FINANCE
ADVICE
INVESTMENTS
INSURANCE
SUPERANNUATION
ACCOUNTING & TAX

ELKCORP REPRESENTATIVE OFFER DOCUMENT

Premium Financial Services & Professional Wealth Management Platform

Contents

WELCOME TO ELKCORP

ElkCorp is a platform for the delivery of comprehensive, vertically integrated financial and professional services to the Australian general public and business community.

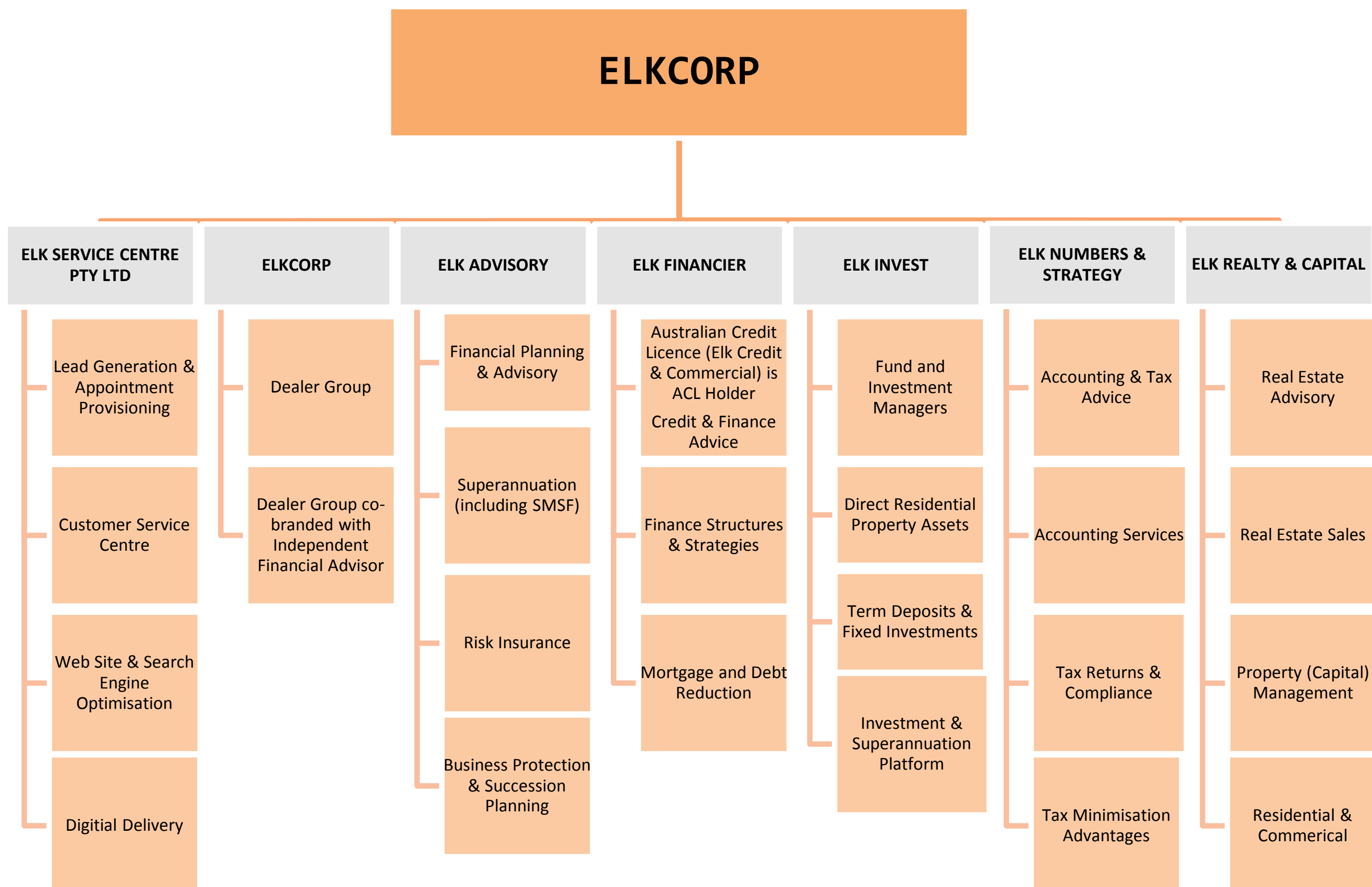
ElkCorp is a non-bank financial & professional services institution, that holds, owns and operates: an Australian Financial Services Licence, and Australian Credit Licence, a Registered Tax Agency & Accountancy Practice, and a Licensed Real Estate Agency.

ElkCorp is a private company on a mission and believes that innovation can transform and will deliver a distinctly different, next generation experience for *both* Advisors and clients, ensuring the best outcome for both.

ELKCORP'S PLATFORM DELIVERS	**ELKCORP PLATFORM PROVIDED COMPREHENSIVE VERTICALLY INTEGREATED FINANCIAL & PROFESSIONAL SERVICES**
• INNOVATION & CHOICE	• FINANCIAL SERVICES ADVICE
• EXPERTISE	• PROFESSIONAL SERVICES
• HIGHEST LEVEL OF INTERGRITY	• TAX PLANNING & TAX MINIMISATION ADVANTAGES
• STRATEGIES & SOLUTIONS	• MORTGAGE ORIGINATION
• CLIENT CENTRIC SOLUTIONS	• DEBT REDUCTION
• SUPERIOR FINANCE & CREDIT ADVICE	• RISK MANAGEMENT AND PROTECTION
• ASSURED FINANCIAL PLANNING & ADVISORY	• REAL ESTATE ADVISORY
• ACCOUNTING SERVICES & TAXATION ADVICE	• BUSINESS PROTECTION
• WEALTH ACQUISITION & MANAGEMENT	• SUCCESSION PLANNING (INCLUDING ESTATE PLANNING)
• REAL ESTATE BASED ADVISORY SOLUTIONS	• MANAGEMENT & ADMINISTRATION SERVICES
• REVENUE GATEWAY MANAGEMENT	• CREDIT ADVICE & FINANCE
• CUSTOMER SERVICE CENTRE	
• A NEXT GENERATION FORWARD THINKING BUSINESS	

For you and your client this is a complete financial and professional services hub, all within one platform.

THE ELKCORP SERVICE PLATFORM STRUCTURE



ELK SERVICE CENTRE

- **Lead Generation & Appointment**
- **Website & SEO Presence**
- **Customer Service Centre**
- **Digital Delivery**

Elk Service Centre provides a first instance customer contact center. Client acquisition and assistance are provided via digital and telecommunication interfaces.

