



OUR SERVICE OFFERING

WEALTH ARENA

P: 03 9993 9063

E: info@wealtharena.com.au

OUR VALUE PROPOSITION

AT WEALTH ARENA WE UNDERSTAND YOUR GOALS AND ASPIRATIONS, MAP OUT STRATEGIES TO HELP YOU ACHIEVE THOSE GOALS, AND HELP YOU STAY ON-TRACK. WE EMPOWER YOU TO MAKE INFORMED DECISIONS ABOUT YOUR MONEY, AND THE GROWTH AND PROTECTION OF YOUR ASSETS AND ESTATE.

We work for you as if you were our own family, building relationships based on trust, integrity and tailored financial advice.

Our aim is to:

- Simplify your financial life with the right plan
- Ensure you make the most of your hard-earned money to sustain the lifestyle you require now and in retirement
- Build a legacy for following generations
- Be your primary financial advisor, and should you have a question about anything pertaining to your finances, we expect to be the first phone call.

CLIENTS WE WORK FOR

- Time Poor Families
- Professionals
- Business sectors
- All types of Business owners
- Life stages and life events
 - Pre-and post-retirement
 - Midlife (often linked with redundancy services)
 - Retirees
 - Recently divorced
 - Children entering semi-private and private schools

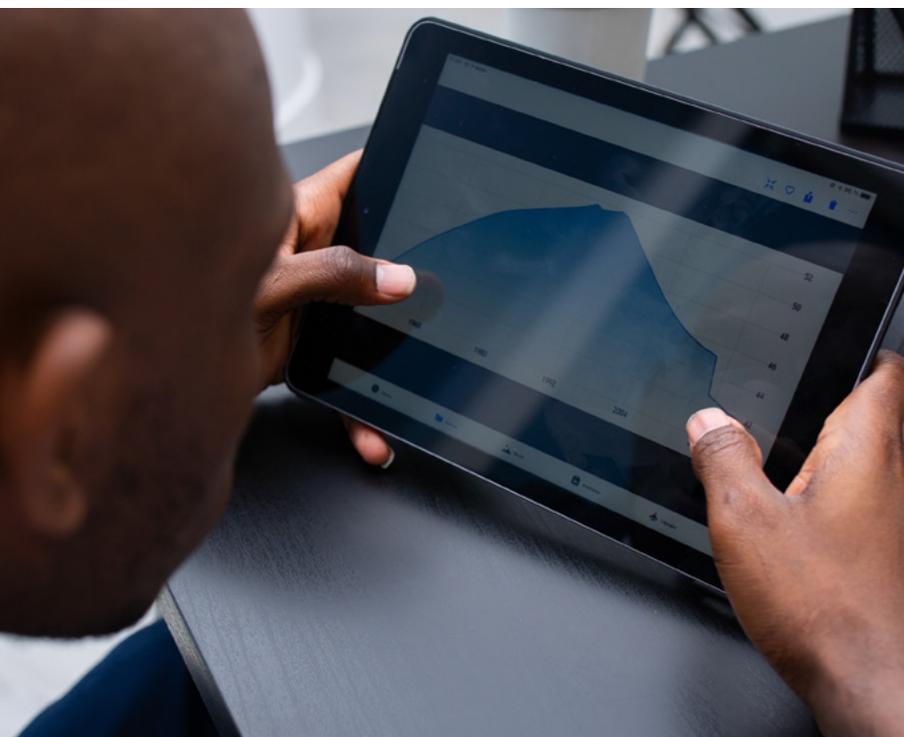
WE ALSO ACT AS BEHAVIOUR COACHES: GUIDING YOU THROUGH YOUR EMOTIONAL RESPONSES TO HELP ENSURE YOUR PORTFOLIO AND FINANCIAL GOALS REMAINS ON TRACK.



