

# MARINIS

FINANCIAL GROUP

CORPORATE PROFILE

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## Why Marinis Financial Group?

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We take the time to understand you.  
To provide advice that gives you peace of mind.  
So that you can enjoy what you love in life.

# Our Service Offering

## **At Marinis Financial Group we are paid a fee for our services; we are not remunerated by commissions**

We charge on a flat fee for service basis, in line with the service levels our clients require.

## **We are committed to minimising investment fees**

We only recommend service providers whose fee structures provide the transparency we require. We provide investment strategies which deliver the most cost and tax effective outcomes.

Our Australian Financial Services Licence allows us to research and recommend the most cost effective investment platform solutions for our service offering.

Our focus is to ensure each party involved in the investment process is the best available provider at a competitive price.

## **We provide a financial concierge service for our clients**

We will deal with Centrelink, the Australian Taxation Office (and any other relevant government agencies) as well as investment and insurance service providers on your behalf.

We will work with your accountant and legal advisers as part of a team, to ensure that all aspects of your financial planning needs are covered.

If we agree that additional services which are not covered by our service offering are required (e.g. general insurance, estate planning services) we can direct you to trusted professional service providers. There are no fees paid to Marinis Financial Group with such referrals.

## **Our Motivation**

Marinis Financial Group is a family owned financial planning business headed by Theo Marinis. The business is underpinned by Theo's qualifications in economics and accountancy, extensive career experience with the ATO, Centrelink, Insurance and Superannuation Commission, and the combined financial services industry experience of Theo and his team.

Personal experience of family tragedy at an early age created an awareness of how challenging financial matters can be for many people and, with it, Theo's motivation to help others facing similar challenges.

With qualifications and career experience providing the skills to negotiate the financial landscape, and the passion for finding the right strategies to manage it, it is Theo's strong conviction that he has been provided the unique opportunity to 'give something back'.

## **Our Commitment**

To give you the best possible advice.



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## Understanding your financial goals

As our client, we have a duty to understand your financial goals and needs, and to act only in your best interests.

The process can involve many hours of information gathering, discussions, and listening; we will spend as much time as necessary to ensure we have all the information needed to understand your current situation, your attitude to investing, and your longer term financial goals.

We consider the opportunities, risks and available solutions in building a strategy. Based on our discussions and research, we find the solutions that are cost, tax and (where appropriate) Centrelink effective, to ensure that you make the most of your entitlements.

We will provide you with a financial strategy which has the flexibility to keep you on track – even if circumstances change over time.

## Implementation & Review

As your financial concierge, we will implement your financial strategy, and deal with relevant service providers on your behalf.

We will regularly review your investment strategy, providing ongoing advice and strategy management, including performance reporting, informed communication regarding financial markets, and maintenance of your investment portfolio.

Where applicable, we will also review the appropriateness of your insurance cover and your ongoing insurance requirements, based on any changes identified during your regular review.



# Marinis Investment Philosophy

We believe in conservative wealth creation.

We are financial strategists, not stock pickers.

We do not recommend high risk or speculative investment strategies.

We believe in the principle that investment success comes from time in the market, not in the timing (of getting in or out) of the market.

We believe the best long term outcome can be delivered by 'Getting Rich Slowly'.

Our clients are our primary focus and we continue to research the market for the most cost effective investment management services.

Our experience tells us there are a broad range of investment philosophies which change as people accumulate assets, and move through different life stages. It is important for each investor to consider their own personal investment philosophy and priorities in consultation with a financial planner.

Our role in providing investment advice is to understand you; what motivates you, what your hopes and dreams are for the future, and the reality of your financial situation.

It is this knowledge, together with our specialised expertise in taxation and superannuation, which allows us to develop individual financial strategies that achieve consistent long term results – despite the inevitable fluctuations in financial markets.

