fintor
FOR AUSTRALIAN EMPLOYERS

Workplace financial wellbeing

One program covering every person in your business — from your newest apprentice to you. Delivered by a licensed advice group, not a seminar provider.

FINTOR GROUP PTY LTD · AFSL 559460

CAPABILITY BROCHURE · 2026

WHAT'S IN HERE

Contents

01

SECTION ONE

Why this exists

Financial stress is already costing you hours you are paying for. The benefits you have don't reach it.

- The problem you can't solve with a pay rise
- What's already in the building, and what it misses

1.1

Your people are at work. Their money worries are too.

6 hrs

Lost per employee **every month** to financial worry. On a team of thirty that is **180 hours** — a full month of someone's working time.

28 / 49%

Employers offering financial education, against the **half of staff who want it**.

3.2%

Annual wage growth — **the room you don't have** to solve this with money.

Mercer **Australian Benefits Review 2025** (n=535 organisations) · Gallagher **2025 Workforce Trends Report** (n=2,522+ Australian employees) · ABS Wage Price Index, June quarter 2026.

THE POINT ABOUT PAY

A pay rise is the instrument most employers reach for, and it is the one least suited to the problem. It is permanent, it compounds, it is taxed, and it is spent against a household position nobody has ever mapped. **Financial stress is rarely a function of income alone** — it is a function of structure: the loan, the cover, the surplus nobody has found, the decision made three years ago that nobody has revisited.

Which is why the same conversation runs through every level of a business. The apprentice cannot see a deposit. The operations manager is carrying a mortgage written on different rates. **And the owner has never documented what happens to the business if they stop.**

This is a structural problem. It responds to structural help — and almost nothing else.

1.2

What's already in the building

You almost certainly have some of this already. None of it is bad. Each piece is simply built to reach one part of a person's money, and the stress sits in the part between them.

WHAT YOU HAVE	WHAT IT REACHES	WHAT IT CAN'T
Default super fund	Contributions, investment options and insurance inside that fund	ASIC is explicit that intra-fund advice **"cannot relate to financial products outside the superannuation fund"**
EAP	Counselling, and general budgeting conversation	Cannot give financial advice, restructure a loan, or arrange cover
Salary packaging provider	A defined list of packaged benefits	Doesn't look at the household position the packaging sits inside
A budgeting app	Visibility of what was spent	No person, no plan, no accountability, no licence
A one-off seminar	Awareness, on the day	Nothing happens afterwards, because nobody owns the next step

WHERE THE STRESS IS

The mortgage. The credit card. The partner's income. The money left over each month, and whether any of it is going anywhere useful. **None of that sits inside a super fund, and none of it is a counselling matter.**

It sits across a household — and reaching across a household requires a licence, a lender panel, an insurance authority and a person whose job is to hold the whole picture. That is what this program adds to what you already have.

02

SECTION TWO

How the program works

Three layers. You fund the start of all three, and your people carry it from there.

- Three layers, and what you fund
- How each person is placed

2.1

Three layers

Everyone gets the first layer. Anyone who wants it gets the second. The third is where the work actually happens, and it belongs to your employee.

1 The workplace program — for everyone

Quarterly financial wellbeing sessions, on site or online, drawn from Fintor's existing Master Class curriculum. A co-branded page and sign-up link for your team. Open access to the calculator suite and Learning Zone **for staff and their partners** — household financial stress is rarely one person's problem. An annual anonymous wellbeing survey, benchmarked year on year.

You pay one annual fee.

2 The financial check-up — opt in, confidential

Your staff claim a place themselves; nobody is nominated and nobody is told to go. A structured fact-find, a clear picture of where they stand, and a personal roadmap of the right steps in the right order.

You fund the engagement fee, and only for the people who engage.

3 Their first year, on you — then it's theirs

At the Who Says level you fund a full twelve months of membership. Higher up you put $800 toward their advice fee. Everything beyond that — implementation, and the membership after the first year — is paid by your employee, by direct debit from their own bank account.

The relationship is theirs, and it survives them leaving.

WHY IT IS BUILT THIS WAY

A benefit the employer pays for indefinitely is a benefit the employee never owns, and one that vanishes the day they change jobs. Funding the **start** removes the barrier that actually stops people — the first fee, at the moment they are least convinced — and leaves them holding something real.

2.2

How each person is placed

Fintor runs three memberships. Which one a person is placed into is decided by **Fintor's own routing process** — never by their job title, and never by anyone at your company.

It is decided on	Income and household position, assets, whether there is a business or an SMSF, whether there is gearing, and how complex the decisions in front of them are.
It is never decided on	Seniority, job title, tenure, or anything your business tells us. A twenty-four year old on a modest salary with an investment property is more complex than a manager on twice the income who rents.
It is confirmed by a person	A Client Success Manager confirms placement after a conversation. Nobody is placed by a form, and nobody is told they are "too small" for anything.
It moves	People move up as life gets more complex — a property, a growing family, a share portfolio, business income. They are not re-sold; they are re-placed, inside the same group, keeping the same history.

