

# NAVIGATING YOUR FINANCIAL JOURNEY.

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### About Bell Potter

Bell Potter Securities is a leading Australian stockbroking, investment and financial advisory firm that provides a comprehensive offering of financial services to a diversified client base that includes individuals, institutions and corporations.

Founded in 1970 by Colin Bell, Bell Potter has grown to a total staff of 600 and operates across thirteen offices in Australia and has offices in London and Hong Kong.

Bell Potter is a part of the Bell Financial Group of companies (ASX:BFG).

Investors today face a number of challenges as they look to position their portfolios to accomplish their goals.

The right kind of financial advice can really make a big difference as markets move and personal circumstances change.

Whether you are an experienced and hands-on investor, or looking for a helping hand, we can help you find the right path to success by delivering a level of advice appropriate to your needs.

We invite you to learn about our service offering.

# ABOUT US

We provide a financial advisory service that is underpinned by:

- Expertise and experience
- Personalised advice
- Investment discipline, and
- Integrity and transparency.

We have been passionate investors from our early years. Such was his belief in the importance of understanding investing from a young age, Graham taught it to teenagers as a special interest subject during his teaching career late last century! Fast forward to today, governments around the world, in their quest to improve consumers' investment experiences and outcomes, are focusing on education programs – eg [www.moneysmart.gov.au](http://www.moneysmart.gov.au) – and raising adviser standards – eg Australia's Future of Financial Advice legislation.

Embracing this global change, our aim is to understand your financial needs and to provide appropriate, transparent advice to meet those needs.

Our partnership draws on our broad ranging professional and personal experiences, including a combined 25 years in the financial markets, to provide a service at a level suited to you.

We work to help you build a portfolio of assets that provide a healthy and sustainable income stream that grows in value over time, using a methodical approach centred on

- systematic analysis to identify companies with strong financials;
- diversity across asset type, geographic region, industry sector, defensive vs cyclical; and
- seeking contrarian recommendations where there is deep underlying value not appreciated by the market.

To complete the financial planning loop for you, we have an established network of like-minded professionals, including accountants, lawyers and business advisers. We can act as your Financial Concierge, sourcing appropriate people to assist as needs arise – updating wills, estate planning, deceased estates, etc.

## Investment philosophy

Our approach is based on the following maxims:

1. Investing is a long-term activity
2. A long-term strategy is therefore crucial – with regular reviews
3. Be patient – avoid knee-jerk reactions
4. Seek quality and value – and be prepared to go against the trend
5. Diversify – across asset classes, industry sectors and geographic regions
6. Maintain sufficient cash – to avoid being a forced seller of assets
7. The media are short-term attention seekers
8. Be wary – don't let #7 distract your focus from #1-6!



**Graham Teague**  
Private Client Adviser

Graham Teague is accredited to advise in Australian and International Equities, Level 1 Derivatives, Fixed Interest Securities, Listed and Unlisted Managed Investments, Margin Lending, Government Bonds and Debentures.

Graham has been working in financial services for 9 years, specialising in portfolio management and stock selection for an extensive and diversified range of clients including individuals, companies, self-managed superannuation funds, and not-for-profit organisations.

Graham applies his experience and knowledge from his time working in education (20 years in the classroom and educational management) and small business (20 years as a company director).

His current professional memberships include a Fellow of the Australian Institute of Company Directors, and membership of SMSF Association and the Stockbrokers Association of Australia.

Graham lives in Adelaide with his wife and has five children.



**Nigel Stewart**  
Private Client Adviser

Nigel Stewart is accredited to advise in Australian and International Equities, Level 1 Derivatives, Fixed Interest Securities, Listed and Unlisted Managed Investments, Margin Lending, Government Bonds and Debentures.

He holds a Bachelor of Agribusiness majoring in International Finance and a Diploma of Stockbroking.

Nigel provides professional, customised advice across a variety of sectors including Real Estate and Agribusiness.