EMOTIONAL VALUE

Financial peace of mind

- Trust—in advisor and markets
- Success and sense of accomplishment
- Behavioural coaching
- Confidence



WHY ENGAGE WITH WEALTH ARENA

- 1 PROVIDE YOU WITH PEACE OF MIND
- 2 FINANCIAL CONFIDENCE
- 3 REDUCE FINANCIAL STRESS
- 4 OPTIMISE INVESTMENT ALLOCATION TO REDUCE INVESTMENT RISK
- 5 MAXIMISE YOUR FULL FINANCIAL POTENTIAL
- 6 ENSURE YOU ARE ON THE RIGHT TRACK
- 7 HOLD YOU TO ACCOUNT
- 8 PROVIDE FINANCIAL DISCIPLINE
- 9 SPECIFY INVESTMENT GOALS
- 10 BE TAX SMART!
- 11 CREATE AND MAINTAIN A COMFORTABLE LIFESTYLE WITH THE RIGHT ADVICE

WE TRULY STAND BY THE VALUE WE CREATE TO IMPROVE YOUR OVERALL FINANCIAL WELLNESS.

WHAT YOU CAN EXPECT FROM WORKING WITH US

Working with Wealth Arena to achieve your financial goals is not as daunting as you might think. Our pillar system ensures your financial action plan is implemented and managed:

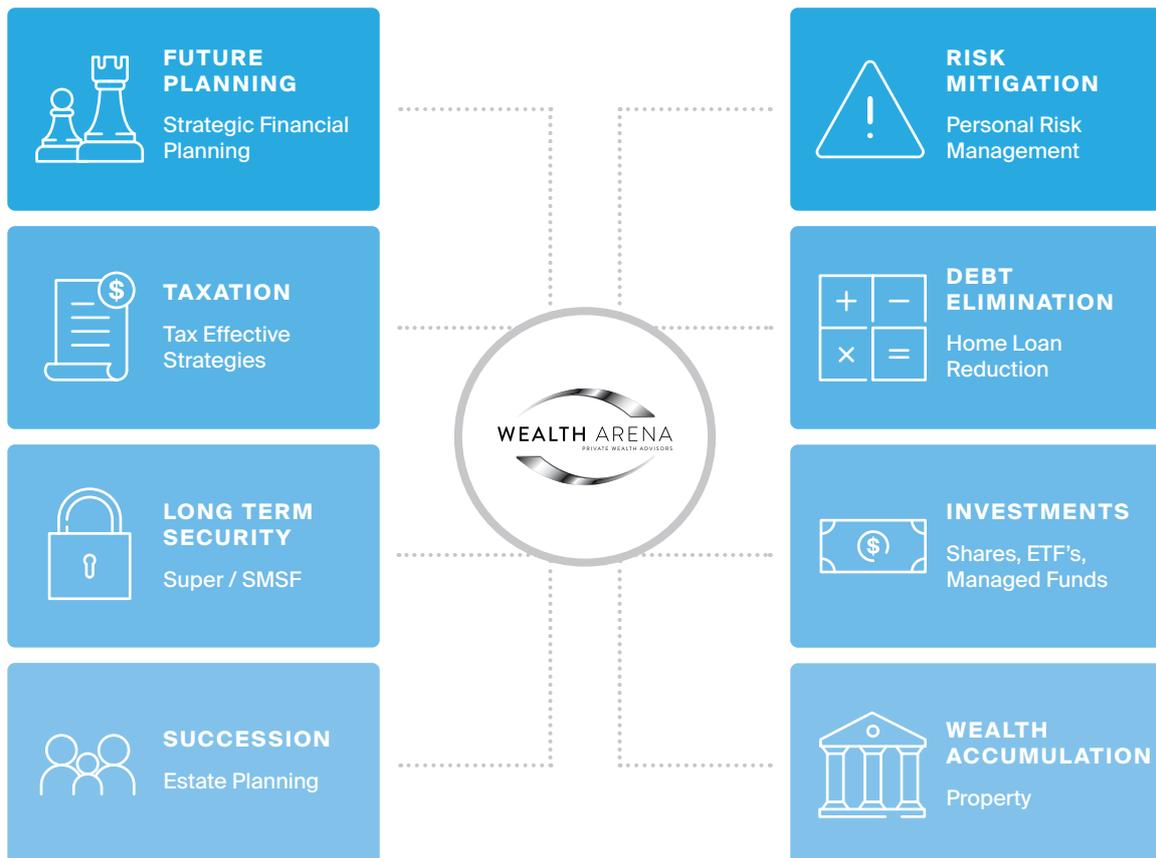


FINANCIAL VALUE

Attainment of financial goals

- Saving and spending behaviour
- Debt levels
- Retirement planning: cash flow, income and health costs
- Insurance and risk management
- Legacy/bequest/estate planning

