
Take Command.
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FINANCIAL SOLUTIONS
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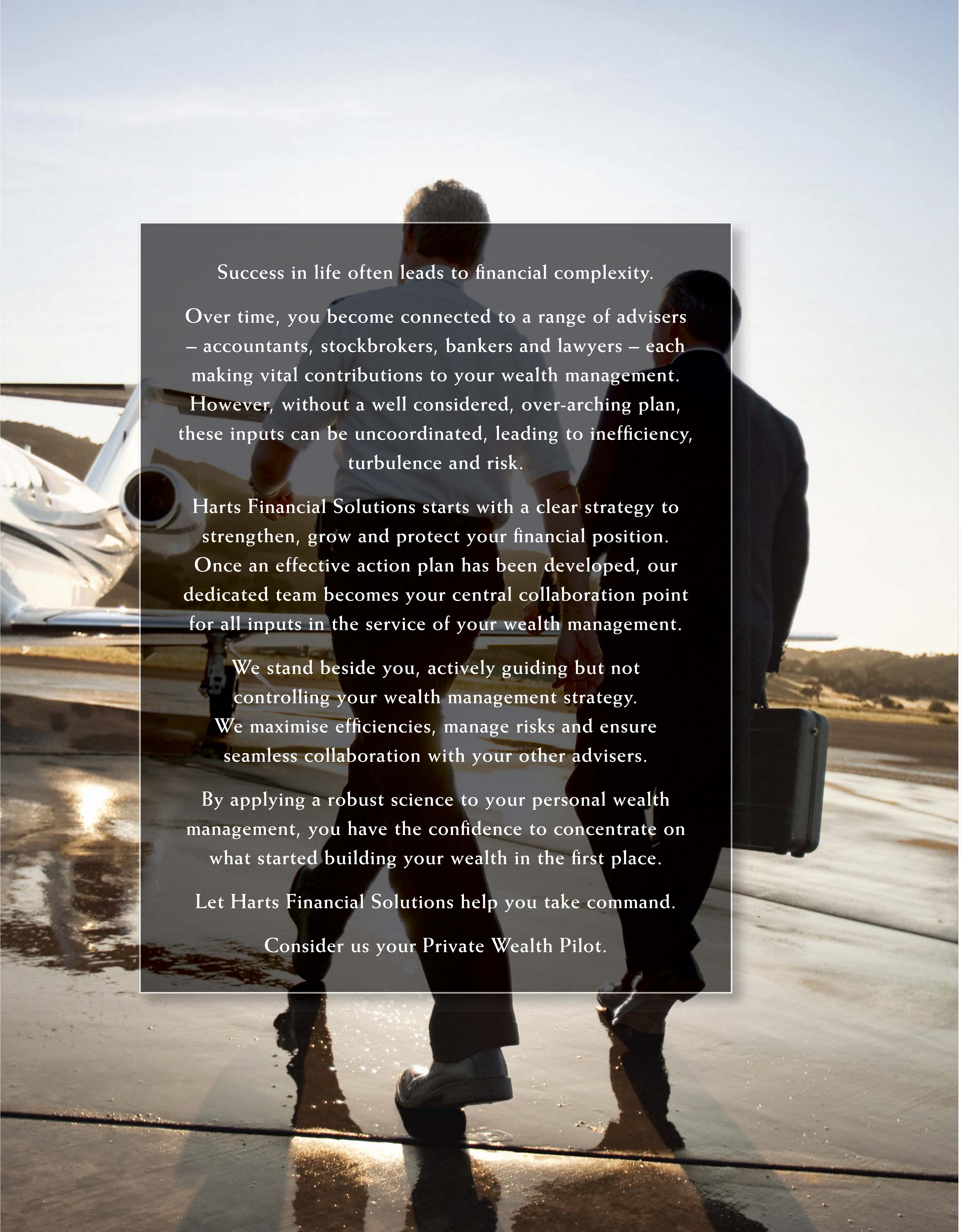


Success in life often leads to financial complexity.

Over time, you become connected to a range of advisers – accountants, stockbrokers, bankers and lawyers – each making vital contributions to your wealth management. However, without a well considered, over-arching plan, these inputs can be uncoordinated, leading to inefficiency, turbulence and risk.

Harts Financial Solutions starts with a clear strategy to strengthen, grow and protect your financial position. Once an effective action plan has been developed, our dedicated team becomes your central collaboration point for all inputs in the service of your wealth management.

We stand beside you, actively guiding but not controlling your wealth management strategy. We maximise efficiencies, manage risks and ensure seamless collaboration with your other advisers.

