



**investment
& planning
services**



Who is IPS?

Locally owned Financial Planning & Mortgage Broking Company

Established 2001

Operate under the Garvan licensee for Financial Planning

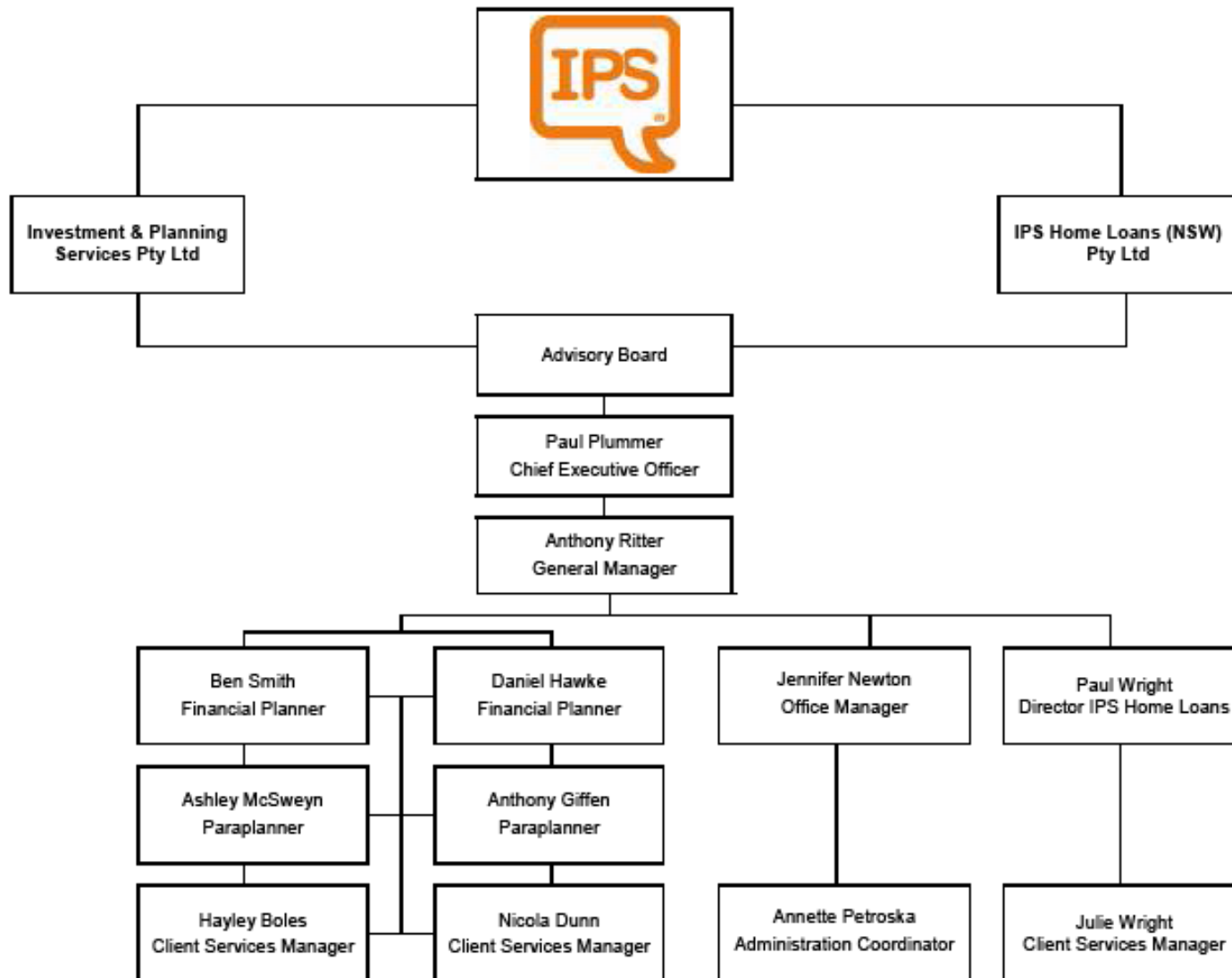
Operate under Choice Aggregation Services for Mortgage Broking

Ranked Number 3 in NSW and 7 in Australia for Garvan

your local expert.



The IPS Team





Why come to IPS?

“Advice”

The Oxford English Dictionary defines advice as: ‘guidance or recommendations offered with regard to future action’

**A search on google.com found the definition of advice as: ‘opinion about what could or should be done about a situation or problem’
(thefreedictionary.com)**

your local expert.



