Strategic Advice & Peace of Mind since 1965

Accounting & Financial Planning Specialists

Roy A. McDonald
— Certified Practising Accountant —

Lindale
Insurances Pty Ltd
ATF Lindale Insurances Trust
— Financial Planners —

ALLOWING YOU TO REACH YOUR GOALS

Helping you achieve peace of mind with the lifestyle you deserve.

Our difference is complete and consolidated advice for the benefit of you and your family.

Our firm represents:

- Integrity with proven methodologies
- Continuity stretching over 40 years
- Financial success and peace of mind for our clients

What we promise to deliver:

- Personalised service with you as our prime focus
- Sound professional advice
- Diverse knowledge extending across various specialities

What you can expect from us:

- Sound advice and strategies to maximise your wealth and finances
- Taxation planning to complement our recommended strategies
- Progressive implementation of our advice to make sure you get the most out of your income and minimise your tax
- Regular monitoring and management of your personal circumstances, risk profile, investments and strategies
- Prompt identification of any government benefits you may be eligible for
- A fee-for-service structure that ensures you get the right advice you need

The end result:

- Guidance, direction and certainty

WHAT WE CAN DO FOR YOU

Our practice gives you the advantage of drawing upon our significant accounting, taxation and financial planning resources.

With our vast knowledge and expertise, you can be sure all your financial needs and objectives will be properly attended to and considered.

We are able to simultaneously review your existing accounting, taxation and financial planning situation, and provide you with analysis and consolidated advice to help you realise your goals.

Offering high quality professional advice is part of what we do to make sure you achieve your business and lifestyle goals.

We are driven by our desire to improve your net wealth and lifestyle. Furthermore, we aim to create greater flexibility in your decision making process by providing easily understood, consolidated advice for your accounting, taxation and financial planning needs.

To ensure that we exploit every opportunity available to help achieve your goals, we regularly conduct reviews of your portfolio, strategies and tax structures. These are critical to ensure that your assets are protected and grow.

We also track changes in the economy, legislation and the financial industry at large, keeping an eye out for any opportunities that may benefit you.

After talking to us, you will discover the wisdom in developing a plan to enjoy your wealth. Rather than using your life to make money, use money to make your life.

We look forward to building your wealth and security, and playing a pivotal role in enhancing your lifestyle.

5 GOOD REASONS FOR HAVING US AS YOUR FINANCIAL GUIDES

1. Our Financial Planners* and Accountants have over 80 years combined experience within the Financial Services Industry.

With significant expertise in Taxation and Business Development, we have consistently increased profits for a range of clientele, including individuals, businesses and professional services. Our experience will help you avoid common mistakes that can negatively impact your profitability and financial well-being, preventing you from achieving your goals.

2. Your Business and Personal Affairs will be structured in a Tax Effective manner.

We will explore every legal avenue possible to reduce your tax liability. We will examine all your personal and business assets and structure your affairs to the best advantage.

3. We provide you with a Total Evaluation to help you identify your Objectives.

We will comprehensively analyse your current assets and liabilities, as well as develop an understanding of your wants and needs. We will then provide you with a clear plan to achieve your business and lifestyle goals.

4. A Results Oriented Approach.

A tangible improvement to your financial well-being, whether personal, business or lifestyle, short-term or long-term, is always our aim.

5. Your Aspirations are always Our Priority.

At Roy A McDonald and Lindale Insurances, it is always our priority to improve your finances and overall well-being. When providing advice, we never lose sight of your lifestyle goals.

WHO WE ARE

Our combined team of professionals has over 100 year's experience in Accounting, Taxation, Business Development, Investment and Financial Planning*. Our aim is to maintain a high level of service to all our clients by having a dedicated team able to provide high quality personalised advice in a comfortable and friendly manner.

Margaret Mitchell is our friendly receptionist, with extensive experience in the financial services industry, effectively managing all accounts and administration. Margaret has been with our practice since 2002 and continues to provide excellent support to our clients and advisers.

Linda Turner has been actively involved in the business since 1997 and her role has grown to cover all aspects of managing a successful and sound business. Linda is Roy's daughter, she continues on the family tradition of looking after the current and next generation of clients. Linda holds a Diploma of Accounting, a Diploma of Management, and Financial planning studies.

Accounting Team

With a commitment to professional development and continuous education, our accounting team are always on top of changing legislative environments. They are motivated to determine opportunities that exist for you. Our accounting team pride themselves on their personable approach and attention to detail in analysing a client's current position and objectives.

Complementing this is our Financial Planning Team. Roy and Mark are Authorised Representatives* with Millennium3 Financial Services Pty Ltd, ABN 61 094 529 987, Registered Office: 242 Pitt Street, Sydney NSW 2000. AFSL 244252

Roy and Mark's qualifications and experience are 100% directed at providing clients with a comprehensive and friendly service where you are guaranteed to feel satisfied with the results and benefits you receive.

Mark Felton has experience providing Financial Planning advice to clients since 2001 across a range of areas including superannuation, geared and non-geared investments, risk insurances, retirement planning and wealth creation.
Mark's exceptional experience and communication skills provide him with a thorough understanding of his clients' needs and wants, and an ability to implement effective strategies to acheive the goals and objectives identified.

Mark's Qualifications and Professional Recognition

- Bachelor of Applied Science
- Graduate Diploma of Business (Operations Management)
- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Practitioner Member of the Association of Financial Advisers

Roy A. McDonald has spent over 50 years in the accounting and financial planning sectors and is accredited to the highest standards available within these industries. He is qualified and experienced to provide consolidated advice across both accounting and financial planning fields. Roy's long standing reputation and status in the industry allows him to offer clients an integrated service with specialisation in areas such as self managed superannuation funds, corporate structures, tax accounting and financial planning.

