



STAMFORD  
FINANCIAL

Welcome!



# WELCOME BOOK



HERE ARE A FEW FACTS ABOUT US  
THAT YOU MAY FIND USEFUL

*If you lose this book, or lend it to a friend  
who does not return it, we will be very  
happy to give you another – just ask.*



## **THIS BOOK HAS THE FOLLOWING SECTIONS:-**

### **The Stamford Financial team**

A photo of our team members and a few words about us

### **How to find us**

A description of where to come and what to look for when you visit

### **Our courtesy system**

A tool which helps us to be pleasant, kind and careful with our communication

### **General information**

An outline of the things that we stand for and what we have to offer to you

### **A bargain we would like to make with you**

A guide to the way we would like our relationship with you to be

### **Important information**

It's very important that you consider this information before you make any financial decision that we may recommend



# THE STAMFORD FINANCIAL TEAM



A PHOTO OF OUR TEAM MEMBERS  
AND A FEW WORDS ABOUT US







**Martin Lambert CFP®**

Martin started working in the finance industry in 1984 and has experience in both the United Kingdom and Australia. He specialises in assisting working families to reduce their financial worries so that they can concentrate on the important things in life such as health, relationships and lifestyle.

Martin views his role as that of a mentor or financial coach and his wide-ranging experience has enabled him to assist many families in achieving their financial goals.

Martin has a Diploma in Financial Planning, became a Certified Financial Planner (CFP) in 2002 and is a member of the Financial Planning Association (FPA).

You may know Martin from his 10 years of community involvement in the Mackay Chamber of Commerce (three as Chairman). He now enjoys a more relaxed life without so much media attention. Martin's passion is running marathons (42.2km) and you'll often find him pounding the streets in the early hours of the morning.



## Bernadine Vergara

Bernadine has been a team member since 2004 and is the central figure in our administration team.

Bernadine is usually the first contact that clients will have with the business; her high standards, enthusiasm and commitment to your financial success means you'll hear from Bernadine a lot – her role is integral to the implementation of your financial plan and ongoing reviews. Her duties range from reception and maintenance of client records to organising Martin's daily activities.

Bernadine has a passion for doing fun and interesting things in the practice, so while you're here look out for her subtle touches.

Bernadine is a long time resident of Mackay. She keeps herself busy helping her husband with his hobby of training Muay Thai fighters.



Charmain Snell

Charmain has been a team member since 1998 and has a strong understanding of all aspects of the business. Her broad range of experience means that she is involved in the para-planning, practice management and administration of the business.

Charmain will play a critical role in the construction of your financial plan as well as your ongoing reviews and investment updates.

Charmain enjoys playing netball in her spare time. Not that she has much spare time, as Charmain also has a young growing family and a herd of cattle on 200 acres to keep her busy.



# HOW TO FIND US

A stylized, light gray line drawing of a lion's head and front paw. The lion is facing left, with its mouth slightly open as if roaring or speaking. Its right front paw is raised, with the claws visible. The drawing is positioned on the right side of the slide, behind the text.

A DESCRIPTION OF WHERE TO  
COME AND WHAT TO LOOK FOR  
WHEN YOU VISIT



## IF YOU HAVEN'T BEEN TO SEE US BEFORE WE ARE BASED AT

196 Nebo Road, West Mackay, Queensland.

Our building is a low set light brick building with a small brick and colorbond fence.

## HOW TO FIND OUR OFFICE

We are located between Lagoon Street and Galletly Street (opposite St Charles Anglican Church).

