

## Grow with Marinis

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**From:** Grow with Marinis  
**Sent:** Monday, 22 October 2012 1:46 PM  
**To:** Grow with Marinis  
**Subject:** AN OPPORTUNITY TO MAKE FURTHER FEE SAVINGS ON YOUR INVESTMENT PLATFORM SERVICE  
**Attachments:** Pricing Philosophy.pdf; Mission Statement - Final Single Page.pdf

Dear Friends

In line with our objective to be 'Distinctly Different' in our approach to financial planning, we are committed to seeking ways to cut the cost of the services we provide to you.

This approach is in line with MFG's philosophy of putting you, our client first. As you may be aware, Marinis Financial Group was one of the first financial planning firms in Australia to move to a true (flat dollar) fee-for-service model and we are reassured by our growth during the global financial crisis that you and your fellow clients value this commitment to transparency.

We are delighted to report, therefore, that we have been able to negotiate a way to 'deal direct' as a means of achieving additional fee savings in respect of your superannuation and pension platform.

We would like the opportunity to demonstrate how much this saving may mean to you individually, either when we next meet or via direct correspondence.

'Dealing direct' will entail making a change from your existing AssetLink InvestmentWrap/SuperWrap to the BT Select Administrator InvestmentWrap/SuperWrap. Both services are offered by BT – however the BT Select service offers a lower cost structure for no reduction in functionality or benefits.

The only difference you will notice (other than being charged slightly less) will be on the letterhead you receive as it will no longer reference 'Assetlink'. **Effectively, your investments will still remain with the BT Wrap platform – requiring no underlying change and no requirement for the physical transfer of funds to make this happen.**

Overall, we estimate that this approach may save our clients in excess of \$50,000 per year collectively, with this saving in addition to the very significant fee savings previously achieved by those of you who have acted on our past recommendations.

In this regard, we have attached for your reference, an example of the fee saving which may be available, based on an actual client situation. It highlights the initial savings resulting from a rollover to the AssetLink service, plus the further savings provided by a change to the BT Select Administrator InvestmentWrap/SuperWrap.

The attached Pricing Philosophy example is based on an actual Account Based Pension (ABP) valued at \$301,642, originally invested in a platform paying margins (also known as volume bonuses or rebates) to a Licensee Dealer Group. Using this example, the fee saving under an alternative portfolio arrangement (i.e. by dealing directly with the platform provider) would equate to approximately 1.6% p.a. (\$4,826 pa or in excess of \$60,000 over ten years) for this portfolio and represents a significant saving when compared to the actual fee situation in which this client was originally placed.

Whilst the savings in this actual example are substantial, we would point out that these savings will also increase with larger account balances.

Over the next period, we will be in contact to discuss your individual platform fee position, however in the meantime, if you have any questions or comments, please feel free to give me a call. I would be delighted to discuss them with you.

In addition, we would encourage you to share this email with your family and friends in the hope that we may also be able to provide assistance to them.

Please be assured that we will continue to explore the marketplace for alternatives to ensure that we are delivering the best products available to complement our Mission Statement (copy also attached) – aspiring to a world where everybody receives the best possible advice to reach their financial and lifestyle goals.

Yours sincerely

*Theo Marinis*

**Theo Marinis B.A, B.Ec, CPA, FPA®**  
**Financial Strategist**  
**Authorised Representative**

PS: Please refer to the two attached documents for additional information. (D)



