

READY TO TAKE CONTROL OF YOUR FINANCIAL FUTURE?



- ✓ We help people have structure and clarity around their retirement
- ✓ We help people purchase the home of their dreams
- ✓ We help singles and couples at every stage of life achieve their financial goals and live life on their terms

WHO WE ARE

The Intuitive Group provides tailored, expert advice in wealth, finance and insurance, that you can trust.



Our Mission

To advise, educate and empower individuals, professionals, families and business owners to achieve their financial, lifestyle and property goals.



Our Vision

Every person has the potential to achieve their financial and property success through the right guidance, coaching and advice. We believe good advice reduces anxiety, stress and improves overall life satisfaction & happiness.

The Team



Matthew Kyroussis

Financial Adviser & Mortgage Broker



William Pickering

Financial Adviser



Paddy Martinkus

Loan Coordinator



Karla Lacar

Admin Assistant



Shiela Calimpon

Admin Assistant

Why You Should Work With Us

- ✓ We are a small, personable business with high touch communication. You will never be made to feel like a number as we treat all clients as if they are family.
- ✓ We'll always tell it to you straight. We help you cut through the noise and make smart money decisions.
- ✓ We have a strategy first approach. The products we use are secondary to the structure behind your plan.
- ✓ We are someone that gets YOU. We help put together money strategies that put the lifestyle you want to live first.
- ✓ We have a proven framework and track record of success. We bring your goals and aspirations to life, and have hundreds of people who have the results to show for it.
- ✓ All our advisers have achieved at a minimum, university degree qualifications in their appropriate fields. Most have also completed additional specialised designations and training.
- ✓ All fees are transparent and disclosed. This is regardless of if they are paid to us directly by you, a lender, or insurer.
- ✓ The Intuitive Group has its own Australian Financial Services Licence (524626). This means that we are not aligned to any bank, insurer or financial institution for any of the advice that we give.
- ✓ We have a legal obligation to act in your best interest. This is not the same for your local bank, superfund or insurer. We will always give unbiased and practical advice as if we are sitting in your shoes.
- ✓ We have direct access to over 10 insurers, 30 lenders and unlimited investments options, so that we can achieve the best outcome for you.

The Services We Offer

Wealth

Financial Planning & Modelling
Saving & Cash Flow Management
Investing
Superannuation (inc SMSF)
Protection Plan (Personal Insurances)
Debt Management
Will's & Estate Planning
Retirement Planning
Property Planning
Investing for your childrens future
Centrelink and government benefits
Tax planning & minimisation

Finance

First Home Buyer
Next Home Buyer
Refinancing
Investment Property
Building & Renovation
Commercial & Business

Insurance

Life Cover
Total & Permanent Disability (TPD) Cover
Trauma Cover
Income Protection Cover

WEALTH

We help you clarify your goals and build a framework to make smarter choices with your money.

Through our guidance, you will be able to find the perfect balance between living the life that you want today, and planning for a financially free future.



Financial Planning & Modelling

Our financial modelling allows you to visualise your wealth and cashflow now and into the future. This provides the catalyst for some honest discussions of where you are heading, and for strategies to be put in place to ensure your personal lifestyle goals and aspirations are met. In addition to this, our modelling allows us to keep you on track, and help you achieve a balance between living in the now, and planning for the future.



Savings & Cash Flow Management

We believe that developing and maintaining strong financial behaviours are essential for long term wealth creation. We understand that it is hard to get excited about budgeting. However, through our tried and tested cash flow management philosophy we are able to alleviate the stress associated with money, giving you more confidence with your spending.



Debt Management

Debt is a great wealth creation tool, but can also be a huge burden if not managed or used correctly. We provide advice on how to best manage your debt from a strategic and tax effective point of view. We also provide guidance on how to payoff your debt as soon as possible, especially in relation to consumer debt like credit cards.



Protection Plan

Life is unpredictable. Unexpected events including death, disablement and other serious illness or injury may result in financial pressure for you and those who care about you. Having appropriate insurances means that you, your family and business partners can have certainty that your income and wealth is maintained in the future.



Will's & Estate Planning

Estate planning is central to protecting those you love. Estate Planning involves developing a strategy to deal with your assets and investments when you pass away. Its aim is to provide peace of mind for you and your loved ones, ensuring that your assets are passed on to your beneficiaries in the most simple and effective way.