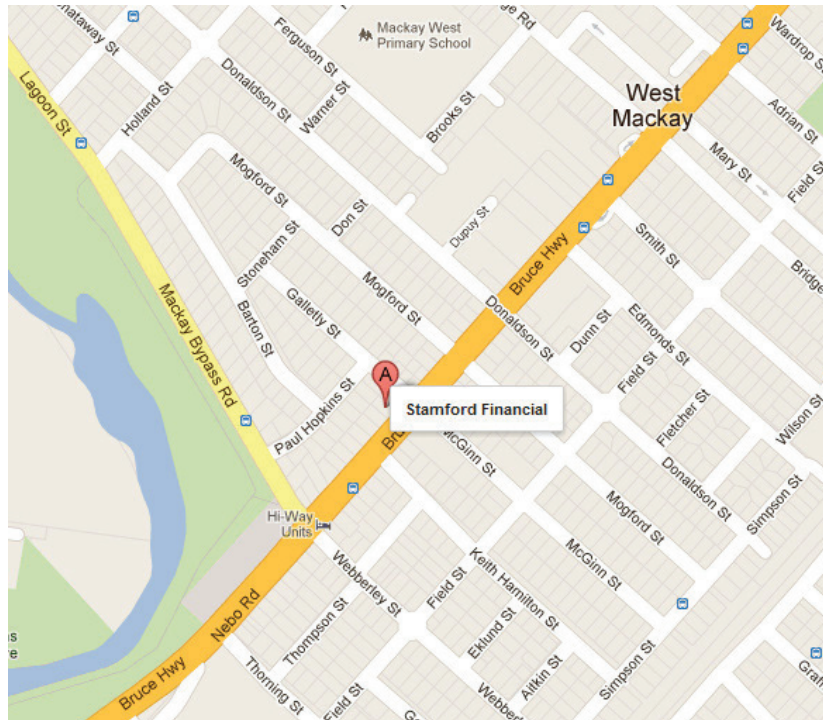
The map on the next page should help you find us.

If you are travelling from town along Nebo Road we recommend that you:

- Turn right into Galletly Street,
- Go around the block, so left into Paul Hopkins Street,
- Left into Lagoon Street,
- Left again into Nebo Road.

We are the second last house in the block before Galletly Street and there is plenty of parking space, just drive in (or stop at the side of the road if you prefer).





If you have any problems in finding us please just call on 1800 228 161.





Our building (viewed from the road)



# OUR COURTESY SYSTEM



A TOOL WHICH HELPS US TO BE  
PLEASANT, KIND AND CAREFUL  
WITH OUR COMMUNICATION



This is the system that we use in our contacts with each other and with you.

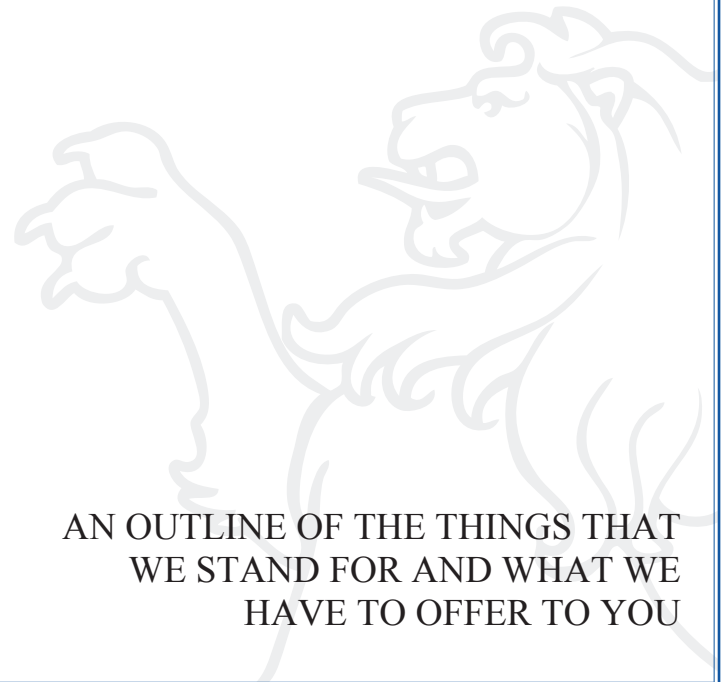
We have found that communication is much more effective when we are pleasant, kind and careful with our words and actions.

We would like you to try to use the same system in your dealings with us. If you have any questions about the system, please just ask.

- Speak very politely using a person's name – 'please' and 'thank-you' as a minimum.
- When you talk about a person who is not present, speak as if they are listening to your conversation.
- If you have a problem with someone, talk about the problem only with them, and in private.
- Apologise and make restitution if someone is upset by your actions.
- Greet and farewell everyone by name, with eye contact.
- Blame a system not a person.
- Tell the truth!
- Use positive conversation.



