EDNEY RYAN
Group

Edney Ryan Chartered Accountants was established in 1990 and as the business grew we found our clients asking for a broader and more comprehensive style of business advice. So to meet that need we added Legal, Wealth Management and Mortgage & Finance services to the practice. Whilst our business has grown and the breadth of issues on which we advise increased, we are proud that we have remained true to our original purpose; assisting small to medium businesses and family groups to create, manage and protect their wealth.

Our Values

All our partners and staff are up to date with current practices and educational standards so the business strategies we recommend are first class. We work within the law and our code of ethics to devise contemporary solutions for our clients.

We never forget that we work alongside and live amongst our clients. Helping them to grow their businesses and manage their family's financial needs is a responsibility we take very seriously.

Collaboration is Our Strength

Each one of the disciplines in our practice can stand alone to provide high quality counsel. When issues are complex, time sensitive or are part of a bigger picture we demonstrate the true benefit of having all our services under one roof. We can respond quickly, assess the opportunity from various perspectives and provide a recommendation that can only come from having an understanding of the complete situation. No ambiguity, no passing the buck, nothing falls through the cracks.

The Team

The partners at Edney Ryan each bring different fields of specialty and interest to the group. They maintain their professional excellence through ongoing education ensuring their knowledge of current issues and legislative changes is current. We have a length of tenure amongst our team that is the envy of many and it is common to find instances where a partner provides advice to two and three generations from the same family or business.

Edney Ryan
Chartered Accountants

Since our establishment in 1990 our fundamental focus has been to create, grow and protect our client's wealth. From sole traders to medium sized business whose operations span the country, we have the expertise and resources to support our clients' goals. For individuals we provide comprehensive accounting and taxation services and strategic advice for complex personal and family financial affairs.

Our Services for Businesses

Family Businesses

Our Firm is proud to have so many clients who own family businesses and with whom we have worked over a number of years. It has been greatly satisfying to assist these businesses through all the challenges of start-up, managed growth and at times, successful succession to the next generation or management structure. Our services have included establishing formal business reporting processes, creating external advisory boards and succession planning/exit strategies for business founders.

Building New Businesses

We have significant experience and interest in assisting clients in the challenging first phases of establishing a business. We can provide both strategic advice on how to best develop opportunities and technical support to introduce process and compliance structures.

Professional Practices/Service Industry

We have many clients who own and run professional services practices including veterinarians, dentists, lawyers, financial consultants and investment advisors. These professionals rely on us to provide business strategies, financial structure and compliance so that they can get on with doing what they do best.

Real Estate and Property Development Sector

The real estate and property development arena presents both significant opportunity and potential risk for clients. We have experience in the residential and commercial sectors and can assess the viability of projects as part of an overall portfolio, consider the options for funding, recommend the best way to structure a transaction and identify cash flow issues for developers and purchasers of property.

Franchise Operations

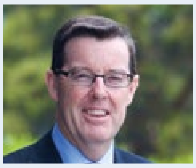
Edney Ryan Group has a history of representing very large national franchise networks and we understand the issues confronting both franchise owners and franchisees. Franchises often have quite specific needs and we can support these operations by implementing strong processes to manage people and product.

Audit

We conduct audits for public and private companies and not-for profit organisations as well as perform audits for financial services licence holders, superannuation funds and trust accounts for real estate agencies and legal practices.

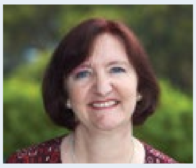
Credentials

Stephen Ryan – Director



Stephen holds a Bachelor of Business. He is a member of the Institute of Chartered Accountants and a Registered Tax Agent. Stephen began his professional career over 30 years ago and his early years were spent in the tax, accounting and insolvency divisions of the large chartered accounting firm Deloittes. In 1990 Stephen established Edney Ryan as principal and now focuses on strategic planning, wealth creation and business structuring for clients. He has a personal interest in real estate investment and property development. Stephen's strength is his ability to take a strategic approach to develop opportunities and drive business growth.

Carolyn Griffin – Director



Carolyn has been with Edney Ryan since its inception and became a partner in 1997. Carolyn holds a Bachelor of Arts majoring in Accounting. She is a member of the Institute of Chartered Accountants and is a Registered Tax Agent. Prior to joining Edney Ryan, Carolyn held the positions of financial controller and company secretary for two publicly listed companies and worked for Deloittes as a manager in the audit and small business accounting divisions. Carolyn uses her experience to create the best possible outcomes for her clients, which include many high net worth individuals. Carolyn is particularly skilled in managing tax issues, estate plans and financial concerns for family groups.

