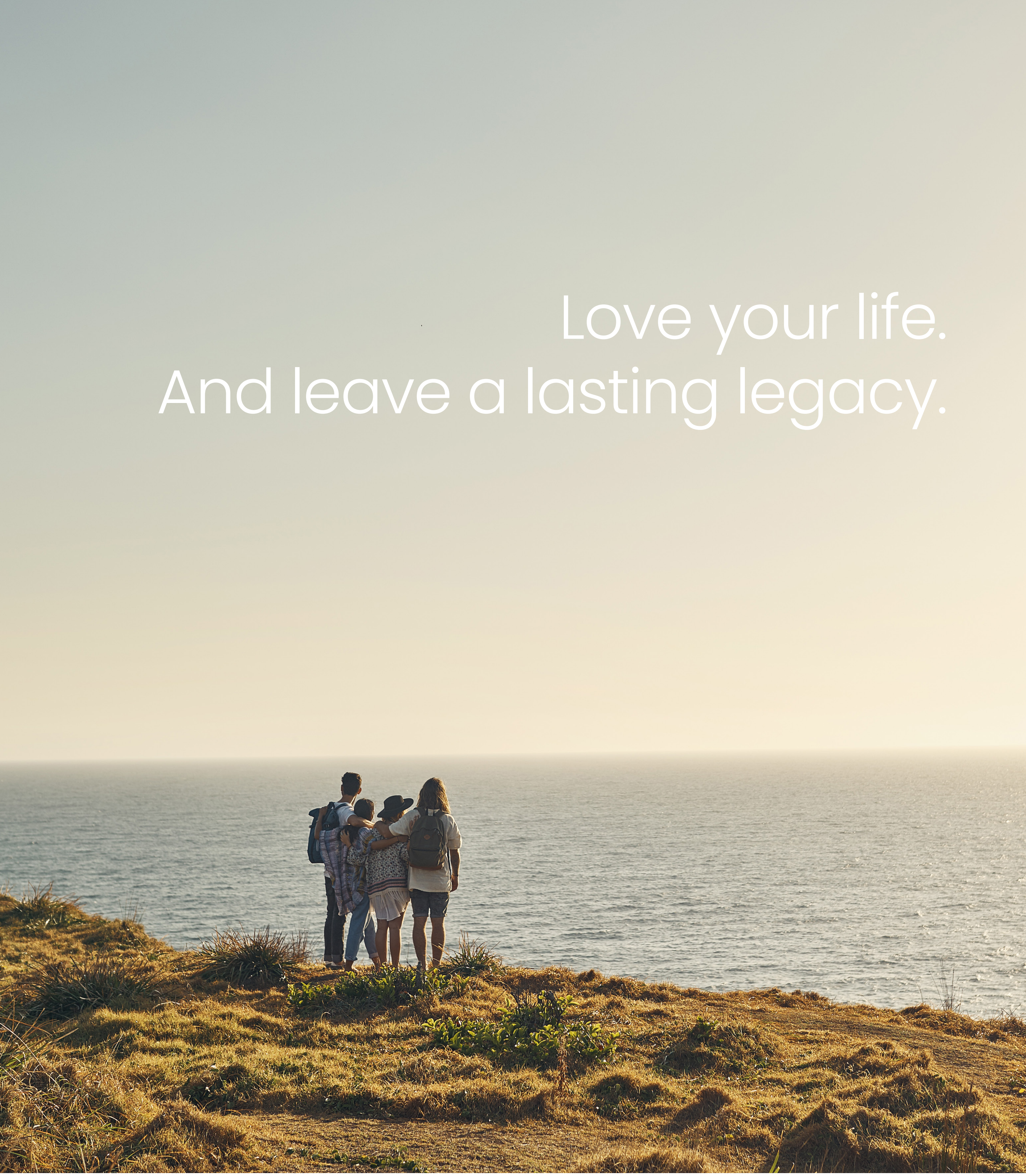