By applying a robust science to your personal wealth management, you have the confidence to concentrate on what started building your wealth in the first place.

Let Harts Financial Solutions help you take command.

Consider us your Private Wealth Pilot.

Your Private Wealth Pilot

Harts Financial Solutions is a privately owned financial advice and wealth management consultancy based in Subiaco. Our clients are typically high-income earners and successful business owners who benefit from truly holistic advice and tailored strategies. Whether self-directed or using our full guidance, clients value our active management approach.

We work closely with you and your chosen advisers, working as hard as you do to achieve your financial goals.

We focus on providing advice and strategies, not financial service products. Our advice framework is robust, incorporating the broad portfolio of your assets and business interests, and our advice is professional, clear and concise.

We measure our success on the outcomes we deliver for our clients.

We pride ourselves on our integrity, professionalism and transparency in everything we do. We count our clients in the hundreds – not thousands – so we're able to dedicate the time to building deep relationships.

As your Private Wealth Pilot, Harts delivers objective, professional advice, with a comprehensive approach built on many years of best practice.

Our uniquely structured process, detailed in the following pages, is tailored to your individual needs.

You will have an experienced and dedicated team actively monitoring and managing your financial situation. We'll ensure that your strategy stays on track and you remain within your personal risk-management parameters.

Over the years, our systems, processes and people have proven themselves time and again. We helped many of our clients navigate through the GFC, confident that their financial situation was being actively managed to achieve the best possible outcome. Our track record provides absolute confidence in Harts as your Private Wealth Pilot.

Do take the time to read our clients' comments on page 11, to see how we've helped a wide range of people, in an equally wide range of circumstances.

We look forward to helping you reach even greater success.

Our Values

Transparent

We operate with complete honesty and openness, regarding both the time spent delivering our services and the way we charge for that time.

Thorough

Our advice process is extremely comprehensive. Our financial reviews, however, are concise, providing appropriate levels of detail for you and each of your other professional advisers.

Collaborative

We stand beside you, working closely with you and your other advisers in an efficient and constructive manner.

Best-in-class

We insist that our wealth creation and risk management advice and strategies, which have been tailored to your needs, always meet the highest professional standards.

Action-oriented

We focus on achieving defined outcomes, creating individual benchmarks for you to manage risks and measure success.

Our Commitment To You

- We will honour our agreements absolutely
- We will provide professional advice, in a courteous and timely manner
- We will always deliver advice and service of the highest quality
- We will measure success on the financial outcomes that we deliver
- We will always focus on advice and strategy, not products and transactions
- We will proactively manage risks and take action as we become aware of changes to your circumstances
- We will respond to your communications promptly
- We will meet agreed deadlines and regularly inform you of our progress
- We will be open, honest and frank with you at all times
- We will communicate regularly with you whilst ensuring absolute confidentiality
- We will encourage your feedback regarding our service
- We will continually strive for unrivalled excellence

Holistic Financial Advice

To define 'holistic financial advice', we must first consider the general make-up of personal wealth in Australia.

In total, Australians invest over 6 times more in property-based assets than in Australian equities. Financial services products represent less than 40% of Australians' growth asset exposure (excluding business and other assets). Unfortunately, many financial advisers still focus their advice around financial services products, because these are the traditional source of their remuneration – through commissions.

Being truly holistic, Harts Financial Solutions' advice encompasses your entire portfolio of assets including any business interests. Only by considering your affairs in their entirety can we recommend strategies to manage risks and improve your overall efficiency of wealth creation.

As your Private Wealth Pilot, Harts Financial Solutions will work closely with you and your other professional advisers to ensure that everyone is pulling in the same direction: yours.

We also aim to protect one of your most precious assets – your time.

Below are some of the areas we consider when providing you with holistic advice.

OUR ADVICE

- Client attitudes and risk profile
- Cashflow management and planning
- Liquidity management and planning
- Gearing analysis and capacity utilisation
- Capital risk management
- Consolidated net asset position and balance sheet
- Corporate and tax structures
- Tax considerations and planning
- Income distribution strategies
- Capital gains management
- Small business concessions
- Business succession planning

- Foreign exchange risks
- Strategic asset allocation
- Investment selection
- Direct property strategies
- Property syndication
- Protected equity loans
- Personal risk insurance requirements
- Retail and self-managed superannuation
- Super contribution strategies
- Borrowing through self-managed super
- Retirement and pension planning
- Estate planning

Our Advice Delivery Process

At Harts Financial Solutions we have designed our advisory process to meet the very different needs of self-directed business owners and high-income individuals.