OUR SERVICES



WHEN YOU WORK WITH WEALTH ARENA, YOU HAVE ACCESS TO A COLLECTIVE EXPERIENCE THAT SPANS MORE THAN 40 YEARS IN INVESTMENTS AND WEALTH MANAGEMENT.

OUR PROCESS



- We can model multiple scenarios to determine the most appropriate strategy considering - Tax implications, Legislative implications, Economic issues.
- Where there is likely to be an adverse impact from a tax perspective, we provide advice on how to legally transition to a lower taxed environment.
- We also make recommendations regarding the tax structures which provide the most tax effective outcomes given different asset classes.

OUR NETWORK

Should we believe it is in your best interests to obtain advice in complimentary areas of wealth creation, we will advise you accordingly.

We have a network of experienced and qualified professionals, or alternatively we will work with your existing team.

- **TAXATION ADVICE** - Business Advisors / Tax Planning / SMSF Auditing and Compliance
- **ESTATE PLANNING AND LEGAL** - Wills / Family Law / Conveyancing

- **FINANCE BROKING** - Enabling the Right Finance Package for your needs across an array of Lenders and Major Banks ; and customer service that you will value for the life of your loan
- **PROPERTY ADVOCATE** - Sourcing the right property for your specific needs and taking the hassle out of purchasing
- **GENERAL INSURANCE** - Ensuring you have the most appropriate Business, Home, Contents and Car insurance for your needs

OUR INVESTMENT APPROACH

Built on our principles for investment success, we have been committed to three principles that guide our investment programs.

We believe that investors should, with the assistance of Wealth Arena:

CREATE CLEAR, APPROPRIATE INVESTMENT GOALS

Defining goals clearly and being realistic about ways to achieve them can help protect you from common mistakes that derail their progress

DEVELOP A SUITABLE ASSET ALLOCATION USING BROADLY DIVERSIFIED FUNDS

A successful investment strategy starts with an asset allocation suitable for its objective. We establish an asset allocation using reasonable expectations for risks and returns. The use of diversified investments helps to minimise exposure to unnecessary risks

MAINTAIN PERSPECTIVE AND LONG-TERM DISCIPLINE

Investing can provoke strong emotions. In the face of market turmoil, some you may find yourself making impulsive decisions, unable to implement an investment strategy or rebalance a portfolio as needed. Discipline and perspective can help you remain committed to a long-term investment program through periods of market uncertainty



PORTFOLIO VALUE

Optimal portfolio construction and client risk-taking

- Portfolio risk/return characteristics
- Tax efficiency
- Fees
- Rebalancing and trading activity

YOUR PERSONALISED WEALTH REPORT

Financial “fitness” is key to achieving your goals.

WOULD AN UNDERSTANDING OF YOUR CURRENT FINANCIAL POSITION HELP YOU ACHIEVE YOUR FINANCIAL GOALS?

Our specifically designed interactive program will provide you with access to your personalised Wealth Report, that helps you unlock the answers to:

- How do your finances stack up?
- How are you tracking towards your goals?
- How long will your money last?
- What is the impact on your current living situation to your net worth?
- What risks should you consider?



SO HOW DO WE WORK FOR YOU?