# GENERAL INFORMATION



AN OUTLINE OF THE THINGS THAT  
WE STAND FOR AND WHAT WE  
HAVE TO OFFER TO YOU





## OUR INVESTMENT/LIFE PHILOSOPHY

At Stamford Financial, we base our entire philosophy and approach around a few very important concepts that we'd like to see you successfully implement in your life. If you do, you'll have a much better chance of eventually becoming wealthy, with more than enough funds in retirement to pay for a very rewarding lifestyle for you and your family.

## COMMITMENT

We structure your plan to reach your goals and we work with you to make sure that you achieve these goals – but we can't do it without you. We need you to commit to following our simple 'guided missile' approach.

We need you to dedicate ten minutes a month to provide us with the information we need in order to ensure you remain on course to reach your goals. If you can't give us ten minutes a month then we'd question how serious you are about your financial success.

## WORK HARD / PLAY HARD

We'd all like an ideal world where we work a solid day only to come home – or even better go out – to some exciting activity or pastime with our friends and family. But for the average person, the reality is far different. We picture the average Joe's life is more like this:

- Work hard
- Go home and eat a microwave dinner
- Flake out in front of the TV!

Modern living can sometimes get a little bit, well, unhealthy. Before you know it you're on first name terms with Colonel Sanders and everyone is calling you Doughnut Dan or Cup Cake Kathy!

That's why we have designed our financial coaching process to suit the time constraints of a busy lifestyle. The idea behind it is to take your financial worries away so that you can concentrate on the really important things in life such as:

- Your health
- Your lifestyle and
- Your relationships.

We aim to make it easy for you to stay informed and in control of your finances. Think of us as the fitness instructor for your investments.

## AIM HIGH

We do. We don't settle for second best and we don't recommend that you do either. Take time to consider your life goals. Whether they are paying out debt, educating your children, upgrading the car or planning an overseas trip. What would make a truly rewarding life? Consider what you are doing today, right now, to reach those goals. Then put some plans in place to make daily progress towards reaching your target.

**Just remember that riches do not always come in the form of dollars!**

## AN APPLE A DAY .....

.....keeps the doctor away. It's the simple things that you do on a regular basis that ensure your ongoing financial health. In the same way that eating healthily keeps you physically fit; being disciplined with your spending patterns keeps you financially fit. Just as you can have a feast on junk food from time to time you can splash out on a shopping trip too.

## TRY TO KEEP YOUR WORK AND EMOTIONAL LIFE SEPARATE

It's a good rule, but sorry, we can't. You see the thing is we're really quite emotional. We love helping our clients plan their future and even better, seeing them reach their goals.

Whether it's a new car, a holiday or home renovations, these are the things that you have identified as being important to your life and we take great pride in helping you to fulfil those goals.

We can often be found refining strategies for clients at strange times of day or night – we get emotionally involved in your goals, that's just the way we are.

## DON'T WASTE TIME.....

Life's too short. However, if you feel the need for a financial check up, you can catch us online at [www.stamford.net.au](http://www.stamford.net.au) where you can give your mind a work out without leaving your seat.

Or you may prefer to call us on 1800 228 161 or email us at [admin@stamford.net.au](mailto:admin@stamford.net.au) - we're always up for a chat.

Maybe you could tell us how you reached your goals or what you are doing to achieve them. Whatever the reason we'd love to hear from you.

Stamford Financial Hilly Half Marathon  
on Hamilton Island



## WHAT WE DO AS ADVISERS

A common question that we hear from new clients is

**“I’m not sure how this works - what does an Adviser do?”**

Here is how it works – we will ask you about your current financial position (what you own, what you owe, what you earn and what you spend). We will discuss your goals and ambitions. We will talk about what excites you and what worries you.

Then we develop a structured program to guide you from where you are to where you would like to be. Ideally we then work with you on an ongoing basis to ensure that you stay on track (and adapt the strategy as circumstances change).

