BAGGETTA & CO

Specialising in accounting, taxation, financial planning and self-managed super fund advice

Financial advice you can trust

Paul Baggetta
Founder | Principal
Qualified Taxation Accountant & Financial Planner
Business Adviser, Self-Managed Super Fund Adviser
Retirement Planner

"With over 38 years of experience, I have worked with different types of clients including business owners, professionals and investors; seeking overall tax and wealth planning advice. Over the years, it has been my mission and commitment to help my clients achieve their financial and lifestyle goals."

Paul Baggetta

The right help at the right time

Baggetta & Co is a privately owned, specialist fee-for-service financial advisory company. We are a boutique firm which often makes clients feel they are part of a warm and intimate team.

We specialise in helping business owners, professionals and investors in the areas of taxation, wealth enhancement and providing for a secure retirement.

We follow a collaborative approach, taking the time to understand our clients' circumstances as well as their goals and aspirations. This ensures that we develop a plan with the potential to create long-term wealth and financial security.

Our multi-disciplined advice and diverse range of services is a unique proposition we offer to all clients. As a Taxation Accountant for over 38 years and a Financial Planner for over 20 years, I wear both hats. I understand the tax implications of my financial planning advice, as well as the financial planning opportunities that sit behind my tax advice.

This means that nothing is lost in translation because our clients are working with one qualified adviser who can minimise their taxation liability as well as enhance their investment returns. Interacting with one person at all times means clients feeling more confident that they are getting more complete, holistic advice.

Ultimately this results in clients feeling totally secure about their future financially and personally. This means real peace of mind.

Guidance, direction and advice

Having worked across a wide financial spectrum, I have gained solid expertise in areas of financial planning, taxation accounting and self-managed superannuation funds.

At Baggetta & Co, we take the time to understand our clients and what is truly important to them. After understanding their requirements, we then apply our expertise to help our clients gain control of their finances in order to make longer term personal and financial life goals more achievable. A comprehensive financial plan is developed, tailored to your individual circumstances, and designed to make your future goals become a reality.

As your professional adviser we make it our responsibility to keep you on track using a disciplined, proactive and ongoing review program.

> *"Our multi-disciplined advice and diverse range of services is a unique proposition we offer to all clients."*

Taking care of you

It's a fact of life that many people are so busy with their professional and personal lives that they have little time to focus on their long term financial security. Regardless of where you are along life's journey; whether you are starting out on your career, raising a family or planning for retirement, it's hard to manage everything *and* devote sufficient time to ensuring you have appropriate plans in place for your future financial prosperity.

Ensuring you are not paying unnecessary tax, controlling your expenses, directing your free cash flow into a tax-effective investment, or simply following a dedicated wealth creation plan are just some of the ways we can help you to protect your interests and achieve your financial and lifestyle goals.

We understand the anxiety and concern involved while planning your retirement or even considering a wealth plan. However, professional advice can help make the process easier and guide you through an effective financial planning approach.

Baggetta & Co provides comprehensive advice, offering the following services:

- We work with you to identify important objectives and financial obligations in your life.
- We offer a unique financial plan for you that outlines a strategic approach to help you make smart decisions about money in order to achieve your longer term goals and objectives.
- Communication is vital at Baggetta & Co. We often liaise with other professional advisers, such as your lawyer, financial institutions, finance broker, fund managers or insurance providers to make the entire process easier for you.
- As experts in the business we also administer investments, insurance, legal structures and all components that are associated with your financial program.

This means that as a client of our practice, you can enjoy a comfortable, stress-free working life and retirement, with complete peace of mind. This really means you spend less time worrying about money and more time with your family and friends.

