
A UNIQUE
APPROACH
TO ADVICE
Affluens

WHY WOULD YOU SEEK ADVICE?

As a medical professional, you've spent years working hard. Setting up a solid financial foundation will ensure that you have something to show for it - both now and in the future.

When it comes to getting started, the challenge for most medical professionals is the lack of time and expertise to deal with the complex range of financial issues involved.

Receiving the right financial advice will help you successfully prepare for your future and legacy. Receiving unsuitable advice on the other hand can lead to significant lossess that may be difficult. to recover later down the track.

Here's what Dr. Brian Pereira, MBBS (Critical Care) has to say,

> "You need somebody to take care of your finances because if you're like me you do ***not have the time or expertise to manage it effectively yourself. You need someone*** who can help you and guide you in the right direction. There is no point in working so hard if you are going to lose all your money to tax."

WHY NOW?

It is never too early in your career to consider a structured financial program. Medical professionals face an ongoing battle between their pressing career and family demands, meaning that financial matters are often left lower down the priority list.

Through an integrated model and a team of highly qualified Advisers, we will ensure that your pathway to financial security is mapped out to give you peace of mind. We will also partner with you on this journey and ensure you have a strategy that adapts to your changing circumstances along the way.

Whether you're a JMO or a Specialist, the **Affluens360 One Lens® Advice Program** will provide you with an integrated financial solution to help you meet your goals and objectives.

WHY AFFLUENS360?

With over 20 years of experience, we've become an industry leader in managing the financial needs of doctors.

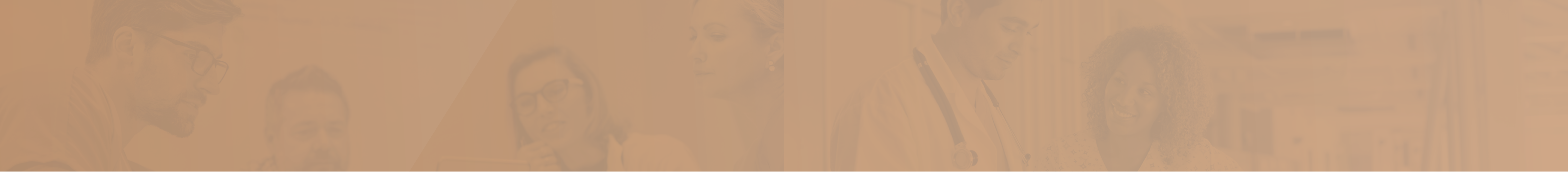
We are client-centric in our approach, which ensures that our advice is tailored and aligned with your personal goals and objectives. The core values that guide our business are Excellence, Integrity, Accountability and Innovation.

Affluens360 understands the importance of continuous learning and staying ahead of industry advancements that will lead to creating better value for our clients. We embrace the latest technology to drive efficiency,providing you with a seamless and outstanding customer experience.

The **Affluens360 One Lens ®Advice Program** is a financial model designed uniquely for the medical profession. It integrates all financial disciplines, each with tailored solutions that are delivered along Best Advice guidelines.

Key Benfits

1. Financial services tailored to your needs as a medical professional.
2. Client-centric advice delivered through each financial discipline.
3. Accountability to deliver personalised advice tailored to your goals and objectives.
4. Innovation through digital engagement, making it easy to deliver our services.
5. A clear understanding of your needs for each stage of your career to ensure you are building on well-planned foundations.



