

Morgans Milton

Morgans Springfield-Ipswich

Branch profile



About Morgans

Morgans has been helping investors for almost 40 years. While our reputation was established in stockbroking, we now assist clients with all aspects of wealth management.

Morgans Brisbane West

The success of the Milton and Springfield-Ipswich branches is attributed to the efforts of our staff personalising recommendations to each client's financial requirements.

We believe in the value of long-term relationships built on trust via the provision of tailored and professional expert investment advice and personalised service.

Our unique service offering

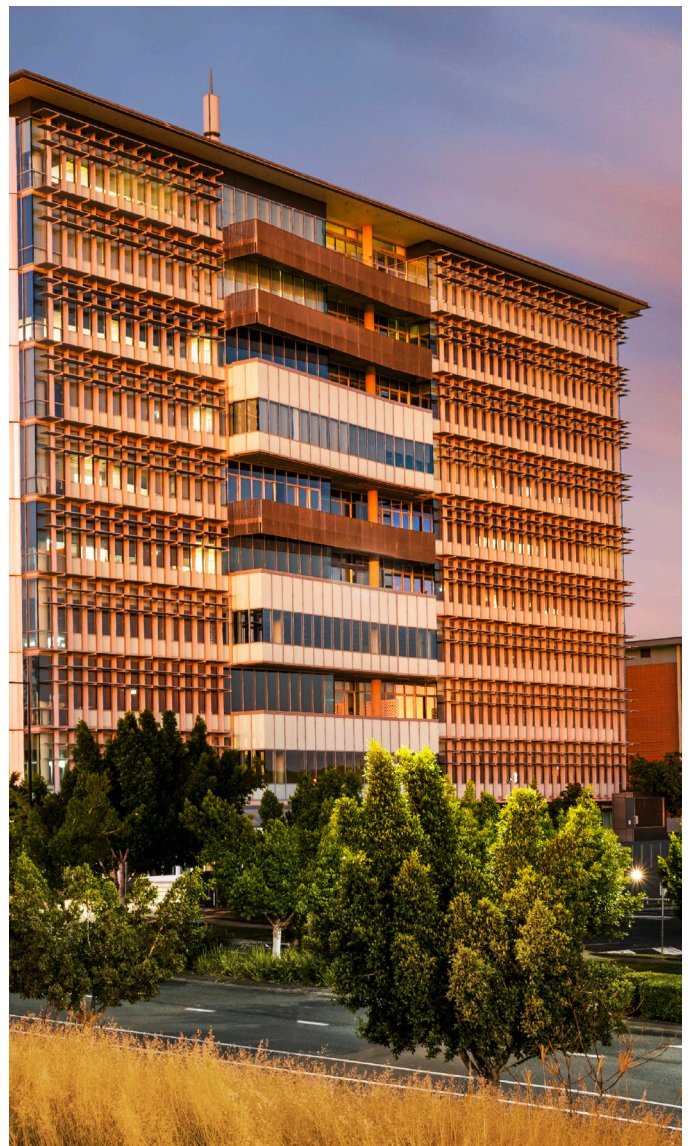
The Morgans Milton and Springfield-Ipswich branches have been servicing Brisbane's western corridor for over 20 years with a commitment to delivering excellence in financial advice for our clients.

Our office is owned and managed by a team of professionals – all specialists in their field of financial advice. This brings a level of commitment, focus and motivation not often found in large financial planning groups. Together, as a team, our combined expertise is magnified to benefit our clients.

Our range of services include:

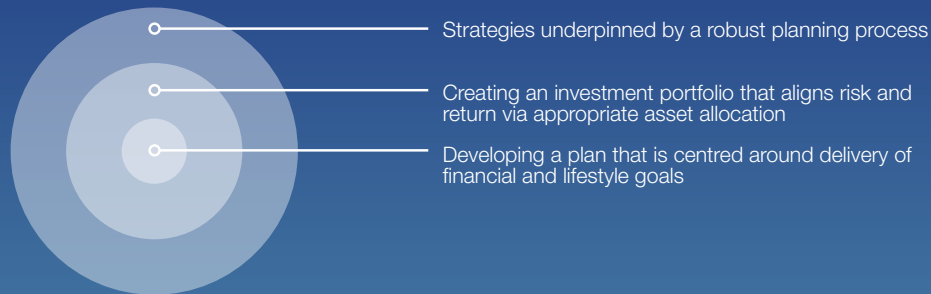
- Superannuation
- Self-Managed Superannuation Funds
- Stockbroking
- Financial Planning
- Retirement Planning
- Insurance and Risk Management
- Aged Care Advice
- Estate Planning
- Portfolio Administration
- Managed Funds
- Cash and Fixed Interest
- Margin Lending
- Derivatives

We assist our clients in nurturing, growing and protecting their wealth so they can enjoy the lifestyle they desire.