WHAT THIS MEANS FOR YOU

You are buying one program, not three. You do not choose who gets what, you are not asked to nominate anyone, and **you are not told which level anyone was placed in** — placement reflects a person's financial position, so telling you would be telling you something about their money. The cost to you is the same at every level, which is precisely what makes that possible.

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SECTION THREE

The three memberships

Same group, same specialists, different depth — matched to what a person actually has in front of them.

- Who Says? — for the majority of your team
- What's Next? — managers and senior staff
- What's Possible? — owners and executives

3.1 · FOR THE MAJORITY OF YOUR TEAM

Who Says?

Fintor Group's brand for everyday Australians — the people traditional advice priced out. Around **75% of Australians under 45 have never received financial advice**. This is built for them.

What a member gets

A Financial Guide	A single point of contact who coordinates advisers, lenders and insurance experts as needed. One person who knows them, not a call centre.
A Strategic Roadmap	The right steps, in the right order. Not a hundred-page plan — a sequence they can actually act on.
A Financial Team	The same specialists behind Fintor. The depth doesn't change with the price; the packaging does.
The MyView portal	A live picture of their money in one place.
The Learning Zone	Education modules and calculators, open and ungated.

Advice is packaged into discrete, **fixed-fee strategies** — an emergency fund strategy, a loan reduction strategy, a first home super saver strategy — delivered by their Guide and signed off by an Adviser. They buy only what they need, and they know the price before it starts.

> **WHAT THIS DOES FOR YOUR BUSINESS**
>
> This is the level most of your workforce sits in, and it is where the retention argument lives. **A person who can see a deposit timeline, a debt-free date and what a promotion is actually worth to them has a reason to stay that a competitor's offer has to beat.** It is also the level where a small structural fix — an offset account, a consolidated super balance, a loan reduction plan — produces relief within weeks rather than years.

Most of your workforce sits here. So does most of the retention argument.

3.2 • MANAGERS AND SENIOR STAFF

What's Next?

For a life that has become more complex than a budget — a mortgage written on different rates, a growing family, super that has been left where an old employer put it, and decisions that now interact with each other.

What a member gets

A dedicated Client Success Manager	The single relationship that coordinates every specialist around one plan. In Fintor's model, the CSM is the GP.
Live financial dashboard	MyView — the whole position in one place, kept current.
Personalised report suite	Their own reporting, plus a document storage vault.
Reviews with their Adviser	**Half-yearly and annual reviews** with their Adviser and CSM, so the plan is re-tested against what actually happened.
Support and accountability	Phone and live chat support, regular accountability check-ins, coaching to optimise their strategy, and access to the Client Support Team.

WHAT THIS DOES FOR YOUR BUSINESS

This is your operations manager, your team leads, your senior technical staff — the people who are expensive to replace and rarely the ones being looked after. They are also the cohort a super fund's program is least able to help, because their money is mostly **outside** super: the loan, the second property, the partner's income, the school fees. **Coverage here is the difference between a wellbeing program that reaches your junior staff and one that reaches your business.**

The people who are expensive to replace — and the ones a super fund's program can help least, because their money is mostly outside super.

3.3 · OWNERS AND EXECUTIVES

What's Possible?

Everything in What's Next?, plus the depth that complexity demands — for the years when the business, the structure and the family are all financial decisions at once.

What a member gets, in addition

A dedicated Financial Adviser	Not only a coordinator — an adviser holding the relationship directly.
Ongoing management of comprehensive strategies	Strategies that run for years rather than resolving in one engagement.
Advanced strategy	Across **superannuation, SMSF, tax and estate** — the four that interact most, and that most people handle in isolation.
Proactive monitoring	Of their portfolio, loans and strategies — the group acts when something moves, rather than waiting to be asked.
Coordination with the specialist network	Including their solicitor, their accountant and, where relevant, a property advocate. Section five covers how that works.

WHAT THIS DOES FOR YOUR BUSINESS

This is you, and your fellow owners. It is also the level at which the most common unaddressed risk in an Australian SME gets found: **no documented succession, no current death benefit nomination, and a business that would be very difficult for a family to deal with.** Nobody wants to raise it. A structured financial review raises it as a matter of course — which is a real business continuity benefit, not only a personal one.

The level where succession finally gets discussed — because a structured review has to ask.

04

SECTION FOUR

The five specialisations

Each one is a centre of deep expertise, and each one reaches a different part of a household's money. Together they are the reason this program covers what a single-product program cannot.

- Financial Advice — the spine
- Mortgage Broking — the keystone
- Personal Insurance — protection
- Investment Portfolio Solutions — governance
- SMSF Solutions — control

4.0

The private team model

Most advisers work alone, and are expected to cover strategy, products, lending, insurance, investment research and asset allocation single-handedly. That doesn't scale, and it keeps costs high — which is exactly why advice has been out of reach for most of your workforce.

