



SMSF Specialists

Investment Management

Financial Planning

Accounting

GFM SMSF Service

GFM Wealth Advisory provides a complete end-to-end SMSF service, including fund establishment and implementation, investment advice, strategic advice, member and trustee reporting and the completion of the annual accounts and taxation return.

Unlike many other SMSF service providers, GFM Wealth Advisory doesn't outsource various functions to other external parties; everything to do with your fund is completed in our offices by a team of highly-skilled SMSF professionals.

GFM Wealth Advisory provides the following specialist advice:

Strategic advice

The Australian superannuation and taxation system is complex. We develop the most appropriate strategies in order to minimise your taxation liabilities and maximise your long term superannuation benefits. Special areas of advice relate to implementation, contribution strategies, retirement planning and pension strategies and estate planning requirements.

Individualised investment advice

GFM Wealth Advisory has a deep understanding of investment markets and various investment opportunities available. We will provide specific advice suited to your personal requirements.

Compliance advice

It is important that you follow all of the rules around running an SMSF and we will give you

specific guidance in this area. There are penalties for trustees that allow their fund to become non-compliant. We will caution trustees on any actions that might be bordering on non-compliance.

Pension and retirement planning

GFM Wealth Advisory has a deep understanding of the complexities around retirement planning, including tax efficient superannuation pensions, the potential to access Centrelink age pension entitlements and the taxation concessions available to Australian retirees.

GFM Accounting

It has been a long term ambition of GFM to have the ability to offer clients a full in-house "one stop" financial services offering encompassing both Financial Planning and Accounting. This desire was very much "borne out" of how complementary good Financial Planning and Accounting advice is.

In 2013, GFM acquired accounting firm P. Gruchy and Associates. This acquisition has been critical for GFM as it allows the offering of not only comprehensive financial advice but also high quality accounting solutions.

Many of our financial planning clients have already utilised our accounting services. Our accounting service provides the same high level of customer service and expertise as our clients have become accustomed to with GFM over the last 40 years.

GFM Wealth Advisory has a deep understanding of investment markets and various investment opportunities available. We will provide specific advice suited to your personal requirements.

Who is GFM Wealth Advisory?

GFM Wealth Advisory was founded by Tony Gilham in July 1973. The business commenced operations primarily in the area of superannuation and has now been operating continuously since 1973. Tony initially operated as a self-employed practitioner, and incorporated the company in December 1985.

In 2003, GFM made a significant decision in applying for its own Australian Financial Services Licence (AFSL). Currently in Australia over 95% of Financial Planning firms are fully or partly owned by banks, large fund managers or other financial institutions. The implication of GFM having their own AFSL is that they have no financial institution, bank or fund manager that dictates which investments they recommend or how clients are to be invested. 100% of GFM is owned by staff.

Over the last decade, GFM has moved its business model to specialise in Self Managed Superannuation Funds (SMSF). Although GFM has operated and managed SMSFs on behalf of clients since 1996, the significant growth has been largely attributed to GFM's concentration on managing SMSFs over the last ten years.

Today, the vast majority of GFM's client base is SMSF clients. The SMSF service offering is a complete "end to end" offering including SMSF set-up, administration, compliance, ongoing investment advice and accounting.

It is our dedicated client base that has driven the continued growth of our business over the years by referring family and friends to us.

Our financial planners are highly qualified and along with many of our senior support staff, possess significant technical expertise. We are a Financial Planning Association (FPA) accredited Professional Practice and members of the Self-Managed Superannuation Fund (SMSF) Professional Association of Australia (SPAA).

The GFM team currently consists of a large number of experienced, qualified people, comprising:

- Four financial planners, all employee representatives of GFM Wealth Advisory and all with over 12 years' service;
- One associate financial planner;
- Four qualified accounting professionals;
- Seven other professionally-qualified staff; and
- Nine support personnel

In 2013, GFM acquired accounting firm P. Gruchy and Associates, which has since been renamed GFM Gruchy Accounting. This acquisition has been critical for GFM as it allows the offering of not only comprehensive financial advice but also high quality accounting solutions.

The team at GFM Gruchy includes four qualified Accountants and two support personnel.

The key objective of GFM Wealth Advisory is to provide our clients with comprehensive financial advice to assist them meet their financial goals and objectives. We aim to deliver this advice in a professional manner with the highest possible standard of service.