**GROW @ Marinis**

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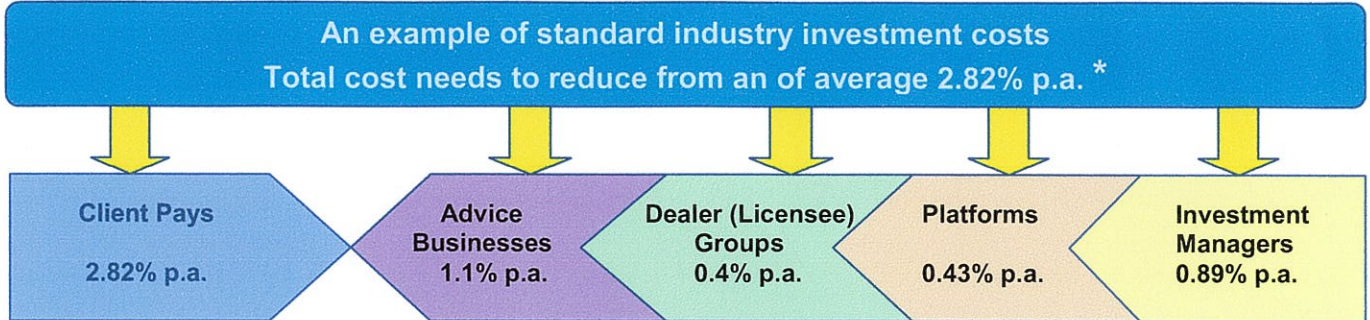
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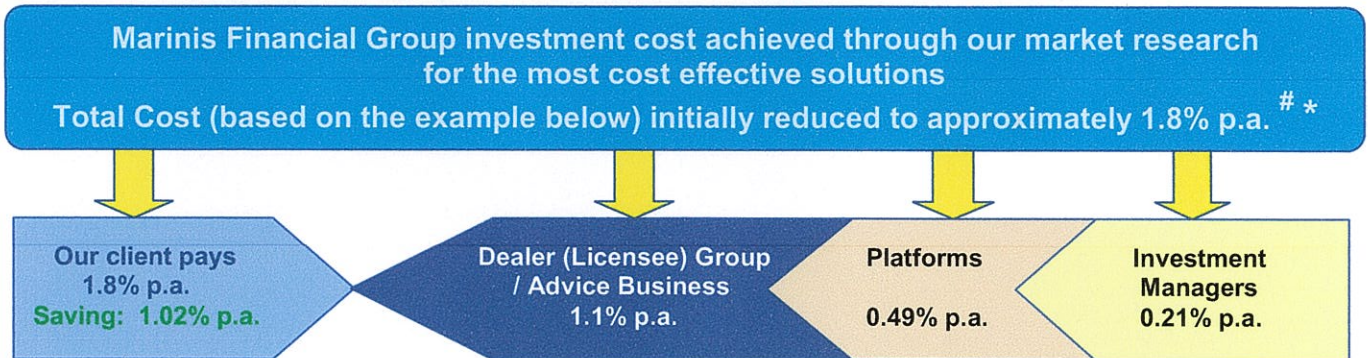
# Marinis Financial Group Pricing Philosophy

There are many suppliers involved in the provision of financial advice and investment solutions and each step in the process incurs a fee or charge for the services provided. Ultimately, the costs for these services are paid by clients. MFG constantly works to ensure each party involved in the investment process is the best available provider at a competitive price. Our clients are our primary focus and we continue to research the market for the most cost-effective solutions.

## NOT USED BY MFG - STANDARD FINANCIAL PLANNING INDUSTRY APPROACH



## OUR OLD APPROACH - INITIALLY PROVIDED OUR CLIENTS SIGNIFICANT COSTS SAVINGS



# The example above is based on an Account Based Pension (ABP) valued at \$301,642, originally invested in a platform paying margins (also known as volume bonuses or rebates) to a Licensee Dealer Group. Using this example, the fee saving under an alternative portfolio arrangement (i.e. by dealing directly with the platform provider) would equate to approximately \$3,077 or 1.02% p.a. Note that the example assumes an industry average percentage based on an adviser review fee of 1.1% p.a. or \$3,318 p.a. and does not reflect our flat dollar adviser review fee offer.

