COUNT FINANCIAL GROUP
FIRM OF THE YEAR
2024

Achieve your tomorrow

VISTA
FINANCIAL GROUP

MASTER YOUR MONEY NOW

Orange Wealth™

6-8 Keys Street, Beaumaris VIC 3193 | 03 9598 8002 | www.vistafinancial.com.au
3/16 James Street Geelong VIC 3220 | www.masteryourmoneynow.com.au
www.orangewealth.com.au

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Achieve your tomorrow

WHO WE ARE

Welcome to Vista Financial Group, where our mission is ensuring more Australian's achieve their financial future. Located in the idyllic suburb of Beaumaris and in the heart of Geelong, we specialise in providing comprehensive financial solutions tailored to the needs of individuals and families at all stages of life. With our blend of expertise, experience, and personalised service, we are dedicated to helping you achieve financial independence and peace of mind.

At Vista Financial Group, we understand that each individual's financial journey is distinct. Whether you are nearing retirement or looking to buy your first home, our team of seasoned financial advisers and mortgage brokers are here to guide you every step of the way. With a deep understanding of the needs of everyday Australians, we offer expert insights and strategies designed to maximise your wealth and safeguard your future.

For retirees, our focus lies in preserving and growing the wealth you have diligently accumulated over the years. Our retirement planning services encompass a holistic approach that takes into account your lifestyle aspirations, legacy planning, and risk management. By carefully analysing your financial situation, we craft tailored solutions that optimise your retirement income, maximises your Centrelink entitlements, create tax effective investment strategies, and provide a stable foundation for your post-work years.

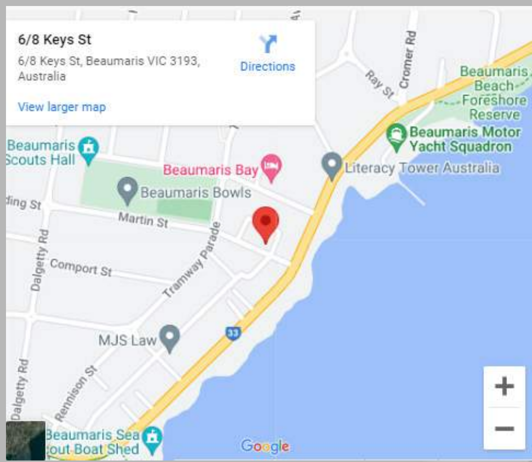
To millennials, we offer a fresh perspective on financial planning. We recognise the unique challenges you face, from buying your first home, understanding your super, protecting your loved ones, and starting to invest so you can retire earlier and with more. Our goal is to empower you with the knowledge and tools necessary to build a solid financial foundation. Whether you seek assistance with budgeting, debt management, or investment strategies, our team is committed to equipping you with the skills to make informed decisions and thrive financially.

At Vista Financial Group, we prioritise your financial well-being above all else. We foster strong relationships built on trust, integrity, and open communication. Our approachable team of advisers and support staff ensures that complex financial concepts are explained in everyday language, empowering you to understand and actively participate in your financial journey.

Discover the freedom that comes from professional financial guidance. Contact Vista Financial Group today, and let us help you to achieve your tomorrow.

WHERE WE ARE

6-8 Keys Street, Beaumaris VIC 3193



3/16 James Street, Geelong VIC 3220

WHERE ARE YOU

We understand the importance of flexibility and are committed to providing comprehensive financial assistance tailored to your specific requirements, regardless of your location. We are also available to accommodate your needs through Zoom or Teams.

To set up an appointment, visit
vistafinancial.com.au/make-a-booking

OUR HISTORY

With over twenty years of experience, Vista Financial Group is an award-winning financial services business. Their commitment lies in delivering comprehensive financial advice, lending and finance, aged care, and estate planning services to our valued clients across Australia.

Renowned for quality strategic advice, Vista Financial Group has earned a strong reputation thanks to its respected advisers and dedicated support staff. Guided by unwavering core values that prioritise the financial well-being and success of clients, the company remains focused on helping individuals and businesses achieve their financial goals.