What is this advice going to provide you?

Peace of mind

Financial Guidance

Work towards your lifestyle goals

Education

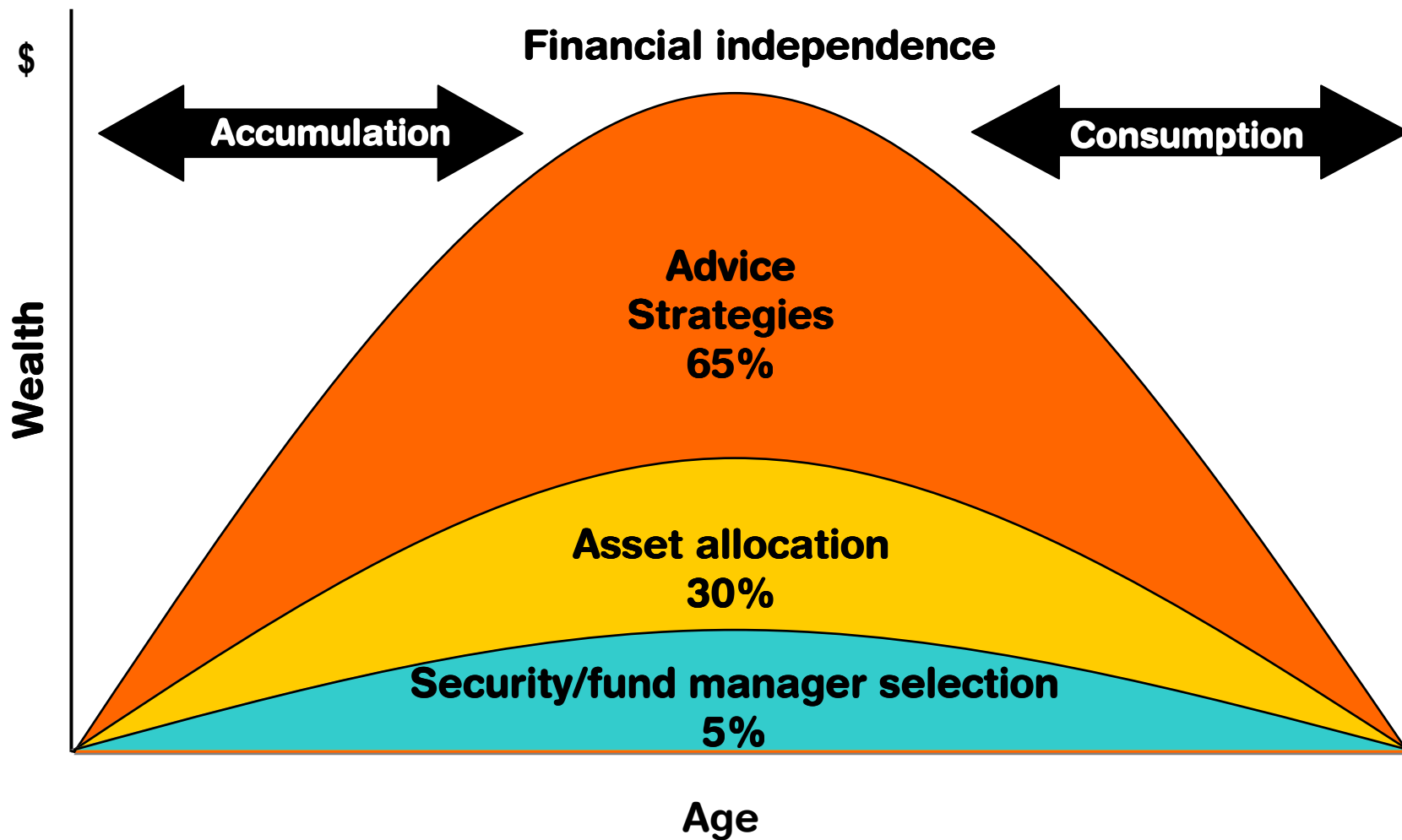
Feeling of comfort and trust

your local expert.



Our Philosophy

Where does IPS add value?





What represents IPS' advice?

