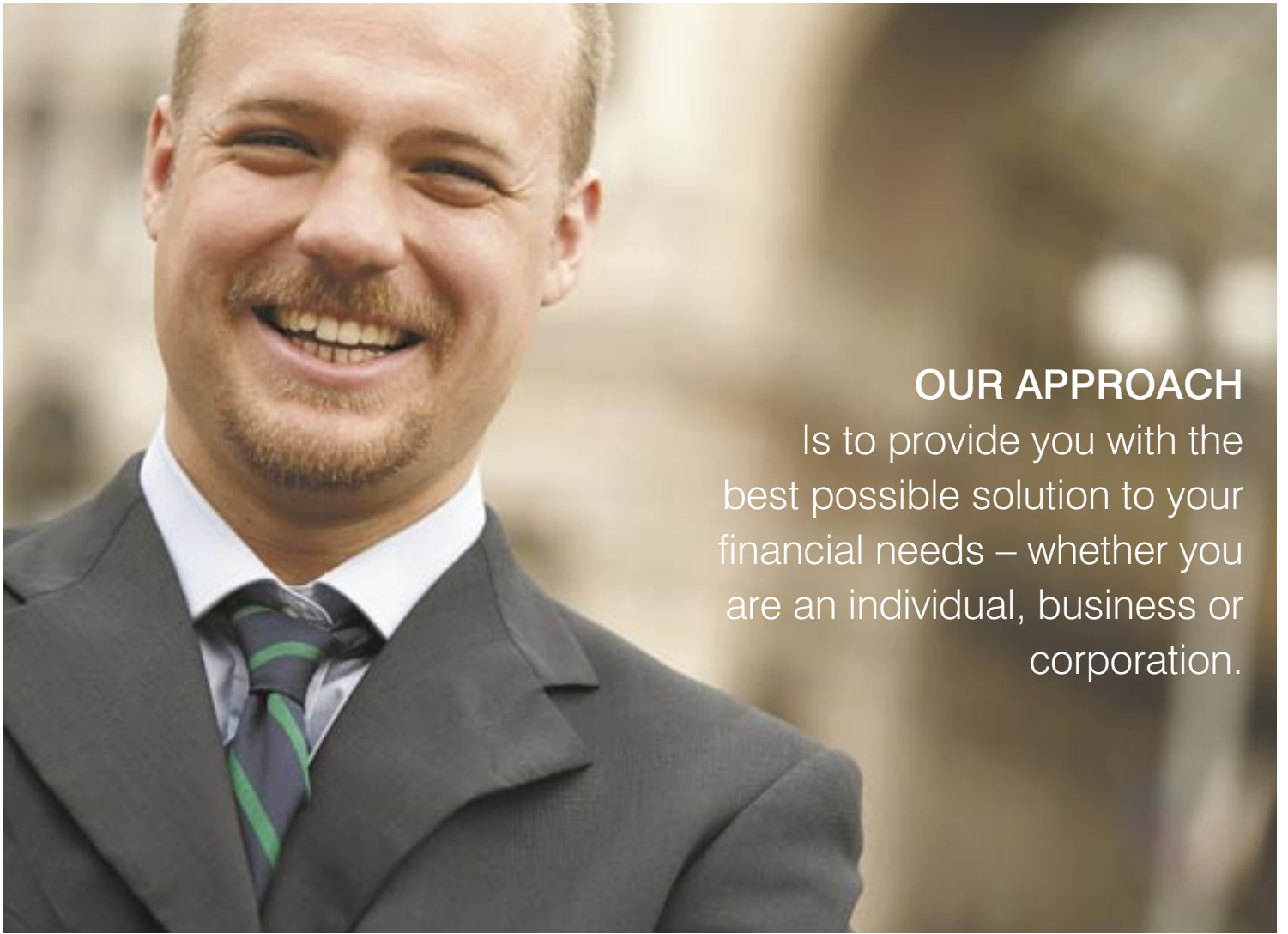




corporate profile



OUR APPROACH

Is to provide you with the best possible solution to your financial needs – whether you are an individual, business or corporation.

