Free financial check-up

My name is Matthew Perry and I am offering a free financial checkup to medical and dental practitioners. I will visit you at a time of your choosing to discuss your financial situation. It can be after hours or on a weekend if more convenient.

I am an accountant and commission-free financial adviser with over seven years’ experience specialising in servicing the financial needs of medical and dental practitioners. I have over 30 years’ total experience in accounting, tax and financial planning having commenced work in the ATO in 1980 at the tender age of 19.

I can advise on the following issues:

* Efficient practice business structure
* Practice purchase and sale
* Personal services income versus business income
* Tax deductions for multiple cars, including cars with zero business use
* Correct way to engage non-owner practitioners
* Minimising or eliminating Payroll Tax
* Optimal use of trusts for asset protection and tax efficiency
* Eliminating tax on lump sums received from corporate providers of medical and dental services.
* How to ensure government grants are received tax-free
* Using superannuation to reduce tax and build wealth
* Self-managed superannuation funds including buying or transferring practice premises with or without borrowing arrangements
* Simple, effective, low cost and commission-free investment portfolio construction
* Life insurance, income protection and critical illness insurance with no commissions

I am setting up as a solo practitioner after ceasing to be a director of a larger firm at the end of 2013. I want to work more closely with my clients one on one. Too often I have heard the complaint: “The person I first met was great, but then I got passed from accountant to accountant and kept having to explain my situation over and over again. I lost the personal touch and felt like I was just a number”.

Clients will deal with the practice principal only. The service will be personalised and to this end, I will limit my client list to just 30. Once the limit of 30 clients is reached, I will not accept any further client engagements. This is necessary for me to ensure personalised service is maintained.

I offer an integrated tax, accounting and financial planning service. Most financial planning recommendations will not involve the payment of commissions. In cases where commissions are paid, they will be rebated to clients in full without any handling fees. I do not accept up front or ongoing/trail commissions as I believe being remunerated by commissions or any other third party payments or inducements corrupts the relationship between an adviser and the client. The client should be the only person who pays the adviser a fee and the fee should not be dependent on the amount or type of investments or insurances.   
  
My ongoing fees for accounting, tax and financial planning services will be fixed and payable monthly, so no surprises. There will be no annual increases other than CPI, unless there are significant changes to the work involved.