



**GFM**  
Wealth Advisory

CELEBRATING

**50**  
YEARS



**With 50 years of knowledge and experience, our team of advisers can help you achieve your financial objectives.**

## **Who is GFM Wealth Advisory?**

GFM Wealth Advisory aims to deliver professional, sensible financial advice to assist retirees and pre-retirees in meeting their financial goals and objectives, with the highest possible standard of service.

GFM Wealth Advisory has been providing high-quality financial advice since 1973. The firm is privately owned and since 2003 has held its own Australian Financial Services Licence (AFSL). We are not aligned to any larger financial institution.

We are very proud of the fact that we can freely act in the best interests of our clients, conducting these relationships without being told what to do by another institution.

GFM Wealth Advisory is a Financial Advice Association Australia (FAAA) accredited Professional Practice, and many of our team members are members of the Self-Managed Superannuation Fund (SMSF) Association.

GFM Wealth Advisory can provide advice in a number of areas including:

- Strategic Advice
- Investment Advice
- SMSF Advice
- Retirement Planning

Over the years, we have established a reputation of providing our clients with practical, personal, unbiased and pro-active advice.

# Why Choose GFM Wealth Advisory?

Choosing the right Financial Planner is crucial. In Australia, there are thousands of licenced Financial Planners. So, what distinguishes GFM Wealth Advisory from its competitors?

## **Australian Financial Services Licensee (AFSL) Since 2003**

This means that, unlike many Financial Services firms which obtain a representative-licence from a third-party licensee, our licence is issued to us directly by the Australian Securities and Investment Committee (ASIC).

We are, therefore, not tied to a third-party, its influences or its products and can build the advice and strategies that are right for you.

## **100% Privately Owned by Our Senior Staff and Directors**

We have no institutional or third-party owner in our business, and we plan to keep it that way.

GFM Wealth Advisory has long perceived that seeking advice from groups with institutional ownership, especially when those institutions also manufacture financial products, poses a substantial risk and significant threat of conflicted advice.

## **Not a Product Manufacturer**

We are not a custodian, and we have never held investments on behalf of our clients. All investments owned by you are held by you.

## **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.

## **Financial Advice Association Australia (FAAA) Professional Practice**

This is the highest level of accreditation available to a Financial Planning business. To obtain and maintain this accreditation, our firm must continuously demonstrate the highest professional and ethical standards, and we do so by committing to the FPA Code of Professional Practice.

## **Only Degree-Qualified Financial Planners**

All our financial planners at GFM are degree qualified, with additional qualifications in financial planning and many with specialisations in Self-Managed Super Funds. In addition to being well educated, our advisory team is exceptionally experienced with a long average adviser duration.

Financial planning is complex. Advisers need to be competent in the continually evolving fields of tax, superannuation, global markets, investments as well as cash flow analysis and therefore all our financial advisors hold qualifications that are well above the industry standard.

In addition to being well educated, our advisory team is exceptionally experienced with a long average adviser duration.

## **SMSF Advice and Strategies Specialists**

Getting the right advice and expert guidance is critically important when you are a Trustee of an SMSF.



**Longevity & Trust**



**Client Centric**



**SMSF Specialists**

We have been providing comprehensive SMSF Advisory, Investment Management and Portfolio Administration services to our clients since 1999.

Our client's SMSFs and their portfolios are actively managed with strategies that create long-term wealth and utilise the opportunities and choices presented in an SMSF.

### **Strong Multi-Disciplinary Support Team**

These include our Para Planning, Administration and Client Services teams. Our financial planners also have unfettered access to the knowledge and experience of our Accounting and Tax Advice team at GFM Gruchy Accounting.

### **Driven by Client Outcomes**

Our clients are our business, and we understand this. Our financial advice is tailored to your unique needs, risk profile and investment preferences. Our focus is on ensuring you receive the very best advice based on your goals, objectives and best interests.

### **Long Term Relationships**

Many of our clients have been with us for well over 20 years, with some even over 30 years or longer. We have established a reputation for providing practical, timely, personal and pro-active financial advice to our clients. Significantly, most of the growth in our business resulted from client referrals made by our satisfied clients, who refer despite never having been paid referral fees.

Our team is equally as loyal. Many of the GFM team have worked with us for more than ten years.

