



## Our wealth process detailed

Wealth step	Process/Details
1. Do a wealth check	Where are you now How do you compare Determine a baseline
2. Set your goals	What is important to you Where do you want to go Priorities Timelines
3. Retirement timeline	How long to retirement Will you have enough How much will you need to retire What changes can we make now
4. Spending and lifestyle	Small habits that make big differences Keep track with regular reports Know where your money goes
5. What is my potential	What could I achieve Are my goals realistic What changes can I make Guidance and motivation to make small changes
6. Emergency funds and insurance needs	What if it all goes wrong How long can I survive without an income Protecting my biggest assets, income and lifestyle
7. Superannuation review	Do I have the right fund Will I have enough in retirement Is your super on track
8. Wills and estate planning	Making sure my estate is handled in line with my goals
9. Debt management and debt busting	Good debt and bad debt Removing bad debt Restructuring debt Home loans Using debt to build wealth
10. Building wealth outside super	Wealth creations strategies to achieve your goals Shares, property and managed funds Real estate investment
11. Tax and accounting	Ensuring we minimise our tax bill legally Make sure we have all taxation documents available when required Keeping abreast of tax obligations
12. Bring it all together	Make a plan Stay on target Use our wealth portal and app to keep track of it all Keep all of your important documents in one place Make small changes to achieve long term results Regular reports and reviews with your adviser