



At Consultum, we understand that one size doesn't always fit all.

Welcome to Consultum

Our focus is on your success

At Consultum, we believe developing a financial plan with a professional adviser is one of the most powerful steps you can make in life. Consultum was founded in 2006 on the basis of this belief: to deliver tailored solutions that will achieve your financial goals.

Everything we do is about that commitment – from understanding your financial needs – to the development of a close partnership and a plan to successfully meet them.

At Consultum, we offer a boutique service backed by our reputation for quality professional advice. We don't sell products and services you don't need, but rather, create a plan that's right for you. As your goals and circumstances change, we respond by adapting our advice accordingly.

Our qualified planners are trained to offer professional advice for every stage of your life:

- Wealth creation – planning to be independently wealthy
- Superannuation – developing the right structure for your needs
- Retirement planning – ensuring a comfortable life when you cease work
- Risk management – the importance of protecting your wealth
- Estate planning – ensuring your assets are protected and maintained.

Building a partnership

We believe the most important investment we make is in our relationship with our clients.

That's why Consultum financial advisers are your partners. They are committed to understanding you, your hopes and your dreams.

Our advisers draw on the latest and most effective financial products and services available. They then tailor these to suit your particular circumstances. If complex situations arise, Consultum offers the support and expertise needed to guide the way. Our specialised, boutique structure ensures you always experience a personal service. In particular, when you call Consultum, you have the assurance of contact with an adviser, not a call centre.

Realise your plans... Partner with a Consultum financial adviser today.



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Everyone has plans...





Actively reviewing your financial plan with a Consultum financial adviser can help create a clear picture of where you want to head. We can help you achieve better control over your finances, an increased sense of security and greater confidence about the future.

A Consultum Financial Adviser can help you make it happen!

Listening to you...

Tell us where you are now and where you want to get to... No matter how big or small your financial needs or goals, we're here to help make them happen. We do that by:

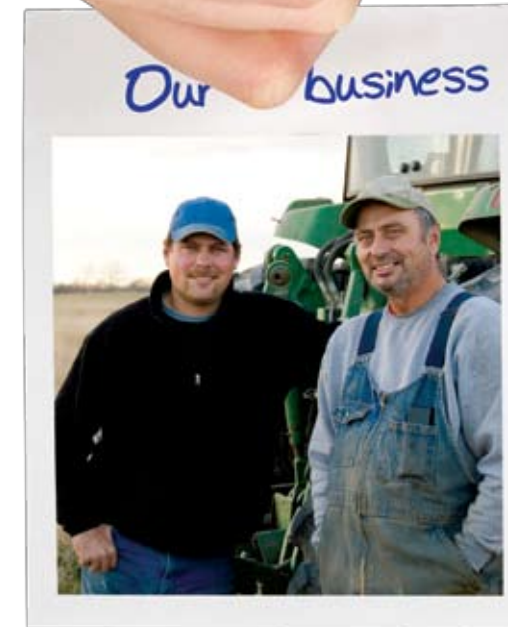
- listening to you
- developing a plan
- taking agreed action.

It might be about protecting your income or assets through a well structured life insurance plan.

It could be the impetus of starting a savings program to help buy that dream home or holiday, or setting up an investment portfolio. Perhaps you're looking for a way to ensure a happy and comfortable retirement.

Whatever your hopes and dreams, our expert financial advisers know what it takes to get the right structures in place. And what it takes to achieve success for our clients over the long term.

Our partnerships are built on a lifetime of advice.



Using his extensive knowledge of the industry, Tony Cimino was able to expedite my trauma insurance claim. Given the large sum involved, I was pleasantly surprised by how quickly it was processed. J Kuan, Sydney NSW



Consultum has consistently treated me with respect and I have yet to meet anyone who offers more transparency in business. I wish I had more to invest. G Rendall, Hocking WA

We're with you every step of the way



Consultum was born from the merger of two leading Australian financial planning groups - Winchcombe Carson Financial Planning and Financial Partnership.

Established in 1979, Winchcombe Carson was one of Australia's pioneering financial planning groups. Launched in 2002, Financial Partnership was one of Australia's first lifestyle financial planning groups seeking strong ongoing relationships with their clients throughout every life-stage. The combination of these two professional, established groups means that Consultum has the experience, strength and commitment to be a dynamic force in the Australian financial advice market.

With an Australia-wide network of financial advisers, there is a Consultum financial adviser available to work with you towards achieving your individual financial goals.

Seeing a bright future...

For now, and into the future, Consultum is focused on ensuring our professional advisers are across the latest developments in superannuation, products and services, software and IT, government legislation, and compliance. We're uniquely qualified to assist our clients in all these areas and more, because we have the right combination of skills, product and services, and management.

While Consultum enjoys the financial support of the IOOF brand we operate as a separate business, with our own licence and industry endorsement. Consultum financial advisers are governed by an Australian Financial Services Licence issued by the Australian Securities and Investments Commission (ASIC).

Our advisory team is made up of Financial Advisers and qualified support staff who ensure you

receive the highest levels of service. We cover Australia, with a head office in Melbourne and a network of more than 100 advisers in 60 offices across Australia.

Our industry partnerships also provide a high level of support and assurance. We maintain close contact with organisations including leading research houses, property investment experts, funds managers, life insurance companies, and information technology providers.

Consultum also invests in value-added services for clients including our well-attended seminars program and investor briefings, latest research and analysis, referral network, and Centrelink contacts.

We look forward to working with you.