



June 2016

To our valued clients,

In recent months we have been conducting merger negotiations and I am now thrilled to announce that KNM Services Pty Ltd has merged with the financial services company, Poynter Hargraves Financial Consultants Pty Ltd. It is now my pleasure to introduce you to Poynter Hargraves and attached to this letter you will find a Welcome Letter from them.

We see this merger as an exciting opportunity to enhance the services currently provided to you and are looking forward to introducing you to some new staff, allowing us to increase the service provided to you. We will be instigating more formalised regular reviews by either one of the existing staff or another of our professional staff and emphasising regular reporting including a quarterly newsletter to keep you up to date with current financial affairs. Additionally, we are now in a position to offer you a more comprehensive range of services to include superannuation and retirement planning which will complement your life insurance portfolio. Importantly though, there will be no immediate changes to our office location nor our contact details.

Many of you would not have heard the name Poynter Hargraves Financial Consultants Pty Ltd, however the organisation has been in operation for over 28 years. Beginning in 1987 as a boutique consultancy in Unley, South Australia with a strong local presence, they have since strengthened and expanded their business. Their merger with KNM Services underpins their expansion into QLD and increases their existing footprint in NSW. From our perspective it will provide extensive additional professional and administrative resources. Like KNM Services, Poynter Hargraves is a privately owned company which holds its own Australian Financial Services License No. 237846, managing the business to benefit clients, not large institutions; providing appropriate advice to enhance your financial security.

You will notice some minor changes in our communications to you but feel assured that if you have any questions, you may contact the office as you have always done. The trust you have placed in us to assist you to meet your financial objectives is a responsibility we take very seriously and I believe that this merger can only serve to enhance this end.

We look forward to talking to you again very soon.

Yours Sincerely,

A handwritten signature in black ink that reads 'Kevin Hardwick'. The signature is written in a cursive, flowing style.

Kevin Hardwick  
Superannuation & Life Insurance Specialist  
KNM Services Pty Limited