Super (inc SMSF)

Our advisers provide specialist superannuation advice that is not aligned to any financial institution or superannuation fund. Superannuation is the most effective tax savings structure designed to fund retirement. It is one of the most significant assets most people will own and careful consideration must be made to ensure it is maximised in retirement.



Investing

Investing can be complex and challenging due to the array of options and risks. Our investment philosophy focuses on long term performance over short-term gains. We use extensive research to support our recommendations, helping you make the appropriate choices for your circumstances and risk tolerance. Through our clear, concise advice you will build confidence around investing and build your money momentum.



Property Planning

Buying an investment property is a financial strategy suitable for some people. We help you understand the costs, tax implications and growth projections for any potential investment property decision. We also have a professional team to help you execute on your investment property goals and ambitions.



Retirement Planning

80% of retirees receive the age pension when they retire. It is our goal to help as many people as possible become self-funded retirees, who can live the retirement lifestyle of their dreams. Doing so, can involve early forward planning and preparation. With our wealth creation strategies, you will be able to strengthen your financial position as you move towards independence.



Investing for your Children's Future

Whether it be for school expenses, a future property deposit or just a head start in life, our investment strategies allow you to help your children with just a small and consistent monthly contribution.



Centrelink & Government Benefits

How would you like to have an expert on your side when dealing with Centrelink? We are able to help manage your Centrelink application and amendments on your behalf, so you don't have to worry.



Tax Planning & Minimisation

There are a number of ways you can legally minimise your tax. We help you understand these strategies and implement them so that you can improve your overall financial position now, and into the future.

Our Wealth Services Costs

Wealth Kickstarter Cost

Our initial Wealth Investment starts at:

- \$2,200 for Singles
- \$3,300 for Couples

This is our onboarding cost and charged in addition to our monthly service costs as there is additional work involved with the discovery and onboarding process. This is a one-off cost and only applicable in the first year.

Monthly Service Costs

Our monthly service costs range from \$220 per month to \$2,200 per month depending on your individual circumstances, needs and complexity of advice. We will scope our costs to you in our annual service agreement which will need to be signed prior to the commencement of any work. All of our monthly service costs start from the date our service agreement was sent to you.

All financial planning service agreements are reviewed and need to be renewed annually, to ensure that our professional costs are still appropriate for the value we are delivering.

We believe that ongoing financial advice is a relationship and not a transaction. We do not take on any clients who are seeking one off financial advice without the intentions of a paying for an ongoing service relationship.

In the rare circumstance that you are unhappy with our service, you can cancel your monthly service agreement at any time.

Our Advice Process

1. Getting to know you

Through an in-depth conversation, we come to a clear understanding of your goals and circumstances.

2. Your Advice Proposal

We send through our service agreement and fee proposal for you to consider. Once you are happy with our proposal and this is signed, initial advice costs are paid upfront and we move on to developing individualised advice.

3. Advice Development

We tailor a financial solution using appropriate strategies, products & services.

4. Presenting Our Advice

We help you comprehensively understand our advice to enable you to make informed decisions.

5. Advice Implementation

We work with appropriate people and specialists to ensure that our advice is implemented in an efficient manner.

6. Follow Up (3 Months After Implementation)

We will reach out to see that everything has been implemented correctly and to give you an opportunity to clarify any questions you may have.

7. Ongoing Review & Partnership

Your circumstances, lifestyle and financial goals are likely to change over time. We review your personal circumstances regularly to ensure that you are still able to achieve your future financial goals.

FINANCE

We help Australian's climb the property ladder with ease by simplifying the mortgage process and doing all the leg work for you.



First Home Buyer

One of the most rewarding experiences for us is helping buyers get into their first home. When buying your first home it is natural to feel a little anxious about the major decision you are about to make. We can take some of that stress (but not the excitement!) out of buying your first home.



Next Home Buyer

If you've purchased a home before, you'll be familiar with how the process works. We will make the process a whole lot easier for you, helping you complete all of the required documentation and finding the right loan product for you.



Refinancing

Refinancing can unlock equity in your existing property which could be used to reinvest in another property, renovations, or in a business. You may also just want to free up some money for an overseas trip or to fund your childrens education.



Investment Property

When it comes to property investment you need to get the right advice. Once you have done the ground work and are ready to buy, we can tailor an investment loan to suit your situation.



Building & Renovation

Thinking about building or renovating a property? A construction loan might be right for you. Instead of drawing down the full amount in one hit, the loan will be paid in stages of the building completion. Construction loans are most often interest only for the first 12 months then revert to a standard principal and interest loan.