THE ANALOGY

Think of it the way healthcare works. **Your GP coordinates your care while specialists deliver the expertise.** You have one relationship, and behind it sits a team you don't have to assemble yourself.

In Who Says and Fintor, that GP is a **Financial Guide** or a **Client Success Manager**. In Fintor Private, the relationship is held directly by a Senior Adviser.

The five specialisations on the following pages are the specialists. Your employee never has to find them, brief them separately, or work out how their advice fits together — that coordination is the product.

WHY AN EMPLOYER SHOULD CARE ABOUT THE MODEL, NOT JUST THE LIST

A workplace program that hands your staff a referral list has moved the work onto them — and busy, stressed people do not follow up referral lists. **The coordination is what converts good intentions into things that actually get done**, which is the difference between a program you pay for and a program that changes something.

01

4.1 · FINANCIAL ADVICE

THE MONETISATION SPINE

Comprehensive advice, staged into a plan you can act on

Nobody needs a hundred-page plan dropped on them at once. Fintor builds a **strategic roadmap** — the right decisions, prioritised and sequenced — delivered by a coordinated team through one relationship.

Four building blocks, in order

1 · Solid Foundation	Get the day-to-day working harder. Savings strategies, banking structure, loan optimisation, debt recycling, financial reserves, education planning.
2 · Optimal Security	Protect the plan and the people in it. Life, TPD and trauma cover, income protection, legacy protection, ownership strategies, estate structuring.
3 · Lifestyle Optimisation	Put the money to work. Investment selection, portfolio management, property investment, borrowing to invest, super contributions, tax optimisation, SMSF and SMSF lending.
4 · Financial Freedom	Turn good decisions into income and choices. Retirement planning, superannuation optimisation, transition to retirement, Centrelink, aged care.

The roadmap sequence is Stabilise → Protect → Grow → Arrive. It is a living document: as rates move, laws change and life happens, the Client Success Manager keeps it current and re-prioritises.

4.1 · FINANCIAL ADVICE, CONTINUED

Six steps from first conversation to implemented plan

1. **Introduction**
   A free 20–30 minute meeting. No cost, no obligation, and no expectation that anything follows.

2. **Getting to know you**
   Join the free membership and wealth portal.

3. **Onboarding**
   Confirm goals, priorities and details.

4. **Engagement**
   Strategies and roadmap presented, with full transparency on scope and fees — agreed in writing before any work begins.

5. **Your advice**
   Formal, personal recommendations documented in a Statement of Advice.

6. **Implementation**
   A dedicated case manager coordinates the specialists, stage by stage. For complex plans, alongside your employee's own lawyers and accountants.

WHAT THIS DOES FOR YOUR BUSINESS

Advice is the layer that turns a wellbeing program into something measurable. **It is also the only layer that can model a person's future.** A member can be shown what their financial life looks like on their current income — deposit timeline, debt-free date, what is achievable and when — and what it looks like on a higher one.

That turns a promotion from an abstract title change into a home deposit two years earlier. No EAP, super fund or app can produce it, because none of them do the planning — and you cannot produce it yourself, because you cannot see anyone's finances.

How this is delivered. Personal financial advice is provided by Fintor Pty Ltd, Corporate Authorised Representative No. 1288780 of Fintor Group Pty Ltd, AFSL 559460. Advice is fee-for-service — paid by the client, never by product providers, and earning no product commission. Fees are quoted and agreed before work begins. Career-progression modelling is illustrative only and is never a promise of promotion, income or outcome; it is personal to the member and is never seen by the employer.

02

4.2 · MORTGAGE BROKING

THE STRATEGIC KEYSTONE

The right home loan, found and handled — start to settlement

Fintor's lending specialists compare a wide panel of lenders, negotiate on the client's behalf and handle the paperwork from application to settlement. **Not a bank** — they work for your employee, and in most cases it costs them nothing.

Who it's for

- First home buyers
- Upgrading or moving on
- Refinancing
- Investing in property
- Business and commercial finance
- Off-the-plan and construction lending

How it works

Let's catch up	A free conversation about goals and borrowing position.
We compare and negotiate	Search a wide lender panel, compare real cost rather than headline rate, and negotiate.
We handle the paperwork	Application to settlement — documents, lender, follow-ups.
Settled, and reviewed	The loan is monitored over time as life and rates change.

Not a rate. A loan structured by a broker who is plugged into your employee’s whole financial team.

4.2 · MORTGAGE BROKING, CONTINUED

Why this is the one that moves first

A mortgage requires the whole financial picture — income, assets, liabilities and goals — and it delivers the most immediate, tangible benefit of anything in this brochure.

