

## MEET THE TEAM

An advisor is like a personal coach for your money. We bring the right knowledge, expertise and guidance to identify your specific goals and help you achieve them. And a little planning early on, can go a long way....

### Joseph Cardamone – Private Wealth Advisor & Director

Joseph is an award winning Advisor, with over 10 years experience in the Financial Advising industry. Having worked across the major banks in both the Premium and Private Banking realm, Joseph was classified as one of the top planners nationwide. He holds a Bachelor Degree from Deakin University (Honours) and an Advanced Diploma in Financial Planning, specialising in Self Managed Super Funds, Direct Equities and Insurance.

### Joe Scarmozzino - Private Wealth Advisor & Director

Joe is an award winning Advisor and Banker, having over 15 years experience in both the Banking and Financial Advising industry. His previous roles included leadership and advisory roles. Having run successful businesses and teams in the past, his experience in working with an affluent client base is second to none. He holds a Bachelor Degree from The University of Melbourne (Honours) and an Advanced Diploma in Financial Planning, specialising in Self Managed Super Funds, Direct Equities and Insurance.

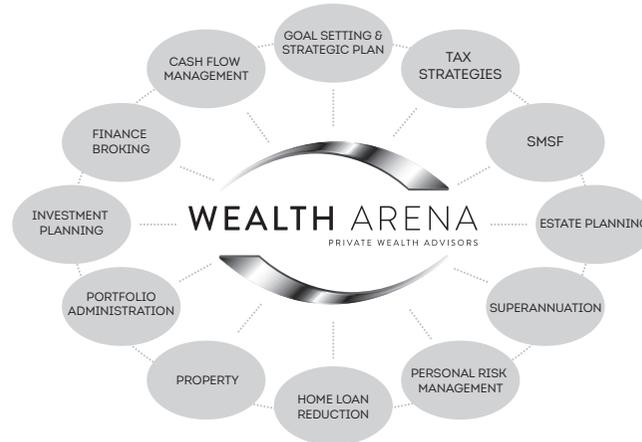
### David Posterino - Private Wealth Advisor & Partner

David has over 6 years experience in both the Financial Advising and Accounting industry. He has previously worked for a major bank as a Financial Advisor and an Accountant for a boutique accounting firm. He holds a Bachelor Degree from Deakin University majoring in Accounting, Banking and Financial Planning, with specialisation in Self Managed Super Funds, Direct Equities and Insurance.

## SERVICES

- Growing & Managing your Wealth
- Investments
- Superannuation
- Self-Managed Super (SMSF)
- Insurance
- Retirement Planning and Transition to Retirement
- Estate Planning
- Debt Reduction Strategies

*"Never depend on a single income, make investments to create a second source" - Warren Buffet*



*Together we will help you enter the Arena of Wealth with the right financial road map to guide you through the obstacles that life brings*

*This advice 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.*

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## WHO WE ARE

Wealth Arena is a dynamic Wealth Advisory Business, with collective experience that spans over 25 years in Financial Advising, Banking and Client Management.

Our firm serves the needs of accomplished clients and guides them toward integrated wealth management solutions.

Our integrated approach to wealth management means we:

- Evaluate and coordinate investors' life needs and financial goals
- Manage investments and superannuation assets
- Develop protection strategies to ensure the foundations of wealth are not compromised
- Execute strategies to achieve specific goals

This process gives our clients a clear understanding of where they are financially versus where they are headed.

Our goal is to help clients achieve these goals through long-term relationships based on trust, that provides our clients with peace of mind and time to pursue their passions.

## WHAT TO EXPECT

You have hopes, dreams and life goals for you and your family. These might include buying a home or business ...saving for children's education ...protecting your family if something was to happen to you ...taking a dream vacation ...reducing taxes ...retiring sooner and comfortably.

At Wealth Arena we wisely manage your financial goals so that you can achieve your dreams and aspirations whilst at the same time helping you negotiate the financial barriers that inevitably arise in every stage of life.

Managing your personal finances is ultimately your responsibility. However, you don't have to do it alone. Wealth Arena can help you make decisions that make the most of your financial resources and guide you on the journey.

We can help you.....

- Set realistic financial and personal goals
- Assess your current financial health by examining your assets, liabilities, income, insurance, taxes, investments and estate plan
- Develop a realistic, comprehensive plan to meet your financial goals by addressing financial weaknesses and building on financial strengths
- Put your plan into action and monitor its progress
- Stay on track to meet changing goals ...changing personal circumstances ...changing stages of your life ...changing products ...markets and tax laws

## OUR PLAN OF ATTACK

1. **UNDERSTAND YOU:-** We work with you to identify where you are financially now versus where you want to be
2. **CREATE A PLAN:-** Efficiently integrate the key components of wealth management – protection, superannuation, investment management, debt management and estate planning
3. **KEEP YOU ON THE RIGHT PATH:-** Provide ongoing guidance and support, and ensure you stay focused on the big picture to help you achieve your financial goals

## BENEFITS TO YOU

Wealth Arena will help you to:-

- Define your financial goals
- See whether your goals are realistic, especially for your timeline
- Bring your spending in line with your goals
- Show you what money mistakes you're currently making
- Allow you to measure the progress of your goals
- Find new ways to maximise and save your money
- Identify risks you hadn't thought of and protect your position if things go wrong
- Make you more confident with your money
- Help you build wealth & live more comfortably
- Make decisions on retirement a lot sooner

*"How many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case." - Robert G. Allen*

"At Wealth Arena, we specialise in taking the uncertainty out of your approach to money and planning for the future. By providing a tailored solution to address your individual needs, we make your financial road map simple and easy to execute. We not only protect, but project your future position, allowing you to make sound decisions on your financial journey."