



LIFESTYLE ASSET  
MANAGEMENT

# Tax, Super and Wealth. One Stop: You !!

Australian Financial Services Licence No. 288421



Take pride in yourself

Dear

We understand just how tedious the financial sector has become over the last 10 years.

Great advisers now bogged down working 'in' the business, not 'on' it. So much so that most practice principals have replaced Strategic Planning with Operational Efficiencies.

The quest for productivity, quality and speed has spawned a remarkable number of management tools and techniques. Despite the operational improvements being dramatic, many practices are frustrated by their inability to translate these gains into sustainable growth and business value.

And, bit by bit, management tools have taken the place of strategy.

The irony is that many businesses have been sucked into the vortex of efficiency but are unable to grow. The paradox is that without strategic thinking, the more financed advisers embrace the 'best of breed' technology, the more they look alike!

Lifestyle Asset Management (LAM), takes operational efficiencies for granted and encourages you to develop your strategy and risk management.



We know that for your business to retain value you must continue to grow and develop. This approach leads to strategic renewal and we aim to challenge the adviser to rediscover their distinctiveness.

Regards,

Scott Heathwood  
Director - Strategic Planning

**Let us help you  
Unshackle yourself**



# Frustrations

No one could blame you for suffering from regulatory fatigue. Many planners have exited the business and many more will probably leave. FASEA has exacerbated this for the older generation adviser whose experience counts for little apparently.

Is it any wonder that Advisers are frustrated and concerned that their life's work is kicked around like a football with many business values already trashed. Advisers didn't deserve this, when clearly product failure and institutional greed have been the real culprits over the last 25 years.

When you sit in front of a client you shouldn't be worried about ASIC and AFCA, you should feel the confidence that a lifetime of experience affords you. Your client wants guidance and solutions and **they need you to be on top of your game**. It's simply not fair that Advisers have worn the opprobrium of review after review.



# So let's get you Unshackled



When you join LAM you have immediate access to years of experience in Tax, Investment management, business coaching and marketing. These are 'tap on - tap off' services but they are at your fingertips and can transform how you are doing business right now.

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Using the MDA service introduces your client to managed accounts and all the tax benefits. It allows you to work with the highly experienced investment team making this a point of difference between you and other advisers stuck on the merry-go-round of low cost, low return managed funds and ETFs: And what a bonus - No Records of Advice!

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You'll never be concerned that you can't provide your client with a complex tax solution, no matter how detailed or how big.

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You'll only pay an agreed flat fee, which provides you with training, professional days, a college of knowledge and the chance of joining some helpful and fun associations.





# The Plan

Complexity is mostly the triumph of form over substance and when we find Advisers of substance we treat them as Financial Wizards.

Three key characteristics that are key:



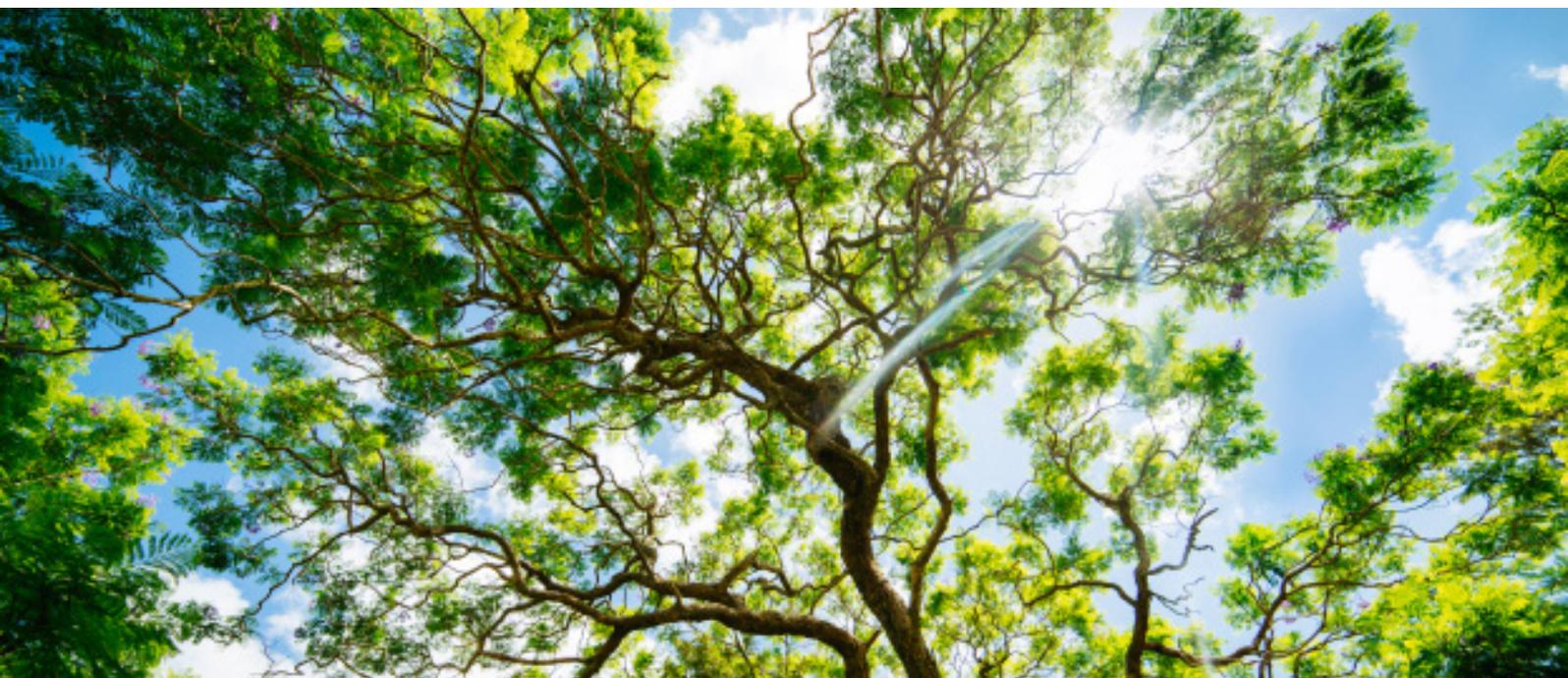
Sustainable business models for growth



Strategic thinking and entrepreneurial flair



Intelligent communicators



So the steps are easy, although we take this role seriously as no one wants a bad apple.



## Step 1)

Our team will assess your application and this will go to the Board for approval and sign off.

During this time you will meet with a senior Director or manager of the business to go over things personally, so we can get to know you.

## Step 2)

Once approved and registered on the ASIC website our team will provide the initial notification to suppliers and product providers of your release and transfer to our licence, creating a smooth transition between the two entities.

This centralises queries and eliminates downtime.



## Step 3)

Our team will establish your RCTI and upload your business into the Paylogic commission system, ensuring commission payments are as seamless as possible.

## Step 4)

We will introduce you to the groups range of service providers, giving you immediate access to the full range of new product solutions, including a para-planning service if required



# Your investment

How much is unnecessary compliance costing you every year?

How many clients do you lose because you can't provide an appropriate solution from the restricted APL your licensee offers you?

How many hours do you spend on RoAs and other administrative tasks?

Does your training offer you a simple state-of-the-art web based solution with FOUR fabulous professional days including the Advisers Big Day Out?



To say nothing of problems associated with doubt and peace of mind through a lack of feedback.



Imagine being the go-to guy for everyone's financial needs.

A real new age Financial concierge.

# Our Fees

## Basic Practice level

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\$2,000 per month plus GST plus PI Insurance contribution.

An individual adviser in the practice with administration support only. Excludes authorisation for SMSF, property and margin lending advice.

Practice income guide approximately \$200,000 pa.

## Prime Practice level

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\$3,000 per month plus GST plus PI Insurance contribution.

For practices with two fully authorised representatives plus one 'lite' adviser\*, plus their administration support.

Practice income guide approximately \$450,000 pa.

## Elite Practice Level

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\$5,000 per month plus GST plus PI Insurance contribution.

For practices up to four fully authorised representatives and two 'lite' advisers\*, plus their administration support.

Practice income guide approximately \$750,000 pa.

\*A 'lite' adviser is a person in your business who may assist in the planning process and not require authorisation or deal only in a specialised area. This may be:

- A paraplanner
- An accountant who requires authorisation for superannuation to discuss contribution strategies
- An administrator who puts together personal insurance recommendations/conducts risk research

# Our Services

- Business coaching, Strategic planning and development
- Tailored marketing solutions
- Training and professional development - Online CPD, regular webinars, four professional days
- Commission handling and revenue statements
- Independent Investment committee, access to advice and dialogue with the experts
- Dynamic Approved product list
- Risk management and advice
- Tax solutions
- Managed accounts and MDA; adoption of the Investment Committee as your own sub committee
- Para planning and assistance with advice



# The faces behind LAM

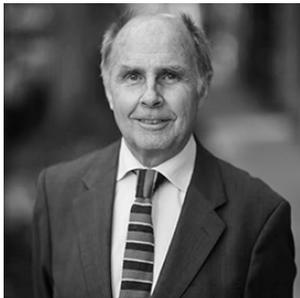
The key drivers of LAM's approach are:



**SCOTT HEATHWOOD**  
Head of Strategic Planning



**DAVID BAINBRIDGE**  
Company Secretary & Head of Governance



**JEREMY GOODSIR-CULLEN**  
Head of Corporate Services



**TOBY LEWIS**  
Chairman of the Investment Committee



**STEFANIE SECO**  
Head of Lifestyle Tax & Accounting



**LOUISE FITZPATRICK**  
Business Manager

# What our clients say about us



## Michael, Adviser

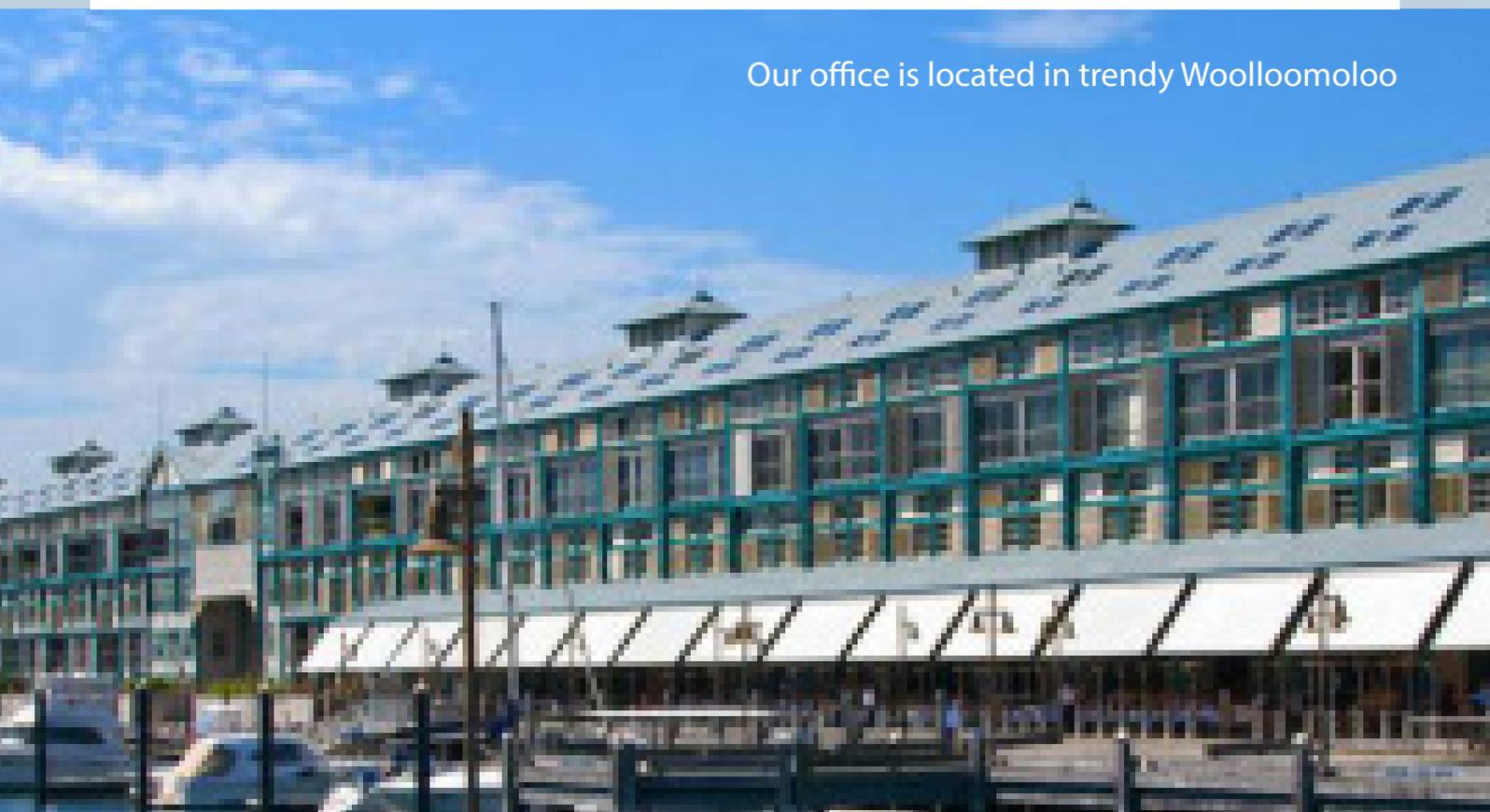
Lifestyle provide me with the freedom to work independently, but I know they are only a phone call away when I need help putting together my advice, great place to belong to.

## Dane, Financial Planner

The transition to Lifestyle was done with ease. Since joining Lifestyle I feel like I can get on with my business, and if I need help the team is only a call away.



Our office is located in trendy Woolloomooloo





# We want you to be PROUD to be a part of LAM

You will be in good company. Here are just a few of our professional memberships.



We will help you ring-fence your clients and build sustainable value in your business.

# Let's get you unshackled

Are you ready to be a part of the next generation of Financial Advisers?

Get started with these 3 easy steps...



1. Digitally sign the proposal and return it to us

2. Next we'll send you an application and the links necessary to completing the process



3. We'll make a time to come and visit you in your office to go over all this face to face and discuss this exciting new chapter.

Signature

Date



## Disclaimer

This document has been prepared by Lifestyle Asset Management Pty Ltd (LAM) AFSL 288421

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## **LIFESTYLE ASSET** MANAGEMENT

We know the stress Adviser's face every day navigating commitments for preserving & creating wealth for clients, while trying to preserve value in their own business.

So we provide solutions, simply and without fuss, enabling them to grow their business and avoid the erosion of value that changes have wreaked over the years.

**Contact us if you have  
ANY questions about LAM.**

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