Insurance

Superannuation

Retirement Planning

Investments

Mortgages/Debt

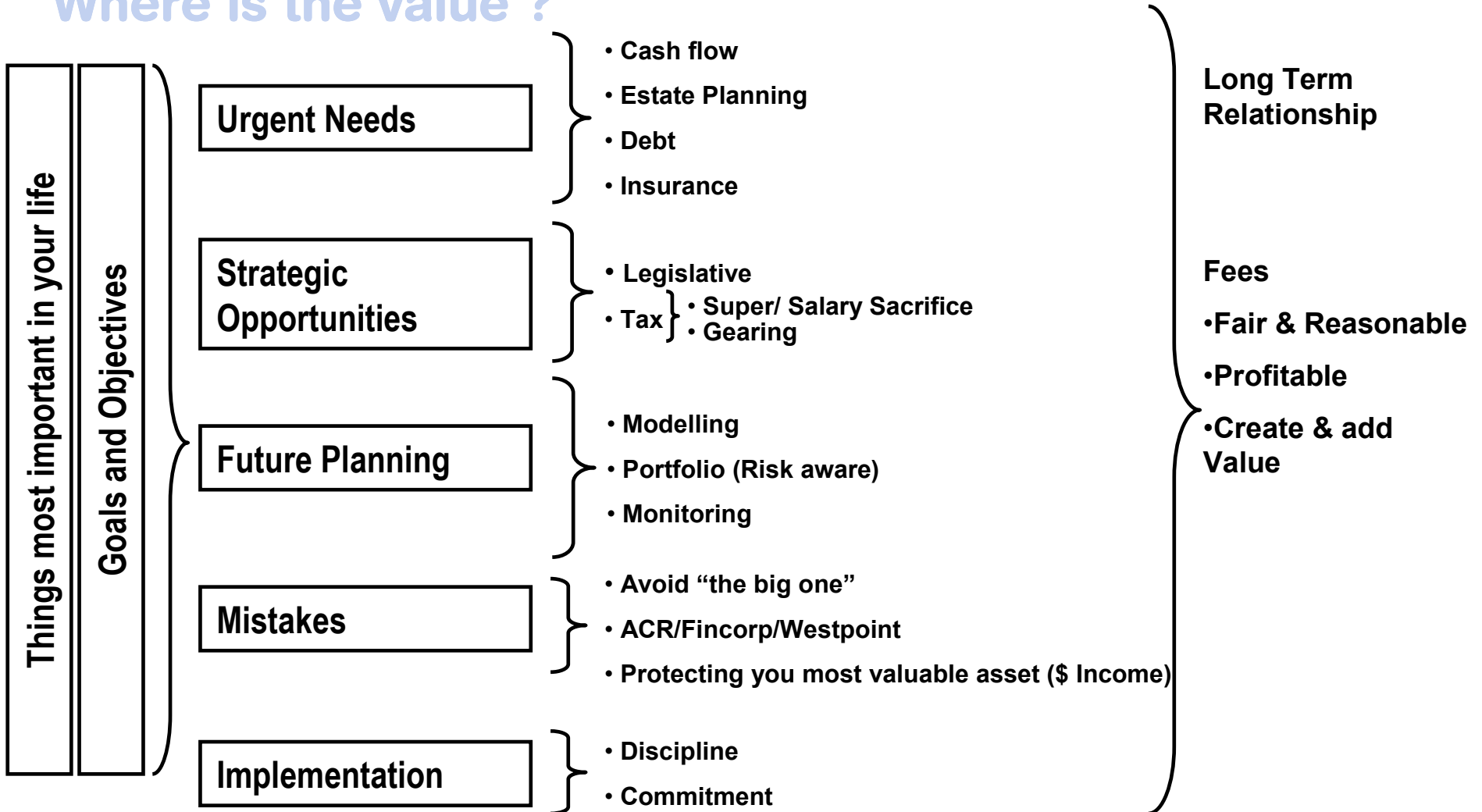
Estate Planning

your local expert.



The Value of Advice

Where is the value ?





Our Mission

Our mission is to assist clients establish and achieve both lifestyle & financial goals / objectives.

your local expert.



IPS' Commitment to you

We will communicate with you

We will act with integrity

We will be respectful

We will act honestly

We will work with you to help you achieve your goals

We will be the best we can be

We will help you enjoy the journey

your local expert.



Your Commitment to IPS

You will communicate with IPS

You will respect the IPS process

You will be respectful to the entire team and the ethos at IPS

You will act open and honestly in all dealings with IPS

You will work with us to help you achieve your goals

You will become an advocate of IPS

your local expert.



