



Improving the Lives of Australians



Wealth Today is part of the Today group of companies. The management team consists of a number of highly experienced and qualified people who draw from extensive finance industry experience across the fields of mortgage broking, funds management and dealer group management.

Wealth Today is a Western Australian financial services company that is 100% privately owned and operated. Wealth Today is not aligned with nor influenced by any Fund Manager, Life Insurance group, Bank or other Financial Institution.

This means Wealth Today advisers are able to provide the best advice possible without the outside influence of third parties.

What is our purpose?

Wealth Today exists for one very simple purpose...

To improve the lives of Australians by strengthening their financial security!

At one time or another, many Australians have uttered the line...*"One Powerball and I'm outta here."* Sadly, very few ever find themselves in the financial position to get *"outta there."*



Worse, many are in a position of financial vulnerability, they're not even aware of, that could cause their financial world to come crashing down at any moment. Just ask yourself these questions...

- Is there anything left from my previous pay packet when the next one is due?
- How long could I support myself or my family if I lost my job tomorrow?
- If I were unable to work for some reason, how long could I keep up my mortgage repayments?
- What would happen to my family if I were to die tomorrow?
- Will I be able to retire when I want?
- When I do retire, will I be able to do things I'd like to do?

If the answers aren't palatable or, worse, you don't even know the answers, then your level of financial security is low; you are a long way from being in a position to get *"outta there."*

Wealth Today can help!

There are many reasons people visit a financial adviser. The common thread is the desire to be financially secure; to achieve the peace of mind that comes with knowing that no matter what happens, your finances can cope.

Wealth Today advisers have the tools to help you answer the above questions. More importantly, when the answers aren't very attractive they can show you solutions and help you implement a plan to strengthen your level of financial security.

Strengthening your financial security is our only concern!

At Wealth Today, our main focus is your level of financial security and how it can be improved. It is the theme that dictates our advisers' every interaction with you.

Whilst your investment portfolio and returns are a part of the picture, it is by no means complete without considering cash flow, spending habits, tax considerations, insurance and other financial, familial and lifestyle considerations.

Wealth Today advisers will take into account all of these factors, and more, in our efforts to improve your financial security... **that is the Wealth Today Promise.**

How do we assist clients to improve their financial security?

Wealth Today advisers can help strengthen your financial security by taking you through the wealth Today **Wealth Management Framework**...a journey that starts with protecting your current situation, before progressing through various stages. **The journey doesn't end until we have built an impenetrable wall around your financial life.**

This is a long term journey but you will notice the difference almost immediately. In any event, Wealth Today will be with you every step of the way.



The Wealth Management Framework

Step 1: The first step is gaining a comprehensive understanding of your current financial situation. Once we understand this, we conduct a thorough investigation to identify all the areas in which your finances are vulnerable to attack. Think of this process as being similar to running computer antivirus software that scans your computer files and detects, vulnerabilities or malicious threats to your computer.



Most peoples' finances, like computers, are vulnerable to external threats they're not even aware exist.



Step 2: Eradicate the vulnerabilities that exist. Once identified, a good anti virus program takes action to disarm or remove the vulnerabilities. In your financial world, this may be as simple as establishing insurances, providing a debt reduction plan or helping you establish and maintain an emergency cash account. The idea of this step is to make you less vulnerable to external shocks (death, sickness or injury, unemployment) that can threaten your financial world.

Step 3: Once the vulnerabilities have been eradicated, we turn our attention to maintenance of your lifestyle, both in the medium term, out to retirement and beyond. This can involve looking at superannuation arrangements or medium term investments that can help provide for major lifestyle events (education of your children, major holidays or weddings).



This also requires balancing risk with return and providing investments that you are comfortable with.



Step 4: Only when all of these issues are resolved can attention turn to aspirational issues – building your wealth to provide total financial freedom. This step involves enhancing your returns by looking at other areas that will improve your lifestyle. This may involve shares, investment properties, gearing or other investment avenues – but only as you feel comfortable.

The common mistake is to start at this stage, without ensuring that the previous steps have been adequately addressed. At Wealth Today we will ensure that you do not make the same mistake.

Step 5: Like any journey, it is important that you continually review your progress; to make sure that you remain on track for the final destination. Think of this as your *financial GPS* – regularly checking whether you have deviated from your path and then helping you find your way back.

Wealth Today advisers are equipped with the tools to tell you how your journey is progressing and to get you back on track if you have deviated.



**Begin your Journey to Financial Strength Today!
Speak to your Wealth Today Adviser**