

PALMER & ASSOCIATES

CERTIFIED PRACTISING ACCOUNTANTS

April, 2018

One thing is certain in life and that is change is inevitable. Each new phase of our lives brings challenges and we need to adjust accordingly to ensure our success. Your finances and future security can also be greatly impacted by these life changes.

Here at Palmer & Associates we want to take that journey with you and help you navigate each new path so you are headed in the right direction. Building long-term partnerships with our clients is always our goal.

We collectively bring a wealth of experience and provide a complete range of services that go beyond simple accounting and tax and are now pleased to advise that we have extended our services further to enable us to offer Financial Planning services – **Waverley Private Wealth Services**.

We know the benefits of professional advice extend further than a financial benefit. For many people, having a financial plan helps them feel more at ease and secure about their financial future. It allows them to get the most out of life. That's why we talk life first and money second.

We can help you get a clear understanding of your finances and goals and create a personalised plan to help you achieve them.

Waverley Private Wealth Services

At Waverley Private Wealth Services, we take great pride in helping clients with their financial future.

When you meet with us, we'll discuss your objectives, your current situation and answer all of your questions. The financial advice process is all about helping you achieve your goals and feeling comfortable with the strategy and execution, so we make sure the advice we provide is always in your best interests.

Our services include:

- Financial planning
- Wealth creation
- Wealth protection (insurance)
- Superannuation
- Gearing
- Transition to retirement
- Self-managed super funds
- Home and investment loans **
- Business loans and asset finance **

Our chosen partner

Count Financial Limited

Our financial advisers are authorised to provide financial advice under the Australian Financial Services Licence (AFSL) of Count Financial Limited, Australia's largest network of account-based financial advisers.

We chose to partner with Count because of their long standing history of empowering accounting firms to secure their client's financial future.

Count has been in operation since 1980 and is now owned by the Commonwealth Bank Group of Companies. Count's position is unique as it provides the benefit of being part of a large and trusted financial institution yet still operating as a standalone business.

For more information on Count visit
www.count.com.au



Wealth Protection (Insurance)

Most people know the benefits of insuring their car, home and other possessions. But too few people realise the importance of insuring their biggest income producing asset – themselves. If you suffered an accident or injury and were no longer able to work, would your family still be able to pay the bills? A personal risk insurance policy lets you insure against the chance you won't be able to earn money. It makes sure your basic living expenses continue to be paid if an accident or injury means you can no longer meet them yourself.

Insurance is confusing and many people sign on the dotted line and then forget. As your lifestyle and financial position change over time, so do your risk insurance needs. Regularly reviewing your insurance needs and the existing personal cover you have is essential to ensuring you have the right mix of policies to suit your particular situation.

At Waverley Private Wealth Services we can help decode the various policies and find the right one for you.

Business loans and asset finance

Did you know we can provide comprehensive finance solutions ranging from traditional mortgage broking for residential and commercial property through to the finance of your motor vehicles and equipment. We specifically work with your business to source the best possible asset finance for you.

We do the research for you.



** Finconnect is a mortgage broker group that specialises in helping accountants provide lending solutions to their clients, with a specific emphasis on residential and commercial property finance. This includes products and offers from Australia's major banks as well as 2nd and 3rd tier lenders.

Finconnect is a full member of the Mortgage Finance Association of Australia (MFAA) and holds its own Australian Credit Licence (ACL). All accredited Loan Writers within Finconnect maintain stringent ongoing training and educational requirements to ensure they are giving quality solutions and services to you, their clients.

Palmer & Associates

Your success is our reward!

Are you fully aware of the services we provide to individuals and business owners?

- A unique Client Services Package – see below for more details
- Financial Statement preparation
- Bookkeeping / Accounting
- Taxation Advice and tax return lodgement
- Tax planning and end of financial year advice
- Preparation of Fringe Benefits Tax, GST and related matters
- Payroll Services including payroll processing and payroll lodgement
- Advice on Budgeting and Forecasting
- Assistance with Business Planning and Financial Structures
- Completion of Business Valuation for sale and purchases purposes
- Business Acquisitions and Disposals including finance application
- Audit of SMSF and Not for Profit Organisations
- Assisting with Bookkeeping software training and support
- ASIC Compliance maintenance for corporate entities

Client Services Package:

Our Client Services Package ensures peace of mind in the event of an ATO Audit together with providing access to a range of special discounts and benefits. Please contact our office if you would like further information.

Bookkeeping Services:

We provide accurate and reliable bookkeeping services customised to meet your business requirements and goals. Our aim is to deliver affordable bookkeeping solutions to alleviate your stress and allow you to concentrate on what you do best - running and growing your business!

Our experienced team will work with you to provide a personalised service ensuring your business bookkeeping is effective, efficient and ATO compliant. We are certified for all the major software packages including XERO, MYOB, Reckon & Quickbooks and have experience with many other systems.

Please contact our office if you would like further information.