



Guiding Financial Choices for Your Future

***1 ° off course for 5 minutes
is no big deal.***

***But 1 ° off course for 30 days means you
are lost at sea.***

– Keith Abraham





A short note from our directors

We understand choosing a Financial Adviser is a significant decision and we do not take the responsibility of assisting you lightly.

The potential financial savings of having a trusted adviser can be significant, however, even greater is the freedom and peace of mind it can bring.

It is our vision to improve your today, and tomorrow, as we guide you towards financial certainty. We see financial planning as a marathon not a sprint. Our role is to make sure you begin your journey heading in the right direction with guidance to ensure you stay on track.

By staying true to their financial roadmap, our long term clients have been rewarded with the confidence of knowing their financial affairs remain in order.

We would value the opportunity to help you simplify your financial life.

Yours faithfully

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What's behind Guide?

Guide Financial was established in 1994 working within an established accounting firm. The practice has since grown to become an autonomous financial advice business based in Cotton Tree on the Sunshine Coast.

The firm is owned and managed by local advisers, Marc Venter and Bradley Wall who have worked together since 2003. Marc and Bradley have over 15 years industry experience each, are degree and Certified Financial Planner (CFP) qualified, and are supported by an enthusiastic and qualified team. The Guide culture is about building mutually rewarding relationships within the team and community of Guide clients for the long term.

What sets Guide Financial apart from many advisers is that in 2015 they made the move to their own financial licence, Australian Advice Network (AAN). What this means to clients is they have access to a more diverse investment universe, reduced layers of fees and most importantly every decision is focused solely on the clients outcomes.

AAN was awarded the National Award 'Independent Financial Adviser- Best New Licensee 2016'.









The Mission - Getting you there

Guide Financial are like a travel guide, looking out for your best interests on your financial journey.

Planned

Your ideal journey mapped out including strategies that provide the best opportunity for you. Assisting you to understand how many extras you can afford on your journey.

Protected

Your financial journey can be ruined with unsuitable financial decisions. They have your back, to protect you with an informed perspective on life's financial decisions.

Peaceful

Simplify your financial life and have the logistics taken care of, so you can spend more time enjoying the scenery.

Guide Financial do everything to give you the confidence to live for today knowing your future is secure.



Philosophies of investing

Philosophy

01

Goals vs Risk

The most important measure of risk is the probability of not achieving your desired outcomes. An aggressive investment strategy, with higher risks, may not be required to achieve your goal. Successful investing begins by setting measurable and attainable goals.

Philosophy

03

Cost

Fees are a part of life, however, paying layers of unnecessary fees eats into the returns on your portfolio, especially as they compound over the long term. Guide Financial go direct to providers to find the best opportunities and negotiate the most competitive price available with the pooled resources of all our clients.

Philosophy

02

Balance

Limiting your range of investments raises the level of risk and volatility without any potential additional return. Guide Financial coordinate your portfolio with a sufficient range of quality, well researched investments without unnecessary complexity.

Philosophy

04

Discipline

Short-term choices based on emotion or hype are speculative in nature and introduce needless additional risk to your portfolio. Be encouraged to stay disciplined through the emotions of fear, greed, anger or excitement.







How Guide Financial manage portfolios

Guide Financial manage clients' portfolios with their unique, disciplined process.

Advisers focus on ensuring portfolios are managed professionally for both growth and capital preservation. The result is clients can spend their time on the things they enjoy rather than worrying about their money.

A reputation of integrity built over many years affords Guide Financial with access to insights and research from some of the worlds most renowned investment analysts. What's more, economic updates from highly regarded financial specialists are also scheduled for their clients.

The freedoms of holding a privately owned financial services licence, Australian Advice Network (AAN), create opportunities that would otherwise not be possible.

Larger Investment Universe

The (Australian Advice Network) financial licence, arguably, is able to look at a much larger investment universe, when selecting portfolio options.

Best of Breed

By unbundling the underlying managers in a diversified investment option, it is possible to source 'best of breed' solutions – this is difficult for many providers as they have an inherent bias to include their proprietary investment solutions in their models.

Power of Cooperation

Discounted portfolio costs are negotiated with suppliers based on the power of combined funds under management. As AAN grows, so does the bargaining power, so the negotiated discounts increase. Recognising discounts are made possible by the client's pooled investments; negotiated discounts are passed straight to clients through lower fees. Now that is unique!



