

WEALTH ACCUMULATOR



Wealth Accumulator Service Package

- Review retirement goals, adequacy of current savings;
- Review superannuation investments and appropriateness, including Self Managed Superannuation Funds;
- Review insurances and family protection, estate planning and wills;
- Review mortgage structure, and mortgage rates;
- Tax Planning, both income and Capital Gains Tax;
- Consider alternative investment options, such as property versus shares versus managed funds;
- Consider gearing for wealth creation - adequacy of cash flows, tax effectiveness, property versus shares versus managed funds, margin loans and home equity, prepayment of interest, margin loans;
- Consider other investment opportunities as they arise, e.g. structured products;
- Monthly review and management of investment options and asset allocation within managed funds where applicable;
- Annual review
 - Balance sheet comparison year to year;
 - Review continued appropriateness of strategy that was implemented;
 - Review portfolio, historical performance and any changes that are recommended;
 - Consideration of legislative changes;
 - Tax Planning and minimization;
 - Review Loan to Value ratios for geared portfolios;
 - Review Cash flows
- Quarterly performance reports;
- Biannual meeting with your Financial Adviser to discuss portfolio performance and changes made during the period;
- Quarterly newsletter covering pertinent issues;
- General access to Financial Advisers and support staff for ad hoc issues as they arise.