Capability Statement



Financial solutions that build confidence and wealth

SUMMIT | WEALTH GROUP

Growing your wealth with **tailored financial advice**



Summit Wealth Group supports our clients with proactive, actionable advice that helps them make financial decisions with confidence.

Since 2015, we've partnered with individuals and their families to create tailored financial strategies that protect and grow their wealth.

At Summit Wealth Group, we respect that everyone's definition of success is different. We take the time to really get to know you and uncover what's important to you. Once we've established a shared understanding of your financial and lifestyle goals and the future you aspire to, we'll co-author a comprehensive wealth management plan that helps you get to where you want to be.

Partnering with you to build a **strong financial future**

Your personal wealth management strategy will make it easy to make smart financial decisions, accumulate wealth, and build a strong financial future. We work alongside you, checking in regularly to keep you on track and empowering you to be more:

- **Organised** - We'll help you take control of your financial life
- **Accountable** - We'll hold you accountable as you work toward your goals
- **Objective** - We'll stop you from making emotionally driven decisions
- **Proactive** - We'll ensure you're well placed if your circumstances change
- **Knowledgeable** - We'll build your financial literacy and confidence

At Summit Wealth Group, we work collaboratively with our clients and their accountants and lawyers, allowing us to provide holistic advice that considers all aspects of your financial life.

We pride ourselves on having frank and fearless conversations and offering honest feedback – even when this might lead to uncomfortable conversations. By establishing a partnership based on integrity and trust, we can work together to help you live the life you aspire to – both now and into the future.

How we work with you to **secure your future**

Wealth management is undoubtedly about financial outcomes, but we believe the people and relationships behind your wealth management plan are vital to achieving great results.

At Summit Wealth Group, we've designed our process to ensure you're actively engaged with your wealth management strategy. It's your money and your future - we want you to work alongside us, having regular conversations so your plan continues to reflect evolving personal and financial priorities.

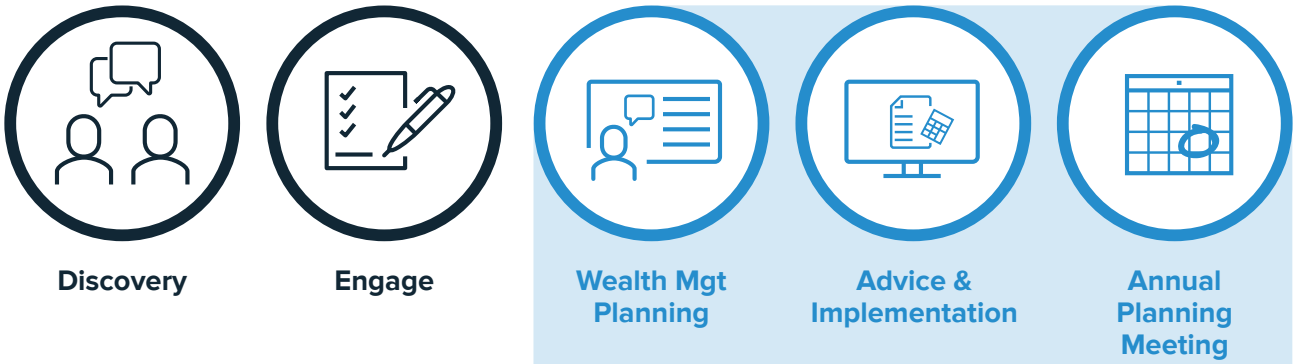
Getting started

First up, it's important to understand if we're the right fit for each other. Our vision is to work with you for many years to come – so we want to confirm that our services, style and ways of working reflect what you need. Likewise, it's crucial that you feel we're a team you'd be comfortable partnering with into the future.

This conversation will be a brief, fairly informal chat where we'll learn about you, run you through our Financial Services Guide (FSG), and provide a high-level overview of Summit Wealth Group.

Moving ahead

If everyone's happy to move ahead, we'll begin our formal process, starting with a comprehensive discovery meeting.



1. Discovery

This is an opportunity for us to build a detailed understanding of your current financial situation and your plans for the future. We'll explore what's important to you and how you'd like to work together, agree on the areas we'll support you with, and provide an estimate of the costs involved.



How we work with you to **secure your future**

2. Engagement

We'll provide you with an engagement letter that outlines the scope of services we've agreed, our terms and conditions, and the advice fees payable.

3. Wealth management planning

We'll create a personal financial statement that lists your assets, liabilities and net worth. This document will form the foundation of our wealth management planning meeting, which is a collaborative discussion where we'll flesh out your goals and definition of success.

We'll drill down on aspects including:

- Strategy and tax structures
- Investment solutions
- Risk management
- Estate and legacy planning

The outcome of this meeting is a thorough personal wealth management strategy that details what's been agreed and the actions we'll take to ensure you have a solid future plan that also lets you enjoy the present.

