

WSC Group Private Client Service

Why engage the WSC Group Private Client Service?

Understanding the options available to you to handle your finances can be time consuming and sometimes stressful. Having your own dedicated financial advisory team frees you up for the more important things in life.

We can't predict the future but through careful planning we'll ensure that you're better prepared for what comes your way. Your advisory team will get to know you and the life you want while guiding you through the many choices available.

As a WSC Group Private Wealth client you can feel secure knowing WSC Group has your best interests at heart. We're here when you need us, and we'll keep you informed. Our flexible service structure means your financial strategy changes when you do. Over time you can expect to build a trusted relationship with your advisory team.

WSC advisers are knowledgeable in their field. They're highly qualified and technically skilled to help you build, protect and transfer wealth. They take the time to understand what's important to you and develop your portfolio to help you reach your personal aspirations. This is a real point of difference in our service, and it's something we take pride in.

Services provided

Your advisory team will provide an annual financial planning review covering the following ongoing financial planning services to you.

Strategic Advice Reviews

Our strategic advice reviews are designed to ensure that your financial planning strategy remains appropriate in the light of frequently changing personal, economic, and legislative changes.

These reviews consider whether your plans continue to take advantage of the key strategic opportunities available to you, including the following examples (which are dependent on your life circumstances):

- Reviewing your financial goals and objectives and the ongoing suitability of your financial plans
- Reviewing your personal cash flow and spending plans and the sustainability of your income or potential for ongoing investment.
- Reviewing the ownership structures of your investments (personal, superannuation or trust ownership).
- Assessing the debt levels of investment gearing (borrowing) strategies
- Reviewing your investment cash flow and new options to consider.
- Reviewing the tax consequences of your investment strategies and assessing the capital gains tax impacts of potential changes in strategy.
- Reviewing your personal risk insurance plan and consideration of any changes that should be made.
- Assessing the potential benefits of contributing additional savings to super and increasing your account-based pension for retirement. This is likely to reduce the tax on your income and investments and provide the opportunity to invest a little more in growth assets to sustain your retirement savings into the future.
- Review of the impact of lump sum expenditure needs on your plans, such as home renovations, home purchases, travel costs etc.
- Reviewing your entitlement to Centrelink government benefits such as the age pension or Commonwealth Seniors Health Card (for self-funded retirees) and maximising this benefit where possible.
- **Preparing updated financial modelling** to project your future cash flow and investment values and the expected outcomes of your investment strategy, or the longevity of your retirement income.
- Cost: from \$1,870 p.a. including GST. An additional cost may apply to investment property strategy reviews at \$330 per property including GST.

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Investment & Superannuation Portfolio Reviews

Our investment portfolio reviews are designed to apply ongoing investment discipline to the portfolio or investments we have recommended for you.

An investment review includes:

- Managing the ongoing allocation of your investments as fixed interest investments mature and shares or listed investments receive corporate actions requiring action on your part.
- Checking your asset allocation split between growth and defensive assets to manage your investment risk.
- Rebalancing your investments back to the target asset allocation where needed.
- Reviewing investment research to assess the continuing performance and quality indicators for your investments.
- Recommending specific investment changes where needed to continue to align your investments with your objectives.

Cost: \$330 including GST for every \$100,000 of investments under advice.

Additional support:

- ☐ Be available to you via telephone or email throughout the year to act as a sounding board for major financial decisions to help you make the right choices with confidence.
- ☐ Be available for additional review meetings as you require (an additional cost may apply but will be confirmed with you beforehand).

The value of ongoing advice

