

The Sherlock Group

Established over 45 years, The Sherlock Group is recognised as a leader in the areas of life insurance, financial investments, superannuation, and mortgages.

Our Services to Superannuation Members

We provide financial advice to our members of superannuation funds across a broad range of services, and offer value added benefits that members can take advantage of whenever they like. Members are encouraged to seek advice by offering all members a free consultation and discounted financial plans.

Part of our service offering is to provide members of corporate super funds with tailored **educational seminars** on a wide variety of topics. The topics presented are selected by the employer, however we have the ability to survey the employees to obtain their preferences and report those findings to the employer. Below is a list of the financial services we provide to members and value added benefits.

Financial Services

Superannuation

Our advice can assist members in taking advantage of the various concessions and strategies available to superannuation investments and help you cut through the often confusing and complex superannuation legislation.

Salary packaging

Salary packaging can be an effective way to reduce a person overall tax bill. We can show members how to take advantage of salary packaging with a view to helping build their investments.

Investment

While everyone's goals are different, they all rely on short, medium and long term investment strategies to make them a reality. We can provide members with genuine opportunities to invest for real growth in net worth, through a range of carefully researched and selected savings and managed investment products.

Wealth creation

Hand in hand with our investment services, we offer members advice and opportunities in wealth creation. Using various strategies we can help build and maximise their wealth according to their needs.



SERVICES TO MEMBERS

Insurances

Life insurance is essential for most of us, particularly for people with spouse and children. Our advice will not only assist members in determining the amount of insurance they require, but also the most appropriate type and method. Additionally, by tailoring such products as Disability, Trauma and Income Protection insurances, we can plan so members and their dependants do not suffer financial hardship by ensuring that they continue to receive an income – or a lump sum - in the event that they are incapacitated and unable to work.

Retrenchment and Redundancy

It is important that a member seeks financial advice prior to receiving any retrenchment or redundancy benefits. We can assist them in dealing with the variety of payments that they will receive as well as helping them work through the taxation issues.

Social Security/Centrelink Considerations

Using our knowledge of the social security legislation, members can maximise any social security benefits that they may be entitled. There are various strategies available that can help boost their social security while making their existing investments last longer.

Retirement Planning

Retirement planning is essential to have a comfortable retirement. We can deliver ways to accumulate retirement assets by selecting the appropriate products. We can also ensure that members retirement income is maximised by taking advantage of the concessions under taxation and social security laws.

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**The Sherlock Group is an authorised representative
of Madison Financial Group Pty Ltd, ABN 36 002 459 001**

AFS Licence No. 246679

Valued Added Benefits



Mortgages

The Sherlock Group have a mortgage broking company "eMortgage" that offers reduced interest rates to all superannuation fund members. eMortgage is a company that has its own mortgage products (funded by ING) and can offer all the banking products available in the market place. No matter what, eMortgage will obtain the best rates and products available that suits a members needs.

All members are entitled to the eMortgage standard variable loan of **7.34% p.a.** (please check website for up-dated rates). The savings can be significant especially on large sum borrowings. As a further incentive, eMortgage will give a rebate of \$300 for loans above \$300,000, and \$600 for loans above \$500,000.

eMortgage has access to 43 lenders including all major banks. To find out more, please visit the [eMortgage website](#)

Leasing & Hire Purchase



Sherlock Asset Finance
"The Choice is Elementary"™

We are able to arrange finance through a number of premium finance institutions at extremely competitive interest rates. The product range includes Hire Purchase, Leasing, Rental and Consumer loans.

The types of eligible assets include Motor vehicles (new and used), Trucks, plant and machinery, IT and office equipment, motor cycles, boats and many other assets

Choice of Funds



All members are entitled to significant benefits via a website designed to pass on large savings for members that want to do their own investments. The website is called "[Choice of Funds](#)", and it can allow members to set-up their own personal super or managed funds with most of the major fund managers with no entry fees. i.e. The members can download the applications that contain our details together with the fee structure offering embedded into the application, or use an online applications and receive their new membership number straight away.

So how can we make such an offering ? It is a no advice entity, which means that we do not have to draft a recommendation and advise members on which super or managed fund is the best for them. As such, we can pass those savings onto members who want to choose their own retail fund.

Why should you use this facility when you can go direct to the fund manager ? Most funds managers will charge the highest default fees under their products to encourage people to seek advice. Therefore, members would pay up to around 4% entry fees for every contribution/investment made into their fund if they went direct. As advisers, we have the ability to dial down the fees to 0%.

