

# TOP 13 INSIGHTS FOR HIGH NET WORTH CLIENTS (\$5M+)



## Before you get started

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## Letter from the Wealth Adviser Library

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Dear **Reader**

WELCOME TO THE WEALTH ADVISER LIBRARY.

This library was built specifically to facilitate the provision of sound financial information to everyday Australians.

Our mission is to build an accessible, comprehensively supported team of members who share our vision and commitment to providing tailored financial advice and a new foundation of financial understanding and security for everyone.

With a national network of likeminded experts, we have the potential to provide the financial building blocks for future generations.

**KNOWLEDGE GIVES YOU A HUGE ADVANTAGE**

We believe that knowledge gives you a huge advantage in creating and effectively managing wealth; in planning to reach your goals; and in being prepared for whatever unexpected twists and turns life may present.

That's why our team of experts has created this series of eBooks that seek to inform you of not only the benefits but also the potential risks and pitfalls of various strategies and investments.

We trust you enjoy this publication and find it informative and professionally presented. Of course, your feedback is always welcome as we strive to continually offer content in a format that is relevant to you.

**TAKE THE NEXT STEP**

We invite you to meet with one of our advisers to discuss what it was you were hoping to achieve when you obtained this document, and to establish if they can help you achieve your goals and objectives.

At the rear of this handbook you will find the details on how to book an appointment with one of our experts.

We look forward to meeting you soon.

**Wealth Adviser Library**

## Contents

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Before you get started .....	1
Letter from the Wealth Adviser Library .....	2
Introduction .....	4
Money can't buy happiness – unless you're shopping in the right place .....	4
You only live once, so make sure you live well .....	6
Key financial issues for high net worth individuals .....	7
Financial planning – a lifelong journey. ....	12
Conclusion .....	13
Readers Notes.....	14
Take the next step .....	16
Appointment Booking Request form .....	17

## Introduction

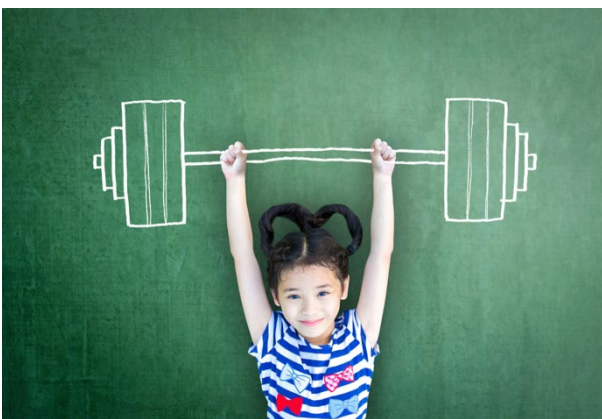
We classify high net worth individuals as those having investments worth at least \$5 million, in addition to the family home. If you are in this position, the typical financial goals of the average Australian such as paying off your mortgage, having money to raise a family and enough superannuation for a comfortable retirement are boxes you have no doubt already ticked.

But your financial goals are still likely to include practical considerations such as:

- making sure your money continues to work hard for you;
- making sure you don't pay more tax than is necessary;
- protecting your existing and future wealth generation potential against loss;
- effectively planning your estate.

The financial landscape is forever changing along with all of our lives. Knowing the pros and cons of all your options is the first step in making good decisions in all walks of life, and financial decisions are no different. An accountant or financial planner is an ideal long term partner to keep you informed of your options.

In this e-book, we'll outline why the options for net worth individuals are different, and how financial plans and strategies are impacted accordingly.



## Money can't buy happiness – unless you're shopping in the right place

If you are a high net worth individual, you may have inherited wealth from your parents, but it is far more likely that you are pretty good at what you do and have worked very hard for 25 – 30 years or longer to get there. Statistically, you are likely to be over 45 years old and about to enter the most important and lucrative years of your career.

### What makes high net worth investors different?

High net worth investors are demanding and different. They demand financial advice which is high level, encompasses more than purely investment advice and is consistently available.

