



When you have been doing something for long enough you become very good at it...

...and others trust you to do it well



First Samuel – individual wealth management



Individual wealth management. Since 1999...

An ethical business

We have a fiduciary relationship with each of our clients. It is both our responsibility and desire to serve our clients' interests, not our own.

In practice this means:

This business will not quickly grow

We do not seek to be the largest or most profitable in anything.

Too many businesses are born, flourish and then die because they sought to grow quickly. They forgot about their clients.

Because of our family shareholding, we can focus on longer term sustainability for our clients.

We are not distracted by short-term profit goals, or the need to justify ourselves to the broader media, the public or widely dispersed shareholders.

Since 1999 First Samuel has been providing an integrated wealth management service to individuals, their families, charities and not-for-profit organisations.

Commissions are unethical

Our view contrasts starkly with the traditional practice of advisers steering clients towards managed funds, wrap accounts or master funds because of the upfront and trailing commissions they receive for doing so, or towards non-discretionary brokers who might pay a rebate.

The investments we make for our clients are selected because they will meet your needs, not because they will earn us commissions.

Any commissions we unavoidably receive are passed on to our clients, in full.

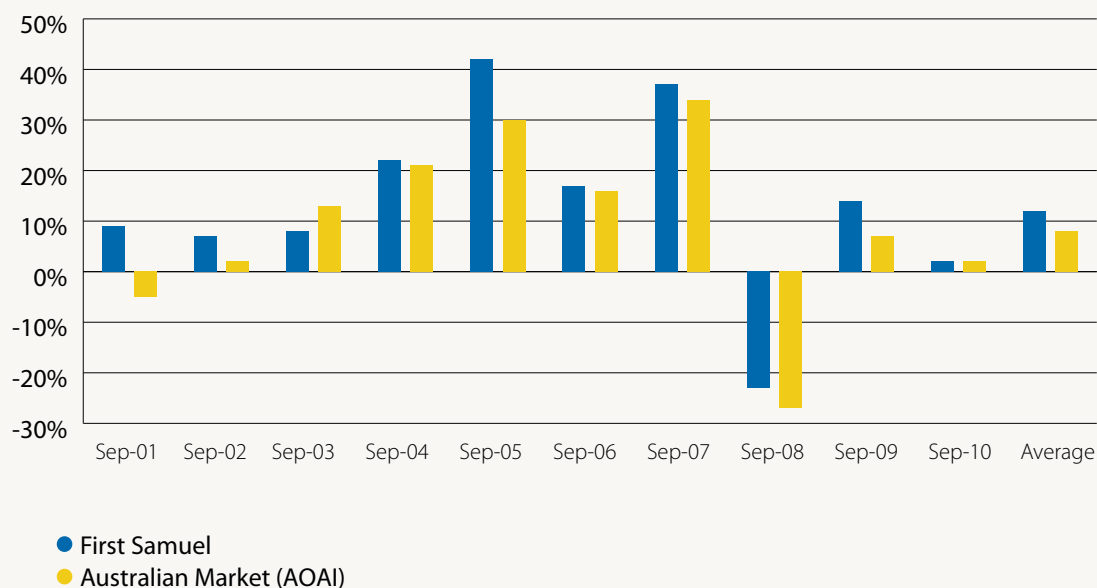
Full disclosure and transparency

We have a policy of full fee and cost disclosure. These are set out clearly in our Financial Services Guide.

There are no hidden charges or fees.

We tell you the way it is – sometimes not all investment decisions will be successful. We will tell you if we have made decisions that have not met our expectations.

*In 9 out of 10 years First Samuel has outperformed the market**

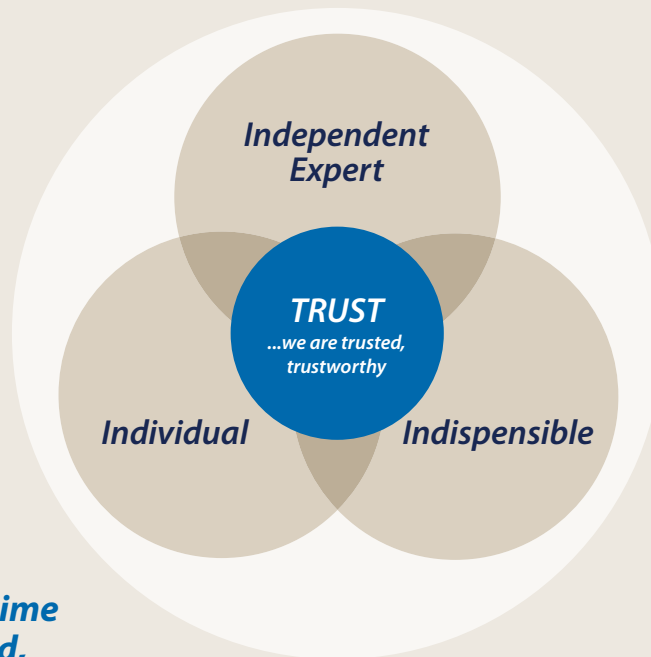


* Average performance of the Australian Equity portion of all like clients' portfolios, before fees. Performance for each year is for the 12 months to 30 September. Past performance is not an indication of future performance.

A focused, intentional company

First Samuel Essence and Values

...a stand alone specialist, with a 'beyond influence' ethic



*...every client every time
– treated, treasured,
respected individually*

*...a must have, there is
no substitute*

Wealth management doesn't just happen

Creating the wealth to live well now and in later life doesn't just happen.

It results from thoughtful and skilled advice, diligent planning, wise investment, regular attention and good administration.

Your wealth exists in a world that's fast-changing, complex and highly regulated. In this environment, wise investors understand they probably do not have the time, ability or sustained interest to manage their own wealth.

Wise investors understand that an integrated, comprehensive and professional service almost certainly provides the best avenue for creating, managing and protecting their wealth.

Traditional European private bank

First Samuel is a boutique and specialist wealth management house.

We have fashioned ourselves along the lines of the traditional European private bank and have mastered the art of successfully integrating the four critical areas of wealth management:

- strategic wealth management planning and advice
- tailored and individual investment management
- administration, reporting and auditing, and
- an embracing ethical overlay

Our only business

Individual wealth management is First Samuel's only business.

We are not part of a larger financial service such as banking or broking.

We are not a financial planning company that uses tied administration "platforms" and invests in managed funds.

Our focus is purely on the provision of individual, indispensable and enduring relationships that create, manage and protect wealth.

*Talk to us or visit
www.firstsamuel.com.au*