



Our Service Offering

AS WEALTH ADVISORS

03 8199 3000

1414 Toorak Road, Camberwell, VIC 3124

Our Value Proposition

At AS Wealth Advisors, we determine your objectives and aspirations, devise plans to assist you in reaching those goals, and support you in maintaining your progress. We enable you to make well-informed decisions regarding your finances, as well as the growth and safeguarding of your assets and estate.

We operate with the dedication and care we would extend to our own family, establishing connections founded on trust, integrity, and personalized financial guidance. Our objectives are to:

- Streamline your financial affairs through appropriate planning
- Maximize the use of your hard-earned income to maintain your desired lifestyle
- Establish a lasting legacy for future generations
- Serve as your primary financial advisor, with the expectation that we will be your initial point of contact for any inquiries related to your finances



The Clientele we Serve

- Families with limited time
- Professionals across various industries
- Diverse business sectors
 - Business owners of all kinds
 - Individuals in different life stages and facing various life events
 - Pre- and post-retirement
 - Midlife (often associated with redundancy services)
 - Retirees
 - Recently divorced individuals
 - Children entering semi-private and private schools

We also serve as behavior coaches, assisting you in navigating your emotional responses to ensure the stability of your portfolio and the achievement of your financial goals.

Emotional Value:

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



What Makes Partnering with AS Wealth Advisors Advantageous?

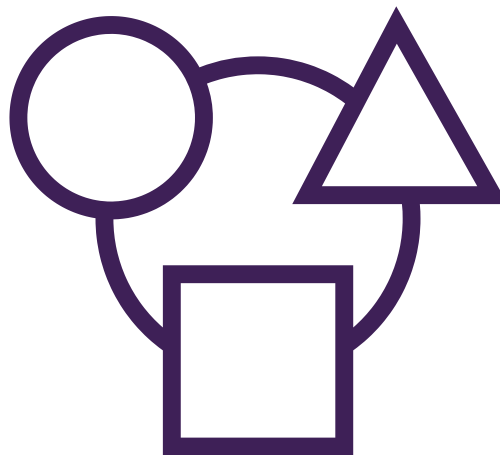
- Offer peace of mind for financial confidence
- Strong commitment to the value we bring to enhance overall financial wellness
- Alleviate financial stress through effective strategies
- Optimize investment allocation to minimize investment risk
- Maximize your complete financial potential
- Ensure you are on the correct financial trajectory
- Hold you accountable for financial decisions
- Provide financial discipline for long-term success
- Specify clear investment goals tailored to your needs
- Implement tax-smart financial planning
- Create and maintain a comfortable lifestyle with expert advice



What to Anticipate when Collaborating with us:

Collaborating with AS Wealth Advisors to reach your financial goals is easier than you might expect. Our system guarantees the implementation and management of your financial action plan:

- Establishing your goals
- Crafting your action plan
- Aligning your lifestyle goals with your financial goals
- Building your wealth foundations
- Creating your lifestyle protection plan
- Structuring your retirement plan
- Designing your spending and savings plan
- Formulating your banking and lending plan
- Developing your goal strategy



Achieving Financial Value Involves

- Meeting financial goals
- Managing saving and spending behavior
- Addressing debt levels
- Planning for retirement, including cash flow, income, and health costs
- Implementing insurance and risk management strategies
- Legacy, bequest, and estate planning



What we Offer

- Strategic Financial Planning for Future Preparedness

- Effective Strategies for Tax Planning

- Security for the Long Term: Superannuation / Self-Managed Superannuation Fund

- Estate Planning for Succession

- Personal Risk Management for Mitigating Risks

- Reducing Home Loan Debt through Debt Elimination

- Investment Options: Stocks, Exchange-Traded Funds (ETFs), and Managed Funds

- Accumulating Wealth through Real Estate

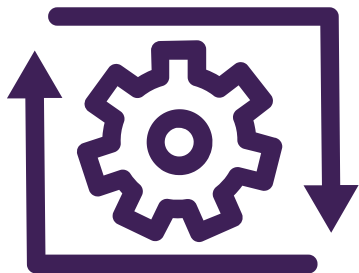


By choosing us, you benefit from our extensive experience in investment and wealth management



Our Approach

- Discuss your objectives and your present financial status
- Specify the assistance you require and the related expenses
- Create a strategy to support you in reaching your objectives
- Introduce your plan, explore how it contributes to achieving your goals, and address any questions you may have
- Assist in putting your selected plan into action
- Regularly assess your plan to ensure you remain on course



- We have the capability to simulate various scenarios to identify the most suitable strategy, taking into account tax implications, legislative considerations, and economic factors
- In situations where there may be unfavorable tax consequences, we offer guidance on legal methods to transition into a lower taxed environment
- We provide recommendations on tax structures that yield the most effective outcomes based on different asset classes

Our Connections

We have a network of experienced and qualified professionals, or alternatively, we can collaborate with your existing team. Our expertise spans various domains:

- **Tax Advice:**
 - Business Advisors, Tax Planning, SMSF Auditing, and Compliance.
- **Estate Planning and Legal:**
 - Wills, Family Law, Conveyancing.
- **Finance Broking:**
 - Tailoring the right finance package across a variety of lenders and major banks, with a commitment to customer service throughout the life of your loan.
- **Property Advice:**
 - Identifying the ideal property for your specific needs and simplifying the purchasing process.
- **General Insurance:**
 - Ensuring you have the most suitable Business, Home, Contents, and Car insurance coverage for your requirements.



