PINNACLE
wealth management

The Pinnacle Attraction

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Welcome to Pinnacle Wealth Management

Pinnacle Wealth Management is a privately-owned, Adelaide-based 'fee for service' financial consultancy that has been partnering individuals, families and business owners in managing their assets for many years.

As a privately-owned organisation, we are not affiliated with any large financial institution and can offer our clients objectivity and freedom of choice in constructing wealth creation strategies.

With a strong client-centred ethos, our large and loyal client base has grown mainly by word of mouth, with most choosing to work with us over the course of their changing life circumstances. Long-standing, satisfying and highly rewarding, these relationships now span Australia and beyond. And it all begins with the Pinnacle attraction.

"We see our role as helping people understand complex financial matters, supporting them in making informed decisions and improving their present and future financial position."

Merrick Shipp, Principal

What is the Pinnacle attraction?

A rich history

The origins of Pinnacle Wealth Management date back to 1988 with the company Deloitte Financial Services, which was later acquired by Stockford Limited and renamed DFS Financial Services. Merrick Shipp was DFS Principal and, in 2003, he and Christopher Jeffery bought the practice, changing the name to Pinnacle Wealth Management. Chris Launer joined as an Associate Advisor in 2008 and was appointed Principal in 2012.

With a long financial service history and stable management team, Pinnacle offers clients a distinctive opportunity to understand, manage and optimise their financial position under reliable, professional guidance.

Ethical foundations

Because Pinnacle is not allied with any large institution, our Financial Advisors can offer clients absolute freedom of choice, with access to the full range of investment products available. We work on a transparent 'fee for service' basis, which means our business model relies on the quality of advice and service we provide, rather than on income derived from other sources. Pinnacle clients maintain control of their cashflow at all times – we do not conduct a trust account, so investment capital is only ever directed straight to the chosen destination.

From the professional and regulatory standpoint, we operate under an AFS* licence, pursue the FPA** code of conduct and fall under ASIC† regulations and governance. We use a number of external national consultants to guide us in our practice management, licencee compliance and external reporting obligations. The combined effect of these measures ensures we meet best practice standards, of great reassurance to clients.

*Pinnacle Wealth Management is the trading name of PWM Advisor Services Pty Ltd, ABN 16 133 921 187, AFS Licence number 334846.
**Financial Planning Association of Australia †Australian Securities & Investments Commission

Objective advice

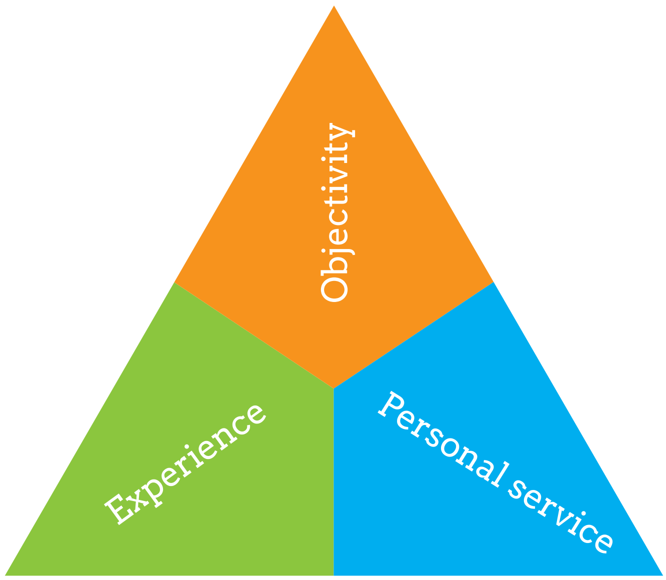
There are now few financial practices in Australia that are not owned or controlled by product issuers such as banks, industry super funds or insurance companies. Because Pinnacle is privately owned, we attract creative, free-thinking Financial Advisors who are not constrained by sales targets or corporate agendas and can provide intelligent investment solutions from across the range of available resources. Accountable only to you, Pinnacle Financial Advisors are fully empowered to interpret your needs and provide strategic investment advice, based solely on your best interests.