The strength of our process is its efficient identification and ongoing management of risks while we pursue the agreed wealth creation strategies. It's a unique approach in an industry that still maintains an unhealthy focus on financial products and transactions.

The Harts advice process combines industry-leading and proprietary systems with our proven strategic wealth management philosophy. The result is a robust advice framework that actively manages your risks and improves the overall efficiency of your wealth creation.

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
Initial consultation and general strategies overview.	Client fact finding consultation and information gathering.	Research and analysis of financial situation and production of draft financial snapshot reports.	Preparation and presentation of individually tailored Financial Review advice report showing current and proposed financial positions.	Implementation of strategies and recommendations including collaboration with other professionals.	Ongoing financial monitoring and review service.

Our Transparent Fee Structure

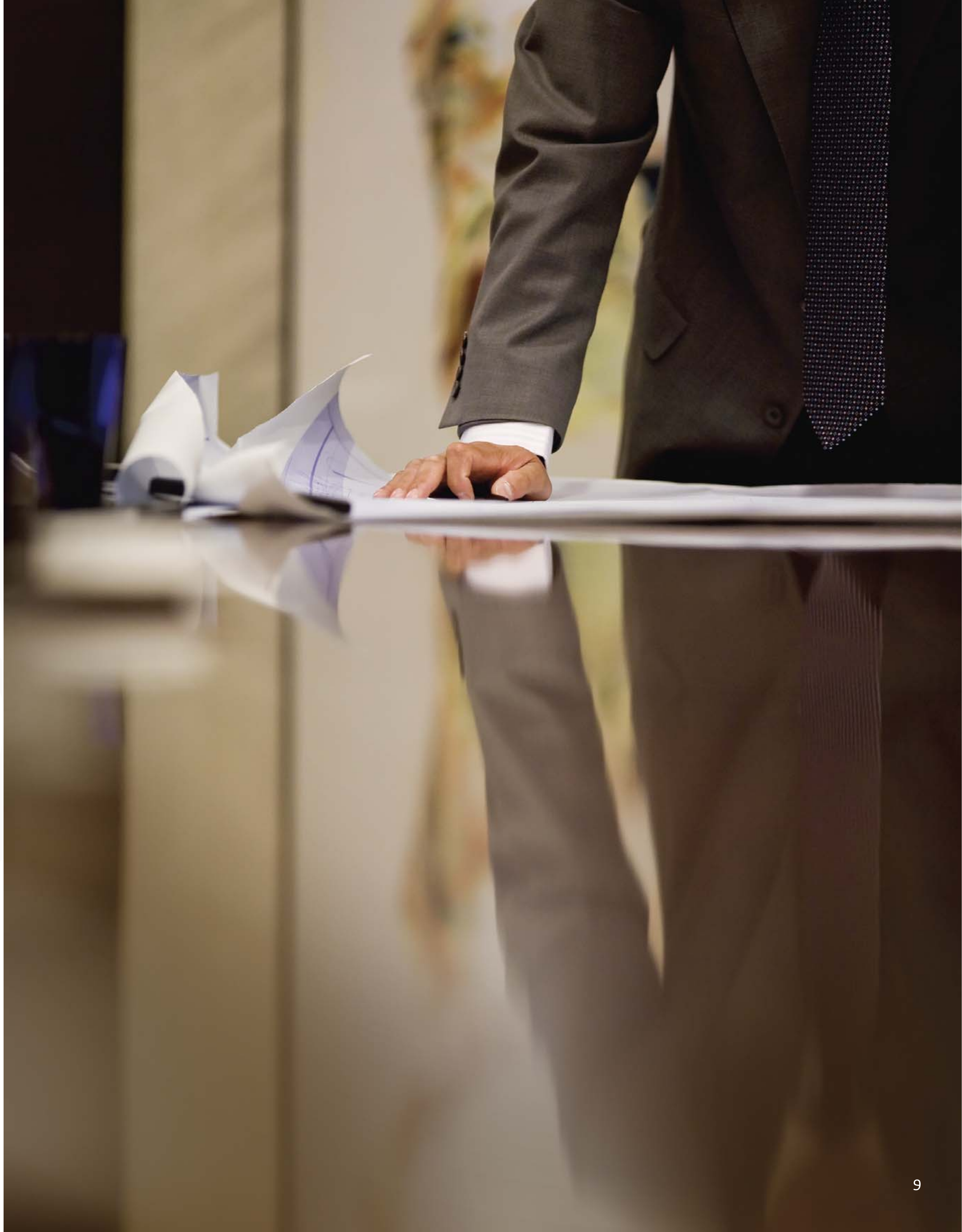
At Harts Financial Solutions we provide advice on a pure 'fee for service' basis, so you are only invoiced for the professional time required to provide your financial advice.

