

Tailored expertise to
maximise returns and
minimise risk

PROTECT

Often business owners spend so much time managing their business, they forget to look after themselves. RSM has the resources and expertise to take a strategic look at your business without the day to day distractions of running a business. We can develop strategies to limit your personal liability and protect your personal assets, if things go wrong.

PROTECTING YOURSELF IN BUSINESS

Use our experience in dealing with the aftermath of business distress to avoid personal financial pain. By taking simple and practical steps now, you can concentrate on the things you enjoy in business without fear of the unexpected.

- **Personal asset protection strategies**

- Use our expertise to put effective measures in place to shield your personal assets from business liabilities.

- **Liability limitation strategies**

- Limit your personal liability for business debts by tapping into our vast experience in dealing with business stress.

- **Business structure review**

- We can guide you through the various ways in which your business can be structured to achieve your personal goals.

- **Securing director loans to business**

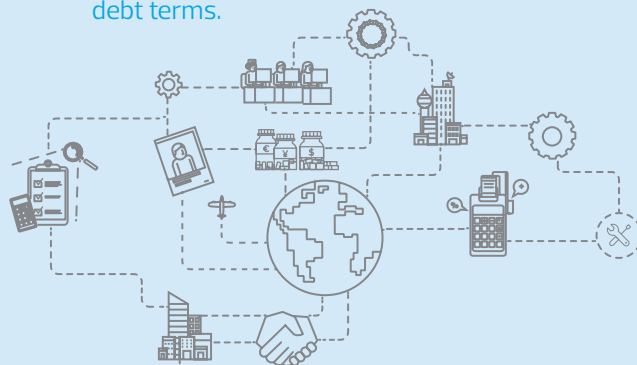
- Learn how to protect yourself when lending to your business.

- **Understanding director's personal liability**

- The law is imposing more and more personal liability on directors of companies. Learn how that affects you.

- **Debt restructuring or negotiation**

- Benefit from our expertise in negotiating better debt terms.



SOLVING COMMERCIAL DISPUTES

Unfortunately, disputes are common in business. They often arise when not expected and can cause immediate disruption and loss to business owners. At RSM, we understand the need to resolve disputes quickly and efficiently, whether it be with a business associate, business partner, customer, family member, or among shareholders.

Our practical approach, based on more than 90 years of experience across a wide range of industries, takes the stress out of resolving disputes by yourself.

- **Commercial disputes**
 - We can assist you with practical and commercial solutions to resolve disputes affecting your business.
- **Resolving related party disputes**
 - Use our proven skills to resolve sensitive disputes in a cost effective manner.
- **Family law**
 - If the dispute involves family law, you can turn to our specialist team dedicated to providing an end-to-end pathway designed to deliver better outcomes.

NAVIGATING SAFE HARBOUR

Safe Harbour provides directors of a company protection from personal liability when a business is facing financial difficulties. It offers an alternative to a formal insolvency appointment, when the business is viable in the long run.

By using RSM, as an appropriately qualified adviser, the concerns directors of a company have in times of financial distress can be alleviated and destruction of enterprise value can be minimised or completed. Under Safe Harbour, directors of a company will not be held liable for debts incurred while developing a course of action that leads to a better outcome than an immediate appointment of an administrator or liquidator.

RSM can quickly assess your suitability for safe harbour and assist in implementation of a restructuring strategy.

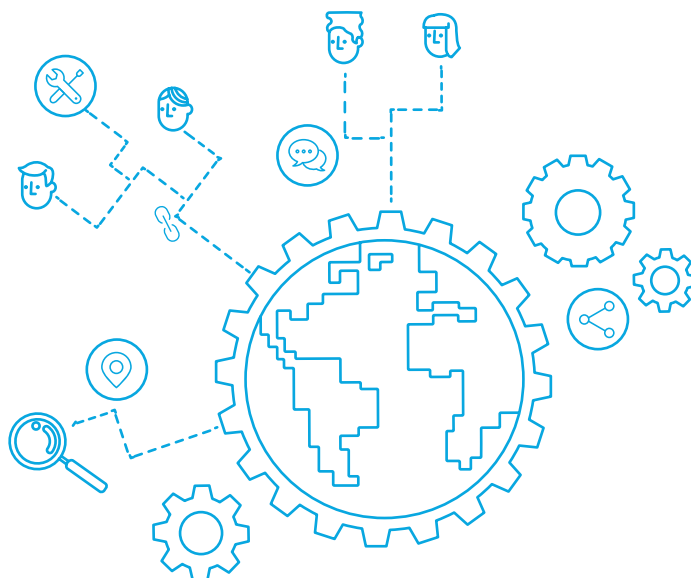
- **Get Safe Harbour advice from professionals**
- **Assess your suitability for Safe Harbour**
- **Develop a successful turnaround strategy**

PERSONAL PROPERTY SECURITIES

The *Personal Property Securities Act* is complex, but it can facilitate positive outcomes if you seek expert advice. RSM knows the PPSA regime well and can help you use the system to protect your position as a supplier of goods or lessor, when your customer does not or cannot pay.

Learn to search the Personal Property Securities Register to establish your priority against other creditors, protect yourself from a liquidator, register a security interest and enforce a security interest with practical advice from RSM based on our real life experience in these matters.

- **Practical application of personal property securities law**
- **Secure your position as a supplier or lessor**
- **Enforce your security interest**



For further information, please contact your local RSM contact.

rsm.com.au/offices