- They have more assets and higher potential earnings, so they can think bigger than average investors, are more ambitious and aim higher.
- They have more wealth, or the means to create more wealth, and as a result, they have more investment and lifestyle options. They don't have to stay in their job until age 65 in order to have enough money to live in retirement.
- Because they are wealthier they not only pay more tax, but can also make a substantial difference to the tax-free or after tax part of their income just by the way they organise their affairs.
- Many six figure income earners have a nice home and a good superannuation scheme, but they are very aware that they could and should be using this income to accumulate the kind of wealth that translates into real future security.
- Because they will normally die wealthy, high net worth individuals have more issues around estate planning and inheritance.
- Because wealth is often accumulated as family wealth or intended to be passed to future generations, family wealth management (as opposed to individual wealth management) emerges as a need.

A typical challenge for high net worth individuals is that seeking advice for a

financial problem is like seeking advice for a sore knee. See a surgeon and he'll want to operate on it. See a chiropractor and he'll want to manipulate it. See an acupuncturist and he'll want to needle it. Similarly, the advice provided by many financial advisers is biased towards selling you a particular investment category. Stock brokers would like you to put all your money into shares. Most financial advisers want you to invest in a managed fund. Real estate agents are licensed only to sell real estate.

Right away, you can see a disconnection here. If you want to invest in both shares and property, for example, who can you turn to for advice on the best combination of share and/or property investments to meet your own specific needs and objectives? The answer is none of the above.

A high income earner is likely to be seeking an organisation that could meet all of his or her financial and investment needs, including stockbroking, accounting, estate management, and insurance broking. In addition, one that is able to provide advice on a range of issues such as tax strategies, private equity offerings, family trusts, accounting entities and real estate.

A typical bank or financial services institution cannot provide these integrated services. They simply aren't resourced with specialists in all the required areas.

### **What does the ideal financial advisory firm look like for a high net worth investor?**

A financial planning firm that has integrated accounting, investment and financing services is best able to provide advice that will assist your family both now and over the long term.

Specifically, consider a firm that:

- is not affiliated to any financial institution, bank, stockbroker, fund manager or mortgage broker. Nobody owns them. Nobody slants their advice towards any specific investment category. The approved investments are not directed by head office.
- has a primarily-fee based advice model rather than a commission-based model
- is able to give advice on shares or real estate. If the underlying investment is well chosen, time will do the rest, in either asset class.

- provides high quality, integrated tax planning advice, side-by-side with the financial planning process.



## You only live once, so make sure you live well

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For those of us fortunate enough to live in developed countries, modern medicine and better nutrition have extended our lives to the extent that we can look forward to a second lifetime after 40 – 50 years in our original job. (50 years ago, for example, a blood clot was a death sentence. Today it can be repaired in half an hour by inserting a stent in the blood vessel under light anaesthetic). So we had to invent yet another new word for these long-living people who no longer worked: Retirees.

Australians currently have one of the highest life expectancy rates in the world - 80 years for males and 84 years for females (Australian Institute of Health and Welfare 2013).

If you are a high net worth individual reading this, you are probably a baby boomer born around 1950. Younger generations (X, Y and Z) accuse baby boomers in their 50s and 60s of being self-centred, selfish and greedy. Yet the truth is that Australian baby boomers are the first generation not only to enjoy a longer life expectancy (without the risk of being sacrificed in war), but also to have the money and assets to make different decisions about the last decades of their lives. In fact, there have never been more high net worth individuals in Australia than there are today.

Consider the average person's thinking (or non-thinking) about superannuation, for example. Most people never get beyond calculating how much capital they need to accumulate in order to keep on paying for the same lifestyle they have now. But do they want the same lifestyle they have now?

At the same time, many financial advisers go on about superannuation as if it is the one and only investment goal in life. In fact, there is life before, during and after retirement and these three stages might be quite different. For instance, you might retire from your first career and start a second before you eventually decide to put your feet up.

For most people these kinds of ambitions may not be financially possible, but for high net worth individuals like yourself, many things are possible, even the most unconventional dreams and ambitions.

And considering everything you have achieved to date, how more satisfaction can you accumulate if you simply keep on doing

the same thing for another decade or two? Do you have important things left undone which are outside your mainstream career? Even if you are not yet ready to retire, could you have more fun and keep on making a contribution to the management of your business or profession by transitioning to a part-time working week? That would take the pressure off you and make some room for your other interests.

Even just doing what you do in another context can transform your life. Fred Hollows had been a successful eye surgeon for years before he turned his attention to curing blindness in third world countries at a miniscule cost of \$50 per cataract operation.

