

Everyone has plans...





*Our highly skilled and experience advisory service, is backed by an extensive ongoing review service designed to ensure you keep on track, are always fully informed, and remain up to date.*

# The value of advice

At Batten Financial Services, we understand that each client has many options to consider when it comes to creating and managing their wealth. So to help you navigate through the complex options, we offer you a disciplined and objective partner who delivers advice based on an intimate understanding of your needs and objectives.

## Holistic assessment

- > Initial Fact Find
- > Risk profiling
- > Establish investment objectives
- > Set expectations

Our investment process starts with understanding you - your background, investment objectives, risk tolerance and existing investment pattern. A comprehensive Client Profiling exercise helps us in evaluating your risk appetite and understanding your investment objectives, which are kept in mind while building your financial plan.

## Strategic advice

- > Extensive research
- > Tailored plans
- > Financial freedom

We employ advanced wealth management solutions which reflect your individual objectives. The Strategic Plan will outline a diversification strategy and identify appropriate investments, as well as look at any social security issues, risk management, and taxation planning. It will also explain in detail the benefits, features, and fees. The result is a holistic financial solution – a financial ‘map’ documented in our detailed written report to you known as our Statement of Advice.

## Proactive Review

- > Grow / review and measure
- > Staying focused

We monitor and measure progress towards your goals, and ensure that our advice is robust. Our ongoing proactive review process is designed to keep us up to date with your needs including:

- Understanding changes to your personal and financial circumstances affecting your long-term plan.
- Providing written updates about the economic environment, and any investment and legislative changes that may impact on your strategy.
- Offering additional advice about your investment portfolio and its valuations.
- Recommending changes to your investment strategy and/or investment portfolio.

# A different point of view...

## Experience

Batten Financial Services is a family business that has an extensive and loyal client base. Since 1986 we've been advising and guiding clients on their roadmaps to financial freedom.

## Comprehensive Service

To help you navigate the ongoing challenges of the changing financial landscape, we offer sound and timely advice, convenience and choice to help you at every stage. Batten Financial Services can advise you on a wide range of financial solutions including:

- **Wealth Creation**

- Wealth Planning
- Superannuation
- Wealth Protection
- Wealth Accumulation (Savings)
- Tax effective investment planning strategies and
- Estate Planning – wealth distribution

- **Insured Future**

- Insurance and Legal services

- **Comfortable Retirement**

- Retirement Income Pre and Post Retirement Planning and Aged Care Accommodation

- **Government Assistance**

- Workplace Arrangements
- Centrelink (DVA) advice and liaison

- **Finance Advice**

- Mortgage Finance - Home loan/mortgage services

- **Business Success**

- Business Advisory
- Succession planning for business including buy/sell arrangements and accounting/book keeping services

## Research Capabilities

We undertake extensive research to choose from a myriad of investment and insurance options and products to tailor the strategic plan to suit your objectives. Our team of Advisers continually analyse the latest market conditions and trends to ensure you are equipped with all the tools to make confident decisions that are based on sound information.

*Client satisfaction remains the benchmark of our quality service, and the pivotal measure of our success.*

**Batten Financial Services is a leading provider of wealth creation and management solutions. We have built a strong reputation for delivering sound advice to our clients who seek more than the standard off the shelf services.**



# Our team of experienced specialists...

When it comes to something as personal and important as developing and achieving your financial goals, trust and commitment are what you seek. Batten Financial Services offers highly experienced and dedicated Advisers to help you realise your objectives – and they are only always just a phone call away.

## A strong reputation

It's important to partner with someone you can trust.

At Batten Financial Services, we are proud to be part of Consultum Financial Advisers (Consultum).

Consultum was born from the merger of two leading Australian financial planning groups - Winchcombe Carson Financial Planning and Financial Partnership. Established in 1979,

Winchcombe Carson was one of Australia's pioneering financial planning groups. Launched in 2002, Financial Partnership was one of Australia's first lifestyle financial planning groups seeking strong ongoing relationships with their clients throughout every life-stage. In 2006, these two professional, established groups combined to form Consultum, giving them the experience, strength and commitment to be a dynamic force in the Australian financial advice market.

With an Australia-wide network of financial advisers, Consultum also has the backing and resourcing of its parent company The IOOF Group, an ASX listed company that has been looking after the financial security of Australians for over 160 years.



### Colin Batten

CFP, Dip FP, AIPA, AFPA  
Authorised Representative

With over 25 years experience in all aspects of financial planning, Colin specialises in Alternate Investment Structures and Retirement Planning.

Along with the responsibilities of the strategic direction of the practice and management of staff, Colin's primary role is to assist clients in achieving their financial and lifestyle goals in retirement.



### Michael Batten

B Comm (Acct), Dip FP  
Authorised Representative

Michael is passionate about helping clients achieve financial freedom. Michael undertakes client profiling and is involved in client advice strategy and the preparation of financial plans.

Michael's accounting background and financial planning skills offer clients a complete suite of financial planning advice including Wealth Accumulation and Risk Management.



### Steve Antos

B Bus (Acct), CA, Dip FP

Steve is a Chartered Accountant with over 6 years experience and has now turned his skills to financial advisory. Steve's unique skill sets enables him to add a great deal of value to clients including Wealth Accumulation and Risk Management. Steve assists in the preparation of financial plans and client advice strategies.



### Noel Fawkes

Dip Fin Markets  
Client Services Manager

Noel holds a Diploma of Financial Markets and has over 12 years experience in the financial advisory industry. He has extensive experience in Retirement Planning, Investment, Centrelink Strategies and Portfolio Management.

Noel's primary role is to assist clients in achieving their financial and personal goals in retirement. For most clients, Noel is the first point of contact.

# What do you need?

Your initial consultation with us is at our expense – there is no cost and no obligation. During this session we will discuss your financial objectives and what type of advice you'll need. You will also receive a quote on what the advice would cost you, should you decide you want to proceed with a financial plan.

At Batten Financial Services we charge a fee-for-service, where all the fees you pay are agreed to in advance before any personal advice is given. This means you know up-front how much our advice will cost and you can be sure that there are no hidden fees.

Our ongoing service package is designed to suit your needs. The features have been created to suit the demands and complexity of your situation.

These services may include:

- Ongoing face to face meetings with your Adviser
- Formal reviews of your portfolio and financial plans, including valuation and asset allocation reporting, providing strategies and recommendations in relation to changes to your investments where appropriate
- Regular contact by phone, fax or email to update your portfolio requirements or address any concerns you may have
- Newsletter, market commentaries and economic updates

*We apply our knowledge to ensure your success.*

*At Batten Financial Services, we'll help you build and protect your wealth with sound advice, personal attention and astute management of your financial affairs.*



# Your conversation begins here... Partner with Batten Financial Services today.

## **Batten Financial Services**

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# FPA

FINANCIAL PLANNING  
ASSOCIATION OF AUSTRALIA

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This material is current as at May 2010, but may be subject to change.  
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