THE REASON IT MATTERS

For most Australian households the home loan is the **single largest recurring cost, by a wide margin**. It is also the one most likely to have been set once and never revisited. A loan written three or four years ago was written into a different rate environment, a different income, and often a different life.

Which means this is usually where the **first real relief** comes from — not in a decade, but in the current financial year. It is the reason lending is the earliest and most trusted entry point into everything else.

WHAT THIS DOES FOR YOUR BUSINESS

Two things. **Immediately:** a restructured loan changes an employee's monthly position now, which is the fastest way a wellbeing program produces something a person can feel. **Structurally:** "I can't buy a house" is one of the most common reasons good people leave for a job that pays more. An employee who understands their genuine borrowing capacity, the first-home schemes available to them and the sequence to get there has a plan that doesn't require changing employers.

How this is delivered. Credit assistance is provided through RSM Lending Pty Ltd t/a Fintor — Your Lending Specialist, a Corporate Authorised Representative of Australian Finance Group Ltd (AFG), ABN 11 066 385 822, Australian Credit Licence 389087. Brokers are bound by the **Best Interests Duty**. For most home and investment loans there is no fee payable by the client — the lender pays a commission on settlement, plus an ongoing trail, disclosed in the Credit Guide before proceeding. For some commercial or specialist scenarios a fee may apply, explained and agreed upfront.

03

4.3 · PERSONAL INSURANCE PROTECTION

The right cover, sorted in one conversation

Life, income protection, TPD and trauma — understood, priced and applied for in minutes rather than weeks. Most people either have nothing, or have whatever their super fund defaulted them into, and have never checked whether it works.

The four covers

Income protection	Replaces a portion of income if illness or injury stops someone working. For most employees this is the one that matters most, and the one least likely to be in place.
Life cover	A lump sum for the family if the worst happens — to clear debt and keep them secure.
TPD cover	A lump sum if someone is totally and permanently unable to work again.
Trauma cover	A lump sum on diagnosis of a major condition such as cancer or a heart attack.

How it works: one call. Understand the cover that is already in place, see the real cost from quality insurers side by side, and apply on the spot if they are happy. No jargon, and no obligation.

One conversation — and usually far cheaper than people assume.

4.3 • PERSONAL INSURANCE, CONTINUED

General advice, or personal advice

Two routes, and your employee is told plainly which one they are on, who provides it, and what it costs before anything proceeds.

	GENERAL ADVICE	PERSONAL ADVICE
For	Most people	Genuinely complex situations
Time	One conversation, about 45 minutes	Minimum two appointments, roughly 3–4 hours
Cost	Usually **no separate advice fee** — generally paid by insurer commission	**Fee-for-service**, quoted upfront
When	Standard cover needs	Business, health history, larger sums insured, or structuring cover inside super

WHAT THIS DOES FOR YOUR BUSINESS

This is the layer that stops an employee's crisis becoming your problem. When someone is seriously ill or injured and has no income protection, the consequences land in your business as well as their household — extended unpaid leave, hardship requests, salary advances, and a team absorbing the work with no end date. **Cover doesn't prevent the illness. It prevents the financial catastrophe that follows it**, and it is usually far cheaper than people assume.

How this is delivered. General advice insurance services are provided by Fintor Insurance Pty Ltd, a Corporate Authorised Representative of Nexa Life Solutions Pty Ltd, AFSL 563622. **General advice does not take into account anyone's objectives, financial situation or needs**, and the relevant Product Disclosure Statement should be considered before deciding. Personal insurance advice is provided by Fintor Pty Ltd, CAR No. 1288780 of Fintor Group Pty Ltd, AFSL 559460. Insurers may pay commission, built into the premium — per Fintor's Financial Services Guide, initial commission ranges from 0% to 66% including GST of the first-year premium, and up to 33% of the renewal premium from year two. It is disclosed in writing before proceeding, and cover can be arranged on nil commission.

04

4.4 · INVESTMENT PORTFOLIO SOLUTIONS

GOVERNANCE

Investments actively managed — and genuinely governed

Fintor's **Tailored Managed Account** is shaped around the client's goals and risk appetite, assembled from independent specialists and governed by an **Investment Committee** — not built on a single house view.

WHY A COMMITTEE, NOT ONE ADVISER

A single considered portfolio review takes four to five hours. Quarterly reviews across 250 clients would need **4,000 to 5,000 hours a year**, against one adviser's capacity of about 1,650.

The arithmetic doesn't work for one person — which is why, in most firms, portfolios quietly stop being reviewed. So research, asset allocation and manager selection are centralised in one governed committee instead.

Strategy is set	The committee sets a client-centric strategy, asset allocation and manager selection, grounded in goals and risk profile.
Built on evidence	Research-led — **Lonsec, Morningstar, Corinella** — and quantitatively verified by **Wealth Pilot**. The best-placed manager wins, active or passive. Data and AI support human judgement; they never replace it.
Reviewed and rebalanced	On the chosen cadence the committee re-tests assumptions, trims concentration and replaces laggards under clear keep/replace rules. Every change is explained.