Risk profile is one of the most important factors we consider when formulating investment portfolios for our clients. By understanding your goals and expectations, and your tolerance for investment risk, we are able to recommend an optimum allocation to relevant asset classes in order to achieve these goals.

For example, when drawing a regular retirement income becomes an integral part of your investment strategy, we recommend the application of a Marinis Buffer<sup>#</sup> by building in sufficient cash reserves to meet income payments in the short to medium term. This asset allocation ensures that income payments can be maintained without the need to sell down growth assets in times of market volatility.

## Active versus passive investment

Our view is that asset allocation is of fundamental importance to long-term portfolio performance – far more than an 'active' management approach to stock selection and market timing.

We believe that relying solely on active investment management is a zero-sum game. When the impact of costs and taxes on investment returns are taken into account, active managers and investors face a near impossible task of outperforming the markets on a consistent basis. We believe that, over the long term, a core mix of 'index' investing – or buying the market – (with, where appropriate, some exposure to active management) will allow investors to achieve market returns at a lower cost.

As well as meeting high standards of professionalism, our approved fund managers will generally be 'cost and return' focused providers with philosophies aligned with ours. We look for managers who diversify to insulate performance from downturns, and we look for an approach which is less volatile – which means investments generate fewer capital gains tax events, and ultimately, lower costs.

<sup>#</sup>Marinis "Buffer" is a strategy for providing certainty that retirees will receive their expected pension drawdown in the short to medium term future by holding a sufficient allocation in cash. Having this buffer will ensure they are protected from investment shock due to underlying market falls. This approach also strives to leave sufficient funds to benefit the portfolio in an upturn in investment markets.



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## The impact of fees on returns

There are many suppliers involved in the provision of financial advice and investment solutions, and each step in the process can incur a fee or charge for the services provided. Ultimately, the cost of these services is paid by our clients, at the expense of returns.

It is our experience that fees can be significantly lower by seeking out cost effective fund managers and investment platform providers for the delivery of investment management and investment administration services.

A vital part of our service involves an active assessment to ensure that each party in the investment process is the best provider at the most competitive price.



# Marinis Wealth Protection Philosophy

Marinis Financial Group has a conservative view on investment; we call it our 'Get Rich Slowly – and Stay Rich' approach.

An important part of this approach is to help our clients to protect their wealth against unexpected events.

Just as most prudent people insure their homes against fire and their cars against theft, we believe they should insure (and therefore protect) their financial assets in the event of major illness, injury or untimely death.

We also recognise that not all of our clients need personal insurance. If you are debt free, and have sufficient assets and few dependants, there is often less need to own wealth protection cover, particularly as this insurance becomes more expensive with age. A recommendation to reduce insurance cover may also form part of our advice to clients

## We are not paid commissions

We charge a fixed fee for our wealth protection services. We are not paid by commissions. We believe this removes any perceived conflict of interest by breaking the link between how much we are paid and what insurance we recommend, and on what terms. The effect of this is to reduce insurance premiums by approximately 30% for the life of the policy.

## The importance of insurance cover

We understand that it can be difficult for someone to sit down and evaluate the assets they have and think about the protection strategies they should have in place to avert financial loss.

For many people, wealth protection strategies start and finish with the assets they can touch – the car, the house, home contents and perhaps, health insurance.

We help our clients consider and protect the assets they can't touch. This includes your income, your net worth and ultimately, the standard of living and lifestyle you provide for yourself and your loved ones.

Most of us insure against losing our house due to fire. However, for every house lost to fire, four families lose their homes due to the death of a bread winner, and forty eight due to disability. We believe in helping you reach a balanced understanding of these risks and choosing the right level of cover for your circumstances.

Although no-one wishes these things to happen, the benefits of adequate protection are very real. It can mean being able to choose the treatment you receive for a major health event and having the funds to pay for it, rather than having to accept the standard facilities. If you couldn't work for 6 months, it could mean not being forced to use your own savings or – as some people have been forced to – sell assets such as your home.

