



**seafinancialgroup**

SUSTAINABLE | ETHICAL | ASPIRATIONAL ADVICE



**Established in 2003, SEA Financial Group provides advice to hundreds of Australian families like yours.**

Financial planning is about helping you plan for a future lifestyle that is as good as it can possibly be. No matter your age, the advice of a SEA Financial Adviser is crucial in helping you achieve your financial goals by developing a strategy specifically for you.

Your financial adviser(s) are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234.

**SEA FINANCIAL GROUP**

**[www.seafg.com.au](http://www.seafg.com.au)**

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# THE REAL BENEFITS OF GOOD FINANCIAL ADVICE

With constantly changing legislation and volatile financial markets, it can be difficult to know how, when and where to invest your hard-earned money.

To make sure you are making the right decisions, a financial adviser can assist you with a holistic approach to your needs. Your future is important – and this includes implementing the right financial strategies long-term.

A financial adviser helps you realise your goals and ensure you are making the right decisions and taking the right steps in order to achieve them – both in the short and long term.

There is a common misconception that only those who are wealthy or have been working for a long time can seek financial advice. This is far from the truth. SEA Financial Group advisers have long-term clients at all different stages of their life, with a range of financial needs. When you come to us, we will ask you about your life goals and help you devise a plan that is right for you. We can talk to you about investing, insurance, government entitlements, superannuation, aged care and retirement planning. And we help you live the lifestyle you've always dreamt about.



“Research conducted by The Financial Services Council found that those who obtain professional financial advice accumulate at least three times more assets after 15 years than those who make their own decisions”



## WHY CHOOSE SEA FINANCIAL GROUP?

- Established in 2003. Since then, we have successfully developed and implemented hundreds of financial plans.
- More than 100 years of combined industry knowledge. Our qualified and passionate team brings a wealth of financial knowledge and expertise to SEA Financial Group.
- Client-centric approach. You'll receive financial advice specifically tailored to you, which means you'll be implementing only the right financial strategies. We take the time to get to know you and your circumstances.
- Sustainable and ethical investment strategies are at the forefront of what we do. This means that on top of getting the best financial advice, you're also acting in a way that's considerate of others, and of the world.
- Holistic approach. When it comes to your lifestyle, your family or your business, we provide solutions based on the whole picture.
- Flexible advice. Whether you require ongoing financial advice or a one-off consultation – we cater for your current needs.
- Outsource to us. Whether you are just starting out on your financial journey or you have an in-depth portfolio, outsource to us and gain extra time to do the things you really want to do.

Join the many professionals across Sydney who trust us as their financial planning partners.

# WHY CHOOSE SEA FINANCIAL GROUP?

Behind every professional and successful financial adviser stands a well-resourced and highly skilled investment support team. Your SEA Financial Group adviser evaluates a variety of inputs into their investment selection, including:

- ◆ A focused and experienced team of in-house investment specialists
- ◆ Large scale, third party external research houses
- ◆ Company and industry reports
- ◆ Regulatory filings
- ◆ Earnings transcripts
- ◆ Investor and company presentations
- ◆ Insights from portfolio and investment managers

Central to our philosophy is the notion of not being boxed into one set of investment style or strategy (e.g. Value, Growth, Momentum, Quality or ESG). Instead, you and your family are at the centre of everything we do and we will always act in your best interest.

Our investment style and portfolio positioning are dictated by our high conviction ideas and prevailing market conditions. Supporting this is a rigorous and dynamic research program across all asset classes including Equities, Bonds, Property, Credit & Alternatives.

You can rest assured your SEA Financial Group adviser will:

- ◆ Take the time to understand you and your family's goals, needs and objectives
- ◆ Create a tailored plan for you that's clear and simple with a holistic approach
- ◆ Answer your questions
- ◆ Act ethically and confidentially
- ◆ Suggest ethical and sustainable investment strategies

## Our Services

We are authorised by Oreana Financial Services to provide financial advice in relation to:

- ◆ Wealth Accumulation
- ◆ Income and Asset Protection
- ◆ Government Benefits and Centrelink Planning
- ◆ Superannuation (including Self-Managed Super Funds)
- ◆ Retirement and Redundancy Planning
- ◆ Estate Planning
- ◆ Tax Strategies
- ◆ Debt Management
- ◆ Margin Lending
- ◆ Aged Care Advice

# WHERE WE STAND ON SUSTAINABILITY AND ETHICAL INVESTING

Investing is not just about turning a profit and growing one's nest egg. It can also be about building and thriving responsibly and sustainably.

According to research conducted by RIAA (Responsible Investment Association Australasia):

- 86% of Australians expect their super or other investments to be invested responsibly and ethically.
- 9 in 10 Australians feel it's important that their financial institution invests responsibly and ethically across the board.
- 9 in 10 Australians believe it's important that their financial adviser provides responsible or ethical options.

With that in mind, your adviser at SEA Financial Group will offer you access to a suite of investments and can tailor a portfolio that meets both your investment objectives and aligns with your core values. We endeavour to invest in companies that create positive social or environmental impact while still providing substantial financial gain for our valued clients.