Lead Generation & Appointment Provisioning

Lead generation and appointment setting for ElkCorp Advisors. Profiling of prime market areas by our telemarketing and lead / appointment generation team, providing an outcome of confirmed client appointments that have gone through a 5 touch process, including 3 quality and recorded phone conversations, along with two validation communications delivered electronically to the prospect / client.

Confirmed appointments populated into your calendar for attendance, servicing and conversion in line with our benchmark processes and standards.

Customer Service Centre

The Elk Service Centre is a client and customer service centre to support the ElkCorp group in their service delivery and to provide clients with a seamless client journey and experience

Web and SEO Presence

Elk Service Centre's Digital focus is on providing an informative and educational website that promotes the need for a planned wealth management program through the key service provided by ElkCorp.

Digital Delivery

Best practice SEO is used to increase the promotion of the site and its contents in keyword searches. Leads that are generated via the Digital interface are processed through a customised CRM system.

Our CRM system ensures that leads are managed through the information presentation process and are passed onto the relative authorised representative.

All Elk Service Centre operatives are trained to meet the high standards required by an AFSL holder.

ELK ADVISORY

- **Financial Planning & Advice**
- **Investment Advice**
- **Risk Protection & Insurance**
- **Superannuation**
- **Wealth Accumulation**
- **Asset Acquisition**
- **Budgeting and Planning**

Elk Advisory is a leading provider of a broad range of financial advice services: investment, superannuation, insurance and retirement solutions. Elk Advisory is about Super for the Future, and helps client Future Proof themselves.

Elk Advisory provide the confidence to make informed investment decisions and manage risk. Our advisors take a disciplined holistic view of client needs to investing and tailored advice. We are mindful of client circumstances when developing a strategic plan for the future and focus on building a plan for accelerating wealth with a range of tailored solutions. Our advice covers investment and debt management, retirement, superannuation, wealth acquisition and wealth protection

Elk Advisory provides licensed financial planning & advice services, and assistance to get organised financially, do more with your money and retire with more. Elk Advisory is a financial planning & advisory firm that is a Corporate Authorised Representative of an Australian Financial Services License Holder.

Developing a financial strategy is much more than undertaking a ‘risk tolerance’ assessment and creating an investment portfolio that delivers that risk. It is much more complex, and rewarding, than that. A key philosophy of Elk Advisory is that the best answer for an individual is unique to that individual. Achieving an appropriate risk-return trade-off that best meets client goals requires a solution that ties together client objectives, preferences and circumstances.

To maximise wealth creation, attention is needed on how objectives are achieved. Managing costs, including minimising taxes, is critical. Ensuring investment infrastructure suit needs can avoid pitfalls down the track, particularly around retirement, and can provide more flexibility and peace of mind.

We have the necessary expertise to help. Achieving financial security and sleeping well also involves thinking about how much financial risk is comfortable. We can help in the understanding of risk-tolerance levels, and translate and illustrate how risk can affect different strategies designed to achieve client objectives. Client understanding of the model and process is extremely important.

We have the expertise and processes to ensure we fully understand the risks of any investment we recommend, without just relying on third party investment options.

Elk Advisory Advisors are free of vested interests. Elk Advisory is not tied or bound to any financial institution. We provide the best solutions based on performance and suitability alone.

By taking a broad view of client financial affairs, objectives, circumstances and preferences, and using our expertise and insights, you can achieve the best financial results. Together we develop wealth creation and protection strategies that increase client returns without undue risk.

Regular reviews are conducted under our client for life model, and a 'hands on' attitude contribute to a comfortable, reliable and on-going relationship between the client and our business.

Budgeting & Cash-Flow Strategies: Budgets and cash-flow plans are often underestimated. When implementing a long-term plan it is important to track your spending and account for all client financial resources. Keeping and regularly reviewing client budget and cash in-flows and cash out-flows helps empower clients to control their money, rather than letting money issues take control. Successful cash-flow management is one of the keys to wealth creation.

Retirement Planning: Regardless of age, it is never too early or too late to begin looking after your money, directing it with intention and planning for now and the future. Visions of retirement vary from person to person and include such things as relaxing full time, travelling, pursuing a hobby and maybe even working part-time.

Retirement planning involves organising assets and savings into a plan that will meet goals for retirement. Taking into account needs, time-frame and goals, Elk Advisory adviser identifies and helps clients to make informed decisions on a number of personalised strategies that will maximise wealth for retirement. We can also help with regards to investment strategies relative to Self-Managed Superannuation Funds (SMSF), which can give clients greater flexibility, investment choice and control over superannuation.

Income & Asset Protection (Personal Risk Insurance): Insurance is an important risk management tool that can protect you and your family from financial hardship caused by unplanned events. Your Elk Advisory Advisor works with you to identify your risks and implement a cost-effective risk management program that has been developed with your specific circumstances and requirements in mind (including giving consideration to the environment in which your insurance will sit).

Insurance recommendations provided by Elk Advisory include:

• Life Insurance	• Income Protection Insurance
• Trauma Insurance	• Business Protection & Succession Planning
• Total and Permanently Disabled (TPD) Insurance	• Child Cover

If you have existing insurance arrangements, it is important to realise that both over-insuring and under-insuring can be costly.

ELK FINANCIER

Elk Financier delivers tailored and effective lending and finance solutions for every type of finance transaction.

Ranging from the simplest residential property loan facility through to the most complex commercial transaction, Elk Financier offers client's a single efficient point of access to the entire consumer lending, residential lending and business & commercial finance sectors.

Elk Financier's strong relationships with the majority of major lenders and product ensure we remain truly independent. Elk Financier is a privately owned and operated lending, finance and banking intermediary company that commenced operations built on a foundation of experience, knowledge, expertise, motivation, and professionalism.

Elk Financier has built its foundation on upholding the legal and ethical requirements of the finance and mortgage industry, as well as ensuring a high level of professionalism.

The products and services we offer and provide:

CONSUMER LENDING	BUSINESS LENDING AND FINANCE
• HOME LOANS • LINE OF CREDIT • LINE OF CREDIT FACILITIES • LOAN FACILITIES • OFFSET ACCOUNTS • ALL IN ONE ACCOUNTS • PROPERTY INVESTMENT LOANS • MANAGEMENT RIGHTS UNIT FINANCE (incorporating the associated Business Asset Finance) • PERSONAL LOANS (including Motor Vehicle Finance) • PERSONAL OVERDRAFTS • LOW DOCUMENTATION LOANS • LENDING AND OTHER PACKAGES • ON-GOING REVIEW SERVICE	• BUSINESS LOANS & OVERDRAFTS • COMMERICAL PROPERTY LOANS & LENDING FACILITIES (incorporating Bill Facilities) • ACCESS TO INTEREST RISK MANAGEMENT SERVICE PROVIDERS • LEASING, ASSET-BASED, AND EQUIPMENT FIANANCE • STRUCTURED, PROJECT & PROPERTY FINANCE • MANAGEMENT RIGHTS BUSINESS FINANCE (Incorporating the associated Unit Finance) • CASH FLOW SOLUTIONS (Incorporating Invoice Finance & Trade Finance) • LONG & SHORT TERM LENDING • INVESTMENT LENDING (incorporating long-term finance and structured investment loans) • REVIEW OF BUSINESS DEPOSIT AND TRANSACTION ACCOUNT FACILITIES AND ASSOCIATED BANKING SERVICES • ON-GOING REVIEW SERVICE

ELK INVEST

- Elk Invest Direct Residential Property Asset – Fundamentals & Criteria
- Funds & Investment Management
- Elk Invest benefits
- Term Deposits & Fixed Investments
- Investments & Superannuation Platform

Elk Invest has an expertise in direct residential property assets and the major considerations, variables and specifics that need to be considered and understood in relation to such an investment.