A committee, not a lone adviser — which is why these portfolios are still being reviewed in year five.

4.4 · INVESTMENT PORTFOLIO SOLUTIONS, CONTINUED

Four service levels, chosen by the client

Review frequency scales with the portfolio, because the amount of work a portfolio genuinely needs scales with it too.

LEVEL	REVIEW CADENCE	FEE	MINIMUM
Safeguard	Annual · 1+ review	0.60%	$20,000
Create	6-monthly · 2+ reviews	0.80%	$50,000
Accelerate	Quarterly · 3+ reviews	1.20%	$125,000
Fintorian	Monthly · 10+ reviews	1.60%	$1,500,000

Every level includes a portfolio tailored to goals and risk profile, active management within an agreed mandate, Investment Committee oversight, independent asset-allocation and research inputs, and transparent reporting with every change explained.

WHAT THIS DOES FOR YOUR BUSINESS

This is the layer where the benefit compounds. Most of your staff have superannuation sitting in a default option, often across several accounts from several past employers, that nobody has ever looked at. **Consolidating it, matching it to an actual risk profile and governing it properly is the single largest long-term financial improvement available to an ordinary employee** — and it is invisible work that nobody does for themselves.

How this is delivered. Portfolio management and governance are provided under Fintor Group Pty Ltd, AFSL 559460. **This service is entirely elective — it is never a condition of membership**, and the fee is charged on the value managed, not as a product commission. A managed account may not be suitable for everyone. Investing carries risk, including possible loss of capital, and past performance is not a reliable indicator of future performance. Membership fees themselves are direct debited from a bank account; nothing is deducted from superannuation unless a member separately elects this service.

05

4.5 · SMSF SOLUTIONS

CONTROL

A self-managed fund, run properly

A self-managed super fund puts a person in control of their retirement savings. Fintor provides the technology, advice and administration to run one well, with **one point of contact across investments, tax, audit and documentation**.

Establishment and structure	Corporate trustee, trust deed and documentation, super consolidation, ABN and TFN registration.
Investment strategy	A documented, compliant strategy, risk profiling, portfolio construction and diversification.
SMSF property and LRBA lending	Property strategy, limited recourse borrowing arrangement setup, loan pre-approval, bare trust.
Contributions and tax	Contribution strategy, concessional and non-concessional, caps, tax optimisation.
Compliance, admin and audit	Full administration, annual tax return, independent audit, document vault.
Pension and estate	Pension phase, transition to retirement, death benefit nominations, estate planning.

The One View SMSF portal gives a live dashboard of member balances, investments tracked in real time, contribution caps monitored, reporting on demand, a secure document vault and Australia-based secretarial services.

Control is only worth having if the fund is actually run well. That is the part people underestimate.

4.5 · SMSF SOLUTIONS, CONTINUED

Four stages, and three service levels

Establish → Strategise → Implement → Run it well. Most SMSFs fail at the fourth.

LEVEL	MONTHLY	WHAT IT COVERS
SMSF Tax Only	$128.80	Live SMSF dashboard, document storage vault, limited secretarial service, annual tax return
SMSF Assist	$208	Everything in Tax Only, plus Australia-based secretarial, third-party provider access, tailored tax planning pack, ongoing SMSF insights
SMSF Enhance	$339	Everything in Assist, plus two yearly advice meetings, adviser-reviewed tax return, select investment opportunities

WHAT THIS DOES FOR YOUR BUSINESS

This one is mostly about you and your fellow owners, and it is often the reason the program pays for itself at the top of the house. **The question of whether the business premises should be held inside a fund, and what happens to the business if a founder dies or is permanently disabled, is a business continuity question that presents as a personal finance one.** It rarely gets raised, because there is no natural moment to raise it. A structured review creates that moment.

How this is delivered. An SMSF is a significant decision carrying real trustee responsibilities. Whether one suits a particular person is personal advice and requires a licensed adviser — nothing in this brochure is a recommendation to establish one. Fintor's SMSF service is delivered with select accounting partners; pricing assumes Accounting & Adviser Solutions Pty Ltd (AAS) as the appointed accountant, who is solely responsible for the SMSF Tax Only (tax and audit) service. Fees are indicative, include GST and are confirmed in writing before work begins.

06

4.6 · FINANCIAL EDUCATION
THE LAYER EVERYONE TOUCHES

Free, plain-English lessons and live calculators

A structured curriculum of **four pillars, 35 modules and 20 calculators**, open to everyone at fintoreducation.com.au. Calculators are open and ungated — no email wall, no sign-up, nothing to opt into.