Our Approach to Investing

Founded on our principles for investment success, AS Wealth Advisors remains dedicated to three key guiding principles that shape our investment programs. We firmly believe that investors should, with the support of AS Wealth Advisors:

Establish clear and appropriate investment objectives:

- Clearly defining goals and adopting realistic strategies to achieve them is essential to safeguard against common mistakes that can hinder progress.

Develop a suitable asset allocation with diversified funds:

- A successful investment strategy begins with an asset allocation aligned with its objectives. We create an allocation plan based on reasonable expectations for risks and returns, utilizing diversified investments to minimize exposure to unnecessary risks.

Maintain perspective and long-term discipline:

- Investing often triggers strong emotions, and in times of market turmoil, impulsive decisions can arise. It may become challenging to stick to an investment strategy or rebalance a portfolio as needed. Upholding discipline and maintaining perspective are crucial to staying committed to a long-term investment program, especially during periods of market uncertainty.

Portfolio Value

Effective portfolio construction and client risk tolerance

- Characteristics of portfolio risk/return
- Tax efficiency
- Fees
- Rebalancing and trading activity



Your Customized Wealth Analysis

Having financial well-being is crucial for reaching your goals. Would gaining insight into your current financial situation assist you in achieving your financial objectives?

Our specially crafted program grants you access to your individualized Wealth Report, enabling you to uncover answers to questions such as:

- How does your financial standing compare?
- What progress are you making toward your goals?
- How long will your funds endure?
- What influence does your current living situation have on your net worth?
- What risks should you take into account?"



How we Work for you

Personal and Business Insurance Services:

- Provide guidance on suitable coverage levels
- Select appropriate products based on our research and your specific health profile
- Ensure proper ownership of insurance
- Assist with form completion
- Inform you about the status of your application
- Coordinate medical examinations if necessary
- Aid in the claims process
- Seek alternative insurance coverage if there are deferrals or declines (e.g., due to health issues or occupation)
- Verify the accuracy of your insurance coverage
- Cancel existing insurance upon acceptance of new coverage
- Regularly assess and adjust policies to ensure ongoing suitability for your needs

SAFEGUARDING YOU, YOUR FAMILY, AND YOUR BUSINESS



Strategising for the Future

Superannuation Funds:

- Provide guidance on the most suitable superannuation solution based on your specific requirements
- Select the appropriate product through thorough research and consideration of your unique situation
- Conduct a Lost Super search
- Coordinate with your existing super fund to facilitate rollovers
- Ensure that existing risk insurance remains unchanged until the superannuation process is completed
- Assist in completing the Choice of Fund form for your employer, and communicate with your employer as needed
- Facilitate changes or increases in super contributions
- Furnish current statements or portfolio reports upon request
- Verify and update beneficiary nomination forms
- Offer advice on contributions, including the amount and type of contributions recommended
- Determine your investment risk profile

Enjoying your Retirement

Retirement Services:

- Provide advice on a suitable retirement solution tailored to your specific needs
- Consolidate existing super funds
- Facilitate one-off contributions
- Assist with Centrelink forms and nominee services
- Ensure accurate pension payments to the account
- Opt for the most fitting investments
- Evaluate the impact on both tax and Centrelink
- Confirm that your investment risk profile aligns with your needs
- Help you budget for retirement
- Optimize retirement savings



Establishing a Financial Reserve

Wealth Building and Investments:

- Assess your cash flow requirements and personal budgeting needs
- Identify your attitude toward investment risk
- Examine existing investments, including ownership structure, fee analysis, and current asset allocation
- Evaluate debt levels
- Analyze specific needs and objectives, such as children's education or home purchase
- Choose the most suitable product and investment
- Consider the impact on taxes and Centrelink, if applicable, as well as the optimal ownership structure and gearing, if appropriate
- Finalize documentation and ensure policy setup accuracy

Safeguarding those you Care about

Estate Planning:

- Assess your estate requirements and objectives
- Consider your family circumstances
- Examine current insurances and insurance needs, focusing on aspects like structure, ownership requirements, required sums insured, stepped vs level premiums, and definition suitability
- Review estate planning needs, encompassing wills, power of attorneys, and binding nominations
- Facilitate and guide the estate planning process, providing assistance throughout.



