Cotton Tree Financial Services

Professional financial advice for every stage of life.

Client Value Document

AFSL: Poole & Partners Investment Services Pty Ltd 280232

Enhanced tailor-made financial services since 2000

About us

At Cotton Tree Financial Services, we pride ourselves on helping you through different moments in time that are specific for your needs. Protecting you and your family through personal insurance advice. Building wealth with investment and superannuation management. Creating a lifestyle you want in retirement with ongoing professional advice.

We love educating and helping people feel financially safe and protected.

Our team is passionate about exceptional service and quality advice that is tailored towards your individual needs. You come first.

What makes our Cotton Tree investment services different?

As we are **self-licensed** advisers, we are able to **access a wide range of investment and personal insurance offerings** across different markets to find the best opportunities for you.

Our investment and superannuation advice is focused on adding value through a diverse and well-thought-out investment portfolio that includes different investments based on your individual risk appetite. We aren't restricted to investments that are tied to an institution or a platform provider, we use only the best options for clients to ensure you are better off.

Personal insurance claims management is another passion of our firm and we are in a privileged position to be able to help clients receive financial support via our claims management service when they need it most. Since 2010 we have processed more than $30,000,000 worth of claims for clients.

We love our community and love working with like minded professionals where client needs come first, before profits.

Who we help: We work with individuals, families, business owners, and offer family office services. Whether you are starting your financial journey for the first time or retired, we can help you build and manage your wealth, protect you, your family and your business, and help with ongoing retirement and aged care needs. We love working with clients who:

- Value fantastic service and advice
- Care about their families
- Are open to advice
- Believe in long term ongoing advice and management.

Cotton Tree
FINANCIAL SERVICES
PROTECTION | WEALTH | LIFESTYLE

Cotton Tree Financial Services
Phone: 07 5450 9898

Email: enquiries@cottontreefinancial.com.au
Website: www.cottontreefinancial.com.au

Our values

TRANSPARENCY | When it comes to something as important as your finances, we believe that transparency makes a big difference in providing great services. We value your right to transparency and encourage clients to stay involved with their investments and super to ensure the advice continues to align with your financial goals.

HONESTY | We expect the same level of honesty from our clients as you do from us. It makes the advice process much easier when going through something as important as your financial circumstances, goals and aspirations.

We do not take our responsibility as advisers lightly, and we value the honesty that clients give us, and we strive to give the best advice for your specific circumstances in return.

Trusted Relationship

TRUST | We enjoy fostering the many relationships we have with our clients, whether they drop in for a meeting or they are out of state and communicate online, we strive to earn the trust of all clients regardless of your investment balance or circumstances. This trust is the foundation of all our advice and recommendations and we feel that we can't provide our service without the trust of both parties on your end and ours.

Emotional value

We create a financial plan to achieve what's important to you, helping you **feel in control** and **happy about the money decisions you make.**

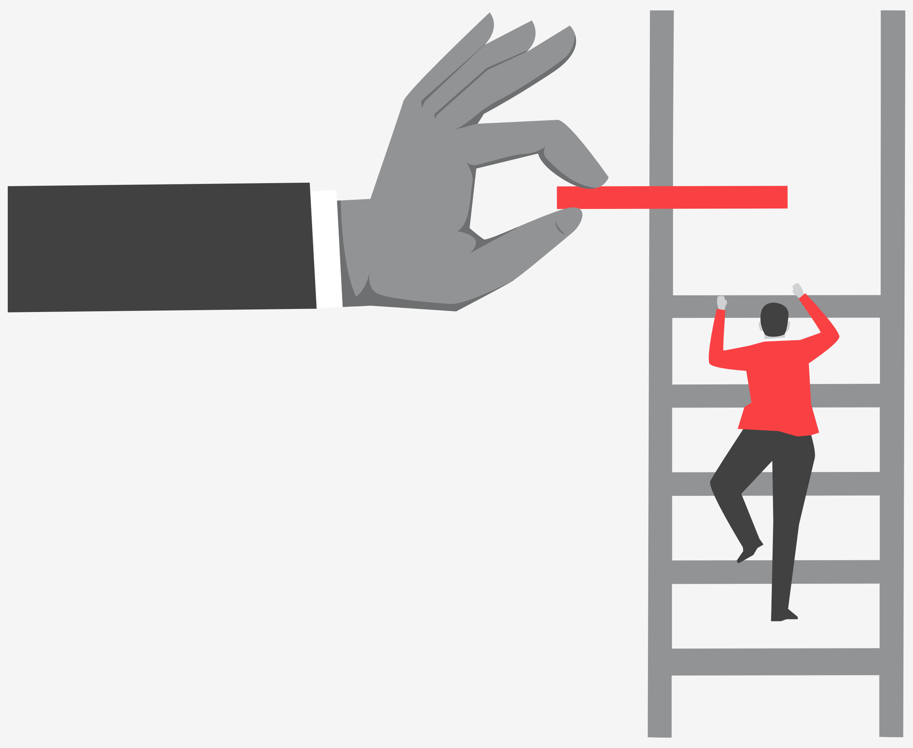
We work with you to determine your goals, aspirations and values so we can help you **build your wealth** and **live the life you want**.

