WEALTH SOLUTIONS FOR YOU

YOUR FUTURE | YOUR WEALTH | OUR KNOWLEDGE

Welcome to Bentleys Wealth Advisors - Thinking Ahead

Bentleys Wealth Advisors is a new wealth advisory business supported by one of Australia's leading tax, accounting and advisory firms, Bentleys. You can now work with your accountant and your strategic financial advisor to "think ahead" for your future. All of your needs can be met quickly, effectively and with the utmost care.

Bentleys Wealth Advisors - Smarter Solutions

Managing Change

Change can be frightening - Superannuation and retirement legislation, finance and investment markets, and even technology. You need a new approach and expert advice...

Smarter Solutions

We look beyond your balance sheet to reveal what financial success will look like for you. Helping you to achieve your goals at every stage of your financial life is how we measure our success...

How We Work With You

Why Choose Us?

Our team of financial advisors and accountants are here to help you meet your goals in a manner that is efficient, holistic and tailored to meet your requirements.

5 Reasons Why You Should Choose us?

You can trust our team of financial advisors and accountants to help you meet your goals in a manner that is efficient, holistic and tailored to meet your requirements. We will:

1. Make it easier for you to achieve all your personal financial goals,
2. Simplify your finances so you are in control, and can stay in control,
3. Help you make smart financial decisions
4. Provide you with understandable, reliable, valuable and timely communications and reporting.
5. Offer you the best customer service and integrated solutions to meet all your financial needs

If you are looking for a financial advisory business that specialises in "thinking ahead", then we look forward to working with you.

Bentleys Wealth Advisors: Professional experts

All of our professionals have full industry accreditation, an impeccable track record and are subject to regular quality reviews. With Bentleys Wealth Advisors you can be assured of expert, timely and accurate advice.

1. Chris Saunders (Director Senior Financial Advisor),
2. Robert Flynn (Senior Financial Advisor),
3. Jennie Lynn (Client Director Superannuation),
4. Kevin Cranfield (Director),
5. Nigel Banks (Director),
6. Mathew Cassidy (Director)

Contact us for an initial conversation.

You can be flexible with Bentleys Wealth Advisors.

Our expertise provides you with the choice of stand-alone financial, accounting and taxation services, or a full bespoke package, to meet all of your financial management needs.

Wealth Solutions For You – A New Approach

Bentleys Wealth Advisors, is a new business supported by one of Australia’s leading tax, accounting and advisory firms – Bentleys NSW.

You can now work with your strategic financial advisor and your accountant together to "think ahead" and make better financial decisions.

Managing personal finances is when trust is really important and where many people turn to their accountant for advice. We have exceptional team working together to provide individuals, business owners and organisations with a seamless, product and service offering to meet all your financial needs.

- **Strategic Wealth Management,**
- **Superannuation services,**
- **Investment strategies,**
- **Insurance**
    - **Life Insurance,**
    - **Income protection,**
    - **Business protection,**
    - **Critical illness insurance,**
    - **Total permanent disability**
- **Estate planning,**
- **Aged care advice,**
- **Retirement planning**

A key strength of Bentleys Wealth Advisors is our ability to manage your money with minimal risk and maximum return, helping you to better plan for your future.

How We Work With You - Your Future, Your Wealth, Our Knowledge

What makes us truly unique is our ability to provide you with a seamless, broad based product and service offering to meet all your financial and lifestyle needs.

Your goals and aspirations for every stage of your financial life are our focus. We look beyond your balance sheet to reveal what success will look like. Then we work with you to achieve it – whether it's buying or selling your business, a house or planning your retirement.

Investing for your future can be hard work, frustrating and confusing. We help you cut through the myriad of product offerings and complexity that comes from dealing with multiple providers.

Our people have financial, property, business, lending and superannuation expertise that is second to none – and we have a depth of experience, knowledge and resources that very few companies in Australia can offer.

We live in a dynamic world, where constant changes to legislation, technology and investment markets are now the norm. This requires a very different approach, which is why we are active in our provision of advice and regularly review the market and its impact on our client's position.

How we work with you

Why Choose Us? Our team of accountants and financial advisors are here to help you meet your goals in a manner that is efficient, holistic and tailored to meet your expectations. We will:

- "Know you, understand you and help you set achievable goals"
- "Simplify your finances so you are in control, and feel you can stay in control"
- "Help you make smart financial decisions" and
- "Provide you with reliable, valuable and timely communications and reporting"

If you are looking for a financial advisory business that specialises in "thinking ahead" in providing financial advice, then we look forward to working with you.

