



“finding your way to financial security doesn’t have to be difficult...”



Tilea Wealth Pty Ltd is a financial planning firm specialising in the provision of professional strategic advice to help you grow, manage and protect your wealth. As a client of Tilea Wealth, your financial wellbeing will be at the core of everything we do. We are committed to establishing long term relationships with our clients and are passionate about helping them achieve financial success.

We will take the time to understand your individual situation, needs and objectives and then, working alongside you, we will develop a financial plan which will help you achieve those aspirations. Importantly, your financial plan will not be pre-packaged. Every client's situation is unique and as a consequence your financial plan will be tailored to your situation to ensure you make the best use of your financial resources now and in the future.

We are privately owned and have the freedom to choose products to support financial planning strategies from a broad range of product providers. Other than our web presence, our services are not advertised and most new clients come to us by referral.

Senior Adviser

Tim Hall is our Senior Adviser and Principal at Tilea Wealth and has worked in and around the financial services industry since 1998. Prior to becoming a Financial Planner in 2006 he held a number of compliance and risk management roles with the Commonwealth Government.

Tim is married with two children.

Tim Hall and Tilea Wealth Pty Ltd t/as Tilea Wealth Financial Services are Authorised Representatives of Consultum Financial Advisers Pty Ltd ABN 65 006 373 995 AFSL 230323.

Tim Hall and Tilea Wealth Pty Ltd are Credit Representatives of IOOF Finance Choice Pty Ltd ABN 74 129 728 963 Australian Credit Licence 385191.

Tim holds the following qualifications and accreditations:

- Master of Commerce (Financial Planning) with distinction, *University of Western Sydney*
- Graduate Certificate in Finance with distinction, *Charles Sturt University*
- Bachelor of Arts (Justice Studies), *Queensland University of Technology*
- Diploma of Finance and Mortgage Broking Management, *Intellitrain*
- Practitioner Member, *Association of Financial Advisers*
- Credit Adviser™, *Mortgage Finance Association of Australia*
- SMSF Specialist, *SMSF Strategies (SPAA accredited)*

Awards/Achievements:

- 2014 Short listed nominee for Adviser of the Year - *Association of Financial Advisers*
- 2013 Quality Adviser of the Year – *My Adviser Pty Ltd (AFSL/ACL 238307)*
- 2013 Nominee for Practice of the Year - *Money Management*
- 2012 Quality Adviser of the Year - *My Adviser Pty Ltd (AFSL/ACL 238307)*
- 2011 Quality Adviser of the Year - *My Adviser Pty Ltd (AFSL/ACL 238307)*

"Tim Hall has been providing my family financial advice since 2006. He has an unsurpassed ability to simplify complex financial problems and clarify options. Tim has partnered my wife and I through the global financial crisis. He is, without question, an important financial asset of ours. We recommend him unreservedly."

*Peter Reid & Melanie Foote
Brisbane*

"Prior to engaging Tim as our financial adviser my husband and I struggled to understand the complex world that managing finances has become - our attempts to do so were proving unsuccessful. In Tim and his team we have found trustworthy and competent professionals. Their expertise and enduring probity have ensured our financial future is more secure."

*Dale Forrest
Canberra*



To help you achieve your goals and objectives, we employ a disciplined financial advice process:

Step 1 Assess your current financial position including your assets, liabilities, savings capacity, personal risk (insurance) requirements and retirement income requirements etc.

Step 2 We help you define your short, medium and long term financial and lifestyle goals and objectives.

Step 3 The next step involves developing wealth, retirement, taxation, Centrelink, estate planning and risk management strategies to enable you to meet your financial and lifestyle objectives. We will also work closely with your accountant and solicitor to ensure our strategic advice is appropriate for your situation.

Step 4 Central to your financial plan will be a number of decisions which are yours alone to make. One of the most important of those decisions is the trade-off you may need to make in regard to your current and future lifestyle versus your tolerance for risk. If there is a mismatch between your goals and objectives and the strategies available to you then we will work with you to help you reach a compromise you are comfortable with.

Step 5 Once appropriate strategies have been developed we then identify appropriate financial products to support these strategies and prepare your financial plan via a 'Statement of Advice'.