## Finding the right level of cover

There are various solutions and strategies available. A good plan starts with a full understanding of your personal situation and a frank discussion about your wants and needs in the event that your life, or that of your partner, takes a wrong turn. This is where our experience and product knowledge can help you make the right decision.

We will take you through a process to assess the level of cover that is right for you.

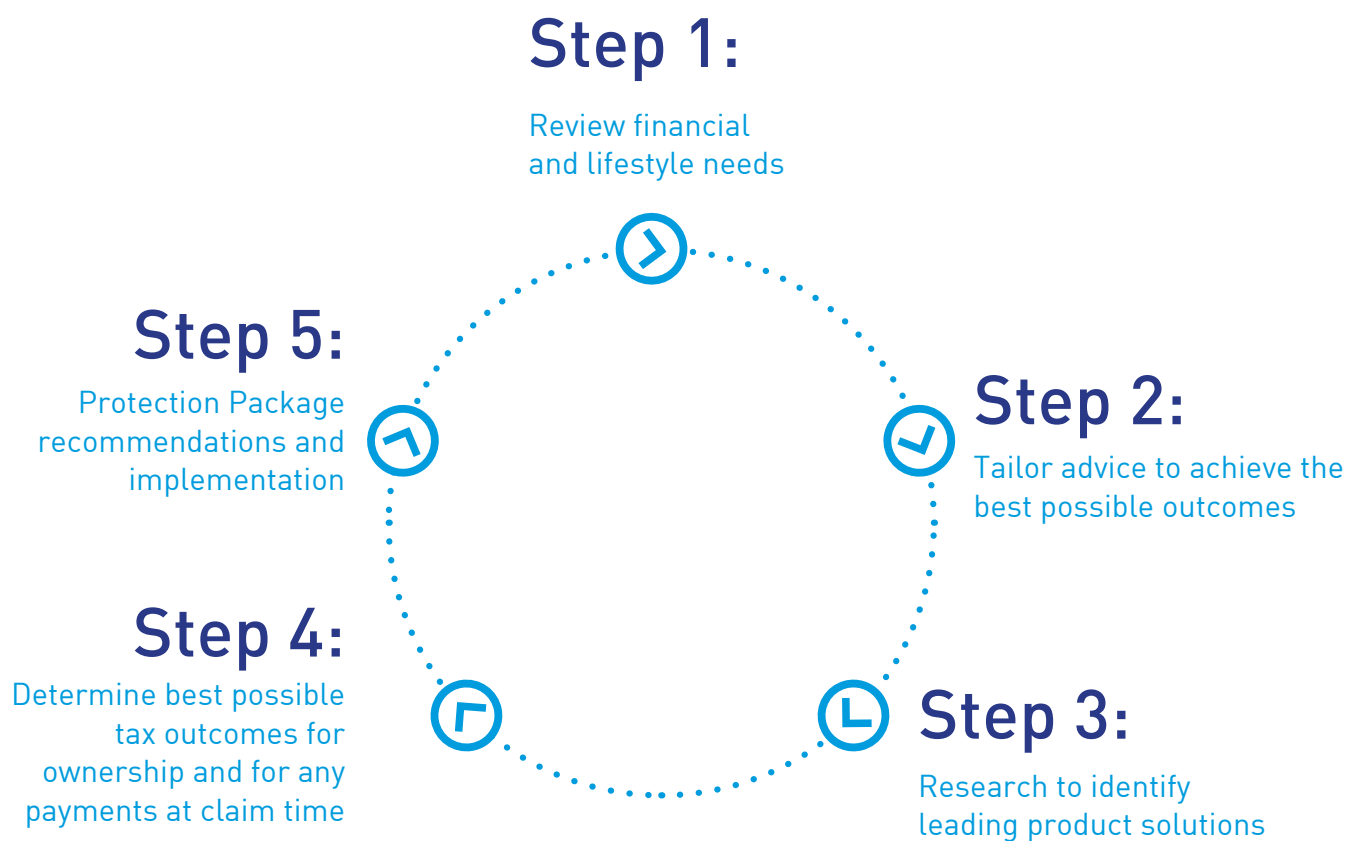




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# Marinis Wealth Protection Evaluation Process





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## **Step 1:**

### **Review financial and lifestyle needs**

We will conduct a thorough review of your financial position and objectives. We develop strategies to grow your wealth and to protect your financial assets. Our wealth protection philosophy ensures that our clients are advised to have adequate cover in place to protect their lifestyle, families and businesses.