4. Statement of advice and implementation

Once you've signed off on your wealth management strategy, we'll send you a Statement of Advice (SoA) to review before our implementation meeting. This meeting is an opportunity for us to discuss each action and answer any questions you might have before we execute your plan because, as we say - when it's in writing, there's no fighting.

Once the SoA is signed, we'll schedule implementation. Of course, we're there for you at every step of the process if you have any questions or concerns.

5. Ongoing planning

Creating wealth requires a long-term focus. Sound long-term wealth management is rarely delivered in one meeting or transaction – even if you're in a strong financial position today, without the right plan in place to protect and grow this wealth, you're unlikely to make the most of it.

To ensure your wealth management strategy is always current, we schedule ongoing meetings – usually quarterly, every six months, or annually, depending on your needs. These meetings allow us to update your financial roadmap and adjust our advice if your circumstances have changed.



Holistic financial advice you can **count on**

At Summit Wealth Group, we want you to feel confident about the future, backed by a wealth management strategy that helps you get to where you want to be. Your personalised plan will empower you to make smart financial decisions throughout your wealth creation journey.

Financial modelling is a cornerstone of our approach. We monitor the performance of your wealth management plan regularly to obtain valuable insights about your progress toward your goals. When updating your plan to reflect changing market conditions, tax and super rules, we'll run different scenarios through our advanced financial models, giving you total visibility of the impact of these changes.

Our focus is on making you feel informed and in control every step of the way.

Strategy and tax structures

We'll show you how to use tax-effective strategies and structures to keep more of your wealth and reduce the amount of tax you pay. And we'll review them regularly to ensure that they continue to reflect your current reality and desired future. We'll work with you to:

- Understand your income, expenses and cash flow
- Review your banking and lending structure
- Determine the optimal entities and tax structures for you and your family

Investment solutions

We take a long-term view to create a comprehensive investment strategy that's unique to you and reflects your risk profile and return requirements. We pay special attention to ensuring your portfolio is robust enough to withstand market volatility while still delivering the returns you anticipate. We'll work with you to:

- Understand your return requirements and the optimal asset allocation to manage risk
- Explore any investment limitations and restraints
- Develop a personalised investment strategy and portfolio solution
- Take a disciplined approach to rebalancing your portfolio where required



Holistic financial advice you can **count on**

Risk management

Having a plan to protect your wealth is just as important as having a plan to grow it.

Unexpected events like illness, injury or early retirement can put your financial future at risk without a strategy in place. We'll work with you to build a plan that protects your income, assets and lifestyle in the event of an unforeseen change of circumstances and considers:

- Longevity risk (the risk of living too long)
- Mortality risk (the risk of dying too soon)
- The risk of living with a costly illness

Estate and legacy planning

While estate planning can be uncomfortable, taking a proactive approach will ensure your estate is handled as you'd intended.

We understand that family relationships can be complex and estate and legacy planning is often stressful and emotionally challenging. We'll work sensitively to develop a strong understanding of your family situation and engage specialist estate planning advisers to create a comprehensive estate plan that considers:

- Wealth transfer issues (including non-estate assets like superannuation)
- Powers of Attorney and Guardianship
- Business succession planning (if required)



Meet the **team**

Jeff Munro
Director and Adviser

Jeff has been solving financial challenges for more than 20 years, earning him a reputation for getting things done with practical and affordable solutions.

He started his career in Wagga Wagga and worked in various roles with MLC Wealth in Melbourne before opening his own practice in 2015.

Jeff leverages his extensive experience from both private practice and corporate environments to deliver considered advice to his clients.

Married to Simone with two children, on weekends you'll find him doing the rounds of junior sport and enjoying time with family and friends.

Qualifications and Designations

- Bachelor of Business (Business Management) - CSU
- Diploma of Financial Planning (DFP 1 - 8), FPA
- Certified Financial Planner (CFP®), FPA
- Strategic Leadership Program, Stanford University

Professional Memberships

- Financial Planning Association (FPA), CFP® Professional
- Self Managed Super Fund Association, SMSF Specialist Adviser
- Australian Institute of Company Directors (AICD), GAICD

Nadun Siriwardena
Advice Associate

Nadun holds a BA (Hons) in Business Management from the University of Westminster and is currently pursuing the CIMA Advanced Diploma in Management Accounting at the Management Level.

As part of the advice team, Nadun assists with the preparation of financial advice documents, investment research and financial modelling to help deliver tailored client outcomes.

Outside of work, Nadun is a passionate Formula 1 fan who enjoys following the sport and keeping up with the latest developments both on and off the track.

Massoud Safi
Client Service Associate

Massoud is a warm, personable Client Services Associate who loves building genuine connections and making the financial advice journey smooth and reassuring.

He's currently studying a combined Law and Commerce degree at Deakin University, bringing a sharp eye for detail and a solid grasp of the financial world to the role.

Outside of work, you'll find Massoud on the soccer pitch or cheering on his favourite teams.



Our Australian Financial Services **Licensee (AFSL)**

We've elected to be authorised by Consultum Financial Advisers Pty Ltd (Consultum), a boutique full-service licensee providing support to financial advisers across Australia.

