Advice for Life

Dollar Growth Financial Group

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www.dollargrowthfinancialgroup.com.au

Advice **for Life**

Dollar Growth Financial Group is a unique and dynamic financial services organisation. We offer specialist financial planning advice for all stages of life. We ensure not only that the formative family and wealth producing years lead strategically to a secure income stream in retirement, but that all assets accumulated over a life time are protected by a tax effective well designed Will and Estate Plan.

Our professional services include: Financial Planners, Accountants, Wills and Estate Planning Lawyers, Risk Policy Writers, Home and Business Loan Consultants and Business Services Consultants. When the need arises these specialist professionals are immediately called upon to problem solve and provide a wide range of expert advice.

We guarantee that the package of measures worked out for each person's particular circumstances and needs will not involve any 'off the shelf' solutions, but will be crafted as a special and unique event by our group of experts working together as a team.

We call this approach 'Advice for Life.'

The **Dollar Growth Financial Advantage?**

What we at Dollar Growth Financial Group can deliver to you in this regard is a rational basis of managing the tension between living a lifestyle of your choice, finding strategic ways to meet necessary tax obligations, service debt, and provide an overall framework of prudent financial arrangements to strengthen your ongoing financial security and well-being, and/or the efficiency and profitability of your business.

The Dollar Growth Financial Advantage draws on the combined in-house resources of an integrated and mature business, including:

- Dollar Growth Financial Planning Pty. Ltd.*
- Dollar Growth Tax & Accounting Strategies Pty. Ltd.
- Dollar Growth Estate Planning Pty. Ltd.
- Dollar Growth Business Services Pty. Ltd.
- Carr Financial Services Pty. Ltd.**

The strength of this business approach is our depth of experience and the combined problem solving capacities we can immediately draw on and utilise to focus on your personal circumstances. 'On the spot, and on the job.'

The power to instantly mobilise these considerable resources is the **Dollar Growth Financial Advantage.**

Our Professional **Services**

Financial Planning

- Wealth Creation
- Retirement Planning
- Life Insurance
- Personal Risk Management
- Corporate Superannuation
- Portfolio Management
- Business Insurance
- Succession Planning
- Self Managed Super Funds
- Self Managed Pension Funds

It's all about you and your life.

Contemporary financial planning invariably takes place in the context of a complex world economy which makes the task of asset management extremely difficult, and the responsibility of keeping in touch with sometimes concerned clientele an especially important factor in the building of trust between the client and their Adviser.

Dollar Growth Financial are proud of the strong loyalty shown by its clients to Advisers who have looked after their needs over many years. The strong bonding that is necessary to make the financial partnership between clients and their professional Adviser work effectively is a key feature of the success of Dollar Growth Financial Group.

Tax and Accounting

- Individual Tax Returns
- Company Tax Returns
- Trust Tax Returns
- Partnership Tax Returns
- Salary Packaging
- Tax Planning
- Tax Structuring
- Business Advisory Services
- Small Business Capital Gains Tax Planning
- Superannuation Planning

We don't just do tax returns.

Planning ahead and keeping a close eye on other elements in the total financial mix is becoming increasingly important to avoid costly and penalising situations. Often there are specific dates, sums of money, limits to be observed, opportunities to be taken advantage of that are announced by the tax office and budget announcements. Failure to act in time and in an appropriate manner can result in enormous loss and other long term consequences.

Dollar Growth Tax and Accounting Strategies take special care to ensure mistakes and omissions of this nature are avoided. The other business partners in the Dollar Growth Financial Group play a key role in the way these matters are strategically implemented.

Our Professional **Services**

Loans

- Personal Loans
- Business Loans
- Investment Loans
- Lo-Doc Loans
- Commercial Loans
- Leasing - equipment, motor vehicle and computers
- Debtors Lending
- Development / Mezzanine Finance
- Equity Loans
- Reverse Mortgages

Providing a road map to your home and business loans.

