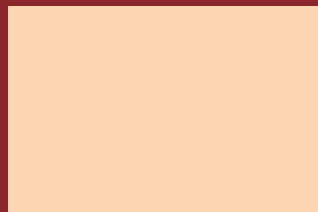
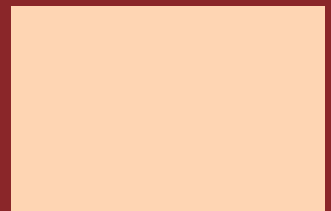


# An introduction to our Accountant Partnership Program

We'll help you *help your clients*  
create secure financial futures



## You can now become the one-stop accounting & financial services practice your clients want you to be.

At the moment your practice is providing your clients with comprehensive, expert accounting services.

But what if you could also offer those same clients high quality advice and services on personal financial planning, investments, superannuation, home loans, investment loans, and personal insurances? And, for those clients who own a business, advice on company super, business finance, and business insurances for buy/sell arrangements and the like?

Your practice would play a vital role in all of your clients' financial requirements – helping them become

more financially secure... and making your practice indispensable.

You know that many of your clients are searching for the right advice on investment, superannuation, insurance and finance issues. In fact these are often the areas of finance where they feel most anxious and uncertain.

Naturally, they would prefer to get this advice from someone they know and trust – their own accountant.

• **Accounting** • **Financial Advice** • **Superannuation** • **Investments** • **Finance** • **Insurance** •

The information in this document is general advice only and it does not take into account the objectives, financial situation or needs of any particular person. You should obtain financial advice that addresses your specific objectives, financial situation and needs before making any investment decisions. Whilst every care has been taken in the preparation of this information, Australian Unity Personal Financial Services Ltd does not guarantee the accuracy or completeness of the information.

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Help your clients create more secure financial futures.

And at the same time create an additional recurring income stream and equity base for your practice.

No doubt your accounting services are currently giving your practice a very valuable and dependable revenue stream.

But what if you were able to turn non-accounting advice channels into recurring income streams (some or all of which could be fee-for-service based)?

Your practice revenues would multiply... as would the value of your practice.

And that's what we would like to help you to do.

In-house... or outsourced?

It's your choice with the help of Australian Unity.

We give your practice the necessary support to provide advice and services on a broad range of non-accounting issues.

Importantly, we give your practice the choice of providing some or all of these services yourselves

under our licence... or outsourcing some or all of them to our financial experts.

You simply decide which of these services are to be provided by your practice... and which, if any, you wish to refer to an Australian Unity specialist.