Commercial & Business

Commercial properties are generally purchased for business purposes and to generate an income. For those wishing to purchase offices, warehouses or retail centres, a commercial property loan is typically the best finance solution. We also assist in helping business owners with working capital, business acquisitions and equity purchases.

Our Finance Process



We'll set up a meeting



We'll go through all the finance options available to you



We'll help you with the paperwork



We'll guide you from start to finish



Then it's time for you to sign loan contracts



We're there for you, whenever you need us

Our Finance Services Costs

Our finance services don't cost you anything as a borrower! Yes, that's right, you get access to over 30 lenders and a personal sherpa throughout the finance journey, all for FREE!

The lenders pay us a commission for any loan settled. This commission is paid for assisting with the administration and advice throughout the entire finance process. Essentially, we are paid for the work that branch staff no longer have to do and only upon a successful finance placement that meets your best interests.

This cost comes out of the lenders profit margin meaning that the interest rates you receive are no different to if you went directly to the lender. The commission we receive is typically around 0.65% upfront of the total loan amount.

We will also be paid a monthly trail commission of around 0.0125% of the monthly loan balance.

All remuneration we receive will always be disclosed to you but if you have any questions or concerns, please let us know.

INSURANCE

Having a robust personal protection plan is a core foundation to ensuring you and your family can always continue to maintain a life with dignity and on your terms.



Life Cover

Life cover provides financial support to your family or dependents in the event of death or diagnosis of a terminal illness. The payment helps your family repay debts, cover funeral expenses and replace lost income.

- Lump sum payment
- Paid out directly to the person/people you care most about



Total & Permanent Disability Cover (TPD)

If you become totally or permanently disabled and unable to work, TPD cover helps you pay off debts and medical expenses, make modifications to your home, and replace lost income.

- Lump sum payment
- Definition of TPD varies between insurers
- Policy may stipulate own occupation or any occupation



Trauma Cover

Trauma insurance is paid if you get a diagnosis of a serious illness like cancer, heart attack or stroke. Put the focus on recovery and getting well – an immediate payment helps meet your financial commitments and medical costs.

- Type of illness or injury determined by insurer
- Mental health conditions aren't covered



Income Protection Cover

This insurance protects one of your biggest assets – your income. If you're unable to work due to illness or injury, you'll still receive a regular income to meet your financial commitments and living expenses.

- Monthly payment (around 60-75% of your income)
- Waiting periods apply
- Paid until you return to work or for agreed timeframe (2 years, 5 years or til age 65)

Our two differing insurance services that we offer

Personal Insurance Advice

For most people, personal insurance advice is most suitable as there is a lot of complexity around obtaining the right product and cover. We especially believe this to be the case if you have a pre-existing medical condition or have existing insurance cover which we are replacing. In both circumstances, serious considerations need to be made when giving appropriate advice. This is why we charge a separate fee for this advice as it is crucial to achieving the best overall outcome for you.

Insurance Implementation Only

For those clients that are healthy, who know what level of cover they want and need, and would just like us to implement this cover, there is no upfront advice cost to pay. For these clients, we are happy to point them in the direction of insurance needs calculators, educational videos and resources to form their own opinion on the level of cover they need. We will then assist with the insurance application process and implementing their instructions of what cover they want.

A detailed comparison between our Personal Insurance Advice and our Insurance Implementation Only offering is listed below.

	Personal Insurance Advice	Insurance Implementation Only
Advice Documentation Received	Statement of Advice (SOA)	No Advice - Execution Only Instructions Letter
Advice on the appropriate type and level of insurance cover	Yes – This is included in our SOA	No – You will need to determine this for yourself
Consider product costs and benefits to your unique situation	Yes – This is included in our SOA	No – You will need to determine this for yourself.
Explain effective insurance structure – Personal cashflow or via super	Yes – This is included in our SOA	Yes – We can provide factual information about this for you to consider.
Replacing existing cover	Yes – We will detail the pros and cons of replacing your current insurance cover in your SOA	No – You will need to determine the pros and cons for yourself. If you have existing insurance cover, we recommend our Personal Insurance Advice package

Assessing medical conditions	Yes – If you have pre-existing medical conditions, we do a full pre-assessment and make a recommendation on the most suitable cover for your circumstances	Yes – We can still do pre-assessments if you have medical conditions and provide factual information back to you. However we recommend that if you have a pre-existing medical condition, our Personal Insurance Advice package is most suitable.
Administration, preparation and processing of all your life and income insurance claims	Yes	Yes
Offer of an annual review of your insurances	Yes	Yes