Microsoft founder Bill Gates, who had been supporting medical and development charities in third world countries for many years, eventually quit his day to day job at Microsoft to devote himself full-time to his charitable foundation. Two of his many projects include finding a cure for river blindness disease in West Africa and helping to prevent the spread of AIDS in Papua New Guinea. Closer to home, Brian Sherman, one of Australia's most successful professional fund managers, now devotes most of his time and energy to running an animal rights charity with his daughter.

Sometimes it is difficult to think your way past day-to-day or short-term problems in order to look at the big picture of your life. This is why it is important to re-define and review your goals with a trusted financial adviser who will encourage you to think outside the square. Before you can have a financial plan, you have to have a financial goal – and it has to be a goal that's about your quality of your life in the future, not just an end amount of dollars.



## Key financial issues for high net worth individuals

On the surface, many might consider that high net worth individuals would not have any financial issues. However, this is a simplistic assumption. The financial affairs of high net worth individuals are often complex, and while the journey of acquiring wealth is usually long and difficult, losing assets and income can happen very quickly. High net worth individuals therefore need to constantly monitor and review their financial affairs to both protect and grow their wealth into the future.

### 1. Tax planning

Legally minimising tax obligations is a financial goal for everyone, including high net worth individuals. The taxation landscape is constantly evolving, both for individuals and businesses. Economies around the world are being impacted by change and this influences government taxation laws. The Australian Taxation Office is also increasingly cracking down on international tax havens.

Legally structuring your financial affairs in the most tax-effective ways possible is likely to require specialist advice. There are many individual and business strategies you can employ to reduce your tax burden.

As an individual:

- set up an offset account to reduce the amount of taxable interest you receive
- set up a Self-Managed Superannuation Fund (SMSF) and/or maximise your personal superannuation contributions
- where possible, maximise and bring forward any tax deductible expenses so they are paid before June 30 (e.g. eligible car expenses)
- maximise your eligibility for any tax rebates
- maximise your eligibility for any Capital Gains Tax (CGT) discounts and exemptions (e.g. on the family home)
- consider setting up a trust or investment company as a vehicle to tax-effectively distribute funds
- consider tax-effective investment vehicles such as investment bonds
- consider negative gearing as an investment strategy

As a business:

- ensure your business structure is tax-effective. For example, if your business is set up as a trust or company, you can distribute funds to lower income earners to reduce your tax obligation.
- look for immediate asset write-offs to reduce business profit in the current financial year
- do a stocktake before June 30 each year and write-off any obsolete, lost or damaged stock
- stock up on necessary consumable items like stationery before June 30 to reduce your profit
- consider paying staff superannuation entitlements early. They are due in July each year but paying them a month early enables you to bring a tax deduction forward into the current financial year
- be realistic about any bad debts. If you aren't going to get paid, write these debts off prior to June 30 each year to claim the tax deduction.

### 2. Capital gains tax concessions

Consideration should be given to specific Capital Gains Tax (CGT) concessions upon the sale of assets, including a commercial property or your business.

Individuals and trusts are eligible for a 50% CGT discount on assets held for more than 12 months.

Small businesses have the option of four different CGT concessions:

1. 15-year exemption
2. 50% active asset reduction
3. retirement exemption
4. rollover, potentially deferring the capital gain until another event occurs that crystallizes the gain.

### 3. Self-Managed Superannuation Funds

A Self-Managed Superannuation Fund (SMSF) is a superannuation fund with no more than four members where each member is a trustee (or director, if a corporate trustee). As the name suggests the members are responsible for operating the fund and hence take on full legal responsibility. This includes fund administration and investment. Complying superannuation funds, including SMSFs are eligible to receive concessional tax treatment. Unlike other superannuation funds, SMSFs are regulated by the Australian Tax



Office. SMSFs may have an individual or corporate trustee.

SMSFs have a number of advantages for high net worth clients such as yourself, apart from control and flexibility. These include:

- Pooling of family assets - SMSFs can be a great way to pool your superannuation assets with a partner or extended family. With an SMSF, you can have up to four members. This means you are able to consolidate multiple superannuation accounts to create a larger pooled balance.
- Investment control and choice - SMSFs offer a wider range of investment options than typical retail or industry superannuation funds. With an SMSF, you can invest in direct shares, high yielding cash accounts, corporate debt, direct property, unlisted assets, artwork and much more. In addition, SMSFs can acquire business real property from members.
- In addition, more sophisticated investment strategies can be implemented, such as derivatives and hedging. Other examples include small business owners leasing their business real property (that is used by their business) from their SMSF, borrowing to invest via instalment warrants and direct property investments.
- Estate Planning – keeping in mind that your will does not automatically control your superannuation benefits, an SMSF will allow you to exercise a higher level of control over the provision of any death benefits than public offer superannuation funds. Further to this, SMSFs can make binding nominations that do not lapse, unlike public offer superannuation funds which have to be continually updated.
- Asset protection - assets held in superannuation funds, including an SMSF, are generally protected from creditors. However, it is important to note that this exception does not apply where a member makes contributions to their superannuation fund for the specific purpose of defeating claims from their creditors.

