

Welcome

lawler^o
financial services

we believe.

we believe in your financial future



Why lawler financial services?

- Over 160 years of financial & accounting experience at your fingertips
- Other financial advisors seek our advice
- We partner with you through your financial journey
- We have customised financial solutions that suit your lifestyle
- All our senior advisors have an accounting &/or commerce background

We believe we can make a difference in your personal and financial life.
As the leaders in All-of-Life Financial Care we create lifelong financial blueprints

- A tailored personal investment strategy leading the way to financial security.
- We convert confusion into knowledge
- We convert your opportunity into your success.

Thanks for giving us the opportunity to sit down with you and show you how.



we believe you can live the dream

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We offer services that will benefit you!

- Wealth creation
- Strategic Investment Advice
- Financial Advice
- Superannuation planning
- Retirement strategy
- Wealth protection
- Business Succession Planning
- Key person policy review

We offer All-of-Life Financial Care so you can relax and live life to the fullest.

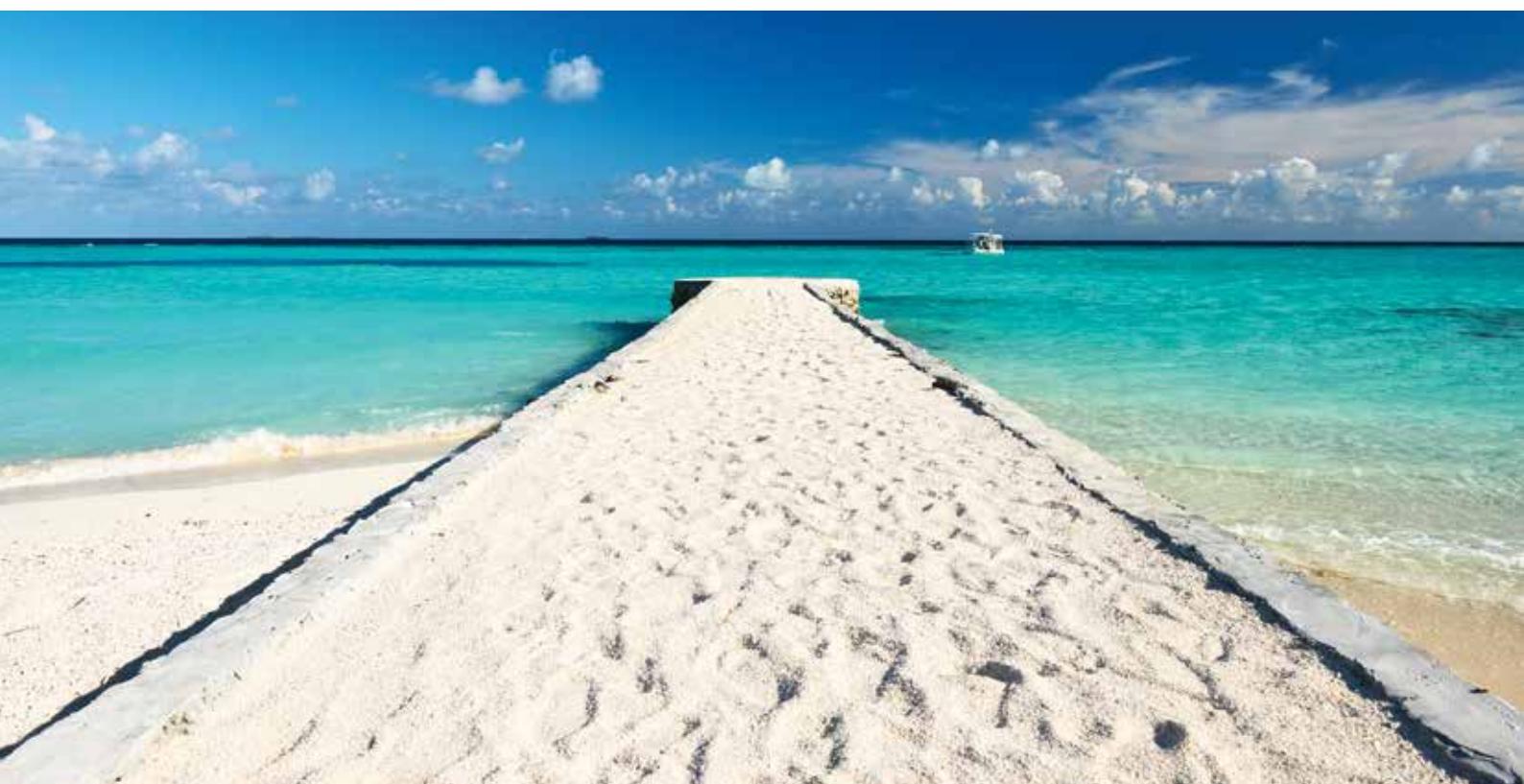


we believe in living life to the fullest

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You can have the Total Financial Care you deserve