What Makes Us Different?

You now have experts in accounting and taxation collaborating with experts in wealth and investment, making better decisions with you. You will have direct access to the best advice available, ranging from effective tax management of your personal finances to strategic wealth or insurance planning.
Bentleys Wealth Advisors is the perfect solution for you and your family. Our approach is simple and disciplined. You will receive a seamless, broad-based product and service offering to meet all of your financial, business and lifestyle needs.

EXPERTISE :
In addition to product knowledge we can provide you with support and guidance across a range of investment structures.

CURRENT EVENTS :
We take into account changes to the economy, locally and globally, goverment policy and offer you solutions. We want to ensure you have the right wealth creation portfolio and the opportunity to grow your earnings.

VALUE :
Our advice will be of value to you and will help you become financially independent. We encourage you to start early and we will provide you with the right financial advice for every stage of your life.

"How We Work With You"
In today's volatile economic climate, you need seamless, comprehensive business and financial planning advice. It needs to be on target and come from people you know and trust.

At Bentleys Wealth Advisors, the focus is on your objectives, including your personal and, if applicable, business situation. Once we identify your needs we then follow a defined process and structure to develop the right strategy, tactics and solutions that can be measured against your goals over time.

Bentleys Wealth Advisors service offering

We have a number of on-going service offerings, designed to meet your individual needs, and including:

- Regular strategy review meetings and discussion on superannuation contributions, investment strategies, business income, structure and other financial planning considerations;
- Annual taxation and superannuation strategy reviews including liaising with your accountants regarding any tax related matters on your behalf;
- Access to investment opportunities within Bentleys Wealth Advisors;
- Access to Advisor Portfolio Solutions managed discretionary account service including portfolio management on your behalf;
- Consultation with your solicitor regarding any legal matters on your behalf;
- Completion of all investment related applications and other forms for you; and
- Invitations to investment briefings and other briefings through Bentleys Wealth Advisors as a premium client of the firm.

We will agree with you the cost of providing initial advice and ongoing costs will be discussed when we understand what your requirements are during the meeting.

SUPERANNUATION SERVICES

With increasing legislative requirements and the Australian Taxation Office's ability to impose severe penalties, it is now more important than ever to ensure compliance with the law governing superannuation. Our industry leading experts offer advice support on the following:

- Technical advice strategies
- New fund establishment and deed updates
- Trustee Incorporations
- Working with clients wanting to borrow and acquire property
- SMSF compliance and strategic consulting advice
- SMSF audits
- Actuarial certificates – including online service
- Provision of pension establishment
- Commutation documentation

INSURANCE SERVICES

We offer a range of insurances to protect you, your family and your business. We all like to think, or hope, that accidents and illness won't happen to us. But we all know accidents and illness can happen to anyone – no matter how cautious. When they do, the last thing you want to do is worry about paying the bills. There are many types of insurance – some are stand-alone policies and others can be add-ons to existing policies or superannuation. Our specialist advisors can tailor insurance to meet your needs. We can offer advice and policies for:

- Risk management
- Life insurance
- Income protection
- Business expenses protection
- Critical illness insurance
- Total & Permanent disability

RETIREMENT PLANNING ADVISORS

Whatever your income or circumstances, Bentleys Wealth Advisors works with you to ensure your investments and retirement planning strategies benefit you and are tailored to meet your life's changing needs or goals. Our comprehensive wealth planning services include:

- Strategic Investment advice
- Managed discretionary accounts
- Pre and post retirement planning
- Advanced SMSF advice and implementation
- Debt reduction and recycling strategies
- Business succession planning
- Purchasing property through SMSF using borrowed funds
- Tax effective investment advice
- Centre link and aged pension advice
- Portfolio administration services
- Incidental advice

SUPERANNUATION TAX SERVICES

As a comprehensive provider of SMSF services, Bentleys Wealth Advisors offers in-depth experience and specialist accounting expertise to meet your tax and regulatory requirements. Our services include:

- Accounting administration and annual compliance for SMSF's
- Tax lodgement and advice for SMSF's
- Financial statements prepared in accordance with Australian Accounting Standards
- Schedule of Investment
- Trustee minutes and declaration
- Member statements, independent audits

We also offer a comprehensive fund administration service to trustees of SMSF's who want more than a compliance service including:

- Fund Postal address
- Maintaining and managing all funds, cash flow and payments
- Preparing quarterly BAS/IAS
- Attending to benefit documentation

AGED CARE ADVICE

Our aged care advisors are independent from government and aged care facilities. They understand your concerns and have significant experience in working with people entering care and their families to provide smarter aged care solutions. We can advise you on the following:

- What you can afford
- How you can retain your family home
- Generating sufficient income/cash flow to cover ongoing care fees
- The preservation of capital to pass to the next generation
- The structuring of transactions whereby family members wish to contribute to care costs.

