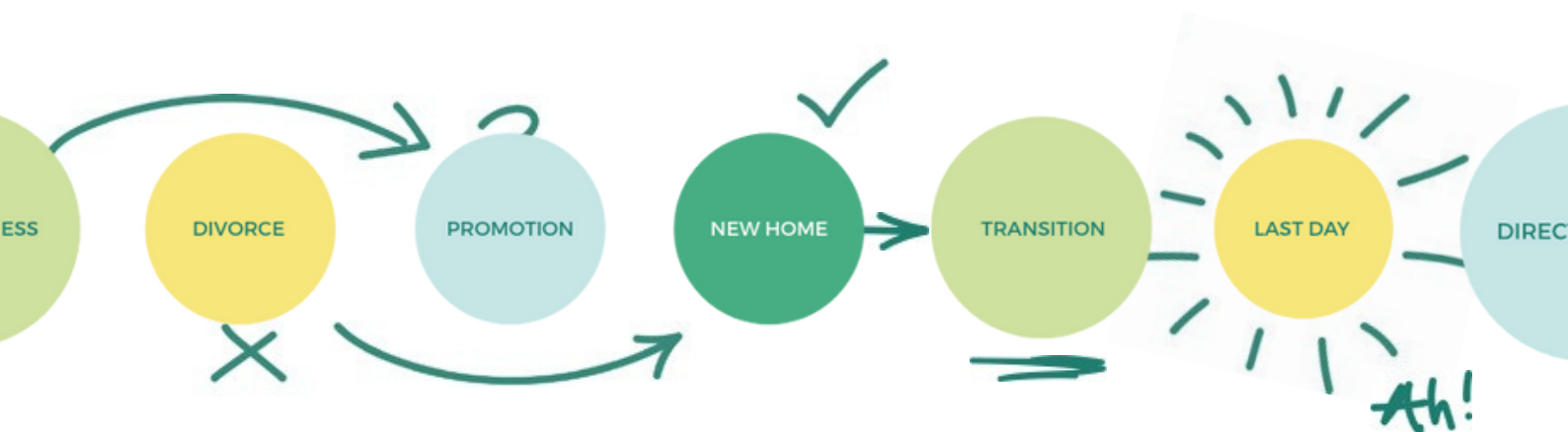




THE RETIREMENT SPECIALISTS

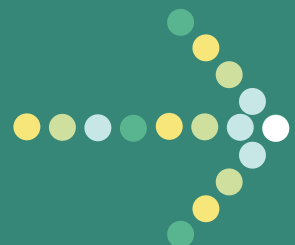
The *Real* Retirement Playbook



Moments when you need us

Whether your retirement is three months or thirty years away, your path will never be straightforward. The good, the not-so-good and the downright unexpected will happen to you and your family. At those times you need a financial team that can give you clarity and direction as your journey evolves.

This playbook gives you an overview of what you need at some of the stages that may lie ahead for you. But because you are unique, your journey may look very different to this. If so, we'd love to hear about it. Whatever stage you are at, we can help.





How we help you make the most of employment

Landing a job is a great feeling at any age, even if it is your child or grandchild in question. It is however important to evaluate the employment contract as it relates to superannuation, taxation and banking. WMP can assist, helping to also focus on goals and budgets so that long-term benefits are realised from all the hard work.

Services that you may need right now:

- Savings plan
- Budgeting
- Cashflow Management
- Superannuation



How we help you have a happy marriage

Financial troubles are a major cause of marital strife, so it's essential to take the opportunity to align your goals and get a shared budget. Whether you're getting married at 30 or 60, WMP can help with services that integrate finances and establish joint insurances.

Services that you may need right now:

- Home Deposit Savings Plan
- Home Loan
- Income Protection Insurance
- Life Insurance
- Budgeting & Cash Management
- Wills
- Investment Plan
- Superannuation Beneficiaries
- Tax Planning



How we help you give your children a great start

Becoming a parent or grandparent can be an important financial wake-up call. You can ensure their life is safeguarded through proactive decisions that leave nothing to chance. WMP advise and manage the process so you can focus on just enjoying their company.

Services that you may need right now:

- Education Funding
- Life Insurance
- Trauma Insurance
- Wills



EDUCATION

How we help you access quality education

When you or a loved one undertake education, financial planning is essential. It is a long-term commitment that can be sustained in various ways given careful thought. We consider how shares, funds, savings plans and tax advantages can help secure a chance at a quality education.

Services that you may need right now:

- Savings Plan
- Budgeting
- Education Funding
- Life Insurance




How we help you invest with confidence

Successful retirement journeys are often built on sound investments in a diversified portfolio. WMP help by providing thorough research and non-emotional advice across a range of asset classes. And when the dividends come in, we help you determine the best way to manage and optimise those gains.

Services that you may need right now:

- Shares
- Managed Funds
- Property
- Investment Trust
- Tax Planning
- Asset Protection



NEW BUSINESS

How we help you with your business

Our clients include multigenerational family businesses, highly experienced solo entrepreneurs and those in the startup phase for the first time. No matter what phase you are in, it is essential to separate business and personal finances to provide the widest range of benefits, including tax advantages, access to credit and asset protection.

