HEWISON
PRIVATE WEALTH

YOUR FUTURE, OUR PRIORITY

WHO ARE WE

Truly independent, fee for service, and wholly Australian owned, Hewison Private Wealth provides you with unbiased financial planning and investment advice.

Established in 1985, Hewison Private Wealth is owned by the principals of the firm and has grown to become one of Australia's leading independent wealth management firms. With no affiliation, relationship or financial arrangements of any kind, our practice remains truly independent.

Our wealth management model gives our clients control and flexibility over their finances; we design strategies tailored to a client's individual objectives.

We have more than 25 years experience in private wealth management and have a successful track record of delivering outstanding results. Our direct investment philosophy together with individually managed accounts provide clients with optimum service and investment strategies that have been tested and adapted to accommodate rising and falling financial markets.

We place a strong value on remaining independent. We have always operated on a fee for service model and do not receive commissions.

Hewison Private Wealth is a Principal Member of the Financial Planning Association of Australia (FPA) and all our advisers are Certified Financial Planner™ (CFP®) professionals.

INTEGRITY

Our mission is to provide you with the highest standards in professional advice and client management services focused on achieving client goals.

We share a vision to create an industry model of excellence and integrity.

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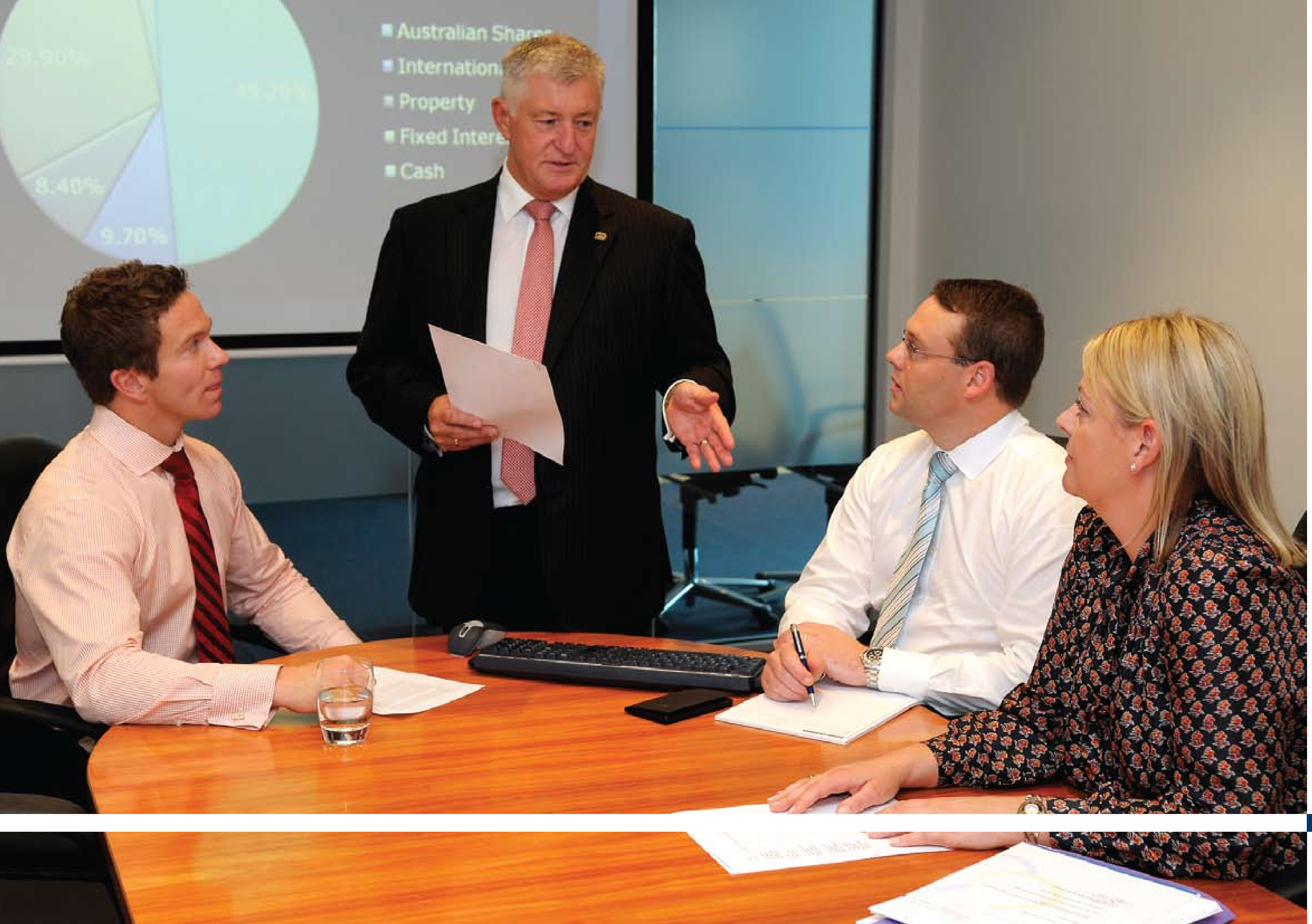