Roy's Qualifications and Professional Recognition

- Fellow CPA, (Taxation) (Financial Planning Specialist)
- Bachelor of Commerce
- Diploma Australian Insurance Institiute
- Certified Financial Planner (CFP)
- Fellow of the Association of Financial Advisers
- Member of the Financial Planning Association

OUR ADVICE

Advice That's Right for You

Everyone sees their future differently. We all seek different lifestyles and have different needs. But all too often financial advice doesn't reflect your individual requirements or the different stages of your life.

Our practice is dedicated to providing you with personalised planning, not a one-size-fits-all solution. We stay informed with the latest information, maximising any opportunities applicable to you during the various stages of your life.

Integrated Advice

You have available to you a complete range of financial services including individual and business tax returns, partnership, company, trust, superannuation fund accounting and advice, tax planning, and small business advice. We can also provide you with advice on and assistance with, the establishment of companies, trusts and self managed superannuation funds.

By virtue of being a combined accounting and financial planning practice, we ensure our advice considers your overall position and needs. Our investment advice is not restricted to the commonplace annualised gross return. We burrow down to determine your taxation position both now and into the future, making sure your opportunities are maximised and you're able to reach your business and personal goals.

Our Lifestyle Services

Superannuation and Retirement Planning

Shifting superannuation law can make your path to a happy retirement a difficult road to navigate. The freedom that comes from financial security can, at times, seem a remote prospect.

We start by helping you establish clear goals for your retirement and provide you with clarity amidst the confusion. Supported by a wealth of resources and the latest information, we are able to formulate personalised advice to meet your specific needs, and then communicate the strategy to you in straight forward language to ensure your understanding.

There are a number of superannuation options to choose from. Whether you have a particular direction in mind or not, we can help you develop a superannuation investment strategy that complies with government, taxation and legal regulations whilst satisfying your needs and goals.

You have at your disposal our considerable experience in Self Managed Superannuation Funds (SMSFs) where we can help you choose the right SMSF to suit your needs and goals. In addition, we are able to expertly handle all paperwork and statutory requirements, as well as the accounting and auditing requirements for you.

Investments, Direct Shares and Investment Planning

We are determined to help you create investment portfolios that are tailored to your needs during all the stages of your life, whether you are in need of immediate income, capital growth or a combination of the two. Because of our relative autonomy, you have the ability to invest in a broad scope of investments from a range of providers, including Australian Shares, International Shares, Property and Fixed Interest Investments. Our constant flow of updated information means your investments can be regularly reviewed, according to your individual needs and circumstances.

Estate Planning

Your needs and objectives are always our top priorities and this is demonstrated in our recommendations and meticulous attention to detail. Our people, knowledge and communication are fundamental in providing a smooth and effective transition that reflects your wishes. We start by gathering as much information as possible, and make sure your estate is protected. We also make sure that your family and other beneficiaries are provided with a valuable record of your affairs.

Social Security

If your circumstances change, your eligibility for Social Security can too. As part of the comprehensive planning process, we make sure you get all the benefits that you're entitled to.

Risk Management

The future is always uncertain. Death or disability can have a catastrophic effect on you, your family, and your business - both financially and emotionally. Ensuring you have adequate protection is crucial to your peace of mind. We can assist you in identifying your needs, and implement the appropriate solutions to manage the risk.

Tax Accounting

Our experienced accounting team can provide you with individual and business tax returns, as well as partnership, company, trust, superannuation fund accounting and advice. It is our goal to make sure all eligible allowances are identified and you get the best return possible. We can save you time by assisting with Business Activity Statements, budgeting and cashflow planning.

Tax Planning

Particularly useful at key junctures in your life, tax planning analysis can provide you with significant financial gain. Our combined accounting and financial planning resources ensure that you always receive the most effective results.

We pride ourselves in maximising your wealth and providing effective tax solutions. Our aim is to satisfy your individual needs improving profitability, minimising tax liabilities and maximising asset protection. We also constantly monitor changes to legislation that could affect you or your business, so you always stay informed.

Business Planning

Whether you have a good understanding of where you are now and what your future holds, it is our responsibility to make sure you achieve your goals. We can help you identify any issues that are preventing growth, and then help you find solutions to make your business more profitable and competitive. In addition, we will help you implement systems that help you avoid financial problems in the future

OUR LIFESTYLE PLANNING PROCESS

No obligation introductory meeting

At our initial meeting we invite you to discuss your current financial situation and detail your personal and/or business goals. At this stage you set out your income, assets, debts and other commitments – just like a personal stocktake.

We then assist you to identify and assess potential inconsistencies in your current position, relative to your goals. To this point there is no charge and no obligation for you to go any further.

Further review and development

Once you are happy for us to prepare advice for you, we will consider and work through strategies tailored to your individual financial lifestyle needs and goals. We will then discuss these with you and provide recommendations with relevant supporting information and documents.

Strategy implementation

Once you are completely satisfied with our recommendations, we help you implement the strategies and advice developed for you.

Review your needs

As part of any financial lifestyle planning solution, it is vital our advice is not set and then forgotten. Individual needs and circumstances change (as well as legislation and eligibility criteria), and it is important that we review your financial position and requirements over time. To ensure your strategies remain relevant to your current lifestyle needs and goals, changes are made as required. An ongoing monitoring service and review process is then established.

During all parts of the process, your needs and goals are considered from accounting, taxation and financial planning points of view. This ensures that our recommended strategies fully exploit every opportunity available to you.

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*for financial planning advice.