




THE RETIREMENT SPECIALISTS

# Terri's *Real* Retirement Story



A photograph of a woman, Terri, a nurse, standing in a hospital room. She is wearing blue scrubs and has a name tag. She is smiling and looking towards the camera. In the background, there is a hospital bed with blue linens, a bedside table, and medical equipment. The room number '27' is visible on the wall.

“I love my job. My patients are so kind and lovely, it keeps me going back for more. But thanks to WMP, there really is no need for me to work.”

Terri, Nurse  
Client of WMP for 16 years.

### The big decision

After 35 years of being a nursing assistant, Terri is looking forward to retirement, but she will miss her patients and workmates. The decision has been made much easier knowing that WMP is constantly refining a retirement plan to optimise the income and minimising the risks.

“When my husband retired, I just wasn’t ready for it. He was very understanding and never pressured me but now I can’t wait to spend time with him without any financial worries” says Terri.

“Nursing is something that’s in my blood. There are many nurses in my family. But hospitals are changing greatly and the time is right to start the next chapter.”

### Hope and dreams

In retirement, Terri and her husband are indulging in their shared passion for travel. Thanks to WMP they can afford a caravan trip right around Australia and through the centre.

“I am looking forward to just being together. We are lucky that we have a happy marriage and some of that happiness is because we don’t have financial worries. At work, I see people stress themselves into sicknesses and money is a big part of that. We want to stay happy and healthy for as long as possible.”

“You get what you aim at in life. We had a plan and set our sights on the life we have now. Now it is here, we intend to enjoy it to the full.”

“The team at WMP are so honest that it gives us total confidence. We know where we stand. Also they are easy to talk to. That makes a big difference. Over all these years, there’s just never been an issue. It’s as simple as that.”



## The services provided

The advice that WMP delivered has had a transformative impact on Terri and her husband. The goal has always been a secure income stream in retirement. But the more important questions we asked related to their personal 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 Terri and her husband 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.



“Terri has given care and security to her patients over many years. Our role is to give that back to her for all that she has given to others.”

**Steve Beattie,**  
Managing Partner, WMP

Wealth Management Partners Pty Ltd ABN 74 103 533 455 and WMPWA Pty Ltd ABN 63 649 011 307 are corporate authorised representatives of Mont Partners Pty Ltd ABN 33 627 827 776, Australian Financial Services Licensee number 511061. Registered office 106 Burswood Road, Burswood WA 6100. Wealth Management Partners Pty Ltd and WMPWA Pty Ltd operate under the Wealth Management Partners business name. Registered office at 106 Burswood Road, Burswood WA 6100. Allan Culbertson of WMP Finance Pty Ltd ABN 80 117 122 415, Credit Representative Number 471150, Australian Credit Licence Number 389910. John Previti of WMP Tax Accountants Pty Ltd ABN 77 619 372 735, Credit Representative Number 498440. The products/services offered by WMP Finance Pty Ltd and WMP Tax Accountants Pty Ltd are not authorised by Mont Partners Pty Ltd and Mont Partners Pty Ltd is not responsible for the advice/services provided by WMP Finance Pty Ltd and WMP Tax Accountants Pty Ltd.

The advice on this website may not be suitable to you because it contains general advice that has not been tailored to your personal circumstances. Please seek personal financial advice prior to acting on this information.



THE RETIREMENT SPECIALISTS

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