

<Date>

10-3-Now – Mr & Mrs Client

CONTEXT



Live



Love



Learn



Legacy

NOW		TO DO LIST	3 YEAR GOALS	10 YEAR GOALS
	Mr & Mrs Client Ages: 65 Children: 3 Grandchildren: 5	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Succession • Estate OK • Kids on Track • Retired 	<ul style="list-style-type: none"> • 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
	Residence Value: ~\$5 million			
	Investment Property + Company Value: ~\$5 million			
	Trust 1, Trust 2 ~\$10 million			
	Farm ~\$20 million			
	Business Value: ~\$20 million Staff: 80 1 son is in business			
	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
<ul style="list-style-type: none"> • How much investment risk? • End goal • Live too long • Spend too much • Market risk • Income required • Diversification • Specific risk • Liquidity 	<ul style="list-style-type: none"> • Risk profile • Governance • Tax structures • Tax plans 	<ul style="list-style-type: none"> • Protect beneficiaries • Fund the estate • Insurance issues • Wills • Powers of Attorneys • Agreements • Death benefit nominations • Legacy • Fair V equal • Challenges 	<ul style="list-style-type: none"> • Structures • Warranties • Directorships • Entities • Guarantees • Staff • Compliance 	<ul style="list-style-type: none"> • Covenants • Directorship • Staff • Succession • Key Person risk • Advisory board • Mergers and acquisitions 	<ul style="list-style-type: none"> • 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

\$3k p.m. + GST

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*

\$6k p.m. + GST

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*

\$8k p.m. + GST