

Do not invest with anyone under the influence!

Financial institutional ownership of financial planning organisations can influence the decision making process and therefore, recommendations of its advisors.

The public essentially have two choices when seeking financial planning or investment advice, they are:

- ★ advice from a group that is owned (or partly owned) by a Financial Institution (ie superannuation fund, bank, credit union, building society or fund manager)

OR

- ★ advice from a group that is independently owned (therefore having no potential conflicts of interest with the advice given)

AIOFP believes it makes both commercial and common sense to seek advice from an independently owned Australian Financial Services Licence (AFSL) holder. AIOFP members only give advice on which financial institution or strategy suits a client's position. To ensure integrity of advice, all client cheques are made payable directly to the financial institution, and operation of trust accounts are not permitted by law.

Other benefits of seeking advice from AIOFP members are:

- ★ all members are state-based with local knowledge;
- ★ all members employ locally therefore supporting the local economy;
- ★ AIOFP offers a choice of up to four members in each state or territory;
- ★ highly competitive fees.



Please contact the Association on
1800 111 203
OR
08 8373 4606
for further details on
local members.

