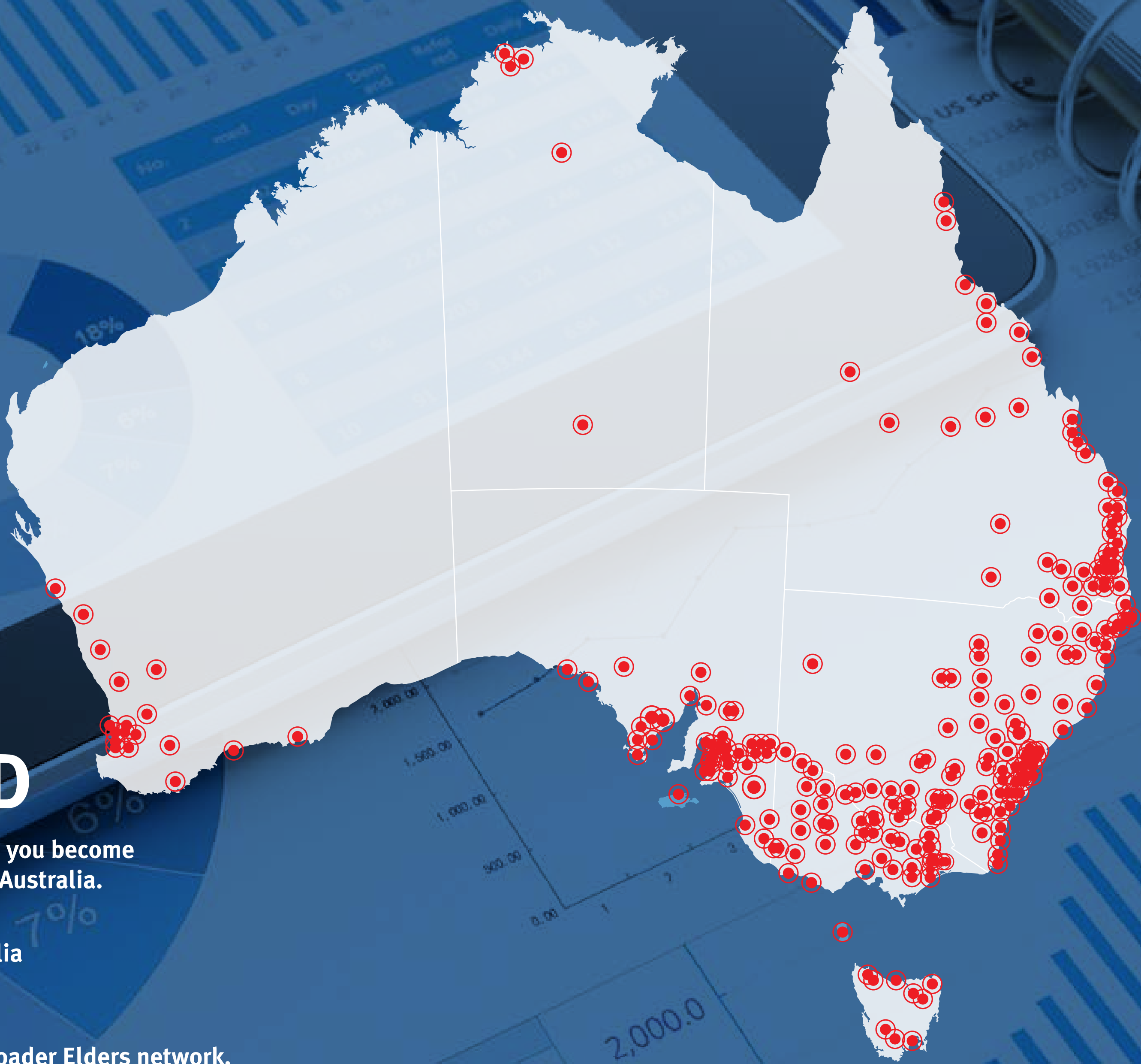
ELDERS FINANCIAL PLANNING

was established in 1995 and provides a unique dealer group service proposition for existing practice owners that want the freedom to grow their business and for employed financial planners wishing to start their own business.

Elders

Financial Planning

A STRONG BRAND



When you partner with Elders Financial Planning, you become part of one of the largest rural services brands in Australia.

The Elders group has:

- **209 Rural Services branches throughout Australia**
- **140 General Insurance branches**
- **Over 250 real estate offices around Australia**

We can provide you with introductions into the broader Elders network. This gives you the opportunity to forge referral relationships across businesses such as Elders General Insurance, Elders Banking and Elders Home Loans in your local area.

WHAT WE DO

It's not easy being a financial planner, you spend a lot of time with your clients - making sure their financial plans adapt and change as their lives take their twists and turns.

And, as a professional you need to keep abreast of not just the regulatory change that affects your clients, but also the changes that affect you. Things like keeping up your Continuing Professional Development, making time for further study and developing your soft skills.

On top of all this, you're running your own business. And with increased competition from things such as robo-advice and direct insurers, it's becoming more difficult to attract and retain quality clients.

