



PLATINUM SERVICE

With JFP's Platinum service your entire financial house is kept in order and reviewed by our dedicated staff three times a year. This enables you to do the things more important to you, while we do the hard work for you. All this for a fixed annual fee, no hidden costs.

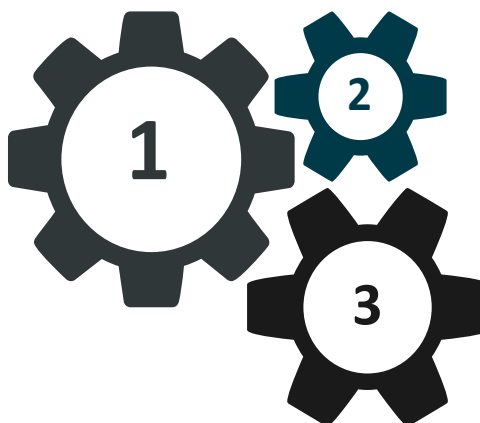
THREE MEETING PROCESS

ONE FOCUS DELIVERY

Annual Review Meeting

January/ February

In this meeting your overall financial situation is reviewed, this includes your: spending, shares, super and assets. Position and portfolio tracking reports are also provided, together with your planner they are analysed to ensure you are on target to achieve your personal goals, overall investment objectives and strategy.



End of financial year planning


May/ June

This meeting covers off any end of financial year planning items which need to be actioned prior to June 30. Any SMSF compliance as well as focusing on any taxation issues and requirements.

Personal & lifestyle goals monitoring and Estate Planning

August/ September

In this meeting your estate planning wishes including Wills and Power of Attorney arrangements are reviewed. A detailed 'Estate Checklist' clearly identifies the flow of all your assets.



"Despite having to cope with the GFC, their advice and thorough understanding of our situation has played a key part in us achieving our financial goals to date. They also assisted us in putting in place an appropriate estate plan. Our plans for the future are now on a very solid base."

Ray Copland
Director, Good Shepherd Aged Services

FINANCIAL CONFIDENCE

CONNECTING YOU WITH EXPERTS

At JFP we have the specialist knowledge to work closely with accountants, lawyers and employers to optimise the potential of your investments and savings.

All Platinum Service activities are planned and executed in conjunction with 'Best in Class' Subject Matter Experts. This includes:

- General Insurance
- Taxation and Accounting
- Estate Planning
- SMSF Admin Experts
- Wholesale Share Broker
- Lonsec - Independent Research
- Fiig Fixed Interest & Cash Input Specialists
- Personal Banking
- Mortgage Broker
- Investment/ Wholesale Managed Funds

SMSF BANKING

JFP CASH FLOW HUB

The JFP Cash Flow Hub is the focal point of all transactions within your SMSF. The account monitors and narrates all transactions; identifying various types of activity undertaken on a daily basis. This may include: Share trades, term deposits and pension payments coming out of your SMSF.

This creates a consolidated account history of all your transactions, making money management seamless, organised and in line with compliance demands. This data is then automatically fed into your personal online login account. Strategically this approach provides peace of mind with the reassuring knowledge of having full control, efficiency and reduced administration costs.

Specific streamlined benefits include:

- Setting-up direct debits and periodical payments
- Managing and monitoring your investment cash flow online and easily acting on investment opportunities
- Transferring funds electronically to nominated accounts
- Automatically transferring your salary and dividend income
- Competitive interest rate
- Government guaranteed
- No online transaction fees
- At-call access to cash and cheque drafting

TEN KEY DELIVERABLES.

OUR COMMITMENT TO YOU.

The Platinum Service is underpinned by the fulfillment of ten key deliverables. These comprehensively cover the areas of Financial Planning, Tax Planning, Insurance Planning, Estate Planning and Money Management.

1. Update of your financial goals

Prior to your review meetings A JFP staff member will contact you to update any expenditure and future goals you may have planned. Using our modeling tools, we are able to accurately project what impact this spend will have on your financial situation and long term planning objectives. This enables you to have a clear picture of how various expenditures and lifestyle choices such as retiring early, extended travel or buying a beach house can be achieved within your individual financial circumstance.

2. Development & Monitoring of your Strategy Action Plan

This is a plan outlining the action items necessary to ensure you are on track to achieve your financial goals. This might include items like paying off your mortgage, or planning a holiday. This plan is updated prior to your meetings three times a year.

3. Progress Reports

This is a summary of your investments and how they have performed, it is designed to show you the progress you are making towards achieving your goals and desired lifestyle.

4. In depth (SMSF) portfolio analysis & review

We comprehensively review your investment portfolio, this is done in conjunction with our investment analysis partners. This ensures your portfolio is maintained and adjusted to achieve optimal returns based on your risk profile. This review includes the analysis of

- The suitability of your overall investment allocation
- The right mix of lowest cost, highest quality growth assets
- The performance of your investments is meeting your long- term goals
- Due diligence of the safety of your assets

5. Income Tax Projection Before Year-End

Prior to the end of financial year, we will undertake crucial income tax planning to seek ways to reduce taxes and make sure there are no surprises come June 30.

6. Income Tax Review & On Time Lodgement

Your SMSF tax return(s) (and where applicable income tax) are reviewed each year before they are lodged to ensure no investment opportunities are overlooked and there are no 'red flags' to the ATO.

7. Estate Planning

Your Estate Plan is reviewed annually taking into account changes to your estate circumstances, desires about the estate and estate tax laws. Once every five years we will ensure you have an Estate Planning Lawyer review your plan. During the first year of our partnership, we will also ensure you have your Estate Plan reviewed by an Estate Planning Lawyer.

8. The Goal Plan

We are committed to establishing a plan for every goal you set and celebrating them when you reach the milestone. Strategies on how you might best reach your goals are prioritised and discussed. A written plan for each goal is updated each year when your financial plan is updated. The specific funding plan and recommendations are reviewed 12 months in advance of the goal target date, at one of your regular progress meetings.

9. Cash Reserves & Debt Management

We work with you to establish adequate cash reserves to handle financial issues that come up in life. This involves establishing a debt elimination plan. In the event of buying or refinancing a house, or any other major purchase, this would trigger additional help from us. Recommendation for funding and maintaining your cash reserves are reviewed and discussed at your progress meetings every four months.

10. Personal Protection Review

This is a comprehensive annual review of all your insurance arrangements. This includes recommending the right types and amounts of insurance, ensuring there are no 'coverage gaps' that might pose a risk to your financial plan and also premium reduction evaluations.



JFP ONLINE LOGIN

24 HR ACCESS

Also included in this service is the ability to login online and view your SMSF or super portfolio, investment holdings and asset allocations at your leisure in one consolidated place.



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