We help you achieve **financial freedom** and **peace of mind.**

We **empower and educate you along the way** so you understand your plan and how you will achieve it.

We provide empathy, guidance, perspective and support to **keep you on track** and help take your emotions out of your financial decisions. We help keep you accountable so you **achieve your goals.**

Helping you reach your goals



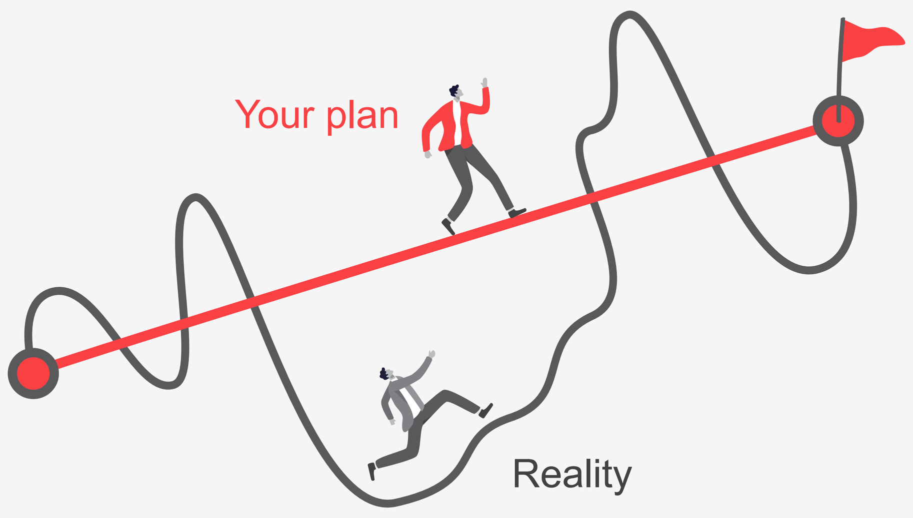
We seek a trusted relationship where we put your interests first, giving you **peace of mind.**

We are dedicated to you. By doing the work to implement your financial plan, we give you time back so you can **focus on what you enjoy.**

You can **sleep better at night** knowing that you have a plan in place and that we are **helping you meet your goals.**

We help you maintain discipline to stay the course, knowing you are not alone.

Stay the course



We communicate regularly with you so you **feel informed and stress free** - you can contact us whenever you want to.

Financial value

We help you achieve greater financial independence by implementing strategies to build your wealth over time.

Our advice helps you understand the financial impact of our recommendations and empowers you to make good investment decisions.

We help you articulate what you want to achieve and translate that into SMART goals so you have a clear plan to achieve and measure them.

We're excited for our clients when they meet key life milestones and achieve the lifestyle or retirement they desire.

Helping clients to achieve their goals

Protecting what's important

We help protect you from the unexpected in life so it doesn't adversely impact your financial future, making you feel more secure. This is both from a financial investment perspective and specialist personal insurance advice.

We guide you through the market's ups and downs and help you stay focused on your goals so you avoid unnecessary risks that might adversely impact your long-term investment outcomes.