Step 6 Upon your approval to proceed we will then assist you to implement your financial plan.

Step 7 Once your financial plan is in place we regularly review the strategies to ensure they continue to be appropriate for your situation via our Ongoing Review Service. Where investments are incorporated into your plan we complete regular reviews to ensure your investments are performing as expected. If they do not, or your situation changes or other external factors (e.g. legislation) change, we will recommend appropriate modifications for your plan.



"We have known Tim for a number of years and have built a relationship on trust. Tim has guided us through some difficult times in the past and the advice he has given has helped us achieve our goals for the future."

If asked, we would highly recommend Tim to any person who is looking for financial security for the future. Thanks again Tim."

*Peter & Robyn McConnell
Brisbane*

"We have complete trust and confidence in Tim and seek his recommendations on any major financial decisions. Tim is sincerely interested on our financial security, his advice and guidance is honest, professional and thorough and we feel confident that with Tim's continued assistance we will achieve all our financial goals."

*Brian & Deborah Goldfinch
Brisbane*

Wealth Creation



There are a range of strategies available to help you accumulate wealth. The key is to understand which strategies are appropriate for your situation. You need to consider a range of things such as the time you have to invest, whether you are investing for a particular goal and how much risk you are willing to take on. Our Advisers can assist you by:

- Advising on wealth accumulation strategies
- Advising on investing in managed funds, shares and property
- Designing and managing an investment portfolio that is appropriate for your financial situation and objectives
- Discussing the benefits and risks of gearing strategies
- Providing guidance on investing for a particular goal, e.g. for your child's education
- Implementing tax efficient strategies

However, it is important to understand that we are financial planners, not investment advisers. We do not promote the latest gimmick or 'hot tip' or 'tax scheme'. Rather, we agree upon long term strategies and build your wealth accordingly.

Importantly, we cannot predict short-term market movements - nobody can. We are investors, not speculators. We are unable to tell you that it is time to "get in or out of the market". Instead, we will work with you to build your wealth over time, using savings and discipline.

All Wealth Creation and Retirement Planning advice is provided via Consultum Financial Advisers Pty Ltd ABN 65 006 373 995 AFSL 230323.

Retirement Planning



There is a lot to think about when planning your retirement. You will need to replace the income you receive from working with your own funds. How much money will you need for your desired lifestyle? How long do you need it to last? It could be as long as 25 years or more! By planning your retirement early you can ensure that you are taking advantage of the strategies which are available to you.

Our Advisers can help you by planning and implementing strategies designed to maximise your financial position and resources as you move toward retirement. For example:

- Projecting your current retirement benefit (based on current strategies employed)
- Calculating your income and capital requirements based on your desired lifestyle
- Reviewing superannuation accumulation methods
- Superannuation splitting with your spouse
- Maximising tax efficiencies available through salary sacrificing to superannuation
- Maximising any entitlement to the Government Co-Contribution Scheme
- Reviewing the investment strategy for your superannuation fund
- Accessing your superannuation benefit to retire debt (upon satisfying a condition of release)
- Commencing a transition to retirement pension strategy or account based pension
- Re-contribution strategies to minimise the impact of death taxes for beneficiaries of your estate
- Reviewing your superannuation funds to ensure they are appropriate for your situation
- Consider the appropriateness of a Self-Managed Superannuation Fund for your situation
- Small business retirement concessions



Superannuation can be one of your biggest long term investments and taking control of it now can help you get the most out of it later. There are a range of tax effective strategies that you can use to get the most from your super. Our Advisers can help you put in place the right strategies for you by:

- Finding a super fund that suits your needs
- Consolidating your super funds into one to potentially save fees
- Implementing and managing tailored investment portfolio solutions for your super fund including direct shares and wholesale investments
- Putting in place super strategies to boost your super balance
- Structuring your super so your beneficiaries are taken care of
- Providing guidance on Self-Managed Super Funds

The number of Self-Managed Superannuation Funds (SMSF) is increasing rapidly and now represent the largest superannuation sector by fund values. The aim of a SMSF is to enable clients to apply strategies, flexibility and investment solutions that may not be available in other superannuation funds. Tilea Wealth can assist in the following ways:

- Determining the appropriateness of a SMSF for your circumstances
- Developing an investment strategy for your fund
- Holding insurances within a SMSF
- Owning direct shares, property and other investments within your SMSF

At Tilea Wealth our Advisers are highly experienced in all facets of SMSF (including ATO Trustee requirements and obligations) and can tailor a specific solution for your superannuation needs.

