



Wealth Protection Advice

**REQUIRED** \*  
FINANCIAL SERVICES PTY LTD

# Financial Success Begins With A Plan

*For over 33 years, Required has been entrusted with the financial well-being of thousands of Australians. Our dedication includes a customised financial plan incorporating and providing expert guidance to enable individuals to reach their goals.*

# About Us

In 1991, Anthony D'Alessandro established Required Financial Services based on his Italian family values: to look after people like family and help them with care and integrity to manage their finances effectively. These values have become the heart and soul of the company.

Each team member has considerable years of experience and expertise in many areas of financial services, and all uphold the Required tradition of building a personal relationship based on trust and availability.

## Our Values

Anthony's unwavering belief in hard work and deserving rewards has been the cornerstone of Required Financial Services for the past 33 years. Our dedicated team, now ten members strong, goes above and beyond to ensure that over 300 clients receive top-tier financial advice.

We are committed to helping clients surpass their goals, thrive, and secure a prosperous future.

*"The relationship with financial advisors is a special one. While you certainly don't need to be best friends, it is important that they get to know you and where you are at.*

*I cannot speak highly enough of his care, concern and most importantly, pro-active strategic advice in the most difficult of circumstances.*

*I would highly recommend Anthony and the whole Required Financial Services Team".*

*-Rosemary Nixon*



# Our mission

At Required Financial Services, our skilled and dedicated team shares a singular aim: to assist you in reaching your financial goals. We invest the time and care necessary to understand you, your unique needs, and your aspirations. Our approach is personalised, ensuring that your financial requirements and objectives are met with accountability. Whether it is financial planning, investment strategies, or tailored advice solutions, we are committed to your financial success.



## Our Team

ANTHONY D'ALESSANDRO Founder and CEO - Advisor SMSF

CHRISTOPHER DÉsirÉ Associate Director - Advisor SMSF

HENDRIX NI Paraplanner/Insurance Advice

KRYSTAL WOODS Client Services Manager

FAITH KATRINA ABUCAY Financial Planning Assistant

CASEY QUIMSON Financial Planning Assistant

ROSS PALMINGTON Operations Manager/Lending

SELENA KHOO Head of Investor Relations

LINO PELACCIA Executive Director - Head of Sales

NATALIA D'ALESSANDRO Head of Marketing



# WEALTH PROTECTION ADVICE

Wealth Protection Advice

*"Over the last few years, the team at Required have demonstrated to us and our clients that they not only have the technical knowledge and experience, but also the passion and commitment to assist our clients".*

*- Danny D'Astolto*

**We build your WEALTH.** Our financial planning and investment advice will help generate passive income and build long-term wealth.

**We PROTECT your assets.** Give you and your family peace of mind with life insurance and income protection plans to weather any setback. We will help you set up an education plan to ensure your children's future and a savings and retirement plan for yourselves.

**Solid financial ADVICE.** We guide you on the best pathway towards accomplishing your financial goals, which may include: Self-Managed Superannuation Fund, Insurance Advice, Pension Advice, Cash Flow Planning, Mortgage, Loan Advice, along with other financial planning advice needs.

**REQUIRED** \*  
FINANCIAL SERVICES PTY LTD

# Our services

**We offer tailor-made financial planning, borrowing, investment, and superannuation advice with our expertise in:**

1. Financial Planning & Advice\*
2. Superannuation Advice\*
3. Retirement Planning\*
4. Life Insurance Advice\*
5. Wealth Creation & Management\*
6. Property Finance/Mortgage Solutions
7. Sophisticated Investors Advice

*NOTE: The services marked \* and all Financial Planning Advice is by Required Financial Services Pty Ltd in its capacity as a Corporate Authorised Representatives of ASVW Financial Services Pty Ltd, ABN 27 007 261 083, AFSL No. 446176*

## Stats and Facts:

- 280 Active SMSF Trustees
- Funds Under Management \$380M
- Specialist in High-Network Advising

## Financial Planning

At Required Financial Services, we understand that financial planning is more than just numbers— it is about crafting a secure future. Whether you seek the best retirement savings strategy, guidance on financial planning, or insurance solutions for yourself or your business, we're here to assist.

Our expertise allows us to help you make informed decisions about your financial choices, both today and in the future.



At Required Financial Services, we provide strategic guidance for all your Investment and Superannuation requirements.