Elk Invest coordinates a team of professional services intermediaries and appropriately licensed and authorised persons to assist you in achieving financial goals. These include engaging the skills of a wide range of seasoned professionals to meet your investment needs.

Elk Invest believe that direct investments can offer excellent risk adverse returns, taxation and portfolio benefits that provide opportunities not available in other markets. Elk Invest has access to satisfactory, appropriate, balanced investment vehicle assets – in the form of direct residential property assets, as well as investment evaluation expertise and processes to consider specific opportunities and to advise on how they can be included in a portfolio and overall financial structure and strategy.

For many people, investing in property can be a daunting experience, as there are so many considerations to be made. Elk Invest will give you the guidance and support needed, so that property investment decisions are comfortable and confident. Our experience and expertise in property investment ensures that clients who invest in property meet their individual goals and objectives.

Any investment vehicle that Elk Invest (including via its appropriately licensed and authorised persons) recommends have been selected on, and checked against benchmarks we set. These benchmarks comprise a stringent series of fundamentals and criteria designed to provide you with a sound investment

Elk Invest Direct Residential Property Asset – Fundamentals and Criteria

- Value for bank/lender mortgage purposes (is the valuation acceptable to the bank/lender, and within their acceptable parameters
- New (tax minimisation advantages that provide tax savings – if applicable to, and available to your circumstances – are driven to a degree by the often significant depreciation benefits provided via new residential dwellings
- Land and Construction (provides savings on Stamp – Transfer Duty) Construction to be undertaken by Elk Invest approved Panel Builder. Tertiary to this primary benchmark is near new, completed "house and land" properties
- 4 Bedroom, 2 Bathroom, Double Lock up Garage (primary). Any property Investment vehicle tertiary to this is only considered an on exception basis and subject to specific due diligence.
- Rental Yield (4.5% - 5% and above, rental yield brand preference)
- 30 minutes of a major capital city (Brisbane) and in very close proximity to satellite cities/major regional centres
- Infrastructure
- Current and Planned
- Public versus Private
- Demographic Profile (income bands of people in locations, employment type, age, socio-economic status)
- Growth
- Continue and sustained growth over the medium and long term driven by population growth and demand which in turn is driven by continued infrastructure implementation and development
- Green space (signification englobo land) past (i.e. further afield from major capital city as compared to) the vehicle location to allow for continued development to occur past where the vehicle is located.
- Balance Investment vehicle providing the correct combination of rental yield/income, tax savings and growth

Funds & Investment Management

We provide quality investment products, financial advice, and corporate services to individuals, families, financial advisors and organisations. Clients can access ElkCorp and approved third party products and services through our financial advisor network, our advisor & representative footprint or directly from us.

ElkCorp's investment approach is based on our conviction that we can combine our information and insights, our proprietary technology, our business model of information sharing and focus on risk management into an ability to deliver performance in all market environments. ElkCorp is about an active management approach seeking to outperform.

Australia has one of the most complex financial systems in the world. Our people want to help our customers navigate these complexities through intelligent but easy to use products.

We want to:

- Help our investors take control of their Superannuation
- Show our investors how they can build wealth and secure their financial future
- Earn the trust and confidence of our investors and financial advisors by delivering products and service that make it easier to invest
- Help our investors become better investors

We invest in all major asset classes, including Australian and global shares, fixed income and property in a prudent and disciplined manner according to our long-standing investment principles and philosophy. We make active investment decisions based on our intensive analysis of an investment's quality, value and risk.

Elk Invest benefits:

- We maximise cash and term deposit rates
- We reduce fund leakages by securing better rates from and put your money to better us
- We provide diversification through the use of different product and providers on our panel
- We monitor the cash position of your fund
- We enhance operational "safety"
- We provide flexibility and transparency
- We provide a stable platform for quality asset origination

Term Deposits & Fixed Investments

Fixed Interest solutions…diversify or balance your investment portfolio.

A term deposit delivers fixed returns on your terms. A term deposit is an investment where the interest rate is guaranteed not to change for the nominated term, so you'll know exactly what your investment's worth. Simple to establish often via an easy online application process. Interest paid monthly, quarterly, half yearly or yearly. Term Deposits provide an automatic reinvestment capability, as well as seet and forget investment options.

At Elk Invest we offer you a range of products to meet your short and long-term investment goals. If you want to make your money grow faster or just want a regular income, Elk Invest provides access to higher returns than you'd usually get from fixed rate investments. If you want to invest in property you can choose from ElkCorp's range of home loans or buy property through your Self-Managed Superannuation Fund (SMSF) using a SMSF funding facility, which it designed & structured specifically for SMSF property investment and the SMSF legal and taxation environment.

Fixed interest investments offer investors a regular income for a specified term with the expectation that the principal will be repaid at the end of the term (maturity date).

Fixed interest investments are usually issued by corporations, government and semi-government bodies and financial institutions such as banks to raise funds.

Examples of fixed interest investments include:

- Corporate bonds
- Government and semi-government bonds
- Capital notes
- Debentures and income securities

Fixed interest investments should form part of a diversified investment portfolio and can offer the following benefits:

- Regular income returns at a set interest rate, which can be fixed for a specified term, providing greater certainty than shareholder dividends
- Repayment of your initial investment on maturity
- If interest rates fall, you generally continue earning the higher initial rate of interest until maturity

Investment & Superannuation Platform

You retain control over where your money is invested, and with your financial adviser, you can create the financial

Strategy that is best suited to your financial needs and goals.

