

# Financial Planning

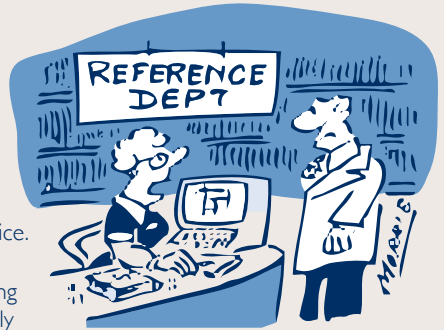
## For every aspect of your life

**Wealth Control®** was created by Black and Krantz as a Certified Financial Planner and Certified Practising Accountants to provide you with top level professional advice.

This is a uniquely comprehensive four tiered system affording a sense of security that goes beyond matters financial. Simply by knowing "that everything is under control" you gain a degree of confidence that remains right through retirement and beyond.

There are four key areas to **Wealth Control®**.

Each of these areas are interlinked to safeguard your existing assets, build greater financial security, reduce expenses and distribute funds tax effectively.



"Self-Managed Super Funds?  
Yes sir, you'll find it on the top shelf between  
Sanskrit Writings and Advanced Calculus"

**Wealth Protection** is all about looking after your family, safeguarding the assets you already have and protecting your earning capacity.

**Wealth Management** is where we monitor and update strategies to reflect any changes to your goals and accommodate market variables and introduce you to the **Lifepanner®** program. This is the program that organises all your financial affairs.

**Wealth Creation** sets goals, builds an investment portfolio and implements growth related systems that enable us to achieve your goals.

**Wealth Succession** ensures that the wealth created and the wealth coming is dispersed to the people you nominate in the smartest, most tax efficient way possible.

It is essential that you take a moment to appreciate the benefits **Wealth Control®** makes available to you - then set time aside to discuss the implementation of these systems for you.

On the next page we detail key points to each of the four **Wealth Control®** tiers.

Call anytime on  
**03 9682 3000**

Certified Practising Accountants  
Certified Financial Planners

Liability limited by a scheme approved under Professionals Standards Legislation

# Comprehensive Financial Planning

## Wealth Protection

- Protects you and your family
- Protects your assets
- Safeguards your income earning capacity
- Ensures the most appropriate ownership structures (ie companies, trusts and self-managed super funds)
- Invest in well-researched and approved investments
- Manage your Superannuation
- Appoints Power of Attorney to make decisions on your behalf if you are unable to do so
- Utilises Certified Financial Planners that are also experts in business, Tax and Superannuation

## Wealth Creation

- Sets goals
- Invests surplus funds
- Uses the tax system to your advantage
- Implements business systems to help you to work smarter
- Balances personal "wants" against "needs"
- Recommends intelligent investing based on expert advice
- Creates a financial base – owning a home
- Understands investments and how to minimise the risks
- Accesses other income streams to create wealth
- Establishes 'wealth pools' (ie university/holiday/car accounts)

## Wealth Management

- Updates strategies to reflect changing goals
- Monitors and adjusts investments as required
- Reviews expenses to reduce waste
- Reduces and clears non-deductible debt
- Helps setup a maintainable budget
- Makes sure you have adequate cashflow for your lifestyle
- And review your income for tax efficiency
- Assist with financial requirements for Aged Care

## Wealth Succession

- Protects assets coming to you
- Safeguards family financial security
- Transfers your wealth to the right people in the best manner
- Ensures your family pays the least amount of tax
- Reduces the possibility of family conflict over assets
- Addresses the requirements of infants, dependents and family members with special needs
- Can brief the solicitor with details of tax structure and insurances (if required)

**Wealth Control®** is peace of mind. It has been designed specifically to reduce financial stress, increase capital growth and provide security that only a comprehensive system such as this can provide.

If you would like help in any of the services listed above  
please give us a call on **03 9682 3000** to learn how we can help