



Henderson Maxwell
PRIVATE WEALTH MANAGEMENT

Trusted Lifetime Advice

Welcome to a new way of thinking...
strategic financial advice.



Get the financial security you
need for retirement.

What you can expect from Henderson Maxwell

We simplify:

The complex areas of taxation, superannuation & investment, giving you the peace of mind to focus on what's truly important to you.

Henderson Maxwell is a [multi-award winning](#), privately owned, fee for service financial planning firm. We pride ourselves on the very best in client service, and on providing [financial advice driven by strategy](#) – not product – at a reasonable cost.

We provide [active portfolio management](#), and [transparent investment choices](#) that will help you reach your [financial goals](#) sooner.

Our advisers are experts in strategic investment management, superannuation and retirement planning, and can simplify the complex areas of:

- portfolio management
- superannuation and self managed super funds (SMSFs)
- investments in shares and property
- insurance, loans and estate planning.



Our full range of services to assist you

As a client of Henderson Maxwell you will be employing a proven wealth management expert in pro-active, forward thinking financial advice. As you can see in the diagram below, YOU are our key focus:

We can:
Provide you with the best advice, tailored to your individual circumstances & future needs.

Estate Planning

Needs, Goals & Objectives

Tax

Cash Flow (Client P&L)

Risk Management & Insurance

Net Wealth (Client Balance Sheet)

Debt

Share & Funds

Superannuation & Retirement Planning

Property



Our financial planning six-step process

Henderson Maxwell's simple, six-step financial planning process details how we deliver financial advice to you. This industry-leading format is central to our commitment to clear and transparent advice. [The process is as follows:](#)

01

Discovery meeting

This obligation free meeting is an opportunity for your senior financial adviser to gain an understanding of your existing financial situation, and to establish whether we have a basis for working together.

Before this meeting, we will send you an introductory pack that contains documents for you to complete and return to us, including a Personal Financial Questionnaire and Risk Profile Questionnaire. In order to fully understand your circumstances, including your assets, liabilities, income and expenses, we will also ask for other documents such as superannuation statements, tax returns or share and property holdings.

We will discuss your goals and objectives, as well as a realistic pathway and time-frame for reaching them. We aim to give you the confidence that you can achieve your financial goals.

02

Strategy development

Once you and your financial adviser have decided that you wish to continue an ongoing working relationship, we will begin to construct your financial plan by aligning your finances with your goals and objectives.

For example, you may want to reduce your tax and boost your superannuation, or establish your transition to retirement income stream, or simply manage your portfolio more actively.

We can help you achieve these goals, by providing a detailed road map to protect and secure your future.

03

Financial plan preparation

Once we have devised your financial strategy, we will cement this in writing so that you know exactly what we have recommended, how your money will be invested, how much our services will cost, both in dollar terms and as a percentage of your investment, and the ongoing service and care you can expect from our team.

This written financial plan is called a Statement of Advice (SoA), and is an important legal document that is also the road map to your financial goals.

We invest your money via an actively managed portfolio of directly owned assets. This means that we avoid the expensive and underperforming managed funds usually owned by the large financial institutions, and can ensure that your funds are invested conservatively to give you maximum confidence and peace of mind.

Our team includes:

Full-time Portfolio Managers who implement the mandate of our Investment Committee, which meets every month, as market information is released.

Our service is based on developing a quality relationship so that we can add genuine value to your changing situation, whatever the circumstances. This provides you with the confidence and peace of mind that you are supported, every step of the way, by expert staff whose sole purpose is to help you secure your financial future.

04

Financial plan presentation

Once your Statement of Advice has been completed, we will arrange a meeting to take you through our recommendations in a relaxed, low-pressure environment.

We will explain complex concepts and industry jargon in plain English so that you can fully understand how we manage your money.

We will step through the list of recommendations in your SoA, and explain our reasons for making each one and the impact it will have on your financial situation. Each recommendation will be carefully justified, and alternatives may be offered.

All our investments are transparent, straightforward, and easy to understand. We rarely recommend gearing or take significant risks with your money – we invest your money the way we would invest our own.

05

Implementation of our recommendations

When you are happy with our recommendations and are ready to implement them, the Henderson Maxwell team of experts will complete the rest of the process for you.

We can establish new investment accounts, manage superannuation rollovers and account consolidation, establish self managed super funds, organise cash transfers, establish income streams, make off-market share transfers, insurance applications and liaise with your solicitor or accountant, to name just a few of the tasks we undertake on your behalf.

Depending on the complexity of your situation, implementation can take from a few weeks to several months. We will keep you up to date throughout, and have a detailed and active workflow process that is designed to ensure nothing slips through the cracks, so you don't have to worry.

06

Ongoing review and portfolio management

Life is constantly changing, and so are the laws and regulations that may affect your financial situation. Once our recommendations have been implemented, we will monitor your finances so that they stay on track, and will continue to help you work towards your financial goals.

Your adviser will arrange regular meetings with you at an interval that is convenient to you.

If you are travelling interstate or overseas, we are happy to meet via video or phone conference. In addition to these face-to-face meetings, you are encouraged to call or email us with any queries regarding your financial decisions or situation or attend one of our regular client events.