Our Services for Individuals

General Services

While we consider ourselves specialists in the areas outlined, our broader range of services include:

- Financial reporting obligations
- Preparation of FBT and GST returns
- Tax compliance
- Tax structuring and planning
- General audit
- Cash-flow planning
- Credit control
- Accounting system review
- Business registration
- Business financing
- Structuring and funding, including feasibility analysis
- Business management
- Superannuation advice including self-managed superannuation funds
- Strategies for optimising business performance
- Business valuations
- Acquisitions
- Exit strategies

Accounting and Tax

We can also provide comprehensive accounting and taxation services for individuals. We work with all types of clients from those with straightforward affairs requiring minor accounting advice through to high net worth individuals who need broader strategic assistance to manage more complex portfolios.

Superannuation

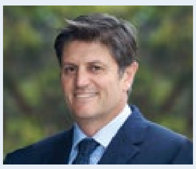
Superannuation continues to be a complex and essential investment structure. The various competencies within the Edney Ryan Group allow us to maximise the efficiency and effectiveness of superannuation, whether self or institutionally managed.

Our Clients

The individual clients we work with include:

- Those who require intricate estate planning to ensure that their assets are protected for the next generation
- High income earners requiring effective tax strategies to minimise their tax burden
- Australians living abroad who require support in managing their day to day financial matters locally
- People looking ahead to retirement, who we advise on superannuation including self-managed superannuation funds.

David Shehade – Director



David joined the Edney Ryan Group in 1994 and became a partner in 1997. Prior to joining the group, David spent six years with KPMG in the Audit division. David holds a Bachelor of Business, is a member of the Institute of Chartered Accountants is a Registered Tax Agent and Registered Company Auditor. Business advisory and taxation structuring, particularly the use of companies and trusts are areas in which David specialises. David has a particular expertise in issues affecting construction, veterinary, childcare and real estate industries.

Matthew Stewart – Director

Matthew joined the Edney Ryan Group in 1997 and became a partner in 2000. Matthew worked in the Banking and Finance industry in the UK after a six year period with KPMG in their Audit, Advisory and Corporate Recovery divisions. Matthew holds a Bachelor of Financial Administration, a Masters in Taxation, is a member of the Institute of Chartered Accountants and is a Registered Tax Agent. Business development, wealth creation and protection are areas on which Matthew focuses. Many of Matthew's clients are wealth accumulators, executives and high net worth individuals. Matthew has an expertise in executive salary packaging options, international tax and the use of trusts in the establishment and administration of SMSF; all to ensure optimal tax efficiency in the creation of client wealth.

Legal advice has traditionally been available from either large City-based firms or smaller suburban practices. With the former, charges can be prohibitive and the service impersonal, while the latter may not provide quite the right level of expertise for comfort.

Edney Ryan Legal was started in 2000 and combines experience from large firms with the cost controls and service capability of the small. Like the rest of the Edney Ryan Group, our legal practice enjoys great longevity of its client base for both business and personal matters.

Our Advice, Your Choice

We work in a range of different ways to provide quality legal advice that our clients trust. If our client already has preferred accountants and financial advisors in place we will work with them. If the project is a small one-off, we will work directly with our client. And if the issue at hand needs a broader solution we are able to call on other Edney Ryan disciplines as required to provide an integrated solution. In this case it is our responsibility to make sure relevant parties are up to date with all aspects of the matter, critical timings are met and the issue is dealt with in the most cost effective manner. We have seen many instances where this comprehensive approach has saved not only money, but also averted major issues.

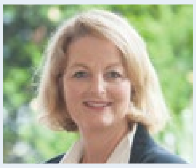
Specialist Support

Edney Ryan Legal will case manage when required and access special counsel to ensure that client issues are fully considered by the most appropriate advisor.

Credentials

Andrew O'Donnell – Director

Andrew established Edney Ryan Legal in 2000. Prior to joining the Edney Ryan Group, he was a Senior Associate with Ebsworth & Ebsworth and Corrs Chambers Westgarth legal firms. Andrew was admitted as a Legal Practitioner to the Supreme Court of New South Wales in 1994 and is a Senior Associate of the Financial Services Institute of Australasia, a member of the Law Society of New South Wales and a member of the Australian Institute of Company Directors. Andrew provides corporate and commercial advice to a diverse range of industries. He has a special interest in managing personal and business risk by maximising tax efficiency, structuring asset protection and providing clear strategies for succession and estate planning for inter-generational wealth transfer. Andrew also has extensive experience in commercial and property matters.