WHAT WE DO

We provide...

- The highest quality strategic financial advice
- Individually managed portfolios tailored to your specific circumstances
- Fee-only service – no commissions
- Client priority – direct access to your senior private client adviser

INDEPENDENCE

Our services include:

Comprehensive Statements of Advice
Private Client portfolio management and administration
Wealth accumulation and investment strategies
Superannuation / self managed superannuation
Risk assessment and protection
Cash flow & taxation planning
Wealth creation and wealth protection

Retirement planning
Succession – estate planning
Executive packaging
Trusts and estates management
Prescribed philanthropic fund establishment and management
Comprehensive end of year tax reporting

WHAT WE DO

At Hewison Private Wealth we provide independent advice and tailored strategic solutions to enable our clients to create, manage and protect their wealth.

Our primary aim is to deliver the best possible results so that you can enjoy the rewards.

Comprehensive Statements of Advice

We can provide you with professionally developed strategic plans that are tailored specifically to meet your needs. We take a long-term approach to planning your wealth creation strategy, looking at your goals for the present and the future.

Private client portfolio management and administration

Once your tailored strategy is agreed, it then needs to be implemented and managed. You will be assigned a private client account manager responsible for these tasks. Aside from your adviser, we believe having a single point of contact with an intimate knowledge of your situation is paramount to establishing a long lasting, trusting relationship.

We constantly monitor the success of your strategy with consideration of fluctuating market conditions and changes in your circumstances and advise you when an adjustment or change in your strategy is required.

Wealth creation

Sound strategic planning and financial advice enables ‘smooth sailing’ throughout the various phases of our lives, whether it is buying a house, paying school fees, or enjoying life’s pleasures in retirement. We understand that wealth creation means different things to different people, which is why we deliver strategies that are tailored to your goals and objectives.

Hewison Private Wealth ensures the technical knowledge of their advisers is second to none, so you can rest assured you are in the best possible hands.

Superannuation

Superannuation is arguably the most tax effective avenue for investment, wealth creation and income generation in retirement. It can also be complex in nature.

We are experts in the area of superannuation strategy, primarily that of self managed superannuation. In this respect our services include fund establishment, administration, management and superannuation investment strategies.

Risk assessment and protection

We start with an assessment of risk to determine the best protection strategy for you. Various protection mechanisms can be utilised, starting with strategy and structure, or through assignment via an insurer.

Cash flow and taxation planning

Cash flow and tax efficiency are the building blocks for most long-term strategic plans. We can help build a strategy that maximises the benefits of legal tax minimisation whilst providing reliable income.

Retirement planning

Preparation is key to successful retirement planning. It is never too early to start. As your circumstances change, it is important to build flexibility into your strategy, making it easier for you to adapt to a changing lifestyle.

Succession – estate planning

Your hopes to ensure a secure and practical future for your family’s well-being depend upon how well you plan today. Transferring your assets when the time comes takes careful planning. By setting in place the right estate planning structures, Hewison Private Wealth can help to ensure smooth transition and tax effective transfer of assets.