Vista Financial Group empowers you on your financial journey, providing expert guidance and tailored solutions to navigate the complexities of finance. With a track record of excellence, clients can confidently make informed decisions, knowing that Vista Financial Group is there to support and guide them towards a secure and prosperous future

ACQUISITIONS

MASTER YOUR MONEY NOW

Master Your Money Now, a leading brand in the millennial space, was founded in July 2018 by Chris Carlin. With a specialisation in assisting nurses and midwives, the business quickly gained prominence in the online virtual environment. Helping hundreds of millennials across Australia navigate financial milestones such as home buying, superannuation, protection planning, and investments, Master Your Money Now thrived during the challenging times of COVID.

In April 2023, Chris and his team made the decision to join the Vista family, and Master Your Money Now was acquired by Vista Financial Group. This acquisition further solidified Vista's commitment to serving highly educated millennials, broadening their expertise in helping this demographic achieve financial security and retire earlier with confidence. This acquisition allowed us to open our second office in Geelong, extending our reach and enhancing our ability to provide personalised financial guidance to clients in the area.

Orange Wealth™

For a decade, Orange Wealth has been dedicated to helping families achieve financial success and a balanced lifestyle. Their market-leading system empowers clients to make informed decisions, plan for the future, and enjoy the present. By offering personalised strategies and expert guidance, Orange Wealth enables families to take control of their finances and pursue their dreams with confidence.

In October 2023, Vista Financial Group welcomed Orange Wealth and its founder, Jason, along with his team, into the Vista family. This strategic acquisition further enhances Vista's ability to provide holistic wealth management services, reinforcing their commitment to client success and financial independence.

As Vista Financial Group continues to grow and expand, these acquisitions serve as testaments to our dedication to providing exceptional financial solutions and expert guidance to our valued clients.

MEET THE TEAM

TYSON ROBERTS

FINANCIAL ADVISER | MANAGING DIRECTOR

Tyson Roberts joined Vista Financial Group in 2018, bringing with him a wealth of experience gained from successful management roles in industry-leading corporations. With a solid background in the financial advice industry, Tyson is a professional who consistently delivers expert financial advice and solutions to his clients.

With a deep understanding of investment and wealth creation strategies, Tyson guides Vista's clients towards their financial goals with confidence. His extensive knowledge and expertise in strategy and investments make him particularly sought after by high-income earners and high net worth families. In addition, in his role as Managing Director of Vista Financial Group, Tyson actively leads the business in delivering exceptional service to clients.

"At Vista, our commitment is to empower clients to take actionable steps to leverage strategies to ensure they work toward and achieve their financial objectives."

SERVICES OFFERED

JASON CHEW

FINANCIAL ADVISER | HEAD OF ADVICE

Jason Chew is a prominent figure in the financial planning industry, bringing a wealth of experience and expertise to the financial industry. With over a decade of dedicated service, Jason has played a pivotal role in helping families achieve financial success and lead balanced lifestyles.

Jason's commitment to client success and his holistic approach to wealth management make him a trusted partner in achieving financial independence and security. He is known for his deep understanding of individual needs, allowing him to craft tailored solutions that align with clients' unique circumstances and aspirations. He has established a strong reputation for his market-leading services, which empowers clients to make informed decisions, plan for the future, and enjoy life today.

CHRIS CARLIN

FINANCIAL ADVISER | HEAD OF EDUCATION

Chris Carlin is a highly respected and accomplished professional in the financial industry, known for his expertise in assisting millennials and his dedication to helping clients achieve financial success. With a background in serving millennial nurses and midwives, Chris understands the unique financial challenges and opportunities that this demographic faces. His deep knowledge of the industry and his firsthand experience, being married to a pediatric nurse, have allowed him to develop tailored strategies that address the specific needs of healthcare professionals.

Recognising the importance of home buying, superannuation, protection planning, and investments for millennials, Chris has helped clients navigate these crucial milestones with confidence. His expertise and guidance have enabled many millennials to achieve their financial goals, retire earlier, and build a solid foundation for their future.