Angela Boyd - Senior Associate

Angela Boyd joined Edney Ryan Legal as a Senior Associate in July 2012. Angela has been a fixture in Mosman for the past ten years where she has been well known as Principal Solicitor at Boyd Legal. Angela brings with her a great depth of legal understanding and experience; she holds a combined degree in Arts/Law, was admitted as a solicitor of the Supreme Court in 1983, is a member of the Law Society of New South Wales and is currently studying for a Masters degree in Wills and Estates.

Tania Kouranos - Paralegal

Tania joined Edney Ryan Legal in 2001 with 10 years' experience in large law firms Ebsworth & Ebsworth and Minter Ellison in Sydney and Melbourne. Tania has completed an Associate Diploma of Business in Legal Practice at RMIT Melbourne. She predominantly works on conveyancing and property matters for Edney Ryan Legal clients.

Our Services

Edney Ryan Legal is commonly asked to provide advice in the following areas:

Business and Commercial Law

Business law requires a strong commercial approach and an understanding of how the issue impacts the overall position of the company. Our experience in this arena means that our clients receive strategic legal advice that considers long term consequences and avoids surprises down the track. We can assist with:

- Commercial contracts, finance and security documents;
- Purchase and sale of corporations, businesses or related interests;
- Shareholder, partnership, joint venture and unit holder agreements;
- Advising on director and board responsibilities and on Australian Consumer Law and Corporations Act obligations;
- Franchise Law;
- Advising on the Personal Property Securities Act;
- Family business advice and counsel including exit strategies and succession planning.

Estate Planning and Asset Protection

Estate planning is more than just having a Will. Considerations for estate planning include understanding the family circumstances, where assets are held and in what legal entity. We can untangle ownership and coordinate the necessary Wills, testamentary trusts, memorandum of wishes, powers of attorney, appointment of guardians and advanced health care directives. Our estate planning practices have been tested in the courts so our clients can be confident that the transition of assets is highly tax effective, flexible and protects their desired beneficiaries. This provides comfort to both our client and the beneficiaries of their estates and minimises the risk of litigation.

We are often asked by the appointed Executors and Trustees to facilitate the smooth administration and finalisation of an estate so that it is carried out in accordance with the wishes of the deceased, with minimum stress.

Family Law

Family law requires both strength and sensitivity. We provide our clients with expert advice on their rights and obligations under the Family Law Act and ensure that we fully protect their interests during this emotional time. Issues can include complex matters involving corporate, trust and partnership structures. We are committed to providing our clients with effective and timely resolution in the following areas:

- Divorce and separation settlements;
- Property settlements;
- Financial agreements – both pre-nuptial and termination agreements;
- De facto relationships;
- Spousal maintenance.

Conveyancing and Property

We have a wide range of commercial and private clients who buy, sell or develop property. We execute the legal requirements for their commercial and residential property sales and purchases, and commercial leasing requirements.

Employment Law

Edney Ryan Legal acts for both employers and employees, advising on employment law, remuneration strategies, human resources management and termination conditions. Employment issues require consistent and accurate management at all stages of the relationship. Our services and advice include:

- Advising on and drafting employment contracts;
- Drafting and advising on confidentiality, non-compete and restraint of trade clauses;
- Negotiation of redundancy packages;
- Remuneration and employee benefits;
- Entitlements under the Fair Work Act.

Debt Recovery

The best way to manage debt recovery is to minimise its likelihood. We focus on the prevention of bad debts by working with clients to create effective terms of trade and credit procedures. If required, we can assist with collection of outstanding monies through letters of demand, commencing legal proceedings in Local, District and Supreme Court jurisdictions, issuing wind-up notices under the Corporations Act or establishing debt enforcement procedures such as garnishment of wages and seizure of assets.

Intellectual Property

Intellectual property is a core business asset and we understand the importance of developing, protecting and managing this asset. We assist clients with matters such as copyright, trademarks, design rights and the protection of confidential information. We help clients to identify, register and renew their intellectual property interests and also assist in enforcing these rights against others, including acting in court proceedings for infringements and other disputes.

Internet, Domain Name and E-Commerce Law

As technology increases at a rapid rate so does the need for our assistance to clients with their communications, media and technology issues. We regularly advise clients on internet law, domain name law and e-commerce matters like website agreements and e-commerce terms of trade, privacy policies, use of social media and domain name complaints.