Protection

Wisdom consists of the anticipation of consequences. Guide Financial build contingency plans based on the outcomes that matter to each family. It's about what you want to be able to do should a situation arise.

Sometimes we need to be reminded of the most important things in our lives. It can be much harder to anticipate the financial consequences of your loss of health than the cost of repairing your house after a storm. Would your family be able to sustain your lifestyle without your ongoing income?

Using Guide Financial means they do the interacting with insurance companies to get you the best policy conditions from their large range of insurers. More importantly, should you need to claim on your insurance, you have an advocate fighting for you to get the claim paid as quickly and efficiently as possible.

- Life Cover
- Income Replacement
- Total and Permanent Disability
- Protection within Superannuation
- Critical Illness and Recovery







Lending

The opportunity to borrow money can help you achieve the outcomes important to you. However, it is important to ensure you have a strong foundation to withstand any challenging times in your journey.

Securing a loan shouldn't be a stand-alone financial decision; it needs to be part of your overall financial plan. Guide Financial discuss strategies available, good vs bad debt and comfortable debt levels to ensure a strong foundation. A lending approach to compliment your overall financial situation should avoid financial stress in your family.

Guide Financial deliver unique advantages whether you need a loan for a property, vehicle or your business.

- Advice considers your bigger picture; your broker is also a fully accredited financial adviser.
- A vast world of loans outside the big banks; access to over 50 lenders.
- Each year Guide makes sure you still have the best deal available; they are with you on your journey.

That what it's like to have an advocate on your side, it could save you thousands.



From our clients

"Awesome adviser - explains things in a way which makes it very easy to understand different options available and therefore the decision making process is simplified. Have been with him for nearly 20 years and would highly recommend his ability." - **Tania (client since 1999)**

"We are pleased to have Marc Venter as our financial and retirement adviser and have been very happy with our portfolio returns over the past 5 years. His professional advice and experience has taken the worry out of planning for our retirement and the years ahead. Marc has kept us updated with regular financial and investment reviews and is always available to clearly answer any of our questions when our circumstances change." - **David (client since 2008)**

"My neighbour died leaving his wife and children behind. I found out that he had nothing in place and the stress it caused made me thankful that my adviser strongly encouraged me to take out insurance. It also helped make it real why I need it." - **Neil (client since 2001)**

"I have always found Bradley to be a genuine no-nonsense, straight-talking adviser. He provides sound guidance and planning, and understands our personal and professional situations well. He has helped me personally grow my superannuation substantially and also provided personal insurance strategies that have evolved with my earnings. " - **Anita (client since 2001)**

"Bradley and his staff members are always readily available to answer any queries. He takes a personal interest in his clients and as a result the advice and service given is second to none." - **Blair (client since 2004)**

"I have been a client of Marcs for several years and have been very happy with his recommendations and assistance in managing my retirement portfolio. He has always been available to assist with unexpected problems, and I feel my affairs are in good hands when I am out of the country (which is often)." - **David (client since 2007)**







For your future

Take a moment to think about your finances.

- When you think about money what is your biggest concern?
- How do you currently make financial decisions?
- When you dream of the future what do you see?
- How do you know whether you are on track to the future you desire?

Don't live with uncertainty, simplify your financial complexities.

Guide Financial advisers have experienced the highs and lows of life through the myriad of situations they have travelled through with their clients. From buying their first home, getting married, building families, growing businesses and retiring, to the range of struggles that can complicate a clients' journey. Some of these experiences usually happen only once in a lifetime, but in their role as financial advisers they manage these situations on a regular basis.

In short, they understand the impact good financial advice can make.

You will be in the best of hands with their team. They have the experience and technical capability to assist in providing financial certainty for your journey.

Make the best of every opportunity, year after year, whilst knowing Guide Financial is alongside you every step of the way.

What We Do

- Retirement planning
- Portfolio management and investment advice
- Risk protection including personal protection plans and business insurance
- Home and business loans and other debt management
- Cash flow management
- Financial strategies for a better outcome
- Intergenerational planning

Vision	Financial Certainty
Mission	Getting you there
Promise	To be with you on the journey
Motto	Seek wisdom, be disciplined.

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