Understanding what you need

We work in tandem with our clients to develop strategies that are forward-thinking and designed to help you achieve your financial goals and aspirations. Baggetta & Co offers a range of services for all clients, such as:

Financial Planning Services:

- Investment advice
- Negative gearing
- Asset protection advice and services
- Wealth Creation advice
- Superannuation advice
- Guidance on Benefits of loan refinancing and loan structure
- Personal Insurances: Trauma, Life and Income Protection
- Estate Planning advice
- Pre-retirement planning advice and services
- Post-retirement planning advice and services

Self-Managed Superannuation Fund (SMSF) Services:

- Fund set up services
- Fund accounting and tax services
- Fund management services
- Taxation planning advice
- Estate planning advice

Individual Taxation Accounting Services:

- Individual tax returns for property and share investors
- Forward planning taxation minimisation advice

Business & Corporate Services:

- Preparation of financial statements and tax returns
- Specialist tax advice
- Business advisory services
- Strategic business planning
- Business structuring and asset protection strategies
- Business sales and acquisitions
- Business development services
- BAS/IAS and GST advice and services
- Business succession planning

Why choose us?

Reputation

We have been successfully guiding, advising and helping clients for over 30 years. Empowering clients through a maze of technical information and helping them implement investment strategies has become our passion and commitment. We take pride in knowing that most of our new clients arrive as a result of a referral from an existing satisfied client.

The feedback we receive from clients is incredibly important to us. We have often been told that clients recommend our services to their friends or relatives because our advice provides them financial security, comfort and peace of mind.

A personalised service of real value

Every client is important to us. We have a qualified team, dedicated to deliver quality service and guide our clients throughout the entire journey. As your professional adviser, we go out of our way to ensure your financial plan is followed through and helps you to achieve your goals with a truly satisfying personal experience.

We welcome your close involvement in the financial planning process and encourage you to approach us at any time for any kind of assistance. As your financial counsellors, we would like to help and guide you to make the appropriate decisions about your money.

A multi-disciplined advice service

Paul is an experienced adviser of over 38 years who possesses the required knowledge and training across a number of professional advice disciplines; financial planning, taxation accounting, self-managed superannuation and business succession planning. His services are available under one umbrella practice with an extensive network of specialist professionals, lawyers, property advocates, real estate agents, conveyancers and finance brokers. Your financial and lifestyle solutions are organised, arranged and coordinated from one place of business.

Comfort, peace of mind and time management

We are a privately owned financial advice business which allows us the freedom to provide holistic, tailored advice, completely dedicated to you and your needs.

We have a mixed clientele of professionals, business owners and investors who are often time poor. They are busy working hard in their vocations, running their own businesses or retired, and eager to spend more time with family and friends.

They value the depth of our knowledge and expertise and trust us to manage their affairs. It's all about making your life easier, more comfortable and helping you to get back as much time as possible.

Continuous dedication to training, education, knowledge and expertise

We place ourselves at the forefront of learning to ensure we are ahead in the education stakes. Continually studying market trends as well as maintaining financial and legislative knowledge. Not just the knowledge, but importantly the understanding of how to use this information to benefit you.

We do this by constantly researching and studying the latest tax-effective financial strategies and by staying up to date with legislation in order to provide our clients with relevant, timely advice.

Our unique approach to provide truly tailored solutions

When providing strategic financial advice we follow a simple yet effective process. Our approach allows you the time to become comfortable in working with us, and it ensures that we understand your situation, goals and objectives, so we are able to develop and execute highly tailored solutions that allow you the opportunity to achieve your financial and lifestyle aspirations.

The most asked questions about working with Baggetta & Co

Why do I need a financial planner to help me?

The objective of financial planning is to move people closer towards financial independence. Whether we like it or not, we are all on this journey trying to accumulate enough money to provide us with the lifestyle we desire. In order to achieve financial independence, it takes more than just paying off debts and saving money, it takes proactive planning and ongoing review with the help of a financial planner.

A professional who has the knowledge, skill and time.

Knowledge is power. But it's often been quoted that a little bit of knowledge can be a dangerous thing. Planning your financial life is not just about knowing how investments work or even understanding the best performing investment types. To ensure you are successful in the long term, you need to make appropriate financial decisions at the right time. This decision making should encompass aspects far beyond just picking the 'right' investment.

Most people are so busy making a living we don't have the time to keep up to date with all the knowledge that's required about the financial world, including government legislation and taxation changes, in order to make appropriate investment and strategy choices. We are committed to an intensive education program, which ensures our industry knowledge and awareness of current legal issues are impeccable.

How will we work together?

We have a "step by step" engagement program and financial planning system.