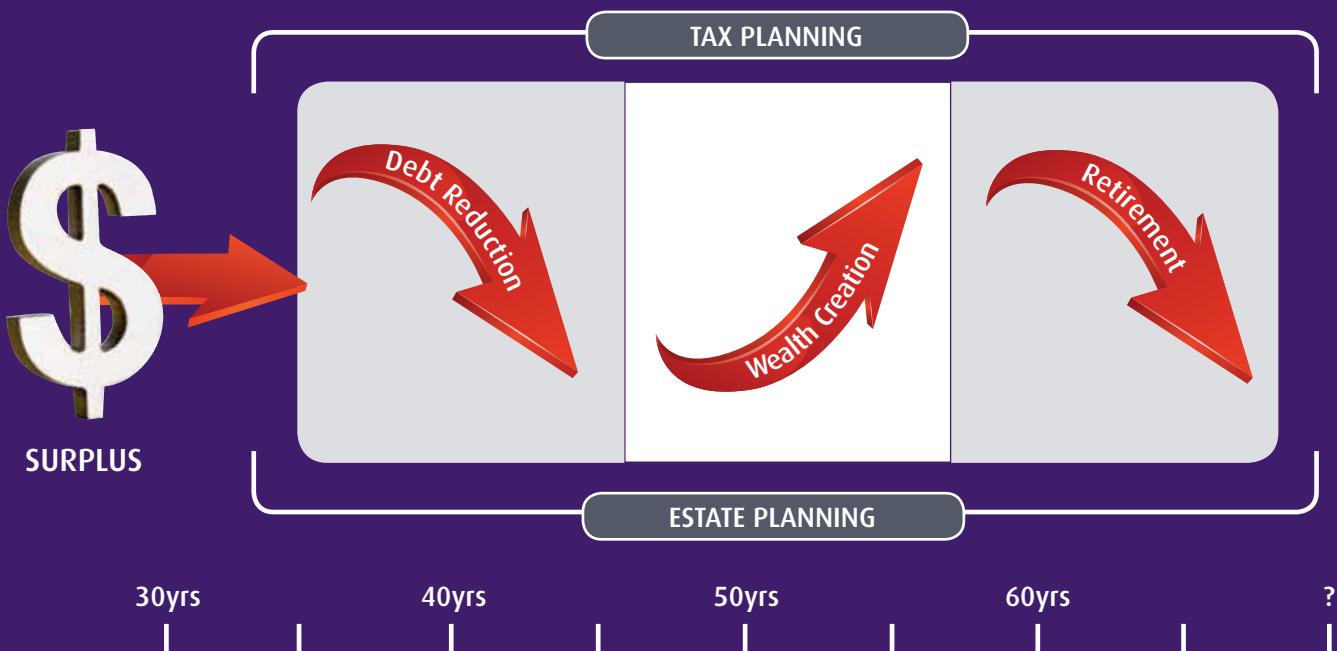
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The three phases of financial life

Our approach is simple.



we believe wisdom pays off

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we believe.

The Vault...

Your lifes most important documents locked
safe and sound yet accessible in seconds
when you need them.

Coming soon....
brought to you by Lawler Financial Services.



we believe in a good night sleep

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What our clients say - Testimonials

"They demonstrated more awareness of our investments, and a willingness to look 'outside the square' to achieve consistently good returns."

PETER BRAUN,
Mining Services

"For ten years Lawler Financial Services have listened carefully and taken into consideration my personal goals. They have helped me transition through different career pathways."

MAREE GLEESON,
Medical Researcher

"It is essential to have a financial advisor with whom you are confident and can trust. We have found that with Lawler Financial Services."