SONIA DALLIMORE

FINANCIAL ADVISER | AGED CARE SPECIALIST

Sonia Dallimore is a highly valued and dedicated member of the Vista Financial Group team, having served with the company for the past ten years. With an impressive 24 years of experience as a financial planner, Sonia brings a wealth of expertise and knowledge to her role. Her commitment to her clients and her deep understanding of their unique financial needs have earned her a strong reputation in the industry.

Specialising in providing advice to individuals approaching retirement, retirees, and those entering or residing in residential aged care, Sonia possesses a unique skill set that combines technical expertise with empathy and compassion. With her extensive experience and dedication, Sonia has helped numerous individuals and families achieve financial security and peace of mind as they enter this important phase of their lives.

SHANE MOLONEY

MORTGAGE PLANNER | HEAD OF LENDING

Shane is married with three kids and lives on the Bellarine Peninsula. On most weekends, you will find Shane busy fishing and having camping adventures with the family or spending time in the garden. Shane has been employed in the finance industry for over 25 years and has spent the last 15 years in the mortgage industry in Australia.

PATRICK CHIPP

FINANCIAL ADVISER

Patrick is a highly motivated and enthusiastic professional who is deeply committed to finance and helping clients achieve their financial goals. As a local who has grown up in the bayside area, Patrick has a deep understanding of the community and the unique financial challenges that residents face. He has a proven track record of success in helping clients accumulate and grow their wealth. In his free time, Patrick enjoys sailing, camping, and playing basketball, in addition to staying up-to-date on all things finance.

AIMEE TAYLOR

FINANCIAL ADVISER

Aimee is a dedicated and passionate holistic financial adviser, who collaborates closely with clients, delving into their needs, concerns, and aspirations, providing ongoing education, support, and guidance to empower them in making informed financial decisions and seizing control of their financial futures. With over a decade of experience in the financial services sector, Aimee specialises in Self-Managed Super Funds (SMSFs), pre-retirement planning, and risk insurance strategies, striving to safeguard and enhance her clients' assets through comprehensive financial planning.

JOSH PEARCE

SENIOR ADVICE MANAGER

Josh, our Senior Advice Manager, brings extensive financial expertise to our team, overseeing advisers and providing support to our paraplanning and administration team. Outside of work, he enjoys family time with wife Ashlea and daughter Scarlett, exploring new places and sports, particularly AFL and US sports.

OUR SUPPORT TEAM

PENNY GIOFKOU
EXECUTIVE ASSISTANT

KERRIE MCMAHON
CLIENT SERVICE MANAGER

ANDREA MERCADO
MARKETING MANAGER

EMMA LEE
GENERAL MANAGER

NATASHA WARNAKULA
EXECUTIVE ASSISTANT

WES HOWELL
SENIOR PARAPLANNER

NAIDENE WILLIAMS
CLIENT SERVICES

MARY STUART
CLIENT SERVICES

MARY DECENA
SENIOR PARAPLANNER

DAISY MACAU
PARAPLANNER

NATHAN MAQUILING
PARAPLANNER

MARI ARNEJO
CLIENT SERVICE ASSOCIATE

RETCHIE CAMPOREDONDO
CLIENT SERVICE ASSOCIATE

CHRIS TIBON
CLIENT SERVICE ASSOCIATE

MARA DE LEON
CLIENT EXPERIENCE IMPLEMENTATION

LYZZA TOLEDO
CLIENT EXPERIENCE INITIAL GAME PLAN

HOW WE CAN HELP YOU?

WEALTH ACCUMULATION

At Vista Financial Group, we understand the importance of building wealth for a secure and comfortable future. Our tailored services cater to millennials and high net worth retirees who aim for growth through diverse investments.

We make wealth accumulation less complex with expert guidance. We assess your goals, life stage, and risk tolerance, along with your financial situation, to recommend suitable investment strategies.

We believe buying your first home is a great investment. Our team helps you maximise savings, navigate the property market, and understand loan options and government schemes.

Superannuation is vital for retirement planning. Our experts provide personalised advice on optimising contributions and growing your fund. We assist with tax planning and investment choices within your super fund.

Your investment preferences matter. Whether you seek high-risk or conservative options, we offer guidance in shares, managed funds, geared investments, bonds, trusts, and SMSFs.