Executive packaging

Busy executives are often too enmeshed in their careers to worry about their personal affairs. We offer an all encompassing private banking style service. We provide advice on tax effective salary packaging and employee share/option plans, ensuring you are maximising the return on your hard work. We take the stress out of the day-to-day management of affairs and provide you with 24 hour online performance monitoring.

Trust & Estate Management

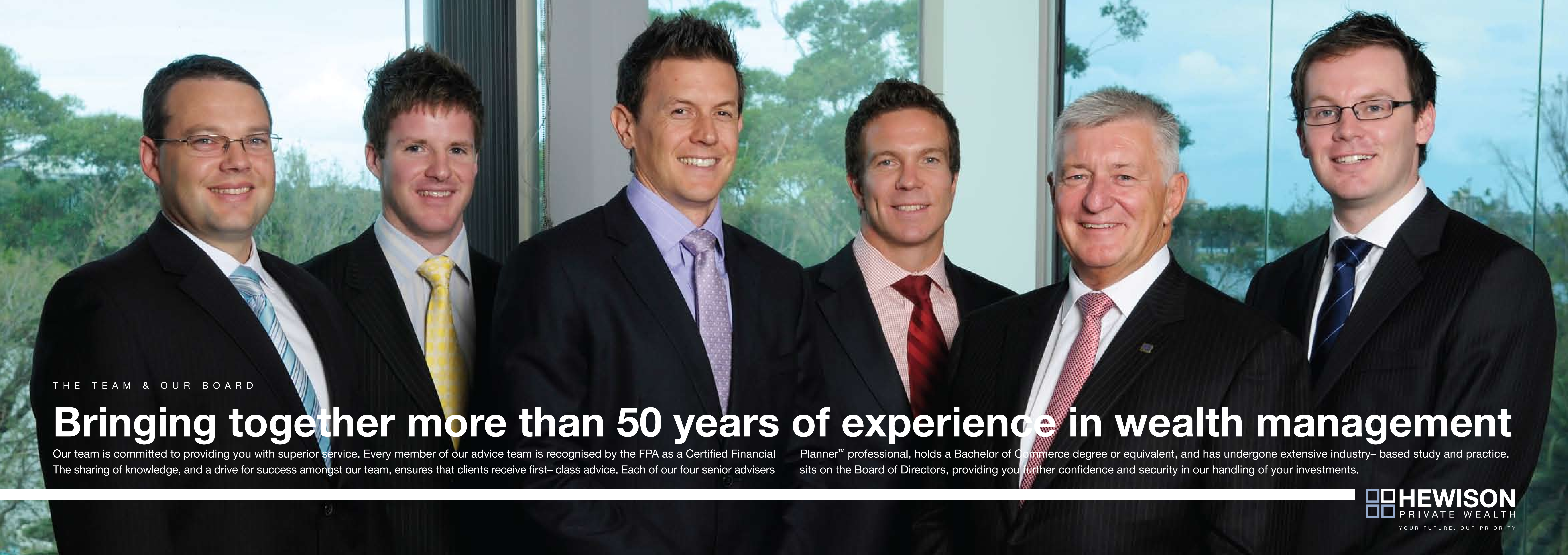
We have many years experience in managing trust and estate affairs. We are sensitive to the issues faced by trustees and have a history in working with other professional advisers to achieve the best outcome for trustees and beneficiaries. Our advanced electronic systems allow us to effectively manage trust and estate investment strategies similarly to the way we manage personal and superannuation portfolios.

Prescribed Private Fund Establishment and Management

A Prescribed Private Fund is a private philanthropic fund that distributes earnings to registered charities. Hewison Private Wealth is experienced in the establishment and ongoing administration of PPF’s and can provide advice to those interested in philanthropy.

Year end tax reporting

At financial year end we provide you or your accountant with a complete set of independently audited accounts including detailed cash account transaction statements, income and dividend statements, capital gains tax statements and all other applicable taxation information required to complete your year end taxation accounts. These files are securely provided on our website via your personal username and password.