From year two onwards of your relationship with us, we will recommend whether it is appropriate to increase or decrease your levels of cover based on changes to your personal circumstances.

## **Step 2:**

### **Tailor advice to achieve best possible outcomes**

We will consider your full financial position and tailor the appropriate income and asset protection strategy.

## **Step 3:**

### **Research to identify leading product solutions**

Based on our assessment of your needs, we will consider the insurance options available from a range of approved insurance providers. Options include:

- Term insurance (also known as death cover or life insurance cover)
- Total and permanent disability insurance (TPD)
- Income protection insurance
- Trauma insurance (also known as Critical Illness Cover)
- Key person insurance
- Business succession insurance

## **Step 4:**

### **Determine best possible tax outcomes for ownership and for any payments at claim time**

We will review the best options to maximise the effectiveness of the proposed cover and its tax treatment. This includes ensuring the correct ownership of policies, whether personally owned via your super fund, or where appropriate, incorporated into buy/sell agreements [the so called business will] for business owners.

## **Step 5:**

### **Protection Package recommendations and implementation**

We will make our recommendations (including our recommendations to ensure that appropriate estate planning arrangements are in place) and act on your instructions to implement your insurance policies.



# Self Managed Superannuation

## Self Managed Super Funds (SMSF)

We research the best options available in the marketplace and identify the most appropriate investment vehicles and taxation structures for our clients.

We apply our considerable industry experience, including a background in accounting and economics, to determine the most effective tax structures for our clients and the most effective approach to help them grow their wealth over the medium to long term.

As your financial advisers, we will determine if an SMSF is the appropriate vehicle for your retirement savings. If the decision is made to establish an SMSF, we will recommend the appropriate investment and administration service for the trustees to ensure that their SMSF meets all legislative requirements and is able to deliver the appropriate outcomes for fund members.

## SMSF Investment Strategy

In line with the Marinis Investment Philosophy, our focus is on our ability to deliver strategies and investment solutions efficiently and cost-effectively.

The face of SMSF investing is changing. Research shows that SMSFs have historically had a high exposure to direct Australian shares, direct property and cash, and have limited exposure to both established and emerging international markets, listed property and fixed interest products. Therefore, we believe it is important that our SMSF clients have exposure across a broad range of asset classes via:

- Cash through a functional Cash Management Trust for 'everyday' transactions
- High interest cash accounts for better returns
- Fixed Interest through Term Deposits, Bond Funds, Bank Bills or Government Bonds.
- Australian Shares through a specialized share broker, or Exchange Traded Fund
- International Shares through an Exchange Traded Fund
- Property through direct ownership or Exchange Traded Fund

## Administration, Accounting and Auditing

Investment decisions are only small pieces of the SMSF puzzle. As the SMSF regulator, the ATO in recent years has undertaken increased compliance activities, and with much higher intensity.

With a greater focus on compliance, the administration, accounting and auditing of your SMSF is vital in ensuring that your fund remains compliant.

Through our experience, extensive research and knowledge of the SMSF market, we choose to work with a specialist SMSF administrator to assist trustees with the compliance responsibilities of their SMSF. We can also assist trustees who choose their own administrator depending on the level of service required.

Our Australian Financial Services Licence (AFSL) provides us with the flexibility to recommend the most appropriate administrator for our clients' situations.