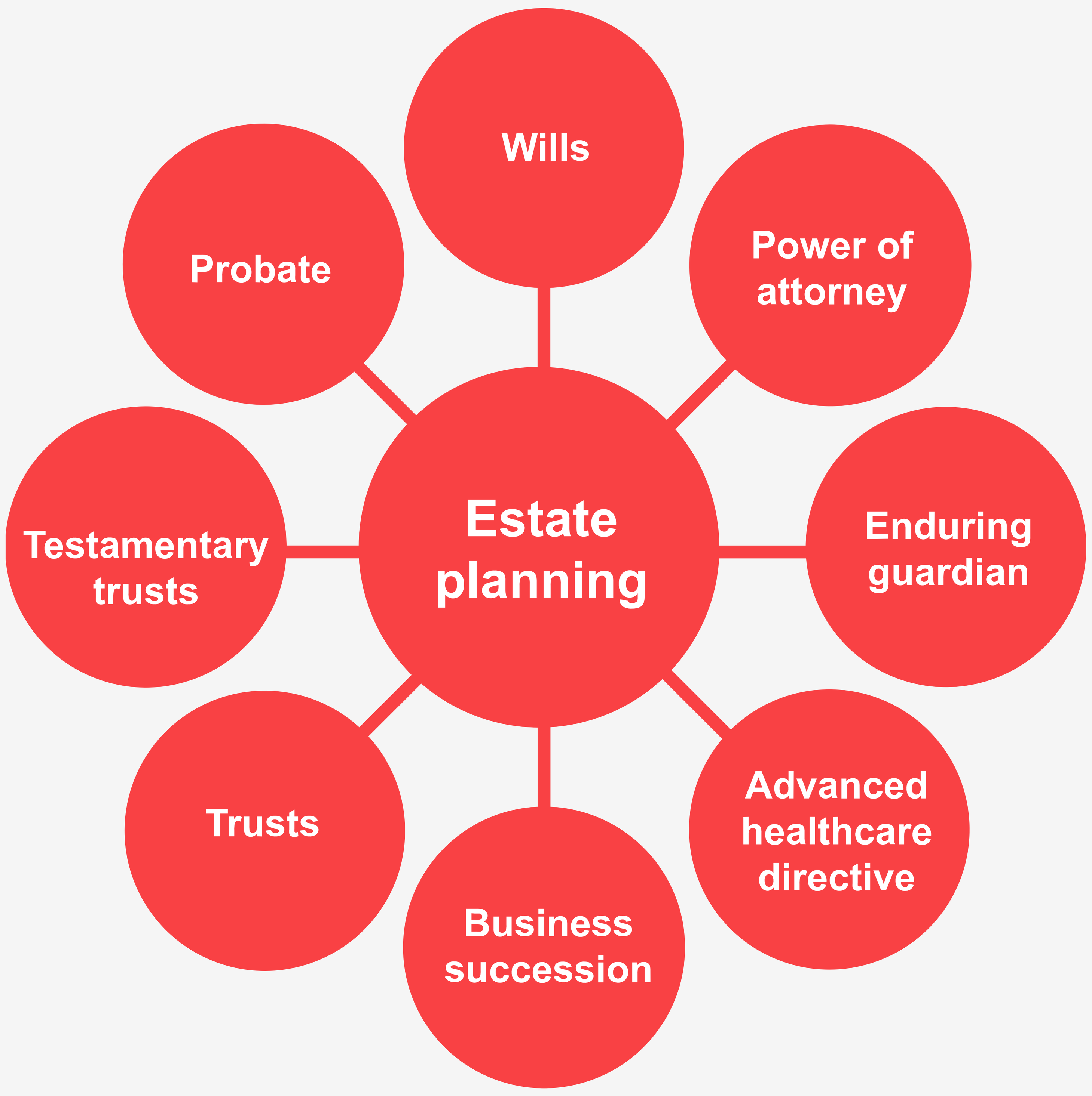
Legacy and Estate Planning

We help you plan for your legacy and can work with you and your legal professional to ensure that your affairs are in order. We provide peace of mind should anything change and assurance that your family will be taken care of financially.

We take the time to understand your wishes and what you want for those close to you so we can ensure everything is how you would want it to be. Family office services are provided to protect the next generation.