All Superannuation, SMSF and Estate Planning Advice is provided via Consultum Financial Advisers Pty Ltd ABN 65 006 373 995 AFSL 230323.

Estate Planning

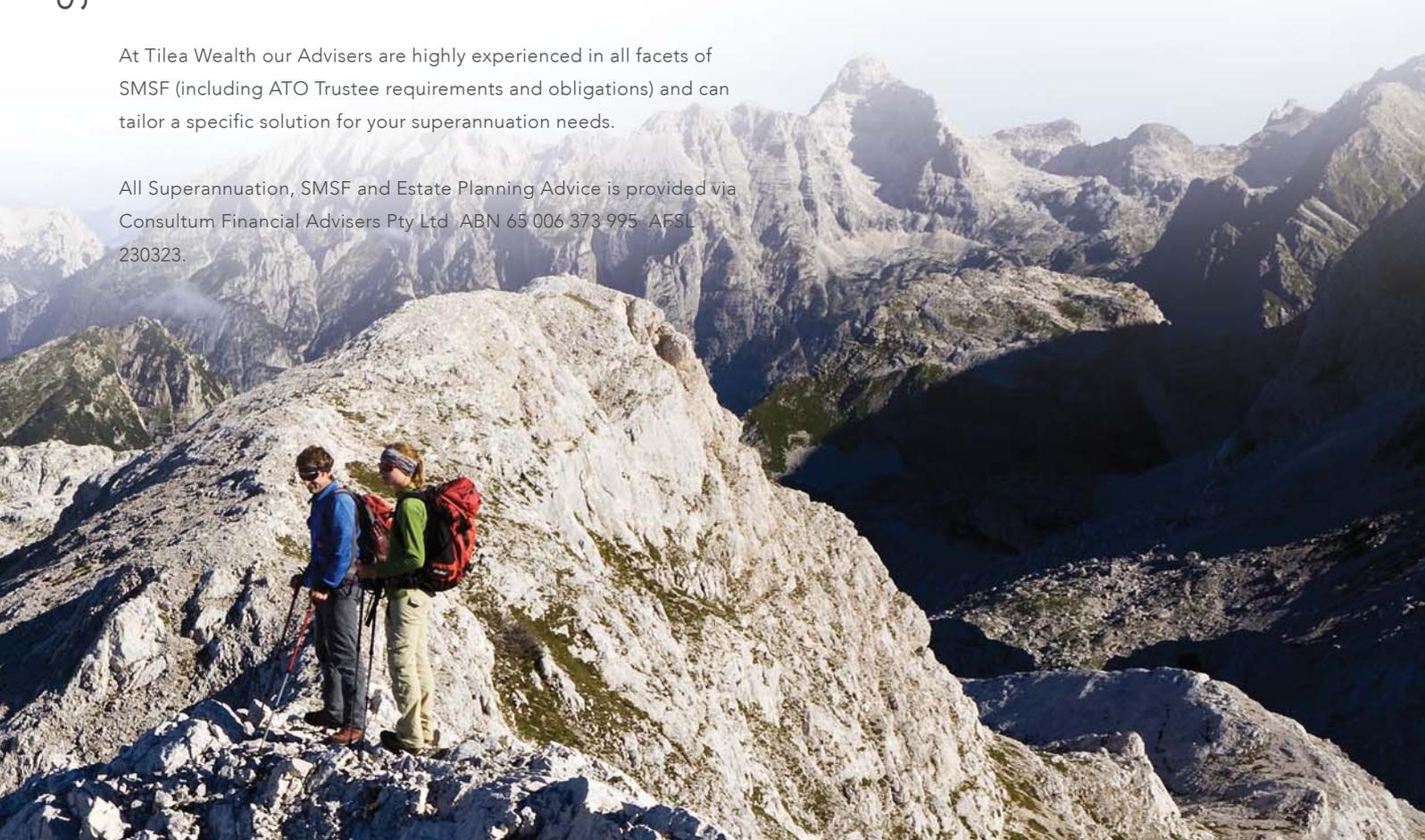


Estate planning provides a number of tools allowing effective control over the succession of your wealth. These tools include Powers of Attorney, Binding/Non-lapsing Nominations (superannuation), Wills and Testamentary Trusts.