This is where we can help.

We don't just provide licensee services. We work with you to build an advice business that you can be proud of.

Our Licensee team has the experience and skills to help you take your business to the next level – whatever that looks like for you.

We can help you acquire new clients via introductions to the Elders branch networks. Our systems and processes enable you to give quality advice backed up by world-class research and technical resources. And, our business coaching specialists will help you stay motivated and focused on the big picture, so you can build an advice business you're proud of.

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Sound Business Advice

Our Regional Managers and support specialists have years of experience with advice businesses. Between us, we've owned businesses, sold businesses and worked with a wide range of advisers ranging from start-ups to mature businesses.

So the challenges you're facing are probably the same ones we've helped with before.

We provide face-to-face support to help you achieve your best. We'll take the time to help you define your business goals, and then we'll work with you to turn them into reality. Our planners tell us they value our ability to help them remain focused on their goals.

Making Advice Delivery Easier

One of the big issues advisers are telling us about is the need to be able to give advice more efficiently.

We have access to a customised version of Xplan that includes a number of advice wizards that will make it easier for you to provide quality advice in a timely manner.

We're also partnering with a number of external providers such as SuiteBox and Paraplanner.com.au to give you access to tools and resources to help make your business more efficient.

If you're interested in learning more about how we can help, please call 1800 060 741 to find out more.

Elders Financial Planning

OUR CUSTOMISED APPROACH

So when you partner with Elders Financial Planning, you'll discover that we don't take a cookie-cutter approach to your business. We take time to learn about you and your hopes and dreams for the future.

We'll work with you to create a value proposition that truly reflects the unique nature of your business and meets the needs of your ideal clients.

We'll help you develop a pricing model that reflects the true value that you provide to your clients.

And to make all this happen, we'll spend time with you helping you build robust workflows and processes that enable your business to deliver on your promise to clients.

Our practice development team consists of experts in their fields, all of who can help you build the business of your dreams. We've worked as financial planners ourselves, so we understand what it's like to have the responsibilities of running a business on your shoulders.

You'll have access to resources that will help you build a world-class financial planning business. And if we don't offer it ourselves, we are usually able to refer you to a third party who will have what you're looking for.

At Elders Financial Planning we don't tell you how to run your business. Instead we work with you to turn your dreams into reality.

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An Authorisation to suit you

At Elders Financial Planning we offer a range of authorisations to suit Adviser requirements and accreditations so that you can concentrate on providing high quality financial advice for your clients.

Our Premium authorisation provides a wide range of product solutions and the flexibility to meet your clients' needs.

We also offer specialist accreditations for:

- ✓ SMSF
- ✓ Equities and ETFs
- ✓ Margin Lending and Gearing
- ✓ Aged Care

Our Risk only specialist authorisation allows you to provide comprehensive personal risk insurance advice with the potential of accessing our open approved product list of providers.

If you're interested in learning more about how we can help, please call 1800 060 741 to find out more.

Financial Planning

Elders Financial Planning Pty Limited ABN 48 007 997 186 AFSL 224645

WHAT MAKES **US DIFFERENT?**

It can be difficult to stand out in a market place full of providers who all look the same. But there are some things that are unique to Elders Financial Planning that truly differentiate us from other financial services licensees.

Elders Financial Planning

Referral Opportunities

For many advisers, finding a regular supply of qualified leads is a problem.

When you join Elders Financial Planning, we can provide you with introductions into the broader Elders network. Between our Rural Services Branches, General Insurance, Real Estate offices and our Home Loans and Rural Lending banking areas, we have a range of referral opportunities available to you.

Many of our successful businesses choose to co-locate within an existing Elders branch in order to develop stronger relationships with the other Elders professionals. We also have a referral arrangement with Australian Super where accredited advisers are able to provide advice to Australian Super members.

Speak with your Elders Regional Manager to find out more about these referral opportunities.

A Strong Brand

With over 175 years of involvement in Australia's rural landscape, the Elders name is well known and respected throughout the country.

When you join Elders Financial Planning, you become part of the larger Elders family and can benefit from the goodwill associated with the brand.

The Human Touch

With some licensees, you get the back office services and not much else. If you want to talk with someone, you call head office.

We offer a different model that we believe is more effective over the long term. We believe in partnering with our advisers and working together to help them build world-class advice businesses.

Our Regional Managers all have extensive business and financial planning experience so they know what it's like to run a business and keep abreast of all the regulatory change that you face. In addition to our Regional Managers we have other specialists who can help you with different aspects of your business. And we believe in face to face contact with our advisers. We sit with you, in your business, and help you achieve your goals.

We believe there are synergies in working together with our advisers. They tell us they value our input and our coaching that keeps them on track and accountable.

Cashflow

One of the frustrating things about running a business is staying on top of your cashflow. We make it easier for you by paying commissions weekly, not fortnightly like many other licensees.

Flexibility

It's your business. We give you the flexibility to run it the way you want.