PROTECTING YOU,
YOUR FAMILY
AND BUSINESS

PERSONAL AND BUSINESS INSURANCE

- Advise you on the appropriate levels of cover
 - Select the appropriate product based on our research and your unique health position
 - Ensure the correct ownership of insurance is in place
 - Completion of forms
 - Advise you on the progress of your application
 - Organise medicals if required
 - Assist with claims
 - Source insurance cover elsewhere if cover deferred or declined e.g. health issues or occupation
 - Check that your insurance cover is correctly in place
 - Cancel your existing insurance upon acceptance of your new cover
 - Regularly review your policies to ensure they continue to remain appropriate for your needs
- 

PLANNING FOR THE FUTURE

SUPERANNUATION

- Advise you on the appropriate superannuation solution based on your specific needs
- Select the appropriate product based on our research and your unique situation
- Lost Super search
- Contact your existing super fund to arrange funds to be rolled over
- Ensure that existing risk insurance doesn't transfer until super is completed
- Choice of fund form to give to your employer and we will liaise with employer
- Arrange for increase or change super contributions
- Send current statement or portfolio reports upon request
- Ensure beneficiary nomination forms are current and valid
- Advise on contributions (how much and type of contributions that should be made)
- Ascertain investment risk profile

ENJOYING YOUR NEST EGG

RETIREMENT

- Advise you on the appropriate retirement solution based on your specific needs
- Arrange collection of existing super funds
- Arrange one off contributions
- Centrelink forms and nominant services
- Ensure correct pension payments into the account
- Select the most appropriate investments
- Analyse the effect on
 - Tax
 - Centrelink
- Ensure your investment risk profile is appropriate for your needs
- Budget for retirement
- Maximise retirement

BUILDING A NEST EGG

WEALTH CREATION AND INVESTMENTS

- Understand your cash flow needs and personal budgeting requirements
- Determine your attitude to investment risk
- Research your current investments including: ownership structure, fee comparison, current asset allocation
- Review debt levels
- Analyse needs and objectives e.g. children's education, purchase house
- Select the most appropriate product
- Select the most appropriate investment
- Analyse the effect
 - Tax
 - Centrelink if applicable
 - The most appropriate ownership
 - If gearing is appropriate
- Completion letter
- Ensure policy is set up correctly

PROTECTING THE ONE'S YOU LOVE

ESTATE PLANNING

- Determine your estate needs and objectives
- Understand your family circumstances
- Research current insurances and insurance needs.
 - Specifically: structure, ownership requirements, required sums insured, stepped vs level premiums, definition suitability
- Review Estate Planning needs including wills, power of attorneys and binding nominations
- Concierge the Estate Planning process and provide assistance throughout

HOW WE CHARGE?

There are 3 tiers for fees we charge, depending on how we work with you:

INITIAL CONSULTATION – AT OUR COST

- To give you personalised advice, we need to understand your needs, what you are hoping to achieve and your attitude to money
- At our first meeting, we spend about an hour getting to know you, discussing your future plans and establishing your current financial situation

1 INITIAL ADVICE FEE - YOUR PERSONALIZED FINANCIAL PLAN

- We assess your current situation and investigate the range of financial options available to you
- We will devise a strategy to bridge the gap between where you are now and where you want, and need, to be
- We create your personalised plan, called a Statement of Advice, which is a detailed description of your current financial position, our recommendations and fees
- This is comprised of our consultations with you, our advice, expertise and preparing your documented personalised financial plan

2 IMPLEMENTATION FEE – PUTTING YOUR PLAN INTO ACTION

- If you are happy with our advice, we will commence the process of implementing the recommendations
- This happens gradually and you are in complete control along the way.