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# Adviser Profile

Theo is a Responsible Manager and Authorised Representative of Financial Strategies (SA) Pty Ltd, trading as Marinis Financial Group, Australian Financial Services Licence No. 326403.

Theo's introduction to the financial services industry began in 1987 with employment positions within the Australian Taxation Office as a Superannuation Adviser, the Insurance and Superannuation Commission and Department of Social Security as a Financial Information Service Officer.

Subsequent appointments included Financial Adviser and Technical Service Manager with the State Government Insurance Commission (SGIC) Financial Services Division, and Retirement and Technical Services Consultant for South Australia with Zurich Australia Limited.

Theo's experience has enabled him to develop the extensive technical knowledge which drives his expertise in strategic superannuation and retirement planning.

Theo holds both a Bachelor of Arts and a Bachelor of Economics degree, with majors in Accounting and Economics. He is a CERTIFIED FINANCIAL PLANNER TM (CFP®), a Certified Practising Accountant (CPA) and a member of the Financial Planning Association of Australia (FPA).

Theo is known for his ability to demystify complex financial matters. He is a renowned presenter on innovative retirement income and lifestyle financial strategies to assist clients to achieve their lifestyle goals and meet their retirement needs. He has published a book on Superannuation, aptly titled "Sexy Super?"

## **THEO MARINIS** B.A., B.Ec., CPA., CFP®

Financial Strategist  
Authorised Representative  
Responsible Manager





# Adviser Profile

Jason is an Authorised Representative of Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group, Australian Financial Services Licence No. 326403.

Jason specialises in providing advice to a broad range of clients in the areas of Superannuation, Taxation, Investment Strategy, Retirement and Lifestyle Planning.

With employment in the Financial Planning industry since 2005, Jason has worked with some of the profession's leading practitioners and consultants.

During this time Jason has developed extensive technical knowledge in superannuation, investment, Centrelink and retirement planning.

Prior to joining Marinis in June 2013, Jason worked with a large Adelaide accounting & financial planning firm for over 6 years as Paraplanner and Associate Adviser. His experience within the financial planning industry also includes Sydney and Melbourne based employment positions.

Jason holds a Bachelor of Economics degree with a major in Economic History from the University of Adelaide, and an Advanced Diploma of Financial Services (Financial Planning). He is a CERTIFIED FINANCIAL PLANNER™ (CFP®) and a member of the Financial Planning Association of Australia (FPA).

Jason believes in presenting financial strategies in a way that clients can clearly understand. He takes pride in his ability to help clients through complex financial matters, to help them to achieve their lifestyle goals and retirement needs.

## JASON ZANINI

B.Ec., CFP®

Financial Adviser  
Authorised Representative





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# Adviser Profile

Kristina is a Responsible Manager and Authorised Representative of Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group, Australian Financial Services License No 326403.

She holds a Bachelor of Arts (Communications) awarded with the Dean's Merit Award for outstanding academic performance, as well as a Diploma in Financial Planning. She is a member of the Financial Planning Association of Australia (FPA).

As Marinis Financial Group's Practice Manager, Kristina is responsible for the efficient and effective operation of all management processes involved in the provision of financial planning services to our clients.

Having worked with large accounting and financial planning firms within the financial planning industry since 2002 (with prior management roles in the health insurance sector) Kristina has developed extensive knowledge in the areas of Retirement, Superannuation, Investments and Social Security. She has gained valuable experience at both a technical and a process administration level.

A key focus of Kristina's role involves overseeing the client advice process, systems development, workflow, staff management and financial services industry regulatory compliance. She has a passion for driving efficiencies in the practice through improving processes, and guidance in the continual development of client related software systems.

Kristina is committed to the delivery of services to our clients in a timely, accurate and professional manner, and to upholding the ethical standards of Marinis Financial Group.

## **KRISTINA MATTHEWS** B.A., DipFP

Practice Manager  
Authorised Representative  
Responsible Manager



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