



# 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 in relation to personal financial planning, investments, estate planning, superannuation, home loans, investment loans, and personal insurances? Also, for those clients who own a business, advice on company super, business finance, general insurance 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 improve their financial wellbeing... and making your practice indispensable.

You know that many of your clients are searching for the right advice on investment, estate planning, 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.

**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.

Your practice revenues could 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 (with either a full authority or a limited SMSF authority)... 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.

## 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 175 years.

Our head office 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
- Wealth creation
- Retirement planning
- Investments
- Superannuation
- Home loans
- Commercial loans
- Investment loans
- Equipment finance
- Car finance
- Personal estate planning
- Business estate planning
- Estate administration
- Philanthropic trusts
- Personal risk insurance
- Business risk insurance
- General insurance broking

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 help you offer your clients 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, the financial wellbeing of you and your clients is at the heart of everything we do.*

## 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 do not want to advise you on how to run your practice, nor do we require you to use our brand or 'sell product'.

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

- 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
- Create an estate plan that protects their legacy and their beneficiaries
- Learn more about personal finance through our Money Insights® client education program.

## Your Accounting Client

### Personal

### Business

#### Non-accounting advice channel

Direct & managed investments

Personal financial advice

Commercial loans & leases

Company super funds

Self managed super

Home loans and/or investment gearing loans

Equipment finance

Buy/Sell and other risk insurances

Car loans

Personal risk insurances

Estate planning

Estate administration

Philanthropic trusts

General insurance broking



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**Our unique service model allows absolute independence for your practice**

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**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 for mentoring, if and as required. 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.

We can provide you and your colleagues with full authorities and/or limited SMSF authorities.

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. 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.

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We aren't owned by a bank or life company... and we don't require you to use our brand or 'sell product'

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**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, the revenue of your accounting practice may be at risk.

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

**For more information**

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

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

Or call Elise Michelmore on: **(03) 8682 6348**

Or email Elise on:

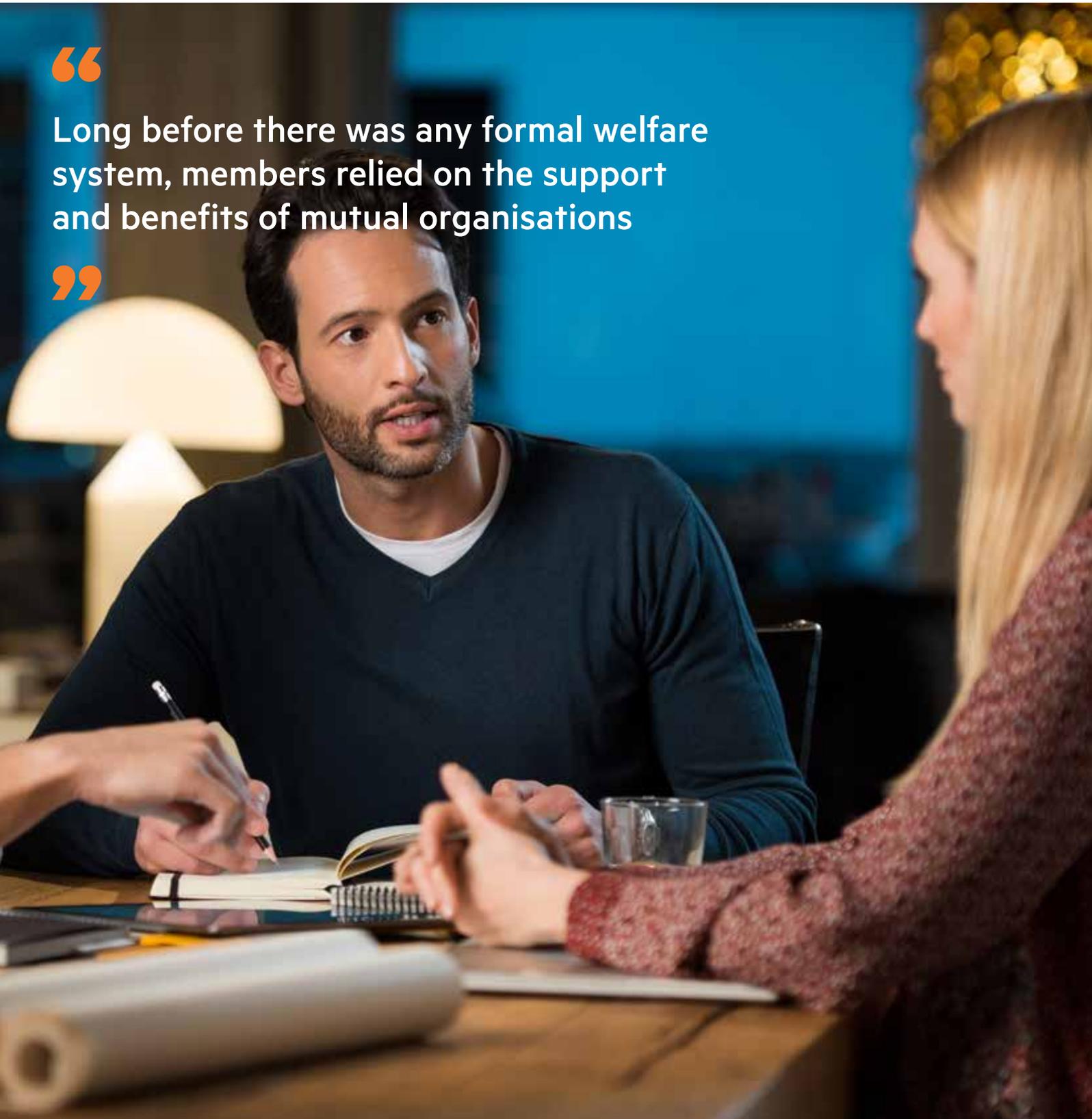
**[emichelmore@australianunity.com.au](mailto:emichelmore@australianunity.com.au)**

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

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## A proud history

With more than 175 years of helping our members thrive, Australian Unity is proud to continue supporting the lives of a million Australians.

We trace our roots back to December 7, 1840—in a pub on Melbourne's Queen Street. It was at the inaugural meeting of the Manchester Unity Independent Order of Oddfellows that a newspaper proprietor, a surgeon, a chief constable, a glazier and a carpenter would build the foundations of what would become Australian Unity.

Over the decades, many dozens of other friendly societies and like organisations have joined or merged with Australian Unity. The Australian Natives' Association, Big Sky Credit Union, Lifeplan Australia Friendly Society and many others are now part of Australian Unity. We carry on the traditions that formed these organisations. Long before there was any formal welfare system in Australia, members relied on the support and benefits of these mutual organisations.

Today, we still aim to answer the very simple question that our members have always had: how can I provide for myself and for those I love, especially in times of need?

The environment that we currently operate in is one where chronic disease is on the rise, we have an ageing population and a need to increase retirement savings. We believe a member-based mutual organisation is the best way to look after your interests and those of the broader community.

We're a national healthcare, financial services and independent and assisted living organisation with 7,000 employees providing services to one million Australians.

## Our services



### Health

- Health insurance
- Overseas visitors cover
- Dental services
- Chronic disease management
- Hospital in the home



### Wealth

- Investments
- Estate planning
- Trust and estate administration services
- Financial planning
- Investment, education and funeral bonds
- Banking and home loans
- General insurance



### Living

- Aged care and accommodation
- Personal and business insurance
- Aboriginal home care
- Disability services
- Retirement communities