Protect your future

Estate Planning

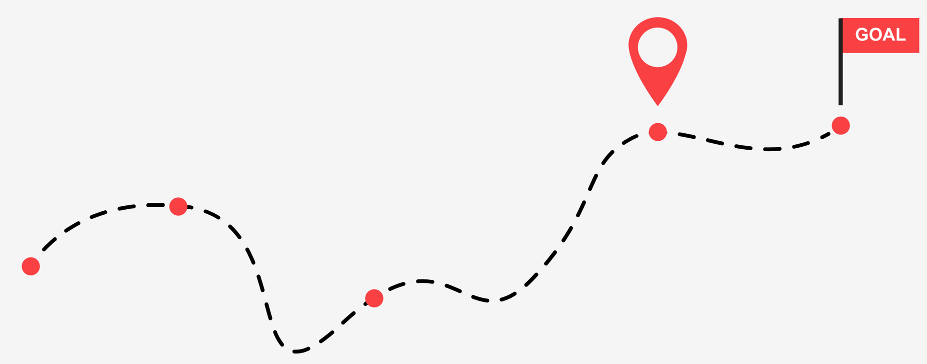


Investment portfolio value

We work with you to understand your investment needs and recommend tailored investment strategies to achieve your goals, helping you feel in control. We work with you to:

- Maximise tax effective outcomes, giving you more in your pocket to do the things you love.
- Reduce your overall investment costs, so you receive better returns over the long run.
- Proactively rebalance your investments so you stay invested according to your plan and appetite for risk.

Tailored Strategies



Risk and Return trade off

Every investment decision involves potential risk and reward.

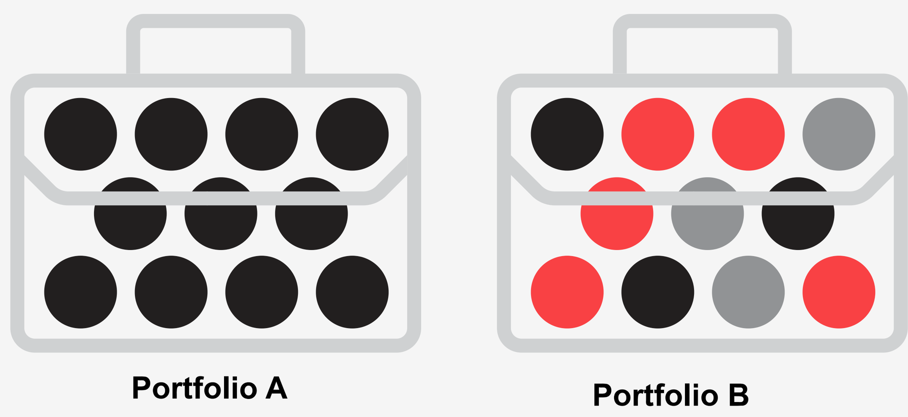
We help you understand the trade-offs in your portfolio and find the right mix of assets to match your personal risk tolerance and objectives.

We work with you to understand your investment needs and recommend tailored investment strategies to achieve your goals, helping you feel in control.

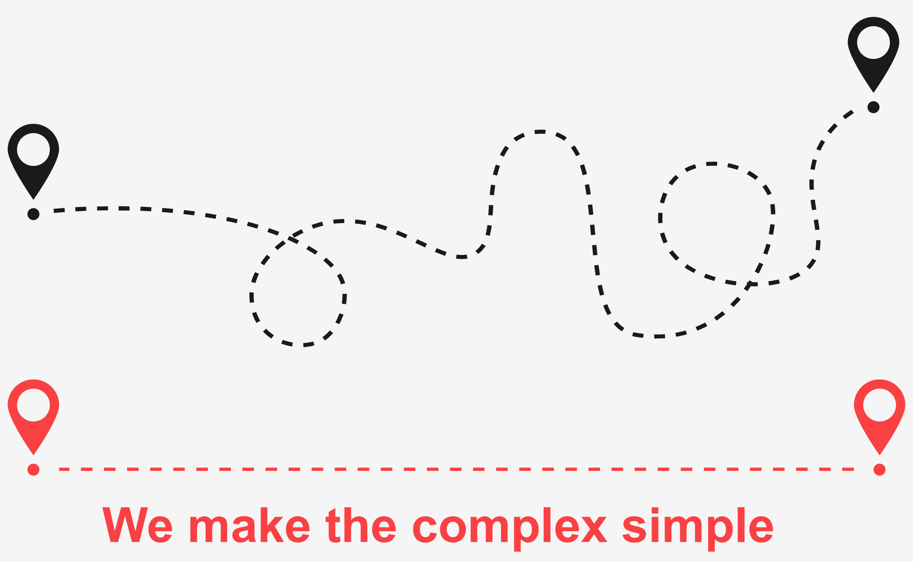
We diversify your portfolio across different types of assets to ensure you get the best investment outcome and feel financially secure.