TREVOR MARKEY,
Insurance



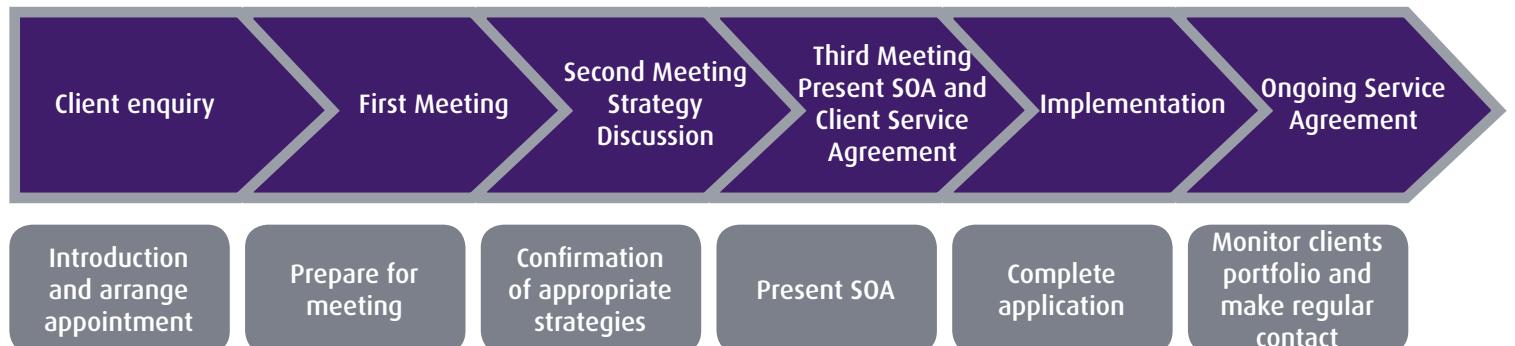
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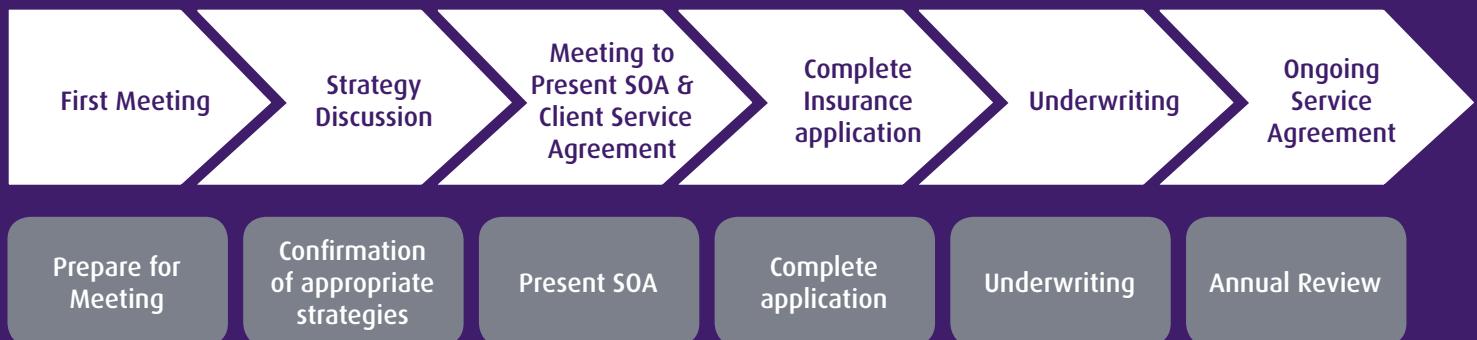
we believe.

So What's the Process?