PILLAR	FOCUS	MODULES
1 · Cashflow Management	Understand your money, free up surplus, destroy debt — the foundation	7
2 · Wealth Protection	Ownership and estate planning first, then the right cover	9
3 · Wealth Creation	Structures, tax and bonds, then investments, property, super and portfolio	11
4 · Retirement Planning	Make it last, and draw a reliable income	8

Every module is **learn, do, next** — the order follows logic rather than products. The quarterly workplace sessions in your program are drawn from this same curriculum, delivered as Master Classes.

WHAT THIS DOES FOR YOUR BUSINESS

This is the layer with **100% reach and no barrier to entry**. Not everyone will book a check-up, and they shouldn't have to. Education gives every person in your business — and their partner — something useful from day one, and it is what makes the program feel like a benefit for the whole workforce rather than a service for the few who put their hand up.

How this is delivered. Educational content, calculators and workplace sessions are **general information only** under AFSL 559460. They do not take into account any person's objectives, financial situation or needs, and they are not personal financial advice.

05

SECTION FIVE

The other professionals

A financial adviser cannot draft a will, lodge a tax return or negotiate on a property. What they can do is tell a person which of those they actually need, when, and what to ask for.

- How Fintor works alongside them
- Estate planning and the law
- Accounting and tax
- Property advocacy

5.1

How Fintor works alongside them

Most people do not fail to see a solicitor or an accountant because they object to the cost. They fail to see one because **nobody has ever told them they need to, or what to ask when they get there.**

Fintor identifies the need	A structured review surfaces the gaps as a matter of course — the will that was written before the children, the nomination that lapsed, the structure that made sense at a different income.
Fintor does not replace them	Fintor **coordinates with a client's lawyers and accountants rather than replacing them**. Drafting a will, interpreting a trust deed or lodging a return is their work, and Fintor does not do it.
Your employee arrives prepared	With the position documented, the question defined and the objective clear — which usually makes the professional's engagement shorter and cheaper than it would otherwise have been.
They choose the professional	Your employee's existing solicitor or accountant is used wherever they have one. Where they don't, Fintor can point to its network.

ONE THING WORTH CHECKING, BECAUSE IT IS UNUSUAL

As at Fintor Group's Financial Services Guide dated 3 June 2025, **there are no current referral arrangements in place** — Fintor is not paid for sending anyone to a solicitor, an accountant or anyone else, and no third party is paying for access to your workforce. Fintor Group maintains a referral agreement register, and any remuneration that ever arose would be disclosed in it.

Ask any other workplace program provider the same question. **It is the fastest way to work out whose interests a "partner network" actually serves.**

5.2

Estate planning and the law

This is the single most common gap Fintor finds, at every level of a business — and the one people are most surprised by.

THE THING NOBODY KNOWS

Superannuation is generally not covered by a will. It is held in trust, and it generally passes according to a valid death benefit nomination — or, if there isn't one, according to the trustee's decision.

For most employees, super plus the insurance attached to it is **the largest asset they own**. A significant number have never made a nomination, or made one that has since lapsed.

What the review surfaces

- Whether a **death benefit nomination** exists, whether it is binding, and whether it has lapsed — rules differ by fund
- Whether a will exists at all, and whether it predates a marriage, a separation, a child or a property
- Whether **powers of attorney** are in place — the document that matters while someone is alive but unable to decide
- Whether a **testamentary trust** is worth discussing, where beneficiaries are young or vulnerable, or where there are tax or asset-protection considerations
- For owners: whether there is any documented **business succession**, and whether a buy/sell arrangement is funded

WHAT THIS DOES FOR YOUR BUSINESS

An owner without documented succession is a continuity risk to every job in the building, and it is not a conversation that starts itself. For everyone else, the value is simpler: **the people who depend on your employee are protected by a document that takes an afternoon to sort out and is currently missing.**

Boundary. Fintor does not draft, interpret or advise on a will, a nomination or a trust — that is legal advice and requires a qualified solicitor. Fintor identifies the need, documents the financial position behind it and coordinates with the client's own solicitor.

5.3

Accounting and tax

Most employees have an accountant they see once a year for twenty minutes, and never ask a strategic question of — because they don't know which questions are strategic.

Where advice and accounting meet

Contributions and caps	Concessional and non-concessional contributions, carry-forward amounts, and whether a contribution this year is worth more than the same money next year. A tax question with a financial planning answer.
Ownership and structure	Whose name an investment is held in changes the outcome materially, and it is close to irreversible afterwards. This is decided before the purchase, or not at all.
Salary packaging	What is genuinely available to your employee, and whether it improves their position once everything else is accounted for.
SMSF tax and audit	Where a member has an SMSF, this is delivered with select accounting partners — pricing assumes Accounting & Adviser Solutions Pty Ltd (AAS) as the appointed accountant, solely responsible for the tax and audit service.
For business owners	Trust and company structuring, related-party lease arrangements on business real property, and how personal and business positions interact — usually the first time anyone has looked at both together.