Our team of experienced financial advisors are dedicated to helping you make informed decisions and achieve financial success.

Wealth Protection Advice

*"Anthony provided me with excellent advice, help and assistance.*

*Over the last 20 years my company has grown and Anthony has continued to provide ongoing support and assistance not only to the company, but also long term superannuation and financial planning for me as I head towards retirement age. I have recommended Required Financial Services to my children and they have also received the same high class service from Anthony".*

*- Terry Old*

**REQUIRED** \*  
FINANCIAL SERVICES PTY LTD



As a leader in our industry, we focus on offering Investment and Superannuation guidance to individuals from diverse backgrounds. Our services include:

- Superannuation contribution strategies
- Wealth creation & accumulation
- Retirement planning, annuities, allocated pensions
- SMSF Limited Recourse Borrowing Arrangement
- Tailored investment management plans
- Investment portfolio diversification
- Financial goal setting and regular reviews
- Collaborative partnerships with legal and accounting professionals
- Rollover & redundancy
- Salary sacrifice planning
- Centrelink Modelling
- Estate planning
- Margin Lending Advice
- Pension Strategies

*Our qualified financial planners are Authorised Representative of ASVW Financial Services Pty Ltd, ABN 27 007 261 083, AFSL No. 446176.*



# Insurance Advice

We understand the importance of securing your financial future. We are here to guide you through informed insurance decisions, ensuring protection for what truly matters: your family, your business, and your peace of mind.

Required provides Life, Total and Permanent Disablement (TPD), Trauma, and Income Protection Insurances.

Total and Permanent Disablement (TPD) insurance provides financial support if you are unable to work due to a permanent disability. Trauma insurance helps you cope with the financial impact of a major illness or injury. Income Protection insurance ensures that you can maintain your lifestyle even if you are unable to work temporarily.

By offering these essential insurance options, we aim to empower you to face the future with confidence, knowing that you have taken proactive steps to safeguard what matters most to you. Your financial security is our priority, and we are committed to guiding you every step of the way to make informed decisions that protect your family, your assets, and your peace of mind.

Wealth Protection Advice

*Required have always been generous with their time and their efforts to support me with all aspects of my financial regards.*

*Anthony is a strong leader in business and his personal life and every time we get to chat, his love of his family is always paramount, and this is also reflected in the way he deals me as a client but most importantly, as a friend.*

*- Mark Glenister*

**REQUIRED**  
FINANCIAL SERVICES PTY LTD

*The Required Team have been looking after us for over 20 years. We hold our SMSF, business and personal insurance and investments with Required, which have consistently performed incredibly well.*

*Our financial position, priorities, and motivations have shifted over time. The team has always provided sound, considerate, and professional advice every step of the way, and they are on the journey with us.*

*We feel as valued today as we did the first time we walked into the office.*

*- Janet and Bruno Vocale*

Wealth    Protection    Advice

# What are the advantages of establishing an SMSF?

**Our assistance with Self-Managed Super Funds (SMSFs) empowers members by offering increased control over their superannuation, more flexibility, and a broader range of investment options.**

- Greater control over the investment strategy for the fund.
- A wider range of investment options such as direct property, small businesses, and even art.
- An SMSF can be tailored to meet your own personal circumstances in relation to estate planning.
- The ability to borrow via the SMSF to purchase an allowable asset.
- Member superannuation accounts can be taxed at a member level rather than at a fund level, compared to many retail master trusts and industry superannuation funds.

## SMSF Strategic Advice

**Our services encompass a wide array of well-organized advice within the SMSF domain, such as:**

- Guidance on setting up an SMSF
- Strategies for SMSF insurance
- Approaches for SMSF borrowing
- Planning for SMSF pensions
- Advisory services for transitioning into retirement



# Sophisticated Investors Advice

Required Financial Services and Australian Private Mortgages (APM) have united their strengths to offer our Sophisticated Investors with Alternative Income Solutions that are based on Commercial Real Estate Debt.



## Investment Fundamentals

**Investing** - Mortgages are funded via the Zagga Investment Trust (AFSL), managed by Australian Private Mortgages, which provides the opportunity to invest in fractionalised Commercial Real Estate Debt (CRED) opportunities second to First mortgage security.