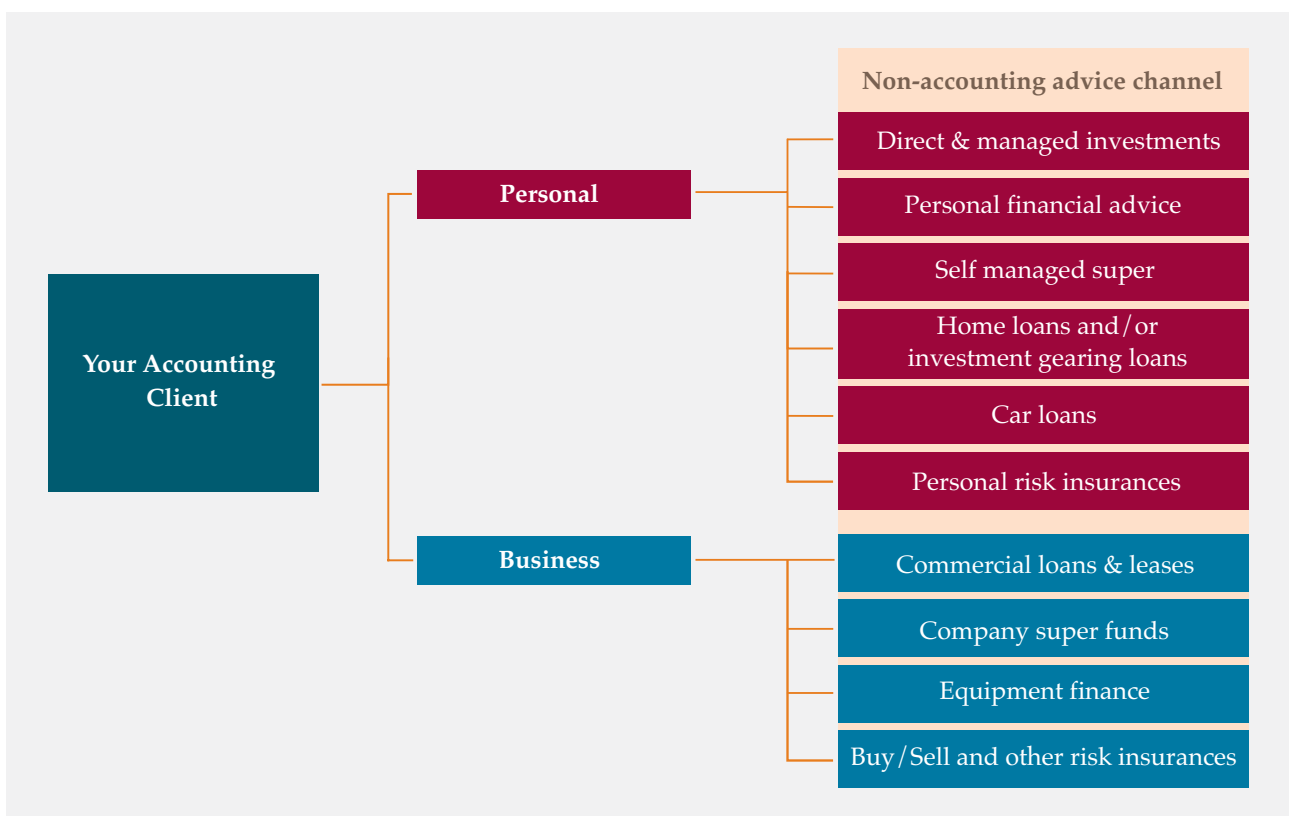
# Your practice will still be 100% independent.

## You'll just have the specialist expertise of one of Australia's most respected financial services groups behind you.

At Australian Unity, we have a unique service model for accountants that allows absolute independence for your practice. For starters, we don't get involved in your accounting practice in any way. We don't want to buy it... or advise you on how to run it.

By working with Australian Unity, your practice will gain the requisite knowledge, experience and services to help your clients to:

- Accumulate wealth sooner
- Invest for competitive returns in direct & managed investments... with less risk
- Be paid a large sum of money if they are seriously injured or ill, or die
- Retire sooner... and with more money
- Find a cheaper & more appropriate home loan or car loan... and pay it off faster
- Invest their retirement savings so they can enjoy the retirement lifestyle they desire
- Take control of their superannuation... and pay lower administration fees
- Arrange business and equipment finance at a cheaper rate
- Protect their business and lifestyle should a business partner become seriously injured or ill, or die
- Learn more about personal finance through our *Money Insights*<sup>®</sup> client education program.



# You decide which type & level of financial services your practice will offer.

## And we'll help you achieve your vision... every step of the way.

We have a successful track record in partnering with accountants to build financial services practices that suit the needs of these professionals and their clients.

One of our main priorities is to provide the necessary mentoring and support services – or the right financial specialist if the outsource option is preferred – to ensure that every one of your clients is provided with a high quality of advice and service, including defined service level agreements and an ongoing portfolio review service.

Another priority is to provide guidance to our accountant partners – where necessary – to help them build a financial services capability which is profitable for them. With this in mind, we give our partners access to our experienced senior management team, and we allocate a Practice Development Manager to each accounting practice. Our view is that if our accountant partners are successful, we will be successful.

### **Our support services**

For those services your practice wishes to provide itself under our licence, Australian Unity will help you meet all regulatory requirements, give you the training you need, and provide para planning, research, marketing, technical, compliance, administration and other support services to help ensure your practice is able to provide the right advice and services for each and every one of your clients – large and small.

For each of the services you refer to Australian Unity, we provide a specialist who will advise your clients directly. You have the choice of whether or not you wish to be involved in those meetings.

Importantly, in the case of financial advice, if you choose to refer your clients to us, it will relieve your practice of the onerous financial services compliance regulations & training requirements, and the need for increased professional indemnity insurance.