If you wish to incorporate an element of ESG (Environmental, Social and Governance) investing into your strategy, we'll apply several investment screens when constructing your portfolio, including screens for:

- Environmental factors (Waste, Pollution, Non-Renewable Energy)
- Social factors (Alcohol, Gambling and Tobacco)
- Governance (Human and Labour Rights, Anti-Corruption and Diversity)



**"86% of Australians believe that it is important that their Financial Advisor asks them about their interests & values in relation to their investment"**

RIAA Report





## MEET OUR ADVISERS



**Glenn Peers**

**Glenn is the Director and Branch Manager of SEA Financial Group and has worked in the financial services industry since 1990. He founded Cornerstone Wealth Management (trading as SEA Financial Group) in 2003.**

Glenn holds a Bachelor of Commerce, an Advanced Diploma of Financial Planning and is a Fellow Chartered Financial Practitioner. Glenn has completed and passed the Financial Adviser Standards and Ethics Authority exam, Code of Ethics and Professionalism in Financial Advice and is accredited to provide advice on SMSFs (self-managed super funds). Glenn is a registered member of the Tax Practitioners Board and is a member of the Association of Financial Advisers (AFA).

Glenn was selected in the inaugural Barron's Top 100 Australian Financial Advisers and voted in the Financial Standard's Top 50 most influential advisers of Australia in 2017.

Glenn takes great pride in developing close relationships with his clients, from young adults accumulating wealth, people in their middle years consolidating and protecting wealth, to those moving into their retirement years. He understands that regardless of age, everyone has goals and aspirations that require a plan and considered guidance to help bring them to fruition.



**John Huo**

**John has worked in the financial services industry since 2004, working in financial planning firms such as NRMA Financial Services and Westpac Financial Planning.**

John holds a Bachelor of Management, an Advanced Diploma of Financial Planning and is a member of the Financial Planning Association (FPA) and registered member of the Tax Practitioners Board.

John has completed and passed the Financial Adviser Standards and Ethics Authority exam, Code of Ethics and Professionalism in Financial Advice and is accredited to provide advice on SMSFs (self-managed super funds).

John takes great pride in developing close relationships with his clients and can provide advice around Life Insurance, Managed Investments, Superannuation and Retirement Planning, Direct Equities and Aged Care.



**Paul Davies**

**Paul holds an Advanced Diploma of Financial Planning and has passed the Financial Adviser Standards and Ethics Authority exam, Code of Ethics and Professionalism in Financial Advice. He is a member of the Financial Planning Association (FPA).**

Paul started his career as a Financial Adviser in 1999 with St. George Bank and he has held Senior Management positions across multiple advice licensees in a variety of roles. This included the supervision and monitoring, practice management and development and audit of adviser practices. He has won multiple CEO awards for outstanding performance in these roles. This experience has enabled Paul to build a strong understanding of what good quality financial advice is and the benefits it can create for clients. He takes time to understand the goals and objectives of his clients in order to build a considered plan suited to their financial needs.

# WHAT TO EXPECT

The financial advice process involves working with you over a series of meetings. The journey starts with an initial consultation to discover your needs and goals. This is followed by data gathering and a strategy meeting to discuss the areas that our advice can address.

We discuss everything from your income and capital to assisting family members, and look at recommendations regarding assets, investments, property, debt structuring and management.

After we agree on the strategic direction, a written plan is created (this is called a 'Statement of Advice'). Once the plan is implemented, we schedule regular meetings to track your progress towards your desired goals, complemented by ongoing communications to keep you informed about investment markets and relevant regulatory news.



## OUR FEES

We believe in transparency, which means you will always know how much you will be paying. Additionally, we'll never apply a fee or charge without your prior consent.

SEA Financial Group is a fee-based service with no hidden commissions. The level of fees and charges are dependent on what services you use and can be tiered for some services depending on the value of your investments.

### Schedule of fees

Type of advice	Fee charged
Initial consultation	At our expense
Initial advice (advice preparation and implementation)	An Advice Preparation Fee is charged depending on the complexity of the advice provided. This amount will range from \$2,200 to \$8,800 (including GST). This is charged for the preparation of the Statement of Advice. It is a one-off cost and is payable after presentation of the document whether you proceed with our advice or not.
Ongoing advice	SEA Financial Group offers our clients an ongoing advisory service. The ongoing advice fee will be based on the level of service required, the frequency of the review and the complexity of the advice.  Our ongoing adviser service fee will range from a minimum of \$1,650 to a maximum of \$20,000 per annum, unless otherwise negotiated. We will inform you of the exact fee payable in writing before proceeding with any work on your behalf.
Ad hoc advice	The fees for the provision of ad hoc advice not covered by an Ongoing Service arrangement will be charged on an hourly basis at a rate of \$265.
Insurance products	We will receive commission for our initial and ongoing services to you.  Initial commission is between 0% and 66% and the ongoing commission is between 0% and 30% of the annual premium and is paid by the insurance product issuer to us.
Stamping fees	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.

There are 25 million Australian Dreams. Yours is closer than you think.

Let your SEA Financial Adviser design a plan with you to make your dream a reality.

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