

<Date>

CONTEXT















	NC	»w	TO DO LIST	3 YEAR GOALS	10 YEAR GOALS
ሰٍ	Mr & Mrs Client	Ages: 65 Children: 3 Grandchildren: 5	 Wills and Estate Family Rule Book Business Succession Asset Protection Family Advisory Board Governance Business Plan Complete New CEO Long Term Incentive Plan Finalise Loans to Kids Review Guarantees & Warranties Review Debt & Liquidity 	 Succession Estate OK Kids on Track Retired 	 Succession Fair Not Equal Deal with Son in Business Look After Kids Not Country Club Kids Look After Grandkids Retire Gracefully Maybe Sell/Merge Business
命	Residence	Value: ~\$5 million			
命	Investment Property + Company	Value: ~\$5 million			
®	Trust 1, Trust 2	~\$10 million			
\bigcirc	Farm	~\$20 million			
	Business	Value: ~\$20 million Staff: 80 I son is in business			
٥	Superannuation	~\$5 million			



Risk Management

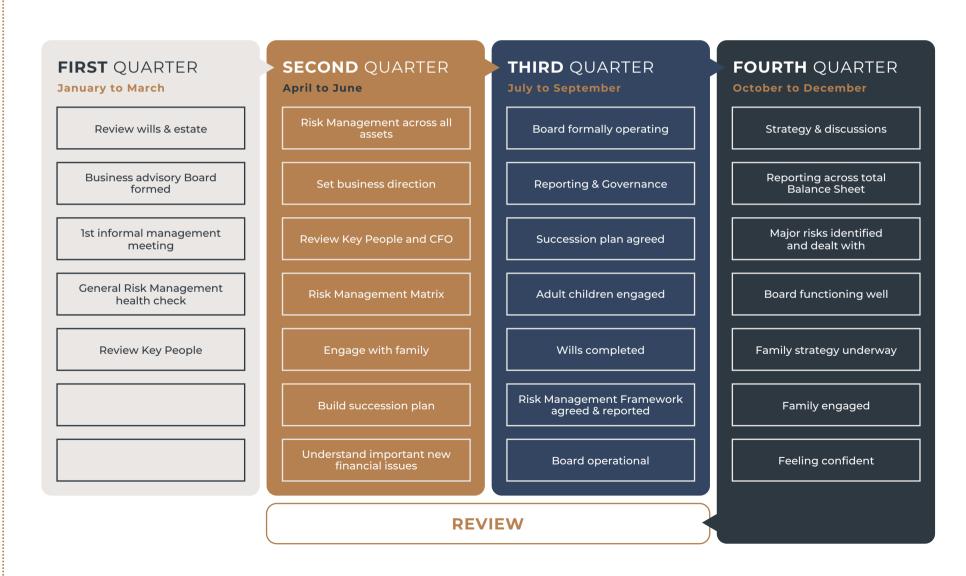
1 REDUCE ______ 2 AVOID ______ 3 TRANSFER _____ 4 RETAIN

INVESTMENT RISK	TAXATION RISK	ESTATE RISK	LITIGATION RISK	BUSINESS RISK	OTHER RISKS
 How much investment risk? End goal Live too long Spend too much Market risk Income required Diversification Specific risk Liquidity 	Risk profileGovernanceTax structuresTax plans	 Protect beneficiaries Fund the estate Insurance issues Wills Powers of Attorneys Agreements Death benefit nominations Legacy Fair V equal Challenges 	 Structures Warranties Directorships Entities Guarantees Staff Compliance 	 Covenants Directorship Staff Succession Key Person risk Advisory board Mergers and acquisitions 	 Family Relationships Divorce Finance Cash flows Inflation Health Communication Governance



12 Month Plan

This document sets out your 12 Month Financial Game Plan. It is intended to provide an overview of the areas in which we will be focusing upon in our 12 month engagement. Please do not act on this information.





Service Offering Options

Option A

Lead Adviser role

Most simplistic service offering

- Introductions to network
- Manage & run project
- Financially well organised across estate, tax, investment etc. (wealth management lens)

Get you financially well organised with a financial game plan aligning with your goals & objectives

Option B

Advisory Board role

Project management to your committed future across total balance sheet & establish advisory board/s

- Understand all the risks
- Fortnightly meetings
- Develop risk management matrix
- Develop project plan
- Coordinate meetings to deliver project plan

Higher touch (fortnightly meetings) & accountability

Greater access to us & network
Greater buy in & involvement

Option C

Advisory Board & Home Office Establishment role

Most comprehensive offering (option's A & B + help build your own family office administration solution)

- Bill paying
- Group administration duties
- Record keeping

Typically most appropriate after sale of business or other substantial investment (such as a development)

Highest touch & accountability
Greatest buy in & involvement
Personal administration outsourced to
our family office team