**Strong Returns** - Investors can expect consistent, solid, and secure alternative income solutions from us. Our 3-year average APM CRED performance is 8.65% per annum, ensuring solid returns for our valued investors. (12 Months Return - 9.15% per annum).

**Lending** - Offer Alternative funding solutions via 1st Mortgages, generally up to 70% LVR, outside of traditional institutional funding.

**Facilitating** - Collaborate with Borrowers to achieve funding solutions that focus on Wealth Creation outcomes.

*"APM has provided a robust alternative investment solution to Fixed Interest investing in this low-interest rate environment. The investment process has been reliable, and the communication provided by the APM's team has been first class".*

*-Rosemary Nixon*

Wealth Protection Advice

*Note: Australian Private Mortgages Investments Pty Ltd ACN 670 308 788 (APMI) is the manager of this investment under an Investment Management Agreement entered into between APMI and Australian Private Mortgages Pty Ltd ACN 157 984 819 as trustee of APM Unit Trust ABN 93 456 240 422 (APM). Zagga Market Pty Ltd (Australian Credit Licence 490904) ACN 611 662 401 acts as the Servicer of loans acting on behalf of the credit provider, Zagga Investments Pty Limited (AFSL 492354) ACN 615 154 786, the trustee of the Zagga Investments Lending Trust. APM is an authorised representative of Zagga Market Pty Ltd.*

# Mortgages

When it comes to financial matters, whether you are purchasing your first home, investing in property, or restructuring existing finances, alignment with a professional and friendly company is crucial.

With our vast experience in the industry and strong relationships with various lenders, we can secure the best loan package for you, regarding your own needs. Whether you are a first-time homebuyer, a property investor, or a business owner looking for a commercial loan, we can guide you through the process with ease.



With over 33 years of specialised expertise in lending, we have facilitated over \$1.4 billion in lending transactions.

Our unwavering commitment to customer focus and extensive industry connections empowers us to offer innovative solutions tailored to your unique needs.

From competitive interest rates to flexible repayment options, we are here to ensure that you have a positive and stress-free borrowing experience.

# Required Financial Services and Xplor Finance Pty Ltd

Wealth Protection Advice

Required Financial Services and Xplor Finance Pty Ltd have joined forces to provide top-notch mortgage solutions to our clients.

With over ten years of experience in the finance and mortgage broking sector, the Xplor team possesses knowledge in all facets of mortgage lending and handles all lending administration tasks.



The Xplor team takes the time to listen to your needs and goals, tailoring their services to ensure you secure a mortgage that aligns perfectly with your financial situation and aspirations.

Whether you are a first-time homebuyer, looking to upgrade to your dream home, or interested in property investment, Xplor Finance is dedicated to helping you navigate the world of mortgage lending with ease.

By choosing Xplor Finance, you are not just getting a mortgage – you are gaining a trusted partner in your homeownership journey.

*Note: XplorFin Pty Ltd T/A Xplor Finance is a corporate representative (543072) of Buyers Choice Licencing Pty Ltd (Australian Credit Licence 509484).*

**REQUIRED** \*  
FINANCIAL SERVICES PTY LTD



# Motor Racing Sponsorship - Ryan Woods

Super V8'S Walkinshaw  
Andretti United's

Wealth Protection Advice

*Supporting  
Championing  
Diligence,  
Empowering  
Decisions,  
Nurturing  
Aspirations, and  
Upholding  
Perseverance*

# Basketball Sponsorship - Nunawading Spectres



**REQUIRED\***  
FINANCIAL SERVICES PTY LTD



## *Giving Back Sponsorship - Father Bob Maguire Foundation*

**(Business community support.  
Proudly supporting for over 10  
years)**

## *Long Term Sponsorship - World Vision* (Sponsors for over 15 years)



Wealth Protection Advice

*Empowering and  
supporting  
individuals to  
shape a brighter  
future and reach  
their fullest  
potential.*

**REQUIRED** \*  
FINANCIAL SERVICES PTY LTD



# Let's build a roadmap to your financial success!

Please contact us on [03 9695 5600](tel:0396955600) for a complimentary, obligation-free consultation to assess how some of these strategies can help you with your financial goals.

## Collaboration

By selecting the right partners and nurturing these collaborations, we create a solid foundation for growth and success.



**REQUIRED**  
FINANCIAL SERVICES PTY LTD