The nature and strategic importance of debt management has evolved into a very specialised area of economic planning, for both individuals and businesses.

Crucial issues of types of debt, debt restructuring to take advantage of interest rate opportunities and so reduce the cost of borrowing have to be addressed far more often than in the past.

Loanscape is highly adept at producing outstanding debt restructuring strategies.

Wills and Estate Planning

- Estate Planning Advice
- Wills
- Individual Trusts
- Discretionary Testamentary Trusts

Taking the right steps to manage clients affairs.

Wills and estate planning involves not only designing strategies for the efficient transfer and distribution of your estate should there be a need, but also the detailed planning of arrangements to come into force in the event of temporary or permanent legal incapacity through injury or illness.

We ensure the pain of a dearly departed is followed by a clear passing of assets to the beneficiaries, in a way that minimises loss of value through unexpected and heavy tax obligations and estate assets being liquidated at the wrong time.

Dollar Growth Financial Group **Team**

Financial Adviser and Executive Chairman - Dollar Growth Financial Group

PHILIP ENGER B.Ec, F.Fin

- Philip has been in the finance/banking advice business for thirty three years and is the founding partner and patriarch of Dollar Growth, which was established in 1989. Today the business continues to grow and now operates under the name Dollar Growth Financial Group.
- In his role as Principal Financial Adviser of the Group, Philip has moulded a highly professional team of experts dedicated to providing clients with a uniquely insightful way of assessing and implementing strategies that are designed to reflect and anticipate clients' current and future needs and circumstances.
- In his role as Executive Chairman of Dollar Growth Financial Group, Philip is mindful of the need to look to the future by having in place contemporary systems and staff capable of serving the needs and values of younger as well as more mature clients. To this end he has groomed and now appointed his son, Simon Enger as Managing Director.
- The family business is in sound hands to carry on the tradition of serving and respecting client needs above all. As we say, we provide Advice for Life.

Senior Financial Adviser & Managing Director - Dollar Growth Financial Group

SIMON ENGER Cert. Inv. & FP, (ITC), Dipl. Financial Services

- Simon has dual responsibilities: as Managing Director he oversees the operational side of the Dollar Growth Financial Group business to ensure each arm of the business is working effectively and is contributing to the overall advice pool needed by clients at any time; and, he has primary responsibility for all technical systems and operational issues development in the financial planning business to facilitate the effective administration of clients' affairs and communications.
- He also has a very important role in researching, and monitoring investment managers that are used within client portfolios at Dollar Growth. As well as monitoring and implementing legislative and industry obligations to protect clients' rights and interests.
- As a financial adviser with over ten years experience, Simon works in conjunction with other advisers in the practice on a range of clients related matters.
- Simon has worked in the financial advice industry since the 1990's and is accredited by the Australian Stock Exchange to provide advice on listed investments.

Senior Financial Adviser

HANDAN DIKICI B.Com (Econ), Dipl. Financial Services

- Handan is Senior Financial Adviser who joined the industry in 2002. She has over ten years dealing with clients; a vast and diverse skill base in portfolio management, and a finely developed and personalised way of building relationships with clients.
- She has a university degree in economics and so has a technical understanding of how economic issues and developments may impact on client portfolios and securities.
- Handan has particular abilities and experience in portfolio management, retirement planning, the development of wealth creation strategies and most importantly, a deep commitment to servicing clients' needs and expectations.

Senior Accountant and Tax Agent - Dollar Growth Tax & Accounting Strategies

KIM TA B.Bus, CPA

- Kim has worked for Dollar Growth Tax & Accounting Strategies for nine years as Senior Accountant and has built up a formidable reputation for the high standard of her work.
- She has developed and honed her strategic advice skills and is now a key part of a team of experts that provides extraordinarily robust advice to clients requiring more than just the completion of a tax return.
- Kim is CPA qualified and is fluent in Vietnamese and Cantonese to provide an extra benefit and confidence for clients with language assist needs.