Nigel started his career serving in the Royal Australian Army for 5 years. He transitioned to Institutional Banking and has worked locally and overseas for 15 years at global investment houses UBS, Merrill Lynch and Morgan Stanley (both in Sydney and London), and local banks Commonwealth Bank and Westpac.

Nigel is married with two young children.

# SERVICE OVERVIEW

Our comprehensive range of products and services are among the most sophisticated and extensive available to Australian investors.

## Stockbroking

Specialist advice across an extensive range of asset classes:

- direct investment, including Australian and international equities,
- fixed interest,
- foreign exchange, and
- derivatives.

## Technical financial advice

Creation and implementation of a personalised financial plan to help you achieve your investment and retirement goals.

## Superannuation

Creation of your own superannuation fund. We partner with you to establish an appropriate fund structure and strategy that is consistent with your unique risk profile and retirement objectives.

## Portfolio Lending

Growing wealth through greater participation in the share market by using your portfolio to secure a line of credit to additional equities.

## Portfolio Administration Service

Managing your financial affairs efficiently with this premium service that integrates all your assets – shares, unlisted funds, interest rate products, managed funds – and takes care of the day-to-day administration associated with them.

## These services are supported by:

- Client website access 24/7, including portfolio reports with live pricing and a full research library
- Monthly 'Insights' newsletter
- Weekend reading – articles of interest based on our week's reading
- Seminar invitations
- Analysts' briefings
- Personalised financial planning and superannuation advice from our Technical Financial Advice team, headed by Jeremy Tyzack
- Information and advice on individual stocks, industry sectors and the broader economy from our Research Department, headed by Peter Quinton

# FINANCIAL ADVICE LEVELS

Our three levels of advice have been designed to provide you with access to our team's knowledge and experience to the extent you feel appropriate.

Full service inclusions and fees are detailed on page 10.

## Entry Level -

### Account Maintenance & Adviser Service Fee

This entry level service is mandatory for all accounts and has been set at a modest \$250 + GST per annum (\$440 per annum for 3 or more accounts at the one address).

The fee is to cover costs associated with administering your account and providing services in support of your investment portfolio.

These include access to the full Bell Potter suite of products and tools, together with maintaining your personal Investment Profile that ensures our advice is appropriate to your personal financial circumstances.

You have access to Bell Potter's extensive research library and are able to view your portfolio with live prices 24/7.

You also receive regular communications from us, including our monthly "Insights" newsletters, our "Weekend Reading" emails, seminar invitations and stock and market commentary.

We also provide alerts on market sensitive news in relation to stocks you hold.

## Gold Level -

### Investment Planning & Reporting

In addition to the Entry Level services, the Gold Level includes the development and implementation of an Investment Plan and quarterly portfolio reporting.

We help you with tailored investment planning advice, particularly for those important moments during your financial journey including:

- Developing a savings plan
- Making your first investment
- Investing an inheritance
- Switching superannuation to an SMSF or APRA approved small fund
- Managing the transition to retirement, and
- Restructuring assets as a result of a family issue.

We then provide you with ongoing advice, quarterly portfolio reviews and an annual review, which, together, focus on ensuring your investments continue to reflect your objectives.

## Platinum Level -

### Financial Planning & Portfolio Administration

This premium service is for those who value planning and reviewing and who want the portfolio administration and tax reporting done for them.

This service includes the Gold Level services, together with:

- Development of a financial plan
- Portfolio administration and tax reporting:
  - we remove the administrative burden while you retain full control of the assets
  - quarterly and annual tax reports in hard copy and 24/7 access to same via the Bell Potter client website.
- Annual meeting, at which personal financial circumstances, plans and objectives and asset allocation are reviewed.