Financial Planning Process



Risk Management Process



we believe family is important

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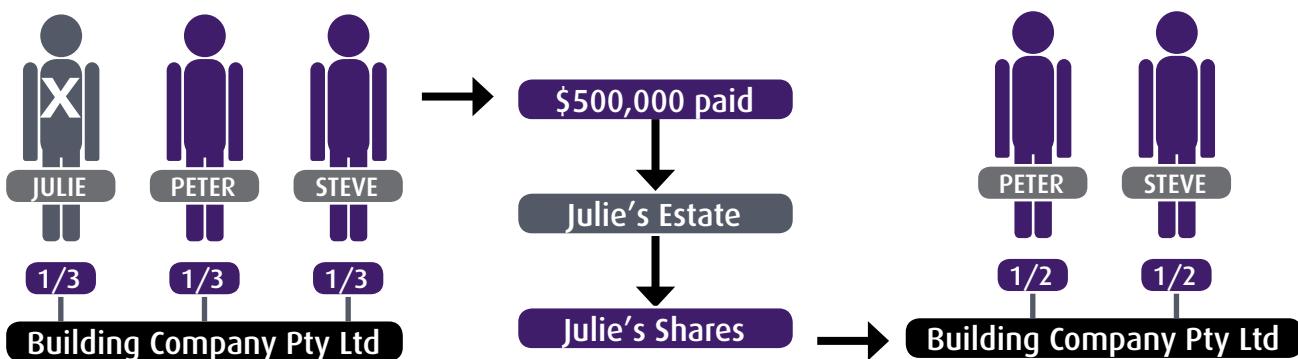
Business Succession Planning

If you have one or more business partners, you need to ask yourself what would happen if you or one of the other business partners were to die or become permanently disabled and unable to work in the business again?

You may not want your ex-business partner beneficiary as your new business partner, but this is a real possibility if there is no business succession plan.

How a Business Succession agreement works:

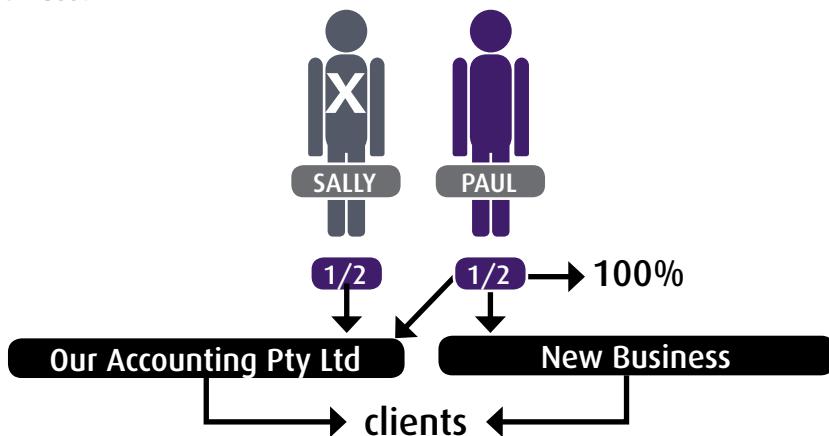
Julie, Peter & Steve own Building Company Pty Ltd, a successful building company worth \$1.5 million. They have a Business Succession Agreement, covering death and disablement.



Outcome: When Julie was killed in an accident, there was a relatively smooth and stress free transition of ownership of Julie's Shares to Peter & Steve.

What can happen without a business Succession Agreement?

Sally & Paul run Our Accounting Pty Ltd. When Sally died, her husband, as executor, offered to sell Paul, Sally's share of the business. He declined and started up a new company. Within 12 months this new business had taken most of Our Accounting's clients and the company had become worthless.



Outcome: Sally's family were left with nothing of value.

Meet Our Team of Experts

They turn your opportunity into your success



Vivienne

Toni

Craig

Emma

Mark

Phillip

Mandy

Damien

Matt

Liz

Chris

Malienda

Melissa

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**Hi, I'm Craig from
Lawler Financial Services**

Craig Sawyer Dip FP CFP
Financial Adviser / Director

My combined 18 years in superannuation with previous public practice accounting experience enables me to offer clients a holistic view of wealth maximisation across all entities and taxation structures.

I have completed the Advance Commerce Certificate in Account as well as the Diploma of Financial Planning, and CFP in Financial Planning. As the holder of the Specialist Adviser designation within the Self-Managed Super Fund Professional's Association of Australia (SPAA), I also have in depth expertise in this area.

Our aim is to provide long term practical and progressive solutions that marry to our client's personal and financial requirements.

In 2012 I was awarded Securitor Adviser of the Year. This could not be achieved without the faith of our clients in our service and commitment.

The team at Lawler Financial Services is now sixteen strong with staff based in both Newcastle and Tamworth.

securitor 

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PHILIP MOORE Director, Senior Financial Advisor, Chartered Accountant B.Com, CA

With over 26 years of wisdom and insight to share, Philip is well placed to provide fully rounded wealth creation and financial security advice adapted to your unique circumstances. He finds it very satisfying to help people create wealth, whether they're just starting out, well on their wealth creation journey or enjoying the fruits of their wealth in retirement.



