



## Young Professionals and Families

TYPICAL RANGE

**\$3,500 - \$6,600\*** Incl. GST

For clients looking to make the most of their wealth creation opportunities, whilst ensuring adequate financial protection from life's uncertainties is in place. A WrightAdams Financial Plan will provide the solid foundation you need to secure your financial future.

### Most Common Advice Areas Covered

- ✓ Wealth accumulation advice
- ✓ Superannuation advice
- ✓ Investment management and portfolio advice
- ✓ Strategic property purchasing and disposal considerations
- ✓ Children's future education and funding requirements
- ✓ Cash flow planning
- ✓ Tax financial advice
- ✓ Debt management strategies
- ✓ Personal risk protection strategies
- ✓ Estate planning



# Retirement Planning

TYPICAL RANGE

**\$3,500 – \$6,600\*** Incl. GST

What you do in the years leading up to your retirement can have a significant impact on how comfortable you are in retirement.

A WrightAdams Pre-Retirement Plan will help you get on the best possible footing to confidently retire on your terms, living your ideal lifestyle. You can then be at ease as you focus on winding down your career, spending more time with family, and doing things that truly matter to you.

## Most Common Advice Areas Covered

- ✓ Superannuation strategies
- ✓ Investment management and portfolio advice
- ✓ Planning for retirement income needs
- ✓ Planning for future government benefits like Centrelink / DVA age pension and the Commonwealth Seniors Health Card
- ✓ Strategic considerations for property downsizing
- ✓ Debt management strategies
- ✓ Grandchildren's future education and funding requirements
- ✓ Personal risk protection strategies, including review of current insurances and managing rising premiums
- ✓ Estate planning



# Retirees

TYPICAL RANGE

**\$3,500 – \$6,600\*** Incl. GST

With work now behind you, these are the years that are all about quality. Quality of health, family, relationships and of course, financial wellbeing.

With WrightAdams, you can enjoy your retirement knowing you have a team behind you helping to ensure the longevity of your retirement savings.

## Most Common Advice Areas Covered

- ✓ Retirement income management
- ✓ Investment management and portfolio advice
- ✓ Planning for current and future government benefits like Centrelink / DVA Age Pension and the Commonwealth Seniors Health Card
- ✓ Strategic considerations for property downsizing
- ✓ Planning for financial support for children and other dependants, whilst ensuring you can still afford to live comfortably
- ✓ Grandchildren's future education and funding requirements
- ✓ Strategies to ensure you can remain in your home for as long as possible
- ✓ Future aged care planning scenarios
- ✓ Estate planning including tax minimisation on any wealth transfer



# Small Business Owners

TYPICAL RANGE

**\$4,400 – \$8,800\*** Incl. GST

Most Small Business Owners also fall into the category of Families or Pre-Retirees.

Whilst all advice areas covered in these categories will also apply, we understand that Small Business owners have specialised needs and requirements above and beyond these areas.

## Most Common Advice Areas Covered

- ✓ Investment diversification strategies to complement primary business assets
- ✓ Strategic advice on deploying business profits
- ✓ Strategic asset protection and entity advice for investments
- ✓ Business risk protection, including key person and buy / sell strategies
- ✓ Business succession planning
- ✓ Retirement planning for small business owners
- ✓ Estate planning

\* Whilst the vast majority of new clients to WrightAdams will sit within these price ranges, we appreciate some people may have unique circumstances and advice needs that fall beyond the scope of the service levels listed above. When this applies, we will fully disclose your investment payable to WrightAdams before proceeding. So you can be comfortable in the knowledge you are receiving a fully transparent proposal that outlines the work and advice involved before proceeding.