There are also a number of strategies which can be implemented to minimise the impact of taxes on assets inherited by beneficiaries (e.g. partner, spouse and children) and to protect beneficiaries from potential claims by creditors, family law proceedings or sometimes themselves!

Used wisely, these tools can ensure your assets are distributed according to your wishes in the event of your death or incapacity to make significant decisions about life and should be considered as part of your wider financial plan.

Our Advisers are able to assist you by providing strategic advice and working in partnership with your solicitor to draft Wills and Powers of Attorney which compliment your financial situation and objectives. If you don't already have a solicitor, don't worry - we would be pleased to refer you to someone with the requisite skills and experience.



Vehicle Leases



Our Advisers can assist you to examine your vehicle finance options and help you find the right solution for your needs. These options include Leasing, Hire Purchase, Chattel Mortgage and Novated Leases.

Finance Lease - Leases enable a business to have the use of a car or commercial vehicle and the benefits of ownership, while the financier retains actual ownership of the vehicle.

Commercial Hire Purchase - Commercial Hire Purchase is a commercial finance product where a business (or an individual with a high proportion of business use) "hires" a car from the financier for a fixed monthly repayment over a term, and has the option to purchase the car at the end of the term.

Chattel Mortgage - A Chattel Mortgage is a commercial finance option under which a financier loans money to a business to purchase a car or commercial vehicle (chattel), and then secures the loan with a mortgage over the vehicle.

Novated Lease - While not strictly a business car finance option, novated leasing is a great way for businesses to offer an added incentive to their staff at no extra cost to the employer, by salary packaging employees' vehicles.

Vehicle Leases and Commercial Finance advice is provided via IOOF Finance Choice Pty Ltd ABN 74 129 728 963 Australian Credit Licence 385191.

Commercial Finance



If you own a business, our Advisers can assist you by arranging commercial leases. Leasing business equipment and tools preserves capital and provides flexibility. The primary advantage of leasing business equipment is that it allows you to acquire assets with minimal initial outlay. Because equipment leases rarely require a down payment, you can obtain the goods you need without significantly affecting your cash flow.

Another financial benefit of leasing equipment is that your lease payments can usually be deducted as business expenses on your tax return, reducing the net cost of your lease. In addition, leases are usually easier to obtain and have more flexible terms than loans for buying equipment.

Leasing also allows businesses to address the problem of obsolescence. If you use your lease to purchase items that are subject to becoming technologically outdated in a short period of time (such as computers or other high-tech equipment) a lease passes the burden of obsolescence onto the lessor because you are free to lease new, higher-end equipment after your lease expires.

Personal Insurance



At Tilea Wealth, we believe that the cornerstone of a good financial plan is one that enables you to create wealth but at the same time enables you to preserve wealth.

Insuring your car, home or other possessions makes sense. But many of us do not insure ourselves. If illness or injury stopped you from working for an extended period, your bills will still need to be paid. Personal risk insurance provides peace of mind – if the unexpected occurs, you and those who depend on you will be provided for.

Our Advisers can advise you on:

- Life insurance
- Disability insurance
- Income Protection insurance
- Trauma (Critical Illness) insurance
- Whole of Life and Endowment policies
- Child Trauma insurance
- Structure of Ownership - i.e. inside or outside of superannuation
- Key person cover for businesses and partnerships
- Shareholder and Partnership insurance
- Estate planning issues around insurance

All Personal Insurance advice is provided via Consultum Financial Advisers Pty Ltd ABN 65 006 373 995 AFSL 230323.

Home and Investment Lending Solutions



When preparing a financial plan it is critical that a client's debt position is considered.

