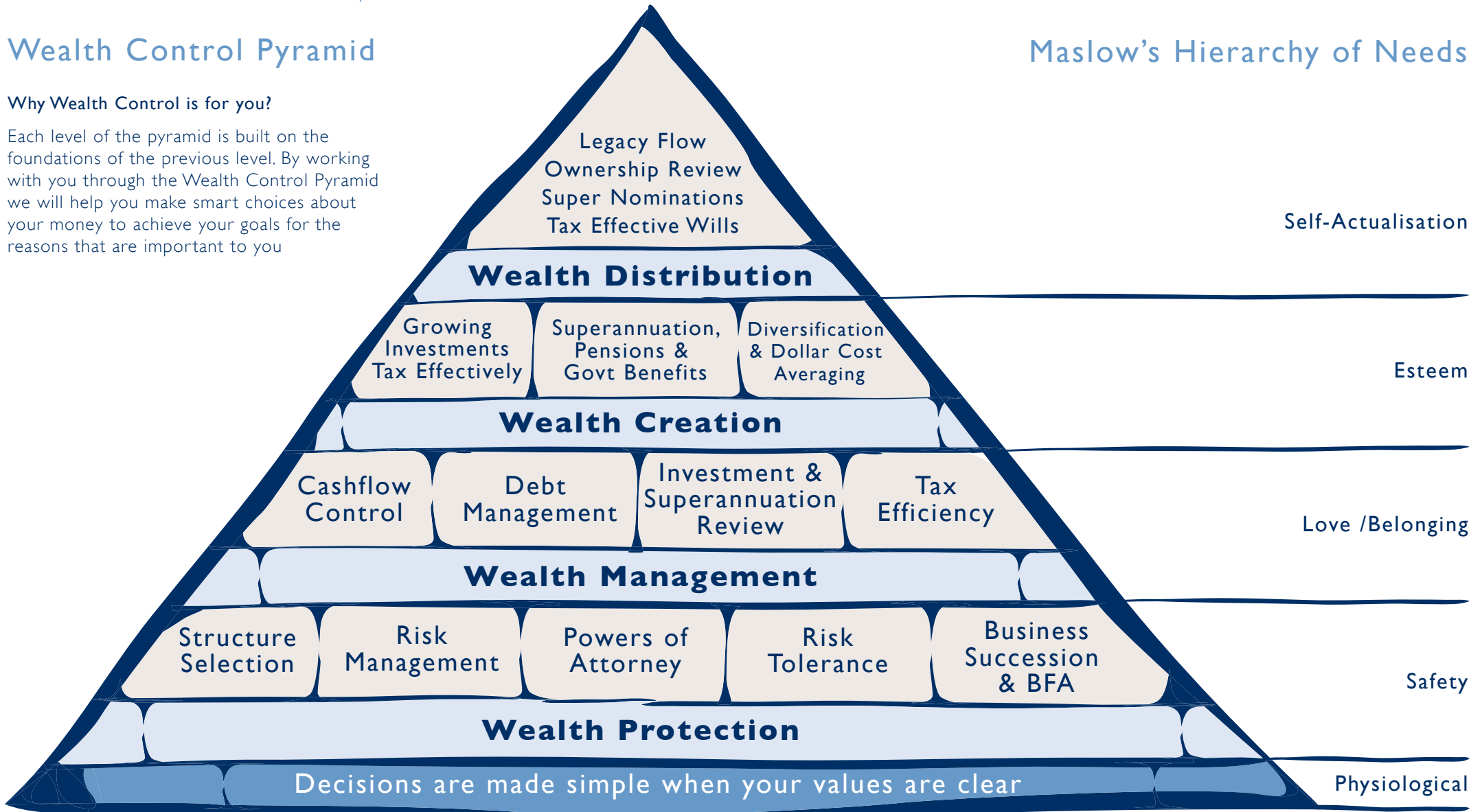


Wealth Control Pyramid

Why Wealth Control is for you?

Each level of the pyramid is built on the foundations of the previous level. By working with you through the Wealth Control Pyramid we will help you make smart choices about your money to achieve your goals for the reasons that are important to you

Maslow's Hierarchy of Needs



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Tier One – Wealth Protection

Wealth Protection is all about safeguarding the assets you already have and protecting your earning capacity.

How Wealth Protection can assist you:

- Ensures the most appropriate ownership structures (ie companies and trusts) are selected and utilised to protect your assets
- Safeguards your income earning capacity and protects your family in case of accident, death or trauma
- Appoints Powers of Attorney to make decisions on your behalf if you are unable to do so
- Ensures investments selected are in line with your risk tolerance to market fluctuations
- Puts agreements into place for Business Succession and deeds with Binding Financial Agreements between consenting parties
- Utilises Certified financial planning experts in business, tax and superannuation

Tier Two – Wealth Management

Wealth Management is where we monitor and update strategies to reflect any changes to your goals, accommodate market variables and introduce you to the LifePlanner® program. This is the program that organises all your financial affairs.

How Wealth Management can assist you:

- Helps you monitor and manage your cashflow.
- Reduces and clears non-deductible debt and helps you select the right loan at the right rate
- Reviews expenses to reduce waste.
- Monitors and adjusts investments and super as required.
- Updates strategies to reflect changing goals.
- Ensures tax efficient strategies are used to minimise your tax
- Using the LifePlanner® program gives you complete control of your financial situation

Tier Three – Wealth Creation

Wealth Creation sets goals (ie. an investment portfolio) and implements growth related strategies that enable you to achieve those goals.

How Wealth Creation can assist you:

- Sets goals
- Invests surplus funds
- Uses the tax system to your advantage
- Implements business systems to help you work smarter
- Balances personal “needs” against necessary “wants”
- Recommends intelligent investing based on expert advice.
- Creates a financial base – owning a home.
- Understands investments and how to minimise the risks.
- Accesses other income streams to create wealth.
- Establishes ‘wealth pools’ (ie university/ holiday/car accounts).

Tier Four – Wealth Distribution

Wealth Distribution ensures that the wealth created as well as the wealth coming in is dispersed to the people you nominate in the smartest most tax efficient way possible.

How Wealth Distribution can assist you:

- Protects assets coming to you
- Safeguards family financial security
- Transfers your wealth to the right people in the best manner
- Ensures your family pays the least amount of tax
- Reduces the possibility of family conflict over assets
- Addresses the requirements of infants, dependents and family members with special needs.
- With regular review, ensures changing circumstances are reflected in your will
- Gives you peace of mind

Complimentary Obligation Free Consultation

Contact us today for a no obligation and cost free, initial introduction to our financial planning services. This free introduction will not include specific financial planning advice or Statement of Advice, but will help you decide whether the services we offer are right for your needs.