Ord Minnett Financial Planning

Building our clients wealth
Ord Minnett is a leading wealth management group, incorporating full-service stockbroking, financial planning and portfolio services. With a history spanning nearly 150 years, Ord Minnett is one of the best known, most trusted and highly respected names in the Australian financial services industry.
Ord Minnett Financial Planning is committed to developing a partnership with all our clients, and a relationship built on trust and delivering value.

We are committed to building our client’s wealth, as we know that our worth is measured by their financial success.

We invite you to read what a few of our clients have to say; what really matters to them, and what Ord Minnett Financial Planning strives to deliver at all times.
Dr Hamish Black sees his long term financial future as not just the result of hard work, but also of rigorous financial planning.

Dr Black’s career has been as exciting and diverse as it has been demanding. In what he likes to see as a “reasonably short career,” he has qualified as a medical practitioner and worked in the medical profession both in Australia and overseas. He has undertaken roles in General Practice, Emergency Medicine and Health Care Management and worked in the Outback with the Royal Flying Doctor Service. He has also completed an MBA and worked in premium wines. Today, Dr Black has a senior management position in the private health care sector as the Area Medical Director for a leading medical assistance company, International SOS.

“I chose Ord Minnett Financial Planning as they have the market presence and intelligence to turn my financial information into a comprehensive, yet flexible, financial strategy. They organise everything for me, including my paperwork and administration and then implement our agreed strategy. My adviser is someone that I can trust, and he works hard to ensure my long-term priorities remain paramount at all times.”
Our approach

Ord Minnett Financial Planning offers financial planning services to clients who understand that quality advice, prudent investment management and rigorous planning is critical.

Our Australia-wide network of advisers all share a commitment to ongoing service excellence and are experienced financial planning practitioners with expertise in areas such as strategy development, portfolio management, taxation and estate planning.

We adopt a holistic approach to your financial situation, offering:

- Up-to-date information about changing laws and investment markets
- Access to new investment opportunities
- A one-on-one relationship with your adviser, who is well-supported by a team of para-planning, operational and IT resources dedicated to high quality service
- Products that are appropriate for your specific needs
- Access to research and market insights
- A better understanding of risk.

Our advisory services

We provide advice on:

- Strategy development
- Taxation planning
- Superannuation
- Retirement planning
- Risk management
- Equity and fixed interest investments
- Managed funds
- Portfolio optimisation
- Share and options management
- Wealth protection
- Debt management
- Redundancy benefits
- Estate planning
- Foundation set-up.
Who do we advise?

Ord Minnett provides tailored financial advice and planning to around 50,000 Australians, all of whom have entirely unique financial situations and objectives.

We advise people who;
- Are looking for a strategic plan to build wealth
- Don’t have the time or knowledge to manage their portfolio on an ongoing basis
- Have received an inheritance, windfall or lump sum
- Are new to investing and want to turn savings into investments
- Have a complex financial situation
- Have been made redundant
- Are changing jobs
- Are nearing retirement.

A five step advisory process

Our advisory process is easy to follow so there are no surprises along the way;

1. An obligation-free meeting
   An initial obligation-free meeting with your adviser where we discuss your financial situation, lifestyle, plans for the future and your investment objectives.

2. A financial profile
   Your adviser creates a concise financial profile, including your attitude to risk.

3. Creating your financial plan
   Your adviser will create an investment plan that defines your investment strategy and uses asset allocation models to indicate which investments might be suitable for you.

4. Implementing your plan
   We implement the agreed plan on your behalf, liaising with your accountants, lawyers and other parties where necessary.

5. Formal reviews
   At agreed intervals, your planner may recommend adjustments to your portfolio, reviewing whether your portfolio is meeting your expectations. The plan will attempt to meet goals and objectives such as;
   - Optimising wealth accumulation
   - Optimising retirement income
   - Creating tax efficiency
   - Ensuring lifestyle objectives are met.
Peter & Ruth Simpson

Retirees

“More than anything else, we value our close relationship with our adviser. The partnership allows us to maintain a keen interest in our portfolio whilst giving us the freedom and peace of mind to pursue the things we love.”