Elk Invest is ElkCorp's investment & superannuation platform provider offered to investors who wish to maximize their investment resources to achieve their future goals and want a single interface offering simplicity of investment placement and ready access to the status of their account and the underlying assets via digital delivery (the internet)

ELK NUMBERS & STRATEGY

- **Accounting & Taxation**
- **Tax Planning**
- **Audit Services & Assurance**
- **Business Rick Solutions**
- **Corporate Advisory**
- **Management Consulting**
- **Succession Planning**
- **Tax Consulting**
- **Business Account System & Bookkeeping**
- **Superannuation (Self-Managed Superannuation Funds, Corporate Superannuation & Superannuation Planning)**

Elk Numbers & Strategy provides professional accounting, taxation advice, and business advice services for both individuals and businesses. Elk Numbers & Strategy is an accounting, taxation and business advisory firm that offers a comprehensive suite of services and expertise, whilst working closely with clients to develop innovative approaches to personal and business challenges, delivering efficiency and value for money. It is a long-term commitment we make to our clients - to stand by them through the smooth and turbulent times.

Elk Numbers & Strategy has powerful analytics and strategies for business growth.

Elk Numbers & Strategy is able to provide a proactive approach to our client's circumstances and needs with respect to tax minimization strategies, whilst ensuring all our clients deal with appropriately qualified, and appropriately authorised practitioners. More importantly, our expertise in structuring your affairs to fit with your financial objectives is a key part of achieving better wealth creation without excessive risk. This can involve combining taxation, superannuation, financial structuring and investment expertise.

ElkCorp and its platform of professional practitioners provide clients with a comprehensive range of financial services and related professional services. Our aim is to assist in making considered and appropriate decisions regarding financing requirements and financial health, then using these decisions as a base to build an integrated and ongoing structure, strategy and solution.

This integrated approach is consistent with our philosophy of controlling the things that can be controlled, whilst also considering and accessing additional income streams and additional assets to allow access to open market forces in an affordable and creditworthy structure. At a simple and practical level, we save time, costs and frustrations by eliminating the need to use a diverse group of finance providers, financial advisers and accounting & taxation professionals.

Accountant and Appointed Tax Agent we will:

- Prepare personal / business / trust return(s)
- Attend to lodgement of personal / business / trust return(s)
- Provide taxation planning and tax strategies
- Provide general taxation advice, including business tax advice where applicable
- Act as contact with Australian Tax Office for matters relating to taxation affairs
- Preparation and lodgement of BAS, PAYG and other statutory documents
- Analyse and make recommendations regarding accounting records and financial affairs
- Prepare financial and other statements as requested
- Review assessments and advise on appeal procedures where necessary

Other Services

PERSONAL

- Business Registration (ABN, Tax file numbers, PAYG, Pay as you go)
- Business Schedules and Updates
- Instalment Activity Statements
- EPT Eligible Termination Payments
- PAYG Income Tax Withholding Variations
- Negative Gearing
- Rental Property Advice
- Capital Gains Tax, Property and Shares
- Fringe Benefits Tax
- Salary Sacrifice
- Land Tax
- STS – Simplified Tax System
- Foreign Income
- MYOB and Quickbooks Online

COMPANIES

- ASIC Compliance
- Business Registration (ABN, Tax file numbers, PAYG, Pay as you go)
- Business Activity Statements
- Financial Statements
- Income Tax
- PAYG Income Tax Withholding Variations
- Payroll Tax
- Salary Packaging
- Taxation Planning
- Fringe Benefits Tax
- MYOB and Quickbooks Online

TRUSTS

- Business Registration (ABN, Tax file numbers, PAYG, Pay as you go)
- Business Activity Statements
- Financial Statements
- Income Tax
- PAYG Income Tax Withholding Variations
- Payroll Tax
- Salary Packaging
- Negative Gearing
- Rental Property Advice
- Taxation Planning
- Fringe Benefits Tax
- Asset recording
- MYOB and Quickbooks Online

PARTNERSHIPS

- Business Registration (ABN, Tax file numbers, PAYG, Pay as you go)
- BAS - Business Activity Statements
- Financial Statements
- Income Tax
- PAYG - Income Tax Withholding Variations
- Payroll Tax
- Salary Packaging
- Taxation Planning
- Fringe Benefits Tax
- Asset recording
- MYOB and Quickbooks Online

SUPERANUATION FUNDS

- Self-Managed Superannuation Funds
- Auditing of Funds
- Business Registration (ABN, Tax file numbers, PAYG, Pay as you go)
- BAS - Business Activity Statements
- Financial Statements
- Income Tax
- Capital Gains Tax
- Eligible Termination Payments
- Rollovers
- PAYG Withholding Tax and Instalments
- Taxation Planning
- Asset recording
- MYOB and Quickbooks Online

ELK NUMBERS & STRATEGY AND BUSINESS

Elk Numbers & Strategy is the breakthrough accounting system designed, engineered and built for the provision of the ultimate in business accounts structuring & management solutions for the small, medium and emerging business within Australia, ported and delivered to you via our proprietary next generation ElkCorp gateway.

The ElkCorp gateway is a portal through which business information and data is batched, captured, input, managed, measured, reported, and collaborated on, via seamless integration using Elk Numbers & Strategy's "core data - system platform", creating exponential efficiencies and the power to accurately manage for growth and profit.

The Directors and owners of Elk Numbers & Strategy's passion is the small, medium and emerging business within Australia. We are on a mission to deliver the highest and best next generation accountant & accounting technician system and experience for the Australian small, medium and emerging business community.

Elk Numbers & Strategy delivers the ultimate business accounts structuring and management system via the proprietary next generation ElkCorp gateway. Elk Numbers & Strategy has revolutionised the business accounting, bookkeeping and accounting technician marketplace.

Elk Numbers & Strategy will deliver you and your business:

- **360° Business Accounts System and Accounts Management Fulfilment solution**
- **Unparalleled "bookkeeping" and accounting technician end to end solution -**
- **Web-based system removes IT costs and risks-**
- **Single data source for all business units**
- **Offers unseen efficiencies and complete control**
- **Reporting and documentation is always audit ready**
- **Innovative ground-up solution - no bolt on modules**
- **Market leading technology, systems and processes**

The gateway through which information, documentation and data flows onto the "core data-system platform", and the interaction between the system user (the client), the data, and our expert internal accounting technician advisors is the forward thinking heart and soul of the ElkCorp system. A unified core data batching, capturing, recording, measuring, managing and reporting platform puts everyone on the same page at all times.

You simply digitally send (via scanning to the Elk Numbers & Strategy data batching that will match you records to your unique digital mailbox), or for those who need to transition to secure cutting edge information delivery we will help you get there, and in the meantime you can simply send us your information in a reply paid envelope under your personalised batch separator (or this infrastructure and resources are provided for you by ElkCorp). What is output the other end of the Elk Numbers & Strategy gateway are market leading, benchmark re-defining, up to date, accurate, accounting standard, "chart of account" identified management accounts financials. These management accounts and financials are Accountant ready, audit ready, and are even tax lodgement enabled and ready.