Any financial service commissions and trails received are credited against your client file to offset 'out of pocket' costs of providing advice each year.

Before engaging our services, you are provided with a written fee estimate (budget) based on the scope of work to be performed and the complexity of your financial situation. To provide you with unrivalled transparency, all professional time incurred in relation to your client file is accurately recorded, costed and tracked using our industry-leading proprietary software, *HPlan*.

This means that you remain in control of the cost of the service at all times and you can see the value of the work performed at any point during the process. Should you need to change the complexity or scope of the engaged work, you are provided with an engagement reconciliation along with an updated fee estimate for approval.

Importantly, this approach allows you the option of managing your investments yourself while still receiving the benefits of our holistic advice and risk management.



Client Outcome Testimonials

Typically, our clients are successful, busy, affluent individuals, families and business owners. We've been delighted to help them achieve their goals.

"What a refreshing change from transactional planners! Their advice process has given me clarity that I could never have achieved on my own. I use their strategic plan as a master guide so all my advisers stay focussed on my goals."
Individual, Swanbourne, WA.

"I am skilled in running my business but when it comes to managing risks and investments in a different field, this requires skills that I don't have. I engaged the services of Harts so I can remain focussed on growing my business. It's like having your own personal CFO. They are now part of my inner circle."
Business Owner, Cottesloe, WA.

"These guys really know their stuff. They found my accountant had not claimed our family trust super contribution, and this meant that we paid around $53,000 more than we should have. I was very happy to get the tax refund from the ATO!"
Business Owner, West Perth, WA.

"Before I engaged the services of HFS, I was advised to run my business as a partnership. The business was growing quickly and I didn't think there was much value in financial advice. After their initial review they restructured my business, which resulted in personal tax savings of $102,000 per year. I have advised my business partner to have a chat to them!"
Business Owner, Quinns Rocks, WA.

"I already had my personal risk insurances in place so I thought it would be a waste of time having Nigel review them, but by restructuring the ownership of my policies I saved $5,108 in tax per year, plus $7,200 in cash flow and $81,000 in tax in the event of a claim. So all their advice was paid for out of the tax savings alone."
Business Owner, Hillarys, WA.

"One area where Harts really stands tall in the industry is the level of transparency in their business. I like to research companies before meeting with them and I was very impressed with the depth of information available on their website (www.harts.com.au). I really felt that they had nothing to hide."
Individual, Churchlands, WA.

Our Leaders

Harts Financial Solutions has a highly experienced and qualified team of dedicated professionals who inspire with their passion and integrity.

Founders and leaders, Greg and Nigel Hart, take great pride in putting their name to a wealth management consultancy that continues to prove its worth to clients in many valuable ways.

Greg Hart Managing Director

Greg's strong, practical knowledge has been gained over 22 years in business ownership and financial management, in both small business and large corporate environments. He has successfully owned, developed and run a number of businesses across a broad range of industries.

His deep understanding of the wants and needs of business owners and time-poor executives ensures that we deliver objective and timely professional advice that empowers our clients.

Greg's experience in benchmarking and his passion for continuous business improvement also makes him the perfect manager of the technology and systems that deliver state-of-the-art services to our clients.

Nigel Hart Head of Advisory Services / Director

Nigel oversees and directs the holistic financial advice and wealth strategies provided by Harts Financial Solutions.

Nigel has over 12 years' experience advising high-income individuals and business owners with extensive corporate and tax structures. Nigel works closely with his clients and their other advisers to ensure proactive and efficient collaboration.

Nigel is particularly strong in the specialist areas of tax planning, debt management, releasing company profits and borrowing through super. He also provides individually tailored solutions for investment and risk management, protected equities, property syndication, retirement planning, superannuation and estate planning.

Let's Talk

Our business has been built on the strength of referrals from our clients and the professionals we work with every day. We greatly appreciate the trust that these people place in us when making referrals.

We are acutely aware of the responsibility we take on as your Private Wealth Pilot. It is a role that we accept with confidence and integrity, and with the commitment to deliver the highest level of professionalism and transparency in everything we do.

Let Harts Financial Solutions help you take command of your financial future. We look forward to your call.

Find More Online

For more detailed information regarding our services, strategies and case studies, please visit our website at www.harts.com.au.

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