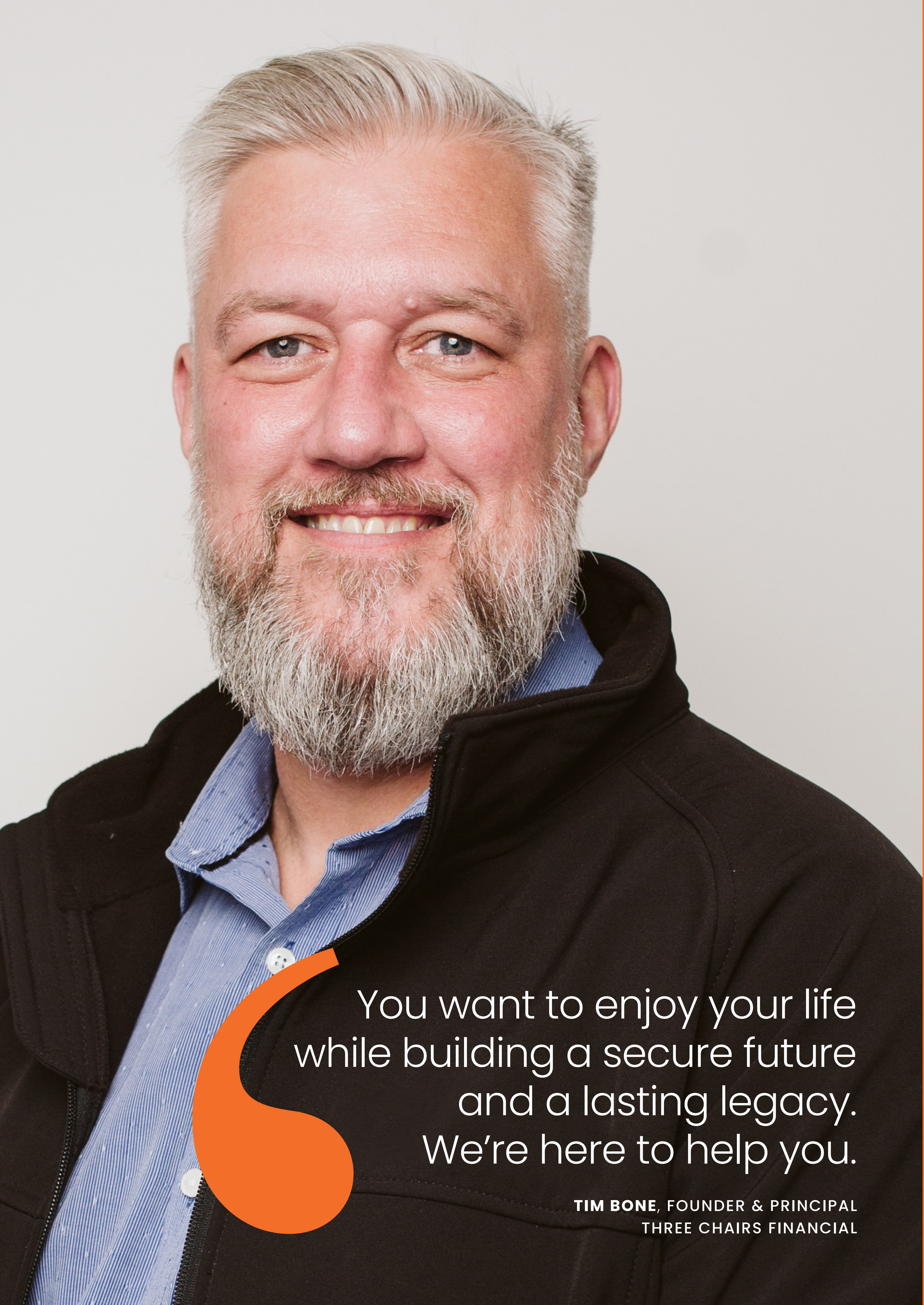