HUGH MCKENSEY Director, Consulting Financial Planner, Chartered Accountant B.Com, FCA

Hugh has nearly 50 years experience in the accounting and retail financial industries. There isn't much Hugh can't teach you about effective business structures for wealth creation and succession planning, and about superannuation and investment. Hugh is the current Chairman of Lawler Financial Services.



MARK ARNOLD Director, Senior Financial Advisor B.Com, M. Ec, Dip FP, FP, CFP, FCPA (FPS)

Mark offers his clients a wealth of knowledge in financial planning, not just from his 25 years experience as a practitioner, but also as an educator and author. He has presented at seminars on financial planning for CPA Australia and is frequently quoted on financial matters in the media. With Mark you are assured of expert advice.



CRAIG SAWYER Senior Financial Advisor Adv Com, Dip FP, CFP

Superannuation can be frightening unless guided by an expert. In Craig, who has been our Superannuation Manager since 1993, you will find a master pilot. Craig can help you find the ideal superannuation arrangement to suit any entity, taxation structure and risk profile. Maximising your wealth is always his primary goal.



CHRIS DAVIS Senior Risk Advisor B.Com, Dip FS, LRS

Chris heads up our risk management team and specialises in insurance and estate planning. He works with his clients to implement long-term, sustainable risk insurance which secures their financial futures. Chris has worked in the financial services industry for 15 years and is a very well qualified financial planner in whom you can have absolute faith.



DAMIEN PASSMORE Financial Advisor, Chartered Accountant B.Com, CA, SSA

Wealth creation is Damien's speciality, particularly in superannuation and self-managed super funds. He holds the designation of Specialist Advisor with the SPAA (Self-managed Super Fund Professionals' Association). With over 20 years experience, including in public practice accounting, Damien can provide you with holistic wealth maximisation advice.

we believe you can live the dream

Leaders in All-Of-Life Financial Care

Newcastle

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facsimile 02 4926 5727

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BRAND BRIEF – Lawler Financial Services (LFS)

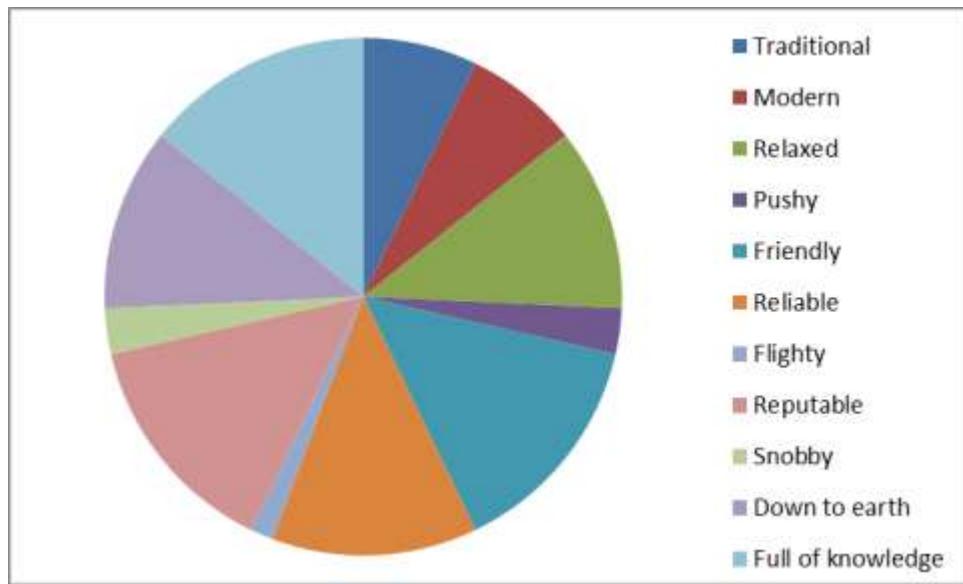
| | | |
|--|--|--------------|
| Brief Date July 2013 | Brand Manager Lawler Financial Services assisted by Kis Marketing | Brand LFS |
| Objectives of Branding Overview | | |
| <p>Strategic Objectives</p> <ul style="list-style-type: none"> • Promote Lawler Financial Services to the target markets in a highly visible yet distinctive and relevant way that gives them permission to connect with (trial or use) and maintain loyalty with (retention) the brand. • Ensure brand and its promise is promoted (through staff & IMC Plan) in a way that is consistent with the brand elements and brand personality. • Ensure team members are advocates of the brand and have a strong understanding of brand meaning, personality, brand promises etc. | | |
| <p>Key Brand Benefit (USP)</p> <ul style="list-style-type: none"> - All our Financial Advisors have an accounting &/or commerce background - Our combined expertise is in excess of 160 years – other financial advisors seek our advice - We offer All-of-Life Financial Care - We partner with you through your financial journey offering customised financial solutions for your lifestyle - 'The Vault' - We offer holistic financial care for the 'Hunter's best' - An awarding winning team | | |
| <p>Brand Personality Traits</p> <p>Knowledgeable/experts Trustworthy Friendly Elite Reliable Responsive Loyal Partner/educator</p> | | |
| <p>Brand Positioning ● = Lawler Financial Services (More for more offering)</p> <p>Service & experience = high end Fees/monetary cost = high end</p> <pre> graph TD HC[High Cost Service] --- H[] H --- LR[] LR --- LC[Low Cost Service] LR --- HE[Highly experienced with personalised service.] HE --- LE[Low level of experience with limited service.] style H fill:none,stroke:none style LR fill:none,stroke:none style HE fill:none,stroke:none style LE fill:none,stroke:none style HC fill:none,stroke:none style LC fill:none,stroke:none style H stroke:#000,stroke-width:1px style LR stroke:#000,stroke-width:1px style HE stroke:#000,stroke-width:1px style LE stroke:#000,stroke-width:1px style HC stroke:#000,stroke-width:1px style LC stroke:#000,stroke-width:1px dot((red dot)) dot --- H dot --- LR </pre> | | |