Why Choose GFM Wealth Advisory?

As a company we are particularly proud that during 2013 our business reached 40 years of continuous operation. There would not be too many financial planning businesses with the longevity of ours, mainly due to the very hard work Tony Gilham put in during the formative years of the company.

We are incredibly proud that we have unbelievably loyal clients and an extremely skilled team of staff, many of which have been with us well over 10 years.

Without doubt our longevity is a by-product of hard work, dedication, technical expertise and many critical strategic decisions we have made over the years.

As a financial planning business, we strongly believe we stand out from the very vast majority of our competitors for many reasons. These include:

Our philosophy of independence:

Back in 2003, we decided it was incredibly important that we obtain our own Australian Financial Services Licence (AFSL). The implication of having our own AFSL is that we have no financial institution or dealer group that dictates which investments we recommend, or how our clients are invested.

Non-institutionally aligned financial planning firms like ours are a dying breed. Financial institutions see great value in acquiring financial planning firms for distribution – that is, financial planners recommending their products.

Institutions have been incredibly aggressive in the acquisition of financial planning firms over the last 5 years, so much so that we believe less than 5% of the industry is not institutionally owned or aligned.

100% of our business is owned by staff and we plan to keep it that way.

Our client – centric, personal approach

It is an old cliché, but our clients are our business and we understand this. When you deal with institutions, they are faceless; you really are a number. Our clients are not a number they are real people, with concerns, needs, objectives and goals. Our advice is personalised and the client always comes first.

Our culture of long term client and staff relationships

At present we have 25 members of staff, of which ten staff have been with us more than ten years. This is phenomenal no matter which way you look at it. The implication is that our staff know our clients well and vice – versa.

Long term relationships are important to us. We have very many clients who have been with us well over 20 years and many 30 years or greater. We even still have our first couple of clients that came on board in 1973.

Genuine expertise

All our financial planners are highly qualified and our senior support staff possess significant technical standards. We are a Financial Planning Association (FPA) accredited Professional Practice and members of the Self-Managed

GFM Wealth Advisory is 100% privately owned by directors and senior staff. No fund manager, bank, or other financial institution holds any equity in the company. Hence our investment recommendations are not directed by any external party.

Superannuation Fund (SMSF) Professional Association of Australia (SPAA).

We aspire for the highest educational and professional standards possible.

Fee for service

The largest part of our business is our Self-Managed Super Fund (SMSF) service. This offering is fee for service. Our clients understand exactly what they pay and what they are paying for.

This is critical to a client relationship of trust and transparency.

Our direct investment philosophy

The real problem in our industry is there are too many fingers in the same pie. That is, too many individuals or companies that prosper from a client's investments. On behalf of our SMSF clients we invest in direct shares, wholesale managed funds, hybrid securities, bonds, cash and fixed interest investments. We receive no remuneration for any investments we recommend that is not disclosed.

We only recommend investments to our clients because we have researched the investment diligently and certainly not for the intent of some side payment. Again, this forms the basis of a relationship of trust, transparency and acting in the client's best interest.

Why Do You Need Financial Planning?

Financial planning is about developing strategies to help you manage your financial affairs and meet

your life goals – and the first step is to make sure you have access to the right advice.

If you could achieve your financial goals by simply putting money away in the bank, you wouldn't need a financial plan. However, it is hard to understand the intricacies of investment, taxation and ever-changing rules and regulations, so you need professional help.

Financial planning is a specialist profession and you should make sure that you're getting advice from a properly qualified person.

Many resist or avoid seeking advice. Many often decide to manage their own financial affairs, or leave it to someone they know, which is akin to buying vegetables at the butcher.

A financial planner will help you reach your goals, even if they seem a lifetime away. The sooner you start planning, the more likely you'll be to achieve peace of mind through financial independence.

At GFM Wealth Advisory, our financial planners have the skills and expertise to enable you to be secure in the knowledge that you've made the right decisions and that you can look forward with confidence to preserving and building your wealth.

We listen carefully to your goals and objectives so that we understand your current situation and your needs for the future. Only then do we prepare a personalised financial plan that has been specifically designed for you to help you achieve your goals.

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The GFM Wealth Advisory Team



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