Services that you may need right now:

- Business Structuring
- Company and Family Trust
- Income Protection
- Business Overheads Insurance
- Cashflow Management
- Superannuation
- Debt Protection
- Asset Protection
- Tax Management



DIVORCE

How we help you readjust after divorce

With one in three marriages ending in divorce, it is important you are aware of the benefits of sound financial advice at this time, whether it is for yourself or your loved one. We work with clients to adjust monthly budgets, find ways to adequately provide for children, and respond to legal consequences while continuing to work with long-term financial goals in mind.

Services that you may need right now:

- Asset Restructuring
- Super Separation
- Cashflow Management
- Asset Protection
- Insurance Restructure
- New Wills
- Power of Attorney



PROMOTION

How we help you make the most of your promotion

Most employees peak in terms of their wage earning at about the age of 50. We work with clients to optimise gains with an eye to achieving a secure retirement. We model the benefits of a range of activities across superannuation, investment, debt reduction, taxation and salary options.

Services that you may need right now:

- Salary Packaging
- Salary Sacrifice
- Super top-up
- Debt reduction
- Investment Plan

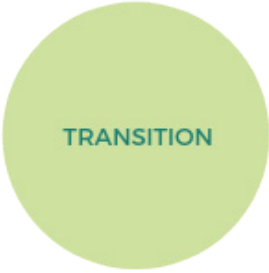


How we help you buy a new home

When you are buying property, a financial adviser is typically the leader of your support team that includes your lawyer, real estate agent and mortgage broker. A property portfolio must be seen in the context of a broader investment portfolio. There are many variables across renting, relationship breakdowns, losing employment and more, so it is important to have insightful financial advice.

Services that you may need right now:

- Home Purchase
- Centrelink Age Pension
- Investment
- Taxation
- Superannuation Contributions



TRANSITION

How we help you transition into retirement

For some, retirement is a more gradual process than the commonly perceived 'down tools' moment of the last day. For employees who opt to ease into retirement, they may negotiate to have a reduction in working hours covered by commencing income payments from superannuation. WMP assist clients to determine their eligibility, set their superannuation income and comply with both super fund and tax department regulations.

Services that you may need right now:

- Superannuation
- Centrelink Age Pension
- Investment
- Taxation




How we help you prepare for your last day at work

The average age when employees retire is 65. The decision to retire on a certain day is only made possible by understanding superannuation levels, lifestyle requirements, yearly budgets and pension income. WMP mastermind the retirement plan to remove anxiety and ensure you have enough to retire on.

Services that you may need right now:

- Retirement Income Planning
- Tax Planning
- Superannuation Review
- Centrelink Advice
- Investment Planning

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DIRECTORSHIPS

How we help if you are a company director

Being a director of a company can be a challenging but rewarding journey. WMP helps clients with directorships to structure remuneration, manage liabilities and shield personal assets. The taxation and debt implications will be modelled so that you are ready for all eventualities.

Services that you may need right now:

- Asset Protection
- Tax Structuring
- Family Trusts
- Risk Insurance
- Income Protection
- Salary Packaging
- Share Scheme
- Superannuation



How we help you afford to travel

While international travel is disrupted post-COVID, the number of grey nomads exploring the country is soaring. At the same time travelling of any kind has become potentially very complex. Travellers must consider what happens if their home area is locked down and how that impacts finances. Before you leave talk to your advisor so that you can relax and enjoy the trip.

Services that you may need right now:

- Budgeting
- Cash Management
- Insurance



CARING

How we help you care for others

As our population ages, fewer taxpayers will be supporting more elderly people. At the same time, there will be increases in the pension eligibility age and a rise in health and aged care costs. More broadly, nearly one in ten people are unpaid carers for people with a disability, a long-term illness or in old age. WMP assist clients to navigate being an unpaid carer so that your financial goals can still be achieved.

Services that you may need right now:

- Aged Care Advice
- Income Planning
- Centrelink



How we help you afford health services

Finding out you need expensive surgery or treatment can happen at any age. We help our clients to have a contingency plan in place for a range of health eventualities. With a small amount of forethought and management, the financial impact can be greatly reduced.

Services that you may need right now:

- Savings plan
- Life Insurance
- Budgeting
- Cashflow Management



How we help you plan for aged care

For people approaching retirement, it is important to consider the care options available when you move out of independent living. We listen to your plans for the future and work them into a broader retirement plan. Our approach is always to work closely with family members to ensure the plan is understood and that affairs are kept up to date as levels of care change over time.

Services that you may need right now:

- Aged Care Advice
- Centrelink Age Pension Impact
- Accommodation Options
- Income Security
- Cash Management
- Medical Power of Attorney
- Beneficiary Nominations
- Estate Planning



How we help you leave a legacy

We all want to leave a mark on this world. For many this happens on-going once they are gone through philanthropic trusts, funds and gifts. WMP bring structure and empathy to this process and ensure you leave behind a positive legacy rather than legal and financial confusion. It offers you the confidence of knowing your wishes will be followed once you are gone.

Services that you may need right now:

- Philanthropy Trust
- Estate Gifting
- Endowment Fund
- Estate Planning



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