PACESETTER
FINANCIAL SERVICES

Financial advice tailored to suit your needs - now and in the future

Pacesetter Financial Services, an authorised representative of Fortnum Financial Advisers*, delivers trusted and well-considered financial planning across a broad range of areas for singles and families who may be new home owners or new to the workforce; for self-employed people or business owners, pre-retirees and for those who have already made the transition to retirement.

Our clients' needs are diverse and so is our experience. With professional practice experience spanning more than 30 years, enduring service is a cornerstone of our business. As our clients' careers and commitments expand, we support them at every juncture.

Our Core Values

Our name was carefully chosen; we strive to set the pace and lead the way in delivering client-first financial planning. To achieve this, our advisers offer:

- **Reliability** – we can be relied upon to tailor personalised strategies designed to suit clients' specific circumstances. We operate unencumbered by big corporate ownership or product provider allegiances so our clients can rest assured that our advice is specific to individual needs and not influenced by conflicted interests.
- **Trust** – we value our client relationships, and trust forms the foundation of these long held associations. Our financial advisers encourage clients' questions and queries because we believe in transparency and keeping the lines of communication open.
- **Collaboration** – accustomed to coordinating teams of aligned professionals, our clients enjoy ready access to our network of trusted, long-term associates. Likewise, Pacesetter routinely engages with our clients' legal and accounting teams, to deliver seamless and truly integrated financial solutions.
- **Longevity** – Pacesetter has significant industry tenure and we enjoy similar enduring relationships with our clients. From grandparents to their offspring and their grandchildren, it is commonplace for Pacesetter to provide financial mentoring across multiple generations.

About Us

Our practice was established in the mid-eighties and today it is proudly recognised as one of the first to be licensed under Fortnum Financial Advisers, a leading national dealership known for quality advice and a proactive client-first approach.

Financial Adviser Malcolm Jensen brings more than 25 years of experience to his role as Pacesetter Co-Principal. After eight years in private practice, Malcolm merged his business with Pacesetter in the mid-nineties. Today, a specialisation in SMSFs and an aptitude for explaining financial complexities in real life, tangible terms combine to confirm that Malcolm is a highly valued financial leader.

His Co-Principal, Hayden Ross also has significant tenure. Hayden has worked in the financial services sector for more than a decade and is dedicated to helping his clients achieve their long-term financial goals.

About You

Pacesetter clients are drawn from diverse backgrounds, which is unsurprising given we offer financial planning for every stage of the life cycle.

From those just starting out, aged in their twenties and thirties, who may be enjoying a double income, no kids lifestyle through to more established couples with children and a mortgage, Pacesetter offers enduring service.

Those aged in their forties and fifties, who may be empty nesters, call on Pacesetter for overarching financial planning that is mindful of the complexities of their stage in life. They may be shouldering the dual responsibilities of caring for ageing parents and young adult children. Likewise, Pacesetter works with pre-retirees and retirees to maintain a steady income stream designed to fund their lifestyle beyond employment, as well as making plans for their wealth to be distributed upon their passing.

Our Services

Our financial planning approach is tailored to the needs identified by our clients and may include, but are not limited to, strategies for:

- **Cash flow & savings.** We create tailored cash flow and savings plans designed to help clients realise their long-term objectives while maintaining a lifestyle of their choosing today. Regular reviews and modifications, where necessary, are inbuilt in our approach.
- **Investments.** Catering to both the seasoned investor and those who may be new to investing, Pacesetter offers customised advice for building portfolios that are compatible with our clients comfort levels and in keeping with their overarching financial objectives.
- **Superannuation funds (including SMSFs).** Our advisers tailor bespoke superannuation strategies aimed at helping clients to fund a retirement lifestyle of choice. With specialist advisers equipped with SMSF qualifications, Pacesetter is well placed to assist clients to implement an appropriate self-managed superannuation fund strategy.
- **Risk insurance.** Well beyond researching affordable premiums, we create personal protection insurance solutions designed to be compatible with our clients' overarching financial goals. In the event of a claim, we manage the process on our client's behalf.

Longevity, commitment and technical aptitude combine to position Pacesetter as a financial advice practice dedicated to helping clients achieve their financial goals at every stage of their life.

FORTNUM™
FINANCIAL ADVISERS

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