THREE CHAIRS
FINANCIAL



You want to enjoy your life while building a secure future and a lasting legacy. We're here to help you.

TIM BONE, FOUNDER & PRINCIPAL
THREE CHAIRS FINANCIAL

The name Three Chairs is an invitation to engage, to sit down and get to know each other – gain clarity about your situation and your goals, put you in control of your finances and then collaborate to make it all happen.

These three C's – Clarity, Control and Collaboration – are at the very core of our practice. They form the foundations on which all our client relationships are built.

They also provide a solid platform for the trust, equity and mutual respect that make for a long, enjoyable and successful partnership.

While our clients come from many different walks of life what they have in common is a desire to enjoy their life now while building two things – a secure future for themselves and a lasting legacy for the next generation.

At Three Chairs Financial we have the people, the systems and the expertise to help you do exactly that. That's what we're here for.

Based in the northern suburbs of Brisbane since 2012, we enjoy successful long-term relationships with our clients. We have a strong focus on intergenerational wealth, where our client's children also become clients, and, in time, their grandchildren too.

That focus is reflected in Three Chairs itself, where three members of the Bone family already have integral roles in the practice. **For up-to-date information on all our people, please visit our website at threechairsfinancial.com.au.**

Our aim is for Three Chairs to be an intergenerational practice so that we're always here for our clients and their families, for generations to come.

We're a growing business, and as we grow, we are committed to keeping our promise to always be fair. We always want to be proud of our work and of the results we achieve for you.

Fairness, equity and respect are the cornerstones of Three Chairs Financial. They guide our business decisions and our interactions with clients.

WHO WE HELP

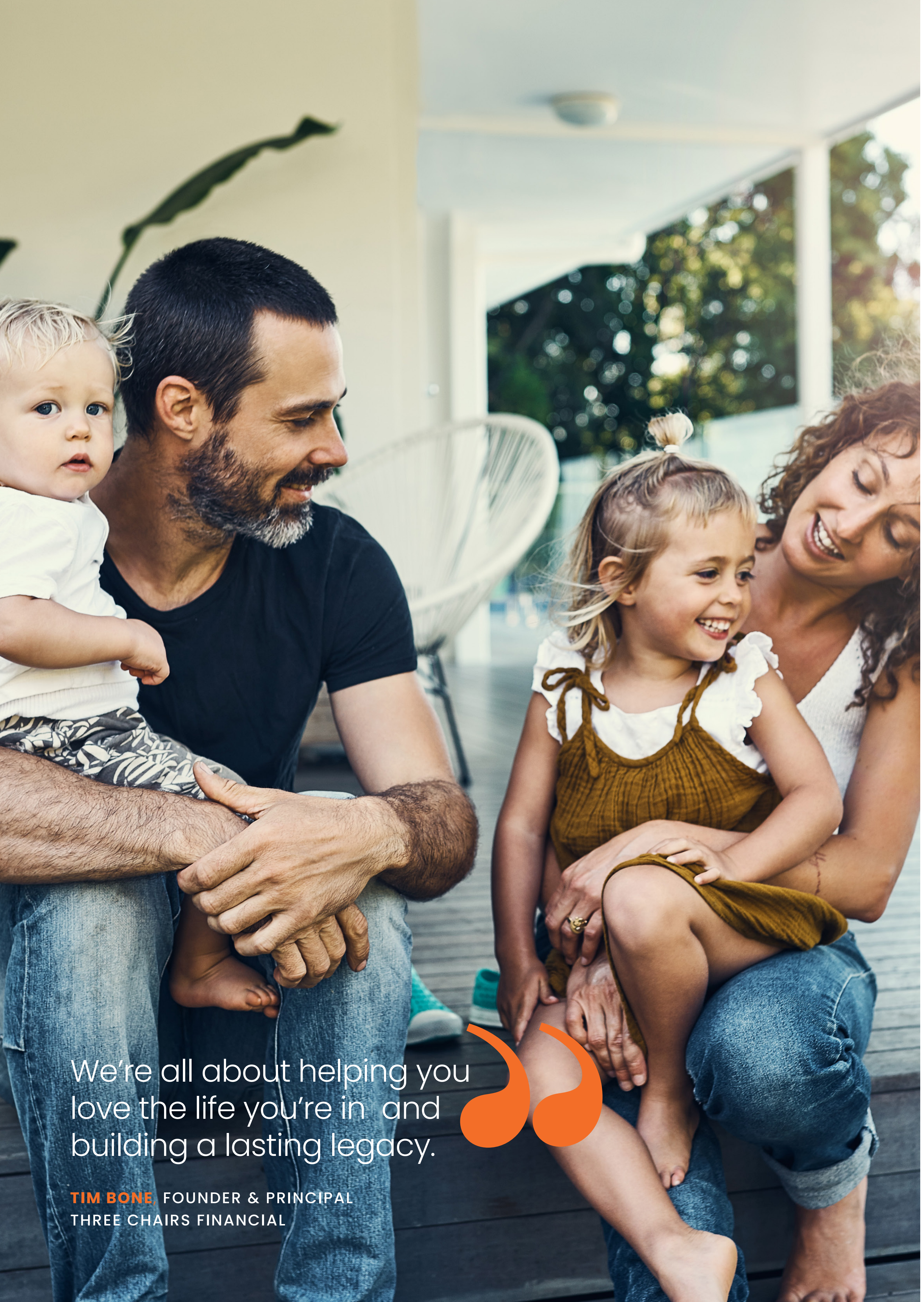
Many clients come to us later in life. Financial planning is something they've been meaning to do but, somehow, they haven't got around to it – until they experience a major financial event – e.g. empty nesting, selling a home, receiving an inheritance, retiring or selling a business.