But they haven’t completely turned their backs on the fast lane. Peter is heavily involved in the Mazda MX-5 car club, and Ruth remains forever on the hunt for golf’s elusive hole in one.

“When we first retired, our adviser had a fair bit to do to ensure that the best structures and strategies were established for us to ensure our long term financial goals were met,” says Peter.

Ruth adds that they are “very pleased with Ord Minnett as the success of the initial planning and restructuring is now apparent from an income stream which exceeds expectations and makes the best use of the tax environment.”

Peter & Ruth Simpson have lived their life in the fast lane. Peter’s career finished in the engineering management sector where he was the General Manager of Transfield’s Technology division whilst Ruth had a very successful career in Public Relations Management. They chose to retire to a coastal lifestyle however, and now with careful planning backed by a sound strategy, are able to take things a lot easier.

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Mike and Margaret Ledbury

Business Owners & Semi-Retired

“We have enjoyed the luxury of gently phasing out our work schedules as retirement has approached. With rigorous financial planning from our adviser, we have been able to do this at our pace, and have now achieved a level of financial security where we only take on those assignments that we want to.”

Mike and Margaret Ledbury have owned and managed a successful design and construction consultancy for over 30 years. They have worked hard in their business and now they have more time to relax with regular golfing, cycling and touring holidays.

“Our investment account is handled with a high degree of professionalism and we are always made to feel that we are important customers of both our adviser and to the Ord Minnett firm as a whole,” comments Margaret.

“We know that Ord Minnett has done a great job in maximising our net financial position from available superannuation contributions, work income and our pension,” concludes Mike.

“From running our own business and managing our clients, we know that the smaller issues are often the key to a successful client relationship” continues Mike. “We find that our phone calls are always returned promptly if our adviser is unavailable and our questions are always answered patiently. The administration of our account is also always managed efficiently.”
The right service for you

Ord Minnett Financial Planning offers three service categories that allow you to specify how you want work with us;

- The Review Service
  The Review Service enables you to review your investment portfolio on an annual basis and provides you with an annual review report. Your financial adviser will be available throughout the year for consultation on investment strategies.

- The Consulting Service
  Our Consulting Service is ideal for you if you require only limited financial advice, in order to achieve a financial objective, for example advice on one-off technical financial planning issues or if you are simply looking to place funds on a DIY basis with no advice.

  Our engagement under the Consulting Service is guided by your needs and the instructions you give us.

- The Premier Service
  The Premier Service incorporates pro-active ongoing advice and comprehensive reporting with a written review of your investment portfolio every quarter or six months. Your personal investment strategy from your initial financial plan will be thoroughly reviewed with you every year.
Portfolio Administration and Reporting Services

Portfolio Administration and Reporting is our core portfolio management service that provides clear, accurate and timely portfolio information, and via its administrative capabilities, allows you to manage your investments more effectively.

The service minimises the difficulties you normally have in managing any investment portfolio, reducing the time, effort and paperwork required to manage valuations, quarterly and annual management reporting, tax reporting and Corporate Actions events.

Our Portfolio Administration and Reporting Service can be tailored to suit various levels of investor sophistication or other individual requirements.

Service Benefits
Ord Minnett Financial Planning clients who utilise this service will benefit from;

- Access to premium advice standards as a result of the best information available to you and your planner at all times
- The monitoring of your portfolio via regular quarterly reporting
- Having all your portfolio administration taken care of, including our ‘mailbox’ function which handles the paperwork necessary for your record-keeping
- Comprehensive and detailed end-to-end reporting including transaction reporting and the tracking of Capital Gains Tax liabilities
- Retaining beneficial ownership of your portfolio at all times
- On-line access to your portfolio-related information
- Peace of mind afforded by accurate and timely portfolio management
- Tax deductible fees.

Transparent fees
Our Portfolio Administration and Reporting Service has a transparent fee structure where you can request an up-to-date report of your management and brokerage fees at any time.

The management fee for our Portfolio Administration and Reporting Service is generally tax deductible, although we recommend you seek independent taxation advice on this matter.

Our credentials
Ord Minnett Financial Planning Limited holds an Australian Financial Services Licence pursuant to the Corporations Act, 2001. We are also a Principal Member of the Financial Planning Association of Australia.
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