## WHAT TO EXPECT FROM THE INITIAL DISCUSSION

We spend a lot of time at the office and we would prefer to do that with people we like and who appreciate our service. We find it more satisfying to spend time with people that we have become friendly with and trust.

Before we get into the facts and figures we like to find out a little bit about you. What you enjoy doing, what goals you have for life and why you want to achieve them.

At the initial meeting we will talk about what assets you own, what debts you have, your superannuation and life & income protection insurance.

Often we find people have several small debts (credit card / personal loan) which are holding them back.

Or too many superannuation policies that need to be consolidated.

Life insurance and income protection insurance are almost always in need of a review.

We will also consider any investments that you have in place, rental properties, shares, managed funds or term deposits.

Together we will then consider a plan of attack and start to decide how to move things forward. We will talk about what you want to do yourself and what you would like us to do for you.



Stamford Financial Hilly Half Marathon  
on Hamilton Island





## YOUR ROLE – OUR ROLE

Your financial position is just that of course, yours and you need to take responsibility for it (whether it is good or bad).

Our role is that of financial coach and to a large degree that of a teacher.

We like to provide you with enough knowledge and information so that you can make informed decisions about your financial future now and ongoing.

We aim to make your life and our lives happier and more fulfilled because of your relationship with us.

Now we understand that not everyone wants the level of service that we offer.

Some prefer a quick and cheap solution.

That's fine and the internet offers many solutions at a low price.

We choose only to deal with people who are prepared to put in some time and effort to secure their financial future rather than looking for a quick and easy fix.

## WHAT SERVICES WE OFFER

- ✓ Lifestyle financial planning
- ✓ Investment advice
- ✓ Debt reduction strategies
- ✓ Regular savings plans
- ✓ Cash flow monitoring
- ✓ Expenditure planning
- ✓ Income protection insurance
- ✓ Life insurance
- ✓ TPD insurance
- ✓ Trauma insurance
- ✓ Superannuation advice
- ✓ Debt management
- ✓ Estate planning



## WHAT SERVICES WE DO NOT OFFER

- ☒ House, car, boat insurance
- ☒ Share trading
- ☒ Home loan broking
- ☒ Tax returns

*We do however have a network of professional contacts who will be able to assist you in these areas if required.*

## HOW WE TRY TO MAKE YOUR EXPERIENCE HERE A PLEASANT ONE

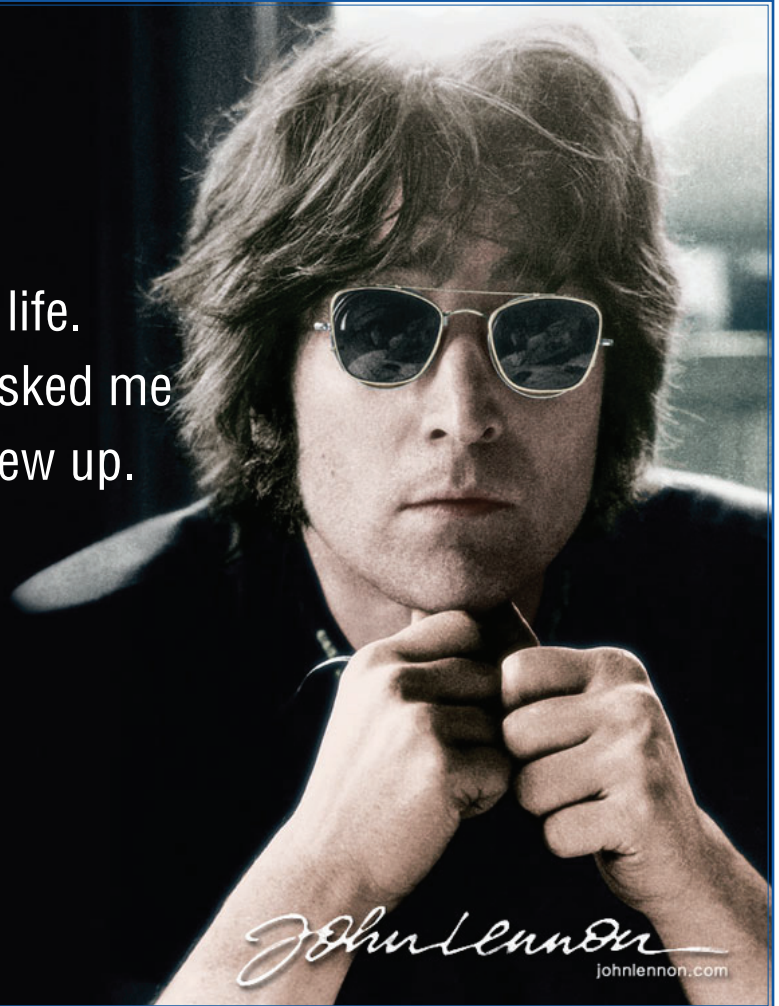
We provide a comfortable and relaxed environment so that our discussions are efficient and enjoyable.

