




THE RETIREMENT SPECIALISTS

Stuart's *Real* Retirement Story





“Ex-police officers are a pretty sceptical bunch. So when twenty of these characters told me about their experiences with WMP, I listened.”

Stuart, Retired Police Officer
Client of WMP for over 16 years

A life of service

Stuart began as a police officer working in Kalgoorlie in the 70s. By his own admission, there were some lean years. Stuart says, “When we got married and my wife came to Kal to live with me, baked beans on toast was our normal dinner.”

“And by the time I retired, my superannuation was still pretty modest. But I needed to get out of the force. I had seen many things that needed processing. And I felt I couldn’t do that and stay with the department.”

Now living in Perth, Stuart adjusted to retirement by heading out into the garden each day. “I planted different succulents and cacti. One was a Money Tree that’s since grown quite well. It’s meant to bring good luck, and it has!”

Security above all else

The Money Tree aside, when Stuart decided to retire, it was with a great deal of uncertainty. He had no way of knowing if his superannuation would be sufficient.

“Luckily I spoke to my brother who was in the force and he told me about a financial planning business that he and a large group of other old coppers used – WMP. I probably owe my brother an awful lot for that!” says Stuart.

“One of the things about being a police officer is that you are always looking for security. You also take a long time to trust someone. But with Steve, my wife and I felt immediately at ease. He is so easy to talk to he clearly knows his stuff. Since then he’s never put a foot wrong.”

“WMP have been an absolute godsend. We just feel so confident. When I look at the news I just don’t have to worry. We talk to our advisor regularly and we have a plan in place that we adjust over time.”



The services provided

The advice that WMP delivered has had a transformative impact on Stuart and his wife. They can now travel and enjoy their life together because they received the right advice. The goal has always been a secure income stream in retirement. But the more important questions we asked related to their objectives. We delved into what they wanted from life and came up with answers that shaped our thinking.

The strategy was developed to deliver that outcome which included a range of investment solutions. We could model how the future was going to play out and reassure Stuart and his wife that they had enough to retire on.

Because we are retirement specialists, we know every benefit that can be made available whether through Centrelink or other means. We developed ways of minimising the taxation on their income to maximise their investable funds. The nature of the investments recommended were in line with our client's risk profile and lifestyle ambitions.

The WMP difference

The success of the approach has been proven by the financial independence they now enjoy. But what underpins those measurable benefits, is a relationship that is harder to quantify, but which plays a vital part in the financial outcomes.

The strategy has to be right. But then the strategy must be communicated in a language that empowers clients and helps them to make the right calls.



“Thanks to WMP we can afford a caravan trip around Australia and to Uluru. Being away for such a long time is much easier when we have the team at WMP looking after our affairs.”

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106 Burswood Road
Western Australia, 6100
(08) 9368 6030
(08) 9368 5798
info@wmpgroup.com.au
wmpgroup.com.au