Personalised service

Unlike large financial institutions with diversified interests and a 'rotating door' style of customer service, Pinnacle holds a prime service objective – to partner you with a dedicated Financial Advisor who will help retain and grow your prosperity. We have a team approach to meeting your needs and provide access to staff at all times who are fully aware of your personal arrangements. From your initial planning session through to implementation, review and rebalancing, you are never without consistent, familiar and reliable support.

"[Pinnacle Wealth Management] is indispensable to my financial planning and day-to-day life management."

Adrian D, Industrial Relations Consultant



The Pinnacle suite of financial solutions

Tailored advice to meet your needs

Pinnacle Wealth Management is a multi-functional practice with a demanding and successful client base, including small business owners, those in professional occupations, regular working families, retirees, estate beneficiaries – in short, anyone seeking to optimise and grow their wealth retention through the intelligent use of investment structures and strategies. We provide expert guidance in the areas of:

- Personal financial planning
- Business strategic planning
- Taxation and accounting needs
- Income and asset management strategy
- Managed fund and share portfolio construction
- Personal risk insurances
- Self-managed super funds
- Retirement planning and superannuation
- Government pension and benefits
- Debt management
- Estate and succession planning

Whether you're wondering about investing in super, unclear about your business structure or asset ownership, building a share portfolio, need personal risk insurance or want to ensure your wealth passes to those of your choosing, your Pinnacle Financial Advisor can empower you with the knowledge you need to sustain and grow your position. We work with a network of referral partners within the legal, accounting, mortgage and insurance professions and adopt a 'collective wisdom' approach to support our every recommendation.

Accountability and rigorous process

Naturally, our top priority is to increase portfolio values, no matter what the prevailing economic circumstances. To this end, we engage in rigorous, sophisticated and accountable processes to analyse the investments, strategies and products that will best meet your needs and aspirations.

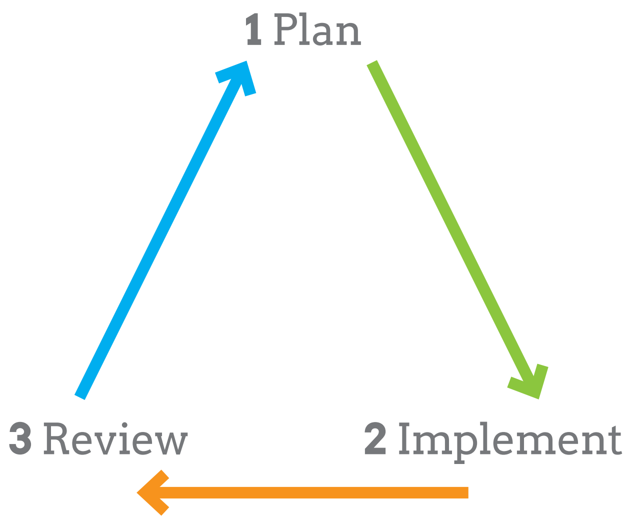
In the 'Planning' phase, we assess your risk tolerances, time horizons, cashflow requirements and insurance needs, and prepare indicative financial projections through to life expectancy. The outcome is a tailored, documented strategy (Statement of Advice), which may include asset ownership structures, investment preferences, personal wealth protection and insurance recommendations.

The 'Implementation' phase may include guidance on portfolio construction, share trading, asset and income splitting, fund flow reconciliation, accountancy and tax reporting – the options are as endless as your individual circumstances.

In the 'Review' phase, we track, measure and follow up on proposed actions and timelines, revisiting your objectives, reviewing investment and cashflow performance, rebalancing portfolios and addressing your tax position as required. This stage allows you to gauge how successful we've been in meeting your needs and, literally, hold us to account.

"Pinnacle quickly sorted out my finances and chose a balanced portfolio in a fee- and tax-efficient way… As a result of my dealings with [them] I have much more confidence in financial matters."