WHAT THIS DOES FOR YOUR BUSINESS

Your employee gets more out of the accountant they are already paying, because they finally arrive with the right question. **And the decisions that are genuinely irreversible — ownership, structure, timing — get made deliberately rather than by default.**

Boundary. Fintor is not a tax agent and does not prepare or lodge returns. Tax outcomes described in advice are considered as part of a financial strategy, and a registered tax agent or accountant is engaged for the tax work itself.

5.4

Property advocacy

Property is the largest transaction most of your employees will ever make, and the one where they are least represented. The selling agent acts for the seller. **A property advocate acts for the buyer.**

THE ORDER THAT MATTERS

Almost everyone does this backwards — they find a property, fall for it, and then work out what they can borrow and whether it fits the plan. By then the emotional decision has been made and the financial one is a formality.

The right sequence is the reverse. Establish genuine borrowing capacity, decide the ownership structure, agree the budget and the brief — and only then go looking.

Who does what

Fintor sets the frame	Genuine borrowing capacity, deposit and timeline, ownership structure, the first-home schemes available, and how the purchase interacts with everything else — super, cover, cashflow, tax.
A property advocate finds and negotiates	Search, appraisal, due diligence and negotiation or auction bidding on the buyer's behalf, within the brief that has already been set.
A conveyancer or solicitor handles the contract	Contract review and settlement — separate work, and separately engaged.

WHAT THIS DOES FOR YOUR BUSINESS

Housing is the reason a large share of good people leave for more money. An employee who knows what they can actually afford, and in what timeframe, is making a plan rather than a leap — **and a first-home purchase that goes well is one of the few life events an employer can be genuinely associated with.**

Boundary. Fintor does not act as a property advocate, buyer's agent or real estate agent, and does not recommend specific properties. Where an employee wants advocacy support, Fintor can point to its network or work alongside an advocate the employee chooses. Property advocacy is engaged and paid for separately by the employee, and is not part of the employer-funded program. As at the Financial Services Guide dated 3 June 2025 there are no referral arrangements in place, and Fintor receives no payment for any such introduction.

06

SECTION SIX

Confidentiality, cost and starting

What you see, what you never see, what it costs, and how quickly it can be running.

- What you see, and what you never see
- Four ways to fund it
- What it costs
- Live in about six weeks

6.1

You know who took it up. You never see the detail.

Because you are billed per participating employee, you receive the **names of the staff who take up a place** — an invoice you cannot verify is one you should not pay. That is the only individual-level disclosure in the program.

What you receive

- **The names of participating staff**, monthly, with the invoice
- Attendance and take-up as numbers
- Which topics your team asked for most
- Use of the calculators and learning library
- An anonymous annual wellbeing survey, benchmarked

What you never receive

- **Which level anyone was placed in** — it reflects their income and complexity, and you pay the same either way
- Any individual's income, debts, assets or goals
- Anyone's plan, advice or outcome
- Whether a named person finished or stopped

THREE RULES THAT MAKE THIS HOLD

Told in advance. Every employee is told in plain language, at sign-up and before they engage, exactly what you will and will not learn. A disclosure people discover afterwards is a betrayal; one they agree to upfront is a condition of a benefit they are being given.

Small numbers suppressed. In a small business, "three people at one level" identifies them. Tier data is reported only above a threshold of five, and otherwise as totals only.

The billing list is a billing list. It goes to whoever pays the invoice. No status, no commentary, no ranking — and the agreement undertakes that participation never bears on an employment decision.

6.2

Four ways to fund it

The program is the same in every case. What changes is how much of each employee's start you cover. Indicative figures below are for a **thirty-person business with eight people taking it up** in the first year.

OPTION	WHAT YOU FUND	YEAR ONE
A · Program only	Sessions, co-branded page, calculators and learning library for the whole workforce and their partners. No individual funding.	**$2,400**
B · Engagement fees only	The program, plus each participant's engagement fee at whatever level they are placed in — $250, $1,000 or $1,800.	**~$6,700**
C · The set benefit RECOMMENDED	The program, plus **$1,800 for every participating employee** — the same amount at every level, composed differently so the spend per person is identical.	**$16,800**
D · Full funding	The set benefit, plus twelve months of membership at every level rather than only at Who Says.	**~$21,300**

WHY WE RECOMMEND OPTION C

Because it is the only one that keeps the placement level private. Under option B you are invoiced $250 for one named employee and $1,800 for another — so the invoice tells you which level each person was placed in, and placement reflects their income, assets and complexity. That is a disclosure about their money, made to their employer, every month. Option C bills the same amount for everyone, so there is nothing to infer.

It is also the option that answers the question employees actually ask. Option A gives them a seminar. Option B gives them a check-up and then a $129 monthly decision the week after — the weakest possible moment to ask for it. **Option C gives them a full year to see whether it is worth paying for themselves**, which is the only fair test of a benefit.