## OUR NEW APPROACH - FURTHER FEE SAVINGS BY DEALING DIRECT WITH THE PLATFORM PROVIDER



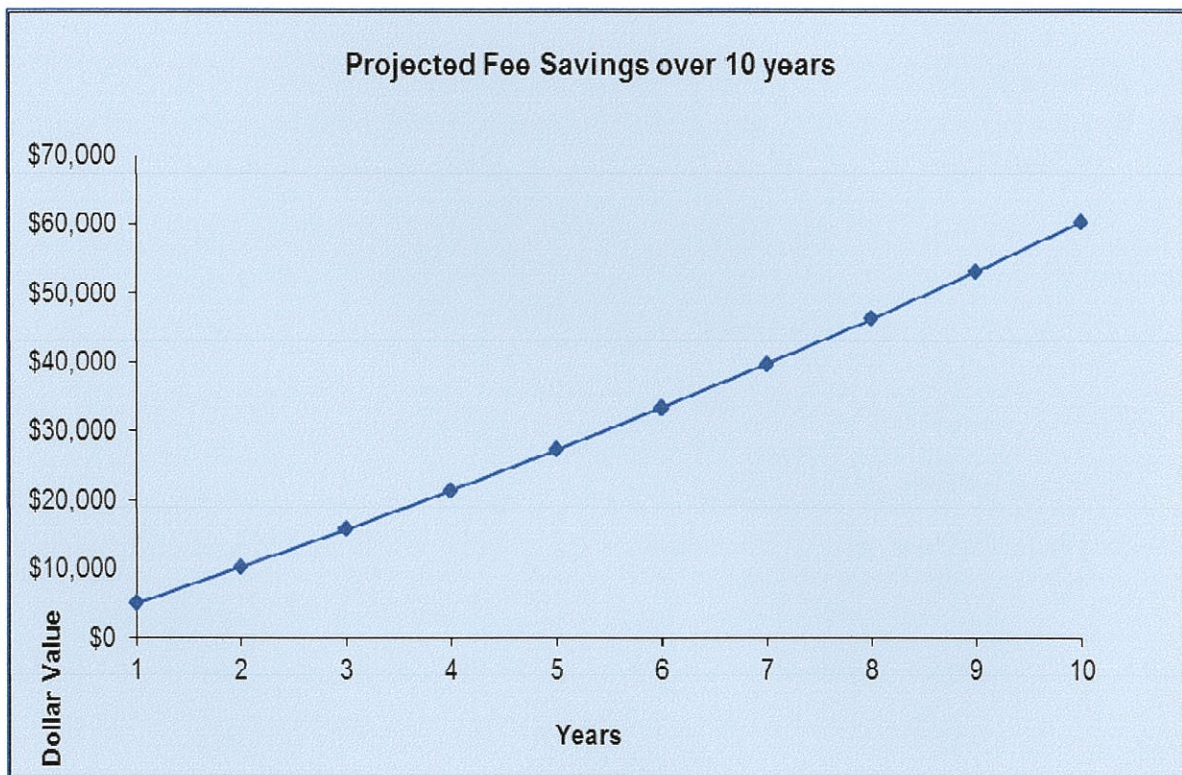
This fee saving equates to approximately 1.6% p.a. (\$4,826) for a portfolio valued at \$301,642 based on the industry average tabled above, and represents a significant saving when compared to the actual fee situation in which this client was originally placed. The achievement of our Australian Financial Services Licence (AFSL) has enabled Marinis Financial Group to negotiate these fee savings to date, and we will continue to seek similar benefits for our clients.



# Platform and Investment Fee Saving Projection for Next 10 Years

Assumed earning rate of 4% pa

Year	Opening Balance	Fee Saving	Earnings	Closing Balance
1	\$0	\$4,826	\$193	\$5,019
2	\$5,019	\$4,826	\$394	\$10,239
3	\$10,239	\$4,826	\$603	\$15,667
4	\$15,667	\$4,826	\$820	\$21,313
5	\$21,313	\$4,826	\$1,046	\$27,185
6	\$27,185	\$4,826	\$1,280	\$33,291
7	\$33,291	\$4,826	\$1,525	\$39,642
8	\$39,642	\$4,826	\$1,779	\$46,247
9	\$46,247	\$4,826	\$2,043	\$53,115
10	\$53,115	\$4,826	\$2,318	\$60,259





# Why Marinis Financial Group



MARINIS  
FINANCIAL GROUP

We **aspire** to a world where everybody receives the **best** possible advice to reach their financial and lifestyle goals

Our boutique family business exists solely to help our clients get the most out of their financial lives.

By choosing us you **can:**

- Prosper slowly – and continue to prosper
- Focus on living life to the full – while we focus on your financial future and achieving the BEST possible outcome in each individual circumstance
- Be assured we will keep watch over your investments and insurances

Near enough is never **good** enough at **MFG**

- Understand people, their goals and aspirations
- Provide informed exposure to the market which is appropriate to their tolerance of risk
- Treat people like our extended family, with unique problems that need solving over the course of a long-term relationship
- Construct solutions that are cost, tax, and where appropriate, Centrelink effective to ensure that everyone makes the most of their entitlements

At Marinis Financial Group we harness our integrity, education and creativity to provide our clients with the best possible financial future. Our strategies are designed to be flexible and dynamic, to keep clients on the right path – even if circumstances change over time.

We have a very clear **vision** of what we want to achieve

Our vision is to be the first choice for those who are serious about reaching their financial goals. To achieve this vision, we seek to communicate honestly and effectively, and where possible, to educate our clients, whilst being acutely aware of their goals and the changing world around them.

We like to think we are **different...**

We measure our success by our clients' satisfaction with our outcomes, and we instil our passion, ethics, knowledge and respect for the individual into everything that we do. Our aim is to provide our clients with a vivid picture of what a financially stress-free future will mean to them, and our role in helping them achieve it.





**MARINIS**  
FINANCIAL GROUP

**Theo**



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**Distinctly Different**