



## **Investment Advice Program**

*In 1963 Dick Fosbury was a high school athletics student who struggled to compete in the high jump event using the standard straddle method. He simply didn't have the leg strength of his competitors. Undeterred, Dick developed a technique for jumping, known today as the Fosbury Flop.*

*In 1968, Dick won an Olympic Gold Medal and the Fosbury Flop soon became the only technique used in international high jump competition. This remains the case today.*

*Like Dick Fosbury, we believe that blindly following 'industry imperatives' is not necessarily the most appropriate strategy for handling clients' investments. Our business and service offering must continually evolve to incorporate evidence based on proven advantages, even though these may not yet be the 'industry imperative'. Constant review of methodologies ensures our clients receive only the best possible investment advice.*

## **Q - Can PTWS provide specific Investment & Superannuation Advice?**

### **A - Yes, we will customise an Investment Advice Program to suit you**

For clients that do not require comprehensive financial advice and do not wish to join the PTWS Strategic Partnership Program, we are still able to provide assistance with investment advice, including the ongoing management of your **Personal Superannuation or Investment Portfolio, including Property.**

Using our advice based financial planning process, our aim is to help our clients to **Build, Protect and Preserve their Wealth.** In order to do this, PTWS will review your current situation and help identify your personal, financial and lifestyle goals. This is achieved by:

- Step 1 **Collection** of personal information to gain an insight into our client's current situation
- Step 2 **Initial Meeting** to identify client's objectives and discuss preliminary strategies
- Step 3 **Presentation of SoA** to discuss recommended strategies and implications of the advice
- Step 4 **Implementation** of advice and strategies once they have been agreed upon by the client
- Step 5 **Follow up** with client to address any issues following the implementation of the advice
- Step 6 **Ongoing Review** of recommendations to ensure that they are still appropriate

### **INITIAL + ONE OFF - Investment Advice**

PT Wealth Solutions can develop investment advice for your personal or superannuation investment portfolio to ensure your money works hard for you. When developing your investment plan, we will;

- Identify your attitude to risk
- Match a recommended investment portfolio to your risk profile, including property
- Implement your chosen investment portfolio
- Look at dollar cost averaging or lump sum investing
- Consider leveraging off your existing equity
- Consider after tax implication of investing
- Establishment of appropriate investment structure

**Given that PT Wealth Solutions is not aligned to any financial institution, we are well placed to help you choose an investment that reflects your risk profile.**

### **Our standard upfront fee for Investment Advice;**

- Varies from \$3,300 to \$6,600 depending on the complexity and advice required,
- Implementation Fee for any superannuation and/or investments invested on the client's behalf.

## **ONGOING - Investment Advice Program Options**

The following provides a brief summary of the services provided by PTWS in relation to the ongoing Investment Advice Programs available to our clients.

### **1. GOLD - Service Level**

- Establishment and ongoing management of investment portfolio
- Yearly portfolio review (at our office within standard business hours)
- Yearly reinvestment of cash balance and reweight investment portfolio
- Access to your adviser (within business hours)
- Ongoing strategic advice
- Administration, compliance and consolidated reporting
- Access to client portal

**Our standard fee arrangement under the GOLD service level is based on;**

- Portfolio administration fee from 0.55% of superannuation or investments held under management,
- Strategy review fee from \$2,200 to \$5,500 pa depending on the complexity and advice required.

### **2. PLATINUM - Service Level**

- Establishment and ongoing management of investment portfolio
- Yearly portfolio review (at our office within standard business hours)
- Yearly reinvestment of cash balance and reweight investment portfolio
- Access to your adviser (within business hours)
- Ongoing strategic advice
- Administration, compliance and consolidated reporting
- Access to client portal

#### **PLUS**

- Half yearly portfolio review
- Half yearly reinvestment of cash balance and reweight investment portfolio
- Priority access to Adviser and quick response to client calls and emails
- Liaise with accountant, solicitor, mortgage broker at no extra charge
- Extended business hours for appointments (including home visits)

**Our standard fee arrangement under the PLATINUM service level is based on;**

- Portfolio administration fee from 0.55% of superannuation or investments held under management,
- Strategy review fee from \$5,500 to \$11,000 pa depending on the complexity and advice required.

### 3. SILVER - Low Cost Service Level

For those limited clients that DO NOT requires ongoing strategic advice in relation to their personal investments or superannuation investment portfolio but would still like to:

- hold their managed funds or superannuation via a low cost platform
- access a suite of actively managed wholesale investment funds
- access to suite of separately managed account managed by Morningstar
- lower MER fees
- lower administration costs
- simple reporting and online access to their investment portfolio

**Our standard fee arrangement under the SILVER service level is based on;**

- Portfolio administration fee from 0.55% of superannuation or investments held under management,
- Strategy review fee based on hourly rate of professional.

### Where to from here

If you would like to know more about our Investment Advice Program, including the different service level options available please feel free to contact Tony Rimal on 02 9891 1544 or [tony@ptws.com.au](mailto:tony@ptws.com.au)