We help you take advantage of strategic opportunities while maintaining high levels of diversification within your portfolio. This helps you to achieve the best financial outcome.

Diversification



The value of advice



Investment and superannuation rules and entitlements are complex. We implement solutions and make the complex simple so you can invest and plan with confidence.

We use tools and simplify things to help you visualise the impact of our recommendations in achieving your goals so you understand the power of our advice.

We help demystify investment markets and improve your financial literacy, giving you the tools to make better financial decisions.

Our advice and services

Investment services from CTFS Maroochydore investment advisers

Cotton Tree Financial Services invest in a wide range of asset types across different markets, both inside, and outside, of Australia. We specialise in offering:

- Direct Equities
- Exchange Traded Funds (ETFs)
- Bank Hybrids / Preference Shares
- Index Funds
- Term Deposits and Annuities

Why do your investments matter?

With the cost of living increasing every year, it is important to make sure that your money is working for you and not against you when it comes to investing your assets.

At Cotton Tree Financial Services, our Sunshine Coast investment specialists have over 50 years of combined experience in the field of investing, with a specific interest in direct equities and ETF'S.

We make our recommendations based on market data from the biggest research providers in the industry to ensure that you are invested in the right companies and sectors, as best as possible.

We provide advice on a wide range of investment types, through a range of different investment providers and structures that suit your individual needs. As a self-licensed investment management practice, we aren't restricted like most other investment management firms who have their recommendations restricted by their license provider.

We provide advice on investments regarding:

- Self-Managed Super Funds (SMSFs)
- Superannuation Wrap, ETF and Index Fund options
- Personal investment portfolios
- Trust structures
- Investment and Education Bonds

Leading superannuation advisers in Maroochydore

Let's talk superannuation planning on the Sunshine Coast

Apart from our homes, Superannuation is one of the largest assets most of us have and is also one of the most tax-effective retirement saving methods.

We can help you determine the right super for you and help you manage your superannuation.

Get personal insurance services in Maroochydore

Safeguarding your financial security

While it is often something you don't want to invest in, personal insurance helps in securing your financial security by providing funds to yourself and your family if you were to become seriously ill, injured or pass away.

We insure your most important asset, you

Most people will insure their house, car or even their pets, but often overlook the need to cover themselves if something were to go wrong. Unfortunately, accidents and illness happen, but we have helped hundreds of clients secure their financial security by ensuring they are adequately covered with the right types of insurance for their individual circumstances, and helping them through the claims process.

When the unexpected happens, this can place a large amount of stress on yourself and your family, the last thing you want to deal with is additional financial pressure, when you should be prioritising your recovery or your family affairs. If you are either an Employee, Self-Employed, or have family members that rely on the income you earn, or have debt/liabilities, you need to consider personal insurance to protect yourself and your loved ones.

Insurances

We offer a range of insurances including:

- Term Life insurance
- Total and permanent disablement (TPD) insurance
- Income protection (IP)
- Trauma protection/Critical illness insurance
- Child Life/Trauma cover
- Business expense insurance
- Business buy/sell & Key Person

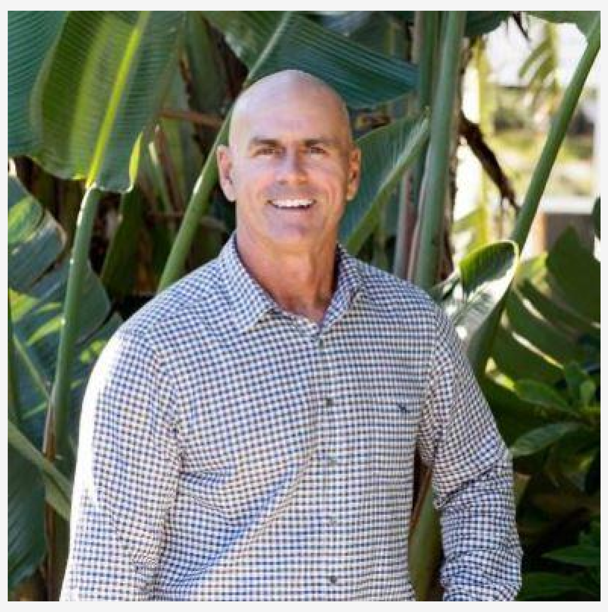
Our team

With our reputable, private financial advisers and a professional support team, it is our company's mission to develop a long-term partnership with an honest and personal approach to ultimately help you achieve your long-term financial goals and personal aspirations.

