

Quality Control at Muirfield Financial Services

You have placed in us the trust of looking after your financial planning and investment needs. It is a responsibility we do not take lightly. Whilst we can't control the movements in investment markets we can ensure that what we do is appropriate to your financial circumstances, well researched, accurate and provide you with excellent service.



So how do we do this?

Client Research

- We 'get to know' your full financial position and attitude to investment risks through the completion of a 'fact find' form.
- We then listen to your goals and ideas, discuss with you a range of options that can assist in improving your financial position, both now and into the future, and explain in simple terms the answers to questions you may have.

Clients have often commented that we have made the complex sound simple. The listening, learning and in turn educating skills Joanne and I developed in our former teaching careers have been invaluable in this area.

- We provide you with written advice outlining these strategies and their costs and benefits. It's your plan - you control the outcome from the range of options available.
- We communicate ideas and portfolio valuations to you and always urge you to contact us if you have any questions or concerns and in particular if your circumstances change.

Staff Quality

- I believe three of the most crucial qualities of staff are their ability to:
 - relate to people – whether they be clients or other team members
 - demonstrate a high level of passion, pride in their work and integrity in completing the tasks they undertake for you
 - embrace change
- All our financial planning staff are tertiary qualified and all are completing or have completed further studies to become Certified Financial Planners. Their academic abilities are important. Each year all advisers must undertake a minimum of 40 hours accredited training in addition to the other training courses and seminars they attend.
- One office location means we have significant interaction between staff and in turn cross-checking of ideas and work. Growth through sharing. You may have seen our 4 younger staff (Ngan, Melinda, Carl and Tamara) working in our 'engine room'. They are truly brilliant team members – highly talented, caring, ambitious and with excellent values.
- Our reception staff – Jane and Marita – happily 'go the extra yard' for you. They care.

MFS Business Quality

- We have weekly team meetings to discuss client, investment, technical, administration and compliance issues.
- All plans for clients are checked by at least 2 staff members before you see them to ensure the appropriateness of the strategies, technical excellence, clarity of expression and legal compliance.
- Twice yearly we conduct peer reviews where all staff members analyze the diary appointments of an adviser for a specific week to ensure the accuracy and completeness of their dealings with you.
- All staff take part in an annual and detailed Performance Review.
- We engage external compliance and financial auditors to scrutinize Muirfield Financial Services and submit our reports to ASIC.

Investment Research

- As a boutique financial planning practice we do not attempt to be all things to all clients. We focus on retirement planning and in particular superannuation. By maintaining our focus we can keep a tighter control on the investment options and products we recommend and a closer alignment with our clients' goals.
- We combine external research with our own knowledge in choosing investments.
- We have an approved list of investments from which we choose your portfolio and regularly review this using outsourced research combined with our own critical analysis.
- Our administration systems enable us to monitor and if appropriate switch an investment within your portfolio in a timely manner.

We believe these measures are crucial in ensuring the accuracy and appropriateness of the advice and investments we select for you and in justifying the trust you place in us.