We will explain things in a language that you understand, we try to avoid jargon and industry terms as much as we can.

We will not put pressure on you to commit to a strategy – if you are not ready to make a decision we will give you more time (and more information if required).

“When I was 5 years old,  
my mother always told me  
that happiness was the key to life.  
When I went to school, they asked me  
what I wanted to be when I grew up.  
I wrote down ‘happy.’

They told me I didn’t  
understand the assignment,  
and I told them they didn’t  
understand life.”



## WHY WE HAVE NO RECEPTION DESK

We would like you to be comfortable when you come to see us. We provide a quiet comfortable lounge area for you when you arrive and a private meeting room for detailed discussions.

Many people have told us, and you probably feel the same way, that one of the most important things we need to do is listen to you when you talk. We find we can do that more easily if we are relaxed and in private.

## FOOD AND DRINKS

We like a nice cuppa and tasty treats from time to time and it is more enjoyable if we are sharing them with you.

Experience has shown that it helps us to communicate together.

It costs us so little - compared to making sure your financial future is secure. So you can expect to enjoy a lovely coffee with us and know that we care.

## HOW DO OUR FEES COMPARE

For many things our fees are similar to those of your average Adviser. We do not, however, just give you average service!

Whatever your fee is, you need to feel that you are getting value for money and if not we expect you to discuss that with us.

## PAYMENT OF FEES

You will not incur any fees without us first advising you what those fees will be and discussing how you can best pay them. Typically your fees can be paid by direct debit, direct credit or cheque – we do not accept cash payments.

## THE HOURS WE WORK

There is someone in the office every weekday, from 8.30am until 4.30pm.

Occasionally we can be persuaded to start earlier or finish later than this. However, we have families who like to spend some time with us too and so we ask that you consider this when making your requests.

Where the need arises we can come to you – although we can work much more efficiently in our office so we prefer to keep home visits to the exception rather than the rule.

## **FREECALL 1800**

We are happy to cover the cost of your phone call and you can reach us direct by dialling 1800 228 161.

## **AFTER HOURS – 0409 263 202**

Martin's mobile is available to existing clients 24 hours a day, 7 days a week. If you need to contact him outside of office hours this is the number to ring. Now, we do appreciate it if you can wait until the next business day to call us, however we understand that every now and again there is something that you need to discuss sooner:

- At a charity auction and bid higher than you expected?
- Buying a car on the weekend?
- Made a silly offer on a property and it was accepted?

Just please don't feel compelled to call Martin in the early hours of the morning just to let him know that you are at a great party!





# A BARGAIN WE WOULD LIKE TO MAKE WITH YOU

A GUIDE TO THE WAY WE WOULD LIKE  
OUR RELATIONSHIP WITH YOU TO BE



Here is what we feel we owe to each other.

