



Practice Brochure



V8.0

P3 Financial Planning Pty Ltd

21st February 2025



P3 FINANCIAL PLANNING – PLAN, PROVIDE AND PROSPER

WHO WE ARE

P3 Financial Planning are a dedicated team of professionals providing advice within the Brisbane area and beyond for over 20 years.

The team is led by our experienced advisers Jon, Blaine and Maria who saw the vision to provide quality advice to their clients and families to ensure that each enjoy their own version of prosperity.

Our Team

The P3 Financial Planning team are all highly experienced in financial services, providing our clients an exceptional level of administration services.

Our advisers are all qualified professionals (degree educated) and members of industry bodies such as the Association of Independently Owned Financial Professionals (AIOFP) and the Financial Advice Association Australia (FAAA).

We pride ourselves on providing an exceptional level of service to ensure that each touchpoint with our team is a positive one.





Our Services

Our dedicated team can help you with the following services but not limited to:

- **Wealth Creation**
 - Helping clients build wealth through gearing, salary packaging, savings plans and other strategies to maximise the growth potential of your capital and resources.
 - Ask us about our service package – Pathway to Wealth and Foundations Playbook.
- **Retirement Planning**
 - The last 10 years of your working life is crucial – it can make or break your retirement dreams. We can help you develop and set your financial path to achieve your retirement goals. We can advise on maximising your super contributions, retirement income streams, debt management and self-managed super.
- **Superannuation**
 - Neglecting your super is something most people are guilty of. It is a passive nest egg that grows and forms a major part of your retirement funding. We can help provide you with choices and ensure that your super is able to reach its full potential. Some strategies we can help you with include salary sacrifice, maximising contributions limits, investment choices and transfer of overseas super to Australia.
- **Investment Portfolio Services**
 - Portfolios are customised with client's financial priorities in place and tolerances towards investment risk.
 - Portfolios are reviewed regularly with changes occurring where appropriate in between reviews.
 - We provide our services utilising a Record of Advice (RoA), to be presented to you when recommended changes to your portfolio are required, or via our Managed Account (MA) service.
 - For more information on our Managed accounts please refer below.
 - Managed Accounts and their various forms are not suitable for every investor. We also offer Investor Directed Portfolio Services (IDPS) that offer the ability for you to be actively involved in the investment selection process. As such, this service will cost more than the MA, due to increased admin and compliance requirements. Please let us know if you need further info on the differences, however, be assured that you can amend your investment portfolio service selection at any time you wish.
- **Personal Insurances**
 - Protecting your most valuable assets – your family and income. What would happen if you should suffer an illness or accident that prevented you from working? How would your family cope financially should death occur?
- **Social Security and Age Care services**
 - Maximising entitlements you may be eligible with Centrelink, and helping you to navigate the complex world of age care needs.



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Our Advisers

Jonathan (Jon) Morrow

Financial Adviser - Director

Authorised Representative no. 246804



Education

- Bachelor of Business, Queensland University of Technology, Australia, 2000
- Advanced Diploma of Financial Planning (Mentor Education)
- Diploma of Financial Services (Financial Planning), Tribeca
- Self-Managed Superannuation Accreditation, Kaplan
- ASX Listed Products Accreditation, Kaplan
- Diploma of Financial Services (Finance/Mortgage Broking), AAMC Training Group
- High School Certificate, 1995 – Brisbane Boys College, Australia

Memberships

- Financial Advice Association Australia (FAAA)

Experience

- Commissioner for Declarations for the State of Queensland
- Authorised Representative, P3 Financial Planning Pty Ltd 2014 - present
- Australian Loan Company, Mortgage Broker/Credit Representative, 2003 - 2019
- Authorised Representative, Godfrey Pembroke Limited, 2011 -2014
- Authorised Representative, Professional Investment Services, 2003 – 2011
- Para Planner/Associate Adviser, Professional Investment Services, 2002 – 2003
- Funds Management Administration, Deutsche Bank (London), 2000 – 2002

In Jon's spare time he loves to fish, play golf, follow all sports (particularly rugby union) and spend time with his family and friends.



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Maria Anderson

Financial Adviser - Director

Authorised Representative no 001268414

Education

- Accredited Aged Care Specialist, 2020
- Advanced Diploma of Financial Planning, Mentor Education, 2018
- Diploma of Financial Planning, Mentor Education, 2015
- Master of Science Business Analysis & Finance, Leicester University, 2008
- Bachelor of Arts Business Economics, Leicester University, 2005



Memberships

- Association of Independently Owned Financial Professionals (AIOFP) since March 2020

Experience

- Authorised Representative, P3 Financial Planning Pty Ltd 2018 - present
- Review Associate, 2017-2018
- Client Service Officer, Advice for Life, 2015-2017
- Specialist Financial Institutions and Debt Capital Markets (Treasury), Commercial Bank Renaissance Capital (Moscow), 2011-2014

In Maria's spare time she loves reading and spending time with her family and friends.