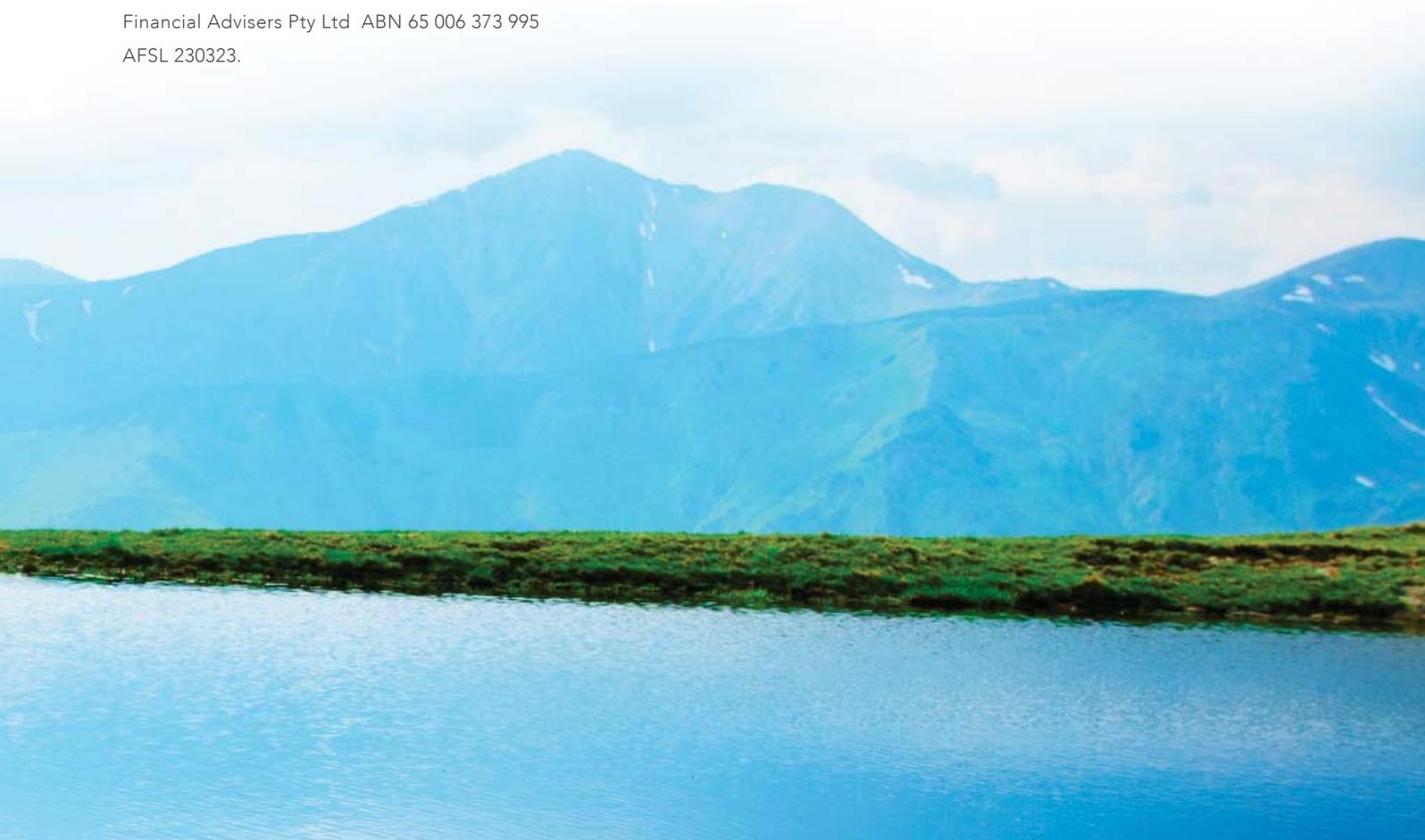
As Credit Advisers we are able to assist you with all facets of home and investment lending including:

- Refinancing
- Borrowing structures
- Debt consolidation
- Accessing equity for investment
- Understanding the risks associated with debt

Tilea Wealth is able to assist you to identify the product features you require for your unique situation and then recommend a suitable and competitively priced product from a large number of finance providers.

Our Advisers are members of the Mortgage Finance Association of Australia (MFAA) and the Financial Ombudsman Service (FOS).

Home and Investment Lending advice is provided via IOOF Finance Choice Pty Ltd ABN 74 129 728 963 Australian Credit Licence 385191.



Your trusted partner on the journey to financial security.



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