Accountant and Tax Agent - Dollar Growth Tax & Accounting Strategies

JANICE MELVILLE B.Bus, Grad Dip. Pub Prac

- Janice has worked in the tax and accounting business since 1986 and is vastly experienced in dealing with the full range of professional tasks, including Super Fund Auditing. She is a Tax Agent for business operations and is an expert in the preparation of business accounts for major businesses.
- She has Bachelor of business degree in accounting and a Diploma in Public Practice.
- Janice has been a Consultant to the Dollar Growth business and a close team member since 2005.

Principal Financial Administrator

SANDRA GRIERSON J.P.

- Sandra has been with the Dollar Growth business since 1993, and is an indispensable part of the financial monitoring and operations aspect of the business.
- She is a key member of the Management Team responsible for the overall running of the business.

Managing Director - Dollar Growth Business Services

GEORGE JAKAB B.Com (Applied Psych/Econ), M.A. (Psych)

- George Jakab has been working with the business since 2003 as a consultant giving advice on such matters as systems development, client communications, marketing strategy, business restructure, human resources and, policy issues.
- In a previous life George was Head of Research at the ABC for many years servicing both radio and television and has worked in the area of market & social research all his life, both here and overseas.
- George obtained a Bachelor of Commerce degree from UNSW majoring in Applied Psychology and Economics and a Master of Arts degree from the University of Sydney majoring in Industrial Psychology and Statistical Analysis.

Managing Director - Loanscape

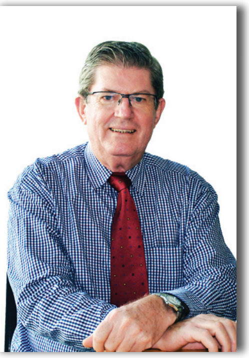
BRUCE CARR B.Eng, MBA, Dipl. Financial Services

- Bruce has been a Mortgage Consultant since 2003 after a successful career as a professional engineer, where he oversaw risk reviews for major projects with a global engineering corporation.
- He has a Master of Business Administration from Macquarie Graduate School of Management, and a Certificate IV in Financial Services (Mortgage Lending).
- Bruce Carr is a credit representative (Credit Representative Number 398776) of BLSSA Pty Ltd (Australian Credit Licence No. 391237).

Principal - Dollar Growth Estate Planning

DAWN WONG BA (AS) Hons TEP

- Dawn Wong is a principal, with colleague Terry Purcell of Dollar Growth Estate Planning.
- Dawn and Terry also conduct their own firm RetireLaw, an incorporated legal practice they established in 2003.
- In addition to a BA (Asian Studies) Hons from ANU, Dawn completed her law degree at Sydney University in 1989, while working with Terry at the Law Foundation of NSW in a senior management role.
- As well as having broad experience in estate planning, Dawn is the firm's resident Probate and Estate Administration expert, and is internationally accredited by the Society of Trust and Estate Practitioners.



Principal - Dollar Growth Estate Planning

TERRY PURCELL LLB TEP

- Terry has been a lawyer for over 30 years and was the founding Director of the Law Foundation of NSW, a fund established by the NSW Government and the Law Society of NSW to improve the community's access to legal services and legal information.
- Prior to opening RetireLaw, Terry and Dawn consulted to a wide range of law firms providing specialist advice on their performance and operations.
- This experience led them to conclude that very few solicitors were addressing the needs of those loosely referred to as "the baby-boomer" generation (or the needs of their financial advisers), for quality estate planning advice and documentation. RetireLaw is the result.
- Terry is a regular presenter on modern Estate Planning at seminars for lawyers, financial advisers and accountants.
- Terry is internationally accredited by the Society of Trust and Estate Practitioners.

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For more information or to talk to one of our team, visit our web site or call us on **9787 5555**.

Dollar Growth Financial Group Pty Ltd

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