



Aon's accountant offer

Which option is right for you?

Aon Hewitt Financial Advice

Aon Hewitt Financial Advice (AHFA) has three different options available for accountants who wish to become licenced. Our qualified advisers are also available for referral relationships if you decide that you don't wish to provide advice but need a trusted referral partner for your clients.

Essential SMSF

This option enables you to continue providing the same services and advice as you are currently.

You are able to provide advice to establish, retain or wind up a SMSF and factual information on other superannuation matters.

If you don't wish to provide any additional services or advice and simply want to continue doing what you've been doing then this is the right option for you.

Strategic SMSF

This option is the equivalent of the new limited licence. It allows you to offer additional services and advice than you are currently.

You are able to provide advice to establish, retain or wind up a SMSF as well as personal advice on other superannuation areas such as contributions and pensions, and insurance. You are able to provide class of product advice, but not specific product recommendations.

This option is suitable for you if you want to expand your offering. For example if you want to be able to discuss superannuation, pension, insurance and investment strategies with your clients.

You are able to provide "class of product" advice. This is where you can discuss product in general but you cannot provide a specific product recommendation. For example you can discuss whether your client should invest in Australian shares, but you cannot recommend the specific shares such as BHP.

Full authorisation

This option is suitable for accountants who have undertaken the necessary education and training with the aim to become a full financial adviser.

You are able to provide holistic financial planning advice including product advice.

If you are looking to expand your offering into financial planning, or are already in the financial planning space then this is the solution for you. You are able to provide advice on all areas of financial planning, and product specific product advice.

Areas you can provide advice on

	Applies to 30 June 2016	Applies from 1 July 2016		
	Accountants exemption	Essential SMSF	Strategic SMSF	Full authorisation
Establish, retain and wind up a SMSF	✓	✓	✓	✓
Factual information on superannuation	✓	✓	✓	✓
Super rollover advice			✓	✓
Superannuation strategies			✓	✓
Pension strategies			✓	✓
Insurance advice/recommendations (without recommending a product)			✓	✓
Investment advice within the SMSF – limited to class of product advice			✓	✓
Referral to external party for any service			✓	✓
Class of product advice			✓	✓
Specific product advice				✓
Comprehensive advice				✓

Refer to an AHFA Adviser

AHFA currently employs a number of advisers who are located nationally in major cities. In addition we have approximately 150 self-employed advisers located in both metropolitan and regional areas around the country. We can introduce you to advisers in your local area.

Referring into AHFA advisers meets your needs if you didn't wish to become Authorised but still wanted to be able to provide your clients with a financial planning or SMSF solution.

Joint venture

As noted above AHFA currently has approximately 150 authorised representatives located nationally in both metropolitan and regional locations, many of whom have expressed interest in partnering with accountants. AHFA would assist by introducing you to AHFA authorised representatives in your area to establish joint venture relationships.

For more information about how we can assist you please contact us on **02 9253 8308** or email us at **aonhewittfinancialadvice.au@aonhewitt.com**.