This system removes the need for our Accountant to spend time inputting, reconciling, checking and working on what is being input into your accounting / bookkeeping system. This is going to save you money, and is going to allow your Accountant to spend time adding value to your circumstances and doing what they do best...providing you with tax and accounting advice on accurate, up to date, and current data, information and numbers.

Without giving away our proprietary processes, ElkCorp feel that many of the mainstream accounting software programs and applications have missed the mark...requiring business owners and / or bookkeepers and / or administrators to collate, input and record accounting and other business transactions. Often this is done incorrectly, inefficiently, and with the management accounts, "chart of accounts", statement of financial performance (profit & loss statement), and statement of financial position (balance sheet), being set-up and structured incorrectly...all of this creating very real time and opportunity costs for the business owner.

When you design, build, test, successfully implement and commercially operate a highly efficient system that delivers singular core business activity services and solutions to our clients...you get very good and very efficient at it, and ultimately you - our client, seriously benefits as compared to the alternatives and benchmarks in the marketplace.

Elk Numbers & Strategy is the only business accounts system, accounts management and accounting technician solution conceived and built from the ground up – using forward thinking and next generation technology. The single "data core - system platform" via a delivery and interface gateway significantly reduces your costs and compliance risks. Everything is fully integrated, and up-to-the-minute.

The ability to cohesively manage vast streams of business data is the real breakthrough. Being a system that operates in a cloud based environment means all users automatically work with the latest software and the latest data.

The system is continuously enhanced and updated by the Elk Numbers & Strategy Development and Executive team, so there are no software installations or updates to worry about. Any changes in government regulations are made by Elk Numbers & Strategy and reflected immediately across all channels

As qualified Accountants and a Registered Tax Agent, Elk Numbers & Strategy we will prepare financial statements and income tax returns, and lodge tax returns and the various other documents necessary to comply with your legal obligations.

We advise clients on what business and investment structures best suit their needs and help them achieve good taxation outcomes when purchasing or selling businesses, or planning for the transfer of assets between generations.

Our Accountants work with our finance and insurance specialists to integrate debt arrangements / requirements and insurance within business, investment and personal structures. Most importantly, we will work to make financial structures best reflect the clients business or professional circumstances, as well as personal circumstances. Elk Numbers & Strategy aims to deliver the highest quality solutions to meet the on-going and changing needs of its clients, as well as being committed to providing quality and timely service.

At Elk Numbers & Strategy, we can work offer an upfront “on call”, monthly or quarterly service level to assist with business financial management needs, for the purposes of improving businesses financial performance. Elk Numbers & Strategy can complete Business Activity Statements (BAS) and associated reporting requirements to ensure ATO compliance. In doing this we will are able to evaluate the business’ financial strengths and weaknesses during the financial year, and can then provide advice on how best to overcome financial weaknesses and improve business’ cash flow.

ELKCORP SMSF SERVICE

ElkCorp are on a mission regarding to Self-Managed Super Fund (SMSF) accounting, administration and advice. Our Accountants and Advisors (including Legal Advisors) are carefully chosen to provide the highest level of service, our systems are cutting edge and our ElkCorp Technical Services team is one of the best.

We provide a comprehensive service, assisting in all aspects of the fund's administration including all the paperwork, reporting and support in complying with super and tax laws.

You'll have your own SMSF Accountant - a super specialist, an expert Investment Advisor and an SMSF Legal Specialist. You'll have direct contact with your advisory team whenever you need it.

As an ElkCorp client, you will benefit in the following key features of our service

- a capped fee structure which incorporates the administration of pensions and the annual financial statements, tax returns and the audit of the fund
- current listings of your SMSF's investments, with market prices regularly updated and provided via our the ElkCorp gateway / portal
- annual tax returns completed by 31 October (where information is supplied within a reasonable time to meet that deadline)
- the fund's audit as part of the package provided by our approved Auditor
- investment strategies developed by the Elkcorp Investment Committee with vast, non-exotic, forward thinking, built on solid foundation investment experience
- Elkcorp specific investment opportunities
- Support from ElkCorp's Technical Services Team.
- Elkcorp have all your required services within the one hub, so you'll also have access to financial, insurance, estate planning and property investment advice

CONTACT US

Make an appointment to talk to an SMSF expert about how we support the administration or your fund by calling1300 950 833 or by filling in the online Client PURL (Personal URL).

How we help administer your SMSF as an ElkCorp client, and how you will benefit in the following key features of our service

As SMSF trustee, you'll need to authorise payments and transfers of money and approve the year-end financial statements and tax returns. You'll also make decisions in relation to investments and structuring.
We'll support you in the administration of your fund by:

- receiving and dealing with paperwork throughout the year in relation to investments your SMSF holds
- corresponding with share registries in relation to your SMSF's listed investments
- corresponding with the Australian Taxation Office on various issues
- taking care of paperwork and calculations in relation to the commencement and maintenance of pensions
- preparing trustees' minutes in relation to certain events
- preparing year-end financial statements for your SMSF
- preparing and lodging the fund's annual income tax and regulatory return
- preparing an annual actuarial certificate
- conducting the annual independent audit of your SMSF.

Our SMSF Service also assists Trustee's

- contribute money into the fund, including assistance with rollovers and other contributions
- receive benefits from the fund, including assistance with establishing pensions or making lump sum withdrawals
- deal with investments within the fund, and provide access to products when applicable deal with major events such as the death or removal of a member and/or trustee

ELK REALTY & CAPITAL

Elk Realty & Capital specializes in median to absolute premium residential property sales, commercial property sales & capital (property) management. Elk Realty & Capital are Real Estate Advisors - highly skilled in direct residential property assets, negotiation, sales & marketing strategies, research, negotiation and clear transparent advisory communication. Elk Realty & Capital combine the synergy of cutting edge IT infrastructure, mobility and a proactive and determined approach to allow us to best service our clients throughout the Gold Coast, Brisbane and South East Queensland location.

Elk Realty & Capital is a business that comprises a fully functional licensed real estate agency allowing us to produce better quality customer centric outcomes for our clients. Our business is qualified & skills in areas of research, negotiation, communication & superior customer service.

At Elk Realty & Capital we have a high expectation and requirement of positioning ourselves at the forefront of the real estate marketplace by building and utilizing cutting edge techniques, marketing strategies, and marketing exposure, while providing first class service which equips our clients with the knowledge to make the right buying or selling decision.

Looking to Save Money and Drive the Equity in Your Lifestyle & Portfolio Asset Harder?

