

## Why choosing 123 finance is an informed choice



# 123 finance

is an advice based financial services business, committed to providing you with friendly local service, quality information, and a truly thorough financial experience.

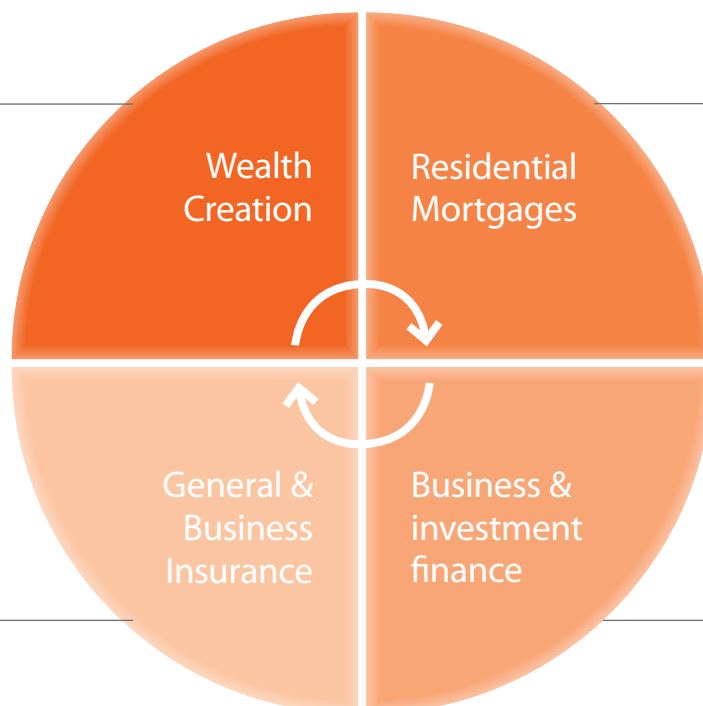
Stephen, Rob and Geoff each have more than 10 years of experience in financial services, having previously worked for some of the biggest names in the industry. Their accreditations and ASIC Licences span home loan lending, investment finance, financial planning, insurances, investments, self-managed superannuation, commercial and business finance and leasing.

That wealth of experience is now offered to you in one easy to access site at Suite 4, 33 Orient St Batemans Bay.

It doesn't matter what your question may be, if it's to do with the financial services industry one of our team will be able to assist. More importantly, the cross flow of information between our team means that even the most complex matters can be solved quickly and effectively. By using this team approach we can ensure that all aspects of your finance will be structured around the same understanding and goals. It's a level of service you just can't get elsewhere! It's **Total Financial Advice!**

- Investments Advice
- Tax planning and tax effective investing
- Estate Planning
- Restructuring Assets for Retirement & Centrelink implications
- Self Managed Superannuation
- Corporate superannuation
- Property investment advice

- General insurance
- Life insurance
- Income protection
- Trauma insurance
- Total & permanent disability
- Business continuance insurance



- Home loans
- Refinances
- Debt consolidation
- Bridging loans
- Construction loans
- Self-employed funding
- Low Doc loans

- Investment property loans
- Business loans
- Commercial property finance
- Equipment leasing
- Vehicle finance (lease & hire purchase)
- Self-managed superannuation fund lending

# Wealth Creation



Wealth creation is an all-encompassing topic. It covers not only your investments, but the structures you use to hold those investments, and even the insurances you put in place to protect them.

To help you understand the full breadth of this topic Stephen has written a book - **Developing Wealth** - which outlines the basics in each of these areas. Once you better understand what it is you're trying to achieve you need to speak to industry professionals. Key amongst these is our financial planner – Rob Torresan.

Many people leave it until almost retirement age to speak to a financial planner, but at **123 finance** we think that's too late. Many of the things a financial planner can assist you with are best put in place from a very young age, because:

- Insurances can be more cost effective
- Funds committed to your retirement can be smaller
- Investment structures can be optimised to reduce your tax and maximise your income when you do finally get to retire.