The great news is that, while it's always better to get started early, it's rarely too late for us to help. So whether you're just starting out on building your wealth or you're well down the track, we can help you with all aspects of financial planning, including:

- Superannuation
- Retirement planning
- Personal Insurance
- Investments
- Business succession planning
- Intergenerational wealth transfer

> I get a real buzz from the look on client's faces when the "tumblers" all click into place; the joy as they realise that we can help them meet their goals.

TIM BONE, FOUNDER & PRINCIPAL
THREE CHAIRS FINANCIAL



How we can help

1 CLARITY

Our initial meeting is pivotal

In keeping with the Three Chairs philosophy, this is no meet-and-greet. It's an in-depth meeting where we ask you lots of questions to learn about your situation and your priorities then work with you to clarify your goals. Just a heads-up; this process often reveals that your real goals are quite different than you might initially have thought.

It's also your opportunity to ask us lots of questions.

We believe that if you're serious about securing your future and building a lasting legacy, then we are too. We work hard to deliver great value; we listen actively and intuitively to really get to the essence of what you're all about and we're completely up front with you about how we can help and what it will cost.

2 CONTROL

You're in the driver's seat

Based on the outcomes of our initial meeting, we'll devise a strategy for you to achieve your goals. It's like embarking on a car rally.

We help you decide on the best route, modify the vehicle to suit the conditions you'll encounter, help you avoid the inevitable potholes and speed bumps along the way and prepare for any adverse weather and help you stay on track. We're only the navigator; you're the driver.

And clients often tell us – 'it feels great to be back in control'.

The best solutions are simple solutions

Just because what we're doing for you is important doesn't mean it has to be complicated. On the contrary, the best solutions are the simple ones. Easy to understand and, with our help, easy to implement.

3 COLLABORATION

Collaboration is the key to a successful ongoing relationship. Once we have clarity on your goals and agree on how to help you reach them, then your goals become our goals too. We work together to reach them collaboratively – side by side, shoulder to shoulder.

OUR FEES

In keeping with our core values of fairness, equity and transparency, we agree with you in advance the work to be undertaken and our fee for service. This provides certainty, clarity and simplicity.

ASK OUR CLIENTS WHAT THEY THINK OF US

If you're serious about joining our growing family of clients, we're happy to put you in touch with some of our existing clients so you can hear it from them directly.

CONNECT WITH US

If you like what you've read in the brochure or you'd just like to learn more about us, please go ahead and give us a call or send us an email. We'd love to hear from you.

PHONE: 1300 658 946

ADDRESS: 4/193 South Pine Road, Brendale QLD 4500

EMAIL: admin@threechairs.com.au

threechairsfinancial.com.au

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