Consultum was established in 2006 and is a wholly owned subsidiary of Rhombus Advisory Pty Limited (Rhombus Advisory). Rhombus Advisory provides various services and support to Consultum Financial Advisers to enable it to operate its business and support its clients.

We are self-employed, meaning we own and operate the practice, but choose to access specialist services through Consultum so we can focus on providing advice to you.

Our practice pays a fee to Consultum for them to provide services including:

- Business support
- Investment and product research
- Strategy and technical advice
- Software and technology solutions
- Education and professional development
- Professional indemnity insurance

Our Financial Services Guide (FSG) contains further information about our licensee.

Contact **us**

Let’s work together to build the financial future you’ve been planning for.

Phone: (03) 9509 0928
Email: contact@summitwealthgroup.com.au

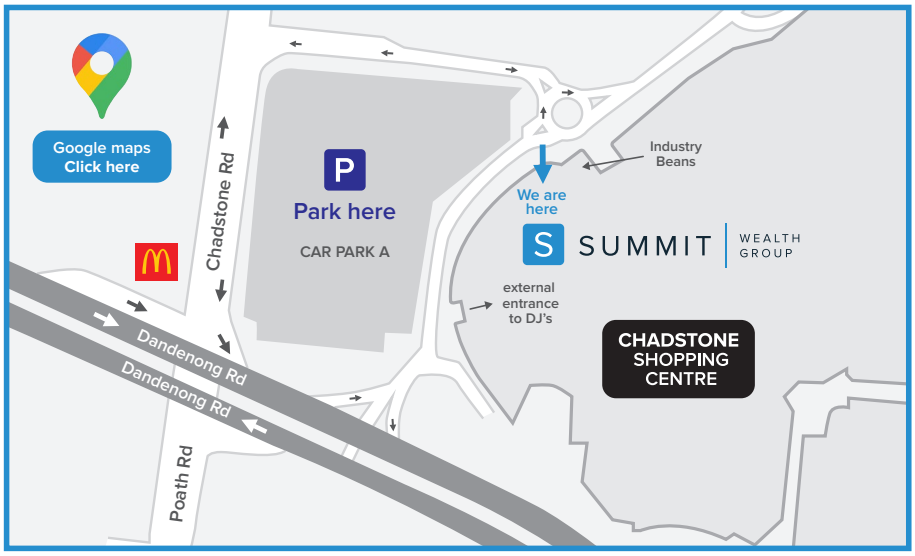
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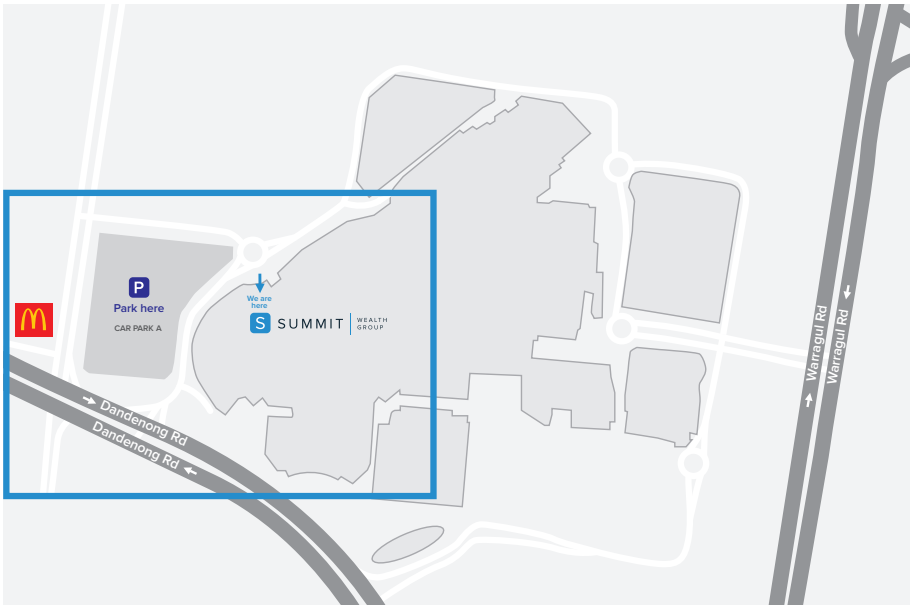
Waterman Business Centre,
Suite 25, Level 2,
1341 Dandenong Road,
Chadstone, VIC 3148

Schedule a meeting online with

Calendly

CLICK HERE





Jeff Munro CFP®, SSA, GAICD

Tyrol Holdings Pty Ltd ACN 131925838 ATF Tyrol Investment Trust
ABN 67 463 367 743 trading as Summit Wealth Group
Authorised Representatives Consultum Financial Advisers Pty Ltd
ABN 65 006 373 995,
Australian Financial Services Licence Number 230323
('Consultum') of Suite 3, Level 8, 309 Kent St Sydney NSW 2000.

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