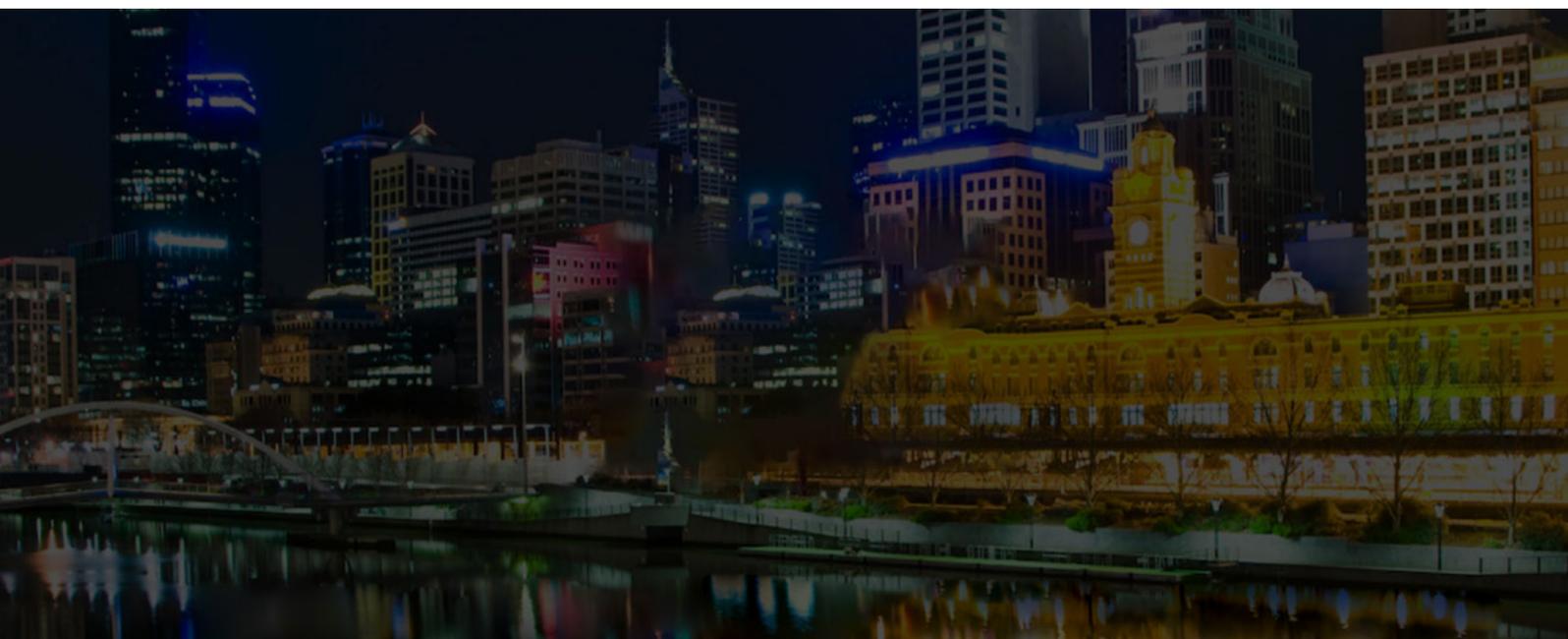
- It includes preparation and lodgment of the documentation necessary to implement your superannuation, investment and/or insurance recommendations, as well as administration and the implementation of your financial plan
- We help you complete all the necessary paperwork and take care of everything on your behalf
- These are payable when the advice is implemented and are generally taken out of the investment process or as a commission payable by the insurer to us

3 ONGOING ADVICE SERVICE PACKAGE

- This is our ongoing advice and service which ensures that your plan remains on track to help you achieve your goals & objectives and that you have access to your adviser at all times
- Whether your strategy is in place to help you solve a problem or achieve a financial goal, your plan is important and requires ongoing attention
- Most people don't have the time or the confidence to take care of this alone
- We share the responsibility of your financial wellbeing with you, dealing with everything on your behalf and keeping you informed of everything you need to know and the choices you have
- We will recommend the level of ongoing service you need, based on the strategies you have in place and the investments and insurances that underpin them.
- Our ongoing advice helps keep your financial future on track

WHAT IS INCLUDED IN THIS SERVICE?

- Formal annual appointment to discuss your financial strategy, needs and objectives either face to face, or virtually via Teams / teleconference
- Unlimited access to your adviser (weekdays)
- Ongoing review of your recommended investments and the investment environment, including economic conditions, market movements and the legislative framework.
- Annual written reports on the status of your portfolio with appropriate recommendations to ensure it continues to support your lifestyle and financial goals
- Personal consultation, at any time to discuss any changes in your circumstances which may have an impact on your portfolio, or your insurance needs either in person or via a virtual meeting
- Store and protect all your personal information and update your documentation with relevant legislation changes and product updates as they occur throughout the year.
- Access to professionals with whom we have relationships with (finance brokers, solicitors and accountants)
- Newsletters
- Assistance with completion of Centrelink related paperwork if applicable
- Assistance with completion of Insurance claim forms and liaising with Life Offices and/or associated professionals on your behalf during claim period