Making a difference to your financial future

Morgans wealth management philosophy



Morgans wealth management process



Investing with us

Planning for your future financial security is paramount in today's complex and ever-changing financial environment. To produce the complete solution for all your financial needs, Morgans Milton and Springfield-Ipswich teams of financial advisers and specialists have developed a proven financial advice process.

Putting it together

The advisers at Morgans Milton and Springfield-Ipswich will work with you to define your investment goals based on the following principles:

Investing for the long-term

Circumstances can change; therefore we keep an eye on the market and advise our premium portfolio management service clients when opportunities to buy or sell arise.

Maintaining a quality core portfolio

All our clients' portfolios are designed to include core holdings of quality, long-term stocks which are attuned to the individual client's risk/return profile.

Reduce risk through diversification

No two investments will perform in the same way at the same time. A key aim of successful portfolio construction is diversification across a range of sectors and asset classes. By diversifying, you reduce the risk of losing money.

Focus on total return

Your adviser will identify stocks that offer long-term growth prospects as well as tax-effective income potential.

Active but risk-controlled investment approach

We ensure returns are generated from focused, active portfolio management, not from excessive trading or high-risk derivative exposures. Your adviser will work with you to determine the right level of risk for your personal situation.

Research-driven process

We undertake continuous research and analysis of economies, markets and individual companies. Individual companies are assessed on fundamental value, quality of management, earnings and growth prospects.

Tax-effective management

Your adviser will tailor solutions to fit your individual income tax situations, incorporating optimisation of capital gains and losses.

We aim to protect and grow your investment portfolio, to create a healthy base for a worry-free retirement.

Expert advice

Wealth management

Wealth management is the process of defining your investment goals and tailoring financial solutions to help you reach financial freedom. It's a process that embraces a number of financial planning themes, including:

- Stockbroking
- Wealth Management
- Superannuation Advice
- Self-Managed Super Funds
- Financial Planning
- Portfolio Administration
- Retirement and Estate Planning
- Personal Insurance
- Fixed Interest and Cash Management
- Margin Lending and Gearing Strategies
- Aged Care Advice

The close relationship with your financial adviser and the Morgans Milton and Springfield-Ipswich teams provides access to all of these areas of financial advice.

Stockbroking

We are a full-service broker. We work with you to offer advice on individual share selection and portfolio construction, giving you access to all shares listed on the ASX and secondary exchanges. Our investment recommendations are backed by comprehensive research conducted by Morgans, supplemented by external research providers.

Fixed interest

We specialise in tailored portfolio construction, building dedicated income focused portfolios for investors.

As a major participant in the Australian listed fixed interest securities market, we can offer you expert advice as well as an extensive range of new investment opportunities from many of Australia's largest banks and industrial companies. ASX-listed debt and hybrid investments deliver higher levels of income, paid regularly; many also offer the benefits of franking. Building on deposit investments and by combining a mix of senior, subordinated and hybrid capital securities, your adviser can tailor a portfolio to meet your specific requirements while having regard for your risk profile and investment horizon. Meeting all of these objectives while capturing specific tax benefits is often very difficult to do with traditional managed fund alternatives.



Superannuation/SMSF advice

For many people, superannuation is the largest asset they have, apart from their home. Superannuation is essentially a means of saving for your retirement. With constant changes to the rules surrounding Australian superannuation, it's important to have an adviser who can help you. Superannuation contributions can be more complicated than people realise.

Forming a strategy for your superannuation may include:

- Transition to retirement (TTR)
- Choice of superannuation
- Self-managed superannuation funds (SMSFs)
- Salary packaging (also known as salary sacrifice)
- Retirement income streams

Because superannuation can be complex, you should seek specialist advice. With a dedicated technical research team, your Morgans adviser is kept up-to-date with legislative changes, the latest strategies and ways to make the most of your superannuation.

Self-managed superannuation funds

Self-managed superannuation funds (SMSFs) are now the largest sector by assets in the Australian superannuation system. SMSFs offer investors control over investment decisions, tax planning, retirement strategies and estate planning. Our advisers have the expertise to provide you with specific advice on whether a self-managed fund is the right choice for you. They will also assist with the set-up, maintenance, administration and, of course, investment management of the fund's assets.

Aged care

Knowing what to do and what your options are when you or your loved ones can no longer live independently can be confusing. Getting the right information and advice now will help you make the best choices for your future care, security and happiness. Morgans aged care advice service can help you navigate the aged care system and make informed decisions based on sound financial advice.



Insurance

The right insurance cover provides you with compensation and financial security for you and your family in the event of unforeseen circumstances.