Brand Mantra or brand promise [what is the “heart & soul” of the brand or the “core brand promise”?]

Leaders with specialised expertise offering in All-of-Life Financial Care
Offering holistic financial advice in a trustworthy and friendly way.

| Brand | Emotional Modifier (the way in which we offer this service) | Descriptive Modifier (what areas we cover) | Brand Function (what we are offering) |
|--------------|---|--|---|
| LFS | We are friendly & trustworthy as industry leaders | All of Life (holistic) | Financial Care |

What are we as a brand now?



LFS is a very friendly, reliable and knowledgeable brand with a great reputation. A little bit of push and a little bit of snobby allows it to respond well to a diverse range of target markets. Overall, it is a very down to earth brand that needs to keep embracing modern ideas and practices as it moves into the future.

Current Brand Message:

Leaders in All-of-Life Financial Care

Possible Brand Slogan:

We Believe in Your Financial Future.....

..... We believe family is important

..... We believe in living life to the fullest

..... We believe you can live the dream

..... We believe we can make a difference

..... We believe in a good night's sleep

..... We believe wisdom pays off

..... We believe in a profitable harvest (we believe money can grow on trees)

Etc etc etc.

In context.

Lawler Financial Services. We believe in your financial future.

Leaders in holistic, All-of-Life Financial Care

Target Audiences [who are we talking to?]

As there is a diverse team, offering a different skill set there is essentially a different set of Target Markets for each of the LFS advisors. A snap shot of these target audiences is below. Traditionally customers tend to get drawn to an advisor that reflects some similar personality characteristics to them. For this reason it is important that the advisors learn the art of playing the chameleon.

CRAIG SAWYER:

His two primary target markets include individuals who are business owners over 50 years in a blue collar industry or corporate sector. They are usually well off, family orientated, have superannuation choice, very good at their chosen profession but not overly knowledgeable on financial matters. They are generally extraverts and big believers in doing what you say you'll do. Ideally they will have over \$500,000 to \$1,000,000 in Investable funds.

Craig specialises in the SMSF market.

The secondary target market is Directors, employers and large corporate groups that are requiring services relating to employee superannuation and/or education in this area.

CHRIS DAVIS: Wants to be seen as the expert on risk insurance in the Hunter. His target market values reassurance, protection and the minimisation of risk personally &/or professionally.