We acknowledge that wealth building is unique to you. At Vista Financial Group, we're committed to aligning our services with your aspirations, whether you're a millennial or high net worth retiree, to secure your financial future.

PERSONAL PROTECTION

As experienced financial advisers with over 100 years of combined experience, we understand the crucial role of personal protection in your wealth journey. Personal protection encompasses insurance, taxation, and estate planning, much like a strong defence in sports that complements your financial offence.

We prioritise your financial well-being by offering tailored personal insurance, including life insurance, total and permanent disablement insurance, income protection, and trauma cover. We recognise that unexpected events can disrupt your financial stability, and our aim is to provide peace of mind. We assess your unique circumstances to determine suitable coverage and customise insurance plans without excessive premiums.

For high-income and high net worth individuals, tax planning is pivotal in long-term wealth management. We excel in identifying legitimate deductions, credits, and strategies to minimise your tax liability while adhering to Australian tax laws. Through a detailed analysis of your financial situation and alignment with tax regulations, we implement effective tax strategies to maximise your after-tax income and protect your financial well-being, which may involve trusts, investment bonds, or self-managed superannuation funds (SMSFs).

Additionally, we understand the significance of estate planning to ensure your wealth follows your wishes upon passing or incapacity. Our team assists in reviewing wills, Powers of Attorney, and Superannuation binding death benefit nomination forms, collaborating with an extensive network of estate planning professionals to address tax management during the process.

At Vista Financial Group, we're here to support your personal protection and estate planning needs, providing expertise and guidance to safeguard your financial future.

RETIREMENT PLANNING

As retirement specialists, we're well-versed in Centrelink, superannuation, defined benefits, and aged care. With longer life expectancies, preparing for a retirement spanning decades is crucial. Our personalised approach ensures your desired lifestyle throughout retirement.

We begin by understanding your goals and current situation to tailor a comprehensive plan. Your comfort and peace of mind are paramount, aligning strategies with your preferences for a confident investment journey.

Our retirement services cover aged pension advice, income planning, budgeting, superannuation, and estate planning. For aged care, our Aged Care Specialist Financial Adviser eases the emotional challenges, offering guidance on funding options, accommodation payments, care fees, cash flow, Centrelink/DVA entitlements, and long-term affordability.

We provide detailed Centrelink and DVA advice to help you access government benefits like the Age Pension and health care cards. At Vista Financial Group, we deliver customised retirement solutions for all retirees, ensuring a financially secure and fulfilling future with confidence.

AGED CARE

Introducing Vista Financial Group's Aged Care Financial Planning Service, dedicated to providing peace of mind and support for those considering transitioning into aged care and their families. We understand this decision can be challenging, but we're here to make the financial aspects as smooth and manageable as possible.

Moving into aged care is a significant transition, but with the right planning, you can maintain your quality of life while getting the care you need. Our specialised Aged Care Financial Planning Service helps you navigate financial complexities and make informed decisions aligned with your goals.

Our experienced financial planners understand the unique challenges families face during this time. We'll work closely with you to create a personalised financial plan, considering your assets, income, and aged care costs. Our goal is to ensure you can afford the necessary care without compromising your financial well-being.

We'll help you understand your entitlements and benefits, including Centrelink support, providing regular estimates throughout the process. If you have a family home, we'll explore options for managing it in relation to aged care costs.

Our compassionate approach ensures we guide and support you in a clear and understandable manner. We're dedicated to making the transition into aged care as smooth as possible, relieving financial concerns so you can focus on your well-being and quality of life.

At Vista Financial Group, we're committed to offering comprehensive and compassionate aged care financial planning services for potential residents and their families. Contact us today to learn how we can assist you in navigating the financial aspects of aged care, allowing you and your loved ones to embrace this new chapter with confidence and peace of mind.

LENDING

Introducing Vista Finance and Lending, your partner for tailored lending solutions. Whether you're securing your dream home, expanding investments, or growing your business, we're here to help you achieve your financial goals.

With expertise in property mortgages, we simplify the process of securing your ideal home or making strategic property investments. Our range of loan options covers owner-occupied and investment properties. Our team guides you, ensuring you choose the right product with competitive rates and flexible terms.