As part of our standard service, your investments will be actively managed by a professional portfolio manager. If you prefer a more tailored approach, we are happy to consider an individually managed account (IMA).



Trusted Lifetime Advice

Meet our CEO at Henderson Maxwell

Sam Henderson

CEO & Senior Financial Adviser

Specialisations:

- Superannuation
- Self Managed Super Funds (SMSFs)
- Shares
- Managed investments
- Deposit products
- Personal insurance
- Estate planning

Sam is the author of the best-selling books; *Financial Planning DIY Guide* (2011) and *SMSF DIY Guide* (2012) published by John Wiley & Sons. Since publication, they have consistently been listed in the top 100 business book sales in the Nielsen Bookscan listings.

He is the financial expert on Channel 10's *The Project* and *The Circle*, and can be seen as the host of Foxtel's Sky News Business program *Your Money Your Call Retirement* every Friday night at 8pm.

Sam regularly contributes to *Money Magazine*, *Women's Weekly*, *Sydney Morning Herald*, *Financial Review*, *afr.com*, *The Age*, *Financial Standard*, *Independent Financial Adviser Magazine* and *Asset Magazine*.

He is also a regular keynote speaker at the ASX Investor Success Series, ASX DIY Super strategy days, Retirement Expo and Investment & Property Expos, and is highly regarded in the industry as an expert in financial planning practice management. He regularly presents at industry conferences including; the Financial Planning Association National Conference, CPA Congress, Financial Wisdom Premium Practice Conference and other events.

Sam has a Master of Commerce in Financial Planning, a Bachelor of Commerce in Accounting and Financial Planning, a Diploma and Advanced Diploma of Financial Services, and an Advanced Diploma of Marketing Management. He is an Associate Member of the Financial Planning Association, a member of the Self Managed Super Funds Professionals Association of Australia (SPAA), an Accredited Mortgage Consultant, direct share specialist and an expert in self managed superannuation funds.

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What people have said **about us**

Client values:

- Confident decision makers
- Honest & trustworthy advice
- Team of experts
- Transparent approach

Henderson Maxwell is like an open book, everything is visible in the way of fees and what they do with investing your money... I would like to thank Henderson Maxwell and the team for their care and understanding in dealing with our lifetime savings and for assisting us in our quest to increase our superannuation holdings and investments and for your genuine interest in taking us into the future.

[DP, Mosman NSW](#)

Henderson Maxwell gives us confidence to make the decisions we need now so that we can work/look toward our retirement years with excitement instead of worry. Henderson Maxwell offers us the 'whole' package allowing us to source mortgages, life insurance and superannuation advice without having to explain ourselves to each person each time.

[CY, Pennant Hills NSW](#)

I value Henderson Maxwell's client briefings and monthly newsletters that keep you current with updates.

[KG, Fairy Meadow NSW](#)

Advice and management of funds combined with regular meetings; also knowing that advice is only a phone call away.

[S & CH, Morriset Park NSW](#)

Honest and trustworthy advice, very professional.

[P & CW, Berowra NSW](#)

As clients we value the fact that we do not have to worry about the business of looking after investments and we know it is being done exceptionally well.

[J & JB, Kellyville NSW](#)



Find out more, speak to us **today**

For more information about
how we can help you, please
contact us on 1300 665 439.

Henderson Maxwell Pty Ltd
Level 5, 12 O'Connell Street
Sydney NSW 2000

Telephone +61 2 9222 1422
Facsimile +61 2 9222 1411

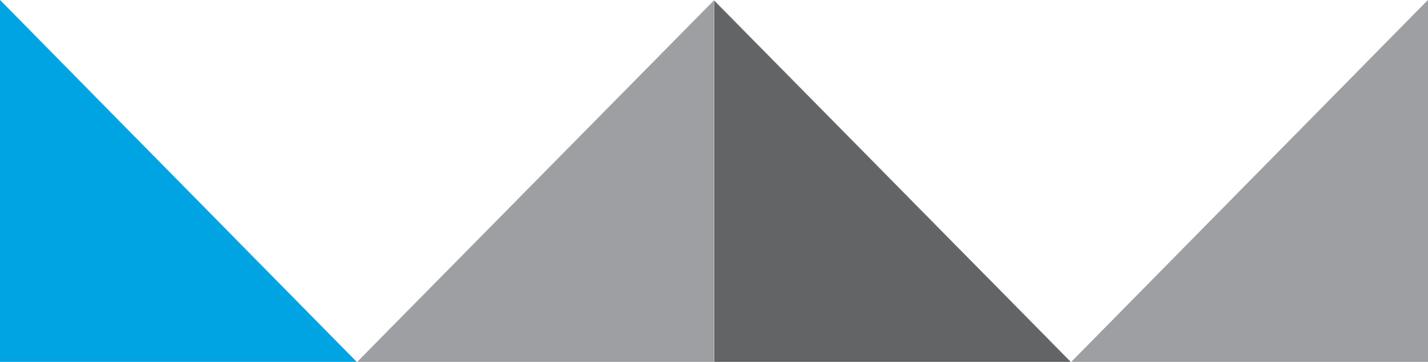
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