Our first step is to meet with you to discuss your situation and establish whether an ongoing adviser/client relationship will be appropriate for both parties. This meeting is conducted without charge or obligation.

We'll complete our initial discussion and agree on the highest personal and financial priorities for you. We discuss and consider specific areas relevant to you, about what's truly important to you in life, and your wealth.

Whilst of course it will be important to discuss a range of financial issues such as your financial situation, current and potential financial resources and lifestyle objectives, the most important aspect of our meeting is to explore what's truly important for you and your family. Understanding your values and how money fits in with your real life aspirations is an important discussion.

Once we understand what's really important to you, we are much better positioned to create a financial plan that is aligned to your expectations.

The next step is to agree to work together. Having established that we will work together and agree upon the terms which you will employ us as your adviser, we create a financial plan for you.

In order to provide you with comprehensive financial advice discussed during the earlier stage, we follow a detailed process which requires us to complete a range of initial and ongoing tasks, as well as a range of initial and ongoing services.

Based on our discussions, we agree on your Investment Profile and undertake a series of 'Financial Plan Models' in order to develop and present a plan that is tailored specifically for you.

Most importantly, on an ongoing basis we provide strategic and product advice, regular reviews and a package of related services. This includes regular information via newsletters, presentations, and other communications.

Regular monitoring of your progress is essential for your financial wellbeing. Reviews allow us to discuss with you the latest trends and information, and to make appropriate adjustments to your financial plans.

How much will it cost?

Our aim is to help you to achieve the financial and lifestyle results that you desire – to create and protect the optimum level of wealth that your circumstances allow.

Once we have met and discussed your situation, we will provide you with a complete breakdown of the costs associated with our advice and the implementation of the strategies we recommend. Our fees range from $2,000 to $18,000 for our comprehensive advice presented within your financial plan.

To maintain our ongoing client care services (advice, service and review), you may expect ongoing fees from $2,500 per annum. All fees and charges are specified in detail in your written financial plan and some of these fees can be tax-deductible.

> *"We keep you on track to living the life that you want, the life that is truly important to you, bringing you real peace of mind that you may otherwise not have attained."*

The value of our advice

The real benefit of accessing qualified and experienced advice will vary from client to client. But ultimately, it's about the empowerment you achieve which enables you to make good personal and lifestyle choices and appropriate financial decisions which match you and your circumstances.

We act as your:

- Mentor – Educating and communicating solutions and your outcomes.
- Adviser – Interpreting complex issues, assisting your understanding, and implementing strategic solutions.
- Project Manager – Helping to organise your financial life, and working with other professionals to give you choices and the opportunity of achieving your life's aspirations.
- Coach – Helping you to avoid poor decisions about money and investing.

This often means that:

- Investment returns can be improved through the appropriate selection of investment types, asset allocation, investment structure and continual review and advice.
- It's less likely that poor choices and mistakes will be made, that usually cost you money, through emotional or impulsive decisions.
- You save a great deal of time and energy as we undertake the responsibility of looking after your financial affairs, and by providing educated, experienced financial guidance.

Ultimately, this means you are more relaxed and comfortable with your circumstances, feel 'more in control', and enjoy peace of mind about your financial future.

What results have other clients seen?

Our business structure and process has helped reorganise clients' affairs to help them achieve many of their financial objectives, along with saving a significant amount of money in unnecessary income and capital gains taxes and other hidden, wasteful expenses.

For many retiree clients, we are able to arrange for them to receive social security benefits for the first time or increase their benefits. These are benefits they would not have otherwise received. And in very many cases, we have arranged their affairs so that they receive most or all of their retirement income tax-free.

For other clients, we have ensured that their investment portfolios benefit from asset allocations that suit them as well as investment and planning strategies that match their own unique circumstances. In most cases this has meant improved overall results, which allows them to build their nest egg and grow their wealth in the way that is appropriate for them.