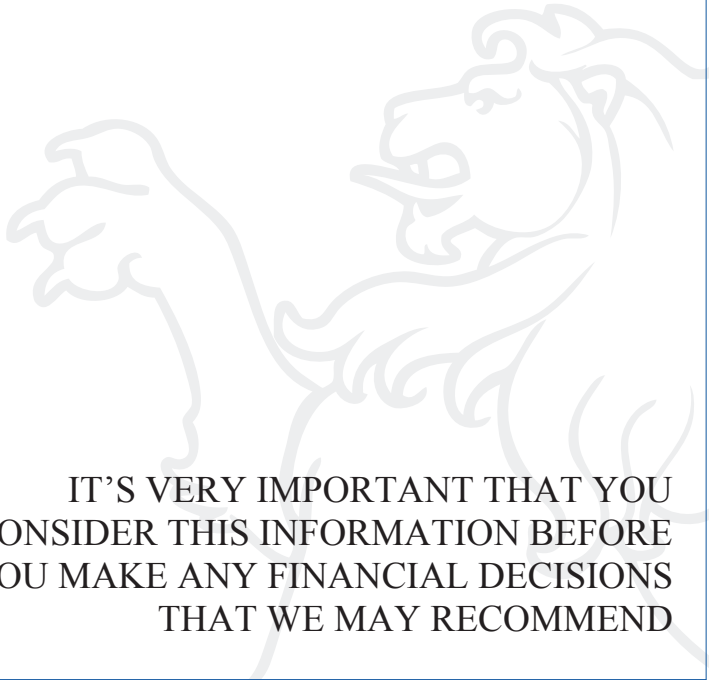
It is what we would like our relationship with you to be built upon.

If you have any concerns at all with this, we are happy to discuss with you what you feel would be fair.

- We will tell you in advance the cost of any service.
- We will offer you our very best recommendations based on research, experience and a successful track record.
- We will listen to and attend to your requests promptly and efficiently.
- We will endeavour to provide a high level of service at all times but please let us know if there is anything more we could be doing.
- We will do our very best to keep to time for our meetings because we know everyone hates to be kept waiting.
- You must complain if there is something that upsets you. That way we have a chance to put it right and apologise.
- You must return our calls and correspondence within a reasonable timeframe so that we do not have to chase you up.
- We think that we provide great service and the best advice in a comfortable, relaxed office environment. So if you are happy with the service we provided to you please let your colleagues, friends and family know about us. The finest complement we can receive is a referral from a client or friend.



# IMPORTANT INFORMATION

A stylized, light gray line drawing of a lion's head and paw. The lion is facing left, with its mouth open as if roaring or speaking. Its right paw is raised, with the index finger pointing towards the text below. The drawing is composed of simple, flowing lines.

IT'S VERY IMPORTANT THAT YOU  
CONSIDER THIS INFORMATION BEFORE  
YOU MAKE ANY FINANCIAL DECISIONS  
THAT WE MAY RECOMMEND

## STAMFORD FINANCIAL

The team at Stamford Financial Pty Ltd have been providing a high standard of professional financial advice to clients since 1998. Based in Mackay, the heart of Queensland, we focus on providing innovative financial solutions that help our clients to achieve their goals and dreams.

We believe that financial advice is about more than investments. We work closely with you to ensure that you have the right structures, savings and lending strategies, personal protection and insurance levels in place.

We understand how important it is that you make informed decisions about your finances and we take the time to ensure that you understand all financial strategies that we recommend.

At Stamford Financial we also know that your situation is going to change over time. So, because we develop long term financial strategies, we have an established client service program in place. This ensures that clients are fully aware of their financial position on an ongoing basis and are focussed on their goals.

We aim to meet with you on a regular basis to ensure your strategies are still appropriate for your needs and to make changes as necessary.

## INFOCUS SECURITIES AUSTRALIA PTY LTD

In Australia, financial advice can only be provided by holders of an Australian Financial Services License (AFSL) and their Authorised Representatives. Stamford Financial is a Corporate Authorised Representative of Infocus Securities Australia Pty Ltd ('Infocus'). Martin Lambert is an Authorised Representative and an Authorised Credit Representative of Infocus.

Infocus holds an Australian Credit Licence and Australian Financial Services Licence No. 236523 and provides us with access to software, professional development, compliance, and business support. Infocus also provides us with access to technical and legislative materials and updates as they become available.

For more information about Infocus, you can visit their website [www.infocus.com.au](http://www.infocus.com.au).



[www.stamford.net.au](http://www.stamford.net.au)