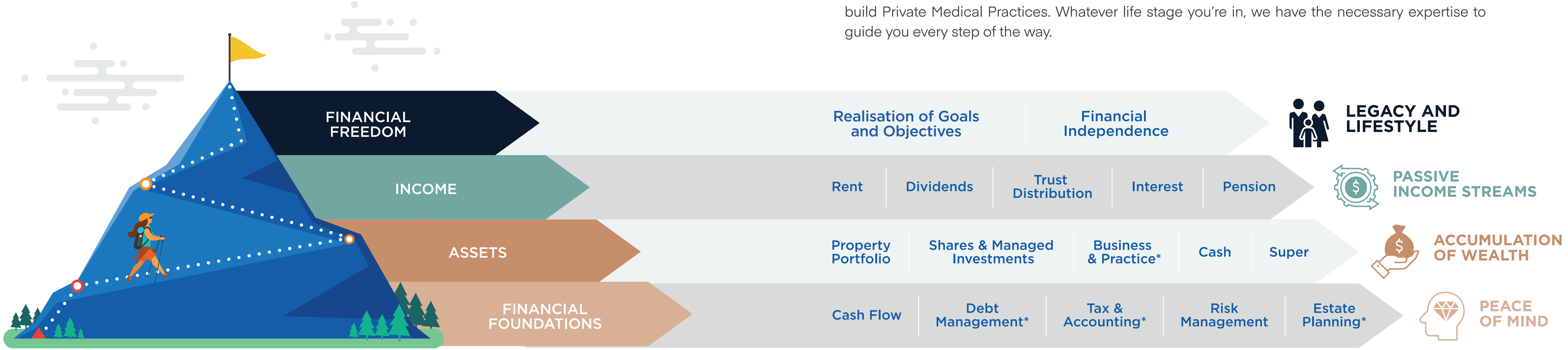
AFFLUENS360 ONE LENS® ADVICE PROGRAM

As you progress through your medical career, your financial needs and objectives will evolve and change.

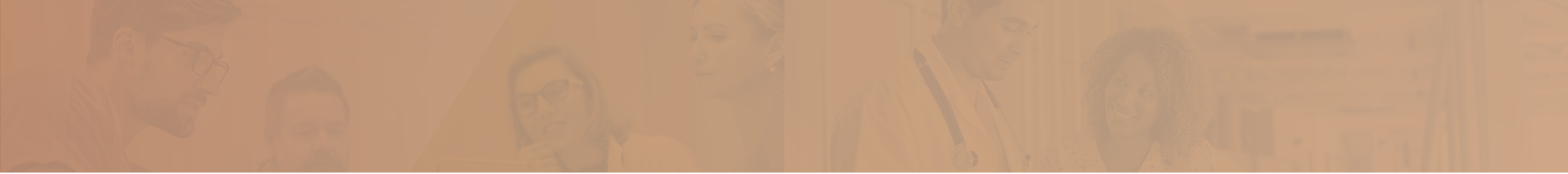
Our **Affluens360 One Lens® Advice Program** brings together a multidisciplinary team of industry professionals and subject matter experts to help you achieve your financial goals and objectives.

We start by laying down a solid financial foundation on which we build a diversified portfolio of assets that will provide passive income streams to secure the lifestyle your family needs and the legacy you wish to pass on.

Our **Affluens360 One Lens® Advice Program** is implemented by your team of Financial Advisers, Accountants, Business Analysts/Advisers, Finance Brokers, Legal Practitioners and Specialists that build Private Medical Practices. Whatever life stage you're in, we have the necessary expertise to guide you every step of the way.



Note: The following services denoted with a * are provided independently of Affinia Financial Advisers Limited Pty Ltd – Accounting, Tax & Business Planning, Legal, Buyers Agent Solutions, Finance & Lending Services.



CAREER PROGRESSION

	AGE 25+ **Junior Medical officer**	AGE 30+ **Registrars**	AGE 35+ **General Practitioners and Specialists**	AGE 45+ **Practice Owners**
Career Focus	Learning	Mastery	Specialisation	Diversification
Personal Priorities	Career and Training	Advanced Training and Starting a Family	Work-life Balance and Family and Retirement Planning	Retirement Planning, Asset Protection, and Building a Legacy
Financial Priorities	Your Personal Protection Plans Tax Returns Budgeting and Cashflow Superannuation Investment Planning Saving for your First Home	Asset Protection Personal Protection Plans Wealth Creation Superannuation Advice Mortgage and Lending Solutions Accounting, Tax and Advisory Services	Accounting, Tax and Advisory Services Superannuation including Self-Managed Super Funds Investment Management Retirement Planning and Capital Preservation Estate Planning Personal Insurance Debt Management	Business Succession Planning Business Valuation Risk Mitigation Planning Business Advisory and Strategy Practice Operational Management Business Planning and Financial Modelling Compliance and Management Accounting Practice Acquisition and Development
INCOME STREAM	ACTIVE			PASSIVE

PERSONAL IN OUR APPROACH

PRECISE IN OUR DELIVERY

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Affluens