



**Prepared by**  
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**Financial Planning Specialist**

**Authorised Representative**  
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**Australian Financial Services Licensee. Licence No 238030**

## **1. PRUDENTIA FINANCIAL GROUP**

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### **1.1 Introduction**

Welcome to Prudentia Financial Group. Thank you for taking the time and interest to look at our practice.

It is our pleasure to introduce you to our varied range of services. These services have been compiled following many years of working closely with a broad cross section of clients and their advisers; Accountants, General Insurance Brokers, Finance Brokers and Solicitors.

### **1.2 What is our experience?**

Prudentia has delivered financial seminars to a number of associations and their members; these include seminars given to:

- Our Accountants' clients,
- National Institute of Accountants members on Self Managed Super Funds,
- Royal Australian College of General Practitioners' members on Executive Financial Management,
- ProVision Optometrists,
- Engineers Australia (Vic) members, and
- Institute of Management Consultants (Vic) members.

We are actively supportive of associations, government and community endeavours to enhance education in this area.

Prudentia is a referral point for accountants and other professionals who call on us to either run educational workshops for their clients or directly advise clients on financial management matters. Prudentia also provides regular Financial News Updates explaining developments on a legislative and market level that may impact on investors' investment management strategies.

Prudentia specialises in the field of superannuation and as a member of Self-Managed SuperFund Professional Association "SPAA" we are advisers to Self Managed (DIY) superannuation funds. We have already run these workshops for our Accountant Associates.

### **1.3 Adviser Ethics**

Prudentia is a Chartered Accounting Practice and its activities as advisers meet the stringent ethical and legal requirements of the Institute of Chartered Accountants and Australian Securities and Investment Commission.

## 1.4 Our Advisory Process

We seek to give individuals a better sense of control over their finances and personal risk management arrangements. We aim to achieve this by helping clients get on top of the four main pillars of financial management:

1. How should I best structure my portfolio from a tax point of view?
2. Where should I be invested too achieve my income and growth targets?
3. How should I be invested in these areas?
4. How do I protect my investments and assets for my beneficiaries in the event of unforeseen creditors' actions, disability or death?

We follow a disciplined and methodical approach to planning for our clients' finances. We help clients maximise the potential for their portfolios within their time constraints and tolerance to risk by providing them with:

1. Proper strategic tax planning, taking into account all available tax structures (income splitting, discretionary and unit trusts, companies and Self Managed Superannuation Fund) to help clients achieve their objectives tax effectively.
2. Access to good quality investment opportunities on an ongoing basis, based on a **track record sustained excess returns and out performance** over the medium term.

We choose not to be limited to standard managed fund investments. Rather, with an ever increasing availability of investments we aim to help our clients select and access quality investments that fit neatly in their plans and comfort levels.

Above all, our investment recommendations are **not influenced** by large banks or insurance offices. Rather, our investment recommendations are based on **merit and past performance**.

We are able to offer thoroughly researched investments, which will accommodate their need for:

- a. Fixed interest income (can be derived from high yielding debt instruments, mortgage funds, debentures, bonds and initial public offerings) with independent credit ratings and research.
- b. Property exposure (via listed property trusts and non listed property syndicates rated and supported by independent research).
- c. Dividend income (franked or unfranked).
- d. Direct share portfolios based on research driven model portfolios. Additionally, we provide our clients access to share broker panel recommendations.
- e. Access to corporate actions - Shareholders are given access to and advice on right issues, bonus issues and initial public offerings.
- f. Diversification through managed funds, comprising active managers and index managers.

## 1.5 How do we manage risk?

We seek to manage risk and minimise volatility of returns and loss of capital by:

- Referring to economic data and investment valuations research in making our investment recommendations.
- Diversifying across a broad spectrum of quality investments (and managers).
- Ensuring your portfolio is not more aggressive than your risk profile.

## 1.6 Ongoing Service

Our view is that once clients engage our services, our relationship has only just begun. We then extend our ongoing reviews, which aim to provide a real time “check and balance” on how we are tracking. The specific objectives of these reviews include:

- a. Tracking portfolio performance against income and growth expectations.
- b. The identification and implementation of portfolio changes to respond to either:
  - a. Changes in clients’ tax position.
  - b. Changes to clients preferred risk profile.
  - c. New investment opportunities of special interest (eg Initial Public Offerings).
  - d. Profit taking opportunities.
  - e. Changes in personal circumstances requiring adjustments to clients’ risk management and/or estate plan.

The reviews reflect an important service commitment from Prudentia.

A benefit of our license with WealthSure is that we have access to a suite of approved administration services. We are not locked into one service provider. We have access to a number of providers that have passed due diligence tests. Therefore, if needed we can recommend a move from one provider to another.

Where this facility is utilised it becomes very useful in our reviews to anticipate clients’ tax position on both an income tax and capital gain tax level and plan accordingly prior to the end of the tax year.

## 1.7 How are we remunerated?

Our prime source of remuneration is fee for service based on Funds under Management. On this basis our income is **NOT AFFECTED** by where our clients are invested. Wherever appropriate we recommend our clients invest in Wholesale Funds (which pay no commissions). Where our clients are invested on commission paying retail investments we arrange, **whenever possible**, to rebate in full all commissions.

We have structured our fee scales to ensure that they are:

- i. Performance based - We achieve this by directly linking our fees to the value of our clients’ portfolios.
- ii. Fair – We have factored concessions into our fees by incorporating a reducing tiered scale based on amounts invested.
- iii. Lower than what we have seen charged in the past for a comparable service.

## 1.8 Executive Director

### Mark Gashi CA, F Fin, SSA®



<b>Qualifications</b>	Financial Planning Specialist (ICAA) Self-Managed Super Fund Specialist (SPAA) Graduate Diploma in Applied Finance & Investments- Finsia (Specialising in Advanced Equity Analysis, Portfolio Management, Options & Futures Trading) Professional Year - Institute of Chartered Accountants Bachelor of Business, majoring in Accountancy Registered Tax Agent
<b>Membership of Professional Bodies</b>	Financial Services Institute of Australasia (Finsia) Institute of Chartered Accountants (ICAA) Self-Managed Super Fund Professionals' Association of Australia ("SPAA")
<b>Years Experience In Financial Services</b>	15 years as a senior financial adviser, plus 5 years in Chartered Accounting. - Qualified auditor, tax and business services. Advised on over \$50m in client investments.
<b>Family Status</b>	Married with 3 children.
<b>Interests</b>	Church, Gym, Jogging, Flying, AFL, Golf, Soccer
<b>References</b>	Brian Jones Ahead for Business Chartered Accountants (03) 9867 7711  Ian Duthie Miller & Associates (03) 8622 4600

*"Always invest with Prudence." Mark Gashi*