## 4. Business and asset holding structures

Family business and investment structures require regular review. They also need the flexibility to be able to adapt to changing circumstances and strategies. For example, an important consideration for business owners is whether an existing business structure (e.g. sole trader, partnership, trust or company) facilitates succession planning and asset protection via future tax-effective changes in ownership.

## 5. Transition of family businesses

As an old saying goes, there are only two certainties in life – death and taxes. It is not a question of 'if' a family business or investment asset will transition, but 'when'. Businesses and investments can also be sold. Maximising your financial returns and protecting your assets is crucial in any such transition and is likely to require specialist advice.

Effective business and investment succession planning can facilitate the financial goals of future generations. Careful consideration and ongoing monitoring of several factors is required, including:

- the tax-effectiveness of the existing business and/or investment structures.
- changes in family members (e.g. additional children, consideration of the circumstances of the elderly such as their physical and mental health).
- where family members reside and where they earn their income (i.e. in Australia or overseas).
- consideration of the most appropriate family members to potentially fill important roles such as executors, trustees and directors.

Discussions around important family issues can be potentially sensitive and complex. However, they are discussions that need to be had, and independent advice is likely to be invaluable.

## 6. Asset and income protection

Protecting your assets and income in the event of death, disability, serious illness, legal challenge, or loss of incoming-producing ability are important issues for anyone to consider, high net worth individuals included.

Death is inevitable and is therefore something that people consider at some point in their lives. However, disability, serious illness, legal

challenge, or the loss of income-producing ability are all not inevitable events. Many people fail to minimise their financial exposure to such potential events occurring. High net worth individuals in particular potentially have a lot to lose.

It is prudent for any person to consider the following asset and income protection strategies:

- if you own a business, ensure you comply with all regulatory requirements (e.g. occupational health and safety)
- if you own a business, separate your personal assets from your business assets
- use a discretionary trust to acquire your family home to protect it from claims by potential future creditors
- progressively move your business and investment portfolio into an SMSF. Superannuation has statutory protection from creditors.
- ensure you have adequate insurance (both personal and business if necessary). This should include disability, trauma, and income protection insurance.
- if you are a professional be careful with any advice you provide to avoid any potential claim for negligence
- have sufficient liquidity to cover short to medium-term living expenses
- ensure you have made arrangements to appoint a trusted person as your Enduring Power of Attorney. This person will manage your financial affairs in the event you are incapacitated for any reason. In the absence of an Enduring Power of Attorney arrangement, your assets may potentially be administered by the relevant State government in Australia.

## 7. Contributing to superannuation

The benefits of investing in superannuation cannot be overstated enough, due to this comparatively low tax rate compared to non-superannuation alternatives. The advantages of SMSFs have already been discussed and are particularly suited to higher net worth individuals such as you. Taking full advantage of the contribution limits should be observed each year.

For example, in relation to non-concessional (after tax) contributions, a couple under age

65 may each contribute \$100,000 per year or bring forward an additional two years of non-concessional contributions, so that a total of \$300,000 per individual can be contributed over a three-year period. Essentially, this means that a couple could contribute \$800,000 in two consecutive income tax years, by both triggering the bring forward rule in the second year. These thresholds apply for the 2019/20, 2020/21 and 2021/22 years.

## 8. Philanthropic giving

Many high net worth individuals are philanthropists and have a desire to incorporate this into their overall financial planning strategy. Philanthropy is obviously good for society, but there are also taxation implications. There are three main ways to make philanthropic contributions in your lifetime and beyond:

1. donating directly to a charity
2. setting up an account within an existing charitable fund
3. establishing a private ancillary fund (PAF).

There are regulations associated with private ancillary funds in order to preserve their integrity. For example, donations to these funds cannot be withdrawn, and philanthropists cannot make donations that will result in them having a loss to declare on their tax return.