Our Premium authorisation provides a wide range of product solutions and the flexibility to meet your clients' needs. Some of our advisers choose to use additional tools as part of the advice process – tools like the SuiteBox. We're strong advocates for improving the advice process and making it more client friendly.

We don't tell you how to charge for your services and we can work closely with you to help you develop a strong client value proposition and pricing structure that meets the needs of your clients.

Your Development

We see the upcoming changes in educational standards as part of a bigger picture when it comes to your professional development. We're the only licensee that provides educational scholarships to our advisers to assist them with increasing their financial planning knowledge.

But we also believe that advisers need to develop soft skills to allow them to interact on a more meaningful basis with their clients. We provide face to face training via our PD Days and Conferences on these topics as well as recommending suitable courses for advisers.

If you're interested in learning more about how we can help, please call 1800 060 741 to find out more.

Elders Financial Planning

HOW WE CAN **HELP YOU**

Financial Planning

SUPPORT

Professional Practice Support and Development

Our highly experienced team of regional managers offers full face to face practice support for our adviser network

Our regional managers and coaches are highly qualified and have extensive financial advice experience as practitioners and business owners. This means we can provide you with the specialist financial planning and business coaching expertise you need to maintain and grow your business.

With access to the greater Elders group, we can provide the potential to build your referral networks, create a true value proposition for your business and provide a personal development program for you and your staff.

Research & Technical Support

Elders Financial Planning is able to supply some of the finest research capabilities in Australia through our service agreement with ANZ. You will have access to the Chief Investment Office and their world class analyst & research team covering a range of asset classes and products including:

- Access to Chant West, Mercer & Morningstar research facilities
- Monthly economic insights and investment market updates
- Invitations to CIO webinars
- Model Portfolio monitoring and updates

Technical Solutions

Elders Financial Planning has extensive technical solutions available through our agreement with ANZ and the OnePath specialist team and with specialist teams from other platform providers including AMP, BT, and MLC.

- This enables Advisers to have access to a variety of technical resources including web and phone tech support
- Regular email technical updates and legislation alert updates
- Tech Webinars throughout the year
- Specialist face to face strategy workshops and strategy tools through our PD day, regional conference, national conference and adviser portal

DEVELOPMENT

Professional Development

When you join a new licensee, it's important that you don't lose your productivity. From the minute you join Elders Financial Planning your development year starts with a comprehensive induction program to quickly get you up to speed with our systems and processes, thus saving you time and money.

On an ongoing basis we provide:

- A professional development program through our Learning Management System (LMS) to maintain your CPD obligations
- Specialist webinars, workshops and face to face training sessions throughout the year
- An opportunity to receive education scholarships to help upskill qualifications
- The services of a National Practice Development Coach

Professional Standards Framework

Elders Financial Planning has a comprehensive compliance and professional standards framework designed to support you and your practice to maintain its compliance and legislative requirements.

- An annual quality assurance audit to ensure you meet regulatory requirements
- Pre-vetting advice where required
- Face to face support, telephone hot line access, coaching or training on any compliance issue
- Weekly EFP Express communication highlighting any legislation updates
- Support in the event of a client complaint

Referral opportunities

As part of the wider Elders group, Elders Financial Planning has initiated a special referral induction program for Advisers.

- We facilitate introduction meetings for our new Advisers to the wider Elders group in their area, where possible to forge potential referral networks.
- We will identify, and then introduce employees from General Insurance, Real Estate, Home Loans, Banking and Rural Services to any new Adviser.
- We also invite selected Advisers to benefit from our referral partnership with Australian Super, allowing them access to their adviser services team and potential client referrals

BUSINESS TOOLS

Marketing	Paraplanning	Remuneration	Software Solutions
Elders Financial Planning provides a range of marketing material throughout the year to support your practice including: • Regular articles that can be re-branded with your business name. • Our Licensee website gives you the opportunity for a link to your business website. • Specially negotiated discounts on stationery with an option to pay via deduction from your revenue payments. • Special discounted rates with Feedsy and Suitebox to help you with your client engagement.	Elders Financial Planning has exclusively negotiated heavily discounted rates for their Advisers with a major para planning business to produce Risk only and comprehensive SOAs. • A highly experienced paraplanning team that understand XPlan and financial advice, thus adding value for Advisers who wish to outsource their SOAs or use this service for their SOA overflow requirements. • This frees up your time, enabling you to spend more time on revenue-producing activities.	Our Advisers benefit from a unique weekly revenue payment system providing them with more cashflow flexibility for their practice. • Also, you can run revenue and business performance reports specific to your practice that provide a complete overview of your practice from a financial perspective. • We also provide heavily discounted corporate rates for your professional indemnity insurance.	Elders Financial Planning has negotiated exceptional group discount rates for XPlan and can supply a range of XPlan solutions and tools to increase your practice efficiency and streamline your administration to suit your practice needs. We give you access to a wide range of advice wizards within XPlan that cover the most common areas of financial advice. This makes it easier (and quicker) for you to produce an advice document that is user friendly and easy to read.

If you're interested in learning more about how we can help, please call 1800 060 741 to find out more.

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