Our Costs

Initial consultation – at our expense

- To provide personalized advice, we aim to comprehend your needs, aspirations, and financial outlook.
- In our initial meeting, which lasts about an hour, we delve into understanding your future plans, assessing your current financial situation, and exploring your attitude towards money.

Implementation fee – putting your plan into action

- If you approve of our advice, we initiate the process of implementing the recommendations.
- The implementation proceeds gradually, ensuring you maintain control throughout.
- It covers the preparation and submission of necessary documentation for your superannuation, investment, and/or insurance recommendations, along with administration and the execution of your financial plan.
- We assist you in completing all required paperwork and handle everything on your behalf.
- These fees are payable upon the implementation of the advice and are typically derived from the investment process or as a commission paid by the insurer to us.



Initial advice fee – your personal financial plan

- We evaluate your present circumstances and explore various financial options available.
- Devising a strategy to bridge the gap between your current position and your desired financial destination is our focus.
- We craft your personalized plan, referred to as a Statement of Advice, encompassing a detailed description of your current financial standing, our recommendations, and associated fees.
- This includes our consultations, advice, expertise, and the preparation of your documented personalized financial plan.

Ongoing advice service package

- This encompasses our continuous advice and service to keep your plan aligned with your goals and objectives, ensuring access to your adviser whenever needed.
- Your plan, whether crafted to address a specific issue or achieve a financial goal, requires ongoing attention.
- Recognizing that most individuals lack the time or confidence to manage this independently, we share the responsibility of your financial well-being.
- We handle everything on your behalf, keeping you well-informed of necessary details and available choices.
- The level of ongoing service is recommended based on the strategies, investments, and insurances in place, and our continuous advice aims to maintain the trajectory of your financial future.



What is Included?

- Formal annual meeting for in-depth discussions on your financial strategy, needs, and objectives, conducted either face-to-face or virtually
- Unlimited access to your adviser
- Continuous assessment of your recommended investments and the investment landscape, taking into account economic conditions, market shifts, and legislative frameworks
- Yearly written reports detailing the status of your portfolio with relevant recommendations to ensure it aligns with your lifestyle and financial objectives
- Personal consultations, available at any time, to address changes in your circumstances that may impact your portfolio or insurance needs, conducted in person or via virtual meetings
- Secure storage and protection of all your personal information, along with updates to your documentation in line with legislative changes and product updates throughout the year
 - Access to professionals in our network, including finance brokers, solicitors, and accountants
- Regular newsletters to keep you informed
- Aid with the completion of Centrelink-related paperwork if applicable
- Assistance with the completion of insurance claim forms, including liaising with Life Offices and associated professionals on your behalf during the claim period



Continued Advisory and Consultation Services

- Regularly assessing your portfolio is a fundamental principle of investing to ensure that your investments align with an appropriate rate of return based on your time horizon and risk tolerance
- While your initial asset allocation was suitable when the original Statement of Advice (SOA) was formulated, it requires annual reassessment
- Navigating our complex legislative environment is crucial for staying on top of constant changes and supporting you in achieving your financial and lifestyle objectives in a tax-efficient manner
- This entails a comprehensive review of the tax structures holding your investments, such as Partnerships, Companies, Super Funds, Trusts, Bonds, etc., while also ensuring awareness of your eligibility for government concessions, rebates, or benefits
- Regularly reviewing liquidity levels, assessing cash flow requirements, and revisiting estate and succession planning structures are equally important considerations



What is the Importance of Consistently Reviewing your Advice?

Your Investments

Are your current investments still aligned with your financial objectives? Do you need to rebalance or reassess your asset allocation to attain the desired level of return within your risk tolerance?

Your Super Contributions

Should you consider adjusting your super contributions based on changes in your income or alterations in superannuation laws? Are there new regulations affecting the maximum allowable contribution without penalties?

Your Debt

Have there been changes in your debt levels or interest rates for existing loans? Do you need to consider additional insurance coverage to protect against potential changes in your debt situation?

Your Retirement Income

Is it time to review your pension income to align with your current needs? How might adjusting this income impact your tax liability or eligibility for social security benefits?

Your Social Security Benefits

Have changes in your personal circumstances affected your social security benefits? Is there an opportunity to optimize your benefits?

Your Insurance

Given changes in asset values, debts, income, expenses, or family arrangements, is it necessary to adjust your insurance coverage?

Your Will and Estate Planning

Do you want to make changes to beneficiaries or allocations in your will? Have there been alterations to your assets that should be reflected in your estate plan?

Your Goals and Objectives

Are your goals and objectives still aligned with your lifestyle and financial aspirations, or have they evolved over time? Adapting your strategy can enhance your peace of mind and facilitate the achievement of your goals.





www.aswealthadvisors.com.au

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This information constitutes general advice and does not consider your specific financial circumstances, needs, and objectives. Prior to making any decisions based on this document, it is advisable to evaluate your own situation or consult with a financial adviser. Additionally, seek tax advice from a registered tax agent. The information is accurate as of the issue date but is subject to change.