Newell Palmer Securities

Established 1983

Financial Advisers
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To support our clients with a high level of personal service in the management of their financial affairs by offering suitable investment and insurance strategies to protect and enhance their wealth.

Our Process

Whilst wealth creation and wealth protection is a routine part of our business, we understand that each person is different.

Our approach begins with a detailed understanding of your objectives, attitude to investments and risk. We then analyse cash flow and asset/liability position to develop suitable and effective strategies, which are conveyed to you in a simple yet personalised way.

Both internal and external research on economies, markets and investments places us in a good position to construct quality portfolios in a cost effective manner.

Where necessary we work closely with a panel of legal, tax and accounting professionals to develop specialised structures to overcome complex financial arrangements.

We deliver this service by:

1. Initial telephone discussions followed by completion of needs analysis
2. Preliminary meeting to clarify your needs, objectives and relevant planning issues
3. Preparation of your financial plan
4. Evaluation and construction of portfolio
5. Implementation of recommendations
6. Ongoing management and portfolio review.

Our advisers work on a fee for service basis, and charge an hourly rate for time spent developing your financial plan. Where we design and implement an investment portfolio, we charge you a fee based on the amount of capital you invest. When we provide ongoing support and management assistance, we charge an ongoing management fee based on funds invested. Where insurance or lending products are recommended we accept brokerage from the product provider as our fee. Details are provided in our Financial Services Guide.

"Long range planning works best in the short term"
Doug Evelyn

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Australian Financial Services Licence No.229264

Principal Member of the Financial Planning Association of Australia Ltd

Member Finance Industry Complaints Service

Newell Palmer Securities Pty Ltd is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available on request.

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"It's far better to buy a wonderful company at a fair price, than a fair company at a wonderful price - I would rather be certain of a good return than hopeful of a great one."
Warren E Buffett

Our History

Newell Palmer was established in December 1983, as a provider of insurance, savings and superannuation services to individuals. By 1986, we had obtained the necessary training in the securities industry and our consultants became licensed to provide investment advice.

In 1990, we replaced a commission based remuneration structure with a "fee for service" culture with our clients. At the same time we moved our emphasis away from the traditional industry practice of product based recommendations towards a strategy based financial plan.

In 1991, we obtained our own Securities Dealers License, developing as a boutique group offering personally tailored financial planning solutions. To complement this, we became a Registered Life Insurance Broker to enable us to provide advice in risk management. We transitioned to an Australian Financial Services Licence in July 2003.

Using skills developed as advisers to individuals, we then expanded our advisory role to include corporations, with a focus on small companies. Working typically with companies turning over between $1,000,000 & $20,000,000 per annum, this role has developed into a valuable service to small business.

Historically, our clients have been referred from our business and professional associates, as well as existing clients, satisfied with our service and advice. This history is still overwhelmingly present, having established our business without external advertising.

Today, we are known for our ability to provide sophisticated investment and planning strategies for individuals and small business. We deliver this service in conjunction with our network of legal, tax and accounting associates who lend their complementary skills to develop practical and profitable solutions to our clients' investment, risk management and financial planning needs.

Above all, we have learnt how to listen to our clients' concerns in these rapidly changing times and to provide them with a level of personal service, which is highly regarded.

Our Practice

Unique in the industry, our company directors are experienced, long-term practicing advisers and have worked in the company since the mid 1980's. Our advisers have average industry experience of over 20 years and own 100% of the practice, so clients can expect quality advice.

Supported by a well equipped administration team, clients can be assured of consistent ongoing service and administrative support.

We are proud to declare that our adviser team holds numerous tertiary and postgraduate qualifications, with a number of staff pursuing additional studies. As a practice we are committed to ongoing education, professional and personal development of our team, to keep pace with the extraordinary changes in the financial services sector.

Recognising the critical role that technology plays in today's society, we utilise state of the art financial planning software, service platforms and research capabilities to provide clients with superior portfolio reporting and efficient ongoing review service.

We also understand the importance of client education, and produce a concise yet informative biannual newsletter to keep our clients informed of pertinent financial planning issues.

Additionally, we are supported by professionals skilled in their respective fields of tax, law, finance, stockbroking and specialist funds management, to ensure we have the resources to support clients' financial planning strategies, now and in the future.

Our Service – Personal Clients

- Financial planning, wealth creation and wealth management
- Superannuation and Self Managed Superannuation Funds
- Retrenchments, redundancies and resignations
- Pre & Post retirement planning
- Insurance and comprehensive risk planning – life, income protection & trauma insurance
- Personal portfolio construction and management
- Advice on direct and managed investments – cash, fixed interest, property & equities
- Personal finance in collaboration with lending professionals
- Estate planning in collaboration with legal professionals
- Personal Financial Management service.

Our Service – Corporate Clients

- Employee benefits – superannuation, group life cover, group salary protection
- Employee consulting – financial planning, retrenchment, redundancy, resignation and retirement
- Small business protection – key person insurance and debt repayment strategies
- Small business succession planning - business and shareholder insurance
- Shareholder exit strategy - buy/sell agreements.

As an expanding business ourselves, we understand the constraints to growth that arise from limited capital and human resources. As financial advisers we can help clients meet the various commitments to employee benefits that are required by law, assist with shareholder protection and implement exit strategies to realise the value of the business.

"The highest reward for a person's toil is not what they get for it, but what they become by it"
Ruskin