ONGOING ADVISORY & CONSULTANCY SERVICES

- A key rule of investing is to review your portfolio regularly to ensure the investments continue to provide you with an appropriate rate of return, given your time horizon and appetite for risk.
- Your initial asset allocation would have been appropriate when the original Statement of Advice (SOA) was prepared, however it also needs reviewing on a yearly basis.
- Our legislative environment can be rather complex. Keeping up with the constant changes, are also important elements in assisting you achieve your financial and lifestyle objectives in a Tax Effective manner.
- This would include a review of the tax structures that hold your investments, such as Partnerships, Companies, Super Funds, Trusts, Bonds etc., and being aware of your entitlements to government concessions and other rebates or benefits.
- Reviewing your liquidity levels and cash flow requirements as well as revisiting your estate and succession planning structures, are also important.



FINANCIAL VALUE

Attainment of financial goals



PORTFOLIO VALUE

Optimal portfolio construction
and client risk-taking



EMOTIONAL VALUE

Financial peace of mind

FEE SCHEDULE

INITIAL ADVICE	INITIAL COST (GST EXCLUSIVE)
INITIAL CONSULTATION	COMPLIMENTARY - AT OUR COST
INITIAL ADVICE FEE	
<p>OUR STANDARD ADVICE</p> <p>Strategy recommendations which consists of two of the following advice areas;</p> <ul style="list-style-type: none"> • Detailed Insurance recommendation • Rollover of one Superannuation fund • Single Investment (new Super or Education Fund) • Retirement Calculation 	\$1,000 - \$1,500
<p>COMPREHENSIVE ADVICE</p> <p>Up to four strategy recommendations from the following</p> <ul style="list-style-type: none"> • Detailed Insurance recommendation • Rollover of two or more superannuation funds • Retirement income calculations and Centrelink strategies • Transition to Retirement Planning • Estate Planning Advice • Education funds 	\$1,500 - \$3,000
<p>COMPLEX ADVICE</p> <ul style="list-style-type: none"> • Strategy recommendation including the following: <ul style="list-style-type: none"> • Self -Managed Superannuation Fund (SMSF) • Business Succession Planning/Key Person • Advice & Implementation • Multiple Entity advice • Strategies including advice from other professionals. 	\$3,000 - \$6,000

IMPLEMENTATION FEE (ONE OFF)	COST (GST EXCLUSIVE)
<p>SUPERANNUATION AND INVESTMENTS</p> <p>Once you've reviewed your strategy and agreed with our recommendations, it's time to put the plan into action.</p>	<ul style="list-style-type: none"> • 3% on investments < \$150,000 • 2% on investments between \$150,000 to \$499,999 • 1% on investments between \$500,000 to \$749,999 • 0.75% on investments of \$750,000 or above
<p>INSURANCE SET UP</p>	<ul style="list-style-type: none"> • Nil – we are paid a commission by the insurer directly

ONGOING ADVICE	INDICATIVE COST (GST EXCLUSIVE)
<p>Whether your strategy is in place to help you solve a problem or achieve a financial goal, your plan is important and requires ongoing attention.</p> <p>Fee charged from superannuation or investment balance</p> <p>Funds under advice (tiered pricing model)</p> <p>Up to \$150,000 - \$1,500 flat</p> <p>\$150,000 to \$1,000,000 - 1%</p> <p>\$1,000,000 plus - 0.85%</p>	<p>SILVER PACKAGE Minimum fees \$1,500 - \$2,999 per annum</p> <p>GOLD PACKAGE From \$3,000-\$4,999 per annum</p> <p>PLATINUM From \$5,000 per annum</p> <p>DIAMOND From \$10,000 per annum</p>

Both the initial and ongoing fees can be collected using a number of methods, including via a credit card payments, via a direct debit or where possible via a Superannuation or Investment Policy.

