

## Introduction

Here Business & Wealth clients receive integrated expert guidance for their personal wealth management.

What we do depends on you, your aspirations, values, and the legacy you dream of building for your family and your business. We spend time (as much as you need) to truly understand what gives your life meaning, purpose, and your inner-most fears.

We are committed to managing your strategy for both your personal and business wealth with a tailored and proactive approach. We centralise the management of your cash flow, assets, structures, investments, insurances and estate planning using one experienced team of professionals.

Our wealth of knowledge and depth of expertise ensures our advice delivers dependable and straightforward financial certainty into the future. We develop these long terms partnerships through compassion, openness and trust.

### Our packages cover the following areas:

1. Strategic Advice
2. Portfolio Advice & Portfolio Management
3. Product Advice
4. Estate Planning
5. Insurance

## Strategic Advice & Wealth Management

### A path forward

- Personal Goals
- Business Goals
- Structures (Co, Trusts etc.)
- Cash Flow Re-allocation
- Debt (Res, Com, SMSF)
- Property (Res, Com)
- Insurances (Business, Personal)
- Tac & Accounting  
(Under the Accounting, Tax & Advisory  
Department)
- Capital Gains Tax Calculation  
(Share Investments)
- Estate Planning & Legal
- Business Advisory
- Strategy Modeling
- Aged Care
- Succession Planning

We want the best for our families, friends, and future generations, but everyone's path in life is different. We work with you to define and achieve your unique goals, wherever you are on your financial journey.

We spend time refining and defining your goals, and getting to know you and your family to ensure that your needs, values and goals are deeply considered when building your financial strategy. To ensure the most effective use of your income & assets, we conduct thorough due diligence to maximise financial opportunities, whilst reducing risk. We represent your family by acting as an interpreter and CFO across your family, business partners and professional advisors, providing high level briefs to ensure that each specialist (such as tax accountants, lawyers and investments managers) are on track to delivering your objectives.

Building a solid financial foundation requires trust, communication and shared values. Our services appeal to successful, ethical understated individuals and families who value professional and technical excellence delivered with discretion, care, humility and wisdom.

## Portfolio Advice & Portfolio Management

### Maintaining clarity and vision

- Goals & Objectives
- Structures (Co, Trusts etc.)
- Self-Managed Super Funds
- Concessional/Non-Concessional Contributions
- Investments/Direct Equities (Managed Discretionary Account Services)
- Pensions/Annuities
- Risk Profiling
- Asset Allocation
- Modeling & Benchmarking

The purpose of our investment and portfolio management solutions are to preserve, protect, and grow your hard earned cash-forging a path from confusion to clarity. Clients often find themselves responding to and preparing for many different life circumstances that can cause deep concern as they struggle to decide the best option to preserve and protect their funds while also seeking to balance their personal objectives, values and financial needs. Our asset consultants and advisors, carefully consider your goals and objectives, before crafting a bespoke strategy carefully allocating your hard earned capital to an investments solution. By closely managing your portfolio on an ongoing basis, we help you to achieve and adjust as your circumstances change. We keep a close watch on your portfolio to create stability, manage risk, and ensure the preservation of the capital and wealth you've worked so hard to create. We recommend conducting a minimum of one portfolio review a year to ensure your strategy is working optimally for both your circumstances and the market conditions. We ensure that you always have freedom to readjust and refocus your assets and contributions so that you can enjoy the fruits of your success.

## Portfolio (Product) Advice

We will provide clarity for clients who are unsure which product to use for their:

- Superannuation, including Self-Managed Super Funds
- Industry Superannuation
- Investments
- Pensions
- Annuities
- Entities (Co, Trust)

## Estate Planning

Providing certainty to your family and loved ones

The process of Estate Planning will raise many important issues for you to deal with. Typical considerations include:

- What are your wishes?
- Who should you appoint as your Executor?
- What about guardians for your minor children?
- Should you establish a testamentary trust under your Will?
- Have you prepared an Enduring Power of Attorney and Guardianship in the event you lose capacity?
- What are your funeral wishes?
- Who can make claims against your estate?
- Who do you want to appoint control of your business? (Co, Trusts)
- Who are your existing beneficiaries nominated for your personal insurance(s) and superannuation, including self-managed super? Is this in line with your Estate Planning intentions?

We will help you review this complexity, so as to protect your assets, your beneficiaries and your wishes.

When considering the future, we understand Estate Planning, including making a Will, can be one of the most challenging and difficult process you'll go through. It's also one of the most important.

Here at MVP, we know you need personal and well considered advice. You will need the ability to make deliberate decisions to ensure your wishes are fulfilled.

That's why we empower you to create an Estate Plan that is right for you.

In its simplest form, Estate Planning allows you to ensure that the assets you have accumulated throughout your lifetime are distributed in a way that benefits the people and causes that mean the most to you. It helps to provide certainty during a time of great upheaval for those who are close to you.

## Insurance - Personal and Business Insurance (Key Person and Partnership)

Maintaining your family's lifestyle - protecting your business

### Personal

Calculate appropriate insurance cover required to protect your family in the case of:

- Unexpected death
- Total & Permanent Disability (total or partial)
- Loss of income due to illness and or an accident
- Chronic illness that is likely to affect your current living standards
- Estate Planning process

### Personal

Personal insurance is all about you and your family, including the future you want to leave behind. We will work in partnership with you to develop a pathway to help protect your wealth and distribute your wealth. We will focus on all your personal assets including your property, shares, investments and other possessions. We will help you take care of everything that matters, like your will and protection insurance.

## Business

Business insurance addresses the need related to:

- Business Succession Planning
- Protection against the loss of key people to the business
- Guarantor Protection
- Estate Equalisation

## Business

All businesses need to carry insurance of some kind. The types of insurance that are usually considered essential by business owners to their operation typically include insurance against damage or theft of physical assets, damage to premises, professional indemnity insurance and insurance against loss or injury to their customers or other parties. Often, however, (particularly with small family operated businesses) the most valuable assets are overlooked when it comes to insurance i.e. the “human” assets of the business.

The human assets include the business owners, their business partners and other individuals who are essential to the successful operation of the business. Failure to adequately insure these valuable human assets could mean a significant decline in the value of the business and/or even total collapse, if an unforeseen event occurs such as death or permanent disability of a business partner or other key person

## Package Fees - Initial

SoA plan preparation fee - <b>simple</b>	\$3,500
SoA plan preparation fee - <b>comprehensive: mid-complexity</b>	\$3,850
SoA plan preparation fee - <b>comprehensive: high-complexity</b>	\$4,250
Plan preparation fee - <b>insurance</b>	\$1,500

\* Prices excluding GST

## Package Fees - Strategy/Product

Ongoing strategic advice fee - <b>simple</b>	\$5,500
Ongoing strategic advice fee - <b>mid-complexity</b>	\$6,000
Ongoing strategic advice fee - <b>high-complexity</b>	\$7,000
Here Business & Wealth Portal	\$1,050
Estate Planning - <b>facilitation fee</b>	\$1,000

\* Prices excluding GST

## Package Fees - Portfolio Management

Portfolio Management (% based on funds under management)	1.0%
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