



Are you  
**READY** to **FEEL**  
in **CONTROL**  
of your  
**FINANCIAL**  
**FUTURE?**

Life can be fast paced, pressured, and uncertain, especially for working professionals trying to juggle the demands of career and family, as well as managing life's unexpected events. Whether it's busy lives, or lack of confidence in making the right financial decisions, most of us neglect to make a solid plan for our financial future, until it's too late.

At Professional Wealth Services we are committed to helping you achieve your wealth, lifestyle and legacy goals. We understand that it's a big decision to trust us with your money. We value relationships, and above all else, we're proud that our clients choose us to support them throughout life's journey toward their financial goals. Our goal is to partner with you, to empower you to live your life with financial confidence. Allowing you and your family to enjoy peace of mind knowing that your financial future is in safe hands.

### A COMPREHENSIVE FINANCIAL PLANNING PACKAGE FOR BUSY PROFESSIONALS

Our Professionals Package is designed to assist time-poor professionals, who understand the importance of planning for their financial future. It includes a full suite of financial advice and services, delivering holistic and robust financial strategies.

At the core of our advice process is gaining a strong understanding of your unique circumstances, goals and lifestyle requirements.

From here, we frame the advice process into 3 key areas: Cashflow Management, Investment and Protection.



## PROFESSIONALS PACKAGE

|          | CASHFLOW MANAGEMENT   | INVESTMENT   | PROTECTION   |
|----------|---|--|--|
| ANALYSIS | <ul style="list-style-type: none"> <li>Analysis of your cashflow position</li> <li>Review of your debt position and structure</li> </ul>  | <ul style="list-style-type: none"> <li>Analysis of your current investments, risk tolerance and investment opportunities</li> </ul>  | <ul style="list-style-type: none"> <li>Analysis of your family and/or personal financial risks</li> </ul>  |
| STRATEGY | <ul style="list-style-type: none"> <li>Provide cashflow structuring advice</li> <li>Scenario analysis including property and investment scenario options</li> <li>Forward projections, strategies to incorporate your lifestyle debt reduction ability, property portfolio, children's current and future education costs, retirement funding goals and more</li> </ul> | <ul style="list-style-type: none"> <li>Determination of appropriate structures (superannuation, trust, personal, company), giving consideration to tax planning and protection</li> <li>Developing an investment strategy; as well as considering, managing, and tracking progress of your portfolio and measuring against your financial and lifestyle goals</li> </ul> | <ul style="list-style-type: none"> <li>Determination of decision to 'outsource' risks to insurer and your required levels of personal insurance, for instance Life, Total and Permanent &amp; Disability, Income Protection and Trauma Cover insurance/s</li> <li>Determination of appropriate structuring of cover for tax effectiveness and cashflow considerations</li> <li>Working with legal practitioners for other identified risks such as succession planning requirements or business buy-sell agreement requirements</li> </ul> |
| ADVICE   | <ul style="list-style-type: none"> <li>Restructure your finances and/or loans</li> <li>Explore further property options</li> <li>Utilise your surplus funds to invest effectively to reduce your debt, build your wealth and meet your current lifestyle goals</li> </ul>   | <ul style="list-style-type: none"> <li>Establishment of structures with your accountant and/or lawyer as applicable</li> <li>Implementation of your strategy including regular investment of your available savings</li> </ul>   | <ul style="list-style-type: none"> <li>Establishment of the appropriate package of personal protection insurance to meet your personal and/or your family's requirements</li> <li>Ongoing reviews with your financial adviser</li> </ul>   |

**Start the conversation today to see how we could help you create a wealth-building strategy that not only works but works for you. Contact us to arrange an obligation free consultation with one of our financial advisers.**

*"PWS has turned my fear of seeking financial advice into something I positively look forward to! We are building something together and as well as feeling that the investments are secure and robust, it's exciting!!" – Jamie.*