The other big reason to talk to **123 finance** about your wealth creation is to lessen your investment risk. Whether its share purchases, managed funds, or an investment property, the staff at **123 finance** (or one of our referral partners like The Aviate Group) can assist you with your asset/property selection, and help you through the process.

# Mortgage & Finance

There are numerous loan options available today, each lender promoting their own, and each able to tell you the benefits of their product. But how do you compare them?

No bank is going to tell you that their competitors' products is better than theirs; that their competitors policy better suits your particular situation; or that their competitor can lend you more; so why go to the bank when you have a mortgage or finance question?

Between Stephen and Geoff they have over 30 years of lending experience; both hold a Diploma in Financial Services; and either can offer you their experience and expertise to assist you with the selection of an appropriate lender.

Additionally, our dedicated mortgage software will allow you to compare over 500 different loan products to find the one that best suits your needs. Of course, if at the end of that you'd prefer to use your current bank the chances are that we can still assist.

Let us advise you on your product selection and assist with the completion of your paperwork. Knowing you're in good hands can make the experience a whole lot easier.

So, when it comes time to:

- Buy a new home
- Purchase an investment property
- Refinance your current home loan
- Consolidate your debts
- Acquire a business or business premises
- Purchase or lease plant and equipment

you really need to speak to either Stephen or Geoff to get the right advice about your loan options. It doesn't matter if you're an employee or you're self-employed, the chances are we can find a product to assist you.

Even if your credit history hasn't been that great in the past, we can refer you to a company who can assist with cleaning up your credit file, and then place you with a lender who will work around any remaining issues.

We provide services such as supplying you with information on a range of loans and leases, helping you to choose a loan or lease which is suitable for your requirements, objectives and financial situation, helping you to make an application, and liaising with the lender or lessor on your behalf.



# General & Business Insurance

Everybody needs insurance, but few of us know if we have “enough”. At **123 finance** we can arrange for our business partners at Allianz to call you and go through your general insurance needs. If the insurance is related to a new property purchase we can even advise them of the amount the valuer has specified the property should be insured for.

Allianz can assist you with:

- Building insurance
- Landlord insurance
- Contents insurance
- Car insurance

We also don't believe anyone should have debt without the appropriate personal insurances, but life insurance and income protection can be expensive. Rob can help you put your insurances in the right environment to lessen their impact on your budget, without jeopardising your cover.

If you run a business you'll know that insurance is both essential, and potentially expensive. At **123 finance** we can make sure that your business insurance is appropriate to your needs – so you're neither under insured nor over insured.

It may be that income protection is the right option for you, but business continuance insurance may be the better option. Issues like this need to be discussed with Rob so you get what you need – and not what someone else wanted to sell you!



## Referral Partnerships

If we uncover other services that you require assistance with our extensive contact base will allow us to refer you to people we know and trust:

- Solicitors
- Conveyancers
- Real estate agents
- Property managers
- Investment property specialists
- Accountants

Ensuring that everyone is moving in the same direction means you have a better experience, and get a better result.

Investment property specialists:



## Total Financial Advice

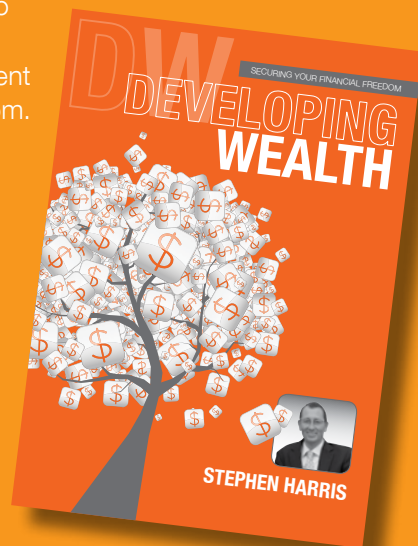
Offering Total Financial Advice is more than a slogan. It means we all adhere to the highest possible standards and maintain our qualifications on an ongoing basis. Any one of us could offer you a quality stand-alone service, but we have chosen to link our services so we can offer you a truly exceptional experience. It's therefore not about assisting you to improve just one area of your finances. It's about using a team of professionals to achieve a result where the whole is greater than the sum of the parts.