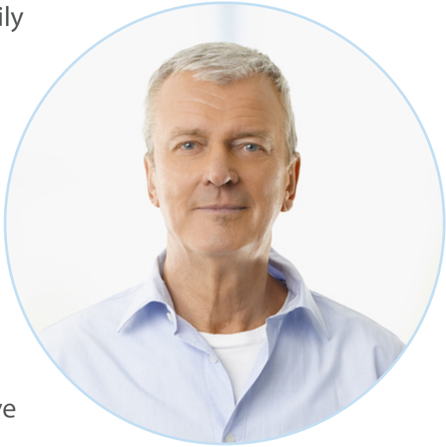
Our clients often reduce their personal or business taxation, increase long-term returns on their invested money, have their finances structured in a tax and social security effective manner and reduce the administration burden they experience in managing their finances and insurances. This ultimately increases the level of income they can draw upon, from both their own investments and if appropriate, from social security.

Our advice process is straightforward and our strategies are clearly defined. The opportunity to see financial and personal benefits are made available before committing to a fee. We know that our methods work and it has helped other individuals and couples who are more than just satisfied, they are thrilled, comfortable and confident about their financial future.

Our focus on creating clarity and confidence within the financial strategy we tailor, is evident in our step by step advice and knowledge process. Combined with our caring, empathetic staff, we create lasting partnerships, deliver quality service to create real financial security, and true peace of mind about your future.

When is the best time to get started?

The sooner you start planning your financial future, the more comfortable it will be. Engaging our services will allow you to spend more time with your family and friends, whilst enjoying your financial freedom. There's no time like the present to get started on achieving your lifestyle and financial goals.



How do we get started?

If you haven't already done so, contact us today. Phone or email our office to make an appointment to meet and discuss your own unique situation. Our meeting will help determine how we can help you achieve aspirations you really desire and work together to achieve a financially independent life.

Here's what some of our clients have to say about working with Baggetta & Co

"Within the first 15 minutes of meeting Paul, he had addressed all of my concerns. He is thoroughly knowledgeable on his subject, proactive in suggesting alternative options, super quick on his trusty calculator, doesn't waste time talking on tangents and, importantly, Paul doesn't tell you what you should do – he tells you what would likely happen if you were to decide a certain course of action. I spent a further 45 minutes with Paul gleaning many pearls of wisdom and I now feel that I have enough basic knowledge to set a long term plan – something that I hadn't considered before our meeting.

My time with Paul was invaluable and I consider it to be money well-spent as it has saved me many thousands in the long run. Thanks Paul – I've already started recommending you to other people and I will certainly be back."

Belinda

"Dear Paul and Rosanna, We wanted to thank you both for a most productive session. We came away with more clarity as to what to do with our money and we were very impressed with the service we received. Cheers."

Mr & Mrs Watson

"Our first contact with Paul Baggetta was approximately in March 2007. We are mature aged retirees and having had consultations with four other financial advisors about setting up an SMSF. We decided that Paul Baggetta was the most helpful and offered us good advice. Since then he has administered our Super Fund very efficiently, kept us well informed and has always been readily available for any assistance. We are very confident in his ability to deal with our financial and tax affairs both in and out of our Super Fund. We do not hesitate to recommend Baggetta & Co to any prospective client."

Jill & Lloyd

“Paul’s years of experience, wealth of knowledge, integrity and determination to always provide the highest standard of quality work and personalised service has been a blessing to us for the past 20 years. Nothing beats the quality and expertise of Paul’s Practice. We wouldn’t go anywhere else.”

Frank & Carmel

“If you are seeking efficiency, reliability and honesty with your accountant and the added benefits of financial planning. Then this up to date, progressive and yet personal practice is one I would highly recommend both commercially and personally.”

John & Glenda

“A professional and knowledgeable insight into what is required for us in our business and an ongoing commitment to do the best for us. We always feel that our financial affairs are in safe hands and we like the personal touch of Baggetta & Co”

Bill & Elayne

“Paul has been our accountant for over 14 years. We have always found his services to be both professional and personal. His advice on financial planning and tax matters has proven to be extremely helpful.”

Kevin & Joan

“It was my good fortune to be recommended to Paul by a lifelong friend who also uses his services. At our initial consultation I felt very comfortable with Paul and feel confident with his ongoing financial advice. He’s also available when I phone. I feel that I shall continue to receive great personal service from both Paul and Rosanna. Baggetta & Co comes highly recommended.”

Jan

Further Information

Learn more about Paul Baggetta and Baggetta & Co at our website at www.baggetta.com.au.

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