

Monday, 18 June 2007



Hello.

I'm writing to you about some exciting changes that will benefit you and the way we work together.

I've been working mainly as a sole-practitioner in my financial planning practice (Future Strategies) for the past 12 years. Running my own business brings a number of benefits to my clients, such as immediate access to me via either email or phone. I know this point is of importance to many of you. Also it offers a simple business model plus freedom for me in the way I work.

Your support and continued business during this time has meant my business continues to grow and in turn, the amount of administration required to run the business has also grown. In the long run, this potentially means I have to spend more time doing administrative tasks and less time working on how to improve your wealth. This is not what I want to see happening in the future.

For the past 18 months, I have been looking for a solution and I'm delighted to announce that I've found it.

As of 1 June 2007, I have joined forces with Integrity Financial Planning Pty Ltd. I've had the pleasure of knowing Denise Gibbons, one of the Directors of Integrity, for the past 7 years through our financial planning license provider, Securitor Financial Group Ltd.

Integrity is Brisbane-based and upholds similar values and ethics that I have practiced in the past. Integrity will provide me with back-office support, ensuring you continue to have access to me in the same way as you have always enjoyed. Better than that, you'll now have access to a team of people so no matter what; there'll be someone there to answer your questions.

On the next page you'll see we've addressed the most common questions that have typically asked when I have mentioned this move to a few of my clients. Please take the time to read through them.

I've also included a profile on Denise Gibbons (Director) and Sharon Williams (Client Services) so you can get a feel for their qualifications and why I'm so happy to be part of the Integrity Financial Planning team.

## Frequently Asked Questions

Can I still call you directly, Chris?

Yes, of course. I'd be delighted to hear from you. From now on it will be easier for you to use the 1300 780 818 phone number. That way, even if I'm in a meeting you'll be able to speak with Sharon or Denise and they will be able to either help you, or get a message to me.

Do I need to sign anything?

No. One of the benefits of joining with Integrity is that we are both with the same Financial Services Licensing group, Securitor Financial Group Ltd

Are there any changes to my investments?

No. This has no impact on your investments or investment strategy.

Will you still travel to Brisbane, Sydney and Melbourne?

Absolutely. This positive change will give me more time to spend on client work and less time doing paperwork!

Are you still my adviser?

Yes. Over the next 12 months I will be introducing you to Sharon and Denise. Sharon will be handling most of the administration so she'll be able to help with most of your questions. Denise can help you with investment advice should I ever be unavailable such as on holidays or at a conference.

I will continue to work from my Lismore office with the intention of spending a couple of days each fortnight in the Brisbane office.

Please update your records with my new contact details:

Tel: 1300 780 818  
Email: [chris.bowyer@integrityfp.com.au](mailto:chris.bowyer@integrityfp.com.au)  
Fax: 07 3862 1878  
Mobile: 0412 126 288  
Web: [www.integrityfp.com.au](http://www.integrityfp.com.au)

In the short term any emails sent to my [chris@futurestrategies.com.au](mailto:chris@futurestrategies.com.au) address will be redirected to my Integrity email.

Most importantly, please feel free to contact me if you have any questions, I'll be more than happy to spend some time with you.

Have a great day,



Chris Bowyer

## **Denise Gibbons, Director, Financial Planner**



Denise Gibbons' passion for finding exceptional solutions to her clients' financial needs has led her to running her own accounting and financial planning business at Clayfield.

### Career Experience

After completing a Bachelor of Commerce degree at the University of Queensland and a Diploma of Advanced Accounting, Denise worked in the audit section of a large accounting firm in Sydney and in Perth, before returning to Barcaldine for a period to run her family's

businesses.

Returning to Sydney and then Brisbane, she gained experience in tax and business services, working in small and medium sized accounting firms. After an interesting period working as financial controller of a private hospital, Denise has been the principal of her own accounting practice since 1992.

In 1998, Denise obtained her Financial Planning Specialist designation from the Institute of Chartered Accountants and became an ASIC authorised representative with Securitor Financial Group Ltd. Since that time she has offered financial planning solutions to her clients.

In 2005, she went into partnership with Mark Stewart and created Integrity Chartered Accountants & Business Advisors and from 1 March 2007 Integrity Financial Planning Pty Ltd began as the partnership for the financial planning division.

Since 1998, she has also held a position on the board of Foresters ANA Mutual Society Ltd which provides ethical investments.

### Career Areas of Particular Interest

Denise has a broad range of experience in accounting, business, taxation and financial planning. She has also drawn together a group of likeminded team members and strategic alliance support into this business to ensure that the clients' needs are met.

## **Sharon Williams, Client Services Manager**

A mixture of life experience and client service skills has resulted in Sharon Williams taking on her position of Client Services Manager at Integrity Financial Planning Pty Ltd.

### Career Experience

Sharon began her working career at the National Bank before resigning to raise her family and to help run a family transport business.

Her first position when returning to the workforce was as an administration officer at an aged care facility where she remained for four years until resigning to take up a position at a financial planning firm. Sharon remained working for that firm for five years and gained her Diploma of Financial Services (Financial Planning) in 2005.

She has recently joined the team at Integrity Financial Planning Pty Ltd to assist in the day to day running of this division and assist clients with their queries.