More than just advice, we can also:

- Lodge Centrelink / DVA Request for a Combined Asset and Income Assessment forms
- Check means-tested fee assessment letter to ensure they are correct
- Review aged care agreements
- Liaise with aged care providers on your behalf

FINANCE & LENDING

Bentleys Wealth Advisors Lending Services offers a full scale finance brokering business to help you make an informed choice about your personal or business lending needs and to secure the best finance options.

We offer an extensive range of lending products from Australia's leading banks and non-bank financial institutions. We take the time to understand your goals, and most importantly act for you – not the banks or finance companies.

- Residential and investment mortgages including refinancing and debt consolidation
- Motor vehicle, plant and equipment finance
- Superannuation fund borrowing to buy property
- Commercial property and business loans
- Construction and property development loans

The Bentleys Wealth Advisors Advice Model – Getting The Most From Your Money

We believe active monitoring of asset selection is crucial to producing solid returns. Our four stage advice model helps you through our financial and investment advice process to ensure you have all the information you need to get the most from your money and to achieve your financial and lifestyle goals. We follow a disciplined process that covers the services below.

STEP 1 - ***Investment Structures***

We help you understand the pros and cons of each investment structure and the flexibility, accessibility, tax implications and short or long term implications of investing.

Key considerations include:

- Which legal or tax environment will provide you with the optimum return
- Should you invest in your name or your partners' name or, in a company, trust or other entity?
- Invest inside or outside your superannuation and the advantages of super or non-superannuation investments
- How long should you invest and what structure is appropriate now and in the future?
- The structure of returns (income v capital), taxation, gearing and duration of the investment.

STEP 2 - ***Strategic Asset Allocation To Minimise Risk***

Given the economic uncertainty, knowing where to allocate your assets is more important than ever. But you also need to be clear about your tolerance for risk and your investment needs both short and long term. Our expert team works with you to help you understand the implications of your investment decisions.

Key considerations include:

- Your objectives
- The investment weighting across different asset classes - cash, Australian and Intentional equities, property, fixed interest and bonds – what works best for you?
- Your risk tolerance – high versus low risk / return options
- How to structure your returns – income versus capital and the taxation implications
- Your investment duration
- Your current stage of the investment / business cycle.

STEP 3 - ***Tactical Investment Selection***

Knowing what investments to purchase relies on our in-depth understanding of the market and continuous benchmarking of your portfolio's performance – as well as an understanding of the different fund management approaches and your taxation and gearing options. This is the active and interactive process of actually choosing, purchasing and adjusting the investments over time.

The issues we regularly consider include:

- Our investment committees views on the economy, asset classes and risk
- Direct shares versus managed funds
- Listed or unlisted securities
- Research ratings and historic performance relative to benchmark
- Fund manager investments style and process
- Taxation and gearing levels.

STEP 4 - ***Regular Portfolio Reviews***

The importance of regular reviews to the portfolio should never be ignored. Our frequent and disciplined monitoring of your investment portfolios is directed at enhancing returns and identifying potential problems before they emerge.

We focus on:

- Changes in the economy and impacts of legislation on asset allocation and your investment portfolio.
- The appropriateness of current strategies in light of alterative investment options based on market trends and shifts in the financial planning arena

The regular and disciplined monitoring of the investment portfolio is aimed at enhancing returns and identifying potential problems before they emerge.

Why Bentleys Wealth Advisors?

When you choose Bentleys Wealth Advisors, you not only have a dedicated advisor but access to a full team of specialists who work together to turn your financial and lifestyle goals into reality.

We are uniquely placed to deliver a full suite of business and financial advisory services, tailored to meet your individual needs.