His three primary target markets include:

- SME's over \$500,000 in value with less than five owners requiring Equity Protection. Generally younger with smaller super amounts and risk concerns. This group value peace of mind and usually have a lot to lose if they are not adequately protected.
- Families (2+2) with a \$200,000 income and debt. Professionals or self-employed that are more down to earth and middle class. They value honesty, up front communication and need education and risk advice.
- Large Corporates for group salary protection policies. They generally are looking to protect themselves or generate an employer POD for staff attraction and retention. Value return on investment above all else.

DAMIEN PASSMORE:

His target market consists of wealthy individuals nearing retirement that require specialist SMSF assistance. Ideally the client will have over \$500,000 to \$1,000,000 to invest. These could initially just need consultation on an existing SMSF and then will transition over time to a fully managed client. Whilst these clients are wealthy a majority are laid back in nature and happy to have an expert managing their assets. They value honesty, return on investment and knowledge. This brings them peace of mind.

PHILLIP MOORE:

His target market consists of professionals with a higher socio economic status. This may include Doctors, Professors, Medical Specialists, Engineers or other highly paid professionals seeking investment, superannuation, asset protection or SMSF advice. They generally value private school education, drive European cars and enjoy the finer things in life. They have an air of sophistication and superiority and value luxury.

MARK ARNOLD:

Target market to be further defined with Mark at a later date. This will also apply to the new Adviser that is commencing in August.

Ideal Mental Map – What do we want people to think when they see LFS? TBC by team

- Lawler
- Conservative
- Financial Ideas Generator
- Wealth Creation
- SMSF
- Tax
- Reliable
- Money
- Leaders – Ahead of the Game
- Finance
- Expert Advice
- Purple

Creative Guidelines & Mandatories

All marketing activities & material must be approved by Lawler Financial Services internal marketing representative Chris Davis.

All activities must comply with any legislation and associated ethics.

All marketing material must be branded with the correct LFS logo and use correct Corporate colours as stipulated in the Style Guide.

No staff is to book marketing activities without approval from Chris Davis.

A win-win situation

Building new business through referrals

Six good reasons advisers and accountants make the perfect alliance

Forming an alliance is one of the best ways to build your business and better service your existing clients.

So why align yourself with a financial adviser?

1. We have the same goals for our clients

While accountants and financial advisers work on very different aspects of a client's finances, we are both committed to helping them meet their financial and lifestyle goals.

2. We provide non-competing yet complementary services

It's impossible for either a financial adviser or an accountant to provide a client with a solution that covers every aspect of their finances from tax advice and accounting to insurance and investment advice. But together we can provide clients with a more holistic financial solution.

3. It increases the appeal of our businesses

Clients come to you for holistic solutions, so when some aspects of their situation fall outside of your area of specialisation, like when they need investment or insurance advice, it helps to be able to recommend a trusted financial adviser for them to work with.

4. We give you better leads and more of them

Nothing beats a referral from an already trusted professional, especially one who already understands the client's overall financial position. Not only can we help you qualify the lead, but our endorsement will make it less costly and time intensive to convert them to a genuine client. Better yet, once they are a client, you'll find it much easier to build the kind of open, trusting relationship you want to have.

5. Together we can improve our standing in the local community

By building an alliance in our local community we can harness the power of our combined reputations to improve our standing. This means you'll be more likely to be invited to build further alliances, speak at seminars and contribute to local press. And once other businesses know you are a good referrer they'll be more likely to refer to you too.

6. Our businesses are a good cultural match

Of course, when it comes to choosing alliances it's important to choose the right partners, which is why we have approached your business. Culturally our businesses are very similar. We are both well respected in our industries and we are both committed to helping clients meet their financial and lifestyle goals.

Contact Lawler Financial Services for further information on 02 4928 7000 or visit www.lawlerfs.com.au

A guide to estate planning

Estate planning is about more than just preparing a valid Will. It's about making sure your family is provided for and that your assets go where you want them to after you die.

A good estate plan can:

- ensure the ownership and control of your assets passes to your intended beneficiaries in the right proportions
- minimise the tax impact on your estate and beneficiaries
- ensure your estate is administered in a cost efficient and timely manner
- protect assets if a beneficiary is involved in any legal difficulties (for example, bankruptcy or divorce) or under a legal disability.

Essentially, a good estate plan can provide you with peace of mind and help avoid potential complications for your beneficiaries.

Working out what you need

Firstly, have you considered whether you've accumulated enough assets to provide for your family and pay off debts if you die? If you think there's a shortfall, your financial adviser will be able to suggest some ways for you to make up the shortfall.