Civil Litigation & Dispute Resolution

It is our preference to litigate only when all other reasonable avenues have been exhausted. If court action becomes the only viable way forward, we can represent clients in Local, District, Supreme and Federal Court jurisdictions no matter how acrimonious or complex the disputes.

Edney Ryan Wealth Management combines best-in-class financial management expertise, reporting and research, with personalised service, customised advice and full transparency. Clients benefit from a collaborative team of certified financial planners who are specialists in superannuation, SMSF's, retirement planning and portfolio management.

The Advantages of Edney Ryan Wealth Management

Partnership with Clients

We offer our clients a highly-personalised service. We view each client relationship as a long-term partnership, where we can provide the best outcome by tailoring our advice to your specific financial goals.

Keeping Clients Well-Informed

We ensure our clients have regular access to balanced and credible information about important issues, such as economic outlooks and legislative changes which may impact your investments.

Research

Independent research is essential to maintaining a high level of professional service. We draw upon the highly respected independent research house Morningstar to support the recommendations we make to clients.

Scope of Advice

We can access and provide advice on over 1200 financial products and services from leading Australian and international product providers. This provides our clients with an incredibly wide range of investment opportunities, from which we can select those that best meet your financial objectives.

Security

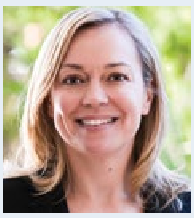
As an authorised representative of Hillross, one of Australia's premier wealth adviser firms, we are backed by AMP, one of the best-known financial brands for over 160 years.

Fee Structure

We are a fee-for-service practice, considered within the industry as the optimal remuneration structure. This means, similarly to other professional services like lawyers and accountants, we charge with complete transparency, for the provision of our expertise and services. Unlike commission-based practices, our clients can be assured that we are neither product nor commission driven. You know in advance how much you will need to pay for any services, and have the opportunity to agree to them before you incur them.

Credentials

Kate O'Brien – Director



Kate commenced as Director of Edney Ryan Wealth Management in 2017, after joining the team in 2015. Kate brings years of local and international experience in wealth management. Furthermore, her prior roles in business and team leadership positions make her a knowledgeable, collaborative and passionate leader of Edney Ryan Wealth Management. Kate has over 20 years' experience working in asset management and private banking including roles at Banque Internationale à Luxembourg based in Luxembourg, CIC Banque Transatlantique based in Paris, Deutsche Asset Management and BT Financial Group in Sydney. Kate has a Bachelor of Business (International Business and Business Law) from UTS Sydney, and an Advanced Diploma in Financial Planning. She is a Certified Financial Planner, a Certified Private Banker, TEP (Trust and Estate Practitioner), Vice Chairman and Board Member of STEP Benelux and a Member of the Financial Planning Association of Australia. Kate is fluent in French and Luxembourgish. Kate is an Authorised Representative of Hillross Financial Services Limited (AR Number 1007833).

Our Services

Edney Ryan Wealth Management has proven expertise and experience to provide comprehensive, coherent and integrated wealth management plans that incorporate all relevant investment entities.

Share Advice

We are able to provide independent advice on shares. We use research from several sources to ensure we see different points of view and have access to online trading as well as a broker where we can get wholesale brokerage rates.

Superannuation

Superannuation is one of the most tax-effective investment environments available. After age 60 it may even be completely tax free. Since there are penalties for making contributions over the thresholds determined by the Government, we can help carefully plan your superannuation contributions in order to maximise the tax benefits.

Self-Managed Superannuation Funds

The very complex area of self-managed superannuation (SMSF) is changing all the time but has great benefits for some people. Within the Edney Ryan Group we are able to manage the entire process of accounting and investing, ensuring that our client's SMSF is run efficiently.

Personal Insurances

Managing financial risk by using insurances is a very complex area. We have access to independent research from Rice Warner and are able to use all the major suppliers of personal insurances to help protect our client's financial future.

Managed Funds

We have access to independent research on managed funds by Morningstar. We are able to make recommendations on most types of funds, from retail savings schemes to wholesale funds.

Our Process

Step One – Analysis

Our advice is tailored to the circumstance of the individual. We meet with clients to identify their personal goals, financial issues of concern, attitude to risk and other relevant information. Together we will discuss possible investment options that then form the basis of written advice.

During this first meeting we explain our fees and charges and how we can add value. There is no cost or obligation if clients do not proceed beyond this point.