Both existing charitable funds and private ancillary funds allow philanthropic contributions to grow in a tax-free environment. Charitable funds must comply with regulatory authorities the Australian Charities and Not-for-profits Commission and the Australian Taxation Office. Contributions are tax deductible.

## 9. Succession planning

Many people naturally tend to focus on having tax-effective business and investment structures in place during their life, but neglect what will happen after death. It is estimated that up to fifty per cent of Australians die intestate (i.e. without a will). This results in additional expense and delays the distribution of the deceased person's funds.

In such cases, the deceased person's estate will be administered according to the laws of the State where they lived. An executor of the Estate will likely be appointed by a probate court. A deceased person who has died

intestate therefore loses control over the distribution of their assets after their death.

Preparing a will is an essential aspect of effective succession planning to preserve wealth, and includes the designation of suitable and trusted Powers of Attorney.

Other essential components of a succession plan include:

- a review of beneficiaries and assets
- the review and creation of appropriate structures for asset protection
- the review of relevant considerations and documentation for the equity participants of a family business (e.g. shareholder agreements, trust deeds and future insurance requirements).

Decisions in succession plans have major ramifications. For example, requiring a child beneficiary to reach the age of 18 before being eligible to receive an estate distribution can have significant taxation advantages. Investment portfolios should be regularly reviewed to ensure that your assets are distributed as tax- effectively as possible after your death. Professional advice is likely to be needed to simplify financial affairs as much as possible, while maximising your goals.

## 10. Division 293 tax

From 1 July 2012 an additional tax on concessional superannuation contributions for higher income earners came into force. This is known as 'Division 293' Tax, referring to the legislation that was used to implement it. If you're liable to pay this tax this essentially doubles your tax liability on concessional superannuation contributions from the flat rate of 15% to 30%.

## 11. The need for a 'Virtual Family Office'?

The Family Office is an American concept that acknowledges the fact that wealth tends to be accumulated and passed on through families and dynasties. It originated as a real company office with a large staff that operated every family member's financial affairs, including paying accounts and expenses.

The more modern concept is that of a virtual family office, where the financial affairs of several generations of the same family can be integrated by a financial adviser who will

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devise strategies which extend beyond the lifetime of the primary client.

Major objectives of a virtual family office may include:

- enabling the primary investor to make plans for the management of family wealth that extend beyond his or her lifetime
- ensuring stress-free financial security for the primary investor in old age, or ensuring that a spouse who survives the primary investor has complete financial security
- estate planning in order to minimise death duties and inheritance taxes
- establishment of family trusts and other administrative structures which will preserve family wealth until younger generations have reached the age and maturity to manage their own affairs
- ensuring the fair distribution of family wealth among future generations.

## 12. Planning for multiple lifetimes

Some individuals who have devoted decades to building up companies and professional practices, feel emotionally unable walk away from their life's work, yet would like to have more time for themselves, the people who are important to them and the experiences they missed out on. For these people, a carefully planned transition to retirement involving a part time presence in the business could be an ideal solution. To be successful these lifestyle transitions must be well planned from a financial point of view.

Many successful people see transitions in their lives that go a long way beyond retirement, accepting demanding new commitments and living second lives very different to their old lives. For example, Bill Gates now works full time for the Bill & Melinda Gates Foundation.

## 13. High income earners who are low investment achievers

If you are earning a couple of hundred thousand a year, yet have not managed to accumulate any significant assets beyond your family home and your superannuation plan, you are cheating yourself of future security and the chance to choose a new challenge at an age when a change could help keep you young, active and interested in life.

It is very tempting to spend a lot of money when you earn a lot for money. You can afford to indulge. You don't want your children to go without things you could not have as a child. Your hard work and your status deserve tangible rewards. But – and it is a big but – you are very likely at the peak of your earning power right now, and if you cannot divert some of that money into growth investments that will keep on working for you when you want to take it easy or do something more interesting and less demanding, your life could hit a wall in your 60s or 70s, instead of opening up into a new horizon.



## Financial planning – a lifelong journey.

Successful investment, like most other rational objectives in life, depends on setting achievable goals and then working out a strategy to achieve them. For most Australians in their 40s or 50s this has become a process of working out the lump sum they will need on the day they retire in order to invest it to deliver today's income. But is this really an adequate answer to an anticipated lifetime of up to 80 years?

