Regular reviews ensure the highest probability of success. Refining goals and adjusting strategies keeps you on-track to achieve your goals.

WHY CHOOSE ULTIMUM?

Helping you achieve financial freedom

Our team of financial planning experts at Ultimium Financial can help you to implement strategies so you can achieve the best possible outcomes for your financial future. We do this by listening and obtaining a comprehensive understanding of your unique personal circumstances, needs and objectives and consider how we can help you to achieve financial freedom.

Whether you are looking to build, protect or maintain your wealth for retirement or future generations, we will assist you to set up and maintain a financial strategy that will help you achieve your objectives in a simple, practical and tax effective way.

We strive to provide our clients with trustworthy and expert advice to assist you to navigate through simple or complex financial situation of wealth creation, superannuation, debt management, personal insurance, estate planning and we also offer a holistic advice solution to meet all your ongoing financial goals and aspirations. Our financial planners can provide personalised and tailored financial advice to individuals, couples, families, or businesses to successfully achieve desired results.

YOU WILL BE ABLE TO TAKE COMFORT IN KNOWING THAT YOUR FINANCIAL WORLD IS ON THE RIGHT PATH AND IS BEING TAKEN CARE OF BY FINANCIAL EXPERTS THAT WANT THE BEST POSSIBLE OUTCOMES FOR YOUR FUTURE. WE ENDEAVOUR TO BUILD AND CULTIVATE STRONG RELATIONSHIPS WITH EACH OF OUR CLIENTS TO ENSURE THEY FEEL COMFORTABLE, SECURE AND CONFIDENT IN THEIR FINANCIAL JOURNEY WITH US.

At Ultimium Financial we are not incentivised or aligned with by any financial institutions or product providers. Our financial planning experts only provide personalised and tailored financial advice and solutions that we believe are truly in the best interests of our client's future.



We are a team with a unified goal - to provide you with a professional, well-informed, personalised service in a timely manner.

OUR VALUES

- 1 **Being the best** - We want to bring out the best in our clients, and ourselves to achieve what is important to them
- 2 **Integrity** - we do the right thing by clients and speak the simple truth
- 3 **Reliability** - we believe in old fashioned service and sticking to our promises.



JOEL & AMBER P

Since engaging Joseph Miasi from Ultimum Finance to manage our finances, the quality of life we can afford has increased, our debt and monthly overheads have decreased, and our Superannuation projections are set to facilitate early retirement. Without their sound and timely guidance, we would still be living pay to pay, projected to work late into our lives, and with no ability to save for our dreams.



CLIENTS' FINANCIAL JOURNEY

STEP 1 YOUR CONCERNS AND GOALS	STEP 2 REVIEW OF YOUR CURRENT POSITION	STEP 3 DEVELOP STRATEGIES	STEP 4 OUR RECOMMENDATIONS	STEP 5 ADVICE IMPLEMENTATION	STEP 6 ON-GOING CARE & MANAGEMENT
<p>Determine why you are seeking advice and what you would like to achieve.</p> <p>We consider your concerns through discussion around your 5 Minute Financial Health Check responses.</p> <p>We complete a thorough and detailed assessment of what you want to achieve, your goals and objectives.</p>	<p>It is important that we fully understand your current financial position so that we can see where you are now, and determine how we can improve your financial position.</p> <p>We complete a detailed analysis of your current position from the information that you provide in the About You Questionnaire and discuss this with you. We continue to build on this understanding by contacting your existing product providers and review whether they are appropriate.</p>	<p>We use the information from steps 1 and 2 above to understand what you want to achieve and whether you are on track.</p> <p>We use modelling calculators and other tools to determine whether you are on track to achieve your goals and identify any gaps in achieving them. We determine the strategies to improve your financial position and help you achieve your goals.</p>	<p>We provide written, clear and understandable recommendations that we present and explain to you. This document is called a Statement of Advice.</p> <p>We will provide you with an understanding of the reasons for our recommendations, how they will improve your position and help you achieve your goals. We identify potential risks or consequences of the advice recommendations.</p> <p>We provide you with details of any other strategies or products we have considered, and the cost of implementing our advice. We encourage you to ask as many questions as you need to feel comfortable before making decisions.</p>	<p>If you decide to proceed with our recommendations, we will guide you through the implementation process.</p> <p>We assist in gathering the information required for preparing forms for submission to various providers and financial products (e.g. life insurance, superannuation and investments). We follow up product providers on your behalf and provide answers to questions they may have. We also provide any further information they may need to facilitate advice implementation.</p>	<p>Financial planning is a dynamic process and your financial plan needs to be continuously reviewed and updated to keep you on track to achieve your goals. Adjustments to your plan may require a Record of Advice.</p> <p>We use our deep understanding of your personal and financial circumstances to continuously adjust your financial plan to take into account changes in your personal circumstances as well as economic, political or legislative changes and keep you on track.</p> <p>We also see our role as an educator to help you understand how various changes will impact your plan and what alternative strategies may be appropriate.</p>

MEET JOHN AND ELISE

John and Elise are 58 and 57 years, respectively. John works in the mining industry and Elise is a full-time teacher. They both have demanding roles and have worked very hard their entire lives. They had been seeing a Financial Adviser for the last 10 years who had not provided them with adequate services. Thanks to the Royal Commission they were reimbursed for the costs that they'd been paying the advisor for the last few years. On account of their prior experiences, they were on the lookout for a new Financial Planner who could understand their retirement goals and help make them possible.



“ JOHN AND ELISE

We were advised by our Accountant to contact the Financial Planners at Ultimium Financial Services to obtain a financial assessment regarding our retirement plan. Once we agreed on the proposed plan, it was quite an involved and lengthy process for Luke to complete. We were well looked after and constantly informed of the progress.

REAL CLIENT EXAMPLE

1 THE SEARCH FOR A NEW FINANCIAL PLANNER

2 JOHN AND ELISE'S SITUATION

At that point in time, John had a total of 4 Superfunds, multiple insurance policies and additional pension accounts, and Elise was holding 2 Superfunds. They also had an investment portfolio worth \$45,000.

“ JOHN & ELISE

How do we retire? What do we do if something was to happen to either of us before retirement?

3 THE 1ST MEETING

The Financial Planners at Ultimium Financial Services sat down with John and Elise to determine their goals. Their goals were to be financially set up for retirement, have sufficient life insurances in place, and to finally live out their cruise dream post-retirement, alongside their friends.

4 THE FINANCIAL PLANNING PROCESS

Throughout the financial planning process, our financial advising team implemented several retirement planning strategies. This increased John & Elise's retirement savings by reducing their income tax, reducing their ongoing superannuation fees and significantly lowering their life insurance premiums.

By completing the financial planning process, John and Elise are significantly closer to reaching their retirement goals.

5 THE OUTCOME

- They're now collectively able to save \$29,000 per annum by:
- › Swapping John to a cheaper Superfund, saving them \$2,000
 - › Salary sacrificing to their cap, reducing their tax by \$19,000
 - › Cancelling unnecessary insurance policies, saving them \$8,000



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GENERAL ADVICE WARNING

The advice contained within this document does not consider any person's particular objectives, needs or financial situation. Before making a decision regarding the acquisition or disposal of a Financial Product, persons should assess whether the advice is appropriate to their objectives, needs or financial situation. Persons may wish to make their assessment themselves or seek the help of an adviser. No responsibility is taken for persons acting on the information within this document. Persons doing so, do so at their own risk. Before acquiring a financial product, a person should obtain a Product Disclosure Statement (PDS) relation to that product and consider the contents of the PDS before making a decision about whether to acquire the product.