We specialise in assisting first home buyers, providing insights, and guidance. For SMSF holders, our tailored SMSF lending solutions enable strategic investments within your fund. Business owners benefit from our commercial lending services, while our equipment finance solutions enhance business efficiency.

For car buyers, our car loan services offer access to a wide range of lenders and financing options, with competitive rates and favorable terms.

At Vista Finance and Lending, we're dedicated to optimising your interest rates and loan structure. Contact us today to explore tailored lending solutions aligned with your needs and financial success goals.

Mortgage broking and lending services do not fall under the Count Financial Limited AFSL.

OUR PROCESS

01 Strategy Phone Call

02 Discovery Meeting (Office or Online)

03 Plan Preparation and Recommendation Presentation

04 Implementation and Action

05 Ongoing Check-Ins

At Vista Financial Group, we have developed a comprehensive five-step advice process to ensure that we fully understand your needs and objectives and can transform them into reality. Let's take a closer look at each step:

1. Strategy Phone Call

It is important that we get to know each other before we sign any documents or prepare any paperwork for you. Therefore, we spend 30 minutes at no obligation to get an understanding of who you are as a person and what is important to you. You can use this time to gather a better understanding of who we are, and what we offer and we will answer any questions you may have (don't worry, everyone has a lot of questions!)

2. Discovery Meeting (Office or Online)

Building on our initial conversation, the Discovery Meeting allows us to delve deeper into your aspirations. Whether we meet in person at our Beaumaris or Geelong offices or through a virtual platform like Zoom or Teams, we'll explore where you see yourself in the next five years and what matters most to you. By understanding your values and vision, we can align our advice to your unique circumstances.

3. Plan Preparation and Recommendation Presentation

After gathering all the necessary information, we'll develop a comprehensive Statement of Advice (SoA). This document will outline our understanding of your goals, expectations, and financial situation. We'll present our recommendations and explain how our strategies will help you achieve your desired outcomes. We encourage open discussion during this stage, as your input is valuable in tailoring the plan to your preferences.

4. Implementation and Action

With your consent, we'll set the wheels in motion to turn your financial future into a reality. Our team will handle all the paperwork and manage the implementation process, providing regular updates along the way. We take care of the details so you can focus on what matters most to you.

5. Ongoing Check-Ins

We recognise that personal and financial circumstances can change over time. That's why we conduct regular check-ins to ensure your strategy remains aligned with your goals. Depending on your complexity and situation, we'll review your plan every three to twelve months, adapting it as needed to account for market fluctuations and legislative changes. Our experienced team will guide you through any adjustments necessary to keep you on track.

At Vista Financial Group, we're committed to delivering insightful advice and helping you navigate your financial journey with confidence. Contact us today to embark on a partnership that puts your financial success first.

INVESTMENT INTO ADVICE

At Vista Financial Group, we understand the importance of offering personalised financial advice that caters to your unique needs. There is a no size fits all solution which is why we provide a range of services designed to accommodate various situations.

Our standard minimum financial advice fees are as follows:

LENDING	PERSONAL PROTECTION	WEALTH ACCUMULATION	RETIREMENT PLANNING	AGED CARE
Mortgage: Commission Only Other Lending: $880	$1,100+	$3,300+	$4,400+	$5,500+

To initiate the financial planning process, a 25% deposit from your bank account is required at the conclusion of your discovery meeting. You have the opportunity to fund the remainder of your investment into advice from a range of sources, including super, your investment portfolio or your lending (subject to terms and conditions).

The remaining fee will be payable at the presentation of your advice, regardless of whether you choose to proceed with the implementation or not. The implementation of our advice is included in the stated fee.

We are a fee for service organisation and we only receive commissions from finance and lending and also personal protection plans which is standard across the industry. This will be disclosed to you at the presentation of our advice.

VISTA MEMBERSHIP

The overwhelming majority of members seeking advice from Vista want an ongoing relationship and support from their financial planner and the Vista team. We understand that wealth is a journey, not a one-time event, and our clients desire a long-term relationship with their financial advisor and team to address any questions, concerns, and adapt to changes in markets, legislation, or personal circumstances.

