HOODSWEENEY

FINANCIAL PLANNING

LIFE IS A **JOURNEY** WITH A THOUSAND CROSSROADS AND **NO MAP.**

You weren't born with an instruction manual.

Yet, every crucial decision you take along this roller coaster ride has the power to change the course of your life.

It's not just the major path you choose in your profession, principles, passions and pastimes.

It's people, too.

Fortunately, with the right relationships, you don't have to walk that journey alone. Nor make your most courageous decisions without the strength, foresight and knowledge of a trusted Financial Planner beside you.

join the journey

HOODSWEENEY

Join the journey with Hood Sweeney.

Since 1976, Hood Sweeney has shared life's journey with every one of our clients.

By getting to know them as people, we understand their needs, their hopes, their fears and their dreams.

With each year that passes, we find new ways to make those dreams a reality by adding new resources, intelligence and staying on the crest of our industry's innovation.

That's why, today, we have over 100 staff in three offices serving over 3,000 clients throughout South Australia, including small-to medium-sized private businesses, agribusiness enterprises, health providers, not-for-profits and individuals, with services that encompass:

- Accounting and Business Advisory
- Consulting and Performance Coaching
- Financial Planning
- Technology Services
- Finance

We know our success is merely a reflection of what we've helped our clients build for themselves.

No matter when you join us on your journey, it's the first step towards peace of mind and prosperity.

Hood Sweeney Securities Pty Ltd
AFSL No. 220897
ABN 40 081 455 165

PROFESSIONAL PRACTICE

FINANCIAL PLANNING ASSOCIATION of AUSTRALIA

Financial planning for your journey.

The fundamental purpose of financial planning.

To optimise your financial position and provide you peace of mind through:

1. Wealth creation
2. Wealth protection.

So, here are the seven questions you need to ask yourself right now.

1. Do you know your current financial position?
2. Do you understand where your income is going?
3. Are you getting the most out of your income?
4. Is your family protected financially in the event of illness or injury?
5. Do you have peace of mind with your investment strategy and investment performance?
6. Do you know how long your retirement funds may last?
7. Have you planned your estate?

If you answered 'no' to any of these questions, we need to discuss a plan to maximise your wealth and secure your future.

The security of financial planning with Hood Sweeney Securities.

- ✓ We already manage over half a billion dollars of investments for clients.
- ✓ We hold our own Australian Financial Services Licence (number 220897).
- ✓ We are committed to the highest ethical standards as a Professional Practice of the Financial Planning Association of Australia.
- ✓ Our fees are completely transparent and benchmarked against service standards.
- ✓ We operate on a 'client-first' principle, always working in your best interests.

THE **FIRST RULE** OF ANY RELATIONSHIP IS **TRUST** AND **TRANSPARENCY.**

What we do.

Hood Sweeney Securities is our Financial Planning arm, specialising in optimising your total financial position:

- creating a financial strategy for your life's journey
- advising you on how to accumulate wealth
- managing your investment portfolio
- advising trustees of self-managed superannuation funds
- planning for retirement
- protecting you and your family.

Wealth creation.

The road to a prosperous future starts with establishing clear goals and optimising your financial position to build assets that will generate income and lead to financial independence.

Here's how Hood Sweeney Securities can maximise your income:

- identify your goals
- build your strategy
- adapt to changes in your life
- implement debt reduction plan
- personal superannuation and retirement planning
- personal investment assessment and advice.

Wealth protection.

Your ability to protect your family financially and secure your income to continue to create wealth is of paramount importance.

Hood Sweeney Securities therefore provides a range of options to secure all your assets, your future and that of your business through:

- income protection and personal life insurance
- risk analysis
- estate planning
- business insurance and succession planning
- consideration of the tax and cash flow implications of risk insurance.

How we keep our relationship heading in the right direction.

The first rule of any relationship is trust and transparency.

That's why the client-service approach, communication and reporting services at Hood Sweeney Securities are all conducted with your best interests in mind.

Client-service approach.

Step 1 Consultation.

The process is simple.

It starts with a complimentary, no-obligation meeting with one of our professionals, who'll ask some questions to ascertain your current financial position and your goals.

We will review your current financial circumstances and from this, we'll quickly be able to determine if you might benefit from our service.

Our fee will be discussed openly.

Step 2 Recommendation.

Based on that information, we'll then prepare a detailed Statement of Advice (SOA) that presents strategies to enable you to achieve your goals.

We will discuss the SOA with you and allow you some time to digest it.

Our service standards will be documented.

Step 3 Implementation.

As dealing with financial institutions can be a nightmare, we will handle all the paperwork on your behalf, so you don't have to worry about it.

Your portfolio will be established allowing you online access at any time, supported – of course –by direct access to your Financial Planner.

You will be kept informed throughout the process.

Ongoing service.

Of course, that's not the end of it.