Dr. Simon R, Software Engineer



1 Plan

- Financial data collection
- Risk profile analysis
- Risk/return objectives
- Asset ownership/custody
- Investment strategy
- Capital and cashflow projection
- Retirement provisions
- Estate/will planning
- Insurance needs analysis
- Centrelink options
- Fees/service agreement

2 Implement

- Capital markets analysis*
- Investment selections from APL*
- Model portfolios**
- Asset correlation analysis
- Applications/proposals
- Portfolio placements
- Fund flow reconciliation
- Share trading account
- Wills implementation
- Centrelink administration

3 Review

- Online portfolio monitoring
- Revisit personal objectives
- Investment performance analysis
- Market research reports
- Portfolio rebalancing
- Capital and cashflow performance
- Strategic evaluation
- Fund manager visits/selection
- Annual tax statements

*The Pinnacle Investment Committee convenes monthly to discuss capital markets and agree an Approved Products List (APL)

**Pinnacle model portfolios take account of market conditions, growth expectations, fund manager risk profiles and are regularly reviewed

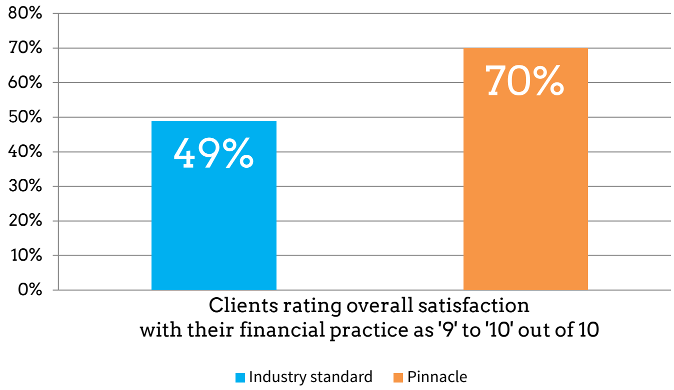
The Pinnacle client experience

Exceeding all industry benchmarks for client satisfaction

Since the early days of Pinnacle, our client base has steadily grown, mainly by word of mouth. Client advocacy and referrals have consistently supported our expansion.

In a recent independent client survey* of more than 200 financial planning practices, Pinnacle surpassed all industry benchmarks with an overall 'outstanding' rating. Almost 40% of Pinnacle respondents had actively sponsored the practice to family, friends and colleagues, with almost all (94%) being willing to do so in future.

Client satisfaction compared to the industry standard



- The vast majority of clients (70%) rated Pinnacle '9' or '10' out of 10 compared with the industry benchmark of 49%
- Pinnacle performance was rated 'outstanding' for 'understanding clients' needs', 'keeping clients informed' and 'giving clients confidence'
- The quality of Pinnacle advice and service fosters powerful relationships of trust.

*CSI Analytics, 2012 (commissioned by Macquarie Practice Consulting)

Our success will be measured by your future advocacy

At Pinnacle Wealth Management, we believe our success derives, at least in part, from the value we place on client relationships, both their quality and longevity. This begins with recruiting dedicated Financial Advisors who are equal to the task of meeting your needs, now and over time. Their commitment to you encompasses:

- Exercising a duty of care, placing your best interests first at all times
- Fully embracing technology and market resources to deliver simple, yet comprehensive, financial reporting
- Regular formal portfolio reviews to keep you on track with achieving your goals
- Fostering your understanding through client education seminars, including access to fund manager briefings
- Updating you with financial news digests and investment research as it emerges

All Pinnacle Financial Advisors are either Certified Financial Planners (CFP), degree-qualified or hold appropriate professional qualifications that equip them to operate to the highest possible ethics and standards. All undertake ongoing professional development training in accordance with ASIC requirements.

"Our financial worries have been removed by the advice and consistent follow up that we receive [from Pinnacle]… We trust everything [our Advisor] recommends and to this date he has been 100% correct."

Graeme C, retired Automotive Industry Executive

The Pinnacle attraction in action

Make an appointment today

As a trusted, reliable financial consultancy with a 25-year history of success in partnering clients to greater prosperity, Pinnacle Wealth Management strikes the ideal balance between expert financial planning, non-aligned fiscal transparency and highly personalised service.

If you're attracted by what you've read here, we invite you to take advantage of a no-obligation, free consultation to find out whether a relationship with Pinnacle may be for you. No matter what you decide, it's bound to be a rewarding experience.

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