The majority of Australians are working to age 60 or 65 simply because that is the only way they can hope to accumulate enough capital to survive on in retirement. As a high net worth individual, you have more options and less reason to stay on the treadmill.

What makes the 'how much is enough' equation invalid is that your life and your need to grow your assets is not going to end or change on the day you retire. Thanks to modern medical research you could easily have 25 – 30 years ahead of you at age 50, hopefully in good physical and mental health. In fact, you may not actually stop working until your 70s, though not at the same job you were doing at 60. This means that you will need to nurture and grow your assets just as diligently when you are 70 as you do at age 50. The need for active investment management lasts as long as you do, so we should correctly regard financial planning as one long continuum stretching from around age 25 when you have your first serious job until your 70s or 80s

Collect paintings for pleasure by all means, but we believe there are only two assets a high net worth investor should invest in: real estate and shares in productive businesses – both assets with known values which can readily be bought and sold on accessible markets, and both asset classes with very strong historical growth trends over time.

### Four Reasons Why Shares are a Good Investment

1. The historical growth of the Australian share market over the past 30 years has been 9.4% pa (Australian Stock Exchange). Yes, share prices do fluctuate constantly and there are occasional major busts, but there are also occasional major booms. Buying

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- quality shares and taking a long-term view is the key.
2. Shares are easy to buy and sell. You do not require very large chunks of capital and unlike real estate, which is slow and cumbersome; you can adjust, expand or contract your share portfolio whenever you please.
3. Spread of risk is simple – you may never own 100 houses, but you could easily hold shares in 100 companies across many industries and even in several countries.
4. Shares require no insurance, upkeep, maintenance or renovation.

### Four Reasons Why Real Estate is a Good Investment

1. The Australian capital city residential markets have grown by an average of 5.64% pa over the past 30 years (Australian Real Estate Institute), which means that the average property is set to double in value around every 15 years. This does not factor in rental income.
2. Real estate values are less volatile than share prices. It is not true that property prices are always stable, they fluctuate constantly, but the volatility is less sudden and usually takes place within a narrower range.
3. Buying real estate is automatically a disciplined long-term process. You can buy just one share, but you can't buy just a bathroom or only a bedroom. You have to buy the whole house and that means a mortgage and a long-term commitment – and time is usually one of the essential ingredients of a successful investment.
4. Property is a familiar investment. Almost all high net worth individuals are home owners and know the ropes when it comes to comparing property values in a particular suburb, negotiating loans and dealing with real estate agents.  
What is good advice?

## Conclusion

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There are only two ways to accumulate enough wealth to achieve your personal freedom. One is to inherit it. The other is to have a goal in mind, draw up a plan to reach it, and have the discipline to stick with it.

Financial planning has to start with a thorough understanding of your needs and priorities and a discussion about your personal goals, the way you see your life developing or changing in the future and your family commitments. It also requires a blunt assessment of your financial strengths and weaknesses and your tax exposure. With a life expectancy of 80+, you are going to need good, active financial advice well beyond retirement.

Once we have an in-depth knowledge of your goals, needs, ambitions and current financial situation, and after we have made a thorough analysis of your current investment portfolio, we might advise that you retain it unchanged and build on it with our guidance, or sell it off entirely and reinvest the capital more productively, or retain a part of it and sell off the balance to finance new investment. Each recommendation would be justified purely from your own point of view, discussed thoroughly with you, and only acted upon with your permission.

All of the above are simply common sense principles professionally applied. What really sets our team apart is the special role our advisers play as professionals who takes the trouble to understand you as an investor, help you decide on the achievable financial goals you really need and want, and work out a plan to help you try to achieve them while providing discipline, encouragement and support along the way







## Take the next step

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We trust you enjoyed this publication and found it informative and professionally presented. Of course, your feedback is always welcome as we strive to continually offer content in a format that is relevant to you.

We now invite you to take the next step and meet with an adviser to discuss what it was you were hoping to achieve when you downloaded this handbook and to establish if we can help you achieve your goals and objectives.

Next you will find details on how to book an appointment with one of our experts.

We look forward to meeting you soon.

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Appointments are available Monday-to-Friday.

Please nominate your preferred day, date and time to meet with us. One of our client services representatives will call you to confirm your appointment.

Preferred appointment day and time

Day

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Date

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Time

am/pm

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If you would like us to contact you via email to confirm your appointment or to answer any questions you have, please provide a valid email address for our records.

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Title

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First name

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