P3FP

P3 Financial Planning

PLAN • PROVIDE • PROSPER

PRACTICE BROCHURE

WHO WE ARE

P3 Financial Planning are a dedicated team of professionals providing advice within the Indooroopilly area and beyond for over 20 years.

The team are led by our engaging senior advisers Jim and Jon who saw the vision to provide quality advice to their clients and families to ensure that each enjoy their own version of prosperity.

Our Team

The P3 Financial Planning team are all highly experienced in financial services, providing our clients an exceptional level of administration services.

Our advisers are all qualified professionals and members of industry bodies such as the Association of Independently Owned Financial Professionals (AIOFP) and the Association of Financial Advisers (AFA).

We pride ourselves on providing an exceptional level of service to ensure that each touch point with our team is a positive one.

Our Services

Our dedicated team can help you with the following services but not limited to:

- Wealth Creation
    - Helping clients build wealth through gearing, salary packaging, savings plans and other strategies to maximise the growth potential of your capital and resources.
    - Ask us about our service package – Pathway to Wealth and Foundations Playbook.
- Retirement Planning
    - The last 10 years of your working life is crucial – it can make or break your retirement dreams. We can help you develop and set your financial path to achieve your retirement goals. We can advise on maximising your super contributions, retirement income streams, debt management and self managed super.
- Superannuation
    - Neglecting your super is something most people are guilty of. It is a passive nest egg that grows and forms a major part of your retirement funding. We can help provide you with choices and ensure that your super is able to reach its full potential. Some strategies we can help you with include salary sacrifice, maximising contributions limits, investment choices and transfer of overseas super to Australia.
- Investment Portfolio Services including Individual Managed Service (IMS)
    - Constructing individual portfolios that provide you with choices and flexibility using the "best of breed" investments available.
    - Our expertise lies in providing our clients with the flexibility of providing an Individual Managed Service (IMS). This provides our clients with the opportunity to invest directly into wholesaled funds and direct equities.
    - Portfolios are customised with client's financial priorities in place and tolerances towards investment risk. Portfolios are reviewed regularly with changes occurring where appropriate in between reviews.
- Personal Insurances
    - Protecting your most valuable assets – your family and income. What would happen if you should suffer an illness or accident that prevented you from working? How would your family cope financially should death occur?
- Social Security and Age Care services
    - Maximising entitlements you may be eligible with Centrelink, and helping you to navigate the complex world of age care needs.

Our Advisers

James (Jim) Penner

Senior Financial Adviser

Authorised Representative no. 245133

Education

- Aged Care Accredited February 2015
- ASX Listed Products Accreditation Course, ASX, 30 November 2005
- Tower Self Managed Superannuation Course, 2002
- Certified Financial Strategist, AIOFP, March 2020
- Certified Financial Planner, FPA, 1998 – 2020
- Diploma of Financial Planning FPA/RMIT/Deakin University 1997
- B.Comm (Hon) University of Manitoba Canada, 1992

Memberships

- Certified Financial Strategist, Association of Independently Owned Financial Professionals, (AIOFP) since March 2020
- Financial Planning Association (FPA) 1996 - 2020
- Certified Financial Planner since 1998 – 2020

Experience

- Authorised Representative, P3 Financial Planning Pty Ltd 2014 - present
- Authorised Representative, Godfrey Pembroke Limited, 2011 - 2014
- Authorised Representative, Professional Investment Services, Pty Ltd 2003 – 2011
- Australian Loan Co. Mortgage Broker Oct 2003 – 2010
- Financial Planner, Winchombe Carson / Whittaker Macnaught 2000 – 2003
- Para planner / Associate Adviser, PROTAX Financial Planning, 1995 -2000
- Home and Commercial Lending Officer and Manager, Various Credit Unions / NAB 1989 – 1995

In Jim's spare time he loves to coach and play basketball and relax over a nice meal with family and friends.

Jonathan (Jon) Morrow

Senior Financial Adviser

Authorised Representative no. 246804

Education

- Bachelor of Business, Queensland University of Technology, Australia, 2000
- Advanced Diploma of Financial Planning (Mentor Education)
- Diploma of Financial Services (Financial Planning), Tribeca
- Self Managed Superannuation Accreditation, Kaplan
- ASX Listed Products Accreditation, Kaplan
- Diploma of Financial Services (Finance/Mortgage Broking), AAMC Training Group
- High School Certificate, 1995 – Brisbane Boys College, Australia

Memberships

- Association of Financial Advisers (AFA)

Experience

- Commissioner for Declarations for the State of Queensland
- Authorised Representative, P3 Financial Planning Pty Ltd 2014 - present
- Australian Loan Company, Mortgage Broker/Credit Representative, 2003 - 2019
- Authorised Representative, Godfrey Pembroke Limited, 2011 -2014
- Authorised Representative, Professional Investment Services, 2003 – 2011
- Para Planner/Associate Adviser, Professional Investment Services, 2002 – 2003
- Funds Management Administration, Deutsche Bank (London), 2000 – 2002

In Jon's spare time he loves to fish, play golf, follow all sports (particularly rugby union) and spend time with his family and friends.