Step Two – Planning

Edney Ryan Wealth Management tailors a financial strategy to achieve the agreed objectives and if necessary liaises with other professional advisors, including our client's lawyer or accountant.

A comprehensive Statement of Advice (financial plan) is prepared to detail the recommended strategy and financial projections for client approval.

Step Three – Presentation

The Statement of Advice is presented to clients personally to ensure that there is adequate time to discuss the options and our recommendations.

Step Four – Implementation

Once our client is comfortable with the proposed plan, we action the components with the relevant financial institutions and take responsibility for the completion of all documentation.

Step Five – Ongoing Management and Review

Once we implement advice, we continue to monitor each portfolio and update our clients with any significant changes in the status of their investments. We will formally meet with clients on a regular and agreed basis to ensure that their investment strategy remains appropriate to their needs.

Edney Ryan Mortgage & Finance was established in 2002. Our clients had become increasingly frustrated with the demands that banks were making on their assets to secure loans, the lack of service and flexibility they were being offered and the feeling that they were locked-in for life with no real accountability in return.

We provide our clients with financing options based on a super-service model that gives power back to the borrower. After all, the borrower is paying the bill!

The Advantages of Edney Ryan Mortgage & Finance

More than Just the Money

Getting the best rate of interest for a loan is only one part of the service. Flexibility when the unexpected happens, understanding that not everyone has a traditional income profile or making sure that the lender is only taking the minimum amount of security for the loan are other important considerations.

We provide service for the life of the loan; while you may set and forget your mortgage we never do - our regular reviews make sure the conditions of the loan are still the best on offer.

Independence from the Banks

We operate independently of any bank but have access to the lending products of all. The loan we recommend will be the one best suited to the financial status and goals of the client and there may not even be a need to change provider. Many banks will want the deeds to a house for even a small loan - we make sure that the collateral suits the debt.

Existing Loans

Many of our clients have been frustrated by existing loan conditions that they knew were not optimal but didn't have the time or knowledge to bother changing. We now look at existing loans as part of the annual portfolio review often achieving significant savings and more favourable security terms. We do all the work and clients reap the benefits.

Comfort and Convenience

The applications and paperwork associated with applying for loans can be time consuming and laborious. Part of our service includes assistance to complete the application, pointing out the terms and conditions and explaining any jargon. We sit down with clients so while the process may still be tedious, it will no longer be mysterious.

Transparency of Fees

We advocate for our clients with the banks on either a fee-for-service or brokerage basis. The fee structure is completely transparent and clients are only charged if they use our advice.

Credentials

Tricia Williams, Mortgage and Finance Manager

Tricia has over 16 years experience in the financial services industry, is an accredited consultant of the Mortgage Industry Association of Australia and holds a Diploma of Mortgage and Finance. Prior to joining Edney Ryan in 2005, Tricia held the roles of Branch Manager and Loan Specialist with the National Australia Bank. Her portfolio includes outstanding testimonials from grateful clients.

Tricia has been the recipient of the prestigious Professional Lenders Association (PLAN) NSW/ACT Sales Excellence Awards for 2005, 2006, 2007, 2009, 2010 and 2011.

Patricia Williams is a credited representative (CRN 400458) of BLSSA Pty Ltd (Australian Credit License No. 391237).

Our Services

Our Mortgage & Finance division can assist with most banking products, including deposits and credit cards. Some clients take advantage of our full service and we act as their representative to the bank to clarify discrepancies, make enquiries, or source information. We offer this spectrum of services for personal and business finance and for projects large and small. Our most frequently requested products include:

- Home Loans
- Investment Loans
- Loans for Self-Managed Superannuation Funds
- Business Loans
- Commercial Property Loans
- Deposit Bonds
- Vehicle and Equipment Leases

Names You Know

Edney Ryan Mortgage & Finance deals with a wide range of reputable and established Financial Institutions.

- Adelaide Bank
- AFM
- ANZ
- BankWest
- Citibank
- Commonwealth Bank of Australia
- National Australia Bank
- Heritage Building Society
- Home Loans
- NAB – HomeSide
- ING
- La Trobe Financial
- Liberty Financial
- Macquarie Bank
- ME Bank
- Newcastle Permanent Building Society
- People’s Choice Credit Union
- Pepper Money
- Plan Lending
- Suncorp Bank
- St George
- Westpac

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Chartered Accountants Legal Wealth Management Mortgage & Finance

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