THE TEAM & OUR BOARD

Bringing together more than 50 years of experience in wealth management

Our team is committed to providing you with superior service. Every member of our advice team is recognised by the FPA as a Certified Financial Planner™ professional, holds a Bachelor of Commerce degree or equivalent, and has undergone extensive industry– based study and practice. The sharing of knowledge, and a drive for success amongst our team, ensures that clients receive first– class advice. Each of our four senior advisers sits on the Board of Directors, providing you further confidence and security in our handling of your investments.

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OUR APPROACH

A successful track record achieved through sound investment philosophy. Our direct investment approach and client objective based portfolio design has proven time and time again to produce results.

We design portfolios to achieve client objectives. Issues like reliable income stream, taxation efficiency and capital growth potential are all taken into account.

We invest in direct share market investments, fixed interest and property based investment where our clients retain control under our direction and the outcomes are soundly based.

Our research is first class consisting of external independent research, internal review and appraisal, direct investment scrutiny and an overlay of disciplined selection criteria.

SEEKING OUR ADVICE

Research has shown that nine out of ten Australians who have used a financial planner have benefited from the experience, according to Financial Planning Association (FPA) research. But the majority of Australians simply don't know how to set about finding the right one.

- FPA Consumer Attitudes to Financial Planning study, Galaxy Research April 07

Seeking financial advice is sometimes a daunting experience but it is certainly a very personal and intimate matter. The team at Hewison Private Wealth aims to make your initial consultation as friendly and comfortable as possible. We maintain a highly professional standard and focus our attention on providing comprehensive strategies to achieve individual client outcomes.

Your Initial Consultation

Your initial consultation with us involves meeting your Senior Private Client Adviser and an Associate Adviser. The purpose of the consultation is for you to discuss your situation and for us to provide our initial thoughts. Primarily, the meeting is an opportunity for you to meet your assigned Private Client Adviser and ensure that you are comfortable. We do not charge you for this meeting.

Preparing your Statement of Advice

From your initial consultation, we will then prepare your Statement of Advice. This is a comprehensive financial planning strategy document, developed with your needs and financial objectives in mind.

Your Statement of Advice outlines Hewison Private Wealth's recommendations and proposed strategies for achieving your financial objectives. Our fee for preparing this advice is based on an hourly rate.

Once you have agreed on a direction with your Private Client Adviser, we will openly discuss and agree a fee for service arrangement with you. We charge a fee for service that is based on a percentage of funds under management to cover the ongoing management and administration of your financial affairs.

WHAT YOU CAN EXPECT

Dealing with professionals that care…

Individually managed accounts
A financial strategy and investment portfolio designed specifically for you to achieve your objectives for the short, medium and long term. Continuous management and review of your strategy to ensure that it continues to meet your changing circumstances.

Adviser relationship
You will have your own Senior Client Adviser and an Associate Adviser assigned to looking after your affairs. These advisers will always be available to you for any advice you require and will continuously review your strategy.

Our unique service philosophy
You will enjoy a close and intimate service relationship with your advisers and our dedicated client service team. We understand the sensitivities involved with your financial affairs and you will receive all the care and attention you need. Our philosophy is focused on forming long-term relationships.

Sound investment philosophy
Your investment strategy will be based on our decades of experience and finely tuned philosophy and processes.