### **A genuinely fair and flexible fee system**

The non-accounting services your practice provides to your clients may attract upfront and/or ongoing fees (and commissions in some cases, such as with insurances). These are generally paid to Australian Unity, from which we retain a share as compensation for our support service, and the balance is paid to your practice.

Obviously, the more involvement your practice has in each service, the greater your share of the fees.

Our fee sharing arrangements are very competitive, and are available on request.

By the way, we prefer where possible to avoid commission-based products. Instead, our focus is on the provision of quality advice with remuneration which is fee-for-service based.



# Our heritage of community service & prudent financial advice makes us a perfect partner for your practice.

Your clients will welcome your association with Australian Unity.

Most of your clients already know us as a financial services icon which prides itself on professional, personal service.

In fact, more than anything else, Australian Unity exists to serve its clients.

It is the way we conduct our business now as one of Australia's leading financial services institutions, and the way we have conducted our business for more than 160 years.

This can be traced back to 1840 when one of our forebears Manchester Unity was established as a friendly society.

Manchester Unity's purpose was for its members to make weekly contributions to a common fund, which paid benefits to those members who became ill, lost work, or who otherwise suffered financial hardship.

Back in an era when the government supplied minimal community services and benefits, Manchester Unity provided vital financial security to its members. It was a financial service based on mutual trust and dependability, and it is an ideal Australian Unity still holds true today.

Since those early days, our range of services has evolved to meet the changing needs of our clients, and we now offer private health cover, property and funds management, retirement villages & aged care facilities, insurances and personal financial services.

Our team of experienced personal financial services professionals can help you to provide your clients with a detailed and totally tailored blueprint for financial success – whether you provide the advice in-house or refer your clients to our specialists – in any or all of the following areas:

- Financial advice
- Retirement planning
- Superannuation
- Commercial loans
- Equipment finance
- Personal estate planning
- Personal risk insurance
- Wealth creation
- Investments
- Home loans
- Investment loans
- Car finance
- Business estate planning
- Business risk insurance.

While we are a major provider of financial services in Australia with substantial resources, we will always be driven by our community-based values and our heritage of helping Australians to create secure financial futures.

This pedigree and experience, combined with our corporate strength and leading edge strategic advice capability, means we are uniquely placed to offer your clients – through you – high quality personal financial services... each finely tuned to your clients' particular needs to ensure they achieve their vision of a secure financial future.

After all, your clients' financial wellbeing is at the heart of everything we do.



# Protect your client base from competitors. And build a more diversified and financially resilient practice.

If your practice doesn't offer non-accounting financial services, your clients will have to go elsewhere to obtain them. They might acquire them from one of your competitors... or from someone who will introduce them to another accountant.

In other words, your accounting revenue may be at risk.

The solution is to become a one-stop accounting and financial services practice – so your clients have no need to ever go anywhere else.

“Your clients deserve the very best financial advice. And now they can get it from the professional they really trust. You.”

## For more information

If you would like to find out more on how Australian Unity could help you to multiply your practice's recurring income – and the value of your practice – please visit our website:

**[www.australianunitypfs.com.au/accountants](http://www.australianunitypfs.com.au/accountants)**

Or call Elise Michelmores on:

**(03) 8682 6348**

Or email Elise on:

**[emichelmores@australianunity.com.au](mailto:emichelmores@australianunity.com.au)**



**Elise Michelmores**

National Manager - Business Partnerships  
Australian Unity Personal Financial Services

## The Australian Unity Group

Health Cover  
Healthcare Centres  
Home and Contents Insurance  
Travel Insurance  
Commercial Insurances  
Car Insurance  
Retirement Living  
Managed Funds and Investments  
Retirement Incomes  
Personal Financial Services

## Australian Unity Personal Financial Services

Financial Advice  
Wealth Creation  
Retirement Planning  
Investments  
Superannuation  
Home Loans  
Commercial Loans  
Investment Loans  
Equipment Finance  
Car Finance  
Personal Estate Planning  
Business Estate Planning  
Personal Risk Insurance  
Business Risk Insurance

**We'll help you**  
*help your clients*  
**create secure**  
**financial futures**

[www.australianunitypfs.com.au/accountants](http://www.australianunitypfs.com.au/accountants)