We'll then make sure we keep you updated with progress against your goals and advise you of new opportunities and industry developments with:

- frequent discussions of current investments and opportunities
- regular reviews and in-depth strategic reviews
- direct share portfolio management
- quarterly investment and market updates
- ongoing updates on regulatory and industry changes
- invitations to events and seminars
- online access to your portfolio
- direct access to your Financial Planner at any time.

Reporting.

Our reporting and administration services are second to none:

- monthly portfolio statements to show how your portfolio is tracking
- tax reporting supplied seamlessly to Hood Sweeney's team or to your own accountant to assist with annual returns
- portfolio maintained and records updated.

How we make sure your investments are on the right track.

At Hood Sweeney Securities, we look after your money as if it were our own.

That's why we take every step to ensure your investments and our insights are on track.

Hood Sweeney Securities Investment Committee.

Our in-house investment committee is chaired by one of Australia's most successful fund managers and respected investment analysts, Erik Metanomski.

Together with our dedicated team of financial planners and analysts, Erik manages a rigorous review of the investments held within our portfolios every week.

As a result, you receive:

- incisive information filtered from all our many external research sources
- our direct analysis of investment opportunities.

A bias for value.

Unashamedly, our investment committee focuses on the long-term outlook and fundamental valuation of any company we invest in.

We believe the key to successful long-term wealth creation is a function of balancing the risk you're prepared to take with the never-ending quest for investment returns.

Steady gains and capital preservation is our mantra.

Our view is that the most important element of sustainable long-term returns is keeping a very tight hold on the reins of risk.

We do this by adopting a highly conservative – often contrarian and uncompromising – value-based investment approach.

This value-based approach to investing is realised by purchasing shares at a significant discount to their underlying appraised value.

All of which requires a great deal of detailed analysis, strict disciplines and a long-term investment horizon.

A neutral approach for absolute returns.

The truth is that while investors know that all markets must have ups and downs, they invariably dread to see their investments fall in value.

So, while others adopt varying investment styles trying to match each stage of the bulls-and-bears investment cycle, we take a neutral approach.

While that, in turn, ensures our investors are not subject to extreme swings of fortune, our portfolios are then also built to target an absolute return: in other words, not merely to follow a market index.

Join the journey with our specialist team.

Whilst the fifteen people who make up our team at Hood Sweeney Securities are all highly qualified and fully experienced professionals, each is a fellow traveller on their own journey through life, like you.

So, depending on their skills, knowledge and experience, they'll understand the journey you're on.

And, depending on their role, they'll each make their own contribution to your destiny through our 'client first' approach.

Financial Planners.

This approach begins with our Financial Planners. As part of our frontline client relationship team, they are the people you'll meet with to identify your needs and, then, design the appropriate financial strategies to meet your goals.

Analysts.

Taking the information you've given the Financial Planners, our Analysts are the ones who fine-tune the strategy and what the market can offer to help realise your financial plan.

Administrators.

You may not see them, but know that they are here working on your behalf: these people are the ones who implement every decision with commitment and diligence.

A REAL LIFE JOURNEY:

How Hood Sweeney Securities has helped Kathryn Presser on her road to success.

As a senior executive at Beach Energy with a demanding workload and family commitments, Kathryn Presser finally realised it was time to get her family's financial affairs in order.

With superannuation, insurance, investments and property all in different places, what she needed was a holistic and comprehensive plan.

According to Kathryn:

"Hood Sweeney came highly recommended and I wanted a one-stop shop. Plus, I didn't feel as though I was getting good value from my existing providers".

Hood Sweeney helped Kathryn create a detailed financial plan for her partner and her family that took into account both their short-and long-term objectives.

The highly individualised and flexible structure Hood Sweeney established for Kathryn's family allows her to capitalise on investment opportunities as they arise.

"We were looking at an investment property, and the structure Hood Sweeney put in place as part of our financial plan allowed us to negotiate the purchase with confidence", she explained.

"Knowing our financial position at a consolidated level was extremely valuable."

As part of the plan, Hood Sweeney made sure Kathryn's personal insurances were in order and that the estate plans were aligned.

"I was very keen to ensure we were well set-up for the future. With children in private schooling, combined with our other business interests, it was important our financial situation was stable and well protected."

Hood Sweeney established a self-managed superannuation fund, as well as providing the necessary advice and accounting work.

This streamlined approach helps take the guesswork out of managing most people's largest financial asset, outside of their family home.

"I have been very pleased with the advice and administration of our self-managed superannuation fund," said Kathryn.

"Hood Sweeney is pro-active and gives good holistic advice; I am extremely pleased with my returns over the past few years. When it comes to dealing with a Financial Planner, you hope that someone will look after you. That is exactly what you get at Hood Sweeney: someone who treats your affairs in a totally comprehensive way".

"As a busy professional, I needed a comprehensive and holistic plan."

HOODSWEENEY

Now, this is where your journey starts.

To join the journey with Hood Sweeney, or to find out more about what we can do for you, please contact us.

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