Welcome to Elk Realty, a contemporary, innovative, more competitive and more efficient real estate advisory solution has launched! Elk Realty & Capital is a fully functioning and full service Licensed Real-Estate Agency located from our head office in Chevron Island. Elk Realty offers expertise and delivery of property based solutions in relation to residential sales (both primary and secondary), residential property management (capital management), commercial property sales and commercial property letting

Elk Realty & Capital…A Real Estate Advisory Revolution

Since inception, ElkCorp has been a trusted Advisor, and from servicing our client's needs it became evident that the traditional real estate model was too costly, too one-dimensional and too agent beneficial (have you seen those agent photos?). Elk Realty & Capital, and its business model comprises a fully functional licensed real estate agency allowing us to produce better quality customer centric outcomes for our clients. Our business is qualified & skilled in areas of research, negotiation, communication & superior customer service, along with being equipped with a solid and robust business plan, allowing for you – the valued client, to benefit.

Why has ElkCorp launched Elk Realty & Capital?

- To conduct a Licensed Real Estate Agency and business that has as part of its core business activities primarily focuses of managing our client's capital invested in their direct residential property assets.
- To provide the marketplace with a point of difference in terms of property management (we understand that you have invested your capital into this asset class and we want to ensure you are getting the data and information you need to remain continually and fully informed).
- To allow our client's to generate sufficient and commercially viable savings in regards to your existing property management fees / expenses.
- To allow us to provide capital management (capital defined as your investment into the direct residential property asset you own) across your discrete property assets
- To allow us to more closely monitor and track the performance of our client's assets.
- To further deepen and develop our working relationship over the long term.
- To be able to intimately manage your asset via a proactive capital management approach.

ELKCORP PLATFORM: ADVISOR & CLIENT EXPERIENCE

The ElkCorp Platform integrates:

- LICENCES
- NEXT GENERATION BUSINESS SYSTEMS
- LEAD GENERATION & PROVISIONING
- SOFTWARE SYSTEMS
- MARKETING
- WORKFLOWS
- PROCESSES
- ADVISORY SUPPORT
- EXCEPTION REPORTING & MANAGEMENT
- REVENUE GATEWAY

The ElkCorp Platform Delivers:

A robust & dynamic unified platform providing exponential efficiencies and power to drive revenue & business growth and provide the highest quality financial & professional service delivery to current and future clients.

This platform will provide you and your clients, the ultimate experience. The Platform is a gateway designed to help Advisors and clients navigate through the world of financial & professional services.

The ElkCorp Platform elevates the forward thinking next generation full service Advisor, from the traditional financial services businesses to a comprehensive, vertically integrated financial and professional service delivery platform that will set the benchmark in financial services industry.

The delivery and access to a full service platform will ensure that your clients remain your clients.

The ElkCorp Platform is a fantastic opportunity for single or dual discipline practitioners to truly offer their clientele and the marketplace a full service Advisory model.

The prominent benefit being a greater return on equity for you from your client relationships, and also a higher retention rate of your customer base.

As the key Advisor or Full Service Facilitator you will build the DNA of the relationship with the client, because of this you also deserve to get a higher rate of return from your customer database.

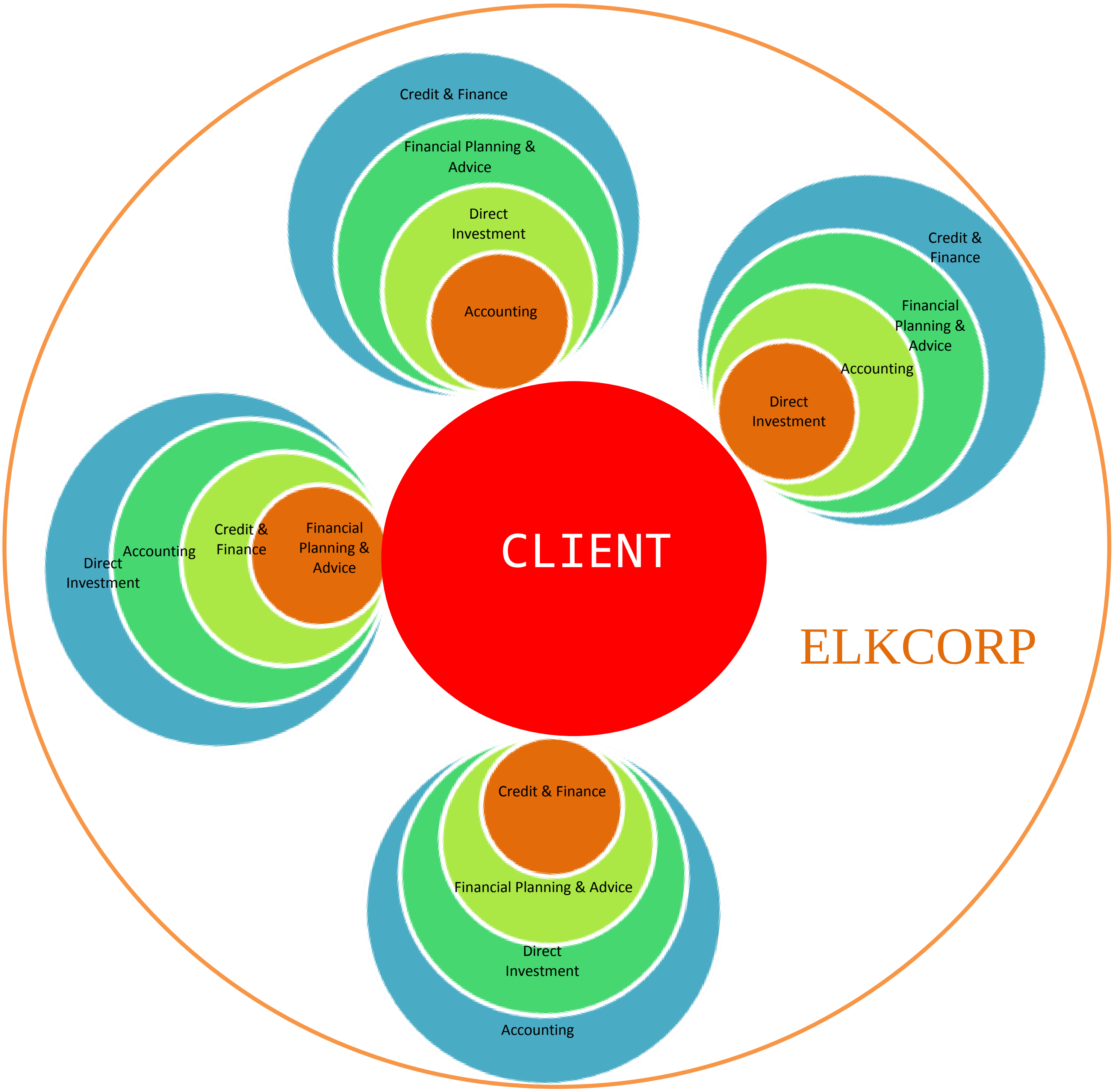
Introducing your client to the extended services via the appropriate expert ElkCorp Corporate Advisor will ensure you do. At all times your client will understand that you are the originator and manager of the overall outcomes that they require.