MISSION STATEMENT

We at Osborne Yuille aim to do everything possible to enable our clients to achieve their financial goals, to 'surprise and delight' the client with the quality, speed and responsiveness of our service.

To be known as 'the best' in the financial services business by going beyond what is expected. Our goal is to increase our clients wealth and security, continuing to support and advise into the future.

Osborne Yuille is a long-established company, managed and owned wholly by its Directors, so you can be assured that our advice and recommendations are objective, with your best interest in mind at all times.

Importantly, because Osborne Yuille provides such a comprehensive range of financial services, you don't have to waste your valuable time going from one financial institution to another – seeking the right advice and service.

Osborne Yuille can take care of all your financial needs under one roof! It's called Complete Financial Care.

OUR CLIENTS

Our clients include a wide cross section of people, including professionals, small business people, CEO's, managers, self employed – in fact anyone who needs professional solutions to their financial needs.

Often our clients are people who work such long hours that they have little time to adequately plan their finances, investments and taxation – let alone do anything about it.

Sound familiar? Your not alone. That is why people come to us for professional objective advice – with the personal touch.

OUR HISTORY

Osborne Yuille has a unique history which we are very proud of.

Firstly, and most importantly, Osborne Yuille is a true family business and we treat our clients as extensions of our family.

Our business was founded in 1982 by John and Claire Osborne, and has grown rapidly to include a diverse range of financial specialists – all with a high degree of integrity and a strong commitment to personal customer service.

Indeed, Osborne Yuille has worked very hard to maintain this personal touch during our years of rapid growth, as we recognise that this (together with our professionalism) is the key to our long term success.

OUR COMMITMENT TO YOU

Osborne Yuille will do everything possible to help you achieve your financial goals. Whether you need help with taxation planning, financial services, accountancy, business development, legal services or finance arrangements – Osborne Yuille can help.

We at Osborne Yuille aim to surprise our clients with quality, speed and responsiveness of our services – and endeavour to anticipate our clients' needs in advance. That's what being 'The Best' in the business is all about, going beyond the expected.

Ultimately, our goal is to increase your wealth and security and to expand your horizons for the future through our ongoing management and support. We like to consider ourselves as your financial 'partner'.

To make sure your money works just as hard as you do, it's imperative that you plan for the future.



OUR SERVICES

Osborne Yuille Financial Planning Pty Ltd

To make sure your money works just as hard as you do, it's imperative that you plan for the future, and not simply let the future take care of itself.

Astute financial planning is the key. There is no substitute for a well thought out plan, that is flexible enough to see you through the ups and downs of life.

The first step is to define your short and long term goals, based on your current and anticipated income, assets, current and future expenses and the income you'll need in retirement.

Our financial planning advisers can help you with this process and guide you through the maze of taxation planning and legislative requirements. All advisers at Osborne Yuille Financial Planning are authorised representatives of Securitor Financial Group Ltd, an AFSL holder and principal member of the FPA.

Disclaimer:

Securitor Financial Group Ltd is only responsible for the services provided by your adviser through Osborne Yuille Financial Planning Pty Ltd. The services offered through Osborne Yuille Accounting & Taxation Pty Ltd, Osborne Yuille Finance Pty Ltd and Osborne Yuille Lawyers Pty Ltd are not associated with the services offered through Osborne Yuille Financial Planning Pty Ltd and Securitor Financial Group Ltd.

The advisers at Osborne Yuille Financial Planning can guide you through the most effective investment choices to build and protect your wealth, providing advice in the following areas:

Financial Planning Advice

- wealth creation
- pre-retirement and retirement planning
- salary packaging
- self managed superannuation funds
- maximising your superannuation
- corporate superannuation
- wealth transfer and estate planning
- rollovers and pensions
- redundancy payout options
- margin lending
- post retirement strategies
- taxation planning
- investment selection and administration.

Insurance Advice

- life insurance
- total and permanent disability insurance (TPD)
- trauma insurance
- income protection insurance
- business expense insurance
- keyman insurance
- child insurance.



At Osborne Yuille it is our goal to understand our clients business and industry.