Kirk Jarrott | *B.Comm, DFP, ADCM, AD(ACC), ASA*

Kirk is the Founder and Director of Poole and Partners Investments Services Pty Ltd (licensee for Cotton Tree Financial Serivces). He began his career as an Accountant in 1988 and moved to Investment Services in 2000 working as a stockbroker for 3 ½ years, before moving on to investment management and financial advice.

Kirk's determination to build long-lasting relationships with his clients is as much a priority as his ambition to develop a strategic financial plan that is secure and attainable. Ensuring clients are engaged and empowered is at the heart of Kirk's approach to delivering financial advice outcomes. Kirk has vast practical and technical knowledge to provide his clients with specialised services in direct equity investments, investments through Self-Managed Funds, family office management, and estate and retirement planning.



Kirk has a Bachelor of Commerce, an Associate Degree in Commerce, Diploma of Financial Planning and Certificate IV in Finance and Mortgage Broking. In the past, Kirk has lectured a Stock Market course at Sunshine Coast TAFE for 10 years. Outside of work, Kirk has a family of four children and keeps active in many surf sports.

Hayden White | *DFP, Fasea Qualified*

Hayden has been involved in the Sunshine Coast financial planning industry since 2001. He has been a part of Cotton Tree Financial Services and Poole & Partners Investment Services PL (our AFSL license) since 2009.

Hayden has extensive knowledge and expertise in providing clients with investment advice, superannuation advice, personal insurance advice and general financial planning advice.

Hayden is passionate about making the financial planning process simple, and speaking to clients in easy to understand language. Transparrency, honesty, tailored advice and great service are core principles of Hayden's advice. He is also passionate about personal insurance claims and has helped hundreds of clients over the years process more than $30,000,000.00 in claims, a lot of these would not have been possible without his specialised advice and claims management team.

Hayden is a highly motivated private financial adviser who is passionate about building strong partnerships with his clients and helping them to achieve financial security.

Hayden believes great planning advice and fantastic service should be available for all clients, big and small.

Hayden has a Diploma and a Graduate Diploma in Financial Planning, Certificate IV in Finance & Mortage Broking, is FASEA qualified and is a member of the Financial Advice Associate of Australia (FFA).

Our team continued...

Dylan Williams | *BBus (Financial Planning)*

Dylan entered the Financial Planning industry with us in 2022 while studying at university. Since graduating in 2023, he is the newest financial adviser at Cotton Tree Financial Services , and he has worked extensively alongside both Hayden and Kirk. Dylan has been trained to specialise in all areas of finance advice, but his passions lie in holistic financial advice and Retirement Planning.

Dylan enjoys creating lasting relationships with his clients and he is always aiming to keep clients educated and informed when it comes to the finance advice he gives. He understands the importance and the care that needs to be taken when dealing with sensitive and personal financial information within our industry and works to ensure every client is comfortable and in a better financial situation after working with him.

Dylan has a Bachelor of Business (Financial Planning), is a member of the Financial Advice Association of Australia (FAAA) and is an accredited Aged Care Specialist.

Testimonials

"Kirk, Hayden and the team have managed my insurances and super for over 10 years. Efficient, consistent service, friendly staff and knowledgeable team. Highly recommend.

- Kerri W

"Both professionally and personally, I am impressed by the great customer service, knowledge ad experience of Kirk, Hayden and the team."

- Trent W

"Always excellent service and communications through telephone and emails. Advice and recommendations are first rate and very pleased with how my superannuation is handled."

- Keith C

Enhanced tailor-made financial services since 2000

Previously known as Poole and Partners Investment Services, we have been specialising in Sunshine Coast financial services and advice since 2000. We are still the same team, with the same values, just a new name and logo.

Our financial advisory company focuses on providing thorough researched and tested strategies that are tailor-made to your individual situation, alongside outstanding ongoing service.

"We measure our success over time, by the longevity of our relationships and our overall positive impact for clients."

Get in touch

Office 1, 33 Sixth Avenue,
Maroochydore, Qld, 4558

PO Box 329, Buddina QLD 4575

Australia-wide Service
Located on the Sunshine Coast, QLD, we service clients throughout Australia.

Important information

1. AFSL: 280 232 | ABN: 24 093 450 394

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