You may be able to claim a tax deduction on fees paid for investment advice provided that the costs are related to advice given which leads to or directly associated with a specific investment which produces assessable income. Please speak to your registered taxation accountant for further information.

IMPORTANT INFORMATION

You will receive a Financial Services Guide that contains detailed information about our service, including how we operate and how we are paid. You will also receive an ongoing advice agreement to help you with your future review process.

OUR SERVICES PACKAGES

SERVICE LEVELS	SILVER MIN. FEES \$1,500 PA	GOLD MIN. FEES \$3,000 PA	PLATINUM MIN. FEES \$5,000 PA	DIAMOND MIN. FEES \$10,000 PA
Strategic Annual Review	x 1	x 1	x 1	x 2
Newsletter distribution	✓	✓	✓	✓
Customised Wealth Report	✓	✓	✓	✓
Economic Updates	✓	✓	✓	✓
Estate Planning Review	✓	✓	✓	✓
Mortgage Review	✓	✓	✓	✓
Access to client services consultant	✓	✓	✓	✓
Budget Updates	✓	✓	✓	✓
Portfolio Review Report	✓	✓	✓	✓
Investment notification updates		✓	✓	✓
Off-site meetings		✓	✓	✓
Money Management & Budget set up session		✓	✓	✓
Out of cycle reviews			✓	✓
Priority Access to Senior Advisor			✓	✓
Tailored Investing Reporting Half Yearly			✓	✓
Family office service (free SOA for a family member)			✓	✓
Strategy Testing / Remodelling			✓	✓
Direct Share Portfolio Review			✓	✓
Strategic changes out of cycle	\$330 per hour	\$330 per hour	No Cost	No Cost
New Statements of Advice (SOA)	As per initial advice fee schedule	As per initial advice fee schedule	No Cost	No Cost

WHY SHOULD YOU REGULARLY REVIEW YOUR ADVICE?

	KEEPING YOU ON TRACK - THINGS TO CHECK
YOUR INVESTMENTS	<p>Are your investments still right for you?</p> <p>Do you need to rebalance or reconfirm your asset allocation to achieve the right level of return for the risk you're prepared to take?</p>
YOUR SUPER CONTRIBUTIONS	<p>Do you need to contribute more (or less) of your income into your super?</p> <p>Have the superannuation laws changed, and does this affect things such as the maximum amount you can contribute to super without paying a penalty?</p>
YOUR DEBTS	<p>Have your levels of debt changed?</p> <p>Have interest rates for your existing loans changed?</p> <p>Do you need to take out (or increase) insurance to cover your debts?</p>
YOUR RETIREMENT INCOME	<p>Do you need to review the amount of income you receive from your pension?</p> <p>Will changing this amount affect how much tax you pay or your social security benefits?</p>
YOUR SOCIAL SECURITY BENEFITS	<p>Have changes to your personal situation increased or decreased your social security benefits?</p> <p>Could your benefits be increased?</p>
YOUR INSURANCE	<p>Have any of the following changed?</p> <ul style="list-style-type: none"> • Asset values & debts • Income & expenses • Family & living arrangements <p>Do you need to increase or decrease your insurance to cover changes?</p>
YOUR WILL AND ESTATE PLAN	<p>Do you want to change who is included in your will, or what they'll receive?</p> <p>Have your assets changed, and do you need your will and estate plan to include those changes?</p>
YOUR GOALS AND OBJECTIVES	<p>Are your goals still the same, or have they changed?</p> <ul style="list-style-type: none"> • Lifestyle? • Financial? <p>Adapting your strategy over time can provide you with greater peace of mind and help you achieve your goals and objectives more easily.</p>

IMPORTANT INFORMATION

wealtharena.com.au

Wealth Arena is a Corporate Authorised
Representative of ASVW Financial
Services Pty Ltd

ABN 27 007 261 083

AFSL 446176

asvwfs.com.au

This is general advice only and does not take into account your financial circumstances, needs and objectives. Before making any decision based on this document, you should assess your own circumstances or seek advice from a financial adviser and seek tax advice from a registered tax agent. Information is current at the date of issue and may change.

