

Plan Protect Prosper



Prosperitus™

Creating Your Financial Future

Our consultation process ensures that you have a clear understanding of our proposals and you have confidence in your financial decisions.

These decisions may result in either the selection of multi-manager portfolios or investments through individual investment managers. Prosperitus also offers a direct share placement (no advice) service.

Using the Internet and phone we talked through some options and Prosperitus did a financial plan. They gave us some advice on how we should go about investing. They've been good. We took a very aggressive approach to our investment. We're in it for the long term. We want to retire on it (the investment). **JACK MORRIS**

Our Difference

- Pro-active personalised financial advice from a Certified Financial Planner
- Planners who are accessible
- Ipac's unique financial planning modelling software
- A large selection of well researched multi-manager portfolios or individual investment managers
- The opportunity to maintain your financial independence while you achieve your lifestyle goals.

AT PROSPERITUS WE REGULARLY REVIEW YOUR GOALS, ENSURING THAT YOUR FINANCIAL PLAN REMAINS RELEVANT AND CONTINUES TO MEET YOUR CHOSEN LIFESTYLE NEEDS BOTH NOW AND IN RETIREMENT.

Prosperitus

- Financial planning specialists
- Serving Queenslanders since 1986
- \$100 million under advice
- 500 clients
- Strategic alliance with ipac

Prosperitus Pty Ltd is a Financial Planning Association of Australia Ltd Principal Member and holds Australian Financial Service Licence No 236552, issued by the Australian Securities and Investment Commission.

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PROSPERITUS HAS BEEN PROVIDING FINANCIAL PLANNING AND INVESTMENT ADVICE TO INDIVIDUALS AND ORGANISATIONS THROUGHOUT QUEENSLAND SINCE 1986.

Our Values Based Lifestyle financial planning approach is not built on numbers - it considers lifestyle. By working closely with your financial adviser, you will:

- establish where you are now
- identify the goals that matter to you most
- make the choices that suit you best, and
- start the journey, guided by your adviser, to reach your chosen lifestyle.

My husband passed away three years ago and he had looked after the business and our investments. Although I was learning the business at the time, there was a lot I didn't understand. Chris Anderson (Prosperitus Director and Financial Adviser) had been working with my husband for many years and knew more about the business than our son did. He was marvellous. He still comes to my house twice a year to discuss my portfolio. He's been my standby - especially at a time when I really needed someone.

EVELYN WILLIAMSON

Prosperitus has been advising me for three years and I always find them very courteous, friendly and professional. They talked to me about my current situation and expectations and developed a package that was a compromise between conservatism and growth. They keep me informed and I'm very happy with the service.

GREG HAGEN

Our goal is to help you achieve and maintain your financial independence.

At Prosperitus we offer a range of services to help you maintain your lifestyle, accumulate wealth, manage your investments and provide for your retirement.

Our Services

- Superannuation strategies
- Retirement planning
- Redundancy counselling
- Estate planning
- Building your wealth
- Protecting your assets and income
- Self-managed superannuation fund investment strategies
- Tax effective investments

Plan

Investment advice is not the same for everybody. Through the power of the ipac "Strategic Lifetime Model" software, Prosperitus provides personalised professional advice to help you get from where you are now to where you want to be in retirement.

We evaluate investment strategies that are best for each client based on their lifestyle goals. Our recommendations and solutions will be focused on meeting your needs and may include superannuation and retirement income alternatives such as self managed funds, allocated pensions, annuities, personal superannuation and rollovers or investments such as cash, fixed interest, property or share funds.

Prosperitus look after all my finances including shares and my (late) husband's superannuation payments. They are very good and explain things in detail.

JAN MENADUE

Prosperitus also offers investments in multi-managed pathways portfolios. The fund managers included in these portfolios are selected through research conducted by our strategic alliance partner, ipac Securities. Through this process much of the hard work researching the fund managers is done, saving us valuable time, which we can spend in servicing your needs.

Protect

We also provide you with ongoing advice through our client care program. This program ensures that your plan remains relevant and reflects the changes in your life and lifestyle goals. Also our pathways portfolios aim to protect your money from the damaging effects of inflation and build your investment over time, while carefully managing risk.

I've always felt we work well together and I receive good advice. I'm comfortable dealing with Prosperitus and appreciate that they work closely with my accountant. At 64 years of age, I am currently reviewing their recommendations for how I can conserve my finances, minimise tax and maximise my income for the future years.

**PATRICIA MITCHELL OAM
PROSPERITUS CLIENT 18 YEARS**

Prosper

Prosperitus can help you prosper by utilising specially designed software at the outset to perform in-depth projections and develop tailored strategies to suit your particular lifestyle goals. We also regularly review your goals. This process ensures that your plan remains relevant and is continuing to meet your lifestyle needs both now and in retirement.

I now have almost all my funds in investment vehicles recommended by Prosperitus. Their advice up until now has been pretty good. I'm there for the medium term, 5-7 years. It is early days but it (the investment) seems to be growing.

COLIN CHARLES