The investment into a Vista Membership starts at $330 per month and is an annual renewable membership. Again you can fund your membership from your super or personal account, subject to legislation and scope of advice. Consult with your accountant to determine whether your ongoing membership to Vista Financial Group is tax-deductible in your personal name.

At Vista Financial Group, we are dedicated to providing ongoing support and tailored financial services to both retirees and millennials. Contact us today to start a conversation about how we can assist you in achieving your financial objectives.

PRIVACY AND SECURITY

Privacy and security are of utmost importance to us at Vista Financial Group. We understand that when it comes to financial matters, confidentiality and safeguarding your personal information are paramount. We take your privacy very seriously, and we want to assure you that our commitment to protecting your data is detailed in our financial services guide.

As a financial services provider, we do store your information electronically. We recognise the convenience and efficiency of digital storage and have implemented robust measures to ensure the security of your data. While no system can claim to be completely foolproof, we have taken every possible precaution to safeguard your information.

To ensure the highest level of security, we utilise industry-standard encryption protocols for the transmission and storage of your data. This means that your information is encrypted and can only be accessed by authorised individuals within our organisation. Our online storage and handling of data adhere to the same level of protection employed by most banks and government organisations.

We understand that entrusting your data to third parties can be a concern. However, we want to assure you that any third-party involvement in the collection of your data is carefully vetted. We partner with reputable service providers who have demonstrated their commitment to privacy and security. These third parties are bound by strict confidentiality agreements and are only authorised to access your information as necessary to fulfill their specific roles in assisting us with our services.

It is important to note that we do not sell or share your information with third parties without your free, prior, and informed consent. We respect your privacy and will never disclose your personal information for marketing purposes or any other reason unless explicitly authorised by you. Your consent is paramount to us, and we adhere to legal and ethical guidelines regarding the handling of your data.

In the event that we need to share your information with external parties, such as regulatory bodies or government agencies, we will do so only when legally obligated or with your explicit consent. We maintain strict control over the disclosure of your data and ensure that it is shared securely and only when necessary.

At Vista Financial Group, we have implemented comprehensive security measures to protect your information, but we also encourage you to take steps to safeguard your own data. This includes keeping your login credentials secure, regularly updating your passwords, and exercising caution when sharing sensitive information online.

We are committed to maintaining the privacy and security of your data throughout our relationship. Should you have any concerns or questions about our privacy and security practices, we encourage you to reach out to our team. We value your trust and are dedicated to providing you with a secure and confidential environment for your financial needs.

In summary, your privacy is of utmost importance to us, and we have taken extensive measures to ensure the security of your data. Our commitment to confidentiality is detailed in our financial services guide. While no system is entirely foolproof, our online storage and handling of data employ the same level of protection utilised by most banks and government organisations. We do not sell or share your information with third parties without your free prior and informed consent. Rest assured that at Vista Financial Group, we prioritise your privacy and are dedicated to maintaining the security of your data.

REFER YOUR FRIENDS

At Vista Financial Group, we believe that a satisfied client is the best form of advertisement. If you are happy with the services we have provided, we kindly request that you share your positive experience with your friends, family, and coworkers. Your recommendation not only helps us grow as a business but also extends our commitment to helping more individuals achieve their financial goals.

In addition to personal referrals, online reviews have become increasingly influential in today's digital age. If you are satisfied with our services, we would greatly appreciate it if you could take a few minutes to leave us a five-star review on Google. Your feedback helps others make informed decisions and reinforces our dedication to providing exceptional financial advice and support.

Your positive review and referrals not only benefit us but also enable your friends, family, and coworkers to access the same high-quality financial services that you have experienced. By sharing your positive experience, you are helping us make a positive impact on more individuals' financial well-being.

Thank you for your continued support, and we look forward to serving you and your referrals with the same level of professionalism and care that you have come to expect from Vista Financial Group.

WHERE TO FROM HERE?

Book in a complimentary chat with one of our team at

vistafinancial.com.au/make-a-booking

We are looking forward to help you to achieve your tomorrow

Make sure you follow us on your favourite social media channel

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