Key Benefits Include:

- **Flexible service packages** which give you the flexibility of standalone financial, legal and lending services or fully-tailored packages to meet all your financial needs;
- **The ease and convenience** of working with a single organisation to achieve your financial and lifestyle goals – **and the ability to save time and money** by coordinating these services across our business and financial advisory services;
- **The right expertise and depth of experience, knowledge and resources** that very few companies in Australia can offer;
- **A proven track record** in providing complete, intelligent solutions that drive the right financial outcomes for our clients;
- **Specialist advice and consultancy services** from a team of experts who tailor financial solutions to suit every stage of your life;
- **A holistic approach with access to broader products and services** to explore, maximise and better manage your financial wellbeing;
- **People** whose financial, business, technical and legal expertise is second to none and whose experience and knowledge delivers on our promise – complete, intelligent solutions every time.

Bentleys Wealth Advisors - Get to know us

All our professionals have full industry accreditation, an impeccable track record and are subject to regular quality reviews. With Bentleys Wealth Advisors you can be assured of expert, timely and accurate advice.

ROBERT FLYNN

Senior Financial Advisor

Bentleys Wealth Advisors

Professional Memberships:

Institute of Chartered Accountants

Qualifications:

Master of Business Administration

Bachelor of Financial Administration

Advanced Diploma in Financial Planning

Graduate Diploma in Applied Finance & Investment

Certificate IV in Finance & Mortgage Broking

P: +61 2 9220 0700

E: rflynn@bentleyswealth.com.au

Robert has extensive expertise as a financial advisor and skills in strategic wealth creation. Robert built his career initially as a Chartered Accountant and held several executive finance and operational roles in blue chip organisations like Telstra, Amalgamated Holdings Ltd and AMP. Robert has an MBA and multiple senior qualifications across finance, investment and mortgage broking. He can provide strategic advice and can help you to identify the types of services and products that will be appropriate to meet your financial goals.

STRATEGIES

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centre link planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing strategies
- Managed Discretionary Accounts

INDUSTRY EXPERIENCE

- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Retirement income streams
- Retail & wholesale managed investment schemes
- Hedge funds
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin lending facilities
- Self managed super funds
- Limited recourse borrowing arrangements
- Direct shares

CHRIS SAUNDERS

Director & Senior Financial Advisor
Bentleys Wealth Advisors

Qualifications:

GAICD

Diploma in Financial Planning

Diploma in Business Management

Professional Memberships:

Association Of Company Directors

P: +61 2 9220 0700

E: csaunders@bentleyswealth.com.au

Chris is a Director of Bentleys Wealth Advisors with over 25 years of experience within the financial markets, funds management and financial services industries. Chris has been Head of Private Wealth Management for Wilson HTM, and also CEO for a boutique financial planning business.

He can provide strategic advice as well as arrange the types of financial products listed below. He can help you to identify the types of services and products that will be appropriate to meet your financial goals.

STRATEGIES

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning

- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing strategies
- Managed Discretionary Accounts

PRODUCTS

- Deposit and payment products (for example term deposits,cash management accounts and non-cash payment products)
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment scheme
- Socially responsible investments
- Hedge funds
- Master trust products
- Limited investment guarantee
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin lending facilities

JENNIE LYNN

Client Director Superannuation
Bentleys NSW Pty Ltd

Professional Memberships:
Member of Chartered Accountants Australia and New Zealand
Member of the Financial Planning Association of Australia

Qualifications:
CA SMSF Specialist
Estate Planning Strategist Program University of Technology Sydney
Certified Financial Planner
Graduate Diploma of Financial Planning
Chartered Accountant
Bachelor of Commerce University of Newcastle

P: +61 2 9220 0741
E: jennie.lynn@bentleysnsw.com.au

Jennie is a Chartered Accountant and Certified Financial Planner, with over 12 years experience in the superannuation, wealth creation, retirement and financial planning.

Jennie has expertise in self managed superannuation, taxation and estate planning legislation.

