

PRESCOTTFACTS

FINANCIAL ADVICE

Our core business is combining excellence in investment portfolio construction and maintenance with personalised financial advice and service.



Our Commitment

We make a commitment to our clients to help them protect and grow their wealth, to achieve financial independence and to build a legacy for future generations.

The success we achieve for our clients is the result of close consultation and personalised advice, bringing together a delicate balance of technical skill and superior client service.

Clients who experience our service understand that we are different.

Sound Advice and Personal Service

We can help manage your wealth by providing a full range of investment and financial services. Using local and international expertise, our recommendations, and aim to meet your specific needs, are based on the most thorough research. Our success is founded on the strength of this research, along with the significant depth of knowledge and experience of our advisers. You will benefit from sound advice, regular portfolio review and personal service.

Your Financial Plan

Little can be achieved without having a plan and being organised. You must first :

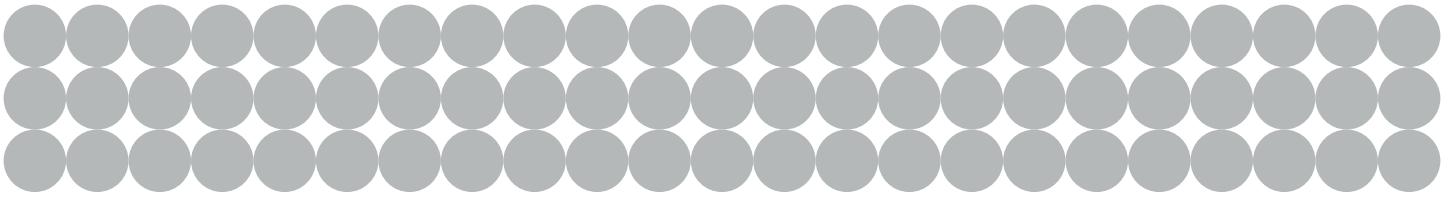
- know what your financial objectives are
- have a time scale for their achievement
- be well organised to put your plans into action
- review your progress
- be able to make changes as required

At Prescott Securities, we will assist you in each step of this process by :

- clarifying your objectives
- developing a comprehensive financial strategy
- employing long term strategic modelling
- implementing your plan
- providing ongoing reviews to ensure you remain on track
- ensuring those reviews will take into account your changing circumstances.

Advice takes into account the taxation, social security, risk management and estate planning implications for your situation.

If you wish, your adviser will also liaise with your accountant and solicitor to ensure that the most appropriate arrangements are put in place for you.



Identifying risk is critical - how risk is managed is part of our defined process

What are the Risks?

Most investments can drop in value as well as appreciate. Australian and International Shares are more volatile than other areas of investment, however other asset classes are not as efficient in terms of investor information and the process for determining and publishing the current market information. So the real volatility of other types of investment is often not fully appreciated.

There are two aspects of risk to consider. The first is rapid changes in the value of your capital and the second is rapid changes in the level of your income.

Fixed interest investments offer stable value if held to maturity, but the level of income from such investments will vary, sometimes dramatically, over time. Shares and property investments often provide quite reliable income even through the capital value may vary dramatically from time to time.

Understanding the level and type of risk involved and establishing sufficient secure income to ensure you have an appropriate investment time scale are important issues to explore with your adviser. In general, the risks of investing can be categorised as follows although this does not purport to be a complete list.

Overall Market Risk

The risk of loss through the movement in share, property and bond markets in general can be caused by political, economic, taxation, environmental or legislative changes.

Domestic versus International Factors

The vulnerability of companies and managed funds to international events or market factors, including movements in exchange rates, change in trade or tariff policies and changes in other stock or bond markets.

Sector Specific Factors

These include demand for a company's product, commodity prices, the economic cycle of the industry, changes in consumer demands, lifestyle changes and changes in technology.

Investment Specific Factors

Specific factors include: competence of the company's directors, strength of management, significant movements in key personnel, profit history, tangible asset base and level of debt and fixed cost structure. Other factors include: any potential litigation, any profits or losses on specific contracts, the activity of the competition, and whether the company already has a profitable business, is exploring for recoverable resources or is developing a new product.

Portfolio Construction and Maintenance

The construction of a portfolio requires special attention to the type of investments used as well as the specific investments selected. Investments may include direct investments in shares and real estate as well as deposit products, managed investments, investment syndicates and private equity funds. The objective is to combine the most appropriate mix of investments where each complements the others in the portfolio by adding diversity or adding to the mix of investment styles.

We help many of our clients to buy and sell investments on the Australian Stock Exchange. Prescott Securities integrates research from major research houses with our successful stock selection process that aims to manage and build wealth with more security and less volatility than would normally be expected. Transactions are implemented efficiently and cost effectively.

What Next?

The Prescott process is a tried and trusted method. We have over 3000 full service clients who agree. Contact us today to speak with one of our Advisers about how we can help you meet your objectives.

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