### **Philosophy of Direct Investing**

We help you invest in the right mix of direct shares, wholesale managed funds, hybrid securities, fixed interest, real estate and cash investments.

Investing is incredibly complex and significant skill, experience and research are required. Accordingly, we only recommend investments that we have researched diligently and that have been approved by our Investment Committee.

### **No Investment Platform For Our SMSF and Private Portfolio Clients**

All administration is completed in-house to ensure we are not restricted to only using investments from the menu of that investment platform.

We also strongly believe that using an investment platform adds an unnecessary layer of fees, which quite frankly, we prefer stays in your back pocket rather than being paid to some institution.

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



**Expertise**



**Privately Owned**



**Transparency**

# GFM Service Offering

GFM provides advice in the following areas:

## Strategic Advice

Every client is different, so your Financial Planner will develop a detailed and thorough understanding of your situation, your objectives, your risk appetite and your investment preferences before providing you with your tailored advice.

This advice can range from the creation of a comprehensive and progressive financial plan to more specific advice on certain areas, such as cash flow management, retirement planning, redundancy planning, government support entitlements, insurance needs or financial goal setting to name a few.

Regardless of your strategic advice requirements, we develop the most appropriate strategies for you to optimise your outcomes.

## Investment Advice

We have a deep understanding of investment markets and our focus when providing investment advice is to ensure your portfolio is positioned towards your long-term goals, thus allowing for market fluctuations and changes in conditions. We believe that a well-diversified portfolio is one of the keys to long-term wealth creation and stability of capital.

We provide you with tailored investment analysis and advice to ensure your portfolio is constructed to meet your immediate and long term goals and objectives while taking into account your risk tolerance level and investment preferences.

## SMSF Advice

The Australian superannuation and taxation system is complex. As a business that specialises in SMSF advice, we develop strategies that are tax-effective and ensure you maximise superannuation benefits long-term. We provide advice around contribution strategies, withdrawal strategies, retirement planning, longevity considerations, cash flow and estate planning requirements.

We can provide you with a comprehensive, in-house SMSF service that includes Advisory, Investment Management, Administration and Accounting services.

## Retirement Planning & Management

We have a deep understanding of the complexities around retirement planning and management. This includes tax-effectively structuring your superannuation income streams, maximising your eligibility for Centrelink payments and benefits as well as the taxation concessions available to Australian retirees.

## Quarterly Reporting

For our SMSF and Private Portfolio Management clients, we can provide a comprehensive quarterly report that summarises your portfolio position at the end of each quarter. Our quarterly reports include an up-to-date portfolio valuation, a summary of all transactions made during the quarter, performance figures for the quarter and financial year to date and also a market overview.

## Online Access

Via our website, as an SMSF or Private Portfolio client, you can view your portfolio, including portfolio valuation, holding performance report, asset allocation summary and the full transaction history at any time.

## Accounting

We can offer you a full in-house 'one-stop' financial services offering, which encompasses both Financial Planning and Accounting.

GFM Gruchy Accounting complements our full-service offering by providing:

- Tax advice and planning services
- Specialised accounting services
- Accounting and book-keeping services
- Remuneration consulting services
- Taxation services
- Corporate secretarial services



# The GFM Wealth Advisory Team



**Paul Nicol**

Managing Partner  
Senior Financial Planner  
SMSF Specialist Advisor™  
Authorised Representative No. 230876



**Patrick Malcolm**

Senior Partner  
Certified Financial Planner®  
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**Karen Maher**

Associate



**Witi Suma**

SMSF Admin. Manager  
SMSF Specialist Advisor™  
Authorised Representative No. 275149



**Annie Zhuo An**

SMSF Senior Administrator



**Jacqui Umali**

SMSF Senior Administrator



**Nadine Corera**

Senior Client Services  
Administrator



**Jade Ng**

Client Services Assistant



**Rebecca Dhillon**

Senior Para-Planner  
Authorised Representative No. 453075



**Ethan Hardeman**

Junior Para-Planner



**Melany McLennan**

General Manager  
SMSF Specialist Advisor™



**Mai Davies**

Marketing & Client  
Services Manager



**Ting Zhu**

Financial Controller



**Lorraine Miller**

Project Manager



**Leanne Kelly**

Office Administrator



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