SPECIALIST SKILLS

- Superannuation
- Self-managed superannuation funds (SMSF)
- Retirement income streams
- Estate planning
- Personal income tax
- Superannuation guarantee
- Succession planning and related insurances

- Termination payment structuring
- Asset protection

MAJOR PROJECTS

- High level consulting tax advice for high net worth individuals
- Effective pension structuring
- Personalised strategy advice for wealth accumulation

INDUSTRY EXPERIENCE

- High-Net-Worth Individuals
- Investors
- Self-Managed Superannuation Funds

MATHEW CASSIDY

Director
Bentleys Wealth Advisors

Qualifications:
Chartered Accountant
Bachelor of Commerce

Professional Memberships:
Financial Planning Association
Institute of Chartered Accountants

P: +61 2 9220 0700
M: 0408 004 056
E: mcassidy@bentleyswealth.com.au

Mathew is one of the founding members of Partners Wealth Group and holds the position of Managing Director. He has over 20 years' experience in the financial services industry, initially with Ernst & Young in Perth, and later with NatWest Financial Markets in London and New York. During this time, Mathew held various positions including Accountant and Investment Banker where he specialised in fixed interest and foreign exchange markets.

Mathew can provide you with strategic advice as well as arrange the types of financial products listed below. He can help you to identify the types of services and products that will be appropriate to meet your financial goals.

STRATEGIES PRODUCTS

- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis

- Business succession planning
- Salary packaging advice
- Gearing strategies
- Managed Discretionary Accounts

PRODUCTS

- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Master trust products
- Limited investment guarantee
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin lending facilities
- Gearing strategies

NIGEL BANKS
Director
Bentleys NSW Pty Ltd

Professional Memberships:
Member of Chartered Accountants Australia and New Zealand
Member of The Tax Institute Australia

Qualifications:
Chartered Accountant
Registered Tax Agent
Bachelor of Business Studies Massey University, New Zealand

P: +61 2 9220 0701
E: nigel.banks@bentleysnsw.com.au

As a Business Services Director, Nigel specialises in providing high net worth individuals, professionals and business groups with commercial and solutions driven business and taxation advice

His training in New Zealand, and years spent working in England, has given him a strong background in understanding the needs of international parent companies, and he provides full accounting support for branches and subsidiaries in Australia. Nigel's wealth of industry expertise includes property and construction, retail and wholesale, manufacturing, primary production and professional practices.

STRATEGIES

- Accounting and business services
- Business advisory
- Business establishment
- Superannuation
- Taxation Compliance
- Cash flow and budgeting

MAJOR PROJECTS

- Outsourced accounting, including management accounts, payroll and employee packages, for Australian subsidiaries of overseas parent companies
- Establishment of corporate structures for overseas listed entity and established all management and financial accounting systems

INDUSTRY EXPERIENCE

- Board Member, Kreston International
- Director, Bentleys Wealth Advisors
- Agribusiness and rural
- Foreign branches or subsidiaries
- Investment
- Manufacturing
- Medical
- Professional services practices
- Retail and wholesale distribution
- Personal and group insurance
- Superannuation Funds

KEVIN CRANFIELD

Director
Bentleys NSW Pty Ltd

Professional Memberships:
Fellow of Chartered Accountants Australia and New Zealand
Member of Financial Services Institute of Australasia

Qualifications:
Masters of Business Administration
Macquarie University
Registered Company Auditor
Registered Tax Agent
Chartered Accountant
Bachelor of Commerce University of NSW

P: +61 2 9220 0702
E: kevin.cranfield@bentleysnsw.com.au

Kevin is a Business Services and Audit Director, specialising in audit, taxation, accounting and strategic business advice for clients in the middle market.

He has acted as a professional advisor to a diverse range of businesses, including those in the education sector, IT and communications, insurance brokers, car dealerships, manufacturing, property development and agribusiness.

Kevin also advises a number of high-net-worth individuals and family groups in relation to their taxation, accounting and financial advisory requirements.

Specialising in the audit of Not-For-Profit organisations, Kevin was proud to sit on the audit committee for Anglicare in NSW for over 10 years.

SPECIALIST SKILLS

- Accounting and business services
- Audit and assurance
- Business advisory
- Business establishment
- Outsourced services (E.g accounting and payroll)
- Superannuation
- Taxation compliance

MAJOR PROJECTS

- Business performance reviews, strategic planning and restructuring advice for large private business groups
- External advisor role with a large private company
- Outsourced accounting, and management accounts for Australian businesses

INDUSTRY EXPERIENCE

- Board Member, Bentleys Network
- Director, Bentleys Wealth Advisors
- Former Honorary, Anglicare
- Agribusiness and rural
- Building and construction
- Education and Childcare
- Family business advisor
- Industrial and engineering
- Information, communications and technology
- Investment
- Manufacturing
- Not-For-Profit organisations