# INCLUSIONS AND FEES

<b>Entry Level - Account Maintenance &amp; Adviser Service Fee</b>	<b>Annual Fee<sup>1</sup></b>	<b>Brokerage<sup>1</sup></b>	<b>Minimum Portfolio</b>
<ul style="list-style-type: none"> <li>- Access to Bell Potter's product suite, including equity accounts, superannuation, portfolio lending, foreign exchange, term deposit and cash services</li> <li>- Trading on Australian and international markets</li> <li>- Access to Bell Potter's research and information services, including Morningstar, Citi Group and in-house</li> <li>- Access to Initial Public Offerings (IPOs)</li> <li>- Client website access, including live portfolio valuations and research library</li> <li>- Client Investment Profiling used to determine your investment objectives</li> <li>- Personal advice re individual stocks – performance, corporate actions, news etc</li> <li>- Monthly 'Insights' newsletter</li> <li>- Weekly Weekend reading</li> <li>- Seminar invitations to adviser, research analyst and corporate presentations</li> <li>- Alerts on market sensitive news relating to stocks held</li> </ul>	\$275 <sup>2</sup>	1.1% <sup>3</sup>	None

## **Gold Level - Investment Planning and Reporting**

All services above plus:	\$1,100 - \$5,500 <sup>4</sup>	0.825% <sup>3</sup>	None
<ul style="list-style-type: none"> <li>- Development of a personalised Investment Plan</li> <li>- Implementation of Investment Plan</li> <li>- Quarterly portfolio reporting</li> <li>- Annual performance reporting and update of Investment Profile</li> </ul>			

## **Platinum Level - Financial Planning and Portfolio Administration**

All services above plus:	Scaled fee	\$126.50 per transaction	\$250,000
<ul style="list-style-type: none"> <li>- Development of a Financial Plan</li> <li>- Portfolio administration – records of transactions, income and dividends received, corporate actions actioned according to your instructions</li> <li>- Cash management service – reconcile all cash movements</li> <li>- Quarterly reports – assets held, transactions during the period, income and expense statements, progressive capital gains tax and cash reports</li> <li>- Annual tax report – ready for your accountant</li> <li>- Annual review and planning meeting</li> </ul>	0.85%-0.44% based on portfolio value <sup>5</sup>		

<sup>1</sup> All fees are inclusive of GST; check with your accountant on tax deductibility

<sup>2</sup> One fee covers up to 2 accounts at the same address; for additional accounts, total annual fee \$440

<sup>3</sup> Negotiable on frequency and size of transactions; minimum brokerage \$126.50 per transaction

<sup>4</sup> Annual fee determined following a needs assessment; fee dependent on complexity

<sup>5</sup> For multiple family accounts, rate determined by summing individual portfolio valuations; minimum quarterly fee \$531.25

## Continue your journey with us

If you have any questions about our service offering, or would like some help deciding on the level of service that is right for you, please don't hesitate to contact us.

### **Graham Teague**

#### **Private Client Adviser**

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Disclaimer: This booklet has been provided for information purposes only. The booklet does not take into account the investment objectives, financial situation and needs of any particular investor. These matters should be considered when deciding whether the investment is appropriate. Before opening an account with Bell Potter you will need to carefully consider the appropriate Product Disclosure Statement or information booklet.

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*We are pleased that we made the decision to engage with Client Advisers Graham Teague and Nigel Stewart of Bell Potter Securities.*

*One of our main expectations as investors is to have regular contact with well informed and expert Client Advisers who initiate the contact and who take a hands-on approach to managing and reviewing our investment portfolio, as opposed to simply providing a transactional service.*

*Both Graham and Nigel are meeting this need. In addition, we are also pleased to receive and have access to market research that is specific to our portfolio or which may be relevant to potential investments.*

**- Deborah & Michael Harrison, SA**

*In any financial relationship, personal engagement is critical to success.*

*In this regard, Graham, and more recently Nigel, have provided the level of communication and advice I need to give me confidence in the performance of my super fund.*

*They have tailored a package to my needs and I appreciate very much the service they provide.*

**- Bruce Frey, QLD**