INNOVATION

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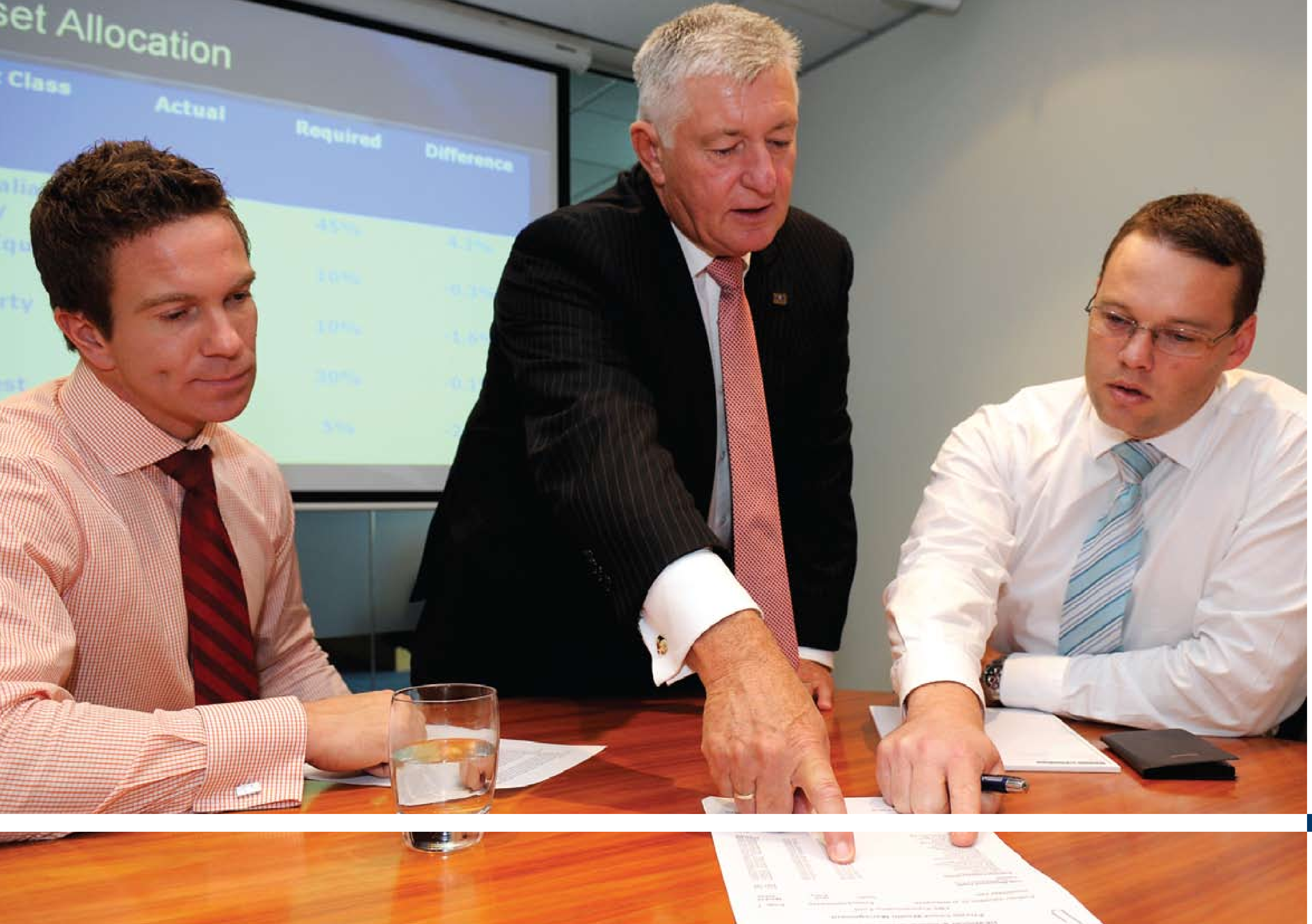

Your financial strategy and investment management are ‘living’ things. They require continuous care and attention to ensure they take into account the changes that will inevitably occur in your personal circumstances and the legislative and economic environment.

At Hewison Private Wealth our priority is to provide you with the right level of monitoring and advice required making sure that your strategy remains current. We proactively guide you to make the necessary adjustments to ensure your financial strategy and investments are up to date with changes and remain aligned to your objectives.

Our client relationships are multi-generational. We see our role as caring not just for clients, but for their families and their estates. It’s a commitment for life and beyond.

What we stand for

The four squares in our logo represent the core beliefs upon which our business was built.

- Integrity
- Independence
- Innovation
- Expertise

These core beliefs are central to our daily operations and our relationships with clients, staff and suppliers. Every member of our team commits to these standards and they permeate through our strong internal culture.

We provide ourselves on upholding these values and over time this has translated into a demonstrated commitment to excellence in professional advice, ethical standards and client service.

We are renowned for our innovation in all aspects of our profession as we continually strive to hone the delivery of state of the art, independent, financial strategy and advice.

EXPERTISE

hewison.com.au

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