Option D is worth considering if you are an FBT-rebatable or exempt employer — a not-for-profit, charity or public hospital — where the tax position is different. For everyone else it carries the largest exposure for the smallest additional gain.

In every option, billing is monthly in arrears, so you pay nothing for staff who never take it up; your employee pays implementation and anything beyond the funded period themselves; and the disclosures at section 6.1 apply unchanged. Figures are indicative, include GST, and assume the take-up mix we would expect in a business of this size — your own would be confirmed in writing before you commit.

6.3

What it costs

$1,800 per participating employee — the same for everyone. What it buys differs by level; what you spend on each person does not. That is deliberate, and it is what allows the placement level to stay private.

LEVEL	WHAT YOU FUND
Who Says?	Their $250 engagement fee, plus a full twelve months of membership
What's Next?	Their $1,000 engagement fee, plus $800 toward their advice fee
What's Possible?	Their $1,800 engagement fee

Plus the workplace program	$2,400 a year, flat, covering your whole workforce and their partners — the sessions, the co-branded page, the calculators and the learning library.
Billed monthly in arrears	Nothing upfront, and nothing at all for staff who never take it up. Each statement names the people it covers, and nothing else.
A worked example	A team of thirty with eight people taking it up is about **$16,800 across the first year** — spread over twelve months, and only as each person starts.
Your employee pays the rest	Implementation, and the membership after the first year, by direct debit from their own bank account.

> **ONE THING TO TAKE TO YOUR ACCOUNTANT**
>
> The tax treatment of an employer-funded wellbeing program depends on how it is structured and on your own circumstances. **We will tell you how we structure and invoice it, and you should obtain your own tax advice before proceeding.** We would rather raise that ourselves than have it raised later.

6.4

Live in about six weeks

1. **Week 1 — Twenty minutes**
   You tell us your headcount and rough shape. We tell you what the program would look like and what it would cost. No proposal needed to have this conversation.

2. **Week 2 — Agreement and scope**
   Program scope, the confidentiality undertakings and the billing basis, in writing. Your accountant sees it before you sign.

3. **Weeks 3–4 — Build**
   Your co-branded page and sign-up link, the launch email and poster kit for your team, and the session calendar for the year.

4. **Week 5 — Launch session**
   On site or online, whole workforce, partners welcome. The confidentiality line is stated in the first thirty seconds, every time.

5. **Week 6 onward — Check-ups begin**
   Staff claim places themselves. Billing starts only as people engage, so your first invoice reflects real take-up rather than a forecast.

6. **Quarter 2 — First report**
   Take-up, attendance, topics requested. Then every quarter, and a benchmarked wellbeing survey annually.

Tell us your headcount. Twenty minutes and you'll see how this works.
fintor.com.au

DISCLOSURE

Important information

Who provides what	Personal financial advice is provided by **Fintor Pty Ltd**, Corporate Authorised Representative No. 1288780 of **Fintor Group Pty Ltd**, ABN 52 672 923 796, **AFSL 559460**. Insurance is arranged through **Fintor Insurance Pty Ltd**, a Corporate Authorised Representative of **Nexa Life Solutions Pty Ltd, AFSL 563622**, on a **general advice basis only**. Credit assistance is provided through **RSM Lending Pty Ltd** t/a Fintor — Your Lending Specialist, a Corporate Authorised Representative of **Australian Finance Group Ltd, ACL 389087**. Who Says™ is a subsidiary of Fintor Pty Ltd.
Nature of this document	**General information only.** It does not take into account any person's objectives, financial situation or needs, is not personal financial advice, and is not a recommendation to acquire any financial product.
How Fintor is paid	Advice is **fee-for-service** and earns no product commission. Lenders pay a commission on settlement plus a trail; insurers may pay a commission built into the premium. Both are disclosed in writing before proceeding, in the Credit Guide and the Financial Services Guide. Portfolio management is a fee on funds managed, not a product commission. Education is free. Fintor Group is a **non-aligned licensee** and, because it may receive insurance commissions, cannot by law describe itself as independent.
Referral arrangements	As at the Financial Services Guide dated **3 June 2025**, there are **no current referral arrangements** in place. A referral agreement register is maintained and any remuneration would be disclosed in it.
Fees	All fees quoted are **indicative, include GST** and are confirmed in writing before any work begins. Membership inclusions and fees are current as at **August 2026** and may change.
Privacy	All personal financial information is collected and held by Fintor under AFSL 559460 and Fintor's own Privacy Policy. Employers receive the disclosures set out at section 6.1 and nothing further. Employees consent to the billing disclosure at sign-up.
Tax	Nothing in this document is tax advice. **Employers should obtain their own tax advice** on amounts they pay under this program.
Documents you are entitled to	Financial Services Guide, Credit Guide, adviser profile, Statement of Advice and any relevant Product Disclosure Statement — before proceeding, not after. Complaints go through Fintor's internal process and, if unresolved, AFCA.