Using the Corporate Advisers for the extended services, ensures you maintain your focus on your core disciplines, maximising your efficiencies in business growth, client care and revenue returns.

For your client, it is all about the full services experience. Whether it is a transactional dealing or advice over the medium to long term, every client navigates the winding path on their way to retirement and beyond.

ElkCorp's solutions Platform can make a big difference in providing what your clients want and need - a tailored one stop service and solution hub

ELKCORP BUSINESS MODEL DIAGRAM



ELKCORP ADVISOR – BENEFITS AND PROCESS

Control the Gateway of Advice and Delivery to your Client

There is a choice of business processes, workflows, infrastructure support and branding

- **Branded Elkcorp Corporate Advisors/Authorised**
- **Elkcorp Co-Branded Authorised Representative/Full Service Facilitator**
- **Features & Benefits**

Branded ElkCorp Corporate Advisors / Authorised Representative

Accessing the strength of the ElkCorp brand and its market presence.

ElkCorp Co-Branded Authorised Representative / Full Service Facilitator

Being a co-operative & mutual co-branding to demonstrate to add the strength of ElkCorp brand to your existing market presence.

Features and Benefits

Full intellectual property access across the advisory disciplines to allow you to undertake high level financial services delivery and achieve the maximum return on equity for your efforts, whilst providing the client with the highest and best seamless & comprehensive advice experience.

Build your business revenue and client perception as an ElkCorp Full Service Facilitator delivering full financial services & solutions

Lead generation and client meeting - appointment provisioning

Telemarketing and digital marketing campaigns to your existing client contacts and database

Achieve the maximum Return on Equity (ROE) and maximum revenue to you for each client contact

Participate in revenue share on services not currently offered

Protect the erosion of your database from those providing services that you currently don't.

Client access Portal - Personal URL for your client's to provide pro-active financial & professional services requests

Client base protection and database partitioning ("Chinese walls") to ensure protection of your database, and that clients are not disturbed / contacted for services that conflict / compete with your core business offering

Support through the business lifecycle (from incubation through to expansion, consolidation and succession)

Use of corporate headquarters without contribution towards office & infrastructure costs

Access to specialist Corporate Advisors with appropriate expertise and qualifications across Finance, Wealth Advice, Financial Services, Risk Management, Superannuation and Direct Residential Property Asset Solutions, who plug into your business model with nil capital expenditure

Lead generation and client meeting - appointment provisioning

REVENUE SHARING AND PARTICIPATION STRUCTURE

ElkCorp Primary Business Unit & Non-Primary Business Services Matrix

Full Service Facilitator & Business Migration

	Primary (Core) Business Unit			
Non-Corey Business Services	Credit & Finance	Financial Planning & Advisory	Direct Investment	Accounting
Credit & Finance	85.00%	17.50%	17.50%	17.50%
Financial Planning & Advice	17.50%	85.00%	17.50%	17.50%
Direct Investment	17.50%	17.50%	62.50%	17.50%
Accounting	Nil	Nil	Nil	100%

Corporate Authorised Rep. & Self-Sourced Leads

	Primary (Core) Business Unit			
Non-Core Business Services	Credit & Finance	Financial Planning & Advisory	Direct Investment	Accounting
Credit & Finance	67.50%	17.50%	17.50%	17.50%
Financial Planning & Advice	17.50%	67.50%	17.50%	17.50%
Direct Investment	17.50%	17.50%	62.50%	17.50%
Accounting	Nil	Nil	Nil	100%

Corporate Advisor & Elk Appointment Services

	Primary Business Unit			
Non-Core Business Services	Credit & Finance	Financial Planning & Advisory	Direct Investment	Accounting
Credit & Finance	45.00%	17.50%	17.50%	17.50%
Financial Planning & Advice	17.50%	45.00%	17.50%	17.50%
Direct Investment	17.50%	17.50%	45.00%	17.50%
Accounting	Nil	Nil	Nil	100%

KEY:

Where the Primary Business Service columns are intersected by the Non-Primary Service rows, the resultant revenue share participation is applicable, for the Primary Business Service provider from the Non-Primary Business Services

= Primary Business Service (core business activity / discipline)

= Non-Primary Business Service (conversion to other ElkCorp services)

= Nil revenue share available via Accounting & Taxation

ELKCORP FEES & CHARGES

To ensure these Fees & Charges are clearly understood, and to determine what is and isn't applicable to your needs & circumstances, please ensure your speak with an ElkCorp Representative regarding this matter.

ElkCorp Advisor - Financier - Costs & Fees	
Monthly Corporate Representative Fee:	
Fees Range from $550 - $1,100 per month dependent on engagement status	
Financier Deal Hand-over fee:	
Amount:	15% of gross commission received by ElkCorp (is retained by Elkcorp)
Trigger:	Hand-over of deal to "ElkCorp Technician Hub" for submission building, processing and deal lodgement
Financier Reprocess of Finance Deal Handover:	
Amount:	$75 deducted from gross commission received by ElkCorp
Trigger:	Finance submission documents provided don't satisfy ElkCorp minimum requirements checklist
Advisor & Financier Document Handling Fee:	
Amount:	$75 deducted (retained) from commission payable to Advisor (transaction specific)
Trigger:	Elkcorp completing Advisor & Financier tasks
Advisor - Statement of Advice - Reprocess:	
Amount:	$75 deducted (retained) from commission payable to Advisor (transaction specific)
Trigger:	Reprocessing and recompleting Advisor requested Statement of Advice documents
Advisor - Document Reprocess - Duplicate Handling Fee (Superannuation & Risk):	
Amount:	$75 deducted (retained) from commission payable to Advisor (transaction specific)
Trigger:	Elkcorp needing to action documents in duplicate or more
ElkCorp Fees – Do It Right First Time (DIRFT) - Correct Processing:	
Amount:	Nil
Trigger:	Benchmark processing of all forms, applications and business processes.

ELKCORP SERVICES

Revenue Gateway Management & Transparency of commission payments

Elkcorp aggregates financial & professional services Advisor relationship via gateway management (the gateway is the "line of osmosis" by which acquired clients needing service delivery and revenue share pass through)

Payments of revenue sharing managed and paid via ElkCorp Treasury (a 'clearance house' and business accounts system providing all accounting & financial management services)

ElkCorp Technician Hub

Statement of Advice & Compliance Documentation delivered to your Decimal Mailbox

Unlimited Statement of Advice production as part of your ElkCorp Representative Fee

Credit & Finance "Deal Handover" to the ElkCorp Technician Hub (by satisfying the ElkCorp Minimum Requirements Checklist) for preparation, submission building, and deal lodgement, as well as ongoing Bank / Lender liaison, follow-up and deal processing through the critical loan processing milestones via a designated and set action plan, processing & reporting system (including exception reporting and management)

Advisory Support: financial planning & advisory deal / transaction processing support, including superannuation rollovers, insurance documentation management & actioning, as well assisting in achieving key milestones of any financial services transaction.