Maria Anderson

Financial Adviser

Authorised Representative no 001268414

Education

- Accredited Aged Care Specialist, 2020
- Advanced Diploma of Financial Planning, Mentor Education, 2018
- Diploma of Financial Planning, Mentor Education, 2015
- Master of Science Business Analysis & Finance, Leicester University, 2008
- Bachelor of Arts Business Economics, Leicester University, 2005

Memberships

- Association of Independently Owned Financial Professionals (AIOFP) since March 2020

Experience

- Authorised Representative, P3 Financial Planning Pty Ltd 2018 - present
- Review Associate, 2017-2018
- Client Service Officer, Advice for Life, 2015-2017
- Specialist Financial Institutions and Debt Capital Markets (Treasury), Commercial Bank Renaissance Capital (Moscow), 2011-2014

In Maria’s spare time she loves reading and spending time with her family and pet Chewbacca.

Blaine Miller

Financial Adviser

Authorised Representative no 001268413

Education

- Advanced Diploma of Financial Planning, Mentor Education, 2020
- Diploma of Financial Planning, Mentor Education, 2018
- Bachelor of Business Finance, Queensland University of Technology 2012
- Accredited Aged Care Specialist, 2019
- ETF Certification- BlackRock ETF Academy, 2018
- High School Certificate – St. Josephs Nudgee College 2008

Memberships

- Association of Independently Owned Financial Professionals (AIOFP) since March 2020

Experience

- Authorised Representative, P3 Financial Planning Pty Ltd 2018 - present
- Review Associate, 2017 - 2018
- Paraplanner, P3 Financial Planning (Godfrey Pembroke), 2012 - 2014

In Blaine’s spare time he loves following sport, playing rugby, surfing and spending time with his family & friends.

Our Fee Schedule

P3 Financial Planning are predominantly a fee for service practice and have been for over 10 years. We offer a range of payment options for your convenience. All fees are gst inclusive.

Invoices are required to be paid within 7 days of issue.

Our current fee structure is as follows:

Strategic Advice including Retirement Planning, and Individual Managed Service (IMS) - Upfront Advice Fees

	*Primary	*Platinum	*Prosperity
Advice Needs	**Up to $1,500**	**Up to $3,300**	**Up to $7,700**

***all fees are negotiable depending on actual advice needs required**

Everyone has different advice needs. From our experience, there are traditionally three forms of advice needs which we have identified. Hence we have structured our fees accordingly based on time, research and preparation of our advice and required documentation for you:

- Primary — For clients that are starting to plan and traditionally have 1 advice need to begin with;
- Platinum — Generally clients cash flow is starting to free up more and now are seeking advice to begin structuring financial affairs better, starting the journey of Prosperity;
- Prosperity — Time to look at your whole situation involving the development of a comprehensive PLAN to meet your overall goals in order of priority- time to plan, provide and prosper for the future.

Pathway to Wealth Program (Wealth Accumulation) – Advice Fees

Fees are quoted at the time of the initial meeting. However as a guide, the following fees apply:

Commitment Fee (Preparation of Modelling and written Statement of Advice)	$595.00
1st Year Review Fee (one off fee)	$2,750 - $5,500
Ongoing Service Fees per annum	$989 - $1989 plus may include investment review fees

Ongoing Service Fees

P3 Financial Planning prides itself on providing comprehensive ongoing service which suits our clients' preferences and portfolio needs.

We have regular contact with you and make changes where necessary in between our face to face meetings each year.

Our team is here to answer any administration questions you may have throughout the year and help you with any paperwork that you require. We take the headache out of maintaining the record keeping and having it "accountant ready" to enable the required regulatory reporting to be completed each year.

You have 24 hours 7 days a week access to our **Wealth Portfolio** system to view your portfolio and organise your finances through login's provided to you upon your subscription to our ongoing services.

Fees are discussed and negotiated with you based on your needs and charged on a monthly basis.

Other Fees

Ad hoc Advice	This is where you do not wish to participate in an ongoing service fee arrangement but require some ongoing advice on an ad hoc basis, an hourly fee is charged at $330.
Administration Services	This includes any ad hoc completion of paperwork if not participating in an ongoing service fee arrangement and requires us to complete any forms on your behalf such as Centrelink schedules, salary packaging, and any transactional services that requires no advice. Fees are charged on an hourly basis - $165
Personal Insurance Advice	Arrangement of personal insurance advice needs often results in fees being paid through a commission basis from product providers. These can be between 0% and 66% of the first year's premium quoted. These are paid by the product provider and not an additional cost to you. This covers the research, administration and advice provision undertaken on your behalf.

P3 Financial Planning Pty Ltd

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Australian Financial Services License 464 628

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