



Financial Services SA (FSSA) is a multi-discipline professional service provider offering farm and business consulting.

FSSA has a particular interest in developing and implementing practical and achievable business succession plans for pastoral families both now, and for generations to come.

While transitioning property ownership from one generation to the next is a key focus, so too is the day-to-day management of rural businesses and landholdings. This requires 'drought-proof' strategies that enable people in rural and remote areas to manage the inevitable challenges of living and working on the land. Ultimately, we help our clients to prosper and achieve their business and lifestyle goals.

Located in Jamestown, South Australia, FSSA focuses directly on the needs of people in rural and remote locations – primary producers, business owners and individuals. Our clients appreciate our collaborative approach that creates synchronised outcomes.

FSSA Core Values

We empower our clients to make informed decisions across a range of issues. Accustomed to opening up meaningful discussions, we cut through technical-talk in favour of straight-talk. But perhaps of greatest importance, we listen. We help our clients to identify and articulate their needs for now and their objectives for the future. From there, we create truly tailored financial plans designed to achieve those goals. Our approach is transparent, responsive to individual circumstances and underpinned by our core values:

- **Client-first service** – 'Drive down every driveway' is a stock and station agents' mantra that we have adopted as our own. Rural and remote families need priority service

that includes meeting on-property or wherever it's convenient, and always being available when our clients need us. We forge enduring relationships designed to provide genuine support.

- **Choice** – We make it our mission to get to know our clients and their individual circumstances in great detail. And it is this in-depth knowledge that allows us to provide appropriate options from which our clients can decide upon the best course of action.
- **Community** – We live in a rural community so we understand first-hand the needs and challenges of country life. We remain abreast of agricultural and climatic factors and their impact on the overall financial situation that influences the prosperity of farming and pastoral families.
- **Honesty** – It's our foundation.

About You

We help multi-generational families and agri-businesses to achieve their business and lifestyle goals. We also work with individuals, couples and their extended families to offer lifelong services that are applied as appropriate at each stage of life.

It is not uncommon for Dippo to deliver advice within the one family group that covers the needs of business owners with school-aged children as well as retirement planning for the family matriarch and patriarch. Our relationships with our clients' families are enduring and often span many decades. This is why we are a constant and reliable resource that offers well considered and genuine guidance and advice.





About Us

Phillip 'Dibbo' Dibben offers that ideal blend of community values and business acumen. An active community member who has a long list of voluntary roles, Dibbo and his wife Rosalie, who is FSSA's

administrator, have a deep understanding of, and respect for, farming families and the often unique circumstances of living in rural and remote locations.

With over 30 years' professional experience in the agri-business sector, Dibbo is well qualified to provide business leadership for rural and remote families and business owners. We deliver integrated services that reflect the complete spectrum of our clients' agri-business and personal needs. At FSSA, the combination of our service offering and our client-first philosophy is central to delivering personalised service designed to empower clients to protect and preserve future.

FSSA offers three areas of specialisation either directly or by way of a referral to partner business including Active Financial Management and Riverland Lending Services.



Active Financial Management is a Principal Practice of Fortnum Private Wealth Ltd* and Phillip provides financial advice as an Authorised Representative of Fortnum.

Their services include:

- Wealth creation – investments, asset management, debt management, budgeting
- Personal insurance – strategies for risk exposures either personally or within agri-businesses and tailoring policies designed to suit often complex needs
- Superannuation/SMSF – assisting clients to determine the most appropriate vehicle for their specific individual circumstances
- Retirement planning – helping clients to create their retirement lifestyle particularly within the context of multi-generational agri-business and property ownership

Fortnum Private Wealth Ltd is not owned by any financial institution and has a client first ethos when providing bespoke advice in their clients' best interest.

*Active Financial Management and its advisers are Authorised Representatives of Fortnum Private Wealth Ltd
ABN 54 139 889 535 AFSL 357306. www.fortnum.com.au and www.activefm.com.au

Phillip has a long association with *Riverland Lending Services which was established in 2002.

Riverland Lending Services, offer specialist rural finance and mortgage broking.

In his role as authorised credit representative, Phillip is licensed to provide advice with regard to all consumer and business loans including equipment finance.

However, it is important to note that all loans are subject to Riverland Lending Services lending and approval criteria.

*Phillip Dibben is also an Authorised Credit Representative of Riverland Lending Services Pty Ltd,
ABN 37 145 814 080 ACL 391825. www.rls.net.au