We also want to help you improve your financial literacy so you can make better decisions and take better control of your finances. We're pleased to be able to offer all our clients access to Stephens book – **Developing Wealth** – which will help you understand your current situation and secure your financial freedom.

It's about you.

It's about Total Financial Advice.

And it's as easy as 1..2..3



# Biographies



## STEPHEN HARRIS

B App Sci - Ag (Hon), Grad Cert Mgmt, Dip Fin Serv, JP

0404 000 468 | [stephen@123finance.com.au](mailto:stephen@123finance.com.au)

Housing Finance Corporation Pty Ltd trading as 123 finance | ABN 31 106 784 267 | Credit Representative Number 393353  
Licensee: LJ Hooker Financial Services Pty Ltd | ABN: 34 106 564 765 | Australian Credit Licence Number – 380270

Stephen is a specialist home and investment property lender, having assisted over 1000 clients purchase their own homes and grow their investment portfolios. He is also the author of *Developing Wealth*, a book dedicated to helping you secure your current financial position and achieve financial freedom. Stephen has lived in Batemans Bay since 2001, establishing Housing Finance Corporation and now **123 finance**. Stephen is married, has two boys and can regularly be seen around town giving his time to local schools, sporting bodies and various charity fundraisers.



## GEOFF KITSON

CPFB, Dip Fin Serv, JP

0402 934 330 | [geoff@123finance.com.au](mailto:geoff@123finance.com.au)

Loanstream Financial Services Pty Ltd | ABN 90 114 744 311 | Credit Representative Number 422369  
Licensee: LJ Hooker Financial Services Pty Ltd | ABN: 34 106 564 765 | Australian Credit Licence Number – 380270

Geoff can not only assist you with a home loan, but he also has extensive experience in business and commercial finance. Having worked extensively with the BIG FOUR banks, Geoff is ideally placed to assist you with a business purchase or commercial loan restructuring. Geoff has lived on the South Coast since 1992, after suffering thirteen winters in Canberra, and has been part of the local business community ever since. Having established Loanstream Finance and two other successful businesses locally, Geoff understands the trials and tribulations of the local business sectors and can offer unparalleled assistance in this area.



## ROBERT TORRESAN

Dip Fin Planning, JP

0428 362 136 | [rob@123finance.com.au](mailto:rob@123finance.com.au)

Capstone Financial Planning Pty Ltd | ABN 24 093 733 969 | AFSL Number 223135

Rob is a financial planner who specialises in small to medium corporate superannuation and self-managed superannuation, but admits that he loves to assist 'mum and dad' clients better understand their own financial goals.

Rob splits his time between the office in Batemans Bay and his corporate clients in Griffith. He's a keen fisherman and likes to ruin a good walk by hitting a little white ball down a fairway.



# Cost Structures

## HOME AND INVESTMENT LOAN FINANCE

- Initial consultation FREE
- Under \$250,000 loan amount \$ 660 incl GST
- \$250,000 and over \$ 0\*
- Previously declined loans and / or resubmissions \$ 660 incl GST
- Non-conforming loans \$ 990 incl GST
- Existing clients \$ by negotiation

Unless specified otherwise, these fees and charges are payable even if you choose not to proceed with the loan or lease application, your application is not successful or we recommend that you remain in your existing loan or lease.

## BUSINESS AND COMMERCIAL FINANCE

- Initial consultation FREE
- Mandate Fee on decision to proceed \$ 1100 incl GST
- Payable on settlement \$ by negotiation

## FINANCIAL PLANNING

- Initial consultation FREE
- Financial plan and / or self-managed superannuation \$ by negotiation

All fees are payable within 7 days of the receipt of an invoice.

\* Unless the loans fall into the 'Previously declined loans &/or resubmissions' or 'Non-conforming loans' categories, in which case those fees apply

The quote does not set out all the costs to you in relation to a loan contract or lease you may enter into as a result of our credit assistance. For example, you may have to pay fees and charges to the lender as set out in the loan contract or lease. Fees and charges payable in connection with other services that we may provide, such as financial services, are not covered by this quote.



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total financial advice

mortgage broking + financial planning

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