

ABOUT US

Strategy First Financial Planning (Strategy First) is an independently owned financial planning business that operates its own Australian Financial Services Licence (AFSL No. 290771).

We service over 600 clients across Australia and a select group of Australian ex-pats internationally. We provide advice on over \$150 million for clients across all investment classes including shares, property and cash.

As a 'fee only' firm, our advisers are paid by salary. We do not accept commissions or rebates from fund managers or product issuers. The business was established in 2005 and was intentionally structured to ensure impartial advice and to protect clients from any conflicts of interest.

SERVICES

Our services include:

- Cash flow management
- Debt structuring and management
- Wealth creation and investment management
- Personal insurance and risk management
- Pre and post retirement planning
- Self managed superannuation funds (SMSFs)
- Tax planning and structuring (with taxation specialists)
- Estate Planning (with legal specialists)
- Executive remuneration planning, including the use of derivatives to manage employee option positions.

We have developed specialist skills in the following areas:

- Senior executives with employee options – looking to maximise their position through an understanding of complex tax rules [Section 139E].
- SMSFs – assisting accountants and trustees to maximise the benefits available, while minimising associated compliance and tax risks.
- Divorcees – seeking advice on issues such as superannuation splitting, rebuilding assets later in life and wealth protection for complex family structures.
- Partners in law firms – wanting to manage pre-tax cash flow, PAYG commitments, asset protection and tax effective strategies that build wealth.
- Medical specialists – seeking strategies that focus on asset protection, cash flow management and tax planning.

INVESTMENT PHILOSOPHY

From an investment perspective, Strategy First adheres to a rigorous and academically endorsed investment philosophy that focuses on the principles of asset allocation, diversification, risk management and maximising after tax returns.

Over 60 years of academic research and 30 years practical experience confirms that only a small number of investment managers have been able to 'buy low and sell high'. Over the long term, many fail to outperform the Index after fees and taxes.

So rather than gamble with our client's money, Strategy First bases its investment philosophy upon the following principles:

- Portfolio structure determines investment performance.
- Markets are generally efficient.
- 'Asset Class' investing is the most efficient and effective way to invest.
- Risk and return are related.
- Diversification is used to reduce risk and enhance returns.
- Use cash and fixed interest for liquidity and risk management, not additional return.
- The most important investment return is an after tax return.
- Minimising fees and transaction costs.

Your experience with Strategy First

CLIENTS

When a new client joins Strategy First, they can expect a three staged process of:

1 STRATEGY DEVELOPMENT

Investigate personal and financial objectives.

Develop a financial plan that addresses wealth creation, protection and distribution.

2 INVESTMENT RECOMMENDATIONS AND IMPLEMENTATION

Physical implementation of agreed strategies (insurance, wills, structures) including specific investment recommendations.

3 REVIEW AND MANAGEMENT PROGRAM

Regularly review changes in client objectives, investment markets and relevant laws, to determine the potential impact on the financial plan.



BUSINESS REFERRALS

When Strategy First enters a referral relationship with another business you can expect:

- 1 We will work with you to provide the best outcome for your client;
- 2 We will provide complementary services to your business through:
 - informal referrals; or
 - a structured arrangement.
- 3 We will adhere to privacy legislation, while also providing you with an update of the advice/services provided to your client.

CONTACT US

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