Have you also thought about who will inherit which assets and in what proportions?

If you're sick or injured and unable to control your investments, have you chosen someone to manage your affairs for you?

You should review your estate planning needs on a regular basis and particularly when an important event occurs such as:

- enter a care facility
- getting married
- getting divorced
- the birth of a child
- the death of a relative you have provided for
- starting work
- changing jobs
- retiring.

| An estate planning checklist | Yes | No |
|---|-----|----|
| Do you have a valid Will? | | |
| Have you reviewed/updated it since the last significant event in your life? | | |
| Have you disposed of or purchased a major asset? | | |
| Does your Will protect your assets to ensure they are not inappropriately diminished? | | |
| Do you know how much money your family would need if you died today? | | |
| Do you have a funding strategy in place? | | |
| Are you and your family financially protected if you were to suffer a serious illness/injury? | | |
| Are you and your family financially protected if you were to become totally and permanently disabled? | | |
| Do you know how much money you and your family would need if you were unable to work, or you suffered a serious illness/injury? | | |
| Is your income protected? | | |
| Are the protection measures you have in place sufficient for your family's needs? | | |
| Have you appointed someone to look after your affairs if you die or become incapacitated? | | |
| If you're a business owner, have you considered exit strategies from your business? | | |
| If you're a business owner, have you planned for the future of your business after you die? | | |

If you answer 'No' to any of these questions, it's possible you have a gap in your estate planning needs.

Case study 1

Estate planning is about ensuring those you love are taken care of

Rosemary was a successful dentist. She and her husband, Tom, had three young children. Tom, a freelance journalist, worked part-time, spending most of his time with the kids and keeping the house going. This arrangement worked well.

When Rosemary died suddenly, the family lifestyle collapsed. Tom couldn't find full-time work for 14 months. He could no longer afford the private school fees for the children, or the hefty mortgage payments. He had to sell their home, move the family into a rented house in another suburb and the children had to change schools.

The trauma, especially for the children, was significant. They lost their mother, their friends and the comfort of their familiar home – all within one year.

Case study 2

Estate planning is about protecting the assets of your beneficiaries

Rowan was a chartered accountant in a partnership that audited a large trading company. The audit area failed to detect some significant fraud committed by the company principals. When the company went into liquidation, an action was commenced against Rowan's partnership for damages.

Rowan owned very few assets in his name. However, when his wife and father both died in the space of one year, Rowan's strategy fell apart because assets they both left to him personally in their Wills were left exposed to the court action against his partnership.

Things you should consider

This publication provides an overview or summary only and it shouldn't be considered a comprehensive statement on any matter or relied upon as such. This publication doesn't take into account your personal objectives, financial situation or needs. It's important for you to consider these matters before making any financial decision and we recommend you seek help from a financial adviser. You should seek advice from a qualified taxation adviser when making any decisions about taxation matters.

Case study 3

Estate planning is about ensuring you are taken care of in case of incapacity

Andrew, a widower, has two children, Sally and Darryl. He was on excellent terms with Sally but in later years, his relationship with Darryl had begun to deteriorate.

When Andrew suffered a stroke he was unable to take care of his own finances. He hadn't appointed anybody as his attorney to take over on his behalf.

Darryl sought and was granted the position of attorney by the Courts. Where Sally would probably have taken a more compassionate approach to the use of Andrew's funds, Darryl turned out to be quite brutal.

Over the years, there were instances where Darryl refused expenditure that might have led to an improvement in Andrew's quality of life. These instances were somewhat subjective and on the surface Darryl's custodianship couldn't be faulted. He diligently managed his father's affairs in a way that would both retain their value and (to an outsider) appear as though they were completely in Andrew's interest.

It's likely Sally would have spent more money on Andrew and his care. She would almost certainly have moved him from the nursing home where he was staying as she felt it was substandard and a cause of considerable stress to her father.

This situation could easily have been avoided if Andrew had appointed Sally as his attorney in the first instance.

For more information, please contact your financial adviser.

Contact Lawler Financial Services for further information on 02 4928 7000 or visit www.lawlerfs.com.au

Thanks for getting to know Lawler Financial Services

We believe we can make a difference to your financial future.
Let's partner together to make that reality



we believe we can make a difference

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we believe.