Where to from Here

Day 1: Initial Meeting & Your Goals identified

Day 14: Come in and complete the Client Profile Questionnaire

Day 28: Strategy Meeting if applicable

Day 35: Presentation of Statement of Advice

Day 49: Client Induction meeting

Day 400: Annual Review

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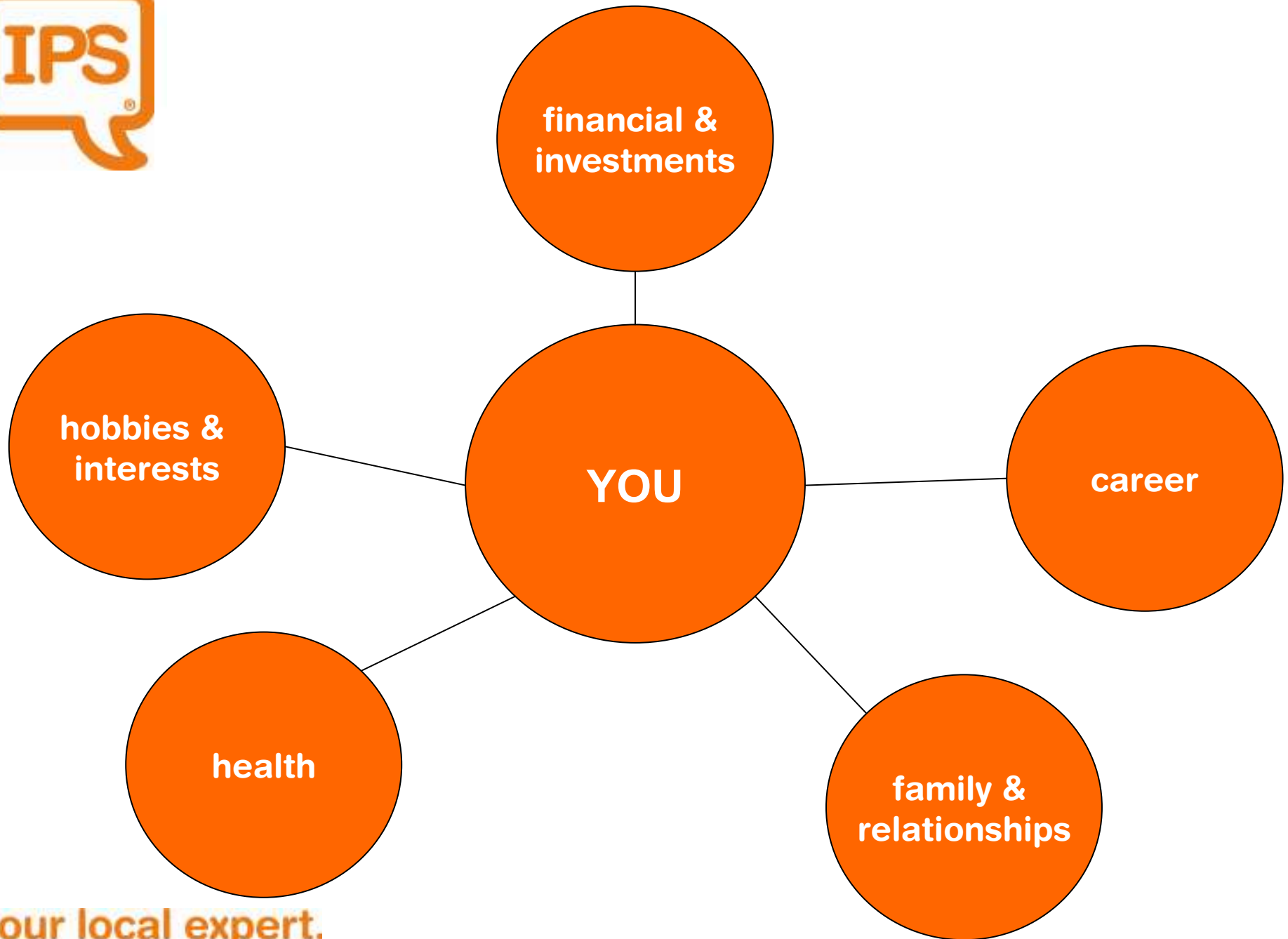


IPS Pricing

Initial Appointment	Free of Charge
Data Collection & Statement of Advice Preparation & Presentation	\$990 (inc GST) *
Implementation fees	Up to 5.5% (inc GST) of Investment Total
Ongoing Adviser Service Fee	1.5% (inc GST) of your Funds Under Management Balance

*** We note that should you not proceed to Statement of Advice stage and stop dealings with IPS after the Data Collection stage, a fee of \$275 (inc GST) will be charged**

your local expert.



your local expert.