Blaine Miller

Financial Adviser - Director

Authorised Representative no 001268413

Education

- Self Managed Super Fund accredited (Super Concepts & ICFS Specialist), 2022
- Advanced Diploma of Financial Planning, Mentor Education, 2020
- Diploma of Financial Planning, Mentor Education, 2018
- Bachelor of Business Finance, Queensland University of Technology 2012
- Accredited Aged Care Specialist, 2019
- ETF Certification- BlackRock ETF Academy, 2018
- High School Certificate – St. Josephs Nudgee College 2008



Memberships

- Association of Independently Owned Financial Professionals (AIOFP) since March 2020

Experience

- Authorised Representative, P3 Financial Planning Pty Ltd 2018 - present
- Review Associate, 2017 - 2018
- Paraplanner, P3 Financial Planning (Godfrey Pembroke), 2012 - 2014

In Blaine's spare time he loves following sport, playing rugby, surfing and spending time with his family & friends.



Our Investment Philosophy

Our aim is to provide high quality portfolio advice at a competitive price no matter where you are situated in the cycle of life. Based on the outcomes of your risk analyses we will design a portfolio for you to align with your needs, objectives and personal circumstances. We have a unique pathway of diversified portfolios to help enable you to reach your goals. We utilise Exchange Traded Funds (ETFs) and direct shares to blend both passive and active investing philosophies. We also believe that capital protection and preservation is paramount for most investors.

Our Investment Philosophy is underpinned by the following components:

1. **Conviction:** Leading and not following by having strong conviction with our investments.
2. **Capital Preservation:** Generating medium term returns while preserving capital with downside volatility protection.
3. **Purposeful Agility:** Proactivity with clients best interest in mind.
4. **Rules Based Framework:** Investing in high quality companies with a competitive advantage at a reasonable price.

Investment Committee

Our Investment Committee consist of both existing P3 advisers, as well as various industry participants that have long standing investment management experience and credentials. The investment committee has sometimes changed over time to reflect the ever changing cycles that markets inevitably go through, and also to provide fresh perspective on portfolio management.

The Investment Committee meets regularly to review portfolio composition, measure performance against targets and benchmarks, review asset allocation and individual investment performance as well as implement required changes.

Investment Process

Our Investment Committee have a two staged process when constructing your portfolio. Firstly, a top down analysis is used to determine sectors correlated with longer term macroeconomic themes. The top down analysis guides strategic and tactical asset allocation decisions along with any sectorial or thematic tilts.

After reviewing asset allocations, the committee analyses individual investments using a bottom up approach and externally sourced investment research to support investment selections and opportunities. This process aims to make high quality investments at a reasonable price in line with our Investment Philosophy using the following assessment criteria:

1. **Quality Filter:** Ability to invest capital to generate returns in excess of weighted average cost of capital over the long term.
2. **Competitive Advantage:** Companies with unique assets or intellectual property, customer and supplier stickiness, and not easily substituted or replicated.
3. **Strength and History of Management:** Management track record of giving and meeting guidance or high insider ownership.
4. **ESG:** Considering the long term viability of investments with Environmental, Social and Governance factors in mind.



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5. **Valuation:** Making quality investments at a reasonable price with a margin of safety. Selling when we believe stock has become overvalued or the investment thesis has changed.

Managed Accounts

A Managed Account (MA) is an investment holding or portfolio owned by the investor and managed externally. There are various types of Managed accounts and each operates similar to a managed fund however offers complete transparency of the investments in your account as you retain beneficial ownership of the investments. Being directly entitled to all tax credits, dividends and income can lead to a more efficient tax structure when compared to other forms of managed funds such as unit trusts.

Along with providing tax benefits, a Managed Account allows the investment adviser to make changes to your portfolio in timely manner when the time is right as opposed to incurring costly delays. Our MA is a Managed Discretionary Account (MDA) which operates under ASIC Regulatory Guidelines RG-179.

Expedition Portfolio – Suitable for either newer investors or those just commencing with a smaller balance. With a minimum Investment of \$10,000, this portfolio is managed using a range of 4 to 8 ETFs to achieve a well-diversified portfolio that is aimed for growth.

Ascent Portfolio – Once the investment journey begins to grow over \$75,000, we find so does the complexity of life. This portfolio is aligned for such complexities using 8 to 16 ETFs to attain diversification that is in line with your personal circumstances and objectives.

Summit Portfolio - With a portfolio over \$300,000 this model offers additional direct shareholding and thematic ETFs, both capital growth and preservation can be achieved.



P3 Financial Planning Pty Ltd

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Australian Financial Services License 464 628

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