Our insurance specialists provide recommendations and regular reviews of the level of cover you require ensuring you and your family are protected. We offer advice on the following types of personal protection:

- term life insurance – providing a lump-sum payment on the death of the life insured
- total and permanent disability (TPD) insurance – providing a lump-sum payment in the event of total and permanent disability
- trauma cover – paying a lump-sum in the event of a life-threatening illness or injury
- Income protection – designed to replace your income if you are unable to work for an extended period due to sickness or injury.

Your family, your wealth

Our family wealth management approach

Most Australians would not consider themselves to be 'wealthy', even if they own substantial investments, superannuation, real estate or private business interests; but rather as 'financially secure'. Regardless of how you view your financial status, there are some unique strategies, insights and structures to consider as your family wealth accumulates and becomes more complex over time.

Gain confidence in your family's financial future

One of the best ways to gain confidence in your family's financial future is to step back and have an expert assess your overall financial situation and prepare a confidential, written financial plan for you and your family. It would cover all aspects of your financial affairs, including cash and debt management, tax and investment planning, risk management, retirement and estate planning; with a full suite of recommended strategies to enhance your financial and net wealth position.

Consolidating your family assets by simplifying your financial life

Whilst diversification is a widely accepted mantra to reduce risk and enhance potential returns, investors often end up with multiple accounts of the same type across different

institutions and different advisers. True diversification is really about how you invest your money, not where you keep it. Keeping multiple accounts and advisers can lead to over-diversification, greater risk, conflicting advice, duplication of holdings and an inability to assess overall performance. A better option is to consider consolidating your assets with one knowledgeable, trusted adviser who can provide you with a coordinated strategy. This has the added benefits of:

- reducing your costs through economies-of-scale
- simplifying your administration
- maximising your investment tax planning
- allowing you to view your consolidated asset position in an easy-to-understand format and assess its overall performance.

Our family wealth management approach assists you with:

- accumulating wealth and growing your family's assets
- protecting your wealth by managing risks
- converting your wealth to an income stream
- transferring wealth to your heirs and creating your legacy.



Managing your investments

Your private portfolio manager

For those investors who do not necessarily have the time, inclination or expertise to manage their investment portfolio, yet would like to retain full control of ownership and strategic decision-making, retaining us as your private portfolio manager provides an ideal balance for you. You can also decide on your level of day-to-day engagement with us and our secure, online **Wealth+ managed portfolio service** provides comprehensive, live and historical investment reporting to keep you fully informed of your position.

Our fee structure is aligned with your financial objectives, is fully transparent and has built-in economies-of-scale as your invested wealth grows over time.

With our emphasis on family wealth, we cater for multiple investing entities. Existing holdings are loaded onto our system with their correct historical cost bases to ensure accurate tax position reporting, whilst also meeting any superannuation regulatory and estate planning requirements.

Our model portfolio methodology

Our model portfolio methodology is an objective, transparent and replicable process towards managing our clients' directly-held investment portfolios.

The key attributes of this process are:

- a better risk-adjusted return over the medium to long term
- the choice of balanced, growth, high growth or income models to suit your risk tolerance and investment objectives, monitored against industry benchmarks
- exposure to the best ASX-listed equities, globally-listed equities and listed fixed interest, property and infrastructure securities
- a disciplined analysis and review process to retain outperforming holdings and dispose of those more likely to underperform
- enhancing total returns by taking advantage of investor-friendly corporate actions
- rigorous testing to ensure investment income is sustainable, inflation-proofed and tax efficient
- access to our global champions selections to take advantage of the best-performing global brands not available locally.

Monitoring portfolio performance

Through our **Wealth+ managed portfolio service**, the performance of your portfolio is measured over rolling periods on both an absolute basis; the value added to your wealth over specific timeframes, and a relative basis; how it has performed compared to your investment objectives and selected industry benchmark. Our investment performance and investment summary reports use state-of-the-art calculation software, providing you with:

- a table that shows you what you started with compared to the current valuation
- an overall performance summary over short, medium and long-term timeframes
- details as to how investment income and capital growth have contributed to returns
- specific references to each asset class, industry sector and holding.

By allowing for asset contributions and withdrawals to the portfolio, these reports empower you to assess the underlying investment performance and, in consultation with us as your advisers, make adjustments as appropriate.

Investment tax reporting

In order to assess the ongoing impact of your portfolio's performance on your investing entity's tax position, we publish a detailed investment tax summary report on an interim and end-of-financial-year basis.

These reports are available in electronic format to connect seamlessly with accounting software packages for ease of reference when your accountant completes your annual taxation returns.

Managing investment cash flow

The dynamic forecast income reporting component of our **Wealth+ managed portfolio service** enables us to manage your investment cash flow, including personal budgetary requirements, periodic payments such as account-based pensions, gifting and estate beneficiary transfers, settling professional advisers' fees-for-service on your behalf, ATO refunds and payments and even property management expenses for self-managed superannuation funds.

Get in touch:

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