Our Insurance Services Costs

	Personal Insurance Advice	Insurance Implementation Only
Upfront Advice Cost	\$880 for Singles \$1,320 for Couples	Nil
Implementation Cost	Nothing paid directly by you. However, the insurer pays us 33% of your first-year premium for assisting with the implementation of your policy.	Nothing paid directly by you. However, the insurer pays us 33% of your first-year premium for assisting with the implementation of your policy.
Ongoing Costs	Nothing paid directly by you. However, the insurer pays us 33% of your first-year premium for assisting with the ongoing management of your policy.	Nothing paid directly by you. However, the insurer pays us 33% of your first-year premium for assisting with the ongoing management of your policy.

Other Information

Do you receive commissions and why is that in my best interest?

It shouldn't surprise you that our number one business goal is to keep our advice affordable. It is at the core of what we do in providing services that allow people to live their best lives. So, we do receive commissions when we recommend and implement certain loan and personal insurance products. Receiving commissions means we can lower the prices on our services we do charge a separate fee for, so that these are affordable to you. These commissions will always be disclosed to you in either a Statement of Advice, Statement of Credit Assistance, or Execution Only Instructions Letter.

We stress that all of our recommendations are based on keeping your best interests in mind, regardless of how we are compensated. If you feel uncomfortable with this, please speak to a member of the Intuitive Group team for further information.

Do you charge any clawback fees?

As you can imagine, no one likes to work for free. We dedicate a lot of time, knowledge and effort into the services that we deliver, and as such, we intend on being fairly remunerated for this. We do not believe it is fair that we need to pay back any revenue earned on work we have already completed, and as such, there are times we do charge a clawback fee to our clients who cancel their product within two years of inception. These are listed below:

Wealth

For all our Wealth services we charge an upfront Kickstarter cost to compensate for the additional ongoing work for onboarding you as a client. This fee also acts as a commitment pledge to working together. If you are to discontinue our wealth service package then there will be no fee clawbacks, but also no refunds on this cost.

Insurances

With all our insurance services, we have a clawback clause that means that we are entitled to invoice you for any revenue lost during the first two years if an insurance policy is cancelled. This is because the insurers claw us back any income earned (33% of your premiums), if they are not retained for at least two years. In this circumstance, we will only invoice you for the revenue we have lost and need to repay the insurer. For most clients, this is never an issue as they retain their insurance cover long term.

Finance

We do not charge any clawback fees for our finance services; however, we will still be clawed back if you refinance or pay out your loan within two years of settlement. As such, we ask that you be honest in letting us know if you intend on keeping your loan for less than two years as we can point you in the direction of an alternative provider for your finance facilitation.

We are looking to be the best advocates for your success and we are not a good business fit if you regularly refinance or chase lender cashback offers.

Are my financial advice fees tax deductible?

Any ongoing costs in relation to managing your investments and financial affairs can be tax deductible if paid in your personal name. Unfortunately, our upfront Advice Kickstarter cost is not tax deductible.

How we protect your information

We are talking about your finances. Naturally, the information provided is quite sensitive. Therefore, anything disclosed to us will remain within the Intuitive Group. Your information will not be sold to any telemarketers or any other company seeking to benefit from it. We will hold and use your personal information so that we can continue to provide our service to you.

We will need to pass on information to various providers in order to implement recommendations, such as your accountant, super provider and insurance provider. We will not do this unless we have written confirmation from you to do so.

We are required by law to collect and sometimes pass on information to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We are committed to protecting your privacy. We have a privacy policy which sets out how we collect, hold, use and disclose your information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain if you are not satisfied with how we have handled your personal information. Our full privacy policy is available on our website.

Licensing details

The Intuitive Group is the trading name for all of our companies that provide services to you. These include Intuitive Wealth and Intuitive Finance.

All finance services are provided under Intuitive Finance Solutions Pty Ltd ATF Intuitive Finance Trust. Intuitive Finance is a Corporate Credit Representative of BLSSA Pty Ltd (Australian Credit Licence Number 391237).

All wealth and insurance services are provided under Intuitive Wealth Solutions Pty Ltd ATF Intuitive Wealth Trust. Intuitive Wealth is a Corporate Authorised Representative of Intuitive Advice Group (Australian Financial Services Licence Number 534626).

Business contact details

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