Virtual office (utilise our headquarters at Chevron Island)

Ability to enjoy a work life balance, whilst utilising as needed and appropriate the corporate headquarters

Digital Delivery

IT capabilities had been rocketing forward and the financial services and advice industry was not leveraging the many opportunities provided. Decimal is a patented, world first, cloud-based, real-time data core, the first of its kind, and a new benchmark for the industry. Every service required for the delivery of Financial Advice and Fulfilment is improved and enhanced by the Decimal solution. Just plug-in and play. You and your clients will experience unparalleled control, efficiencies, and productivity gains that you've only ever imagined. Decimal provides 360° market leading technology, systems and processes

Leasing and Asset Finance

We have a range of innovative products for vehicle, plant and equipment financing to suit the differing needs of your clients businesses. Through a broad range of finance providers, you will be able to offer competitive finance solutions.

Delivery of Direct Residential Property Asset Solutions

Shortlisted investment vehicles from a Panel of Approved Providers of Direct Residential Property Asset Solutions.

Panel of Approved Providers is tabled by a combination of price point & geographic location

Payment Solutions

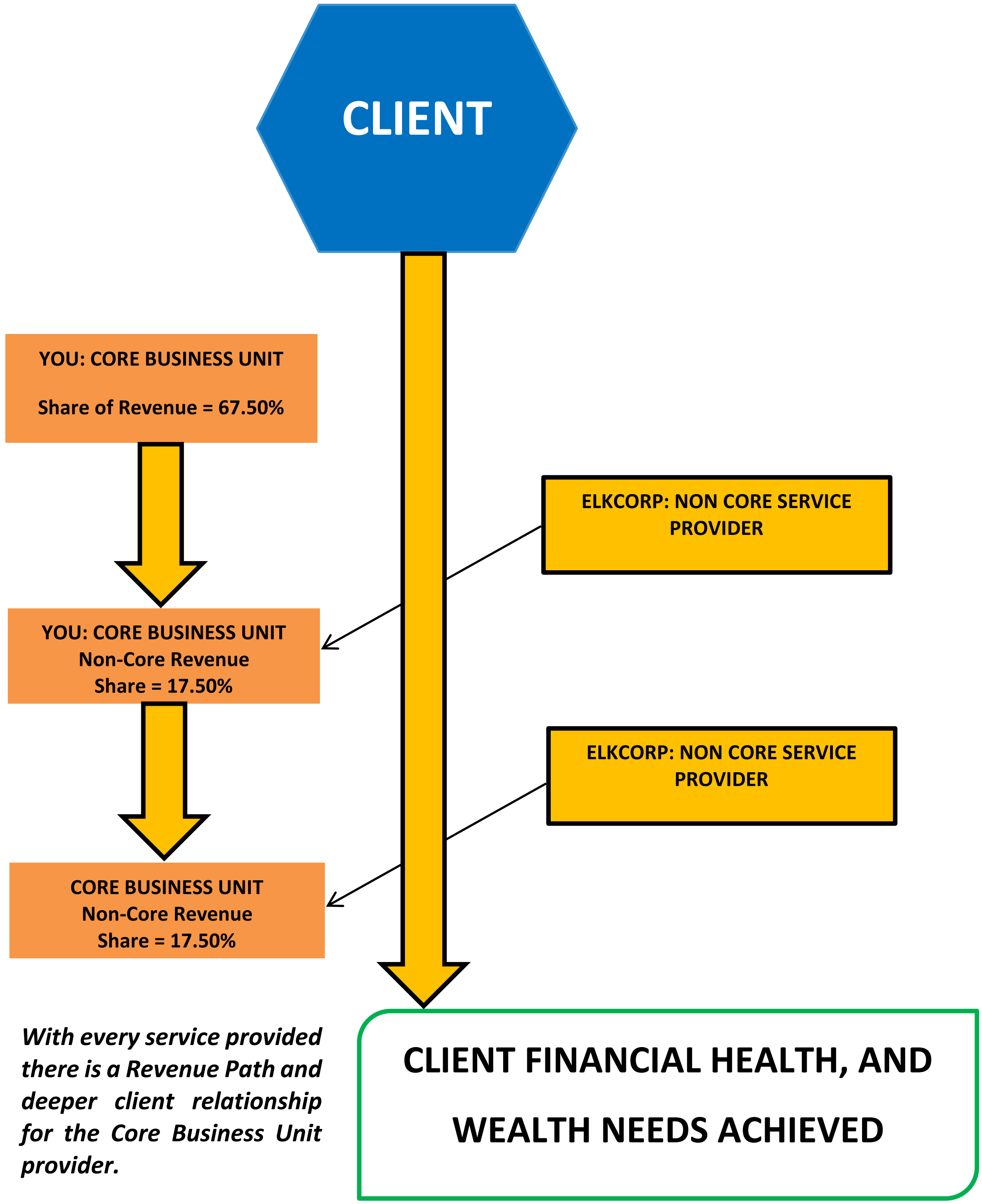
ElkCorp offers payment technology and customised solutions for small, medium and emerging business.

Business Account Systems

Primary & Secondary Approved Product List (also a Non-Approved Product List)

See attached schedules or Contact us for comprehensive listings

REPRESENTATIVE'S CLIENT - YOUR REVENUE JOURNEY



With every service provided there is a Revenue Path and deeper client relationship for the Core Business Unit provider.

TAKE THE NEXT STEP

Take the next step to becoming an ElkCorp Corporate Representative (Advisor) and / or ElkCorp Full Service Facilitator, and build yourself a more dynamic and robust business providing greater return on your investment and customer base.

HOW

Register for further information about our platform and business model and how we can help you.

CHOICE

Become a Branded ElkCorp Corporate Advisor / Authorised Representative / Representative of ElkCorp;

OR

Become an ElkCorp Co-Branded Authorised Representative / Representative / Full Service Facilitator

OUTCOME

A better business model & improved revenue stream.

YOUR CALL TO ACTION

Contact Managing Director – Ian Kebblewhite for a confidential and enlightening discussion on how together we can elevate you and your business.

ELKCORP
PREMIUM FINANCIAL SERVICES

A complete, next generation, financial and professional services platform, integrating merchant banking, credit & finance, investment, tax and all advisory needs.

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