Osborne Yuille Accounting & Taxation Pty Ltd

Osborne Yuille employs a team of highly qualified accountants and staff who specialise in taxation matters for individuals, businesses and corporations. Osborne Yuille recognises that each business and individual is unique and that our job is to offer specific and practical solutions to our clients needs and challenges. Specifically, Osborne Yuille can assist you with:

Tax & Accounting

- individual, partnership, company, trust and superannuation fund tax returns
- tax planning, negative gearing and capital gains tax
- business activity statements
- preparation of financial statements
- PAYG variations
- bookkeeping services.


Business Consultancy

- business structuring to suit your requirements
- formation of companies, superannuation funds and trusts
- sound business advice that improves your bottom line.

At Osborne Yuille it is our goal to understand our clients business and industry. Once we have a clear understanding of your business by sound forward planning and budgeting, we can minimise financial burdens and taxes. We like to partner with our clients so that they can achieve their goals for growth and profit.

At Osborne Yuille you will have a team of expert and support staff to assist you. You will have direct access to our team of accountants. Osborne Yuille can offer you ongoing support, regular monitoring and fine tuning of your business.

At Osborne Yuille we believe we can bring value to your business and assist you in your future success by our ongoing pro-active advice and service.



We recognise that each client has individual financing needs.

Osborne Yuille Finance Pty Ltd

Today there are many products that can make a decision in selecting a loan very confusing; as well as causing some level of doubt as to whether you have chosen the best product for your needs.

Osborne Yuille recognises that each client has individual financing needs. That is why Osborne Yuille develops flexible approaches to financing, and are not constrained to using any individual financial institution. We also recognise that business financing is a long-term relationship, and as your individual and business needs grow, you will need ongoing support to follow your growth.

At Osborne Yuille we don't lend you the money ourselves, nor guarantee finance. We do however act as a reliable go-between, in order to help you source the finance from the most suitable lender. Osborne Yuille will also assist you with the application process, and in most cases, we have been authorised by the actual lender to carry out the loan interview. So there is no need

for you to have an interview with your bank manager, making the whole process much simpler and a lot less stressful. Specifically, our finance services include:

Services

- home and investment loans
- commercial loans
- property and development loans
- motor vehicle and equipment leasing
- lo doc loans
- line of credit facilities
- personal loans – secured and unsecured.

It is with this approach that Osborne Yuille Finance can offer such a vast array of financial products and negotiate with the lender from a position of strength.

Osborne Yuille Finance Pty Ltd is an accredited lender with Choice Home Loans and a member of MIAA.



Providing you with a legal service to suit your needs.

Osborne Yuille Lawyers Pty Ltd

Osborne Yuille Lawyers have a wide range of legal expertise. While we have a friendly and approachable outlook, we are a modern law firm that has embraced technology to assist us in providing a fast efficient yet professional service.

Osborne Yuille Lawyers work with other Osborne Yuille entities to provide you with a legal service to suit your needs.

Wills

We are often too busy with our lives, or try to avoid the thought of death. Many of us may not have a will that would reflect our intentions on how our assets are to be dealt with. It is therefore prudent to plan ahead for such unforeseen eventualities and to provide some certainty to those close to us.

Enduring Powers of Attorney

While a will is effective after your death, an enduring power of attorney continues to operate when you are alive, but have lost the capacity to make decisions yourself. A general power of attorney on the other hand, allows someone else to manage your business

affairs when you have not lost your mental capacity to make decisions, e.g. asking a close friend to pay your phone bills, by drawing from your bank account when you travel overseas.

Conveyancing

Osborne Yuille Lawyers work closely with Osborne Yuille Finance to provide a quick response to your conveyancing needs when finance is required. We can assist you in all areas of:

- sales and purchase of freehold and leasehold land
- residential: buying or selling a home
- commercial and rural properties
- commercial leases
- refinancing.

Business and Corporate Law

Osborne Yuille Lawyers also provides you with services in the areas of:

- purchase and sale of businesses or companies
- commercial agreements
- share transfers.

Osborne Yuille & Associates Pty Ltd

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Disclaimer

Information in this leaflet is for general information only and does not constitute financial or investment advice, taxation advice or recommendation, nor should it be relied on as such. You should seek your own professional advice tailored to your individual investment objectives, financial situation and particular needs.